

## Canada

Exchange rate: US\$1.00 =  
1.34 Canadian dollars (C\$).

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First laws:** 1927 (old-age assistance), 1937 (blind assistance), and 1955 (disability assistance).

**Current laws:** 1952 (universal pension), 1965 (earnings-related pension), and 1967 (income-tested supplement).

**Type of program:** Universal and social insurance system.

#### Coverage

**Universal pension (Old-Age Security):** Legal residents of Canada.

**Earnings-related pension (Canada Pension Plan (CPP)/Quebec Pension Plan (QPP)):** Employed and self-employed persons working in Canada.

Exclusions: Casual workers (annual earnings less than C\$3,500).

A province may opt out of the federal earnings-related CPP if it establishes a comparable program, as with the QPP; benefits are portable between the two plans.

#### Source of Funds

##### Insured person

**Universal pension:** None.

**Earnings-related pension:** 4.95% of covered earnings (CPP) or 5.25% of covered earnings (5.325% in 2016) (QPP).

The minimum annual earnings used to calculate contributions are C\$3,500.

The maximum annual earnings used to calculate contributions are C\$53,600 (C\$54,900 in 2016) (adjusted annually according to changes in the consumer price index).

##### Self-employed person

**Universal pension:** None.

**Earnings-related pension:** 9.9% of covered earnings (CPP) or 10.5% of covered earnings (10.65% in 2016) (QPP).

The minimum annual earnings used to calculate contributions are C\$3,500.

The maximum annual earnings used to calculate contributions are C\$53,600 (C\$54,900 in 2016) (adjusted annually according to changes in the consumer price index).

#### Employer

**Universal pension:** None.

**Earnings-related pension:** 4.95% of payroll (CPP) or 5.25% of payroll (5.325% in 2016) (QPP).

The minimum annual earnings used to calculate contributions are C\$3,500.

The maximum annual earnings used to calculate contributions are C\$53,600 (C\$54,900 in 2016) (adjusted annually according to changes in the consumer price index).

#### Government

**Universal pension:** The total cost, including the cost of income-tested benefits.

**Earnings-related pension:** None; contributes as an employer.

#### Qualifying Conditions

##### Old-age pension

**Universal pension (Old-Age Security):** Age 65 (gradually rising by two years from 2023 to 2029) with at least 10 years of residence in Canada after age 18. Retirement is not necessary.

**Deferred pension:** Aged 65 to 70 (gradually rising by two years from 2023 to 2029).

The pension is payable abroad if the beneficiary resided in Canada for at least 20 years after age 18.

**Low-income guaranteed income supplement (income tested):** Aged 65 or older, receiving the universal pension, and with low annual income. Income is based on individual income or family income if the pensioner has a spouse or common-law partner (same sex or opposite sex). The supplement is payable abroad for up to six months.

**Low-income allowance (income tested):** Aged 60 to 64, with at least 10 years of residence in Canada after age 18, and the claimant's spouse or common-law partner (same sex or opposite sex) is entitled to the universal pension and the low-income guaranteed income supplement. At age 65, the allowance is replaced by the universal old-age pension and, depending on income, the low-income guaranteed income supplement.

**Earnings-related retirement pension (CPP/QPP):** Age 65 with at least one valid annual contribution. Retirement or reduction of work hours is not necessary.

**Reduced pension:** Aged 60 to 64.

**Deferred pension:** Aged 65 to 70.

**CPP post-retirement benefit/QPP retirement pension supplement:** Paid to pensioners who continue to work. For the CPP, contributions on pensionable employment income are mandatory for pensioners aged 60 to 64 and voluntary for those aged 65 to 70. Employer contributions are mandatory for employees aged 65 to 70 who chose to contribute. For

the QPP, contributions are mandatory for pensioners of any age.

The pension is payable abroad.

### Disability pension

*Earnings-related disability pension (CPP/QPP):* Assessed with a severe and prolonged disability that prevents any substantial gainful occupation and had contributions in four of the last six years, or three of the last six years for those with at least 25 years of contributions. For the QPP, must have at least two of the last three years of contributions; five of the last ten years; or half of the period from age 18 to the month in which the insured person is assessed as disabled, and at least two years of contributions.

The minimum annual earnings used to establish eligibility for the disability pension are C\$5,300 (10% of the maximum annual earnings used to calculate contributions rounded down to the nearest C\$100).

The maximum annual earnings used to calculate contributions are C\$53,600.

The pension is payable abroad.

### Survivor pension

*Universal pension survivor allowance (income tested):* Paid to low-income widow(er)s aged 60 to 64 who are residents of Canada and have resided in Canada for at least 10 years after age 18.

The survivor allowance ceases on remarriage or entering into a common-law relationship lasting at least a year.

The survivor allowance is replaced by the universal old-age security pension at age 65 and, depending on the insured's income, the low-income guaranteed income supplement.

*Earnings-related survivor pension (CPP/QPP):* The deceased must have made contributions during the lesser of 10 years or one-third of the years in which contributions could have been made; the minimum contribution period is three years.

Eligible survivors include a widow(er) or common-law partner (same sex or opposite sex) and children younger than age 18 (age 25 if a full-time student). A surviving spouse younger than age 35 at the time of the insured's death who does not have dependent children or a disability is ineligible for a survivor's pension under the CPP until age 65.

The survivor pension ceases on remarriage or entering into a common-law relationship. If a surviving spouse is entitled to more than one spouse's pension from previous relationships, only one benefit (whichever is highest) is paid.

*Death benefit:* The deceased must have 10 years of contributions; or have contributions in one-third of the years from age 18 to the month of death, and at least three years of contributions.

Survivor benefits are payable abroad.

## Old-Age Benefits

**Universal pension (Old-Age Security):** The pension is 0.025 times the maximum monthly pension for each year of residence in Canada after age 18, up to 40 years.

The maximum monthly pension is C\$569.95 (December 2015).

The pension of high-income earners (over C\$72,809 a year) is subject to recovery (the pension is reduced by 15% of annual income, minus allowable income tax deductions and expenses). The pension is completely recovered at an annual income of C\$118,055.

Low-income guaranteed income supplement (income tested): The maximum monthly universal pension including the supplement is C\$1,342.78 for a single person or C\$2,164.78 for a couple (December 2015).

Deferred pension: The pension is increased by 0.6% a month for each month the pension is taken after age 65, up to age 70.

**Low-income allowance (income tested):** Up to C\$1,082.39 (December 2015) a month is paid.

Benefit adjustment: Automatic quarterly adjustments of benefits are made according to changes in the consumer price index.

**Earnings-related retirement pension (CPP/QPP):** The full pension is paid at age 65 and represents about 25% of the insured's average monthly pensionable earnings (adjusted to changes in the consumer price index) during the contributory period. (The contributory period starts at age 18 or January 1, 1966, whichever is later, and ends when claiming a pension, at age 70, or upon death.) Months in which the insured was caring for a child younger than age 7 or receiving a disability benefit may be disregarded, and 17% (CPP) or 15% (QPP) of the months with the lowest income are disregarded.

The maximum monthly pension taken at age 65 is C\$1,065.00 (C\$1,092.50 in 2016).

Reduced pension: The pension is reduced by 0.56% (rising to 0.6% in 2016) for each month the beneficiary is younger than age 65, up to 33.6% (rising to 36%) at age 60.

Deferred pension: The pension is increased by 0.7% for each month the pension is taken after age 65, up to 42% at age 70.

Pension credits accumulated by spouses or common-law partners (same sex or opposite sex) during marriage or cohabitation may be divided equally in case of divorce or separation.

Benefit adjustment: Earnings-related pensions are automatically adjusted annually according to changes in the consumer price index.

## Permanent Disability Benefits

**Earnings-related disability pension (CPP/QPP):** A basic monthly pension of C\$465.84 (C\$471.43 in 2016) (CPP) or C\$465.81 (C\$471.40 in 2016) (QPP) plus 75% of the earnings-related retirement pension is paid.

The maximum monthly pension is C\$1,264.59 (C\$1,290.81 in 2016) (CPP) or C\$1,264.56 (C\$1,290.78 in 2016) (QPP).

The disability pension is replaced by the retirement pension at age 65.

Child's benefit: C\$234.87 a month (C\$237.69 in 2016) is paid for each child younger than age 18; age 25 if a full-time student. (QPP: C\$74.57 (C\$75.46 in 2016) is paid for each child younger than age 18 only.)

Benefit adjustment: Benefits are automatically adjusted annually according to changes in the consumer price index.

## Survivor Benefits

**Universal pension survivor allowance (income tested):**

Up to C\$1,211.79 a month (October to December 2015) (C\$1,213.00 from January to March 2016) is paid to a low-income widow(er) aged 60 to 64.

**Earnings-related survivor pension (CPP):** 60% of the earnings-related retirement pension the deceased received or was entitled to receive, up to C\$639 a month (C\$655.50 in 2016), is paid to a widow(er) or common-law partner aged 65 or older who is not receiving any CPP pension; 37.5% plus C\$181.75 (C\$183.93 in 2016), up to C\$581.13 a month (C\$593.62 in 2016), to a widow(er) or common-law partner aged 45 to 64, disabled, or with a dependent child; if aged 35 to 44, not disabled, and with no dependent children, the pension is calculated as for those age 45 to 64 but is reduced by 1/120 for each month the widow(er) or common-law partner is younger than age 45 at the time of the insured's death.

A widow(er) or common-law spouse aged 65 or older may receive a spouse's pension and an old-age or disability pension at the same time. The benefit is 100% of the larger pension plus 60% of the smaller one, up to C\$1,065 (C\$1,092.50 in 2016) (if the surviving spouse receives an old-age pension) or C\$1,264.59 (C\$1,290.81 in 2016) (if the surviving spouse receives a disability pension).

**Earnings-related survivor pension (QPP):** Up to C\$639.00 a month is paid to a widow(er) or common-law spouse aged 65 or older who is not receiving any other QPP pension; up to C\$865.19 (C\$881.09 in 2016) if aged 45 to 64 or disabled; up to C\$831.89 (C\$847.39 in 2016), if younger than age 45, not disabled, and caring for a dependent child; up to C\$518.68 (C\$530.42 in 2016) if younger than age 45, not disabled, and has no dependent children.

**Orphan's pension (CPP/QPP):** C\$234.87 a month (C\$237.69 in 2016) is paid for each child younger than age 18; or younger than age 25 if a full-time student (CPP only).

Benefit adjustment: Earnings-related pensions are automatically adjusted annually according to changes in the consumer price index.

**Death benefit (CPP/QPP):** A lump sum of six months of the deceased's earnings-related retirement pension is paid, up to C\$2,500. The benefit is not adjusted annually.

## Administrative Organization

Employment and Social Development Canada (<http://www.esdc.gc.ca>), through district and local offices, administers the universal and earnings-related pensions and income-tested supplements.

Canada Revenue Agency (<http://www.cra-arc.gc.ca>) collects contributions for the earnings-related pensions.

Quebec Department of Revenue (<http://www.revenu.gouv.qc.ca>) and Quebec Pension Board (<http://www.rrq.gouv.qc.ca>) administer the earnings-related Quebec Pension Plan.

## Sickness and Maternity

### Regulatory Framework

#### Cash benefits

**First and current laws:** 1996 (employment insurance) and 2006 (Quebec maternity benefits).

#### Physician and hospital services

**First laws:** 1957 (hospital services) and 1968 (physician services).

**Current law:** 1984 (health).

**Type of program:** Social insurance (cash benefits) and universal system (physician and hospital services).

### Coverage

**Cash benefits (Employment Insurance):** Employed persons, including federal government employees, and self-employed fishermen. (In Quebec, coverage is mandatory for all self-employed persons with at least C\$2,000 of insured income in the last 52 weeks.)

Voluntary coverage for self-employed persons. (After receiving cash benefits, coverage for self-employed persons is mandatory.)

**Physician and hospital benefits:** All persons residing in Canada. Coverage is portable from province to province and for emergency care anywhere in the world.

### Source of Funds

#### Insured person

**Cash benefits:** See source of funds under Unemployment. In Quebec, 0.559% of earnings.

In Quebec, the maximum annual earnings used to calculate contributions are C\$70,000.

*Physician and hospital benefits:* Pays premiums in Alberta and British Columbia. Ontario has a health premium based on taxable income above a certain threshold. No premiums in the other provinces.

### Self-employed person

*Cash benefits:* See source of funds under Unemployment. In Quebec, 0.993% of earnings up to C\$70,000.

*Physician and hospital benefits:* Pays premiums in Alberta and British Columbia. Ontario has a health premium based on taxable income above a certain threshold. No premiums in the other provinces.

### Employer

*Cash benefits:* See source of funds under Unemployment. In Quebec, 0.782% of payroll up to C\$70,000.

The maximum earnings used to calculate contributions in Quebec are C\$70,000.

*Physician and hospital benefits:* Contributions vary by province from no contribution to 4.3% of payroll.

### Government

*Cash Benefits:* None.

*Physician and hospital benefits:* The total cost is financed through the general revenues of the federal, provincial, and territorial governments, except in those provinces where premiums are paid. Federal government makes contributions to provinces and territories through block transfers, (provinces and territories must meet the federal program requirements in the Canada Health Act).

### Qualifying Conditions

**Cash sickness, maternity, and parental benefits:** The insured must have at least 600 hours of covered employment in the previous 52 weeks or since the last claim and have at least 40% reduction in weekly earnings; in Quebec, for maternity and parental benefits, must have at least C\$2,000 of insured income in the previous 52 weeks and have ceased working or have at least 40% reduction in income. Parental benefits apply to the mother, father, or both parents. In Quebec, paternity benefits are paid only to the biological father. The biological father can receive both paternity and parental benefits at the same time.

Voluntarily insured self-employed persons must have earned at least C\$6,645 (at least C\$3,760 for self-employed fishermen) in the previous year.

**Compassionate care benefits:** Paid to insured persons with at least 600 hours of covered employment in the previous 52 weeks (or since the start of the last claim) who leave work temporarily to provide care or support to a family member with a grave illness and a significant risk of death within 26 weeks.

**Parents of critically ill children benefit:** Paid to insured persons who are absent from work to provide care or support for their critically ill or injured child younger than age 18. Must have at least 600 hours of covered employment in the 52 weeks before the claim is made and have experienced a reduction of weekly earnings of at least 40%.

**Family supplement:** Paid to families with net income below C\$25,921, with dependent children, and receiving a Canada Child Tax Benefit (see Family Allowances).

**Medical and hospital benefits:** Generally, must have three months of residence in the province. When the insured moves from one province to another, the former province continues to provide coverage during the three-month waiting period.

### Sickness and Maternity Benefits

**Sickness benefit:** 55% of the insured's average weekly covered earnings in the last 26 weeks is paid after a two-week waiting period for up to 15 weeks.

The maximum sickness benefit is C\$524 a week.

**Maternity and parental benefits:** 55% of the insured's average weekly covered earnings is paid after a two-week waiting period for up to 15 weeks (maternity benefits) plus an additional 35 weeks (parental benefit) for parental care after the birth or adoption of a child.

In Quebec, there is a choice of benefits. Maternity benefits are 70% of covered earnings paid for 18 weeks or 75% of covered earnings for 15 weeks. Paternity benefits are 70% of covered earnings paid for five weeks or 75% of covered earnings for three weeks. Parental benefits are 70% of covered earnings for seven weeks plus 55% of covered earnings for 25 weeks or 75% of covered earnings for 25 weeks. Adoption benefits are 70% of covered earnings for 12 weeks plus 55% of covered earnings for 25 weeks or 75% of covered earnings for 28 weeks.

**Compassionate care benefit:** 55% of the insured's average weekly covered earnings in the last 26 weeks is paid after a two-week waiting period for up to six weeks (rising to 26 weeks in January 2016).

**Parents of Critically Ill Children benefit:** 55% of the insured's average weekly covered earnings is paid after a two-week waiting period for up to 35 weeks.

**Family supplement:** Up to C\$524 a week is paid. Each family may receive only one family supplement.

### Workers' Medical Benefits

**Medical benefits:** Medical benefits include general medical and maternity care and surgical, specialist, and laboratory services. Provincial authorities pay providers directly according to predetermined formulas and agreed-upon fee schedules.

**Hospital benefits:** Benefits include standard ward care, necessary nursing, pharmaceuticals provided in the hospital, and diagnostic and therapeutic services. Provincial authorities pay providers directly according to predetermined formulas and agreed-upon fee schedules.

Other benefits include oral surgery if required and performed in an approved hospital and, in some provinces, osteopathic, chiropractic, and optometrist services; dental care for children; prosthetics; and prescribed medicine. Some cost sharing may be required.

In some provinces, social assistance recipients and persons older than age 65 are eligible for free medicine, eyeglasses, and subsidized nursing home care.

Emergency care in another province or abroad is paid at the rate of the person's home province.

### **Dependents' Medical Benefits**

Medical benefits for dependents are the same as those for the insured.

### **Administrative Organization**

Health Canada (<http://www.hc-sc.gc.ca>) administers programs for groups not covered under provincial plans; monitors provincial compliance with conditions of national legislation; and provides provinces with technical, consultative, and coordinating services.

Provincial authorities administer their health insurance plans, establish resident eligibility status, assess hospital and medical claims, pay health care providers, and monitor all aspects of programs.

Providers are usually public, not-for-profit hospitals and other specialized institutions; doctors and allied practitioners in entrepreneurial practice.

Employment and Social Development Canada (<http://www.canadabenefits.gc.ca>), is responsible for cash sickness, maternity, parental, and compassionate care benefits provided under the Employment Insurance program.

Quebec Parental Insurance Plan administers Quebec parental benefits.

### **Work Injury**

#### **Regulatory Framework**

**First and current laws:** 1908 and 2013 (Newfoundland and Labrador), 1915 and 2013 (Nova Scotia), 1915 and 2014 (Ontario), 1916 and 2015 (British Columbia), 1916 and 2015 (Manitoba), 1918 and 2015 (New Brunswick), 1918 and 2014 (Alberta), 1928 and 2015 (Quebec), 1930 and 2011 (Saskatchewan), 1949 and 2012 (Prince Edward Island), 1974 and 2015 (Northwest Territories/Nunavut), and 2011 (Yukon).

**Type of program:** Social insurance system.

### **Coverage**

Employees in industry and commerce (differences exist among provinces and territories).

Exclusions: Self-employed persons and certain employees in excluded or exempted activities (which vary according to province or territory of work).

### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** The total cost is financed through contributions that vary by industry and according to the assessed degree of risk (large firms in some provinces may self-insure).

Depending on the province or territory, the average employer assessment rate per C\$100 of payroll ranges from C\$0.97 to C\$2.65. (Different assessment methods are used by provincial and territorial authorities, including weighting of individual rates by payroll or by industry, the mix of industry, the varying benefit levels and earnings ceilings, the extent of industry coverage and the degree of funding of liabilities.)

The maximum earnings used to calculate contributions varies according to province or territory, from C\$52,100 to C\$121,000.

**Government:** None.

### **Qualifying Conditions**

There is no minimum qualifying period.

### **Temporary Disability Benefits**

75% of gross earnings to 90% of net earnings is paid, according to province or territory.

The minimum weekly benefit varies by province or territory, up to C\$546.19.

The maximum weekly benefit varies by province or territory, from C\$611.58 to C\$1,362.08.

### **Permanent Disability Benefits**

**Permanent disability pension:** 75% to 90% of the insured's earnings is paid for a full disability, according to province or territory.

The minimum monthly benefit varies by province or territory, up to C\$2,124.74.

The maximum monthly benefit varies by to province or territory, up to C\$5,901.89.

**Permanent partial disability:** A percentage of the full benefit, which varies according to province or territory, is paid according to the assessed degree of loss of earning capacity; in some jurisdictions the pension is converted to a lump sum.

### **Workers' Medical Benefits**

Benefits in all provinces and territories include medical, surgical, nursing, and hospital services; medicine; and appliances.

### **Survivor Benefits**

**Spouse's pension:** The pension varies according to province or territory based on a percentage of the deceased's net earnings, the age of the surviving widow(er) or common-law partner, and the number of dependents. Some jurisdictions may pay a lump-sum benefit instead.

The minimum monthly benefit varies by province or territory, up to C\$1,105.63.

The maximum monthly benefit varies by province or territory, up to C\$5,215.70

**Orphan's pension:** Depending on the province or territory, either a monthly flat-rate pension or a percentage of the deceased's wages is paid.

#### **Other dependents (if there is no spouse or orphan):**

Depending on the province or territory, the benefit level is either the same as the orphan's pension or is determined by the workplace safety board or commission.

**Funeral grant:** The grant paid varies according to province or territory.

### **Administrative Organization**

Workers' Compensation Board, or a Work Safety Commission, in each province and territory administers the program.

## **Unemployment**

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### **Regulatory Framework**

**First law:** 1940.

**Current law:** 1996 (employment insurance).

**Type of program:** Social insurance system.

### **Coverage**

Employed persons, including federal government employees, and self-employed fishermen.

Exclusions: Self-employed persons other than fisherman.

### **Source of Funds**

**Insured person:** 1.88% of covered earnings. In Quebec, 1.54% of covered earnings.

The insured person's contributions also finance sickness and maternity benefits, except in Quebec.

The maximum annual earnings used to calculate contributions are C\$49,500.

The insured person's contributions also finance sickness and maternity benefits, except in Quebec.

**Self-employed person:** 1.88% of covered earnings.

**Employer:** 2.632% of covered payroll. In Quebec, 2.156% of covered payroll.

The maximum annual earnings used to calculate contributions are C\$49,500.

The employer's contributions also finance sickness and maternity benefits, except in Quebec.

**Government:** None.

### **Qualifying Conditions**

**Unemployment benefit:** Must have 420 hours to 700 hours of covered employment in the last year, depending on the regional unemployment rate, and be registered, able, willing, and available to work and unable to obtain suitable employment. For a new entrant or reentrant to the labor force, must have 910 hours of covered employment. Fishermen must have earnings from C\$2,500 to C\$4,200 during the 31-week period before the benefit is paid.

Disqualified indefinitely if unemployment is due either to voluntary leaving without just cause or to misconduct. May reapply when requalified for the benefit.

**Family supplement:** Paid to families with net income below C\$25,921, with dependent children, and receiving a Canada Child Tax Benefit (see Family Allowances).

### **Unemployment Benefits**

**Unemployment benefit:** 55% of weekly average covered earnings is paid after a two-week waiting period for 14 to 45 weeks, depending on the claimant's employment history and regional unemployment rates. Fishermen's unemployment benefits are calculated by multiplying the monthly earnings with a factor, which is based on the national unemployment rate.

**Family supplement:** Up to C\$524 a week (C\$951.92 a week for fishermen) is paid.

### **Administrative Organization**

Employment and Social Development Canada, through Service Canada (<http://www.servicecanada.gc.ca/eng/sc/ei/index.shtml>) regional and local offices, administers the program.

Canada Revenue Agency (<http://www.cra-arc.gc.ca>) collects contributions.

## Family Allowances

### Regulatory Framework

**First law:** 1944.

**Current laws:** 1998 and 2006.

**Type of program:** Refundable tax credit and universal system.

### Coverage

Residents of Canada.

### Source of Funds

**Insured person:** None.

**Self-employed person:** None.

**Employer:** None.

**Government:** The total cost.

### Qualifying Conditions

**Canada Child Tax Benefit (income tested):** A child must be younger than age 18 and live with a primary caregiver who is a Canadian citizen, permanent resident, or refugee, and files an annual income tax return. A supplement is paid to low-income families.

**Universal Child Care Benefit:** A child must be younger than age 18 and live with a primary caregiver who is a resident of Canada (some restrictions apply).

### Family Allowance Benefits

**Canada Child Tax Benefit (income tested):** The benefit is delivered through the income tax system.

The maximum annual benefit is C\$1,471 (C\$122.58 a month) for each child younger than age 18. A supplement of C\$103 a year is paid for the third and each additional

child. The benefit is reduced when annual family income exceeds C\$44,701. In Alberta, payment rates are based on the child's age.

National child benefit supplement: C\$189.91 a month for the first child; C\$168.00 a month for the second; and C\$159.83 a month for each additional child.

The supplement for families with an annual net income of more than C\$26,021 is reduced by a percentage, according to the number of children in the household (12.2% for one child, 23% for two, and 33.3% for three or more) times the annual income over C\$26,021. A reduced supplement is paid to families with up to three children and an annual net income of C\$26,021 to C\$44,701 and to families with at least four children and an annual net income of less than C\$49,000.

Child disability benefit: A tax-free benefit is paid for families who care for a child younger than age 18 with severe disabilities.

Benefits are paid monthly and are based on total family income during the previous year.

**Universal Child Care Benefit:** C\$160 a month is paid for each child younger than age 6; C\$60 for each child aged 6 to 17. The benefit is taxable at the rate of the spouse with the lower income. Single parents can report all universal child care benefit amounts in their own income or include the amounts in the income of a child beneficiary. Parents with joint custody of child beneficiaries can split the benefit.

### Administrative Organization

Canada Revenue Agency (<http://www.cra-arc.gc.ca/bnfts/menu-eng.html>) administers the Canada Child Tax Benefit.

Canada Revenue Agency, on behalf of Employment and Social Development Canada (<http://www.hrsdc.gc.ca>), administers the Universal Child Care Benefit.