



# NHCC

NEUROLOGICAL HEALTH CHARITIES CANADA

## **Disability income security and support models**

Neurological Health Charities Canada (NHCC) has recommended, among other needed changes, that the Government of Canada commit to examining other disability income security and support models to Canada's needs, for example, guaranteed/basic income models and Australia's National Disability Insurance scheme.

Brain conditions often lead to disability. Those who develop a brain condition in adulthood may need to leave their jobs prematurely. Others, particularly children who were born with or developed a brain condition shortly after birth, are not able to work at all. For all, insufficient access to mobility equipment, expensive medications and other therapies, adaptations to homes and specialized transportation bring the threat of financial insecurity for the whole family.

Income insecurity also affects caregivers. Nearly a quarter of parents whose children have a brain condition reported financial problems such as pay cuts, demotions and/or the ability to work outside the home. For both people living with brain conditions and caregivers, this means personal financial insecurity, and for society, fewer people contributing to the economy.

NHCC believes it is time for the next government to include Canadians affected by brain conditions in existing federal government programs, and to commit to look at disability income security models used in other jurisdictions.

### **Guaranteed/basic income models**

- A number of jurisdictions, including ones in Canada, have explored and indeed implemented, various models of guaranteed/ basic income models. The most well known in Canada is the Guaranteed Income Supplement (GIS) that is paid to low-income Canadian seniors. A number of academic studies have found that those who receive GAI have significantly better mental health and improved health overall. Several have concluded that these improvements are likely to yield reduced health care costs, which may offset the costs associated with program expansion.  
<https://pdfs.semanticscholar.org/cf0f/ad0f79214bc05f26a785c1b76858d11499c4.pdf>
- Several provinces have experimented with guaranteed/ basic income models. In the late 1970s, Manitoba piloted a joint federal-provincial initiative in low-income households in Winnipeg and rural Dauphin. The short-term project was largely to test the model but did yield benefits such as reducing stigma associated with poverty. It also found work incentives were not reduced for the most part.  
<https://www.queensu.ca/sps/qpr/sites/webpublish.queensu.ca.qprwww/files/files/22%20international%20perspectives%20guranteed%20annual%20income.pdf>
- More recently, Ontario initiated a pilot basic income program in three communities to test how a basic income might help people living on low incomes better meet basic needs as well as improving outcomes such as food security, mental health, overall health, housing stability, employment. With the change of government, the project has been discontinued; no results are available.

- Finland has concluded a three-year pilot of a basic income model and is now analyzing the results before determining whether it will be expanded. That decision is expected in 2020.  
<http://www.nordiclaborjournal.org/i-fokus/in-focus-2018/nordic-working-life/article.2018-06-19.3754995539>

#### **National Disability Insurance Scheme – Australia**

- Australia has created a disability insurance program to support people with a permanent and significant disability that affects their ability to take part in everyday activities. Under the program, people with disabilities receive funding to allow them to purchase support services based on individual needs. One purpose of the program is to eliminate the disparity of services for people with disabilities living in different parts of the country. Unfortunately, disparity of services for Canadians with disabilities is all too prevalent in Canada as well.  
<https://www.dss.gov.au/disability-and-carers/programmes-services/for-people-with-disability/national-disability-insurance-scheme>

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