



CNIB Foundation Recommendations to the House of Commons Standing Committee on Human Resources, Skills and Social Development, and the Status of Persons with Disabilities

COVID-19 impact on Canadians with sight loss

There are 1.5 million Canadians living with significant and irreversible sight loss today. These Canadians are already at greater risk of social isolation and reduced community participation than their sighted peers. The COVID-19 pandemic has significantly increased these risks with higher levels of social isolation and new barriers to accessing essential services in a world defined by physical and social distancing.

CNIB is working hard during COVID-19

CNIB is Canada's largest and longest-standing organization serving Canadians with sight loss. As soon as COVID-19 began unfolding we knew our community needed us now more than ever.

Over our 100 plus years of operation, CNIB has endured previous World Wars and pandemics. In those unprecedented times, as is the case today, the critical nature of what we do must continue. Our teams immediately went to work in developing new programs and new outreach that would respond to the needs that COVID-19 was creating.

Since March, hundreds of new virtual programs have reached thousands of participants – and we've only just begun. Additionally, our staff and volunteers have taken on comprehensive telephone campaigns, reaching out to our entire community of clients to offer vital information on community programming.

CNIB Foundation urges the Government of Canada to support Canadians with disabilities through the COVID-19 pandemic

Over the past several weeks, CNIB Foundation has heard from Canadians with sight loss from coast to coast to coast about financial hardship that has ensued due to the COVID-19 pandemic. Many Canadians who receive provincial disability income supports also rely on part-time jobs to make ends meet – but this does not always amount to over \$5,000 per year. This means Canadians with disabilities who have lost their part-time jobs due to the pandemic are not eligible to receive the Canada Emergency Response Benefit (CERB). Without the income from part-time jobs, and with no help from the federal government, Canadians with disabilities are struggling to pay for groceries, prescriptions, medical expenses, and transportation.

Those who meet the \$5,000 threshold and are eligible for the CERB face another economic barrier – the potential for their Provincial or Territorial government to claw back their monthly disability supports because of the income from the CERB.

Canadians with disabilities who rely on social assistance programs to make ends meet often live in poverty, and programs like the CERB must not create further inequities.

The CNIB Foundation is urging the Government of Canada to consider those Canadians with disabilities who want to work, and who are trying to join the workforce despite the systemic and engrained barriers to participation that are so often faced. Canadians with disabilities are falling through the cracks of the Government's COVID-19 pandemic response because they are either ineligible for the CERB, or because taking the CERB will see them in a precarious financial position for months to come, as their provincial or territorial disability supports are clawed back.

In response to this, CNIB Foundation recommends that the federal government work with Provincial and Territorial governments to ensure that any direct financial support to persons with disabilities are not clawed back because they are receiving income from other programs, such as the CERB. CNIB Foundation is pleased to see that the Government of British Columbia has already committed to such an approach.

CNIB Foundation also recommends that the federal government offers further supports for Canadians with disabilities and their caregivers, in the form of direct payments. Additional support can come through changes to the Registered Disability Savings Plan (RDSP) to enable people with disabilities the ability to save more for their retirement.

According to Employment and Social Development Canada, the maximum CPP disability pension in 2018 was \$1335.83, with an average monthly payment of \$971.23. This means the average person with a disability in Canada who is receiving assistance from CPP is making less than half of what the Government of Canada has deemed a basic necessary income of \$2,000 per month through the CERB.

CNIB Foundation recommends the Government of Canada increase social assistance supports to persons with disabilities to be in line with the CERB payments of \$2,000 a month even after the pandemic. This increase will ensure people with disabilities who rely on government supports will have a basic living income and help stop the cycle of poverty that so many Canadians with disabilities find themselves in.

Support Canadians with disabilities access and retain employment opportunities

The COVID-19 pandemic saw almost all Canadian workplaces rapidly respond and change the way they do business. For Canadians with disabilities, including Canadians who are blind or partially sighted, working from home poses a unique set of challenges when it comes to workplace accommodations. Employers may be unsure of how to support employees with disabilities during this transition, and employees with disabilities may need extra support from their employer during this time.

CNIB Foundation is urging the Government of Canada to support people with disabilities as they transition to virtual roles during the pandemic, and to continue this support as employees with disabilities return to their jobs and try to re-enter the workforce as the crisis passes.

CNIB Foundation recommends the Government of Canada create capacity in existing programs to support people with disabilities while working from home or trying to enter

the workforce after the pandemic. This can flow through the Opportunities Fund or the Enabling Accessibility Fund to include support for assistive technologies and devices.

Additionally, CNIB Foundation recommends the Government of Canada set up a national program that would cost share the purchase of assistive devices to help with employment and educational opportunities for Canadians with disabilities.

Support for non-profits and charities who have a mandate to help Canada's most vulnerable

CNIB's diverse revenue generation has taken a hit during the COVID-19 pandemic. Our projection is that we will not return to pre-pandemic revenue levels for almost two years. Even with the help of CEWS, all the work that we do to support Canadians with sight loss will be in jeopardy if the CNIB Foundation cannot raise significant revenue. We cannot allow Canadians with sight loss to become further isolated and prevented from accessing imperative programs and services.

We urge the federal government to provide financial incentives for organizations who serve the most vulnerable in our society, such as Canadians with disabilities.

CNIB Foundation recommends a sector stabilization fund for non-profits and charities. Any non-profits and charities who receive funding from a sector stabilization fund must commit to a strategy showing quarterly revenue growth – stabilization amounts can be decreased as revenues grow each quarter, until revenues are back to pre-pandemic levels. CNIB Foundation recommends that non-profits and charities be required to report on philanthropic undertakings and accomplishments to prove this commitment.

CNIB Foundation also recommends that the federal government provide access to capital for non-profits and charities, similar to the Canada Emergency Business Account. We recommend access to capital is scaled to the size of the organization and an incentive of 25 percent loan forgiveness of the original balance if the loan is paid in full within a two-year period. Such a program would help CNIB Foundation and other non-profits restore revenues to pre-pandemic levels much faster.

With over 170,000 charities and non-profits in Canada, there are diverse sets of needs based on size, scope, and annual operating budgets. CNIB Foundation, and other organizations that are similar in size, scope and geographic diversity, should have a straightforward pathway to apply for funds through the Emergency Community Support Fund.

CNIB Foundation recommends that funds through the Emergency Community Support Fund should flow directly to organizations in different ways, dependent on the size and reach of the organization. We recommend that funds flow to organizations in the following way:

- Small and local non-profits (<1M budget) and Medium-size, singular demographic serving non-profits (<25M budget): funding should flow in a similar way as the Emergency Community Support Fund
- Large, multi-demographic serving non-profits (>26M budget): funding directly administered through the Government of Canada

Conclusion

As Canada's largest and longest-standing organization serving Canadians with sight loss, the CNIB Foundation has responded to the COVID-19 pandemic by providing hundreds of virtual programs that see thousands of participants from coast to coast to coast.

However, as a registered charity, the CNIB Foundation cannot provide direct income support to Canadians who are blind or partially sighted. The CNIB Foundation is urging the Government of Canada to make the financial security of Canadians with disabilities a priority during this pandemic.

Without support from the federal government, the CNIB Foundation will not be able to continue our innovative programs and powerful advocacy that change what it means to be blind today for the 1.5 million Canadians living with sight loss. We urge the Government of Canada to provide financial benefits and incentives for organization who serve the most vulnerable in our society, such as Canadians with disabilities.

Recommendations

1. The CNIB Foundation recommends the Government of Canada work with Provincial and Territorial governments to ensure that any direct financial support to persons with disabilities are not clawed back because they are receiving income from federal programs, such as the CERB.
2. The CNIB Foundation recommends that the federal government offers further supports for Canadians with disabilities and their caregivers, in the form of direct payments.
3. The CNIB Foundation recommends additional support to persons with disabilities by making changes to the Registered Disability Savings Plan (RDSP).
4. The CNIB Foundation recommends the Government of Canada create capacity in existing programs to support people with disabilities while working from home or trying to enter the workforce after the pandemic. This can flow through the Opportunities Fund or the Enabling Accessibility Fund to include support for assistive technologies and devices.
5. The CNIB Foundation recommends the Government of Canada set up a national program that would cost share the purchase of assistive devices to help with employment and educational opportunities for Canadians with disabilities.
6. CNIB Foundation recommends the Government of Canada increase social assistance supports to persons with disabilities to be in line with the CERB payments of \$2,000 a month even after the pandemic.
7. CNIB Foundation recommends a sector stabilization fund for non-profits and charities prioritized for organizations serving those most vulnerable, such as persons with disabilities.