

GOVERNMENT FINANCIAL SUPPORTS

Ontario Works

Definition

For people who need money right away to pay for food and housing. Applicants must be willing to participate in activities to help find a job.

Application Criteria

To be eligible for Ontario Works, you must:

- live in Ontario
- need money right away to help pay for food and shelter, and
- be willing to take part in activities that will help you find a job.

Ontario Works looks at two aspects when assessing eligibility:

- your financial situation, and
- your willingness to take part in activities to find a job.

Duration

Indefinite

Amount

The amount of money you may receive from Ontario Works will depend on:

- family size
- income
- assets, and
- housing costs.

Length of Time to Process Application

If you need help **right now** to pay for food, housing and other living costs, you can apply for financial assistance under Ontario Works. If you qualify, Ontario Works staff will be able to help you right away.

For More Information:

Contact your local office

<http://www.mcsc.gov.on.ca/en/mcsc/programs/social/ow/index.aspx>

Ontario Disability Support Program (ODSP)

Definition

The Ontario Disability Support Program (ODSP) income support helps people with disabilities who are in financial need pay for living expenses, like food and housing.

Application Criteria

You may qualify for income support if you:

- are 18 years of age or older
- live in Ontario
- are in financial need, and
- have a substantial physical or mental disability that:
 - is expected to last a year or more, and
 - makes it hard for you to care for yourself, take part in community life or work.

To determine if you are eligible to receive income support, we look at your:

- financial situation, and
- disability status.

Duration

Indefinite

Amount

If you are eligible to receive income support, you will receive a monthly payment. The amount received depends on your living situation.

If you rent or own your own home

Your monthly payment will be made up of two parts:

- basic needs, and
- a shelter allowance.

What are basic needs?

The basic needs portion of your Income Support is meant to help cover the cost of:

- food
- clothing, and
- other necessary personal items.

The amount you receive for basic needs is based on:

- the number of people in your family
- whether or not your spouse has a disability
- the age of your family members.

What is shelter allowance?

The shelter allowance is meant to help cover:

- your rent or your mortgage payment
- heat
- utilities (hydro, water)
- property taxes
- home insurance
- condominium fees.

The amount you receive for the shelter allowance is based on:

- your actual shelter costs up to a maximum depending on the number of people in your family.

Length of Time to Process Application

It can take from a few weeks up to a few months to find out if you are eligible to receive Ontario Disability Support Program Income Support.

For more information:

General Inquiries 1-888-256-6758

Contact your local office

<http://www.mcass.gov.on.ca/en/mcass/programs/social/odsp/index.aspx>

Employment Insurance (EI) Sickness Benefits

Definition

Employment Insurance (EI) provides sickness benefits to individuals who are unable to work because of sickness, injury, or quarantine.

Application Criteria

- regular weekly earnings [have been decreased by more than 40%](#); and
- you have accumulated 600 insured hours in the last 52 weeks or since your last claim. This period is called the [qualifying period](#).
- A [medical certificate](#) must be obtained to confirm the duration of your incapacity.

Duration

Up to 15 weeks

Amount

The basic benefit rate is 55% of your average insured earnings up to a yearly maximum insurable amount of \$44,200. This means you can **receive a maximum payment of \$468 per week**. Your EI payment is a taxable income, meaning federal and provincial or territorial, if it applies, taxes will be deducted.

You could receive a higher benefit rate if you are in a low-income family — net income up to a maximum of \$25,921 per year — with children **and** you or your spouse receive [the Canada Child Tax Benefit \(CCTB\)](#) . You are then entitled to [the Family Supplement](#).

Length of Time to Process Application

If we have all the required information and if you qualify for benefits, your payment will be issued usually within 28 days from the date we receive your application. If you do not qualify, we will notify you of the decision made on your claim.

For more information:

1-800-206-7218.

www.servicecanada.gc.ca

<http://www.servicecanada.gc.ca/eng/sc/ei/benefits/sickness.shtml>

Employment Insurance (EI) Regular Benefits**Definition**

Employment Insurance provides temporary financial assistance for unemployed Canadians while they look for work or upgrade their skills.

Application Criteria

- you have been without work and without pay for at least 7 consecutive days; **and**
- in the last 52 weeks or since your last claim, this period is called the [qualifying period](#), you have worked for the required number of insurable hours. The hours are based on where you live and the [unemployment rate in your economic region](#) at the time of filing your claim for benefits.

Duration

You may receive EI regular benefits for a period ranging from 14 to 45 weeks. The number of weeks you may receive benefits depends on the unemployment rate in your region and on the number of hours of insurable employment that you accumulated during your qualifying period, which is usually the last 52 weeks before the start date of your claim.

Amount

The basic rate for calculating EI benefits is **55%** of your average insurable weekly earnings. As of January 1, 2011, the maximum insurable earnings amount is **\$44,200**. This means that you can receive a maximum amount of **\$468** per week.

You could receive a higher benefit rate if you are in a low-income family — net income up to a maximum of \$25,921 per year — with children **and** you or your spouse receive [the Canada Child Tax Benefit \(CCTB\)](#) . You are then entitled to [the Family Supplement](#).

Length of Time to Process Application

If we have all the required information and if you qualify for benefits, your payment will be issued usually within 28 days from the date we receive your application. If you do not qualify, we will notify you of the decision made on your claim.

For More Information:

1-800-206-7218

www.servicecanada.gc.ca

<http://www.servicecanada.gc.ca/eng/sc/ei/benefits/regular.shtml>

Canada Pension Plan Disability

Definition

The Canada Pension Plan (CPP) disability benefit is available to people who have made enough [contributions](#) to the CPP, and whose disability prevents them from working at any job on a regular basis. The disability must be long lasting or likely to result in death. People who qualify for disability benefits from other programs may not qualify for the CPP disability benefit.

Application Criteria

You must be under 65 years of age, stopped working because of a medical condition, paid into CPP for at least 4 of the last 6 years or paid into CPP for at least 25 years and made valid contributions to the plan in 3 of the last 6 years and you must have a disability that is considered severe and prolonged as defined under CPP legislation.

Duration

Your CPP disability benefit is not necessarily a permanent benefit. It is intended to partially replace your employment income for as long as your disability stops you from working at **any job** on a regular basis.

Your disability benefit will automatically change to a CPP retirement pension when you turn 65.

Amount

People receiving a CPP disability benefit in 2008 received, on average, about \$799.14 each month. The benefit includes a fixed amount that everyone receives (\$424.43 a month for 2009), plus an amount based on how much you contributed to the CPP during your entire working career. The most money you can receive from the disability benefit each month in 2009 is \$1,105.99. Every January, there may be an increase to the CPP disability benefit to take into account any increase in the cost of living.

Length of Time to Process Application

We make eligibility decisions on at least 75 per cent of applications within 120 calendar days (4 months). The time begins when we receive a complete application which includes the questionnaire, application and medical report.

Canada Pension Plan Disability Vocational Rehabilitation Program

Definition

The Canada Pension Plan Disability Vocational Rehabilitation Program offers vocational counselling, financial support for training, and job search services to recipients of [Canada Pension Plan \(CPP\) Disability Benefits](#) to help them return to work.

Application Criteria

The Canada Pension Plan is looking for people receiving Canada Pension Plan disability benefits who could benefit from vocational rehabilitation. The most likely candidates are those:

- who are motivated to return to work; **and**
- whose physicians agree that they can cope with a work-related rehabilitation program.

Services Included

- **Guidance** - Participants will receive one-on-one guidance to identify their needs, assess their education and current job skills, discuss their work goals and find out about the current job market in their area. With help from a rehabilitation specialist, participants will learn about the skills that employers are looking for, or look at opportunities for self-employment.
- **Planning A Return-to-Work** - A local vocational rehabilitation specialist will work with the participant to develop an individualized return-to-work rehabilitation plan in consultation with the participant's treating physician. The participant, the Canada Pension Plan case manager, as well as the participant's doctor and local vocational rehabilitation specialist must all sign this plan. Then it becomes the participant's contract with the Canada Pension Plan.
- **Improve Skills/Retraining** - If participants need to improve their skills, upgrade their education or retrain to secure a job, the Canada Pension Plan may cover the costs.
- **Developing Job Search Skills** - After participants complete their work-related rehabilitation, their rehabilitation specialist will help them to find work. For example, they could:
 - find out where the jobs are;
 - prepare a résumé;
 - join a job-finding club to practice their interview skills; and
 - develop strategies to get interviews or identify organizations that might hire them.

For More Information:

1-800-277-9914

www.servicecanada.gc.ca

<http://www.servicecanada.gc.ca/eng/isp/cpp/disaben.shtml>

<http://www.servicecanada.gc.ca/eng/isp/pub/factsheets/vocrehab.shtml>