



Legal problems of everyday life

Introductory notes for instructors

Legal life skills outcomes

Knowledge:

- what “legal life skills” are
- why legal life skills are important
- the prevalence of legal problems in everyday lives
- how legal problems get more serious, and often lead to compounding problems

Skills:

- recognizing when a problem might have legal implications
- taking steps to deal with a legal problem



CLEO

Community Legal Education Ontario
Éducation juridique communautaire Ontario

What do we mean when we say “legal life skills”?

Everyone has a legal problem at some point in their lives. “Legal life skills” can help you deal with those problems when they happen. That might include:

- Knowing enough about the law to find out what to do next, and
- Having the skills to take that step

You may also need some resources before you can take that step.

Here is an example. Imagine that the ceiling in your apartment has been falling down, but your landlord refuses to repair it. In this situation, you need the “legal life skills” to:

- know that the landlord has a responsibility under the law to keep your apartment in good repair
- identify and contact someone in your community who can help you with this problem

Often, to search for help, you will need both reading skills and the skills to use a computer and the Internet – and of course, access to a computer and the Internet.

As well, it can cost a lot of money to hire a lawyer. If you have a low income, a local community legal clinic may be able to help you, if live in the area.

What kind of everyday problems are legal problems?

If you, a family member, or a friend has ever had to face a legal problem, you are not alone. Research has shown that over any three years in Canada, one in three Canadians will have at least one legal problem. This works out to over 35 million separate legal problems over three years.

When people think of “legal problems”, they think about the police or criminal courts. But there are many other types of legal problems beyond criminal law – these problems are sometimes called “civil legal problems”.

What is a civil legal problem?

Civil law deals with disputes between people, businesses, and organizations. The most common types of a civil dispute in Ontario are:

- when someone owes someone else money
- if someone has a family law problem

Sometimes it can be hard to understand that a problem in your life is actually a civil legal problem. This is because the problem often comes from something that is routine to you or part of your everyday life.

Did you know?

Signing a contract or lease automatically creates a **legal relationship** between you and the person or business you are contracting with. This means that both of you have committed to something. If one of you does not do what you promised to do, this can cause a legal problem.

For example, if you sign a two year contract for a mobile phone but change your mind later, you will likely not be able to cancel the contract without paying a large fee. And if you stop paying your phone bill, your mobile provider can sue you.

It's also important to know that you might be in a legal relationship with someone else – and have commitments – even if you have not signed a lease or contract. Some examples of this include:

- your landlord
- your employer

Many tenants and employees in Ontario do not have written agreements – but anything they agreed to verbally at the start of the relationship creates legal rights and responsibilities on both sides.

Studies have shown that many people that have civil law problems view them as “bad luck” or as “social problems”. Many others view civil law problems as a necessary part of dealing with a government agency or bureaucracy such as a welfare provider. The longer this kind of problem persists, the more legal implications it may have.

Some examples of civil law problems that might be seen as “bad luck” or “social problems” are:

- **consumer law problems** such as being signed on to a door-to-door hydro contract that results in your being overcharged
- **housing law or landlord and tenant problems** such as not being able to pay the rent or mortgage, or not being able to get your landlord to make repairs
- **employment law problems** such as having your pay cut, or being injured in the workplace due to unsafe conditions
- **property law problems** such as your neighbour telling you to move your fence because it goes onto their land
- **personal injury problems** such as getting hit by a car and asking for compensation
- **family law problems** such as getting separated from your spouse, asking for child or spousal support, or trying to get custody of your children

Did you know?

If you complete and sign a form that contains wrong information, this could create a legal problem for you. For example, people who fill in immigration forms with wrong information because they don't understand English well enough to know what the form is asking sometimes get into trouble with the immigration authorities because the authorities think they lied.

Some examples of legal problems in everyday life that might be seen as “bureaucratic” or related to dealing with government are:

- Social assistance problems such as getting cut off of welfare or disability support
- Social housing problems such as the social housing landlord telling you that you cannot keep your rent subsidy
- Employment insurance problems such as being told that you are not eligible to get employment insurance if you are laid off or lose your job
- Immigration problems such as being told you are not entitled to become a citizen in Canada, or are losing your status as a refugee

Activity and large group discussion: Legal problems in everyday life

Exercise 1

Now that you have learned about legal relationships and problems in everyday life, please answer this question:

Below is a list of “life events” or common things that happen over the course of people’s lives. Use the spaces next to the life events to write down legal problems that could be associated with each one, thinking about your experience, the experience of your friends and family, and things you’ve read about in newspapers or seen on television and in movies. If you cannot think of anything for some of the life events, just move onto the next one – you will have a chance to learn from answers from other people and the instructor.

Life event	Legal things and possible legal problems
moving into or out of an apartment	Example: signing a tenancy agreement or lease –
moving to another country	Example: becoming a Canadian citizen –
buying a home	Example: municipal law (getting a permit to do work) –
getting or losing a job	Example: signing an employment agreement –
owning a business	Example: corporation law –
living with a partner or getting married	Example: “prenuptial” or cohabitation agreements –
having and raising children	Example: rules about going to school –
relationship breakdown	Example: separation or divorce –
getting income support	Example: problems with social assistance –
having an illness, injury, or disability	Example: public disability benefits (Ontario Disability Support Plan or ODSP) –
aging and dying	Example: powers of attorney –

Your instructor will then bring the full group back together and ask people to share some of their answers about legal relationships and problems.

More information about legal problems in everyday life

Often, civil legal problems start for people or get worse because people don't have the knowledge, skills, confidence, or money to take care of the problem before it becomes big. And this can lead to more legal problems down the road. Studies have shown that legal problems often come in groups. Once a person has a legal problem, they are more likely to develop other legal problems at the same time – especially if they are lower income or marginalized in other ways.

For example, if you lose your job and can't get Employment Insurance, you may end up having a housing law problem because you can't pay your rent.

This might seem like an extreme example, but it does happen. Money problems can become more serious if they are not dealt with early on, and they can develop into one or more legal problems. Think of a snowball rolling downhill – the further it rolls, the bigger it gets.

If you have a money problem or a legal problem, it's important to act as quickly as you can so that things do not "snowball" into bigger problems.

And there are "legal life skills" you can develop to help you deal with situations in your life that may lead to legal problems. Those same skills can help you deal with legal problems as soon as possible when they do arise.

Carla's story

A. Some background about the story

This is a story about Carla, who had a problem with her landlord, spent money to fix it herself, and ended up having legal problems as a result.

As you're reading, think about when Carla could have asked for help or taken steps to avoid more problems coming up.

B. Read the story

Carla is a truck driver who delivers grocery orders for FoodBasket.com. She likes her job because she gets to meet lots of different people, she gets tips for her deliveries, and she has medical benefits through her work. Because of her tips and taking extra shifts at work, she saves up some money and moves out of her basement apartment into a sunny one-bedroom apartment.

However, Carla is having a problem with her new apartment. The apartment is completely infested with cockroaches and mice. Carla speaks to the superintendent, but the superintendent won't help her – he thinks that she probably brought the cockroaches with her. Carla is very offended – she prides herself on her cleanliness, and it stresses her out that the superintendent thinks she keeps a dirty house. She knows that the super is a big gossip and she is worried that he will tell other tenants that she brought the roaches into the building.

Carla talks to a friend of hers about this. The friend suggests that she get a fumigator and buy mouse traps, then take the money off her next rent payment. She arranges for pest control and buys mouse traps, which costs her \$500 in total. Carla decides that she will keep back her whole rent payment of \$750, as she thinks she should get “pain and suffering” for the humiliation the super caused her by telling her she brought cockroaches into the building.

A week later, she gets a “Notice to End your Tenancy For Non-payment of Rent” from the Landlord and Tenant Board. The notice says that she must pay the \$750 back to the landlord within 14 days. It also says in big bold letters “This is a legal notice that could lead to you being evicted from your home”. Carla gets scared and pays the \$750 to the landlord as soon as possible. This leaves her short on money after paying for fumigation.

Carla is now very stressed out by her money problems – and she noticed a few cockroaches in her apartment again. Also, she has had to pay her rent late four times in the last six months. This is because her rent is due on the first day of the month, but sometimes she does not get paid until the third or fourth day of the month.

She then gets a letter from her landlord saying that she owes \$100 in “late charges”, The letter points her to a clause in her lease that says there is a \$25 late charge for payments made after the 1st.

She is frustrated, and she has no money to pay the “late charges” to the landlord. She is too embarrassed to ask friends or family for a small loan. So she goes to Cash4Us, a payday loan company in her neighbourhood. They tell her that she qualifies for \$300, but she will have to pay them back next week with 18 per cent interest. She borrows the \$300, gives \$100 to the landlord and keeps the other \$200 thinking that it will give her some breathing space if another urgent problem comes up. But when the loan comes due she is almost \$200 short of paying her rent, so she puts off repaying Cash4Us.

A few months later, things are going better for Carla, but she still has not been able to put aside enough money to repay the loan to Cash4Us. Then one payday she realizes that her paycheque is smaller than usual. The boss tells her that Cash4Us is “garnishing her paycheque”, or taking 20 percent of her pay.

Carla is very embarrassed that her employer knows that she has money problems. She tries to make some phone calls to find out if Cash4Us can legally take the money from her pay, but between her two jobs, it’s hard to find the time.

Then, two weeks later, Carla’s rent payment is due but she can’t afford to pay the whole rent because her wages were garnished. She gives the landlord a cheque for half the amount. A few days later, when she comes home, she finds out that the landlord has sent her two notices with the heading “Notice to End Your Tenancy” from the Landlord and Tenant Board. One of the notices is like the first one she got about not paying the rent. The reason the landlord has given on the other notice is “You have persistently paid your rent late.”

C. Activity: Key points from the story

Answer the following questions:

1. Identify two points in Carla’s story where she could have taken steps to avoid her problems from escalating into legal problems.

2. What are some barriers that Carla might face to taking these steps?

Taking a legal health checkup

The law often intersects with people's everyday lives. Studies have shown that low income people or other marginalized people such as newcomers are more likely to have these kinds of legal problems– and often more problems at the same time. This is partly because low income people and newcomers tend to deal more often with bureaucracies.

If people know they have rights or responsibilities, it can help them take steps to avoid or minimize legal problems down the road.

Some organizations in Ontario have developed checklists and point-form tips to help people identify everyday problems that could turn into legal problems – or that could make existing legal problems bigger. In Ontario, these tools are sometimes referred to as “legal health checks” or “legal health check-ups”.

It's not always possible to prevent legal problems from happening – especially if you don't have a lot of money. However, legal health checks might be useful to help identify some common everyday problems that might turn into legal problems.

CBA Legal Health Checks: The Canadian Bar Association has designed several “legal health checks” on common legal issues that Canadians have, and also on how to work with a lawyer. There are several checklists under each of the below categories:

- **General legal advice:** <http://www.cba.org/CBA-Equal-Justice/Resources/Legal-Health-Checks/General-legal-advice>
- **Money matters:** <http://www.cba.org/CBA-Equal-Justice/Resources/Legal-Health-Checks/Financial-advice>
- **Relationships, separation, and divorce:** <http://www.cba.org/CBA-Equal-Justice/Resources/Legal-Health-Checks/Relationships,-separation-and-divorce>
- **Youth:** <http://www.cba.org/CBA-Equal-Justice/Resources/Legal-Health-Checks/Youth>
- **Seniors:** <http://www.cba.org/CBA-Equal-Justice/Resources/Legal-Health-Checks/Seniors>
- **Business and employment (for employers):** <http://www.cba.org/CBA-Equal-Justice/Resources/Legal-Health-Checks/Business-and-Employment>

Legal Health Check-up tool: Halton Community Legal Clinic has created this tool for community workers to help them flag common problems that low income people have that might have a legal component, and refer them for legal help. Several community legal clinics in southwestern Ontario are now working with this tool.

<https://www.legalhealthcheckup.ca/en/>

Questionnaires like the Legal Health Check-up tool are a good way to learn about what types of problems in your life can lead to legal problems.

Activity: Take the Legal Health Check-up survey

Your instructor will give you some time to fill in the Legal Health Check-up survey online at <https://www.legalhealthcheckup.ca/en/survey/location> or will give you a paper copy. Take a few minutes to read the introduction. You will then be asked a series of questions on the following topics:

- your income
- your housing situation
- your education
- your employment
- your health
- your family situation and community supports

If you use the exact link above to fill in the online survey, none of your information will be stored.

Your instructor may then bring you into a larger group so that you can discuss the questionnaire generally. What did you learn? Was there anything surprising about the questions?

Teaching notes and answer keys

Introduction to the activity kit

Thank you for working with these materials. As an adult instructor, you are a very important ally in helping build your students' "legal life skills". We have designed these materials because we know that the programs you offer are very practical – and that your students are more receptive than many people to this type of information because they are in learning mode.

There is no "right way" to use this activity kit. Instructors who have worked with these materials report using them in several different ways. Some have directed the students to complete the exercises as designed. Others have used the stories and questions as a jumping board to open discussions, in order to help build confidence and active listening and responding skills. And some have created their own quizzes and puzzles based on the materials. We invite you and your students to use the activity kit in the ways that will work best for everyone.

What do we mean when we say "legal life skills"?

"Legal life skills" is an umbrella term that brings together the knowledge, skills, and personal and external resources or "personal characteristics and circumstances" needed to identify and deal with legal problems.

Access to justice researchers, including CLEO's Centre for Research and Innovation, have found that helping Canadians build legal capability – or "legal life skills" – is a crucial stepping stone to improving their access to justice. This is especially true for marginalized Canadians, who are more likely to experience legal problems in clusters, and are often less able to deal with them proactively because of social and economic barriers – resulting in situations where the whole becomes more problematic than the sum of its parts.

This is complicated by the fact that it can cost a lot of money to hire a lawyer. Although there are free legal services that can help people, they are hard to access and typically limited to people on very low incomes. A 2016 Ontario study showed that 3 out of 10 people in Ontario had "little confidence in their ability to access a legal professional" – and a majority reported that they did not think they could afford the services of a lawyer or paralegal.

Other barriers to developing and using legal life skills are:

- lacking the confidence in "the system" to set up an appointment
- lacking the belief that it's worthwhile to try to solve the problem
- feeling the impact of power imbalances in relationships, such as with a landlord, employer, or abusive partner
- being afraid that bad things would happen to these relationships if steps are taken to deal with a legal problem

However, CLEO feels that helping people develop legal life skills – especially when they are open to learning similar skills through a job readiness training program – can help alleviate the legal problems people face in their everyday lives.

Legal problems in everyday life in Ontario — background and context

Studies in Canada, the United Kingdom, and Australia have shown that people who face certain types of problems do not always understand that these problems have a legal component, or a legal solution. A 2016 Ontario study found that “most Ontarians had fairly negative views of the province’s justice system including large majorities who felt it is old-fashioned (78%), intimidating (71%), confusing (69%), inefficient (68%), and broken (64%). And over half of the Ontarians surveyed felt the justice system was unfair.

Another report from the United Kingdom described the public’s awareness of the law as being at “dangerously low levels”. A large-scale survey found that:

Nearly half of individuals who experience a legal problem put it down to “bad luck” while 40 per cent describe their problem as merely social or bureaucratic. The result is that 43 per cent of people try to solve their legal problems alone, with 15 per cent seeking help from family or friends. (*Legal Aid Statistics Bulletin – England and Wales, January – March 2016*)

Research has also shown that one in three Canadians will experience at least one legal problem they consider serious within a three year period. And, the poorer or more marginalized the person, the more likely it is that they will face multiple legal problems at once.

As one leading Canadian study noted: “Problems often do not occur in isolation. They occur in clusters in which certain problems can sometimes serve as triggers for other problems. The significance of experiencing multiple problems is that they may have a compounding effect. Similar to the principle of whole being greater than the sum of its parts, or in this case, more problematic than the sum of its parts, experiencing multiple justiciable problems can set in motion a process in which the cluster of problems creates out of the series of individual problems, lives of trouble.” (*Currie, The Legal Problems of Everyday Life, 2007*)

Extension activity – poverty and other marginalizing factors

These quotes from a 1970 report by Stephen Wexler, a pioneering scholar in the area of poverty law, provide a stark view as to the special challenges faced by low income people when they encounter the law. (*From “Practicing Law for Poor People”, 79 Yale Law Journal 1049*):

- Poverty creates an abrasive interface with society; poor people are always bumping into sharp things.
- Poor people do not lead settled lives into which the law seldom intrudes; they are constantly involved with the law in its most intrusive forms.

In addition to poverty, there are many other factors that cause a heightened risk of having legal problems or not being able to take steps to deal with them effectively. These are sometimes called “social determinants”. CLEO compiled a draft list of social determinants affecting Canadians as part of a research project comparing health literacy and legal capability (attached at the end of this kit).

Legal problems in everyday life in Ontario – what are they?

Small group discussion: Everyday legal problems

Exercise 1 answer key

Life event	Legal things and possible legal problems
moving into or out of an apartment	signing a tenancy agreement or lease, landlord and tenant, housing law, getting evicted, maintenance and repairs, rent control, rent increases, problems with neighbours
moving to another country	immigration, refugee, becoming a Canadian citizen, consumer issues (credit rating), applying for status in Canada, applying for citizenship
buying a home	contract law, defaulting on mortgage, home insurance, municipal law (permits, problems with neighbours)
getting or losing a job	signing an employment agreement, minimum wage laws, employment standards, workplace safety, legal hours of work, collective bargaining and unions
owning a business	contract law, corporation law, taxation, municipal law (zoning)
living with a partner or getting married	“prenuptial” or cohabitation agreements, marriage licences
having and raising children	adoption law, registering the birth, rules about going to school/ registering for school, child protection law (Children’s Aid)
relationship breakdown	family law, separation, divorce, child support, spousal support, property division
getting income support	social assistance (Ontario Works or OW), Employment Insurance (pogey), Canada Pension Plan, private pensions, not qualifying for income support, getting cut off of income support
having an illness, injury, or disability	public disability benefits (Ontario Disability Support Plan or ODSP), Workplace Safety Insurance Board benefits (Workers’ Comp), Employment Insurance, human rights law
aging and dying	wills and estates, powers of attorney, right to choose when you die (assisted dying), consent and capacity, Public Guardian and Trustee

Thoughts for full group discussion

Depending on the dynamic of the group of students you're working with, this exercise could also be effective as a "popcorn-style" exercise rather than a written one. You could read out the life events one at a time and ask students to throw out suggestions.

Or, you could open the discussion by asking your students to talk about what comes to mind when they think about "the law". Ask them for examples of legal problems that they or friends of theirs have faced. But note that if you do this, some people may start to share stories that may be overly personal for the classroom environment, or try to share long detailed stories.

See the students' kit for some examples of everyday problems that have a legal component. Some other examples are:

- social assistance problems such as getting cut off of welfare or disability support
- employment insurance problems such as being told that you are not eligible to get employment insurance if you are laid off or lose your job
- immigration problems such as being told you are not entitled to become a citizen in Canada, or are losing your status as a refugee
- problems related to not filing your tax returns on time
- problems in the education system, such as being suspended from school or university
- allegations of discrimination based on race, gender, physical or mental ability, creed, or other factors

Extension activity and answer key – Legal relationships in everyday life

Now that you have read some information about legal relationships and problems in everyday life, please answer the following questions:

1. Think about two (or more) people, businesses, or organizations that you have had a legal relationship with in your life. Write down here who they were (you do not need to use their names).
2. Have you had a legal problem in your life that was the result of a legal relationship?
 - a. If yes, write down some information in point form about it here
 - b. If not, name one legal problem that could have happened in one of your legal relationships if you or the other person had not done something that you promised to do.

You can then bring the full group back together and ask people to share some of their answers about legal relationships and problems.

More information about legal problems in everyday life

Go over the brief background information with your students. Some examples of legal life skills you can share with them:

- understanding that a document you sign, such as a contract for a mobile phone or a tenancy agreement to rent an apartment, can bring legal problems down the road if you aren't able to do what you agreed to do
- understanding that not being able to make certain types of payments could lead to bigger legal problems
- keeping documents and records whether a problem is happening or not
- knowing where to go for legal information or advice – and when, and where

Carla's story

A. Some background about the story

Go over the brief background information with your students.

B. Read the story

You could give your students some time to read the story by themselves, or ask them to take turns reading paragraphs of the story out loud to help them build confidence in speaking.

Some of the “everyday legal problems” that can be flagged in this story:

- **Avoiding dealing with credit and debt problems:** Getting into debt and not trying to make arrangements to pay off the debt can lead to serious financial implications – the creditor, or person that lent the money, at some point gains the right to sue the debtor or borrower. The creditor can then enforce the judgment by getting the debtor's employer to garnish their wages, or by garnishing their bank account. The debtor can also inform credit reporting agencies, which would affect your ability to borrow money or get a credit card in future.
- **Implications of not paying rent on time:** Carla knew that it was important to keep paying her rent. Many tenants in her circumstance might use some of the rent money to pay other bills – but non-payment or “persistent late payment” of rent can lead to eviction in fairly quickly in Ontario. Also, had she been able to get information, she would have learned that “late charges” for rent are not legal in Ontario – and she could have avoided paying those.
- **How stigma affects a person's situation and perceptions:** Because of the stigma attached to financial problems, someone in Carla's situation might well have thought that she was actually fired because her paycheque was garnished and her employer didn't approve. People in Ontario have in fact been (wrongfully) fired for this in the past.

C. Activity: Key points from the story

EXAMPLES for teaching notes

Answer the following questions:

1. Identify two points in Carla's story where she could have taken steps to avoid her problems from escalating into legal problems.

Some points of intervention here:

- **Information about payday loans:** Carla could have gotten more information about payday loans and their exorbitant interest rates before deciding to borrow – or explored other possible options for borrowing before going to a payday lender.
 - **Information about the Rent Bank for tenants with lower-income jobs:** In most regions in Ontario, tenants who are employed can access a no-interest loan with long-term repayment options for up to two months rent from the Rent Bank. If Carla had known about this, this would have gotten her some breathing room without the high-interest implications of the payday loans.
 - **Information about rights in the collection process:** When collection calls and letters started coming, Carla could have tried to get information about her rights and whether she should try to make a repayment arrangement with them to avoid having her paycheque garnished.
 - **Rights around maintenance, repairs, and fumigation:** There were other options that Carla could have followed to try to deal with her landlord's refusal to fumigate. For example, she could have asked for a municipal property inspector to inspect the building, or filed an application at the Landlord and Tenant Board to get the landlord to do the work.
 - **General legal information:** Carla could have tried to find sources for legal information about these problems to try to get on top of them before they spiraled out of control. For example, she could have visited CLEO's Steps to Justice website (<http://stepstojustice.ca>).
2. What are some barriers that Carla might face to taking these steps?
 - **Stress and fear related to her financial situation:** Someone in Carla's situation might feel unable to deal with the letters and phone calls about her financial situation and her traffic violations because of stress and fear. This is a very normal response for people facing financial or legal problems.
 - **Lack of flexibility in work schedule:** Many people, such as Carla, have jobs where they cannot find the time or privacy to make phone calls or send emails during regular office hours. This can make it more difficult for them to call government offices or community legal clinics who are only accessible at these times.
 - **Not understanding that lack of money can quickly lead to legal problems:** As in Carla's case, it might not always be obvious that not having the money to pay bills or rent can swiftly lead to legal problems such as possible eviction or collection of debts.

Extension activity

As Stephen Wexler, a leading scholar on poverty law, said in 1970:

“Poor people are not just like rich people without money. Poor people do not have legal problems like those of private plaintiffs.”

Unfortunately, more than 45 years later, this is still largely the case.

But this quote also illustrates that everyone is at risk of encountering a legal problem, regardless of their income level. You could consider sharing this quote with your large group, and ask them to brainstorm types of legal problems that could happen to anyone regardless of income? How would income affect people’s ability to deal with legal problems?

And what types of legal problems would be more likely to affect rich people? For example, Donald Trump and his family have had lots of legal problems: bankruptcies, claims of discrimination in housing, and divorces. They have also used illegal labour on their projects, which has created problems for them in past.

Taking a legal health checkup

Some organizations in Ontario have developed tools to help people identify everyday problems that could turn into legal problems or make existing legal problems bigger. In Ontario, these tools are called “legal health checks” or “legal health check-ups”.

Background for instructors

One large “legal health check” project in Ontario was started by a community legal clinic in Southwestern Ontario – 11 other community legal clinics are now involved. The goal of the project is to train trusted intermediaries such as community workers to better understand the root causes of everyday legal problems. The community workers can then use the legal health check-up tool with their clients to detect legal problems and help get them legal information, help, and support as early as possible.

The term “legal health” is used partly to suggest that it is possible to prevent some legal problems if they are caught early enough – just like health issues. In our view, for marginalized people, prevention is not always realistic. However, legal health checks can be useful to help identify some common everyday problems that might turn into legal problems. The Halton Legal Health Check-up also contains questions that can lead to information about things that people might be entitled to that they don’t know about, such as educational tax credits or public benefits.

For more information about the Halton Legal Health Check-up project, see this blog post: <http://plelearningexchange.ca/next-steps-to-legal-health/>.

CLEO has created a draft simplified questionnaire based on Halton’s Legal Health Check-up, intended for use by community intermediaries without direct training on its use (as in the Halton project), or by members of the general public.

Activity: Take the Legal Health Check-up survey

Give the students some time to take the Legal Health Check-up survey online at <https://www.legalhealthcheckup.ca/en/survey/location>. The survey takes users through 10 screens with several questions on each screen. None of the answer fields are mandatory except for the first two questions:

- Please enter the city or area where you live.
- Has someone (a person or organization) helped you find this survey today?

Or, you can download a PDF version of the Legal Health Check-up tool at this link:

<http://blog.legalaid.on.ca/policy/wp-content/uploads/2014/02/Halton-Legal-Health-Check-Up.pdf>. Please note that the paper version is 12 pages long.

Once students have taken the Legal Health Check-up, you could consider leading a discussion in the large group. Did the students learn anything about what types of life situations can lead to legal problems? Did they learn about possible legal entitlements such as education tax credits or social assistance benefits?

Where can I get legal information online?

- CLEO (Community Legal Education Ontario/ Éducation juridique communautaire Ontario) produces legal information in this area. cleo.on.ca/en/resources-and-publications/resources-topic
- CLEO's Steps to Justice website has information about employment law: stepstojustice.ca
- CLEO's Your Legal Rights website has a lot of information about community resources and supports, searchable by location: yourlegalrights.ca
- the Ontario Ministry of Labour provides online information on the Employment Standards Act and Health and Safety in a number of languages. labour.gov.on.ca/
- the Workers' Action Centre provides online information on employment law issues in several languages, organized by legal topic. workersactioncentre.org

Who can I call for legal information?

- (Toronto only) The Workers' Rights Info Line provides information and support about workplace issues by telephone. Call 416-531-0778.
- Your community legal clinic might have an employment lawyer or legal worker who can talk to you. Search by postal code here: <http://www.legalaid.on.ca/en/contact/contact.asp?type=cl>

Appendix 1: Draft list of the social determinants of civil justice

In this draft list of suggested social determinants of civil justice, CLEO reviews the social determinants of health identified by health professionals and researchers. CLEO includes additional determinants relating to the likelihood of experiencing legal problems or the ability to deal with legal issues.

- income and income distribution
- education
- unemployment and job security
- employment and working conditions
- early childhood development
- food insecurity
- housing
- social exclusion
- social safety network
- health services
- Aboriginal status
- gender
- race
- disability
- sexual orientation
- gender identity
- immigration to Canada (especially for women)
- interaction with the criminal justice system
- incarceration (previous or ongoing)
- credit rating status

Free companion resources:

PLE Toolkit Module 1 — “Detecting legal issues”

<http://www.plelearningexchange.ca/toolbox/detecting-legal-issues>

Halton Community Legal Clinic — The Legal Health Check-up

<https://www.legalhealthcheckup.ca/en/>

Free legal information for learners:

CLEO “Your Rights at Work” — <http://www.cleo.on.ca/en/publications/rightswrk>

To order free copies of “Your rights at work” for your class, you can use the online order form at <http://cleo.on.ca> or call 416-408-4420.

CLEO Your Legal Rights website: <http://yourlegalrights.ca>

CLEO Steps to Justice website: <http://stepstojustice.ca>