Financial Health Network
Financial Solutions Lab Cohort 2022-2023

Final Report
Income Supports Tool

LISC Houston, Connective & Benefit Kitchen
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Project Background

Nationally and within Harris County, a relatively small percentage of households access primary benefits such as SNAP, Childcare, and Medicaid for which they are eligible, leaving tens of millions of dollars unclaimed each year. Furthermore, applying for public benefits often includes searching websites, spending multiple hours on the phone, and knowing where to find resources - activities that people with fewer means and less free time typically are unable to do. Our three organizations - LISC Houston, Connective, and Benefit Kitchen - partnered to identify ways to increase uptake of unclaimed dollars and streamline the benefits application process in Houston, TX.

Local Initiatives Support Corporation (LISC) is a national nonprofit CDFI intermediary with a local presence in Houston since 1989. Together with residents and partners, we forge resilient and inclusive communities across America - great places to live, work, and do business. LISC Houston acts as a convener and connector of resources and networks and served as the lead entity on this project.

Connective is a Houston-based technology development nonprofit transforming social services into more connected, empathetic, and accessible systems, by partnering with communities to design and deliver human-centered social service programs, developing technology tools for services providers, and leading community-wide change.

Benefit Kitchen (BK), located in New York City, provides award-winning screeners and Application Program Interface (APIs) for families and nonprofits to learn to-the-dollar eligibility for federal, state, and local benefits alongside policy expertise about benefit acquisition and implementation. Benefit Kitchen's screener reduces the knowledge gap, giving clients standardized, updated data.

Combining LISC Houston's proven model of coaching around income supports with Connective's human-centered social service delivery and Benefit Kitchen's screener technology, this project aimed to discover ways to standardize data delivery, increase efficiency in applying for benefits, and reduce duplication of effort across systems. Specifically, using the grant, the goal was to research impacts, model best practices, plan technology roadmaps, and strategize around implementing API-based screenings in Salesforce (the Customer Relationship Management (CRM) tool of record). Secondly, this project intended to help clarify our region's public benefit underutilization and inaccessibility, finding ways to increase participation and streamline enrollment.

LISC's Financial Opportunity Center™ (FOC) Network in Houston suggested this grant project as a way to streamline income supports access and application. The idea came from LISC's FOC partners, and then funding was sourced to advance our assessment of feasibility. Despite the idea coming from FOC partners (during a "listening tour" that a former LISC staff person conducted) there was a period of downtime while funding was being arranged, and a bit of staff turnover, during which FOC partners distanced from the project and needed to be re-engaged in order to be successful. Ultimately, three of the four FOC partners in the Houston network actively participated in this project.

An unexpected side benefit of participating in this grant has been interfacing with the other three coalitions in the Financial Solutions Lab cohort. During group calls hosted by the Financial Health Network, we were able to share challenges and best practices, and learn what was happening in the other projects in the cohort. Also, each group in the cohort had the opportunity to host a webinar about their project and work. Houston hosted our webinar on June 20, 2023.

Though grateful for the funding and the time we had, we have just begun to explore the possibilities for this tool and wish we had additional time; we were starting to gain momentum only towards the end of the grant period. This report gives us the opportunity to put a bookend on the project and reflect on challenges and recommendations.

Income Supports Background

LISC implements the Financial Opportunity Center™ (FOC) model for client asset and wealth building, which includes three core coaching services: workforce development, financial coaching, and income supports. LISC Houston supports an FOC in four different partner agencies, where low- to moderate-income clients can access integrated career and personal financial services to build household assets and wealth through individualized coaching. One of the core services offered by FOC partners is screening for public benefits eligibility (income supports), which introduces clients to programs they can use to increase financial stability. Public benefits and safety net programs provide essential tools that families can use to reduce burdens and increase household income; families that access multiple benefits tend to be more stable.

Ideally, each client of the FOC meets with a coach from each area to determine the best path forward, and how the client can reach his/her goals. Each coach also enters data in the system (using Salesforce) and talks with the rest of their team, to avoid duplication of effort and improve transparency. Coaching at an FOC therefore involves a relationship built over time, not a transactional one-off meeting.

LISC Houston, Connective, and Benefit Kitchen collaborated in implementing this grant to help clients view and apply for benefits more easily and discover best practices in using technology to streamline application for income supports. Public data from Texas and Harris County show that there are millions of dollars in potential benefits left on the table each year - benefits that could ease burdens and barriers for families. The opportunity for this tool was to clearly show what the client could apply for and use the potential benefits as part of the overall plan for the client in their working relationship with FOC coaches. Interestingly, there was also a value in using the tool to determine what the client was *not* eligible for, so that they did not have to waste their time unnecessarily applying to benefits for which they would not ultimately qualify.

This project is a collaboration between three organizations that each offer different services to work towards our common goal: to bridge the benefits knowledge gap for coaching staff and give clients standardized, up-to-date benefits information. LISC provides an established service model in which benefit screenings feature prominently. Connective has a track record of onboarding, training, and conducting change management with nonprofit organizations; designing and implementing tech tools for human-centered social services programs; developing coordinated social service programs for Texas Gulf Coast residents in need; and sharing lessons learned and awareness about the work. Benefit Kitchen provides policy expertise and up-to-date algorithms that allowed Connective and LISC to integrate benefit screening expertise side-by-side with existing tools via Benefit Kitchen's stand-alone Screener. Clients can therefore gain motivation to apply for benefits by learning an estimated cash value, which combined with working with a coach can help decrease barriers to accessing benefits.

In this pilot project, we asked coaches to use the benefits screener, also referred to as the income support tool, side-by-side with the Salesforce system they are required to use as their system of record. We studied how best to embed Benefit Kitchen's API-based benefits screener into LISC Houston's Financial Opportunity Center coaching model and CRM software. We hope our learnings will show that this tool can help clients access public benefits information more easily, and that long-term implementation is feasible in Houston and possibly even nationwide.

Screener Background

Benefit Kitchen has reverse-engineered benefit-eligibility algorithms for 18 federal, state, and local benefits. These algorithms power BK's API[1] (Application Programming Interface) and Screener – the latter of which FOC coaches use with clients. The Screener prompts clients for information about the family's demographics (zip code, family members' ages), income sources (earned and unearned income sources), and expenses (rent, food, etc.). Once submitted, the Screener provides to-the-dollar (cash-value or copay) estimates for each benefit or tax credit. A "magic link" to the screener can be emailed or texted to the client through the coach's admin interface. Benefit eligibility, application, and budget information can also be exported in printer-friendly formats. The algorithms that power the Screener are constantly updated, so changes to programs, cutoffs, and benefit amounts are always up to date. The screener consolidates information and makes it more accessible, thereby enabling coaches to learn and have confidence in making recommendations to their client about what action

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[1] An API is an "Application Programming Interface". Basically, it's a way for websites to send and manipulate data behind-the-scenes. Major travel booking websites use the airlines' APIs to look up and aggregate data into a consolidated interface so that the visitor does not need to visit each individual site and look up the information themselves. In this case Benefit Kitchen's API adds benefit eligibility "smarts" directly to LISC's system-of-record, Salesforce, by handing client data off to the API in the background and then displaying the benefit eligibility results directly in the client's record. All data are stored in the Salesforce system and the API is "called" only when new benefit estimates are required.

to take. Personally Identifiable Information (PII) is not stored in BK's systems, so there is minimal risk to clients' privacy and security.

The Screener builds on BK's founders' more than twenty years of expertise in the benefit eligibility space. As "Self Sufficiency Solutions," BK's founders Melanie Lavelle and Dan Beeby built the nation's first web-based eligibility screeners in 1998. They continued to build caseworker-facing screeners for major nonprofit organizations in New York City in the aughts. In 2015, Benefit Kitchen launched – and its public-facing screener won "Big Apps NYC" and several other regional awards for its groundbreaking Screener and API.

The Benefit Kitchen team wanted to provide beneficiaries with useful, motivational information that could move them towards meaningful benefits over a relatively short timeline. The 18 federal, state, and local benefits that are estimated in the Screener (including programs like SNAP, WIC, TANF, Medicaid/CHIP/ACA, School Meals, Headstart, and tax credits) were chosen by the Benefit Kitchen team based on experience. These benefits are generally readily available in communities and are proven to provide relief to families that are struggling to move out of poverty. Some programs such as Section 8/Housing Choice Vouchers and SSI/SSD (disability) are not included in the Screener, because there can be long waitlists and/or the allocation of these benefits can be arbitrary and, therefore, extremely difficult to screen for potential eligibility with just a few questions.

Developing the screener for LISC Houston's use was a straightforward process, because the algorithms were already in place for the state of Texas from a previous project. The Benefit Kitchen team worked with LISC Houston and Connective to design a custom interface for the Screener, which used LISC's logos and colors, established a LISC-specific subdomain where the Screener could be accessed (lischouston.benefitkitchen.com), and implemented a list of referral resources, where coaches could send clients to apply after their screenings were completed. The Screener came online for FOC coaches in mid-2021. Benefit Kitchen worked with LISC Houston and Connective to onboard coaches at the three participating FOC partners, and provided multi-agency access for Connective staff so that they could monitor the coaches' work and report on their progress.

Over the course of the project, the Benefit Kitchen team consistently updated benefit-eligibility parameters in the algorithms (e.g., changes to SNAP guidelines, federal- and state-tax-brackets, and other requirements). These changes were made in the background on a bi-annual schedule.

Oversight of Grant Usage

The grant from Financial Health Network covered subscription and access to the Benefit Kitchen tool for all four Financial Opportunity Centers. It also covered time for staff at LISC and at Connective. The subgrantee agreement between LISC and Connective outlined goals to meet with usage of the tool, which Connective accomplished through meetings with FOC staff and follow up messages with updates on data usage.

	Budget	Actuals
LISC Salaries & Fringe	$18,000	$18,000
Funds to Connective	$23,000	$23,000
Funds to Benefit Kitchen	$44,000	$44,000
Funds to FOCs	$5,000	$5,000
	$90,000	$90,000

Methodology

In late February 2023, Connective staff scheduled an Income Supports Screener Review and Q&A meeting with the FOC Program Directors (staff at each agency that oversees coaches). This meeting served to reintroduce the screener to the program leadership (since time had passed since the project was proposed), answer any questions, and to let them know that we would be scheduling time with their coaches to provide training and collect feedback.

The project team then scheduled a training session with coaches in early March. We invited all four agencies (denoted Agency A, B, C, and D), including all of the coaches who would be using the screener, to attend. We taught them how to use the tool and asked them to use the tool whenever they met with a client to discuss income supports. After the invitation to training, three out of the four agencies ultimately chose to continue in the pilot.

The project team then scheduled our first feedback session with the agencies in April. Only coaches from Agency A attended that first feedback session. We realized that it would be better to meet with each agency individually to best accommodate their schedule, so we treated the first feedback session meeting as the check-in for Agency A. We then scheduled feedback sessions with the other agencies B, C, and D (even though agency D later opted out of continuing in the pilot). In the feedback sessions, we asked the FOC staff what features they found useful in the Income Supports Screener and what improvements they would like to see. We also offered to train new staff, demonstrated the need in Harris County, and informed them about how public benefits are underutilized.

These feedback sessions allowed us to keep coaches engaged with using the screener, and after we met with all the agencies, the project team began to share regular encouragement emails. We called these "cheerleading emails" since they celebrated coaches who were regularly using the tool and submitting the most screeners. The emails consisted of a graph showing how many screeners were completed that month, a shout out to the person with the most screeners submitted and to other regular users, and reminders for the coaches.

Connective staff attended a LISC coach Salesforce training meeting and additional Program Director meetings to share data, information on public benefits, ask for feedback, and offer assistance with training or concerns related to the tool. We also provided a few individual training meetings with

coaches and conducted one individual interview with a coach to get more specific feedback on how they use the screener.

Finally, Connective organized six client observations (two with each of the participating agencies). In these client observations, we took notes on how the coach conducted their income supports coaching session, and if there was any additional time at the end, we asked coaches for any feedback that could improve the process. The client meetings proved extremely helpful in understanding the usage of the tool in coaching sessions and the methods coaches employed to use the screener to have a conversation around benefits with the client.

Project Impact Measurement

This data is from October 1, 2022 through September 30, 2023.

| Metric	Data
Number receiving income supports	380
Number screened	975
Number approved	380
Average annual income from public benefits	$2,946
Number of coach feedback meetings	8
Number of coaching sessions	1,326
Staff skills/training - Income Support Staff who have been trained	14
Change in FICO score	583 clients had increase in FICO score
Increase in monthly net income	489 clients had an increase in monthly net income
Increase in net worth	504 clients had an increase in net worth
Closing the gap between Harris County residents eligible for SNAP and those receiving SNAP (underutilization)	Percent of Harris County receiving SNAP: 14% Percent of clients screened and eligible for SNAP: 68% Clients approved (or reapproved) for SNAP: 95 Clients applied (or reapplied) for SNAP: 28

Data based on screener usage and reports generated by LISC's Family Financial Tracker (FFT)

Data Discussion

*Surveys Completed Over Time*

Throughout the grant period (October 2022 to September 2023), 180 unique income support screeners were completed by the three partner agencies.

Applications Submitted per Month
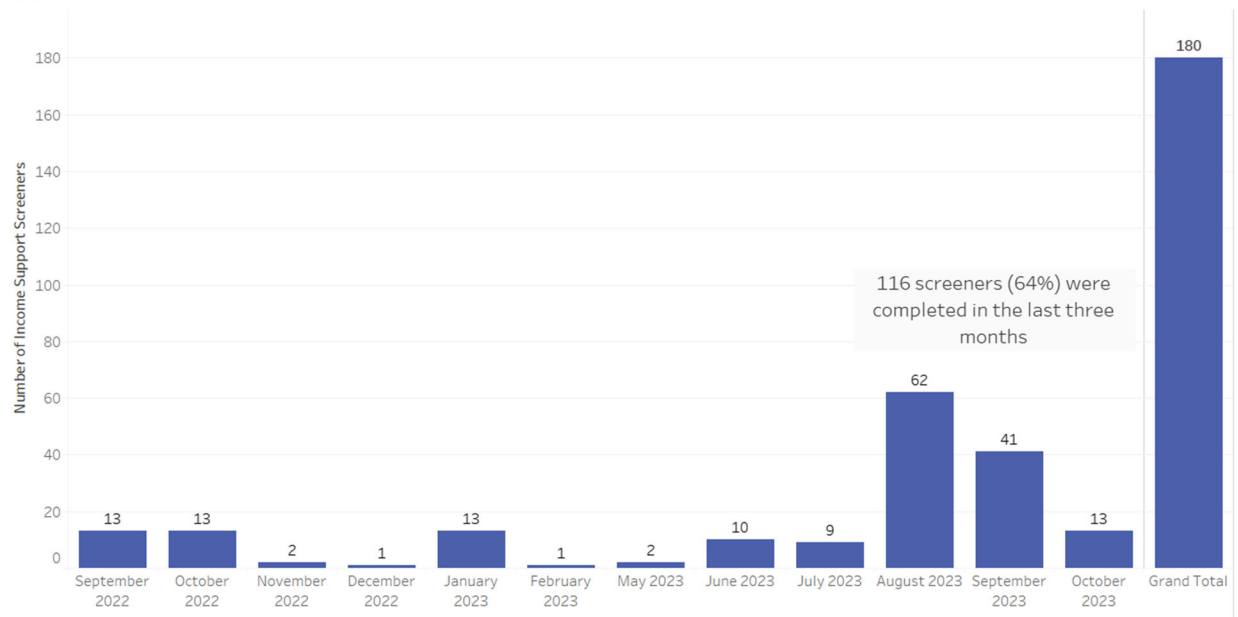
In the beginning there was infrequent use of the income support screener due to reasons including time from inception to training uptake and high staff turnover. However, consistent reminders and encouragement emails, coupled with group and one-on-one training sessions led to a dramatic increase in income support screener usage. Encouragement emails are a best practice that we would recommend for any program, and recurring training sessions were especially helpful because of how complicated benefits eligibility can be.

Screeners Submitted Over Time Compared to Outreach Efforts
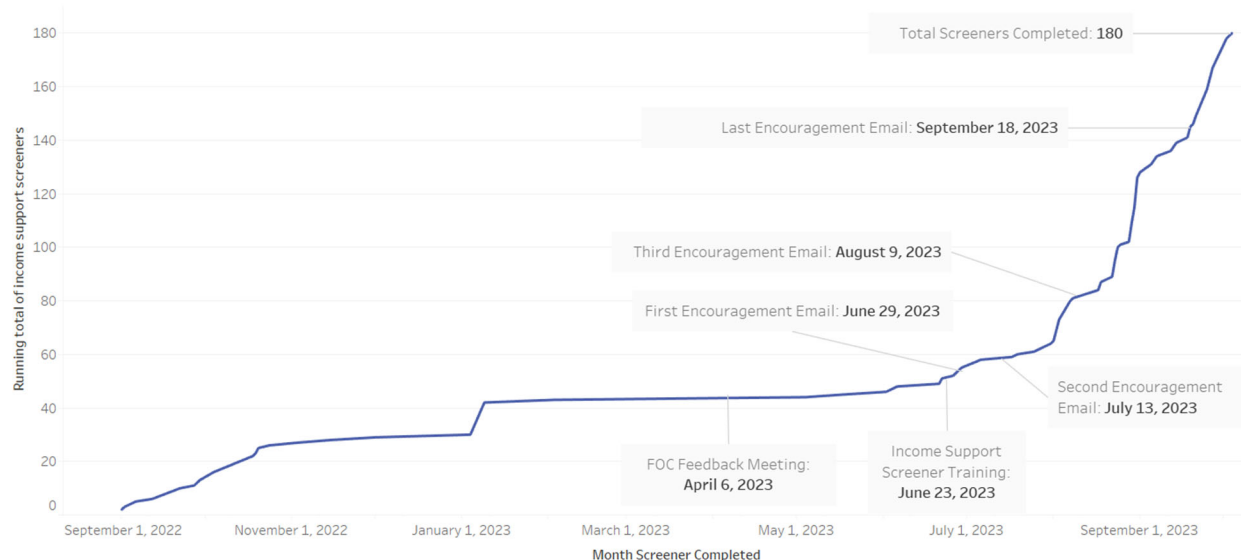
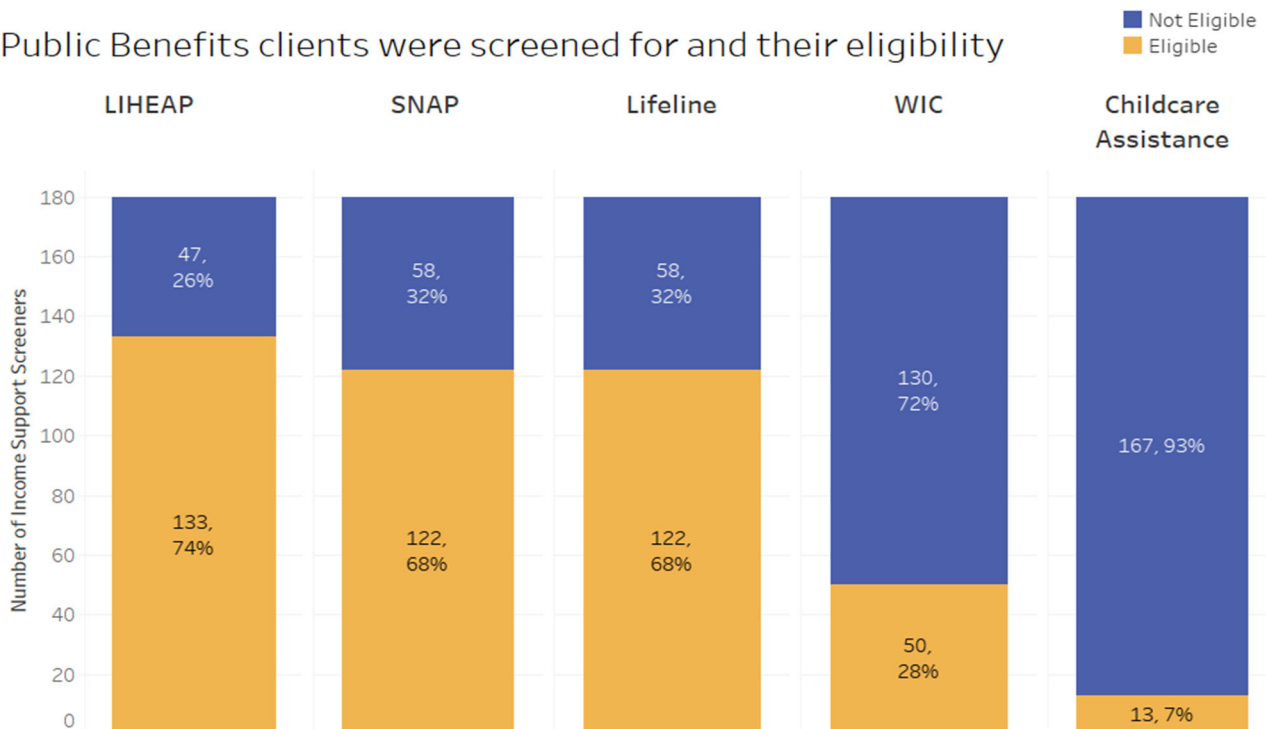*Benefits Clients are Eligible For*

The income support screener that we implemented screens for 14 different benefits. Of the 180 unique screeners completed, 141 clients (78%) were eligible for at least one benefit.

Number of Benefits or Tax Credits Client is Eligible For

137 (76%) of clients were eligible for 3 or more benefits or tax credits
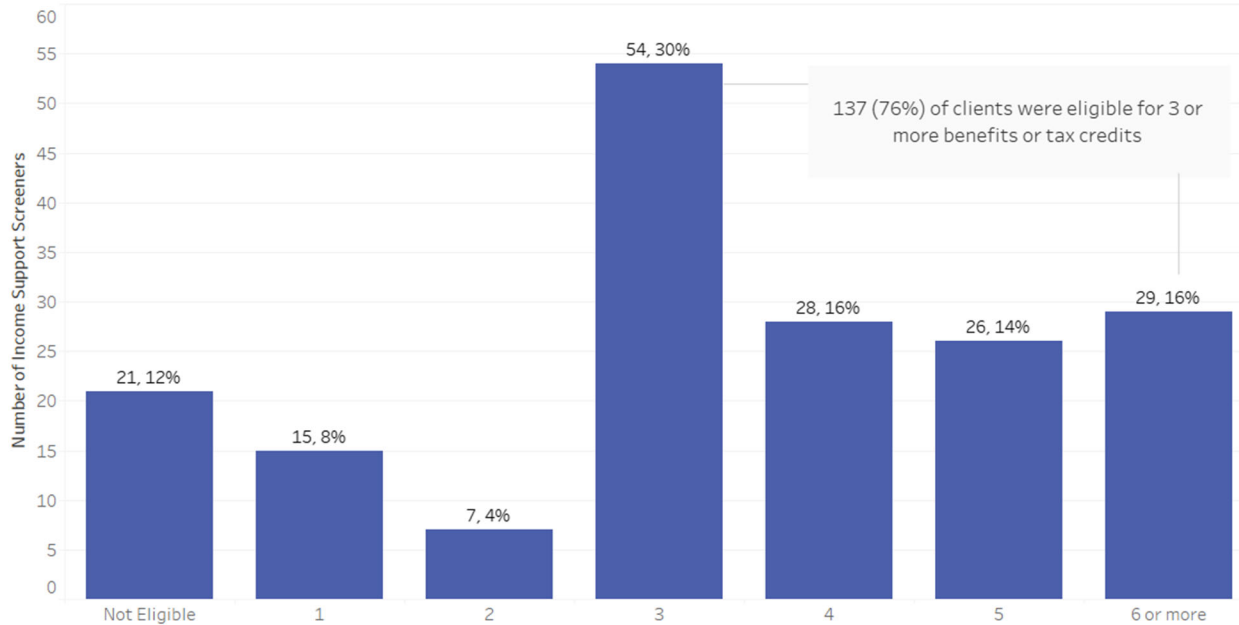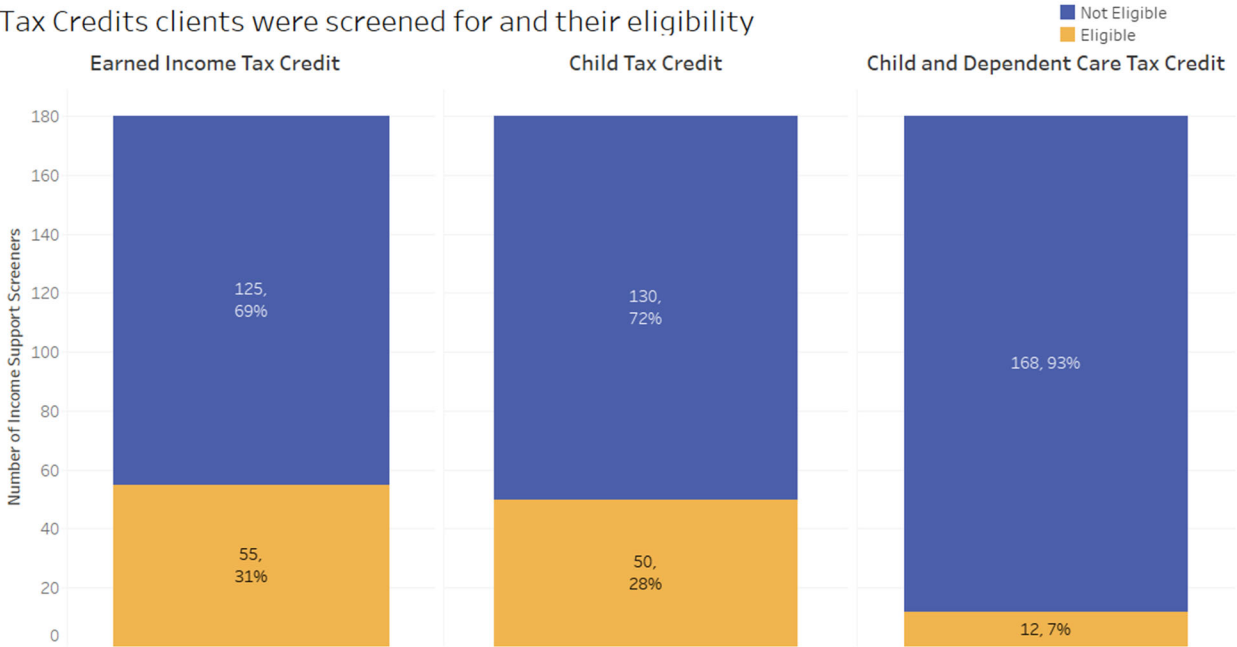
Income support clients were screened for five public benefits and three tax credits. For public benefits income support, clients were most likely to be eligible for the Low-Income Home Energy Assistance Program (LIHEAP), Supplemental Nutrition Assistance Program (SNAP, formerly food stamps), and Lifeline (free cell phone service).

Public Benefits clients were screened for and their eligibility

For tax credits clients were most likely to be eligible for the Earned Income Tax Credit.
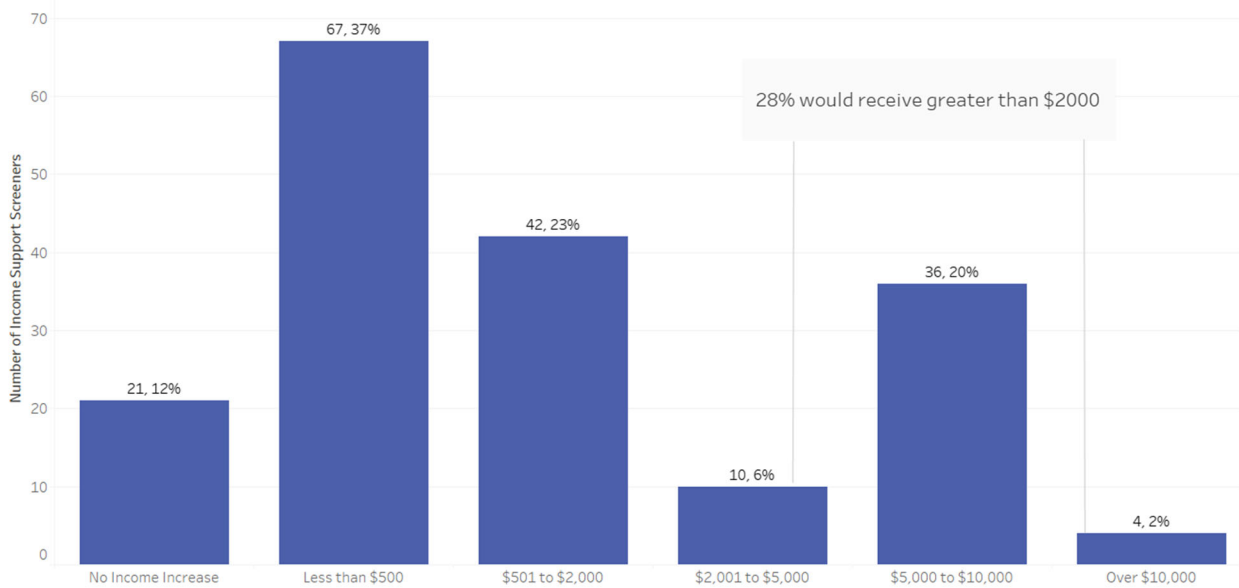
Tax Credits clients were screened for and their eligibility

| | Not Eligible |
| | Eligible |

Earned Income Tax Credit **Child Tax Credit** **Child and Dependent Care Tax Credit**

125, 69%

55, 31%

130, 72%

50, 28%

168, 93%

12, 7%

Number of Income Support Screeners

*Projected Annual Income Increase from Screener*

As part of the process, the screener evaluates not only the likelihood of the client receiving the public benefits, but also the amount they are likely to receive from a specific benefit. The figure below shows that 28% of clients would receive more than $2,000 annually; only 2% would receive over $10,000. Thus, almost three quarters of clients would receive less than $2,000, and the average annual increase in income was projected to be $2,265.

Income Supports Screener Projected Annual Income Increase from Benefits

67, 37%

28% would receive greater than $2000

42, 23%

36, 20%

21, 12%

10, 6%

4, 2%

No Income Increase   Less than $500 $501 to $2,000 $2,001 to $5,000 $5,000 to $10,000   Over $10,000

Number of Income Support Screeners

However, the *actual* average increase of annual income was $2,946; 30% higher than the average projected increase.

Average Projected Income Increase Compared to Actual Income Increase
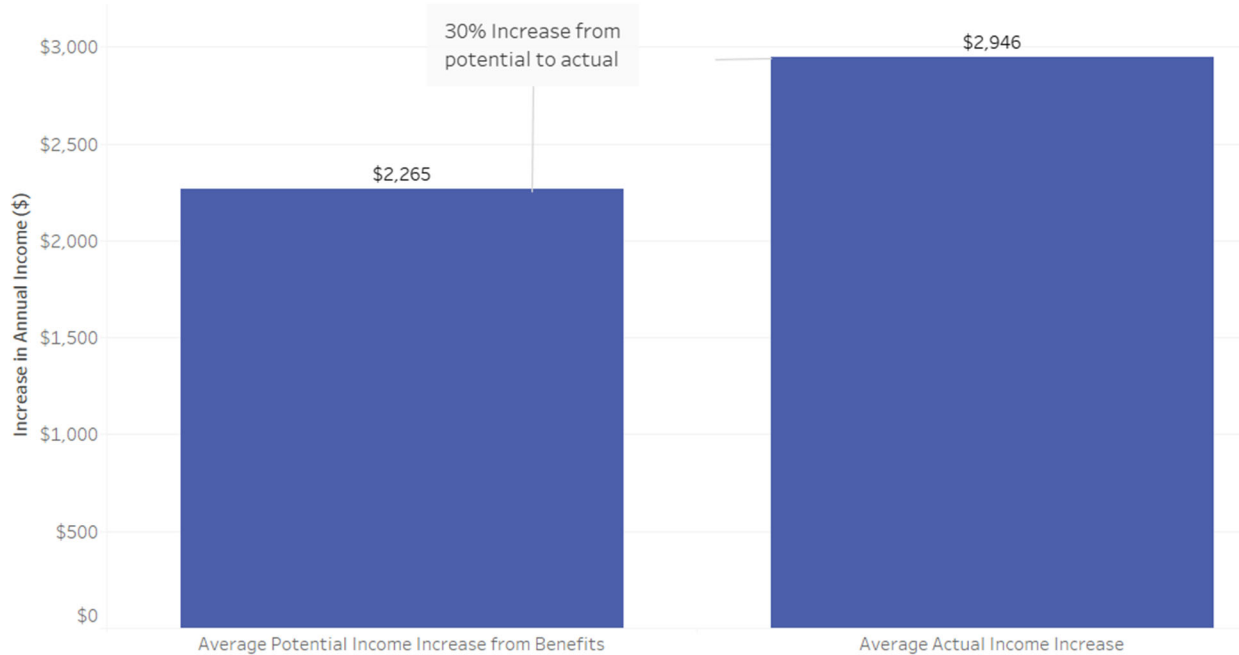
In 2022, Connective, in partnership with Benefits Data Trust, determined there are approximately 80,000 people within Harris County who are eligible for SNAP benefits yet not participating in SNAP. Of the 180 clients screened during this project, 68% of them were likely eligible for SNAP. Additionally, 95 of the clients were screened and approved for SNAP, and another 28 had applied or reapplied for SNAP.

LISC uses Salesforce as its CRM; coaches input information from meetings with clients to create a "story" of the client's experiences, progress, goals, and successes. For income supports, an FOC coach typically consults resources online or through other methods to counsel the client on potential benefits and how to apply. The income supports tool reduces the burden on the coach to source information and compile it for the client, since all the information is in one place. It enables the coach to have more confidence, saves time, and efficiently provides a summary to the client that will allow the client to make decisions about their own financial situation.

Income supports data collection in Salesforce is designed to collect client information after the income supports coaching session, to track client progress, summarize the coaching session, and report programmatic outcomes.

The benefits of the screener are: income supports coaches can use it as a tool during a coaching session, complete it during conversation with the client, it improves the client's digital literacy/digital access, and provides a holistic report that suggests personalized options for each client's situation.

FOC Experience and Best Practices

As mentioned earlier in this report, Connective observed client-coaching sessions during which the Income Support Screener was completed. These sessions gave insight into how the coaches and clients interact with the screener, and how the results of the screener are discussed with the client. During the observations and feedback sessions, the project team heard positive feedback from coaches, including what coaches appreciated about the income supports tool.

Coaches can introduce the screener at different points in their Income Supports meetings, depending on the situation and preference. For example, some coaches saw the screener as a productive way to *begin* an income supports session with a client; one coach said that they liked to use the screener as a conversation starter, because it built confidence for both the client and the coach. Some coaches, however, indicated that they were most likely to use the screener toward the *end* of the process, to encourage clients to come back and complete applications. Still others said they are most likely to use the screener towards the *middle* of their process to introduce possible resources. One coach explained that "Depending on the client's goal depends on where they start. If the client is there for income support, they might start with the screener because it has a small budget section. If they are there for financial counseling, start with a budget sheet which can then introduce the screener." Clearly, different coaches found success in introducing the screener at different points in their meetings with clients.

Another coach pointed out that the screener can make income supports coaching meetings *shorter* because it builds confidence. They said, "It adds organization and confidence, and helps the client see how they might be helped and what the outcomes might be." They shared that the screener helps build the coach's own confidence and organization in the meeting while also building the client's confidence in how they might be helped. This theme was reinforced by another coach who said that the screener gives the client confidence to apply. It provides options for the client to see in the next few months and enables coaches to provide a useful summary to the client. Before starting the screening process, coaches learned to ask what benefits the client is already receiving; when the client is as accurate and honest as possible the results at the end of the screener are more useful.

Additionally, Program Directors at the FOC agencies also pointed out that the screener is a useful training tool for new coaches, and that the screener may even empower newer coaches who have limited knowledge of public benefits to help clients more effectively.

Based on observation, the more efficient uses of the screener were instances where the coach had already collected some, if not most, of the information the screener required. The FOCs that use

the information they collect with their own intake forms can complete the screener more quickly, because the client does not have to immediately recall answers to questions. The FOCs that used previously collected information completed screeners in an average of under 11 minutes. The agencies that did not use previous information completed screeners in an average of 20 minutes.

Many of the coaches said they appreciated that the tool introduces benefits to clients that they may not have considered or known about, which could be overlooked if the client comes in with a specific benefit in mind; coaches said they enjoyed walking the client through the summary of what public benefits they may be eligible for. After completing the screener, coaches might email or print out the benefits report for the client to take home so they could apply on their own (or return for assistance) or use the resource page at the end to share links with the client if they are interested in researching more. Coaches liked that the benefits report shows the client what they have access to, and that the client can take the benefits report with them and take additional action if they are interested. Also, because the client can see public benefits in dollar amounts, it incentivizes them to apply. One coach stated, "The screener lends itself to the process, and most questions get answered with just talking to the client."

The most significant improvement coaches said they want to see is Salesforce integration. Coaches recognize that they are doing duplicate data entry when they are using the screener tool, and the process would be much better if they only needed to enter information once. Connective also witnessed this duplicate data entry during the client observation sessions. Suggested improvements to the screener itself were more minor, such as having more descriptive titles to explain the benefits and what they provide to the client, fixing dead links, and changing the wording on some of the questions to make them easier to understand.

The "Other Expenses" section of the screener, the lengthiest section, tended to be particularly difficult for clients to complete. This section had multiple monthly expenses categories that the coach could fill out for the client, such as *cleaning & household items*, *entertainment*, and *clothing & shoes*. Given the fluctuating nature of these expenses, clients tended to be uncertain about amounts, and had to take long pauses to think about their answers.

Other areas we observed where the clients were struggling were virtual meeting rooms and being able to see the screener as the coach completed the screener. A few of the meetings were held virtually and clients had trouble joining the room. On two occasions, the coach opted to conduct the screener over the phone instead. In all the in-person sessions we observed, the client was not able to see the coach's screen as they were walking through the screener, and they were only able to show their screen at the end when they were done. This was not an issue for most, except on one occasion when the client wanted to see the screener as they were answering questions and they stood up and leaned over to see the coach's screen.

Overall, the project team learned that the process of completing a screener with clients could be quick and straightforward. Clients answered most of the questions quickly and were grateful for the information at the end. Some clients said they did not know about the public benefits they were eligible for and said that it was good to know. One client said that they would share some of the information with family members.

One of the most impactful client-coaching sessions that we observed was for a client who was already participating in SNAP and had come into the FOC for career assistance. The coach and client reviewed and completed an income screener and found that due to changes in the client's income level and household, the client was then eligible for $2,500 more per month in public benefits.

This client had also discussed with the coach that she was behind on her light bill, and the screener showed that she would be categorically eligible for CEAP (utility assistance). Additionally, since she was eligible for Temporary Assistance for Needy Families (TANF) and was already behind on her light bill, she would be at the top of the priority list to receive Utility Assistance.

Eligibility standards for public benefits are very confusing and continually changing, but tools like the income support screener can simplify this process and arm the coaches with the knowledge that they need to best serve their clients.

Recommendations
Lessons Learned and Recommendations for Broader Implementation

When new staff from Connective came on to this project in February 2023, they noted that there were very few FOC staff completing screeners and learned that there was high turnover at many of the FOC agencies. The first important step we took to drive usage up was to meet with program leadership to reintroduce the importance of the screener and ask for time to meet with their coaches. We then moved forward with training the new coaching staff on how to use the tool, what it provides them, and encouragement to use the tool in coaching sessions. We continued this interaction with coaches through our feedback sessions with each individual agency.

Along with the feedback sessions with coaches, it was crucial to continue meeting with Program Directors to explain the overall need and the problem we're trying to solve with this screening tool. We showed them how underutilized public benefits are, compared to how many people are eligible for public benefits. We then showed them how the tool allows us to recommend more public benefits for a client. Program Director buy-in and understanding was important to encourage coaches in using the screening tool.

The next step was to give agencies regular updates. We sent emails with a graph showing screener usage for each agency and celebrating the highest users. These "cheerleading" emails

showed how each FOC was doing compared to other agencies and motivated coaches to submit more screeners.

Aside from the screener tool, we learned there was the need to provide coaches with training on available public benefits, how a benefit has changed, and who can apply. If coaches themselves are well informed about public benefits, they can point out gaps in the screener or offer ways the screener needs to be improved. Public benefit applications can change, and coaches need to be up to date on those changes so they can provide clients with the correct information and better assistance.

Coaches said that clients who are immigrants are likely very hesitant to apply for public benefits, since they may be worried about being considered a public charge if they receive public benefits, and therefore unable to obtain their Green Card. It was helpful to offer resources and training to coaches on public charge exceptions, to allow them to help this population in the best way possible. We connected coaches with resources from Seguro Texas and offered to connect coaches with more training if they were interested. We also found it helpful to give coaches general recommendations on what public benefits are best for specific populations. We shared a spreadsheet with some coaches outlining the recommended public benefits for families with children, immigrant communities/non-citizens, seniors, and individuals with disabilities.

Finally, we were grateful that the technical (product) developer was closely connected, to provide technical assistance and be seen as part of the implementation team.

Recommendations for implementation at a larger scale:
1. To reduce the amount of work we are asking coaches to do, a high priority should be integrating the benefits screener with the CRM tool (in this case Salesforce) they are already using to enter client information. It may be that part of the reason some coaches have been resistant to using the screener is because the screener presented additional work. Integration would make it easier to get buy-in from coaches, since coaches would not be required to enter duplicate data.
2. Offer a printable or pdf version of the screener that the coach can share with their client beforehand. It does not necessarily need to be the entire screener, but even one printable section of the screener such as the "Other Expenses" section. We found that income supports meetings were much smoother and went more quickly if the coach collected some information from the client beforehand. The "Other Expenses" section gave clients the most trouble. It would make the process much easier for the client if they were able to review that section beforehand and have responses before the meeting.
3. Another scalable benefit screening opportunity exists in the form of self-service "mini screeners" embedded in public websites or available via SMS. Other national nonprofit and health insurance providers have done similar work with BK in Medicaid enrollment and free tax-prep outreach via SMS to reach large populations. These tools can provide

deeper call-to-action experiences or inform clients about financial empowerment opportunities that they might otherwise miss.

As noted in other parts of this document, a major barrier to using the screener was that it required coaches to log into and use multiple systems. This meant double data entry - one into the system of record (Salesforce) and one into the Income Supports Tool (BK's Screener). This took up additional time and could lead to input errors. Integrating BK's API into LISC's Salesforce instance would directly overcome this issue – it would allow for push-button benefit eligibility with minimal friction and through a unified interface where all client data is stored. Additionally, integrating directly with Salesforce would remove "administrative friction" to onboarding new coaches (e.g., it would not require setting up ancillary BK Screener admin accounts) and connecting clients to coaches' records. All of that is included in the existing CRM (Salesforce). Adding "one more tool" was in some cases a bigger ask than we expected, and sometimes coaches questioned the value-add of another tool that they had to learn and incorporate into their coaching sessions.

Another concern that coaches heard while using the tool was that clients' data may be compromised. However, BK's API utilizes industry-standard "parameterized URLs" plus "JSON payload" to accept case information and to return benefit information in structured data formats, meaning that the BK's system does not store any client information, and communicates over a secure network, so there is virtually no opportunity for lost or stolen client data while it is in transit. Integrating BK's algorithms directly into the data platform creates a seamless experience at national scale for both the coach and the client and prevents client data from being leaked or compromised.

Change management proved to be a bigger piece of the process than we anticipated. LISC and Connective had assumed that upon introducing the tool, it would be natural for coaches to simply begin using it. However, it took several meetings with coaches and program directors to help guide the process and encourage uptake. Also, it was somewhat difficult to gather information on barriers the coaches were facing in using the tool and gather feedback on usage. Buy-in from FOC ("on the ground") staff proved to be especially important in implementation. Critical to buy-in was ensuring that those who were working directly with the tool understood it: how to use it, how to explain to clients, how to seek technical assistance or guidance in the process. We found it most helpful to reinforce the base operations - that is, the FOC model and the inclusion of screening for income supports as part of the coaching relationship - and then layering supplemental tools such as the income supports tool on top of that.

We were not expecting change management to be such a large piece of this process and therefore needed to incorporate methods of convincing and educating coaches on the potential efficiency of the tool. Offering continuous support and "cheerleading" emails calling out the super users was helpful. Also, any time a coach must learn a new system or tool there is a learning curve, at best, and resistance, at worst. Finally, if an FOC has duplicative systems there may be questions as to why this tool should be used, and/or why they need to enter information into more than one system.

In summary, when implementing a new tool, especially a technology tool, program management and direct service staff need guidance and a facilitated discussion about team member familiarity and competency using the tool, identification of tool integration points along the client experience, and routine follow-ups scheduled at the start of the project to improve team member support, opportunities for coach feedback, and accountability around integration of the tool. Training including demos of the tool and its features, role play of an income supports coaching session, and immediate feedback could lead to more effective adoption of the tool as it is integrated into the workflow. Change management and support are equally important.

Aside from the introduction of a new tool, normalizing public benefits screening in the client workflow also involves reducing stigma and making income supports coaching part of the client's journey. Income supports are an equal "leg" of the three-legged stool FOC model and are equally as important as workforce development and financial stability coaching. Some FOC partners incorporate this thinking better than others. For the FOCs that use income supports screening and coaching as a typical part of the FOC workflow, or for FOCs that have a tenured income supports coach (that is, not high turnover in that role) it was easier to encourage them to use the tool and report feedback. For recently hired staff or staff of FOCs who may not consider income supports coaching to be important (it is merely a box to check), encouraging them to use the tool was more difficult. For several reasons, it was difficult at the beginning to elicit feedback; one reason may have been reluctance to use the tool, and therefore lack of feedback to provide! Once we noticed this pattern, it was easier to encourage, get feedback, and use the feedback to encourage again.

There are different facets to accessing and accepting income supports, many of which come with stigma or embarrassment, or perceived challenges. Some sources of stigma are:
1. The amount of benefit is (or is perceived to be) too low to jump through so many hoops.
2. Unsure because of immigration status or other familial factors
3. Embarrassment in asking for help or money

What we learned in this project is that income supports do not have to be permanent but can be a temporary bridge to get through a tough time, change careers, train full time, and other unusual situations. Many times, a bit of support or extra funds can help a family put food on the table and make rent while in the process of bettering life for their family. Images in the media and culture don't help, as people who accept benefits are typically seen as lazy and entitled, or frivolously spending money. However, the clients that take advantage of the system, commit fraud, or use benefits to buy expensive electronics or vehicles are actually relatively rare.

Although the Benefit Kitchen screener tool does not explicitly reduce stigma of getting public benefits, it aids in reducing embarrassment because it can usually be a quicker, more comprehensive overview of what a client can access, and can be incorporated into a broader discussion between the coach and client about financial stability and using different sources of income to chart a course

toward increased assets and wealth. It saves the client time and allows them to view how much help they can receive at a particular point in their family's life.

The screener tool helps clients explore income supports options in a less intrusive, objective way that does not require client commitment to access these resources. The fact that this information is not directly coming from the income supports coach may help mitigate the stigma that clients might feel when meeting with a coach to discuss income supports. Instead, client and coach attention are focused on exploring income supports options together, and it serves as the starting point to explore the possible impact of additional income supports resources on the client's budget, possible implications involving the benefits cliff and current income support eligibility, and integrating income supports with career opportunities for employment, overtime work, side gigs, and job promotions.

The report has provided a comprehensive overview of the income supports tool project in Houston. The project organizations hope this is not the end, but a beginning to allow yet more people to access benefits for which they're eligible to grow wealth and assets.

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