



Ontario Caregiver Coalition

2022 Pre-Budget Submission

January 2022



ABOUT THE ONTARIO CAREGIVER COALITION

The Ontario Caregiver Coalition (OCC) is the voice of caregivers in Ontario. We advocate for recognition and support for the family, friends, and neighbours whose unpaid care is the hidden backbone of Ontario's health system. Our members include both caregivers from across Ontario and organizations that support them. We appreciate the opportunity to suggest ideas for inclusion in Ontario's 2022 Budget.

We welcome the government's commitment in the 2021 Fall Economic Statement to expand home care funding. It has long been a priority for caregivers to enable their loved ones to live and age in their homes and communities for as long as possible, thereby reducing pressure on the hospital and long-term care systems.

Almost all (96%) home care patients in Canada are supported by an unpaid family caregiver.ⁱ

About 3.3 million Ontarians are currently providing physical, emotional, or navigational supports to a family member, neighbour, or friend. Ontario caregivers provide 70% of all caregiving, and nearly 850,000 of them provide more than 10 hours of care per week.

However, caregivers need supports to continue their vital role in caring for their loved ones in their homes and communities, most importantly:

- ◆ Measures to address financial distress arising from caregiving responsibilities.
- ◆ A more flexible, responsive and well-resourced home care system.

REDUCE CAREGIVER FINANCIAL DISTRESS

The intensive demands of caregiving make it difficult to balance work and family demands, and there can be significant out-of-pocket costs associated with caregiving. As a result, many family caregivers experience financial distress, with limited to no government relief. Ontario caregivers have the highest unmet needs of any province with one in three caregivers reporting they need additional support; financial support is the most common unmet need.¹

In 2021, twice as many Ontario caregivers (45%) experienced financial hardship and increased caregiving costs compared to pre-pandemic (22%).ⁱⁱ

Unlike Manitoba, which provides a refundable caregiver tax credit, or Nova Scotia, which provides a monthly caregiver benefit, Ontario provides minimal financial support to caregivers. The existing Ontario Caregiver Credit is a non-refundable tax credit for family caregivers. It, therefore, provides little to no benefit for caregivers with a low or modest income, arguably those in the most need.

*We recommend the Ontario Government make the Ontario Caregiver Credit a **refundable** tax credit in 2022 in order to efficiently and effectively provide relief from some of the pressing out-of-pocket costs and financial distress for family caregivers who are supporting loved ones to stay in their homes and communities across Ontario.*



ENHANCE DIRECT FUNDING PROGRAMS

While some caregivers benefit from traditional home care and respite programs, with their associated administrative and supervisory supports, others will fare better with Direct Funding programs, sometimes referred to as self-directed and family-managed programs. In these programs, instead of funding professionals or agencies to deliver services to a client, governments directly fund clients who opt into these programs to purchase services from providers of their choice. This provides flexibility and choice for caregivers, enabling them to tailor supports to the specific needs of them and their families. Direct funding programs can provide important enhancements to existing home and community care supports in Ontario, and can reduce caregiver distress and pressures on hospitals and long-term care.

Ontario has four Direct Funding programs: the Passport Program (MCCSS), Special Services at Home (MCCSS), Family Managed Homecare (MOH), and Self Managed Attendant Services (MOH).

We recommend the Ontario Government increase funding, over time, to Direct Care programs to reduce existing waitlists and enable families to avoid or delay the use of institutional care.

The OCC has also identified several opportunities to strengthen Direct Funding programs without the need for additional funding. These are set out in the attached Briefing Notes.

CAREGIVERS ARE ESSENTIAL.

Caregivers are essential to the functions of all aspects of our health care system. The government has an opportunity in the 2022 Budget to support Ontario's 3.3 million caregivers, along with those they support, in their vital roles. We hope you will include our suggestions in the 2022 Budget process.