Justice Cafe:
Income Security & Just Recovery

Presented by the Community Advocacy & Legal Centre

www.communitylegalcentreca

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Agenda

- Brief introduction/reminder about CALC's services
- New COVID-19 federal income supports
- One-time payment to persons with disabilities
- Update on OW and ODSP
- "Just Recovery Ontario" campaign + how to get involved

CALC: Who Are We?

- We are a non-profit community legal clinic and provide **FREE(!!)** legal advice, assistance and representation to people living on a low income.
- We provide service to Hastings County, Lennox & Addington County, Prince Edward County + Tyendinaga Mohawk Territory.
- We are open and serving clients and service providers by phone, email, and other virtual means. We are seeing clients by appointment only on a limited basis.

How Can CALC Help?

- We provide legal services in the following areas:

Tenant Rights

Consumer & Debt Law

Income Security (OW, ODSP, CPP)

Employment and WSIB

Human Rights and Education

Seniors Issues (incld. Powers of Attorney and Wills)

- We also do Public Legal Education, Law Reform, Systemic Advocacy.

Stop Sexual Harassment at Work Project

- The federal government has funded a project to deliver legal information, advice and education on sexual harassment in the workplace. The goal is to prevent and eliminate sexual harassment at work.

- We provide free legal information and advice to all workers regardless of income.

- We also offer workshops on workplace sexual harassment to interested groups and organizations including employers.

What We Don't Do

- We do not handle the following areas of law: Real Estate, Family Law, Criminal Law, Estates, Short/Long Term Disability

- We do not issue Legal Aid Certificates

- For criminal and family law issues, call Legal Aid Ontario Customer Service Centre: 1-800-668-8258

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Trusted Intermediaries

- Service providers can call us directly for legal information on areas of law we deal with
- We provide educational workshops for service providers
- Our Legal Health Check poster can help red-flag or spot poverty law issues: https://communitylegalcentre.ca/wp-content/uploads/2019/11/Legal-Health-Awareness-Poster-2019-1.pdf

Canada Emergency Response Benefit

Canada Emergency Response Benefit (CERB)

- Taxable benefit of $2,000/month ($500/week) for workers who **stopped working or saw their earnings reduced due to COVID-19**
  - Must "live in Canada" but do not have to be citizen, permanent resident
  - Must have a valid SIN, and be at least 15 years old
  - Must have had income of at least $5,000 in 2019 or past 12 months (employment / self-employment / EI maternity or parental benefits or combination thereof)
  - Cannot have voluntarily quit

- CERB HAS NOW ENDED, BUT THE CRA IS CONTINUING TO ACCEPT AND PROCESS RETROACTIVE APPLICATIONS FOR THE PERIOD FROM AUGUST 30 TO SEPTEMBER 26, 2020

CERB is Ending – Now What?

With CERB ending, the government is transitioning people who are still out of work to other programs:

- **Employment Insurance (EI) Program - Temporary Changes**
- **Canada Recovery Benefit (CRB)**
- **Canada Recovery Caregiving Benefit (CRCB)**
- **Canada Recovery Sickness Benefit (CRSB)**

***note:** no direction yet on how the new federal benefits and EI are to be treated by OW/ODSP.

EI - Temporary Changes

Employment Insurance (EI) Program - Temporary Changes

- The majority of people who were on CERB and are still out of work will be expected to transition to EI
- Temporary changes to make it easier to qualify for EI:
  - Reduced number of hours to qualify (120 hrs)
  - The 52-week period to accumulate insured hours will be extended for those who received the CERB
  - Everyone will be able to receive at least 26 weeks of benefits (and up to a max of 45 weeks)
  - 1 week waiting period waived for those transitioning directly from CERB
- Payments will be least $500 per week ($300 per week for extended parental benefits) – to bring it in line with other federal COVID benefits. Payments are taxed at source (unlike CERB).

EI - Temporary Changes

Employment Insurance (EI) Program - Temporary Changes

- Those who applied for CERB through **Service Canada** will be automatically transitioned to EI after their CERB ends (provided they are EI eligible)

- Those who applied for CERB through the **CRA** will need to apply for EI through Service Canada

EI - Temporary Changes

Employment Insurance (EI) Program - Temporary Changes

- Apply online: https://www.canada.ca/en/services/benefits/ei.html
- Must continue to make EI report every two weeks to receive EI benefits
- Must be “ready, willing, and able” to work each day
- Remember that EI allows working while on claim, but deducts 50 cents on every $1

Canada Recovery Benefit (CRB)

Canada Recovery Benefit (CRB)

- Temporary income support for workers who have stopped working OR had their income reduced by at least 50% because of COVID-19 AND are not eligible for EI benefits.
- Essentially it is EI for people who do not qualify for EI
- The CRB provides $500 per week for up to 26 weeks. Taxed at source.

Canada Recovery Benefit (CRB)

Canada Recovery Benefit (CRB)

- May qualify for the CRB if:
  - You reside in Canada, are presently in Canada, have a valid SIN, and are at least 15 years old
  - You stopped working for reasons related to COVID-19 OR had a 50% reduction in your average weekly income compared to the previous year due to COVID-19
  - You are not eligible for EI, and are not getting other benefits
  - You earned at least $5,000 in 2019, 2020, or in the 12 months prior to the date of your application from employment, self-employment, maternity or parental benefits, or some combination of these
  - You have not quit your job unless it was “reasonable” to do so, or reduced your hours voluntarily
  - You are actively seeking work, and have not turned down reasonable work in the two-week period you are applying for

Canada Recovery Benefit (CRB)

Canada Recovery Benefit (CRB)

- Applications opened October 12
- Apply online: https://www.canada.ca/en/revenue-agency/services/benefits/recovery-benefit/crb-how-apply.html
- Applications DO NOT RENEW AUTOMATICALLY.
- Benefits are paid 2 weeks at a time. Benefits are paid in arrears (not ahead of time). If your situation continues past 2 weeks, you will need to re-apply for an additional 2 weeks.
- You may apply up to a total of 26 weeks between September 27, 2020 and September 25, 2021.

Canada Recovery Caregiving Benefit (CRCB)

Canada Recovery Caregiving Benefit (CRCB)

- Temporary income support for workers who cannot work because they must provide care to children under 12 years old, or family members who need supervised care.

- Payments of $500 per household per week, for up to 26 weeks. Taxed at source. Only one member per household can apply.

Canada Recovery Caregiving Benefit (CRCB)

Canada Recovery Caregiving Benefit (CRCB)

- May qualify for the CRCB if:
  - You reside in Canada, are presently in Canada, have a valid SIN, and are at least 15 years old;
  - You earned at least $5,000 in 2019, 2020, or in the 12 months prior to the date of your application from employment, self-employment, maternity or parental benefits, or some combination of these
  - You are not in receipt of other benefits (EI, CRB, short-term disability benefits, paid leave from employer)
  - You have been unable to work for at least 50% of your normally scheduled work in a given week because you are caring for a family member
  - Your family member needs care because (1) their care program, care services, school or daycare is closed or unavailable; (2) they are sick with or have symptoms of COVID-19 OR they are at risk of serious health complications if they get COVID-19 OR they are self-isolating due to COVID-19

Canada Recovery Caregiving Benefit (CRCB)

Canada Recovery Caregiving Benefit (CRCB)

- Apply online: https://www.canada.ca/en/revenue-agency/services/benefits/recovery-caregiving-benefit/crcb-how-apply.html or apply by phone: 1-800-959-2019/ 1-800-959-2041
- Applications DO NOT RENEW AUTOMATICALLY.
- Benefits are paid 1 week at a time. Benefits are paid in arrears (not ahead of time). If your situation continues past 1 week, you will need to re-apply for another week.
- You may apply up to a total of 26 weeks between September 27, 2020 and September 25, 2021.

Canada Recovery Sickness Benefit (CRSB)

Canada Recovery Sickness Benefit (CRSB)

- Temporary income support for workers who are unable to work because they're sick and need to self-isolate due to COVID-19, or have a health condition that puts them at greater risk of getting COVID-19.

- The CRSB provides $500 per week for up to 2 weeks. Taxed at source.

Canada Recovery Sickness Benefit (CRSB)

Canada Recovery Sickness Benefit (CRSB)

- You may be eligible if:
  - You reside in Canada, are presently in Canada, have a valid SIN, and are at least 15 years old
  - You are unable to work at least 50% of your scheduled work week because (1) you are sick with COVID-19 or you may have COVID-19; (2) you were told to self-isolate due to COVID-19; (3) you have an underlying health condition that puts you at greater risk of getting COVID-19.
  - You earned at least $5,000 in 2019, 2020, or in the 12 months prior to the date of your application from employment, self-employment, maternity or parental benefits, or some combination of these
  - You are not in receipt of other benefits (EI, CRB, short-term disability benefits, paid sick or other leave from employer)

Canada Recovery Sickness Benefit (CRSB)

Canada Recovery Sickness Benefit (CRSB)

- Apply online: https://www.canada.ca/en/revenue-agency/services/benefits/recovery-sickness-benefit/crsb-how-apply.html or apply by phone: 1-800-959-2019 or 1-800-959-2041

- Applications DO NOT RENEW AUTOMATICALLY.

- Benefits are paid 1 week at a time. Benefits are paid in arrears (not ahead of time). If your situation continues past 1 week, you will need to re-apply for the next week.

- You may apply for a maximum total of 2 weeks.

Payment to Persons with Disabilities

One-Time Payment to Persons with Disabilities

- One-time tax-free non-reportable payment of $600 made beginning on October 30, 2020 to those in receipt of the Disability Tax Credit (DTC), Canada Pension Plan- Disability (CPP-D) or certain disability supports provided by Veterans Affairs Canada (VAC).

- Those eligible for DTC AND OAS will get $300.

- Those eligible for DTC AND OAS AND GIS will get $100

Payment to Persons with Disabilities

Eligibility:

- Anyone currently getting the DTC, or who had applied for the DTC as of Dec 31, 2020 and is subsequently found eligible.
  - For DTC recipients under 18, the $600 payment will be made to the individual who receives the Canada Child Benefit for that child.
- Anyone currently getting CPP-D, or who had applied for CPP-D as of July 1, 2020 and is subsequently found eligible.

Payment to Persons with Disabilities

Eligibility:

- Anyone currently getting one of these disability supports provided by VAC:
  - Disability Pension
  - Disability Award
  - Pain and Suffering Compensation
  - Critical Injury Benefit
  - Rehabilitation Services and Vocational Assistance Program
  - Income Replacement Benefit
  - Canadian Forces Income Support

OW and ODSP Updates

- Announcement of Social Assistance "Recovery and Renewal" Plan focused on:
  - **Accelerated digital delivery solutions**
  - **Centralized and automated delivery**
  - **Risk-based eligibility review**
  - **Access to employment and training**

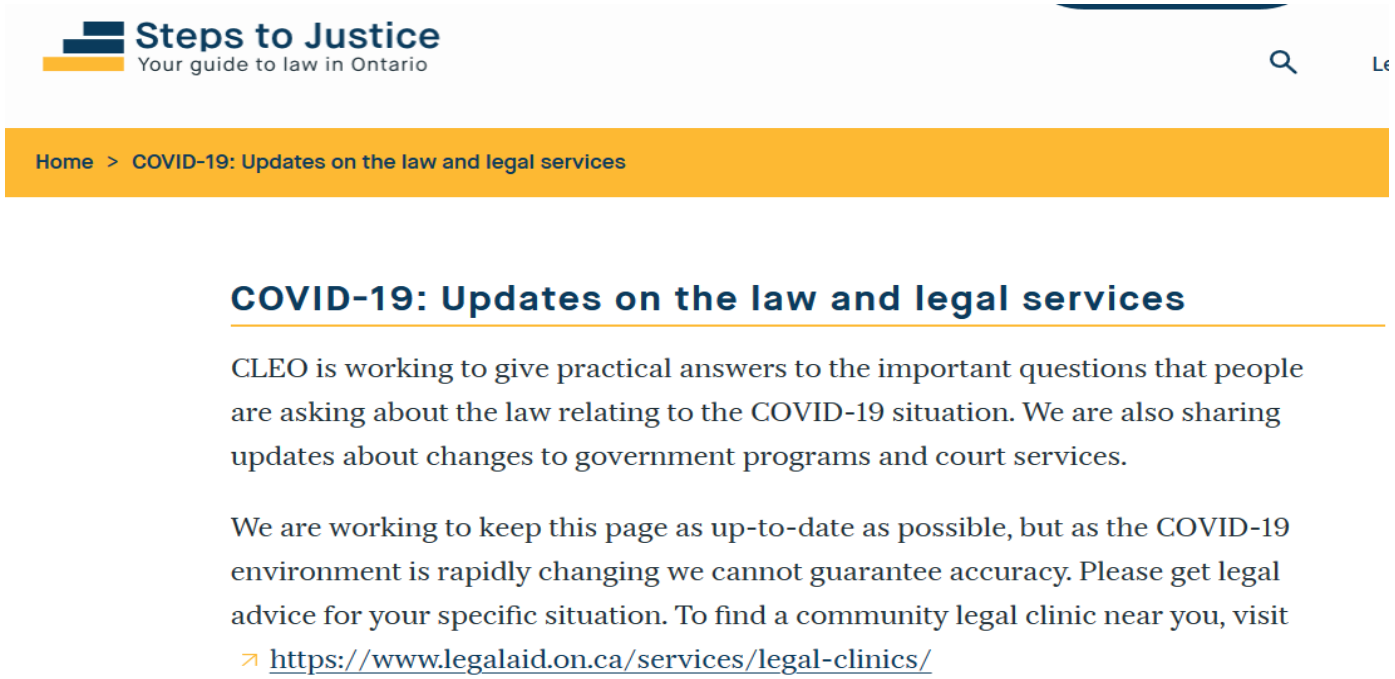
- Not much information yet on what the impacts will be

- Still unclear how new federal benefits are treated by OW/ODSP

- A digital ODSP application is coming by Dec 2020

Other Great Resources

- Steps to Justice, which has legal information on many areas of law, has a specially dedicated COVID-19 page



https://stepstojustice.ca

Other Great Resources

- Our website also has a dedicated COVID-19 page with updates: https://communitylegalcentre.ca/blog/covid-19-information/

- We put together a list of all the financial benefits available during the pandemic, and it is regularly updated: https://communitylegalcentre.ca/tcodownloads/list-of-available-benefits-during-covid-19/

- We are still open and serving clients 9 to 5 by phone. We are seeing clients in-office by appointment only on a limited basis. Please contact us by phone, email, or use our new "Request for Legal Advice" form: https://communitylegalcentre.ca/our-services/requesting-legal-information-or-advice/

Just Recovery Ontario Campaign

A group of community legal clinics and social justice organizations have a five-step plan for a just recovery. We are asking for governments to:

- 1) create adequate and accessible income supports
- 2) ensure decent work with fair pay, benefits and protections in safe workplaces
- 3) expand and preserve safe, adequate and affordable housing
- 4) invest in access to basic services like child care, transportation digital access and eldercare
- 5) establish tax policies that make those with the highest income pay their fair share.

- You can join the campaign at: https://www.justrecoveryontario.ca/

Just Recovery Ontario Campaign

The website has lots of tools to help you get involved & take action:

- Sign your name as an individual or on behalf of an organization to add to the list of campaign supporters
- An online tool to help you automatically send an email to your local MP/MPP based on your postal code
- Sample tweets and social media shareables for download
- Printable postcard you can send to your MP/MPP
- Template letter to help you write to your MP/MPP
- A sample op-ed you can tailor to write for your local paper

We need everyone's help to convince the Ontario government to take action!

Coalition Canada Basic Minimum Income

There is also an ongoing, cross-Canada campaign to institute basic minimum income.

- You can learn more about basic income and join the campaign at: https://basicincomecoalition.ca/en/

- They have shareable links, draft letters to MPs, and a Case for Basic Income series with open letters you can sign

Questions?

Contact Us

Service Area:

- Hastings County
- Tyendinaga Mohawk Territory
- Prince Edward County
- Southern half of Lennox & Addington County

Office Locations:

- Amherstview
- Belleville
- Bancroft
- Madoc
- Napanee
- Picton
- Trenton
- Tweed
- Tyendinaga Mohawk Territory

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