

ACCESSING GOVERNMENT BENEFITS AND SUBSIDIES

Information for Custodial Grandparents
Who May Wish to Apply for Government
Benefits and Subsidies

Ontario Edition



NICE

National Initiative for the Care of the Elderly

Initiative nationale pour le soin des personnes âgées

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“My sister raised her granddaughter without a bit of help from anybody, you know? Because she didn’t know.”

When grandparents take custody of their grandchildren, they may not know about the different kinds of assistance available to them. This pamphlet can help you learn about the kinds of financial assistance you might qualify for as a grandparent raising your grandchild(ren).

Many individuals who have taken custody of their grandchildren do so out of urgent or unforeseen situations, such as the death or sudden illness of the grandchild’s parent, or other emergency.

In addition to the challenges you may experience in unexpectedly raising your grandchild, you may find that your financial needs have increased as a result of having caregiving responsibilities and/or custody of your grandchild.

Often, custodial grandparents encounter financial difficulties when caring for their grandchildren. Some grandparents have retired, are unemployed, or unable to work outside the home due to the demands of taking care of their grandchildren. You may not be able to work because of your own health conditions or disability.

Many people need financial help to ensure the health and well-being of their families. This pamphlet can help you understand what financial resources exist to assist you as you raise your grandchildren. It can help you understand how to apply for these resources and who to contact for further information.

In Ontario, you can apply for several kinds of financial assistance. Your income and the circumstances you are experiencing may determine what kind of assistance you are eligible for. Do not hesitate to ask. These programs exist to help you raise your grandchild.

Income Assistance

Ontario Works

If you are unemployed and ineligible to receive Employment Insurance benefits, and you need **immediate financial assistance**, you may qualify for income assistance through Ontario Works. Eligibility requires that you be willing to take part in activities that may help you find work. You may also be eligible to receive health benefits and assistance with costs related to eviction, moving, and employment.

- You must be under 65 to qualify for Ontario Works.
- Your savings and assets may impact your eligibility for Ontario Works.

Where do I get more information?

- Use the Internet at: <http://www.mcass.gov.on.ca/en/mcass/programs/social/ow/index.aspx>
- Apply online at: http://www.mcass.gov.on.ca/en/mcass/programs/social/apply_online.aspx
- Call your local Ontario Works office: <http://www.mcass.gov.on.ca/en/mcass/programs/social/ow/contacts/owcontacts.aspx>

Ontario Disability Support Program

If you have a disability, you may qualify for Ontario Disability Support Program (ODSP). ODSP is a program that provides financial assistance to people living with disabilities, whether you are able to work or not (benefits vary based on income and need).

Where can I find more information?

- Use the Internet at: <http://www.mcass.gov.on.ca/en/mcass/programs/social/odsp/index.aspx>
- Find out how to apply at: http://www.mcass.gov.on.ca/en/mcass/programs/social/odsp/income_support/apply_income.aspx
- Contact your local ODSP office: <http://www.mcass.gov.on.ca/en/mcass/programs/social/odsp/contacts/index.aspx>

NOTE: It can take several weeks to find out if you qualify for ODSP. If you need immediate financial assistance, you should apply to Ontario Works (see above).

Temporary Care Assistance

Temporary care assistance may be available if your grandchild is not your legal dependent (for example, if you are not an adoptive parent) and the child is not under the care of a Children's Aid Society.

You may receive temporary care if your grandchild is expected to reside with you temporarily, and no parent or other person who is legally obligated to support your grandchild can provide care. You may be eligible even if you are receiving other government benefits or assistance for your own care.

What support might I receive?

- You may receive modest support to help you cover costs associated with temporarily taking in your grandchild.
- If you qualify, you may receive support for prescription drugs, vision, and dental care for your grandchild.
- You may also be able to get a community start-up grant to buy beds, dressers, etc. to help set a room for the child, or an allowance for special dietary needs.

Where can I get more information?

- www.mcsc.gov.on.ca/mcsc/enq/ish/pillars/social/ow
- Check local listings under Ministry of Community and Social Services.

Children's Aid Societies (CAS)

If CAS is involved with your grandchild, there are two types of arrangements that may be made:

Kinship Care

- If the child is a ward of the CAS and CAS has decided it is in the child's best interest to live with you, you may be eligible for monthly foster payments. This is called kinship care.
- To qualify for kinship foster care payments, you must meet the same standards as other foster care homes. This is a time-consuming process. You will be asked to do training, get medicals and references, and have your home inspected.

All legal decisions about the child will be made by the CAS. You will have to follow their rules and work cooperatively with them.

Kinship Service

If the child is not a ward of the CAS but there is an open CAS file, you may still be able to receive occasional help.

For example, CAS may help buy extras such as a crib or car seat.

- Funding is decided case by case. The kinship support worker will ask for receipts.
- To find out whether you can get funding, talk to your local CAS kinship support worker.

Where can I get more information?

- Call the Ontario Association of Children's Aid Societies at: 416-987-7725
- www.oacas.org/contacts.htm
- Call the Ministry of Child and Youth Services toll-free at: 1-866-559-4597
- www.gov.on.ca/children/english/resources/child

Income Tax Benefits and Deductions

Canada Child Tax Benefit

You may receive this benefit if you are the primary caregiver of a child under the age of 18 and meet certain income guidelines.

- Even if you are providing temporary care, you may still be eligible.
- You can apply for the Canada Child Tax Benefit as soon as your grandchild starts living with you.
- You may not be eligible if you are receiving money from another government agency, such as Children's Aid Society.

How do I apply for the Canada Child Tax Benefit?

- To apply for the Canada Child Tax Benefit, visit the Canada Revenue Agency website for an application form or call the Canada Revenue Agency toll-free at **1-800-959-2221**.
- To determine your eligibility and apply, use the Internet at: http://www.craarc.gc.ca/bnfts/cctb/fq_qlfyng-eng.html

Ontario Child Benefit

You do not need to apply for the Ontario Child Benefit. You are eligible if you have registered your grandchild for the Canada Child Tax Benefit, and have filed your income tax return for the previous year.

Am I eligible?

To determine your eligibility, use the Internet at:

<http://www.children.gov.on.ca/htdocs/English/topics/financialhelp/ocb/howdoi.aspx>

Where can I find income tax forms?

- You can download an Income Tax and Benefit Package from the Canada Revenue Agency website.
- You can also call the Canada Revenue Agency toll-free for more information at 1-800-959-8281. To request forms, contact 1-800-959-2221.

Revenue Canada

You may be able to claim your grandchild for various deductions and tax credits.

- You should be receiving the monthly Universal Child Care Benefit.
- A child may also qualify as a deductible dependent or as an equivalent to spouse.
- Some of the childcare costs are deductible if you are working.
- Depending on your income, you may be able to get the Canada Child Tax Benefit, the National Child Benefit Supplement, and the GST tax credit.
- Depending on your circumstances, you may also be able to use the Caregiver Tax Credit, Child Disability Tax Benefit, Medical Expenses Tax Credit, and Adoption Tax Credit.

- If your grandchildren are older, tuition and education costs may be allowed as deductions.
- If your grandchildren are part of a sports team or other fitness-related activity, or participate in an arts activity, you can claim related expenses on your federal taxes.
- If you are a recipient of Old Age Security (OAS) and have a low income, you may be eligible for the Guaranteed Income Supplement (GIS). You can apply in writing through Service Canada.
- If your spouse receives OAS and the GIS and you have a low income, you may be eligible for the Allowance Program, if you are over 60. You should apply for the Allowance Program between 6 to 11 months after your 60th birthday. You can apply in writing through Service Canada.
- You can apply for many of the credits and benefits by filling out a form at Service Canada.
- If you are only finding out about these tax credits now, you can still claim past expenses from up to 10 years ago! To file your income tax returns for previous years, visit the Canada Revenue Agency website (below) and download the T1 Adjustment Request form.

Where can I get the forms?

- Call your local Revenue Canada office.
- Use the Internet at: **www.cra-arc.gc.ca/menu-eng.html**.

Ontario Income Tax

- If your grandchildren participate in a recreational activity (e.g. sports team, dance classes, art classes, theatre camp), you can claim expenses related to these activities on your provincial taxes.
- If you are low income and receive the federal Guaranteed Income Supplement (GIS), you may also be eligible for Ontario's Guaranteed Annual Income System (GAINS).

Where can I get more information?

Use the Internet at: <http://www.fin.gov.on.ca/en/credit/index.html>

Government Benefits

Canadian Pension Plan (CPP)

If you are raising the child of a parent who has died or is disabled you may be able to get CPP Survivor Benefits or CPP Disability Benefits.

- You need to get an application kit.

Where can I get an application kit?

- To get an application kit sent to you call: **1-800-277-9914**
- www.hrsdc.gc.ca/eng/isp/cpp/cpptoc.shtml.
- You can also get kits at Service Canada Centres or at funeral homes.

Employment Insurance (EI)

If you are working, you may be able to get benefits to take a parental leave of up to 35 weeks.

Where can I get more information and apply for benefits?

- Right here! <http://www.servicecanada.gc.ca/eng/ei/types/special.shtml>.

Child Care Assistance

Ontario Child Care Supplement for Working Families

You may be eligible for the Ontario Child Care Supplement (OCCS) for Working Families if your grandchild is under seven years of age, you do not receive subsidized day care for this grandchild, and if you meet specific income qualifications.

Eligibility for the OCCS is determined by filing your income taxes.

If you have unexpectedly taken custody of your grandchild, you may still be eligible.

Where can I get more information?

- To find out if you are eligible, contact the Ontario Ministry of Finance at 1866 668-8297.
- For more information, use the Internet at: <http://www.fin.gov.on.ca/en/credit/occs/index.html>

Child Care Subsidies

You may be eligible for an Ontario Child Care Subsidy. Child Care Subsidies are jointly funded by the Ontario government, municipal governments, and First Nations communities. You may be eligible if the child is under age 12 (or under 18 if the child has “special needs”) and is enrolled in a full-time child care program, a recreation program, or a before- and after-school program at a school with full-day kindergarten. The amount you may be eligible to receive depends on your family’s net income as reported on your income tax.

You do not need to be employed to be eligible for a Child Care Subsidy. You may still qualify if you are not employed but you or the child (or both) have documented “special needs” that can be confirmed by a professional such as a doctor or social worker.

Where can I get more information?

- Use the Internet at: <http://www.edu.gov.on.ca/childcare/paying.html#subsidy>
- Contact offices in your area: <http://www.edu.gov.on.ca/childcare/websiteServiceManagers.pdf>
- You may also find more information about Child Care Subsidies in your area by performing an Internet search using a search engine such as Google using the search terms “child care subsidy” and the name of your municipality.

Dental Care Assistance

Healthy Smiles Ontario

If your grandchild is age 17 and under, you have a low income, and you do not have access to dental benefits through any other government assistance program (such as Ontario Works), then your grandchild may be eligible to receive free regular dental care.

Where can I get more information?

- For more information, use the Internet at: <http://www.health.gov.on.ca/en/public/programs/dental/>
- To find out if you qualify, call ServiceOntario at 1-866-532-3161. If you do not qualify, ask about other programs that may provide assistance with dental care for your grandchild. If you receive Ontario Works, be sure to inquire about your grandchild's eligibility for dental care through your OW benefits.
- Your local public health unit may also be able to provide subsidized dental care for urgent or emergent needs based on income. For more information, use the internet at <http://www.health.gov.on.ca/enlcommon/system/services/phu/locations.aspx>.

Children with Disabilities

Assistance for Children with Severe Disabilities

If your grandchild has a severe disability, you may be eligible for financial assistance through Ontario's Ministry of Children and Youth Services. Your eligibility will depend on your family income. Families may receive between \$25 and \$440 per month to help with costs.

Where can I get more information and apply for assistance?

- For more information, use the Internet at: <http://www.children.gov.on.ca/htdocs/English/topics/specialneeds/disabilities/index.as>
- Contact your Regional Office of the Ministry of Children and Youth Services to apply: <http://www.children.gov.on.ca/htdocs/English/about/regionaloffices.aspx>

Special Services at Home

If your grandchild has a developmental or physical disability, you may be eligible for financial assistance to help pay for specialized services in or outside the home. Children must be living at home and not receiving help from a residential program. Funding can be used for such things as services to help your grandchild learn or develop skills and abilities, or to hire someone to come in and give you a “break” from the day-to-day care of your grandchild.

Where can I get more information and apply for assistance?

- Use the Internet at: <http://www.children.gov.on.ca/htdocs/English/topics/specialneeds/specialservices/index.aspx>
- Contact your Regional Office of the Ministry of Children and Youth Services: <http://www.children.gov.on.ca/htdocs/English/about/regionaloffices.aspx>

- Download the application form on the Internet at: **<http://www.forms.ssb.gov.on.ca/mbs/ssb/forms/ssbforms.nsf/GetAttachDocs/006-1915>**”1/\$File/1915.pdf

Assistive Devices

If your grandchild requires the use of any of the following, you are eligible for financial assistance under the Assistive Devices Program through the Ontario Government’s Assistive Devices Program.

- This service helps you find programs that provide equipment and assistive devices or other personal supports for people with disabilities in Ontario.
- A variety of assistive devices (wheel chairs, communication devices, hearing devices, visual devices) and supplies (ostomy supplies, diabetic supplies, enteral feeding supplies) may be available to you.
- You are eligible for these benefits no matter your income.

Where can I get more information?

- Use the Internet at: **<http://www.health.gov.on.ca/en/public/programs/adp/about.aspx>**
- Call the Ministry of Health and Long-term Care at 1-800-268-6021 or email at **adp@ontario.ca**
- Apply online at: **<http://www.health.gov.on.ca/en/public/programs/adp/adpfm.aspx>**

Easter Seals

If your grandchild has a physical disability, you may be eligible to receive financial assistance from Easter Seals.

- Easter Seals covers a variety of equipment (mobility devices and assistive equipment) needs, for a variety of disabilities.
- Easter Seals also offers social and entertainment supports, including camp, and a travel card.

Where can I get more information?

- For more information, visit: **<http://www.easterseals.org/services>**.

For updated information on: Financial resources

Legal information & resources

Resources for children with special needs

Support groups

Other issues facing grandparent caregivers

Visit **www.cangrands.com**

Financial Resources For Ontario Grandparents * Raising Their Grandchildren. This tool will give you important information about ways you can get funding to help you & your grandchildren* or other adults raising the children of relatives.



RBC Foundation
RBC Fondation



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