

# When I'm 64

## Benefits for Older Adults



Learn what financial help you can get from government sources as you get older. This publication tells you about the government benefits available to older adults in British Columbia. It covers Old Age Security, the Canada Pension Plan, Employment Insurance, and welfare benefits for seniors.

**REVISED 2018**



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## About this Publication

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This publication is one of three in a series for older adults in British Columbia. *When I'm 64* also includes *Services for Older Adults* and *Plan for Later Life*.

### Acknowledgements

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## About People's Law School

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People's Law School is a non-profit society in British Columbia, dedicated to making the law accessible to everyone. We provide free education and information to help people effectively deal with the legal problems of daily life.



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## Introduction

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This publication tells you about the government benefits available to older adults in British Columbia. It covers Old Age Security, the Canada Pension Plan, Employment Insurance, and welfare benefits for seniors.

At People's Law School, we believe accurate, plain English information can help people take action to work out their legal problems. This publication explains in a general way the law that applies in British Columbia, Canada. **It is not intended as legal advice.** For help with a specific legal problem, contact a legal professional. Some sources of legal help are highlighted in the Where to Get Help section.

We have tried to use clear language throughout. See the Glossary section for definitions of key legal terms, which are also bolded in the text.

The information is current to January 2018.

## Financial Planning



"After my husband died, I worried I wouldn't have enough money to stay in my home. After making a financial plan, I better understood what I would get from my work pension, how much money I needed, and what assistance I could get from government sources."

– Betsy, Victoria

As you get older and face changes such as retirement, it is important to plan for your financial future. Learning what help is available from government sources gives you a clearer picture of your choices. It helps you make informed decisions about your finances.

### Tip

This publication can help with your **financial planning**. A financial plan lays out where you get money from, what you spend, and what assets you have (things you own), so you can make good decisions about your finances. This is an important part of **retirement planning**, the planning to prepare for life after paid work ends, not just financially but in all aspects of life.

The government offers several programs to help you financially as you get older. These "social security" programs pay benefits when you retire, become disabled, or lose a job:

- **Old Age Security** provides seniors with a monthly **pension** payment. It also provides additional benefits for low-income seniors.
- **Canada Pension Plan** provides workers with a monthly pension when they retire and benefits when they die. It also pays benefits to workers who become disabled
- **Employment Insurance** provides benefits to workers who lose their job. It also helps those who can't work because of sickness, or need time off work to care for an ill family member.

Key government benefits that can help seniors are:

| Benefit                                | Age       | You can qualify if                                       |
|--|-----------|--|
| Old Age Security pension               | Age 65+   | You lived in Canada                                      |
| Canada Pension Plan retirement pension | Age 60+   | You worked and you retired                               |
| CPP survivor's pension                 | Any adult | Your partner worked and died                             |
| Employment Insurance regular benefit   | Any adult | You worked and lost your job                             |
| EI sickness benefit                    | Any adult | You can't work because of sickness                       |
| EI family caregiver benefit            | Any adult | You need time off work to care for an ill family member  |
| EI compassionate care benefit          | Any adult | You need time off work to care for a dying family member |

Some benefits provided by government are aimed at helping those on a low income:

| Benefit                      | Age       | You can qualify if  |
|------------------------------|-----------|---|
| Guaranteed Income Supplement | Age 65+   | You have a low income   |
| Allowance                    | Age 60-64 | You have a low income and your partner is on the Guaranteed Income Supplement |
| Allowance for the Survivor   | Age 60-64 | You have a low income and your partner died                                   |
| Senior's Supplement (BC)     | Age 60+   | You live in BC and have a low income  |
| Income assistance (BC)       | Any adult | You live in BC and have a low income  |

## Old Age Security Pension

Old Age Security provides you with a monthly **pension** at age 65 if you have lived in Canada for at least 10 years. Your work history is not a factor. You can receive the pension even if you have never worked or are still working.

### Qualifying for the pension

If you live in Canada, you must meet three conditions to receive the Old Age Security pension:

1. You are age 65 or older.
2. You are a Canadian citizen or a legal resident.
3. You have lived in Canada for **at least 10 years** after turning age 18.

If you live outside of Canada, the conditions to receive the pension are somewhat different:

1. You are age 65 or older.
2. You were a Canadian citizen or a legal resident on the day before you left Canada.
3. You lived in Canada for **at least 20 years** after turning age 18.

If you don't meet these requirements, you may still qualify for a pension. Canada has **social security agreements** with many other countries. If you lived or worked in one of them, you may qualify for a pension from that country, from Canada, or from both countries.

### How the pension is calculated



"I was born in Senegal and moved to Canada at age 35. I had lived in Canada for 30 years when I turned 65. That qualified me for a partial

Old Age Security pension. I receive  $\frac{3}{4}$  of the full pension amount."

– Ibrahim, Vancouver

The amount of your Old Age Security pension depends on how long you have lived in Canada

after the age of 18. If you have lived in Canada for more than 40 years, you qualify for the full pension.

If you have lived in Canada for a shorter time, you receive  $\frac{1}{40}$ th of the basic full pension for each complete year you lived in Canada after age 18. For example, if you lived in Canada for 20 years after your 18th birthday, you receive  $\frac{20}{40}$ ths (or one-half) of the full pension.

There are special rules for those born before July 1, 1952. They can qualify for the full pension with fewer years of residence in Canada in some circumstances (for example, if they had a valid Canadian Immigration Visa prior to July 1, 1977).



Once a partial pension is approved, it will not increase with additional years of residence in Canada. Any cost-of-living increases do apply to a partial pension.

### How much you could receive

The amount of your Old Age Security pension depends on how long you have lived in Canada after age 18. The amount is not affected by your marital status.

In 2018, the full Old Age Security pension was \$586 per month. For current payment amounts, go to [www.canada.ca/oas](http://www.canada.ca/oas). The government reviews the payment amounts four times per year to reflect increases in the cost of living.

If you have a low income, you may be eligible to receive additional Old Age Security benefits such as the Guaranteed Income Supplement (see below).

### Be aware of tax and income issues

The Old Age Security pension is **taxable income**. This means it is used to calculate how much income tax you owe to the government. You can request that some of your pension payment be automatically deducted to pay any income tax. This is called a "voluntary tax withhold".



If you are a higher-income senior, you may have to repay part or all of your pension. This is called the “recovery tax”. You may hear it referred to as a “clawback”. For the income year 2017, the recovery tax kicked in for those seniors earning over \$74,788 in net income.

### Tip

A senior earning more than a certain net income may have to repay part or all of their Old Age Security pension.

This “clawback” is a yearly calculation. If you have a large income in one year, such as from a capital gain, you may want to explore tax planning strategies to minimize the clawback.

## You can delay receiving your pension and increase your payments

You can delay receiving your Old Age Security pension for up to five years after you turn age 65, in exchange for a higher monthly payment. If you delay receiving the pension, your monthly pension payment will be increased by 0.6% for every month you delay it. If you delay until age 70, your pension payments will be 36% higher than if you start your pension at 65.

There is no financial advantage to delay your Old Age Security pension after age 70. In fact, you risk losing benefits. **If you are over the age of 70, apply now.**

In deciding whether to delay receiving your Old Age Security pension, consider your financial situation, your health and your plans for retirement.



## Applying for the Old Age Security pension

You may need to apply to receive the Old Age Security pension.

### Step 1. Receive letter from Service Canada

The month after you turn 64, you should receive a letter from Service Canada. The letter may tell you:

- that you need to apply for your Old Age Security pension by completing the enclosed application form, or
- that you were selected for **automatic enrolment**, and you do not have to apply if the information in the letter is accurate.

### Tip

If you did not receive a letter from Service Canada the month after you turned 64, you should contact Service Canada. See the Where to Get Help section for contact details.

### Step 2. If required, apply for your pension

If you were not selected for automatic enrolment, you must apply in writing for your Old Age Security pension. Complete a pension application form. To get the form, go to [www.canada.ca/oas](http://www.canada.ca/oas) or contact Service Canada (see the Where to Get Help section).

Mail or bring the completed form to a Service Canada office. The form includes details on what supporting documents are needed.

The earliest you can apply for your Old Age Security pension is 11 months before your 65th birthday. If you want to defer your pension, the earliest you can apply is 11 months before you want your pension to start.

### Tip

If you have reached age 65, and you wish to start your pension immediately, you should apply **as soon as possible** so you do not lose any benefits. You may be able to get retroactive payments for up to 11 months from the date your application is received by Service Canada.

### Step 3. After you apply

Service Canada will inform you by mail whether or not your pension application was approved, or whether additional information is required.

If you disagree with a decision about whether or not you qualify for the Old Age Security pension, or about how much pension you are entitled to, you have the right to **appeal**. See the section below on Appealing a Federal Social Security Benefit.

### While on the Old Age Security pension

Your pension payments will begin during one of the following months, whichever is latest:

- the month after you meet the residence and legal status requirements,
- the month after your 65th birthday, or
- the month you ask to have pension payments start.

Pension payments are issued during the last three banking days of the month.

#### If you live outside Canada



"I came to Canada at age 50. After turning 65 last year, I left my home in Nanaimo in October to spend the winter in Florida. Service Canada said they could send my Old Age Security pension payments up until March. After March, the payments would stop until I returned to Canada. Because I lived in Canada for less than 20 years, they only send payments outside the country for up to six months."

– Marcelle, Nanaimo

You can receive your Old Age Security pension while you're outside Canada if:

- you lived in Canada for at least 20 years since age 18, or

- you lived and worked in a country that has a **social security agreement** with Canada and you meet the 20-year residence requirement under that agreement.

If you don't meet either of these requirements, your pension payment can only be sent to you outside Canada for the month that you leave, and for six months after that.

If you plan to be outside Canada for more than six months, you must contact Service Canada. See the Where to Get Help section for contact details. You should also contact them when you return to Canada so they can restart your pension payments beginning the month you return.

If you are living abroad, pension payments are made in the local currency where possible and, if not, in Canadian dollars.

**Tip** If you are a permanent resident in Canada but not a Canadian citizen, and you live outside Canada for an extended period, this may affect your legal status. To maintain your status as a permanent resident, you must live in Canada for at least two years within a five-year period. During this time you must be in Canada physically.

#### If you move

If you are planning to move, contact Service Canada to provide your new address as soon as possible. This will ensure that your pension payments will continue to get to you on time, and that you receive information related to your pension. Even if Service Canada deposits your payments directly into your bank account, they still need to know your new address so they can send your yearly tax information slips.

If you live in Canada, you can use the Service Canada online service at [Canada.ca](https://Canada.ca) to change your address. From anywhere, you can notify Service Canada in writing of your new address; see the Where to Get Help section for contact details.

## If you can no longer handle your own affairs

If you become mentally incapable and can no longer handle your own financial affairs, arrangements can be made to have your Old Age Security pension paid to another person who will manage this money on your behalf. This is when there is no authorized person or agency already appointed under the law to manage your affairs.

The person who manages your pension payments on your behalf is called a “third-party administrator” or “pension trustee”. They must apply to Service Canada.

## If someone receiving a pension dies

When someone dies, their estate can keep the Old Age Security pension payment for the month in which the person died. Any payments received after that have to be returned.

Contact Service Canada to cancel the deceased’s Old Age Security pension. If the death occurred outside Canada, proof of the date of death is required, such as a certified copy of the death certificate.



## Old Age Security on a Low Income

If you have a low income as an older adult, you may be eligible for additional benefits on top of the Old Age Security pension.

If you’re age 65 and over and have a low income, you can qualify for a monthly benefit called the “Guaranteed Income Supplement”.

If you’re between age 60 and 64 and have a low income, you may be eligible for “allowance benefits” under Old Age Security.

## Qualifying for the Guaranteed Income Supplement

To qualify for the **Guaranteed Income Supplement**, you must meet three conditions:

1. You receive an Old Age Security pension.
2. You live in Canada.
3. You have an annual income (or in the case of a couple, your combined income) below a certain threshold.

In 2018, the income threshold for a single person was \$17,783; for a couple, it was \$23,520 in combined income. For current income threshold levels, go to [www.canada.ca/oas](http://www.canada.ca/oas).

### Tip

If you qualify for the Old Age Security pension through a **social security agreement** Canada has with another country, you may also receive the Guaranteed Income Supplement.

## What counts as income

When applying for the Guaranteed Income Supplement, you must report your income. In the case of a couple, you must report your income and that of your **spouse** or **common-law partner**.

Benefits received from Old Age Security are **not** included as income on your application for the

supplement. That includes your basic Old Age Security pension as well as any supplement or allowance you or your partner get under the program.

Income for the purposes of the Guaranteed Income Supplement includes:

- Canada Pension Plan benefits (CPP)
- other pension income, such as from a work pension or private pension
- **Registered Retirement Savings Plans (RRSPs)** that you cashed during the year
- Employment Insurance benefits (EI)
- interest and other investment income
- any capital gains and taxable Canadian dividends
- net income from any rental properties
- net employment income (your income from working minus allowable deductions for your CPP contribution, EI premiums and the basic earnings exemption)
- income from other sources such as workers' compensation or spousal support

**Tip** Even if your income is slightly above the income threshold, you should still apply for the Guaranteed Income Supplement. The government reviews the income thresholds four times per year to reflect increases in the cost of living.

### If your income goes down

If your financial situation changes and you think you may be eligible for the Guaranteed Income Supplement, you should apply. You can apply at any time of the year.

If your income goes down a lot, you may be able to give an estimate of the income you expect to receive in the current calendar year (as compared to giving your income from the previous calendar year). For example, if you have just retired or your spouse has recently died, you may be able to give your estimated income for the current year.

Contact Service Canada to discuss your change in circumstances; see the Where to Get Help section for contact details.

### If you are an immigrant to Canada

If you are a non-sponsored immigrant to Canada, you may be eligible to receive the Guaranteed Income Supplement based on the number of years you have lived in Canada after age 18.

If you have lived in Canada for fewer than 10 years since you turned 18, but you lived or worked in a country that has a **social security agreement** with Canada, you may be eligible for a partial benefit. You can receive 1/10th of the full supplement amount for each year you have lived in Canada after age 18. Your supplement benefit will gradually increase with every year you continue to live in Canada until you reach 10 years of residence.

If you entered Canada as a sponsored immigrant, you cannot receive the supplement while you are still being sponsored. Exceptions may be made in specific circumstances, such as if your sponsor dies, is jailed for more than six months, is convicted of abusing you, or goes bankrupt.

### How much you could receive

The amount of your Guaranteed Income Supplement will be affected by:

- your marital status, and
- your previous year's income (or in the case of a couple, your combined income).

In 2018, the full Guaranteed Income Supplement for a single, widowed or divorced senior was \$876 per month. The supplement is reduced as your income increases. It is eliminated when your net income reaches the income threshold. For current benefit amounts, go to [www.canada.ca/oas](http://www.canada.ca/oas).

Unlike the basic Old Age Security pension, the supplement is not subject to income tax.

**Tip** Your supplement amount may change each year depending on your income.



## Applying for the Guaranteed Income Supplement

### Step 1. Receive letter from Service Canada

The month after you turn 64, you should receive a letter from Service Canada. The letter may say:

- you need to apply for your Old Age Security pension by completing the enclosed application form, or
- you were selected for **automatic enrolment** in Old Age Security, and you do not have to apply if the information in the letter is accurate.

If you were selected for automatic enrolment, you will be automatically enrolled for the Guaranteed Income Supplement if you are eligible for it.

**Tip** If you did not receive a letter from Service Canada the month after you turned 64, you should contact Service Canada. See the Where to Get Help section for contact details.

### Step 2. If required, apply for the supplement

If you were not selected for automatic enrolment, you must apply in writing for the Guaranteed Income Supplement. However, you must first apply for the Old Age Security pension (see above).

Once you have done so, complete the Guaranteed Income Supplement application form. To get the form, go to [www.canada.ca/oas](http://www.canada.ca/oas) or contact Service Canada (see the Where to Get Help section).

Mail or bring the completed form to a Service Canada office. The form includes details on what supporting documents are needed.

The earliest you can apply for the supplement is 11 months before your 65th birthday.

**Tip** If you are already receiving an Old Age Security pension, you should apply for your Guaranteed Income Supplement as soon as possible so you don't lose any payments. You may be able to get a retroactive payment for up to a maximum of 11 months from the date Service Canada receives your application.

### Step 3. After you apply

You will receive a letter from Service Canada saying whether or not your application is approved, or whether additional information is required.

If you disagree with a decision about whether or not you qualify for the Guaranteed Income Supplement, or the amount of your supplement, you have the right to **appeal**. See the section below on Appealing a Federal Social Security Benefit.



### While on the Guaranteed Income Supplement

If your application is approved, you will receive details about your monthly income supplement payment. The income supplement is combined with the Old Age Security pension in one monthly pension payment.

## Renewing the supplement

Service Canada will review your eligibility for the Guaranteed Income Supplement every year. They will use your income information from your income tax return. If you still qualify, your supplement benefit will be automatically renewed.

You should receive a letter from Service Canada in July, saying whether your supplement benefit will be renewed or stopped.

If you didn't file an income tax return, you must fill out a Guaranteed Income Supplement renewal form and send it to Service Canada. Contact Service Canada for a renewal form if they didn't send one. Service Canada needs to receive your income information for the previous year by the end of June. If they don't, your supplement benefit will stop.

### Tip

Service Canada will review your account each year to assess your ongoing eligibility for the Guaranteed Income Supplement. It is very important that you file an income tax return on time each year, or fill out a Guaranteed Income Supplement renewal form.

## If you leave Canada

If you leave Canada for more than six consecutive months, your Guaranteed Income Supplement payments will stop.

## If you separate from your partner

If you and your **spouse** or **common-law partner** decide to live separately, you will have to wait up to three months before you are eligible for the Guaranteed Income Supplement as a single person.

If the separation was involuntary—for instance, if your partner had to move into a long-term care facility—generally you only have to wait one month.

Contact Service Canada as soon as possible to tell them that you have separated.

## Qualifying for allowance benefits

If you're between age 60 and 64 and have a low income, you may be eligible for benefits under Old Age Security.

The **Allowance** is a monthly benefit paid to people between age 60 and 64 whose spouse qualifies for the Guaranteed Income Supplement. To qualify, you must meet **all** these conditions:

1. You are age 60 to 64.
2. You have legal status in Canada.
3. You live in Canada and have lived in Canada for at least 10 years since age 18.
4. Your **spouse** or **common-law partner** receives an Old Age Security pension and qualifies for the Guaranteed Income Supplement.
5. Your combined income is below a certain threshold.

In 2018, the income threshold for a couple was \$32,928, not including the Old Age Security pension.

This benefit can also be claimed by a widow or widower between age 60 and 64. In this case, it is called the **Allowance for the Survivor**. To qualify, you must meet **all** these conditions:

1. You are age 60 to 64.
2. You have legal status in Canada.
3. You live in Canada and have lived in Canada for at least 10 years since age 18.
4. Your spouse or common-law partner has died and you have not remarried or started living in a common-law relationship with a new partner.
5. Your income is below a certain threshold.

In 2018, the income threshold was \$23,952.

## What counts as income

When applying for the allowance benefits, you must report your income (or your joint income if you're part of a couple).

Income for the purposes of the allowance benefits is the same as for the Guaranteed Income Supplement. It includes Canada Pension Plan benefits, other pension income, and any **Registered Retirement Savings Plans (RRSPs)** that you cashed during the year; see above for more detail.

Benefits received from Old Age Security are **not** included as income in your application for the allowance benefits.

## If you are an immigrant to Canada

If you are a non-sponsored immigrant to Canada, you may be eligible to receive allowance benefits based on the number of years you have lived in Canada after age 18.

If you have lived in Canada for fewer than 10 years since you turned 18, but you lived or worked in a country that has a **social security agreement** with Canada, you may be eligible for a partial benefit. Your allowance benefit will gradually increase with every year you continue to live in Canada until you reach 10 years of residence.

If you entered Canada as a sponsored immigrant, you cannot receive the allowance benefit while you are still being sponsored. Exceptions may be made under specific circumstances, such as if your sponsor dies, is jailed for more than six months, is convicted of abusing you, or goes bankrupt.

## How much you could receive

The allowance benefits work the same way as the Guaranteed Income Supplement. The amount you receive is based on your income or combined income (as the case may be) from the previous calendar year. The less income you have, the more allowance benefit you receive. Keep in mind you would have to have no income to receive the maximum amount. For current benefit amounts, go to [www.canada.ca/oas](http://www.canada.ca/oas).

The monthly payments are not **taxable income**.

## Applying for allowance benefits

### Step 1. Apply for allowance benefits

To apply for allowance benefits, complete an application form together with a statement of income form. To get the forms, go to [www.canada.ca/oas](http://www.canada.ca/oas) or contact Service Canada (see the Where to Get Help section).

Information from your latest income tax form will help you fill out your application.

Mail or bring the completed forms to a Service Canada office. The form includes details on what supporting documents are needed.

### Tip

You should apply for allowance benefits between six and 11 months before your 60th birthday. If you have already reached age 60, send your application as soon as possible. You may be able to get a retroactive payment for up to 11 months.

### Step 2. After you apply

You will receive a letter from Service Canada saying whether or not your application is approved, or whether additional information is required.

If you disagree with a decision about whether or not you qualify for allowance benefits, or the amount of your allowance benefit, you have the right to **appeal**. See the section below on Appealing a Federal Social Security Benefit.



## While on allowance benefits

If your application is approved, you will receive details about your monthly benefit payment.

### Renewing allowance benefits

Service Canada will review your eligibility for allowance benefits every year. They will use your income information from your income tax return. If you still qualify, your allowance benefit will be automatically renewed.

You should receive a letter from Service Canada in July, saying whether your allowance benefit will be renewed or stopped.

If you didn't file an income tax return, you must fill out an allowance benefits renewal form and send it to Service Canada. Contact Service Canada for a renewal form if they didn't send one. Service Canada needs to receive your income information for the previous year by the end of June. If they don't, your allowance benefit will stop.

The allowance benefit stops the month after your 65th birthday, when you may become eligible for the Old Age Security pension and possibly the Guaranteed Income Supplement.

### If you leave Canada

If you leave Canada for more than six consecutive months, your allowance benefit payments will stop.

### If you separate from your partner

If you and your **spouse** or **common-law partner** decide to live separately, your allowance benefit payments will stop.

If you are forced to live apart for reasons beyond your control—for instance, if your partner had to move into a long-term care facility—you may be eligible to receive higher benefits based on your individual income.

Contact Service Canada as soon as possible to tell them that you have separated.

## Canada Pension Plan Retirement Pension

If you worked in Canada, you can get a monthly retirement pension as early as age 60.

When you work, the federal government takes some money from each of your paycheques (and some from your employer) and puts it into the Canada Pension Plan (CPP). If you are self-employed, you have to pay money into the plan when you pay your income tax.

The plan pays a retirement pension to partially replace your income from working once you retire. The amount of your pension depends on how much you contributed to the plan. The CPP retirement pension is separate from your Old Age Security pension.

The Canada Pension Plan also provides benefits when contributors become disabled or die. More on these below.

**Tip** If you have a low income, a legal advocate can assist you with Canada Pension Plan benefits. Seniors First BC helps older adults with CPP benefits; see the Where to Get Help section. PovNet offers a “Find an Advocate” feature on their website at [www.povnet.org](http://www.povnet.org).

### Qualifying for the CPP retirement pension

To qualify for a **Canada Pension Plan retirement pension**, you must meet three conditions:

1. You are age 60 or over.
2. You have worked in Canada.
3. You made at least one contribution to the CPP.

**Tip** Canada has **social security agreements** with many countries. If you lived or worked in one of them, you may qualify for a pension from that country, from Canada, or from both countries.



## How much you could receive

The Canada Pension Plan retirement pension is similar to a private pension. The amount of your pension depends on how much you contributed to the plan and for how long, as well as your age when you want your pension to start.

The standard age to start receiving your CPP retirement pension is 65. However, you can take a reduced pension as early as age 60, or wait beyond age 65 and receive an increased pension. See below.

In 2018, the maximum CPP retirement pension was \$1,134 per month. The average CPP retirement pension was \$641 per month. For current payment amounts, go to [www.canada.ca/cpp](http://www.canada.ca/cpp).

The monthly pension payments are **taxable income**. You can request that some of your pension payment be automatically deducted to pay any income tax. This is called a “voluntary tax withhold”.

**Tip** If the cost of living goes up, so does the amount of your CPP retirement pension. Your monthly benefits are adjusted every year in January based on the cost of living. (Your benefits will **not** decrease if the cost of living goes down.)

## How the pension is calculated

The Canada Pension Plan uses your contributions to the plan to determine the amount of your retirement pension. The amount you contribute is based on your income from working.

Over the course of your working life, you might have had periods where you had low or zero earnings. Perhaps you were going to school, unemployed, or left the workforce to care for a family member.

To account for this, the plan automatically drops up to eight of your lowest earning years when calculating your CPP retirement pension

benefit. This **drop-out provision** can increase the amount of your retirement benefit.

Another provision can help if you were the primary caregiver raising your children. If you were not working or had low earnings while caring for a child under the age of seven, the **child-rearing provision** can be used to drop these periods from the calculation of your CPP retirement pension benefit. This may help you qualify for a retirement pension or increase the amount you can receive.

## You can take a reduced pension as early as age 60

The standard time to start receiving your CPP retirement pension is the month after your 65th birthday.

However, you can take a reduced pension as early as age 60. If you take the CPP retirement pension early, it is reduced by 0.6% for each month you receive it before age 65 (7.2% per year). This means that an individual who starts receiving their CPP retirement pension at the age of 60 will receive 36% less than if they had taken it at 65.

**Tip** If you take a reduced pension before age 65, the amount you get remains the same after you turn 65. That is, your pension does not go up to what you would have received if you started your pension at age 65.



## You can delay taking your pension and increase your payments



"I originally planned to retire from my job as a nurse when I reached 65. But I decided to wait. By delaying the start of my CPP retirement pension until age 68, it meant my monthly pension payments went up by 25%. That's over \$200 per month for me."  
– Marisa, Prince George

You can also take your CPP retirement pension late, delaying it as late as age 70. If you do so, your monthly payment amount will increase by 0.7% for each month after age 65 that you delay receiving it up to age 70 (8.4% per year).

This means that an individual who starts receiving their CPP retirement pension at the age of 70 will receive 42% more than if they had taken it at 65.

If you delay applying for your CPP retirement pension after you turn 70, you risk losing benefits. **There is no financial benefit in delaying your pension after age 70.**

In deciding when to take your CPP retirement pension, consider:

- How much you have paid into CPP so far.
- The longer you wait (up until age 70), the higher your retirement pension will be.
- Whether you plan on working while receiving your pension.
- Your personal savings, investments, or work pension plan. (Check if any work pension plan payments would go down once you start receiving your CPP pension.)
- Your health and family health history.
- Your retirement plans.



The Canadian Retirement Income Calculator on the Canada.ca website can help with planning when to take your CPP retirement pension.

## Applying for the CPP retirement pension

### Step 1. Apply for your pension

Your CPP retirement pension does **not** start automatically. **You must apply for it.** You can apply by either:

- using the Service Canada online service at [www.canada.ca/cpp](http://www.canada.ca/cpp), or
- completing a CPP retirement pension application form and mailing or bringing it to a Service Canada office; see the Where to Get Help section for contact details.

Apply six to 11 months before you want your pension to start. If you want to defer your pension, the earliest you can apply is 11 months before you want your pension to start.



If you are over age 65 when you apply for your CPP retirement pension, you can request retroactive payments for up to 11 months (going back no farther than your 65th birthday). There are no retroactive payments for a retirement pension taken before age 65.

### Step 2. After you apply

Service Canada will inform you by mail whether or not your pension application was approved, or whether additional information is required.

If you disagree with a decision about whether or not you qualify for the CPP retirement pension, or about how much pension you are entitled to, you have the right to **appeal**. See the section below on Appealing a Federal Social Security Benefit.

## While receiving the CPP retirement pension

### You can continue to work

You can continue to work while receiving your CPP retirement pension.

If you do, and you are under age 65, you must continue making contributions to the Canada Pension Plan based on your income.

Starting at age 65, you can **choose** not to contribute to the CPP. To stop contributing, you must fill out a form. Give a copy of the form to your employer, and send the original to the Canada Revenue Agency.

At age 70, if you continue to work, you are no longer able to contribute to CPP.

### **If you continue contributing to CPP, you will increase your benefits**

The contributions you make to the Canada Pension Plan after you are already receiving a CPP retirement pension will increase your retirement benefits. This additional benefit is called the **post-retirement benefit**.

This benefit allows you to increase your retirement income even if you are already receiving the maximum CPP retirement pension amount.

You do not need to apply for the post-retirement benefit. If you are eligible, it will be paid to you automatically. The benefit will be added to your CPP retirement pension.

### **You can share your pension with your partner**

You can share your Canada Pension Plan retirement pension with your **spouse** or **common-law partner**. Sharing your pension may result in income tax savings.

To do so, you must be receiving your pension, or be eligible to receive it, and be living with your spouse or common-law partner. Both of you must be at least 60 years old.

There are two ways to share a pension:

- **If only one of you contributed to the CPP**, you can share the one pension.
- **If both of you contributed**, you and your spouse or common-law partner may receive a share of both pensions.

You must apply to share your pension.

### **If you live outside Canada**

You can still receive your CPP retirement pension benefits if you decide to leave Canada. Pension payments are made in the local currency where possible and, if not, in Canadian dollars.

However, if you receive CPP while living outside Canada, a non-resident tax is withheld from your monthly CPP payments. The tax rate is 25% unless reduced or exempted by a tax treaty between Canada and the country where you live.

### **If you separate from your partner**

If you separate from your **spouse** or **common-law partner**, the contributions to the Canada Pension Plan that you both made during the time you lived together can be added up and then divided evenly between you. This is called **credit splitting**.

Credits can be divided even if one spouse or common-law partner did not make contributions to the CPP.

If you earned less than your spouse, this may help you qualify for a pension. Or, it might increase your pension amount if you already qualify.

You must apply for credit splitting.

### **If your partner moves to a care facility**

If a spouse or common-law partner is moved into a care facility, it may result in an involuntary separation. It can lead to pension benefits being used to pay for the care of one partner, leaving the other with little income. In this case, contact Service Canada to find out about credit splitting (see the Where to Get Help section for contact details). Also inquire about changing any payments under Old Age Security to “single” status so you receive more.

## Canada Pension Plan Benefits When Someone Dies

For anyone who contributed to the Canada Pension Plan while they were working, the plan provides benefits when they die. The plan pays a one-time death benefit to the deceased's estate, and monthly survivor benefits to the surviving partner and children.

### CPP death benefit

The **Canada Pension Plan death benefit** is a one-time payment made after a CPP contributor has died. The original intent of the benefit was to provide money for funeral costs.

### Qualifying for the death benefit

To qualify, the deceased must have contributed to the Canada Pension Plan for at least three years. As well, if their CPP contributory period (essentially, the period they were working) was more than nine years, they must have contributed to the plan for at least one-third of those years, or at least 10 years—whichever is less.

### How much could be paid

The death benefit is a one-time lump-sum payment. In 2018, the amount of the benefit was \$2,500. For the current benefit amount, go to [www.canada.ca/cpp](http://www.canada.ca/cpp).

### Who applies for the death benefit

The person looking after the estate should apply for the death benefit. If there was a will, it would name an "executor" to look after the estate. This person should apply for the benefit within 60 days of the date of death.

If no one is looking after the estate, or the person looking after it didn't apply for the death benefit, others can apply for the benefit. They can do so in this order of priority:

1. The person who paid for the funeral or who is responsible for paying for it.

2. The surviving **spouse** or **common-law partner**.
3. The next-of-kin of the deceased.

### CPP survivor's pension

When someone who contributed to the Canada Pension Plan dies, the plan also provides a survivor's pension to their surviving partner.

### Qualifying for the survivor's pension

You qualify for a **Canada Pension Plan survivor's pension** if your **spouse** or **common-law partner** dies, and they contributed to the plan during their lifetime. The amount they contributed will affect the amount of your pension.

If you were separated from your spouse or common-law partner when they died and they had not been cohabiting with another partner, you may qualify for the survivor's pension.

If they had a new spouse or common-law partner, you would not qualify.

### If you remarry

A survivor's pension continues even if you remarry.

You can only receive one survivor's pension. If you are receiving a survivor's pension and your current spouse dies, you should still apply for a second survivor's pension. The larger survivor's pension will be paid.

#### Tip

If you previously lost a Canada Pension Plan survivor benefit because you remarried, contact Service Canada to find out if you are now eligible. (This rule was changed in 1987.)

### How much could be paid

The amount of the survivor's pension depends on these factors:

- How much and for how long the deceased contributor paid into the Canada Pension Plan.



- The survivor's age.
- Whether the survivor is also receiving a CPP retirement pension or disability benefit.

For example, if as the survivor you are age 65 or over, and you are not receiving other CPP benefits, you will receive 60% of the deceased contributor's CPP retirement pension.

If you already receive a CPP retirement pension or disability benefit, you might get a reduced survivor's pension. There are limits on the amounts that can be paid when someone receives multiple CPP benefits. The survivor's pension will be combined with any other benefits into a single monthly payment.

In 2018, the maximum survivor's pension for those age 65 or over was \$680 per month. The average was \$308 per month. For current payment amounts, go to [www.canada.ca/cpp](http://www.canada.ca/cpp).

### Applying for the survivor's pension

The survivor is responsible for applying for their survivor's pension.

Apply as soon as possible after the contributor's death. The Canada Pension Plan can only make back payments for up to 12 months.

To apply, complete the application form. To get the form, go to [www.canada.ca/cpp](http://www.canada.ca/cpp) or contact Service Canada (see the Where to Get Help section).

### CPP children's benefits

When someone who contributed to the Canada Pension Plan dies, the plan also provides a benefit to their dependent children.

#### Qualifying for the children's benefit

When a CPP contributor dies, their child qualifies for a **surviving children's benefit** if all three criteria are met:

1. The child is the deceased's natural or adopted child, or was in their custody and control.

2. The child is under age 18, or between 18 and 25 and attending school full-time.
3. The deceased contributed to the Canada Pension Plan for at least three years.

### How much could be paid

The children's benefit is a set monthly payment. In 2018, it was \$244. For the current payment amount, go to [www.canada.ca/cpp](http://www.canada.ca/cpp).

If the child is under age 18, the benefit is normally paid to the person with whom the child is living. If the child is 18 or older and qualifies because of attending school full-time, the benefit is paid directly to the child.

### Applying for the children's benefit

When a parent dies, the child or their parent or guardian should apply for the CPP children's benefit.

Apply as soon as possible after the contributor's death. The Canada Pension Plan can only make back payments for up to 12 months.

To apply, complete the application form. There is a different form depending on whether the child is under age 18 or between 18 and 25. To get the form, go to [www.canada.ca/cpp](http://www.canada.ca/cpp) or contact Service Canada (see the Where to Get Help section).



## Canada Pension Plan Disability Benefits

The Canada Pension Plan also provides benefits when contributors become disabled. If you become disabled and cannot work at any job on a regular basis, you and your children may qualify for a monthly disability benefit under the CPP.

### Qualifying for the CPP disability benefit

To qualify for a **CPP disability benefit**, you must meet **all** of these criteria:

1. You are **under age 65**.
2. The government finds you have a physical or mental disability that is **both severe and prolonged**.
3. You contributed to the Canada Pension Plan for at least four of the last six years (or three of the last six years if you have contributed for at least 25 years).
4. You are not receiving an early retirement pension from CPP (you cannot receive a CPP retirement pension and disability pension at the same time).

To qualify for a disability benefit under the CPP, a disability must be both “severe” and “prolonged”. “Severe” means you have a mental or physical disability that regularly stops you from doing any type of gainful work. “Prolonged” means your disability is long-term and indefinite or is likely to result in death.



There is no common definition of “disability” in Canada. Even if you qualify for a disability benefit under other government programs or from private insurers, you may not necessarily qualify for a CPP disability benefit. Go to [www.canada.ca/cpp](http://www.canada.ca/cpp) to see how applications for CPP disability benefits are assessed.

### If you are receiving disability income from another source

If you are receiving disability income from other sources, such as a private insurer or a provincial social assistance program, you may still be eligible to receive the CPP disability benefit. However, these other sources may adjust their payments if you are approved for a CPP disability benefit. Contact your insurance company or social assistance program for details relating to your situation.

### How much you could receive

The amount of your disability benefit is based on how much you contributed to the Canada Pension Plan while working.

In 2018, the maximum CPP disability benefit was \$1,335 per month. The average CPP disability benefit was \$954 per month. For current benefit amounts, go to [www.canada.ca/cpp](http://www.canada.ca/cpp).

Payment of your benefit begins four months after the date you are determined to have become disabled. The disability benefit payment is **taxable income**.

When you reach age 65, the disability benefit stops and is automatically replaced by a CPP retirement pension.

### You can also claim a benefit for your children

If you receive a CPP disability benefit, your dependent children may also be able to claim a benefit. The **disabled contributor's children's benefit** is available for each child that is:

- your natural or adopted child, or in your custody and control, and
- under age 18, or between 18 and 25 and attending school full-time.

The monthly children's benefit is a flat rate that is adjusted annually. In 2018, the rate was \$244 per month. For the current rate, go to [www.canada.ca/cpp](http://www.canada.ca/cpp).

## Applying for CPP disability benefits

You must apply for CPP disability benefits. You should apply as soon as you develop a severe and prolonged or terminal medical condition that prevents you from working regularly at any job. You can receive up to 12 months of retroactive payments from the date Service Canada receives your application.

**Tip** For assistance in applying for CPP disability benefits, you could seek out a legal advocate such as at Seniors First BC or a disability rights group such as Disability Alliance BC. See the Where to Get Help section for contact details.

### Step 1. Have a medical report completed

Your doctor or nurse practitioner must complete a medical report that forms part of your application for CPP disability benefits.

### Step 2. Apply for the benefit

To apply, complete the application form. (If you have a terminal illness, complete the terminal illness application form. A decision on your disability application will be made within five business days.)

To get the form, go to [www.canada.ca/cpp](http://www.canada.ca/cpp) or contact Service Canada (see the Where to Get Help section). The form includes details on what supporting documents are needed.

Mail the completed application form to a Service Canada office. Include the completed medical report, or ask your health care provider to mail the medical report directly to Service Canada.

### Step 3. After you apply

It takes approximately four months for a decision to be made on your disability benefits application. The government may ask for more information or ask you to see another doctor who will examine you.

Service Canada will inform you by mail whether or not your application was approved.

If you disagree with a decision about whether or not you qualify for CPP disability benefits, or about how much of a benefit you are entitled to, you have the right to **appeal**. See the section below on Appealing a Federal Social Security Benefit.

## While on disability benefits

### You can volunteer or go to school

Without having any effect on your CPP disability benefits, you can do volunteer work, go back to school to upgrade or complete a degree, or take a retraining program.

### You can do some paid work

You can earn up to a certain amount doing paid work without losing your CPP disability benefits. For 2018, this amount was \$5,500 (before taxes). If you earn more than the amount allowed, you must contact Canada Pension Plan (see the Where to Get Help section for contact details).



## Employment Insurance

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Older adults who continue working after age 65 are eligible for the same Employment Insurance benefits as other workers in Canada.

EI, as it's often called, provides benefits if you lose your job through no fault of your own (for example, due to shortage of work or seasonal layoffs) and can't find a job.

Employment Insurance also provides sickness benefits if you can't work because of sickness or injury, and benefits to help caregivers take time away from work to care for family members who are ill or injured.

### Qualifying for regular Employment Insurance benefits

To qualify for “**regular benefits**” from **Employment Insurance**, you must meet **all** of these conditions:

1. You paid into Employment Insurance as an employee.
2. You worked for the minimum number of hours during the “qualifying period”. The qualifying period is the last 52 weeks or since the start of your last EI claim, whichever is shorter. The minimum number of hours varies between 420 and 700 hours depending on what geographic region you live in.
3. You lost your job through no fault of your own. (You will not qualify for EI benefits if you quit your last job, unless you can prove you quit for a very good reason.)
4. You have been without work and without pay for at least seven consecutive days in the last 52 weeks.
5. You have run out of any vacation or severance pay you received.
6. You are ready, willing and capable of working, and are actively looking for work.

### How much you could receive

The amount of Employment Insurance you receive depends on your average weekly earnings and the region you live in, up to a maximum amount. As of 2018, the maximum benefit you could receive was \$547 per week. For current amounts, go to [www.canada.ca/ei](http://www.canada.ca/ei).

EI benefits are **taxable income**.

### How long you could receive benefits

You can receive EI benefits for a period of 14 weeks up to a maximum of 45 weeks. The period will depend on the unemployment rate in your region and the number of hours you worked during your qualifying period.

### Applying for EI benefits

Apply for EI benefits as soon as you stop working. You can apply for benefits even if you receive money when you leave your job, and even if you have not yet received your Record of Employment (see below). If you delay applying for more than four weeks after your last day of work, you may lose benefits.

#### Step 1. Apply for benefits

You must apply for EI using an online application form. You can fill it out:

- at [www.canada.ca/ei](http://www.canada.ca/ei), or
- at a Service Canada office (see the Where to Get Help section for contact details).

#### Step 2. If needed, send your Record of Employment

A Record of Employment (ROE) is a form your employer must prepare that says how long you worked and how much you earned. Some employers will send your ROE electronically directly to Service Canada. If your employer doesn't do this, ask them for a copy of all ROEs for your qualifying period. Send the ROEs to Service Canada as soon as possible after you submit your EI application.



### Step 3. After you apply

If your application for EI benefits is approved, there may be a one week “waiting period” for which you will not be paid.

If your application is denied, Service Canada will contact you by letter or phone to explain why. If you disagree with the decision, you have the right to **appeal**. See the section below on Appealing a Federal Social Security Benefit.

### EI sickness benefits

Employment Insurance offers temporary financial assistance if you can't work because of sickness or injury.

To qualify for **EI sickness benefits**, you must meet **all** of these conditions:

1. You must be employed.
2. A doctor must sign a medical certificate saying you are unable to work because of sickness, injury or quarantine.
3. Your regular earnings have been reduced by more than 40% because of sickness, injury or quarantine.
4. You worked at least 600 hours during the “qualifying period” (the last 52 weeks or since the start of your last EI claim, whichever is shorter).

The amount of sickness benefits you receive depends on your average weekly earnings and the region you live in, up to a maximum amount. As of 2018, the maximum benefit you could receive was \$547 per week. EI sickness benefits can be paid for a maximum period of 15 weeks.

### EI family caregiver benefits



“When my mom was 82, she broke her hip. I was so glad to get EI family caregiver benefits while I took three months off work. It allowed me to care for my mom during her recovery. I don't think she could have stayed in her own home otherwise.”

– Tanya, Kelowna

Employment Insurance offers a benefit to help caregivers take time away from work to care or support a critically ill or injured family member.

To qualify for the **EI family caregiver benefit**, you must meet **all** of these conditions:

1. You are a family member of the critically ill or injured person, or they consider you to be like a family member.
2. A doctor has certified that the family member is critically ill or injured and needs care or support from one or more family members.
3. Your regular earnings from work have decreased by more than 40% because you need to care or support the critically ill or injured family member.
4. You worked at least 600 hours during the “qualifying period” (the last 52 weeks or since the start of your last EI claim, whichever is shorter).

Up to 15 weeks of benefits are available for the care or support of an adult family member.



For EI family caregiver and compassionate care benefits, a family member includes immediate family as well as other relatives and individuals considered to be like family, whether or not related.

## El compassionate care benefits

Employment Insurance also offers a benefit to help caregivers take time away from work to care or support a family member who is gravely ill with a significant risk of death within six months.

To qualify for **El compassionate care benefits**, you must show **all** of these things:

1. You are a family member of the gravely ill person, or they consider you to be like a family member.
2. A doctor has certified that the family member has a serious medical condition and a significant risk of death within six months, and needs care or support from one or more family members.
3. Your regular earnings from work have decreased by more than 40% because you need to care or support the family member.
4. You worked at least 600 hours during the “qualifying period” (the last 52 weeks or since the start of your last EI claim, whichever is shorter).

Up to 26 weeks of benefits are available for the care or support of the gravely ill family member.



## Appealing a Federal Social Security Benefit

If you disagree with a decision about whether or not you qualify for a benefit offered by the federal government, or the amount of the benefit, you have the right to **appeal**. A similar process applies to Old Age Security benefits, Canada Pension Plan benefits, and Employment Insurance benefits (though different time periods and forms apply, as noted below).

The appeal process starts with asking for a **reconsideration**. This is a new review of your application by government staff who were not involved in making the original decision. If you disagree with the reconsideration decision, you can **appeal the decision** to the Social Security Tribunal.

Here are the main steps involved.

**Tip** You might want to have someone assist you with your appeal. This could be a lawyer, a legal advocate, or a union representative, for example. The Where to Get Help section includes several options for assistance, including Seniors First BC. PovNet offers a “Find an Advocate” feature on their website at [www.povnet.org](http://www.povnet.org).

### Step 1. Gather information

Before you begin an appeal process, get as much information as you can. First, organize all the documents you already have.

Call Service Canada (see the Where to Get Help section for contact details) and ask them for an explanation of how the decision was made. Ask them for the law or regulations that apply to your situation.

### Step 2. Ask for a reconsideration

Ask for a reconsideration of the decision on your claim. This is a new review of your claim,

done by government staff who were not involved in making the original decision.

You must ask for a reconsideration within a **time limit**. The time limit depends on what kind of benefit is involved. If it is an Employment Insurance benefit, you have **30 days**. If it is an Old Age Security or Canada Pension Plan benefit, you have **90 days**. The time limit runs from the day you receive the decision to the day Service Canada receives your request for reconsideration.

If an EI benefit is involved, you must fill out a specific reconsideration request form (available at [www.canada.ca/ei](http://www.canada.ca/ei)).

If an Old Age Security or CPP benefit is involved, there is no specific form you must fill out to ask for a reconsideration. However, **you must make the request in writing** and your letter must include:

- Your name, address, telephone number, and Social Insurance Number.
- A brief description of the facts that led to the decision and why you disagree with the decision. (You do not need to go into great detail now; you can send more information later.)
- Your signature and the date.

Include any documents or other information you think will help your case.

Mail your request to Service Canada (the address will be on the decision letter you are challenging), or drop it off in person at a Service Canada office.

**Keep a copy** of everything you send.

### Tip

Service Canada must actually receive your request for reconsideration before the time limit deadline.

Otherwise your request will be considered late. If you send your request by regular mail, allow enough time for it to get there before the deadline.

## Step 3. Follow up with additional information (optional)

If you want to expand on what you wrote in the letter asking for a reconsideration, you can write a brief statement explaining why you disagree with the decision on your benefits claim. You can include any new information or documents you think will help.

There is no formal hearing on your reconsideration request. In reviewing your claim, a government staff may phone you to ask questions. They will send you a letter with their decision.

## Step 4. Appeal to the Social Security Tribunal

If you disagree with the reconsideration decision, you can appeal to the Social Security Tribunal. This is a body similar to a court that hears appeals relating to pensions and benefits provided by the federal government.

To start the appeal, you must complete a **notice of appeal form** and send it to the Social Security Tribunal within a **time limit**.

The time limit depends on what kind of benefit is involved. If it is an Employment Insurance benefit, you have **30 days**. If it is an Old Age Security or Canada Pension Plan benefit, you have **90 days**. The time limit runs from the day you receive the reconsideration decision to the day the Social Security Tribunal receives your appeal form.

The appeal form is on the Tribunal's website at [www1.canada.ca/en/sst](http://www1.canada.ca/en/sst). On the form, briefly explain why you think the reconsideration decision was wrong. You **must attach** a copy of the reconsideration decision to the appeal form. Also attach copies of any documents you are relying on to support your appeal (such as pay stubs, medical reports, proof of residence, and so on).

You can send the appeal form and attached documents to the Social Security Tribunal by mail, fax or email. See the Where to Get Help section for contact details.

### Tip

Community Legal Assistance Society offers self-help guides on how to challenge a decision about your federal pension or benefit claim. See the CLAS website at [www.clasbc.net](http://www.clasbc.net).

## Step 5. After you appeal

The Tribunal will consider your appeal. They may hold a hearing, which could be by teleconference, in person, or in writing. The Tribunal will make a decision on your appeal and send you the decision in writing.

If you disagree with the Tribunal's decision on your appeal, you can ask for "leave" (permission) to make a further appeal to the "Appeal Division" of the Tribunal.



## Income Assistance (Welfare) for Seniors

Welfare is financial help the BC provincial government provides to people who have little or no income.

If you are over age 65 but do not qualify for an Old Age Security pension, you may be eligible for **income assistance**, a main welfare benefit.

For example, you may not have lived in Canada long enough to meet the residence requirements for Old Age Security, yet you have a very low income. Or you may be on Old Age Security and the Guaranteed Income Supplement, but you are supporting a spouse or dependent children who do not receive any benefits and have very low incomes.

Other welfare benefits provide assistance for people with disabilities, people facing severe barriers to employment, and those facing an unexpected emergency need.

### Tip

If you are renting, on a low to moderate income, and age 60 or over, a BC Housing program offers financial help. Shelter Aid for Elderly Renters (SAFER) helps with rent payments if your income is below a certain threshold and you meet other eligibility criteria. For more information, go to [www.bchousing.org](http://www.bchousing.org).

## Qualifying for income assistance

To qualify for income assistance, you must meet **all** of these conditions:

- You are age 19 or over.
- You live in BC.
- Your income is below the **income limit**. For example, a single person must usually earn less than \$610 a month to qualify for income assistance.
- You meet the **rules about assets** (things you own). For example, a single person must



have less than \$2,000 in assets to qualify for income assistance—not including exempt assets such as your home and a vehicle.

- You show proof of your **previous financial independence**. For example, that you had two consecutive years of paid work, earning over a certain amount.
- You meet **immigration rules**. That is, at least one adult in your family is a Canadian citizen, permanent resident, Convention refugee, or from another eligible category.

**Tip** If you don't qualify for income assistance, you may qualify for **hardship assistance**. This is temporary assistance for people who would suffer "undue hardship" without some support. For example, hardship assistance may be available if you were sponsored to come to Canada and you think your sponsor can't or won't support you.

### If you qualify for other benefits

If the BC government thinks you qualify for other benefits, they may ask you to apply for them before you apply for welfare. For example, they may ask you to apply for benefits under the Canada Pension Plan, Old Age Security, or Employment Insurance.

### If you are between age 60 and 64

If you are between age 60 and 64, the BC government views you as an employable adult. You must be able to show that you are actively looking for work. There are some exceptions, such as if you are fleeing an abusive spouse or relative.

If you haven't yet taken a reduced retirement pension under the Canada Pension Plan (you can take a reduced pension as early as age 60; see above), the BC government will want you to do so before applying for welfare. There are some limited exceptions. For example, if you have imminent, confirmed employment (within one month), you may not have to apply for an early retirement pension.

The CPP retirement pension will be deducted from any welfare benefit payments.

### If you are a sponsored immigrant

If you are a sponsored immigrant and your sponsorship has broken down, you may be eligible for income assistance. For more information, contact an immigrant-serving agency (see the Where to Get Help section).

### How much you could receive

The amount of income assistance you receive depends on your situation and the size of your family. In 2018, the maximum benefit for a single person was \$710 per month. Current benefit rates are on the BC government website at [www2.gov.bc.ca](http://www2.gov.bc.ca).

**Tip** If you are receiving income assistance, you may qualify for assistance with health care costs. This can include coverage of your Medical Services Plan (MSP) premiums and assistance with the cost of prescription drugs, dental care and medical supplies.

### Applying for income assistance

Welfare benefits do not come to you automatically. You must apply for them. You can do so:

- **By phone:** Call the Ministry's toll-free line at 1-866-866-0800.
- **In person:** To find your local office, call the Ministry's toll-free line or go to [myselfserve.gov.bc.ca](http://myselfserve.gov.bc.ca) for a list of offices.
- **Online:** Go to [myselfserve.gov.bc.ca](http://myselfserve.gov.bc.ca) and follow the instructions.

After applying, you must do a **work search**. This involves actively looking for work for three to five weeks (depending on whether you've been on welfare before).

You will then have an **eligibility interview**, where the government looks at your situation and decides if you qualify for income assistance.

## Other welfare benefits

The provincial government also provides assistance for people with disabilities, people facing severe barriers to employment, and those facing an unexpected emergency need.

### Tip

A legal advocate can help you understand the welfare benefits available as well as in applying for benefits. PovNet offers a “Find an Advocate” feature on their website at [www.povnet.org](http://www.povnet.org).

## Disability assistance

To qualify for **disability assistance**, you must be financially eligible and you must be designated as a “person with disabilities”. To get this designation, you must meet **all** of these conditions:

1. You are at least 18.
2. You have a severe mental or physical disability that is expected to continue for at least two years.
3. Your disability restricts your daily living activities.
4. You need help from another person, an assistive device, or an assistance animal.

If you qualify for disability assistance, you get more income each month than someone on income assistance and more medical benefits (such as coverage for health equipment).

## Severe barriers to employment

If you have **persistent multiple barriers to employment**, you may be able to get extra assistance.

To qualify for this benefit, you must meet **all** of these conditions:

1. You have been on some type of welfare for at least 12 of the last 15 months.

2. You have a medical condition that makes it difficult or impossible to look for work or keep a job.
3. Your medical condition has lasted or occurred often for one year and is likely to continue for at least two more years.
4. You’ve done everything you can to overcome your condition.

If you qualify for this benefit, you get income assistance benefits, extra money for support, an exemption from having to look for work, and extra medical supports.

## Crisis assistance

If you have an unexpected emergency need while on welfare, you may be able to get additional assistance. Unexpected needs can come up in many situations, such as losing your belongings in a fire, or having a furnace or water heater break down.

To get a one-time **crisis supplement**, you must show you have an unexpected need that must be met to prevent imminent danger to your physical health or removal of a child from your home. You also must show that you have no other way to pay for the need.

An **emergency/disaster supplement** can help pay for unexpected needs to prevent imminent financial loss or physical danger caused by an emergency or disaster.



## Senior's Supplement

The Senior's Supplement is a benefit for low-income seniors living in BC that "tops up" their income. If the income level of an eligible senior falls below a minimum level, the BC government pays the supplement to make up the difference.

### Qualifying for the supplement

To qualify for the **Senior's Supplement**, you must meet three conditions:

- You are age 60 or over.
- You live in BC.
- You receive the Guaranteed Income Supplement or the allowance benefits through Old Age Security (see above).

The Senior's Supplement is paid automatically to those who are eligible—you do not need to apply.

### How much you could receive

The amount of the Senior's Supplement depends on the income you declare on your income tax form.

As of 2018, the maximum monthly supplement is \$49 for someone who is single and \$120 for couples. Current payment amounts are on the BC government website at [www2.gov.bc.ca](http://www2.gov.bc.ca).

### While receiving the supplement

You can leave BC on vacation for up to six months and continue to receive the Senior's Supplement. Contact the Senior's Supplement Program (see the Where to Get Help section) to provide departure and return dates.

## Veterans Benefits

The federal government provides a number of benefits for veterans and their families. Former members of the Canadian Armed Forces may be eligible for:

**Canadian Forces Income Support**, a monthly benefit to help low-income veterans, survivors, and dependent children. Veterans under age 65 may qualify if they have a low household income and are searching for work.

**The War Veterans Allowance**, a monthly benefit to help low-income veterans and their survivors. Veterans may qualify if they served in the Second World War or Korean War.

**Disability Pension**, a monthly benefit for veterans who suffer a disability related to their service.

**The Earnings Loss Benefit**, a monthly benefit available to veterans taking part in a rehabilitation program.

**The Retirement Income Security Benefit**, a monthly benefit that tops up a veteran's income after age 65 if they qualify for disability or rehabilitation benefits.

For information on these and other benefits, or to apply, contact Veteran Affairs Canada (see the Where to Get Help section).

### Tip

Veterans Affairs Canada offers an online Benefits Navigator at [www.veterans.gc.ca](http://www.veterans.gc.ca). It can help identify veterans' benefits you may be eligible to receive. If you are denied veterans' benefits, a group of lawyers within Veteran Affairs Canada provides free legal assistance and can help you prepare an appeal. Contact the Bureau of Pension Advocates at 1-877-228-2250 or through the VAC website.

## Income Tax Credits

If you are over age 65, you may be eligible for **tax credits** to reduce the amount of income tax you pay.

### Filing your income tax return

Each year, Canadian residents complete an income tax return. On this form you list your income, tax deductions and tax credits. The tax deductions reduce your income. The tax credits reduce the amount of tax you owe. Both result in you paying less income tax.

Many of the benefits provided by government are based on the information you provide in your income tax return. In fact, you **need** to file a tax return to qualify for many government benefits, including the Guaranteed Income Supplement or the allowance benefits available under Old Age Security (see above), the Goods and Services Tax credit (see below), and premium assistance under BC's Medical Services Plan.

#### Tip

If you have a low income and need help with your taxes, volunteer services can help you fill out your income tax return. Call your local seniors centre or community centre or see the Where to Get Help section.

### Tax credits reduce the tax you owe

On your income tax return, you can claim tax credits to reduce the amount of tax you owe.

**Age amount.** If you are age 65 or older, you can claim the "age amount" tax credit. The amount you can claim goes down as your income goes up. The tax credit disappears if your income is over a certain threshold.

**Caregiver tax credit.** If you are caring for a **spouse, common-law partner**, or a dependant with physical or mental impairment, you may be able to claim a "caregiver tax credit".

**Disability tax credit.** If you, your spouse or common-law partner, or a dependant has a severe and prolonged physical or mental disability, you may be eligible for the "disability tax credit". (Note you must apply for this tax credit by completing a form that must be certified by a medical practitioner.)

**Medical expenses.** You can claim a tax credit for eligible medical or attendant expenses. For example, you may have bought a wheelchair or a hearing aid, adapted a vehicle, paid for an attendant to help you at home, or paid for full-time care in a care home.

**Pension income amount.** You can claim a tax credit on some pension incomes. (Payments you get under Old Age Security and the Canada Pension Plan don't qualify.)

### The Goods and Services Tax credit

The Goods and Services Tax credit is a tax-free quarterly payment that helps people with modest incomes offset the GST they pay.

The amount you receive is based on your annual income.

You do not need to apply for the GST credit. When you file your income tax return, the government determines your eligibility and advises you if you will receive the credit.

If you have a spouse or common-law partner, only one of you can receive the credit. The credit will be paid to the person whose income tax return is assessed first. The amount will be the same, regardless of who (in the couple) receives it.

#### Tip

To receive this credit, you must file an income tax return every year, even if you did not receive income in the year.



## The BC low income climate action tax credit

The low income climate action tax credit in British Columbia is a quarterly payment that helps people with modest incomes offset the carbon taxes they pay.

The amount you receive depends on your annual income and the size of your family. The payment is combined with the federal GST credit into one quarterly payment.

You don't need to apply for the BC low income climate action tax credit. When you file your tax return, the government determines your eligibility and advises you if you will receive the credit.



## Glossary

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**Appeal:** To ask a higher decision maker to change a decision that you don't agree with.

**Common-law partner:** A person of either sex who has lived with you in a conjugal relationship for at least one year.

**Credit splitting:** If you separate from your spouse or common-law partner, the contributions you both made to the Canada Pension Plan during the time you lived together can be added up and then divided evenly between you.

**Financial planning:** A financial plan lays out where you get money from, what you spend, and what assets you have, so you can make good decisions about your finances.

**Pension:** A regular payment you get because you are retired or disabled. The payment can be paid by government, an employer, or another source.

**Retirement planning:** The planning you do to prepare for life after paid work ends, not just financially but in all aspects of life.

### Registered Retirement Savings Plans

**(RRSPs):** A personal savings account that has special tax advantages. Any money you put in to an RRSP can be deducted from income to lower the income tax you owe.

**Social security agreements:** An international agreement that sets out rules for social security programs for people who lived or worked in two countries.

**Spouse:** A person who is legally married.

**Tax credit:** A reduction on the amount of tax owing.

**Taxable income:** Income that you must pay tax on.

## Where to Get Help

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### **411 Seniors Centre Society**

A drop-in centre providing information to older adults on available services and benefits. Volunteers can help you apply for benefits, appeal a decision, or (during tax season) complete income tax returns. Outreach workers can come to you if you are not able to travel.

Lower Mainland: 604-684-8171  
contact411@411seniors.bc.ca  
www.411seniors.bc.ca

### **Access Pro Bono**

Volunteer lawyers provide free legal advice to qualifying persons who cannot obtain legal aid or afford a lawyer.

Lower Mainland: 604-878-7400  
Toll-free: 1-877-762-6664  
help@accessprobono.ca  
www.accessprobono.ca

### **BC211**

211 is a confidential, multilingual telephone service available in the Lower Mainland and Vancouver Island. It operates 24/7, providing information and referrals to community, government and social services in BC.

Toll-free: 211  
TTY: 604-875-0885 (for hard of hearing)  
www.bc211.ca

### **Canada Pension Plan**

A government program that provides workers and their families with benefits on retirement, disability or death.

Toll-free: 1-800-277-9914  
Toll-free TTY: 1-800-255-4786  
(for hard of hearing)  
www.canada.ca/cpp

### **Canada Revenue Agency**

The agency that administers tax laws for the government of Canada.

Toll-free: 1-800-959-8281  
Toll-free TTY: 1-800-665-0354  
(for hard of hearing)  
www.cra.gc.ca

### **Canadian Association of Retired People (CARP)**

A national organization for seniors and their caregivers dedicated to enhancing their quality of life and financial security.

Toll-free: 1-888-363-2279  
support@carp.ca  
www.carp.ca

### **Community Centres**

Many communities in BC have information and referral centres, seniors centres, and seniors one-stop information lines. Look for local community centre listings in your phone book, or visit the WelcomeBC website for tips on finding community organizations.

www.welcomebc.ca

### **Disability Alliance**

A non-profit organization aimed at supporting people, with all disabilities, to live with dignity and independence. Their advocates can help you apply for a range of disability benefits and programs, as well as catching up on filing income taxes.

Toll-free: 1-800-663-1278  
www.disabilityalliancebc.org

### **Immigrant-Serving Agencies**

These agencies provide orientation and settlement services for newcomers to BC. Services range from classes in English as a second language to providing interpreters or advocates. Look up community services in your phone book, or visit the WelcomeBC website.

www.welcomebc.ca

### **Legal Services Society**

Provides a range of legal information, advice, and representation services that help people resolve their legal problems.

Lower Mainland: 604-408-2172

Toll-free: 1-866-577-2525

[www.lss.bc.ca](http://www.lss.bc.ca)

### **PovNet**

A website that provides information on low-income issues and can help you find an advocate.

[www.povnet.org](http://www.povnet.org)

### **Seniors Advocate BC**

An office that monitors and analyzes seniors' services and issues in BC. They also provide information and referrals for individuals who are navigating seniors' services.

Toll-free: 1-877-952-3181

[info@seniorsadvocatebc.ca](mailto:info@seniorsadvocatebc.ca)

[www.seniorsadvocatebc.ca](http://www.seniorsadvocatebc.ca)

### **Seniors First BC**

A non-profit organization providing free legal services for people age 55 and over. A legal advocate assists older adults experiencing issues with pensions or benefits. The Seniors Abuse and Information Line (SAIL) provides information and referrals to seniors province-wide.

Lower Mainland: 604-437-1940

Toll-free: 1-866-437-1940

TTY: 604-428-3359 or 1-855-306-1443

(for hard of hearing)

[info@seniorsfirstbc.ca](mailto:info@seniorsfirstbc.ca)

[www.seniorsfirstbc.ca](http://www.seniorsfirstbc.ca)

### **Senior's Supplement Program**

A benefit for low-income seniors living in BC that "tops up" their income.

Toll-free: 1-866-866-0800

### **Service BC**

A single point of access to services provided by the BC provincial government. You can call Monday through Friday, 7:30 am to 5 pm.

Toll-free: 1-800-663-7867

Toll-free TTY: 1-800-661-8773

(for hard of hearing)

[servicebc@gov.bc.ca](mailto:servicebc@gov.bc.ca)

### **Service Canada**

A single point of access for services from the federal government, including information and application forms on Old Age Security and Canada Pension Plan benefits.

Toll-free: 1-800-277-9914

Toll-free TTY: 1-800-255-4786

(for hard of hearing)

[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

### **Social Security Tribunal**

A body similar to a court that hears appeals relating to pensions and benefits provided by the federal government.

Toll-free: 1-877-227-8577

Fax: 1-855-814-4117

[info.sst-tss@canada.gc.ca](mailto:info.sst-tss@canada.gc.ca)

[www1.canada.ca/en/sst](http://www1.canada.ca/en/sst)

### **Veteran Affairs Canada**

The federal government department that provides benefits for veterans and their families.

Toll-free: 1-866-522-2122

[information@vac-acc.gc.ca](mailto:information@vac-acc.gc.ca)

[www.veterans.gc.ca](http://www.veterans.gc.ca)



Visit the People's Law School website at [www.peopleslawschool.ca](http://www.peopleslawschool.ca) for the most up-to-date information on benefits available to older adults in British Columbia.

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**[www.peopleslawschool.ca](http://www.peopleslawschool.ca)**

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