

* ONTARIO INCOME SECURITY & TAX BENEFIT PROGRAMS *

Ontario Guaranteed Annual Income System

- The Guaranteed Annual Income System (GAINS) ensures a guaranteed minimum income for Ontario senior citizens by providing monthly payments to qualifying pensioners.

GAINS Payment		
Monthly payment	Single	Couple
Break-even point	\$83.00	\$166.00
	\$166.00	\$332.00
GAINS Guarantee		
Monthly payment	Single	Couple
Total income at break-even point	\$1,553.20	\$2,405.42
Spouse's allowance	\$1,553.20	\$2,405.42
		\$2,322.42

Ontario Child Benefit

- The Ontario Child Benefit (OCB) is a provincial program that helps low-income families provide for their children.
- \$1,378/year per child reduced by 8% of family net income over \$21,037 effective July 2017.

Ontario Trillium Benefit

- The refundable Ontario Sales Tax Credit provides sales tax assistance for people with low to moderate incomes.
- The refundable Ontario Energy and Property Tax Credit provides sales tax on energy and property tax assistance for people with low to moderate incomes.

Ontario Sales Tax Credit (OSTC) - Effective July 2017

Basic Credit	\$296/adult and \$296/child
Family	Reduced by 4% of 2017 AFNI over \$28,433
Single	Reduced by 4% of 2017 AFNI over \$22,746

Ontario Energy and Property Tax Credit (OEPCT) - Effective July 2017

	Non-Senior	Senior
Energy Credit	Min. of \$27 and OC	Min. of \$27 and OC
Property Tax Credit	\$56+10% of OC (Max. \$796/or OC)	\$483+10% of OC (Max. \$938 or OC)
Family	Reduced by 2% of 2017 AFNI over \$28,433	Reduced by 2% of 2017 AFNI over \$34,119
Single	Reduced by 2% of 2017 AFNI over \$22,746	Reduced by 2% of 2017 AFNI over \$28,433

Occupancy Cost (OC) = Property tax paid or 30% of rent paid.
AFNI - Adjusted Family Net Income

For further information, contact:
Mithila Pahlmanathan (416) 335-5279
mithila.pahlmanathan@ontario.ca

For more information regarding Ontario income security and tax benefit programs, visit <http://www.fno.gov.on.ca>

SOCIAL ASSISTANCE, PENSION, and TAX CREDIT RATES

* FEDERAL INCOME SECURITY & TAX BENEFIT PROGRAMS *

OAS, GIS, SPA

- The Old Age Security (OAS) pension is a monthly benefit available, if applied for, to most Canadians 65 years of age or over. Old Age Security residence requirements must also be met.
- The Guaranteed Income Supplement (GIS) provides additional money, on top of the OAS pension, to low-income seniors.
- 60-64-year old spouses of OAS recipients (living or deceased) may receive a Spouse's Allowance (SPA).

OAS monthly benefit	Single	Couple
	\$589.59	(benefit per person)
GIS	Single	Couple
Maximum supplement	\$860.61	\$530.12
Break-even point	\$1,761.22	\$1,060.24
Federal OAS/GIS/SPA Guarantee	Single	Couple
Monthly benefit	\$1,470.20	\$2,238.42
Total income at break-even point	\$2,350.81	\$3,299.66
Spouse's allowance	Regular	Widowed
	\$1,119.71	\$1,334.72

Canada Pension Plan

- The Canada Pension Plan (CPP) pays a monthly retirement pension to people who have worked and contributed to the CPP. The CPP also acts as an insurance plan, providing disability, survivor and death benefits.
- | | |
|---------------------------------------|-------------------------|
| Retirement Pension (at age 65) | Maximum monthly benefit |
| Disability Pension | \$1,334.17 |
| Flat Rate | \$1,335.83 |
| Earnings-related | \$465.20 |
| Survivor's Pension | \$600.63 |
| Under 65 | \$514.62 |
| Over 65 | \$600.20 |
| Children of deceased contributor | \$244.64 |
| Death Benefit (lump sum) | \$2,900.00 |

Harmonized Sales Tax Credit

- The Harmonized Sales Tax (HST) Credit helps offset the HST paid by individuals and families with low to moderate incomes. The credit is paid every three months.

Family	Credit Per Year
	\$280/adult and \$147/child.
	Single parent: \$280/ for 1st child plus \$147 supplement
Single	\$280 and the lesser of \$147 and 2% of AFNI above \$9,073

Working Income Tax Benefit

- The Working Income Tax Benefit (WITB) is a refundable tax credit for low-income individuals with earnings from employment or business. It consists of a basic amount and a disability supplement.
- The basic WITB provides an amount equal to 25% of each dollar earned over \$3,000 to a maximum credit.
- The disability supplement provides an amount in addition to the basic amount and is equal to 25% for each dollar earned over \$1,130 to a maximum.

Single	Max Credit Per Year
Families	\$1,043
Disability Supplement	\$1,894
(each eligible individual excluding dependants)	\$521

Note: Rates are for Tax Year 2017

Source: CRA
For more information regarding federal income security and tax benefit programs, visit <http://www.cra-arc.gc.ca>

War Veterans Allowance

- The War Veterans Allowance (WVA) is a form of financial assistance granted in recognition of war service. Qualified persons receive a monthly benefit designed to help them meet basic needs.

	Max monthly benefit
Single/Survivor	\$1,589.28
Single/Survivor Blind	\$1,648.28
Couple	\$2,388.44
Couple (both blind)	\$2,427.25
Additional amount for each dependent child	\$252.06
Orphan	\$755.32

Employment Insurance

- Employment Insurance (EI) provides temporary financial help to unemployed Canadians while they look for work or upgrade their skills, while they are pregnant or caring for a newborn or adopted child, or while they are sick.
- Benefit
- 55% of average insured earnings, with a maximum of \$547/week
- Premium
- 1.66% of employment income, with a maximum premium of \$88.22/year

Medical Expense Tax Credit

- Up to \$1,203 refundable. Phased out by 5% of family net income over \$36,644.

Canada Child Benefit

- The Canada Child Benefit (CCB) is a monthly, tax-free payment made to eligible families with children under 18. This benefit replaced the universal child care benefit (UCCB) and the Canada child tax benefit (CCTB) effective July 1, 2016.

Basic Child Benefit	Per Month	Per Year
per month for each child under the age of 6	\$533	\$6,400
per month for each child age 6 to 17 years	\$450	\$5,400
Phase-out rates	AFNI \$30,000-	AFNI > \$65,000
	\$65,000	\$65,000

1 child	7.0%	3.2%
2 children	13.5%	5.7%
3 children	19.0%	8.0%
4 or more children	23.0%	9.5%

Child Disability Benefit

Per child	\$2,730
-----------	---------

- Per child for families receiving the CCB whose disabled child qualifies for the Disability Tax Credit (DTC). Benefits are reduced by 32% of AFNI over \$65,000 for 1 child and by 57% of AFNI over \$65,000 for more than 1 DTC-qualified child.

AFNI - Adjusted Family Net Income

April - June 2018

Compiled by:
Social Assistance Analytics Unit
Policy Research and Analysis Branch
Social Policy Development Division
Ministry of Community and Social Services

PRILLIB

Ontario Works (Social Assistance rates effective October 2017)

- Ontario Works (OW) provides employment and financial assistance to people who are in temporary financial need.
- The Basic Needs Allowance is provided to renters/owners to offset the costs of food, clothing, personal needs, and other non-shelter needs.
- Boarders receive assistance based on the actual shelter costs up to a maximum for board and lodging. In addition, a \$69 Special Boarder Allowance is payable to each boarder household.

Basic Needs Allowance

For Renters/Owners:	No. of Dependents 18 Years or Older	Dependents 0-17 Years	Recipient and Spouse
1	0	0	\$337
1	0	1	\$354
1	0	2	\$486
2	0	0	\$612
2	1	0	\$612
2	1	1	\$612
2	1	2	\$612
3	0	0	\$612
3	1	0	\$612
3	1	1	\$612
3	1	2	\$612
3	2	0	\$612
3	2	1	\$612
3	2	2	\$612
3	3	0	\$612
3	3	1	\$612
3	3	2	\$612
3	3	3	\$612

For each additional dependent, add \$172 if the dependent is 18 years of age or older, or \$0 if the dependent is 0-17 years of age.

For Board and Lodging:

No. of Dependents 18 Years or Older	Dependents 0-17 Years	Recipient and Spouse
0	0	\$525
1	0	\$525
1	1	\$525
2	0	\$525
2	1	\$525
2	1	\$525
2	2	\$525
3	0	\$525
3	1	\$525
3	1	\$525
3	2	\$525
3	2	\$525
3	3	\$525

For each additional dependent of 18 years of age or older, add \$118 if the dependent is 18 years of age or older, or \$0 if the dependent is 0-17 years of age.

Otherwise, for each additional dependent, add \$98 if the dependent is 18 years of age or older, or \$0 if the dependent is 0-17 years of age.

- The Transition Child Benefit is provided to recipients who have primary or shared physical custody of a dependent child (or children) and who are not receiving the Ontario Child Benefit (OCB)/Canada Child Benefit (CCB) or who are receiving less than the maximum OCB.

Ontario Works (maximum/month)

\$230/child

- For participants who reside in private market rental accommodation, their own home, or in public housing, the Shelter Allowance is the sum of the actual cost of shelter and the cost of fuel for heat, up to a maximum based on family size.

Shelter Allowance

Family size	Maximum Monthly Shelter Allowance
1	\$394
2	\$532
3	\$686
4	\$744
5	\$802
6 or more	\$831

Maximum Monthly Allowance for Selected Case Types

	Basic Needs Allowance	Shelter Allowance	Total Allowance	Boarders
Single person	\$337	\$394	\$721	\$525
Couple	486	632	1,118	677
Single parent	354	632	986	654
+ 1 child under 12				

- The following items, if required, are paid, on top of the basic needs allowance and the shelter allowance, for all recipients:

Other Employment and Employment Assistance Activities Benefit (formerly Employment Start-up Benefit)

Maximum \$233

Up Front Child Care

An amount determined by the Director, up to the allowable maximums in any 12 month period.

Personal Needs Allowance (PNA)

- Recipients who reside in specific types of facilities may be eligible for personal needs allowance of \$146 a month.

Earnings Incentives

- The following earnings incentives and supports are provided to help participants make the transition to sustainable employment:

1. Earnings Exemption:

- Flat rate exemption - \$200 per member with employment earnings (*Effective September 2013*)
- Partial exemption - 50% of all employment earnings remaining after mandatory deductions and the flat rate exemption have been deducted (*Effective September 2013*)

- A child care cost expense exemption: Licensed child care: The child care deduction is equal to the actual cost of licensed child care. Unlicensed child care: The maximum child care deduction is \$600 per month per child.

Earnings are based on net earnings, i.e., gross earnings minus income tax, CPP, EI deductions, union dues and pension contributions. Earnings exemptions are applicable only after a three-month qualifying period.

2. Full-Time Employment Benefit (FTEB):

- Up to \$500 FTEB will be provided to help participants who obtain full-time employment (i.e., 30+ hours per week) with the costs of going to work if they have been on assistance for 3 consecutive months or more.

3. Extended Employment Health Benefit:

- Current Ontario Works health benefits may be provided to participants who exit Ontario Works to employment for a transitional period of up to 6 months or until the participant receives health benefit from his/her employer with the possibility of extension for an additional 6 months in exceptional circumstances.

The health benefits include items such as prescribed drugs, cost for dental services and vision items etc.

Temporary Care Assistance

- Temporary Care Assistance (TCA) refers to assistance available to an adult who is looking after a child in financial need of whom he or she is not the natural or adoptive parent.

First child	\$269
Second +	\$220

Ontario Disability Support Program (Social Assistance rates effective September 2017)

- The Ontario Disability Support Program (ODSP) is designed to meet the unique needs of people with disabilities while recognizing that many of them can and do want to work.

Basic Needs Allowance¹

For Renters/Owners:	No. of Dependents 18 Years or Older	Dependents 0-17 Years	Recipient (no spouse included in benefit unit)	Recipient and Spouse (one disabled)	Recipient and Spouse (both disabled)
1	0	0	\$662	\$954	\$1,321
1	0	1	805	954	1,321
1	0	2	1,025	1,139	1,506
2	0	0	805	954	1,321
2	1	0	1,025	1,139	1,506
2	1	1	1,211	1,345	1,712
2	1	2	1,211	1,345	1,712

For each additional dependent, add \$207 if the dependent is 18 years of age or older, or \$90 if the dependent is 0-17 years of age.

For Board and Lodging:

No. of Dependents 18 Years or Older	Dependents 0-17 Years	Dependents 0-17 Years	Recipient (no spouse included in benefit unit)	Recipient and Spouse (one disabled)	Recipient and Spouse (both disabled)
0	0	0	\$812	\$1,211	\$1,619
1	0	0	1,050	1,310	1,718
1	0	1	1,086	1,346	1,754
1	0	2	1,287	1,454	1,842

For each additional dependent, add \$233 if the dependent is 18 years of age or older, or \$135 if the dependent is 0-17 years of age, or \$90 if the dependent is 0-12 years of age.

- The Transition Child Benefit is provided to recipients who have primary or shared physical custody of a dependent child (or children) and who are not receiving the Ontario Child Benefit (OCB)/Canada Child Benefit (CCB) or who are receiving less than the maximum OCB.

ODSP (maximum/month)

Family size	Maximum Monthly Shelter Allowance
1	\$489
2	789
3	833
4	904
5	976
6 or more	1,070

Maximum Monthly Allowance for Selected Case Types

	Basic Needs Allowance	Shelter Allowance	Total Allowance	Boarders
Single person (disabled ages 65+)	\$662	\$489	1,151	\$812
Couple (one disabled)	954	789	1,723	1,211
Couple (both disabled) ²	1,321	789	1,941	1,619
Disabled + Spouse	954	833	1,787	1,310
+ 1 child under 12				

- The following items, if required, are paid, on top of the basic needs allowance and the shelter allowance, for all recipients:

Employment Start-up Benefit

\$500

Up Front Child Care

An amount determined by the Director, up to the allowable maximums in any 12 month period.

Personal Needs Allowance and Institutional Rates

- Recipients who reside in specific types of institutions may be eligible for personal needs allowance of \$146 a month. In addition, recipients, who reside in certain institutions as defined under the regulation, are eligible to receive an additional amount.
- Recipients who reside in a long-term care home under the *Long-Term Care Homes Act, 2007* are eligible to receive \$1,000 per month.
- Recipients who reside in an intensive support residence or a supported group living residence under the *Services and Supports to Promote the Social Inclusion of Persons with Developmental Disabilities Act, 2008* are eligible to receive \$1,005 per month.

Earnings Incentives

- The following earnings incentives and supports are provided to help recipients make the transition to sustainable employment:

1. Earnings Exemption

- Flat rate exemption - \$200 per member with employment earnings (*Effective September 2013*)
- Partial exemption - 50% of all employment earnings remaining after mandatory deductions and the flat rate exemption have been deducted (*Effective September 2013*)

- A disability related employment expense deduction up to a maximum of \$1,000 (*Effective September 2013*)
- A child care cost expense deduction of actual costs for licensed child care.

- A child care expense deduction of actual costs for unlicensed child care.
- Up to a maximum of \$600 for unlicensed child care.

2. Work-Related Deductions

- \$100 per month for all eligible members of the benefit unit who exit ODSP to employment to assist with the transition to work.

3. Employment Transition Benefit

- \$500 payment, once in any 12-month period to eligible recipients who exit ODSP to employment to assist with the transition to work.

4. Transitional Health Benefits

- Drug, dental and vision care benefits to eligible recipients who exit ODSP to employment unless or until the employer provides these benefits.

5. Rapid Reinstatement

- Former recipients who are financially eligible for ODSP may be quickly reinstated and do not have to go through the disability adjudication process if they meet defined criteria.

Assistance for Children with Severe Disabilities

- Assistance for Children with Severe Disabilities (ACSD) provides a benefit to parents caring for children with severe disabilities.

Maximum benefit	\$25
Minimum benefit	\$490

¹ See additional notes regarding Basic Needs Allowance and Shelter Allowance under the section on Ontario Works.

² All couples where both persons are disabled receive an additional shelter allowance amount of \$70, but must not receive more than \$1,941 per month total income support for basic needs and shelter attributable to the couple.