

COMPETITIVE INTELLIGENCE REPORT

# Family Benefits & Aid Platform Landscape

A comprehensive analysis of competitors in the family benefits eligibility, enrollment, and funding space — with strategic implications for Dopple.

## 01 · OVERVIEW

## Executive Summary

The family benefits and aid technology space is rapidly growing, driven by over \$140 billion in unclaimed government benefits annually and increasing demand for digital-first enrollment experiences. This report profiles eight key competitors and maps how Dopple's unique family marketplace model creates differentiated positioning.

**KEY FINDING**

Most competitors are single-dimensional — either screening/eligibility tools OR funding/gifting platforms. Dopple is the only player combining family gift registries, subscription commerce, community gifting, AND benefits access into one ecosystem. This is both the opportunity and the pitch.

**\$140B+**

GOVERNMENT  
BENEFITS  
UNCLAIMED  
ANNUALLY  
IN THE U.S.

**83%**

HOUSEHOLDS  
THAT NEEDED  
FINANCIAL  
ASSISTANCE IN  
THE  
LAST 5 YEARS

**8**

DIRECT &  
ADJACENT  
COMPETITORS  
PROFILED IN  
THIS REPORT

**1**

PLATFORM  
COMBINING  
GIFTING +  
BENEFITS +  
MARKETPLACE  
(DOPPLE)

## Competitive Landscape Categories

We've organized the landscape into three tiers based on relevance to Dopple:

- **Direct Competitors** — Platforms that connect families to benefits and financial support with consumer-facing UX (Starlight, Single Stop, Findhelp, Propel)
- **Adjacent Players** — Platforms in the benefits-tech B2B space that serve institutions rather than families directly (Benefit Kitchen, AidKit, One Degree)
- **Emerging / Niche** — Newer entrants and specialized tools targeting subsets of the market (BenefitsUSA, Ounce, mRelief, Fabric Health)

02 · SPOTLIGHT COMPETITOR

# Starlight

Lisa's recommended competitor — a B2B benefits verification platform selling through credit unions. Founded by a former Google product leader.

## 02 · SPOTLIGHT COMPETITOR

# Starlight — Benefits Access via Credit Unions

## Starlight (Starlight Ventures Corporation)

[get-starlight.com](https://get-starlight.com)

### WHAT THEY DO

White-label, embedded benefits platform for credit unions. Identifies eligibility for local, state, and federal government benefits based on income, household needs, and life context. Uses an AI assistant to prep applications and guide members through enrollment — "no jargon, no guesswork, no drop-off."

### BUSINESS MODEL

B2B SaaS sold to credit unions. White-labeled under each credit union's brand (e.g., "BridgeUp" for Rockland FCU, "Benefits Navigator" for US Eagle FCU). Revenue from credit union contracts, not consumer fees. After enrollment, routes members back into credit union products (savings, credit) to deepen engagement.

### TRACTION & SCALE

700,000+ members reached across 12+ credit unions nationwide. \$15M+ in potential benefits unlocked since launch in 2024. ~\$1,000/year unlocked per qualifying member. Key partners include Rockland Federal Credit Union, Oswego County FCU, and St. Louis Community Credit Union.

### FOUNDER & TEAM

Founded by Shreenath Regunathan, former Google product leader. Team has roots in fintech, policy, and systems design. SOC 2 Type 2 compliant.

# Programs Starlight Covers

CATEGORY	PROGRAMS
<b>Food</b>	SNAP, CalFresh, WIC, LoneStar, state food assistance programs
<b>Healthcare</b>	Medicaid, KanCare, RiteCare, SoonerCare, MassHealth, MO HealthNet, ACA plans
<b>Housing</b>	Down payment assistance programs
<b>Utilities</b>	LIHEAP, CEAP, Cali-HEAP, state fuel assistance programs
<b>Childcare</b>	Childcare subsidy programs, Care 4 Kids, CalWORKs, state-level scholarships
<b>Tax Credits</b>	Child Tax Credit, EITC
<b>Job Loss</b>	Unemployment insurance

## WHAT LISA NOTED

"Testimonials throughout the process really increased conversion." Starlight embeds social proof and step-by-step guidance directly in the enrollment flow, reducing drop-off. This is a tactic Dopple should adopt — weaving real family stories and testimonials into the registry, gifting, and benefits experience.

## Starlight's Key Strengths

- **AI-powered application prep** — Removes friction from the enrollment process by pre-filling and guiding members through complex government forms
- **Institutional trust** — Selling through credit unions gives immediate credibility and reach; members already trust their financial institution
- **Flywheel model** — Benefits access → member loyalty → deeper credit union product adoption → retention
- **Embedded, not standalone** — White-labeled under each credit union's brand, feels native to members

## Starlight's Gaps (Dopple's Opportunities)

- **No gifting or community funding** — Starlight only connects people to government benefits; no mechanism for family/community financial support
- **No marketplace** — Doesn't help families access products and services; purely eligibility + enrollment
- **No family ecosystem** — Doesn't organize family needs, wishlist items, or coordinate support across a family's network
- **Credit union only** — Limited to financial institution channel; no direct-to-consumer presence
- **No gamification layer** — No engagement mechanics, loyalty, or incentive structures beyond the benefits themselves

## Consumer-Facing Benefits & Aid Platforms

### Findhelp (formerly Aunt Bertha)

findhelp.org

#### WHAT THEY DO

The nation's largest social care network — a searchable directory of 600,000+ social services programs across every U.S. ZIP code. Free for individuals; enterprise platform for health systems, government, and nonprofits to integrate social care referrals. Also offers Findhelp Fulfillment for ordering and reimbursing social goods (groceries, transportation, diapers).

#### BUSINESS MODEL

B2B SaaS for health systems, government agencies, nonprofits, and employers. Free public directory at findhelp.org. \$27M raised in last funding round. Public Benefit Corporation founded in 2010 in Austin, TX.

#### SCALE

150+ million Americans reached through customer organizations. Hundreds of institutional customers. Listings in every U.S. ZIP code across 100+ languages.

#### RELEVANCE TO DOPPLE

Findhelp is the broadest social services directory but is referral-only — it points families to programs but doesn't fund, purchase, or fulfill anything directly. Dopple's transactional model (gifting, subscriptions, matching) goes far beyond what Findhelp offers.

## Single Stop

singlestop.org

### WHAT THEY DO

Nonprofit benefits screening platform that connects families to 20+ assistance programs (Medicaid, SNAP, utility help, tax credits) in 15 minutes. Features eligibility screener, personalized referrals, application guides, and an interactive resource map with 600,000+ local resources.

### BUSINESS MODEL

Nonprofit (member of The Fedcap Group). B2B platform for partner organizations — healthcare providers, community colleges, workforce centers. Claims \$140B in unclaimed benefits exist annually.

### RELEVANCE TO DOPPLE

Focused purely on screening and referral — no commerce, gifting, or marketplace layer. Potential partnership opportunity for Dopple to integrate Single Stop's screening into the Dopple platform.

## Propel

propel.app

### WHAT THEY DO

Mobile-first app for managing EBT/SNAP benefits. Instant balance checks, deposit predictions, transaction history, fraud monitoring, and card-locking security. Also offers exclusive savings/deals for EBT cardholders on groceries, phone plans, and essentials.

### BUSINESS MODEL

Free app for consumers. Revenue from brand partnerships and offers ecosystem. Supported in 52 states and territories.

### RELEVANCE TO DOPPLE

Propel proves there's massive demand for consumer-friendly benefits management tools. However, it's limited to EBT/SNAP management — no broader family support, gifting, or marketplace. Dopple could learn from Propel's mobile UX and security features.

## B2B Benefits-Tech & Social Care Platforms

### Benefit Kitchen

benefitkitchen.com

#### WHAT THEY DO

API-first benefits estimation platform that answers "How much am I leaving on the table?" — not just eligibility, but to-the-dollar estimates for 25 federal, state, and county programs across all 50 states. Can add up to \$10,000 to a household's annual budget. Features recertification alerts to prevent benefit loss.

#### BUSINESS MODEL

B2B API sold to healthcare organizations, nonprofits, and government agencies. 20+ years in the space. HIPAA/PCI-DSS compliant. Notably, does NOT use AI — relies on policy expertise and manual rule updates.

#### RELEVANCE TO DOPPLE

Potential integration partner — Benefit Kitchen's API could power Dopple's benefits estimation. Their "dollar amount" approach (vs. yes/no eligibility) could be a powerful conversion driver on Dopple.

### One Degree

1degree.org

#### WHAT THEY DO

Y Combinator-backed community resource platform connecting low-income families to 31,800+ curated, regularly-updated nonprofit and government services. Serves 4.4M+ people. Provides social care systems for healthcare providers and government agencies — risk assessment, referrals, and outcomes measurement.

#### BUSINESS MODEL

B2B SaaS for healthcare and government partners. Free consumer-facing directory. Based in San Francisco, focused on social mobility.

#### RELEVANCE TO DOPPLE

Similar mission (social mobility for families) but purely a referral/directory platform. No transactional, gifting, or marketplace layer. Dopple goes deeper by actually facilitating funding and purchasing.

## WHAT THEY DO

Purpose-built platform for administering cash aid and public benefits programs. Enables organizations to accept applications, verify eligibility, and disburse payments from a single system. Features include custom form builders, reporting dashboards, automated eligibility checks, lottery-based selection, virtual case management, and multilingual communications.

## BUSINESS MODEL

B2B/B2G platform for governments, NGOs, and social-sector organizations. Focus on operational infrastructure for aid programs rather than consumer-facing access.

## RELEVANCE TO DOPPLE

AidKit represents the "back office" of benefits administration — could be a valuable infrastructure partner if Dopple begins managing grant disbursement at scale.

05 · HEAD-TO-HEAD

# Feature Comparison Matrix

This matrix highlights where Dopple stands relative to key competitors across the dimensions that matter most for the family benefits and aid space.

PLATFORM	BENEFITS SCREENING	APPLICATION ASSIST	COMMUNITY GIFTING	MARKETPLACE	SUBSCRIPTIONS	GIFT MATCHING	DIRECT TO CONSUM
<b>Dopple</b>	Partial	—	✓	✓	✓	✓	✓
<b>Starlight</b>	✓	✓ (AI)	—	—	—	—	— (B2)
<b>Findhelp</b>	✓	Referral only	—	Fulfillment	—	—	✓
<b>Single Stop</b>	✓	Guides	—	—	—	—	— (B2)
<b>Propel</b>	— (manage)	—	—	Deals/offers	—	—	✓
<b>Benefit Kitchen</b>	✓ (API)	Estimation	—	—	—	—	— (B2)
<b>One Degree</b>	✓	Referral only	—	—	—	—	✓
<b>AidKit</b>	✓ (admin)	✓ (admin)	—	—	—	—	— (B2)

STRATEGIC INSIGHT

No competitor operates across all columns. Starlight has the strongest benefits screening and application assistance, but zero commerce or community capabilities. Dopple is the only platform that can mobilize a family's entire ecosystem — government benefits, community gifting, marketplace, and subscriptions — into a single experience. The gamification layer from DFL would make this gap even wider.

## The "Dopple Advantage" — What No Competitor Has

- **Family Registry as the Central Hub** — No competitor organizes family needs into a shareable, fundable registry that coordinates gifting from friends, family, and community
- **Gift Matching Engine** — Dopple's \$3-for-\$1 matching and community gifting model has no equivalent in the benefits/aid space
- **Subscription Commerce** — Clothing boxes, diaper subscriptions, and recurring essentials integrated with gifting and benefits
- **Multi-Stakeholder Platform** — Parents, donors, service providers, and investors all have a role; competitors serve one audience only
- **Patent-Pending Fractional Payments** — Group gifting where multiple contributors fund a single item; unique in the market

## The Gamification Edge — Why It Matters Here

Gamification in the nonprofit and social impact sector has produced remarkable results. None of Dopple's competitors have implemented engagement mechanics — creating a massive first-mover advantage for a gamified family platform.

**48%**

INCREASE IN  
PARTICIPANT ENGAGEMENT  
FROM GAMIFIED  
INITIATIVES

**24%**

INCREASE IN DONATIONS  
VS. TRADITIONAL  
METHODS

**85%**

OF CHARITY: WATER  
FUNDRAISER  
PARTICIPANTS REACHED  
THEIR GOAL

# Case Studies: Gamification in Social Impact

ORGANIZATION	MECHANIC	RESULT	DOPPLE APPLICATION
<b>Charity: Water</b>	Birthday Campaign — personal fundraising pages with real-time progress	85% of participants hit their goal; 30% engagement growth	Registry sharing + progress tracking for family wishlists
<b>UNICEF Kid Power</b>	Wearable tracks steps → unlocks food pack funding	1M+ daily steps; 500K+ participants; \$600K+ raised	Activity-based matching multipliers for donors
<b>Habitat for Humanity</b>	Global Village — team challenges tied to fundraising	€500K raised in first year; 40% engagement growth	Community challenge model for donor groups
<b>American Heart Assn.</b>	Heart Walk app — step logging, friend challenges, badges	60% of participants raised more than ever	Badges and leaderboards for donor engagement
<b>Salesforce / Benevity</b>	Employee volunteering platform with points, grants, and leaderboards	85K employees engaged; \$500 grants for top volunteers	Corporate partner engagement program model

## Gamification Mechanics for Dopple × DFL

- **Donor Leaderboards & Trophies** — Recognize top gifters by month, category, or community. Public and private leaderboards create healthy competition
- **Loot Box / Boss Mechanics** — Surprise matching multipliers, bonus items, or unlockable rewards when donors hit milestones or families complete onboarding steps
- **Earned Economy** — Families earn "Dopple Credits" by completing profiles, sharing wishlists, writing thank-you notes, or referring other families
- **Social Clubs** — Group donors into communities (school PTA, church group, employer match program) with collective goals and impact dashboards
- **Testimonials as Social Proof** — Per Lisa's insight from Starlight, embed family stories at every decision point to increase conversion
- **Impact Visualization** — Show donors exactly where their contribution went with real-time visual feedback (Charity: Water's proven model)

## 07 · RECOMMENDATIONS

# Strategic Recommendations

Based on the competitive landscape analysis, here are concrete actions to strengthen Dopple's positioning and accelerate growth.

## 1. Adopt Starlight's Testimonial Playbook

Starlight's use of testimonials throughout the enrollment process measurably increases conversion. Dopple should embed family success stories at every friction point: registry creation, gift matching, benefits enrollment, and subscription sign-up. Build a systematic process for collecting and surfacing these stories.

## 2. Integrate Benefits Screening via API Partner

Rather than building benefits screening from scratch, partner with Benefit Kitchen or a similar API provider to offer "How much are you leaving on the table?" estimates within the Dopple platform. This instantly addresses Dopple's weakest column in the comparison matrix while leveraging existing infrastructure.

## 3. Build the Gamification Layer First

No competitor has gamification. This is DFL's core expertise and Dopple's biggest potential differentiator. Prioritize donor leaderboards, matching multipliers, and the earned-credit economy — these directly drive the engagement and retention metrics that matter most.

## 4. Position Against, Not Alongside, Competitors

The investor deck already captures this well: "Our competitors are transaction-focused. Dopple organizes and mobilizes a family's ecosystem." Every pitch should reinforce that Starlight, Single Stop, and Findhelp are excellent at what they do — and Dopple is excellent at everything they don't.

## 5. Explore Credit Union Channel (Starlight's Playbook)

Starlight's B2B model through credit unions has proven scalable (700K+ members). Dopple could offer a white-label version of the Family Registry to credit unions, combining Starlight-style benefits access with Dopple's unique gifting and marketplace — a compelling "Starlight + more" pitch.

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## BOTTOM LINE

Dopple occupies a unique position in the family support ecosystem. While competitors have built strong point solutions for benefits screening, referral, and enrollment, none has attempted to build the comprehensive family funding platform that Dopple envisions. The combination of DFL's gamification expertise with Dopple's marketplace creates a moat no current competitor can replicate.

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Research compiled May 2026 · Sources include company websites, investor materials, F6S, Crunchbase, and published case studies · Prepared for DFL × Dopple collaboration