

Applying for benefits: A case study (Valeria and Jan)

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.

Valeria and Jan are both 55 years old and have been Canadian citizens for 10 years.

- They both work full time and have a combined income of \$80,000.
- They have not filed their taxes for the current year.
- They have foreign pensions and do not know what implications this has on their taxes

Valeria and Jan wish to understand their retirement options and make a plan for retirement.

Next steps

What might be Valeria and Jan's next course of action? What are the benefits and credits that they can apply for?

Anticipated challenges

What are some anticipated challenges that Valeria and Jan might face in the benefits application process?

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. Valeria and Jan should be encouraged to file their taxes up to the current year in order to receive any eligible benefits or tax credits, for example the **Climate Action Incentive (CAI)**.
2. Access their Statement of Contributions from their Canada Pension Plan (CPP) to estimate the value of their CPP retirement pension.

Anticipated challenges

- Every foreign pension plan has different treatments, with some being tax deductible and others not, at different amounts. This can complicate the tax-filing process.
- Since Valeria and Jan have a high income, they are not eligible for many income-tested benefits and credits. This may be frustrating or un motivating if they were expecting to be eligible for more benefits and programs.

Additional tips and resources

- Refer Valeria and Jan to a CRA pension specialist regarding tax exemptions for their foreign pensions.
- The support or case worker is encouraged to be aware of client expectations in addition to the benefits and credits that the client is already receiving in order to help manage expectations.
 - Know the general thresholds of major benefits.
 - Request the client to update you of any updates to their situation (e.g. changes in marital status, employment, or children no longer living in the home).

We are grateful to the West Neighbourhood House in Toronto, Ontario for their content support in the development of this resource.