

Benefits When a Spouse Dies: What Stops, What Changes, and What Starts

When a spouse or common-law partner dies, their OAS and CPP are paid for the month of death and then stop. The survivor's GIS and quarterly CRA benefit are worked out again for one person, and the GIS can go up. The CPP survivor's pension and the Allowance for the Survivor start only after an application.

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The deceased's OAS and CPP are paid for the month of death and then stop

Old Age Security (OAS) and Canada Pension Plan (CPP) benefits are paid for the month in which a person dies.¹ That last payment belongs to the estate. Any payment for a later month has to be repaid. The bank can return any deposit made after the death.¹

The Government of Canada says a provincial vital statistics agency automatically notifies the Social Insurance Number (SIN) Program when a death happens in a province.² The same page still says CPP and OAS benefits need to be cancelled as soon as possible. It also says the Canada Revenue Agency (CRA) should be told early to avoid repayments.² Service Canada takes reports of a death by phone at 1-800-277-9914 or by mail.¹ A death in a territory or outside Canada has to be reported to the SIN Program directly.²

The survivor's GIS is worked out again at the single rate

The Guaranteed Income Supplement (GIS) is a monthly payment for OAS pensioners with low income. The Old Age Security Act says that after a spouse dies, the supplement for the following months is

calculated as though the person had no spouse.³ The Act has the same rule for a common-law partner.³

This change can raise the survivor's payment. From October to December 2026, the GIS paid up to \$1,138.90 a month to a single, widowed, or divorced person with income under \$23,112.⁴ For a person whose spouse gets the full OAS pension, the most was \$685.56, with the couple's income under \$30,528.⁴ A survivor's monthly GIS can therefore go up while the household's total income goes down. The survivor's own OAS pension is based on age, years lived in Canada after age 18, and income.⁴ The Act also leaves any CPP death benefit out of the income used to work out the supplement.³

Survivors aged 60 to 64 have a separate benefit

The Allowance for the Survivor is a monthly, tax-free payment for people aged 60 to 64 with low income whose spouse or common-law partner has died.⁵ From October to December 2026, it paid up to \$1,726.18 a month, for yearly income under \$31,152.⁴ It does not start on its own, and the survivor has to apply.⁵ It is not paid to someone who has remarried or become a common-law partner since the death.⁵ The rules are set out in our guide to the Allowance and the Allowance for the Survivor.

The CPP survivor's pension starts only after an application

The CPP survivor's pension is paid to the legal spouse or common-law partner of a contributor who has died. A common-law partner must have lived with the contributor for at least one year. A separated spouse may qualify if the contributor had no common-law partner.⁶ For 2026, the maximum is \$803.54 a month for a survivor under 65 and \$904.59 for a survivor 65 or older.⁷

The pension is not automatic. CPP can make back payments for only 12 months, which means 11 months plus the month of the application.⁶ An application made long after the death can lose months of payments for

good. A survivor who already gets a CPP retirement pension can receive both, but the total is capped.⁶ The quarterly table lists \$1,531.56 a month as the 2026 maximum for a combined survivor's and retirement pension.⁷

The CPP death benefit is \$2,500 when the deceased had a CPP pension

The CPP death benefit is a one-time payment of \$2,500.⁷⁸ For deaths on or after January 1, 2025, a top-up of \$2,500 can bring it to \$5,000. The top-up applies only when the person never received a CPP or Quebec Pension Plan retirement or disability pension. There also has to be no spouse or partner eligible for a survivor's pension.⁸ The top-up does not apply when the person who died was already getting a CPP retirement pension.

The executor named in the will should apply within 60 days of the death.⁸ If there is no estate, the person who paid for the funeral can apply, then the surviving spouse or partner, and then the next of kin. The benefit has to be reported on a tax return.⁸

The quarterly CRA benefit is recalculated for one person

The GST/HST credit is now called the Canada Groceries and Essentials Benefit (CGEB). What happens to it depends on which spouse was receiving it.⁹ If the survivor received the payments for both people, the CRA recalculates them to cover only the survivor and any eligible children. If the deceased received the payments for both, the survivor may now be eligible, provided the survivor filed an income tax and benefit return.⁹

Payments may still arrive in the deceased's name, because the CRA may not yet know about the death. When the death came before the payment month, no further payments are issued in that name or to the estate. When the death came in or after the payment month, the payment is returned so that the CRA can send it to the estate.⁹

Two tax returns can share one deadline

The deceased's final return is due on April 30 of the following year when the death happened between January 1 and October 31.¹⁰ For a death between November 1 and December 31, it is due six months after the date of death. A surviving spouse or partner who lived with the deceased, and has not yet filed their own return for the previous year, can file it by the same due date as the final return.¹⁰ Any balance owing on it is still due by April 30, and interest applies after that.¹⁰ The GIS is based on income, and the CGEB depends on a filed return.⁴⁹ The survivor's own return therefore affects both payments.

Notes

1. Government of Canada, "Cancel Canada Pension Plan and Old Age Security benefits after a death", page modified 2025-06-18.
<https://www.canada.ca/en/services/benefits/publicpensions/cpp/cancel-cpp.html> (accessed 2026-10-06)
2. Government of Canada, "What to do when someone dies: Notify of a death", page modified 2026-09-24. <https://www.canada.ca/en/services/life-events/death/notify.html> (accessed 2026-10-06)
3. Subsections 15(7) and 15(7.1) set out the single-rate calculation after a spouse or common-law partner dies; the same part of the Act deducts any CPP death benefit from income. Justice Laws Website (Government of Canada), "Old Age Security Act (R.S.C., 1985, c. O-9)", current to 2026-09-21.
<https://laws-lois.justice.gc.ca/eng/acts/O-9/page-4.html> (accessed 2026-10-06)
4. Figures are for October to December 2026. Income limits are yearly and based on the previous year's income. Government of Canada, "Old Age Security payment amounts", page modified 2026-09-29. <https://www.canada.ca/en/services/benefits/publicpensions/old-age-security/payments.html> (accessed 2026-10-06)
5. Government of Canada, "Allowance for the Survivor", page modified 2026-09-25. <https://www.canada.ca/en/services/benefits/publicpensions/old-age-security/guaranteed-income-supplement/allowance-survivor.html> (accessed 2026-10-06)
6. Government of Canada, "Survivor's pension", page modified 2026-05-25. <https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-survivor-pension.html> (accessed 2026-10-06)
7. CPP figures are for January 2026. Government of Canada, "Maximum Benefit Amounts and Related Figures: Canada Pension Plan (2026) and Old Age Security (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 2026-10-06)

8. Government of Canada, “Canada Pension Plan death benefit”, page modified 2026-05-25.

<https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-death-benefit.html> (accessed 2026-10-06)

9. Canada Revenue Agency, “Notify the CRA of a date of death”, page modified 2026-09-17. <https://www.canada.ca/en/revenue-agency/services/tax/individuals/life-events/doing-taxes-someone-died/notify-death-date.html> (accessed 2026-10-06)

10. Canada Revenue Agency, “Filing and payment due dates: Prepare tax returns for someone who died”, page modified 2026-01-20. <https://www.canada.ca/en/revenue-agency/services/tax/individuals/life-events/doing-taxes-someone-died/prepare-returns/filing-deadlines.html> (accessed 2026-10-06)

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