



Benefit Navigator

An Online Tool for case workers and clients

- **Quickly maximizes access to complex landscape of public benefits, tax credits and local resources**
 - **Fuels Stability and Economic Mobility**
- **Creates unprecedented data -> systems change**





Our Origin Story

- Since 2006, Imagine LA (now Amplifi) has been **dedicated to ending family homelessness and generational poverty.**
- Created nationally recognized Family Mentorship & Partnership Model
- In 2019, **doubled down on economic mobility** and focused on the barriers created by the complex federal, state and local benefits landscape.



The Problem

Case workers and clients find it **difficult** to:

- **Identify, apply for, and receive all relevant benefits and tax credits.**
- **Anticipate and prevent “Benefit Cliffs,”** -- when a small wage increase triggers a severe benefit loss.
- **Resolve fear or misunderstandings** about benefits programs, taxes, and tax credits.



The Consequences

The complex benefits labyrinth results in:

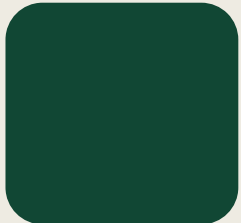
- **Billions of dollars of untapped critical resources**
- **Enormous administrative and training burdens**
- **A social safety net that traps households in poverty rather than helping them build a pathway to economic mobility.**

Started with Research



USC Center for Social Innovation Gary Painter, PhD & Soledad de Gregorio PhD

- **Determined all Federal, State & Local Public Benefit & Tax Credits in LA County**
- **Created and verified Algorithms for each benefit**
- **Analyzed the impact of income changes on benefit for different family types**



Findings

- **Complex ! Not a system !** (PhD's: *"I don't know how people navigate it all"*)
- **Easiest to access when people have hit bottom** – *"not a net"*
- **Siloed systems create benefit plateaus and cliffs** (act as poverty traps)
- **If all benefits & tax credits utilized -> negative impact softened** (especially for families)



Recommendations

- **Create Transparency – Single Simple Door to trusted information to access benefits**
- **Restructure Policy / Administrative Burden to streamline access**
- **Restructure Policy to promote economic mobility**
- **Increase Affordable Housing**

Responding the Recommendations

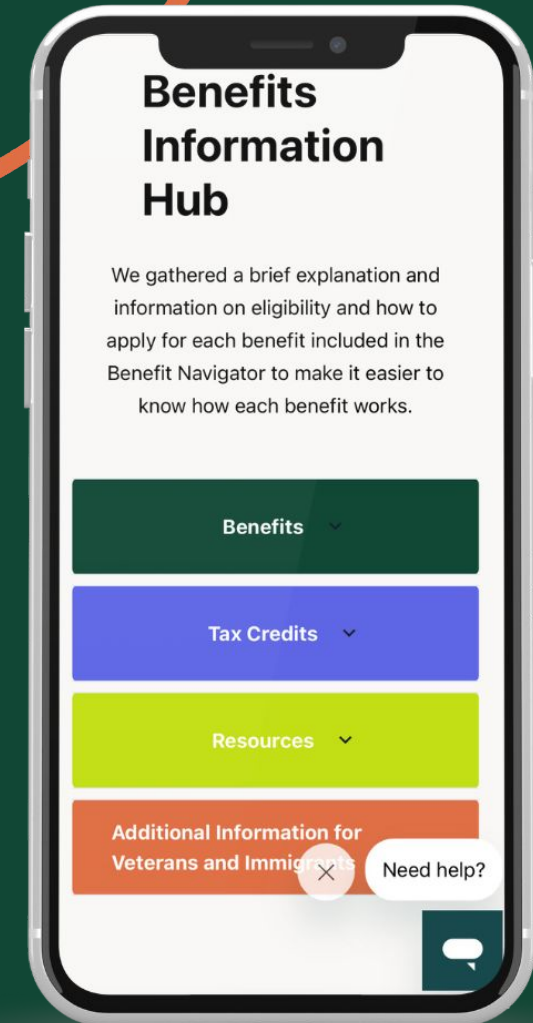
We decided to create the Benefit Navigator to:

- **Ease & accelerate access to Public Benefits & Tax Credits**
- **Create transparency around impact of wage changes to illuminate benefit cliffs**
- **Create data & tools to reduce administrative burden on case workers and beneficiaries**
 - **Learning Costs**
 - **Compliance Costs**
 - **Psychological Costs**
- **Promote economic mobility**
- **Collect data to fuel public policy research, advocacy and systems change.**

BENEFIT NAVIGATOR

One-Stop-Shop online tool for case workers and their clients to quickly and confidentially navigate Federal, State and Local government benefits and tax credits; includes:

- **Benefit Information Hub** provides easy to understand and always up-to-date information about mainstream federal, state, and local public benefits and tax credits (including the impact of immigration status) all in one place.
- **Benefit Calculator & Action Plan** assessment tool that in 6-10 minutes identifies what benefits and tax credits a household are eligible for with specific amounts and easy to follow instructions to apply; and how filing for taxes could result in redeemable tax credits (cash!) *Powered by Policy Engine's API*
- **Benefit Scenario Planner** helps users understand how their benefits will be affected if their income changes – it shows when benefit cliffs occur and when they don't.
- **Accessibility!** The Navigator is multi-lingual and can be used on any online device - phones, tablets, laptops and desktops.

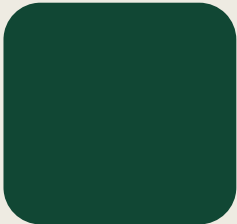


Creating the Benefit Navigator



1.0 User centered / Trust Information at core (2022)

- Case workers and their client's helped with initial design
- Massive analysis of benefit and tax credit information and distillation into plain language
- Analysis to determine the least amount of eligibility data needed (no PII)
- Testing by caseworkers and clients and verification by Department of Social Service



2.0 Ten Initial Pilots (2023)

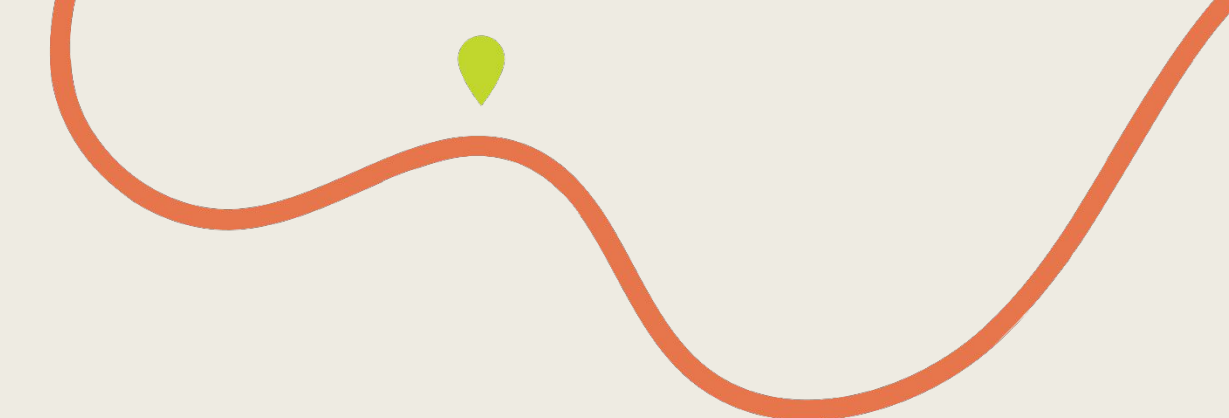
- 10 community based social service agencies
- Each agency had users and control (non-user) groups, and feedback loops
- "Finally, a tool that helps me do my job" was consistent case workers user refrain
- Increased benefit and tax credit access and made the existence of "cliffs" transparent



2.5 Expanded Pilots (9/2023 - 6/30/2025)

- Enhancements based on Initial Pilots
- Expanded to include many service models (CBO, government depts., healthcare)
- 120+ feedback user focus groups, 1,000+ interactions and surveys
- 96% users found Benefit Navigator helpful and want to continue to use it in future.

Launched Benefit Navigator as a low-cost fee-for-service tool in Fall 2025 => EXPANDING!



RESULTS TO DATE

\$220M

Total
Uncovered
Benefit
& Tax
Credits

630+

Case Worker
Users

\$10.3K

Average
\$Value
per
Household

75%

of
Households
Discovered
Additional
Benefits

68

Nonprofit
& Public
Agency
Participants

22K

Total
Households
Served

45%

of
Households
Discovered
Tax Credits



**Agency caseworkers
serving**

Youth, Families, Adults:

- ▣ **Homelessness Prevention**
- ▣ **Homelessness Continuum of Care – street to shelter to interim housing**
- ▣ **Basic Needs & Education**
- ▣ **Economic Mobility / Workforce Development**

Case Worker Experience & Outcomes

“Having **all of the benefits listed in one place** was really helpful for having discussions with clients, and for my **confidence that I was covering all of the bases.**”

- LA Family Housing -

“Being able to **make the client aware of what [tax credits] they’re missing out on** and how those funds can help the client. Just overall being able to have the conversation with the client.”

- Valley Oasis -

“The Navigator does a great job spelling out the **different benefits they can qualify for** if they have a certain income and since it's **visually friendly**, a lot of my youth have understood the different benefits they could take advantage of **as they begin to earn more income.**”

- Para Los Niños -

“As a financial coach I use the navigator to present to my clients the **possible outcome scenarios when they take advantage of the different programs and credits** that they qualify for. For many of them it's a **huge eye opener.**”

- Toberman Family Center -

“**Prior to using the Navigator**, the opportunities for clients to become aware of the support that is available was **limited**. Now with this resource available, as a case manager I am able to **provide guidance** to the families I serve.”

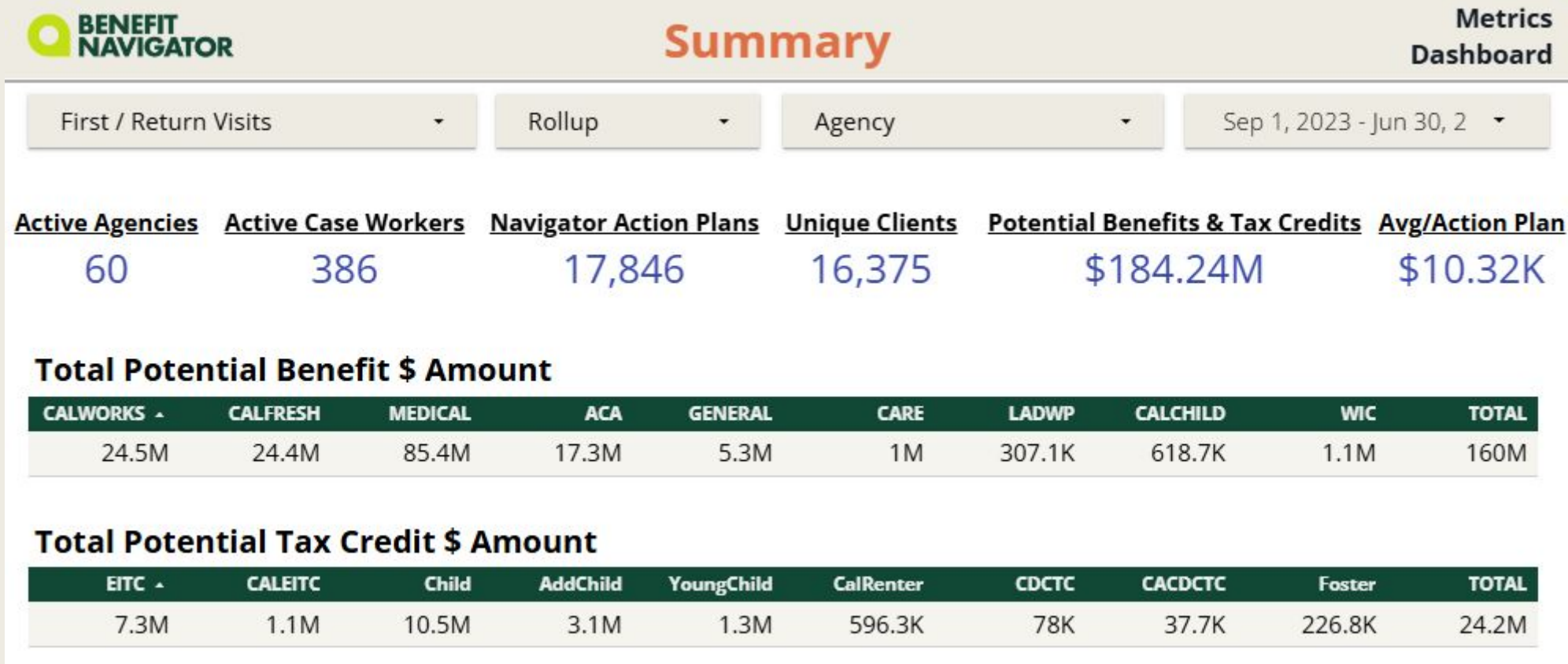
- El Centro de Ayuda -



BENEFIT NAVIGATOR IMPACT

- **It quickly identifies and guides access to untapped benefits** – uncovering an average of \$10,000 in benefits per household.
- **It saves time, decreases error rates, increases benefit take-up by 50%,**
- **Builds client rapport and fuels income growth.**
- **Its extensive dashboards track wage growth and progress from benefit eligibility identification to application and recertification, to award.**

Dashboard Examples



- Dashboards have filter capabilities for date range, agency, case worker, initial/return visits
- Client-level detail (benefit and tax credit eligibility) also available for download

Potential Benefits and Tax Credits Breakdown

Benefits

Total Potential Benefit \$ Amount

Agency ^	CALWORKS	CALFRESH	MEDICAL	ACA	GENERAL	CARE	LADWP	CALCHILD	WIC
Grand total	22.6M	23M	77.8M	15.5M	5.1M	924K	282.5K	550.8K	999.5K

Total Number of Clients with Potential Benefits

Agency ^	CALWORKS	CALFRESH	MEDICAL	ACA	GENERAL	CARE	LADWP	CALCHILD	WIC
Grand total	2.6K	6K	4.4K	1.8K	1.8K	1.4K	2.9K	105	1.6K

Average Potential Benefit \$ Amount

Agency ^	CALWORKS	CALFRESH	MEDICAL	ACA	GENERAL	CARE	LADWP	CALCHILD	WIC
Grand total	8.8K	3.8K	17.7K	8.7K	2.8K	640.4	98	5.2K	639.1

Tax Credits

Total Potential Tax Credit \$ Amount

Agency ^	EITC	CALEITC	Child	AddChild	YoungChild	CalRenter	CDCTC	CACDCTC	Foster
Grand total	6.4M	988.9K	9.1M	2.7M	1.1M	535.8K	71K	34.2K	219.7K

Total Number of Clients with Potential Tax Credits

Agency ^	EITC	CALEITC	Child	AddChild	YoungChild	CalRenter	CDCTC	CACDCTC	Foster
Grand total	2.1K	3K	2.9K	1.2K	1K	5.8K	81	81	193

Average Potential Tax Credit \$ Amount

Agency ^	EITC	CALEITC	Child	AddChild	YoungChild	CalRenter	CDCTC	CACDCTC	Foster
Grand total	3K	329.1	3.1K	2.2K	1.1K	93	876.1	421.7	1.1K



Next Steps

- ▢ **Launch of “Lera” Chatbot to identify local resources and services.**
- ▢ **Piloting and Agentic AI application form filler utilizing multiple Agency data sources.**
- ▢ **Develop Public Facing Version with application form filler and secure data**
- ▢ **Scale to be national sustainable social enterprise.**



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Benefit Navigator

Discussion





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Mission

We co-design technology tools to **simplify the complex** process of connecting people to needed and available resources.

Vision

A world where technology opens doors to essential resources – **transforming challenges into pathways toward resilience and possibility.**

Guiding Principles

Human Centered at our core

We actively engage the people that will benefit from our work every step of the way.

Committed to building trust

We earn the public's confidence by providing rigorously vetted and actionable information.

Listen, adapt and evolve

We stay responsive to community feedback, using it to drive improvement and spark innovation.

Technology that helps humans thrive

We design tools that simplify complex systems and strengthen – not replace – the vital connections between people.