Promoting Access to Income-Boosting Government Benefits: A Longitudinal Evaluation of the Benefits Wayfinder

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We are grateful to our collaborative evaluation team, including our Evaluation Advisory Group, our Co-Researchers, Prosper Canada, and Benefit Navigation Champions (BNCs) for feedback and input throughout the evaluation process. We are particularly grateful for our Co-Researchers, whose generosity in sharing their lived/living experience of living on low income and applying for benefits allowed TNC to design the evaluation and analyze our findings with a deeper understanding and commitment to the goals of the Benefits Wayfinder.

We are also immensely grateful to the Benefit Wayfinder users who agreed to participate in this evaluation and shared their insights and experiences with our team. We hope that the evaluation findings shared throughout this report will help even more people living in Canada to access benefits.

Executive Summary

Introduction

Accessing income benefits is a crucial lifeline for many people living in Canada. Evidence from Canada, the U.S. and other areas shows that many people living on low income can quickly boost their incomes if they have the tools and strategies to claim and receive all the government benefits they are entitled to. Yet, each year upwards of **$1.7 billion dollars in income-boosting government benefits go unclaimed in Canada**[1]. To help eligible Canadians increase their income and reduce financial instability, Prosper Canada developed a Benefits Screening Tool called the Benefits Wayfinder.

Methods

A longitudinal mixed-methods design was used for this evaluation. Approximately *525 users* completed a <u>baseline survey</u> about their experience using the Benefits Wayfinder. Two distinct groups were surveyed: **agency users** (*n* = 134; users who accessed the Benefits Wayfinder at a social service agency working with living on low incomes) and **community users** (*n*= 390; users who accessed the Benefits Wayfinder on their own via Prosper Canada's website). These users were followed over a 12 month period, completing two additional surveys (at 6 months and 12 months). Select agency (*n*= 10) and community (*n*= 12) users were also contacted to participate in <u>semi-structured interviews</u> about their experience using the Benefits Wayfinder. 10 <u>focus groups</u> were also conducted with staff from social service agencies working with living on low incomes who have used the Benefits Wayfinder with services users at their agency.

Findings & Conclusions

The findings detailed in this report highlight the effectiveness of the Benefits Wayfinder in providing clear and understandable information about financial benefits for individuals and households living on low income. The Benefits Wayfinder promotes knowledge about eligibility for financial benefits particularly for marginalized and racialized communities – an important step toward ensuring that individuals can access these benefits. 82% of users reported that the Benefits Wayfinder increased their knowledge about financial benefits, and users who reported that their knowledge increased applied to more benefits. 86% of users had applied to at least one financial benefit recommended by the Benefits Wayfinder 12 months after first using the tool, and 43% users said that they would not have applied to these benefits without the recommendation. The Benefits Wayfinder also increases individuals' confidence that they can apply for financial benefits. This is the case even when individuals navigate the tool on their own, though we see a higher percentage of agency users (who received one-to-one support) saying that the Benefit Wayfinder increased their knowledge and confidence. Additionally, 80% of users said that the Benefits Wayfinder increased their knowledge about the importance of filing their taxes. However, there remain important obstacles to applying for benefits that cannot be completely addressed by the Benefits Wayfinder, notably, the complexity of the application process for certain benefits (e.g., disability) and psychological toll of benefit applications.

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[1] Robson, J., & Schwartz, S. (2020). Who doesn't file a tax return? A portrait of non-filers. Canadian Public Policy, 46(3), 323-339.

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Glossary

Agency users
Users of the Benefits Wayfinder who receive financial empowerment services from Benefit Navigation Champions. These individuals used the Benefits Wayfinder with support from a staff or volunteer.

Benefit Navigation Champions (BNCs)
Community organizations who deliver financial empowerment services in communities across Canada. For this project, Prosper Canada and TNC collaborated with 6 BNCs: L'ACEF du Sud-Ouest de Montréal, Community Financial Counselling Services, e4c, Family Services of Greater Vancouver, North York Community House, and Thunder Bay Counselling.

Community Users
Individuals living on low income who used the Benefits Wayfinder on their own without the support of a BNC or an implementing organization.

Co-researchers
Co-Researchers are individuals with lived/living experience of living on low income and applying for income-boosting government benefits. The group of 11 co-researchers brought together diverse perspectives and experiences that were applied to the evaluation. Co-researchers were recruited across the country and represented the following provinces: Alberta, British Columbia, Manitoba, Ontario, Quebec.

Evaluation Advisory Group
The Evaluation Advisory Group (EAG) provided regular input and feedback on the evaluation. It included one community member with lived experience of living on low income and applying for benefits, and representatives from the following organizations: AFOA Canada, Community Financial Counselling Services, e4c, Family Services of Greater Vancouver, L'ACEF du Sud-Ouest de Montreal, Maytree Foundation, North York Community House, Plan Institute, Prosper Canada, Thunder Bay Counselling.

Implementing Organizations
Organizations who were trained by Prosper Canada or a BNC on using the Benefits Wayfinder in their work.

Introduction

"It's like life or death; like drowning and receiving benefits are a pocket of air."

- Benefits Wayfinder user

These powerful words demonstrate the transformative power of income-boosting government benefits; accessing these benefits is a crucial lifeline for many people living in Canada. Evidence from Canada, the U.S. and other areas shows that many people living with low incomes can quickly boost their incomes if they have the tools and strategies to claim and receive all the government benefits they are entitled to. Yet, each year **upwards of *$1.7 billion dollars* in income-boosting government benefits go unclaimed in Canada**[2]. These financial resources are urgently needed in the face of the current affordability crisis.

In January 2022, Prosper Canada launched the [Benefits Wayfinder](#), an online tool that simplifies the search for benefits for people seeking ways to boost their incomes and/or reduce their expenses. Sponsored by TD Bank Group, with support from Maple Leaf Centre for Food Security, the bilingual tool is plain language, and provides customized benefit recommendations based on the life circumstances of each user.

The information and resources provided in the Benefits Wayfinder are from federal, provincial, and territorial governments, and are updated on an ongoing basis as new information becomes available. Individuals can use the Benefits Wayfinder on their own or with an organization's support.

The Benefits Wayfinder includes the following features:

- It lets people decide how they want to explore benefits by providing four different ways to search:
    - **Selecting 'Starting Points'** generates a quick list of suggested benefits for people in specific groups (e.g., newcomers) or life phases (e.g., lost my job)
    - **Completing a 'Benefits Navigation Screening Questionnaire'** provides a list of personalized benefits
    - **'Browsing all benefits'** lets people search for benefits they already know about
    - **Selecting benefits** they are already receiving lets people explore related benefits.
- The Agency portal provides tools and resources to help organizations support their clients to access benefits.
- A Help feature is available to connect people to a list of agencies in their community for additional support.

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[2] Robson, J., & Schwartz, S. (2020). Who doesn't file a tax return? A portrait of non-filers. Canadian Public Policy, 46(3), 323-339.

Between January 1, 2022 and March 31, 2024, **429,825 people** accessed the Benefits Wayfinder, with about one third of users completing some or all of the questions in the Benefits Navigation Screening Questionnaire.

Prosper Canada partnered with Taylor Newberry Consulting to evaluate the implementation and impact of the Benefits Wayfinder. Findings from the evaluation demonstrate the effectiveness of the Benefits Wayfinder:

- The Benefits Wayfinder is an intuitive, simple to use tool that provides a comprehensive collection of information related to benefits. Its simplicity is centrally important because it promotes the development of essential knowledge about benefits among social service agency staff and among low income Canadians who use the tool.

- The Benefits Wayfinder plays a key role in expanding access to benefits services across Canada. Use of the Benefits Wayfinder was instrumental in building the capacity of staff at social service agencies to develop or strengthen financial empowerment services.

- It mitigates a number of individual-level barriers to accessing benefits including improving knowledge about eligible benefits, particularly among racialized and marginalized communities; increasing confidence about user's ability to apply for eligible benefits; and improving their knowledge about the importance of tax filing. Users who reported that their knowledge about eligible benefits improved, applied to more benefits.

- System-level barriers to accessing benefits remain. Although many users reported that their confidence to apply for benefits improved, significant barriers prevented them from accessing crucial benefits including the complexity of the application process for certain benefits and the psychological toll that the application process can take due to inefficient systems.

Evaluation Methods

Creating a Co-designed Framework

The evaluation framework and tools were designed in collaboration with members of Prosper Canada, and with input from the Evaluation Advisory Group, Co-Researchers, and participating Benefit Navigation Champions (See Table 1). Throughout the evaluation, an iterative and collaborative design methodology was used such that feedback from evaluation collaborators was continuously gathered and applied to the evaluation design, centring the experiences and expertise of service providers and the lived experience of co-researchers. This approach promotes the transformative potential of evaluation by building the evaluation's foundation alongside those who are intended to benefit from the project.

Our Evaluation Approach

The evaluation approach was guided by a number of principles and standards:

- It was **participatory**, by embedding guidance from Prosper Canada, the EAG, and co-researchers as knowledge experts in the field across the project.
    - This **collaborative** process ensured that the overall project components were flexible and responsive to new insights, and ensured that the evaluation addressed the needs of Prosper Canada and their stakeholders and provided valuable and actionable findings.
    - It **engaged agencies** using the Benefits Wayfinder in the data collection process.
    - Pieces of the evaluation were collaboratively led by a group of diverse **co-researchers**.

- It **prioritized the lived experiences** of individuals and families living on low income and those who work with them through consultations with the Evaluation Advisory Group (that included a community member with lived experience) and multiple forms of data collection (surveys, interviews, focus groups) with various users. TNC's team also included a core team member with lived experience of living on low income and receiving ODSP, as well as a group of co-researchers.

- **It was utilization-focused**[3]. The evaluation was planned and conducted to enhance the likelihood that the findings will reach and be useful for the intended users.

- It threaded an **intersectional, anti-oppressive, trauma-informed approach** into all aspects of the project processes and outcomes. Our approach was built on a foundational understanding that people's experiences, for example, of poverty, are often shaped by intersecting forms of oppression (e.g., anti-Black racism, sexism, and ableism). This approach also understands that people living in poverty are more likely to experience trauma. Our approach considered the full scope of people's identities and experiences, and examined the barriers that individuals living on low income face to seeking financial benefits within the context of their whole lives.

- It adhered to **ethical standards** established in the Tri-Council Policy Statement: Ethical Conduct for Research Involving Humans.

- It was **iterative**. TNC and Prosper Canada met regularly throughout the evaluation to discuss evaluation findings. TNC provided Prosper Canada with insights and learnings from the data throughout the evaluation. As such, Prosper Canada was able to implement changes to the Benefits Wayfinder based on the communities' feedback.

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[3] Patton, M. Q. (2008). Utilization-focused evaluation. Sage Publications.
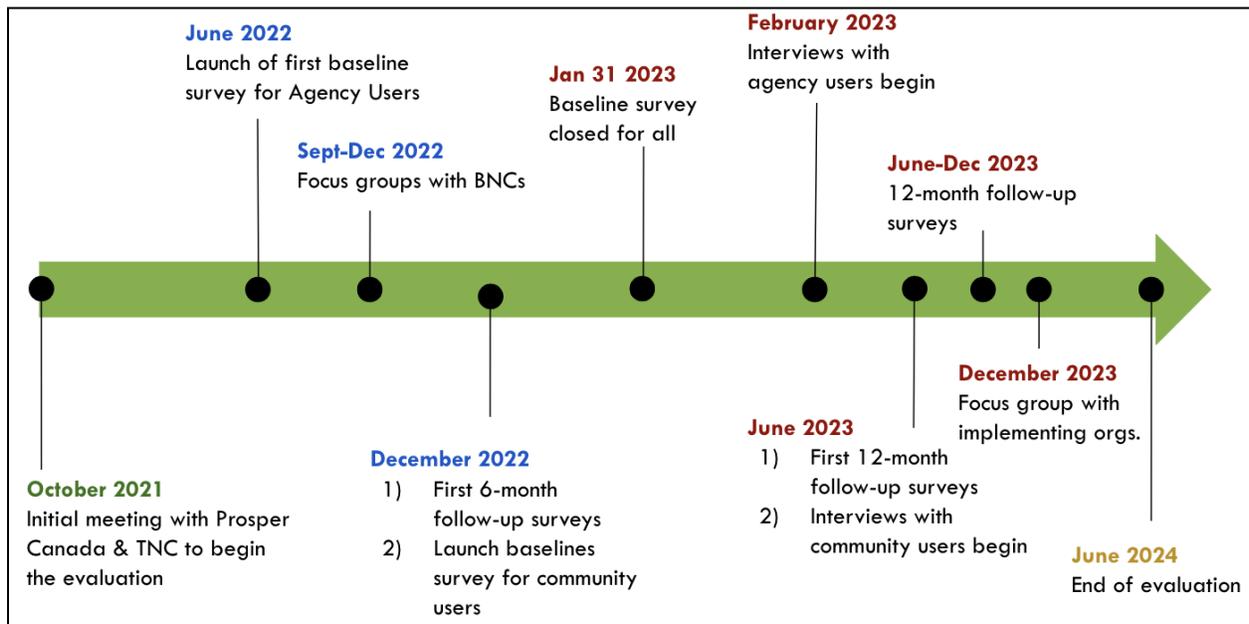
Table 1. Collaborative Evaluation Team

	Stage of the evaluation			
	Evaluation Framework design	Review and co-design of evaluation tools	Support with data collection	Support with data analysis (thematic coding)
Prosper Canada	✔	✔		✔
Evaluation Advisory Group	✔	✔		
Co-researchers	✔	✔	✔	✔
Benefit Navigation Champions	✔	✔	✔	

Note. This table outlines the involvement of evaluation collaborators across four key evaluation milestones.

Longitudinal Evaluation Design

TNC conducted a longitudinal evaluation of the Benefits Wayfinder. A longitudinal program evaluation is a comprehensive evaluation design that examines the effectiveness and impact of a program over an extended period of time. In this case, evaluation participants were surveyed three times over the course of one year (shortly after using the Benefits Wayfinder, 6 months after using the Benefits Wayfinder, and 12 months after using the Benefits Wayfinder). This type of evaluation was particularly useful to understand the longer-term effects of using the Benefits Wayfinder and accessing benefits. In the context of benefit application, users often experience a delay between learning about the existence of a benefit, applying for a benefit, receiving the benefit, and experiencing the effects of accessing the benefit. The longitudinal design of this evaluation allowed TNC to follow the user's journeys through these various stages. Figure 1, below, outlines the evaluation timeline.

Figure 1. Longitudinal Evaluation of the Benefits Wayfinder

June 2022
Launch of first baseline survey for Agency Users

Sept-Dec 2022
Focus groups with BNCs

Jan 31 2023
Baseline survey closed for all

February 2023
Interviews with agency users begin

June-Dec 2023
12-month follow-up surveys

December 2023
Focus group with implementing orgs.

October 2021
Initial meeting with Prosper Canada & TNC to begin the evaluation

December 2022
1) First 6-month follow-up surveys
2) Launch baselines survey for community users

June 2023
1) First 12-month follow-up surveys
2) Interviews with community users begin

June 2024
End of evaluation

Evaluation Tools

Multiple methods of quantitative and qualitative data collection were used to collect rich, detailed data from two primary sources to answer the evaluation questions (see Appendix A):

Social service agencies: This group includes staff at community service agencies who use the Benefits Wayfinder (i.e., implementing organizations who were trained by Prosper Canada or a BNC on using the Benefits Wayfinder in their work, as well as BNCs).

Benefits Wayfinder users: This group includes two sub-groups:
- Community users: individuals living on low income who use the Benefits Wayfinder on their own
- Agency users: individuals who are receiving services from community service agencies and use the Benefits Wayfinder with the support of a staff member or volunteer.

Users were eligible to participate in the evaluation if they had used the Benefits Wayfinder and had an annual household income of less than $65,000. Participants received $30 Everything Cards or PC Gift Cards (based on their preference) for each evaluation survey and for participating in interviews. The following sections describe the evaluation tools in more detail. All evaluation tools were available in both English and French.

Benefits Wayfinder Administrative Data and Website Analytics

The evaluation drew on administrative data and website analytics provided by Prosper Canada, including data related to awareness (e.g., number of new users, number of returning users, number of users in remote/rural areas), user engagement (e.g., number of Benefits Navigation Screening Questionnaires, click through rates), and key outputs (e.g., number of organizations using the tool, number of frontline staff trained).

Longitudinal Agency User Surveys & Interviews

Agency users were invited to participate in three evaluation surveys over the course of one year. The longitudinal design of the survey allowed for users to remain connected to the evaluation over an 12-month period, to account for the length of time that it may take to apply for and receive financial benefits.

Baseline Survey for Agency Users

Agency staff at BNCs across Canada informed their clients ("agency users") of their eligibility to participate in the evaluation after administering the Benefits Wayfinder. When participants were interested in participating in the evaluation, the baseline survey was completed immediately after the Benefits Wayfinder was used. It was available in paper copy and online using a survey platform. The existing relationship between the agency staff and users may have helped increase user buy-in for the evaluation. Additionally, the staff were able to assist users in completing the survey (e.g., translation, clarification, etc.). *Between June 2022 and January 2023, 134 agency users completed the baseline survey*.

The baseline survey included 4 central topics:

1. **Socio-demographics** (i.e., age, province/territory, disability, number of dependents, sources of income). As recommended by the EAG, certain socio-demographic information such as users' ethnicity, immigration status, gender, and education were not included in the baseline survey.
2. **Food security status**, determined by a standardized food security screener. This screener was recommended by co-researchers after a thorough review of two other screeners.
3. **Financial situation** (e.g., status of tax filing, household income, income sources, levels of financial stress, financial benefits currently received)
4. **Experience with the Benefits Wayfinder** (e.g., level of familiarity with the recommended benefits, likelihood of applying for recommended benefits, knowledge about benefits, levels of confidence in applying for benefits, levels of knowledge about available help).

Follow-up Surveys for Agency Users

Participants who consented to be contacted by the evaluation team were asked to complete 2 follow-up surveys, at 6 months post-baseline and at 12 months post-baseline to account for the length of time it may take to access and receive benefits. While the first evaluation survey was

completed directly at the agency, follow-up surveys were completed autonomously by agency users. These surveys were similar to the baseline survey except that they included additional socio-demographic questions (age, ethnicity, immigration status, education), and asked additional questions on the following topics:

- Changes to household income
- Benefits applied for (if any) based on the recommendations of the Benefits Wayfinder
  - Why they chose to not apply to some benefits, when applicable
- Status of their benefits applications
- Intentions to apply for additional benefits

Follow-up surveys were pre-populated for each individual agency user with the list of benefits that were recommended to them by the Benefits Wayfinder. This allowed the agency users to provide information about the benefits they applied for and the status of applications without having to recall which benefits they were recommended. The list of recommended benefits for each user was downloaded from the Benefits Wayfinder tool (identified with a unique session number) and entered into the survey prior to distributing the follow-up surveys.

50 agency users completed the 6-month follow-up survey and 54 agency users completed the 12-month follow-up survey. Participants who consented to participate in a follow-up survey at baseline were contacted at the 12-month point regardless of whether or not they completed the 6-month follow-up survey.

Agency User Interviews

At the end of the first follow-up survey participants were invited to participate in an optional 30-60 minute one-on-one online or phone interview about their experience accessing benefits, including barriers to accessing benefits, and perspectives about the Benefits Wayfinder. These interviews occurred in February 2023, 2-6 months after the agency users had used the Benefits Wayfinder for the first time. *10 agency users participated in a semi-structured interview with members of the evaluation team.* With consent, the interviews were audio recorded and transcribed verbatim. Co-researchers attended these interviews and supported our research and evaluation team with the development of interview questions.

Longitudinal Community User Surveys & Interviews

Data collection with community users (i.e., individual community members not connected to BNCs) followed a similar methodology to the agency users.

Baseline & Follow-up Surveys for Community Users

Community users who used the Benefits Wayfinder between December 2022 and January 2023 were invited to complete a brief initial survey immediately after using the Benefits Wayfinder. This survey was similar to the survey shared with agency users, but it included additional questions about their experience of using the Benefits Wayfinder on their own. *390 community users completed the baseline survey.*

As with the agency users, community users were invited to participate in two follow-up surveys 6-month and 12-months after using the Benefits Wayfinder. *152 community users completed the 6-month follow-up survey and 145 community users completed the 12-month follow-up survey.*

Community User Interviews

Community users were invited to participate in an optional 30-60 minute one-on-one interview about their experience accessing benefits, including barriers to accessing benefits, and perspectives about the Benefits Wayfinder. Community users were recruited directly through the Benefits Wayfinder website, via a pop-up and on social media. Both co-researchers and members of the TNC team attended these interviews which were recorded and transcribed verbatim with the community users' consent. *12 community users participated in semi-structured interviews about their experience using the Benefits Wayfinder.*

Focus Groups with Benefit Navigation Champions & Implementing Organizations

TNC conducted focus groups with agency staff from the BNCs organizations, as well as other implementing organizations that used the Benefits Wayfinder. Focus group topics included agency staff experiences using the Benefits Wayfinder, their information and training needs related to using the Benefits Wayfinder and about government benefits, the barriers to accessing benefits experienced by their clients, and perceived outcomes of using the Benefits Wayfinder in their work. *6 focus groups (n= 13) were conducted with BNCs and 4 focus groups (n= 15) were conducted with implementing organizations.*

Analysis & Limitations

While conducting a longitudinal study has many advantages, one main disadvantage is participant attrition. In longitudinal studies, attrition rates of 30% to 70% are often reported[4,5]. 60% of agency users and 62% of community users did not complete the final 12-month evaluation survey. While participant attrition is to be expected, it is important to explore the participant characteristics of those who dropped out of the evaluation. 95% of agency users who chose to complete the first version of the evaluation survey on paper, did not complete the 12-month follow-up survey. Some of these participants disclosed experiencing homelessness or unstable housing at the time of the baseline survey and our team was not able to reach them for the follow-up survey. It is possible that the findings shared in the evaluation survey are not representative of the experiences of those who do not easily have access to a computer (see 'users with limited access to technology' section of this report) . Additionally, the data collected during this evaluation relied on participant's recollection of the benefits that they applied to 6-12 months after they were first recommended to them. We expect that there may be some recall

[4] Goodman, J. S., & Blum, T. C. (1996). Assessing the non-random sampling effects of subject attrition in longitudinal research. *Journal of Management, 22*(4), 627-652.
[5] Miller, R. B., & Wright, D. W. (1995). Detecting and correcting attrition bias in longitudinal family research. *Journal of Marriage and the Family*, 921-929.

bias — a recall error that occurs when participants do not remember previous events or experiences. Additionally, data from agency users was only collected in 5 provinces, meaning that we did not capture the experience of agency users in the other provinces and territories.

Quantitative data was analyzed using descriptive statistics, and matched longitudinal survey items such as income, food security, and benefit application status were analyzed using repeated measures ANOVA. Spearman's rank correlations were also used when appropriate. Focus group data and open-ended data from the surveys were synthesized and then coded thematically using an inductive approach that observed themes from within the data.

Participants

Based on the data available from the benefit navigation screening questionnaire, the demographics of the evaluation participants largely resembled the demographics of the overall users of the Benefits Wayfinder. Within the evaluation sample, on average, agency users (M_{age} = 43 years) were slightly older than community users (M_{age} = 37 years). Agency users were also more culturally diverse and were more likely to be newcomers to Canada than community users. This may be because North York Community House, one of the BNCs, works specifically with newcomers in Toronto. Community users' average annual income was approximately $13,000 higher than agency users' annual income. Figure 2 presents the distribution of agency and community users across Canada. Table 2 presents demographic data for Benefits Wayfinder users who participated in the evaluation survey.

Figure 2. **Geographical distribution of agency and community users across Canada**
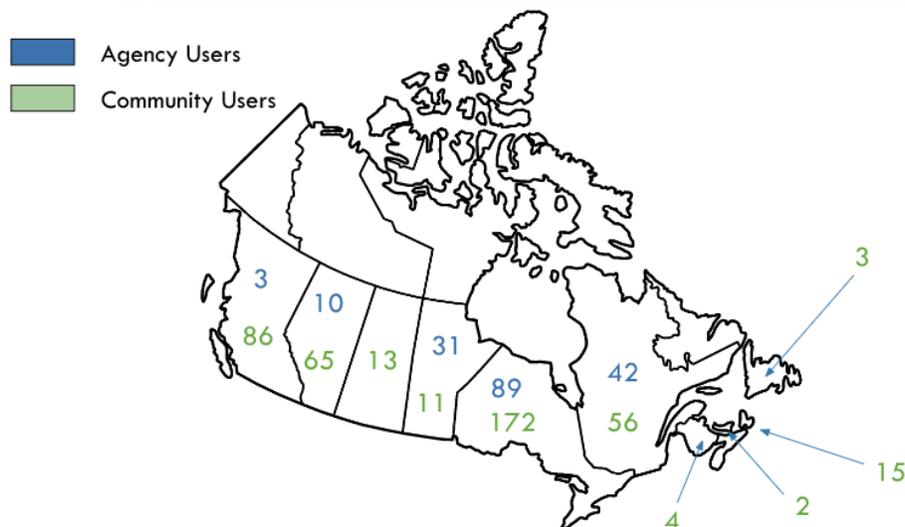
Table 2. **Demographic data for agency and community users**

	Agency Users (n= 134)	**Community Users (n= 390)**
Average Age	43 years old	37 years old
Average Income	$20,060	$33,992
Average number of children per household	~ 1 child	< 1 child
Currently receiving benefits (at baseline)	62 %	49%
Disability in household	34% of users	29 % of users
Collected at 6-month follow up	**Agency Users (n= 50)**	**Community Users (n= 152)**
Geographic location	*This data was not collected**	Urban Centers = 76 % Rural Areas = 24 %
Ethnicity	White = 21 % POC = 61 % Indigenous = 18 %	White = 66 % POC = 26 % Indigenous = 8 %
Immigration status	Immigrated to Canada = 58 %	Immigrated to Canada = 25 %
Gender	Women = 74 %	Women = 64 %

all agency partners that conducted the baseline surveys with users did so in person in the following places: Montreal, Victoria, Winnipeg, Edmonton, Vancouver, North York (Toronto), Thunder Bay

Findings: Implementation

This first section explores our findings regarding the implementation and usability of the Benefits Wayfinder for community agencies (both BNCs and implementing organizations).

The Benefits Wayfinder: A Important Financial Empowerment Tool in Social Service Settings

Since the Benefits Wayfinder was launched in January 2022, Prosper Canada has worked collaboratively with financial empowerment and social service agencies across the country to provide training and support on this new tool.

- Since 2022, **911** organizations have been trained to use the Benefits Wayfinder.

- Since 2022, **4,419** frontline staff have been trained to use the Benefits Wayfinder.

Overall, participating social service organizations responded very positively to the Benefits Wayfinder. *94% of social service organizations that we spoke to were still using the Benefits Wayfinder one year after they were first trained on using the tool*. Most notably the Benefits Wayfinder empowered new staff at social service agencies, allowing them to be more *autonomous in learning about access to financial benefits* and *increasing their levels of confidence* about providing access to benefits services. Focus group participants shared that:

"It is really hard when you first come into this field, there are so many obscure benefits, so many different scenarios, it is really hard to understand [...]. With this tool [The Benefits Wayfinder], at least I can tell people, it is here, all in one place. I tell new people [staff] to review the website [The Benefits Wayfinder] to make sure that they know all the benefits that their client can get."

"It is easier to introduce a new employee to the world of benefits with the Benefits Wayfinder."

Social service agency staff who had many years of experience providing access to benefits services still gained something from using the Benefits Wayfinder. They used the tool to double check their knowledge about financial benefits that their clients were eligible to receive, and they also used the tool to stay up to date on new benefits and eligibility criteria. Some financial empowerment workers were able to use the tool to highlight the importance of tax filing for their clients. In fact, *83% of agency users reported that the Benefits Wayfinder increased their knowledge about the importance of tax filing.*

Takeaway: The Benefits Wayfinder is an important tool that can be used to train new social service agency staff on access to benefits, and to help them stay up to date on eligibility criteria and new benefits[6].

For agencies specializing in financial empowerment, the Benefits Wayfinder was often used *during initial consultations with clients* (during the first or second session depending on the unique situation of the client) to ensure that they were receiving all the benefits that they were eligible for. Some agencies that we spoke to did not apply for benefits with their clients (beyond printing or directing them to the required forms) because of time constraints. This was a limitation that was expressed by some agency users who felt that they had *increased knowledge about accessing benefits but still required one-to-one support in applying for benefits*.

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[6] See the complete list of recommendations and takeaways in Appendix B

Financial empowerment organizations that trained other community organizations on the Benefits Wayfinder (the BNCs) affirmed that through the Benefits Wayfinder, they were able to build financial empowerment capacity by *strengthening financial empowerment networks in their communities*:

"As BNCs we went to train [...] organizations in our community on how to use the Benefits Wayfinder. We met new organizations and I feel like there is even more support for our clients now. We are not specialized in every aspect, for example, if a client needs more services about domestic violence, then I am limited in how I can support. But if the organizations that specialize in domestic violence know about the Benefits Wayfinder, then they can provide some information about benefits directly to these types of clients. It makes the community stronger."

-Staff working at a BNC

Building community was a theme that was often discussed during focus groups with implementing organizations. There was a desire to have a shared space (e.g., a community of practice) where organizations using the Benefits Wayfinder could come together to learn about the tool and speak to other organizations across the country providing similar services.

> **Recommendation: Prosper Canada could consider creating a shared space where organizations using the Benefits Wayfinder can come together to learn about the tool and how it is being used.**

For implementing organizations, the training on how to use the Benefits Wayfinder hosted by Prosper Canada provided essential information that supported them to apply the Benefits Wayfinder to their work. Implementing organizations appreciated the expertise and knowledge shared by Prosper Canada and *felt more equipped to use the Benefits Wayfinder after attending the training*.

For many implementing organizations, the Benefits Wayfinder is *their primary way of offering access to benefits*. This is particularly the case for frontline workers like community health organizations, social workers and nurses. One frontline nurse who uses the Benefits Wayfinder with her clients shared with us:

"As a nurse, I know the social determinants of health, and how important financial health is. That is why I give this tool to my patients."

> **Takeaway: The Benefits Wayfinder can be implemented as a stand-alone tool to expand implementing organizations' ability to provide access to benefits services.**

Some social service agencies noted limitations with the implementation of the Benefits Wayfinder in their current workflow. Due to high demands and service volumes, social service organizations have limited time with each client and the *Benefits Wayfinder may take too*

much time to present and complete with their clients. Based on reports from our focus groups with social service agencies, staff were spending approximately 30 minutes exploring the Benefits Wayfinder with their clients. Still, even when staff had limited time they shared the link to the Benefits Wayfinder so that clients could explore it on their own:

"At the very least, even if I don't have much time with a client, I can give them the link to the Benefits Wayfinder and they can go check out what they are eligible for. Then they can come back to me if they have any questions or need help."

- *Staff working at a social service agency*

HOW ORGANIZATIONS USE THE BENEFITS WAYFINDER TO ENABLE ACCESS TO BENEFITS

- Financial empowerment organizations use the Benefits Wayfinder as an up to date resource.
- Organizations that would like to offer access to benefits services but who might not have the time or expertise, share the Benefits Wayfinder with their clients to explore on their own.
- Organizations that are newer at benefit navigation organizations use the Benefits Wayfinder as a source of support and training for their staff

There were also some clients for whom social service agencies did not feel it was appropriate to use the Benefits Wayfinder, specifically clients, often newcomers, who *do not have the identification required for applying for benefits* and have *not yet filed taxes*. Staff believed that their time might be better spent helping clients acquire identification or exploring tax filing. Once these prerequisites were met, staff mentioned that they would return to the Benefits Wayfinder with their clients.

Social service agency representatives working with newcomers expressed an interest in seeing the Benefits Wayfinder be expanded to provide information regarding financial benefits in additional languages. Social service agencies who worked with clients with lower literacy levels, reported that the *tool was simple to use* and *easily understandable*, however, they would have liked to have more images or pictograms that their clients could use as visual support for better comprehension.

Recommendation: Consider adding pictograms and additional languages to the Benefits Wayfinder to facilitate the expansion of its reach.

Findings: Process

This second findings section explores the process of using the Benefits Wayfinder. We discuss groups that might require additional levels of assistance to apply for benefits and the irreplaceable nature of one-to-one support for some users.

Benefits Wayfinder: A User Friendly Tool

Both community users and agency users expressed that they appreciated the *availability of information in plain and accessible language*:

"I know that there are other sites out there, even some that the government maybe runs. But this is the best one. It is clear. I can understand it."

- Community user

"It is pretty much plain speak and [it is well suited] someone that has severe learning disabilities and mental health issues."

- Agency user

Agency users expressed that one of their main barriers to accessing benefits and engaging with government services was language. For many participants, the language used on government websites felt inaccessible, even for participants who had English or French as a first language. This led to discouragement and a sense that the government was gatekeeping benefits. However, both community and agency users felt that the *Benefits Wayfinder was easy to understand and accessible*, even for those with lower literacy levels:

"I was dating someone that was illiterate and even with him [with] his reading comprehension, he was able to understand [the] very basic short sentences or the explanations."

- Agency user

While some social service agencies wished that the Benefits Wayfinder could be offered in additional languages to expand access to benefits to more newcomers, they also shared that the simple and straightforward language used for the Benefits Wayfinder was easy for *newcomers* to understand – making the tool more accessible. One newcomer that we spoke to shared that:

"I found that the language was not confusing. This is good for immigrants when English is not our first language."

- Agency user

Overall, both agency (85%) and community users (93%) who completed the baseline survey[7] agreed that the Benefits Wayfinder was user friendly and easy to navigate. They also shared that the *Benefits Wayfinder is intuitive, an easy and simple tool to use, and a comprehensive collection of information related to benefits all in one place.*

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[7] Participants who answered "somewhat agree" or "completely agree" where counted

Additional Support Required for Vulnerable Users

While participants and social service agencies were enthusiastic about the impact of the Benefits Wayfinder, some users required additional support in order to access the benefits recommended by the Benefits Wayfinder.

Users Applying For Disability Benefits

Users applying for benefits related to a disability for themselves or someone in their household (30% of our sample) shared that, while they did feel that the Benefits Wayfinder increased their knowledge about the benefits that they were eligible for, they felt the least confident about applying for benefits in comparison to other participants. Only 35% of agency users eligible for disability related benefits shared that the Benefits Wayfinder increased their confidence about applying for benefits, compared to 71% of agency users who were not eligible for disability related benefits. During our key informant interviews with users who were eligible for disability related benefits, they shared that finding a doctor who could support their application made the application process feel daunting. This was especially the case for individuals with mental health challenges:

"Some doctors, they don't want to just sign the form. Especially for mental health, you know. I don't know, maybe they just don't believe you. And I don't have a family doctor. So I am stuck going to a walk-in, and I have to reexplain my whole story again. I have an occupational therapist who knows me, but then she isn't allowed to fill out the form. So I am going in circles. Eventually, you just give up."

- Community user

Users in Crisis: A Vicious Cycle

During our interviews, we spoke to some community and agency users who shared accounts of experiencing gender-based violence, mental health crises, and homelessness. They shared that, while they found the Benefits Wayfinder useful when things were stable, it did not necessarily support access to benefits during times of instability or crisis. For example, one user shared that she felt caught in a vicious cycle regarding benefits applications while living in an unsafe environment:

"[When I contacted income support], they said I needed to have a rental agreement to receive [housing benefits]. I did not have the money at the time for that rental agreement because you need to put down a deposit. So I had enough for the first month's rent and not for a deposit, and because of that they said we can't give you any money. And so now I'm still living in this hell hole."

- Community user

Users also shared that accessing benefits can be retraumatizing, and that they wished that they could access more support to help alleviate the financial burden during these difficult times:

"I've actually filled out [my friend's] income support application four times now over the past two weeks just because she's going through so much that she just keeps missing the deadlines, missing the deadlines, missing the deadlines. And it's frustrating because it's like every time she talks to someone, she explains her situation [of conjugal violence] over and over again and it's like, why can't they just help her?"

- Community user

Users With Limited Access to Technology

During our interviews with both agency users and community service agency staff, a recurrent theme was the difficulty in accessing benefits for those who do not have easy access to technology – this includes a mobile phone, the internet, a computer, a printer. Some users only had access to the Benefits Wayfinder at a social service agency and others accessed the Benefits Wayfinder at the library after their initial meeting at an agency. This complicated the potential for them to apply for benefits because they often required ongoing access to a computer and/or printer. Some community organizations also shared that this tool felt inaccessible for seniors or those who lack basic technology skills.

Recommendation: Explore additional ways of supporting vulnerable users in collaboration with community organizations.

The Benefits Wayfinder Does Not Replace One-to-One Support

For agency users, the support that they received from social service agency staff was critical to their ability to access benefits. For many agency users, their situations made them feel unsure about eligibility criteria and aspects of the applications. They preferred having someone that they could double check with to ensure that they were not making any mistakes during the application process:

"When I was applying [on] my own, it was a little confusing…like a lot of dilemmas. But when somebody's with me guiding me, I have surety, 'yes, it is true and I can apply for that."

- Agency user

Agency users also shared that while their knowledge about the benefits they are eligible for increased as a result of using the Benefits Wayfinder, they still required support during the benefit application process and would return to the social service agencies to help guide their application:

"I would go back [to the agency] to apply to these things [benefits]. I still think all the forms and stuff is so confusing and I need someone to be there with me."

- Agency user

Additionally, completing the Benefits Wayfinder with users allowed *agency staff to seed conversations about tax filing*. Some agency users felt empowered to file their taxes for the first time in years because of the support that they received at the agency.

> **Recommendation: Continue to champion opportunities for one-to-one support.**

Findings: Outcomes

The Benefits Wayfinder Increases Knowledge about Financial Benefits

The Benefits Wayfinder was an important tool for users to learn about the benefits that they were eligible for. Across both community users and agency users:
- **82%** reported that the Benefits Wayfinder *increased their knowledge about financial benefits*
- **80%** shared that the Benefits Wayfinder increased their knowledge about the *importance of tax filing*.

Table 3 summarizes the impact of the Benefits Wayfinder on benefit literacy.

> **The Benefits Wayfinder promotes knowledge about eligibility for financial benefits particularly for marginalized and racialized communities:**
>
> - Proportionally, more BIPOC users reported increased knowledge about financial benefit eligibility (83%) and increased confidence about applying for benefits (77%) than white users (71% and 60% respectively).
> - More Indigenous users reported increased knowledge about the importance of tax filing (93%) and increased knowledge of community services (93%) than any other group (71% and 70% respectively).
> - A higher proportion of immigrants to Canada reported an increase on measures of benefit literacy than individuals born in Canada:
>   - 89% of immigrants to Canada reported an increase in knowledge about financial benefit eligibility (compared to 75% of those born in Canada)
>   - 85% of immigrants to Canada reported an increase in their confidence about applying for benefits (compared to 61% of those born in Canada)
>   - 80% of immigrants to Canada reported increased knowledge about the importance of tax filing (compared to 61% of those born in Canada)
>   - 76% of immigrants to Canada reported increased knowledge of community services (compared to 65% of those born in Canada)

During the key informant interviews, *newcomers* described the impact of the Benefits Wayfinder on their understanding of the Canadian benefits landscape:

"[As a new immigrant], I check it all the time to check what I can do, where I can get something. And I even introduced that to some of my friends in other provinces and it was really helpful to them too." - Agency user

"I think everyone should browse the website to understand what benefits are possible in Canada and who is eligible for them."

- Agency user

"The Benefit Wayfinder became my friend [as I tried to navigate this new country]."

- Agency user

Recommendation: Explore opportunities to promote the Benefits Wayfinder among newcomers and agencies that support newcomers to expand its reach.

Table 3. Impact of the Benefits Wayfinder on Users' Understanding of Benefits

Outcome	Agency Users (*n* = 51)	Community users (*n* = 152)
Increased knowledge about financial benefit eligibility	86%	80%
Increased knowledge about the importance of tax filing	81%	80%
Increased confidence about applying for benefits	59%	68%
Increased knowledge of community services	76%	70%

Note. The percentages aggregate the percentage of participants who answered "agree" or "strongly agree"

Of note, fewer agency users reported an increase in confidence about applying for financial benefits than community users. During our key informant interviews, agency users highlighted the importance of the one-to-one support that they received at the social service agency. It is possible that while they might feel that they are more knowledgeable about financial benefits, they still require support during the benefit application process. Please see the following section for more on this subject.

Positive Impact on Benefit Navigation and Application for Users: Access to Benefits

The Benefits Wayfinder effectively supports individuals and households living on low income to apply for government benefits. *Users who felt that the Benefits Wayfinder increased their knowledge about eligible financial benefits applied to more benefits.* We also found that participants who were more financially stressed at baseline, reported applying to more financial benefits at the six month and twelve month follow-up. *43% of users said they would be unlikely to have applied to these benefits without the recommendation from the Benefits Wayfinder.*

The majority of users who responded to the 12 month follow-up survey had applied to at least one financial benefit recommended by the Benefits Wayfinder (86%). There was no significant difference in benefit application by gender, immigration status, disability status, geographic location. However, we did find that users with higher incomes applied to fewer benefits. Table 4 presents a summary of the benefits application journey for both agency and community users. Table 5 presents a summary of the benefits application journey white, POC and Indigenous users.

Table 4. Summary of Benefit Suggestions, Applications, Approvals and Pending Responses by User Type

	Agency Users (*N*= 50)	Community Users (*N*= 145)
Number of benefits suggested (at baseline)	**Average = 15** Range = [6, 38]	**Average = 17** Range = [2, 38]
Number of benefits applied for (at 12 month follow-up)	**Average = 2** Range = [0, 10]	**Average = 3** Range = [0, 20]
Number of benefits approved (at 12 month follow-up)	**Average = 2** Range = [0, 4]	**Average = 2** Range = [0, 10]
Number of benefits pending response (at 12 month follow-up)	**Average = 0.5** Range = [0, 7]	**Average = 1** Range = [0, 9]

Table 5. Summary of Benefit Suggestions, Applications, Approval and Pending Responses by Ethnic Group

	White (n= 98)	POC (n= 58)	Indigenous (n= 14)
Number of benefits suggested (at baseline)	**Average = 17** Range = [2, 38]	**Average = 13** Range = [2, 38]	**Average = 20** Range = [9, 33]
Number of benefits applied (at 12 month follow-up)	**Average = 2** Range = [0, 10]	**Average = 2** Range = [0, 9]	**Average = 4** Range = [0, 10]
Number of benefits approved (at 12 month follow-up)	**Average = 2** Range = [0, 6]	**Average = 1** Range = [0, 5]	**Average = 2** Range = [0, 5]
Number of benefits pending response (at 12 month follow-up)	**Average = 0.5** Range = [0, 9]	**Average = 1** Range = [0, 7]	**Average = 1.5** Range = [0, 7]

There is a large discrepancy between the number of benefits suggested by the Benefits Wayfinder and the number of benefits that users applied for. This may be because the Benefits Wayfinder was overestimating the benefits that users were eligible for (see 'Limitations of the Benefits Wayfinder' section for more information). However, there is important context related to this hypothesis. The Benefits Wayfinder questionnaire includes 13 questions and has been designed to capture as much information as possible while also limiting the number of questions that users experience. Limiting the number of questions asked promotes usability and accessibility and is grounded in feedback obtained during the early testing phases of the tool. As a result of limiting the number of questions, the tool may overestimate the number of benefits that a user is eligible for because it may not capture all of the necessary criteria to determine if someone is eligible for a benefit.

Based on an opened ended question asked in our 6-month follow-up survey, we able to identify some *reasons why individuals did not apply for benefits* recommended by the Benefits Wayfinder:
- They were already receiving some or all of the recommended benefits
- They were not eligible for the recommended benefits
- They didn't have time to apply for the benefits
- The process of applying for benefits was too complex
- They needed more information about how to apply for benefits

The Critical Relationship Between Income and Food Security

According to Food Banks Canada, in March 2023, there were almost *2 million visits to food banks across Canada*[8], representing a 32 % increase compared to March 2022, and a 78.5 % increase compared to March 2019, which is the highest year-over-year increase in usage ever reported. At baseline, *34% of agency users* and *18% of community users were in food crisis* and *22% of agency users* and *10% of community users* were *vulnerable* based on scores from the Arizona Self-Sufficiency Matrix (SSM) for Food Security[9]. In our analysis, we found a significant relationship between food security and income such that *higher incomes were associated with greater levels of food security*. At the six month follow up, we found that the number of benefits approved was positively associated with an increase in food security for both agency and community users, such that individuals who had more benefits approved reported being more food secure than users who had fewer benefits approved (r(110) = .213, *p* = .028). However, there was no significant effect at the 12-month follow-up. This might be explained by the fact that *82% of users reported that their cost of living increased due to inflation in the last six months*, impacting their ability to access food.

Facts about food security from our evaluation sample:

- **Indigenous participants** were the **most financially stressed** and the **most food insecure** compared to all other racial/ethnic groups in our sample [F(2, 167) = 9.87, *p* = .0001].

- Participants with **dependents** were **significantly more financially stressed** and **food insecure** than participants without dependents t(512) = 3.09, *p* = .0002.

- Individuals who had **higher incomes** (greater than $35,000/year) reported **less financial stress** and **higher food security** than individuals who had lower incomes (less than $35,000/year) t(508) = 2.55, *p* = .01.

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[8] Food Banks Canada (2023). *Hunger Count 2023*. https://foodbankscanada.ca/hungercount/
[9] Arizona Self-Sufficiency Matrix (SSM). https://www.mass.gov/doc/accs-self-sufficiency-matrix-0/download

During our interviews, users highlighted that *benefits are indispensable for access to food and nutrition*. 91% of users who participated in our key informant interviews stated that food was the first and most important thing that they spent their benefit income on:

"I spend a good 98% of my cheque [benefits] on food. And when I first got in here, I spent my first assistance cheque on just cooking appliances and my $400 got me an instant pot and a griddle [...]. So I squeeze that until the next cheque. And then I got myself a rice cooker trying to do healthy things. And one thing that I needed the most was a freezer and a compact freezer that fitted my room cost me about $400."

- Agency user

"[When she receives money from benefits] Food is first."

- Agency user

Benefits Accessed by Users and Their Impact

At the twelve month follow-up survey, participants in the evaluation had applied to a combined total of *407 benefits* (122 unique benefits). Overall, 36% of the benefits that users applied to were benefits managed by the federal government and 62% were managed by the provincial governments. Ontario, Quebec and British Columbia made up the provinces with the most benefit applications. At the twelve month follow-up survey, *236 benefits were approved*, 65 benefits were still being reviewed, 70 benefits were denied (35 benefits had missing data). Of note, *users who reported being more financially stressed at baseline, applied to more benefits at 6 month follow-up* ($r(159) = .197$, $p = .013$). The table below outlines the benefits that were applied to most frequently and those that were approved most frequently:

Table 6. Top 10 Most Frequent Benefits Applied to and Approved

Top 10 Most Frequent Benefits (Applied)	Top 10 Most Frequent Benefits (Approved)
- Climate Action Incentive (n = 95) - Goods and Services and Harmonized Sales Tax Credit (n = 64) - Canada Child Benefit (n = 55) - Ontario Electric Support Program (n = 63) - Ontario Trillium Benefit (n = 32) - Ontario Works (n =21) - One-time Goods and Services Tax (GST) payment (n = 13) - Ontario Child Benefit (n = 12) - Ontario Energy and Property Tax Credit (n = 11) - Aide sociale (n = 8)	- Climate Action Incentive (n = 76) - Goods and Services and Harmonized Sales Tax Credit (n = 54) - Canada Child Benefit (n = 39) - Aide Sociale (n = 7) - Sales tax credit (n = 7) - One-time Goods and Services Tax (GST) payment (n = 7) - Employment Insurance (EI) Regular Benefits (n = 7) - Ontario Electric Support Program (n = 5) - One-time top-up to the Canada Housing Benefit (n = 5) - Sales Tax Credit (n = 4)

Of note, some of the benefits mentioned above (e.g., Climate Action Incentive) do not require applications if you are a resident in Canada. Eligible residents simply file their income tax and the benefit return and they should be sent the payments they are entitled to[10]. Further follow up is required to understand the discrepancy between the benefit application and benefit approval.

When participants were asked about the impact of receiving financial benefits, many shared that benefits are an essential part of their finances, particularly to help with their living expenses:

"I was thankful for the housing benefit, I did apply for it because it helped me pay a major portion of my rent for that month so I could budget for the next month." - Agency user

"So it's really, really a huge, huge relief for me. It made me sane. I was getting crazy. Yeah, I was getting stressed. Trust me. You have no idea. It's crazy." - Community user

"I cried [when the benefit was approved]. I was so relieved." - Agency user

Limitations of the Benefits Wayfinder

As described in the previous sections of this report, the Benefits Wayfinder was able to mitigate several significant barriers to accessing benefits for both agency and community users. Overall, users felt more knowledgeable about benefits that they were eligible for, and their confidence in their ability to apply to benefits increased. However, there remain certain barriers that were not mitigated by the Benefits Wayfinder. This was particularly the case for agency users, who often had more complex situations that required additional expertise provided by social service agencies.

Barriers mitigated by the Benefits Wayfinder	Barriers not mitigated by the Benefits Wayfinder
- Increased knowledge of the different financial benefits (*82% of users*). - Increased knowledge about the importance of tax filing (*80% of users*). - Increased confidence in one's ability to apply for financial benefits (*73% of users*). - Increased knowledge about community services (**74% of users**). - Availability of information in plain and accessible language. - Reduction of mistrust of government.	- Complexity of disability benefit application process for individuals with mental health challenges. - Access to doctors for disability benefits. - Confusion about which benefits they were *actually* eligible for (benefits recommended by the Benefits Wayfinder did not always match individual eligibility). - Some users require one-to-one support during the benefit application process. - Applying for benefits is exhausting and overwhelming. - Applying to benefits can be retraumatizing for some users.

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[10] Canada Carbon Rebate (CCR).

Many users shared that the *Benefits Wayfinder suggested benefits that they were not actually eligible* for. This may have occurred because the Benefits Wayfinder can sometimes overestimate the number of benefits that the user is eligible for. This created frustration, disappointment, and ultimately, some individuals chose to give up on applying for benefits:

"I actually had to look up benefits on the government of Canada and Ontario website because I am not eligible for them, but the Benefits Wayfinder said I was." - Community user

"I got eight benefits recommended to me, I was only eligible for 1 benefit (that I already got because I was filing my taxes)." - Community user

Regarding that last quote, *the list of recommended benefits also included benefits that users automatically received after tax filing*. This seemed to be discouraging for some users, but helpful for others:

"It can get very discouraging to have this long list and you're like oh I already get 12 of these and six I am not eligible for so it doesn't feel like that much new information for me."

"I prefer having all the possible benefits because I can cross reference. But I can see how that might be discouraging."

Access to Resources in the Community

On the Benefits Wayfinder tool, users can access a 'help' page that directs them to resources in their community. In general, there was a lack of awareness of the resources available on the Benefits Wayfinder website. Most users did not know that they were available:

"The resource side of things is a little more hidden and could benefit from being more obvious."

"No, I did not know that was a tool on there [to find help or other resources]"

Both users and social service organizations (particularly implementing organizations) were eager for more information about financial empowerment resources in their community. One user wanted to be able to filter the resources section by specific issue (e.g., housing, disability) instead of only by location. Additionally, there was an interest in expanding this section further, to include a greater number of community resources.

Since user interviews were conducted, Prosper Canada has made changes to the way users might be directed to the 'help' section of the website. Currently, there is a pop-up that stays with users throughout their time spent using the Benefits Wayfinder that reads: "Need Help? Find organizations that can help you get benefits".

Recommendation: Rename the "Help" tab (e.g., 'get help applying for benefits') and add additional community resources to the 'Help' page

Conclusions

The findings detailed in this report highlight the necessity and effectiveness of the Benefits Wayfinder in providing clear and understandable information about financial benefits for individuals and households living on low income. The Benefits Wayfinder made important contributions to building the capacity of social service agencies to develop or strengthen financial empowerment services, and the network of agencies using the tool to support their clients remains strong.

The Benefits Wayfinder promotes knowledge about eligibility for financial benefits particularly for marginalized and racialized communities – an important step toward ensuring that individuals can access these benefits. The Benefits Wayfinder also increases individuals' confidence that they can apply for financial benefits. This is the case even when individuals navigate the tool on their own, though we see a higher percentage of agency users (who received one-to-one support) saying that the Benefit Wayfinder increased their knowledge and confidence. However, there remain important obstacles to applying for benefits that cannot be addressed by the Benefits Wayfinder, notably, the complexity of the application process for certain benefits (e.g., disability) and psychological toll of benefit applications.

It is clear that the Benefits Wayfinder is an essential tool that mitigates personal level barriers to accessing benefits, but systemic barriers continue to persist. Harnessing the power of technological tools like the Benefits Wayfinder has considerable impact on improving access to benefits for many Canadians living on low income, but it is just one component of building financially resilient communities. One-to-one support remains a vital component for many Canadians to help them navigate the complex benefits system. Prosper Canada is already exploring opportunities to use the Benefits Wayfinder to connect users to supports that can help them navigate the benefit application process (e.g., through links to the Disability Benefits Compass, improving the way that users are notified of community resources on the website). That being said, the Benefits Wayfinder can still be an important gateway into the world of income benefits, both for low income Canadians, and those service providers who support them. It is an indispensable tool for helping Canadians to boost their incomes and one that deserves continued investment.

KEY TAKEAWAY MESSAGES

- The Benefits Wayfinder increased users' knowledge of the different income benefits that they were eligible for, especially for BIPOC users.

- The Benefits Wayfinder increased users' confidence in their ability to apply for income benefits.

- The Benefits Wayfinder provided users with a one-stop-shop for access to reliable and trustworthy information about income benefits.

- Almost half of all users said they would be unlikely to have applied to these benefits without the recommendation from the Benefits Wayfinder.

- Financial stress at baseline played an important role in predicting whether users applied to income benefits at the six month follow-up

- The number of benefits approved was positively associated with an increase in food security.

- The Benefits Wayfinder builds capacity for community organizations to provide access to benefits services.

- The Benefits Wayfinder increased users' knowledge about the importance of filing their taxes.

Recommendations

1. Creating a shared space where organizations using the Benefits Wayfinder can come together to learn about the tool.

2. Explore additional supports available for vulnerable users with community organizations.

3. Explore opportunities to promote the Benefits Wayfinder among newcomers and agencies that support newcomers to expand its reach.

4. Consider adding pictograms and additional languages to the Benefits Wayfinder to facilitate the expansion of its reach.

5. Recommendation: Continue to champion opportunities for one-to-one support.

6. Rename and add additional community resources to the 'Help' page.

Future Directions

The longitudinal evaluation of the Benefits Wayfinder has demonstrated the significant contribution of the Benefits Wayfinder tool to the access to benefits landscape in Canada. Future evaluations might benefit from conducting a longitudinal follow-up with BNCs and implementing organizations to explore how their use of the Benefits Wayfinder has changed and whether they are still using the tool. Additionally, this evaluation has focused on the individual-level impact of the Benefits Wayfinder. Future evaluations could explore the community impact of the Benefits Wayfinder (e.g., How does the Benefits Wayfinder have an impact on access to benefits in a specific community?; How do you make sure at a community level people can go through any door and find access to benefits services?).

Appendix A: Evaluation Questions

The following evaluation questions were intended to assess the Benefits Wayfinder's implementation and impact. They were collaboratively developed with Prosper Canada and approved by the EAG.

Implementation

1. To what extent are agency staff trained to use the Benefits Wayfinder, and what is involved in the training?
    a. How does the tool support training and capacity building among participating organizations?
2. How are agency staff using the Benefits Wayfinder (when, with which clients, under what circumstances)?
    a. What is the entry point for use at agencies? (e.g., is it integrated into other services? Used as a stand-alone support?)
    b. How do agencies use the tool to enable access to benefits services?
    c. What is effective and what is not effective in 1) increasing access to benefits information and 2) increasing income? (e.g., do staff need to be offering closely related supports like tax-filing for the Benefits Wayfinder to be effective?)
    d. How do agency staff make decisions about which clients they choose to use the tool with?
    e. Are there differences in how new vs. experienced organizations use the tool?
    f. How does the tool support internal/external referrals?
3. To what extent are there barriers to implementation?

Process

4. To what extent were specific user groups reached with the Benefits Wayfinder?
    a. Which groups are the Benefits Wayfinder unable to reach and why?
    b. What level of additional support is required for users to access and receive benefits?
    c. For which users is additional support necessary?
5. To what extent are users and agency staff satisfied with the Benefits Wayfinder, and how can it be improved?

Outcomes

6. Which barriers to benefits access for individuals is the Benefits Wayfinder (user-facing and agency-facing) helping to mitigate and for whom?
    a. Which barriers are the Benefits Wayfinder unable to mitigate, and why?
7. To what extent does the Benefits Wayfinder (user-facing and agency-facing) lead to users applying for and accessing new benefits?
    a. What milestones in the benefit access journey are users achieving (including applying for benefits, accessing benefits, etc.)?

     b.   Are there differences in the milestones achieved in the benefits access journey based on user group and/or service type (user-facing and agency-facing)?

     c.   What amount of money is accessed by users at the provincial and federal level?

8. What overall differences does the Benefits Wayfinder make in user's lives? (e.g., receiving more benefits dollars, reducing financial stress, feeling more empowered, feeling more supported, etc.)

9. In what ways does the Benefits Wayfinder help communities and organizations to start, improve, or expand their benefit navigation services?

     a.   Do more frontline organizations add or prioritize benefits access as a service they offer?

     b.   How does the Benefits Wayfinder support access to benefits services?

In what ways does Prosper Canada best help communities and organizations to start, improve or expand their benefit navigation services (including Prosper Canada's role in supporting the Benefits Wayfinder)?

Appendix B: Takeaways and Recommendations

Takeaways:

1. Social service agencies may benefit from using the Benefits Wayfinder to train new staff on access to benefits, to stay up to date on eligibility criteria and new benefits

2. The Benefits Wayfinder can be implemented as a stand-alone tool to expand implementing organizations' ability to provide access to benefits services.

3. The Benefits Wayfinder increased users' knowledge of the different income benefits that they were eligible for, especially for BIPOC users.

4. The Benefits Wayfinder increased users' confidence in their ability to apply for income benefits.

5. The Benefits Wayfinder provided users with a one-stop-shop for access to reliable and trustworthy information about income benefits.

6. Almost half of all users said they would be unlikely to have applied to these benefits without the recommendation from the Benefits Wayfinder.

7. Financial stress at baseline played an important role in predicting whether users applied to income benefits at the six month follow-up.

8. The number of benefits approved was positively associated with an increase in food security.

9. The Benefits Wayfinder builds capacity for community organizations to provide access to benefits services.

Recommendations:

1. Creating a shared space where organizations using the Benefits Wayfinder can come together to learn about the tool.

2. Explore additional supports available for vulnerable users with community organizations.

3. Explore opportunities to promote the Benefits Wayfinder among newcomers and agencies that support newcomers to expand its reach.

4. Consider adding pictograms and additional languages to the Benefits Wayfinder to facilitate the expansion of its reach.

5. Explore additional ways of supporting vulnerable users in collaboration with community organizations.

6. Rename and add additional community resources to the 'Help' page.