

EXCERPTS FROM THE SPRING 2025

QUOI DE NEUF

**SPÉCIAL
CONDITION
FÉMININE**

**50 ANS
D'ÉVOLUTION
AU QUÉBEC**



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AREQ

Le mouvement des personnes
retraitées CSQ

SUMMARY

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Your English excerpts of *Quoi de neuf* available by regular mail or email?

As a member of AREQ, you receive an issue of *Quoi de neuf* magazine quarterly by regular mail. Afterwards, you also receive by regular mail an English translation of selected articles of each issue (English excerpts from QdN).

In order to better suit your needs, it is now possible to get the English excerpts from *Quoi de Neuf* **by email**. Should this option be more convenient for you, simply advise AREQ by writing to quoideneuf@areq.lacsq.org providing your email address and your name. If you wish to continue to get it by regular mail, **there is no action to take**.

Please note that you will continue to get the French version of the issues by regular mail.



FROM FEMINIST AT HEART TO FEMINIST IN ACTION

My mother was a feminist at heart, and I grew up in a family where respect for the strengths and shortcomings of each family member was paramount, regardless of their age, regardless of their gender. Along with her work as a seamstress, my mom also ran a small sewing supplies shop where women lingered to have a chat or to share a piece of their life story. Since the shop was joined to the house, I soon caught onto how difficult women's lives could be in those days.

Slowly but surely, equality between women and men became an important issue for me, in fact, an integral part of my life. I was always a feminism activist, even as a teenager. When I was sixteen, I got my driver's license, encouraged by my father to be self-sufficient and independent. I even had priority over the car on Saturday nights!

When the Committee on the Condition of Women was created by my union in 1972, I knew I needed to get involved. Taking action to improve the plight of women had long become a powerful theme in my life, and that included recognizing the key role women play in society, advocating for maternity leave, demanding pay equity, to name but a few issues. I always believed that by rallying around common values and common goals, progress can be made. It was in that spirit that I have participated in the feminist movement over the past fifty years.

That spirit has motivated my activism on a number of fronts over the years, and inspired my involvement with AREQ more recently.

Advocating for better living conditions and quality end-of-life care for AREQ members and for all Québec's seniors goes hand in hand with recognizing their participation in our society. Just as we campaigned for women's rights, today we must collectively campaign for measures to maintain the rights of aging people, so that everyone can grow old with dignity.

Having access to quality health care, being able to choose where to live with the possibility of home care services and maintaining purchasing power to ensure quality of life and continued social participation - these are the things that matter to all seniors, whether male or female.

PROVINCIAL TAX CREDITS

► **MARTINE FAUCHER**
Financial Planning and Analysis Advisor

Tax filing season is upon us and, as in previous years, *What's New* is providing a summary of the main refundable and non-refundable tax credits you can claim if you meet the eligibility requirements, noting the main changes for 2024. For more details concerning the eligibility criteria, please see Revenu Québec's official documents.

Refundable tax credits*

Solidarity (Guide p. 11, Schedule D)

The solidarity tax credit is a refundable tax credit designed to help low- and middle-income households. It has three components, namely the housing component, the QST component and the component for individuals living in northern communities. You do not have to be eligible for all three components to receive this credit.

The credit is calculated based on your situation on December 31 of the previous year. Therefore, for the payment period from **July 2025 to June 2026**, the solidarity tax credit is calculated based on your situation on **December 31, 2024**.

To receive this tax credit, you must meet all

the requirements, apply for it (using Schedule D) when you file your income tax return and be registered for direct deposit. If you had a spouse and he or she lived with you, only one of you can apply using Schedule D. Note that, if you failed to apply for a previous year, you have four (4) years to claim this credit.

Home Support for Seniors

(Line 458, Schedule J and Brochure IN-151)

If you are 70 or over, the tax system provides financial assistance, in the form of a refundable tax credit, for expenses related to home support services.

- The tax credit is equal to 38% of your eligible expenses, and may be reduced based on your family income.
- If you had a spouse on December 31, 2024, and he or she qualifies, and you live together, only one person can apply for the couple.
- Eligible expenses are based on your situation and type of dwelling.

To claim this tax credit, you must complete Schedule J when you file your income tax return. If you meet the eligibility requirements, you may also apply for advance payments (Form TPZ-1029).

*Note: you cannot claim expenses related to services provided to you by a person (or their spouse) who is claiming the caregiver tax credit for you.

Medical Expenses (Line 462, Point 1)

You may qualify for a refundable tax credit if you meet the following conditions:

- Your work income is equal to or greater than the minimum amount established for the year;
- You reported, on your income tax return, an amount for medical expenses or the disability supports deduction for goods and services.

Caregiver (Line 462, Point 2 and Schedule H)

The caregiver tax credit has 2 components.

- Component 1: Caregivers providing care to a person aged 18 or older who has a severe and prolonged impairment in mental or physical functions and who, as certified by a health care professional (form to be attached), requires assistance with a basic activity of daily living.

The credit applies whether or not the caregiver lives with the care receiver.

- You did not receive any remuneration for the care you provided;
- No one, other than your spouse, is claiming an amount for you as a dependent or for medical expenses.

The credit can be up to \$1,453 or \$2,906 (with cohabitation).

- The period of assistance or cohabitation lasted at least 365 consecutive days, including at least 183 days in 2024.

- You lived with this person in a dwelling of which you or the care receiver (or your spouse or the care receiver's spouse, if he or she lived with you) was an owner, co-owner, tenant, co-tenant or subtenant (private seniors' residences and CHSLDs do not qualify).
- The credit can be split among several caregivers if each of them has lived with or supported the person being cared for, for a period of at least 90 days in 2024, for a total of 365 consecutive days (including at least 183 days in 2024) for all caregivers.

➤ Specialized Respite Services

You can claim an additional amount of up to \$1,560 if you paid for specialized respite services (1) for the care and supervision of an eligible care receiver you lived with who has a severe and prolonged impairment in mental or physical functions.

- (1) The person providing these services to you must hold a recognized diploma (see guide).

Independent Living Tax Credit for Seniors (Line 462, Point 24 and Schedule B)

You may be entitled for a refundable tax for 2024, if :

- You were 70 or older on December 31, 2024;
 - You or your spouse incurred expenses:
 - For the purchase, lease or installation of eligible equipment or fixtures to maintain independent living in your place of residence (the first \$250 does not qualify).
- See the guide for the list of eligible equipment or fixtures.
- For one or more stays (maximum of 60 days) in a functional rehabilitation transition unit.

The credit is equal to 20% of the eligible expenses. These expenses must not have been used to claim any other tax credit (e.g., for medication or home support).

Seniors' Assistance (Line 463, Form TP-1029.SA)

You may be entitled to the Seniors' Assistance Tax Credit if

You were or your spouse was 70 or older on December 31, 2024;

Your family income (Line 275 of your income tax return) did not exceed \$64,730 or \$119,345 if you had an eligible spouse (\$81,680 if only one of you is 70).

If your spouse is eligible, you can choose to share the credit.

The amount of the tax credit can be up to \$2000 if you did not have a spouse, or \$4,000 if you had a spouse on December 31, 2024 and you are both 70 years old.

Revenu Québec will calculate for you the amount of the tax credit to which you may be entitled, even if you do not claim it when you file your tax return.

Non-Refundable Tax Credits**

Age Amount, Amount For A Person Living Alone Or Amount For Retirement Income (Line 361, Schedule B)

You may claim a non-refundable tax credit if you are in one of the following situations:

You were or your spouse was, as of December 31, born before January 1, 1960;

- You maintained and ordinarily resided in a dwelling in which you lived alone throughout the year covered by the claim (or only with one or more persons under the age of 18, or with
- your child(ren), grandchild(ren) or great-grandchild(ren) aged 18 or older who were full-time students);
- You or your spouse, as of December 31, received eligible retirement income (or your spouse transferred part of his or her eligible retirement income to you).

Medical Expenses (Line 381)

You can claim a non-refundable tax credit if you paid medical expenses that exceed 3% of your net income (Line 275 of your tax return). If you had a spouse on December 31, you must add your spouse's net income to your net income. See the guide for a list of eligible expenses.

The medical expenses must have been paid during a period of 12 consecutive months for you, your spouse or a person who was a dependent. You must keep your receipts.

Don't forget to include the premium you paid for the ASSUREQ Health Insurance Plan (under Medical Expenses).

Note: the amount will already appear on your tax return if you received a T4A and use the "Pre-fill my return" option.

➤ 12 consecutive months

- To qualify for the tax credit, the medical expenses must have been paid in a period of 12 consecutive months chosen by you and ending in the year for which the tax return is being filed..
- If the period you choose is different from the calendar year, you must indicate this on your tax return. From one year to another, you can choose the period that is most advantageous for you, provided the period does not overlap with a previously chosen period.

➤ Contribution Paid to the Québec Prescription Drug Insurance Plan

You can include the premium you paid in the calculation of your medical expenses if the period you have chosen includes December 31 of the year for which the premium was payable.

For example, include the 2024 premium (Schedule K) provided December 31, 2024 is included in the period of 12 consecutive months used to calculate your medical expenses. If your period included December 31, 2023 instead, include the premium paid in 2022 if it was not already claimed.

Expenses For Medical Services Not Available In Your Region (Line 378)

You can claim a non-refundable tax credit if, during the tax year, you paid for travel or moving expenses to obtain medical services that were not available in your area (200 km or more).

You must have paid these expenses for yourself, your spouse or a dependent.

Career Extension Tax Credit (Line 391)

You can claim a non-refundable tax credit if you were 60 years or older on December 31, 2024 and you are reporting eligible (from employment or a business) of more than \$5,000 for the year.


The maximum credit is \$1,540 if you were 65 or over, and \$1,400 if you were between 60 and 64.

Tax Credit for Donations and Gifts (Line 395)

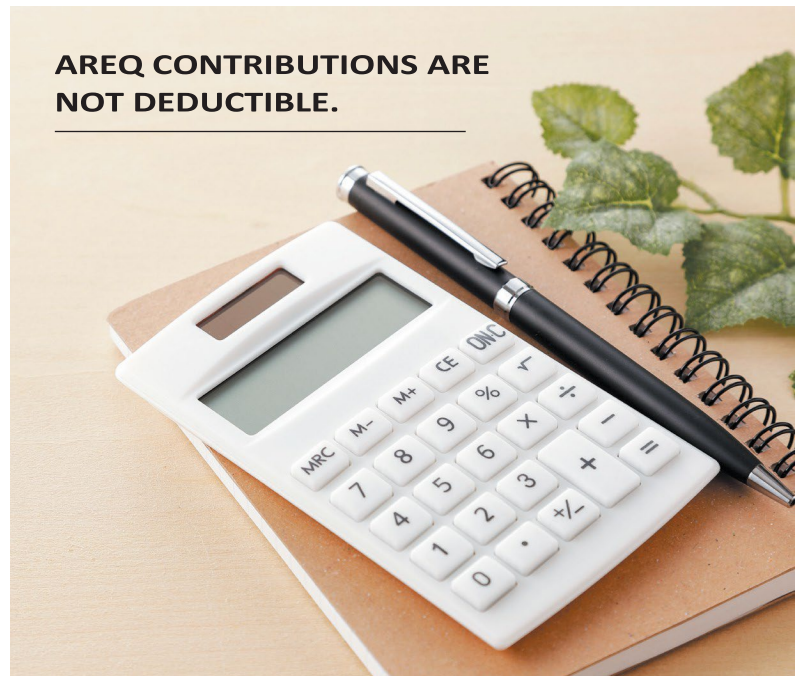
If you made a donation to a qualified charity for which you have an official receipt, you can claim this tax credit. The credit rate is 20% on the first \$200 and 24% on the rest.

Retirement income splitting: Did you know that you can choose to have a portion of your retirement income transferred to your spouse's income calculation to reduce family taxes?
(See Line 245, Schedule Q of the guide for details.)

The summary of refundable and non-refundable tax credits is taken from Revenu Québec's 2024 Guide to the Income Tax Return (TP-1).

 **You can also find a description of the tax credits online in the tax credit section at:**
<https://www.revenuquebec.ca/en/citizens/tax-credits/>


AREQ CONTRIBUTIONS ARE NOT DEDUCTIBLE.



Federal Tax Credits

Some tax credits and deductions are also available on your federal income tax return, including:

- Age amount;
- Medical expenses and refundable medical expense supplement;
- Canadian caregiver amount;
- Donations
- Multigenerational home renovation tax credit.

 Since the federal income tax guide was not available at the time we wrote this article, we suggest you consult the guide on the Canada Revenue Agency's website:

<https://www.canada.ca/en/revenue-services/forms-publications>

*A refundable tax credit is an amount that can be given to you even if you have no income taxes to pay.

*A non-refundable tax credit, also called a "tax reduction credit", is an amount that reduces or cancels the taxes you owe.

AREQ (CSQ)
320, rue Saint-Joseph Est, bureau 100
Québec (Québec) G1K 9E7

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