

# Shape the CDB: Disability With Possibility

## Manitoba Report



disability  
without  
poverty

le handicap  
sans  
pauvreté



——— “ ———

[The CDB would allow me] to pay for fuel in my vehicle when I need to see specialists.

——— ” ———

Samantha-Anne G.

*Samantha-Anne is a 60 year old woman from a rural community in SW Manitoba.*

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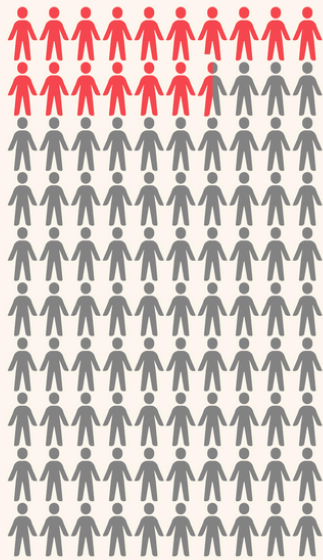
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# The Basics

## 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

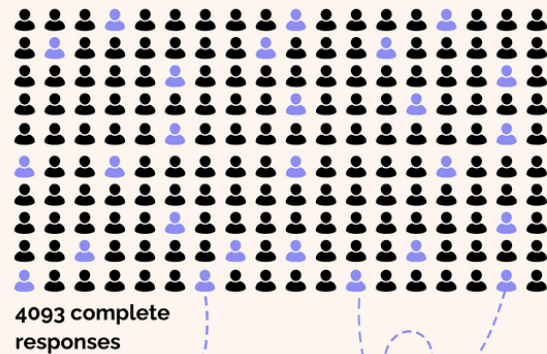
## WHAT WAS THE SHAPE THE CDB PROJECT?

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.



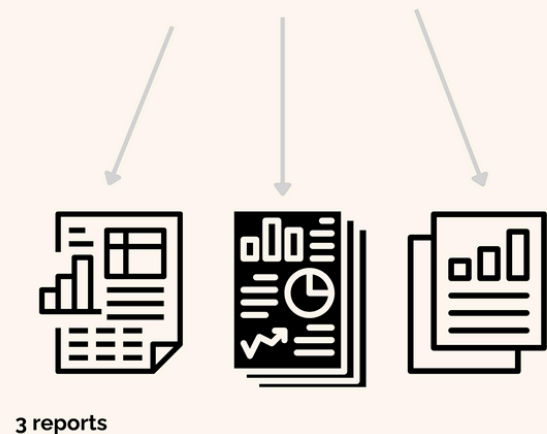
### PHASE 2 PEER-TO-PEER CONVERSATIONS

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



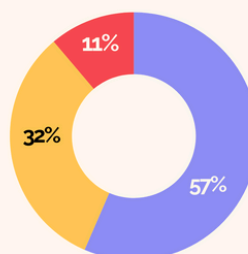
## WHO WE REACHED - PHASE 1 ONLINE SURVEY

**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%





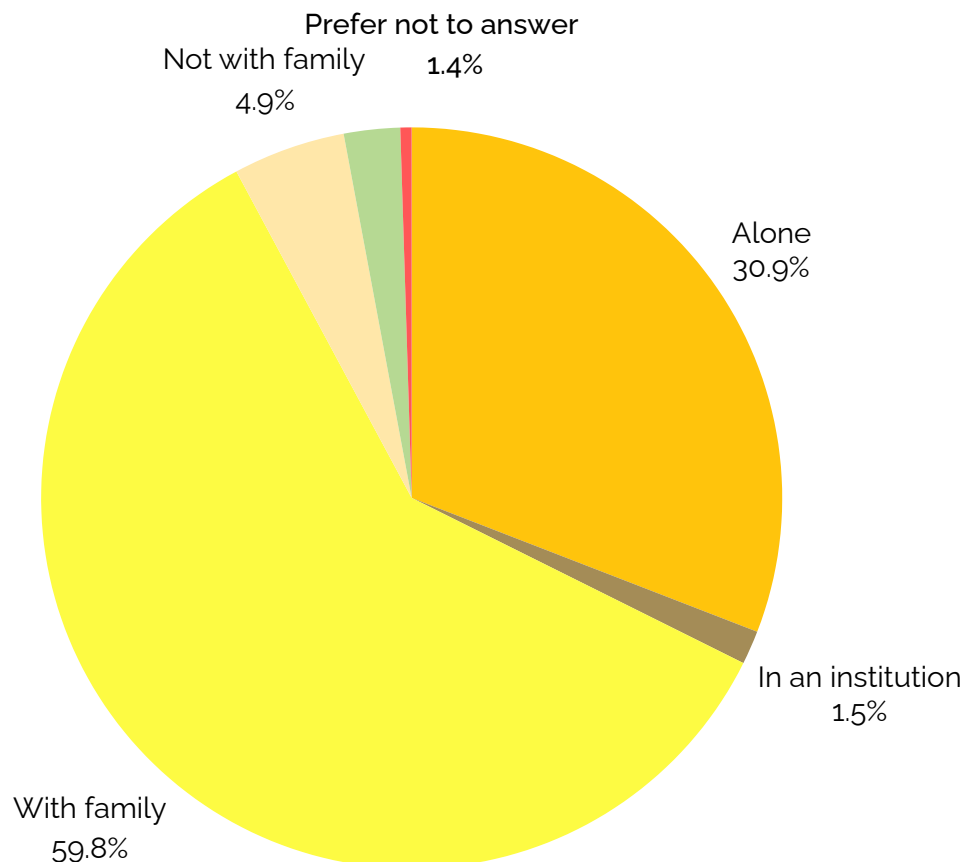
# Who We Reached in Manitoba

Manitoba represents 4.5% of the respondents to our National project and 3.4% of the population of Canada. A single disabled individual under the Manitoba Supports for Persons with Disabilities can receive a monthly maximum of \$1,166 for food, shelter and basic needs.

The poverty line in Winnipeg is \$2,089/month as defined by the 2022 Market Basket Measure (MBM) threshold. This leaves a \$923/month gap for people with disabilities to even reach the poverty line in Winnipeg. In rural areas within Manitoba, the poverty threshold is \$1,885/month.

Rates for single individuals are the most relevant to our research as over 30% of our respondents live alone:

## Who do you live with?



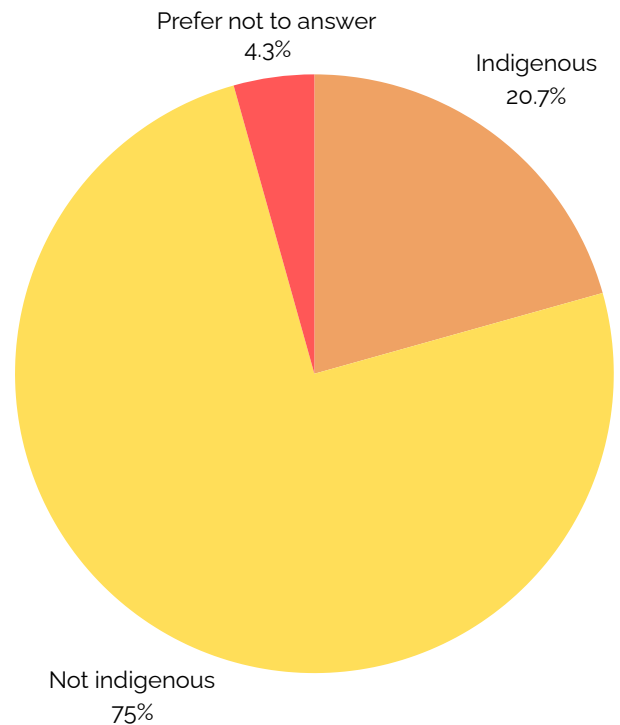
# Who We Reached in Manitoba...

Furthermore, 80 people are single and never married, 80 are married, 4 are widowed, 25 are divorced and 11 are separated.

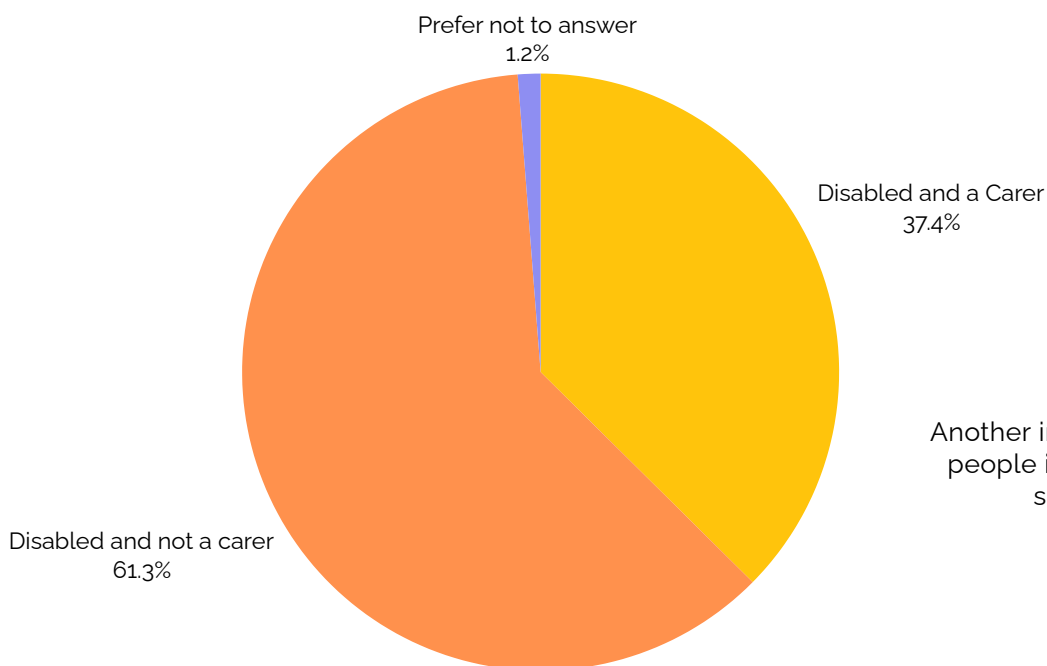
19% identified as racialized or from a visible minority and 18% identified as 2SLGBTQIA+

21% of our participants identified as Indigenous, representing the highest percentage among all provinces.

## Do you identify as indigenous?



## Are you a carer for a person with disabilities?

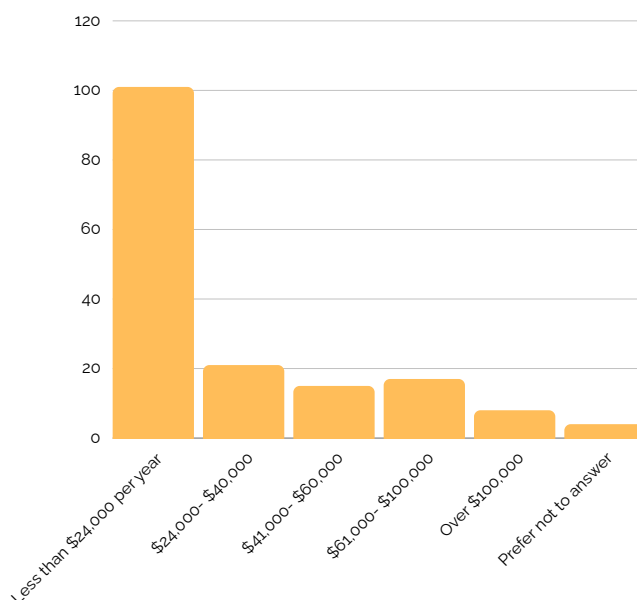


Another important finding is that almost 40% of people identified as disabled and a carer for someone who is also disabled.



# Who We Reached in Manitoba...

What category does your income fall into?



Perhaps the most striking data set is related to income and the costs of disability. 101 of the 166 disabled participants in Manitoba came from the lowest income bracket in our survey.

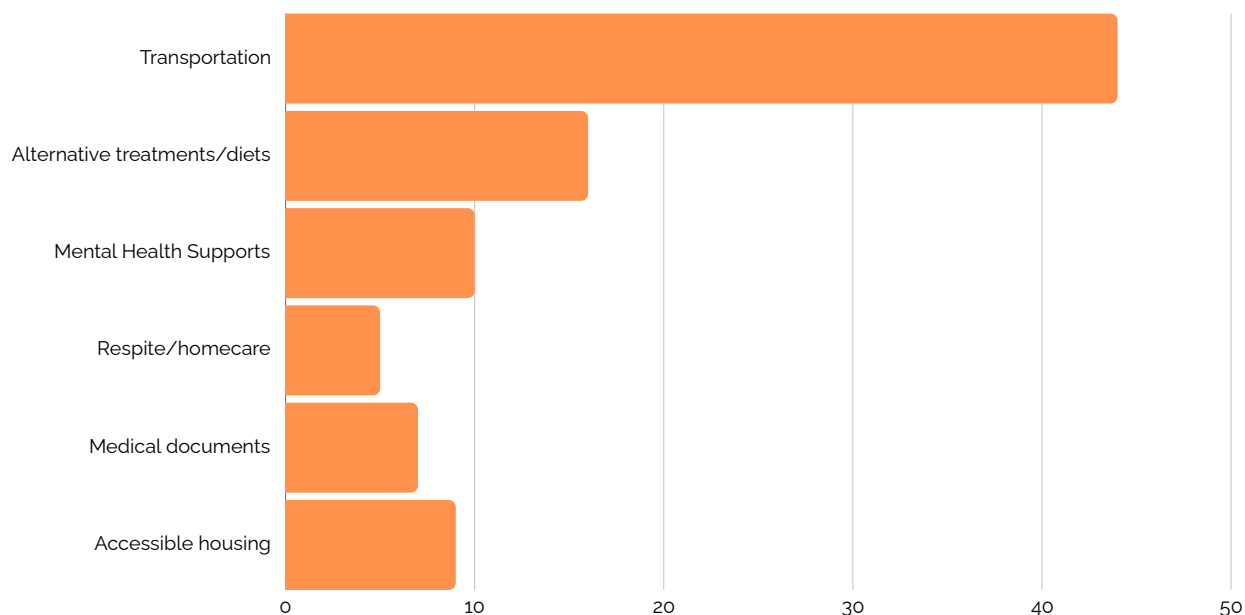
We asked our participants what they thought should be included in the Canada Disability Benefit when the cost of disability is taken into consideration; this is part of the legislation for the benefit. We gave a number of areas for participants to show their agreement and disagreement, as well as a write-in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

Nearly 40% of participants also agreed that the costs of childcare should be included.

# Who We Reached in Manitoba...

## The additional cost of disability



Survey participants were asked to describe the additional costs of disability which are often overlooked in the calculations of benefits. From our responses, it is clear that people are struggling immensely with transportation. They explained that they need greater access to accessible transportation for reasons like: attending medical appointments, getting groceries, visiting family, accessing recreation, social activities and exercise. The need is deep.

Other significant costs identified by write-in responses were for alternative treatments - many of which are not covered by existing health plans - mental health supports and accessible housing.

The results from Phase 1 were also analyzed on a national level. Here is an excerpt from the Canada-wide report which explains some of the trends:

"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.

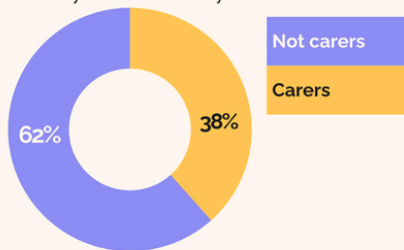
Though most people agreed with most questions, there were some areas where people had lots of different opinions, mostly about who should qualify for the benefit. For example, some people were unsure if everyone who says they are disabled should qualify for the benefit. Some people are not sure if people 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."

# 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 Manitoba:

## Phase 2

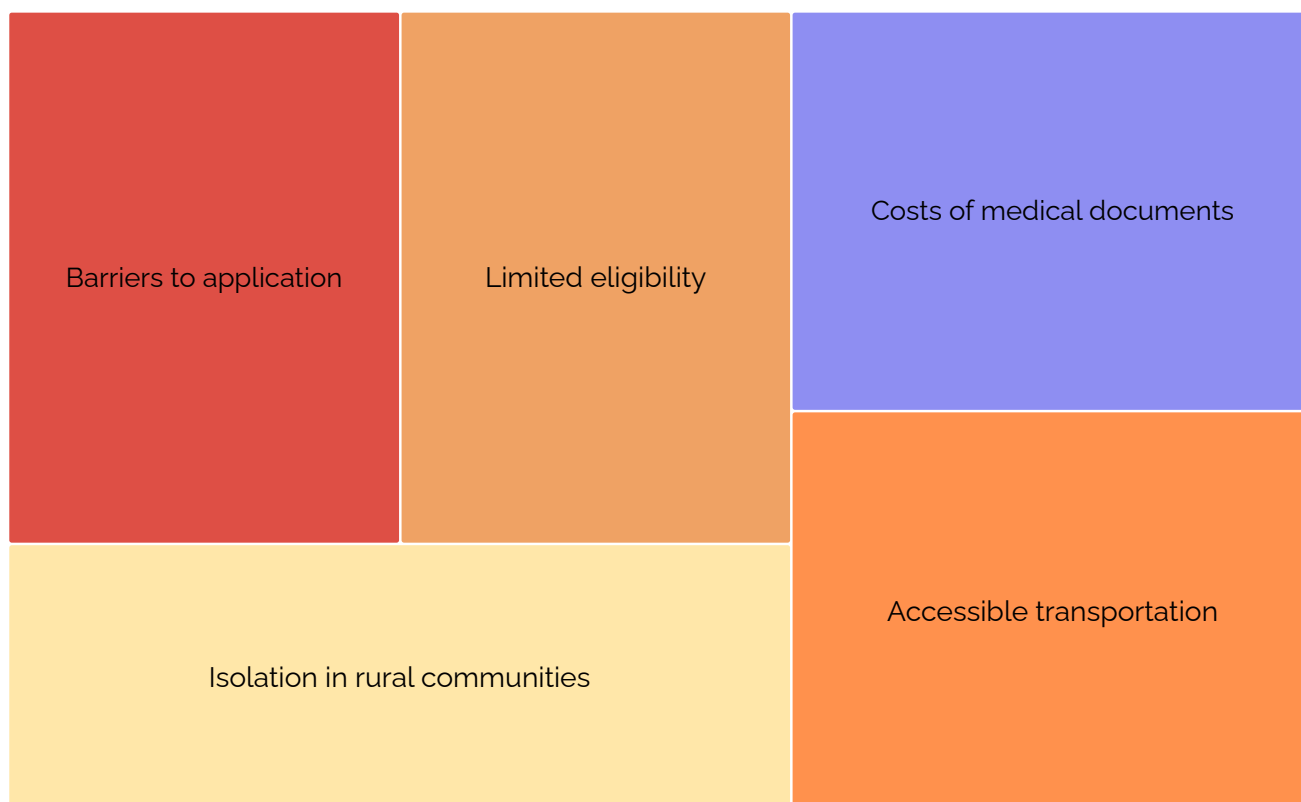
This is only the beginning of sorting through the data from Shape the CDB. With the qualitative data (in words not numbers) taking the most time to sort and prepare.

Here are some initial findings. There were 3 field team leaders from Manitoba, all of whom are disabled. They conducted interviews with 13 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 most often expressed concern involved barriers in applying for benefits, followed by the high cost of acquiring forms from doctors, and many other factors as identified below.

### In Conversation:

#### Key Concepts Identified by Peer-to-Peer Interviewers



# Telling the Story in Manitoba:

## 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 indicated that they are unable to afford basic living costs alongside the added costs of disability. As one field team member noted, “many people have to make choices between medicine, food or [housing] because they can’t afford all 3”. For the CDB to be effective, it must be sufficient to lift disabled individuals out of poverty. Another participant shared their experience, emphasizing: “people who are disabled will never be earning on par with their able bodied counterparts due to these added costs or expenses and repercussions from lost opportunities”.

A recurring concern among participants is the risk of clawbacks for the CDB. One participant expressed their concerns: “as you earn more money you start losing out on benefits and your net result is the same if not lower than it was before your income increased”. Navigating the complexities of disability is already challenging enough without the added burden of financial instability.

Additionally, there is a strong sense of urgency regarding the implementation of the CDB. One team member described the benefit as “long overdue,” noting that it has been four years since its initial proposal. It is crucial that the benefit is delivered to disabled individuals as soon as possible.

# 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.



# Reflections

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

- Over a third of the people who responded to our Phase 1 study were disabled and the carer of a person with disabilities (child or adult).
- 20.7% of survey participants identified as indigenous.
- 101 of the 166 responses 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 as 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 also a major expense:
  - Accessible transportation is an essential part of the lives of disabled people. 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 increased isolation for disabled people. It can also limit the availability to access essential medical services.
- 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. The most common concerns were as follows:
  - Barriers to applying for services
  - High cost of medical documents
  - Limited eligibility for the CDB and DTC

We hope to work with the province of Manitoba 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.

**This event is made possible with support from our provincial partners:**

Maytree Foundation

McConnell Foundation

**And from our national organization:**

Disability Without Poverty



[www.disabilitywithoutpoverty.ca](http://www.disabilitywithoutpoverty.ca)



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**read the full reports here**



# Shape the CDB – Manitoba 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 \$25,068 (Winnipeg, 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 Manitoba but we have already discovered that:  
94% of respondents believe that disabled folks should be lifted out of poverty.  
61% of respondents live below the poverty line.  
21% of respondents are indigenous.  
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 Manitoba 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.  
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