

Written Submission for the Pre-Budget Consultations in Advance of the 2019 Budget

**By: John M. Rafferty
President and CEO
CNIB**

August 2, 2018

List of recommendations:

- Recommendation 1: That the government invest \$1 million in funding for CNIB to work with small and medium sized enterprises to hire Canadians with sight loss.
- Recommendation 2: That the government convenes a working group to study the gap between existing point of sale terminals and fully accessible point of sale terminals by investing \$500,000 to actively pursue innovative retail payment solutions with a view to become a global leader in fully accessible point of sale terminals.

About CNIB

Celebrating 100 years in 2018, CNIB is a non-profit organization driven to change what it is to be blind today. We deliver innovative programs and powerful advocacy that empowers people impacted by blindness to live their dreams and tear down barriers to inclusion. Our work is powered by a network of volunteers, donors and partners from coast to coast to coast.

Our work – and our impact – takes many forms. Through Vision Loss Rehabilitation Canada, a new health services organization operated by CNIB, we provide personalized rehabilitation services designed to enhance independence, safety and mobility after a loss of sight. Meanwhile, CNIB Foundation offers community-based services that empower Canadians who are blind or partially sighted to lead rich, full lives, and move us toward a more inclusive world.

Background

Imagine wanting to gain meaningful employment, but facing daily barriers to inclusion and equal participation in the world of work. Imagine going shopping and finding the items you want to buy – then not being able to identify the right buttons to press to finalize your purchase. Imagine being forced to share your PIN with the cashier or a stranger in line behind you to complete your payment. For Canadians with disabilities, especially those with sight loss, these are real and daily struggles.

Increasingly, access to technology is changing what it means to be blind and making an independent life possible for the more than 500,000 Canadians affected by sight loss. In 2017, through public meetings and telephone interviews, CNIB spoke to more than 4,000 Canadians impacted by blindness. Ninety-seven percent of respondents with sight loss said access to technology is integral to leading an independent life.

According to the Conference Board of Canada, the number of Canadians living with a physical disability that impairs their mobility, vision, or hearing will rise from 2.9 million to 3.6 million over the next 13 years¹. They also project that improvements to workplace access would allow 550,000 Canadians with disabilities to work more, increasing GDP by \$16.8 billion dollars by 2030². This increase in GDP would result in an increase in

¹ Gibbard, Robyn, et al. *The Business Case to Build Physically Accessible Environments*. The Conference Board of Canada, 23 Feb. 2018.

² Gibbard, Robyn, et al.

consumer spending, and also generate revenue gains of about \$2.6 billion for the federal government by the same year³.

Canada's Role in Fostering Workplace Inclusion

As the population ages, labour is set to become increasingly scarce in Canada, making it important to make use of our available labour resources. The Conference Board of Canada reports a 26.3 percentage point difference between the employment rate of Canadians with disabilities (47.3 percent) and the rate of those without disabilities (73.6 percent)⁴.

This large gap in employment is unnecessary, given that Canadians with disabilities have the potential to fully participate in the workplace with minor accommodations to their physical environment, notably accessible technologies that allow full and equal participation in the workplace.

In a recent survey by CNIB, 64 percent of respondents indicate workplace accessibility as a barrier to finding a job. Further, 61 percent see employer attitudes as a barrier to getting hired, and 60 percent see technology barriers as a significant barrier in getting hired. The unemployment rate for persons with sight loss is triple the Canadian general unemployment rate.

Therefore, CNIB recommends that the government of Canada invest \$1 million in funding for an employment opportunities program facilitated by CNIB to encourage small and medium sized Canadian enterprises to hire persons with sight loss. Often, purchasing adaptive equipment or technology for an employee with sight loss can allow for full workplace inclusion. As a champion in empowering Canadians who are blind or partially sighted to lead rich, rewarding lives, CNIB will work with small and medium sized enterprises to challenge attitudinal and technological barriers to employment for persons with sight loss.

Everyone benefits from building accessible workplaces, including higher employee retention reported in organizations with accessible employment practices; employers having access to the talent they need; and untapped economic activity and annual tax revenues in the billions.

Accessible Point-of-Sale Terminals

Today, millions of point-of-sale (POS) terminals are deployed in retail environments across Canada – and almost all of them are unusable by

³ Gibbard, Robyn, et al.

⁴ Gibbard, Robyn, et al.

Canadians who are blind or partially sighted without compromising their financial security and independence.

A recent study about methods of payment for Canadian consumers show that Canadians are the second largest user of credit cards in the world⁵. CNIB's recent study on money habits, a study partnered with the Bank of Canada, found that like most Canadians, consumers who are blind or partially sighted also prefer to use credit or debit cards – with 81% of respondents reporting frequent credit card use, and 73% reporting frequent debit card use⁶.

However, the safest transaction for consumers who are blind or partially sighted is using currency. Currency is the safest means of payment because coins and bills include accessibility features. A discrepancy exists between the way Canadian consumers want to pay, and the way that is most secure for consumers who are blind or partially sighted. This inequity is both unjust and, in today's robust technological age, unnecessary. While no universally accessible solution currently exists, bringing about a resolution to this barrier can be achieved by gathering the right stakeholders – including Canadians reflective of the disability spectrum, industry, and government.

Research by the Conference Board of Canada indicates that there is market demand going unmet among disability groups because of accessibility barriers⁷. The survey results also suggest that "if access improves, people with physical disabilities will spend a greater share of income in restaurants and grocery stores and on entertainment, recreation and sport, and physical activities."⁸ Accessibility barriers include more than the built environment – they include fostering a sense of inclusion so Canadians with disabilities can flourish.

Real spending by Canadians with physical and sensory disabilities that impair their mobility, vision, or hearing, is set to rise from \$165 billion in 2017 to \$316 billion in 2030⁹. This represents an increase from 14 to 21 percent of the total consumer market by 2030¹⁰. Independent mobility means

⁵ Tompkins, Michael, and Viktoria Galociova. *Canadian Payment Methods and Trends: 2017*. Payments Canada, Dec. 2017.

⁶ "Money Habits of Canadians who are Blind and Partially Sighted - Analysis" May 2018.

⁷ Gibbard, Robyn, et al.

⁸ Gibbard, Robyn, et al.

⁹ Gibbard, Robyn, et al.

¹⁰ Gibbard, Robyn, et al.

Canadians with vision loss will be better able to actively participate in the economy.

Improving accessibility to POS terminals offers a solution to the participation challenges of persons with sensory and physical disabilities, including sight loss, in today's digital age. This solution also has the potential to increase consumer spending throughout the country.

Another opportunity exists to bring Canada to the forefront of accessible digital technologies by being a pioneer in the development of fully accessible POS terminals. Point-of-sale systems are changing rapidly, especially when it comes to payments through mobile devices and e-commerce¹¹. By committing to pursue a retail payment solution that is fully accessible, Canada will remain competitive on the global stage as the first country to champion a fully accessible POS terminal.

The CNIB acknowledges that federal funding for developing new assistive and adaptive digital devices and technologies exists under the Accessible Technology Program. We applaud the federal government for co-funding projects that will remove barriers to digital services and devices for Canadians with disabilities. However, too big of a gap exists between the technology that is currently available, and a fully accessible point of sale terminal that will be commercially available. CNIB and partners are unable to apply for this funding because of this gap.

An issue of this magnitude, with no clear solution and a rapidly changing landscape, will require cross-sector participation. We believe a solution requires leadership from the federal government to convene a working group comprised of financial services, payment processing and retail experts, manufacturers, and persons with disabilities. We also believe a study of international best practices and emerging technology will be necessary to ensure the solution makes use of the newest technologies and trends. Until we have a better idea of best practices and emerging trends in this area, as well as a commitment from financial institutions and manufacturers, we cannot proceed with a prototype and, ultimately, implementation and regulatory changes.

We recognize that this solution is not easy or obvious, which is why CNIB recommends that the government convenes a working group to study the gap between existing point of sale terminals and fully accessible point of sale terminals. CNIB recommends that the government invest \$500,000 to

¹¹ Tompkins, Michael, and Viktoria Galociova.

actively pursue innovative retail payment solutions with a view to become a global leader in fully accessible point of sale terminals.

Conclusion

Technology has the ability to level the playing field for Canadians who are blind or partially sighted – but only when it is accessible, available, and affordable. CNIB believes the Government of Canada has a role to play in all three of these areas.

By investing in a CNIB-led employment program to encourage small and medium sized enterprises to hire Canadians with sight loss, the government will be directly contributing to help close the labour shortage gap, and increase federal income revenue by boosting workforce participation.

By commissioning the study of an available point-of-sale solution, the government will be allowing all Canadians shop securely and independently – increasing consumer spending by Canadians with disabilities in all areas, from entertainment and recreation to sport.

CNIB is asking you to make the financial independence and security of people with disabilities one of Canada's priorities and to continue to work with us and others across the industry to eliminate this barrier.