

Shape the CDB: Disability With Possibility

Nova Scotia Report



disability
without
poverty

le handicap
sans
pauvreté



I have a hard time every day due to my disability. These issues effect both my mental and physical health. I believe that the CDB will help me organize my life and to live in peace.



ROZINA S.

Rozina is a 53-year-old with blindness in one eye and other chronic diseases. She is originally from Kuwait and now lives in Halifax, NS. She is a mother of 2 girls. Rozina's hobby is to help people in need and to bring hope and smiles to their faces.

Contents

The Basics: Statistics on Disability and Poverty in Canada - 4

About Our Project: What was the Shape the CDB project? - 5

Results of Our National Survey: Who We Reached in Phase 1 - 6

Who We Reached Nova Scotia: Phase 1 - 8

Peer-to-Peer Results, National: Who We Reached in Phase 2 - 13

Telling the Story in Nova Scotia from Phase 2 - 14

Disability with Possibility - 16

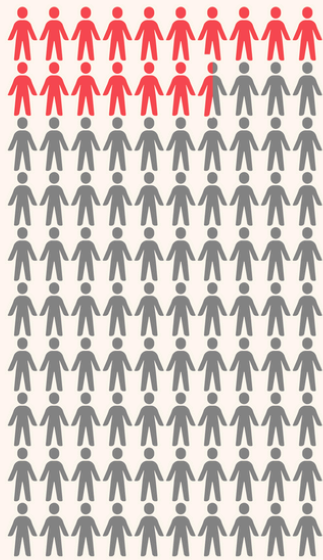
How will the CDB Help? - 17

Reflections - 18

The Basics

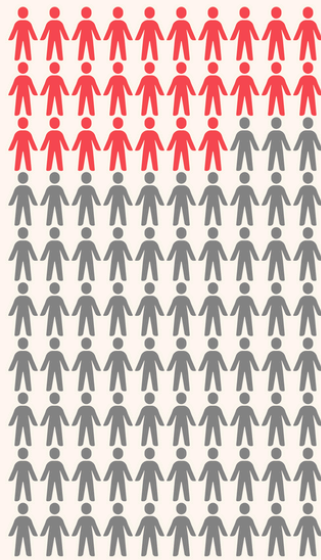
Statistics on Disability and Poverty in Canada

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

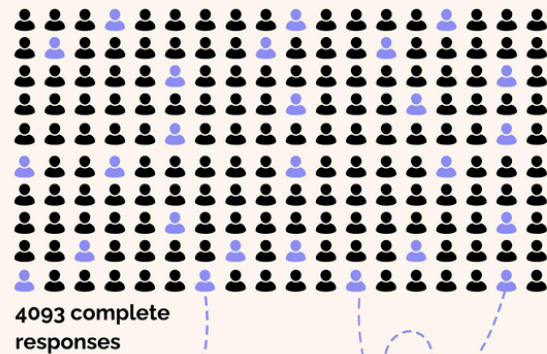
WHAT WAS THE SHAPE THE CDB PROJECT?

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.



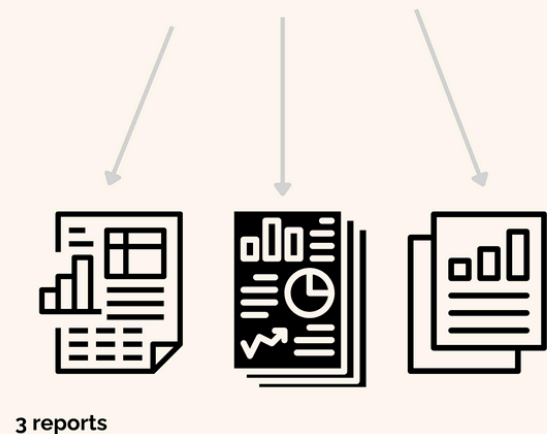
PHASE 2 PEER-TO-PEER CONVERSATIONS

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



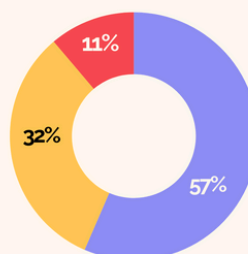
WHO WE REACHED - PHASE 1 ONLINE SURVEY

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 funding from CDB would enhance my quality of life. I would be able to invest in a gym membership and a babysitter.

——— ” ———

JILL R.

Jill is a 45 year old caucasian female with Schizophrenia who lives in Halifax, Nova Scotia. She has 2 teenagers and a 3 year old. In her free time she enjoys playing pickleball and guitar.

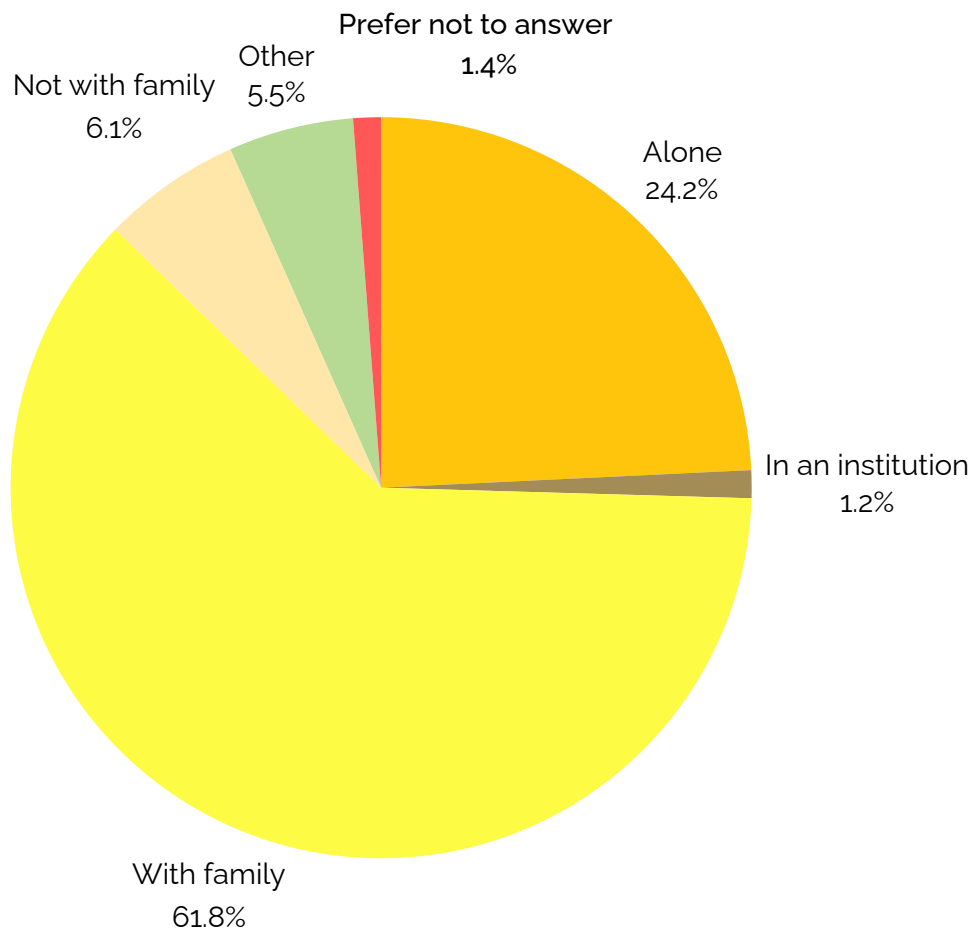
Who We Reached in Nova Scotia

Nova Scotia represents 4% of the respondents to our National project and 3% of the population of Canada. A single disabled individual under the Employment Support and Income Assistance Program can receive a monthly maximum of \$950 for food, shelter and basic needs.

The poverty line in Halifax is \$2,150/month as defined by the 2022 Market Basket Measure (MBM) threshold. This leaves a \$1,200/month gap for people with disabilities to even reach the poverty line in Halifax. In rural areas within Nova Scotia, the poverty threshold is \$1,981/month.

Rates for single individuals are the most relevant to our research as 24.2% of our respondents live alone:

Who do you live with?

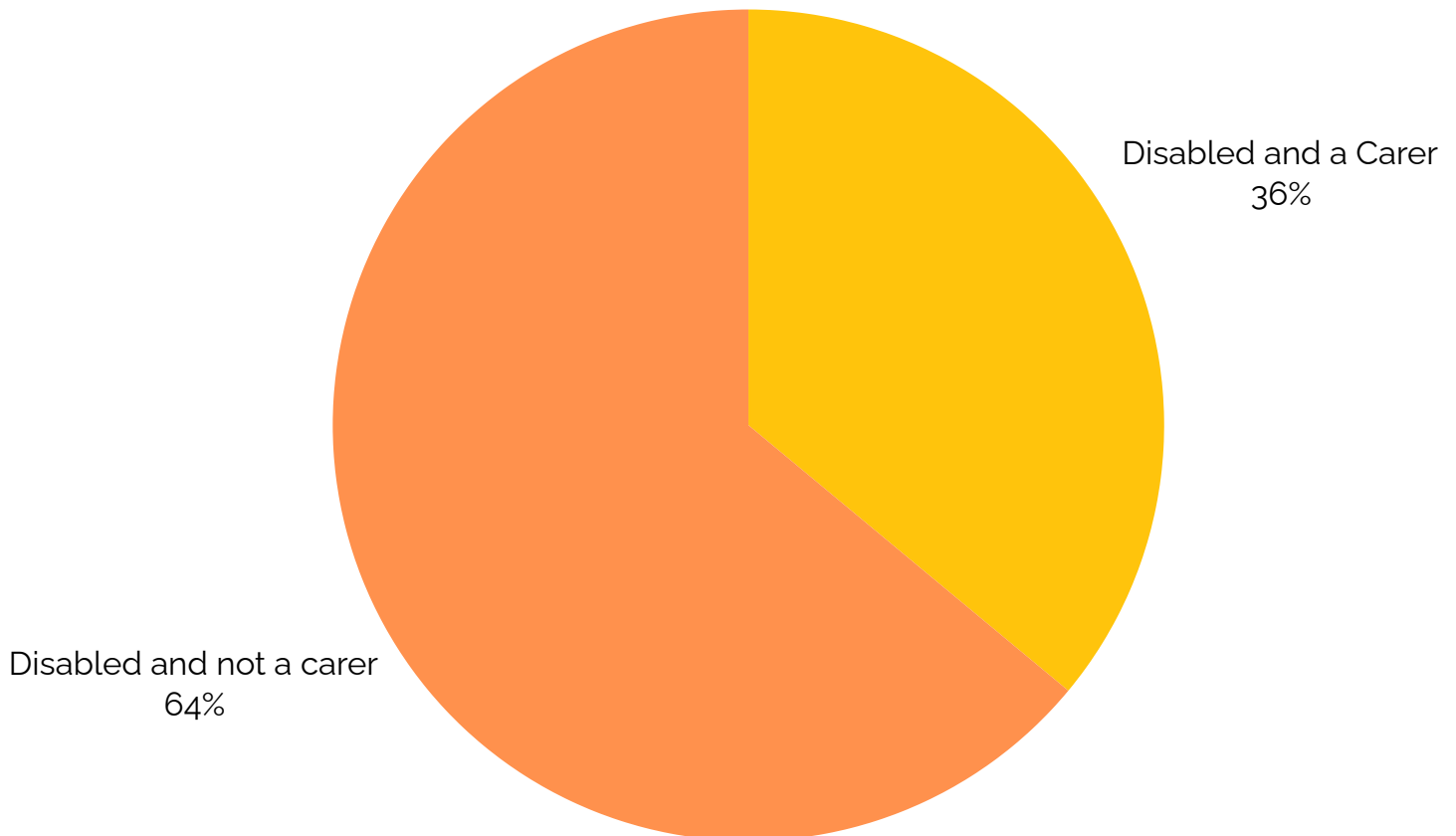


Who We Reached in Nova Scotia...

Furthermore, 50 people are single and never married, 72 are married, 8 are widowed, 20 are divorced and 9 are separated.

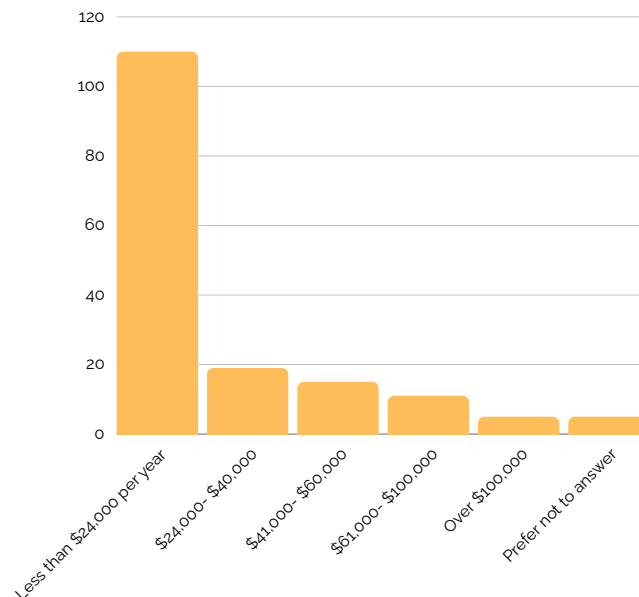
Similar to the National report, 7% of our participants were Indigenous, 13% identified as racialized or from a visible minority and 12% identified as 2SLGBTQIA+. This means that the findings of our National report show similar demographics to our Nova Scotia report.

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 Nova Scotia...

What category does your income fall into?



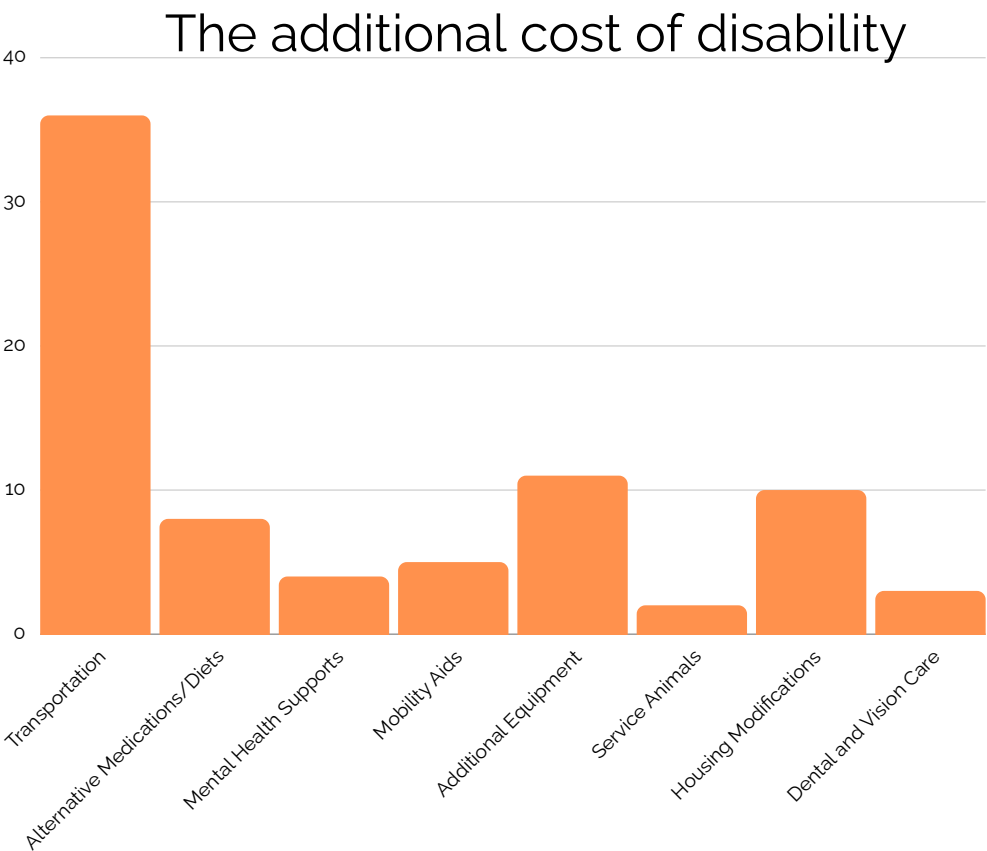
Perhaps the most striking data set is related to income and the costs of disability. 110 of the 165 people who replied in Nova Scotia came from the lowest income bracket in our survey.

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 Nova Scotia...



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 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.

Other significant costs identified by write-in responses were for alternative treatments - many of which are not covered by existing health plans - additional equipment (compression garments, incontinence products, etc.) and the costs of housing modifications.

The results from Phase 1 in Nova Scotia 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 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."



——— “ ———

Receiving the CDB would make such a difference between struggling to exist and having a life worth living. People shouldn't have to decide between paying rent and buying groceries.

——— ” ———

TAMMY H.

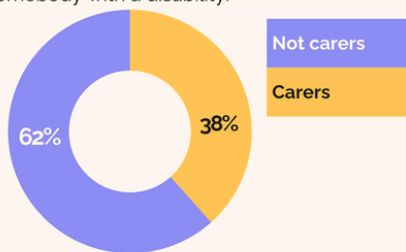
Tammy is a 55 year old single woman with multiple medical issues including lipedema, fibromyalgia and Ramsay Hunt Syndrome. She lives in Nova Scotia and loves to paint, thrift shop, upcycle and spend time with her cat, Archie.

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%

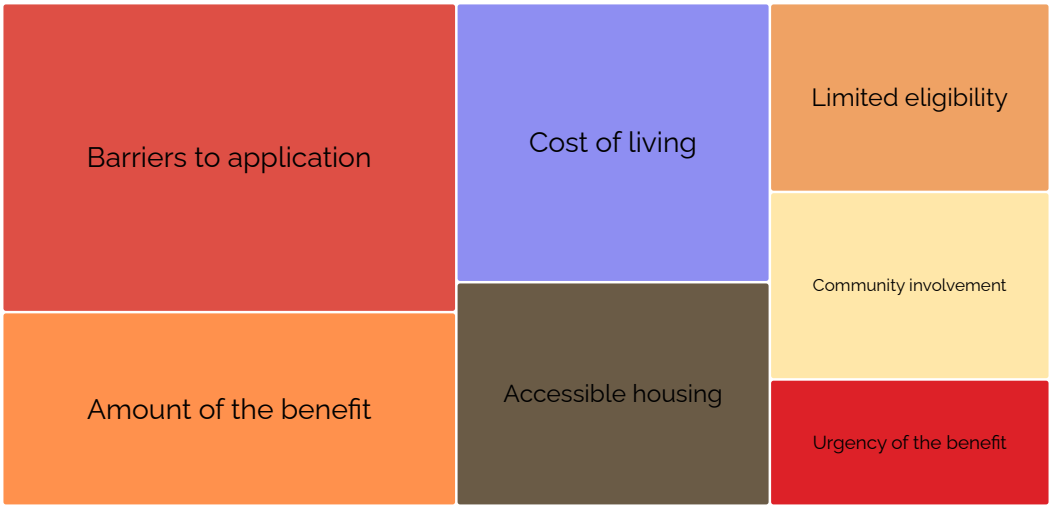
Telling the Story in Nova Scotia: Phase 2

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 5 field team leaders from Nova Scotia, all of whom are disabled. They conducted interviews with 21 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 living, and many other factors as identified below.

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



Telling the Story in Nova Scotia: 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?".

The most widely shared opinion was that disabled people deserve not only to live but to live with dignity. One field team member said that "without the help that is so desperately needed by people, you impede their ability to lead a real quality of life. People are reduced to numbers and left to make do the best way they can". Another participant shared their experience with the stigma associated with their disability: "people need hope and purpose in their lives, especially if they suffer with stigma surrounding having a disability. We need emotional support and to be listened to".

Another common response was the importance of disabled people receiving sufficient medical support. One participant states that "the basis of health and well being stems from first getting basic needs met, then getting all health needs met. Mentally, physically, spiritually and emotionally. Not getting those needs met induces unnecessary suffering in the individual".

Others expressed a desire to share their stories and experiences with government decision-makers. One participant said "I wish to meet the minister... to explain to him all of my experiences as a person with disabilities, as a newcomer, and a person with permanent residence". This quote also speaks to the effects of intersectionality within the disabled community.

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 Nova Scotia data, but we already see strong messages that we think are important for the Government of Nova Scotia 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).
- 110 of the 165 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 living/lack of accessible housing
 - Low amount of the benefit

We hope to work with the province of Nova Scotia 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



[disabilitywithoutpoverty](https://www.instagram.com/disabilitywithoutpoverty)



[DisabilityWithoutPoverty](https://www.facebook.com/DisabilityWithoutPoverty)



[Disability_WP](https://twitter.com/Disability_WP)

read the full reports here



Shape the CDB – Nova Scotia 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 \$25,799 (Halifax, 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 Nova Scotia but we have already discovered that:
91% of respondents believe that disabled folks should be lifted out of poverty.
More than 67% 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 Nova Scotia 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:

Maytree Foundation
McConnell Foundation

And from our national organization:

Disability Without Poverty



www.disabilitywithoutpoverty.ca



[disabilitywithoutpoverty](https://www.instagram.com/disabilitywithoutpoverty)



[DisabilityWithoutPoverty](https://www.facebook.com/DisabilityWithoutPoverty)



[Disability_WP](https://twitter.com/Disability_WP)

read the full reports here



**disability
without
poverty** | **le handicap
sans
pauvreté**