APPENDICES
for The Aspiring Workforce
Employment and Income for People with Serious Mental Illness
Report led by researchers at the Centre for Addiction and Mental Health, University of Toronto, and Queen’s University.

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APPENDICES - The Aspiring Workforce

APPENDIX A

Section 2: References


APPENDICES - The Aspiring Workforce


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 resource, tire fitter, landscaping labourer, chemical processor, bar attendant, call-centre operator, website developer, product stocker and apprentice hairdresser (Killacky, 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, Johannsen, Griss, Born & Katuin, 2005).
- Telemarketer, parking lot attendant, mechanic, home health aide, retail clerk, security guard, delivery driver and cargo handler (Tweamley 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%; Pirritima & Salovitila, 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%), 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:

<table>
<thead>
<tr>
<th>Supported Employment (SE) Characteristic</th>
<th>Response Percent (%)</th>
<th>Number of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Competitive employment is the goal</td>
<td>89.7</td>
<td>113</td>
</tr>
<tr>
<td>Clients are placed into jobs based on their preferences</td>
<td>81.7</td>
<td>103</td>
</tr>
<tr>
<td>Employment counselors are part of regular client team meetings</td>
<td>69.8</td>
<td>88</td>
</tr>
<tr>
<td>Clients are placed into jobs on average, within the first 6 months of SE</td>
<td>66.7</td>
<td>84</td>
</tr>
<tr>
<td>Volunteer work or a work trial is frequently a good way to start</td>
<td>61.1</td>
<td>77</td>
</tr>
<tr>
<td>Quantity of support is unlimited</td>
<td>57.9</td>
<td>73</td>
</tr>
<tr>
<td>Support is offered on a time-unlimited basis</td>
<td>57.9</td>
<td>73</td>
</tr>
<tr>
<td>Anyone who chooses to be in the SE program may be enrolled in it</td>
<td>56.3</td>
<td>71</td>
</tr>
<tr>
<td>Prevocational assessment is conducted prior to enrolment in the SE program</td>
<td>47.6</td>
<td>60</td>
</tr>
<tr>
<td>Benefits counselling is provided</td>
<td>46.8</td>
<td>59</td>
</tr>
<tr>
<td>No prevocational assessment is conducted prior to enrolment in the SE program</td>
<td>38.5</td>
<td>49</td>
</tr>
<tr>
<td>Clients often start in jobs unrelated to their preferences</td>
<td>77.5</td>
<td>22</td>
</tr>
</tbody>
</table>

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.

<table>
<thead>
<tr>
<th>SE Program Characteristic</th>
<th>Very Important</th>
<th>Fairly Important</th>
<th>Not Sure</th>
<th>Fairly Unimportant</th>
<th>Not At All Important</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anyone who chooses to be in the SE program may be enrolled in it</td>
<td>49.1%</td>
<td>25.4%</td>
<td>7%</td>
<td>2.6%</td>
<td>0.9%</td>
</tr>
<tr>
<td>Employment counsellors are part of regular client team meetings</td>
<td>71.1%</td>
<td>20.2%</td>
<td>1.8%</td>
<td>0%</td>
<td>0.9%</td>
</tr>
</tbody>
</table>

Answer Options

<table>
<thead>
<tr>
<th></th>
<th>N</th>
<th>N/A</th>
</tr>
</thead>
<tbody>
<tr>
<td>0%</td>
<td>14.9</td>
<td>17</td>
</tr>
<tr>
<td>5%</td>
<td>6.1</td>
<td>7</td>
</tr>
<tr>
<td>10%</td>
<td>31.8</td>
<td>37</td>
</tr>
<tr>
<td>20%</td>
<td>49.1</td>
<td>59</td>
</tr>
<tr>
<td>50%</td>
<td>71.1</td>
<td>81</td>
</tr>
</tbody>
</table>
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.

<table>
<thead>
<tr>
<th>Answer Option</th>
<th># of Responses</th>
<th>Total # of Responses</th>
<th>Response Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anyone who chooses to be in the SE program may be enrolled in it</td>
<td>30</td>
<td>105</td>
<td>28.5%</td>
</tr>
</tbody>
</table>

* 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.

<table>
<thead>
<tr>
<th>Answer Option</th>
<th># of Responses</th>
<th>Total # of Responses</th>
<th>Response Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Support is offered on a time-unlimited basis</td>
<td>19</td>
<td>103</td>
<td>18.4%</td>
</tr>
</tbody>
</table>

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)

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

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)

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

<table>
<thead>
<tr>
<th>Response</th>
<th>Number of People</th>
</tr>
</thead>
<tbody>
<tr>
<td>Listening, Writing and/or Communication skills</td>
<td>36</td>
</tr>
<tr>
<td>Ability to identify job market demands and/or specific employer needs</td>
<td>30</td>
</tr>
<tr>
<td>Understand and/or identify client's skills and needs</td>
<td>29</td>
</tr>
<tr>
<td>Interpersonal and/or People Skills (ex. Forming relationships)</td>
<td>28</td>
</tr>
<tr>
<td>Assessment and/or Counseling</td>
<td>28</td>
</tr>
<tr>
<td>Knowledge of Mental Illness, Recovery and Relapse</td>
<td>23</td>
</tr>
<tr>
<td>Motivate Clients (Motivational Interviewing)</td>
<td>21</td>
</tr>
<tr>
<td>Creativity</td>
<td>17</td>
</tr>
<tr>
<td>Marketing and/or Sales, Business Skills</td>
<td>17</td>
</tr>
<tr>
<td>Problem Solving, Conflict Resolution and/or Crisis</td>
<td>14</td>
</tr>
<tr>
<td>Management</td>
<td>12</td>
</tr>
<tr>
<td>Patience</td>
<td>12</td>
</tr>
<tr>
<td>Compassion, Empathy and Understanding</td>
<td>12</td>
</tr>
<tr>
<td>Flexible and/or Cooperative</td>
<td>10</td>
</tr>
<tr>
<td>Integration with Community Supports/Resources</td>
<td>10</td>
</tr>
<tr>
<td>Positive Outlook</td>
<td>9</td>
</tr>
<tr>
<td>Practical Support &amp; Vocational Knowledge (resumes, applications)</td>
<td>9</td>
</tr>
<tr>
<td>Networking Skills</td>
<td>8</td>
</tr>
<tr>
<td>Advocacy Skills</td>
<td>8</td>
</tr>
<tr>
<td>Hope</td>
<td>7</td>
</tr>
<tr>
<td>Teaching and Coaching</td>
<td>7</td>
</tr>
<tr>
<td>Computer Skills</td>
<td>7</td>
</tr>
<tr>
<td>Resourceful</td>
<td>6</td>
</tr>
<tr>
<td>Non-judgmental and/or Openness</td>
<td>6</td>
</tr>
<tr>
<td>Team Work</td>
<td>5</td>
</tr>
<tr>
<td>Perseverance and/or Determination and/or Dedication</td>
<td>5</td>
</tr>
<tr>
<td>Reasonable Expectations</td>
<td>5</td>
</tr>
<tr>
<td>Client-centeredness</td>
<td>5</td>
</tr>
<tr>
<td>Intuitive and/or Good Judgment</td>
<td>4</td>
</tr>
<tr>
<td>Organization Skills</td>
<td>4</td>
</tr>
<tr>
<td>Persistence</td>
<td>4</td>
</tr>
<tr>
<td>Outgoing and/or Enthusiastic</td>
<td>3</td>
</tr>
<tr>
<td>Recovery and Strength-based Approach</td>
<td>3</td>
</tr>
<tr>
<td>Resilient (dealing with “no” or negative experience)</td>
<td>3</td>
</tr>
<tr>
<td>Multi-tasking &amp; Prioritizing Skills</td>
<td>3</td>
</tr>
<tr>
<td>Case Management</td>
<td>2</td>
</tr>
<tr>
<td>Interviewing Skills</td>
<td>2</td>
</tr>
<tr>
<td>Holistic Approach (work-life balance)</td>
<td>2</td>
</tr>
<tr>
<td>Confidence</td>
<td>1</td>
</tr>
<tr>
<td>Planning and/or Goal Setting</td>
<td>1</td>
</tr>
<tr>
<td>Reliable</td>
<td>1</td>
</tr>
<tr>
<td>Trustworthy</td>
<td>1</td>
</tr>
<tr>
<td>Approachability</td>
<td>1</td>
</tr>
<tr>
<td>Friendly</td>
<td>1</td>
</tr>
<tr>
<td>Courageous</td>
<td>1</td>
</tr>
<tr>
<td>Detail-oriented</td>
<td>1</td>
</tr>
<tr>
<td>Respectful</td>
<td>1</td>
</tr>
<tr>
<td>Sense of Humor</td>
<td>1</td>
</tr>
<tr>
<td>Kind</td>
<td>1</td>
</tr>
</tbody>
</table>

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)

<table>
<thead>
<tr>
<th>Response</th>
<th>Number of People</th>
</tr>
</thead>
<tbody>
<tr>
<td>Difficulty finding placements due to unwilling employers (i.e. stigma)</td>
<td>25</td>
</tr>
<tr>
<td>Difficulty finding placements due to local employment climate</td>
<td>24</td>
</tr>
<tr>
<td>Lack of staff involved with client - the employment counselor must take on multiple support roles for the client</td>
<td>22</td>
</tr>
<tr>
<td>Chronicity of mental illness hinders the process (low motivation, lack of commitment, relapse)</td>
<td>22</td>
</tr>
<tr>
<td>Limited financial resources to secure placements and fund programs</td>
<td>21</td>
</tr>
<tr>
<td>Long waitlists (e.g. due to time-unlimited support, demand)</td>
<td>9</td>
</tr>
<tr>
<td>Inconsistencies within mental health teams</td>
<td>8</td>
</tr>
<tr>
<td>Competition between non-disabled and disabled job candidates</td>
<td>7</td>
</tr>
<tr>
<td>Finding client-employer matches is time consuming and difficult</td>
<td>7</td>
</tr>
<tr>
<td>Clients’ lack of skills, training &amp; education (to find a good paying job, to be qualified)</td>
<td>8</td>
</tr>
<tr>
<td>Loss of government assistance for clients when they begin work</td>
<td>6</td>
</tr>
<tr>
<td>Job retention</td>
<td>6</td>
</tr>
<tr>
<td>Other barriers for mentally ill population (poverty, transportation)</td>
<td>5</td>
</tr>
<tr>
<td>Criminal records</td>
<td>3</td>
</tr>
<tr>
<td>Clients enter job when they're not ready</td>
<td>3</td>
</tr>
<tr>
<td>Employers' lack of knowledge about clients abilities (only see illness)</td>
<td>3</td>
</tr>
<tr>
<td>Response</td>
<td>Number of People</td>
</tr>
<tr>
<td>-------------------------------------------------------------------------</td>
<td>------------------</td>
</tr>
<tr>
<td>Geographical location (transportation)</td>
<td>2</td>
</tr>
<tr>
<td>Government policies</td>
<td>2</td>
</tr>
<tr>
<td>Client is unrealistic about outcomes</td>
<td>2</td>
</tr>
<tr>
<td>IPS fidelity scale incongruent with Canada</td>
<td>1</td>
</tr>
<tr>
<td>High staff turnover, which affects clients success (no relationship)</td>
<td>1</td>
</tr>
<tr>
<td>Client relocation</td>
<td>1</td>
</tr>
<tr>
<td>Past clients’ bad experiences</td>
<td>1</td>
</tr>
<tr>
<td>Limited family support</td>
<td>1</td>
</tr>
<tr>
<td>Few opportunities for job development</td>
<td>1</td>
</tr>
<tr>
<td>Client’s urgency to obtain financial security (unwilling to participate in unpaid work trials/volunteer placements)</td>
<td>1</td>
</tr>
<tr>
<td>Fear of losing “disability status”</td>
<td>1</td>
</tr>
<tr>
<td>Time spent on paper work</td>
<td>1</td>
</tr>
</tbody>
</table>

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)

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

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)

<table>
<thead>
<tr>
<th>Response</th>
<th>Number of People</th>
</tr>
</thead>
<tbody>
<tr>
<td>Funding is needed to provide support necessary to successfully place clients into preferred positions</td>
<td>7</td>
</tr>
<tr>
<td>Support in all aspects of the client’s life (collaboration with other community supports)</td>
<td>5</td>
</tr>
<tr>
<td>Other ways of assessing need for funding to receive more (client’s self-confidence, the small victories)</td>
<td>3</td>
</tr>
<tr>
<td>Should not have high staff expectations and low wages</td>
<td>2</td>
</tr>
<tr>
<td>Professional accreditation and association</td>
<td>2</td>
</tr>
<tr>
<td>Ensure long-term benefits and support for clients and employers</td>
<td>2</td>
</tr>
<tr>
<td>Continuous training for SE staff</td>
<td>1</td>
</tr>
<tr>
<td>Use of Essential Skills Assessment tools</td>
<td>1</td>
</tr>
<tr>
<td>Increase understanding of psychosocial rehabilitation</td>
<td>1</td>
</tr>
<tr>
<td>More specialized programs</td>
<td>1</td>
</tr>
<tr>
<td>Promote “equal opportunity” workplace</td>
<td>1</td>
</tr>
<tr>
<td>Response</td>
<td>Number of People</td>
</tr>
<tr>
<td>-------------------------------------------------------------------------</td>
<td>------------------</td>
</tr>
<tr>
<td>Building relationships with employers</td>
<td>1</td>
</tr>
<tr>
<td>Increasing effective job development</td>
<td>1</td>
</tr>
<tr>
<td>Emphasize importance of flexible, part-time employment</td>
<td>1</td>
</tr>
<tr>
<td>Embrace SE philosophy, independent placement and support model</td>
<td>1</td>
</tr>
<tr>
<td>Employer recognition</td>
<td>1</td>
</tr>
<tr>
<td>Higher wages for clients (compensated volunteer positions and work trials, better jobs)</td>
<td>1</td>
</tr>
<tr>
<td>Support for all of the client’s goals (don’t be another barrier to the client)</td>
<td>1</td>
</tr>
<tr>
<td>Different services depending on location</td>
<td>1</td>
</tr>
<tr>
<td>Standardize SE programs</td>
<td>1</td>
</tr>
<tr>
<td>Equality between mental health professionals</td>
<td>1</td>
</tr>
<tr>
<td>Access to more external resources</td>
<td>1</td>
</tr>
<tr>
<td>More resources for clients on the Autism Spectrum</td>
<td>1</td>
</tr>
<tr>
<td>Flexibility in vocational rehabilitation programs for University Students</td>
<td>1</td>
</tr>
</tbody>
</table>


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

<table>
<thead>
<tr>
<th>PROVINCES</th>
<th>Alberta¹,²</th>
<th>British Columbia¹¹,¹²</th>
<th>Manitoba¹³,¹⁴</th>
<th>New Brunswick¹⁵</th>
<th>Newfoundland¹⁶</th>
</tr>
</thead>
<tbody>
<tr>
<td>Types of Assistance Programs</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single Income Assistance Program</td>
<td>x</td>
<td>x</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Separate Income Assistance Programs for People with Disabilities vs. People without</td>
<td></td>
<td></td>
<td>x</td>
<td>x</td>
<td>x</td>
</tr>
<tr>
<td>Income Assistance for Disability Eligibility Requirements</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Physical or mental disability</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Disability expected to continue for long term</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Disability prevents you from earning enough money</td>
<td></td>
<td></td>
<td>x</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Restriction on ability to perform daily activities</td>
<td></td>
<td></td>
<td>x</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial need</td>
<td></td>
<td></td>
<td>x</td>
<td>x</td>
<td>x</td>
</tr>
<tr>
<td>18 years of age or older</td>
<td></td>
<td></td>
<td>x</td>
<td>x</td>
<td></td>
</tr>
<tr>
<td>19 years of age or older</td>
<td></td>
<td></td>
<td>x</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Resident of the province</td>
<td></td>
<td></td>
<td>x</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Not residing in an institution</td>
<td></td>
<td></td>
<td>x</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Must apply for all other income benefits you are eligible for</td>
<td></td>
<td></td>
<td></td>
<td>x</td>
<td></td>
</tr>
<tr>
<td>Willing to take part in an employability assessment</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>x</td>
</tr>
<tr>
<td>Severely limited capacity for employment</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>x</td>
</tr>
</tbody>
</table>

*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”.

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

<table>
<thead>
<tr>
<th>PROVINCES</th>
<th>Recoupment Scheme</th>
<th>Employment Incentives</th>
<th>Safety Net when Transitioning out of Disability Program</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alberta</td>
<td>Stepped net dollar/percentage income exemption x x x</td>
<td>Employment/training supports x x x x x</td>
<td>Travel/transportation benefit x x x x</td>
</tr>
<tr>
<td>British Columbia</td>
<td>Flat monthly net dollar income exemption x</td>
<td>Flat monthly net dollar income exemption x</td>
<td>Flat work-related benefit x</td>
</tr>
<tr>
<td>Manitoba</td>
<td>Flat exemption of 50% of employment earnings x</td>
<td>Work clothing benefit x</td>
<td>Work clothing benefit x</td>
</tr>
<tr>
<td>New Brunswick</td>
<td>Employment incentives x</td>
<td>Child care benefit x</td>
<td>Child care benefit x</td>
</tr>
<tr>
<td>Newfoundland</td>
<td>Special equipment benefit x</td>
<td>Work-related benefit x</td>
<td>Work-related benefit x</td>
</tr>
<tr>
<td>Nova Scotia</td>
<td>Union/association fees x</td>
<td>Income support benefits for people with disabilities x</td>
<td>Union/association fees x</td>
</tr>
<tr>
<td>PEI</td>
<td>Employment transition benefit x</td>
<td>Books/supplies benefit x</td>
<td>Employment transition benefit x</td>
</tr>
<tr>
<td>Quebec</td>
<td>Books/supplies benefit x</td>
<td>Personal grooming/hygiene benefit x</td>
<td>Personal grooming/hygiene benefit x</td>
</tr>
<tr>
<td>Saskatchewan</td>
<td>Employment/training supports x x x x x x</td>
<td>Work-related benefit x</td>
<td>Work-related benefit x</td>
</tr>
</tbody>
</table>

**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.

---

## Table 3. Details of Recoupment Schemes

<table>
<thead>
<tr>
<th>PROVINCES</th>
<th>Alberta</th>
<th>British Columbia</th>
<th>Manitoba</th>
<th>New Brunswick</th>
<th>Newfoundland</th>
</tr>
</thead>
<tbody>
<tr>
<td>Recoupment Scheme</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Stepped net dollar/percentage income exemption</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>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.</td>
<td>First $200 earned, plus 30% of net earned income/mo. will not affect monthly income assistance benefits.</td>
<td>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.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Flat monthly net dollar income exemption</td>
<td>Earnings exemption of $200/mo.</td>
<td>Max wage exemption $250/mo.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fixed percentage of first dollar withheld</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PROVINCES</th>
<th>Nova Scotia</th>
<th>Ontario</th>
<th>PEI</th>
<th>Quebec</th>
<th>Saskatchewan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Recoupment Scheme</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Stepped net dollar/percentage income exemption</td>
<td>First $500 earned is exempt, plus an incentive of 30% of remaining net wages.</td>
<td>Earnings exemption of $75/mo. plus 10% of balance of net earned income.</td>
<td>Income exemption of $200 plus 25% of the next $500 to a max. of $325.</td>
<td>Wage exemption of $100/mo.</td>
<td></td>
</tr>
<tr>
<td>Flat monthly net dollar income exemption</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fixed percentage of first dollar withheld</td>
<td>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.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Blank: Indicates that no program is available.
APPENDICES - The Aspiring Workforce

Table 4. Details of Employment Incentive Programs

<table>
<thead>
<tr>
<th>PROVINCES</th>
<th>Alberta*</th>
<th>British Columbia**</th>
<th>Manitoba***</th>
<th>New Brunswick***</th>
<th>Newfoundland***</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employment Incentive Program</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employment/training supports</td>
<td>Max $300/12 mo.</td>
<td>Available</td>
<td>Available</td>
<td>Available</td>
<td>Available</td>
</tr>
<tr>
<td>Travel/transportation benefit</td>
<td>Cost for bus pass, taxi fare, mileage at $0.30/km, or cost of most economic means if public transit isn’t available</td>
<td>Available</td>
<td>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.</td>
<td>One-issue benefit until receipt of first pay. Actual cost of bus $0.20/km for private vehicle.</td>
<td>Max $150</td>
</tr>
</tbody>
</table>

**Work clothing benefit**
- Alberta: $23.90/mo if at min 80 hrs worked/mo, OR $19.95/mo if less than 80 hrs worked.

**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.
- 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

<table>
<thead>
<tr>
<th></th>
<th>Nova Scotia</th>
<th>Ontario</th>
<th>PEI</th>
<th>Quebec</th>
<th>Saskatchewan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employment Incentive Program</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employment/ training supports</td>
<td>Available</td>
<td>Available</td>
<td>Available</td>
<td>Available</td>
<td></td>
</tr>
<tr>
<td>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.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Travel/ transportation benefit</td>
<td>Available</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>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.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Work clothing benefit</td>
<td>Max $200/12 mo. for uniforms or clothing</td>
<td>Available</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employment Incentive Program</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Child care benefit</td>
<td>Available</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>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.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Special equipment benefit</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Disability-related equipment: Max $1000/12 mo. where not available through other programs. Safety equipment: Max $300/12 mo. Tools: Max $500/24 mo.</td>
<td>Included in Employment Start-up Benefit</td>
<td>Available</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Union/association fees</td>
<td>Max $500/12 mo. where not already covered through mandatory employment related costs.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Job start benefit</td>
<td>Max $200/12 mo. for fees directly related to a return to employment.</td>
<td>Max $500/12 mo. to help pay for items needed to start working (Employment Start-up Benefit)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Books/supplies benefit</td>
<td>Max $700/12 mo.</td>
<td>Included in Employment Start up Benefit</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Personal grooming/hygiene benefit</td>
<td>Max total $50/4 mo. period</td>
<td>Included in Employment Start up Benefit</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Work-related benefit</td>
<td>$100/mo.</td>
<td>$30/mo if participating in the Action Program</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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.
<table>
<thead>
<tr>
<th>PROVINCES</th>
<th>Safety Net when Transitioning out of Disability Program</th>
<th>Safety Net when Transitioning out of Disability Program</th>
<th>Safety Net when Transitioning out of Disability Program</th>
<th>Safety Net when Transitioning out of Disability Program</th>
</tr>
</thead>
</table>
| Alberta   | Available                                               | Available                                               | Available                                               | Max 12 mo. extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, extended health card coverage, 

| British Columbia | Available | Available | Available | Available |
| New Brunswick | Available | Available | Available | Available |
| Newfoundland | Available | Available | Available | Available |

| PROVINCES | PROVINCES | PROVINCES |
| Nova Scotia | Ontario | PEI |
| Quebec | Saskatchewan |

<table>
<thead>
<tr>
<th>Safety Net when Transitioning out of Disability Program</th>
<th>Safety Net when Transitioning out of Disability Program</th>
<th>Safety Net when Transitioning out of Disability Program</th>
</tr>
</thead>
<tbody>
<tr>
<td>Available</td>
<td>Available</td>
<td>Max $500 to help cover expenses related to return to work, if job provides min. 12 hr/wk at min wage rate.</td>
</tr>
<tr>
<td>Travel/transportation benefit</td>
<td>Travel/transportation benefit</td>
<td>Travel/transportation benefit</td>
</tr>
<tr>
<td>Work clothing benefit</td>
<td>Work clothing benefit</td>
<td>Work clothing benefit</td>
</tr>
<tr>
<td>One-time grant averaging $250 to help clients who have documented proof of employment that will lead to independence from income assistance.</td>
<td>Persons with disabilities receive a one-time payment of $325.</td>
<td>Max $500</td>
</tr>
<tr>
<td>Employment Incentive Program</td>
<td>Employment Incentive Program</td>
<td>Employment Incentive Program</td>
</tr>
<tr>
<td>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.</td>
<td>30 day overlap of earnings and income support</td>
<td>Max $583/mo. for applicants participating in pre-employment programs and services, or those who are &quot;job ready&quot; and seeking employment.</td>
</tr>
<tr>
<td>Child care benefit</td>
<td>Child care benefit</td>
<td>Tax credit of $200/mo. for max 12 mo.</td>
</tr>
<tr>
<td>Special equipment benefit</td>
<td>Special equipment benefit</td>
<td>Special equipment benefit</td>
</tr>
</tbody>
</table>

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.
### Table 6. Types of Disabilities among ODSP Recipients

<table>
<thead>
<tr>
<th>Types of Disabilities</th>
<th>All Recipients</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>%</td>
</tr>
<tr>
<td><strong>Mental Disorder</strong></td>
<td></td>
</tr>
<tr>
<td>Anxiety</td>
<td>8.70%</td>
</tr>
<tr>
<td>Dementia</td>
<td>0.04%</td>
</tr>
<tr>
<td>Mood</td>
<td>9.46%</td>
</tr>
<tr>
<td>Schizophrenia</td>
<td>14.82%</td>
</tr>
<tr>
<td>Other Mental</td>
<td>9.76%</td>
</tr>
<tr>
<td><strong>Physical Disorder</strong></td>
<td></td>
</tr>
<tr>
<td>Circulatory</td>
<td>3.31%</td>
</tr>
<tr>
<td>Congenital</td>
<td>4.25%</td>
</tr>
<tr>
<td>Digestive</td>
<td>1.25%</td>
</tr>
<tr>
<td>Endocrine</td>
<td>2.67%</td>
</tr>
<tr>
<td>Genitourinary</td>
<td>0.69%</td>
</tr>
<tr>
<td>Infectious</td>
<td>2.40%</td>
</tr>
<tr>
<td>Injury/Poisoning</td>
<td>2.20%</td>
</tr>
<tr>
<td>Musculoskeletal</td>
<td>11.99%</td>
</tr>
<tr>
<td>Neoplasms</td>
<td>1.66%</td>
</tr>
<tr>
<td>Nervous System</td>
<td>7.37%</td>
</tr>
<tr>
<td>Respiratory</td>
<td>1.16%</td>
</tr>
<tr>
<td>Sense Organs</td>
<td>2.42%</td>
</tr>
<tr>
<td>Substance</td>
<td>1.24%</td>
</tr>
<tr>
<td>Developmental Disability</td>
<td>13.16%</td>
</tr>
<tr>
<td>Misc/Undefined</td>
<td>2.38%</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Types of Disabilities</th>
<th>Received Work-Related Benefit</th>
<th>Earnings</th>
<th>Ratio of Earnings to Work-Related Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>%</td>
<td>n</td>
<td>Mean</td>
</tr>
<tr>
<td>Substance</td>
<td>2.60%</td>
<td>64</td>
<td>$594</td>
</tr>
<tr>
<td>Schizophrenia</td>
<td>6.56%</td>
<td>1,934</td>
<td>$466</td>
</tr>
<tr>
<td>Mood</td>
<td>7.13%</td>
<td>1,342</td>
<td>$607</td>
</tr>
<tr>
<td>Anxiety</td>
<td>5.79%</td>
<td>1,003</td>
<td>$539</td>
</tr>
<tr>
<td>Other Mental</td>
<td>6.98%</td>
<td>1,356</td>
<td>$492</td>
</tr>
<tr>
<td>Developmental Disability</td>
<td>9.22%</td>
<td>2,416</td>
<td>$284</td>
</tr>
<tr>
<td>Dementia</td>
<td>N/A*</td>
<td>N/A*</td>
<td>N/A*</td>
</tr>
<tr>
<td>Infectious</td>
<td>7.23%</td>
<td>345</td>
<td>$885</td>
</tr>
<tr>
<td>Neoplasms</td>
<td>5.59%</td>
<td>181</td>
<td>$610</td>
</tr>
<tr>
<td>Endocrine</td>
<td>4.28%</td>
<td>228</td>
<td>$529</td>
</tr>
<tr>
<td>Nervous System</td>
<td>5.03%</td>
<td>737</td>
<td>$403</td>
</tr>
<tr>
<td>Sense Organs</td>
<td>7.48%</td>
<td>360</td>
<td>$683</td>
</tr>
<tr>
<td>Circulatory</td>
<td>3.15%</td>
<td>208</td>
<td>$570</td>
</tr>
<tr>
<td>Respiratory</td>
<td>3.72%</td>
<td>86</td>
<td>$438</td>
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<tr>
<td>Digestive</td>
<td>4.27%</td>
<td>106</td>
<td>$606</td>
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<tr>
<td>Genitourinary</td>
<td>5.68%</td>
<td>69</td>
<td>$636</td>
</tr>
<tr>
<td>Musculoskeletal</td>
<td>3.80%</td>
<td>847</td>
<td>$522</td>
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<tr>
<td>Congenital</td>
<td>5.96%</td>
<td>504</td>
<td>$228</td>
</tr>
<tr>
<td>Injury/Poisoning</td>
<td>4.01%</td>
<td>176</td>
<td>$532</td>
</tr>
<tr>
<td>Misc/Undefined</td>
<td>5.81%</td>
<td>275</td>
<td>$419</td>
</tr>
</tbody>
</table>

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

Section 4 References

Backgrounder - In Unison: A Canadian Approach to Disability Issues: http://www.unionsocialse.gc.ca/pwd/unison/backgrounder_e.html


APPENDIX G

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

<table>
<thead>
<tr>
<th>Business Name</th>
<th>Business Address</th>
<th>City</th>
<th>Province</th>
</tr>
</thead>
<tbody>
<tr>
<td>VRRI Airport Contract</td>
<td>3804-2nd St NW</td>
<td>Calgary</td>
<td>AB</td>
</tr>
<tr>
<td>VRRI Bottle Depot</td>
<td>320-4th St NW</td>
<td>Calgary</td>
<td>AB</td>
</tr>
<tr>
<td>REDI Bottle Depot</td>
<td>1040 South Railway Street S.E.</td>
<td>Medicine Hat</td>
<td>AB</td>
</tr>
<tr>
<td>REDI Recycle</td>
<td></td>
<td>Medicine Hat</td>
<td>AB</td>
</tr>
<tr>
<td>REDI Benches</td>
<td>860 Allowance Ave SE</td>
<td>Medicine Hat</td>
<td>AB</td>
</tr>
<tr>
<td>Landscaping with Heart</td>
<td>293 East 1st Avenue</td>
<td>Vancouver</td>
<td>BC</td>
</tr>
<tr>
<td>Moving On</td>
<td>2nd Floor 519 7th Street</td>
<td>Vancouver</td>
<td>BC</td>
</tr>
<tr>
<td>Sewing with Heart</td>
<td>293 East 1st Avenue</td>
<td>Vancouver</td>
<td>BC</td>
</tr>
<tr>
<td>The Cleaning Solution</td>
<td>175 West Broadway</td>
<td>Vancouver</td>
<td>BC</td>
</tr>
<tr>
<td>Fraserside Community Services Mobile Work Crew</td>
<td>519 7th Street</td>
<td>New Westminster</td>
<td>BC</td>
</tr>
<tr>
<td>Yards R Us</td>
<td>205 Martin St</td>
<td>Penticton</td>
<td>BC</td>
</tr>
<tr>
<td>Hands in Motion</td>
<td>205 Martin St</td>
<td>Penticton</td>
<td>BC</td>
</tr>
<tr>
<td>E-Waste</td>
<td>103-105 Martin St</td>
<td>Penticton</td>
<td>BC</td>
</tr>
<tr>
<td>Tech-R Computers</td>
<td>205 Martin St</td>
<td>Penticton</td>
<td>BC</td>
</tr>
<tr>
<td>Team Eco</td>
<td>205 Martin St</td>
<td>Penticton</td>
<td>BC</td>
</tr>
<tr>
<td>Rusty Springs</td>
<td>205 Martin St</td>
<td>Penticton</td>
<td>BC</td>
</tr>
<tr>
<td>Okanagan Creative Connections</td>
<td>205 Martin St</td>
<td>Penticton</td>
<td>BC</td>
</tr>
<tr>
<td>E&amp;R Leather Works</td>
<td>205 Martin St</td>
<td>Penticton</td>
<td>BC</td>
</tr>
<tr>
<td>Alley Way Café</td>
<td>205 Martin St</td>
<td>Penticton</td>
<td>BC</td>
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<tr>
<td>Working Solutions</td>
<td>205 Martin St</td>
<td>Penticton</td>
<td>BC</td>
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<td>Wood Works</td>
<td>205 Martin St</td>
<td>Penticton</td>
<td>BC</td>
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<td>Waste Knot</td>
<td>205 Martin St</td>
<td>Penticton</td>
<td>BC</td>
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<tr>
<td>To the Point Promotions</td>
<td>205 Martin St</td>
<td>Penticton</td>
<td>BC</td>
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<tr>
<td>Potluck Cafe &amp; Catering</td>
<td>30 West Hastings Street</td>
<td>Vancouver</td>
<td>BC</td>
</tr>
<tr>
<td>Providence Farm</td>
<td>1843 Tzouhalem Road</td>
<td>Duncan</td>
<td>BC</td>
</tr>
<tr>
<td>West Kootenay Social Enterprise Society</td>
<td>204-542 Baker Street</td>
<td>Nelson</td>
<td>BC</td>
</tr>
<tr>
<td>Just Catering</td>
<td>1803 East 1st Avenue</td>
<td>Vancouver</td>
<td>BC</td>
</tr>
<tr>
<td>Just Garden</td>
<td>1803 East 1st Avenue</td>
<td>Vancouver</td>
<td>BC</td>
</tr>
<tr>
<td>Just Potsters</td>
<td>1803 East 1st Avenue</td>
<td>Vancouver</td>
<td>BC</td>
</tr>
<tr>
<td>Business Name</td>
<td>Business Address</td>
<td>City</td>
<td>Province</td>
</tr>
<tr>
<td>-------------------------------</td>
<td>-------------------------------------------</td>
<td>-------------</td>
<td>----------</td>
</tr>
<tr>
<td>Just Repairs</td>
<td>1803 East 1st Avenue</td>
<td>Vancouver</td>
<td>BC</td>
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<tr>
<td>Starworks</td>
<td>275 SW Marine Drive</td>
<td>Vancouver</td>
<td>BC</td>
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<td>Right Stuff</td>
<td>123-1290 Esplanade St.</td>
<td>Trail</td>
<td>BC</td>
</tr>
<tr>
<td>Potluck Catering</td>
<td>30 West Hastings Street</td>
<td>Vancouver</td>
<td>BC</td>
</tr>
<tr>
<td>Scoope</td>
<td>#5-1000 Notre Dame Ave.</td>
<td>Winnipeg</td>
<td>MB</td>
</tr>
<tr>
<td>Simply Good Cafe</td>
<td>95 Wentworth St</td>
<td>St. John</td>
<td>NB</td>
</tr>
<tr>
<td>Changes</td>
<td>173 King St</td>
<td>Fredericton</td>
<td>NB</td>
</tr>
<tr>
<td>Ever Green Recycling</td>
<td>92 Elizabeth Ave.</td>
<td>St. John's</td>
<td>NFLD</td>
</tr>
<tr>
<td>Hungry Heart Cafe &amp; Catering</td>
<td>142 Military Rd</td>
<td>St. John's</td>
<td>NFLD</td>
</tr>
<tr>
<td>Stella's Cafe</td>
<td>142 Military Road</td>
<td>St. John's</td>
<td>NFLD</td>
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<tr>
<td>Potluck Catering</td>
<td>1221 Barrington St</td>
<td>Halifax</td>
<td>NS</td>
</tr>
<tr>
<td>Gunh Ho Co-operative</td>
<td>453 MacPherson St</td>
<td>Port Hawkesbury</td>
<td>NS</td>
</tr>
<tr>
<td>Convenience Store</td>
<td>6021 Young St</td>
<td>Halifax</td>
<td>NS</td>
</tr>
<tr>
<td>Lake City Woodworkers</td>
<td>386 Windmill Road</td>
<td>Dartmouth</td>
<td>NS</td>
</tr>
<tr>
<td>Morning Mist</td>
<td>648 George St</td>
<td>Sydney</td>
<td>NS</td>
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<tr>
<td>Petstuffs on the Go</td>
<td>361 Pleasant Street</td>
<td>Dartmouth</td>
<td>NS</td>
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<td>Neighbourhood Dollar Store</td>
<td>3576 Novalea Dr</td>
<td>Halifax</td>
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<tr>
<td>Mort's Convenience</td>
<td>135 Broadview Ave.</td>
<td>Toronto</td>
<td>ON</td>
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<tr>
<td>Sunrise Manor Kitchen</td>
<td>2968 Danforth Avenue</td>
<td>Toronto</td>
<td>ON</td>
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<tr>
<td>A Way Express Courier</td>
<td>761 Queen St. W</td>
<td>Toronto</td>
<td>ON</td>
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<tr>
<td>ABEL Enterprises</td>
<td>447 Queensway West</td>
<td>Simcoe</td>
<td>ON</td>
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<tr>
<td>Out of This World Cafe &amp; Express Bar</td>
<td>1001 Queen Street W</td>
<td>Toronto</td>
<td>ON</td>
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<td>Parkdale Green Thumb Enterpises</td>
<td>1499 Queen St. W. Suite 203</td>
<td>Toronto</td>
<td>ON</td>
</tr>
<tr>
<td>Catering Plus</td>
<td>386 Water Street N</td>
<td>Peterborough</td>
<td>ON</td>
</tr>
<tr>
<td>KrackersKatering</td>
<td>22 O'Meara Street</td>
<td>Ottawa</td>
<td>ON</td>
</tr>
<tr>
<td>Good Nature Groundskeeping</td>
<td>22 O'Meara Street</td>
<td>Ottawa</td>
<td>ON</td>
</tr>
<tr>
<td>Cycle Salvation</td>
<td>477 Bronson Avenue</td>
<td>Ottawa</td>
<td>ON</td>
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<tr>
<td>Fresh Start Cleaning and Maintenance</td>
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<td>Toronto</td>
<td>ON</td>
</tr>
<tr>
<td>Hands On Car Wash</td>
<td>16 Russell St</td>
<td>Kingston</td>
<td>ON</td>
</tr>
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<td>Kibble Klub</td>
<td>16 Russell St</td>
<td>Kingston</td>
<td>ON</td>
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<tr>
<td>Bookends Cafe</td>
<td>130 Johnson Street</td>
<td>Kingston</td>
<td>ON</td>
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<tr>
<td>Treasure Cafe</td>
<td>525 Montreal St</td>
<td>Kingston</td>
<td>ON</td>
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<tr>
<td>Westwood Canteen</td>
<td>c/o 525 Montreal St</td>
<td>Kingston</td>
<td>ON</td>
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<tr>
<td>Inspirations Studios</td>
<td>761 Queen St. W. 201</td>
<td>Toronto</td>
<td>ON</td>
</tr>
<tr>
<td>Card Factory</td>
<td>15 Russell Street</td>
<td>Kingston</td>
<td>ON</td>
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<tr>
<td>Free Spirit Affirmative</td>
<td>560 King Street West</td>
<td>Kingston</td>
<td>ON</td>
</tr>
<tr>
<td>Little Green Thumb</td>
<td>15 Russell Street</td>
<td>Kingston</td>
<td>ON</td>
</tr>
<tr>
<td>Tree-Free VOICE</td>
<td>525 Montreal St</td>
<td>Kingston</td>
<td>ON</td>
</tr>
<tr>
<td>CMHA Cleaning</td>
<td>700 Lawrence Ave. W. #480</td>
<td>Toronto</td>
<td>ON</td>
</tr>
</tbody>
</table>
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 disabilities 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 wages 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:

1. 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.

2. The commissioner will need a convergence of programs because the best workplace 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 do?”

Classification of Functioning, Disability and Health (ICF;
2001, which emphasizes functional status over diagnoses and focuses on analyzing the relationship between capacity and performance. Capacity is greater than performance when 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% are reported as psychological disability. The following table provides prevalence information on the type of disability reported among adults aged 15 years and older (GO06; source: Participation and Activity Limitation Survey).

<table>
<thead>
<tr>
<th>Degree of Severity</th>
<th>Adults aged 15 years and over with disabilities</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Number %</td>
<td>Number %</td>
<td>Number %</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>4,215,530</td>
<td>100</td>
<td></td>
</tr>
<tr>
<td>Mild</td>
<td>1,045,510</td>
<td>24.8</td>
<td></td>
</tr>
<tr>
<td>Moderate</td>
<td>1,492,580</td>
<td>34.8</td>
<td></td>
</tr>
<tr>
<td>Severe</td>
<td>717,960</td>
<td>17.0</td>
<td></td>
</tr>
<tr>
<td>Very severe</td>
<td>631,030</td>
<td>15.0</td>
<td></td>
</tr>
</tbody>
</table>

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

The disability rate has increased since 2001. 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 19 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 (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).

<table>
<thead>
<tr>
<th>Type of disability</th>
<th>Adults 15 years of age or older</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Hearing</td>
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<td></td>
</tr>
<tr>
<td>Seeding</td>
<td>12.2</td>
<td></td>
</tr>
<tr>
<td>Speech</td>
<td>24.8</td>
<td></td>
</tr>
<tr>
<td>Mobility</td>
<td>56.8</td>
<td></td>
</tr>
<tr>
<td>Agility</td>
<td>14.5</td>
<td></td>
</tr>
<tr>
<td>Pain</td>
<td>23.8</td>
<td></td>
</tr>
<tr>
<td>Learning</td>
<td>34.6</td>
<td></td>
</tr>
<tr>
<td>Memory</td>
<td>67.0</td>
<td></td>
</tr>
<tr>
<td>Developmental</td>
<td>14.5</td>
<td></td>
</tr>
<tr>
<td>Psychological</td>
<td>22.9</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>38.5</td>
<td></td>
</tr>
</tbody>
</table>

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 for 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).

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, 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 market. 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
• Infirm Dependant Tax Credit
• Child Disability Benefit

• Disability Pensions
• Disability Awards
• Disability Award Program
• Disability Pensions

• Employment Programs
• Federal Workforce’s Compensation

• Other Programs

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 programs.

Eligibility Criteria

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

APPENDICES - The Aspiring Workforce
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, AID$ 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, they will receive a share of his/her normal wages. In addition:
- 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 because of hospital and/or medical benefit payments;
- Pensions and sickness benefits (based on disability) are largely paid by the federal government and the provincial sector, while provincial governments also provide benefits to provincial government employees.

The next section will detail how these programs work, how they define “disability,” how they operate, and what benefits are available.

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.

**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 of $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.

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.

**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 25% 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 to 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

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.
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.

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.

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 are different in Alberta, British Columbia, Nunavut and Quebec.

APPENDIX J
Detailed Income and Other Support Programs

Federal Programs
Key Tax Measures

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/territory 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. In 2010, the maximum federal amount was $931 for a single person and $1,690 for a family.

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). To be eligible for the disability supplement, the filer’s working income must be over $1150. 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.

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
The person must have:

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

Inform 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 has 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 relator 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 $10,225 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, to 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 $5000 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 Quebec; Quebec has its own Quebec 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 (Quebec Pension Plan in Quebec). 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. The maximum benefit is reduced by 5% for every $1,000 of income above $34,300. For an annual income between $3,500 and $48,300, the employer and the employee each pays 9.95% of the employee’s income into CPP. Self-employed individuals pay 9.95% of their net income into CPP.

Payments

In the 2010-11 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 $1153.37. 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.
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

...
between 6 and 10 weeks, and 29.4% collected between 1 and (including the 32% who collected 15 weeks), 22.4% received claimants collected between 11 and 15 weeks of benefits 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 average weekly benefit for sickness claims rose in 2006-

The average weekly benefit for sickness claims rose in 2006-


8 See Veterans Affairs Canada, Volume 1 of the Disability Pension Program Evaluation Final, 2006, Appendix B, for more details.

9 See Veterans Affairs Canada, Volume 1 of the Disability Pension Program Evaluation Final, 2006, Appendix B, for more details.

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beneficiaries who, despite a severe and prolonged disability, believe that they were permanently out of the workforce. 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 workforce. 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 workforce.

An individual return-to-work rehabilitation plan is developed for each participant. The program may include the following services: guidance, planning a return to work; improving employment opportunities; 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 LMPADs 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 supports and disabilities
• Connecting employers and persons with disabilities

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 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 (LMPADs) is a bilateral, cost-shared agreement between the Government of Canada and provinces based on the Multilateral Framework for Labour Market Agreements for Persons with Disabilities.

The LMPADs 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 LMPADs 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 supports and disabilities
• Connecting employers and persons with disabilities
• Building knowledge

A wide range of activities may be supported under LMPADs, 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 $28 million annually to the provinces for the LMPADs.

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 workforce. 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 workforce.

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 or retraining and 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 return to a form of employment. 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, one page of a form to be submitted by the client and his or her doctor in order to have benefits quickly restarted.
• Fast-Track Reapplication - This legislative entitlement enables former CPPD clients to reapply within five years from the date that disability benefits were 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 2010) 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.

- **Volunteer, attending school, participating in training or skills upgrading** - CPPD beneficiaries can participate in these preparatory steps to employment without affecting their benefits.

### Trends and Innovations Since 2000

The Automatic Reinstatement of benefits provision, introduced in 2005, serves as the legislative underpinning of the CPPD Return to Work Policy Framework through the creation of a safeguard against financial loss and the fear of losing benefits resulting from a return to work. Under this provision, clients whose benefits are ceased because they returned to regular employment have an additional statutory entitlement for two years following the ceasing of benefits such that they can ask to have their benefits reinstated if they are unable to continue working due to a recurrence of the same or related disability. If still eligible, the clients’ children are reinstated as well. This option must be exercised within one year of stopping work, and there is no limit to the number of times Automatic Reinstatement can be used.

While this provision is available to all clients who report a return to regular employment and have their benefits ceased, it provides important advantages to those with episodic or terminal medical conditions who may alternate between periods of regular employment and periods when income support is required.

Since its inception, the proportion of clients leaving the benefit based on a return to work has risen, suggesting that Automatic Reinstatement is contributing to the effectiveness of other CPPD work incentives.

### Opportunities Fund for Persons with Disabilities

#### Program Description

The Opportunities Fund is a program designed to help persons with disabilities prepare for and obtain employment or self-employment. It also assists people to develop the skills they need to keep a new job. The Opportunities Fund supports a variety of activities, in partnership with organizations including with the private sector, to help persons with disabilities overcome the barriers they may face as they enter the job market.

These activities may include helping individuals start their own business, helping individuals to increase their job skills, 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 or part of the cost of training or taking a course (may not be covered costs such as participant wages or related employer costs and may include related 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 may include related 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).

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### 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 (AHDRS), which expired in March 2010. The strategy helps Aboriginal people receive the training and skills they need, both now and for the long term. 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 2010. It is designed to assist Aboriginal people to prepare for, find and keep employment; it builds Aboriginal capacity for human resources development. The AHDRS is delivered through agreements with the Aboriginal Human Resources Development Agreements (AHDRAs) holders across the country. It integrates most of the Department’s Aboriginal programming.

Complementary to the AHDRS, 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 AHDRS was introduced in April 1999. At that time, a total of $16 billion in funding was made available to AHDRSs 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 initiative.

In 2004, the AHDRS was renewed for another five years.

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 showed that the rate of unemployment 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 2001.

### 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 Commission shall have power 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
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 programs provide 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 individuals;
- 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 to help pay for exceptional education-related costs with Permanent Disabilities provides up to $8,000 per loan.

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 education-related 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 school. 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; and
- 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 graduate off the 10-year repayment assistance if they are disabled. Borrowers will also be eligible for the Canada Student Loans Program – Permanent Disability Benefits.

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 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.

The 2007 federal budget created the new the Registered Disability Savings Plan – Disability Savings Grant and Bond.

Program Description

The 2007 federal budget created the new the Registered Disability Savings Plan – Disability Savings Grant and Bond. The RDP 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 RDP. If the person is a minor, their parent or legal guardian may establish the RDP for their benefit. RDPs may be eligible for matching Canada Disability Savings Grants and income-tested Canada Disability Savings Bonds.

The Enabling Accessibility Fund (EAF) supports community-based projects across Canada to improve accessibility, remove barriers and enable Canadians with disabilities to participate in employment 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, modifications of vehicles for community use, and the provision of accessible information and communication technologies. All projects must fund 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)

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

Program Description

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The Enabling Accessibility Fund (EAF) supports community-
The Canada Disability Savings Grant is a contribution from the Government of Canada paid directly into an RSP. A Registered Disability Savings Plan may receive up to a maximum of $1,500 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 question 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, a. to refuse to employ or continue to employ any individual, or b. 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.

1. It is not a discriminatory practice if
   a. 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;
   b. the Canadian Human Rights Act protects anyone living in Canada against discrimination by the following schemes: persons with disabilities, women, Aboriginal peoples, and seniors. The Employment Equity Act seeks to ensure that federally-regulated industries must abide by those laws. The representation of persons with disabilities remained stable at the aggregate level and continued to be below availability in both the federal and provincial 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 federal public service workforce, relative to the remaining federal 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).

Occupational Health and Safety Legislation

All employers in federally-regulated industries must abide by Part IV of the Canada Labour Code. These workers are concerned with the health and safety at work of every person employed. They also have obligations towards workers who are injured on the job pursuant to workers’ compensation legislation.

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:

1. A person must not be refused employment or continued in employment because
   a. his or her 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 not reasonably necessary to the fulfillment of that legitimate work-related purpose; and
   b. the employer adopted the standard for a purpose reasonably connected to the performance of the job;
2. 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
3. that the standard is reasonably necessary to the accomplishment of that legitimate work-related purpose.

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 employer can work.” The court also noted, however, that “[t]he employer’s duty to accommodate ends where the employee is no longer able to fulfill the basic obligations associated with the employment relationship for the foreseeable future.”

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 report performance in the Employment Equity Act Annual Report.

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:

1. that the employer adopted the standard for a purpose reasonably connected to the performance of the job;
2. 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
3. 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 employer.

Legislative changes to the Employment Equity Act have been necessary since it was passed in 1995 to address issues that have subsequently arisen. The definition of “persons with disabilities” in the Employment Equity Act has been updated to include all persons with disabilities, including persons with mental disabilities.

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

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 federal public service workforce, relative to the remaining federal 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).

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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 observed

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 workplace or employee 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 may offer advice on long-term illnesses and disability issues.

Attendance Management Programs
Employers use attendance management programs to encourage attendance and control absenteeism. Such programs distinguish between innocent and culpable issues, encourage attendance and control absenteeism. Such programs generally provide by private companies.

Attendance Management Programs

Return to Work

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 options 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 safety 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 employer disagrees about whether the modified work placement is appropriate.

Vocational Rehabilitation
While employers and government agencies 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 workplace and 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 stations). 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 20.3%.

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 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 structures. 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 disabilities. For example, 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 plans provide various benefits, including short-term disability (STD) plans and 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 employer or another entity. In individual plans, members pay premiums directly to the plan carrier.

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

Eligibility

Most private insurance plans require minimum length of employment, and restrict benefits available to part-time workers. The definition of disability is generally one that enables one to perform one’s 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 CPP-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 plan 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 system, 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...
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 71.6 million people, and benefits grew to $4.9 billion. When STD payments are factored in, the total is $6 billion.10

Non-Governmental Organizations

Role of NGOs in Determining the Direction of Policy NGOs have played a significant role in the development of policies affecting people 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.”11 In other instances, NGOs propose or evaluate specific policy options—recently, NGOs have debated the merits of a Federal Disability Act.12 In addition, NGOs are consulted by lawmakers on specific topics—NGOs made a presentation at the hearings led to the report, Listening to Canadians: A First View of the Future of the Canada Pension Plan Disability Program.13

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 support 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 accommodation assessments.14 NGOs also provide basic advice on the availability of income employment programs and assistance with applying for relevant benefits.15

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 workplace which 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, 76% believed that in the past five years, they had been refused a job because of their disability. This contrasts with 25.3% of unemployed persons and 12.7% of those not in the labour force.16

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.”17

Low educational attainment and Absence of Support in 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 with disabilities had a university education, compared to only 11% of those with disabilities. Thirty-sevenths of adults with disabilities had less than high school education (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 who do not have a disability 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%), courses were not adapted to needs (16%), location not accessible (13.3%), requested but employer denied (8%), and inadequate transportation (6%).18

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 “likely the most controversial challenge associated with facilitating the labour market participation of persons with disabilities.”19 “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. In addition to managing Tibet, 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.”

The Parliament of Canada may make laws in matters enumerated in section 92a of the Canadian Charter of Rights and Freedom. This is equivalent to section 91 of the Canadian Charter of Rights and Freedom.

Federal Roles and Responsibilities in Human Rights and Workforce Development

First, in 1940, provinces agreed to add authority over insurance to the list of federal powers. This represented two-thirds of Canada’s population.

Then, in 1951, the federal government was given concurrent jurisdiction over old-age security. 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 Regulation of the Private Insurance Industry

The federal government has jurisdiction over the licensing of insurance companies, corporate government of federally incorporated companies, and insurance company investments and finances.20 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.

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### Statistical Tables

**Income Support Programs and Tax Measures for the Disabled Canada 2005-06 and 2009-10**

<table>
<thead>
<tr>
<th>2005-06 ($M)</th>
<th>2009-10 ($M)</th>
<th>% change since 05-06</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Disability Tax Measures</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Disability Tax Credit</td>
<td>440.0</td>
<td>415.0</td>
</tr>
<tr>
<td>Medical Expense Tax Credit</td>
<td>825.0</td>
<td>955.0</td>
</tr>
<tr>
<td>Caregiver Credit</td>
<td>81.0</td>
<td>85.0</td>
</tr>
<tr>
<td>Infirm Dependent Credit</td>
<td>6.0</td>
<td>5.0</td>
</tr>
<tr>
<td>Disability Supports Deduction</td>
<td>8.0</td>
<td>2.5</td>
</tr>
<tr>
<td>Refundable Medical Expense Supplement</td>
<td>100.0</td>
<td>135.0</td>
</tr>
<tr>
<td>Child Disability Benefit</td>
<td>90.0</td>
<td>179.5</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>1,150.0</strong></td>
<td><strong>1,777.0</strong></td>
</tr>
</tbody>
</table>

**Federal Income Supports**

<table>
<thead>
<tr>
<th>2005-06 ($M)</th>
<th>2009-10 ($M)</th>
<th>% change since 05-06</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social Assistance – Disabled component</td>
<td></td>
<td></td>
</tr>
<tr>
<td>P/T programs – disabled component</td>
<td>6,486.0</td>
<td>8,000.0</td>
</tr>
<tr>
<td>First Nations SA – disabled component</td>
<td>409.4</td>
<td>427.5</td>
</tr>
<tr>
<td><strong>Sub Total</strong></td>
<td><strong>6,895.4</strong></td>
<td><strong>8,427.5</strong></td>
</tr>
</tbody>
</table>

**Third Sector**

<table>
<thead>
<tr>
<th>2005-06 ($M)</th>
<th>2009-10 ($M)</th>
<th>% change since 05-06</th>
</tr>
</thead>
<tbody>
<tr>
<td>Worker’s Compensation – p/t</td>
<td>4,729.1</td>
<td>5,281.7</td>
</tr>
<tr>
<td>- federal</td>
<td>107.7</td>
<td>188.5</td>
</tr>
<tr>
<td><strong>Sub Total</strong></td>
<td><strong>4,836.8</strong></td>
<td><strong>5,460.2</strong></td>
</tr>
</tbody>
</table>

**Private Disability Insurance**

<table>
<thead>
<tr>
<th>2005-06 ($M)</th>
<th>2009-10 ($M)</th>
<th>% change since 05-06</th>
</tr>
</thead>
<tbody>
<tr>
<td>Short term</td>
<td>1,099.0</td>
<td>1,228.0</td>
</tr>
<tr>
<td>Long term</td>
<td>416.0</td>
<td>485.0</td>
</tr>
<tr>
<td><strong>Sub Total</strong></td>
<td><strong>5,172.0</strong></td>
<td><strong>5,983.0</strong></td>
</tr>
</tbody>
</table>

**Total income support for the disabled**

<table>
<thead>
<tr>
<th>2005-06 ($M)</th>
<th>2009-10 ($M)</th>
<th>% change since 05-06</th>
</tr>
</thead>
<tbody>
<tr>
<td>24,600.6</td>
<td>29,975.5</td>
<td>22.8%</td>
</tr>
</tbody>
</table>

**Total income support for the disabled excluding SA**

<table>
<thead>
<tr>
<th>2005-06 ($M)</th>
<th>2009-10 ($M)</th>
<th>% change since 05-06</th>
</tr>
</thead>
<tbody>
<tr>
<td>17,772.6</td>
<td>20,547.7</td>
<td>15.6%</td>
</tr>
</tbody>
</table>

*excludes $300 million under Veterans Disability Awards

### Background


### References

## Comparison of Provincial and Territorial Income Support Programs for the Disabled

### Newfoundland and Labrador

<table>
<thead>
<tr>
<th>INCOME SUPPORT PROGRAM</th>
<th>Family and Individual Benefit (to assist with expenses such as food, clothing, personal care, household maintenance and utilities)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Administering department</strong></td>
<td>Department of Advance Education and Skills</td>
</tr>
<tr>
<td><strong>Type of program</strong></td>
<td>Needs tested</td>
</tr>
<tr>
<td><strong>Eligibility criteria</strong></td>
<td>General provisions apply.</td>
</tr>
<tr>
<td><strong>Definition of “disabled”</strong></td>
<td>“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.”</td>
</tr>
<tr>
<td><strong>Is HIV/AIDS or other episodic disorders included in definition?</strong></td>
<td>Not specified in legislation or regulations</td>
</tr>
<tr>
<td><strong>Are benefits available to people living with episodic disorders under another designation?</strong></td>
<td>Not specified in legislation or regulations</td>
</tr>
<tr>
<td><strong>Income provisions (not exhaustive)</strong></td>
<td>Earnings exemptions for a person requiring supportive services are:</td>
</tr>
<tr>
<td></td>
<td>• 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; and</td>
</tr>
<tr>
<td></td>
<td>• Expenses such as transportation and child care.</td>
</tr>
<tr>
<td><strong>Allowable assets</strong></td>
<td>For a person requiring supportive services $3,000</td>
</tr>
<tr>
<td></td>
<td>For a person requiring supportive services with one or more dependants, including that person’s spouse or cohabiting partner, $5,500</td>
</tr>
<tr>
<td><strong>Health benefits available</strong></td>
<td>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.</td>
</tr>
<tr>
<td><strong>Employment services available to income support clients</strong></td>
<td>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.</td>
</tr>
<tr>
<td><strong>Reinstatement provisions</strong></td>
<td>No references found in legislation or regulations</td>
</tr>
</tbody>
</table>

### INCOME SUPPORT PROGRAM

#### Family and Individual Benefit (to assist with expenses such as food, clothing, personal care, household maintenance and utilities)

| Appeal provisions | Internal review - clients may request that Program Supervisor or District Manager review their case |
| Sample maximum monthly rate for a single disabled person | $864/month (includes basic needs of $492, shelter allowance of $372). |
| Other provisions | $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. |
| **Other Health Benefits** | 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. |
| **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/lidp/lidp.htm](http://www.health.gov.nl.ca/health/lidp/lidp.htm) |
| **NLPDP - High Cost Drug Program** | The Drug Card 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/hcic注意_residents.pdf](http://www.health.gov.nl.ca/health/nlpdp/hcic注意_residents.pdf) |
| **The Department of Health and Community Services operates the Newfoundland and Labrador Prescription Drug Program, which provides financial assistance for prescription drugs.** |
| **Access Plan** | Gives coverage to low-income families and individuals. The annual net income thresholds for eligibility are: |
| | • $271.01 or less for single individuals; |
| | • $31,009 or less for couples; and |
| | • $42,870 or less for families with children |
| **Assurance Plan** | Assists those with high drug costs. It caps eligible drug costs at 5%, 7.5% or 10% of net family income. |
| | • Income up to $39,999 - 5% |
| | • Income $40,000 to $74,999 - 7.5%; and |
| | • Income _________________ - 10% |
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 special 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 may be 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.

- **Employmet 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 workforce. 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 publicly 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, 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.

Sources:

**APPENDICES - The Aspiring Workforce**

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<table>
<thead>
<tr>
<th>Prince Edward Island</th>
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</thead>
<tbody>
<tr>
<td><strong>SOCIAL ASSISTANCE PROGRAM</strong></td>
</tr>
<tr>
<td>Administering department</td>
</tr>
<tr>
<td>Type of program</td>
</tr>
<tr>
<td><strong>Eligibility criteria</strong></td>
</tr>
<tr>
<td><strong>Definition of “disabled”</strong></td>
</tr>
<tr>
<td><strong>Is HIV/AIDS or other episodic disorders included in definition?</strong></td>
</tr>
<tr>
<td><strong>Are benefits available to people living with episodic disorders under another designation?</strong></td>
</tr>
<tr>
<td><strong>Income provisions (not exhaustive)</strong></td>
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<td></td>
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<td></td>
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<tr>
<td><strong>Allowable assets</strong></td>
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<tr>
<td><strong>Health benefits available</strong></td>
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<tr>
<td><strong>Employment services available</strong></td>
</tr>
<tr>
<td><strong>Reinstatement provisions</strong></td>
</tr>
<tr>
<td><strong>Appeal provisions</strong></td>
</tr>
<tr>
<td><strong>Sample maximum monthly rate for a single disabled person</strong></td>
</tr>
<tr>
<td><strong>This rate assumes that the individual has no earnings and is receiving maximum social assistance benefits.</strong></td>
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<tr>
<td></td>
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</tr>
</tbody>
</table>
The following special needs items may only be paid to clients who are ineligible for benefits under the
Decisions may be appealed to the Provincial Review Committee.

Under the Services for Persons with Disabilities glossary, disability is defined as, severe and persistent

• Technical aids and assistive devices

Social Services and Seniors


Employment services available

Are benefits available to people living with episodic disorders under another
definition?

DEFINITION OF “DISABLED”
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.

Is HIV/AIDS or other episodic disorders included in
definition?

No references found in legislation, regulations or policy manual


The following special needs items may only be paid to clients who are ineligible for benefits under the
Disability Supports Program (see next section):
• 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 $33/month
• Clients may only receive assistance for a maximum of 12 months, at which time their situation is
reassessed.

Is HIV/AIDS or other episodic disorders included in
definition?


Department of Community Services

Type of program

Income tested

Eligibility criteria

• Must be under 64 upon application and a resident of P.E.I.
• 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.

Eligibility criteria


Are benefits available to people living with episodic disorders under another
definition?

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.


Enrolment

No

Married disabled - $5,500

Single person disabled - $3,000

Health benefits available

Pharmaceutical 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

Appel provisions

First level of appeal is through an Administrarive Review. Second level of appeal is through the Appeal
Board. The third level of appeal is through the Supreme Court of Nova Scotia.

Reinstatement provisions

No references found in legislation, regulations or policy manual

Sample maximum monthly
rate for a single disabled
person

$764/month (includes $229 personal allowance – increased October 2007 - plus $335 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 ambulence may be provided as items of special
need

This rate assumes that the individual has no earnings and is receiving maximum social assistance benefits.
New Brunswick

SOCIAL ASSISTANCE

This program consists of two sub-programs:
• 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 Extended Benefits Program is for those designated as permanently disabled.

Income provisions (not exhaustive)
- Wage exemptions:
  • 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
  • Second 6 months 25% of net income
  • With dependent: First 6 months 35% of net income
  • Second 6 months 30% of net income.

Transitional Assistance Program:
- Single person - $150
- 2 or more persons - $200

Health benefits available
- 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 $43/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.

Employment services available
- 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.

Reinstatement provisions
- 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 obtaining employment.

Wage exemptions:
- 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
- Second 6 months 25% of net income
- With dependent: First 6 months 35% of net income
- Second 6 months 30% of net income.

Transitional Assistance Program:
- Single person - $150
- 2 or more persons - $200

<table>
<thead>
<tr>
<th>Social Development</th>
<th>Needs tested</th>
</tr>
</thead>
</table>
| Eligibility criteria | • 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”
- 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.

- 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.

- ‘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 or she is on assistance. The Medical Advisory Board’s decision.

- 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.

Sources:
LAST RESORT FINANCIAL ASSISTANCE (FINANCIÈRE DE DERNIER RECOURS)

<table>
<thead>
<tr>
<th>Quebec</th>
<th>Ontario</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Introducing 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.</strong></td>
<td><strong>The social assistance benefits.</strong></td>
</tr>
<tr>
<td><strong>Administering department</strong></td>
<td><strong>Type of program</strong></td>
</tr>
<tr>
<td>Ministère de l'Emploi et de la Solidarité sociale</td>
<td>Ministry of Community and Social Services</td>
</tr>
<tr>
<td><strong>Eligibility criteria</strong></td>
<td><strong>Type of program</strong></td>
</tr>
<tr>
<td>Needs tested</td>
<td>Needs tested</td>
</tr>
<tr>
<td><strong>Definition of “disabled”</strong></td>
<td><strong>Eligibility criteria</strong></td>
</tr>
<tr>
<td>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.</td>
<td>General provisions apply.</td>
</tr>
<tr>
<td><strong>Is HIV/AIDS or other episodic disorders included in definition?</strong></td>
<td><strong>Is HIV/AIDS or other episodic disorders included in definition?</strong></td>
</tr>
<tr>
<td>No specific reference found in legislation or regulations</td>
<td>No specific reference found in legislation or regulations</td>
</tr>
<tr>
<td><strong>Are benefits available to people living with episodic disorders under another designation?</strong></td>
<td><strong>Are benefits available to people living with episodic disorders under another designation?</strong></td>
</tr>
<tr>
<td>No specific reference found in legislation or regulations</td>
<td>No specific reference found in legislation or regulations</td>
</tr>
<tr>
<td><strong>Income provisions (not exhaustive)</strong></td>
<td><strong>Income provisions (not exhaustive)</strong></td>
</tr>
<tr>
<td>Earnings exemptions</td>
<td>Earnings exemptions</td>
</tr>
<tr>
<td>• $100 for singles and couples (Social Solidarity Program)</td>
<td>• 50% of net employment income</td>
</tr>
<tr>
<td>• $200 for singles and couples (Social Assistance Program)</td>
<td>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.</td>
</tr>
<tr>
<td><strong>Allowable assets</strong></td>
<td><strong>Allowable assets</strong></td>
</tr>
<tr>
<td>For applicants</td>
<td>For applicants</td>
</tr>
<tr>
<td>• Single person $862</td>
<td>• Single person $862</td>
</tr>
<tr>
<td>• Couple: $1,282</td>
<td>• Couple: $1,282</td>
</tr>
<tr>
<td>For recipients</td>
<td>For recipients</td>
</tr>
<tr>
<td>• Single disabled person: $2,500</td>
<td>• Single disabled person: $2,500</td>
</tr>
<tr>
<td>• Family: $5,000</td>
<td>• Family: $5,000</td>
</tr>
<tr>
<td><strong>Health benefits available</strong></td>
<td><strong>Health benefits available</strong></td>
</tr>
<tr>
<td>Drug card (“claim slip”) entitles clients to free prescription drugs.</td>
<td>Drug card (“claim slip”) entitles clients to free prescription drugs.</td>
</tr>
<tr>
<td>Additional Health Benefits are available to cover eye care, dental care, and special transportation. Special health needs may be compensated.</td>
<td>Additional Health Benefits are available to cover eye care, dental care, and special transportation. Special health needs may be compensated.</td>
</tr>
<tr>
<td>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.</td>
<td>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.</td>
</tr>
<tr>
<td><strong>Employment services available</strong></td>
<td><strong>Employment services available</strong></td>
</tr>
<tr>
<td>Emploi Quebec is responsible for employment services.</td>
<td>Emploi Quebec is responsible for employment services.</td>
</tr>
<tr>
<td>Clients participating in employment assistance measure or program receive an additional $330 monthly allowance.</td>
<td>Clients participating in employment assistance measure or program receive an additional $330 monthly allowance.</td>
</tr>
<tr>
<td><strong>Reinstatement provisions</strong></td>
<td><strong>Reinstatement provisions</strong></td>
</tr>
<tr>
<td>No specific reference found in legislation or regulations</td>
<td>No specific reference found in legislation or regulations</td>
</tr>
<tr>
<td><strong>Appeal provisions</strong></td>
<td><strong>Sample maximum monthly rate for a single disabled person</strong></td>
</tr>
<tr>
<td>Internal review</td>
<td>$896.00</td>
</tr>
<tr>
<td>Review office Tribunal administratif du Québec - decisions are final.</td>
<td>Clients participating in employment assistance measures or programs receive an additional $130 monthly allowance.</td>
</tr>
</tbody>
</table>

Sources:
Ministry of Health and Long-Term Care

Applicants must have a valid Health Card and high prescription drug costs in relation to their net income.

Department of Family Services and Labour

Single disabled person: $4,000

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 or herself and requires to be cared for by another person or in an institution or home for the aged or the infirm.

ONTARIO DISABILITY SUPPORT PROGRAM (ODSP)

Allowable assets

• 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

Drug benefits (Ontario Drug Benefit Plan, client may be required to pay $2/prescription co-payment fee), vision care, dental care, ambulance coverage.

Extended Health Benefit is available to persons who are ineligible for assistance but who have a budget deficit due to their recurring health costs.

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.

Extended Health Benefits are available for not more than 48 consecutive months provided work income does not exceed $1,500 for three consecutive months.

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).

Employment services available

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 $5,000 need to contribute towards the cost of their supports)

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.

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.

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.

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

- Internal review
- Social Benefits Tribunal
- Superior Court of Justice, Divisional Court

Sample maximum monthly rate for a single disabled person

• $1064/month ($900/month for basic needs and $464/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

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

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.

TRILLIUM DRUG PLAN

Administering Department Ministry of Health and Long-Term Care

Ontario

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 OD8 Formulary/Comparative Drug Index (Parts III and XI) 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:


Health benefits available

Health Services Program provides coverage for prescription drugs. Optical and dental benefits are available after a three-month waiting period.

Health Card Only: For those clients ineligible for basic assistance but whose high health care costs result in a budget deficit.

Extended Health Services: The Employment and Income Assistance Regulation provides for a monthly allowance for Health Services costs, calculated as the greater of:
- $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.

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.

Participants who choose to receive extended assistance will remain enrolled and be subject to the rules and regulations governing the program.

Employment services available

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.

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.

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.

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.

Reinstatement provisions

No references found in legislation, regulations or policy manual.

Appeal provisions

Applicants or recipients may appeal decisions to the Social Assistance Appeal Board.

Sample maximum monthly rate for a single disabled person

$793 ($717 through provincial funding and $22 through federal funding)

This rate assumes that the individual has no earnings and is receiving maximum social assistance benefits

An Automatic Allowance of $105/month for recipients who reside in the community.

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.

An additional $13.30 may be received if no assistance is provided for shelter and an additional $38.80 is given for those residing in a board and room.

MANITOBA SHELTER BENEFIT FOR PERSONS WITH A DISABILITY (EFFECTIVE JULY, 2006)

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 $21,368 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.

MANITOBA SHELTER BENEFIT FOR PERSONS WITH A DISABILITY (EFFECTIVE JULY, 2006)

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 $21,368 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.

SASKATCHEWAN ASSISTANCE PLAN

Applying Manitoba

Type of program

Needs tested

Eligibility criteria

• See general information
• Financial need is determined by balancing allowable needs against resources
• No medical report is needed by CPPD beneficiaries

Is HI/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
• 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
• Single disabled person: $1,500
• Couple: $2,000 plus an additional $500 per additional family member.

Sources


APPENDICES - The Aspiring Workforce

Page 92
Saskatchewan Assistance Plan

**Health benefits available**
Supplementary Health Services provides dental, optical and prescription drug benefits. Three levels of drug benefits are available:
- Plan 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.
- Special drug plan: for clients with disabilities.
- Dental and optical benefits.

**Dental**

**Optical**

**Prescription drug benefits**

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**
- 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**

- 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 (SAID)**

**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.

**Disability Rental Housing Supplement (SAID)**

**Description**
This program is designed to help people with high drug costs in relation to their income.

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.

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.

**Saskatchewan Assured Income for Disability (SAID)**

**Description**
SAID is a long-term income support program for people with significant and enduring disabilities. It was created in response to 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).

**APPENDICES - The Aspiring Workforce**

Sources:


**APPENDICES - The Aspiring Workforce**

Alberta

**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.

**Income provisions (not exhaustive)**

- No specific reference found in legislation, regulations or policy

**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.
- Single person (BFE) - $1,354

**Health benefits available**
Premium free Alberta Health Plan Insurance, plus prescription drugs, dental, optical, emergency and ambulance services.
### ALBERTA WORKS - INCOME SUPPORT PROGRAM

**Eligibility criteria**
- 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.

**ASSURED INCOME FOR THE SEVERELY HANDICAPPED (AISH)**

**Assured Income for the Severely Handicapped (AISH)**
- 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.
- The maximum qualifying income is $15,545 for a single person and $21,763 for a couple.
- 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.

**ALBERTA ADULT HEALTH BENEFIT PLAN**

<table>
<thead>
<tr>
<th>Application Department</th>
<th>Alberta Employment, Immigration and Industry</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Applicant's pension income</strong></td>
<td>(e.g., EI, CPP, Workers' Compensation) is not exempt. A partial exemption of pension income is permitted for a co-holding partner.</td>
</tr>
<tr>
<td><strong>Allowable assets</strong></td>
<td>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.</td>
</tr>
<tr>
<td><strong>Income provisions</strong></td>
<td><strong>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.</strong></td>
</tr>
<tr>
<td><strong>A severe handicap is an impairment of mental or physical functioning, or both.</strong></td>
<td>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.</td>
</tr>
<tr>
<td><strong>Reinstatement provisions</strong></td>
<td>Yes, clients may be reinstated within two years of leaving AISH due to excess employment income.</td>
</tr>
<tr>
<td><strong>Appeal provisions</strong></td>
<td>Alberta Employment, Immigration and Industry and community-based resources provide employment services.</td>
</tr>
</tbody>
</table>

**Employment services available**
- The department provides employment supports. Additional financial assistance is available under Personal Benefits (see below).
- Alberta Employment, Immigration and Industry and community-based resources provide employment services.

**Sample maximum monthly rate for a single disabled person**
- $1388 (effective May 2007)
  - 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.

**Eligibility for Personal Benefits**
- 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.

**Sources:**
Government of Alberta. Seniors and Community Supports: Assured Income for the Severely

**APPENDICES - The Aspiring Workforce**

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**APPENDICES - The Aspiring Workforce**
Needs tested

General provisions apply

Persons with Persistent Multiple Barriers (PPMB) are those individuals who have received assistance for

The person has a severe mental or physical impairment that, in the opinion of a medical practitioner, is

Medical Services Plan, no deductible Pharmacare, dental, optical, general health supplements.

Yes, applicants retain their disability designation. However, they have to undergo the three-week wait

Earnings exemptions:

• Single person: $500
• Couple, one disabled: $500
• Couple (both disabled): $750

Are benefits available for people living with episodic disorders under another designation?

Income provisions (not exhaustive)

Are benefits available to people living with episodic disorders under another designation?

British Columbia

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:
• 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 disorders by acknowledging that restrictions to daily living activities can be continuous or periodic for extended periods.

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 disorders 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?

Income provisions (not exhaustive)

Earnings exemptions:

• Single person: $500
• Family: $500

Are benefits available to people living with episodic disorders under another designation?

No references found in legislation, regulations, or policy.

Allowable assets

• 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

• Internal review
• Employment and Income Assistance Appeal Tribunal

British Columbia

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:
• 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:

• 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?

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:

• Single person: $300/month
• Family: $500/month

Allowable assets

• Single person: $1,000
• Family: $2,000

Health benefits available Medical Services Plan, no deductible Pharmacare, dental, optical, general health supplements.
British Columbia

EMPLOYMENT AND ASSISTANCE FOR PERSONS WITH DISABILITIES

Employment services available
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.

Clients who are exempt from employment-related obligations may participate in a Voluntary Participation Plan.

The B.C. Employment Program assists ministry clients in communities throughout B.C. to find and keep jobs through individualized employment services and supports.

Three prime contractors manage employment services for the BC Employment Program working with more than 80 community-based service providers.

Persons with persistent and multiple barriers to employment may be excluded from the Employment Plan.

Reinstatement provisions
No specific reference found in legislation or regulations

Appeal provisions
Clients are encouraged to first discuss the issue with their Employment and Assistance Worker (EAW). If there is still disagreement, the 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 Pharmacist 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). Pharmacist covers 75% 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.

Sources:


Yukon

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 difficul-
ties), or a health problem that restricts the performance of a person's significant life activities (e.g. pursu-
ing 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)

Earnings exemptions:

- Single person: $100
- Family: $150

First 3 years

- Single person: 50% of earnings
- Family: 50% of earnings

After 3 years

- Single person: 25% of earnings
- Family: 25% of earnings
**Yukon**

**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**  
$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:
- Transportation allowance of up to the cost of a monthly bus pass
- Telephone allowance
- Rehabilitation allowance
- Health care needs - e.g., dental, optical.

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**Northwest Territories**

**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:
  - Single person: $200 plus 15% of excess
  - Family: $400 plus 15% of excess

**Allowable assets**

- Single person: $300
- Couple: $400

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.

**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 (66 plus).

**Reinstatement provisions**  
Not specified in legislation, regulations, or policy.

**Appeal provisions**

- Appeal Committee or administrative review group (depending on location)  
- Appeal Board

**Sample maximum monthly rate for a single disabled person**

- 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**

- $25/month for clothing  
- One month’s Food Allowance for Furnishings  
- Up to $250/year for seasonal clothing  
- Up to $300 for disabilities allowance

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Sources:

<table>
<thead>
<tr>
<th>Nunavut</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INCOME SUPPORT</strong></td>
<td></td>
</tr>
<tr>
<td>Are benefits available to people living with episodic disorders under another designation?</td>
<td>Not specified in legislation, regulations, or policy.</td>
</tr>
<tr>
<td><strong>Income provisions (not exhaustive)</strong></td>
<td></td>
</tr>
<tr>
<td>Earnings exemptions:</td>
<td></td>
</tr>
<tr>
<td>• Single person: $200</td>
<td></td>
</tr>
<tr>
<td>• Family: $400</td>
<td></td>
</tr>
<tr>
<td>Allowable assets</td>
<td>Single person: $5,000</td>
</tr>
<tr>
<td>Health benefits available</td>
<td>No references found</td>
</tr>
<tr>
<td>Employment services available</td>
<td>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).</td>
</tr>
<tr>
<td>Reinstatement provisions</td>
<td>Not specified in legislation, regulations or policy.</td>
</tr>
<tr>
<td>Appeal provisions</td>
<td></td>
</tr>
<tr>
<td>• Social Assistance Appeal Committee or administrative review board, depending on area</td>
<td></td>
</tr>
<tr>
<td>• Social Assistance Appeal Board</td>
<td></td>
</tr>
<tr>
<td>Sample maximum monthly rate for a single disabled person</td>
<td>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).</td>
</tr>
<tr>
<td>This rate assumes that the individual has no earnings and is receiving maximum social assistance benefits.</td>
<td>Disabled Allowance: $175/month Most SA clients live in public housing.</td>
</tr>
</tbody>
</table>

Sources:


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

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)

<table>
<thead>
<tr>
<th>Geographic Name</th>
<th>Total Population</th>
<th>Persons with Disabilities</th>
<th>Persons without Disabilities</th>
<th>Disability Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Canada (excluding territories)</td>
<td>30,793,810</td>
<td>4,408,470</td>
<td>26,385,340</td>
<td>14.3</td>
</tr>
<tr>
<td>Canada (including territories)</td>
<td>30,893,640</td>
<td>4,417,870</td>
<td>26,475,770</td>
<td>14.3</td>
</tr>
<tr>
<td>Newfoundland and Labrador</td>
<td>498,920</td>
<td>74,510</td>
<td>424,410</td>
<td>15.0</td>
</tr>
<tr>
<td>Prince Edward island</td>
<td>133,750</td>
<td>21,750</td>
<td>112,000</td>
<td>16.3</td>
</tr>
<tr>
<td>Nova Scotia</td>
<td>893,790</td>
<td>179,100</td>
<td>714,690</td>
<td>20.0</td>
</tr>
<tr>
<td>New Brunswick</td>
<td>711,440</td>
<td>122,540</td>
<td>588,900</td>
<td>17.2</td>
</tr>
<tr>
<td>Ontario</td>
<td>11,970,000</td>
<td>1,853,470</td>
<td>10,116,530</td>
<td>15.5</td>
</tr>
<tr>
<td>Manitoba</td>
<td>1,075,490</td>
<td>169,970</td>
<td>905,520</td>
<td>15.7</td>
</tr>
<tr>
<td>Saskatchewan</td>
<td>905,310</td>
<td>146,230</td>
<td>759,080</td>
<td>16.0</td>
</tr>
<tr>
<td>Alberta</td>
<td>2,322,360</td>
<td>435,920</td>
<td>1,886,440</td>
<td>16.3</td>
</tr>
<tr>
<td>British Columbia</td>
<td>3,995,600</td>
<td>628,640</td>
<td>3,366,960</td>
<td>16.0</td>
</tr>
<tr>
<td>Yukon</td>
<td>29,170</td>
<td>4,020</td>
<td>25,150</td>
<td>13.5</td>
</tr>
<tr>
<td>Northwest Territories</td>
<td>40,730</td>
<td>3,500</td>
<td>37,230</td>
<td>8.6</td>
</tr>
<tr>
<td>Nunavut</td>
<td>29,320</td>
<td>1,890</td>
<td>27,430</td>
<td>6.4</td>
</tr>
</tbody>
</table>

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


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


### 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

<table>
<thead>
<tr>
<th>Country</th>
<th>Proportion of vocational rehabilitation and employment-related public spending in total incapacity-related spending, selected OECD countries, 2000-2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>Australia</td>
<td>16</td>
</tr>
<tr>
<td>Canada</td>
<td>14</td>
</tr>
<tr>
<td>Japan</td>
<td>12</td>
</tr>
<tr>
<td>Korea</td>
<td>10</td>
</tr>
<tr>
<td>Mexico</td>
<td>8</td>
</tr>
<tr>
<td>New Zealand</td>
<td>6</td>
</tr>
<tr>
<td>Norway</td>
<td>4</td>
</tr>
<tr>
<td>Switzerland</td>
<td>2</td>
</tr>
</tbody>
</table>

Source: OECD (Disability, Disability and Work report)

### 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 (i.e., 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 wages 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
  - Undertake mandatory work-focused interviews with caseworkers to increase 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 representation 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
- 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 underreporting 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

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

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

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

THANK YOU
For further details and OECD publications:
www.oecd.org/els/disability
APPENDICES - The Aspiring Workforce


Momentum (n.d.). Money matters: Knowledge and skills for government benefits. Toronto, Ontario, Canada: Trisat Resources.


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

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

*Composite 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.

*Percentage 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.

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