Conway Collis

President & CEO
Mayor's Fund for Los Angeles

Remarks by Conway

- **Likened the potential impact of the Navigator to the impact of the handheld calculator**

    "It (the calculator) changed the way that we still function. And it meant that people could begin to focus on the actual theories and ideas and reasons that they were calculating"

    "The Social Benefit Navigator gives case workers what they need to help people quickly and effectively."

    "It means that instead of having to get educated in all of the programs and services, the caseworkers are able to (act) immediately."

- **"All of the *We Are LA* home prevention caseworkers, promotoras, patient navigators, even our outreach workers; have been or are being trained in the use of the Navigator."**
    - ➢ We Are LA is now helping 20,000 Los Angelenos navigate and access benefits.

- **The Navigator in real time is making a real impact in Los Angeles and actually keeping people from getting evicted and actually getting the services that they need.**

Our Pilot Partners :

Children's Institute

LA LGBT Center

Covenant House

New Economics for Women

Downtown Women's Center

LIFT

HOPICS

The Whole Child

Imagine LA

Union Station

Our Goals Today:

TO INFORM & DISCUSS:
- The Birth of the Social Benefit Navigator & Our Why
- The Initial Pilot – Results & Learnings
- The Future – What is Next

The Birth of the Social Benefit Navigator

Why?

Birth of the Navigator

- **Rooted in Imagine LA's mission to end the cycle of family homelessness <u>and</u> poverty**
- **After 10 years Imagine LA's Family Partnership Model was yielding strong impact**:
  - Families were stably housed
  - Kids doing well in school
  - Overall health and wellness was good
  - Parent(s) employed
- But families **were not getting out of poverty**

Birth of the Navigator

➢ **Deep Dive into Economic Mobility**
1. Pathways to Living Wage Careers
2. Accessible Childcare
3. Financial Fitness
4. Navigating Public Benefits & Tax–credits

➢ **Engaged USC Center for Social Innovation to:**
   ➢ Landscape analysis of LA Public Benefits and Tax Credits (Federal, State & Local)
   ➢ Show collectively how benefits react to changes to income and family make-up

➢ **USC research inspired the creation of the Social Benefit Navigator!**

The Complex Social Safety Net for Low-Income Working Families:

How Benefits and Resources Respond to Increases in Wages

Soledad De Gregorio

Abt Associates

November 9, 2023

Context

○ Social Benefits are cash and in-kind benefits available to help low-income families and individuals.

○ The social safety net in the US is intended to support families while encouraging work.

○ Goal: to understand how well the social safety net is achieving its objective.

Photo Courtesy of Imagine LA

What we did

- **Identified all benefit programs and tax credits available** to families in Los Angeles → 30 programs at the Federal, State (CA), and local (LA County) levels.

- **Limited to programs** with 1) eligibility determined by an income limit, 2) sustained benefits, at least 1 year → 14 programs (most are Federal and State programs).

- **We coded eligibility rules and benefit determination rules for each program** and tax credit to estimate the total resources available to a family at different income levels.

- **We consulted with experts** to make sure we were including all the relevant programs and making the appropriate assumptions and calculations.

- **We focused on single-parent families with children** and estimated the total income needed to cover basic needs in Los Angeles County.

Programs

Income assistance
- CalWORKs (TANF)
- EITC
- CalEITC

Housing assistance
- Housing Choice Voucher (Section 8)

Utilities
- CARE (electricity and gas)
- FERA (electricity)

Food assistance
- CalFresh (SNAP)
- WIC

Healthcare assistance
- Medi-Cal
- SCHIP
- My Health LA
- Covered California (ACA)

Childcare assistance
- CalWORKs Childcare subsidies
- Child and Dependent Care Tax Credit

What we found

The safety net is COMPLEX

○ **Not really a system** – siloed benefits

○ **Some impact each other**

○ **Took almost a year** to piece them together and for expert verification

ESTIMATED VALUE OF EACH BENEFIT AND TAX CREDIT (ANNUAL)

What we found

- As incomes rise, families' total resources don't rise as fast because benefits decrease. Families can experience cliffs as their earned incomes increase. Can act as a disincentive to work.

- Families' incomes must fall extremely low to be caught by the net.
- The safety net is particularly supportive of families with young children

ESTIMATED VALUE OF TOTAL RESOURCES BY EARNED INCOME (ANNUAL)
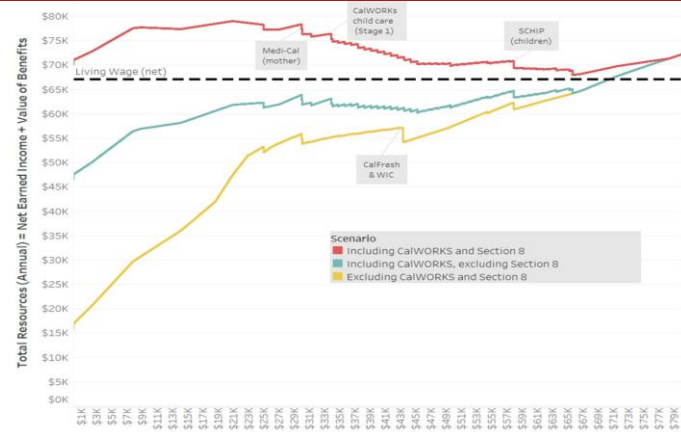
Recommendations

Take actions at the federal, state and local policy levels:

- **Increase participation in benefit programs**
  - **Create transparency of how social benefits work together**
  - **Simplify navigating through benefits – including tax credits**

- **Catch families earlier** by not requiring income to fall so low to qualify for some benefits.

Photo Courtesy of Imagine LA

Thank you

Soledad De Gregorio

Abt Associates

Soledad_DeGregorio@abtassoc.com

Creation of the Navigator :

2022

- Proof of Concept
- Funding
- User Human Centered/ Based Design
- Rigorous Alpha & Beta Testing
- Creation of MVP (Minimum Viable Product)

2023 – 2024

Piloting in LA County & Product Enhancements

DEMO

Social Benefit Navigator Funders

We are so grateful for the visionary partnership of our funders!

- ○ **Carl & Roberta Deutsch Foundation**
- ○ **Conrad N. Hilton Foundation**
- ○ **May & Stanley Smith Foundation**
- ○ **Reissa Foundation**
- ○ **Rose Hills Foundation**
- ○ **Min Family Foundation**
- ○ **Bank of America Foundation**

Social Benefit Navigator Demo

Social Benefit Navigator Demo - Watch Video

The Initial Pilot of the Navigator :
Goals of Initial Pilot

- Use it in the field with a variety of different types of service providers
- Does it work?
- Could it work better? Identify enhancements
- What impact does it have on
  - Case Managers
  - Clients

The Initial Pilot of the Navigator :

Framework and Process

WHO:

- Children's Institute
- Covenant House
- Downtown Women's Center (DWC)
- HOPICS
- Imagine LA

- LA LGBT Center
- New Economics for Women (NEW)
- LIFT
- The Whole Child
- Union Station

The Initial Pilot of the Navigator :
Framework and Process

HOW: Third Party Evaluation + Feedback Loops
- User & Control Groups at each org
- Third-Party Evaluator:
  - Combination of quantitative and qualitative survey data
- Feedback Sessions with both CMs and Clients
- 6 month Timeframe
  - Cadence: Baseline, Mid-Point and End-point

The Initial Pilot of the Navigator :

What happened?

- The Experience
- Quantitative Data from our Third-party evaluator
- Qualitative Feedback Data

The Experience

Moderated by John Kobara

Lailanie Jones, Covenant House
Galina Ragozin, Downtown Women's Center
Natalie Corona, Children's Institute
Darneicia Day, formerly HOPICS
Jose Avendano, New Economics for Women

Experience Using the Navigator – Panelist Remarks

- **Natalie, Health Visitor (Young Families), User, Children's Institute:**
  - Q: Impact of Navigator? "Gave clients confidence to apply for benefits and especially tax credits, and the fact that it was in Spanish was really helpful".
  - Q: How Navigator changed the way you worked? I knew benefits but not in such an in-depth and systematic way. It gave me a process with my clients that was efficient and built trust.
  - Q: Reaction of families? Surprised but also in safe place to learn and apply for additional benefits.

- **Darneicia, Program Manager Interim Housing, HOPICS**
  - Prior to Navigator, "case workers used their historical knowledge, which varied".
  - The Navigator "Took out the guesswork". Helped empower staff and decrease burnout by decreasing time searching for benefits and feeling good that they were being thorough with their clients.
  - Helped Clients increase both benefits and earned income. Empowered clients by giving them the autonomy to know what benefits they qualified for and how earning wages impacted their benefits.
  - Q: How did the Navigator effect your management of staff? "Made it is easier, especially training around benefits - didn't need to worry about it".

Experience Using the Navigator – Panelist Remarks

- **Galina, Health Program Manager & User, Downtown Women's Center**
  - Helped Clients learn potential benefits as well as what will happen to their benefit if they work
  - The Navigator knowledge empowered clients by decreasing stress around benefits if they worked.
  - Q: What surprised you?
    - **Women learned they could earn much more than they thought with it not impacting their benefits.**
    - **Staff could handle the benefits navigation and applications themselves – instead of referring to DPSS.**

- **Lailanie, Liaison, Covenant House (Homeless Youth):**
  - Prior to Navigator no official training on benefits – "we did it by piecemeal"
  - The Navigator empower both our staff and our youth to make confident and informed decisions
  - As benefits are always changing, use of the **Navigator eliminates a perplexing training challenge.**

- **Jose, Workforce Specialist, New Economic for Women (NEW)**
  - Prior to Navigator used historical knowledge, staff networking and web research to try to navigate benefits.
  - Navigator **helped me do my job better and more efficiently** – no more co-worker networking or research.

Panelists: "What is your Wish for the Navigator?"

Jose: *"To have all Non-Profit service providers have the Navigator in their toolbox".*

Lailanie: *"For Covenant House to use it also for youth as they move into housing and the workforce".*

Galina: *"Add more healthcare options and details"*

Darneicia: *"Expand Navigator use to all populations"*

Natalie: *"Have the Navigator as a live App for ALL to use"*

The Data

Discussion with Jaime Thomas & Jill Bauman

Q&A

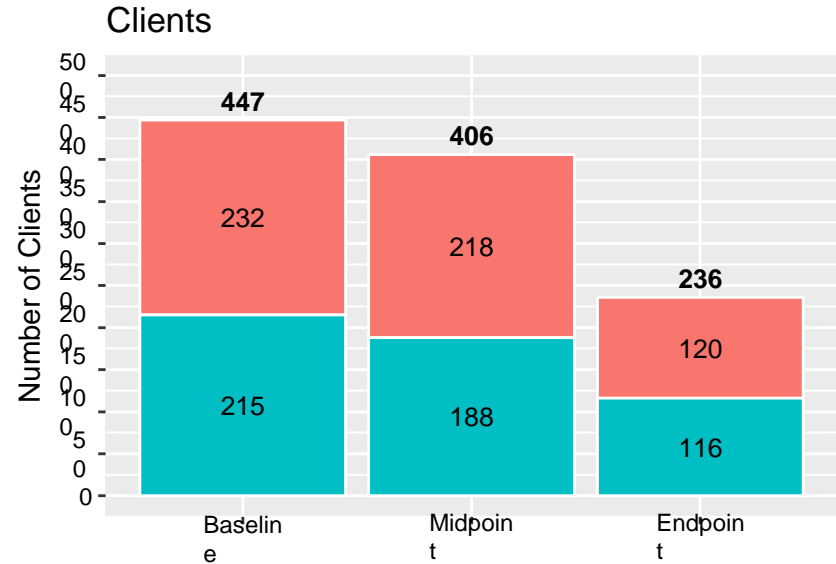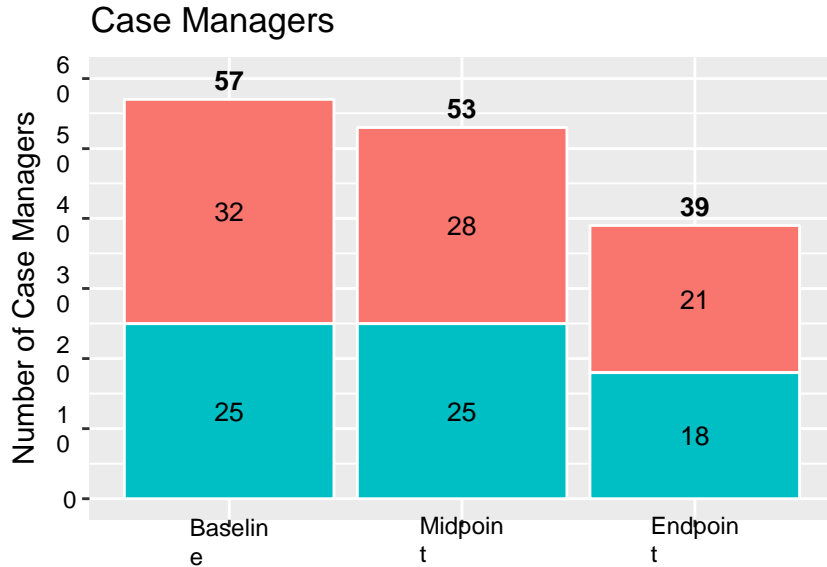# Social Benefit Navigator 2.0 Pilot Evaluation Findings

Jaime Thomas

Roadmap

- Pilot participants (case managers and clients)
- Results: Client impact
- Results: Case management impact

2.0 Pilot Participants

About 60 case managers and 450 clients participated in the pilot

Case Managers

Clients

32

Most case managers had fewer than 5 years of experience and a bachelor's degree or more

Tenure as a Social Worker

Percentage of Case Managers

Navigator Users	Control Group
7 (22%)	9 (36%)
5 (16%)	
9 (28%)	9 (36%)
8 (25%)	1 (4%)
	4 (16%)
3 (9%)	2 (8%)

Legend:
- Less than 1 year
- 1-2 years
- 3-5 years
- 5-10 years
- More than 10 years

Education

Percentage of Case Managers

Navigator Users	Control Group
3 (9%)	3 (12%)
5 (16%)	3 (12%)
19 (59%)	16 (64%)
5 (16%)	3 (12%)

Legend:
- High school diploma or GED
- Associate's degree or some college
- Bachelor's degree
- Master's or other graduate degree

33
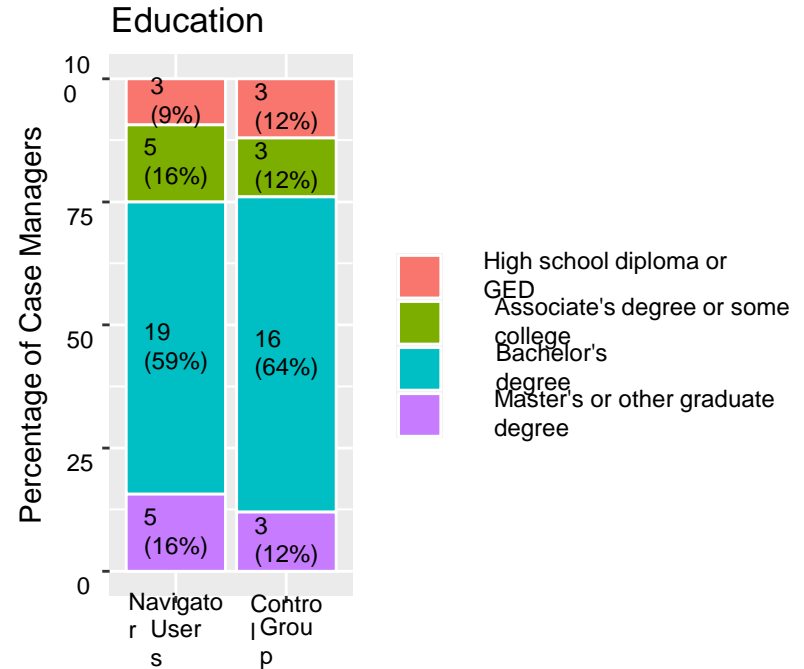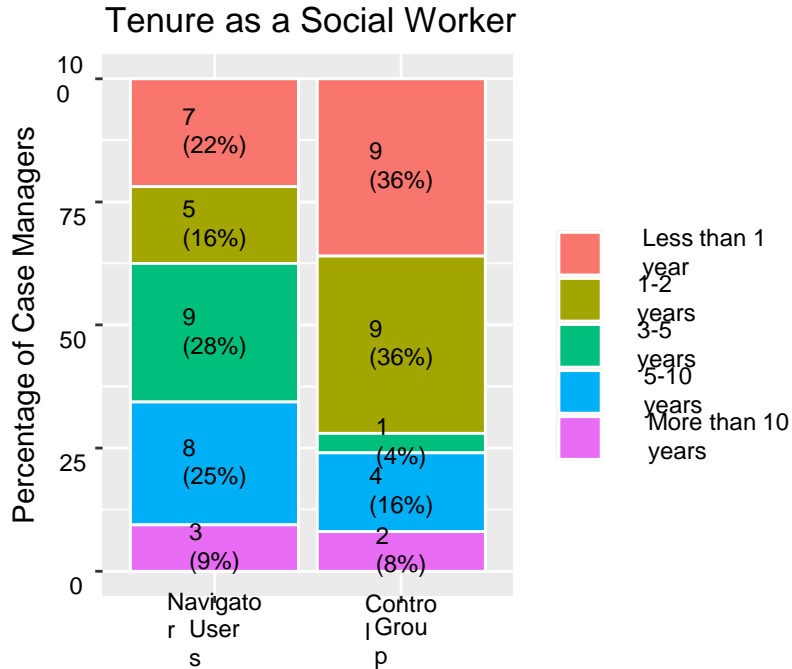
Overall, about half of case managers had lived experience navigating benefit programs

- About half of Navigator User case managers had lived experience navigating benefit programs

- A little less than half of Control Group case managers had lived experience with benefit programs
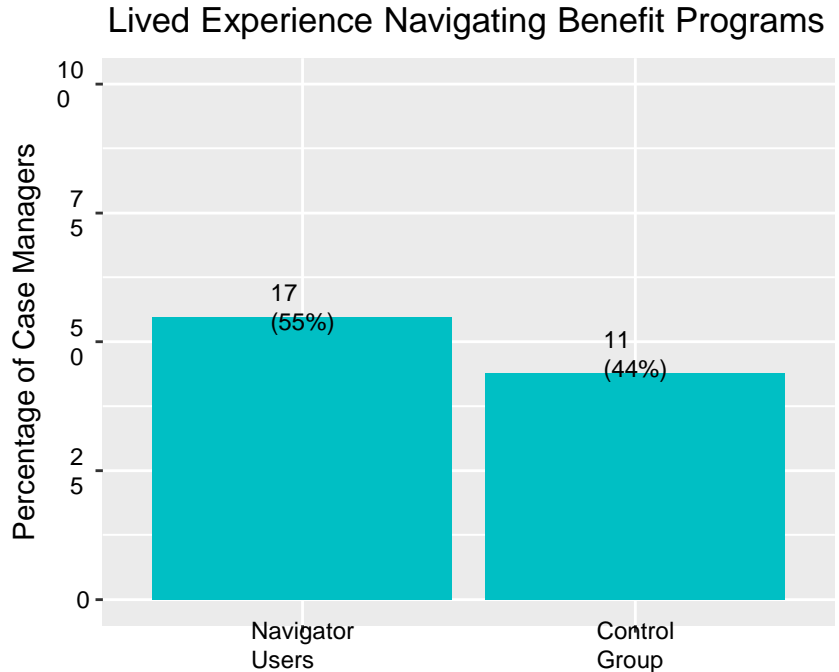
Lived Experience Navigating Benefit Programs

Percentage of Case Managers

100

75

50 — 17 (55%)

11 (44%)

25

0

Navigator Users

Control Group

Most Navigator User case managers were aware of the Navigator's benefits and tax credits prior to the Pilot

Prior Knowledge of Benefits and Tax Credits
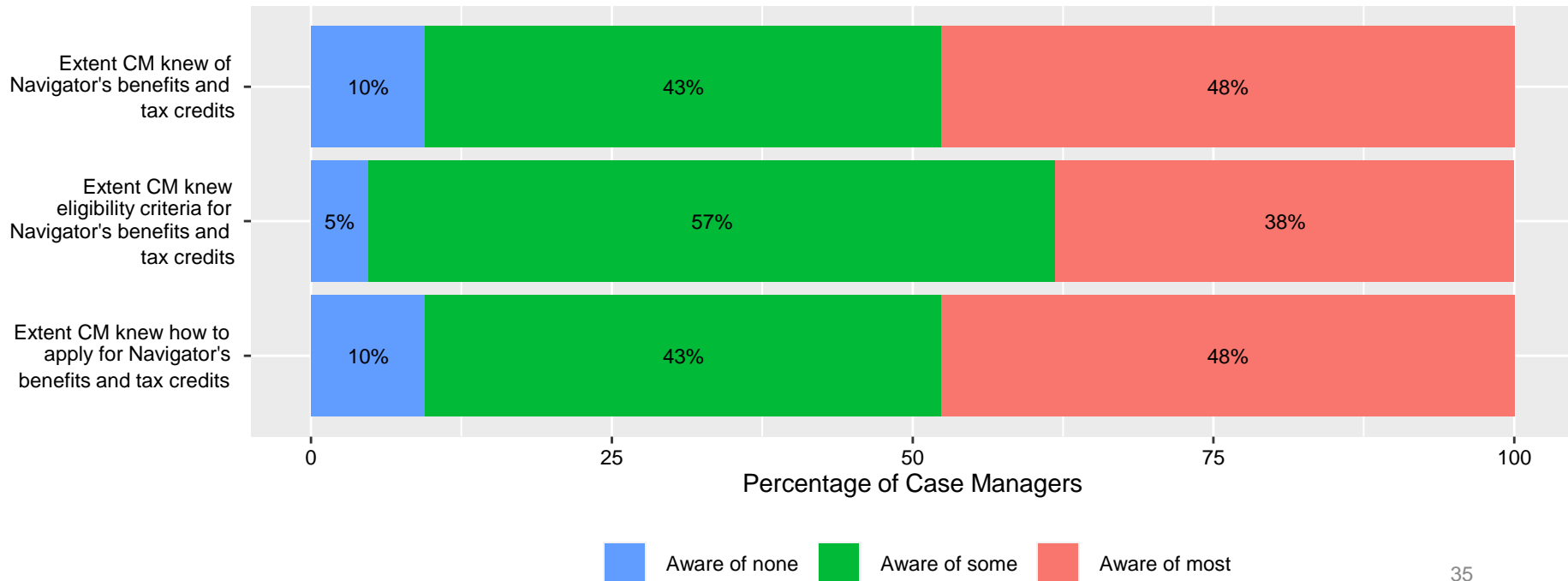
Client Population: 75% were U.S. Citizens, 60% were Families, 20% were Youth

Age of Clients at Baseline
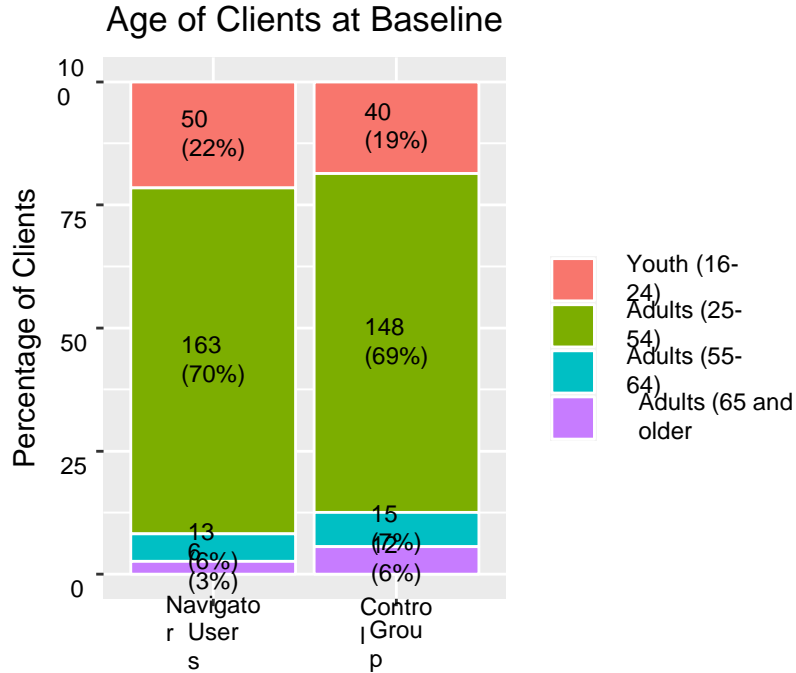
- 60% of Pilot clients had other household members (families)
- Adults
  - 70% 25 to 54 years old
  - 9-13% over 55 years old
  - 20% Youth 18 to 25 years old
- About 50% of Case Managers served people experiencing homelessness (in temporary housing)
- Typically, case managers served 11-20 clients

Results: Client Impact

Benefits Identification Increased

- **54%** of Navigator user clients identified additional benefits or tax credits to access during the initial pilot
  - (44% identified additional benefits and 20% identified additional tax credits, some overlap).

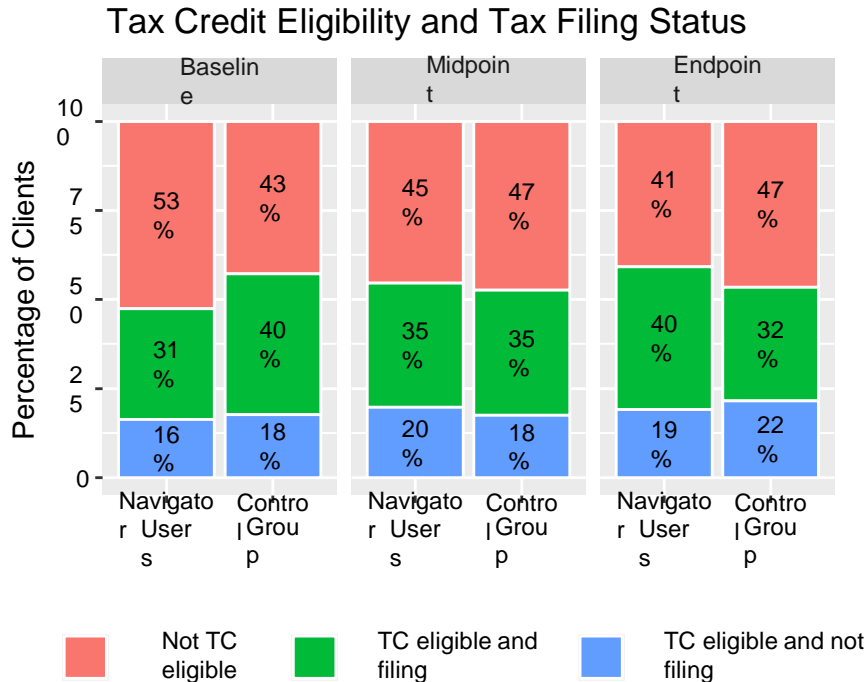- **10%** of control group clients identified additional benefits or tax credits
  - (6% identified additional benefits and 4% identified additional tax credits).

Benefits received increased: The proportion of Navigator User clients who received CARE/FERA utilities subsidies and CalWORKs Child Care benefits increased substantially during the Pilot

Study Group	Time Period	CalWORKs %	CalFresh %	MediCal %	Affordable Care Act (Healthcare) %	General Relief %	CARE and FERA %	CalWORKs Child Care %	WIC %
Navigator Users	Baseline	29.3	66.4	70.7	0.4	12.1	13.4	2.2	21.6
Navigator Users	Midpoint	25.7	66.5	74.8	0.9	11.5	13.8	2.8	22.9
Navigator Users	Endpoint	31.7	64.2	50.0	0.0	11.7	29.2	17.5	18.3
Control Group	Baseline	20.9	63.7	56.7	0.5	8.8	7.4	2.8	22.3
Control Group	Midpoint	22.9	64.4	60.6	0.0	9.6	9.0	3.2	22.9
Control Group	Endpoint	20.7	61.2	62.9	0.0	6.9	6.0	1.7	21.6

The Navigator revealed that many clients who qualified for tax credits were not filing taxes

Tax Credit Eligibility and Tax Filing Status

	Baseline	Midpoint	Endpoint
Navigator Users	53% / 31% / 16%	45% / 35% / 20%	41% / 40% / 19%
Control Group	43% / 40% / 18%	47% / 35% / 18%	47% / 32% / 22%

Legend:
- Not TC eligible (red)
- TC eligible and filing (green)
- TC eligible and not filing (blue)

- At baseline, almost half of clients were tax-credit eligible (adult 18 or over in household, with some earned income)

- Of those eligible, many applied and some still had fear-based barriers

- Over the Pilot period, the percentage of tax-credit-eligible Navigator Users who filed taxes has increased (but we are still collecting data on who received tax credits)

- The percentage of tax-credit-eligible Control Group clients who filed taxes decreased over the pilot period

40

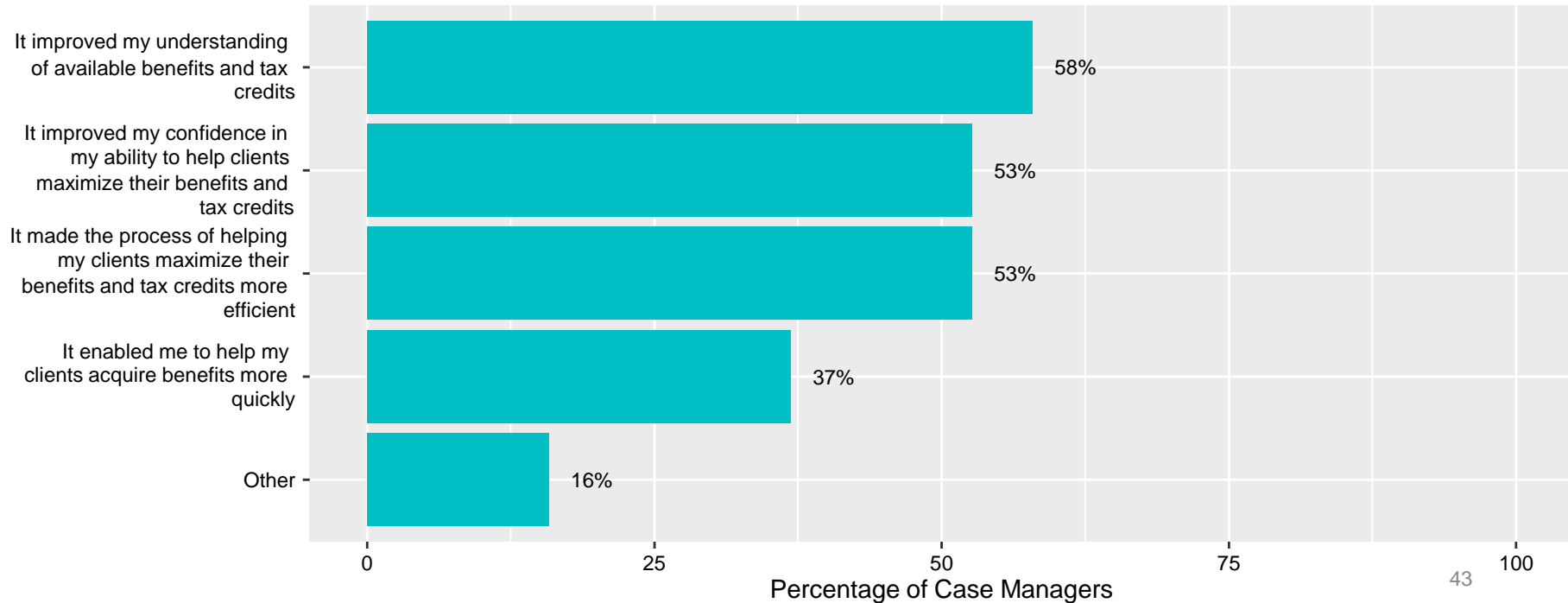# Earned Income Increased

- Average earned income at baseline:
  - Navigator user clients: $14,116.53
  - Control group clients: $15,538.91
- **43% of Navigator user clients increased their earned income**
  - Compared to 12% of control group clients.
- **Navigator user client earned income increased 24%.**
  - Compared to a 16% decrease for the control group.

Results: Case Management Impact

72% of case managers found the Navigator to be helpful; most reported it improved their understanding, confidence, and efficiency

How Navigator Was Helpful

Category	Percentage
It improved my understanding of available benefits and tax credits	58%
It improved my confidence in my ability to help clients maximize their benefits and tax credits	53%
It made the process of helping my clients maximize their benefits and tax credits more efficient	53%
It enabled me to help my clients acquire benefits more quickly	37%
Other	16%

Percentage of Case Managers

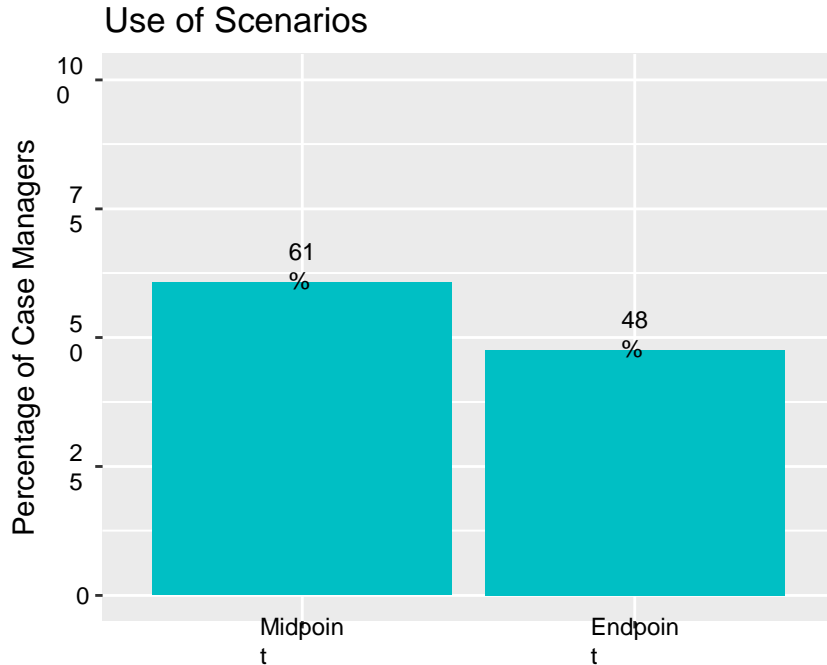# Nearly all Navigator User case managers spent the same or more time helping clients maximize benefits and tax credits than before using the Navigator

- *"I spend more time as all the benefits available are on one page and not just rambling around in my brain."*

- *"Now that I understand more, I am able to answer more questions and discuss more with clients. Opens the door to other financial literacy conversations that I can have with them."*
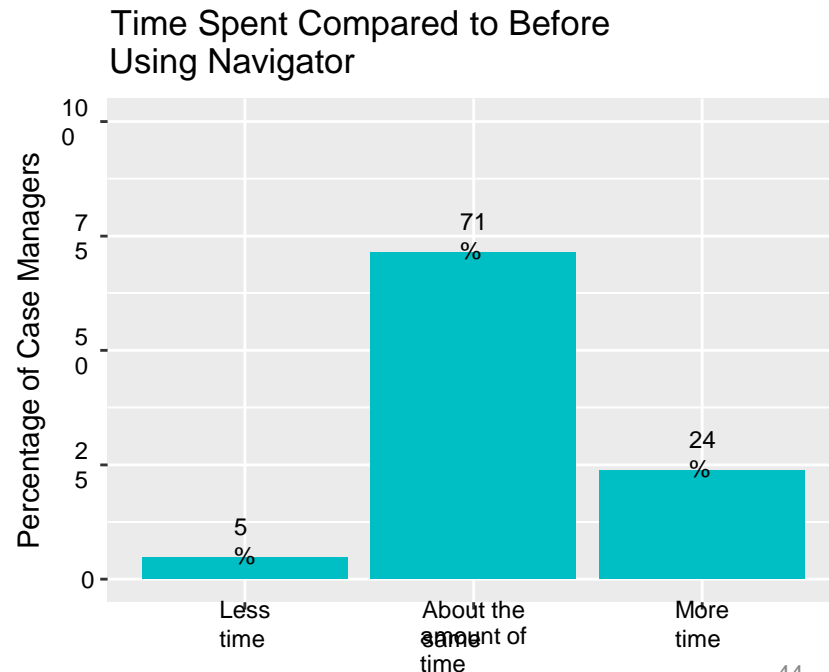
Time Spent Compared to Before Using Navigator

Bar chart showing Percentage of Case Managers by Time Spent Compared to Before Using Navigator:
- Less time: 5%
- About the same amount of time: 71%
- More time: 24%

44

A substantial proportion of Navigator User case managers used the Navigator's Scenario Planning feature

Use of Scenarios

Bar chart titled "Use of Scenarios" with y-axis "Percentage of Case Managers" ranging 0 to 100. Midpoint: 61%, Endpoint: 48%.

What did you learn? What actions did you take?

- *"It helped us understand the monetary value of the increase of income and how it can affect their lives."*
- *"We discussed how it would impact employment. Clients who are interested in employment generally were not deterred from continuing wanting to find work."*
- *"Different amounts of part-time or full-time work with different pay to understand how to get out of poverty."*
- *"Begin dreaming at the least of going back to work to applying for temp work."*

How have you used the Navigator with your clients?

- *"I input the benefits the clients tell me they already receive it then run the report. Once the report comes up and shows me what other benefits the clients might be entitled to then I asked them if they have those benefits or would be interested in receiving those benefits. If the answer is yes then I either guide them on how to apply or do it for them."*

- *"I have used the Navigator as a visual aid to my youth to show what benefits are available to them depending on their income. When we talk about 'benefits' it can be a bit of an abstract idea, but the Navigator has made it more concrete."*

- *"To check if they qualify for any tax credits especially if they have not filed their 2022 taxes yet since California has given Californians until October 2023 to file taxes for 2022."*

How has your work with clients to understand their current financial situation and maximize benefits and tax credits changed?

- *"By helping me understand benefits, eligibility, and application processes, I can explain it to them as clearly as possible."*

- *"[Learning about tax credits] was the most useful for me. A lot of clients fail to file income taxes."*

- *"[Using the Navigator has helped me] assure the client that as a CM we are doing everything that is possible to be sure client is linked to all benefits they qualify for."*

Summary of Key Findings

Pilot participants (case managers and clients)

- About 60 case managers and 450 clients participated in the Pilot

- Most case managers had fewer than 5 years of experience and a bachelor's degree or more

- About half of case managers had lived experience navigating benefit programs

- Most Navigator User case managers were aware of the Navigator's benefits and tax credits prior to the pilot

- 75% of clients were U.S. Citizens, 60% were families, 20% were youth

Results: Client impact

- The proportion of Navigator User clients who received CARE/FERA utilities subsidies and CalWORKs Child Care benefits increased substantially during the Pilot

- The Navigator revealed that many clients who qualified for tax credits were not filing taxes

- Both the percentage of Navigator User clients with earned income and the amount increased during the Pilot

- **Results: Case management impact**

  - 72% of case managers found the Navigator to be helpful; most reported it improved their understanding, confidence, and efficiency

  - Nearly all Navigator User case managers spent the same or more time helping clients maximize benefits and tax credits than before using the Navigator

  - A substantial proportion of Navigator User case managers used the Navigator's scenario planning feature

The Data

Discussion with Jaime Thomas & Jill Bauman

Q&A

How was the Data Results different from expected?

➢ **Efficiency was really about Efficacy, not time saving.**
  ○ We had predicted a 25%-time savings for case workers.
  ○ There was no real time change reported.
  ○ Rather much stronger levels of knowledge, efficiency and efficacy was reported.

➢ **Tax Credits, eligibility did not lead to immediately application.**
  ○ Nearly 25% of clients who qualified for tax credits did not apply
  ○ Primarily due to fear around potentially owing back taxes and/or impact on immigration status
  ○ Identified area for focus – how to address through training and education – Want everyone to be able to receive this benefits.

➢ **Use of Scenario Planner reduced fear of loosing benefits for people going back to work, which resulted in people working**
  ○ We had been fearful that it might dissuade people from working.
  ○ Benefit cliffs do happen at higher income levels. They will be addressed in future pilots.

The Learning

Key Learnings

1. Product enhancements to increase usability.
2. The Navigator is valuable at early intake & new or changing employment.
3. Training & product enhancements are needed to overcome areas of hesitation/fear. E.g., Immigration status & tax filing.
4. Customer Support: Live Chat, Case Manager Forum & Training/Education tools are critical to maximizing impact.

The Learning
Moderated by Kelvin Driscoll

Q&A

Learning Conversation:

➤ **Kelvin Driscoll comments:**
  ○ The Social Benefit Team is so ahead of the government
  ○ Through your research and human centered design, you are operating at the intersection of where technology can help people thrive.

➤ **Karen: Customer Feedback during the Pilot led to real-time enhancements**
  ○ Basic User experience, to better reflect flow of work and language / labeling of fields
  ○ Update selections for things like Housing & Immigration Status to both facilitate conversations and produce more accurate benefit eligibility data.
  ○ Analyzed customer service inquiries to determine the questions or difficulties behind the inquiries.

➤ **Darrius: The Navigator enabled our Economic Mobility Team to use real data to inform clients of their benefit pathways to Living Wage Careers and equipped them to make informed decisions.**

Learning Conversation continued:

➢ **Melissa: By creating more clarity around all benefits and especially around the impact of immigration status, clients felt more seen and fear around applying for benefit decreased.**

➢ **Isabel: It was great to watch my team go from "Oh another thing on my plate" to "this is really helpful"**
   ○ Key to this was how user friendly it was, and became even more so during the Pilot
   ○ Confidentially was greatly appreciated as well as the straightforward functionality

➢ **One: Based on feedback we are building human focus scalable customer service:**
   ○ Implementing Zen Desk which will allow online Chat
   ○ Determining the best way to provide live Group chats on specific topics
   ○ Creating other mini knowledge / training areas.

Lisa Salazar, General Manager, Youth Development Department , City of Los Angeles - Reflections

➤ **Finally, we have something that consolidates all these benefits in one place**.

➤ **I so appreciate the human centered, user focused and continuous improvement design**, -- thank you for listening to the front-line case workers - the real social service heroes.

➤ I have never heard a panel of case manager users say, **"I am using this new technology because it helps me do my job better"**. Thank you.

➤ **I am excited to get the Navigator assisting more Youth in their journeys out of homelessness and poverty.**

The Future
Moderated by Lisa Salazar

- Expand Initial Pilots
- Mayor's Fund *We Are LA* homeless prevention initiatives (Field Outreach, Immigration, Prevention)
  - Esperanza, St. John's, Groundworks, 20 Family Source Centers, Faith Communities, Mayor Bass' Office Community Engagement & Constituent Service Departments

What's Next?

The Future
Moderated by Lisa Salazar

- Expand depth and breadth of User Feedback
- Targeted Populations
  - Youth, Workforce, Homelessness (Safe Parking, Inside Safe) and Libraries
- County Agencies
  - DHS & DMH, LAHSA, DPSS and DOC

What's Next?

The Future

Moderated by Lisa Salazar

- Secure Additional Funding
- Product Enhancements:
  - Benefits Navigation Training, Living Wage Calculator & links to Living Wage Pathways.
  - Branding

What's Next?

The Future
Moderated by Lisa Salazar

- Goals:
  - To make the Navigator available to all LA County by end of 2024.
  - Create a sustainable social enterprise model.
  - Use data to fuel policy change that builds a stronger safety net and promotes economic mobility.

What's Next?

The Future
Moderated by Lisa Salazar

Q&A

What's Next?

Want to work together?

Email jill@imaginela.org

or

brit@hiimpact.co