

Income Support Programs

INCOME SOURCES

Employment: Minimum Wage in Ontario

Eligibility: N/A

Rate: \$14.00 per hour or between \$25,480 (35 hr/wk) - \$29,120 (40 hr/wk) per year.

Note: The Canadian Mortgage and Housing Corporation (CMHA) has determined housing costs should be no more than 30% of a household's income (before tax). In Toronto, the average rent for a 1-bedroom is \$1,270, costing \$15,240 a year, leaving a single person working full-time (35 hr/wk) at minimum wage with \$853 a month for food, clothing, transportation, medications, and other personal needs.

Employment Insurance

Eligibility: People who lose their job through no fault of their own; up to 45 weeks for maternity, parental or sickness leave. Applicants must have worked for a qualifying period of time (varies according to region and circumstances).

Rate: 55% of average insured earnings up to a maximum amount of \$562/week.

Second Career Program

Eligibility: Anyone can apply if they are laid off or have experienced a lay-off since 2005, are currently unemployed or working an interim job, and/or are choosing to retrain for a career that is in demand.

Rate: Up to \$28,000 for tuition, books, other instruction costs such as manuals or workbooks, transportation, and a basic living allowance. Additional support may be available to accommodate the needs of people with disabilities, dependent care, costs of living away from home and academic upgrading.

Learning, Earning And Parenting (L.E.A.P.)

Eligibility: Young parents (aged 16 - 25) accessing Ontario Works to complete their high-school education, build on parenting skills and eventually achieve financial self-sufficiency through employment.

Income Support Programs

Rate: Individualized amounts. Assistance with childcare, transportation and school supplies is available. Participants could be eligible to receive a \$500 post-secondary incentive bursary, upon completion of the program.

Ontario Works

Eligibility: Adults who live in Ontario, need money right away to help pay for food and shelter and are willing to take part in activities that will help find employment.

Rate: Basic Needs Allowance + Shelter Allowance + Ontario Child Benefits = Monthly Total

Family Type	Basic Needs	Max Shelter	OCB	Total (/month)
Single	\$343	\$390	\$0	\$733
Single Parent 1 child under 18	\$360	\$642	\$117	\$1119
Single Parent 2 children under 18	\$360	\$697	\$234	\$1291
Couple	\$494	\$642	\$0	\$1136
Couple 1 child under	\$494	\$697	\$117	\$1308
Couple 2 children under 18	\$494	\$756	\$234	\$1484

Income Security Advocacy Centre. (2018).

OW & ODSP Rates and OCB amounts as of September / October 2018. Retrieved from:
<http://incomesecurity.org/public-education/ow-and-odsp-rates-and-the-ocb-2018-les-taux-dot-du-posph-et-de-la-poe-2018/>

Ontario Disability Support Program

Eligibility: Adults who are living with a disability that substantially restricts daily living, personal care, functioning in the community, or workplace performance.

Rate: Basic Needs Allowance + Shelter Allowance + Ontario Child Benefits = Monthly Total

Income Support Programs

Note: The Special Diet Allowance helps people who access OW/ODSP incomes, who have eligible medical conditions, receive additional funds to help manage their conditions.

Family Type	ODSP Rates			Total (/month)
	Basic Needs	Max Shelter	OCB	
Single	\$672	\$497	\$0	\$1169
Single Parent 1 child	\$815	\$781	\$117	\$1713
Single Parent 2 children	\$815	\$846	\$234	\$1895
Couple	\$969	\$781	\$0	\$1750
Couple 1 child	\$969	\$846	\$117	\$1932
Couple 2 children	\$969	\$918	\$234	\$2121

Income Security Advocacy Centre. (2018).

OW & ODSP Rates and OCB amounts as of September / October 2018. Retrieved from:
<http://incomesecurity.org/public-education/ow-and-odsp-rates-and-the-ocb-2018-les-taux-dot-du-posph-et-de-la-poe-2018/>

Canada Pension Plan (CPP)

Eligibility: People who have worked and made at least one valid contribution (payment) to the CPP. The standard age to begin receiving the pension is 65 (permanently reduced rate early as age 60 and permanently increased rate as of age 65).

Rate: \$679.16 (average/month) - \$1,154.58 (maximum/month), taken at age 65. Survivor benefit average: \$439.37 - \$626.63 under age 65 or \$311.99 - \$692.75 aged 65 and over.

Canada Pension Plan Disability (CPP-D) Benefits

Eligibility: People who access this program must have a severe and prolonged disability, be under the age of 65, and meet the CPP contributions requirements.

Rate: \$971.23 (average/month) - \$1,335.83 (maximum/month). Dependent children of parents accessing CPP-D may also be eligible for an additional \$244.64/month.

Income Support Programs

Note: People who access the CPP-D benefit likely qualify for an ODSP top-up and can access additional coverage for medications, devices, and other health-related supports.

Note: Survivors amounts are available for people to receive [benefits after a death](#).

Old Age Security (OAS) Pension

Eligibility: People who access this program must be 65 or older, have held Canadian citizenship, and have resided in Canada for at least 10 years after turning 18 (for applications while currently residing in Canada) or have resided in Canada for at least 20 years after turning 18 (for applications while residing abroad).

Rate: [\\$607.46 /month](#), regardless of marital status.

Note: The OAS is added to the individual's CPP income.

Guaranteed Income Supplement (GIS)

Eligibility: People who are Canadian residents, accessing the OAS pension, and have a low annual income (cut-off [depends on circumstances](#)).

Rate: \$907.30 /month if there is no other OAS pension in the family.

Note: The GIS is added to the individual's OAS and CPP income (if eligible).

Allowance

Eligibility: People who are age 60 to 64, whose partner receives OAS and GIS, and the household (combined) income is below \$34,080.

Rate: \$1,153.63 /month.

Ontario Guaranteed Annual Income System (GAINS)

Eligibility: People who are 65 or older, receive OAS and GIS, have lived in Ontario for the past 12 months, have 10 or more years of Canadian residency, and their total income from all sources is below [the level guaranteed by the province](#).

Rate: Between \$2.50 and \$83.00 (maximum/monthly).

Income Support Programs

Canada Child Benefit (CBB)

Eligibility: Parents must be residents of Canada who live with the child and the child is under 18 years of age.

Rates: Annual payments of up to \$6,639 per year for each child under the age of 6 or up to \$5,602 per year for each child aged 6 through 17.

Note: The amounts received are based on the adjusted family net income.

Child Disability Benefit (CDB)

Eligibility: Families who care for a child, under the age of 18, with a severe and prolonged impairment in physical or mental functions (as determined by a qualified practitioner through the [Disability Tax Credit](#) application process).

Rates: \$236.00 (maximum/month) for each child who is eligible.

Ontario Child Benefit (OCB)

Eligibility: Families with net annual incomes lower than \$30,000. People must register for the federal Canada Child Tax Benefit when filing their tax returns.

Rate: \$1,434.00 per child per year

EMERGENCY ENERGY ASSISTANCE

Housing Stabilization Fund (HSF)

Eligibility: People who access OW or ODSP and require immediate financial support to prevent homelessness. This can be accessed only once per calendar year.

Rate: Single people and couples without children - up to \$1,600 (up to \$800 for last month's rent, moving costs, rental and energy arrears, and up to \$250 for furniture/household items). More can be accessed for families with adult dependents or children in the household.

Emergency Energy Fund (EEF)

Eligibility: People with low incomes who are not currently accessing social assistance programs (OW/ODSP). Must be in arrears with their hydro or gas provider and have received a disconnection notice.

Rate: \$1,000 once in a lifetime to cover arrears and avoid disconnection.

Income Support Programs

[Greensaver's saveONenergy Home Assistance Program \(HAP\)](#)

Eligibility: Homeowners (sometimes tenants) with low-incomes and housing in need of an energy assessment.

Rate: A detailed in-home energy assessment and potential professional installation of energy-efficiency upgrades the home qualifies for.

[Low-Income Energy Assistance Program \(LEAP\)](#)

Eligibility: Individuals or families, with low-incomes, who are in arrears or have received a disconnection notice with their hydro or gas provider, and can prove sustainability for future payments.

Rate: \$500 in emergency assistance for electricity bills (\$600 if the home is heated electrically) and \$500 for gas bills.

Note: Grants are issued on behalf of customers and paid directly to the utility. Individuals and families will not receive a cheque.

Family Size	Community Size				
	Rural Areas	Less than 30,000	30,000 to 99,999	100,000 to 499,999	500,000 and Over
1 Person	18,721	21,298	23,276	23,421	27,194
2 Persons	23,306	26,513	28,975	29,156	33,856
3 Persons	28,651	32,594	35,622	35,843	41,622
4 Persons	34,788	39,576	43,252	43,519	50,533
5 Persons	39,454	44,886	49,054	49,358	57,315
6 Persons	44,499	50,624	55,325	55,669	64,640
7+ Persons	49,542	56,362	61,596	61,978	71,968

* All figures above are pre-tax family income.

[Ontario Electricity Support Program \(OESP\)](#)

Eligibility: The OESP is an Ontario Energy Board (OEB) program that lowers electricity bills for low-income households. The OESP provides a monthly credit to eligible customers based on household income and household size. The OESP credits are applied directly to eligible customers' bills.

Income Support Programs

Rate: The OESP on-bill credit amount will depend on how many people live in the house and the combined household income after tax.

Monthly Credit Amounts for Households							
Level of Household Income	Number of People Living in Home						
	1	2	3	4	5	6	7
Less than 28,000	\$45	\$45	\$51	\$57	\$63	\$75	\$75
28,001 - 39,000		\$40	\$45	\$51	\$57	\$63	\$75
39,001 - 48,000			\$35	\$40	\$45	\$51	\$57
48,001 - 52,000					\$35	\$40	\$45

INTEREST-FREE LOANS

Toronto Rent Bank

Eligibility: People with low working incomes (e.g. minimum wage, OSAP, EI, OAS, etc.) who are in arrears and in imminent danger of losing their housing, or are making a rental deposit.

Rate: Up to three months of rental arrears, to a maximum of \$3,500, including the tribunal fee (\$170) and/or the Sherriff's fee (\$324) or a rental deposit from \$1,250 - \$1,900 , depending on the unit size.

Jewish Free Loan Toronto

Eligibility: For people of Jewish decent.

Rate: Multiple types of interest-free loans, including personal loans (max \$8,000).

YWCA December 6th Fund

Eligibility: Women fleeing from violence who have a source of income (OW/ODSP accepted).

Rate: \$1000 maximum, for rent, hydro, bills in arrears, purchasing furniture, moving expenses, and other approved items.

Income Support Programs

TRUSTEESHIP & FINANCIAL LITERACY ASSISTANCE

Office of the Public Guardian and Trustee (OPGT), Ministry of the Attorney

Manages the financial affairs of individuals who are at risk of suffering serious financial or personal harm, and no alternative solution is available. This is a program of last resort.

Community Agency Voluntary Trusteeship and Financial Literacy Programs

The following programs are generally available to current participants of each designated agency.

- [Albion Neighbourhood Services](#)
- [Evangel Hall Trusteeship Program](#)
- [Neighbourhood Information Post, Housing Trusteeship Services](#)
- [St. Stephen's Community House, Corner Drop-In Trusteeship -Harm Reduction](#)
- [West Neighbourhood House, Financial Advocacy & Problem Solving Program](#)

Other organizations also provide financial literacy programs.

Credit Canada

Eligibility: N/A

Personal money management counseling by appointment and mediation services between debtor and creditor. First counseling session is free. Cost of ongoing counseling and support is based on a sliding scale.

Credit Counselling Society

Eligibility: N/A

Non-profit charity providing free credit counselling, low cost debt solutions, and education.