Guaranteed Income Supplement (GIS) when a spouse moves to long-term care: being assessed as single

When spouses or common-law partners live apart for reasons beyond their control, such as one moving into long-term care, Service Canada can work out the Guaranteed Income Supplement (GIS) as though each person were single. The single rate is higher than the couple rate. The request is made on form ISP-3040, mailed to a Service Canada office.

Last checked: 2026-10-30. Read online:
https://oasguide.ca/en/library/gis-when-a-spouse-moves-to-care

Couples who live apart for reasons beyond their control can be assessed as single

Service Canada can calculate the Guaranteed Income Supplement (GIS) as though each spouse were single when a couple lives apart for reasons beyond their control. Its GIS page gives long-term care for one or both spouses as the example, and says the result may be a higher payment.[1] The page for the Allowance, a related benefit for some people aged 60 to 64, says the same.[2] For the Allowance, the legal basis is subsection 19(8) of the Act. It lets the Minister work out the couple's joint income without the pensioner's income when they live apart for reasons not attributable to either of them.[3] The department has called this arrangement an involuntary separation. A 2017 tribunal decision noted that the legislation itself does not use that phrase.[4]

The rule comes from section 15 of the Old Age Security Act

Paragraph 15(3)(b) of the Old Age Security Act lets the Minister direct that a GIS application be dealt with as though the person had no spouse or common-law partner.[3] The Minister has to be satisfied that, because of circumstances beyond the control of either person, the couple was

not living together in a home kept by either of them. The Act allows the Minister to make any investigation considered necessary before deciding.[3]

The same section has a separate rule for couples who separate in the ordinary sense. Under subsection 15(4.1), a separation lasting at least three months in a row, not counting the month it began, means the person is treated as no longer having a spouse.[3] A move into care is different, because the marriage continues. The 2017 decision made this point directly. A direction under paragraph 15(3)(b) changes how the GIS is worked out, but it does not deem the couple separated.[4]

The single rate is higher because the couple rate is set lower for each spouse

The GIS is paid at different rates depending on whether a person has a spouse, and whether that spouse also receives the Old Age Security (OAS) pension. For October to December 2026, a single person can receive up to $1,138.90 a month. A person whose spouse receives the full OAS pension can receive up to $685.56.[5]

The income limits differ in the same way. For a single, divorced, or widowed person, the income limit is under $23,112. For a couple where both receive OAS, the limit is a combined income under $30,528.[65] These limits leave out the OAS pension and the exempt part of work income.[5] Once a person is treated as single, the single-person row applies, and that row looks at one person's income instead of the couple's combined income.[6]

The following arithmetic is an illustration, not an estimate for any household. Two spouses who both receive the maximum couple rate get $1,371.12 a month in GIS between them. Two people at the maximum single rate would get $2,277.80. Real payments are lower for anyone with other income, because the GIS goes down as income goes up. The figures change every three months, in January, April, July, and October.[6]

Service Canada asks for a signed statement on form ISP-3040

The form is called Statement: Spouses or Common-law Partners Living Apart for Reasons beyond their Control (ISP-3040). Service Canada's GIS and Allowance pages say it is printed, completed, and mailed to the nearest Service Canada office.[12] The form says the GIS and the Allowance may be worked out on individual income if it is to the advantage of the couple. It can be signed by one or both spouses or partners.[7] For British Columbia and Yukon, the form gives the address Service Canada, PO Box 1177 Station CSC, Victoria BC V8W 2V2.[7] Neither page lists supporting documents. Whether a particular move meets the test is Service Canada's decision, made on the facts of each file.

Other changes go through the usual channels. The GIS page asks recipients to report changes to contact information, income, and marital status, and says this helps avoid missed payments, overpayments, and underpayments.[1]

One tribunal file shows how far the direction reaches

In the 2017 case, the department paid one spouse's GIS at the single rate from the month after the couple began living apart.[4] The other spouse received the Allowance instead of the GIS. The tribunal found that this spouse still had a spouse for Allowance purposes. It said a physical separation caused entirely by one spouse's medical needs was not the kind of separation the Allowance rule has in mind.[4] That finding settled one file and is not a ruling on any other.

A person who disagrees with a GIS decision can ask Service Canada to look at it again. The request is made within 90 days of receiving the decision letter, on the Request for Reconsideration of an Old Age Security decision (ISP-3134).[8] The reconsideration page lists the GIS among the benefits this process covers.[8]

The statement describes the household at one point in time

A direction under paragraph 15(3)(b) is tied to the application for a payment period, and to the facts the Minister accepted.[3] Households change after a move into care. A spouse may come home, or the spouse in care may die. Service Canada's GIS page asks to be told as soon as possible when someone dies, to avoid an overpayment.[1]

The Canada Revenue Agency (CRA) uses its own rule for tax and benefits. Its guide RC4210 says a person is still considered to have a spouse or common-law partner if they were separated involuntarily. It gives health reasons as one example.[9] A move into care for health reasons therefore does not make the couple separated for the CRA.

Notes

1. Government of Canada, “Guaranteed Income Supplement: Receiving your benefit”, page modified 2026-10-21. https://www.canada.ca/en/services/benefits/publicpensions/old-age-security/guaranteed-income-supplement/while-receiving.html (accessed 2026-10-30)

2. Government of Canada, “Allowance: Receiving your benefit”, page modified 2026-05-26. https://www.canada.ca/en/services/benefits/publicpensions/old-age-security/guaranteed-income-supplement/allowance/while-receiving.html (accessed 2026-10-10)

3. See subsections 15(3) and 15(4.1). The marginal note to subsection 15(3) refers to spouses or common-law partners living apart. Justice Laws Website (Government of Canada), “Old Age Security Act (R.S.C., 1985, c. O-9), sections 15 and 19”, current to 2026-09-30, last amended on 2025-10-01. https://laws-lois.justice.gc.ca/eng/acts/O-9/FullText.html (accessed 2026-10-30)

4. The decision discusses paragraph 15(3)(b) of the Old Age Security Act and subsection 19(1), the Allowance provision. Social Security Tribunal of Canada, General Division, Income Security Section, “S. A. v. Minister of Employment and Social Development, 2017 SSTGDIS 4”, 2017-01-06. https://decisions.sst-tss.gc.ca/sst-tss/oas-sv/en/505186/1/document.do (accessed 2026-10-10)

5. Government of Canada (Employment and Social Development Canada), “Maximum Benefit Amounts and Related Figures: CPP (2026) and OAS (October to December 2026)”, page modified 2026-09-29. https://www.canada.ca/en/employment-social-development/programs/pensions/pension/statistics/2026-quarterly-october-december.html (accessed 2026-10-10)

6. Government of Canada, “Guaranteed Income Supplement: How much you could receive”, page modified 2026-09-29. https://www.canada.ca/en/services/benefits/publicpensions/old-age-security/guaranteed-income-supplement/benefit-amount.html (accessed 2026-10-10)

7. Service Canada, “Statement: Spouses or Common-law Partners Living Apart for Reasons beyond their Control (ISP-3040)”, form date 2017-01-05. https://catalogue.servicecanada.gc.ca/apps/EForms/pdf/en/ISP-3040.pdf (accessed 2026-10-30)

8. Government of Canada, “Request a reconsideration: Old Age Security pension and benefits”, page modified 2026-08-03. https://www.canada.ca/en/services/benefits/publicpensions/old-age-security/request-reconsideration.html (accessed 2026-10-10)

9. Canada Revenue Agency, “RC4210, Canada Groceries and Essentials Benefit”, Rev. 26, page modified 2026-07-02. https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/rc4210/canada-groceries-essentials-benefit.html (accessed 2026-10-30)

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