

Income Support

2025–2028 Business Plan
and 2025 Budget

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Executive Summary

Mission: To provide income and stability supports to Peel residents to enable self-sufficiency and improved quality of life.

Services We Provide

- Help Peel residents navigate and access income and community support and services.
- Provide application and assessment services for Ontario Works (OW) social assistance, Child Care Fee Subsidy, and emergency assistance programs.
- Delivery of the provincial Ontario Works social assistance program by offering case management and stability support services to help clients move toward employment.
- Oversee and ensure accountability for the Ontario Works program.

Interesting Facts About This Service

- Over 25,000 residents (1.7 per cent of Peel's population) receive Ontario Works assistance for an average of 2.5 years, facing complex barriers resulting in the need for intensive case management and stability support.
- In 2023, the maximum monthly Ontario Works benefit for basic needs and shelter for a single person was \$733, less than a third of Peel's Living Wage (the wage a worker needs to cover their basic needs and community participation).
- Ontario Works rates have not increased since 2018.
- 100 per cent of Ontario Works benefit costs are paid by the province.
- Ontario Works benefits paid to Peel clients are projected to exceed \$297.8 million in 2025.
- The municipal social assistance program now focuses on 'life stability support' as a core program element as the Income Support service continues to align its program delivery with the province's vision for transforming the social assistance program.

Highlights of the Business Plan

- Due to economic uncertainty, the increase in asylum seekers and the addition of Ontario Disability Support Program non-disabled adult clients to stability support services, there continues to be a sharp increase in applications and demand for Income Support services.
- Clients face increasingly complex barriers to finding and keeping employment, such as mental health challenges and addictions.

- The service delivery model and staff roles are being realigned to improve efficiency and service experience.
- Creating more equitable access for clients through inclusive, modernized services and better access to digital solutions.
- Ensuring Peel's needs are well represented by participating in provincially led client, employee, and community partner engagement opportunities.
- Completing file audits to ensure greater program accountability by verifying that program rules and requirements are being followed.
- Equipping staff with training and support to deliver services that lead to successful client outcomes.

Table 1. Budget Summary

	2025	2026	2027	2028
Operating Net Investment (in \$ thousands)	30,047	32,483	33,919	35,392
Capital Net Investment (in \$ thousands)	–	–	–	–
Full Time Equivalents	372.7	372.7	372.7	372.7

Core Services

Vision, Mission, Goals of Service and Service Delivery Model

Vision

To help lift Peel residents out of poverty by supporting them to take steps towards employment, greater independence, and an improved quality of life.

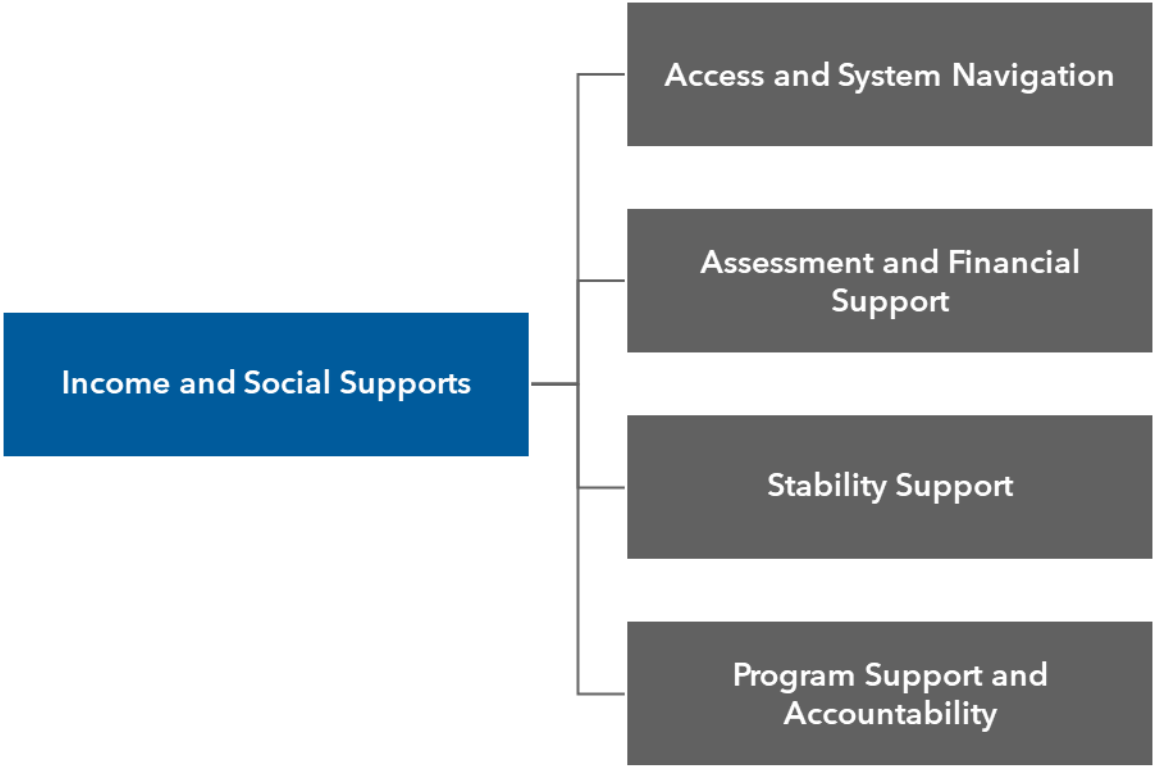
Mission

To provide income and stability supports to Peel residents to enable self-sufficiency and improved quality of life.

Goals of Service

1. Modernize our services to meet evolving community needs and system changes.
2. Provide responsive, efficient, and inclusive services to Peel residents.
3. Strengthen system planning through increased partnerships and influencing system change.
4. Promote and maintain an engaged and enabled workforce.

Service Delivery Model



Service Levels and Trends

Service Levels

Income Support provides centralized application assessment services for Human Services programs and is the delivery agent for the provincial Ontario Works social assistance program in Peel, providing client-centred, case management support. Income Support service levels and trends are summarized below.

Access and System Navigation Support

We are the first point of contact to provide service system navigation to Peel residents. In 2023, approximately 21,000 Peel residents visited the reception area for supports and services, representing an increase of over 100 per cent from 2022. Reception visits are projected to continue rising, with approximately 25,000 visits expected. In the first half of 2024, over 13,000 visitors have been documented.

Assessment and Financial Support

We triage and assess applications for Child Care Fee Subsidy and Income Support programs, including emergency assistance, funeral support, Ontario Works, and discretionary benefits for the Ontario Disability Support Program (ODSP). In 2023, over 30,000 applications and calls were received for Human Services programs. In the first half of 2024, over 17,000 applications have been received, and it is anticipated that we will receive over 34,000 applications by the end of the year.

Stability Support

We provide tailored, client-centred case management support, such as coaching, goal setting, and barrier assessment to help clients navigate and access programs and services in the community. These services support clients to take steps towards employment, greater independence, and an improved quality of life.

In 2023, an average of 15,000 Peel households (30,000 individual residents) accessed Ontario Works and stability support services monthly. This number is expected to increase to a monthly average of 22,000 Peel households (35,000 individual residents) by the end of 2024.

The Ontario Works program has undergone significant, provincially directed transformation in recent years, including the transition of social assistance employment supports moving from the Region to Employment Ontario and a shift in focus to stability support services. In 2023, we referred over 5,000 clients to Employment Ontario for job search assistance. Referrals to Employment Ontario continue to increase alongside our rising caseload, with over 6,000 clients referred in the first half of 2024 alone.

Program Support and Accountability

Dedicated Income Support staff provide strategic and operational oversight and management to ensure program compliance and accountability through program audits, budget management, and policy and business process improvement. In 2023, over 2,000 file audits were completed on files flagged by the province as potentially having a possible change in financial eligibility, representing 14 per cent of the average Ontario Works caseload. As our caseloads continue to increase, the province is expected to assign more files for review. It is projected that over 4,000 files will require a review in 2024, 18 per cent of our anticipated caseload.

This sub-service also provides program and contract management support and develops and delivers training modules and resources for over 300 staff.

Trends

The population in Peel is diverse and continues to evolve, requiring a range of unique supports and services. Income Support clients experience barriers that restrict or prevent their participation in employment-related activities and/or securing employment.

Below are current sector, service delivery and client caseload.

Sector

Income Support staff help clients access necessary supports, including mental health and addiction counselling, financial literacy, housing, and childcare. However, many services are not readily available, and waitlists are long. The future success in achieving client goals will depend on sufficient funding for the community services clients need.

Service Delivery

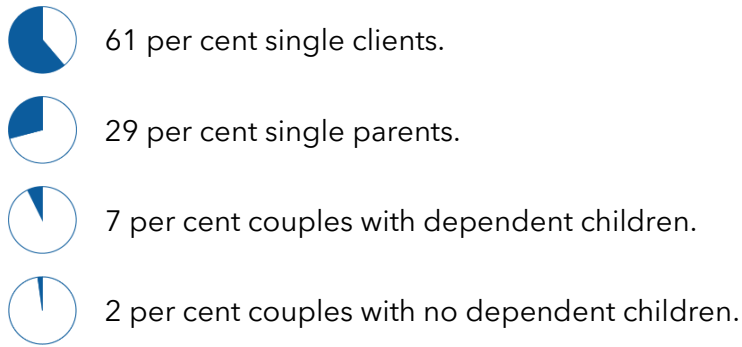
Our services continue to be delivered both digitally and in person to expand service options for clients. Hybrid service options will remain available in response to provincial program direction, identified community needs and client preferences.

In 2023, there was a significant increase in applications, leading to higher-than-desirable cases per caseworker. This issue has been addressed by hiring more staff and implementing a caseworker trainee program. However, as caseloads continue to grow, there will be ongoing financial pressure related to investment in staffing resources to effectively manage demand.

Client and Caseload

The Ontario Works caseload demographics have remained consistent with single clients making up the majority of clients served, and youth clients make up 10 per cent of clients across all case types.

Caseload composition includes:



Clients continue to have complex needs and barriers to gaining employment resulting in an increased need for stability supports.

Top five client barriers include:

1. Affording basic needs (including finding and keeping affordable housing) with current income.
2. Food security.
3. Lack of transportation.
4. Health and wellness (physical, mental, addictions).
5. Language skills (ESL).

In 2024, we are seeing an increase in applications for Income Support Services, along with an increase in asylum seekers and Emergency Assistance applicants. We are also seeing an increasing need for homelessness prevention supports and services for Ontario Works clients. These trends are expected to continue due to the uncertain and unpredictable economic environment and global instability. As a result, we are actively recruiting and training staff to keep up with the growing demand. A wide range of services and support will continue to be required to meet residents' growing and increasingly complex needs.

Another relevant trend impacting Income Support Services is the significant rise in the cost of living. Despite this, the Ontario Works benefit rates have remained unchanged since 2018, leaving clients struggling to meet even basic needs (housing, food, clothing).

In Peel, a single person household receiving Ontario Works has the lowest income relative to the poverty line¹. They receive \$10,253 in social assistance income (accounting for all federal and provincial benefits). This is \$10,471 (51 per cent) below the 2022 Deep Income Poverty threshold² and \$17,378 (63 per cent) below the poverty line.

This trend, combined with growing and increasingly complex caseloads may mean that additional funding is required in future years.

¹ In Ontario, the poverty line for a single person is \$2,302 per month (\$27,631/annually).

² The threshold for Deep Income Poverty is \$1,727 per month (\$20,723/annually). The Deep Income Poverty (MBM-DIP) threshold identifies households whose disposable income is less than 75 per cent of the Market Basket Measure.

Performance Measures and Results

The Region of Peel is committed to delivering services economically and efficiently. The Region's performance measures are used to help assess how well we are doing at achieving our goals and where we need to improve operations. The results also inform decision-making and strengthen accountability.

Program Measures

Performance measures determine the effectiveness of our service in providing income and stability support and moving clients towards employment readiness and self-sufficiency.

Income Support has established an 'Impact Measurement Framework' inclusive of measurements required by the province. These measures focus on program, divisional culture and client and community impact, aiming to demonstrate successes and opportunities for service improvements and efficiencies.

2023 Ontario Works program results show:

- 84 per cent of Ontario Works clients have created a plan with their Caseworker to help them become employment ready and self sufficient.
- An average of 95 per cent of provincial eligibility file audits were completed within the required timelines.
- Income Support utilized 100 per cent of the provincial program participation funding, ensuring that clients received the supports and services they needed to address barriers and achieve their goals.

Income Support service measures also include an 80 per cent target for the completion of timely reviews to ensure ongoing program eligibility and client participation. In 2023, we maintained an 86 per cent monthly average for eligibility reviews completed within the required 24-month period. These reviews ensure that only eligible clients continue to receive the supports and services they need.

Client Measures

An ongoing client engagement plan supports a collaborative, 'Working with You' culture for program design and delivery.

In 2023, a third-party survey was conducted with Income Support clients to gather feedback regarding their service experience. Survey responses were received from 540 recipients and the following results were observed:



80 per cent of respondents were satisfied with their first Income Support contact experience.



83 per cent of respondents were satisfied with their most recent Income Support contact experience.



Overall, 75 per cent of respondents reported they were satisfied with their entire Income Support service experience from beginning to end.

Plans are underway to ensure continued client engagement as it guides which services most effectively support clients. We have implemented a multi-dimensional approach to ensuring that we hear the voice of the client, which is demonstrated, through the distribution of client surveys, and opportunities for client feedback along our entire client services pathway.

Employee Measures

The development of an employee engagement, communication and training plan promotes an engaged and enabled workforce and strengthens divisional culture through inclusivity and a shared vision. It provides opportunities for staff to receive the appropriate training, tools, and resources to effectively support clients and manage their role responsibilities.

In 2023, our training team provided core training to 95 staff and launched the new Learning and Development resource page as a source for self-directed staff learning. In addition to internal trainings, Income Support staff also completed numerous external training courses which included topics around transformative and inclusive leadership, client service, mental health, navigating difficult conversations, trauma informed practice and compassion fatigue.

In 2023, through the Employee Ambassador Program and Social Committee, staff had the opportunity to participate in over 25 learning and engagement activities and events, sharing information and celebrating our diversity.

Awards and Achievements

Awards

Peel Celebrates Award

The Income Support Stability Supports team was awarded a Peel Celebrates-Community for Life Award as a result of significant contributions and impacts made to the community through services and partnerships.



Municipal Service Delivery Officials (MSDO) Excellence in Transformation Award

In May 2024, our Assessment Unit leadership attended a Municipal Service Delivery Officials (MSDO) conference. Our Assessment Unit was among the nominees for the MSDO Excellence in Transformation Award which highlighted our outstanding contributions and commitment to service excellence.

Achievements

Wellness Response and Assistance Program (WRAP)

Income Support introduced a new fund and partnered with 22 agencies to improve access to mental health services for Ontario Works clients. In 2023, over 6,000 Peel residents accessed supports through this program to address addiction, stress, anxiety, depression, and other mental health issues so that they can take steps toward greater independence and an improved quality of life.

Enabling Technology and Digital Solutions

To address the digital divide, we provided digital access support to clients. These supports aimed to increase access to technology, affordable internet, and digital literacy training. In 2023, we provided over 1,000 computers to clients and partnered with 13 community agencies to deliver digital literacy programming to over 900 Peel residents, helping them stay connected, building capacity for self-sufficiency and improving their employment and educational prospects. In post program surveys, an average of 97 per cent of respondents indicated that the Digital Literacy programs had positive impacts and improved their computer skills.

In 2023, we also implemented an affordable internet plan pilot and provided support to over 700 Ontario Works households.

Youth Initiatives

In 2023, Income Support hosted two 'Adventures for YOUTH' information fairs which connected Ontario Works clients between the ages of 16–29 to community organizations within Peel and created opportunities for them to achieve life stabilization goals around employment, education, and overall wellbeing. Over 100 youth clients and 30 community agencies participated in the events.



The 2025–2028 Business Plan Outlook

Planning for the Future

Service Delivery

Income Support Services work to improve the lives of Peel residents during their times of need, assuring they can access appropriate and timely supports and services at every stage of life.

We will continue to implement the provincial Social Assistance Renewal Plan, collaborating for improved, sustainable, and inclusive social assistance programs. Income Support will continue to deliver services to Peel residents that are responsive, efficient and client centred. We will also expand our partnership with community agencies and service providers to ensure clients receive the support they need to progress toward employment and independence.

Workforce Enablement

Income Support Services will implement strategies to promote an engaged and enabled workforce. Staff will receive the appropriate tools, training, and resources to enable them to provide stability support services through a diverse, equitable, and inclusive lens.

Community, Client, and Partner Engagement and Integration:

Our service has deep roots in the Peel community, developed through years of collaboration and partnerships with organizations across Peel. Income Support maintains active partnerships with more than 300 community agencies, faith-based organizations, service providers and community leaders and advocates. Our staff also contribute to more than 50 community tables and networks.

We will continue to collaborate with our community, clients, and partners to develop and advocate for programs and services to support our clients. We are committed to engaging in two-way collaborations to build relationships, share information, and gather input, ensuring that the diverse perspectives and needs of the community are considered in decision-making processes.

Finding Efficiencies

Continuous Improvement

The objective of Peel's Continuous Improvement Program is to optimize service delivery and maximize value for tax dollars spent. The completion of continuous improvement initiatives positively impacts client experience, employee engagement, cost savings and cost avoidance.

Income Support's Continuous Improvement initiatives include:

- The implementation of a new client experience pathway to improve service experience and operational efficiencies.
- The implementation of a service performance framework to support program compliance and outcome achievement.
- The development and implementation of Client and Community Engagement plans to improve and inform inclusive client experiences, service delivery, and increase partnerships.
- The implementation of new service approaches to improve and provide timely service to clients.
- The development of programs and services to support clients to address barriers with mental health and addictions and access to digital services.
- Implementing modern, cost-effective, digital solutions to optimize operational efficiencies, and strengthen program planning, decision making and service improvements.
- Enforcing responsible program stewardship through the administration of ongoing compliance audits and the completion of follow-up items to satisfy compliance requirements.
- The implementation of an employee solutions table comprised of staff from each sub-service within Income Support, aiming to strengthen collaboration and awareness of work across all areas and encourage proactive issue resolution and decision making.
- To meet the rapid increase demand for service, we have implemented a robust staff recruitment strategy which includes a trainee program to help recent graduates gain the experience and training they need to support the diverse needs of our clients.

Transforming Our Business with Technology

Our service aims to implement and utilize digital solutions to:

- Improve access to timely support and services.
- Reinforce service modernization.
- Increase operational efficiencies.

Online Applications

The province has implemented an online application process for individuals seeking assistance, using a risk-based eligibility methodology. This centralized intake process aims to increase client access to timely supports and services.

Data Management

Our service has implemented Microsoft data management platforms (Power BI and Power Apps) to improve data collection and availability. These data solutions have led to enhancements in service delivery and improved decision making through readily available program and service evidence and statistics.

Electronic Communication

Our service effectively utilizes the provincial electronic communication platform, MyBenefits. This increases communication options for social assistance clients and provides them with 24-hour access to a secure platform to submit required information.

Document Scanning and Storage

Our service has transitioned to a fully electronic document scanning and storage platform. This modern solution allows for a 100 per cent reduction in paper files and document retention while also increasing ease of access to information for our staff and clients.

Addressing Digital Barriers

To address the digital barriers faced by clients, we implemented several programs and increased our partnership with community agencies to provide affordable internet plans, digital literacy training, and access to computers.

Proposed Operating Budget

This part of the Business Plan sets out the financial resources required to deliver the proposed 2025–2028 Business Plan. Information is provided by major expenditures and revenue. The costs to maintain existing service levels and operationalize prior decisions are identified in the base budget changes separately from proposed changes. The net cost for the service in 2024 was \$27.5 million and the proposed budget for 2025 is \$30.0 million.

Net Expenditures: \$30.0 million (**Total Expenditures:** \$357.1 million)

Description (in \$ thousands)	2023 Actuals	2024 Approved Budget	2025 Proposed Budget	\$ Change Over 2024	% Change Over 2024
Operating Costs	3,023	2,421	2,581	161	6.6%
Labour Costs	34,203	40,642	43,238	2,596	6.4%
Reserve Contributions	—	—	—	—	—
Debt Charges	—	—	—	—	—
Grant Payments	159,324	167,851	300,408	132,557	79.0%
Facility, IT, HR and Other Support Costs	18,905	19,728	20,198	469	2.4%
Recoveries	(8,359)	(8,981)	(9,348)	(367)	4.1%
Total Expenditures	207,097	221,662	357,077	135,416	61.1%
Grants and Subsidies	(183,807)	(194,151)	(327,030)	(132,879)	68.4%
Supplementary Taxes	—	—	—	—	—
Fees and Services Charges	(14)	—	—	—	—
Transfer from Development Charges	—	—	—	—	—
Contributions from Reserves	—	—	—	—	—
Total Revenues	(183,822)	(194,151)	(327,030)	(132,879)	68.4%
Total Net Expenditure	\$23,275	\$27,511	\$30,047	\$2,536	9.2%

Note: May not add up due to rounding.

2025 Operating Budget Pressures

Service (in \$ thousands)	Total Expenditures	Total Revenue	Net Cost 2025 vs 2024	
2024 Revised Cost of Service	\$221,662	\$194,151	\$27,511	%
Cost of Living/Inflation¹				
Labour Costs	2,538	–	2,538	
Goods and Services	163		163	
Base Subsidy/Recoveries ²	-	–	-	
Cost Mitigation³				
Savings due to departmental realignment	(164)	–	(164)	
Base Budget Changes Subtotal	2,537	–	2,537	
Service Level Demand⁴				
Legislated Ontario Works Benefit increase due to change in monthly caseload (increase from 15,918 to 29,192)	132,879	132,879	–	
Service Level Changes Subtotal	132,879	132,879	–	
Total 2025 Budget Change	135,416	132,879	2,537	
2025 Proposed Budget	\$357,077	\$327,030	\$30,047	9.2%

Note: may not add up due to rounding.

Operating Budget Pressure Notes

¹Cost of Living/Inflation

- Cost of living increase for staffing costs.

²Cost Containment

- Miscellaneous savings of \$164,000 resulting from the ongoing review of budgets; these reductions will not impact service levels

³Service Level Demand

- 2025 average monthly budgeted caseload increased from the 2024 budget of 15,918 to 29,192. Benefit costs are fully funded by the province so no net impact on the budget due to the caseload change.
- Cost per caseload rates reflects no change. Province has not increased the rates since 2018.
- 2025 budget assumes no funding changes.

Staffing Resources

Table 2 provides a summary of the staffing resources by Sub-Service (as identified in the Core Services) for the budget year, forecast years and the prior year. The prior year should reflect any FTE changes approved by Council during the prior year.

Table 2. Staffing Resources to Achieve Level of Service

Sub-Service	2024	2025	2026	2027	2028
Access and System Navigation	23.8	23.8	23.8	23.8	23.8
Assessment and Financial Support	75.1	75.1	75.1	75.1	75.1
Stability Supports	213.9	213.9	213.9	213.9	213.9
Program Support and Accountability	59.9	59.9	59.9	59.9	59.9
Total	372.7	372.7	372.7	372.7	372.7

Note: Staffing resources are regular positions (Full Time Equivalent, FTE).

2025 Total Expenditures and Funding Source

Figure 1. 2025 Total Expenditures (in \$ millions)

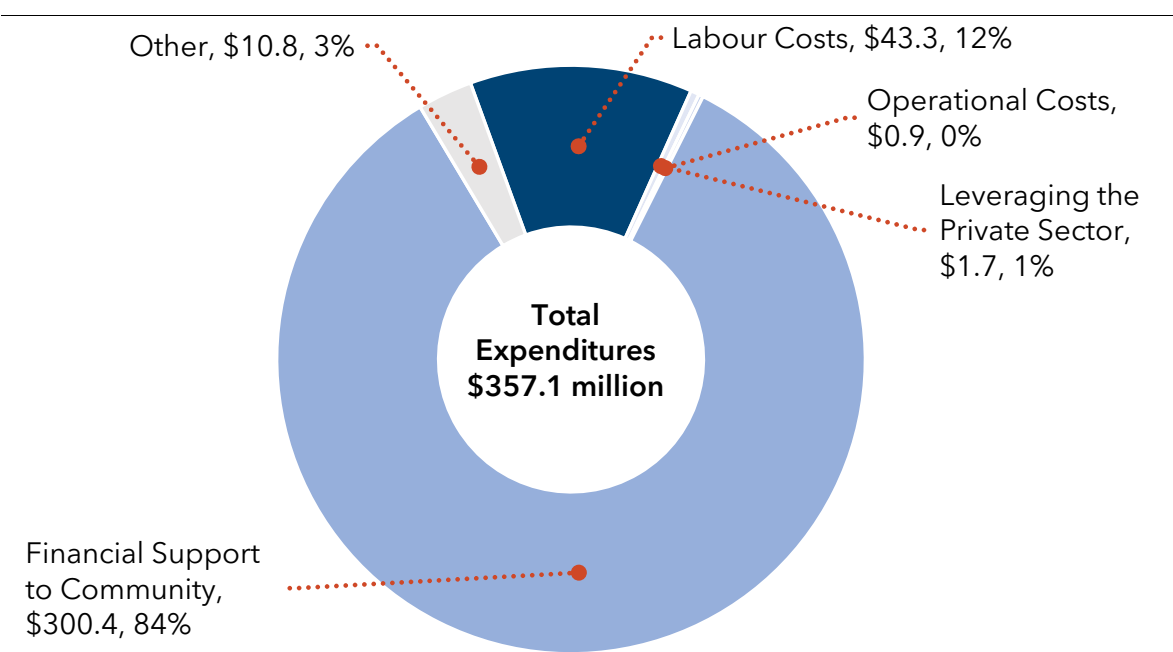
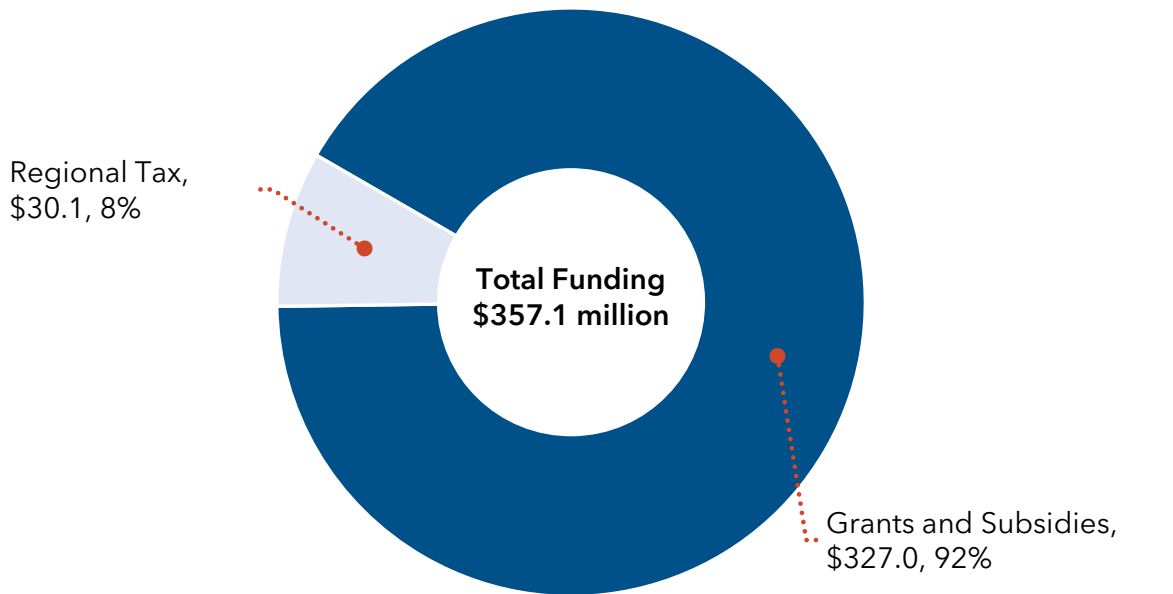


Figure 2. 2025 Total Funding Sources (in \$ millions)



2025 Budget Risks

- 2025 funding will remain at the 2024 levels. The province is currently reviewing the existing funding formula.
- Uncertainty in caseload numbers due to economic uncertainty.

2026–2028 Operating Forecast

Table 3. Budget (in \$ thousands)

	2024	2025	
Total Expenditure	221,662	357,077	61.1%
Total Revenue	(194,151)	(327,030)	68.4%
Net Expenditure	27,511	30,047	9.2%

Table 4. Forecast (in \$ thousands)

	2026		2027		2028	
Total Expenditure	385,304	7.9%	390,821	1.4%	387,006	(1.0)%
Total Revenue	(352,821)	7.9%	(356,903)	1.2%	(351,615)	(1.5)%
Net Expenditure	32,483	8.1%	33,919	4.4%	35,392	4.3%

Note: May not add up due to rounding.

- **2026:** Caseload is increased to 31,736, no net impact.
- **2027:** Caseload is increased to 32,138, no net impact.
- **2028:** Caseload is decreased to 31,617, no net impact.
- Cost per case remains unchanged in the forecast.
- Ontario Works administration funding and stabilization supports are held at the 2024 actual funding amount for the next four years.
- Impacts of increasing caseloads may require additional resources in future years, which is not reflected in the forecast figures.