

# Shape the CDB: Disability With Possibility

## BC Report



disability  
without  
poverty

le handicap  
sans  
pauvreté



1st & most important is that it is both properly funded AND not going to create a clawback from another disability benefit whether provincial or national. This benefit will enable me to buy some medications (not all); eat better quality food & continue to pay my rent. It will also contribute to me dreaming about the possibility of a future where I'm a valued & contributing member of society.



PAULA L.

*Paula is a first generation immigrant to Canada from South America and does not identify as Latin. She lives with invisible disabilities & chronic pain. Paula is the mother of 3 young adults.*

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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

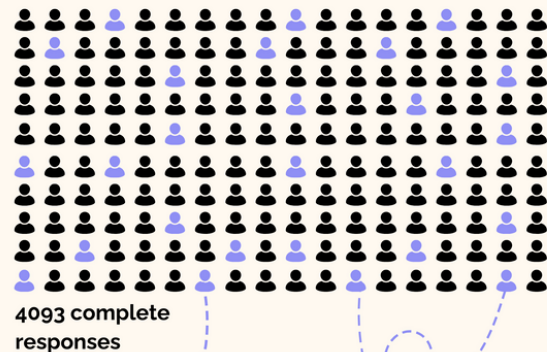
## WHAT WAS THE SHAPE THE CDB PROJECT?

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.



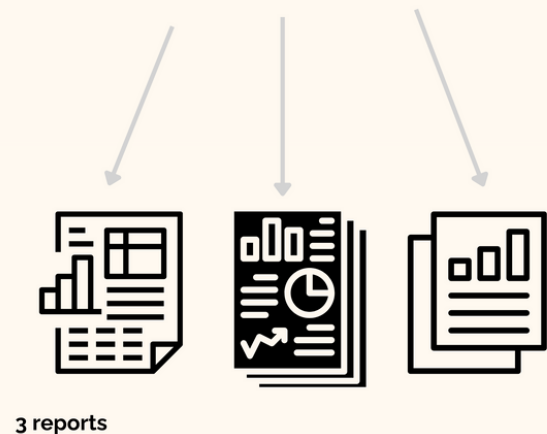
### PHASE 2 PEER-TO-PEER CONVERSATIONS

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



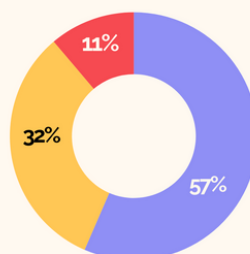
## WHO WE REACHED - PHASE 1 ONLINE SURVEY

**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%





The Canada Disability Benefit would enable me to be more independent, and secure my future financially. Currently I am 29 years old and still living with my parents. I have Cerebral Palsy and though I am fully capable of living on my own, my mobility challenges make the job market a little smaller for me. If I got this new benefit, it would make living in my own place a bigger reality for me. I have loved living with my parents, but I also would love the independence of having my own place. It would make me feel a bit more grown up. I just want to live out my full potential, and have the means to do that.



KATE L.

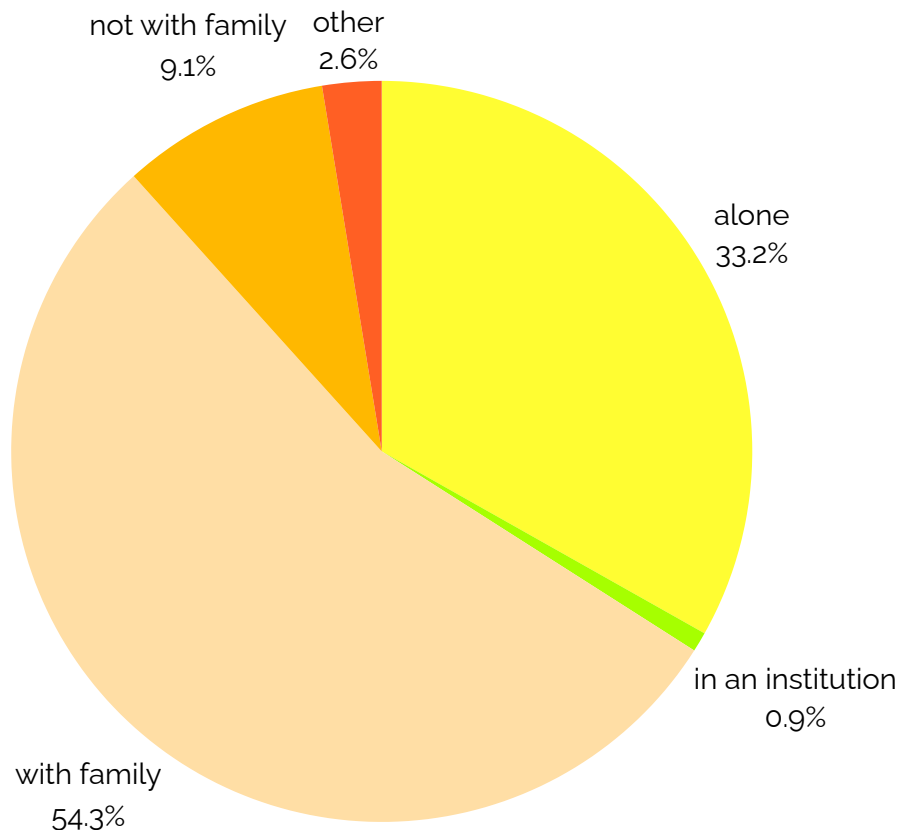
*Kate is a white 29-year-old young woman living with moderate Cerebral Palsy. She lives in beautiful Invermere, BC, and loves being outdoors and active with family and friends.*

# Who We Reached in BC

BC represented 20% of the respondents to our National project, even though BC only accounts for 13.5% of the population of Canada. This indicates just how keenly disability poverty is felt in BC, with the poverty rate currently \$2322 in Vancouver, and \$2249 in cities like Victoria and Kelowna, and our provincial Disability Assistance payment being \$1483.50; all rates for single individuals.

Rates for single individuals are the most relevant to our research as 33.2% of our respondents live alone:

## Who do you live with?

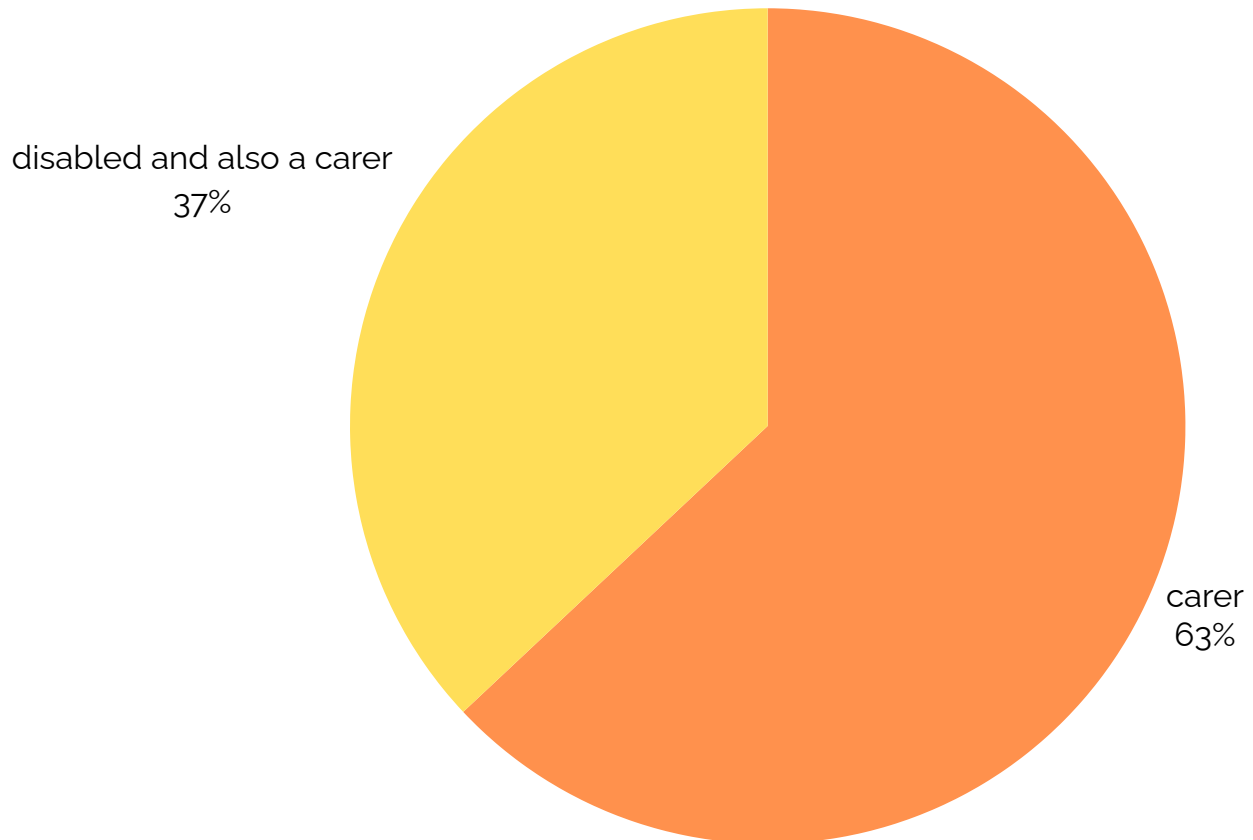


# Who We Reached in BC...

Further, 325 people are single and never married, 31 are widowed, 128 are divorced and 57 are separated.

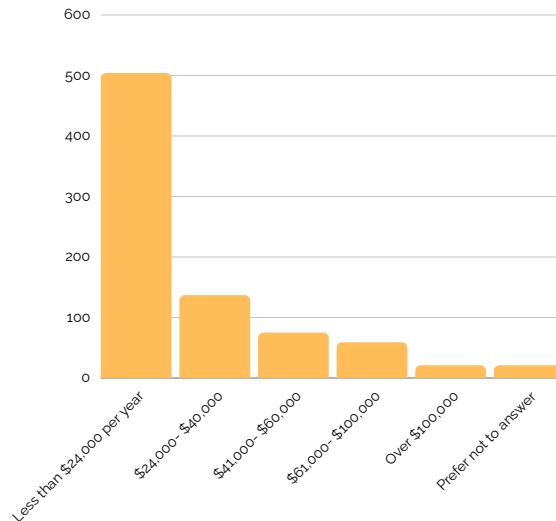
Similar to the National report, 7% of our participants were Indigenous, 17% identified as racialized or from a visible minority, 25% identified as 2SLGBTQIA+, and 1% currently live in an institution. This means that the findings of our National report show similar demographics to our BC report.

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 BC...

What category does your income fall into?



Perhaps the most striking data is related to income and the costs of disability. Over 500 of the 808 people who replied in BC came from the lowest income bracket in our survey – and some commented that we should have further divided our lowest bracket of below \$24,000 a year to demonstrate those people living on less than this. It should be noted that \$24,000 is already below the poverty line.

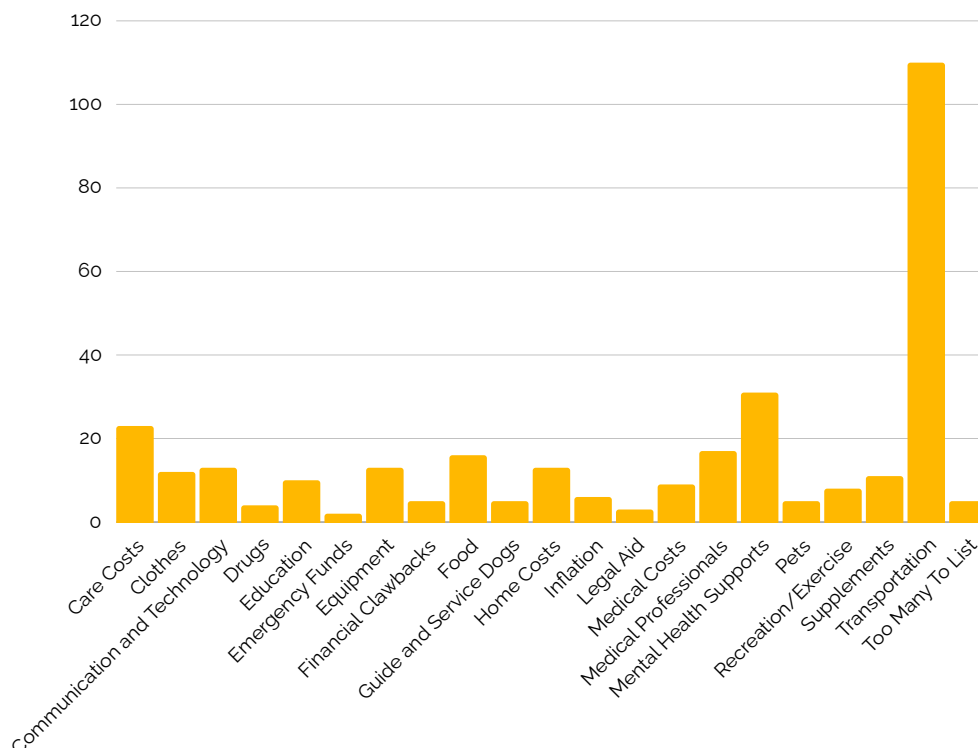
We asked our participants what they thought should be included in the Canada Disability Benefit when the cost of disability is taken into consideration; this is part of the legislation for the benefit. We gave a number of areas for participants to show their agreement and disagreement, as well as a write-in 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.

There was agreement that the costs of childcare should be included, but this was not as close to unanimous as above.

# Who We Reached in BC...

## The additional cost of disability



When we looked at the write-in answers from just the 500 people who identify as living on less than \$24,000 a year, a clear picture emerged. People are struggling deeply 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 all kinds of mental health supports.

The results from Phase 1 in BC 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."





Because I don't qualify for provincial funding at the moment, a lot of supports (therapy, noise cancelling headphones, etc) are financially out of my reach, even though I require them. I am also finding keeping full-time employment difficult as I don't have enough time to recover from my days. Having a funded benefit would allow me to reduce some of my work hours so that I can balance my mental well-being with my job.



BRUCE P.

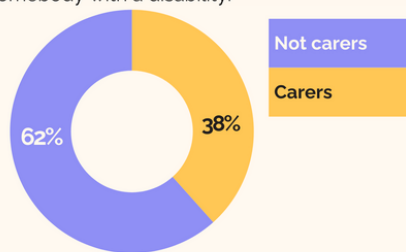
*Bruce is the Autistic Advocate for Autism Canada and lives in Vancouver, British Columbia. He toured the world for 40 years as a professional musician, composer and music director.*

# 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%

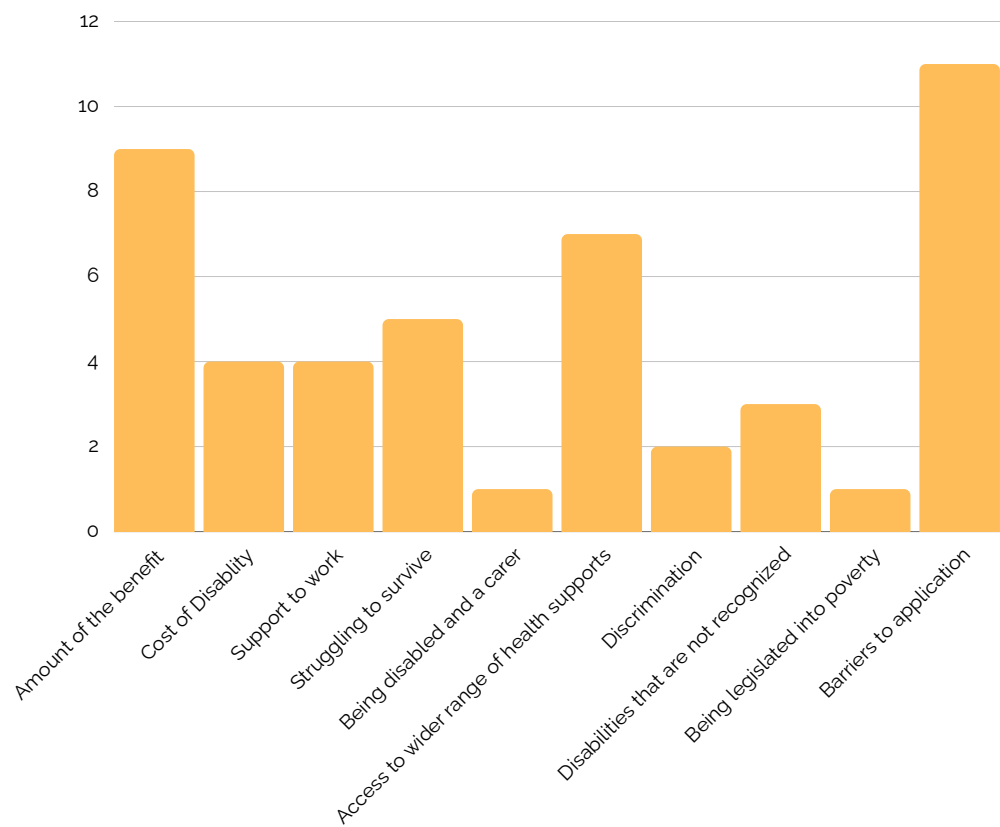
# Telling the Story in BC: Phase 2

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 18 field team leaders from BC, all of whom are disabled. They conducted interviews with over 35 people. It is not possible to give the actual number as some people did not want their participation to be counted, which speaks to the concerns some disabled people have about sharing any information about themselves.

Each leader of the peer-to-peer interviews was asked to provide the top three things that stood out from their conversations. The most often expressed concern involved barriers in applying for benefits, followed by their desires for the new benefit to be of an amount that will lift people above the current poverty line, and finally, their need to access a wider range of health supports:

## In Conversation: Top 3 Things Identified by Peer-to-Peer Interviewers



# Telling the Story in BC: Phase 2...

The final question for which the field team leaders asked for feedback 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 your conversation, what would you share?" We have tried to categorize the responses, though it is not as straightforward for this question. The most widely shared opinion was that disabled people want to live in dignity, and they want to thrive. That was shared by half of the peer to peer interviews – with half of them going on to say that people were far from thriving. One person said "People want dignity and to have the support they need to reach their full potential. Nothing more, nothing less", while another said "The time for talk is over and the time for action is now. A huge cross section of the Canadian population is scraping by and many are one disability payment away from homelessness. Financial stress is pounding people into the pavement creating hopelessness."

Many spoke in different ways of the possibilities for disabled people if they did not live in poverty – that they would have greater participation in life, and that investing in disabled people positively affects the economy for everyone.

One peer to peer interviewer said "I do not believe that as a country we think that anyone should live the way Michelle lives, just as I don't believe we think of all of the other situations that are out there for disabled people. Those who are [...] living on the street or those who are having to resort to all kinds of methods to get hold of their medications and so on. I just don't believe that this is what we think things should be like for disabled people, but we need the government ... all parties... we need them to take the big brave step to make this difference. We need them to see disabled people as full members of our Canadian society who deserve us to treat them a hell of a lot better than they're currently being treated."

Another field team member put it like this "We as disabled people are simply not being considered in the fabric of our current society. Poverty is looked upon as moral failing, no matter the reason. We need to continue to educate each other on an emotional level so all people can begin to shift their perspective and work towards a more equitable world. At a minimum, everyone deserves to have ALL their basic needs met."

As another field team member put it "We are strong resilient people; we are honest people", and from another "Disabled people want to live and thrive, not simply exist."



“

Providing the CDB to those who need extra support is crucial to alleviate poverty while deescalating mental health related issues.

”

SANDRA P.

*Sandra is a 57-year-old Indigenous Cree-Métis mother of four now-adults and a grandmother of one. Originally from The Pas, Manitoba, she was born with congenital birth defects including scoliosis, being hard of hearing, and some mobility challenges. She currently resides in Burnaby, BC with her 6 ½ month-old pomsky (pomeranian-husky).*

# 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.





“

With adequate funding, a Canada Disability Benefit would revolutionize my life, making basic necessities accessible rather than luxuries. It would alleviate the barriers that currently hinder my daily existence, offering a newfound ease and comfort.

”

ANDY F.

*Andy is a 58-year-old filmmaker with complex post-traumatic stress disorder (c-PTSD) from British Columbia.*

# Reflections

We are only at the start of analysing our BC data, but we already see strong messages that we think are important for the Government of BC 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).
- 500 of the 808 responses in BC 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), transportation is a major cost of disability:
  - The reason transportation is such a major cost for disabled people is its domination in people's lives, from being able to shop for groceries, attend medical appointments, access work, training and education, to staying in touch with friends and family and accessing recreation for exercise and social reasons. The inability to access transportation leads to more isolation for disabled people.
- In our Peer-to-Peer interviews, we heard many stories of what might be possible for disabled people if they were able 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:
  - Barriers to applying for services figured highly in their concerns. We know that this is a goal of the Ministry of Social Development and Poverty Reduction (SDPR), and we are excited to see the results of the work in this area over the next few years.
  - 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.
  - We hope that SDPR will work with us in our goal of getting people who receive disability assistance payments automatically eligible for the Canada Disability Benefit.

We believe that our goals are strongly aligned with those of SDPR. We hope that the Accessible BC Act will continue to grow beyond its inception to create an equitable province where disabled people can live in dignity, and where they are supported by a social security net that works seamlessly between the province and the federal government, to eliminate stigma and create the autonomy that allows all disabled people to thrive. We think of this as Disability With Possibility.



“

I would be able to afford out of pocket expenses like physiotherapy and necessary medications that I take as a result of my disability.

”

KRISTINE B.

*Kris, who has a mental health disability, loves being outside amongst the parks and flowers.*

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

Burnaby Association for Community Inclusion  
Community Living Society  
Delta Community Living Society  
Disability Alliance BC  
Inclusion BC  
Inclusion Langley Society  
Inclusion Powell River  
Kinsight  
Plan Institute  
Planned Lifetime Advocacy Network (PLAN)  
PosAbilities  
Spectrum Society for Community Living  
UNITI  
Vancouver Foundation

### **And Our Victoria Community Partners:**

Action Committee of People with Disabilities (ACPD)  
MOVE Adapted Fitness & Rehabilitation Society  
Victoria Brain Injury Society (VBIS)  
Victoria Disability Resource Centre (VDRC)  
Victoria Hand Project



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