



Income Support

2026–2029 Business Plan
and 2026 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 income and support programs such as Ontario Works, Child Care Fee Subsidy, and emergency assistance programs.
- Delivery of the 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 delivery of the Ontario Works program in Peel.

Interesting Facts About this Service

- More than 37,000 residents (2.3% of Peel's population) receive Ontario Works assistance for an average of 2 years. They face complex barriers resulting in the need for intensive case management and stability support.
- In 2024 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.
- Ontario Works benefits paid to Peel clients are projected to exceed \$304.5 million in 2026.
- At the municipal level, the Ontario Works 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 Ontario government'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.
- Monthly Ontario Works rates for single individuals have been frozen at \$733 since 2018. This lack of increase leaves vulnerable clients unable to afford basic, essential living expenses.
- Systemic barriers, complex needs, and rising living costs are not only overwhelming Ontario Works clients and urgently escalating the demand for support, but these economic realities are also straining resources and overwhelming staff tasked with providing critical assistance.
- Income Support is 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

	2026	2027	2028	2029
Operating Net Investment (in \$ thousands)	34,791	38,275	40,791	43,380
Capital Net Investment (in \$ thousands)	–	–	–	–
Full Time Equivalents	398.7	414.7	424.7	434.7



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

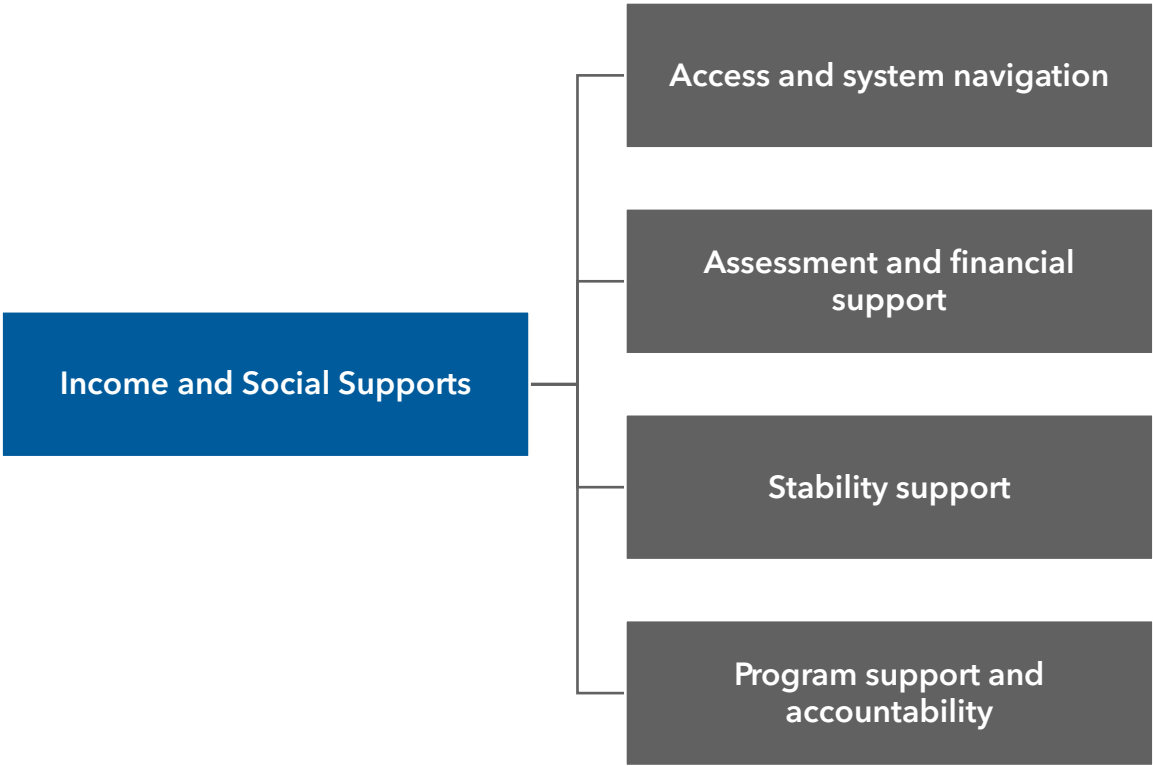
To provide income and stability supports to Peel residents to enable self-sufficiency and improved quality of life.

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 partner 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 2024, over 23,000 Peel residents visited the reception area for supports and services, representing a 10% increase from 2023. Reception visits are expected to keep increasing, with over 13,000 interactions already recorded in the first half of 2025.

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 2024, more than 36,000 applications and calls were received for Human Services programs.

In early 2025, the province made changes to the Ontario Works intake process, reducing the volume of daily applications received at the municipal level. In the first half of 2025, more than 12,300 applications have been received, and it is anticipated that we will receive over 24,000 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 2024, an average of 22,400 Peel households (37,000 individual residents), an increase of 47% compared to the 2023 average, accessed Ontario Works and stability support services monthly. This number is expected to increase to a monthly average of 25,000 Peel households (45,000 individual residents) by the end of 2025. This significant demand for income support necessitates urgent attention and resource adjustments.

Caseworkers continue to provide effective stability support services to remove barriers to employment participation and in 2024, they connected over 14,000 clients to Employment Ontario. Referrals to Employment Ontario

continue to increase alongside our rising caseload, with almost 8,000 clients referred in the first half of 2025.

Program Support and Accountability

Dedicated Income Support staff provide strategic and operational support to ensure program compliance and accountability through program audits, budget management, and policy and business process improvement. In 2024, over 3,000 file audits were completed on files flagged by the province as having a possible change in financial eligibility, representing 14% 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 more than 4,000 files will require a review in 2025, 16% 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

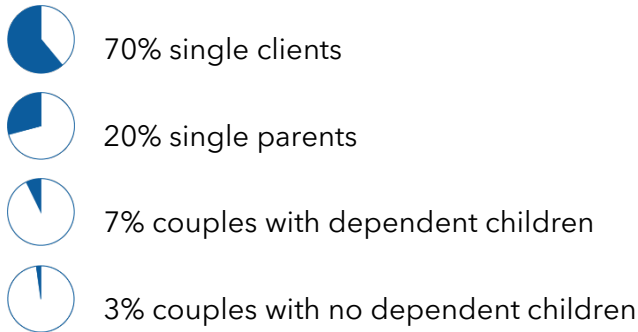
Our services continue to be delivered both digitally and in person to expand service options for clients. Hybrid service options will remain available in response to provincial program direction, identified community needs and client preferences.

In 2024, there was a significant increase in applications, leading to higher-than-desirable cases per caseworker. 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 most clients served, and youth clients make up 12% of clients across all case types.

Caseload composition includes:



Clients have complex needs and face significant obstacles that impact their progress to gaining employment resulting in an increased need for stability support.

Top five client barriers include:

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

We continue to see an increase in demand for income support including the need for homelessness prevention supports and services. 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.

Another relevant trend impacting our service 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 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%) below the 2022 Deep Income Poverty threshold² and \$17,378 (63%) 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% 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 performance 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.

2024 Ontario Works program results show:

- 88% of Ontario Works clients created a plan with their Caseworker to help them become employment ready and self-sufficient.
- An average of 90% of provincial eligibility file audits were completed within the required timelines.
- Income Support utilized 100% 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% target for the completion of timely reviews to ensure ongoing program eligibility and client participation. In 2024, we maintained an 87% 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 2024, after call client surveys were completed with Income Support service applicants to gather feedback regarding their service experience. Survey responses were received from 1,570 applicants with a 70% average helpfulness rating result.

Income Support continues to engage with clients as it guides which services most effectively support and meet their needs. 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 real-time client feedback along our entire client services pathway.

Employee Measures

Employee engagement, communication and training plans promote an engaged and enabled workforce and strengthens divisional culture through inclusivity and a shared vision. It gives staff access to the training, tools, and resources they need to support clients and manage their roles, while also offering opportunities for future career development.

In 2024, our training team provided 108 core and internal training opportunities, and 55 Income Support staff also attended various external training courses which included topics around political acuity, process improvements and efficiencies and conflict management. Income Support also registered 65 seats for various conferences such as the Ontario Municipal Social Services Association (“OMSSA”) Exchange and Policy Conference and the Canadian E-Learning Conference to support ongoing learning and development.

In 2024, through the Employee Ambassador Program and Income Support Social Committee, staff also had the opportunity to participate in over 20 learning and engagement activities and events, sharing information and celebrating our diversity.

Awards and Achievements

Awards

OMSSA Local Municipal Champion

This award recognizes our innovative and collaborative work responding to increasing community needs—especially around mental health, addiction, and digital access. We co-designed and launched two impactful programs:

- The Wellness Response and Assistance Program (“WRAP”) supporting clients with counselling, harm reduction, and health education services.
- Digital Literacy Programs, which have helped residents build essential digital skills.



This award also highlights our commitment to equity, inclusion, and creating barrier-free access to services for residents who need them most. By partnering with over 25 community agencies, these initiatives not only meet urgent needs but also strengthen long-term community resilience.

Municipal Service Delivery Officials (“MSDO”) Excellence in Access, Equity, and Human Rights Award

The Income Support Assessment and Financial team was recognized for their innovative, client-centered approach to Ontario Works service delivery—removing barriers for residents facing challenges such as language, trauma, digital access, and more.

Through their one-stop service model, enhanced interpretation supports, and specialized assistance for survivors of human trafficking and intimate partner violence, the team makes sure no client is left behind.



Achievements

Wellness Response and Assistance Program (“WRAP”)

Income Support partnered with 21 agencies to improve access to mental health services for Ontario Works clients. Since its inception, over 13,000 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 2024, we provided more than 2,800 computers to clients and partnered with 6 community agencies to deliver digital literacy programming to over 700 Peel residents, helping them stay connected, building capacity for self-sufficiency and improving their employment and educational prospects.

In 2024, we also provided affordable internet benefits to over 3,000 Ontario Works households.

The 2026–2029 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.

Income Support will continue to deliver responsive, efficient and client centred services to Peel residents. We will also expand our partnerships 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 continue the roll out of its new strategy to attract, develop and retain top talent while fostering a healthy and engaged workforce. The strategy includes three pathways to support career development through career discovery, coaching, and peer mentorship. Staff also receive the appropriate tools, training, and resources to successfully complete their work 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. We 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.

We also continue to increase our presence in the community and have implemented a new process for community presentations and representation requests.

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:

- Client and Community Engagement plans to improve and inform inclusive client experiences, improve service delivery, and increase partnerships.
- Offering 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.
- A service performance framework to support program compliance and outcome achievement.
- Enforcing responsible program stewardship through the dedication of resources to program oversight and accountability which includes the administration of ongoing compliance audits and the completion of follow-up items to satisfy compliance requirements.
- A Continuous Improvement Committee ("CIC") comprised of Income and Support Leadership, established to provide and execute strategic and operational recommendations for service efficiencies, continuous improvement, and innovation.
- 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.
- A robust staff recruitment strategy to meet the rapid increase demand for service.

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.
- Improve reporting for evidence informed decision-making.

Online Applications

The province has implemented an online application process for individuals seeking financial 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% 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 section sets out the financial resources required to deliver the proposed 2026–2029 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 2025 was \$30.2 million and the proposed budget for 2026 is \$34.8 million.

Net Expenditures: \$34.8 million (**Total Expenditures:** \$370.0 million)

Description (in \$ thousands)	2024 Actuals	2025 Approved Budget	2026 Proposed Budget	\$ Change over 2025	% Change over 2025
Operating costs	3,191	4,282	2,868	(1,414)	(33.0) %
Labour costs	40,841	46,158	48,853	2,695	5.8%
Reserve contributions	—	—	—	—	—
Debt charges	—	—	—	—	—
Grant payments	229,547	300,544	307,290	6,747	2.2%
Facility, IT, HR and other support costs	18,907	21,198	20,470	(728)	(3.4)%
Recoveries	(9,143)	(10,348)	(9,478)	870	(8.4)%
Total Expenditures	283,344	361,833	370,004	8,170	2.3%
Grants and subsidies	(253,953)	(330,009)	(335,212)	(5,203)	1.6%
Supplementary taxes	—	—	—	—	—
Fees and services charges	(49)	—	—	—	—
Transfer from development charges	—	—	—	—	—
Contributions from reserves	(1,833)	(1,642)	—	1,642	(100)%
Total Revenues	(255,834)	(331,651)	(335,212)	(3,561)	1.1%
Total Net Expenditures	\$27,510	\$30,183	\$34,791	\$4,609	15.3%

Note: May not add up due to rounding.

2026 Operating Budget Pressures

Service (in \$ thousands)	Total Expenditures	Total Revenue	Net Cost 2026 vs 2025	
2025 Revised Cost of Service	\$361,833	\$331,651	\$30,183	%
Cost of Living/Inflation¹				
Labour costs	3,037	–	3,037	
Goods and services	3	–	3	
Base Subsidy/Recoveries²				
Addressing the growing demand of the Income Support caseload and improving client outcomes	–	(1,642)	1,642	
2025 Asylum claimant one-time funding	(337)	(337)	–	
Ending 2025 WRAP one-time funding	(1,000)	(1,000)	–	
Cost Containment³				
Savings due to departmental realignment	(73)	–	(73)	
Base Budget Changes Subtotal	1,630	(2,979)	4,609	
Service Level Demand⁴				
Legislated Ontario Works benefit increase due to change in monthly caseload (increase from 29,192–30,251)	6,740	6,740	–	
Reduction based on budgeted caseload for advance child care and Support to Employment Program ("STEP")	(200)	(200)	–	
Service Level Changes Subtotal	6,540	6,540	–	
Total 2026 Budget Change	8,170	3,561	4,609	
2026 Proposed Budget	\$370,004	\$335,212	\$34,791	15.3%

Note: May not add up due to rounding.

Operating Budget Pressure Notes

¹Cost of living/inflation

- Cost of living increase for staffing costs.

²Base subsidy/recoveries

- The permanent regional cost-share is included in the 2026 Budget to match the incremental increase of \$1.6 million in funding from the province.
- One-time funding of \$0.3 million was provided to support the Welcome Centre as part of Peel's response to asylum claimants.

Income Support used these funds for staffing to assist this client group. These staffing supports will continue, with ongoing costs covered by Ontario Work administration funding. Staff will keep supporting both asylum claimants and other Ontario Works clients.

- Ending one-time provincial funding for the former Wellness Response and Assistance Program ("WRAP") has ended. The Region's \$1.0 million cost-share requirement for 2025 was covered using temporary savings identified in the approved 2025 operating budget.

³ Cost containment

- Miscellaneous savings of \$73 thousand resulting from the ongoing review of budgets; these reductions will not impact service levels

⁴ Service level demand

- 2026 average monthly budgeted caseload increased from the 2025 budget of 29,192–30,251. 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.

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 reflects FTE changes approved by Council during the prior year.

Table 2. Staffing Resources to Achieve Level of Service

Sub-service	2025	2026	2027	2028	2029
Access and system navigation	15.0	15.0	15.0	15.0	15.0
Assessment and financial support	30.5	30.5	30.5	30.5	30.5
Stability supports	238.0	238.0	254.0	264.0	274.0
Program support and accountability	115.2	115.2	115.2	115.2	115.2
Total	398.7	398.7	414.7	424.7	434.7

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

2026 Total Expenditures and Funding Sources

Figure 1. 2026 Total Expenditures (in \$ millions)

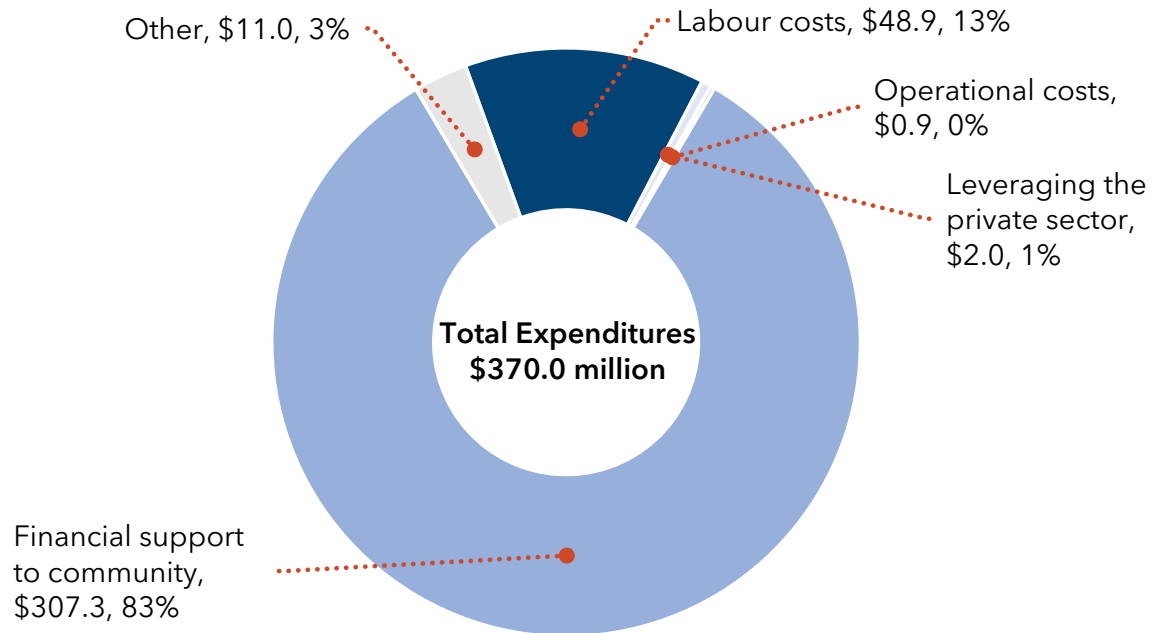
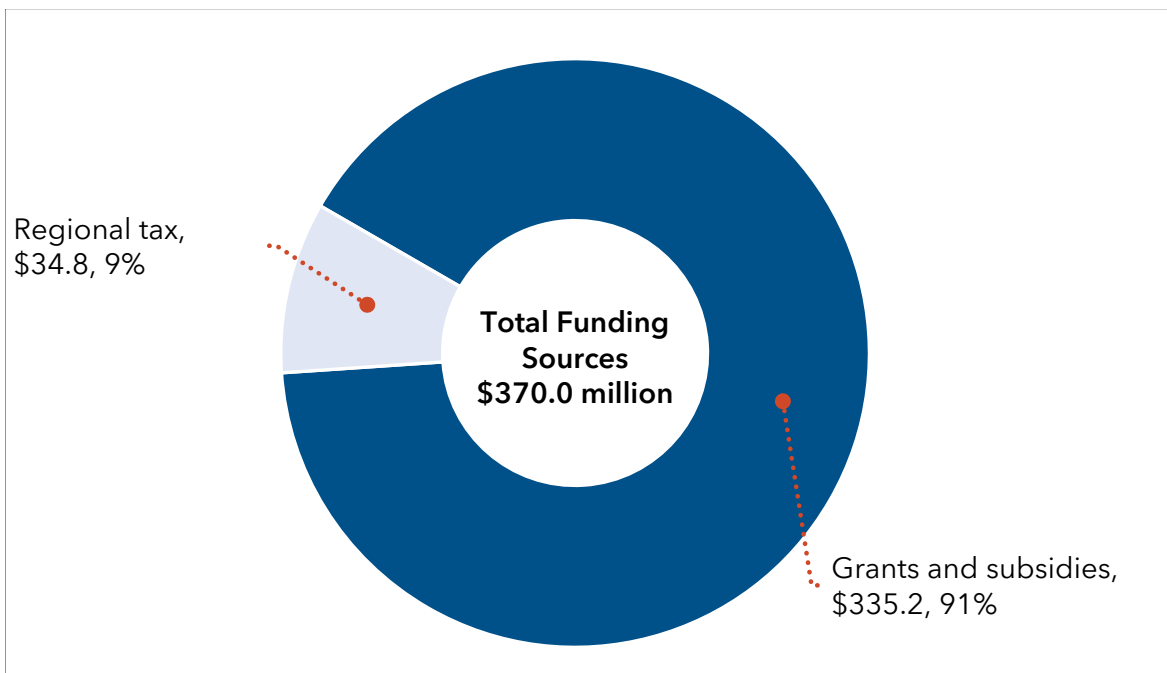


Figure 2. 2026 Total Funding Sources (in \$ millions)



2026 Budget Risks

- 2026 funding will remain at the 2025 levels. The province is currently reviewing the existing funding formula.
- Uncertainty in caseload numbers due to economic uncertainty.

2027–2029 Operating Forecast

Table 3. Budget (in \$ thousands)

	2025	2026	
Total Expenditure	361,833	370,004	2.3%
Total Revenue	(331,651)	(335,212)	1.1%
Net Expenditure	30,183	34,791	15.3%

Table 4. Forecast (in \$ thousands)

	2027		2028		2029	
Total Expenditure	388,139	4.9%	400,406	3.2%	412,485	3.0%
Total Revenue	(349,864)	4.4%	(359,616)	2.8%	(369,105)	2.6%
Net Expenditure	38,275	10.0%	40,791	6.6%	43,380	6.3%

Note: May not add up due to rounding.

- **2027:** Caseload is increased to 31,715, no net impact.
- **2028:** Caseload is increased to 32,689, no net impact.
- **2029:** Caseload is increased to 33,637, no net impact.
- Cost per case remains unchanged in the forecast.
- Impacts of increasing caseloads require additional resources in future years, which is reflected in the forecasted FTEs. Increase of 16 FTEs in 2027 and 10 FTEs thereafter.
- Ontario Works administration funding and stabilization supports are held at the 2025 actual funding amount for the next 4 years.