Continuation of Employment Insurance Maternity and Parental Benefits Following the Death of a Parent: A Cost Estimate

At the request of the House of Commons Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities (HUMA), this note estimates the budgetary impact of providing to families a continuation of remaining entitled Employment Insurance (EI) maternity and parental leave benefits, in the event that a parent who is an active EI beneficiary passes away.

Summary of Findings

The Parliamentary Budget Office (PBO) recognizes the highly sensitive nature of this subject and notes that the costing and analysis that follows necessarily adopts a direct and fact-based approach in order to produce a reasonable estimate for this request.

The PBO projects that, on average, about 40 women pass away during the period of receiving EI maternity or parental benefits and about 50 men pass away during the period of receiving parental benefits.

The PBO interprets the HUMA proposal to apply in cases where the surviving parent is not eligible for parental benefits or will not take the full period of parental benefit, so that the surviving parent would become entitled to the remaining parental benefits that the deceased parent would otherwise have received.

We estimate the measure to cost about $4.4 million over five years, or $0.9 million per year on average. Of this five-year total, we estimate that $2.5 million would be paid to surviving partners of women, which reflects the observed risks of maternal mortality at the time of childbirth or in the following week.

The HUMA proposal would apply in the rare, but deeply tragic, circumstance in which a parent passes away during a maternity or parental leave.

Where this situation arises, the proposal would allow EI benefit payments to continue, providing continuity in financial support to affected families. This analysis estimates the fiscal implications of implementing that measure.

EI maternity benefits are paid to mothers that are away from work because they are pregnant or have recently given birth. They can be paid for up to 15 weeks at a benefit rate of 55 per cent of their earnings, up to a weekly maximum of $729 in 2026. Parental benefits are paid to parents caring for a newborn or newly adopted child. Parents can choose between standard or extended parental benefits that can be shared between them.[1] Standard benefits can be paid up to 40 weeks, at a benefit rate of 55 per cent of their earnings, up to a weekly maximum of $729 in 2026. Extended benefits can be paid up to 69 weeks, at a benefit rate of 33 per cent of their earnings, up to a weekly maximum of $437 in 2026.[2] Mothers who give birth can combine maternity and parental benefits.

Under the current EI regime, a beneficiary's death results in the termination of the EI claim and the cessation of benefit payments. The proposal would allow the remaining benefit entitlement to be paid to the surviving parent following the death of the claimant.[3]

The PBO estimates the measure to cost about $4.4 million over five years, or $0.9 million per year on average, assuming the measure comes into force on April 1, 2027. Of this five-year total, we estimate that $2.5 million would be paid to surviving partners of women, which reflects the observed risks of maternal mortality at the time of childbirth or in the following week.

[1] To qualify for maternity and parental benefits, the claimant needs to have accumulated at least 600 hours of insurable employment in the 52 weeks before the start of the claim, or since the start of the last claim, whichever is shorter. They also need to have a reduction in their weekly earnings from employment of at least 40 per cent for at least one week.

[2] Regardless of parental benefits being shared or not, one parent cannot receive more than 35 weeks of standard benefits or 61 weeks of extended benefits.

[3] If a woman who gave birth was to pass away while receiving maternity benefits, the remainder of the 15 weeks would be paid to the surviving partner. Remaining parental benefits would be paid according to existing rules regarding the sharing of benefits, which means that if the surviving parent is eligible to parental benefits and elects to take time off work, they would not be receiving simultaneously the remaining benefits of the deceased parent and their own benefits.

Detailed 5-Year Cost

$ millions

Fiscal year	2027-2028	2028-2029	2029-2030	2030-2031	2031-2032	Total
Maternity Benefits	0.1	0.1	0.1	0.1	0.1	0.6
Parental Benefits Paid to Women	0.5	0.5	0.5	0.5	0.5	2.5
Parental Benefits Paid to Men	0.2	0.3	0.3	0.3	0.3	1.3
Total cost	0.8	0.9	0.9	0.9	1.0	4.4

Estimation and Projection Method

To project the number of mothers who may pass away following childbirth, maternal mortality rates by week from delivery[4] and projected births under Statistics Canada's medium-growth projection scenario were used. These estimates were then multiplied by the historical share of EI maternity claims relative to all births outside Quebec.[5]

It was assumed that maternity claims would all start in the week of the birth and therefore mothers passing away that week would have 14 remaining weeks of maternity benefits payable, as well as parental benefits. The historical share of standard and extended parental benefits, as well as the average historical claim duration, were used to determine the remaining number of weeks of entitlement that would remain payable.[6]

To project EI parental claims by men, the historical share of parental claims made by men relative to total number of births was multiplied by the projected births under Statistics Canada medium-growth projection scenario, excluding Quebec in both cases. These projected claims were also assessed by age group based on the distribution of the most recent year of available data so as to inform benefits related to non-birth

[4] Derived from Figure 2 in Sprague et al. (2024). Mortality Following Childbirth in Ontario: A 20-Year Analysis of Temporal Trends and Causes. *Journal of Obstetrics and Gynaecology Canada*. 2024; 46(12)

[5] Since 2006, the province of Quebec administers its own parental insurance plan.

[6] Our cost estimate can be viewed as an upper-bound estimate, as it implicitly assumes that most surviving parents are not eligible for parental benefits or elect not to take parental leave. By contrast, no incremental costs would arise in cases where the mother's death occurred after the first five weeks of standard parental benefits (eight weeks in the case of extended benefits) and the surviving parent was eligible for parental benefits and chose to claim the remaining weeks under a shared parental claim.

parents. For estimation purposes, given the very rare occurrence of parental mortality during the first eighteen months after the birth or adoption of a child, we use mortality estimates for fathers as a reasonable approximation to estimate total program costs that would include LGBTQ partners of non-birth parents.

Given the absence of detailed data on deaths of men in the year following the birth or adoption of their child, the number of men who die while receiving EI parental benefits was estimated using adjusted mortality rates by age groups.[7] These adjusted rates were then applied to projected parental claims by age group.

It was assumed that, on average, half of the historical duration of parental claims made by men would remain payable at the time of death. The same share of standard vs extended benefits as the one estimated for women was used.

Sources of Uncertainty

The main source of uncertainty relates to the actual number of claimants who may pass away while receiving benefits and the number of weeks remaining in the claim. Given the very low prevalence of parental deaths, however, we assess program impacts to be very modest.

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[7] A recent US study by Garfield et al. (2026) found that, for most age groups, fathers in Georgia had lower mortality rates than men of similar ages in the general population. The percentage difference for each age group in the study was applied to Canadian mortality rates of men to obtain adjusted mortality rates for fathers.

Data Sources

Historical births and projected number of births

Statistics Canada. Table 13-10-0428-01 Live births and fetal deaths (stillbirths) and Table 17-10-0058-01 Components of projected population growth, by projection scenario

Distribution of maternal deaths during the year following childbirth

Sprague et al. (2024). Mortality Following Childbirth in Ontario: A 20-Year Analysis of Temporal Trends and Causes. *Journal of Obstetrics and Gynaecology Canada*. 2024; 46(12)

Difference in mortality rates of fathers

PBO calculation based on Garfield et al. (2026). Paternal Mortality During Early Childhood. *JAMA Pediatrics*. 180(7). p.795-798

Mortality rates of fathers

Statistics Canada. Table 13-10-0392-01 Deaths and age-specific mortality rates

Number of maternity claims and parental claims (by sex and age group)

ESDC. *Employment Insurance Monitoring and Assessment Report 2024-25*. Annex 2.14.1 and Annex 2.15.1

Average weekly benefit rate

ESDC. *Employment Insurance Monitoring and Assessment Report 2024-25*. Annex 2.14.3, Annex 2.15.5 and Annex 2.15.9

Average benefit durations

ESDC. *Employment Insurance Monitoring and Assessment Report 2024-25*. Table 54, and

ESDC. *Employment Insurance Monitoring and Assessment Report 2023-24*. Table 51

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