

# Income Support Programs

## INCOME SUPPORTS OVERVIEW

### [Service and Benefit Finder Tool](#)

Online tool to help locate services and supports based on individual situations.

### [City of Toronto – Financial and Employment Support](#)

Overview of financial and employment supports available for Toronto residents.

### [Ontario Ministry of Children, Community and Social Services](#)

Overview of programs and services within the Ministry of Children, Community and Social Services (OW and ODSP).

### [Government of Canada – Benefits Finder](#)

Online tool that can help to find benefits and services that may be available to eligible individuals.

## INCOME SOURCES

### [Employment: Minimum Wage in Ontario](#)

Eligibility: N/A

Rate: \$15.50 per hour between \$542.50 (35 hr/wk) and \$620.00 (40 hr/wk)

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 \$1,446, costing \$17,352 a year, leaving a single person working full-time (35 hr/wk) at minimum wage with \$904.83 a month for food, clothing, transportation, medications, and other personal needs.

# Income Support Programs

## [Canada Worker Benefit](#)

The Canada workers benefit (CWB) is a refundable tax credit to help individuals and families who are working and earning a low income. The CWB has two parts: a basic amount and a disability supplement. The CWB can be claimed when filing your income tax return.

Rate: The maximum basic amount is:

- \$1,395 for single individuals
- \$2,403 for families

## [Employment Insurance](#)

Eligibility: People who lose their job through no fault of their own; 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 **\$638/wk.**

## [Canada Housing Benefit](#)

The Canada Housing Benefit is a one-time top-up that aims to help low-income renters with the cost of renting. Residents may be eligible for a tax-free one-time payment of \$500 if their income and the amount paid to rent qualify. Applications are open until Friday, March 31, 2023.

## [Canada Ontario Housing Benefit \(COHB\)](#)

The Canada Ontario Housing Benefit (COHB) is a portable housing benefit that can assist with rental costs in the private housing market. The benefit is tied to the household and can be used to help pay rent anywhere in Ontario.

Eligibility: The COHB is available to eligible priority groups who are on, or are eligible to be on, the Centralized Waiting List.

Eligible priority groups include:

- Persons experiencing homelessness
- Survivors of domestic violence and human trafficking

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- Indigenous persons
- Persons with disabilities requiring modified units

Rate: The COHB pays the difference between 30 per cent of the household's income and the average market rent in the area. For recipients of social assistance, the COHB will pay the difference between the shelter allowance and the household's rent and utilities costs. The benefit amount is reviewed every year.

## [GST/HST credit](#)

Eligibility: To be eligible for the GST/HST credit the individual must be considered a Canadian resident for income tax purposes the month before and at the beginning of the month in which the Canada Revenue Agency makes a payment. They also need to meet one of the following criteria:

- at least 19 years old
- have (or had) a spouse or common-law partner
- are (or were) a parent and live (or lived) with their child

Rate: Individuals or households can get:

- \$467 if single
- \$612 if married or have a common-law partner
- \$161 for each child under the age of 19

## [Toronto Rent Bank](#)

Eligibility: People living in Toronto that are behind on rent, pay market rent for a rental unit covered by the RTA, can provide proof of current or pending employment and are not currently in receipt of social assistance (OW, ODSP); are the sole applicant for the household; are on the lease as a lease holder or an occupant to qualify; have a total household income that is within the limits listed below.

Rate: Up to three months of rental arrears, to a maximum of \$4,000, including the tribunal fee (\$201) and/or the Sherriff's fee (\$315) or a rental deposit from \$1,500 - \$2,100, depending on the unit size.

# Income Support Programs

Family Size	Maximum Household Income
1	\$46,500.00
2	\$52,000.00
3	\$58,000.00
4	\$66,500.00
5	\$78,500.00
6	\$84,531.67
7	\$91,366.66

## [Better Jobs Ontario](#)

**Eligibility:** Anyone who has been laid-off and has not been working or is working a temporary job just to cover costs. Anyone who has not been laid-off but has been unemployed for six months or longer and are part of a low-income household. Those in receipt of EI, OW, ODSP can still apply.

**Rate:** Up to \$28,000 for tuition, books, other instructional costs including student fees, supplies and electronic devices, transportation, and a basic living allowance (up to \$500/wk). Additional support may be available to accommodate the needs of people with disabilities, childcare, costs of living away from home and Literacy and Basic Skills (LBS) and/or language training.

## [Ontario Emergency Assistance](#)

**Eligibility:** The person must be in an emergency and must live in Ontario. They might be eligible for emergency assistance, which will provide temporary financial support.

**Rate:** If eligible, the amount they get will depend on the specific situation. In most cases they will not get more than what someone would get on Ontario Works. Approximately \$733 for a month if they are a single person and need help paying for food and shelter. More if they have children.

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## [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

## OW Rates

Family Type	Basic Needs	Max Shelter	Max OCB	Total
Single	\$343	\$390	\$0	\$733
Single Parent - 1 child	\$360	\$642	\$125.75	\$1,127.75
Single Parent - 2 children	\$360	\$697	\$251.50	\$1,308.50
Couple	\$494	\$642	\$0	\$1,136
Couple - B1 child	\$494	\$697	\$125.75	\$1,316.75
Couple - 2 children	\$494	\$756	\$251.50	\$1,501.50

Income Security Advocacy Centre (September 2022):

[https://incomesecurity.org/wp-content/uploads/2022/09/Sept-2022-OW-and-ODSP-rates-and-OCB-EN\\_.pdf](https://incomesecurity.org/wp-content/uploads/2022/09/Sept-2022-OW-and-ODSP-rates-and-OCB-EN_.pdf)

## [Ontario Works – Assistance for Job Seekers](#)

A list of all Employment Benefits available to top up OW payments, and eligibility.

# Income Support Programs

## **DISABILITY INCOME**

### [Workplace Safety & Insurance Board \(WSIB\)](#)

Eligibility: In order to potentially receive workplace insurance benefits due to workplace injury a claim must be filed with the WSIB.

Rate: Variable.

### [Disability Tax Credit \(DTC\)](#)

The Disability Tax Credit helps reduce the income tax that people with physical or mental impairments, or their supporting family members, may have to pay. It aims to offset some of the costs related to the impairment. If the DTC total is more than the amount an individual owes on their taxes, the CRA will not refund the remaining amount of the credit.

Eligibility: A medical practitioner must certify that the person has a severe and prolonged impairment.

### [Canada Pension Plan Disability \(CPP-D\) Benefit](#)

Eligibility: People who access this program must be under 65 years of age, must have made enough contributions into the CPP, must have a mental or physical disability that regularly stops them from doing any type of substantially gainful work; and must have a disability that is long-term and of indefinite duration, or is likely to result in death.

Rate: \$1,078.07 (average/month) up to \$1,538.67 (maximum/month). Dependent children of parents accessing CPP-D may also be eligible for an additional \$264.53/month.

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.

### [Ontario Disability Support Program](#)

Eligibility: To qualify for Ontario Disability Support Program (ODSP) the person must be at least 18 years of age, must be an Ontario resident, must have assets no greater than the limits set out in the program, must be in financial need, and must meet the program's definition of a person with a disability or be a member of a prescribed class.

# Income Support Programs

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

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.

## ODSP Rates

Family Type	Basic Needs	Max Shelter	Max OCB	Total
Single	\$706	\$522	\$0	\$1,228
Single Parent - 1 child	\$849	\$821	\$125.75	\$1,795.75
Single Parent - 2 children	\$849	\$889	\$251.50	\$1,989.50
Couple	\$1018	\$821	\$0	\$1,839
0BCouple - B1 child	\$1018	\$889	\$125.75	\$2032.75
Couple - 2 children	\$1018	\$964	\$251.50	\$2,233.50

Income Security Advocacy Centre (September 2022): [https://incomesecurity.org/wp-content/uploads/2022/09/Sept-2022-OW-and-ODSP-rates-and-OCB-EN .pdf](https://incomesecurity.org/wp-content/uploads/2022/09/Sept-2022-OW-and-ODSP-rates-and-OCB-EN.pdf)

## PENSIONS

### [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. However, you can start receiving it as early as age 60 or as late as age 70. If you start receiving your pension earlier, the monthly amount you'll receive will be smaller. If you decide to start later, you'll receive a larger monthly amount.

Rate: \$717.15 (average/month) up to \$1,306.57 (maximum/month), if taken at age 65.

Survivor benefit if the person is 65 or older equals to 60% of the contributor's retirement pension, if they are not receiving other CPP benefits.

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## [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: \$687.56 (maximum/month) for those 65 to 74yrs, regardless of marital status or \$756.32 (maximum/month) for those 75yrs and over.

## [Guaranteed Income Supplement \(GIS\)](#)

Eligibility: People who are 65 yrs or older, Canadian residents, accessing the OAS pension, and have a low annual income (cut-off depends on circumstances).

Rate: \$1,026.96 (maximum/month) for a single person, annual income must be less than \$20,832

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

## [Allowance](#)

Eligibility: People who are age 60 to 64yrs, whose partner receives GIS, must reside in Canada and has resided in Canada for at least 10 years since the age of 18, and the household (combined) income is less than the maximum annual income threshold for the Allowance.

Rate: \$1,305.71 (monthly/maximum) combined income must be less than \$38,592.

## [Allowance for the Survivor](#)

Eligibility: People who are age 60 to 64yrs, whose spouse or common-law partner has died and has not remarried or entered into a common-law relationship and the annual income is less than the maximum annual income threshold for the Allowance for the Survivor.

Rate: \$1,556.51 (monthly/maximum) annual income must be less than \$28,080.

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## [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 or for a total of 20 years since turning age 18, have 10 or more years of Canadian residency, and have an annual private income of up to \$1,992, if you are a single senior or up to \$3,984 if you are a senior couple.

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

## **FAMILIES WITH CHILDREN**

### [Canada Dental Benefit](#)

Eligibility: Helps pay for dental expenses of children under 12 whose families earn less than \$90,000 a year and who do not have access to private insurance. The benefit will help cover out-of-pocket dental care expenses not fully covered by other government programs.

A family must be receiving the Canada Child Benefit to apply for the Canada Dental Benefit. The person applying for the dental benefit must have filed a 2021 tax return.

Rates: Families can apply for a tax-free payment of \$260, \$390 or \$650 for each eligible child. The amount paid is based on take-home income and families can receive one payment per child during each time period the program is in effect. You can get: \$650 for each eligible child if the family's adjusted income is under \$70,000; \$390 for income between \$70,000 and \$79,999; and \$260 for adjusted income between \$80,000 and \$89,999. Rates may vary for families which have a shared custody arrangement.

Source: <https://www.thestar.com/politics/federal/2022/12/01/canadas-new-dental-benefit-is-now-accepting-applications-heres-what-you-need-to-know.html>

### [Canada Child Benefit \(CCB\)](#)

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 \$6,997 per year for each child under the age of 6 or up to \$5,903 per year for each child aged 6 through 17. Note: The amounts received are based on the adjusted family net income.

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## [Child Disability Benefit \(CDB\)](#)

Eligibility: Families eligible for Canada child benefit (CCB) 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: \$248.75(maximum/month) for each child who is eligible for the disability tax credit.

## [Ontario Child Benefit \(OCB\)](#)

Eligibility: Families with net annual incomes within limits. People must register for the federal Canada Child Benefit (CCB).

Rate: Up to \$1,509 per year for each child under 18 years.

## **EMERGENCY ENERGY ASSISTANCE**

### [Housing Stabilization Fund \(HSF\)](#)

Eligibility: People who access OW or ODSP or support through Emergency Assistance issued to migrants under an emergency authorization for humanitarian reasons and require immediate financial support to prevent homelessness or help obtain and retain housing. This can be accessed only once per calendar year.

HSF may be issued to help with:

- rental or moving costs within the Province of Ontario
- rental or energy arrears in Toronto
- bed bugs

Rate: Single people and couples without children - up to \$1,600 (up to \$800 for last month's rent, moving costs (\$350), rental and energy arrears, and up to \$350 for moving costs in Ontario). 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

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programs (OW/ODSP). May qualify for help from the City of Toronto with energy-related emergencies to reconnect, prevent disconnection or to assist in the payment of energy arrears for hydro, gas or oil services.

## [Greensaver's Save on Energy Energy Affordability Program \(EAP\)](#)

Eligibility: Homeowners (sometimes tenants) with low-incomes and housing in need of an energy assessment. Residents of social housing who do not pay their electricity bills may also qualify.

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: \$1,000 in emergency assistance for electricity bills (\$500 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.

## **LEAP Emergency Financial Assistance Grant – Income Eligibility Criteria**

Household after tax income (\$)	Number of people living in home						
	1	2	3	4	5	6	7
Less than 28,000	✓	✓	✓	✓	✓	✓	✓
28,001 – 39,000			✓	✓	✓	✓	✓
39,001 – 48,000					✓	✓	✓
48,001 – 52,000							✓

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## [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.

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

### OESP Credit Amounts

Level of household income (\$)	Number of people living in home						
	1	2	3	4	5	6	7
<b>Less than 28,000</b>	\$45	\$45	\$51	\$57	\$63	\$75	\$75
<b>28,001 – 39,000</b>		\$40	\$45	\$51	\$57	\$63	\$75
<b>39,001 – 48,000</b>			\$35	\$40	\$45	\$51	\$57
<b>48,001 – 52,000</b>					\$35	\$40	\$45

### LOANS

#### [Ontario Student Assistance Program \(OSAP\)](#)

**Eligibility:** OSAP is a financial aid program that can help pay for college or university. OSAP is open to Ontario residents of any age who are Canadian citizens, permanent residents, or protected persons.

**Rate:** OSAP offers funding through grants (money you don't have to pay back) or a student loan (money you need to repay once you're done school).

# Income Support Programs

## [Jewish Free Loan Toronto](#)

Eligibility: For people of Jewish decent.

Rate: Multiple types of interest-free loans, including personal loans (max \$10,000).

## [YWCA December 6th Fund](#)

Eligibility: Women (cis or trans woman, Two Spirit, and gender diverse persons) fleeing from violence, 18yrs or older, with immigration status in Canada, who resides in Toronto or Peel Region who have a source of income (OW/ODSP accepted).

Rate: \$1,500 maximum, for rent, hydro, bills in arrears, purchasing furniture, moving expenses, and other approved items.

## **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

A number of these and other organizations provide financial literacy programs.

# Income Support Programs

## [Ministry of Consumer Services – Consumer Protection Ontario: Credit, Loans and Debt](#)

Resources on knowing your rights when dealing with payday lenders, credit reporting agencies, collection agencies and bailiffs.

## [Government of Canada: Managing your money](#)

Services and information on money management. Budgeting, banking, money transfers, insurance and planning your finances at different life stages.

## [Income Security Advocacy Centre \(ISAC\)](#)

A community legal clinic specializing in advancing the systemic interests and rights of low-income Ontarians around income security programs and low-wage precarious employment.

## [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.