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**The Impacts of Income Tax and Government Benefit Policy Changes on the  
“Welfare Wall” for Households in Receipt of Ontario Works (OW) Social  
Assistance in the City of Toronto**

**Subject Keywords: Ontario Works, Welfare Wall, Income Tax Benefits**

**Geographical Keywords: Toronto, Ontario**

**MPA Research Report**

**Submitted to:  
The Local Government Program  
Department of Political Science  
The University of Western Ontario**

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## **Abstract**

A “welfare wall” has long existed in Canada for households in receipt of social assistance when they transition into employment. The welfare wall phenomena occurs when the gain in overall income when employed is marginal compared to the overall income while in receipt of social assistance before a claw back of benefits occurs.

A behavioral pattern identified and analyzed by previous studies is that when individuals experience a marginal gain in income when exiting social assistance that this may serve as a disincentive with exiting social assistance. In recent years both the Federal and Provincial governments have introduced numerous tax benefits and increases for individuals who are low to no income.

The objective of his paper is twofold. Firstly, to determine the overall income gains OW clients in Toronto experience when they become employed to assess whether a “welfare wall” exists. Secondly, to determine whether the impacts of the welfare wall. have improved or worsened since 2019 as a result of government benefit and minimum wage policy changes.

The study uses personas that have different demographical characteristics to complete simulations in order to determine increases in overall income when employed for each dollar of overall income lost when in receipt of social assistance. Findings concluded that government benefits generally lag the cost of living increases for some populations and that populations experience varying of overall income increases and benefit claw backs. A key unexpected finding is that housing subsidies have minimal impacts on overall income loss when employed. The study concludes by recommending new

approaches and policy changes that are intended to simplify and improve the general understanding of benefit claw backs and the impact on overall income.

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## Section 1: Introduction

A “welfare wall” has long existed in Canada for households in receipt of social assistance when they transition into employment. The welfare wall is defined as a “cluster of factors” that together act as barriers for people on social assistance and make it difficult for individuals to exit the program.<sup>1 2</sup> The welfare wall phenomena occurs when the gain in overall income which includes employment and government benefit income is marginal compared to the overall income when someone is in receipt of social assistance and other government benefits. Households in receipt of social assistance experience claw back in financial assistance when they begin to receive employment income. Commencement of employment income also impacts eligibility to other means tested programs such as housing subsidies which rely on income levels to determine eligibility. Employment income may also result in an increase in taxes and possible reduction or ineligibility for tax benefits that households in receipt of social assistance access.

As a result of the amount of government benefits received when in receipt of social assistance, households experience variable overall income gains per overall benefit loss when employed. Using Figure 1 as an example, Household 1 experiences low overall income gains when employed compared to Household 2. A behavioral pattern identified and analyzed by previous studies is that when individuals experience a marginal gain in income when exiting social assistance that this may serve as a disincentive with exiting social assistance. In Figure 1 the gap between overall income while on social assistance and when employed is marginal and as a result Household 1 is not as incentivized as

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<sup>1</sup> Torjman, & Battle, K. (1993). Breaking down the welfare wall.

<sup>2</sup> Maslove. (1994). The Welfare Wall: An Analysis of the Welfare/Tax System in Ontario. Ken Battle and Sherri Torjman. In *Taxation and the Distribution of Income*. University of Toronto Press.

Household 2 to secure employment as higher income gains are experienced. Federal and provincial governments have long utilized social assistance and income tax policies to incentivize individuals to pursue employment income.<sup>3</sup> In recent years both the Federal and Provincial governments have introduced numerous tax benefits and increases for individuals who are low to no income.

Research is limited on whether recent income tax policy and government benefit policy changes have improved or worsened the welfare wall. An understanding of the impact of government benefit policy changes when social assistance recipients become employed is needed for two reasons. The first reason is that a lack of understanding of the impacts of recent government benefit policy changes (or lack of) poses challenges for social service administrators to encourage and support a successful transition to employment for individuals accessing social assistance. The second reason is that in Ontario, social assistance modernization is underway which will profoundly shift the functional focus for municipal social service delivery organizations. Municipal social service administrators will shift their roles from the administration of financial benefits and provision of employment programs to providing navigational assistance to stability supports for clients. The Province of Ontario's vision for a renewed social assistance system includes supporting Ontario Works (OW) clients to access "financial literacy" programs that supports individuals to budget.<sup>4</sup> Supporting individuals with budgeting requires an understanding of the impacts on the complex web of government benefits when OW households access employment income.

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<sup>3</sup> Maslove. (1994). *The Welfare Wall: An Analysis of the Welfare/Tax System in Ontario*. Ken Battle and Sherri Torjman. In *Taxation and the Distribution of Income*. University of Toronto Press.

<sup>4</sup> Government of Ontario. (February 11, 2021). *Recovery and Renewal: Ontario's Vision for Social Assistance Transformation*. Retrieved [May 27, 2023], from <https://www.ontario.ca/page/recovery-renewal-ontarios-vision-social-assistance-transformation>



The objective of his paper is twofold. Firstly, to determine the overall income gains OW clients in Toronto experience when they become employed to assess whether a “welfare wall” exists. Secondly, to determine whether the impacts of the welfare wall. have improved or worsened since 2019 as a result of government benefit and minimum wage policy changes.

## Section 2: Literature Review

The objective of the literature review is to complete a scan of previous studies on the welfare wall. A literature review was completed that focussed on the OW program in Ontario but also included social service systems in the rest of Canada and internationally. The research also focussed on behavioral studies that analyzed employment disincentives that existed for households in receipt of social assistance. A review of eligibility determination policies for Ontario Works, federal and provincial income tax policies, Rent-Geared-to-Income and the City of Toronto’s Child Care Fee subsidy was also completed.

### Low Social Assistance Rates as an Employment Incentive

The OW program was designed to incentivize individuals to secure employment. A task force that was put in place by the Government of Ontario in 1986, completed an exhaustive review of the province’s social assistance system. The task force released a report, *An Analysis of the Welfare/Tax System in Ontario: Transitions*.<sup>5</sup> A key finding was the issue of high marginal tax rates imposed on social assistance recipients that served as a disincentive for recipients to find employment. Marginal tax rate is the tax rate applied

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<sup>5</sup> Block, Sheila. editor. *Taxation and the Distribution of Income*. University of Toronto Press, 1993 [http://www.archives.gov.on.ca/en/historical\\_documents\\_project/fair\\_tax\\_commission\\_1993/TAXATION\\_AND\\_THE\\_DISTRIBUTION\\_OF\\_INCOME.pdf](http://www.archives.gov.on.ca/en/historical_documents_project/fair_tax_commission_1993/TAXATION_AND_THE_DISTRIBUTION_OF_INCOME.pdf)

to an additional dollar of income and increases as employment income increases. Findings also concluded that the lack of policy alignment between income tax and government benefit programs negatively impacted the incentive to secure employment for social assistance recipients.<sup>6</sup>

Income support policies such as with the OW program, are based on the theory that the provision of lower benefit amounts along with low personal income taxes will encourage individuals to pursue employment and thereby decrease reliance on social assistance.<sup>7</sup> As a safety net of “last resort” the Government of Ontario has kept social assistance rates low since the inception of the Ontario Works Act in 1997. OW was not designed to provide a lifetime of security but rather a system that supported individuals as they accessed the shortest route to employment.<sup>8</sup> As a result social assistance rates have been consistently kept below poverty measures such as the Low-Income Cut-Off (LICO) and the Market Basket Measure (MBM). LICO as a measure identifies households that are likely to spend a disproportionately large share of their income on food, clothing, and shelter.<sup>9</sup> The Market Basket Measure (MBM) is a measure that identifies households whose disposable income is less than the cost of a “basket” of goods and services that represents a basic standard of living.<sup>10</sup>

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<sup>6</sup> Maslove. (1994). *The Welfare Wall: An Analysis of the Welfare/Tax System in Ontario*. Ken Battle and Sherri Torjman. In *Taxation and the Distribution of Income*. University of Toronto Press.

<sup>7</sup> Doing more for those with less: How to strengthen benefits and programs for low-income individuals and families in Ontario - Maytree. (n.d.). Maytree. Retrieved June 10, 2023, from <https://maytree.com/publications/doing-more-for-those-with-less/>

<sup>8</sup> Ministry of Community and Social Services. Ontario Works Program. (1998). Office of the Auditor General of Ontario. Retrieved May 21, 2023, from <https://www.auditor.on.ca/en/content/annualreports/arreports/en98/302en98.pdf>

<sup>9</sup> Low income cut-offs. (2011, May 25). The Government of Canada. <https://www150.statcan.gc.ca/n1/pub/75f0002m/2012002/lico-sfr-eng.htm>

<sup>10</sup> Government of Canada, Statistics Canada. (2022, February 9). Dictionary, Census of Population, 2021 – Market Basket Measure (MBM). Retrieved June 5, 2023, from <https://www12.statcan.gc.ca/census-recensement/2021/ref/dict/az/Definition-eng.cfm?ID=pop165>

## Government Policies and Programs Used to Incentivize Employment

In 1991, the Province of Ontario established the Fair Tax Commission to review all aspects of the income tax system. The Caledon Institute of Social Policy was commissioned to analyze the complex interaction the social assistance system experienced with federal and provincial income tax systems. The objective was to explore solutions to ease the taxation burden experienced by low-income individuals.<sup>11</sup>

The study included assessing the impact of social assistance benefit loss, supplementary benefit loss (i.e., dental care), income taxes, income tax benefit loss, payroll taxes (e.g. Employment Insurance, Canada Pension Plan), out of pocket employment related expenses (i.e. clothing, transportation, childcare) experienced by social assistance recipients when accessing employment income. The analysis also included individuals who while on assistance supplemented their income through working. This involved an assessment on how earnings exemptions at the time interacted with the income tax system and the resulting impacts of income increases for individuals accessing social assistance. The authors utilized a model which quantified the Marginal Effective Tax Rates experienced by a wide variety of households in Ontario.<sup>12</sup> Marginal effective tax rates are the combined percentage of benefits and personal income taxes lost for earning an additional dollar of employment income. The method used was to examine a number of household types to analyze the impacts of increments of \$1000 in earnings. The study concluded that as disposable income increased incrementally with increased earnings from work the net gain was marginal. Amongst other findings is that

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<sup>11</sup> Maslove. (1994). *The Welfare Wall: An Analysis of the Welfare/Tax System in Ontario*. KEN BATTLE AND SHERRI TORJMAN. In *Taxation and the Distribution of Income*. University of Toronto Press.

<sup>12</sup> Battle, & Torjman, S. R. (1993). *The welfare wall : the interaction of the welfare and tax systems*. Caledon Institute of Social Policy.

the METR experienced by households was high and served as a disincentive as a result of the high loss of benefits. The authors were the first to refer this phenomenon as the “welfare wall”. The report also cited the loss of welfare benefits was the largest contributor to benefit losses when employed. Recommendations included easing the social assistance claw back and improved integration with the tax system to help address the welfare wall.<sup>13 14</sup>

Another study analyzed the child tax credit that was introduced by the Canadian government in 1998. One of the objectives of the child tax credit which was known as the National Child Benefit at the time, was to address child poverty, encourage attachment to the labor market and align program administration with the provinces.<sup>15</sup> The federal child tax credit was implemented by integrating the program with provincial social assistance programs which at the time was an innovative approach. Most provinces deducted the child tax credit from provincially administered social assistance programs which reduced the impacts of the welfare wall. Three provinces at the time did not integrate the child tax credit and as a result provided a quasi-experimental framework for an analysis. According to findings, considerable decreases in social assistance take-up and increases to employment outcomes occurred in provinces that deducted at least a portion of the child tax credit from social assistance amounts. An additional \$1,000 in benefits deducted from social assistance payments is associated with a six percent reduction in social assistance take-up, and a 3.9 percent increase employment. According to the study, the integration of benefits accounted for around one third of the total decrease in social

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<sup>13</sup> Torjman, & Battle, K. (1993). Breaking down the welfare wall.

<sup>14</sup> Battle, & Torjman, S. R. (1993). The welfare wall : the interaction of the welfare and tax systems. Caledon Institute of Social Policy.

<sup>15</sup> The National Child Benefit. (2008). [https://publications.gc.ca/collections/collection\\_2014/rhdcc-hrsdc/HS1-3-2008-eng.pdf](https://publications.gc.ca/collections/collection_2014/rhdcc-hrsdc/HS1-3-2008-eng.pdf)

assistance between 1997 and 2000. The study concluded that this provided the incentive for OW clients to pursue employment.<sup>16</sup> The study also demonstrated that small changes in amounts of benefits received may lead to meaningful improvements for program outcomes.

A study in the United States resulted in similar findings. An analysis on how much individuals in receipt of social assistance and other government benefits was completed to analyze the impacts of employment income on the eligibility of benefits. According to the findings individuals stand to lose financially by increasing their income as their benefits are phased out which serves as a disincentive. Other findings also included that social assistance recipients forgo wage increases or work fewer hours to maintain government benefits. Individual programs or policies may attempt to address this, but according to the study this requires a broader view of how programs interact to ensure that policymakers are not inadvertently discouraging work.<sup>17</sup>

Studies were also completed in the United States on the impact of the Earned Income Tax Credit (EITC) on the employment rate of low income-individuals. The EITC is a tax credit for workers with low to moderate income. Eligibility is determined using various criteria including family size and income. The tax credit shares similarities to the Canada Worker Benefit (CWB) and the Ontario Low-income Individuals and Families Tax (or LIFT) credit.<sup>18</sup> Studies that focused on sole support parents concluded that EITCs increased employment outcomes for lower skilled sole support parents by improving employment

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<sup>16</sup> Milligan, & Stabile, M. (2004). *The Integration of Child Tax Credits and Welfare: Evidence from the National Child Benefit Program*. National Bureau of Economic Research.

<sup>17</sup> How Our Welfare System Can Discourage Work. Congressional Hearing, 2015-06-25. (2015).

<sup>18</sup> Wilson. (2020). The EITC and employment transitions: Labor force attachment and annual exit. *National Tax Journal*, 73(1), 11–46. <https://doi.org/10.17310/ntj.2020.1.01>

retention outcomes.<sup>19 20</sup> Studies that analyzed impact of EITC by household composition (e.g. sole-support, couple) concluded that EITC is particularly effective for sole-support families and that these effects are substantive.<sup>21</sup> Similarly, when sole support mothers experience deductions on their tax credit when children reach the maximum age they also experience reduced employment hours.<sup>22</sup> In another study, findings concluded that EITC and social assistance time limits improved employment outcomes for sole support parents.<sup>23</sup>

Other demographic groups such as childless individuals may not be incented to secure employment but do experience improvement in the sustainment of employment.<sup>24 25</sup> In households where couples were both employed, studies indicate that higher family incomes may create a disincentive to work amongst individuals with family incomes over the maximum income eligibility threshold for EITC.<sup>26</sup> A study on the rate increases for EITC, resulted in an increase in the number of months worked and the number of employment exits decreased.<sup>27</sup> Another study analyzed how EITC interacted with a

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<sup>19</sup> Wilson. (2020). The eitc and employment transitions: Labor force attachment and annual exit. *National Tax Journal*, 73(1), 11–46. <https://doi.org/10.17310/ntj.2020.1.01>

<sup>20</sup> Grogger. (2003). The Effects of Time Limits, the EITC, and Other Policy Changes on Welfare Use, Work, and Income among Female-Headed Families. *The Review of Economics and Statistics*, 85(2), 394–408. <https://doi.org/10.1162/003465303765299891>

<sup>21</sup> Jones, & Micheltmore, K. (2018). The Impact of the Earned Income Tax Credit on Household Finances: The EITC and Household Finances. *Journal of Policy Analysis and Management*, 37(3), 521–545. <https://doi.org/10.1002/pam.22062>

<sup>22</sup> Micheltmore, & Pilkauskas, N. (2021). Tots and Teens: How Does Child’s Age Influence Maternal Labor Supply and Child Care Response to the Earned Income Tax Credit? *Journal of Labor Economics*, 39(4), 895–929. <https://doi.org/10.1086/711383>

<sup>23</sup> Grogger. (2003). The Effects of Time Limits, the EITC, and Other Policy Changes on Welfare Use, Work, and Income among Female-Headed Families. *The Review of Economics and Statistics*, 85(2), 394–408. <https://doi.org/10.1162/003465303765299891>

<sup>24</sup> Marr, Chuck & Duke, Brendan, Huang Yixuan, Beltran, Jennifer. Working Families Tax Relief Act Would Raise Incomes of 46 Million Households, Reduce Child Poverty. (2019).

<sup>25</sup> Simpson, Tiefertenthaler, J., & Hyde, J. (2010). Impact of the Earned Income Tax Credit on Economic Well-Being: A Comparison Across Household Types. *Population Research and Policy Review*, 29(6), 843–864. <https://doi.org/10.1007/s11113-009-9170-5>

<sup>26</sup> Neumark, & Williams, K. E. (2020). Do State Earned Income Tax Credits Increase Participation in the Federal EITC? *Public Finance Review*, 48(5), 579–626. <https://doi.org/10.1177/1091142120945336>

<sup>27</sup> Meyer. (2010). The Effects of the Earned Income Tax Credit and Recent Reforms. *Tax Policy and the Economy*, 24(1), 153–180. <https://doi.org/10.1086/649831>

higher minimum wage. Findings concluded that despite receiving a lower EITC that higher earnings more than offset the reduced tax credit.<sup>28</sup>

In the UK the introduction of the EITC resulted in modest increases in employment for sole support parents and unemployed couples with children.<sup>29</sup> A study completed in the Netherlands concluded that EITC increased the net income gain for households transitioning to employment.<sup>30</sup> Another study in the Czech Republic found that work incentives were considerably impacted by high METR for low- and middle-income individuals.<sup>31</sup>

### Section 3: Methods

#### Case Selection and Sampling Framework

Households residing in poverty access a range of government benefit programs. Government benefit programs include social assistance, income tax benefits, housing subsidies, and childcare fee subsidies as examples. Government benefits such as social assistance and income tax policies vary across provinces and territories where unique policies regarding eligibility, amounts, and treatment of income exist. Childcare fee subsidies are administered by municipalities and eligibility policies vary across jurisdictions within Ontario. Cost of living is also variable between urban and rural areas where different ranges exist. As a result of these variations across municipalities, the

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<sup>28</sup> Fahimullah, Geng, Y., Hardy, B., Muhammad, D., & Wilkins, J. (2019). Earnings, EITC, and Employment Responses to a \$15 Minimum Wage: Will Low-Income Workers Be Better Off? *Economic Development Quarterly*, 33(4), 331–350. <https://doi.org/10.1177/0891242419880269>

<sup>29</sup> Blundell. (2000). Work incentives and “in-work” benefit reforms: a review. *Oxford Review of Economic Policy*, 16(1), 27–44. <https://doi.org/10.1093/oxrep/16.1.27>

<sup>30</sup> Bettendorf, Folmer, K., & Jongen, E. L. W. (2014). The dog that did not bark: The EITC for single mothers in the Netherlands. *Journal of Public Economics*, 119, 49–60. <https://doi.org/10.1016/j.jpubeco.2014.07.010>

<sup>31</sup> Romich. (2006). Difficult Calculations: Low-Income Workers and Marginal Tax Rates. *The Social Service Review* (Chicago), 80(1), 27–66. <https://doi.org/10.1086/499086>

study will focus on Toronto to control and policy and environmental related variables are different across jurisdictions.

### Model for the Study

The study utilized a model that compared the overall income households receive from government benefits while in receipt of social assistance with all forms of income while employed. As eligibility for government benefits and costs are dependent on a myriad of criteria across benefits, a model that limited the number of variables was utilized. The model included a similar approach utilized in a previous study that included government benefit amount comparisons between populations segmented according to household characteristics, while on assistance and when employed.<sup>32</sup>

### Personas

Social assistance recipients navigate through a fragmented system of financial benefit programs that have different eligibility determination policies and benefit rates. As a result of the complexity and indeterminate number of eligibility and benefit rate possibilities, an approach to simplify the data gathering process was needed. This was achieved using purposive samples where relevant populations were identified within the broader population that are based on demographical characteristics that are commonly used as eligibility criteria for government benefits. Segmenting the population by characteristics also allowed for a deeper analysis on whether the impacts of the welfare wall varied across populations.

The OW client population in Toronto was segmented into personas developed from the following characteristics:

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<sup>32</sup> Maslove. (1994). *The Welfare Wall: An Analysis of the Welfare/Tax System in Ontario*. Ken Battle and Sherri Torjman. In *Taxation and the Distribution of Income*. University of Toronto Press.



## Household Composition

Household composition is currently utilized by the OW program, Canada Revenue Agency (CRA) and housing subsidy programs to determine eligibility and benefit rates. The following four categories were selected to segment the OW population: single, sole support, couple with no children and couple with children. The four categories represent all variations in household composition for households in receipt of OW.<sup>33 34</sup>

## Age

Age is not an eligibility criterion that is used to determine OW eligibility for applicants and spouses. However, all individuals have an obligation to make reasonable efforts to access any financial resources to which they or their dependents may be owed or be eligible to receive. For adult beneficiaries that may be eligible for a retirement pension such as the Canada Pension Plan (CPP) or the Quebec Pension Plan (QPP), reasonable efforts to pursue pensions is an eligibility requirement. Assistance may be reduced or denied if the administrator is not satisfied that these efforts are adequate. As a result, individuals who are 65 are expected to pursue retirement pensions they are eligible for and once they are 65 they are deemed ineligible unless they access pension income.<sup>35</sup> Individuals who are over 65 years of age and who are pursuing and pending an issuance in pension or ODSP are eligible for an additional \$44 a month until they access pension

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<sup>33</sup> Province of Ontario (2023, May 27). Ontario Works Caseload Statistics <https://www.ontario.ca/page/social-assistance-and-caseload-statistics>

<sup>34</sup> Tabbara. (2022). Social Assistance Case Studies. Maytree. [https://maytree.com/wp-content/uploads/Social\\_Assistance\\_Summaries\\_2022.pdf](https://maytree.com/wp-content/uploads/Social_Assistance_Summaries_2022.pdf)

<sup>35</sup> City of Toronto. (2017, November 15). Advanced Age Item. City of Toronto. <https://www.toronto.ca/community-people/employment-social-support/support-for-people-in-financial-need/assistance-through-ontario-works/policies-and-procedures/advanced-age-item/>

income or ODSP.<sup>36</sup> For the purposes of this study, given that an additional variable amount in assistance would have increased the complexity of the analysis individuals over 64 years of age were excluded.

Age is however, a criterion used to determine social assistance rates for basic needs allowance for households with dependents. Different OW rates apply for dependents who are 18 and over and dependents who are under 18.<sup>37</sup> Age of dependents also impacts rates for the Canada Child Benefit (CCB). Dependents under 6 years of age receive a higher amount than children aged 6 to 17 years of age.<sup>38</sup> Eligibility for Child Care Fee subsidies include also age as a criteria. Age ranges include 0 to under 18 months (infant), 18 months to under 2.5 years (toddler) and 2.5 years to under 5 years (pre-school). Before and after school subsidies involve grade levels from kindergarten right up until a child is in grade 6.

As a result of the age ranges utilized by government benefit programs, the following ages were utilized when developing personas: 3, 4, 12 and 13 years of age to ensure simulations intersected with different age ranges. Dependent adults 18 were excluded as they may experience a number of scenarios that would result in various interactions with government benefit policies that would increase the complexity of the analysis.

## **Family Size**

Family size is used to determine eligibility rates for both OW basic needs and shelter allowance (Table 1 and Table 2).<sup>39</sup> The amounts are determined utilizing a rate table

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<sup>36</sup> General, O Reg 134/98, s 13, <<https://canlii.ca/t/39v#sec13>>, retrieved on 2023-06-10

<sup>37</sup> General, O Reg 134/98, s 41, <<https://canlii.ca/t/39v#sec13>>, retrieved on 2023-06-10

<sup>38</sup> Agency, C. R. (2023, May 30). Canada child benefit (CCB) calculation sheets - Canada.ca. Canada Child Benefit (CCB) Calculation Sheets - Canada.ca. <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit-overview/canada-child-benefit-calculation-sheets.html>

<sup>39</sup> General, O Reg 134/98, s 41, <<https://canlii.ca/t/39v#sec13>>, retrieved on 2023-06-10

determined by the Province (Table 2). The range of families selected were from 1 to 4 members to account for common family sizes while limiting the number of variations for the personas.<sup>40 41</sup>

## Disabilities

Whether a specific member of the household has a disability is another criterion that may impact rates and eligibility for financial benefits. Individuals who are deemed disabled by CRA for example may be eligible for the Disability Tax Credit (DTC) which is a non-refundable tax credit that helps individuals with impairments to reduce the amount of income tax they are required to pay. The higher benefit rates for individuals with disabilities is in recognition of the out-of-pocket medical expenses and challenges with securing and maintaining employment that individuals with disabilities experience.<sup>42</sup> Other benefits such as the Canada Worker Benefit (CWB), have additional supplement amounts for individuals with disabilities. For the CWB tax filers must be eligible for the DTC in order to be eligible for the supplement.<sup>43</sup>

An ecosystem exists for individuals with disabilities where supports are provided through a myriad of disconnected programs that includes CPP disability, EI Illness Benefits, WSIB, ODSP and private insurance. Eligibility determination policies for these programs

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<sup>40</sup> Tabbara. (2022). *Social Assistance Case Studies*. Maytree. [https://maytree.com/wp-content/uploads/Social\\_Assistance\\_Summaries\\_2022.pdf](https://maytree.com/wp-content/uploads/Social_Assistance_Summaries_2022.pdf)

<sup>41</sup> Census Profile, 2021 Census of Population Profile Table <https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/details/page.cfm?Lang=E&SearchText=toronto&DGUIDlist=2021A00053520005&GENDERlist=1,2,3&STATISTIClist=1&HEADERlist=0>

<sup>42</sup> Canada Revenue Agency (2023, July 2). *What is the DTC - Disability tax credit (DTC) - Canada.ca*. What Is the DTC - Disability Tax Credit (DTC) - Canada.ca. <https://www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/disability-tax-credit/about-dtc.html>

<sup>43</sup> Canada Revenue Agency, (2023, June 29). *How much you can get - Canada workers benefit - Canada.ca*. How Much You Can Get - Canada Workers Benefit - Canada.ca. <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/acwb-amount.html>

vary and depend on numerous factors that may include the severity of the disability and how and where the disability was incurred. The available income support programs also vary in duration where some are short term with set durations for coverage. For many individuals who are deemed ineligible for these programs they only have social assistance to access as a last resort. As a result, individuals with disabilities rely on an income support program intended for individuals who are employable and thus access lower rates for a program that is not intended for individuals with disabilities. The eligibility obstacles to these programs and their limited coverage have resulted in the welfareization of the disability benefit system.<sup>44 45</sup> As many disabled individuals depend on OW, disabilities were included as a characteristic for the personas.

The inclusion of personas with disabilities in the model was also based both on the large number of individuals that are impacted and the severity of their barriers with accessing employment. Individuals with disabilities experience high underemployment and unemployment rates. Approximately, 20 percent of Canadians between 15 and 64 years of age disclosed a disability.<sup>46</sup> The unemployment rate for persons with disabilities is almost twice the rate of Canadians without disabilities.<sup>47 48</sup>

## **Dependents**

Whether a persona had dependents was also utilized as a characteristic. The number of dependents is criterion used to determine OW eligibility and amounts households are

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<sup>44</sup> Stapleton, J., Tweddle, A., Gibson, K., & Tweddle, A. (2014). *The welfareization of disability incomes in Ontario: what are the factors causing this trend?* Metcalf Foundation.

<sup>45</sup> Stapleton, J., (2023). The "Welfareization" of Disability Incomes in Ontario.

<sup>46</sup> Dismantling the Welfare Wall for Persons with Disabilities. (2017). Caledon Institute of Social Policy.

<sup>47</sup> A Profile of the Labour Market Experiences of Adults with Disabilities among Canadians aged 15 years and older, 2012. (n.d.). A Profile of the Labour Market Experiences of Adults with Disabilities Among Canadians Aged 15 Years and Older, 2012. <https://www150.statcan.gc.ca/n1/pub/89-654-x/89-654-x2015005-eng.htm>

<sup>48</sup> Morris, Fawcett, Bisebois, & Hughes. Canadian Survey on Disability Reports. (2018), Government of Canada

eligible for.<sup>49</sup> Dependents who are under 18 may also be eligible for the Canada Child Benefit (CCB) and the Ontario Child Benefit (OCB) and is a substantive source of income.<sup>50</sup> Unique to couples or singles with children is that they may experience childcare costs when accessing employment (Table 5). As households with dependents may be eligible for additional benefits and varying rates, personas with dependents were included in the model.

## **Employment**

Households in receipt of OW are likely to access employment that pays low wages, provides little non-wage compensation benefits (e.g., health benefits), and other factors that make their work precarious.<sup>51</sup> For all personas who were employed, the simulations assumed the individuals were accessing full-time employment that earned a minimum wage (Table 4).<sup>52</sup>

## **Time Period**

The model simulated how each persona interacted with government benefit programs during two specific time periods. The first period selected was 2019 which was the last complete calendar year prior to the pandemic. This was prior to the implementation of enhancements to income tax and minimum wage policies that involved an increase in amounts to existing benefits. 2022 was selected as the comparator year as this was the

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<sup>49</sup> General, O Reg 134/98, s 41, <<https://canlii.ca/t/39v#sec13>>, retrieved on 2023-06-10

<sup>50</sup> Canada Revenue Agency. (2023, July 14). Who can apply - Canada child benefit (CCB) - Canada.ca. Who Can Apply - Canada Child Benefit (CCB) - Canada.ca. <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit-overview/canada-child-benefit-before-you-apply.html>

<sup>51</sup> Kapoor, Garima Talwar. System transformation in Ontario Works: Considerations for Ontario. (2020). Maytree Foundation.

<sup>52</sup> Dismantling the Welfare Wall for Persons with Disabilities. (2017). Caledon Institute of Social Policy.

year that a number developments occurred in the economic environment that included the rapid increase in the cost of living.

The model assumed that individuals were in receipt of social assistance for the entire calendar year for both 2019 and 2022 without any break in assistance. The model also assumes that for individuals who secured employment that employment commenced January 1 and continued without any interruptions until the end of the year on December 31 for each year included in the analysis. The intent is to assess the impacts of income tax and other government benefit policies when an individual completes a calendar year of work.

A limitation to the model is that Individuals transitioning from OW will likely commence work during other time periods during the year. This will involve reporting both OW income and partial employment income for the year. Eligibility for income tax benefits may be impacted as income thresholds are used to determine eligibility. Individuals who start employment mid-year for example will most likely have a different experience with benefit losses than an individual starting at the beginning of the year. Essentially, individuals most likely will not experience what the personas experienced until the following calendar year the individual secured employment. The model focussed on the full calendar year as insights regarding the long-term impacts on income may help inform solutions and approaches to incent or better inform individuals concerned about the impacts of longer benefit loss. The calendar year approach is also a starting point to inform possible future study analyzing impacts when individuals start employment during other points in the year.

## Data Gathering – Government Benefits

The Model included a data gathering process to determine the total overall income from government benefits and employment both for time periods. The objective was to compare overall income while in receipt of social assistance and while employed to determine the amount of overall income gain or loss. The data gathering involved identifying sources of income personas are likely to access during and after they are on social assistance and determining the after-tax annual incomes for each persona.

Research into government benefit programs through primary source materials was also completed to inform selection criteria for programs to include in the study. The following selection criteria was utilized to prioritize which government benefits would be included in the model. The selection criteria favoured programs that:

- universally benefits most individuals/ households in receipt of social assistance or large segments of the OW population;
- relative to social assistance amounts provides substantive financial support; and
- provides financial benefits on an ongoing basis and that are not one off.

The following programs that were one time such as measures intended to address the rapid cost of living increase or responses to the pandemic were excluded.

- One time GST/HST Rebate payments<sup>53</sup>
- One time top up to the Canada Housing Benefit<sup>54</sup>
- One time Grocery Rebate<sup>55</sup>

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<sup>53</sup> One-time GST payment to support Canadians. (2021). <https://www.canada.ca/en/revenue-agency/campaigns/gst-credit-one-time-payment-2022.html>

<sup>54</sup> Canada Revenue Agency. (2022). <https://www.canada.ca/en/services/taxes/child-and-family-benefits/top-up-canada-housing-benefit/who-apply.html>

<sup>55</sup> Get ready: the CRA is in its summertime benefit period! (2023). <https://www.canada.ca/en/revenue-agency/news/newsroom/tax-tips/tax-tips-2023/get-ready-cra-summertime-benefit-period.html>

Also excluded were programs that were too complex to include, where there was insufficient data or required a variety of additional personas to analyze. For example, prescription drug benefits are accessed through OW's Extended Health Program which temporarily covers individuals on social assistance, are provided by the employer or in some circumstances the individual bears the out-of-pocket costs. Due to the lack of data and that including all three scenarios would increase the complexity of the model these programs were excluded.

### **Government Benefit Programs**

The model included the following government benefit programs in calculating the total income personas received while on OW and while employed:

#### *Ontario Works Social Assistance*

OW social assistance amounts include amounts for basic needs and shelter. Basic needs include assistance for food, clothing and other personal needs. For this study all of the Basic Needs amounts are based on rate amounts in Table 1. Shelter allowances are amounts are intended to pay rent, mortgage payments and utilities. As a result of high shelter costs in the city of Toronto most individuals access the maximum amount set by the Province (Table 2).

According to a previous study, social assistance amounts contributed to the largest amount of benefit loss when individuals become employed.<sup>56</sup> Earnings from casual employment are potentially a source of income for OW households whereby earnings exemptions allow for a modest income supplement with minor or no impact to OW benefits. For the purposes of this study, the assumption is that personas had no other

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<sup>56</sup> Maslove. (1994). *The Welfare Wall: An Analysis of the Welfare/Tax System in Ontario*. In *Taxation and the Distribution of Income*. University of Toronto Press.



income sources while on OW other than tax exempt income from other government benefit programs.

### *Housing Subsidy*

Housing subsidies were also included in the analysis for a number of reasons. One reason that housing subsidies were included was given the number of households that access the subsidy. In 2021, 3% of the Canadian population aged 15 years and older accessed a housing subsidy of which likely includes a significant number of individuals in receipt of social assistance.<sup>57</sup>

Another reason for the inclusion of housing subsidies is that they are believed to act as a disincentive for individuals receiving the subsidy to secure employment. When individuals secure employment the rent for their subsidized units increases. In other words, the increased rental costs result in benefit loss and reduces their overall income when employed. Applicants for subsidized units experience waiting periods that last for many years.<sup>58</sup> Loss of housing subsidy due to employment income may be considered a disincentive for individuals in receipt of assistance who may decide not pursue employment to avoid shelter cost increases.<sup>59</sup>

When individuals in receipt of social assistance access housing subsidies the amount of the subsidy and the amount individuals receive from social assistance may be impacted (Table 2 and 8). Housing subsidies are based on income and/or amounts set by the Province to determine the amount paid.<sup>60</sup> Generally, the low shelter costs of subsidized

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<sup>57</sup> Women living in subsidized housing in Canada. (n.d.). Women Living in Subsidized Housing in Canada. <https://www150.statcan.gc.ca/n1/pub/75-006-x/2023001/article/00004-eng.htm>

<sup>58</sup> Toronto, C. O. (2017, November 15). Rent-Geared-to-Income Subsidy. City of Toronto. <https://www.toronto.ca/community-people/employment-social-support/housing-support/rent-geared-to-income-subsidy/>

<sup>59</sup> Stapleton. (2007). Why is it so tough to get ahead? how our tangled social programs pathologize the transition to self-reliance. Metcalf Foundation.

<sup>60</sup> (2018). City of Toronto Rent Geared to Income (Chapter 6 RGU). [https://www.toronto.ca/wp-content/uploads/2018/09/9016-RGI\\_chapter6\\_September2018.pdf](https://www.toronto.ca/wp-content/uploads/2018/09/9016-RGI_chapter6_September2018.pdf)

units may impact amounts issued under OW shelter allowance compared to individuals that reside in non-subsidized units. Rental costs are also used in eligibility for the Ontario Energy and Property Tax Credit (OEPTC) when filing taxes and may impact the amount of OEPTC received. Housing subsidies were therefore included as a characteristic for the personas, as analyzing the welfare wall requires simulating the effect of subsidies and market rental rates on OW and OEPTC eligibility.<sup>61</sup>

Generally, subsidized housing costs are the lessor of 30 percent of a household's monthly Adjusted Family Net Income (AFNI) or the amount set by the Province. The AFNI is determined by filing income taxes and refers to a specific line on the income tax return and Notice of Assessment.

Subsidy rates depend on a number of factors including accommodation type, number of bedrooms, household composition, benefit unit size and source of income. "Standard Extra Charges" also apply for a number of costs including utilities, heating, water and appliances. These vary by service (electric, oil or natural gas) and appliance type. For the purpose of this study the following costs were used for a one- and two-bedroom units: electricity \$24/\$34, power to operate a clothes dryer \$6/\$9, a washing machine \$2 and clothes dryer \$2/\$2, gas powered hot water heater rental \$29/\$40, water \$8, refrigerator \$2, stove \$2 and gas heating allowance \$21/\$24. Rates did not change from 2019 to 2022.

### *Income Tax Benefits*

The income tax system is a source of financial benefits for individuals who are low or no income. Based on the number of financial benefits available for individuals and

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<sup>61</sup> Ontario Energy and Property Tax Credit (OEPTC) Calculation Sheets. (2022). <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/provincial-territorial-programs/ontario-energy-property-tax-credit-oeptc-calculation-sheets.html>

households, the CRA has been described to be more of a social service agency than a tax collector for individuals who are low income.<sup>62</sup> Financial benefits are only accessed through filing a return once a year which for low-income individuals often results in a tax refund. There are a few other benefits which are administered monthly and quarterly that provide a steady stream of supplementary income throughout the year. The model incorporated the following income tax benefits and credits:

#### Canada Workers Benefit

The Canada Workers Benefit (CWB) is a refundable tax credit to help individuals and families who are working and earning a low income. The CWB replaced the Working Income Tax Benefit (WITB) which was introduced in 2007. The WITB had two key purposes which included to lower the welfare wall by supplementing low earnings from employment and to increase incentives for unemployed individuals to secure employment.<sup>63</sup> The Canada Workers Benefit offsets federal income taxes owed by applying the amount towards the amount owed. As a refundable credit, any unused amounts that exceed taxes owed are issued as a tax refund. The calculation of the CWB involves two distinct calculations for individuals who are single and have no dependents and a second for all other household types. The CWB utilizes two income thresholds to determine eligibility. To ensure persons interacted with all income thresholds, income for persons who were single, sole support and a couple where one partner was employed were utilized to analyze the interaction with the lower income thresholds.

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<sup>62</sup> Robson and Schwartz, S. (2020). Who Doesn't File a Tax Return? A Portrait of Non-Filers. *Canadian Public Policy*, 46(3), 323–339. <https://doi.org/10.3138/cpp.2019-063>

<sup>63</sup> Battle, K. & Torjman, S.R. (2012) *The Social Policy Is Back Budget*. Caledon Institute. <https://maytree.com/wp-content/uploads/1092ENG.pdf>

Personas who were couples with both members employed were utilized to analyze the higher income threshold as net family income was used to determine eligibility.

The analysis included the CWB as the maximum basic amount for the CWB increased by approximately 5.3% from \$1355 (2019) to \$1428 (2022) for singles and from \$2,335, (2019)/\$2,461(2022) for families. The disability supplement maximum amount is \$700 (2019) /\$737 (2022).

The CWB has numerous income thresholds and one income, and two income households were included in the study to maximize the interaction of the thresholds. The amount is gradually reduced if the adjusted net income is more than \$12,820 (2019)/\$23,495 (2022) and no basic amount paid if the adjusted net income is more than \$24,111 (2019)/\$33,015 (2022). The amount is gradually reduced if the adjusted family net income is more than \$17,025 (2019)/\$26,805 (2022). No basic amount is paid if the adjusted family net income is more than \$36,482(2019) /\$43,212 (2022). The CWB disability supplement is gradually reduced if the adjusted net income is more than \$24,111 (2019)/\$33,018 (2022). No disability supplement is paid if the adjusted net income is more than \$29,944 (2019)/\$37,932 (2022). For families the CWB disability amount is gradually reduced when the adjusted family net income is more than \$36,483 (2019)/\$43,210 (2022).<sup>64 65</sup>

Effective July 2023 individuals may access the Advanced Canada workers benefit (ACWB) in advance payments equal of 50% of the CWB across three payments. This

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<sup>64</sup> Canada Revenue Agency Archived (2020, July,20). *Calculation sheets for the Canada workers benefit advance payments - Canada.ca*. Calculation Sheets for the Canada Workers Benefit Advance Payments - Canada.ca. <https://web.archive.org/web/20200517024244/https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-workers-benefit/calculation-sheets.html>

<sup>65</sup> Government of Canada. (2023, June 21). Canada Workers Benefit. <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-workers-benefit.html>

provides the option of increasing the amount of income available over an earlier payment schedule rather than waiting to file a return. The “initiative” is intended to provide “more money in the workers’ pockets to help cope with the rising cost of living”.<sup>66</sup> The ACWB was not included in the simulation.

#### Ontario Low-Income Workers Tax Credit (LIFT)

The Low-Income Workers Tax Credit (known as Low-income Individuals and Families Tax Credit) (LIFT) is a non-refundable tax credit is used to reduce or eliminate Ontario income taxes, excluding the Ontario Health Premium. The maximum credit increased by 3% from \$850 (2019) to \$875 (2022). The credit amount is the amount set by the province or 5.05% of the individual’s employment income, whichever is lower.

As with the CWB a number of income thresholds exists for the LIFT credit that either reduces or serves as an eligibility cut-off. Individual filers may receive a reduced credit that is reduced by 10% (2019) / 5% (2022) if the individual adjusted net income is between \$30,000 (2019)/ \$32,500 (2022) and \$38,500 (2019)/ \$50,000 (2022) and the adjusted family net income is between \$60,000 (2019)/ \$65,000 (2022) and \$68,500 (2019)/ \$82,500 (2022).<sup>67</sup> The income thresholds between \$30,000 and \$50,000 was analyzed utilizing Personas who were a couple where both partners were employed. The higher income thresholds were excluded to focus the analysis on households who accessed lower paying opportunities where the incentive to pursue work is likely less.

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<sup>66</sup> Canada Revenue Agency (2023, July 23). *Canada workers benefit* - Canada.ca. Canada Workers Benefit - Canada.ca. <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-workers-benefit.html>

<sup>67</sup> Low-Income Workers Tax Credit (2023, Jun3 14, 2023). <https://www.ontario.ca/page/low-income-workers-tax-credit#section-0>

### GST/HST Rebate

The Goods and Services Tax/Harmonized Sales Tax (GST/HST) credit is a tax-free and OW income exempt quarterly payment that helps individuals and families with low and modest incomes offset all or part of the GST or HST that they pay. The amount of the GST/HST Rebate is based on the family net income (AFNI). The maximum amount individuals were eligible for the 2019 and 2022 increased by approximately 10%. Maximum amounts were as follows: \$451/\$496 for singles, \$592/\$650 for couples and \$155/\$171 for each child under the age of 19.<sup>68 69</sup>

Income thresholds for when households begin to be subjected to benefit reductions were all accounted for as personas with two income sources exceeded the following thresholds: \$38,507 (2019) and \$42,335 (2022).<sup>70</sup>

### Ontario Sales Tax Credit

The Ontario sales tax credit (OSTC) is a tax-free and OW income exempt benefit intended to provide relief to low- to moderate-income Ontario residents for sales taxes. Payments are issued on the subsequent July of the income tax year for a full calendar year (e.g., for 2019 payments are based from July 2020 to June 2021). A maximum annual credit of \$313 (2019) and \$345 (2022) was provided for each adult and for each child in a family. The OSTC increased by 10 percent between 2019 and 2022.

The income amount utilized for the personas involved singles and couples (with one member employed) slightly exceeded the 2019- and 2022-income thresholds for the

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<sup>68</sup> Canada Revenue Agency. (2020, July 19). GST/HST credit - How much you can expect to receive <https://web.archive.org/web/20200719034334/https://www.canada.ca/en/revenue-agency/services/child-family-benefits/gsthstc-amount.html>

<sup>69</sup>Canada Revenue Agency. (2020, July 18) GST/HST Credit <https://web.archive.org/web/20200718223536/https://www.canada.ca/en/revenue-agency/services/child-family-benefits/gsthstc-eligibility.html>

<sup>70</sup> GST/HST Credit Calculation Sheets. (2022). <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/goods-services-tax-harmonized-sales-tax-gst-hst-credit/gst-hst-credit-calculation-sheets.html>

OSTC. The persona's income interacted with income thresholds that reduced the credit by 4% of the adjusted net income over \$24,115 (2019) and \$26,535 (2022). For sole support parents and couples, the credit is reduced for AFNI over \$30,143 (2019) and \$33,169 (2022). Couples with two incomes were selected to analyze the interaction with the higher threshold amounts.<sup>71</sup>

### Ontario Energy and Property Tax Credit

The Ontario and Property Tax Credit (OEPTC) is a tax-free and OW income exempt payment to support residents in Ontario with property taxes and sales taxes on energy costs. Although individuals on assistance typically may not directly pay for property taxes, the amount paid in rent is considered as part of the eligibility determination process. The amount received will depend on persona characteristics that include age (intended for 18 to 64 years of age), income, type of residence (rental or owned) and family size. The maximum amount for the benefit is \$1,065 (2019) \$1,194 (2022) for individuals between 18 and 64 years of age which represents an 11% increase.<sup>72</sup>

Excluded in the characteristics for the personas are parents who share custody of their children which involves a distinct eligibility determination calculation. Individuals who share custody may or may not receive spousal support and child support and would involve a number of personas to effectively analyze as support amounts varied depending on factors such as income. Therefore, the model only considered parents with sole custody of their children who were not in receipt of spousal nor child support.

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<sup>71</sup> Canada Revenue Agency (2023, July 5). Province of Ontario - Canada.ca. Province of Ontario - Canada.ca. <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/provincial-territorial-programs/province-ontario.html>

<sup>72</sup> 2023 Ontario energy and property tax credit (OEPTC) . (2023). <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/provincial-territorial-programs/2023-ontario-energy-property-tax-credit-oeptc-calculation-sheet-for-married-common-law-individuals-who-have-do-not-have-children.html>

Market rental costs was calculated utilizing City of Toronto average and market rent allowances. For households with one or two family members one-bedroom rates were used and for family members with three or four family members two-bedroom rates were used.<sup>73</sup> These costs were utilized for personas who did not reside in subsidized units for OW and Trillium OEPTC eligibility purposes.

### Climate Action Incentive

The Climate Action Incentive Payment (CAIP) is a tax-free amount paid to support individuals and families offset the cost of federal pricing. For the purposes of this study the CAIP consists of a basic amount only as all personas reside in Toronto and are not eligible for the rural supplement. Issuances are made on a quarterly basis and the benefit is both tax free and income exempt for OW eligibility purposes. The Ontario program experienced a substantial increase in annual credit amounts from \$244 (2019) to \$488 (2022) for an individual, \$112 (2019) to \$244 (2022) for a couple and \$56 (2019) to \$122 (2022) per child under 19 (\$244 for the first child in a sole support parent family)(Table 13).<sup>74 75</sup>

### Disability Tax Credit

The Disability Tax Credit (DTC) is a non-refundable tax credit that is intended to support individuals with disabilities with barriers and out of pocket expenses they experience. The DTC reduces the amount of income tax individuals owe the Federal Government. Eligibility is intended for individuals with severe disabilities that is expected to continue

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<sup>73</sup> Current City of Toronto Average Market Rents & Utility Allowances. (2022). <https://www.canada.ca/en/early-learning-child-care-agreement/agreements-provinces-territories/ontario-canada-wide-2021.html>

<sup>74</sup> Finance Canada, (2023, July 4). Government Announces Climate Action Incentive Payment Amounts for 2020 - Canada.ca. Government Announces Climate Action Incentive Payment Amounts for 2020 - Canada.ca. <https://www.canada.ca/en/department-finance/news/2019/12/government-announces-climate-action-incentive-payment-amounts-for-2020.html>

<sup>75</sup> Canada Revenue Agency. (2023, June 11). Canada workers benefit - Canada.ca. Canada Workers Benefit - Canada.ca. <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-workers-benefit.html>



over the long term. Individuals who are eligible for the DTC may also be eligible for additional supplements specifically intended for individuals with disabilities. The application process for the DTC involves a medical professional to certify the disability experienced by the tax filer.<sup>76</sup>

### Canada Child Benefit

The Canada Child Benefit (CCB) is issued monthly and is both tax-free and income exempt for OW eligibility purposes.<sup>77</sup> The CCB may include the child disability benefit and is issued with the Ontario Child Benefit (see below) if families are eligible. Payments are issued from July to June, commencing the year after the tax year (e.g. for the 2019 tax year they are issued from July 2020 to June 2021). The numbers of children in care, the age of the children, marital status of the parents and the adjusted family net income (AFNI) are used to determine eligibility.<sup>78</sup>

The CCB provides a substantial source of income for households. The maximum annual amount for each child increased by approximately 10 percent for children under 6 years of age from \$6,765 (2019) to \$7,437 (2022) per year and for children 6 to 17 years of age from \$5,708 (2019) to \$6,275 (2022) per year.

There were numerous income eligibility thresholds that determine CCB amounts. For the purposes of this study one income source households were used to assess interactions with lower thresholds and two income source households for the mid-level thresholds. The higher thresholds were not analyzed as individuals in receipt of social

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<sup>76</sup> (2022). Disability Tax Credit . <https://www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/disability-tax-credit/how-apply-dtc.html>

<sup>77</sup> Ontario Works Directives. (2022). <https://www.ontario.ca/document/ontario-works-policy-directives/51-income-and-exemptions#:~:text=The%20CCB%20is%20exempt%20as,with%20children%20for%20more%20information>).

<sup>78</sup> Government of Canada (2020, July, 2020) How Much Canada Child Benefit Can You Get? <https://web.archive.org/web/20200720114025/https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit-overview/canada-child-benefit-we-calculate-your-ccb.html>

assistance are not as likely to secure high levels of income while also recognizing that clients that did would be adequately incented by higher incomes. In 2022 the AFNI reduction thresholds for all the age groups were as follows: below \$31,711 (2019) / \$34,863 (2022), greater than \$31,711 (2019) / \$34,863 (2022) up to \$68,708 (2019) / \$75,537(2022) and greater than \$68,708 (2019) / \$75,537 (2022).<sup>79</sup> If the AFNI is under \$31,711 (2019) / \$34,863 (2022) the maximum amount is issued for each child without any reductions.<sup>80 81</sup>

The study only included households with one or two children to focus the analysis on common family sizes to limit the complexity of the analysis.<sup>82</sup> The reduction amounts vary for family households and depend on the number of children. The CCB reduction for income between \$31,711 (2019) / \$34,863 and \$68,708 (2019) / \$75,537 (2022) is reduced for one child by 7% and two children by 13.5%. The reduction rates which for three children was 19% and four or more was 23% was not analyzed.<sup>83 84</sup>

For children with a disability, they may be eligible for up to \$2,886 (2019) / \$3,173 for each child who is eligible for the DTC. The study only included adults with disabilities as part of the analysis to limit the complexity of the analysis.

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<sup>79</sup> *Canada Child Benefit Calculation Sheets*. (2022). <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit-overview/canada-child-benefit-calculation-sheets.html>

<sup>80</sup> Government of Canada (2020, July, 2020) How Much Canada Child Benefit Can You Get? <https://web.archive.org/web/20200720114025/https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit-overview/canada-child-benefit-we-calculate-your-ccb.html>

<sup>81</sup> *Canada Child Benefit Calculation Sheets*. (2022). <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit-overview/canada-child-benefit-calculation-sheets.html>

<sup>82</sup> Census Profile, 2021 Census of Population Profile Table <https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/details/page.cfm?Lang=E&SearchText=toronto&DGUIDlist=2021A00053520005&GENDERlist=1,2,3&STATISTIClist=1&HEADERlist=0>

<sup>83</sup> Government of Canada (2020, July, 2020) How Much Canada Child Benefit Can You Get? <https://web.archive.org/web/20200720114025/https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit-overview/canada-child-benefit-we-calculate-your-ccb.html>

<sup>84</sup> *Canada Child Benefit Calculation Sheets*. (2022). <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit-overview/canada-child-benefit-calculation-sheets.html>

### Ontario Child Benefit

The Ontario Child Benefit (OCB) is a tax -free income exempt amount for OW purposes paid to help low-to moderate-income families provide for their children. The OCB payments are issued with the Canada Child Benefit in a single monthly payment. Each child under 18 years of age is eligible to receive up to \$1434 (2019) / \$1606.92 (2022) per month which represents an increase of 12%. If the adjusted family net income is above \$21,887 (2019) / \$24,252 (2022), a partial benefit may be received and the one source households that were included in the simulation were used as the income amounts slightly exceeded the thresholds for both years.<sup>85</sup>

### Income Tax Refund

An income tax refund is the amount that the Canada Revenue Agency (CRA) owes a tax filer after an assessment is completed on the income tax and benefit return. Usually occurs when tax filers have more credits than the taxes owed.<sup>86</sup>

### Employment Income

Many individuals who exit Ontario Works access low paying employment opportunities including ones that pay a minimum wage. In 2019 the minimum wage for the entire calendar year was \$14 per hour. In 2022, from January 1, to September 30 the minimum wage was \$15 per hour and then increased to \$15.50 per hour from October 1, 2022. For 2022 the annual income was calculated by applying the applicable hourly minimum wage to account for the rate change.<sup>87</sup> For the annual income it was assumed that the individual worked full-time for 35 hours a week.

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<sup>85</sup> Government of Canada (2023, June 10) Province of Ontario. <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/provincial-territorial-programs/province-ontario.html#cb>

<sup>86</sup> Canada Revenue Agency: The Refund Explained. (2022). <https://www.canada.ca/en/revenue-agency/services/tax/individuals/educational-programs/after-sending-tax-return.html#lsn-b-prt1>

<sup>87</sup> General Hourly Minimum Wage Rates in Canada since 1965 - Canada.ca. (2017, August 24). General Hourly Minimum Wage Rates in Canada Since 1965 - Canada.ca. <https://srv116.services.gc.ca/dimt-wid/sm-mw/rpt2.aspx>

Findings from a previous study concluded that as employment income incrementally increased, individuals experienced sharp changes to their Marginal Effective Tax Rate (METR). The reason for this is that almost all government benefits have income thresholds where either the benefit amount is reduced or is a cut off threshold. As income increases this leads to “cliffs” where there is a considerable change in the amount of benefits gained or lost per dollar of employment income. Therefore, personas that experience a certain METR when receiving minimum wage for full-time employment can experience drastically different amounts as income increases or decreases. This may be observed across personas with a common income but limits any analysis on the impacts of incremental income increases for a specific persona. The study is thus limited to providing a snapshot of what personas who access minimum wage employment experience.<sup>88</sup>

#### Other Income

Other forms of income were excluded from the study. As examples of other incomes that were considered but excluded include energy grants, private insurance, gifts and casual earnings.

#### Costs

Individuals experience costs when commencing employment. For this analysis the following criteria was used to identify key costs incurred by individuals:

- costs incurred by the majority of the population or amongst segments of the client population
- must be itemizable

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<sup>88</sup> Maslove. (1994). *The Welfare Wall: An Analysis of the Welfare/Tax System in Ontario*. KEN BATTLE AND SHERRI TORJMAN. In *Taxation and the Distribution of Income*. University of Toronto Press.

- utilizes reasonable assumptions in the absence of sufficient data (e.g. averages)

The following costs were included in the model:

#### *Income Taxes Owed*

The opposite scenario to receiving a refund, a possibility exists that individuals who transition to employment that they may later owe income taxes. This is the amount owed after a tax filer submitted a return and an assessment is completed by CRA. This occurs when tax filers lack enough credits to offset the amount of taxes owed.<sup>89</sup>

#### *Child Care Fee Subsidy*

The Ontario childcare fee subsidy is administered by municipalities across the province. Toronto Children Services (TCS) provides childcare fee subsidies to assist eligible families with the cost of early learning and care. Families may be eligible for a subsidy that offsets the cost of day care and/or before and after care for school aged children. As a means tested program, eligibility is determined by applying the AFNI as noted on the Notice of Assessment to the eligibility determination calculations. Child-care fee costs were calculated by assuming all personas who were employed accessed Child Care Fee subsidies (Table 5). Personas utilized in the analysis include parents with a three-, four-, twelve- and thirteen-year-old children to factor the costs parents experienced when accessing childcare and before and after care in the city of Toronto.<sup>90</sup> For the purposes of the analysis, the assumption is that personas have secured a licensed day care and/or before and after care.<sup>91</sup> The study also assumed that personas did not access any additional child care services for any additional needs (e.g. babysitter, relative, friend,

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<sup>89</sup> Canada Revenue Agency: The Refund Explained. (2022). <https://www.canada.ca/en/revenue-agency/services/tax/individuals/educational-programs/after-sending-tax-return.html#lsn-b-prt1>

<sup>90</sup> Child Care Fee Subsidy Calculator. (2023, June 5). <https://www.toronto.ca/community-people/employment-social-support/child-family-support/child-care-support/child-care-fee-subsidy-calculator/>

<sup>91</sup> Budget Notes Toronto Children Services. (2022). <https://www.toronto.ca/legdocs/mmis/2023/bu/bgrd/backgroundfile-231169.pdf>

etc.). Child-care fee subsidies were determined using the City of Toronto's Child Care Fee calculator which estimates how much families will be paying for licensed childcare or for school aged children, before and after care.<sup>92</sup> Families in receipt of OW may access the Child Care Fee subsidy when in receipt of Ontario Works to participate in approved activities. However, for the purposes of this analysis, it was assumed that no Child Care Fee subsidies were being accessed while personas were in receipt of OW.<sup>93</sup>

Although a fee subsidy is available, parents still experience out of pocket expenses as the fee subsidy does not fully cover childcare costs. The amount paid was included in the model and reduced the amount of income for individuals who were employed (Table 5).

The Federal Government and the Province of Ontario signed the Canada-Wide Early Learning and Child Care (CWELCC) agreement in March of 2022. The program will deliver an average of \$10 a day childcare in the city of Toronto by 2026. As the new program has not been fully implemented the program as it was delivered in 2022 was included as part of the model.<sup>94</sup>

### Housing Subsidy Costs

For personas who secured employment, the loss of housing benefit was calculated by determining the amount of the increase due to employment income. The calculation utilized the lesser of 30% of the employment income or the maximum rate set by the

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<sup>92</sup> City of Toronto Archived Wayback Machine. (2020, July15) Child Care Fee Subsidy Calculator. <https://web.archive.org/web/20200715224744/https://www.toronto.ca/>

<sup>93</sup> City of Toronto. (2023, June 5). Child Care Fee Subsidy Calculator. City of Toronto. <https://www.toronto.ca/community-people/employment-social-support/child-family-support/child-care-support/child-care-fee-subsidy-calculator/>

<sup>94</sup> Canada – Ontario Canada-wide Early Learning and Child Care Agreement - 2021 to 2026. (2022). <https://www.canada.ca/en/early-learning-child-care-agreement/agreements-provinces-territories/ontario-canada-wide-2021.html>

Province of Ontario (Table 8).<sup>95</sup> The difference was calculated by deducting the lower amount paid when on OW from the higher amount when households were employed. The difference was deducted from the overall income when employed to take into account the shelter cost increases. The model assumed personas remained in their subsidized units.

### Cost and Claim Exclusions

There were a number of costs that were considered but excluded from the model. Costs that individuals with disabilities experience are hard to quantify with precision as they range depending on the disability. Social assistance may cover for some of these additional costs or individuals may be eligible to claim costs as a Medical Expense Tax Credit for income tax purposes. For the purposes of this study these benefits were excluded as there is lack of data that can be used to quantify the average amount accessed. The study also excluded any other forms of expenses that are assumed to be uncommon for households in receipt of social assistance. For example, the model assumed that personas made no contributions to RRSPs. Finally, work-related expenses such as clothing, transportation, childcare, tools and equipment were also excluded as average costs varied and were not available.

### CPP and EI Deductions

CPP and EI deductions were deducted from the overall income individuals received when employed (Table 4)

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<sup>95</sup> City of Toronto Rent Geared to Income (2018) (Chapter 6 RGU). [https://www.toronto.ca/wp-content/uploads/2018/09/9016-RGI\\_chapter6\\_September2018.pdf](https://www.toronto.ca/wp-content/uploads/2018/09/9016-RGI_chapter6_September2018.pdf)

### Cost of Living Changes 2019 and 2022 Comparisons

To account for increases to inflation between 2019 and 2022, the Bank of Canada's Consumer Price Index (CPI) was used to calculate changes over time for the cost of a fixed "basket" of consumer purchases that include: food, shelter, furniture, clothing, transportation and recreation.<sup>96</sup>

### Income Tax Returns and Benefit Amount Determination

The calculation of income tax benefits, credits, refund and/or amount owed, was calculated by utilizing Wealthsimple's online tax platform to complete 2022 income tax returns. Simpletax's online platform was utilized to complete the 2019 income tax returns (SimpleTax was rebranded to Wealthsimple but is the same platform). The tax filing programs were utilized to calculate income tax benefits, credits and income tax refunds/amount owed. Income tax returns were manually completed twice for 160 different personas. The platform also provided access to some of CRA tax forms and calculation sheets that the platform completed that was also used for this analysis. Other calculation sheets/information were accessed on CRA's and the Province of Ontario's website. Personas who were couples linked returns to optimize credits and deductions. Each return was completed at least two times for accuracy.

An additional 16 random returns were completed utilizing Turbo Tax online platform to account for any differences across platforms, but none were noted. The amounts used for the GST/HST Rebate, Ontario Trillium Benefits, Canada Child Benefit and Climate Action Incentive are "estimates" only according to both WealthSimple, SimpleTax and TurboTax platforms.

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<sup>96</sup> Bank of Canada (2023, July 9) Inflation Calculator. <https://www.bankofcanada.ca/rates/related/inflation-calculator/>



To reduce the amount of manual processing, MS Excel was utilized to calculate the Ontario Trillium Benefits and the Climate Action Incentive. MS Excel was also utilized to calculate the OW benefit amounts for each persona.

#### Formula Used for the Model

Studies have utilized the Marginal Effective Tax Rate (METR) to determine the impacts of the “welfare wall”. METR measures the amount of benefits lost for each dollar of employment income earned. From a behavioural science lens, as an indicator this may illicit a loss aversion response if used for practical application. According to behavioral studies, loss aversion framing such as the loss of benefits results in individuals perceiving the losses to be considerably greater than when using a gain frame.<sup>97</sup> For the purposes of this study a measure was used that could be used as a gain frame if utilized for practical purposes. The measure used for this study is the overall dollar income gain per dollar of overall benefit lost. For the purposes of this study this measure will be referred to as the “overall income gain”.

Two calculations were used for each of the Personas.

For personas in receipt of OW social assistance the annual income was determined as follows:

Ontario Works Annual Income + Income Tax Benefits (GST/HST Rebate (annual) + Ontario Sales Tax (annual) + Ontario Trillium OEPTC (annual) + Climate Action Incentive (annual) + Canada Child Benefits (annual and if applicable) +/- income tax refund or amount owing.

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<sup>97</sup> Tversky, & Kahneman, D. (1992). Advances in Prospect Theory: Cumulative Representation of Uncertainty. *Journal of Risk and Uncertainty*, 5(4), 297–323. <https://doi.org/10.1007/BF00122574>

For personas in receipt of employment income the annual income was determined as follows:

Net Minimum Wage Income (annual) + Income Tax Benefits (GST/HST Rebate (annual) + Ontario Sales Tax (annual) + Ontario Trillium OEPTC (annual) + Climate Action Incentive (annual) + Canada Child Benefit (if applicable) +/- income tax refund or amount owing) – Child Care Costs (annual)(if applicable) – Housing Subsidy Loss (if applicable) (annual amount calculated by determining additional housing subsidy costs in receipt of OW and the difference when employed based on rates set by the Province) – CPP and EI Premiums.

The 2019 and 2022 overall income comparisons while in receipt of social assistance and while employed utilized the Bank of Canada's Inflation calculator when performing calculations that compared the two amounts in order to take into account inflation.<sup>98</sup> The 2019, overall income was adjusted based on inflation from January 1, 2019 to December 31, 2022.

#### **Section 4: Analysis and Findings**

The analysis resulted in a number of findings regarding the varying experiences the personas experienced with overall income gains when employed.

##### **Government Benefits Lag Cost of Living Increases for Some Populations**

Government benefit policies have not adequately kept up with cost-of-living increases for all populations. Utilizing the Bank of Canada's Consumer Price Index (CPI), the cost-of-

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<sup>98</sup> Bank of Canada Inflation Calculator. (2022). <https://www.bankofcanada.ca/rates/related/inflation-calculator/>

living increases from January 1, 2019 to July 1, 2023 was 15%. Inflation was factored up to the month of July 2023 as the issuance period for a number of tax benefits including the CCB, Ontario Trillium and the GST/HST Rebate commences in July (in the year following the tax year for the return).<sup>99</sup> A comparison of increases in overall income between 2019 and 2022 for the personas indicates that adequate increases was not experienced by all personas (Table 6).<sup>100</sup> The lowest gains were experienced by couples with no dependents which was 9.84% and where both members earned an income. Couples with one dependent kept up with inflation and gained 15.02%.

The highest household type to experience the most gains was sole support parents with one dependent who experienced 22.83% gains amongst eight personas who all experienced gains above inflation. The next highest were singles who experienced an average gain of 20.34% where all four single personas experienced gains above inflation.

Overall, the increases when employed when comparing overall income gained per dollar of benefit loss from 2019 to 2022 varied across all personas. The impacts ranged from moderate improvements in buying power to considerable decreases. As a result, objectives to incentivize individuals were impacted and the welfare wall worsened for some personas more than others.

### Impacts of the Welfare Wall Varies Across Populations

As experienced with cost-of-living increases, personas experienced variable amounts of overall income increases per dollar of benefit lost. Overall couples with dependents earning one income experienced the lowest overall income gains which averaged \$0.60

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<sup>99</sup> Consumer price index. (2023, July 2). Consumer Price Index - Bank of Canada. <https://www.bankofcanada.ca/rates/price-indexes/cpi/>

<sup>100</sup> Consumer price index. (2023, July 2). Consumer Price Index - Bank of Canada. <https://www.bankofcanada.ca/rates/price-indexes/cpi/>

and ranged from \$0.44 to \$0.77. Some possible reasons for this was that couples with dependents were eligible for the CCB which increased the overall benefits they accessed. When securing employment income at a minimum wage, the overall income amount was marginally more than when on assistance factoring benefits for children.

Overall, sole support personas experienced the next lowest overall income gains which averaged \$0.68 and ranged as low as \$0.53 to \$0.89. There are two factors that may explain this. The first is that the annual OW entitlement for sole support parents is \$12,024 to \$13,392 and as a result, a high benefit loss is experienced compared to other personas when employed. Secondly, benefits that are unique to households with dependents, such as the Canada Child Benefit and Ontario Child Benefit have income deduction thresholds that exceed the annual minimum wage income (Table 6 and 7). As a result, the personas in the model who were sole parents or couples with dependents with one member earning income did not experience any CCB benefit reductions for their children (Table 6 and 7). Relative to other personas the gap between overall income on social assistance and overall income when employed was not as significant which resulted in low-income gains. Another reason is when only one member of a couple earns income, both members of the couple are no longer eligible for assistance. This results in lower income gains experienced as one income owner offsets a social assistance amount for two adults which is marginally more than a couple's income while receiving social assistance.

A notable dynamic exists with couples without dependents who experience lower employment gains and singles. The income for couples without dependents ranged from \$9180 to \$13632 annually as a household unit. For singles the range was \$6288 to \$8796

annually. When comparing the amount each individual member of the couple receives the annual amounts are \$4590 to \$6816 annually. When one member of the couple earns employment income, both members of the couple are no longer eligible for assistance. This results in lower income gains experienced by couples as only one employment income counters the benefit loss for two individuals. If one member of the couple continued to receive their portion of OW, this would have increased the overall income gains when one couple earned an income.

Overall, amongst household types, couples without dependents with two income earners experienced the largest income gains which was \$2.66. Singles experienced the second highest income gains and gained an average of \$2.02 for each dollar of benefits lost. (Table 6). One reason for this is that singles experience low overall income amounts while they are on assistance. Singles receive \$8796 annually while on social assistance which explains why singles experience high overall income gains when employed earning \$25,480 (Table 3).

#### [Housing Subsidies has Minimal Impacts on the Welfare Wall](#)

Unexpectedly, personas who accessed housing subsidies experienced high gains in overall income per dollar of benefit lost. This is partly due to the amount of shelter allowance households receive while on social assistance. Singles as an example were eligible for \$193 a month for their OW shelter allowance. Singles with higher market rental costs received up to \$390 from OW shelter allowance (Table 2). This reduced the amount of benefit loss experienced for singles accessing a housing subsidy. Also, the housing subsidy increases when securing employment income and is the lessor of 30% of net

employment income or the amount set by the Province.<sup>101</sup> <sup>102</sup> The Province's amount sets a ceiling for shelter costs for households residing in subsidized units when they are employed and as a result sets a limit to their benefit loss. For a single person as an example the maximum subsidy loss was \$4320. For sole support the amount of loss ranged from \$8256 to \$8844 (Table 9).

As experienced with singles, couples in subsidized units received OW rates that were considerably less than couples who paid market rent. Couples who resided in subsidized units received between \$9180 and \$10,452 and couples in market rent received up to \$13,632 to \$15,000 in social assistance (due to the higher costs for market rent) (Table Table 3). Hence, when one member of the couple worked the income gains between to sets of couples earning the same income was higher for couples residing in a subsidized unit as their OW rates were lower which limited their benefit loss. A couple with two dependents residing in a subsidized unit receives \$10452 in social assistance. The same couple residing in a market rental unit receives \$15000 in social assistance. As the couple in the subsidized unit received \$4548 less in OW benefits than a couple residing in market rent, this decreased the impact of the subsidy loss which in this case would be a maximum of \$3732 annually. As a result, the decreased benefit loss from social assistance counteracted the housing subsidy increase for personas residing in a subsidized unit. For this reason, personas accessing a housing subsidy did not experience the low gains per dollar loss in benefits that may be expected. It is unlikely that individuals deciding whether

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<sup>101</sup> Ontario Works Assistance Rate (2023, July 2). Toronto Employment and Social Services. Employment & Toronto. Retrieved July 3, 2023, from <https://www.toronto.ca/wp-content/uploads/2017/11/99bb-ontario-works-rate-chart-oct2017-tess.pdf>

<sup>102</sup> Housing Services Act, 2011, S.O. 2011, c. 6, Sched. 1 (2014, July 24). Ontario.Ca. <https://www.ontario.ca/laws/regulation/010298>

to pursue employment are aware of this phenomenon that counters the housing subsidy loss.

### Ineffectiveness of the Canada Workers Benefit and the Ontario LIFT Credit

The Canada Workers Benefit and Ontario LIFT credit are two income tax policies intended to incentivize employment. The amount of CWB individual filers were eligible for resulted in tax refunds for a number of personas who were employed (Table 9). In 2022, personas with one member of a couple employed were eligible for higher CWB amounts as income deduction thresholds were increased to \$33,015. The amounts of CWB increased despite increases to the minimum wage. For personas without a disability CWB amounts were as high at \$1322 in 2019 and \$2461 in 2022 (Table 9).

The Ontario LIFT benefit supported a fewer number of personas compared to the CWB. The CWB strictly offsets federal taxes whereas the Ontario LIFT only offsets provincial taxes. The Ontario LIFT is not non-refundable tax credit meaning that it only offsets taxes owed where the balance is not issued as part of a tax refund. A number of personas were eligible for the maximum Ontario LIFT credit. However, for one persona as an example due to the amount of taxes owed was \$50 the remaining amount which was a few hundred dollars was not issued as the credit is non-refundable. Essentially although some personas were eligible for high LIFT credit amounts, they did not receive the full value as they did not have sufficient taxes to maximize the value of the credit. For this reason, LIFT amounts were lower than the CWB. Ontario LIFT benefited mainly couples where both members were working where close to the maximum amounts individuals are eligible for offset their Provincial taxes. Some personas were eligible for both the CWB and Ontario LIFT whereas others were only eligible for one or neither.

The impacts of the CWB on overall income gained per dollar of benefit loss did not adequately reduce the welfare gap for households earning one income. For households with one income source, income gains was under a dollar compared to two income source households which was generally over a dollar. Only one member of the couple is eligible for the CWB hence both one- and two-income households were eligible for approximately the same amounts of the CWB.

### Households with One Adult with Disabilities Experience Higher Overall Income Gains

Personas with disabilities experienced higher overall income gains than personas without disabilities (Table 6). For households where only one member earned an income, the increase from 2019 was higher than for households with two earners who were more likely to owe income taxes (Table 9). This is the result of the Disability Tax Credit, disability supplements for the CWB, the Ontario LIFT credit and disability amounts that are also applied to the Ontario LIFT credit (Table 6 and 9). Unless individuals owed income taxes the DTC only reduced the amount of income tax owed. The CWB and the disability supplement, as a refundable tax benefit supported a number of personas with offsetting the amount of taxes owned and, in many cases, provided a tax refund.

Personas with disabilities tended to be more likely to be eligible for the CWB as the disability supplement has higher income thresholds.<sup>103</sup> For this reason individuals with disabilities were eligible for higher CWB amounts resulting in larger tax refunds as CWB is a refundable tax credit (Table 9).

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<sup>103</sup> Canada Revenue Agency (2023, June 4). *Calculation sheets for the Canada workers benefit advance payments - Canada.ca*. Calculation Sheets for the Canada Workers Benefit Advance Payments - Canada.ca. <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-workers-benefit/calculation-sheets.html>



### Benefit Amount Increases Varied Across Benefits and Personas

Personas experienced variable benefit increases across benefits. For example, singles, couples with/without dependents and sole support households experienced GST increases below the cost-of-living increases. Couples with two incomes on the other hand, experienced considerable loss of the GST/HST Rebate and in some cases did not receive any rebate (Table 10). This was due to the reduction formulas that decreased the benefit amount to zero as net family income increased.<sup>104</sup> The income thresholds were above the amount a single person received on minimum wage income and as a result singles and households with one income earner did not experience reductions.

The Ontario Trillium Sales Tax provides a source of monthly income. All personas with the exception of couples earning two incomes, experienced increases that was less than inflation (Table 11). For the Ontario OEPTC all personas experienced increases less than inflation. The OEPTC fluctuated based on rental amounts personas were paying (Table 12). Personas in subsidized units received lower amounts than personas living in market rent. However, this had minimal impact on offsetting the increased rental costs. Couples with no dependents who were both employed experienced a reduction or complete loss of their one or more of their Ontario Trillium Benefits. This is due to the funding formula that utilizes AFNI income and reduces the benefit once income reaches a specific threshold.

The CAIP experienced considerable increases for all personas and was a benefit that experienced limited variability across personas (Table 13). The Climate Action Incentive utilizes a straightforward and simple eligibility determination calculation to

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<sup>104</sup> Canada Revenue Agency (2023, June 12. GST/HST credit: calculation sheets - Canada.ca. <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/goods-services-tax-harmonized-sales-tax-gst-hst-credit/gst-hst-credit-calculation-sheets.html>

determine eligibility. The CAIP does not exclude anyone based on income and everyone received a set rate. In 2019, the CAIP was issued as a tax refund or applied against taxes owed but in 2022 was issued separately. However, most households will experience a net loss resulting from federal carbon pricing and that the household carbon costs will exceed the CAIP payments households receive.<sup>105</sup>

The Canada Child Benefit continues to be a substantial source of income for households with children. Younger children were eligible for a slightly higher amount of benefit amounts than older children. Otherwise, eligibility is more consistent and predictable across personas that shared the same household composition. An area of concern is that the amount of the increase in benefits from 2019 to 2022 was generally less than the cost-of-living increases.

All employed personas with dependents accessed the Child Care Fee Subsidy (assumed access and availability of spaces to eligible Child Care Centers). There was no difference in the amounts paid by parents between children in daycare and with children who were school age and required before and after care. For employed personas with one income source who accessed the childcare fee subsidy, there was a 37% increase in out-of-pocket costs when accessing childcare. For households where couples earned two incomes who accessed the childcare subsidy, a 23% increase in childcare costs was experienced (Table 5). When personas secured employment, the amount paid by parents increased by approximately tenfold. Under the Canada-wide

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<sup>105</sup> Ammar, N; Bagnoli, P; Duncan, K; Scholz, T. (2023) A Distributional Analysis of Federal Carbon Pricing under A Healthy Environment and A Healthy Economy <https://www.pbo-dpb.ca/en/publications/RP-2122-032-S--distributional-analysis-federal-carbon-pricing-under-healthy-environment-healthy-economy--une-analyse-distributive-tarification-federale-carbone-dans-cadre-plan-un-environnement-sain-une-eco>

Early Learning and Child Care plan childcare costs are expected to be reduced to \$10 a day but was not included in the study as the program was pending implementation.<sup>106</sup>

## Section 5: Conclusions and Recommendations

Based on the findings a welfare wall currently exists for individuals in receipt of social assistance when accessing minimum wage employment in the City of Toronto.

The welfare wall has worsened for some populations and has moderately improved for others. The analysis yielded a number of findings which provide opportunities to enhance existing policies and benefits. Recommendations to address the impacts are as follows:

### Automatically Index Benefits

Some government benefits experienced a slight increase that accounted for inflationary increases, but others did not. The Government of Canada in recent years has increased amounts in July following a public announcement. However, as a practice an announcement generally involves communicating an increase without explaining whether or not the increase met or exceeded cost of living increases. Benefits should be indexed so that they increase automatically to keep up with the cost-of-living increases. Any increase above the cost-of-living increase should be explicitly differentiated and may be a more effective as an incentive as tax filers will understand that the increases are intended to do more than ensuring the status quo. Increases should focus on benefits

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<sup>106</sup> Government of Canada (2023, May 31). *Budget 2021: A Canada-wide Early Learning and Child Care Plan* - Canada.ca. Budget 2021: A Canada-wide Early Learning and Child Care Plan - Canada.ca. <https://www.canada.ca/en/department-finance/news/2021/04/budget-2021-a-canada-wide-early-learning-and-child-care-plan.html>

that incent employment and increase the overall income for populations currently experiencing low income gains when they become employed.

#### [Projecting and Explaining Benefit Loss is Complex and Unrealistic](#)

Social service caseworkers and financial counsellors who work with OW clients face a challenging task with supporting individuals with understanding the impacts of employment income on their overall benefits. Explaining income impacts for OW alone as is the case in the current state, does not adequately provide an understanding that will empower OW clients with budgeting effectively to support their transition to employment. This also limits program administrators with being able to address any concerns regarding benefit loss OW clients may have. In order to support social service caseworkers with explaining the impacts of earnings beyond income exemptions and treatment policies which focus only on social assistance amounts, tools that simplify the myriad of calculations required for government programs are needed. Developing a calculator that would essentially involve embedding other eligibility determination calculations within already complex income tax software. For this reason, the development of tools using common personas may be an option. Personas will provide examples of the amount of income gained per benefit lost and the benefits that generally continue as individuals transition off of OW. Supplementary calculations may be in the form of a toolkit that supports financial counsellors to further customize the personas based on individual circumstances.

#### [An Initiative to Dispel the Fears Regarding Housing Subsidies is Promising](#)

A key finding dispels a longstanding notion that individuals who reside in subsidized housing are less better off when they secure employment. A key finding is that households that access housing subsidies experience limited benefit loss when

employed. This is a significant finding considering that housing subsidies results in low shelter costs for households who access subsidies. Most households that apply are placed on waiting lists that last for many years and as a result are reluctant to lose their benefit. Addressing any perceived concern with benefit loss may help address any misconceptions that serve as a disincentive due to overestimating the impacts of employment income. Households may be unaware that due to interaction with the OW policies that generally provide lower shelter allowances to households accessing a subsidy, that this mitigates the impacts overall benefit losses. This is due to the number of calculations individuals would need to complete to determine whether they would be better off employed. Social service program administrators may improve program outcomes by developing tools that include personas accessing a housing subsidy to effectively communicate the impacts of employment income using an approach that is easy to understand. Tools should provide a holistic explanation regarding the overall impact of income gained over benefits lost rather than focussing on the impacts of housing subsidies alone.

#### [Redesign the Canada Workers Benefit and the Ontario LIFT Benefit](#)

Explaining the potential amount of the CWB and the Ontario LIFT credit, may incent some to exit OW. However, depending on the persona varying impacts on the welfare wall was experienced due to the amounts of CWB accessed that differed greatly amongst personas. Assuming a lack of political interest to substantially increase the CWB or the Ontario LIFT credit other approaches are needed. One approach is to redesign the benefit in a way that behaviorally is more likely to illicit an improved response. In the current state a lack of clarity exists on how much each tax filer may receive as it depends on a number of factors. Explaining to someone that they may be eligible for the maximum

amount of the CWB while also advising them that the amount of the benefit they may receive will depend on how much taxes they owe and other factors will likely reduce the effectiveness of the CWB as an incentive. Similarly, with the LIFT credit some tax filers may be eligible for a several hundred dollars for the credit but that in some cases will only offset a nominal amount of provincial taxes where the remaining credit is lost, is likely not going to incent employment. Both the CWB and the Ontario LIFT are both dependent on a complex calculation and only when tax filer files a return will they become aware of how much they are eligible for. Redesigning the benefit may be as simple as making it a set amount that is issued and modeling it after the CAIP. In 2019, CAIP just was issued as part of a tax refund. Later on, it was issued separately and thereby increased the visibility of the incentive. A set amount for the CWB may be issued simultaneously using separate transactions for the benefit issuance and for taxes owed. This increases the visibility of the benefit so that individuals know it exists rather than having it buried on a line in the income tax return where its impact on the refund and amount of tax owed is not clear.

Another opportunity is to redesign the Ontario LIFT credit where individuals may request an advance to offset out of pocket expenses they experience when commencing employment. The CWB offers the option for advances and there may be an opportunity to embed LIFT advances within the same administrative processes.

#### [Foster Savings Amongst Individuals with Disabilities](#)

Individuals with disabilities received larger income tax refund than individuals who did not have disabilities as a result of tax policies intended to offset out of pocket expenses for impairments. However, these benefits are not necessarily available when individuals incur medical expenses. An opportunity exists to promote savings during tax season where tax filers are encouraged to save a portion of their tax refund for future use utilizing

the Registered Disability Saving Plan (RDSP) as a savings vehicle. This would also result in savings matches and access to the Disability Savings Bond when individuals open an account and may enhance programmatic outcomes as the approach provides individuals with a source of savings when the need arises. Encouraging savings during the income tax filing process when many individuals as experienced with the personas receive large lump sum payments has led to successful outcomes in other jurisdictions.<sup>107 108</sup>

#### Evaluations Needed from a Systems Lens

Evaluations on the effectiveness of government benefits should include population specific impacts within the broader government benefit ecosystem. There may be an opportunity to ensure specific populations experience the benefits of enhancements equitably. A systems evaluation will also allow for the evaluation of whether policy changes on one benefit reduce or adequately improves incentives to exit social assistance by also assessing the interaction with other benefits. A broader evaluation that holistically assesses the suite of benefits accessed may help identify whether increases or lack thereof undermines the effectiveness of other benefits and policy objectives.

#### Households with One Income Earner Require New Initiatives

A key finding is that in households comprised of two or more individuals where was only one individual earning income, experienced low-income gains per dollar of benefit lost. This included personas that are couples and sole support parents. Couples lose their OW benefits as they are issued as household unit. If one member of the couple were

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<sup>107</sup> Tucker, Key, C. C., & Grinstein-Weiss, M. (2014). The benefits of saving at tax time: Evidence from the \$aveNYC evaluation. *The Journal of Socio-Economics*, 48, 50–61. <https://doi.org/10.1016/j.socec.2013.08.011>

<sup>108</sup> Despard, Roll, S., Grinstein-Weiss, M., Hardy, B., & Oliphant, J. (2023). Can behavioral nudges and incentives help lower-income households build emergency savings with tax refunds? Evidence from field and survey experiments. *The Journal of Consumer Affairs*, 57(1), 245–263. <https://doi.org/10.1111/joca.12498>

able to retain half the amount this would alleviate the low-income gains experienced as approximately several thousand dollars would still be accessed while one partner is employed.

Sole support parents receive additional benefits to support their children which contributes to the welfare wall as marginal gains in income are experienced when they become employed. Reducing social assistance amounts or increasing the minimum wage are two straightforward approaches that would help address low-income gains. However, reducing benefits would increase child poverty and political will and suitable economic environment is required to increase the minimum wage. A simpler solution is to tweak existing benefits to include supplements for individuals who are sole support parents. Some income tax benefits currently have different eligibility requirements for sole support parents modelled after the CWB supplement. The provision of additional supplements for sole support parents may also help address unique barriers and risks they experience. As the sole adult in their household, they may have no one to rely on if they are unable to work or support their children. A lack of a network may mean increased reliance on paid services for child minding or having to always taking time off to tend to a child who is ill rather than relying on a partner as is the case with couples. Similar to the disability supplement a supplement for sole support parents may also help incent employment by improving income gains.

#### [Simplify Government Benefits](#)

The Federal Government in recent years has communicated intentions to pilot automated income tax filing for individuals with simple returns. Based on experiences in other jurisdictions this will increase take up to income tax filing as it addresses the hassle factor and steps required to file taxes. Automation, however, may not necessarily support policy



objectives for benefits that serve as incentives. A review of the findings indicates that personas received varying amounts. An underlying cause of this, is that government benefits as a whole is a fragmented system that lacks cohesiveness and interconnections necessary to achieve policy outcomes. What may seem fair within the lens of a particular program may lead to unfairness as programs interact with other programs causing unintended consequences that undermine objectives or result in missed opportunities to leverage potential synergies between programs. This is not exclusive to the tax system as the Ontario Works program with hundreds of rules is relatively a complex system compared to other social assistance programs. Simplifying both systems whereby, set amounts are issued based on key characteristics such as the characteristics used for personas developed in this study may increase transparency that populations are accessing benefits equitably. In addition, eligibility for set amounts with little variation across populations will help individuals understand their benefits and the impact of employment income.

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## Appendix

Figure 1 - Welfare Wall Phenomena Example

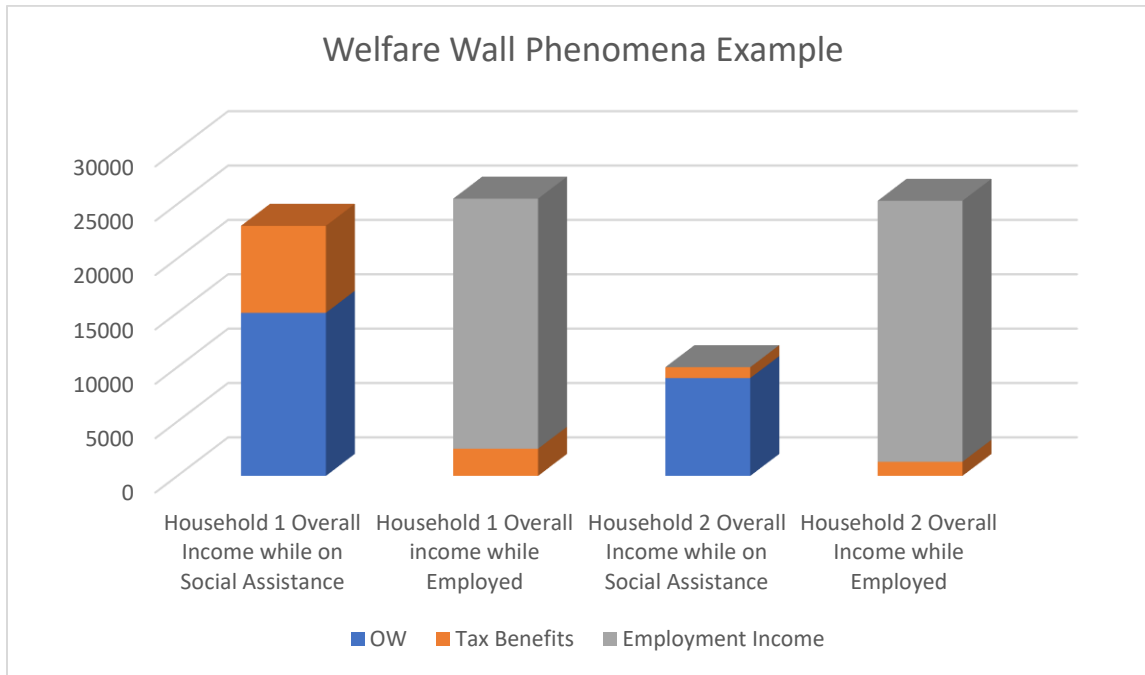




Table 1 Ontario Works Basic Needs Rates

	Number of children/Dependent Adults*	Amount
Single Person	No children	\$343
	1 child 17 years or under	\$360
	1 dependent adult 18 or older	\$623
	2 children 17 years or under	\$360
	1 child 17 years or under, and 1 dependent adult 18 or older	\$623
	2 dependent adults 18 or older	\$781
Couple	No children	\$494
	1 child 17 years or under	\$494
	1 dependent adult 18 or older	\$652
	2 children 17 years or under	\$494
	1 child 17 years or under, and 1 dependent adult 18 or older	\$652
	2 dependent adults 18 or older	\$826

Source: <https://www.toronto.ca/community-people/employment-social-support/employment-support/employment-seekers-in-financial-need/ontario-works-rates/>

Table 2 - Ontario Works Monthly Maximum Shelter Allowance Rates

Family Size	Monthly Maximum Shelter Allowance
1	\$390
2	\$642
3	\$697
4	\$756
5	\$815
6 or more	\$844

Source: <https://www.toronto.ca/community-people/employment-social-support/employment-support/employment-seekers-in-financial-need/ontario-works-rates/>

Table 3 - Personas for the Years 2019 and 2022

Household Composition	Family Size	Income	Age of Dependents	Disability	Housing Subsidy	2019 & 2022 OW Amount	2019 Min Wage	2022 Min Wage
Single	1	OW Income	N/A	No	No	8796	0	0
Single	1	Min Wage	N/A	No	No	0	25480	27528
Single	1	OW Income	N/A	Yes	No	8796	0	0
Single	1	Min Wage	N/A	Yes	No	0	25480	27528
Single	1	OW Income	N/A	No	Yes	9696	0	0
Single	1	Min Wage	N/A	No	Yes	0	25480	27528
Single	1	OW Income	N/A	Yes	Yes	9696	0	0
Single	1	Min Wage	N/A	Yes	Yes	0	25480	27528
Couple	2	OW Income	N/A	No	No	13632	0	0
Couple	2	Min Wage 1 partner	N/A	No	No	0	25480	27528
Couple	2	Min wage 2 partners	N/A	No	No	0	50960	55055
Couple	2	OW Income	N/A	Yes	No	13632	0	0
Couple	2	Min wage 1 partner	N/A	Yes	No	0	25480	27528
Couple	2	Min wage 2 partners	N/A	Yes	No	0	50960	55055
Couple	2	OW Income	N/A	No	Yes	9180	0	0
Couple	2	Min wage 1 partner	N/A	No	Yes	0	25480	27528

Household Composition	Family Size	Income	Age of Dependents	Disability	Housing Subsidy	2019 & 2022 OW Amount	2019 Min Wage	2022 Min Wage
Couple	2	Min wage 2 partners	N/A	No	Yes	0	50960	55055
Couple	2	OW Income	N/A	Yes	Yes	9180	0	0
Couple	2	Min wage 1 partner	N/A	Yes	Yes	0	25480	27528
Couple	2	Min wage 2 partners	N/A	Yes	Yes	0	50960	55055
Sole Support	2	OW Income	3 years	No	No	12024	0	0
Sole Support	2	Min Wage	3 years	No	No	0	25480	27528
Sole Support	2	OW Income	3 years	Yes	No	12024	0	0
Sole Support	2	Min Wage	3 years	Yes	No	0	25480	27528
Sole Support	2	OW Income	3 years	No	Yes	7764	0	0
Sole Support	2	Min Wage	3 years	No	Yes	0	25480	27528
Sole Support	2	OW Income	3 years	Yes	Yes	7764	0	0
Sole Support	2	Min Wage	3 years	Yes	Yes	0	25480	27528
Sole Support	2	OW Income	4 years	No	No	12024	0	0

Household Composition	Family Size	Income	Age of Dependents	Disability	Housing Subsidy	2019 & 2022 OW Amount	2019 Min Wage	2022 Min Wage
Sole Support	2	Min Wage	4 years	No	No	0	25480	27528
Sole Support	2	OW Income	4 years	Yes	No	12024	0	0
Sole Support	2	Min Wage	4 years	Yes	No	0	25480	27528
Sole Support	2	OW Income	4 years	No	Yes	7764	0	0
Sole Support	2	Min Wage	4 years	No	Yes	0	25480	27528
Sole Support	2	OW Income	4 years	Yes	Yes	7764	0	0
Sole Support	2	Min Wage	4 years	Yes	Yes	0	25480	27528
Sole Support	3	OW Income	12, 13 years	No	No	13392	0	0
Sole Support	3	Min Wage	12, 13 years	No	No	0	25480	27528
Sole Support	3	OW Income	12, 13 years	Yes	No	13392	0	0
Sole Support	3	Min Wage	12, 13 years	Yes	No	0	25480	27528
Sole Support	3	OW Income	12, 13 years	No	Yes	8508	0	0
Sole Support	3	Min Wage	12, 13 years	No	Yes	0	25480	27528
Sole Support	3	OW Income	12, 13 years	Yes	Yes	8508	0	0

Household Composition	Family Size	Income	Age of Dependents	Disability	Housing Subsidy	2019 & 2022 OW Amount	2019 Min Wage	2022 Min Wage
Sole Support	3	Min Wage	12, 13 years	Yes	Yes	0	25480	27528
Couple	3	OW Income	3 years	No	No	14292	0	0
Couple	3	Min wage 1 partner	3 years	No	No	0	25480	27528
Couple	3	Min wage 2 partners	3 years	No	No	0	50960	55055
Couple	3	OW Income	3 years	Yes	No	14292	0	0
Couple	3	Min wage 1 partner	3 years	Yes	No	0	25480	27528
Couple	3	Min wage 2 partners	3 years	Yes	No	0	50960	55055
Couple	3	OW Income	3 years	No	Yes	9948	0	0
Couple	3	Min wage 1 partner	3 years	No	Yes	0	25480	27528
Couple	3	Min wage 2 partners	3 years	No	Yes	0	50960	55055
Couple	3	OW Income	3 years	Yes	Yes	9948	0	0
Couple	3	Min wage 1 partner	3 years	Yes	Yes	0	25480	27528

Household Composition	Family Size	Income	Age of Dependents	Disability	Housing Subsidy	2019 & 2022 OW Amount	2019 Min Wage	2022 Min Wage
Couple	3	Min wage 2 partners	3 years	Yes	Yes	0	50960	55055
Couple	3	OW Income	4 years	No	No	14292	0	0
Couple	3	Min wage 1 partner	4 years	No	No	0	25480	27528
Couple	3	Min wage 2 partners	4 years	No	No	0	50960	55055
Couple	3	OW Income	4 years	Yes	No	14292	0	0
Couple	3	Min wage 1 partner	4 years	Yes	No	0	25480	27528
Couple	3	Min wage 2 partners	4 years	Yes	No	0	50960	55055
Couple	3	OW Income	4 years	No	Yes	9948	0	0
Couple	3	Min wage 1 partner	4 years	No	Yes	0	25480	27528
Couple	3	Min wage 2 partners	4 years	No	Yes	0	50960	55055
Couple	3	OW Income	4 years	Yes	Yes	9948	0	0
Couple	3	Min wage 1 partner	4 years	Yes	Yes	0	25480	27528

Household Composition	Family Size	Income	Age of Dependents	Disability	Housing Subsidy	2019 & 2022 OW Amount	2019 Min Wage	2022 Min Wage
Couple	3	Min wage 2 partners	4 years	Yes	Yes	0	50960	55055
Couple	4	OW Income	12, 13 years	No	No	15000	0	0
Couple	4	Min wage 1 partner	12, 13 years	No	No	0	25480	27528
Couple	4	Min wage 2 partners	12, 13 years	No	No	0	50960	55055
Couple	4	OW Income	12, 13 years	Yes	No	15000	0	0
Couple	4	Min wage 1 partner	12, 13 years	Yes	No	0	25480	27528
Couple	4	Min wage 2 partners	12, 13 years	Yes	No	0	50960	55055
Couple	4	OW Income	12, 13 years	No	Yes	10452	0	0
Couple	4	Min wage 1 partner	12, 13 years	No	Yes	0	25480	27528
Couple	4	Min wage 2 partners	12, 13 years	No	Yes	0	50960	55055
Couple	4	OW Income	12, 13 years	Yes	Yes	10452	0	0
Couple	4	Min wage 1 partner	12, 13 years	Yes	Yes	0	25480	27528



Household Composition	Family Size	Income	Age of Dependents	Disability	Housing Subsidy	2019 & 2022 OW Amount	2019 Min Wage	2022 Min Wage
Couple	4	Min wage 2 partners	12, 13 years	Yes	Yes	0	50960	55055

*Table 4 Minimum Wage Employment Income and Deductions*

Year	Gross Income	CPP	EI
2019	\$25,480	\$1299.48	\$412.78
2022	\$27,527.50	\$1,369.57	\$434.93

CPP and EI calculation source: <https://www.canada.ca/en/revenue-agency/services/e-services/e-services-businesses/payroll-deductions-online-calculator.html>

Table 5 - Child Care Costs

Household Composition	Income	Age of Dependents	2019 Child Care Deductions	2022 Child Care Costs Deduction	% Increase from 2019 & 2022
Sole Support	Minimum Wage	3 years	420	576	37%
Sole Support	Minimum Wage	4 years	420	576	37%
Sole Support	Minimum Wage	12, 13 years	0	0	0
Couple	Minimum wage one partner	3 years	420	576	37%
Couple	Minimum wage two partners	3 years	4052	4994	23%
Couple	Minimum wage one partner	4 years	420	576	37%
Couple	Minimum wage two partners	4 years	4052	4994	23%
Couple	Minimum wage one partner	12, 13 years	0	0	0
Couple	Minimum wage two partners	12, 13 years	0	0	0

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Table 6 - Overall Income Gained Per Dollar of Benefit Lost

Household Composition	Income	# and Age of Dependents	Disability	Rent Geared to Income	2019 Gain of Disposable Income Per \$ in Benefits Lost	2022 Gain of Disposable Income Per \$ in Benefits Lost	% Increase or Decrease in net income 2019 & 2022
Single	Min Wage	N/A	No	No	\$1.39	\$1.71	23.08
Single	Min Wage	N/A	Yes	No	\$1.59	\$1.91	20.24
Single	Min Wage	N/A	No	Yes	\$1.74	\$2.10	20.94
Single	Min Wage	N/A	Yes	Yes	\$2.00	\$2.36	17.81
Couple	Min Wage 1 partner	N/A	No	No	\$0.70	\$0.86	22.91
Couple	Min wage 2 partners	N/A	No	No	\$1.78	\$2.00	12.3
Couple	Min Wage 1 partner	N/A	Yes	No	\$0.75	\$0.91	21.65
Couple	Min wage 2 partners	N/A	Yes	No	\$1.87	\$2.13	14.2
Couple	Min Wage 1 partner	N/A	No	Yes	\$1.31	\$1.48	12.59
Couple	Min wage 2 partners	N/A	No	Yes	\$3.00	\$3.16	5.51
Couple	Min Wage 1 partner	N/A	Yes	Yes	\$1.38	\$1.54	11.81
Couple	Min wage 2 partners	N/A	Yes	Yes	\$3.12	\$3.35	7.33
Sole Support	Min Wage	3 years	No	No	\$1.39	\$1.66	18.84
Sole Support	Min Wage	3 years	Yes	No	\$1.60	\$1.85	16.1
Sole Support	Min Wage	3 years	No	Yes	\$1.97	\$2.31	17.24
Sole Support	Min Wage	3 years	Yes	Yes	\$2.24	\$2.57	14.65

Household Composition	Income	# and Age of Dependents	Disability	Rent Geared to Income	2019 Gain of Disposable Income Per \$ in Benefits Lost	2022 Gain of Disposable Income Per \$ in Benefits Lost	% Increase or Decrease in net income 2019 & 2022
Sole Support	Min Wage	4 years	No	No	\$0.71	\$0.87	22.43
Sole Support	Min Wage	4 years	Yes	No	\$1.79	\$2.01	12.13
Sole Support	Min Wage	4 years	No	Yes	\$0.75	\$0.91	21.19
Sole Support	Min Wage	4 years	Yes	Yes	\$1.87	\$2.13	14.02
Sole Support	Min Wage	12 years	No	No	\$1.02	\$1.18	15.64
Sole Support	Min Wage	12 years	Yes	No	\$2.45	\$2.74	11.57
Sole Support	Min Wage	12 years	No	Yes	\$1.08	\$1.24	14.75
Sole Support	Min Wage	12 years	Yes	Yes	\$2.57	\$2.91	13.54
Couple	Min Wage 1 partner	3 years	No	No	\$0.52	\$0.64	21.74
Couple	Min wage 2 partners	3 years	No	No	\$0.62	\$0.73	18.37
Couple	Min wage 1 partner	3 years	Yes	No	\$0.67	\$0.77	14.75
Couple	Min wage 2 partners	3 years	Yes	No	\$0.79	\$0.89	12.66
Couple	Min wage 1 partner	3 years	No	Yes	\$0.52	\$0.64	23.08
Couple	Min wage 2 partners	3 years	No	Yes	\$0.62	\$0.73	17.74
Couple	Min wage 1 partner	3 years	Yes	Yes	\$0.67	\$0.77	14.93
Couple	Min wage 2 partners	3 years	Yes	Yes	\$0.79	\$0.89	12.66
Couple	Min wage 1 partner	4 years	No	No	\$0.41	\$0.44	6.09

Household Composition	Income	# and Age of Dependents	Disability	Rent Geared to Income	2019 Gain of Disposable Income Per \$ in Benefits Lost	2022 Gain of Disposable Income Per \$ in Benefits Lost	% Increase or Decrease in net income 2019 & 2022
Couple	Min wage 2 partners	4 years	No	No	\$0.45	\$0.51	13.16
Couple	Min wage 1 partner	4 years	Yes	No	\$0.57	\$0.57	-0.93
Couple	Min wage 2 partners	4 years	Yes	No	\$0.60	\$0.65	8.05
Couple	Min wage 1 partner	4 years	No	Yes	\$0.42	\$0.51	21.29
Couple	Min wage 2 partners	4 years	No	Yes	\$1.08	\$1.22	13.42
Couple	Min wage 1 partner	4 years	Yes	Yes	\$0.45	\$0.54	20.67
Couple	Min wage 2 partners	4 years	Yes	Yes	\$1.13	\$1.31	15.69
Couple	Min wage 1 partner	12 years	No	No	\$0.57	\$0.64	12.19
Couple	Min wage 2 partners	12 years	No	No	\$1.24	\$1.41	14
Couple	Min wage 1 partner	12 years	Yes	No	\$0.60	\$0.68	12.69
Couple	Min wage 2 partners	12 years	Yes	No	\$1.31	\$1.51	15.65
Couple	Min wage 1 partner	12 years	No	Yes	\$0.42	\$0.51	21.43
Couple	Min wage 2 partners	12 years	No	Yes	\$1.08	\$1.22	12.96
Couple	Min wage 1 partner	12 years	Yes	Yes	\$0.45	\$0.54	20

Household Composition	Income	# and Age of Dependents	Disability	Rent Geared to Income	2019 Gain of Disposable Income Per \$ in Benefits Lost	2022 Gain of Disposable Income Per \$ in Benefits Lost	% Increase or Decrease in net income 2019 & 2022
Couple	Min wage 2 partners	12 years	Yes	Yes	\$1.13	\$1.31	15.93

Table 7 - Canada Child Benefit Received for Eligible Personnas 2019 and 2022 Comparisons

Household Composition	Income	Age of Dependents	Disability	Housing Subsidy	2019 Canada Child Benefit Annual	2022 Canada Child Benefit Annual	% increase
Sole Support	OW Income	3 years	No	No	6765	7437	9.93
Sole Support	Min Wage	3 years	No	No	6765	7437	9.93
Sole Support	OW Income	3 years	Yes	No	6765	7437	9.93
Sole Support	Min Wage	3 years	Yes	No	6765	7437	9.93
Sole Support	OW Income	3 years	No	Yes	6765	7437	9.93
Sole Support	Min Wage	3 years	No	Yes	6765	7437	9.93
Sole Support	OW Income	3 years	Yes	Yes	6765	7437	9.93
Sole Support	Min Wage	3 years	Yes	Yes	6765	7437	9.93
Sole Support	OW Income	4 years	No	No	6765	7437	9.93
Sole Support	Min Wage	4 years	No	No	6765	7437	9.93
Sole Support	OW Income	4 years	Yes	No	6765	7437	9.93
Sole Support	Min Wage	4 years	Yes	No	6765	7437	9.93
Sole Support	OW Income	4 years	No	Yes	6765	7437	9.93
Sole Support	Min Wage	4 years	No	Yes	6765	7437	9.93
Sole Support	OW Income	4 years	Yes	Yes	6765	7437	9.93
Sole Support	Min Wage	4 years	Yes	Yes	6765	7437	9.93
Sole Support	OW Income	12, 13 years	No	No	11415.96	12549.96	9.93
Sole Support	Min Wage	12, 13 years	No	No	11415.96	12549.96	9.93
Sole Support	OW Income	12, 13 years	Yes	No	11415.96	12549.96	9.93
Sole Support	Min Wage	12, 13 years	Yes	No	11415.96	12549.96	9.93
Sole Support	OW Income	12, 13 years	No	Yes	11415.96	12549.96	9.93
Sole Support	Min Wage	12, 13 years	No	Yes	11415.96	12549.96	9.93



Household Composition	Income	Age of Dependents	Disability	Housing Subsidy	2019 Canada Child Benefit Annual	2022 Canada Child Benefit Annual	% increase
Sole Support	OW Income	12, 13 years	Yes	Yes	11415.96	12549.96	9.93
Sole Support	Min Wage	12, 13 years	Yes	Yes	11415.96	12549.96	12.18
Couple	OW Income	3 years	No	No	6765	7437	9.93
Couple	Min wage 1 partner	3 years	No	No	6765	7437	9.93
Couple	Min wage 2 partners	3 years	No	No	5703.6	6398.4	12.18
Couple	OW Income	3 years	Yes	No	6765	7437	9.93
Couple	Min wage 1 partner	3 years	Yes	No	6765	7437	9.84
Couple	Min wage 2 partners	3 years	Yes	No	5703.6	6398.4	12.18
Couple	OW Income	3 years	No	Yes	6765	7437	9.93
Couple	Min wage 1 partner	3 years	No	Yes	6765	7431	9.93
Couple	Min wage 2 partners	3 years	No	Yes	5703.6	6398.4	12.18
Couple	OW Income	3 years	Yes	Yes	6765	7437	9.93
Couple	Min wage 1 partner	3 years	Yes	Yes	6765	7437	9.93
Couple	Min wage 2 partners	3 years	Yes	Yes	5703.6	6398.4	12.18
Couple	OW Income	4 years	No	No	6765	7437	9.93
Couple	Min wage 1 partner	4 years	No	No	6765	7437	9.93
Couple	Min wage 2 partners	4 years	No	No	5703.6	6398.4	12.18
Couple	OW Income	4 years	Yes	No	6765	7437	9.93

Household Composition	Income	Age of Dependents	Disability	Housing Subsidy	2019 Canada Child Benefit Annual	2022 Canada Child Benefit Annual	% increase
Couple	Min wage 1 partner	4 years	Yes	No	6765	7437	9.93
Couple	Min wage 2 partners	4 years	Yes	No	5703.6	6398.4	12.18
Couple	OW Income	4 years	No	Yes	6765	7437	9.93
Couple	Min wage 1 partner	4 years	No	Yes	6765	7431	9.93
Couple	Min wage 2 partners	4 years	No	Yes	5703.6	6398.4	12.18
Couple	OW Income	4 years	Yes	Yes	6765	7437	9.93
Couple	Min wage 1 partner	4 years	Yes	Yes	6765	7437	9.93
Couple	Min wage 2 partners	4 years	Yes	Yes	5703.6	6398.4	11.91
Couple	Min wage 2 partners	12, 13 years	No	No	11415.96	12549.96	9.93
Couple	Min wage 2 partners	12, 13 years	No	No	11415.96	12549.96	9.93
Couple	Min wage 2 partners	12, 13 years	No	No	8822.04	9872.76	11.91
Couple	Min wage 2 partners	12, 13 years	Yes	No	11415.96	12549.96	9.93
Couple	Min wage 2 partners	12, 13 years	Yes	No	11415.96	12549.96	9.93
Couple	Min wage 2 partners	12, 13 years	Yes	No	8822.04	9872.76	11.91
Couple	Min wage 2 partners	12, 13 years	No	Yes	11415.96	12549.96	9.93
Couple	Min wage 2 partners	12, 13 years	No	Yes	11415.96	12549.96	9.93

Household Composition	Income	Age of Dependents	Disability	Housing Subsidy	2019 Canada Child Benefit Annual	2022 Canada Child Benefit Annual	% increase
Couple	Min wage 2 partners	12, 13 years	No	Yes	8822.04	9872.76	11.91
Couple	Min wage 2 partners	12, 13 years	Yes	Yes	11415.96	12549.96	9.93
Couple	Min wage 2 partners	12, 13 years	Yes	Yes	11415.96	12549.96	9.93
Couple	Min wage 2 partners	12, 13 years	Yes	Yes	8822.04	9872.76	11.91

Table 8 - Subsidized Unit Costs

Household Composition	Age of Dependents	2019 Housing Subsidy	2019 Housing Subsidy Loss	2022 Housing Subsidy	2022 Housing Subsidy Loss
Single	N/A	2172	0	2172	0
Single	N/A	4320	2148	4320	2148
Single	N/A	2172	0	2172	0
Single	N/A	4320	2148	4320	2148
Couple	N/A	3252	0	3252	0
Couple	N/A	7644	4392	8256	5004
Couple	N/A	8844	5592	8844	5592
Couple	N/A	3252	0	3252	0
Couple	N/A	7644	4392	8256	5004
Couple	N/A	8844	5592	8844	5592
Sole Support	3 years	3444	0	3444	0
Sole Support	3 years	7644	4200	8256	4812
Sole Support	3 years	3444	0	3444	0
Sole Support	3 years	7644	4200	8256	4812
Sole Support	4 years	3444	0	3444	0
Sole Support	4 years	7644	4200	8256	4812
Sole Support	4 years	3444	0	3444	0
Sole Support	4 years	7644	4200	8256	4812
Sole Support	12, 13 years	4188	0	4188	0
Sole Support	12, 13 years	7644	3456	8256	4068
Sole Support	12, 13 years	4188	0	4188	0
Sole Support	12, 13 years	7644	3456	8256	4068
Couple	3 years	4020	0	4020	0
Couple	3 years	7644	3624	8256	4236
Couple	3 years	10332	6312	10332	6312
Couple	3 years	4020	0	4020	0
Couple	3 years	7644	3624	8256	4236
Couple	3 years	10332	6312	10332	6312
Couple	4 years	4020	0	4020	0
Couple	4 years	7644	3624	8256	4236
Couple	4 years	10332	6312	10332	6312
Couple	4 years	4020	0	4020	0
Couple	4 years	7644	3624	8256	4236
Couple	4 years	10332	6312	10332	6312
Couple	12, 13 years	4524	0	4524	0
Couple	12, 13 years	7644	3120	8256	3732
Couple	12, 13 years	12012	7488	12012	7488
Couple	12, 13 years	4524	0	4524	0

<b>Household Composition</b>	<b>Age of Dependents</b>	<b>2019 Housing Subsidy</b>	<b>2019 Housing Subsidy Loss</b>	<b>2022 Housing Subsidy</b>	<b>2022 Housing Subsidy Loss</b>
Couple	12, 13 years	7644	3120	8256	3732
Couple	12, 13 years	12012	7488	12012	7488

Table 9 - Impact of Canada Workers Benefit and Ontario LIFT Benefits on Amount Owed/ Tax Refunds

Household Comp	Income	Age of Dependents	Disability	2019 Income Tax Refund	2019 CWB	2019 Ont LIFT	2022 Income Tax Refund	2022 CWB	2022 Ont LIFT
Single	OW Income	N/A	No	224	0	0	0	0	0
Single	Min Wage	N/A	No	-547	1,322	710	574	2380	736
Single	OW Income	N/A	Yes	224	0	0	0	0	0
Single	Min Wage	N/A	Yes	1505	2,022	69	2641	3117	50
Couple	OW Income	N/A	No	336	0	0	0	0	0
Couple	Min wage 1 partner	N/A	No	1358	1322	25	2080	2380	3.32
Couple	Min wage 2 partners	N/A	No	-3673	0	1421	-3184	428	1473
Couple	OW Income	N/A	Yes	336	0	0	0	0	0
Couple	Min wage 1 partner	N/A	Yes	2058	2022	0	2817	3117	0
Couple	Min wage 2 partners	N/A	Yes	-2411	0	780	-1116	1165	786
Sole Support	OW Income	3 years	No	336	0	0	0	0	0
Sole Support	Min Wage	3 years	No	58	1373	689	1139	2461	0
Sole Support	OW Income	3 years	Yes	336	0	0	0	0	0
Sole Support	Min Wage	3 years	Yes	2020	2073	27	3207	3198	0
Sole Support	OW Income	4 years	No	336	0	0	0	0	0
Sole Support	Min Wage	4 years	No	58	1373	689	1139	2461	0
Sole Support	OW Income	4 years	Yes	336	0	0	0	0	0
Sole Support	Min Wage	4 years	Yes	2020	2073	27.05	3207	3198	0
Sole Support	OW Income	10, 12 years	No	392	0	0	0	0	0
Sole Support	Min Wage	10, 12 years	No	1414	1322	0	574	2380	9
Sole Support	OW Income	10, 12 years	Yes	392	0	0	0	0	0
Sole Support	Min Wage	10, 12 years	Yes	2414	2114	0	2641	3117	0
Couple	OW Income	3 years	No	392	0	0	0	0	0

Household Comp	Income	Age of Dependents	Disability	2019 Income Tax Refund	2019 CWB	2019 Ont LIFT	2022 Income Tax Refund	2022 CWB	2022 Ont LIFT
Couple	Min wage 1 partner	3 years	No	1414	1322	0	2080	2380	3
Couple	Min wage 2 partners	3 years	No	-645	0	535	1120	1177	745
Couple	OW Income	3 years	Yes	392	0	0	0	0	0
Couple	Min wage 1 partner	3 years	Yes	2114	2022	0	2817	3117	0
Couple	Min wage 2 partners	3 years	Yes	617	0	504	3188	1914	504
Couple	OW Income	4 years	No	392	0	0	0	0	0
Couple	Min wage 1 partner	4 years	No	1414	1322	0	2080	2380	3.32
Couple	Min wage 2 partners	4 years	No	-645	0	535	1120	1177	1,191
Couple	OW Income	4 years	Yes	392	0	0	0	0	0
Couple	Min wage 1 partner	4 years	Yes	2114	2022	0	2817	3117	0
Couple	Min wage 2 partners	4 years	Yes	617	0	506	3188	1914	504
Couple	OW Income	12, 13 years	No	448	0	0	0	0	0
Couple	Min wage 1 partners	12, 13 years	No	1470	1322	0	2080	2380	0
Couple	Min wage 2 partners	12, 13 years	No	-3560	0	506	-3183	428	737
Couple	OW Income	12, 13 years	Yes	448	0	0	0	0	0
Couple	Min wage 1 partners	12, 13 years	Yes	2170	2022	0	2817	3117	0
Couple	Min wage 2 partners	12, 13 years	Yes	-2298	0	0	-1116	1165	736

Table 10 - GST/HST Rebate By Persona

Household Composition	Age of Dependents	Income	Disability	Housing Subsidy	2019 GST Rebate	2022 GST Rebate	GST Rebate Increase	GST Increase %
Single	N/A	OW Income	No	No	296	325	29	9.8
Single	N/A	Min Wage	No	No	451	496	45	9.98
Single	N/A	OW Income	Yes	No	296	325	29	9.8
Single	N/A	Min Wage	Yes	No	451	496	45	9.98
Single	N/A	OW Income	No	Yes	296	325	29	9.8
Single	N/A	Min Wage	No	Yes	451	496	45	9.98
Single	N/A	OW Income	Yes	Yes	296	325	29	9.8
Single	N/A	Min Wage	Yes	Yes	451	496	45	9.98
Couple	N/A	OW Income	No	No	592	650	58	9.8
Couple	N/A	Min wage 1 partner	No	No	592	650	58	9.8
Couple	N/A	Min wage two partners	No	No	0	32	32	N/A
Couple	N/A	OW Income	Yes	No	592	650	58	9.8
Couple	N/A	Min wage 1 partner	Yes	No	592	650	58	9.8
Couple	N/A	Min wage two partners	Yes	No	0	32	32	N/A
Couple	N/A	OW Income	No	Yes	592	650	58	9.8
Couple	N/A	Min wage 1 partner	No	Yes	592	650	58	9.8
Couple	N/A	Min wage two partners	No	Yes	0	32	32	N/A
Couple	N/A	OW Income	Yes	Yes	592	650	58	9.8



Household Composition	Age of Dependents	Income	Disability	Housing Subsidy	2019 GST Rebate	2022 GST Rebate	GST Rebate Increase	GST Increase %
Couple	N/A	Min wage 1 partner	Yes	Yes	592	650	58	9.8
Couple	N/A	Min wage two partners	Yes	Yes	0	32	32	N/A
Sole Support	3 years	OW Income	No	No	747	821	74	9.91
Sole Support	3 years	Min Wage	No	No	747	821	74	9.91
Sole Support	3 years	OW Income	Yes	No	747	821	74	9.91
Sole Support	3 years	Min Wage	Yes	No	747	821	74	9.91
Sole Support	3 years	OW Income	No	Yes	747	821	74	9.91
Sole Support	3 years	Min Wage	No	Yes	747	821	74	9.91
Sole Support	3 years	OW Income	Yes	Yes	747	821	74	9.91
Sole Support	3 years	Min Wage	Yes	Yes	747	821	74	9.91
Sole Support	4 years	OW Income	No	No	747	821	74	9.91
Sole Support	4 years	Min Wage	No	No	747	821	74	9.91
Sole Support	4 years	OW Income	Yes	No	747	821	74	9.91
Sole Support	4 years	Min Wage	Yes	No	747	821	74	9.91
Sole Support	4 years	OW Income	No	Yes	747	821	74	9.91
Sole Support	4 years	Min Wage	No	Yes	747	821	74	9.91
Sole Support	4 years	OW Income	Yes	Yes	747	821	74	9.91
Sole Support	4 years	Min Wage	Yes	Yes	747	821	74	9.91
Sole Support	12, 13 years	OW Income	No	No	902	992	90	9.98
Sole Support	12, 13 years	Min Wage	No	No	902	992	90	9.98
Sole Support	12, 13 years	OW Income	Yes	No	902	992	90	9.98

Household Composition	Age of Dependents	Income	Disability	Housing Subsidy	2019 GST Rebate	2022 GST Rebate	GST Rebate Increase	GST Increase %
Sole Support	12, 13 years	Min Wage	Yes	No	902	992	90	9.98
Sole Support	12, 13 years	OW Income	No	Yes	902	992	90	9.98
Sole Support	12, 13 years	Min Wage	No	Yes	902	992	90	9.98
Sole Support	12, 13 years	OW Income	Yes	Yes	902	992	90	9.98
Sole Support	12, 13 years	Min Wage	Yes	Yes	902	992	90	9.98
Couple	3 years	OW Income	No	No	747	821	74	9.91
Couple	3 years	Min wage 1 partner	No	No	747	821	74	9.91
Couple	3 years	Min wage two partners	No	No	328.7	452.7	124	37.74
Couple	3 years	OW Income	Yes	No	747	821	74	9.91
Couple	3 years	Min wage 1 partner	Yes	No	747	821	74	9.91
Couple	3 years	Min wage two partners	Yes	No	328.7	452.72	124	37.74
Couple	3 years	OW Income	No	Yes	747	821	74	9.91
Couple	3 years	Min wage 1 partner	No	Yes	747	821	74	9.91
Couple	3 years	Min wage two partners	No	Yes	328.7	452.72	124	37.7
Couple	3 years	OW Income	Yes	Yes	747	821	74	9.9
Couple	3 years	Min wage 1 partner	Yes	Yes	747	821	74	9.91
Couple	3 years	Min wage two partners	Yes	Yes	328.7	452.7	124	37.74

Household Composition	Age of Dependents	Income	Disability	Housing Subsidy	2019 GST Rebate	2022 GST Rebate	GST Rebate Increase	GST Increase %
Couple	4 years	OW Income	No	No	747	821	74	9.9
Couple	4 years	Min wage 1 partner	No	No	747	821	74	9.9
Couple	4 years	Min wage two partners	No	No	328.7	452.7	124	37.7
Couple	4 years	OW Income	Yes	No	747	821	74	9.91
Couple	4 years	Min wage 1 partner	Yes	No	747	821	74	9.9
Couple	4 years	Min wage two partners	Yes	No	328.7	452.7	124	37.7
Couple	4 years	OW Income	No	Yes	747	821	74	9.9
Couple	4 years	Min wage 1 partner	No	Yes	747	821	74	9.9
Couple	4 years	Min wage two partners	No	Yes	328.7	452.7	124	37.7
Couple	4 years	OW Income	Yes	Yes	747	821	74	9.9
Couple	4 years	Min wage 1 partner	Yes	Yes	747	821	74	9.9
Couple	4 years	Min wage two partners	Yes	Yes	328.7	452.7	124	37.7
Couple	12, 13 years	OW Income	No	No	902	992	90	9.98
Couple	12, 13 years	Min wage 1 partner	No	No	902	992	90	9.98
Couple	12, 13 years	Min wage two partners	No	No	281.1	374.2	93.1	33.1
Couple	12, 13 years	OW Income	Yes	No	902	992	90	9.98

Household Composition	Age of Dependents	Income	Disability	Housing Subsidy	2019 GST Rebate	2022 GST Rebate	GST Rebate Increase	GST Increase %
Couple	12, 13 years	Min wage 1 partner	Yes	No	902	992	90	9.98
Couple	12, 13 years	Min wage two partners	Yes	No	281.1	374	93	33.1
Couple	12, 13 years	OW Income	No	Yes	902	992	90	9.98
Couple	12, 13 years	Min wage 1 partner	No	Yes	902	992	90	9.98
Couple	12, 13 years	Min wage two partners	No	Yes	281.1	374	93	33.1
Couple	12, 13 years	OW Income	Yes	Yes	902	992	90	9.98
Couple	12, 13 years	Min wage 1 partner	Yes	Yes	902	992	90	9.98
Couple	12, 13 years	Min wage two partners	Yes	Yes	281.1	374	93	33.1

Table 11 - Ontario Trillium Sales Tax Increases By Persona

Household Composition	Income	Age of Dependents	Disability	Housing Subsidy	2019 Ont. Trillium Sales Tax Annual	2022 Ont. Trillium Sales Tax Annual	Ont. Trillium Sales Tax % Increase	Ont. Trillium Sales Tax \$ Increase
Single	OW Income	N/A	No	No	\$312.96	\$345.00	10.24%	\$32.04
Single	Min Wage	N/A	No	No	\$259.08	\$312.48	20.61%	\$53.40
Single	OW Income	N/A	Yes	No	\$312.96	\$345.00	10.24%	\$32.04
Single	Min Wage	N/A	Yes	No	\$259.08	\$312.48	20.61%	\$53.40
Single	OW Income	N/A	No	Yes	\$312.96	\$345.00	10.24%	\$32.04
Single	Min Wage	N/A	No	Yes	\$259.08	\$312.48	20.61%	\$53.40
Single	OW Income	N/A	Yes	Yes	\$312.96	\$345.00	10.24%	\$32.04
Single	Min Wage	N/A	Yes	Yes	\$259.08	\$312.48	20.61%	\$53.40
Couple	OW Income	N/A	No	No	\$626.04	\$690.00	10.22%	\$63.96
Couple	Min wage 1 partner	N/A	No	No	\$626.04	\$690.00	10.22%	\$63.96
Couple	Min wage 2 partners	N/A	No	No	\$0.00	\$0.00	0.00%	\$0.00
Couple	OW Income	N/A	Yes	No	\$626.04	\$690.00	10.22%	\$63.96
Couple	Min wage 1 partner	N/A	Yes	No	\$626.04	\$690.00	10.22%	\$63.96
Couple	Min wage 2 partners	N/A	Yes	No	\$0.00	\$0.00	0.00%	\$0.00
Couple	OW Income	N/A	No	Yes	\$626.04	\$690.00	10.22%	\$63.96
Couple	Min wage 1 partner	N/A	No	Yes	\$626.04	\$690.00	10.22%	\$63.96
Couple	Min wage 2 partners	N/A	No	Yes	\$62.28	\$0.00	0.00%	-\$62.28

Household Composition	Income	Age of Dependents	Disability	Housing Subsidy	2019 Ont. Trillium Sales Tax Annual	2022 Ont. Trillium Sales Tax Annual	Ont. Trillium Sales Tax % Increase	Ont. Trillium Sales Tax \$ Increase
Couple	OW Income	N/A	Yes	Yes	\$626.04	\$690.00	10.22%	\$63.96
Couple	Min wage 1 partner	N/A	Yes	Yes	\$626.04	\$690.00	10.22%	\$63.96
Couple	Min wage 2 partners	N/A	Yes	Yes	\$62.28	\$0.00	0.00%	-\$62.28
Sole Support	OW Income	3 years	No	No	\$626.04	\$690.00	10.22%	\$63.96
Sole Support	Min Wage	3 years	No	No	\$626.04	\$690.00	10.22%	\$63.96
Sole Support	OW Income	3 years	Yes	No	\$626.04	\$690.00	10.22%	\$63.96
Sole Support	Min Wage	3 years	Yes	No	\$626.04	\$690.00	10.22%	\$63.96
Sole Support	OW Income	3 years	No	Yes	\$626.04	\$690.00	10.22%	\$63.96
Sole Support	Min Wage	3 years	No	Yes	\$626.04	\$690.00	10.22%	\$63.96
Sole Support	OW Income	3 years	Yes	Yes	\$626.04	\$690.00	10.22%	\$63.96
Sole Support	Min Wage	3 years	Yes	Yes	\$626.04	\$690.00	10.22%	\$63.96
Sole Support	OW Income	4 years	No	No	\$626.04	\$690.00	10.22%	\$63.96
Sole Support	Min Wage	4 years	No	No	\$626.04	\$690.00	10.22%	\$63.96
Sole Support	OW Income	4 years	Yes	No	\$626.04	\$690.00	10.22%	\$63.96
Sole Support	Min Wage	4 years	Yes	No	\$626.04	\$690.00	10.22%	\$63.96
Sole Support	OW Income	4 years	No	Yes	\$626.04	\$690.00	10.22%	\$63.96
Sole Support	Min Wage	4 years	No	Yes	\$626.04	\$690.00	10.22%	\$63.96
Sole Support	OW Income	4 years	Yes	Yes	\$626.04	\$690.00	10.22%	\$63.96
Sole Support	Min Wage	4 years	Yes	Yes	\$626.04	\$690.00	10.22%	\$63.96
Sole Support	OW Income	12, 13 years	No	No	\$939.00	\$1,035.00	10.22%	\$96.00

Household Composition	Income	Age of Dependents	Disability	Housing Subsidy	2019 Ont. Trillium Sales Tax Annual	2022 Ont. Trillium Sales Tax Annual	Ont. Trillium Sales Tax % Increase	Ont. Trillium Sales Tax \$ Increase
Sole Support	Min Wage	12, 13 years	No	No	\$939.00	\$1,035.00	10.22%	\$96.00
Sole Support	OW Income	12, 13 years	Yes	No	\$939.00	\$1,035.00	10.22%	\$96.00
Sole Support	Min Wage	12, 13 years	Yes	No	\$939.00	\$1,035.00	10.22%	\$96.00
Sole Support	OW Income	12, 13 years	No	Yes	\$939.00	\$1,035.00	10.22%	\$96.00
Sole Support	Min Wage	12, 13 years	No	Yes	\$939.00	\$1,035.00	10.22%	\$96.00
Sole Support	OW Income	12, 13 years	Yes	Yes	\$939.00	\$1,035.00	10.22%	\$96.00
Sole Support	Min Wage	12, 13 years	Yes	Yes	\$939.00	\$1,035.00	10.22%	\$96.00
Couple	OW Income	3 years	No	No	\$939.00	\$1,035.00	10.22%	\$96.00
Couple	Min wage 1 partner	3 years	No	No	\$939.00	\$1,035.00	10.22%	\$96.00
Couple	Min wage 2 partners	3 years	No	No	\$269.76	\$373.68	38.52%	\$103.92
Couple	OW Income	3 years	Yes	No	\$939.00	\$1,035.00	10.22%	\$96.00
Couple	Min wage 1 partner	3 years	Yes	No	\$939.00	\$1,035.00	10.22%	\$96.00
Couple	Min wage 2 partners	3 years	Yes	No	\$269.76	\$373.68	38.52%	\$103.92
Couple	OW Income	3 years	No	Yes	\$939.00	\$1,035.00	10.22%	\$96.00
Couple	Min wage 1 partner	3 years	No	Yes	\$939.00	\$1,035.00	10.22%	\$96.00
Couple	Min wage 2 partners	3 years	No	Yes	\$269.76	\$373.68	38.52%	\$103.92
Couple	OW Income	3 years	Yes	Yes	\$939.00	\$1,035.00	10.22%	\$96.00
Couple	Min wage 1 partner	3 years	Yes	Yes	\$939.00	\$1,035.00	10.22%	\$96.00

Household Composition	Income	Age of Dependents	Disability	Housing Subsidy	2019 Ont. Trillium Sales Tax Annual	2022 Ont. Trillium Sales Tax Annual	Ont. Trillium Sales Tax % Increase	Ont. Trillium Sales Tax \$ Increase
Couple	Min wage 2 partners	3 years	Yes	Yes	\$269.76	\$373.68	38.52%	\$103.92
Couple	OW Income	4 years	No	No	\$939.00	\$1,035.00	10.22%	\$96.00
Couple	Min wage 1 partner	4 years	No	No	\$939.00	\$1,035.00	10.22%	\$96.00
Couple	Min wage 2 partners	4 years	No	No	\$269.76	\$373.68	38.52%	\$103.92
Couple	OW Income	4 years	Yes	No	\$939.00	\$1,035.00	10.22%	\$96.00
Couple	Min wage 1 partner	4 years	Yes	No	\$939.00	\$1,035.00	10.22%	\$96.00
Couple	Min wage 2 partners	4 years	Yes	No	\$269.76	\$373.68	38.52%	\$103.92
Couple	OW Income	4 years	No	Yes	\$939.00	\$1,035.00	10.22%	\$96.00
Couple	Min wage 1 partner	4 years	No	Yes	\$939.00	\$1,035.00	10.22%	\$96.00
Couple	Min wage 2 partners	4 years	No	Yes	\$269.76	\$373.68	38.52%	\$103.92
Couple	OW Income	4 years	Yes	Yes	\$939.00	\$1,035.00	10.22%	\$96.00
Couple	Min wage 1 partner	4 years	Yes	Yes	\$939.00	\$1,035.00	10.22%	\$96.00
Couple	Min wage 2 partners	4 years	Yes	Yes	\$269.76	\$373.68	38.52%	\$103.92
Couple	OW Income	12, 13 years	No	No	\$1,251.96	\$1,380.00	10.23%	\$128.04
Couple	Min wage 1 partner	12, 13 years	No	No	\$1,251.96	\$1,380.00	10.23%	\$128.04
Couple	Min wage 2 partners	12, 13 years	No	No	\$582.84	\$718.68	23.31%	\$135.84



Household Composition	Income	Age of Dependents	Disability	Housing Subsidy	2019 Ont. Trillium Sales Tax Annual	2022 Ont. Trillium Sales Tax Annual	Ont. Trillium Sales Tax % Increase	Ont. Trillium Sales Tax \$ Increase
Couple	OW Income	12, 13 years	Yes	No	\$1,251.96	\$1,380.00	10.23%	\$128.04
Couple	Min wage 1 partner	12, 13 years	Yes	No	\$1,251.96	\$1,380.00	10.23%	\$128.04
Couple	Min wage 2 partners	12, 13 years	Yes	No	\$582.84	\$718.68	23.31%	\$135.84
Couple	OW Income	12, 13 years	No	Yes	\$1,251.96	\$1,380.00	10.23%	\$128.04
Couple	Min wage 1 partner	12, 13 years	No	Yes	\$1,251.96	\$1,380.00	10.23%	\$128.04
Couple	Min wage 2 partners	12, 13 years	No	Yes	\$582.84	\$718.68	23.31%	\$135.84
Couple	OW Income	12, 13 years	Yes	Yes	\$1,251.96	\$1,380.00	10.23%	\$128.04
Couple	Min wage 1 partner	12, 13 years	Yes	Yes	\$1,251.96	\$1,380.00	10.23%	\$128.04
Couple	Min wage 2 partners	12, 13 years	Yes	Yes	\$582.84	\$718.68	23.31%	\$135.84

Table 12 - Ontario Trillium OEPTC Increases By Persona

Household Composition	Income	Age of Dependents	Housing Subsidy	2019 Ontario Trillium OEPTC and NOEC Annual	2022 Ontario Trillium OEPTC and NOEC Annual	Ontario Trillium OEPTC % Increase	Ontario Trillium OEPTC \$ Increase
Single	OW Income	N/A	No	\$605.76	\$678.00	11.93%	\$72.24
Single	Min Wage	N/A	No	\$578.88	\$661.80	14.32%	\$82.92
Single	OW Income	N/A	Yes	\$605.76	\$678.00	11.93%	\$72.24
Single	Min Wage	N/A	Yes	\$578.88	\$661.80	14.32%	\$82.92
Couple	OW Income	N/A	No	\$344.40	\$374.40	8.71%	\$30.00
Couple	Min wage one partner	N/A	No	\$360.48	\$401.16	11.28%	\$40.68
Couple	Min wage two partners	N/A	No	\$344.40	\$374.40	8.71%	\$30.00
Couple	OW Income	N/A	Yes	\$360.48	\$401.16	11.28%	\$40.68
Couple	Min wage one partner	N/A	Yes	\$605.76	\$678.00	11.93%	\$72.24
Couple	Min wage two partners	N/A	Yes	\$605.76	\$678.00	11.93%	\$72.24
Sole Support	OW Income	3 years	No	\$190.20	\$207.48	9.09%	\$17.28
Sole Support	Min Wage	3 years	No	\$605.76	\$678.00	11.93%	\$72.24
Sole Support	OW Income	3 years	Yes	\$605.76	\$678.00	11.93%	\$72.24
Sole Support	Min Wage	3 years	Yes	\$190.20	\$207.48	9.09%	\$17.28
Sole Support	OW Income	4 years	No	\$366.00	\$396.00	8.20%	\$30.00
Sole Support	Min Wage	4 years	No	\$453.84	\$496.08	9.31%	\$42.24
Sole Support	OW Income	4 years	Yes	\$0.00	\$96.12	0.00%	\$96.12

Household Composition	Income	Age of Dependents	Housing Subsidy	2019 Ontario Trillium OEPTC and NOEC Annual	2022 Ontario Trillium OEPTC and NOEC Annual	Ontario Trillium OEPTC % Increase	Ontario Trillium OEPTC \$ Increase
Sole Support	Min Wage	4 years	Yes	\$366.00	\$396.00	8.20%	\$30.00
Sole Support	OW Income	12, 13 years	No	\$453.84	\$496.08	9.31%	\$42.24
Sole Support	Min Wage	12, 13 years	No	\$0.00	\$96.12	0.00%	\$96.12
Sole Support	OW Income	12, 13 years	Yes	\$605.76	\$678.00	11.93%	\$72.24
Sole Support	Min Wage	12, 13 years	Yes	\$605.76	\$678.00	11.93%	\$72.24
Couple	OW Income	3 years	No	\$605.76	\$678.00	11.93%	\$72.24
Couple	Min wage one partner	3 years	No	\$605.76	\$678.00	11.93%	\$72.24
Couple	Min wage two partners	3 years	No	\$369.84	\$397.44	7.46%	\$27.60
Couple	OW Income	3 years	Yes	\$466.08	\$496.08	6.44%	\$30.00
Couple	Min wage one partner	3 years	Yes	\$369.84	\$397.44	7.46%	\$27.60
Couple	Min wage two partners	3 years	Yes	\$466.08	\$496.08	6.44%	\$30.00
Couple	OW Income	4 years	No	\$605.76	\$678.00	11.93%	\$72.24
Couple	Min wage one partner	4 years	No	\$605.76	\$678.00	11.93%	\$72.24
Couple	Min wage two partners	4 years	No	\$605.76	\$678.00	11.93%	\$72.24
Couple	OW Income	4 years	Yes	\$605.76	\$678.00	11.93%	\$72.24

Household Composition	Income	Age of Dependents	Housing Subsidy	2019 Ontario Trillium OEPTC and NOEC Annual	2022 Ontario Trillium OEPTC and NOEC Annual	Ontario Trillium OEPTC % Increase	Ontario Trillium OEPTC \$ Increase
Couple	Min wage one partner	4 years	Yes	\$369.84	\$397.44	7.46%	\$27.60
Couple	Min wage two partners	4 years	Yes	\$453.84	\$496.08	9.31%	\$42.24
Couple	OW Income	12, 13 years	No	\$369.84	\$399.84	8.11%	\$30.00
Couple	Min wage one partner	12, 13 years	No	\$453.84	\$496.08	9.31%	\$42.24
Couple	Min wage two partners	12, 13 years	No	\$659.04	\$739.68	12.24%	\$80.64
Couple	OW Income	12, 13 years	Yes	\$659.04	\$739.68	12.24%	\$80.64
Couple	Min wage one partner	12, 13 years	Yes	\$659.04	\$739.68	12.24%	\$80.64
Couple	Min wage two partners	12, 13 years	Yes	\$659.04	\$739.68	12.24%	\$80.64

Table 13- Climate Action Incentive Payment By Persona

Household Composition	Income	Age of Dependents	Disability	Housing Subsidy	2019 Climate Action Incentive	2022 Climate Action Incentive
Single	OW Income	N/A	No	No	\$224.00	\$488.00
Single	Min Wage	N/A	No	No	\$224.00	\$488.00
Single	OW Income	N/A	Yes	No	\$224.00	\$488.00
Single	Min Wage	N/A	Yes	No	\$224.00	\$488.00
Single	OW Income	N/A	No	Yes	\$224.00	\$488.00
Single	Min Wage	N/A	No	Yes	\$224.00	\$488.00
Single	OW Income	N/A	Yes	Yes	\$224.00	\$488.00
Single	Min Wage	N/A	Yes	Yes	\$224.00	\$488.00
Couple	OW Income	N/A	No	No	\$336.00	\$732.00
Couple	Min wage 1 partner	N/A	No	No	\$336.00	\$732.00
Couple	Min wage 2 partners	N/A	No	No	\$336.00	\$732.00
Couple	OW Income	N/A	Yes	No	\$336.00	\$732.00
Couple	Min wage 1 partner	N/A	Yes	No	\$336.00	\$732.00

Household Composition	Income	Age of Dependents	Disability	Housing Subsidy	2019 Climate Action Incentive	2022 Climate Action Incentive
Couple	Min wage 2 partners	N/A	Yes	No	\$336.00	\$732.00
Couple	OW Income	N/A	No	Yes	\$336.00	\$732.00
Couple	Min wage 1 partner	N/A	No	Yes	\$336.00	\$732.00
Couple	Min wage 2 partners	N/A	No	Yes	\$336.00	\$732.00
Couple	OW Income	N/A	Yes	Yes	\$336.00	\$732.00
Couple	Min wage 1 partner	N/A	Yes	Yes	\$336.00	\$732.00
Couple	Min wage 2 partners	N/A	Yes	Yes	\$336.00	\$732.00
Sole Support	OW Income	3 years	No	No	\$336.00	\$732.00
Sole Support	Min Wage	3 years	No	No	\$336.00	\$732.00
Sole Support	OW Income	3 years	Yes	No	\$336.00	\$732.00
Sole Support	Min Wage	3 years	Yes	No	\$336.00	\$732.00
Sole Support	OW Income	3 years	No	Yes	\$336.00	\$732.00
Sole Support	Min Wage	3 years	No	Yes	\$336.00	\$732.00

Household Composition	Income	Age of Dependents	Disability	Housing Subsidy	2019 Climate Action Incentive	2022 Climate Action Incentive
Sole Support	OW Income	3 years	Yes	Yes	\$336.00	\$732.00
Sole Support	Min Wage	3 years	Yes	Yes	\$336.00	\$732.00
Sole Support	OW Income	4 years	No	No	\$336.00	\$732.00
Sole Support	Min Wage	4 years	No	No	\$336.00	\$732.00
Sole Support	OW Income	4 years	Yes	No	\$336.00	\$732.00
Sole Support	Min Wage	4 years	Yes	No	\$336.00	\$732.00
Sole Support	OW Income	4 years	No	Yes	\$336.00	\$732.00
Sole Support	Min Wage	4 years	No	Yes	\$336.00	\$732.00
Sole Support	OW Income	4 years	Yes	Yes	\$336.00	\$732.00
Sole Support	Min Wage	4 years	Yes	Yes	\$336.00	\$732.00
Sole Support	OW Income	12, 13 years	No	No	\$392.00	\$854.00
Sole Support	Min Wage	12, 13 years	No	No	\$392.00	\$854.00
Sole Support	OW Income	12, 13 years	Yes	No	\$392.00	\$854.00
Sole Support	Min Wage	12, 13 years	Yes	No	\$392.00	\$854.00
Sole Support	OW Income	12, 13 years	No	Yes	\$392.00	\$854.00

Household Composition	Income	Age of Dependents	Disability	Housing Subsidy	2019 Climate Action Incentive	2022 Climate Action Incentive
Sole Support	Min Wage	12, 13 years	No	Yes	\$392.00	\$854.00
Sole Support	OW Income	12, 13 years	Yes	Yes	\$392.00	\$854.00
Sole Support	Min Wage	12, 13 years	Yes	Yes	\$392.00	\$854.00
Couple	OW Income	3 years	No	No	\$392.00	\$854.00
Couple	Min wage 1 partner	3 years	No	No	\$392.00	\$854.00
Couple	Min wage 2 partners	3 years	No	No	\$392.00	\$854.00
Couple	OW Income	3 years	Yes	No	\$392.00	\$854.00
Couple	Min wage 1 partner	3 years	Yes	No	\$392.00	\$854.00
Couple	Min wage 2 partners	3 years	Yes	No	\$392.00	\$854.00
Couple	OW Income	3 years	No	Yes	\$392.00	\$854.00
Couple	Min wage 1 partner	3 years	No	Yes	\$392.00	\$854.00
Couple	Min wage 2 partners	3 years	No	Yes	\$392.00	\$854.00
Couple	OW Income	3 years	Yes	Yes	\$392.00	\$854.00



Household Composition	Income	Age of Dependents	Disability	Housing Subsidy	2019 Climate Action Incentive	2022 Climate Action Incentive
Couple	Min wage 1 partner	3 years	Yes	Yes	\$392.00	\$854.00
Couple	Min wage 2 partners	3 years	Yes	Yes	\$392.00	\$854.00
Couple	OW Income	4 years	No	No	\$392.00	\$854.00
Couple	Min wage 1 partner	4 years	No	No	\$392.00	\$854.00
Couple	Min wage 2 partners	4 years	No	No	\$392.00	\$854.00
Couple	OW Income	4 years	Yes	No	\$392.00	\$854.00
Couple	Min wage 1 partner	4 years	Yes	No	\$392.00	\$854.00
Couple	Min wage 2 partners	4 years	Yes	No	\$392.00	\$854.00
Couple	OW Income	4 years	No	Yes	\$392.00	\$854.00
Couple	Min wage 1 partner	4 years	No	Yes	\$392.00	\$854.00
Couple	Min wage 2 partners	4 years	No	Yes	\$392.00	\$854.00
Couple	OW Income	4 years	Yes	Yes	\$392.00	\$854.00

Household Composition	Income	Age of Dependents	Disability	Housing Subsidy	2019 Climate Action Incentive	2022 Climate Action Incentive
Couple	Min wage 1 partner	4 years	Yes	Yes	\$392.00	\$854.00
Couple	Min wage 2 partners	4 years	Yes	Yes	\$392.00	\$854.00
Couple	Min wage 2 partners	12, 13 years	No	No	\$448.00	\$976.00
Couple	Min wage 2 partners	12, 13 years	No	No	\$448.00	\$976.00
Couple	Min wage 2 partners	12, 13 years	No	No	\$448.00	\$976.00
Couple	Min wage 2 partners	12, 13 years	Yes	No	\$448.00	\$976.00
Couple	Min wage 2 partners	12, 13 years	Yes	No	\$448.00	\$976.00
Couple	Min wage 2 partners	12, 13 years	Yes	No	\$448.00	\$976.00
Couple	Min wage 2 partners	12, 13 years	No	Yes	\$448.00	\$976.00
Couple	Min wage 2 partners	12, 13 years	No	Yes	\$448.00	\$976.00
Couple	Min wage 2 partners	12, 13 years	No	Yes	\$448.00	\$976.00

Household Composition	Income	Age of Dependents	Disability	Housing Subsidy	2019 Climate Action Incentive	2022 Climate Action Incentive
Couple	Min wage 2 partners	12, 13 years	Yes	Yes	\$448.00	\$976.00
Couple	Min wage 2 partners	12, 13 years	Yes	Yes	\$448.00	\$976.00
Couple	Min wage 2 partners	12, 13 years	Yes	Yes	\$448.00	\$976.00