Old Age Security: What hinders Torontonians from applying

Christine L. Sheppard
Richard Maaranen
Brenda Roche
John Stapleton

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Author

Dr. Christine L. Sheppard, PhD, MSW, Wellesley Institute
Richard Maaranen, MSA, Open Policy Ontario
Dr. Brenda Roche, PhD, Wellesley Institute
John Stapleton, MA, Open Policy Ontario

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We wish to acknowledge this land on which Wellesley Institute operates. For thousands of years, it has been the traditional land of the Huron-Wendat, the Seneca and the Mississaugas of the Credit. Today, this meeting place is still the home to many Indigenous people and we are grateful to have the opportunity to work on this land.

WELLESLEY INSTITUTE

wellesleyinstitute.com

201 Gerrard St. E.
Toronto, ON
M5A 2E7

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Introduction

Toronto has one of Canada's highest poverty rates among adults aged 65 and older, at 7.7 per cent. This figure accounts for nearly one-quarter of older Canadians living with poverty in 2023[1]. Older adults who live alone, are women, live with a disability, are racialized, are immigrants or are at the intersection of these characteristics experience higher rates of poverty[1-3].

Canada has a robust public pension system that is frequently highlighted as an effective model for reducing poverty and promoting income security in later life[4]. Poverty rates among older adults steadily declined from the 1970s to the 1990s[2] and remain lower than that of adults aged 18-64 and people under the age of 18[1]. The cornerstone of this system is Old Age Security (OAS), Canada's universal pension program first established in 1952. OAS delivers monthly income to individuals aged 65 and older, provided they meet certain residency and status requirements[5].

More than 10,000 Torontonians living below the poverty line are not receiving the Old Age Security they are eligible for.

Although the OAS program has a high rate of uptake among those who qualify, previous research suggests that eligible individuals may face barriers in accessing this benefit[8,9]. In addition, there are discrepancies in uptake by sociodemographic characteristics, including immigration status, membership of a racialized group and language[6,7]. Recent research by Wellesley Institute found that more than 160,000 older adults in Toronto were not receiving OAS benefits, including nearly 80,000 individuals who met the income and residency requirements and thus were fully eligible[10]. While the recovery tax and strategic deferrals were likely a factor as to why some may choose not to apply for OAS, more than 10,000 eligible older adults not receiving OAS were living below Canada's official poverty line. There were also a sizeable number of eligible individuals over the age of 70, where there is no further benefit to delaying OAS.

Building on this previous research, the current project provides a further examination into this group of eligible older adults in Toronto not currently receiving OAS to explore which equity-deserving older adults are missing out and identify strategies to improve uptake among harder-to-reach populations.

Specifically, the research questions were:

1) What are the sociodemographic characteristics of eligible non-recipients in Toronto, and how do they differ among older adults receiving OAS?
2) What barriers do older adults face applying for OAS and what strategies could be used to improve uptake of this benefit?

Methods

This sequential, mixed methods study consisted of a secondary analysis of Statistics Canada data to examine the characteristics of OAS eligible non-recipients. This was followed by consultations to identify common misconceptions and barriers to applying for OAS and the potential strategies to increase uptake of applications among eligible older adults.

Secondary analysis: Characteristics of OAS eligible non-recipients

Data source and sample: The 2021 Census Public Use Microdata File (PUMF) on Individuals was used to examine who was eligible for OAS but not receiving it among adults aged 65 or older in the Toronto Census Metropolitan Area (CMA). This data reports on OAS uptake in 2020. In 2020, the maximum benefit was $614 per month for older adults with an annual individual income of up to $79,000. A recovery tax of 15 per cent was applied for individuals with annual incomes between $79,000-$128,000, after which the OAS benefit was completely clawed back.

Based on previous Wellesley Institute research[10], there were 77,742 older adults in Toronto who were fully eligible for OAS but not receiving it in 2020. Four groups of eligible non-recipients were identified based on age and income levels that were defined based on Canada's official poverty line (i.e., Market Basket Measure) and the 2020 recovery threshold for OAS:

- **Group one:** Individuals aged 65-69 with incomes below the Market Basket Measure of poverty (i.e., low-income eligible non-recipients; n=6,741).
- **Group two:** Individuals aged 65-69 with incomes between the Market Basket Measure of poverty and $79,000 (i.e., moderate-income eligible non-recipients; n=37,223).
- **Group three:** Individuals aged 65-69 with incomes between $79,000-$128,000 (i.e., high-income eligible non-recipients; n=18,852).
- **Group four:** Individuals aged 70+ with incomes under $128,000, whereby no further benefit can be gained by deferring OAS payments (n=14,926). Included in this group were 3,370 low-income individuals (i.e., living below the Market Basket Measure).

To examine which eligible older adults in Toronto did not receive OAS benefits, two separate analyses were conducted. The first compared the characteristics of OAS recipients and eligible non-recipients to identify overall patterns in benefit uptake among eligible older adults. The second compared the four non-recipient groups to identify potential disparities among equity-deserving groups.

Variables: Several variables were selected based on relevance to the research question and availability in the 2021 Census PUMF on Individuals. Sociodemographic characteristics were selected based on their associations with OAS uptake[6,7,10], and included sex, racialized group and ethnicity, immigration status and living arrangements.

Additional census-derived variables were also included due to their possible associations with common misconceptions about OAS eligibility, potential barriers to OAS applications and possible motivations for delaying OAS uptake based on previous research[6,8,9]. These included marital status, education, citizenship, first language and primary language spoken at home, housing status and core housing need, labour force participation, receipt of Canada Pension Plan income (yes/no), as well as receipt of any COVID-19 federal income benefit (yes/no). All variables were coded based on availability in the PUMF, described below. Detailed variable definitions can be found in the 2021Census PUMF on Individuals user guide[11].

Sex included categories for male and female. Racialized group and ethnic identity were determined by self-reports of belonging to one or more of the following Census defined groups[12,13]: South Asian, Chinese, Black, Filipino, Latin American, Southeast Asian, West Asian, Arab, Korean or Japanese. Immigration status was dichotomized as immigrant or non-immigrant, and all people who immigrated in the prior 10 years were excluded because of the 10-year residency requirement to receive OAS.

Living arrangements examined the following scenarios: spouses or common-law partners living with or without children, parent in a single-parent household, child of a couple, child of a parent in a one-parent household, living with other family members, living with non-family members, or living alone. Marital status included categories for married or common-law, separated or divorced, widowed, or never married. Education level included bachelor's degree or higher, college diploma/trade school/university below a bachelor's degree, high school diploma and less than high school. Canadian citizenship was trichotomized as Canadian citizen by birth, Canadian citizen by naturalization and not a Canadian citizen. Language background included first language as well as primary anguage spoken at home. Both variables were dichotomized to English or French, or any other language, as the OAS application is only available in English or French.

Housing status included several variables pertaining to core housing need, housing tenure, mortgage status (owners only) and renter status (renters only). In the 2021 Census, core housing need referred to whether housing fell below at least one of the following indicators thresholds for housing adequacy (i.e., housing requires major repairs), affordability (i.e., shelter costs are more than 30 per cent of total before-tax household income), or suitability (i.e., housing does not have enough bedrooms for the size and composition of the household)[11]. This analysis used the census-derived variable for core housing need, whereby households experiencing at least one of the above three indicators were identified as having a core housing need[11]. Housing tenure compared renters versus homeowners. For renters, rental type compared renters in subsidized housing versus those in market rentals. For homeowners, mortgage status compared those with a mortgage balance to those with no mortgage.

Labour force participation examined four categories: retired (i.e., last worked before 2020), possibly retired (i.e., last worked in 2020), actively working, or no paid work outside the home. Canada Pension Plan (CPP) income status compared those taking CPP to those not. For those receiving CPP income, average income received in 2020 was also reported, encompassing the total of pension income, survivors' benefits, and disability benefits. As the 2021 Census of Population examined income sources received in 2020, COVID-19 benefit status was also examined. This included receipt of the Canada Emergency Response Benefit (CERB), Canada Recovery Benefit (CRB), Canda Recovery Caregiving Benefit (CRCB), Canada Recovery Sickness Benefit (CRSB) and the Canada Emergency Student Benefit (CESB). COVID-19 benefit status was dichotomized to compare those receiving any COVID-19-related benefit to those not receiving it. For those receiving COVID-19 income benefits, average income received in 2020 was also reported.

Analysis: This study used an inferential analytical approach. For categorical variables, chi-square tests were performed to determine significant differences in observed and expected values. For continuous variables, a one-way analysis of variance (ANOVA) test was performed to compare means between two or more groups. A Bonferroni post-hoc test was applied for variables with three or more groups. All analyses were conducted using SPSS Version 31, and weighted estimates are presented.

Advisory consultations: Examining barriers to OAS uptake

Approach: Advisory consultations were conducted using a qualitative descriptive approach to contextualize the findings of the secondary analysis. Possible solutions that might increase uptake among harder-to-reach populations who are eligible for this benefit were also discussed. This approach is particularly useful in mixed methods studies as it complements quantitative findings with richer data that provides clear descriptions of a phenomena in a way that is easy to understand among diverse stakeholders, including policymakers and social service providers[14-17].

Participants: Professionals with experience in helping older adults apply for OAS were eligible to participate in an interview. Based on discussions within the research team, key professionals targeted for recruitment included income security workers, tenant services workers, community outreach workers or other professionals who assist with OAS applications. Study information and recruitment posters were shared with various organizations across Toronto that serve older adults. This included community support service agencies, public libraries, social housing providers and community networks with a focus on aging. A total of five professionals contacted the researcher to confirm their eligibility and schedule an interview.

Older adults who are eligible for OAS but who are not receiving the benefit have largely been absent from previous research on OAS[10]. This population can provide first-hand insights into the barriers they experience to benefit uptake, application process navigation and what factors influence the timing of enrolment. As such, the research team sought to recruit individuals not in receipt of OAS who were 65 years of age, had lived in Canada for at least 10 years after the age 18, and were a Canadian citizen or legal resident. Attempts were also made to recruit individuals who had only recently begun receiving benefits within the past two years. Despite recruitment partnerships with two community support service agencies supporting older adults, recruitment was limited, reaching only two older adults who had recently begun receiving benefits in the past year. Due to the small sample size, these data were excluded from the present study.

Data collection: Data was collected from professionals through one-hour interviews that took place over Zoom. The semi-structured interview guide explored their understanding of OAS eligibility and application processes, as well as common misconceptions about the benefit. Professionals were asked to reflect on the barriers they found older adults faced trying to learn about or apply for OAS, the resources they used to increase understanding of the benefit and how to apply to it, and recommendations for improving uptake.

Interviews were audio-recorded and transcribed verbatim for analysis. Research ethics approval was provided by Toronto Metropolitan University Research Ethics Board (REB # 2025-317) prior to data collection and informed consent was provided by all participants. Professionals received a $40 electronic gift card incentive for their participation.

Analytic approach: This study applied qualitative content analysis using Graneheim and Lundman's approach[18]. Interview transcripts from professionals were read repeatedly to build familiarity with the data and gain a deeper understanding of professionals' experiences. An initial coding framework was developed using broad, open codes, which were organized into a codebook with definitions and illustrative quotes to guide consistent coding. Transcripts were then divided into content areas, and meaningful segments of text identified and coded. Key areas of interest were then deductively analyzed, including professionals' understanding of OAS eligibility and application processes, common misconceptions and barriers to accessing OAS, and suggestions for improving benefit uptake. These pre-defined topics shaped how the data were interpreted to ensure the analysis focused on the study's main objectives.

Analyses were conducted by the lead author, who had advanced training in qualitative research methodologies, as well as prior research experience on OAS uptake[10]. The analytic process also involved ongoing discussion with the research team to review coding decisions and refine emerging findings. NVivo 12 software was used to organize the transcripts and facilitate coding and analysis.

Results

Patterns in OAS uptake among eligible older adults

In 2020, 83.3 per cent of older adults in Toronto received OAS, while 16.7 per cent did not. Among those not receiving OAS, nearly half (n=77,742) were fully eligible for the benefit. Sociodemographic characteristics of recipients and eligible non-recipients, along with the results of the chi-square tests, are shown in Table 1.

Patterns of OAS uptake among eligible older adults revealed clear sociodemographic differences that suggest OAS is reaching some older adult groups who may be at great risk of income insecurity. Recipients were disproportionately women and individuals with less than high school education. Recipients were also more likely to be widows, and to live alone, with relatives or as a single parent. Those receiving OAS were also more likely to belong to non-racialized populations, be an immigrant and report a first language other than English or French.

OAS is reaching some Torontonians who may be at great risk of income insecurity. Recipients were disproportionately women and those with less than high school education.

Employment history was also linked to recipient status, with recipients being more often retired or having never worked outside the home. Almost all OAS recipients were also drawing CPP, but very few received COVID-19 emergency benefits.

OAS status was also linked to housing characteristics. Those with a core housing need, and those who rented their home, were over-represented among OAS recipients. Furthermore, among renters, those renting in subsidized housing were more likely to receive OAS than those renting in the market.

By contrast, eligible older adults not receiving OAS exhibited an opposite profile. Non-recipients were more commonly men, individuals with university-level education and individuals who were still working and not yet drawing CPP. Non-recipients were also more likely to be married. Racialized populations were also over-represented among non-recipients, with older adults self-identifying as Chinese or South Asian being the least likely among racialized populations to be receiving OAS. Non-recipients were also more often non-immigrants and individuals who learned English or French as a first

language. Additionally, non-recipients were over-represented among individuals who were not Canadian citizens, which may indicate uncertainty around citizenship-related eligibility criteria.

Housing characteristics similarly showed opposing trends. Non-recipients were over-represented among those with no core housing need and among owners versus renters. Among renters, those in market-rental housing were more likely to not be taking OAS.

Table 1. Characteristics of OAS recipients and eligible non-recipients

Characteristic	Recipients (n=802,240)	Non-recipients (n=77,742)	Chi-square results
Sex			
Male	44.4%	52.7%	$\chi^2(1) = 1{,}985.61$, $p<.001$
Female	55.6%	47.3%	
Marital status			
Married / common Law	61.2%	69.2%	
Separated / divorced	11.9%	13.4%	$\chi^2(3) = 5{,}620.79$, $p<.001$
Widowed	20.8%	9.7%	
Never Married	6.1%	7.8%	
Racialized group or ethnic identity			
Non-racialized	59.0%	49.5%	
South Asian	11.9%	14.8%	
Chinese	10.9%	16.0%	
Black	5.6%	6.2%	
Filipino	3.1%	3.2%	
Arab	1.0%	1.3%	
Latin American	1.8%	1.7%	$\chi^2(12) = 4{,}032.16$, $p<.001$
Southeast Asian	1.2%	1.5%	
West Asian	1.5%	2.3%	
Korean	1.1%	1.2%	
Japanese	0.4%	0.3%	
Other identities	1.4%	0.8%	
Multiple identities	1.1%	1.3%	

Characteristic	Recipients (n=802,240)	Non-recipients (n=77,742)	Chi-square results
Immigrant status			
Non-immigrant	28.8%	30.6%	$\chi^2(1) = 100.19$, $p<.001$
Immigrant	71.2%	69.4%	
Canadian citizenship			
Canadian citizen by birth	28.8%	30.5%	
Canadian citizen by naturalization	66.6%	60.0%	$\chi^2(1) = 3,892.06$, $p<.001$
Not a Canadian citizen	4.6%	9.4%	
First language			
English or French	87.2%	89.7%	$\chi^2(1) = 391.26$, $p<.001$
Other language	12.8%	10.3%	
Language spoken at home			
English or French	63.4%	63.2%	$\chi^2(1) = 1.41$, $p=.235$
Other language	36.6%	36.8%	
Living arrangements			
Living with a spouse	46.1%	44.0%	
Living with a spouse and child(ren)	13.9%	23.3%	
Parent in a one-parent family	7.0%	6.6%	$\chi^2(6) = 6,434.46$, $p<.001$
Child in a one-parent family	0.2%	0.8%	
Living with other relatives	8.5%	6.0%	
Living with non-relatives	2.2%	2.6%	
Living alone	22.0%	16.9%	
Highest education			
No diploma, certificate or degree	27.0%	14.6%	
High school diploma	27.4%	23.6%	
College diploma or trade school	23.6%	23.1%	$\chi^2(3) = 12,990.52$, $p<.001$
University bachelor's degree or higher	22.0%	38.7%	

Characteristic	Recipients (n=802,240)	Non-recipients (n=77,742)	Chi-square results
Labour force status			
Retired (last worked before 2020)	65.6%	39.0%	$\chi^2(3) = 51{,}177.06$, $p<.001$
Possibly retired (last worked in 2020)	3.9%	7.3%	
Actively working	13.2%	43.0%	
Never worked outside the home	17.3%	10.7%	
Housing tenure			
Owner	78.7%	81.4%	$\chi^2(1) = 322.80$, $p<.001$
Renter	21.3%	18.6%	
Core housing need status			
Have a core housing need	16.6%	12.3%	$\chi^2(1) = 930.72$, $p<.001$
No core housing need	83.4%	87.7%	
Homeowner mortgage status			
Without mortgage	66.8%	58.0%	$\chi^2(1) = 1{,}961.67$, $p<.001$
With mortgage	33.2%	42.0%	
Renter status			
In subsidized rental unit	24.8%	15.4%	$\chi^2(1) = 641.67$, $p<.001$
In market rental unit	75.2%	84.6%	
CPP income status			
Not receiving CPP	9.9%	60.8%	$\chi^2(1) = 148{,}463.76$, $p<.001$
Receiving CPP	90.1%	39.2%	
COVID-19 emergency benefit income status			
Received emergency benefits	9.0%	18.9%	$\chi^2(1) = 7{,}666.98$, $p<.001$
Did not receive emergency benefits	91.0%	81.1%	

Sociodemographic patterns among OAS non-recipients

A total of 77,742 older adults in Toronto were eligible for OAS but not receiving it in 2020. Sociodemographic characteristics of eligible non-recipients by age and income level, along with the results of the chi-square tests, are shown in Table 2.

Distinct sociodemographic patterns emerged between the four groups of eligible non-recipients.

Detailed group comparisons by sociodemographic group are presented below.

Sex: Men were over-represented among high-income non-recipients, while women were over-represented among those aged 70+.

Marital status: Those who were married were over-represented among moderate- and high-income non-recipients. On the other hand, those who had never married, or were separated or divorced, were more likely part of the low-income non-recipient group.

Those who had a low-income and were eligible for OAS, but were less likely to be receiving it:

- Separated, divorced or never married individuals
- Those in one-person households, or living with non-relatives
- Those who self-identified as Black, Latin American, Southeast Asian, Korean or Japanese
- Those whose native language was not English or French
- Non-citizens
- Those who had never worked outside the home
- Renters

Living arrangements: Moderate- and high-income non-recipients were over-represented by couples (with or without children). In contrast, low-income non-recipients were more often one-person households or living with non-relatives. Non-recipients over age 70 were more often living in multi-person households, including as a couple (no children) or with other relatives.

Race or ethnicity: Individuals who self-identified as non-racialized were over-represented among high-income non-recipients, while individuals who self-identified as Black, Latin American, Southeast Asian, Korean or Japanese were over-represented among low-income non-recipients. Non-recipients aged 70+ had over-representation among individuals who self-identified as Chinese and South Asian.

Language: Most non-recipients were native speakers of English or French (89.7 per cent), and nearly two-thirds indicated they were the primary language spoken at home (63.2 per cent). Those whose native language was not English or French, as well as those who did not speak English or French at home, were over-represented among

non-recipients who were low-income, as well as aged 70 or older. Moderate- and high-income non-recipients, on the other hand, were more likely to report one Canada's official languages as their native language and primary language spoken at home.

Immigrant status: Over two-thirds of non-recipients were immigrants (69.4 per cent) compared to 30.6 per cent that were not. High-income non-recipients were over-represented by non-immigrants, while moderate-income non-recipients and those aged 70+ were over-represented by individuals who had immigrated to Canada.

Citizenship: Most non-recipients were Canadian citizens, either by birth (30.5 per cent) or naturalization (60 per cent). Canadian citizens by birth were over-represented among high-income non-recipients, while non-citizens were over-represented among non-recipients who were low-income, as well as those aged 70 or older.

Education: Just over one-third of non-recipients (38.2 per cent) had basic elementary or high school education, while 61.6 per cent had attended some kind of post-secondary training or education program. Low-income non-recipients and those aged 70+ were over-represented among the lowest education groups, moderate-income non-recipients were over-represented among college and trade school graduates, and high-income non-recipients were over-represented with individuals who attended university.

Labour participation: Less than half of non-recipients (43 per cent) were actively working; the remaining were retired (39 per cent), never worked (10.7 per cent) or were possibly retired, having worked in 2020 (7.3 per cent). Moderate- and high- income non-recipients were more likely to be actively working. In contrast, those who were low-income and those aged 70 or older were more likely to be retired or had never worked outside the home.

Housing status: Most non-recipients owned their home (80.9 per cent), with only 19 per cent indicating they were renters. Homeownership was more common among those with high and moderate incomes. Renters, on the other hand, were over-represented within low-income non-recipients and those aged 70 or older. Among both renters and homeowners, core housing need was significantly more common among non-recipients who were low-income or over the age of 70.

CPP income status: Two-thirds of non-recipients (66.5 per cent) were not receiving CPP income in 2020, however, those receiving this income (33.5 per cent) were over-represented within high-income non-recipients. Amount of CPP income received also varied by non-recipient group ($p < .001$). All four groups were significantly different from each other, with high-income non-recipients receiving the most ($9,907.17 ± $3,845.74), followed by those aged 70+ ($7,398.54 ± $5,356.32), moderate-income non-recipients ($6,647.80 ± $4,132.81) and low-income non-recipients receiving the lowest amount ($6,168.91 ± $4,120.31).

COVID-19 emergency response benefit status: Most non-recipients (81.1 per cent) did not receive CERB. Among those not receiving CERB, OAS non-recipients who were low-income, high-income and aged 70 or older were over-represented, while those who were moderate-income were under-represented among this group. Among the 18.9 per cent of individuals who received CERB in 2020, amounts received differed significantly by OAS non-recipient group ($p<.001$). All four groups were significantly different from each other, with low-income non-recipients receiving the most ($12,823.33 ± $5,728.64), followed by moderate-income non-recipients ($10,268.28 ± $5,309.91), those aged 70+ ($8,584.21 ± $5,433.44) and high-income non-recipients receiving the least ($7,363.16 ± $3,595.75).

Table 2. Characteristics of eligible non-recipients by age and income

	Low-income	Moderate-income	High-income	Age 70+	Chi-square result
Sex					
Male	51.1%	52.0%	56.25%	50.6%	$\chi^2(3) = 131.42$, $p<.001$
Female	48.9%	48.0%	43.8%	49.4%	
Marital status					
Married / common law	23.1%	6.8%	6.5%	5.0%	$\chi^2(9) = 8{,}755.96$, $p<.001$
Separated / divorced	42.3%	77.4%	67.8%	62.5%	
Widowed	25.3%	12.2%	14.7%	9.2%	
Never married	9.3%	3.6%	11.0%	23.3%	
Race or ethnicity					
Non-racialized	48.9%	45.1%	69.2%	35.7%	$\chi^2(36) = 66{,}110.01$, $p<.001$
South Asian	10.4%	16.0%	9.9%	20.0%	
Chinese	15.4%	16.1%	8.5%	25.5%	
Black	8.8%	7.4%	3.7%	5.0%	
Filipino	1.6%	3.8%	2.2%	3.5%	
Arab	1.1%	1.3%	0.8%	2.2%	
Latin American	2.7%	2.0%	0.8%	1.5%	
Southeast Asian	2.7%	2.3%	0.4%	0.5%	
West Asian	1.6%	2.4%	1.6%	3.5%	
Korean	3.8%	1.3%	0.6%	0.5%	
Japanese	0.5%	0.4%	0.2%	0.0%	
Other identities	1.6%	0.8%	0.4%	0.7%	
Multiple identities	0.5%	1.2%	1.8%	1.2%	

	Low-income	Moderate-income	High-income	Age 70+	Chi-square result
Immigrant status					
Non-immigrant	32.4%	29.7%	42.7%	16.6%	$\chi^2(3) = 3{,}530.69$, $p<.001$
Immigrant	67.6%	70.3%	57.3%	83.4%	
Citizenship status					
Canadian citizen by birth	32.4%	29.7%	42.6%	16.6%	
Canadian citizen by naturalization	56.0%	63.3%	54.8%	60.3%	$\chi^2(6) = 6{,}180.89$, $p<.001$
Not a Canadian citizen	11.5%	7.1%	2.6%	23.1%	
First language					
English or French	89.6%	91.7%	98.2%	73.7%	$\chi^2(3) = 5{,}772.36$, $p<.001$
Other language	10.4%	8.3%	1.8%	26.3%	
Language spoken at home					
English or French	61.0%	64.1%	76.4%	45.2%	$\chi^2(3) = 3{,}530.69$, $p<.001$
Other language	39.0%	35.9%	23.6%	54.8%	
Living arrangements					
Living with spouse	29.1%	44.3%	46.2%	54.4%	
Living with spouse and child(ren)	11.0%	31.4%	20.2%	14.0%	
Parent in a one-parent family	5.5%	5.9%	6.7%	10.0%	
Child in a one-parent family	1.1%	0.9%	0.8%	0.3%	$\chi^2(18) = 10{,}022.99$, $p<.001$
Living with other relatives	2.2%	4.0%	4.1%	1.7%	
Living with non-relatives	8.8%	2.1%	1.6%	2.9%	
Living alone	42.3%	11.4%	20.4%	16.6%	

	Low-income	Moderate-income	High-income	Age 70+	Chi-square result
Highest education					
No diploma, certificate or degree	25.8%	13.6%	6.3%	22.4%	$\chi^2(9) = 4{,}817$, $p<.001$
High school diploma	31.3%	26.2%	15.5%	24.1%	
College diploma or trade school	20.9%	24.6%	24.8%	18.4%	
University bachelor's degree or higher	22.0%	35.6%	53.4%	35.1%	
Labour force status					
Retired (last worked before 2020)	56.6%	33.1%	30.1%	57.1%	$\chi^2(9) = 13{,}657.68$, $p<.001$
Possibly retired (last worked in 2020)	8.2%	9.8%	7.3%	0.7%	
Actively working	20.3%	49.7%	59.5%	15.6%	
Never worked outside the home	14.8%	7.5%	3.1%	26.6%	
Housing tenure					
Owner	53.3%	82.4%	90.0%	80.9%	$\chi^2(3) = 3{,}530.69$, $p<.001$
Renter	46.7%	17.6%	10.0%	19.1%	
Core housing need status					
Have a core housing need	73.6%	7.2%	0.0%	22.7%	$\chi^2(3) = 20{,}540.92$, $p<.001$
No core housing need	26.4%	92.8%	100.0%	77.3%	
Homeowner mortgage status					
Without mortgage	54.6%	53.1%	69.9%	54.9%	$\chi^2(3) = 1{,}342.92$, $p<.001$
With mortgage	45.4%	46.9%	30.1%	45.1%	
Renter status					
In subsidized rental unit	25.9%	12.4%	2.0%	19.5%	$\chi^2(3) = 609.21$, $p<.001$
In market rental unit	74.1%	87.6%	98.0%	80.5%	

	Low-income	Moderate-income	High-income	Age 70+	Chi-square result
CPP income status					
Not receiving CPP	75.3%	63.8%	45.2%	66.5%	$\chi^2(3) = 2{,}862.7$, $p<.001$
Receiving CPP	24.7%	36.2%	54.8%	33.5%	
COVID-19 emergency benefit income status					
Received emergency benefits	16.5%	28.9%	7.5%	18.9%	$\chi^2(3) = 4{,}922$, $p<.001$
Did not receive emergency benefits	83.5%	71.1%	92.5%	90.6%	

Stakeholder perspectives on barriers to uptake

A total of five professionals participated in advisory consultations. This included three individuals who worked in financial empowerment programs at community support service agencies in Toronto, one geriatric specialist providing case management support to vulnerable older adults with complex physical and mental health needs living in the community, and one professional who specialized in providing advocacy, resources and supports for older adults experiencing financial abuse. Professionals predominately worked with lower-income older adults who had limited other income sources besides OAS.

The findings from the consultations were organized into four key discussion areas:

1. Awareness and understanding of OAS;
2. Application processes;
3. Misconceptions of OAS; and
4. Resources, strategies and recommendations to increase uptake.

Awareness and understanding of OAS

Professionals reflected that the older adults they worked with usually had mixed levels of awareness of OAS, ranging from no knowledge of the program at all to awareness of OAS but no knowledge of whether they were eligible or how to apply. For one professional, the fact that so many low-income older adults were unaware of benefits they were eligible for was especially concerning, as it suggested those in most need were missing out on essential financial support.

Because awareness was generally low among clients they supported, professionals had developed accessible definitions they used to explain what OAS was and why they might be eligible. These definitions explained that OAS was the government's commitment to ensuring older adults in Canada had a minimum income to cover their basic needs. For example, one professional shared the following explanation:

> *"By living in Canada for at least 10 years, after you turn 65, you are entitled to benefits from the government. This is their way of showing respect and protection for older people. It's not a lot of money […] but it's a basic amount that almost all seniors are eligible for."* – P4

While professionals appreciated that there are several complexities to the OAS program, particularly related to residency requirements, all professionals felt a more accessible explanation helped ensure clients were comfortable talking about their financial situation and increased their receptiveness to receiving help in completing an application.

Application processes

Professionals explained that applying for OAS was often a stressful and overwhelming period. Several key points of friction during the application process were raised, including inaccessible forms and onerous documentation requirements.

Access to the application form was a significant point of discussion. Professionals explained that Service Canada had moved towards online submissions through My Service Canada Accounts that were typically processed much faster. However, they cautioned that the online application rarely worked for the clients they were supporting. Older adults with vision problems, literacy or language barriers, or limited internet access all required a paper-based application.

While some individuals just needed help accessing the application, professionals explained that most older adults they supported needed help filling it out. Several parts of the application were identified as confusing. Professionals noted frequent difficulties with questions about anticipated income reductions over the next two years, and whether applicants wished to have taxes deducted from their OAS payments.

Most older adults needed help filling out OAS applications, as several parts of the application were considered confusing.

Providing residency information for those who have lived outside of Canada was also described as a challenging requirement that delayed applications. In fact, residency-related documentation was widely viewed as the most difficult requirement to fulfil, particularly for older adults facing memory loss or those who have lost records through events such as bedbug infestations, floods, or multiple relocations.

Professionals shared other examples of complex residency documentation. For instance, individuals who entered Canada under sponsorship must provide their Unique Client Identifier (UCI) from Immigration, Refugees and Citizenship Canada. However, professionals noted that most older adults did not retain this information after becoming Canadian citizens. Professionals also observed that applicants trying to demonstrate residency often overshared international travel information, even though details are only required for absences from Canada exceeding six months. This prompted Service Canada to request additional information to verify shorter trips, further prolonging the

application process. Professionals explained that while Travel History Reports are available through Canada Border Services Agency, records are only retained for 15 years, creating information gaps for older adults who have been in Canada for several decades. As explained by one professional,

> *"I think the residency history is the one we absolutely get stuck on the most, because of lack of documentation. Not everyone's newcomer stories to Canada are the same, and no one is telling them to keep all their passports, because they're going to need them. […] Sometimes we get to the point where we just have to send the application with missing information. We provide cover letters […] clearly explaining why [the applicant] doesn't have all their passports and entry documents, what we've done to get them, or what is in progress."* – P3

Transitioning from provincial social assistance programs – the Ontario Disability Support Program (ODSP) and Ontario Works (OW) – to OAS was also identified as a point of friction. Professionals explained that social assistance case workers had little understanding of OAS benefits and do not consistently provide support in completing the application. As explained by one professional,

> *"That transition between ODSP/OW and OAS is hard. And folks don't quite know what to do. […] We often get folks who get lost in that. They have not applied for OAS. […] ODSP/OW, they don't know. They might remind them, but it's a reminder."* – P2

Professionals explained that provincial social assistance programs (i.e., ODSP and OW) expect clients to be receiving their OAS by the first month after they turn 65. However, due to lack of support and information on how to apply, coupled with delays in application processing, many older adults were at risk of losing access to income during the transition.

> *"For clients receiving social assistance, our role becomes having to advocate to ODSP or OW to let them know there was a delay in the clients [OAS] application. Our role becomes trying to maintain communication with the case worker, so they don't cut off the client's current income source. Some clients come to us after income has already been cut off […] and our role goes to contacting ODSP saying, 'hey, can you reinstate this person's social assistance? We're working with them to get their [OAS] pension up and running.' If there is a reason for the delay, we try to highlight [it]. Most of the time, social assistance case workers are receptive, [but] sometimes there's kick-back."* – P4

In addition to applying for OAS, professionals explained that ODSP recipients in particular needed help understanding how the transition will impact access to various benefits. For instance, OAS does not include a shelter allowance. There are also changes in how medications are covered, how dental care is accessed, and how people access funding for repairs to assistive devices. Ultimately, professionals explained that older adults transitioning from ODSP to OAS frequently feel that benefits are being taken away from them.

"Ultimately, professionals explained that older adults transitioning from ODSP to OAS frequently feel that benefits are being taken away from them."

Misconceptions about OAS

The most common misconception that surfaced during the consultations related to the meaning of the term "pension" and its connection to OAS. These conversations highlighted ongoing confusion among older adults about pension income, especially in how OAS benefits are separate from Canada Pension Plan (CPP) income. This was reflected by one professional, who explained,

> *"Clients come in and say, 'my pension has been stopped' and to us, that means [their] CPP has been stopped. We look into it, and no, you're getting it still. [They explain], 'it used to be $1,000 and now it's only $400.' And you realize they're talking about Old Age Security. So, there's that knowledge, it has a gap in the fact that there are two parts, that have to be applied for separately."* – P1

The use of the word "pension" to refer broadly to retirement income was reportedly common, with other professionals similarly explaining that older clients will often request help in applying for "their pension", which was the term they used to refer to OAS benefits. As explained by one individual, *"They just know it as 'pension.' It's a more common word and they don't understand the difference [to CPP]."* (P3)

Connected to this entanglement of OAS benefits and CPP income was the role of work history in Canada. Professionals explained that many older adults believed they needed to have worked in Canada to be eligible for OAS, confusing it with CPP income that is based on years of contribution through employment.

Professionals also identified confusion among older adults about the OAS program itself, particularly around the Guaranteed Income Supplement (GIS). One professional

explained that for most low-income older adults they supported, "*It's just money they get from the government. It's just pension. They don't necessarily know the distinction between OAS and GIS.*" (P2). Because OAS and GIS are paid together as a single monthly payment, professionals explained that older adults did not recognize the payment as two separate programs, with GIS being means-tested and requiring annual renewal.

> *"Even the people that do know CPP is something separate from Old Age Security, [they] still don't know that Old Age Security is separate [from the] Guaranteed Income Supplement. […] They can see it on their bank statement, CPP and OAS. But you don't see a breakdown that OAS comes with GIS. […] And then people will come to me and be like 'My pension! Something happened!' and then you have to explain to them, you didn't file [your taxes] so the [GIS stops]."*– P1

The lack of awareness around how the OAS and GIS benefits were distinct had significant impacts. Specifically, professionals shared that the lack of understanding often led to stress and financial strain when monthly pension payments suddenly decreased, as well as confusion about how to restore their full benefit.

Resources, strategies and recommendations

Professionals reflected on the government's role in supporting OAS uptake, particularly for low-income or harder-to-reach older adults. While responsibility for increasing uptake was seen to rest with the government, professionals felt that investments in outreach, infrastructure and accessible, plain-language communication had been limited. One participant emphasized, "*It is incumbent on government to invest properly in these resources, to serve [older adults].*" (P5), reflecting a shared view that government leadership was essential for improving uptake.

Underlying this view was a sense of "*bureaucratic disentitlement*" (P3), a belief that administrative complexity, digital requirements, and lack of information inadvertently or intentionally functioned to reduce access to OAS. All professionals questioned whether there was sufficient political will to streamline the application process, raising a question about the return on investment in relation to potential financial incentives when older adults delay or never receive their OAS benefits. This skepticism framed the discussions about how uptake could be improved, including resources that older adults and professionals currently use and strategies or recommendations that were identified to increase uptake among low-income and other harder-to-reach older adult communities.

Professionals were clear that outreach led by Service Canada was insufficient. While the government typically sends a letter when individuals approach 65, professionals described this communication as ineffective, noting that many older adults they support do not understand its content and simply discard it. Professionals suggested a much broader and more visible strategy for public outreach, recommending delivery through channels that older adults regularly engage in, including television and radio ads, mailed materials, inserts in utility bills, and pamphlets at seniors-focused community agencies.

> *"There has to be a comprehensive, concise one-pager that says, here's what you might be entitled to. And it has to be in everybody's mailboxes. […] There should be a PSA [or commercial] on TV at the times when older adults watch television. […] They used to put all kinds of information leaflets with your electrical bill when it got mailed, that had to do with government benefits that are available. That was a good way. […] Also in Ontario, there are 400 or 500 Seniors Active Living Centres. These are community centres [for] older people […] and are opportunities for various government agencies to drop leaflets, to provide literature. Seniors love to pick up stuff to read. […] We have to find creative ways to get the messaging across."* – P5

All five professionals identified that community financial empowerment programs were currently filling the information gap. Professionals explained how these programs deliver workshops, produce educational materials and engage in outreach to other organizations to build general awareness of retirement income benefits. This included training to frontline professionals to better position them to support benefit navigation. As explained by one individual who worked in one of these programs:

> *"I find that a lot of professionals, pension is just one umbrella, and they don't understand the specifics between CPP, OAS and the Guaranteed Income Supplement. […] Sometimes they are reaching out for education for themselves. They want to know, can you train us on this? Other times, they're reaching out because they have a senior's day program, for example, and they want us to do presentations there. […] It's, 'Can you talk about pensions? Can you talk about what the transition looks like from social assistance over to pension.' […] The Old Age Security [presentations] are constant. We also developed some resources to support professionals as well. We try to keep it basic 'this is how to apply'. This is why your Guaranteed Income Supplement is cut off [and] this is how you can reinstate it."* – P4

Although professionals emphasized the need for more accessible and widespread information, many also stressed that information alone was rarely enough to increase uptake. This was thought to be particularly true for older adults living with cognitive impairment, mental health challenges and mobility limitations. For these situations, non-uptake was rooted in underlying clinical, social or functional challenges. As a result, they required hands-on assistance to gather documentation, complete forms and file tax returns to maintain GIS eligibility. Without this level of support, professionals cautioned that these older adults would be unable to maintain access to their benefits, even if they fully understood them. This highlights a clear need for service models that pair information with case management to support the needs of more vulnerable older adults.

Social housing providers were also identified as a strong but inconsistently leveraged platform to support OAS applications. One promising model that was identified included social work drop-in hours in social housing buildings, where older tenants could bring government letters, ask questions and receive real-time support for completing their application. This type of embedded model was viewed by professionals as a practical and low-cost way to reach older adults who simply required some guidance to complete their application.

Supports and tools provided by Service Canada were described as valuable but uneven in their ability to support older adults through the OAS application process. While professionals shared positive experiences, long wait times were identified as a major obstacle, especially when professionals were supporting older adults with health challenges that made extended calls difficult. Although translation services were available for support calls to ask questions or follow-up on application status, the application itself was only available in English and French, making support inconsistent. Service Canada's Reach All Canadians phone line for professionals (created to by-pass the general public phone line) was viewed as a partial improvement. While it was quicker to reach a Service Canada representative, professionals noted the quality of support varied considerably and suggested that agents needed more training on OAS to avoid incorrect or incomplete guidance. Ultimately, it was described by one professional as *"a great step, but they are not fully addressing the barriers."* (P3)

Professionals had a preference to direct older adults to Service Canada's website for more information on OAS and felt the website had become more user friendly over the past few years. For instance, one professional explained,

> *"The government website is in plain English. It has categories like, 'When can I get my pension?'' How am I eligible'? 'How do I know how much I will get?' 'What if it changes?' They have all the scenarios, and you can sit there and educate yourself on what is available and what you can apply for."* – P1

The eligibility-related scenarios were viewed as especially useful for illustrating how different residency situations and OAS deferrals impact the amount of benefit received. One professional, however, suggested that the website would be improved with more video explanations to accompany the written text, to be more accessible for people who have lower literacy. The benefit estimator was also viewed as a highly useful tool to help show people how much they will be making from OAS and GIS, allowing them to make informed decisions about when best to apply for their benefits.

Both professionals and older adults identified a need to move towards automatic application pathways for OAS, especially for individuals who are born in Canada and are low-income. Although professionals did not have full developed proposals for how automation should function, they suggested that annual tax returns could serve as an initial application that prompts Service Canada to follow-up for benefit approval. At minimum, they argued that GIS renewals should occur automatically for low-income older adults who complete their tax return. Importantly, professionals identified that Community Volunteer Income Tax Clinics were an established model that could be leveraged more intentionally to provide information, assist with benefit navigation and make referrals to programs that can provide direct support for OAS and GIS applications.

Discussion

The purpose of this study was to identify which older adults in Toronto are eligible for but not receiving Old Age Security, and to examine the barriers to access and opportunities to improve uptake among harder-to-reach populations. Census data revealed distinct groups of eligible older adults not receiving OAS: those at greater risk of income insecurity who may be unintentionally excluded, and those more likely to be strategically deferring benefits. Interview findings provided insights into why certain groups may be deferring benefits while others fall through the cracks.

Old Age Security has a high rate of uptake nationally[19,20]. In Toronto, however, uptake is lower, at only 83 per cent[10]. The current study shows that OAS may be reaching some groups at risk of income insecurity: OAS recipients were commonly women who were widows and living alone, had less than high school education, spoke a language other than English or French, were retired or never worked outside the home and were immigrants to Canada. On the other hand, non-recipients were more commonly married men who lived with a spouse, had college or university education and were still working. While previous research suggests that OAS deferrals are generally low overall, this profile aligns with evidence showing that deferral rates are significantly higher among those with higher incomes and those still working[21].

Stratification of eligible non-recipients by age and income level revealed a distinct pattern of potential vulnerability. Specifically, non-recipients who were low-income or were over the age of 70 were more commonly single women who lived alone or with non-relatives, had low education and low proficiency in English or French. They were also more likely to be immigrants and non-Canadian citizens, have limited work history in Canada and experience a core housing need. Advisory consultations shed light on how these characteristics translated into concrete barriers applying for OAS benefits. These included poor access to information, difficulties understanding government communication, misunderstanding of eligibility rules, limited support to complete applications and difficulties demonstrating residency. These findings align with the experiences reported by experts in the field[22,23] and demonstrate that strategic deferrals cannot fully explain the non-recipient rates among older adults, pointing to potential policy and administrative barriers that may disproportionately impact some more than others.

Advisory consultations revealed several administrative and knowledge barriers in the pathway to OAS benefits. Low awareness of the program was cited as a common barrier, with key gaps in knowledge about eligibility, application requirements and benefit levels. Findings from advisory consultations suggested that social networks were important for initiating conversations about OAS, reliance on informal information sources may also perpetuate misinformation or incomplete understanding of OAS[9]. Individuals who are more socially isolated or lack strong family or community ties may be further disadvantaged[9]. This aligns with previous research on benefit uptake, which shows that awareness and access to trusted information sources are key determinants of participation in income support programs[24].

Confusion between OAS and other public pension programs or supplements was a persistent challenge. In line with other experts[22,23], insights from professionals revealed that many older adults mistakenly believe that OAS is contingent on work history in Canada. Another common misconception included the belief that OAS was linked to Canadian citizenship status. This was further supported by the descriptive findings showing the disproportionately high rate of non-citizens among low-income non-recipients and those over age 70.

"Many older adults mistakenly believe that OAS is contingent on work history in Canada."

Even when individuals were aware of OAS and understood their eligibility status, professionals explained that the application process itself was confusing and intimidating, acting as a deterrent. These feelings have been echoed in other research, where the process of applying for OAS was described as convoluted and anxiety-provoking[25]. Professionals identified that the application assumes a level of financial literacy that some older adults did not possess, such as decisions around tax withholding or income reporting. Reconstructing residence history was also found to be stressful, especially for individuals who immigrated to Canada many decades ago and/or did not retain travel documents (e.g., passports), experience memory lapses trying to recall travel history, or had frequent moves. Consistent with prior evaluations of the OAS program[26], errors or omissions on the application resulted in delays, benefit denials or interruptions, unanticipated income tax bills, or the need for repeated follow-up with Service Canada.

Transitions from provincial social assistance programs (such as ODSP) to OAS was another point of friction. Professionals identified significant gaps in coordination between these systems that often resulted in temporary income loss. They also raised concerns about the loss of certain supports that were not replaced under other programs. For instance, while the OAS program provides monthly income, it does not replicate the range of supplemental benefits available to ODSP recipients, such as transportation subsidies for medical appointments, shelter allowances and coverage for assistive device repairs. The lack of accessible information on this transition has prompted some health organizations to produce their own information handouts to make the transition smoother[27].

The findings of this research underscore the need for program reforms that address both administrative design and information barriers. Several potential avenues were identified by professionals for addressing exclusion in access to OAS among low-income older adults, many of which emphasized system-level changes rather than individual-level supports. One prominent theme was the role of automatic enrolment and greater integration with existing income-tax structures. The National Advisory Council on Poverty has similarly recommended auto-enrolment as a key strategy for ensuring individuals experiencing poverty are accessing the benefits they are entitled to[28].

Professionals emphasized the need for system-level changes, such as automatic enrolment.

Professionals also identified the importance of improved communication and earlier outreach, noting that clearer and more proactive information could help mitigate confusion about eligibility. Multi-channel strategies, such as outreach through local media, leaflet mailouts and dissemination at community agencies and seniors active living centres were seen as effective ways to reach older adult populations less likely to engage with traditional government communications.

There were also recommendations to strengthen frontline support available through Service Canada. Calls echoed those from a recent assessment of customer service experiences with Service Canada[25], and included greater access to in-person support, shorter wait-times, enhancements to the online application process, and more tailored support for older adults from equity-deserving groups, such as those who speak languages other than English or French.

Professionals viewed community-based financial empowerment programs as crucial for supporting income security system navigation, particularly for older adults facing multiple barriers. Discussions focused on the need to expand these services and better integrate them within a wide range of community settings. For instance, one family health team in Toronto has implemented an income security health promoter that provides advocacy and case management services related to income support and financial systems, which includes helping older adults navigate OAS and GIS applications[29]. Financial empowerment programs have also been found to provide training and education to low-income populations on financial planning, government benefit access and community income tax clinics[30]. In the current study, partnerships with financial empowerment programs were further identified as a promising approach for building capacity within other community-based agencies to support OAS and related benefit applications. Such training was viewed as a way to strengthen understanding of the practical and structural challenges older adults face when navigating the OAS program, while equipping staff with knowledge and resources to address common barriers. This was thought to help ensure more equitable access to benefits among older adults who need it most.

Limitations

This report presents an inferential analysis of 2020 OAS uptake using data from the 2021 Canadian Census. There are several limitations of this approach. The large sample size can identify minor group differences as statistically significant. Furthermore, analyses only revealed if variables were associated but did not establish causation or show how or how strongly variables were associated. Analyses were also limited to the data that was available in the public-use microdata file, and there may be other census-related variables that provide further insights into potential inequities in uptake or barriers to completing OAS applications.

The 2021 Census reports on income received in 2020, and the COVID-19 pandemic may have had an impact. For instance, nearly 20 per cent of eligible non-recipients received COVID-19 emergency response benefits (CERB). Furthermore, low- and moderate-income non-recipients participating in CERB received an average of $10,000 - $12,000, more than what OAS alone would have provided. This may have led some individuals to defer OAS payments to a future year when CERB was not available.

The consultations included only five professionals. Although several perspectives were represented, including income security workers, social workers, and case managers, other expertise may be relevant for developing evidence-based policies and practices to increase OAS uptake among older adults, especially those who are low-income. This includes policy professionals with expertise in income security, Service Canada representatives who support the OAS program, as well as case workers with provincial social assistance programs that potentially have a role in helping individuals transition to OAS when turning 65.

Additionally, this study did not include the perspectives of older adults. Recruiting eligible older adults who were not currently receiving OAS benefits was a significant challenge. Although data collected from two low-income older adults was excluded from the study due to the small sample, their experiences showed a high degree of convergence with those shared by professionals. Future research should work to explore these experiences with a larger sample. This should also include moderate- or high-income older adults who may be strategically deferring OAS to examine potentially misconceptions that influence deferral decisions.

Conclusions

Many older adults in Toronto are eligible for OAS but not receiving it. The findings of this report highlight that strategic deferrals alone cannot fully account for the high non-recipient rates and point to administrative and information barriers that disproportionately impact some more than others. Through a mixed methods investigation of potential barriers, this research underscores the need for program reforms that improve information and ease the burden of application, particularly for older adults from equity-deserving communities. Given the critical role of OAS in reducing poverty among older adults, ensuring that all eligible low-income older adults receive these benefits must be a central policy priority.

"This research underscores the need for program reforms that improve information and ease the burden of application, particularly for older adults from equity-deserving communities."

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