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TECHNICAL REPORT

A BRIEF REVIEW OF CRIMINAL LEGAL AID FINANCIAL ELIGIBILITY GUIDELINES

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1995

TR1995-5e

UNEDITED

The present study was funded by the Research and Statistics Section, Department of Justice Canada. The views expressed herein are solely those of the author and do not necessarily represent the views of the Department of Justice Canada.

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1.0 INTRODUCTION

The three major factors which affect access to legal aid services are coverage, financial eligibility and accessibility. Coverage defines the offences for which one can receive legal aid. Financial eligibility refers to the income thresholds which determine that applicants with incomes falling below those financial levels can receive legal aid. Accessibility, not to be confused with the more generic term access, refers to a diverse bundle of factors such as geographic location of offices, physical assessibility, availability of services in appropriate languages, and so on.

This paper is concerned with financial eligibility. The federal interest in financial eligibility is derived in part from the federal-provincial cost sharing agreement which states that:

The provincial agency shall determine the financial circumstances under which an applicant for legal aid may be approved as a recipient thereof, but in so doing it shall apply flexible rules that take into account whether the applicant can retain counsel at his own expense without him or his dependents (if any) suffering undue financial hardship such as incurring heavy indebtedness or being required to dispose of modest necessary assets.

As well, the grim fiscal realities are raising serious concerns about the cost of legal aid. Anything affecting the cost of legal aid must be critically assessed. Therefore, the relationship between financial eligibility guidelines and expenditures is an issue which should be examined.

1.1 The Issue

The specific issue that will be addressed in this paper is whether there are any indications that financial eligibility should be a federal legal aid policy issue. This will be approached in two ways. First, the analysis will address the issue of the adequacy of the existing financial eligibility guidelines. The first part of this analysis will relate the provincial guidelines to a recognized low income standard. A second aspect will relate the guidelines to applicants who are refused legal aid, although there are only very limited data in that respect.

Second, the analysis will look briefly at any relationship between financial eligibility and legal aid expenditures.

Other important issues which are not strictly empirical questions are not addressed. Whether or not the federal government should promote uniform access to legal aid in all provinces is a matter of public policy which needs to be addressed. It is assumed on the basis of the section of the current federal-provincial agreement quoted above that assuring adequate access by those in financial need is a federal issue. The wording of the agreement is not explicit on the issue of whether access should be equal for persons of similar financial means regardless of where they reside in Canada.

1.2 The Exercise of Discretion

The federal provincial agreement allows for the application of "flexible rules" in order to allow for variations in cost of living within and between provinces, and variations in ability to pay among individual applicants. Legal aid plans take into account applicants' income, assets and liabilities on a case-by-case basis in order to determine eligibility. Therefore, there is considerable variability in eligibility determination. This is further compounded because other factors such as coverage enter into eligibility determination.

1.3 Other Complicating Factors

There are other factors which make comparative analysis of financial eligibility guidelines difficult. The guidelines for each province are structured differently. Some are expressed in net income and some in gross income. Various sets of guidelines are expressed in weekly, monthly or annual income. One plan, Legal Aid Manitoba, has three sets of eligibility guidelines. Legal Aid New Brunswick and Northwest Territories Legal Aid have no general financial eligibility guidelines.¹

Because of these factors, and because of the extensive discretion used in determining eligibility, the analysis of financial eligibility guidelines will not allow precise and specific observations. Useful generalizations, however, will be possible.

1.4 Comparison With a National Standard

Provincial legal aid financial eligibility guidelines are frequently assessed in terms of the Statistics Canada low income cut-offs² or the National Council of

¹ Appendix 1 contains all of the provincial financial eligibility guidelines currently in use.

² Statistics Canada, *Low Income Cut-Offs*, Catalogue No. 13-551, Survey of Consumer Finances, January 1995.

Welfare poverty guidelines³. The latter are based on the Statistics Canada figures. On a conceptual level, it is not clear that low income or poverty as defined in the Statistics Canada or the National Council of Welfare data is the level at which one could not afford to pay for legal services without incurring undue hardship. However, a study carried out in 1983 recommended as one viable option that the Statistics Canada low income cut-offs be adopted by Legal Aid Manitoba as the financial eligibility guidelines.⁴

Statistics Canada is careful to avoid the use of the term poverty in describing its low income cut-offs. The cut-offs represent the levels at which individuals or families spend 20 percent more of their income than the Canadian average for food, shelter, and clothing.

The National Council of Welfare poverty guidelines are based on the Statistics Canada figures. Adjustments are made to reflect what the Council considers to be poverty levels.

There is really no clear basis for choosing one or the other as a standard by which the legal aid eligibility guidelines can be assessed. Following Sloan,⁵ the figures produced by the official national statistical agency will be used in this report.

Both the Statistics Canada and the National Council of Welfare figures are constructed on a national basis, and for population size groups ranging from rural to +500,000.⁶ The various provincial legal aid financial eligibility guidelines are set by each province. Only British Columbia uses the Statistics Canada national figures, applying them to the appropriate population size groups within the province. In other provinces the provincial eligibility guidelines are applied to the entire province. Data necessary to distinguish eligibility decisions by population size are not available. This introduces some uncertainty in judging provincial eligibility guidelines according to the national standard. However, keeping the analysis at a sufficiently high level of generality will avoid some of the problem.

³ Poverty Profile 1992, National Council of Welfare, Ottawa, Spring 1994.

⁴ Rick L. Sloan, *Financial Eligibility Criteria: A Study of Policy Implementation*, The Social Planning Council of Winnipeg, 1983.

⁵ Rick L. Sloan, 1983.

⁶ The most recent National Council of Welfare poverty guidelines and the Statistics Canada low income cutoffs are shown in Appendix 3.

1.5 Methodology

In order to facilitate comparisons among provincial guidelines several simple adjustments were made (see Appendix 2). Eligibility guidelines expressed as net income were adjusted to reflect gross (pre-tax) income levels. Guidelines expressed in weekly or monthly amounts were converted to annual figures. The original guidelines are shown in Appendix One.

Systematic analysis of legal aid financial eligibility guidelines presents some challenges. As indicated earlier, the operation of discretion in financial eligibility decisions, and the differences in the structures of the various sets of guidelines mitigate against precise comparisons. It would seem, therefore, that presenting numerical or percentage differences to compare the various provincial guidelines would reflect a degree of artificial precision that would mask the true state of affairs.

A more visual or graphic presentation technique will be employed. For each household size, e.g., single individual or couple with one child, a graph will be presented which shows where the relevant provincial guideline for each province falls on a scale bounded by the low (rural) and high (+500,000 population) Statistics Canada low income cut-off for that family size. The fact that the provincial legal aid financial eligibility guidelines are applied in an undifferentiated fashion to all population size groups within provinces, with the exception of British Columbia, makes this a reasonable, if not the only, course of action.

The Statistics Canada low income cut-offs are defined in terms of the number of persons in a household. With the exception of Manitoba and British Columbia, legal aid eligibility guidelines are structured in terms of family composition, e.g., single adults and couples without children and with various numbers of dependent children. The Statistics Canada cut-offs stated in terms of household size had to be matched with the number of persons within different household compositions reflected in the legal aid financial eligibility guidelines.

The positioning of the provincial eligibility guidelines along a scale will then allow at least an ordinal rank ordering of the provincial figures. Summed over all family sizes for each province and divided by the number of family size groupings, the rank orders numbered 1 to "n" will provide the bases for constructing a rough measure of the degree of stringency or generosity of each set of financial eligibility guidelines. The extent of stringency or generosity can then be correlated with other factors. One factor analyzed here is the occurrence of refused applicants, which in theory should increase as a consequence of lower eligibility guidelines. A second is the level of per capita expenditures, which should be expected to be greater for provinces with higher eligibility guidelines.

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1.6 Comparison of Provincial Legal Aid Financial Eligibility Guidelines With Statistics Canada Low Income Cut-Offs

The set of figures presented below show the <u>adjusted</u> provincial legal aid eligibility guidelines for each family size on a scale bounded by the low Statistics Canada cut-off (for rural areas) and the high cut-off (for places of 500,000 population and over). The range formed by the Statistics Canada figures is highlighted as shaded areas on each figure. Two figures are presented for British Columbia. The solid bar indicates the eligibility guideline for areas of less than 30,000 population while the extended lined portion of the bar represents the guideline for places with a population of 500,000 or more.

The figures show a consistent general pattern of provincial legal aid eligibility guidelines compared with the Statistics Canada low income cut-offs. The eligibility guidelines for three provinces consistently fall outside of the guidelines.

The guidelines for Newfoundland and Quebec are below the Statistics Canada standard. The financial eligibility guidelines for Newfoundland are between 43 and 64 percent of the Statistics Canada low income cut-off for rural areas, depending on family size group. The guidelines for Quebec are between 55 percent and 77 percent of rural area Statistics Canada cut-offs.

The financial eligibility guidelines for Ontario are well above the national low income cut-offs. The Ontario financial eligibility guidelines exceed the Statistics Canada low income cut-offs by 57 to 74 percent, depending on family size grouping.

Among those provincial guidelines falling within the range defined by the Statistics Canada low income cut-offs, most tend to fall in the lower half of the low income range. The lower limit of the British Columbia guidelines fall within the range, while the upper limit is slightly higher than the Statistics Canada level.

Falling within the national low income range provides *prima facie* evidence that the guidelines are adequate. It is possible that the guidelines which are below the Statistics Canada levels are too stringent, and thus exclude relatively more people from access to legal aid than in other provinces.

However, as noted above, a great deal of discretion with regard to income, liabilities and assets is exercised in determining financial eligibility. Therefore, the consequences of eligibility guidelines which are too low relative to the realities of "undue hardship" can only be studied by an analysis of refused applications. This is the subject of the next section.

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1.7 Financial Eligibility Guidelines and Rejected Applicants

The impact of financial eligibility guidelines becomes concrete with respect to the consequences of not getting legal aid for refused or rejected applicants. One study conducted in the early 1980s in Manitoba concluded that refusal of legal aid "only serves to put people already economically marginal into further financial jeopardy".⁷ The guidelines and the mechanics of discretion are designed to minimize hardship to potential clients as a consequence of not receiving legal aid. All other things being equal, one might expect that the more stringent financial eligibility guidelines should be inversely related to rejected applicants as a percentage of total applications.

However, there are factors other than financial eligibility which may lead to denial of service. The most important are various restrictions in the legal matters which are covered, although there is a range of other factors which may lead to either withdrawal of an application before an eligibility decision or to refusal of service.

Table 1 shows that lack of eligibility for financial reasons may not be predominant among reasons for refusal. Refusals for financial reasons are predominant in Saskatchewan (64 percent) and Quebec (82 percent), and are as low as 11 percent in Manitoba. In general, this reflects the very different ways in which various legal aid plans manage eligibility determination. This highlights the inherent difficulties in conducting any sort of comparative analysis.

There is no general relationship between the degree of stringency of legal aid financial eligibility guidelines and refused applications as a percentage of total applications. Table 2 ranks the provincial financial eligibility guidelines from least to most stringent. This ranking was achieved by ranking the guidelines for each family size grouping from highest to lowest and assigning a number from one to ten. The numbers were summed across the family size groupings for each province. Table 2 shows a very modest relationship between the relative stringency of guidelines and percent refusals. The degree of association between the rankings of the sets of eligibility guidelines and the percentages was calculated using the Spearman Rank Order Correlation technique.⁸ The statistic, Rho, falls on a scale from zero to one, representing no association to complete concordance. In this case, the value of Rho was .15, a very low degree of association. The Rho statistic was statistically significant at the .025 level.

⁷ Rick L. Sloan, *Financial Eligibility Criteria: A Study of Policy Implementation*, Executive Summary, The Social Planning Council of Winnipeg, Winnipeg, 1983. p. 7.

⁸ Sidney Seigal, Non-Parametric Statistics, McGraw-Hill, 1956.

This is perhaps not surprising, in view of the underlying complexities of the relationship between financial eligibility guidelines and refused applications, and the administrative differences among the legal aid plans. This part of the analysis points out that the relationship between financial eligibility guidelines and refused applications is mitigated by other factors. Concern with financial eligibility guidelines *per se* may not be justified. Certainly, however, concern should be focused on refused applications and on the causes and consequences of refused applications.





Figure II

Adjusted Provincial Eligibility Levels; Single Individual Plus One Child Compared With the Statistics Canada Low Income Cut-Offs



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Figure III

Adjusted Provincial Eligibility Levels; Single Individual Plus Two Children Compared With the Statistics Canada Low Income Cut-Offs

(000\$)

Figure IV

Adjusted Provincial Eligibility Levels; Single Individual Plus Three Children Compared With the Statistics Canada Low Income Cut-Offs

(\$000)





Figure V

Adjusted Provincial Eligibility Levels; Single Individual Plus Four Children Compared With the Statistics Canada Low Income Cut-Offs

(000\$)





Figure VIII

Adjusted Provincial Eligibility Levels; Couple Plus Two Children Compared With the Statistics Canada Low Income Cut-Offs

(000\$)





Figure IX

Adjusted Provincial Eligibility Levels; Couple Plus Three Children Compared With the Statistics Canada Low Income Cut-Offs

(000\$)



Figure X

Adjusted Provincial Eligibility Levels; Couple, Four Children Compared With the Statistics Canada Low Income Cut-Offs

1.8 Financial Eligibility Guidelines and Per Capita Expenditures

The degree of stringency/generosity of legal aid financial eligibility guidelines might be related to levels of legal aid expenditures. Table 3 shows per capita expenditures on criminal legal aid for 1992-1993 for legal aid plans arranged in order of the degree of stringency/generosity of financial eligibility guidelines. The level of per capita expenditure is quite strongly related to the stringency/generosity of the guidelines. The Rho statistic show a moderate degree of association of .48, which is statistically significant at .01. It is reasonable that more generous financial eligibility guidelines should be related to higher expenditures because a larger segment of the population will be eligible for the service.

However, other factors may also be related to higher expenditures, such as scope of coverage and the delivery model. The two provincial legal aid plans with the highest per capita expenditures, British Columbia and Ontario, also have 100 percent judiciary delivery systems for criminal legal aid⁹ and have relatively generous coverage provisions. Therefore, it is likely that some proportion of the relationship between financial eligibility guidelines and per capita expenditures would be accounted for by these other two factors.

Until a more sophisticated analysis determines the independent effects of financial eligibility levels, coverage, and delivery model one would have to conclude that all are likely important. Any further investigation should probably look at the effects of both financial eligibility guidelines and coverage provisions on rejected applicants.

1.9 Discussion and Conclusions

This paper addresses the question of whether there is anything to suggest that federal legal aid policy should be concerned with provincial legal aid eligibility guidelines. The question was approached in three ways. The answer is no, although that answer cannot be accepted as definitive on the basis of the analysis possible within the scope of this brief study.

⁹ Paul Brantingham, Patricia Brantingham and Steven Easton, *Predicting Legal Aid Costs*, Department of Justice Canada, 1993. This multivariate analysis of factors affecting legal aid costs showed that judiciary delivery is associated with higher costs. See also *Patterns in Legal Aid II*, Department of Justice Canada, 1995; and R.L. Sloan, *Evaluation Report: Legal Aid Manitoba*, Department of Justice Canada, 1987.

Adult Criminal and Young Offender Legal Aid -- 1992-1993 Table 1

86.4% 86.6% 93.1% 36.1% 58.1% 62.2% 17.6% 54.0% 19.4% %of Refusals Total Refusals for Other Reasons (Criminal) 256 2,285 620 п.а. n.a. 1,352 1,8304 4,681 2,614 n.a. 12 n.a. 30,124 Number 13.6% 37.8% 82.4% 13.4% 10.7% 63.9% 80.6% 41.9% 46.0%% of Refusals Total Refusals for Financial Eligibility (Criminal) 361 377 n.a. 6,348 2,823 453 2,229 n.a. 537 50 п.а. 13,178 Number п.а 5.6% 15.5% 24.5% 4.1% 13.1% 43.0% 14.8% 14.8% 28.9% 8.3% 20.2% 5.4% 9.1% Applications % of **Total Criminal Refusals** 7,700 21,127 5,026 709 4,843 11,047 1,646 n.a. 62 250 2,646 997 Number 56,053 137,512 135,705 20,490 17,468 32,757 54,707 9,160 12,020 3,825 п.а 1,138 2,735 428,517 **Total Criminal** Applications Jurisdiction Manitoba Alberta Ontario Median Quebec N.W.T. Yukon Sask. P.E.I. Total B.C. Nfid. N.S. N.B.

19

Table 2Financial Eligibility & Refused Applications

Ranking of Legal Aid Financial Eligibility Guidelines			Refused Applicants as a Percent of Total Applicants (1992-1993 data)
Most Generous	1	Ontario	15.5
	2	B.C.	20.2
	3	Yukon	5.4
	4	Manitoba	24.5
5 Nova Scotia 6 P.E.I. 7 Saskatchewan 8 Alberta 9 Quebec		Nova Scotia	8.3
		P.E.I.	-
		Saskatchewan	4.1
		Alberta	14.8
		Quebec	5.6
Least Generous	10	Newfoundland	28.9

Rho = .15 f = .025

Table 3Financial Eligibility & Adult Criminal Legal Aid Expenditures
(1992-1993)

Ranking of Legal Aid Financial Eligibility Guidelines			1992-1993 Per Capita Expenditures (\$)
Most Generous	1 2 3 4 5 6 7 8 9	Ontario B.C. Yukon Manitoba Nova Scotia P.E.I. Saskatchewan Alberta	11.63 11.25 31.49 5.33 4.43 2.10 4.48 5.63 5.36
Least Generous	9 10	Quebec Newfoundland	4.72

Rho = .48 f = .01

With respect to the <u>adequacy</u> of the guidelines used by provincial legal aid plans, most legal aid eligibility guidelines fall within the Statistics Canada low income cut-offs. It is helpful to remember that except for British Columbia, provinces apply a single set of guidelines to applicants throughout the province regardless of population size. Therefore, it is probably true that the provincial guidelines which fall toward the lower end of the scale representing the Statistics Canada range, the rural population end, probably eliminate too many people from the areas having larger populations within their provinces.

It should be kept in mind that financial eligibility is often not the most important reason for refusal of legal aid applications. Quebec has the second most stringent legal aid eligibility guidelines after Newfoundland. The percentage of applications refused for financial reasons is high; 82.4 percent of all refusals. The percent of all refused applications rejected for financial reasons in Newfoundland is considerably lower at 13.6 percent, even though the Newfoundland guidelines are less generous than Quebec. In Ontario, which has the most generous guidelines by far, 13.4 percent of rejected applications are refused for financial reasons. The eligibility guidelines in use in Manitoba and in Nova Scotia are quite similar in terms of income levels. However, 11 percent of all refused applications are rejected for financial reasons in Manitoba. This compares with 38 percent in Nova Scotia.

This suggests that all of the factors affecting eligibility decisions, mainly financial eligibility and coverage, along with other factors, and the manner and the extent to which discretion is used, influence patterns of rejection in complex ways which vary from one legal aid plan to the next. The issue that should be addressed is refused applications, and not financial eligibility *per se*.

Another issue addressed in this paper is the relationship between financial eligibility guidelines and level of expenditures. There is a moderate statistical relationship between per capita expenditures on criminal legal aid and stringency/generosity of financial eligibility guidelines. However, other variables such as the scope of coverage, the structure of the tariff (for judiciary plans), and delivery model are also likely to explain some of variation in expenditures. Financial eligibility no doubt plays some role, in combination with the other factors.

With respect to the "adequacy of guidelines" issue, this analysis does not suggest that financial eligibility in itself is an important issue for federal legal aid policy. However, if financial constraints continue to drive applications and certificates issued downward, and rejected applications upward, rejected applications should be viewed as a potentially important issue. This can be looked at in terms of hardship consequences for rejected applicants, according to the traditional legal aid financial eligibility standards. As well, other factors are important such as the *Charter* and other aspects of coverage, the impact of contribution and user fees, and the application of rules eliminating applicants because of "misuse" of legal aid. An analysis of rejected applications might take the form of monitoring the implementation of any new set of coverage guidelines.

In terms of the "impact on expenditures" issue, there may be some reason for concern that very high financial eligibility guidelines are a significant factor in driving expenditures upward. However, this issue would have to be analyzed in greater depth before a conclusive answer could be offered.

APPENDIX 1

Provincial and Territorial Legal Aid Financial Eligibility Guidelines

(These are taken from <u>Legal Aid in Canada: Description of</u> <u>Operations, September 1994</u>, Canadian Centre for Justice Statistics, Minister of Industry, Science and Technology, Ottawa, 1994.)

The following income table is considered as a guideline.	Voici la grille des revenus qui sert de ligne directrice.
Family Size/ Taille de la famille	Net Monthly Income/ Revenu mensuel net
One adult/\$ Un adulte	393
and one dependent/ et un personne à charge	484
and two dependents/ et deux personnes à charge	527
and three dependents/ et trois personnes à charge	567
and four dependents/ et quatre personnes à charge	608
and five dependents/ et cinq personnes à charge	653
and six dependents/ et cinq personnes à charge	697
Couple/ Couple	541
and one dependent/ et un personne à charge	580
and two dependents/ et deux personnes à charge	618
and three dependents/ et trois personnes à charge	660
and four dependents/ et quatre personnes à charge	697
and five dependents/ et cinq personnes à charge	751
and six dependents/ et six personnes à charge	807
and seven dependents/ et sept personnes à charge	863

Net income is equal to gross income less: Canada Pension Plan, Unemployment Insurance, Income tax, Group Insurance and Pension.

NEWFOUNDLAND - TERRE-NEUVE

1.10

Le revenu net correspond au revenu brut moins les

sommes relatives au Régime de pension du Canada, à

l'assurance-chômage, à l'impôt sur le revenu, à

l'assurance-collective et à la pension.

the cost of legal services dependent upon a their ability to pay but there are no user ju	l se peu ssumer uridiques 'outefois,
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In applying the flexible means test, the following income table is considered as a guideline.

Family Size/

Il se peut que les demandeurs doivent assumer une partie du coût des services juridiques, selon leur capacité de payer. Toutefois, il n'y a pas de frais modérateurs.

En appliquant l'examen flexible des moyens d'existence, il faut utiliser comme lignes directrices le tableau de revenus suivant.

Gross Yearly Income/

Taille de la famille	Revenu annuel brut
One adult/ Un adulte	\$ 11,695
and one dependent/ et un personne à charge	15,812
and two dependents/ et deux personnes à charge	20,149
and three dependents/ et trois personnes à charge	23,200
and four dependents/ et quatre personnes à charge	25,347
and five dependents/ et cinq personnes à charge	27,512
Couple/ Couple	15,852
and one dependent/ et un personne à charge	20,149
and two dependents/ et deux personnes à charge	23,200
and three dependents/ et trois personnes à charge	25,347
and four dependents/ et quatre personnes à charge	27,512
and five dependents/ et cinq personnes à charge	29,593

PRINCE EDWARD ISLAND - ÎLE-DU-PRINCE-ÉDOUARD

Family Size/ Taille de la famille	Net Monthly Income/ Revenue mensuel brut		
Couple/ Couple	\$	1,424	
and one dependent/ et un personne à charge		1,708	
and two dependents/ et deux personnes à charge		1,932	
and three dependents/ et trois personnes à charge		2,156	
and four dependents/ et quatre personnes à charge		2,380	
and five dependents/ et cinq personnes à charge		2,604	
and six dependents/ et six personnes à charge		2,828	
and seven dependents/ et sept personnes à charge		3,052	

NOVA SCOTIA - NOUVELLE-ÉCOSSE

Low income guidelines as of March, 1993 are listed below:

Voici les seuils de faible revenu en vigueur en mars 1993 :

Family Size/ Taille de la famille	Gros	sWeeklyIncome/Revenuhebdomadairebrut
One adult/ Un adulte and one dependent/et un personne à charge	\$	170 210
and two dependents/ et deux personnes à charge		230
and three dependents/ et trois personnes à charge		245
and four dependents/ et quatre personnes à charge		260
and five dependents/ et cinq personnes à charge		280
and six dependents/ et six personnes à charge		300
Couple/Couple and one dependent/et un personne à charge		210 230
and two dependents/ et deux personnes à charge		245
and three dependents/ et trois personnes à charge		260
and four dependents/ et quatre personnes à charge		280
and five dependents/ et cinq personnes à charge		300
and six dependents/ et six personnes à charge		320
and seven dependents/ et sept personnes à charge		340
and eight dependents/et huit personnes à charge		360

QUEBEC - QUÉBEC

6.12

TABLE - WAIVER LEVELS TABLEAU - SEUILS DE FAIBLE REVENU

(CRIMINAL CASES ONLY) (AFFAIRES CRIMINELLES SEULEMENT)

	Family Size/ Taille de la famille	 Net Annual Income/ Revenu annuel net
(1964),	One adult/ Un adulte and one dependent/ et un personne à charge	\$ 1 9,656 26,940
	and two dependents/ et deux personnes à charge	29,976
wate	and three dependents/ et trois personnes à charge	32,376
7 1	and four dependents/ et quatre personnes à charge	34,812
	and five dependents/ et cinq personnes à charge	37,248
*****	and six dependents/ et six personnes à charge	38,820
	Couple/Couple and one dependent/ et un personne à charge	\$ 27,420 30,492
LINNE	and two dependents/ et deux personnes à charge	32,868
N _{rana}	and three dependents/ et trois personnes à charge	35,304
	and four dependents/ et quatre personnes à charge	37,740
	and five dependents/ et cinq personnes à charge	39,312
	and six dependents/ et six personnes à charge	40,844
	and seven dependents/ et sept personnes à charge	42,456
	and eight dependents/ et huit personnes à charge	44,028

ONTARIO

The current financial eligibility guidelines are provided below. They are based on gross income. Clients exceeding the regular coverage guideline for their family unit size, but not exceeding the next highest guideline are eligible with a partial contribution. Clients who exceed the guideline with a partial contribution but are below the next highest guideline are eligible under the expanded eligibility program (see below).

Les lignes directrices en matière d'admissibilité financière qui sont actuellement en vigueur sont présentées ci-dessous. Elles sont fondées sur le revenu brut. Les clients dont le revenu excède le d'admissibilité seuil financière correspondant à la taille de leur famille mais ne dépasse pas le seuil suivant sont admissibles à l'aide juridique, mais ils doivent assumer une partie des coûts. Les clients dont le revenu est supérieur au seuil qui leur permettrait d'obtenir des services juridique moyennant une d'aide contribution, mais se situe sous le seuil suivant, sont admissibles au programme d'admissibilité accrue (voir ci-dessous).

Family Size/ Taille de la famille	' Fully Eligible/ Entièrement admissible	Partial Contribution/ Contribution partielle	Full Contribution ContributionTotale
1	\$12,000	\$14,000	\$21,500
2	16,000	18,000	25,000
3	21,500	23,500	29,000
4	25,000	27,000	31,500
5	29,000	31,000	35,000
6	31,500	33,500	38,000
7	35,000	37,000	41,000

Gross Annual Income/Revenu annuel brut

MANITOBA

The income cut-off levels used by the plan to determine financial eligibility are based on those used by the Saskatchewan Social Services Family Income Program to determine income supplements. Generally, these guidelines are reviewed annually. The 1994 income cut-off levels are presented below.

Les seuils de revenu utilisés par le régime pour déterminer l'admissibilité financière sont fondés sur ceux qu'applique le Saskatchewan Social Service's Family Income Program pour déterminer les suppléments de revenu. Ces directives sont généralement révisées chaque année. Les seuils de revenu applicables à l'année 1994 sont présentés ci-après.

Family Size/ Taille de la famille	Maximum Net Monthly Income/ Revenu mensuel net maximal	Maximum Net Annual Income/ Revenu annuel net maximal
Single Person/ Personne seule	\$ 785	\$ 9,420
Couple without children/ Couple sans enfants	855	10,260
Family with one child/ Famille avec un enfant	933	11,196
Family with two children/ Famille avec deux enfants		13,716
Family with three children Famille avec trois enfants	_,	16,236
Family with four children Famille avec quatre enfan		18,516
Family with five children/ Famille avec cinq enfants	_,	20,796
Family with six children/ Famille avec six enfants	1,923	23,076
Family with seven childre Famille avec sept enfants	n/ 2,113	25,356
Family with eight childrer Famille avec huit enfants	2,303.	27,636

SASKATCHEWAN

The guidelines for determining financial eligibility, effective September 1994, are indicated below.

Les directives suivies pour déterminer l'admissibilité financière qui étaient en vigueur en septembre 1994 sont présentées ci-après.

Family Size/ Taille de la famille	Gross Annual Income/ Revenu annuel brut		
One adult/Un adulte	\$ 12,620		
and one dependent/ et un personne à charge	14,340		
and two dependents/ et deux personnes à charge	15,920		
and three dependents/ et trois personnes à charge	17,350		
and four dependents/ et quatre personnes à cha rg e	18,790		
and five dependents/ et cinq personnes à charge	20,940		
and six dependents/ et six personnes à charge	23,240		
Couple/Couple	\$ 14,430		
and one dependent/ et un personne à charge	15,920		
and two dependents/ et deux personnes à charge	17,350		
and three dependents/ et trois personnes à charge	18,790		
and four dependents/ et quatre personnes à charge	20,940		
and five dependents/ et cinq personnes à charge	23,240		
and six dependents/ et six personnes à charge	25,530		
and seven dependents/ et sept personnes à charge	25,530		

ALBERTA

The following income guidelines are based on Statistics Canada Low Income Lines.

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Les directives ci-après sont fondées sur les seuils de faible revenu de Statistique Canada.

1992 National Council of Welfare Estimate based on Statistics Canada Low Income Guidelines 1992 Estimation faite par le Conseil national du Bien-être fondée sur les seuils de faible revenu de Statistique Canada

Net Monthly Household Income/ Revenu mensuel net du ménage

Area of Residence and Population/ Région de résidence et population

Family Size/ Taille de la famille	Vancouver	Victoria	30,000- 99,999	less than/moins de 30,000
1	\$1,090	\$ 970	\$ 950	\$ 880
2	1,540	1,390	1,360	1,260
3	1,900	1,700	1,670	1,540
4	2,140	1,930	1,890	1,750
5	2,300	2,100	2,050	1,900
6	2,460	2,240	2,210	2,050
7 or more/ou plus	2,610	2,380	2,340	2,190

Data Source: Legal Services Society of British Columbia: 1993 - Eligibility Guidelines

Net income equals gross income minus tax, unemployment insurance, Canada pension plan, pension plan, medical benefits and maintenance payments. Source des données : Legal Services Society of British Columbia: 1993 - Eligibility Guidelines.

Le revenu net correspond au revenu brut moins les sommes relatives à l'impôt, à l'assurance-chômage, au Régime de pensions du Canada, à un régime de retraite, à un régime d'assurance-maladie et à la pension alimentaire.

BRITISH COLUMBIA - COLOMBIE BRITANNIQUE
The following income table is considered a guideline.

Voici le tableau des revenus qui sert de ligne directrice.

Family Size/ Taille de la famille	Net Monthly Income/ Revenu mensuel net	Net Monthly Income/ Revenu mensuel net
		(Outside Whitehorse except Old Crow)
	(Whitehorse)	(extérieur de Whitehorse sauf Old Crow)
One adult/ Un adulte	\$ 855	\$ 1,310
and one dependent/ et un personne à charge	1,385	1,805
and two dependents/ et deux personnes à charge	1,735	2,145
and three dependents/ et trois personnes à charge	2,055	2,405
and four dependents/ et quatre personnes à charge	2,295	2,665
and five dependents/ et cinq personnes à charge	2,535	2,925
and six dependents/ et six personnes à charge	2,775	3,185

<u>Note 1:</u>

Net income equals gross income minus: Canada pension plan, unemployment insurance, income tax and, where there is verification, child support payments.

Note 2:

In Old Crow, any person may be found to be eligible.

<u>Nota: 1</u>

Le revenu net correspond au revenu brut moins les sommes relatives au Régime de pensions du Canada, à l'assurance-chômage, à l'impôt sur le revenu et, où il y a vérification, à la pension alimentaire.

Nota:2

À Old Crow, toute personne peut être jugée admissible à l'aide juridique.

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YUKON

APPENDIX 2

Adjusted Provincial and Territorial Legal Aid Financial Eligibility Guidelines

(The provincial and territorial legal aid financial eligibility guidelines were adjusted from their original forms to annual gross figures for purposes of analysis.)

TABLE 1: Single person (no children)

JURISDICTION	NET INCOME +	PROV. TAX	+ <u>FED. TAX</u> =	GROSS INCOME
NFLD	4,716	776	1,125	6,617
NS				12,804
PEI				11,695
NB	INFO NOT AVAII	ABLE		
QUE				8,840
ONT	19,656	2,650	4,569	26,874
MAN				12,000
SASK	9,420	1,075	2,150	12,644
ALBERTA				12,620
BC (Vancouver) (< 30,000)	13,080 9,600	1,576 1,157	3,002 2,203	17,658 12,960
YUKON	10,260	1,119	2,331	13,709
NWT	INFO NOT AVAI	LABLE		- 1.u

JURISDICTION	NET INCOME + PRO	V. TAX +	FED. TAX=	GROSS INCOME
NFLD	5,808	956	1,385	8,149
NS				16,992
PEI				15,812
NB	INFO NOT AVAILABLE			
QUE				10,920
ONT	26,940	3,632	6,262	36,833
MAN				16,000
SASK	11,196	1,277	2,555	15,028
ALBERTA				14,340
BC (Vancouver) (< 30,000)	18,480 15,120	2,227 1,822	4,241 3,470	24,948 20,412
YUKON	16,620	1,812	3,775	22,207
NWT	INFO NOT AVAILABLE			

TABLE 3: Single person plus two children

JURISDICTION	NET INCOME +	PROV. TAX +	FED. TAX =	GROSS INCOME
NFLD	6,324	1,041	1,508	8,873
NS				20,400
PEI				20,149
NB	INFO NOT AVAILAE	3LE		
QUE				11,960
ONT	29,976	4,041	6,967	40,984
MAN				21,500
SASK	13,716	1,565	3,130	18,411
ALBERTA				15,920
BC (Vancouver) (< 30,000)	22,800 18,480	2,747 2,227	5,233 4,241	30,780 24,948
YUKON	20,820	2,270	4,729	27,819
NWT	INFO NOT AVAILA	BLE		

TABLE 4: Si	ingle person	plus 3	children
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UPIODIOTION	NET INCOME +	PROV. TAX +	FED. TAX =	GROSS INCOME
JURISDICTION		FROV. TAX	<u>- 1 LD. 1777</u> -	
NFLD	6,804	1,120	1,623	9,547
NS				23,088
PEI				23,200
NB	INFO NOT AVAIL	ABLE		
QUE				12,740
ONT	32,376	4,365	7,525	44,266
MAN				25,000
SASK	16,236	1,852	3,705	21,793
ALBERTA				17,350
BC (Vancouver) (< 30,000)	25,680 21,000	3,094 2,530	5,893 4,819	34,668 28,350
YUKON	24,660	2,689	5,602	32,950
NWT		ABLE		



JURISDICTION	NET INCOME + PRO	DV. TAX +	FED. TAX =	GROSS INCOME
NFLD	7,296	1,201	1,740	10,237
NS				25,776
PEI				25,347
NB	INFO NOT AVAILABLE			
QUE				13,520
ONT	34,812	4,693	8,091	47,596
MAN				29,000
SASK	18,516	2,113	4,225	24,854
ALBERTA				18,790
BC (Vancouver) (< 30,000)	27,600 22,800	3,325 2,747	6,334 5,233	37,260 30,780
YUKON	27,540	3,003	6,256	36,79
NWT	INFO NOT AVAILABLE			

TABLE 5: Single person plus four children

TABLE 6: Couple (no children)

JURISDICTION	NET INCOME + PRO	DV. TAX	+ <u>FED. TAX</u> =	GROSS INCOME
NFLD	6,492	1,068	1,549	9,109
NS				17,088
PEI				15,852
NB	INFO NOT AVAILABLE			
QUE				10,920
ONT	27,420	3,696	6,373	37,490
MAN				16,000
SASK	10,260	1,171	2,341	13,772
ALBERTA				14,340
BC (Vancouver) (< 30,000)	18,480 15,120	2,227 1,822	4,241 3,470	24,948 20,412
YUKON	14,940	1,629	3,394	19,963
NWT	INFO NOT AVAILABLE			

TABLE 7: Couple plus one child

JURISDICTION	NET INCOME + PRO	DV. TAX	+ <u>FED. TAX</u> =	GROSS INCOME
NFLD	6,960	1,146	1,660	9,766
NS				20,496
PEI				20,149
NB	INFO NOT AVAILABLE			
QUE				11,960
ONT	30,492	4,111	7,087	41,690
MAN				21,500
SASK	11,196	1,277	2,555	15,028
ALBERTA				15,920
BC (Vancouver) (< 30,000)	22,800 18,480	2,747 2,227	5,233 4,241	30,780 24,948
YUKON	21,300	2,322	4,838	28,461
NWT	INFO NOT AVAILABLE			
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TABLE 8: Couple plus two children

JURISDICTION	NET INCOME +	PROV. TAX +	FED. TAX =	GROSS INCOME
NFLD	7,416	1,221	1,769	10,406
NS				23,184
PEI				23,200
NB	INFO NOT AVAILA	ABLE		
QUE				12,740
ONT	32,868	4,431	7,640	44,938
MAN				25,000
SASK	13,716	1,565	3,130	18,411
ALBERTA				17,350
BC (Vancouver) (< 30,000)	25,680 21,000	3,094 2,530	5,893 4,819	34,668 28,350
YUKON	25,140	2,741	5,711	33,592
NWT	INFO NOT AVAIL	ABLE		

TABLE 9: Couple plus three children

JURISDICTION	NET INCOME + PR	<u>OV. TAX</u> +	FED. TAX =	GROSS INCOME
NFLD	7,920	1,304	1,889	11,113
NS				25,872
PEI				25,347
NB	INFO NOT AVAILABLE			
QUE				13,520
ONT	35,304	4,759	8,206	48,269
MAN				29,000
SASK	16,236	1,852	3,705	21,793
ALBERTA				18,790
BC (Vancouver)	27,600	3,325	6,334	37,260
(< 30,000)	22,800	2,747	5,233	30,780
YUKON	28,020	3,055	6,365	37,440
NWT	INFO NOT AVAILABLE	Ē		

TABLE 10: Couple plus 4 children

JURISDICTION	NET INCOME +	PROV. TAX +	FED. TAX =	GROSS INCOME
NFLD	8,364	1,377	1,995	11,736
NS				28,560
PEI				27,512
NB	INFO NOT AVAI	LABLE		
QUE				14,560
ONT	37,740	5,088	8,772	51,600
MAN				31,500
SASK	18,516	2,113	4,225	24,854
ALBERTA				20,940
BC (Vancouver)	29,520	3,557	6,775	39,852
(< 30,000)	24,600	2,964	5,646	33,210
YUKON	30,900	3,369	7,019	41,288
NWT	INFO NOT AVAI	LABLE		

APPENDIX 3



(Statistics Canada, <u>Low Income Cut-Offs</u>, Catalogue No. 13-551, Survey of Consumer Finances, January 1995.) Low Income Cut-offs of Family Units, 1980 to 1994 - 1992 Base (Concluded)

Seuils de faible revenu et des unités familiales, 1980 à 1994 - Base de 1992 (fin)

	Size of area of residence - Taille de la région de résidence				
Size of family unit	Urban areas - Régions urbaines				Rural areas
Taille de l'unité familiale	500,000 and over	100,000 to/à 499,999	30,000 to/à 99,999	Less than 30,000*	Régions rurales
	500,000 habitants et plus			Moins de 30,000 habitants*	
1992 base - Base de 1992	Dollars (\$)				
1992					
1 person - personne 2 persons - personnes 3 " " 4 " " 5 " " 6 " " 7 or more persons - personnes ou plus 1993 1 person - personne 2 persons - personnes 3 " " 4 " " 5 " " 6 " " 7 or more persons - personnes 3 " " 4 " " 5 " " 6 " " 7 or more persons - personnes ou plus	16,186 20,233 25,163 30,460 34,049 37,638 41,227 16,482 20,603 25,623 31,017 34,671 38,326 41,981	13,883 17,354 21,583 26,126 29,205 32,284 35,363 14,137 17,671 21,978 26,604 29,739 32,874 36,009	13,787 17,234 21,433 25,945 29,002 32,059 35,116 14,039 17,549 21,825 26,419 29,532 32,645 35,758	12,829 16,036 19,943 24,142 26,986 29,830 32,674 13,063 16,329 20,308 24,583 27,479 30,375 33,271	11,186 13,982 17,390 21,050 23,531 26,012 28,493 11,390 14,238 17,708 21,435 23,961 26,487 29,014
1994					
1 person - personne 2 persons - personnes 3 " " 4 " " 5 " " 6 " " 7 or more persons - personnes ou plus	16,511 20,639 25,668 31,071 34,731 38,393 42,054	14,162 17,702 22,016 26,650 29,791 32,931 36,072	14,063 17,579 21,863 26,465 29,583 32,702 35,820	13,086 16,357 20,343 24,626 27,527 30,428 33,329	11,410 14,263 17,739 21,472 24,003 26,533 29,064

Includes cities with a population between 15,000 and 30,000 and small urban areas (under 15,000).
Comprend les villes dont la population se chiffre entre 15,000 et 30,000 habitants et les petites régions urbaines (moins de 15,000 habitants).

18 Statistics Canada - Cat. No. 13-551

Statistique Canada - No 13-551 au cat.