



AAN POVERTY REDUCTION

Date/Time:
November 15th, 2022 /1:30pm –3:30pm

Location: Zoom
<https://us02web.zoom.us/j/87857857181>

Chairs: Allyson Dann, Margot Brunner

In Attendance:

Allyson Dann (Calgary Fetal Alcohol Network)
Angie Brown (Self-Advocate)
Brad Robertson (Community Advocate)
Colleen Huston (Disability Action Hall)
Darryl Janzen (Cerebral Palsy Alberta)
Kathleen Biersdorff (Albertans Advocating for Change Together)
Kavin Sheikheldin (Self-Advocate)
Keri McEachern (Self Advocacy Federation)
Laura Nauta (Ambrose University)
Levi Nilson (Cerebral Palsy Alberta)
Lloyd (Self-Advocate)

Melissa Vande Schoot (Independent Living Resource Centre of Calgary)
Mezaun Lakha-Evin (Alberta Ability Network)
Meri Topchieva
Patti Desjardine (University of Calgary)
Ryan Popplestone (Office of the Advocate)
Sam Mason (Voice of Albertans with Disabilities)
Shane Rempel (Southern Alberta Brain Injury Society)
Tasha M (Independent Living Resource Centre Of Calgary)
Vivienne Momoh (Community Advocate)
Amanda Lawlor (Winder Inclusive Communities Service)

Meeting Minutes

Land Acknowledgement
Welcome and Introductions

Spotlight Series:

Disability Without Poverty Bill C-22

- September 2022 Prime Minister Trudeau announced a commitment to the Canada Disability Benefit.
- Across this country people with disabilities are living 40-50% below the poverty line.
- The working class received CERB within 2 weeks of the COVID-19 announcement which was followed by seniors and students. The emergency supplement for people with disability was not announced until 6-7 months after everyone got theirs.
- Did a Parliamentary E-petition regarding the re-introduction of the bill that got almost 18,000 signatures and was presented before Parliament.
- This is the same Bill that was dissolved by Parliament last year that was re-introduced again. Currently, it has gotten through the second reading and it's before the Parliamentary Committee known as HUMA.
- Disability Without Poverty has made a presentation and a submission along with many other disability organizations.
- HUMA will report back to Parliament for the third reading. If there are no changes to the bill during that time, there should be no reason not to pass it during the third reading.

- Once the Bill passes the third reading it will go through the Senate.
- Advocating for the bill to be budgeted for this spring and deliver the benefit to people with disabilities by September 2023.
- People with disabilities will be using the supplemental money they receive to improve their quality of life by spending it on necessities. Thereby, more money would go into the economy making more communities thrive.
- There is no specified amount at this time because the amount will be determined by regulation. As inflation is an ongoing occurrence, it would be wise not to include a specific amount in legislation, as the law is harder to change rather than regulation. With regulation, when inflation goes up again, it would be easier to re-index it.
- DWP's stance on amending the legislation to include seniors is that it might never pass if they start including more details. Once the legislation is finalized, advocacy to start including amendments, such as including seniors to Bill C-22, will start. They can additionally advocate for supplemental benefits for seniors as there's already GIS for seniors and the child benefit for families.
- Minister Qualtrough is one of our biggest champions and will help the disability community get the representation and services they need.
- One way the community can support is by contacting their MPs and telling them to make Bill C-22 legislation as soon as possible.
- DWP will be doing a postcard campaign directed at the Minister of Finance asking her to give the money into the hands of people. The postcard will be introduced in December and people should start mailing it out to the Minister's office in January. DWP is making digital copies of the postcards so agencies can include their logo and send it out to their clients, friends, and family.

Ambrose University Insurance Study

- A couple of years ago, there was a hailstorm that destroyed a lot of Calgary homes around the NE. The previous research project was a community-led initiative to document the impacts of the hailstorm, hear people's stories, and provide ideas to the insurance industry about how they can better support people should this happen again.
- They recently got funded for a follow-up research project to assess the barriers to accessing insurance for different population groups, specifically more marginalized groups.
- A lot of people weren't aware of what their insurance policies covered and that to start an insurance claim, they needed to pay a lump sum upfront before the process can begin. Many people didn't have \$2000 saved up after the hailstorm due to COVID-19 layovers.
- The study focuses on auto, home, and tenant insurance and ends in December. If anyone wants to have a conversation about their experience with insurance, please contact Laura Nauta at laura.nauta@ambrose.edu or 403-700-0364.
- This study is only for Calgary residents at this time.

RDSP

- The CPAA received a grant earlier this year for the Registered Disabilities Savings Plan (RDSP) and they have been working on it since early March.
- The main goal is to increase awareness of the grant as many people aren't aware of its existence or its benefits.
- In a study done by the CRA, less than 33% of eligible Canadians have opened up an RDSP. Where the remaining 67% of Canadians don't have an RDSP, and half of those aren't aware of the program's existence.
- There is a lot of misinformation about the program. It has few barriers to entry while its benefits hugely outweigh any barriers.

- The eligibility requirements are 1) Be a resident of Canada 2) Have a valid Social Insurance Number 3) Have the Disability Tax Credit 4) Under the Age of 60.
- Some benefits are that it provides long-term financial stability, has huge government contributions available, and is a low-maintenance account with little obligation.
- Some key aspects are that the account is easy to set up, the RDSP has no impact on any other federal or provincial benefits, anyone can contribute to RDSP including family and friends, beneficial for all income levels, and there is nothing to lose by opening an account but lots to gain.
- The government contributes up to \$90,000 over the lifetime of the account. They annually contribute until December 31st of the year when the beneficiary turns 49.
- If your income is under \$32,797 a year the government puts in \$1000/year. There is no personal contribution is needed. Up to \$20,000 from bonds are available.
- As this is a long-term saving plan, there are massive government claw backs if the beneficiary withdraws before they turn 60. For every dollar taken out, the government takes back \$3.
- Do the following steps to get an RDSP: 1) See if they qualify for DTC and apply for it 2) Keep the letter of determination in a safe place 3) Meet with a financial advisor 4) Open RDSP and other long-term savings platforms 5) Contribute and re-evaluate regularly.
- The RDSP does not affect any other governmental supports such as the RRSP. It comes in addition to any other supports.
- The beneficiary can include in their will if they want their RDSP contributions to go to their family. All the beneficiary's contributions as well as the government contributions from 10 years before the death will be forwarded to the beneficiary's individual of choice. The circumstances around forwarding RDSP contributions after the beneficiary's death can differ and be complicated, please advise your financial advisor.
- Some banks don't have many available resources or information regarding opening up an RDSPs. However, this has started to slowly change in the last 6-7 months.
- There are some Financial Advisors independent of banks that run their businesses on RDSPs. Instead of going to a bank, people can also open an RDSP with them or other financial services.
- If anyone has any questions, please contact Levi Nilson at lnilson@cpalberta.com or 403-219-3618.

Topics of Discussion:

Community Learning Canada Disability Benefit

- If you would like to register or know more, please click here:
<https://www.eventbrite.com/e/community-learning-canada-disability-benefit-tickets-465347315347>

Cost of Living Survey

- This survey was sent out in May 2022 and has been collecting responses until now. The survey will be closing within the next couple of days as we got more than 450 respondents.
- 86.16% of respondents self-identified as having a disability while 13.84% of respondents identified as not having a disability or didn't want to share. This is a good representation of what people with disabilities are experiencing in the current climate.
- More than 40% of respondents answered that they cannot pay their full rent



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which is why they're either living with parents, roommates or struggling every to pay the full amount every month.

- When asked how people are surviving without necessities a lot of people stated that they're going without.

New Meeting Date for December

- ***The new meeting date will be December 13th and not December 20th due to office closure, and many people taking vacations for the holidays.***

Action Items:

- A position paper will be created based on the results of the survey and will be submitted to the government by IDPD on December 3rd, 2022.

Wrap-Up/Adjournment

Next meeting:

Date: December 13th, 2022

Time: 1:30 pm – 3:30 pm

Location: Zoom