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Disability Savings Plan

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When Canada's First Ministers meet this Fall to search for innovative ways to promote health care while managing costs, they ought to consider the creation of new ways to assist families to plan for the future for family members with disabilities.

Over 2 million Canadians with disabilities need help with everyday tasks. Families provide 75% of this required assistance.

For the first time in history, persons with disabilities are outliving their parents. This is largely due to improvements in medical services but also due to the fact that persons with disabilities have gained better access to medical services. Now individuals who might have died at birth or lived shortened lives can expect to live a full life.

Parents, however, must now answer the question: "Who will take care of my son or daughter with a disability after I die?" It's a new phenomenon, so policies and social mechanisms don't exist to assist families to secure the future beyond our own lifetimes. As families, we are on our own. There is little recognition for our many contributions to assure the financial security and social well-being for our sons and daughters with disabilities. In some instances, the rules actually deter us from helping.

For example, if I assist my son with a disability financially, my contribution is deducted dollar for dollar from his following months income cheque. This is like a 100% tax on family contributions to persons with disabilities. All children need help to get established in life. This is especially true for our children with a disability.

What would assist families like mine in our efforts? New tax and social policy mechanisms that respond to the diversity of families as we plan for the safety, security and well-being of our relatives with disabilities would be a great help. In this way, families and all levels of government would share responsibility for securing the future for persons with disabilities.

A Disability Savings Plan is one example. Think of a Disability Savings Plan as an RRSP for persons with disabilities. Disability savings Plans would promote self-sufficiency and assist Canadian families to secure a good life for our loved ones with disabilities.

A Disability Savings Plan would acknowledge that a family assisting its relative with a disability in purchasing housing or accessing education, rehabilitation or employment, supports all taxpayers by reducing the demands on government.

As the parent of a child with a disability, I want for my son what all parents want for their children: a place that feels like home; financial resources to live in dignity and a chance to make a contribution to society. I don't expect government to do it all for my son, but nor should it be expected that I carry the financial burdens alone.

Supporting our fellow citizens with a disability is something that makes Canada what it is.

Our First Ministers ought to look seriously at this matter: sooner rather than later. The creation of a Disability Savings Plan would really help me and other Canadian families secure a good life for our relatives with disabilities.

For Commentary, I am Ted Kuntz in Vancouver.