

Applying for benefits: A case study (Martina)

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.

Martina is aged 66 and her husband recently passed away this calendar year.

- Her husband was working in Canada and he was contributing to his company's private pension as well as the Canadian Pension Plan (CPP).
- She owns her own condominium and in a suburban area in the city.
- She wants to retire from her family-run self-employment catering business. She earns \$50,000 per year

Martina would like to understand her retirement options and what benefits and programs she is eligible for.



Next steps

What are the benefits and programs that Martina might be eligible for? What might be her possible next course of action?

Anticipated challenges

What are some anticipated challenges that Martina 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. Apply for the [Canada Pension Plan \(CPP\) death benefit](#).
2. Apply for the [CPP survivor's pension](#).
3. Check if her husband's private pension has survivorship benefits.
4. Apply for the [CPP retirement pension](#).
5. Apply for Old Age Security (OAS) if she is not already receiving it (she can be receiving it from age 65).
6. Ensure that she is receiving the Ontario Drug Benefit (available to those over age 65).

Anticipated challenges

- Martina may not be eligible for certain benefits because her income is too high. This may be frustrating or unmotivating if she was expecting to receive access to more benefits and programs.

Additional tips and resources

- Refer out to financial planner to seek advice on her assets, mortgage (if any) and to work out a plan for her business.

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