



**SPOTLIGHT ON
CAREGIVING**

Nova Scotia Caregiver Benefit:

A vital support for family caregivers

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A vital support for family caregivers

Family caregivers are the backbone of Nova Scotia's healthcare system.

Every day, they provide countless hours of unpaid care that allow family members and friends to remain in their homes and communities.

The Nova Scotia Caregiver Benefit is one of the few direct financial supports available to recognize this essential role.

While the benefit does not cover all of the costs associated with caregiving, it provides meaningful assistance that helps ease some of the financial burden many caregivers face.

Why this benefit matters

Earlier this year, the proposed provincial budget briefly put the Caregiver Benefit at risk. Although the proposed 20% reduction was reversed following strong public response, those weeks of uncertainty highlighted two important realities:

- Nova Scotians value and support family caregivers
- Many caregivers still do not know this benefit exists

A benefit that is both **essential** and **under-recognized** is vulnerable in practice, even when it appears secure on paper.

Raising awareness is one of the most important ways we can help protect and strengthen this program for the future.



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About the benefit

Introduced in 2009, Nova Scotia became the first province in Canada to offer a direct financial benefit for family caregivers.

The benefit provides **\$400 per month** (\$4,800 annually) to eligible caregivers who:

- Provide 20+ hours of care each week,
- Support an adult with a high level of disability or impairment, and
- Meet the eligibility criteria established by the Continuing Care Program..

Eligibility is assessed for **both** the caregiver and the care recipient, including financial eligibility requirements for the care recipient.

The benefit is paid directly to caregivers, allowing them the flexibility to use the funds where they are needed most.

How caregivers can use the benefit

Every caregiving journey is different, and caregivers use the benefit in ways that best support their unique circumstances.

Funds may help pay for:



Groceries



Household expenses



Medications



Respite



Transportation



Medical supplies

+ other
caregiving-related costs.



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How caregivers use the benefit



Being the primary caregiver for my aging father, the benefit has relieved some strain of shopping for an additional person. With the cost of living having increased dramatically over the past few years and saving for the future having become more difficult, knowing I have monetary support from the provincial government has helped me put those funds towards paying expenses and not having to choose which bills to honour and which to postpone until the next month.



I use the Caregiver Benefit to pay for my weekly grocery run. It doesn't cover the full cost, but it provides some relief.



For many families, the benefit does not eliminate the financial challenges of caregiving, but it makes a meaningful difference.



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The awareness gap

Many eligible caregivers still do not know the benefit, despite 15 years of its existence.

As of April 2025, 3,303 caregivers in Nova Scotia were receiving the benefit. It's a meaningful number, but still of a fraction of caregivers across the province.

If one in three Nova Scotians are estimated to be caregivers, that is 333,000 people, which means only about 1% of caregivers are currently receiving this support.

Increasing awareness about the benefit remains a key priority, so more eligible caregivers can access support created for them.

Common question: will the benefit increase my taxes?

One reason some caregivers hesitate to apply is the concern that receiving the Caregiver Benefit will move them into a higher tax bracket.

In most cases, this concern is misunderstood. The Caregiver Benefit is taxable income and is reported on a T4A. A caregiver who receives the benefit for a full year will report \$4,800 in additional income.

However:

- Receiving the benefit does not automatically place you into a higher tax bracket
- You would only move into a higher tax bracket if your taxable income was already very close to the next income threshold
- Even then, only the income earned above the threshold is taxed at the higher rate, not your entire income



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Some tax credits that can help

Many caregivers also qualify for tax credits that can significantly reduce or eliminate any tax owing, including (where applicable):

- [Canada Caregiver Credit](#)
- [Medical Expense Tax Credit](#)
- Spouse or Common-Law Partner amount
- Amount for eligible dependant(s)
- Amount for infirm dependant(s)
- Unused tax credit transferred from a spouse of care recipient, including the [Age Amount](#) and [Disability Tax Credit](#)
- [Multigenerational Home Renovation Tax Credit](#)

Every tax situation is unique. Speak with a qualified tax professional or contact the Canada Revenue Agency to ask questions about your case.

Nova Scotia led the way

When Nova Scotia introduced the Caregiver Benefit in 2009, it was the first program of its kind in Canada.

Since then, other Atlantic provinces have recognized the importance of supporting family caregivers through similar initiatives:

- **Newfoundland and Labrador** provides a caregiver benefit for eligible caregivers supporting low-income seniors with high care needs.
- **Prince Edward Island** offers a tiered caregiver benefit based on the care recipient's income.
- **New Brunswick** is developing a caregiver benefit for individuals supporting aging parents.



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Nationally, momentum is also growing. In 2024, the federal government committed to developing a National Caregiving Strategy, which included recommendations for a national caregiver allowance and improved financial supports that better reflect the realities of unpaid caregiving.

Our advocacy

The Nova Scotia Caregiver Benefit is an important investment in caregivers — but more can be done.

At Caregivers Nova Scotia, we believe every eligible caregiver should know about this benefit and be able to access it without unnecessary barriers.

We continue to advocate for:

- Greater public awareness of the Caregiver Benefit.
- Protection of the benefit from future reductions.
- Continued investment so the benefit keeps pace with the rising cost of living.
- Expansion of eligibility so more caregivers can receive support.
- Recognition of caregivers as essential partners in Nova Scotia's health care system.

Recent initiatives, including proposed legislation to strengthen caregiver supports, demonstrate **growing recognition** of the vital role caregivers play. We will continue working alongside caregivers, partners, and government to ensure the Caregiver Benefit evolves to meet the needs of today's families.



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Think you may qualify?

If you believe you may be eligible for the Nova Scotia Caregiver Benefit, contact **Continuing Care** at 1-800-225-7225 to learn more about the application process and eligibility requirements.

Family caregivers save Nova Scotia's healthcare system millions of dollars every year while improving the quality of life of those they support. The Caregiver Benefit is one meaningful way to recognize that contribution.

Our goal is simple: every eligible caregiver should know about this support, be able to access it, and receive a benefit that reflects the realities of caregiving today.