

December 15, 2014

DTC Public Consultations  
Director of Special Programs and Partnerships Division  
Benefit Programs Directorate  
Canada Revenue Agency  
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### **Submission from the Schizophrenia Society of Ontario for the Disability Tax Credit Consultation**

The Schizophrenia Society of Ontario (SSO) is a charitable health organization that supports individuals, families, caregivers and communities affected by schizophrenia and psychosis across the province. For over 30 years we have made positive changes in the lives of people affected by schizophrenia, by building supportive communities, through services and education, advocating for system change and conducting research into the psychosocial factors that directly affect mental illness.

Our organization has a long history of promoting economic, social and mental well-being of individuals and families affected mental illnesses. Numerous social barriers and the changing nature of mental health disabilities<sup>1</sup> often undermine long-term financial security of people living with these conditions. Recognizing the impact of financial security on quality of life, SSO strongly supports initiatives which recognize the unique challenges faced by people with disabilities and in turn, provide financial help to individuals and families who are directly affected.

The SSO applauds the government's commitment to making continuous improvements to the Disability Tax Credit (DTC). The DTC is integral to helping individuals achieve greater financial security, particularly because qualifying for the DTC allows people to access other important programs, such as the Registered Disability Savings Plan (RDSP).

We welcome the opportunity to participate in the review of this important tax credit by the Canada Revenue Agency (CRA). In this submission, we would like to share the feedback that we heard from individuals and families with lived experience on how the DTC can be enhanced to help increase tax fairness, and financial well-being, for individuals and families with mental health disabilities. Specifically, under the topics selected for this consultation process, we will highlight the barriers that our clients and members experience with this program and propose specific amendments which we believe will ensure that DTC is responsive to the needs of individuals and families living with mental health disabilities.

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<sup>1</sup> The SSO uses terms such as mental health issue, mental health condition, and mental illness interchangeably. For the purposes of this submission, the term "mental health disability" was chosen to align with the disability framework used by the CRA. It should be noted however, that not all individuals with a mental health issue would identify with this label.

## **How could the current DTC form be improved?**

In order to improve the DTC for all who are affected by mental health disabilities, review of the DTC eligibility criteria is greatly needed. Although examination of the eligibility criteria for the DTC is beyond the scope of the current consultation, we would be remiss not to comment on this topic, as it is a major barrier that continues to exclude people with mental health disabilities from benefiting from this tax credit. Indeed, this is an overarching issue that needs to be addressed before any other technical issues or improvements can be discussed.

The current DTC eligibility criteria conceptualize disability as severe, permanent and non-changing and the DTC definition of disability is restricted to medical understanding of one's condition as a "substantial physical or mental impairment", with a requirement for the impairment to be present "all or substantially all of the time". This is incongruent with the nature of mental health disabilities, which are often temporary, episodic and changing in nature, with symptoms varying in severity and duration over the course of peoples' lives. In addition, for many people living with these conditions, impairment becomes substantial not because of the nature of their disability but due to a plethora of social factors which affect a person's opportunities to overcome the barriers they experience as a result of their medical conditions.

Update of the current eligibility criteria is particularly important considering that the DTC is a precursor for the Registered Disability Savings Plan. Inability to qualify under the current criteria precludes many individuals with mental health disabilities from benefiting from this crucial savings vehicle, which often may be their only means of saving for the old age.

### **Recommendation:**

- Expand current DTC eligibility criteria to include specific provisions for assessing the impact of social and environmental factors on the degree of a person's impairment.
- Expand current DTC definition of disability to include specific provisions to reflect the changing and episodic nature of mental health disabilities. The definition of disability in the Ontario Disability Support Program Act, 1997 can be used as a model to achieve these.

## **How could the current method of submitting the form to the CRA be simplified? How could the current method of asking qualified practitioners for more information or clarification be improved?**

To improve and simplify the DTC application method, we need to start with a review of *who* can complete and certify the effects of the impairment. Currently the list of 'qualified practitioners' who can complete the DTC form is limited to medical doctors, optometrists, audiologists, occupational therapists, physiotherapists, psychologists or speech/ language pathologists. For people with mental

health disabilities, only medical doctors and psychologists can certify restrictions to ‘mental functions related to everyday life’, which does not reflect the full scope of professionals who provide significant amount of treatment and support to individuals with mental health disabilities. For example, mental health nurses and social workers provide counseling and support within community and hospital settings, and are well-equipped to identify the restrictions in basic activities of daily living related to ‘mental functions’. Indeed, these mental health professionals generally spend more time providing direct care to individuals with mental health disabilities than do doctors, whose contact is often limited to brief appointments.

In addition, the current mental health system is wrought with lengthy wait times, regional disparities in access to services and overall limited capacity. These system deficiencies are even more pronounced for individuals in rural communities, immigrant and Aboriginal populations, seniors and youth, LGBTQ communities, and those affected by issues of poverty. For people without a regular doctor, finding a practitioner willing to complete the DTC application is often a challenging and frustrating process. Even individuals with access to health care practitioners often encounter difficulties with having their DTC forms certified due to general uncertainty of the medical professionals on how to complete these forms for people with mental health disabilities.

It is hence imperative to expand the list of ‘qualified practitioners’ to increase access to DTC to individuals who may not have a family doctor, or psychiatrist, or who may not be able to afford the services of a psychologist. Not only will this improve access to DTC for people with mental health disabilities, it will also increase the capacity of health professionals to effectively manage the volume of applications, and thus the time it takes to complete and follow up on applications.

**Recommendation:**

- Expand the list of ‘qualified professionals’ to include nurses and social workers and conduct further review to ensure that it reflects the scope of professionals who work with individuals with mental health disabilities.

**How could the CRA better engage Canadians concerning the DTC program and the steps that Canadians need to take to apply for the DTC? What type of communication products or tools should the CRA consider to communicate with Canadians?**

Currently, government information about the DTC uses language that may be challenging for some individuals and families to understand and appreciate. Ensuring that all information about the DTC is provided in plain language would help to better engage Canadians and ensure that applications are completed correctly, thus reducing the administrative burden for all involved. Many agencies that work with people with disabilities already have their own plain-language information about the DTC. Instead

of redoing all of the current government information, which will have significant financial and time costs, the CRA can collaborate with agencies that developed their own plain-language resources to create a user-friendly government resource on DTC.

In addition to creating plain-language information about the DTC, using a wide-variety of communication tools for reaching out to a broad audience about this benefit is advised. These could include public service announcements on the radio and television; plain-language print materials in hospitals and community health settings, banks and financial planning service providers; plain-language webinars for individuals, families, health care providers, and financial planners; online apps which explain the program and assist people with the process for applying to the program; and comprehensive government websites with easily accessible information about the program.

**Recommendation:**

- Provide all public information about the DTC in plain-language, including information on the CRA website, and any promotional material.
- Disseminate information about DTC across a broad audience through various tools including, public service announcements, plain-language print material, webinars, and online tools such as websites and apps.

**Establishing regulations under the *Disability Tax Credit Promoters Restrictions Act***

The SSO appreciates why action is being taken toward creating a legislative framework to limit the fees that promoters are able to charge or accept for helping individuals and families with disabilities to apply for the DTC. However, we strongly oppose any fees associated with applying for this benefit.

The DTC, like all tax programs, is free to apply to and is intended to recognize the extra financial burden experienced by individuals with disabilities and their families. Allowing fees to be charged disregards the fact that people with disabilities are disproportionately affected by poverty and are also the group that would require, and benefit from, assistance with this process. These considerations are particularly important for individuals who are low-income; individuals with cognitive impairments; individuals who do not have social or professional supports; individuals who have low-literacy; and individuals for whom English/French is not their primary language. There are also significant concerns over how people with disabilities may be specifically targeted by, and taken advantage of by promoters, which are often private, for-profit companies.

Overall, assistance required to apply for the DTC should be deemed an accommodation, rather than a separate service. In this regard, the above noted concerns could be addressed through greater promotion and accessible public information about the DTC for individuals, families, health practitioners

and others who provide services to people with disabilities. We further suggest to increase training for professionals, within and outside of government, on how to provide accessible customer service for people with disabilities, including specific training focus on mental health disabilities.

**Recommendation:**

- Officially recognize assistance with filling out the DTC application as an accommodation for people with disabilities.
- Increase access to plain-language information about the DTC and about free options for accessing help with the application process.
- Increase/promote training for professionals on how to provide accessible customer service for people with disabilities.
- Continue to provide assistance through telephone, and enhance this assistance to include online and in-person services, at no cost to individuals with disabilities.

The Schizophrenia Society of Ontario appreciates the opportunity to provide feedback to the CRA on how the Disability Tax Credit can be improved. We look forward to working with the CRA and other branches of the Federal Government to continue to improve the quality of life for individuals and families affected by mental health disabilities.

For further discussion, please contact Irina Sytcheva, Manager of Policy and Community Relations, at [isytcheva@schizophrenia.on.ca](mailto:isytcheva@schizophrenia.on.ca) or 1-800-449-6367 x.255.