

APPENDICES for The Aspiring Workforce

Employment and Income for People
with Serious Mental Illness



Mental Health
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UNIVERSITY OF TORONTO
FACULTY OF MEDICINE

Report led by researchers at the Centre for Addiction and Mental Health, University of Toronto, and Queen's University.

This project has been made possible through funding from the Mental Health Commission of Canada.

The work of the Mental Health Commission of Canada is supported by a grant from Health Canada

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APPENDIX A

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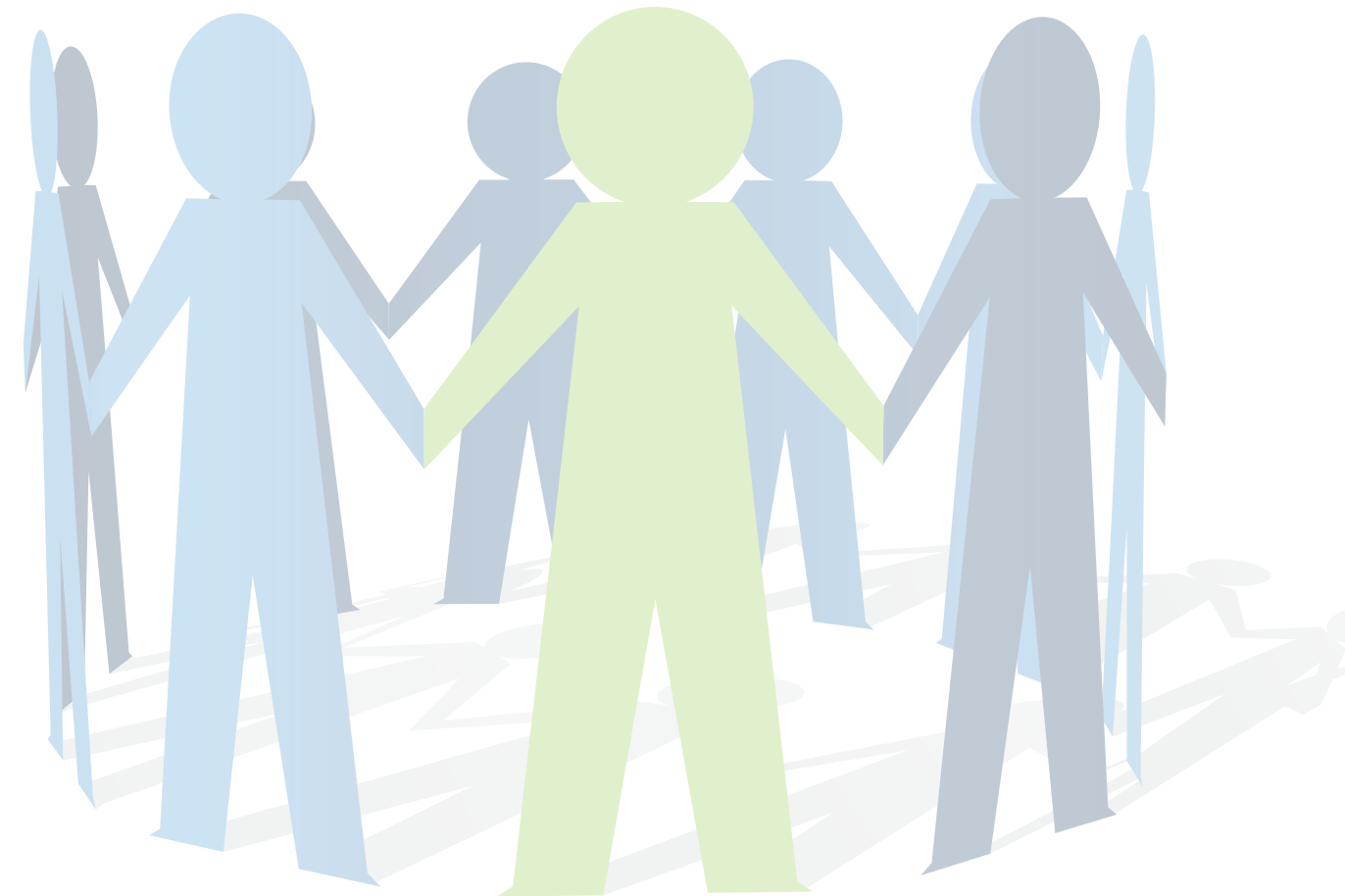
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APPENDIX B

Types of Jobs Accessed by Supported Employment Programs

Types of jobs accessed by clients in SE program, from most recent study backwards include:

- Office assistant (Chan, Tsang & Li, 2009).
- Meat factory process worker, sandblasting labourer, apprentice panel beater, factory hand (data dotting), nursery hand (sprout picking), vehicle dismantling trade assistant, meat packing, warehouse order picker, service personnel, bricklayer, factory hand, recruitment agency resourcer, tire fitter, landscaping labourer, chemical processor, bar attendant, call-centre operator, website developer, product stocker and apprentice hairdresser (Killackey, Jackson & McGorry, 2008).
- Custodian, movie usher, animal care worker, restaurant cook, research assistant, copy store clerk, sales clerk, laboratory technician, engineer and administrative assistant (Nuechterlein et al., 2008).
- Retail positions, housekeeping, and food services at 38%, 23%, and 15% of clients respectively (Johannsen, 2007).
- Subscription database managers, administrative assistants, order processing and computer teaching assistants (Hutchinson, Anthony, Massaro & Rogers, 2007).
- Clerical and sales occupations (slightly more than 33%; Latimer et al., 2006).
- Retail, food service, housekeeping, and janitorial at 24%, 20%, 16%, and 14% of clients respectively (McGrew, Johannesen, Griss, Born & Katuin, 2005).
- Telemarketer, parking lot attendant, mechanic, home health aide, retail clerk, security guard, delivery driver and cargo handler (Twamley et al., 2005).
- Most jobs were found in private businesses. These jobs included cleaning work or other types of assisting work in kitchens or restaurants (52%), assisting jobs in stores or supermarkets (23%), industrial work (14%), and office work (8%; Pirttimaa & Saloviita, 2002).
- Service occupations (n=64, 58%), followed by clerical and sales jobs (n=26, 23%; Mueser, Becker & Wolfe, 2001).
- Majority of job posts were service oriented including courier, cleansing worker, store assistant and security guard. A smaller group of clients were employed in manufacturing industries and clerical positions (Wong et al., 2000).
- Clerical service jobs represented 61% of the job leads (Mowbray, C., McCrohan, N. & Bybee, D., 1995).
- Service (34.9%), benchwork (i.e., small parts assembly) (31.8%) and other jobs (i.e., construction, data entry, clerking, retail, groundskeeping; Mowbray, McCrohan & Bybee, 1995).
- Clerical positions (38.4%), unskilled labourer jobs (21.1%), and retail store positions (19.2%; Fabian, Waterworth & Ripke, 1993).
- Maintenance work (28%), retail store work (22%), unskilled clerical positions (19%), and food service (10%; Fabian & Wiedefeld, 1989).
- Jobs within the community mental health services (Auerbach & Richardson, 2005).
- Positions within the mental health center (i.e. drivers, attendant care positions, and maintenance positions; Carlson, 2007).

APPENDIX C

Responses to Survey of Supported Employment Service Providers

1. Please indicate which of the following characteristics apply to your Supported Employment (SE) Program:

Supported Employment (SE) Characteristic	Response Percent (%)	Number of Respondents
Competitive employment is the goal	89.7	113
Clients are placed into jobs based on their preferences	81.7	103
Employment counselors are part of regular client team meetings	69.8	88
Clients are placed into jobs on average, within the first 6 months of SE	66.7	84
Volunteer work or a work trial is frequently a good way to start	61.1	77
Quantity of support is unlimited	57.9	73
Support is offered on a time-unlimited basis	57.9	73
Anyone who chooses to be in the SE program may be enrolled in it	56.3	71
Prevocational assessment is conducted prior to enrolment in the SE program	47.6	60
Benefits counselling is provided	46.8	59
No prevocational assessment is conducted prior to enrolment in the SE program	38.5	49
Clients often start in jobs unrelated to their preferences	17.5	22

2. Please rank each of the identified characteristics above according to the importance they hold in helping people find and keep employment. For each of these characteristics, please indicate whether you feel it is (1) very important (2) fairly important (3) not sure (4) fairly unimportant or (5) not at all important. Indicate 'N/A' if the characteristic is not applicable to your program.

SE Program Characteristic	Answer Options						N
	Very Important	Fairly Important	Not Sure	Fairly Unimportant	Not At All Important	N/A	
Anyone who chooses to be in the SE program may be enrolled in it	49.1% 56	25.4% 29	7% 8	2.6% 3	0.9% 1	14.9% 17	114
Employment counsellors are part of regular client team meetings	71.1% 81	20.2% 23	1.8% 2	0% 0	0.9% 1	6.1% 7	114

SE Program Characteristic	Answer Options						N
	Very Important	Fairly Important	Not Sure	Fairly Unimportant	Not At All Important	N/A	
Prevocational assessment is conducted prior to enrolment in the SE program	35.1% 39	21.6% 24	9% 10	10.8% 12	4.5% 5	18.9% 21	111
No prevocational assessment is conducted prior to enrolment in the SE program	11.9% 13	14.7% 16	18.3% 20	10.1% 11	3.7% 4	41.3% 45	109
Competitive employment is the goal	64.9% 72	27.9% 31	0% 0	4.9% 5	0.9% 1	1.8% 2	111
Volunteer work or a work trial is frequently a good way to start	28.8% 32	44.1% 49	10.8% 12	9% 10	4.5% 5	2.7% 3	111
Clients are placed into jobs on average within the first 6 months of SE	34.8% 39	44.6% 50	11.6% 13	2.7% 3	2.7% 3	3.6% 4	112
Support is offered on a time unlimited basis	58.8% 67	22.8% 26	2.6% 3	7% 8	1.8% 2	7% 8	114
Quantity of support is unlimited	50.9% 57	31.3% 35	8% 9	3.6% 4	0.9% 1	5.4% 6	112
Benefits counselling is provided	28.9% 33	36% 41	13.2% 15	2.6% 3	1.8% 2	17.5% 20	114
Clients are placed into jobs based on their preferences	65.5% 74	30.1% 34	1.8% 2	0.9% 1	0% 0	1.8% 2	113

3. Of these characteristics, which are the three most important characteristics of a Supported Employment (SE) program? Please indicate your top three choices in order of importance.

* Choice #1: The majority of participants selected "Anyone who chooses to be in the SE program may be enrolled in it" as the most important characteristic of a Supported Employment Program.

Answer Option	# of Responses	Total # of Responses	Response Percent
Anyone who chooses to be in the SE program may be enrolled in it	30	105	28.5%

* Choice #2: The majority of participants selected "Support is offered on a time-unlimited basis" as the second most important characteristic of a Supported Employment Program.

Answer Option	# of Responses	Total # of Responses	Response Percent
Support is offered on a time-unlimited basis	19	103	18.4%

* Choice #3: The majority of participants selected "Clients are placed into jobs based on their preferences" as the third most important characteristic of a Supported Employment Program.

Answer Option	# of Responses	Total # of Responses	Response Percent
Clients are placed into jobs based on their preferences	17	102	16.7%

4. How does your program go about locating market jobs? (Respondents produced their own response to this question, reflected below is the frequency of each answer)

Response	Number of People
Partnerships with employers in community (personal contact, networking)	39
Cold Calling	38
Media search (Job banks, job boards, newspapers, hidden jobs)	35
Job Development	17
Job Fairs	11
External Agency in community	10
Research	8
Word of Mouth	7
Depends on Individual needs	6
Encourage clients to do their own search	5
Marketing clients at desired workplace	3
Database where employers post opportunities	1
Job opportunities are sent to SE program	1
New business openings	1
Chamber of Commerce	1

5. What strategies are most effective in working with employers? (Respondents produced their own response to this question, reflected below is the frequency of each answer)

Response	Number of People
Creating/maintaining a relationship with the employer (keeping in touch, respect)	28
Determining employers needs and meeting them (matching appropriately)	28
Honesty and open/regular communication and trust	21
Decrease stigma, educate about mental illness	20
Support on the job (training, follow ups)	20
Highlighting benefits to employer	16
Be available to employer in case problems arise	15

Response	Number of People
Exploring & highlighting clients interests/needs/abilities (strengths, accommodations)	13
Job wage subsidies	7
Job trials/volunteer placement leading to hiring	7
Creating a positive/successful experience when client is placed	6
Showing appreciation for employers (incentives)	6
Encouraging client to make the contact with employer	1
Not taking 'no' for an answer	1
Asking for a tour of the premise	1
Professional image	1

6. What skills are needed by employment specialists/vocational counselors to effectively help people find and keep work? (Respondents produced their own response to question, reflected below is the frequency of each answer)

Response	Number of People
Listening, Writing and/or Communication skills	36
Ability to identify job market demands and/or specific employer needs	30
Understand and/or identify client's skills and needs	29
Interpersonal and/or People Skills (ex. Forming relationships)	28
Assessment and/or Counseling	28
Knowledge of Mental Illness, Recovery and Relapse	23
Motivate Clients (Motivational Interviewing)	21
Creativity	17
Marketing and/or Sales, Business Skills	17
Problem Solving, Conflict Resolution and/or Crisis	14
Management	12
Patience	12
Compassion, Empathy and Understanding	12
Flexible and/or Cooperative	10
Integration with Community Supports/Resources	10
Positive Outlook	9
Practical Support & Vocational Knowledge (resumes, applications)	9
Networking Skills	8
Advocacy Skills	8
Hope	7
Teaching and Coaching	7
Computer Skills	7
Resourceful	6
Non-judgmental and/or Openness	6
Team Work	5
Perseverance and/or Determination and/or Dedication	5
Reasonable Expectations	5
Client-centeredness	5
Intuitive and/or Good Judgment	4

Response	Number of People
Organization Skills	4
Persistence	4
Outgoing and/or Enthusiastic	3
Recovery and Strength-based Approach	3
Resilient (dealing with "no" or negative experience)	3
Multi-tasking & Prioritizing Skills	3
Case Management	2
Interviewing Skills	2
Holistic Approach (work-life balance)	2
Confidence	1
Planning and/or Goal Setting	1
Reliable	1
Trustworthy	1
Approachability	1
Friendly	1
Courageous	1
Detail-oriented	1
Respectful	1
Sense of Humor	1
Kind	1

7. What are the major challenges faced by your SE program in achieving its goals? (Respondents produced their own response to question, reflected below is the frequency of each answer)

Response	Number of People
Difficulty finding placements due to unwilling employers (i.e. stigma)	25
Difficulty finding placements due to local employment climate	24
Lack of staff involved with client - the employment counselor must take on multiple support roles for the client	22
Chronicity of mental illness hinders the process (low motivation, lack of commitment, relapse)	22
Limited financial resources to secure placements and fund programs	21
Long waitlists (e.g. due to time-unlimited support, demand)	9
Inconsistencies within mental health teams	8
Competition between non-disabled and disabled job candidates	7
Finding client-employer matches is time consuming and difficult	7
Clients' lack of skills, training & education (to find a good paying job, to be qualified)	8
Loss of government assistance for clients when they begin work	6
Job retention	6
Other barriers for mentally ill population (poverty, transportation)	5
Criminal records	3
Clients enter job when they're not ready	3
Employers' lack of knowledge about clients abilities (only see illness)	3

Response	Number of People
Geographical location (transportation)	2
Government policies	2
Client is unrealistic about outcomes	2
IPS fidelity scale incongruent with Canada	1
High staff turnover, which affects clients success (no relationship)	1
Client relocation	1
Past clients' bad experiences	1
Limited family support	1
Few opportunities for job development	1
Client's urgency to obtain financial security (unwilling to participate in unpaid work trials/volunteer placements)	1
Fear of losing "disability status"	1
Time spent on paper work	1

8. What strategies are most effective in addressing these above challenges? (Respondents produced their own response to question, reflected below is the frequency of each answer)

Response	Number of People
Partnerships with employers	12
Mental illness education for employers and funders	11
Educating and training clients for skills and general work place procedures and policies	10
Accessing stable government or other funding	9
Partnerships with other community resources	9
Marketing program to employers	5
Team-oriented approach with all clients' support staff	5
Being honest and open with employer and clients	5
Continual support and communication with the client	4
Promoting examples of successful clients to employers	4
Support for client while on the job (work assessments, job coaching)	3
Continual advocacy for the client	3
Educating employers on the benefits of hiring a client and providing incentives	3
Decrease and limit caseloads	3
Consultation and integration with client's support team	3
Developing and researching hidden job markets	2
Learning about effective assessments	2
Focus on individuals ready to go back to work	2
Client's motivation and support	2
Focus on successes, even if small	2
Providing feedback to government agencies or funders	2
Being available when problems arise	2
Developing a realistic action plan for the client	2
Regular meetings and contact to assess progress	2

Response	Number of People
Creativity and flexibility	2
Alternative sources of funding	2
Persistence	2
Fundraise	2
Employment counseling	1
While on waitlist, positive wellness activities are available	1
Supportive efforts to increase the well-being of everybody involved in the SE program	1
Focus groups for direct feedback from clients	1
Motivational counseling, assessing and evaluating	1
Breaking the process into small, more manageable steps	1
More knowledgeable and specialized staff	1
Changing government policies	1
Encourage client independence	1
Increasing staff	1
One-on-one caseload	1
Employers have direct contact with the client	1
Speeding up the application to jobs	1
Encourage and invite input regularly	1
Encourage changing client's job goals	1
Using stages of change to determine employability (allow client to revert back if not ready)	1
Promoting SE program	1
Job preparedness workshops	1
Drivers education courses	1
Database for referencing and cross-referencing	1

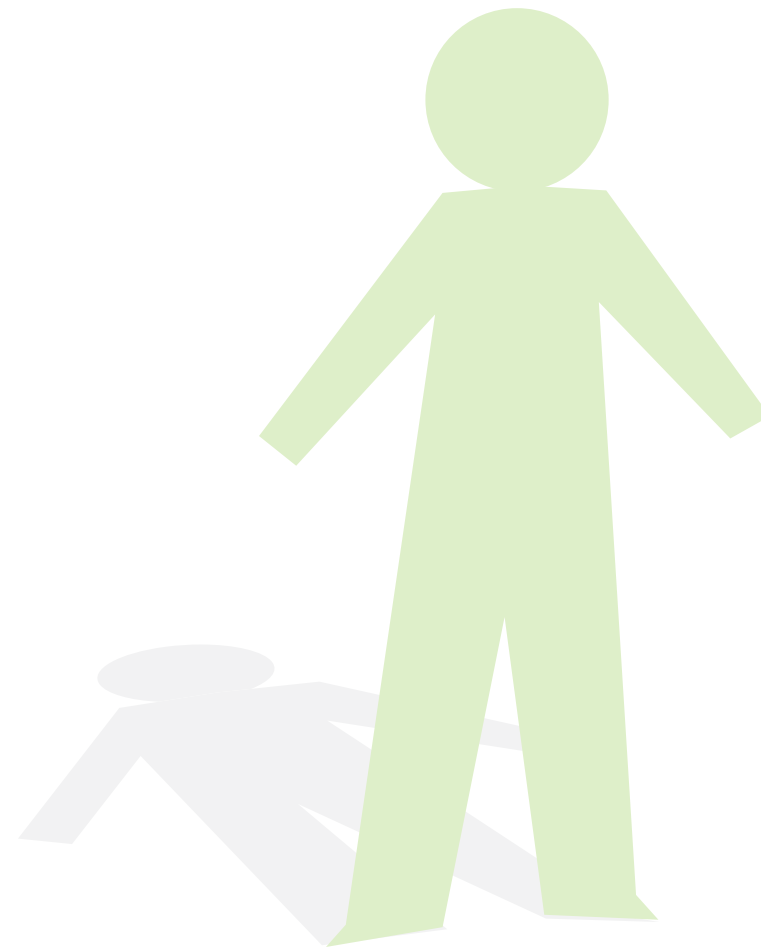
9. Is there anything else you would like to say about enhancing effectiveness of SE? (Respondents produced their own response to question, reflected below is the frequency of each answer)

Response	Number of People
Funding is needed to provide support necessary to successfully place clients into preferred positions	7
Support in all aspects of the client's life (collaboration with other community supports)	5
Other ways of assessing need for funding to receive more (client's self-confidence, the small victories)	3
Should not have high staff expectations and low wages	2
Professional accreditation and association	2
Ensure long-term benefits and support for clients and employers	2
Continuous training for SE staff	1
Use of Essential Skills Assessment tools	1
Increase understanding of psychosocial rehabilitation	1
More specialized programs	1
Promote "equal opportunity" workplace	1

APPENDIX D

Section 3 References

Response	Number of People
Building relationships with employers	1
Increasing effective job development	1
Emphasize importance of flexible, part-time employment	1
Embrace SE philosophy, independent placement and support model	1
Employer recognition	1
Higher wages for clients (compensated volunteer positions and work trials, better jobs)	1
Support for all of the client's goals (don't be another barrier to the client)	1
Different services depending on location	1
Standardize SE programs	1
Equality between mental health professionals	1
Access to more external resources	1
More resources for clients on the Autism Spectrum	1
Flexibility in vocational rehabilitation programs for University Students	1



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APPENDIX E

Section 3 Charts and Figures

Table 1. Summary of Types of Assistance Programs and Eligibility Requirements

	PROVINCES				
	Alberta ^{1,2}	British Columbia ^{3,4}	Manitoba ^{5,6}	New Brunswick ⁷	Newfoundland ⁸
Types of Assistance Programs					
Single Income Assistance Program				x	x
Separate Income Assistance Programs for People with Disabilities vs. People without	x	x	x		
Income Assistance for Disability Eligibility Requirements					
Physical or mental disability	x	x	x		
Disability expected to continue for long term		x	x		
Disability prevents you from earning enough money			x		
Restriction on ability to perform daily activities		x			
Financial need	x		x	x	x
18 years of age or older	x	x	x		x
19 years of age or older					
Resident of the province	x		x		x
Not residing in an institution	x				
Must apply for all other income benefits you are eligible for	x				
Willing to take part in an employability assessment					
Severely limited capacity for employment					

*Note that income assistance programs uniquely for people with physical disabilities, or only people living in an institutional or supportive housing situation, are not included.

*Note that in provinces with a single income assistance program, there may be a supplement, or other benefits, targeted specifically for people who have a disability. Further, the program may make distinctions between clients who are “employable”, and those who are “unemployable”.

x: Indicates that program is available.

	PROVINCES				
	Nova Scotia ⁹	Ontario ^{10,11}	PEI ^{12,13}	Quebec ¹⁴	Saskatchewan ^{15,16}
Types of Assistance Programs					
Single Income Assistance Program	x		x		
Separate Income Assistance Programs for People with Disabilities vs. People without		x		x	x
Income Assistance for Disability Eligibility Requirements					
Physical or mental disability		x		x	x
Disability expected to continue for long term		x		x	x
Disability prevents you from earning enough money					x
Restriction on ability to perform daily activities		x			
Financial need	x	x	x	x	x
18 years of age or older		x		x	
19 years of age or older	x				
Resident of the province		x		x	
Not residing in an institution					
Must apply for all other income benefits you are eligible for		x			
Willing to take part in an employability assessment	x				
Severely limited capacity for employment				x	

^{1,2}Alberta, ^{3,4}British Columbia, ^{5,6}Manitoba, ⁷New Brunswick, ⁸Newfoundland, ⁹Nova Scotia, ^{10,11}Ontario, ^{12,13}PEI, ¹⁴Quebec, ^{15,16}Saskatchewan

- 1 Government of Alberta Seniors and Community Supports (2011). Frequently Asked Questions. Site accessed August 25, 2011. <http://www.seniors.alberta.ca/ais/FAQs.asp>.
- 2 Government of Alberta Human Services (2011). Income Support. Site accessed November 14, 2011. <http://employment.alberta.ca/FCH/689.html>.
- 3 Ministry of Social Development, Province of British Columbia (2011). BC Employment and Assistance for Persons with Disabilities. Site accessed November 15, 2011. <http://www.mhr.gov.bc.ca/PUBLICAT/bcea/pwd.htm>.
- 4 Ministry of Social Development, Province of British Columbia (2011). Your Guide to Employment and Assistance. Site accessed November 14, 2011. <http://www.hsd.gov.bc.ca/publicat/bcea/BCEA.htm>.
- 5 Manitoba Family Services and Consumer Affairs (2011). Employment and Income Assistance (EIA). Site accessed November 15, 2011. <http://www.govmb.ca/fs/assistance/eia.html>.
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- 7 New Brunswick Department of Social Development (2011). Social Assistance Program. Site accessed November 15, 2011. http://www2.gnb.ca/content/gnb/en/services/services_renderer10295.html.
- 8 Government of Newfoundland and Labrador Department of Human Resources, Labour and Employment (2011). Program Overview. Site accessed November 15, 2011. <http://www.hrle.gov.nl.ca/hrle/income-support/overview.html>.
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- 15 Saskatchewan Ministry of Social Services (2011) Saskatchewan Assistance Program Policy Manual. Site accessed November 16, 2011. <http://www.socialservices.govsk.ca/SAP-policy-manual.pdf>.
- 16 Saskatchewan Ministry of Social Services (2011) Saskatchewan Assistance Program (SAP). Site accessed November 16, 2011. <http://www.socialservices.govsk.ca/sap>.

Table 2. Summary of Recoupment Schemes, Employment Incentive Programs, and Safety Nets when Transitioning out of Disability Programs

Program Name	PROVINCES				
	Alberta ¹⁻⁴	British Columbia ⁵⁻¹¹	Manitoba ¹²⁻¹⁴	New Brunswick ¹⁵⁻¹⁹	Newfoundland ²⁰⁻²⁵
Recoupment Scheme					
Stepped net dollar/percentage income exemption	x		x		x
Flat monthly net dollar income exemption		x		x	
Flat exemption of 50% of employment earnings					
Employment Incentives					
Employment/training supports	x	x	x	x	x
Travel/transportation benefit	x	x	x	x	
Work clothing benefit			x	x	
Child care benefit			x	x	
Special equipment benefit				x	
Union/association fees				x	
Employment transition benefit					x
Books/supplies benefit					
Personal grooming/hygiene benefit					
Work-related benefit					
Safety Net when Transitioning out of Disability Program					
Supplemental health benefit plan	x	x	x	x	x
Rapid reinstatement of income assistance benefits	x	x			
Employment grant		x	x	x	
Transitional wage exemption/benefit				x	x
Work expense benefit					x
Return to work tax credit					

*In PEI, income support benefits for people who have disabilities come from the Social Assistance Program, whereas social supports come from the Disability Support Program.

**Indicates that eligibility requirements for “clients with a disability” were used.

x: Indicates that program is available.

Program Name	PROVINCES				
	Nova Scotia ²⁶⁻³³	Ontario ³⁴⁻⁴⁵	PEI ⁴⁶⁻⁵⁰	Quebec ⁵¹⁻⁵⁸	Saskatchewan ⁵⁹⁻⁶³
Recoupment Scheme					
Stepped net dollar/percentage income exemption	x		x		x
Flat monthly net dollar income exemption				x	
Flat exemption of 50% of employment earnings		x			
Employment Incentives					
Employment/training supports	x	x	x	x	x
Travel/transportation benefit	x		x	x	
Work clothing benefit	x				
Child care benefit	x	x		x	
Special equipment benefit	x				x
Union/association fees	x				
Employment transition benefit		x			
Books/supplies benefit	x				
Personal grooming/hygiene benefit	x				
Work-related benefit		x		x	
Safety Net when Transitioning out of Disability Program					
Supplemental health benefit plan	x	x			
Rapid reinstatement of income assistance benefits		x			
Employment grant		x		x	
Transitional wage exemption/benefit					x
Work expense benefit					
Return to work tax credit				x	

^{1,2,3,4}Alberta, ^{5,6,7,8,9,10,11}British Columbia, ^{12,13,14}Manitoba,

- 1 Government of Alberta (2011). Personal Benefits. Site accessed November 16, 2011, <http://www.seniors.alberta.ca/aish/tipsheets/PersonalBenefits.pdf>.
- 2 Government of Alberta Seniors and Community Supports (2008). Employment Supports. Site accessed November 16, 2011, <http://www.seniors.alberta.ca/aish/tipsheets/EmploymentSupports.pdf>.
- 3 Government of Alberta Seniors and Community Supports (2009). Employment Income. Site accessed November 16, 2011, <http://www.seniors.alberta.ca/aish/tipsheets/EmploymentIncome.pdf>.
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Table 3. Details of Recoupment Schemes

PROVINCES					
	Alberta ¹⁻⁴	British Columbia ⁵⁻¹¹	Manitoba ¹²⁻¹⁴	New Brunswick ¹⁵⁻¹⁹	Newfoundland ²⁰⁻²⁵
Recoupment Scheme					
Stepped net dollar/percentage income exemption	First \$400 of total mo. net employment income is exempt. Additional income between \$400 and \$1500 is 50% exempt for a max employment income exemption of \$950/mo.		First \$200 earned, plus 30% of net earned income/mo. will not affect monthly income assistance benefits.		First \$75/mo. of earnings is exempt, max. \$150 if supportive services are required. Further earnings exemption 20% is applied to earnings. Transportation and child care expenses are also exempt.
Flat monthly net dollar income exemption		Earnings exemption of \$500/mo.		Max wage exemption \$250/mo.	
Fixed percentage of first dollar withheld					

PROVINCES					
	Nova Scotia ²⁶⁻³³	Ontario ³⁴⁻⁴⁵	PEI ⁴⁶⁻⁵⁰	Quebec ⁵¹⁻⁵⁸	Saskatchewan ⁵⁹⁻⁶³
Recoupment Scheme					
Stepped net dollar/percentage income exemption	First \$150 earned is exempt, plus an incentive of 30% of remaining net wages.		Earnings exemption of \$75/mo. plus 10% of balance of net earned income.		Income exemption of \$200 plus 25% of the next \$500 to a max. of \$325.
Flat monthly net dollar income exemption				Wage exemption of \$100/mo.	
Fixed percentage of first dollar withheld		Half of net monthly earnings are exempt. Part or all of monthly child care and disability-related work costs are deducted. This final amount is subtracted from the Income Support amount.			

Blank: Indicates that no program is available.

^{1,2,3,4}Alberta, ^{5,6,7,8,9,10,11}British Columbia, ^{12,13,14}Manitoba, ^{15,16,17,18,19}New Brunswick, ^{20,21,22,23,24,25}Newfoundland,

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Table 4. Details of Employment Incentive Programs

	PROVINCES				
	Alberta ¹⁻⁴	British Columbia ⁵⁻¹¹	Manitoba ¹²⁻¹⁴	New Brunswick ¹⁵⁻¹⁹	Newfoundland 20-25
Employment Incentive Program					
Employment/training supports	Max \$300/12 mo.	Available	Available	Available	Available
Travel/transportation benefit	Cost for bus pass, taxi fare, mileage at \$0.30/km, or cost of most economic means if public transit isn't available	Available	Cost of a full monthly bus pass if worked min 80 hrs/mo., OR 0.5 cost of a monthly bus pass if less than 80 hrs worked.	One-issue benefit until receipt of first pay. Actual cost of bus. \$0.20/km for private vehicle.	
Work clothing benefit			\$23.90/mo. if at min 80 hrs worked/mp., OR \$11.95/mo if less than 80 hrs worked.	Max \$150	
Employment Incentive Program					
Child care benefit			Subsidized child care at a cost of \$2/day/child. EIA provides \$1/day/child and the client pays the additional \$1/day.	\$2/hour	
Special equipment benefit				Max \$200	
Union/association fees				Max. \$500	
Job start benefit					\$125 if single, \$250 if there are dependents
Books/supplies benefit					
Personal grooming/hygiene benefit					
Work-related benefit					

Note: 'Available' indicates that although a support exists, there is no published dollar amount for services offered. This table contains an overview of benefits. For more information, please refer to the individual websites listed in the footnotes. Blank: Indicates that no program is available.

PROVINCES					
	Nova Scotia ²⁶⁻³³	Ontario ³⁴⁻⁴⁵	PEI ⁴⁶⁻⁵⁰	Quebec ⁵¹⁻⁵⁸	Saskatchewan ⁵⁹⁻⁶³
Employment Incentive Program					
Employment/training supports	Personal development supports: max \$300/personal development activity to a max total of \$600/12 mo. Professional assessments: max \$1000/12 mo. Specific short term skills training: max \$500/course. Work related courses: max. \$200/course.	Available	Available	Available	Available
Travel/transportation benefit	Available		Transportation expenses for the applicant using his/her own vehicle to travel to employment/training 20¢/km, max \$33/wk. Transportation expenses for other modes of transportation and those in excess of \$33/wk must be approved by the Departmental designated authority.	Available	
Work clothing benefit	Max \$200/12 mo. for uniforms or clothing.	Available			
Employment Incentive Program					
Child care benefit	Available	Full up-front cost of child care from a licensed provider/ before- and after-school programs offered as part of full-day kindergarten OR max \$600/child/12 mo for child care from an unlicensed provider.		Available	
Special equipment benefit	Disability-related equipment: Max \$1000/12 mo., where not available through other programs. Safety equipment: Max \$300/12 mo. Tools: Max \$500/24 mo.	Included in Employment Start-up Benefit			Available
Union/association fees	Max \$500/12 mo. where not already covered through mandatory employment related costs.				

PROVINCES					
	Nova Scotia ²⁶⁻³³	Ontario ³⁴⁻⁴⁵	PEI ⁴⁶⁻⁵⁰	Quebec ⁵¹⁻⁵⁸	Saskatchewan ⁵⁹⁻⁶³
Job start benefit	Max \$200/12 mo. for fees directly related to a return to employment.	Max \$500/12 mo. to help pay for items needed to start working (Employment Start-up Benefit)			
Books/supplies benefit	Max. \$700/12 mo.	Included in Employment Start-up Benefit			
Personal grooming/hygiene benefit	Max total \$50/4 mo. period	Included in Employment Start-up Benefit			
Work-related benefit		\$100/mo.		\$130/month if participating in the Action Program	

Note: 'Available' indicates that although a support exists, there is no published dollar amount for services offered. This table contains an overview of benefits. For more information, please refer to the individual websites listed in the footnotes. Blank: Indicates that no program is available.

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Table 5. Details of Safety Nets when Transitioning out of Disability Program

	PROVINCES				
	Alberta ¹⁻⁴	British Columbia ⁵⁻¹¹	Manitoba ¹²⁻¹⁴	New Brunswick ¹⁵⁻¹⁹	Newfoundland 20-25
Safety Net when Transitioning out of Disability Program					
Safety Net when Transitioning out of Disability Program	Available	Available	Available	Max 12 mo. extended health card coverage. Dental benefits max \$1,000/12 mo. Client must pay participation fee of 30% to dentist or denturist.	Available
Travel/transportation benefit	Available	Available			
Work clothing benefit		One-time grant averaging \$250 to help clients who have documented proof of employment that will lead to independence from income assistance.	Persons with disabilities receive a one-time payment of \$325.	Max. \$500	
Employment Incentive Program				Wage exemption: 30% of net income for first 6 mo., 25% of net income for next 6 mo., as per 'Wage Exemption Policy' for next 12 mo.	30 day overlap of earnings and Income Support
Child care benefit					Available
Special equipment benefit					

Note: 'Available' indicates that although a support exists, there is no published dollar amount for services offered. This table contains an overview of benefits. For more information, please refer to the individual websites listed in the footnotes.
Blank: Indicates that no program is available.

	PROVINCES				
	Nova Scotia ²⁶⁻³³	Ontario ³⁴⁻⁴⁵	PEI ⁴⁶⁻⁵⁰	Quebec ⁵¹⁻⁵⁸	Saskatchewan ⁵⁹⁻⁶³
Safety Net when Transitioning out of Disability Program					
Safety Net when Transitioning out of Disability Program	Available	Available			Available
Travel/transportation benefit		Available			
Work clothing benefit		If client leaves ODSP for paid work, may receive \$500 to help move to employment once/12 mo.		Max \$500 to help cover expenses related to return to work, if job provides min. 12 hr/wk at min wage rate.	
Employment Incentive Program					\$583/mo. for applicants participating in pre-employment programs and services, or those who are "job ready" and seeking employment.
Child care benefit					
Special equipment benefit				Tax credit of \$200/mo. for max 12 mo.	

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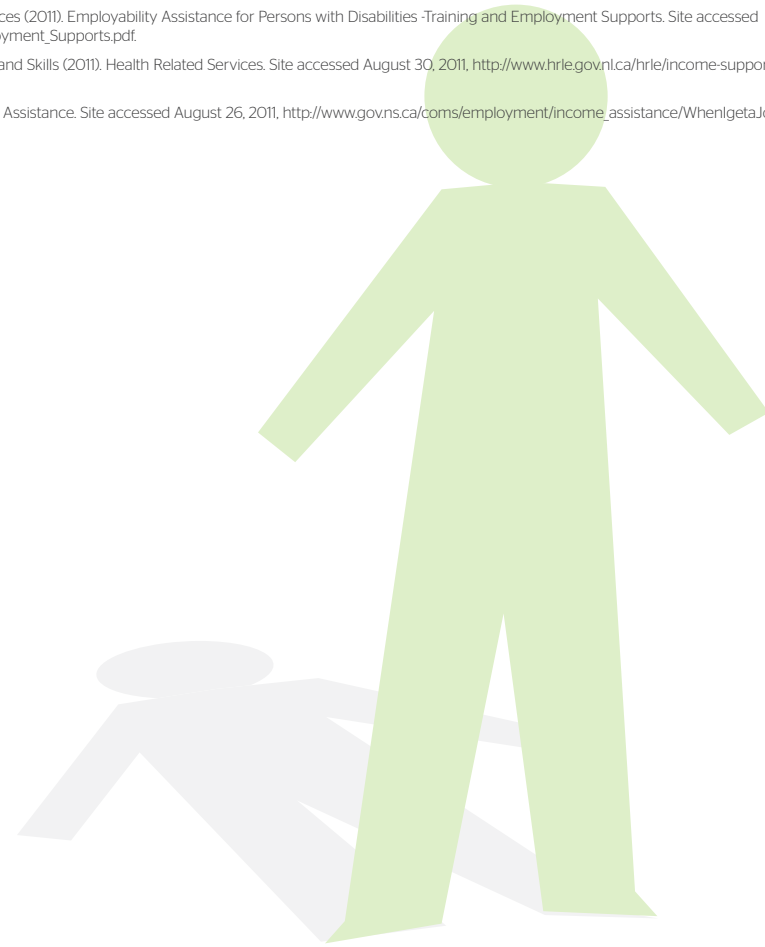
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Table 6. Types of Disabilities among ODSP Recipients

Types of Disabilities	All Recipients	
	%	n
Mental Disorder		
Anxiety	8.70%	17,310
Dementia	0.04%	86
Mood	9.46%	18,822
Schizophrenia	14.82%	29,491
Other Mental	9.76%	19,435
Physical Disorder		
Circulatory	3.31%	6,593
Congenital	4.25%	8,457
Digestive	1.25%	2,481
Endocrine	2.67%	5,321
Genitourinary	0.61%	1,214
Infectious	2.40%	4,772
Injury/Poisoning	2.20%	4,385
Musculoskeletal	11.19%	22,275
Neoplasms	1.63%	3,236
Nervous System	7.37%	14,664
Respiratory	1.16%	2,34
Sense Organs	2.42%	4,812
Substance	1.24%	2,460
Developmental Disability	13.16%	26,192
Misc/Undefined	2.38%	4,732

Note: Types of disabilities categorized using ICD-9 codes.
 Note: Includes only recipients who are single without children.

Table 7. Work-Related Benefit, Earnings, and Ratio of Earnings to Work-Related Benefit by Types of Disabilities

Types of Disabilities	Received Work-Related Benefit		Earnings		Ratio of Earnings: Work-Related Benefit	
	%	n	Mean	Median	Mean	Median
Substance	2.60%	64	\$594	\$302	5.61	2.93
Schizophrenia	6.56%	1,934	\$466	\$265	4.69	2.8
Mood	7.13%	1,342	\$607	\$464	5.52	4.17
Anxiety	5.79%	1,003	\$539	\$351	4.96	3.3
Other Mental	6.98%	1,356	\$492	\$331	5.02	3.44
Developmental Disability	9.22%	2,416	\$284	\$128	3.46	1.76
Dementia	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*
Infectious	7.23%	345	\$885	\$778	8.45	7.32
Neoplasms	5.59%	181	\$610	\$393	5.81	3.72
Endocrine	4.28%	228	\$529	\$356	5.15	3.52
Nervous System	5.03%	737	\$403	\$191	4.62	2.82
Sense Organs	7.48%	360	\$683	\$531	6.85	5.81
Circulatory	3.15%	208	\$570	\$406	5.07	3.75
Respiratory	3.72%	86	\$438	\$270	4.52	2.7
Digestive	4.27%	106	\$606	\$408	5.97	3.89
Genitourinary	5.68%	69	\$636	\$519	6.42	5.19
Musculoskeletal	3.80%	847	\$522	\$340	4.81	3.2
Congenital	5.96%	504	\$228	\$93	2.93	1.36
Injury/Poisoning	4.01%	176	\$532	\$370	5.2	3.88
Misc/Undefined	5.81%	275	\$419	\$215	4.67	2.63

Note: Types of disabilities were categorized using ICD-9 codes.
 Note: Includes only recipients who are single without children.
 Note: N/A* indicates not available, cell count is too small to report.

APPENDIX F

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APPENDIX G

Environmental Scan Of Social Businesses Creating Employment Opportunities For People With Mental Illness In Canada (Completed In 2010)

Business Name	Business Address	City	Province
VRRI Aiport Contract	3304-33rd St NW	Calgary	AB
VRRI Bottle Depot	3304-33rd St NW	Calgary	AB
REDI Bottle Depot	1040 South Railway Street S.E.	Medicine Hat	AB
REDI Recycle		Medicine Hat	AB
REDI Benches	860 Allowance Ave SE	Medicine Hat	AB
Landscaping with Heart	293 East 11th Avenue	Vancouver	BC
Moving On	2nd Floor 519 7th Street	Vancouver	BC
Sewing with Heart	293 East 11th Avenue	Vancouver	BC
The Cleaning Solution	175 West Broadway	Vancouver	BC
Fraserside Community Services Mobile Work Crew	519 7th Street	New Westminister	BC
Yards R Us	205 Martin St.	Penticton	BC
Hands in Motion	205 Martin St.	Penticton	BC
E-Waste	103-105 Martin St	Penticton	BC
Tech-It Computers	205 Martin St	Penticton	BC
Team Eco	205 Martin St	Penticton	BC
Rusty Springs	205 Martin St	Penticton	BC
Okanagan Creative Connections	205 Martin St	Penticton	BC
ER Leather Works	205 Martin St	Penticton	BC
Alley Way Café	205 Martin St	Penticton	BC
Working Solutions	205 Martin St	Penticton	BC
Wood Works	205 Martin St	Penticton	BC
Waste Knot	205 Martin St	Penticton	BC
To the Point Promotions	205 Martin St	Penticton	BC
Potluck Cafe & Catering	30 West Hastings Street	Vancouver	BC
Providence Farm	1843 Tzouhalem Road	Duncan	BC
West Kootenay Social Enterprise Society	204-542 Baker Street	Nelson	BC
Just Catering	1803 East 1st Avenue	Vancouver	BC
Just Garden	1803 East 1st Avenue	Vancouver	BC
Just Potters	1803 East 1st Avenue	Vancouver	BC

Business Name	Business Address	City	Province
Just Repairs	1803 East 1st Avenue	Vancouver	BC
Starworks	276 SW Marine Drive	Vancouver	BC
Right Stuff	123- 1290 Esplanade St.	Trail	BC
Potluck Catering	30 West Hastings Street	Vancouver	BC
Sscope	#5-1000 Notre Dame Ave.	Winnipeg	MB
Simply Good Cafe	95 Wentworth St	St. John	NB
Changes	173 King St.	Fredericton	NB
Ever Green Recycling	92 Elizabeth Ave.	St. John's	NFLD
Hungry Heart Cafe & Catering	142 Military Rd	St. John's	NFLD
Stella's Cafe	142 Military Road	St. John's	NFLD
Gung Ho! Co-operative Convenience Store	1221 Barrington St	Halifax	NS
Gung Ho Cooperative	1221 Barrington Street	Halifax	NS
Sunrise Manor Kitchen	453 MacPherson Street	Port Hawkesbury	NS
Stone Hearth Bakery	6021 Young St.	Halifax	NS
Lake City Woodworkers	386 Windmill Road	Dartmouth	NS
Missing Lint	648 George St.	Sydney	NS
Petstuff on the Go	261 Pleasant Street	Dartmouth	NS
Neighbourhood Dollar Store	3576 Novalea Dr.	Halifax	NS
Mort's Convenience		Dartmouth	NS
Mindful Mango	Bayer's Road Centre	Halifax	NS
A Way Express Courier	2168 Danforth Avenue	Toronto	ON
Raging Spoon Cafe & Catering	761 Queen St. W	Toronto	ON
ABEL Enterprises	447 Queensway West	Simcoe	ON
Out of This World Cafe & Espresso Bar	1001 Queen Street W	Toronto	ON
Parkdale Green Thumb Enterprises	1499 Queen St. W., Suite 203	Toronto	ON
Catering Plus	386 Water Street N.	Peterborough	ON
KrackersKatering	22 O'Meara Street	Ottawa	ON
Good Nature Groundskeeping	22 O'Meara Street	Ottawa	ON
Cycle Salvation	477 Bronson Avenue	Ottawa	ON
Fresh Start Cleaning and Maintenance	761 Queen St. West, Suite 207	Toronto	ON
Hands On Car Wash	15 Russell St	Kingston	ON
Kibble Klub	15 Russell St	Kingston	ON
Bookends Cafe	130 Johnson Street	Kingston	ON
Treasure Cafe	525 Montreal St	Kingston	ON
Westwood Canteen	c/o 525 Montreal St	Kingston	ON
Inspirations Studios	761 Queen St. W. 201	Toronto	ON
Card Factory	15 Russell Street	Kingston	ON
Free Spirit Affirmative	560 King Street West	Kingston	ON
Little Green Thumb	15 Russell Street	Kingston	ON
Tree-Free VOCEC	525 Montreal St	Kingston	ON
CMHA Cleaning	700 Lawrence Ave. W. #480	Toronto	ON

Business Name	Business Address	City	Province
The Steam Team	2238 Dundas St. West	Toronto	ON
The Silver Brush	1499 Queen Street West	Toronto	ON
Yamaha Cafe	700 Lawrence Ave W #480	Toronto	ON
Rag Werks	580 North Algoma Street PO Box 2930, c/o Lakehead Psychiatric Hospital	Thunder Bay	ON
Wood Werks	580 North Algoma Street	Thunder Bay	ON
Paper Werks	580 North Algoma Street	Thunder Bay	ON
Labour Werks	580 North Algoma Street	Thunder Bay	ON
Good Times Cafe	580 North Algoma Street	Thunder Bay	ON
Water Werks	580 North Algoma Street	Thunder Bay	ON
Scan Werks	580 North Algoma Street	Thunder Bay	ON
Rainbow's End	12 Bigwin Road, Unit 1	Hamilton	ON
Crazy Daisy Floral Productions	175 Longwood Rd E, Ste 400A	Hamilton	ON
Job Cafe	97 Victoria Street N.	Kitchener	ON
Community Laundry Co-op	153 Chapel Street	Ottawa	ON
Bug & Scrub	339 George Street	Toronto	ON
Furniture Link	11 Peel Avenue	Toronto	ON
Gateway Linens	199 Church St.	Toronto	ON
SKETCH	180 Sudbury St.	Toronto	ON
St. John's Bakery	135 Broadview Ave.	Toronto	ON
La Friperie du Pavois	799, 4e Avenue	Quebec	PQ
La Cafeteria du Pavois	1075 cheminAinte-Foy	Quebec	PQ
Les Copies du Pavois	1195 1er Avenue	Quebec	PQ
La Cafeteria des Commissaires	55 rue des Commissaires	Quebec	PQ
Certex	7500 Grande allee	Saint Hubert	PQ
Atelier du Second Souffle	136A, Lindsay	Drummondville	PQ
Collection Innova	4220 de Rouen Street Office #400	Montreal	PQ
L'EquipeEntreprise	750 Dawson Avenue	Dorval	PQ
Part du Chef	4100 Rue Laurendeau	Montreal	PQ
Ateliers Leopold Desrosiers	60 rue du Brilliant	Matane	PQ
SARCAN Recycling	111 Cardinal Crescent	Saskatoon	SK

APPENDIX H

A Potential Framework for Development of Consensus on Features of Social Business

Feature	Description/Evidence for how this appears in the social business
Identification of and evidence of interaction of employees with a broader community of people who have not been employment marginalized	<p>Example:</p> <p>Work-related interactions with people in the general public can include, for example:</p> <ul style="list-style-type: none"> Working alongside co-workers who do not have a mental illness Meaningful work-related interactions with providers of goods and services used by the business Business related interactions with the general public Interactions with other community businesses through business associations/organizations <p>Need to consider this "interaction" in the context of the economy within which the business operates</p>
Registered and organized as a legal business corporation	
Organizational structure that supports autonomous business management and development	
Audited financial statements	
Fair wages for work performed according to labour laws	
Defined employment positions with job descriptions and regularity of work participation	
Compliance with workplace safety and protection regulations	
Opportunities for advancement defined and promoted within the business structure	
Evidence of orientation to achieving and demonstrating financial sustainability	
Defined social goals with a plan for producing evidence that these goals are being met	
Involvement of those with lived experience in the operation of the business	

APPENDIX I

Overview of Disability in Canada

Regulatory agencies and sports franchises frequently appoint a commissioner to oversee a number of departments or teams so that everyone plays according to the same set of rules. Disability income and employment programs, at various levels of government, do not have a Commissioner because they have never entertained the idea of playing by the same set of rules.

In Canada, we now have five disability income systems that provide benefits to persons with significant attachment to the labour force through wages and salaries and two systems that do not distinguish between persons with disabilities based on their employment status. The five disability systems connected to employment are the Canada Pension Plan (Disability), Employment Insurance (Sickness), Workers' Compensation, Veterans Affairs (Disability), and employer-sponsored disability plans. The two that do not distinguish based on employment status are social assistance for persons with disability and federal disability tax credits. One hundred percent of all persons with disabilities who receive benefits from the first five have participated in the workforce. One example that highlights the difference is that only 11% of Ontario Disability Support Program (Ontario's social assistance for people with disabilities) recipients participate in the paid workforce.

Changing labour force dynamics translate into fewer and fewer persons obtaining long-term wage and salary attachments to the labour force. Accordingly, expenditures for the five disability income systems that require wage and salary labour force attachment are growing at a much slower rate than social assistance programs in particular. The person with a disability who is not covered by benefits from the five disability income systems is much more likely to require social assistance while disability tax credits only reduce the amount of taxes that persons with disabilities pay in the first instance.

The clear problem is that social assistance programs that do not require previous salaried or wage employment are going to comprise a far higher share of the disability income arena of the future. A commissioner of disability programs would have to assess whether this is a desirable state of affairs. Basically, the trend tells the commissioner that (s)he oversees:

- A set of receding workplace disability income programs for persons with disabilities all of whom have worked but which do not provide income support when they return to work; and

- A basic social assistance program that provides structural incentives to return to work but whose workforce participation rate is 11% while also providing benefits to most low income persons with disabilities who are not able to work.

The commissioner knows that disability income programs all desire recipients to return to work, society at large supports that goal, and recipients of benefits want to work. Accordingly, the commissioner's goal is to devise an overall system of income supports that allows all persons with disabilities who can work to return to work.

The goal then translates into two large imperatives:

- The commissioner would take the best of social assistance (sharing benefits with work) and the best of work triggered programs capacity building and adequate support and possibly rebuild them into one suite of disability income benefits that always support work.
- The commissioner will need a convergence of programs because the best work incentives are contained in the programs least suited to people with disabilities that can work while the poorest incentives are in the programs specifically targeted to people who have worked.

Carl Jung was once quoted as saying that, "just like fine wines, people bear the earmarks of their vintage." The same is true for disability support programs like CPP-D, EI, and private workplace programs that are all founded on the idea of compensation of disabilities that result in loss of work. This means that they don't provide benefits when there is a return to work.

The move to an acceptable convergence of programs to comprise disability income and employment support systems based on capacity and incentives to work is the subject of the section. In other words, the section tries to answer the question: "What would a good commissioner do?"

Defining Disability

The way disability is defined and understood has changed in the last decade. Disability was originally thought to describe a particular set of largely stable limitations. The World Health Organization (WHO) has moved toward a new international classification system, the International Classification of Functioning, Disability and Health (ICF;

2001), which emphasizes functional status over diagnoses and focuses on analyzing the relationship between capacity and performance. If capacity is greater than performance then that gap should be addressed through both removing barriers and identifying facilitators. The ICF also calls for the elimination of distinctions, explicit or implicit, between health conditions that are 'mental' and those that are 'physical.'

The WHO defines disability as a contextual variable, dynamic over time and in relation to circumstances. One is more or less disabled based on the interaction between the person and the individual, institutional, and social environments. The ICF also acknowledges that the prevalence of disability corresponds to social and economic status.

Demographics and Labour Market Participation

Incidence of disability

In 2006, approximately 4.4 million Canadians living in households reported having an activity limitation. This translates to a disability rate of 14.3% (Statistics Canada, 2008).

The disability rate increases steadily with age. In 2006, among children aged 0 to 14, 3.7% reported a disability, with this rate rising to nearly 11.5% among adults aged 15 to 64 and to 43.4% among persons aged 65 and over. Of these rates, 2.3% reported having a psychological disability. The following table provides prevalence information on the type of disabilities reported among adults aged 15 years and older (2006; source: Participation and Activity Limitation Survey, Statistics Canada, 2008).

Type of disability	Adults 15 years of age or older	
	number	%
Hearing	1,266,120	5.0
Seeing	816,250	3.2
Speech	479,740	1.9
Mobility	2,923,000	11.5
Agility	2,819,580	11.1
Pain	2,965,650	11.7
Learning	631,030	2.5
Memory	495,990	2.0
Developmental	136,570	0.5
Psychological	589,470	2.3
Other	119,390	0.5

Mild disabilities were the most common in Canada for 2006 with slightly more than one-third (35.4%) of adults with disabilities experiencing mild limitation. Conversely, 13.5% adults with disabilities reported having a very severe limitation. This group grows to nearly 40% of adults with a

disability when the severe and very severe categories are combined. Mild limitations were more common for men (37.9%) than women (33.4%). Conversely, women were more likely to report severe or very severe limitations (42.2%) compared to men (39.9%). The following table provides information on the severity of disabilities reported (Source: Participation and Activity Limitation Survey, Statistics Canada, 2008).

Degree of Severity	Adults aged 15 years and over with disabilities					
	Both sexes		Men		Women	
	number	%	number	%	number	%
Total	4,215,530	100.0	1,895,480	100.0	2,320,040	100.0
Mild	1,492,580	35.4	717,960	37.9	774,630	33.4
Moderate	1,045,510	24.8	479,140	25.3	566,370	24.4
Severe	1,109,220	26.3	460,490	24.3	648,730	28.0
Very severe	568,220	13.5	237,900	12.6	330,320	14.2

Note: The sum of the values for each category may differ from the total due to rounding.

The disability rate has increased since 2001¹. Between 2001 and 2006, the number of people who reported having a disability increased from 3.6 million to 4.4 million. Accordingly, the national disability rate increased 1.9 percentage points from 12.4% in 2001 to 14.3% in 2006. The increase, which varies by the severity of disability and other characteristics (gender, age, etc.), is reported to be due to a number of factors, including aging of the population and changing reporting behaviours.

The increase in the reporting of disabilities varies depending on the severity of the disability. Between 2001 and 2006, the largest increase was for mild disabilities (up 26.6%). The next largest was for moderate disabilities (20.6%). Severe disabilities grew at a rate of 19.2% and very severe disabilities increased by 16.4%.

Labour market participation for overall population
The table below shows labour market indicators for Canada for 2010 (Labour Force Survey, Statistics Canada, 2010).

Labour market indicators (for people aged 15-64)	Canada
Labour force participation rates	67.0
Employment rates	61.6
Unemployment rates	8.0

On average, in 2010, Canada had a labour force of 18,525,100 people between the age of 15 and 64. Of these, 17,041,000 were employed and 1,484,100 were unemployed. A further 9,133,400 were not in the labour force.

¹ See Statistics Canada, 2006 Participation and Activity Limitation Survey: Analytical Report: Growth in Disability Rates from 2001 to 2006: <http://www.statcan.ca/english/freepub/89-628-XIE/2007002/growth-en.htm>

Labour market participation among persons with disabilities

According to the *Participation and Activity Limitation Survey (PALS) of 2006: Labour Force Experience of People with Disabilities in Canada*², there were 2,457,350 persons with activity limitations between 15 and 64 who could have participated in the labour force. Of this group, 51.3% were employed, 43.9% were not in the labour force, and 4.9% were unemployed. These contrast sharply with those without disabilities. Of this group, 75% were employed, 20% were not in the labour force, and 5% were unemployed. The biggest difference was in the age group of 45 to 54, where 88.9% of persons without disabilities participated in the labour force compared to only 62.7% of those with disabilities.

The unemployment rate was 10.4% for persons with disabilities, compared to 6.8% for the population without disabilities.

Both the severity and the type of disability affect outcomes in the labour force. People with severe/very severe disability have higher unemployment rates than those with mild disability or without disability. In 2006, the unemployment rate for people with severe or very severe limitations was 15.2%, compared to 8.3% for people with mild limitations and 9.1% for those with moderate limitations. People with developmental disabilities had the lowest labour force participation (32.7%). Those with memory (15.7%) and psychological limitations (14.3%) had the highest unemployment rates (Statistics Canada, 2008).

Federal Programs

Income Support

The federal government provides income support to persons with disabilities through the following channels:

Tax Measures

- The Working Income Tax Benefit for Persons with Disabilities (WITB-D)
- Disability Tax Credit
- Medical Expense Tax Credit
- Caregiver Tax Credit
- Infirm Dependant Credit
- Disability Supports Deduction
- Refundable Medical Expense Supplement
- Child Disability Benefit

Benefits

Canada Pension Plan Disability Benefits (CPP-D)

Pensions

Employment Insurance - Sickness Benefits

Veterans' Disability Pensions

² Statistics Canada, Social and Aboriginal Statistics Division, Participation and Activity Limitation Survey 2006: Labour Force Experience of People with Disabilities in Canada: <http://www.statcan.ca/english/freepub/89-628-XIE/89-628-XIE2008007.htm>

- Disability Award Program
- Disability Pensions

Other Programs

- Federal Worker's Compensation

Employment Programs

The federal government provides employment support for persons with disabilities, including through the following programs:

- Labour Market Agreements for Persons with Disabilities (LMAPD)
- Canada Pension Plan Disability Return to Work Supports (these include the Vocational Rehabilitation Program)
- Opportunities Fund for Persons with Disabilities
- Aboriginal Skills and Employment Training Strategy
- Employment Benefits and Support Measures
- Canada Study Grant for the Accommodation of Students with Permanent Disabilities
- Canada Access Grant for Student with Permanent Disabilities
- Canada Student Loans Program - Permanent Disability Benefits
- Enabling Accessibility Fund (EAF)
- Social Development Partnerships Program-Disability Component (SDPP-D)³
- Registered Disability Savings Plan (RDSP), including the Canada Disability Savings Grant and Bond

In addition to the programs above, the federal government provides funding for numerous organizations such as the Mental Health Commission of Canada, and contributes to established foundations and other organizations which contribute to the welfare of persons with disabilities (e.g., Rick Hansen Foundation).

Provincial Programs

Social assistance for persons with mental illness

Social assistance, broadly defined, is the constitutional responsibility of provincial governments and is derogated by the federal government to territorial governments. Although there are many common elements in the process of applying for assistance, assessing eligibility, determining what constitutes available resources, etc., each jurisdiction's program is unique. The following section provides an overview of the common features of social assistance programs⁴.

Eligibility Criteria

Social assistance eligibility and benefits are established on a monthly basis. Applicants must meet each jurisdiction's

³ Quebec operates the Quebec Pension Plan with similar benefits.

⁴ See Social Assistance Statistical Report 2008, Chapter 2. http://www.hrsdc.gc.ca/eng/publications_resources/social_policy/sasr_2008/sasr2008_eng.pdf

administrative requirements. Typically, applicants must:

- Show proof of identity, age, and residence;
- Provide financial information, including bank accounts and employment pay stubs;
- Provide a medical certificate if disabled or unable to work; and
- Follow an employment plan that has been drawn up based on their situation. Failure to do so can result in a reduction in benefits or suspension of benefits.

All clients are required to report any changes in their circumstances.

In order to be eligible for assistance, clients must go through a needs test. This looks at their assets, income, and budgetary needs.

Assets

All jurisdictions exempt fixed assets such as the principal residence, household effects, furniture, a car, tools essential to a trade, etcetera. In order to be eligible for assistance, liquid assets – that is, cash or readily converted investments – must fall below legislated levels.

Income

Once applicants meet the asset test, their income is reviewed. Some sources of income are considered fully exempt, meaning they are not considered in the determination of eligibility. Examples include refundable tax credits, AIDS or Hepatitis-C compensation payments, and Canada Child Tax Benefit payments.

Other sources of income are non-exempt. Examples include Canada Pension Plan Disability payments, Employment Insurance benefits, Workers' Compensation benefits, and long-term disability pension income. In all jurisdictions, these are deducted dollar for dollar from any social assistance entitlement.

Most jurisdictions allow clients to retain a portion of employment earnings; these are called earnings exemption provisions. These vary considerably across the country.

Budgetary Needs

Provinces all have their own levels of budgetary needs. These are the maximum benefits they will pay to cover the basic needs of an individual or a family. These vary based on the applicant's employment potential, the size of the family, the area in which the family lives, etc. Applicants are eligible for assistance when there is a budget deficit. This occurs when the applicant's available financial resources are lower than maximum benefit payable.

Basic Needs

Basic needs include food, clothing, personal needs, household needs, and shelter (including utilities). Some

provinces have a separate child benefit program that covers the costs of basic needs for children.

Special Needs

Special needs include a range of medical items, transportation, employment-related items, special dietary needs, and funerals. Families with children can receive assistance for day care and back-to-school items, to name a few. Eligibility for special needs is assessed on an individual basis. Eligibility for special needs is assessed on an individual basis.

Provincial workers' compensation

Provinces are also responsible for providing compensation to workers who are injured on the job.

Workers' Compensation Boards

Each province and territory in Canada has its own exclusive Workers' Compensation Board/Commission (WCB). The Northwest Territories and Nunavut have a combined Workers' Compensation Board.

Assessments and Premiums

Workers' Compensation Boards/Commissions (WCBs) are funded by employers. Employers are charged a certain dollar amount per \$100 of payroll. This amount is known as the "assessment rate" or "premium." Not all employers pay into workers' compensation; this depends on each jurisdiction's legislation.

The money collected from employers goes into a fund, generally known as the Accident Fund. In general, monies from this fund go toward:

- Providing wage loss benefits to workers injured on the job who are unable to work due to a work injury;
- Providing medical aid and rehabilitation to workers injured on the job; and
- The general administration of the Workers' Compensation Board/Commission.

Experience Rating

Each province/territory has an average provisional assessment rate. The employer does not necessarily pay this average assessment rate. Individual employers' assessment rates are based on:

- Industry or class assessment rate: Different industries, classes, and occupations can be charged different assessment rates since the inherent occupational danger for every job/industry varies
- Experience rating: An individual employer's assessment rate may be increased or decreased based on how many work injuries/diseases have occurred at the employer's place of business.

Individually Liable Employers (Self-insurers)

Certain employers may be individually liable employers (or self-insurers). These employers would not pay assessment rates but rather pay (either through reimbursement or a deposit account) the WCB for the actual cost of compensation paid in respect of their workers. Examples of potential individually liable employers are federal and provincial governments.

Benefits

Monies paid to injured workers by the Workers' Compensation Boards/Commissions are generally known as workers' compensation "benefits." The following are the most common type of workers' compensation benefits:

- Wage loss benefits
- Permanent disability benefits
- Dependency benefits
- Rehabilitation

Wage Loss Benefits

Each province/territory compensates the injured worker a certain percentage of his/her normal wages. Most provinces/territories have a maximum amount of earnings that they will cover. Some provinces have a waiting period before benefits are paid.

Permanent Disability Benefits

If an injured worker is determined to have a permanent disability because of his/her work injury, s/he may receive additional or varied compensation.

Fatal and Dependency Benefits (Survivor Benefits)

If a worker dies due to a work injury/disease, his/her dependents may be eligible to receive fatal and dependency benefits.

Rehabilitation

Workers' Compensation Boards/Commissions provide rehabilitation services and programs to workers injured on the job to return workers to their pre-injury health and to get injured workers back to work.

Legislation

Workers' Compensation Boards/Commissions administer the workers' compensation legislation of the province/territory that they are in. This legislation is created by the provincial/territorial government and administered by the WCB.

Provincial employment support programs

Provincial governments provide employment support through government departments and often with the assistance of private agencies and organizations. All provinces have signed individual Labour Market Agreements for Persons with Disabilities with the federal government. These agreements are designed to provide federal financial assistance, to specified maximums, for provinces to develop programs and services to assist disabled persons including

persons with mental illness to develop skills and secure employment.

Provincial Roles and Responsibilities in Human Rights and Workplaces

Provincial legislation on human rights and workplace safety covers most employers in Canada. Employers have a duty to accommodate employees with disabilities including mental illness pursuant to human rights legislation.

Delivery of Income Support by Level of Government and Sector

As discussed, different sources deliver different income support programs in Canada. There are a total of seven program sources of disability income support. To iterate, the federal government provides military benefits and pensions, while private disability insurance, by its nature, is provided by the private sector only. In addition:

- Differing social assistance programs with varying rules and benefit levels are provided in each province and territory. Though the programs vary widely, all are paid at the provincial level (Ontario municipalities pay a share of costs)
- Disability tax credits are paid at both the federal and provincial level; the largest share is federal
- Workers' compensation is paid at both levels of government; the largest share is provincial
- Pensions and sickness benefits (based on disability) are largely paid by the federal government and the private sector, while provincial governments also provide benefits to provincial government employees

The next section will describe the seven programs, how they define 'disability,' how they work, and will provide figures on the amount the programs provide to recipients.

The Disability Income Programs in Canada

A. Canada Pension Plan Disability (CPP-D) and Quebec Pension Plan Disability (QPP-D)

The Canada Pension Plan and the Quebec Pension Plan are compulsory contributory social insurance schemes that provide a source of retirement income and protection to workers and their families in the event of disability or death. Contributions to CPP/QPP are made by employers and employees. Eligibility for the CPP disability benefit is based on a stringent definition of disability: 'severe and prolonged disability such that the person is incapable of gainful employment.' Eligibility is also subject to minimum contribution requirements.

Expenditures on CPP-D and QPP-D totalled \$4.3 billion in 2009-10, representing a 14% increase since 2005-06. Plan benefits are scheduled at approximately 30-40%

of the average labour market income. As of March 2011, the average CPP-D monthly benefit was \$822.32, and the maximum monthly benefit was \$1,153.37. In June 2011, there were 325,693 recipients of CPP-D benefits in Canada, roughly one quarter of which were classified as claims for mental disorder. This translates to over \$1 billion in spending on mental illness.



CPP-D is treated as a 'first-payer' by private long-term disability plans, provincial social assistance programs, and provincial workers' compensation agencies. Historically, CPP-D has been administered on the assumption that beneficiaries have no prospect of re-entering the labour force. However, recent reforms have provided opportunities for beneficiaries to participate in a paid work trial for up to three months without loss of benefits.

B. Employment Insurance Sickness Benefit

The Employment Insurance (EI) Sickness Benefit provides benefits for a maximum of 15 weeks for periods of temporary disability including mental illness. In order to qualify, one must show that regular weekly earnings have decreased more than 40% due to disability, and that 600 insured hours have been accumulated over the last 52 weeks, or since one's last claim.

In 2011, the basic benefit rate for EI Sickness was 55% of a recipient's average insured earnings, to a yearly maximum insurable amount of \$44,200. For 2009-10, Employment Insurance Sickness expenditures totalled \$1 billion; an increase of approximately 19% since 2005-06. Between January and June 2011, 130,640 Canadians received EI Sickness Benefits.



Employment Insurance sickness benefits are administered as a 'last-payer' benefit program. Sickness Benefits are reduced where beneficiaries receive contributions from workers' compensation, group insurance income, accident compensation for loss of wages, CPP-D, and provincial social assistance programs.

C. Veterans' Benefits for Disability

Veterans or members of the Canadian Armed Forces are eligible for a disability benefit administered by Veterans' Affairs Canada. Entitlement to the benefit is based on the severity of the disability and its relationship to military service.

Since the implementation of the New Veterans Charter on April 1, 2006, Canadian Forces veterans and members generally receive their disability benefits in the form of a lump-sum payment through the Disability Award program. The Disability Award is a one-time, tax-free cash award. It is paid in 5% increments, up to a maximum of 100%, depending on the extent of the disability. For 2011, the maximum Disability Award is \$285,319.47. It is adjusted annually based on the cost-of-living index. Veterans who were receiving benefits prior to the implementation of the New Veterans Charter continue to receive a monthly disability pension. In 2011, this ranged from \$123.90 to \$2,478.08.

During 2009-10, Veterans' Affairs expenditures on disability benefits were \$2 billion. There were 177,721 recipients during this period. Expenditures have increased by nearly 23% since 2005-06.



A veterans' disability benefit is reduced if the beneficiary is receiving benefits from an employment-based group disability insurance plan.

D. Tax Measures

There are currently two tax measures related to disability administered by the Canada Revenue Agency under the Income Tax Act: the Disability Tax Credit (DTC), which includes the Working Income Tax Benefit Disability (WITB-D), and the Registered Disability Savings Plan (RDSP).

The DTC is available to persons who have an impairment of physical or mental functions that has lasted or is expected to last one year, to those who are blind, and to those who are receiving life-sustaining therapy. These non-refundable tax credits are used to reduce the amount that the person owes on federal income tax. In 2008-2009, approximately 750,000 income tax filers received tax credit benefits of \$435 million.

The RDSP was established in December 2008. The number of registered plans has not yet been reported, though program expenditures for 2009 were estimated to be less than \$2.5 million.

E. Provincial and Territorial Social Assistance Disability Benefits

All Canadian provinces and territories have provisions in provincial social assistance programs that provide benefits to people with disabilities. Some offer separate programs for people with disabilities, while others offer additional compensation for disabilities within social assistance programs. In most provinces, eligibility for benefits is determined by a combination of the severity and duration of disability and means-testing. Qualifying disability status is established by a doctor's certificate, though the definition of disability varies among provinces and territories. The provinces and territories have sole jurisdiction over the policies and rules governing provincial and territorial programs. Therefore, the federal government cannot dictate how they establish eligibility, or how CPP benefits are integrated with their programs.

In 2009-10, provincial and territorial government social assistance expenditures for persons with disabilities were estimated to be \$9.4 billion.



Most provinces adjust benefits to account for assets, labour market earnings, and other disability income security benefits. Assets can include cash, stocks and bonds, vehicles, properties, registered retirement savings plans (RRSPs), and trust funds. If a person resumes work while receiving social assistance, a percentage of the recipient's earnings will be exempt from deductions, and the remaining portion will be reduced after factoring in disability and child-related costs. Moreover, any CPP, EI, Workers' Compensation, or private disability insurance payments will be deducted from benefits.

F. Provincial and Territorial Workers' Compensation Benefits

Income security benefits for wage losses from disease or injury caused by work exposures are administered by provincial and territorial workers' compensation agencies. The coverage of provincial labour forces ranges from approximately 70% in Ontario to approximately 95% in Quebec. Insurance premiums are paid by employers. A large majority of benefit recipients experience only temporary disability, with less than 5% of episodes longer than one year. Provincial workers' compensation agencies also administer benefits that acknowledge permanent impairment arising from work-related injuries or illnesses. Permanent partial disability benefits are payable up until the age of 65. There is a minor degree of variation in benefit levels among provincial and territorial plans.

In 2009-10, provincial workers' compensation agency expenditures on short- and long-term income security benefits were approximately \$5.5 billion. Expenditures on health care services are excluded from this estimate.

G. Employment-based Long-Term Disability Plans

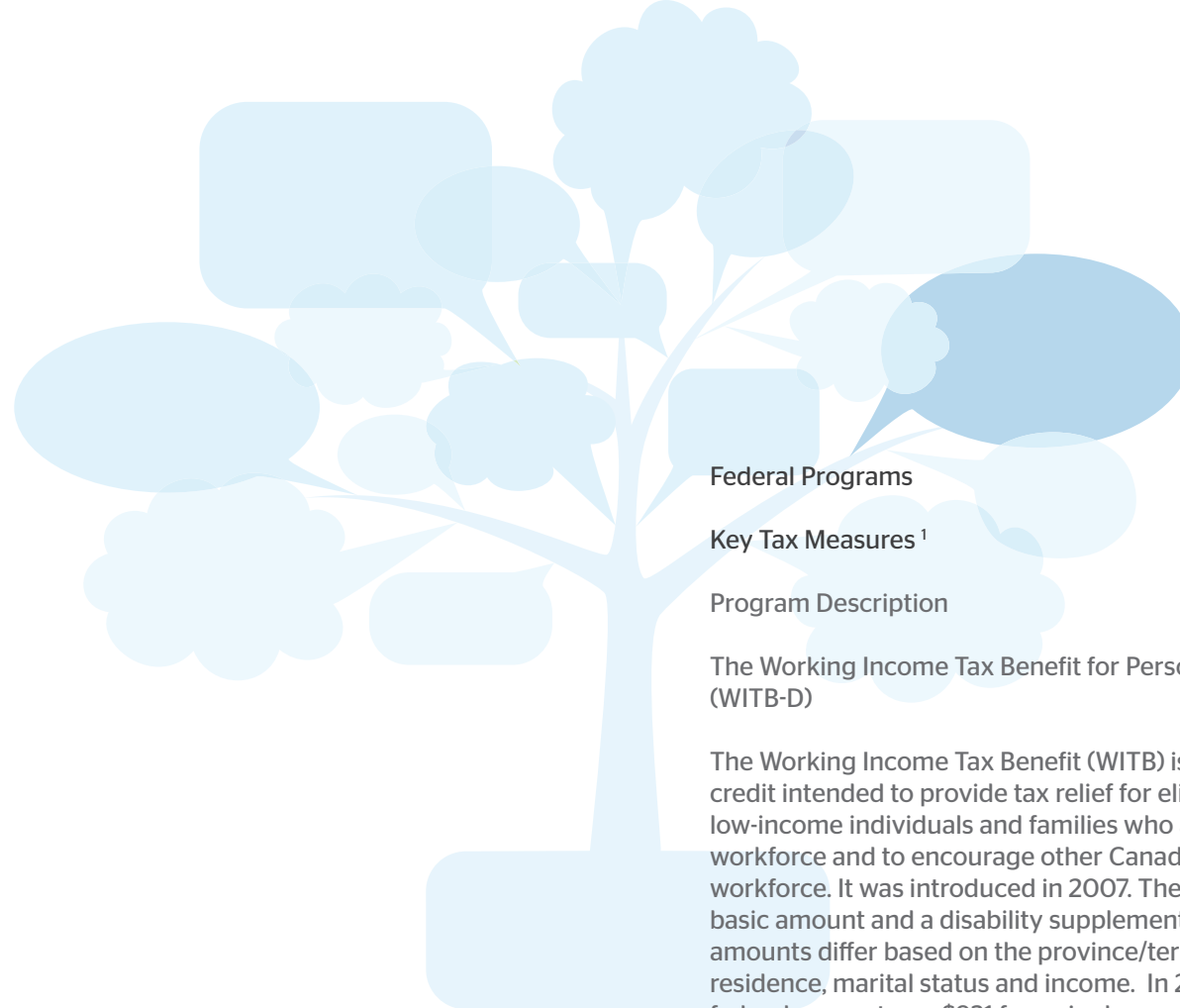
Approximately 55% of people in the Canadian labour force work for an employer that offers an employment-based long-term disability plan. Typically, premiums are shared by the employer and employees. Most plans provide a two-year period of benefits for persons who have medical

evidence of a permanent or long-duration mental or physical impairment and are unable to perform their pre-disability occupation. Thereafter, benefits are provided only if the beneficiary is unable to perform any occupation for which s/he is reasonably trained or educated.

In 2009-10, long-term disability plans provided by insurance carriers had benefit expenditures of \$4.9 billion, and short-term disability plans had expenditures of \$1.1 billion.



Plan benefits are scheduled at 50-75% of pre-disability income. Long-term disability benefits are reduced dollar-for-dollar by any CPP-D, QPP-D, or workers' compensation benefits.



Federal Programs

Key Tax Measures ¹

Program Description

The Working Income Tax Benefit for Persons with Disabilities (WITB-D)

The Working Income Tax Benefit (WITB) is a refundable tax credit intended to provide tax relief for eligible working low-income individuals and families who are already in the workforce and to encourage other Canadians to enter the workforce. It was introduced in 2007. The WITB consists of a basic amount and a disability supplement. WITB maximum amounts differ based on the province/territory² of residence, marital status and income. In 2010, the maximum federal amount was \$931 for a single person and \$1,690 for a family.

Filers can claim the WITB on the Income Tax and Benefit Return if their working income is over \$3,000 and they meet all the eligibility criteria. A single person with no eligible dependants must have an adjusted family net income of less than \$16,770. Filers with an eligible spouse or an eligible dependant must have an adjusted family net income of less than \$25,854. Filers are eligible for the WITB in 2010 if they are (1) 19 years of age or older on December 31 of the relevant year, and (2) a resident of Canada for income tax purposes throughout the year. Those under 19 years of age may still be eligible for the WITB if they have a spouse or common-law partner or an eligible dependant on December 31.

Those eligible for the WITB and the disability amount may also be able to claim the annual disability supplement of up to \$465 (for 2010)³. To be eligible for the disability supplement, the filer's working income must be over \$1,150. The filer must have an approved Disability Tax Credit Certificate on file; this is the same certificate as required to receive the disability tax credit.

¹ Unless otherwise noted, amounts and details cited in this section refer to the 2010 taxation year.

² Alberta, British Columbia, Nunavut and Quebec have modified the WITB calculations.

³ Eligibility thresholds for WITB-D are different in Alberta, British Columbia, Nunavut and Quebec

APPENDIX J

Detailed Income and Other Support Programs

Disability Tax Credit

The Disability Tax Credit (usually called the "disability amount") reduces the income tax that a person with a disability has to pay. If a filer has been approved by the Canada Revenue Agency for the disability amount, s/he can claim \$7,239. If a filer qualifies for the disability amount and was under 18 at the end of the year, s/he can claim up to an additional \$4,223. However, this supplement may be reduced if, in the relevant year, someone claimed child care expenses or attendant care expenses for the filer. It will also be reduced if the filer claims attendant care expenses for him/herself.

Filers who do not need to use some or all of the tax credit because they have little or no income may be able to transfer all or part of it to a spouse or common-law partner. Filers may be able to transfer all or part of the disability amount to another supporting person if the filer was dependent on that person for all or some of the basic necessities of life and was the parent, grandparent, child, grandchild, brother, sister, aunt, uncle, niece, or nephew of the support person or the support person's spouse or common-law partner.

The disability tax credit is available for those individuals who have a mental or physical impairment that is severe and prolonged. The filer must have an approved Disability Tax Credit Certificate on file. To receive this certificate, a qualified practitioner must certify that the filer has a prolonged impairment, and that the effects of the impairment are such that (1) the filer is blind, even with the use of corrective lenses or medication, (2) the filer needs, and must dedicate a certain amount of time specifically for, life-sustaining therapy to support a vital function, or (3) the filer is markedly restricted in any one of the following basic activities of daily living: speaking, hearing, walking, elimination (bowel or bladder functions), feeding, dressing, or performing the mental functions necessary for everyday life.

Medical Expense Tax Credit

The medical expense tax credit applies to individuals who have sustained significant medical expenses for themselves or certain of their dependants. An individual may claim this non-refundable tax credit for medical expenses when calculating Part I tax payable. The amount of the medical expense tax credit is determined by multiplying the lowest

personal tax rate percentage by the amount of qualifying medical expenses in excess of certain minimum amounts. An individual may be entitled to receive a refundable medical expense tax credit in respect of the same medical expenses for which a medical expense tax credit was claimed.

Filers can claim the total eligible medical expenses they, their spouse, or their common law partner paid for themselves, their spouse or common law partner, or their or their spouse or common law partner's child born in 1993 or later and who depended on them for support. Generally, they can claim all amounts paid, even if they were not paid in Canada. Total expenses have to be more than either 3% of net income or \$2,024, whichever is less. Some eligible medical expenses include the following:

- payments to a medical doctor, dentist, nurse, or certain other medical professionals, or to a public or licensed private hospital;
- premiums paid to private health services plans (other than those paid by an employer);
- premiums paid under a provincial or territorial prescription drug plan;
- payments for artificial limbs, wheelchairs, crutches, hearing aids, prescription eyeglasses or contact lenses, dentures, pacemakers, prescription drugs, and certain prescription medical devices.

Filers can also claim the part of eligible medical expenses they or their spouse or common law partner paid for the following persons who depended on them for support: their or their spouse or common law partner's child who was born in 1992 or earlier, or grandchild; or their or their spouse or common-law partner's parent, grandparent, brother, sister, aunt, uncle, niece, or nephew who was a resident of Canada at any time in the year. Filers must calculate, for each dependant, the medical expenses that they are claiming. The total of these expenses must exceed the lesser of \$2,024 or 3% of the dependant's net income for the year, up to a maximum of \$10,000 for each dependant.

Caregiver Tax Credit

If, at any time in 2010, the filer (either alone or with another person) maintained a dwelling where the filer and one or more of his/her dependants lived, the filer may be able to claim a maximum amount of \$4,223 for each dependant using this non-refundable credit.

Each dependant must meet all of the following conditions. The person must have:

- been the filer or the filer's spouse or common-law partner's child or grandchild; or the filer's or the filer's spouse or common-law partner's brother, sister, niece, nephew, aunt, uncle, parent, or grandparent who was resident in Canada;
- been 18 or over at the time he or she lived with filer;

- had a net income in 2010 of less than \$18,645; and
- been dependent on the filer due to mental or physical impairment or, if he or she is the filer or the filer's spouse or common-law partner's parent or grandparent, born in 1945 or earlier.

Infirm Dependant Credit

Filers can claim this non-refundable credit up to a maximum of \$4,223 for each of their or their spouse or common-law partner's dependent child or grandchild if that child or grandchild had a mental or physical impairment and was born in 1992 or earlier. This relative must be dependent on the filer, or on the filer and others, for support although the dependant need not live with the filer.

Filer can also claim an amount for more than one person as long as each one meets all of the following conditions. The person must have been:

- the filer's or the filer's spouse or common-law partner's parent, grandparent, brother, sister, aunt, uncle, niece, or nephew;
- born in 1992 or earlier;
- mentally or physically impaired;
- dependent on the filer, or on the filer and others, for support; and
- a resident of Canada at any time in the year.

If the filer and someone else support the same relative, the claim can be split, but in total the maximum amount cannot be exceeded. The disability does not need to be severe enough to qualify the relative for the disability tax credit, but the relative's dependency must be as a result of the infirmity and it must require the relative to be dependent for a considerable period of time.

If the dependant's net income for 2010 was \$10,215 or more, the filer cannot make a claim.

Disability Supports Deduction

Filers who have a physical or mental impairment may be able to deduct expenses incurred in order to work, go to school, or do research for which they received a grant. They cannot claim amounts they or someone else claimed as medical expenses for the purposes of the medical expenses tax credit or amounts that are reimbursed by a non-taxable payment such as insurance. Only the person with the impairment can claim this deduction.

Allowable expenses include Braille note-takers and printers, electronic speech synthesizers, note-taking and reading services, sign-language interpretation services, various kinds of software, and tutoring and job coaching services.

Special restrictions apply to attendant care services. Amounts paid for attendant care services provided by the filer's spouse or common-law partner, or to someone less

than 18 years of age, cannot be claimed. Full-time attendant care services may be claimed if the person with the impairment qualifies for the disability amount or a medical practitioner certifies in writing that this expense is necessary and that the impairment is likely to be indefinite. Part-time attendant care services may only be claimed if the person with the impairment qualifies for the disability amount.

Refundable Medical Expense Supplement

The refundable medical expense supplement is available to low income individuals who have paid medical expenses or disability supports expenses. A filer may be able to claim a credit of up to \$1,074 (in 2010).

To be eligible for this supplement, the individual must have been resident in Canada throughout the tax year, be 18 or older at the end of the tax year, and have employment or self-employment income (excluding wage-loss replacement income) exceeding \$3,135 in 2010.

The maximum supplement is the lesser of \$1,074 or 25% of both medical expenses and disability supports expenses. This is reduced by 5% of combined net income in excess of \$23,775. It is eliminated when combined net income reaches \$45,255.

Child Disability Benefit

The Child Disability Benefit (CDB) is a tax-free benefit for families who care for a child under age 18 who qualifies for the disability amount. It is calculated automatically and is included in the Canada Child Tax Benefit payment. The CDB is based on family net income and provides up to a maximum of \$208.66 per child each month. A family with one child will receive the full amount if the net family income is less than \$41,544 (the base amount). If the adjusted family net income is more than the base amount, the CDB will be reduced as follows.

- If the family has one child who qualifies for the CDB, the amount of CDB is reduced by 2% of the adjusted family net income that is more than the base amount for one child.
- If the family has two or more children who qualify for the CDB, the amount of CDB is reduced by 4% of the adjusted family net income that is more than the base amount for the number of children for which the family receives the CDB.

Trends and Innovations Since 2000

There have been several significant changes to the income tax system affecting Canadians with disabilities. First, the 2003 budget introduced the Child Disability Benefit, effective July 2003, as a supplement to the Canada Child Tax Benefit. Second, in 2004, the Attendant Care Deduction was replaced by the broader Disability Supports Deduction. The Attendant Care Deduction allowed filers to deduct the costs for attendant care from their taxable income, as long

as they were eligible for the disability tax credit and needed attendant care in order to go to school or work. By contrast, the Disability Supports Deduction recognizes a broad range of disability supports expenses incurred in going to work, going to school, or doing research. It also means that a filer may be able to claim attendant care expenses, even if s/he does not qualify for the disability tax credit. Third, in 2005, the maximum allowable expenses for the Medical Expenses Tax Credit doubled from \$5,000 to \$10,000. Finally, the Working Income Tax Benefit for Persons with Disabilities was introduced in 2007.

Canada Pension Plan Disability Program

Program Description

The Canada Pension Plan Disability (CPP-D) is part of the Canada Pension Plan program. Since its inception in 1966, it has become the largest long-term disability insurance program in Canada. Its primary role is to replace a portion of income for CPP contributors who cannot work because of a disability that is both severe and prolonged (as defined by the CPP legislation). Benefits are paid monthly to eligible applicants and their dependent children. It covers all provinces and territories other than Québec; Québec has its own Québec Pension Plan.

Contributions

The costs of the CPP are covered by the contributions by employees, their employers, and self-employed people, and from interest earned on the investment of that money. With very few exceptions, every person in Canada over the age of 18 who earns a salary must pay into the CPP (Québec Pension Plan in Québec). Individuals and their employers each pay half of the contributions, and self-employed people pay both portions. Applicants must have a minimum level of earnings to make contributions to the CPP.

For 2011, no contributions are made on an annual income of less than \$3,500 or on the portion of income above \$48,300. For an annual income between \$3,500 and \$48,300, the employer and the employee each pays 4.95% of the employee's income into CPP. Self-employed individuals pay 9.9%

Payments

In the 2009-10 year, CPP Disability benefits totaled \$3.5 billion. In May 2011, 325,338 Canadians received CPP-D benefits.

The maximum monthly benefit in 2011 is \$1,153.37. The average monthly benefit for CPP-D in March 2011 was \$822.32. By law, all CPP benefits are indexed to the cost of living, as measured by the Consumer Price Index. Rates are adjusted each January.

CPP-D benefits are taxable. Tax relief is provided for CPP-D

contributions through a tax credit for employees and a deduction for employers.

CPP-D is considered a “first payer”, meaning that it provides benefits to all who are eligible, regardless of income or benefits received from other sources. However, many other programs offset some or all of the CPP-D benefit⁴.

Eligibility

The CPP legislation subsection 42(2) defines disability as follows:

- a. a person shall be considered to be disabled only if he is determined in a prescribed manner to have a severe and prolonged mental or physical disability, and for the purposes of this paragraph,
 - i. a disability is severe only if by reason thereof the person in respect of whom the determination is made is incapable regularly of pursuing any substantially gainful occupation, and
 - ii. a disability is prolonged only if it is determined in a prescribed manner that the disability is likely to be long continued and of indefinite duration or is likely to result in death.

To qualify for CPP disability benefits, applicants must have made CPP contributions on a minimum level of employment earnings in at least four of the last six years, or three of the last six years for applicants with 25 or more years of contributions. This requirement must be met first and then the applicant must be regularly incapable of working at any job due to a severe and prolonged disability.

Others who have not contributed to CPP for enough years may still qualify if they meet the following criteria:

- They delayed applying (i.e. they had enough years of contributions when they first became disabled and they have been continuously disabled since then, but do not have enough contributions now);
- Their CPP contributions stopped or were reduced because they were raising their children under seven years of age;
- They have obtained enough CPP credits from a former spouse or common-law partner through credit splitting to make them eligible;
- They worked in another country with which Canada has a social security agreement.
- Their contributions to that country’s pension plan, when added to their CPP contributions, may be enough for them to meet the minimum requirement;
- They were medically incapable of applying.

Waiting Period

Waiting periods are a common feature in income

⁴ Government of Canada, Government of Canada Response to “Listening to Canadians: A First View of the Future of the Canada Pension Plan Disability Program”, The Fifth Report of the Standing Committee on Human Resources Development and the Status of Persons with Disabilities (November 2003)

replacement plans and programs. Three quarters of applications are assessed within 4 months. Waiting periods are varied for people who come back to the program. When the Plan was introduced in 1966, legislators expected that sick leave and other short-term sickness benefits would provide the contributor with income during this time. CPP-D payments begin in the fourth month after the date that Service Canada deems a person to be disabled.

Applications

Contributors should apply when they develop a serious long-term or terminal medical condition that prevents them from working regularly at their own or any other job. They must complete a written application. Applicants with a terminal illness have their applications reviewed within 48 hours of receipt by Service Canada.

Appeals

There are three opportunities for review of a person’s CPP benefit application. Most requests for review concern disability benefit applications. The first opportunity involves a request to Service Canada within 90 days of the initial decision for a reconsideration or administrative review. A person who is not satisfied can appeal to the Office of the Commissioner of Review Tribunals, the first level of a two-tier formal appeal process, within 90 days of receiving the reconsideration decision. The final opportunity for appeal under the CPP is with the Pension Appeals Board (PAB). The claimant or the Minister must first request “leave to appeal” or permission for a hearing, again within 90 day period from the decision of the Review Tribunal. Decisions of the PAB may be brought to the Federal Court or the Federal Court of Appeal for Judicial Review.

CPP Retirement Pension and CPP-D

CPP disability beneficiaries have their pensions automatically converted to the retirement pension at age 65. At age 65 a person also becomes eligible for the Old Age Security pension, and, depending on their income from other sources, may also be eligible for the Guaranteed Income Supplement. These benefits, together with a CPP retirement pension, may give the client an income that is equivalent to or even higher than the current CPP disability benefit.

Those who are eligible for both a CPP survivor’s pension and a CPP disability benefit will receive a combined monthly payment. However, they will not be paid a full survivor’s pension while also receiving full CPP disability benefits. The most that can be paid to a person who is eligible for both CPP disability benefits and the CPP survivor’s pension is the maximum disability benefit.

Trends and Innovations Since 2000

Lawmakers have made two significant changes to CPP-D which encourage recipients to re-enter the labour market.

First, in 2001, an “allowable earnings” policy was approved to specify the amount clients can earn before having to inform Human Resources and Social Development Canada (HRSDC) (\$4,400 in 2008). Before 2001, clients had to inform HRSDC as soon as they earned any income. Now, clients need only inform HRSDC when they reach this threshold. HRSDC reviews their circumstances, offering support to encourage further work activity if appropriate. If the income is earned from only sporadic work, however, and there is no capacity for continued employment, it will not affect the client’s benefits.

Also, on January 31, 2005, the Canada Pension Plan was amended to include reinstatement of disability benefits. When CPP-D recipients return to regular work, their benefits are stopped and they receive an information package explaining how to have their benefits restarted if needed. If, within two years of the date their benefits stopped, they cannot continue working because of their disability, they can ask to have their benefits restarted.

Employment Insurance Sickness Benefits

Program Description

Employment Insurance (EI) provides up to 15 weeks of short-term sickness benefits to individuals who are unable to work because of sickness, injury, or quarantine.

Contributions

The Employment Insurance Program is funded through contributions by both employers and employees. Premiums are assessed per \$100 of earnings, up to maximum earnings of \$44,200 in 2011. In 2011, the EI premium rate is \$1.78 for employees and \$2.49 for employers. The maximum annual contribution for employees is \$786.76 and \$1,101.46 for employers). Premium amounts have decreased steadily since 2000, when they were \$1.98 for employees and \$2.77 for employers. Self-employed persons do not contribute to the program.

In Québec the contribution rates have been lower since January 2006, when the province implemented its own parental benefits program. In 2010, the EI premium rate for Québec is \$1.41 for employees and \$1.97 for employers. The maximum annual contribution for employees is \$623.22 and for employers it is \$872.51. The maximum amount of EI benefits payable is the same as in the rest of Canada.

In 2008, the most recent year for which tax data are available, 17.9 million workers in Canada received employment income. In the same year, \$17.1 billion was paid in EI premiums: \$7.5 billion by employees and \$9.6 billion by employers⁵.

Employers qualify for a premium reduction through the **Premium Reduction Program** if their employees are covered

⁵ See EI Monitoring and Assessment Report 2010. http://www.hrsdc.gc.ca/eng/employment/ei/reports/eimar_2010/PDF/EIMAR_2010.pdf

by a short term disability plan that meets or exceeds certain requirements set by the EI Commission. This means that they remit EI premiums to the Canada Revenue Agency at a lesser rate than the standard rate of 1.4 times the employee rate. To be eligible for an EI Premium Reduction rate, the short term disability plan has to meet the requirements set by the Commission and be registered with the Premium Reduction program. Reduced premiums are paid on about 60% of all insurable earnings in Canada.

Payments

The basic benefit rate is 55% of the recipient’s average insured earnings up to a yearly maximum insurable amount of \$44,200, up to a maximum payment of \$468 per week. Payments are made for a maximum of 15 weeks. This is taxable income.

Low income families with children in receipt of Canada Child Tax Benefit (CCTB) may be eligible for the Family Supplement. The Family Supplement can increase the basic benefit rate of 55% to a maximum of 80% for claimants with low net family incomes of \$25,921 or less. The rate is based on the family net income and the number of children in the family and their ages. Like other claimants, those receiving the FS are subject to a maximum weekly benefit of \$468. If both spouses claim EI benefits at the same time, only one can receive the Family Supplement. As income levels rise, the Family Supplement gradually decreases, so that when the maximum income of \$25,921 is reached, no supplement is payable.

EI offers flexibility for individuals to work part-time during their benefit period, should their health allow them to do so. In turn, monies will be deducted from their benefits as there is less need for support.

Eligibility

To be entitled to sickness benefits applicants must be unable to work due to illness and show that (1) their regular weekly earnings have been decreased by more than 40%, and (2) they have accumulated 600 insured hours in the qualifying period. The qualifying period is the shorter of the 52 week-period immediately before the start date of a claim, or the period since the start of a previous EI claim if that claim had started during the 52 week-period. A person who makes a claim for sickness benefits must provide a medical certificate.

Effective January 2011, Registered and qualified self-employed Canadians can access Employment Insurance (EI) special benefits: maternity, parental, sickness, and compassionate care.

Waiting Period

A two-week unpaid waiting period is required before EI benefits are paid. Generally, this period is the first two weeks of the claim. However, those who reopen an existing claim

for benefits in which they have already served a two-week waiting period do not serve another two-week waiting period. Moneys earned or allocated during the two-week waiting period will be deducted in the first three weeks for which benefit is otherwise payable following the waiting period.

Applications

Applicants must provide basic identification, a record of employment from each job held over the previous 52 weeks, and a medical certificate indicating how long the incapacity is expected to last. Any fees requested by the doctor or dentist are entirely at the applicant's own expense. Applicants must also provide various details regarding their most recent employment and a detailed version of facts if they have quit or have been dismissed from any job in the last 52 weeks.

Appeals

Claimants may appeal decisions made by the EI Commission to the Board of Referees within 30 days. Service Canada will review any appeal to see if it can be resolved right away. If the review does not change the original decision, the appeal is sent to the Board of Referees. This Board of Referees will hold a hearing. A further appeal is available to the Umpire, who is generally a judge of the Federal Court of Canada. Appellants have 60 days to file an appeal. Although most decisions of the Umpire are final, applications for judicial review may be brought to the Federal Court of Appeal.

Trends and Innovations Since 2000

In the fiscal year 2006-07, the number of sickness claims increased slightly to 311,890 (+0.9% from 309,030 in 2005-06). ⁶This number was 206,480 in 1995-96.

The average weekly benefit for sickness claims rose in 2006-07 by 3.7% to \$304. The average number of weeks for which sickness benefits were paid remained stable at 9.5 weeks, which represents 63.3% of the weeks to which claimants are entitled. As a result, total payments for sickness benefits increased by \$57.0 million (+6.6%) to \$916.2 million. The proportion of sickness claimants who used all 15 weeks remained stable at 32.0% for 2006-07. Among older workers, 40% collected all 15 weeks of benefits, down slightly from 2005-06. It should also be noted that 48.3% of sickness claimants collected between 11 and 15 weeks of benefits (including the 32% who collected 15 weeks), 22.4% received between 6 and 10 weeks, and 29.4% collected between 1 and 5 weeks.

A recent study shows that EI sickness claimants tend to be older than claimants for other types of benefits and are more likely to be women. The average age of non-sickness claimants was 38.6 in 2005, compared to 41.3 for sickness claimants⁷.

⁶ See Human Resources and Social Development Canada, 2007 EI Monitoring and Assessment Report: http://www.hrsdc.gc.ca/en/employment/ei/reports/eimar_2007/chapter2_3.shtml

⁷ Human Resources and Social Development Canada, 2007 EI Monitoring and Assessment

Between 1995 and 2006, the number of employees covered by an employer-sponsored short-term disability plan increased by roughly 600,000 (+11.8%) to 5.77 million employees. However, the number of participating employers in the Premium Reduction Program (currently 32,398) has been declining, likely due to firm consolidation and amalgamation. Total premium reductions increased between 2005 and 2006, from \$604 million to \$649 million.

Veterans' Disability Pensions

Program Descriptions

Disability Award Program

Since the implementation of the New Veterans Charter on April 1, 2006, Canadian Forces veterans and members generally receive their disability benefits in the form of a lump-sum payment through the Disability Award program. However, in some cases, claims will still be ruled on under the Pension Act. These could include reviews of the pensioned condition or a review of an unfavourable pension decision.

The Disability Award is a one-time, tax-free cash award up to \$276,079.70 (2011). It is paid in 5% increments, up to a maximum of 100%, depending on the extent of the disability. Rank or military service has no impact on the amount of the award and the amount is not linked in any way to other payments received under the New Veterans Charter.

Other Benefits through the Disability Award Program

The Earnings Loss Benefit is an income replacement program that ensures income does not fall below 75% of a veteran's gross pre-release military salary. This benefit is taxable and is payable while the veteran is taking part in the rehabilitation or vocational assistance program.

The Permanent Impairment Allowance is a monthly taxable allowance payable to permanently and severely impaired veterans who have suffered from lost job opportunities. The benefit ranges between \$536 and \$1,609 per month for life. Veterans have the option to receive this benefit or the Exceptional Incapacity Allowance under the Pension Act (see below).

The Supplementary Retirement Benefit is a one-time, taxable cash award payment designed to compensate for the lower pension contributions made due to a veteran's inability to work as a result being totally and permanently incapacitated.

The Canadian Forces Income Support is a tax-free payment payable to a veteran who has completed the Rehabilitation Program and is able to work but has not been able to find a job or has a low-paying job.

Report: http://www.hrsdc.gc.ca/en/employment/ei/reports/eimar_2007/chapter5_4.shtml

Disability Pensions

The Disability Pension Program is the largest program within Veterans Affairs Canada (VAC). Disability pensions are available to those who have a medical disability that is related to their service and are a Canadian Forces Veteran or a Merchant Navy Veteran of the First or Second World War or the Korean War, a current or former member of the Regular or Reserve Force, or a civilian who served in close support of the Armed Forces during wartime.

Additional benefits may be awarded for disability pensioners with a spouse/common-law partner or other qualified dependants.

The Pension Act provides coverage under two principles: the Insurance Principle, which provides for pension coverage 24 hours a day for war time or Special Duty Area (SCA) service, or the Compensation Principle which provides pension coverage for disability or death which was directly related to, or permanently worsened by peacetime, non-SDA service factors or events.

Applicants must complete a VAC application for disability benefits. Along with identifying information, they must provide a current medical diagnosis of the condition(s) for which they are claiming a disability pension, medical reports from civilian doctors (if applicable), and a statement outlining what they perceive to be the cause of their disability and how they relate it to military service.

Once the application is submitted, a VAC Pension Adjudicator rules on (1) the eligibility for pension entitlement and (2) the assessment of the applicant's disability.

Pension entitlement is based solely on the relationship between service and disability. It is awarded in fifths, from one-fifth, if service played only a minimal part in the cause or worsening of the disability, to five fifths if the disability was incurred during, or was caused in its entirety by military service. Entitlement may also be awarded for a disability which is a consequence of a pensioned service-related disability.

The Pension Adjudicator is guided by Entitlement Eligibility Guidelines, which are policy statements used in determining the relationship of the applicant's medical condition or disability to military service. Thirty-five Entitlement Eligibility Guidelines were implemented on May 1, 2002 addressing approximately 50 commonly claimed medical disabilities. Two additional Entitlement Eligibility Guidelines were implemented on April 1, 2006.

The assessment of disability relates to the level and the extent of the disability. It is established by the information provided with the application. Where the information is insufficient, a medical examination is arranged with a VAC

doctor. It ranges between 0% and 100% and is based on VAC's Table of Disabilities to ensure similar assessments are awarded for similar disabilities.

The pensionable assessment, which is determined by multiplying the entitlement (1/5 to 5/5) by the assessment (1% to 100%), determines the rate of pension payable. When there is more than one pensioned disability, the assessments are combined. An assessment of less than five percent results in a one-time, lump-sum payment. Five percent or more results in payment of a monthly pension (which is indexed annually on January 1st), and an additional sum paid to the disability pensioner on behalf of a spouse/common-law partner, and children under age 18, or between 18 and 25 if studying full-time, or if incapacitated.

In 2011, an applicant rated at 5% would receive monthly benefits of \$123.90 for the disability pension plus \$30.98 for the spouse, \$16.11 for the first child, \$11.77 for the second child and \$9.29 for each other child. An applicant rated at 100% would receive \$2478.08 plus \$619.52 for the spouse, \$322.15 for the first child, \$235.42 for the second child and \$185.86 for each additional child.

Determinations can be appealed to the Veterans Review and Appeal Board. This board provides two levels of appeal on disability pension applications.

Pension payments awarded under the Pension Act are tax-free.

Benefits under the VAC Program are reduced by the amount of any benefits for the same disability or condition received under programs such as workers compensation. However, they are not reduced by the amount of any benefits received under programs such as the Canada Pension Plan or private disability insurance, which the recipient is considered to have paid for over the years through his or her contributions⁸.

Special Allowances

The Exceptional Incapacity Allowance is an additional monthly allowance provided to pensioners who are exceptionally incapacitated in whole or in part by their pensioned disability. The amount of the allowance is based on the extent of the helplessness, pain, loss of enjoyment of life and shortened life expectancy of the pensioner.

The Attendance Allowance is available to a pensioner who has a disability assessed at 1% or more and/or is receiving prisoner of war compensation. The pensioner must also be totally disabled and in need of attendance due to his or her physical or mental state. The amount is based on the degree of attendance needed in the day-to-day personal care of the

⁸ See Veterans Affairs Canada, Volume 1 of the Disability Pension Program Evaluation Final, October 2004: http://www.acc-vac.gc.ca/general/sub.cfm?source=department/reports/deptaudreprep/dp_evaluation

pensioner.

Surviving Dependant Benefits

When a disability pensioner dies, the survivor may receive, for a period of one year, the same pension and/or POW compensation amount (including Attendance Allowance and Exceptional Incapacity Allowance, if applicable) being paid to the pensioner at the time of death. After one year, a survivor's pension will automatically be paid.

If a pensioner was receiving a pension paid at a rate of 48% or greater, the survivor is entitled to a full survivor's pension (which is equal to three-quarters of the basic pension paid to a single pensioner at the 100% rate). If a pensioner was receiving a pension paid between the 5% and 47% rate, the survivor is entitled to a proportionate survivor's pension (which is equal to one-half the disability pension in payment at the time of the pensioner's death). Surviving spouses/surviving common-law partners who remarry will continue to receive survivor benefits.

Surviving children may be eligible to receive orphan benefits following a pensioner's death.

The Education Assistance Program provides post-secondary education assistance to those children of deceased veterans or Canadian Forces members who have died as a result of military service or who were pensioned at 48% or greater at the time of death. Assistance may be provided for four years or 36 academic months, whichever is less. Qualified clients must enter the program before they are 25 and assistance cannot be extended beyond the year in which they turn 30.

If the deceased pensioner had been supporting parents, brothers or sisters who are now without adequate means of support, these dependants may be awarded a pension. Awards of this nature are discretionary and are based on the circumstances of each case.

Service Income Security Insurance Plan Long Term Disability Benefits

The Service Income Security Plan (SISIP) Long Term Disability (LTD) plan is a disability group insurance plan which provides members of the Canadian Forces with 75% of their income when released from the Canadian Forces as a result of a disabling injury⁹. The benefit is usually limited to 24 months, but can be extended in under certain conditions. The cost of premiums is co-funded by the Treasury Board of Canada (85%) and Canadian Forces Members (15%). Treasury Board pays the full cost of premiums for Reserve Force members. The Treasury Board has the governance of the plan, SISIP Financial Services is the administrator, and Manulife Financial is the insurer. Canadian Forces Members are enrolled automatically.

⁹ See the Standing Senate Committee on National Security and Defence, Subcommittee on Veterans Affairs, Report on Reductions of Services Income Security Insurance Plan Long Term Disability Benefits (June 2008): <http://www.parl.gc.ca/39/2/paribus/commbus/senate/com-e/defe-e/rep-e/rep-10jun08-e.htm>

LTD payments are taxable. However, during the first year of becoming a claimant, all the LTD premiums paid can be deducted for tax purposes.

Between 1976 and 2006, SISIP reduced LTD payments by an amount equal to any Pension Act disability benefit received. This issue does not affect those who fall under the New Veterans Charter, passed in 2006.

Trends and Innovations Since 2000

In 2000, the Pension Act was amended to allow members of the Canadian Forces to collect a disability pension for service-related disabilities while they are still serving. Prior to this legislation they could only collect a disability pension upon their discharge (unless their disability was related to service in a Special Duty Area such as a peacekeeping mission¹⁰). By the end of February 2001, there were 1154 still-serving regular members put into pay as a result of this amendment and more than \$1.3 million dollars had been expended to meet these commitments¹¹. This contributed to the steep increase in applications: 29,000 applications were received in fiscal year 2003-2004, compared to 13,000 applications in fiscal year 1995-1996.

In 2006, the Government of Canada has passed The Canadian Forces Members and Veterans Re-establishment and Compensation Act, known as the New Veterans Charter. The new Charter is said to represent the most sweeping change to veterans' benefits and services in the past 60 years. Now, Canadian Forces Veterans and members generally receive their disability benefits in the form of a lump-sum payment through the Disability Award program. The amount is determined based on the extent of the disability and is not linked to other payments received under the New Veterans Charter

The demographics of service-members and veterans are changing. The next two decades will see the disappearance of nearly all of veterans of the two major World Wars of the twentieth century, the Korean War, and their survivors. These cohorts are being replaced by the cohort of retired Canadian Forces members, and more recently of currently serving Canadian Forces members, and their survivors¹². The age continuum of this latter cohort is wider than that of any of the three cohorts of wartime veterans; their needs are somewhat different.

Other Programs: Federal Workers' Compensation

¹⁰ See Veterans Affairs Canada, News Release: Bill to Assist Wartime Civilians and Present-day Canadian Forces Members Receives Royal Assent (October 20, 2000): <http://www.acc-vac.gc.ca/general/sub.cfm?source=department/press/viewrelease&id=106>

¹¹ See Veterans Affairs Canada, Speaking Notes for The Honourable Ronald J. Duhamel, Minister of Veterans Affairs, Appearance Before the Standing Committee on National Defence and Veterans Affairs (March 29, 2001): <http://www.acc-vac.gc.ca/general/sub.cfm?source=department/press/viewspeech&id=149>

¹² See Veterans Affairs Canada, Volume 1 of the Disability Pension Program Evaluation Final, October 2004: http://www.acc-vac.gc.ca/general/sub.cfm?source=department/reports/deptaudre/dp_evaluation

Program Description

Federal employees who suffer a work-related illness or injury are eligible for compensation under the Government Employees Compensation Act. Workers' Compensation programs are largely administered by provincial and territorial governments in Canada, but the Federal government's Labour Program is responsible for claims that involve federal government employees - both inside and outside of the country - who are injured on the job, become sick from an occupational disease or are slain while on duty. It also administers claims submitted by certain merchant seamen and federal penitentiary inmates.

The Labour Program relies on provincial workers' compensation boards and commissions to process federal government employee claims and provide compensation for services such as medical and rehabilitation and loss of earnings. The Labour Program then reimburses the provinces for related costs. Federal government employees therefore receive the same level of compensation and benefits as other employees in the province where they work.

Detailed Employment Support Programs

Federal Programs

Labour Market Agreement for Persons with Disabilities
Labour Market Agreements for Persons with Disabilities (LMAPDs) are bilateral, cost-shared agreements between the Government of Canada and provinces¹³ based on the Multilateral Framework for Labour Market Agreements for Persons with Disabilities.

The LMAPDs provide provinces with funding for programs and services that improve the employment situation for Canadians with disabilities. This arrangement gives provinces the flexibility to determine their own priorities and approaches to best address the needs of persons with disabilities in their jurisdictions.

The objectives of the LMAPDs are to:

- enhance the employability of persons with disabilities;
- increase the employment opportunities available to persons with disabilities; and
- build on the existing knowledge base.

Provinces are responsible for the design and delivery of employment programming within the following five priority areas:

- Education and training
- Employment participation
- Employment opportunities
- Connecting employers and persons with disabilities
- Building knowledge

¹³ Territories have not signed LMAPD agreements

A wide range of activities may be supported under LMAPDs, including:

- employment counseling
- career planning
- pre-employment preparation
- post-secondary education
- skills training
- wage subsidies
- self-employment assistance
- technical aids and other supports
- assistance in accessing job opportunities

The Government of Canada transfers \$218 million annually to the provinces for the LMAPDs.

Canada Pension Plan Disability Vocational Rehabilitation Program

Program Description

The Canada Pension Plan Disability Vocational Rehabilitation Program is designed to help people who receive a CPP-Disability benefit return to work. In the past, many people receiving benefits because of a severe and prolonged disability believed that they were permanently out of the work force. Today new technology, medical treatments and skills training are making it possible for some people with severe disabilities to become part of and remain in the work force.

An individual return-to-work rehabilitation plan is developed for each participant. The plan may include the following services: guidance, planning a return to work; improving skills/retraining and/or developing job search skills.

The Canada Pension Plan Disability Program also offers a range of employment supports and services to assist those beneficiaries who, despite a severe and prolonged disability, wish to attempt a return to the workforce. These include:

- **Automatic Reinstatement** - This legislative entitlement provides a financial safety net for CPPD recipients who return to regular employment but cannot continue working because their disability returns within a two year timeframe from the date benefits were stopped. There is no requirement to reapply; rather, a one page form needs to be submitted by the client and his/her doctor in order to have benefits quickly restarted.
- **Fast-Track Reapplication** - this enables former CPPD clients to reapply within five years from the date that disability benefits stopped. The process may be used for both recurring and new medical conditions.
- **Allowable Earnings** - CPPD beneficiaries are able to earn up to \$4,800 per year (gross income before taxes in 2011) before having to report their earnings to CPPD. This is not a point at which benefits are stopped. When earnings are reported, supports and services

are offered to assist beneficiaries in maintaining their employment.

- **Follow-Up and Monitoring** - During the transition to work period (during which CPPD payments continue), beneficiaries are monitored for a minimum of three months and provided with employment supports tailored to their individual needs. At the end of the three month period benefits are only stopped if the client is able to work regularly.
- **Volunteering, attending school, participating in training or skills upgrading** - CPPD beneficiaries can participate in these preparatory steps to employment without affecting their benefits.

helping individuals to integrate into the workplace through services that meet their special needs, and encouraging employers to provide individuals with work opportunities and experience.

The Opportunities Fund accepts applications from persons with disabilities, and from sponsor organizations and employers that help persons with disabilities to enter or return to the workforce.

To be eligible for assistance, an individual must self identify as having a permanent physical or mental disability that limits daily activity, be unemployed (or working less than 20 hours per week), be legally entitled to work in Canada, and normally, must not be currently eligible for federal employment programs offered under Part II of the Employment Insurance Act (or similar provincial or territorial programs).

Individuals may also benefit from services available through a number of Opportunities Fund National Projects offered by sponsor organizations across the country. Eligible sponsor organizations and employers include businesses, organizations, including public health and educational institutions, band or tribal councils, municipal governments, provincial or territorial government departments and agencies if specifically approved by the Minister, as well as individuals.

Human Resources and Social Development Canada can also enter into an Opportunities Fund contribution agreement with an organization or employer, which can in turn enter into its own agreements with employers, sponsor organizations and/or individual clients.

The Opportunities Fund may provide assistance to individuals to cover the following costs of participating in an eligible activity: all or part of their living expenses; all or part of the cost of participating in the activity, such as expenses related to specialized services, arrangements or equipment, dependent care, transportation and accommodation; and all or part of the cost of training or taking a course (may not be available in all provinces).

Funding may be provided to organizations and employers to cover costs such as participant wages or related employer costs and overhead costs related to planning, organizing, operating, delivering and evaluating approved activities, including staff wages and employment related costs.

The maximum agreement duration is three years. Agreement authorizing financial assistance are negotiated and written on a year-by-year basis, with the negotiations dependent on successful completion of each individual year.

Labour Market Development Agreements related to training and labour market development have been in place between

the Government of Canada and all provinces and territories for the most part since 1997-98. In many provinces and territories, training is the responsibility of the provincial or territorial government. For Human Resources and Social Development Canada to deliver training through the Opportunities Fund, permission must be obtained from the appropriate provincial or territorial ministry.

Trends and Innovations Since 2000

The program was created on the recommendation of the Federal Task Force on Disability Issues established in May 1995 and led by Member of Parliament Andy Scott¹⁴. The Scott Report noted that persons with disabilities often have not been employed and are thus not qualified for assistance under Employment Insurance. The Report recommended that the government find some way to give such people full access to employment opportunities. This recommendation resulted in the establishment of the Opportunities Fund program, a three-year, and \$30 million per year employment fund for persons with disabilities, funded under the Consolidated Revenue Fund. This program filled a gap in existing programming for persons with disabilities who were seeking employment.

Since 1997, the government of Canada has made \$30 million a year available through the Opportunities Fund to help persons with disabilities achieve their employment goals. The Opportunities Fund has helped approximately 40,000 Canadians since then and it has had permanent approval since the February 2000 Budget.

Aboriginal Skills and Employment Training Strategy

Program Description

The Aboriginal Skills and Employment Training Strategy is the successor program to the Aboriginal Human Resources Development Strategy (AHRDS), which expired in March 2010. The strategy helps Aboriginal people receive the training and skills they need, both now and for the long terms. ASETS focuses on three strategic priorities: supporting demand-driven skills development, fostering partnerships with the private sector, provinces and territories; and putting emphasis on accountability and results. Programs are designed and delivered by Aboriginal organizations to help Aboriginal youth prepare for, obtain and maintain meaningful and sustainable transitions from school to work or to support their return to school, and support child care programs.

Funding for ASETS expired in March, 2015. is designed to assist Aboriginal people to prepare for, find and keep employment; it builds Aboriginal capacity for human resources development. The AHRDS is delivered through agreements with 80 Aboriginal Human Resource Development Agreements (AHRDA) holders across the country. It integrates most of the Department's Aboriginal

¹⁴ See Human Resources and Social Development Canada, Audit of Opportunities Fund for Persons with Disabilities (January 2003): http://www1.servicecanadagc.ca/en/cs/fas/iarms/6571_00_eshtml

programming.

Complementary to the AHRDS, Aboriginal Skills and Employment Partnerships (ASEP) is a nationally-managed program geared toward supporting collaboration among Aboriginal groups, the private sector and provincial/territorial governments. The goal of Aboriginal Skills and Employment Partnerships is to ensure sustainable employment for Aboriginal people in major, large-scale economic opportunities, (such as diamond mining, oil and gas exploration and development and major forestry initiatives) leading to long-term benefits for Aboriginal communities, families and individuals.

Trends and Innovations Since 2000

The AHRDS was instituted in April 1999. At that time, a total of \$1.6 billion in funding was made available to AHRDAs from 1999 to 2004, with \$15 million earmarked for persons with disabilities.

In 2003, ASEP was launched as an \$85-million five-year labour market initiative¹⁵.

In 2004, the AHRDS was renewed for another five years¹⁶.

In 2005, the First Nations Centre published the result of the First Nations Regional Longitudinal Health Survey, conducted in 2002-03 and funded by Health Canada. The survey shows that the rate of disability among First Nations adults is 28.5% (25.7% among men and 31.5% among women). The research also shows that First Nations adults with disabilities are less likely to be employed than their non-disabled counterparts (37.3% compared to 52.2%). This low level of employment is also reflected in lower income. Some 58.7% of First Nations persons with disabilities had personal incomes of less than \$15,000 or no income in 2001¹⁷.

Employment Benefits and Support Measures

Program Description

Part II of the Employment Insurance Act seeks to maintain a sustainable employment insurance system through the establishment of employment benefits for insured participants and the maintenance of a National Employment Service. Section 59 of the EI Act authorizes the Canada Employment Insurance Commission to establish Employment Benefits to enable insured participants to obtain employment. Section 60 of the EI Act provides that the Commission shall maintain a National Employment Service to help workers find suitable employment and help employers find suitable workers; it further provides that the

¹⁵ See Human Resources and Social Development Canada, Aboriginal Skills and Employment Partnership: http://www.hrsdc.gc.ca/en/employment/aboriginal_training/about_asep/fact_sheet.shtml

¹⁶ See Human Resources and Social Development Canada, News Release: Government of Canada renews its strategy to increase Aboriginal employment (December 2, 2003): <http://www.hrsdc.gc.ca/en/cs/comm/news/2003/031202.shtml>

¹⁷ See Human Resources and Social Development Canada, Advancing the Inclusion of People with Disabilities 2006: http://www.rhsc.gc.ca/en/disability_issues/reports/ldr/2006/page05.shtml#_Toc150915455

Commission may establish Support Measures in support of the National Employment Service. Section 61 of the EI Act authorizes the Commission to provide financial assistance for the purpose of implementing Employment Benefits and Support Measures (EBSMs) in accordance with terms and conditions approved by the Treasury Board.

Employment Benefits include the following:

- Targeted Wage Subsidies encourage employers to hire individuals whom they would not normally hire in the absence of a subsidy;
- Targeted Earnings Supplements encourage individuals to accept employment by offering them financial incentives;
- Self-Employment helps individuals to create jobs for themselves by starting a business;
- Job Creation Partnerships provide individuals with opportunities through which they can gain work experience which leads to on-going employment;
- Skills Development helps individuals to obtain skills for employment, ranging from basic to advanced skills through direct assistance to individuals and, where applicable, contributions to provinces/territories or provincially/territorially funded training institutions to cover costs not included in tuition fees.

Support Measures include the following:

- Employment Assistance Services assist organizations in the provision of employment services to unemployed persons;
- Labour Market Partnerships encourage and support employers, employee and/or employer associations and communities to improve their capacity for dealing with human resource requirements and implementing labour force adjustments;
- Research and Innovation supports activities which identify better ways of helping persons prepare for or keep employment and be productive participants in the labour force.

Canada Study Grant for the Accommodation of Students with Permanent Disabilities

Program Description

The Canada Study Grant for the Accommodation of Students with Permanent Disabilities provides up to \$8,000 per loan year to help pay for exceptional education-related costs associated with the student's disability. These costs may include tutors, oral or sign interpreters, attendant care for studies, specialized transportation (to and from school only), and 75% of the cost of a learning disability assessment up to a maximum of \$1,200, note takers, readers and brailers.

Applicants must meet the eligibility criteria for assistance

under the Canada Student Loans Program for full-time or part-time study, have a permanent disability (i.e. a functional limitation caused by a physical or mental impairment that restricts the ability of a person to perform the daily activities necessary to participate fully in post-secondary studies or in the labour force), and have need of exceptional education-related services or equipment that are required to perform the daily activities necessary to participate in studies at a post-secondary level.

Trends and Innovations Since 2000

The Canada Study Grant for Students with Permanent Disabilities provides a grant for exceptional education-related expenses related to the student's disability (e.g. technical aids, note takers, tutors, specialized transportation to and from the educational institution). In 2001, the maximum grant to address these costs increased from \$5,000 to \$8,000.

The Canada Study Grant for the Accommodation of Students with Disabilities replaced the Canada Study Grant for Students with Permanent Disabilities on August 1, 2005.

Canada Access Grant for Students with Permanent Disabilities

Program Description

This up-front grant is awarded to students with permanent disabilities who have demonstrated financial need. It is intended to assist in covering the costs of accommodation, tuition, books, and other education-related expenses up to \$2000 per loan year. Applicants must be eligible to receive a student loan through their Provincial or Territorial Student Assistance Office. There is no separate application for this grant, but applicants must provide proof of their permanent disability with their loan application.

Applicants must have a "permanent disability" as defined in the Canada Student Financial Assistance Regulations (CSFAR), provide acceptable documentation as required by the CSFAR (i.e., medical certificate, learning disability assessment; or proof of receipt of federal and/or provincial disability insurance), and be eligible for a full-time or part-time Canada Student Loan as outlined for students with permanent disabilities.

The CSFAR define a disability as "a functional limitation caused by a physical or mental impairment that restricts the ability of a person to perform the daily activities necessary to participate in studies at a post-secondary school level or in the labour force and is expected to remain with the person for the person's expected life."

Trends and Innovations Since 2000

In 2001, a new Canada Study Grant for High-Need Students with Permanent Disabilities was made available to cover expenses related to tuition, accommodation, books and

other education-related expenses up to a maximum of \$2000. This grant was awarded after the maximum student loan was allocated.

The Canada Access Grant for Students with Permanent Disabilities replaced the Canada Study Grant for High Need Students with Permanent Disabilities on August 1, 2005.

Canada Student Loans Program - Permanent Disability Benefits

Program Description

The Permanent Disability Benefit allows for the forgiveness of Canada Student Loans for persons who have a permanent disability and are experiencing hardship repaying their loans due to their disability. Candidates must have a permanent disability as defined by CSFAR and be experiencing exceptional financial hardship with their repayment obligations due to their disability.

Trends and Innovations Since 2000

The 2008 federal budget announced a series of changes to help more students with permanent disabilities attend university, college or trade school¹⁸. Changes include the following:

- recognizing previous assessments of permanent disability in determining eligibility for specific debt-management measures so that students will not have to send in documentation repeatedly;
- treating all borrowers with permanent disabilities compassionately by eliminating time restrictions on forgiveness of loans issued from 1995 to 2000 (risk-shared loans);
- offering a new Accelerated Repayment Assistance Plan for borrowers with a permanent disability who do not qualify for immediate loan forgiveness;
- providing immediate loan forgiveness for borrowers who will never be able to repay their student loans due to a severe permanent disability.

Effective August 2009, an Accelerated Repayment Assistance Plan will be available to borrowers with a permanent disability. Canada Student Loans will offer repayment assistance designed for borrowers with a disability. This assistance will ensure that disabled borrowers with low incomes will not be required to make loan payments, and will see their debt gradually written off over 10 years. The calculation of repayment assistance will factor in the extra costs faced by disabled borrowers, reducing the amount of their affordable payment compared with that of other borrowers.

Enabling Accessibility Fund

The Enabling Accessibility Fund (EAF) supports community-

¹⁸ See Government of Canada, Student Financial Services - Students with Permanent Disabilities: <http://www.canlearn.ca/eng/main/spotlighton/bdg2008/spd.shtml>

based projects across Canada to improve accessibility, remove barriers and enable Canadians with disabilities to participate in and contribute to their communities. Funding through the Small Project Component of the Fund supports activities that improve the built environment through the renovations, construction and retrofitting of buildings, modification of vehicles for community use, and the provision of accessible information and communication technologies. All projects funded must create or enhance accessibility for people with disabilities within Canada. The maximum grant under this component is \$50,000 per project. In 2010 the Fund was expanded to include mid-sized projects, to enable communities to undertake larger retrofit projects and foster partnerships for creating new facilities. This fund is administered by the Department of Human Resources and Social Development

Social Development Partnerships Program-Disability Component (SDPP-D)

HRSDC's Office for Disability Issues delivers the Social Development Partnerships Program - Disability Component (SDPP-D). SDPP-D provides approximately \$11 million annually in grants and contributions to community based not-for-profit disability organizations to promote the full participation of persons with disabilities in all aspects of society and community life. The program supports a wide range of community-based initiatives that provide effective approaches in addressing social issues and barriers that face people with disabilities.

Grants are provided to national disability organizations to assist in building their capacity, increase their effectiveness and or encourage their viability as critical partners in furthering the disability agenda at the national level. In 2008/09, 18 national organizations received grants. On an annual basis, SDPP-D provides \$6 million for projects that demonstrate measurable added value to the issues, organizations, programs or processes in which they are invested.

Registered Disability Savings Plan, and Canada Disability Savings Grant and Bond

Program Description

The 2007 federal budget created the new the Registered Disability Savings Plan (RDSP), the Canada Disability Savings Grant and the Canada Disability Savings Bond. The RDSP is a savings plan that is intended to help parents and others to save for the long-term financial security of a person with a severe disability. In general, any person under the age of 60 who is eligible for the Disability Tax Credit and resident in Canada can establish an RDSP. If the person is a minor their parent or legal representative may establish the RDSP for their benefit. RDSPs may be eligible for matching Canada Disability Savings Grants and income-tested Canada Disability Savings Bonds.

The Canada Disability Savings Grant is a contribution from the Government of Canada paid directly into an RDSP. A Registered Disability Savings Plan may receive up to a maximum of \$3,500 a year in Grants depending on the beneficiary's family income and the amount contributed. The lifetime limit for Grants is \$70,000 for each beneficiary.

The Canada Disability Savings Bond is a contribution from the Government of Canada that will help low-income families save for the long-term financial security of an eligible person with a disability. These Bonds do not require private contributions to be made to a Plan. Depending on the beneficiary's family income, the Government of Canada may contribute Bonds up to a maximum of \$1,000 annually into an RDSP. The lifetime limit of Bonds is \$20,000 for each beneficiary.

Starting in January 2011, beneficiaries may claim unused grant and bond entitlement since 2008. Up to 10 years of unused entitlements may be claimed. The amount of the grant and bond depends on the beneficiary's family income during the years in questions and the amounts contributed to the RDSP. Annual maximums for unused entitlements are \$10,500 for grants and \$11,000 for bonds.

Private and Third Sector Roles and Responsibilities

Employers

Legal Obligations

Employers have specific legal obligations towards employees with disabilities under two regimes: human rights and employment equity. Human rights legislation prevents employers from discriminating against employees with disabilities; employment equity legislation mandates that certain employers take proactive steps to increase employment of persons with disabilities.

Employers have specific legal obligations towards all employees under occupational health and safety legislation. They also have obligations towards employees who are injured on the job pursuant to workers' compensation legislation.

Human Rights Legislation

Canadian Human Rights Act

Section 7 of the Canadian Human Rights Act states, It is a discriminatory practice, directly or indirectly,

- to refuse to employ or continue to employ any individual, or
- in the course of employment, to differentiate adversely in relation to an employee, on a prohibited ground of discrimination.

Section 3 of that act defines "prohibited ground" to include disability.

Section 15 of the act makes an exception for bona fide occupational requirements:

- It is not a discriminatory practice if
 - any refusal, exclusion, expulsion, suspension, limitation, specification or preference in relation to any employment is established by an employer to be based on a bona fide occupational requirement;

The Canadian Human Rights Act protects anyone living in Canada against discrimination by the following federally regulated employers or service providers: federal departments, agencies and Crown corporations; chartered banks; airlines; television and radio stations; interprovincial communications and telephone companies; buses and railways that travel between provinces; First Nations; other federally regulated industries, such as certain mining operations.

Provincial Human Rights Legislation

The provincial and territorial human rights codes include provisions similar to the federal legislation. For example, section 17 of the British Columbia's Human Rights Code prohibits discrimination in employment:

- A person must not
 - refuse to employ or refuse to continue to employ a person, or
 - discriminate against a person regarding employment or any term or condition of employment because of the race, colour, ancestry, place of origin, political belief, religion, marital status, family status, physical or mental disability, sex, sexual orientation or age of that person or because that person has been convicted of a criminal or summary conviction offence that is unrelated to the employment or to the intended employment of that person.
- An employment agency must not refuse to refer a person for employment for any reason mentioned in subsection (1).

Section 13 contains exceptions for bona fide occupational requirements and similar considerations:

- Subsection (1) does not apply
 - as it relates to age, to a bona fide scheme based on seniority, or
 - as it relates to marital status, physical or mental disability, sex or age, to the operation of a bona fide retirement, superannuation or pension plan or to a bona fide group or employee insurance plan.
- Subsections (1) and (2) do not apply with respect to a refusal, limitation, specification or preference based on a bona fide occupational requirement.

Most employers fall under provincial or territorial jurisdiction.

Meaning of the Duty to Accommodate

The Supreme Court of Canada has interpreted an employer's duty to accommodate to mean that the employer must accommodate a disabled employee's needs up to the point of undue hardship.

The court provides a three-step approach for determining whether a prima facie discriminatory standard is a bona fide occupational requirement. An employer may justify the standard by establishing on the balance of probabilities:

- that the employer adopted the standard for a purpose rationally connected to the performance of the job;
- that the employer adopted the particular standard in an honest and good faith belief that it was necessary to the fulfillment of that legitimate work-related purpose; and
- that the standard is reasonably necessary to the accomplishment of that legitimate work-related purpose. To show that the standard is reasonably necessary, it must be demonstrated that it is impossible to accommodate individual employees sharing the characteristics of the claimant without imposing undue hardship upon the employer¹⁹.

Recently, the Supreme Court reiterated, "the goal of accommodation is to ensure that an employee who is able to work can do so. In practice, this means that the employer must accommodate the employee in a way that, while not causing the employer undue hardship, will ensure that the employee can work." The court also noted, however, that "[t]he employer's duty to accommodate ends where the employer is no longer able to fulfill the basic obligations associated with the employment relationship for the foreseeable future."²⁰

Employment Equity Legislation

The Employment Equity Act seeks to ensure that federally-regulated employers with 100 or more employees provide equal opportunities for employment to the four designated groups: persons with disabilities, women, Aboriginal peoples, and members of visible minorities.

The Employment Equity Act requires employers to: collect workforce information; analyze the workforce to determine the degree of under-representation of designated group members; review employment systems, policies and practices; prepare an Employment Equity Plan; implement and monitor the plan; periodically review and revise the plan; provide information about employment equity to the workforce; consult with employee representatives; and

¹⁹ British Columbia (Public Service Employee Relations Commission) v. BCGSEU, [1999] 3 S.C.R. 3. Emphasis added.

²⁰ Hydro-Québec v. Syndicat des employés-e-s de techniques professionnelles et de bureau d'Hydro-Québec, section locale 2000 (SCFP-FTQ), 2008 SCC 43.

establish and maintain employment equity records.

The Canadian Human Rights Commission is responsible for ensuring compliance with the Employment Equity Act. The Commission conducts audits to determine whether employers meet the requirements of the Act.

No province has comparable legislation affecting private sector employers.

Human Resources and Social Development Canada (HRSDC) has reported on employment equity results for persons with disabilities in the Employment Equity Act Annual Report. HRSDC found that from 2005 to 2006, the representation of persons with disabilities remained stable at the aggregate level and continued to be below availability in both the federal private and public sectors. The exception was the federal public service workforce, where the representation was well above availability in both 2004-05 and 2005-06. The representation of persons with disabilities rose significantly in the banking sector over time, but stayed relatively stable in the remaining federally regulated private sector. Between 2001 and 2006, the representation of persons with disabilities increased and met availability in senior and middle management in the federally regulated private sector. However, persons with disabilities remained under-represented in supervisory and all other occupational groups. The share of persons with disabilities hired and promoted in the federally regulated private sector rose slightly over time, but the overall representation did not improve due to an increase in their share of terminations (i.e. those leaving the workforce)²¹.

Occupational Health and Safety Legislation

All employers in federally-regulated industries must abide by Part II of the Canada Labour Code, which addresses health and safety. Section 124 states, "Every employer shall ensure that the health and safety at work of every person employed by the employer is protected."

Provincial legislation varies, but generally imposes the following obligations on employers:

- establish and maintain a joint health and safety committee, or cause workers to select at least one health and safety representative
- take every reasonable precaution to ensure the workplace is safe
- train employees about any potential hazards and in how to safely use, handle, store and dispose of hazardous substances and how to handle emergencies
- supply personal protective equipment and ensure workers know how to use the equipment safely and properly
- immediately report all critical injuries to the

²¹ See Human Resources and Social Development Canada, Employment Equity Act Annual Report, 2007: http://www.hrsdc.gc.ca/en/labour/publications/equality/annual_reports/2007/page07.shtml

government department responsible for occupational health and safety

- appoint a competent supervisor who sets the standards for performance, and who ensures safe working conditions are always observed²²

Workers' Compensation Legislation

Workers' Compensation legislation can obligate an employer to rehire injured employees and imposes a duty to accommodate.

The act also specifies a duty to accommodate:

49.3(4) The employer must accommodate the work or the workplace to the needs of the worker to the extent that the accommodation does not cause the employer undue hardship.

Disability Management

Employers are involved in all aspects of managing disabilities in their workplaces, from prevention and training to rehabilitation, return to work, and accommodation.

Wellness and Employee Assistance Programs

Employee assistance programs (EAPs) are confidential, short term, counseling services for employees with personal problems that may affect their work performance. They are generally provided by private companies.

According to the Canadian Centre for Occupational Health and Safety, EAP providers usually deal with the following range of issues: personal issues, job stress, relationship issues, eldercare, childcare, parenting issues, harassment, substance abuse, separation and loss, balancing work and family, financial or legal issues, and family violence. Some EAP providers also offer wellness/health promotion and fitness and others may offer advice on long-term illnesses and disability issues²³.

Attendance Management Programs

Employers use attendance management programs to encourage attendance and control absenteeism. Such programs distinguish between innocent and culpable absences. Absences due to disability and sickness are innocent and should not lead to disciplinary action.

Return to Work

Employers play a key role in reintegrating injured or ill employees into the workplace.

The Canadian Institute for Work and Health has developed seven principles for successful return to work, based on a systemic literature review²⁴. The seven principles are the following:

²² See Canadian Centre for Occupational Health and Safety, OH&S Legislation in Canada - Basic Responsibilities: <http://www.ccohs.ca/oshanswers/legisl/responsi.html>

²³ See Canadian Centre for Occupational Health and Safety, Employee Assistance Programs: <http://www.ccohs.ca/oshanswers/hsprograms/eap.html>

²⁴ See Institute for Work and Health, Seven "Principles" for Successful Return to Work (March 2007): http://www.iwh.on.ca/assets/pdf/rtw_7_principles_rev.pdf

- The workplace has a strong commitment to health and safety which is demonstrated by the behaviours of the workplace parties.
- The employer makes an offer of modified work (also known as work accommodation) to injured/ill workers so they can return early and safely to work activities suitable to their abilities.
- Return to Work planners ensure that the plan supports the returning worker without disadvantaging co-workers and supervisors.
- Supervisors are trained in work disability prevention and included in Return to Work planning.
- The employer makes an early and considerate contact with injured/ill workers.
- Someone has the responsibility to coordinate Return to Work.
- Employers and health care providers communicate with each other about the workplace demands as needed, and with the worker's consent.

An employee who is injured on the job may have the right to be reemployed pursuant to the provincial Workers' Compensation legislation.

Employers are expected to consider the following hierarchy of objectives in the following sequence:

1. Return to the same work with the accident employer.
2. Return to modified work with the accident employer.
3. Return to different (alternate) work with the accident employer.

All employers, regardless of whether they are bound by the re-employment obligation, are encouraged to provide modified or alternate work to injured or ill workers as part of a process of safely returning those workers to work and helping them to regain their earning capacity.

The Workers' Compensation Board will only become involved in two situations. The first is when either the worker or the employer requires financial or technical support to help the worker return to work. The second is when the worker and the employer disagree about whether the modified work placement is appropriate.

Vocational Rehabilitation

While Workers' Compensation Boards are responsible for providing vocational rehabilitation for employees who are injured at work, employers are expected to be involved in the process.

Accommodation

Employers can accommodate employees with disabilities using both workplace aids and supports (including redesigned jobs, modified work hours, technical aids, and human supports) and modified work structures (including

ramps, handrails, and adapted work stations²⁵).

According to 2006 PALS, for those Canadians with disabilities who are employed, the most common workplace accommodation required was modified hours or days or reduced work hours, required by 20.1%²⁶. A special chair or back support was required by 16.5% and 14.2% required job redesign.

Requirements vary depending on the kind of disability. Of those with hearing limitations, 68.2% needed no modifications. Job redesign was most likely to be required by people with psychological (26.3%) or developmental (32.0%) disabilities. Modified work hours or days were most likely needed by people with memory (43.4%) or psychological (40.6%) limitations. Those with communication (9.3%) or developmental (13.7%) disabilities were most likely to need human support (e.g. personal assistant, sign language interpreter). Those with developmental disabilities were most likely to require accessible transportation (10.1%).

Among employed persons with disabilities, 26% of those who required accessible transportation did not have it: in 2005, this was the greatest unmet need for modified work structures²⁷. According to 2006 PALS, nationally, the rate of accommodating a need for job redesign is 64.7%. This fell from the 2001 level of 79.7%.

There is also a "workplace accommodation paradox": workers with disabilities may actually require less flexibility in the workplace than those without disabilities²⁸. For example, workers without disabilities are more likely to be able to work at home and to have flexible work hours.

Private Sector Disability Insurance

Program Description

Many employers offer private disability insurance. Private insurance plan carriers provide both group and individual disability income insurance plans, including short-term disability (STD) plans and/or long-term disability (LTD) plans. LTD plans are the focus of this section.

Group plans are the most common. Group plans are usually sponsored by employers, but can be sponsored by other organizations, such as unions. The plan carrier is typically a life and health insurance company, but can also be the

²⁵ See Michael J. Prince, Labour Market Participation of Canadians with Disabilities: Trends, Barriers, Facilitators, Policy Lessons and Options for Positive Outcomes. Research paper prepared for Labour Market Policy, Strategic Policy and Planning, Human Resources and Social Development, Canada (April 4, 2007).

²⁶ Statistics Canada, Social and Aboriginal Statistics Division, Participation and Activity Limitation Survey 2006: Labour Force Experience of People with Disabilities in Canada. <http://www.statcan.ca/english/treepub/89-628-XIE/89-628-XIE2008007.htm>

²⁷ Michael J. Prince, Labour Market Participation of Canadians with Disabilities: Trends, Barriers, Facilitators, Policy Lessons and Options for Positive Outcomes. Research paper prepared for Labour Market Policy, Strategic Policy and Planning, Human Resources and Social Development, Canada (April 4, 2007).

²⁸ Michael J. Prince, Labour Market Participation of Canadians with Disabilities: Trends, Barriers, Facilitators, Policy Lessons and Options for Positive Outcomes. Research paper prepared for Labour Market Policy, Strategic Policy and Planning, Human Resources and Social Development, Canada (April 4, 2007).

employer or another entity. In individual plans, members pay premiums directly to the plan carrier.

A study undertaken by the Canadian Working Group on HIV and Rehabilitation and authored by Joan Anderson and Glen Brown provides an overview of the details of these programs²⁹.

Eligibility

Most private insurance plans require minimum length of employment, and restrict benefits available to part-time workers³⁰. The definition of disability is generally that one is unable to perform one's own occupation for the first two years of the disability, and any comparable occupation thereafter.

Application Process

Application processes vary widely between different private companies.

Insurers either advise or require that people apply to CPP-D. They deduct the CCP-D benefits from their payments. The Canadian Life and Health Insurance Association (CLHIA) notes that some LTD recipients do not qualify for CPP-D benefits because their disabilities are not "severe and prolonged" and others do not meet CPP-D's contribution requirements.

Reassessments

Reassessments are common. They are typically required after the first two years of the disability and annually thereafter.

Earned Income

Allowable earning limits and exceptions vary widely.

Access to Education and Vocational Rehabilitation Policies on educational and vocational rehabilitation vary widely. The CLHIA states that "LTD plans frequently make available rehabilitative measures and other activities intended to assist the LTD recipient to return to work."

Trends and Innovations Since 2000

Private disability insurance plans play an increasingly significant role in supporting persons with disabilities. In May 2003, the Canadian Life and Health Insurance Association (CLHIA) reported on the role of disability income insurance plans in Canada's disability income system³¹, noting that the number of people covered by LTD income replacement plans grew by 45% from 5.8 million to 8.4 million between 1990 and 2001. As of 2009, an estimated 11.6 million people

²⁹ Joan Anderson and Glen Brown, HIV & Disability Insurance in Canada: An Environmental Scan (March 2005). http://www.hivandrehab.ca/EN/research/documents/HIV_Disability_Insurance_Canada_Environmental_Scan.pdf

³⁰ Joan Anderson and Glen Brown, HIV & Disability Insurance in Canada: An Environmental Scan (March 2005). http://www.hivandrehab.ca/EN/research/documents/HIV_Disability_Insurance_Canada_Environmental_Scan.pdf

³¹ Canadian Life and Health Insurance Association Inc., The Role of Disability Income Insurance Plans in Canada's Disability Income System, Submission to the House of Commons Sub-Committee on the Status of Persons with Disabilities (May 2003).

were covered by LTD income replacement plans.

In 2001, LTD plans covered 56% of the total employed workforce. During the same period, LTD payments increased 114% from \$1.8 billion to \$3.9 billion. These numbers have continued to rise. As of 2009, LTD plans covered 11.6 million people, and benefits grew to \$4.9 billion. When STD payments are factored in, the total is \$6 billion³².

Non-Governmental Organizations

Role of NGOs in Determining the Direction of Policy
NGOs have played a significant role in the development of policies affecting persons with disabilities; for example, in the early 1980s, disability advocacy groups lobbied to have “mental and physical disability” included as a specific ground of discrimination in the Canadian Charter of Rights and Freedoms.

NGOs are involved with a range of advocacy activities, including the creation of alternative policy documents. After the release of *In Unison: A Canadian Approach to Disability Issues*, a coalition of disability organizations presented *A National Strategy for Persons with Disabilities: The Community Definition*. It explained, “national disability organizations have joined together to make specific and concrete proposals towards a National Strategy that will be truly effective.”³³ In other instances, NGOs propose or evaluate specific policy options—recently, NGOs have debated the merits of a *Federal Disability Act*³⁴. In addition, NGOs are consulted by lawmakers on specific topics—NGOs made a presentation at the hearings that led to the report, *Listening to Canadians: A First View of the Future of the Canada Pension Plan Disability Program*³⁵.

Role of NGOs in Delivering Services

Many community-based NGOs provide employment skill-development programs that offer job skills training, employment planning, job search and placement services, and ongoing support³⁶. They also provide referrals to government training programs.

NGOs also provide services to employers, including training for human resources managers and employment services personnel, program evaluations, diversity assessments and training, work site accessibility audits, and individualized job

³² Updated statistics from CLHIA.

³³ Council of Canadians with Disabilities, *A Work In Progress: A National Strategy for Persons with Disabilities: The Community Definition*: <http://www.ccdonline.ca/law-reform/analysis/natstrategy.htm>

³⁴ See Council of Canadians with Disabilities and Canadian Association for Community Living, *Contributing to the Dialogue, A Federal Disability Act: Opportunities and Challenges* (October 2006): <http://www.ccdonline.ca/publications/FDA.html#background>

³⁵ House of Commons Canada, Standing Committee of Human Resources Development and the Status of Persons with Disabilities, Subcommittee on the Status of Persons with Disabilities, *Listening to Canadians: A First View of the Future of the Canada Pension Plan Disability Program* (June 2003): <http://cmte.parl.gc.ca/cmte/CommitteePublication.aspx?COM=3269&Lang=1&SourceId=213424>

³⁶ See for example March of Dimes: http://www.marchofdimes.ca/dimes/people_with_disabilities_caregivers/programs_and_services/employment_training/employment_services.htm; Neil Squire Society: <http://www.neilsquire.ca/section.asp?catid=122&subid=127>; *EmployAbilities*: <http://www.employabilities.ab.ca/index.cfm>

accommodation assessments³⁷.

NGOs also provide basic advice on the availability of income support and employment programs and assistance with applying for relevant benefits³⁸.

Barriers to Labour Market Participation by Persons with Disabilities

Requirements for Workplace Accommodations

According to the Participation and Activity Limitation Survey of 2006: Labour Force Experience of People with Disabilities in Canada, workplace accommodations are “modifications to the job or work environment that can enable a person with an activity limitation to participate fully in the work environment.” These are discussed in Annex 3.

Perceived and Actual Discrimination

The 2006 Participation and Activity Limitation Survey (PALS) indicated that those who were employed were least likely to report discrimination. Of those who were employed, 7.6% believed that in the past five years, they had been refused a job because of their disability. This contrasts with 25.5% of unemployed persons and 12.7% of those not in the labour force³⁹.

Perceived discrimination increased with the severity of the disability.

Employer “beliefs are still widespread that hiring persons with disabilities means significant costs, reduced productivity and perhaps lower profits.”⁴⁰

Low educational attainment and Absence of Supports to Participate in Education and Training

Low educational attainment is an important barrier to employment of people with disabilities.

- Overall, persons with disabilities have lower educational attainment than persons without disability.
- According to Census 2006, persons with disabilities are much more likely to have less than high school education compared with non-disabled persons, (36% for persons with disabilities versus 23% for non-disabled people).
- Previous data from 2001 showed that 20% of adults without disabilities had a university education, compared to only 11% of those with disabilities. **Thirty-seven% of adults with disabilities had less than high**

³⁷ See for example Canadian Council on Rehabilitation and Work: <http://www.ccrw.org/en/programs/index.asp>; Canadian Mental Health Association, *Mental Health Works Program*: http://www.manitoba.cmha.ca/bins/site_page.asp?cid=284-683-2116&lang=1&pre=view

³⁸ See ARCH Disability Law Centre, *Summary Advice and Referral*: http://www.archdisability-law.ca/what_we_do/advice.asp

³⁹ Statistics Canada, Social and Aboriginal Statistics Division, *Participation and Activity Limitation Survey 2006: Labour Force Experience of People with Disabilities in Canada*: <http://www.statcan.ca/english/freepub/89-628-XIE/89-628-XIE2008007.htm>

⁴⁰ Michael J. Prince, *Labour Market Participation of Canadians with Disabilities: Trends, Barriers, Facilitators, Policy Lessons and Options for Positive Outcomes*. Research paper prepared for Labour Market Policy, Strategic Policy and Planning, Human Resources and Social Development Canada (April 4, 2007).

school education, compared to 25% of adults without disabilities (add data source and year).

- Census 2006 data also shows that persons with disabilities who have less than high school have lower employment rates compared to those with a university degree (36% versus 69%).
- Employed persons with disabilities tend to have more education than persons with disabilities who are unemployed and have considerably more than persons with disabilities who are not in the labour force.”

The likelihood of having training increases significantly with education. “If people in this group are to enter the labour market in any significant scale, then it seems that additional education and training are essential.” The following barriers to training face workers with disabilities: too costly (44.9%), other (30%), condition made it impossible (27.6%), courses were not adapted to needs (16%), location not accessible (13.3%), requested but employer denied (8%), and inadequate transportation (6.9%)⁴¹.

Perceived and Actual Loss of Benefits upon Entering the Labour Force

The disincentive to participating in the labour market provided by many of the income support programs is “[I]kely the most controversial challenge associated with facilitating the labour market participation of persons with disabilities”.⁴² The challenge is to “strike a balance between providing income support and preserving the incentive to work or return to work”.

Federal Roles and Responsibilities

Division of Power

The federal government has legislative authority over the matters enumerated in section 91 of Canada’s Constitution, including general taxation, the military and Aboriginal affairs. Provincial governments have legislative authority over the matters enumerated in section 92, including “property and civil rights,” education, hospitals and charitable institutions, and taxation to raise revenue for a provincial purpose. This section is generally understood as establishing provincial authority over social assistance. Significantly, Parliament has a broad residual power “to make Laws for the Peace, Order, and good Government of Canada, in relation to all Matters not coming within the Classes of Subjects by this Act assigned exclusively to the Legislatures of the Provinces.”

Federal Roles and Responsibilities in Income Security

Several constitutional amendments have given Parliament significant jurisdiction over income security measures. **First, in 1940, provinces agreed to add authority over**

⁴¹ Michael J. Prince, *Labour Market Participation of Canadians with Disabilities: Trends, Barriers, Facilitators, Policy Lessons and Options for Positive Outcomes*. Research paper prepared for Labour Market Policy, Strategic Policy and Planning, Human Resources and Social Development Canada (April 4, 2007).

⁴² Morley Gunderson, *Challenges to Labour Market Participation of Persons with Disabilities*. Report Prepared for HRSDC (March 2008).

unemployment insurance to the list of federal powers. Then, in 1951, the federal government was given concurrent jurisdiction over old-age pensions. This jurisdiction was broadened in 1964 to include survivors and disability benefits. Section 94A of the Constitution Act, 1982 now reads, “The Parliament of Canada may make laws in relation to old age pensions and supplementary benefits, including survivors’ and disability benefits irrespective of age, but no such law shall affect the operation of any law present or future of a provincial legislature in relation to any such matter.” One result is that making any significant changes to the Canada Pension Plan requires the consent of Parliament as well as the legislatures of at least six provinces representing two-thirds of Canada’s population.

It should also be noted that the federal government has the ability to spend money in areas of provincial jurisdiction as long as it does not directly regulate those areas.

Federal Roles and Responsibilities in Human Rights and Workplaces

The federal government has jurisdiction over federally-regulated employers and service-providers. These include federal departments, agencies and Crown corporations; chartered banks; airlines; television and radio stations; interprovincial communications and telephone companies; buses and railways that travel between provinces; First Nations; and other federally-regulated industries, such as certain mining operations. This represents less than 10% of the Canadian workforce.

Federal Roles and Responsibilities in Regulation of the Private Insurance Industry

The federal government has jurisdiction over the licensing of insurance companies, corporate governance of federally incorporated companies, and insurance company investments and finances⁴³. The Insurance Companies Act regulates incorporation, corporate finance and organization, and financial stability of insurance companies. The Superintendent of Financial Institutions is appointed pursuant to the Office of the Superintendent of Financial Institutions Act to supervise insurance companies’ financial affairs. The federal government does not deal with insurance contracts or marketing of insurance products to the public.

The provinces have authority over the contractual relationship between the insurer and the insured.

⁴³ See Sue Lott, *Background on CPP and Private Disability Insurance*. Submitted to the Office of the Commissioner of Review Tribunals (April 30, 2002): <http://www.o crt.gc.ca/dapdep/022002/pgi-eng.html>

	2005-06 (\$M)	2009-10 (\$M)	% change since 05-06
Disability Tax Measures			
Disability Tax Credit	440.0	415.0	
Medical Expense Tax Credit	825.0	955.0	
Caregiver Credit	81.0	85.0	
Infirm Dependant Credit	6.0	5.0	
Disability Supports Deduction	8.0	2.5	
Refundable Medical Expense Supplement	100.0	135.0	
Child Disability Benefit	90.0	179.5	
Sub Total	1,550.0	1,777.0	14.6%
Federal Income Supports			
CPP-D	3,074.1	3,513.0	14.3%
QPP-D	624.5	749.4	20.0%
EI Sickness	859.2	1,024.9	19.3%
Sub Total	4,557.8	5,287.3	16.0%
Veterans' Benefits*			
Veterans' Disability Pension Programs	1,656.0	2,030.2	22.6%
Sub Total	1,656.0	2,030.2	22.6%
Social Assistance - Disabled component *			
P/T programs - disabled component	6,418.6	9,000.3	
First Nations SA - disabled component	409.4	427.5	
Sub Total	6,828.0	9,427.8	38.1%
Third Sector			
Worker's Compensation - p/t	4,729.1	5,281.7	11.7%
- federal	107.7	188.5	
Sub Total	4,836.8	5,470.2	13.1%
Private Disability Insurance			
Short term	1,009.0	1,128.0	
Long term	4,163.0	4,855.0	
Sub Total	5,172.0	5,983.0	15.7%
Total income support for the disabled	24,600.6	29,975.5	21.8%
Total income support for the disabled excluding SA	17,772.6	20,547.7	15.6%
*excludes \$300 million under Veterans Disability Awards			

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APPENDIX K

Comparison of Provincial and Territorial Income Support Programs for the Disabled

Newfoundland and Labrador	
INCOME SUPPORT PROGRAM Family and Individual Benefit (to assist with expenses such as food, clothing, personal care, household maintenance and utilities)	
Administering department	Department of Advance Education and Skills
Type of program	Needs tested
Eligibility criteria	General provisions apply.
Definition of "disabled"	"Persons with Disabilities are those who identify themselves, or who believe that a potential employer would likely consider them to be disabled by any one or more persistent physical, mental, or psychiatric conditions or by any persistent learning or sensory disability."
Is HIV/AIDS or other episodic disorders included in definition?	Not specified in legislation or regulations
Are benefits available to people living with episodic disorders under another designation?	Not specified in legislation or regulations
Income provisions (not exhaustive)	Earnings exemptions for a person requiring supportive services are: <ul style="list-style-type: none"> The first \$150.00 a month for a family; \$250 if you or someone in your family requires supportive services, plus 20% of your earnings balance; The first \$75.00 a month for a single person; \$150 if you require supportive services, plus 20% of your earnings balance; and Expenses such as transportation and child care.
Allowable assets	<ul style="list-style-type: none"> For a person requiring supportive services \$3,000 For a person requiring supportive services with one or more dependants, including that person's spouse or cohabiting partner, \$5,500
Health benefits available	All Income Support clients receive coverage through the Newfoundland and Labrador Prescription Drug Program (NLPDP). The Drug Card provides full coverage for approved prescription drugs, dispensing fees and limited dental coverage. The Extended Drug Card covers the full cost of approved prescription drugs, dispensing fees, special diet allowances, eye examination and eye glasses and limited dental coverage for a period of six months from the date the individual or family is no longer eligible for Income Support.
Employment services available to income support clients	For the purpose of determining eligibility for employment services, a "person with a disability" means a person who, because of a persistent and permanent physical, sensory, speech, communication, psychological, psychiatric, developmental or other disability, demonstrates significant challenges in accessing education, training or employment. A person with a disability may be eligible for employment supports and services to acquire the skills, experience and supports necessary to successfully prepare for, access and keep work. Employment support services include wage subsidy programs, employment support services, placement support allowances (e.g., for literacy skills, adult basic education), short-term training, work supports (e.g., tools, clothing), and assessment and counselling.
Reinstatement provisions	No references found in legislation or regulations

Newfoundland and Labrador	
INCOME SUPPORT PROGRAM Family and Individual Benefit (to assist with expenses such as food, clothing, personal care, household maintenance and utilities)	
Appeal provisions	<ul style="list-style-type: none"> Internal review - clients may request that Program Supervisor or District Manager review their case Internal Review Committee Income and Employment Support Appeal Board
Sample maximum monthly rate for a single disabled person	\$864/month (includes basic needs of \$492, shelter allowance of \$372). Other provisions: <ul style="list-style-type: none"> An additional \$90/month for fuel supplement in the Labrador region \$150/month for cost of living allowance in the Labrador region
This rate assumes that the individual has no earnings and is receiving maximum social assistance benefits.	Special needs: The regulations note that a special diet allowance of up to \$60 is available for each recipient or dependent with a medical condition receiving income support where that person's condition has been certified by an approved professional.
Other Health Benefits	<p>Drug Card Only - Persons not in receipt of Income Support benefits, but who require assistance due to the high cost of prescription drugs, can apply for a 'drug card only' assessment. Eligibility is determined by assessing income, assets and individual circumstances, which would include the cost of the drugs prescribed.</p> <p>Low Income Drug Program - The Department of Health and Community Services provides assistance to low-income individuals and families to cover the cost of prescription drugs through the Low Income Drug Program. This came into effect January 1, 2007. http://www.health.gov.nl.ca/health/nlpdp/lidp.htm</p> <p>NLPDP - High Cost Drug Program came into effect Oct. 31, 2007 to provide assistance to persons spending a high proportion of their income on drug costs. http://www.health.gov.nl.ca/health/nlpdp/hdc_notice_residents.pdf</p> <p>The Department of Health and Community Services operates the Newfoundland and Labrador Prescription Drug Program, which provides financial assistance for prescription drugs.</p> <p>Access Plan - gives coverage to low-income families and individuals. The annual net income thresholds for eligibility are: <ul style="list-style-type: none"> \$27,151 or less for single individuals; \$30,009 or less for couples; and \$42,870 or less for families with children </p> <p>Assurance Plan - assists those with high drug costs. It caps eligible drug costs at 5%, 7.5% or 10% of net family income. <ul style="list-style-type: none"> Income up to \$39,999 - 5%; Income \$40,000 to \$74,999 - 7.5%; and Income _____ - 10% </p>

<i>Newfoundland and Labrador</i>
INCOME SUPPORT PROGRAM Family and Individual Benefit (to assist with expenses such as food, clothing, personal care, household maintenance and utilities)
Additional Supports for Disabled Persons
A range of additional supports is available to disabled persons through the Department of Health and Community Services.
Special Needs Board and Lodging Supplement: The Department of Human Resources and Employment is responsible for the payment of the basic monthly board & lodging for all adults who live with nonrelatives. When adults, aged 18 years or older, with developmental or physical disabilities require higher rates to live in such settings, this basic rate is supplemented through Health and Community Services, according to assessed needs, to provide a combined payment up to the maximum monthly amount allocated in policy.
Housing Modifications: Funding maybe available to cover the costs of additional minor expenses to enable a person with disabilities to make their home environment accessible or to make minor furniture/appliance repairs.
Special Assistance Program: Funding provided to alleviate the costs of supportive health services to assist with activities of daily living for clients in the community that would ordinarily be a benefit extended to persons in hospitals or nursing homes.
Employment and Training: Provide assistance to individuals with disability to acquire the skills, experience and support necessary to successfully prepare for, enter or remain in the work force. There are currently active programs in employment counselling and assessment, employment planning, pre-employment training, post secondary education, skills training, technical aids and other supports to assist individuals in obtaining access to career opportunities and training.
Provincial Home Support Program: Request for publically supported home services is funded through the Regional Health Authority and can be initiated by anyone. To be eligible for financial subsidy the individual must undergo a functional and financial assessment by professional staff from the regional health authority. Home services are meant to supplement not replace services provided by family and/or support workers. It provides a provision of personal and behavioral supports, household management and respite at the minimum level to maintain individual independence

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<i>Prince Edward Island</i>	
SOCIAL ASSISTANCE PROGRAM	
Administering department	Social Services and Seniors
Type of program	Needs tested
Eligibility criteria	See general provisions. Applicant must demonstrate he is seeking employment or willing to undergo training. An applicant who is unable to seek employment must provide the Director with a medical report describing the nature and extent of the disability, and whether it is of a long-term nature. Where the duration of the disability is indefinite, the Director may require the applicant to undergo further medical assessments. Applicants with a disability are required to accept employment or training that will improve or restore their capacity to support themselves.
Definition of "disabled"	A person with a disability is defined in regulation as a person in need who has an ongoing intellectual, mental or physical impairment. Judgments as to the nature and extent of a disability shall be left to medical and other health care professionals.
Is HIV/AIDS or other episodic disorders included in definition?	No references found in legislation, regulations, or policy manual
Are benefits available to people living with episodic disorders under another designation?	No references found in legislation, regulations, or policy manual
Income provisions (not exhaustive)	Earnings exemptions for long-term applicants: <ul style="list-style-type: none"> • Single person - \$75 plus 10% of remaining net income • Families - \$125 plus 10% of remaining net income
Allowable assets	<ul style="list-style-type: none"> • Single disabled person: \$900 • Single disabled parent: \$900 plus \$300 per dependent to a maximum of \$2,400 • Couple, one person disabled: \$1,800 • Two parent family with disability: \$ 1,800 plus \$300 per dependent to a maximum of \$ 2,400
Health benefits available	Clients are eligible under the Financial Assistance Drug Program, which covers the full cost of prescription drugs. All Social Assistance clients are issued Personal Health Cards. Dental and optical benefits are also provided.
Employment services available	Clients may be referred to SkillsPEI, which is a provincial joint initiative with Services Canada They may also be referred to community programs funded by SkillsPEI in the province.
Reinstatement provisions	New application is required. It is up the client to provide accurate and complete information in regards to their current circumstances and previous involvement.
Appeal provisions	Applicants may appeal decisions to the Appeal Board
Sample maximum monthly rate for a single disabled person	\$737/month (includes \$156 for food allowance; \$24 for clothing; \$15 for household supplies; \$19 for personal requirements plus \$523 for shelter allowance with special housing needs)
This rate assumes that the individual has no earnings and is receiving maximum social assistance benefits.	Other basic needs available: <ul style="list-style-type: none"> • Special diet allowance of up to \$25/month • Transportation allowance of up to \$25/month

<i>Prince Edward Island</i>	
SOCIAL ASSISTANCE PROGRAM	
Other Health Benefits	The following special needs items may only be paid to clients who are ineligible for benefits under the Disability Supports Program (see next section): <ul style="list-style-type: none"> • Special Care Allowance - up to \$40/month • Personal Comfort Allowance - up to \$53/month • Disability Allowance - up to \$150/month where an individual is being cared for by a family member. • Special transportation for medical reasons - up to \$31/month • Clients may only receive assistance for a maximum of 12 months, at which time their situation is reassessed.
DISABILITY SUPPORT PROGRAM Program provides financial support to people living with qualifying disabilities. Assistance is limited to disability-related costs for services and supports.	
Administering department	Social Services and Seniors
Type of program	Income tested
Eligibility criteria	<ul style="list-style-type: none"> • Must be under 64 upon application and a resident of PEI. • Disability must substantially limit the person's ability to carry out activities of daily living. • Clients must access other programs and services, such as EI, CPPD, worker's compensation, or long-term disability insurance.
Definition of "disabled"	<p>A physical, intellectual and/or neurological impairment which has a substantial and long-term adverse effect on their ability to carry out normal day-to-day activities. The condition must be continuous or recurrent and likely to continue for at least one year.</p> <p>People living with medical conditions which do not result in a long-term disability, such as are cancer, diabetes, asthma, Crohn's disease, neuropathy, epilepsy, addictions, chronic pain, minor arthritic conditions, are not eligible.</p>
Is HIV/AIDS or other episodic disorders included in definition?	No
Are benefits available to people living with episodic disorders under another designation?	No
Income provisions (not exhaustive)	Individuals and families share the costs of services and supports. This is based on an assessment of their net taxable income and the costs of the supports needed.
Allowable assets	Not applicable
Health benefits available	Technical aids and assistive devices
Employment services available	Employment and vocational supports including assessment, training, skills development, pre-employment support and disability-specific job supports and child care subsidy.
Appeal provisions	Decisions may be appealed to the Provincial Review Committee.

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<i>Nova Scotia</i>	
EMPLOYMENT AND INCOME SUPPORT Provides income support to adults.	
Administering department	Department of Community Services
Type of program	Needs tested
Eligibility criteria	On application, applicants must complete the employability participation questions, which determine whether they must participate in the NS Employability Assessment. Disabled or ill applicants must provide medical certification of their condition where it is a barrier to employment. Where there is potential for employment, disabled clients may be required to participate in a tailored case plan.
Definition of "disabled"	Under the Services for Persons with Disabilities glossary, disability is defined as, severe and persistent restriction or impairment that results in an inability to perform an activity in the range or within the range considered normal for someone of the same age, gender and culture. It describes a functional limitation (versus a diagnosis) and is ongoing in nature.
Is HIV/AIDS or other episodic disorders included in definition?	No references found in legislation, regulations or policy manual
Are benefits available to people living with episodic disorders under another designation?	No references found in legislation, regulations or policy manual
Income provisions (not exhaustive)	<p>Earnings exemptions:</p> <ul style="list-style-type: none"> • For those applying, there is no exemption of earnings • For those who are recipients, there is a 30% exemption of earnings • Disabled recipients participating in the supportive employment program have a flat rate exemption of \$150 plus 30% of the balance of net earnings. This would apply to people living with a history of sporadic employment where breaks in employment are directly related to the disability, persons whose ability to be self-sufficient in the long term is limited to due disability-related needs, and persons with extensive Pharmacare needs.
Allowable assets	<ul style="list-style-type: none"> • Single person disabled - \$3,000 • Married disabled - \$5,500
Health benefits available	<ul style="list-style-type: none"> • Pharmacare benefits for drug costs. Clients co-pay \$5/prescription; however, disabled clients and those with multiple monthly prescriptions are exempt from the co-payment • Extended Pharmacare provides assistance to clients who are ineligible for Income Assistance due to excess income, but whose ongoing prescription costs result in them having a budget deficit • Transitional Pharmacare is available for one year after the client leaves Income Assistance for employment • Other health-related benefits are available through Special Needs
Employment services available	Employment services include services and programs provided by other departments, agencies or governments. These include personal development services, referrals to other agencies, job preparation and employment entry supports, skills development supports, career development supports, office and technology supports, and literacy and academic upgrading programs. Educate to Work Program allows people who receive Income Assistance to take core programs at the Nova Scotia Community College (NSCC). The government pays for tuition and books.
Reinstatement provisions	No references found in legislation, regulations or policy manual
Appeal provisions	First level of appeal is through an Administrative Review. Second level of appeal is through the Appeal Board. The third level of appeal is through the Supreme Court of Nova Scotia.
Sample maximum monthly rate for a single disabled person	<ul style="list-style-type: none"> • \$764/month (includes \$229 personal allowance - increased October 2007 - plus \$535 shelter) • Additional transportation allowance of up to \$150/month • Special diet allowance (high caloric) for HIV/AIDS clients provides a maximum amount of \$101/month. • Optical care, emergency dental care, emergency ambulance may be provided as items of special need.
This rate assumes that the individual has no earnings and is receiving maximum social assistance benefits.	

Sources:

Government of Nova Scotia. Department of Community services: We're here to help. Retrieved from <http://www.gov.ns.ca/coms/index.html>

Office of the Legislative Counsel, Nova Scotia House of Assembly. Employment Support and Income Assistance Act. Retrieved from <http://www.gov.ns.ca/legislature/legc/statutes/employsp.htm>

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Government of Nova Scotia Department of Community Services. Employment and Income Support Policy manual. Retrieved from http://www.gov.ns.ca/coms/employment/income_assistance/ESIAManual.html

Nova Scotia. Employment Support and Income Assistance Regulations. Retrieved from <http://www.gov.ns.ca/just/regulations/regs/esiaregs.htm>

Government of Nova Scotia Department of Health. Nova Scotia Pharmacare: Drug Programs and Funding. Retrieved from <http://www.gov.ns.ca/health/pharmacare/>

Government of Nova Scotia Department of Community Services. Glossary- Services for persons with disabilities. Retrieved from <http://www.gov.ns.ca/coms/disabilities/documents/GlossaryofTerms.html#d>

<i>New Brunswick</i>	
<p>SOCIAL ASSISTANCE This program consists of two sub-programs:</p> <ul style="list-style-type: none"> The Transitional Assistance Program is for those with barriers to obtaining employment, including those with a chronic or temporary medical condition. Those who previously qualified for the Interim Assistance now falls under the Transitional Assistance Program. The ExtendedBenefits Program is for those designated as permanently disabled. 	
Administering department	Social Development
Type of program	Needs tested
Eligibility criteria	<ul style="list-style-type: none"> General provisions apply. Disabled persons must submit medical evidence to the Medical Advisory Board for their approval. Persons in receipt of CPPD or a disability pension under the Pension Act are automatically given a Long Term Needs designation which qualifies them for Transitional Assistance benefits.
Definition of "disabled"	<p>A person, suffering from a major physiological, anatomical or psychological impairment, as verified by the Medical Advisory Board that is likely to continue indefinitely without substantial improvement and that causes the person to be severely limited in activities pertaining to normal living.</p> <p>The Medical Advisory Board considers an individual for certification who suffers from a major physiological, anatomical, or psychological impairment, which severely limits the individual in normal living activities, and which is likely to continue indefinitely without substantial improvement; (i.e. totally and permanently disabled). Certification by the Board is permanent.</p> <p>"Long term needs" means one or more significant physiological, anatomical or psychological impairments that render a person unable to engage in social or economic activities for a prolonged period of time and that lead to long term unemployment, but that are not so major as to render the person disabled. Long-Term Needs designation is permanent and is to remain with the client regardless of how long he is off assistance. The Medical Advisory Board's decision.</p>
Is HIV/AIDS or other episodic disorders included in definition?	Not specified in legislation, regulations or policy.
Are benefits available to people living with episodic disorders under another designation?	Not specified in legislation, regulations or policy.

<i>New Brunswick</i>	
<p>SOCIAL ASSISTANCE This program consists of two sub-programs:</p> <ul style="list-style-type: none"> The Transitional Assistance Program is for those with barriers to obtaining employment, including those with a chronic or temporary medical condition. Those who previously qualified for the Interim Assistance now falls under the Transitional Assistance Program. The ExtendedBenefits Program is for those designated as permanently disabled. 	
Income provisions (not exhaustive)	<p>Wage exemptions:</p> <ul style="list-style-type: none"> Extended wage exemption (available to those who meet the eligibility criteria) Single person - \$250 2 or more persons - \$300 No dependent- First 6 months 30% of net income <ul style="list-style-type: none"> Second 6 months 25% of net income With dependent- First 6 months 35% of net income <ul style="list-style-type: none"> Second 6 months 30% of net income. <p>Transitional Assistance Program:</p> <ul style="list-style-type: none"> Single person - \$150 2 or more persons - \$200
Allowable assets	<p>Extended Benefits Program</p> <ul style="list-style-type: none"> Single person: \$3,000 Family: \$3,000 for each disabled person in the household and an additional \$1000 for each person in the household who is not blind, deaf or disabled <p>Transitional Assistance Program</p> <ul style="list-style-type: none"> Single person - \$1,000 Family - \$2,000
Health benefits available	<p>Clients receive a Health Card entitling them to prescription drugs (Prescription Drug Program), ambulance, dental, optical, and other coverage. There is a co-payment fee of \$4/prescription for an adult and \$2/prescription for a child. The maximum annual co-payment is \$250 per family. New clients are only eligible for drug and ambulance coverage during their first 3 months on assistance; however, this provision is waived for persons with HIV or AIDS. Clients who are ineligible for social assistance may apply for a Health Card only. These are issued for a period of up to 12 months.</p> <p>Extended Health Card: clients leaving social assistance for employment may receive extended benefits for up to 3 years.</p>
Employment services available	<p>Post Secondary Education, Training and Labour provide financial assistance to non-profit, private and public organization to provide Employment Assistance Services to individuals wishing to enter and stay in the labour force.</p> <p>The department also provides assistance under Training and Employment Support Services (TESS) to persons with a permanent or long-term disability who have barriers to attaining employment.</p>
Reinstatement provisions	Not specified in legislation, regulations or policy.
Appeal provisions	Decisions may be appealed to the Appeal Board.
Sample maximum monthly rate for a single disabled person	<p>Extended Benefits Program (for permanently disabled)</p> <p>Single person: \$908/month (flat rate amount)</p> <p>Transitional Assistance</p> <p>Single person - \$827/month (flat rate amount)</p> <p>Disability Supplement - \$87.50/month</p>
Other health benefits	<p>The following additional benefits are available from the Department of Health:</p> <p><i>Prescription Drug Plan - HIV/AIDS (Plan U):</i> This provides financial assistance to persons diagnosed with HIV/AIDS. There is a copayment of 20% of the cost of each prescription, to a maximum of \$20. The maximum annual co-payment is \$500. There is a registration fee of \$50/year.</p>

Sources:

Government of New Brunswick. General Regulation - Family Income Security Act. Retrieved from <http://www.gnb.ca/0062/>

Government of New Brunswick Department of Social Development. Social Assistance Policy Manual. Retrieved from http://www2.gnb.ca/content/gnb/en/departments/social_development/policy_manual/items.html#food-ahess

Government of New Brunswick. Attorney General: Family Income Security Act. Retrieved from <http://www.gnb.ca/acts/acts/f-02-01.htm>

Government of New Brunswick. New Brunswick Regulation 95-61. Retrieved from <http://www.gnb.ca/0062/regs/95-61.htm>

Government of New Brunswick Department of Health. Advancing Health Care by Putting Patients First. Retrieved from <http://www.gnb.ca/0051/index-e.asp>

<i>Quebec</i>	
LAST RESORT FINANCIAL ASSISTANCE (FINANCIÈRE DE DERNIER RECOURS) Introduced in January 2007, this comprises two programs: the Social Assistance Program, for those without severe limitations to employment, and the Social Solidarity Program, for those with a severely limited capacity for employment.	
Administering department	Ministère de l'emploi et de la Solidarité sociale
Type of program	Needs tested
Eligibility criteria	General provisions apply.
Definition of "disabled"	The adult's physical or mental condition is significantly and in all likelihood permanently or indefinitely deficient or impaired and that, for that reason and in view of the adult's socio-professional profile, the adult's capacity for employment is severely limited.
Is HIV/AIDS or other episodic disorders included in definition?	No specific reference found in legislation or regulations
Are benefits available to people living with episodic disorders under another designation?	No specific reference found in legislation or regulations
Income provisions (not exhaustive)	Earnings exemptions <ul style="list-style-type: none"> • \$100 for singles and couples (Social Solidarity Program) • \$200 for singles and couples (Social Assistance Program)
Allowable assets	For applicants: <ul style="list-style-type: none"> • Single person: \$862 • Couple: \$1,282 For recipients: <ul style="list-style-type: none"> • Single disabled person: \$2,500 • Family: \$5,000
Health benefits available	Drug card ("claim slip") entitles clients to free prescription drugs. Additional Health Benefits are available to cover eye care, dental care, and special transportation. Special health needs may be compensated. Clients must have been in receipt of assistance for stipulated periods of time to be eligible for certain benefits. Extended Health Benefits are available for not more than 48 consecutive months provided work income does not exceed \$1,500 for three consecutive months.
Employment services available	Emploi Quebec is responsible for employment services. Clients participating in employment assistance measure or program receive an additional \$130 monthly allowance.
Reinstatement provisions	No specific reference found in legislation or regulations

<i>Quebec</i>	
LAST RESORT FINANCIAL ASSISTANCE (FINANCIÈRE DE DERNIER RECOURS) Introduced in January 2007, this comprises two programs: the Social Assistance Program, for those without severe limitations to employment, and the Social Solidarity Program, for those with a severely limited capacity for employment.	
Appeal provisions	Internal review Review office Tribunal administratif du Quebec - decisions are final.
Sample maximum monthly rate for a single disabled person This rate assumes that the individual has no earnings and is receiving maximum social assistance benefits.	\$896.00 Clients participating in employment assistance measures or programs receive an additional \$130 monthly allowance.

Sources:

Ministère de l'Emploi et de la Solidarité sociale. Home Page. Retrieved from http://www.mess.gouv.qc.ca/Index_en.asp

Government of Quebec. Individual and Family Assistance Act. Retrieved from http://www2.publicationsduquebec.gouv.qc.ca/dynamicSearch/telecharge.php?type=2&file=/A_13_1_1/A13_1_1_A.html

Canadian Legal Information Institute. Individual and Family Assistance Regulation. Retrieved from <http://www.canlii.org/qc/laws/regu/a-13.1r.1/20070516/whole.html>

Government of Quebec. Individual and Family Assistance Regulation. Retrieved from http://www2.publicationsduquebec.gouv.qc.ca/dynamicSearch/telecharge.php?type=3&file=/A_13_1_1/A13_1_1R1_A.HTM

<i>Ontario</i>	
ONTARIO DISABILITY SUPPORT PROGRAM (ODSP)	
Administering department	Ministry of Community and Social Services
Type of program	Needs tested
Eligibility criteria	General provisions apply. Any person in receipt of CPPD (or QPPD) is automatically eligible for ODSP. Note: a person in financial need must initially apply for Ontario Works while awaiting a decision on his entitlement to ODSP.
Definition of "disabled"	A person with a disability is defined as a person who has a substantial physical or mental impairment that is continuous or recurrent and is expected to last one year or more. The impairment must significantly limit their ability to work, look after themselves, or get out in the community. Verification by an approved health professional is required.
Is HIV/AIDS or other episodic disorders included in definition?	In April 2003, the definition of impairment was changed for people living with HIV/AIDS. Now, any applicant who has a positive HIV test as confirmed by ELISA and the Western Blot test will be considered disabled, and will not be given any medical review date.
Are benefits available to people living with episodic disorders under another designation?	No specific reference found in legislation or regulations
Income provisions (not exhaustive)	Earnings exemptions <ul style="list-style-type: none"> • 50% of net employment income Note: child care costs or work expenses related to a disability up to stipulated maxima are deducted from earnings to arrive at the net income.

<i>Ontario</i>	
ONTARIO DISABILITY SUPPORT PROGRAM (ODSP)	
Allowable assets	<ul style="list-style-type: none"> Single disabled person: \$5,000 plus \$500 for each additional dependent Couple, one person disabled: \$7,500 plus \$500 for each additional dependent
Health benefits available	<p>Drug benefits (Ontario Drug Benefit Plan; client may be required to pay \$2/prescription co-payment fee), vision care, dental care, ambulance coverage.</p> <p>Extended Health Benefit is available to persons who are ineligible for assistance but who have a budget deficit due to their recurring health costs.</p> <p>Transitional Health Benefits provide ongoing health-related benefits to recipients who leave the ODSP for employment until they receive comparable employer health coverage. These are available to former clients who are ineligible for the Extended Health Benefit.</p> <p>Extended Health Benefits are available for not more than 48 consecutive months provided work income does not exceed \$1,500 for three consecutive months.</p> <p>ODSP recipients who exit and are not eligible for Extended Health Benefit or the Transitional Health Benefit should be referred to the Trillium Drug Program (see end).</p>
Employment services available	<p>People may be eligible for Employment Supports if they have a disability/impairment that is continuous or recurrent and expected to last one year or more and the disability/impairment results in a substantial barrier to competitive employment. A person does not have to be in receipt of ODSP Income Support to be eligible for ODSP Employment Supports. (However, clients with a taxable income over \$51,000 need to contribute towards the cost of their supports)</p> <p>A person eligible for, or receiving disability or rehabilitation benefits from other public or private sources, may not be eligible for ODSP Employment Supports. Employed applicants, including applicants who are self-employed, may be eligible for ODSP Employment Supports if they meet all basic eligibility criteria. To be eligible, the employed applicant must be at risk of losing their job if they are unable to access disability-related work supports. One criterion is that the applicant has a very erratic employment history because of his/her disability and is likely to lose his/her current job.</p> <p>A dispute resolution process is available to applicants and clients if they disagree with a decision related to eligibility or the suspension or cancellation of Employment Supports.</p> <p>Employment Supports include employment consultation and planning, employment preparation and training, job placement services, job coaching, tools and equipment to commence employment, services of an interpreter, mobility devices and appliances designed to support or take the place of a part of the human body or to increase the acuity of a sensory organ.</p>
Reinstatement provisions	Yes. Former ODSP recipients, regardless of whether or not they had a medical review date, are eligible for rapid reinstatement providing they qualify financially. The reasons for exiting ODSP and the length of time they were off ODSP are not relevant in determining eligibility for rapid reinstatement.
Appeal provisions	<ul style="list-style-type: none"> Internal review Social Benefits Tribunal Superior Court of Justice, Divisional Court
Sample maximum monthly rate for a single disabled person	<ul style="list-style-type: none"> \$1064/month (\$590/month for basic needs and \$474/month for shelter) Special diet allowance of \$250/month (Changes made to eligibility) Where recipients live north of the 50th parallel they are eligible for an additional \$156/month
This rate assumes that the individual has no earnings and is receiving maximum social assistance benefits.	<p>A \$100 Work-Related Benefit is provided to all eligible members of the benefit unit in each month that they report employment earnings or net positive income from the operation of a business.</p> <p>The Employment Transition Benefit is a lump-sum payment of \$500, available once in any 12-month period. Recipients who exit Income Support due to income which includes earnings from employment, a training program, or net positive income from the operation of a business are eligible to receive the Employment Transition Benefit.</p>
TRILLIUM DRUG PLAN	
Administering Department	Ministry of Health and Long-Term Care

<i>Ontario</i>	
ONTARIO DISABILITY SUPPORT PROGRAM (ODSP)	
Type of program	Income tested
Eligibility criteria	Applicants must have a valid Health Card and high prescription drug costs in relation to their net income. Recipients of Social Assistance (OW or ODSP) are not eligible.
	Applicants pay a deductible based on the net household income and household size. Drugs covered include those listed in the ODB Formulary/Comparative Drug Index (Parts III and IX) and on the Facilitated Access List of HIV/AIDS drugs (Part VI). And those approved for coverage through the ministry's Exceptional Access Program (EAP).

Sources:

Ministry of Community and Social Services. EnAbling Change Partnership Program. Retrieved from <http://www.mcass.gov.on.ca/mcass/english/index.htm>

Ministry of Community and Social Services. ODSP Income Support Directives. Retrieved from http://www.mcass.gov.on.ca/mcass/english/pillars/social/odsp-is_directives/ODSP_incomesupport.htm

Service Ontario e-Laws. Ontario Disability Support Program Act, 1997. Retrieved from http://www.e-laws.gov.on.ca/html/statutes/english/elaws_statutes_97o25b_e.htm

Ontario Disability Support Program Act, 1997. Ontario Regulation 222/98. Retrieved from http://www.e-laws.gov.on.ca/html/regs/english/elaws_regs_98o222_e.htm

Ministry of Health and Long-Term Care. Trillium Drug Plan. Retrieved from <http://www.health.gov.on.ca/>

<i>Manitoba</i>	
EMPLOYMENT AND INCOME ASSISTANCE	
Administering department	Department of Family Services and Labour
Type of program	Needs tested
Eligibility criteria	<ul style="list-style-type: none"> General provisions apply. An applicant in receipt of CPPD may be automatically considered disabled for social assistance purposes.
Definition of "disabled"	Refers to those persons who, by reason of a physical or mental illness, incapacity or disorder that is likely to continue for more than 90 days, are unable to earn sufficient income to provide the basic necessities for themselves and their dependants, or is unable to care for himself and requires to be cared for by another person or in an institution or home for the aged or the infirm.
Is HIV/AIDS or other episodic disorders included in definition?	No references found in legislation, regulations or policy manual
Are benefits available to people living with episodic disorders under another designation?	No references found in legislation, regulations or policy manual.
Income provisions (not exhaustive)	<p>Earnings exemptions</p> <p>After one month, a flat rate exemption of \$200, plus 30% of excess net earnings per person in the household</p>
Allowable assets	<p>Single disabled person: \$4,000</p> <p>Per family with a disabled member: max \$16,000</p>

<i>Manitoba</i>	
EMPLOYMENT AND INCOME ASSISTANCE	
Health benefits available	<p>Health Services Program provides coverage for prescription drugs. Optical and dental benefits are available after a three-month waiting period.</p> <p>Health Card Only: For those clients ineligible for basic assistance but whose high health care costs result in a budget deficit.</p> <p>Extended Health Services: The Employment and Income Assistance Regulation provides for a monthly allowance for Health Services costs, calculated as the greater of:</p> <ul style="list-style-type: none"> \$50.00 per person to a maximum of \$150.00 per family; or the average Health Services costs for the three months in which these costs were the highest during the past 12-month period. <p>To be eligible for this extended assistance, participants must: have employment income as defined by the program, (i.e., income that is subject to earnings exemption). This would exclude such income as training allowances, Employment Insurance benefits and CPP benefits and continue to be categorically eligible as a single parent or an individual with disabilities; and continue to be financially eligible for these Health Services needs.</p> <p>Participants who choose to receive extended assistance will remain enrolled and be subject to the rules and regulations governing the program.</p>
Employment services available	<p>Persons who are either temporarily or permanently disabled are exempt from any employment expectations. They may, however, choose to participate in employment measures on a voluntary basis.</p> <p>The Personal Job Plan determines the specific employment expectations for each participant. An additional \$25/month may be provide to support miscellaneous expenses during attendance in approved training programs.</p> <p>The Vocational Rehabilitation (VR) Program provides appropriate vocational rehabilitation services for adults with a mental, physical, psychiatric, vision, hearing or learning disability in order to enhance their independence and ability to contribute socially and economically through employment in the competitive labour force. The VR Program assists eligible persons with disabilities to prepare for, attain and maintain employment through the provision of vocational assessments, counselling, case management, vocational planning, job placement, training, developmental activities and support services.</p> <p>The Building Independence initiative provides links to government training and employment resources, provides a range of supports to reduce barriers to employment, provides job readiness assessments, and develops and supports initiatives in partnership with agencies.</p>
Reinstatement provisions	No references found in legislation, regulations or policy manual
Appeal provisions	<ul style="list-style-type: none"> Applicants or recipients may appeal decisions to the Social Assistance Appeal Board.
Sample maximum monthly rate for a single disabled person	\$793 (\$771 through provincial funding and \$22 through federal funding)
This rate assumes that the individual has no earnings and is receiving maximum social assistance benefits.	<p>An Automatic Allowance of \$105/month for recipients who reside in the community.</p> <p>Recipients may receive a one-time payment of \$500 through the Start-up allowance, which provides assistance to purchase basic furnishing if not included in the cost of rental.</p> <p>An additional \$13.30 maybe received if no assistance is provided for shelter and an additional \$38.80 is given for those residing in a board and room.</p>
MANITOBA SHELTER BENEFIT FOR PERSONS WITH A DISABILITY (EFFECTIVE JULY, 2006)	
Administering Department	Department of Family Services and Labour
Type of program	Income tested
Eligibility criteria	Must be under 55, have no children at home, be disabled, and pay more than 25% of income on rent. Income of recipients must not be more than \$21,168 for single disabled people and \$23,760 for families and is renting their own home. EIA clients may receive a reduced MSB of \$35/month
Benefits	A maximum monthly benefit of \$210.

<i>Manitoba</i>	
EMPLOYMENT AND INCOME ASSISTANCE	
PHARMACARE	
Administering department	Department of Health
Type of program	Income tested
	Pharmacare provides assistance to persons with high prescription drug costs in relation to their income. Clients pay an annual deductible based on their household income. Once that deductible is reached, Pharmacare pays the full costs of all prescriptions.

Sources:

Government of Manitoba. Family Services and Housing. Retrieved from <http://www.gov.mb.ca/fs/index.html>

Government of Manitoba. Family Services and Housing; Employment and Income Assistance Administrative Manual. Retrieved from <http://www.gov.mb.ca/fs/eiamanual/index.html>

Government of Manitoba. Manitoba Laws: The Employment and Income Assistance Act. Retrieved from <http://web2.gov.mb.ca/laws/statutes/ccsm/e098e.php>

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Government of Manitoba. Manitoba Health. Retrieved from <http://www.gov.mb.ca/health/index.html>

Government of Manitoba. Employment and Income Assistance for Persons with Disabilities. Retrieved from http://www.gov.mb.ca/fs/assistance/pubs/eia_disability.pdf

<i>Saskatchewan</i>	
SASKATCHEWAN ASSISTANCE PLAN	
Administering department	Department of Social Services
Type of program	Needs tested
Eligibility criteria	<ul style="list-style-type: none"> See general info rmation Financial need is determined by balancing allowable needs against resources No medical report is needed by CPPD beneficiaries
Definition of "disabled"	A person with a physical or mental disability. Clients whose employment or training capabilities are limited and no change is expected within one year
Is HIV/AIDS or other episodic disorders included in definition?	No references found in legislation, regulations or policy manual
Are benefits available to people living with episodic disorders under another designation?	No references found in legislation, regulations or policy manual.
Income provisions (not exhaustive)	<p>Earnings Exemptions</p> <ul style="list-style-type: none"> Single person: \$200/month plus 25% of the next \$500, to a maximum of \$325 Couple: \$250/month, plus 25% of the next \$700, to a maximum of \$425
Allowable assets	<ul style="list-style-type: none"> Single disabled person: \$1,500 Couple - \$3,000 plus an additional \$500 per additional family member.

<i>Saskatchewan</i>	
SASKATCHEWAN ASSISTANCE PLAN	
Health benefits available	Supplementary Health Services provides dental, optical and prescription drug benefits. Three levels of drug benefits are available: <ul style="list-style-type: none"> Plan 1, 2 and 3. Clients with ongoing multiple prescription needs receive Plan 2 coverage, and do not have to pay the \$2/prescription co-payment fee. Supplementary Health Benefits for disabled clients who leave assistance for employment may be extended for one year.
Employment services available	Provided by the Department of Advanced Education and Employment
Reinstatement provisions	No references found in legislation, regulations, or policy manual
Appeal provisions	<ul style="list-style-type: none"> Unit administrator Appeal committee Social Services Appeal Board
Sample maximum monthly rate for a single disabled person	\$764/month (Includes adult allowance of \$305 [includes additional \$50 for disabled adult] plus shelter allowance of \$459. Shelter amounts vary by geographic area. The highest shelter benefit is under Tier 1. Shelter amount assumes the individual is unemployable.
This rate assumes that the individual has no earnings and is receiving maximum social assistance benefits.	<ul style="list-style-type: none"> Clothing allowance \$40/month Personal allowance \$75/month Special transportation allowance - \$20/month An allowance of \$10/per day may be available to recipients that reside in homes that have cooking facilities but no meals are provided Special diet allowance - Up to \$140/month Actual cost of bottled water for recipients living with HIV/AIDS
DISABILITY RENTAL HOUSING SUPPLEMENT	
Description	The Disability Rental Housing Supplement is one component of the Saskatchewan Rental Housing Supplement. It is available to all rental households supporting a person with physical or cognitive disabilities. Physical supports such as ramps, support bars, etc. must already be in place to qualify for the supplement.
Administering Department	Department of Social Services
Type of program	Income tested
Benefits	Benefits vary based on income, the location of the residence, and income. Benefits are reduced for SAP clients. As of September 2007, the maximum amount payable to a single disabled person is \$158 per month
SPECIAL SUPPORT PROGRAM	
Administering department	Department of Health
Type of program	Income tested
Description	<p>This program is designed to help people with high drug costs in relation to their income.</p> <p>The family's co-payment is determined by the amount that the family drug costs exceed 3.4 per cent of the adjusted combined family income.</p> <p>If the annual benefit drug cost exceeds 3.4 per cent of the adjusted income, the family pays a portion of each prescription to reduce their share of drug costs and spread the cost over the six-month benefit period.</p>
THE SASKATCHEWAN ASSURED INCOME FOR DISABILITY (SAID)	
Administering department	Department of Social Services
Type of program	Needs tested
Description	SAID is a long-term income support program for people with significant and enduring disabilities. It was created in response the request of people with disabilities to have their own separate and unique income support program. Benefit amounts mirror those under the Saskatchewan Assistance Program (SAP)

Sources:

Government of Saskatchewan. Social Services. Retrieved from <http://www.cr.gov.sk.ca/>

Saskatchewan Ministry of Social Services. Social Assistance Program Policy Manual. Retrieved from <http://www.socialservices.gov.sk.ca/sap/>

Statutes of Saskatchewan. The Saskatchewan Assistance Act. Retrieved from <http://www.qp.gov.sk.ca/documents/English/Statutes/Statutes/S8.pdf>

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Government of Saskatchewan. Health. Retrieved from <http://www.health.gov.sk.ca/>

Sakatchewan Ministry of Social Services. The Saskatchewan Assured Income for Disabilities Manual. Retrieved from <http://www.socialservices.gov.sk.ca/SAID-policy-manual.pdf>

<i>Alberta</i>	
ALBERTA WORKS - INCOME SUPPORT PROGRAM	
Administering department	Alberta Employment, Immigration
Type of program	Needs tested
Eligibility criteria	See general provisions
Definition of "disabled"	A chronic or permanent physiological or psychological loss of function that limits a client's ability to perform activities necessary to participate in training that limits a client's ability to perform activities necessary to participate in training
Is HIV/AIDS or other episodic disorders included in definition?	No specific reference found in legislation, regulations or policy
Are benefits available to people living with episodic disorders under another designation?	No specific reference found in legislation, regulation or policy
Income provisions (not exhaustive)	\$230 per month plus 25% of the remaining net employment income for each adult in the household unit earning income.
Allowable assets	The value of the combined liquid assets of the adult members of the household unit cannot exceed two month's total Core Benefits for the household unit. <ul style="list-style-type: none"> Single person(BFE) - \$1,374
Health benefits available	Premium free Alberta Health Plan Insurance, plus prescription drugs, dental, optical, emergency ambulance services.

<i>Alberta</i>	
ALBERTA WORKS – INCOME SUPPORT PROGRAM	
Employment services available	<p>Alberta Employment, Immigration and Industry (AEII) offers services and programs under Alberta Works to provide employment and training services for adult residents of Alberta who are in need of training to obtain and/or maintain sustainable employment.</p> <p>Persons classified in the Not Expected to Work category are exempt from employment-related provisions.</p> <p>Under the Income and Employment Supports Act, a range of employment and training benefits are available to a person with a disability (defined as a person who demonstrates to the satisfaction of the Director that s/he is limited in his or her ability to become employed, maintain employment or become self-employed because of a chronic or permanent physiological or psychological loss of function). Employment and training benefits include the following:</p> <ul style="list-style-type: none"> • Educational supports, including but not limited to, interpreters, computer assisted transcription, tutors, academic strategists, readers and student assistants; • Workplace supports, including but not limited to, worksite modifications, vehicle modifications and on the job supports; • Job search supports, including but not limited to, interpreters, specialized software and technical devices; • Any other benefit that would enable a person with a disability to overcome a barrier created by the disability to prepare for employment or self-employment or to maintain employment <p>Disability Related Employment Supports helps Albertans with disabilities find jobs, ensure success in their workplaces and obtain training. The supports include: job coaches and mediators, changes to worksites, interpreters, tutors and note-takers</p>
Reinstatement provisions	No specific reference found in legislation, regulations or policy.
Appeal provisions	<ul style="list-style-type: none"> • Internal review mechanism • Appeal Panel
Sample maximum monthly rate for a single disabled person	<ul style="list-style-type: none"> • \$762/month (includes core essential benefit of \$364, core essential shelter of \$323, and Personal Needs Supplement of \$78) • \$36/month special diet for those with HIV/AIDS
This rate assumes that the individual has no earnings and is receiving maximum social assistance benefits.	
ASSURED INCOME FOR THE SEVERELY HANDICAPPED (AISH)	
Administering Department	Service Alberta
Type of program	Income and asset tested
Eligibility criteria	<ul style="list-style-type: none"> • You must have a severe handicap that is permanent, substantially limits your ability to earn a living, and there is no remedial treatment that would help you to be able to work. Your disability must be the main factor, not your age, lack of education or lack of available jobs. • You must apply for all other income benefits you are eligible for (e.g. Canada Pension Plan disability benefits)
Definition of “disabled”	A severe handicap is an impairment of mental or physical functioning, or both. The handicap must cause substantial limitation to the person’s ability to earn a livelihood. The handicap is permanent and no remedial therapy is available that would generally improve the person’s ability to earn a livelihood. AISH determines an applicant or client’s work potential based on the impact of their disability on their ability to work. When an applicant and client’s employment potential changes, they are expected to pursue employment or training that will lead to greater financial independence.
Is HIV/AIDS or other episodic disorders included in definition?	No references found in legislation, regulations, or policy.
Are benefits available to people living with episodic disorders under another designation?	No references found in legislation, regulations, or policy.

<i>Alberta</i>	
ALBERTA WORKS – INCOME SUPPORT PROGRAM	
Administering department	Department of Social Services
Income provisions (not exhaustive)	<p>Applicant’s pension income (e.g., EI, CPP, Workers’ Compensation) is not exempt. A partial exemption of pension income is permitted for a co-habiting partner.</p> <ul style="list-style-type: none"> • Single person: \$400 of net employment income plus 50% of the balance up to a maximum exemption of \$700 • Couple: \$975 plus 50% of balance up to \$2,000 for a maximum exemption of \$1,488
Allowable assets	\$100,000 per household
Health benefits available	Premium-free Alberta Health Plan Insurance coverage, plus prescription drugs, dental, optical, emergency ambulance services and exemption from the Alberta Aids to Daily Living co-payment fees.
Employment services available	<p>The department provides employment supports. Additional financial assistance is available under Personal Benefits (see below).</p> <p>Alberta Employment, Immigration and Industry and community-based resources provide employment services.</p>
Reinstatement provisions	Yes, clients may be reinstated within two years of leaving AISH due to excess employment income.
Appeal provisions	Appeal Panel, whose decision is final. However, a person may request that the Queen’s Bench of Alberta undertake a judicial review of the appeal.
Sample maximum monthly rate for a single disabled person	<p>\$1,188 (effective May 2007)</p> <p>AISH provides Personal Benefits to assist clients with specific one-time or ongoing expenses over and above the monthly living allowance. A special diet allowance of \$36/month is available for those with HIV/AIDS.</p> <p>Eligibility for Personal Benefits is limited to those clients with \$3,000 or less in assets, identified need, and those not eligible for any other program.</p>
ALBERTA ADULT HEALTH BENEFIT PLAN	
Administering department	Alberta Employment, Immigration
	<p>The Alberta Adult Health Benefit plan is for individuals and families with limited incomes. The Alberta Adult Health Benefit plan pays for health services, such as eyeglasses, prescription drugs and dental care that are not available through standard Alberta Health Care Insurance.</p> <p>The maximum qualifying income is \$15,545 for a single person and \$21,763 for a couple.</p> <p>Clients leaving Alberta Works Income Support or AISH for employment receive coverage. Clients leaving AISH due to income from CPP Disability benefits also receive coverage.</p>

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<i>British Columbia</i>	
EMPLOYMENT AND ASSISTANCE FOR PERSONS WITH DISABILITIES	
Administering department	Ministry of Social Development
Type of program	Needs tested
Eligibility criteria	General provisions apply. Intake process: <ul style="list-style-type: none"> • Complete application • Conduct three-week job search, where all other options for financial support, including family and friends are explored • Attend orientation session Applicants are required to prove they have been financially independent for the previous two years. This is waived for people living with a disability or persons with a medical condition that affects their ability to work.
Definition of "disabled"	The person has a severe mental or physical impairment that, in the opinion of a medical practitioner is likely to continue for at least 2 years, and directly and significantly restricts the person's ability to perform daily living activities either (A) continuously, or (B) periodically for extended periods, and, as a result of those restrictions, the person requires help to perform those activities.
Is HIV/AIDS or other episodic disorders included in definition?	The criteria for a disability designation (Person with a disability - PWD) include individuals with episodic illnesses by acknowledging that restrictions to daily living activities can be continuous or periodic for extended periods.
Are benefits available to people living with episodic disorders under another designation?	See Employment and Income Assistance section below - Persons with Persistent and Multiple Barriers (MMPB)
Income provisions (not exhaustive)	Earnings exemptions: There are no earnings exemptions for the first three months on assistance. After a client has been on assistance for three months, the following exemptions are allowed: <ul style="list-style-type: none"> • Single person: \$500 • Couple, one disabled: \$500 • Couple (both disabled): \$750
Allowable assets	<ul style="list-style-type: none"> • Single person: \$3,000 • Family: \$5,000
Health benefits available	Medical Services Plan, no deductible Pharmacare, dental, optical, general health supplements.
Employment services available	Applicants or recipients may be required to participate in an employment plan if it will help them find employment or become more employable. The minister may amend, cancel, or suspend an employment plan. Beginning in July 2007, the new Employment Program for Persons with Disabilities offers individualized services that include: in-depth career planning, skills assessment, pre-employment services, job training and placement, provision of necessary employment supports, disability management assistance, follow-up workplace support and employment crisis services.
Reinstatement provisions	Yes, applicants retain their disability designation. However, they have to undergo the three-week wait period.
Appeal provisions	<ul style="list-style-type: none"> • Internal review • Employment and Income Assistance Appeal Tribunal

<i>British Columbia</i>	
EMPLOYMENT AND ASSISTANCE FOR PERSONS WITH DISABILITIES	
Sample maximum monthly rate for a single disabled person	Single person: \$906.42 (includes support rate of \$531.42 and shelter allowance of \$375)
This rate assumes that the individual has no earnings and is receiving maximum social assistance benefits.	Nutritional supplement for PWDs only: <ul style="list-style-type: none"> • Caloric supplementation: \$165/month • Vitamins and supplements: \$40/month
EMPLOYMENT AND INCOME ASSISTANCE (PERSONS WITH MULTIPLE BARRIERS)	
Administering department	Ministry of Social Development
Type of program	Needs-tested
Eligibility criteria	General provisions apply Intake process: <ul style="list-style-type: none"> • Complete application • Conduct three-week job search • Attend orientation session Applicants are required to demonstrate that they have been financially independent for the previous 2 years. This provision is waived for persons with persistent multiple barriers to employment.
Definition of "disabled"	Persons with Persistent Multiple Barriers (PPMB) are those individuals who have received assistance for 12 of the last 15 months, and meet the following criteria: <ul style="list-style-type: none"> • Have severe multiple barriers to employment; • Have taken all reasonable steps to overcome their barriers; and • Have a medical condition (excluding addictions) that has lasted for at least one year, is likely to continue or reoccur frequently for at least two years and which seriously impedes their ability to search for, accept or continue employment; or, • Have a medical condition (excluding addictions) that has lasted for at least one year, is likely to continue or reoccur frequently for at least two years and which, by itself, and precludes their ability to search for, accept or continue employment.
Is HIV/AIDS or other episodic disorders included in definition?	No references found in legislation, regulations, or policy.
Are benefits available to people living with episodic disorders under another designation?	No references found in legislation, regulations, or policy.
Income provisions (not exhaustive)	Earnings Exemptions There are no earnings exemptions for the first three months on assistance. After a client has been on assistance for three months, the following exemptions are allowed. <ul style="list-style-type: none"> • Single person: \$300/month • Family: \$500/month
Allowable assets	<ul style="list-style-type: none"> • Single person: \$1,000 • Family: \$2,000
Health benefits available	Medical Services Plan, no deductible Pharmacare, dental, optical, general health supplements.

<i>British Columbia</i>	
EMPLOYMENT AND ASSISTANCE FOR PERSONS WITH DISABILITIES	
Employment services available	<p>Employable people receiving income assistance are expected to seek work, complete an Employment Plan, and participate in a ministry job placement or job training program.</p> <p>Clients who are exempt from employment-related obligations may participate in a Voluntary Participation Plan.</p> <p>The B.C. Employment Program assists ministry clients in communities throughout B.C. to find and keep jobs through individualized employment services and supports.</p> <p>Three prime contractors manage employment services for the BC Employment Program working with more than 80 community-based service providers.</p> <p>Persons with persistent and multiple barriers to employment may be excluded from the Employment Plan.</p>
Reinstatement provisions	No specific reference found in legislation or regulations
Appeal provisions	<p>Clients are encouraged to first discuss the issue with their Employment and Assistance Worker (EAW). If there is still disagreement:</p> <ul style="list-style-type: none"> Client may request a reconsideration. The Reconsideration Decision is a new ministry decision and is the final ministry decision. A Reconsideration Decision may be appealed to the Employment and Assistance Appeal Tribunal.
Sample maximum monthly rate for a single disabled person	\$657.92 (includes support rate of \$282.92 and shelter allowance of \$375)
This rate assumes that the individual has no earnings and is receiving maximum social assistance benefits.	Diet Assistance Supplement for high-protein diets for those with HIV/AIDS - \$40/month, plus \$30 towards cost of a blender
MEDICAL SERVICES ONLY	
Administering department	Ministry of Social Development
	Provide continued health benefits for disabled or PPMB clients who leave income assistance for employment. The former clients retain health benefits indefinitely, as long as they continue to live in B.C.
HARDSHIP ASSISTANCE	
Administering department	Ministry of Social Development
	Hardship assistance is available to BC Employment and Assistance applicants who are not eligible for income assistance due to a variety of circumstances and who have proven that all other funding sources have been exhausted. This program is limited to three consecutive months of assistance.
HEALTH RELATED SERVICES	
Administering department	Ministry of Health
	Income-tested
	Fair Pharmacare provides assistance to low-income individuals and families with prescription drug costs. Beneficiaries must register and pay for prescriptions until they reach their deductible (based on family income). Pharmacare covers 70% of costs until they reach the "family maximum". Once this level is reached, the full cost is paid. Medical Service Plan- pays for medically required services or physicians and surgeons and for dental or oral surgery when medically required to be performed in a hospital. MSP also provides coverage for other health benefits such as Prescription Drugs, Hospital Benefits and Ambulance Services.
OTHER	
	BC Centre for Excellence in HIV/AIDS: This program operates from St. Paul's Hospital in Vancouver. HIV positive persons who are enrolled in the program receive their drugs free.

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<i>Yukon</i>	
SOCIAL ASSISTANCE	
Administering department	Department of Health and Social Services
Type of program	Needs tested
Eligibility criteria	See general provisions.
Definition of "disabled"	No reference is legislation or regulations. The work place diversity employment office defines it as the following: a physical condition (e.g. issues with hearing, seeing, communicating, mobility, agility, pain), a mental condition (e.g. learning, development or emotional impairment, confusion and memory difficulties), or a health problem that restricts the performance of a person's significant life activities (e.g. pursuing education or work, using transportation, taking part in recreational activities, finding and sustaining suitable housing, being involved in family and other relationships) for an extended period of time (longer than six months) or on a recurring or intermittent basis.
Is HIV/AIDS or other episodic disorders included in definition?	Not specified in legislation, regulations, or policy.
Are benefits available to people living with episodic disorders under another designation?	Not specified in legislation, regulations, or policy.
Income provisions (not exhaustive)	<p>Earnings exemptions:</p> <ul style="list-style-type: none"> Single person: \$100 Family: \$150 <p>First 3 years</p> <ul style="list-style-type: none"> Single person: 50% of earnings Family : 50% of earnings <p>After 3 years</p> <ul style="list-style-type: none"> Single person: 25% of earnings Family: 25% of earnings

<i>Yukon</i>	
SOCIAL ASSISTANCE	
Allowable assets	Single person, permanent exclusion from the labour force: \$1,500 Couple, both permanent exclusions from the labour force: \$2,500 *Additional exemption up to 1,500 for each person deemed permanently excluded from labour force.
Health benefits available	Clients are provided with an allowance to cover health care services (e.g., prescription drugs, dental, optical, hearing aids). Transitional health care benefits are available for up to 6 months to those who leave SA for employment.
Employment services available	None specified
Reinstatement provisions	Not specified in legislation, regulations, or policy.
Appeal provisions	Social Assistance Appeal Board.
Sample maximum monthly rate for a single disabled person	Single Person: \$1,295/month (includes food allowance of \$159, utility allowance of \$400, clothing allowance of \$56, incidental allowance of \$40, shelter allowance of \$390 and Territorial Supplement Allowance of \$250; payable to a person with a severe and prolonged disability). Note that the utility rate varies by season - \$300 June to September, \$350 April, May and October, and \$400 November to March.
This rate assumes that the individual has no earnings and is receiving maximum social assistance benefits.	
Other health benefits	Supplementary allowances related to medical or health needs: <ul style="list-style-type: none"> • Transportation allowance of up to the cost of a monthly bus pass • Telephone allowance • Rehabilitation allowance • Health care needs - e.g., dental, optical.

Sources:

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<i>Northwest Territories</i>	
INCOME ASSISTANCES	
Administering department	Department of Education, Culture and Employment
Type of program	Needs tested
Eligibility criteria	See general provisions.
Definition of "disabled"	Clients must have a severe disability that substantially limits their ability to earn a living. The disability must be permanent or for a minimum of 12 consecutive months. A medical certificate must be provided certifying that the applicant is not capable of participating in "productive choices" (see below). A client in receipt of CPPD is automatically eligible for SA disability benefits.

<i>Northwest Territories</i>	
INCOME ASSISTANCES	
Is HIV/AIDS or other episodic disorders included in definition?	Not specified in legislation, regulations, or policy.
Are benefits available to people living with episodic disorders under another designation?	Not specified in legislation, regulations, or policy.
Income provisions (not exhaustive)	Earnings exemptions: <ul style="list-style-type: none"> • Single person: \$200 plus 15% of excess • Family: \$400 plus 15% of excess
Allowable assets	<ul style="list-style-type: none"> • Single person: \$300 • Couple: \$400 <p>Note: Welfare Incomes notes there are no asset exemption other than for the aged and disabled, who are permitted up to \$5,000 in assets.</p>
Health benefits available	No references found
Employment services available	All clients are required to participate in 'productive choices' to enhance independence. These include employment, education, training, hunting/trapping, wellness, community work, and parenting. Clients may be exempted from this requirement due to a medical condition or age (60 plus).
Reinstatement provisions	Not specified in legislation, regulations or policy.
Appeal provisions	<ul style="list-style-type: none"> • Appeal Committee or administrative review group (depending on location) • Appeal Board
Sample maximum monthly rate for a single disabled person	<ul style="list-style-type: none"> • Up to \$750 for shelter • Food allowance is calculated based on community of residence and family size • Up to the total cost of utilities is provided
This rate assumes that the individual has no earnings and is receiving maximum social assistance benefits.	Additional allowances <ul style="list-style-type: none"> • \$25/month for clothing • One month's Food Allowance for Furnishings • Up to \$250/year for seasonal clothing • Up to \$300 for disabilities allowance

Sources:

Government of Northwest Territories. Education, Culture and Employment. Retrieved from <http://www.ece.gov.nt.ca/>

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<i>Nunavut</i>	
INCOME SUPPORT	
Administering department	Department of Education
Type of program	Needs tested
Eligibility criteria	See general provisions.
Definition of "disabled"	Clients must have a severe disability that substantially limits their ability to earn a living. The disability must be permanent or last for a minimum of 12 consecutive months.
Is HIV/AIDS or other episodic disorders included in definition?	Not specified in legislation, regulations, or policy.

<i>Nunavut</i>	
INCOME SUPPORT	
Are benefits available to people living with episodic disorders under another designation?	Not specified in legislation, regulations, or policy.
Income provisions (not exhaustive)	Earnings exemptions: <ul style="list-style-type: none"> • Single person: \$200 • Family: \$400
Allowable assets	Single person: \$5,000
Health benefits available	No references found
Employment services available	All clients are required to participate in 'productive choices' to enhance independence. These include employment, education, training, hunting/trapping, wellness, community work, and parenting. Clients may be exempted from this requirement due to a medical condition or age (60 plus).
Reinstatement provisions	Not specified in legislation, regulations or policy.
Appeal provisions	<ul style="list-style-type: none"> • Social Assistance Appeal Committee or administrative review board, depending on area • Social Assistance Appeal Board
Sample maximum monthly rate for a single disabled person This rate assumes that the individual has no earnings and is receiving maximum social assistance benefits.	No rate provided. Rates in the Nunavut vary based on the community of residence (food). In addition, actual costs are paid for fuel, utilities, and rent (Director may set maximums). Disabled Allowance: \$175/month Most SA clients live in public housing.

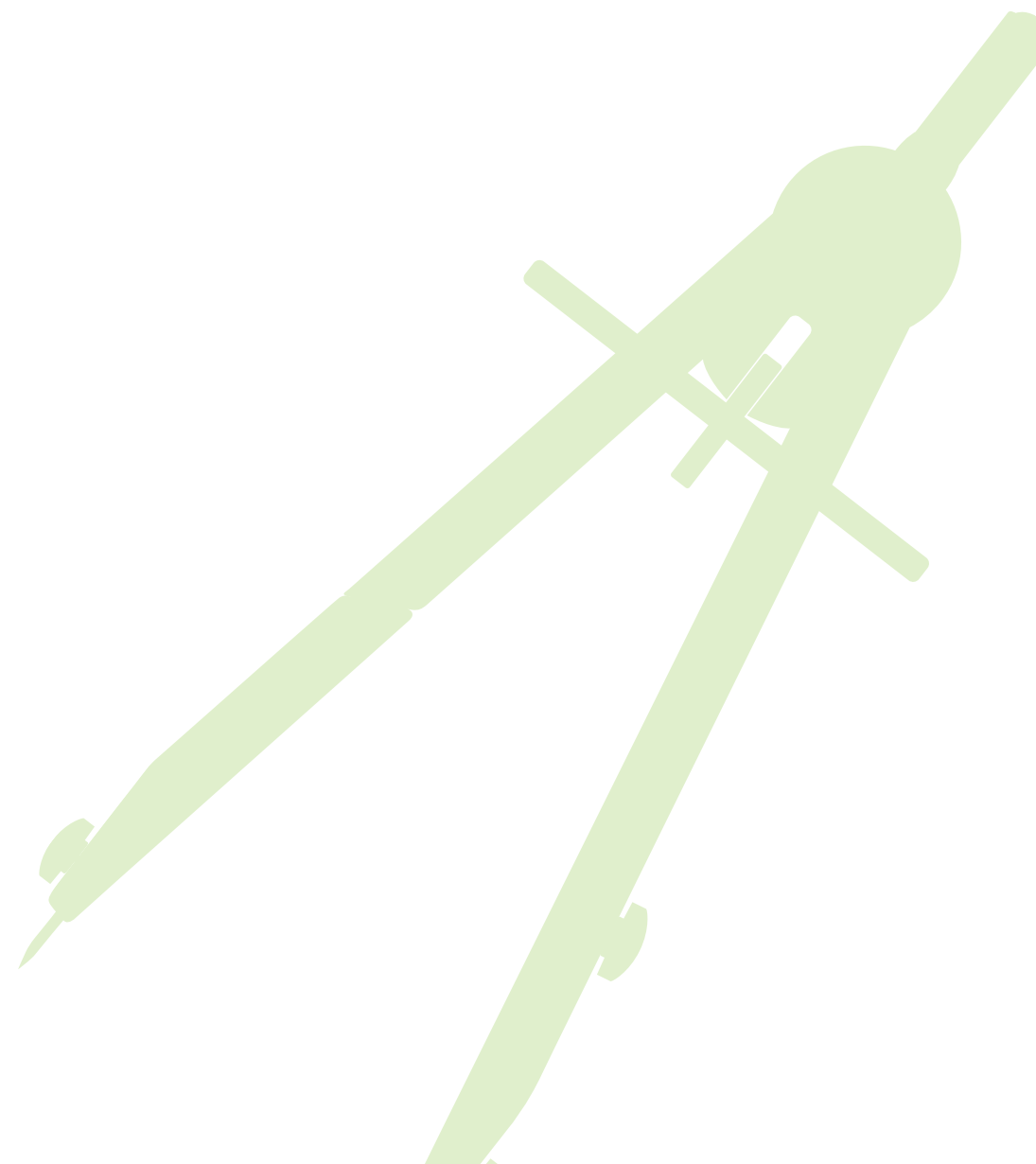
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APPENDIX L

Section 5 Charts and Figures

Figure 1. Poverty rate and relative poverty risk ratios among disabled and non-disabled persons by country

(source: Miranda, 2011)

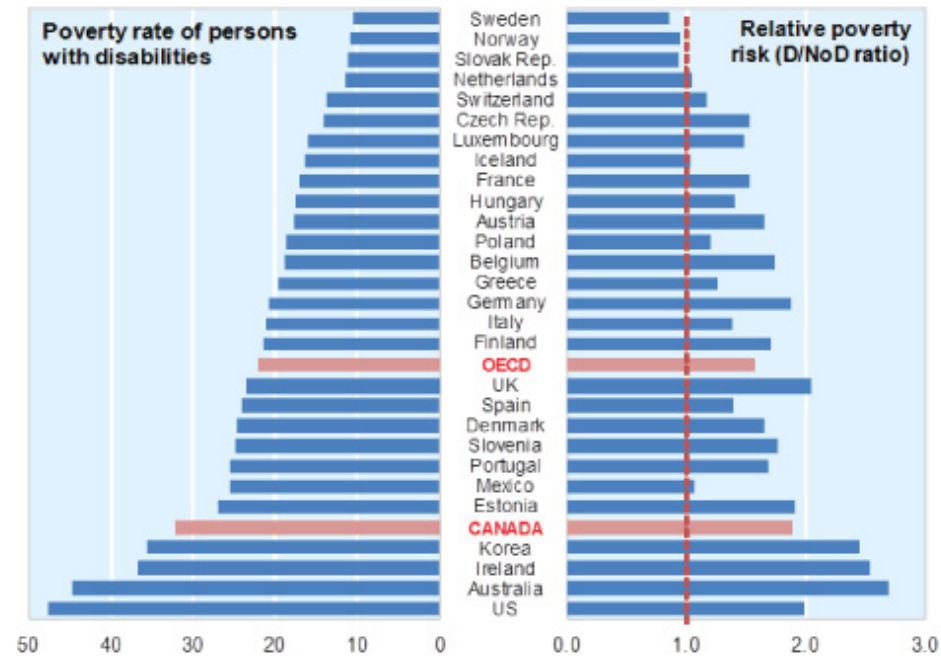


Figure 2. Distribution of Canadian Pension Plan: Disability recipients by medical condition from 1990, 2000, and 2008

(Source: Government of Canada, Human Resources and Skills Development Canada, n.d. Distribution of medical and mental disorders in beneficiaries of Canada Pension Plan Disability program [CPPD] - Retrieved from www.fhp-pfss.gc.ca/fhp-pfss/ohhr-brhs/docs/mentald-is-eng.ppt).

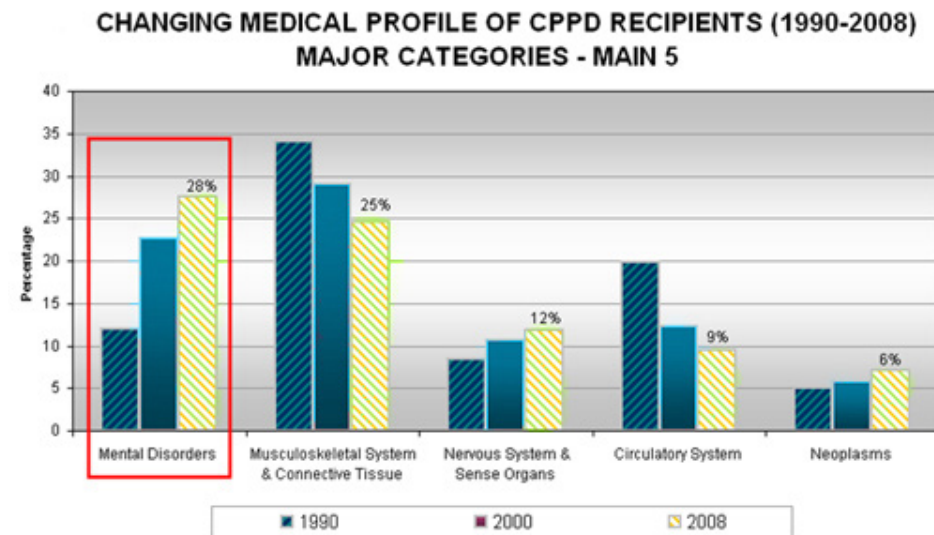
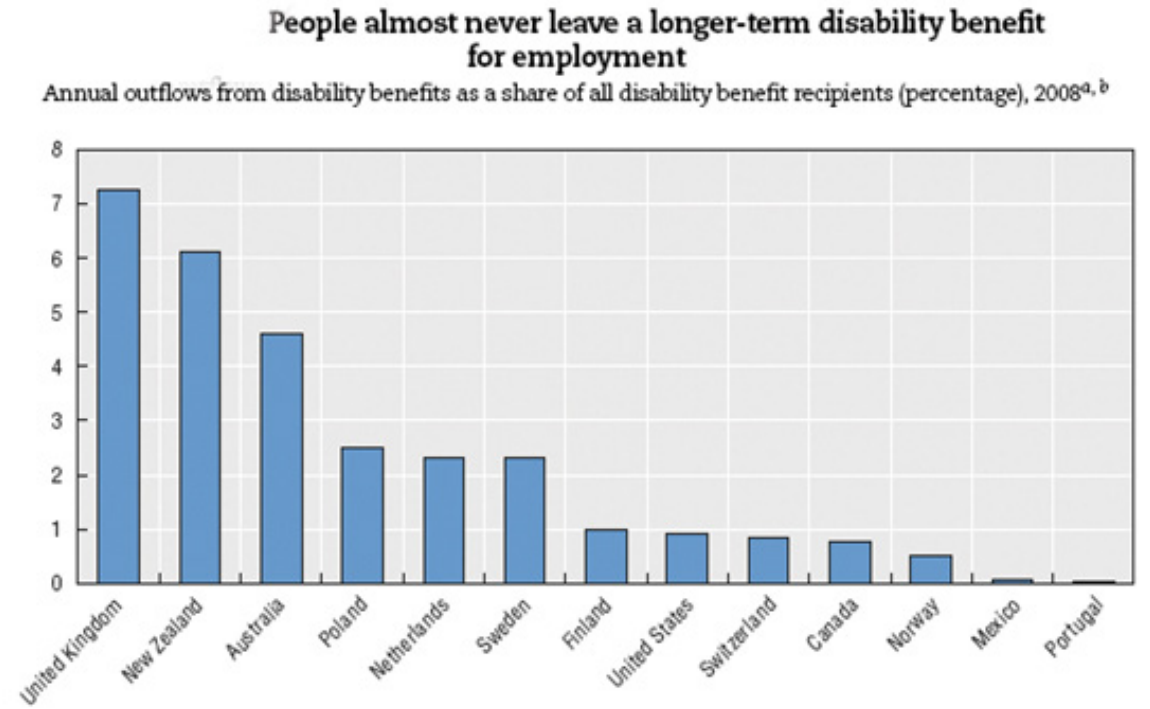


Figure 3. Percentage of long-term disability benefit recipients who exit the program

(Source: Organisation for Economic Co-operation and Development, 2009; Sickness, disability and work: Keeping on track in the economic downturn - Background paper).



Graph 1. Population with and without disabilities, and disability rates for Canada and its provinces and territories, 2006

(Source: Participation and Activity Limitation Survey; Statistics Canada, 2006).

Geographic Name	Total Population	Persons with Disabilities	Persons without Disabilities	Disability Rate
	Number		%	
Canada (excluding territories)	30,793,810	4,408,470	26,385,340	14.3
Canada (including territories)	30,893,640	4,417,870	26,475,770	14.3
Newfoundland and Labrador	498,920	74,510	424,410	14.9
Prince Edward island	133,750	21,750	111,990	16.3
Nova Scotia	893,790	179,100	714,690	20.0
New Brunswick	711,440	122,540	588,900	17.2
Quebec	7,396,960	768,140	6,628,830	10.4
Ontario	11,970,000	1,853,570	10,116,420	15.5
Manitoba	1,075,490	169,170	906,320	15.7
Saskatchewan	905,510	145,230	760,290	16.0
Alberta	3,212,360	435,820	2,776,540	13.6
British Columbia	3,995,600	638,640	3,356,960	16.0
Yukon	29,780	4,020	25,760	13.5
Northwest Territories	40,730	3,500	37,230	8.6
Nunavut	29,320	1,890	27,430	6.4

Note: The sum of the values for each category may differ from the total due to rounding.

Figure 4. Estimated disability benefit expenditures in Canada, 2009-2010

(\$28.8 B; Source: Stapleton, 2012; [Estimated disability benefit expenditures, Canada 2009-2010 - \$28.8 B (revised)]. Open Policy: Unpublished raw data).

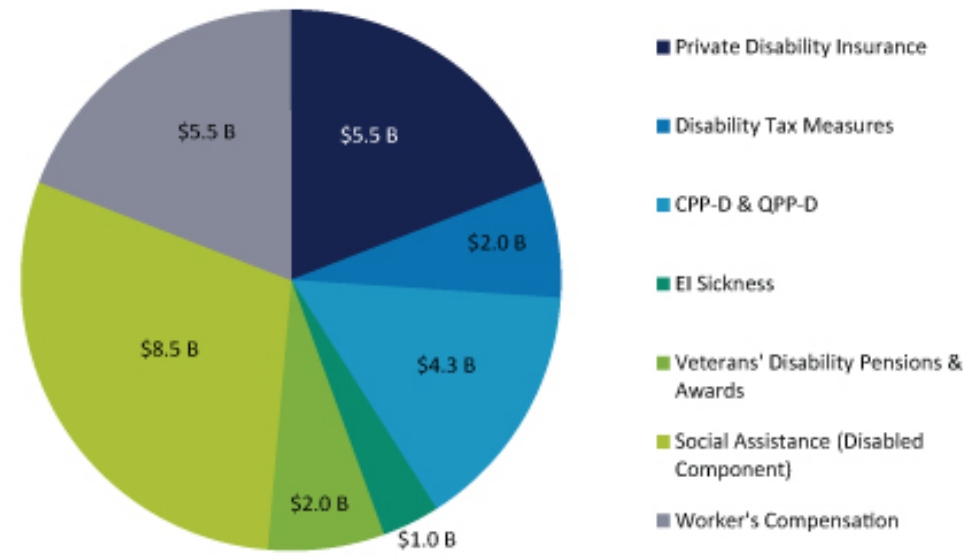


Figure 5. Proportion of vocational rehabilitation and employment-related public spending in total incapacity-related spending among selected OECD countries, 2000-2007

(Source: Miranda, 2011).

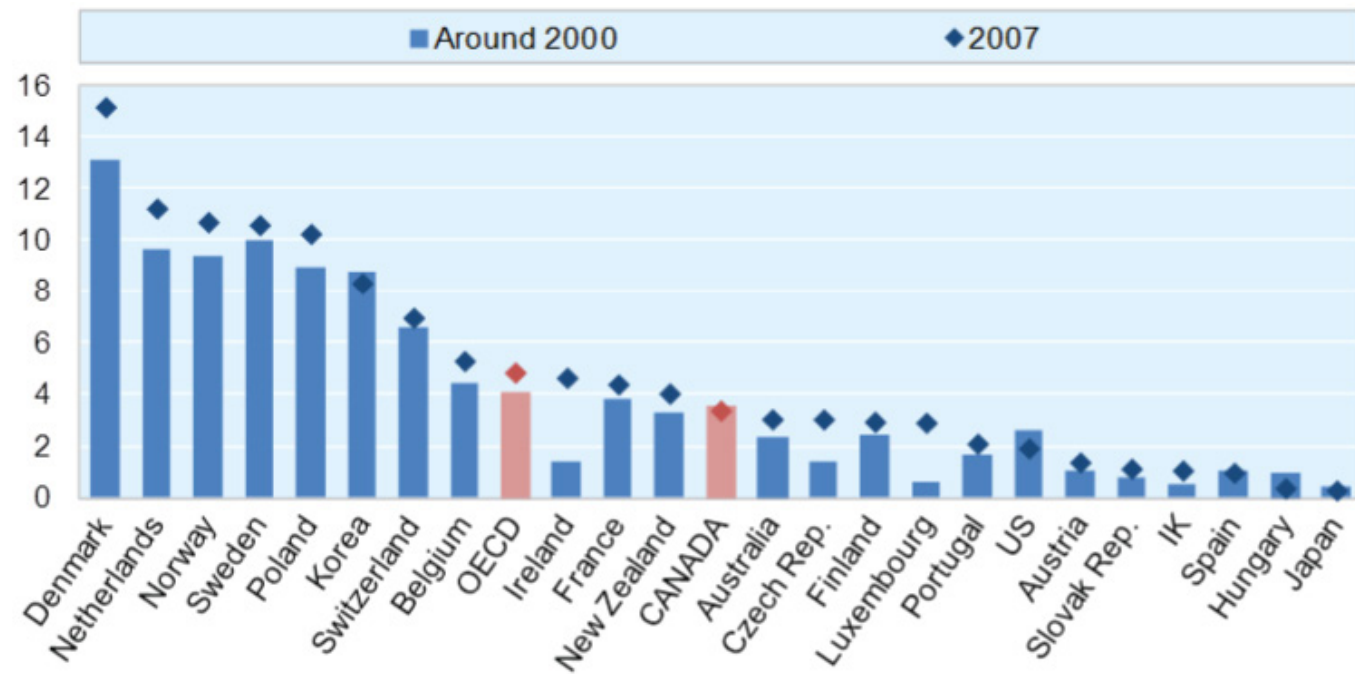
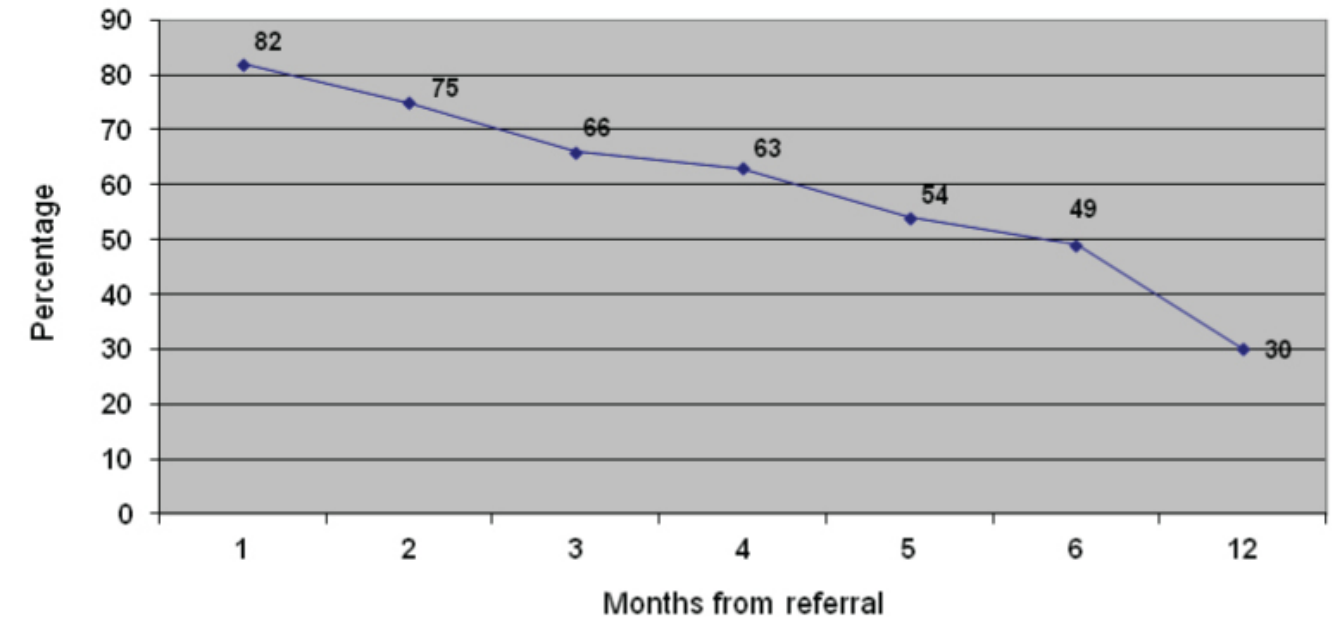


Figure 6. Proportion of customers remaining on income support without earnings since undergoing a Job Capacity Assessment

(Australia; Source: Australian Government, Department of Human Services, 2008. Job capacity assessment review - Summary paper. Retrieved from <http://www.deewr.gov.au/Employment/Programs/JCA/Review/Documents/jca-summary-review-paper.pdf>).



APPENDIX M

Section 5 References

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APPENDIX N

Sickness, Disability, And Work – Presentation By Veerle Miranda From The OECD

Centre for Addiction and Mental Health
Toronto, 30-31 March 2011


SICKNESS, DISABILITY AND WORK Changing paradigms and international trends

Veerle Miranda, PhD
OECD Directorate for Employment, Labour and Social Affairs
www.oecd.org/els/disability



OUTLINE OF THE PRESENTATION

- Introduction: what is the OECD and what are we doing?
- Part 1: Challenges of the disability benefit system
 - ❖ Evidence: Canadian outcomes in international perspective
 - ❖ Policy: Canadian reforms in international perspective
- Part 2: Mental ill-health – the unresolved issue
 - ❖ Limited evidence
 - ❖ Mental health and work challenges



OECD REVIEWS ON WORKING-AGE DISABILITY AND MENTAL HEALTH



Transforming Disability into Ability: 2000-2002

- Review of benefit and employment policies
- Conclusion: Systems in need of reform



Sickness, Disability and Work: 2006-2009

- Review of policies in 13 countries
- High-Level Forum Stockholm in May 2009
- Synthesis report in November 2010

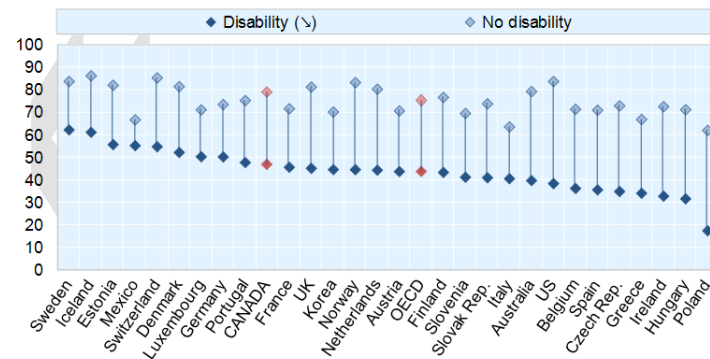
Mental Health and Work: 2010-2013

- Expert Meeting April 2010
- First report in autumn 2011



Employment rates of people with disability are low

Employment / population ratios by disability status, late-2000s

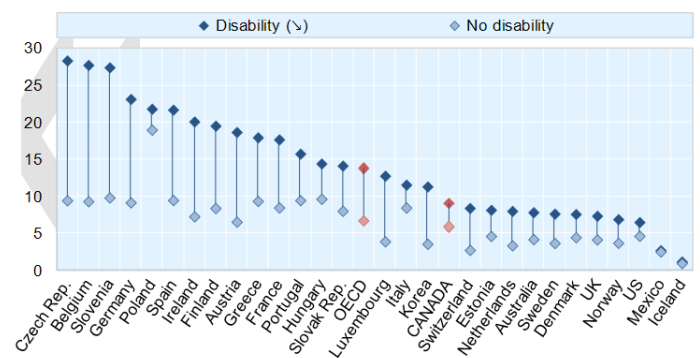


Source: OECD (Sickness, Disability and Work review)



Unemployment rates of people with disability are high

Unemployment / labour force ratios by disability status, late-2000s

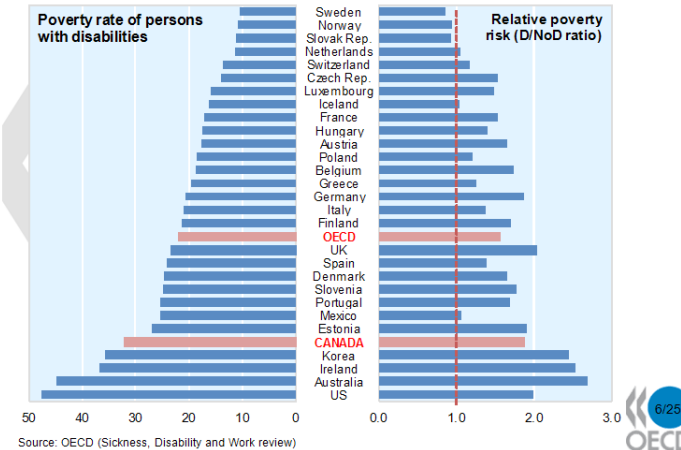


Source: OECD (Sickness, Disability and Work review)



People with disability are among the most disadvantaged

Poverty rates and relative poverty risks, by disability status, mid-2000s

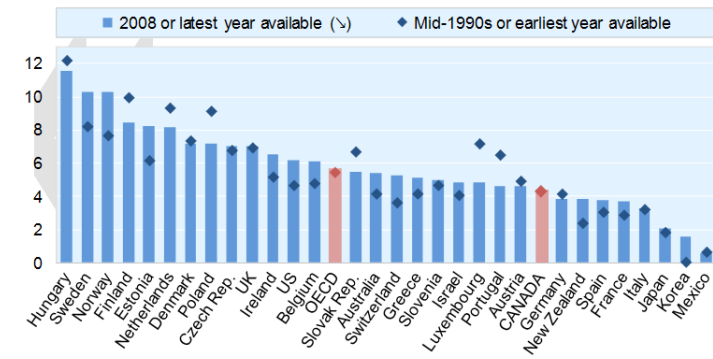


Source: OECD (Sickness, Disability and Work review)



Canada has a low disability beneficiary rate

Disability beneficiary recipients in percentage of the population aged 20-64

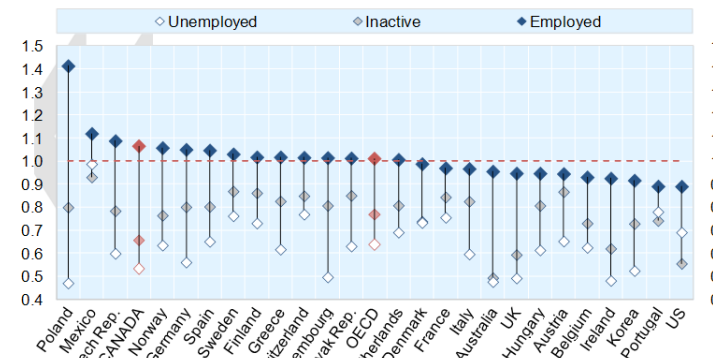


Source: OECD (Sickness, Disability and Work review)



Only employed people with disability reach the average income of the working-age population

Relative income levels of people with disability by labour force status, mid-2000s



Source: OECD (Sickness, Disability and Work review)



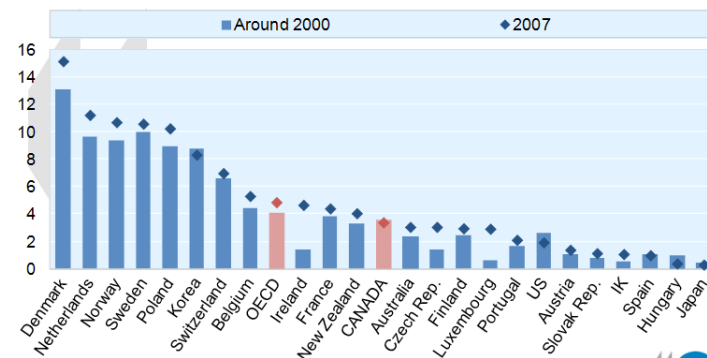
MOVING BEYOND DISABILITY BENEFIT CULTURE

- Search for a new balance:
 - Provide adequate and secure income
 - Provide good incentives AND support to work
- >> Promote re-integration into employment
- Key challenges in Canada:
 - Too much focus on what a person cannot do
 - Poor co-ordination between federal and provincial governments
 - Fragmented array of benefits and employment services
 - Too little systematic early identification and intervention



Stronger focus on employment-oriented measures

Proportion of vocational rehabilitation and employment-related public spending in total incapacity-related spending, selected OECD countries, 2000-2007



Source: OECD (Sickness, Disability and Work review)



1. Moving towards a client-oriented framework

- Promoting one-stop-shop services delivery
 - Australia: statutory one-stop-agency Centrelink is responsible for benefit payment and service delivery, and referral to service providers and capacity assessors
 - UK: merger of the employment service and the benefit authority into one single agency (Job Centre Plus) which cooperates closely with the local welfare offices
- >> Aim: avoid people being shifted between authorities and services
- Sharing common client information to ease client burden
- Delivery of services in shared premises



1. Moving towards a client-oriented framework (cont.)

- Seeking ways to better align different benefit schemes
 - Norway: merged medical and vocational rehab benefit as well as time-limited disability benefit into a single “work assessment allowance”
- >> Aim: ensure that clients get the best service and that outcomes do not depend on how the clients enter the system
- Promoting good practice learning across provinces
 - Switzerland: harmonization of regional differences by a better reporting and monitoring system; more frequent controls (=> competition between regional authorities); and target agreements



2. Improving early identification and intervention

- Introducing systematic sickness absence monitoring
 - Denmark: municipalities put in place rigorous, systematic and continuous system to monitor sickness absence
 - Netherlands: employers are responsible for paying wage of sick employees for up to two years
- >> Aim: identify potential risk cases early and avoid the transfer to long-term benefits
- Introducing early vocational rehabilitation services
 - Switzerland: employment support kicks in prior to granting a long-term disability benefit
- >> Aim: ensure clients get support quickly to avoid that they are inactive for too long and lose contact with the labour market



3. Moving beyond the benefit culture

- Assessing capacity not incapacity
 - Australia and Denmark: multidimensional assessment framework, focusing on what work capacity clients still have; covering a range of health, social (network) and labour-market experience criteria.
- >> Aim: assess people's work capacity and barriers to find work so that they can be referred to the appropriate assistance



4. From disability to employability

- Expecting more from beneficiaries in return for better support
 - UK: 6 mandatory work-focused interviews with caseworkers > access to programmes to support return-to-work
- Engaging early and more systematically with clients
 - Austria: vocational rehabilitation is compulsory and each claim for a disability benefit is automatically treated as a request for rehabilitation
- Making work pay
 - Denmark and Sweden: benefits can be put on hold without any time limit while clients try to work and they are able to return to the benefit without reassessment
 - Netherlands: de facto permanent in-work benefit through wage-related disability benefit payments



CONCLUSION #1

- Policy is behind the disability problem and policy reorientation is needed to solve it
- Reforms have led to better outcomes in a number of OECD countries
- But, it is difficult to win society over comprehensive change > reform involves critical policy choices
- Changing the mindset of all actors is essential, and collaboration of government, social partners and civil society in implementing change

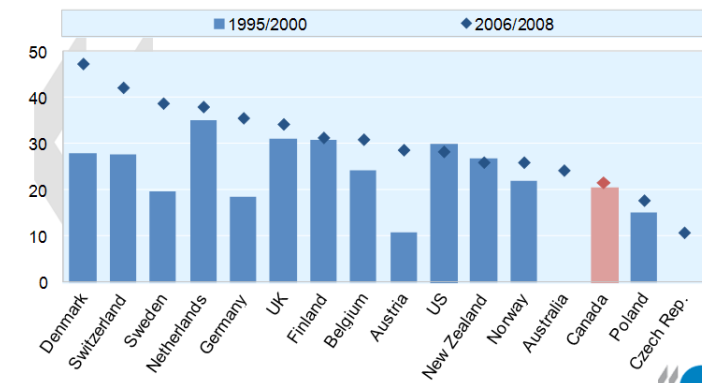


THE MAIN REMAINING CHALLENGE: Mental ill-health and mental disorder



Benefit claims increasingly because of mental disorder

Proportion of inflows into disability benefit due to mental health conditions in 16 OECD countries



Source: OECD (Sickness, Disability and Work review)



THE MAIN REMAINING CHALLENGE: Mental ill-health and mental disorder

- Measurement is difficult and comparative data very scarce
 - Mental ill-health is diverse (severe/moderate/sub-threshold)
 - Mental ill-health is often fluctuating, and not a static condition
 - Prevalence of mental ill-health is very high
 - Anyone at different times can be affected
 - But under-reporting is huge
 - Mental illness is often hidden, unrecognized and not disclosed
- >> Policy solutions have to address problems that are widespread and not completely observable



MENTAL HEALTH AND WORK (1): Health System Issues

- There are effective clinical treatments available for most mental disorders
- Under-utilisation of treatment is considerable
 - Even among new disability beneficiaries, the majority has never received any treatment for their condition
- Clinical treatment reducing symptoms does not automatically translate into better employment
 - Health systems and health care professionals have to make employment an objective and an instrument
- Cooperation between and integration of health and employment services is needed



MENTAL HEALTH AND WORK (2): Youth and Education System Issues

- Critical period – up to 50% of mental disorders have their onset during adolescence
- Vulnerable youths not yet recognised are a particularly critical group
 - School is a key location for protection of mental health and for teaching/fostering coping abilities
- Multi-disciplinary services during transition
 - Including school psychological services, psychiatric and health services, social work services
- Do not grant disability benefits too early in life
 - With treatment, services and supports most mental problems in adolescence can get better



CONCLUSIONS #2

- Work is generally good for mental health
- Most people with mental ill-health/mental disorders want to work and can work with the right support
- Employment is the best way to fight poverty
 - An obvious “win-win-win” situation
 - Positive role of employment in mental health needs to be reflected in all policies



MENTAL HEALTH AND WORK (3): Benefit Systems and Employment Services

- Assessment tools and process need adaptation
 - Address dynamic and fluctuating nature of illness
 - Frequent co-morbidity
 - Stronger focus on work capacity
- Systems and supports were not designed and do not work well for mental illness
 - Benefits need to be more flexible
 - Full inactivity is often the wrong response
 - Take-up of vocational services is particularly low
- Return-to-work interventions need better links
 - With the clinical treatment side
 - With the workplace environment



THANK YOU

For further details and OECD publications:
www.oecd.org/els/disability



MENTAL HEALTH AND WORK (4): Workplace and Employer Issues

- Increased workplace stress
 - Employer costs: absences, lost productivity (presenteeism)
 - Convey the business case for a mentally healthy work environment
- Address stigma and discrimination
 - Fear and uncertainty make employers reluctant to hire or retain workers with mental illness
- Work very closely with employers to bring people back to work
 - E.g. supported employment can be very effective
 - Combination of professional support, (wage) subsidies, trial work periods to reduce risks



APPENDIX O

Section 6 References

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APPENDIX P

Section 6 Tables

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Table 1. Supports considered most valuable for people returning to work.

Support	Composite score ^a	Percentage of total N ^b
Knowledge about how to manage symptoms in related to getting and keeping a job	1.00	63.8
Education and training opportunities for returning to work	0.86	61.1
Knowledge of rights in the workplace	0.68	43.0
Workplace accommodations based on needs (e.g., flexible schedules, adjustment of duties, etc.)	0.64	45.6
Counselling to help think long-term about goals relating to work, not just a person's next job	0.61	47.0
Knowledge on how working would affect social assistance rates, rent, healthcare benefits, etc.	0.57	34.9
Opportunities to network and connect with potential employers	0.49	34.2
Support group or peer support worker outside of work so individuals can talk with other people with mental health issues who have returned to work	0.41	30.9
Workplace-based support group or peer worker so individuals can talk with other people with mental health issues who have returned to work	0.41	28.2
Combining employment supports with social assistance supports for more coordination and cooperation between services	0.39	31.5
Counselling on the pros and cons of disclosing one's illness to their workplace, and how to do so if they choose to	0.36	28.2
Access to a range of diversity supports (addressing workplace barriers relating to language, race, gender, age, etc.)	0.33	26.2
Knowledge on how to use organizational supports to advocate for oneself in the workplace (e.g., unions, human resources department, managers/supervisors, etc.)	0.26	15.4

^aComposite supports scores were created by reserve weighing the summated rank order scores (i.e., a score of five was given to the most important support, a score of one for the fifth most important support) and then taking each score and dividing by the highest score.

^bPercentage of N is the percentage of participants who selected the support as one of the five most important supports (regardless of ranking).

Table 2. Reasons for choosing to disclose or not disclose.

Reasons to disclose	Reasons to not disclose
To gain protections of the ADA	To protect my privacy
To request accommodations, access technology	To be “normal,” to fit in
To explain gaps in work history, past accommodations received	To preserve self-esteem by not identifying as “disabled”
To address or explain symptoms, sudden hospitalization, or crisis issues in the workplace	Because I do not see myself as disabled, or because my condition is manageable, not disabling
To explain problems in work performance	Because there is no need for accommodation
To enlist the support of the employer	Because my job is naturally accommodating, a good job match
To increase understanding of supervisors and coworkers	Do not feel I should ask, deserve it, am eligible for accommodations - if part-time, I should not ask for accommodations
To have someone to turn to if problems arise	Do not want to be seen as asking for special treatment
To reduce fear or anxiety of coworkers	Did not know I could ask for accommodations
To make sure coworkers have accurate information instead of speculating	Fear of negative employer attitudes
To allow the involvement of a VR professional or advocate to access or maintain employment	Fear of a change in supervision
To become employed in targeted positions in the mental health system for “consumers” or “peers”	Fear that disclosure would lead to biased work evaluations
To serve as a role model, combat stigma, educate others	Because it is the cultural norm not to complain
To relieve the stress of keeping secrets, remembering explanations or cover stories	Fears of isolation from coworkers
To continue the process of recovery, acceptance of disability	Because of past negative experiences with disclosure in the workplace or personally
To enhance self-esteem because of choosing not to hide what others may see as a negative fact about oneself	To avoid emotionally hurtful responses
To improve psychological well-being	To avoid being more closely monitored by supervisor
To be honest, to myself and others	To avoid rejection/negative attitudes/being treated differently by coworkers or supervisors
To reduce isolation, connect with others, share personal information	To avoid harassment, gossip, social disapproval
To confirm health insurance coverage prior to accepting job	To avoid all my behavior being interpreted as due to mental illness
	To avoid discrimination, to reduce chances of not being hired, promoted, or terminated because of disability
	To avoid being thought of as less competent
	Because you need to work harder to prove your worth if they know you have a mental illness

Source:
 MacDonald-Wilson, K. L., Russinova, Z., Rogers, E. S., Lin, C. H., Ferguson, T., Dong, S., & MacDonald, M. K. (2011). Disclosure of mental health disabilities in the workplace. In I. Z. Schultz & E. S. Rogers (Eds.), *Work accommodation and retention in mental health* (pp. 191-218). New York: Springer