

The Canada Pension Plan Child-Rearing Provision

Did you stop work or receive lower earnings while you raised your young children?

You may be eligible to benefit from the Canada Pension Plan (CPP) child-rearing provision.

Contact us—we may be able to increase your benefit if:

- you have children born after December 31, 1958; and
- you stopped work or received lower earnings while caring for your children while they were under age seven.

Caring for young children can mean leaving the work force or working fewer hours. If your earnings stopped or were lower because you were the primary caregiver raising your children under the age of seven, you can ask the CPP to apply the child-rearing provision, which excludes that period from the calculation of the amount of your CPP benefit. By doing this, we ensure that you get the highest possible payment.

Note

For the CPP, the primary caregiver is the person who was most responsible for the day-to-day needs of the children for the specified periods.

About the CPP

The CPP provides basic benefits to contributors who retire or become disabled. When you die, benefits may be provided to your spouse or common-law partner and dependent children. The amount of the benefit you or your survivor receive is based on how long and how much you contributed to the CPP. In some cases, the amount of the benefit depends on the beneficiary's age.

The following example shows how the child-rearing provision works:

Julie was employed until her daughter, Elizabeth, was born in 1983. Julie stayed at home with Elizabeth until she started school in 1989.

When Julie applies for her retirement pension in 2016 at age 65, the CPP will exclude the period from the month following Elizabeth's birth to 1990 when it calculates Julie's pension benefit amount, if this is beneficial for her.

Julie will receive a CPP retirement pension of \$735 per month. Without the benefit of the child-rearing provision, her pension would have been \$650 per month.

Eligibility requirements

The child-rearing provision can be used only for months when:

- you or your spouse received Family Allowance payments or you or your common-law partner were eligible for the Canada Child Tax Benefit (even if you did not receive the benefit); and
- your earnings were lower because you either stopped working or worked fewer hours to be the primary caregiver of a dependent child under the age of seven, who was born after December 31, 1958.

Either spouse or common-law partner can request the child-rearing provision, but it cannot be used by both parents for the same period of time.

Why should I request the child-rearing provision?

You should request the child-rearing provision because it may increase the amount of your CPP benefit.

The child-rearing provision could also help you meet the eligibility requirements for a CPP disability benefit, should you need it. In the event of your death, it could help you meet the contributory requirements to provide benefits to your estate and survivors.

When should I request the child-rearing provision?

You should request the child-rearing provision at the same time as you apply for any CPP benefit. However, if you are already receiving a CPP benefit and you did not request the child-rearing provision, contact us and we will check to see if you are eligible to request it.

What documents do I need to provide?

You must provide one of the following for each child:

- the child's birth certificate (the original or a certified true copy); or
- the child's name, date of birth, and Social Insurance Number.

Note

You may be required to provide proof of the date of entry into Canada for children born outside of Canada.

For more information about the child-rearing provision or the Canada Pension Plan, contact us:

Click servicecanada.gc.ca

Call From Canada and the United States:
1-800-277-9914
If you have a hearing or speech impairment and use a teletypewriter (TTY): 1-800-255-4786

From all other countries:
613-990-2244 (collect calls accepted)

Visit a Service Canada Centre

Note

We will need your Social Insurance Number to access your information.

Service Canada delivers Old Age Security and Canada Pension Plan programs and services on behalf of the Department of Human Resources and Skills Development.
