Parents Supporting Family Members With Disabilities Urged to Review Available Tax Credits

Families supporting loved ones with disabilities may be missing valuable Canadian tax credits. Learn what parents should review and claim.

RICHMOND, BRITISH COLUMBIA, CANADA, September 28, 2026 /EINPresswire.com/ -- Every year, Advanced Tax Services provides personal tax consultations for families in Richmond. Navigating the CRA's nuances as a non-accountant can feel overwhelming for many residents. These concerns include whether we qualify for this tax deduction, how much to claim, or if we claimed it correctly for the disability tax credit.

> Families often focus on the immediate costs of providing care but may not realize that an approved Disability Tax Credit can affect several areas of their tax and benefit situation”
>
> *Azim Dahya*

Advanced Tax, a local CPA accounting firm, takes the position that disability tax planning is often treated as a single-credit issue, when families may need to consider the Disability Tax Credit (DTC), transfers of unused disability amounts, the Child Disability Benefit, eligible medical expenses, and other caregiver-related provisions together.

The potential impact reaches a significant number of Canadian households. Statistics Canada reported that 27% of Canadians aged 15 and older—nearly 8 million people—had at least one disability in 2022.

More recent Canada Revenue Agency data shows that approximately 1.73 million Canadians had an accepted DTC certificate in effect at the end of 2024. DTC eligibility is considerably narrower than the broader definition of disability used by Statistics Canada, so the figures are not directly comparable.

For 2026, the federal disability amount is $10,341, providing a federal tax reduction of up to $1,448 for an eligible individual. Where the person with the disability cannot use the full amount, eligible unused amounts may, in some circumstances, be transferred to a supporting family member.

Parents should review not only whether their family member qualifies, but whether unused amounts, previous tax years and related benefits have been properly considered. The CRA allows eligible taxpayers who were approved for previous years but did not claim the disability amount to potentially adjust returns going back up to 10 years. DTC eligibility can also provide access to related programs, including the Child Disability Benefit and Registered Disability Savings Plan.

Advanced Tax Services recommends that families periodically review disability-related tax eligibility, particularly after receiving a new DTC approval or when a dependant's circumstances change.

Nick Cheung
Mapo SEO
+1 604-726-3720
email us here
Visit us on social media:
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