**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.

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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**

1. 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**

1. 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**

1. 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**

1. 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.

1. The selection of specific tools used to assess disability impacts should be

determined through future collaboration between Ministry officials and the

disability community.

1. Registered physicians, optometrists, and psychologists should be relied

upon to verify underlying health conditions and the prognosis as to their

likely duration.

1. 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.

1. 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 income-testing 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 nonroutine 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/chiropody 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 for

continue to receive Supplementary Health Coverage until such time as they

secure comparable coverage from an alternate source such as a workplacesponsored 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 inperson 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.