

**What the MS Society of Canada recommends:**

That the Government of Canada commits to leading the redevelopment of a pan-Canadian income security program for people affected by MS and other episodic disabilities, chronic diseases and disabilities. The redevelopment should address how to replace the current hodgepodge of disability pensions, social assistance programs and tax credits, some of which cannibalize each other resulting in less money for people with disabilities.

In the short term, we ask the Government of Canada to commit to immediate changes to benefit people with disabilities, episodic and chronic disease by:

1. Allowing spouses to claim the Caregiver Tax Credit and to make it refundable to help families with low incomes;
2. Make Employment Insurance sickness benefits more flexible so people with MS or their caregivers could work part-time and receive partial benefits for a longer period of time;
3. Make the Disability Tax Credit a refundable benefit.

The MS Society applauds the government for creating the Registered Disability Savings Plan, but notes that the age restrictions within the plan make it difficult for some people with MS and other conditions to qualify for the plan and its grants and bonds. A more universal approach would benefit an increased number of people with disabilities.

**Background information supporting MS Society recommendations:**

**Caregiver support:**

- The MS Society urges the Government of Canada to allow spouses to claim the Caregiver Amount as a tax credit. Right now, most other relatives of a disabled person can claim this amount, but not a spouse. Making it refundable would provide help to the poorest families.
- A number of provinces are moving to recognize and assist caregivers. The province of Manitoba has launched a refundable caregiver tax credit that spouses and others can claim. Nova Scotia has initiated a caregiver allowance program for which spouses are eligible.

**EI Flexibility:**

- The Multiple Sclerosis Society of Canada recommends the Government of Canada make it easier for people with MS and with other episodic disabilities to stay in the work place by allowing people to work part time and receive partial sickness benefits for 150 half-days instead of the current 15 weeks or 75 full-days. This modest step would contribute to the health and well-being of people with MS and other episodic disabilities and, ultimately, of Canada.
- The MS Society applauds the Office of Disability Issues for funding research on episodic disabilities. The project should help identify some of the barriers faced by people, who have episodic disabilities, to staying in the work place and accessing current income security programs. We look forward to working with ODI and others to put the research results into action.

**DTC Refundability:**

- Making the Disability Tax Credit (DTC) a refundable benefit would provide people with disabilities much needed financial support. Having a disability automatically brings expenses that an able-bodied person avoids. Making the Disability Tax Credit refundable will assist people who can work, but will have the greatest impact on those who have the least – people who have no income against which they can apply the credit.

The MS Society asks for your support in urging the Government of Canada to commit to a redevelopment, along with provinces and territories, of the hodgepodge of current income security programs and to make immediate changes to current programs to benefit people with disabilities across the country. Improved income security is also one of the key pillars of *A Brain Strategy for Canada*, for which Neurological Health Charities Canada is advocating.

**Basic facts:**

- Multiple sclerosis is an often progressive and disabling disease of the brain and spinal cord. Unfortunately, Canada has one of the highest rates of MS in the world with an estimated 55,000 to 75,000 people affected by the disease.
- MS has a profound impact on the ability to earn a living. Most people with MS are diagnosed between the ages of 15 and 40, just when they are finishing school, starting careers and beginning families. As the disease progresses, it takes a toll on a person's ability to stay in the workplace. Initially, MS is characterized by unpredictable attacks and periods of recovery, making it an episodic disability.
- Having an adequate income and being able to work as much as the disease allows means that people with disabilities can contribute to the well being of their families and communities. These are vital components of the social determinants of health.
- Over time, up to 80 percent of people with MS can no longer work. Sometimes, this is because of the disability, but at other times, it's because of a lack of understanding and accommodation by employers.
- MS also affects the entire family. Spouses, mothers, fathers and children become caregivers who are integral to the health and well-being of people with MS. Unfortunately, caregiving can have a negative effect on the health of caregivers and their own financial security.
- A number of provinces are moving to recognize and assist caregivers. The province of Manitoba has just launched a refundable caregiver tax credit that spouses and others can claim. Nova Scotia has initiated a caregiver allowance program for which spouses are eligible.
- The Office of Disability Issues (ODI) has recognized there is a policy gap in relationship to episodic disabilities – disabilities that are unpredictable in how they impact individuals from day-to-day and week-to-week. ODI has commissioned some research with results expected in late spring that should assist policy and program development going forward.
- The MS Society works with the Episodic Disabilities Network and Neurological Health Charities Canada to enhance employment and income security for people with episodic disabilities and for neurological conditions.

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