

FACT SHEET

FINANCIAL SUPPORT FOR CAREGIVERS

Fact sheet

Financial support for caregivers

This document is part of a series of fact sheets created to inform decision-makers and those who work with caregivers and care receivers about the kinds of caregiver support available.

The following pages summarize the different forms of financial support available to caregivers in Quebec. We also look at the challenges related to accessing support and the impacts such support may have. Lastly, various avenues for action are proposed to decision-makers and professionals who work with caregivers and care receivers.

This fact sheet was developed jointly by the Centre for Research and Expertise in Social Gerontology (CREGÉS) and the Quebec Observatory on Caregiving, both of which are part of the Directorate of Academic Affairs and Research Ethics of the Integrated Health and Social Services University Network for West-Central Montreal (CIUSSS West-Central Montreal). It is based on literature reviews conducted by the CREGÉS under the provincial mandate granted to the CIUSSS West-Central Montreal by the Ministère de la Santé et des Services sociaux (MSSS).



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For details on the methodology used, see (only in French): <https://www.creges.ca/en/publication/entre-les-services-les-bonnes-pratiques-et-les-mesures-mise-en-perspective-du-soutien-aux-personnes-proches-aidantes/>

For other fact sheets on caregiver support, see <https://observatoireprocheaidance.ca/fiches-syntheses-soutiens-en-proche-aidance/>
<https://www.creges.ca/en/publication/soutien-financier-aux-personnes-proches-aidantes-in-french/>

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DEFINITIONS

General definition

➔ Support for caregivers in the form of financial assistance.

Definitions per type of financial support

There are varying forms of financial support available to caregivers.

Allowances/benefits: *financial support in the form of cash transfers to caregivers to help cover caregiving responsibilities and/or allow them to procure services*

In Quebec, benefits are available to:

- Parents of children with disabilities
 - Supplement for Handicapped Children
 - Supplement for Handicapped Children Requiring Exceptional Care
 - Family support for the parents of a child or adult with a physical or intellectual disability. The support provided is for the purchase of respite services, childcare, occasional assistance, and support for parenting through assistance with daily activities.
- Persons eligible for social assistance through the Temporarily Limited Capacity program (caregiver component)
- There is currently no direct compensation or caregivers' allowance in Quebec.

Tax credits: *financial support in the form of tax deductions*

- Caregiver tax credits may be refundable or non-refundable.
 - Refundable tax credits are paid even if the person has no income tax to pay.
 - Non-refundable tax credits can reduce or cancel the payable income tax.
- There are caregiver tax credits at both the provincial and federal levels.
 - Provincial: the tax credit is refundable.
 - Federal: the tax credit is non-refundable.
 - Caregivers who are eligible can apply for both.

- Revenu Québec also offers:
 - A tax credit for childcare expenses (applicable to dependent children with a physical or mental disability)
 - A tax credit for medical expenses (applicable to dependents)
 - A non-refundable tax credit for medical expenses to cover care not available in the caregiver's area of residence (applicable to dependents)
 - A non-refundable tax credit for other dependents

Cash-for-care: financial support in the form of cash transfers to the care recipient to allow them to purchase services or pay a home care service provider (this person may be a caregiver, though the MSSS does not recommend it).

- In Quebec, the Service Employment Paycheque is a form of cash-for-care.

Other forms of financial support are also available.

- For example, withdrawals from a Registered Retirement Savings Plan (RRSP) for the benefit of a person with a functional impairment.



A FEW FINDINGS¹

In Canada in 2018, about 30% of caregivers who received support for their caring duties (e.g. help from family members, financial assistance) said there was another type of support they would have liked to have received in the past year.

- For 68% of them, the most commonly reported need was financial support.



CHALLENGES

Concerning financial support in general

A great many caregivers suffer from financial insecurity²

- Some populations are particularly vulnerable to this:
 - Women, who are more apt to reduce their working hours or leave their jobs altogether to assume caregiving responsibilities³
 - People who had financial difficulties prior to assuming caregiving responsibilities⁴
 - People living in rural regions⁵

- Immigrants, who are ineligible for certain benefits and whose financial situations are often affected by costs related to the immigration process⁶

Financial support is therefore critical for caregivers, since it:

- Offers a form of compensation to caregivers who face additional expenditures (e.g. transportation, the need to purchase medication) or financial loss (e.g. lower income due to reduced hours worked).
- Is a form of recognition for the contribution of caregivers⁷.
- Lessens the financial burden on caregivers and helps reduce short-term impoverishment⁸.

Nonetheless, there are a number of important considerations.

- Barriers to accessing financial support:
 - Restrictive eligibility criteria (e.g. related to the care recipient’s age, their diagnosis⁹, their income or that of the caregiver, the caregiver/care receiver relationship)
 - Criteria based on the relationship between caregiver and care receiver are often limited to immediate family members (partner, parents, children), which effectively bars caregivers who are not immediate family members from accessing the available support.
 - This may particularly penalize caregivers from the LGBTQ+ community or who care for an LGBTQ+ person, for whom the concept of “family” can refer to a non-biologically related group of people¹⁰. It can also affect caregivers from ethnocultural communities where “caregiving” can be provided by extended family (e.g. aunts, uncles, cousins) and/or community members¹¹.
 - Lack of information on the financial support available
 - Lack of information on programs and their requirements (e.g. days allocated, eligibility criteria, information poorly adapted to literacy levels)¹²
 - Procedures for accessing financial support, which can be lengthy and complex (e.g. requests for medical certificates, forms)¹³
- The compensation provided is often inadequate or minimal¹⁴.
- Caregivers must often cut back on their working hours to support the care receiver. However, the compensation offered is generally short-term, with no long-term compensation that could offset reduced working hours when calculating retirement benefits—a situation that can lead to long-term impoverishment¹⁵.
- Differentiated impact of financial support according to gender¹⁶
 - Financial support is a way to recognize and provide partial/short-term remuneration for the invisible work of caregivers, who are predominantly female.
 - However, it also reinforces the assignment of women as carers, who—being more apt to reduce their working hours or leave their jobs—are at greater risk of long-term impoverishment.

Regarding benefits

Along with the challenges concerning financial support in general, benefits may:

- Among some caregivers, heighten the sense of obligation to provide care¹⁷.
- Professionalize caregivers who receive some form of remuneration for the care they provide¹⁸.
- Reproduce existing social inequalities¹⁹:
 - Benefits may encourage unskilled or low-income workers to withdraw from the labour market in order to provide care.
 - However, returning to the labour market after a long absence—which is very often the case with caregivers—is difficult.
 - In the dearth of any compensation measures (and particularly concerning pension schemes), absence from the labour market can entail the risk of long-term impoverishment.

Regarding tax credits

Beyond the issues related to financial support in general, tax credits can be hard to access, given the differing eligibility criteria in the Quebec and Canadian tax systems.

Non-refundable tax credits may also serve to reinforce existing social inequalities:

- Caregivers must pay tax to claim a deduction. However, though financial insecurity affects most caregivers, it more particularly targets low-income carers for whom non-refundable tax credits are of little to no use²⁰.

Regarding cash-for-care

This form of support allows care receivers to hire someone to support their existing caregiver or directly compensate the caregiver.

Cash-for-care programs have some advantages:

- They give the care receiver the autonomy to choose their own home care service provider (i.e. choose someone who they feel they can trust)²¹.
- They provide more options to people living in rural areas²².
- They can develop new jobs (personal assistants, cash-for-care managers)²³.
- They can give the caregiver a break by allowing an external home care service provider to be hired for certain tasks.

However, cash-for-care schemes can also have disadvantages for the caregiver and care receiver.

- If the cash-for-care scheme specifies that the cash cannot be used to remunerate the caregiver, then the tasks of seeking, hiring and scheduling the home care support fall to the care receiver²⁴. However, should the care receiver not be in a condition to do so, then these tasks will fall to the caregiver, thus increasing their burden²⁵.

- Cash-for-care schemes that do allow the caregiver to be directly remunerated can bring the risk of:
 - Exhaustion on the part of caregivers who feel the need to do more for the person being cared for²⁶.
 - Making the caregiver financially dependent on the care receiver²⁷.
 - Formalizing a previously informal relationship by monetizing and professionalizing it²⁸.
 - Encouraging the caregiver to leave their regular job²⁹.
- The amounts allocated often fall short of meeting the full needs of the care receiver³⁰.
- The quality of care may be compromised if there is no regulated quality control (e.g. by a CISSS/CIUSSS)³¹.
- The challenges related to this measure must be fully disclosed if an informed decision is to be made about using a cash-for-care scheme; however, such information is often incomplete or lacking³².



POSSIBLE SOLUTIONS

As a **professional working with caregivers or care receivers**, you can:

- Provide clear, straightforward information to caregivers/care receivers about the financial support³³ available to them:
 - The different types of support
 - Eligibility requirements
 - The challenges, advantages and disadvantages of each type of support
- Offer to help with the process of accessing or completing applications for financial support³⁴.

As a **decision-maker**, you can:

- Assess the differentiated impacts of financial support according to gender and demographics (e.g. minority and racialized populations)³⁵.
- Adapt the eligibility criteria³⁶:
 - By reducing the number of criteria
 - By simplifying requirements
 - By reducing the number of documents required to obtain financial support³⁷
- Protect caregivers from long-term impoverishment, in particular by including periods devoted to caregiving in retirement pension calculations³⁸.
- Develop more comprehensive solutions in terms of financial support³⁹.
- Incentivize cash-for-care schemes to offer care receivers recourse to the professional and formal sectors (creation of new diplomas, priority given to professionals in the case of care receivers with high needs, etc.)⁴⁰.



TO FIND OUT MORE

Keefe, J., Glendinning, C., & Fancey, P. (2008). Financial payments for family carers : Policy approaches and debates. In A. Martin-Matthews & J. Philips (Eds.), *Ageing at the intersection of work and home life: Blurring the boundaries* (pp. 185-206). New York: Lawrence Erlbaum

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ADDITIONAL INFORMATION ON FINANCIAL SUPPORT

ALLOWANCES/ BENEFITS

Along with the supplements paid directly to the parents of children with disabilities, the transitional measure for children aged 5 with disabilities is a benefit paid to a subsidized educational childcare provider to allow children with disabilities to remain in childcare for an additional year before entering school. For more information: <https://www.quebec.ca/en/family-and-support-for-individuals/childhood/childcare-centres/childcare-centres-for-children-with-disabilities/transitional-measure-children-aged-5-with-disabilities>

For more information on the Supplement for Handicapped Children: https://www.rrq.gouv.qc.ca/en/enfants/enfant_handicape/supplement-enfant-handicape/Pages/admissibilite.aspx

For more information on the Supplement for Handicapped Children Requiring Exceptional Care: https://www.rrq.gouv.qc.ca/en/enfants/enfant_handicape/seh-necessitant-soins-exceptionnels/Pages/seh-necessitant-soins-exceptionnels.aspx

For more information on the Family Support Program: <https://www.quebec.ca/en/health/health-system-and-services/assistive-devices-disabilities-and-handicaps/family-support-program>

For more information on the benefits for temporarily limited capacity for employment (as applicable to caregivers): <https://www.mani.mess.gouv.qc.ca/?sujet=42445>

<p>TAX CREDITS</p>	<p>For more information on non-refundable tax credits: https://www.revenuquebec.ca/en/citizens/income-tax-return/completing-your-income-tax-return/how-to-complete-your-income-tax-return/line-by-line-help/350-to-398-1-non-refundable-tax-credits/</p> <p>For more information on the Tax Credit for Caregivers: https://www.revenuquebec.ca/en/citizens/tax-credits/tax-credit-for-caregivers/</p> <p>For more information on the Canada caregiver credit: https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/about-your-tax-return/tax-return/completing-a-tax-return/deductions-credits-expenses/canada-caregiver-amount.html</p> <p>For more information on the Tax Credit for Childcare Expenses: https://www.revenuquebec.ca/en/citizens/tax-credits/tax-credit-for-childcare-expenses/requirements/</p> <p>For more information on the Tax Credit for Medical Expenses: https://www.revenuquebec.ca/en/citizens/tax-credits/medical-expenses/</p> <p>For more information on the Tax Credit for Medical Services Not Available in Your Area: https://www.revenuquebec.ca/en/citizens/tax-credits/medical-services-not-available-in-your-area/</p> <p>For more information on Tax Credits – Amount for Other Dependents: https://www.revenuquebec.ca/en/citizens/income-tax-return/completing-your-income-tax-return/how-to-complete-your-income-tax-return/line-by-line-help/350-to-398-1-non-refundable-tax-credits/line-367/</p>
<p>CASH-FOR-CARE</p>	<p>MSSS. (2008). If you are receiving assistance: home care services and the service employment paycheque. Online: https://publications.msss.gouv.qc.ca/msss/en/document-000865/</p>
<p>OTHER FORMS OF FINANCIAL SUPPORT</p>	<p>When withdrawals from a Registered Retirement Savings Plan (RRSP) are made for the benefit of a person with a functional impairment, certain tax rules governing to the Home Buyers’ Plan (HBP) and the Lifelong Learning Plan (LLP) have been relaxed.</p>

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