



**disability
without
poverty**

**le handicap
sans
pauvreté**

Written Submission for the Pre-Budget Consultations in Advance of the Budget 2023

By

Disability Without Poverty

October 7th 2022

Recommendations

In order for the Canada Disability Benefit (CDB) to be available to eligible disabled people by 2023, following the passing of Bill C-22, we ask that the Government of Canada commit \$10B annually to deliver this benefit. Based on the context in our submission, we estimate roughly 1 million Canadians will be eligible for the benefit, thus informing our recommendation for the Benefit's annual budget.

To support the delivery of the investment, we recommend:

- That the Canada Disability Benefit, a supplementary benefit, be a minimum of \$1000/month, index linked to inflation.
- That all people who receive the following benefits are eligible for the Canada Disability Benefit:
 - provincial disability welfare programs
 - DTC
 - CPP-D/QPP-D
 - Veterans benefits
- That the government considers a benefit cut-off point of no less than \$54,000.

Rationale

The aim of the Canada Disability Benefit is to lift disabled Canadians out of poverty, closing a massive hole in our federal social safety net. The government has set wide poverty reduction goals, and the introduction of this benefit will be a major step towards achieving those goals, given that **disabled people are overrepresented to a factor of 2:1 in Canadians that live in poverty**. The aims of the poverty reduction strategy are the same as the aims of the Canada Disability Benefit - living with dignity, fostering equal access to opportunity and inclusion, and improving resilience and security.

Context:

Canada has a proud history in disability rights and legislation, from Section 15 of the Canadian Charter of Rights and Freedoms (1982) to the Accessible Canada Act (2019). Signing on to the United Nations Convention for the Rights of People with Disabilities (2010) and the Optional Protocol (2018) further demonstrated this commitment. Article 28 of the Convention says that “States Parties recognize the right of persons with disabilities to an adequate standard of living ... and shall take appropriate steps to safeguard and promote the realization of this right without discrimination on the basis of disability.”

The commitment eliminating poverty for disabled people in Canada was signalled in the Speech from the Throne in 2020 by announcing the Canada Disability Benefit. Currently, Bill C-22 – *the Canada Disability Benefit Bill* – is at Second Reading in the House of Commons. On September 20th 2022, the Minister of Employment, Workforce Development and Disability Inclusion Carla Qualtrough opened the debate by setting this benefit in the context of Canadian history, from former Prime Minister Lester B. Pearson saying that no senior should live in poverty in 1967, from which came the Guaranteed Income Supplement, followed in 2016 by the current government saying no child should live in poverty, from which came the Canada Child Benefit. The Minister followed this by saying:

“Today, I begin with the following declaration: in Canada, no person with a disability should live in poverty.”

Unfortunately, far too many people with disabilities live in poverty. Statistics Canada (2018)ⁱ report that while 10% of people without disabilities live below the poverty line, **14.6% of those people with milder disabilities live below the poverty line, rising to 28.3% for those with more severe disabilities.** Furthermore, this data is pre-pandemic. We know that the pandemic has disproportionately affected people with disabilities.

The disconnect between disability assistance programs and other programs has been highlighted most keenly with pandemic relief programs. Valerie Jacob has launched a discrimination challenge under the Canadian Charterⁱⁱ based on her inability to access programs like CERB. Disabled people often refer to this as being “legislated into poverty”. Furthermore, the Auditor General says that “Government doesn't have a clear picture of the hard-to-reach people not accessing benefits meant to support them”ⁱⁱⁱ, so

that even when there are programs in place, not enough is done to connect the dots between the available benefit and our most vulnerable Canadians.

However, the pandemic is not entirely to blame. **People with disabilities lived in poverty before the pandemic, and it has worsened during the pandemic.** Canadians who are eligible for federal, provincial, or territorial disability assistance receive an income that is at most two thirds of the official poverty line and often as little as half of the official poverty line. For example, in Toronto, Canada's Official Poverty line is \$2006 whereas the Ontario Disability Support Program payment (ODSP) is \$1169. Only 3 of the 13 provincial and territorial disability assistance programs are index linked. As we see inflation rise, these programs fall further behind, and people with disability live in even more abject poverty.

On a daily basis, we hear stories of people having to make choices between medication and food, not being able to afford the transportation to services and medical appointments. Access to affordable, accessible housing is another major stress point for disabled people living in poverty. For some people, the situation is even more dire. Madeline^{iv} may choose to end her life with Medical Assistance in Dying (MAID) in the coming months because she cannot afford to pay for the treatments she needs to live. Unfortunately, Madeline is not alone, as we hear stories of other people with disabilities who choose to access MAID due to poverty, not terminal illness.

It also needs to be considered that being disabled costs more than not being disabled. While Canada has yet to collect data on this, research in similar countries (UK, Australia, Ireland) tells us that **having the median level of disability costs 40% more than not being disabled, while being severely disabled cost 65% and more.** Therefore, calculations of disability poverty that fail to recognize this, underestimate the level of disability poverty in Canada.

Amount of Canada Disability Benefit

We have heard repeatedly that the intention for this benefit is that it is a supplement to those benefits offered by provinces and other federal disability assistance programs, and that this supplement be a fixed amount to all eligible disabled Canadians. **Given the goal of lifting all disabled Canadians out of poverty, the level of this monthly payment must be sufficient to lift all disabled Canadians out of poverty, no matter where they live.** Establishing this figure is complex. Canada's Official Poverty line has over 50 different amounts, established by community characteristics and the Market Basket Measure. Disability assistance payments range from federally available programs like the Canada Pension Plan – Disability to provincial assistance payments, where available, - and all of differing amounts.

We believe that a fair amount, initially, to lift disabled Canadians above our current poverty measure is a **Canada Disability Benefit supplement of \$1000 a month, index linked to inflation.**

However, as mentioned previously, we know that being disabled comes with additional costs. We believe that that for future years, **the government must research and establish the amount of these additional costs and raise this supplement accordingly.**

Eligibility for the Canada Disability Benefit

We believe that those who have **already qualified for a provincial, territorial or federal disability assistance payment must be considered as eligible for the Canada Disability Benefit.**

Forcing disabled people is continually to jump through bureaucratic hoops for benefits that they clearly qualify for is demeaning, time consuming and expense. Given the current lack of family physicians, requiring that eligibility be certified by a doctor yet again will be an impossible barrier for many disabled Canadians. To build these requirements into a new benefit would reinforce the exact negative behaviours that the Auditor General report highlights.

We believe that roughly 1 million disabled Canadians would be eligible for this benefit, and therefore estimate the amount in this budget to be roughly \$10B annually.

Benefit Cut-off Amount

Disabled Canadians who can work, want to work. However, that work is often temporary and low paid. For this work to benefit disabled Canadians, we believe that **the benefit cut-off amount needs to take this into account and should be no less than \$54,000.**

A disability inclusive economy ensures that the money people with disabilities need to lift them out of poverty ultimately returns to our economy, as this money is spent on rent, groceries, utilities, transportation and specialized disability goods and services like equipment and care provisions. **People with disabilities are ready to play their full role as citizens working to aid Canada's recovery out of the pandemic.** They possess a unique spending power. Those who are capable are ready to work and all people with disabilities want to be part of seeing Canada prosper and grow in the years ahead. We look to this Budget to support them in having the wherewithal to do this.

In Minister Qualtrough's speech for the second reading of Bill C-22, she said:

"In Canada, we are moving beyond the disability community mantra of "nothing about us without us", in recognition of the fact that every decision the government makes, every program that is designed and every service that is delivered impacts persons with disabilities. We have moved to the shortened version of "nothing without us", because everything is about us."

We would ask that the FINA committee reflect on this as they consider the decisions they make. Every decision made does indeed impact disabled people, and we ask for your backing for financial support of the Canada Disability Benefit in the 2023 Budget.

For more information, please contact:

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ⁱ <https://www150.statcan.gc.ca/n1/pub/89-654-x/89-654-x2018002-eng.htm>

ⁱⁱ <https://www.thestar.com/business/2021/11/26/cerb-and-crb-discriminated-against-canadians-with-disabilities-new-charter-challenge-claims.html>

ⁱⁱⁱ https://www.oag-bvg.gc.ca/internet/English/parl_oag_202205_01_e_44033.html

^{iv} <https://ipolitics.ca/2021/11/15/the-disabled-are-choosing-to-die-because-they-cant-afford-to-live/>