Benefits in Canada

FILE YOUR RETURN BY Apr 30 EVERY YEAR

Who qualifies, and when each program pays

Most government benefits in Canada are worked out from the tax return you file each spring. Some start on their own once you file. Others need an application.

Your return tells the Canada Revenue Agency your income and your family situation. Even with little or no income, it's how the CRA works out which benefits apply to you.



INSIDE

2 **How the system works** p.2
Who pays what, and why amounts change in July.

3 **The main programs** p.3
Twelve benefits on one sheet.

4 **Children** p.4
The Canada Child Benefit, parental leave and provincial programs.

5 **Work and low income** p.5
The groceries benefit, the Workers Benefit and EI.

6 **Disability** p.6
Why the Disability Tax Credit comes first.

7 **Retirement** p.7
CPP, Old Age Security and the GIS.

8 **Payment dates** p.8
When each program usually pays.

9 **New to Canada** p.9
The forms to send before your first return.

10 **Keeping payments on track** p.10
Deadlines, changes to report, and scams.

Amounts are 2026 rates. Most go up with inflation each year, so check the program's page on canada.ca before you rely on a number. General information, not tax advice.

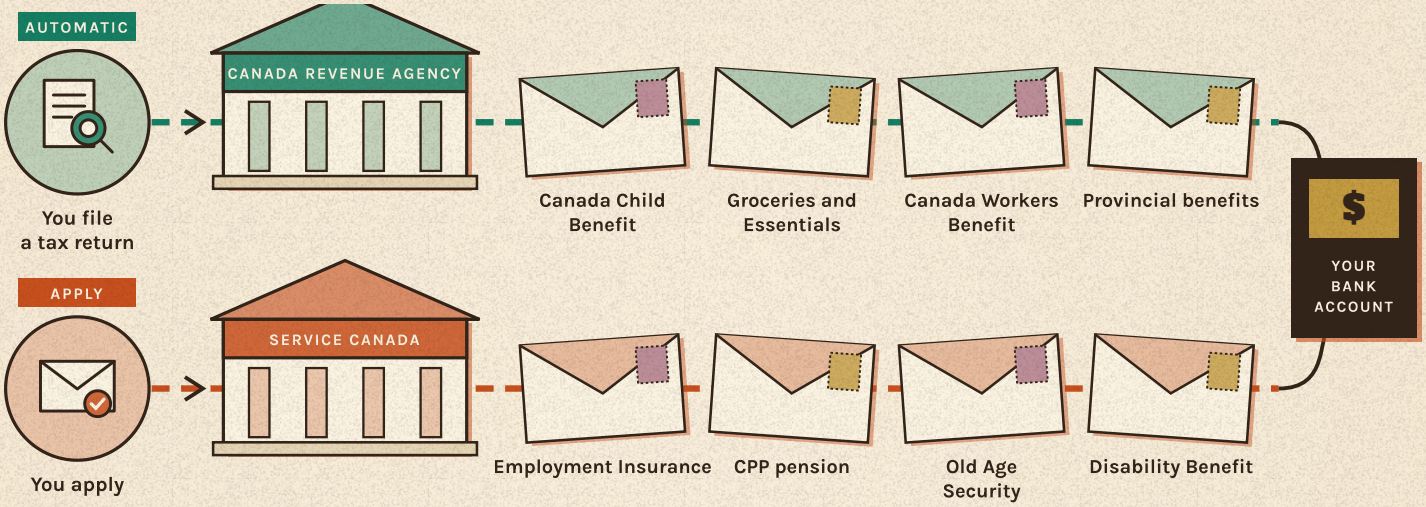
Your tax return is the application



The Canada Revenue Agency works out most benefits from the return you file each spring. Employment Insurance, pensions and the disability benefit need their own application.

TWO WAYS THE MONEY REACHES YOU

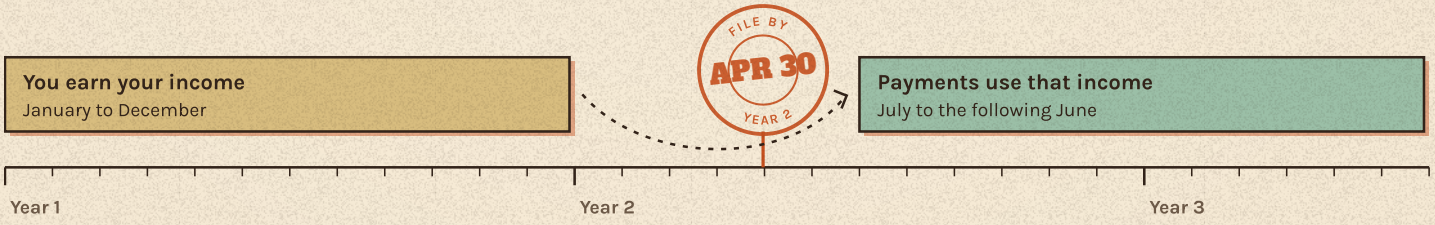
Both end in the same bank account



The tax-return route. When you file, the CRA checks you for the groceries benefit, the Workers Benefit, the child benefit once your children are registered, and your province's programs. There's no separate form, which is why it's worth filing even with no income.

The application route. Service Canada runs **EI**, the **Canada Pension Plan**, **Old Age Security** and the **Canada Disability Benefit**. They depend on your work history, your age or a disability, and none of them start until you apply.

WHY YOUR PAYMENT CHANGES EVERY JULY



The child benefit and the groceries benefit run on a **benefit year from July to June**, based on your family's income from the calendar year before. Last year's return sets what you get from this July to next June. A raise this year won't change those payments until next July, and a drop in income shows up the July after you file it.

TWO TERMS YOU'LL SEE

Family net income

Your net income (line 23600 of your return) plus your spouse's or partner's. An adjusted version of it sets most payments.

Common-law partner

Someone you've lived with as a couple for at least 12 months in a row, or the parent of your child who lives with you.

WHICH ONES ARE TAXED

NOT TAXED	TAXED AS INCOME
Canada Child Benefit and provincial child benefits	Employment Insurance, with tax taken off each payment
Groceries and Essentials Benefit, Workers Benefit	Canada Pension Plan, where you can ask for tax to be withheld
Canada Disability Benefit, Guaranteed Income Supplement	Old Age Security, which is reduced at high incomes

Sources: Canada Revenue Agency (benefit programs, marital status, family net income) · Employment and Social Development Canada (EI, CPP, OAS, Canada Disability Benefit)

Twelve benefits on one sheet

The big number on each stamp is the most each program pays, at 2026 rates. What you receive depends on your income, your family and your work history.





Parents of children under 18. $6,883 for ages 6 to 17.

FROM YOUR RETURN Monthly p.4



Adults 19 and over on a low or modest income. $890 for a couple, plus $234 per child.

FROM YOUR RETURN Quarterly p.5



People working on a low income. $2,813 for a family.

FROM YOUR RETURN With your refund p.5



Lost your job, new parents, sick, or caring for someone. 55% of your pay.

APPLY Every two weeks p.5



Ages 18 to 64 with an approved Disability Tax Credit. $204.20 exactly.

APPLY Monthly p.6



Families with a child under 18 approved for the Disability Tax Credit.

VIA THE DTC With the CCB p.6



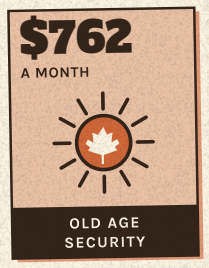
Lowers your tax, and is required for the two disability benefits above.

APPLY At tax time p.6



Anyone who paid into CPP at work. The average at 65 is about $860.

APPLY Monthly p.7



65 and over, with 10 years in Canada after 18. About 10% more from 75.

LETTER OR APPLY Monthly p.7



Old Age Security recipients with a low income.

OFTEN AUTOMATIC Monthly p.7



Ages 60 to 64 whose spouse gets the GIS, or who are widowed.

APPLY Monthly p.7



No dental insurance and a family net income under $90,000.

APPLY Co-pay by income p.10

READ THE TAGS LIKE THIS

FROM YOUR RETURN The CRA works it out when you file.

APPLY A separate application. It won't start on its own.

Provinces run their own programs too, and the CRA pays many of them along with the federal ones. Pages 4 and 5 list the main ones.

CHECK WHICH ONES FIT YOU

Answer a few questions about your age, income and family, and the checker lists the programs you're likely eligible for.

Benefit eligibility checker
canooq.ca/tools/canadian-benefit-eligibility-checker

Sources: Canada Revenue Agency · Employment and Social Development Canada · Health Canada (dental care)

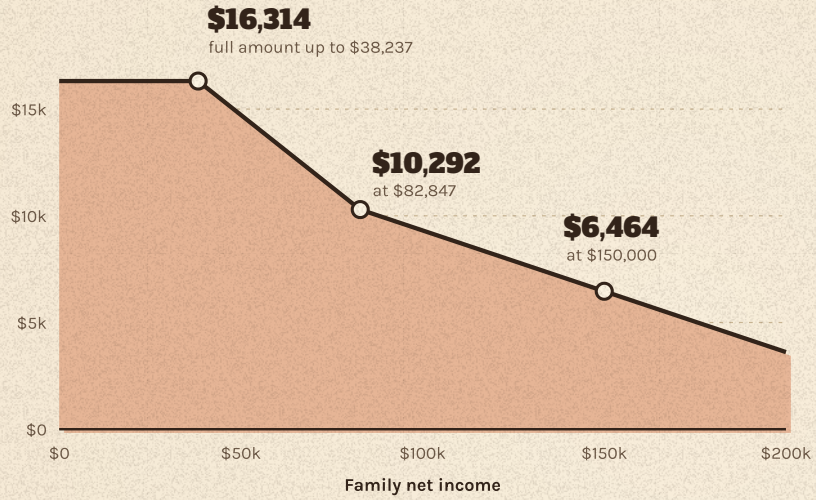
The Canada Child Benefit

Up to $8,157 a year for each child under 6 and $6,883 for each child aged 6 to 17, paid around the 20th of every month. The amount goes down gradually as family income rises.



TWO CHILDREN UNDER 6, BY FAMILY INCOME

A year, at 2026 rates



WORKED EXAMPLE

Say you and your partner have two children, aged 2 and 4, and a family net income of **$40,000**. The full amount for two young children is **$16,314**. It starts going down once family income passes $38,237, by 13.5% of the extra $1,763.

That leaves **$16,076 a year**, or about **$1,340 a month**.

HOW TO APPLY

1. **When you register the birth.** In every province and territory except Nunavut, the birth registration form lets you apply for the CCB at the same time.
2. **Or apply separately** in your CRA account under Benefits and credits, or by mailing Form RC66. The same forms cover adoption and children who arrive with you.
3. **Both parents file a return every year**, even one with no income. The CRA needs both to work out family income.

WHO RECEIVES IT

The parent who mainly looks after the child. In a two-parent home the CRA assumes that's the mother, unless she signs a letter saying it's the other parent.

If the child lives with each parent **40% to 60%** of the time, both apply. Each gets **half** of what they'd receive with full custody, based on their own family income.

For a child approved for the Disability Tax Credit, the Child Disability Benefit adds up to **$290 a month** (page 6).

PROVINCIAL PROGRAMS

PROVINCE	PROGRAM AND MAXIMUM
Ontario	Ontario Child Benefit, up to **$146.66 a month** per child, paid with the CCB
British Columbia	BC Family Benefit, up to **$145.83 a month** for a first child, paid with the CCB

TIME OFF WITH A NEW BABY

EI BENEFIT	HOW LONG	PAYS UP TO
Maternity	15 weeks, for the birth parent	**$729**/wk
Standard parental	40 weeks shared, 35 max per parent, at 55%	**$729**/wk
Extended parental	69 weeks shared, 61 max per parent,	**$437**/wk

Sources: CRA (how we calculate your CCB, Apply for the CCB, shared custody, provincial programs) · ESDC (EI maternity and parental benefits) · Canooq calculations

Earning little, or between jobs

The groceries benefit and the Workers Benefit are for people on a low income. Employment Insurance replaces part of your pay when a job ends.



CANADA GROCERIES AND ESSENTIALS BENEFIT

Most you can get in a year, 2026 rates



Each small stamp is $100 a year.

This is the new name for the GST/HST credit. It's for people on a low or modest income, and the CRA works it out from your return once you're 19.

It's paid every three months, around the 5th of January, April, July and October. A single person at the maximum receives **$169.75** each time.

EMPLOYMENT INSURANCE

If you lose your job through no fault of your own, EI pays **55%** of your average weekly earnings, up to a weekly maximum (**$729** in 2026). It lasts up to 45 weeks, depending on your hours and region, and it's taxable.

You need **420 to 700 hours** of insured work, depending on unemployment where you live. Apply online as soon as you stop working, then fill in a report every two weeks.



CANADA WORKERS BENEFIT

A credit for people who work but earn little. It's refundable, so you receive it even if you owe no tax. The maximum is **$1,633** for a single person and **$2,813** for a family, and it phases out at net incomes of $37,742 and $49,393.

You claim it on your return. If you got it last year, the CRA pays up to **half in advance**, in July, October and January, as long as your return arrives before November 1.

DENTAL CARE WITHOUT INSURANCE

The Canadian Dental Care Plan covers people of any age with **no access to dental insurance** and a family net income under **$90,000**. Under $70,000 there's no co-pay. From $70,000 you pay 40% of the plan's fees, and from $80,000, 60%.

You apply once, file your taxes, and confirm each year that you still have no insurance.

IN ONTARIO: THE TRILLIUM BENEFIT

File the ON-BEN form with your return and Ontario adds a monthly payment on the 10th. It combines a sales tax credit of up to **$378 per person** with energy and property tax credits based on the rent or property tax you paid. If the year's total is **$500 or less**, it comes as one payment in July.

Salary after tax, to see your take-home pay

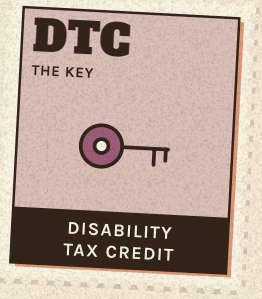
canooq.ca/tools/salary-after-tax-calculator

The groceries benefit in detail

canooq.ca/blog/canada-groceries-essentials-benefit-2026

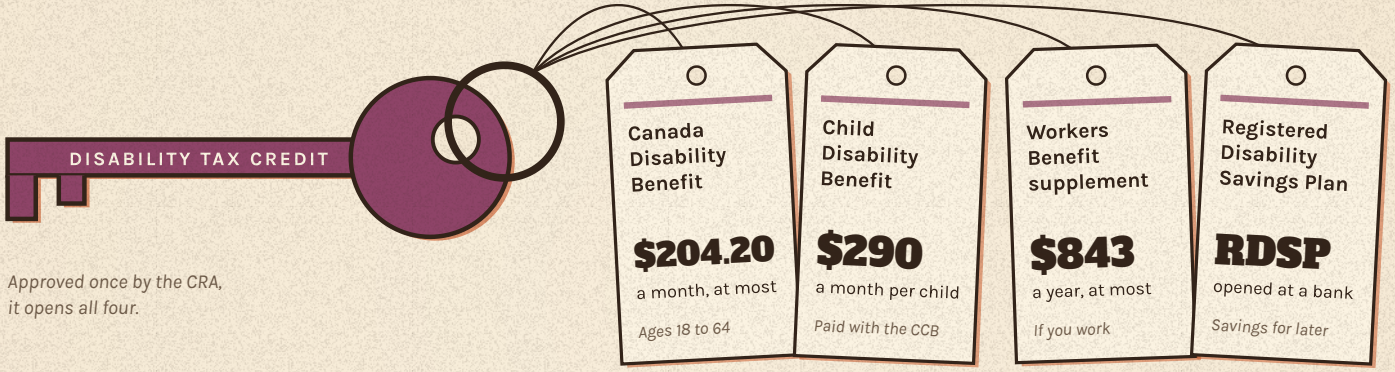
Sources: CRA (Canada Groceries and Essentials Benefit, Canada workers benefit and advance payments, Ontario programs) · ESDC (EI regular benefits) · Health Canada (Canadian Dental Care Plan)

Start with the Disability Tax Credit



On its own, the DTC reduces the income tax you pay. It's also the entry requirement for the disability payments below, so it matters even if you pay little or no tax.

ONE APPROVAL, FOUR PROGRAMS



The DTC is for a **severe and prolonged** impairment, one that has lasted or is expected to last at least 12 months, in areas like walking, vision, hearing, speaking, dressing, feeding or mental functions. Smaller limitations in two or more areas, or life-sustaining therapy, can also qualify.

CANADA DISABILITY BENEFIT

2026 rates

$204.20
A MONTH, AT MOST

$2,450
A YEAR, AT MOST

18 to 64
THE AGES IT COVERS

You need an approved DTC and a filed tax return, and so does your spouse or partner. The full amount goes to people with a family net income up to **$23,000** if single, or **$32,500** as a couple. Above that it gradually goes down.

Some work income isn't counted: the first **$10,210** you earn from work, or **$14,294** for a couple. Payments arrive on the third Thursday of each month, and you apply to Service Canada.

HOW TO GET THE DTC

1. **Get Form T2201**, on paper or as the CRA's digital form.
2. **A medical practitioner fills in their part**, describing how your condition affects daily life. They may charge a fee.
3. **Send it to the CRA** and wait for the decision letter.

For a child who already gets the CCB, the Child Disability Benefit then starts on its own.

IF A DISABILITY STOPS YOU WORKING

If you've paid into the Canada Pension Plan and a **severe and prolonged** disability keeps you from working regularly, the CPP disability benefit pays up to about **$1,740 a month**.

It's a separate program with its own medical report, and qualifying for one doesn't mean you qualify for the other. It's taxable, and you apply to Service Canada.

Sources: CRA (Disability Tax Credit eligibility, Child disability benefit, Canada workers benefit) · ESDC (Canada Disability Benefit amount, eligibility and payments; CPP disability)

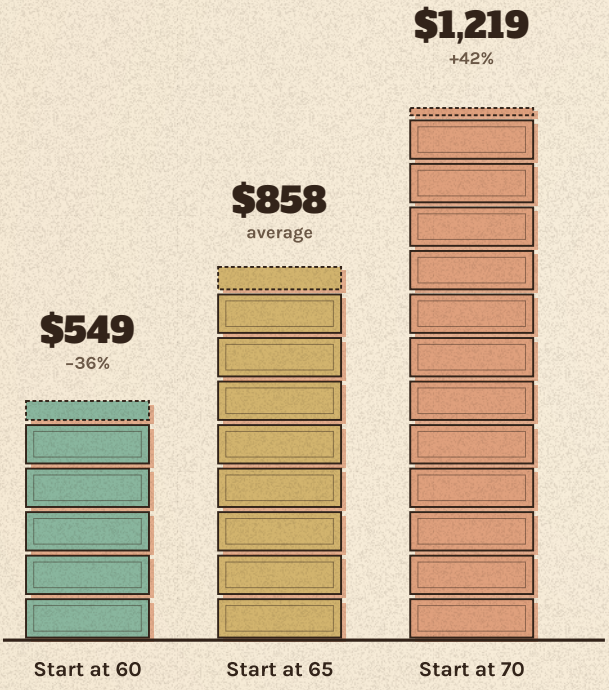
At 65, three programs can combine

The Canada Pension Plan pays a pension based on what you contributed at work. Old Age Security depends on how long you've lived in Canada. The Guaranteed Income Supplement adds to OAS for people with a low income.



CPP: YOUR START AGE SETS THE AMOUNT FOR LIFE

Average pension at each starting age



Each stamp is $100 a month. Based on the 2026 average at 65.

You can start your CPP retirement pension any time from **60 to 70**. Each month before 65 lowers it by 0.6%, so starting at 60 means **36% less** for life. Each month after 65 raises it by 0.7%, up to **42% more** at 70.

The maximum at 65 is about **$1,500 a month**, which takes decades of high earnings. The average at 65 is closer to **$860**. Your own estimate is in My Service Canada Account.

On those averages, waiting until 70 pays more in total only if you live past about 82, before tax.

OLD AGE SECURITY

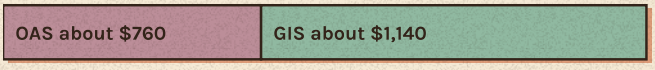
OAS pays up to about **$760 a month** from 65 to 74, and 10% more from 75. The amounts are adjusted for inflation four times a year.

You need **10 years in Canada** after age 18. Each year counts for a fortieth of the full pension, so 40 years gets all of it. Service Canada sends a letter after your 64th birthday if it can enrol you automatically. If no letter comes, apply.

Delaying to 70 adds 0.6% a month, up to 36% more. OAS is reduced at higher incomes and stops entirely above roughly $150,000.

GUARANTEED INCOME SUPPLEMENT

SINGLE, 65 TO 74, NO OTHER INCOME



about $1,900 a month

The GIS is for OAS recipients with a low income: up to about **$1,140 a month** for a single person. It's based on last year's income, so file your return every year to keep it.

If you're **60 to 64** and your spouse gets the GIS, the Allowance pays up to about **$1,450 a month**. Widowed at that age, the Allowance for the Survivor pays up to about **$1,730**.

PROVINCIAL TOP-UPS

Ontario (GAINS) and British Columbia (the Senior's Supplement) add a small monthly amount for GIS recipients. Both start automatically once you get the GIS and file your taxes.

PLAN IT

Retirement calculator

canooq.ca/tools/retirement-calculator

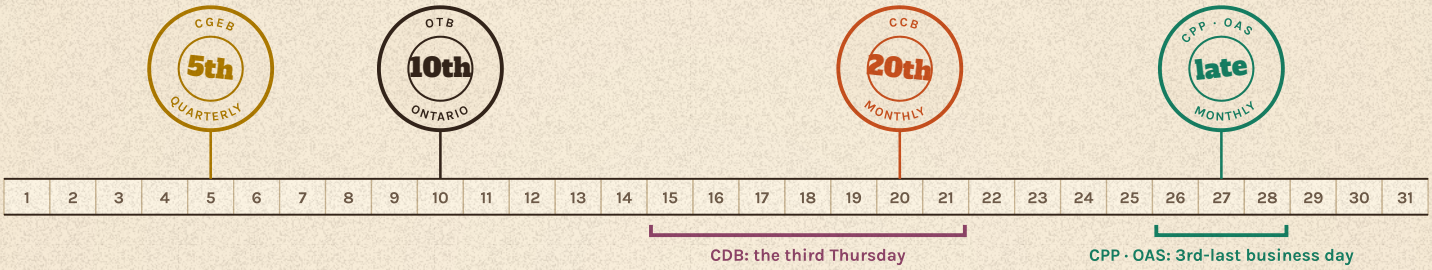
Sources: ESDC (CPP amounts and when to start; OAS and GIS payment amounts, eligibility and enrolment) · Ontario.ca (GAINS) · gov.bc.ca (Senior's Supplement) · Canooq calculations

When each payment arrives

Each program pays on a fixed rule, so you can tell roughly when to expect a payment in any month. The exact dates for each year are on canada.ca.



A TYPICAL MONTH



Weekends and holidays move a payment to the business day before. December payments come earlier.

WHICH MONTHS EACH PROGRAM PAYS

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
CCB	●	●	●	●	●	●	●	●	●	●	●	●
CPP · OAS	●	●	●	●	●	●	●	●	●	●	●	●
CDB	●	●	●	●	●	●	●	●	●	●	●	●
OTB	●	●	●	●	●	●	●	●	●	●	●	●
CGEB	●	·	·	●	·	·	●	·	·	●	·	·
ACWB	●	·	·	·	·	·	●	·	·	●	·	·
ACFB	·	●	·	·	●	·	·	●	·	·	●	·

THE RULE BEHIND EACH DATE

CODE	PROGRAM	WHEN IT USUALLY PAYS
CCB	**Canada Child Benefit**	The **20th** of each month. Earlier when the 20th falls on a weekend or holiday, and earlier in December.
CPP · OAS	**CPP and Old Age Security**	The **third-last business day** of the month. Earlier in December.
CGEB	**Groceries and Essentials**	Around the **5th** of January, April, July and October.
CDB	**Canada Disability Benefit**	The **third Thursday** of each month.
OTB	**Ontario Trillium Benefit**	The **10th**, or the working day before.
ACWB	**Workers Benefit advance**	July, October and January.
ACFB	**Alberta Child and Family Benefit**	August, November, February and May.

IF A PAYMENT DOESN'T ARRIVE

Wait **5 to 10 business days** after the expected date before you call, or 10 for the groceries benefit. Direct deposit arrives faster than a cheque.

THE EXACT DATES

Canooq calendar, which you can subscribe to

canooq.ca/calendar

Benefit payment dates, by program

canooq.ca/blog/benefit-payment-dates-canada

Sources: Government of Canada, Benefits payment dates (canada.ca/en/services/benefits/calendar.html) · CRA (CGEB payment dates, Ontario programs)

Apply before your first tax return



Newcomers don't have to wait for their first return to receive the main benefits, but they do have to apply. Two forms in your first months cover most of it.

YOUR FIRST MONTHS, IN ORDER



1 Get your SIN

Your Social Insurance Number, free from Service Canada. The forms below ask for it.

2 Open a bank account

Then set up direct deposit with the CRA, in your CRA account or through your bank.

3 Children? Send RC66

Form RC66 with Schedule RC66SCH, which asks about your status and your income from before you arrived.

4 Send RC151

For the groceries benefit, for the year you became a resident. There's an online version.

5 File by April 30

Your first return is due April 30 of the year after you arrive. Then file every year, even with little income.

WHO QUALIFIES

Child benefit: you or your spouse must be a citizen, permanent resident, protected person or registered under the Indian Act. On a work or study permit, you qualify once you've lived in Canada for **18 months** and hold a valid permit in the 19th.

Groceries benefit: residents of Canada for tax purposes, from age 19.

Dental care: once you've filed a Canadian return, if you have no dental insurance.

Old Age Security, later on: after 10 years here as an adult. Each year after 18 counts for a fortieth of the full pension.

COMMON MISTAKES

- **Leaving out income from abroad.** The forms ask for income you earned before you arrived, converted to Canadian dollars. Enter it, even if it's zero.
- **Forgetting a spouse who hasn't moved yet.** You're still a couple for the CRA, and their income counts. Form CTB9 is for a spouse who lives outside Canada.
- **Waiting for tax time.** The child benefit always needs its own application, and RC151 means the groceries benefit doesn't have to wait for your first return.
- **Paying a caller "from the CRA"** by gift card or e-transfer. It's a scam (page 10).

New to Canada canooq.ca/new-to-canada

Sources: CRA (Apply for the CCB, CCB eligibility, RC66SCH, CGEB eligibility and how to get it) · ESDC (OAS eligibility and amount) · Health Canada (Canadian Dental Care Plan)

What stops a payment



Often the cause is a missing tax return or a change the CRA didn't hear about. Both are quick to fix.

EVERY YEAR

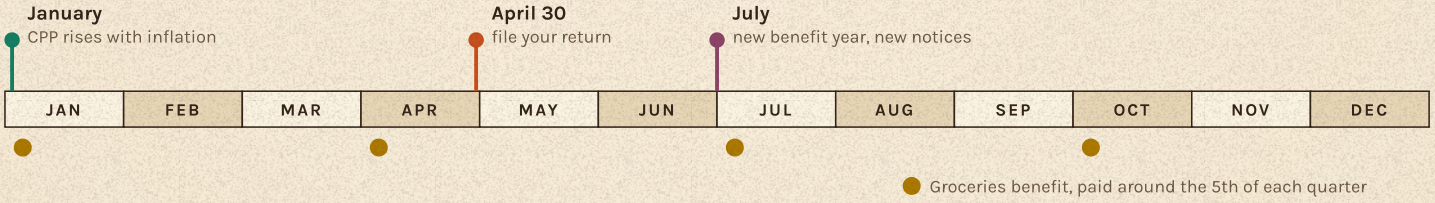
- ☐ **File your return by April 30**, even with no income. If you're self-employed the deadline is June 15, but any tax owing is still due April 30.
- ☐ **Make sure your partner files too.** Family benefits need both returns.
- ☐ **Check your direct deposit** in two places: your CRA account, and My Service Canada Account for CPP, OAS and the Disability Benefit.
- ☐ **For dental care,** confirm each year that you still have no dental insurance.
- ☐ **Read your benefit notices** in July. They show what you'll receive for the next twelve months.

TELL THE CRA WHEN

- ☐ **You marry, move in together, separate or are widowed.** Update it by the end of the following month.
- ☐ **A child is born, moves in, or moves out**, or custody changes.
- ☐ **You move**, so letters and cheques reach you.
- ☐ **You leave Canada.** The child and groceries benefits stop once you're no longer a resident.

If you're paid too much, the CRA recovers it from later payments or refunds. Reporting a change early keeps that small.

THE BENEFIT YEAR AT A GLANCE



SPOT THE FAKE CRA



Scammers know when payments go out and use the CRA's name to get money or personal details. The CRA **never**:

- demands payment by e-transfer, crypto, prepaid card or gift card
- threatens arrest, deportation or the police
- emails or texts you a link to your refund
- leaves a voicemail with your personal details

If you're unsure, hang up and call the number listed on **canada.ca**.

GOOD TO KNOW

- **Small amounts come once a year.** A child benefit under $240 for the year, or a groceries benefit under $50 a quarter, is paid in one July payment.
- **Behind on returns?** File them late. The groceries benefit pays missed amounts with its next payment.

MORE ON CANOOQ.CA

Eligibility checker	/tools/canadian-benefit-eligibility-checker
Payment calendar	/calendar
Groceries benefit in detail	/blog/canada-groceries-essentials-benefit-2026
Every program, in depth	/blog/complete-canadian-benefits-guide

Sources: CRA (Recognize a scam, marital status, balance owing, CCB and CGEB payments) · ESDC (CPP and OAS while receiving) · Health Canada. General information, not tax advice