

**Disability Income Support Coalition (DISC)
Social Assistance Survey
Final Report**

**Prepared by the Saskatchewan Disability Income Support
Coalition (DISC)**

September 2007

Introduction

The Disability Income Support Coalition (DISC) is a coalition of over 25 disability organizations and people with disabilities who are advocating for a distinct, adequate income program for people with disabilities in Saskatchewan. A survey of Saskatchewan citizens with disabilities who utilize social assistance was conducted in the winter of 2007. The purpose of this research was to capture stories about the experience of being on social assistance as a person with a disability and to identify their suggestions for change. DISC organizations distributed surveys to their members with disabilities who access social assistance. The term ‘social assistance’ is used throughout the report to refer to the Saskatchewan Assistance Program (SAP) and could be used synonymously with the terms ‘welfare,’ ‘income support,’ or ‘income assistance.’

Surveys about social assistance were collected from people with disabilities across Saskatchewan. On average, respondents have relied on income support for 13.5 years, ranging from less than a year to more than 32 years. The information collected begins to tell an important story about the challenges, needs and experiences of people with disabilities receiving social assistance.

Overall the theme that ran throughout the responses was an unsettled acceptance of social assistance, born from the knowledge that this is all they have to live on. While the majority of respondents appreciated receiving social assistance, they reported that they clearly do not receive enough funds from social assistance to meet even their basic needs, let alone to allow them choices and a good quality of life. A large percentage of respondents reported that they do not receive enough money for food, a decent place to live, medication, assistive devices and dental work. There is a stigma around receiving social assistance, but it is ‘better than nothing.’

What do you like about receiving social assistance?

“It is slightly better than not getting anything at all (no money at all) but it also carries lots of social discrimination.”

Over fifty percent of respondents said their income security workers treat them well and that they have not had any problems obtaining and staying on social assistance. Many however pointed to the fact that they received help from advocates to smooth out issues. Although only a third of respondents pointed to specific incidents of poor treatment and difficult process, the majority felt that applying and receiving social assistance is an experience that is demeaning, humiliating, embarrassing, and on the whole very negative.

When asked about their disability and how it affects their day-to-day life, the single greatest impact that respondents noted was their inability to work and earn a living. Respondents listed many barriers that they have experienced in trying to attain employment, such as, a lack of education, discrimination, lack of flexibility in the workplace around their disability and low wages that are impossible to live on, especially when benefits are factored in. One third of respondents expressed a desire to work part-time or cyclically, as their disability would allow, but specifically said they did not work because of the financial disincentive of clawbacks. This either-or situation left respondents unable to pursue anything short of full-time employment, which was not realistic given their disability.

The following is an analysis of our learnings from survey responses. Respondents listed both the benefits and drawbacks of being on social assistance and gave advice on what they would change. The learnings are presented as themes that emerged from the questions:

- receiving social assistance;
- relationship with income security workers;
- relationship to employment;
- impact on quality of life; and
- recommended changes.

Receiving Social Assistance

Respondents were asked how they felt about receiving social assistance. Survey results showed that the majority of people appreciate receiving social assistance, as they would not be able to survive if it were not available. However, it is clear from the interviews that this response was qualified by their experience that they do not receive enough funds from social assistance to meet even their basic needs. A large percentage of respondents commonly reported that they do not receive enough money for food, a decent place to live, medication, assistive devices and dental work, as well as other more individual needs that many people listed. People said they do not like social assistance because the amount of money they receive is not enough even for the basic necessities. They expressed that they felt stigmatized and looked down on for receiving social assistance, but describe it as ‘better than nothing.’

What do you like about receiving social assistance?

“I really can’t think of anything good. It’s impersonal your just a # \$ @ % & * name. The social stigma attached to it by society & the system lets you have all the imaginary cheese and baloney you want but doesn’t provide enough for basic needs and supplies.”

What do you like about receiving social assistance?

“You know you get a little bit of money every month—if you need extra money, you can go there and talk to them and maybe get extra money and maybe not.”

For the majority of respondents, receiving social assistance was a negative, stigmatizing experience. They used words like degrading, unhappy, depressing, second-class citizen, embarrassed, ashamed, sad, hopeless, guilt, never-ending, demeaning, humiliating, imprisoned, trapped and ‘a burden on society’ to describe their experience. One person described it as feeling like a ‘social pariah.’ The remainder indicated they were indifferent or said they used to feel bad and now they accept their need.

Respondents acknowledge that overall, social assistance is reliable and they can count on it to meet some of their very basic needs. Some say that this support allows them to live better than they could otherwise, because social assistance provides them with an opportunity to move out on their own.

Relationship with Income Security Workers

Many people say they like their workers, and they feel their workers understand and accommodate their needs. Over fifty percent of respondents told us their workers treat them well, and that they have not had any problems obtaining and staying on social assistance. It is interesting that only a third of respondents pointed to incidents of poor treatment and difficult process, and yet the majority felt that applying and receiving social assistance is an experience that is demeaning, humiliating, embarrassing, and on the whole very negative.

What was it like to apply for income assistance?

“I felt humiliated, ashamed and very sad.”

A small percentage, 6% of respondents, indicated that income security workers spoke to them or behaved in ways that they found upsetting. However, many noted that they did not feel listened to and had to have an advocate to get their needs met. Negative responses indicated that respondents do not communicate with or see their income security worker, that their worker does not return their phone calls or make any attempt to contact them. Others talked their about feelings of guilt when they do see their workers. It was also noted that the kind of support you get depends on who your worker is. For many, it wasn't the worker, but the whole process of getting on and staying on income assistance that they found frustrating, particularly the forms.

How are you treated by your income security worker?

“Very poorly we don't seem to have rights as a person under their thumb—people do what they can to survive.”

The majority of people interviewed indicated their income security worker understands their need for accommodation due to their disability. One quarter of respondents explained that their worker does not understand or care about their need for accommodation. The remainder of respondents indicated that their worker seems to understand sometimes, or has been helped to understand with information and support from a medical professional or advocate. It has been noted that some people have very minimal or no contact with their income security worker.

How are you treated by your income security worker?

“Presently with the worker I have now when I talk with her I feel guilty even though I have nothing to feel guilty about. There’s something in her tone of voice...I feel workers should be kind

Relationship to Employment

A third of respondents indicated specifically that they want to work, however their disability affects their ability to work full-time in order to be financially self-supporting. Part-time or cyclical work would not be enough to meet their needs. They also listed insurmountable barriers that they generally face in the labour market, such as a lack of education, discrimination in the workplace, lack of flexibility in the workplace around

Has being on income support affected the way you think about employment?

“It is not possible for me to work because of my disabilities. As long as I live, & take care of myself that’s as much as I can do.”

their disability, low wages that are impossible to live on and/or employment that does not provide benefits which are critical to helping with the additional cost of disability. Other respondents indicated that work was not an option for them. Some respondents indicated that the reason they do not work is because they are financially better off on assistance, given the insecure and inconsistent nature of the work that they could access and/or the lack of security/benefits. However, many others indicated that they do not work because of the financial disincentive through clawbacks. The issue of clawbacks was important to

respondents, given that many are left in a catch 22 situation where they would like to, and are only able to, work part-time or cyclically, and yet doing so would leave them no further ahead because earnings are deducted after the first \$100.

It was obvious from their responses that they felt income support was an essential piece of their financial security, but that they still wanted the opportunity to contribute, find satisfaction in work and better their situation financially by working part-time without having to worry about clawbacks or losing benefits.

Impact on Quality of Life

Respondents reported on how being on social assistance impacts their quality of life. When asked if they have the things they need, the vast majority said no, expressing desperation about regularly not being able to pay for things they need. They spoke of depending on family, friends, food banks and charities to feed themselves adequately. Some of the basic needs that respondents could not afford were food, dental care, non-prescription medications and supplies that they need but are not covered, clothing, laundry money, recreation, rent, home repairs, furniture, communication devices and cleaning supplies. Of the respondents who said they did have their needs met, many said they managed by budgeting for several months to buy necessities.

When asked if they can buy the things they want, the vast majority of respondents said no. When asked what they wanted that they couldn't purchase, their desires were modest. The two most essential "wants" that people could not purchase were clothing and travel to visit family, which could arguably be needs, particularly when they are dependent on social assistance long-term. Their response of asking for very modest "extras" reveals a great deal about the low expectations they have for their quality of life, when visiting family and buying clothes are luxuries that they could only wish for. They expend so much energy working to have their basic needs met, "wants" are not at the forefront of their minds. This perhaps was the clearest example of a "welfare mindset," where people who are on assistance long-term begin to internalize the messages told to them about not deserving more. As well, the guilt that many expressed when they described asking their income security worker for more also reveals a great deal about the quality of life of long-term recipients. They must always go with cap-in-hand, even when their needs or wants are legitimate and minimal.

As mentioned in the section on receiving social assistance, the stigma that is felt by recipients impacts their quality of life, how they feel about themselves and how other sees them.

Recommended Changes

The respondents were given the opportunity to suggest changes that they would like to see to the social assistance program. These suggestions for change fall into five themes: better financial support; education and employment; policy changes; practice changes and other suggestions.

Do you have enough money to buy the things you want?

"NO as a person needs undergarments, clothes, or go to visit a family member in Regina for example. You can do NOTHING because you have nothing and that brings a depression on."

Most of the respondents had comments on increases they would like to see to their financial support. More than half asked for changes to the basic allowance and rental allowance, to cover the real cost of living, a healthy diet and a place to live in a safe neighbourhood. Others suggested increased benefits to cover the real costs of paratransit, shoes, school expenses, clothing, supplies, recreation, socialization and some travel, cleaning services to accommodate their disability and cleaning supplies. Some also asked for better coverage or an allowance for medication, specialized equipment and supports. Three respondents specifically asked for a cost of living adjustment annually to keep up with rising costs so that they do not continue to fall further behind.

If you could change the income support system, what would you change?

“To get the people who have to live on it involved in the policy and decision making processes instead of bureaucrats. There definitely needs to be more money especially for people with disabilities. More education for SAP workers and people in power—have them try to live on it for 2 or 3 months themselves to see what it would be like.”

Suggestions were offered to provide funds for education and job supports to reduce barriers to employment. Respondents suggested that they be able to keep their earned income from working part-time, as well as income that comes from other sources, without penalty or clawbacks. One person commented that it should be easier to get off of welfare.

A change to policy that was suggested is to create a separate income system for people with disabilities that is fair and applicable to individual situations. Along the same line of thinking, the suggestion was made to change the annual review process for those whose conditions cannot change. Many expressed the desire to create a mechanism for people to access emergency funds, or at the very least loans.

Practice changes that were suggested include writing materials and forms in plain language, and simplifying the process. A number of respondents thought that their income security workers and the “people in power” would benefit from education about living with a disability, so that everyone is treated with respect. Some said they wished they could have a worker they could talk to, indicating that their income security worker was not readily accessible. With regards to cheques, suggestions were made that cheques should come on time and that they should be able to access money mid-month. One person suggested a trustee for those who spend their cheques inappropriately. A support group was also suggested for people with disabilities who access social assistance, so that they can talk about their experiences.



Overall, people indicated that they were very appreciative for getting any financial support at all. Yet, they also expressed a deep shame for having to be on ‘welfare’ and an equally strong resentment at the system for not having their basic needs met. These are not people who are dreaming big dreams of getting rich from government dollars. Instead, they are asking for three meals a day, a safe place to live, a way to socialize within their communities, an understanding social worker, flexibility to work part-time, and a way to accommodate their disability. They are asking for documents they can understand, a process where they are not chastised or penalized for needing support, and the ability to meet their basic needs without the indignity that they currently experience. They are asking for, not demanding—asking for, their right to be treated with respect, a tone which demonstrates the precarious, insecure position they find themselves in, worried about rocking the boat and losing the little they already have.

Based on the responses collected, increasing benefits is the number one action that would improve quality of life for people with disabilities on assistance. However, this does not address the emotional toll that relying on assistance long-term takes on people with disabilities. The “welfare stigma” they experience, coupled with the prejudice and discrimination they face due to their disabilities, further pushes them to the margins. For people with disabilities, such as the respondents, to participate as full citizens, their struggles must be recognized and affirmed and their disabilities accommodated, including financial accommodation. What is obvious from this survey is that people with disabilities who require financial support long-term need a system that is flexible and adequate, a system that respects their need for financial support as an accommodation, not a burden, and factors in quality of life.