SOCIAL ASSISTANCE, PENSION, and TAX CREDIT RATES

July - September 2026

SPIDD
Strategic Policy, Insights and Data Division

Ministry of Children, Community and Social Services

* 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

	Single	Couple
Monthly payment	$92.00	$184.00
Break-even point	$184.00	$368.00

GAINS Guarantee

	Single	Couple
Monthly payment	$1,967.14	$3,040.12
Spouse's allowance		$2,948.12

Ontario Child Benefit

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

$1,760/year per child reduced by 8% of family net income over $26,865 effective July 2026.

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 2026*

Basic Credit	$378/adult and $378/child
Family	Reduced by 4% of 2025 AFNI over $36,309
Single	Reduced by 4% of 2025 AFNI over $29,047

Ontario Energy and Property Tax Credit (OEPTC) - *Effective July 2026*

	Non-Senior	Senior
Energy Credit	Min. of $290 and OC	Min. of $290 and OC
Property Tax Credit	$73+10% of OC (Max. $1,017 or OC)	$617+10% of OC (Max. $1,198 or OC)
Family	Reduced by 2% of 2025 AFNI over $35,632	Reduced by 2% of 2025 AFNI over $43,571
Single	Reduced by 2% of 2025 AFNI over $28,506	Reduced by 2% of 2025 AFNI over $36,309

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 Ministry of Finance | ontario.ca or https://www.ontario.ca

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

OAS monthly benefit $751.97

GIS

	Single	Couple (benefit per person)
Maximum supplement	$1,123.17	$676.09

Federal OAS/GIS/SPA Guarantee

	Single	Couple
Monthly benefit	$1,875.14	$2,856.12
	Regular	**Widowed**
Spouse's allowance	$1,428.06	$1,702.34

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.

	Maximum monthly benefit
Retirement Pension (at age 65)	$1,507.65
Disability Pension	$1,741.20
Flat Rate	$610.46
Earnings-related	$1,130.74
Survivors Pension	
Under 65	$803.54
Over 65	$904.59
Children of deceased contributor	$307.81
Death Benefit (lump sum)	$2,500.00

Goods and Services 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.

	Credit Per Year
Family	$445/adult and $234/child. Single parent: $445/ for 1st child plus $234 supplement
Single	$445 and the lesser of $234 and 2% of AFNI above $11,564

Reduced by 5% of AFNI > $46,432

Canada Workers Benefit

- The Canada Working Benefit (CWB) 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.

	Max Credit Per Year
Single	$1,633
Families	$2,813
Disability Supplement (each eligible individual excluding dependants)	$843

Single - Reduced when the AFNI is over $26,855
Families - Reduced when the AFNI is over $30,639
Disabled - Reduced when the AFNI is over $37,740
Note: Rates are for Tax Year 2025

Source: CRA
For more information regarding federal income security and tax benefit programs, visit https://www.canada.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	$2,102.20
Single/Survivor Blind	$2,177.46
Couple	$3,171.13
Couple (both blind)	$3,246.15
Additional amount for each dependent child	$321.50
Orphan	$963.33

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 $729/week
Premium
1.63% of employment income, with a maximum premium of $1,123.07/year

Medical Expense Tax Credit

Up to $1,504 refundable. Phased out by 5% of family net income over $33,294.

Note: Rates are for Tax Year 2025

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	$679.75	$8,157
per month for each child age 6 to 17 years	$573.58	$6,883
Phase-out rates	AFNI $38,237-$82,847	AFNI > $82,847
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 $3,480

Per child for families receiving the CCB whose disabled child qualifies for the Disability Tax Credit (DTC). Benefits are reduced by 3.2% of AFNI over $82,847 for 1 child and by 5.7% of AFNI over $82,847 for more than 1 DTC qualified child.

AFNI – Adjusted Family Net Income

Ontario Works
(Social Assistance rates effective October 2018)

- 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 $71 "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	$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	1,001

For each additional dependent, add $175 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	$533	$688
1	0	1	664	752
	1	0	752	790
2	0	2	737	813
	1	1	825	851
	2	0	873	887
3	0	3	806	874
	1	2	894	912
	2	1	942	948
	3	0	980	984

For each additional dependent of a sole support parent:
add **$120** if the dependent is 18 years old or older
add **$69** if the dependent is younger than 18 years old
Otherwise, for each additional dependent:
add **$100** if the dependent is 18 years old or older
add **$61** 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)/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	$390
2	642
3	697
4	756
5	815
6 or more	844

Maximum Monthly Allowance for Selected Case Types

	Renters/Owners			
	Basic Needs Allowance	Shelter Allowance	Total Allowance	Boarders
Single person	$343	$390	$733	$533
Couple	494	642	1,136	688
Single parent + 1 child under 12	360	642	1,002	664

- 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 **$149** 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	$274
Second +	$224

Ontario Disability Support Program
(Social Assistance rates effective July 2026)

- 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[1]

- For Renters/Owners:

No. of Dependents other than a Spouse	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)
0	0	0	$825	$1,189	$1,644
1	0	1	825	1,189	1,644
	1	0	1,280	1,422	1,877
2	0	2	825	1,189	1,644
	1	1	1,280	1,422	1,877
	2	0	1,514	1,681	2,136

For each benefit unit in which no spouse is included and all dependents included in the benefit unit are less than 18 years old, add $143. For each additional dependent, add $260 if the dependent is 18 years of age or older,

- For Board and Lodging:

No. of 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	$1,013	$1,508	$2,015
1	0	0	1	1,312	1,635	2,142
	0	1	0	1,358	1,679	2,186
	1	0	0	1,582	1,789	2,296

For each additional dependent, add $275 if the dependent is 18 years of age or older,
or $167 if the dependent is 13-17 years of age,
or $124 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) $207/child

Shelter Allowance[2]

Family size	Maximum Monthly Shelter Allowance
1	$611
2	959
3	1,038
4	1,126
5	1,215
6 or more	1,259

Maximum Monthly Allowance for Selected Case Types

	Renters/Owners			Boarders
	Basic Needs Allowance	Shelter Allowance	Total Allowance	
Single person (disabled, aged 65+)	$825	$611	1,436	$1,013
Couple (one disabled)	1,189	959	2,148	1,508
Couple (both disabled)[2]	1,644	959	2,416	2,015
Disabled + Spouse + 1 child under 12	1,189	1,038	2,227	1,635

- 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 **$149** 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 **$1,248** 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 **$1,253** per month.

- **Earnings Incentives**

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

1. Earnings Exemption
   - Persons with a disability: Flat rate exemption of $1000 of monthly net earnings per disabled member and partial exemption of 25% of the member's earnings above $1000 *(effective February 2023)*
   - Non-disabled family members: Flat rate exemption of $200 of monthly net earnings per non-disabled adult member and partial exemption of 50% of the member's earnings above $200. *(effective September 2013).*
   - A disability-related employment expense deduction up to a maximum of $1,000 *(effective September 2017).*
   - 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	$678

[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 $90, but must not receive more than $2,416 per month total income support for basic needs and shelter attributable to the couple.