

**Financial accessibility and inclusive value systems
for finance, tax and accounting practices:
Advocacy and design recommendations for accessible
practices and disability tax rights.**

by

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Abstract

There is a proportionally significant marginalized aging and disabled population in Canada from perspectives of equitable financial means and access. While in recent years there has been increased effort from the federal and provincial governments through the Income Tax Act of ongoing incremental tax provisions and adjustments in order to integrate and provide equal opportunity to people with disabilities, these efforts do not reflect a comprehensive and coordinated approach, or a coherent disability tax strategy. Issues such as the cost outlay of disabilities (medication, support, and treatments), access and stability in the labor force, caregiver and family support, retraining and higher education and general income support are all outstanding issues in need of much reform [20]. It is therefore necessary to persist in efforts to make positive change and actively build on prior political successes to continue to push for tax policy reform to promote equal access and integration within the broader society. This report investigates design strategies and opportunities for influencing dialogue between the federal departments and agencies, advocacy groups and the disadvantaged general public, based on a deep understanding of the impact of disabilities on families, the disability tax provisions and existing support mechanisms in order to arrive at meaningful recommendations to reduce social gaps and to reduce economic inequality.

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Dedication

To My family

Table of Contents

List of Figures and Illustrations	viii
Introduction.....	1
Overview of problem.....	2
Design Questions	4
Empowering Advocacy Organizations	5
Value Systems and Fundamental Frameworks	6
A matter of human rights	6
Inclusive thinking	8
Legal Support	9
Rationale: Empowerment of Disabled Clients.....	10
The evolution of the disability tax laws and subsequent issues.....	13
Who qualifies: the very stringent rules to measure up	15
Three Case Studies	16
CASE 1: The marginalized person.....	16
CASE 2: The mammoth tax manual	19
CASE 3: The manageable online community	34
Design Propositions for an Online Community	49
Inclusive values process and design strategies	49
Content design problem and proposed solution	50
Interface and technical design process and recommendations	51
Governance processes and alignment with core values	54
Expected outcomes and criteria of success	56
Recommended process and service	57

The Business Model Canvas	59
Social determinants.....	61
A Communication Strategy for Advocacy Organizations	61
Next steps and limitations.....	63
Conclusion	64
Bibliography	67

List of Figures and Illustrations

Figure 1: Population of Canadians 65 years & over.....	3
Figure 2: Pages on disability from tax manual by Wolters Kluwer CCH18	
Figure 3: The thick and rich tax manual	19
Figure 4: Form T2201, Disability Tax Credit certificate, 2013.....	26
Figure 5: Opening menu of www.canadianmoneyforum.com	35
Figure 6: Web analytics report on www.canadianmoneyforum.com	36
Figure 7: Case of defamation against a forum user	39
Figure 8: Accessibility checking report - canadianmoneyforum.com	53

Introduction

One of the biggest challenges in the accounting industry and the financial sectors is thinking and design that benefit human beings in inclusive and equitable ways. There is a major cultural dilemma within the financial services space that is far from inclusive. One of the opportunities afforded by research initiatives centered on inclusive thinking and design is the provision of design opportunities in applying core inclusive value systems in domains that are shaped on traditional non-inclusive principles, such as the world of finance and accounting practices. This study investigates opportunities for building awareness and literacy around financial accessibility, and strategies and recommendations for building advocacy models for inclusive change-making and design within fields of finance, specifically the advocacy for raising awareness of disability tax benefits with a view to designing for marginalized and disadvantaged people. The main issue addressed in this study is accessibility of personal and corporate disability tax laws.

This report presents backgrounds on the collection and synthesis of information regarding personal and corporate disability tax laws in relation to disability issues; investigates new models of communication and methods for raising awareness of disability tax laws that are more accessible, comprehensible, obtainable and which directly impact the quality of life of marginalized people; reviews potential new models for simplification of information and accessibility of relevant laws in order

to better engage people that are disadvantaged; and summarizes the findings in a concise report of key highlights and findings, building on previous thinking, past writings and presentations in the Inclusive Design courses. The study benefits from and builds upon inclusive and human-centered (and unconventional) perspectives to an otherwise inflexible field of finance and accounting, contributing to knowledge and insight in the field of inclusive thinking.

Overview of problem

Each year a large marginalized and disadvantaged population in Canada is faced with the challenging task of applying for disability tax credit. The process is complex and requires experience with the process, often professional support from experts with deep understanding of the tax laws. This often results in inequitable and inadequate support and lack of rightful compensation for people with disabilities. The Employment and Social Development Canada website¹ provides the following information on ‘Canadians in Context – Aging Population’:

The Canadian population is aging. In 2011, the median age in Canada was 39.9 years, meaning that half of the population was older than that and half was younger. In 1971, the median age was 26.2 years. Seniors make up the fastest growing age group. This trend is expected to continue for the next several decades due mainly to a below replacement fertility rate (i.e. average number of children per woman), an increase in life expectancy, and the aging of the baby boom generation. In 2011, an

¹ <http://www4.hrsdc.gc.ca/.3ndic.1t.4r@-eng.jsp?iid=33>

estimated 5.0 million Canadians were 65 years of age or older, a number that is expected to double in the next 25 years to reach 10.4 million seniors by 2036. By 2051, about one in four Canadians is expected to be 65 or over.

The website also provides calculations based on Statistics Canada as shows in Figure 1 about population of Canadians 65 years and over estimates of population¹.

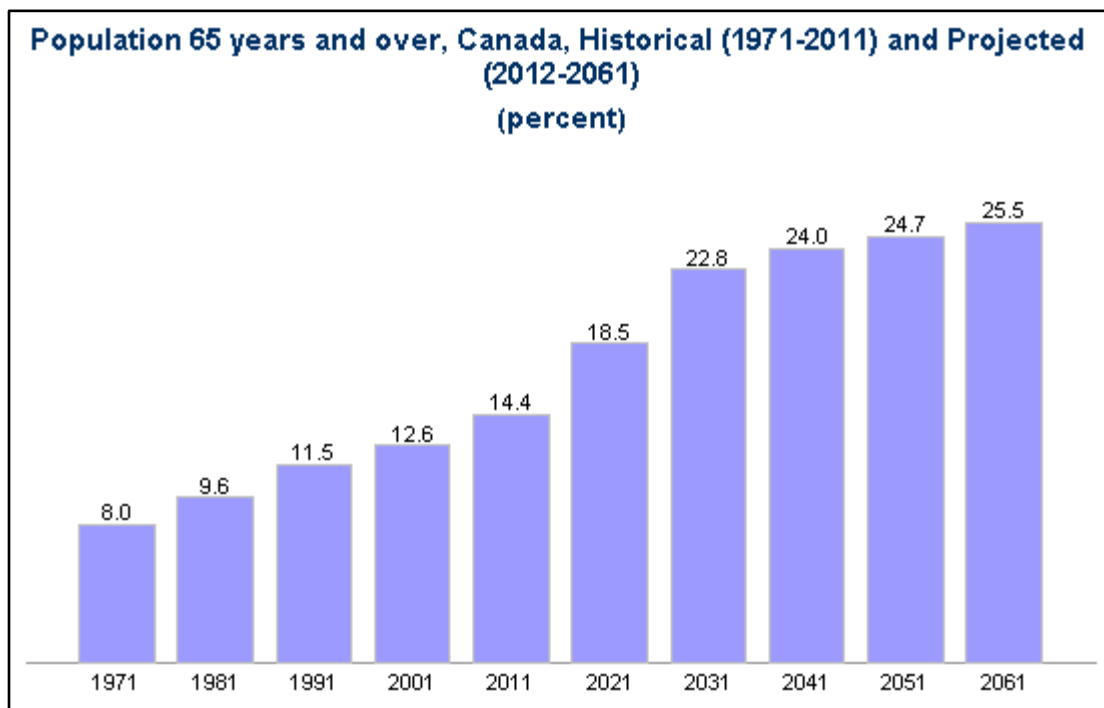


Figure 1: Population of Canadians 65 years & over

In the public accounting field accountants hold up to 80% of the business wealth in their respective fields of practice, yet public accountants have been ignoring a most obvious reality that is the importance of accurate and accountable advising and communication

with disadvantaged and particularly aging populations on the complexities and contractions of disability tax laws.

Considering this, it becomes necessary to inform ourselves about the needs, values, fears, and concerns of Canada's growing aging population with disabilities, as it relates to disability tax laws and regulations. While not all older people have a disability the prevalence of a human limitation is highest amongst this demographic. [11] It seems logical to inform and aid this population about tax benefits in order to leverage the limited resources available and to provide an opportunity for those in need to empower a life of dignity and wellbeing. This is contingent on ensuring fair and inclusive policies and practices in the accounting and tax sectors, which can only be secured through sufficient, thorough and continuous advocacy for the rights of marginalized people.

Design Questions

Specifically, the main effort in this report is centred on identifying and framing the problem of lack of financial accessibility from an inclusive design lens, to then enable informed recommendations on design strategies for addressing the problem through advocacy. The design recommendations are proposed around policy framework, accessibility of content, and inclusive thinking with respect to adaptive and supporting technologies such as social networks, wikis and

community contributed forums. Therefore the design questions in this report are as follows:

1. What are the recommendations and strategies for inclusive advocacy for financial accessibility with respect to disability tax benefits?
2. What opportunities for design innovations exist to address financial accessibility for marginalized people?

Empowering Advocacy Organizations

There are several Canadian disability advocacy organizations that are mandated to help persons with disabilities (including the elderly). The ARCH Disability Law website² provides an exhaustive list of such organizations. To name a few:

- Canadian Association of Independent Living Centres³
- Council of Canadians with disabilities⁴
- Canadian Association for Community Living⁵
- Active Living Alliance for Canadians with a Disability⁶

These organizations might or might not have the technical expertise to prepare an advocacy case on disability tax rights. It is the objective of this paper to provide this information in an accessible manner for use by such advocacy organizations.

² <http://www.archdisabilitylaw.ca/useful-links/disability-organizations>

³ <http://www.cailc.ca>

⁴ www.ccdonline.ca

⁵ <http://www.cacl.ca>

⁶ <http://www.ala.ca>

Value Systems and Fundamental Frameworks

A matter of human rights

We may inform Inclusive Design by four levels of equitable thinking: a deep sense of universal justice and human rights; Canadian values and practices; a personal and consciences sense of right and wrong; and our legal obligations which includes mandated policies such as Accessibility for Ontarians with Disabilities Act (AODA) and protection and enforcement policies.

Reconnecting with the importance of the spirit and actuality of our human rights we are connected with the oldest known Declaration of Human Rights introduced by Persian King Cyrus the Great circa 550 BC, considered the first charter of human rights predating the Magna Carta, and which may be considered a convergence of collective thinking and values of human civilization from around the world that has been manifested in a central expression of values, and thereafter for the millennia that followed, benefited from the collective human contribution in human equity laws, practices and thinking leading up to the modern era of today. This deeply human-centered view and universal value system which for centuries has benefited from collective human contribution in improving human equity laws, practices and thinking around the world, is well positioned to inform inclusive thinking as an extension and manifestation of human rights in Canada. Canada should strive to establish benchmarks in equity and societal justice as we

connect with our existing culture and heritage of inclusive policies such as those of immigration and cultural inclusivity.

The fiscal policy of a country and particularly its tax system shepherds, motivates, and impacts the full realization of its citizens' human rights, via which our most vulnerable population is compensated and given tax relief. Similarly our foreign policy, our budgets and very social fabrics and structures are effected by the way in which public resources are taxed in order to fully achieve quality of life through our revenue collection policies, redistribution and investment in public good and services, and the internalization of social and environment costs.[2]

As the society changes, as it ages, as people get sick, as jobs are lost and as crises of all kinds occur, it behooves one to contemplate what kind of disability tax and social strategy is in place to ensure a full realization of human rights. Is there one at all? And has it, as in the case of the disability tax system been formed for an immediate narrow purpose rather than with equitable long-term planning at its core.

This seemingly reasonable approach conflicts with our current model and policies. Following the elimination of the mandatory long form in 2010, we are unable to gather meaningful insights into the state of many vulnerable people in our society. We have no intimate and guiding knowledge of the wellbeing, needs and state of living of thousands of marginalized people.

An example of this is seen when improvised and poorly integrated tax laws are observed during the provision of social assistance benefits or workers' compensation, which is included in the calculation of net income but is also deductible when calculating taxable income. [10] The effect of the reduction on taxable income may impact the maximization of the DTC, the non-refundable disability tax credit. It is contradictory and shows lack of planning when one benefit is designed to reduce taxable income and another is to provide a non-refundable tax credit for taxes owing.

Inclusive thinking

Inclusive thinking is at the core of the struggle for social justice and the manifestation of human rights and is the ground from which change and development can arise. The wish to improve the quality of life through the mechanisms of the Canadian tax system requires an inclusive lens regarding the variety of needs, wants, issues, preferences and abilities of marginalized people. The unique costs that families and caregivers bear as well as the opportunity costs arising from these activities needs to be studied, standardized, verified and adjusted over-time. [20] This can improve an ad hoc disability tax system into one with a long term strategy in place. Enhancing and changing the tax laws for marginalized people require a critical role played by inclusive design with equality of meaningful opportunities, independent living and economic self-sufficiency at the centre of the design. It is important to understand that the disability or periods of ability and disability are natural aspects of

the human experience and therefore should not be subject to exclusion, but rather to full and meaningful participation in all dimension of social, educational, economic and political life.

Legal Support

AODA is the new name of the reformed Ontario Government's Bill 125. It is legislation that provides a standard from which to consider financial accessibility and accommodating tax rights. As well the Ontario worker's unions and the Ministry of Community and Social Services, are influential and steering mechanisms that can inform and improve tax policy regarding tax exemptions, income supports, social benefits and services to facilitate accommodation inclusion, participation and independence in various aspects of life. These entities are platforms to press for change with respect to guaranteed minimum level of income [17], refundable tax credits, and enhanced tax credits that specially address unique costs, to reduce the financial burden of varying healthcare and social costs, even when the individual does not have markedly restricted criteria over a 12 month period and cannot receive the DTC. Flexible, medically and socially defined effective tax policies can contribute to health and wellbeing consequentially reducing long term health care system costs and social costs, whether or not the costs are caused by a disability.

Rationale: Empowerment of Disabled Clients

To ensure that tax information is delivered in a variety of mediums for improved accessibility, we must ensure that communication is strong and clear and informs both the chartered professional account (CPA, CA) and the clients. The rules relating to this area of credits are complex and highly confusing.

Fully discussing a client's personal situation within the context of tax laws in order to determine the appropriate type of claim and amount may seem trivial, however the complex laws have resulted in complex communication and disclosure of laws.

The absence of a service that provides mutual engagement and empathetic interaction at times, has contributed to the failure of seniors with disabilities to receive the benefits they are entitled to.

The Income Tax Act attempts to respond to the needs of people with disabilities with respect to credits for particular cost outlays including medical expense tax credit, the credit of mental and physical impairment (disability tax credits) and further costs bared by relatives who are providing care through the (infirm dependents credit) and those over 18, particular family members and residing with the individual there is a (care giver credit) must be over 18 and abiding, as well acceptance of the DTC allows a deduction of attendant care. [14]

The Income Tax Act has specific definitions to determine who qualifies for the disability tax credit, and the disability support deduction. This information can be found on the T2201 disability tax credit certificate [3]. The disability tax credit is problematic because it grants a flat tax regardless of the actual cost incurred by individuals. Because of this the credit is not fair and as a result may credit some people with too much and others with not enough [8].

For a person who does not have the means to owe income tax, the disability tax credits will not benefit them. A non-refundable deduction or a credit cannot be received as a cash payment from the government if an individual's tax liability is nothing. There can be large economic disparity resulting in a case of poverty in the disability community and this lack of refund ability serves as evidence of ineffective disability income tax laws [10].

There have been some efforts to rectify and address this issue:

The issue was raised in the House of Commons as a bill and spoken to on March 4, 2013 by Ted Hsu, Liberal MP for Kingston and the Island.

This is a credit that allows people with certain long-term disabilities to get some funds to compensate for the fact that a lot of things become more expensive and may require an outlay of funds, if a person has a long-term disability. This tax credit is a non-refundable tax credit, and so for the time being a person has to have a taxable income to claim this tax credit. However, I

hope that in the future the House would consider making such a tax credit, and a number of other tax credits, refundable so they are available to help members of our community whom we want to help, but who may not have taxable income against which they could claim a credit.” (41st PARLIAMENT, 1st SESSION, EDITED HANSARD, NUMBER 218, March 4, 2013)¹².

Disability tax laws force people to see their disability through a “defective attribute” lens as the eligibility criteria for the DTC, which in turn controls access to other tax benefits such as the infirm-dependents credit and the attendant-care expense deduction. This has been criticized as excluding people with less severe disabilities such as episodic or degenerative disabilities but may not meet the statutory requirement of continuous disability. [2]

In order for more inclusive, realistic and self-empowering identifications to be adopted, tax laws need to be altered to accept a more social model of disability as part of the criteria of tax benefits. For this to change people with disabilities need to be included in the discussions about tax reform and the implementation of the disability related taxed provision.

“According to CRA there has been an annual 10% increase in the number of DTC applications since 2009, and estimates that 25 to 30 companies now “specialize in completing applications for the DTC.” Also, private companies are often claiming up to 30% of refunds resulting from DTC applications. [6] This kind of exploitive market

develops because of the confusion, difficulty and stringent criteria of the T2201 form and process.

The evolution of the disability tax laws and subsequent issues

The tax law is to be based on two principles of fairness: vertical equity, where those possess more means should pay more taxes, and horizontal equity, where those of similar means pay similar taxes. The disability tax credits are meant to provide some relief and contribute to tax equalization.[9] It is a credit that assumes that under impairment of daily functions or sustained and extensive therapy there are hidden costs, out-of-pocket cost, indirect costs, overhead costs and long-term costs, all of which impact future economic performance of an individual. These provisions include; income exclusion, deductions, and non-refundable credits.[9] The difficulty with income exclusion is that it may be helpful to some low-income people with disabilities who happen to receive their incomes from non-taxable sources but are of no value to those earning less than the basic personal amount of (\$11,138 in 2014), nor to those who live on poverty – level incomes from fully taxable sources, such as wages, CPP, EI, OAS, or employer-paid disability insurances [8]. The ITA also allows certain disability related expenses to be deducted when computing a taxpayer's income (deductions reduce the base of taxable income that is subject to tax under the marginal tax rate), if the expenses are directly attributed to an income-producing activity or in some cases educational activities. The cost of attendant care

can be deducted if it enables a taxpayer; employment, business, grant-funded research or certain educational programs up to a limit of two-thirds of the taxpayers earned income [5]. The 2000 federal budget created an enhanced child care expense deduction for parents who engage in the same previously mention activities if they have a child with a disability. Also, business owners who make buildings more accessible for mobility-impaired individuals or who purchase certain disability-related equipment can deduct 100% of these expenses in the year they are incurred rather than having to capitalize (amortize) the purchase over their useful lives [5]. But tax deductions provide no cash in hand to help pay for the costs of the disability related needs. If the person makes a disability related purchase that enables work or education, if his/her income is too low, because deductions for the costs are limited to two-thirds of the income earned in a year, there will be no deductions. Also, there are no deductions available to those who cannot afford to purchase these items in the first place [8]. Finally non-refundable tax credits (credits are subtracted after the marginal rates have been applied, as a direct reduction of tax payable) is another disability tax provision. Two measures of disability tax credit are the (DTC) and the medical expenses tax credit (METC) which act as the principle means of tax relief. Family members of people with disabilities may also be eligible to claim the non-refundable caregiver credit or infirm dependent credit. The problem with DTC is that it eliminates tax liability from \$7,697 of taxable income (up to \$12,187 in the case of a child) over and above the

basic personal amount. This means that in 2014 adults with taxable incomes of less than \$18,735 (\$7,697 + \$11,038) will be unable to claim the full amount of the DTC. These individuals will receive only partial benefit, or in some cases (those with less than \$11,038 of taxable income), no benefit from the DTC.

Who qualifies: the very stringent rules to measure up

These disability benefits are meant to be equalizing because these costs are not faced by other tax payers therefore in principle the tax credits provide equity to the discrepancies. [9] Currently, in 2013-2014 “individuals suffering from a severe and prolonged mental or physical impairment can claim a federal disability amount of \$7,697. If the person with a disability is a child under 18, there’s an additional supplement of \$4,490, for a total disability amount of \$12,187. To qualify, a doctor must certify on Form T2201 that there exists a severe and prolonged impairment that “markedly restricts” the individual’s daily living activities. The impairment must have lasted, or can reasonably be expected to last, for a continuous period of 12 months.” [3] This may appear simple and with minimal explanation seemingly understandable by everyone, however the complexity is particularly apparent once we look closer at the qualification process.

Three Case Studies

Three aspects of the problem, person, content and technology are discussed below as case studies. A case study is a detailed account giving information about the development of a person, group or thing, especially in order to illustrate a thesis or show general principles. In the words of Robert Yin⁷, an expert in case study methodology, “Case Study is preferred for examining contemporary events when relevant behaviors cannot be manipulated.”

CASE 1: The marginalized person

The first case that raises the significant concern with respect to inclusive values and accommodation for financial accessibility is the case of a person whom the author of this report worked with approximately a decade ago. In order to protect the identity of this individual who passed away several years ago, we will refer to him as Mr. Sandoop. Mr. Sandoop is an 87-year-old man living in Toronto by himself. Mr. Sandoop was diagnosed with Parkinson's at the age of 78. He has mobility issues and unable to walk long distances. A nurse visits Mr. Sandoop three times per day. He has recently purchased a computer and has only recently been communicating via email and sparingly on social networks. During personal tax season, Mr. Sandoop used to visit the mall, pay a fee and have his taxes filled out and submitted by an H&R

⁷ Yin, R. (2003), Case Study Research: Design and Methods, 3rd edition, Applied Social Research Methods Series, Vol 5, Sage Publications, USA.

Block satellite outfit. He never received any significant disability tax benefit, certainly not enough to be motivated to understand and pursue his rights in greater detail. With his mobility challenge, he could no longer visit the mall so he decided to call an accountant for support.

The accountant (author of this report) pulled up his file to gather some basic information and assess the history of his filings. Two fundamental problems with the tax file immediately stood out: He was behind in filing and for several years had not been taking advantage of the disability tax credits in a full way. There were two distinct barriers in the way of resolving the issue: Mr. Sandoop had no knowledge of the disability tax benefits, what it meant or whether and how he would be entitled to it; and there were strong language barriers which made communicating the complex information a significant challenge. Additionally, the language barrier was amplified by the illness, which caused stutters and at times rapid expressions, mixed with slow thinking and difficulties in communication.

Clear communication and empathy

We met with this client at a location of choice to discuss the myriad of personal issues and family/business concerns whilst preparing a tax return. The client was introduced to the topic of disability and tax. The client was then asked to read 'Preparing Your Income Tax Returns 2014 edition for 2013 returns' Wolters Kluwer CCH, in particular pages 649-650 on disability (see Figure 2).

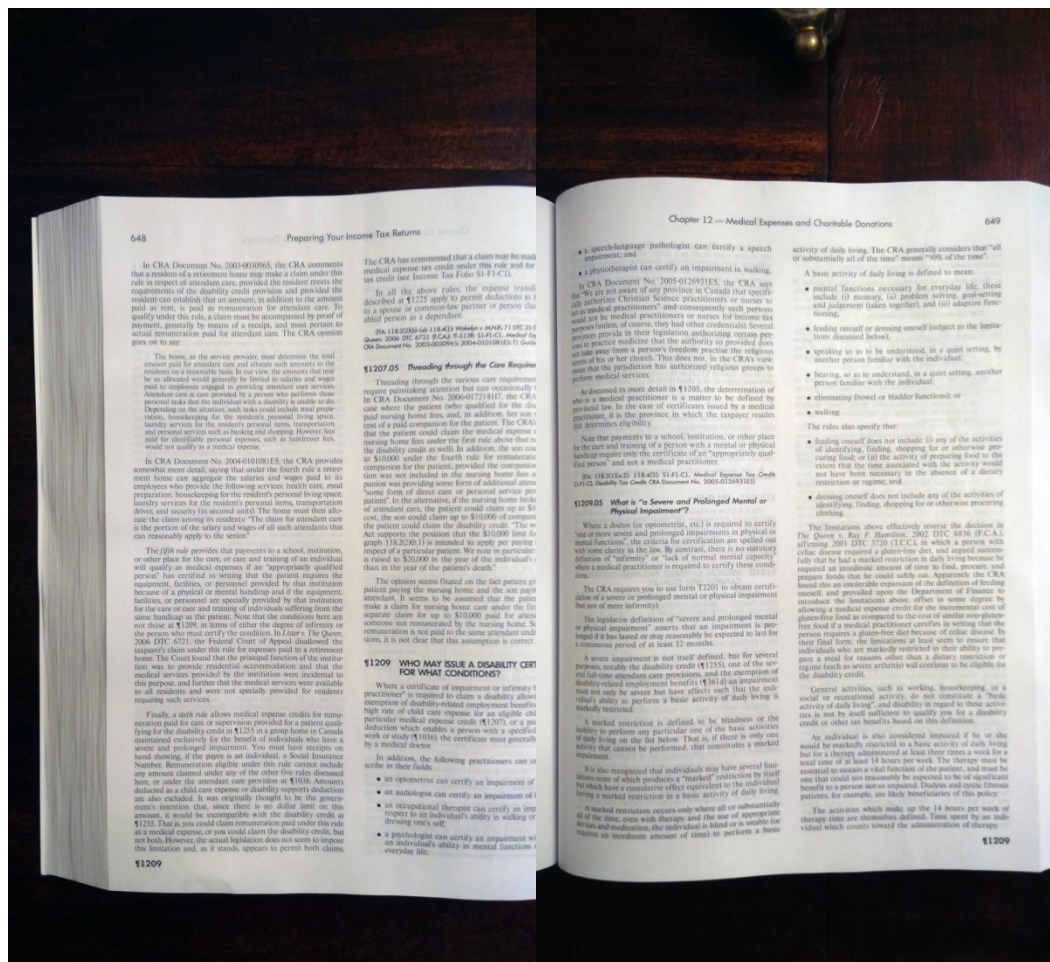


Figure 2: Pages on disability from tax manual by Wolters Kluwer CCH

We then discussed with the client his understanding of the disability tax credit and CRA's definition of disability. In doing so we found that the information was confusing and complex and left the client with more questions and concerns than answers. He felt frustrated and hopeless. It required painstaking attention without any benefit. Then we proceeded to have the client read the CRA General Guide, 'Medical and Disability – Related Information' [5].

Although CRA had the document accessible online, in braille and in big print there was no audio file. Still the client experienced confusion with the complexity of information. The client admitted that for a long time he thought he would not qualify. It quickly became apparent that because of the difficulty in interpreting tax laws many people may miss the disability tax credit as well as the disability supports deduction and this was certainly the case for our client.

CASE 2: The mammoth tax manual

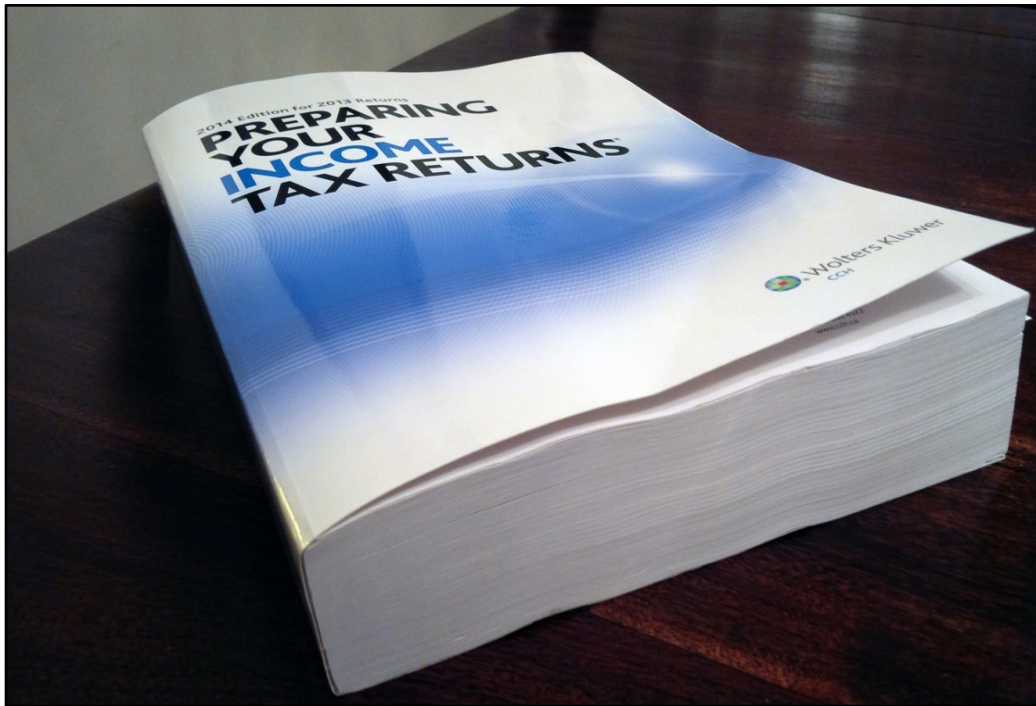


Figure 3: The thick and rich tax manual

The Canadian tax system is one of the most complex systems compared to many international models. At times it can be seen as unnecessarily perplexing and contradictory. The core regulation alone is approximately 2,800 pages long and has developed according to the social and economic requirements of Canadians in very diverse and contextual situation for almost a century, more specifically since its inception in 1917.[9] The disability tax systems, a subset of the ITA, based on Statistics Canada's 2006 Participation and Activity Limitation (PALS) survey is accessed by 4.4 million Canadian's living with a disability or 14.3 percent of the population. [11] A disability is defined in accordance to the Ontario Human Rights Code, as "any degree of physical disability, infirmity, malformation or disfigurement that is caused by bodily injury, birth defect or illness" and can also include a condition of mental impairment, a developmental disability, a learning disability or a mental disorder." [18] According to the T2201, the definition of a disability is a "severe and prolonged mental or physical impairment". [3] A large part of the Canadian population has some form of disability and these disabilities vary widely. When it comes to the Tax Act and interaction with the form T2201, it is often difficult to know if one qualifies or not as a disabled person. The Tax Court of Canada has issued numerous decisions interpreting these rules. Sometimes the court views CRA as correct in its decisions and judgment, and other times it refutes the findings. Even despite seemingly fitting neatly into the Income Tax Act's definition of disability, a claim can be easily denied.

Further the definition is explained as “the severe and prolonged mental or physical impairment should cause a marked restriction in their ability to perform a basic activity of daily living as certified by a qualified health practitioner, or would be markedly restricted were it not for extensive therapy to sustain vital function.” This ambiguous and non-deterministic definition and its particular terminology brings about a deep sense of insecurity in the reader, and perhaps ensures that taxpayers with disabilities are rarely feel secure and certain when relying on the disability tax system. The stringent and also inconsistent definitions and treatment prevents the vertical and horizontal equity (as defined Under the Royal Commission on Taxations’ definition), while causing a lack of neutrality and simplicity. [15]

Particularly, simplicity means that taxes should not distort social and economics choices and that it should be possible to assess tax liabilities with reasonable ease and certainty. Certainty means that the ITA should provide people with disabilities a high degree of assurance for what they are entailed to and the processes needed to achieve this. As well it means that even with the variety of needs there is still a projectable outcome, which families and individuals with disabilities need to have access to. The gateway to the disability tax benefits that starts with the T2201 is neither simple nor providing surety. It’s parlance such as in the statement “severe and prolonged mental or physical impairment should cause a marked restriction in their ability to perform a basic activity of daily living as certified by a qualified health

practitioner, or would be markedly restricted were it not for extensive therapy to sustain vital function.” It does not provide the ease of “reading” nor allows for adequate understanding of the rules and processes that govern this law. In fact this can cause a misunderstanding about the purpose and scope, and an excessive amount of time preparing for qualification.

The Alternative and a Prospective Solution:

- An alternative could be a survey that simply addresses details about difficulties with basic needs and wants due to disabilities that arise including social and economic marginal and opportunity costs and a rated description on the impact and changes of their standard of living.
- For any and all clarification an independent branch of the CRA is manned by a disability unit staffed with knowledgeable people who themselves know and use the disability tax system. Individuals can qualify immediately, or be guided with simple next steps to follow, with the spirit of achieving qualification.

The language on the T2201 which is designed to create “restrictions” such as markedly restricted, prolonged and severe, significantly restricted, seems to exclude moderate or less than moderate people. Also there are contradictions such as individuals in wheelchairs who are markedly restricted at home, but can often participate in types of office work.

- The marked restrictions which are referring to as “basic activities of daily living”, including working, housekeeping and social recreational means”, could be more inclusive of the myriad needs that exist and could be improved by indicating in the tax act that this merely an illustration and not an exhaustive list.

The language and definitions of the ITA and particularly the T2201 form leads to difficulties completing the form as the categories are not accommodating, nor inclusive. The result of this is that the system is helping less people than it should; as well it is causing people to wonder if they should apply at all. This calls for the need to redefine disability and the disability approval process. As there needs to be simplification and assurances as there needs to be societal changes.

Finally, employers need to be strongly encouraged to provide adjustments to their policies to remove barriers and adding exclusive practices. This helps defray the social cost born by people with disabilities and still bound by a medical fix- it model.

Tax laws place reliance on the concept of fairness through equality. This equality is akin to sameness. This fulfills horizontal equality; a tax jargon that implies a comparison of economic well-being and a responsive design of tax laws, such as establishing tax rates and brackets to net taxable income that are proportionally higher to high-income tax payers than lower income, or providing basic tax free

threshold, medical credit for discretionary spending and the disability credits. [2]

But before elaborating further on CRA's positive outlook it is timely and relevant to mention that CRA now has new authority, and can provide evidence to the police, without warrant, through assessing tax returns of crimes and of suspected terrorist activity. The provision pertains to "breaking and entering, vehicle theft, arson, corruption and kidnapping. They also allow authorities to pass along information about any offence with a minimum prison term, or one with a maximum sentence of 14 years". [13] Previous to this budget change, there were confidentiality provisions in place that prevented CRA from any such mentioned activity unless related to tax crimes. This now changes the role of CRA from a tax-collecting agency to include participation in criminal investigation.

It is useful to review the core mission, vision and values of the CRA in order to better understand the shift and expansion of mandate.

CRA Mission

"To administer tax, benefits, and related programs, and ensure compliance on behalf of governments across Canada, thereby contributing to the ongoing economic and social well-being of Canadian" [19]

CRA Vision

“The CRA is the model for trusted tax and benefit administration, providing unparalleled service and value to its clients, and offering its employees outstanding career opportunities” [19]

CRA Values

“Integrity, Professionalism, Respect, Co-operation” [19]

CRA Promise

“Contributing to the well-being of Canadians and the efficiency of government by delivering world-class tax and benefit administration that is responsive, effective, and trusted [19]

The T2201 maze: A labyrinth of inaccessible information

The T2201 lists many questions and below is an example in which a person is expected to provide a clear yes/no answer to a fairly complex context. We refer to this as the “Labyrinth” (see Figure 4).

4. Do the effects of your impairment cause you to be **markedly restricted** (defined on the previous page) all or substantially all of the time (at least 90% of the time) in one or more of the following basic activities of daily living, even with the appropriate therapy, medication, and devices?

- speaking
- hearing
- walking
- elimination (bowel or bladder functions)
- feeding
- dressing
- mental functions necessary for everyday life

Yes ☐ No ☐

5. Do you meet **all** the following conditions?

- Because of the impairment, you are **significantly restricted** (defined on the previous page) in two or more of the basic activities of daily living listed in Question 4, or you are **significantly restricted** in vision and one or more of the basic activities of daily living listed in Question 4, even with appropriate therapy, medication, and devices.
- These significant restrictions exist together, all or substantially all of the time (at least 90% of the time).
- The cumulative effect of these significant restrictions is equivalent to being **markedly restricted** (defined on the previous page) in a **single** basic activity of daily living.

Yes ☐ No ☐

Figure 4: Form T2201, Disability Tax Credit certificate, 2013

Answering yes or no to this complex set of questions may result in people feeling lost when attempting to communicate their unique

situations. It can be frustrating. Any person with cognitive or mental disabilities may find this paragraph highly confusing and misleading.

The maze (simplified version) but a maze nonetheless, particularly for patients suffering from diabetes

Following is an example of a person who provides online council on a matter of significant and sensitive importance to people with special needs. This person is attempting to decode the complex information. The transcript is found at (Help for anyone wanting assistance with the T2201 DTC forms¹⁶)

Since it seems there are a few people looking to fill out their T2201 DTC forms on another thread, I thought I would start a new thread in the event that perhaps I can help anyone that is new to this process with filling them out.

First, you need to go online and download the tax forms. In my case, I filled them out myself and then took them to my Dr to sign. I have other friends that did the same, and some that had the Dr complete them. I did find it nice that they could be typed out in Adobe Reader and then printed so that in the even that you Dr has bad handwriting (as mine does), it is legible for the CRA people to read.

The portion that applies is only the Life Sustaining Therapy portion, unless you are claiming for another disability other than diabetes. There are 3 pages in the package that apply, in addition to your information on the front page.

The first question is do you meet the conditions for life sustaining therapy. If you are on insulin, you would answer YES.

The next question you would want to input the year you started taking insulin which would be the year of your diagnosis.

Then it asks for a description. Here you want to say something like "Insulin pump/Multiple Daily Insulin Injections to control diabetes, thereby sustaining life"

The next page, you would want to check all the YES boxes, and then check all the boxes under where it asks which daily living things apply, as you see fit. You would fill in the year that you began this therapy. For some this will be the same year as diagnosis, but perhaps it may not be the same year so fill that in as it applies to you. Also, directly below the check boxes that are checked for which things apply to you, I wrote in pen "See Effects of Impairment on next page". It may not seem that many of those things may apply, but you essentially want to check off anything that you can NOT do while testing, injecting, recording blood sugars, etc. For me, they all applied.

The diagnosis is Type 1 Diabetes

Now, the important and more tricky part. Effects of Impairment.

Time spent on life sustaining therapy: 14 hrs/wk (it must be 14 or more, so I'm using 14 here. If less than 14, you will not be approved). is unable to participate in any activities of daily living while managing his/her diabetes and diabetes regimen (and insulin pump if it applies), 24 hrs/day, 7 days/wk. must be available to: (pick the things that apply to you) calibrate insulin pump and CGMS, change tubing, rotate insertion sites, program pump, treat and recuperate from hypoglycemia, establish/reestablish insulin ratio, monitor glucose, maintain logs and analysing trends, prepare and administer insulin

It is expected to last (YES) and it is not expected to go away (NO). Dr signs and does their thing, and mail it away to your closest tax center.

It really isn't as daunting as it looks in the end, if you have an idea of what they are looking for. :) Good luck, and hope you hear back favorable news. If you have a dr that doesn't do this on a regular basis, make sure you let them know that if they are asked for "further information", to CALL YOU and you will come in and assist them in completing that form. But, with the above answers, I have not heard of anyone's dr being further questioned

This example illustrates how complexity of information is made further complex by community contributed and unconfirmed explanations that may or may not be accurate, relevant and/or informative.

Once eligible CRA may request a T1 Adjustment form

Often people are unaware of disability tax credits and deductions and when applying for the DTC they may need to file an amendment to prior year personal taxes. This person is trying to follow the T1 adjustment form.

Hi, I was approved for the DTC and am now in the process of trying to fill out the T1 adjustment forms, but am not sure how to go about it. I talked to an old accountant friend of mine and he said that if I had an amount greater than 0 in line 435 of my taxes, then I should go ahead and do the adjustment forms. I went through my taxes from 2008 until 2011 and there is an amount in lines 435 from 09' – 11' not much, but its something. Anyway, so I'm sure that I can do the T1 Adjustment request

myself, but was wondering if you could kinda guide me through one. So for example 2009: line 435 says \$361.96

- on the form where it says what line are you adjusting (line number from return or schedule)? Would i put line 316?

- then where it says (name of line from return or schedule) what would I put? I'm not sure of the name of that line....Is it called Disability amount?

- then it has the box saying (previous amount) what would I put there? 0 or the \$316

- then there is the box that has (+ or -) what would I put there?

- the next box says (amount of change) what would I put there?

- the next box says (revised amount) what would I put there?

After that is filled in there is a box that says other details or explanations. Do I write anything there, maybe saying I was recently approved for the DTC? I seen on other posts on here that a person can just fax or write a letter stating which years they want amended because they were approved and that they will do it for you. Is that true? I would appreciate any help you are able to give...thanks!

The unhealthy economy of predatory professional practice

The complexity of the information has resulted in many predatory practices taking advantage of marginalized people. On November 4, 2014 the Federal Government of Canada appealed for public participation to seek and address input for the simplification of the disability tax credit process, with the intent to create a ceiling that can be charged from a client who requires completion of the disability tax credit application. This resulted in the Disability Tax Credit Promoters

Restrictions Act. Unfortunately this means that middlemen can still charge fees for something that should be simple and accessible.

The Canadian tax system is one of the most complex internationally, and is at times unnecessarily perplexing as well as contradictory. It is approximately 2,800 pages long and has developed according to the social and economic requirements in Canadian since its inception in 1917. The disability tax systems, a subset of the ITA, based on Statistics Canada's 2006 Participation and Activity Limitation (PALS) survey, is accessed by 4.4 million Canadian's living with a disability or 14.3 percent of the population. A disability is defined in accordance to the Ontario Human Rights Code, as "any degree of physical disability, infirmity, malformation or disfigurement that is caused by bodily injury, birth defect or illness" and can also include a condition of mental impairment, a developmental disability, a learning disability or a mental disorder." [1] According to the T2201, the definition of a disability is "severe and prolonged mental or physical impairment". A large part of the Canadian population has some form of disability and these disabilities vary widely. When it comes to the Tax Act and the form T2201 It is often difficult to know if one qualifies or not and as well the Tax Court of Canada has issued numerous decisions interpreting these rules. Sometimes the court view CRA as correct and other times not. Even fitting neatly into the Income Tax Act's definition of disability your claim can be denied. Further "the severe and prolonged mental or physical impairment should cause a marked restriction in their ability to

perform a basic activity of daily living as certified by a qualified health practitioner, or would be markedly restricted were it not for extensive therapy to sustain vital function." This definition and its particular terminology ensure that taxpayers with disabilities are rarely secure when relying on the disability tax system. The stringent and also inconsistent definitions and treatment prevents the vertical and horizontal equity (as defined Under the Royal Commission on 'Taxations' definition) as well causes a lack of neutrality and simplicity. [9] Particularly, simplicity means that taxes should not distort social and economics choices and that it should be possible to assess tax liabilities with reasonable ease and certainty. [9] Certainty means that the ITA should provide people with disabilities a high degree of assurance for what they are entailed to and the processes needed to achieve this. As well it means that even with the variety of needs there is still a projectable outcome, which families and individuals with disabilities need. [9] The gateway to the disability tax benefits starts, which starts with the T2201, is neither simple nor providing surety. It's parlance such as "severe and prolonged mental or physical impairment should cause a marked restriction in their ability to perform a basic activity of daily living as certified by a qualified health practitioner, or would be markedly restricted were it not for extensive therapy to sustain vital function.", does not denote the ease of "reading" nor understanding of the rules and processes that govern this. In fact this can cause a misunderstanding about the purpose and scope, and an excessive amount of time qualifying. An alternative could be a survey

that simply addresses details about difficulties with basic needs and wants due to disabilities that arise including social and economic marginal and opportunity costs and a rated description on the impact and changes of their standard of living. For any and all clarification an independent branch of the CRA is manned by a disability unit staffed with knowledgeable people who themselves know and use the disability tax system. Individuals can be qualify immediately, or guided with simple next steps to follow, with the spirit of achieving qualification.

The language on the T2201 which is designed to create “restrictions” such as markedly restricted, prolonged and severe, significantly restricted, and seems to exclude moderate or less than moderate people. Also there are contradictions such as individuals in wheelchairs who are markedly restricted at home, but can often participate in types of office work. The marked restrictions which are referring to “basic activities of daily living”, including working, housekeeping and social recreational means”, could be more inclusive of the myriad needs that exist and could be improved by indicating in the tax act that this merely an illustration and not an exhaustive list. The language and definitions of the ITA and particularly the T2201 form leads to difficulties completing the form as the categories are not accommodating, nor inclusive. The result of this is that the system is helping less people than it should; as well it is causing people to wonder if they should apply at all. This calls for the need to redefine disability and the disability approval process. As there needs to be simplification

and assurances there also needs to be society changes at the concurrently. Employers need to be strongly encouraged to provide adjustments to their policies to remove barriers and exclusive practices. This helps defray the social cost born by people with disabilities still bound by a medical fix- it model.

CASE 3: The manageable online community

To ensure that tax information is delivered in a variety of mediums for improved accessibility, we must ensure that communication is strong and clear and informs both the chartered professional account (CPA, CA) and the clients. The rules relating to this area of credits are complex and highly confusing.

Fully discussing a client's personal situation within the context of tax laws in order to determine the appropriate type of claim and amount may seem trivial; however the complex laws have resulted in complex communication and disclosure of laws.

The absence of a service that provides mutual engagement and empathetic interaction at times, has contributed to the failure of seniors with disabilities to receive the benefits they are entitled to.

Founded in 2008, canadianmoneyforum.com is an online forum and community that provides a digital open venue for the community of users to ask questions and receive answers through exchange of information in a moderated and semi-moderated way. Figure 5 shows a screenshot of the opening menu of www.canadianmoneyforum.com.























Canadian Money Forum			
Welcome to the Canadian Money Forum.			
Money Topics		Threads / Posts	Last Post
	General Personal Finance Talk Main Money Forum	Threads: 2,573 Posts: 48,583	TD Bank Monthly Account Fees  by bgc_fan Today, 10:24 PM
	Investing ETF's, mutual funds, portfolio theory, discount brokerages	Threads: 4,859 Posts: 89,226	Couch potato and/or dividend...  by GGO Today, 10:31 PM
	Individual Stocks/Equities Discussion about individual stocks, bonds	Threads: 885 Posts: 25,914	Utility - ACO.X vs EMA vs FTS  by fatcat Today, 10:16 PM
	Frugality Saving strategies, tips and discussion	Threads: 499 Posts: 15,020	Where can you be more frugal  by My Own Advisor Today, 10:01 PM
	Real Estate Everything real estate	Threads: 1,328 Posts: 21,643	How do I get into real estate?  by Just a Guy Today, 05:34 PM
	Taxation Tax tips, facts and questions	Threads: 1,653 Posts: 14,397	T4A and T2125  by OptsyEagle Today, 10:14 PM
	Money Diaries Track your money goals online!	Threads: 220 Posts: 6,467	Couch potato/lazy portfolio ...  by BoringInvestor Today, 09:38 AM
	Retirement Discussions relating to retirement (regular or early)	Threads: 483 Posts: 10,668	Investing 150k at 70  by OhGreatGuru Today, 10:25 PM
Other Discussions		Threads / Posts	Last Post
	General Discussion General non-financial chat here. Please introduce yourself here!	Threads: 981 Posts: 23,768	Price of gas in your...  by cainvest Today, 07:59 PM
	Deals and Freebies Post your deals and/or freebies here!	Threads: 109 Posts: 1,112	Locked in RRSP  by carverman Today, 08:23 AM
	Site Issues and Feedback Having trouble on the forum? Post you issues in here. Site suggestions and feedback can also be posted here.	Threads: 134 Posts: 2,096	Forms of attack  by scorpion_ca Today, 09:56 PM

Figure 5: Opening menu of www.canadianmoneyforum.com

Alexa.com reports 2,966 ranking rate within Canada, which makes this website a fairly popular destination. The page views appear to average at just fewer than 8 per visitor session, which points to a relatively high retention rate, that is an overall sustained visitor interest. See Figure 6 for a web analytics report.

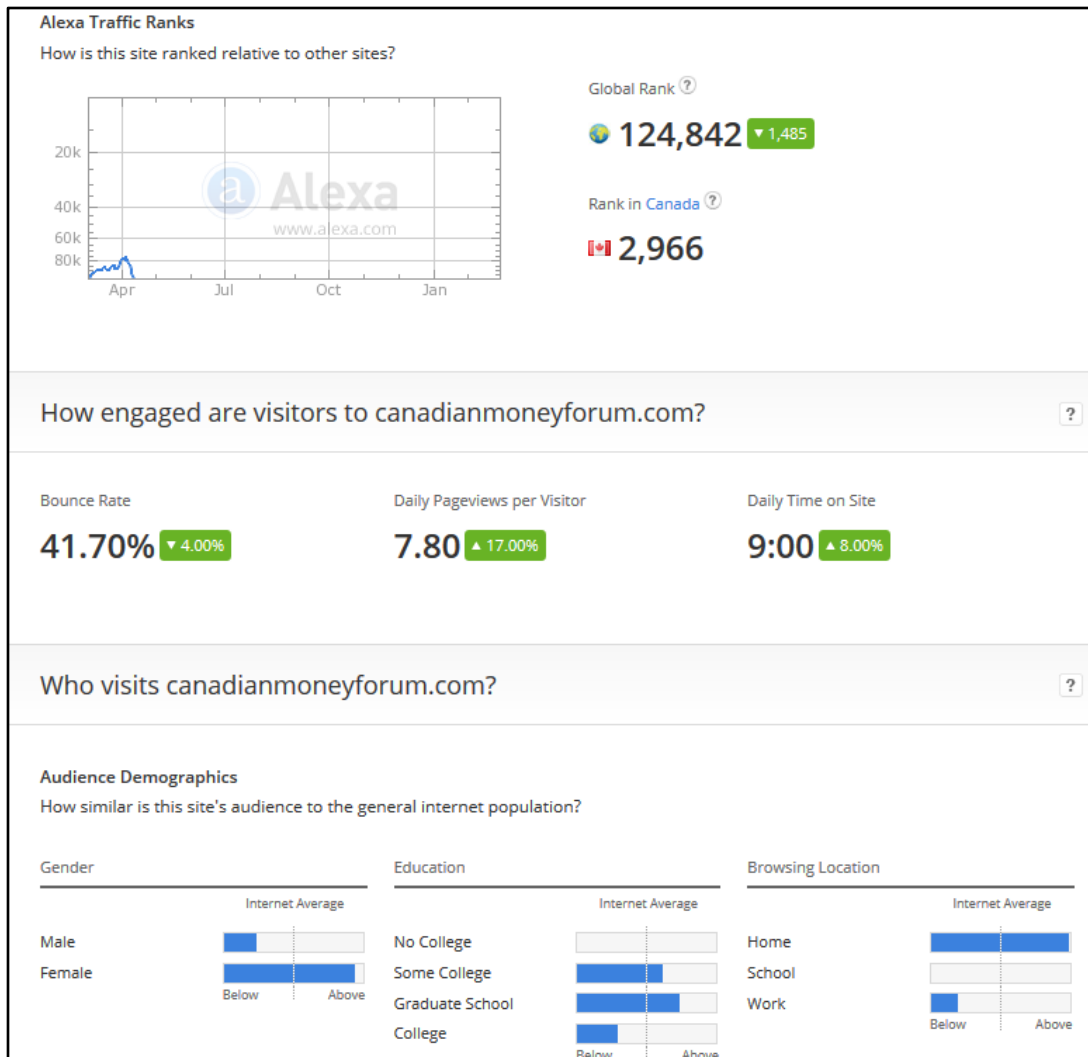


Figure 6: Web analytics report on [www. canadianmoneyforum.com](http://www.canadianmoneyforum.com)⁸

The originators of this type of forum are Canadian Business Online Forum. This forum is based on business, saving strategies, investing with interaction from Derek Fosters who address finance questions and provides guidance. This forum is historical and large.

⁸ Source: <http://www.alex.com/siteinfo/canadianmoneyforum.com>

Forums are focused on topics from taxes to stock discussions, frugality to starting a business.

The Canadian Money Forum is a newer, smaller and more intimate version of the Canadian Business Online forum and it gives similar advice but also has interactivity access to many bloggers such as the founder's bloggers Canadian Capitalist and Million Dollar Journey as well as the known Jon Chevreau.

The community's needs

People are looking for information and guidance for a variety of financially related matters such as making insurance claims, starting businesses, investment strategies, buying and selling capital assets, leveraging tax laws and advice. Posting a need yields feedback from some highly regarded users and can help resolve confusion and delay in decision-making.

The problem is that much of the feedback and general posting is regarded as valid "research" of sorts, which involves reading and believing some accurate but some inaccurate information especially when there are posts of anonymous users. People are vulnerable if they do not think for themselves and verify the information through use of legitimate sources of knowledge.

The community's motivations

Generally speaking users are looking for capital appreciation, wealth creation, cashflow enhancement, tax advice, money management,

business advice, strategic investment advice, and debt reduction, and therefore need a broad range of information to help understanding their finances for better decision-making. Using a form allows someone to start a thread with questions and presumably other more informed users have an opportunity to weigh in.

This collaborative and democratic design can elevate knowledge if the contributors are qualified experts however this information needs to be compared with other sources to test validity. Users tend to want to solve financial problems whether personal or business related and may have an inflated perception of their knowledge and insights on matters of financial complexity.

As a result, this forum is a source of highly diverse information on personal finance, ranging from valid and sound financial advice and information that is factual and based on validated knowledge and insight, all the way to information that is anecdotal and founded in personal opinion.

There is also significant impact and influence of the content and there are many cases of legal contest and challenge against people who post information. Figure 7 presents an example of a legal case against a forum user:

25th Floor | Vancouver, BC | Tel 604 684 9151 | www.farris.com
 700 W Georgia St | Canada V7Y 1B3 | Fax 604 661 9349

Attention of: Teresa M. Tomchak
 Direct Dial Number: (604) 661-1711
 Email Address: ttomchak@farris.com

Our File No.: 33161-0014

January 8, 2013

PUBLICATION PROHIBITED

VIA E-MAIL: rachelle@landlordrescue.ca
 AND VIA COURIER

Ms. Rachelle Berube, doing business as "Landlord Rescue"
 228 Scarborough Golf Club
 Scarborough, Ontario
 M1J 3G6

Dear Ms. Berube:

**Re: LEAGUE INVESTMENT SERVICES INC./LEAGUE
 ASSETS CORP./LEAGUE IGW REAL ESTATE
 INCOME TRUST — Defamation**

We are solicitors for League Investment Services Inc, League Assets Corp., League IGW Real Estate Income Trust, and their co-founder, Emanuel F. Arruda (known to investors and the general public as "Manny"). As you know, our clients operate real estate investment trusts (collectively referred to in this letter as the "League REITs"). We understand that you are the proprietor, a business known as "Landlord Rescue" and the operator and publisher of the website "landlordrescue.ca," including the "league-investment-reit" and "reit-real-estate-investment-trusts" sub-sites within that website. Additionally, we understand that you post as you post as "Berubeland" as a Senior Member of <http://canadianmoneyforum.com> (<http://canadianmoneyforum.com/showthread.php/12289-League-REIT-suspends-distributions-in-June> and <http://canadianmoneyforum.com/showthread.php/2631-what-do-you-think-of-private-REIT?highlight=league>) where you list your occupation as a Rental Consultant (<http://canadianmoneyforum.com/member.php/2613-Berubeland>)

Your website and posts contain statements which are untrue and defamatory of our clients. In particular (but without limitation), the website contains the following statement by you posted on October 3, 2012:

League Investment REIT ... no longer pay their investors money for the hard earned dollars that they lent League REIT.

Here's a link to a discussion threat on Canadian Money Forum about it [with hyperlink].

FARRIS, VAUGHAN, WILLS & MURPHY LLP

Barristers • Solicitors Vancouver | Kelowna | Victoria

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Figure 7: Case of defamation against a forum user⁹

⁹ Source: http://landlordrescue.ca/wp-content/uploads/2013/06/First-Lawyer-Letter-_Page_1.jpg

Community participation

The community is open to the public for involvement in posting and messages creating a centralized financial learning environment and process. This online discussion forum functions effectively through active membership participation. Members are often seeking help and advice through networking and forum gatherings, through debate and exchange. As a result, this particular participation encourages learning, problem solving and intellectual exchange through the sharing and ideas about financial matters and particularly tax issues. In a general sense there are bloggers such as personal finance bloggers posting and answering question alongside knowledgeable communities and corporate entities such as Million Dollar Journey and Canadian Capitalist. Participation is part of the following context: there exists a bulletin board that contains various board categories, these categories contain forums which are more specific subject areas which contain threads that are conversations on a topic which are made of individual posts.

Access and participation are defined by the forum as follows:

- Posting new threads
- Replying to other peoples' threads
- Editing your posts
- Receiving email notification of replies to posts and threads you specify
- Sending private messages to other members

- Creating albums of pictures and comment on others' pictures
- Adding events to the forum calendar
- Setting up a 'contact list' to quickly see which of your friends are online.

The board maintains and uses basic statistics to analyze member data which is on the home page. This includes the number of threads and posts, as well as which member has posted most recently.

Identity in the context of online participation

One is a verified member or user with a publicly viewable profile page. This page includes information provided either during the registration process or later on via the User Control Panel. One can see members' profiles by clicking on it which will take one to the profile page. There is an 'About Me Tab' that list information in the public profile about the member, it includes statistical information such as the number of posts made and the date of registration. One can have a personalized signature on the bottom of each posting and this can include pictures and links to personalized websites. As well, Avatars may be used to identify and distinguish members. As a Member one becomes part of the control list or "Member list" situated on the main navigation bar on the top of the page. This helps to find a particular member as well as you can find particular join dates, post counts and home page. Not all members are listed though, members may be omitted if there has not been any posting activity or belong to a particular user group.

After a new member has posted two posts they become a verified member this means there is access to the hot button topics that is not accessible to the public view.

Leadership and moderation

The forum is owned and operated by VerticalScope Inc. based in Toronto and is a privately held corporation with a Toronto head office. The business is fundamentally based on selling advertising on forums, and keeping maintenance and its involvement somewhat minimal after its original purchase.

The administrator paid by VerticalScope requires guests to register in order to use all the features of the forum. The registration process provides identity on the board, a permanent user names and a public profile. Moderators will verify user registration against an email address and other social medial to protect again spam.

The moderators are employees of VerticalScope and some are volunteers, they oversee the forum. Moderation is highly involved especially when new members start and there is a settling period for each person. Moderators themselves have their view, perspectives and more abstract points of view and when starting out in this position, administrators, moderators and members have to learn and adjust to each other. All new members' posts and threads are held in moderation until the membership is "verified".

Moderators generally have the ability to edit and delete posts, move threads, and perform other more punitive actions. Becoming a moderator for a specific forum is usually rewarded to users who are particularly helpful and knowledgeable in the subject of the forum they are moderating.

Moderators are often considered forum owners but really forum managers. CC (Canadian Capitalist) and Frugal Trader used to run the forum and they were also the founders of this forum.

Identification of key decision makers

Administrators are employees of Verticalscope and have oversight and control of everything that happens on the board. They supervise the board styling and form, what forums to create and how to organize them, the information required from members and they decided who the moderator is. Administrators receive a monthly pay based on size and activity of the forum they manage. On occasion the administrator will not allow avatar use or only will for particular members (exclusion). Administrators have and control a supply of avatars and can allow some members to upload images. Profile pictures can also be uploaded but this option may or may not be granted by the administrator.

General posts have to be respectful, but there have been instances of moderators who delete posts if it goes against the beliefs of the moderators. There have also been threats of banning if the controversial beliefs continue. When decisions are being made by volunteer

moderators, they often lack knowledge which can affect proper judgment and decision making. Moderators have to decide between what spam is and what is useful information. They also must make judgments about whether or not something is controversial. One member said that “many financial and economic topics are controversial and do touch political issues, such as economy and politics which are so much interwoven”.

The goal of the forum

This community was started by the Million Dollar Journey (frugal trader) and the Canadian Capitalist. The intention of the site is for individuals to keep track of financial needs and wealth creation, as well as to help educate people who are interested in personal finance issues some corporate issues including investing, tax, assurance, insurance, real estate, and general business ideas. Many people turn to the internet for tax advice, and as a complementary go-to form to discuss money issues. You can effectively crowd source answers to specific financial questions.

Diversity of perspective

Members discuss diversity issues and involve the Moderators such as the following:

“Another note to the Forum Operators: this is a country of immigrants. Not everybody from a different country expresses views/opinions in the same way as Canadians who are usually seen as subdued and quiet, do. For example, Italians, French,

Germans, and others talk "with hands and feet (waving their hands around). So is their language much louder, much more insisting, much more enthusiastic. To some people who haven't grown up in such an environment this may sound aggressive. Maybe a little bit of leniency towards the diversity of people on the forum would help."

Often people with controversial opinions are banned from posting in the forum because their discussions are not related to the very specific financial topic but still may be insightful, stimulating and interesting to the other members. Controversial people are labeled "vocal" by moderators.

Members also can be intolerant and can approach the moderator demanding punitive actions such as deletions and exiling's and if the moderator is not calm, objective, experienced and knowledgeable he or she can take make a poor judgment causing regular members to leave the forum. Alternatively the solution is to be tolerant, patient and calmly solution focused.

Another forum post is reacting to the lack of diversity and heavy-handed moderation:

"I don't think a "hot button" section is necessary, nor do I like the indication from the owners that we should be conducting ourselves at CMF "like you would at the office". I, like most others here, already have an actual office which I must treat like an office...Practically every aspect of a modern professional life is "moderated" and "inoffensive". It is nice to be able to come to a forum and speak your mind truly with other intelligent

people without needing to concern yourself with offending.” It appears the new owners are more concerned with protecting the sensibilities of a loud vocal group who are bastardizing the word "offended" than protecting my (and perhaps others?) motivation to click to this forum. Namely, to have genuinely un-filtered discussions with intelligent people who have a common interest? Something sorely lacking in the modern world...”

The moderators use a Hot button for conversations that go off topic and that change from a functional debate to personalized arguments. Members also support the moderator by reporting inappropriate behavior. As well members call out publically when people have been directly affected by unfair actions of moderators, especially when no reason or explanation is given to actions such as banning. Members tend to push for transparency and fairness and have forced moderators to restore deleted threads. Other times people are manipulated by the administrators, instead of giving full posting rights they are only allowed to login.

Handling of discord and disagreements

As per the Canadian Capitalist Moderator post:

“Members and Moderators are asked to communicate issues in a polite and rational manner. No one is to dismiss anyone else’s arguments and points. People are discouraged from responding if there is no point. The goal of this communication is to come to an agreement that can best serve the interest of all those involved. If the discussion derails then the moderator “pms” those involved and may close the thread temporarily. Some

strategies proposed by the moderators is to establish a subsection of general discussion that only members can access where hot button topics can be discussed. That way new guest can peruse the site unimpeded by arguments that may seem offensive.”

Below is a highlight of the Canadian Money Forum discord and disagreement policy:

Discrimination against individual sexual preferences, race, or religion will not be tolerated. Personal attacks of any sort are uncalled for and will not be tolerated. This includes sending messages through the private messaging system. There will no longer be a warning sent to those who personally attack another member or hurl hate filled messages at groups of people. The penalties for making such an attack either through a post, signature or through the private messaging system are now as follows:

- 1st Offence: 3 day ban
- 2nd Offence: 14 day ban
- 3rd Offence: 30 day ban
- 4th Offence: Permanent ban

Sometimes forums use heavy moderation, which can result in banning of long time members, which inevitably causes others to leave the forum. Generally compromise between the members and moderators is the best way to maintain forum activity.

At times moderators have been given the power to ban whom they want at their discretion rather than following guidelines. The result

has been that threads are deleted, with no reasonable transparency other than being disruptive or off topic. There is the possibility of locking a thread rather than deleting it which is a better solution.

On occasion rather than banning dissent or difference, the community support team establishes a subsection topic for a forum, to post more heated and "controversial" discussion topics. Accessibility is reduced as all members will have to be verified and these topics are segregated from the main forum threads. By dividing members into some general access and some verified access they are creating a potentially elitist selection.

There is no expert or facilitator that moderates content with an eye for validity and sound advice.

Moderators and administrators who are volunteers often face a learning curve. In order to maximize learning there should be more dialogue, flexibility and compromise rather than banning types of posting.

Moderators need to maintain forum calmness, through neutrality, objectivity, and oversight without getting directly involved, rather than threatening members in ways such as: canceling threads, blocking members, and exposing newcomers to judgment by the forum.

The forum's Disclaimer "Most members of this forum are not financial advisors. Any information available on this site is of a general

nature and should not be construed as investment advice. Do your own research or talk to your financial adviser.” This disclaimer indicates that there is no validity reference requirement for financial advice given and this leads to inaccurate and incomplete information so members can be left in a vulnerable position.

Another issue that has arisen since the purchase by Verticalscope, is the lack of proper maintenance on the site which results in spammers and problems with Moderators and eventually the loss of members and forum.

Renewal of forum rules is necessary. Rules should be revised based on member and discussion needs so that forums function well and attract activity. As members' views, needs and wants change so should the forum rules in order to help align forum functioning.

Design Propositions for an Online Community

Inclusive values process and design strategies

There are two key priorities in need of rethinking and inclusive planning in this online forum, each of which can dramatically affect the outcome of the user's experience and deliver on its mandate of providing financial literacy for its stakeholder groups.

1. Content design
2. Interface and technical design

Content design problem and proposed solution

The fundamental problem of this online service lies within its shortcoming in the delivery of sound and valid financial advice. The impact is significant. When erroneous content is presented, regardless of who provides the content, the value and reliability of the total community platform diminishes as a result.

One of the ways of addressing this shortcoming is through the offering of validation of content by experts. There can be two levels of validation:

- **Community and peer validation**, in which the community offer ranking of content based on validity, providing users whom refer to this content with a measure to understand the quality of the material thereby more accurately assessing the risks involved in referring to the material

- **Expert validation**, in which experts “stamp” the content with approval, thereby verifying that the material is legitimate and the content is correct

Inclusive case: The need for verification is of strong importance, given the volume of inaccuracy and unreliable content presented across the online community. Speculative and anecdotal content deeply undermines the confidence of users, and particularly those that are disadvantaged due to lack of access to other sources of information, or

are not technically confident to delve deeper into fact finding and validation of available information.

For example marginalized communities with cognitive challenges or cultural/linguistic barriers are highly vulnerable to being misled by inaccurate information and are therefore in need of assurance of quality and reliability of content, perhaps more so than those whom are able to verify the material through other channels.

Business case and revenue stream: There is an implicit business case for access to content validation, where users will only see the verification information or be able to request verification based on a fee, and the advantage to this model is that the cost of offering the service of expert advice can be offset or partially offset by a fee for service model.

Interface and technical design process and recommendations

Accessibility and AODA compliance is a major factor in usability of this forum for marginalized people with special needs. The forum does not meet accessibility standards in that it neither provides standard usability of its website to all users, nor does it meet legal requirements under the Accessibility for Ontarians with Disabilities Act (AODA), and by extension the Canadian Human Rights Act and the CRTC.

Some but not all of the accessibility problems with the site are given below (see Figure 8 for an accessibility checking report).

- Typography colour contrast
- Input form labeling
- Layouts using HTML tables
- Missing alternate text
- Navigation issues with keyboard and without a mouse pointer
- Iconography that is mislabeled
- Connotative graphics presented as content
- Font size adjustability issues
- Lack of responsive design for screen adaptation
- Excessive use of JavaScript for rendering content to browser screen
- iframe holes that lock the keyboard tab stroke into a loop
- lack of tab indexing
- graphic rasterized text

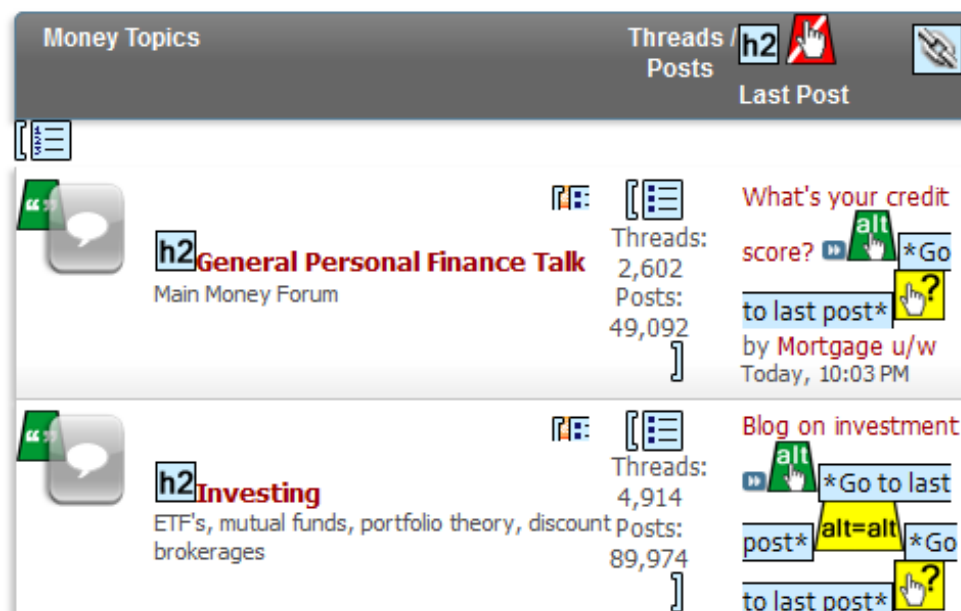
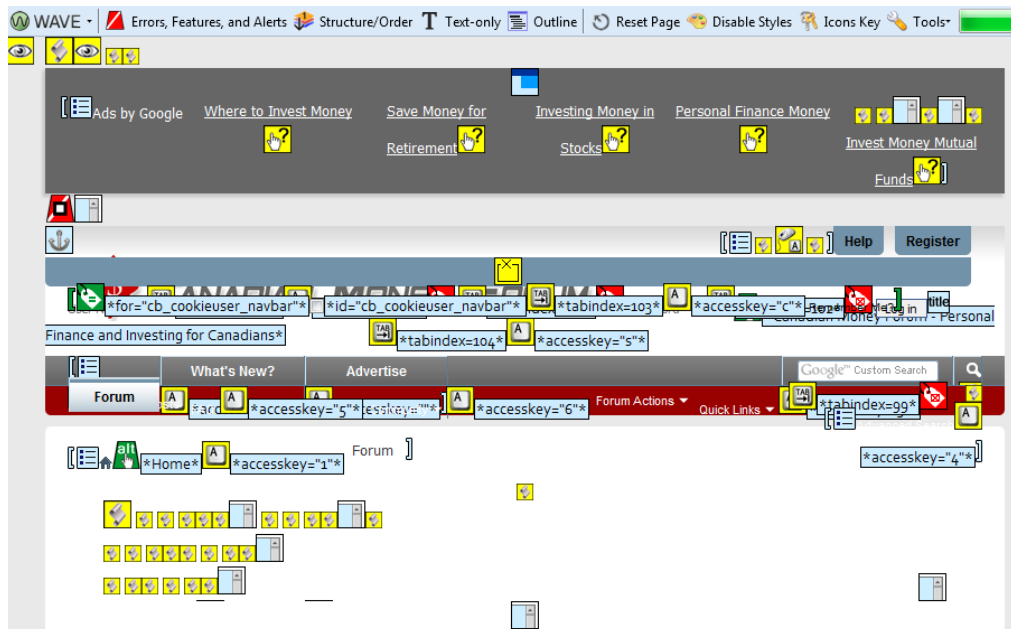


Figure 8: Accessibility checking report - canadianmoneyforum.com

In order to meet the WCAG 2.0 four principles for making web content (and web apps) more accessible from an interface and technical perspective, the designers/developers need to refer to the four foundational principles of accessible design and programming.

1. Perceivable - Information and user interface components must be presentable to users in ways they can perceive.
2. Operable - User interface components and navigation must be operable.
3. Understandable - Information and the operation of user interface must be understandable.
4. Robust - Content must be robust enough that it can be interpreted reliably by a wide variety of user agents, including assistive technologies.

Governance processes and alignment with core values

The key aspect of the slow deterioration of the quality of this online forum can be seen in its hunger for ad revenue and lack of oversight. This speaks to the problem of divergence from the core values upon which the online community was built.

Strong governance needs to be founded in a commitment of stronger inclusive values. So long as the values of an open online community are driven by bottom line for the forum owners, there will be challenges in realigning the quality to meet the needs of the

community. Simplistic revenue models are also cause for concern. Selling advertising on the sidebar of the website using Google's display network and AdWords is a fairly simplistic model for generating revenue, which overall reduces the quality of the experience for the users.

A revenue model based on verified content and premium membership can work (as outlined earlier in the Content section), however this can cause a two-level system of service that disadvantages people with lack of financial resources to subscribe to a service that offers verified and qualified content through expert approval. A more sound approach to the governance would be to align the service with formal services offered through government agencies and non-profit models that are recipients of grants and support from the government. This approach will require significant effort to gain access to public funds and resources, however the result is that there is stronger government accountability and on matters that involve the financial wellbeing of members of our community, the government can play a stronger role of oversight and validation. There is precedence to such service, for example trademark search services affiliated and sponsored by the government, corporate name search and legal archives. These are oftentimes operated by publically sponsored governing bodies. The core value system has to be centred on a commitment to providing better quality of financial literacy among our citizens and reducing possibilities of errors and lack of insight by members of communities that are at a disadvantage, and a for profit organization may not be the most suitable

agency to attend to the needs of such marginalized communities in need for most financial advice.

Expected outcomes and criteria of success

A key consideration in the success of this online community is by strategies of continued feedback and evaluation of the system into the ongoing design of user experience, interface and interaction, content and the technology. Online communities constantly evolve, and without ongoing feedback of evaluations into refined and renewed design, systems become less adaptable to emerging needs and new user requirements. One of the most important aspects of the proposed strategy for inclusive design is the emphasis on sound and verified content by experts in the field. The main view is that content that is screened for potential misinformation; erroneous and speculative information has more value for all stakeholders and can therefore be considered for a non-profit business model that lends stronger financial support for operating the community. The risk is that it can create a two-class system, which should be avoided by leveraging grants and support systems from public non-profit bodies and government agencies. With a strong model for governance rooted in serving communities that are in most need for financial literacy, a shift away from for-profit values and with building inclusive value systems into the core of the operation, the online community can grow stronger and more resilient.

Recommended process and service

In realizing the problem and inherent opportunity, and with a view to improve a disadvantaged client's understanding of tax laws, the Chartered Accounting partners (now Chartered Professional Accountants) of our public accounting firm, began investigating a strategy that would be grounded in a new non-profit business model as an extension to the for-profit practice.

The accountants spoke with the client, CRA, Investment advisors, tax credit advocates, staff members and the Tax Court of Canada. The author of this report participated in all these conversations and exchanges between February and April 2014. Some key items were addressed and became part of a proposed business model.

It was decided to setup a Not for Profit entity by dropping the hourly professional rate from \$120 to \$30 in order to present an affordable option to the client, while covering basic costs of delivering an advisory and advocacy service. We wanted to include a broad range of people with disabilities. The main issues we identified as important priorities were as follows:

1. Help clients interpret and complete the form T2201 correctly;
2. Support submission and explain filing requirements and monitoring of form T2201;
3. Help clients with interpreting and defining their individual disability, and transferring that on the form T2201;

4. Act as the liaison between the client and CRA;
5. Act as a liaison between medical practitioners such as medical doctors, optometrist, audiologist, speech–language pathologist, psychologist, physiotherapist and the client, to help advocate for the client disability medical requirements;
6. Inform our clients regarding issues of impairment duration and severity and other important CRA criteria;
7. Because it is often difficult to determine whether one qualifies or not and the Tax Court of Canada has issued many decisions interpreting these issues, and has at times found CRA’s view to be erroneous, it is important to pursue claims even if the claim is denied. It is important to help clients file objections and appeals;
8. To inform clients about other disability tax benefits, such as the working income tax benefit, disability supports deduction, caregiver credit, infirm dependent credit, medical expenses tax credit, and child disability tax credit
9. Inform clients about the Registered Disability Savings Plan (RDSP);
10. Fight for and support the rights of taxpayers to receive what they are supposed to be fairly entitled to;
11. Advocate for tax law changes to improve the equalization of individuals with disabilities; for the voice of non-experts to be included.

12. To base disability tax and social reform as complimentary necessities, for tax policy has to make moral socially informed judgments regarding what is a minimum standard of living; such as autonomy, social and economic integration and the reduction of poverty and on the other hand determines at what point excess economic capacity is taxable.
13. Addressing the limitations of CRA regarding flexibility, or particular and expert knowledge and generosity and liberal application of disability policies, thus requiring social/admin reform informed by people with disabilities and administered by people with disabilities
14. Help clients with mental disabilities, such as mood disorders, or intellectual impairments which are not always effectually obvious, with defining their disability and receiving medical support;
15. Ensure that families and caregivers all also informed of the clients progress;
16. Empower clients at an emotional level and build confidence;
17. Advocate for improved communication on part of the government.

The Business Model Canvas

The Business Model Canvas

Designed for:

Designed for: **CLINIC BUREAU**

DATE: **MAY 2018**

VERSION: **1.0**

Key Partners	Key Activities	Value Propositions	Customer Relationships	Customer Segments
<p>What resources do you need to make this business model work?</p> <ul style="list-style-type: none"> 1. The network of partners that you need to make this business model work. 2. The resources that you need to make this business model work. 3. The resources that you need to make this business model work. 4. The resources that you need to make this business model work. 5. The resources that you need to make this business model work. 6. The resources that you need to make this business model work. 7. The resources that you need to make this business model work. 8. The resources that you need to make this business model work. 9. The resources that you need to make this business model work. 10. The resources that you need to make this business model work. 	<p>What key activities must you perform to make this business model work?</p> <ul style="list-style-type: none"> 1. The key activities that you need to make this business model work. 2. The key activities that you need to make this business model work. 3. The key activities that you need to make this business model work. 4. The key activities that you need to make this business model work. 5. The key activities that you need to make this business model work. 6. The key activities that you need to make this business model work. 7. The key activities that you need to make this business model work. 8. The key activities that you need to make this business model work. 9. The key activities that you need to make this business model work. 10. The key activities that you need to make this business model work. 	<p>What value do you offer to your customers?</p> <ul style="list-style-type: none"> 1. The value that you offer to your customers. 2. The value that you offer to your customers. 3. The value that you offer to your customers. 4. The value that you offer to your customers. 5. The value that you offer to your customers. 6. The value that you offer to your customers. 7. The value that you offer to your customers. 8. The value that you offer to your customers. 9. The value that you offer to your customers. 10. The value that you offer to your customers. 	<p>How do you interact with your customers?</p> <ul style="list-style-type: none"> 1. The way you interact with your customers. 2. The way you interact with your customers. 3. The way you interact with your customers. 4. The way you interact with your customers. 5. The way you interact with your customers. 6. The way you interact with your customers. 7. The way you interact with your customers. 8. The way you interact with your customers. 9. The way you interact with your customers. 10. The way you interact with your customers. 	<p>Who are your target customers?</p> <ul style="list-style-type: none"> 1. The target customers that you want to serve. 2. The target customers that you want to serve. 3. The target customers that you want to serve. 4. The target customers that you want to serve. 5. The target customers that you want to serve. 6. The target customers that you want to serve. 7. The target customers that you want to serve. 8. The target customers that you want to serve. 9. The target customers that you want to serve. 10. The target customers that you want to serve.
Cost Structure	Key Resources	Channels	Revenue Streams	
<p>What resources do you need to make this business model work?</p> <ul style="list-style-type: none"> 1. The resources that you need to make this business model work. 2. The resources that you need to make this business model work. 3. The resources that you need to make this business model work. 4. The resources that you need to make this business model work. 5. The resources that you need to make this business model work. 6. The resources that you need to make this business model work. 7. The resources that you need to make this business model work. 8. The resources that you need to make this business model work. 9. The resources that you need to make this business model work. 10. The resources that you need to make this business model work. 	<p>What key resources must you have to make this business model work?</p> <ul style="list-style-type: none"> 1. The key resources that you need to make this business model work. 2. The key resources that you need to make this business model work. 3. The key resources that you need to make this business model work. 4. The key resources that you need to make this business model work. 5. The key resources that you need to make this business model work. 6. The key resources that you need to make this business model work. 7. The key resources that you need to make this business model work. 8. The key resources that you need to make this business model work. 9. The key resources that you need to make this business model work. 10. The key resources that you need to make this business model work. 	<p>How do you reach your customers?</p> <ul style="list-style-type: none"> 1. The way you reach your customers. 2. The way you reach your customers. 3. The way you reach your customers. 4. The way you reach your customers. 5. The way you reach your customers. 6. The way you reach your customers. 7. The way you reach your customers. 8. The way you reach your customers. 9. The way you reach your customers. 10. The way you reach your customers. 	<p>How do you generate revenue?</p> <ul style="list-style-type: none"> 1. The way you generate revenue. 2. The way you generate revenue. 3. The way you generate revenue. 4. The way you generate revenue. 5. The way you generate revenue. 6. The way you generate revenue. 7. The way you generate revenue. 8. The way you generate revenue. 9. The way you generate revenue. 10. The way you generate revenue. 	

Social determinants

A fair tax system is meant to improve people's living conditions by leveling inequitable power and money distributions. [7] Social determinants should be assessed and deeply understood and an integral and weighted part of the T2201 criteria. These social determinants are as follows:

- Physical and mental wellbeing
- Nutritional needs
- Housing and shelter
- Transportation
- Social support services
- Service that increase freedom and autonomy and fosters dignity for all individuals
- Response to unique needs and requirements of human beings

A Communication Strategy for Advocacy Organizations

Our principal value and foundation for building a human-centred advocacy model is aiding communication, advocacy for the rights of people and change-making through development of a deep understanding for human needs. A pre-requisite to this understanding is to increase our own understanding of disability and realities surrounding this, and to maintain a pursuing attitude in protecting the rights of those in need.

Therefore our communication and advocacy strategy must include a commitment to:

- Make fully retroactive tax benefits with interest to eligible recipients who may have missed or been misinformed or who were previously denied;
- Broaden and clarifying the definitions of disability, to include a social model of disability and hence criteria for the T2201;
- For those with no tax liability make the disability credits/deductions refundable and or transferrable;
- Consider other innovative ways to address disability and resulting social and economic inequality; though a disability support center that investigates using social models of disability, real costs required to live at a center human level, to then set costs standards, test with surveys and discover gaps and commonalities and with this information propose a more acceptable disability tax system.
- Join forces to create a tax system that is fully equitable in relief as a response to the varied and unique needs and circumstances faced by people with disabilities by lobbying the Department of Finance and CRA who are responsible for policy and legislation;
- Work actively on raising public awareness so that people who are eligible are receiving the information and understand their rights and opportunities.

Next Steps and Limitations

Some key limitations with respect to conclusive insights and design propositions should be pointed out. This report is fundamentally grounded in outcomes from expert conversations and interviews, a single case study examination, analysis of communities and adaptive/interactive technologies, literature and policy reviews from industry sources, and auto-ethnography from a personal and professional perspective. A first limitation stems from research methods paradigms in this study most particularly the sufficient and necessary research required in order to validate all claims. Therefore a further experimental study would be highly desirable in that it will strengthen claims and design outlines in this report and pave the way for a stronger evidence-based approach to our inclusive design. A second key limitation in this study is common to many design and innovation proposals which is ensuring even more active inclusion and participation of disadvantaged persons in all steps of the work, particularly the interpretation of research and design research. Although this report seeks to achieve this, there are opportunities to do more, for example an online community prototype can be constructed and launched in pilot and in collaboration with the very users of the social platform, and recommendations on advocacy could be put to test in iterative steps, monitored and measured for success with insights that can loop back and feed into the design process.

Conclusion

Canadian persons with disabilities, caregivers and marginalized individuals and families, are arguably the most important human stakeholder groups to improve the quality of lives, and to influence the society especially when living from a marginalized sideline. The change and awareness of change for the betterment of the quality of collective human life as applicable to the disadvantaged human beings of our society can only be meaningfully addressed at the root level by participation of disadvantaged humans in the awareness and advocacy processes, design and corrective feedback of change in the broader system of equitable access.

The government and particularly the tax and taxation systems from which the Federal government's Finance department recognizes, administers, mediates and supports disability policy making, is the fundamental carrier and guardian of responsibility as it relates to justice and equity of human rights. It is the right and responsibility of Canadian's to benefit from available resources and services quickly and with ease. It is a Canadian's right to be treated with justice and economic fairness. The disability tax provisions have been part of this spirit to some degree, with the intention of promoting independent living, employment and family/caregiver support; yet these regulations and programs will slip away if not understood and if not improved upon.

Therefore, it is necessary to try to clarify the situation to open clearer pathways and avenues. The Federal government is in need of a sustainable disability tax strategy which must be developed with essential feedback from people with diverse backgrounds, abilities and disabilities. One fundamental need surrounds the fact that the disability tax credit are non-refundable and only reduce taxable income, but often people with disabilities do not have taxable income and therefore do not benefit at all from this credit, in fact the poorest receive the least. [8] Since such very basic aspects of equitable access to benefits are still outstanding, citizens need to pool their strengths and experiences and become engaged in pressing for disability tax reform in terms of coverage, sufficiency and complexity, in order to address the deep ocean-like multiplicity of needs and desires of the disability community and the growing aging Canadian population, for example on matters of compensation for loss of earnings, incentives to employers who hire people with disabilities, incentives for people with disabilities to participate in the work force, support for families and caregivers, offset costs of medical needs and retraining and higher education, support of independent living environments. [20] This requires many strategic pressure points, such as collecting and sharing personal stories across the country in relation to the tax system, in order to assess the meaningfulness of the current tax system and what is lacking, and in order to provide policy restructuring and to increase public awareness, as

well as, ongoing consultation with CRA, department of inclusive finance systems and policy, and empowering disability advocacy groups.

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