



**Submission to the Standing Committee on Finance
for the 2024 Canada Federal Pre-Budget Consultations**

On behalf of Defend Disability

Recommendations:

- 1. Make necessary financial commitments to the Canada Disability Benefit in Budget 2024 to ensure the Benefit amount is sufficient to raise people with disabilities at least thirty percent above the Government of Canada's Market Basket Measure poverty line. This will help account for the extra costs associated with living with a disability while raising people with disabilities out of poverty.**
- 2. Make housing affordable again by investing in safe, secure, accessible and deeply affordable housing options and expanding the availability of portable housing benefits so that people with disabilities who are already housed in private market rentals, remain housed.**

Introduction:

After years of tireless advocacy by Canadians living with disabilities, the *Canada Disability Benefit Act* received royal assent on June 22, 2023, creating a new supplemental income for people living with disabilities. Defend Disability recognizes the efforts of the federal government, under the leadership of Honourable Carla Qualtrough, former Minister of Employment, Workforce Development, and Disability Inclusion, to pass this important legislation, which is a positive step towards providing financial security and dignity to low-income working-age persons with disabilities and fulfilling Canada's obligations under the [UN Convention on the Rights of Persons with Disabilities](#) (CRPD).

Poverty impacts differently across diverse and intersecting social identities or demographics, resulting in varying experiences and intensified challenges relative to overlapping structural barriers. According to government data, more than 1.4 million Canadians with disabilities live in poverty. Persons with disabilities are also overrepresented in deep poverty - people whose family disposable income is below 75% of Canada's Official Poverty Line. [In 2018, 30% of people in deep poverty had a disability](#). For far too long, people with disabilities have relied on inadequate social assistance programs that trap them in poverty by providing the bare minimum on which to survive, and penalizing those who are married and/or employed.

The Canada Disability Benefit has the potential to pave the way for increased financial security and a more inclusive life for millions of Canadians with disabilities. Building on the [recommendations](#) included in our submission on Bill C-22 to the House of Commons Standing



Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities (HUMA), and the Senate Standing Committee on Social Affairs, Science and Technology (SOCI), Defend Disability urges the federal government to ensure that the Canada Disability Benefit and its implementation are sufficiently-resourced in the 2024 Budget.

The success of any federal disability support program will rely heavily on our country's ability to respond to the [systemic housing affordability crisis](#) and pervasive [homelessness](#) that are gripping communities large and small from coast to coast to coast. Without a safe, secure, adequate, affordable and accessible place to call home, it is impossible for any of us to succeed. Leaving something as foundational to our very existence as housing to the whims of the profit-driven private market has proven to be an unmitigated disaster. Housing costs have far outpaced inflation while [wages for the majority of Canadian residents have failed to keep pace](#). The links between poverty, disability and homelessness are well documented.

[In the early 1990s](#), the Canadian government stopped investing federal dollars in housing construction outside of First Nations Reserves, unwittingly starting the slow roll towards the financialization of the housing market. Throughout the 1960s, 1970s and 1980s, Canada built affordable housing units for its residents by the tens of thousands annually. In the 1980s, the average house was about [three times the average annual salary](#), while today, that ratio is closer to 10 times the average salary.

In the early 2020s, the Canadian government introduced a suite of housing affordability policies, including the co-development with provinces and territories of the Canada Housing Benefit, a portable housing subsidy to help renters bridge the gap between insufficient income and the actual cost of rent, which was intended to last over eight years. In Ontario in 2023, [Toronto spent its entire annual budget by May](#), dashing the hopes of thousands of residents who desperately need it in the absence of affordable housing stock. Approximately 70% of people on social assistance in Ontario, including people with disabilities, live in market rentals.

Our recommendations, when implemented, will meaningfully support people living with disabilities in Canada.

Recommendation #1

Make necessary financial commitments to the Canada Disability Benefit in Budget 2024 to ensure the Benefit amount is sufficient to raise people with disabilities at least thirty percent above the Government of Canada's Market Basket Measure poverty line. This will help account for the extra costs associated with living with a disability while raising people with disabilities out of poverty.

Our members with lived experience of disability are acutely aware of the extra costs that come with living with a disability. While we appreciate that investments have been made to support the Canada Disability Benefit consultations, we now need the benefit to be fully costed to ensure



persons with disabilities are not forced to live in poverty. We recognize that while crafting the regulations for the *Canada Disability Benefit Act*, the Governor in Council will take the *Official Poverty Line* as defined in section 2 of the *Poverty Reduction Act* and the additional costs associated with living with a disability into consideration, as per [S 11 \(1.1\) of the Canada Disability Benefit Act](#).

To secure individual autonomy, self-determination, and full economic, political and social inclusion, we strongly recommend that Budget 2024 invest an amount that, while supplementing pre-existing disability programs, is [at least thirty percent](#) above the local Market Basket Measure of poverty to account for expenses including, but not limited to the purchase and/or maintenance of medical or technical aids/devices, home modifications, dietary supplements, and mental/physical therapies that are not covered by public healthcare.

Recommendation #2

Make housing affordable again by investing in safe, secure, accessible and deeply affordable housing options and expanding the availability of portable housing benefits so that people with disabilities who are already housed in private market rentals, remain housed.

Budget 2024 must include significant investments in housing, including vastly expanding the Canada Housing Benefit to provide portable housing benefits in lieu of affordable housing stock, and social housing construction that is deeply affordable for people with disabilities on fixed or low incomes.

Any construction in which the Canadian government invests must include [universal design](#), which has been shown to not increase costs during construction, rather than renovating after the fact, which does cost more.

About Defend Disability and the expertise informing our recommendations

Defend Disability has a rich composition and a history as a powerful provincial disability justice advocacy group. From across Ontario, our members include people with lived experience of disability and poverty, frontline health providers, social policy experts, legal practitioners, health-specific NGOs, community agencies and anti-poverty and disability rights advocates.

Our diverse membership is grounded in lived experience and informs our comprehensive understanding of disability and the financial supports required to allow persons with disabilities to secure individual autonomy, self-determination, and full economic and social inclusion.



Since 2018, we have engaged with matters relating to policy and funding of the Ontario Disability Support Program (ODSP), the social assistance program in Ontario for people with disabilities. We helped lead successful efforts to persuade the Ontario Government to reverse its plan to revise the ODSP definition of disability, which would have limited access to ODSP. We also successfully raised concerns with delayed access to justice at the provincial Social Benefits Tribunal where ODSP cases are adjudicated.

We have participated in discussions with the Minister of Children, Community and Social Services, Members of the Provincial Parliament and the City of Toronto on critical issues including social assistance rates, government investments, and the need for stakeholder consultations and how to include meaningful co-design processes regarding Ontario's current once-in-a-generation transformation of social assistance.

Conclusion:

As Canada works to create a more equitable society, it is vital that the needs of people with disabilities are included. While the cost of living and affordability crisis soar, leading to growing inequality, it must not be forgotten who is disproportionately burdened by these crises. Defend Disability remains committed to working with the government toward ensuring that communities can thrive and prosper and offer our support as civil partners in advancing the best interest of our communities.