

POSITION ON INCOME SECURITY



POSITION STATEMENT

People with intellectual disabilities must have the income and resources they need to secure a good quality of life and fully participate in all aspects of their communities. Where income support is required to assure income security, it must provide an adequate and appropriate income in a progressive, responsive and non-punitive manner. People with intellectual disabilities must have the means to live life with dignity.

POLICY CONTEXT

Canadians with disabilities and their families face staggering rates of poverty that are inexcusable in a prosperous country like Canada. We know that:

- Almost 75% of adult Canadians with intellectual disabilities living alone are living in poverty.
- 45.5% of working age adults with an intellectual disability indicate they receive provincial/territorial social assistance.
- People with disabilities comprise a significant portion (from 22 – 67%) of social assistance recipients in provinces and territories.

In Canada, we have created poverty as the most likely outcome of life with a disability. People with disabilities and their families lack the disability supports, employment supports and income supports they need to live free of poverty, isolation and exclusion.

DISCUSSION

Income security for people with intellectual disabilities is not simply about money. Poverty results not just from the absence of money but the absence of opportunity. Poverty strips people of their dignity. Recently, people with intellectual disabilities shared that poverty means having to go without; having to choose between paying bills and buying groceries; having to rely on doctors for free medical samples; having to buy second rate food.

Assuring income security requires tackling the multiple factors that contribute to making people with intellectual disabilities disproportionately vulnerable to poverty; in particular, disability supports, employment related supports and income support.

When we consider that two million Canadians with disabilities lack one or more of the disability related supports they need to go to school, to be engaged in their community, to get – and keep – a job; that nearly 70% of adults with intellectual disabilities have less than high school education levels and only 15.5% have participated in any form of post secondary-education; or that only 25% of working-age adults with intellectual disabilities are employed, it is no surprise that poverty is the likely outcome for the vast majority of people with intellectual disabilities. Added to this is stigma and stereotypes about the employment capabilities of people with disabilities. Patterns of isolation, marginalization and exclusion start early and have lifelong impact.

As long as people with intellectual disabilities continue to be excluded from the labour market there will be an unnecessary over-reliance on social assistance in this country. Our current systems of income support are failing to provide people with intellectual disabilities the income supports they need to prosper. Built-in disincentives (loss of medical/dental benefits and other disability related supports, loss of housing subsidies, clawback of benefits etc) represent real financial risk for people with intellectual disabilities considering an employment opportunity.

As a consequence, going to work makes many people with intellectual disabilities more vulnerable than staying on an outdated, inadequate income program. Further, across the country social assistance levels are vastly inadequate. According to the National Council of welfare, in all provinces and territories, benefit levels fall below the after-tax low-income-cut-off.

Effective poverty reduction and income security measures will require Federal/Provincial/Territorial collaboration. We know that disability supports, which are predominantly within provincial/territorial jurisdiction, play a transformational role in the lives of people with disabilities. Additionally, Provincial Territorial social assistance programs are in need of reform and modernization to better meet the needs of people with disabilities. Social assistance programs were never designed to be a long-term income support measure. At all levels, a new framework for income support is needed.

An expanded federal role in income security for Canadians with disabilities would free-up resources at provincial and territorial levels for re-investments in much needed supports and services. A collaborative effort to address income support and improve other mainstream income protections and savings mechanisms would dramatically reduce the reliance on social assistance by people with disabilities. To be meaningful and effective, new investments should not impact existing benefits or eligibility for other needed supports.

INCLUSION CANADA'S CALL TO ACTION

In the long-term we must look at expanding and enhancing the federal role in providing non-stigmatizing, non-punitive direct income support to people with disabilities. In the short term, the Federal Government could take immediate steps to address the poverty of Canadians with disabilities by:

1. Making the Disability Tax Credit refundable for low-income Canadians
2. Establishing an advisory committee – reporting to both the Minister of Human Resources and Skills Development and the Minister of Finance – to explore options for expanding the federal role in income support for people with disabilities
3. Making those eligible for Canada Pension Plan Disability Benefits automatically eligible for the Disability Tax Credit.
4. Making Canada Pension Plan Disability Benefits non-taxable
5. Expanding Employment Insurance Sick Benefits to 52 weeks