

ADDRESSING CAREGIVER FINANCIAL DISTRESS

What Caregivers Need

Financial distress is a top concern for Ontario's caregivers. Caregiving is not only expensive, it is time consuming, thereby reducing the ability of caregivers to work and gain income. Addressing the financial impacts of caregiving is not only the right thing to do, it will also improve the quality of life for those needing care, and provide vital support to our overstrained health and long-term care systems. Listed below are four practical steps that will make a difference for caregivers, and that can be taken now.

1. PROVIDE DIRECT FINANCIAL SUPPORT TO CAREGIVERS

Despite the significant financial impacts of caregiving, only a small percentage of caregivers receive any direct financial supports. Because Ontario's current Caregiver Credit is non-refundable, it provides little to no benefit for low-income earners, who are the most in need. In order to receive the maximum credit of \$7348, Ontarians must be earning \$74,700. Meanwhile, 37% of caregivers are earning under \$40,000, with many not earning enough to receive any benefit from the Ontario Caregiver Credit.

A [cost-benefit analysis](#) conducted by the Ontario Caregiver Coalition found that even modest direct financial supports to low-income caregivers help to sustain care in the community, delaying or avoiding resort to costly long-term care beds. Making the tax credit refundable could replace up to 7.8% of Ontario's long-term care beds, for a net savings of over \$307 M to the Ontario government.

Make the Caregiver Credit refundable to benefit all Ontario caregivers and provide the financial relief that they desperately need.

2. STRENGTHEN OUR VITAL HOME AND COMMUNITY CARE SYSTEM

A strong home and community care system ensures that caregivers have the professional resources and respite that they need to continue in their essential role. Caregivers need access to reliable, responsive, high-quality supports that respect the linguistic and cultural needs of Ontario families. When families cannot access the home and community care supports they need, caregivers may have to reduce their workforce engagement or resort to institutional care.

The ongoing crisis in Ontario's home and community care system has been widely acknowledged. The sector has not received the resources or supports that it requires to meet the needs of families, and the impact on caregivers is significant. **In 2021, 34% of caregivers reported providing more than 10 hours of care per week, 58% said that they were experiencing burnout and half indicated that their mental health had declined over the previous year.**

Increase investment in home and community care by implementing wage parity across health care staff to address the health human resources crisis in the sector.

3. REDUCE THE FINANCIAL IMPACT OF BILL 7 TRANSFERS ON CAREGIVERS

OCC continues to oppose Bill 7 and the resultant transfers of ALC patients to long-term care homes far from their communities, families and friends. While Bill 7 remains in effect, the OCC urges the government to recognize and address the additional financial impact of these transfers on caregivers, who provide essential, if under-recognized, supports to loved ones living in long-term care homes.

- ◆ Moving loved ones further from their families and friends significantly increases travel costs. As well, the increased travel time layers additional pressures onto caregivers who are attempting to juggle work and care.
- ◆ When ALC patients are transferred to a distant placement not of their choosing, hospital transfer fees are still charged. Given the greater distances, these transfer costs can be significant, especially where patients have complex needs that necessitate specialized transfer equipment.

Replace arbitrary geographical limits with individualized assessments by placement coordinators in which the caregiver's ability to bear the costs and time pressures of travel are taken into account, and automatically cover the costs of hospital transfers occurring under Bill 7.

4. ENSURE EQUITABLE ACCESS TO ONTARIO'S DIRECT FUNDING PROGRAMS

Ontario's Direct Funding programs (such as the Passport Program, Family Managed Home Care, Direct Funding Program, and Special Services at Home) are one of the few ways in which caregivers and their loved ones directly receive financial support to manage care needs. Unfortunately, the impact of these programs is limited by arbitrary and inequitable requirements.

Ensure that all Direct Funding programs allow substitute decision-makers and family caregivers to support and manage applications and act as fund administrators, so as to remove barriers for those with cognitive and intellectual disabilities. Ensure that all Direct Funding programs use a reconciliation, rather than a reimbursement funding model, as reimbursement models require families to pay for sometimes substantial costs up-front and await repayment, something which may not be possible for families with low or moderate incomes. Increase program funding to reduce lengthy waitlists and ensure access to adequate supports.