

## Introduction

The Benefits Project was convened by Action for a Better Community and the Systems Integration Project (TogetherNow) in 2019 with a goal of providing residents of Monroe County with the ability to easily view the public benefits they are eligible for as well as the monetary value of each benefit. To achieve this goal, the Benefits Project developed a tool, YourBenefitsNow, which uses information entered by a user to determine the user's eligibility for 8 public benefit programs (TANF, SNAP, HEAP, Section 8 HCV, Subsidized Child Care, SSI, Medicaid, and refundable Federal tax credits). YourBenefitsNow seeks to remove the mystery from public benefits, help individuals and families avoid benefits cliffs, and provide the community with a tool that is useful for financial planning.

The Benefits Project contracted with a technical vendor to develop a web-based version of YourBenefitsNow. During the development stage, the Benefits Project worked closely with community stakeholders to design, test, and verify the accuracy of YourBenefitsNow. In September 2022, YourBenefitsNow was released to a group of 12 community organizations who agreed to participate in a pilot.

Through this pilot, we tested YourBenefitsNow's technical functionality. For example, does it respond as expected? Is it easy to use? Is its language accessible? And so on. We also sought to test its viability as a tool that community members can use to enhance their knowledge, plan their financial futures, and find ways to supplement their incomes.

The pilot was limited to clients of the participating agencies. To participate in the pilot, a community member would work with a frontline staff member at the pilot agency to complete a full session of YourBenefitsNow, which entails answering five sets of questions that the system uses to calculate and display a results summary. After completing the session of YourBenefitsNow, the client was asked to complete a brief survey about their experience using the tool and their feelings toward it. This report summarizes the survey findings. It also gives a high-level view of the quantitative data collected during the pilot. Lastly, this report will provide insights into the pilot's performance against the key performance indicators (KPIs), which were set by the project team before starting the pilot.

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## Demographic Overview

Between September 1 and November 18, 66 community members created a YourBenefitsNow account. Of that number, 46 individuals completed the feedback survey. When selecting clients, pilot agencies were asked to consider individuals who they believed could benefit from using YourBenefitsNow while keeping diversity of background, age, race, education, and gender in mind. A diverse group of participants provides the best sense of the accessibility and application of YourBenefitsNow.

### Age, Race, Education, and Gender

The pilot saw representation from each age range. The highest number of respondents fell into the 25-34 age group. The 65+ age range saw the smallest representation with two respondents. See figure 1 below for more detail.

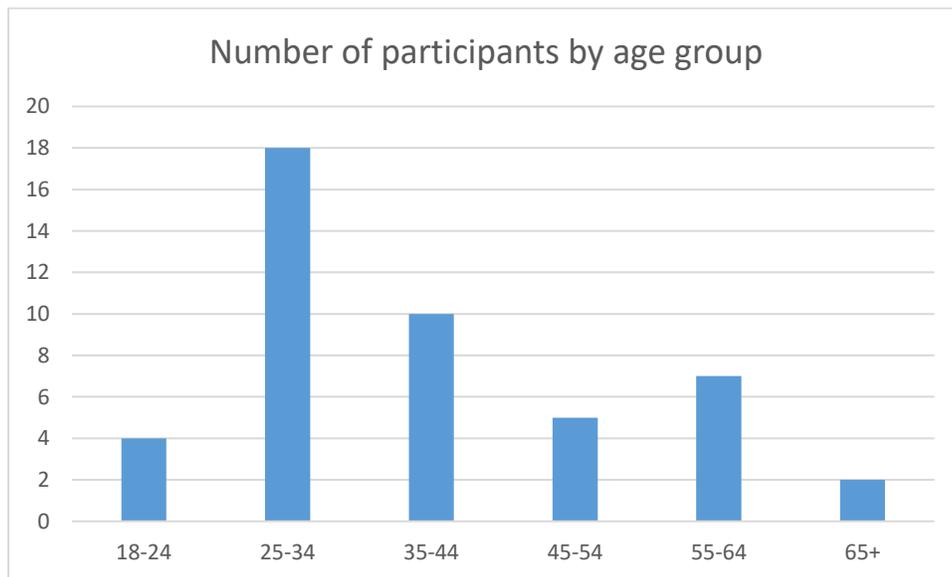


Figure 1

Respondents reported representing five racial identities: White, Black, Latinx, American Indian, and multi-racial. Latinx had the most representation with 20 respondents, which was six more than those reporting as Black, the second highest group. Please see figure 2 below for greater detail.

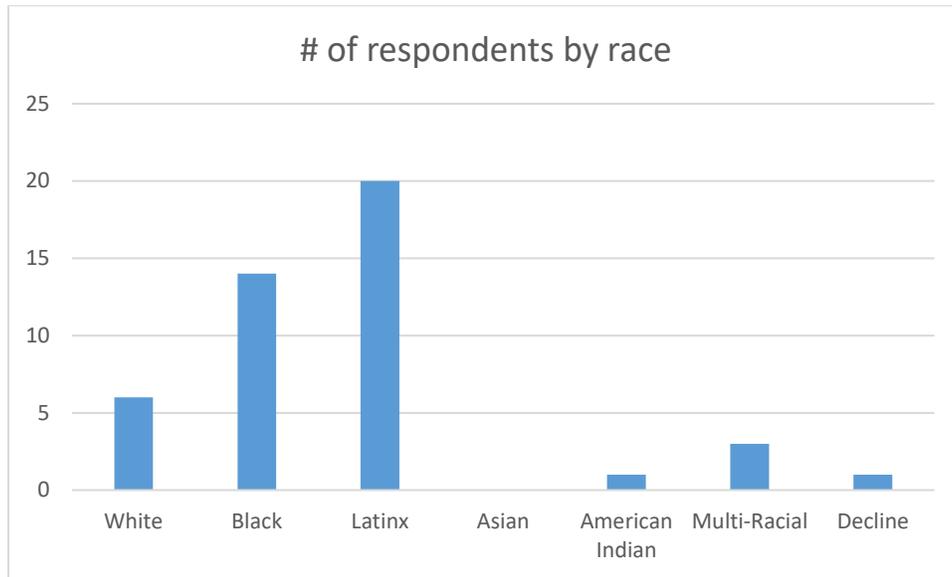


Figure 2

Respondents reported a wide array of educational attainment. Most respondents (25) reported having a high school education or lower. Nine respondents reported completing some college. Eleven respondents reported having an associates degree or higher. See figure 3 below for the complete details.

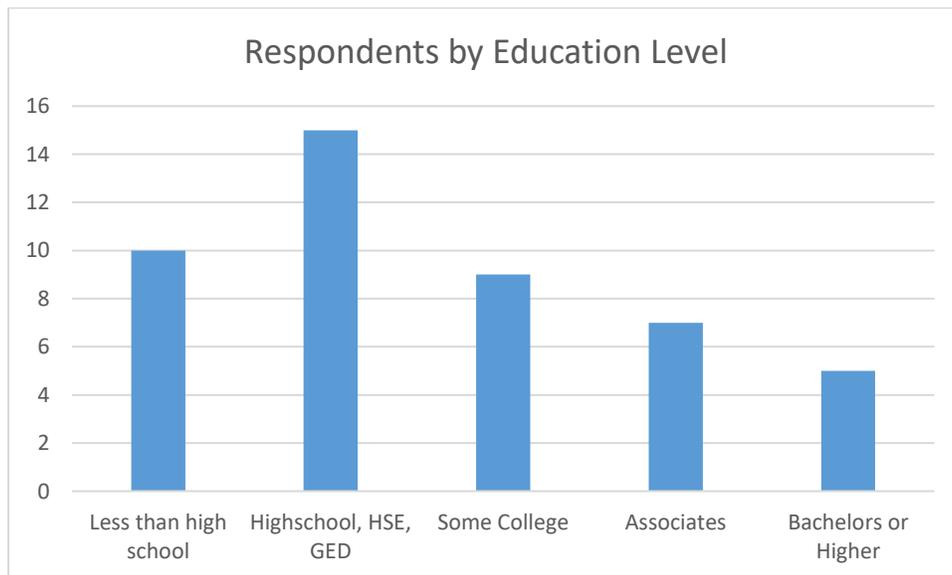


Figure 3

Reported gender was among the most skewed data points. 38 respondents reported identifying as female. Only eight reported identifying as male. No other gender identities were reported.

## Type of Household

Type of household is an important data point when measuring the success of a tool dealing with public benefits. The type of household an individual lives in can add complicated layers to their benefits determination. It was crucial that the pilot cohort include respondents from many types of households. Respondents reported a wide range of household types, which covered each category except “Other Gender-headed Household.” Over half of the respondents (25) reported being part of a female-headed household, which is defined as a single mother living with one or more children. “Living Alone” accounted for the next highest category with 13 respondents. See figure 4 below for the detailed breakdown.

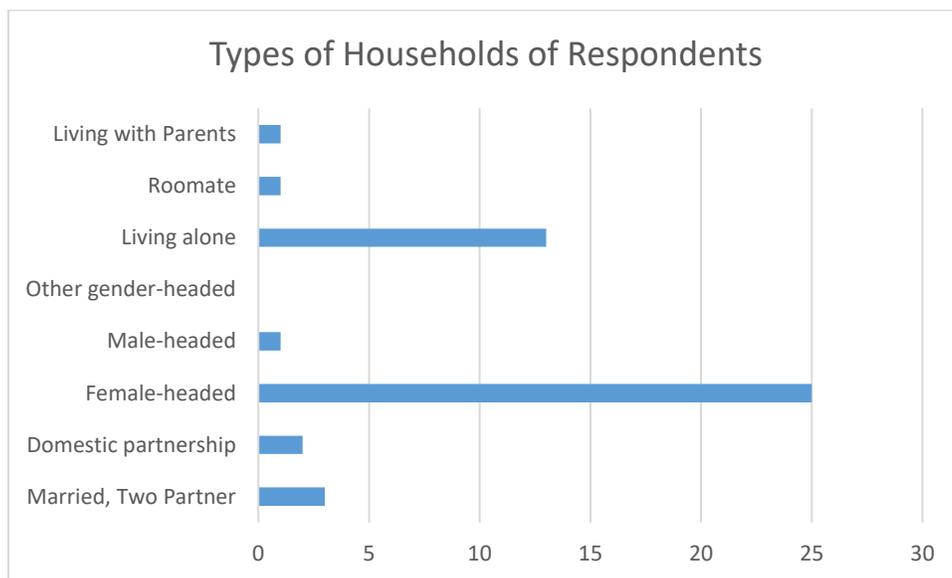


Figure 4

## Zip Code Distribution

Respondents reported living in 16 different zip codes across Monroe County. 14621 was the most reported zip code, with 12 respondents. That was followed by 14611 with 6 respondents. Most of the zip codes, apart from 14450 (Fairport) and 14502 (Macedon), at least partially include the City of Rochester. Of note, the three most common zip codes (14621 and 14611) also have high poverty rates—40% and 39%, respectively. This suggests that the YourBenefitsNow pilot reached individuals who could benefit from using the tool. Future expanded pilots should make a concerted effort to expand the use of YourBenefitsNow into the suburbs of Monroe County. See figure 5 below for the detailed breakdown of respondents by zip code.

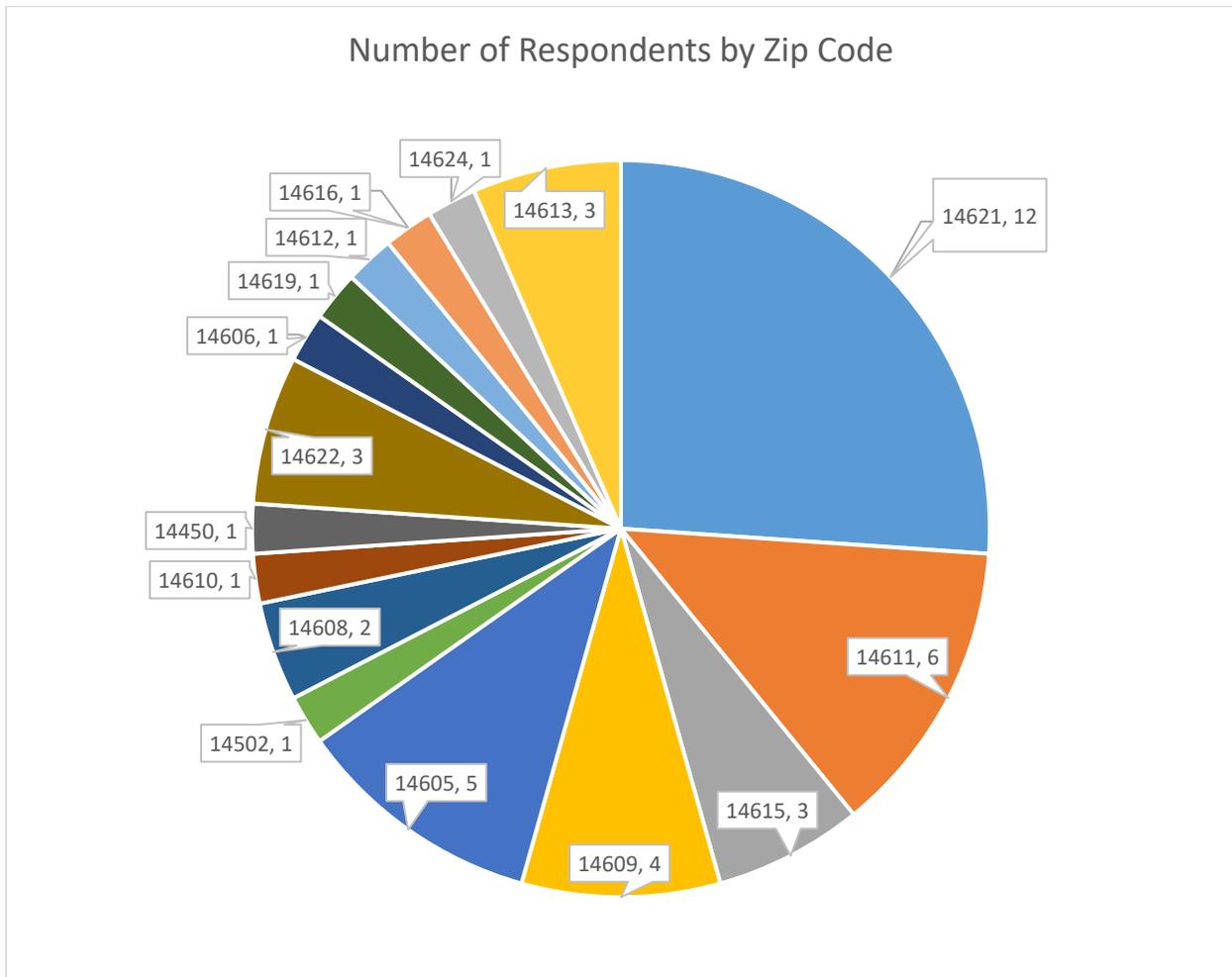


Figure 5

## Respondents' Current State of Financial Planning

Respondents were asked to report their current state of financial planning with a focus on whether they maintain any type of household budget. They were presented with the question, “Do you currently have a budget?” with the options, ‘Yes,’ ‘No,’ ‘I am developing a budget now,’ and ‘I have a rep-payee that maintains my budget on my behalf.’ A plurality of respondents (20) reported that they do not currently maintain a budget. This was followed by respondents who reported they currently maintain a budget in a close second with 17. Four respondents reported that they were currently developing a budget. One responded that they were working with a rep-payee. This finding is significant because it presents the Benefits Project and YourBenefitsNow with an opportunity to help families who lack a budget develop one.

Maintaining a budget will help families use their resources effectively as they work toward self-sufficiency and financial stability. See figure 6 below for the detailed breakdown.

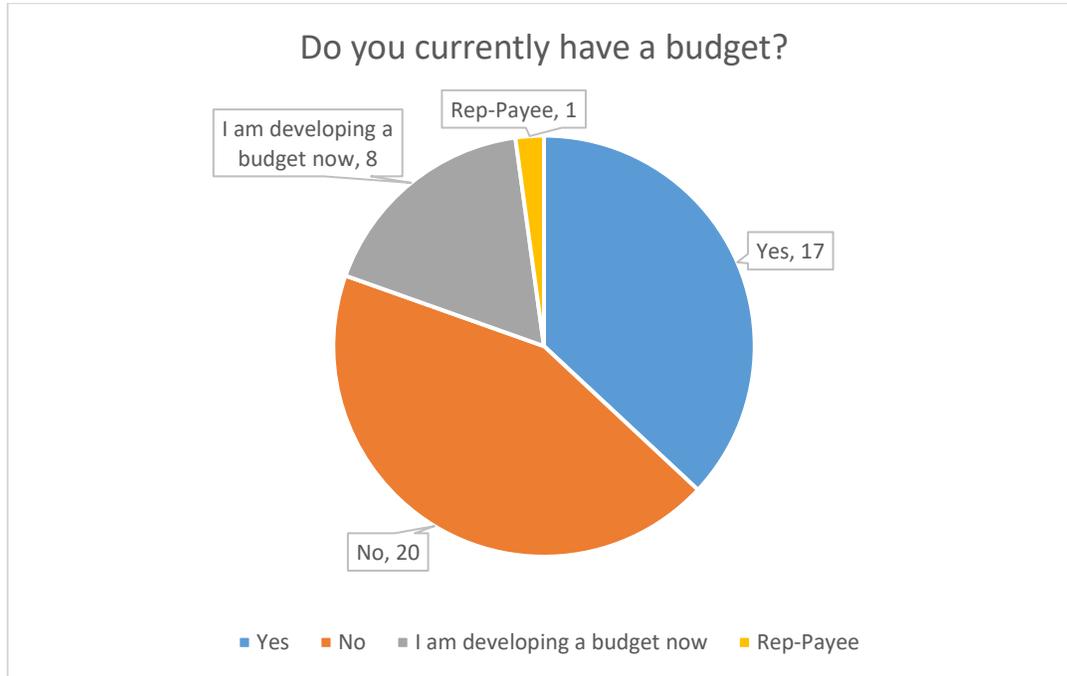


Figure 6

## Functionality

YourBenefitsNow is a new product and should be viewed as a prototype. One of the main goals of the pilot was to test the functionality by ensuring the tool is easy to use, accessible, designed well, and stable from a technological perspective. To test the participant’s feelings towards the functionality of YourBenefitsNow, we presented them with a series of statements and asked them to gauge their level of agreement on a Leichhardt scale with the options, “Strongly Agree, Agree, Do Not Agree or Disagree, Disagree, Strongly Disagree.” The questions asked are as follows:

- I understood the purpose of the calculator before using it.
- The questions and directions were easy to understand.
  - The text was easy to read.
    - I liked the design.
    - It was easy to use.
- I was able to type information into the calculator easily.
  - I was able to select answers easily.
  - The calculator loaded easily.

For the purpose of this review, responses of “Strongly Agree” or “Agree” are considered ‘positive’, responses of “Do not agree or disagree” are considered ‘neutral’, and responses of “Disagree” or “Strongly Disagree” are considered ‘negative.’

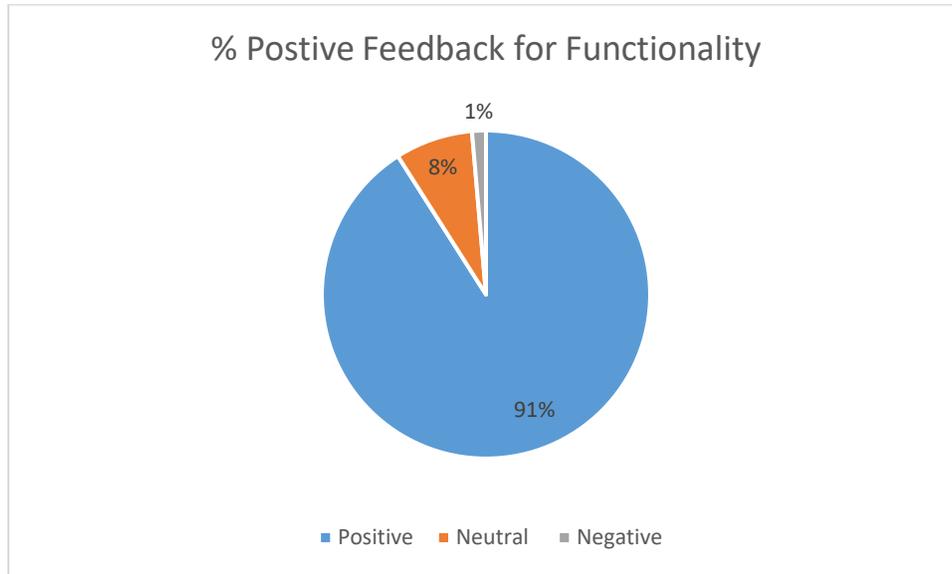


Figure 7

Figure 7 details the overall feedback on the functionality of YourBenefitsNow. 91% of responses to the statements above measuring the functionality of YourBenefitsNow fell into the ‘positive’ range of “Strongly Agree” or “Agree.” 8% of responses fell into the ‘neutral’ range. Only 1% of responses fell into the negative range. These results suggest that most users found YourBenefitsNow to be accessible and easy to use. They also show that the system was stable throughout the pilot from a technological perspective.

## Practical Use and Decision Making

The practical use and ability of YourBenefitsNow to improve decision making were also main focuses of the pilot. To measure a respondent’s feelings about how the tool could help them learn about public benefits and constructing a budget, participants were asked to rate their feelings towards three statements on the same Leichhardt scale detailed above. Those statements are as follows:

- I learned new information that helped identify what benefits I may be eligible for.
- I learned new information that helped me understand the impact of losing one or more benefits would have on my income.
- I learned new information that will help me plan for the future.

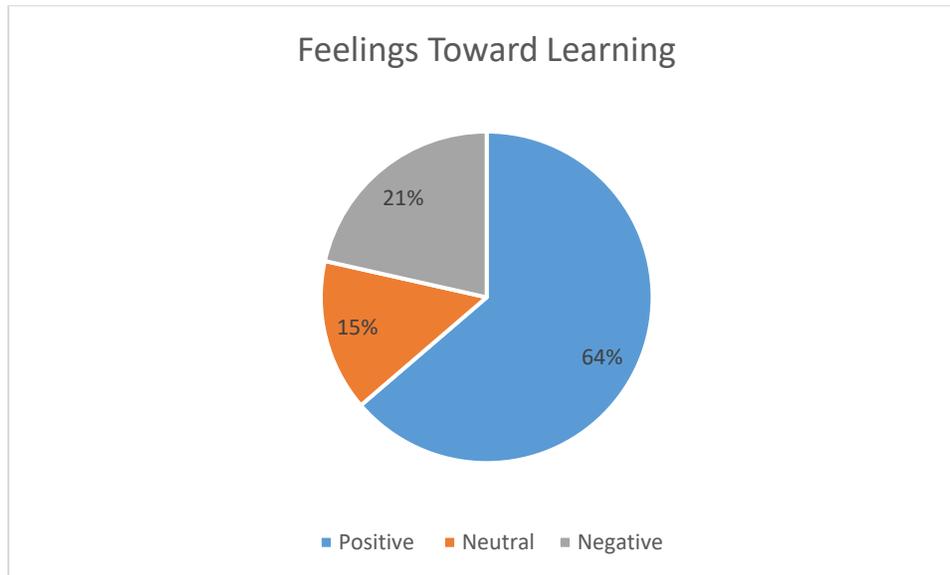


Figure 8

Figure 8 details the ‘positive’ (“Strongly Agree” or “Agree”), ‘neutral’ (“Do not agree or disagree”), and ‘negative’ (“Disagree” or “Strongly Disagree”) responses to the three statements around using YourBenefitsNow as a tool for learning. 64% of responses fell into the positive range. 15% of responses were neutral. 21% of responses fell into the negative range.

This result shows that there is some room to grow when it comes to using YourBenefitsNow as an educational tool. Future enhancements to improve this area could include increasing the number of ‘Help Tips’ within the tool, which would provide users with greater details on how the information they enter impact their benefits determinations. Another possibility is to create a workflow where the client uses the tool in conjunction with a frontline staff member trained to teach a client new financial skills. Participants were only asked to use the tool once. It is possible that multiple sessions would increase the effectiveness of the tool as a learning device.

We asked about the participant’s feelings related to the tool’s ability to help them with planning for the future and enhancing their confidence around life choices and finances. Using the same Leichhardt scale method, we asked respondents their level of agreement with the following statements:

- I feel more confident in future income changes after using the calculator.
- The calculator could help me figure out a way to meet my household expenses if I lose one or more public benefits.
- The calculator could help me feel more confident in accepting or obtaining a job, promotion, or pay raise.
- I feel that the calculator is a resource that can help me plan for my current and future life and goals.

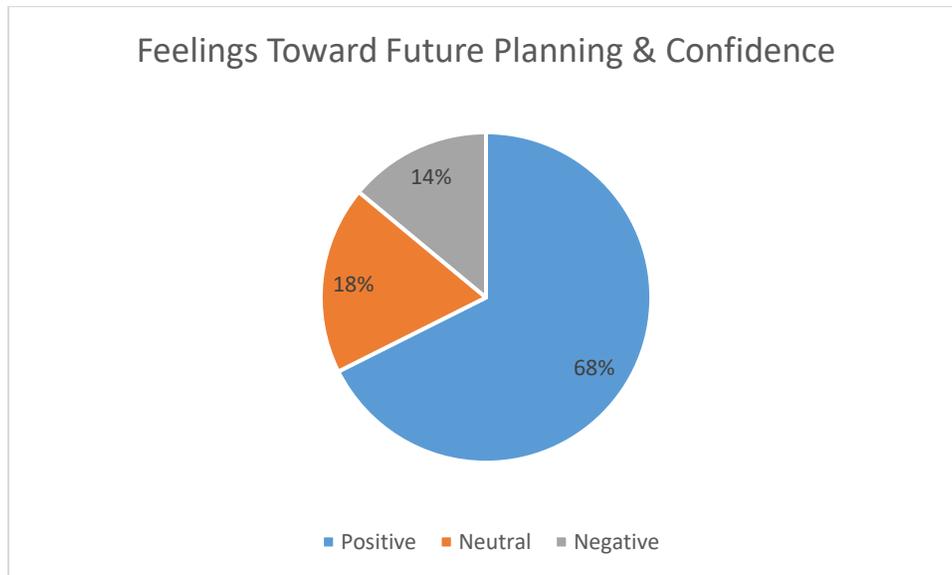


Figure 9

Figure 9 details the responses to those statements. 68% of responses fell into the positive range. 18% of responses were neutral. 14% of responses fell into the negative range. While these results are strong, there is opportunity for improvement. Future enhancements to YourBenefitsNow could improve the ability of the user to compare their future state with an expected future state. A key performance indicator set prior to the pilot was users feeling empowered after using the tool. The responses to this set of questions suggests that many users gained a feeling of empowerment after using YourBenefitsNow.

A key metric tested during the pilot was user satisfaction. Using the same collection method as above, we asked respondents to rate their feelings toward the two statements below:

- I would recommend the calculator to others.
- I feel like I was helped after using the calculator.

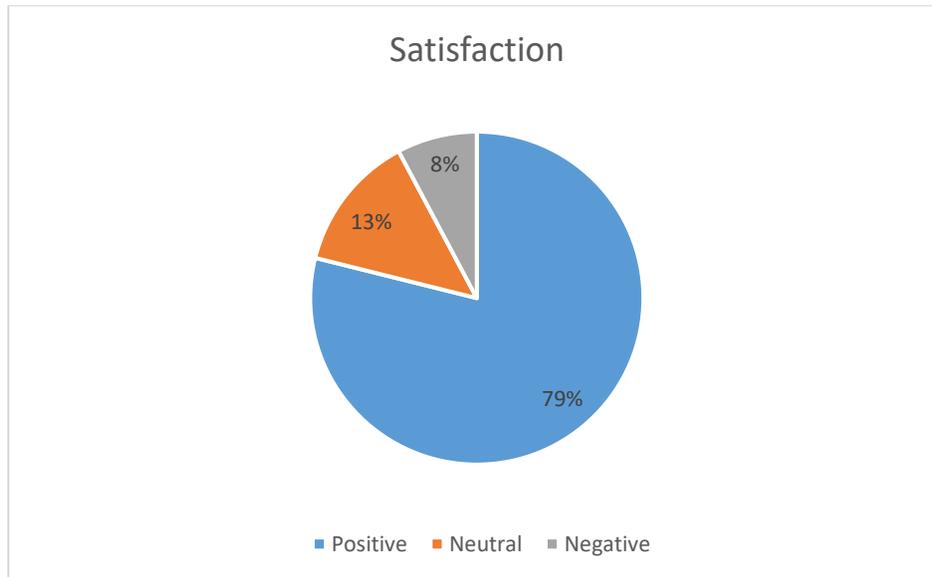


Figure 10

Figure 10 details the responses to the two feedback-centric questions. 79% of responses fell into the positive range. 13% of responses were neutral. 8% of responses were negative. These results suggest a strong level of satisfaction with YourBenefitsNow through the initial pilot.

At a more granular level, 16 respondents reported ‘strongly agreeing’ with the statement, “I would recommend the calculator to others.” 20 users reported agreeing to that same statement. Only two users reported disagreeing with that statement and two more users reported ‘strongly disagreeing’ with the statement of recommending the calculator to others.

Similarly, 15 respondents reported ‘strongly agreeing’ with the statement, “I feel like I was helped after using the calculator.” 20 respondents reported they ‘agree’ with that statement. While three respondents reported disagreement with that statement.

## Accuracy Verification

The Monroe County Department of Human Services (DHS) agreed to review the accuracy of each YourBenefitsNow session through the lens of eligibility. DHS was provided with deidentified data for each completed scenario. They verified whether each anonymous user was eligible for the benefit programs that are administered by DHS (SNAP, TA, and HEAP). DHS also advised the Benefits Project on possible user entry errors based on the numbers that the users had entered for their current benefit amounts and other sources of unearned income. If those numbers appeared to be entered incorrectly, DHS was unable to determine the accuracy of those scenarios. To help minimize the likelihood of user error in future iterations of YourBenefitsNow, DHS has agreed to participate in the Benefits Project’s design workgroup.

DHS has already suggested some modifications to the user interface that will help users enter the correct information.

Of the 65 sessions review by DHS, 14 were ruled out due to obvious user entry errors. These errors made it impossible for DHS to provide an accurate determination. 49 sessions were deemed correct. 2 were deemed incorrect. To translate those results to percentage points, of the 51 sessions without user errors, 96% of them were accurate.

The two incorrect findings will be addressed by the Benefits Project team during the next phase of iteration.

## Key Performance Indicators (KPIs)

Prior to beginning the pilot, the Benefits Project core team set the following KPIs to serve as indicators of a successful pilot. This section will detail those KPIs and the results of the pilot in comparison to them.

### Key Performance Indicators:

- **100+ YourBenefitsNow Users during the pilot period.**
  - *Measured by number of users who created a YourBenefitsNow account.*
- **At least 75% of users who start a session finish the session.**
  - *Measured by proportion of users who completed at least one session. Completed is defined as the tool producing a results page.*
- **At least 95% of user session produce accurate results.**
  - *Measured by an accuracy review being performed by Monroe County DHS. Also measured over the long term with a subgroup of participants who agree to partake in a longitudinal study in partnership with Monroe County DHS.*
- **At least 75% of users report they were satisfied with the tool.**
  - *Measured by positive responses to the survey questions: “I would recommend the calculator to others.” And “I feel like I was helped after using the calculator.”*
- **A majority of users report feeling empowered by the tool.**
  - *Measured by positive responses to the survey questions: “I feel more confident in future income changes after using the calculator,” “The calculator could help me figure out a way to meet my household expenses if I lose one or more public benefits,” and “The calculator could help me feel more confident in accepting or obtaining a job, promotion, or pay raise.”*

Figure 11 below details the results of the pilot against those KPIs.

KPI	KPI Target	Result	% Relative to Target
Number of users	100	66	-34
Session Completion	75%	98%	23%
Accuracy	95%	96%	1%
User Satisfaction	75%	79%	4%
Empowerment	51%	68%	17%

Figure 11

Out of the five stated KPIs, the YourBenefitsNow pilot surpassed 3 of them. It failed to meet one of them (the number of users). However, the project team is confident in the tool’s accuracy given the extensive testing performed with the original prototype.

The pilot saw a perfect rate of session completion of 100% completion. This result was 25% above the stated KPI of 75% completion. In terms of user satisfaction, the pilot surpassed its goal of 75% by 4%. The empowerment KPI of a majority (51%) was also surpassed by 17%. These KPI results reflect a successful pilot. They also reflect a tool that has room to improve. The results of the survey and learnings from the focus group that will convene in January will be used to inform the next iteration of YourBenefitsNow. To address the missed KPI of 100 users, we endeavor to conduct an expanded pilot of YourBenefitsNow, including newly developed features in the Spring or Summer of 2023. The expanded pilot will include more pilot agencies and run for an extended period of time to ensure a greater volume of users experience the tool.

## Data from YourBenefitsNow

Additional data that was entered into YourBenefitsNow during user sessions will continue to be processed through December 2022. This data will provide us with a picture of the typical user who participated in the initial pilot of YourBenefitsNow. Below are some initial data points:

	Earned Income	Annual
<b>Average Monthly</b>	\$1,388.07	\$16,656.78
<b>Median Monthly</b>	\$1,235.00	\$14,820.00

Pilot participants reported extremely low earned income levels. This suggests that YourBenefitsNow can play an important role in connecting these families to services if they are not already receiving them. The average and median household size of users was also extracted. The average and median household size were both 2 members. The Federal Poverty Limit for a 2 member household is \$18,310. The average and median households that participated in the pilot fell below the FPL. Future piloting will attempt to reach more

households that live in near-poverty—with income levels at 100%-200% of the poverty level. Doing so will allow us to ensure the tool’s impact also reaches families that are closer to achieving self-sufficiency while continuing to assist those living below the poverty line.

## Pilot Agencies

Thank you to our participating pilot agencies.

Bridges to Success (ABC)

CCFCS

Foodlink

Head Start/Early Head Start (ABC)

Heritage Christian Services

Ibero

New Directions (ABC)

Rochester Housing Authority

RMAPI

Willow Center