




*Help for Caregivers:*  
Financial and Support Resources

ONTARIO GUIDE

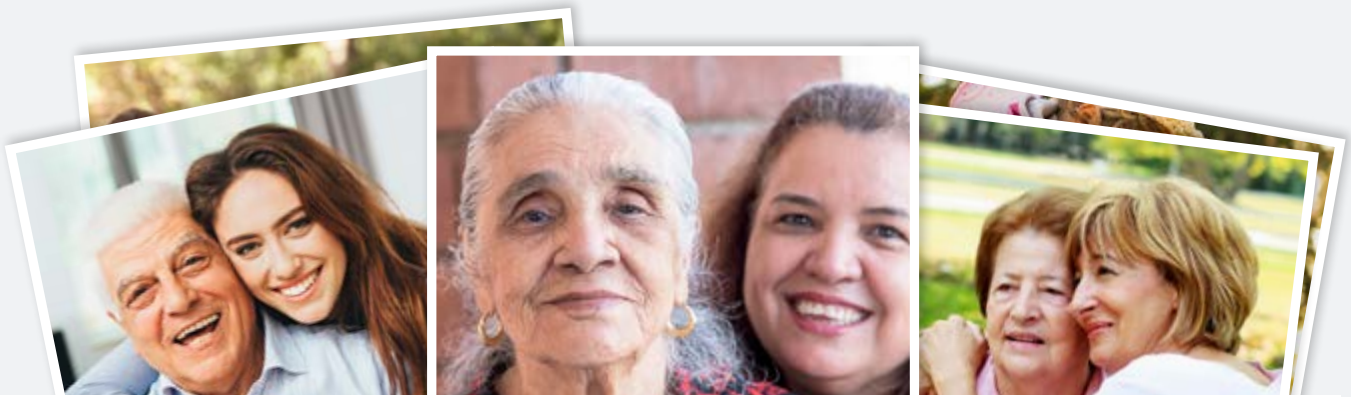
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# Who Cares for the Caregivers?

More than 8 million Canadians act as caregivers for family or friends. These caregivers quietly make up the backbone of health care for Canadians as they age.



## But who cares for the caregivers?

Too often, these incredible people carry the burden of care with too few supports. CARP, a national non-profit organization and community of over 300,000 Canadians, is advocating for greater financial and emotional supports for caregivers.

While more support is needed, here is a guide to the current financial resources and support provided by governments across Canada.

# How the Federal Government is Helping

The Federal Government offers two programs for caregivers. The first is a system of tax credits and the second is the Employment Insurance Compassionate Care Benefit.

## The Caregiver Tax Credit (CTC)

The CTC is a non-refundable tax credit for caregivers who provide in-home support for a relative. The caregiver must live, or have lived with the dependent in his/her residence, at some time during the year.

Each of those dependents must have been age 18 or older and dependent on the caregiver due to physical or mental impairment. Parents and grandparents count if they were born in 1950 or earlier. Lastly, to qualify, the dependent must have earned an income (in 2015) of less than \$20,343. The caregiver amount is claimed on line 315.

The CTC is a non-refundable credit for up to a maximum of \$691 per year. It can reduce the amount of federal or provincial tax you owe, but cannot be a cash refund.

The caregiver amount cannot be claimed if the person you're caring for is your spouse or common-law partner, or child under the age of 18. (In these cases, you may be eligible for the Family Caregiver Tax Credit).

**Answer a few questions**, to find out if you can claim the caregiver amount.

You can also read more about the **Caregiver Tax Credit**.



**CARP** is advocating for a 'refundable' Caregiver Tax Credit, so families don't need to have taxable income to benefit.

# Family Caregiver Tax Credit (FCTC)

The family caregiver amount, which is different than the caregiver amount, is an additional non-refundable tax credit that can be claimed if you are already eligible for certain other credits, namely:

- Spouse or common-law partner amount (**line 303**)
- Amount for an eligible dependant (**line 305**)
- Caregiver amount (**line 315**) or if your child under 18 meets the requirements (**line 367**)



The FCTC provides a non-refundable tax credit of up to \$314. To receive it, the dependent must have little or no income.

The caregiver must keep a doctor's note describing the dependent's impairment in case the CRA asks to see it.

You can also read more about the **Family Caregiver Tax Credit**.



**CARP** is advocating for a Caregiver Benefit Program across all provinces and territories where low-income caregivers are given a monthly payment.

Nearly 1/3 of caregivers aged 45 and older who had care-related expenses had annual household incomes of less than \$30,000 per year.

## Employment Insurance: Compassionate Care Benefit

The Employment Insurance Compassionate Care Benefit offers 26 weeks of employment insurance payments for people who are away from their workplace to care for and support a family member who is gravely ill and who has a significant risk of death within 26 weeks.

The Federal Government recently expanded the coverage period from 6 weeks to 26 weeks. But these benefits wouldn't be available to a caregiver if the loved one is not expected to die within 26 weeks. It doesn't allow support for emergency care, for example, or care while a loved one undergoes dialysis or chemotherapy.

Read more about the [Compassionate Care Benefit](#) and how to apply.



**CARP** is advocating for the Compassionate Care Benefit to provide 52 weeks of benefits for caregivers of people with significant illnesses who are not imminently dying.

## Indirect Federal Tax Credits for Caregivers

The **Medical Expense Tax Credit (METC)** provides a non-refundable tax credit for a designated list of health-related services and goods in excess of a minimum amount. If an eligible expense qualifies for the METC, you can claim both the METC and the Home Accessibility Tax Credit for that expense.

The **Disability Tax Credit (DTC)** is a non-refundable tax credit that helps persons with disabilities or their support persons reduce the amount of income tax they may have to pay. Visit the DTC webpage to see a video and scenarios for the DTC.

Being eligible for the DTC can open the door to other federal, provincial, or territorial programs such as the **registered disability savings plan**, the **working income tax benefit**, and the **child disability benefit**.

The **Infirm Dependant Tax Credit** provides a tax credit of up to \$1,005.00 for providing care to adults aged 18 and older.

The **Home Accessibility Tax Credit** provides a non-refundable tax credit of up to \$1,500.00 for eligible home renovation expenditures.

**Residential Rehabilitation Assistance Program for Persons with Disabilities (RRAP – Disabilities)** offers financial assistance to First Nations and First Nation members to undertake accessibility work to modify dwellings occupied or intended for occupancy by persons with disabilities.

## Caregiving Support Resources

The **Self-Care for Caregivers Guide** from the Public Health Agency of Canada provides you with information about taking care of yourself in a demanding time.

The **Live-in Caregiver Program** for employers and foreign caregivers allows professional caregivers to work in Canada at a reasonable cost. Caregivers are individuals who are qualified to work without supervision in a private household providing care for children, elderly persons or people who have disabilities.

Application information for the program is available on the Citizenship and Immigration website [www.cic.gc.ca](http://www.cic.gc.ca).



# How the Ontario Government is Helping

The Ontario Government offers non-refundable tax credits for caregivers related to the home, medical supplies and equipment and medications.

Coverage for other health benefits, like home care and respite services varies across Canada - but in Ontario, there is no direct cost to the user for home-based care.

Here's an overview of non-refundable tax credits and other supports. Click on these valuable links to learn more.

## Non-refundable tax credits and other benefits

**Healthy Homes Renovation Tax Credit** is a tax credit of up to \$1,500 to help with the cost of making your home safer and more accessible. You must be 65 years or older. To learn more, call the Ontario Ministry of Finance at **1-866-668-8297** or click: [www.ontario.ca/healthyhomes](http://www.ontario.ca/healthyhomes)

**Senior Homeowner's Property Tax Grant** is an annual amount provided to help offset property taxes for seniors with low and moderate incomes who own their own homes. If you were 64 years of age or older, you could get up to \$500 each year.

**Senior and/or Disabled Property Tax Relief** is for property owners who build or modify a residence for a senior or a person with a disability. They may be eligible for property tax relief. To learn more, contact your local office of the Municipal Property Assessment Corporation at **1-866-296-6722** or visit **MPAC**.

The **Assistive Devices Program** provides funding to Ontario residents who have a long-term physical disability to help pay for some needed equipment and supplies.



The **Home and Vehicle Modification Program** helps with the cost of making your home and vehicle more accessible if you have a disability that restricts mobility. To learn more, call the Ontario March of Dimes at **1-877-369-4867** (press "2" to speak with an Intake Counsellor) or visit: [www.marchofdimes.ca](http://www.marchofdimes.ca)

Click to learn more about **Ontario tax credits and benefits** for people with disabilities, seniors, and children.



## Home and Community Care

**Community Care Access Centres (CCAC)** are local non-profit community agencies that provide home and community care. They can help people live independently in their own home for as long as possible.

For example, a CCAC case manager can help coordinate in-home services, including nursing, personal support (help with bathing, dressing, etc.), physiotherapy, occupational therapy, social work, nutritional counselling, medical supplies and equipment.

Along with in-home supports, a CCAC case manager can tell the client about other local community services that could help the client or his or her caregiver.

CCAC is also the single point of access for admission to a long-term care home and can help families with the application process. Families cannot apply directly. A CCAC case manager can provide information about long-term care homes, other housing alternatives, such as supportive housing, retirement homes and seniors' apartments, and financial options. To learn more, call **310-CCAC (310-2222)** or visit: [www.healthcareathome.ca](http://www.healthcareathome.ca)

The Ontario Ministry of Health and Long-term Care provides valuable information on its **Home, Community and Residential Care Services** webpage, which leads to information links related to: **Homecare for seniors**, **Finding a long-term care home**, **Temporary respite care for caregivers**, and more. You can also call **Service Ontario's** INFOline at **1-866-532-3161**. In Toronto, **416-314-5518**.

**Telehealth Ontario** is a free, 24 hour, confidential telephone service you can call to get health advice or general health information from a Registered Nurse. Call toll-free: **1-866-797-0000**.

# Ontario Job Protection

**Family Medical Leave and Family Caregiver Leave** is unpaid, job-protected leave of up to eight weeks in a 26-week period.

Family Medical Leave allows you to take up to eight weeks of leave in a 26-week period to care for certain family members and people who consider the employee to be 'like family,' who have a serious medical condition with a significant risk of death within 26 weeks.

The Family Caregiver Leave is different in that an employee may be eligible even if the family member who has a serious medical condition does not have a significant risk of death with 26 weeks.

To learn more, call the Employment Standards Information Centre at

**1-800-531-5551** or visit: [www.ontario.ca/ruy](http://www.ontario.ca/ruy)

Personal Emergency Leave is up to 10 days of unpaid job-protected personal emergency leave every year. This leave can be taken in the case of personal illness, injury or medical emergency and in the case of death, illness, injury, medical emergency or urgent matters relating to certain family members, including dependent relatives.

To learn more, call the Employment Standards Information Centre at

**1-800-531-5551** or visit: [www.ontario.ca/ruz](http://www.ontario.ca/ruz)



**CARP** calls upon the Provincial Governments to increase respite funding for caregivers and to permit that funding to be self-directed so that the caregiver can best assess the method of respite required.

# Limited Protection Under Human Rights Legislation

The vast majority of existing provincial and federal human rights legislation includes protection against discrimination for employees on the basis of marital status and family status.

Marital status protects Canadians who are caring for a spouse from discrimination in the workplace. Unfortunately, the term family status has been interpreted narrowly and only provides protection for caregivers caring for an individual in a parent-child relationship. A large segment of care is excluded – caring for an aunt, a dear friend, a brother or sister for example.

As demographics change and it is apparent that caregiving is often provided outside of the traditional parent-child relationship, it is time for the definition of family status to change to incorporate all relationships of genuine care for another.



**CARP** is advocating for the human rights legislation to include 'care' as a protected ground of discrimination in the area of employment to ensure a large segment of caregivers aren't excluded from protections already offered.

**DISCLAIMER:** Financial information in this guide has not been reviewed by a tax expert, but is intended as a compilation of web-based information resources for caregivers.



“ *Provincial governments must implement programs to assist all caregivers, but particularly unpaid caregivers with the greatest financial need.* ”

– Wanda Morris, VP Advocacy, CARP

In 2007, only 14% of spousal caregivers, and 5% of caregivers to their parents report receiving any government financial assistance.

## Our Mission

CARP is a national, non-partisan, non-profit organization committed to advocating for improved healthcare and financial security for Canadians as we age.

With over 300,000 members and nearly 50 chapters, CARP is active in the creation of policy and legislation that impacts older Canadians. Through its affiliation with Zoomer Media, it has access to multiple media platforms. ZoomerMedia’s advertisers provide a full slate of benefits to members, often covering the cost of membership. CARP is funded by its membership fees.

## Contact Us

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Local: **416-363-8748**

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**SIGN UP FOR CARP ACTION ONLINE TODAY.  
IT'S USEFUL & FREE!**

You'll learn about CARP's **Caregiver Campaign** as well as future policy changes and resources to help caregivers.

# CARP Partners with Benefits

## DID YOU KNOW?

CARP works with partners to develop benefit programs to help members save money on valuable services! Click on these member benefits and discounts to learn more:

### **Caretrak Mobile Personal Emergency Response – GPS**

is a light-weight, Canada-wide GPS. When you need help, press 'SOS' and connect to your care contact. Then text and email alerts with your GPS location will be sent to multiple contacts. Save 10% on monthly service, plus a FREE 2-year CARP membership!

**Home Instead Senior Home Care** provides care for Alzheimer patients and personal care services and companionship for seniors, from a few hours a week up to 24 hours a day, 7 days a week. Save 5% on services (max of 100 hrs), plus FREE in home consultation and no-cost home safety check.

**Care Angel**, a Virtual Intelligent Caregiving Assistant app helps caregivers regularly check-in on their loved ones to make sure they're safe and and keep other family and friends informed. Downloading the app and get Care Angel's VIP care service for FREE!

**Age Comfort**, Canada's leading mail-order retailer of Home Health Care Products offers members 10% on all products and FREE shipping on orders over \$50 in Canada.