

Applying for benefits: A case study (Clothilde)

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.

Clothilde is 27-years old and recently moved from Quebec to Ontario.

- She has a 3-year-old child and is expecting a second child with her boyfriend.
- Her boyfriend provides the family's sole source of income, he earns \$20 per hour.

Clothilde's goal is to file her current year tax return and understand the benefits offered in her new province of residence.

Next steps

What might be Clothilde's next course of action? What are the benefits and credits that she can apply for?

Anticipated challenges

What are some anticipated challenges that Clothilde might face?

Additional tips and resources

What advice or resources might a case worker be able to provide?

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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. Clothilde is suggested to first inform the CRA of her move from Quebec to Ontario. She can update CRA information online, by phone, or by mail.
2. File taxes up to the current year in order to receive any eligible benefits or refunds, for example, the **GST/HST credit**, **Canada child benefit (CCB)**, and **Climate action incentive (CAI)**.
3. Apply for **Employment Insurance (EI)** if eligible.
4. Explore provincial supports such as Healthy Smiles Ontario, Ontario child care subsidy and Ontario Electricity Support Program (OESP).

Anticipated challenges

- If the paternity of her first and second child are different, tax filing may be more complicated.
- Single versus couple status definitions may be different between the CRA and social assistance or other support programs should she apply for them.

Additional tips and resources

- The case worker should determine whether Clothilde was a resident of Ontario as of December 31st of the previous year and her income while living in Quebec.
- Refer Clothilde to a tax specialist to address eligibility and amounts of the Canada child benefit.

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