Caregivers deserve expanded tax credit, CNA says

"Just what we do for family"

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Every year family caregivers contribute an estimated $5 billion in unpaid labour to the health care system. For that amount of money, you could buy the Toronto Maple Leafs — 48 times.

In 2011, the federal government implemented the Family Caregiver Tax Credit — a $2,040 non-refundable credit designed to provide tax relief to those who care for an architect dependent relative.

"As a registered nurse, and someone with two parents in their 90s living in their own home, I thought the tax credit was a significant government gesture that recognized the role families play in health care," said Canadian Nurses Association CEO Anne Sutherland Boyd.

"It showed a level of caring and support for the real needs of Canadians."

Today the Canadian Nurses Association (CNA) is recommending that the government take the further step of making the tax credit refundable. What if a non-refundable credit does not increase a person's tax relief. Someone in the lowest income tax bracket of 15 per cent could be eligible for a $300 Family Caregiver credit, but if they only pay $200 in taxes, they aren't entitled to the $100 difference. A refundable tax credit would refund that difference. In addition, the current non-refundable tax credit only benefits those Canadians earning enough to warrant filing taxes.

"We care for our aging relatives because that's who we are for the family," said Saskatchewan CNA Karima Velji. "Yet there are Canadians who already struggle enough to make ends meet and raise a family without having to also take time away from work or their kids to drive parents to appointments or prepare them meals — nor can they always afford to pay out of pocket for their prescriptions."

The need for health care in the home — whether given by a registered care provider or family member — is expected to rise with Canada's aging population.

Statistics Canada reports that, in 2012, 13.5 million Canadians provided some type of care to a family member or friend, with age-related needs being the single most common health problem needing help. One in 10 caregivers spends 30 hours or more a week on such care.

Yet, under the Canada Health Act, home care is considered an "extended health service," which means governments are not required to fund it. While all the provinces and territories offer some basic coverage, wide variations exist in the access and availability of home care services across Canada.

"The Canadian Nurses Association asks the federal government to:

• Establish national standards for home health care to ensure all Canadians have equal access to services that support healthy aging.
• Make the existing Family Caregiver Tax Credit refundable to better help Canadians who care for aging relatives.
• Expand the New Horizons for Seniors Program to include healthy and active aging.

The health-care system of today was designed for the population of many decades ago.

CNA president Karima Velji
RN, PhD, CHE

How does a lack of home care affect Canada’s seniors?

Statistics Canada reports that, in 2012, nearly 8,000 people 65 and older did not receive the home care they needed. The Health Council of Canada cautions that these numbers may underestimate the need and "there is no information in Canada to tell us how many seniors may be falling through the cracks."

Canadians want more financial aid from the federal government for family caregivers who are caring for aging relatives (67% support and 26.8% somewhat support).

94% Canadians want the federal government to fund the health care seniors need at home (53% support and 31.5% somewhat support).

83% An overwhelming majority of Canadians think nurses should have an enhanced role in the delivery of home care to seniors at home (74.7% support and 19.5% somewhat support).

96% Almost all Canadians think it’s important (74.8%) or somewhat important (21.1%) to be able to age at home with access to health care in a home setting.

83% Nearly all Canadians say it is important that we have the ability to age at home with access to health care in a home setting.

"RNs are vocal advocates for an enhanced role for nurses in the health care system for others. According to Statistics Canada, 74% and 90% of our population are expected to double again by 2056 and 2100. Today, nurses make up 14 per cent of our population and are 66 per cent of hospital services.

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