



National Seniors Council

Conseil national des aînés

Dialogue – Caregivers of Older Adults

Meeting the needs of caregivers who care for older adults in Canada

**The National Seniors Council sparking
conversation, informing policies**

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Dialogue – Caregivers of Older Adults

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List of Abbreviations

CCC

Canada Caregiver Credit

CCCE

Canadian Centre for Caregiving Excellence

CIHI

Canadian Centre for Health Information

CISP

Canadian Institute for Social Prescribing

LTCI

Long Term Care Insurance



Canada is facing a caregiving crisis. According to the Canadian Centre for Caregiving Excellence, “a perfect storm is brewing” when it comes to caring for older adults in Canada

What Do We Know? The Evidence

Demand for care is growing, caregivers are aging, the number of available caregivers is going down, and care needs are becoming more complex due to our aging population, higher rates of disability and mental health problems.

Prevalence

- The proportion of older adults (aged 65 and over) in the population should increase from 18.5% in 2021 to between 21.6% (slow-aging scenario) and 29.8% (fast-aging scenario) in 2068. The population aged 85 and over would increase from 871,400 in 2021 to between 2.8 million and 3.6 million by 2068 ([Statistics Canada, 2023](#))
- Most (80%) older Canadians aged 50 and older say they plan on supporting themselves to live safely and independently in their own home as long as possible. This desire increases across age cohorts, with 84% of Canadians aged between 65-79 years and 86% of Canadians aged 80 years and older saying they would like to stay in their own home as long as they could ([National Institute on Ageing, 2024](#))
- Nearly 1 in 5 or 20% of caregivers of older adults are over 65, and 5% of caregivers are over 75 ([Canadian Centre for Caregiving Excellence](#))
- Older adult caregivers most commonly care for a partner or spouse (40%) due to aging challenges (28%) ([Canadian Centre for Caregiving Excellence](#))
- 1 in 4 Canadians is a caregiver today. In total, 13.4 million Canadians, or 42% provide unpaid care to children or adults ([Statistics Canada, 2024](#))

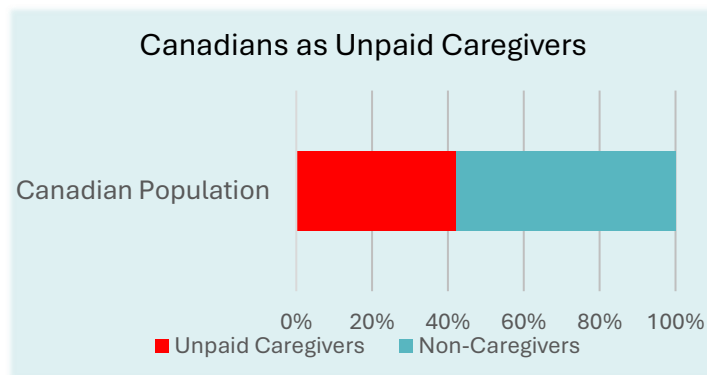


Figure 1: Canadians as unpaid caregivers, Statistics Canada, 2024

- More than 95% of individuals receiving long-term home care have an unpaid caregiver. Nearly 2 in 5 (39.8%) of these caregivers are distressed (distress includes exhaustion, anger, depression, and guilt that impacts the physical, mental and emotional health of the caregiver) ([Canadian Institute for Health Information, 2023](#))

Risks, Costs and Consequences of Caregiving

Providing care can be rewarding and build meaningful connections. However, caregiving is demanding work that can limit many aspects of life. Caregivers are getting older, and this comes with unique needs.

- 74% of those who care for adults (usually their parents) and 86% of “sandwich” caregivers (caregivers who provide unpaid care to both children and care-dependent adults) reported negative health effects such as feeling depressed, anxious, or overwhelmed ([Statistics Canada, 2024](#))
- The Canadian Longitudinal Study on Aging shows that more spousal caregivers and adult children providing care to their aging parents are facing social isolation and loneliness ([Li, L et al, 2021](#)).
- The National Caregiving Survey by the Canadian Centre for Caregiving Excellence found that:
 - Caregiving affects well-being. Caregivers may feel tired, worried, anxious, and overwhelmed. Their mental, physical, and financial health may suffer.
 - caregiving is an extra shift or an extra job

Definitions

Caregivers are family members, friends, or someone who is like family assisting a person who needs care due to physical, intellectual, or developmental disabilities, medical problems, or mental illness. They provide care because of a relationship, not as a job, volunteer, profession, or career. (They are often called “informal” or “unpaid” caregivers.)

Care providers are volunteers, professionals, paraprofessionals and/or certified or trained, supervised, and often paid to provide care. (They are often called “formal caregivers”.)

Both caregivers and care providers play essential roles in Canada’s care economy.

- caregiving creates financial pressure. Almost 1 in 4 caregivers spend more than \$1,000 a month out on out-of-pocket expenses providing care
- 3 hours of care are provided by caregivers for 1 hour provided by the health care system



Figure 2: Risks, costs, and consequences of caregiving

- Beyond the time spent caring directly for a person, caregivers spend time on administrative tasks, for example, making appointments or managing the care recipients' finances. Half of caregivers say that finding information and advice about caregiver resources is difficult ([Reinhard, SC et al, 2008](#))
- Half of Canadian caregivers must adjust their daily lives. For some there are trade-offs and scheduling difficulties, while for 1 in 10 it is life-altering ([Angus Reid Institute, 2019](#))
- Financial pressure can be great. This is made worse by the unequal financial strain on low-income caregivers. Caregivers experience financial stress because some must stop saving or working while others use their short-term savings or take on more debt. 1 in 10 caregivers must leave bills unpaid or pay late and use their long-term savings for financial needs ([Canadian Centre for Caregiver Excellence](#))
- Unpaid caregivers provide 75% of care services at home, representing about \$24 to \$31 billion in unpaid work every year. By 2035, the annual unpaid caregiver contribution to the Canadian health-care system should be \$128 billion ([Parry, 2024](#))
- Nearly 2 in 3 caregivers expressing distress say it is difficult to continue providing care ([Canadian Institute for Health Information, 2023](#))
- Fewer healthcare workers in Canada and competition for resources are making life harder for caregivers ([Health Canada and the Canadian Institutes of Health Research, 2024](#) & [Ontario Community Support Association, 2022](#))

What Are Countries Doing? Best and New Practices and Programs



South Korea

[COMPASS - Caregiver Orientation for Mobilizing Personal Assets and Strengths for Self Care](#) implemented by government in 2019 to make life easier for family caregiver and provide support for family caregivers of Long Term Care Insurance (LTCI) recipients. Program includes training, counselling, support services and education, in-home, group support and telephone sessions. Positive results include reported drops in depression and negative health behaviours.



United States (US)

A US Executive Order was signed in April 2023 to improve [access to high quality care and support caregivers](#). The order recognizes family caregivers as a national priority and aims to better support them through federal programs.



Australia

The Australian Government has introduced a [Carer Gateway website](#) and

call centre for carers to access practical information and advice, online supports, and services in their local area.



New Zealand

[New Zealand's Carers' Strategy Action Plan 2019-2023](#) focuses on target populations, young and older carers, and promotes a family-centred approach. The Strategy was developed by government agencies and the New Zealand Carers Alliance, which represents over 45 not-for-profit organisations. It is supported by 5-year action plans targeting key priorities of carers and the Government.



United Kingdom

Offers a [Carer's Credit](#) if you are caring for someone for at least 20 hours a week.

The Carer's Credit is a National Insurance credit that helps with gaps in a person's National Insurance record. State Pension is based on a person's National Insurance record. Income, savings or investments do not change eligibility for Carer's Credit



CANADA

Canadian Examples – Government and non-governmental organizations

Canadian Centre for Caregiving Excellence (CCCE)

[CCCE](#) supports caregivers and care providers, improves the knowledge and capacity of the caregiving field, and promotes effective and creative social policy with input from persons with disabilities.

Carers Canada

[Carers Canada](#) is part of the national and international movement to create policies, programs and services that improve the lives of caregivers.

Canadian Institute for Social Prescribing (CISP)

[CISP](#) is committed to building and celebrating social prescribing that prioritizes health equity, community leadership and collaboration. Social prescribing enables health care providers and social service providers to connect individuals with non-clinical and community resources that address needs based on social factors that determine health.

The CISP and the Canadian Centre for Caregiving Excellence (CCCE) have collaborated in Alberta, Nova Scotia, British Columbia, and Ontario to improve caregivers' access to social prescribing in each province.

The federal government offers some tax credits, including the Canadian Caregiver Credit and credits for disability and medical costs.

Canada Caregiver Credit (CCC)

Canadians that support a spouse or common-law partner, or a dependant with a physical or mental disability may be eligible for a [CCC](#), a non-refundable tax credit.

Caregiver tax credits or benefits vary across provinces and territories. Prince Edward Island (2024) launched the [At Home Caregiver Benefit](#) to provide financial assistance to people caring for someone living at home who would otherwise need to be admitted to a long-term care home.

National Caregiving Strategy

The Federal Budget 2024 announced the government's intention to launch consultations on developing a national caregiving strategy.



Opportunities for Governments

“Caregivers are society's unseen and largely unheard backbone” (CCCE). Ignoring caregivers' needs contributes to isolation. Caregivers need to be seen and valued instead of feeling invisible.

There is a great deal of diversity across the country regarding laws, policies and programs to support caregivers.

All levels of government and the not-for-profit sector could work together:

To include the voices of diverse caregivers and the whole care team – caregivers, care recipients and care providers:	• Ensure caregivers and the care team are included in policy and program discussions by engaging with them on the development of the proposed national caregiving strategy
To address the financial concerns of caregivers: (Note: Caregivers said that financial support is the most important policy solution for meeting their needs (CCCE)).	• Expand eligibility for tax credits and benefits • Consider making all caregiver-related credits refundable • Improve awareness of available benefits • Implement a public long-term care insurance to better finance care for older adults with needs Carers Canada recommends governments provide interest-free loans to caregivers who take leave from work, allow tax-free Registered Retirement Savings Plan (RRSP) withdrawals, and unlock pensions for employed caregivers.
To enhance home support for caregivers:	Find opportunities to: • Enhance home care services where caregiver needs are identified, including access to breaks • Enhance navigation services to better connect senior caregivers to support systems and resources • Expand social prescribing for care recipients, which will also benefit their caregivers • Expand intergenerational programs that support caregivers and their care recipients
To make life easier for caregivers in the workplace:	• Simplify the implementation of tips for employers to help employees achieve work-life balance. Federal, provincial and territorial governments have already identified such tips by developing workplace standards, policies and laws that help caregivers fulfill their duties. These include days off, flexible schedules and paid leaves of absence (Federal, Provincial, Territorial Ministers Responsible for Seniors, 2012)



Closing Thoughts

“At some point, almost **every one of us** will be a caregiver or a care receiver. We owe it to ourselves to get it right...”

– André Picard, Globe and Mail, May 14, 2024



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National Seniors Council



National Seniors Council

The National Seniors Council provides advice to the federal government on issues that matter to seniors. For information about the Council members, please refer to their [biographies](#).

National Seniors Council Vision

The National Seniors Council envisions a Canada:

- where everyone can achieve and maintain quality of life as they age
- where one's quality of life does not depend on where you live or how much money you have
- where everyone has access to public funds and supports to help offset the cost of aging at home
- where publicly funded programs, benefits, and services are adjusted to the cost of living
- where people living alone, independently (or with support) can achieve or maintain quality of life
- where governments at all levels work together to ensure older persons have access to the programs and services they need to achieve and maintain their quality of life

