

# Applying for benefits: A case study (Ben)

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Benefits and credits directly affect the lives of the clients that we work with, providing a significant supplement to income or be the only way to make ends meet. We will use personas to help us think about the benefits and credits that we may suggest our clients to explore and apply for. Let us also consider any challenges that they may come across and the support actions that a case worker could take to assist them.

Ben is a 35-year-old Canadian by birth living on social assistance, and is a single father to a five-year-old son.

- He receives \$1,300 per month from Ontario Works (social assistance in Ontario), of which \$950 goes to rent.
- It is unclear whether he is paying for child support.
- His son was recently diagnosed with a learning disability.
- He is up to date on filing his taxes.

Ben wishes to increase his income or to find employment.



## Next steps

What are the benefits and credits that Ben can apply for? In addition to federal benefits and credits, what are the provincial, municipal and regional benefits and programs in your area that may be considered?

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## Anticipated challenges

What are some anticipated challenges that Ben might face?

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## Additional tips and resources

Reflect on the kinds of answers Linda could offer you. What could you be listening for in her answers, to help you continue the conversation?

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Below, we provide some possible next steps for this case study using relevant federal and Ontario provincial benefits and credits. We encourage you to include any provincial, municipal, and regional benefits and programs in your area that you can encourage clients to explore. It is important to remember that every individual and situation is different and there is no one correct course of action. Consider different possibilities for each client and respect their unique challenges and wishes.

## Next steps

1. Since Ben is up to date on his tax filing, ensure that he is accessing the GST/HST credit, Ontario Trillium Benefit (OTB), and Canada child benefit (CCB).
2. Apply for shared CCB if custody is shared.
3. Apply for the Disability tax credit (DTC) for his son. This will open access to the Child Disability Benefit (CDB) and a Registered Disability Savings Plan (RDSP). An RDSP can be a vehicle to receive the Canada Disability Savings Bond (CDSB) and Canada Disability Savings Grant (CDSG).
4. Apply for Assistance for Children with Several Disability (ACSD) through Ontario Works.
5. Apply for the RDSB, CDSB and CDSG
6. Apply for child care subsidy if the child is enrolled in a qualifying child-care or recreation program.

\*It is suggested that steps 3 and 4 be done at the same time since both require reporting and documentation from a medical practitioner.

## Anticipated challenges

- Application of the DTC can take two-three months or more, depending on the quality of reporting from the medical practitioner.
- Assessment of learning needs for the child is done via the school board and can be lengthy.
- There may be costs associated with medical assessments

## Additional tips and resources

- Reporting on the child's disability should be done through the school and through a family doctor who has full knowledge of his diagnosis. Be forthright with the needs and challenges that the child has on the DTC application.
- The start date of the disability is the date from which the disability started – this could be before the date that the child started school.
- Include all diagnoses and approvals for other disability serving programs (such as approval for income support benefits for people with disabilities) with the application, and keep a full copy of the application and everything that has been submitted for reference.
- Once the DTC and CDB are approved, the CRA will automatically calculate payments for the current and two previous years. Ben can send a written request to the tax center to receive additional payments that his son is eligible for before the two previous years since both the DTC and CDB are retroactive for ten years.
- If the DTC application is denied, the **initial decision can be appealed**.

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