

Shape the CDB: Disability With Possibility

Ontario Report



disability
without
poverty

le handicap
sans
pauvreté



This benefit would help to purchase food, clothing, and medical care that is not covered by OHIP. It would assist me in obtaining a healthier lifestyle and a safer home environment.



REBECCA M

Rebecca is a mother of 2 who has a permanent disability. She lives in Ontario and enjoys baking, reading, spending time with family, friends and her pets.

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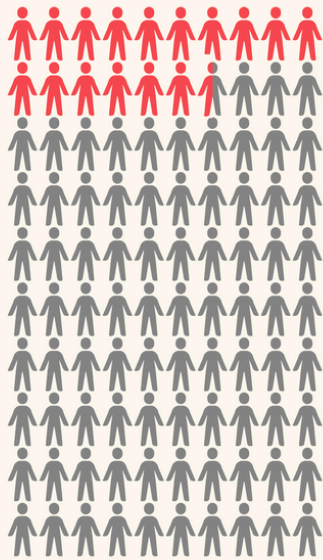
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The Basics

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

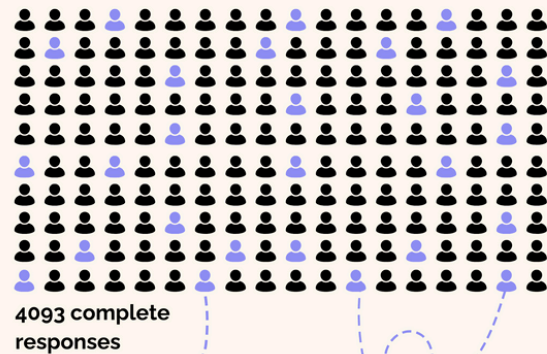
WHAT WAS THE SHAPE THE CDB PROJECT?

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.



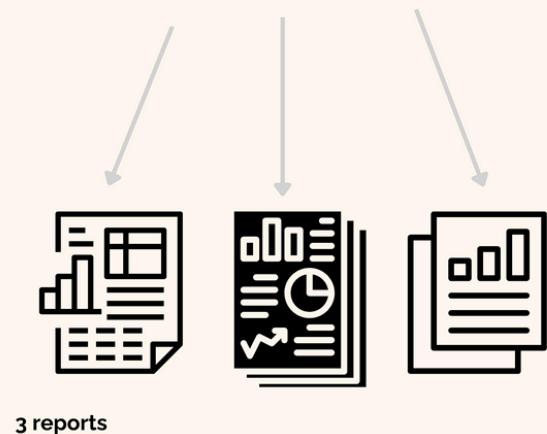
PHASE 2 PEER-TO-PEER CONVERSATIONS

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



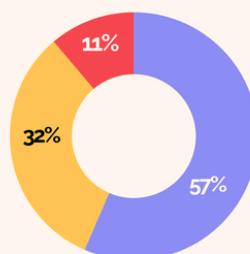
WHO WE REACHED - PHASE 1 ONLINE SURVEY

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%





——— “ ———

I feel that the CBD would really make a huge impact on my life... By having access to the CBD this can minimize my travel and delivery costs for items I may need. Ultimately, this can put me at an equal level to my sighted counterparts.

——— ” ———

BERNARD A

Bernard is a Black male of Ghana West African descent who lives with low vision. He is a registered Social Worker who advocates for the discussion of race and disability.

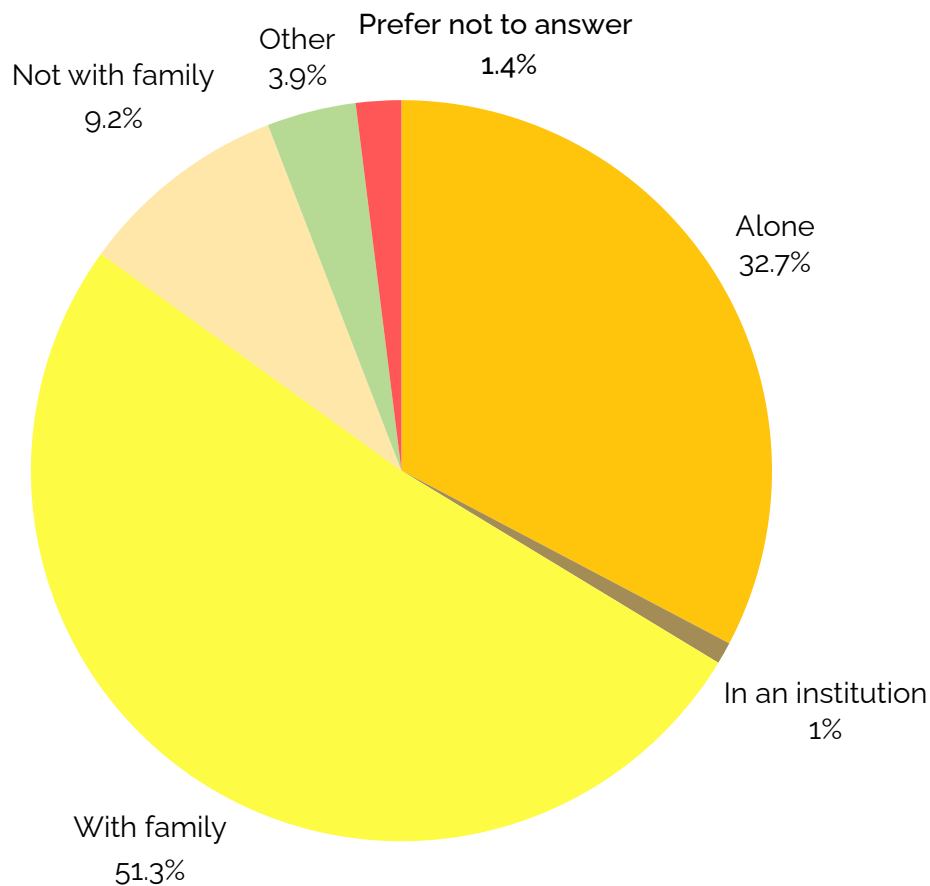
Who We Reached in Ontario

Ontario represents 40% of the respondents to our National project and 36.5% of the population of Canada. A single individual under the ODSP (Ontario Disability Support Program) can receive a monthly maximum of \$1,308 for food and basic needs.

The poverty line in Toronto is \$2,303/month as defined by the 2021 Market Basket Measure (MBM) threshold. The deep poverty threshold is \$1,727/month. This leaves a \$419/month gap for people with disabilities to even reach the deep poverty line.

Rates for single individuals are the most relevant to our research as 32.7% of our respondents live alone:

Who do you live with?

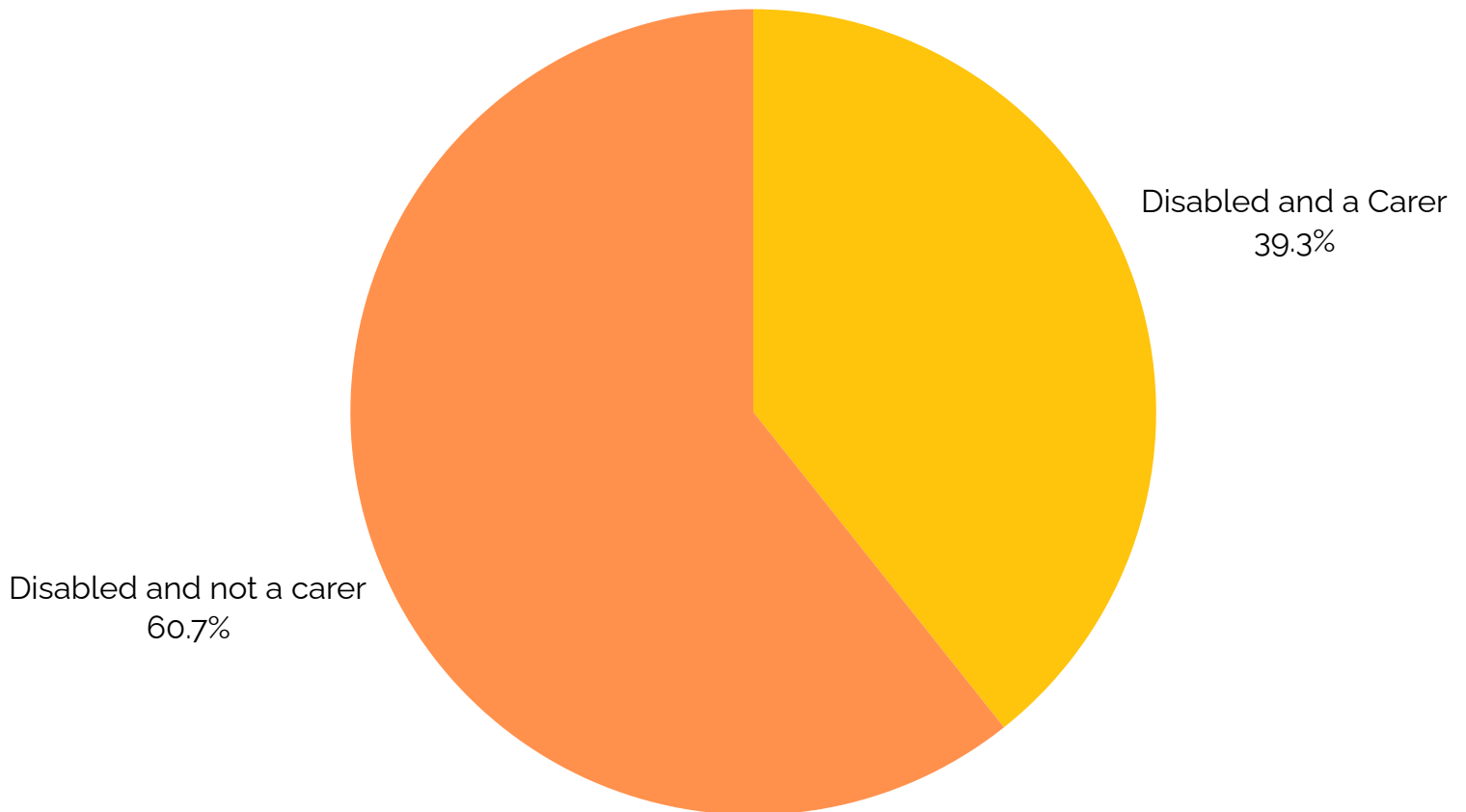


Who We Reached in Ontario...

Furthermore, 250 people are single and never married, 14 are widowed, 107 are divorced and 35 are separated.

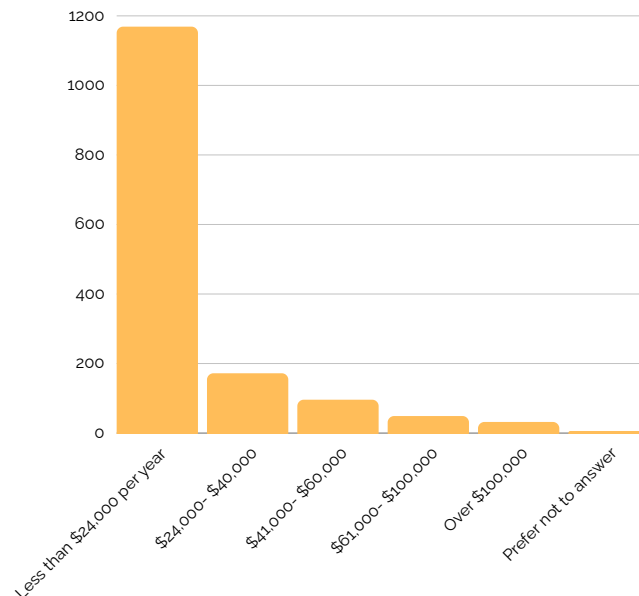
Similar to the National report, 5% of our participants were Indigenous, 17% identified as racialized or from a visible minority, 20% identified as 2SLGBTQIA+, and 2% currently live in an institution. This means that the findings of our National report show similar demographics to our Ontario report.

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 Ontario...

What category does your income fall into?



Perhaps the most striking data set is related to income and the costs of disability. 1169 of the 1529 people who replied in Ontario came from the lowest income bracket in our survey.

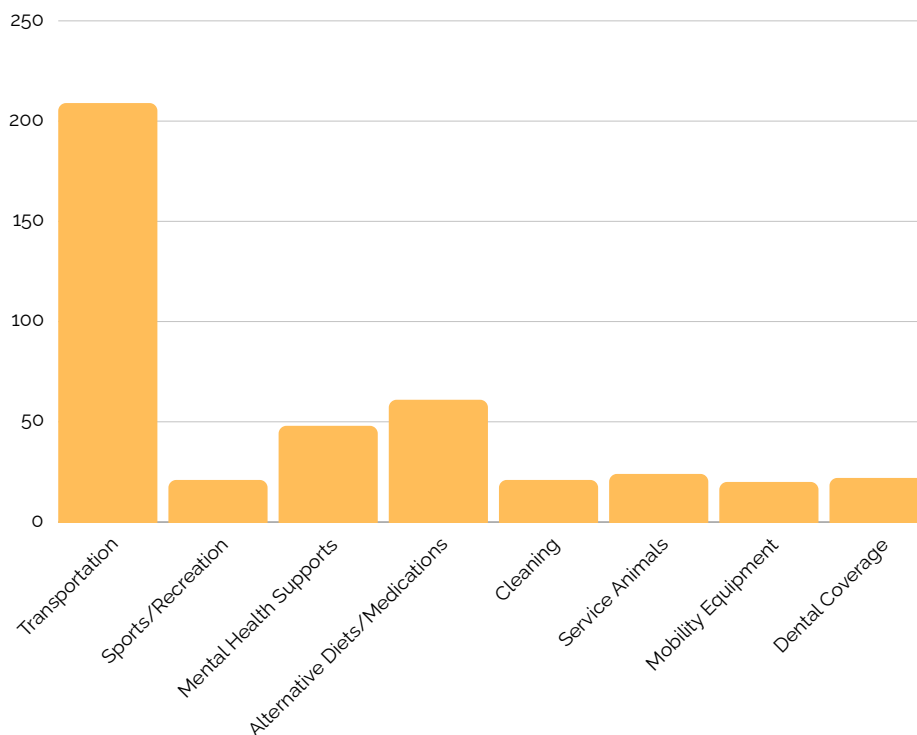
We asked our participants what they thought should be included in the Canada Disability Benefit when the cost of disability is taken into consideration; this is part of the legislation for the benefit. We gave a number of areas for participants to show their agreement and disagreement, as well as a write-in 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 65% of participants also agreed that the costs of childcare should be included.

Who We Reached in Ontario...

The additional cost of disability



When we looked at the write-in answers from those 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.

Two other significant factors identified by write-in responses were for alternative treatments - many of which are not covered by existing health plans - and mental health supports.

The results from Phase 1 in Ontario 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."



——— “ ———

The CDB would provide my son with enough financial support to make living independently from his parents a possibility. It would also allow him to access mental health supports that are not available through the publicly funded system. It would allow my husband to have an income of his own, and the dignity that grants. This help for the two most important members of my family would take a huge burden off of me.

——— ” ———

MELINDA L.

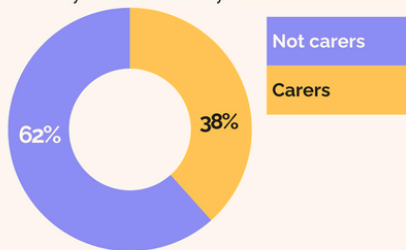
Melinda is a 51 year old wife and mother who is the primary support for her family. She works with people who have physical disabilities and brain injuries.

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 Ontario:

Phase 2

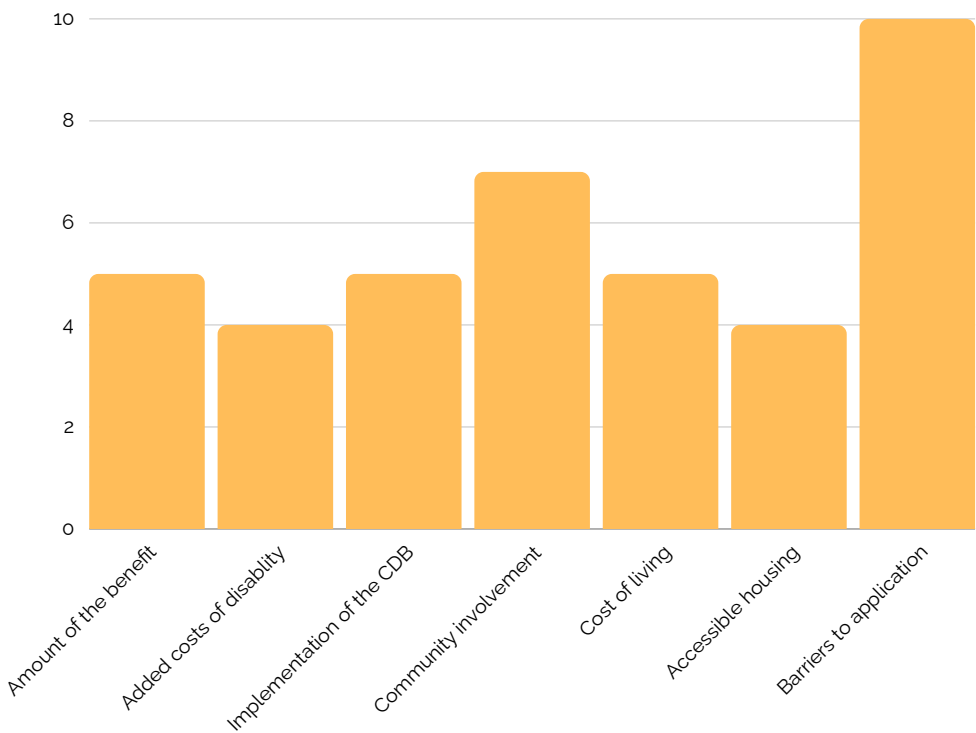
This is only the beginning of sorting through the data from Shape the CDB. With the qualitative data (in words not numbers) taking the most time to sort and prepare.

Here are some initial findings. There were 17 field team leaders from Ontario, 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 most often expressed concern involved barriers in applying for benefits, followed by the lack of disabled community involvement in decision making, and many other factors as identified below.

In Conversation:

Key Concepts Identified by Peer-to-Peer Interviewers



Telling the Story in Ontario:

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 common responses were related to...

The most widely shared opinion was that disabled people deserve to live in dignity, and they want to thrive. This sentiment was expressed in nearly all interviews – with many going on to say that disabled people are far from thriving. One participant said that "we are all suffering financially, mentally, physically, and emotionally. Extended health benefits are needed desperately, as well as financial support so that we can support ourselves and our family with pride and dignity".

Another prevalent response demanded that disabled people have more involvement in the creation of the CDB and in all future laws impacting the disabled community. One person explained that "a lot of things get viewed from an able-bodied perspective and in a very black and white format". The only way to achieve an equitable society is to involve a "diverse community...with many different folks' lived experiences" into every stage of lawmaking.

A third common response described the urgency with which disabled people need access to the CDB. One field team member said "we all agreed that the Canada disability payment needs to come into force now, especially considering that many persons with disabilities are living in legislated poverty. The cost of living is on the rise and people with disabilities can't keep up. We needed help yesterday."



—— “ ——

The CBD would allow me to stop putting pressure on others. It would allow me to pay my fair share.

—— ” ——

Mike C

Former science teacher, weight lifter and golfer, still a musician. Diagnosed in my thirties with long Covid and Chronic Fatigue Syndrome.

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 Ontario data, but we already see strong messages that we think are important for the Government of Ontario 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).
- Over 75% of 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:
 - 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 increased 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. The most common concerns were as follows:
 - Barriers to applying for services
 - Fears of clawbacks once the CDB is implemented
 - Lack of disabled representation in government decision-making

We hope to work with the province of Ontario 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 Partners:

Maytree Foundation

McConnell Foundation

Hamilton Community Foundation

Toronto Foundation



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