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Government Income Programs

Once they retire, most Canadian seniors will receive benefits from the following main government retirement income plans: Canada Pension Plan (CPP) / Québec Pension Plan (QPP), and, Old Age Security (OAS).

It is important to note however that there are two other government plans that may also be available to low-income OAS recipients, namely the Guaranteed Income Supplement (GIS), and, the Allowance. Currently, approximately 160,000 Canadians are eligible but are not receiving these non-taxable benefits.

Who qualifies for the Guaranteed Income Supplement (GIS)?

Low-income OAS recipients may qualify and the amount of the benefit is based on annual income.

Generally, a higher income will generate a lower GIS benefit. For this reason, eligibility to qualify usually only applies once an individual has stopped working.

For example, individuals who may qualify for GIS include those who are:

- age 65 or older, single, with annual income of less than \$15,960 (not including OAS)
- age 65 or older, married or living common-law, with a combined annual income under \$21,120 (not including OAS)

Who qualifies for the Allowance?

This government benefit is paid to individuals who are age 60 to 64 years old. For example, an individual may qualify to receive the benefit if their spouse or common-law partner receives OAS and GIS and the combined family income is less than \$29,568.

How to Apply

Completion of a Statement of Income is required in order to make an initial application for both the GIS and the Allowance. To obtain this form or more information, you may contact Service Canada at www.servicecanada.gc.ca or via telephone at 1-800-277-9914. For information on the Québec Pension Plan, please contact the Régie des rentes Québec at 1-800-463-5185 or view the website at www.rrq.gouv.qc.ca.