

**SUBMISSION TO THE
STANDING COMMITTEE ON VETERANS AFFAIRS**

**SUBJECT: FEDERAL SUPPORTS AND SERVICES TO
CANADIAN VETERANS' CAREGIVERS AND
FAMILIES**

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THE PLIGHT OF VETERAN CAREGIVERS

Since the enactment of the New Veterans Charter in 2006, the National Council of Veteran Associations has taken the strong position that the government has not sufficiently addressed the plight of veteran families, particularly in circumstances where a member of the family, often a spouse, is required to act in the role of caregiver to a disabled veteran.

It is to be noted in this context that the Veterans Ombudsman's Office recently conducted a study on veteran caregivers entitled "Spouses Supporting Transition" (dated September 21, 2020 - <https://ombudsman-veterans.gc.ca/en/node/279> and <https://ombudsman-veterans.gc.ca/en/publications/reports-reviews/spouses-supporting-transition-literature-review>). This comprehensive OVO report examines a number of highly respected government and academic studies assessing the experiences of caregivers in relation to their support of their veteran spouses to transition from military to civilian life.

The peer review literature contained in the OVO evaluation makes a series of material findings with respect to this veteran caregiver role:

- Spouses of veterans inherit a significant amount of unpaid labour and suffer negative impacts to both physical and mental health immediately prior to, during, and following the veteran's medical release.
- Several studies reported negative career impacts, social isolation, and a sense of loss from the spouses' perspectives as a consequence of military-to-civilian transition.
- Another study referred to the spouse and family as the "strength behind the uniform" and stressed the importance of the support system for the veteran during and after service.

As a matter of legislative background, the Family Caregiver Relief Benefit (FCRB) was introduced by the government in 2015. This program proved to

be clearly inadequate, as it failed to comprehensively provide appropriate financial support for the families of seriously disabled veterans where significant needs of attendance must be provided by a caregiver who often has had to leave his or her employment to do so.

The current Caregiver Recognition Benefit replaced the Family Caregiver Relief Benefit as of April 1, 2018 and provides only a slightly more generous non-taxable \$1,000 a month benefit payable directly to caregivers to ostensibly recognize and honour their vital role.

It is noteworthy that VAC refers to this relatively new Caregiver Recognition Benefit as an indication of the Government's attempt to address the needs of families of disabled veterans. What continues to mystify the veterans' community is why the Government has chosen to "reinvent the wheel" in this area when addressing this need for attendance/caregiving under the New Veterans Charter/Veterans Well-being Act. For many decades, Attendance Allowance under the Pension Act (with its five grade levels) has been an effective vehicle in this regard, providing a substantially higher level of compensation and more generous eligibility criteria to satisfy this requirement. In this context, it must be underlined that the spouses or families of seriously disabled veterans often have to give up meaningful employment opportunities to fulfill the caregiving needs of the disabled veteran – \$1,000 a month is simply not sufficient recognition of this income loss. VAC should return to the AA provision, which potentially generates in excess of \$23,000 per year of non-taxable benefits to those veterans in serious need of attendance, and pay such newly-established benefit to the caregiver directly.

It is not without significance that DND, through its "Attendant Care Benefit" program, has provided reimbursement to seriously disabled veterans of the Afghanistan conflict for payments made to an attendant to look after the Canadian Armed Forces member on a full-time basis. This benefit has been paid to the CAF member at a daily rate of \$100 (\$3,000 a month – \$36,000 a year) for a maximum of 365 days. This policy also implicitly represents a recognition that the financial costs of attendants far exceed the need to address respite. A serious concern remains in the context of such a veteran's transition from DND to VAC as to the fact that the financial

assistance to such families dramatically drops from the DND program to the current VAC Caregiver Recognition Benefit.

In my over 40 years of working with The War Amps of Canada, we have literally handled thousands of special allowance claims and were specifically involved in the formulation of the Attendance Allowance guidelines and grade profiles from the outset. We would indicate that AA represents an integral portion of the compensation available to war amputees and other seriously disabled veterans governed by the Pension Act.

It is of further interest, in our judgment, that the grade levels for these allowances tend to increase over the life of the veterans as the “ravages of age” are confronted – indeed, non-pensioned conditions such as the onset of a heart, cancer or diabetic condition, for example, are part and parcel of the AA adjudication uniquely carried out by VAC under the Pension Act policies in this context.

In addition, we have particularly emphasized with Ministerial officials the above-cited concern that there should be more flexibility attached to the current Caregiver Recognition Benefit as, clearly, “one size does not fit all.” It is extremely relevant in this area that the grading levels available under the Attendance Allowance provisions of the Pension Act give the department a certain degree of discretion and flexibility as to the attendance needs of individual veterans. In our experience, there are numerous examples where substantial distinctions exist as to the need for attendance encountered by seriously disabled veterans.

It is also highly material that NCVA and the Ministerial Policy Advisory Group are proposing a new Family Benefit for all veterans in receipt of a Disability Award. In accordance with the level of disability assessment, this recommendation would provide further support to families and address, to a certain extent, the cost of the veteran’s disability to his or her spouse and/or dependant children. The amount of this benefit would parallel the payments which have been made under the Pension Act for many years as part of the pension received by a disabled veteran who has a spouse and/or dependant children. Once again, the resultant impact of balancing

benefits in this manner under both statutory regimes would be particularly responsive to the current shortcoming in the NVC/VWA insofar as financial assistance to families of disabled veterans is concerned.

In conclusion, NCVA takes the position that the plight of veteran caregivers in Canada requires immediate government attention. In our respectful submission, VAC should follow a “one veteran – one standard” approach” by adopting a comprehensive program model for all veteran caregivers, thereby resulting in the elimination of artificial cut-off dates that arbitrarily distinguish veterans and their caregivers based on whether the veteran was injured before or after 2006.

RECOMMENDATIONS

VAC should:

- a) Incorporate the Attendance Allowance provisions under the Pension Act into the New Veterans Charter/Veterans Well-being Act to address the need for financial support of family caregivers of disabled veterans and, at the same time, help to rectify the financial disparity between the two statutory regimes.
- b) Fine-tune the concept of Attendance Allowance payable to informal caregivers to recognize and compensate the significant effort and economic loss to support injured veterans and ensure access reflects consideration for the effects of mental health injuries.
- c) Create a new family benefit for all veterans in receipt of a Disability Award to parallel the Pension Act provisions in relation to spousal and child allowances to recognize the impact of the veteran’s disability on his or her family.

NATIONAL COUNCIL OF VETERAN ASSOCIATIONS IN CANADA

1 st Canadian Parachute Battalion Association	Korea Veterans Association of Canada
14 th Canadian Field Regiment Association	The Limber Gunners
The 400 Squadron Historical Society (Toronto)	Maritime Air Veterans Association
435-436 & Burma Squadrons Association	Métis Nation of Ontario Veterans Council
Air Force Association of Canada	The Military Vehicle Hobbyists Association
Airborne Regiment Association of Canada	National Prisoners of War Association of Canada
Aircrew Association	Naval Association of Canada, Montreal Branch
The Algonquin Regiment Veterans' Association	Naval Club of Toronto
Armed Forces Pensioners'/Annuitants' Association of Canada	Nova Scotia – Naval Association of Canada
The Black Watch (Royal Highland Regiment) of Canada Association	Nursing Sisters' Association of Canada
Bomber Command Association Canada	Operation Legacy
Burma Star Association	The Overseas Club - Canadian Red Cross Corps (Overseas Detachment)
Canadian Airborne Forces Association	The Polish Combatants' Association in Canada
Canadian Association of World War II Veterans from the Soviet Union	PPCLI Association
Canadian Corps Association	The Queen's Own Rifles of Canada Association
Canadian Fighter Pilots Association	RCAF Prisoner of War Association
Canadian Forces Communications and Electronics Association	Regimental Association for the Toronto Scottish Regiment (Queen Elizabeth The Queen Mother's Own)
Canadian Infantry Association	Royal Air Forces Escaping Society
Canadian Merchant Navy Veterans Association Inc.	Royal Canadian Air Force Pre-War Club of Canada
Canadian Military Intelligence Association	The Royal Canadian Army Service Corps Association
Canadian Naval Air Group	Royal Canadian Naval Association
Canadian Naval Divers Association	The Royal Canadian Regiment Association
Canadian Paraplegic Association	Royal Naval Association - Southern Ontario Branch
The Canadian Scottish Regimental Association	Royal Winnipeg Rifles Association
Canadian Tribal Destroyer Association	The Sir Arthur Pearson Association of War Blinded
The Chief and Petty Officers' Association	The South Alberta Light Horse Regimental Association
Dieppe Veterans and Prisoners of War Association	Submariners Association of Canada (Central Branch)
The Dodo Bird Club of Ex-RCAF Flight Sergeants	Toronto Police Military Veterans Association
Ferry Command Association	The War Amputations of Canada
First Special Service Force Association	War Pensioners of Canada
Halton Naval Veterans Association	War Veterans & Friends Club
Hong Kong Veterans Association of Canada	The Warriors' Day Parade Council
Jewish War Veterans of Canada	White Ensign Club Montreal
KLB (Konzentrations Lager Buchenwald) Club	Wren Association of Toronto