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## CARING FOR AGING PARENTS? YOU CAN'T DO IT ALONE. HERE IS HOW TO GET SOME HELP.

Caring for aging parents can be as demanding as a full time job. It can involve helping with medical appointments, shopping, dressing and bathing, housekeeping, house maintenance and running errands. Some or all of these tasks are required on a constant, yet often erratic basis, leaving you on call 24/7. Caregiving is taxing – physically, emotionally, mentally and financially – but there are ways of coping, with options that range from getting some help to helping your aging parent make the transition to a full-care retirement home.



You may be able to rely on other family members or friends to help you support aging or infirm parents, and you may even be able to make arrangements with your employer work flexible hours to accommodate the extra load. However, the needs can be erratic, and getting someone on the scene at just the right time can be irritating, and the consequences can be dire. Caring for an aging parent is more than just a distraction. It is an endeavor that can seriously erode your psychological well-being and physical health. It may even put pressure on you to leave the workforce altogether, placing a financial burden on you and your family. Although there are benefits to caring for an elder parent, including

increased closeness to the family member being cared for and satisfaction at having fulfilled one's duty, outsourcing at least some of the care can be better in the long run for you, your family and, ultimately, your relationship with the loved one you are caring for. There may be more value – and less harm – in outsourcing some of the work, leaving you to spend your final days with your parents in a more relaxing, positive way. Outsourcing elder care is particularly crucial when you no longer live near your parents.

## DOING IT YOURSELF

If you feel the need to do it yourself, but you know that you cannot work full time while caring for your parent, you can apply to The Employment Insurance Compassionate Care Benefit provides a basic benefit rate of 55% of your average insurable earnings, up to a yearly maximum insurable amount (\$51,700 in 2018). This means you can receive a maximum payment of \$547 per week in 2018.

EICC benefits are paid to people who have to be away from work temporarily to provide care or support to a family member who is gravely ill and who has a significant risk of death. You can receive them for up to a maximum of 26 weeks, but to be eligible, you must be able to show that your regular weekly earnings from work have decreased by more than 40% while providing care. In other words, you can still work part time, but not full time. You must also show that you have accumulated 600 insured hours of work in the last 52 weeks, or since the start of your last claim (this period is called the qualifying period). You can also receive compassionate care benefits to care for a gravely ill person who considers you a family member, such as a close friend or neighbor.

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*For more information, visit: <https://www.canada.ca/en/services/benefits/ei/ei-compassionate.html>*

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## GETTING HELP

Sometimes you need help with only certain elements of your caregiving regime, and you may be able to access those at the community level. In some areas there is a whole laundry list of services to choose from. Community-funded support provides services such as adult day programs, lawn and snow care, Meals on Wheels and home cleaning. These services are often funded by a combination of provincial, municipal and non-profit funding from organizations such as United Way.

While community support agencies are subsidized, they are not free, and they are not covered by provincial health insurance programs. The fees are usually hourly, but they come in at about 50%-60% of the cost of privately-funded support services, which can cost anywhere from \$15 to \$75 per hour.

Services typically covered by community-funded support include:

- Adult day programs
- Transportation
- Grocery shopping
- Lawn and snow care
- Meals on Wheels
- Wheels to Meals / Congregate Dining
- Friendly visiting
- In-home foot care
- In-home lab testing
- Home cleaning
- Senior's advocacy services
- Elder abuse support
- Support for immigrant seniors
- Hospice care

Getting started with a community-funded program begins with an informal referral or phone call from the family doctor, a family member or neighbor, or a senior may call directly. An assessment will be made by phone or by a home visit, usually by a social worker employed by the community agency. Many seniors augment these subsidized services with privately-funded care to allow them to remain independently in their homes. To find a community-funded support program in your area, check your province's ministry of health website.

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*In Ontario, for example, you can contact the CCAC, the Community Care Access Centre, at <http://healthcareathome.ca>.*

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