

# THE JOHN MCKAY REPORT

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## THE LIBERAL FAMILY CARE PLAN

### The challenges of family care

Today, 2.7 million Canadians provide care for seniors. By 2017, Canada's 150th birthday, it is estimated that the number of seniors with chronic conditions requiring home care services will increase by one-third.

Family caregivers are responsible for 80% of Canada's homecare services, providing over \$9 billion in unpaid care each year.

Providing family care leads to unexpected out-of-pocket expenses, and often results in lost income from work absences in order to provide care.

- ⇒ Over 40% of family caregivers use personal savings to survive;
- ⇒ One-quarter of family caregivers miss one or more months of work to provide care;
- ⇒ 65% of family caregivers have household incomes under \$45,000; and
- ⇒ Three-quarters of family caregivers are women, who are more likely to have lower wages, fewer savings and additional responsibilities for child care.

The Liberal Party recently announced a plan to stand with Canadian families by helping family caregivers with the cost of caring for sick or aging loved ones at home. Our Family Care Plan reflects the value of family caregivers to our economy, our health, our families and our communities.

#### STANDING WITH FAMILIES

"Families look after each other," said Leader Michael Ignatieff, in announcing the Plan. "Canadian families want to shoulder the responsibility of caring for their loved ones at home, but they also want a government that stands with them.

"These are difficult economic times, so that means governments – and Canadians – must choose," he said. "Stephen Harper and the Conservatives choose tax breaks for corporations. We choose to help Canadian families."

To enhance care for our parents, our grandparents and our sick

loved ones, and to recognize the important contribution of family caregivers, a Liberal government will invest \$1 billion annually in a new Family Care Plan to reduce the pressure on hundreds of thousands of struggling Canadian families. The Liberal Family Care Plan includes two new measures:

#### A SIX-MONTH FAMILY CARE EMPLOYMENT INSURANCE BENEFIT

This benefit is similar to the EI parental leave benefit, so that more Canadians can care for gravely ill family members at home without having to quit their jobs.

#### A NEW FAMILY CARE TAX BENEFIT

This benefit is modeled on the Child Tax Benefit, to help low- and middle-income family caregivers who provide essential care to a family member at home.

Our Family Care Plan reflects the value of family caregivers – their value to our economy, our health, our families, and our communities.



## A BALANCED AND RESPONSIBLE FISCAL APPROACH

The Liberal Family Care Plan will be a central commitment in a balanced and fiscally responsible platform. A Liberal government will pay for the Family Care Plan by making better choices, including cancelling the Harper Conservatives' irresponsible corporate tax break. (Canada's corporate tax rates are already among the lowest in the G7, and 25% lower than the USA.) We will use the savings to invest in deficit reduction and in the priorities of Canadian families.

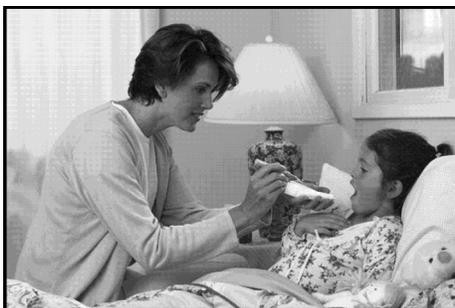
### NEW SIX-MONTH FAMILY CARE EMPLOYMENT INSURANCE BENEFIT

The Employment Insurance system provides compassionate care benefits to Canadians who have to take time away from work to provide care and support to a gravely ill family member.

Under the current program, a family caregiver can only receive EI benefits for six weeks, and the eligibility guidelines require the caregiver to sign away hope with a doctor's confirmation that their family member is "gravely ill with a significant risk of death within 26 weeks."

A Liberal government will replace the six-week compassionate care provision with a **new six-month Family Care Employment Insurance Benefit**. The new program will work like the EI parental leave benefit, and will provide up to six months of EI benefits for family caregivers. It will feature **more humane eligibility requirements** by changing the nature of the required doctor's certificate. Liberals will also build more flexibility into the program by allowing the six months to be claimed in blocks of time over a year-long period and letting family members share the six months to provide care.

The new Family Care EI Benefit will cost \$250 million per year and will help an estimated 30,000 family caregivers. A Liberal government will not increase EI premiums to fund this measure.



### NEW FAMILY CARE TAX BENEFIT

Many family caregivers do not currently pay into EI and do not qualify for the existing EI compassionate care benefit. These family caregivers include some self-employed workers, retirees, or those who have had to quit their job in order to take care of an ill family member. Canada's existing caregiver

tax credit is also restricted to those caring for family in the same home and does not benefit many Canadians who do not earn sufficient income.

A Liberal government will introduce a **new Family Care Tax Benefit** to help low- and middle-income family

caregivers, regardless of employment circumstances. To help Canadians defray the cost of providing care to family members in their homes, the new benefit will provide individuals with a **tax-free monthly payment worth up to \$1,350 per year**.

This new benefit would work just like the Canada Child Tax Benefit, and would be available to all family caregivers with family incomes under \$106,000 who produce a medical certificate affirming that their ill family member requires a significant amount of personal care and assistance with day-to-day tasks. Families with sick children who meet the criteria would also qualify.

The new Family Care Tax Benefit will help an estimated 600,000 family caregivers each year at an annual cost of \$750 million.

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