



Federal Budget 2022-23

*Written Pre-Budget Submission to
The Honourable Chrystia Freeland
Minister of Finance
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Abstract

This submission details options for federal investment in solutions that enable people with disabilities to move beyond poverty, access meaningful employment and live independent and connected lives in their homes and communities.

Amanda MacKenzie | National Director, Public Affairs
amackenzie@marchofdimes.ca

Introduction

March of Dimes Canada is pleased to present its Pre-Budget Submission to the Minister of Finance for Canada's fiscal year 2022-23. As a contracted agency and key stakeholder in delivering an array of services for Canadians living with disabilities and their families, caregivers and friends, March of Dimes Canada welcomes the opportunity to deliver ideas and insights into how we can build a more equitable and inclusive Canada.

In developing this submission, March of Dimes Canada has listened to the priorities communicated to us by our community and stakeholders. We have two priorities for investment in the 2022-23 Federal Budget:

1. **Financial security for people with disabilities**

March of Dimes Canada is asking the federal government to invest in initiatives that advance financial security and reduce poverty for people with disabilities, enabling them to not just survive but thrive. First, we are asking that the design and implementation of the Canada Disability Benefit (CDB) and broader Disability Inclusion Action Plan is prioritized, as a key investment lift people with disabilities out of the cycle of poverty. Importantly, we ask the federal government to invest in a highest standard of delivery and access for the CDB and all federal disability benefits, as well as ensure there are no provincial/territorial claw backs. Second, March of Dimes Canada is asking the federal government to ensure equitable, accessible employment opportunities for Canadians with disabilities by increasing federal funding for employment services.

2. **Supporting independence at home and in the community**

March of Dimes Canada is also requesting federal funding to develop a program which provides Canadians with disabilities and seniors the means to modify their homes and/or vehicles to facilitate independence and community-dwelling, as well as aging-in-place and accessible transportation for employment and community participation. A federal home and vehicle modifications program, modeled on March of Dimes successful partnership with the province Ontario, would positively impact Canadians with disabilities and seniors, as well as flow economic stimulus to the home renovations and vehicle modifications sectors as part of COVID-19 recovery.

About March of Dimes Canada

Founded over 70 years ago, March of Dimes Canada is a national charity committed to championing equity, empowering ability, and creating real change that will help people living with disabilities across the country unlock the richness of their lives. As a leading service provider, resource, and advocate, we're paving the way for people living with disabilities to experience full and meaningful lives in an inclusive world.

March of Dimes Canada delivers services under three core program areas:

- **Community Support Services** provide assistance to people with disabilities to enable them to live in their community and remain in their own homes, through the provision of attendant care services, brain injury services and other supports with the activities of daily living.

- **Community Programs and After Stroke** enhance independence, community participation and quality of life for people with disabilities and stroke survivors.
- **Employment Services** provides comprehensive support through a range of services to assist people with disabilities achieve their employment goals and employers achieve their workforce needs.

Financial security for people with disabilities

In Fall 2020, March of Dimes Canada conducted a survey of more than 1,000 members of our community impacted by disability. We learned that a key issue for Canadians with disabilities is financial security. Indeed, of all systemic barriers they face, financial concerns were found to be the biggest barrier, with 66 per cent of respondents identifying finances as a barrier.¹ Provincial social assistance programs simply don't cover monthly expenses, particularly in Canada's urban centres where Canadians with disabilities have chosen proximity to their communities, health practitioners and social support systems over financial sustainability.

In fact, people with disabilities are twice as likely than those without disabilities to live in poverty, and make up 41% of low-income earners.² The 2017 Statistics Canada Canadian Survey on Disability clarified the economic challenges and sacrifices Canadians living with disabilities have to contend with in their day-to-day lives. The costs of living with disability, which vary widely based on the type and severity of an individual's disability and their corresponding needs, may range from hundreds to thousands of dollars annually. As a result, some forgo needed aids and devices, medications and other supports; in fact, as many as 26 per cent – or over 1.6 million – of Canadians with disabilities report having an unmet need in these areas due to cost.³

With the goal of ending disability poverty in Canada once and for all, March of Dimes Canada encourages federal investment in financial supports that enable Canadians with disabilities to not just survive but thrive.

The Canada Disability Benefit

March of Dimes Canada applauds the Prime Minister and Minister of Employment, Workforce Development and Disability Inclusion commitment to a major new income support, the Canada Disability Benefit (CDB), which will make a major contribution to lifting millions of Canadians with disabilities out of a cycle of poverty and move toward true independence. The CDB will, if implemented according to principles of inclusion, equity and accessibility, provide Canadians with disabilities a basic income to access the benefits of living in Canadian society.

March of Dimes Canada requests that the federal government, with leadership from the Minister of Employment, Workforce Development and Disability Inclusion, act swiftly to work with stakeholders including March of Dimes Canada to continue to develop and implement the Disability Inclusion Plan and CDB. Time is indeed of the essence as the COVID-19 recovery provides an opportunity to include Canadians with disabilities in re-building our economy and society.

While the CDB will be modeled on the existing Guaranteed Income Supplement, no other details of this important new income support program have been announced. March of Dimes Canada encourages the Minister and Cabinet to ensure provincial and territorial governments are not permitted to claw back any portion of the CDB, and that employment is not disincentivized for Canadians with disabilities who rely on income support programs to be stable as they transition back to work.

Optimized Infrastructure and Interface Processes for Federal Disability Benefits

Accompanying the design of this new federal benefit, it is crucial that investments are made to ensure that there are no barriers to access for eligible recipients. During the course of decades of work with Canadians with disabilities and their families, friends and caregivers, and in results from our Fall 2020 survey, March of Dimes Canada has learned that the barriers Canadians face in accessing the federal disability benefits they are eligible for have proven to be challenging.

It is well documented that there are numerous barriers experienced by persons with disabilities when accessing existing federal disability benefits, as detailed by the Canada Revenue Agency's Disability Advisory Committee in regard to the Disability Tax Credit (DTC) and Registered Disability Savings Plan (RDSP).⁴ For example, it is estimated that only 40% of eligible Canadians utilize the DTC.⁵

March of Dimes Canada applauds the federal government's commitment to providing a highest standard of service delivery and access for all government programs, services and benefits, through "undertaking a comprehensive review of access to federal disability programs."⁶ This is a much-needed undertaking. March of Dimes Canada encourages the Minister of Employment, Workforce Development and Disability Inclusion to consult broadly with stakeholders to determine a path forward.

We recommend the Minister endeavour to ensure the process is rooted in a simple, one window approach to accessing eligibility information, application processes and benefits management. This approach would be a tremendous step forward in meaningfully and positively impacting how Canadians with disabilities interact with the system that provides their income, eliminating what is currently a significant stress for Canadians who need their government to act as a compassionate and helpful facilitator.

Employment services

An important piece of the financial security puzzle for many people with disabilities is access to inclusive, accessible and meaningful employment. But for far too many people with disabilities, there are still too many barriers to work. In our Fall 2020 survey, more than half (57 per cent) of respondents indicated that they experienced employment barriers such as difficulty finding a job and/or work environment that properly accommodates them.⁷ People with disabilities who can work need to know there will be a job for them which meets their needs and gives them the opportunity to fully participate in the workforce.

To that end, March of Dimes Canada recommends that the federal government, with leadership from the Minister of Employment, Workforce Development and Disability Inclusion, with support from the Minister of Labour, implement federally-funded employment services for Canadians with disabilities and ensure Canadians with disabilities have equitable and inclusive access to employment opportunities.

March of Dimes Canada also anticipates the Minister of Labour's leadership on the accelerated review of the Employment Equity Act and the timely implementation of improvements to increase employment inclusion for equity-seeking groups.⁸

Supporting independence at home and in the community

March of Dimes Canada has a long history of providing direct service to Canadians with disabilities of all ages and stages of life. We understand the challenges the people we serve face every day in trying to figure out how to afford to adapt their homes to meet their changing needs, or in finding reliable and accessible transportation to work, to health appointments, and to participate in social recreation in their communities.

Canadians with disabilities have had to make additional, difficult sacrifices through the COVID-19 pandemic such as giving up much-needed care in their homes because the risks they face are too great. People living with disabilities of all ages need to know they will always be able to choose to remain in their homes and get where they need to go. In fact, a 2021 survey commissioned by March of Dimes Canada found that while over three-quarters (78 per cent) of Canadians want to age in their current homes, just 26 per cent predict they'll be able to do so.⁹

For this reason, March of Dimes Canada encourages investments that will enable people with disabilities to remain safe and independent in their homes and communities.

Home and Vehicle Accessibility Services

March of Dimes Canada recommends that the federal government, with leadership from the Minister of Seniors and supported by the Minister of Employment, Workforce Development and Disability Inclusion and the Minister of Families, Children and Social Development, work with March of Dimes Canada to invest in the development of a program which provides Canadians with disabilities of all ages with grants to modify their homes and/or vehicles. Home and vehicle modifications of this nature enable people with disabilities to remain in, or return to, safe, accessible homes and have accessible transportation for work and community participation.

A federal home and vehicle modifications program would make an immediate and escalating impact in ensuring seniors can successfully age-in-place at home, and Canadians with disabilities can be independent and participate meaningfully in their communities. March of Dimes Canada has more than twenty years' experience partnering with the Government of Ontario on the successful Home and Vehicle Modification Program, which has enabled

thousands of Ontarians with disabilities to achieve their goals of avoiding hospital or long-term care, improving access to their homes, enabling essential activities of daily living and enhancing independence in their communities. We propose that piloting a similar program in lesser-served jurisdictions outside Ontario could be a fit for the Ministry of Seniors' Age Well at Home Initiative, announced in 2021. We urge the Minister of Seniors to release details about how the Age Well at Home Initiative Fund will be spent in the upcoming fiscal year.

¹ March of Dimes Canada. March of Dimes Canada Strategic Planning Stakeholder Consultation Project, 2020. Unpublished report provided by Strategic Navigator.

² Wall, K. [Low income among persons with a disability in Canada. Statistics Canada](#), 2017. Retrieved February 15, 2022.

³ Morris, S., Fawcett, G. et al. "[A demographic, employment and income profile of Canadians with disabilities aged 15 years and over, 2017](#)". Canadian Survey on Disability Reports, released November 28, 2018. Retrieved February 19, 2021. Retrieved February 15, 2022.

⁴ CRA Disability Advisory Committee, [Second Annual Report of the Disability Advisory Committee](#), 2020.

⁵ Standing Senate Committee on Social Affairs, Science and Technology, [Breaking Down Barriers: A critical analysis of the Disability Tax Credit and the Registered Disability Savings Plan](#), 2017. Retrieved February 15, 2022.

⁶ Trudeau, Rt. Hon. J. P. J. [Minister of Employment, Workforce Development and Disability Inclusion Mandate Letter](#). December 16, 2021. Retrieved February 15, 2022.

⁷ March of Dimes Canada, 2020.

⁸ Trudeau, Rt. Hon. J. P. J. [Minister of Labour Mandate Letter](#). December 16, 2021. Retrieved February 15, 2022.

⁹ March of Dimes Canada, [Transforming Lives through Home Modification: A March of Dimes Canada National Survey](#), 2021.