



BACKGROUND

Income Security and Employment for People Living with HIV in Nova Scotia

Purpose

The purpose of this Backgrounder is to provide an overview of issues in Nova Scotia related to income security and employment for people living with HIV (PHAs). It will demonstrate that PHAs often have specific income-related challenges and identify some key actions that could be taken by a range of stakeholders to improve their economic well-being.

What is the issue?

It's estimated that approximately 80,500 Canadians are living with HIV.¹ HIV is a lifelong illness, but the symptoms may come and go. As a result, it is referred to as an "episodic disability": periods of good health may be interrupted by periods of illness or disability. Like other episodic disabilities, such as multiple sclerosis, lupus, arthritis, diabetes, and mental health conditions, it is difficult to predict when episodes of disability will occur or how long they will last. Income security – a reliable and predictable source of adequate income – is a concern for all people with episodic disabilities.

Common sources of income for PHAs are partner support, part-time work and retirement income, and health and disability benefits, such as:²

- ⊙ Employment Support and Income Assistance (ESIA)
- ⊙ Employment Insurance (EI) sickness benefits
- ⊙ Long term disability (LTD) and extended health benefits (vision, dental, prescription drugs, physiotherapy, etc.) provided by employee group insurance plans and NS Pharmacare
- ⊙ Canadian Pension Plan Disability Program (CPP-D).

Many people relying on these income supports face financial hardship as these sources of financial support are generally insufficient to cover rent, food, telephone and heating. It is even more of a strain to make ends meet for some PHAs and others with special medical needs as they must also cover over-the-counter medications, transportation (e.g., for medical appointments), alternative therapies, rehabilitation services, dental services, and other essentials (e.g., special diets).

In addition to living well below the poverty line, people living with episodic disabilities, including HIV, face a number of common barriers to income security from within income assistance and disability programs, including a lack of coordination. Those who are hardest hit by HIV are youth, seniors, and injection drug users as they are the least likely to have supportive employer-provided benefits.

Due to the strict definitions and policies that govern these benefit programs, there are no provisions for half-time, part-time or episodic or cyclical reductions in workforce participation. CPPD and ESIA does allow some earned income before clawing back benefits within a calendar year, but the income threshold is limited. Under Canada's EI system and many disability insurance systems, workers need to make a choice: to be either "in" the workforce, or "out" of the workforce.

Why is this important for NS?

Lack of income security and workforce opportunities in the province present a major challenge for Nova Scotia's aging population (including PHAs). As of February 2016, the unemployment rate was 9.1% (above the national average of 7.3%).³ According to Statistics Canada Low Income Cut Off (LICO), in 2011 an estimated 64,000 of Nova Scotians were living in low income. Poverty costs the province between \$1.5 to \$2.2 billion dollars a year when social and economic costs are taken into consideration.

The biggest problems reported by PHAs in a Nova Scotia study⁴ were unemployment and the subsequent lack of income to meet even basic needs. Many PHAs said they had to leave employment because they had become too sick to work, or due to pressure from employers. Returning to work means cancelling disability benefits, something PHAs may not want to risk doing given the episodic and unpredictable nature of HIV.²

Besides it being in the best interest of all of Nova Scotia to have people who are able and willing to work employed, workforce participation contributes to the health and wellness of PHAs, increases feelings of self-worth, increases social inclusion, and decreases health care and social service costs.

What can we do to improve the situation and who needs to be involved?

We are committed to working with various government departments and relevant advocacy groups to improve the structure, coordination, and benefit levels of federal and private sector disability programs and the provincial ESIA program. This includes the development of a common definition of "disability" that takes into account the episodic, reoccurring nature of conditions like HIV/AIDS and allows for part- to full-time work during periods of good health with the option for partial income support.⁵

Nova Scotia's income security and workforce challenges are being addressed across the government of Nova Scotia. In 2009, the Province of Nova Scotia released its Poverty Action

Plan (PAP)⁶, which focused on breaking the cycle of poverty for low-income people, and those most vulnerable and at-risk of falling into poverty.

Two of the PAP's main goals are to "Enable and reward work" and "Improve supports for those in need." Many of the key action areas of the PAP^{7,8} would have positive impacts for people living with episodic disabilities (including PHAs), such as:

- ⊙ Employment assistance services and career development supports for unemployed or underemployed individuals
- ⊙ Skills training and workplace education programs
- ⊙ Increasing Income Assistance Personal Allowance and the annual Poverty Reduction Credit
- ⊙ Expanding the Independent Living and Alternative Family Support programs to enable persons with disabilities to live as independently as possible

Below are some examples of government departments which have a joint responsibility on the issue of income security and employment for PHAs:

Department of Seniors (DS)

The NS Department of Seniors is responsible for providing leadership related to the independence and well-being of older adults, including the increasing proportion of PHAs who are in their senior years. In relation to income security and employment, a key strategic direction for the DS is to enhance workforce participation of older workers and marginalized communities.⁵

Department of Community Services (DCS)

The DCS plays a key role in ensuring social and economic well-being for all Nova Scotians, including PHAs.

Benefit Reform Initiative (BRI):⁹ The DCS acknowledges that its income assistance programs are not transparent and individuals are forced to sacrifice long-term interests for the sake of satisfying immediate needs. As part of the BRI, the DCS will be reviewing all of its employment support programming and services to enable clients to find and maintain employment, support those who are "job ready", and provide wage subsidies or on-the-job training supports to obtain and maintain employment (especially for under-represented groups and persons with disabilities). In 2015-16, the DCS will also be developing an employment framework for persons with disabilities.

Disability Support Program: This program serves people with intellectual disabilities, long-term mental illness, and physical disabilities in a range of community-based, residential and vocational/day programs. According to the DCS, there will be increasing efforts to abide by the UN Declaration on the Rights of Persons with Disabilities through a number of ongoing initiatives.

Labour and Advanced Education (LAE)

The LAE works to provide fairness, safety, and prosperity for all Nova Scotians by helping them live, learn, and work to their highest potential. LAE has many areas of responsibility that have an impact on the income security and workforce participation of people living with HIV and other episodic disabilities. For example, the LAE is redesigning the NS employment services system to better meet the needs of job seekers¹⁰ and has the Options Work Activity Program through MetroWorks that helps adults develop essential skills required to move into further training or employment opportunities.¹¹ LAE also plays a key role in educating employers about the particular employment challenges experienced by people with episodic disabilities, and the benefits of, and strategies for, employee retention and managing a diverse workforce.

What are some key considerations to guide our joint efforts?

Effective public policy will enhance income security and workforce participation. Neither poverty nor income insecurity are inescapable facts of life. They are problems that can be addressed by effective policy.

Low income has health consequences, and poor health leads to insecure income: People with low incomes are more likely to become ill. They're also likely to suffer more adverse effects from illness than people with higher incomes. And as experienced by many PHAs, episodic disability creates income insecurity.

Insecurity about the future: The unpredictable nature of HIV and concerns about income security both contribute to the stress experienced by people living with HIV. Stress adversely affects health.

Social inclusion or exclusion: Long-term unemployment impacts self-esteem. Paid work, volunteer activities, and social interactions are key to health, confidence, and dignity.

¹ PHAC (2015). [HIV and AIDS in Canada: Surveillance Report to December 31, 2014](#)

² Canadian Working Group on HIV and Rehabilitation (CWGHR). (2016). [Work and Income](#).

³ [Nova Scotia Labour Force Update February 2016](#).

⁴ Lewellen D (2012). Understanding the Experiences of HIV-Patients in Nova Scotia - Final report

⁵ NS Advisory Commission on AIDS (2014). [Review of Nova Scotia's Strategy on HIV/AIDS: Looking Back & Moving Forward](#)

⁶ [Nova Scotia Poverty Progress Profile Update - Canada Without Poverty, 2013](#)

⁷ NS Department of Community Services (2013). [Enable and Reward Work](#).

⁸ NS Department of Community Services (2013). [Improve Support for those Most in Need](#)

⁹ NS Department of Community Services [Statement of Mandate 2015-2016](#)

¹⁰ NS Labour and Advanced Education (2016). [Providers Selected to Lead New Employment Services System](#)

¹¹ NS Labour and Advanced Education (2015). [Finding Fulfillment in Lifelong Learning](#)