

Waterloo Region's Guaranteed Income Supplement Campaign

Waterloo Region is composed of three small cities (Waterloo, Kitchener and Cambridge) and four rural townships (North Dumfries, Wilmot, Woolich and Wellesley). The region has a combined population of 438,515 [Statistics Canada 2001]. Situated an hour's drive south-west of Toronto, the area supports two universities, a vibrant insurance industry and more than

350 high-tech companies. It receives the fourth largest number of new Canadians by municipality. Despite its healthy economy and well established tradition of supporting one's neighbours, the area's poverty rate in 2001 was approximately 11.3 percent [Statistics Canada 2001].

In 1996, that tradition of providing support for poorer members of the community inspired a number of organizations and individuals to begin working on a poverty reduction project called Opportunities 2000 (OP2000). The initiative's commitment to involving a wide array of business and nonprofit organizations, government and individual citizens was one of the inspirations for Vibrant Communities.

In 2001-02, OP2000 underwent a year-long reorganization process and re-emerged as Opportunities Waterloo Region, shifting from a comprehensive approach to poverty reduction to one that is concerned specifically with the needs of youth and the working poor and those which would benefit greatly from a collaborative approach. The Vibrant Communities convener for the region since 2001, this agency focuses on innovative projects that affect people's lives in

Established in 2002, Vibrant Communities is a pan-Canadian initiative that explores promising local solutions to reduce poverty. Fifteen communities from across Canada have formed a learning partnership through which they share ideas, resources and strategies related to poverty reduction. Each of the participating communities already had done considerable work to alleviate poverty and saw Vibrant Communities as a way to extend and enrich their efforts. This story is the first in a series which highlights successful strategies for reducing poverty and building more caring communities. For more information, visit: <http://www.vibrantcommunities.ca>

significant, sustainable ways. At the time of the Guaranteed Income Supplement campaign, Opportunities Waterloo Region was still operating as OP2000.

An opportunity for collaboration

In 2001, media reports announced a lower than expected uptake of the Guaranteed Income Supplement (GIS) by low-income seniors. At the time, OP2000 organizers were conducting community consultations to help identify high-impact strategies for poverty reduction. The issue of GIS uptake offered a perfect opportunity to test out the organization's ability to manage a time limited, multistakeholder poverty reduction initiative.

Estimates by policy analyst Richard Shillington in 2001 suggested that 320,000 eligible Canadians were not receiving the GIS and associated spousal and widow's allowances [House of Commons 2001]. Based on local population figures, OP2000 organizers estimated that 3,000 Waterloo Region residents were not receiving the GIS benefits to which they were entitled.

Old Age Security (OAS) and the retirement benefits under the Canada and Quebec Pension Plans (C/QPP) provide senior citizens with monthly, taxable benefits. But for seniors without other income, the amounts received from these programs are modest. The Guaranteed Income Supplement was introduced by the federal government in 1967 to help improve living standards for lower-income seniors. The GIS is a monthly benefit paid to residents of Canada who receive full or partial OAS pensions and who have little or no other income. The GIS is a non-taxable benefit that pays up to a maximum \$560 per month. Beneficiaries must have lived in

Canada for a minimum of ten years before they can apply.

Receipt of the Guaranteed Income Supplement also qualifies Ontario seniors for a secondary benefit called GAINS (Guaranteed Annual Income System). Lists of GIS recipients are sent to the Ontario Ministry of Finance and their GAINS benefits are automatically calculated and distributed (GAINS rates have remained the same since 1986, paying a maximum \$83 per month).

Seniors eligible for the GIS must reapply every year because benefit amounts vary by income. Prior to 1999, the reapplication process was complicated and many potential recipients did not bother to apply. After that date, the process was automated and information was forwarded to (the former) Human Resources Development Canada by the (former) Canada Customs and Revenue Agency (CCRA) when annual tax returns were submitted. Unfortunately, seniors who did not file returns or who filed their returns late did not get added to the list of GIS application recipients.

Many seniors fail to file a tax return because they have no taxable income or because they have health problems, mental and physical limitations, or literacy and language barriers. Identifying and contacting these seniors is a difficult task if they do not file tax returns, do not receive Old Age Security or are homeless.

The GIS is an important part of the federal government's strategy to address the issue of income security among seniors. Failing to reach low-income elderly people with funds that can make the difference between comfort and privation is a serious concern.

Human Resources Development Canada (HRDC) had been aware of low GIS uptake rates

since 1993 and had responded by producing printed program materials, using outreach staff to contact seniors and service providers, and making presentations to financial planners and financial planning organizations.

After 2001, improved communications between HRDC and CCRA meant that all Canadians who had filed tax returns were sent GIS notification. This procedure still left unanswered the question of how best to contact hard-to-reach seniors. Keith Veige, a Client Service Officer with HRDC (now Social Development Canada), was pleasantly surprised by an unsolicited offer of help on this issue. “Mark Cabaj from OP2000 approached me in 2002 and asked how we could work together on the GIS uptake issue for Waterloo Region,” says Keith. “We were extremely pleased at the prospect of working with an organization that has excellent and extensive connections in the community.”

Unknown to Mark Cabaj and Keith Veige, similar projects were being launched by other organizations across the country. Richard Shillington in his role as policy analyst at St. Christopher House in Toronto,¹ for example, continued to talk about low GIS uptake rates whenever he was invited to make presentations to groups serving seniors.

Targeted communication

HRDC and OP2000 staff had determined that people were not applying for the GIS for a variety of reasons. First, they were not aware of the benefit because of language, literacy or isolation barriers. Second, they knew about the benefit but they misunderstood its intent or were unwilling to take a ‘handout.’ Finally, they knew about the GIS but did not understand how to apply or reapply because of lack of information

or they were overwhelmed by the application process.

Representatives from HRDC, the Waterloo Region community and OP2000 formed a strategy group to study the issue in more depth. They concluded that uptake could be improved if seniors received clear information about the benefit and its application procedures. Two sub-groups were formed; one prepared and distributed communications materials and the other set up training sessions for social service agencies in regular contact with low-income seniors.

The information and education processes were meant to complement HRDC’s communications strategies, using a multifaceted (private, public and nonprofit) approach. Both strategies used existing relationships and trusted institutions to communicate key messages to seniors. In February 2002, the strategy group agreed that it would set a goal of 600 new GIS applications approved by HRDC for the 2002-03 fiscal year.

Outcomes

An estimated 5,000 seniors received a one-page GIS fact sheet from community partners. These partners included doctors and dentists, pharmacy owners, banks, neighbourhood services, income tax services and regional social service agencies. Shut-in seniors received the fact sheet from Meals on Wheels, home care agencies and social housing representatives. A local radio station and community newspaper also helped publicize the information campaign.

A graphics-rich poster was prepared for non-English speaking residents informing them about the GIS initiative and the dates and location of upcoming information sessions. About 500 copies of the poster were distributed among

settlement agencies for immigrants, employers whose staff included a high proportion of new Canadians, Immigration Canada and ethnic clubs. Ethnic publications also carried articles about GIS information workshops and application procedures.

The training subgroup ran two information sessions for 64 social service agency representatives, reviewing the GIS benefit and applications procedures. Based on a survey that was completed by 33 of the original 64 trainers, OP2000 organizers estimate that social agency employees reached 2,600 people through general community information-sharing events and helped about 800 seniors complete GIS application forms.

HRDC was unable to provide firm figures as to how many applications came directly from the Waterloo Region (applications are sent to an

office responsible for all of southwestern Ontario). However, GIS administrators estimate that 80 percent of applicants were approved to receive the benefit. Using this measure, OP2000 estimated that the local campaign resulted in approximately 640 seniors in Waterloo Region receiving GIS for the first time in 2002-03, exceeding the original campaign goal of 600.

Setting a numeric goal gave everyone involved a desired target. But in the end, it was agreed that the true success of the campaign was the improved understanding of the GIS benefit among a wider network of groups and services working with the elderly and among seniors themselves. “Using a hard number as a goal was somewhat problematic,” says Sanjay Govindaraj, Program Developer with Opportunities Waterloo Region who worked on the GIS project. “Our original plan to colour code GIS applications [to help track the results of the campaign] was found



Keith Veige and Sunanda Sachdev meet with multicultural group representatives at a GIS campaign wrap-up event.

to be unworkable and we realized that many seniors followed our advice and telephoned for assistance from HRDC centres located outside of the Waterloo Region. It would be impossible to state that our efforts alone improved the situation for low-income seniors, but our overarching goal of improving GIS uptake was definitely served by this initiative.”

High staff turnover in social service agencies meant that their employees would not be able to support a longer-term, sustained educational effort. The 64 trainers initially were very keen to train other staff and volunteers. Early on, they made a commitment to recruit another 98 staff and volunteers, but later figures showed that only 21 new people joined the trainer ranks. Reasons included a lack of time, poor organizational fit, low self-confidence and a sense that such training was not part of their job description.

Keith Veige and his co-worker at Social Development Canada, Carolyn Lewis, are continuing the education efforts begun by OP2000. Keith conducted an information session for 16 social service employees in November 2004. Despite the small turnout, he is confident that there is greater awareness of income security programs in the community at large. Says Keith: “All of the department’s work with seniors and multicultural groups helps to create awareness and understanding. Continued efforts will ensure higher GIS uptake rates.”

Lessons learned

Many Canadians who took part in the GIS information sessions were often disappointed to discover that their applications would be rejected because of the 10-year residency requirement. However, immigrant seniors from countries with which Canada has reciprocal agreements, or who

have left their homelands and lived in a second country where such agreements exist, are pleasantly surprised to discover that they may receive the Guaranteed Income Supplement after their eligibility for the Old Age Security benefit has been established.

Sunanda Sachdev works for the YMCA Cross-Cultural Community Services Department and took part in the OP2000 GIS training program. Says Sunanda: “Many new Canadians do not possess the language or education to access GIS benefits, so agencies such as ours provide an important information function for new arrivals. Before my involvement with the GIS uptake campaign, I was not aware of all of the GIS eligibility requirements, but I used the information provided in the OP2000 training session to update the group of settlement counsellors who work with me and inform them about new training opportunities.”²

Keith Veige is continuing to keep organizations which serve new Canadians high on his priority list for future GIS information sessions. “Isolation isn’t a geographical question only – it includes linguistic and social barriers. Getting the word out to leaders in ethnic and religious communities and settlement agencies will help ensure that there is a firm understanding of the benefits programs Canada makes available to its seniors,” says Keith.

Strategy group members reflected that working with a diverse range of public and private agencies resulted in creative solutions to old problems and the development of an effective and collaborative decision-making process. Many of the social service organizations were associating directly with HRDC for the first time and the experience taught them to value OP2000’s role as a mediating agency. Lucia Harrison from Kitchener-Waterloo Multicultural Centre was involved in early campaign work to identify

community networks that could be used to reach as many seniors as possible. Her intervention in alerting others employed in the area of immigrant settlement of the GIS uptake has helped ensure a collective community understanding of the benefit and its applications procedures.

This project proved to Opportunities Waterloo Region and its partners that working in a collaborative fashion increased overall community reach and impact, and led to greater interaction and service sharing among working group members. The strategies used in the GIS campaign are now forming the basis of an Opportunities Waterloo Region planning template for poverty prevention strategies aimed at youth and the working poor.

Getting to the roots of the problem

The GIS campaign in Waterloo Region was a successful, collaborative response to a public awareness and program delivery gap. Thanks to OP2000's focus on extending the community's capacity for poverty reduction, it was poised to identify opportunities for action such as the GIS issue. Because of its extensive network of partners, OP2000 was able to quickly mobilize a collaborative response, and its role as a convener and facilitator meant that it could devote some resources to providing logistical support to the campaign.

Though the GIS uptake project highlighted the voluntary sector's well-developed communications network, it did not solve the underlying problem: How can government structures be improved to ensure that all entitled receive the GIS? OP2000 organizers agreed that the 'quick hit' approach worked very well in the short run, but a return to 'business as usual' would not be desirable. The voluntary sector's future

role could include the application of steady pressure on government departments and continued support of their efforts to reach Canadians in need.

Recent media reports indicate that the GIS is still not a household word and that much work remains to be done to address the problem. The importance of continuing GIS uptake efforts is driven home by stories of seniors like the one Keith Veige met on a cold day in the spring of 2002.

An 85-year-old woman had decided to take the bus from Guelph to Kitchener to talk to someone face to face about receiving some financial help. While she was supporting herself as a piano teacher, her income was not keeping pace with her expenses. She got off the bus and asked a passerby where the HRDC offices were, and the individual drove her to her destination. When asked why she had not applied for any assistance over the last 20 years, she replied that she "didn't want to be a burden on the government." This woman's desire to make her own way in the world had reached its limits, and thankfully, there will be some financial relief for her. But there are many others like her who will need help in the future.

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Endnotes

1. St. Christopher House is a Toronto-based neighbourhood centre (<http://www.stchrishouse.org/cln/>). 'St. Chris' has 92 years of experience working with diverse individuals, families and groups. A non-religious organization, it provides support and assistance to people of all ages: children, adults, the elderly and low-income families. The staff at St. Christopher House is strongly committed to community development in all aspects of their work.

2. Since 2002, the Y's Cross-Cultural and Community Services Immigrant Settlement and Adaptation Program has offered a well-received tax clinic in partnership with volunteers from the Canada Revenue Agency. Newly arrived seniors from countries with reciprocity agreements, Canadian seniors who have limited language and literacy skills, and immigrant clients may receive assistance in filling out government forms in any one of 20 languages.

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