

How the Canadian Income Security System Works: Key Takeaways for Ottawa's Older Adults

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Expert Panel on Income Security, Council on Aging,
Ottawa

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Introductions

Expert Panel on Income Security at the Ottawa Council on Aging

- National level group of income security experts
- Advising on issues related to the financial well-being of seniors
- <https://coaottawa.ca/age-friendly-committees/income-security/>
- <https://coaottawa.ca/wp-content/uploads/documents/INCOME-SECURITY-PANEL-MEMBERS-2023.pdf>



There are two main types of income supports for Canadian seniors

1. Workplace pensions
 - a. Defined benefit
 - b. Defined contribution
2. Income security
 - a. CPP, OAS, GIS
 - b. Ontario GAINS

Goals for the presentation

- Old Age Security (OAS)
- Guaranteed Income Supplement (GIS)
- Canada Pension Plan (CPP)



- GAINS (Ontario Guaranteed Annual Income System)



Income security for Ontario retirees

Federal income security for retirees



Canada Pension Plan (CPP)

- Earnings-based plan since 1966
- Quebec Pension Plan runs parallel
- CPP (disability) for those unable to work due to disability who have contributed to CPP
- Funds managed by the CPP Investment Board

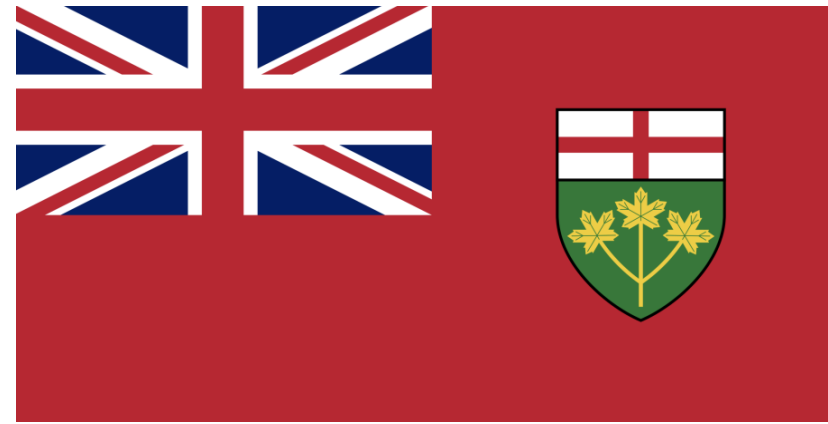
Old Age Security (OAS)

- 65 or older
- Minimum residency requirements
- Allowance (for 60-64 yo partners of people on OAS/GIS)
- Allowance for Survivor (for 60-64 yo whose partners have died)

Guaranteed Income Supplement (GIS)

- Low-income seniors (income threshold)
- In receipt of OAS

Ontario income security



Guaranteed Annual Income System (GAINS)

- For **very low-income** seniors living in Ontario (Under \$4K a year)
 - 65 and older
 - In Ontario for 12 months or for 20 years after turning 18
 - Receive OAS and GIS
 - Income threshold (includes private pensions, CPP, bank interests, etc.)
- Total income from all sources is below the level guaranteed by the Province of Ontario

What does low income look like for Ontario seniors?

Incomes and income supports



What do we mean by “low-income”?

TWO key measures: MBM and LIM

Market Basket Measure

- Canada’s **official** measure of poverty
- Literally based on a “basket” of goods and services for a modest, basic standard of living (food, clothing, shelter, transportation)
- Two statistical units
 - Economic family
 - Single person
- Based on 53 Canadian places
- **Canada-specific measurement**
- Single: \$24,174

Low Income Measure

- Relative measure, compares a household to others
- Household = low income if its income is < 50% of median household incomes
- Single \$28,863
- **International measure**, important for international comparisons

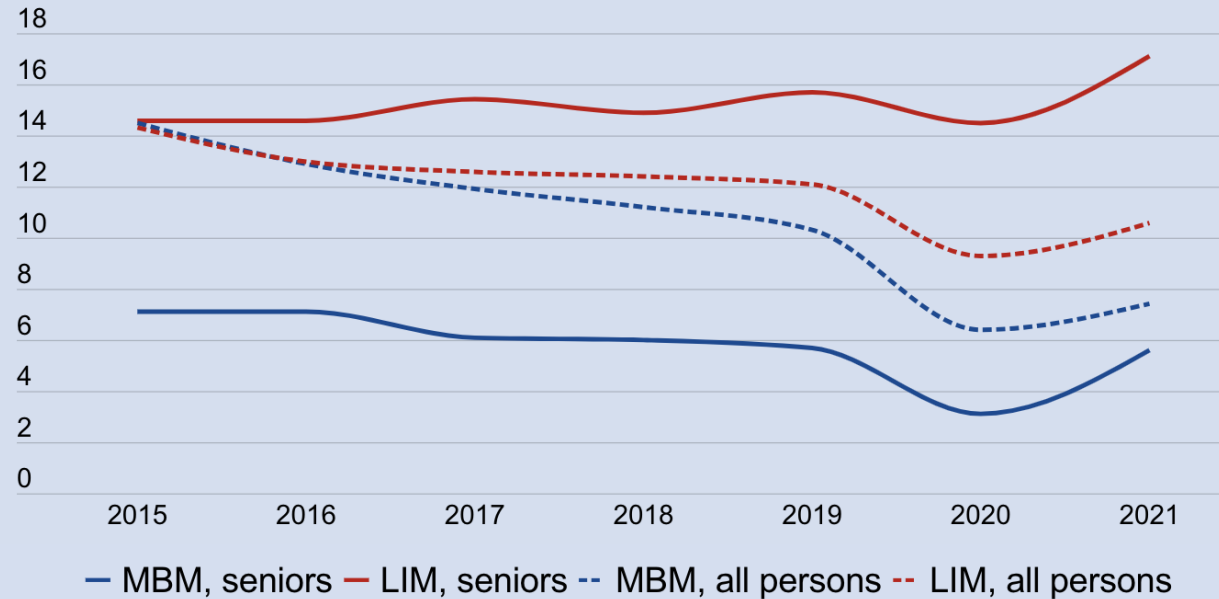
Seniors, poverty, and poverty measures

Trends are the same

MBM includes the value of mortgage free status; LIM does not

Figure 1

Seniors' and general population's poverty rates vs. low-income rates

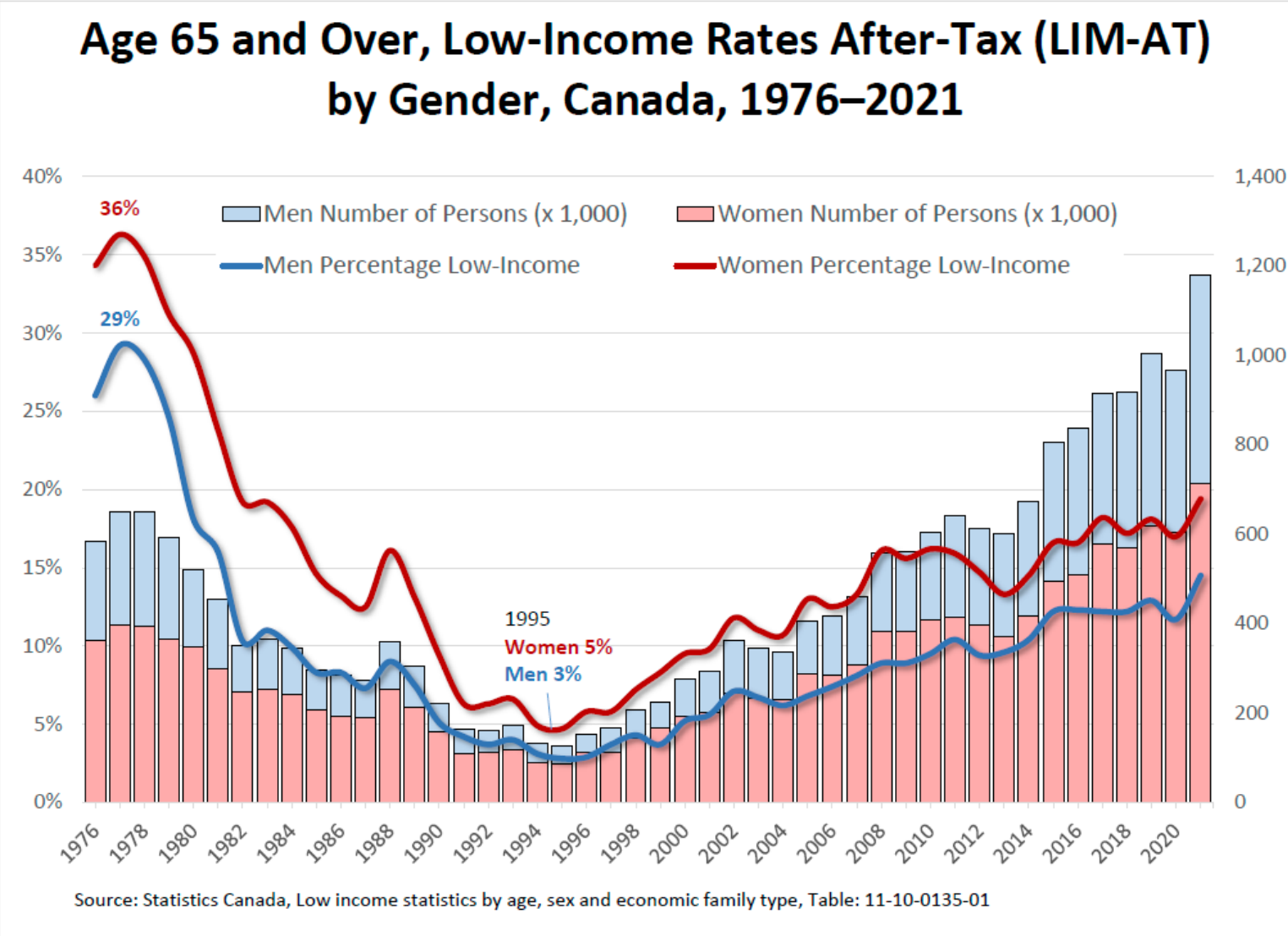


Source: [Canada: Low-income statistics by age, sex and economic family type, 2023](#).

Poverty among seniors

Over time, various income support programs and economic changes reduced low-income rates

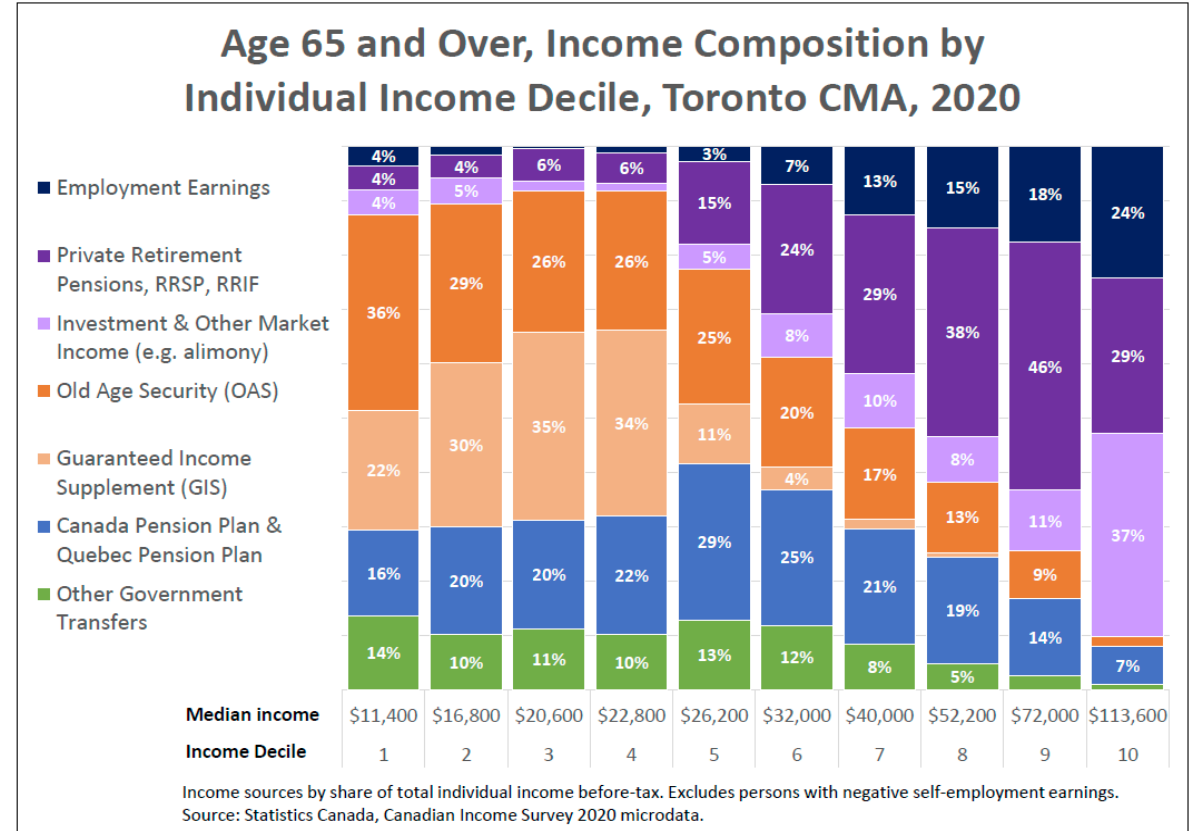
Still, senior women continue to have lower income rates



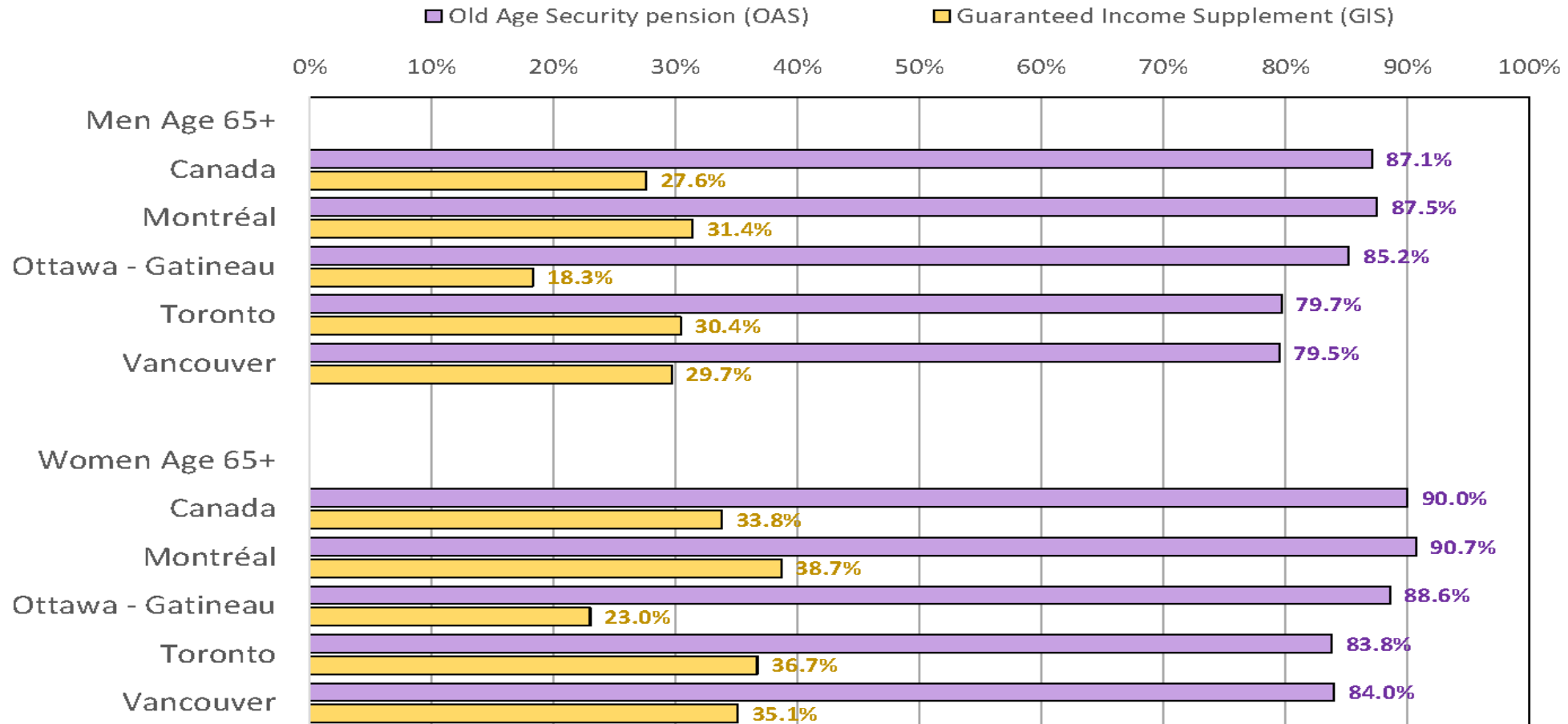
Impact of income security programs on Canadian seniors

People in the lower income groups rely heavily on income security (OAS, GIS, C/QPP)

People in the higher income groups receive far more of their incomes from employment, private pensions, and other incomes (including spousal support)



Age 65 and Over, Percent with OAS/GIS Income by Gender Canada and Four Census Metropolitan Areas, 2020



Source: Statistics Canada, Census 2021 Table: 98100334

Income security changes in 2023 & 2024



Higher OAS for 75+

10% increment = \$790.16 a month

\$71.83 higher than for those 65-74



Indexation - July 1, 2024

significant increases with CPI



No indexation April to June 2024



GAINS doubling in Ontario from \$83 to \$166 a month

+ lower tax back (then lowered to \$87 a month and now indexed to CPI)



Minimum wage increased to \$17.20 an hour on October 1, 2024, from \$16.55 an hour last raised in October 2023

The Parallel Universe of Low- Income Retirement

THE PARALLEL UNIVERSE

Why is retirement different for low-income people?

Most middle and high-income people have less income after they stop working

Most low-income people have more

Most middle and high-income people pay less tax after they retire

Most low-income people don't pay tax

But they might **have to** when they start getting CPP and OAS

How income security for seniors works in Ontario

- Who qualifies for income security
- What seniors get in Ontario
- Understanding the system to reduce taxable income or get money back
- Protecting a low retirement income
- Why don't the banks tell us this?
- How do we spread the word?



SHOULD YOU TAKE EARLY CPP?

The usual age to take CPP is 65

Early CPP is age 60. It is a little less money, but you may need it now

If you are on social assistance, don't take it early. Your social assistance will be clawed back

After age 65 you won't have to worry about the clawback

SHOULD EVERYONE APPLY FOR OAS?



Yes. Do it as soon as you approach age 65

Half are enrolled automatically & will receive a letter to this effect

Only apply if you don't receive the letter...

Even if you have not been in Canada long, you may get some OAS

If you qualify for OAS and you have a low income, you qualify for some GIS

Qualifying for OAS and GIS (residency in Canada, NOT citizenship)

Must be 65 or older

1. Must have resided in Canada for a **minimum of 10 years** (residence defined as 'ordinarily living and making your home in Canada'); and,
2. Be a legal resident (lawfully in Canada pursuant to the immigration laws) on the day before the day you are approved

Qualification is based on **residency** in Canada, NOT citizenship

40 of 47 years between age 18 and 65
breathing Canadian air legally (Permanent residency, NOT citizenship)

- If you have 10 years, you get $\frac{1}{4}$ OAS
- If you have 20 years, you get $\frac{20}{40}$ ($\frac{1}{2}$)
- **60** agreements **in force** with Canada where 1 year gets you 10 – others wait 10 years

CAN YOU COLLECT OAS IF YOU LEAVE CANADA?



You can collect any form of Old Age benefits for 6 months. But it's complicated after that!

- If you move elsewhere for more than 6 months:
 - You need to have lived in Canada for 20 years between 18 and the date of your departure; OR you can continue to accumulate years of residence towards portability AFTER you go into pay for the OAS pension....
 - e.g., I get approved for 18/40ths at age 65...if I stay in Canada until age 67, I can then take my 18/40th pension abroad.)
 - Shorter (e.g., 18 months) if Canada has an agreement with the country you are going to, but it depends on the country you come from.
- There are 60 agreements.

<http://www.esdc.gc.ca/en/cpp/international/eligibility.page>

Super GIS (for people who don't get the full OAS)

- **Super GIS** for people with less than 40 years of residency
 - e.g., 11 years in Canada may result in 29/40 super GIS based on percent of OAS
- Sponsorship cases are not eligible for GIS
- Current rule is no GIS for anyone who is
 - under a sponsorship agreement, and
 - has less than 10 years of residence in Canada.
- Some amendments to this provision are 'not yet in force'
 - When they are brought into force, the rule will be no GIS for the entire period you are under a sponsorship agreement, regardless of years of residence in Canada
- Sponsorships are now for 20 years
- Super visa residents not eligible as they are visitors

WHAT SENIORS GET IN ONTARIO, MONTHLY



Program



How does it work?



Monthly Benefit

Canada Pension Plan (CPP)

If you paid in, you can get a pension.

Age 60: \$873.74
Age 65: \$1,364.60

Old Age Security (OAS)

Most people 65+ get this. There are also some benefits for *low-income* spouses not yet 65.

Age 65: \$718.33

Guaranteed Income Supplement (GIS)

People with *low incomes* may get this.

Age 65: \$1,072.93
for singles

Guaranteed Annual Income System (GAINS), Ontario only; Refundable Credits

If you are getting GIS but are still below the province's minimum income, you get extra money.

Age 65: \$87 a month

Income from savings

Money you put in an RRSP or TFSA

Private pensions

A pension from where you worked

Earnings

Money from working for wages or 'other'

WHAT DOES “LOW INCOME” MEAN FOR GIS?

Will you be eligible for GIS?



Family picture when you are age 65



You will be low income if your yearly income
(not counting OAS!) is under:

Single person

\$21,768

Couple

- Both getting Old Age Security (OAS pension)

\$28,752

Couple

- Only one partner getting OAS
- Other partner is under 65

\$52,176

Couple

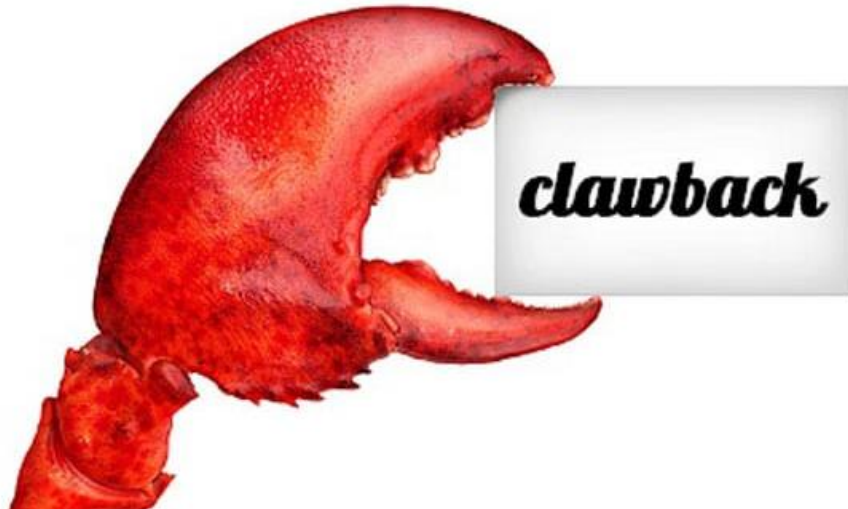
- One partner getting OAS
- Other partner is 60-64 and getting the Allowance

\$40,272

GIS TAX-BACK

a.k.a. GIS Reduction or Clawback

What happens to your GIS when you have other income?



The tax-back is 50% on GIS and (a further 25% on the GIS supplement for a real rate of 59% - 50% on earnings only) on all net income from:

- RRSP cash outs
- Pensions
- CPP
- Investment INCOME
- Wage Earnings after \$5,000 a year (50% recovery only)
- Honorariums
- Periodic spousal support payments

Note: Income from OAS does not affect the amount of GIS you receive

What is “income” under the GIS?

Income is defined by the *Income Tax Act*

Income from employment

- Income from employment, income from business or property
- Honorariums (Over \$500)
- Capital Gains, investment income
- Income from CPP/QPP, private pensions
- RRSP and RRIF withdrawals
- Pensions
- Periodic spousal support payments
 - Former spouse/partner, with agreement or order, living apart
 - *Income Tax Act*, Section 56(1)(b)
- Foreign income
 - *Income Tax Act*, Part I, Division B, Subdivisions A and B

What is not considered “income” for GIS?

- OAS itself, including the Allowance for the Survivor
- Employment exemption (first \$5,000)
- Gifts and inheritances
- Withdrawals from Tax-Free Savings Accounts (TFSA)
- Refundable Tax Credits you get with your income tax refund - child benefits, Trillium, Working Income Tax Benefits, GST credits
- Registered Disability Savings Plan (RDSP) withdrawals
- Lump-sum spousal support payments under a written agreement or order

New OAS/GIS FORM

New starting 2019: If you want GIS, don't tick the box!



Section C Applying for the Guaranteed Income Supplement

If your OAS pension is approved and you reside in Canada, you may also be eligible for the Guaranteed Income Supplement (GIS), a non-taxable amount added to your monthly OAS pension. The GIS amount depends on your marital status and net annual income or, in the case of a couple, the combined net annual income.

When you apply for the GIS, Service Canada will obtain your income information from the Canada Revenue Agency to determine if you are eligible. Even if you are not immediately eligible, we will review your income every year and your GIS benefit will be automatically paid if you become eligible, as long as you file your income tax return annually with the Canada Revenue Agency.

C1 To apply for the GIS, complete questions C2 to C10 below.

If you do not want to apply for the GIS, check this box and go to Section D.

A tick box on the OAS/GIS form:

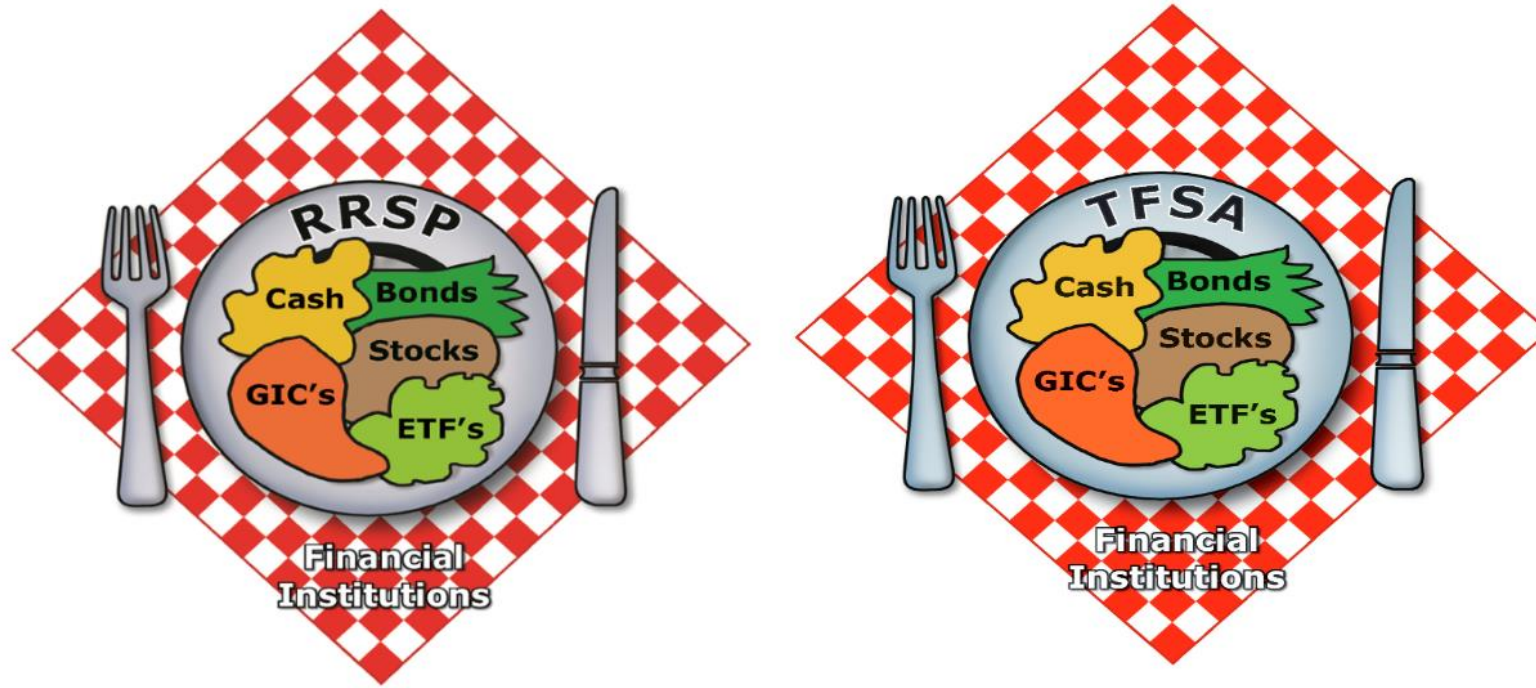
- If you are low income – Don't tick the box
- If you are unsure – Don't tick the box
- No need to worry... Don't tick the box
- Fill it out – answer all questions
- File your taxes

Maximizing your income

Understanding how your income and the tax system affect your OAS/GIS

Registered Retirement Savings Plans (RRSP) vs Tax-Free Savings Accounts (TFSA)

Are they the same?



TAXABLE INCOME

What does “taxable income” mean?

Taxable income is the amount on line 26000 of your tax form.

You pay no tax if:

Taxable income is about \$17,000 and under & you are under 65

Taxable income is \$22,500 if you are 65+

Step 4 – Taxable income			
Enter the amount from line 54 of the previous page.			55
Canadian Armed Forces personnel and police deduction (box 43 of all T4 slips)	24400		56
Security options deductions (boxes 39 and 41 of T4 slips or see Form T1212)	24900	+	57
Other payments deduction (enter the amount from line 14700 if you did not enter an amount on line 14600; otherwise, use Federal Worksheet)	25000	+	58
Limited partnership losses of other years	25100	+	59
Non-capital losses of other years	25200	+	60
Net capital losses of other years	25300	+	61
Capital gains deduction (complete Form T657)	25400	+	62
Northern residents deductions (complete Form T2222)	25500	+	63
Additional deductions (specify):	25600	+	64
Add lines 56 to 64.	25700	=	65
Line 55 minus line 65 (if negative, enter "0")	Taxable income 26000		66

TAXABLE INCOME: How to reduce taxable income or get money back

Understanding the system - a trip to the grocery store



Non-refundable tax credits

Refundable tax credits

Tax exemptions

Deductions

Entitlements

NON-REFUNDABLE TAX CREDITS

Money off for those
who pay tax

Worthless if your
income is too low



The advertisement features a large orange plastic bottle of Tide 2X Ultra Coldwater laundry detergent. The bottle has a blue cap and a label with the Tide logo and 'COLDWATER EAU FROIDE' text. Above the bottle, the Tide logo is shown in a yellow circle with '2X Ultra' written above it, and 'COLDWATER EAU FROIDE' is written below it. The background is a vibrant blue with white, glowing, curved lines that suggest water or energy. To the right of the bottle, the text 'Save up to \$7 on energy with the 52 use bottle by switching to cold*' is displayed in white. At the bottom of the advertisement, a small line of text provides a disclaimer: '*based on conversion from warm/cold to cold/cold cycles for all loads in a traditional top-loading washing machine with an electric water heater.'

REFUNDABLE TAX CREDITS

A 'gift card'
you can
redeem for
money



**Tax free Refundable tax credits (Gift Card)
payable regardless of tax paid**

GST/HST Credits	<ul style="list-style-type: none">• The GST/HST Tax credit is a tax-free quarterly payment
Trillium Benefit (Ontario Property & Energy Tax + sales tax credit)	<ul style="list-style-type: none">• A payment for low income people who own or rent a principal residence in Ontario.
Working Income Tax Benefit	<ul style="list-style-type: none">• A payment to eligible working low income individuals and families
Child Benefits (UCCB, CCTB, NCBS, OCB & CDB)	<ul style="list-style-type: none">• Payments for children living with their parents

TAX EXEMPTIONS

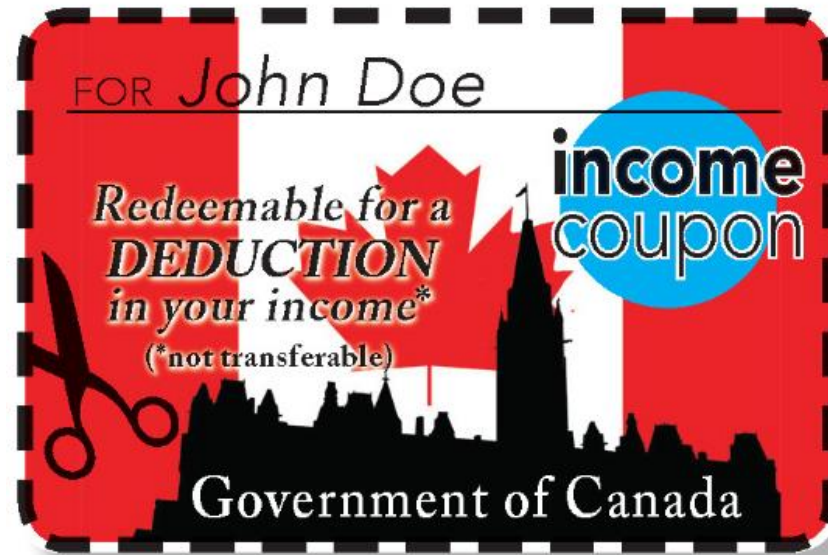
The 'forget about it' card – you don't have to report exempted money



- NO-NEED-to REPORT:**
e.g.:
- racetrack winnings
 - sale of a principal residence
 - sale of your car
 - garage sale proceeds
 - reimbursed expenses

DEDUCTIONS AND TAX-FREE AMOUNTS

A special
personalized
“coupon”



DEDUCTIONS FROM INCOME	AMOUNT DEDUCTIBLE FROM INCOME
Child Care	<ul style="list-style-type: none">• Depends on Expenses
RRSPs	<ul style="list-style-type: none">• Depends on amount contributed based on income tax statement
TFSA's	<ul style="list-style-type: none">• No deduction - income inside TFSA not subject to tax
RESPs	<ul style="list-style-type: none">• No Deduction - income inside RESP not subject to tax but attracts Canada Learning Bond & Canada Education Savings Grants as a matching contribution.

DEDUCTIONS AND TAX- FREE AMOUNTS

A special
personalized
“coupon”

CERTIFICATE OF POSSESSION

Documentary evidence of ownership/eligibility
(ENTITLEMENT CARD)

Examples	Entitlement Programs	More Entitlements	Rules
Vehicle Ownership	Old Age Security	Canada Learning Bond	<ul style="list-style-type: none">• One must apply• Meet ongoing eligibility requirements• File tax returns• Show documentation• Update documentation
Deed/Lease	Guaranteed Income Supplement	Canada Education Savings Grants	
Bank Statement	EI/ CPP	RDSP Disability bond	
Receipt	CPP	Disability grants	
Proof of Purchase card	Assistive Devices	Seniors Drug Card	

TAXABLE INCOME

How to reduce taxable income
or get money back

Putting it all together

Non-refundable tax credits = Coupon

Refundable tax credits = Gift card

Tax exemptions = Forget about it

Deductions = Specialized coupon; everyone different

Entitlements = You own it; it's yours

Tax refund = Combination of refundable and non-refundable credits (gift cards and coupons)

WILL THE GOVERNMENT TELL YOU ABOUT EVERYTHING YOU ARE ENTITLED TO? DON'T COUNT ON IT



CPP and OAS: get application forms from Service Canada



Don't Tick the box for GIS on the OAS form



They will tell you if you qualify for GAINS



File your tax returns to make sure you get other credits and benefits ...and your GIS will be renewed automatically each July!

SHOULD YOU WORK AFTER 65?



ANY net income reduces the benefits that low-income seniors get except \$5,000 in net earnings

- Low-income seniors get benefits from GIS and GAINS
- Both get clawed back at 50% after you earn just \$5,000 (T4 slip)
- Both get clawed back at 50% after the 1st DOLLAR of any other kind of gross income
- Examples: Money you take from RRSP savings (T4RIF), or honoraria (T4A), or regular spousal support

SHOULD YOU WORK AFTER 65?

The St. Patrick's Day Rule



Minimum wage of \$17.20 an hour
= \$5,000 or so just after St. Paddy's day

290 hours (8 weeks at 35 hours a week)

After that, every dollar is taxed back at
50% and 75% over some income zones

Think about working after **St. Patrick's
Day** if you are low income!



A near-senior living on \$1,000 a month from ODSP

Volunteers to speak for the Dream Team

Received \$1,490 in honoraria

GAINS clawed back 50%

GIS clawed back 50%

Phillip gets nothing until he gets beyond the GAINS-A clawback

PHILIP'S STORY

A true story

SOLUTIONS FOR HONOURARIA



The T4A slip 'trigger point' is \$500



Stop collecting honoraria at \$499



Volunteer for another agency for next \$499



Or, if it makes sense for you, reduce your taxable income by contributing to an RRSP.
We get to this later....

YOUR NOTICE OF ASSESSMENT IS A GOLD MINE



Tax assessment

We calculated your taxes using the amounts below. The following summary is based on the information we have at your disposal.

We may receive your return later to verify income you reported or deductions or credits you claimed. For more information, go to [canada.ca/rrsp](https://www.canada.ca/rrsp) or see Guide T4040, RRSPs and Other Registered Plans for Retirement.

Summary

Line	Description	\$ Final amount	CR/DR
15000	Total income	18,000	
23600	Net income	17,050	
26000	Taxable income	17,050	
35000	Total federal non-refundable tax credits	1,650	
61500	Total provincial non-refundable tax credits	1,200	
42000	Net federal tax	55.00	
42800	Net provincial tax	16.00	
43500	Total payable	71.00	
43700	Total income tax deducted	2,209.80	
48200	Total credits	2,209.80	
	Total payable minus Total credits	2,138.80	CR
	Balance from this assessment	2,138.80	CR
Direct deposit		2,138.80	CR

RRSP deduction limit statement

References to RRSP contributions also include contributions to your pooled registered pension plan (PRPP) and to your and your spouse's or common-law partner's specified pension plan (SPP). For more information, go to [canada.ca/rrsp](https://www.canada.ca/rrsp) or see Guide T4040, RRSPs and Other Registered Plans for Retirement.

Description	\$ Amount
1 RRSP deduction limit for 2022	100,649
2 Minus: Employer's PRPP contributions for 2022	0
3 Minus: Allowable RRSP contributions deducted for 2022	60,000
4 Plus: 18% of 2022 earned income, up to a maximum of \$30,780	12,484
5 Minus: 2022 pension adjustment	0
6 Minus: 2023 net past service pension adjustment	0
7 Plus: 2023 pension adjustment reversals	0
8 RRSP deduction limit for 2023	53,133
9 Minus: Unused RRSP contributions previously reported and available to deduct for 2023	0
10 Available contribution room 2023	53,133

Note: If your available contribution room is a negative amount (shown in brackets), you have no contribution room available for 2023 and may have over contributed to your RRSP. If this is the case, you may have to pay 1% monthly tax on any excess contributions.

This statement is from a 2022 Notice of Assessment.

TAXABLE INCOME BEFORE AND AFTER RETIREMENT

More sources of income are taxable for low-income people after retirement

Before age 65

- ✓ Earnings
- ✓ Spousal Support (regular)
- ✗ Ontario Works
- ✗ Ontario Disability Savings Plan (ODSP)
- ✗ Pain and suffering awards
- ✗ Some settlements

After age 65

- ✓ Earnings
- ✓ Spousal Support (regular)
- ✓ Canada Pension Plan (CPP)
- ✓ Old Age Security (OAS)
- ✓ RRSP cash-outs
- ✓ Private pensions
- ✓ Investment Income



RRSP CASH-IN BEFORE 65

You may pay less tax in retirement by cashing in your RRSP early

Tax withholding on RRSP withdrawals:

- 10% up to \$5,000
- 20% from \$5,000 to \$15,000
- 30% over \$15,000

Refunded if you don't pay tax

But even if you do pay tax, it's still less than the **50%** and **75%** reduction on GIS + tax payable AFTER age 65!



SHOULD YOU BUY RRSPs?

Yes - but only when your CPP, OAS, and other income means you might have to pay tax

- Buying an RRSP can increase your GIS
 - RRSP contributions can increase GIS
 - Withdrawals will reduce it
- Your lower taxable income might increase your GIS
- You can buy RRSPs from age 65 to 71

SHOULD YOU BUY RRSPs?

Registered Retirement Savings Plans are for people who pay taxes

They help to pay less tax now, but you pay it when you take the money out

That makes sense for higher-income people

That makes no sense for low-income people until they start getting CPP and OAS





Tax Free Savings Accounts (TFSAs) are always a good way for low-income people to save

The interest you earn can't be taxed

You don't have to take it out until you want to

Money in a TFSA can't be clawed back

**SHOULD YOU
SAVE IN A TFSA?**

SHOULD YOU SAVE IN A TFSA?

You can prevent the RRIF bear hug ...



Q: When you turn 71, what happens to a **TFSA**?

A: Nothing! You take it out when you want – everything is tax free

Q: When you turn 71, what happens to an **RRSP**?

A: Your RRSP turns into a RRIF and you go into the RRIF 'bear-hug' where you must take out an increasing % per year from 5% to 15%. All of it is taxable!

MANDATORY RRIF WITHDRAWALS Starting at age 71

Table of RRIF Factors			
Age	All RRIFs 2015+	Post-1992 RRIFs prior to 2015	Pre-1993 RRIFs prior to 2015
	RRIF Factor	RRIF Factor	RRIF Factor
71	0.0528	0.0738	0.0526
72	0.0540	0.0748	0.0556
73	0.0553	0.0759	0.0588
74	0.0567	0.0771	0.0625
75	0.0582	0.0785	0.0667
76	0.0598	0.0799	0.0714
77	0.0617	0.0815	0.0769
78	0.0636	0.0833	0.0833
79	0.0658	0.0853	0.0853
80	0.0682	0.0875	0.0875
81	0.0708	0.0899	0.0899
82	0.0738	0.0927	0.0927
83	0.0771	0.0958	0.0958
84	0.0808	0.0993	0.0993
85	0.0851	0.1033	0.1033
86	0.0899	0.1079	0.1079
87	0.0955	0.1133	0.1133
88	0.1021	0.1196	0.1196
89	0.1099	0.1271	0.1271
90	0.1192	0.1362	0.1362
91	0.1306	0.1473	0.1473
92	0.1449	0.1612	0.1612
93	0.1634	0.1792	0.1792
94	0.1879	0.2000	0.2000
95+	0.2000	0.2000	0.2000

SIX TOP TIPS FOR RETIRING ON A LOW INCOME



File your taxes (unless you have old debts)



Apply for early CPP if not on social assistance



Apply for OAS a year before you turn 65



Don't Tick the box for GIS on the application form



Between age 65 and 71, buy RRSPs only if you need to reduce taxable income



Save in a tax-free savings account instead

WHY DIDN'T I GET THIS ADVICE FROM THE BANK?

Nobody cares about your money as
much as you do

- Banks don't make much money off poor people, so they don't invest in giving them good advice
- Many people don't like income support programs like GIS and don't want to talk about them
- Yet **31%** Canadian seniors collect GIS

HOW DO WE SPREAD THE WORD?

We need to change policy and attitudes

Tell provincial and federal governments to give better information

Push financial institutions to train their staff to give good advice

Teach social agencies about the tax rules and income supports that affect low-income people

Summary points

- Always do your taxes!
- Tax treatment is everything
 - Income tax and program clawbacks take a chunk out of incomes
 - TFSAs are always a good way for low-income folks to save
- RRSPs are for people with taxable incomes
 - Before 65, many income sources are tax free
 - After 65, most are taxed. RRSPs may be a good idea
- Employment after 60
 - Can the client continue to work?
 - Health and skills capacity
 - What impact will earnings have on their overall income?
- Low-income folks usually see their incomes rise after retirement
- People who are sponsored cannot collect GIS (for 10 or 20 years depending on when they arrived)

APPLICATION FOR THE GUARANTEED INCOME SUPPLEMENT

For postal codes beginning with "L, M or N"

Service Canada
PO Box 5100 Station D
Scarborough ON
M1R 5C8
CANADA

For postal codes beginning with "K or P"

Service Canada
PO Box 2013 Station Main
Timmins ON
P4N 8C8
CANADA

Government of Canada contact for help

There are the telephone numbers to call Service Canada on Social Security Agreement client case questions:

Canada and the United States

Toll-free: **1-800-454-8731**

TTY: 1-800-255-4786

Outside Canada and the United States

Collect: **1-613-957-1954**

Hours of operation: 8:30a.m. to 4:30p.m. EST, Monday to Friday

<https://www.canada.ca/en/employmentsocialdevelopment/corporate/contact/issa.html>