

# A Benefit without Barriers:

## Co-Creating Principles and Recommendations for Canada Disability Benefit Administration



**Report Summary – May 2023**



**MARCH  
OF DIMES  
CANADA**

**LA MARCHÉ  
DES DIX SOUS  
DU CANADA**



**Prosper Canada**



# Background

**The new Canada Disability Benefit (CDB) has the potential to transform the lives of millions of people with disabilities in Canada.** Not only can it lift people with disabilities out of poverty, but it can offer a benefit experience that is humane, empathetic, supportive, fully accessible, and that leaves nobody behind.

As the policy and regulations that will shape the CDB are being developed, the federal government has an opportunity to make the CDB a model benefit, with world-class accessibility standards.

March of Dimes Canada and Prosper Canada partnered to explore the question of how people with disabilities will access the CDB, with the goal of dismantling barriers to ensure *all* eligible individuals receive it. Our report outlines principles and recommendations we encourage the federal government adopt in the design of the CDB.

**Full report:** A Benefit without Barriers: Co-Creating Principles and Recommendations for Canada Disability Benefit Administration



## Who we spoke to:

- Together, we hosted a co-creation workshop in October 2022 with 33 representatives from disability and financial empowerment organizations, disability advocates, and people with lived experience of disability.
- In February and March 2023, March of Dimes Canada hosted eight focus groups with 70 participants, including people with disabilities, family members and caregivers, and frontline staff.





# Feedback Themes

Participants highlighted many of the current challenges for people with disabilities in accessing government programs, benefits and services.

- **Government gatekeepers:** Benefit applicants are often treated as ineligible until they can prove eligibility. They feel challenged, blocked, and mistrusted by government.
- **Lack of respect and dignity:** People with disabilities feel as though they are made to “beg for dollars” rather than being seen as entitled to benefits. Proving one’s disability is fraught and can be a traumatizing experience that applicants are required to relive again and again.
- **Onerous and redundant processes:** Disability benefit application and administration processes are complicated, time-consuming and burdensome to navigate.
- **Lack of application support:** Many people with disabilities may not have access to the one-on-one support needed to successfully complete a benefit application.
- **Financial barriers:** There are financial barriers to accessing benefits, due to the fees charged for form-filling and assessments by healthcare practitioners.
- **Technological barriers:** Many people with disabilities face barriers to completing digital application processes due to lack of internet access, devices or computer skills.
- **Intersecting barriers:** Vulnerable populations living at the intersections of multiple barriers feel these barriers most acutely. Individuals who do not file taxes or who do not have government-issued ID will also experience unique barriers.
- **Lack of awareness:** Awareness of the available government benefits is very low, particularly among marginalized groups.

“*[There is] stress when they had to apply again, stress when it might be taken away, and shame of needing help.*”

– Family member





# Principles and Recommendations

Based on the feedback we received, we developed principles and recommendations for the administration of the Canada Disability Benefit.

1

## Nothing About Us Without Us

There is no substitute for people with disabilities themselves when it comes to fully understanding the implications of benefit design and administrative choices for people with disabilities. People with disabilities should be involved in all stages of CDB development. Effective user experience and service design methods should be used to centre lived expertise.

*“ We are the experts.... We need to be at the table when [these applications] are being designed, to tell where the issues are. We should not be afterthoughts.*

– Person with disabilities

2

## Do No Harm

A crucial principle governing the new CDB should be that it do no harm to those it is intended to help. This places responsibility on the government to assess all design and administrative options for potential risks to applicants and beneficiaries.

*“ Clients should not feel like they are doing something wrong by accessing service.*

– Frontline staff person



## 3

## Ensure Equitable Access

The CDB must be designed for those who are hardest to reach. It must offer multiple formats and channels of communication, application, and support for people with diverse disabilities. It is essential that the government work with partners including community organizations and other intermediaries who can provide navigation and support to marginalized people with disabilities. Additional actions are needed to reduce barriers related to identification tax filing, and disability assessments.

*“ [Many people with disabilities] don’t have proper housing or food and can’t even think about applying for government benefits. They don’t have the energy.*

– Advocate for people with disabilities

## 4

## Foster Dignity

There are many ways in which respect and dignity can be integrated into the CDB application process, including using language that frames people with disabilities as equally valued members of society, rather than as dependent consumers of resources. Communication about the CDB should centre the positive contributions people with disabilities can make to society with the right supports in place.

*“ These people who evaluate our applications don’t live like we do.*

– Person with disabilities

## 5

## Minimize Burden

Every added degree of difficulty creates barriers for those the benefit is intended to serve and can discourage or prevent eligible individuals from applying for the benefit altogether. To maximize CDB uptake and retention, the government must simplify processes and ensure support is available to those who need it at each step along the way. Practically, this should mean that a person who qualifies for other disability income support programs is eligible for the CDB, and that their data can be shared across programs.

*“ One thing is awareness, but... just because you find out about it, doesn’t mean you know how to go through the application process.*

– Person with disabilities

## 6

## Foster Trust and Agency

The CDB should be delivered and administered in a way that fosters trust and agency in people with disabilities. This includes ensuring all administrative processes are fully accessible and that all program personnel are trained to meet the highest standard for accessibility in how they communicate, interact with, and support program applicants and recipients.

*“For the Disability Tax Credit, they ask very personal questions... And it’s so impersonal when the government worker gets this, it’s just a number on a page to them. They’re making a decision with no human connectedness behind it. And I think that’s a real big barrier.”*

– Person with disabilities

## 7

## Be Timely and Responsive

With so many people with disabilities living below the poverty line, the additional income provided by the CDB is not just a boost, but an urgently needed lifeline. This means the CDB must be launched as soon as possible and that the government must build in responsiveness for recipients’ changing circumstances.

*“It’s very difficult when you’ve got this [repayment] over your head. Day after day. And you’re struggling to survive and it’s not getting any better.”*

– Person with disabilities





## Next Steps

**To build a fully accessible Canada Disability Benefit, the federal government must consider people with disabilities' needs across the full benefit journey –** from learning about the benefit, to applying for it, receiving it, and keeping it over time. There are many choices the federal government can make while the benefit is being designed to reduce barriers and ensure it has the intended impact.

The federal government cannot achieve this on its own. There are many willing partners that are deeply invested in the success of the CDB. They can help the government make the CDB a model benefit, and also identify and support people with disabilities to successfully access the new benefit.

Both Prosper Canada and March of Dimes Canada hope to continue an open and collaborative dialogue with the federal government as the regulations and policy for the CDB are developed and implemented. Building on these findings, we aim to ensure the CDB meets the goal of ending disability poverty in Canada.



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## *Plain Language Summary*

May 2023

# **A Benefit without Barriers**

## Principles and Recommendations for Canada Disability Benefit Administration

### **Background**

- The Canada Disability Benefit's goal is to improve the lives of people with disabilities living in poverty.
- The law and rules that will shape the Canada Disability Benefit are being created right now.
- March of Dimes Canada and Prosper Canada worked together to explore how people with disabilities will access this benefit.
- We are advocating for the Canada Disability Benefit to be fully accessible. We want to make sure that there are no barriers to accessing this new benefit.
- Our report gives our advice to the federal government as they design the Canada Disability Benefit.
- The findings in this report include feedback from people with disabilities, family members and caregivers, disability advocates, and frontline staff who collaborate with people with disabilities.

## Feedback Themes

We heard about many challenges people with disabilities face when accessing existing government programs, benefits, and services.

These challenges include:

- People with disabilities feel judged by government staff until they prove they are eligible.
- People with disabilities feel like they need to “beg for dollars” instead of feeling entitled to benefits.
- Application processes are complicated and take a lot of time.
- Many people with disabilities do not have the help they need to complete a benefit application.
- People with disabilities often have to pay healthcare providers to fill out forms to prove their disability.
- Many people with disabilities have a hard time filling out digital application forms because they do not have internet access, computers or mobile devices, or computer skills.
- Some people with disabilities experience added barriers because they live in rural or remote areas, they have unsafe housing or are unhoused, or they do not have identification documents.
- Many people with disabilities are unaware of the government benefits or supports available to them.

## **Principles and Recommendations**

Based on the feedback we received, we created recommendations for the federal government about how people with disabilities should be able to access the Canada Disability Benefit.

We want the government to consider this advice as they design the new benefit.

### **1. “Nothing About Us Without Us”**

- People with disabilities are experts about their own lives and experiences, so they should have a say in decisions that are made about the Canada Disability Benefit.
- People with disabilities should be involved each step of the way as the Canada Disability Benefit is created.

### **2. Do No Harm**

- When people with disabilities apply for the Canada Disability Benefit, they should not experience any harm.

### **3. Offer Equal Access**

- The Canada Disability Benefit must be designed for people who are hard-to-reach.
- There must be multiple ways to apply for the Canada Disability Benefit and to communicate with government staff about the benefit.

### **4. Support Dignity**

- The federal government should show how the Canada Disability Benefit helps people with disabilities contribute to their communities.
- The government should use language that shows that people with disabilities are valuable members of society.

### **5. Reduce Difficulty**

- The process to apply for the Canada Disability Benefit should be as easy as possible. There should be support available to help people apply.
- For example, a person who has qualified for other disability income support programs should be automatically eligible for the Canada Disability Benefit.

## **6. Build Trust and Agency**

- The process to apply for the Canada Disability Benefit should be fully accessible.
- All government staff who help applicants should be trained to offer accessible communication and support.

## **7. Act quickly and Respond to Needs**

- The Canada Disability Benefit is urgently needed and must be launched as soon as possible.
- The Canada Disability Benefit must respond to changes in people with disabilities' lives.



## **Next Steps**

- To build a fully accessible Canada Disability Benefit, the federal government must consider the needs of people with disabilities at each stage – from learning about the benefit, to applying for it, receiving it, and keeping it over time.
- The federal government needs to make many choices about the design of the Canada Disability Benefit.
- There are many community organizations who want to be part of the success of the Canada Disability Benefit.
- Prosper Canada and March of Dimes Canada want to collaborate with the federal government as the Canada Disability Benefit is created and introduced.
- We want to ensure the Canada Disability Benefit meets the goal of ending poverty for people with disabilities in Canada.