# Disability guaranteed basic income

Exploring the possibility of a guaranteed basic income for people with disabilities in New Brunswick.

# WHAT IS A GUARANTEED BASIC INCOME?

A **guaranteed basic income** is money from the government that helps people pay for their basic living needs. It's designed to ensure people don't live in poverty.

For example, in Canada, people over the age of 65 get money from the Federal Government (Old Age and Guaranteed Income Supplements) to help with basic living costs.

#### **HOW COULD IT WORK?**

- Unconditional payments: Once you qualify, your support will continue each year with a simple income verification. No need to reapply or prove you're looking for work.
- Added to current benefits: The money could be added to money people already get. For example, in Quebec and PEI, guaranteed basic income is added to social assistance payments. Newfoundland and Labrador plan to add it on top of the new Canada Disability Benefit later this year.
- Different or same amounts: The amount could change based on your family size, income, or if you have children. It could also be the same amount for everyone who qualifies.

#### WHAT ARE THE BENEFITS?

- It's a good way to reduce poverty. Reducing poverty helps people with disabilities live healthier, happier, and more equal lives.
- It treats people with dignity and respect.
- It cuts paperwork and reduces stress for everyone.



### **CURRENT FINANCIAL SUPPORTS**

Right now, here's what financial support looks like for people with disabilities in New Brunswick (other federal or provincial tax benefits not included):

Provincial (N	lew Brunswick's Social Assis	tance programs)	
Program	Monthly Amount	Other details	
Social Assistance	\$675/month for a single person \$1194/month for a family of 4	Meant to help people while they find work.	
	OR		
Social Assistance for disability	<b>\$939/month</b> for a single person <b>\$1410/month</b> for a family of 4	Meant for people with disabilities (based on a medical assessment).	

Federal						
Program	Monthly Amount	Other details				
Canada Disability Benefit (CDB)	\$200/month	Starts July 2025; must qualify for Disability Tax Credit.				
AND/OR						
Disability Tax Credit (DTC)	(Amount varies)	Non-refundable tax credit that helps people with disabilities, or their supporting family member, reduce the amount of income tax they may have to pay.				

Provincial + federal combined						
Program	Single person	Family of 4				
Total (Social Assistance + CDB)	\$875	\$1,394				
Total (Social Assistance for disability + CDB)	\$1,139	\$1,610				

#### WHAT DO WE WANT?

# We want to explore a basic income for people with disabilities in New Brunswick.

We also want a benefit that supports people with disabilities AND a low income.



## WHAT ARE OTHER PROVINCES DOING?

### QUESTIONS WE WANT TO EXPLORE TOGETHER

Before we decide if we should have a basic income or how it should work, we want to hear from people with disabilities in New Brunswick, and those who support and care for them.

#### You can share your views on a basic income for people with disabilities in New Brunswick by:

- Completing our <u>online survey</u>, or
- Calling 211 to complete the survey with someone over the phone.

Here are some key questions we want to explore:

- Who should it be for?
- How much should it be?
- How should we decide who is eligible?

Province	Program	Monthly Amount	Eligibility	Other Details
Quebec	<u>Quebec</u> <u>Basic</u> Income Program	<b>\$1,309/month</b> (more if you have kids)	For people receiving social assistance with a disability that severely limits their ability to work.	Added to Social Assistance payments.
Prince Edward Island	<u>Targeted</u> <u>Basic</u> <u>Income</u> <u>Guarantee</u>	\$145 to \$623/month	For people receiving social assistance with a disability that severely limits their ability to work.	Added to Social Assistance payments.
Newfoundland and Labrador	<u>Disability</u> <u>Benefit</u>	\$400/month + \$1,200/year for a disability savings plan.	For people who qualify for the Disability Tax Credit and are below a given income threshold.	Enrollment is automatic.

Why these amounts? Most provinces and territories use the <u>Market Basket Measure</u> to determine the benefit amount.