

research, health protection, health and other services to Indians and volunteer activities.

## 6.4 Provincial programs

Provincial governments provide a variety of income security programs to protect and maintain the well-being of Canadians. The initiatives may be funded solely by the province; some are federally cost-shared. The following program areas are outlined in this section: social assistance, workers' compensation, tax credit programs, direct income supplements and social services.

### 6.4.1 Social assistance

Although the federal government shares in the costs of financial aid for the needy (through CAP), each province bears responsibility for the design, administration and delivery of its own social assistance program. In nine of the 12 jurisdictions, benefits to persons who need long-term assistance are provided by the provincial headquarters, while short-term and emergency payments are issued through regional offices of the provincial department of social services or its counterpart. However, in Nova Scotia, Ontario and Manitoba, benefits to meet long-term needs are issued provincially and all other payments (persons in short-term need, emergency cases, transients) are the responsibility of the municipalities.

Social assistance clients may receive benefits to cover costs of food, shelter, fuel, clothing, items of special need and certain other items deemed to be essential to the household. Social services, including training and counselling, drug benefits and other health services may also be provided. Benefit levels vary among jurisdictions and may be affected by the applicant's age, health and employability.

In 1985, the federal, provincial and territorial governments entered into a three-year agreement to enhance the employability of social assistance recipients. Funds that otherwise would have been spent on social assistance recipients under the Canada Assistance Plan can be used to expand employability programs and thus help them achieve greater self-sufficiency.

### 6.4.2 Workers' compensation

Provincial workers' compensation programs provide financial benefits as well as medical and rehabilitative services to workers injured while at work. The programs are administered by provincial boards on behalf of industries and other employers. Funding is provided entirely from employers' contributions; employers' contribution rates vary according to the type of enterprise.

Chapter 5 provides details of eligibility and benefits, and also outlines the number of claims and benefit expenditures.

### 6.4.3 Tax credits

In nearly all provinces, tax credits, rebates, or shelter subsidies/grants are available to both homeowners and renters. These programs have been implemented to support families and the elderly in coping with the high costs of shelter.

The first programs refunded or deferred most property and school taxes levied on the residences of elderly homeowners. In some cases smaller rebates were paid to homeowners, usually relating the amount of the rebate to income. In the 1970s, programs were created to assist renters, particularly the elderly, either through occupancy costs rebates which go directly to the renter, or through shelter allowances which pay all or part of the rent that exceeds a percentage of income ranging from 20% to 30%. The rebates of property tax and occupancy costs are administered by the income tax or property tax collection authorities; shelter allowances are usually paid by the provincial housing authorities. Additional types of tax credit programs have since been introduced by the provinces. For example, Ontario has expanded its system of tax credits and now offers a home-ownership savings plan tax credit and Manitoba provides a cost of living tax credit. In total, the provinces offer over 40 tax credit/rebate and shelter assistance programs to Canadians. These provincial initiatives form part of the social security system and account for substantial expenditures.

### 6.4.4 Income supplements

Provincial income supplement programs have been designed to assist the elderly, the disabled or low-income families.

**Senior citizens.** All but four provincial governments have instituted income supplements for the elderly. In general, these programs provide a monthly, quarterly or annual income supplement payment to OAS beneficiaries in receipt of the GIS benefit. Three provinces and both territories also extend benefits to SPA recipients. Manitoba and Alberta benefits are payable also to residents over 55 whose incomes do not exceed specified levels. In 1986, the Saskatchewan Pension Plan was established to create a retirement pension in the absence of a pension or to supplement an existing pension.

**Disabled persons.** There are many types of financial support available to disabled individuals. Many receive social assistance under the provincial