

Lack of funding and financial assistance is one of the biggest issues that many Canadian caregivers have identified. Caregivers may experience financial stress associated with providing care for someone, whether it is a disabled person, an elderly person, or some other family member or friend with an illness.

Our goal is to help the caregiver think through possible next steps to improve their quality of life. The following steps involve programs and financial aid to minimize financial stress for caregivers.

Government programs

- Federal - Compassionate Care Benefit (CCB) Program: Employment Insurance benefits and job protection are provided to eligible family members for up to six weeks while they take time away from work as a caregiver.

<https://www.canada.ca/en/employment-social-development/programs/ei/ei-list/reports/compassionate-care.html>

- Federal - Family Caregiver Amount (FCA). If, at any time in 2015, you (either alone or with another person) maintained a dwelling where you and one or more of your dependants lived, you may be able to claim a maximum amount of \$4,608 (\$6,701 if he or she is eligible for the family caregiver amount) for each dependant on your income tax return.

<http://www.cra-arc.gc.ca/familycaregiver/>

- Provincial - Choice in Supports for Independent Living (CSIL): Under this program, care recipients or caregivers on their behalf, essentially become an employer, and assume responsibility for hiring required support staff, training and administering payroll. The CSIL program is administered by regional health authorities, and each authority determines the funds available to a consumer to pay for care.

http://www.viha.ca/hcc/services/choice+in_supports_for_independent_living_csil.htm

- Provincial - BC Hardship-Reduced Rates for Public Long-term Care: Government-subsidized Residential Care (sometimes referred to as Long-term Care) costs up to 80% of an individual's annual after-tax income, subject to a minimum and a maximum rate. This can be financially difficult for dependent spouses who, because they stayed home to raise children and care for family, had limited access to CPP and private pension plans, and relied on the pension of their spouse. The 80% rate can severely limit household income for the spouse who continues to live

independently in the community. In cases of financial hardship, be sure to speak with the social worker at the facility where your spouse is living about hardship-reduced rates

<http://www2.gov.bc.ca/gov/content/health/accessing-health-care/home-community-care/who-pays-for-care/temporary-reduction-of-your-client-rate>

- Provincial - BC Palliative Care Benefits Program supports BC residents of any age who have reached the end stage of a life-threatening illness and want to receive medically-appropriate palliative care at home. BC Palliative Care Benefits cover certain drugs, medical supplies, and equipment that are used in palliative care. BC residents who want to receive palliative care at home can ask their physician or nurse practitioner to assess their eligibility for benefits. If they are eligible, their physician or nurse practitioner submits a registration form.

<http://www2.gov.bc.ca/gov/content/health/practitioner-professional-resources/pharmacare/prescribers/plan-p-bc-palliative-care-benefits-program>

- Provincial - Family Responsibility Leave: The Section 52 of the BC Employment Standards Act, 2015 states: “An employee is entitled to up to 5 days of unpaid leave during each employment year to meet responsibilities related to (b) the care or health of any other member of the employee’s immediate family.

<http://www2.gov.bc.ca/gov/content/employment-business/employment-standards-advice/employment-standards/igm/esa-part-6-section-52>

- Federal - Disability Tax Credit allows the higher income person living in the same household as the care recipient to claim the caregiver amount, a tax credit that can reduce taxes by as much as \$1,000. In BC, home improvements done to the residence to allow mobility or access can be used to reduce provincial taxes. Up to \$10,000 of expenses can be claimed triggering a refundable tax credit of up to \$1,000. If the accessibility renovation also qualifies as a medical expense you can claim that as well.

www.cra-arc.gc.ca/E/pbg/tf/t2201/README.html

- Federal- The Canada Disability Savings Bond: The federal government will put \$1,000 into your RDSP each year if your net income is less than \$26,364 per year. If your net income is between \$26,364 and \$45,282, the government will put a portion of \$1000 into your account. The maximum amount that the federal government will invest in your RDSP in your lifetime is \$20,000.

<http://www.rdsp.com/tutorial/what-is-the-canada-disability-savings-bond/>

- The Canada Disability Savings Plan is another way for the federal government to contribute money to your RDSP. When you (or your family or friends) deposit money into the RDSP, the federal government will also put in some money.

If the beneficiary's income is \$90,563 or less:

- For the first \$500 contributed into the RDSP, the beneficiary will receive \$3 for every \$1 contributed. For the next \$1,000, the beneficiary will receive \$2 for every \$1 contributed. The maximum grant for any one year is \$3,500. The lifetime maximum grant is \$70,000.

If the beneficiary's income is above \$90,563:

- For the first \$1,000 contributed into the plan, the beneficiary will receive \$1 for every \$1 contributed. The maximum grant for any one year is \$1,000. The lifetime maximum is \$70,000. A beneficiary may receive the full \$3,500 grant one year, and \$1,000 the next year (it is completely dependent on their income for two years prior).

<http://www.rdsp.com/tutorial/what-is-the-canada-disability-savings-grant/>

Housing

- Canadian Mortgage and Housing Corporation (CMHC) has a few programs to help caregivers pay for home modifications. Their Residential Rehabilitation Assistance Program (the RRAP) offers financial assistance for the creation of a secondary or in-law suite, or a garden suite for a low-income senior or adult with a disability. The CMHC also offers financial assistance to allow homeowners to pay for modifications to make their property more accessible to persons with disabilities.

<https://www.cmhc-schl.gc.ca/en/index.cfm>

- Provincial - Shelter Aid for Elderly Renters (SAFER) program makes rents affordable for BC seniors with low to moderate incomes. SAFER provides monthly cash payments to subsidize rents for eligible BC residents who are age 60 or over and who pay rent for their homes. BC Housing provides SAFER subsidies to more than 17,000 senior households renting apartments in the private market, including singles, couples and people sharing a unit.

http://www.bchousing.org/Options/Rental_market/SAFER

Equipment and caregiver assistance devices

- The Canadian Red Cross offers Health Equipment Loan Programs across BC. For anyone who needs medical equipment to live safely at home, the Red Cross provides aids such as: wheelchairs, walkers, bath seats and benches, commodes and toilet seats, crutches and cane, bed handles and other durable medical equipment.

<http://www.redcross.ca/how-we-help/community-health-services-in-canada/health-equipment-loan-program>

Low Cost and Free Legal Services in BC

- The Community Law Program assists with legal issues related to housing, income security, workers' rights, mental health, human rights, and equality. The Program assists individual clients to help resolve their legal disputes.

http://www.clasbc.net/community_law_program

- The Public Guardian and Trustee of British Columbia has a booklet on adult guardianship which a family or friend might have to deal with if the person they care for becomes incapacitated and has not done legally recognized planning.

<http://www.trustee.bc.ca/Pages/default.aspx>

- The Nidus Personal Planning Resource Centre is a non-profit, charitable organization. Nidus provides information to British Columbians about personal planning, specializing in Representation Agreements.

<http://www.nidus.ca/>

Community Programs

- Find Support. This website connects families of persons with disabilities with resources available to them. It's simple; just select your criteria to get started. Includes financial help, emotional support, health support, advocacy and government support.

<http://findsupportbc.com/>

Remember, you are not alone. Reach out to family, friends, co-workers, and community associations when you need help.