

Benefit Navigation Study



A Narrative on Peer Benefit Navigation and
the Changemaker Fund

Benefit Navigation Learnings: A Narrative on Peer Benefit Navigation and the Changemaker Fund

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Narrative Overview of Benefit Navigation Study

Eight Navigators conducted a total of 120 benefits navigation consultations to help participants of the Changemaker Fund understand how the program may impact their current benefits and to identify potential benefits they may be eligible for. Participants are based in Bridgeport, Hartford or New Haven. Majority of participants identify as cisgender women; prefer to communicate in English; identify as Black and/or Latine; have children living in their household; and reported incomes of \$66,592 or less. Participant ages range from 18 to 76, with half of participants being between the ages of 31 and 52. The demographics of Navigators are representative of the demographics of participants.

Before Peer Benefit Navigation, 80.8% of participants were already receiving between one and four of the screened benefits. Participants said they were also already receiving other benefits. After Peer Benefit Navigation, 70.8% of participants were determined by Navigators to be potentially eligible for *at least* one additional benefit. Of these participants, nearly half are potentially eligible for three or more benefits. Navigators also referred participants to other potential benefits. Additionally, data gathered for 107 out of 120 participants showed possible public benefit losses of more than \$78,876 a year (SNAP, Medicaid (HUSKY Health), Medicare, TANF, and Section 8). On average, each household could lose \$736 or more a year in public benefits. This represents a meaningful amount given that many households make under \$34,627 a year.

Overall, participants and Navigators who responded to feedback surveys reported positive experiences with the peer benefit navigation process despite the various challenges throughout. While most participants found peer benefit navigation to be at least informative, all participants found the Navigators to be at least helpful. Many participants appreciated how knowledgeable, attentive, and caring Navigators were beyond Peer Benefit Navigation, which reflects how deeply Navigators value their relationship with participants and participants' comfort. Navigators and participants alike described the process as "too complicated" with "too many steps." While Navigators explained information well, it was still a challenge for participants to recall all steps. Future projects like this should consider simplifying information, streamlining the process, and preparing to accommodate participants with technological and/or literacy challenges.

Background: The Changemaker Fund

In the summer of 2023, the Connecticut Urban Opportunity Collaborative (CUOC) invited grassroots organizations and leaders to recommend residents from Bridgeport, Hartford, and New Haven to join a Community Advisory Council to offer input and recommendations for a power building initiative using guaranteed income. We randomly selected resident leaders from a pool of interested folks to join a 15-person council. We met with them over six sessions co-facilitated with UpTogether to decide and recommend an amount of guaranteed income, cadence of money distribution, duration of initiative, where and how to invest in the community to accelerate building people power. This process included the perspective and input of an additional 175 community residents who participated in an incentivized survey administered by the Connecticut Tenant Union. The result of this process was the creation of The Changemaker Fund, a power building initiative to support socio-economic movements across Connecticut.

What is a movement and how can guaranteed income support a power building strategy to support movement building across Connecticut?

Movements require a cultural and societal shift in how we see and think of the world around us. A movement focuses on longer term and transformative change, the type of change we need to engage in if we want to end poverty. History shows us how building people-power for social movements can transform our society. We advanced social, political, environmental, and economic justice with the Civil Rights Movement and the Movement for Black Lives, among others.

Through this initiative, CUOC and UpTogether are investing in 120 resident leaders in the Hartford, Bridgeport, and New Haven regions, who are working together to build community power to address socio-economic issues by building movements. We believe these resident leaders should continue to lead this work and need to be able to experience a better socio-economic path for themselves and their families in their pursuit of systemic and institutional change. We hope investing directly in these leaders increases their capacity to meet their personal and community goals to effect change.

Guaranteed income programs across the country have highlighted the impact of increased cash on the public benefits of program participants. To help prospective participants understand any possible impact direct cash could have on their existing public benefits before they accepted to join the program, we partnered with 2Gen, Parent Leader Training Institute (PLTI), the Commission for Women, Children, Seniors, Equity, and Opportunity (CWCSEO), and the Department of Social Services (DSS) to provide a pilot peer benefit navigation process.

Through this process, Community Benefit Navigators (Navigators) connected with prospective participants and provided them with information about the impact these additional dollars could have on their current public benefits, if any, to help inform their decision to participate in the initiative. This report documents what we learned throughout this peer benefit navigation process.

Study Methods

Eight Navigators conducted a total of 120 benefits navigation consultations to help participants understand how the program may impact their current benefits and help them identify potential benefits they may be eligible for.

Navigators screened participants for their potential eligibility for seven select benefits. Four of the selected benefits are entitlement programs which are promised enough money from the federal government to cover all potentially eligible individuals, and funding is assured year-to-year.¹ Three of the selected benefits are block grant programs, which are awarded a fixed amount of money by the federal government each budget year, and could potentially run out of available funds before the benefit season ends.² These benefits were selected based on recommendations from Community Advisors and other community members, as well as consultations with the DSS.

Benefit Name	Program Type	Description
Supplemental Nutrition Assistance Program (SNAP)	Entitlement	SNAP provides low-income households with electronic funds to purchase groceries. ³
Medicaid (HUSKY Health)	Entitlement	Medicaid (HUSKY Health) provides health coverage to eligible low-income adults, children, pregnant women, elderly adults, and people with disabilities. ⁴
Medicare	Entitlement	Medicare provides health coverage for

¹ As defined by The Connecticut Project's Benefit Utilization Study.

² As defined by The Connecticut Project's Benefit Utilization Study.

³ As defined by The Connecticut Project's Benefit Utilization Study.

⁴ As defined by The Connecticut Project's Benefit Utilization Study.

		people age 65 and older, people under 65 with certain disabilities, and people of all ages with End-Stage Renal Disease. ⁵
Earned Income Tax Credit (EITC)	Entitlement	EITC is a refundable tax credit that helps low to moderate income workers and families reduce their tax liability or increase their refund, based on the workers' earned income, filing status, and number of qualifying children. ⁶
Temporary Assistance for Needy Families (TANF)	Block Grant	TANF helps families when parents or other relatives cannot provide for the family's basic needs. ⁷
Housing Choice Voucher Program (Section 8)⁸	Block Grant	Section 8 provides rental housing assistance to low-income families, people age 65 and over, and people with disabilities. ⁹

In addition to screening benefit eligibility, Navigators used the Career Ladder Identifier and Financial Forecaster (CLIFF) Snapshot tool to help participants understand the financial impact the Changemaker Fund may have on their finances and current benefits, which encompasses the screened benefits and other benefits such as Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI), and Women, Infants & Children (WIC).¹⁰

After consultation, participants were informed of any possible reduction in public benefit and asked if they wanted to participate in the program. All 120 participants agreed to participate in

⁵ As defined by the Centers for Medicare and Medicaid Services. <https://www.cms.gov/cms-guide-medical-technology-companies-and-other-interested-parties/getting-started/overview-medicare>

⁶ As defined by The Connecticut Project's Benefit Utilization Study.

⁷ As defined by the US Department of Health Human Services. <https://www.hhs.gov/answers/programs-for-families-and-children/what-is-tanf/index.html>

⁸ While Section 8 falls under the umbrella of HUD benefits, Navigators specifically screened participants for Section 8.

⁹ As defined by the US Department of Housing & Urban Development.

https://www.hud.gov/topics/housing_choice_voucher_program_section_8#hcv01

¹⁰ Career Ladder Identifier and Financial Forecaster (CLIFF). Federal Reserve Bank of Atlanta.

<https://www.atlantafed.org/economic-mobility-and-resilience/advancing-careers-for-low-income-families/cliff-tool>

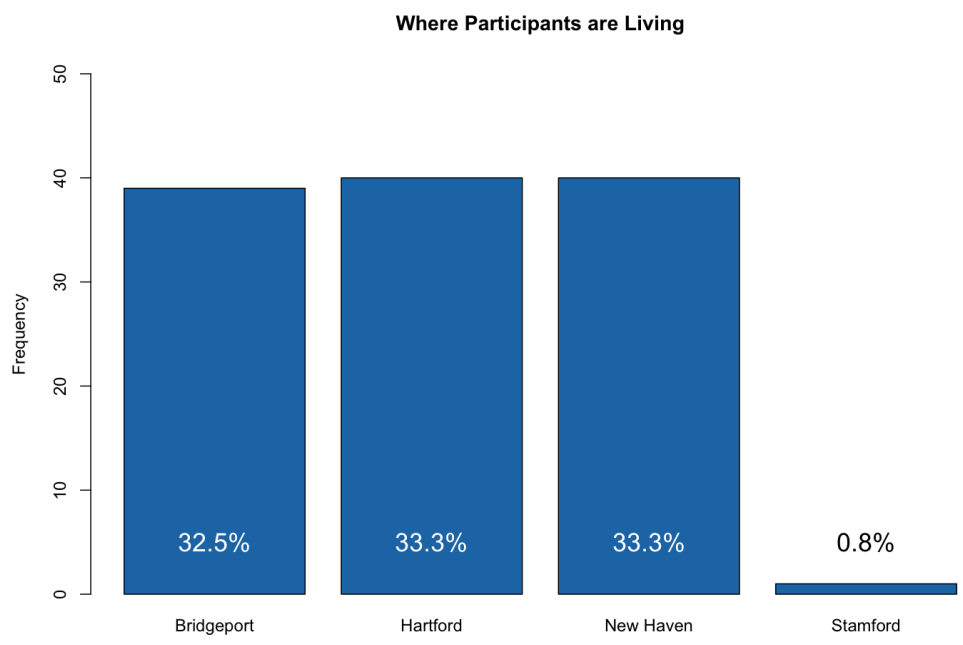
the Changemaker Fund. Participants and Navigators were also provided an optional, anonymous survey to share their respective experiences with the Peer Benefit Navigation process. 68 participants (56.7%) and all Navigators responded to these feedback surveys. Participants were asked for their experience with the consultation, their Navigator, and setting up their Changemaker Fund account (UpTogether). Navigators were asked questions about their experience with peer benefit navigation and being a Navigator. They were also asked questions about areas of improvement for the process as a whole.

All data was analyzed using a mixed methods approach of quantitative and thematic analyses.

Who Are the Participants?

Participant Demographics

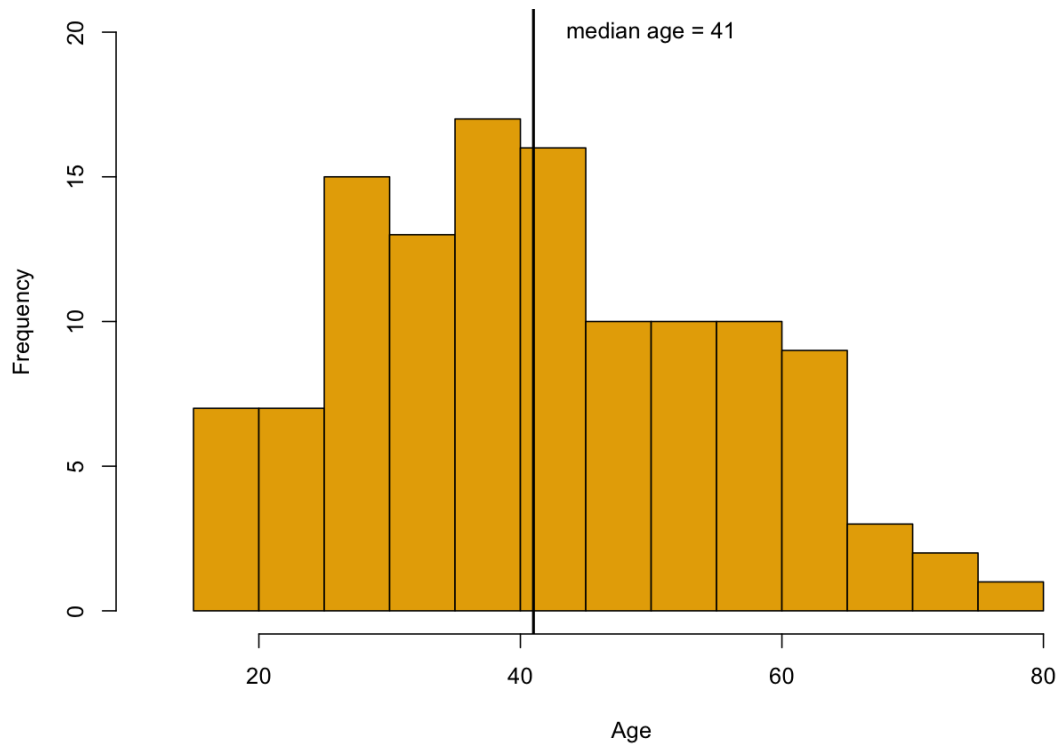
Through targeted outreach, all participants are from Bridgeport, Hartford, or New Haven, with one exception for an individual who lives in Stamford and does advocacy work located in Bridgeport.



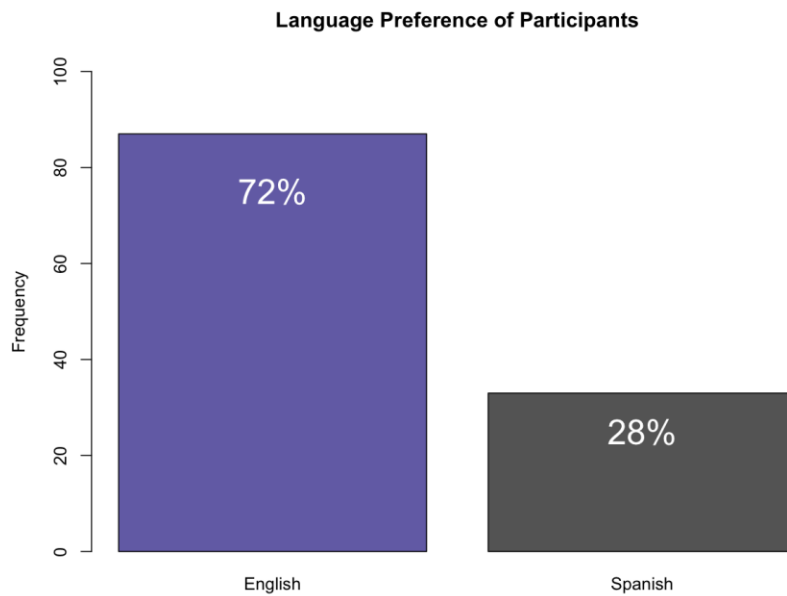
Participant ages range from 18 to 76. Half of all participants are between the ages of 31 and 52.

	Age (Years)
Minimum	18
1st Quartile	31
Median	41
Mean	42
3rd Quartile	52
Maximum	76

Age Distribution of Head of Household

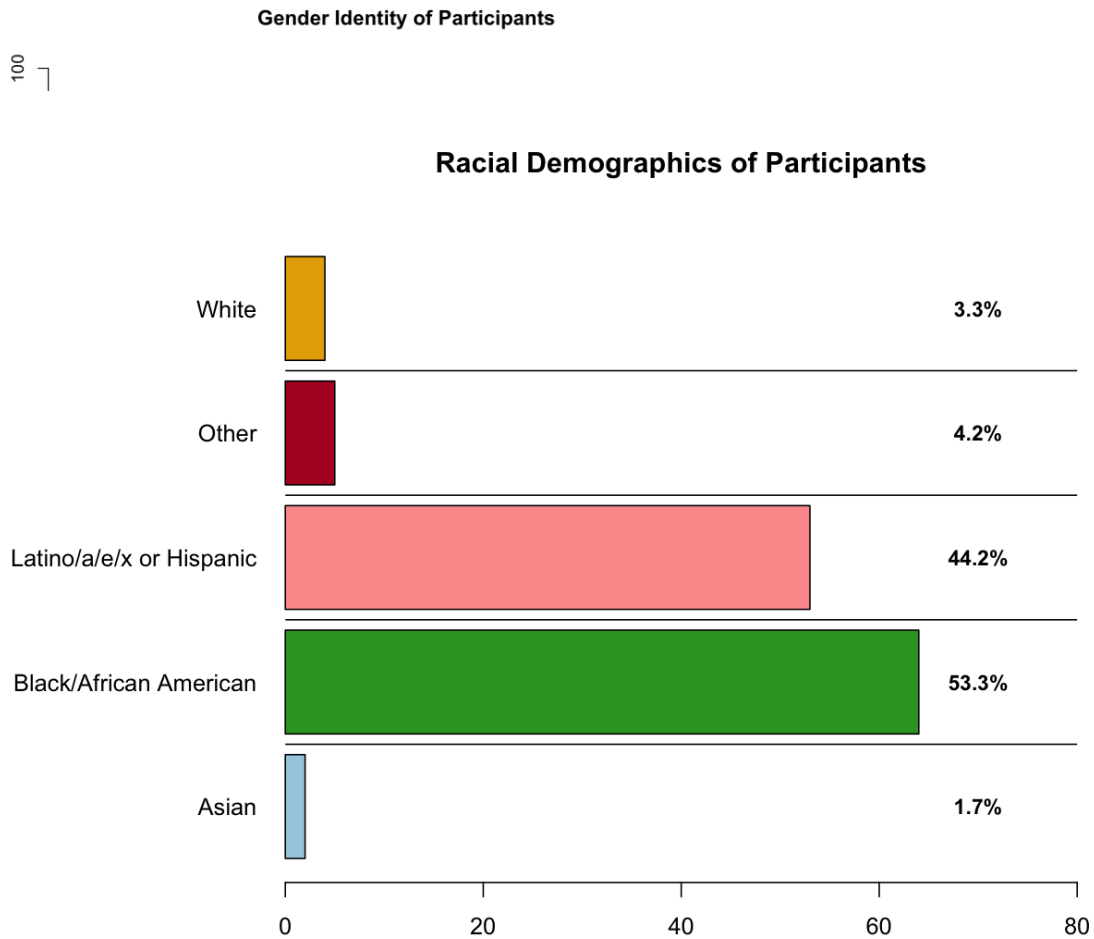


72% of participants prefer to communicate in English and 28% prefer to communicate in Spanish.



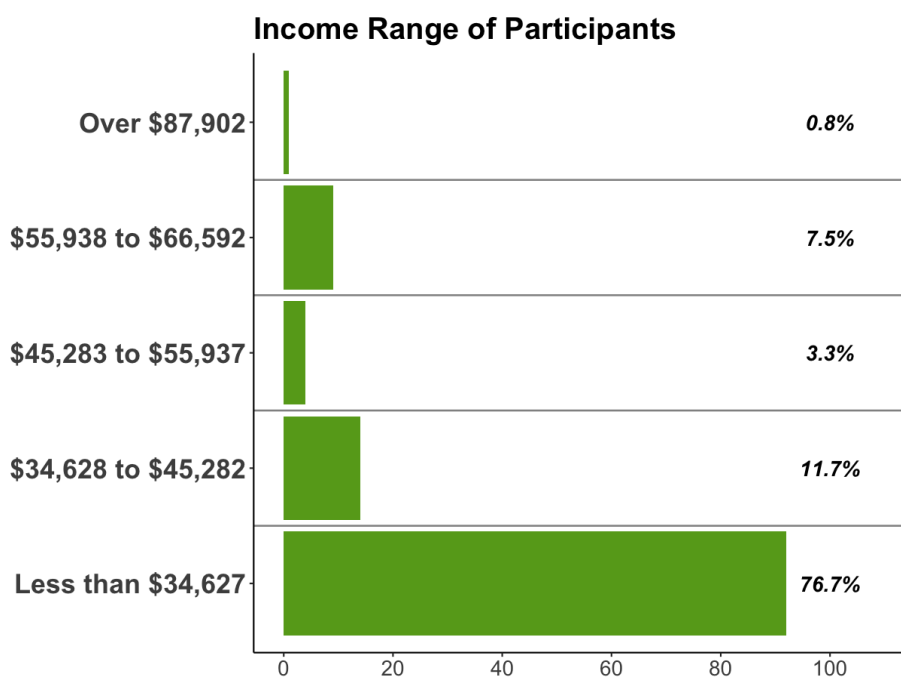
79% of participants identify as women, while 20% of participants identify as men. Nearly all

participants (97.5%) identify as cisgender.



The majority of participants (97.5%) identify as either Black/African American and/or Hispanic/Latine, with 53.3% identifying as Black/African American and 44.2% identifying as Hispanic/Latine. The remaining participants identified as Asian, White, and/or Other. Percentages do not add to 100% as participants were able to select multiple options.

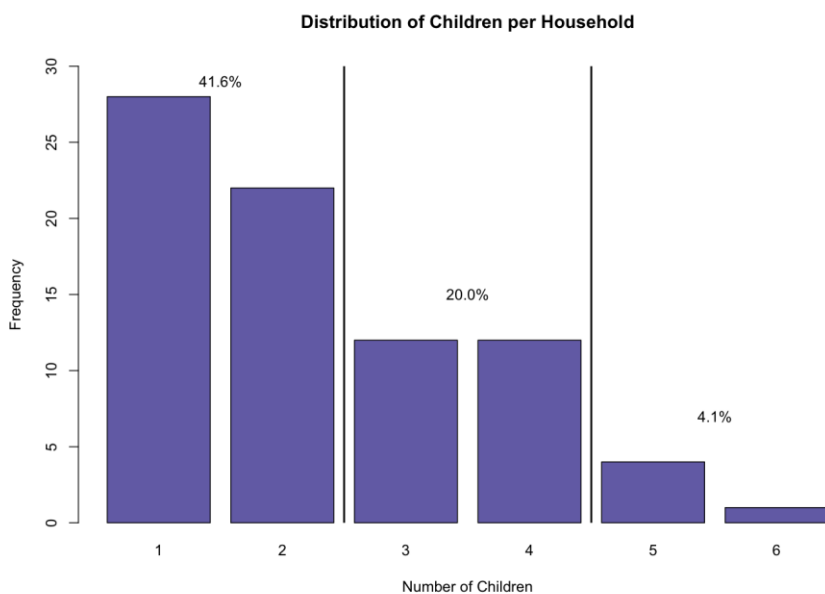
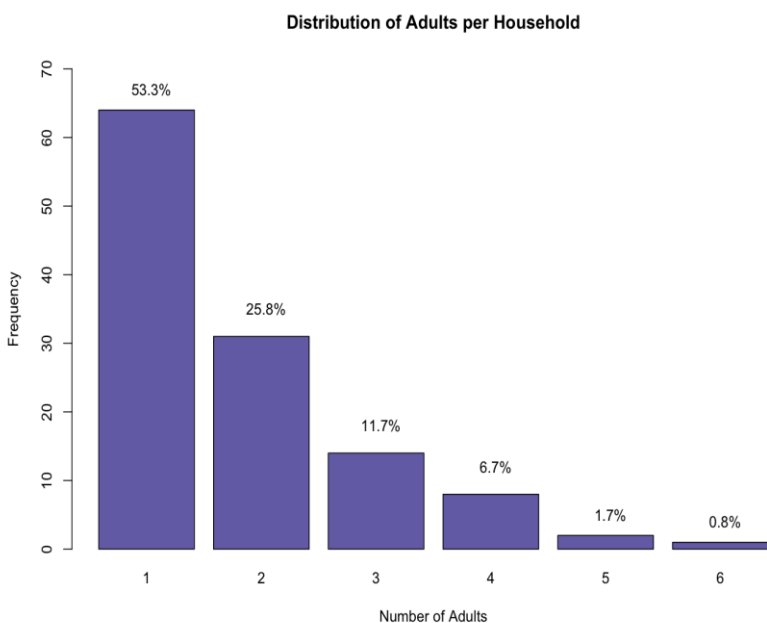
Nearly all reported incomes (99.2%) are less than \$66,592, with the majority having incomes less than \$34,627. Less than one percent of reported incomes are over \$87,902.



A Glimpse into Participating Households

The majority of participants (65.8%) have children in their household. 150 children are benefiting from the Changemaker Fund, with 77.3% being age 12 or younger and 8.7% being less than one year old.

29.2% of all households are led by a single parent, with the majority being single mothers. The majority of single parent households (88.6%) also have incomes less than \$34,627. Of note, the single parent households with incomes greater than \$34,627 are all female led. All single father households reported incomes of less than \$34,627. While the number of single father households is small, it is important to note that because most participants identify as Black/African American and/or Hispanic/Latine, single fathers of color may have unique experiences with benefit navigation. Households with three or more adults tended to have extended family members and/or adult children living in the house.



6.7% of participants shared that they and/or someone in their household are undocumented. People in mixed status households tend to have at least one family member who is potentially eligible for benefits. However, they tend not to pursue benefits because it might have an impact on a current or future immigration case.¹¹

¹¹ US Department of Homeland Security <https://www.dhs.gov/news/2022/09/08/dhs-publishes-fair-and-humane-public-charge-rule>

Who Are the Navigators?

The demographics of Navigators are representative of the demographics of participants. All Navigators live in Connecticut and have experience with navigating benefits systems. Some Navigators have experience with a benefit cliff prior to becoming a Navigator. Half of Navigators are bilingual in English and Spanish. 75% of Navigators identify as women and 25% identify as men. All Navigators identify as either Black/African American or Hispanic/Latine. Half of Navigators have incomes of \$35,000 or less. Navigator ages range from 30 to 54. All Navigators have between two to five children, with half of them having two children.

Peer Benefit Navigation Findings

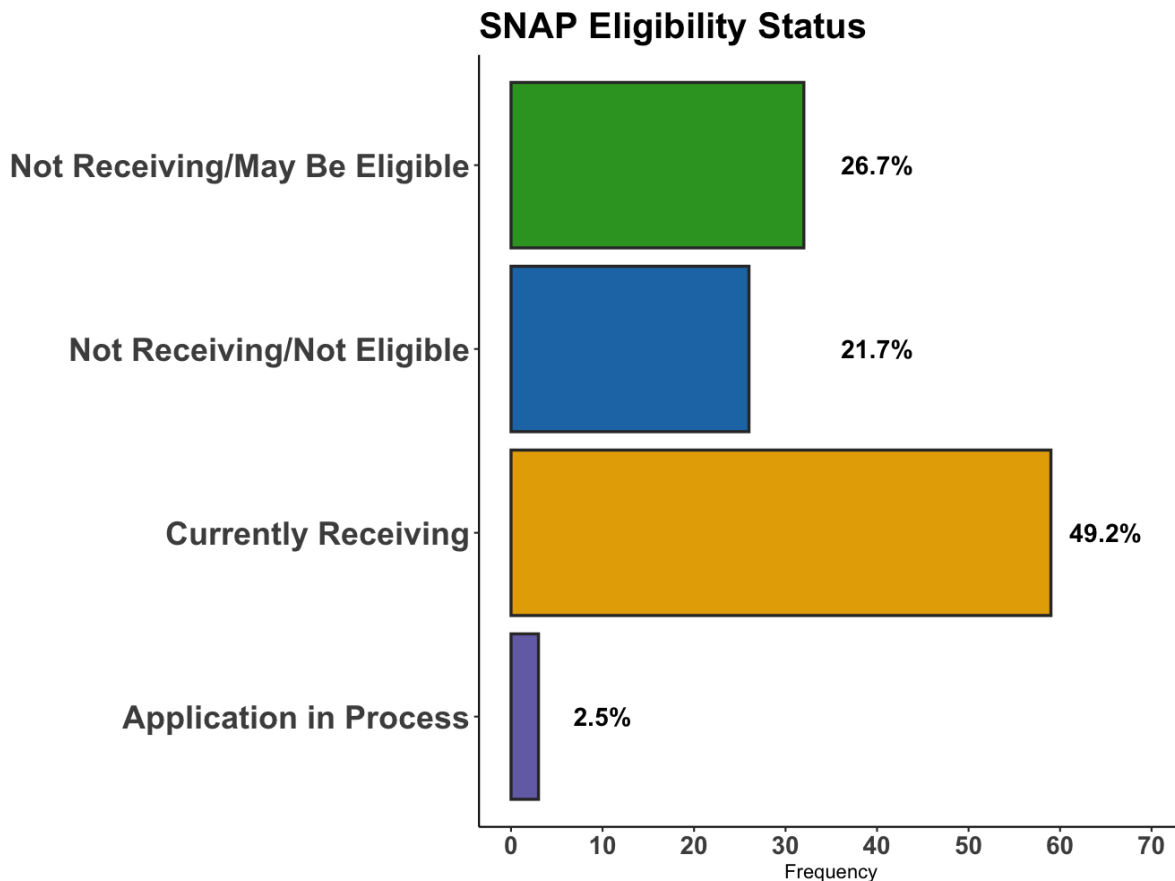
The following information are conservative estimates based on what was reported during peer benefit navigation consultations, as many participants with families described how some members have certain benefits, while others have another set of benefits.

Before Peer Benefit Navigation, 80.8% of participants were already receiving between one and four of the screened benefits. Participants shared they were also receiving SSI (35%), SSDI (5%), and WIC (9.2%). Navigators calculated a total possible financial loss of \$78,876 for public benefit recipients (SNAP, Medicaid (HUSKY Health), Medicare, TANF, and Section 8). Navigators had this data for 107 out of 120 households, indicating that the potential loss is likely greater. On average, each household could lose \$736 a year in public benefits.

After Peer Benefit Navigation, 70.8% of participants were determined by Navigators to be potentially eligible for *at least* one additional benefit. Of these participants, nearly half are potentially eligible for three or more benefits. Navigators also referred participants to other potential benefits such as Low Income Energy Assistance Program (LIHEAP), Low Income Household Water Assistance Program (LIHWAP), State Administered General Assistance (SAGA), and WIC. Based on thematic analysis, benefits regarding utility assistance tended to be recommended to participants more often than the other additional benefits.

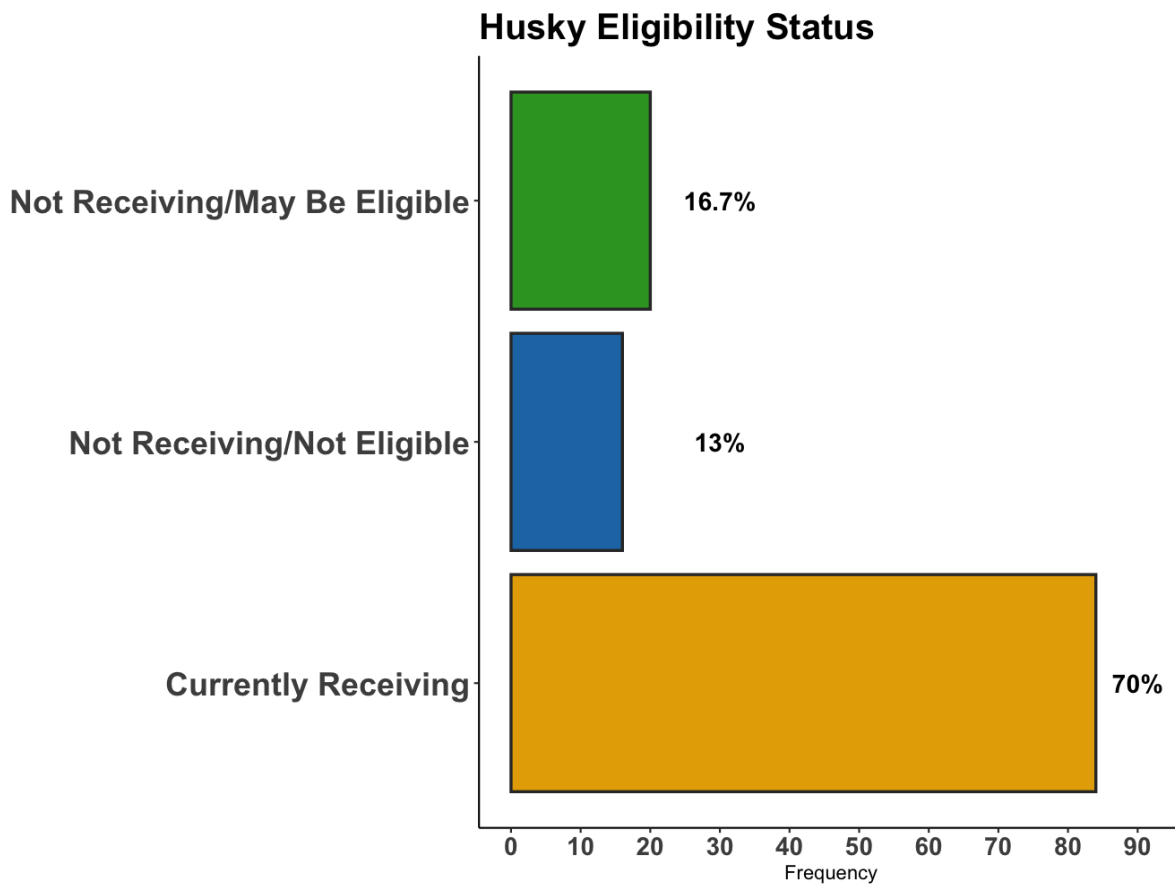
Supplemental Nutrition Assistance Program (SNAP)

Based on participant reports during their consultation, 49.2% of participants are currently receiving food assistance. 21.7% of participants are not receiving nor eligible for food assistance. 26.7% of participants are not receiving food assistance, but may be eligible. Navigators were able to calculate the total financial loss for SNAP recipients, totaling \$35,016. Navigators had this data for 107 out of 120 households, indicating that the potential loss is likely greater. On average, each household could lose \$328 per year in SNAP benefits.



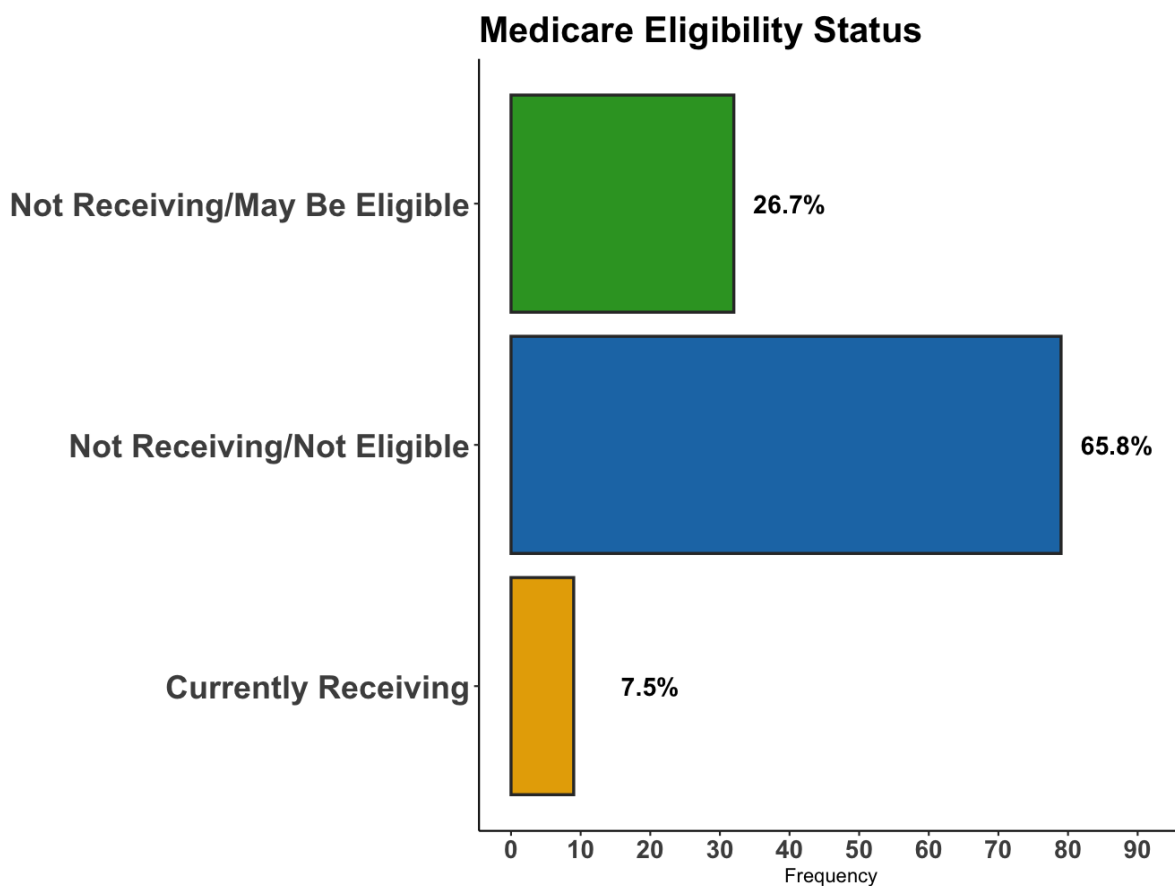
Medicaid (HUSKY Health)

Based on participant reports during their consultation, 70% of participants are currently receiving health coverage. 13% of participants are not receiving nor eligible for health coverage. 16.7% of participants are not receiving health coverage, but may be eligible. Navigators were able to calculate the total financial loss for Medicaid (HUSKY Health) recipients, totaling \$1,080. Navigators had this data for 107 out of 120 households, indicating that the potential loss is likely greater. On average, each household could lose \$10 per year in HUSKY benefits.



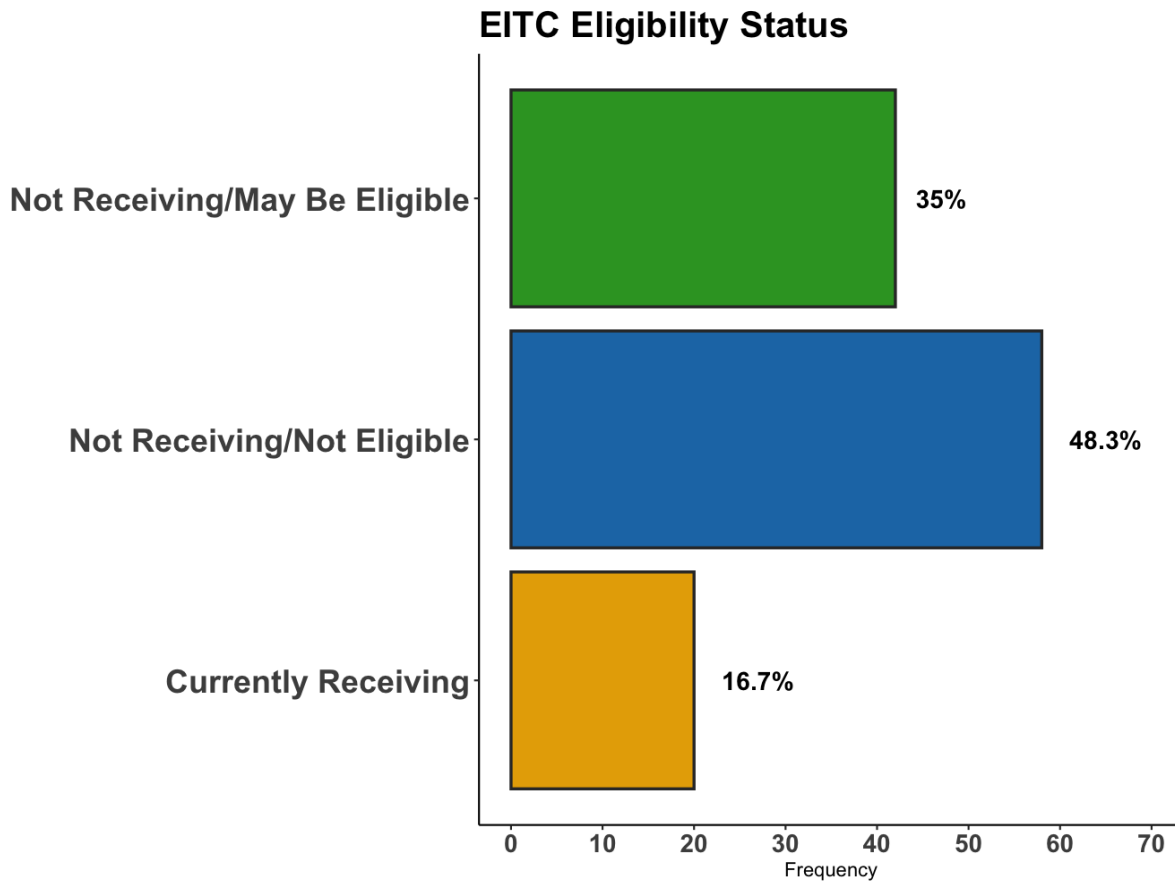
Medicare

Based on participant reports during their consultation, 7.5% of participants are currently receiving health coverage for elderly adults and people with disabilities. 65.8% of participants are not receiving nor eligible for health coverage for elderly adults and people with disabilities. 26.7% of participants are not receiving health coverage for elderly adults and people with disabilities, but may be eligible. Navigators were able to calculate the total financial loss for Medicaid recipients, totaling \$6,384. Navigators had this data for 107 out of 120 households, indicating that the potential loss is likely greater. On average, each household could lose \$60 per year in Medicare benefits.



Earned Income Tax Credit (EITC)

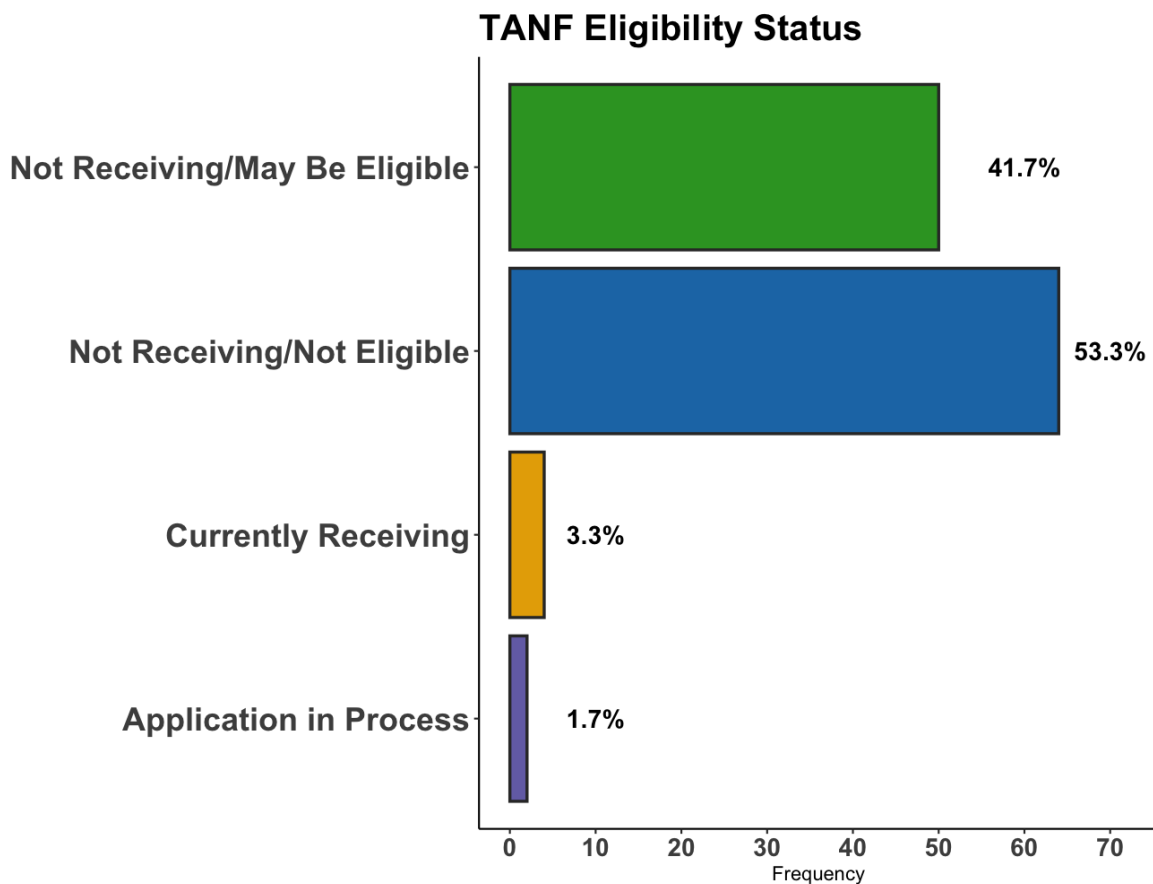
Based on participant reports during their consultation, 16.7% of participants are currently receiving a refundable tax credit. 48.3% of participants are not receiving nor eligible for a refundable tax credit. 35% of participants are not receiving a refundable tax credit, but may be eligible.¹²



¹² The reported numbers for those not receiving EITC are conservative because EITC is received alongside other tax returns after filing taxes.

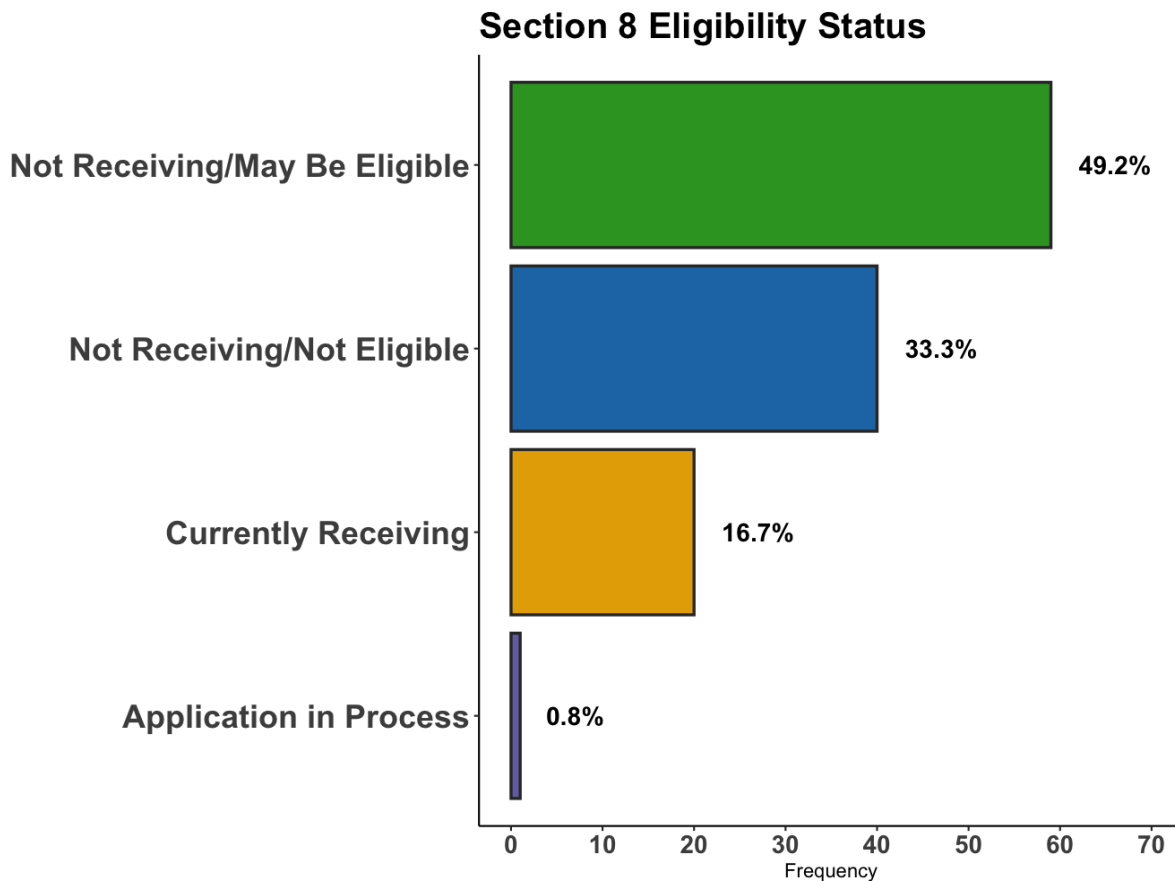
Temporary Assistance for Needy Families (TANF)

Based on participant reports during their consultation, 3.3% of participants are currently receiving assistance for their family. 53.3% of participants are not receiving nor eligible for assistance for their family. 41.7% of participants are not receiving assistance for their family, but may be eligible. Navigators were able to calculate the total financial loss for TANF recipients, totaling \$11,160. Navigators had this data for 107 out of 120 households, indicating that the potential loss is likely greater. On average, each household could lose \$104 per year in TANF benefits.



Section 8

Based on participant reports during their consultation, 16.7% of participants are currently receiving rental housing assistance. 33.3% of participants are not receiving nor eligible for rental housing assistance. 49.2% of participants are not receiving rental housing assistance, but may be eligible. Navigators were able to calculate the total financial loss for Section 8 recipients, totaling \$25,236. Navigators had this data for 107 out of 120 households, indicating that the potential loss is likely greater. On average, each household could lose \$237 per year in Section 8 benefits.



The Peer Benefit Navigation Experience

Participants' Experience

Based on the 68 responses to an optional anonymous feedback survey, 82.4% of respondents found Peer Benefit Navigation to be informative or very informative, while all respondents found the Navigators to be helpful or very helpful. Many respondents appreciated how knowledgeable, attentive, and caring Navigators were beyond Benefit Navigation. Navigators had expressed how deeply they value their relationship with participants and prioritize participants' comfort, which is reflected in a higher satisfaction rate with Navigators in comparison to that of Peer Benefit Navigation.

Over half of respondents (54.4%) found setting up a Changemaker account was easy. However, several participants, even among those with positive ratings, shared that setting up an account became easy *after* other technical issues were resolved with the help of the Navigators.

Similarly, 82.4% of respondents found receiving funds was very easy. However, many comments, even among those with positive ratings, shared that receiving funds became easy *after* other technical issues were resolved with the help of the Navigators. Many described the process of receiving funds as "difficult" and/or "confusing." Some cited issues with transferring funds from the card to their bank account.

Navigators' Experience

Based on an anonymous survey about the Navigators' experience, all Navigators felt supported or well supported. Several said the available resources and training were comprehensive. Several also said it was easy to get support from their peers or the Project Lead. While Navigators felt supported throughout the process, they stated a Navigator manual or guidebook would be helpful as a reference given the large amount of information they must know or reference at any given point.

Through their role, Navigators gained or deepened multiple skills, such as data collection and management; case management; relational interviewing skills; knowledge of benefits and benefits systems; and empathy. They also stated they enjoyed the flexible work schedule.

Navigators received a stipend for their work, which they found helpful, though some landlords wanted proof of extra income in accordance with Section 8 requirements.

From their time in the Navigator position, all Navigators have considered either *pursuing other personal leadership opportunities* or *other learning or skill building opportunities*, and have already taken steps towards pursuing the aforementioned opportunities.

Obstacles and Challenges

In their survey, Navigators shared several challenges they experienced, which include, but are not limited to:

- Building trust with participants to elicit necessary information
- Making information digestible for participants
- Scheduling Benefit Navigation consultations
- Technology
 - Several participants had trouble setting up their account
 - Some participants struggle with using technology or the Internet

Overall, Navigators were able to support participants through either individual efforts or connecting with the appropriate colleague. For example, Navigators anecdotally described building trust with participants through active listening and taking the time to answer all questions participants had. Navigators also helped participants through technological issues as they arose. A Navigator anecdotally described ensuring participants with technological challenges had appropriate support moving forward in the Changemaker process.

Opportunities and Recommendations

Based on the data we gathered through this navigation process and conversations with participants, navigators, administrators, and other policy experts, the following opportunities and recommendations are offered:

- **Protect public benefits for individuals across Connecticut participating in direct cash pilots.**
 - Protect Temporary Assistance for Needy Families (TANF) and the Supplemental Nutrition Assistance Program (SNAP) benefits for individuals who participate in direct cash transfer pilots in Connecticut. Under Connecticut law, direct cash transfers are factored into a family's countable income when determining eligibility for Temporary Family Assistance, a state program funded by the federal Temporary Assistance for Needy Families block grant. Under federal law, household income for purposes of SNAP benefits depends upon a state's definition of countable income under TANF. Consequently, families receiving direct cash pilot payments may see a decrease in their benefits from Temporary Financial Assistance and SNAP. Connecticut can enact legislation that carves out exclusions for cash transfer pilots and protects these benefits for participants.
 - Nearly half, 49.2%, of the participants of this pilot receive SNAP benefits and an additional 26.7% may be qualified for SNAP benefits.
 - 3.3% of individuals reported currently receiving Temporary Assistance for

