

POLICY BRIEF

How research organizations can effectively work with individuals receiving social assistance in Ontario: addressing barriers to employment and compensation

ABOUT THIS DOCUMENT

Published by:

MAP Centre for Urban Health Solutions, St. Michael's Hospital, Unity Health Toronto

Prepared by:

Chi-Hang Jonathan Sinn, Ayan Yusuf, Rene Adams, Bee Lee Soh

Designed by:

Medical Media, Unity Health Toronto

Coordination:

This project was conducted by MAP Centre for Urban Health Solutions, a world-leading research centre dedicated to creating a healthier future for all. For more information, visit <https://maphealth.ca/>. This project was supported by a Canadian Institutes of Health Research (CIHR) Foundation Grant (FDN-167263) awarded to Stephen W. Hwang.

Suggested citation:

MAP Centre for Urban Health Solutions. (2024). *How research organizations can effectively work with individuals receiving social assistance in Ontario: addressing barriers to employment and compensation*. Toronto: St. Michael's Hospital, Unity Health Toronto.

Special thanks to:

George Da Silva, Katherine Francombe Pridham, Evie Gogosis, Victoria Hatfield, Dr. Stephen Hwang, [MAP Community Expert Group members](#), and our colleagues at MAP Centre for Urban Health Solutions, particularly the [Upstream Lab](#).

Land acknowledgment:

We wish to acknowledge the sacred land on which MAP, St. Michael's Hospital and Unity Health Toronto operate. It has been a site of human activity for 15,000 years. This land is the territory of the Huron-Wendat and Petun First Nations, the Seneca, and, most recently, the Mississaugas of the Credit First Nation. The territory was the subject of the Dish With One Spoon Wampum Belt Covenant, an agreement between the Iroquois Confederacy and Confederacy of the Ojibwe and allied nations to peaceably share and care for the resources around the Great Lakes. Today, the meeting place of Toronto is still the home of many Indigenous people from across Turtle Island, and we are grateful to have the opportunity to work in the community, on this territory. We are also mindful of broken covenants and the need to strive to make right with all our relations.

Table of Contents

EXECUTIVE SUMMARY 01

SOCIAL ASSISTANCE IN ONTARIO 02

What are Ontario’s social assistance programs?

What are the concerns about Ontario’s social assistance programs?

LOW EARNINGS EXEMPTIONS AND PUNITIVE BENEFIT CLAW-BACKS 04

Why are earnings exemptions and benefit claw-backs a problem?

RECOMMENDATIONS 05

What can research organizations do to reduce the harms of earnings exemptions and benefit “claw-backs” when working with people who receive social assistance?

REFERENCES 09

APPENDICES 12

Appendix A: Comparative summary of Ontario Works (OW) and the Ontario Disability Support Program (ODSP)

Appendix B: Relevant policy directives for OW and ODSP

Appendix C: Case Study

Note: This policy brief focuses on Ontario’s social assistance programs. However, community advocates have raised similar challenges with other government financial benefits (e.g., Canada Pension Plan (CPP)).

Executive Summary

Social assistance programs provide income supports to individuals and households living in poverty and deep financial need. In Ontario, the Ministry of Children, Community & Social Services determines social assistance policy, which is then administered municipally as **Ontario Disability Support Program (ODSP) and Ontario Works (OW)**. OW is for people who demonstrate financial need and are unable to find employment, while ODSP is for people who are in financial need and living with disability. Currently, social assistance rates are insufficient relative to the cost of living. This issue began with cuts to social assistance rates in the mid-1990s, and has been maintained with complex processes and policies. As a result, people who receive social assistance face growing issues with housing, food, and income insecurity across the province. One area of Ontario's social assistance programs that has consistently been highlighted is the policy directives for earnings exemptions, which allow people to earn income without a loss of social assistance benefits up to a certain threshold. **However, these exemptions, described as benefit “claw-backs” by advocates, create barriers to financial independence and long-term, stable employment.** As an individual's or households' personal income increases, the income supports they receive are reduced or “clawed back” until they become ineligible.

People who work at research organizations across Ontario should be familiar with ODSP and OW because they may interact with people receiving social assistance during research processes. The engagement, hiring, and compensation of people with lived experience as research partners is an increasingly common approach in research, but there are no specific guidelines for how researchers should compensate individuals receiving ODSP or OW who are involved in research. Without an awareness of how the programs' earnings exemptions and benefit “claw-back” policy directives work, **researchers may compromise an individual's eligibility to receive benefits through social assistance, deter them from participating in research, and lose the trust of communities.** Efforts should be made to allow people with lived experience of Ontario's social assistance programs to contribute to research. This requires a willingness on the part of researchers and staff to understand ODSP and OW's policy directives in order to support individuals and households receiving social assistance and advocate for change in organizational policies that create barriers.

To foster research settings that are mindful of the experiences of people receiving social assistance in Ontario and the potential challenges they face, the following are four recommendations for researchers and staff in research organizations:

1



Provide fair, appropriate, and equitable compensation and other supports for people with lived/living experience who are involved in supporting research teams and projects.

2



Understand Ontario's social assistance system and how it can affect an individual's ability to participate in research.

3



Develop an engagement and compensation strategy before commencing the research project that is mindful of earnings exemptions and benefit “claw-backs” in ODSP and OW policies.

4



Advocate for organizational compensation policies that are mindful of financial insecurity, especially for individuals who are receiving social assistance.



SOCIAL ASSISTANCE IN ONTARIO

The aim of this policy brief: Why should researchers involved in health and social research be aware of social assistance programs in Ontario?

This policy brief aims to help readers understand Ontario's social assistance programs and their limitations. This is important for a few reasons. Firstly, by becoming familiar with these programs, people involved in research can better contextualize the socio-demographic data frequently collected in healthcare research. Secondly, researchers may interact with individuals who receive social assistance during the research process. If they are unfamiliar with how Ontario's social assistance programs (**Ontario Disability Support Program (ODSP) and Ontario Works (OW)**) function, they may unintentionally compromise their eligibility for social assistance benefits. Furthermore, a lack of understanding of these programs and their implications for individuals can deter people from participating or partnering in research and result in a loss of community trust.

Engagement, consultation, and hiring of people who are affected by research through their lived or living expertise is an increasingly common approach in research,^{1,2} however, gaps remain. One of the gaps faced by many organizations involved in research is the lack of equitable hiring and payment

processes for people with lived or living expertise of the research topics. The Canadian Institutes of Health Research's Strategy for Patient-Oriented Research (SPOR) encourages organizations to compensate patients if they are engaged as partners.³ However, there are no additional guidelines that outlines how research organizations in Ontario should approach compensation for people receiving ODSP or OW and who wish to be involved in research. Moreover, organizations involved in research often do not allocate full-time, permanent employment positions with benefits for people with lived or living expertise. Individuals are usually engaged through short-term service contracts, or through stipend or honorarium agreements. This means people need to remain on social assistance programs while contributing to research that directly or indirectly affects them. Unfortunately, income earned through participating in research initiatives may result in such individuals being "punished" and losing access to their employment and financial supports as the programs have several flaws.

What are Ontario's social assistance programs?

Social assistance programs provide income supports to individuals and households experiencing financial insecurity and poverty.^{4,5} They are often integrated into a broader social safety net to help cover the costs of basic needs, such as shelter and food.⁶⁻⁹ These programs often require people to participate in employment activities in order to receive benefits.¹⁰⁻¹⁵

The provincial and territorial governments are responsible for providing social assistance across Canada.¹⁶ In Ontario, social assistance policy is determined by the Ministry of Children, Community & Social Services and administered through two programs: ODSP and OW.¹⁷ Both programs provide employment and financial assistance for those in financial need. ODSP also requires people to have a qualifying disability under the program's definition of disability or be a member of a

“prescribed class”, which is a category of people exempted from the processes of qualification (i.e., individual who are 65+ and not eligible for Old Age Security).¹⁷ If a person's application is approved, they will receive employment and financial supports for as long as they remain eligible.⁷

Through income supports, social assistance programs aim to:¹³⁻¹⁶

- **Prevent individuals and households from falling into poverty or bring them out of it**
- **Support transitions from welfare to stable, paid employment**
- **Close income gaps by targeting low-income households**

For a comparative summary of ODSP and OW, see **Appendix A**.

What are the concerns about Ontario's social assistance programs?

“Legislated poverty” has been used to describe the way in which ODSP and OW policy directives have created and sustained poverty.^{18,19} In 1995, the then-welfare program rates were cut by over 20%, making people receiving social assistance unable to meet their basic needs in subsequent years as rates did not keep up with inflation.²⁰⁻²³ At this time, the welfare program was reconceived as OW and ODSP, designed on the concept that people living in poverty are motivated to work if there is an incentive.^{20,24} To create this incentive, both programs have earnings exemption policies, described by advocates as benefit “claw-backs”, that allow people to keep some of their income without an immediate reduction in their benefits.^{20,25,26} In practice, these policies have been noted to make the transition from ODSP and OW to financial independence unlikely due to strict criteria, complex rules, and administrative and reporting burdens.^{24,27-29}

Income benefits from OW and ODSP are not indexed to the growing costs related to basic needs, such as housing, child care, transportation, clothing, and food, that are essential for self-reliance.^{24,27} The low monthly payments prevent recipients from accruing savings, which places them at greater risk for financial emergencies. The cycle of financial insecurity is further reinforced by requiring people to exhaust all income sources and to maintain few assets in order to remain eligible for income supports.^{30,31} These constraints, alongside the “claw-backs”, contribute to housing insecurity, which is particularly problematic in settings where the costs of living are higher. For example, a single adult living with a disability and no dependents can receive up to \$1,228 per month through ODSP,³² but the current average market rent for a bachelor apartment in Toronto is \$1,317.³³ People receiving social assistance are often forced to rely on survival strategies, such as staying with an abusive partner, to remain housed.³⁴

For more information about ODSP, OW, and their policy directives, see **Appendix B**.

Low Earnings Exemptions and Punitive Benefit Claw-Backs

Why are earnings exemptions and benefit claw-backs a problem?

Earnings exemptions allow individuals and households on social assistance to keep some of their net employment earnings without any reductions in their monthly income supports. However, these supports are reduced or “clawed back” over a certain income threshold. For details of these exemptions, see *Table 1* and Appendix C for a case study.

Earnings exemptions were intended to incentivize returns to work and to reduce long-term dependence on social assistance.^{20,35} Although some people are able to find work and transition off social assistance, the nature of the employment is often unstable and low-paying without adequate supports.³⁵ Combined with the loss of benefits and the administrative burden of frequently reporting income, many people reapply for ODSP or OW.³⁵ This cycle reinforced by these “claw-backs” impacts systematically marginalized groups, such as Indigenous and racialized communities, the most, due to racial economic inequalities that make long-term reliance on social assistance even more likely.^{36,37}

Table 1. Comparison of monthly earnings exemptions

Monthly earnings exemptions ¹			Resulting “claw-backs”	
OW ²	First \$200: Fully exempt	➔	OW ²	None
OW ²	Any earnings above \$200 : Partially exempt by 50%	➔	OW ²	For every \$100 in excess earnings, income support is reduced by \$50
ODSP ³	First \$1000: Fully exempt	➔	ODSP ³	None
ODSP ³	Any earnings above \$1000 : Partially exempt by 25%	➔	ODSP ³	For every \$100 in excess earnings, income support is deducted by \$75

¹ Exempt earnings are not included in the calculation of monthly income support. Non-exempt earnings are included when calculating eligibility for income supports.

² The first \$200 in monthly net earnings for individuals receiving OW is exempt as income. Any earnings exceeding \$200 are subject to a 50% partial exemption, where income support is reduced by 50 cents for every dollar made in net earnings. In other words, the amount of OW payments reduces by half the amount of earnings above \$200.

³ The first \$1,000 in monthly net earnings for individuals receiving ODSP is exempt. Any earnings exceeding \$1,000 are subject to a 75% partial exemption, where income support is reduced by 75 cents for every dollar made in net earnings.

Recommendations

What can research organizations do to reduce the harms of earnings exemptions and benefit “claw-backs” when working with people who receive social assistance?

Research organizations are uniquely positioned to learn from, and work with people with lived experience of Ontario’s social assistance programs. They can provide insights into the gaps of ODSP and OW that researchers without these experiences would otherwise be unable to understand. Moreover, people receiving OW/ODSP have other lived/living expertise that is essential to informing social and health research (i.e., disabilities, health system navigation). A lack of awareness in researchers of social assistance programs in Ontario and their punitive aspects can discourage people who receive social assistance from participating in research because their financial circumstances may be negatively impacted. The following are four recommendations to create a research setting that is mindful of the impacts of earnings exemptions and benefit “claw-backs”:

1



Provide fair, appropriate, and equitable compensation and other supports for people with lived/living experience who are involved in supporting research teams and projects.

Integrating people with lived experience into research processes with appropriate compensation is an increasingly common approach.³⁹⁻⁴¹ This is not only to recognize their contributions to research, but to support efforts to address the broader issues of poverty and income insecurity and resulting impacts on our health system. Evidence has shown that people with lived experience play a crucial role in contextualizing and mobilizing research that directly affects them.⁴²⁻⁴⁵ However, barriers such as educational requirements, criminal background checks, and insufficient funding may be cited as reasons for not employing people with lived experience. Researchers should challenge this within their organizations and determine ways to recruit and compensate people with lived experience to create a more welcoming, inclusive, and equitable research organization. Compensation is not simply a monetary transaction. It is also a symbolic act, on the part of the research institution, recognizing the value of individuals and their voices. More specifically, there should be a strong consideration to recruit those receiving ODSP or OW, and facilitate:



Compensation for their involvement that is in line with what the organization pays people (i.e., employee, external consultants) doing work with comparable time and effort. The form of the compensation (i.e., method of disbursement such as cash, cheque) should be flexible enough to accommodate the needs of different people, including those receiving ODSP or OW. For example, cash payment is a common approach, but individuals should be provided with a range of payment methods and options.^{46,47} **Individuals should also be asked when they want to receive a payment,⁴⁷ which is important for individuals receiving social assistance because they have to routinely report their income to ODSP and OW to maintain their eligibility, and may prefer to receive payments at a certain frequency and up to a certain amount. Finally, individuals should be allowed to decline any and all forms of payment.³**



Access to capacity-building, skills training, coaching, counselling, professional development opportunities, and other supports in order to support the creation of an inclusive and safe environment for collaboration and career progression.^{39,41}



Creation of a program or opportunities to employ people as staff that takes into consideration the unique living/lived expertise they can provide.



Understand Ontario's social assistance system and how it can affect an individual's ability to participate in research.

People receiving social assistance who wish to participate in research may receive compensation that can cause their ODSP or OW benefits to be partially or completely “clawed back”. For people who are hired and work on an ongoing basis, income received from their involvement in research is likely to exceed the earnings exemptions, particularly for those who are on OW. If this happens, it is expected that people who wish to accumulate savings and/or obtain higher employment income will lose access to social assistance benefits. Even in cases where someone cannot be formally hired, researchers and staff should:



Be familiar with Ontario's social assistance system and its key problems with respect to low assistance rates and penalization of additional personal income that exceeds the earnings thresholds. Researchers and staff should take time to understand earnings exemptions and benefit “claw-backs” for individuals on OW, ODSP, or other benefit programs.⁴⁸



Be familiar with the research institution's policies and processes for recruiting community partners and how to create equitable opportunities for people on social assistance to participate in research.





Develop an engagement and compensation strategy before commencing the research project that is mindful of earnings exemptions and benefit “claw-backs” in ODSP and OW policies.

Researchers and staff should make reasonable efforts to understand how individuals and households want to be engaged and compensated as early as possible, especially if they are receiving social assistance and constrained by earnings exemptions and benefit “claw backs”. Having a strategy to guide these efforts will encourage researchers to:



Include individuals and households receiving social assistance in the financial planning of the project as early as possible, such as during submission of research grant proposals, and preferably before they are involved in research processes.³⁹ This will assist in the development of compensation plans that are flexible and mindful of different economic circumstances, particularly when social assistance is a primary source of income.



Discuss compensation and other available supports with individuals and households early, so that they can make informed choices about how they wish to be acknowledged.³ Individuals and households should be invited to express their own interests in the project, and how they want to support the research and be supported while doing so, beyond just compensation.^{46,49}

Compensation resulting from this strategy should also be:



Set up as early as possible to establish expectations, address bureaucratic “hurdles”, and prevent delays in payment.^{46,49} Payment should be discussed upfront with transparency, confidentiality, respect, and sensitivity.^{3,49} Details about payment processes (i.e., how payments will be documented) and schedules, role expectations, extent of contributions, hours of engagement, reimbursement of related expenses, and legal implications should be shared and agreed upon with individuals before commencing any research work.^{46,47,50} Additionally, language in these agreements should be clear to avoid misunderstandings and should be reviewed regularly.



Adequate and reflective of the contributions and unique knowledge that people bring to the table.² Some may only want to contribute as advisors, which is more in line with an occasional honorarium or stipend.⁴⁰ If people are actively involved in the research, researchers and staff should explore the possibility of a higher compensation rate or an employment contract that provides benefits.^{40,48} Some organizations may allow researchers and staff to disburse compensation in the form of gift cards, which can be reported to ODSP and OW as gifts and not as income, or cash for people without bank accounts, and possibly divide payments over several months to reduce the likelihood of becoming ineligible for social assistance or impacting the income and benefits they receive.^{39,51} Nevertheless, this is not a sustainable approach to addressing the barriers faced by people who receive social assistance.



4



Advocate for organizational compensation policies that are mindful of financial insecurity, especially for individuals who are receiving social assistance.

Providing compensation to people without being sensitive to the wide range of financial circumstances that individuals may be experiencing can lead to unintended harms. Organizational compensation policies should thus be:



Well understood by researchers and staff prior to engaging with individuals and households. This includes understanding the relevant financial policies and protocols that govern compensation, as well as incorporating a budget for engagement work.^{46,52} Researchers and staff should consult with their organization's finance department to determine available compensation processes and payroll methods,⁴⁶ and to ensure that the payment options they are hoping to provide are possible.^{3,47} It is also an opportunity to determine which payments are taxable income and require tax slips, and whether they would be classified as exempt or non-exempt earnings under ODSP and OW policy directives.³ For example, honoraria are often paid for short-term engagements; however if it is paid in a way similar to a salary, ODSP considers it as employment income.^{48,53}



Flexible to account for different local contexts of research institutions and the unique experiences of people.^{46,54} For example, when deciding on the amount of compensation, researchers and staff should factor in the costs of living which vary by geographic location. Compensation cannot be approached in the same way for every person or community, because what is appropriate compensation for one may not be appropriate for another.⁴⁶



Consistent within and, where possible, between institutions in the same local region so that guidelines can be shared and agreed upon, and people can expect to be treated and paid in similar ways regardless of the research setting they are in.⁴⁰ This requires a collaborative approach in addressing barriers to compensation, such as staff capacity, knowledge, and attitudes toward compensation.⁴⁶

References

1. Feige S, Choubak M. *Compensating People with Lived Experience: Best Practices and Highlights from the Literature*. Community Engaged Scholarship Institute; 2019. <https://atrium.lib.uoguelph.ca/xmlui/handle/10214/17653>
2. Greer AM, Amlani A, Burmeister C, et al. Peer engagement barriers and enablers: insights from people who use drugs in British Columbia, Canada. *Can J Public Health*. 2019;110(2):227-235.
3. Canadian Institutes of Health Research. Considerations when paying patient partners in research. Canadian Institutes of Health Research. Published September 15, 2021. <https://cihr-irsc.gc.ca/e/51466.html>
4. Sod-Erdene O, Shahidi FV, Ramraj C, Hildebrand V, Siddiqi A. Is social assistance boosting the health of the poor? Results from Ontario and three countries. *Can J Public Health*. 2019;110(4):386-394.
5. Kuivalainen S. The production of last resort support: A comparison of social assistance schemes in Europe using the notion of welfare production and the concept of social rights. *Eur J Soc Secur*. 2005;7(1):35-56.
6. Gough I, Bradshaw J, Ditch J, Eardley T, Whiteford P. Social assistance in OECD countries. *J Eur Soc Policy*. 1997;7(1):17-43.
7. Government of Canada. *Social Assistance Statistical Report: 2009-2013*. Government of Canada; 2016. https://www.canada.ca/content/dam/esdc-edsc/documents/services/social-assistance/reports/statistical-2009-2013/SASR_2009-2013_EN.pdf
8. Grosh M, Del Ninno C, Tesliuc E, Ouerghi A. *For Protection and Promotion: The Design and Implementation of Effective Safety Nets*. World Bank Publications; 2008.
9. Tesliuc E, Pop L, Grosh M, Yemtsov R. Income support for the poorest: A review of experience in Eastern Europe and Central Asia. Published online 2014.
10. Beatty H. Ontario disability support program: Policy and implementation. *JL Soc Pol*. 1999;14:1.
11. Crisp R, Fletcher D. *A Comparative Review of Workfare Programmes in the United States, Canada and Australia*. Centre for Regional Economic and Social Research; 2008. Accessed August 8, 2022. <https://www.shu.ac.uk/-/media/home/research/cresr/reports/r/review-workfare-usa-canada-australia.pdf>
12. Daguerre A, Etherington D. Workfare in 21st century Britain: The erosion of rights to social assistance. *Lond Middx Univ*. Published online 2014. Accessed August 8, 2022. https://workfare.org.uk/images/uploads/docs/Workfare_in_21st_century_Britain-Final.pdf
13. Lødemel I, Trickey H. *"An Offer You Can't Refuse": Workfare in International Perspective*. Policy Press; 2001.
14. Lødemel I, Moreira A. *Activation or Workfare? Governance and the Neo-Liberal Convergence*. Oxford University Press; 2014.
15. Pennisi S, Baker Collins S. Workfare under Ontario Works: Making sense of jobless work. *Soc Policy Adm*. 2017;51(7):1311-1329.
16. Curtis LJ, Pennock M. Social assistance, lone parents and health: what do we know, where do we go? *Can J Public Health*. 2006;97(3):S4-S11.
17. Ministry of Children, Community and Social Services. Social assistance. Government of Ontario. Published November 1, 2020. Accessed December 1, 2022. <https://www.ontario.ca/page/social-assistance>
18. Clarke J. Doug Ford's war on Ontario's poor. Socialist Project. Published November 30, 2018. Accessed October 7, 2023. <https://socialistproject.ca/2018/11/doug-fords-war-on-ontarios-poor/>
19. Pin L, Levac L, Rodenburg E. Legislated poverty? An intersectional policy analysis of COVID-19 income support programs in Ontario, Canada. *J Poverty*. 2023;27(5):404-425. doi:10.1080/10875549.2022.2113590
20. Gabel T, Clemens J, LeRoy S. *Welfare Reform in Ontario: A Report Card*. Fraser Institute Vancouver, BC; 2004.
21. Zon N, Granofsky T. *Resetting Social Assistance Reform*. Munk School of Global Affairs & Public Policy, University of Toronto; 2019.
22. Laidley J, Tabbara M. *Welfare in Canada, 2020*. Maytree; 2021. https://maytree.com/wp-content/uploads/Welfare_in_Canada_2020.pdf
23. Stapleton J. *Why Is It so Tough to Get Ahead? How Our Tangled Social Programs Pathologize the Transition to Self-Reliance*. Metcalf Foundation; 2007. Accessed December 1, 2022. https://openpolicyontario.s3.amazonaws.com/uploads/2012/02/Metcalf_final-for_Dec5-07.pdf

24. Peter N, Polgar JM. Social assistance in Ontario: What is the problem represented to be? *J Poverty*. 2021;25(3):229-248.
25. Smart S. A STEP toward workfare: The supports to employment program and sole support mothers. *JL Soc Pol*. 1990;6:226.
26. Nightingale S, Sabatini R. *Welfare-No Fair: A Critical Analysis of Ontario's Welfare System (1985-1994)*. Fraser Institute; 1996. <https://policycommons.net/artifacts/421174/welfare-no-fair/1391875/>
27. Smith-Carrier T, Montgomery P, Mossey S, Shute T, Forchuk C, Rudnick A. Erosion of social support for disabled people in Ontario: an appraisal of the Ontario Disability Support Program (ODSP) using a human rights framework. *Can J Disabil Stud*. 2020;9(1):1-30.
28. Chouinard V, Crooks VA. 'Because they have all the power and I have none': state restructuring of income and employment supports and disabled women's lives in Ontario, Canada. *Disabil Soc*. 2005;20(1):19-32. doi:10.1080/0968759042000283610
29. Herd D, Mitchell A, Lightman E. Rituals of degradation: Administration as policy in the Ontario Works programme. *Soc Policy Adm*. 2005;39(1):65-79. doi:10.1111/j.1467-9515.2005.00425.x
30. Tabbara M. *Social Assistance Summaries, 2021*. Maytree; 2022. https://maytree.com/wp-content/uploads/Social_Assistance_Summaries_All_Canada.pdf
31. Kovac L. ODSP: Redefining disability. Accessibility for Ontarians with Disabilities Act. Published July 17, 2019. <https://www.aoda.ca/odsp-redefining-disability/>
32. Income Security Advocacy Centre. OW & ODSP rates and the Ontario Child Benefit. Published online September 27, 2022. Accessed January 2, 2022. https://incomesecurity.org/wp-content/uploads/2022/09/Sept-2022-OW-and-ODSP-rates-and-OCB-EN_.pdf
33. City of Toronto. Current City of Toronto average market rents & utility allowances. City of Toronto. <https://www.toronto.ca/community-people/community-partners/social-housing-providers/affordable-housing-operators/current-city-of-toronto-average-market-rents-and-utility-allowances/>
34. Canadian Feminist Alliance for International Action. *No Action: No Progress*. Canadian Feminist Alliance for International Action; 2010:1-27. https://tbinternet.ohchr.org/Treaties/CEDAW/Shared%20Documents/CAN/INT_CEDAW_NGS_CAN_13431_E.pdf
35. Peter N, Polgar JM. Making occupations possible? Critical narrative analysis of social assistance in Ontario, Canada. *J Occup Sci*. 2020;27(3):327-341.
36. Banting K, Thompson D. The puzzling persistence of racial inequality in Canada. *Can J Polit Sci*. 2021;54(4):870-891. doi:10.1017/S0008423921000585
37. Block S, Galabuzi GE, Tranjan R. *Canada's Colour Coded Income Inequality*. Canadian Centre for Policy Alternatives; 2019. Accessed February 11, 2024. <https://policyalternatives.ca/sites/default/files/uploads/publications/National%20Office/2019/12/Canada's%20Colour%20Coded%20Income%20Inequality.pdf>
38. Torjman S. *Workfare: A Poor Law*. Caledon Institute of Social Policy; 1996. <https://maytree.com/wp-content/uploads/10ENG-1.pdf>
39. Ibáñez-Carrasco F, Watson JR, Tavares J. Supporting peer researchers: recommendations from our lived experience/expertise in community-based research in Canada. *Harm Reduct J*. 2019;16(1):1-5. doi:<https://doi.org/10.1186/s12954-019-0322-6>
40. Feige S, Choubak M. *Compensating People with Lived Experience: Best Practices and Highlights from the Literature*. Community Engaged Scholarship Institute; 2019. <https://atrium.lib.uoguelph.ca/xmlui/handle/10214/17653>
41. Provincial System Support Program. Peer positive toolbox: Preparing organizations to better engage people with lived experience through equitable processes. Published online 2017. <http://improvingystems.ca/img/Peer-Positive-Toolbook-Final-November-24.pdf>
42. Padwa H, Henwood BF, Ijadi-Maghsoodi R, et al. Bringing lived experience to research on health and homelessness: Perspectives of researchers and lived experience partners. *Community Ment Health J*. 2023;59(7):1235-1242. doi:10.1007/s10597-023-01138-6
43. Beames JR, Kikas K, O'Grady-Lee M, et al. A new normal: Integrating lived experience into scientific data syntheses. *Front Psychiatry*. 2021;12. <https://www.frontiersin.org/articles/10.3389/fpsy.2021.763005>

44. Sheikhan NY, Kuluski K, McKee S, Hiebert M, Hawke LD. Exploring the impact of engagement in mental health and substance use research: A scoping review and thematic analysis. *Health Expect.* 2023;26(5):1806-1819. doi:10.1111/hex.13779
45. Centre for Addictions and Mental Health. The involvement of Persons with Lived Experience (PWLE) in paid staff roles when implementing Housing First. Presented at: December 4, 2018. <https://cdn2.hubspot.net/hubfs/316071/TEN%20LE%20Plans/9%20-%20HF%20PWLE%20webinar%20Dec%202018.pdf>
46. Greer A, Newman C, Burmeister C, et al. *Peer Engagement Principles and Best Practices: A Guide for BC Health Authorities and Other Providers*. BC Centre for Disease Control; 2017:1-50. <https://towardtheheart.com/assets/uploads/1516141269o4KkCMkq2ytmhxVyGjcQ9DSWtUoI1d8FLnzYdlv.pdf>
47. Becu A, Allan L. Peer payment standards for short-term engagements. Published online February 2018. http://www.bccdc.ca/resource-gallery/Documents/Educational%20Materials/Epid/Other/peer_payment-guide_2018.pdf
48. Greer A, Buxton JA. *A Guide for Paying Peer Research Assistants*. British Columbia Centre for Disease Control; 2016. Accessed August 19, 2022. <https://paninbc.ca/wp-content/uploads/2016/05/A-guide-for-paying-peer-research-assistants-challenges-and-opportunities.pdf>
49. Belle-Isle L, Pauly B, Benoit C, et al. From one ally to another: practice guidelines to better include people who use drugs at your decisionmaking tables. *CARBC Bull.* 2016;(14).
50. Urquhart C, Jasiura F. Trauma-informed practice guide. Published online May 2013. https://cewh.ca/wp-content/uploads/2012/05/2013_TIP-Guide.pdf
51. Kaida A, Carter A, Nicholson V, et al. Hiring, training, and supporting Peer Research Associates: Operationalizing community-based research principles within epidemiological studies by, with, and for women living with HIV. *Harm Reduct J.* 2019;16(47). doi:<https://doi.org/10.1186/s12954-019-0309-3>
52. Burkett D. Social inclusion policy. *Hamilt Hamilt Roundtable Poverty Reduct.* Published online 2009.
53. Ministry of Children, Community and Social Services. 5.1 - Definition and treatment of income. Government of Ontario. Accessed August 19, 2022. <https://www.ontario.ca/document/ontario-disability-support-program-policy-directives-income-support/51-definition-and>
54. Donnelly K, Doerge S, Vandergrift J, et al. Resident honorarium - Guiding principles and promising practices. Published online May 2015. <https://cdfcdc.ca/wp-content/uploads/2015/02/Honorarium-Guiding-Principles-and-Considerations-Final-July-2015.pdf>

Appendices

Appendix A: Comparative summary of Ontario Works (OW) and the Ontario Disability Support Program (ODSP)

	OW	ODSP
Administration	- Municipalities	- Province
Eligibility	- In financial need ⁴ - 16+ years of age - Resident of Ontario - Have assets within allowable limits - Participate in employment assistance activities ⁵	- In financial need ⁴ - 18+ years of age - Resident of Ontario - Have assets within allowable limits - If a dependent or non-disabled spouse, must participate in employment assistance activities ⁵ - Meet program's definition of a "person with a disability" ⁶ or a member of a "prescribed class" ⁷
Asset limits⁸	- Single: \$10,000 - Couple: \$15,000 - Additional \$500 for each dependent	- Single: \$40,000 - Couple: \$50,000 - Additional \$500 for each dependent
Application location	- Local OW office	- Local OW office - ODSP office (self-referral)
Application timeline	Immediate (if an emergency) to Weeks	Months
Application process	1) Preliminary discussion 2) Intake appointment 3) Submission of complete application 4) Notice of eligibility decision 5) Payment of assistance (if eligible)	If applying through local OW office: 1) Meet OW eligibility requirements 2) Referral to Disability Adjudication Unit (DAU) 3) Submission of Disability Determination Package (DDP)

⁴ Being in "[financial need](#)" is defined as a state where an individual and their household members (if any) lack financial resources to cover living expenses.

⁵ OW applicants, ODSP dependents, and ODSP non-disabled spouses must complete a "[Participation Agreement](#)" with a caseworker that outlines the employment assistance activities the applicant will participate in to begin the process towards stable, paid employment.

⁶ In the [Ontario Disability Support Program Act, 1997, c.25, Sched. 21, s. 4\(1\)](#), a person is a person with a disability if: "(a) the person has a substantial physical or mental impairment that is continuous or recurrent and expected to last one year or more; (b) the direct and cumulative effect of the impairment on the person's ability to attend to his or her personal care, function in the community and function in a workplace, results in a substantial restriction in one or more of these activities of daily living; and (c) the impairment and its likely duration and the restriction in the person's activities of daily living have been verified by a person with the prescribed qualifications."

⁷ [Prescribed classes](#) are "specific categories of people who do not have to go through the disability adjudication process to qualify for ODSP income support."

⁸ Assets are property, possessions, money that belong to the individual or their family. Some assets (e.g., primary vehicle, place of residence) are exempt from the calculation.

	OW	ODSP
Application process		<p>4) Payment of assistance (if DAU determines that individual is eligible)</p> <p>If applying through ODSP office (self-referral)</p> <ol style="list-style-type: none"> 1) Complete Advance List to Applicant form 2) Application interview 3) Meet eligibility requirements 4) Referral to DAU 5) Submission of DDP 6) Payment of assistance (if DAU determines that individual is eligible)
Required identification and documentation for verification	<ul style="list-style-type: none"> -Social Insurance Number (SIN) -Health number (e.g., Health Card or another official document) -Proof of identity and date of birth (e.g., birth certificate) -Employment status (e.g., Record of Employment, pay stubs, employer letter of termination) -Income (e.g., bank statements, pay stubs, income tax assessments) -Assets (e.g., bank statements, life insurance policies) -Shelter costs (e.g., landlord letter, rental receipt, lease/rental agreement) -Status in Canada (e.g., birth certificate, citizenship certificate, passport) 	
Additional application documents	N/A	<ul style="list-style-type: none"> -Disability Determination Package (DDP) -Medical Review Package (MRP)
Types of support	<ul style="list-style-type: none"> -Financial assistance -Health-related and non-health related benefits -Employment supports and training -Full-Time Employment Benefit (FTEB)⁹ 	<ul style="list-style-type: none"> -Financial assistance -Health-related and non-health benefits -Disability-related benefits -Employment supports and training (optional if the individual has an approved disability) -Work-related benefit¹⁰

⁹ The [FTEB](#) is a benefit to help with expenses associated with starting full-time employment (i.e., working 30 or more hours per week), with a value of up to \$500 in a 12-month period. An individual is eligible if they have been on OW for three consecutive months.

¹⁰ The [work-related benefit](#) is a monthly \$100 benefit to cover work-related expenses if an individual on ODSP is receiving income from employment or a training program.

	OW	ODSP
Maximum monthly amount of support (basic needs + shelter = total)^{11,12}		
<i>Single without dependents</i>	\$343 + \$390 = \$733	\$706 + \$522 = \$1,228
<i>Single with a dependent aged 0-17</i>	\$360 + \$642 = \$1,002	\$849 + \$821 = \$1,670
<i>Single with a dependent aged 18+</i>	\$623 + \$642 = \$1,265	\$1,094 + \$821 = \$1,915
<i>Couple without dependents</i>	\$494 + \$642 = \$1,136	\$1,018 + \$821 = \$1,839
<i>Couple with a dependent aged 0-17</i>	\$494 + \$697 = \$1,191	\$1,018 + \$889 = \$1,907
<i>Couple with a dependent aged 18+</i>	\$652 + \$697 = 1,349	\$1,094 + \$889 = \$1,983
Payment method	<ul style="list-style-type: none"> - Direct bank deposit (DBD) - Reloadable payment card - Paper cheque 	
Reporting earnings	<ul style="list-style-type: none"> - MyBenefits app - Interactive Voice Response (IVR) system - Statement of Income (comes with cheque or DBD statement) 	<ul style="list-style-type: none"> - MyBenefits app - Interactive Voice Response (IVR) system - Employment/Training Income Report (comes with cheque or DBD statement)
Gifts and voluntary payments (including honoraria)	<ul style="list-style-type: none"> - Exempt up to \$10,000 in a 12-month period (per member of benefit unit) - Exemptions for honoraria that are reimbursements for out-of-pocket expenses 	<ul style="list-style-type: none"> - Exempt up to \$10,000 in a 12-month period (per member of benefit unit) - Exempt if used for disability-related items and services - Exemptions for honoraria depends on if they are recognition-based or salary-like¹³

¹¹ The calculated monthly payments that a recipient receives will depend on individual circumstances. Not all family types are provided.

¹² On September 1, 2022, the provincial government [increased ODSP core allowance rates by 5%](#). This meant that the basic monthly benefit for a single without dependents increased from \$1,169 to \$1,228, representing an increase of about \$58 per month or \$696 over 12 months. Beginning in July 2023, ODSP core allowance rates will be [adjusted annually to account for inflation](#).

¹³ Under ODSP policy directive "[5.1-Definition and treatment of income](#)", recognition-based honoraria are voluntary payments to recognize services provided by an individual can go under \$10,000 exemption for voluntary payments. Salary-like honoraria are payments to compensate services provided by an individual are treated as employment income. For the latter, earnings exemptions apply.

	OW	ODSP
Earnings exemptions¹⁴		
<i>First 3 months</i>	- No exemptions	N/A
<i>After 3 months</i>	- First \$200 in net monthly earnings is exempt - Earnings above \$200 are 50% exempt (i.e., amount of income support reduces by half the amount of earnings above \$200)	- First \$1,000 in net monthly earnings is exempt - Earnings above \$1,000 are 75% exempt
Transitioning off social assistance¹⁵	- Extended Health Benefit (EHB), for people who have excess income from any source, but health costs are still higher than their income - Extended Employment Health Benefit (EEHB), for people who have employment, but did not qualify for EHB and benefits offered by workplace does not provide good coverage	- Possible benefits: EHB, Transitional Health Benefit (THB), Employment Transition Benefit

¹⁴ Exempt earnings are not included in the calculation of monthly income support. Non-exempt earnings are included and thus applicable to the \$200 monthly threshold.

¹⁵ For more information regarding the process of transitioning off ODSP or OW, Epilepsy Ontario has a [helpful resource](#).

Appendix B: Relevant policy directives for OW and ODSP

OW [policy directives](#)

- Overview: [1.1 Overview of Ontario Works](#)
- Application process: [2.1 Application process](#)
- Calculating monthly amount of income support: [6.1 Calculating assistance](#)
- Basic needs: [6.2 Basic needs](#)
- Rent/shelter: [6.3 Shelter](#)
- Definition and treatment of income: [5.1 Income and exemptions](#) and [5.3 Earnings exemptions](#)
- Treatment of honoraria: [5.1 Income and exemptions](#)
- Benefits: [Ontario Works health-related benefits](#), [7.1 Summary of benefits](#)
- Transitioning off of OW: [7.3 Extended health benefits](#), [Working and earning while on Ontario Works](#)
- Employment supports: [8.1 Early employment supports](#)

ODSP policy directives for [income supports](#) and [employment supports](#)

- Overview: [Ontario Disability Support Program](#)
- Application process: [1.1 – Applications](#)
- Eligibility: [2.1 – Who is eligible: dependent adults](#), [2.2 – Who is eligible: dependent children](#), and [3.1 – Reviewing eligibility](#)
- Assessment of disability: [1.2 – Disability adjudication process](#) and [2.9 – Medical reviews](#)
- Basic needs: [6.1 – Basic needs calculation](#)
- Rent/shelter: [6.2 – Shelter calculation](#)
- Definition and treatment of income: [5.1 – Definition and treatment of income](#), [5.3 – Deductions from employment and training income](#), and [5.4 – Self-employment income](#)
- Treatment of honoraria: [5.1 – Definition and treatment of income](#)
- Assets: [4.1 – Definition and treatment of assets](#)
- Benefits: [Ontario Disability Support Program health and disability benefits](#), directives [9.1](#) through [9.20](#)
- Employment supports: [Ontario Disability Support Program policy directives for employment supports](#)

Appendix C: Case Study

A research team studying a health equity issue tasked a research coordinator with recruiting a community partner directly affected by the issue. The community partner would receive payment for consulting on the project over a two month period. During the recruitment process, the community partner disclosed that they receive Ontario Disability Support Program (ODSP) benefits and expressed concern that their involvement in the research could potentially impact their income benefits. The community partner expressed their preference for cash payment and requested that their payment stay within the monthly limit allowed under ODSP. The research coordinator consulted with the team and also looked into their institutional policies about payment methods and tax slips. They determined that they could pay in cash and work within the limits of ODSP but the institution would be issuing a T4A slip, meaning the amount could be seen as taxable income. They shared this information in advance with the community partner, who considered their other income that year before deciding to join the project. The community partner participated in research activities such as interpreting study results and collaborating on knowledge translation materials.

The total amount of compensation for their work was \$1600.00. This is \$600 over the fully exempted amount of \$1,000 per month for ODSP recipients. This could result in potential "clawbacks" if the full amount was paid out at the end of the second month as one invoice. The research coordinator and community partner discussed this, and, instead of one invoice, the community partner provided the research team with an invoice for \$800 at the end of the first month and followed with a second invoice for \$800 at the beginning of the next month to stay within the exempted amount and avoid impacts to ODSP benefits. Overall, the research team and the community partner navigated the situation transparently, ensuring the community partner could participate in the research and be compensated for their work without negatively impacting their benefits.