

# The Liberal Family Care Plan

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## STANDING WITH FAMILIES

Families look after each other. Canadian families want to shoulder the responsibility of caring for their loved ones, but they also want a government that stands with them.

Liberals are placing care at the centre of the alternative we are offering Canadians. At some point in our lives, almost all families will face the challenge of a loved one falling ill, whether it's an aging parent, a young child, or a spouse and partner. As part of the Liberal platform, a Liberal government will strengthen families by helping them with the costs they face from caring for sick or aging loved ones.

Standing with families also makes economic sense for Canada. Many family caregivers are forced to choose between remaining productive members of the workforce and caring for loved ones. As our population ages, the impact on productivity is one part of the challenge Canada must address. Helping caregivers reconcile work and care will help meet that challenge.

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



*"Families want to take responsibility. But let's do this together.  
Let's stand together through this."*

- MICHAEL IGNATIEFF

## THE CHALLENGES OF FAMILY CARE

Today, 2.7 million Canadians provide care for seniors. Family caregivers are responsible for 80% of Canada's homecare services, providing over \$9 billion in unpaid care each year.

Canadian families are all too familiar with the pressures of caring for sick or aging family members at home. Providing family care leads to unexpected out-of-pocket expenses, and often results in lost income from work absences in order to provide care. Consider:

- ▶ Over 40 percent of family caregivers use personal savings to survive;
- ▶ One-quarter of family caregivers miss one or more months of work to provide care;
- ▶ 65 percent 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.

Liberals believe family caregivers need to be cared for too. Canadians want choices when it comes to caring for their loved ones, and need help to ease the challenges of family care.



*"This is a story that happens to hundreds of thousands of Canadian families every year. I don't want them to go through it alone, and feel alone. My vision for the country is that we stand together through these things."*

- MICHAEL IGNATIEFF

## THE LIBERAL FAMILY CARE PLAN

To enhance care for our parents, our grandparents and our sick loved ones of any age, and to recognize the important contribution of family caregivers, ***a Liberal government will invest \$1 billion annually in a new Family Care Plan*** to help reduce the economic pressure on hundreds of thousands of struggling Canadian families.

The Liberal Family Care Plan will introduce:

1. **A new six-month Family Care Employment Insurance Benefit**, similar to the EI parental leave benefit, to allow more Canadians to care for gravely ill family members at home without having to quit their jobs.
2. **A new Family Care Tax Benefit**, modeled on the Child Tax Benefit, to help low- and middle-income family caregivers who provide essential care to a family member at home.

The Liberal Family Care Plan will be a central commitment in a balanced and fiscally responsible Liberal platform. A Liberal government will pay for this Family Care Plan by making better choices, including cancelling the Harper Conservatives' \$6 billion corporate tax break. Canada's corporate tax rates are already among the lowest in the world and 25% lower than the United States. Liberals will use the savings to invest in deficit reduction and the priorities of Canadian families.



*Whether it's our aging parents or grandparents, or a sick spouse or child,  
we all want the option of caring for them at home.*

## 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 allowing family members to 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.



*"Six weeks of compassionate leave. Is that the best that Canada can do?  
We've got to keep our promises to our family caregivers, who represent the best of us."*

- MICHAEL IGNATIEFF

## 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 lower 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.



*Family care allows our loved ones to live in dignity at home.*

## CANADA AT 150: THE FUTURE OF HEALTH CARE

By 2017, Canada's 150<sup>th</sup> birthday, it is estimated that the number of seniors with chronic conditions requiring home care services will increase by *one-third*. Most Canadians expect to be responsible for the care of a very sick family member at home in their lifetime, whether it's a child, spouse or aging parent who falls ill. Canadians want choices when it comes to caring for their families, and family care can play a role in reducing the high demand facing our hospitals.

**Canadians trust the Liberal Party to safeguard public health care.** In 2004, the previous Liberal government worked with the provinces and territories to negotiate the Health Accord, a 10-year agreement on health care. To reflect the growing importance of home care, and its value in containing the long-term cost of health care, a future Liberal government will ensure that home care is part of the discussion with the provinces and territories about future arrangements before 2014 when the Health Accord expires.



With more and more patient care taking place at home rather than in the hospital, a future Liberal government will work to ensure that Canadians do not face significant variation in home care services from one region of the country to the other, particularly for priority services such as caring for Canadians with mental illness or the delivery of palliative care.

Organized and accredited home care services administered by the provinces and territories are part of the solution. The federal government must also be creative, however, by looking for ways to provide family caregivers with more support, better tools and the flexibility that they need.

- As we look at the future of health care in Canada, we have to recognize the real value of family caregivers – their value to our economy, our health, our families, and our communities.

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