

Increasing Access to Benefits for Peoples with Disabilities Project

—
Insights and recommendations



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INTRODUCTION

Navigating income benefits programs are challenging but most difficult for those people with disabilities.

Typically involving many more steps and costs, the experience is often onerous and expensive and can be profoundly discouraging and even dehumanizing for those who apply. Many benefits also have tax filing as a prerequisite before you can apply for the benefit. Most disability benefit applications require medical professional completion of medical sections of the application form which require their understanding of the impact to the applicant's daily living activities due to their disability.

“Disability organizations have a crucial part to play in helping people successfully apply for disability benefits, as they understand the process and what is needed.”

Person with a disability



Organizations in Canada who provide access to benefits supports for people with disabilities, such as this project’s British Columbia partners, DABC and Plan Institute are highly successful, but the demand for one-on-one support and general inquiries from people with disabilities far exceeds the supply of organizations providing this support.

The aim of this project was to develop a potentially scalable technology enabled service to effectively support people with disabilities – at no or low-cost to them – to access government benefits they are eligible for but not receiving, at no or low-cost.

In 2020, Prosper Canada embarked on a three-year **Increasing Access to Benefits for Peoples with Disabilities Project** in partnership with Disability Alliance B.C., the Social Research and Demonstration Corporation, and Plan Institute, with funding from the Government of Canada’s Social Development Partnerships Program – Disability Component.

Objectives of this report

This report provides insights from the project, including highlighting the challenges people with disabilities in British Columbia face in their journey to get income benefits, the opportunities to remove those barriers and implications for future benefits design.¹

The demand for access to benefits navigation support far exceeds the supply of organizations providing this service. To introduce other organizations interested in starting or enhancing support for peoples with disabilities, this report shares an Access to Benefits service model and blueprint for supporting people with disabilities, including a program manual, training, tools, and resources.

The experiences of people with disabilities and staff using the piloted service and their suggestions for enhancement are shared in this report. We also share learnings on how to offer accessible ways for peoples with disabilities to participate in the process and provide feedback in the design of a new service or tool.

The lessons learned from this project led to and informed an October 2022 joint convening session led by March of Dimes Canada and Prosper Canada to identify the key principles and recommendations for the Canada Disability Benefit Administration. Resulting advice to the federal government in the design of the Canada Disability Benefit are included. And finally, recommendations for next steps in the sustainability of this service model are outlined to encourage and equip more service providers to integrate access to benefits services into their programs for peoples with disabilities.

“The steps and delays and strange convoluted language on the government websites are challenging for neurotypical people...which means they’re doubly so for some of us with mental (and other) challenges.”

Person with a disability

¹ The insights and information in this report are well-known to the disability community. This brief is intended to amplify, not replace, their voice.

BACKGROUND

The team undertook the three-year Increasing Access to Benefits for Peoples with Disabilities Project to develop a potentially scalable service.

The Increasing Access to Benefits for Peoples with Disabilities Project brought together Prosper Canada, a national charity, British Columbia's Disability Alliance B.C. (DABC) and Plan Institute, who provide support for people with disabilities to navigate the complex disability benefit processes, and the Social Research and Demonstration Corporation (SRDC), a non-profit research organization providing program design and evaluation.



The team undertook the three-year *Increasing Access to Benefits for Peoples with Disabilities Project* to develop a potentially scalable service, at no or low-cost, to effectively support people with disabilities to access government benefits they are eligible for, but not receiving.

Prosper Canada

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

Disability Alliance BC (DABC)

Since 1977, Disability Alliance BC has been a cross-disability voice in British Columbia. As a provincial non-profit organization and registered charity, our mission is to support people, with all disabilities, to live with dignity, independence, and as equal and full participants in the community.

We champion issues impacting the lives of people with disabilities through our direct services, community partnerships, advocacy, research, and publications.

Since 1989, DABC's Advocacy Access Program provides that much needed one-on-one support for people with disabilities to navigate the complex disability benefit processes. DABC has identified that long-term, flexible supports are needed to get the benefits and they provide one-on-one help on the key provincial and federal income supports, and other associated benefits.

In August 2016, DABC started the Access RDSP in partnership with Plan Institute and the BC Aboriginal Network on Disability Society (BCANDS), to help people with applying for the Disability Tax Credit (DTC) and opening a Registered Disability Savings Plan (RDSP).

Plan Institute

Plan Institute is a National non-profit and social enterprise based in Vancouver, B.C., that supports people with disabilities and their families. We provide educational material and resources, collaborate on community-based projects, and engage with a wide array of partners to host innovative initiatives for change and policy reform.

Since beginning Plan Institute's one-on-one disability planning support in 2010, we have supported individuals and families with 16,109 calls, emails, video calls, and/or in-person visits to navigate many issues related to disability planning, including accessing government benefit programs such as the Disability Tax Credit and disability income supports, as well as other disability planning topics such as wills, advocacy, and social connectedness.

Social Research and Demonstration Corporation (SRDC)

The Social Research and Demonstration Corporation is a non-profit research organization, created specifically to develop, field test, and rigorously evaluate new programs. SRDC's two-part mission is to help policymakers and practitioners identify policies and programs that improve the well-being of all Canadians, with a special concern for the effects on the disadvantaged, and to raise the standards of evidence that are used in assessing these policies.

These organizations brought their distinctive expertise and experience in financial empowerment, service design and evaluation and collaborated to complete this three-year project to help increase the access to benefits for peoples with disabilities.

PROJECT DESCRIPTION

Working in collaboration with our partners, DABC, Plan Institute and SRDC, Prosper Canada developed a detailed project plan with milestones, deliverables, and governance.

Our partners participated in all aspects of the project

and helped recruit their staff members and people living with a disability in British Columbia to participate in all phases of the research activities.

The project began in July 2020 and completed in July 2023 ([See project timeline in Appendix](#)).



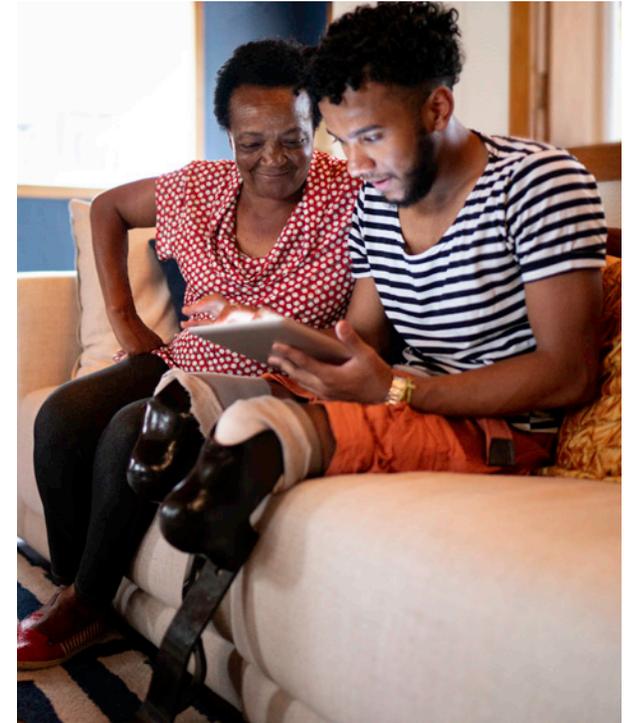
HUMAN-CENTRED SERVICE DESIGN

Prosper Canada has been building service design skills and capacity since 2016. Since integrating service design methodology into our project work, Prosper Canada staff and program delivery partners have been able to learn more about the experiences of people living on low incomes, pinpoint organizational needs, and ensure programs and resources are designed with these learnings in mind.

For the *Increasing Access to Benefits for Peoples with Disabilities Project*, our project team used service design to consider the experiences and perspectives of people with disabilities, systems experts, and service providers. A key goal in the successful use of service design in this project was to make it accessible.

The service design process helped us develop a service and tool:

- Where people feel themselves reflected in the service, one that comes from them instead of one that was created by someone else.
- Which can be used by people with disabilities themselves, as well as supports they access, and provide an ongoing set of supports as their lives change.
- Which can be used by more organizations to be able to provide an access to benefits service to support and help remove barriers to benefits access for people with disabilities.



The project followed six phases:



1. Discover phase
(months 1–6)



2. Define phase
(months 7–9)



3. Develop phase
(months 10–12)



4. Deliver phase
(months 13–18)



5. Pilot phase
(months 19–36)



6. Reporting and knowledge mobilization phase
(months 34–36)



1. Discover phase (months 1–6)

In this phase, our goal was to identify barriers, pain points and opportunities in the access to benefits process for people with disabilities living in British Columbia. Activities included web research, a literature scan, interviews with people with disabilities, and surveys of service providers and caregivers. Additional options for providing feedback were offered to ensure inclusive participation.



2. Define phase (months 7–9)

Based on the learnings from the Discover phase we documented the benefits journeys of peoples with disabilities in British Columbia, including the strengths and weaknesses of the benefit processes from their perspective. We identified the most urgent problems that could be solved, which challenges were outside scope, and defined a clear, achievable objective – **an access to benefits service which would enable people with disabilities to self-advocate benefits navigation using a benefits screening tool, but still access one-on-one advocacy if needed.**



3. Develop phase (months 10–12)

The Develop phase focused on expanding the project scope to identify and refine the potential Access to Benefits Service solutions through iterative activities like brainstorming, co-creation, prototyping, and testing. Given that our research occurred during the Covid-19 pandemic, service design allowed us to quickly pivot from in-person activities to virtual online activities, which proved highly successful and were well-received by both people with disabilities and organization staff participants. The *Access to Benefits Service* was three-pronged, offering people with disabilities tools to self-advocate to find disability benefits, find other types of benefits, and access to one-on-one support when needed. The partner staff determined how best to introduce the new tool to clients and at what touchpoints in the end-to-end service model.



4. Deliver phase (months 13–18)

The new tool, [The Disability Benefits Compass](#), was developed based on the feedback from previous phases and integrated relevant features, content and navigation. People with disabilities,

and staff at DABC and Plan Institute provided their knowledge and experience at each step of the disability benefit application process to include value-added tips, frequently asked questions and answers, challenges that may encountered, resources and examples. They tested the tool for functionality, navigation, content, and features, with modifications made from their feedback. An accessibility review was conducted on the tool and modifications were made to ensure it was accessible for all users. Training materials were developed to support delivery.

“I can’t emphasize enough how important it is to have a doctor (or doctors) who is both experienced in the applicant’s health condition and experienced in how to ‘speak’ the language that the government disability assessors need to hear in order to approve disability applications.”

Advocate



5. Pilot phase (months 19–36)

Partner staff were trained on the new tool and how to incorporate it into their modified service model. DABC and Plan Institute piloted the three-pronged service model, incorporating the *Disability Benefits Compass* into their service where they deemed it best fit. For DABC, their existing service model provided one-on-one access to benefits support, so they added the tools (Disability Benefits Compass and [Benefits Wayfinder](#)) into their service by sharing the tools on their website, social media, and in response to emails they received from people with disabilities inquiring about disability benefits or those who requested one-on-one benefits support or tax help.

Plan Institute provides benefits support through their helpline and do not provide on-going one-on-one support. Hence, they introduced the two tools into their service on their website, social media channels, client events (workshops, training) and through their helpline.



6. Reporting and knowledge mobilization phase (months 34–36)

The project insights and supporting knowledge products will be shared broadly to relevant stakeholders through the Prosper Canada communication channels and those of our project partners. Communication outreach will include the Daily Financial Empowerment News Digest, social media channels, website inclusion, the Prosper Canada Learning Hub, and meetings with ESDC and other government decision makers.

Recruitment of service design participants

People with disabilities were recruited to participate in the project through social media, as well as through promotion in the Disability Alliance B.C. and Plan Institute networks. We did not stratify participants by location, and as a result almost all participants live in major cities.

Through all phases of the service design, 56 people with disabilities participated in the project. They participated by sharing their lived experience with the access to benefits process, participating in the ideation and design of the service and tool, testing the prototypes, and finally using the service and tool during the pilot and providing their feedback. Ten staff from our partner organizations who support people with disabilities access benefits participated in all phases of the project.

“I heard multiple stories of people being denied disability assistance on their first, second or third attempts, and the incredible stress and hardship exerted on them in having to reapply and/or face tribunals to prove their disability was severe enough was immense. I was determined not to go through that!”

Person with a disability

56

people with disabilities participated in the project through all phases of the service design

10

staff from our partner organizations who support people with disabilities participated in all phases of the project

Developmental evaluation approach

An evaluation is a “process undertaken for purposes of improvement, decision making, enlightenment, persuasion.”²

In the *Increasing Access to Benefits for Peoples with Disabilities Project*, a developmental evaluation was conducted by our project partner Social Research and Demonstration Corporation (SRDC). This flexible approach focused on learning and enabled future-oriented feedback throughout the project. As the evaluator, SRDC was involved in the project decision-making process from month to month, providing timely and relevant information to the project through a variety of responsive evaluation activities, helping the team as it conceptualized, designed, and tested the new *Access to Benefits Service*.

In keeping with the adaptive nature of developmental evaluation, SRDC crafted evaluation questions to capture relevant data at critical points over the course of the project to support project development while allowing for iterations over time.

In addition to the SRDC’s data generation for evaluation evidence, as much as possible, the evaluation utilized data gathered through the monitoring systems set up as part of the Disability Benefits Compass tool/service. SRDC advised and provided input on what these data collection systems could collect over the course of the development and design of the project.

Data sources used for the evaluation included observations at cadence meetings, review of project documents, two-way meetings, key informant interviews with partners, observations at workshops, built-in data collection, an external SRDC survey to capture Disability Benefits Compass users’ immediate feedback, a built-in survey in the Disability Benefits Compass, web analytics, and interviews with website users and frontline staff.

The lessons learned during the project service design phases, together with the developmental evaluation learnings and guidance from SRDC, served to inform the shape of the future access to benefits service delivery.

For details on the evaluation framework and final report, please read [Increasing Access to Benefits for Peoples with Disabilities: Developmental Evaluation of the Benefits Screening Tool Project Final Report](#).

“It’s incredibly hard to find a doctor taking new patients and even those that are, typically have long wait lists. Also, I kept hearing that even if I did find a psychologist, there was no guarantee that individual would diagnose or even try to. Hearing this several times was very disheartening.”

Person with a disability

² Shadish W, Cook T, Leviton L. Foundations of program evaluation, 1990

OUTCOMES

One of the main objectives of the project was to enable people with disabilities to self-advocate for disability benefits if they had the desire, capacity, technology, and time.

Overall, the Increasing Access to Benefits for Peoples with Disabilities pilot was successful in its intended outcome to fill an important service gap by developing an effective service model to enable people living with a disability to self-advocate to access government benefits they are eligible for but not receiving, at no or low-cost, and have access to one-on-one support of an advocate if needed.



A. Develop a technology enabled Access to Benefits service model and tool Disability Benefits Compass-with, and for, people with disabilities in B.C.

Since the demand for access to benefits support by peoples with disabilities far exceeds the supply of organizations providing this support, the project sought to develop an effective service model, tool and resources which could be sustainably scaled to more organizations. This service would support peoples with disabilities at no or low-cost to them, to access government benefits they are eligible for, but not receiving.

An effective access to benefits service model with **three functional components and entry points** was developed and is comprised of:

1. Technology enabled self-serve disability benefit navigation and advocacy in the form of the [Disability Benefits Compass](#) online tool.

The online Disability Benefits Compass provides people with disabilities, caregivers, and agencies access to self-serve materials online that help people with disabilities navigate the process of applying for the key disability assistance program in their province or territory, the Disability Tax Credit Certificate (DTC), the Canada Pension Plan-Disability benefit (CPP-D), and the Registered Disability Savings Plan (RDSP).

It gives step-by-step guidance, with tips, resources, and examples from peers and advocates, to help them navigate the complexities of these processes.

This website tool was designed to be stand-alone support for some people with disabilities, but is not an all in one solution. Those who are unable to complete benefits applications themselves will have the option to connect with organizations offering access to benefits direct 1-on-1 support with organizations such as Disability Alliance BC (DABC), Plan Institute, and BCANDS (British Columbia Aboriginal Network on Disability Society).

For clients who already have the four disability benefits and do not need to learn more about them, they can link to the *Benefits Wayfinder* to browse other benefits (disability and non-disability benefits) they may be eligible to get.

2. Online broader benefits navigation using the **Benefits Wayfinder** tool.

Prosper Canada's [Benefits Wayfinder](#) was launched in January 2022 to help Canadians find income-boosting or expense-reducing benefits they might qualify for at a federal, provincial, or territorial level. By entering some basic information about their situation, this tool identifies which benefits are relevant to the user and allows them to sort,

prioritize, and learn how to apply for these benefits. Users can find emergency benefits, income-boosting, or expense-reducing benefits and other types of benefits that match their specific situation or life transition, beyond those just for people with disabilities.

Within the Benefits Wayfinder, visitors to the benefits pages for the Disability Tax Credit certificate (DTC), Canada Pension Plan-Disability benefit (CPP-D), and Registered Disability Savings Plan (RDSP), will see the *Disability Benefits Compass* as an option available to support them with these applications. Users can browse a list of support agencies they can contact for questions and support.

“I realize I definitely would’ve qualified for income assistance two decades ago, but I never wanted to apply or go through the process because a lot of people told me horror stories of being judged, ignored, or otherwise mistreated by the system.”

Person with a disability

3. Direct one-on-one benefit navigation advocacy for clients who still require support to complete the four key benefits applications.

There are many people living with disabilities who will be unable to apply for benefits themselves, even using the tools above. They may seek out advocacy services from organizations such as DABC and Plan Institute, and other organizations offering one-on-one support. Organizations such as these, can integrate the tools ([see page 14](#)) to support people in the following ways:

- Advocates can go through their organization's existing on-boarding process and any specialty training for the area they will be working in.
- Advocates can be trained to use the online *Disability Benefits Compass* and *Benefits Wayfinder* tools, exploring ways to integrate these two tools to augment the supports they provide.
- In addition to the regular client flow, advocates and reception staff can augment their existing forms of support by sharing the *Disability Benefits Compass* and *Benefits Wayfinder* tools as appropriate for clients. Clients can either navigate benefits on their own, prepare for their first meeting with an advocate by learning about the benefits, preparing questions to ask their advocate and gathering documents to bring to their meeting.

- The *Disability Benefits Compass* can provide direction on where to go for help if people have questions as they self-navigate or if they need one-on-one support to access their disability benefits. Each benefit lists organizations who provide help at no cost such as, Disability Alliance BC (DABC) and Plan Institute in British Columbia.

The three service entry points for clients to access benefits support:

Entry Point 1: Disability Benefits Compass

- Clients who visit an organization's website and social media channels will be able to read about and click a link to access the Disability Benefits Compass.
- Clients and other organizations who attend tool promotional workshops, education workshops or other events offered by the organization will receive the information and link to access the Disability Benefits Compass. [See section: Promotional outreach of the Disability Benefits Compass.](#)
- An organization can include a link to the tools in the registration confirmation emails they send to event participants.

- Clients may learn about and access the link to the *Disability Benefits Compass* from other organizations who have placed the Disability Benefits Compass tool [Share Button](#) on their websites.
- While in the Disability Benefits Compass, those who are interested in browsing other benefits (disability and non-disability benefits) can link to the *Benefits Wayfinder* tool.

Entry Point 2: Benefits Wayfinder

- For people who visit the *Benefits Wayfinder* first and view the benefits pages for DTC, CPP-D, and RDSP, they will also be directed to the *Disability Benefits Compass* as an option available to support them with these applications.
- People with disabilities and other people using the tool can browse a list of support agencies to contact if they require help at any step of the process.
- Users may access the *Benefits Wayfinder* by clicking the link provided in the *Disability Benefits Compass*.
- Users may access the *Benefits Wayfinder* through the link provided organizations' websites.

Entry Point 3: Direct one-on-one advocacy

Often people with disabilities will directly seek out one-on-one advocacy services from organizations offering access to benefits support. In addition to an organization's regular client services, staff can also share the Disability Benefits Compass with clients.

Clients can be introduced to the *Disability Benefits Compass* in the following ways, as appropriate:

- Clients who contact an organization by email can receive a response email which includes an introduction and link to the *Disability Benefits Compass*. They will be asked to visit the *Disability Benefits Compass* to learn about the four key disability benefits, help answer any questions they have about the benefits, and walk them through the steps to apply.
- Clients who have contacted an organization and requested a one-on-one meeting with an advocate on the topic of one of the four benefits will be asked to visit the *Disability Benefits Compass* to learn about the four key disability benefits, help answer any questions they have about the benefits, and walk them through the steps to apply and/or help them prepare for their first meeting with an advocate or to augment existing agency forms of support.

- Clients who need to be put on a waitlist to meet one-on-one with an advocate can receive an email providing them with a link and instructions to visit the *Disability Benefits Compass* to learn about the respective benefit they are inquiring about and to prepare for their meeting.
- In a one-on-one meeting between a client and an advocate, the advocate can choose to use the *Disability Benefits Compass* as a reference guide for themselves and/or as a teaching tool with the client and/or to provide as a post-meeting reference for the client.
- If an organization has a Helpline, those advisors can introduce the *Disability Benefits Compass* tool to clients as appropriate and explain how to use it and provide it as a resource.

B. People with disabilities are able to self-advocate to apply for disability benefits.

One of the main objectives of the project was to enable people with disabilities to self-advocate for disability benefits if they had the desire, capacity, technology, and time. This was as an alternative to waiting for an appointment with an advocate, which due to high demand for support, could take months.

All participants providing feedback in the evaluation conducted by SRDC said they successfully navigated

the Disability Benefits Compass on their own and found it to be clear and easy to use. One user highlighted the importance of being able to access the information from home and independently. All participants said they continue to go back to the tool frequently for updated information. Two users mentioned that they shared the tool with others who are looking into services and benefits.

Staff who were interviewed said the tool is helpful for new staff to learn about the benefits process. Interviewees noted that the tool helped with the success of their applications in the following ways:

- Helped them understand the benefits process overall;
- Provided them with concrete steps on how to apply; and
- Enabled them to learn the information they needed to apply, despite social anxiety and mobility issues.

Users of the Disability Benefits Compass tool provided suggestions on how to improve the tool:

- Include more instructional videos;
- Translate into more languages;
- Provide more options to print from the tool; and
- Create an app version of the website.

C. The Disability Benefits Compass tool is used by Canadians to enable them to access income-boosting benefits.

Building on this project's success, the new Disability Benefits Compass tool was expanded from British Columbia benefits to include content for all Canada's provinces and territories in November 2022. The tool guides people with disabilities in Canada through the complex process of applying for their provincial or territorial disability assistance program, the Disability Tax Credit certificate (DTC), the Canada Pension Plan-disability benefit (CPP-D), and the Registered Disability Savings Plan (RDSP). It is a step-by-step guide on how to apply for benefits including eligibility requirements, challenges one may encounter along the way, with tips, frequently asked questions with answers, resources, and examples from peers and advocates and who to contact for additional help.

The Disability Benefits Compass is primarily for people with disabilities, particularly those who face barriers accessing benefits due to lack of available information or one-on-one support in their regions, such as those in rural or remote areas. The tool can also be used by agency staff, peer advocates, caregivers, family members, and anyone who supports people with disabilities to get access to benefits. Staff have found the

Disability Benefits Compass effective as a training for new staff to help them quickly understand the available benefits and process. It can also be used as a reference source for experienced staff.

The tool was designed with people with disabilities and organizations supporting them to be accessible for a wide range of abilities. It went through an accessibility audit to enable it to be used by a person with a wide range of abilities.

At the conclusion of the one-year pilot, (June 4, 2022 – July 19, 2023), **there were 8,128 unique visitors to the tool from British Columbia and over 31,000 total visitors from across Canada.** Half of the visitors in British Columbia visited the Persons with Disabilities designation, which is a requirement for the key disability income support benefit in B.C.

Results from SRDC's evaluation noted that, according to users interviewed, the most helpful features of the tool included its "user-friendly navigation, easy to understand, plain language contents, inclusion of specific pieces of information" (e.g., steps for applying, tips for filling out forms, glossary), and links to other resources to help with application processes. Case managers interviewed agreed the website was user-friendly with cohesive organization of information and found it visually appealing.

Repeat users interviewed felt the website had "made a positive difference in their lives; helped them understand how to qualify for benefits; provided an accessible way to access information especially if experiencing mobility or mental health issues; and supported their applications."

89%

of survey respondents said they would recommend the website [Disability Benefits Compass] to a friend

8,128
unique visitors to the tool from British Columbia

31,000+
total visitors from across Canada

D. Document the benefit journeys of peoples with disabilities and identify strengths, weaknesses, and suggestions to remove barriers and make the journey better.

In the discovery phase of the project, through interviews with people with disabilities and staff providing support, we consolidated their experiences in a report providing insights on the key barriers people with disabilities in British Columbia face in attempting to access the federal Disability Tax Credit Certificate and the B.C. Income Assistance program for people with disabilities: [Roadblocks and Resilience – Insights from the Access to Benefits for Persons with Disabilities Project \(prospercanada.org\)](#).

To document the benefit journeys of peoples with disabilities, we synthesized findings from existing research on barriers people with disabilities encounter in accessing income benefits (references listed in the *Roadblocks and Resilience report*). We conducted one-hour semi-structured interviews with 18 researchers and service providers across Canada and invited 16 B.C. residents with disabilities to share their perspectives in a variety of ways. We focused on the federal Disability Tax Credit certificate and the Persons with Disabilities designation in British Columbia. These were found to be the most challenging benefits to access.

E. Using service design for impactful financial empowerment programs.

For government and organizations designing benefits or other supports for people with disability, we share our learnings from using a human-centred service design methodology to develop this Access to Benefits service model: [Designing Impactful Financial Empowerment Programs-Disability Benefits Compass](#).

F. Project learnings from a developmental process evaluation.

Throughout the project, our partner SRDC conducted a developmental evaluation on our process. This provided continuous feedback and learning to support adjustments throughout the project. SRDC was involved in the project decision-making process month to month, providing timely and relevant information, helping the team conceptualize, design and test the new *Access to Benefits* service. The full report can be accessed here: [Increasing Access to Benefits for Peoples with Disabilities: Developmental Evaluation of the Benefits Screening Tool Project Final Report](#).

Journey maps were developed to document the steps taken to apply for disability benefits, highlight the experiences and challenges of people with disabilities, and share opportunities for improvement in the end-to-end process:

- [Common steps to get disability benefits](#)
- [Persons with Disabilities \(PWD\) Status and disability assistance](#)
- [Disability Tax Credit \(DTC\) Program](#)

Key insights to improve the access to benefits journey are described in the [Insights section](#) of this document.

G. Share project insights, program methodology, tools, and resources with interested stakeholders.

From January 2023 through July 2023, Prosper Canada hosted 14 webinars introducing the Disability Benefits Compass and the Benefits Wayfinder tools. These webinars reached 142 organizations with 940 attendees.

In January 2023 Prosper Canada, Disability Alliance BC and SRDC co-hosted a public webinar titled [‘Advancing benefits for People with Disabilities’](#) sharing the insights from the project up to that date. There were **250 in attendance** and a total of **458 registrants** received the post-webinar recording and questions and answers document.

Project insights will be shared via public webinar in October 2023 as well as at the November 2023 Pathways to Prosperity conference in Montreal.

Project insights and supporting knowledge products will also be shared through Prosper Canada communication channels and those of our project partners. Communication channels include the Daily Financial Empowerment News digest, social media channels (X, Facebook, LinkedIn and Instagram), websites, the Prosper Canada Learning Hub, and meetings with ESDC and other government decision makers.

H. Provide a blueprint for organizations to provide these services and/or integrating the tool into existing services.

The tested and enhanced Access to Benefits service model for peoples with disabilities is available for organizations interested in starting or enhancing their existing access to benefits support. This blueprint includes:

- Program manual, [‘Clearing the way: A guide to providing access to benefits supports for peoples with disabilities’](#).
- A step-by-step companion service model graphic [‘Service model – Increasing access to benefits with the Disability Benefits Compass’](#).

The program manual introduces organizations to:

- The challenges people with disabilities face in accessing disability benefits and how access to benefits services can help connect people to these much-needed income-boosting benefits.
- Provides information an organization must consider such as what is required for access to benefits services to be successful and challenges they may face providing these benefit services.
- Training recommendations and resources for their staff and the staff onboarding process.

- An overview of the tools (Disability Benefits Compass and Benefits Wayfinder).
- Promotional outreach to make people aware of the tool and service.
- Evaluating your access to benefits service.
- Glossary of terms.
- A step-by-step guide through the end-to-end access to benefits process from a person first learning about disability benefits, self-advocating/navigation, contacting a service organization, direct one-on-one advocacy, and post benefit application follow-up. This is done along with a companion service model graphic of the process.

14

webinars were hosted by Prosper Canada introducing Disability Benefits Compass and the Benefits Wayfinder tools

142
organizations
reached

940
attendees
participated

LESSONS AND INSIGHTS

Lessons learned, insights, and the accompanying access to benefits service design principles, were obtained throughout the project's service design phases.

They informed the design, development, testing and documenting of the piloted access to benefits service to support peoples with disabilities to access disability benefits.

“I feel humbled. I feel appreciated and cared for by my community...which is traditionally a very rare thing for me.”

Person with a disability



DISCOVER PHASE



Service design is an effective methodology in developing programs and tools and provides flexibility and inclusion in participation.

Human-centred service design allowed us to take into account the experiences and perspectives of people with disabilities, systems experts, and service providers. We found that people wanted to share their stories and help improve the access to benefits process for others and were pleased to have their voices heard. Through the Discover phase, we were able to build trust with our participants and this led to them wanting to engage in any future research opportunities. This process helped us identify the best unmet opportunities for supporting people with disabilities to get access to benefits.

The pandemic occurred at the beginning of the project, in the Discover phase (2020), and service design allowed us to quickly shift from an in-person research methodology to virtual, offering multiple methods of engagement. We heard from some participants that by offering virtual activities they were able to participate, whereas they wouldn't have been able to had it been in-person due to their disability.

In the Discover phase we offered four ways to participate and provide feedback:

1. **One on one interviews** (phone call, leaving a voicemail, email, online meeting)
2. **Weekly reflection**
3. **Artwork activities**
4. **Photo collage**

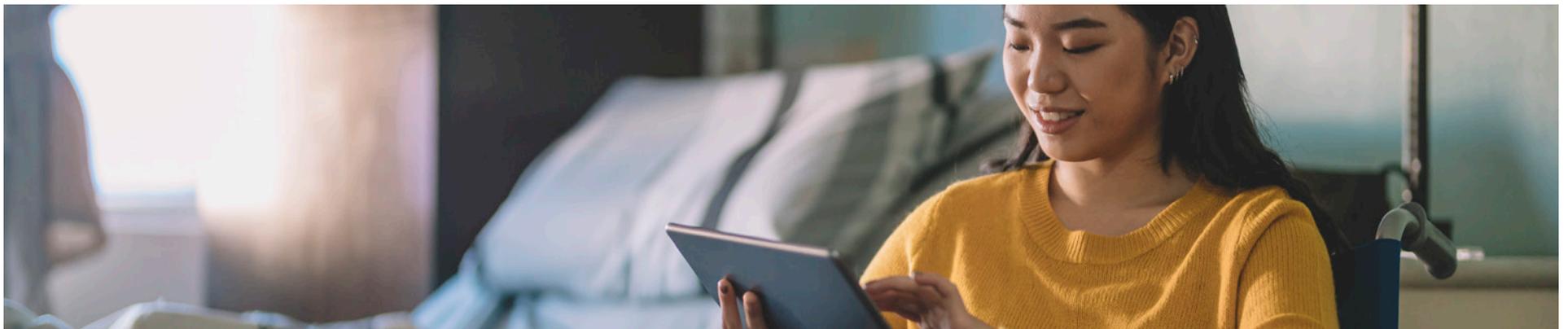
Service design is an effective methodology in developing programs and tools and the government should engage people with disabilities and community organizations in any future benefits design or modification.



There are four main barriers which generally underlie disability benefit application processes and manifest in different ways along the applicant journey:

Our research focused on the federal *Disability Tax Credit certificate* and the *British Columbia Disability Assistance* program (Persons with Disabilities designation) as these are two of the key disability benefits for people to apply for if eligible.

- 1. Benefits application processes can be complex and unclear and can be especially difficult for people living with a disability.** Participants feel the system is designed to keep them out, not help them and that getting denied is part of the process.
- 2. The burden placed on healthcare providers gets passed on to people with disabilities.** Benefits programs position many doctors as unwilling gatekeepers, and they can be afraid of getting it wrong, creating more work for people with disabilities (finding another doctor, coaching their doctor to fill out the form). Doctors also charge fees which can be prohibitive for some people with disabilities living on low incomes.
- 3. Every step requires time, energy, connections, and access to resources that many applicants lack.** Literacy requirements are high, and people living with a cognitive disability and/or multiple disabilities may not have access to the support they need to navigate the benefits process.
- 4. Benefit application processes are dehumanizing** and can be retraumatizing, making the applicant feel they must prove and re-prove their disability to get a handout. The demand far exceeds the supply of advocates who assist people with disabilities navigate benefit programs. Advocates were described as ‘saviours’, bringing compassion and humanity back into the process, but there are too few to help the many people who need support.



Key principles in designing an access to benefits service model for people with disabilities:

These key principles were identified by project participants as a must in the design of an access to benefits service.

- ✓ **Give a consistent human relationship throughout this process.** Even if an individual is able to self-advocate, they still need a person they can trust to go for help with difficult questions and situations.
- ✓ **Build a roadmap to follow.** Eliminate the complexity and provide a clear step-by-step process to follow to learn about and apply for benefits. Provide information on what to expect, challenges or obstacles they may encounter and what to do after being approved or denied, and who to go to for help is needed.
- ✓ **Humanize the experience with straight talk.** Participants want clear, honest, and accurate information. They want to be treated like human beings, not objects.

- ✓ **Activate new advocates and navigators.** Advocates and navigators are seen as ‘saviours’, but more are needed to help people with disabilities navigate the end-to-end benefit program processes or to be available if they run into roadblocks on their self-advocacy journey.
- ✓ **Get the word out to the most disconnected people.** Get the word out. The service needs to work with others in the ecosystem (like legal aid, healthcare professionals) to connect people with disabilities through established referral channels. Through our interviews with people with disabilities, some commented that they had lived with their disability for years before finding out there was a benefit they were eligible to receive.
- ✓ **Make it accessible to everyone.** This service must be available to anyone who wants to use it, without qualifying criteria. It needs to be useful to people with all disabilities.

Designing and accessing the Canada Disability Benefit: Recommendations to the federal government

Co-creating principles and recommendations for the Canada Disability Benefit Administration, resulting from the October 2022 convening session co-hosted by March of Dimes Canada and Prosper Canada, is documented in [A Benefit without Barriers](#). This co-creation session with 33 representatives from disability and financial empowerment organizations, disability advocates, and people with lived experience of disability was inspired from the learnings from the *Increasing Access to Benefits for Peoples with Disabilities Project*. In February and March 2023, March of Dimes Canada hosted eight focus groups with 70 participants, including people with disabilities, family members and caregivers, and frontline staff together with the October 2022 session which informed their report.

Plain Language Summary – A Benefit without Barriers notes seven key principles:

1. “Nothing about us without us”

- People with disabilities are experts about their own lives and experiences, so they should have a say in decisions that are made about the Canada Disability Benefit.
- People with disabilities should be involved each step of the way as the Canada Disability Benefit is created.

2. Do no harm

- When people with disabilities apply for the Canada Disability Benefit, they should not experience any harm.

3. Offer equal access

- The Canada Disability Benefit must be designed for people who are hard-to reach.
- There must be multiple ways to apply for the Canada Disability Benefit and to communicate with government staff about the benefit.

4. Support dignity

- The federal government should show how the Canada Disability Benefit helps people with disabilities contribute to their communities.
- The government should use language that shows that people with disabilities are valuable members of society.

5. Reduce difficulty

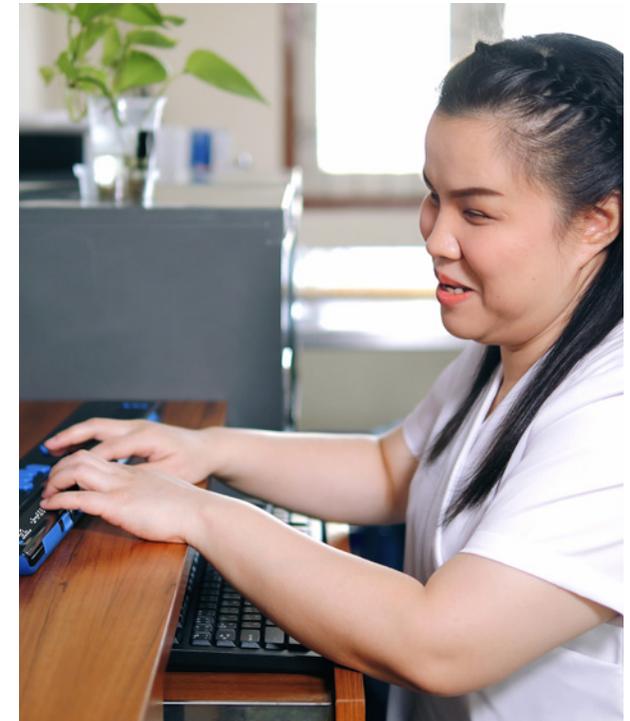
- The process to apply for the Canada Disability Benefit should be as easy as possible. There should be support available to help people apply.
- For example, a person who has qualified for other disability income support programs should be automatically eligible for the Canada Disability Benefit.

6. Build trust and agency

- The process to apply for the Canada Disability Benefit should be fully accessible. All government staff who help applicants should be trained to offer accessible communication and support.

7. Act quickly and respond to needs

- The Canada Disability Benefit is urgently needed and must be launched as soon as possible.
- The Canada Disability Benefit must respond to changes in people with disabilities’ lives.



DEFINE AND DEVELOP PHASE



There remain key systemic challenges which limit access to benefits services for people living with disabilities (outside the scope of this project) which should be solutioned in partnership between government and community organizations.

- 1. Lack of medical practitioner access**—the service will provide some tips and resources on finding a medical practitioner but will not change the availability of medical practitioners in a person’s region.
- 2. Lack of other professional practitioner access**—the service will provide suggestions on how to find other professional practitioners who can give deeper supports during the access to benefits process (example: organizations supporting people with disabilities get access to benefits, support for Indigenous peoples with disabilities, tax filing services) but will not change the availability of professional practitioners in a person’s region.
- 3. Lack of telephone or internet access**—the service will help equip advocates who are connected within their community to help others, but the fundamental lack of telephone, teletypewriter (TTY), or internet access for people with disabilities cannot be addressed.
- 4. Lack of medical practitioner knowledge of benefit processes**—the service will help people learn how to work with medical practitioners, including sample materials that they can provide, however the broader need for systemic education around these processes will not be addressed.
- 5. Not identifying as a person with a disability**—the service can help people understand how they might be eligible for disability benefits but engaging people who may not identify as someone with a disability remains a broader challenge.
- 6. Structural and intersecting barriers**—People with disabilities face many structural barriers to benefits access (stigma within the system, difficulty of application processes, poverty, lack of trust grounded in previous experiences). These structural barriers will not be addressed by this service, although providing connection and support is an important mitigating factor.

DELIVER PHASE



The co-designed service model should incorporate the elements identified by the people with disabilities and frontline staff:

The access to benefits service model developed in this project consists of three functional components and three entry points:

- 1. Self-serve disability benefit navigation and advocacy**—using the Disability Benefits Compass tool.
- 2. Online broader benefits navigation**—Benefits Wayfinder tool.
- 3. Direct one-on-one benefit navigation advocacy**—provided by organizations supporting access to benefits navigation for people living with a disability.

A successful access to benefits service must be designed with those who will use it to ensure it meets their specific needs and they feel reflected in the service. It is crucial to understand each element of support in the model, the positives, and limitations of each.

In this service model there are the service tools, the *Disability Benefits Compass*, and *Benefits Wayfinder*, which facilitate benefits self-advocacy for those people with disabilities who have the desire, capacity, time, and technology. They serve as additional tools in the end-to-end access to benefits service. An advocate is available for people with disabilities who still have questions or specific issues requiring direct one-on-one assistance. The advocate can also provide a more holistic navigation assistance for the person by complementing benefits support with other needed supports such as housing, tax-filing, and others.

Each element is unique and serves a specific purpose. The support offered should acknowledge both disability and intersectional identities. In addition to disability, people can experience other challenges related to language, translation, rural and remote locations, cultural and others. Support available should include a holistic approach, using the three functional service components and existing tools and resources as appropriate. Support should be offered according to the person's needs, capacity, wants, and technological literacy.

This project's access to benefits service model and tool was designed with the people with disabilities and the partners' staff to incorporate the elements they identified in the previous phases of the project.

“Travelling to/from the doctor despite tremendous pain and fatigue, trying to remember how to fill out the forms, thinking about how my daily life was affected by my illness and putting it down on paper was extremely difficult and taxing and laboriously slow. The form is extensive and would be time-consuming/daunting even for someone in full health.”

Person with a disability

PILOT PHASE



The piloted access to benefits service model is effective in helping peoples with disabilities self-advocate and have a contact for one-on-one support at no cost

Based on the evaluation conducted by SRDC, people with disabilities are able to self-advocate to understand the access to benefits process overall, get information they need to apply, (despite social anxiety and mobility issues) and successfully apply for the disability benefit. The Disability Benefits Compass tool is doing its job in terms of providing a clear and helpful resource to help increase access to government benefits for people with disabilities in BC. Overall, it appears to be a clear and helpful resource that provides the necessary information and steps for applying. Additional features are suggested to enhance the tool (more videos, translation into other languages, provide an app version of the tool).

The tool is intended as a means for individuals to access benefits information directly. While many users can be presumed to have accessed the website independently, it appears that in some cases, orientation or assistance from an advocate or other staff member might be needed to support tool use or help maximize its value to clients.

People can still request one-on-one support from the organization's advocate if needed for questions and/or additional help with benefits navigation. For those clients who have additional questions or feel they need one-on-one support from an advocate, they can browse the list of support agencies under their province or territory to contact. Once a client has completed their key disability applications, they can access the *Benefits Wayfinder* to search for any other benefits for which they may be eligible.

Key ingredients for organizations to begin an Access to Benefits service for peoples with disabilities

- **Before providing access to benefits supports,** an organization should consider the suitability of benefits navigation in their organization, including community needs, staff capacity and buy-in, resources and funding.
- **Professional development plans should be implemented** to ensure baseline and on-going training and technical assistance for benefit navigator advocates and other relevant staff, including decision makers.
- **A customer management tool** would be helpful to input a client's benefits output for follow-up on their applications and outcome.

- **Organizations could invest in data collection and performance monitoring systems** to evaluate the implementation and impact of benefits navigation and application.
- **Training on trauma-informed care, inclusion, and intersectional approaches** to offering support is needed to ensure that the support offered is as barrier-free and safe for the clients as possible.

Keys to a successful access to benefits service

For an access to benefits service to be successful there needs to be engagement and buy-in of decision-makers and front-line staff. Management must be able to commit staff time and training to support benefits navigation. Benefits navigators will need to have training in the financial needs of people with disabilities, computer literacy, benefits navigation, basic tax filing and financial literacy and coaching skills. Having a dedicated, experienced staff member(s) (within your organization) to mentor your organization's newer staff and triage more complex cases or referral to an external organization who provides this support will contribute to their success. Knowledge of tools and resources available to your organization and access to a formal or informal referral network is required.

Challenges in providing access to benefits services

Organizations may face challenges in providing access to benefits services. Staff may require upfront training and practice to gain benefits expertise, technical, financial literacy, and coaching skills to be able to provide effective and confident benefit navigational support to people with disabilities. Time may be needed to build relationships with partners to create a referral network to send and/or receive clients for benefit navigation services and other services such as tax return preparation and money conversations. Time is needed to build trust with clients, to engage them in benefits and money conversations and encourage them to do navigation on their own or to attend follow-up sessions with their advocate. Monitoring and evaluating client benefit application success may be difficult and require resources to put a tracking system in place.

Organizations interested in providing access to benefit services can find out how to go about doing this work in this program manual entitled [“Clearing the way: A guide to providing access to benefits supports for peoples with disabilities”](#).

Promotional outreach

There are several ways an organization can promote their access to benefits service and the Disability Benefits Compass tool. Promotion can be done on the organization’s website or through their social media channels and community networks. The tool can be promoted as a self-serve resource for people with disabilities and those supporting others access benefits. Organizations can create a share button, available on their website, to share the service model and tool with other interested organizations. Promotional outreach tool workshops and education workshops for clients, partners, and referral organizations can be conducted to introduce the service and describe how to use the tool and share the benefits for a person with a disability in using it.

The tool can be included as a resource in workshops and other events that an organization may participate in and they can encourage others to share it.

“After a month of not receiving a call from the government about my income assistance application, I called the ministry and was told I would get a return call from a worker. I never received that call. After two full months of not hearing back from them, I decided that if the ministry wouldn’t even return a phone call or contact me in any way, I wasn’t going to bother.”

Person with a disability

CONCLUSION AND NEXT RECOMMENDED STEPS

The Increasing Access to Benefits for Peoples with Disabilities Project was successful in achieving its intended outcomes and the next step is continuing knowledge mobilization.

“Prior to last year, I never felt worthy of benefits (or support of any kind). I didn’t believe I was ‘messed up’ enough, and I didn’t think I’d qualify. It took quite a few people to convince me that I am, in fact, the kind of person these benefits are designed to help.”

Person with a disability



Knowledge sharing

Project findings will be shared with stakeholders outside the project team (e.g., through conferences, webinars, or short briefing documents, including accessible primers for the public) and gauging their interest/ability to support next steps. There may be a need to **connect the tool to both broader and sub-population focused advocacy organizations** (e.g., 211, PovNet, ClickLaw, food programs, student support at universities and colleges, medical professionals, disability associations, friendship centres, legal aid etc.) to increase access and responsiveness.

Expand the Access to Benefits service model and tools for peoples with disabilities across Canada

One of the opportunities identified to increase access to benefits is to **provide more advocates to help people with disabilities navigate the end-to-end benefits process**. We would like to explore ways to expand the number of organizations providing this critical service, to identify existing approaches and networks to integrate the tool and to encourage and equip more service providers to integrate Access to Benefits services using this service model.

As a starting point, we will promote the Access to Benefits service model blueprint, program manual and tool to encourage organizations to start or enhance their existing services for benefits access. Targeted outreach and onboarding, including a training regime for organization staff would help reach underserved communities.

Better serve Indigenous peoples with disabilities

There is a need for careful consideration of **optimal ways to engage and better serve Indigenous people** with disabilities, both from the perspective of benefit design as well as application support and online tool provision.

Knowledge mobilization

Convenings whereby the project team and associated organizations can review and discuss which suggestions for improvement are most warranted and feasible then develop a prioritized action plan to address them. Possible examples include:

- Translating the tool content into other languages in order to enhance equitable access to the tool; including videos with American Sign Language
- Developing capacity to support benefit access journeys at other organizations.

“The most stressful elements of the process had to do with disclosing so much sensitive personal information and scrambling to find a doctor. The most helpful parts were having the support and guidance of two advocates (Job Ready director and the disability advocate) as well as my therapist, and ultimately the doctor who turned out to be very kind with his time and very supportive.”

Person with a disability

Sharing important insights to help government identify and remove systemic barriers to benefit access in the design and implementation of their benefits for people with disabilities

In addition to the design principles shared in this project, there remain limits to access to benefits services due to systemic challenges. Although out of the scope of this project, these systemic barriers cannot be neglected and must be solutioned. Taking concrete steps with the aim of **tackling some of the systemic barriers** identified by the project, such as reducing benefit complexity, addressing benefit adequacy, reducing wait times, and streamlining application processes more generally is needed. Options might include:

- Encouraging policy makers to keep benefit systems under review;
- Fostering meaningful consultation between providers and users of existing benefit systems; and
- Benefit co-design: integrating persons with lived experience and other experts into a facilitated design and development process for benefit reforms (whether large or small).

Continue evaluation of the Disability Benefits Compass

Continuing to **evaluate the tool and the extent to which it meets users' needs**. For example, it would be worthwhile investigating the causes and impact of the increase in use of the tool in June and July 2023, after the close of the SRDC evaluated period (B.C. visitors increased from 5,245 from June 4, 2022 to May 30, 2023, to 8,128 accumulated to July 19, 2023). This could serve to understand successful ways to promote the Tool to more users.

Future funding options to support tool scaling and improvement

Exploring **future funding** options to support the continuation, improvement, and/or scale-up of the tool. One key theme regarding the future of the tool centres on its continued sustainability, including who will be its long-term custodian and ensuring the information remains accurate. There were concerns that if the tool does not continuously evolve, it will become outdated or counterproductive.

“Having my monthly basic needs met, without having to struggle with toxic work situations, has given me the stability and sense of security I need to finally begin the process of unpacking my past and dealing with it. To put that another way, now that I’m not constantly struggling with daily needs and present-moment stressors, I have the opportunity and energy to face the things that have been holding me back for over half my life.”

Person with a disability

APPENDIX

Project timeline: Increasing Access to Benefits for Peoples with Disabilities

