

VIA EMAIL [carla.qualtrough@parl.gc.ca](mailto:carla.qualtrough@parl.gc.ca)

October 28, 2021

Hon. Carla Qualtrough  
Minister of Employment, Workforce Development and Disability Inclusion  
House of Commons  
Ottawa, Ontario  
Canada K1A 0A6

Dear Minister Qualtrough,

**RE: Reduction and loss of the Guaranteed Income Supplement for low-income seniors who accessed the Canada Emergency Response Benefit**

We are legal clinic workers, lawyers, low-income Ontarians and people from across Canada, health care providers, service providers, equity and racial justice advocates, and other not-for-profit and non-profit organizations who advocate for poverty reduction and income security. We are writing to you to urge you to correct immediately the unintended consequences created for low-income seniors who accessed the Canada Emergency Response Benefit (CERB).

Specifically, we call on you to:

- Exclude CERB from the calculation of income and recalculate the Guaranteed Income Supplement (GIS) and other income-determined seniors' benefits for 2020-2021; and
- Retroactively return the lost benefits and apply the readjusted benefit amount for the duration of the 2021-2022 year.

For low-income seniors who work, the CERB was a lifeline. Nearly one in three working seniors received some amount of CERB. They accessed CERB because of job loss, but also because as a high-risk population, they were following the advice of health authorities to isolate to stay safe.

In July 2021 many low-income seniors were surprised to find their GIS benefits for 2021-2022 reduced or eliminated due to their receipt of CERB in 2020, which temporarily raised their incomes and therefore made them ineligible for the full benefit. This has left already vulnerable seniors in a much more precarious financial situation. GIS is an important tool to reduce poverty for seniors, the recipients of which are 70% women. A loss of GIS disproportionately impacts First Nations, Inuit, Métis and racialized seniors who access GIS at more than double the rate of their white counterparts.



INCOME SECURITY ADVOCACY CENTRE  
Centre d'action pour la sécurité du revenu

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Toll-free: 1-866-245-4072

Low-income seniors who rely on GIS do not qualify for social assistance and have no other sources of income to which they can turn. With a complete reduction of the GIS, low-income working seniors could lose up to \$600 of their monthly income. This sudden and dramatic loss of income for the last three months has had a devastating effect, making it near impossible for seniors to afford their basic needs, including rent, food, clothing, transportation, and medical supplies. Many seniors are now at risk of becoming homeless.

It is contrary to the intention of the CERB, the GIS, and the overall poverty reduction goals of the Liberal Government to reduce or eliminate the GIS benefit for low-income seniors in 2021 simply because they accessed temporary pandemic benefits in 2020. While promises to increase the OAS and GIS in the future suggest that reducing seniors' poverty is a priority for your government, failure to restore a full GIS benefit for seniors who accessed CERB will deepen the poverty crisis for low-income seniors now.

As we deal with the threat of more dangerous variants and the fourth wave of the pandemic, we urge you to address this problem immediately by excluding CERB from the calculation of income, recalculating the GIS, and retroactively returning the lost benefits and applying the readjusted benefit amount for 2021-2022. This will ensure that no low-income senior is forced to live in poverty during the COVID-19 pandemic.

Sincerely, the undersigned:

Income Security Advocacy Centre (ISAC)  
West Toronto Community Legal Services  
Hamilton Community Legal Clinic/Clinique juridique communautaire de Hamilton  
Lake Country Community Legal Clinic  
Scarborough Community Legal Services  
The Legal Clinic  
Keewaytinok Native Legal Services  
Kinna-aweya Legal Clinic  
Legal Clinic of Guelph and Wellington County  
Elgin-Oxford Legal Clinic  
Parkdale Community Legal Services  
Action-Logement  
South Etobicoke Community Legal Services  
Centre des services communautaires Vanier  
Neighbourhood Legal Services  
IAVGO Community Legal Clinic  
Community Advocacy & Legal Centre



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Niagara Community Legal Clinic  
Legal Assistance of Windsor  
HIV & AIDS Legal Clinic Ontario (HALCO)  
Community Legal Services of Ottawa / Services juridiques communautaires d'Ottawa  
Community Legal Assistance Sarnia  
Kensington-Bellwoods Community Legal Services  
Renfrew County Legal Clinic  
South Asian Legal Clinic of Ontario  
Advocacy North for Elders/Seniors  
Neighbourhood Legal Services (London and Middlesex)  
ARCH Disability Law Centre  
Parkdale Community Legal Services  
Advocacy Centre for the Elderly  
Waterloo Region Community Legal Services  
Northwest Community Legal Clinic  
Willowdale Community Legal Services  
Mississauga Community Legal Services  
Community Legal Clinic of York Region  
West Scarborough Community Legal Services  
Injured Workers Action for Justice  
Rexdale Community Legal Clinic  
Don Valley Community Legal Services  
Legal Assistance of Windsor  
CanAge: Canada's National Seniors' Advocacy Organization  
Davenport Perth Neighbourhood and Community Health Centre  
Save Your Skin Foundation  
Peel Alliance to End Homelessness  
Citizens for Public Justice  
ODSP Action Coalition  
Colour of Poverty - Colour of Change  
OCASI - Ontario Council of Agencies Serving Immigrants  
Positive Pathways Community Service  
Gloucester Emergency Food Cupboard  
Ontario Association of Interval & Transition Houses  
Feed Ontario  
Seniors Action Quebec  
Seniors Serving Seniors  
Seniors Services Society of BC  
Juste à Temps GL



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Imani foundation

NELLIE'S

Interval House of Ottawa Maison Interval d'Ottawa

Alternatives for Women in Prince Edward County

Manitoulin Family Resources

Daily Bread Food Bank

Centre d'éducation financière EBO

Social Research and Planning Council (Perth-Huron)

United Way Perth Huron

Carranza LLP

Social Development Centre Waterloo Region

Canadian Buddhist Civil Liberties and Human Rights Association

Bruce Grey Poverty Task Force

Guelph & Wellington Task Force for Poverty Elimination

YWCA Toronto

Barbra Schlifer Commemorative Clinic

Campaign 2000: End Child + Family Poverty

WoodGreen Community Services

SEED Winnipeg Inc.

Community Financial Counselling Services

Guineans United For Status

The Cerebral Palsy Association of Manitoba

Ontario Coalition Against Poverty

COSCO Senior Citizens' Organizations of BC

Immigrant and Refugee Community Organization of Manitoba, Inc.

Ma Mawi Wi Chi Itata Centre Inc.

Hamilton Tax Help FEPS

PEI Coalition for a Poverty Eradication Strategy and MacKillop Centre for Social Justice

Agincourt Community Services Association

Haven Toronto

Community Society to End Poverty-NS

Hanna & Associates

Provincial Council Women of Ontario (PCWO)

Sunrise Community Link Resource Centre

Dalhousie Food Cupboard

Canadian Mental Health Association

Sudbury Community Service Centre

United Way Halton & Hamilton

Thunder Bay Counselling



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Association coopérative d'économie familiale Appalaches-Beauce-Etchemins  
ACEF du Sud-Ouest de Montréal  
Association coopérative d'économie familiale de Laval  
ACEF du Nord de Montréal  
ACEF Lanaudière  
ACEF Estrie (Association coopérative d'économie familiale de l'Estrie)  
Association coopérative d'économie familiale Rive-Sud de Québec  
Association Coopérative d'Économie Familiale du Grand-Portage  
Family Services of Greater Vancouver  
Community Laundry Co-operative  
Open Policy Ontario

CC:

*Right Hon. Prime Minister Justin Trudeau*  
*Hon. Chrystia Freeland, Deputy Prime Minister and Minister of Finance*  
*Hon. Kamal Khera, Minister of Seniors*  
*Hon. Diane Lebouthillier, Minister of National Revenue*  
*Hon. Karina Gould, Minister of Families, Children and Social Development*  
*Hon. Erin O'Toole, Leader of the Conservative Party of Canada*  
*Jagmeet Singh, Leader of the New Democratic Party*  
*Yves-François Blanchet, Leader of the Bloc Québécois / Chef du Bloc Québécois*  
*Annamie Paul, Leader of the Green Party of Canada*