Disabled persons are discouraged from living outside the welfare umbrella. Irene Feika described the inherent disincentives to work that keeps disabled persons below the poverty line:

... you heard me say this a hundred times, folks, my medicines cost \$500 a month. For me to be employed, I need to be in a situation where I am being well paid, where I have a good benefit package in order to make it worthwhile to work... If your technical aids, if your attendant care, is part of that disability pension, it is not worthwhile working in many instances because you will have less disposable income than if you stayed on a pension. (Issue 27, p. 17)

In addition, the low exemptions for earnings and assets in both pensions and social assistance programs keep disabled individuals from building up their own contingency fund. They cannot work without giving up their entitlement to welfare or to the benefits such as extended health coverage or technical aids that come with a disability pension.

Poverty levels are exacerbated by the nature of the federal-provincial relationship. We received evidence from COPOH that when the federal government raised disability benefits available under the Canada Pension Plan two years ago, the provinces treated the extra \$150 per month as income and deducted it dollar-for-dollar from income security cheques. Currently, COPOH told our Committee that it is afraid that provincial governments will treat the refundable tax credit from the proposed Goods and Services Tax in the same manner. Disabled people have to work hard merely to stay in the same place.

In proceeding with our study of economic integration, inasmuch as it relates to poverty, we wish to make one thing clear: we do not believe that it is necessary for governments to spend more money. The comment in *Obstacles* that we quoted earlier, bears repeating:

Without increasing public spending, Canadians have an opportunity to meet the needs of our disabled citizens, and thus join the ranks of those countries who can be proud of the way they recognize the human potential of everyone. (*Obstacles*, p. 6).

One of our witnesses, Marcia Rioux, put the problem in context when she said:

The problem we start with in looking broadly at disability is that most of the programs and policies that are in place were established as add-ons to programs that did not have the issues involved in disability in mind when they were conceived. Historically, they began with assumptions that people with disabilities would not be a part of the mainstream of society... In most cases, the result is a series of social and economic programs that have an add-on to deal with disability. (Issue 24, p. 22)

By treating disabled persons as individuals with "special" needs, rather than as citizens with the same rights as others, debate has centred around how money can be distributed to fill the needs of this "special" group. We notice that the argument which segregates out disabled persons is most often used to deny them resources or to "throw money" at them. We propose to take a different approach. By studying the ways of changing the systems that take disability into account, we hope to make useful recommendations that, we predict, will actually reduce the costs of disability–related programs.