

Working it Out: Better workplace supports for people with psoriatic disease

Environmental Scan of Income Support
and Employment Policy in Canada

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Canadian
Psoriasis
Network



Réseau
canadien
du psoriasis





Summary

Our first report - [Working it Out: A report on the experiences of people with psoriatic disease in the Canadian workplace](#) – confirmed that psoriatic disease has a significant impact on work. People with psoriatic disease need information and support on a variety of workplace-related topics and to access financial support for themselves and their families. The purpose of this Environmental Scan is to describe the current state of financial security measures and workforce support available to people with psoriatic disease in Canada and find inspiration from international jurisdictions. The Environmental Scan will inform the development of our White Paper which will identify federal policy changes that better meet the needs of our community.



What is psoriatic disease and the impact on work?

Psoriasis affects up to [1 million Canadians](#) and is a chronic inflammatory condition of the skin, causing itchiness and pain. Psoriasis symptoms can begin at any age but often start between the [ages of 15 and 25](#) and people often live with comorbidities, including depression, anxiety, diabetes, cardiovascular and metabolic disease, causing further stigma and discrimination. Approximately 30% of people with psoriasis live with psoriatic arthritis (PsA), a chronic, autoimmune form of arthritis that causes joint inflammation, pain, and stiffness in the joints. These conditions are increasingly being known as psoriatic disease – recognizing the impact of these conditions on the whole body.

Often people with psoriatic disease are in their prime working years. The episodic nature of the disability means that workplace and financial supports are needed during periods of high disease activity, known as flares or exacerbation of the disease. Psoriatic disease is progressive, in that it can continue to worsen over time, with recurrent periods where health status worsens. There are 3.8 million people living with [episodic disabilities in Canada](#), representing over 60% of people with disabilities. According to [Statistics Canada](#), people with progressive limitations had the lowest (78%) rate of full-time employment.

“I never tried to access workplace accommodation. I was in a client facing position. It was difficult. I spent a lot of time trying to get out of the role because psoriasis is on my face. I don’t think it (psoriasis) prevents me from doing the work, but people expect me to be presentable (and make negative comments).”

Person living with psoriatic disease

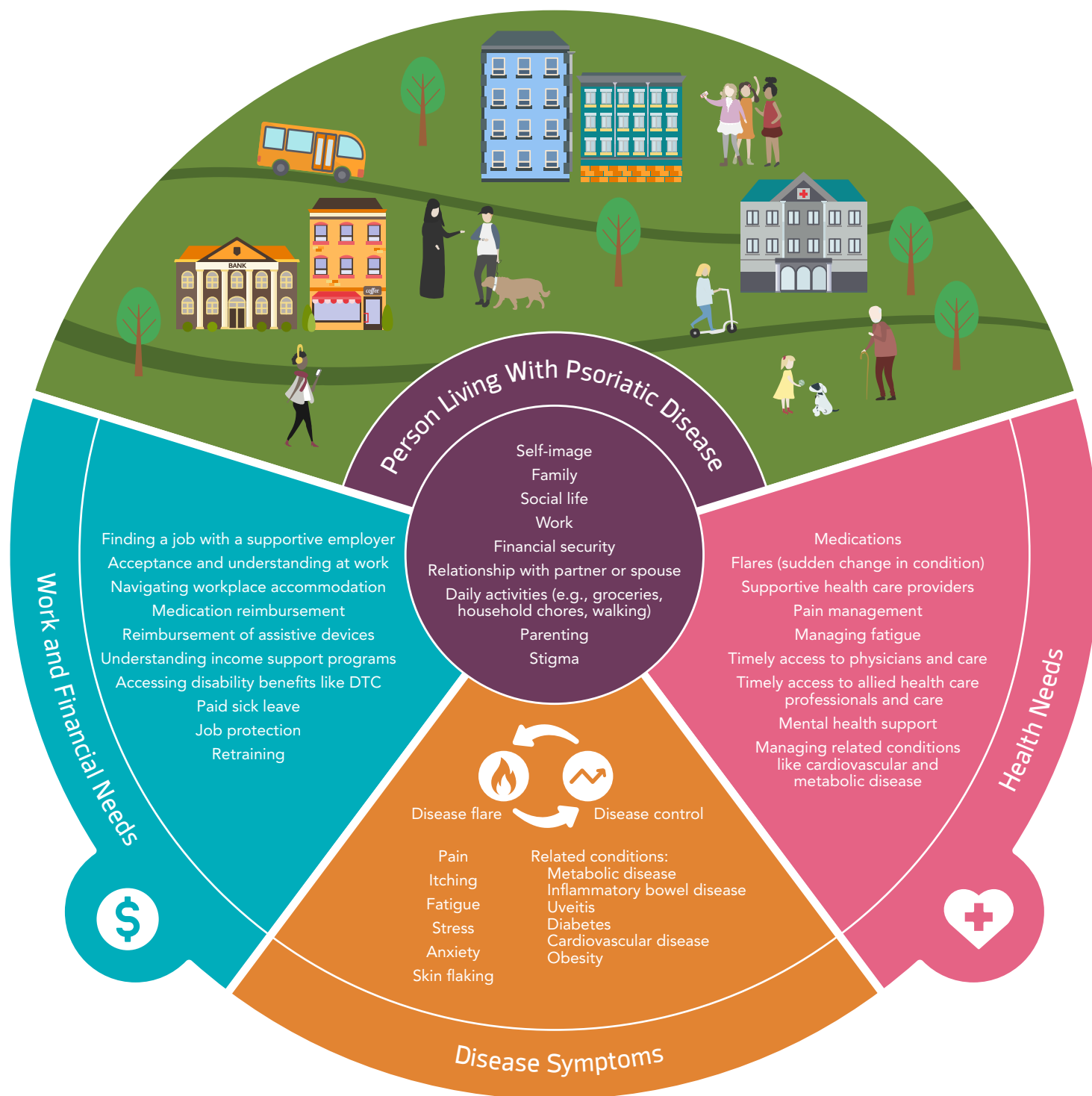
What do people with psoriatic disease need?

Our [Working it Out report](#) described how more than half of survey respondents agreed or strongly agreed that psoriasis or PsA had a negative impact on them at work. People with psoriatic disease worried about how the condition will affect their ability to stay employed. One in four people indicated that they worried about their finances due to the COVID-19 pandemic and they worried about keeping their job or their business operating.

The [United Nations](#) Department of Social and Economic Affairs state that “*Unemployment and underemployment lies at the core of poverty.*” However, people with disabilities are less [likely to be employed](#) (59%) than those without disabilities (80%) despite the fact that two in five (39%) had the potential to work. One in four people with disabilities had unmet needs when it comes to aids, devices, or prescription medication.

Findings from our [Working it Out report](#) and survey found that 15% of people with psoriatic disease had difficulties accessing medications needed to manage psoriasis and psoriatic arthritis. One in six had an interest in learning more about income support programs, the Disability Tax Credit, and other available support. These disparities have far-reaching consequences on quality of life, financial security, and inclusion in economic and social life.

Needs Of People With Psoriatic Disease





Key Areas

This Environmental Scan will focus on four key areas that support people with psoriatic disease:

1. provide financial security through income support programs, sickness benefits, and employment insurance programs
2. reimburse additional costs such as prescription drugs and equipment
3. support workforce participation such as job search, workplace accommodation, and retraining
4. support employers in hiring and employment

Methodology

The possible areas of focus are diverse suggesting the need for a well-defined methodology. This Environmental Scan will:

- identify publicly funded, federal programs in Canada available to people with psoriatic disease
- identify specific program offerings for adults, youth (18-25), seniors (over 65) and Indigenous people (if available)
- scan existing networks and academic papers that identify gaps in social and health programs in Canada that support people with psoriatic disease
- identify the strengths and weaknesses of these programs

To identify opportunities, a review of government social and employment policies in other countries will be undertaken. We will review the policies in United Kingdom (UK), Australia, Denmark, and some OECD countries as they are seen as more progressive in the social and health policy realm. Australian policies will be reviewed as the country has an Indigenous population and is geographically similar to Canada.

Key Area #1 – Financial Security

Financial security is crucial to well being and providing stability in the lives of Canadians. Findings from our [Working it Out report](#) and survey found that people with psoriatic disease worry about their financial security. People with disabilities are considered [at risk](#) of living with poverty which increases with the severity of the disability. In Canada, various federal programs are available to support people with disabilities, like [Canada Pension Plan Disability Benefits \(CPP DB\)](#), [Employment Insurance \(EI\) Sickness Benefits](#), [Registered Disability Savings Plan \(RDSP\)](#), and [Caregiving Bene-](#)

[fits](#) offered through EI. Refer to the [Appendix](#) for a brief description of these programs. The following table describes the key strengths and weaknesses of these programs for people living with psoriatic disease.

“I should have applied to EI Sickness Benefits since I lost 40% of income but I didn’t know I could.”

Person living with psoriatic disease

Strengths	Weaknesses
CPP DB and EI Sickness Benefits provide financial support during severe cases of disability	Financial payments of CPP DB are not adequate to address all living expenses and do not allow for savings
Some paid work is allowed though amounts are insufficient to enable return to work	People with psoriatic disease do not feel they meet the CPP DB eligibility criteria and do not apply
Short-term EI Sickness Benefits provide financial support during periods of high disease activity or flares	Application process for CPP DB is time consuming and difficult to navigate and applications are often rejected
Caregiving Benefits are helpful, but access is restricted to acute illness	If considering return to work, CPP DB beneficiaries worry they will lose financial security given lack of flexibility in allowing paid employment and scrutiny by administrators
Some program integration occurs making it easier to access financial support, e.g., DTC is a pathway to RDSP	DTC is difficult to access, and people cannot access other programs, like the RDSP

Key Area #1 (continued)

<i>Strengths</i>	<i>Weaknesses</i>
RDSP supports modest savings especially given the restrictions of disability on work-force participation	EI Sickness Benefits requires 40% reduction in income and 600 hours of work (pre-COVID) which may not adequately support part-time work
Vocational Rehabilitation Program is provided for CPP DB recipients though support is only offered once disability seriously interferes with work	Lack of integration of CPP DB with provincial programs means people need to apply for many programs to access financial support and benefits are clawed back by the provinces
Benefits finder tool is helpful but difficult to navigate	Processing times for CPP DB and EI Sickness Benefits are lengthy (120 days for CPP DB and 28 days for EI) increasing financial insecurity

Key Area #2 - Reimburse Additional Costs

People with psoriatic disease often incur additional costs relating to their disability such as prescription medications and medical equipment (e.g., phototherapy equipment). These additional expenses can have a negative impact on financial security and keeping a job. In Canada, various federal programs are available to support people with disabilities, like the [Disability Tax Credit \(DTC\)](#), [Medical Expense Tax Credit](#), [Home Accessibility Expense](#), [Canada Caregiver Credit](#), and [Canada Workers Benefit \(CWB\)](#). Refer to the [Appendix](#) for a brief

description of these programs. The following table describes the key strengths and weaknesses of these programs for people living with psoriatic disease.

“I asked my dermatologist about the Disability Tax Credit (DTC). They told me that with plaque psoriasis, I didn’t have a chance at all. They didn’t want to support my DTC application.”

Person living with psoriatic disease

Strengths	Weaknesses
Programs recognize that people with disabilities, including psoriatic disease, incur additional costs	DTC criteria do not clearly relate to challenges and limitations of living with psoriatic disease discouraging applications from people with psoriatic disease
Information about program eligibility is clearly described on various government websites	As a tax credit, the DTC is only helpful if the person has an income and does not benefit people with low income – many do not understand it is an entry to other programs (e.g., CWB, RDSP)
DTC provides considerable benefits to people with psoriatic disease if they are still working	Awareness of the DTC is lacking, and applications are often denied



Key Area #2 (continued)

Strengths	Weaknesses
A wide variety of specialized tax credits and deductions are available for home renovation costs, medical expenses, etc.	DTC application and use of tax credits and deductions are difficult to navigate and understand and each has their own eligibility criteria and documentation required
	Support and fees are often needed for health care providers and third-party providers
	There is no direct reimbursement of prescription drug costs increasing financial insecurity

Focus Area #3 - Support workforce participation

We know that unemployment and underemployment are factors that contribute to poverty (source: [United Nations](#)); however, people with disabilities were less [likely to be employed](#) (59%) than those without disabilities (80%). [Two in five](#) (39%) of people with disabilities had the potential to work, a finding that is consistent in people with psoriatic disease. Education and retraining can play a protective role in mitigating discrimination, a finding suggested by higher employment rates for people with disabilities with post-secondary education when compared to those with high school graduation or less. Findings from our [Working it Out report](#) and survey found that one in six people with psoriatic disease felt the need for services about the skills and training for available jobs to support their participation in the labour market.

In Canada, various federal programs are available to support people with disabilities, like the [Job Bank](#), [Canada Student Grant for Students with Disabilities](#), [Canada Student Loans Program - Severe and Permanent Disability Benefit](#), and [Canada Student Grant for Services and Equipment for Students with Permanent Disabilities](#). The [Canada](#)

[Labour Code](#) describes the terms and conditions of employment applicable to employers in the federally regulated sector, such as the banking and transportation sector. Refer to the [Appendix](#) for a brief description of these programs.

Many services to support workforce participation are decentralized and not directly provided by the government but through granting programs provided to service providers and not-for-profit organizations. Examples of important organizational resources include the [National Educational Association of Disabled Students](#) and the [Canadian Association of Supported Employment](#). The following table describes the key strengths and weaknesses of these programs for people living with psoriatic disease.

“Before being diagnosed with psoriatic disease, I never missed work. I find it quite difficult to not work. I need to rethink my goals –now what do I do?”

Person living with psoriatic disease

Strengths	Weaknesses
Job Bank provides basic information about accessing job opportunities and disability support	People with psoriatic disease lack awareness of supported employment and retraining support programs
A wide variety of support available if people with psoriatic disease are aware and capable of navigating programs and services	Multiple applications are needed to access the support needed to find and keep a job

Focus Area #3 (continued)

<i>Strengths</i>	<i>Weaknesses</i>
Some retraining support is available if people with disabilities wish to seek training	Direct and independent advice and support is lacking for people with psoriatic disease as they navigate workplace challenges
Application processes are integrated to some extent for student loans	Each province has their own provincial employment standards and sick leave provisions often fall short of what is provided under the <i>Canada Labour Code</i>
<i>Canada Labour Code</i> provides three days of sick leave and up to ten days of sick leave available in a year	There is no central curriculum to guide social workers and others in providing navigation including vulnerable communities (e.g., insecure housing)

Key Area #4 – Support Employers in Hiring and Employment

We cannot support people with disabilities in the workplace without bringing employers into the discussion. Employers play a critical role by recognizing that people with psoriatic disease can and will contribute to the workplace. However, employers often need support and guidance to ensure they can create a disability confident workplace. In Canada, various federal programs are available to support people with disabilities, like the [Job Bank](#). Similar to the support available for people with psoriatic disease, many employer services are decentralized and not directly provided by the government. Examples of important organizational resources include [Hire for Talent](#) and the [Discover](#)

[Ability Network](#). There are some grants and contribution programs provided to employers, service providers and not-for-profit organizations, such as the [Enabling Accessibility Fund \(EAF\)](#) and the [Opportunities Fund Program](#).

“I heard from a colleague that they were replacing me permanently at my job (I’m on short-term disability). I really would have liked to hear firsthand from my boss. There is no role for me now.”

Person living with psoriatic disease

Strengths	Weaknesses
Job Bank provides basic information about hiring and retaining people with disabilities	Information and support for employers is difficult to find and navigate
Excellent information is available about hiring and retaining people with disabilities and provided by not-for-profit organizations and service providers	Multiple applications are needed to access the support needed to hire and retain people with psoriatic disease and businesses do not have the resources to navigate grant applications
Some funding available to support changing workplace design to support people with disabilities	Job Bank is lacking information about the duty to accommodate and specific job accommodations helpful for employers
	Direct and independent advice and support is lacking for employers, particularly small companies, and organizations



Opportunities in Canada

There are a number of economic, social, legal, technological, and political opportunities to consider building on and expanding as it relates to supporting people with disabilities, including psoriatic disease:

- There is a greater call for inclusion of people with disabilities. The disability rights movement has evolved over the years heeding the call: “Nothing about us, without us”. The *Accessible Canada Act* intends to create an inclusive society for people with disabilities, address barriers in employment, and reduce financial insecurity and poverty.
- In the 2022 federal budget, the government has committed “to support the implementation of an employment strategy for persons with disabilities through the Opportunities Fund.” The exact nature of the funding opportunities is not stipulated.
- Inclusive economic growth has been and will continue to be a priority for the current government. People with disabilities have [founded and lead](#) not-for-profit and for-profit organizations including [Access Now](#), a company that was established as a connected platform and go-to resource for accessibility information.
- It is [estimated](#) that removing barriers to inclusion could increase Canada’s GDP to over \$337.7 billion (with a range of \$252.8 to \$422.7 billion), or 17.6% of the Gross Domestic Product (GDP) in 2017, the reference year.
- The current Liberal government and the NDP have signed a supply and confidence agreement. This agreement specifically commits to making progress on national pharmacare programs and passing a *Canada Pharmacare Act* by the end of 2023. The federal budget also notes a commitment to pass a Canada Pharmacare bill by the end of 2023.

International Scan of Best Practices

A review of government disability policies in the United Kingdom (UK), Australia, Denmark, and some OECD countries identified a number of promising practices that could be adapted to a Canadian context, for example:

Provide direct support for finding and keeping employment

- Access to Work is a program in the UK that helps people with disabilities get or stay in work if they have a physical or mental health condition or disability. It provides support when the person has a paid job, about to start a job or going back to a job (including self-employment). The program provides direct support to people with disabilities and could lead to a grant to help pay for practical support for work and support in managing mental health.
- The UK government recently announced the launch of a new advice hub to help people with disabilities understand their employment rights. This service will also provide support directly to employers on employment rights, including discrimination in the workplace and reasonable adjustments.
- The Australian government recognizes the important role of the not-for-profit sector and disability organizations through the [National Disability Advocacy Program \(NDAP\)](#). NDAP agencies receive funding under the *Disability Services Act* and the government actively promotes a [network](#) of advocacy organizations to the public.



Conclusion

Create a disability strategy and gateway

- The governments of [Australia](#) and the [UK](#) have developed a national disability strategy to support people with disabilities. The Australian strategy has seven Outcome Areas: employment and financial security, inclusive homes and communities, safety, rights and justice, personal and community support, education and learning, health and wellbeing and community attitudes. The UK addresses similar components including making the world of work more inclusive and accessible and making access to public services as smooth and as easy as possible.
- The Australian government has developed a [disability gateway](#) that provides national and regional information and services to help people with disabilities, their family, friends, and carers so they can find the support they need.

Provide income support flexibility

- The Employment and Support Allowance (ESA) scheme in the UK provides financial support to people with disabilities or health conditions that affect how much they work. It also allows claimants to work less than 16 hours a week. Permitted work has a broad definition where it can be supervised by someone from a local council or voluntary organisation who arranges work for people with disabilities or is part of a treatment programme under medical supervision.
- The government of Denmark has a flexi-job scheme as part of its disability benefits income support program. Flexi-job is a form of employment that acknowledges that work ability can be limited by health. For program participants, they receive a flexible pay subsidy as a supplement from the local authority.

There is no doubt that we need to do more to support people with psoriatic disease so they can achieve financial security and successfully participate in the workforce. This Environmental Scan describes a range of federal programs available to people with psoriatic disease and identifies key gaps in these programs and services. With this information in hand, we set our sights on a White Paper to describe the policy and administrative changes needed to better support people with psoriatic disease in Canada.

This resource was developed by Laurie Proulx, human resource consultant and patient advocate.

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Appendix

Canada Caregiver Credit is a non-refundable tax credit that helps caregivers with the expenses involved with taking care of their spouse or common-law partner or dependant who has an impairment in physical or mental functions. The Canada caregiver amount can be claimed on different lines of your tax return depending on whom you are claiming an amount for.

Canada Labour Code is an Act of the Parliament of Canada that defines the rights and responsibilities of workers and employers in federally regulated workplaces and sets out federal labour law.

Canada Student Grant for Students with Disabilities provides financial support to people with disabilities in financial need who are a student in a qualified program at a designed school, and live with a mental or physical disability that restricts their ability to participate in post-secondary studies or the labour force. Proof of disability is required for the program.

Canada Student Grant for Services and Equipment for Students with Permanent Disabilities provides for reimbursement of education-related services or equipment for students with a financial need at a qualified program with a permanent disability.

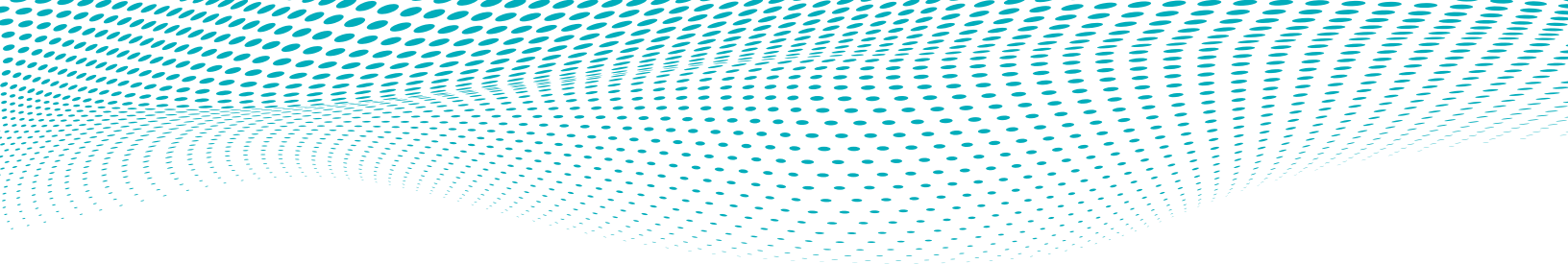
Canada Student Loans Program — Severe and Permanent Disability Benefit (SPDB) provides the opportunity to have student debt cancelled. Eligibility is based on whether the disability limits the ability to work for the rest of their life.

Canada Workers Benefit (CWB) is for low-income individuals and families who earned income from employment or business. The CWB consists of a basic amount and a disability supplement.

Canada Pension Plan Disability Benefits is a monthly payment you can get if you are under 65, made enough contributions to CPP, have a mental or physical disability that regularly stops you from doing any type of substantially gainful work, and have a disability that is long-term and of indefinite duration, or is likely to result in death.

Disability Tax Credit (DTC) is a non-refundable tax credit that helps persons with disabilities, or their supporting persons, reduce the amount of income tax they may have to pay. The purpose of the DTC is to provide for greater tax equity by allowing some relief for disability costs, since these are unavoidable additional expenses that other taxpayers do not have to face. Eligibility for the DTC falls under the following categories: vision, speaking, hearing, walking, eliminating (bowel and bladder functions), feeding, dressing, mental functions necessary for everyday life, cumulative effect of significant limitations, and life-sustaining therapy.

Employment Insurance (EI) Sickness Benefits can provide up to 15 weeks of financial assistance if people cannot work for medical reasons. A medical certificate must be provided to show that the inability to work for medical reasons. Medical reasons include illness, injury, quarantine, or any medical condition that prevents people from working. This program is available on a voluntary basis for self-employed people.



Home Accessibility Expense is a non-refundable tax credit if you own a home in Canada and paid for eligible renovations to improve the safety or accessibility of your home. You can claim up to \$10,000 per year in eligible expenses. To claim it, you must be over 65 years old or be eligible for the DTC.

Job Bank enables employers to post jobs and access employment resources and tools and services. It also provides some information to help job seekers with disabilities connect with the right employment resources.

Medical Expense Tax Credit is a non-refundable tax credit that you can use to reduce the tax that you paid or may have to pay based on eligible medical expenses, such as medical cannabis, devices and software, phototherapy, orthopedic shoes, health care premiums, etc.

Registered Disability Savings Plan (RDSP) is a savings plan intended to help parents and others save for the long-term financial security of a person who is eligible for the disability tax credit (DTC).

About the Canadian Psoriasis Network (CPN)

CPN is a national not-for-profit organization with a mission to enhance the quality of life of people with psoriasis and psoriatic arthritis. We do this in part by providing current information on research and treatment options and by working with others to build awareness and advocacy about the complexity of these conditions.

www.canadianpsoriasisnetwork.com

About the Canadian Association of Psoriasis Patients (CAPP)

CAPP is a national not-for-profit organization that was formed to better serve the needs of people living with psoriasis and psoriatic arthritis in Canada. We raise awareness about the burden of psoriatic disease, provide education, support research into psoriatic disease and advocate on behalf of our community.

www.canadianpsoriasis.ca

About Unmasking Psoriasis

Unmasking Psoriasis is a Saskatchewan-based awareness group looking to educate employers and the public. We support patients with psoriasis through education and changing the way we think of psoriasis.

www.unmaskingpsoriasis.org

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