

Shape the CDB: Disability With Possibility

Alberta Report



disability
without
poverty

le handicap
sans
pauvreté



Having a proper disability benefit could lift me and my family from a life below poverty and allow us the opportunity to be a more productive part of society. It is hard to tell 3 young kids they cannot have or do things all their friends get to because their dad is disabled. I would use it to help with costs and to put [money] aside for post secondary.



THOMAS C.

Thomas is a 43-year-old father of 3 young children. He has lived all over Alberta and wants to feel like he is doing the best he can for his family.

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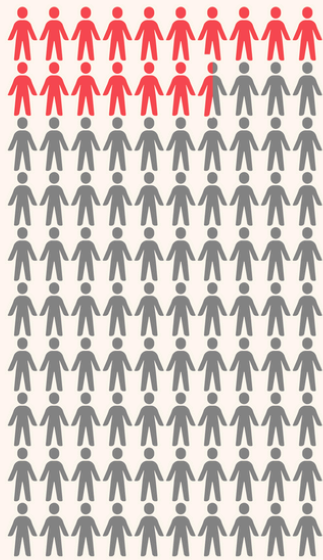
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The Basics

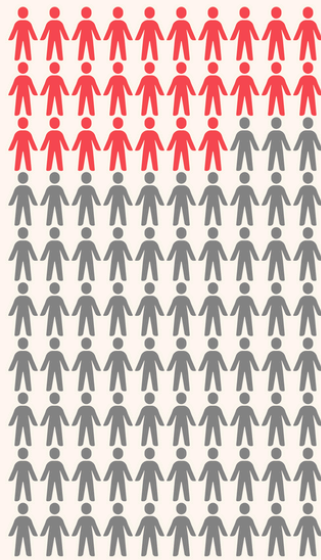
Statistics on Disability and Poverty in Canada

DID YOU KNOW?



16.5%

of disabled people in Canada live in poverty. This is more than **1.5 million people**.



27%

of people in Canada are disabled. This is approximately **8 million people**.



41%

of people who live in poverty are disabled.



89%

of Canadians said that disabled people should not live in poverty.

No provincial or territorial disability assistance payment raises people above the poverty line.

About Our Project

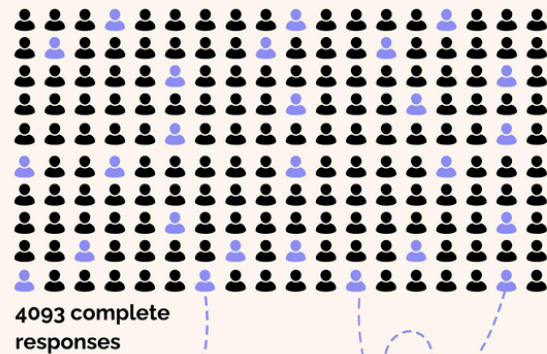
WHAT WAS THE SHAPE THE CDB PROJECT?

In September 2020, the federal government said that they would make a new benefit called the Canada Disability Benefit (CDB). The CDB would reduce poverty and support the financial security of disabled people.

In response, Disability Without Poverty launched this project to assist the government in understanding the needs of disabled people by reaching out to disabled communities directly.

PHASE 1 ONLINE SURVEY

We used an online surveying tool and received the views of over 4000 disabled people. This survey asked about the values and issues that disabled people care about.



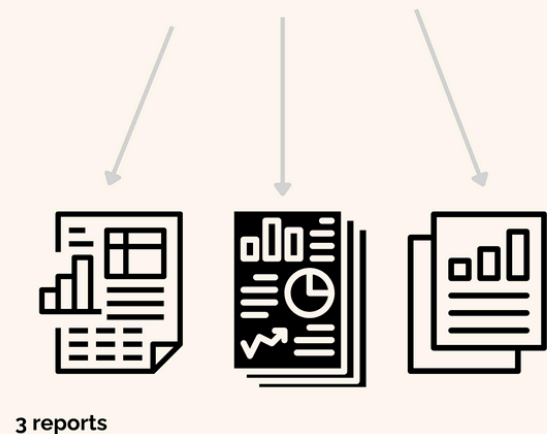
PHASE 2 PEER-TO-PEER CONVERSATIONS

In the peer-to-peer action weeks, almost 300 people with disabilities participated in over 50 in-depth conversations about the CDB.



PHASE 3 REPORTS & RECOMMENDATIONS

The third phase of the Shape the CDB project is the publication of three project reports. These reports will be delivered to the Government of Canada, showcasing what people with disabilities need from the benefit so they can live with more dignity, autonomy, power and possibility.



Results of Our National Survey



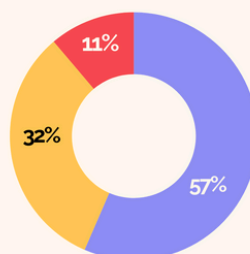
WHO WE REACHED - PHASE 1 ONLINE SURVEY

4537
responses

90%
completion rate

Oct 17 - Nov 19, 2023
active dates

74
questions



People with disabilities

People with disabilities
who are also carers

Carers who are not
disabled

Nearly one in three people with disabilities who responded to the survey is also a carer to a person with disabilities.

Gender

| | |
|----------------------|------|
| Woman | 63% |
| Man | 30% |
| Non-binary | 4.8% |
| Transgender Man | 0.7% |
| Other | 0.6% |
| Transgender Woman | 0.5% |
| Prefer not to answer | 1.5% |

Annual Income

| | |
|----------------------|------|
| Less than \$24,000 | 62% |
| \$24,000-\$40,000 | 14% |
| \$41,000-\$60,000 | 8.6% |
| \$61,000-\$100,000 | 7.2% |
| More than \$100,000 | 3.5% |
| Prefer not to answer | 4.5% |

Age

| | |
|----------------------|-------|
| Under 18 | 0.5% |
| 18-35 | 19.6% |
| 36-64 | 72.5% |
| 65+ | 7.0% |
| Prefer not to answer | 0.4% |

Equity-Seeking Representation

Disabled people with intersecting identities are often left out of consultation and decision making.

The respondents to this survey identified as follows:

18% 2SLGBTQIA+
15% racialized
7% transgender, non-binary & other
6% Indigenous
4% immigrants, newcomers & refugees
4% previously incarcerated
1% currently living in an institution

| | |
|---------------------------|------|
| Ontario | 40% |
| British Columbia | 20% |
| Alberta | 15% |
| Quebec | 9% |
| Manitoba | 4.5% |
| Nova Scotia | 4% |
| New Brunswick | 2.6% |
| Saskatchewan | 2.3% |
| Newfoundland and Labrador | 1.6% |
| Prince Edward Island | 0.5% |
| Yukon | 0.2% |
| Northwest Territories | 0.1% |





“

Having this federal disability [benefit] would actually help me keep a roof over my head. Keep in mind that people on disability are one paycheck away from being homeless. I CANNOT emphasize that enough.

”

KRYSSY B.

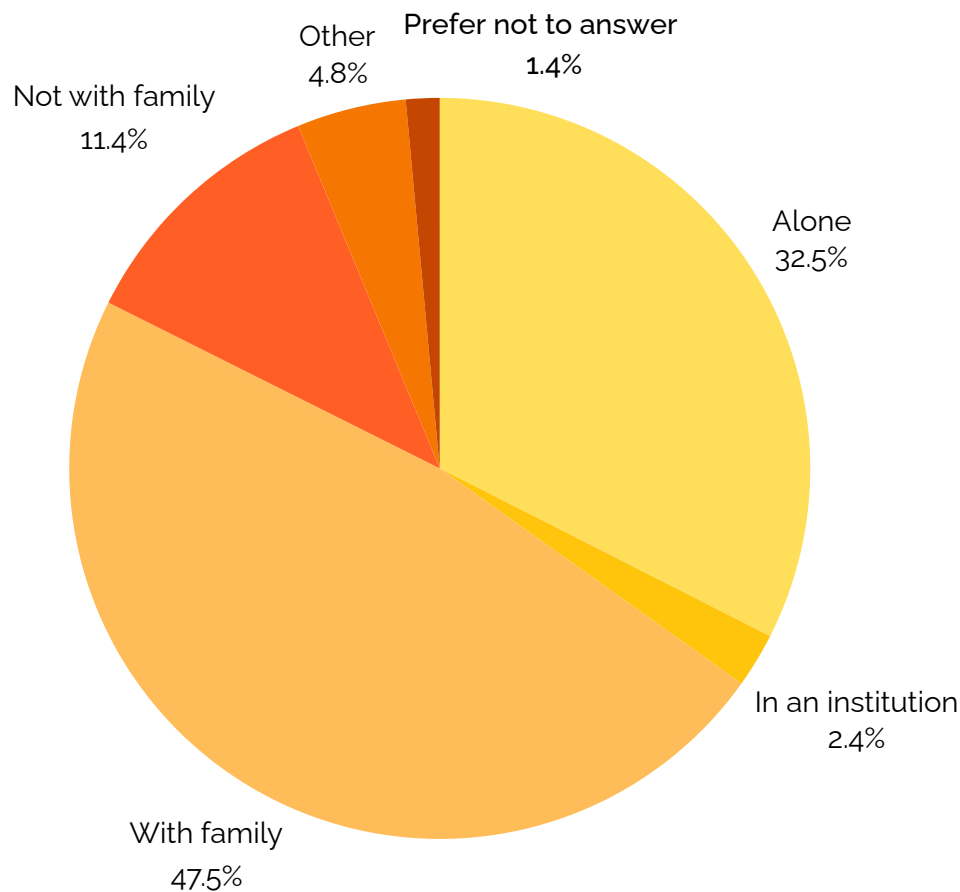
Kryssy has multiple disabilities. Her main disability is mild Cerebral Palsy (brain injury from birth). Kryssy also lives with mental health related disabilities.

Who We Reached in Alberta

Alberta represents 15% of the respondents to our National project, even though it only accounts for 11% of the population of Canada. As of January 1, 2024 AISH (Assured Income for the Severely Handicapped) provides a maximum monthly living allowance of \$1,863 to assist those living in the community. The [Market Basket Measure] poverty line in Edmonton is \$2,324/month, which leaves a gap of almost \$500/month or \$5,529.50 annually. The poverty line in Calgary is comparable at 2,287\$/month, leaving a gap of \$5,088.00 annually.

Rates for single individuals are the most relevant to our research as 32.5% of our respondents live alone:

Who do you live with?

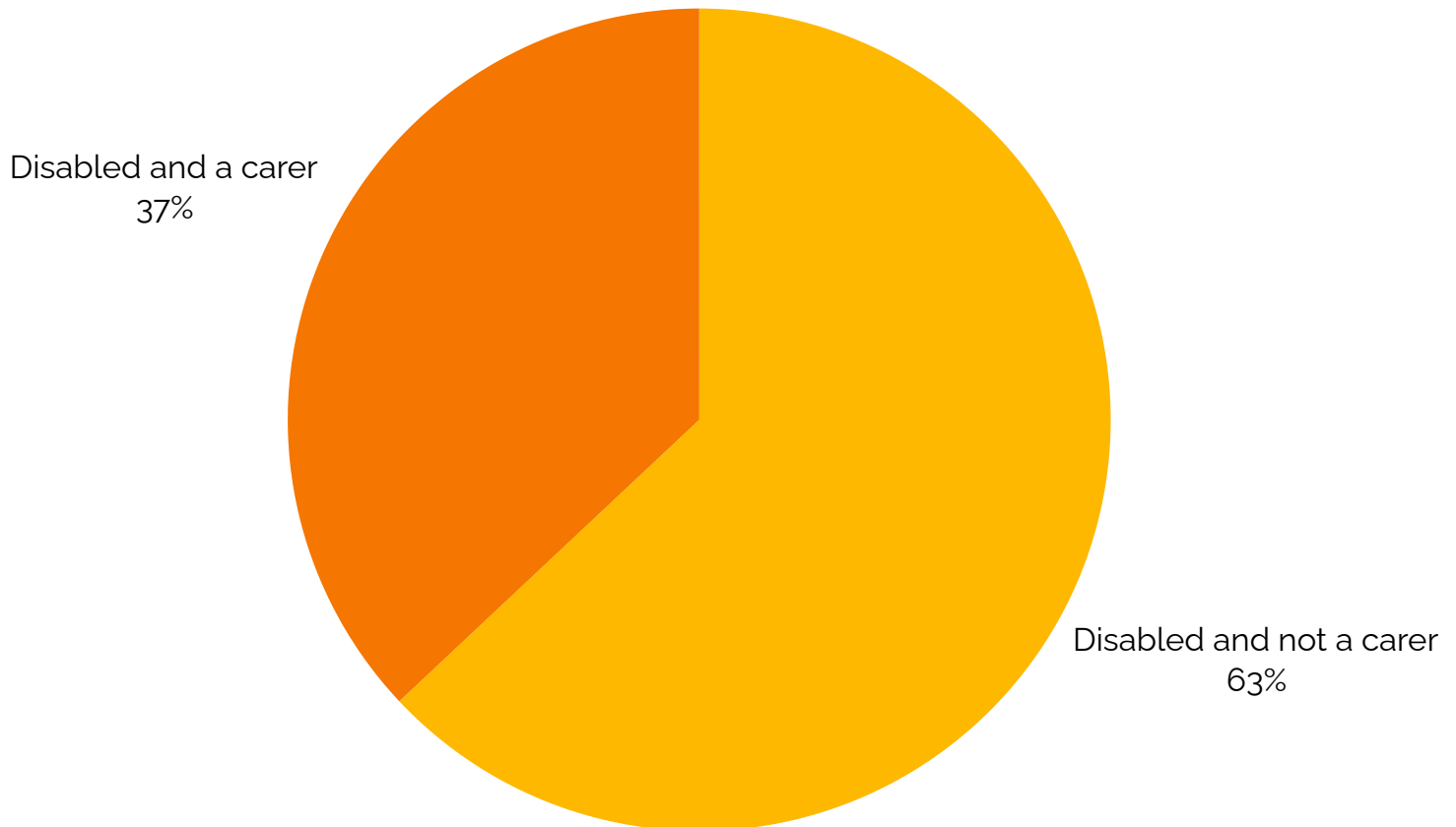


Who We Reached in Alberta...

Furthermore, 250 people are single and never married, 134 are married or in a domestic partnership, 14 are widowed, 107 are divorced and 35 are separated.

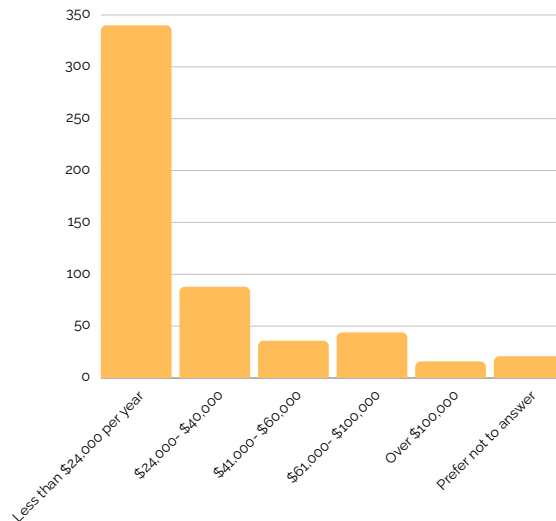
Similar to the National report, 7% of our participants were Indigenous, 14% identified as racialized or from a visible minority, 23% identified as 2SLGBTQIA+, and 2.4% currently live in an institution. This means that the findings of our National report show similar demographics to our Alberta report.

It is important to remember that disabled people are also carers – and our report shows that over a third of our participants are disabled and the carer to someone else who is disabled too.



Who We Reached in Alberta...

What category does your income fall into?



Perhaps the most striking data is related to income and the costs of disability. Almost 350 of the roughly 550 people who replied in Alberta came from the lowest income bracket in our survey.

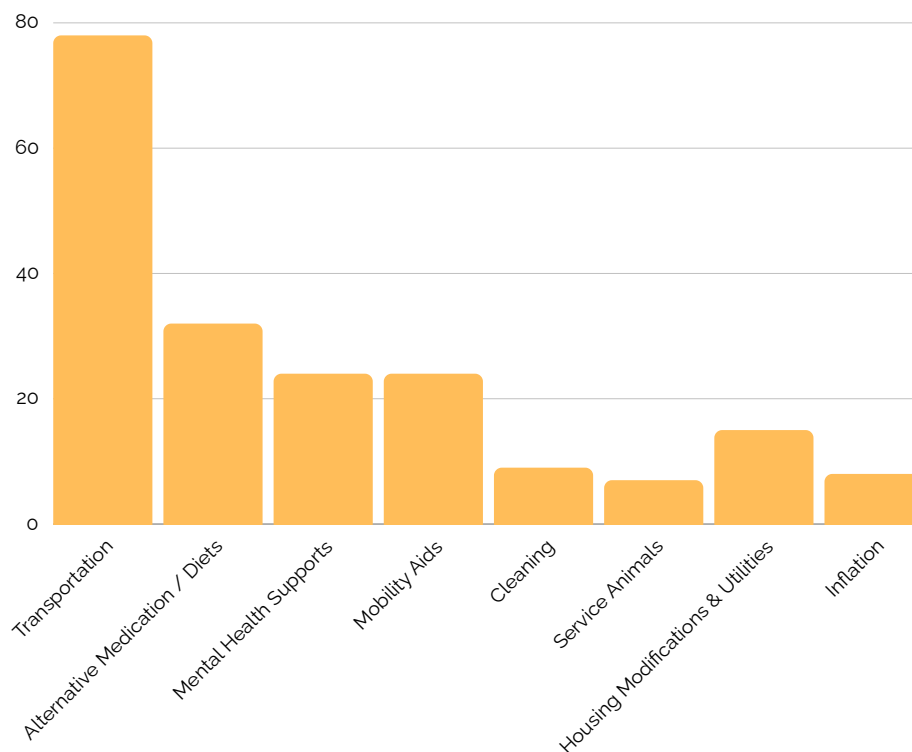
We asked our participants what they thought should be included in the Canada Disability Benefit when the cost of disability is taken into consideration; this is part of the legislation for the benefit. We gave a number of areas for participants to show their agreement and disagreement, as well as a write-in option. There was strong agreement that the following should be included in the cost of disability, with over 95% agreeing to each:

- Food and groceries;
- Housing;
- Disability-specific equipment ;
- Over-the-counter and prescription medications;
- Treatments such as physiotherapy, massage, naturopath, osteopath, etc; and
- Costs associated with care providers.

68% of people also agreed that the costs of childcare should be included.

Who We Reached in Alberta...

The additional cost of disability



When we looked at the write-in answers from people who identify as living on less than \$24,000 a year, a clear picture emerged. People are struggling desperately with transportation. They explained that they need greater transportation assistance to get to many different kinds of medical appointments near and far, to get groceries, to visit family, and to access recreation, social activities and exercise. The need is deep.

The second greatest need identified by write-in responses was for alternative diets and medications which are often not covered by traditional health plans..

The results from Phase 1 in Alberta report follow the same patterns as the National Phase 1 study. The full report can be found at the link given at the end of this report, but this section of the executive summary gives a flavour of that report:

"From the answers to the questionnaire, we learned that the CDB should help disabled people, giving them enough money to get out of poverty. Most people strongly believe that the government should have people with disabilities help create, put into action, and review the CDB. They also think that no disabled person should end up with less money after the CDB starts. This means that there can be no clawbacks, it should be easy to apply for the CDB, and the government needs to think about all the extra costs disabled people have.

Though most people agreed about most questions, there were some areas where people had lots of different opinions, mostly about who should qualify for the benefit. For example, some people were unsure if everyone who says they are disabled should qualify for the benefit. Some people are not sure if people who live in Canada but are not citizens should qualify. Some people also think that disabled people who make more money should get less help from the CDB."



“

I would be able to buy fresh food tailored to my kidney diet which I can't afford right now. It would be nice to not lose sleep worrying about where the next meal is coming from. I will also be able to afford transportation to dialysis. Sometimes I need to miss treatment as I cannot afford to get there.

”

STACIE B.

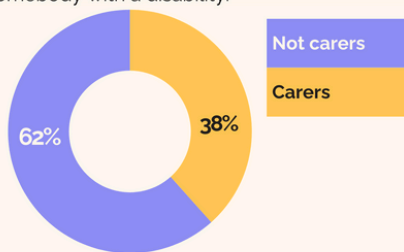
Stacie is a 46-year-old mother of 1 son. She has been on dialysis for kidney failure since 2018 due to a rare autoimmune disease. She loves long walks with her dog and cuddles with her cat.

Peer-to-Peer Results, National



WHO WE REACHED - PHASE 2 PEER-TO-PEER CONVERSATIONS

All 298+ participants in the Shape the CDB peer-to-peer process identified as disabled.
38% of them also identified as a carer to somebody with a disability.



OTHER INTERSECTIONS

55 participants have been unhoused or precariously housed
53 participants are under the 2SLGBTQIA+ umbrella
52 participants live in a rural or remote place
32 participants live or have lived in an institution
8 participants are or have been incarcerated
5 participants are refugees
3 participants have lived in Canada for less than 5 years

| Gender | |
|------------------------------------|------|
| Woman | 57% |
| Man | 29% |
| Non-binary & Gender non-conforming | 8.6% |
| Transgender Man | 1.3% |
| Transgender Woman | < 1% |
| Prefer not to answer | 2.2% |

| Annual Income | |
|---------------------|------|
| Less than \$20,000 | 54% |
| \$20,000-\$40,000 | 30% |
| \$41,000-\$60,000 | 8% |
| \$61,000-\$100,000 | 7% |
| More than \$100,000 | < 1% |

| Age | |
|----------------------|------|
| Under 18 | < 1% |
| 18-24 | 4% |
| 25-44 | 39% |
| 45-64 | 44% |
| 65+ | 10% |
| Prefer not to answer | 2% |

| | |
|---------------------------|------|
| Ontario | 27% |
| British Columbia | 21% |
| Alberta | 16% |
| Quebec | 12% |
| New Brunswick | 8% |
| Nova Scotia | 5.7% |
| Manitoba | 3.4% |
| Saskatchewan | 3.4% |
| Newfoundland and Labrador | 2% |
| Prince Edward Island | 1.7% |

| Ethnic and Racial Background | |
|--|--------|
| Black (e.g., African, Afro-Caribbean, African-Canadian descent) | 3.54% |
| East/Southeast Asian (e.g., Chinese, Korean, Japanese, Taiwanese descent; Filipino, Vietnamese, Cambodian, Thai, Indonesian) | 2.21% |
| Indigenous (First Nations, Métis, Inuk/Inuit) | 10.18% |
| Latino (e.g. Latin American, Hispanic descent) | 2.65% |
| Middle Eastern (Arab, Persian, West Asian descent (e.g., Afghan, Egyptian, Iranian, Lebanese, Turkish, Kurdish) | 3.98% |
| South Asian (e.g., Indian, Pakistani, Bangladeshi, Sri Lankan, Indo-Caribbean) | 3.10% |
| White (European descent) | 66.81% |
| Multiple answers | 2.21% |
| Prefer not to answer | 5.31% |

Telling the Story in Alberta:

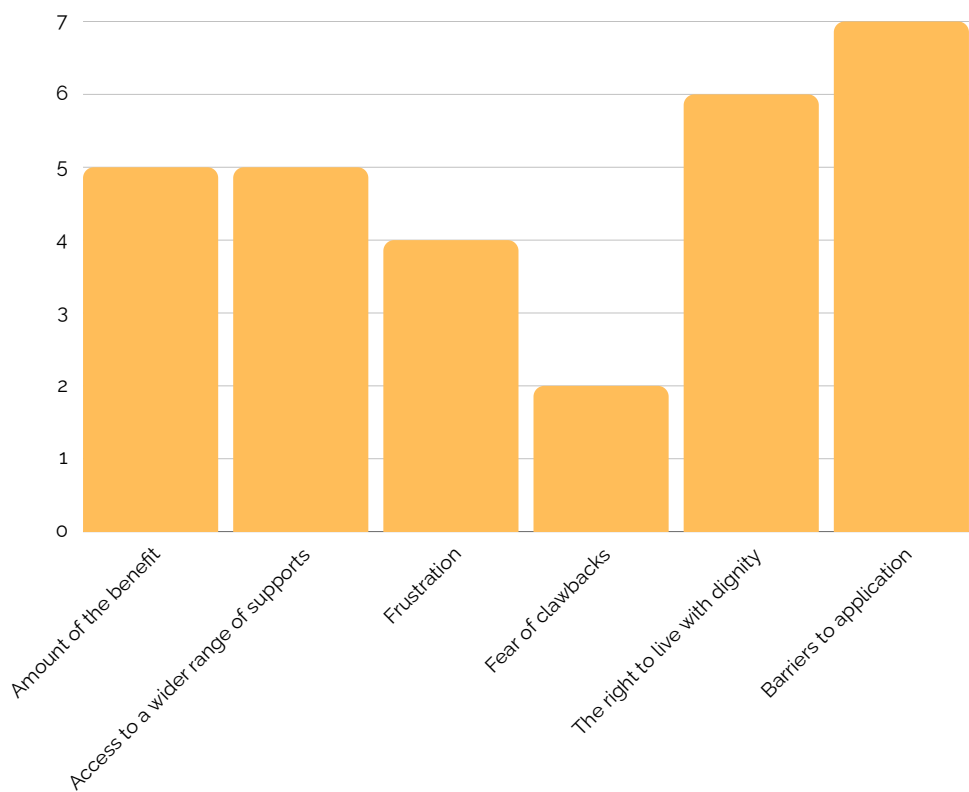
Phase 2

We are only at the beginning of sorting through the data from Shape the CDB, with the qualitative data (in words not numbers) taking the most time to sort and prepare.

Here are some initial findings. There were 12 field team leaders from Alberta, all of whom are disabled. They conducted interviews with over 35 people. Many participants chose to remain anonymous, which speaks to the concerns some disabled people have about the consequences of sharing personal information.

Each leader of the peer-to-peer interviews was asked to provide the key concepts which stood out from their conversations. The two most common answers were barriers in applying for benefits and the rights of disabled people to live with dignity. Additional responses are listed below.

In Conversation: Key Concepts Identified by Peer-to-Peer Interviewers



Telling the Story in Alberta:

Phase 2...

Another question field team leaders asked during peer-to-peer interviews was "If you could communicate one thing to the Minister of Diversity, Inclusion and Persons with Disabilities (the federal representative in charge of the CDB) after having this conversation, what would you share?".

Many participants shared the importance of the benefit, and the autonomy that it could grant for disabled communities. One person states that "this is a great and promising program that... will give those with a permanent disability a better chance at living with dignity". Another participant says: "Disabled people are worthy individuals deserving an income that would let us live with dignity, with no clawbacks".

Another common theme that emerged from the interviews was the pressing urgency and the immediate need for the benefit. One participant states that "we need to have the CDB deposited into our bank accounts right now because we cannot afford to wait any longer. Everything is expensive".

Interviewers also noted that participants frequently felt a sense of desperation while navigating the application process for benefits. Many struggled significantly just to complete their applications, while others found that the amounts they received fell far short of what was necessary for their survival. As one person expressed: "Each of my group have contributed a lifetime to building and supporting Canadians and Canada. Each feel they have been abandoned and forgotten in their time of need. Trust in our Government and society is severely diminished. Lack of hope is very evident".

This sentiment was echoed by another participant who articulated concerns about the barriers faced by people with disabilities in achieving full inclusion within society. They also emphasized the transformative potential of the benefit, stating, "there are a lot of barriers that hinder people with disabilities from being fully included in society. This benefit should remove many of those barriers without discrimination of any kind".



——— “ ———

The CDB would allow me to have a better quality of life.
Currently, I can afford my bills, food and not much else.
This bennifit would help me do things I want to do,
which in turn could help me with my career.

——— ” ———

Mike W.

*Mike is a 30 year old man who
lives with a disability in
Alberta, Canada.*

Disability with Possibility

WHAT POSSIBILITIES WOULD THE CDB PROVIDE?

In Phase 3 of the project, the Shape the CDB team reached out to project participants and asked them to share how the CDB could change their lives.

*What would you be able to afford?
What would you be able to do?*



How will the CDB help?

Spending the CDB

The CDB would significantly improve the quality of life of disabled people.



1. Health and Nutrition

The CDB would help people afford special diets for their personal health needs and better quality food in general.



2. Medicine, Medical Treatment & Equipment

The CDB would offer funding for life-saving equipment not covered by insurance, medications, physiotherapy, massage therapy, occupational therapy and other health services like acupuncture or naturopathic treatment that respondents currently cannot afford.



3. Housing Stability

The CDB would help cover rent and mortgage costs, in some cases preventing homelessness or facilitating independent living.



4. Mobility & Transportation

The CDB could help people access necessary transportation for medical appointments, work, social engagements or errands, thereby enhancing their health, independence and participation in community life.



5. Personal Care

The CDB would allow for expenses like haircuts, new clothing and other personal needs that contribute to a sense of dignity and self-confidence.



6. Financial Security & Planning

The CDB could enable some people to gain greater financial stability and set aside money for future needs, such as their senior years, education for children or short trips.



7. Social and Community Participation

The CDB is seen as a pathway to greater social involvement, allowing for expenses related to community participation, hobbies or simply being able to afford to do things for fun. Beyond mere survival, the CDB could help disabled people and their families actively and pleasurably participate in society.



8. Independence

The funding offered through the CDB would allow many disabled people independence and allow them to pull out of a constant struggle to survive poverty and instead consider what their life could be. The CDB would fund optimism and possibility.



——— “ ———

Having a fully funded CDB would allow me to eat better food, maybe get a haircut, and let me think about the possibility of getting some new clothing.

I'm hoping it would allow me to set aside some money each month for my senior years, should I be so fortunate. I dare to hope that perhaps I could save up enough to go on a short trip to BC.

——— ” ———

Heather H.

Heather is non binary 54 year old. She is queer and has multiple mental and physical disabilities, yet you'd not know it to look at her. She was born and raised in Alberta, has travelled the world and is now back in Alberta. She is almost constantly in a state of housing precarity. She lives in major metropolitan centre.

Reflections

We are only at the start of analysing our Alberta data, but we already see strong messages that we think are important for the Government of Alberta to know:

- Over a third of the people who responded to our Phase 1 study were disabled and the carer of a disabled person (child or adult).
- 340 of the 545 responses in Alberta came from people who declared their income to be less than \$24,000 a year – below the poverty line.
- Our respondents told us that on top of the areas we had identified for the additional costs of disability (food and groceries, housing, disability-specific equipment; over-the-counter and prescription medications; treatments such as physiotherapy, massage, naturopath, osteopath, etc; and costs associated with care providers), accessible transportation is a major cost of disability:
 - The reason transportation is such a major cost for disabled people is its domination in their lives. From essential tasks like grocery shopping and medical appointments to accessing work, education, and maintaining social connections, transportation is crucial. When transportation becomes inaccessible, it exacerbates feelings of isolation among disabled people.
- In our Peer-to-Peer interviews, we heard many stories of what might be possible for disabled people if the CDB were a sufficient amount for them to thrive and not struggle to survive. Participants spoke of the stigma attached to living in poverty, and their desire to be seen as full members of society:
 - Barriers to applying for services figured highly in their concerns.
 - We know that disabled people do not want to have to re-apply for programs, as this is expensive, takes time, is unpredictable, and takes away the dignity of the applicant.
 - Many participants voiced concerns about the amount of the CDB and their hopes that it will be a sufficient amount to lift them out of poverty.
 - They want to express the urgency and immediate need for the benefit

We hope to work with the province of Alberta to create an equitable space where disabled people can live in dignity. We aim to involve the opinions and lived experiences of disabled people in all stages of government decision-making. This way, we can eliminate stigma and create the autonomy that allows all disabled people to thrive.

We think of this as Disability With Possibility.



—— “ ——

It would help me with paying my bills and
rent and groceries and stuff for my nieces
and nephews

—— ” ——

Tarah P.

*I'm a white auntie with a disability
and I live in Grande Prairie Alberta.
I love music.*

This event is made possible with support from our Provincial Partner:

The Calgary Foundation

And from our national organization:

Disability Without Poverty



www.disabilitywithoutpoverty.ca



[disabilitywithoutpoverty & dwp_ab](#)



[DisabilityWithoutPoverty](#)



[Disability_WP](#)

read the full reports here



Shape the CDB – Alberta Essentials

27% of the population of working age Canadians are disabled.

40% of the people who live in poverty are disabled.

**There is nothing that counts for this disparity but society's attitudes to disabled people.
We can change this!**

**In 2023 the federal Canada Disability Benefit Act became law. The first line of this Act states that this is “an Act to reduce poverty and to support the financial security of persons with disabilities”. This benefit, the CDB, is meant to act as a supplement to existing provincial, territorial and federal benefits.
The money has yet to flow.**

For the CDB to truly benefit disabled people, it must at least reach the official [Market Basket Measure] poverty line of \$27,886 (Edmonton, Statistics Canada). Furthermore, it must be shaped by those with lived experience. With that in mind, DWP began our Shape the CDB project, with over 4500 survey responses nationally, and well over 200 peer-to-peer interviews, conducted by disabled people.

**We have just begun to sort through the data from Alberta but we have already discovered that:
97% of respondents believe that disabled folks should be lifted out of poverty.
More than 60% of respondents live below the poverty line.
Nearly 40% of disabled respondents are carers of someone with a disability.**

**We were told by our respondents that on top of the areas we had identified for the additional costs of disability (food and groceries, housing, disability-specific equipment; over-the-counter and prescription medications; treatments such as physiotherapy, massage, naturopath, osteopath, etc; and costs associated with care providers),
accessible transportation is a major cost of disability.**

**In our Peer-to-Peer interviews, we heard many stories of what might be possible for disabled people if the CDB were a sufficient amount for them to thrive and not struggle to survive.
They spoke of the stigma attached to living in poverty,
and their desire to be seen as full members of our society.**

**We hope to work with the province of Alberta to create an equitable space where disabled people can live indignity. We aim to involve the opinions and lived experiences of disabled people in all stages of government decision-making. This way, we can eliminate stigma and create the autonomy that allows all disabled people to thrive.
We think of this as Disability With Possibility.**

This event is made possible with support from our Provincial Partners:

The Calgary Foundation

And from our national organization:

Disability Without Poverty



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**disability
without
poverty**

**le handicap
sans
pauvreté**