

The Money Matters Series

GOVERNMENT ASSISTANT PROGRAMS: OW, OSAP, CCB



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Ontario Works

Ontario Works is a social assistance program provided by the Government of Ontario, Canada, to support individuals and families in financial need. The program provides financial assistance, employment support, and other benefits to eligible individuals and families who are in need of support.



ELIGIBILITY - OW

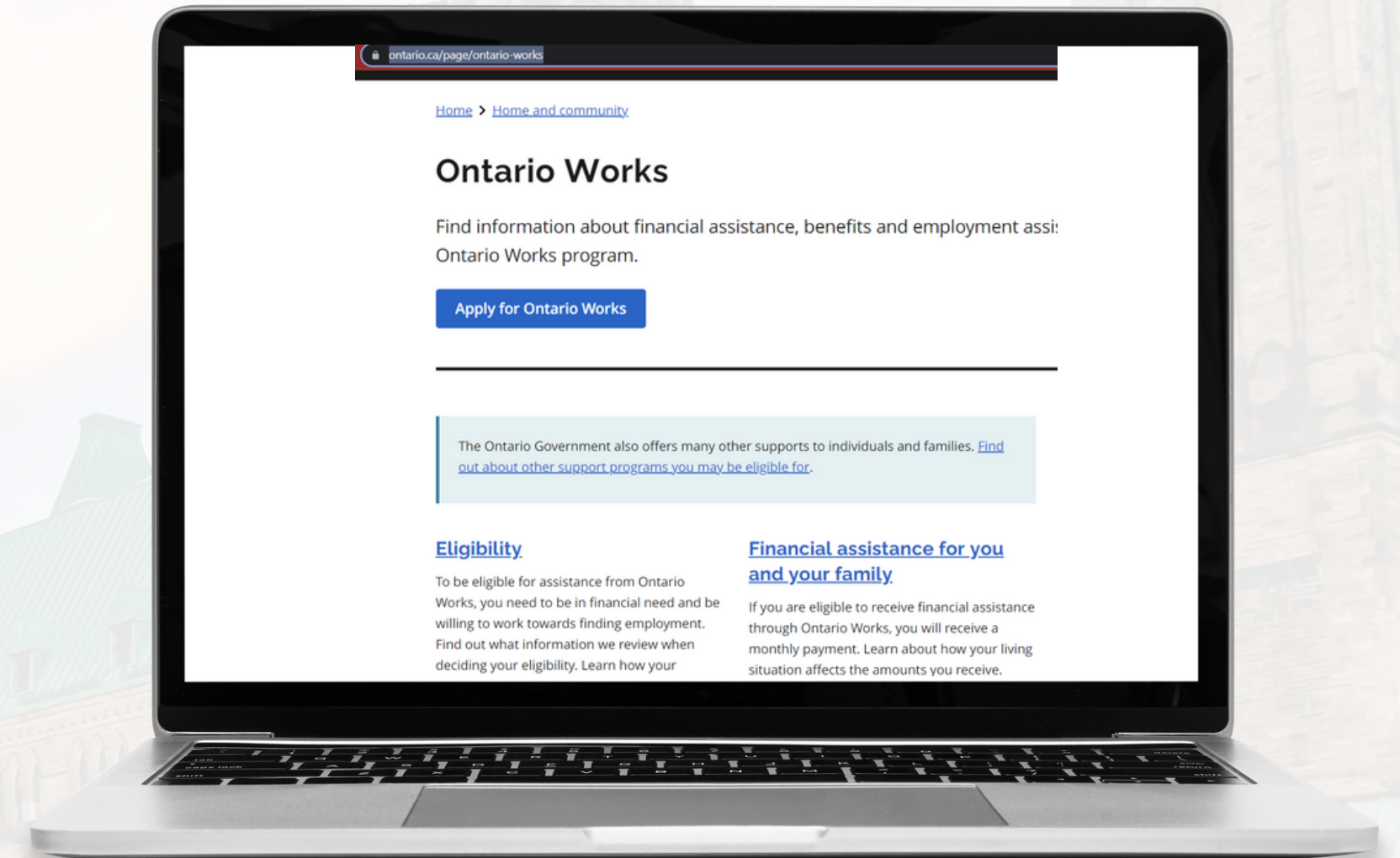
To be eligible for Ontario Works, an individual must meet certain criteria, including:

- **Residency:** Must be a resident of Ontario and legally entitled to work in Canada.
- **Financial need:** Must be in financial need as determined by the Ontario Works director.
- **Active job search:** Must be actively seeking employment or participating in employment-related activities.

Asset limits

- There are limits to the amount of non-exempt assets you can have and still be eligible for financial assistance. The asset limits are:
- \$10,000 for a single person, \$15,000 for a couple, an additional \$500 for each dependant
- If you are over the limit

In some cases, you can get approval to save money and assets above the limit. Talk to your Ontario Works caseworker for details.



<https://www.ontario.ca/page/ontario-works>



HOW MUCH

An amount for basic needs is provided to persons who satisfy all conditions of eligibility to assist with the cost of food, clothing and other personal items for members of the benefit unit. The provision of basic needs is based on family composition, the age of any dependents, geographic location and the individual circumstances of the benefit unit.

Basic needs rates

The amount payable for basic needs is provided in accordance with the following table:

No. of dependents Other than a Spouse	Dependents 18 years or older	Dependents 0-17 years	Recipient	Recipient and spouse
0	0	0	\$343	494
1	0	1	360	494
	1	0	623	652
2	0	2	360	494
	1	1	623	652
	2	0	781	826
3	0	3	360	494
	1	2	623	652
	2	1	781	826
	3	0	956	1001

For each additional dependent, add \$175 if dependent is 18 years or older.

Ontario Disability Support Program

The Ontario Disability Support Program (ODSP) is a financial assistance and support program for people with disabilities in the province of Ontario, Canada.



ELIGIBILITY - ODSP

To be eligible for ODSP, individuals must meet the following criteria:

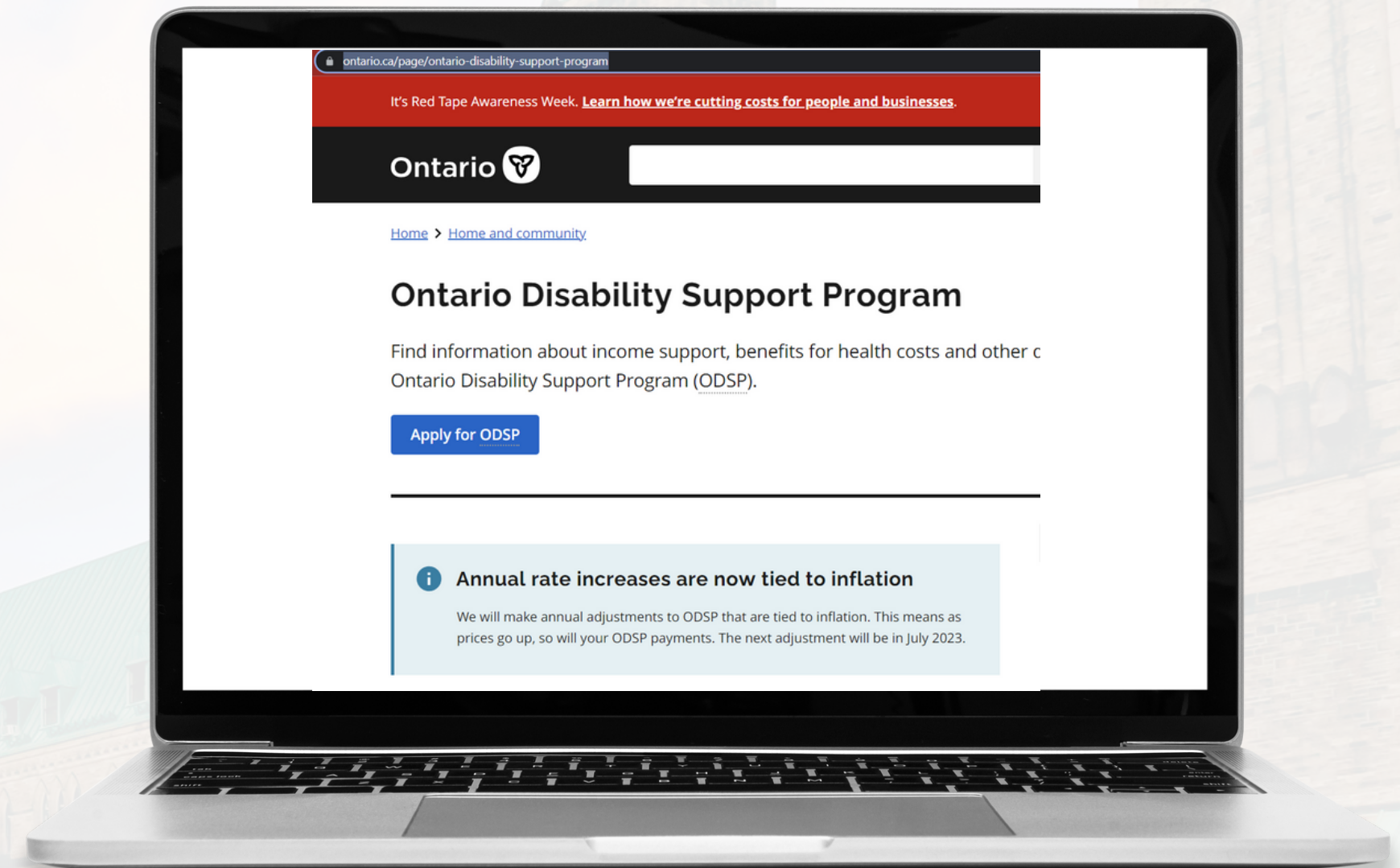
- Residency in Ontario
- Age 18 years or older
- Have a disability that is expected to last one year or more and significantly limits their ability to work and care for themselves
- Financial need, as determined by the program.

Asset limits

Under ODSP, the asset ceiling is

- \$40,000 for a single person
- \$50,000 for a couple and \$500 for each dependant other than a spouse.
- All interest earned on assets within this ceiling is exempt from income under ODSP and may accumulate to the allowable asset limit for a particular benefit unit. Interest left to accumulate is also treated as an asset in the following month.
- Necessities of living and items such as furniture, clothing and household effects, which are considered necessary for the reasonable functioning of the household, are exempt as assets.

ODSP staff may approve an accumulation of assets that is greater than the prescribed asset limit in order to purchase items or services necessary for the health of a member of the benefit unit or for disability related items and services up to a maximum of the sum of the prescribed asset limit plus the amount needed for the items and services.



<https://www.ontario.ca/page/ontario-disability-support-program>



HOW MUCH

Basic Needs Table for Renters and Home Owners

The maximum amount provided for basic needs is determined by using the Table in section 30(1), paragraph 1 of the ODSP General Regulation, as shown below. The amount provided for basic needs is based on the number of persons in the benefit unit, the age of dependants and the geographic location of the benefit unit.

Basic Needs Table

Number of Dependants other than a Spouse	Dependants 18 Years or Older	Dependants 0-17 Years	Recipient (See Note 1) Amount in dollars	Recipient and Spouse (See Note 2) Amount in dollars	Recipient and Spouse (See Note 3) Amount in dollars
0	0	0	\$706	\$1,018	\$1,409
1	0	1	\$849	\$1,018	\$1,409
1	1	0	\$1,094	\$1,216	\$1,607
2	0	2	\$849	\$1,018	\$1,409
2	1	1	\$1,094	\$1,216	\$1,607
2	2	0	\$1,293	\$1,437	\$1,828

Note 1. A recipient if there is no spouse included in the benefit unit.

Note 2. A recipient with a spouse included in the benefit unit if Note 3 does not apply.

Note 3. A recipient with a spouse included in the benefit unit if each of the recipient and the spouse is a person with a disability or a person referred to in subparagraph 1 i of subsection 4 (1) or paragraph 3, 5.1, 5.2, 6, 7 or 8 of subsection 4 (1).

Child Tax Benefit

The Canada Child Benefit (CCB) is a tax-free monthly payment made to eligible families to help with the cost of raising children under the age of 18.

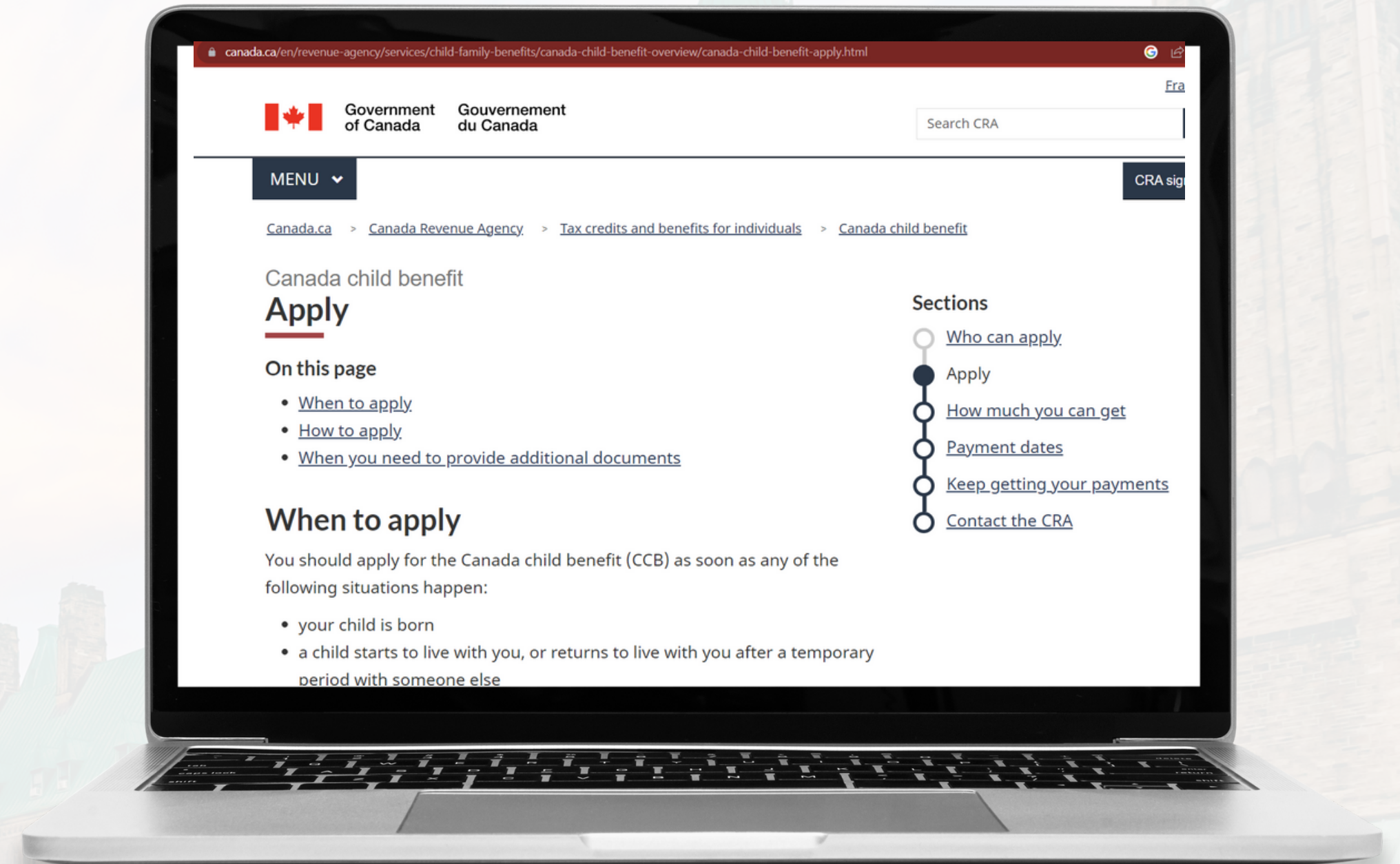


ELIGIBILITY - CCB

To be eligible for the CCB, individuals must meet the following criteria:

- Be a resident of Canada
- Be the person primarily responsible for the care and upbringing of a child or children under the age of 18
- Have a valid Social Insurance Number (SIN)

Additionally, the family's net income must be below a certain threshold in order to receive the full benefit amount. The exact amount of the CCB payment a family is eligible for is based on their net income, the number of children they have, and their ages.



<https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit-overview/canada-child-benefit-apply.html#How>



HOW MUCH



The maximum household income allowed to receive the full amount of the Canada Child Benefit (CCB) is not a set number and can vary based on a number of factors, such as the number and ages of children in the household and the family's net income. Calculated every July based on previous years income.

As the household's net income increases, the amount of the CCB benefit is gradually reduced. At a certain point, the benefit is no longer available. The exact reduction is determined by a formula set by the Canadian government and is based on the family's net income.

It is recommended to use the CCB Calculator available on the Government of Canada's website to determine the exact amount of CCB a family may be eligible for based on their individual circumstances.

Calculator link:

<https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html>

TRICK FOR CCB INCREASE

**Putting money in RRSP -> Decrease
income on paper**

=Higher CCB

IMPORTANT

Laws that affect rules change all the time, federally and provincially. Please contact your provinces case worker or tax specialist to keep up with up to date information at time of need,

Q&A