

# A Benefit without Barriers:

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



MARCH  
OF DIMES  
CANADA

LA MARCHE  
DES DIX SOUS  
DU CANADA



Prosper Canada

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# Introduction

## Background

Founded in 1951, March of Dimes Canada is a national charity committed to championing equity, empowering ability, and creating real change that will help people living with disabilities across the country unlock the richness of their lives. As a leading service provider, resource, and advocate, March of Dimes Canada is paving the way for people living with disabilities to experience full and meaningful lives in an inclusive world.

Founded in 1986, Prosper Canada is a national charity dedicated to expanding economic opportunity for Canadians living in poverty through program and policy innovation. As Canada's leading national champion of financial empowerment, Prosper Canada works with government, business, and community partners to develop and promote financial policies, programs and resources that transform lives and foster the prosperity of all Canadians.

March of Dimes Canada and Prosper Canada have partnered on this initiative because of several shared priorities:

- Building the financial empowerment and security of low-income people with disabilities,
- Increasing the uptake of government financial benefits among low-income people with disabilities, and
- Ensuring the accessibility of government benefits by applying user-centred design to place people with disabilities at the centre of program and service design processes.

The organizations' distinctive but complementary experience culminated in this report. March of Dimes Canada's strength is its deep expertise serving people with disabilities, and its reach to thousands of community members impacted by disability. Prosper Canada is a leader in employing user-centred insights to drive policy and program innovations that build economic opportunity for people living in poverty.





# Methodology



## The Co-Creation Workshop

March of Dimes Canada and Prosper Canada partnered to host a co-creation workshop on October 25, 2022. This collaborative discussion focused on developing principles to guide the administration of the Canada Disability Benefit (CDB), with the goal of ensuring all eligible recipients are able to access this important new federal income benefit.

Participants included representatives from disability and financial empowerment organizations, advocates, and people with lived experience of disability. In total, 33 participants attended. Fourteen federal government representatives also attended as session observers. (See Appendix III for a full list of participating organizations.)

In the 2.5-hour virtual session, participants shared insights and co-developed principles and recommendations to help guide the federal government's administration of the CDB. (See Appendix II for discussion questions.) The workshop was divided into three segments:

- **Part 1:** A synthesis of information gathered to date was presented, followed by a facilitated discussion of the draft values and principles to develop a shared understanding.
- **Part 2:** The group was divided into breakout groups to develop actionable recommendations for each principle.
- **Part 3:** The large group reconvened and each breakout group reported back, before a discussion of final takeaways and next steps.

Findings from the workshop were circulated to participants and observers in an interim report in March 2023.

## Focus Groups

Following the co-creation workshop and interim report, March of Dimes Canada created and led a series of focus groups in February and March 2023 to validate and refine the initial findings and recommendations. The voices of focus group participants are woven throughout this report in the form of quotations.

Eight 90-minute virtual focus groups were conducted with 70 participants. Participants primarily included people with disabilities (approximately 75 per cent of participants), family members and caregivers of people with disabilities (approximately 20 per cent of participants), and a few



advocates and frontline staff with professional experience supporting people with disabilities to access benefits and programs. Participants ranged from young adults to seniors, and joined from seven different provinces and territories, including Alberta, British Columbia, Manitoba, New Brunswick, Northwest Territories, Nova Scotia and Ontario. One key informant interview was also conducted with a participant who expressed discomfort with a group setting.

Participants in six focus groups were recruited from March of Dimes Canada's client base and employees, together with clients, staff and community members from organizations that participated in the co-creation workshop. One focus group was hosted in partnership with L'Arche Canada, specifically for people with intellectual disabilities. The final group consisted of members of March of Dimes Canada's Advocacy Advisory Panel, a group with lived experience of disability who provide input and guidance into the organization's advocacy priorities.

The focus group facilitator asked questions focused on three key themes:

1. Current barriers or challenges participants face in accessing government benefits.
2. What has worked well for participants when accessing government benefits.
3. What an ideal process for accessing the new Canada Disability Benefit would look like.

Participants were also asked to react to the findings from the interim report. (See Appendix IV for focus group discussion questions.)

Client and caregiver participants received a \$50 gift card in recognition of their time and expertise.

## Scope of the Report

In 2022, the government-funded Disability Inclusion Action Plan consultations focused on the crucial questions of the CDB's purpose and who should be eligible. In this report, March of Dimes Canada and Prosper Canada have focused on the question of how eligible people will access the CDB, with the goal of removing barriers from the outset to maximize benefit uptake. Both organizations felt this question was an important but under-explored topic where valuable contributions could be made.

As a result, this report focuses specifically on how users will access the CDB and how it will be administered, rather than questions of benefit design, such as amount, eligibility, etc.

### **A Note Regarding the Accessible Canada Act (ACA)**

The principles in this report are intended to complement, not supersede, the ACA principles. Participants agreed that all new programs for people with disabilities must be rooted in the ACA principles. In the absence of an accessible Customer Service Standard for federal programs and services that might guide CDB administration, the principles outlined here are meant to be a natural extension of the ACA principles in the context of this new benefit.



# Feedback Themes

paperwork awareness  
challenge *traumatizing* doctor  
**forms** fear  
application process *barriers*

Several key themes emerged in our engagements, highlighting many of the current challenges that people with disabilities experience when attempting to access government programs, benefits and services:

“*Sometimes, after being turned down once, the person stops applying.*”

– Person with disabilities and caregiver

**Government gatekeepers:** Participants reported often being treated as ineligible until they could *prove* eligibility. They felt challenged, blocked, and mistrusted by government, and saw government staff as being there to scrutinize rather than help, with a default setting of “no.” They noted that in many instances, applicants are initially denied and then approved upon appeal, with legal clinics and community organizations helping individuals to ultimately access the benefits they were eligible for all along.

“*People feel that dealing with government offices... that their dignity is being brought into question because a lot of people have experienced so much disappointment and frustration... Fear of applying in the first place causes a lot of anxiety.*”

– Family member and advocate for people with disabilities

**Lack of respect and dignity:** Participants described feeling as though they are made to “beg for dollars” rather than benefits being seen as the statutory entitlements they actually are. They noted that proving one’s disability is fraught and can be a traumatizing experience that applicants are required to re-live many times. For many others, attempting to fit into a ‘one-size-fits-all’ program or conveying their nuanced experience of disability in the confines of a paper form was too demoralizing. For this reason, many participants expressed a deep distrust of government and that application processes can be anxiety-inducing, noting that “people with disabilities have to survive systems.”

**Onerous and redundant processes:** Participants expressed frustration with benefit application and administrative processes that were complicated, time-consuming, and burdensome to navigate. They cited being required to provide a large amount of documentation and medical records, instances where information is siloed among government departments (e.g. Employment Insurance (EI) sickness benefits, Canada Pension Plan (CPP) disability benefits, Disability Tax Credit (DTC), provincial and territorial programs, repayment assistance plan for student loans), and having to restart applications if all steps were not completed within a given timeframe. They also underscored the futility of being asked to re-prove lifelong or long-term disabilities such as Down syndrome or cerebral palsy.

**Lack of application support:** Given how challenging application processes can be, many participants noted that having one-on-one support from someone knowledgeable about the process was a make-or-break factor in successfully accessing a benefit. However, many people with disabilities do not have access to this type of support, and community organizations are not always equipped to fill the gaps.

**Financial barriers:** Many participants noted financial barriers to accessing benefits, such as the fees health-care practitioners charge for form-filling and assessments. Combined with the uncertainty of being approved, financial barriers can discourage many people from applying altogether.

*“ People of different disabilities, we struggle with paperwork for various reasons, whether it’s getting help with it, or being able to read it, being able to see it, being able to comprehend the question. Paperwork is a nightmare for most people with disabilities.*

– Person with disabilities

*“ It took so long to do all the paperwork for [CPP-Disability]. It took a year and a half or two years.*

– Person with disabilities

*“ I have been engaged in the application process for a number of years, more so with people with catastrophic brain injuries. They really needed someone to accompany them through the application process. They would not have been able to manage the application process.*

– Person with disabilities

*“ You hear all the horror stories about people that get denied and have to spend money to get approved. I was lucky. I got approved by my first shot, but I’ve heard so many horror stories about CPP-Disability and getting denied.*

– Person with disabilities

“ When you’re talking on the phone and then they say, ‘Well, go to the website and do this or that,’ and you can’t.

– Person with disabilities

“ Among people that are under the poverty line, getting a computer is not something that is super easy for them to do.

– Frontline staff member

“ I know someone who is not connected to an organization, she doesn’t leave the house, she doesn’t know what is available to her, she doesn’t receive support. Not sure how isolated people can be reached.

– Person with disabilities

“ The application office is not even in our town. We have to drive to the next town.

– Frontline staff member with lived experience of disability in a rural area

“ Having talked to so many people for so many years... people don’t realize what they could qualify for if they had the proper doctor to support them [or] if they had the proper advocate to help them in the process.

– Family member and advocate for people with disabilities

**Technological barriers:** While digital applications have enabled access for many people with disabilities, many others face barriers to completing digital application processes, including access to reliable internet, limited funds to pay for computers or mobile devices, and lack of computer literacy and skills.

**Intersecting barriers:** Participants emphasized that the barriers described above were most acutely felt by vulnerable populations living with multiple barriers, including Indigenous peoples, members of racialized communities, people living in rural and remote communities, newcomers and people with precarious status, unhoused people, people in institutional care, and those disconnected from service agencies. Individuals who do not file taxes or who do not have government-issued identification also experience unique barriers to accessing benefits. Specific barriers noted include no digital access, language barriers, lack of one-on-one support from agencies, and limited access to medical professionals required to certify disability.

**Lack of awareness:** Alongside barriers that applicants may experience, participants noted that awareness of the available government benefits is very low, particularly among marginalized groups. They highlighted the need to “bring the benefit to people” rather than assuming knowledge of available benefits. People with disabilities often hear about benefits from others in their lives, such as health professionals, service providers, peers and family members, demonstrating a need to improve awareness at many different touchpoints. Some participants were unaware of benefits available to them for many years, or only learned about benefits by chance.





# Principles and Recommendations for Canada Disability Benefit Administration

checklist information  
 phone in-person digital  
 access simple social worker  
 staff advocate

The following seven principles emerged from our co-creation session and subsequent focus groups with people with disabilities. Each principle is accompanied by actionable recommendations relating to 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. Iterative input and feedback from those who will be most impacted will enable the government to avoid inadvertently impeding access to the CDB. By involving people with disabilities as decision-makers and co-creators, the government can avoid creating benefit experiences that are frustrating, exhausting and dehumanizing, as has so often been the case with other public benefits at all levels of government.

### 1. Involve people with disabilities and disability organizations in all stages of the CDB's development:

The government's process to design the concrete particulars of the CDB, and how it will be delivered and administered, must include "stress testing" its choices with people with lived experience of disability to ensure mistakes associated with previous benefits are not replicated. People with disabilities are best placed to help the government co-develop better approaches to benefit design, eligibility and appeals.

*“ 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. Apply user experience and service design methodologies to ensure the CDB and its administration are truly user-friendly:

There are many established and effective user experience and service design methodologies that can be used to integrate the important expertise of people with lived experience into design and decision-making processes. Using these methodologies can help prevent or mitigate harms associated with government disability benefits, programs and service processes.

## 2

## Do No Harm

The benefit journeys that people with disabilities experience are typically long, arduous, frustrating, and often unsuccessful the first time around, requiring them to then appeal initial decisions. They are also often costly in terms of the time and money applicants must spend to acquire the necessary documentation to demonstrate eligibility. They are also emotionally costly as applicants struggle with red tape, lack of access to qualified assessors, financial stress, and application processes that leave them hanging for months and even years with no information on where their application is in the process and when they can expect an answer. For some applicants, the need to recount traumatic experiences causes them renewed pain and mental anguish each time.

Successful recipients may also be subject to reviews or requalification processes which require them to repeat many of the negative experiences outlined above. Recipients who are legitimately eligible, yet unable to meet onerous documentation requirements in a given time window, may have their benefits terminated and be told they must pay back thousands of dollars, saddling them with debt which could impact other benefits, tax refunds and other income sources.

These harms are all avoidable, and therefore unconscionable. Income benefit programs like the CDB are created, funded, and supported by government and people in Canada to assist and support vulnerable people in Canada – not to harm them and make their lives even more difficult and painful. Yet this is too often the experience of applicants and recipients of current disability benefit programs in this country.

Consequently, a crucial principle governing the CDB should be that it do no harm to those it is intended to help. This principle places a real onus on the government to become far more knowledgeable about the ways in which benefit design and administrative choices impact applicants and recipients; and to aim for, and achieve, a far higher standard than previous disability benefits when it comes to designing for and responding to the needs of CDB users.

*“How many times have I had people that absolutely need to be on ODSP and have been refused, because of a small blunder?”*

– Frontline staff person

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

– Family member

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

– Frontline staff person

### **1. Assess all design and administrative options for potential risk to applicants and recipients:**

In developing the CDB’s design and administration processes, the government should identify different potential risks for applicants and recipients. It should formally analyze all design and administrative options for these risks so that they are properly weighed in design and administrative decisions. People with lived experience of disability should be involved in helping to identify potential risks and validating risk analyses. Risk assessments should be periodically updated based on CDB user feedback and other administrative data.



### 3 Ensure Equitable Access

In addition to disability barriers, applicants may face additional barriers arising from poverty, difficulty with communication in English or French, low literacy, being Indigenous or racialized, living in a rural or remote community, experiencing housing insecurity, and more. These and other barriers can impede access to the CDB for eligible applicants who may require additional hands-on support to navigate and complete the application process successfully.

**1. Design for those who are hardest to reach to improve processes for everyone:** To ensure equitable access to the CDB, it is critical that the federal government design the benefit outreach and application process, and CDB administration processes more generally, to work for those who are hardest to reach and face the most barriers. Doing so will result in processes that are more user-friendly for all applicants and recipients, while ensuring those facing the most barriers to accessing the CDB are fully included. This will require working with disability organizations and stakeholders serving those with the most barriers to define hard-to-reach sub-populations, and identify and design solutions for the obstacles that are likely to prevent them from accessing the CDB.

*“ [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

## 2. Partner with intermediaries best placed to connect with hard-to-reach groups:

Outreach efforts should identify the hardest to reach groups and the intermediaries such as community organizations who have regular contact with these groups. Appropriate intermediaries should be mobilized and supported to deliver information about the CDB and how to access it. (See Principle 3, Recommendation 8 for a list of appropriate intermediaries.)

“ I could have the same disability as [my colleague] and it would impact both of us in vastly different ways because of our lived experiences, our physical differences, [etc.].

– Frontline staff member

“ There are also disabilities that are dynamic... For example, I have fibromyalgia, there are some days when I'm in extreme pain, and can barely get out of bed, and there are other days when I can get up and walk around my house fine now.

– Person with disabilities

## 3. Design for a diversity of disabilities:

The needs of different people with disabilities in accessing the CDB will vary greatly. Modes of access and communication must reflect the wide variety of disabilities, including physical, intellectual, communication, learning, vision, episodic, mental health and other disabilities, and must enable unique supports based on individualized needs.

## 4. Work with intermediaries to leverage diverse outreach channels and tailor content for different groups:

Outreach and information formats need to be tailored for diverse target groups. The federal government will need to work with intermediaries to determine the most effective outreach channels and delivery formats, e.g., in diverse languages and accessible formats like braille, ASL, captioning, other methods, and to ensure resources are available to support this work.

## 5. Use an omni-channel approach to receive applications from and communicate with CDB applicants/recipients:

People with disabilities need to know that they will be able to communicate and apply in their channel of choice and that the system and people they are interacting with are fully equipped to respond in kind.

This means:

- Ensuring that in-person, telephone, TTY, email, video call, virtual chat, live captioned, and physical mail options are actively supported throughout the CDB application process by both frontline government service representatives and management;
- Providing opportunities for applicants to receive one-on-one support if they are struggling to complete any part of the application process; and
- Providing funding support and training for partner intermediaries to close communication gaps where it is not feasible for the government to do so, e.g., in-person support in a remote community.



Participants noted a variety of preferences for application and communication formats. While paper forms and in-person assistance at accessible offices were most helpful for some, others found that digital processes unlocked a new level of accessibility. All formats must be made equally available and actively supported by all CDB program staff.

## **6. Implement identification clinics:**

Some people with disabilities will lack the requisite identification (ID) to apply for the CDB. The government should invest in ID clinics delivered by Service Canada, provincial and territorial partners, and/or relevant intermediary organizations already serving target populations. Clinics should be delivered in areas where people are less likely to have ID, e.g., Indigenous communities, homeless shelters, community food centres, food banks.<sup>1</sup>

## **7. Continue to fund and build on existing free or low-cost tax filing infrastructure and partnerships:**

Tax filing is seen as a low priority for people who receive federal/provincial/territorial income supports, based on the misperception that there are few benefits to doing so. Given the likelihood that tax filing will be a pre-requisite to receive the CDB, equitable access must be provided at every step required to qualify. The Canada Revenue Agency is working to optimize access to tax filing, including a free file-by-phone program and the recently announced development of a pilot program for automatic tax filing. However, more must be done ahead of the implementation of the CDB, including enhancing existing community partnerships and funding new ones to normalize and facilitate tax filing for the target population. These partnerships can communicate the current real financial benefits of tax filing for people who receive federal/provincial/territorial disability income supports and help to increase uptake of benefits such as the Disability Tax Credit (DTC) and the RDSP.

*“When we applied for ODSP, there was no tech solution [so] we had to go in person for an interview. That was very stressful. I think this [digital] format would be preferable. Offering different formats, different types of access, it accommodates people.*

– Family member

*“I’m more tech savvy, but my dad, he wants to learn the process to set up a CRA account [for old age pension]... He doesn’t have a cell phone... to do two-factor authentication and bank accreditation... He felt it needs too many steps, it frustrated him, and so he’s less likely to do it.*

– Person with disabilities

1 Sanders C, Burnett K, Lam S, Hassan M, Skinner K. (2020). “You Need ID to Get ID”: A Scoping Review of Personal Identification as a Barrier to and Facilitator of the Social Determinants of Health in North America. *International Journal of Environmental Research and Public Health*. 17(12):4227. <https://doi.org/10.3390/ijerph17124227>

## 8. Mobilize partners and, where necessary, fund them to provide CDB navigation and support:

Some applicants and recipients will require additional support and assistance to successfully access and retain the CDB. It is essential that the government foster collaboration, coordination and, in some cases, funding for third party intermediary “champion” organizations to provide this additional help into its CDB administration plans and budgets. Key intermediaries may include:

*“ I was in the rehab center, and the social worker helped me fill out the [EI] form. I wouldn't have been able to do it on my own. I had the stroke and wasn't sure how [to fill out the form], because it was all on the computer.*

– Stroke survivor

*“ Having access to a professional really helps... someone who can interpret everything and knows what needs to be done.*

– Person with disabilities

- Disability advocacy organizations;
- Organizations representing Indigenous and racialized communities;
- Organizations offering general community tax filing and benefit support services;
- Other federal and provincial/territorial disability programs; and
- Providers of other large-scale services used by people with disabilities – e.g., service providers, primary health care, municipal public health, community health centres.

As participants noted, one-on-one support at various touchpoints along an individual's journey is often a prerequisite for them to become aware of, apply for, and receive a benefit. Assistance should be available to any applicant who needs it to ensure the CDB will be implemented and accessed equitably.

## 9. Broaden the list of health professionals qualified to assess disability status

**within their scope of practice:** Finding a doctor or other health professional to perform a disability assessment, often in support of an application for the DTC or a disability income support benefit, is a significant challenge for many people with disabilities. To the extent that this step is required for the CDB or any other federal disability program, such as the DTC, that might qualify someone for the CDB, it is critical that the list of designated professionals qualified to assess disability status be expanded to increase capacity and support faster medical form completions. Additional awareness about the qualified health professionals who can complete disability assessments is also needed.

## 10. Reduce the cost of disability assessments:

Many people with disabilities live far below the poverty line and cannot afford costly fees charged for disability status assessments. These costs are an important potential access barrier for those who need the CDB the most. Currently, to qualify for the DTC and federal disability income support, and avoid assessment costs, applicants are turning to private companies that facilitate applications and who charge a substantial fee based on the value of credits received. While the federal government attempted to curb this practice by DTC promoters, the legislation has been challenged on constitutional grounds and it is not clear when there will be a decision by the Supreme Court of Canada.

Ideally, the federal government would work with provincial and territorial health insurance plans to ensure assessment costs by health professionals are fully covered or, where this isn't possible, cover the costs directly itself.

## 11. Work with associations of qualified professionals to provide disability assessment training:

Health professionals are not currently trained to perform disability assessments and are understandably reluctant to do so. They find themselves caught between their obligations to their patients and misperceiving their role as de facto gatekeepers for government benefit programs. In some cases, this results in a refusal to complete assessments, a misapplication of eligibility criteria that limit access to income supports for eligible people with disabilities or implementing an arbitrary quota system each year.

Provision of standardized training for all qualified health professionals on their role in facilitating access to government benefits, how to perform a disability assessment and complete related forms can help to improve the quality of assessments, their availability, and their consistency. Training should ideally be offered through approved disability and professional organizations and qualify participants for professional continuing education credits. This should include context about the disability community, the barriers people with disabilities face, and key impacts of disability assessment and income support benefits.

*“ If government wants all these forms, why are they not paying for them? I've paid out hundreds of dollars for forms that need to be filled out. The government wants this stuff. They should be paying for it. The government should pay the doctor.*

– Person with disabilities

*“ I have had doctors say, 'I'm really not the best person to fill out the form. It should be the occupational therapist,' but... on some forms, it has to be a medical doctor.*

– Frontline staff person

*“ My mom applied for AISH, and her doctor didn't realize she was applying for AISH when he wrote the letter, and so the letter didn't even touch on what the disability benefit needed for her to qualify.*

– Person with disabilities

## **12. Simplify the form-filling to better support professionals who assess disability:**

Current disability assessment forms can be complicated to complete, although we do recognize this is improving. Should the government opt to require a disability assessment to establish eligibility for CDB applicants, it should create and implement a simplified form. It should also consider enhancing processes currently in place for other disability-related benefits by creating an online, accessible navigation tool that provides clear step-by-step guidance on how to complete each section of the form with FAQs (see Principle 5, Recommendation 10 for more on existing tools). Where assessments may require multiple healthcare practitioners to provide information, this guidance should provide clarity about the responsibilities for each party involved.

*“Some people do not even realize that they have a recognizable disability, people with episodic disabilities, diabetes, different types, they may not realize. There’s a feeling that they may not qualify or that they don’t deserve to qualify.”*

– Advocate for people with disabilities

## **13. Build awareness of “disability” definition to encourage more eligible applicants to apply:**

There is a lack of awareness about the specific conditions that may be considered “disability” for the purpose of existing disability benefits. Depending on the eligibility criteria determined for the CDB, this lack of awareness could similarly pose a barrier for eligible CDB applicants. For example, many people experiencing mental health challenges may not identify as having a disability but may meet the eligibility for existing disability benefits. It is important that the definition of disability for the CDB be clearly explained and that this language be embedded in all communications and application forms. Otherwise, eligible recipients may opt out because they do not see themselves as having a “disability.”



## 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, and centres the positive contributions they can make to society with the right supports in place.

**1. Provide awareness and accessibility training for staff serving CDB applicants and recipients:** Canada Disability Benefit staff and other government customer service agents should be trained on the unique, diverse, and positive contributions that people living with disabilities make to Canadian society. Frontline responses and scripts conveyed in training should reflect the social model of disability, centred in positive obligation and focused on providing access and preventing barriers, rather than reinforcing existing societal attitudes about people with disabilities. (See Principle 6, Recommendation 3 for more details on the training needed.)

**2. Show how the CDB enables people with disabilities to contribute to society:** In capturing and reporting on the impact of the CDB, the government should go beyond the numbers alone to assess the qualitative impact of the benefit in recipients' lives. It should tell these stories, giving attention to how the benefit has enabled individuals to participate more fully in and contribute to Canadian life. These positive impacts should be highlighted in public communications describing the benefit, including in online portals and benefits websites (for example, when explaining "What is the CDB"). As a counterexample, the [current 'what is the DTC' page](#) focuses on impairment and costs, not the positive contributions of people living with disabilities.

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

– Person with disabilities



## 5 Minimize Burden

The processes to access disability benefits in Canada are generally long, confusing, frustrating and often discouraging to the point that legitimate applicants give up and miss out on much needed income they are entitled to and should be receiving. In the case of the CDB, anyone wanting to access the CDB must have the knowledge and skills to:

- Know the program exists;
- Be able to quickly identify whether it is relevant to them;
- Understand how the benefit is accessed;
- Learn the eligibility requirements and how they are assessed;
- Learn what documentation is required and gather the necessary documents;
- Successfully complete the requisite application forms and processes; and
- Understand and comply with any associated reporting and monitoring required while receiving the benefit.

Every added degree of difficulty in these steps 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 simultaneously seek to simplify administrative and applications processes and ensure support is available to those who still need help to navigate CDB processes successfully.

*“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

**1. Strive for simplicity in processes to increase applicant/recipient success:** Behavioural science tells us that making processes as simple and easy as possible is the best way to ensure that people complete them successfully. Motivation alone is often insufficient to enable people to overcome practical barriers.<sup>2</sup> Therefore, the federal government should be striving to simplify every step of the application process and related communication as much as possible. This will necessarily involve trade-offs with respect to other administrative considerations. If the choice is between more costs and inconvenience for applicants or more cost and inconvenience for the government, then the choice should fall in favour of reducing costs and inconvenience for applicants.

<sup>2</sup> UN Innovation Network. (2021). United Nations Behavioural Science Report. [https://www.uninnovation.network/assets/BeSci/UN\\_Behavioural\\_Science\\_Report\\_2021.pdf](https://www.uninnovation.network/assets/BeSci/UN_Behavioural_Science_Report_2021.pdf)

**2. Provide step-by-step guidance in multiple formats to accommodate diverse applicants/recipients:** Even simplified, there are likely to be multiple steps to complete an application for the CDB. Participants noted that having a simple checklist or similar tool to guide them through an application process is very helpful in facilitating access, along with a glossary of terms. Guidance on government forms and websites should be provided in plain language, with concise summaries and simple visual cues to highlight important information. Alternate guidance formats such as video and audio guides, webinars, infographics and screenshots should also be available. Importantly, eligibility criteria should be very clear upfront to prevent applicants from spending time and potentially incurring fees to apply for a program they do not qualify for.

*“ I’d like to have it explained clearly to me, so that I would be able to understand it.*

– Person with disabilities

*“ I got a checklist when I came home from a hospital, a binder that was really good, because there’s so much information that we had to process. So, I go through that every so often I check it over, and if there is something that I didn’t do 3 years ago, I get on the phone.*

– Stroke survivor

**3. Provide sufficient timelines to reduce stress:** Gathering the necessary documentation and completing an application may take a significant amount of time for an applicant. The application process should enable applicants to take the time they need, rather than creating unnecessary stress if they must restart the process. One example is to ensure online forms should not time out, and allow an applicant to save their progress and continue later. This will be especially helpful for people experiencing cognitive, communication or dexterity barriers.



**4. Leverage warm connections to reach those at the margins:** People with disabilities, even the hardest to reach, often have established, trusted relationships with local service providers. These relationships can be leveraged for CDB outreach and promotion and to provide support to people who need help to apply for or retain their benefit. The federal government should continue to identify and build partnerships with relevant intermediary organizations to help promote CDB uptake and retention. Examples of partners should include:

- Other federal and provincial/territorial disability programs;
- Service providers;
- Non-profit disability organizations;
- Community financial help providers, e.g., banks, credit unions, financial planners, credit counsellors, tax preparers;
- Secondary schools and post-secondary institutions;
- Food banks and community food centres;
- United Way Centraide Canada’s 211 Community Information service;
- Indigenous organizations;
- Providers of other large-scale services used by people with disabilities, e.g., hospitals and primary health care, occupational therapy, dentistry, physiotherapy.

*“ [The] hospital is where people seek medical attention. It’s an important point of contact to raise awareness of what’s out there.*

– Person with disabilities

*“ Having doctors, social workers, counsellors, schools, agencies like non-profits, anybody who rubs shoulders with people with vulnerabilities, injuries, and disabilities. I think right off the top... [they need to ask] ‘Hey, are you aware of resources?’*

– Person with disabilities

All have a strong interest in seeing people with disabilities access the CDB and can help promote and support uptake. Fundings provisions should be made where needed for this work (e.g., for community non-profits).

**5. Give intermediaries accurate and updated CDB information so they can help applicants:**

To be effective, intermediaries and partner organizations need to be equipped with up-to-date information on the CDB, who is eligible, and how to access it and, ideally, about other federal and provincial/territorial disability benefits. Equipping them with this information can help ensure people with disabilities access reliable information and more people will know to apply and how to apply.



**6. Share information on CDB interactions with other disability benefits to enable potential applicants to make informed choices:**

As receiving new benefits can often result in unexpected claw backs or termination of other benefits, people with disabilities may be reluctant to apply for the CDB. It is critical that intermediaries receive – and the government’s own communications share – information on how the CDB may impact eligibility and/or the amount of other federal disability benefits and, ideally, provincial/territorial disability income support programs. This information must include whether the CDB will be counted as income for the purposes of establishing eligibility and benefit levels for provincial/territorial disability income support, and related claw back exemptions and rates. Notably, it is hoped that the CDB is designed similarly to the Canada Child Benefit, which is not clawed back by any province/territory, by CPP-Disability, or by private disability insurance.

**7. Leverage participation in other disability programs to establish eligibility:**

In determining eligibility, the federal government should ideally leverage selected federal and provincial/territorial disability programs and deem that anyone already receiving support from selected programs be automatically eligible for the CDB, provided they meet any other established eligibility criteria. A good starting point (although not exclusive) could be the eligibility criteria for the federal COVID-19 disability payment, in that anyone who was already receiving the Disability Tax Credit, Canada/Quebec Pension Plan-Disability, and Veterans’ disability benefits automatically received the payment. Ideally, the CDB would be paid automatically to recipients of all federal, provincial and territorial disability income support, with a negotiated data sharing arrangement with those programs (see the following recommendation for more). Note that eligibility should not be *confined* to recipients of selected programs; rather, program participation should enable simplified access.

“ *Creating automaticity [sic] rather than stressing people out unnecessarily. This is disability inclusion at its basic level.* ”

– Person with disabilities



**8. Enable data sharing across programs to eliminate need for applicants to provide information multiple times:** Asking people with disabilities to relay the same information about their disability, income, and health status multiple times to government at any level is traumatizing, exhausting and discourages trust. If the government is unable to use eligibility for other federal and provincial/territorial disability programs as a primary criterion for CDB eligibility, it should establish data-sharing legislated authorities, agreements and processes between programs and governments wherever possible to eliminate the need to collect the same data repeatedly from applicants. When asking applicants to consent to this data sharing, the government should:

“If you have a disability in a province, you have it in the [whole] country.

– Person with disabilities

- Clearly say how their information will be used and who will have access to it, and what the benefit of consent will be;
- Share only data required to ensure as much privacy for applicants as possible;
- Provide for authorized sharing of relevant data with contracted partners to help facilitate access; and
- Be mindful of power dynamics and the sensitivity of disability-related information when asking clients to give up their privacy/information.

**9. Implement Disability Tax Credit changes recommended by the Disability Advisory Committee:** Leveraging participation in other federal and provincial/territorial disability programs to establish eligibility can greatly streamline the CDB application process, but it also risks entrenching the shortcomings of these other benefit programs – in particular, the many well-documented barriers to accessing the DTC. If DTC eligibility is to be used as a qualifying factor for the CDB, then the government should make improvements to the DTC recommended by its Disability Advisory Committee, giving particular attention to:

- Updating and clarifying eligibility criteria;
- Expanding the list of professionals who can assess eligibility for the DTC (including Registered Social Workers for example); and
- Providing navigation supports.

**10. Leverage and support proven benefit navigation and application tools and services:** To bridge gaps in benefit access, many community organizations offer benefit navigation and application supports. Disability Alliance BC’s [DTC Tool](#) generates a form that an applicant can bring to their healthcare practitioner with the specific wording and information required by the CRA. Prosper Canada’s [Benefits Wayfinder](#) provides simplified guidance to identify government benefits that an individual may be eligible for. To ensure CDB accessibility, the federal government should learn from, build on, and fund these types of community solutions that simplify benefit access. (See Appendix V for additional resources.)

**11. Minimize recipient review and requalification processes to the greatest extent possible:** The burden associated with benefits does not end with a successful application. Some disability benefits require people to periodically requalify, even if their disability may be permanent with no possibility of remission or amelioration. Other benefit programs use diverse algorithms to periodically flag recipients for in-depth reviews of their eligibility, requiring significant documentation and third-party assessments or validations. This imposes significant stress and additional time and cost burdens on recipients, many of whom have low incomes and cannot afford the significant unplanned costs involved. As long as a CDB recipient remains eligible for one of the other qualifying disability benefits and meets CDB-specific eligibility criteria, they should not be subjected to any additional CDB review, except in cases where there are strong indications of fraudulent activity.

**12. Provide follow-up information:** When an applicant accesses live support from a government representative, the option should be made available for follow-up steps to be provided in writing, via email, or a format of the applicant's choosing. In cases where CDB applicants are denied, they should be provided with information and links to an established appeals process and other disability benefits they may be eligible for if they are not already receiving these – e.g., provincial/territorial disability support programs.



## 6

## Foster Trust and Agency

Many people with disabilities have had negative experiences with government programs and consequently lack trust in these programs and feel they do not have the power to navigate these systems effectively. The CDB should be delivered and administered in a way that fosters trust and agency in applicants and recipients. 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.

**1. Provide advance communication about the CDB:** The government can begin to establish trust with future recipients now by, in as much as possible at a given time, increasing awareness of the forthcoming benefit, the steps and timeline involved to bring it forward, how they can participate, and when they can expect applications to open for the CDB. As people with disabilities receiving federal, provincial or territorial disability income support are struggling now, clear communication is needed to help the community understand why the benefit development process may take longer than desired. Advance communications about what people can expect once the benefit is rolled out would also enable potential applicants to begin assembling any documentation required.

“One challenge I face accessing my government benefits is talking to my ODSP worker. Nobody is assigned workers anymore. Getting simple questions answered, I’ve had to resort to basically calling my MPP’s office [and asking] if they can pull the strings and get simple answers for what I would think are simple questions.

– Person with disabilities

“One of the benefits of ODSP is that, if I could get the patient in the office and the person could see them and interact, they realize they’re eligible, but with [the] Disability Tax Credit, it doesn’t happen. It’s just these letters going back and forth.

– Frontline staff member

**2. Assign designated caseworkers to create continuity for recipients seeking assistance:**

Having someone knowledgeable about their file that recipients can return to whenever they need assistance can help to build trust in the CDB program over time. Participants noted that being able to have a more personal, live interaction with a government representative, such as meeting in-person or by video, also assisted them in being able to prove their eligibility, because the representative could see and better understand the nature of their disability. This approach is more humanizing, so applicants do not just feel like a number on a page.

If not feasible for the federal government to implement a caseworker model itself, it might consider funding an intermediary organization to provide this service. Scotland offers such a model, where the government funds Disability Information Scotland to provide personalized support and guidance to people with disabilities to access government programs and benefits.



**3. Train CDB frontline staff to serve people with disabilities in an understanding, respectful and accessible way:** Understanding and sensitivity in how the CDB is administered, and how frontline government personnel respond to individual applicants and recipients day-to-day, will ultimately determine whether trust and agency grow over time. Too often, people with disabilities experience administrative processes as “gate keeping” rather than support and assistance, which undermines their trust. This can be turned around by embedding a positive obligation to assist, so government agents start from a place of “How can I help you?” and view benefits as the entitlements that have been legislated to deliver support and which they are tasked with distributing. A sympathetic and understanding approach can greatly reduce the stigma of having to access income benefits and reinforce the dignity of applicants.

To this end, government agents should be properly trained to serve people with disabilities in an understanding, respectful and accessible way. This type of training could be likened to cultural competency training, providing agents with the ability to communicate effectively and from a trauma-informed lens. Agents should be trained to work with an applicant’s support person in a respectful way that does not diminish the involvement of the applicant themselves. They should also be familiar with common forms of assistive technology that applicants may use, and be able to immediately access accommodations, language support or any other applicant needs. This training can be delivered by disability organizations in partnership with the federal government.

*“ 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

**4. Ensure frontline service performance measures align with quality service for people with disabilities:** It is not uncommon for customer service call centres to expect personnel to handle a requisite number of calls per hour to better manage call volume. Pressure or incentives that encourage frontline personnel to complete calls quickly, however, can create negative experiences for people with disabilities who may need more time than the average service user to communicate their needs and to be served appropriately and well. It is critical, therefore, that performance metrics for personnel serving CDB applicants and recipients align with the needs of their customers and prioritize quality experiences over quantity.



**5. Embed intersectional, anti-oppressive and trauma-informed approaches into staff training:** CDB applicants will have a diversity of identities and lived experiences that will inform their level of trust in government. Many Black, Indigenous, and racialized people with disabilities may distrust government based on historical and ongoing institutionalized racism.<sup>3</sup> To build trust with all potential applicants and recipients, an intersectional, anti-oppressive and trauma-informed approach is required. The government should ensure intersectional, anti-oppressive and trauma-informed approaches are embedded into training for frontline personnel supporting CDB applicants and recipients.

*“ [!] talked to doctors, and from [the] health team perspective, after completing forms, they had no doubt the applicant would qualify. Unclear sometimes what specifics they [government] are looking for.*

– Frontline staff member

*“ My doctor applied for the DTC, and we didn't get it. So, I went for years without that. And then I decided, 'Oh, I'll apply again,' and nothing changed in my health. All the information was the same, and I got it. And to me, what does this depend on? The person on the other end interpreting it?*

– Caregiver

*“ What works well within our disability benefit in Alberta is they have a community panel where you can challenge the decision that was made [if] you don't get it. But the challenge is some people are assessing disabilities that they are not qualified to assess.*

– Person with disabilities

## **6. Ensure consistency and transparency in application evaluations:**

Many participants shared stories where disability benefits were denied, despite clear alignment of the application with stated eligibility requirements. Applications for the CDB must be evaluated according to consistent and transparent criteria that are clear and easily understood by all parties.

## **7. Include disability experts in reviewing complaints and appeals:**

Building upon the clear complaints process set out in the Accessible Canada Act, it will be important to establish, through the regulations development process and in regulations management, a transparent, easy-to-navigate appeals process or tribunal with a dispute resolution mechanism. These processes must include appeals panel/tribunal members and staff with demonstrated disability expertise.

<sup>3</sup> Hwang, M. (2017). "Ethnicity and Political Trust in Canada: Is There a Deepening Divide?" *The Canadian Journal of Sociology*, 42(1):23-54. See also: Loppie, S., Reading, C., and de Leeuw, S. (2014). *Indigenous Experiences with Racism and Its Impacts*. National Collaborating Centre for Indigenous Health. Prince George, BC.

**8. Collect, review and apply user feedback:** Continuous feedback systems should be established to enable and encourage all applicants and recipients to communicate what they found positive or helpful and what worked less well for them as CDB applicants/recipients. The government should regularly analyze this feedback and commit to making iterative administrative improvements and timely design changes where needed. Benefit design and administrative improvements should not be consigned to formal review processes that occur every five years.

**9. Maximize transparency in payments for recipients:** After the payment period and amount are outlined in regulation as described in section 11 (1e) of the enabling legislation, CDB recipients should be able to correctly anticipate, with little to no effort on their part, when their benefits are paid, how much they will receive, and how benefits are calculated. This reinforces the principle of financial security as it makes it easier for individuals and households to budget and build the financial reserves that help them escape the cycle of poverty when they receive a predictable benefit amount. The Canada Child Benefit calculator is a helpful tool after which a similar CDB tool could be modeled.

**10. Publish an annual CDB report:** All stakeholders will want to know the extent to which the CDB is reaching eligible recipients, whether it is reaching diverse groups of eligible recipients equally or whether there are disparities in application success rates and uptake rates across these groups (e.g., by region, gender, age, Indigenous or racialized status, urban/rural/remote communities), and how much income is flowing to whom.

It will also be important to report publicly on feedback received from CDB applicants, recipients, and stakeholder organizations with information on how the government is responding to adjustment needs. The federal government must publish an annual public CDB progress report, similar to the [annual statistical report produced by ESDC for the Canada Education Savings Program](#), but with greater attention to disaggregated results by diverse groups of people with disabilities to enable the government and its partners to understand and address disparities in a timely fashion.

## 7

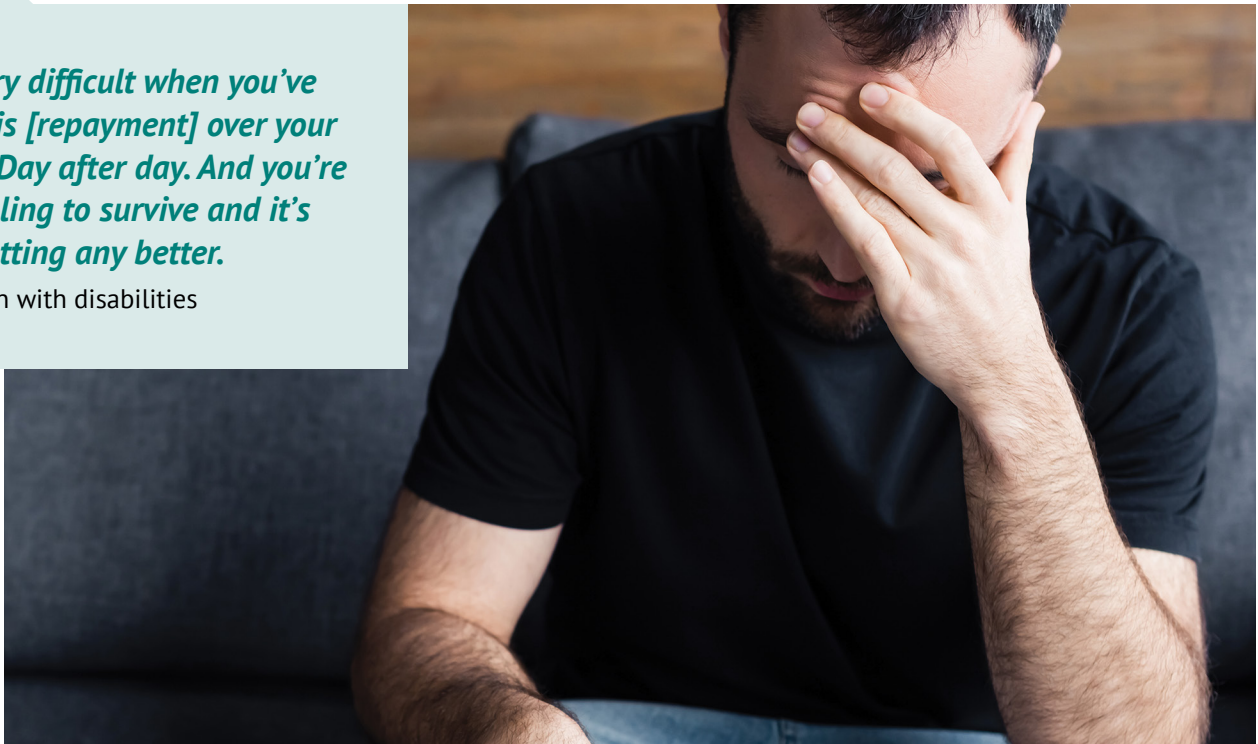
## Be Timely and Responsive

The CDB is intended to address basic needs and to complement existing federal/provincial/territorial and private disability income support programs that are often inadequate and do not enable people with disabilities to meet their basic costs of daily living, such as food, shelter, utilities, and basic personal care. 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.

- 1. Launch the CDB as soon as possible:** It is critical that the CDB be implemented and paid as soon as possible to alleviate urgent needs and the chronic poverty and hardship experienced by people with disabilities.
- 2. Provide timely status updates:** Participants shared that it is important to receive a response to their application quickly so they are not left wondering about whether they will receive benefits. They should also be able to easily check the status of an application after it is filed to ensure transparency.
- 3. Build in responsiveness to mid-year income changes:** Applicants and recipients may experience changes in their income level within any given year. In these cases, they should not have to wait until the next tax season to see an upward adjustment to their CDB payment or to find out that they received funds they were not eligible for and now have to pay the government back. The CDB must build in special provisions for timely adjustments if recipient incomes change.

“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





# CDB Policy Goals: Our Expectations

In both the co-creation workshop and focus groups, participants expressed their expectation that the CDB must reduce poverty and build the financial security of recipients. These expectations are based on stated federal policy goals and an assumption that the government is committed to reaching these goals. While outside of the intended scope of this report, it would be inappropriate not to outline the following foundational principles that were highlighted by participants:

## Reduce Poverty

Modelled on the Guaranteed Income Supplement (GIS), a monthly federal income benefit for seniors with low incomes, the CDB should reduce poverty. To this end, it should:

- **Be adequate in amount to lift eligible recipients above the poverty line:** The CDB can only successfully reduce poverty if it is sufficient to lift recipients above the federally defined poverty line, as required in Section 11 (1.1) of the CDB's enabling legislation. An adequate benefit level should also take into account the additional costs of living with a disability.
- **Prioritize access and retention in benefit design and administrative choices:** When making choices and trade-offs about CDB design and administration, real attention must be given to whether these decisions support or undermine access and retention. Too often, other factors are allowed to outweigh these considerations, reducing the reach and positive impact of disability benefits. This can have serious consequences, even for recipients who are ultimately successful in obtaining the benefit.

*“ The first year that I came home from the hospital... it cost us \$10,000 out of pocket for a wheelchair, for a walker, for me to have therapy, and we never got anything reimbursed.*

– Person with disabilities

*“ There is uncertainty and real stress, the fear of losing a benefit.*

– Family member



“ *Connect to the cost of inflation. As everything continues to rise all across Canada... Like groceries, cost of rent.*

– Person with disabilities and caregiver

“ *There are some people like my son who are already on PWD [income support benefits] here in BC... the outstanding worry amongst those of us parents is we don't want our adult [child], or any child, to lose the benefits that they already have, so that would include here in BC, a bus pass and dental coverage, eyeglasses for a small amount, and prescription drugs.*

– Family member

“ *As of the end of this month, people [who receive ODSP] who are working can make up to \$1000 without it affecting your cheque, which is a good thing that's come about...*

– Person with disabilities

- **Prevent benefit erosion:** To protect the value of the CDB against inflation, the federal government should index the CDB to the Consumer Price Index on a quarterly basis, as it does for the GIS benefit the CDB is modelled on.
- **Negotiate with provinces and territories to avoid claw backs:** The CDB must be harmonized with other federal disability income supports, poverty reduction programs and refundable tax credits to ensure receipt of the CDB does not trigger reductions in any other benefits and supports. The federal government should also continue to engage provincial and territorial governments to secure their agreement not to claw back CDB payments from provincial and territorial disability income support recipients. This includes preventing harmful interactions with other important provincial/territorial and municipal programs that many people with disabilities rely on, such as health and drug benefits, rent-geared-to-income housing benefits, and subsidized transportation. Relevant measures and agreements must be in place by the time the CDB is implemented, or else the CDB payments may be partially or fully clawed back into federal and/or provincial/territorial coffers, leaving people with disabilities only marginally or no better off. The CDB must ensure that persons with disabilities are substantially better off and that every CDB dollar goes directly to them.
- **Promote labour market inclusion:** Employment is an important means of reducing poverty but many people with disabilities face steep barriers preventing their entry into the labour market. The CDB must not add to these barriers. Instead, it should be carefully designed to avoid discouraging participants in the paid labour market. This means that the federal government must carefully consider the reduction rate of the CDB and ensure generous exemptions for other income and employment earnings.

## Build Financial Security

Assets, as well as income, play a critical role in reducing poverty and the design and administration of the CDB should reinforce income security and asset resilience, which is a key success indicator in Canada's National Poverty Reduction Strategy and reflected in the Poverty Dashboard of Indicators.

- **Avoid penalizing private savings:** CDB eligibility and administration should protect the value of applicant/recipient savings, in particular Registered Disability Savings Plans (RDSPs), which are critical to improving longer-term financial security for people with disabilities. The federal government could even consider how to leverage the application process for the CDB to promote greater uptake of the RDSP.

*“ Because you were able to make money in the past doesn't mean that we are able to do that in future.*

– Person with disabilities

*“ Even my cell phone, the government considers a luxury. However, between my various health issues and disabilities, my cell phone is my lifeline. Without that I'm completely lost.*

– Person with disabilities





## Conclusion and Next Steps

**The new Canada Disability Benefit has the potential** to transform the lives of millions of people with disabilities in Canada, not just by lifting them out of poverty but by offering them a benefit experience that is humane, empathetic, and supportive, fully accessible to all target recipients, and leaves nobody behind. The federal government, in partnership with people with disabilities, the organized disability community and interested stakeholders, has the capacity to prioritize achieving this essential goal. Underpinning this goal are all the principles outlined above, but, most notably, the principles of *Nothing about us without us* and *Do no harm*. From these two principles, all the rest flow.

Building a fully accessible CDB requires deep consideration of its users across the full benefit journey, from learning about the benefit, to applying for it, receiving it and maintaining it over time. There are many choices the federal government can make in the current design phase of the benefit and its administration to minimize barriers and maximize the uptake and impact of this promising new benefit.

The federal government cannot achieve this on its own, as our recommendations underscore. There are many willing partners that are deeply invested in the success of the CDB, eager both to help the government make it a model benefit and to identify and support people with disabilities to successfully access it. It is incumbent on the government to put in place the processes needed to realize and make the most of this collaboration and support, as it has committed to co-creation with the disability community during the regulatory phase.



Both March of Dimes Canada and Prosper 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. Leveraging these and future insights, we aim to ensure the CDB meets the goal of ending disability poverty in Canada.

We are confident the federal government has access to the requisite people, partners, talent, and expertise to make real progress on what has, until now, been an elusive goal. We are on the right track. Now is the time to aim high, centring CDB design and administrative choices on the needs of those it intends to help and setting a new standard in Canada for effective benefit delivery and design.



# Appendices

## Appendix I: Pre-Interview Guide

### Question #1: Your organization

I'd love to know about why you're interested in being a part of the upcoming convening. Can you tell me a bit about why this is important to you, your organization, and your community?

#### Probing questions

- What do you hope will come out of the convening? Why is that important to you, your organization, and your community?

### Question #2: Barriers to an accessible benefit application process

What do you think are the key barriers that people with lived experience of disability face in applying for and accessing benefits that they are eligible for?

#### Probing questions

- Are there any population groups that seem most important for us to ensure CDB accessibility and why?
- What are the biggest barriers to accessing disability benefits?
- What gets in the way of successfully applying for disability benefits?
- Are there any steps in disability benefit application processes that cause the most challenge?
- Tell me about a benefit you recently applied for or helped someone apply for. What made the process challenging?



## Question #3: Opportunities

What opportunities do you see for the government to make the CDB user accessible?

### Probing questions

- What are the best opportunities you can see right now for the government to provide accessible benefit applications for people with disabilities?
- For a person applying for the CDB, what features would make it a positive, accessible experience?
- What measurable principles should be followed in the design and development of the CDB user interface and access point?
- What are the most important areas of focus for accessible benefit administration, in your mind (prompt examples: application process, web portal interface, interactions with frontline staff, etc.)? Why are these important to you?
- What promising examples of accessible benefit rollout have you seen, either in Canada or in other places?
- Tell me about a benefit you recently applied for or helped someone apply for. What made the process easy?

## Question #4: Ideas

If you had a magic wand, what could the government be doing to ensure CDB accessibility for those who may be eligible for the benefit? Why is this important?

### Probing questions

- Are there any other ideas you have for ways to ensure the CDB is accessible for those who need it?
- What do you think we need to do during the convening, and afterward, to get to this goal?
- Are there any promising examples of an accessible application user interface we could learn from?

## Closing

Is there anything else that you wanted to share, particularly around ways to ensure accessibility for the Canada Disability Benefit that we didn't discuss?

## Appendix II: Co-Creation Discussion Questions

Leading up to our convening, we felt it was important to start with a draft set of principles and values to help us focus our conversations, rather than starting from a blank canvas. To that end, we developed draft principles and values based upon our previous work with community on the accessibility of disability benefits, a literature scan of existing recommendations and principles, and the pre-session interviews with a small group of attendees.

The convening allowed us to gauge whether these values and principles were appropriate, make modifications and refinements where needed, and develop new principles and values as needed.

In the convening, these principles and values were discussed in two parts:

### Part 1: Large group discussion

- What resonates about the draft values and principles?
- What is missing from the draft values and principles?
- What questions do you have?

### Part 2: Breakout groups discussion

- How would you refine the wording of this principle?
- What are specific examples of what this principle could look like in practice?
- Are there minimum service standards that should apply, and why?



## Appendix III: Participating Organizations

Below is a list of organizations who participated in the co-creation workshop. Staff, volunteers and community members with lived experience of disability were represented among the attendees.

- Autism Alliance of Canada
- Community Food Centres Canada
- CNIB
- Disability Alliance BC
- Disability Without Poverty
- Finautonome
- Inclusion Canada
- Income Security Advocacy Centre
- L'Arche Canada
- MS Canada
- ODSP Action Coalition
- Partners for Planning
- Plan Institute
- Rick Hansen Foundation
- Spinal Cord Injury Canada
- March of Dimes Canada Advocacy Advisory Panel members

Government observers included representatives from the Canada Revenue Agency, Employment and Social Development Canada, Finance Canada, and the Office of the Taxpayers' Ombudsperson.

# Appendix IV: Focus Group Discussion Guide

## Context for question 1:

We have heard about some of the challenges people with disabilities experience when accessing benefits, these include:

- Applications can be difficult to complete, and the overall process can be lengthy and discouraging to navigate
- Often, applicants have to repeat their story, this can also be challenging and tiresome
- When reaching out for information, such as a phone number on the government website, the person on the other side isn't always trained or specialized to provide appropriate information, resources or referrals
- Having to pay the doctor for form filling, sometimes per page, adds challenges for someone already facing financial challenges
- Residents in rural, remote, or on Indigenous communities, face additional barriers to accessing resources

### 1. How does this resonate with you? Are there other challenges that you or someone you know experienced that are not mentioned here?





## **Context for question 2:**

We have been focusing on the importance of full accessibility when someone is applying for and receiving the proposed Canada Disability Benefit. We have identified the following principles and we are asking the government to consider these as they design the accessibility of the benefit.

- People will need to access services in different ways, so different modes of access should be available and equally valid.
- The benefit should meet the needs of those facing the most barriers to access so that the most people can access it.
- Reducing the burden on applicants by using information that governments already have. For example, this can be especially helpful when it comes to proving income or disability status.
- Building trust between applicants/recipients and government. For example, there may need to be government staff who are trained to provide accessible support to people with disabilities and their families.
- Making the process to apply for benefits easy for both applicants and medical professionals. For example, if a medical professional is needed to prove disability status, expanding which professionals can sign off and making sure those professionals have the training they need to complete forms, and that they don't charge fees.

**2. Any thoughts about these accessibility recommendations? Any items you agree or disagree with? Anything missing?**

**3. In the process of accessing benefits in the past, was there anything that you found to be helpful, or that worked well?**

**4. If you could picture the ideal accessible process for applying for the Canada Disability Benefit, what would it look like?**

## Appendix V: Helpful Resources

These existing tools are helpful resources that currently support equitable access to disability income support benefits:

- **Disability Alliance BC: Disability Tax Credit Tool**  
<https://disabilityalliancebc.org/dtc-app/>
- **Partners for Planning: P4P Network**  
<https://www.planningnetwork.ca/>
- **Plan Institute: Disability Planning Helpline**  
<https://planinstitute.ca/rdsp-disability-planning-helpline/>
- **Prosper Canada:**
  - **Benefits Wayfinder**  
<https://benefitswayfinder.org/>
  - **Disability Benefits Compass**  
<https://disability.benefitswayfinder.org/>

### Acknowledgments

March of Dimes Canada and Prosper Canada are grateful for the participation of the many stakeholders and community members who were involved in the development of this report. See Appendix III for a list of organizations who graciously contributed their perspectives and knowledge.

In particular, we are thankful to the individuals with disabilities, families and caregivers who shared their lived expertise and stories with us, working together toward the shared vision of accessible, dignified, and supportive disability benefits.

March of Dimes Canada would like to thank report authors Sasha Elford, Ivone Duarte, and Amanda MacKenzie, and Len Baker for his guidance and support. We would also like to thank Matthew Kay and Karen Reid for supporting the co-creation workshop, as well as Meredith Daun.

Prosper Canada would like to thank report authors Sasha McNicoll, Lisa Rae and Liz Mulholland as well as Wendy Abbott-Serroul. We would also like to thank Galen MacLusky and Janet Flynn for facilitating the co-creation workshop as well as Allison Meserve and Lina Pulido.

How to cite this report: March of Dimes Canada and Prosper Canada. A Benefit without Barriers: Co-Creating Principles and Recommendations for Canada Disability Benefit Administration. Toronto, 2023.

# A Benefit without Barriers:

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

May 2023



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