

Sponsored parents and OAS: the pension, the GIS, and the sponsorship years

A parent or grandparent sponsored to Canada can get a partial Old Age Security (OAS) pension after 10 years of residence after age 18. Since October 1, 2025, the Guaranteed Income Supplement (GIS) and the Allowance are not paid for the whole sponsorship, which lasts 20 years outside Quebec and 10 years in Quebec. Four events, such as the sponsor's death, end that bar early.

Last checked: 2026-10-06. Read online:
<https://oasguide.ca/en/library/sponsored-parents-and-oas>

A 2025 change closed the 10-year route to the GIS

From 1996 until 2025, the Old Age Security Act blocked the income-tested benefits only for sponsored immigrants with less than 10 years of residence in Canada.¹ A sponsored parent with a low income could therefore apply for the Guaranteed Income Supplement (GIS) after 10 years, even while the sponsorship was still running. Parliament changed that rule in 2014, in Division 27 of the Economic Action Plan 2014 Act, No. 1. The government then set October 1, 2025, as the day the change came into force.¹

Under the current rule, a person under a sponsorship agreement cannot receive the GIS, the Allowance, or the Allowance for the Survivor for the entire length of the agreement.² These three payments are income-tested, which means the amount depends on income. The change covers only these income-tested benefits.¹ The Old Age Security (OAS) pension is different, because it is based on years lived in Canada.³

Parents and grandparents are sponsored for 20 years outside Quebec

The sponsorship agreement is an undertaking: the sponsor's promise to Immigration, Refugees and Citizenship Canada (IRCC) to support the people they sponsor financially. That support covers food, clothing, shelter, and health needs that public health services do not pay for, such as dental care and eye care.⁴ The sponsor also has to make sure the parent will not need social assistance. If the parent receives it anyway, the sponsor has to repay it.⁴

For parents and grandparents, the undertaking lasts 20 years, or 10 years for sponsors who live in Quebec. It starts on the day the parent becomes a permanent resident.⁴ IRCC says the sponsor stays responsible for the whole period, even if the parent becomes a Canadian citizen. The same applies if the relationship changes or the sponsor has money problems, such as losing a job.⁴

The length of the undertaking now sets the GIS start date for most sponsored parents. As an illustration, a parent who becomes a permanent resident in Ontario at age 62 is sponsored until 82. The same parent sponsored from Quebec would be sponsored until 72.

The OAS pension needs 10 years of residence after age 18

A person living in Canada needs at least 10 years of residence in Canada after age 18 to receive OAS. A person living outside Canada needs at least 20 years.³ Someone with fewer than 40 years gets a partial pension, worked out as years lived in Canada divided by 40.³

From October to December 2026, the full OAS pension is up to \$762.50 a month for people aged 65 to 74.⁵ As an illustration, a parent with 12 years in Canada would receive 12/40 of that amount, or \$228.75 a month. A parent who arrives at 62 reaches 10 years of residence at 72, so OAS based on Canadian years alone could not start before then.

Social security agreements can count time abroad but do not raise the amount

Canada has social security agreements with a number of countries. Under some agreements, periods of residence or contributions in the other country may be treated as residence in Canada for OAS.⁶ Those periods help a person meet the 10-year minimum. The payment is still based only on years of residence in Canada after age 18. The government's own example is a person named Thomas who lived in Canada for 16 years and receives 16/40 of the full pension.⁶

Each agreement is different. Under the agreement with India, in force since August 1, 2015, periods of contribution to the Indian pension plan the page calls the EPS may count as residence in Canada.⁷ The government describes the agreement with China as a limited one. It is about workers posted between the two countries and contributions for the same work, and the page says nothing about OAS.⁸ Counting years from abroad also does not change the sponsorship rule, which applies for the whole agreement.²

Four events end the GIS bar before the sponsorship ends

Service Canada lists four situations in which a sponsored person can receive the GIS before the sponsorship is over. The sponsor:

- has died
- is imprisoned for more than 6 months
- has been convicted of an offence against the sponsored person
- has declared personal bankruptcy

The 2025 order describes the same four events.¹² The list does not include a sponsor's job loss, a move, or a family dispute, and IRCC says the undertaking continues in those cases.⁴ The Allowance, a payment for some people aged 60 to 64 whose spouse receives OAS and is eligible for the GIS, has a wider condition. Neither the applicant nor the spouse can be under a sponsorship agreement.⁹

The 2025 change also came with transitional rules. They protect people who were already eligible for these benefits before October 1, 2025.¹ They also cover some people under a 10-year parent or grandparent agreement. Those who met the residence requirement but had not applied, or had an application pending, before that date may still be entitled.¹

The gap between a partial pension and the GIS falls to the sponsor

For a parent with a small partial pension and little other income, the GIS would often be the larger payment. From October to December 2026, the GIS for a single person is up to \$1,138.90 a month.⁵ Under the current rule, that payment is not available until the undertaking ends or one of the four events occurs. Until then, the undertaking makes the sponsor responsible for the parent's everyday needs.

The rules leave several questions to each family's own case. These include the date the undertaking ends, whether an agreement country counts, and whether the transitional rules apply. Service Canada holds the file and makes the decision, and OAS Guides explains only the published rules.

Notes

1. The explanatory note describes the rule in place since 1996, the change of parent and grandparent sponsorships from 10 to 20 years (except Quebec) in January 2014, the four sponsorship breakdown events, and the transitional provisions. Government of Canada (Canada Gazette, Part II, Vol. 159, No. 6), "Order Fixing October 1, 2025 as the Day on Which Division 27 of the Economic Action Plan 2014 Act, No. 1 Comes into Force (SI/2025-21)", published 2025-03-12.

<https://gazette.gc.ca/rp-pr/p2/2025/2025-03-12/html/si-tr21-eng.html> (accessed 2026-10-06)

2. Government of Canada, "Guaranteed Income Supplement - Do you qualify", page modified 2026-10-01. <https://www.canada.ca/en/services/benefits/publicpensions/old-age-security/guaranteed-income-supplement/eligibility.html> (accessed 2026-10-06)

3. Government of Canada, "Old Age Security - How much you could receive", page modified 2026-09-29. <https://www.canada.ca/en/services/benefits/publicpensions/old-age-security/benefit-amount.html> (accessed 2026-10-06)

4. Immigration, Refugees and Citizenship Canada, “What it means to be a sponsor”, page modified 2025-07-28. <https://www.canada.ca/en/immigration-refugees-citizenship/services/immigrate-canada/family-sponsorship/sponsor-parents-grandparents/undertaking.html> (accessed 2026-10-06)
5. Government of Canada (Employment and Social Development Canada), “Maximum Benefit Amounts and Related Figures: CPP (2026) and OAS (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)
6. Government of Canada, “Eligibility - Pensions and Benefits”, page modified 2026-01-09. <https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-international/eligibility.html> (accessed 2026-10-06)
7. Government of Canada, “India - Pensions and Benefits”, page modified 2025-05-26. <https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-international/india.html> (accessed 2026-10-06)
8. Government of Canada, “China - Pensions and Benefits”, page modified 2025-04-10. <https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-international/china.html> (accessed 2026-10-06)
9. Government of Canada, “Allowance - Do you qualify”, page modified 2026-10-01. <https://www.canada.ca/en/services/benefits/publicpensions/old-age-security/guaranteed-income-supplement/allowance/eligibility.html> (accessed 2026-10-06)

OAS Guides is an independent information service. We are not part of, or connected to, the Government of Canada or Service Canada. This article is general information, not legal or financial advice. We cannot promise any result from an application or appeal. Benefit amounts change, usually every three months; this article shows the date we last checked it.