



Intersectionality in digital accessibility: How to craft an inclusive online space

By Michaela Leung, Published May 6, 2024

As the digital landscape continues to grow, so does the need for digital accessibility. It is the foundation on which we build inclusivity and ensures that everyone, regardless of their abilities or disabilities, can navigate and engage with the online world.

To guarantee a genuinely inclusive approach to digital accessibility, we must go beyond the basics. This means acknowledging and addressing all the layers of identity individuals have. This concept is called intersectionality.

Let's look deeper into the term and apply it to how we view accessibility in the digital world.

Understanding Intersectionality

The term, coined by Kimberlé Crenshaw, acknowledges that people have multiple intersecting identities, influencing and shaping their experiences. These identities can include:

- Race
- Gender
- Sexual orientation
- Socioeconomic status
- Disability
- And more

These various factors make each person's perspective unique and multifaceted, and with digital accessibility, recognizing these intersections is essential in creating an online world that is genuinely inclusive.

Challenges with intersectionality in digital accessibility

Racial imbalances: Marginalized racial and ethnic communities often face unique challenges in accessing digital content, like:

- Language barriers
- Lack of representation
- Cultural differences

These factors can create barriers to effective communication and understanding.

Gender identities and technology: Digital platforms must recognize and respect diverse gender identities, which includes accommodating the needs of transgender and non-binary individuals to ensure that digital communities are sensitive to various gender expressions.

Disability across identities: Disabilities come in many forms, and people with intersecting identities may face compounded challenges. For example, a person with a disability from a racial or ethnic minority background might encounter unique barriers due to both their disability and their ethnicity.

Age, technology, and intersectionality: Age-related impairments affect how older adults interact with the digital world. When combined with other identities like gender or race, these challenges can be even more complex.

Ways to take an intersectional approach

Inclusive design: Designing with diversity in mind from the beginning is crucial. Inclusive design principles ensure digital products are accessible to a wide variety of users. Considering various intersecting identities during the design phase leads to adaptable and flexible solutions.

User-centered development: Actively involving people from diverse backgrounds in the development process is invaluable. Issuing usability tests with people representing a spectrum of identities can reveal nuanced challenges and facilitate the creation of more accessible websites.

Cultural competency: Digital content should be culturally sensitive and respectful, acknowledging the diversity of its audience. Accessibility can be enhanced by providing content in multiple languages and accounting for cultural differences.

Representation and empathy: Representation in digital content matters. This means including diverse voices, faces, and experiences in online media to foster empathy, understanding, and relatability. When users see themselves represented, they are more likely to feel acknowledged and included.

The intersectionality of identity is a reality that shapes how people perceive and interact with the world — offline and online. In the realm of digital accessibility, acknowledging these intersections is not just necessary. It's transformative. By embracing intersectionality in digital accessibility initiatives, we move beyond a "one-size-fits-all" approach and create online spaces that truly reflect the diversity of the human experience.

As we continue to advance in the digital age, we recognize that our online world should be as diverse, complex, and vibrant as the offline world. Embracing intersectionality in digital accessibility is not just a technical necessity; it is a social responsibility that requires a commitment



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to ensuring that every person, regardless of their intersecting identities, can take part fully, engage meaningfully, and thrive equitably in the digital world.

https://www.accessibility.com/blog/intersectionality-in-digital-accessibility-how-to-craft-an-inclusive-online-space?utm_campaign=Newsletter&utm_medium=email&_hsenc=p2ANqtz-8E0nEaihZijbXLR-C3JZT7dUSw6zzaml37B2NtLdV5V9f2qKXiahF4MDU1y-hhEyEvikvYRZVF1gyLX__tMNIAnIA_EIA&_hsmi=309416162&utm_content=309416162&utm_source=hs_email

Edmonton Folk Festival Tickets!!!

VAD has tickets for the Edmonton Folk Music Festival for individuals with disabilities to attend. If you are interested in attending for Thursday or Friday evening or are available all day Saturday or Sunday, email Teresa at vad@vadsociety.ca and we will put your name in for a draw.

We have two tickets for Thursday and Friday Evening and four all day passes for the Saturday and Sunday.

Ticket policy for Aides - all people regardless of age who require the assistance of a personal aide, will be admitted with one ticket for the party of two concerned. All administrative staff who are attending in a capacity other than as an aide, will be required to have a ticket. Children 11 and under must be accompanied by a ticketed adult.

The Draw date will be July 26, 2024 with winners notified by email.

VAD is Moving in July

Voice of Albertans with Disabilities will be moving in July to a new location. We will be closed in July but will reopen to the public at our new location August 1, 2024. Location details will be released later in July.

From saving to drawdown in retirement: Understanding RRIFs

Imagine this: you have diligently saved towards retirement for decades, consistently contributing to your Registered Retirement Savings Plan (RRSP) or Group RRSP plan through your employer during your working years. Now, with retirement on the horizon, a new question arises: how do you withdraw from your hard-earned savings and create a steady income stream through your golden years? One way is through a Registered Retirement Income Fund (RRIF), the bridge between your accumulated savings and retirement.

What is a RRIF and how does it work?

Much like other registered accounts, the Registered Retirement Income Fund (RRIF) is a tax-deferred retirement account available to Canadians. However, the RRIF is not an account to which you can contribute. Rather, it is an extension of your RRSP.

RRSPs are designed to help you save for retirement by

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Edmonton Epilepsy Association | The Epilepsy Association of Northern Alberta

PRESS RELEASE

The Edmonton Epilepsy Association Turns 65!



The Edmonton Epilepsy Association, EEA, a small but mighty charity that has been serving the epilepsy community in northern Alberta since 1960, will turn 65 in June 2025. We are proud of all the work and essential contributions we have been making, in the community, for almost 65 years. And we are ready to kick off our celebrations with a special free community event, at **Rundle Park, in Edmonton, on Saturday, June 22, 2024.**

Living with epilepsy and seizures can be a devastating experience, but our association and the community we represent has been here for over six decades, to provide the help people cannot find anywhere else. From learning the basics about epilepsy and seizure first aid, anti-seizure medications and new treatments, to accessing financial support and connecting with other service providers, **we create awareness and foster education about epilepsy! This is what we are here to do and why we exist!**

We invite everyone to join us for a special day of free family fun at the park, on June 22, 2024. Join us to officially launch the many activities and programs we have in store, to celebrate our community work and presence. We hope you will all plan to be there with us.

For more information about our plans, visit our dedicated page at:

<https://edmontonepilepsy.org/gala-65/>

June 2024

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allowing tax-deferred growth on your savings and investments until you're ready to withdraw them. Your accumulated savings and investments from your RRSP can be transferred to a RRIF, which automatically creates a routine annual drawdown process of your assets to provide an income stream.

Similar to the RRSP, the RRIF also offers you the option to allocate your underlying funds to a number of investments such as stocks, bonds, mutual funds, Exchange Traded Funds (ETFs), and Guaranteed Investment Certificates (GICs). You can also transfer funds into a RRIF from a Pooled Registered Pension Plan (PRPP), a Registered Pension Plan (RPP), a Specified Pension Plan (SPP), another RRIF, or from a First Home Savings Account (FHSA).

When to convert and what to consider when converting a RRSP to a RRIF

An RRSP can be converted into a RRIF before standard pensionable age. Once converted, no additional funds may be added to it. However, a crucial deadline exists. By the end of the year you turn 71, your RRSP must be — transferred into a RRIF, converted into an annuity, or paid out as a lump sum. Failure to convert your RRSP to a RRIF will result in your account being deregistered, leading to serious tax issues. If you realize you have opened a RRIF too early and change your mind, it can be converted back to an RRSP as long as the account owner is 71 or younger. It is best to consult a financial advisor who can provide personalized advice based on your situation.

Understanding RRIF withdrawals

A hallmark feature of a RRIF is its mandatory minimum withdrawal. Unlike an RRSP, where you can grow your money untouched, the Registered Retirement Income Fund requires you to take out the minimum required amount each year.

There are some factors to consider when withdrawing from your RRIF:

- **The minimum percentage:** The minimum withdrawal amount is calculated based on percentage of your RRIF's total market value at the end of the previous year. This percentage increases as you age, reflecting the idea that you will need more income as you get older. If your spouse is younger

than you, the minimum withdrawal can be based on your spouse's age, allowing for lower minimum payments and longer tax-deferred growth.

- **Finding the right amount:** Since a RRIF offers tax-sheltered growth only on the money that remains within the plan, all withdrawals, including the minimum amount, are considered income and taxed at your marginal tax rate. While the plan offers the freedom to withdraw more than the minimum if needed, it's recommended to consider the following before doing so:
 - You could deplete your savings faster than anticipated.
 - The amount of taxable income increases as you withdraw more.
 - This can impact eligibility for certain government benefits like the Old Age Security (OAS).

Should you convert your RRSP early?

The decision to convert your RRSP to a RRIF is a significant milestone when planning for retirement. While some people might wait until their income is lower to convert, there's no one-size-fits-all answer. There can be some advantages to converting early, like accessing your savings sooner. However, there are also drawbacks. To make the best choice, consider your retirement timeline, goals, health, and spouse's age and income. These factors will influence your future needs and tax implications.

The best choice for you will depend on your individual circumstances. Talking to a certified financial advisor can help you weigh the pros and cons and decide what's right for your retirement goals.

What happens to a RRIF when the annuitant dies? By default, upon death, the value of your RRIF becomes taxable income of your estate. To prevent this, you can name a beneficiary or a successor annuitant.

- **Beneficiary:** You can choose anyone as a beneficiary. However, only a beneficiary who is 71 or younger can transfer the funds into their RRSP without affecting their contribution limit. The RRIF account is then closed, and your estate avoids income tax on the amount.



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- Successor annuitant: Only your spouse or common-law partner can be named a successor annuitant. In this case, they will take ownership of the RRIF and have the choice to continue receiving payments, transfer the assets to their own RRIF, or delay the annual withdrawal by transferring it to their RRSP if they are 71 or younger.
- Financially dependent infirm child or grandchild: Proceeds of a deceased annuitant's RRIF can also be rolled over to the Registered Disability Savings Plan (RDSP) of a financially dependent infirm child or grandchild.
- Financially dependent child or grandchild: The funds can only be transferred to a term annuity if the child or grandchild is financially dependent, but not because of a mental or physical impairment.



Ensure Club

Did you know that there is an Ensure Club where you can receive coupons for Ensure drinks. This is a great resource for individuals on limited income as a way to supplement the cost of Ensure drinks.

Sign up at <https://ensure.ca/> and save today!

Investing as you age

Having a sound financial plan can play a significant role in helping you work towards your retirement goals. While building up your savings and investments for your retirement is a worthwhile endeavour, finding the optimal path to drawing them down is just as important. Take the time to learn more about RRIFs and how they can fit into your overall retirement strategy.

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DISABILITY HELP

Are you an individual with a disability who needs help filling out forms?

VAD can help, call today to book an appointment and get the support you need.



Voice of Albertans with Disabilities (VAD) actively promotes full participation in society and provides a voice for Albertans with disabilities.

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ABOUT US

Alberta's cross disability, non-profit organization of and for people with disabilities.

Guided by the principals of Accessibility, Equity and Inclusion.

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