

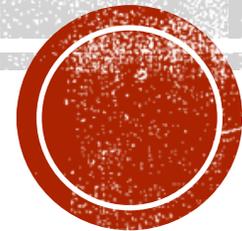
# THE 'APP GAP'

Why it's so difficult for low income people to apply for benefits for which they are eligible

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Open Policy

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# A JOKE ABOUT ECONOMISTS

- A mathematician, an engineer, and an economist are abandoned at sea on a life boat with many cans of food and liquids but no tool to open them.
- The mathematician speculates on mathematical formulae which may result in the discovery of pressure points possibly useful in opening the cans
- The engineer weighs in with thoughts about how applying force at strategic points using the wave action of the ocean and specific leverage points on the boat.
- They turn to the economist who says:
- “ First, assume a can opener....”

# WHAT DOES AN APPLICANT NEED TO APPLY FOR A BENEFIT FROM HOME?

- For an applicant to apply for most benefits from their own home, an applicant must have:
  - A reliable address
  - A working smartphone
  - A computer with internet
- It is also desirable to have:
  - A printer
  - Up to date software for downloads
  - Storage for filing

# LOW INCOME APPLICANTS OFTEN DO NOT HAVE THE BASICS TO APPLY FROM HOME

- They do not have a reliable address
  - Live in an illegal rooming house where mail routinely goes missing or is stolen/redirected
  - Are not permitted to use their preferred 'safe' address
  - Move often
  - Are evicted
- They do not have a smartphone
  - Smartphone plans start with free phones at \$300 a year with no data and limited calling
  - Do not have retail credit
  - Are unbanked
- They do not have a computer with internet access
  - Computers are expensive
  - Software is expensive
  - Data plans are expensive
- They cannot download the latest software
- They do not have a printer
- They do not have safe storage

# LOW INCOME APPLICANTS HAVE DIFFICULTY IN THE COMMUNITY

- Libraries, community hubs, Service Canada locations are all options for people who cannot apply for benefits at home.
- Each of these types of locations provide computers with on-line access to apply for benefits but:
  - Operating systems (IOS) are often dated or ancient (e.g. Windows XP)
  - The primary forms are issued in Adobe Acrobat
  - Few computers have up to date Acrobat software
  - The client is not permitted to download software
  - Many computers cannot handle latest Acrobat software (especially fillable forms)
  - Many libraries an community hubs disallow printing or assess a charge the applicant cannot pay
  - Many computers disallow 'saving' a document on their computers or disable USB ports

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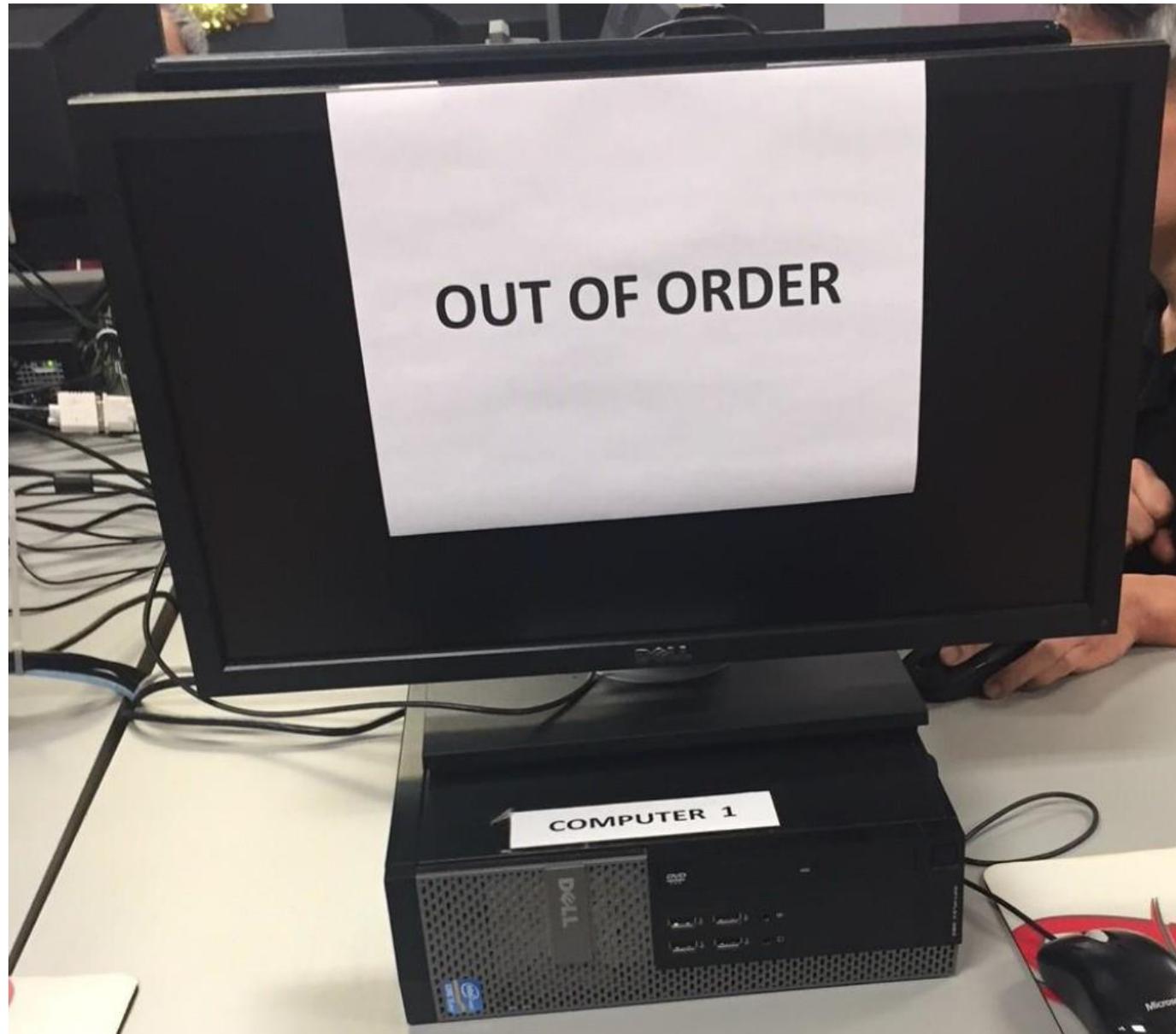
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# LOW INCOME PEOPLE LACK BASIC FUNDS

- Cannot pay public transit fees to access Service Canada, libraries, hubs etc.
- Printing costs can be very high making printing inaccessible.
- Many social programs pay additional funds for travel to training, education and or jobs but do not pay to access benefits.



# MANY LOW INCOME APPLICANTS LACK BASIC SKILLS & ROLE OF GOVERNMENT

- Do not understand eligibility for benefits
- Do not know the names of benefits
- Fear they will be seen as cheating if they apply as documents require them to be certain (a priori) that they are eligible for benefits.
- Worry about sharing of their information
- Do not understand different computer operating systems
- Do not understand Acrobat
- Do not understand or cannot navigate fillable forms

# LOW INCOME APPLICANTS OFTEN CANNOT FILL IN FORMS & FEAR FORMS

- Have poor cursive writing skills
- Have no cursive writing skills in English or French
- Have no reliable person to fill in the forms required
- Worry about ‘awakening the beast’ (government cracking down on them)
- Cannot navigate, download or otherwise access fillable forms
- Fear government will fine them or jail them
- See and hear ads on radio, billboards that suggest jail time for people running afoul of government.
- Routinely believe fake calls that government will put them in jail.

# PHONE LINES RESTRICTED TO 30 MINUTES = NO CALLS TO CRA OR SERVICE CANADA

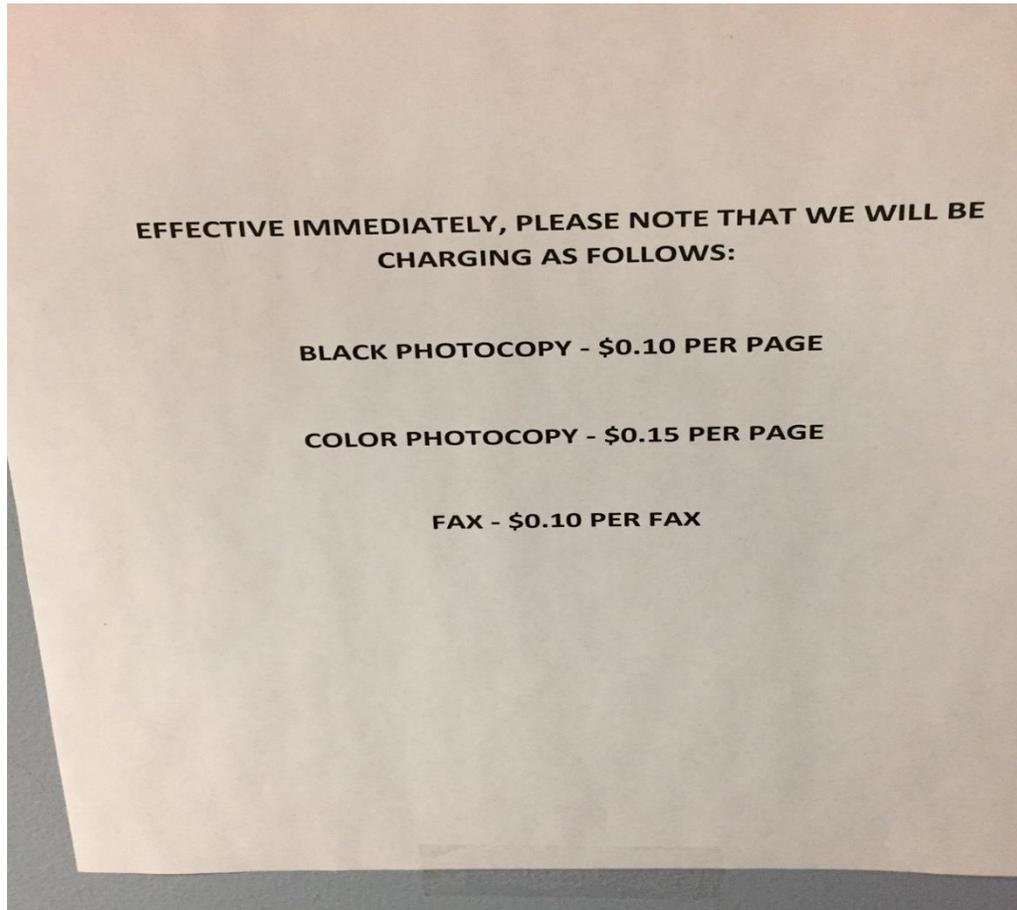
**PLEASE BE RESPECTFUL  
OF OTHERS WHEN USING  
THE DROP IN PHONE**

**THERE IS A  
30 MINUTE TIME  
LIMIT ON THIS  
PHONE**

**THANK YOU!**

**DROP-IN STAFF**

# PHOTOCOPYING, MAIL, ENVELOPE COSTS ARE HIGH



- 10 page application form costs \$1.00 + another up to \$1.50 to mail + 70 cents for a large envelope
- Total = \$3.20

# WHAT IS THE MIDDLE CLASS THOUGHT BALLOON?

- Computers with up to date software, internet, etc. available at home
- Own smartphones with data plans
- Have safe storage
- Can 'save' files for later use
- Have cursive script skills in English or French
- Have basic knowledge of application processes
- Can access free Acrobat
- Have access to funds, transit and unlimited phone time within an area
- Understand that role of government as 'the beast' is at least tamable

# LOW INCOME APPLICANTS FACE BARRIERS ONCE THEY ARE AT THE APPLICATION STAGE

- Case in point: GIS
- Question 11 of OAS form: Would you like to apply for GIS?
- But signature line says anyone agrees to data sharing and acknowledges they may be committing an offence unless entirely truthful
- Often do not know if eligible for GIS so fear that they are not truthful
- Their ecosystem: Visions of the “Crowbar hotel”
  - Jail
  - Fines
  - Penalties
  - Awakening the beast on other matters e.g. taxation

# OTHER BARRIERS TO GIS APPLICATION: BAD ADVICE

- Relatives giving erroneous bad advice
- Bad advice from their community
- Bad advice from Banks that are willfully ignorant of low income issues
- Wrong mainstream advice for low income people
- Advisor fear of CRM2
- No money in advising low income applicants
- No courses on low income issues.

# BARRIERS: MISUNDERSTANDING THE BENEFITS & INCOME TAX SYSTEMS

- Do not understand basic concepts (refundable vs non-refundable credits, deductions etc.)
- Do not see tax filing as application for benefits ( it is!)
- Don't understand filing taxes keeps GIS up to date
- Don't understand who gets sent an OAS form in the first place
- Don 't understand immigration sponsorship policy
- Don t' understand role of super visas and government benefits
- Don't understand international social security agreements for 56 countries and not for 144 others.

# CONCLUSION : THE “APP GAP”

- Imposition of middle class lifestyle on poor makes benefit application look easy when it's difficult
- Must often be conducted outside the home
- Outside the home presents host of special problems and issues that cost money and restrict rather than enhancing access
- Biases throughout the process:
  - Role of government
  - Role of mainstream advice
  - Lack of low income advice
  - Application of penalties
  - Client understanding that ‘not being found’ is the best policy.

# QUESTIONS?