



Saskatchewan
Ministry of
Social
Services

Final Recommendations

of the Task Team on Income Support for People with Disabilities

May 13, 2009

Message from the Co-Chairs

April 30, 2009

Honourable Donna Harpauer,
Minister of Social Services
Legislative Building
Regina, Saskatchewan

We are very pleased to present the final report of the joint community and government task team on income support for people with disabilities. We would like to thank you for this historic opportunity to review the issue of income support for people with disabilities in the province of Saskatchewan.

The terms of reference for the task team was to provide recommendations on the design of a new, separate income program specifically for people with disabilities, separate from the Saskatchewan Assistance Program.

The Task Team undertook this project with enthusiasm and with the intent of recommending the beginnings of a new program that would become a legacy. One task team member described this effort as the most significant initiative in his 23 year career working in the disability community. This was a sentiment shared by many members of the task team.

The task team held 11 community discussions in Regina, Saskatoon and Prince Albert and received feedback from over 400 people as well as over 100 Ministry staff on the following issues:

- Who is the new program for;
- How do you get in the program;
- What will the benefit be like; and
- What will the service be like?

We clearly stated to groups and individuals that we did not have all the answers and we were looking for their ideas, input and solutions to developing a new income program for people with disabilities. This approach was met with a favorable response by participants.

Participants also voiced their appreciation for the opportunity to share their concerns and provide input, via the Task Team, to the provincial government on this issue. We would like to thank the many organizations and individuals who took time out of their busy schedules to attend our community discussions.

The community discussion process confirmed the Task Team's conceptual design for a separate income support program for people with disabilities. The Task Team also frequently heard concerns from stakeholders about the adequacy of benefits of the current Saskatchewan Assistance Plan and that there would be a need for a multi-year process for the changes we are recommending.

We also heard the need for continued engagement between the provincial government and stakeholders on this as well as other issues which impact the disability community. This process of community and government working collaboratively on disability issues is one that should be replicated whenever possible.

As our report indicates, the opportunity for this initiative to change the lives of people with disabilities is indeed historic. We look forward to the next steps of this work as we work together to further the inclusion of people with disabilities in our province.



Merv Bender
Community Co-Chair



Daryl Stubel
Government Co-Chair

Recommendations of the Disability Income Program Task Team – May 13, 2009

Background

On October 23, 2008, the Honourable Donna Harpauer, Minister of Social Services, announced government's intention to develop a new income assistance program for people with disabilities, separate from the Saskatchewan Assistance Plan.

In December 2008, a Task Team, comprised of representatives from the Saskatchewan disability community and Ministry officials, was formed to:

- develop initial design options for the new program,
- gather community feedback with respect to these options, and
- make recommendations with respect to the design of the program and first phase of implementation to begin in 2009-10.

Terms of reference for the Task Team are attached as Appendix A. A list of Task Team members is attached as Appendix B.

In developing their recommendations, the Task Team held a series of eight two-day meetings between January and April 2009.

Once initial design options had been developed, community discussions were held in Regina, Saskatoon, and Prince Albert during late March and early April to solicit community feedback. Over 400 people with disabilities, parents of children with disabilities, and representatives of disability organizations attended these meetings. Similar discussion sessions were held with Ministry staff in these centres, with more than 100 individuals attending. Presentation slides that served as the basis for these discussions and questions posed to small groups are attached as Appendix C.

Overcoming the Limitations of Welfare Approaches to Disability Income Support

The Task Team interpreted its assignment as sketching the features of a program that would overcome limitations inherent in welfare approaches to disability income support.

Disabilities are not the central focus of welfare programs like the Saskatchewan Assistance Program (SAP). Welfare programs are designed to provide individuals with last-resort protection against destitution during transitional periods of unemployment and are primarily intended to meet the needs of a non-disabled population. To encourage rapid transitions to employment, welfare benefits for basic needs are kept below prevailing wage levels and commonly accepted measures of poverty. Client reporting requirements are made deliberately onerous for similar reasons, to discourage welfare dependence and protect public funds.

To the extent that disabilities are recognized, they are often treated as homogeneous, without due consideration of the variable nature of disability-related limitations and costs. Eligibility for additional disability benefits is based largely on the *presence* of disability, rather than on the *impact* or limitations imposed by disability. As a consequence, most welfare disability benefits are provided on an all-or-nothing, one-size-fits-all basis.

The welfare approach is least satisfactory for individuals living independently with severe, long-term disabilities. These individuals now make up a large segment of the Saskatchewan social assistance caseload. Although the precise number of such individuals is not known, estimates range from 5,700 to 6,500 (23% to 26% of all SAP cases). Persons with long-term disabilities on SAP have questioned the necessity of monthly income reporting, given that their incomes from other sources vary little. They have also questioned the requirement to re-verify their disability status on a regular basis, given the permanent or indefinite nature of their conditions. Perhaps most importantly, they have protested that their SAP benefits are too low to adequately address their disability-related needs or afford them much beyond a subsistence level standard of living. While it seems reasonable to require individuals who are temporarily out of work to minimize their consumption in the short term to live within a welfare budget, requiring the same of individuals who will be dependent on public assistance for long periods of time, and perhaps permanently, seems less reasonable.

Disability can be a more pervasive and long-lasting source of disadvantage than other social and economic factors like economic slowdowns or restructuring, low levels of education, or being a single parent of young children. By focusing on employment transitions and meeting only the most pressing financial needs of individuals, welfare approaches fail to adequately address this disadvantage and deny persons with severe, long-term disabilities the elements of a ‘good life’ that most citizens take for granted – things like a safe home with secure tenure, connections with a community, the autonomy to make choices, and opportunities to pursue interests and develop capacities.

Persons with severe, long-term disabilities have asked for an alternative to the welfare approach that would recognize the enduring nature of their circumstances, a program that would involve less frequent reporting and treat them with greater dignity, a program that would more adequately address their disability related costs and standard of living, and a program that would offer greater support for their inclusion in communities. The vision for such a program and first steps toward its implementation are outlined in this report.

The scale of the changes envisioned is substantial. Many of the recommendations are long-term in nature and, if accepted, may take several years to be fully realized. In discussions that took place at public meetings, members of the disability community recognized the new disability income program as one of the most significant social policy initiatives to be pursued in Saskatchewan in a generation. They highlighted the need for meaningful change and to ‘do things right’. They also indicated a willingness to be patient, providing there is consistent and demonstrable progress toward the end state envisioned. This advice is seen as particularly relevant for the recommendations pertaining to the development of disability assessment procedures, which will determine who is eligible for the new program and have a lasting impact on the program’s legitimacy in the eyes of the public.

Focus of the Report

As noted previously, the welfare approach is least satisfactory for individuals with severe, long-term disabilities who live independently. Accordingly, the Task Team’s deliberations have focused primarily on these individuals (numbering between 5,700 and 6,500), as do most of the recommendations which follow.

There are, however, a substantial number of individuals in family or community care settings¹ (approximately 3,500) who would also benefit from a new disability income support program and should be considered for enrollment. Although the financial and care needs of individuals in these settings are reasonably well met under social assistance, enrollment in a new disability income program would provide them with greater dignity and enhanced support for community inclusion. Most of these individuals have already undergone some type of assessment to determine the extent to which they are limited by disability and it is very likely that they would meet the eligibility criteria recommended for the new program.

Recommendations

The Task Team recommends that:

Principles

1. The principles below should be adopted to guide future development of the new disability income program.

A well designed disability income program is:

- *Dignified and respectful* to all.
- *Person-centered* and organized around the needs and aspirations of people with disabilities and their families.
- *Empowering* by having people with disabilities take an active role in managing their supports.
- *Non-intrusive* and delivered in a way that respects a person's dignity and minimizes the degree interference in a person's life.
- *Collaborative* by engaging the disability community (people with disabilities, their families and support networks, and service agencies) in the design and delivery of the program.
- *Separate* from the welfare system.
- *Easily accessible* for individuals, families and support networks.
- *Simple* to administer, explain, understand.

¹ These settings include Group Homes, Community Living and Mental Health Approved Homes, Special Care Homes, and Personal Care Homes, as well as care provided by family members who are usually parents.

- *Individualized and portable* in the approach to benefits and services rather than “one-size-fits-all.”
- *Flexible* to address changing needs over the course of life and in different environments and to allow people to be able to move in and out of the program as needs requires.
- *Timely* so that people can access and receive services and benefits when they are most needed without gaps.
- *Impact-based* in that it focuses on the functional impact of disability, not just the medical diagnosis of the underlying condition, with responses matched to degrees of impact.
- *Fair and transparent* in terms of administrative and decision-making processes.
- *Aligned with* other supports and services that assist people with disabilities to participate and be included in their communities.
- *A high quality service* delivered by highly valued, supportive, and knowledgeable staff.
- *Accountable* by ensuring that resources are used in ways that achieve the best outcomes for people with disabilities.
- *Sustainable* over the long term.

Target Population

2. The new disability income program should be targeted to Saskatchewan residents, 18 years of age or older, who:
 - Have disabilities that are *significant* and *enduring*, irrespective of whether the disabilities are physical, psychiatric, cognitive, or intellectual in nature; and
 - Have insufficient income from employment or other sources to permit self-sufficiency, and
 - Are not expected to attain long-term financially self-sufficiency through employment or self-employment given available treatments or supports.

Significant disabilities are defined as disabilities that have a substantial impact on routine daily living activities and which result in a person requiring help in the form of an assistive device, the assistance of another person, a modified environment, or other accommodation.

Enduring disabilities are defined as disabilities which are expected to last permanently or indefinitely, and which limit a person's ability either continuously or periodically.

Policy Goals

3. The new disability income program should be designed to achieve the following public policy goals with respect to individuals in the target population:
 - Assure a socially acceptable income for persons with disabilities, recognizing the range of additional costs associated with disability.
 - Encourage and empower persons with disabilities to participate as fully as possible in community life (e.g. learning opportunities, recreation activities, volunteer activities, and paid employment) according to their capacities and aspirations.

Eligibility

4. Eligibility for the new disability income program should be determined through an assessment of the impact of limitations associated with disabilities and verification of the anticipated duration of underlying health conditions, as well as an assessment of financial, residency, and age requirements.

Disability Assessment

5. The tool or tools used in assessing disability impacts should result in assessments that are:
 - Unbiased;
 - Relatively simple to administer;
 - Easily understood by program participants, their families and support networks;
 - Equitable across different types of disabilities; and
 - Consistent across geographic regions of the province and over time.
6. The selection of specific tools used to assess disability impacts should be determined through future collaboration between Ministry officials and the disability community.

7. Registered physicians, optometrists, and psychologists should be relied upon to verify underlying health conditions and the prognosis as to their likely duration.
8. A variety of individuals, in addition to physicians, optometrists, and psychologists, should be recognized as qualified to administer disability impact assessments. This could include a wide range of health or other professionals such as occupational therapists, physiotherapists, chiropractors, audiologists, speech-language pathologists, social workers, or nurses.
9. Individuals who administer disability impact assessments should be suitably trained, have appropriate competencies, and be certified by some as yet undetermined body. Assessments should also be subject to regular monitoring to ensure accuracy, impartiality, and consistency.
10. Administrative structures should be established to ensure decisions about assessment are kept separate from, and not allowed to influence, decisions with respect to funding.
11. Provisions should be made to incorporate multiple sources of information in the assessment of disability impacts, including the applicant as well as family and other caregivers where appropriate and feasible.
12. Disability impact assessments should be carried out in an applicant's home unless they choose otherwise.
13. Disability impact assessments should be sensitive to a person's circumstances, including availability to services and supports, both in the household and in the broader the community.
14. To the extent possible, disability impact assessments should affirm abilities and positive aspects of a person's situation, in addition to limitations.
15. To the extent possible, provisions should be made to accept other assessments (e.g. home care) and indicators of disability impacts (e.g. eligibility for CPP Disability Benefits) as the basis for eligibility in the new disability income program.

Maintenance of Disability Eligibility and Reporting

16. The new disability income program should adopt rapid reinstatement procedures to allow people who leave the program to pursue employment or other opportunities to return without having to re-verify their disability. Provided they are financially eligible, benefits should be reinstated immediately.
17. There should be no requirement for annual confirmation of disability status. Individuals should, however, be required to report significant changes in their underlying health condition or related circumstances as these changes occur.

Financial Assessment and Reporting

18. Financial eligibility for the new disability income program should be determined through incometesting procedures that are simple and easily understood.
19. Recognizing that individuals in the target population are likely to have only limited earnings or other income that varies from month-to-month, provisions should be made to assess income on a quarterly or annual basis, using information from annual income tax returns where possible.

Benefits

20. Benefits provided under the new disability income program should be structured to include the following four components:
 - *Living Income:* A fixed monthly amount for living expenses that are not associated with disability, including shelter and utilities; food and basic household needs (e.g. cooking equipment, cleaning supplies, etc.); clothing; basic personal needs (e.g. toiletries, bath, and other hygienic items); and basic transportation.
 - *Disability Income:* A fixed **monthly** amount for disability-related expenses that are incurred on a **routine** basis (such as assistance with household chores; maintenance of service animals; and routine travel to medical appointments or therapies, etc).

Exceptional Needs Income: Amounts provided on an ‘as needed’ basis to help cover the actual cost of exceptional disability-related expenditures that are incurred from time-to-time (such as costs associated with exceptional medical travel

- requirements; special equipment; exceptional veterinarian costs for service animals, home modifications; or special skill training), as well as pressing expenditures that are not related to disability (such as costs associated with compassionate travel, furniture replacement, and non-routine home repairs).
- *Supplementary Health Coverage:* The same coverage through the Saskatchewan Ministry of Health that is provided to social assistance clients today to ensure that individuals receive needed health products and services at no additional cost (e.g. certain dental services, prescription drugs, medical supplies and appliances, eye care, podiatry/chiropractic services, hearing testing and hearing aid services, chiropractic services, and ambulance services).

21. Fixed monthly amounts provided under the *Living Income* component should be structured in a way that recognizes variations in costs that are associated with household size, local housing markets, and remote geographic locations like northern Saskatchewan.
22. Over time and as fiscal resources permit, amounts provided under the *Living Income* component should be increased to cover reasonable ‘quality of life’ expenditures that are currently not considered in the determination of social assistance benefit amounts, including costs associated with typical modern conveniences like cable television and an Internet connection, as well as typical recreational expenditures (e.g. occasional cinema passes, video rentals, restaurant meals, etc.).
23. Providing other eligibility criteria are met, individuals who are not eligible for the *Living Income* amount under the new program because they are receiving comparable funding to meet basic living expenses from the Provincial Training Allowance, Student Loans, CPP Disability or other sources should have access to disability-related benefits provided under the *Disability Income* and *Exceptional Needs* components.

24. Over time and as fiscal resources permit, amounts provided under the *Disability Income* component should be increased and graduated such that persons with more severe limitations receive a higher fixed monthly amount than those with less severe limitations, in recognition of the higher costs they incur.
25. Individuals who are eligible for support under the new disability income program, and who later become ineligible because their income from employment or other sources exceeds established thresholds, should continue to receive Supplementary Health Coverage until such time as they secure comparable coverage from an alternate source such as a workplace-sponsored health plan.
26. All financial benefits provided under the new disability income program should be indexed to prevent the erosion of purchasing power due to inflation.
27. Benefits provided by the new program should be portable, allowing individuals to move without re-applying.
28. The Ministry should explore opportunities to consolidate benefits currently provided under the *Disability Rental Housing Supplement* into the new disability income program, and strive to ensure that benefits and services provided by the new program are aligned with disability benefits and services currently provided by other provincial programs (e.g. Employment Assistance for Persons with Disabilities and Supported Employment Services provided by the Ministry of Advanced Education Employment and Labour).

Earned Income Exemptions

29. The new program should incorporate higher exemptions on earned income than those currently provided under social assistance as an incentive for persons in the target population to pursue available employment opportunities.
30. Earned income exemptions should be structured to permit individuals to access benefits provided under *Disability Income* and *Exceptional Needs* components of the benefit until they are well-established in the labour force. The recommended structure would involve much higher exemption levels being applied to the *Disability Income* component than to the *Living Income* component of the benefit.

Asset Exemptions

31. The new disability income program should incorporate higher exemptions on assets, such as cash or property inheritances, than those currently provided under social assistance in recognition of the anticipated long-term nature of income replacement required and the desire to advance quality of life goals for the target population.
32. Asset exemptions applied to the *Disability Income* and *Exceptional Needs* components of the benefit should be higher than those applied to the *Living Income* component to allow individuals with disabilities to accumulate greater assets (e.g. home equity, retirement savings) subject to reasonable limits.

Service Delivery

33. The new disability income program should be delivered by Ministry staff who have been provided with specialized disability training and knowledge, including training in the medical characteristics and impacts associated with a broad range of disabling conditions, supports that might help mitigate those impacts, and sensitivity and client service training to maintain respectful service.
34. Individuals in the new program should be able to access services in a variety of ways, including via the telephone or Internet, in addition to in-person contact in local offices. The method by which individuals access services should be up to them.
35. Individuals in the new program should have access to dedicated service representatives if desired and when needed.
36. Individuals in the new program should have access to assistance in their interactions with assessors and service representatives, including general assistance that might be provided by family members or advocates, as well as specialized assistance that might be provided by interpreters.
37. With reduced demands related to financial administration, the new program should adopt client-centred support as a service focus. Where desired by individuals, this would entail more in-depth assessments of needs and goals, as well as greater navigational assistance to access available services and supports.

38. Measures should be taken to provide the new disability income program with an identity that is separate from social assistance. At minimum, this would entail re-assigning some staff in the Ministry's central office and larger regional offices to take on roles that are dedicated to the new program. It would also entail the creation of a separate visual identity (e.g. separate cheques). Ideally, some degree of physical separation between the two programs (e.g. separate office locations or separate spaces within shared office locations) is also desirable.
39. The new program should strive to provide reasonably comparable services to individuals irrespective of their location of residence.
40. To ensure that services are provided on a timely basis and are responsive to client needs, the new program should adopt service standards, measure the attainment of these standards on a regular basis, and report results publicly.
41. A variety of clear, plain language communication materials should be developed to inform individuals of various aspects of the program.

Appeals

42. Individuals interacting with the new disability income program should have the right to appeal if:
 - their application for income support was denied;
 - they were not allowed to apply or reapply for income support;
 - their application was not processed within a reasonable time;
 - their benefits were cancelled, changed or withheld;
 - they feel the amount of income support does not meet their needs; or
 - they are dissatisfied with some aspect of program policy.
43. Given the importance and specialized nature of disability assessments, separate and specialized mechanisms to appeal assessment decisions should be developed.

Transitioning Social Assistance Clients to the New Program

44. Persons with disabilities who are currently receiving social assistance should be transitioned to the new program using disability assessment processes that are timely, simple, fair, credible, and consistent with processes used to assess the eligibility of new applicants.

45. To the extent possible, transition procedures for current social assistance clients should make use of assessments that may have already been completed and/or file reviews that are consistent with processes used to assess the eligibility of new applicants, but which do not require an in-person assessment.
46. Beginning early in 2010, amounts currently available to persons with disabilities who live independently on social assistance should be realigned to the benefit structure recommended for the new disability income program, and these persons should begin to be enrolled.

Collaborative Approach

47. The collaborative approach between community and government representatives that was used to develop these recommendations should continue as more detailed program planning takes place.
48. Consideration should be given to creating an ongoing consultative role for members of the disability community in the ongoing administration of the program.
49. The knowledge, learnings and relationships developed in the community/government task team should continue to be drawn upon in some advisory or steering committee capacity.
50. The task team approach offers a collaborative model that should be considered by government in other areas of policy and program development.

