

FACT SHEET

Benefits wayfinder

Prosper Canada simplifies the search for government benefits



Background

- As Canada confronts the worst wave yet of the COVID-19 pandemic, the need to help people who are financially struggling to access financial relief has never been greater.
- Accessing government benefits is often very complex with many steps that pose challenges for people with low incomes. Some people may also experience language, literacy, digital, mobility, cognitive, disability and/or mental health barriers which add to these challenges.
- Benefits are often administered by different government agencies (e.g., housing, social services, CRA), making it difficult to browse benefits all in one place.
- As a result, people with low incomes often feel daunted by the sheer complexity of benefit processes, unable to navigate successfully, and completely alone and isolated. The dominant emotions that accompany their benefit journey is frustration and isolation.

About the Benefits wayfinder

- The **Benefits wayfinder** is an online tool that simplifies the search for government benefits for people seeking ways to boost their incomes and/or reduce their expenses.
- Developed by the national charity, Prosper Canada and sponsored by TD Bank Group, and supported by the Maple Leaf Centre for Action on Food Security, the **Benefits wayfinder** is bilingual, easy to use, plain language and provides customized benefit recommendations based on the life circumstances of each user.

- Accessible at benefitswayfinder.org, the tool provides information and resources from federal, provincial, and territorial governments, and content is regularly updated as new information becomes available.
- The **Benefits wayfinder** is designed for individuals to use on their own. Frontline service providers can also use the **Benefits wayfinder** to help clients identify benefits that can help boost their incomes and improve their quality of life.
- The **Benefits wayfinder** offers users four ways to search for benefits:
 - **Selecting ‘Starting Points’** generates a quick list of suggested benefits for people in specific groups (e.g., newcomers) or life phases (e.g., lost my job)
 - **Completing a short ‘Questionnaire’** provides a list of personalized benefits
 - **‘Browsing all benefits’** lets people search for benefits they already know about
 - **Selecting benefits** they are already receiving lets people explore related benefits.
- The **Benefits wayfinder** is supported by the following organizations who are acting as regional leaders for sharing, training, and supporting others to use the tool:
 - l'ACEF du Sud-Ouest de Montréal (Québec)
 - e4c (Alberta)
 - Family Service of Greater Vancouver (British Columbia)
 - Momentum (Alberta)
 - North York Community Services (Ontario)
 - Thunder Bay Counselling (Ontario)

Taxes filing and access to benefits

- Governments at all levels in Canada offer a diverse array of benefit programs to help individuals with the costs of daily living.
- Benefits provide money to people based on their life circumstances.
- For some Canadians, benefits can help to increase their income, lower expenses, and make a big difference to their quality of life, such as improved health, food security, housing stability and lower stress.
- Tax filing is necessary to establish eligibility for and/or access many income boosting benefits designed for people living on low incomes (e.g., Canada Child Benefit, GST Credit, Canada Worker Benefit, Disability Tax Credit, Guaranteed Income Supplement, etc.).

- We know that 1 in 5 people with low incomes do not file their taxes and this rate is much higher in some communities (e.g., some Indigenous communities).
- As a result, we estimate that at least \$1.7B a year in federal benefits alone go unclaimed by people with low incomes, because they don't tax file or encounter obstacles that prevent them from tax filing successfully.
- This money is the difference between going hungry or eating healthily, living on the street, or having a home, being alone and isolated or feeling you belong.

About Prosper Canada:

Prosper Canada is a national charity dedicated to expanding economic opportunity for Canadians living in poverty through program and policy innovation. Prosper Canada works with government, business, and community partners to develop and promote financial policies, programs and resources that remove barriers and help more Canadians to prosper. Learn more at www.prospercanada.org.

About the TD Ready Commitment

TD has a longstanding commitment to enriching the lives of its customers, colleagues, and communities. As part of its corporate citizenship platform, the TD Ready Commitment, TD is targeting C\$1 billion in total by 2030 towards community giving in four areas critical to opening doors for a more inclusive and sustainable tomorrow – Financial Security, Vibrant Planet, Connected Communities and Better Health. Through the TD Ready Commitment, TD aspires to link its business, philanthropy, and human capital to help people feel more confident – not just about their finances, but also in their ability to achieve their personal goals in a changing world. For further information, visit td.com/tdreadycommitment.

About the Maple Leaf Centre for Action on Food Security

The Maple Leaf Centre for Action on Food Security is a registered charity committed to working collaboratively to reduce food insecurity in Canada by 50% by 2030. The Centre advocates for critical public policies and invests in knowledge building and food-based programs that advance the capacity of people and communities to achieve sustainable food security. The Centre was created in 2016 and is governed by a board of directors, including four independent experts. Learn more at www.feedopportunity.com.

Contact:

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