



BREAKING DOWN WORK BARRIERS FOR PEOPLE WITH DISABILITIES

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Executive Summary

Across Canada, people with disabilities experience significant disadvantages in the labour market. Despite decades of efforts by policy-makers to improve their access to work, employment rates for people with disabilities remain unacceptably low—and their risk of poverty is disproportionately high. In this paper, we take a closer look at the human costs of Canadians with disabilities' exclusion from work and identify some of the key questions standing in the way of positive policy reform.

Three key assumptions inform our approach to this paper: (1) work is a fundamental human good to which all persons, including those with disabilities, should have access; (2) wherever possible, our social policy framework should be biased towards supporting work with its both monetary and non-monetary benefits; and (3) every person should receive a living wage, whether through private earnings, public income support, or some combination of the two. We review research showing that, for people with disabilities just as people without, work matters not only as a pathway to financial security but also as an important contributor to human well-being, both individual and social.

For the past several decades, policy-makers' primary approach to people with disabilities' exclusion from work has been to provide them with financial support. Unfortunately, this focus on standing in the income gap has not been matched by efforts to close the employment gap. Our review of federal and provincial disability-spending data for the 2019–20 fiscal year suggests that government expenditures on employment supports are dwarfed by income-assistance programs, even as poverty rates for people with disabilities remain inordinately high.

The goal toward which this paper aims is a work disability policy that recognizes and aligns with a holistic understanding of human needs—including but certainly not limited to financial security. To that end, we identify key questions relevant to disability-policy reform. We make no attempt to answer these questions here. Rather, our aim is to lay the groundwork for a productive conversation.

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Introduction

Work has many non-financial benefits for people with disabilities, and most of these people are willing and able to participate in the labour market. For more than a decade, Canada has recognized work as a right for people with disabilities. However, many people with disabilities have been and continue to be excluded from meaningful employment. As a result, they have not only been excluded from the non-financial benefits of work, they also experience high levels of poverty. Policy-makers have spent decades trying to improve this situation, with little success. Employment rates remain stubbornly low for people with disabilities, while low-income rates remain stubbornly high.

In this paper, we review the benefits of work—both financial and non-financial—for people with disabilities. We then compare this research to the data on disability and employment, which reveals a troubling gap between these proven benefits of work, governments’ stated commitment to equality of opportunity in employment, and the reality of labour-market exclusion for many people with disabilities. The gap reflects a variety of barriers, not least the challenging complexity involved in designing, implementing, and evaluating effective pro-work disability policy. Our goal in this paper is to take a closer look at some of these barriers and to identify some of the key unanswered questions surrounding disability policy reform. Our approach is grounded in three central assumptions: (1) work is a fundamental human good to which all persons, including those with disabilities, should have access; (2) our social policy should be biased toward facilitating access to meaningful work and its both monetary and non-monetary benefits; and (3) every person should have secure access to a living wage that allows them to meet their basic needs with dignity—through employment earnings and/or government income support.

Our aim in this paper is not to give conclusive answers to the questions raised below. Instead, we seek to highlight some of the key work-disability policy issues raised by existing research, in the hope of stimulating further discussion. In other words, this paper is meant to be the start of a productive policy conversation—not by any means the final word.

Defining Disability

Any discussion of work-disability policy needs to begin with a clear definition of disability. Developments of the past half century are particularly important. In the late 1970s, disability advocates pushed for a fundamental change in the definition of disability. Disability, they argued, is distinct from impairment. While the latter concerns the physical or cognitive limitation of an individual, the former is properly understood as a matter of social exclusion: “[impairment] is individual and private, [disability] is structural and public.”¹ Put another way, having an impairment—physical, mental, or otherwise—does not automatically lead to disability. Rather,

1 T. Shakespeare, “The Social Model of Disability,” in *The Disability Studies Reader*, ed. L.J. Davis (New York: Routledge, 2013), 216.

disability emerges in environments that have been designed to serve the needs and capacities of people without (particular kinds of) impairments and therefore act as barriers to everyone else. Someone with impaired hearing, for instance, has limited capacity in a workplace where speaking and other audible sounds are the primary form of communication, but is not disabled at tasks in which no sound is involved, while mental illness may be a disability in a fast-paced workplace with high pressure and no scheduling flexibility for employees.²

This new socio-environmental framework came to be known as the social model of disability and is now widely accepted over the impairment-centred medical model of disability.³ This paper follows the social model of disability and the International Classification of Functioning, Disability, and Health of the World Health Organization, which refers to disability as “the interaction between individuals with a health condition (e.g., cerebral palsy, Down syndrome and depression) and personal and environmental factors (e.g., negative attitudes, inaccessible transportation and public buildings, and limited social supports).”⁴ The employment barriers faced by people with disabilities, then, are a matter not simply of individual impairments but of the social organization of the labour market.⁵

2 K. Vornholt et al., “Disability and Employment—Overview and Highlights,” *European Journal of Work and Organizational Psychology* 27, no. 1 (2018): 42.

3 M. Oliver, *Social Work with Disabled People* (Basingstoke: Macmillan, 1983); M. Oliver, *The Politics of Disablement* (Basingstoke: Macmillan, 1990); M. Oliver, “The Social Model of Disability: Thirty Years On,” *Disability & Society* 28, no. 7 (2013): 1024–26; C. Barnes, “Re-thinking Disability, Work and Welfare,” *Sociology Compass* 6, no. 6 (2012): 475–76.

4 World Health Organization, “Disability and Health,” November 24, 2021, <https://www.who.int/news-room/fact-sheets/detail/disability-and-health>. See also the UN Convention on the Rights of Persons with Disabilities: “Persons with disabilities include those who have long-term physical, mental, intellectual or sensory impairments which in interaction with various barriers may hinder their full and effective participation in society on an equal basis with others.” United Nations, “Convention on the Rights of Persons with Disabilities and Optional Protocol,” article 1, <https://www.un.org/disabilities/documents/convention/convoptprot-e.pdf>.

5 S. Lindsay et al., “Improving the Participation of Under-utilized Talent of People with Physical Disabilities in the Canadian Labour Market: A Scoping Review,” Social Sciences and Humanities Research Council of Canada, December 2013, 5; C. Barnes and G. Mercer, “Disability, Work, and Welfare: Challenging the Social Exclusion of Disabled People,” *Work, Employment and Society* 19, no. 3 (2005): 527–45.

Our Working Assumptions

As mentioned above, at the foundation of this paper are three basic assumptions informed by our prior beliefs about what it means to be human. Our primary motivation in advocating for policy reform is to align public policy with fundamental human needs. As we examine in more detail below, there is a glaring gap between the stated desires of most people with disabilities, Canada's official recognition of their right to work, the many proven benefits of work, and the reality that people with disabilities experience: consistent, widespread exclusion from the labour market. Crucially, this gap comes at a severe human cost for Canadians with disabilities, denying them the dignity and benefits (both financial and non-financial) of work. It is clear that many people with disabilities want to work and have the capacity to do so, but the current system restricts rather than supports that capacity. What makes the employment gap faced by people with disabilities such a serious problem, in our view, is that our current policy framework is failing to uphold for all people a key aspect of human life.

Our three main working assumptions are explained below.

1. Work Is a Fundamental Human Good to Which All Persons Should Have Access.

What is work, and what is work for? As we review briefly in our previous paper, “Work Is About More Than Money,” this question has been answered in many different ways.⁶ Given that there are competing visions of the meaning, purpose, and implications of work, it is important that we begin by stating our framework for the concept of work and labour. All our research on work is shaped by our conviction that work is integral to human dignity; this paper is no exception. We believe work is an important part of life for all people, including those with disabilities. The significance of working for human well-being is supported by a wide body of research: working offers extensive non-monetary benefits—including social, psychological, and physical- and mental-health benefits—even independent of the income attached to having a job.⁷ As we examine at length in the following section, this finding holds true for people with disabilities as well. Moreover, participation in the open labour market is an important part of full participation in society as a whole, and disability advocates have long insisted that exclusion from paid employment is a major barrier to broader social integration.⁸ In 2010, Canada formally acknowledged the importance of work for people with disabilities when it ratified the United Nations Convention of the Rights

6 B. Dijkema and M. Gunderson, “Work Is About More Than Money: Toward a Full Accounting of the Individual, Social, and Public Costs of Unemployment, and the Benefits of Work,” Cardus, October 2019, <https://www.cardus.ca/research/work-economics/reports/work-is-about-more-than-money/>.

7 Dijkema and Gunderson, “Work Is About More Than Money.”

8 D. Galer, “Hire the Handicapped! Disability Rights, Economic Integration and Working Lives in Toronto, Ontario, 1962–2005” (PhD diss., University of Toronto, 2014).

of Persons with Disabilities, which recognizes “the right of persons with disabilities to work, on an equal basis with others; this includes the right to the opportunity to gain a living by work freely chosen or accepted in a labour market and work environment that is open, inclusive and accessible to persons with disabilities.”⁹

2. Wherever Possible, Our Social-Policy Framework Should Be Biased Toward Supporting Work.

Given the many human benefits of work, our policies—including those that support Canadians with disabilities—should be designed to make access to work the first resort for those they support. We believe meaningful employment is the best source of income for all people, including those with disabilities, because of the research outlined below, but we by no means believe it should be the only (or even primary) source of income in every case. Short- and long-term cash benefits are an important source of income security for those who experience barriers to living-wage employment. Nevertheless, to rely exclusively on these programs means focusing only on the financial needs of people with disabilities and neglecting the other dimensions of human life and social inclusion. Employers and governments can both write cheques used to pay for rent or groceries, but a provincial income-support program cannot provide the many additional non-financial benefits a person stands to gain from working.

Wherever possible, financial incentives for all players in the disability-policy system must align with the stated desires of people with disabilities and the human need for work—that is, policy incentives must reward work in the open labour market over long-term cash benefits. Canadians with disabilities must be rewarded for working or seeking work. The employment system must make it a rewarding option for businesses—not a more difficult one—to hire people with disabilities and to retain workers who acquire a disability in the course of their careers. Employment service providers and the benefit system’s gatekeepers must be rewarded for upskilling workers and helping them find sustainable employment, discouraging assignment to long-term government-income support in all but the most exceptional cases (even though it may be easier and less time-consuming than personalized employment coaching, vocational training, and job placement support).¹⁰

This pro-work orientation is important because work matters to human beings. People with disabilities should have—and have expressed the desire to have—access to the dignity, social inclusion, and other non-financial benefits a good job provides. If this approach also happens to offer long-term cost savings to governments, that

9 United Nations, “Convention,” article 27; S. Morris et al., “A Demographic, Employment and Income Profile of Canadians with Disabilities Aged 15 Years and Over, 2017,” Canadian Survey on Disability 2017, Statistics Canada Catalogue no. 89-654-X2018002, November 28, 2018, 11, https://www150.statcan.gc.ca/n1/en/pub/89-654-x/89-654-x2018002-eng.pdf?st=l_tCVByS.

10 OECD, “Improving Social and Labour Market Integration of People with Disability,” *Sickness, Disability and Work: Breaking the Barriers*, 2010, 4, <https://www.oecd.org/els/soc/46488022.pdf>. See also OECD, “Sickness, Disability and Work: Breaking the Barriers: Canada,” 2010, <https://www.oecd-ilibrary.org/content/publication/9789264090422-en>.

would be an added bonus for public balance sheets. On the other hand, if the government needs to spend more on disability programs to make access to work possible, we believe the extra investment in the well-being of people with disabilities is well worth it.

3. Every Person Should Receive a Living Wage, Whether Through Private Earnings, Public Income Support, or Some Combination of the Two.

No person should be forced to live in poverty because of barriers to employment, and one of the proper responsibilities of the government is to provide income support to vulnerable groups to ensure they are able to meet their basic needs with dignity. Yet income-support programs have too often failed to provide liveable incomes to people with disabilities, who continue to be more likely than Canadians without disabilities to experience poverty. One of the goals of this paper has been to emphasize that money is not the only thing that matters, but that is by no means to say money doesn't matter—it does, particularly for those who don't have enough of it to get by.

Every Canadian, regardless of his or her disability status, should be able to meet their basic needs and live with dignity above the poverty line. Where working cannot provide a viable source of income, governments should be ready to stand in the gap. Yet employment earnings and government income support don't need to be mutually exclusive—indeed, we believe cash-transfer programs can and should encourage and support recipients in working as much as they are able. The best policy framework, in our view, is one in which cash transfers supplement employment earnings where necessary to provide a stable, reliable, living wage.

Work Matters

Work offers much more than the opportunity to gain a living, however. The financial benefits of employment are important (especially for people with disabilities), but many years' worth of research has made it clear that work is about more than money.¹¹ Few studies on the non-monetary aspects of work focus specifically on workers with disabilities. In the literature on disability and work, economic outcomes have traditionally received more research attention than what one group of researchers describes as “the human experience of work” for people with disabilities.¹² Yet there is little reason to believe the non-monetary benefits of work (or negative consequences of unemployment) apply any less to people with disabilities, given that they “have the same needs and want similar things in their work as do non-disabled people.”¹³ Indeed, researchers have found that those with disabilities and those without disabilities perceive the same benefits of work.¹⁴

Work has a positive psychological impact on the worker. This finding has been well-established in research on the general population,¹⁵ and though far fewer studies have specifically considered people with disabilities, the existing evidence suggests that the finding holds true among this group as well. A review of the research on supported employment for workers with intellectual disabilities, for example, found that work was associated with increased quality of life, well-being, autonomy, and self-esteem, as well as with lower levels of depression.¹⁶ Work offers the opportunity for personal growth.¹⁷ A number of studies have established links between employment and improved quality of life for people with disabilities, especially when work outcomes are positive.¹⁸ While much of the research has focused on paid employment, this

11 Dijkema and Gunderson, “Work Is About More Than Money.”

12 A. Jahoda et al., “Feelings About Work: A Review of the Socio-emotional Impact of Supported Employment on People with Intellectual Disabilities,” *Journal of Applied Research in Intellectual Disabilities* 21, no. 1 (2008): 2.

13 A. Akkerman, S. Kef, and H.P. Meininger, “Job Satisfaction of People with Intellectual Disabilities: The Role of Basic Psychological Need Fulfillment and Workplace Participation,” *Disability and Rehabilitation* 40, no. 10 (2018): 1–2.

14 B. Kirsh et al., “From Margins to Mainstream: What Do We Know About Work Integration for Persons with Brain Injury, Mental Illness and Intellectual Disability?,” *Work* 32, no. 4 (2009): 394.

15 See Dijkema and Gunderson, “Work Is About More than Money,” for a review of this literature.

16 Jahoda et al., “Feelings About Work.”

17 Akkerman, Kef, and Meininger, “Job Satisfaction of People with Intellectual Disabilities,” 1.

18 E. Cocks, S.H. Thoreson, and E.A.L. Lee, “Pathways to Employment and Quality of Life for Apprenticeship and Traineeship Graduates with Disabilities,” *International Journal of Disability, Development and Education* 62, no. 4 (2015): 422–37; H. Memisevic et al., “Predictors of Quality of Life in People with Intellectual Disability in Bosnia and Herzegovina,” *International Journal on Disability and Human Development* 15, no. 3 (2016): 299–304; R. Forrester-Jones et al., “Supported Employment: A Route to Social Networks,” *Journal of Applied Research in Intellectual Disabilities* 17, no. 3 (2004): 199–208; S. Beyer et al., “A Comparison of Quality of Life Outcomes for People with Intellectual Disabilities in Supported Employment, Day Services and Employment Enterprises,” *Journal of Applied Research in Intellectual Disabilities* 23, no. 3 (2010): 290–95; C.J. Van Dongen, “Quality of Life and Self-Esteem in Working and Nonworking Persons with Mental Illness,” *Community Mental Health Journal* 32, no. 6 (1996): 535–548, <https://pubmed.ncbi.nlm.nih.gov/8905226/>.

is not the only type of work. Evidence suggests that working in other productive social roles, such as volunteering or working at home, is also linked to subjective well-being for people with disabilities.¹⁹ Losing a job (which may be a greater risk for people with disabilities given their overrepresentation in entry-level jobs with higher turnover rates), meanwhile, can be traumatic.²⁰

Work offers many social benefits. Though employment does not automatically guarantee new positive social relationships for people with disabilities, workplaces do offer an opportunity for social interaction and forging new connections.²¹ Work thus has the potential to reduce loneliness and social isolation, which are experienced at higher rates among people with disabilities.²² Jahoda et al., for example, note that “relationships at work have also been found to be significant for people with intellectual disabilities, with a link between social relationships and QOL [quality of life] in people with intellectual disability.”²³ In addition, as disability advocates have long argued, employment is an important component of greater societal participation and inclusion.²⁴ One study found a correlation between employment and a higher rate of participation in groups for people with disabilities. Notably, the positive effect of employment on group participation did not extend to people without disabilities, “indicating that the lack of employment is more isolating for people with disabilities.”²⁵ Social integration at work can create a positive feedback loop: employees with (and without) disabilities who are able to participate in their workplaces not only are more likely to feel like accepted and valued members of the team but also increase their chances of succeeding at their jobs (both in terms of tenure and performance);²⁶ this in turn promotes further participation in the workplace community. Perceived social support from supervisors and co-workers has also been linked to a higher quality of working life for employees with disabilities.²⁷

19 A. Haigh et al., “What Things Make People with a Learning Disability Happy and Satisfied with Their Lives: An Inclusive Research Project,” *Journal of Applied Research in Intellectual Disabilities* 26, no. 1 (2013): 26–33; R. Lysaght et al., “Inclusion Through Work and Productivity for Persons with Intellectual and Developmental Disabilities,” *Journal of Applied Research in Intellectual Disabilities* 30, no. 5 (2017): 922–35.

20 P. Banks et al., “Supported Employment for People with Intellectual Disability: The Effects of Job Breakdown on Psychological Well-Being,” *Journal of Applied Research in Intellectual Disabilities* 23, no. 4 (2010): 344–54.

21 Forrester-Jones et al., “Supported Employment.”

22 Vornholt et al., “Disability and employment,” 41; Angus Reid Institute, “A Portrait of Social Isolation and Loneliness in Canada Today,” June 17, 2019, https://angusreid.org/wp-content/uploads/2019/06/2019.06.14_Loneliness-and-Social-Isolation-Index.pdf; L. Schur, “The Difference a Job Makes: The Effects of Employment Among People with Disabilities,” *Journal of Economic Issues* 36, no. 2 (2002): 340.

23 Jahoda et al., “Feelings About Work,” 2.

24 Schur, “The Difference a Job Makes,” 339.

25 Schur, “The Difference a Job Makes,” 344.

26 Akkerman, Kef, and Meininger, “Job Satisfaction of People with Intellectual Disabilities,” 3.

27 N. Flores et al., “Understanding Quality of Working Life of Workers with Intellectual Disabilities,” *Journal of Applied Research in Intellectual Disabilities* 24, no. 2 (2011): 133–141.

When it comes to the social benefits of work, it is important to point out that not all types of work are created equal. As Cregan, Kulik, and Bainbridge point out, “employment does not deliver equal levels of well-being to all people with disabilities.”²⁸ Simply having a job is insufficient when it comes to reaping the full benefits of work—an employee with a disability will never experience the full social benefits a job can offer without meaningful integration into the workplace team.²⁹ For example, disability advocates often criticize sheltered workshops and other segregated work settings for (among other issues) failing to promote social integration for their employees. Some studies suggest social belonging scores are higher for workers with disabilities in competitive employment as opposed to sheltered workshops, particularly for those with higher functional work ability.³⁰ However, the evidence on whether integrated employment is superior to segregated employment in all cases is somewhat mixed; some researchers have suggested that it may be more important to look at intrinsic factors (like job satisfaction) rather than extrinsic indicators like physical workplace arrangement.³¹

The benefits of work extend not simply to people with disabilities but to their families as well. Researchers have found evidence that working outside the home can lead to a greater satisfaction with home life for people with disabilities³² and increased quality of life for their families.³³ One study found that families of young adults with intellectual disabilities who worked in open employment reported higher quality of life, even though hours worked could be quite small.³⁴ Though a somewhat small sample size means results should be interpreted with caution, the authors stressed the importance of these findings: “The young people we categorised as attending open employment may have spent as little as 2 h a week in open employment, supplementing this time with attendance at other day occupations. Therefore, a small amount of time in open employment was

associated with better family quality of life.”³⁵ The positive effects of work and family can amplify each other: research has demonstrated that the support of families—in transitioning from school to the workforce, in job searching, in providing practical advice and encouragement—plays an important role in getting people with disabilities into the labour force and affects employment outcomes, including by mediating

28 C. Cregan, C.T. Kulik, and H.T.J. Bainbridge, “Differences in Well-being Among People with Disabilities in Paid Employment: Level of Restriction, Gender and Labour Market Context,” *Social Policy and Administration* 51, no. 7 (2017): 1223.

29 P. Burge, H. Ouellette-Kuntz, and R. Lysaght, “Public Views on Employment of People with Intellectual Disabilities,” *Journal of Vocational Rehabilitation* 26, no. 1 (2007): 30.

30 A. Holwerda et al., “Predictors of Work Participation of Young Adults with Mild Intellectual Disabilities,” *Research in Developmental Disabilities* 34, no. 6 (2013): 1983; Kirsh et al., “From Margins to Mainstream,” 395; R. Kober and I.R.C. Eggleton, “The Effect of Different Types of Employment on Quality of Life,” *Journal of Intellectual Disability Research* 49, no. 10 (2005): 756–760.

31 Akkerman, Kef, and Meininger, “Job Satisfaction of People with Intellectual Disabilities.”

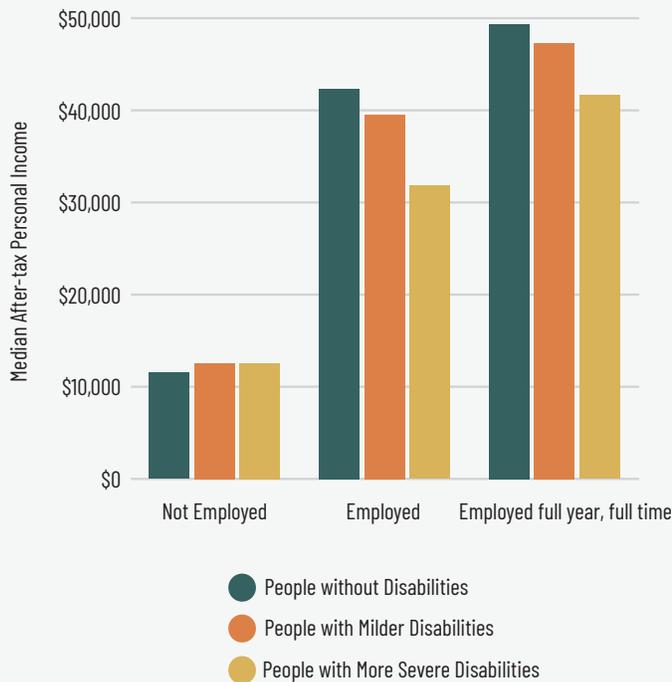
32 Forrester-Jones et al., “Supported Employment.”

33 Jahoda et al., “Feelings About Work,” 10.

34 K.R. Foley et al., “Relationship Between Family Quality of Life and Day Occupations of Young People with Down Syndrome,” *Social Psychiatry and Psychiatric Epidemiology* 49, no. 9 (2014): 1460, <https://pubmed.ncbi.nlm.nih.gov/24414088/>.

35 Foley et al., “Family Quality of Life and Day Occupations,” 1460.

Figure 1: Median After-Tax Personal Income of Canadian Population aged Twenty-Five to Sixty-Four Years, by Disability Status, Severity and Employment Status, 2015



Note: Personal income refers to income from all sources after tax.

Source: S. Morris et al., “A Demographic, Employment and Income Profile of Canadians with Disabilities Aged 15 Years and Over, 2017,” Canadian Survey on Disability 2017, Statistics Canada Catalogue no. 89-654-X2018002, November 28, 2018, table 12, https://www150.statcan.gc.ca/n1/en/pub/89-654-x/89-654-x2018002-eng.pdf?st=L_tCVByS.

other employment supports.³⁶ Researchers have documented improved outcomes for both children with disabilities and their families when these families have access to better resources and higher incomes.³⁷ This evidence underscores the important link between support for families and support for people with disabilities—disability policy should not be separated from family policy.

Work, of course, also offers financial benefits for persons with disabilities—benefits that may be even more pronounced than they are for those without disabilities. One study estimated that despite lower average earnings among persons with disabilities, employment raised household income levels by 49 percent, compared to just 13 percent for those without disabilities. The same study also found that employment had a larger effect on a person with disabilities’ likelihood of escaping poverty, lowering poverty rates by 20 percent among the population with disabilities compared to 17 percent among the population without.³⁸

The financial consequences of labour-market exclusion, meanwhile, have been devastating for the disability community. People with disabilities are far more likely to experience poverty and have lower levels of household income,³⁹ and most of this vulnerability is due to low employment rates.

Not only are working-age Canadians with disabilities twice as likely as Canadians without disabilities to live below the poverty line, but also poor people with disabilities have lower average incomes than poor Canadians without disabilities. Given the employment barriers experienced by Canadians with disabilities, it is unsurprising

36 M. Donnelly et al., “The Role of Informal Networks in Providing Effective Work Opportunities for People with an Intellectual Disability,” *Work* 36, no. 2 (2010): 228; Kirsh et al., “From Margins to Mainstream,” 396; see also Holwerda et al., “Predictors of Work Participation,” 118, 124; Foley et al., “Family Quality of Life and Day Occupations,” 1456.

37 Foley et al., “Family Quality of Life and Day Occupations,” 1463; C. Cunningham, “Families of Children with Down Syndrome,” *Down Syndrome Research and Practice* 4, no. 3 (1996): 87–95, <https://doi.org/10.3104/perspectives.66>.

38 Schur, “The Difference a Job Makes,” 343–44.

39 Vornholt et al., “Disability and Employment,” 40; Schur, “The Difference a Job Makes,” 340.

that the largest share of these Canadians' incomes comes from social assistance.⁴⁰ Government transfers make up nearly two-thirds (65.2 percent) of income for working-age poor people with disabilities, with just over a third coming from private-market sources (34.8 percent).⁴¹ Working-age Canadians who live above the poverty line and do not have disabilities, in contrast, receive nearly all of their income (94.8 percent) from private-market sources such as wages, salaries, and self-employment, rather than from government transfers. Even if Canadians without disabilities were poor, they still earned 71.4 percent of their income from market sources.⁴² For Canadians experiencing disability and poverty, government income support has come to function not as a safety net or stopgap measure to hold them over until they can return to the workforce, but rather as a long-term income replacement system⁴³—a system that can (and in many cases does) act as a barrier to work. It is encouraging that Canadians with disabilities have seen some improvement in their financial status in the past three decades—Fang and Gunderson found that poverty rates declined somewhat from 1993 to 2010;⁴⁴ more recently, Statistics Canada reported that the poverty rate of people with disabilities fell from 20.7 percent in 2015 to 13.5 percent in 2019.⁴⁵ However, the persistence of unemployment and disproportionate levels of poverty for this group remain pressing policy concerns.

40 C. Crawford, "Looking into Poverty: Income Sources of Poor People with Disabilities in Canada," Institute for Research and Development on Inclusion and Society (IRIS) and Council of Canadians with Disabilities, 2013, i, <http://www.ccdonline.ca/media/socialpolicy/Income%20Sources%20Report%20IRIS%20CCD.pdf>.

41 Crawford, "Looking into Poverty," 1.

42 Crawford, "Looking into Poverty," 9.

43 Crawford, "Looking into Poverty," 36.

44 T. Fang and M. Gunderson, "Poverty Dynamics Among Marginal Groups in Canada: Longitudinal Analysis Based on SLID 1993–2010" (paper presented at the IRPP-CLSRN Conference, Inequality in Canada: Driving Forces, Outcomes and Policy, Ottawa, Ontario, February 24–25, 2014), <http://irpp.org/wp-content/uploads/assets/Uploads/fang.pdf>.

45 Employment and Social Development Canada, "Over 1.3 Million Canadians Lifted Out of Poverty Since 2015 According to the 2019 Canadian Income Survey," March 24, 2021, <https://www.canada.ca/en/employment-social-development/news/2021/03/canadian-income-survey-2019.html>. The reason for this seven-point drop is unclear.

The Employment Characteristics of and Labour-Force Challenges Facing People with Disabilities

Given the many proven benefits of work, it should come as no surprise that most people with disabilities say they want to work.⁴⁶ While Canadian data is limited, surveys from the United States suggest the majority of non-employed working-age adults with disabilities would prefer to be employed.⁴⁷ The 2004 National Organization on Disability/Harris Survey, for example, reported that nearly two-thirds (63 percent) of unemployed Americans with disabilities said they would rather be working.⁴⁸ More recently, Ali, Schur, and Blanck analyzed responses to the General Social Survey, a representative national survey of American adults, and found “almost no difference between people with and without disabilities in the desire for paid work. Four-fifths (80 percent) of non-employed people with disabilities would like a job now or in the future, compared to 78 percent among the non-disabled.”⁴⁹ The study also notes that non-employed people with a disability are more than twice as likely as their counterparts without a disability (42 percent vs. 20 percent) to say that they would prefer to spend “much more” time in paid work.⁵⁰ Other studies have since added further evidence that “people with and without disabilities attach the same significance to work-related outcomes such as job security, income, promotion opportunities, having an interesting job, and having a job that contributes to society.”⁵¹ Research examining the experience of adults with intellectual disabilities, for instance, has found that they have the same preference for employment over unemployment—and for paid work over unpaid work—as their counterparts without disabilities.⁵²

Contrary to misconceptions and stereotypes, moreover, most people with disabilities have a strong capacity for employment. Though disability by definition includes barriers inhibiting full participation, many employees with disabilities have no trouble matching the work capacities of their counterparts without disabilities when

46 Lindsay et al., “Participation of Under-utilized Talent,” 5; Kessler Foundation, “2015 National Employment & Disability Survey: Executive Summary,” 2015, https://kesslerfoundation.org/sites/default/files/filepicker/5/KFSurvey2015_ExecutiveSummary.pdf.

47 S. Bonaccio et al., “The Participation of People with Disabilities in the Workplace Across the Employment Cycle: Employer Concerns and Research Evidence,” *Journal of Business and Psychology* 35, no. 2 (2020): 144–51; C.S. Hunt and B. Hunt, “Changing Attitudes Toward People with Disabilities: Experimenting with an Educational Intervention,” *Journal of Managerial Issues* 16, no. 2 (2004): 267.

48 National Organization on Disability/Harris Polls, *NOD-Harris Survey of Americans with Disabilities* (Washington, DC: National Organization on Disability, 2004).

49 M. Ali, L. Schur, and P. Blanck, “What Types of Jobs Do People with Disabilities Want?,” *Journal of Occupational Rehabilitation* 21, no. 2 (2011): 202.

50 Ali, Schur, and Blanck, “What Types of Jobs,” 204.

51 Bonaccio et al., “Participation of People with Disabilities in the Workplace,” 144.

52 Kirsh et al., “From Margins to Mainstream,” 394; R. Lysaght, H. Ouellette-Kuntz, and C.J. Lin, “Untapped Potential: Perspectives on the Employment of People with Intellectual Disability,” *Work (Reading, Mass.)* 41, no. 4 (2012): 409; Holwerda et al., “Predictors of Work Participation,” 1983.



provided with the appropriate accommodations. Many more have at least partial work capacity, and for some, the reduction in capacity is only temporary.⁵³ According to the Canadian Survey on Disability, three in five (59 percent) working-age Canadians with disabilities were employed in 2017. The survey also estimated that of people with disabilities who were not working (or in school), nearly 645,000 people (39 percent of unemployed people with disabilities) had the potential to work.⁵⁴ This means that three in four (76 percent) people with disabilities—the overwhelming majority—have the capacity to work.

Despite strong work potential and several decades' worth of government initiatives to encourage their integration into the labour force, people with disabilities continue to be “disproportionately disadvantaged in the labour market.”⁵⁵ Across OECD countries, people with disabilities experience employment rates that are 40 percent lower than the overall average and double the average unemployment rate.⁵⁶ Nationally, the 2017 Canadian Survey on Disability reports that among working-age adults, 59 percent of Canadians with a disability were employed compared to 80 percent of those not reporting a disability (a gap that widens dramatically when considering severity of disability, as we discuss below).⁵⁷ Though many developed countries have passed legislation in the past few decades aimed at increasing employment of people with disabilities—often through prohibiting employer discrimination and requiring the provision of workplace accommodations—employment rates for people with disabilities have barely budged since the 1980s.⁵⁸

53 International Labour Organization (ILO) and Organization for Economic Co-operation and Development (OECD), “Labour Market Inclusion of People with Disabilities” (paper presented at the first meeting of the G20 Employment Working Group, Buenos Aires, Argentina, February 20–22, 2018), 15, https://www.ilo.org/wcmsp5/groups/public/---dgreports/---inst/documents/publication/wcms_646041.pdf.

54 Morris et al., “A Demographic, Employment and Income Profile,” 11–14.

55 Barnes, “Re-thinking Disability, Work and Welfare,” 7; D. Mont, “Disability Employment Policy,” Social Protection Discussion Paper Series No. 0413, Social Protection Unit, Human Development Network, The World Bank, July 2004, 7–10; Kirsh et al., “From Margins to Mainstream,” 392; Burge, Oullette-Kuntz, and Lysaght, “Public Views on Employment of People with Intellectual Disabilities,” 29.

56 OECD, *Sickness, Disability and Work: Breaking the Barriers* (2010), 10, <https://www.oecd-ilibrary.org/content/publication/9789264088856-en>.

57 Morris et al., “A Demographic, Employment and Income Profile,” 11–14.

58 I. Duvdevany, K. Or-Chen, and M. Fine, “Employers’ Willingness to Hire a Person with Intellectual Disability in Light of the Regulations for Adjusted Minimum Wages,” *Journal of Vocational Rehabilitation* 44, no. 1 (2016): 34.

Even when people with disabilities are able to enter the labour market, research consistently finds that people with disabilities “work less, earn less, and earn lower wages when they do work.”⁵⁹ Their employment disadvantages include

- fewer hours and lower wages;⁶⁰
- disproportionate employment in part-time, seasonal, contract-based, and precarious jobs;⁶¹
- greater likelihood of holding entry-level positions with fewer opportunities for professional or economic advancement;⁶² and
- higher risk of involuntary job loss and being laid off during recessions.⁶³

Beneath these general barriers lies substantial diversity in labour-market participation, employment outcomes, and income related to the type of disability and especially the severity of disability. Though research often compares those with disabilities to those without, the heterogeneity of the population experiencing disability means there are limits to how useful these binary distinctions can be. It is at least equally as important to examine differences *within* the disability community, such as the nature, severity, and timing of the disability, as well as demographic factors.⁶⁴ Several studies have found worse labour-market outcomes for those who acquired disability

59 T. DeLeire, “The Wage and Employment Effects of the Americans with Disabilities Act,” *The Journal of Human Resources* 35, no. 4 (2000): 698.

60 L. Schur et al., “Disability at Work: A Look Back and Forward,” *Journal of Occupational Rehabilitation* 27, no. 4 (2017): 482–97; L. Schur, “Dead End Jobs or a Path to Economic Well Being? The Consequences of Non-standard Work Among People with Disabilities,” *Behavioural Sciences and the Law* 20, no. 6 (2002): 601–20; R. Haveman and B. Wolfe, “The Economics of Disability and Disability Policy,” in *Handbook of Health Economics* 1 (2000): 1008; M.K. Jones, “Disability and the Labour Market: A Review of the Empirical Evidence,” *Journal of Economic Studies* 35, no. 5 (2008): 408; Vornholt et al., “Disability and Employment,” 45.

61 D. Kruse et al., “Why Do Workers with Disabilities Earn Less? Occupational Job Requirements and Disability Discrimination,” *British Journal of Industrial Relations* 56, no. 4 (2018): 798–834; Lysaght, Ouellette-Kuntz, and Lin, “Untapped Potential”; Lindsay et al., “Participation of Under-utilized Talent”; Holwerda et al., “Predictors of Work Participation”; Schur, “Dead End Jobs.” Some researchers suggest that the reason for the disproportionate prevalence of part-time work among employees with disabilities is flexibility in work schedules required by many of these workers. Other researchers note that while flexible or modified hours are a common accommodation requirement for employees with disabilities, these workers may have preferred full-time work if it had been available to them. See Jones, “Disability and the Labour Market,” 412; L. Schur, “Barriers or Opportunities? The Causes of Contingent and Part-Time Work Among People with Disabilities,” *Industrial Relations* 42, no. 4 (2003): 589–622; Bonaccio et al., “Participation of People with Disabilities in the Workplace,” 144.

62 Holwerda et al., “Predictors of Work Participation,” 1983; Kirsh et al., “From Margins to Mainstream,” 398; H.S. Kaye, “Stuck at the Bottom Rung: Occupational Characteristics of Workers with Disabilities” *Journal of Occupational Rehabilitation* 19, no. 2 (2009): 115.

63 S. Mitra and D. Kruse, “Are Workers with Disabilities More Likely to Be Displaced?,” *International Journal of Human Resource Management* 27, no. 14 (2016): 1550–79; H.S. Kaye, “The Impact of the 2007–2009 Recession on Workers with Disabilities,” *Monthly Labor Review* 133, no. 10 (2010): 19–30; Haveman and Wolfe, “The Economics of Disability and Disability Policy,” 1008.

64 Jones, “Disability and the Labour Market,” 417.



in adulthood.⁶⁵ Unsurprisingly, those whose disabilities severely limit their activities are more likely to be unemployed,⁶⁶ and job retention and income are lower for those with more severe disabilities.⁶⁷ People with intellectual disabilities have the lowest labour-market participation compared to those with other disabilities (such as musculoskeletal or sensory),⁶⁸ are more likely to work in sheltered workshops or other segregated work settings,⁶⁹ and have a relatively high level of job breakdown.⁷⁰ Women with disabilities work fewer hours, earn less income, and are at a substantially higher risk of poverty than men.⁷¹

This diversity is clear in labour-market data for Canadians with disabilities. For instance, the employment gap between those without disabilities and those with mild disabilities is dwarfed by the gap between mild and severe disabilities. According to the 2017 Canadian Survey on Disability (CSD), 76 percent of working-age Canadians with mild disabilities were employed (a number very close to the overall population, which had an employment rate of 80 percent). Among those with severe disabilities, however, the employment rate fell to 31 percent, about two and a half times less than the overall population.⁷² Canadians with severe disabilities were also at a higher risk of poverty, being twice as likely as those with milder disabilities (28 percent vs. 14 percent)—and almost three times as likely as those without disabilities (10 percent)—to live below the poverty line.⁷³ Age matters as well: younger and middle-aged adults with milder disabilities resemble those without disabilities in terms of employment, with around eight in ten Canadians aged twenty-five to fifty-four employed across both groups.⁷⁴ Research suggests the age of onset is another significant predictor of

65 Jones, “Disability and the Labour Market,” 413.

66 Schur, “The Difference a Job Makes,” 342.

67 Jahoda et al., “Feelings About Work,” 2; Banks et al., “Supported Employment for People with Intellectual Disability,” 345.

68 A. Khayatzadeh-Mahani et al., “Prioritizing Barriers and Solutions to Improve Employment for Persons with Developmental Disabilities,” *Disability and Rehabilitation* 42, no. 19 (2020): 2696; Kirsh et al., “From Margins to Mainstream,” 392.

69 Holwerda et al., “Predictors of Work Participation,” 117.

70 Banks et al., “Supported Employment for People with Intellectual Disability,” 345.

71 Jahoda et al., “Feelings About Work,” 2; D. Galer, “Life and Work at the Margins: (Un)employment, Poverty, and Activism in Canada’s Disability Community Since 1966,” Centre for Research on Work Disability Policy, April 2016, 6, https://www.crwdp.ca/sites/default/files/Research%20and%20Publications/life_and_work_at_the_margins.pdf.

72 The Canadian Survey on Disability uses four classes of disability severity in its data analysis: mild, moderate, severe, and very severe. These levels are “calculated for each person using the number of disability types that a person has, the level of difficulty experienced in performing certain tasks, and the frequency of activity limitations.” Morris et al., “A Demographic, Employment and Income Profile.” 7.

73 Morris et al., “A Demographic, Employment and Income Profile.”

74 Morris et al., “A Demographic, Employment and Income Profile.” 11.

employment. Those who become disabled during their working years are more likely to be employed (especially if they get back into the labour market soon after acquiring their disability), in large part because they have work history and experience.⁷⁵ Labour-market participation also varies by type of disability. Intellectual or developmental disabilities are associated with lower employment rates: half of those with a disability related to pain or hearing are employed, for example, but only a quarter of those with cognitive disabilities.⁷⁶ As these data make clear, no two Canadians experience disability in the same way, and no single policy can address the diverse labour-market barriers Canadians with disabilities face.

Common Good: The Shared Benefits of Employment Inclusion

Taken together, these employment data point to a glaring gap between the stated desires of most people with disabilities, the many proven benefits of work, Canada's public recognition of the "right of persons with disabilities to work, on an equal basis with others," and the reality that people with disabilities experience: consistent, widespread exclusion from the labour market. This gap does not necessarily reflect a lack of concern on the part of governments, businesses, or individuals, but rather points to the complexity of the barriers involved. Crucially, this gap comes at a severe human cost for Canadians with disabilities, denying them the dignity and benefits of work. It is clear that many people with disabilities want to work and have the capacity to do so, but the current system restricts rather than supports that capacity. The driving motive behind this paper's focus on employment is to identify barriers that stand in the way of a policy framework more aligned with human needs and desires: to allow people who are ready, willing, and able to participate in the labour market to have access to the financial and non-financial benefits of work.

Everyone—not just people with disabilities themselves—can benefit from a more inclusive workforce. Businesses, for example, have much to gain from hiring applicants with disabilities. The business case for inclusive employment has been made by disability-advocacy organizations across Canada, including Hire for Talent;⁷⁷ Ready, Willing and Able, of Inclusion Canada and Canadian Autism Spectrum Disorder Alliance;⁷⁸ the Canadian Disability Participation Project and the Work Wellness

75 M.J. Prince, "Inclusive Employment for Canadians with Disabilities: Toward a New Policy Framework and Agenda," IRPP Study No. 60, Institute for Research on Public Policy, August 2016, 4, <https://irpp.org/research-studies/inclusive-employment-for-canadians-with-disabilities/>.

76 Prince, "Inclusive Employment for Canadians with Disabilities," 5.

77 Hire for Talent, "Employer Toolkit: Business Case," <https://hirefortalent.ca/main/toolkit/business-case>.

78 Ready, Willing and Able, "Inclusive Hiring Works: The Business Benefits of Hiring People with an Intellectual Disability or Autism Spectrum Disorder," https://readywillingable.ca/wp-content/uploads/2015/07/RWA-Business-Case_EN_October-2019.pdf; Ready, Willing and Able, "Business Case: Hiring People with Intellectual Disabilities or Autism Spectrum Disorder," https://inclusioncanada.ca/wp-content/uploads/2018/05/RWA_BusinessCase_FactSheet_FA_WEB.pdf.

Employers report that the business benefits of hiring people with disabilities include the following:

- Decreased absenteeism and turnover
- Increased punctuality and retention
- Productivity and performance equal to or better than the average employee's
- Better adherence to workplace-safety policies and procedures
- Positive attitude toward work
- Improved workplace morale
- Excellent relationships with co-workers, management, and clients
- Positive perceptions and feedback from customers/clients⁸⁴

Institute;⁷⁹ the Canadian Council on Rehabilitation and Work;⁸⁰ Rotary at Work BC;⁸¹ and the Ontario Disability Employment Network.⁸² The Ready, Willing and Able (RWA) initiative of the Centre for Inclusion and Citizenship, to take just one example, has convinced many employers of the benefits of hiring qualified candidates with disabilities. When RWA surveyed participating employers, 95 percent of respondents rated the employees with disabilities hired through RWA as on par with or better than the average employee, and almost two-thirds indicated that they would likely try to hire more of these employees in the next year.⁸³ RWA's success is all the more noteworthy given that they support candidates with autism spectrum disorder or intellectual disabilities, for whom labour-market participation is particularly low, as noted above.

Nor is it only individual employers who stand to benefit from increased employment of people with disabilities: the national economy could get a significant boost as well. According to the International Labour Organization (ILO), a nation that managed to bring employment rates of people with disabilities to the same level as those of people without disabilities could experience an economic boost of up to 3 to 7 percent of its GDP.⁸⁵ The International

79 Canadian Disability Participation Project, "Mythbusting: Employees with Disabilities," 2020, <https://cdpp.ca/sites/default/files/CDPP%20Mythbusting%20Final.pdf>; S. Bonaccio and M. Haan, "The Case for Hiring People with Disabilities in the Workplace—What Are the Myths and What Does the Research Show?," Work Wellness Institute, December 10, 2019, <https://workwellnessinstitute.org/the-case-for-hiring-people-with-disabilities-in-the-workplace-what-are-the-myths-and-what-does-the-research-show-2/>.

80 Canadian Council on Rehabilitation and Work, "The Business Case for Hiring Persons with Disabilities," <https://www.ccrw.org/i-am-an-employer/the-business-case-for-hiring-persons-with-disabilities/>.

81 M. Wafer, "Don't Lower the Bar—Whitepaper," Rotary at Work, April 2014, <https://rotaryatworkbc.com/dont-lower-bar-whitepaper-mark-wafer/>.

82 Ontario Disability Employment Network, "Business Benefits," <https://odenetwork.com/businesses/business-benefits>.

83 T. Stainton, R. Hole, and C. Crawford, "Ready, Willing and Able Initiative: Evaluation Report," Centre for Inclusion and Citizenship, January 2018, 18, <https://cic.arts.ubc.ca/files/2019/05/Ready-Willing-and-Able-Evaluation-Final-Report-January-2018-1.pdf>. Most of those not considering new hires in the next year said their firm did not need more employees or cited budgetary reasons.

84 Ready, Willing and Able, "Inclusive Hiring Works"; Ontario Disability Employment Network, "Business Benefits"; Canadian Disability Participation Project, "Mythbusting"; Lysaght, Oullette-Kuntz, and Lin, "Untapped Potential," 409; Stainton, Hole, and Crawford, "Ready, Willing and Able Initiative"; Bonaccio et al., "Participation of People with Disabilities in the Workplace."

85 ILO and OECD, "Labour Market Inclusion," 2. The authors were not able to fully review the paper's methodology, so we advise caution when using this data.

Social Security Association estimates that for every \$1.00 spent on vocational rehabilitation and work reintegration for workers forced to leave the labour market due to health problems, the return on investment is up to \$3.70 for employers, \$2.90 for welfare systems, and \$2.80 for the economy as a whole in productivity gains.⁸⁶ Given that the prevalence of disability is likely to increase as Canada's workforce ages, policy-makers and market actors have much to gain from tapping into this underutilized talent pool.

Identifying the Challenges and Complexities of Good Disability Policy

Why, then, have decades of policy innovation and investment by multiple levels of government failed to make the benefits of employment equally available to people with disabilities? In the following section, we identify some of the key questions relevant to an effective work-disability policy. This list is intended to be suggestive, not exhaustive, and to raise key questions for further consideration by stakeholders rather than provide definitive answers to them.

It is important to acknowledge that the way we define disability shapes our approach to disability policy. Since the medical model views disability through the lens of a condition impairing an individual's body or mind, interventions based on this model focus on "fixing" the impaired individual. The social model, in contrast, views disability as arising from an interaction between the individual and his or her environment. Interventions based on this model—including those discussed in this paper—focus on addressing the disabling barriers that prevent a person's full participation in various aspects of society.⁸⁷

How Should Policy-Makers Define and Measure Disability?

The complexity and fluidity of disability make it difficult to define and measure from a policy perspective. Since disability refers to limitations that are sensitive to environmental factors rather than a demographic characteristic, there is no single method used to identify those with disabilities in a given population. Population surveys measuring disability usually ask respondents whether they have a health condition limiting their daily living or work activities, which means that disability is effectively self-assessed.⁸⁸ Most developed nations have some form of disability benefits, but relative to other elements of the social safety net like old age security, determining who is eligible for public disability benefits is subjective: age is a simple

86 N. Echarti, E. Schüring, and G. Kemper, "The Return on Work Reintegration," International Social Security Association, 2017, <https://ww1.issa.int/sites/default/files/documents/publications/2-RoW-WEB-222487.pdf>.

87 C. Collin, I. Lafontaine-Émond, and M. Pang, "Persons with Disabilities in the Canadian Labour Market: An Overlooked Talent Pool," Library of Parliament Background Papers no. 2013-17-E, Library of Parliament, 2013, 17, <https://lop.parl.ca/staticfiles/PublicWebsite/Home/ResearchPublications/BackgroundPapers/PDF/2013-17-e.pdf>.

88 Jones, "Disability and the Labour Market," 404.

standard to determine who qualifies for public pensions, but there is no obvious or easily verifiable way to determine who qualifies for long-term disability benefits.⁸⁹ This means the prevalence of disability in the working-age population is highly sensitive to the stringency of the definition of disability used,⁹⁰ and that the number of people who qualify for public disability-support programs at any given point will depend on the official eligibility criteria set by the government. The experience of disability can vary significantly over a person's lifetime, at different stages of the employment cycle, and from one place to another, which means the size and composition of the population experiencing disability are constantly in flux.

Key Questions for Sound Policy

- What is/are the most accurate and reliable definition(s) of disability for government, given its particular capacities and goals?
- How should a government measure and track the prevalence of disability in its population?

Why Are Disability-Benefit Caseloads Rising? What, if Any, Is the Connection Between Disability Policy, Unemployment Policy, and Individual Behaviour?

Over the past two decades, the number of Canadians receiving income support because of a disability has risen, both in absolute terms and as a proportion of total social-assistance cases. We examined caseload data for income-assistance programs in all provinces for which data were available—Alberta, British Columbia, Manitoba, New Brunswick, Ontario, Quebec, and Saskatchewan, which together represent more than 95 percent of Canada's total population.⁹¹ Between 2000 and 2020, the number of disability-income-support cases has grown from around 382,000 to 725,000, an increase of 90 percent, while the caseload for all other social-assistance programs shrank by more than a quarter, from 747,000 to 552,000. Between the growth of disability-related cases and the decline of other cases, the share of social-assistance cases connected to disability has risen from 33 percent in 2000 to 57 percent in

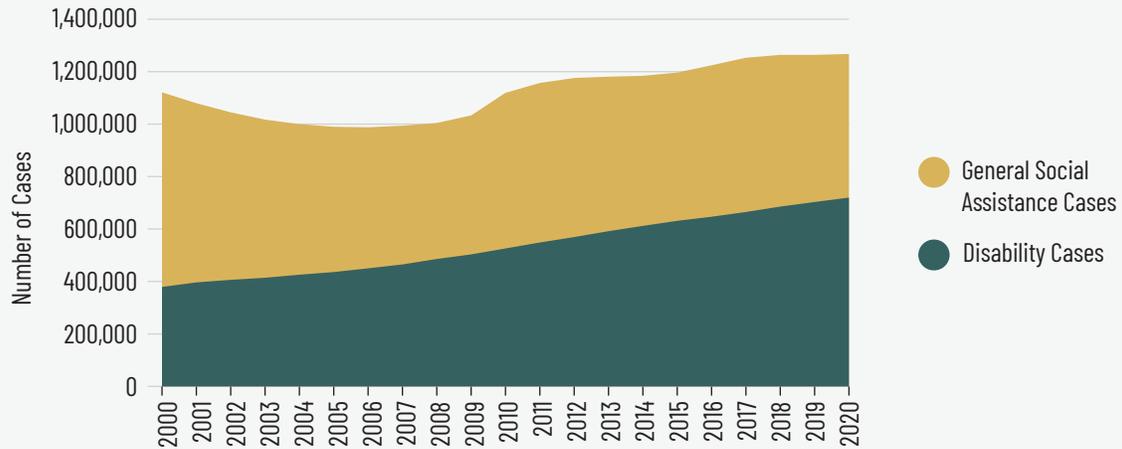
89 R.V. Burkhauser, M.C. Daly, and N.R. Ziebarth, "Protecting Working-Age People with Disabilities: Experiences of Four Industrialized Nations," Federal Reserve Bank of San Francisco Working Paper Series 2015-08, 2015, 8, <https://www.frbsf.org/economic-research/files/wp2015-08.pdf>.

90 Haveman and Wolfe, "The Economics of Disability and Disability Policy," 1001.

91 Data were also available for Prince Edward Island, but only for 2008 to 2018, so we did not include these figures in our total calculations. Caseload figures represent authors' calculations based on data from B. Finlay, S. Dunn, and J.D. Zwicker, "Navigating Government Disability Programs Across Canada," *Canadian Public Policy* 46, no. 4 (October 2, 2020): appendices A and B, <https://www.utpjournals.press/doi/suppl/10.3138/cpp.2019-071>; Maytree, "Social Assistance Summaries 2020: Canada," June 2021, https://maytree.com/wp-content/uploads/Social_Assistance_Summaries_All_Canada.pdf; and (for Manitoba) Manitoba Department of Families, "Families Annual Reports," https://www.gov.mb.ca/fs/about/annual_reports.html. Population figures represent Q4 2020 estimates by Statistics Canada, "Table 17-10-0009-01: Population Estimates, Quarterly," September 29, 2021, <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1710000901&cubeTimeFrame.startMonth=10&cubeTimeFrame.startYear=2020&cubeTimeFrame.endMonth=10&cubeTimeFrame.endYear=2020&referencePeriods=20201001%2C20201001>. For more information, see appendix A.

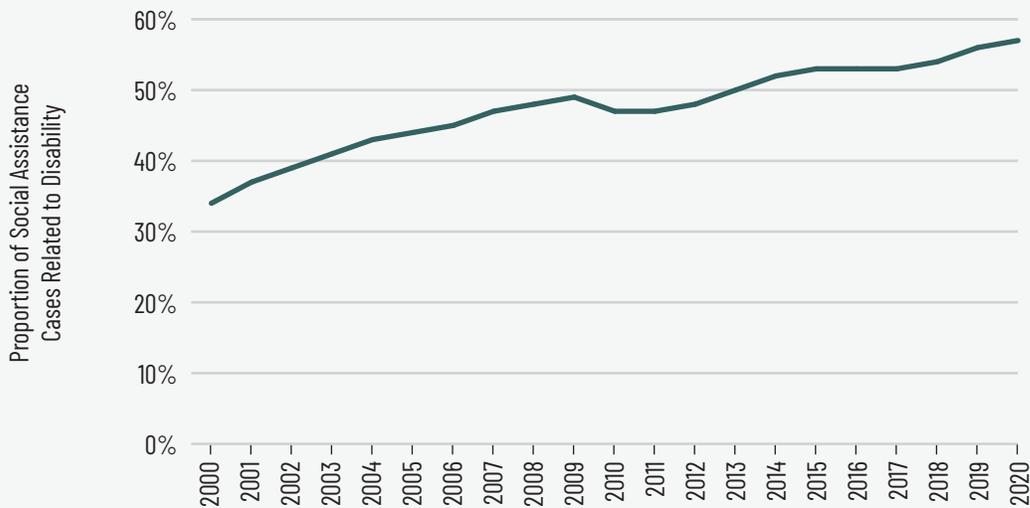
2020, a 70 percent increase over the past two decades. As we examine in more detail below, it is unclear whether and/or to what extent these trends represent a transfer from one social-assistance program to another as opposed to an influx of new cases.

Figure 2: Total Social Assistance Cases, 2000–2020: British Columbia, Alberta, Saskatchewan, Manitoba, Ontario, Quebec, and New Brunswick



Sources: B. Finlay, S. Dunn, and J.D. Zwicker, "Navigating Government Disability Programs Across Canada," *Canadian Public Policy* 46, no. 4 (December 2020): appendix A, <https://doi.org/10.3138/cpp.2019-071>; Maytree, "Social Assistance Summaries 2020: Canada," June 2021, https://maytree.com/wp-content/uploads/Social_Assistance_Summaries_All_Canada.pdf; Manitoba Department of Families, "Manitoba Families Annual Reports," https://www.gov.mb.ca/fs/about/annual_reports.html. For more information, see appendix A.

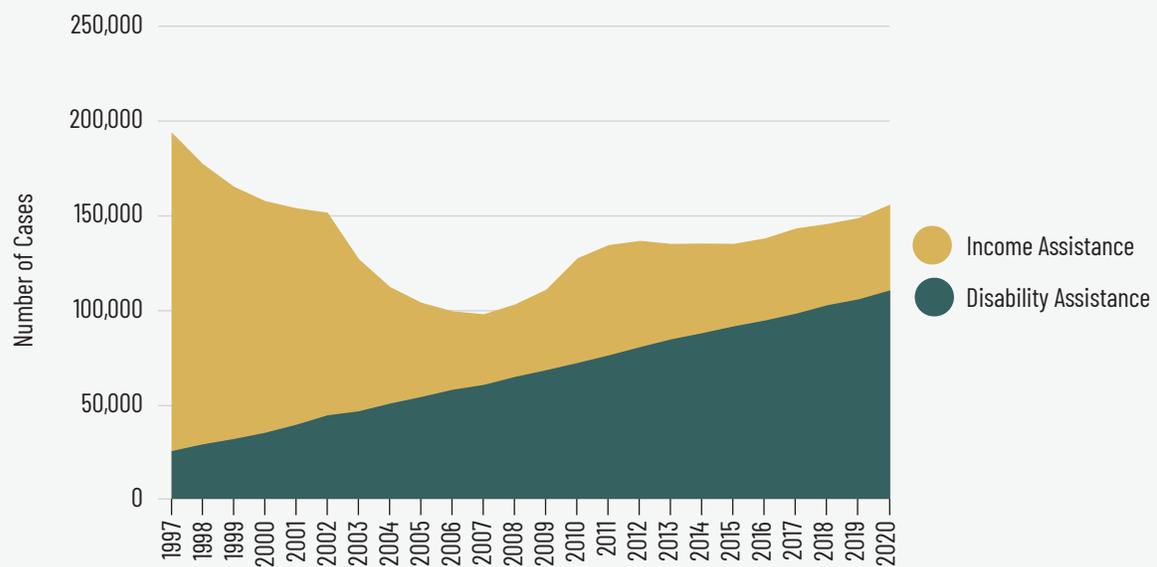
Figure 3: People with Disabilities as a Proportion of Total Social Assistance Cases, 2000–2020: British Columbia, Alberta, Saskatchewan, Manitoba, Ontario, Quebec, and New Brunswick



Sources: B. Finlay, S. Dunn, and J.D. Zwicker, "Navigating Government Disability Programs Across Canada," *Canadian Public Policy* 46, no. 4 (December 2020): appendix A, <https://doi.org/10.3138/cpp.2019-071>; Maytree, "Social Assistance Summaries 2020: Canada," June 2021, https://maytree.com/wp-content/uploads/Social_Assistance_Summaries_All_Canada.pdf; Manitoba Department of Families, "Manitoba Families Annual Reports," https://www.gov.mb.ca/fs/about/annual_reports.html. For more information, see appendix A.

The rate at which the share of disability-related cases is rising in social-assistance programs varies from province to province. In Alberta, for example, cases in the Assured Income for the Severely Handicapped (AISH) program represented 47 percent of social-assistance cases in 2000 compared to 53 percent in 2020, a relatively small increase of only 13 percent. Similarly, the share of New Brunswick’s social-assistance cases in its Extended Benefits program⁹² has grown by a moderate 37 percent since 2001 and in 2020 made up only 28 percent of cases. In Ontario and Quebec, in contrast, the numbers are higher: since 2000, Ontario Disability Support Program and Solidarité Sociale cases have grown by 46 and 55 percent, respectively, as a share of each province’s social-assistance caseload; in 2020, 61 percent of income support cases in Ontario and 46 percent of cases in Quebec were disability related. However, the largest increase by far has occurred in British Columbia. In 2000, there were around 34,800 Disability Assistance cases in the province, representing a modest 22 percent of income support recipients. By 2020, the Disability Assistance caseload had ballooned to just shy of 110,000 cases and 71 percent of the province’s income support program—an increase approaching 220 percent on both fronts.

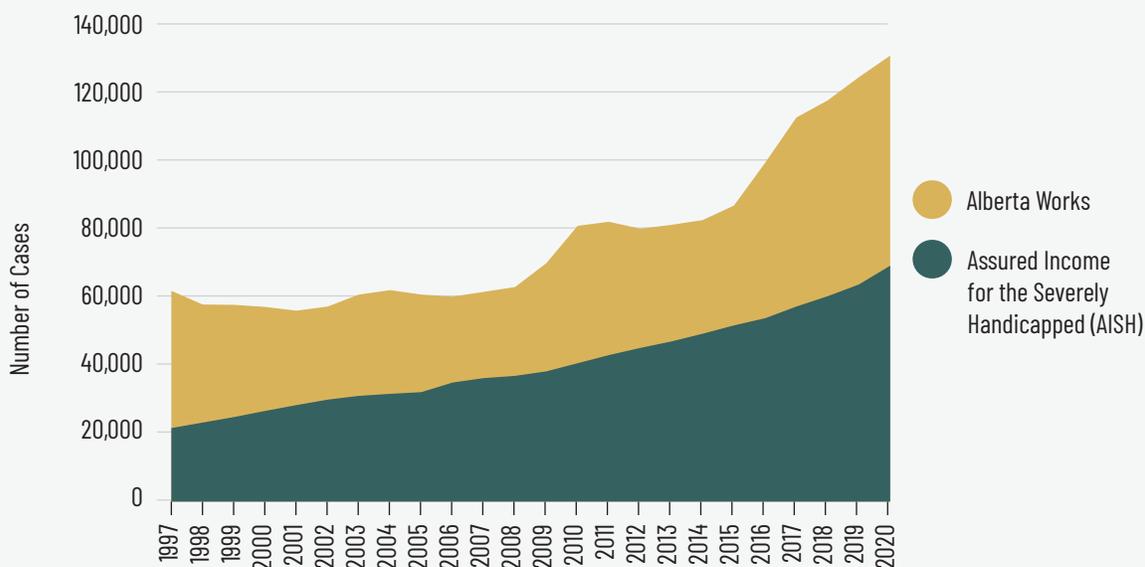
Figure 4: Total Social Assistance Cases, 1997-2020: British Columbia



Source: Maytree, “Social Assistance Summaries 2020: Canada,” June 2021, 11, https://maytree.com/wp-content/uploads/Social_Assistance_Summaries_All_Canada.pdf.

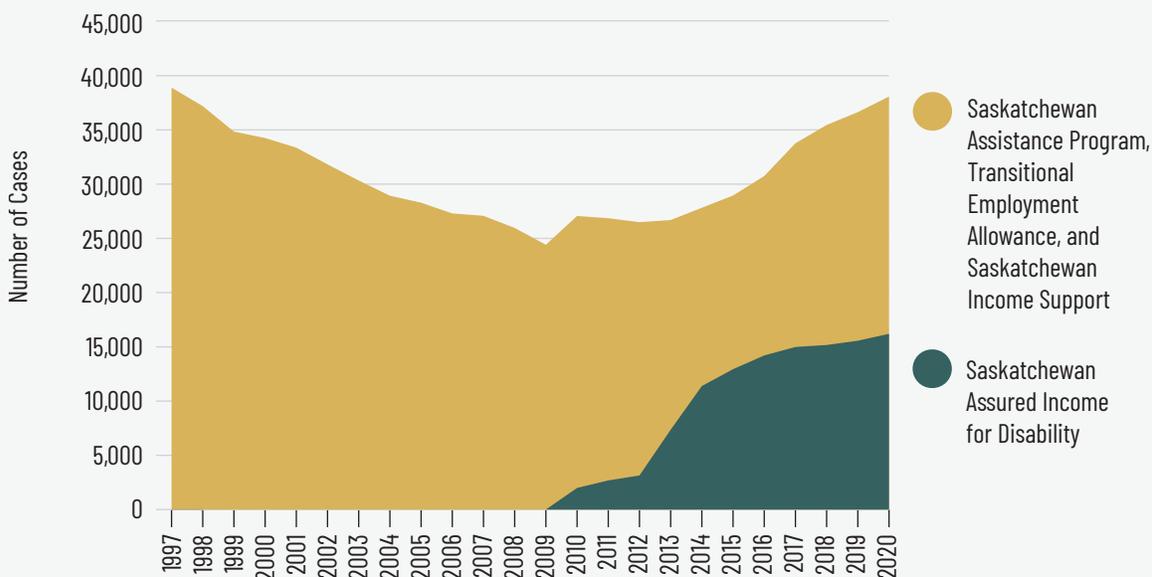
92 “For those who are certified by the Medical Advisory Board as blind, deaf or disabled.” New Brunswick Social Development, “Social Assistance Rate Schedule A,” https://www2.gnb.ca/content/gnb/en/departments/social_development/social_assistance/social_assistancerateschedules.html.

Figure 5: Total Social Assistance Cases, 1997–2020: Alberta



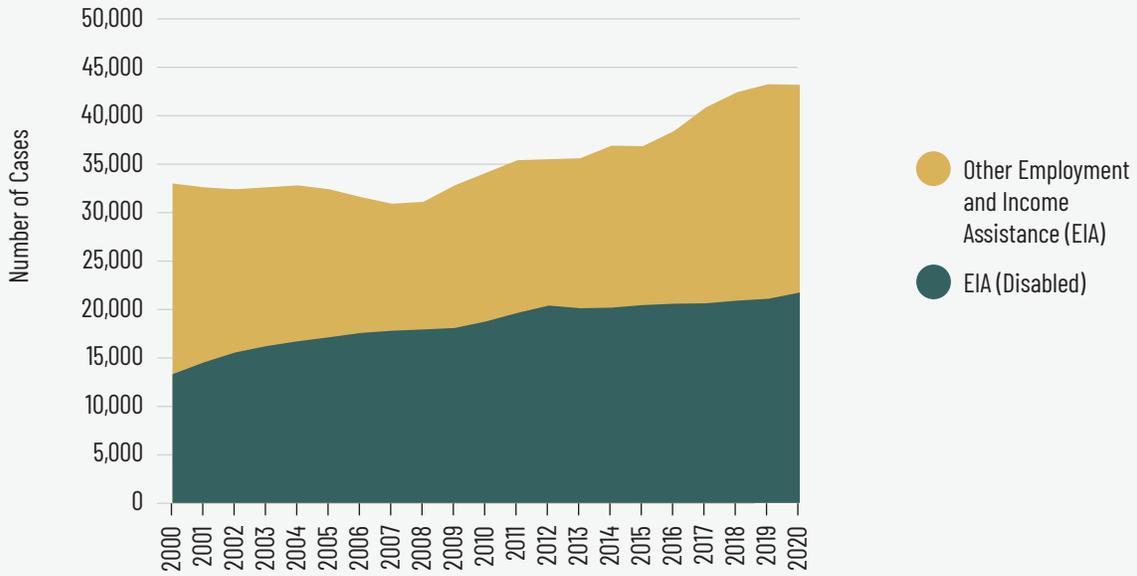
Source: Maytree, "Social Assistance Summaries 2020: Canada," June 2021, 6, https://maytree.com/wp-content/uploads/Social_Assistance_Summaries_All_Canada.pdf.

Figure 6: Total Social Assistance Cases, 1997–2020: Saskatchewan



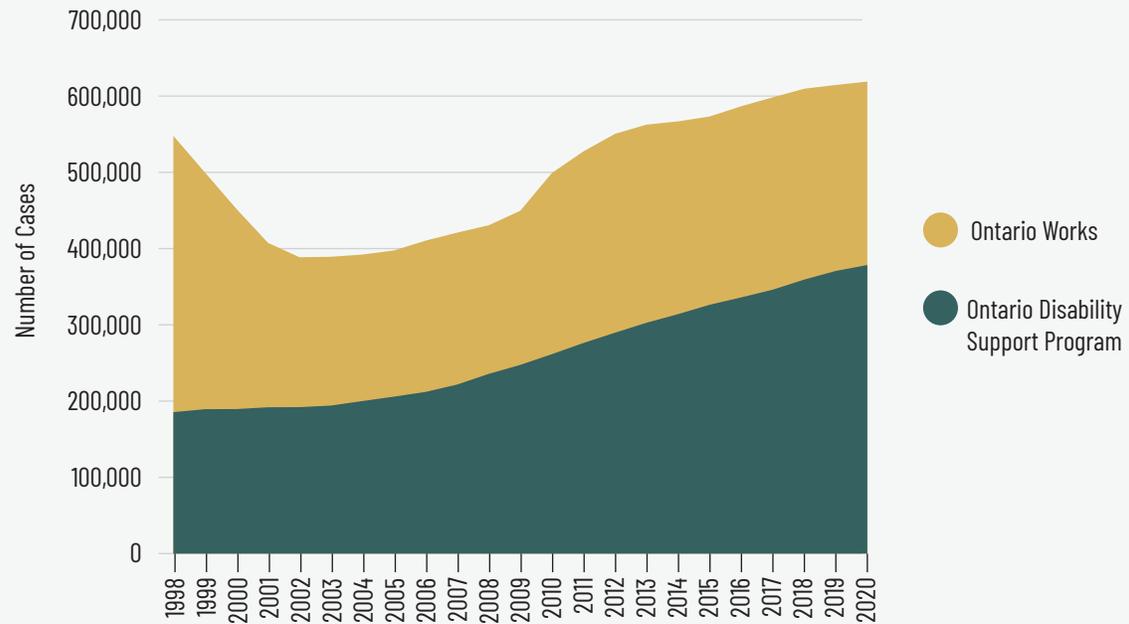
Source: Maytree, "Social Assistance Summaries 2020: Canada," June 2021, 49, https://maytree.com/wp-content/uploads/Social_Assistance_Summaries_All_Canada.pdf.

Figure 7: Total Social Assistance Cases, 2000–2020: Manitoba



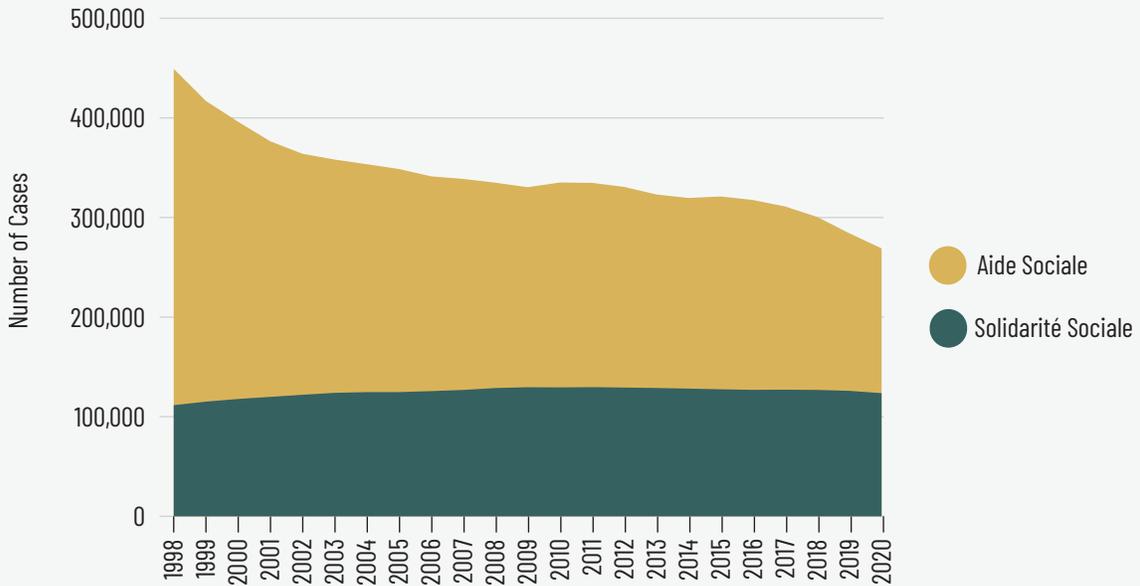
Sources: Maytree, "Social Assistance Summaries 2020: Canada," June 2021, 14, https://maytree.com/wp-content/uploads/Social_Assistance_Summaries_All_Canada.pdf; B. Finlay, S. Dunn, and J.D. Zwicker, "Navigating Government Disability Programs Across Canada," *Canadian Public Policy* 46, no. 4 (December 2020): appendix A, <https://doi.org/10.3138/cpp.2019-07>; Manitoba Department of Families, "Manitoba Families Annual Reports," https://www.gov.mb.ca/fs/about/annual_reports.html.

Figure 8: Total Social Assistance Cases, 1998–2020: Ontario



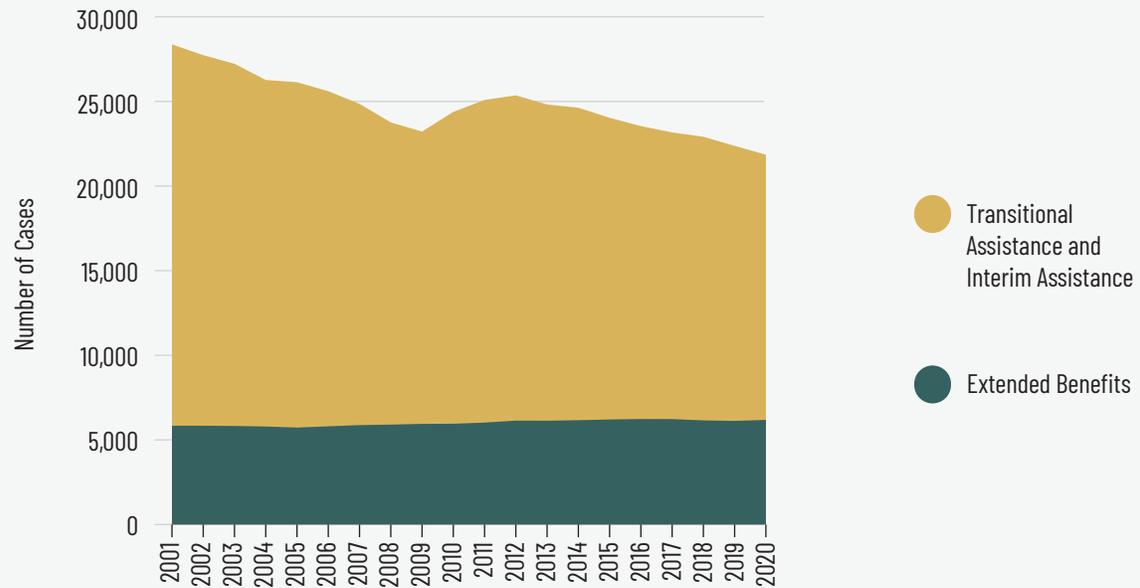
Source: Maytree, "Social Assistance Summaries 2020: Canada," June 2021, 34, https://maytree.com/wp-content/uploads/Social_Assistance_Summaries_All_Canada.pdf.

Figure 9: Total Social Assistance Cases, 1998-2020: Quebec



Source: Maytree, "Social Assistance Summaries 2020: Canada," June 2021, 43, https://maytree.com/wp-content/uploads/Social_Assistance_Summaries_All_Canada.pdf.

Figure 10: Total Social Assistance Cases, 2001-2020: New Brunswick



Source: Maytree, "Social Assistance Summaries 2020: Canada," June 2021, 18, https://maytree.com/wp-content/uploads/Social_Assistance_Summaries_All_Canada.pdf.

This pattern is consistent across other developed nations. The number of working-age adults receiving disability assistance has risen substantially both in absolute terms and as a proportion of the working-age adult population in most OECD countries in the past four decades.⁹³ This growth cannot be explained only by changes in self-reported health or other demographic indicators, which have remained fairly stable in contrast to the fluctuation in disability-recipient rates, suggesting policy changes are playing an important role.⁹⁴

But why is this happening? Definitive answers have been elusive. Demographic trends are responsible for at least some of the increase. As the population ages, more Canadians are experiencing late-onset disabilities, and Canadians whose disabilities were present from birth or early life are living longer.⁹⁵

Yet policy also plays a significant role. Since disability is not a static state but emerges from the interaction between individuals and their environment (both of which are dynamic), disability policies affect the behaviour of affected individuals.⁹⁶ It is possible that worthwhile policy initiatives could inadvertently lead to the growth of disability-benefit rolls. Anti-discrimination legislation, for example, is often designed to improve the employment security of people with disabilities by requiring employers to offer reasonable accommodations. However, another effect of the legislation might be to reduce (perceived) public stigma surrounding disability, such that some people feel comfortable identifying a previously concealed disability as the reason for their unemployment.⁹⁷ Another positive development has been the increasing recognition of certain mental health conditions as disabilities.⁹⁸ In either of these cases, disability-benefit rolls could grow despite—or even because of—the successful implementation of the policy.

The design of disability-benefit programs also affects behaviour, though exactly how it does so is unclear. Some research has found, perhaps unsurprisingly, that

93 R.V. Burkhauser et al., “Disability Benefit Growth and Disability Reform in the US: Lessons from other OECD Nations,” *IZA Journal of Labor Policy* 3, no. 4 (2014): 2.

94 Burkhauser et al., “Disability Benefit Growth and Disability Reform in the US,” 4; see also R.V. Burkhauser, M.D. Schmeiser, and M. Schroeder, “The Employment and Economic Well Being of Working-Age Men with Disabilities: Comparing Outcomes in Australia, Germany, and Great Britain with the United States” (paper presented at the HILDA Survey Research Conference 2007, University of Melbourne, July 19, 2007), <https://melbourneinstitute.unimelb.edu.au/assets/documents/hilda-bibliography/hilda-conference-papers/2007/Burkhauser-Schmeiser-Schroeder-6-28-07.pdf>.

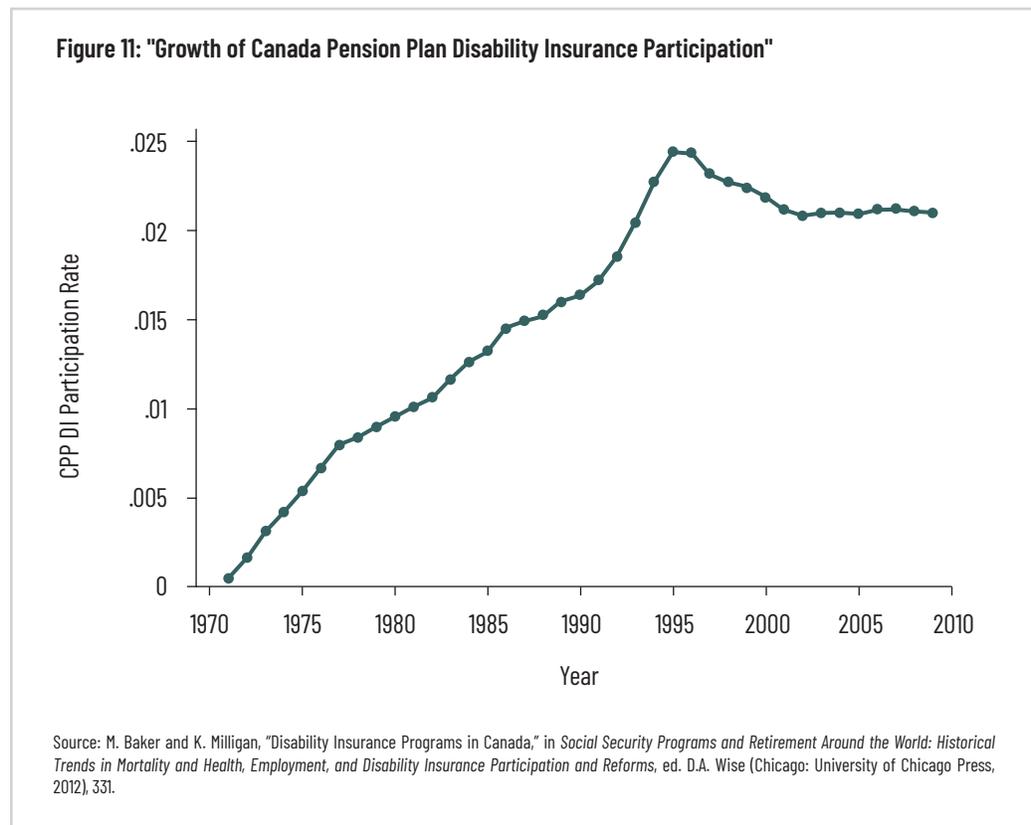
95 J. Stapleton, A. Tweddle, and K. Gibson, “What Is Happening to Disability Income Systems in Canada? Insights and Proposals for Further Research,” *Disabling Poverty/Enabling Citizenship*, Council of Canadians with Disabilities, February 2013, <http://www.ccdonline.ca/en/socialpolicy/poverty-citizenship/income-security-reform/disability-income-systems>.

96 Burkhauser et al., “Disability Benefit Growth and Disability Reform in the US,” 2.

97 This “composition effect” was suggested by Acemoglu and Angrist as a potential explanation for employment trends observed after the passage of the Americans with Disabilities Act (ADA), but they did not find evidence for a composition effect of the ADA in their study. D. Acemoglu and J.D. Angrist, “Consequences of Employment Protection? The Case of the Americans with Disabilities Act,” *Journal of Political Economy* 109, no. 5 (October 1, 2001): 935.

98 See, for example, the fictional case of Bob in Stapleton, Tweddle, and Gibson, “What Is Happening to Disability Income Systems in Canada?”

more generous benefits attract more applicants.⁹⁹ Baker and Milligan, for example, examine the history of the Disability Insurance (DI) program added to the Canada/Quebec Pension Plan (CPP/QPP) in 1970. They find a strong link between program changes and the number of Canadians receiving disability insurance; the link between observed health trends and disability-benefits recipience, in contrast, was weak. Participation began increasing more sharply in 1987, the same year in which reforms were introduced to make the DI program more generous.¹⁰⁰ The stringency of screening criteria can also play a role. Baker and Milligan observe a decline in the CPP-DI participation rate after 1995 when reforms were introduced that tightened eligibility criteria for the program.¹⁰¹ This observation is in line with Campolieti’s study of the Canada/Quebec Pension Plan, which found evidence to suggest that the 1987 reforms making CPP/QPP disability benefits more generous led to an increase in claims for disability from hard-to-diagnose soft-tissue and musculoskeletal impairments.¹⁰²



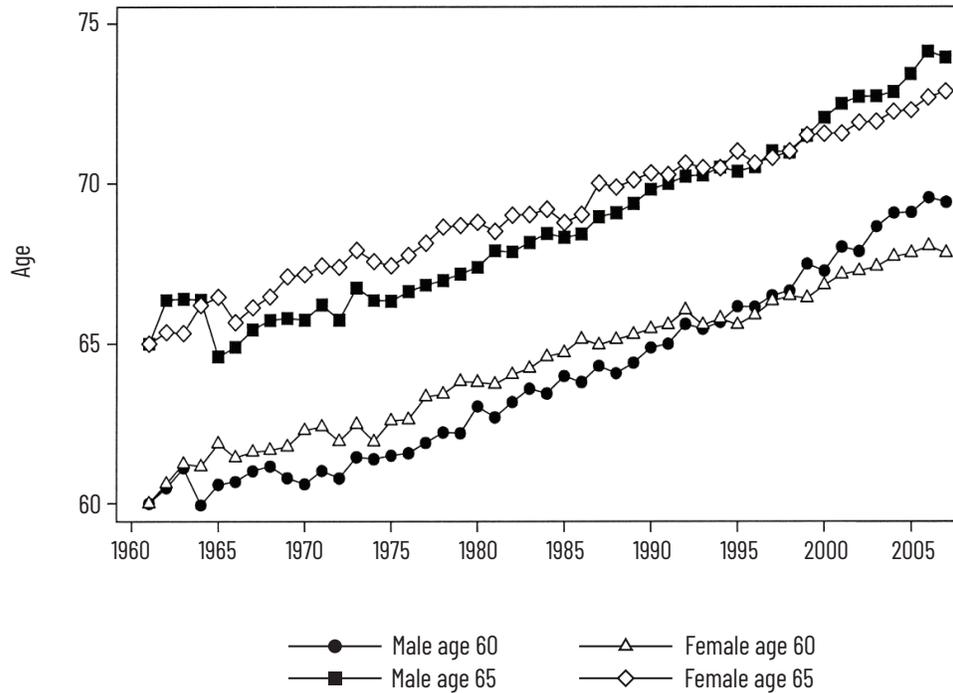
99 Mont, "Disability Employment Policy," 17–18. Benefit levels do *not* have a significant effect on the number of people leaving disability programs: regardless of the generosity of benefits, very few people who start receiving long-term disability ever leave the program (see below).

100 M. Baker and K. Milligan, "Disability Insurance Programs in Canada," in *Social Security Programs and Retirement Around the World: Historical Trends in Mortality and Health, Employment, and Disability Insurance Participation and Reforms*, ed. D.A. Wise (Chicago: University of Chicago Press, 2012), 327–58.

101 Baker and Milligan, "Disability Insurance Programs in Canada."

102 M. Campolieti, "Moral Hazard and Disability Insurance: On the Incidence of Hard-to-Diagnose Medical Conditions in the Canada/Quebec Pension Plan Disability Program," *Canadian Public Policy* 28, no. 3 (Sept. 2002): 419–41.

Figure 12: "Age at Which 1961 Aged Sixty and Sixty-Five Mortality is Reached"



Source: M. Baker and K. Milligan, "Disability Insurance Programs in Canada," in *Social Security Programs and Retirement around the World: Historical Trends in Mortality and Health, Employment, and Disability Insurance Participation and Reforms*, ed. D. A. Wise (Chicago: University of Chicago Press, 2012), 333.

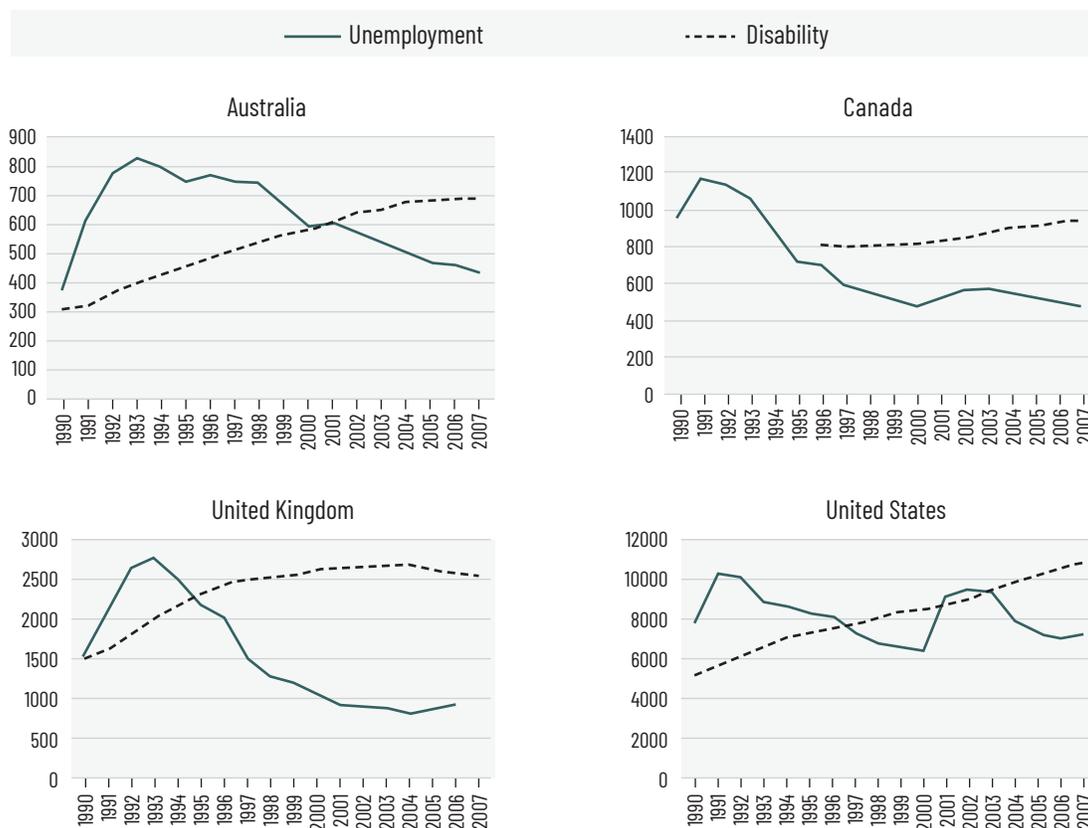
Moreover, disability policies interact with other policies constituting a nation's social safety net and with broader labour-market conditions.¹⁰³ These factors make it difficult for researchers to determine the precise nature of the relationship between the various disability-policy reforms of the past several decades and the significant growth in disability-benefit caseloads. Some researchers have noted that the recent shift toward a knowledge-based economy has created new barriers to labour-market participation for low-skilled workers. They suggest that the growth of disability rolls experienced by many developed countries in the past three decades might be attributable to "a combination of both an increase [in the] generosity of disability benefits and the deterioration in the labour market for low skilled workers."¹⁰⁴ If public disability insurance is more generous than unemployment insurance, it can create an incentive for those who acquire a mild impairment to apply for disability

103 Burkhauser et al., "Disability Benefit Growth and Disability Reform in the US," 7.

104 Jones, "Disability and the Labour Market," 407. See also D.H. Autor and M.G. Duggan, "The Rise in the Disability Rolls and the Decline in Unemployment," *Quarterly Journal of Economics* 118, no. 1 (2003): 157–206.

insurance rather than seek accommodations and/or rehabilitation.¹⁰⁵ In 2003, for example, OECD governments spent more than double on disability programs than they did on unemployment compensation.¹⁰⁶ As in other OECD nations, by 2010 more working-age Canadians were on disability programs than unemployment programs, and the growth in disability recipients since the early 2000s coincided with a drop in unemployment recipients.¹⁰⁷

Figure 13: "Current Recipients of Unemployment and Disability Benefits, 1990–2007, in Thousands"



Source: OECD, "Sickness, Disability and Work: Breaking the Barriers: Canada," 2010, 17, <https://www.oecd-ilibrary.org/content/publication/9789264090422-en>.

While our partial caseload data is merely descriptive and cannot imply a causal relationship between programs, they at the very least do not explicitly contradict this pattern. Disability cases have been growing as a share of social-assistance caseloads not only because the number of disability cases has been growing but also because

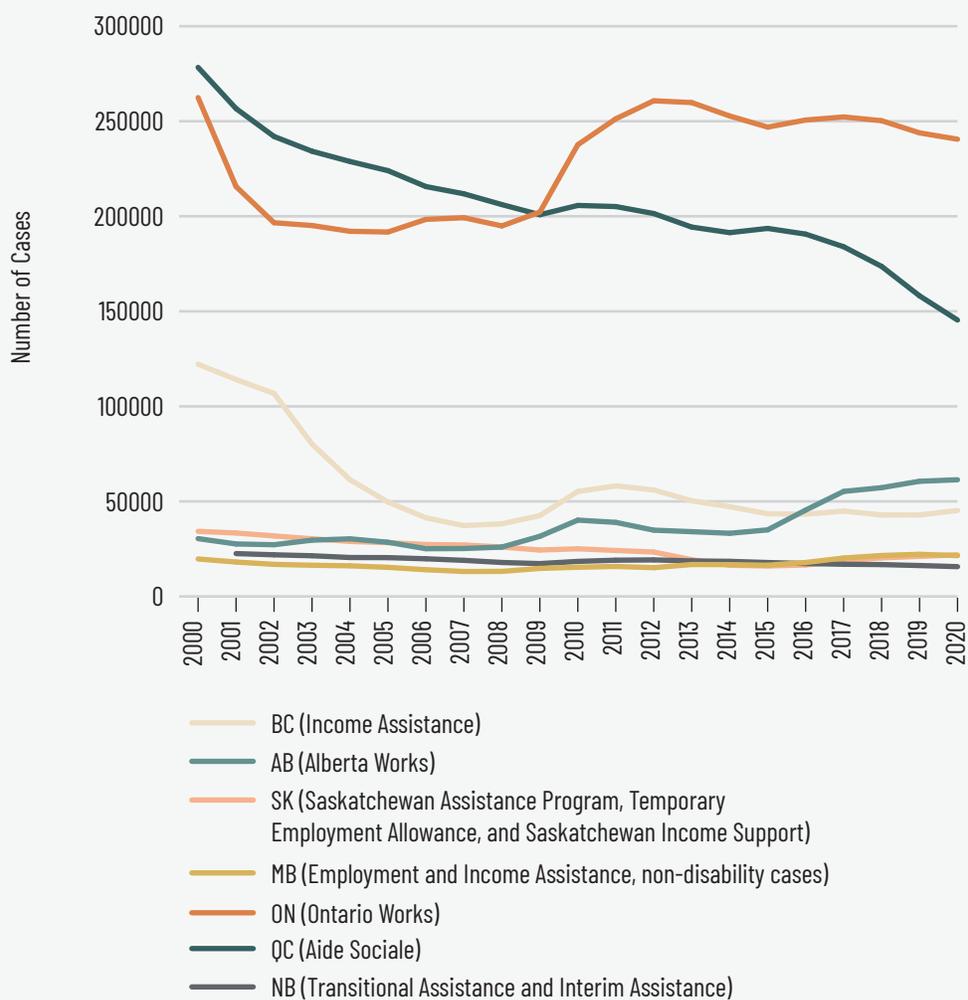
105 Haveman and Wolfe, "The Economics of Disability and Disability Policy," 1021; see also Jones, "Disability and the Labour Market"; A. Kapteyn, J.P. Smith, and A. van Soest, "Work Disability, Work, and Justification Bias in Europe and the United States," in *Explorations in the Economics of Aging*, ed. D.A. Wise (Chicago: University of Chicago Press, 2011), 269–312.

106 Jones, "Disability and the Labour Market," 405.

107 OECD, "Sickness, Disability and Work: Breaking the Barriers: Canada," 17.

the growth of other income-support programs has been slower or even negative. Alberta is a notable exception—the caseload for the general social-assistance program Alberta Works doubled in size between 2000 and 2020 (though most of this growth has occurred since 2015), and Manitoba also saw a modest 9 percent increase in non-disability cases in its Employment and Income Assistance (EIA) program. In other provinces, however, general income-support caseloads have been shrinking over the past two decades, falling by 8 percent in Ontario, 24 percent in New Brunswick, 36 percent in Saskatchewan, 48 percent in Quebec, and 63 percent in British Columbia.¹⁰⁸

Figure 14: General Social Assistance Cases, 2000-2020: British Columbia, Alberta, Saskatchewan, Manitoba, Ontario, Quebec, and New Brunswick



Sources: B. Finlay, S. Dunn, and J.D. Zwicker, "Navigating Government Disability Programs Across Canada," *Canadian Public Policy* 46, no. 4 (December 2020); appendix A, <https://doi.org/10.3138/cpp.2019-071>; Maytree, "Social Assistance Summaries 2020: Canada," June 2021, 14, https://maytree.com/wp-content/uploads/Social_Assistance_Summaries_All_Canada.pdf; Manitoba Department of Families, "Manitoba Families Annual Reports," https://www.gov.mb.ca/fs/about/annual_reports.html. For more information, see appendix A.

108 Excluding caseload data from 2000 in the province of New Brunswick.

Other researchers have pointed to an increasing proportion of workers in precarious—part-time, temporary, and contract-based—jobs, which do not provide workers with access to employer-triggered disability-income programs if they experience disability. Without the protection of workplace compensation programs, more workers with disabilities are forced to turn to public social assistance.¹⁰⁹ In other words, there may not be significantly more people applying for disability benefits overall; they are simply forced to apply for benefits from different sources. In Canada, Stapleton, Tweddle, and Gibson have documented a trend in disability income systems from programs based on workforce participation—Employment Insurance sickness benefits, the disability component of the Canada Pension Plan and Quebec Pension Plan, veterans’ disability pensions, private short- and long-term disability-insurance plans, and worker’s compensation—to programs without any labour-force connection—namely, disability tax credits, the Registered Disability Savings Plan, and especially provincial social-assistance programs.¹¹⁰

While the interactions between labour-markets conditions, government policies, and individual behaviour are complex, the examples above illustrate possible pathways by which passive disability-benefit programs can become a long-term (and in many cases permanent) substitution for time-limited unemployment programs.¹¹¹ This can add yet another barrier to work by shifting beneficiaries from a labour-market-oriented program to one with little to no focus on workforce attachment. In addition to its negative impact on the social, physical, psychological, and financial lives of people with disabilities who say they would prefer to work, this pattern has major implications for public balance sheets. Stapleton, Tweddle, and Gibson, for example, found that spending on social-assistance disability-income programs across Canada grew by nearly 30 percent between 2005–6 and 2010–11, from \$23.2 billion to \$28.6 billion.¹¹²

Key Questions for Sound Policy

- What factors are driving the increase in disability-related caseloads as a proportion of provincial social-assistance cases?
- What factors are responsible for the variation in social-assistance-caseload trends between provinces?
- Have certain policy changes contributed to the increase in disability caseloads? If so, how and to what extent?

109 J. Stapleton, “The ‘Welfareization’ of Disability Incomes in Ontario,” Inclusive Local Economies, Metcalf Foundation, December 2013, <https://metcalfoundation.com/publication/the-welfareization-of-disability-incomes-in-ontario/>; Stapleton, Tweddle, and Gibson, “What Is Happening to Disability Income Systems in Canada?”

110 Stapleton, Tweddle, and Gibson, “What Is Happening to Disability Income Systems in Canada?”

111 Researchers have found evidence that disability benefits act to some extent as substitutes for unemployment benefits. See, e.g., A. Bíró and P. Elek, “Job Loss, Disability Insurance and Health Expenditure,” *Labour Economics* 65 (2020): 101856; P. Koning and D. van Vuuren, “Hidden Unemployment in Disability Insurance,” *LABOUR* 21, nos. 4–5 (2007): 611–36; P. Koning and D. van Vuuren, “Disability Insurance and Unemployment Insurance as Substitute Pathways,” *Applied Economics* 42, no. 5 (2010): 575–88.

112 Stapleton, Tweddle, and Gibson, “What Is Happening to Disability Income Systems in Canada?” This pattern was particularly pronounced in Ontario and the western provinces.

How Should Governments Balance Spending on Financial Assistance and Employment Supports?

Government policies to support the economic well-being of citizens with disabilities usually aim to achieve two related goals: ensuring income security for those who are unable to work because of a disability, and promoting employment for those who are able to work through incentives and supports.¹¹³ Both goals are critically important. Yet despite the many benefits of work—both monetary and non-monetary—for individuals, families, businesses, and societies, as well as the significance of employment for social inclusion, work has received a dramatically lower share of government investment. Until the mid-1990s, most OECD countries made generous disability benefits a priority and put little emphasis on employment supports. Despite making some pro-work reforms in the 1990s, the balance remained skewed toward income assistance: the OECD has estimated that by 2010, nearly all OECD nations were devoting more than 90 percent of disability spending to passive cash benefits.¹¹⁴ Canada was no exception, dedicating only 4–6 percent of its incapacity-related spending to active labour-market programs.¹¹⁵

We review federal disability-related programs and find a similar expenditure pattern for 2019–20:¹¹⁶ nearly \$8 billion—90 percent of Canada’s total annual disability spending at the federal level—is dedicated to income support, compared to just \$414 million, or 5 percent, on programs promoting employment.

We also examine spending data at the provincial level. Our estimates reveal a similar, albeit in some cases less severe, imbalance in government spending on disability. While spending data were not available for all programs and provincial spending patterns vary, none of the provinces we examined spent anywhere near as much on employment programs as they did on income assistance.¹¹⁷

113 OECD, “Sickness, Disability and Work,” 11; ILO and OECD, “Labour Market Inclusion,” 5. A common third pillar of government disability policy is accessibility supports—i.e., programs to improve the accessibility of private and public spaces (resources for home or workplace modifications, for example), as well as daily living supports for individuals and families experiencing disability, such as assisted living arrangements or extended health benefits.

114 OECD, “Sickness, Disability and Work,” 11–12.

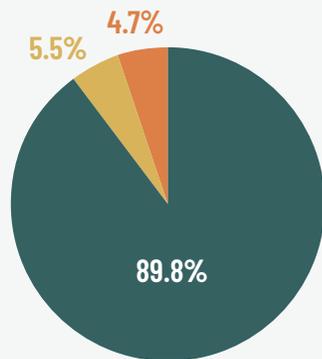
115 OECD, “Sickness, Disability and Work: Breaking the Barriers: Canada,” 45.

116 While more recent data were available in some cases, we used 2019–20 data because they precede the large fiscal impact of COVID-19 containment and relief measures, and as such offer a more accurate reflection of typical government spending patterns. While we made every effort to include all disability-focused programs that were in operation at the time of writing in our analysis, expenditure data were not available for all programs.

117 Since 2019–20 data were not available for Quebec and the Maritime provinces, we use 2017–18 data. Newfoundland and Labrador is not included because financial information was not available for any of its income support programs. For provincial disability policy information, we are indebted to Finlay, Dunn, and Zwicker, “Navigating Government Disability Programs Across Canada,” particularly for Quebec and the Atlantic provinces. For British Columbia, we are indebted to L. Tedds and G. Petit, “Income and Social Support Programs Available in B.C.,” 2019, <http://bc-programs.surge.sh/>. See appendix B for program lists, data, and calculation details.

Yet persistent high poverty rates among people with disabilities suggest this income-focused approach has thus far failed to achieve either goal. Has a disproportionate focus on benefits inadvertently furthered the exclusion of people with disabilities from employment opportunities that would reduce their risk of poverty? Some researchers have found a link between generous (relative to other pillars of the social safety net) disability-benefit systems and lower labour-market participation for people with disabilities.¹¹⁸ To what extent has governments’ default, “first-resort” approach to supporting Canadians with disabilities—that is, offering them indefinitely and in most cases, inadequate income assistance—hindered rather than helped when it comes to securing the meaningful jobs people with disabilities say they want?¹¹⁹

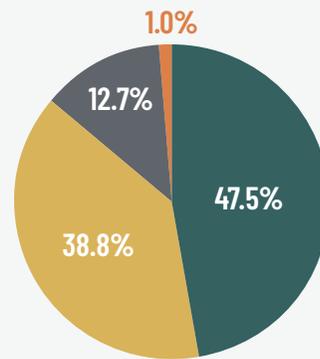
Figure 15: Federal Disability Spending by Category, 2019-20 Fiscal Year



- Income
- Accessibility and Daily Living Supports
- Employment

Note: Other categories of spending that comprise less than 0.1% of total federal disability spending are excluded.
Source: See appendix B.

Figure 16: Disability Spending by Category, British Columbia, 2019-20 Fiscal Year



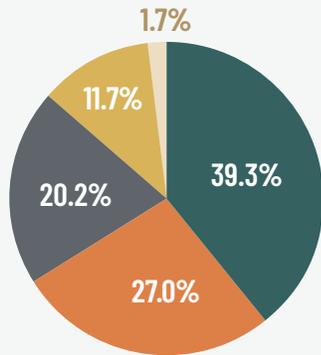
- Income
- Accessibility and Daily Living Supports
- Children, Youth, and Students
- Employment

Note: Other categories of spending that comprise less than 0.1% of total provincial disability spending are excluded.
Source: See appendix B.

118 Lindsay et al., “Participation of Under-utilized Talent,” 3.

119 For an examination of the ways in which provincial social assistance has come to function as the first-resort program for Canadians with disabilities, see M.J. Prince, “Entrenched Residualism: Social Assistance and People with Disabilities,” in *Welfare Reform in Canada: Provincial Social Assistance in Comparative Perspective*, ed. D. Béland and P.M. Daigneault (Toronto: University of Toronto Press, 2015), 289–304.

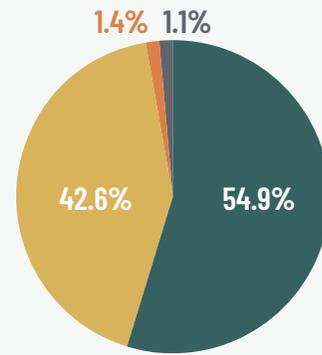
Figure 17: Disability Spending by Category, Alberta, 2019-20 Fiscal Year



- Income
- Employment
- Children, Youth, and Students
- Accessibility and Daily Living Supports
- Other

Source: See appendix B.

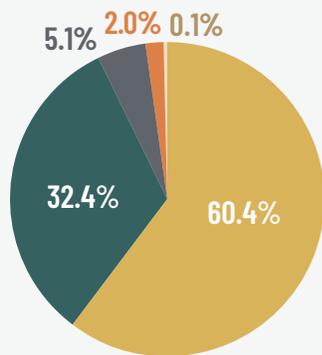
Figure 18: Disability Spending by Category, Saskatchewan, 2019-20 Fiscal Year



- Income
- Accessibility and Daily Living Supports
- Employment
- Children, Youth, and Students

Source: See appendix B.

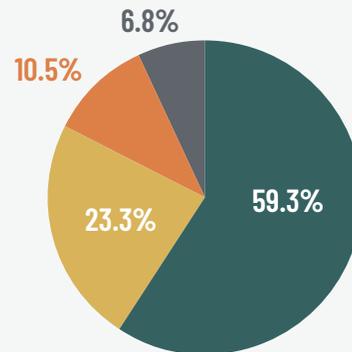
Figure 19: Disability Spending by Category, Manitoba, 2019-20 Fiscal Year



- Accessibility and Daily Living Supports
- Income
- Children, Youth, and Students
- Employment
- Other

Source: See appendix B.

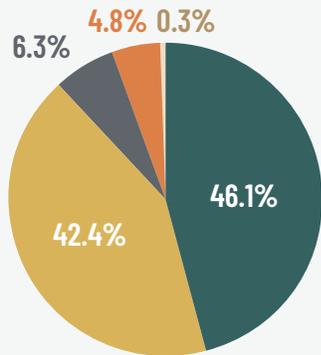
Figure 20: Disability Spending by Category, Ontario, 2019-20 Fiscal Year



- Income
- Accessibility and Daily Living Supports
- Employment
- Children, Youth, and Students

Source: See appendix B.

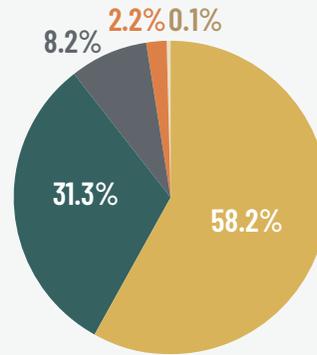
Figure 21: Disability Spending by Category, Quebec, 2017-18 Fiscal Year



- Income
- Accessibility and Daily Living Supports
- Children, Youth, and Students
- Employment
- Other

Source: See appendix B.

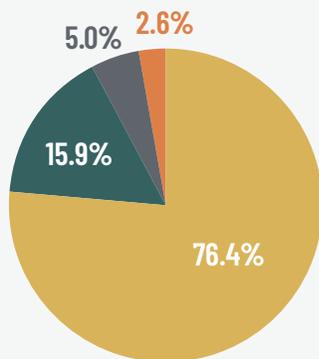
Figure 22: Disability Spending by Category, New Brunswick, 2017-18 Fiscal Year



- Accessibility and Daily Living Supports
- Income
- Children, Youth, and Students
- Employment
- Other

Source: See appendix B.

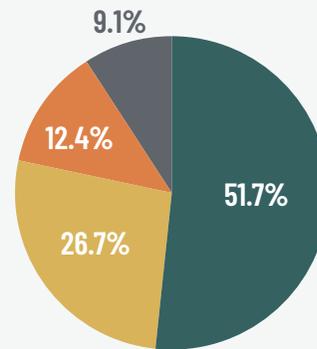
Figure 23: Disability Spending by Category, Nova Scotia, 2017-18 Fiscal Year



- Accessibility and Daily Living Supports
- Income
- Children, Youth, and Students
- Employment

Source: See appendix B.

Figure 24: Disability Spending by Category, Prince Edward Island, 2017-18 Fiscal Year



- Income
- Accessibility and Daily Living Supports
- Employment
- Children, Youth, and Students

Source: See appendix B.

There is some evidence from European nations' reforms to suggest that replacing cash-oriented programs with reasonable pro-work programs will not send people with disabilities into poverty but may actually improve their economic position by allowing them to return to work (and earn income) with reasonable levels of support.¹²⁰ If a pro-work policy is, as we have argued, most in line with human needs, how can income-support programs work with employment programs to advance that goal? How should various levels of government allocate public dollars across different programs to best meet the diverse needs of people with disabilities?

Key Questions for Sound Policy

- To what extent, if any, do existing cash benefit programs for people with disabilities act as a barrier to employment and long-term economic security? To what extent, if any, do cash benefit programs act as a springboard into employment and long-term economic security?
- What balance of disability-related spending—that is, between income supports, employment supports, and other programs—would allow governments to offer the most effective investment in the long-term personal, social, and financial well-being of people with disabilities?

In What Ways Does the Income-Support System for People with Disabilities Act as Both a Direct and Indirect Barrier to Employment?

Of course, developing and implementing effective pro-work policy is easier said than done. If people with disabilities are only able to find a low-paying job, lose their job, or are unable to find a job at all, they will have to turn to the welfare system to make ends meet. Yet disability-income-support programs can quickly become a significant barrier to employment.¹²¹ When income assistance is only available to those who declare themselves unable to work, it creates an incentive for recipients to stay out of the labour market in order to continue receiving the support they need to get by. In addition, many benefits are clawed back as a recipient's income rises, which incentivizes working fewer rather than more hours.¹²² The income-support system thus can perpetuate a cycle of unemployment and lock recipients out of the labour market.¹²³ The situation is further complicated by the fact that different disability income systems have different approaches to returning to work, as John Stapleton explains: "The clear irony is that contributions-based programs [e.g., the CPP/QPP disability component, worker's compensation, private insurance] generally do not provide income support when a recipient returns to work (except through

120 Burkhauser et al., "Disability Benefit Growth and Disability Reform in the US," 26.

121 Kirsh et al., "From Margins to Mainstream," 398.

122 Prince, "Entrenched Residualism," 298; Haveman and Wolfe, "The Economics of Disability and Disability Policy," 1021; Galer, "Life and Work at the Margins," 6–7.

123 Galer, "Life and Work at the Margins," 6–7.

“The primary way in which many persons with disabilities gain independence is to demonstrate serious dependence. The greater their incapacity, the more supports they receive. In short, *doing worse means doing better*.

“Yet the reverse is also true. Once eligible for assistance, persons with disabilities who manage to improve their circumstances typically get penalized by various programs that effectively disincentivize their behaviour. In this case, *doing better means doing worse*.”¹²⁷

specific return-to-work incentives and limited capped allowable earnings), while social assistance, which serves people who have traditionally been too disabled to work, robustly supports entering the workplace with money, supports, and benefits.”¹²⁴

While this challenge also applies to income-assistance recipients without disabilities, it is far more severe for those whose disability involves additional expenses (such as higher health and transportation costs) and worse employment prospects. In this situation, people with disabilities often have no choice but to *not* work—if the only jobs available to them are precarious, low-wage positions without benefits, they may be unable to support themselves on employment earnings alone.¹²⁵ Moreover, eligibility for disability-support programs is often based on *impairment* (as defined by medical criteria) rather

than *ability* (as defined by the work someone is able to do). Focusing on limitations rather than work capacity pushes impaired individuals toward long-term dependence on cash transfers rather than returning to work.¹²⁶

Key Questions for Sound Policy

- To what extent do existing income-support programs for people with disabilities act as a barrier to employment and vice versa?
- Which features of these programs act as the greatest barriers to employment, and why?

How Can Policy-Makers Design Policies That Are Sensitive and Responsive to the Immense Complexity of Disability?

Even if researchers were able to clarify the relationship between policy rules and disability-benefit rolls at the national population level, the diverse nature of disability makes it difficult to measure exactly how policy changes affect the behaviour of particular groups and individuals and to design effective policy reforms if necessary. The range of disabilities that can act as a barrier to labour-market integration is diverse and spans all demographic categories, with different disabling conditions each presenting their own unique challenges based on factors like severity, type,

124 Stapleton, “The ‘Welfareization’ of Disability Incomes in Ontario,” 7.

125 S. Torjman, “Disability Supports: Missing on the Policy Radar,” *Renewing Canada’s Social Architecture*, Caledon Institute of Social Policy, May 2015, 6, https://munkschool.utoronto.ca/mowatcentre/wp-content/uploads/publications/RCSA_disability_supports.pdf.

126 OECD, “Sickness, Disability and Work: Breaking the Barriers: Canada,” 3.

127 Torjman, “Disability Policy: From Remedy to Rights,” 2 (emphasis original).

environment, or the age of onset.¹²⁸ Different types of disabilities require different policy supports, and one-size-fits-all policy will inevitably leave many people behind.¹²⁹ Someone born with a moderate visual impairment will need a different set of supports than someone who suffers a back injury at work, and neither will be well served by a program designed to help those who experience severe episodic mental illness.

Some researchers suggest breaking down workers by age of disability onset since they face different labour-market challenges.¹³⁰ Education and entering the workforce may be the main barriers facing those with a disability present from childhood, suggesting a strong return on policy investments in educational supports and transition planning. Those who acquire a disability during their working years, meanwhile, may have more trouble returning to work and would be better served by rehabilitative policies and accommodations.¹³¹

Another emerging disability-policy issue is the rapidly increasing proportion of cases (and benefit claims) linked to mental health disorders. In Canada, around 60 percent of youth (age fifteen to twenty-four) with disabilities have a disability related to mental health; women outnumber men by a factor of two to one in this group.¹³² More than half of mental-health-related disabilities have their onset in childhood or adolescence and keep young adults in particular out of the labour force. Employment rates among those with mental illness are especially low (and unresponsive to conventional work-disability policies), even when compared to other people with disabilities.¹³³

Key Questions for Sound Policy

- To what extent should disability policy be targeted, and on what basis—severity, age of onset, duration, type, all of the above?
- Should policy-makers take a different approach altogether for mental-health-related disabilities? If so, should programs be differentiated even further by type of mental illness?

128 Mont, “Disability Employment Policy,” 4; ILO and OECD, “Labour Market Inclusion,” 6.

129 Prince, “Inclusive Employment for Canadians with Disabilities,” 4.

130 E.g., M.L. Baldwin and W.G. Johnson, “Dispelling the Myths About Work Disability,” in *New Approaches to Disability in the Workplace*, ed. T. Thomason, J.F. Burton, and D. Hyatt, Industrial Relations Research Association Series (Ithaca, NY: Cornell University Press, 1998), 39–61.

131 Jones, “Disability and the Labour Market,” 413; Prince, “Inclusive Employment for Canadians with Disabilities,” 4. Several studies find worse labour-market outcomes for those who acquired disability in adulthood.

132 Morris et al., “A Demographic, Employment and Income Profile.”

133 OECD, “Sickness, Disability and Work,” 10–11; Vornholt et al., “Disability and Employment,” 41; ILO and OECD, “Labour Market Inclusion,” 5; see also Green et al., “B.C. Income Assistance Trends and Dynamics,” 7–8.

What Is the Appropriate Balance Between Targeting and Simplicity?

If one-size-fits-all policy errs in one direction—namely, papering over important differences—it is also possible to err in the other direction: disability programs can become so intricately targeted that they sacrifice simplicity and, more importantly, accessibility. The labyrinthine tangle of different programs currently on offer to Canadians with disabilities—along with uneven reliability across these programs—can make the support system difficult to navigate.¹³⁴ There is substantial variation in the availability and accessibility of disability supports, which have been described as “a hodgepodge of public and private arrangements.”¹³⁵ Eligibility can depend on age, how and when a disability was acquired, occupation, health status, the nature of the disability, or other factors. Hospital and long-term-care patients are funded through health ministries, elementary and secondary special-needs students are funded through education ministries, post-secondary students can get funds from various levels of government or their institution, and working-age adults can receive private or public insurance.¹³⁶

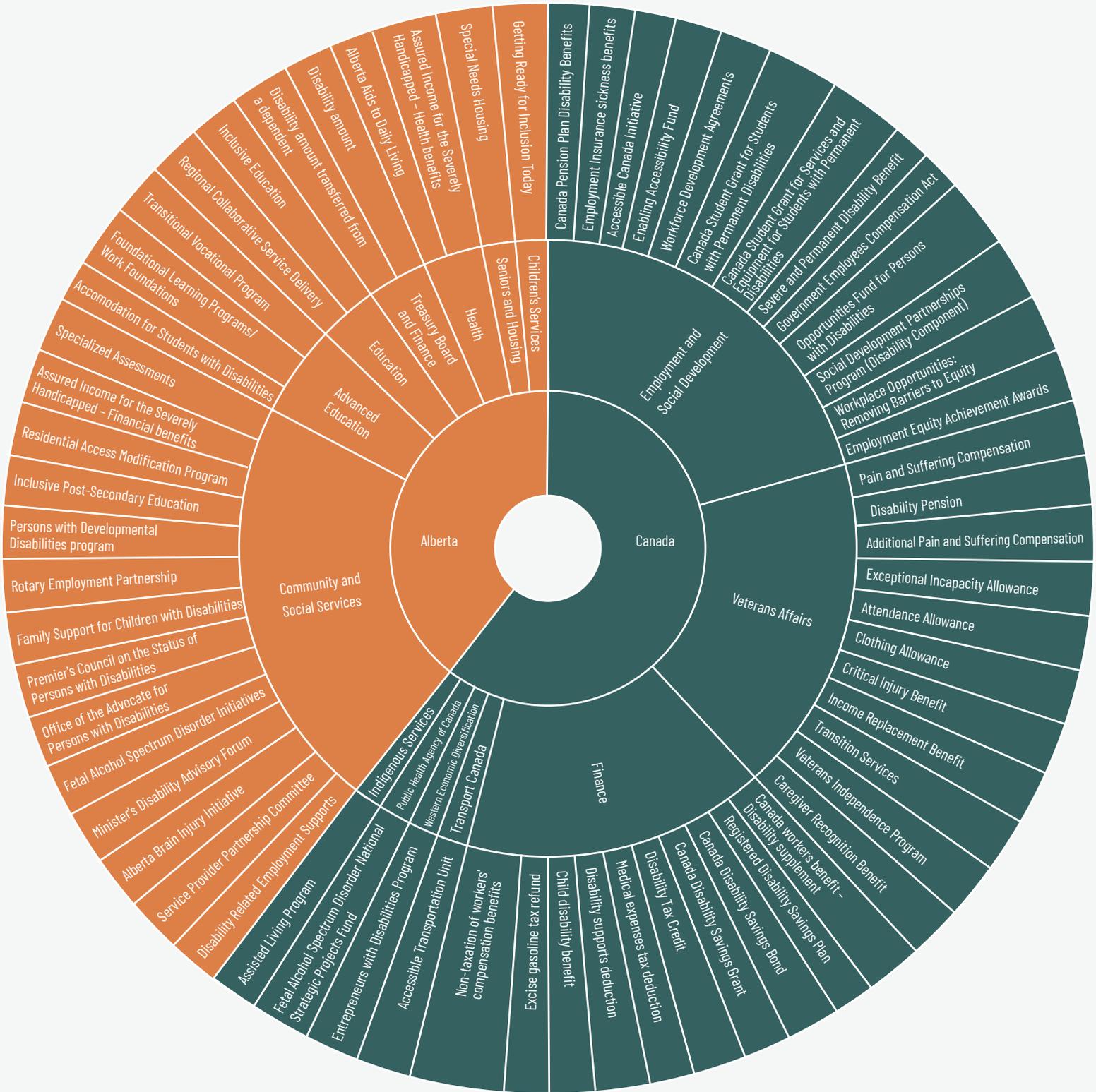
The province of Alberta, for instance, offers at least twenty-five programs for people with disabilities under seven different ministries. Not only do Albertans with disabilities have to navigate these programs—including determining their eligibility, applying, keeping up with program changes each year, and managing multiple supports—they also need to coordinate their provincial supports with up to another thirty-eight programs under seven ministries at the federal level (see figure 25). And this list does not even include other, more general social-assistance programs for Albertans and/or Canadians living on low incomes—a group to which people with disabilities are disproportionately likely to belong—or any programs run by the private sector.

134 Prince, “Inclusive Employment for Canadians with Disabilities”; OECD, “Sickness, Disability and Work: Breaking the Barriers: Canada.”

135 Torjman, “Disability Supports,” 3.

136 Torjman, “Disability Supports,” 3–4.

Figure 25: Navigating Government Disability Programs: The Example of Alberta



Note: This chart was inspired by Tedds and Petit, "Income and Social Support Programs Available in B.C." The policies included on this chart are listed in tables 1 (Canada) and 3 (Alberta) in appendix B.
 Source: See appendix B.

But are accessibility problems arising from the targeting of the policies themselves, or from an under-resourced support framework that fails to connect people with the services they need? Jobseekers accessing government-funded employment services,¹³⁷ for example, often discover gaps between their needs and providers' capabilities. Relatively few provincial employment service providers have comprehensive knowledge of the particular barriers faced by jobseekers with disabilities, and those who do have specialized disability knowledge are often familiar primarily with a specific type of disability (e.g., only developmental disabilities or only addiction).¹³⁸ On the income-support side, the disability tax credit (DTC)—a key benefit that also serves as a gateway to other important support programs for people with disabilities, including the child disability benefit and the Registered Disability Savings Plan—is only utilized by 40 percent of qualifying Canadians. The precise reason for low DTC uptake is unclear, but lack of awareness, a complicated application process, and unclear eligibility rules have been suggested as likely contributing factors.¹³⁹

To what extent is the lack of responsiveness in certain programs contributing to low uptake? If a policy is slow to kick in, its effectiveness is diminished. For example, the lack of early intervention to rehabilitate impaired workers and reintegrate them into the labour market significantly increases the risk of long-term-benefits dependency.¹⁴⁰ If services are slow or unreliable, recipients may suppress concerns about existing programs for fear of reprisal or program cancellation, since “they would rather stick with something that is modestly adequate than end up with nothing at all.”¹⁴¹

Key Questions for Sound Policy

- To what extent does the complexity of existing disability programs act as a barrier to access?
- What kinds of reforms would improve the accessibility and responsiveness of the current disability-support system? Would it be more effective to change the structure of disability programs themselves or to invest in navigation supports?
- Which existing disability programs are underused? Why? How could take-up for these programs be improved?

137 For examples of government employment programs for people with disabilities, see the policy lists in appendix B. See also Finlay, Dunn, and Zwicker, “Navigating Government Disability Programs across Canada.”

138 Prince, “Inclusive Employment for Canadians with Disabilities,” 11.

139 S. Dunn and J. Zwicker, “Why Is Uptake of the Disability Tax Credit Low in Canada? Exploring Possible Barriers to Access,” *The School of Public Policy Publications* 11:2, January 2018, https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3115837.

140 OECD, “Sickness, Disability and Work: Breaking the Barriers: Canada,” 7.

141 Torjman, “Disability Supports,” 7.

For People with Earlier-Onset Disabilities, to What Extent Are Educational Disparities Responsible for Employment Disparities?

Employment barriers for people with disabilities can begin in childhood. Inadequate government funding for educational supports often results in students with disabilities being under-prepared for the labour force, limiting their work opportunities later in life. People with disabilities have lower levels of educational attainment and job-related training, making them more likely to be left behind by the shift toward high-skilled work in developed nations.¹⁴² In Canada as in other OECD countries, people with disabilities who lack a high school education are less likely to be employed.¹⁴³ Prince cites “under-resourced schools and teacher shortages for children with special needs” as an ongoing challenge to the employment prospects of Canadians with disabilities.¹⁴⁴ The lack of educational supports may be worse for some students depending on where they go to school—in Ontario, for example, students with special needs receive no funding from the Ministry of Education unless they attend a government-run school.¹⁴⁵ How much of the employment gap could be closed by eliminating the education gap?

Crawford argues that policies aiming to integrate people with disabilities into competitive employment should pay special attention to youth with disabilities in order to keep them from being caught in the social-assistance net early on.¹⁴⁶ By how much could both the employment and education gaps be narrowed simply by prioritizing earlier intervention? Advocates have identified policies targeting youth and young adults with disabilities as key to preventing childhood disadvantages from limiting their long-term employment prospects.¹⁴⁷ This includes support for special-needs students in the educational system to bridge the gaps described above. Prince also recommends improving transition planning for young Canadians with disabilities, helping prepare them for post-secondary education or employment while they’re still in high school, and expanding their access to post-secondary education (e.g., through government accommodation grants).¹⁴⁸

142 OECD, “Sickness, Disability and Work,” 10. The shift toward a knowledge-based economy and the decreasing availability of “basic-level positions” may make jobs suited to the capacities of people with intellectual disabilities in particular even more scarce than they already are. Kirsh et al., “From Margins to Mainstream,” 392.

143 OECD, “Sickness, Disability and Work: Breaking the Barriers: Canada,” 10.

144 M.J. Prince, “Disability and Work in Canada: Framing a Bolder Vision” (keynote address to the National Conference on Disability and Work, Ottawa, Ontario, November 27, 2017), 6, https://www.crwdp.ca/sites/default/files/Research%20and%20Publications/6_key_note_mjprince_10.15_11.00_tues_nov_28.pdf.

145 D. Van Pelt, R. Pennings, and T. Jackson, “Funding Fairness for Students in Ontario with Special Education Needs,” Cardus, March 20, 2019, <https://www.cardus.ca/research/education/reports/funding-fairness-for-students-in-ontario-with-special-education-needs/>.

146 Crawford, “Looking into Poverty,” 36.

147 Lindsay et al., “Participation of Under-utilized Talent,” 13.

148 Prince, “Inclusive Employment for Canadians with Disabilities,” 17.

Are there certain types of disability that might be particularly responsive to youth intervention? For instance, many cases of mental illness—a rapidly growing cause of disability experienced disproportionately by younger adults—have their onset in childhood and adolescence, which suggests that providing mental health support in the education system and in transitions from school to work is critical.¹⁴⁹

Key Questions for Sound Policy

- What proportion of the employment gap for people with disabilities can be attributed to educational disparities?
- What kinds of educational interventions would be most effective at improving employment rates for people with disabilities?

What Kinds of Pro-work Policies Have Been Shown to Be Effective?

Even when policy-makers make closing the disability-employment gap a priority, they immediately run up against a particularly thorny question: Do we even know what initiatives actually work? As decades of little to no progress might suggest, there have been plenty of failed attempts in the history of disability-employment policy. Mont sorts pro-work disability policy tools into three categories.

1. *Regulations* work on the demand side, imposing legal obligations on employers; examples include quotas and anti-discrimination legislation.
2. *Counterbalances* assume that hiring people with disabilities may require greater start-up costs from employers (such as extra investments into training and accommodations) and as such work on both the demand side and the supply side by helping cover these start-up costs and increasing disabled employees' productivity—wage subsidies or funding for the cost of accommodations (if renovations are required to improve the physical accessibility of the workplace, for example) fall into this category.
3. *Substitutions*, such as sheltered employment, target those whose disabilities are believed to prevent them from obtaining employment in the open labour market altogether.¹⁵⁰

Substitutions have the worst reputation of these three types of policy tools. These policies have generally been viewed unfavourably by disability advocates because

149 ILO and OECD, “Labour Market Inclusion,” 17.

150 These three policy tools are appropriate for different types of disabilities: “A policy strategy solely based on regulations implies a belief that people with disabilities have a right to open employment and that the costs of their participation are small and easily absorbed by the private sector. Counterbalances are added if the productivity gap between people with and without disabilities is wide enough to warrant mechanisms to shift the cost of those gaps from employers to the general public. Substitutions are resorted to if those gaps are so wide that policymakers feel it is more economically efficient to offer an alternative to the open labor market.” Mont, “Disability Employment Policy,” 11.

they do not promote genuine inclusion and can be susceptible to abuse. Sheltered workshops, for example, are controversial, with some researchers and disability advocates arguing that they prevent people with disabilities from participating fully in the labour force.¹⁵¹ Since they neither provide an inclusive workplace themselves nor help workers with disabilities transition to more inclusive work in the open labour market—few ever leave sheltered workshops—most stakeholders agree that these are at minimum less desirable than more integrative pro-work policies.¹⁵²

Though regulations are popular among developed countries, research provides limited support for these kinds of policy tools. The impact of anti-discrimination legislation, for example, is controversial and results are mixed. Researchers debate the efficacy of laws like the Americans with Disabilities Act (ADA) and whether their overall effect has been positive or negative.¹⁵³ Initial studies suggested that the ADA had a negative impact on the employment rate of people with disabilities.¹⁵⁴ Later studies challenged this conclusion, noting that more people may have been encouraged to report disability after legislation removing the stigma associated with being disabled, while others may have stopped reporting work-limiting disability when their workplaces were adapted to accommodate them better.¹⁵⁵ The ADA was likely most effective at protecting workers from being fired after the onset of a disability, though the measured effect of anti-discrimination legislation depends on the definition of disability used in the evaluation of the policy.¹⁵⁶ While anti-discrimination legislation can force the removal of architectural barriers, laws cannot in themselves change the attitudes of employers or the public.¹⁵⁷

Quotas are another popular, but controversial, regulation policy. Canada is one of the few G20 countries that does not have a disability-employment quota system, in which businesses above a certain size must have a certain percentage of their employees be people with disabilities or pay a fine.¹⁵⁸ This policy can have the somewhat derogatory effect of implying that disabled employees were only hired to

151 S.R. Bagenstos, “The Case Against the Section 14(c) Subminimum Wage Program,” Report prepared for the National Federation of the Blind, 2011, <https://thegao.org/publications/the-case-against-the-section-14c-subminimum-wage-program-by-samuel-r-bagenstos/>; J. Guilfoyle, “Coming Out of the Shadows of Sheltered Workshops and Subminimum Wage: Exploring the Exploitation of Disabled Workers Under Section 214(c) of the Fair Labor Standards Act,” *Louis Jackson National Student Writing Competition* 53 (2015): https://scholarship.kentlaw.iit.edu/louis_jackson/53.

152 Mont, “Disability Employment Policy,” 28–29.

153 Vornholt et al., “Disability and Employment,” 43–44; Acemoglu and Angrist, “Consequences of Employee Protection”; DeLeire, “The Wage and Employment Effects of the ADA”; D. Kruse and L. Schur, “Employment of People with Disabilities Following the ADA,” *Industrial Relations: A Journal of Economy and Society* 42, no. 1 (2003): 31–66.

154 See, e.g., Acemoglu and Angrist, “Consequences of Employee Protection”; DeLeire, “The Wage and Employment Effects of the ADA.”

155 Jones, “Disability and the Labour Market,” 414–15.

156 Mont, “Disability Employment Policy,” 24.

157 Hunt and Hunt, “Changing Attitudes,” 268.

158 ILO and OECD, “Labour Market Inclusion,” 20.

comply with legislation, not because of their competency.¹⁵⁹ In addition, mandatory quotas often go unfilled and can be challenging for the government to enforce.¹⁶⁰ Available evidence suggests that employment quotas have had only limited success at improving employment rates of people with disabilities.¹⁶¹ More promising than quotas alone is a quota-levy system, in which companies that don't meet the quota must contribute to a fund used to support the integration of people with disabilities into the workplace.¹⁶² However, adding this kind of fund still leaves unresolved the problems observed in quota systems.

Counterbalances may be more effective policy tools when it comes to increasing the employment rates of people with disabilities. Training programs work on the supply side, helping people with disabilities reach their full work potential. Many disability-employment service providers, which provide support to individuals with disabilities in their relationships with employers and government, offer vocational-skill-development programs for people with disabilities, which have been shown to improve labour-market outcomes for young people in particular.¹⁶³ While the former approach was to teach people skills and strategies for living with their disability before placing them in jobs (train first, then place), evidence now supports place first, then train.¹⁶⁴ There is some evidence that employment programs in general, and skill matching and individualized support in particular, have a positive impact on labour-market participation for people with disabilities.¹⁶⁵ Nevertheless, the true effectiveness of vocational rehabilitation programs remains unclear, since it is difficult to measure the impact of program intervention while controlling for selection bias (service providers unconsciously selecting those whom they believe would be more successful, or those who are more likely to find work anyway applying to the program).¹⁶⁶

Governments can also provide demand-side counterbalances through support for employers. Financial incentives are sometimes offered to employers to help them with the cost of providing accommodations and ensure that workers receive a decent wage: “By effectively decreasing the wages paid by employers without decreasing the income received by the disabled workers, these policies can even the playing field in the job market while still allowing workers to secure their livelihood.”¹⁶⁷

159 Vornholt et al., “Disability and Employment,” 44.

160 G. Waghorn, V. Parletta, and S. Dias, “The Influence of Wage Subsidies on the Open Employment of People with Disabilities,” *Journal of Rehabilitation* 85, no. 4 (2019): 25; Mont, “Disability Employment Policy,” 20–21.

161 Lindsay et al., “Participation of Under-utilized Talent,” 3.

162 Mont, “Disability Employment Policy,” 21–22.

163 Lindsay et al., “Participation of Under-utilized Talent,” 6.

164 Vornholt et al., “Disability and Employment,” 43; C. Jenaro et al., “Supported Employment in the International Context: An Analysis of Processes and Outcomes,” *Journal of Vocational Rehabilitation* 17, no. 1 (2002): 6.

165 Lindsay et al., “Participation of Under-utilized Talent.”

166 Mont, “Disability Employment Policy,” 26.

167 Mont, “Disability Employment Policy,” 27.

Wage subsidies, which include both tax incentives and direct payments, are one form of financial support for employers. They are usually designed to help employers with any additional costs or uncertainties—since stability can also be crucial for employers—of hiring and training applicants who may be at a disadvantage in the labour market, including (among others) applicants with disabilities.¹⁶⁸

Wage subsidies may sound appealing in theory, but do they work in practice? If subsidies are too low, for example, the effect on hiring may actually be negative.¹⁶⁹ There is evidence to suggest that wage subsidies offered in the form of a tax credit for employers are not well-used and that the effect of tax credits on hiring is limited.¹⁷⁰ Empirical evaluations of targeted wage subsidies are scarce, not least because it is quite difficult to discern any causal effect of subsidy programs on employment rates. Selection bias, for example, is always a possibility: people who participate in these programs may be more likely to find any kind of employment than non-participants regardless of subsidies.¹⁷¹ Critics of wage subsidies argue they do not lead to sustainable, long-term employment in the open labour market and can reinforce negative stereotypes about the capacities and qualifications of employees with disabilities—for example, by implying that an applicant with a disability was not valuable enough to the employer to hire at the full wage usually offered for their position.¹⁷²

Key Questions for Sound Policy

- What programs have been shown to meaningfully improve the employment rates and outcomes of people with disabilities?
- Can wage subsidies ever be effective at helping people with disabilities secure reliable, well-paid, long-term employment? If so, what design features are required for a wage-subsidy program to be effective?

What Are Employers' Responsibilities?

Up to this point, the primary focus of this paper has been the role of government and policy-makers. But when we start to ask difficult questions about policy effectiveness, the question of how much the state *should* do to close the disability-employment gap starts to run up against the question of how much the state *can* do. To what extent

168 Angelov and Eliason, “Wage Subsidies,” 2; Waghorn, Parletta, and Dias, “Influence of Wage Subsidies,” 24.

169 Lindsay et al., “Participation of Under-utilized Talent,” 9.

170 Mont, “Disability Employment Policy,” 28.

171 N. Angelov and M. Eliason, “Wage Subsidies Targeted to Jobseekers with Disabilities: Subsequent Employment and Disability Retirement,” *IZA Journal of Labor Policy* 7, no. 12 (2018): <https://doi.org/10.1186/s40173-018-0105-9>.

172 See, e.g., M. Wafer, “The Baker’s Dozen and the Pandemic: Ensuring Inclusion During and COVID-19,” *Abilities Magazine*, Fall 2020, <https://www.abilities.ca/abilities-magazine/the-bakers-dozen-and-the-pandemic/>; Inclusion Canada, “Inclusion Canada Position on Employment,” 2020, <https://inclusioncanada.ca/wp-content/uploads/2020/12/English-Position-Employment.pdf>; see also Waghorn, Parletta, and Dias, “Influence of Wage Subsidies”; Angelov and Eliason, “Wage Subsidies,” 2.

“While the government is playing an important role in helping people with disabilities . . . we can’t, and shouldn’t, do everything. The private sector must also step up to the plate, collaborating with Government and not-for-profits and communities at large.”
—The Honourable Diane Finley, former Minister of Human Resources and Skills Development Canada, at the release of the Report of the Panel on Labour Market Opportunities for Persons with Disabilities, January 16, 2013.¹⁷³

does the burden of improving employment rates for people with disabilities rest on employers in the private sector?

Several disability-policy researchers and advocates have noted the need to give more attention to the employer side.¹⁷⁴ Prince’s policy paper argues that policies have focused primarily on supporting disabled Canadians without corresponding support to employers in hiring them.¹⁷⁵ Torjman makes a similar argument: government investment in training and education is important, but will have only a limited impact in the absence of real employment opportunities.¹⁷⁶ In their review,

Vornholt et al. insist that employer attitudes and practices are crucial to the long-term retention and career success of employees with disabilities.¹⁷⁷ Likewise, Burge, Ouellette-Kuntz, and Lysaght note that positive employment outcomes for adults with intellectual disabilities require employers who are willing to hire them and provide adequate support systems.¹⁷⁸ The Ready, Willing and Able (RWA) program of the Centre for Inclusion and Citizenship intentionally focuses on the employer side to help Canadians with intellectual disabilities and autism spectrum disorder get into the labour market, and their initial reports suggest that this approach has yielded promising results.¹⁷⁹

Moreover, when it comes to keeping workers who acquire a disability during their working years in the labour force, the research overwhelmingly supports earlier intervention—which requires buy-in from employers.¹⁸⁰ Those who acquire a disability partway through their working years should be reintegrated into the labour market as quickly as possible.¹⁸¹ The sooner someone can return to work, the less

173 D. Finley, “Report of the Panel on Labour Market Opportunities for Persons with Disabilities” (speech, Ottawa, Ontario, January 16, 2013), <https://www.canada.ca/en/news/archive/2013/01/report-panel-labour-market-opportunities-persons-disabilities.html>.

174 See, e.g., M. Maldonado, “Hiring Those With Disabilities Easier Than You Think: Tim Hortons Franchise Owner,” *Accessibility News International*, July 30, 2012, <https://www.accessibilitynewsinternational.com/hiring-those-with-disabilities-easier-than-you-thinktim-hortons-franchise-owner/>.

175 Prince, “Inclusive Employment for Canadians with Disabilities,” 13.

176 S. Torjman, “Dismantling the Welfare Wall for Persons with Disabilities,” Caledon Institute of Social Policy, May 2017, 5, http://www.crwdp.ca/sites/default/files/Research%20and%20Publications/torjman_crwdp_welfare_wall_may_11.pdf.

177 Vornholt et al., “Disability and Employment,” 41.

178 Burge, Ouellette-Kuntz, and Lysaght, “Public Views on Employment of People with Intellectual Disabilities,” 30.

179 Stainton, Hole, and Crawford, “Ready, Willing and Able Initiative,” 16.

180 Lindsay et al., “Participation of Under-utilized Talent,” 20.

181 ILO and OECD, “Labour Market Inclusion.”

likely it is that their job skills will atrophy.¹⁸² Early assessment of impaired workers' remaining work capacities—rather than focusing on what they are no longer able to do—is essential to maintaining and strengthening their skills.¹⁸³ Meanwhile, those who start receiving long-term disability benefits are unlikely to return to any form of employment, and “the likelihood of permanent labour market exit rises exponentially with duration away from work.”¹⁸⁴ Since it is far more effective to stop people leaving the labour market in the first place than to incentivize them to return to work after leaving, the best way to prevent people with disabilities from being trapped by the social-assistance net and to keep them connected to the human benefits of work is to slow new enrollees rather than trying to help people who are already enrolled to leave.¹⁸⁵

In these cases, the employer has a critically important, though sometimes undervalued, role to play in preserving the worker's employment—preferably as soon as possible after the onset of the disability. The worker already has training and skills associated with that workplace as well as a relationship with the employer. The employer, meanwhile, knows (far better than government representatives or service providers) the person's skills and the requirements of his or her job.¹⁸⁶ The trust established by the existing employment relationship can make return-to-work policies more likely to succeed. Employees who need more than modified job duties or workspaces to get back on the job may be reluctant to discuss concerns about child care, health benefits, or flexible hours with a new employer.¹⁸⁷ Personalized, robust return-to-work strategies may be particularly important for those whose disability relates to mental health.¹⁸⁸

Nevertheless, acknowledging that employers can and should be involved in closing the disability-employment gap provokes another thorny question: How? What would effective action by the private sector look like, and who would need to be involved to produce a good answer to that question? If and when a practical course of action for employers is identified, how could we get there? Recognizing that employers have responsibilities does not in itself answer any of these crucial questions.

182 Mont, “Disability Employment Policy,” 17.

183 Vornholt et al., “Disability and Employment,” 51.

184 OECD, “Sickness, Disability and Work: Breaking the Barriers: Canada,” 9; see also Burkhauser, Daly, and Ziebarth, “Protecting Working-Age People with Disabilities,” 9.

185 Burkhauser et al., “Disability Benefit Growth and Disability Reform in the US,” 25; Mont, “Disability Employment Policy,” 15.

186 Mont, “Disability Employment Policy,” 29; OECD, “Sickness, Disability and Work: Breaking the Barriers: Canada,” 9.

187 See Lindsay et al., “Participation of Under-utilized Talent,” 3; Mont, “Disability Employment Policy,” 30.

188 ILO and OECD, “Labour Market Inclusion,” 16–17.

Key Questions for Sound Policy

- How can/should employers contribute to closing the employment gap for people with disabilities?
- Which parties would need to be involved to develop effective, realistic disability-employment initiatives for the private sector?
- How can/should government support employers in their efforts?

How Much of the Disability-Employment Gap Can Be Explained by Discrimination?

Disability-related discrimination is among the barriers that have received the most attention in both advocacy and legislation. Discriminatory and stigmatizing beliefs can prevent people with disabilities from applying to, being hired for, or succeeding in a new job. People with disabilities may be perceived as lacking the capacity to perform physically demanding tasks or deficient in general skills—not just skills related to tasks, but soft skills like social capacities as well.¹⁸⁹ These kinds of discriminatory beliefs can come from both managers and co-workers.¹⁹⁰ Employees with disabilities are more likely than their co-workers without to experience subtle discrimination and exclusion in the workplace, such as being ignored in meetings.¹⁹¹ For those whose disabilities are concealable or invisible, stigma makes the decision of whether to disclose their disability difficult. While disclosure is necessary to receive accommodations, people with disabilities may fear being treated differently after disclosure.¹⁹² Stigmatization is particularly problematic for employees whose disability is related to mental illness.¹⁹³

So to what extent do discrimination and stigmatization contribute to the earnings and employment gap? The research is inconclusive. The effect of discrimination is notoriously difficult to measure, a major problem being that it is difficult to control for the effect of health or functional limitations on other factors, such as productivity, without extensive information about capacities and workplaces. Disability is also distinct from other categories associated with employment discrimination (e.g., race, gender) in that it is not necessarily a permanent state.¹⁹⁴ Research on the disability wage gap has found that productivity limitations do not fully explain the lower pay of workers with disabilities, pointing to a possible role for discrimination in the unexplained portion of the wage gap.¹⁹⁵ While employer discrimination is at

189 Bonaccio et al., “Participation of People with Disabilities in the Workplace,” 145; Kirsh et al., “From Margins to Mainstream,” 392.

190 Vornholt et al., “Disability and Employment,” 46–47.

191 Bonaccio et al., “Participation of People with Disabilities in the Workplace,” 150.

192 Bonaccio et al., “Participation of People with Disabilities in the Workplace,” 1384.

193 Kirsh et al., “From Margins to Mainstream,” 397.

194 Jones, “Disability and the Labour Market.”

195 Kruse et al., “Why Do Workers with Disabilities Earn Less?”



Evidence suggests the best way to counteract negative stereotypes about people with disabilities in the workplace is with improved contact and familiarity between employers and potential workers. While general awareness and education are important, they are not as effective as direct contact when it comes to combating stigma.¹⁹⁸ Research has found that employers who have previous experience with people with disabilities are particularly favourable to the idea of recruiting employees with disabilities.¹⁹⁹ Duvdevany, Or-Chen, and Fine found that previous interactions with people with intellectual disabilities was a major factor predicting positive attitudes on the part of employers: “The greater the frequency and the higher the quality of the contact, the more positive were the attitudes toward the person with [intellectual disability].”²⁰⁰

least partially responsible for low labour-market-participation rates, some researchers note that other factors like lower human capital and reduced productivity (factors often related to other barriers, such as lack of access to education) play a role as well.¹⁹⁶ Indeed, there is some evidence to suggest that people with disabilities expect to experience stigmatization more often than they actually do.¹⁹⁷ Without understanding the precise nature and extent of discrimination’s impact on the disability employment gap, it will be difficult to develop effective responses to the problem.

Key Questions for Sound Policy

- To what extent are lower labour-market participation, employment, and wage rates of people with disabilities due to discrimination and stigmatization?
- What kinds of interventions are effective at reducing discrimination toward and stigmatization of people with disabilities in the workplace?

196 Haveman and Wolfe, “The Economics of Disability and Disability Policy,” 1032; Jones, “Disability and the Labour Market,” 408–9.

197 Vornholt et al., “Disability and Employment,” 48.

198 Vornholt et al., “Disability and Employment,” 47.

199 Vornholt et al., “Disability and Employment,” 47; Kirsh et al., “From Margins to Mainstream,” 397; Lindsay et al., “Participation of Under-utilized Talent,” 15.

200 Duvdevany et al., “Employers’ Willingness to Hire a Person with Intellectual Disability,” 39.

Are We Missing Any Easy Policy Gains Because of a Knowledge Gap?

Discrimination may be related to employers' lack of knowledge concerning disability in the workplace, something that has been observed by both employees with disabilities and employers themselves.²⁰¹ The Equity and Diversity Directorate reported in 2011 that many Canadian employers were unaware of programs and incentives designed to help them include employees with disabilities in their workplace, suggesting that increasing knowledge of existing resources could lead to meaningful strides toward inclusion.²⁰²

Meanwhile, the knowledge gap allows misconceptions about safety, legal obligations, accommodation costs, and productivity to persist among employers.²⁰³ Employers may feel that they lack the necessary information and tools to integrate people with disabilities into their workforce or be uncertain about HR requirements.²⁰⁴ A significant concern expressed by some employers is the consequences of mishandling the discipline or termination of an employee with a disability if such action becomes necessary.²⁰⁵ Fear of a discrimination lawsuit, particularly the steep legal costs involved, as well as public-relations concerns, might prevent an employer from hiring a worker with a disability in the first place.²⁰⁶

People with disabilities also struggle with employers' misconceptions about their productivity. Employers may harbour concerns about their performance or their capacity to adapt to the changing demands of the labour market.²⁰⁷ Growing evidence of these employees' competency has not entirely erased perceptions of workers with disabilities being different and less productive with higher needs.²⁰⁸ While impairments and their interaction with the workplace environment can restrict their productivity for some kinds of work, research suggests that employers tend to underestimate the work capacities of people with disabilities.²⁰⁹ And even if hiring managers believe an applicant with disabilities could fulfill the requirements of a job just as well as an applicant without, they can inadvertently discourage people

201 Bonaccio et al., "Participation of People with Disabilities in the Workplace."

202 Lindsay et al., "Participation of Under-utilized Talent," 16.

203 Lindsay et al., "Participation of Under-utilized Talent," 7.

204 Kirsh et al., "From Margins to Mainstream," 396; see also Bonaccio et al., "Participation of People with Disabilities in the Workplace," 136.

205 Bonaccio et al., "Participation of People with Disabilities in the Workplace," 153.

206 Vornholt et al., "Disability and Employment," 46; Acemoglu and Angrist, "Consequences of Employment Protection," 915–57.

207 Vornholt et al., "Disability and Employment," 47.

208 Kirsh et al., "From Margins to Mainstream," 392.

209 Ali, Schur, and Blanck, "What Types of Jobs," 205; Bonaccio et al., "Participation of People with Disabilities in the Workplace," 135–6.

with disabilities from applying for job postings with recruitment barriers such as not making the posting accessible.²¹⁰

So what can be done to correct these misconceptions? One recent survey of the literature on employer practices related to hiring people with disabilities noted that industry publications and academic research rarely referenced each other. This gap suggests an opportunity to improve employment integration for people with disabilities through investment in knowledge translation and collaboration between industry and the academy.²¹¹ But are academics the ones who should be spearheading the charge? While academic research and government publications are important, it is no substitute for initiatives developed within, by, and for the business world. Evidence suggests that hearing success stories from other businesses in the industry may be more convincing to employers than research evidence prepared by academics.²¹² Small businesses in particular may appreciate disability-related HR supports, best practices information, and other resources offered by industry associations, employee groups, or local chambers of commerce.²¹³ A promising example of this kind of collaboration between market actors is the ILO Global Business and Disability Network, in which businesses support other businesses in creating an inclusive workforce.²¹⁴

Key Questions for Sound Policy

- What are the most common misconceptions that employers and coworkers have about applicants and employees with disabilities?
- What is the most effective way to combat these misconceptions? Should stakeholders from the business world lead the way? If so, how might academics and government support them?

What About the Cost of Accommodations?

To what extent are employers worried about the cost of accommodations? Canadian anti-discrimination legislation requires employers to accommodate the needs of their employees to the point of “undue hardship.”²¹⁵ Do employers hesitate to hire applicants with disabilities because they fear the repercussions of failing to provide effective accommodations? Employers, particularly in small businesses, may harbour concerns about the burden of extra costs and training time on their resources and productivity.²¹⁶ Managers may be concerned about co-workers having negative

210 Bonaccio et al., “Participation of People with Disabilities in the Workplace,” 143.

211 P.M.A. Baker et al., “Barriers to Employment Participation of Individuals With Disabilities: Addressing the Impact of Employer (Mis)perception and Policy,” *American Behavioral Scientist* 62, no. 5 (2018): 670.

212 Bonaccio et al., “Participation of People with Disabilities in the Workplace,” 148.

213 Bonaccio et al., “Participation of People with Disabilities in the Workplace,” 148, 151.

214 Global Business and Disability Network, “Disability Inclusion Makes Good Business Sense,” <http://www.businessanddisability.org/>.

215 *Canada Human Rights Act*, R.S.C. 1985, <https://laws-lois.justice.gc.ca/eng/acts/h-6/FullText.html>.

216 Vornholt et al., “Disability and Employment,” 47; Kirsh et al., “From Margins to Mainstream,” 396.

According to the Job Accommodation Network's survey of over one thousand employers,

- Fifty-six percent of job accommodations cost **nothing**.
- Thirty-nine percent of accommodations involved a **one-time cost**, with the median expenditure **just \$500**.
- Seventy-five percent of employers reported that the accommodations they implemented were **very effective** or **extremely effective**.²²¹

perceptions of or resenting accommodations, such as feeling the team's workload is unfairly distributed.²¹⁷

How much of this concern about potentially expensive accommodations is unfounded? Research suggests that employers often overestimate accommodation costs, and that investing in accommodations is ultimately cost-effective due to spillover effects on productivity, job satisfaction, attendance, and retention.²¹⁸ Indeed, many employers report that the costs of providing accommodations are low or nonexistent. The most effective accommodations are not necessarily the most expensive, but those that best fit the worker's needs.²¹⁹ Modified hours, for example, are among the most commonly requested accommodations, especially for those with mobility impairments or transportation barriers that make it difficult to get to work (and can be requested by employees without disabilities as well).²²⁰

Government grants, such as the Enabling Accessibility Fund,²²² can help employers cover the capital costs of making their workplaces more accessible. However, the existence of these grants invites another thorny question: When there are additional costs associated with disability in the workplace, who is responsible for bearing these costs? The employee? The state? The employer? Some combination of the above? If these costs are shared between multiple parties, who makes that decision, and according to which criteria? Should it simply be left to the courts to adjudicate what qualifies as a "reasonable" accommodation?

217 However, the inverse is also possible: witnessing a manager's efforts to support an employee with accommodations may increase co-workers' perception of genuine support from their employer. Bonaccio et al., "Participation of People with Disabilities in the Workplace," 149.

218 Bonaccio et al., "Participation of People with Disabilities in the Workplace," 147–8.

219 Bonaccio et al., "Participation of People with Disabilities in the Workplace," 148.

220 Lindsay et al., "Participation of Under-utilized Talent," 5; Hire for Talent, "Understanding Accommodations," <https://hirefortalent.ca/main/toolkit/disabilities-101/14-understanding-accommodations>; Job Accommodation Network, "Benefits and Costs of Accommodation: Accommodation and Compliance: Low Cost, High Impact," October 21, 2020, <https://askjan.org/topics/costs.cfm>; Bonaccio et al., "Participation of People with Disabilities in the Workplace," 144.

221 Job Accommodation Network, "Benefits and Costs of Accommodation."

222 Employment and Social Development Canada, "Enabling Accessibility Fund," <https://www.canada.ca/en/employment-social-development/programs/enabling-accessibility-fund.html>.

Key Questions for Sound Policy

- How much do accommodations for employees with disabilities typically cost employers, and how does this compare to employers' perception of their cost?
- If there are cases where workplace accommodations for people with disabilities do come at a significant cost, which institution(s) or individuals should be responsible for paying it, and who should make this decision?

Where Do Civil Society Institutions Fit In?

The task of creating an inclusive workforce has not been undertaken by policy-makers and employers alone. How can civil society (continue to) be involved in meeting this challenge? Employment specialists play an invaluable role connecting disabled job seekers to employers, providing support to both parties during that process, and encouraging a positive relationship between them at all stages of the employment cycle.²²³ Specialized employment-resource centres can also be a valuable resource for facilitating good performance and finding solutions to productivity challenges, especially for small businesses that lack the internal resources to address these issues well.²²⁴ For example, the organization Hire for Talent, funded under the Government of Canada's Opportunities Fund for Persons with Disabilities, provides resources to employers to help them access the talent pool of workers with disabilities.²²⁵ Organizations providing assisted-living arrangements and daily-living support services to people with disabilities can (and in most cases do) offer invaluable employment support to their clients as well. There may also be opportunities for unions to contribute—not only in protecting workers from being fired, but also through the collective bargaining process.

Key Questions for Sound Policy

- Which aspects of the disability-employment gap would be best addressed by civil-society institutions?
- What is the best way for governments, businesses, and civil society institutions to coordinate their efforts to close the disability-employment gap?

223 Vornholt et al., "Disability and Employment," 50; Lindsay et al., "Participation of Under-utilized Talent," 2–3.

224 Bonaccio et al., "Participation of People with Disabilities in the Workplace," 152.

225 Hire for Talent, <https://hirefortalent.ca/>.



Conclusion

Rebalancing Canada's disability policies in favour of work would create a policy framework more in line with the stated desires of people with disabilities—and with human needs. Research has shown that people with disabilities want the same things out of work as their counterparts without disabilities. This refers not only to the ability to earn a living wage, but also to access the many non-financial benefits a good job offers, including improved quality of life, better mental health, the opportunity for autonomy and personal growth, greater social inclusion, more personal relationships and lower risk of social isolation, and positive effects on families. The overwhelming majority of people with disabilities have the capacity to work, yet persistent barriers to employment continue to keep many of them from participating in the labour market. These Canadians represent an untapped talent pool of well over half a million workers. It's time for Canada's governments, businesses, and communities to come together and invest in the careers of people with disabilities.

Appendix A: Data and Calculations on Income Assistance Caseloads

Our calculations for income-assistance caseloads were based primarily on data collected in Maytree’s excellent report “Social Assistance Summaries 2020: Canada,” with additional data for disability-specific programs drawn from Finlay, Dunn, and Zwicker, “Navigating Government Disability Programs Across Canada”; readers are encouraged to consult those sources for further details. All figures in our paper represent cases (total number of claims), not beneficiaries (the number of people who benefit from all claims). Since program requirements and eligibility criteria vary from province to province, statistics are not directly comparable across jurisdictions. Given the complexity of disability-income-support programs (as discussed above), these statistics are presented as estimates only and should be used with caution.

Program information for each province is provided below.

British Columbia

Income support is provided through the British Columbia Employment and Assistance Program, which has two main streams.

Income Assistance (also called Temporary Assistance): Provides financial assistance for basic necessities to those who are in need and have no other resources, and helps support their transition to employment.²²⁶

Disability assistance: Provides financial and health support to those with “a severe physical or mental impairment that is expected to continue for more than two years” and are “significantly restricted in [their] ability to perform daily-living activities.”²²⁷

Alberta

Alberta Supports (formerly Alberta Works): Includes more than thirty programs; figures for this paper represent only those receiving benefits under the Income Support component, which is designed to help “individuals and families to pay for basic expenses like food, clothing and shelter.”²²⁸ It is important to note that one of the channels through which Albertans can qualify for Income Support is Barriers to Full Employment, which includes “those who cannot work due to chronic health problems.”²²⁹ This means Albertans with certain types of disabilities may receive

226 Government of British Columbia, “Income Assistance,” <https://www2.gov.bc.ca/gov/content/family-social-supports/income-assistance>. “This includes individuals with episodic illnesses that restrict daily living activities continuously or periodically for extended periods.” Maytree, “Social Assistance Summaries 2020: Canada,” 9.

227 Government of British Columbia, “Disability Assistance,” <https://www2.gov.bc.ca/gov/content/family-social-supports/services-for-people-with-disabilities/disability-assistance>.

228 Government of Alberta, “Income Support,” <https://www.alberta.ca/income-support.aspx>.

229 Maytree, “Social Assistance Summaries 2020: Canada,” 4.

income support through the general Alberta Supports program rather than the disability-specific AISH program.

Assured Income for the Severely Handicapped (AISH): “Financial and health benefits for eligible Albertans with a permanent medical condition that prevents them from earning a living.”²³⁰

Saskatchewan

Saskatchewan Assistance Program (SAP): Provided income support to help individuals and families meet their basic living costs, including food, clothing, shelter, and health benefits.²³¹ SAP closed on August 31, 2021, and was replaced by SIS.²³²

Transitional Employment Allowance (TEA): Provided income support for basic needs to individuals who were completing pre-employment programs or in the process of seeking employment.²³³ TEA closed on August 31, 2021, and was replaced by SIS.²³⁴

Saskatchewan Income Support (SIS): Provides income support for those who have low or no income and have no other reasonable way to support themselves.²³⁵

Saskatchewan Assured Income for Disability (SAID): Provides income support to those who have “a significant and enduring disability that is of a permanent nature, substantially impacts daily living activities, and which result in a person requiring assistance in the form of an assistive device, assistance of another person, a service animal, or other accommodation.” SAID has three main components: Living Income, Disability Income, and Exceptional Need Income.²³⁶

Manitoba

Employment and Income Assistance (EIA): “Provides financial help to Manitobans who have no other way to support themselves or their families,” including housing and employment supports for those who are able to work.²³⁷ People with disabilities also receive income support through EIA (rather than through a separate program), but Manitoba Families records the average number of cases and total annual expenditures under the “Disabled” category of the program.²³⁸

230 Government of Alberta, “Assured Income for the Severely Handicapped (AISH),” <https://www.alberta.ca/aish.aspx>.

231 Maytree, “Social Assistance Summaries 2020: Canada,” 46.

232 Government of Saskatchewan, “Saskatchewan Assistance Program (SAP),” <https://www.saskatchewan.ca/residents/family-and-social-support/financial-help/financial-help-for-unemployed-or-lower-income-people-and-families>.

233 Maytree, “Social Assistance Summaries 2020: Canada,” 46.

234 Government of Saskatchewan, “Transitional Employment Allowance (TEA),” <https://www.saskatchewan.ca/residents/family-and-social-support/financial-help/financial-help-for-people-looking-for-work>.

235 Government of Saskatchewan, “Saskatchewan Income Support (SIS),” <https://www.saskatchewan.ca/residents/family-and-social-support/financial-help/saskatchewan-income-support-sis>.

236 Government of Saskatchewan, “Saskatchewan Assured Income for Disability (SAID),” <https://www.saskatchewan.ca/residents/family-and-social-support/people-with-disabilities/income-support-for-people-with-disabilities>.

237 Government of Manitoba, “Employment and Income Assistance,” <https://www.gov.mb.ca/fs/eia/>.

238 See Manitoba Department of Families, “Families Annual Reports.”

Caseload statistics for Manitoba refer to the average number of cases over the fiscal year. Data for the “Disabled” category of EIA for 2000–2014 were taken from Finlay, Dunn, and Zwicker, “Navigating Government Disability Programs Across Canada.” Data for total EIA caseloads for 2000–2014 were taken from Maytree, “Social Assistance Summaries 2020: Canada”; our category “Other EIA” represents total EIA cases less cases in the Disabled category. Data for 2015–2020 were taken from Manitoba Families annual reports.²³⁹

Ontario

Ontario Works: Provides “help with the essential costs of living (such as food, clothing and housing) and health benefits for clients and their eligible family members” as well as “help to find and keep a job (such as workshops for resume writing, job counselling, job-specific training and basic education).”²⁴⁰

Ontario Disability Support Program (ODSP): includes income support, which “helps people with disabilities who are in financial need pay for living expenses, like food and housing,” and employment supports to help people with disabilities find and keep a job.²⁴¹

Quebec

Aide Sociale (Social Assistance Program): Provides financial assistance to and promotes employment integration for single adults or families “without severely limited capacity for employment.”²⁴²

Solidarité Sociale (Social Solidarity Program): Provides financial assistance to and promotes integration and social participation for “a single adult or for families in which one or more adults have severely limited capacity for employment”—that is, “serious health problems that limit an adult’s opportunities to work.”²⁴³

In 2018, Quebec also introduced the Objectif Emploi (Aim for Employment) program.²⁴⁴ This program was not included in our caseloads calculations because its recent introduction means caseloads are still quite small and only two years’ worth of data were available at time of writing.

239 Manitoba Department of Families, “Families Annual Reports.”

240 Government of Ontario, “Social Assistance,” <https://www.ontario.ca/page/social-assistance>.

241 Government of Ontario, “Ontario Disability Support Program: Employment Supports,” https://www.mcsc.gov.on.ca/en/mcsc/programs/social/odsp/employment_support/index.aspx.

242 Government of Quebec, “Social Assistance and Social Solidarity,” <https://www.quebec.ca/en/family-and-support-for-individuals/social-assistance-social-solidarity#c67407>.

243 Government of Quebec, “Social Assistance and Social Solidarity.”

244 Maytree, “Social Assistance Summaries 2020: Canada,” 41.

New Brunswick

Transitional Assistance Program (TAP): Provides financial assistance to meet basic needs for “those who are employable, as well as those requiring support and intervention to become employable,” including those who are able to work and those with temporary medical conditions.²⁴⁵

Interim Assistance Program (IAP): Provided income support alongside TAP before it closed in 2011.²⁴⁶

Extended Benefits Program (EBP): Provides financial assistance to “those who are certified by the Medical Advisory Board as blind, deaf or disabled.”²⁴⁷

Prince Edward Island

These data were not included in our calculations since the Ministry of Family and Human Services did not track the number of social assistance cases where the head of household self-reported having a disability prior to the 2007–8 fiscal year.²⁴⁸ Maytree’s 2020 Social Assistance Summaries report provides caseload information for the province’s AccessAbility Supports (AAS) program (formerly known as the Disability Support Program), but only one of AAS’s five support streams, Assured Income, is dedicated to financial assistance.²⁴⁹ Moreover, the number of disability-related social-assistance cases reported by Finlay, Dunn, and Zwicker (who received their estimates the PEI Department of Family and Human Services) is substantially higher than the number of AAS cases reported by Maytree—between 2008 and 2018, the number of AAS cases was around 50 to 60 percent of the number of disability-related social-assistance cases—which indicates that not all people with disabilities are receiving financial support through AAS.

Other Provinces and Territories

Newfoundland and Labrador, Nova Scotia, and the three territories were not included due to lack of data for disability-related social-assistance cases.

245 Government of New Brunswick, “Social Assistance Rate Schedule A,” https://www2.gnb.ca/content/gnb/en/departments/social_development/social_assistance/social_assistancerateschedules.html.

246 Maytree, “Social Assistance Summaries 2020: Canada,” 18.

247 Government of New Brunswick, “Social Assistance Rate Schedule A.”

248 See Finlay, Dunn, and Zwicker, “Navigating Government Disability Programs Across Canada,” appendix A, sheet “Prince Edward Island.”

249 Maytree, “Social Assistance Summaries 2020: Canada,” 36–38.

Appendix B: Data and Calculations on Disability Policy Expenditures

Our calculations of federal and provincial disability spending are provided to illustrate the imbalance between income assistance and employment supports in government budgets. However, these figures are rough estimates only and as such should be used with caution.

For Canada and each of the ten provinces,²⁵⁰ we attempted to create a comprehensive list of programs supporting people with disabilities, based on publicly available government websites and documents, and to determine the cost of each program for the 2019–20 fiscal year. While more recent data were available in some cases, we used 2019–20 data because they precede the large fiscal impact of COVID-19 containment and relief measures, and as such offer a more accurate reflection of typical government spending patterns. Since 2019–20 data were not available for most programs in Quebec and the Atlantic provinces, we used 2017–18 spending information, which were the most recent data available at time of writing. We also consulted databases created by other Canadian researchers, including Tedds and Petit and particularly Finlay, Dunn, and Zwicker, whose previously published database helped guide our research and provided a substantial portion of the financial data for Quebec and the Atlantic provinces. We were unable to obtain expenditure data on any of Newfoundland and Labrador’s income-assistance programs for people with disabilities and as such excluded that province from our list under “How Should Governments Balance Spending on Financial Assistance and Employment Supports?”.

Each program or initiative was then sorted into one the following categories based on its published description:

1. **Income:** Cash transfers, tax credits, and tax-advantaged savings plans. Rent assistance programs were included in this category if they were cash-only (i.e., did not include daily living support services).
2. **Employment:** Employment supports and/or incentives.
3. **Accessibility and Daily Living:** Initiatives to improve the accessibility of private and public spaces (e.g., resources for home or workplace modifications), as well as assisted living arrangements and supports for daily living, including health benefits.
4. **Children, Youth, and Students:** Programs designed primarily for children and youth with disabilities and their families, as well as programs for students. However, if the goal of a student program was explicitly connected to employment—a work placement program, for example—it was placed in the second category.

250 Territories and Newfoundland and Labrador were excluded from our analysis due to a lack of data.

5. **Other:** Any programs designed for people with disabilities but not fitting into the first four categories, including funding for government-run advocacy groups and forums, coordination between ministries and with third-party service providers, and general administration and overhead (if listed separately from other specific programs).

While we attempted to incorporate as many programs as possible into our calculations, there may be programs that are unaccounted for. In addition, there were many cases for which spending data were not available, either for the program as a whole or for the portion of the program serving people with disabilities. Tables 1 through 11 below list, by category, the programs included in our calculations and the programs for which expenditure data were not available. For program descriptions and detailed financial data, please contact the authors.

Table 1: Government Disability Programs: Canada

Category	Programs Included	Programs for Which Expenditure Data Were Not Available
Income	Canada Pension Plan Disability Benefits; Registered Disability Savings Plan, Canada Disability Savings Bond, Canada Disability Savings Grant; Disability Tax Credit; Non-taxation of workers' compensation benefits; Medical expenses tax deduction; Disability supports deduction; Government Employees Compensation Act; Canadian Forces Disability Benefits; Canadian Forces Income Replacement Benefit; Employment Insurance sickness benefits	Excise gasoline tax refund; Social Development Partnerships Program (Disability Component); Financial Security; Canada workers benefit – disability supplement
Employment	Workforce Development Agreements – allocation for persons with disabilities; Canadian Forces Transition Services; Opportunities Fund for Persons with Disabilities	Workplace Opportunities: Removing Barriers to Equity; Employment Equity Achievement Awards; Entrepreneurs with Disabilities Program
Accessibility and Daily Living Supports	Enabling Accessibility Fund; Accessible Canada Initiative; Veterans Independence Program; Caregiver Recognition Benefit; Assisted Living Program	Accessible Transportation Unit
Children, Youth, and Students		Child disability benefit; Canada Student Grant for Students with Permanent Disabilities; Canada Student Grant for Services and Equipment for Students with Permanent Disabilities; Social Development Partnerships Program (Disability Component); Youth Leadership; Severe and Permanent Disability Benefit
Other	Fetal Alcohol Spectrum Disorder (FASD) National Strategic Projects Fund	Social Development Partnerships Program (Disability Component); Awareness

Sources: Available upon request—please contact the authors.

Table 2: Government Disability Programs: British Columbia

Category	Programs Included	Programs for Which Expenditure Data Were Not Available
Income	Disability assistance; BC caregiver tax credit; BC disability tax credit; Fuel Tax Refund for Persons with Disabilities; Home owner grant – low income grant supplement for people with disabilities or seniors; DABC’s Tax Assistance and Information program; WorkSafe BC	General Supplements and Programs
Employment	Services to Adults with Developmental Disabilities (STADD); WorkBC Assistive Technology Services and other BC Workforce Development Agreement expenditures on programs for people with disabilities; Disability Supports for Employment Fund disbursements	Community Living British Columbia’s Developmental Disabilities Program – Employment; Gastown Vocational Services; Work-Able internship program; Adult Upgrading Grant; BC Centre for Ability – Adult Employment Programs
Accessibility and Daily Living Supports	Community Living British Columbia (CLBC) – Developmental Disabilities Program, Personalized Supports Initiative, and other CLBC expenses; Home Adaptations for Independence; Home renovation tax credit for seniors and persons with disabilities; Supportive Housing: Special Needs; Seniors’ Supportive Housing	Health Supplements and Programs; Deaf, Hard of Hearing, and Deaf-Blind Well-Being Program; Communication Assistance for Youth and Adults
Children, Youth, and Students	BC access grant for students with permanent disabilities; Services for Children and Youth with Special Needs; Centre for Accessible Post-Secondary Education Resources	Provincial Outreach Program for Fetal Alcohol Spectrum Disorder; Early Childhood Intervention Programs; Provincial Resource Programs; BC access grant for deaf students; Learning disability assessment bursary; Assistance program for students with permanent disabilities; BC supplemental bursary for students with a permanent disability; BC Centre for Ability – Children and Youth programs; Loan Equipment for Students (PPL); Loan Equipment for Schools (PILAT); ACE-BC Academic Communication Equity
Other	Office of the Advocate for Service Quality	Social Services Camping Fee Exemption; Disabled Hunting Permit; ICBC Disability Discount

Sources: Available upon request—please contact the authors.

Table 3: Government Disability Programs: Alberta

Category	Programs Included	Programs for Which Expenditure Data Were Not Available
Income	Assured Income for the Severely Handicapped – Financial benefits; Disability amount; Disability amount transferred from a dependent; Caregiver amount; Medical expenses; Workers' Compensation Board – Alberta	
Employment	Specialized Assessments; Persons with Developmental Disabilities program; Rotary Employment Partnership; Transitional Vocational Program, Foundational Learning Programs / Work Foundations, and Disability Related Employment Supports, all under the Canada-Alberta Workforce Development Agreement	
Accessibility and Daily Living Supports	Assured Income for the Severely Handicapped – Health benefits; Residential Access Modification Program (RAMP); Fetal Alcohol Spectrum Disorder Initiatives; Special Needs Housing	Alberta Brain Injury Initiative
Children, Youth, and Students	Inclusive Post-Secondary Education; Family Support for Children with Disabilities; Regional Collaborative Service Delivery; Getting Ready for Inclusion Today; Accommodation for Students with Disabilities; Inclusive Education	
Other	Office of the Advocate for Persons with Disabilities; Disability Services Program Planning and Delivery	Premier's Council on the Status of Persons with Disabilities; Minister's Disability Advisory Forum; Service Provider Partnership Committee

Sources: Available upon request—please contact the authors.

Table 4: Government Disability Programs: Saskatchewan

Category	Programs Included	Programs for Which Expenditure Data Were Not Available
Income	Saskatchewan Assistance Program (disability expenditures); Saskatchewan Assured Income for Disability; Disability tax credit; Caregiver tax credit; Medical expenses tax credit; Saskatchewan Workers' Compensation Board	Saskatchewan Rental Housing Supplement (Disability)
Employment	Employability Assistance for People with Disabilities	
Accessibility and Daily Living Supports	Saskatchewan Aids to Independent Living; Transit Assistance for People with Disabilities; Accessible Parking Program; Disability Programs and Services	Saskatchewan Home Repair Program – Adaptation for Independence; Individualized Funding for Home Care; Acquired Brain Injury Services; Fetal Alcohol Spectrum Disorder Services
Children, Youth, and Students	Early Childhood Intervention Program; Autism Spectrum Disorder Individualized Funding	Saskatchewan Grant for Services and Equipment for Students with Permanent Disabilities

Sources: Available upon request—please contact the authors.

Table 5: Government Disability Programs: Manitoba

Category	Programs Included	Programs for Which Expenditure Data Were Not Available
Income	Employment and Income Assistance (disabled); Income Assistance for Persons with Disabilities; Workers Compensation Board of Manitoba; Portable Housing Benefit	Rent Assist for households renting in the private market and not receiving EIA (disability); Disability Tax Credit; Manitoba Primary Caregiver Tax Credit
Employment	Programs funded under Workforce Development Agreement (including Employability Assistance and Supported Employment); Internship, equity and employee development programs	Civil Servants with Abilities Network; Career Options for Students with Disabilities
Accessibility and Daily Living Supports	Adult Disability Services; Manitoba Developmental Centre	
Children, Youth, and Students	Children’s disABILITY Services; Manitoba School for the Deaf; Inclusion Support Program	Manitoba’s Fetal Alcohol Spectrum Disorder (FASD) Strategy; FASD Youth Justice Program
Other	Manitoba Accessibility Office	Provincial Alternative Support Services; Strengthening Provincial Disability Services working group

Sources: Available upon request—please contact the authors.

Table 6: Government Disability Programs: Ontario

Category	Programs Included	Programs for Which Expenditure Data Were Not Available
Income	Ontario Disability Support Program – Financial Assistance; Ontario Caregiver Credit; Disability Credit; Medical Expense Credit; Workplace Safety Insurance Board	
Employment	Ontario Disability Support Program – Employment Assistance; Developmental Services – Supportive Services	
Accessibility and Daily Living Supports	Assistive Devices Program; Developmental Services – Residential Services and Operating Expenses; Accessibility (Rick Hansen Foundation Accessibility Certification Program, Accessibility Transfer Payment, Operating Expenses); Acquired Brain Injury; Home and Vehicle Modification Program	
Children, Youth, and Students	Complex Special Needs; Children’s Treatment and Rehabilitation Services; Ontario Autism Program	Bursary for Students with Disabilities; Severe Permanent Disability Benefit

Sources: Available upon request—please contact the authors.

Table 7: Government Disability Programs: Quebec

Category	Programs Included	Programs for Which Expenditure Data Were Not Available
Income	Financial Assistance to Handicapped Persons for Various Special Needs; Social Solidarity Program; Amount for a Severe and Prolonged Impaired in Mental or Physical Functions; Déduction pour produits et services de soutien à une personne handicapée; Québec Pension Plan – Disability Benefits (funded by premiums); Commission des normes, de l'équité, de la santé et de la sécurité du travail (CNESST)	
Employment	Social Solidarity – Action and Réussir; Investissements au Fonds de développement du marché et du travail (FDMT) pour les personnes handicapées	Subsidy program for adapted enterprises; Adapted Work Premium Tax Credit; Employment Assistance for Persons with Disabilities
Accessibility and Daily Living Supports	Intellectual Disability and Autism Spectrum Disorder programs; Physical Disability programs; Assistance for Adapting Vehicles to Handicapped Persons; Assistance for Adaptation of Taxis and Motor Coaches; Société de l'assurance automobile du Québec (SAAQ) Home Adaptation; Disabled parking permit	Program for Devices that Compensate for a Physical Deficiency; Visual Devices Program; Hearing Devices Program; Financial assistance for regional recreation authorities for individuals with disabilities; Hunting by people with disabilities and compensation for accidents; Companion Leisure Card
Children, Youth, and Students	Financial assistance for the integration of children with disabilities in childcare centres; Allowance for Integrating a Disabled Child aged 59 months or younger into Educational Childcare; Allowance for Integrating a Disabled Child into Educational Childcare; Allowance for Special Needs Program; Financial assistance for supervision services for students with disabilities aged 12 to 21; Family Allowance Measure – Supplement for Handicapped Children and Supplement for Handicapped Children Requiring Exceptional Care	Transitional measure for children aged 5 with disabilities
Other	Office des personnes handicapées du Québec	Compensation for rescuers

Sources: Available upon request—please contact the authors.

Table 8: Government Disability Programs: New Brunswick

Category	Programs Included	Programs for Which Expenditure Data Were Not Available
Income	Social Assistance – Extended Benefits Program; Disability Amount; Caregiver Amount; Medical Expense Credit; WorkSafeNB	
Employment	Career Development Opportunities for Persons with Disabilities; Equal Employment Opportunity Program; Training and Employment Support Services	
Accessibility and Daily Living Supports	Vehicle Retrofit Program (Persons with Disabilities); Disability Support Program; Housing Assistance for Persons with Disabilities; Homeowner Repair Program	Accessible Services – Public Libraries; Designated Disabled Parking; Health Services Mobility and Adaptive Equipment Loan Program; Health Services Hearing Aid Program; Health Services Orthopedic Program; Health Services Prosthetic Program; Health Services Medical Supplies / Services Program; Health Services Respiratory Program; Health Services Ostomy / Incontinence Program; Disability Hunter card
Children, Youth, and Students	Family Supports for Children with Disabilities; Preschool Autism Program; contribution to Atlantic Provinces Special Education Authority	Child Care Residential Centres; Subsidized Adoption; Enhanced Support Worker Program; Prescription Drug Program – Children in the care of the Minister of Social Development and Special needs children
Other	Premier’s Council on Disabilities	Abuse Protection; Abuse of Seniors and Disabled Adults

Sources: Available upon request—please contact the authors.

Table 9: Government Disability Programs: Newfoundland and Labrador

Category	Programs Included	Programs for Which Expenditure Data Were Not Available
Income		Income Support Benefits; Support Trusts exemption; Registered Disability Savings Plan (RDSP) exemption; Community Access Funding; Personal Allowance; Provincial Incentive Program; Newfoundland and Labrador Income Supplement – Amount for Individuals Claiming the Disability Tax Credit
Employment	Employment Assistance Programs for Persons with Disabilities; Skills Development Program; Opening Doors Program (Office of Employment Equity for Persons with Disabilities); Supported Employment Newfoundland and Labrador	JobsNL Wage Subsidy; Local Labour Market Partnerships Grant; Work-Related Supports for Persons with Disabilities; Empower NL: Full Steam Ahead Program, Internship Program (Empower), Inclusion NL: Employer Support Services, Take Two Thrift Store
Accessibility and Daily Living Supports	Disability Policy Office (including Accessible Taxi Grant Program, Accessible Vehicle Funding, Capacity Grants Program, Inclusion Grants Funding Program)	Social Assistance Program – Medical equipment and supplies; Provincial Home Support Program; Therapeutic and Professional Services; Residential options; Health Related Services; GoBus Accessible Transit; Home Modification Program; Empower NL: Adaptive Technology; NL Coordinating Council on Deafness; Accessible Parking Permit Program; Buildings Accessibility Advisory Board
Children, Youth, and Students	Intervention Services (Central, Western, and Eastern Regional Health Authorities); Intensive Applied Behavioural Analysis Program (Labrador-Grenfell Regional Health Authority)	Community Behavioural Support Program and Direct Home Services (Labrador-Grenfell Regional Health Authority); Special Child Welfare Allowance Program; Assistive Technologies; Provincial Grant for High Need Students with Permanent Disabilities
Other	Community Healthy Living Fund – Grants to disability organizations	Empower NL: Advocacy Skills, Peer Support, Volunteer Program

Sources: Available upon request—please contact the authors.

Table 10: Government Disability Programs: Nova Scotia

Category	Programs Included	Programs for Which Expenditure Data Were Not Available
Income	Flex In Home Program; Flex Independent Program; Disability Tax Credit; Amount for Infirm Dependents; Disability Tax Credit – Child; Workers’ Compensation Board of Nova Scotia	Employment Support and Income Assistance Program – Standard Household Rate for Disability Support Program participants
Employment	Programs funded under Nova Scotia-Canada Labour Market Development Agreement for People with Disabilities; Autism NS	
Accessibility and Daily Living Supports	Alternative Family Support; Group Home / Developmental Residences; Independent Living Support; Small Option Homes; Adult Residential Centres; Residential Care Facilities; Regional Rehabilitation Centres; Community ACCESS-Ability Program	Rebate on Computers Purchased for Persons Who Are Visually or Hearing Impaired or Who Have a Physical or Intellectual Disability; Rebate on Motor Vehicles Purchased by/for Person Who is Without the Use of Both Lower Limbs; Community Transition Program
Children, Youth, and Students	Direct Family Support for Children; Wheelchair Recycling Program; contribution to Atlantic Provinces Special Education Authority	

Sources: Available upon request—please contact the authors.

Table 11: Government Disability Programs: Prince Edward Island

Category	Programs Included	Programs for Which Expenditure Data Were Not Available
Income	Social Assistance (disability caseload only); Workers’ Compensation Board of PEI	
Employment	Employment Assistance Service Providers; programs funded under the Labour Market Development Agreement for People with Disabilities (LMAPD)	Diversity Employment Program
Accessibility and Daily Living Supports	PEI Home Renovation Services (disability caseload only); Disability Support Program (non-LMAPD programs)	Accessible Library Services; Home Library Service
Children, Youth, and Students	Autism Services for Children and Youth; Day Care Centers Special Needs Grant; contribution to Atlantic Provinces Special Education Authority (APSEA)	Special Education Needs (outside APSEA)

Sources: Available upon request—please contact the authors.

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