

#### The Centre for Research on Work Disability Policy **Opportunities and Challenges**

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### Presentation Overview

#### I. Work disability policy context and challenges

- Divisions and variations between work disability programs
- Differences in underlying philosophies

#### **II.** The Centre for Research on Work Disability Policy

- Overview
- Research questions and themes
- Building a partnership and momentum
- Knowledge mobilization activities

### Our Objective

- Officially launched on Feb 4, 2014, the Centre for Research on Work Disability Policy (CRWDP) is is a transdisciplinary initiative on the future of work disability policy in Canada
- Our objective is to identify how people, when disabled, can be better retained and integrated into the Canadian labour market
- CRWDP will lay the foundations for a national, evidence-informed, coordinated approach to supporting people with work disabilities in Canada

### The Official Launch February 4th 2014



#### Our Champions



Honourable David C. Onley Lieutenant Governor of Ontario His Honour has adopted "Accessibility" as the overarching theme of his mandate.

Mike Bradley Mayor of Sarnia Originator of the "Mayor's Challenge to Hire Persons with a Disability"



#### Our Population Health Focus

#### Work disability touches most people at some point over their lifetime

- Work disability policy is not a fringe concern
- People with disabilities represent about 15.5 per cent of Ontario's population (similar percentages apply across the country)
- More than 50% of Canadian families touched by disability
- Aging of the Canadian population means more working age adults will be affected by chronic and episodic health conditions

### Lost Opportunities

- Labour force productivity and output are contingent on the inclusion of all adults who can and want to work, regardless of ability status
- 54% of working-age Canadians with disabilities— approximately 3.8 million individuals— are unemployed
- Various studies suggest that many more individuals face limitations, such as chronic and episodic health challenges, that leave them under-employed.
- "Rethinking disAbility in the Private Sector" laid out a very clear business case for employing people with disabilities
  - In 57% of cases no work accommodation required
  - In 37% of cases it required a one-time cost of \$500



### Work Disability Policy Context

- Fragmented Canadian work disability policy system consisting of multiple programs at the provincial and federal level
- o Different eligibility requirements and no cross-program coordination
- Changing nature of work, workers and injuries posing new challenges
- o Current economic climate creating pressure to further restrict eligibility
- o Injured workers and people with disabilities often fall through the cracks





### Bridging the Program Divide

- Although disability benefits and labour-market supports can cut across multiple levels, system actors from the various programs rarely interact with each other
- In Canada there are at least 7 different disability support programs spanning provincial- and federal-level jurisdictions
- Programs also span public and private domains, with some like workers' compensation being mandatory and others non-obligatory
- Distinction is also made between work and non-work injuries and illnesses, with support provision differing based on cause



### Disability Support Programs within the Canadian Work Disability Policy System

1. Canada/Quebec8. Other programPension Plan(e.g., car insurance,<br/>compensation for victimsDisabilityof crimes)Image: Canada/Quebec

7. Veterans' benefits for disability

6. Disability Tax Credit, Registered Disability Savings Plan



5. Provincial social assistance disability benefits 2. Employment Insurance Sickness Benefit

3. Employment-based long-term disability plans

4. Provincial workers' compensation benefits

### Cause-based Delineation of Support Provision

#### Work-caused injuries and illnesses

- Workers' compensation is obligatory for most, but not all sectors
- Covers only certain types of work-caused injuries and illnesses
- Mental health issues are generally not covered

#### Non-work caused injuries and illnesses

- Employment insurance sickness benefits available to all contributors (generally salary and waged workers) but are very short term
- Purchase of private disability insurance is at the discretion of employer (55% of workers covered by such benefits)
- CPPD requires a worker to be wholly or substantially disabled and provides below poverty level benefits
- Social assistance is available to everyone, but is means tested and provides below poverty level benefits

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### The Same Injury Different Possible Support Outcomes



On a weekday afternoon a worker is driving for work purposes and has an accident resulting in a spinal cord injury. The worker is permanently disabled. The supports provided will vary depending on whether the worker is:

1. Self-employed

2. An employee in a sector not covered by workers' compensation

3. An employee in a sector covered by compensation

#### 1.Self-employed worker

Would likely not have private insurance, but is eligible for Canada Pension Plan Disability and social assistance (these provide modest benefits below the poverty line).

#### 2. Non-covered sector

May have private insurance coverage, and is eligible for Canada Pension Plan Disability and social assistance.

#### 3. Workers' comp covered sector

Would receive workers' compensation, and is eligible for Canada Pension Plan Disability and social assistance.

### Workers' Stories



Eugene's Story



Brian's Story



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Robert's Story
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Mallory's Story



Ali's Story

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### Disability Concepts

#### Medical model

- Focus on individual biological structure and function
- Used by the Canadian Pension Plan Disability, social assistance, and some workers' compensation authorities

#### Socio-medical model

- Person in context health condition is a necessary, but not sufficient condition
- Physical and social environment play a key role
- Basis for many workers' compensation programs, where wage replacement is determined by means of an assessment of "loss of earnings capacity"
- Also used by some private insurers

#### Human rights model

- Focus on society equal enjoyment of all human rights, by all people, regardless of their abilities
- o United Nations Conventions ratified by Canada

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### Sociopolitical Challenges

#### Workers' compensation as a legal right

- Historical compromise in which workers gave up the right to sue employers in exchange for no-fault, guaranteed support
- Wage replacement, medical and vocational supports provided to all workers sustaining a work injury or illness in the course of employment

#### Human rights code

- Requires individual to make a claim of discrimination and is reviewed on a case by case basis
- Relevant for employed individuals, and also for hiring in certain strata of labour market, particularly federal employees and their contractors



### CRWDP Mandate

- Bring together various stakeholders in the Canadian work disability policy system, including employers
- Identify problems and challenges associated with program coordination and complexity
- Facilitate dialogue, problem identification, and policy action
- Support multiple transdisciplinary research projects, including international comparative work
- Build capacity for research on applied work disability policy
- Build consensus on a roadmap for work disability policy change

### Working Together Across Canada

- 51 participants (including co-directors, co-investigators and collaborators)
- 46 partner organizations (including community organizations, universities, insurers and services providers)
- 4 provincial clusters: BC, Ontario, Quebec and Newfoundland & Labrador
- o 15 research institutions from across Canada
- Mini-university focussed on applied work disability policy
- An award of \$2.76M received in 2013 from the Canadian Social Sciences and Humanities Research Council (SSHRC) for 7 years
- Confirmed cash and in-kind contributions from partners of \$3.16M





### Bringing together the Stakeholders

- Employers often see themselves as outside the system, as purchasers of services rather than active players
- Injured worker communities have operated independently from other disability communities, and have a distinct history and activist movement
- Academic research also occurs in silos, focusing either on workinjury/illness and workers' compensation issues, or non work-related disability and social safety net programs



### CRWDP Key Research Questions

- 1. How well does the Canadian disability policy system serve the current and emerging needs of working-age individuals, when disabled, in terms of employment support and opportunities?
- 2. For what individuals and labour-market contexts does it work well/not work well and why?
- 3. What are the key opportunities for policy and program improvement in the short and long run?



#### Our Research Themes



Who are the work disabled and what is their condition?

> Provincial, federal, within and acrossprogram barriers and opportunities. Comparative national/ international analyses.



### Seizing the Moment Building Momentum

"People have done this before. What's new about your initiative"?

#### People increasingly interested in working in partnership

- Academic-injured worker partnership experience
- Government-academic partnerships
- Public-private partnerships
- Multi-country initiatives

#### The timing is right

• The business of workers' compensation and other social support programs are overlapping more and more



### Transdisciplinary Collaborative Partnership

#### Partners and researchers working together

- Researchers and partners integrated at senior levels of governance
- All research studies integrate partners
- Process for identifying and executing research studies

#### **Bridging disciplines**

- Provincial co-leads with disability and work injury backgrounds
- Providing students with a model that transcends silos, opens up news ways of understanding challenges



### Knowledge Mobilization Highlights

#### 1. Partner involvement in all governance committees and activities

- Governance & projects
- Engagement Team, Champions Group, Internships

#### 2. Events and activities that bring stakeholders together

- Policy roundtable discussions, community forums
- Three national symposia, international work disability policy conference

#### 3. Dissemination through multiple channels

 Layered & accessible website, newsletter, webinars, digital stories of stakeholder experiences, one-page research summaries, packaged videos and podcasts



#### Our Ultimate Goals



National consensus on specific policy solutions

Work ability policy established as a field of research in Canada



Opportunity for all Canadians to participate in the labour market

# **Thank You**



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### **Building a partnership**

- o Seize the moment
- Build the team one person at a time
- Snowball method can be quite effective
- Don't be afraid to approach busy people with a great idea
- Offer different levels of engagement for program administrators and policymakers
- Community partners are your most valuable resource



### **Anticipated challenges**

- Maintaining engagement of participants and partners, given the diversity of stakeholders and their geographic dispersion
- Ensuring that no one stakeholder group dominates the discourse
- Straddling the cross-provincial and federal nature of the Canadian system design, as well as language and cultural identities
- Getting employer, workers compensation authorities and private insurers actively involved



### Sociopolitical challenges (cont'd)

#### Market-based insurance programs

- Workers/employers voluntarily purchase disability insurance to cover loss of earnings due to poor health
- Wage replacement and vocation support provided for limited time period

#### Public disability pension program

- Compulsory contributory program administered by the government
- Eligibility and benefits depend on contributions

#### State as provider of last resort

- Monetary benefits and pharmaceutical support provided by social security system if individual meets the means test
- Claw back of earnings from other sources



### **Initiative goals**

- 1. To provide a forum for within- and cross-provincial and national dialogue on challenges and opportunities for improving the work disability policy system for working age individuals
- 2. To identify problems and challenges associated with program coordination and complexity
- 3. To identify relevant and favourable alternative approaches to system design and service provision through small scale trials and select comparisons with other countries
- 4. To mobilize knowledge developed within and outside of the initiative in order to inform policy
- 5. To build capacity for research and knowledge mobilization on the topic of work disability policy, and related income security and labour-market engagement of individuals with disabilities



#### **Target outcomes**

### Intermediate outcome via research:

Extensive knowledge base for evidenceinformed policy decision-making

# Intermediate outcome via partner engagement:

Network of stakeholders and mobilised work disability communities

#### **Ultimate outcomes:**

Improved Canadian work disability policy system; Establishment of an applied work disability policy field of study

## Intermediate outcome via training and mentoring:

Increased research capacity and work disability policy expertise

# Intermediate outcome via knowledge mobilization:

Improved societal awareness of need for inclusiveness and engagement



#### A balanced governance structure

