



Pre-Budget Submission

Presented to:
Hon. Karina Gould, M.P. (Burlington)
Chair, House of Commons Standing Committee
on Finance

C/O Danielle Widmer, Clerk of the Standing
Committee on Finance
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July 2025



LIST OF RECOMMENDATIONS

Recommendation 1: Introduce a Disability Inclusion Tax Credit for Employers

Recommendation 2: Create a National Accessibility and Employment Innovation Fund

Recommendation 3: Prioritize Disability-Inclusive Healthcare Reform

Recommendation 4: Introduce a Comprehensive Disability Poverty Reduction Strategy

Recommendation 5: Create a Federal Disability Inclusion Task Force

RATIONALE

1. Introduce a Disability Inclusion Tax Credit for Employers with ZERO financial expense to the Government of Canada

Create a targeted tax credit for businesses that hire individuals with disabilities, invest in accessibility upgrades in the workplace, or purchase services from disability-led organizations. This initiative encourages the private sector to prioritize inclusive hiring and it creates economic incentives to remove physical barriers to employment.

For example:

If we consider the estimated costs of accommodations for employees who are blind or who have low vision, an employer might consider one-time expenditures such as screen-magnification software, large-print keyboards, and larger monitors. Current estimates (as of July 2025) put this expense at a maximum of \$3,500 per employee. However, most accommodations of this nature cost under \$700, as employers typically already have some of the necessary devices and software incorporated into their existing infrastructure.

This tax credit could recognize such costs, say, up to a maximum of \$3,500. Furthermore, the tax credit would apply to all disabilities and related modifications, such as entry ramps or automatic door-openers.

The tax credit helps recognize legitimate costs to the employer, while stimulating employment and economic participation of Canadians with disabilities.

2. Create a National Accessibility and Employment Innovation Fund

Establish a federal fund that supports accessible, on-demand training programs and inclusive employment initiatives led by community organizations. This fund would prioritize programs that address unemployment and underemployment in the disability community while promoting digital literacy and entrepreneurial skills. It would also offer microgrants to support individuals with disabilities in launching inclusive startups or social enterprises.

The fund, which could start with annual funding of \$1 million to \$1.5 million, could harmonize with provincial training initiatives and work with hands-on community-based organizations to address market-driven employment needs of Canadians with disabilities. Priority would be given to those programs that promote digital literacy, particularly as regards AI (artificial intelligence) as well as entrepreneurship. In so doing, the fund would also provide business start-up assistance, coordinated with other federal programs and agencies, such as the Business Development Bank, for enterprises that augment the Government of Canada's goals of economic participation of Canadians with disabilities.

3. Prioritize Disability-Inclusive Healthcare Reform

Ensure that healthcare policies and programs are inclusive of and accessible to individuals with disabilities. This includes expanding coverage for assistive devices, rehabilitation, mental health support, and community-based care. Incorporate disability-inclusive training for healthcare professionals to reduce stigma and improve service delivery. Establish an advisory council that includes people with disabilities to guide healthcare program planning and implementation. By creating more inclusive healthcare environments, the system becomes more efficient and responsive without necessarily increasing costs.

This recommendation's objective is to help improve maximum efficiency of any federal dollars invested in Canada's national health care system. No national healthcare dollars should be spent on institutions or services that are inaccessible to Canadians with disabilities. This recommendation also serves to address the existing gaps among areas such as mental health support and rehabilitation, or the growing national needs for assistive devices. Moreover, once we create a more inclusive healthcare system for Canadians with disabilities, we also create a system that delivers services to and includes anyone with function, including seniors and older Canadians.

4. Introduce a Comprehensive Disability Poverty Reduction Strategy

Develop a national strategy that targets poverty among people with disabilities through integrated income supports, employment incentives, housing security, and access to education and skills training.

We recommend a streamlining of federal and provincial programs to reduce bureaucratic overlap, and ensure benefits are adequate and accessible, and find any possible areas to maximum program and administrative efficiency—and potentially reduce overall spending.

Recognizing that poverty and disability are interlinked can help shape more effective long-term and sustainable solutions.

5. Create a Federal Disability Inclusion Task Force

Establish a federally driven task force comprised of individuals with disabilities, disability-led organizations, and key departments of the Government of Canada to ensure that a person's lived experience is *the* critical determining factor when designing and implementing any federal policies as regards Canadians with disabilities.

Every program should test-checked against the real and practical needs of a person with a disability. Currently this is not the case. Much like product testing for a new automobile, pre-release testing needs to position the individual with a disability at the centre of all product design to ensure real-world relevance and program success.

This cost-effective initiative would streamline policy implementation across ministries, remove barriers, and promote smarter service delivery. It ensures accountability, sustainability, and innovation by involving those most affected in shaping decisions that impact them.

CONCLUSION

These five recommendations offer a bold yet practical pathway for Canada to lead in accessibility and disability inclusion. In fact, these recommendations may very well serve as models for other countries to emulate—models of program effectiveness and administrative efficiency.

Each prioritizes economic participation of under-employed populations, public-private collaboration, and new and innovative ways of stimulating inclusion of Canadians with disabilities. Each considers the broader fiscal context of the Government of Canada and all Canadians. And each contributes to creating a more inclusive, robust and resilient Canada.

Connect4Life representatives are available to answer any questions that Members of the Standing Committee might have, as well as to offer advice and consultation in implementing these recommendations. We are also available to appear before the Standing Committee on Finance if requested to do so.



We are Canada's only nationally registered charity of its kind that delivers programs and services to people with disabilities. We currently operate in two countries – Canada and South Africa – reaching several communities in each country, and we are accredited by the United Nations in matters related to disability.

Our Mission

To enhance the potential of individuals with disabilities by strengthening their independence and contributions to society; and to promote positive social change by transforming public perception.

Our Vision

To eliminate barriers for people with disabilities in our community.

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