



Supporting Benefits Access

A blueprint for what is possible

Acknowledgements

We would like to thank all the people who shared their insights about organizations that helped them access benefits and the staff who shared how they provide access to benefits supports. In particular, we would like to thank the following staff and organizations for their guidance in the preparation of this report and for allowing us to feature their work:

Bissell Centre

Katrina John-West,
Team Lead - Financial Empowerment

Disability Alliance B.C.

Helaine Boyd, *Executive Director*

Don Valley Community Legal Services

Christine Da Costa Antunes, *Staff Lawyer*

e4c

Kelly Bickford,
Manager - Community and School Based Programs

IAAW

Kerri Brisson, *Program Navigator*

Momentum

Colin Bath, *Aspire Coordinator*

Plan Institute

Stephanie Debisschop,
Executive Director (on leave)
Franceska Grantzidis, *Interim Executive Director*
Liss Cairns, *Project Manager*

Tenth Church

Ruby Perez, *Lead Volunteer*

Winnipeg Regional Health Authority

Jay Bodner, *Team Manager - DTPD MyHT, HART, HSE*

Holly MacLean, *Regional Manager - Primary Care Renewal*

Allison Murphy, *Primary Care Specialist*

Taylor Woods, *Income Security Health Promotor*

Our thanks to the report authors Galen MacLusky, Allison Meserve, and Janet Flynn, and to Wendy Abbott-Serroul for her insights and edits.

This project was made possible through the sponsorship provided by TD Bank and additional support from the Feed Opportunity Fund.

How to cite this brief:

Prosper Canada. “Supporting Benefits Access: A blueprint for what is possible.”
Toronto: Prosper Canada. 2023.

Introduction

Why we created this report

At Prosper Canada, we are passionate about expanding economic opportunity for Canadians living in poverty. Helping Canadians access government benefits that they are eligible for, with the supports of professionals and community members, is a mainstay in accomplishing our mission.

In our work we hear from many organizations who work with Canadians living on low incomes, and who recognize the important role that increasing incomes through accessing benefits can play in the lives of their members and clients. However, many of these organizations aren't sure exactly where they can play the most effective role in supporting benefits access, particularly if they don't already have expertise in supporting financial empowerment.

Financial empowerment is an approach to poverty reduction that focuses on improving the financial security of low-income people through helping low-income Canadians to grow their incomes, improve their credit scores, savings and debt levels, and build wealth through education, employment, entrepreneurship and improved housing.

Meanwhile, across Canada there is a multitude of diverse examples that demonstrate unique ways that organizations support benefits access in ways that emphasize their strengths and the needs of their communities. We believe that these examples provide a blueprint for others to follow and inspiration for what might be possible. Most importantly, these stories show that no one organization needs to do everything, or have a 'perfect' level of skill in supporting benefits access. Instead, these are stories of organizations and people matching their unique expertise, including lived and living experience, with the gaps that their community members face in accessing benefits, in creative, flexible, and evolving ways.

If you work with people in Canada living on low incomes, you can play a meaningful role in supporting access to benefits regardless of your expertise or sector. We hope that you see yourself in at least one of these examples and are inspired to explore what your unique contribution to this important area could be. At Prosper Canada we are committed to supporting you on this journey, through training, resources, and seeking funding for this work.



Introduction

Why access to benefits services matter

Provincial and federal benefits, both income boosting and expense reducing, are an important lever in reducing poverty. However many people don't access the benefits they are entitled to.

Although the true scope of the benefits access gap is unknown:



One estimate of three benefits received upon tax filing, GST/HST refund, Working Income Tax Benefit, federal and provincial child benefits, found that **\$1.7B** were not claimed in 2015.¹



Only **32 per cent** of eligible Canadians have a Registered Disability Savings Plan (RDSP), which is a prerequisite to accessing matching contributions and up to **\$1,000 a year** through the Canada Disability Savings Bond.²



The Canada Learning Bond shows similar low take-up rates (**43%**), although the government's continued efforts have seen a growth in Registered Education Savings Plan (RESP) accounts for families living on low incomes.³



Data limitations make it difficult to know whether these take-up rates differ across groups who are systematically marginalized, but some analyses have shown lower take-up rates amongst those who are younger or Indigenous and take-up rates can vary greatly by province/region.⁴

Prosper Canada identified 36 barriers that individuals living on low incomes face when trying to access benefits.

More than half of the known barriers (21 of 36) are at the system level, meaning that they are created by policies, practices or processes at the federal and provincial levels. These include siloed benefit systems, ineffective communication, and administrative inefficiencies. Lived experience barriers (15 of 36) are related to an individual's situation or personal knowledge, attitudes and beliefs. Some examples include living in rural or remote areas or mobility issues, lack of the necessary knowledge and skills, negative attitudes towards tax filing and/or income benefits and language or technology barriers. These barriers can be addressed at the individual level, but many are still best dealt with by changes at the system level.

The promising practices listed below mainly address these lived experience barriers. This is important work by community-based organizations and is necessary until real change occurs within the system. We are writing this report however, with the understanding that without change in how the tax and federal and provincial benefit systems are designed and delivered, these promising practices offer only band-aids to ongoing systemic problems faced by people living on low incomes.



Introduction

Methods and data sources

The stories shared here draw from multiple sources and initiatives that Prosper Canada has engaged in over the past five years.

Some of the organizations included in this report are ones we have had close partnerships with in providing access to benefits supports, including the **Financial Empowerment Champions** projects, while other organizations were new to us before drafting this report.

At the beginning of 2022, with sponsorship from TD Bank and additional support from the Feed Opportunity Fund, we sought to better understand what elements of service support are needed to help any person living on a low income in Canada access government benefits. We embarked on a series of one-on-one interviews with organizations that were close to us, that clients themselves recommended, and with those that were referred to us through collaborative networks such as Food Banks Canada.

The information contained in the stories that follow was collected from these interviews, as well as supplemental research and engagement with our interview participants. As a result of our approach, this report offers a sample of the different ways that organizations across Canada are supporting residents of Canada, but it is not an exhaustive study. Our hope is that this offers you a starting point and that you will be inspired by the information being shared.

Community partnerships powering free tax filing supports

Tenth Church CVITP Tax Clinic – Vancouver, BC

The **Tenth Tax Clinic** is one example of the many community organizations that host free tax clinics under the Community Volunteer Income Tax Program (CVITP), or Income Tax Assistance – Volunteer Program (ITAVP) in Quebec.

Every year, more than **630,000 people** file their taxes through this program, enabling them to **access over \$1.45B** in tax-related benefits.⁵ Tax filing is also a prerequisite for other benefits which rely on income verification through the Canada Revenue Agency, and with the many barriers that exist to filing taxes this program is a critical gateway to accessing benefits.

In the CVITP model, staff and volunteers can help people living on low incomes who need to file ‘simple’ tax returns.

Simple tax returns are where a person’s income comes from employment, pension, benefits, RRSPs, scholarships, and/or interest under \$1,000. Through the Tenth Tax Clinic’s connection with church outreach, the clinic can reach and support seniors, newcomers, and refugees, enabling the volunteers to build deeper expertise in supporting these populations.

Unlike some other CVITP clinics, the church itself does not have a particular focus or expertise in Financial Empowerment. Instead, the clinic is entirely volunteer run through the expertise of the 30 volunteers, many of whom have professional experience in tax preparation and accounting. As it is entirely volunteer run, the clinic operates only during peak tax filing season from February to May each year.



» Community partnerships powering free tax filing supports: **Tenth Church CVITP Tax Clinic BC – Vancouver, BC**



One key enabler of success for the clinic in its' 20+ years of operation is its close partnership with Family Services Greater Vancouver (FSGV), a community agency that provides financial empowerment supports among its many other programs.

FSGV helps support the Tenth Tax Clinic through technology infrastructure, such as laptop renewals, as well as helping with volunteer appreciation and support. In addition, FSGV provides a key place for Tenth Tax Clinic volunteers to make referrals.

When volunteers identify clients who need additional supports, such as benefits access supports or financial counselling needs, they can make referrals to the supports that FSGV provides.

Filing taxes is a key moment in time where volunteers might notice other opportunities to help clients such as the ones above, and this referral pathway makes it possible for clients to access these supports.

The Tenth Tax Clinic is a great example of how a community organization without formal financial empowerment expertise or staff can create a space for engaged and experienced community members to help their neighbours access government benefits, through volunteer leadership and a strong partnership and referral relationship with a financial empowerment organization.

How specialist professionals can enable access to benefits

Don Valley Community Legal Services – Toronto, ON

Like other community legal clinics, Don Valley Community Legal Services (DVCLS) provides much-needed free legal services for people living on low incomes.

Among these services, DVCLS helps clients with issues relating to key income assistance benefits, such as Ontario Works, Ontario Disability Support Program, Canada Pension Plan, Old Age Security, and Child Tax Benefits.

Many clients on these programs encounter issues in access that need a legal perspective, particularly for appealing decisions on eligibility for programs. In these situations, DVCLS legal professionals gather information about the client's situation, including through engaging healthcare and other professionals, to build a case that they present through benefits appeals processes. Without these supports, clients struggle to navigate these processes and may miss out on foundational, long-term supportive benefits, leading to food insecurity and homelessness.

DVCLS can also provide documentation supports that feed into the benefits application process. In situations where clients lack access to other forms of documentation, DVCLS' affidavit services enable clients to attest to their income and other forms of status (such as single-parent status) that can be prerequisites in accessing benefits. For example, an affidavit of single-parent status can be an important ingredient in applying for daycare subsidies.



»» How specialist professionals can enable access to benefits: **Don Valley Community Legal Services – Toronto, ON**

As demand for these services is so high, and the expertise required so specialized, DVCLS focuses their supports solely on areas where legal professionals are needed. Of course, this process reveals opportunities to provide other supportive services to clients, such as case management, benefits application supports and language and mental health supports. In these cases, DVCLS acts as a gateway to other services by identifying client needs and making referrals to local community agencies in their network. These referrals happen in both directions, as community agencies refer clients to DVCLS’s specialized supports.

Legal supports such as the ones that DVCLS provides are a unique and specialized part of the milieu of benefits access services, and address barriers clients face that only legal professionals can help to overcome. This is also a great example of an organization identifying the unique contribution they can make to benefits access and focusing their efforts in that area.



Photo credit: DVCLS

Community, provincial and federal agencies working together to increase access to the Canada Learning Bond

Edmonton, AB Super Clinics – Bissell Centre, e4c and IAAW

The Canada Learning Bond (CLB) is money provided by the federal government to low-income households with a Registered Education Savings Plan (RESP) account.

This money is available regardless of whether families make their own contributions, but **RESP ownership is lower in families living on low incomes, meaning many families who should be receiving the CLB are not.**

Opening a RESP and applying for the CLB is a multi-step process which can include getting documents or information from multiple agencies. Three organizations in Edmonton, **Bissell Centre, e4c** and the **Institute for the Advancement of Aboriginal Women**, are long-standing partners in providing services to families living on low incomes and developed the Super Clinic model to enable families to complete most of the steps in one place.

The **Super Clinic model** relies on partnerships with local, provincial and federal services including Service Canada, CRA/CVITP, Indigenous Services Canada, Service Alberta (local registry agent), financial institutions, the local United Way and community-based organizations. Although co-location on an ongoing basis may not be possible, the Super Clinic allows service agencies to dedicate capacity for one day so that clients can receive all needed services for benefits applications and CLB in one place.



» Community, provincial and federal agencies working together to increase access to the Canada Learning Bond: **Edmonton, AB Super Clinics – Bissell Centre, e4c and IAAW**

Super Clinic services offered include:



Tax filing



Benefits application support



Identification (Social Insurance Number (SIN), photo ID, health card, birth certificate)



RESP and CLB sign-up support including opening accounts on site, booking necessary appointments and even walking clients to the closet branch if they choose a financial institution not on site

The Super Clinic model requires a strong backbone organization with capacity to form and maintain partnerships at the local, provincial and federal level, dedicated funding for the space to hold the event as well as community-based organizations' staff time, and management of community volunteers. For organizations who might already be part of a community's poverty reduction table, the Super Clinic model is an opportunity to address the system navigation fatigue experienced by many families living on low incomes.

Adding income security to wrap-around health care

Income Security Health Promoters at primary care centres, Winnipeg, MB

Increasingly, primary care centres have expanded their efforts to address poverty within and alongside clinical care. Although primary care centres routinely refer patients to services in the community, some health centres are now hiring staff to increase the income security of patients.

Inspired by the **income security program** at St. Michael's Academic Family Health Team in Toronto, the Downtown/Point Douglas My Health Team began an income security program in 2017 to serve the complex health and social needs of patients. One full-time income security health promoter (ISHP) supports system navigation and referral, as well as providing educational workshops and one-to-one support for banking, income tax filing and benefit applications. The position is funded by Manitoba Health, and following the successes seen, one other My Health Team introduced an ISHP, whereas others leveraged the skill set of the ISHP to build capacity within their existing clinical positions, (i.e., Social Workers, System Navigation Support Workers).

In one-to-one sessions with patients, ISHPs discuss a wide variety of issues related to financial health including current income sources, assets and taxes, housing situation, food security, identification, transportation support, family/friend support network, access and connections to social/government programs, and future plans. Many of these discussions end with specific next steps for clients. Often financial difficulty mounts slowly and people internalize feelings of failure or shame. The ISHP possesses expert knowledge, but also importantly acknowledges systemic barriers as well as the legacy of the Indian Residential School System for many in Winnipeg while reaffirming patient strengths.



» Adding income security to wrap-around health care: **Income Security Health Promoters at primary care centres, Winnipeg, MB**



Like many staff providing benefit navigation support, the income security health promoter has in-depth knowledge of the available income systems, benefits and pathways to access, as well as partnerships with government agencies such as Employment and Income Assistance (EIA), local financial support agencies, and other allied health professionals in the primary care network.

The ISHPs' relationships with the EIA program were essential in opening a new partnership between six My Health Teams and Manitoba's social assistance program. Staff from community health teams, EIA and My Health Teams now meet regularly **to provide enhanced decision-making regarding enrollment for disability income assistance, improving patient outcomes in accessing the disability income support they need.**

Primary care centres recognize that income is an important determinant of their patients' health outcomes. Particularly for primary care centres that provide wrap-around services, having in-house expertise in tax filing and benefit navigation is a powerful prescription for patients.

Sharing lived experience helps overcome barriers to accessing benefits **Plan Institute – Burnaby, BC**

Since beginning Plan Institute’s one-on-one disability planning support in 2010, they 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.

This support includes accessing disability benefit programs such as the Disability Tax Credit (DTC), Registered Disability Savings Plan (RDSP), provincial/territorial disability supports, as well as other disability planning topics such as wills, employment, education, advocacy, and social connectedness.

What is unique about this service is that while all advisors have a range of training and experience, they all have “lived experience and a deep connection to the disability community”⁶. This enables these advisors to relate and respond to helpline user questions from a personal and empathetic perspective.

The **Helpline** is a wonderful example of a community of people with lived experience coming together to fill a vacuum in the supports available to the community, rather than relying upon often limited and costly external agencies/institutions and non-disability centered professional support to fill the gap. The origins of the Helpline, and of Plan Institute itself, came from families and individuals with lived experience experiencing the struggles of navigating many aspects of disability planning, and then choosing to share the experience and knowledge they gained with others.⁷

Notably, the focus of the Helpline has evolved over time through the commitment of advisors and supporting Plan Institute team members to learn more about client questions that they initially didn’t know how to answer and through reflection on the gaps in planning supports that the community experiences.



» Sharing lived experience helps overcome barriers to accessing benefits: **Plan Institute – Burnaby, BC**

The history of the Helpline shows that providing access to benefits supports is not a linear path and is not one where those who are providing supports need to have all the answers upfront. You can make a meaningful difference in someone's journey to access benefits by being able to empathetically or compassionately relate to their situation, and by being committed to helping them find the answers and supports they are looking for.

Stephanie Debisschop, Executive Director of Plan Institute, highlights three critical success factors that enable a service such as the Disability Planning Helpline.⁸

First, having advisors that have lived experience enables them both to approach this work with empathy and deep personal connections and to understand the intangible nuances of the experiences of Helpline users. With lived experience, they can quickly build the rapport and connection needed for this work, and to zero in on the specific ways they can help clients.

Second, providing individualized support is crucial. This work is incredibly nuanced and requires the development of trust. Providing individualized support enables helpline advisors to work through each user's unique circumstances.

Finally, following up with users has been critical in evolving the program and ensuring that it meets the needs of the community. Today, the Helpline follows up with each consenting user through a survey and a phone call after 3 months. This follow up provides the opportunity for team members to check whether Helpline users have followed through on the plans they made with the advisor and if they have encountered additional barriers along the way. This feedback helps the program understand whether its supports are effective and learn more about what could be done to better meet the needs of the community. Together, these elements provide a blueprint for what effective peer-guided supports that include access to benefits could look like.

While medical, legal, financial, and other types of professional expertise is critical in some components of helping people access benefits, the Disability Planning Helpline is a great example of how peers and community members can also take steps to fill the gaps in access to benefits supports that exist by sharing their own lived experiences. In the absence of comprehensive supports for all and an easy-to-navigate benefits systems, peers, family members, and everyone with lived experience have a critical role to play in enabling access to benefits.

Ensuring a community focus through backbone support

Aspire Calgary, AB, Momentum and Rise Calgary, AB

To support the financial empowerment lever in Calgary's poverty reduction plan, **Enough for All**, 30 organizations have come together under the umbrella of **Aspire Calgary**.

Like many collective impact initiatives, the organizations each bring their own area of expertise and their own deep connections to a diverse range of Calgarian communities, ensuring efficient city-wide coverage of financial empowerment services, including tax filing and access to benefits.

As the backbone organization, **Momentum** plays a significant role in Aspire Calgary including guiding the overall financial empowerment strategy, supporting shared data collection and measurement, advancing shared policy and advocacy priorities, supporting community engagement and fundraising for the collective. Momentum collaborates with community partners, oversees the data collection process, communicates the importance of tax filing clinics to the community, and shares the impact of these services to local, municipal, provincial and federal stakeholders.

As a national financial empowerment champion, Momentum participates in a network of organizations across the country facilitating the monitoring and analysis of local trends and connecting local data to provincial and national trends. As the backbone organization for Aspire, Momentum identifies and shares best practices with local partners and collaborates with local partners on innovations that improve service provision to low-income Calgarians.



» Ensuring a community focus through backbone support: **Aspire Calgary, AB, Momentum and Rise Calgary, AB**

Tax filing and access to benefit services provided in community are led by **Rise Calgary** who chair the community of practice for tax filing and access to benefits, train front-line staff, collate the impact data from the 13 partner agencies to share with Aspire Calgary, provide free tax-filing support for both simple and complex tax returns, as well as provide benefits navigation and application support.

For the 2021 tax season, Aspire Calgary community partners supported 4,685 individuals to file their taxes. In 2022, Aspire Calgary empowered an estimated 8000 people to file their taxes, extending Aspire Calgary's reach to an estimated **10,000 people annually**. These services support low-income Calgarians to access millions of dollars in tax-refunds every year.

The Aspire Calgary Financial Empowerment collaborative was formed in 2018, but is built on both long-standing and new partnerships, a long history of community economic development amongst many partners and funders, a deep understanding of the community and needs of people living on low income and a commitment by all partners for continual improvement through sharing best practices and resources.

Aspire Calgary is an inspiring model for other community poverty reduction tables – with a committed backbone organization and local partners with deep expertise in tax filing and access to benefits services, Aspire Calgary ensures relevant, accessible, and timely services are available to people living on a low income across Calgary.

Providing in-depth advocacy for people with disabilities.⁹

Disability Alliance BC – Vancouver, BC

Canada has many income benefit programs that many Canadians find difficult to navigate, however benefit application processes for people with disabilities are the most challenging of all with many more steps, costs, and forms to be completed by medical professionals.

Language can be ambiguous, forms lengthy and the experience of applying can be daunting and retraumatizing for those who decide to try. Many benefits also have tax filing as a prerequisite before you can apply for the benefit. The demand for one-on-one help far exceeds the supply of support organizations.

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.

They have learned that helping with one thing, for example assisting a client with completing the Canada Pension Plan-Disability application, can lead to DABC providing further support through their other programs, like: tax filing, help with legal issues when a person has faced discrimination, applying for provincial disability assistance, the Disability Tax Credit and opening a Registered Disability Savings Plan.

Most of DABC's advocates are people with disabilities themselves bringing twenty-plus years of experience navigating the complexity of the access to benefits processes and keeping up to date on new benefits and policy changes. They build trusting relationships with their clients by being transparent and offering peer support.

They set expectations, highlight challenges and suggest options to be successful through the end-to-end application process. This longer-term support helps build relationships and trust with their clients. Each year DABC advocates assist hundreds of people in-house to apply for and appeal the denial of provincial and federal (Canada Pension Plan) disability benefits. They also help hundreds more over the phone and by email.



» Providing in-depth advocacy for people with disabilities: **Disability Alliance BC – Vancouver, BC**

In addition to their one-on-one direct service, DABC connects with a large network of community organizations across BC to provide updates about issues of importance to the disability community, and they partner with many others to carry out their programs and advocate for systemic change that will positively impact the lives of people with disabilities in BC.

Since 2015, advocates with **Tax AID DABC** help people with disabilities living on low incomes to file their income tax returns from current or past years free of charge year-round. DABC's Tax AID program includes partnerships with three other organizations across BC:

The Together Against Poverty Society (TAPS) provides services through the **Tax AID TAPS** on Vancouver Island

The Ki-Low-Na Friendship Society provides services through **Tax AID Ki-Low-Na** in the Interior

The Active Support Against Poverty Society (ASAP) provides services in the North through Tax AID ASAP

In August 2016, DABC started **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).

For people with disabilities who are dealing with human rights violations and discrimination, the **Disability Law Clinic** provides free legal advice and representation. Since 2017, DABC has led the **Right Fit** program in partnership with the **Individualized Funding Resource Centre** to match wheelchair users with wheelchair accessible housing in the lower mainland.

» Providing in-depth advocacy for people with disabilities: **Disability Alliance BC – Vancouver, BC**

DABC has grown from a small group of committed activists with disabilities who created the BC Coalition of the Disabled in 1977 to address systemic inequality and work towards ensuring that people with disabilities can live with dignity and independence, to improving income supports and security through direct advocacy service, community partnerships, advocacy, research, and publications. Funding comes from many **generous donors**. DABC is a proud member of the Council of Canadians with Disabilities (CCD) and the BC Poverty Reduction Coalition.

DABC demonstrates that an organization created and staffed with people with the experiences of those they serve can build long-term relationships to effectively navigate the access to benefits process, expand services as they see the need arise, partner with organizations to deliver complementary services and ensure their work champions the spirit of “Nothing About Us, Without Us”.¹⁰



What's next for accessing benefits?

Though the stories above showcase many diverse access to benefits supports, we know that more supports are needed to close the benefits access gap in Canada.

If you are an organization that works with people living on low incomes, we hope that you will get inspired to add access to benefits as one of the many things that you can support your clients with, in ways that align with your strengths and your mission. We have prepared a **Bridge to Benefits Tool** that can help get you started on your journey.

If you fund community organizations, we hope that you will consider the importance of supporting access to benefits services in the communities that you serve. Lastly, if you administer benefits, we hope this report draws attention to the systemic barriers in benefits administration that create the need for the services described above. We hope these stories bolster your efforts to improve benefits access for the benefits that you administer.

Together, we can close the benefits access gap in Canada and ensure that people living on low incomes are accessing the income supports to which they are entitled.



Endnotes

1. Who doesn't file a tax return. Robson and Schwartz. <https://www.Utpjournals.Press/doi/full/10.3138/Cpp.2019-063>
2. Statistics Canada. Survey On Savings for Persons With Disabilities, 2020. 2022, Available from: <https://www150.Statcan.Gc.Ca/n1/daily-quotidien/220401/dq220401b-eng.Htm>
3. ESDC (Government of Canada). Canada Education Savings Program: 2021 Annual Statistical Review. 2022, Available from: <https://www.Canada.Ca/content/dam/canada/employment-social-development/services/student-financial-aid/education-savings/reports/annual-statistical-review/annual-statistical-review-2021-en.Pdf>
4. ESDC (Government of Canada). Report: Take-up rate of the Guaranteed Income Supplement: findings from tax and program administrative data. 2018, Available from: <https://www.Canada.Ca/en/employment-social-development/services/pension/reports/take-up-rate-gis.Html#gisrecip>
Statistics Canada. Survey on Savings for Persons with Disabilities, 2020. 2022, Available from: <https://www150.Statcan.Gc.Ca/n1/daily-quotidien/220401/dq220401b-eng.Htm>
ESDC (Government of Canada).
5. Canada Education Savings Program: 2021 Annual Statistical Review. 2022, Available from: <https://www.Canada.Ca/content/dam/canada/employment-social-development/services/student-financial-aid/education-savings/reports/annual-statistical-review/annual-statistical-review-2021-en.Pdf>
6. Email from Michael Bergout at CRA on November 17, 2022
7. [Disability Planning Helpline - Plan Institute](#)
8. Personal interview with Stephanie Debisschop
9. ibid
10. Compilation of various sections from the DABC website and interview with Helaine Boyd, Executive Director, Disability Alliance BC
11. [DABC's History | DABC \(disabilityalliancebc.Org\)](#)