

## **Tax Breaks**

We have been asked what tax breaks might be available to a person who takes an elderly parent into his or her home. I am assuming that this decision is being made on an economic basis and that the parent is a person of very modest income. If this is so, then you can declare a parent 65 years of age or older as your dependant in the same way that you can declare a child as your dependant. This will be based upon the income of the parent. If the parent qualifies, then you can declare the parent as an "other dependant". The parent's income cannot exceed \$12,312.00 per annum or the deduction is reduced.

This kind of a tax break does not come close to covering the cost of maintaining a parent in the home, especially a parent who may need assistance with meals, hygiene and errands. In our community, help is available in your own home and this is coordinated through the Community Care Access Center. The cost of it is largely subsidized because it avoids placing a potential patient into a costly institutional setting.

When a parent can no longer be looked after at home, then a decision must be made to look for a retirement home. Most retirement homes are privately owned and operated and will provide assistance with a tub, bath and dispensing of medications as a part of their regular services. Some homes have assisted livings, which means there is a personal care component provided by staff. The cost is usually higher. Many homes can provide or help you arrange for additional personal care assistance, even if they do not have assisted living. This would have to be discussed with the homes to determine the extra cost.

There is a limit to what kind of care can be arranged in a retirement home after which a long-term care nursing home becomes more appropriate. Some retirement homes have a financial subsidy available through the Regional Social Services based on financial need and the completion of an assessment. Space does not permit a detailed discussion of all of the facilities, but this information is available from the Community Care Access Center that will provide a list of retirement homes and other facilities in our community to visit them and obtain other information to make a choice. You can then be placed on a waiting list for the one you have chosen and the Community Care Access Center will contact you when space is available.

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