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SHAPING TOMORROW



Maximizing impact: The return on investing in workplace disability inclusion

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Accessibility and inclusion are not just ethical responsibilities, but strategic advantages. However, many organizations are unaware of the benefits available to them by investing in a disability-inclusive workplace.

Persons with disabilities continue to be underemployed and underutilized in the Canadian workforce. Often, employers are reluctant to commit to workplace disability inclusion efforts because of the perceived cost of accommodations or misconceptions about what workers with disabilities are capable of.^{1,2} In this article, we will demonstrate how the inclusion of workers with disabilities in the workforce and across the employment lifecycle can drive economic growth for Canada and individual businesses, as well as benefit communities and society at large.

This report summarizes evidence about the direct and indirect benefits of accessibility and inclusion, providing a rationale for organizations

to invest, as well as some strategies for employers to get started. By investing in disability inclusion, businesses can not only improve their financial performance, but also benefit society in ways that go beyond monetary returns. In what follows, we will explore the economic and social benefits of hiring workers with disabilities from a macroeconomic and societal perspective, as well as a microeconomic and community perspective. We will demonstrate how economic and social goals are not in conflict, but can complement and reinforce each other. Throughout, we also showcase best practices and recommendations for organizational disability inclusion strategies that can drive business growth, including leadership disability confidence, inclusive recruitment and accommodation practices, and corporate transparency and accountability.





To make the accessibility advantage tangible, it can be helpful to connect it to concepts like **Return on Investment (ROI)** and **Social Return on Investment (SROI)**. Using ROI and SROI, employers can measure both the financial and social impacts of accessibility and inclusion investments, gaining insights into how their efforts lead to business success and social responsibility.



ROI is a financial metric used to evaluate the profitability and efficiency of investments. It shows the direct monetary benefits derived from business decisions, including investing in disability inclusion. By assessing the ROI of workplace accessibility and inclusion initiatives, employers can better understand, identify, and implement disability-inclusive practices that create financial returns.

SROI accounts for the social, health, environmental, and economic value generated from an investment.³ Accordingly, calculating SROI is much more complex, requiring businesses to assign values to outcomes like workplace wellness or improved community engagement.⁴ SROI considers not just financial returns, but also the positive impacts businesses can make on society and the environment. SROI highlights a company's dedication to societal good; these practices facilitate the 'creation of shared value',^{5,6} leading to a more equitable future for all. By calculating SROI, employers can be empowered to improve their reputation, enhance compliance with regulatory measures, engage in long-term strategic planning, and unlock new market opportunities.

The Economic Return on Workplace Disability Inclusion

While there are many unknowns about the future of work, numerous forces are transforming the labour market: demographic change, technological innovation, and the influence of macroeconomic trends (to name a few) will all have implications for work in Canada in the years to come.^{7,8} Employers must prepare to face these uncertainties to remain competitive in the need for skilled talent.

Canada's workforce is aging, with Baby Boomers – the largest generational cohort, born between 1946 and 1964 – undergoing a wave of retirements. At the same time, Canada's birth rate is the lowest it has ever been.⁹ As the oldest workers exit the workforce, labour gaps will grow. This demographic change is one driver of talent shortages. Many Canadian businesses expect to face ongoing challenges finding qualified applicants that match their needs.¹⁰ In 2022, job vacancies cost the Canadian economy nearly \$13 billion, with just under one million vacant jobs and more than half of employers struggling to find qualified workers.^{11,12} In July 2024, there were 526,900 job vacancies in Canada.¹² With the federal government limiting the Temporary Foreign Worker program from late 2024 onward, employers will face additional recruitment and hiring pressures.

As Tororei (2009, p. 7) writes, "Persons with disabilities are a national asset whose productive potential cannot be ignored."¹³ In 2024, Canadians with disabilities were a vast and untapped talent pool that many employers continue to overlook, with over 740,000 working-age (25 to 64) adults with disabilities unemployed, yet having the potential and desire to work.¹⁴ Furthermore, an estimated 81% of youth with disabilities who are neither in school nor employed could participate in the workforce if employers provided the appropriate accommodations.¹⁴ The number of people with disabilities is also increasing, growing from 22% of the population to 27% between 2017 and 2022.¹⁴ Disability inclusion is a strategic imperative for employers looking to meet talent needs.

But the benefits of inclusion go beyond addressing hiring shortages. By tapping into an inclusive workforce, employers can foster innovation and contribute to a more resilient economy for all. Workplace disability inclusion can drive growth at the macro- and microeconomic levels – that is, both the broader Canadian economy and individual businesses can benefit. Below, we discuss the macroeconomic and microeconomic perspective in turn.

The Macroeconomic Perspective

Macroeconomics refers to the analysis and interpretation of trends and the performance of the overall economy at regional, national, or international levels, focusing on topics like national income, employment rates, and inflation.¹⁵ Here, we summarize some of the macroeconomic benefits of a disability inclusive Canadian workforce, including how inclusion can boost Canada's economy by addressing labour shortages and promoting the financial independence of workers with disabilities. To do so, we highlight research related to key indicators of a country's economic activity, including national income and Gross Domestic Product (GDP). We also discuss how disability inclusion among large employers in retail and service industries would positively impact overall consumer spending.



GDP and Net Income

GDP is a measure of the overall size and health of an economy, reflecting its capacity to grow and sustain the population. It is calculated by summing consumer spending, government spending, business investments, and net exports (exports minus imports), all of which are influenced by employment rates.¹⁶ According to TD Canada, narrowing the labour market gap between persons with disabilities and the general population could create nearly 450,000 new jobs over 2020-2030.¹⁷ It could also add \$50 billion to Canada's GDP – a huge increase in overall economic activity and nationwide productivity.¹⁷

National income, also called net income or net national income, is a measure of the income generated by a nation's residents and businesses.¹⁸ It is an important indicator of a country's prosperity and living standards. While it is challenging to precisely calculate the macroeconomic impacts of increased employment for people with disabilities, economic estimates from Scotiabank suggest that if this untapped potential was leveraged and the wage gap between workers with and without disabilities was closed, this could yield \$60 billion in income effects.¹⁹ This demonstrates the direct impact on national prosperity and individual household incomes that is possible in an inclusive labour market.

Spotlight

Macroeconomic Benefits of Federal Investment In Workforce Disability Inclusion



Canada's [Opportunities Fund for Persons with Disabilities](#) is a federal program aimed at improving labour market inclusion for persons with disabilities across Canada by providing skills development opportunities, education and awareness initiatives, services for jobseekers with disabilities, and financial support to employers. Employers directly benefit from programs like the Opportunities Fund, which can reduce the upfront investment they may face in becoming more inclusive. Financial support can offset accommodation costs and provide tax benefits, such as credits for a portion of the wages paid to employees, and deductions for workplace accessibility modifications.²⁰

By enabling employers to unlock the accessibility advantage, initiatives like the Opportunities Fund boost employment earnings, improve labour market participation, and reduce dependence on social assistance. A technical report on the benefits of the Opportunities Fund showed an SROI of 170%.²¹

Consumer Spending



People with disabilities now represent over one-quarter of Canadians, and they are as demographically and attitudinally diverse as people without disabilities on gender, cultural, linguistic, religious, and political lines. Businesses who sell products and services to the public should therefore consider how their inclusion and accessibility practices affect their workplaces and their marketing strategies, because their consumer audience almost certainly includes a significant number of people with disabilities.

Employing workers with disabilities helps contribute to Canada's economy by increasing their spending power as consumers and taxpayers. The World Economic Forum estimates that persons with disabilities and their families represent 54% of the global economy, equating to a \$13 trillion market.²² In Canada, it is estimated that people with disabilities have purchasing power worth \$55 billion annually.²³ Research from the Royal Bank cited by the Conference Board of Canada highlights that people with disabilities in Canada spend approximately \$25 billion per year on goods and services.²⁴

When individuals with disabilities are employed, their purchasing power grows, which leads to higher consumer demand. Simultaneously, workers with disabilities pay taxes on their earnings and consumption of goods and services,²⁵ increasing tax revenue and available funds for domains like infrastructure and healthcare.²⁶ Optimizing the workforce participation of people with disabilities can also significantly reduce social and healthcare expenditures.²⁷



Although people with disabilities represent a phenomenally valuable market segment, they are often overlooked. A lack of variety and choice in products designed for people with disabilities, as well as inaccessible customer service and shopping platforms, restrict their buying options.²⁸ In marketing and media, people with disabilities are frequently excluded or misrepresented.²⁹ Addressing these unmet needs represents a major marketing opportunity, as people with disabilities – and their personal networks – have substantial spending power.

American research from Nielsen consultants found that consumers with disabilities not only make more frequent shopping trips, but they also spend more per trip.³⁰ Another Nielsen report found that advertising campaigns featuring people with disabilities are extremely successful.³¹ Confronted with a lack of representation in conventional media, consumers with disabilities are frequently turning to social media to fill the gap. Posts from social media creators with disabilities were found to drive 21.4% more media value (i.e., the financial value of promotional efforts) and 20.5% more interactions, compared to posts by creators without disabilities.³¹

The recognition of people with disabilities as both potential employees and a significant consumer segment leads us to the next section: the financial benefits of workplace disability inclusion for individual businesses.

Competitive Edge: The Microeconomic Perspective

In this section, we will discuss how workplace disability inclusion can financially benefit businesses by expanding their access to qualified talent streams; boosting innovation and market reach; and improving workplace productivity and efficiency.



Maximizing Access to Talent Pools

Companies that embrace best practices in workplace disability inclusion improve their ability to attract top talent – including workers with disabilities, as well as all workers who prioritize workplace inclusion and accessibility.

Failing to consider jobseekers with disabilities excludes a massive segment of the labour force, and severely limits the pool of talent available to employers. As we discuss in the second article in our 2024 Trends Report, *Awareness to Action*, employers frequently do not realize how many people with disabilities are in their talent streams or already working for them.² They also often fail to realize when and how their recruitment processes are inaccessible, excluding jobseekers with disabilities before they have a chance to apply.

Employers also become more appealing to candidates with and without disabilities by being transparent about their commitment to equity and inclusion. Given that 76% of jobseekers (with and without disabilities) consider diversity and inclusion practices when evaluating job opportunities, it is crucial for companies to prioritize these values to attract and retain talent.³²

Inclusion Strategy

Understanding and Calculating the ROI on Accessible Business Practices

The financial ROI for employers embracing inclusion and accessibility is both measurable and significant.

Most employers are familiar with ROI, which measures the profitability of an investment using the formula:

$$ROI = \frac{\text{Net Profit}}{\text{Cost of Investment}} \times 100$$

Net Profit = Current Value of Investment – Cost of Investment



This calculation shows profitability as a percentage of the initial investment, and it can be used to calculate the returns associated with business decisions like staffing, communications, procurement, and more – including decisions related to accessibility and inclusion.³³

As an illustrative (and hypothetical) example, consider a small e-commerce retailer that has decided to make their digital platform accessible to customers with disabilities, including shoppers who use assistive technologies to navigate the internet. The company hires an accessibility consulting firm and discovers they need to redesign their website to comply with WCAG guidelines, including making it compatible with screen reader software, adding alternative text to images, and choosing a different colour palette. Altogether, the cost of their accessibility investment, including consultation, is \$40,000.

While this may seem like a significant expense, within a year of implementing these changes, the company sees a notable increase in their web traffic and sales. Over the next two years, the additional profit the company gains from tapping into new customer segments – including people who had previously been unable to use their website – amounts to \$200,000. This is a 500% ROI on their digital accessibility plan: for every \$1 invested, they gained \$5 in profit.

There were also indirect benefits: the company applied what they learned to improve their workplace by making their internal documents and employee digital platforms more accessible, thereby expanding the talent pool available to them to include workers with disabilities.

As it turns out, this fictional example might be a significant underestimate of the real financial returns on web accessibility. Citing a report from Forrester Research, the Bureau of Internet Accessibility writes that improvements to accessibility and inclusive web design can yield returns as high as **\$100, on average, for every \$1 invested.**³⁴

Boosting Innovation and Market Research

People with disabilities possess unique skills and perspectives that can drive innovation. Because people with disabilities must navigate an inaccessible world, they often develop problem-solving, adaptability, and creativity skills that are advantageous but under-recognized by employers.³⁵ Their critical thinking and innovative ideas can help businesses approach problems from fresh perspectives, leading to novel solutions.^{35,36} And because workplace diversity increases learning opportunities for everyone on the team, one commonly-reported benefit of workplace diversity is greater creativity.³⁷

Creating diverse teams can also broaden a company’s market reach by improving their adaptability to market changes such as shifts in consumer preferences, making them more competitive.³⁸ Businesses with inclusive practices

report stronger reputations.³⁹ Prioritizing inclusive practices strengthens a business’s reputation as socially responsible and innovative, attracting more customers and partners and resulting in increased sales.⁴⁰ Research from Accenture reported that leaders in disability inclusion earned 1.6 times more revenue and 2.6 times more net income.⁴¹

Given that people with disabilities are such a large consumer segment, employing workers with lived experience who understand their needs is crucial. By employing workers with disabilities in roles with decision-making power and creative input, businesses can develop more accessible and inclusive products and services, expanding their market reach and diversifying their customer base.⁴²

Productivity Benefits

Employers that include people with disabilities in their workforce often see improvement in team effectiveness, discretionary effort (i.e., extra effort beyond job requirements), and customer service.⁴³ Additionally, businesses with inclusive practices report increased productivity.³⁹



An Accenture report shows how companies that prioritize disability inclusion are **25%** more likely to outperform their competitors in terms of productivity.⁴¹

This advantage is reflected in revenue per employee, with inclusive leaders generating \$845 per employee compared to \$781 by their industry peers – a \$64 difference.⁴¹

Despite their qualifications, people with disabilities are often overlooked as potential hires because of misconceptions about the cost of accommodations.¹ In the second article from our 2024 Trends Report, *Awareness to Action*, we unpack this misconception in greater detail. Accessibility isn’t always expensive: in *Awareness to Action*, using data from four years of CCRW Employment Services work, we show that the average cost of a one-time accommodation, like an assistive technology device, is just a few hundred dollars on average. We also explain how there are many accommodations, like workplace modifications, that often have no direct costs at all. Thirdly, we discuss how substantial investments – like major infrastructure upgrades, or recurring service costs – can be expensive, but they are worth it. As we’ve also shown in this report, the investment in workplace accessibility pays off through innovation, market reach, and productivity returns.

Compliance

There are ramifications to ignoring accessibility and inclusion. Businesses risk legal consequences by failing to uphold their duty to accommodate, including costly legal fees and potential fines. Non-compliance with employment equity and accessibility standards can also result in reputational damage.

Under the Accessible Canada Act (ACA), federally regulated entities found by the Accessibility Commissioner to have contravened accessibility regulations (e.g., the requirement to prepare and publish an accessibility plan) are liable to receive a warning or a monetary penalty to promote compliance with the Act. The maximum penalty for an accessibility violation can be as much as \$250,000.⁴⁴



The Canadian Human Rights Commission may also impose fines or other legal consequences on employers who violate the Employment Equity Act (EEA). Monetary penalties under the EEA can range from up to \$10,000 for a single violation to as much as \$50,000 for repeat violations.⁴⁵ According to the Ontario Human Rights Commission, nearly three-quarters of workplace-related complaints pertain to discrimination, including employment-based disability discrimination.⁴⁶

Finally, to conclude our discussion of the economic returns on workplace disability inclusion, the section below from [INNOVA](#) highlights the comprehensive strategic advantages of inclusion and accessibility, and explains how measurement and reporting frameworks enable businesses to benchmark their progress and quantify impact.

Leveraging Accessibility and Inclusion Insights for Strategic Decision-Making and Enhanced Outcomes

“All actions need to be tracked by objective measures. Meaningful measures can produce high-quality data. Data provides evidence to pinpoint issues, progress, and what remains unknown. That evidence is critical to **guide future action.**”

-Stephanie Cadieux,
Chief Accessibility Officer, Canada⁵¹



Embracing disability inclusion fosters substantial returns to companies through improved business practices, financial performance, innovation, market expansion, and talent management, while also enhancing their overall reputation and Environmental, Social, and Governance (ESG) profile (i.e., the degree to which companies embed social and ethical considerations in their business strategies).

Incorporating disability inclusion into business evaluations of ESG strategy is becoming increasingly prominent.⁴⁷ By adhering to global standards for accessibility, such as the International Labour Organization (ILO) Global Business and Disability Network’s Self-Assessment Tool and the United Nations Sustainable Development Goals (SDGs), businesses can create a more sustainable and inclusive environment for all customers and employees.⁴⁸ This approach not only helps companies meet legal requirements but also improves their brand value and market reach.

Embracing disability inclusion maximizes economic and social impact by promoting equality and reducing barriers to employment.

Some strategic advantages of disability inclusion and accessibility include the following:



Companies demonstrating strong disability inclusion practices may be more attractive to ESG-focused investors.⁴⁷



Businesses can benefit from disability-inclusive procurement as well as supporting disability-owned businesses. Accessing diverse suppliers not only unlocks strategic opportunities, but also helps cultivate a more inclusive marketplace.⁴¹



Inclusive companies are reported to be more innovative and generate higher revenue, and to have happier, more productive workforces with more diverse skillsets.^{38, 41, 49}

“Economic growth and sustainability depend on equitable participation and meaningful social impact in business. Diverse suppliers and inclusive businesses are not just participants but transformative forces, driving innovation and enhancing efficiency. By measuring impact, we can tangibly see how to achieve a new standard for success and reshape modern business practices.”

– Jamie Burton, CEO, INNOVA.

Measurement and tracking of Key Performance Indicators (KPIs) related to accessibility is becoming an essential component of compliance. Some examples are:



- A Federal Data and Measurement Strategy for Accessibility (2022 to 2027) was launched to measure progress towards an accessible Canada.⁵⁰
- Canada’s Chief Accessibility Officer published a report highlighting the importance of evaluating efforts towards accessibility and inclusion through objective measures. Per the Accessible Canada Act, all federally regulated enterprises must publish their accessibility plans and progress reports, meaning they must collect data to measure their efforts towards accessibility.^{44,51}
- The introduction of tools to facilitate self-ID – voluntary self-identification of disability – like the Valuable 500’s Self-ID Resource Guide, which highlights the importance of disability inclusion in the impact measurement system.^{52,53}
- Calls to integrate disability inclusion into ESG.⁵⁴ The ILO Global Business and Disability Network’s guide, Putting the I in ESG: Inclusion of Persons with Disabilities as Strategic Advantage of Sustainability Practices for Corporates and Investors, discusses the importance of disability inclusion in ESG strategies and reporting frameworks. This guide is available as of the 11th global annual ILO Global Business and Disability Network conference, From Margin to Mainstream: Disability in Business, on November 27-28, 2024.

How can Businesses Measure and Report the Impact of their Efforts?

INNOVA has done extensive research in measuring the impact of accessibility for businesses using hundreds of indicators that were built to create a model demonstrating the value of accessibility and inclusion. By leveraging INNOVA’s Business Intelligence solutions, clients can effectively assess and improve accessibility standards while simultaneously advancing their social impact goals. This integrated approach not only enhances organizational performance but also drives impactful outcomes in dynamic inclusion, employee engagement, and sustainable growth.

[INNOVA's dQi \(disability inclusion quality insights\)](#) empowers businesses to demonstrate the tangible impact of accessibility, diversity, and inclusion across their entire operations. dQi measures the impact of accessibility, disability confidence, and inclusion within the context of business operations, workplace culture and leadership, provincial and federal legislation compliance, and the employee lifecycle (hiring, onboarding, and retention).



Recognizing the uniqueness of each organization, dQi builds customized frameworks based on indicators related to retention rates, productivity, costs, innovation, procurement, compliance, diversity, and social impact. This approach provides evidence-based insights and tailored solutions that showcase the value of accessibility and disability inclusion.

With INNoVA's dQi measurement process, businesses can unlock their full potential by leveraging data to:

- Demonstrate the comprehensive value and social impact of implementing accessible solutions.
- Gain evidence-based insights to identify gaps and opportunities.
- Demonstrate progress towards key targets/outcomes, including increased employee and client satisfaction, enhanced productivity, innovation, retention, and overall performance.
- Measure returns on investment (ROI) from operational optimization of accessibility and disability inclusive strategies.
- Ensure compliance and alignment with SDGs and ESG data, by enhancing sustainability reporting and performance.
- Track progress toward sustainability and inclusion by evaluating the effectiveness of current policies and standards, and identifying areas for improvement using data-driven metrics.



Built-in accessibility creates dynamic experiences and promotes diversity and equal opportunity by providing everyone with access to the chance to contribute. Optimizing accessibility fosters a workplace where inclusive participation and diverse perspectives are valued.

INNoVA's business intelligence platform, dQi, consolidates data related to accessibility improvements, diversity and inclusion, and sustainable design into a single dashboard. This allows clients to monitor progress and assess how enhancements in accessibility contribute to overall organizational health.

There is a crucial role for disability inclusion in the workplace, and an imperative to build trust in relationships with employees, consumers, suppliers and other businesses. Understanding this imperative, INNoVA established a partnership with the ILO Global Business and Disability Network. INNoVA is the only business in Canada to partner with and promote the [ILO GBDN Self-Assessment](#), a tool which enables consistency in how business leaders define, deliver and measure their disability equality and inclusion performance.

Economic growth and sustainability will occur when everyone can participate in the economy. Ultimately, accessible and inclusive businesses will shape the economy and propel business practices towards greater efficiency and success.

The Social Return on Workplace Disability Inclusion

Diversity and inclusion are celebrated Canadian values. The ability to fully participate in society and employment, free from discrimination, are also principles embedded in the Universal Declaration of Human Rights. Business practices that advance these values, improve health and wellness, and enhance social cohesion are all strategies that may contribute to the Social Return on Investment (SROI) of disability inclusion.



People with disabilities make up at least **15%** of the world population.

In fact, this number is likely higher due to variation in the conceptualization and measurement of disability.⁵⁵ Globally, people with disabilities are less likely to be employed. Equitable opportunities and access to high-quality work for people with disabilities are national and international human rights and social justice concerns.

In Canada, where people with disabilities are now 27% of the population,¹⁴ fostering inclusion and accessibility in the labour market remains an urgent priority and a means of improving quality of life. In this section, we highlight both the macro-level (community and societal) and micro-level (workplace and worker) SROI on workplace disability inclusion.

Societal Benefits: The Macro-Level Perspective

Employment equity is both an indicator and an outcome of an inclusive society. As long as people with disabilities are not employed at the same rates as their peers without disabilities, we know there is still progress to be made.

Workplace disability inclusion and accessibility are a driving force for societal inclusion. The meaningful and authentic inclusion of people with disabilities in workplaces has a normalizing effect on perceptions of disability, and it promotes wider understanding and awareness of the diverse experiences of disability. In other words, workplace disability inclusion enhances social integration of people with disabilities within society and their communities. Additionally, increasing the labour market participation of people with disabilities positively impacts their personal networks by improving health, wellbeing, and life satisfaction, and reduces household financial burden and caregiving tasks by improving the financial independence of people with disabilities.





Sociocultural Attitudes and Social Integration

Widespread sociocultural stigmas and misconceptions about persons with disabilities continue to prevent full, authentic disability inclusion. Negative attitudes towards disability, including biases held below our conscious awareness, can influence how people understand and interact with people with disabilities.⁵⁶ These biases can be rooted in a lack of knowledge about disability, inaccurate stereotypes, or fear. Undoing these stigmas and normalizing disability inclusion requires deliberate efforts on both the societal and individual level. Increasing labour market participation of people with disabilities is one step towards undoing these long-held stigmas.

Social contact between different groups, such as individuals with and without disabilities, is a known pathway to improving attitudes, reducing bias, and promoting prosocial behaviour. Importantly, this contact must be more than surface-level.⁵⁷ To achieve the attitudinal and behaviour benefits of social contact, people with and without disabilities must be authentically included and equally valued.⁵⁷

When employers commit to inclusive hiring and talent management practices, foster workplace cooperation and shared goals, and value the contributions of workers with disabilities, they facilitate high-quality social contact between people with and without disabilities. The potential long-term effects of such widespread workplace inclusion include shifts in cultural attitudes and the undoing of ableist stigma, far beyond what could be achieved through awareness and education campaigns alone.

Benefits to Communities and Families

Employment not only benefits individuals with disabilities, but also has a positive impact on their communities, personal networks, and immediate families.

As a social determinant of health, employment of people with disabilities can lead to improved health, greater satisfaction in their home life, and improved quality of life for their families.^{58,59,60,61} As with many inclusion advantages, these phenomena are also mutually reinforcing. Research indicates family support is crucial for helping people with disabilities secure gainful employment, including providing practical support and encouragement during the job search and the workforce transition.⁶²

Employment brings financial benefits to households with people with disabilities. People with disabilities earn less than those without disabilities, and this disparity is further exacerbated by the type of disability and severity of barriers faced.

The 2022 Canadian Survey on Disability highlights that in 2020, individuals with disabilities had a median income of \$18,980 if not employed, \$46,960 if employed, and \$58,920 if employed in permanent, full-time roles.¹⁴ High-quality employment opportunities for persons with disabilities increase their financial independence and boost household income.



Spotlight

Undoing Misconceptions about Basic Income, Employment, and Workers with Disabilities

Basic income initiatives are payments provided by the government to citizens regardless of employment status. Such payments do not replace other social assistance, such as disability benefits, but complement them.⁶³ There are two types of basic income: universal basic income, which is not conditional on employment income, and guaranteed basic income, which is tethered to income level and financial need.⁶⁴

A common misconception is that such programs will discourage people from working.⁶⁵ However, studies have shown that the desire to work, measured by average hours worked per week and labour participation rates, does not decline after the implementation of basic income programs.⁶⁵

For people with disabilities – who often face complex barriers to employment including financial precarity and lack of access to adequate housing, food, or other fundamental needs – basic income can improve job readiness and enhance access to available employment opportunities. It can enable people with disabilities to pursue training and education; access professional clothes and means of transportation; facilitate opportunities for entrepreneurship; and improve access to better-paying, longer-term jobs with improved workplace conditions.⁶⁶ This is also the purpose of the Canada Disability Benefit Act – to improve the financial security of working-age people with disabilities.⁶⁷

Workplace and Worker Wellness: The Micro-Level Perspective

Workplace or organizational culture refers to an organization’s collective beliefs, values, and attitudes, and the ways in which they influence employees’ experiences.⁶⁸ According to surveys carried out by the Harvard Business Review, employers frequently report that hiring people with disabilities improves workplace culture by increasing cooperation and collaboration and enhancing psychological safety.⁶⁹ These findings are also supported by other research evidence, as we discuss below.



Workplace Culture and Teamwork

Workplace inclusion allows coworkers to connect with similar and dissimilar individuals, creating space for different perspectives and strengthening team dynamics.⁷⁰ Organizations with inclusive hiring practices report less interpersonal conflict, because such practices reduce bias and stereotyping as well as improve workplace social cohesion.⁷¹



Inclusive hiring brings numerous social benefits. Employment offers individuals with disabilities the opportunity to build new connections and thus reduces social isolation.^{62,72} Fostering social integration in the workplace creates a positive cycle: employees, both with and without disabilities, who feel accepted and valued are more likely to succeed in their roles and engage more deeply in the workplace.⁶² Cooperation and collaboration between team members leads to greater productivity and performance: when employees feel a sense of cohesion, they work together more effectively towards common goals. Employees also benefit when they perceive their workplace environments as collaborative, becoming more motivated and engaged as well as reporting lower fatigue.⁷³

Creating an inclusive environment begins with organizational leaders. Leaders who show commitment, humility, and cultural intelligence create an environment where diverse perspectives are encouraged and integrated.⁷⁴ According to a 2023 Harvard Business Review article, a survey of HR professionals at 57 companies in Spain found that hiring employees with disabilities led to significant benefits: 74% reported improved teamwork, and 88% observed a better internal culture.⁶⁹ Leaders who demonstrate inclusive behaviours also promote more prosocial behaviour from their employees.⁷⁵

Inclusion Strategy: Disability Confident Leadership

Workplace disability inclusion begins with disability confidence and active commitment from leadership.⁷⁶ Many companies publicly report their diversity and inclusion strategies, signifying top-level buy-in. However, authentic inclusion requires more than words; it demands action and the embodiment of these values.⁷⁷

Organizations must first identify their goals for workplace accessibility and inclusion, starting at the executive level. Leaders must confront and address their own biases that can limit equitable decision-making, like disability hiring practices.⁷⁸ Recognizing these biases requires continuous learning and unlearning.⁷⁹ Beginning the work of inclusion at the leadership level sets the tone for employees to follow. An analysis by Harvard Business Review showed that recognizing internal biases is a highly valued trait in leaders. Putting this into practice means challenging one's own biases, seeking feedback, and encouraging others to do the same.⁷⁴

To start becoming more disability confident and inclusive, leaders can ask themselves questions like:⁸⁰



What assumptions are we currently making about workers with disabilities?



What feedback mechanisms are in place to learn from workers with disabilities?



How aware are our staff about disability inclusion and accessibility?



What supports and partnerships does our organization need to build our capacity for disability inclusion and accessibility?



How accessible and inclusive are our recruitment and hiring practices?

Psychological Safety

Psychological safety contributes to greater job satisfaction and better mental health, as well as enhances learning and development.^{81,82} Psychological safety in the workplace is achieved when employees feel free to be their authentic selves and take reasonable risks without fearing judgement or reprisal from colleagues or employers.⁸¹ In such an environment, employees are confident about sharing concerns, asking questions, and admitting mistakes. For workers with disabilities, psychological safety is also a factor determining willingness to disclose.

One of the strongest determinants of psychological safety is the perceived attitudes of colleagues. Research from the Return on Disability Group has shown that interactions with managers, coworkers, and customers are key drivers of whether a job is perceived as positive or negative.⁸³

The safety and comfort level of workers with disabilities in disclosing their disabilities and requesting accommodations varies significantly. Many employees feel hesitant to disclose their conditions due to fears of discrimination or negative reactions from colleagues and employers.^{84,85} A survey by Accenture found that 76% of employees with disabilities do not feel that their workplace culture is fully supportive or inclusive, which can deter them from experiencing the level of psychological safety to disclose and request accommodations.⁴¹ Individuals with non-apparent disabilities are particularly likely to experience skepticism or disbelief when they disclose.

Creating a safe environment can encourage disability disclosure, enhance career growth, and reduce employee turnover. Psychological safety empowers people with disabilities to advocate for necessary accommodations, thus helping people with disabilities perform at their best without fear of discrimination, allowing them to focus on their work and excel in their roles.^{86,87} By promoting a culture of open communication, employees with disabilities become more willing to discuss career aspirations and seek out development opportunities like promotions, new projects, and other forms of career advancement.⁸⁷ When psychological safety is established, research by the Boston Consulting Group found that employees are five times more likely to stay with an organization.⁸⁷



Inclusion Strategy: Transparency and Reporting

Communicating company commitment to disability inclusion and accessibility improves reputation and boosts customer trust. Trust leads to organic business growth through word-of-mouth recommendations, returning customers, access to new feedback channels (and potential improvements to products and services), and, overall, a competitive edge with customers who prioritize ethical companies.^{40,88,89}



01

Reporting

Provide data on the representation of workers with disability in your company.



02

Stakeholder Engagement

Gather feedback on your practices through surveys, focus groups, and public forums.



03

Clear Goals and Metrics

Set clear goals, track progress, and publicly share results regardless of the outcome.



04

Communication

Openly communicate the challenges and achievements of your inclusion efforts.



05

Representation

Include persons with disabilities across the inclusion and accessibility process, from the initial planning stages to implementation and reporting.



06

Evaluation

Conduct ongoing evaluation and monitoring to benchmark progress.

Health

Employment is a social determinant of health, providing structure, a sense of identity and purpose, and improving physical and mental health wellness.^{60,61} These positive health outcomes are driven by benefits like reduced stress, social participation, and consistent routines that support physical wellbeing.⁹⁰

An Australian study underscores the evidence that employment significantly improves the mental health of people with disabilities, particularly for younger adults aged 15-44.⁹¹ For individuals with disabilities, part-time work increased scores on the 100-point Mental Health Inventory by 4.2 points, and full-time work by 6.0 points, compared to being unemployed.⁹¹ In contrast, for individuals without disabilities, the increases were smaller: 1.0 point for part-time work and 1.4 points for full-time work.⁹¹ A U.S. study also found

that employed persons with disabilities reported better general health and mental health than their peers who were not employed.⁹²

Crucially, the health benefits of work depend on employment quality. Jobs that are demanding, inadequately compensated, or hazardous can lead to poorer health outcomes.^{93,94} Additionally, it is crucial to acknowledge experiences of disability are diverse, and employment needs and capacity are varied. For some workers, part-time work is associated with better health outcomes.⁹² It is important to recognize that a 15-hour work week may be both as demanding and as fulfilling as a 35+ hour work week is for others. The value of work should not be measured on an hourly basis, but on the quality and impact of a worker's contributions to their employer and to themselves.

Meaning

Disability inclusion in the workforce can improve personal and professional lives by facilitating access to meaningful work: roles that fit the worker’s skills and talents, that are viewed as personally fulfilling, and that afford people the chance to contribute to a bigger purpose.⁹⁵ High-quality, meaningful roles provide opportunities to develop skills, gain industry connections, and grow careers. Meaningful employment contributes to a sense of identity and purpose, which improves self-esteem, self-worth, and overall wellbeing.⁹⁰

Importantly, workers with disabilities are not only less likely to be employed but are disproportionately employed in lower-quality and more precarious jobs.^{96,97} Workplace disability inclusion is not only a matter of increasing employment rates. We discuss the need to remove barriers to career advancement further in the first article of the 2024 Trends Report, *Career advancement pathways for workers with disabilities*.



Virtuous Cycles: Economic and Social Returns

Workplace Disability Inclusion: A Crucial Piece of the Bigger Picture

Recent research from the Institute for Work & Health (IWH) quantifies the total benefits of a fully inclusive Canadian society. These benefits would be manifested through healthcare savings; increased economic productivity and output; increased quality-of-life and social participation; market multiplier effects driven by increased household incomes for people with disabilities and their families; and spillover effects in areas like tourism, transportation, and human rights. Removing barriers to employment is a crucial component of creating such a society.²⁶

In the first section of this article, we summarized economic estimates of the GDP benefits of a more disability inclusive labour market.

\$50 BILLION

TD estimated that increased employment for people with disabilities could add \$50 billion to Canada's GDP.¹⁷

**\$252.8 to
\$422.7
BILLION**

According to the IWH, the total benefits of a fully inclusive Canada – one where there are no barriers to employment, healthcare, social participation, or any other aspect – could yield benefits worth between \$252.8 to \$422.7 billion, or 13.1 to 22.0% of Canadian GDP in the year 2017.²⁶

In this model, economic output and productivity benefits alone accounted for about 3.2% of these GDP effects; however, the returns of inclusive employment would be expressed not only through economic productivity and output, but also through increased consumer spending and improved quality-of-life.²⁶

Because work is a social determinant of health and labour market participation contributes to wellbeing, meaning, and financial stability, the economic and social benefits of employment inclusion are fundamentally interrelated. Creating an inclusive labour market is both an economic and social imperative.

People with disabilities represent a significant untapped talent pool and consumer market, offering employers new business opportunities and ways to drive both economic and social returns. These benefits are extensive and wide-reaching, far outweighing the cost of the investment.

The economic and social returns of disability inclusion ensure that businesses can achieve immediate returns on investment while securing sustainable growth. The returns of economic and social inclusion are also mutually reinforcing – progress in one area invariably benefits the other.⁹⁸

In this report, we have provided a high-level overview for employers to understand the holistic benefits of accessibility and inclusion. When employers recognize the potential of including persons with disabilities, the Canadian economy stands to benefit in numerous ways. Businesses themselves gain a competitive advantage by tapping into new consumer segments and driving workplace productivity and innovation. Additionally, the social impacts of disability inclusion foster a greater understanding of disability and societal integration, benefitting individuals with and without disabilities. Within workplaces, this also means safer, more inclusive environments and meaningful work opportunities. While the journey towards a fully inclusive labour market is ongoing, the rewards, fully realized, will be **profound**.



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