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# THE IMPACT OF THE CANADA EMERGENCY RESPONSE BENEFITS AND THE THREE CANADA RECOVERY BENEFITS ON THE CANADA CHILD BENEFIT PROGRAM



OFFICE OF THE PARLIAMENTARY BUDGET OFFICER  
BUREAU DU DIRECTEUR PARLEMENTAIRE DU BUDGET

The Parliamentary Budget Officer (PBO) supports Parliament by providing economic and financial analysis for the purposes of raising the quality of parliamentary debate and promoting greater budget transparency and accountability.

This report provides an estimate of the impact of the Canada Emergency Response Benefit (CERB) and the three Canada Recovery Benefits (CRBs) payments on the Canada Child Benefit (CCB) program.

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# Executive Summary

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This report is in response to a request by Member of Parliament Daniel Blaikie (Elmwood–Transcona) to estimate the impact of the Canada Emergency Response Benefit (CERB) and the three Canada Recovery Benefits (CRBs) payments on the Canada Child Benefit (CCB) payments and beneficiaries. In particular, the MP requested us to estimate the following:

- The cost of the CCB program, if pandemic benefits had not been paid out to CCB beneficiaries and only Employment Insurance (EI) benefits were available. We refer to this as scenario 1.
- The cost of the CCB program, if incomes from the CERB and the CRBs were excluded from the definition of the CCB income test. We refer to this as scenario 2.
- The incremental cost of excluding the CERB and the CRBs from the definition of the CCB income test, relative to the estimated cost of the program had no pandemic benefits been paid out to CCB beneficiaries.
- The number of people who received the CERB/CRBs payments and who received lower CCB amounts compared to scenario 2.
- The average CCB reduction compared to scenario 2.

The report also provides a distributional analysis of the CCB reductions due to receiving CERB/CRBs payments, compared to scenario 2, by family type and number of kids.

We estimate the cost of the CCB program in scenario 1 to be \$1.1 billion higher than the projected cost of the current program (baseline scenario) over the 2021-2022 to 2023-2024 fiscal years.

We also estimate the cost of the CCB program if the CERB and CRBs payments were excluded from the definition of the CCB income test (scenario 2) to be \$1.45 billion higher than the cost of the current program (baseline scenario) over the 2021-2022 to 2023-2024 fiscal years. This cost represents reduced CCB payments incurred by the recipients due to receiving CERB/CRBs payments. The number of beneficiaries who received the CERB/CRBs payments and who would have had their CCB amount reduced, compared to scenario 2, is estimated to be approximately 1.67 million in 2021-2022, 791,000 in 2022-2023 and 596,000 in 2023-2024. The average reduction by family in receipt of CERB/CRBs is estimated at \$535 in 2021-2022, \$606 in 2022-2023 and \$133 in 2023-2024.

As shown in Table ES-1, excluding the CERB and the CRBs payments from the CCB income test (scenario 2) will also increase the number of

The impact of the Canada Emergency Response Benefits and the three Canada Recovery Benefits on the Canada Child Benefit program beneficiaries. These recipients were no longer eligible for the CCB payments after receiving the CERB-CRBs payments.

**Table ES-1 The cost and the number of beneficiaries of the CCB program, 2021–2024**

<b>Fiscal Year</b>	<b>Baseline</b>	<b>Scenario 1 (EI only)</b>	<b>Scenario 2 (CERB and CRBs not included in income)</b>
<b>2021-2022</b>			
CCB payments (M\$)	26,446	27,070	27,338
Number of beneficiaries	3,757,448	3,781,980	3,787,688
Difference in cost* (M\$)	–	<b>624</b>	<b>893</b>
<b>2022-2023</b>			
CCB payments (M\$)	25,427	25,820	25,907
Number of beneficiaries	3,650,514	3,658,211	3,659,683
Difference in cost* (M\$)	–	<b>393</b>	<b>479</b>
<b>2023-2024</b>			
CCB payments (M\$)	26,413	26,488	26,488
Number of beneficiaries	3,653,625	3,654,119	3,654,119
Difference in cost* (M\$)	–	<b>75</b>	<b>75</b>
<b>Total difference in cost** (M\$)</b>	–	<b>1,092</b>	<b>1,447</b>

Sources: PBO estimates, Canada Revenue Agency (CRA) and Employment and Social Development Canada (ESDC).

Note: \*This represents the difference between the cost of the CCB program in the scenario of interest and the cost in the baseline scenario.  
\*\*This represents the total difference between the cost of the CCB program in the scenario of interest and the cost in the baseline scenario over the 2021-22 to 2023-2024 fiscal years.

The incremental cost of excluding the income received from CERB and the CRBs from the CCB income test, relative to the estimated cost of the program had no pandemic benefits been paid out to CCB beneficiaries, is estimated at \$355 million over the 2021-2022 to 2022-2023 fiscal years (Table ES-2).

**Table ES-2 The marginal cost of excluding the CERB and the CRBs income from the CCB income test**

<b>Fiscal Year</b>	<b>2021-22</b>	<b>2022-23</b>	<b>2023-24</b>	<b>Total</b>
<b>Cost (M\$)</b>	269	86	–	<b>355</b>

Sources: PBO estimates, Canada Revenue Agency (CRA) and Employment and Social Development Canada (ESDC).

# 1. Introduction

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This report is in response to a request by Member of Parliament Daniel Blaikie (Elmwood–Transcona) to estimate the impact of the Canada Emergency Response Benefit (CERB) and the three Canada Recovery Benefits (CRBs) payments on the Canada Child Benefit (CCB) payments and beneficiaries.

In particular, the MP requested us to estimate the following:

- The cost of the CCB program, if pandemic benefits had not been paid out to CCB beneficiaries (and only EI was available). We refer to this as scenario 1.
- The cost of the CCB program, if the incomes from the CERB and the CRBs were excluded from the CCB income test. We refer to this as scenario 2.
- The incremental cost of excluding the income from the CERB and the CRBs from the CCB income test, relative to the estimated cost of the program had no pandemic benefits been paid out to CCB beneficiaries.
- The number of people who received the CERB/CRBs payments and who received lower CCB amounts compared to scenario 2.
- The average CCB reduction compared to scenario 2.

The report also provides a distributional analysis of the CCB reductions due to receiving CERB/CRBS payments, compared to scenario 2, by family type and number of kids.

The Canada Emergency Response Benefit (CERB) and the three Canada Recovery Benefits (CRBs) programs provided financial support to employed and self-employed Canadians who were affected by COVID-19. The CERB and the CRBs payments offered an additional source of revenue that compensated for income losses experienced during the pandemic.

The CERB provided \$74.1 billion in financial support to 8.90 million unique applicants who lost their employment or income between March 15, 2020, and October 3, 2020, due to reasons related to COVID-19.<sup>1</sup> The CRB offered \$28.4 billion in financial support to 2,301,430 unique applicants who do not qualify for EI between September 27, 2020, and October 23, 2021.<sup>2</sup> The Canada Recovery Caregiving Benefit (CRCB) and the Canada Recovery Sickness Benefit (CRSB) provided financial assistance worth \$4.2 billion and \$1.3 billion to 555,420 and 1,109,730 unique applicants, respectively, between September 27, 2020, and May 7, 2022.<sup>3,4</sup>

For the CCB program, the CERB/CRBs payments are included in the income used to determine eligibility and benefit amounts. As a result, for families who were recipients of both the CCB and the emergency benefits, some

The impact of the Canada Emergency Response Benefits and the three Canada Recovery Benefits on the Canada Child Benefit program may have seen their CCB benefits decrease compared to the prior year as the benefits may have overcompensated income losses. It is important to note that families who experienced a reduction in CCB payments were not made worse off by receiving pandemic benefits. However, excluding the CERB/CRBs payments from the definition of the CCB income test would result in increased CCB payments for all the recipients of the pandemic benefits.

The following section of this report provides an overview of the CCB program. Section 3 describes the methodology, the assumptions and the three scenarios used to estimate the impact of excluding the CERB/CRBs payments from the CCB income test on the CCB payments and number of beneficiaries. Section 4 presents the results.

## 2. The Canada Child Benefit

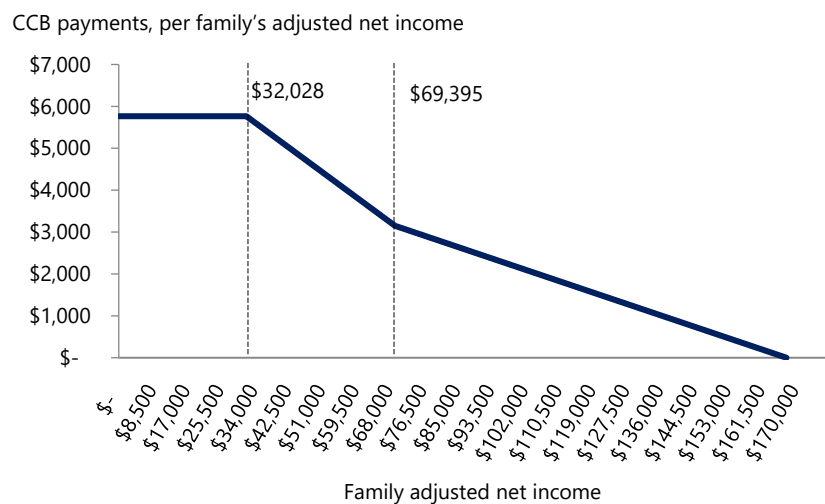
The CCB was introduced by the federal government on July 1, 2016. It is a tax-free, means-tested benefit available to families with children under the age of 18. It has replaced the previous system of children’s benefits consisting of the federal Canada Child Tax Benefit (CCTB), the federal National Child Benefit Supplement (NCB) and the Universal Child Care Benefit (UCCB).<sup>5</sup>

The CCB’s benefit year is from July to June and is paid monthly. The amount of benefit received depends on the family’s net income in the previous calendar year, the number of children, their ages, and their eligibility for the child disability benefit.<sup>6</sup> As of July 2021, the maximum annual benefit for a child under the age of 6 is \$6,833 and for a child between the age of 6 and 17 is \$5,765.<sup>7</sup>

The CCB has two thresholds based on the adjusted family net income of the previous year.<sup>8</sup> In addition, both thresholds and the maximum annual amounts of benefits are indexed to inflation.<sup>9</sup>

The first net income threshold in the benefit year 2021-2022 is \$32,028, beyond which the benefit amount starts to decline following legislated phase-out rates.<sup>10</sup> Phase-out rates are the proportion of the net income above the threshold by which the benefit is reduced and is determined by the number of children the eligible family has.<sup>11</sup> The second threshold is \$69,395, beyond which the remaining benefit amount continues to decline but at slower rates. For example, the CCB payments for a family with one child aged 6-17 in the benefit year 2021-22 fade out completely once its adjusted family net income reaches \$167,811 (Figure 1-1).

**Figure 1-1** Canada Child Benefit for a family with one child aged 6-17, benefit year 2021-2022



Sources: PBO and Canada Revenue Agency

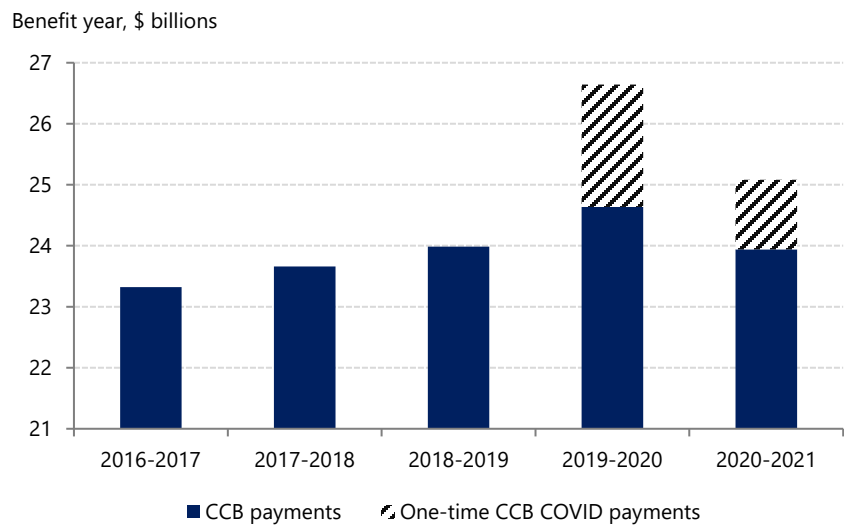


The impact of the Canada Emergency Response Benefits and the three Canada Recovery Benefits on the Canada Child Benefit program

The total cost of the CCB program depends on the number of families with eligible children, the adjusted family net income of the previous year and the level of prices in the economy. The program cost has increased from \$23.3 billion in the benefit year 2016-2017 to \$25 billion in 2020-2021 (Figure 1-2)<sup>12</sup>, reaching a peak of \$26.7 billion in 2019-2020 due to a one-time increase of CCB payments in May 2020.<sup>13</sup>

The legislated base amount of CCB benefits was increased by \$300 per child in May 2020. This raised the cut-off income and made new families, who wouldn't qualify otherwise, eligible. As a result, the total number of beneficiaries increased during the benefit year 2019-2020 and reached its highest level since the inception of the program (3.9 million families).<sup>14</sup>

**Figure 1-2 Historical Expenditures of the CCB program**



Sources: PBO and Canada Revenue Agency

In addition to the one-time payment of May 2020, four other tax-free top-up payments (CCB young child supplement) of \$300 per child were provided to CCB-eligible families with an adjusted net income at or below \$120,000 in January, April, July and October 2021, for each child under the age of 6.<sup>15</sup> For families with adjusted net income above \$120,000, the payments were \$150 instead of \$300. Of these payments, two were received in the benefit year 2020-2021 and two in the benefit year 2021-2022.

## 3. Methodology

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To answer the questions of the Member of Parliament, we developed the three following scenarios:

**Baseline scenario:** the current CCB program.

**Scenario 1:** the CCB program is in place, and we assume that only the EI program was available between March 15, 2020, and September 26, 2020; pandemic benefits did not exist.

**Scenario 2:** the CCB program is in place, the CERB and the CRBs are available and paid but excluded from the definition of the CCB income test.

To estimate the cost and the number of beneficiaries of the CCB in each of the scenarios described above, PBO used three data sources: Statistics Canada's Social Policy Simulation Database and Model (SPSDM);<sup>16</sup> administrative data provided to the PBO by the Canada Revenue Agency (CRA) and Employment and Social Development Canada (ESDC);<sup>17</sup> and the Public Accounts of Canada of 2020-2021.

The estimated CCB cost, reductions, and number of beneficiaries in the three scenarios were converted from the benefit year to the fiscal year and adjusted to PBO's March 2022 CCB program projections.

### 3.1. Baseline scenario

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First, we compiled the distributions of the number of CCB beneficiaries and payments in the benefit year 2021-2022 and 2022-2023 using SPSP/M. We compared these distributions against those of the administrative data provided to the PBO by CRA and ESDC. We adjusted the distribution of the number of CCB beneficiaries and the distribution of the CCB payments estimated using SPSP/M in the benefit years 2021-2022 and 2022-2023 and aligned them consecutively to the CRA and ESDC data.

Finally, we adjusted the numbers of CCB beneficiaries who received any of the CERB/CRBs payments in the benefit years 2021-2022 and 2022-2023 to align them to the CRA and ESDC data.<sup>18</sup>

### 3.2. Scenario 1

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In this scenario, we assumed that the Employment insurance benefits (EI) program was never interrupted during the pandemic and the CERB/CRBs payments did not exist. As a result, those who were eligible for EI during the period between March 15, 2020, and September 26, 2020, would have received payments under this program.

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In this scenario, we estimated the amounts of EI payments people would have received during the pandemic and adjusted them to the Public Accounts data.<sup>19</sup> We calculated the new adjusted family net income for each family by adding the EI payments parents would have received and excluding the CERB/CRBs payments. We then calculated CCB payments for each benefit year.

As done in the baseline scenario, we adjusted each year's distribution of the number of CCB beneficiaries, distribution of the CCB amounts of benefits, as well as the number of CCB beneficiaries who received any of the CERB/CRBs payments consecutively to align them to the CRA and ESDC data.

The cost of the CCB program under scenario 1 is estimated by adding individual reductions in scenario 1 to the CCB payments received by individuals in the baseline scenario.

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### 3.3. Scenario 2

In this scenario, the CERB/CRBs payments are removed from the definition of net income in the calendar years 2020 and 2021. We calculated the new adjusted family net income for each family and use it to estimate its CCB payments in the benefit years 2021-2022 and 2022-2023.

Like in scenario 1, we adjusted the distribution of the number of CCB beneficiaries, the distribution of the CCB amounts of benefits and the number of CCB beneficiaries who received any of the CERB/CRBs payments consecutively to align them to the CRA and ESDC data.

As in scenario 1, the cost of the CCB program under scenario 2 is estimated by adding individual's reductions in scenario 2 to the CCB payments received by individuals in the baseline scenario.

The CRBs payments in 2022 consist only of the CRSB and the CRCB payments received between January 1st, 2022, and May 7, 2022. Since these payments are small in comparison with those of 2021, the CCB reductions in the benefit year 2023-2024 will be small as well. We calculated them by multiplying the proportion of the CRBs payments in 2022 relative to their value in 2021 by the CCB reductions in the benefit year 2022-2023.

## 4. Results

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The first subsection below provides our estimates of the cost and the number of beneficiaries of the CCB program under different scenarios. The second subsection presents a distributional analysis of the CCB reductions due to the reception of the CERB and the CRBs payments.

### 4.1. The impact of excluding the CERB/CRBs payments from the CCB income test on the cost and the number of beneficiaries of the CCB program

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We estimate the cost of the CCB program in scenario 1 (no CERB/CRBs, only EI available) would be \$1.1 billion higher than the projected cost of the current program (baseline scenario) over the 2021-2022 to 2023-2024 fiscal years (Table 4-1).<sup>20</sup>

Table 4-1 shows that the cost of the CCB program in scenario 2 (excluding the CERB/CRBs payments from the definition of income for the purpose of eligibility to the CCB) would be \$1.45 billion higher than the projected cost of the current program (baseline scenario) over the 2021-2022 to 2023-2024 fiscal years.

Excluding the CERB and the CRBs payments from the CCB income test would also increase the number of beneficiaries by 30,240 in 2021-2022, 9,169 in 2022-2023 and by less than 1,000 in 2023-2024. These recipients were not eligible for the CCB payments due to the inclusion of the CERB-CRBs as income.

**Table 4-1 The cost and the number of beneficiaries of the CCB program, 2021–2024**

Fiscal Year	Baseline	Scenario 1 (EI only)	Scenario 2 (CERB and CRBs not included in income)
<b>2021-2022</b>			
CCB payments (M\$)	26,446	27,070	27,338
Number of beneficiaries	3,757,448	3,781,980	3,787,688
Difference in cost* (M\$)	–	<b>624</b>	<b>893</b>
<b>2022-2023</b>			
CCB payments (M\$)	25,427	25,820	25,907
Number of beneficiaries	3,650,514	3,658,211	3,659,683
Difference in cost* (M\$)	–	<b>393</b>	<b>479</b>
<b>2023-2024</b>			
CCB payments (M\$)	26,413	26,488	26,488
Number of beneficiaries	3,653,625	3,654,119	3,654,119
Difference in cost* (M\$)	–	<b>75</b>	<b>75</b>
<b>Total difference in cost** (M\$)</b>	–	<b>1,092</b>	<b>1,447</b>

Sources: PBO estimates, Canada Revenue Agency (CRA) and Employment and Social Development Canada (ESDC).

Notes: \*This represents the difference between the cost of the CCB program in the scenario of interest and the cost in the baseline scenario.  
 \*\*This represents the total difference between the cost of the CCB program in the scenario of interest and the cost in the baseline scenario over the 2021-2022 to 2023-2024 fiscal years.

We estimate the number of beneficiaries who received the CERB/CRBs payments and who would have had their CCB amount reduced, compared to scenario 2, to be 1,667,647 in 2021-2022, 791,381 in 2022-2023 and 559,780 in 2023-2024 (Table 4-2).

The average CCB reduction by family is estimated at \$535 in 2021-2022, \$606 in 2022-2023, and \$133 in 2023-2024. The decrease in CCB payments in 2021-2022 is incurred during the three last quarters of the fiscal year 2021-2022 (that's between July 1, 2021, and March 31, 2022). The decrease in CCB payments in 2023-2024 is mainly due to the decrease in payments observed during the fourth quarter of the benefit year 2022-2023, which are determined by the income received in the calendar year 2021. The impact of the CRSB and the CRCB payments received between January 1, 2022, and May 7, 2022, is very small.

**Table 4-2**

**The number of people who received the CERB/CRBs payments and who had their CCB amount reduced**

<b>Fiscal Year</b>	<b>Number of people affected</b>	<b>Total CCB reduction (M\$)</b>	<b>Average reduction (\$)</b>
2021-22	1,667,647	893	535
2022-23	791,381	479	606
2023-24	559,780	75	133
<b>Total</b>	<b>2,182,061</b>	<b>1,447</b>	<b>663</b>

Sources: PBO estimates, Canada Revenue Agency (CRA) and Employment and Social Development Canada (ESDC).

Note: The value provided in the third column of this row represents the average amount of the CCB reduction over the period 2021-2022 to 2023-2024. However, some people have experienced reductions over more than one year. Their total reduction may thus be higher than that amount.

The incremental cost of excluding the CERB and the CRBs income from the CCB income test, relative to the estimated cost of the program had no pandemic benefits been paid out to CCB beneficiaries (i.e., relying solely on EI), is estimated at \$269 million in 2021-2022 and \$86 million in 2022-2023, for a total of \$355 million (Table 4-3).

**Table 4-3**

**The marginal cost of excluding the CERB and the CRBs income from the CCB income test**

<b>Fiscal Year</b>	<b>2021-22</b>	<b>2022-23</b>	<b>2023-24</b>	<b>Total</b>
<b>Cost (M\$)</b>	269	86	-	355

Sources: PBO estimates, Canada Revenue Agency (CRA) and Employment and Social Development Canada (ESDC).

## 4.2. Distributional analysis of the CCB reduction

This section provides a distributional analysis of the CCB reduction due to receiving CERB/CRBs payments, compared with scenario 2. The number of lone-parent families that would experience a reduction to their CCB benefits account for 6.5% of the total number of people affected in 2021-2022 (1,667,647) and 5.6% of the total number of people affected in 2022-2023 (791,381).

The average CCB reduction for two-parent families is estimated at \$545 in 2021-2022, \$616 in 2022-2023 and \$136 in 2023-2024, and for lone-parent families at \$398 in 2021-2022, \$402 in 2022-2023 and \$83 in 2023-2024.

Table 4-4

**Distribution of the number of CCB beneficiaries affected and the amount of reductions by family type and number of kids,<sup>21</sup> 2021-2022**

Number of kids	Number of families affected	Average reduction per family	Average CCB payment per child	Reduction per child (in % of benefit per child)
<b>Lone-Parent Families</b>				
1	64,927	270	4,626	5.8%
2	32,274	544	4,310	6.3%
3	8,258	814	4,479	6.1%
4	2,164	474	5,083	2.3%
<b>All</b>	<b>107,623</b>	<b>398</b>	<b>4,503</b>	<b>5.9%</b>
<b>Couples with children</b>				
1	577,150	333	2,851	11.7%
2	676,806	589	2,577	11.4%
3	237,830	806	2,873	9.4%
4	68,237	981	3,200	7.7%
<b>All</b>	<b>1,560,023</b>	<b>545</b>	<b>2,734</b>	<b>10.6%</b>

Sources: PBO estimates, Canada Revenue Agency (CRA) and Employment and Social Development Canada (ESDC).

The highest level of reduction, in percentage, would be observed for two-parent families with one child, who would incur a decrease of 11.7%, on average, of their CCB payments in 2021-2022. Among lone-parent families, those with three children would incur the highest level of reduction, estimated at 6.5%, on average, in 2022-2023.

The level of reduction increases in general with the number of children for both types of families over 2021-2022 to 2022-2023, except for lone-parent families with four or more children (Table 4-4 and Table 4-5). This is because lone-parent families with four or more children have received small amounts of the CERB/CRBs in 2020 and almost none of them have received the CRBs payments in 2021. Their number in the fiscal year 2021-2022 is also limited and estimated at 2,164.

Table 4-5

**Distribution of the number of CCB beneficiaries affected and the amount of reductions by family type and number of kids, 2022-2023**

Number of kids	Number of families affected	Average reduction per family	Average CCB payment per child	Reduction per child (in % of benefit per child)
<b>Lone-Parent Families</b>				
1	28,960	286	5,924	4.8%
2	12,315	599	5,510	5.4%
3	2,424	1,146	5,842	6.5%
4	541	287	6,635	1.1%
<b>All</b>	<b>44,241</b>	<b>402</b>	<b>5,815</b>	<b>5.1%</b>
<b>Couples with children</b>				
1	272,754	360	3,611	10.0%
2	328,122	718	3,371	10.7%
3	117,563	804	3,760	7.1%
4	28,702	1,121	4,636	6.0%
<b>All</b>	<b>747,140</b>	<b>616</b>	<b>3,564</b>	<b>9.3%</b>

Sources: PBO estimates, Canada Revenue Agency (CRA) and Employment and Social Development Canada (ESDC).

Our results show that among families who would incur a reduction in their CCB payments in fiscal year 2021-2022, 76.9% would experience a decrease of less than \$750, 17.7% would experience a decrease between \$750 and \$1,500 and less than 1% would experience a reduction of more than \$3,000.



# Notes

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1. Canada Revenue Agency (2020), Government of Canada. Canada Emergency Response Benefit (CERB) description. <https://www.canada.ca/en/revenue-agency/services/benefits/apply-for-cerb-with-cra.html>. Accessed 2022-04-02.
2. Canada Revenue Agency (2021), Government of Canada. Canada Recovery Benefit (CRB) description. <https://www.canada.ca/en/revenue-agency/services/benefits/recovery-benefit.html>. Accessed 2022-04-02.
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4. Canada Revenue Agency (2021), Government of Canada. Canada Recovery Sickness Benefit (CRSB) description. <https://www.canada.ca/en/revenue-agency/services/benefits/recovery-sickness-benefit/crsb-who-apply.html>. Accessed 2022-04-02.
5. The CCTB was created in 1998 to replace the Child tax Benefit (CTB) introduced in 1993. It consisted of two main components: the basic benefit, which had the same level and structure of the basic Child Tax Benefit, and the CCTB National Child Benefit Supplement that replaced the Working Income Supplement (second component of the CTB) but was no longer related to earned income. The Child tax Benefit (CTB) had replaced the Child Tax Credit (CTC) in 1993. The UCCB was created in 2006. It offered a taxable benefit up to \$1,200 per child for children aged under 6 until 2015, when the amount of benefit was increased to \$ 1,920 for children under 6 and extended to children aged between 6 and 17. That new benefit replaced the Child Tax Credit (CTC) introduced in 2007, starting in 2015. The CTC of 2007 was different than that of 1993 mentioned above.
6. Canada Revenue Agency (2021), Government of Canada. Canada Child Benefit description. <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit-overview.html>. Accessed 2021-12-17.
7. Canada Child Benefit and related provincial and territorial programs - Guide T4114 (2021) for the period from July 2021 to June 2022. <https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/t4114.html>. Accessed 2021-12-17.
8. The adjusted family net income is defined as the sum of the family's net income (line 236 of the tax return) less any Universal Child Care Benefit or Enhanced Universal Child Care Benefit claimed.
9. Department of Finance (2018). Equality Plus Growth, A Strong Middle Class: Budget 2018. Government of Canada. <https://www.budget.gc.ca/2018/docs/plan/budget-2018-en.pdf>

10. Budget Implementation Act, 2016, No. 1. Statute of Canada: 2016, c. 7. Royal Assent (2016-06-22). <https://www.parl.ca/DocumentViewer/en/42-1/bill/C-15/royal-assent>. Accessed 2021-12-17.
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20. All the year refers to the fiscal year, unless specified otherwise.
21. The average CCB payments in the fiscal year 2021-2022 are almost equal to three quarters of those of the fiscal year 2022-2023 because the 2021-2022 fiscal year covers only three quarters of the benefit year 2021-2022 (from July 1, 2021, to March 31, 2022).