

## SUMMARY OF INCOME SUPPORTS IN ONTARIO

Program	Eligibility	Max Amount
<b>CHILD - BASIC</b>		
Canada Child Tax Benefit – Basic (CCTB)	<ul style="list-style-type: none"> <li>- Living with child &lt; 18 yrs of age</li> <li>- Primarily responsible or joint custody</li> <li>- Resident of Canada for tax purposes</li> <li>- Canadian citizen or permanent resident or protected person</li> </ul> <p><i>Amount reduced if income &gt; \$42,707</i></p>	\$117-125/mos
National Child Benefit Supplement (NCBS)	<ul style="list-style-type: none"> <li>- Eligible for CCTB</li> <li>- Low-income</li> </ul> <p><i>Amount reduced if income &gt; \$24,863</i></p>	\$152-181/mos
Universal Child Care Benefit (UCCB)	<ul style="list-style-type: none"> <li>- Eligible for CCTB</li> <li>- Child &lt; 6 yrs of age</li> </ul>	\$100/mos <i>taxable</i>
CPP Children's Benefits	Children of Disabled or Deceased: <ul style="list-style-type: none"> <li>- Sufficient contributions to CPP</li> <li>- Children age 18-25 must be enrolled in school full-time</li> </ul>	\$228/mos
Ontario Child Benefit (OCB)	<ul style="list-style-type: none"> <li>- Living in Ontario</li> <li>- Low-to-modest family income</li> </ul>	\$91/mos
Child Activity Tax Credit	<ul style="list-style-type: none"> <li>- Living In Ontario</li> <li>- Child &lt; 16 yrs of age</li> <li>- Paid fees for child to be enrolled in an activity</li> </ul>	\$52-105/mos
<b>CHILD - DISABILITY</b>		
Child Disability Benefit (CDB)	<ul style="list-style-type: none"> <li>- Eligible for CCTB</li> <li>- Eligible for Disability Tax Credit; children with severe and prolonged impairment in physical or mental functions</li> </ul> <p><i>Amount reduced for income &gt; \$42,707</i></p>	\$214/mos
Assistance for Children with Severe Disabilities (ASCD)	<ul style="list-style-type: none"> <li>- Child &lt; 18 yrs living at home</li> <li>- Severe disability</li> </ul>	\$25-440/mos
<b>CHILD - EDUCATIONAL</b>		
Canada Education Savings Grant (CESG)	<ul style="list-style-type: none"> <li>- Child &lt; 18 yrs</li> <li>- Contributions to Registered Education Savings Plan</li> </ul> <p><i>% RESP granted is based on family income</i></p>	\$100-400/mos; Lifetime max \$7,200
Canada Learning Bond (CLB)	<ul style="list-style-type: none"> <li>- Child &lt; 18 yrs</li> <li>- Eligible for National Child Benefit Supplement</li> </ul>	\$100 /mos; Lifetime max \$2,000
<b>ADULT – ASSET TESTED</b>		
Ontario Works (OW)	<ul style="list-style-type: none"> <li>- Ontario resident with ID</li> <li>- Needs funds immediately (food/shelter)</li> <li>- Willing and able to work</li> </ul>	\$606/mos single \$1043 /mos couple
<b>ADULT – OW / ODSP SUPPLEMENTS</b>		
Special Diet Allowance	<ul style="list-style-type: none"> <li>- Suffer from ≥ 1 medical conditions listed (eg. diabetes, hypertension, lactose intolerance)</li> </ul>	Up to \$250/mos
Mandatory Special Necessities/Transportation	<ul style="list-style-type: none"> <li>- Supplies for specific needs (eg. diabetes, diapers)</li> <li>- Medical appointments, including AA meetings, &gt;\$15/month</li> </ul>	Reimbursed for Metropass if >15 trips
Pregnancy/Breastfeeding Allowance	<ul style="list-style-type: none"> <li>- Pregnant or breastfeeding a child &lt;12mos of age</li> </ul>	\$40/mos \$50 if lactose intolerant
<b>ADULT – CONTRIBUTION BASED</b>		
Employment Insurance (EI)	<ul style="list-style-type: none"> <li>- Paid into program in last 52 weeks</li> <li>- Terminated through no fault of own</li> </ul>	55% prev. earnings; Max \$468/wk x 40wks

<b>ADULT – TAX BASED</b>		
GST/HST Tax Credit	- Resident of Canada; month prior to and month credit issued - Adult > 19 yrs old <i>or</i> a parent <i>or</i> married, filed taxes	Up to \$260/yr singles; more for families
Ontario Sales Tax Credit <i>Issued as part of Ontario Trillium Benefit</i>	- Maximum benefit received if single net income < \$21,032 <i>or</i> family net income < \$26,290	Up to \$273/yr
Working Income Tax Benefit	- Working with income >\$3000 - Low income defined by single net income < \$17,824 <i>or</i> family net income < \$27,489	Up to \$989/yr single <i>or</i> \$1,797/yr family in ON
<b>SENIORS – ASSET TESTED</b>		
Old Age Security (OAS)	- Over 65 years of age - >10 years of residence in Canada (may be shorter depending on international agreements) <i>Amount reduced after income &gt; \$71,000</i>	\$515/mos <i>taxable</i>
Guaranteed Income Supplement (GIS)	- Income <\$16 500/year, receiving OAS - 60-64yo spouses/widows of recipient receive extra allowance	Up to \$740/mos <i>non-taxable</i>
Ontario Guaranteed Annual Income System (GAINS)	- Seniors who receive OAS and GIS. - Determined by amount of GIS received	Up to \$83/mos
<b>SENIORS – CONTRIBUTION BASED</b>		
Canada Pension Plan (CPP)	- Retirement, disability, survivor categories - Based on how much and how long individual contributed - Eligible at age 60; amount increases if start at age > 65 yrs	Average \$530/mos Max. \$1012 if retire >65
<b>SENIORS – TAX BASED</b>		
Ontario Senior Homeowners Property Tax Grant	- Over 64 years old - Low income homeowner	Up to \$500/yr
<b>DISABILITY – ASSET TESTED</b>		
Ontario Disability Support Program (ODSP)	- Ontario resident > 18 years of age, financial need - Disability >1 year with impact on self-care	\$1057/mos single \$1635/mos couple
<b>DISABILITY – CONTRIBUTION BASED</b>		
EI-Sickness benefits	- Paid EI premiums, meets medical criteria - 40% earnings reduction - Worked 600 hours in past 52 weeks	55% weekly wage Max \$501/wk <i>taxable</i>
CPP-Disability	- Minimum number of years worked, CPP contributions made - Disability is “severe and prolonged” - Unable to work and will last >1 year/death	Average \$842 /mos Max \$1,212 /mos
<b>DISABILITY – EMPLOYER BASED</b>		
Short Term Disability	- Request form from HR, bring to MD for completion - Depends on negotiated benefits by company and insurers	80-100% earnings <i>taxable</i>
Long Term Disability	- As for Short Term Disability	67% earnings
Workplace Safety and Insurance Board (WSIB)	- Cannot work due to a workplace related injury or illness	85% take-home wage Max \$83,200/yr in 2013
<b>DISABILITY – TAX BASED</b>		
Disability Tax Credit	- Significant or marked restriction in ADLs/sensory abilities - Requires inordinate amount of time, duration > 1 year	\$7,546/mos single \$11,948/mos + depend
Registered Disability Savings Plan	- Must have applied for disability tax credit	
<b>DISABILITY – RCMP AND VETERANS</b>		
Disability Pension	- RCMP and others who served during wartime	Up to \$2,593/mos
Disability Award	- Veterans and Canadian Forces members - Amount depends on extent of disability	Max \$298,587 one-time

By Gary Bloch, Ritika Goel, Larisa Hausmanis, and Katie Dorman, on behalf of the OCFP Poverty & Health Committee (March 2013)