

**\* 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**

|                  | <u>Single</u> | <u>Couple</u> |
|------------------|---------------|---------------|
| Monthly payment  | \$83.00       | \$166.00      |
| Break-even point | \$166.00      | \$332.00      |

**GAINS Guarantee**

|                                  | <u>Single</u> | <u>Couple</u> |
|----------------------------------|---------------|---------------|
| Monthly payment                  | \$1,427.12    | \$2,332.96    |
| Total income at break-even point | \$1,427.12    | \$2,332.96    |
| Spouse's allowance               |               | \$2,249.96    |

**Ontario Child Benefit**

❖ The Ontario Child Benefit (OCB) is a provincial program that helps low-income families provide for their children.

\$1,336/year per child reduced by 8% of family net income over \$20,400 effective July 2015.

**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 2015**

|              |  |
|--------------|--|
| Basic Credit | \$287/adult and \$287/child              |
| Family       | Reduced by 4% of 2014 AFNI over \$27,571 |
| Single       | Reduced by 4% of 2014 AFNI over \$22,057 |

**Ontario Energy and Property Tax Credit (OEPTC) - Effective July 2015**

|                     | <u>Non-Senior</u>                        | <u>Senior</u>                            |
|---------------------|--|--|
| Energy Credit       | Min. of \$221 and OC                     | Min. of \$221 and OC                     |
| Property Tax Credit | \$55+10% of OC(Max. \$772 or OC)         | \$469+10% of OC (Max. \$910 or OC)       |
| Family              | Reduced by 2% of 2014 AFNI over \$27,571 | Reduced by 2% of 2014 AFNI over \$33,086 |
| Single              | Reduced by 2% of 2014 AFNI over \$22,057 | Reduced by 2% of 2014 AFNI over \$27,571 |

Occupancy Cost (OC) = Property tax paid or 20% of rent paid.  
AFNI – Adjusted Family Net Income

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

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PURPOSES ONLY

# SOCIAL ASSISTANCE, PENSION, and TAX CREDIT RATES

January – March 2016

Compiled by

Statistics and Analysis Unit  
Policy Research and Analysis Branch  
Social Policy Development Division  
Ministry of Community & Social Services



**\* FEDERAL INCOME SECURITY  
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**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-to-64-year old spouses of OAS recipients (living or deceased) may receive a Spouse's Allowance (SPA).

| <b>OAS monthly benefit</b> | \$570.52      |                                       |
|----------------------------|---------------|---------------------------------------|
| <b>GIS</b>                 | <u>Single</u> | <u>Couple</u><br>(benefit per person) |
| Maximum supplement         | \$773.60      | \$512.96                              |
| Break-even point           | \$1,547.20    | \$1,025.92                            |

**Federal OAS/GIS/SPA Guarantee**

|                                  | <u>Single</u> | <u>Couple</u> |
|----------------------------------|---------------|---------------|
| Monthly benefit                  | \$1,344.12    | \$2,166.96    |
| Total income at break-even point | \$2,117.72    | \$3,192.88    |

  

|                    | <u>Regular</u> | <u>Widowed</u> |
|--------------------|----------------|----------------|
| Spouse's allowance | \$1,083.48     | \$1,213.00     |

**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.

|                                  | <u>Maximum monthly benefit</u> |
|----------------------------------|--------------------------------|
| Retirement Pension (at age 65)   | \$1,092.50                     |
| Disability Pension               | \$1,290.81                     |
| Flat Rate                        | \$471.43                       |
| Earnings-related                 | \$819.38                       |
| Survivors Pension                |                                |
| Under 65                         | \$593.62                       |
| Over 65                          | \$655.50                       |
| Children of deceased contributor | \$237.69                       |
| Death Benefit (lump sum)         | \$2,500.00                     |

**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.

|        | <u>Credit Per Year</u>   |
|--------|--|
| Family | \$272/adult and \$143/child.<br>Single parent: \$272/ for 1st child plus \$143 supplement          |
| Single | \$272 and the lesser of \$143 and 2% of AFNI above \$8,833<br><br>Reduced by 5% of AFNI > \$35,465 |

**Working Income Tax Benefit Credit**

- ❖ The Working Income Tax Credit (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 \$1,150 to a maximum.

|  | <u>Max Credit Per Year</u> |
|--|----------------------------|
| Single   | \$1,015                    |
| Families   | \$1,844                    |
| Disability Supplement<br>(each eligible individual excluding dependants) | \$508                      |

Note: Rates are for Tax Year 2015

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.

|  | <u>Max monthly benefit</u> |
|--|----------------------------|
| Single/Survivor                            | \$1,459.32                 |
| Single/Survivor Blind                      | \$1,516.42                 |
| Couple                                     | \$2,213.29                 |
| Couple (both blind)                        | \$2,270.19                 |
| Additional amount for each dependent child | \$243.90                   |
| Orphan                                     | \$730.89                   |

**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 \$537/week  
**Premium**  
1.88% of employment income, with a maximum premium of \$955.04/year

**Canada Child Tax Benefit**

- ❖ The Canada Child Tax Benefit (CCTB) is a monthly, tax-free payment made to eligible families with children under 18. It includes the National Child Benefit Supplement (NCBS), a monthly benefit for low-income families with children; the Child Disability Benefit and the Universal Child Care Benefit (UCCB) effective July 1, 2006.

|   | <u>Per Month</u> | <u>Per Year</u> |
|---|------------------|-----------------|
| <b>Basic Child Tax Benefit</b>                      |                  |                 |
| Benefit per child under 18                          | \$122.58         | \$1,471         |
| For each of 3 <sup>rd</sup> and subsequent Children | Add \$8.58       | Add \$103       |
| Tax-back threshold                                  |                  | \$44,701        |
| Tax-back rate: 1 child                              |                  | 2.0%            |
| 2+ children   |                  | 4.0%            |

**National Child Benefit Supplement**

|                        | <u>Per Month</u> | <u>Per Year</u> |
|------------------------|------------------|-----------------|
| First child            | \$189.92         | \$2,279         |
| Second child           | \$168.00         | \$2,016         |
| Each additional child  | \$159.83         | \$1,918         |
| Tax-back threshold     |                  | \$26,021        |
| Tax-back rate: 1 child |                  | 12.2%           |
| 2 children             |                  | 23.0%           |
| 3+ children            |                  | 33.3%           |

**Child Disability Benefit**

Per child for families receiving the NCBS whose disabled child qualifies for the Disability Tax Credit (DTC). Benefits are reduced at the same rates as the 1<sup>st</sup> child under CCTB benefit i.e. 2% (4% for more than one DTC qualified child).

**Universal Child Care Benefit**

|   | <u>Per Year</u> |
|---|-----------------|
| Provides all low income families with \$160 per month for each child under the age of 6 | \$1,920         |
| \$60 per month for each child age 6 to 17 years   | \$720           |

**Medical Expense Tax Credit**

Up to \$1,187 refundable. Phased out by 5% of family net income over \$26,277.

## Ontario Works (Social Assistance rates effective November 2015)

- ❖ 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 \$66 "Special Boarder Allowance" is payable to each boarder household.

### Basic Needs Allowance

#### • For Renters/Owners:

| No. of Dependents other than a Spouse | Dependents 18 Years or Older | Dependents 0-17 Years | Recipient | Recipient and Spouse |
|---------------------------------------|------------------------------|-----------------------|-----------|----------------------|
| 0                                     | 0                            | 0                     | \$305     | \$468                |
| 1                                     | 0                            | 1                     | 342       | 468                  |
|                                       | 1                            | 0                     | 589       | 616                  |
| 2                                     | 0                            | 2                     | 342       | 468                  |
|                                       | 1                            | 1                     | 589       | 616                  |
|                                       | 2                            | 0                     | 737       | 780                  |
| 3                                     | 0                            | 3                     | 342       | 468                  |
|                                       | 1                            | 2                     | 589       | 616                  |
|                                       | 2                            | 1                     | 737       | 780                  |
|                                       | 3                            | 0                     | 902       | 945                  |

For each additional dependent, add \$165 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 other than a Spouse | Dependents 18 Years or Older | Dependents 0-17 Years | Recipient | Recipient and Spouse |
|---------------------------------------|------------------------------|-----------------------|-----------|----------------------|
| 0                                     | 0                            | 0                     | \$489     | \$653                |
| 1                                     | 0                            | 1                     | 615       | 713                  |
|                                       | 1                            | 0                     | 712       | 749                  |
| 2                                     | 0                            | 2                     | 683       | 770                  |
|                                       | 1                            | 1                     | 780       | 806                  |
|                                       | 2                            | 0                     | 826       | 840                  |
| 3                                     | 0                            | 3                     | 747       | 827                  |
|                                       | 1                            | 2                     | 844       | 863                  |
|                                       | 2                            | 1                     | 890       | 897                  |
|                                       | 3                            | 0                     | 926       | 931                  |

For each additional dependent of a sole support parent: add \$113 if the dependent is 18 years old or older add \$64 if the dependent is younger than 18 years old Otherwise, for each additional dependent: add \$94 if the dependent is 18 years old or older add \$57 if the dependent is younger than 18 years old

- ❖ 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)/National Child Benefit Supplement (NCBS) 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           | \$376                             |
| 2           | 609                               |
| 3           | 662                               |
| 4           | 718                               |
| 5           | 774                               |
| 6 or more   | 801                               |

## Maximum Monthly Allowance for Selected Case Types

|                                  | Renters/Owners        |                   |                 | Boarders |
|----------------------------------|-----------------------|-------------------|-----------------|----------|
|                                  | Basic Needs Allowance | Shelter Allowance | Total Allowance |          |
| Single person                    | \$305                 | \$376             | \$681           | \$489    |
| Couple                           | 468                   | 609               | 1,077           | 653      |
| Single parent + 1 child under 12 | 342                   | 609               | 951             | 615      |

- ❖ 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 | \$253 |
|---------|-------|

### 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 **\$140** 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 expenses 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 | \$259 |
| Second +    | \$211 |

## Ontario Disability Support Program (Social Assistance rates effective October 2015)

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

### Basic Needs Allowance<sup>1</sup>

#### • For Renters/Owners:

| Dependents other than a Spouse | Dependents 18 Years or Older | Dependents 13-17 Years | Dependents 0-12 Years | Recipient (no spouse included in benefit unit) | Recipient and Spouse (one disabled) | Recipient and Spouse (both disabled) |
|--------------------------------|------------------------------|------------------------|-----------------------|--|-------------------------------------|--------------------------------------|
| 0                              | 0                            | 0                      | 0                     | \$631  | \$917                               | \$1,259                              |
| 1                              | 0                            | 0                      | 1                     | 774  | 917                                 | 1,259                                |
|                                | 0                            | 1                      | 0                     | 774  | 917                                 | 1,259                                |
|                                | 1                            | 0                      | 0                     | 986  | 1,098                               | 1,440                                |
| 2                              | 0                            | 0                      | 2                     | 774  | 917                                 | 1,259                                |
|                                | 0                            | 1                      | 1                     | 774  | 917                                 | 1,259                                |
|                                | 0                            | 2                      | 0                     | 774  | 917                                 | 1,259                                |
|                                | 1                            | 0                      | 1                     | 986  | 1,098                               | 1,440                                |
|                                | 1                            | 1                      | 0                     | 986  | 1,098                               | 1,440                                |
|                                | 2                            | 0                      | 0                     | 1,168  | 1,299                               | 1,641                                |

For each additional dependent, add \$202 if the dependent is 18 years of age or older, or \$0 if the dependent is 13-17 years of age, or \$0 if the dependent is 0-12 years of age.

#### • For Board and Lodging:

| Dependents other than a Spouse | Dependents 18 Years or Older | Dependents 13-17 Years | Dependents 0-12 Years | Recipient (no spouse included in benefit unit) | Recipient and Spouse (one disabled) | Recipient and Spouse (both disabled) |
|--------------------------------|------------------------------|------------------------|-----------------------|--|-------------------------------------|--------------------------------------|
| 0                              | 0                            | 0                      | 0                     | \$784  | \$1,175                             | \$1,563                              |
| 1                              | 0                            | 0                      | 1                     | 1,017  | 1,272                               | 1,660                                |
|                                | 0                            | 1                      | 0                     | 1,052  | 1,307                               | 1,695                                |
|                                | 1                            | 0                      | 0                     | 1,230  | 1,393                               | 1,781                                |

For each additional dependent, add \$218 if the dependent is 18 years of age or older, or \$132 if the dependent is 13-17 years of age, or \$97 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)/National Child Benefit Supplement (NCBS) or who are receiving less than the maximum OCB.

|                      |             |
|----------------------|-------------|
| ODSP (maximum/month) | \$207/child |
|----------------------|-------------|

### Shelter Allowance<sup>2</sup>

| Family size | Maximum Monthly Shelter Allowance |
|-------------|-----------------------------------|
| 1           | \$479                             |
| 2           | 753                               |
| 3           | 816                               |
| 4           | 886                               |
| 5           | 956                               |
| 6 or more   | 990                               |

## Maximum Monthly Allowance for Selected Case Types

|                                      | Renters/Owners        |                   |                 | Boarders |
|--------------------------------------|-----------------------|-------------------|-----------------|----------|
|                                      | Basic Needs Allowance | Shelter Allowance | Total Allowance |          |
| Single person (disabled, aged 65+)   | \$631                 | \$479             | 1,110           | \$784    |
| Couple (one disabled)                | 917                   | 753               | 1,670           | 1,175    |
| Couple (both disabled) <sup>2</sup>  | 1,259                 | 753               | 1,866           | 1,563    |
| Disabled + Spouse + 1 child under 12 | 917                   | 816               | 1,733           | 1,272    |

- ❖ 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

|                              |       |
|------------------------------|-------|
| Maximum in a 12-month period | \$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 **\$140** 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 **\$966** 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 **\$970** 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 \$300.
- A child care expenses deduction of actual costs for licensed child care and up to a maximum of \$600 for unlicensed child care.

#### 2. Work-Related Benefit

\$100 per month for all eligible members of the benefit unit who report earnings.

#### 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 rapidly 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.

|                 |       |
|-----------------|-------|
| Minimum benefit | \$25  |
| Maximum benefit | \$470 |

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

<sup>2</sup> All couples where both persons are disabled receive an **additional shelter allowance** amount of \$68, but must not receive more than \$1,866 per month total income support for basic needs and shelter attributable to the couple.