

# Allowances in Institutions and the Canadian Disability Benefit Act

This is a plain language document of a research paper. The research paper is called  
**Institutional Allowances and the Canadian Disability Benefit Act.**

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## SUMMARY

This paper is about people who live in institutions. It is about how little money they get for an allowance. This money is meant to cover many things. The allowances are not enough to cover basic needs like a cell phone and an internet plan or clothes and other needs. The allowance for people living in institutions should be at least \$1,000 per month.

## THE ISSUE

People with disabilities who live in institutions and have low income get a monthly allowance. This includes people with disabilities in group homes and long term care spaces. These allowances are meant to cover the cost of clothing, internet and cell phone plans. The allowances are also used for medications that are not covered by provincial drug plans. Federal programs for disability support are meant to address low rates of income across the country. These programs must include labelled people who are living in institutional settings. Right now they cannot access the same rate of income supports available to those living in the community.

## BACKGROUND – ALLOWANCES IN INSTITUTIONS

People with disabilities who live in the community may be able to get provincial disability income support. But those who live in institutions are not able to use these programs. They cannot use the full rate of support that people living in the community can. This is because the provinces think they have their needs met by having shelter and food in the institution. Costs for shelter and food are paid by the province directly to the institution.

Instead, these residents get a monthly allowance. It is sometimes called a 'personal needs' or 'comfort allowance'. This allowance is the only source of income they get. It is meant to cover the cost of the following kinds of items and services.

- Cell phone plans
- Clothes
- Internet plan
- Drugstore medications
- Recreation
- Hair cuts
- Period products
- Other monthly personal needs

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Table 1 shows the current amounts of allowances for each province. These allowance rates show how it is impossible for this group to afford personal items and services. They cannot have an adequate quality of life with so little personal income.

**Table 1** shows the allowance funding and program name for each province.

Province	Allowance Rate	Program Name
British Columbia	\$220	Comforts Allowance
Alberta	\$340	Modified Living Allowance
Saskatchewan	\$265	Personal Living Benefit
Manitoba	\$370	Disposable Income for Personal Expenses
Ontario	\$149	Personal Needs and Comfort Allowance
New Brunswick	\$135	Comfort & Clothing Allowance
Newfoundland	\$150	Personal Care Allowance
Prince Edward Island	\$123	Personal Need Allowance
Nova Scotia	\$300	Comfort Care Allowance

## KEY POINTS TO CONSIDER

There is a new national disability benefit being developed. It is called the Canadian Disability Benefit. It is meant to reduce poverty for working age people with disabilities. It will also help Canada to meet its responsibility under the Convention on the Rights of Persons with Disabilities. If people with disabilities in institutions are not able to get this benefit then Canada may not meet its responsibility.

It is assumed that people who live in institutions have all the basic comforts they need. But many do not. They have to pay for things like cell phone or internet or clothes. The allowance they get is much too low to cover all these costs. The allowance rates were compared to the actual costs for these items. It is obvious that people who get this allowance cannot afford all the items it is meant to cover. The cost of even some of these items is more than the allowances are.

Most people with disabilities in Canada are forced to live in lifelong poverty. Over 75% of adults with intellectual disabilities who live outside the family home live in poverty. People with intellectual or developmental disabilities who live in institutions in poverty have worse outcomes than other people. They have higher levels of mental illness. They are more likely to develop other health issues as well. Poverty is a barrier to being involved in the community and making social connections.

## RECOMMENDATIONS FOR CHANGE

People with disabilities live in extreme poverty because of the low rates of social assistance. These should be changed by federal laws. There should be a livable income of at least \$2,200 per month for people with disabilities. This can be done through putting together all forms of government income support.

This should be done for people living in the community. It should also be done for people living in institutional spaces. They should get at least \$1,000 per month in personal allowance. This would help to bring them up to the poverty line. It will help them cover the cost of basic needs. These include cell phone, internet costs, transportation and clothes and other basic needs.