



## **Impact of the loss of Canada Pension Disability benefits for children who are dependents when the disabled person turns 65.**

In our work with grandparent led families (GRG) across BC, Parent Support Services often uncovers inequities and barriers that grandparents must face. One clear example is the loss of the children's benefit when their grandparent on CPP Disability, turns 65. One such grandparent, Jean McFarland, has written eloquently about the existing legislation. She has kindly allowed us to share her words.

Jean turns 65 this coming January, and simply because their grandmother and full time caregiver will have had a birthday, her two granddaughters will lose their benefit of \$230.72 each, per month.

If Jean were much younger, the grandchildren could continue to receive their benefit to age 18 (or up to 25 if enrolled in full time post-secondary education). When a CPP Disability recipient turns 65 they automatically are changed to become "regular" Canada Pension recipients at a reduced rate and the child's benefit is lost.

Jean says: ***"It does seem neither fair, nor reasonable that the girls will lose the income benefit due to my age."*** When someone with a disability turns 65, their disability does not magically disappear. If they are raising their grandchildren, the children's needs do not change and Jean argues that the child's benefit should belong to them until they reach 25 if still in school. ***"My age, not theirs, determines the end of their benefit. This seems to be a very punitive policy. I can see that my age could change my benefit, but it should not change theirs."***

Government thinking could be that the Old Age Security benefit will make up for the reduction in pension. However, Jean points out that: ***"Old Age Pension is MY benefit. The Canada Pension Disability Dependent benefit is THEIR [the children's] benefit."*** It also could be that legislators never considered the fact that there would be so many grandparents 65 and older who would be raising infants, toddlers and young children. It is time this injustice was remedied.

Parent Support Services agrees with Jean that the pension should belong to the children and should continue until they turn 19 or complete post-secondary education.

PSS alerted our local Member of Parliament, Peter Julian, to the injustice inherent in this legislation and have asked him to propose amending legislation. That process of course will take time. We are seeking collaboration with legal advocacy and other individuals and organizations, to join with us and the grandparents who face this loss, to pursue all avenues possible to bring about change.

We ask First Call members to take this message and encourage your organization and everyone you know, to write to your MP and the relevant Ministers. If you think a petition and/or form letter campaign would make a difference, please let us know and help us make it happen. Many grandparents raising grandchildren are caught in this particular situation and all agree "it's unfair and has to be fixed".

We encourage you to bring this issue to the attention of your local MP: write them, call them, drop by their office. Grandma Jean is counting on us all.

Here's who to write:

Minister of Finance Joe Oliver [Joe.Oliver@parl.gc.ca](mailto:Joe.Oliver@parl.gc.ca)

Minister of Employment and Social Development Jason Kenney [jason.kenney@parl.gc.ca](mailto:jason.kenney@parl.gc.ca)

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