

I am in need of some money. What are some government sources of income which may be available to me?

There are various sources of income which are administered by the government and you may be available for them depending on your particular situation. The following is a brief overview of some of the common sources of income.

If you have been employed or self-employed, you may be eligible for **Employment Insurance (EI) benefits**. Regular EI benefits are for those who face an interruption of earnings but are ready and available to work. There are also special benefits for those who take time off work or self-employment due to illness, pregnancy, caring for a new child (including a newly adopted child), or caring for a seriously ill/injured person. Workers must have made sufficient contributions to the EI system before qualifying.

If you have made at least one valid contribution to the Canada Pension Plan system through employment or a relevant family member has, you may be eligible for **Canada Pension Plan (CPP) benefits**. The CPP retirement pension is for those who have reached at least the age of 65. There is also the possibility of receiving an early retirement pension if you have reached the age of 60 and have essentially stopped working but drawing this pension will mean that your retirement pension will stay at a lower amount. There is also a disability benefit for those adults of any age who cannot work due to a serious physical and/or mental disability and this is expected to last for a prolonged period of time, and there is a children's benefit if the recipient of a CPP disability benefit has a dependent child. For those contributors to the CPP system who die, there may be benefits for the surviving spouse/common-law partner and/or for dependent children. There is also a death benefit which is a one-time payment for your estate.

If you have reached the age of 65, you may be eligible for the **Old Age Security Pension (OAS)**. You need not have been employed/self-employed in order to qualify for this pension nor is it income-related (unless your income is quite high). It is related to your immigration status as well as the years you have resided in Canada. There are also supplements to the OAS for low-income pensioners which are dependent on your income for the previous year, **Guaranteed Income Supplement (GIS)** and the provincial **Guaranteed Annual Income System (GAINS)**. There is also an **Allowance** for spouses/common-law partners of low-income OAS pensioners who are themselves aged 60-64 and an **Allowance for the Survivor** for those spouses/common-law partners aged 60-64 who have lost a spouse/partner who was eligible for OAS.

If you are low-income or have no income, you may qualify for **Ontario Works (OW)** or for **Ontario Disability Support Program (ODSP)** benefits. These are the two forms of basic social assistance in Ontario. For OW, you are expected to take steps towards becoming employed unless you fall into certain exceptions (e.g., due to illness, caregiving responsibilities). For ODSP, generally you have to show that you are medically eligible (that is, that you have a physical and/or mental disability) as well as financially qualify.

Some other sources of income include **Workplace Safety and Insurance Board (WSIB)** benefits, **Canada Child Tax Benefit and other related benefits**, **Assistance for Children with Severe Disabilities (ACSD)**, the **Resettlement Assistance Program (RAP)** for government-sponsored refugees, and **federal/provincial tax credits** such as Goods and Services (GST) credit.

Some of the above-mentioned sources of income can be combined.

The above is a simply a summary of sources of income and, if interested, you should seek more information and/or legal advice. You may start by contacting our intake line.