



# The VOICE of Albertans with Disabilities

December 1, 2023

## Summary of the Canada Disability Benefit Act

From: Employment and Social Development Canada

The following summary provides an overview of the Canada Disability Benefit Act. This summary is not a legal document and is not intended for use in interpreting the Act <https://www.canada.ca/en/employment-social-development/programs/disabilities-benefits/bill-summary.html>



### Introduction

On June 2, 2022, the Government introduced the Canada Disability Benefit Act (Bill C-22) in Parliament. The legislation received Royal Assent on June 22, 2023.

### Preamble

The preamble notes that working-age persons with disabilities are more likely to live in poverty than other working-age Canadians. It notes that they often face barriers to employment. It also outlines Canada's framework of laws to address the financial and social barriers that persons with disabilities face. This framework includes:

- the Accessible Canada Act
- the Canadian Charter of Rights and Freedoms
- the Poverty Reduction Act

The preamble also notes that progress in reducing poverty helps Canada to:

- realize international obligations under the United Nations Convention on the Rights of Persons with Disabilities, and
- reach the United Nation's Sustainable Development Goals
- To address the financial and social barriers that persons with disabilities face, the Act recognizes the importance of engaging with the disability community, in the spirit of "Nothing Without Us". It also recognizes persons with disabilities may face additional barriers because of their gender, racialized or Indigenous status or other intersecting identities.

The Act also recognizes importance of engaging with provincial and territorial governments when developing income supports and other services. They are important because they already provide many supports and services to persons with disabilities.

### Purposes of the Act

The purposes of the Act are to reduce poverty and support the financial security of working-age persons with disabilities.

### Canada Disability Benefit

A person is eligible for the Canada Disability Benefit if they meet the criteria and conditions that will be set out in the regulations.

### General

People applying for the Canada Disability Benefit must provide specific information in their application.

To administer and enforce the Act, the Act allows the Minister to ask for and use an applicant's Social Insurance Number.

To carry out the purposes of the Act, the Minister may enter into agreements with any department or agency of the Government of Canada. The Minister may also enter into agreements with any department or agency of a province, with the approval of the Governor in Council. The Minister must make public any agreement entered into.

The Act states that the benefit cannot be assigned, charged, attached or given as security. It is not subject to bankruptcy or insolvency laws. But it is subject to court orders, such as those under the Family Orders and Agreements Enforcement Assistance Act.

The Consolidated Revenue Fund will be the source of all benefits payable under this Act.

People may appeal decisions relating to their ineligibility for the benefit, the amount of the benefit they receive, or other issues that will be specified in the regulations.

### Regulations

- Within 12 months of this Act coming into force, the Governor in Council may make regulations across a range of matters relating to the Canada Disability Benefit and the Minister must provide persons with disabilities from a range of backgrounds with meaningful and barrier-free opportunities to collaborate in the development and design of these regulations.



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The possible regulations include:

- establishing eligibility criteria
- establishing the benefit amount, including requiring that it be indexed to inflation
- related to applications, including providing for an application process that is without barriers, as defined in Accessible Canada Act
- respecting the appeal process, and reviewing or re-considering the decisions made under the Act
- concerning retroactive payments to persons who do not apply in the time specified but meet the eligibility criteria
- applications, payments and appeals made on behalf of persons who are incapable of managing their own affairs
- cases where applicant or beneficiary dies
- allowing the Minister to fix administrative errors
- recovery of overpayments and debts
- establishing offences (for knowingly using false information or making misleading representations, for example, in applying for a benefit) and administrative penalties, such as a fine

Additionally, in making regulations on the amount of a benefit, the Governor in Council must take into consideration:

- the Official Poverty Line
- the additional costs associated with living with a disability
- the challenges faced by those living with a disability in earning an income from work
- the intersectional needs of disadvantaged individuals and groups; and
- Canada's international human rights obligations

### Progress reports

Two progress reports are required after the Act comes into force. Within 6 months after the Act comes into force, the Minister must present a report that sets out how she met the obligation to engage and collaborate with the disability community on the development of regulations.

Within one year after the Act comes into force, the Minister present a report on the progress made in the regulatory process. The reports must be published on the website of the Department of Employment and Social Development Canada (ESDC).

### Parliamentary review

Parliament will review the Act, as soon as possible once this section has been in force for 1 year, 3 years after that, and every 5 years after that.

Consequential amendment to the Income Tax Act  
Amends paragraph 241(4)(d) of the Income Tax

Act by adding a subsection after subparagraph (vii.5) about providing taxpayer information to an official.

### Coming into force

An order by the Governor in Council will set the date that the Act comes into force, but it must be on or before first anniversary of royal assent (June 22, 2023). Consult the Act: <https://laws-lois.justice.gc.ca/eng/acts/c-3.45/page-1.html>

## How AI Is Improving Hearing for Canadians with Hearing Loss

By Sheila C. Serup, President Calgary Branch of CHHA



For Canadians with hearing loss, artificial intelligence (AI) is significantly improving hearing and connection in many ways.

Already AI is enhancing auto-captioning, expanding the capacity of hearing aids and assistive devices, and may provide future tools for communications such as transitioning sign language to text and to speech.

### How AI is Expanding the Processing Capacity of Hearing Devices

Currently 1.5 billion people worldwide live with hearing loss. The World Health Organization predicts that by 2050, this number will increase to 2.5 billion. Ensuring that all people with hearing loss have access to hearing support, tools and resources is beginning to correlate to developments in technology and equipment with AI.

"Hearing aids, like all technological devices, are advancing at a staggering rate," observes audiologist Dr. Carrie Scarff, lead audiologist at her clinic Audiology Innovations based in Calgary and Red Deer, Alberta.

"Current hearing aids use aspects of artificial



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intelligence (AI) to improve their processing of the user's sound environment," she explains. "They 'listen' to your environment and can determine if you're in a restaurant or a coffee shop, an echoey lecture hall, or walking in your dog park with plenty of dogs barking in the background for example."

"They use their immense computational power to monitor and then compare information to millions of sound examples. They then process these sounds for you almost instantaneously and provide more selective enhanced sounds to your ears and brain. The goal is to improve your ability to detect important signals, including speech and increasing your understanding in a variety of listening situations including noise."

Result of medical research drives the development of new hearing aids. Individuals with hearing loss today have a wider range of hearing aids to consider that meets their hearing needs and goals. Here are two examples of hearing aids with AI:

- One hearing aid can detect when a wearer falls and can send an alert message to up to three people. The alert message includes the GPS location of the wearer. People with mild hearing loss are three times more likely to have a history of falling than their peers of normal hearing, according to the US National Council on Aging.
- Some hearing aids are developed on the premise that we hear with our brains. As such, they are designed to provide the brain with the more relevant sounds it needs to make better sense of sound and includes technology to capture more of nature's sounds.

"Artificial Intelligence in hearing aids also offers access to technological features that can make our lives easier, such as linking us up seamlessly with Bluetooth devices and to 'the cloud'," observes Dr. Scarff.

"This can improve the ease of how we can work with our technological systems in our world at work and home, including for remote communication, safety applications, home entertainment, fitness and health metric tracking to name a few examples. These useful technological features that we have access to in AI-based hearing aids, ultimately gives us a bit of a 'leg up' on those without hearing aids, which I believe will continue to help to reduce the stigma of hearing loss," states Dr. Scarff.

For students in school, there are a range of assistive devices utilizing AI and wireless remote connectivity that provide clear and direct access to the voices of teachers, classmates and friends. These systems help

students manage noise, reverberation, and distance in a classroom. These systems can also be used for other applications such as meetings.

Dr. Scarff notes that "advanced technology is truly wonderful, however it is only as good to you as how well you are able to make use of it."

"This underscores the importance of working with a thorough hearing care clinic which can provide information and education about how to use your hearing aids effectively, as well as how to utilize other supports for your hearing such as communication strategies and listening tips."

### **How AI is enhancing Speech-to-Text**

Video-conference platforms such as Zoom, Google Meets, Microsoft Teams, etc. had limited auto-captioning or automated speech recognition. The speech-to-text functionality has improved significantly, due to AI tools which recognize words in audio sounds and transcribe these into words, phrases, and sentences.

To provide an idea of the ways AI is being used to enhance captions and subtitles, there is a growing toolbox of AI caption generators or tools for video content. If you are producing your own videos, AI can assist in converting the speech to captions. To help convert subtitles from English into other languages, Netflix, for example, has developed what they call a proof-of-concept AI model which can automatically simplify and translate subtitles into other languages.

### **Sign Language to Text and Speech and other Future Developments**

A new Google start-up called Sign-Speak is currently under development in the US to convert sign language to text and then to speech. This project aims to provide businesses with an automated solution to provide services to employees and customers who are deaf.

In conclusion, AI-powered tools and processes can serve as a 'co-pilot' to assist individuals with hearing loss to realize their aspirations. It provides intuitive and inclusive communication experiences and is empowering for many people in diverse ways.

The writer invites conversation, ideas and comments on how AI-powered tools and processes have helped your hearing. Email [sserup@chha.ca](mailto:sserup@chha.ca)



Sheila Serup of Calgary, Alberta is a CHHA-Calgary volunteer whose second book, *Found Fragments: Stories of Courage and Valour*, is now at Audrey's Books in Edmonton.

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## Four steps to building financial resiliency into your investing journey

For many new and experienced investors, it can be challenging to invest and work to achieve financial goals while managing the rising costs of daily life. However, developing certain behaviours and processes in relation to your money can help you stay on track as well as build your financial resiliency. These steps hopefully mitigate stress and help you weather the storm of rising costs.

November is Financial Literacy Month, a time when Canadians are reminded to strengthen their financial knowledge and resilience. The following four steps can help you become more financially resilient.



### 1) Practice financial self-awareness

When times are tough, ignoring your financial situation and maintaining your current spending habits can be comforting. However, this feeling of comfort may be short-lived though, as uncertainty can become a source

of anxiety. Instead, practice financial self-awareness by staying mindful and fully engaged with your finances. By assessing your income, expenses, savings, investments and debts, you can better understand where you can cost-cut, which debts to pay off sooner, and how to rebalance your spending towards necessities and long-term goals.

### 2) Recognize what you can and can't control

It is critical that you recognize that certain factors – such as interest rates or a possible economic recession – are beyond your control. However, building a plan that factors in worst-case scenarios can help make you feel empowered when times are unpredictable. For instance, if you're worried about the market heading for a recession, consider the time horizon of your investment goals and if you are well-diversified to reduce the risk you are taking on. If you need more assistance with your financial planning or reviewing your investment portfolio, a certified financial planner or registered investment advisor can help you better plan for the future.

### 3) Create and maintain an emergency fund

An emergency fund is a savings account dedicated to helping you cover life's unforeseen costs without having to draw from high-interest debt options such as credit cards or selling your investments early. One of the best

ways to establish an emergency fund is to start small, setting aside a small portion of every paycheck into a savings or high-interest savings account. Over time you can automate them through your bank or credit union, or even increase your contributions as your budget allows. Creating an emergency fund equivalent to three to six months of your typical expenses can provide you with peace of mind that you can sufficiently cover most emergency costs.

### 4) Prioritize paying down consumer debt

Consumer debt, such as credit cards and the negative compound interest they generate, can limit the money you have available for day-to-day life as well as your ability to save and invest. Only paying the required minimum on your credit card will help you avoid additional late fees, but will only pay off a fraction of the principal loan. Worse, ignoring your debt can compound the interest. For example, if you did not make any payments on a credit card with an interest rate of 24.99 per cent (the annual percentage calculated daily and charged on any balances carried from month to month), the amount you owed would double after just four years. Paying down your debt frees up your future earnings so you can use them elsewhere.

Building financial resilience takes time and conscious effort, but developing healthy habits now can pay off for years to come. This November, take small steps – track your spending, start an emergency fund and/or make a plan to pay down debt.

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## What is the Disability Tax Credit

<https://www.resolutelegal.ca/disability-tax-credit/>

The Disability Tax Credit is a non-refundable tax credit that helps reduce the amount of income tax people with impairments or their supporting family members may have to pay. It was introduced in 1988 by the Canadian Government and Canada Revenue Agency (CRA) to recognize the additional expenses associated with having a severe and prolonged impairment.



Those who qualify for the DTC can either receive the program's base amount or the base amount plus a supplemental amount. The base amount is for eligible adults aged 18 or more. The supplemental amount is

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for people who are under the age of 18 as of the end of the applicable tax year. So, eligible people under age 18 can get both the base and supplemental amounts. Those who were eligible in past years but didn't claim the credit can also back-file it for up to 10 years and receive the full credit for each year.

Although the DTC is a federal tax program, the credit comes from both federal and provincial sources. In other words, you will receive an amount from your province of residence and an amount from the federal government. These provincial amounts vary from province to province, while the federal amount is the same across the country.

### Why is the DTC Important?

Many people aren't aware that a DTC approval can open many doors and allow you to apply for other federal, provincial, and territorial programs. These programs include the registered disability savings plan, Canada's workers' benefit and the child disability benefit. These programs cannot be accessed without qualifying for the DTC.

On top of that, the DTC is designed to reduce the amount of income tax you pay. So, getting approved could save you some money on your next tax return. Overall, the DTC is meant to benefit you, so applying is something you should consider if you are eligible for the program.

### Can I Work and Receive the Disability Tax Credit?

Unlike many other disability programs in Canada, you can work and receive the DTC. Remember, the program doesn't focus on your ability to work. Instead, it focuses on the severity of your medical condition and how it affects your ability to do the basic activities of daily living.

For example, someone who is blind automatically qualifies for the DTC. However, many blind individuals are still able to work even though they are eligible for the program.

### How Much Does the Disability Tax Credit Pay?

The Disability Tax Credit does not pay a monthly or annual benefit like other disability programs. Rather, it allows you to get a tax refund, if you have paid taxes to Revenue Canada that have not already been refunded to you.

For example, if your income is below \$14,398 then you likely do not have to pay income taxes in Canada. Or if you pay taxes, you will receive a full refund when you file your tax return. In this situation, the Disability Tax Credit would not result in any payment to you because there are no un-refunded taxes be-

ing held by Revenue Canada.

On the other hand, if your income was \$18,000 in 2022, then you would owe approximately \$181 in federal and provincial income tax if you live in Ontario. Revenue Canada is holding \$181 in un-refunded taxes. If approved for the Disability Tax Credit, you would get a tax refund for some or all of the \$181. But \$181 is the maximum amount you could get from the Disability Tax Credit for yourself. In this case you would be eligible to receive further refund if it was available, but there are no taxes beyond the \$181 to refund.

If you haven't paid taxes or you don't need the entire credit to reduce your income, then you can transfer your credit to a supporting family member. This can be your spouse, child, grandchild, parent, brother, sister, uncle, aunt, niece, or nephew. To qualify as a supporting family member, you must depend on that person for one of the basic necessities of life (food, shelter, clothing).

The amount you, or your supporting family member, will receive depends on many factors, so we can't provide you with an exact number. However, an adult can expect to receive anywhere from \$1,500 to \$2,500 per year of eligibility. And a child may receive between \$3,000 to \$4,500 per year of eligibility. This figures assume that you and/or the supporting family member have paid income taxes in excess of the above amounts.

If an adult is eligible for the 10-year retroactive refund, they can expect to receive between \$15,000 and \$25,000 in a lump sum amount. And if a child under 18 is eligible for the 10-year refund, they can expect to receive between \$30,000 and \$45,000. Again, this payment would only happen if you, or your supporting family member, paid in excess of \$2,500 to \$4,500 in taxes in each of the retroactive years.

Visit the link provided for more information.

## Let's Give Ourselves and Others a Warm Fuzzy Christmas

Contact Katrina at [President@vadsociety.ca](mailto:President@vadsociety.ca)



Far too often when the Holidays and end of year comes around, we see our society jump into the rat race of shopping, spending and giving well beyond their means. So many expectations to keep up with the Jones'. Yet for the majority of us living with disabilities or on limited funds, we may feel

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this could become an additional layer of segregation.

Is there ways to change these feelings that can arise in us so we can see the glass as half full rather than half empty? Sometimes I believe we can alter our perception of this time of year by choosing to adjust our vision to see the opportunity it brings us rather than hinders us with.

With the basics of a pen and paper, we can touch the people in our lives through letters. Today most of the mail we receive is bills or advertisement. A heart felt letter can make a difference in someones' day, holiday and end of year reflection.

I also love to find methods of gifting heart felt gifts without spending any funds. One of my favourite tools to use has always been a mason jar or small box. I love to think of the person on my list and ways to personally surprise them. Here are some ideas that you may wish to try this year:

- Create an Inspirational jar of positive messages to lift their day with quotes and affirmations this can be the sunshine for down days with daily pick you ups when you need a lift, a Blue's Be Gone jar that shows your love all year long.
- Create a jar of messages of all the reasons you love them, little love notes of how they lifted your feelings or share something they did that you were extremely grateful for
- Create a jar of blessings you see in your family or friends
- Create a wish jar with personal wishes you have for them or warm fuzzy messages for their day

- Create a Scripture Jar with your favourite messages to pass on to a friend
- Create a Date Night Jar of things you would love to do and enjoy together
- Create a Happy Memory Jar that is filled with Beautiful little pieces of paper that are all blank that they can use to start the new year by keeping track of amazing memories, then review them the following year to discover all the blessings you have experienced.
- Fill the jar or box with your favourite recipes providing the treat inside and the recipe on the outside

There are so many things you can put in a jar or box. I also love to think of songs that remind me of them and go down to the library to download a few that can be shared with a positive note.

Another thing I love to do is send a tea bag of a nice flavour and send an invitation to call me to share a tea as we catch up on the many topics we love to share.

A box of coupons that are made with love and have no expiry date for things that you may be gifted in that a friend could benefit from No matter what you decide to create, as you decorate it and put it all together, they will always now it was a gift filled with your love and will mean more than what is on sale at the store in the Holiday rush. So drop the pressure and expectations our society puts on us an rise to the unique and personal creative opportunities to say something special this year.

Big Hugs of Gratitude from all the Blessings shared across the Province remember that the small things we do for each other today can make a big difference for tomorrow. Start sending your positive ripple out today. Happy Holidays to you all.

**Katrina**

