SENIORS RETIRING ON LOW INCOME

2026

A Grey Bruce Workshop Series Report

BRUCE GREY POVERTY TASK FORCE
Our Voice is Power

United Way
Bruce Grey

COMMUNITY FOUNDATION GREY BRUCE

OPEN POLICY ONTARIO
John Stapleton

ACKNOWLEDGEMENTS

This report was prepared by Jill Umbach, Bruce Grey Poverty Task Force/United Way of Bruce Grey based on the work of John Stapleton, Open Policy Ontario.

Thank you to the Community Foundation Grey Bruce for funding the workshop series.

Thank you to the community partners who hosted seniors:

- Beaver Valley Outreach/Town of Blue Mountains Library (Thornbury)
- Bruce County Public Library (Port Elgin, Kincardine)
- Meaford Public Library (Meaford)
- The Salvation Army (Wiarton)
- Community Mental Health Association Grey Bruce (Hanover)
- South East Grey Community Health Centre (Markdale, Dundalk)
- Ontario Works/Ontario Disability Support Program (Owen Sound)
- M'Wikwedong Indigenous Friendship Centre. (Owen Sound)
- YMCA Owen Sound & District (Owen Sound)

A special thank you to John Stapleton. Your support to seniors living with low-income is immeasureable.

COMMUNITY FOUNDATION GREY BRUCE

INTRODUCTION

Seniors in Grey Bruce

Approximately 12.3% of adults, aged 65 and older, in Grey Bruce live on a low income. Income security for seniors in rural areas is further challenged by a lack of access to financial advice, transportation and the increasing digitalization of government services.

Grey and Bruce Counties have one of the oldest populations in Ontario, with approximately 26% of residents aged 65 and older. Approximately 12.3% of adults aged 65 and older in Grey Bruce live on a low income representing an estimated 5,500 to 5,800 seniors. Specifically, Grey Bruce Public Health reports 11.5% of seniors in Bruce County and 13.4% in Grey County live on low income indicating that the challenge is somewhat more pronounced in Grey County. (2021 Census)

Women are disproportionately affected by senior poverty. Throughout their working lives, women often earn lower incomes, spend more time in unpaid caregiving roles, and accumulate fewer pension benefits and retirement savings. As a result, older women—particularly those living alone and renting in the private market—are among the most financially vulnerable residents in Grey and Bruce Counties.

While many seniors rely on a combination of Canada Pension Plan (CPP), Old Age Security (OAS), workplace pensions, and personal savings, a significant number of older adults depend primarily on government income supports such as OAS and the Guaranteed Income Supplement (GIS).

Despite Canada's public pension system, many older adults continue to struggle with housing costs, food affordability, transportation, and other essential expenses, particularly women living alone and seniors who rely primarily on Old Age Security and the Guaranteed Income Supplement.

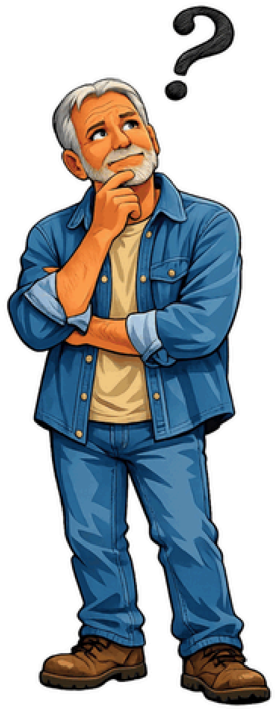
Additionally, income insecurity among seniors is often compounded by barriers to accessing benefits. Many older adults are unaware of available programs, struggle to navigate complex government systems, or do not file annual income tax returns, which are required to receive GIS and many refundable tax credits.

In rural areas, a lack of financial literacy, limited access to professional financial advice, transportation barriers, and increasing digitalization of government services can further reduce access to essential supports.

Low-income seniors face additional challenges that extend beyond finances. Income insecurity is closely linked to housing affordability, food security, transportation access, social isolation, and health outcomes. Seniors with limited income may delay medical appointments, struggle to maintain their homes, reduce participation in community activities, or experience increased stress and anxiety related to financial uncertainty.

Supporting seniors to access the income and benefits they are entitled to not only improves individual well-being but also strengthens communities as a whole. The Income and Employment Security Action Group (IESAG) of the Bruce Grey Poverty Task Force have identified financial literacy, tax filing assistance, benefits navigation, and retirement planning education as important tools for reducing poverty among seniors. Programs that help older adults understand CPP, OAS, GIS, tax credits, and retirement income strategies can increase financial security and help seniors maintain their independence, health, and quality of life.

As Grey and Bruce residents continue to age, addressing the needs of low-income seniors will remain a critical component of building healthy, inclusive, and resilient communities. Ensuring that older adults can access the benefits, services, and information they need is essential to supporting dignity and well-being in later life.



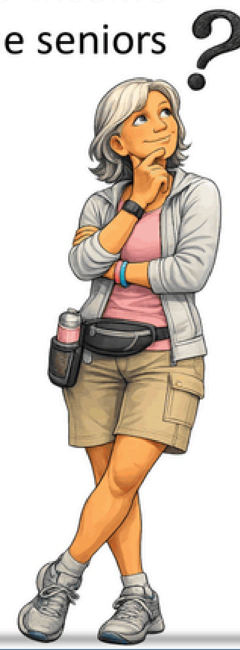
Retiring on a Low Income?
Learn About Government Income

Free information sessions

for people with **low or moderate income**, including those on **Ontario Works or ODSP**.

Topics include:

- Government benefits at age 65
- How taxes affect seniors' income
- The financial reality for low-income seniors



Session Dates

May 8, 2026 | 10:30 AM – 12:30 PM
What Seniors Get: Government Income

May 22, 2026 | 10:30 AM – 12:30 PM
Understanding the Income Tax System

June 5, 2026 | 10:30 AM – 12:30 PM
Parallel Universe: The Reality for Low-Income Seniors

Find a host location near you.

Go to: https://unitedwayofbrucegrey.com/seniors

United Way Bruce Grey

BRUCE GREY POVERTY TASK FORCE Our Voice is Power

OPEN POLICY ONTARIO John Stapleton

COMMUNITY FOUNDATION GREY BRUCE

John Stapleton

THE TRAINER

OPEN POLICY ONTARIO
John Stapleton

John Stapleton is the founder of Open Policy Ontario, a consultancy focused on social policy, particularly in areas affecting low-income individuals and seniors. He brought his wealth of knowledge and speaking skills to the workshop series.

John has worked for the Ontario Government in the Ministry of Community and Social Services for 28 years in the areas of social assistance policy and operations. He has served as a Research Director for the Task Force on Modernizing Income Security for Working-Age Adults. Currently he is a Social Policy, Ageing, and Well-Being Policy Fellow at the National Institute on Ageing.

During his early career, John was senior policy advisor to the Social Assistance Review Committee of MCSS and sat on federal Minister Duclos' advisory committee on poverty reduction. He is a former Innovation Fellowship at the Metcalf Foundation. He teaches public policy.

John has written extensive articles and studies for many think tanks institutions as well as publishing op-eds in the Globe & Mail, National Post and the Toronto Star. He has written reviews for the Literary Review of Canada and written articles and studies for Ideas that Matter, the University of Toronto, the Canadian Centre for Policy Alternatives, the C.D. Howe Institute, Realize, the Caledon Institute, The Toronto Dominion Financial Group, the Metcalf Foundation, the Ontario Provincial Advocate for Children and Youth, Employment and Social Development Canada, Indian and Northern Affairs, Civic Action, Policy Options. Toronto.com and many others.

You can learn more about John's work and subscribe to his blog posts at: https://openpolicyontario.com/

TRAINING MODULES

The Income & Employment Security Action Group partners of the Bruce Grey Poverty Task Force, in partnership with the United Way Bruce Grey and Open Policy Ontario, delivered 2 educational sessions titled Retiring on a Low-Income with social service workers on March 4th and 6th. And a 3-part educational series on May 8th, May 22nd and June 5th, 2026 to seniors.

The educational sessions to seniors were delivered through a hybrid model connecting participants across Grey and Bruce Counties at 12 in-person host locations (4 libraries, 1 Indigenous Friendship Centre, 1 community health centre, 2 non-profit organizations, 2 social service agencies) in Grey County (Meaford, Markdale, Dundalk, Hanover, Owen Sound (3), Thornbury) and Bruce County (Kincardine, Port Elgin, Wiarton).

MODULE 1 – WHAT SENIORS GET

Participants learned about CPP, OAS, GIS, GAINS, pensions, employment income, and savings. The session focused on understanding how these programs interact and how seniors can maximize their income through informed planning.

MODULE 2 – UNDERSTANDING THE TAX SYSTEM

Participants learned how income taxes affect benefits and retirement income. Topics included refundable and non-refundable tax credits, filing requirements, RRSPs versus TFSAs, and the importance of annual tax filing for maintaining benefits such as GIS.

MODULE 3 – THE PARALLEL UNIVERSE

This session explored how conventional financial advice often does not work for low-income seniors. Participants learned strategies to protect GIS eligibility, understand benefit clawbacks, and make informed decisions regarding CPP, RRSPs, TFSAs, and employment income.

PARTICIPANTS' FEEDBACK

Evaluation Methodology

The project measured both direct participant learning and the broader capacity-building impact among community organizations supporting older adults.

Evaluation was conducted through:

- Attendance tracking at participating locations.
- Collection of participant feedback forms.
- Questions and discussion generated during each webinar.
- Informal feedback from partner agencies and site facilitators.
- Follow-up review of participant intentions and learning outcomes.

The primary target audience included:

- Low-income seniors.
- Individuals approaching retirement.
- Caregivers and family members supporting older adults.
- Frontline staff working in social services, libraries, housing, and community organizations.

A total of 26 social services workers/navigators/librarians from 12 organizations attended 2 education session. The 2 sessions were offered with the same material created for social workers.

Attendance at each seniors' educational session ranged from 30-42 seniors. However, some seniors attended all 3 sessions and others only 1 session. 12 social services staff attended each seniors' education session to facilitate set-up, questions and answers and were available afterwards for further financial navigation supports.

The 3 modules training videos are available on the Bruce Grey Poverty Task Force/United Way of Bruce Grey website, shared out to social services partners, community partners and 211 call service staff in Collingwood.

SENIORS’ FEEDBACK

Evaluation Findings

Across all modules, participants consistently reported in the evaluation feedback they learned:

- The differences between RRSPs, RRIFs and TFSAs, and how these affect retirement income.
- How Old Age Security (OAS), Guaranteed Income Supplement (GIS), CPP and GAINS work together.
- The importance of filing income taxes every year to maintain eligibility for benefits.
- How retirement income decisions can affect GIS clawbacks and taxes.
- When to apply for government benefits and strategies to maximize retirement income.

Participants appreciated:

- John's ability to explain complex financial topics in plain language.
- Practical examples that helped make difficult concepts understandable.
- The opportunity to ask questions.
- Information that many had never previously received about retirement planning.

Many seniors indicated they would:

- Contact their bank, financial advisor, accountant, Service Canada or CRA.
- Review or change their retirement savings strategy.
- Share the information with family and friends approaching retirement.

Feedback also highlighted ongoing concerns regarding:

- The complexity of government programs.
- Low income levels among seniors.
- Difficulties navigating retirement decisions.
- Limited access to understandable financial education for low-income residents.
- Increasing technology skills and equipment required to access retirement income and file taxes. .

SOCIAL WORKERS' FEEDBACK

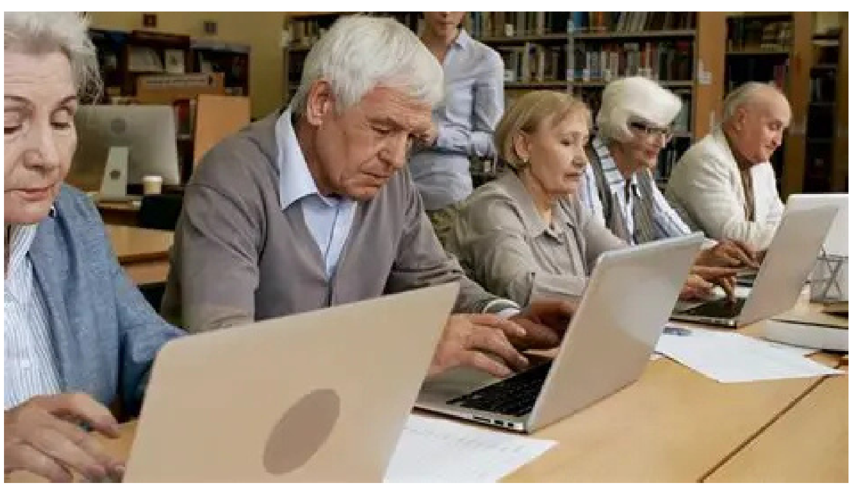
Evaluation Findings

Social workers/navigators reported they appreciated:

- the content of the first sessions was relevant for their clients and particularly for clients on low income approaching retirement.
- participants were offered 2 time slots to participate..
- slides, presentation notes, tips and summary of Q&A at the end of each session were shared with participants; and additional questions were answered by John directly.

The Host Organizations reported:

- Libraries had good participation for sessions and were able to receive answers to questions following each module for individual participants from John Stapleton.
- Host organizations that had ongoing programs who added the sessions to existing programming had better participation than social agencies that did general advertising to clients.
- There were mixed reviews on the delivery methodology. Some host organizations felt their seniors would have benefited more from an in-person session focused more on individual retirement calculations.
- Some host organizations and seniors found that the analytical data and charts presented were too high level, too detailed and too much time was spent on the history and analysis in Module 1. Some seniors found this overwhelming. The information presented was more accessible to seniors with lower financial literacy levels in Modules 2 and 3.



TESTIMONIALS

"I had the opportunity to attend the Retiring on Social Assistance Seminar provided by the United Way and presented by John Stapleton. As a Community Legal Worker who works at the Grey Bruce Community Legal Clinic, I found that this was a very informative session. I consider myself fairly knowledgeable in the field of Social Assistance but still walked away increasing my knowledge.

As someone who is looking to retire in the next five years, I was also able to obtain some very useful information for my own personal situation. As a Community Legal Worker, I currently have approximately 100 clients. **The information I obtained through this workshop will help me serve many people in Grey and Bruce Counties. I will be able to share this knowledge with all clients over 55 for future planning**."

Debbie Caswell, RSSW
Community Legal Worker
Grey Bruce Community Legal Clinic

"We had consistently between 8-10 people attend the sessions in Markdale. **The seniors found the information practical and relevant for their lives.** John Stapleton was able to make difficult material digestible."

Caroline Araujo Abbotts
Health Promoter
South East Grey Community Health Centre

Additional participant comments included:

- "Wish I knew this information earlier."
- "Great analogy with examples of gift cards vs coupons."
- "Well organized. Clearly presented and very useful handouts."
- "Good visual and sound. Superb speaker."
- "Presenter was very knowledgeable. Impressive."
- "Feel more well-informed."
- "Going to reach out to family who are under 60 with this info."

NEXT STEPS

The three-part workshop series has concluded; however, the needs identified through participant feedback demonstrates an ongoing demand for retirement planning and financial literacy education for seniors with low-income in Grey Bruce.

Seniors indicated they wanted to learn more about:
- Refundable tax credits for people on ODSP
- Individual calculations on “what I get”
- Income assistance for people on very low-income i.e. geared-to-income housing, etc.
- How to save money and pay less taxes
- Financial and estate related information simplified for seniors with a low-income.

In response:

- The 3 educational sessions were converted to training videos. These videos and slides are currently available for the public, social service agencies, 211 navigators and community organizations on the Poverty Task Force website: https://povertytaskforce.com/publications/

- More resources will be gathered and added to a new Seniors on Low-Income page on the Poverty Task Force and United Way of Bruce Grey websites..

- Resources and blog posts for seniors are found on the Open Policy Ontario website: https://openpolicyontario.com/

- Beave Valley Outreach has suggested that the delivery mechanism (utilizing the host organizations for online sessions) be used for other educational sessions for seniors such as those offered by the Grey Bruce Community Legal Clinic on Power of Attorneys for personal care, MAID, property and the role & responsibilities of Executors of estates.

- It was suggested to also tap into the Long Term Care system and non-profits that serve seniors for seniors with low-income to understand service and resources options while aging.

The Bruce Grey Poverty Task Force and United Way Bruce Grey through the Income & Employment Security Action Group will continue to seek funding and partnership opportunities to offer future workshops for seniors with low income on benefits navigation, tax filing and accessing income supports to improve financial security for seniors with low-income.