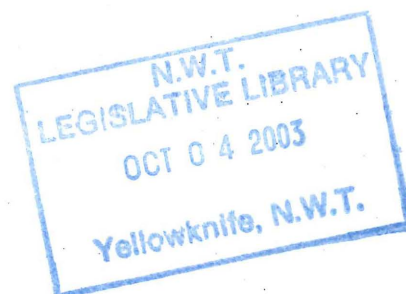




LEVEL OF SUPPORT FOR DISABLED PERSONS - AN INTERJURISDICTIONAL SURVEY

Prepared for the Standing Committee on Social Programs

September 29, 2003



Level of Support for Disabled Persons - An Interjurisdictional Survey

This document was prepared for the Standing Committee on Social Programs of the 14th Legislative Assembly of the Northwest Territories. It is provided with the following provisos:

Government policies and regulations were examined for all jurisdictions, with the exception of Quebec, Manitoba and Nunavut.

Please note, information is from public ministries. This survey cannot be considered exhaustive, as there are many publicly-funded private organizations that provide support to disabled persons across the country.

This analysis does not consider those supports provided by Workers' Compensation Boards.

Question: Is there a sliding scale for benefits that depends upon level of disability?

PEI and Saskatchewan are the only jurisdictions that use level of disability as a consideration for the amount of certain supports.

PEI

Determination of the degree of functioning relies on a medical examination.

	<= 25% functioning	26-50% functioning	51-74% functioning	>= 75% functioning
Respite	\$430/mo max.	\$225/mo max	\$120/mo max	\$90/mo max
Community Living Supports	\$2480/ mo maximum	\$1240/mo maximum	\$434/mo max	\$217/mo max
Employment Supports	No set limit	No set limit	No set limit	No set limit
Vocational Alternative Supports	\$1200	\$700	\$350	\$200
Community Access Supports	\$120	\$90	\$50	\$30
Other Supports	\$200	\$120	\$75	\$50

Saskatchewan

The level of disability is determined by a physician's examination.

Personal Care Homes

Rates paid on behalf of adult disabled persons receiving services in private homes.

Level I	\$575 / mo
Level II	\$731 / mo
Level III	\$933 / mo

Family Homes

Rates paid on behalf of adult disabled persons living with a relative.

Level I	\$467 / mo
Level II	\$606 / mo
Level III	\$797 / mo

Question: What assistance is available to disabled adults?

JURISDICTION	PROGRAM DESCRIPTION
NWT	Disability Allowance <ul style="list-style-type: none">• \$300/mo max Food Allowance <ul style="list-style-type: none">• \$170-359 depending on location Room and Board Allowance <ul style="list-style-type: none">• Director sets rates based on location Accommodation <ul style="list-style-type: none">• amount covers rent, or current taxes and insurance premiums if the house is owned Fuel Allowance <ul style="list-style-type: none">• actual cost of heating fuel Utilities Allowance <ul style="list-style-type: none">• actual cost of light, water and sewage Clothing Allowance <ul style="list-style-type: none">• \$25/mo maximum Seasonal Clothing Allowance <ul style="list-style-type: none">• \$250/year maximum Furnishings Allowance <ul style="list-style-type: none">• maximum set equal to food allowance

<p>NWT, continued</p>	<p>Emergency Assistance</p> <ul style="list-style-type: none"> • no set value • amount to be determined by the Director <p>Day Care Subsidy Allowance</p> <ul style="list-style-type: none"> • value unspecified • amount to be determined by the Director
<p>Alberta</p>	<p>Standard Allowance</p> <ul style="list-style-type: none"> • \$229/mo max. Rate varies depending on the size of the family unit. Value shown is for single client with no dependents. <p>Shelter Allowance</p> <ul style="list-style-type: none"> • amount depends on type of shelter, and number of residents. Amount payable to an individual adult living in an approved home is \$357. <p>Handicap Benefit</p> <ul style="list-style-type: none"> • \$175/mo maximum <p>Special Diet</p> <ul style="list-style-type: none"> • Amount depends on type of diet, and number of persons affected. For unspecified diets, benefit equals the amount by which food costs exceed the standard allowance. <p>Child Care</p> <ul style="list-style-type: none"> • actual cost may be covered <p>Additional Shelter Allowance</p> <ul style="list-style-type: none"> • \$300 maximum for three months may be provided. <p>Extraordinary Transportation</p> <ul style="list-style-type: none"> • actual cost may be covered <p>Personal Needs Supplement</p> <ul style="list-style-type: none"> • \$78/mo maximum if client does not receive standard allowance <p>Isolated Community Allowance</p> <ul style="list-style-type: none"> • \$40/mo may be provided <p>Co-payment Allowance</p> <ul style="list-style-type: none"> • \$5/mo may be provided to offset co-payment contribution <p>Benefit Supplement</p> <ul style="list-style-type: none"> • \$20/mo may be provided <p>Damage Deposit</p> <ul style="list-style-type: none"> • damage deposit may be covered <p>Employment-Related Expenses</p> <ul style="list-style-type: none"> • maximum of \$300/year may be covered <p>Utilities (excluding telephone)</p> <ul style="list-style-type: none"> • amount to cover connection charge and deposit may be covered

<p>Alberta, continued</p>	<p>Emergency Allowance</p> <ul style="list-style-type: none"> • funds to cover food, accommodation and child care may be provided in the case of an emergency.
<p>BC</p>	<p>Support Allowance</p> <ul style="list-style-type: none"> • \$461.42/mo max. Rate varies depending on the size of the family unit. Value shown is for single client with no dependents. <p>Shelter</p> <ul style="list-style-type: none"> • amount depends on size of family. \$325/mo max for single adult <p>Christmas Supplement</p> <ul style="list-style-type: none"> • an annual supplement; amount depends on family size <p>Travel Supplement</p> <ul style="list-style-type: none"> • \$46/mo max <p>Clothing Supplement</p> <ul style="list-style-type: none"> • for adults in special care facilities; amount unspecified <p>Guide Animal Supplement</p> <ul style="list-style-type: none"> • \$62/mo max <p>General Health Supplement</p> <ul style="list-style-type: none"> • amount unspecified <p>Diet Supplement</p> <ul style="list-style-type: none"> • amount depends on type of diet
<p>NB</p>	<p>Extended Benefits – Disability Support</p> <ul style="list-style-type: none"> • \$558/mo max <p>Medical Transportation</p> <ul style="list-style-type: none"> • partial coverage of public or private transportation <p>Household Furnishings</p> <ul style="list-style-type: none"> • may cover appliances, table and chairs, mattress and smoke detectors <p>Property Insurance</p> <ul style="list-style-type: none"> • available under dire circumstances <p>Household Items</p> <ul style="list-style-type: none"> • may cover bedding, towels, pots, pans and cutlery, etc <p>School Supplies</p> <ul style="list-style-type: none"> • \$50 may be paid in August <p>Emergency Food</p> <p>Rent</p> <ul style="list-style-type: none"> • coverage if eviction is threatened <p>Water & Sewage</p> <ul style="list-style-type: none"> • coverage in emergency, for those who own their home

<p>NB, continued</p>	<p>Telephone</p> <ul style="list-style-type: none"> • connection cost may be covered <p>Incontinence Supplies</p> <p>Dietary Supplements</p> <p>Clothing</p> <p>Child Care</p> <ul style="list-style-type: none"> • payment made if client is hospitalized <p>Fuel (heating) Supplement</p> <ul style="list-style-type: none"> • \$70/mo max from November to April <p>Emergency Fuel Benefit</p> <ul style="list-style-type: none"> • coverage of minimum delivery charge for fuel <p>Sales Tax Rebate on Vehicle</p> <ul style="list-style-type: none"> • coverage of up to 15% of purchase/lease price <p>Vehicle Retrofit Program</p> <ul style="list-style-type: none"> • lifetime maximum of \$8000
<p>Newfoundland</p>	<p>Social Assistance Benefit</p> <ul style="list-style-type: none"> • \$421/mo max <p>Disability Benefit</p> <ul style="list-style-type: none"> • \$125/mo max <p>Board & Lodging Benefit</p> <ul style="list-style-type: none"> • \$600/mo max <p>Housekeeper Allowance</p> <p>Comfort Allowance</p> <ul style="list-style-type: none"> • funding for clients in hospitals or residential institutions <p>Blind Person Supplement</p> <p>Heat Subsidy Program</p> <ul style="list-style-type: none"> • subsidy for tenants <p>Fuel Allowance Supplement</p> <ul style="list-style-type: none"> • subsidy for homeowners
<p>Nova Scotia</p>	<p>Transportation</p> <ul style="list-style-type: none"> • \$150 maximum <p>Child Care</p> <ul style="list-style-type: none"> • \$400 maximum <p>Special Diet</p> <ul style="list-style-type: none"> • \$150 maximum <p>Emergency Shelter Expenses</p> <ul style="list-style-type: none"> • possible coverage of expenses <p>Emergency Heat</p> <ul style="list-style-type: none"> • an amount to cover the purchase of fuel may be covered <p>Security/Damage Deposits</p> <ul style="list-style-type: none"> • an amount to cover deposits may be covered

**Nova Scotia,
continued**

Furnishings

- may be eligible for bed [\$100],
- mattress [\$100],
- stove [\$150],
- fridge [\$200], and
- table and chairs [\$125].

Property Tax Arrears

- if over 12 months in arrears, may be eligible for coverage.

Moving Expenses

- eligible for \$200 maximum coverage

Employability-Related Expenses

- work-related clothing [\$200 max]
- safety gear [\$300 max]
- tools [\$500 max]
- licensing dues for professional association [\$700 max]

Hospitalization

- personal needs allowance [\$150/mo max]
- shelter allowance [amount unspecified]

Residential Rehabilitation Allowance

- \$81/mo max

Medical Supplies & Equipment

- possible coverage of prosthetic devices and medical supplies

Special Diet Allowance

- \$150/mo max. Amount depends on type of diet

Special Clothing Allowance

- (amount may be covered if clothing required due to disability)

School Supply Supplement

- an amount not exceeding \$100/yr per child may be granted

Shelter Allowance

- a single adult may be eligible for \$377/mo maximum

Personal Allowance

- an adult who owns, rents or boards is eligible for \$180/mo maximum.
- Adult in residential rehabilitation is eligible for \$81/mo max
- Adult in hospital is eligible for \$105/mo max.

<p>Ontario</p>	<p>Basic Needs Supplement</p> <ul style="list-style-type: none"> • \$516/mo max. <p>Shelter Allowance</p> <ul style="list-style-type: none"> • \$414/mo maximum for an individual <p>Special Diet Allowance</p> <ul style="list-style-type: none"> • \$250/mo max based on type of diet <p>Special Items/Services</p> <ul style="list-style-type: none"> • 75% of eligible costs may be covered; for such items as dental services, prosthetic devices, wheelchairs, clothing <p>Heating Costs</p> <ul style="list-style-type: none"> • full heating costs are covered if in excess of maximum shelter allowance • Home Repairs • funding for minimal repairs necessary to eliminate risks. Other sources of funding must first be exhausted. <p>Utilities</p> <ul style="list-style-type: none"> • includes hydro, kerosene, propane, wood; same coverage as for Heating Costs <p>Assistive Devices</p> <ul style="list-style-type: none"> • full cost, 25% or 75% coverage, depending on the device <p>Drug Benefits</p> <ul style="list-style-type: none"> • cost of prescription drugs covered; client may be required to pay \$2 per prescription <p>Guide Dog Benefit</p> <ul style="list-style-type: none"> • \$64/mo max <p>Hearing Aids</p> <ul style="list-style-type: none"> • 75% coverage, up to \$500 maximum <p>Mandatory Special Necessities</p> <ul style="list-style-type: none"> • coverage depends on client's circumstances; items include diabetic supplies, surgical dressings, transportation <p>Mobility Devices, Batteries and Repairs</p> <ul style="list-style-type: none"> • full coverage
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<p>PEI</p>	<p>Specialized Support</p> <ul style="list-style-type: none"> • \$200/mo max. In order to be eligible for supports, there must be an unmet need. Being disabled does not constitute an immediate entitlement. <p>Technical Aids & Assistive Devices</p> <ul style="list-style-type: none"> • coverage based on personal income: • clients with income of \$0 – 11 999 pay 0.5% of actual cost. • Clients with income over \$170 000 pay 100% of costs <p>Home Modifications</p> <ul style="list-style-type: none"> • \$2000 lifetime maximum <p>Vehicle Modifications</p> <ul style="list-style-type: none"> • \$2000 lifetime maximum <p>Workplace Modifications</p> <ul style="list-style-type: none"> • \$3000 maximum for each place of work
<p>Saskatchewan</p>	<p>Adult Allowance</p> <ul style="list-style-type: none"> • \$195/mo max. <p>Disability Allowance</p> <ul style="list-style-type: none"> • \$40/mo. Disabled adults are entitled to receive both the adult and disability allowances for a monthly support of \$235. <p>Shelter Allowance</p> <ul style="list-style-type: none"> • \$320/mo max. Amount depends on location and size of family <p>Utility Allowance</p> <ul style="list-style-type: none"> • amount varies; expenses considered are power, gas, fuel oil, water, sewer, telephone connection, laundry. • actual monthly cost of basic utilities are usually covered. <p>Northern Food Allowance</p> <ul style="list-style-type: none"> • \$50/mo for those north of the 54th parallel <p>Special Needs - may include the following:</p> <ul style="list-style-type: none"> • \$25/mo for snow removal and yard work • \$20/mo for travel needs • clothing may be covered • special telephone equipment may be covered • a school allowance for dependent children may be covered • job and training start-up costs • payment for homecare services • babysitting/daycare costs • laundry costs • moving costs • repairs to home (if owned by client) • rent and utility arrears • visiting children allowance

<p>Yukon</p>	<p>Territorial Supplementary Allowance</p> <ul style="list-style-type: none"> • \$125/mo max. <p>Food Allowance</p> <ul style="list-style-type: none"> • \$274/mo max amount depends on location <p>Special Food Allowance</p> <ul style="list-style-type: none"> • an additional subsidy, on the recommendation of a physician <p>Boarding Care</p> <ul style="list-style-type: none"> • \$390/mo max amount depends on location <p>Shelter</p> <ul style="list-style-type: none"> • \$390/mo max for single adult who rents; an amount to cover taxes, and insurance of homeowners <p>Fuel and Utilities</p> <ul style="list-style-type: none"> • \$325/mo max amount depends on location and month of the year <p>Clothing Allowance</p> <ul style="list-style-type: none"> • \$56/mo max provided per dependent child <p>Incidental Allowance</p> <ul style="list-style-type: none"> • \$70/mo max amount depends on location <p>Care in Nursing Home/Special-Care Home</p> <ul style="list-style-type: none"> • amount established annually by Director <p>Special Clothing Allowance</p> <ul style="list-style-type: none"> • may be covered if no other funding provided <p>Transportation Expenses</p> <ul style="list-style-type: none"> • costs covered to equivalent of monthly bus pass <p>Telephone Allowance</p> <ul style="list-style-type: none"> • may be required if deemed a necessity <p>Rehabilitation Allowance</p> <ul style="list-style-type: none"> • may be covered if no other funding provided <p>Housekeeping Allowance</p> <ul style="list-style-type: none"> • cost of a housekeeper may be covered <p>Laundry Service</p> <ul style="list-style-type: none"> • cost may be covered
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Analysis

It is difficult to compare the supports offered by different jurisdictions. While the name of a program may be similar across jurisdictions, the intention of the coverage, and even the qualification for coverage may be drastically different.

In the interests of fairness and clarity, only those supports that are sufficiently similar across jurisdictions will be compared in this analysis.

Food Allowance

The Northwest Territories and the Yukon are the only jurisdictions that base their food allowance on location. Those living in remote communities receive more, those in larger centres receive less. Comparing dollar value, the NWT offers an allowance between \$170 and \$359 per month, depending on location, while the Yukon offers between \$159 and \$274 per month.

Saskatchewan offers a \$50 per month supplement to those disabled persons living north of the 54th parallel.

Alberta, BC, New Brunswick, Nova Scotia, and Ontario have "Diet Supplement" programs. These supports offer a certain benefit based on the type of diet that is required by an individual. None of these jurisdictions has set a supplement maximum above that of the NWT.

Accommodation Allowance

The NWT is the only jurisdiction to cover the full amount of rent if a disabled person is a tenant, and along with the Yukon, to cover property taxes and insurance costs if the disabled person is a homeowner.

Alberta, BC, Nova Scotia, Ontario, Saskatchewan and the Yukon all have a set monthly limit for their shelter allowances, based on the size of the family, and in some cases, location. These jurisdictions have monthly maximums for individual persons set between \$320 (Saskatchewan) and \$414 (Ontario).

Fuel Allowance

The NWT is the only jurisdiction to provide a specific supplement to cover the full cost of heating fuel.

New Brunswick, Newfoundland, Nova Scotia, Ontario and the Yukon each have fuel allowance programs, but they are restricted to emergencies in the case of Nova Scotia, to those costs in excess of the provided shelter allowance in the case of Ontario, or to a set monthly maximum in the case of New Brunswick and the Yukon.

Utilities Allowance

The NWT and Saskatchewan are the only jurisdictions to cover the full cost of electricity, water and sewage.

Alberta, New Brunswick, Ontario and the Yukon have partial utilities coverage. In Alberta, connection charges and deposits may be covered. In NB, support is given only in an emergency. In Ontario, heating fuels are covered if the cost is more than that given in the shelter allowance. In the Yukon, the utilities and fuel subsidies are combined for a monthly maximum coverage of \$325.

Clothing Allowance

The NWT provides a basic \$25/mo clothing allowance, as well as a \$250/year seasonal clothing allowance.

BC, New Brunswick, Nova Scotia, Ontario, Saskatchewan and the Yukon have clothing allowances as well. BC provides coverage for adults in special care facilities. New Brunswick, Nova Scotia and Saskatchewan state that coverage "may" be provided. Ontario will cover 75% of eligible costs under the Special Needs allowance. Finally, the Yukon provides \$56/mo for each dependent child.

Furnishings Allowance

The NWT, New Brunswick and Nova Scotia offer furnishings allowances. The NWT allowance is set equal to the food allowance, therefore making it dependent upon location and family size.

New Brunswick may cover the cost of appliances, table and chairs, mattress and smoke detector. Nova Scotia provides a set maximum allowance for these items, which may cover the cost of used items, but not new goods in most circumstances.

Emergency Supplement

The NWT, Alberta, New Brunswick and Nova Scotia have supplement provisions in the event of an emergency.

In the NWT, the Director will determine what payment is to be made, and what constitutes an emergency.

In Alberta, food, shelter and child care may be covered. In New Brunswick, food and rent may be covered if eviction is threatened. And finally, in Nova Scotia, shelter and heat may be covered in an emergency.

Child Care Allowance

The NWT, Alberta, New Brunswick, Nova Scotia and Saskatchewan offer various child care benefits.

In the NWT, the Director sets the allowance for specific circumstances.

Alberta and Saskatchewan may cover actual costs.

New Brunswick offers an allowance if the parent/guardian is in (or recovering from a visit to) the hospital. Coverage may be up to \$2.50 per hour, to a daily maximum of \$25.

Nova Scotia may cover costs up to \$400 per month.

Supports Absent in the NWT

Currently, there is no transportation allowance in the NWT available specifically for those with disabilities. A disability transportation allowance does exist in Alberta, BC, New Brunswick, Nova Scotia and the Yukon.

A drug benefit to cover the cost of prescription drugs does not exist in the NWT. Coverage of drug costs is expected to fall under the \$300 Disability Allowance.

Question: What escalating factor exists for cost-of-living adjustments?

There appears to be no escalating factor for cost-of-living adjustments in any jurisdiction.

Though Workers' Compensation Boards were not otherwise considered in this study, it can be noted that benefits supplied by the WCB's of various jurisdictions are aligned to the Consumer Price Index (CPI) for all jurisdictions but the NWT, Nunavut and the Yukon.

Jurisdiction	Cost of Living Adjustment	Geographic Base for CPI
Alberta	Annual CPI change less 0.5%	Alberta
BC	Annual CPI change less 1%	Canada
Manitoba	Ratio resulting from dividing June CPI of previous year by June CPI of year before that (capped at 1.06%)	Manitoba
NB	Annual CPI change	Canada
Newfoundland	Annual CPI change	Canada
NWT/Nunavut	Ad hoc	NA
Nova Scotia	Half of Annual CPI change	Nova Scotia
Ontario	Annual CPI change for workers with 100% disability, and 100% future economic loss. One half annual CPI change for all others	Canada
PEI	Lesser of 4% or $\frac{3}{4}$ change in annual CPI	Charlottetown /Summerside
Quebec	Ratio of current year CPI to previous year CPI	Canada
Saskatchewan	Annual CPI change	Saskatoon /Regina
Yukon	Pre-disability earnings x (1 + (2% + (average wage for year/average wage for previous year)))	NA