



Disability and Work in Canada Research Panel

The Economic Landscape

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Outline

- Burden of work disability in Canada
- Work disability policy system challenges
- Challenges/barriers for employers
- Key opportunities moving forward



The burden of work disability

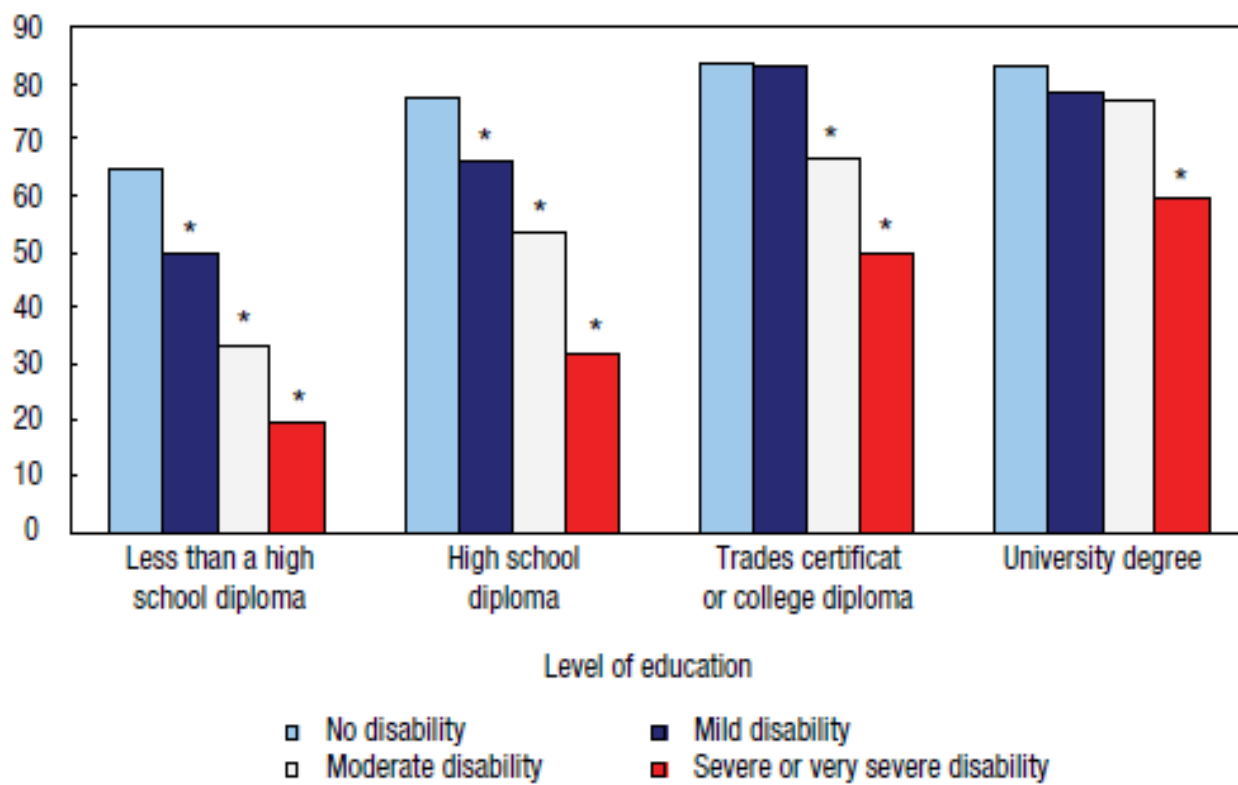
from Turcotte, 2014

- In 2012, over 2.1M (11%) of those 25-64 reported having a disability
- Employment rate— 49% compared to 79% (diff 30%)
- Labour force participation rate— 55% compared to 84% (diff 29%)
- Unemployment rate – 11% compared to 6% (diff 5%)
- Persons with disabilities older and less educated— but even after adjustment, differences in employment rate remain



Employment rates adjusted for age by education and severity from Turcotte, 2014

Percentage employed



* significantly different from reference category (no disability) ($p < 0.05$)

Source: Statistics Canada, Canadian Survey on Disability, 2012.



Occupation and Income

from Turcotte, 2014

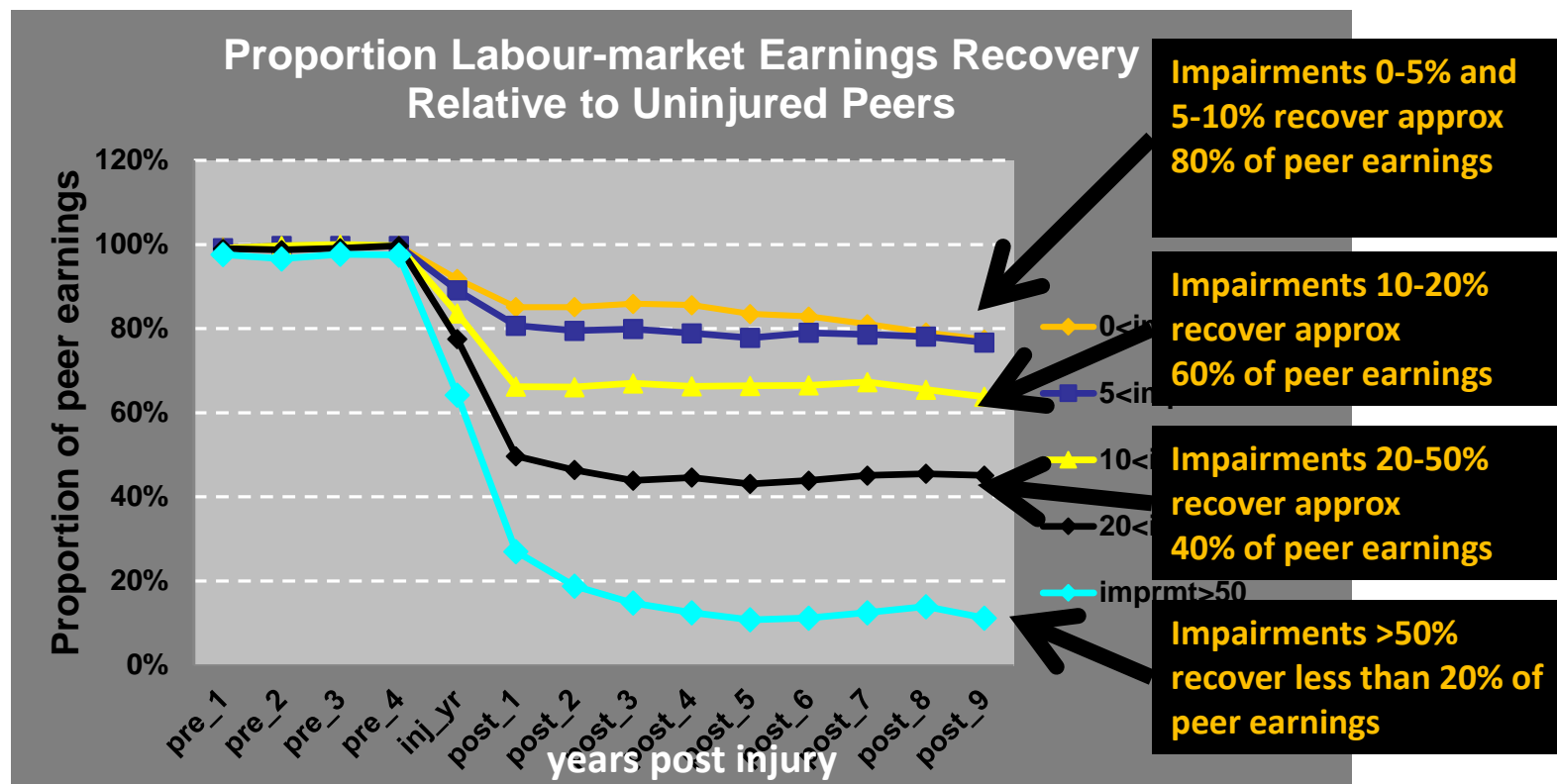
- Less likely to be in management or professional occupations
- More likely to be in personal and customer information services
- Less likely to be in full-year, full-time employment
- Lower employment income, even if full-year, full-time

Full-year, full-time employment	Women	Men
No disability	\$49,600	\$67,600
Mild or moderate	\$45,400	\$56,600
Severe or very severe	\$42,700	\$49,200



Earnings losses following permanent impairment from work injury

from Tompa et al., 2015

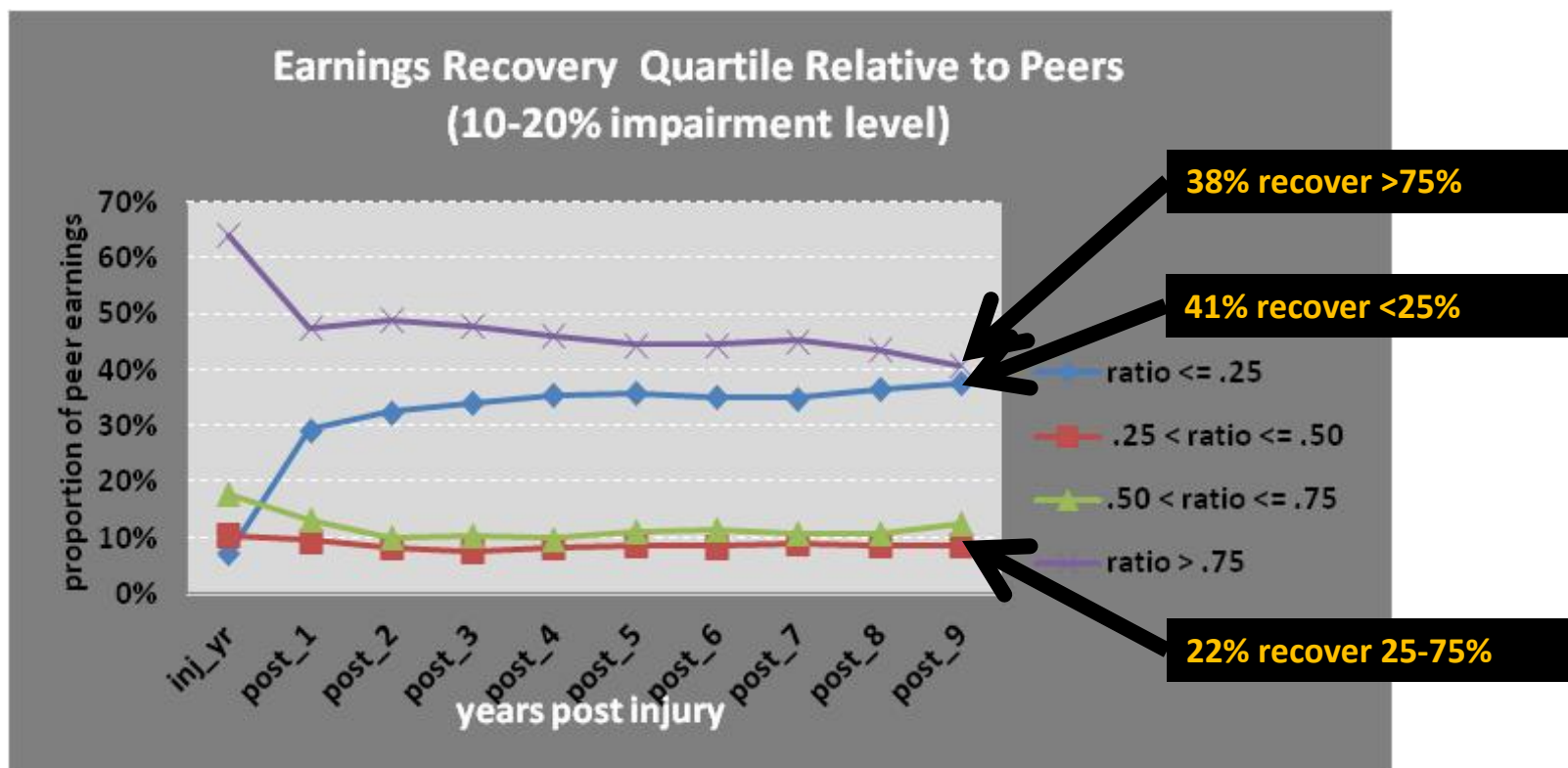


Study undertaken in Ontario, Canada



Losses vary dramatically within an impairment level

from Tompa et al., 2015

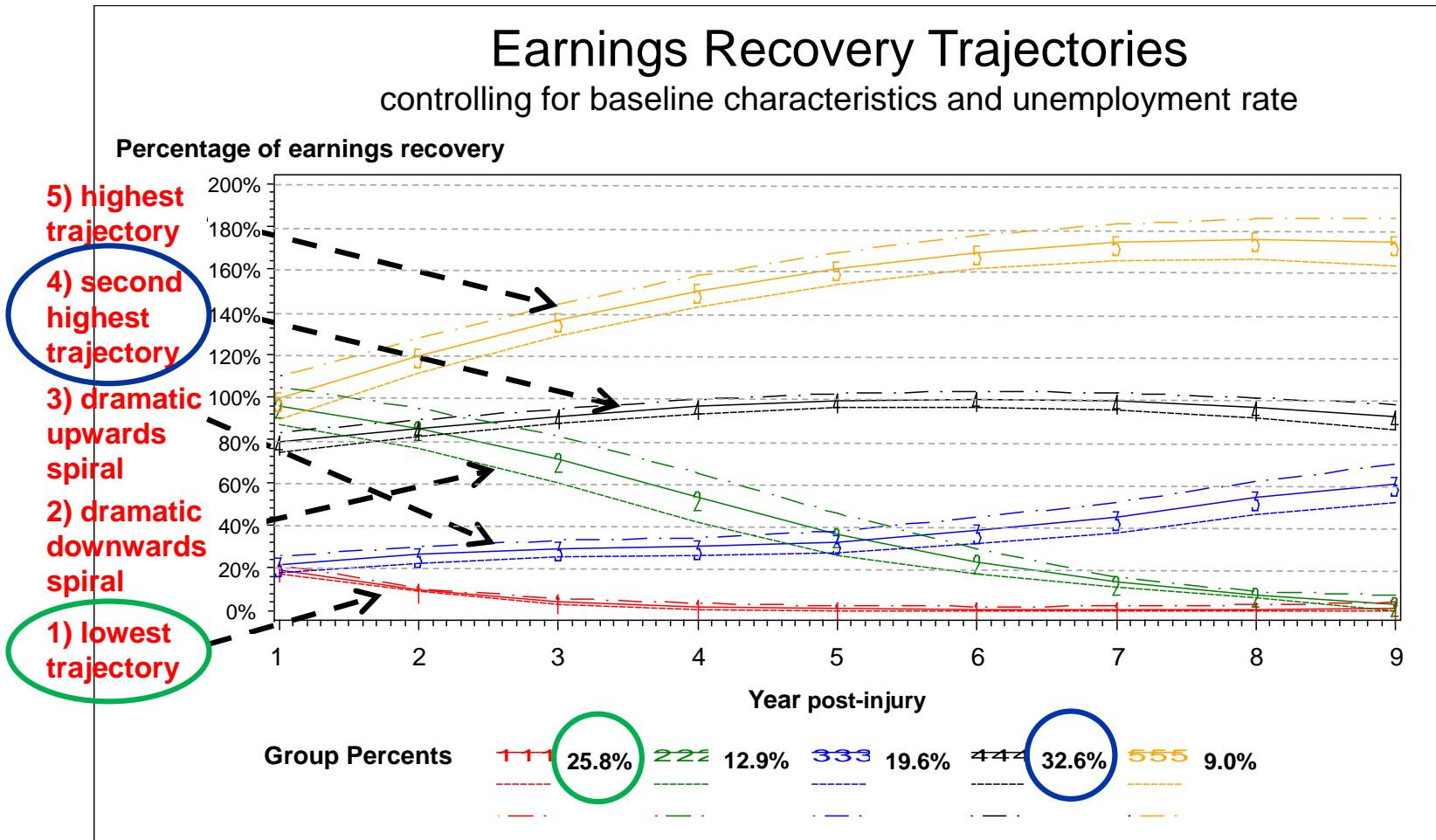


Study undertaken in Ontario, Canada



Large fraction have low earnings recover trajectories

from Tompa et al, 2015





Disability policy system challenges

Patchwork of Canadian disability support programs

1. Canada/Quebec
Pension Plan Disability

2. Employment
Insurance Sickness
Benefit

3. Employment-based
short- and long-term
disability plans

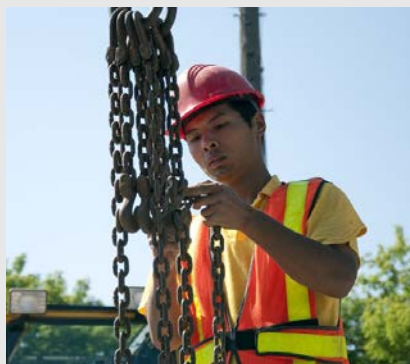
4. Provincial workers'
compensation benefits

5. Provincial social
assistance disability
benefits

6. Disability Tax Credit,
Registered Disability
Savings Plan

7. Veterans' benefits
for disability

8. Other programs
(e.g., car insurance and
compensation for
victims of crime)





Disability policy system challenges

System is siloed/not aligned

- multiple programs at the provincial and federal level
- administered independently
- different eligibility requirements
- different definitions of disability

Navigational challenges

- Lack of assistance for navigating the system
- timeliness of supports
- need for more active labour-market supports
- workers falling through the cracks
- welfarization of work disability



Rise in disability income expenditures

from Stapleton, 2013

CANADA'S ESTIMATED DISABILITY BENEFIT EXPENDITURES

2005, \$23.2 B total

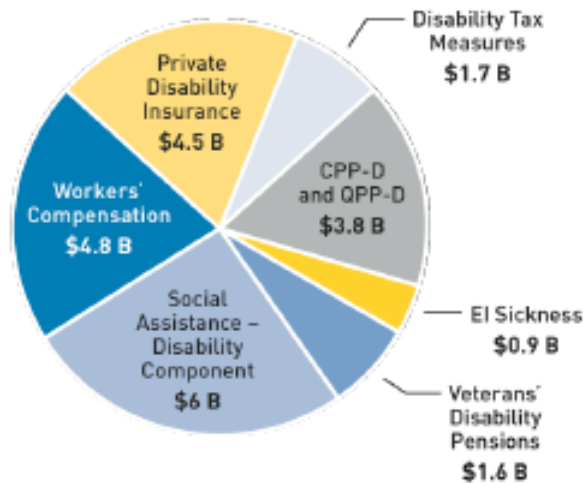


Figure 1

CANADA'S ESTIMATED DISABILITY BENEFIT EXPENDITURES

2010, \$28.6 B total

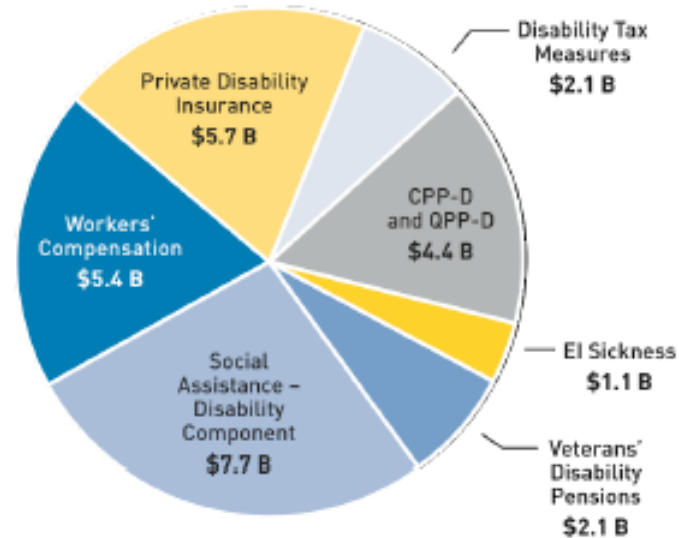


Figure 2

Overall, 23% increase over 5 years



Share of social assistance growing in some provinces

from Stapleton, 2013

% INCREASE IN INCOME SUPPORT FOR PEOPLE WITH DISABILITIES

Canada, 2005 to 2010

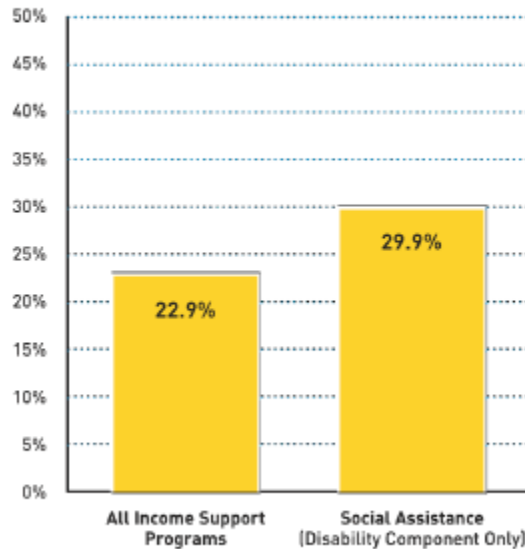


Figure 3

% INCREASE IN INCOME SUPPORT FOR PEOPLE WITH DISABILITIES

Ontario, 2005 to 2010

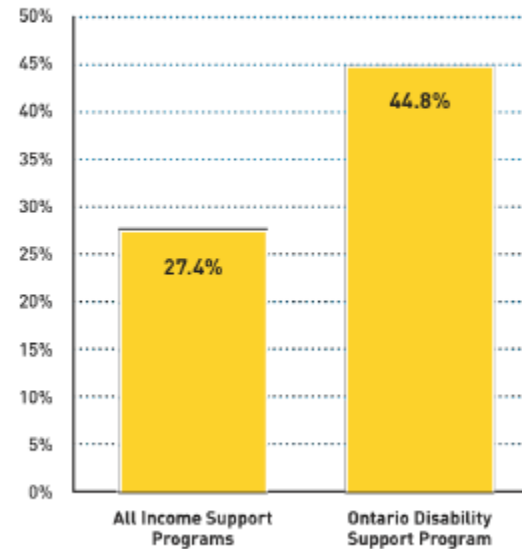


Figure 4

7% higher increase for Social Assistance component for all Canada

17% higher increase for Social Assistance component for Ontario



Program Coverage Gaps

Lack of mid-range sickness absence program

- No mid-range disability support program for workers without private insurance coverage
- EI sickness absences only for 16 weeks
- Other extremes are CPPD or Social Assistance (if fully/substantially disabled)

Lack of partial disability program

- Workers' compensation only program with partial disability
- Other programs only for fully or substantially disabled

Lack of pharmaceutical benefits for workers with disabilities

- Many employers are unable to provide generous benefits program



Challenges/barriers for employers

1. Culture and stigma
2. Concern about productivity issues
3. Concerns about cost of accommodation
4. Fear about liability issues
5. Lack of skills and knowledge about best practices



Key opportunities going forward

Standards to support development of best practices

- Psychological Health and Safety in the Workplace (Z1003)
- Work Disability Prevention Management Systems (under development)

Other best practice guidance

- Employer experience presented this morning
- Round table discussions from yesterday
- Panel discussions later today and tomorrow

Federal, provincial and other initiatives

- Forthcoming federal legislation on accessibility
- Employer peer support initiatives– Canadian Business SensAbility
- Several promising provincial level developments (e.g., Partnership Council in Ontario)
- Various service providers facilitating employer capacities



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