

**What every older  
Canadian should  
know about**

**2**

# **INCOME AND BENEFITS FROM GOVERNMENT PROGRAMS**



**FEDERAL/PROVINCIAL/TERRITORIAL  
MINISTERS RESPONSIBLE FOR SENIORS**



ISSD-043(2)-11-10

There are many government programs designed to help older Canadians stay financially independent.

In most cases you must apply for income or benefits from a government program. If you are eligible, the amount you receive may depend on your level of income. The majority of programs start at age 65, but some can start earlier.

The most important thing to know about almost all government programs is that you need to first file a personal income tax return in order to be eligible.

### **MILTON'S STORY:**

Milton retired after 20 years of working in a sawmill. He had a small company pension but was not aware of other benefits available to him and his wife. A friend told him to call Service Canada. He did and was told how to apply for his Canada Pension Plan and Old Age Security benefits. He also learned where to find out about programs offered by the provincial government.

## **Federal programs**

---

### ***Old Age Security (OAS), Guaranteed Income Supplement (GIS) and Spouse's Allowance***

If you are age 65 or older and have lived in Canada for 10 or more years, you can apply for the Old Age Security benefit (OAS). You can make your application six months before you turn 65, and are encouraged to complete an annual

income tax return in order to avoid any processing delays.

Canadians with low incomes who already receive the OAS can apply for the Guaranteed Income Supplement (GIS). If you are receiving the GIS and your spouse is between 60 and 64, your spouse can apply for a separate benefit called the Allowance. Your spouse can apply for the Allowance up to 12 months before he or she turns 60. This Allowance can also be claimed by a widow or widower between the ages of 60 and 64. In this situation, it is called the Allowance for the Survivor.

### ***Canada Pension Plan (CPP)***

Most people who work in Canada pay money into the Canada Pension Plan (CPP). The CPP pays retirement, survivor, death, disability, and children's benefits to those who qualify. There are special provisions for people who reduced their earnings for a number of years to raise young children and there are sharing provisions for spouses and common-law partners.

In Quebec, there is a parallel pension plan called the Quebec Pension Plan (QPP) that provides a pension for people who live in Quebec. People who have paid into both the CPP and QPP will have their contribution amounts added together.

### ***Other federal programs***

The federal government has a variety of other programs. The Home Adaptations for Seniors' Independence Program can help low-income seniors with certain types of home renovations. Other programs are designed for particular groups, such as war veterans (the War Veterans Allowance); First Nations people and Inuit (the Assisted Living Program); or people who have lived or worked in another country (International Benefits Program).

Many older Canadians may also qualify for programs designed for people with low-incomes, such as the Residential Rehabilitation Assistance Program or Emergency Repair Program.

### **Provincial/territorial programs**

---

Most provinces and territories have programs that provide extra support to people receiving the GIS or Allowance. This happens automatically through the income tax system, except in Alberta and New Brunswick, where you must apply. In Manitoba, you can get extra support as early as 55, but you must apply if you are under 65.

Your province or territory may have other special programs for seniors. These can include: property tax deferment; property tax relief; rental subsidy; prescription drug subsidy; home support subsidy; fuel or utility subsidy; or bus pass subsidy.

## TIPS AND SAFEGUARDS

You must apply for OAS, GIS, the Allowance, CPP and other federal programs. You will not receive them automatically.

Because many programs use your income-tax return to decide if you are eligible, you should file a tax return by April 30 each year even if you have no income to report. This will also allow you to claim a GST rebate and other refundable tax credits.

If you are receiving OAS, GIS, the Allowance or CPP and you move or your situation changes (eg. the death of your spouse), contact Service Canada by calling 1-800-277-9914 (TTY-1-800-255-4786) as soon as possible.

To find out if you are eligible for a program, write or call and speak to someone that works in the government. Do not rely only on what you hear from neighbours or friends.

## OTHER BROCHURES IN THIS SERIES

### What every older Canadian should know about:

1. Financial planning
2. Income and benefits from government programs
3. Managing and protecting their assets
4. Planning for possible loss of independence
5. Planning for their future housing needs
6. Having a will and making funeral plans
7. Financial abuse
8. Frauds and scams

### Where can I find out more?

---

Visit [www.canadabenefits.gc.ca](http://www.canadabenefits.gc.ca) for information about both federal and provincial/territorial programs.

For information by telephone about OAS, GIS, the Allowance and CPP call 1-800-277-9914 (TTY-1-800-255-4786; or for service in French: 1-800-227-9915).

For more information, visit [www.seniors.gc.ca](http://www.seniors.gc.ca) or visit your local Service Canada office. To order additional copies of this publication, or for help finding a phone number in your province or territory, call 1 800 O-Canada (1-800-622-6232), TTY: 1-800-926-9105.

---

This document has been jointly prepared by the **Federal/Provincial/Territorial Ministers Responsible for Seniors Forum**. The Forum is an intergovernmental body established to share information, discuss new and emerging issues related to seniors, and work collaboratively on key projects.

This document is available on demand in alternative formats (Large Print, Braille, Audio Cassette, Audio CD, e-Text Diskette, e-Text CD, or DAISY), by contacting 1 800 O-Canada (1-800-622-6232). If you have a hearing or speech impairment and use a teletypewriter (TTY), call 1-800-926-9105.

© All Rights Reserved, 2010

2. What every older Canadian should know about income and benefits from government programs.

Cat. No.: HS64-12/2-2010

ISBN: 978-1-100-51525-0