

Shape the CDB: Disability With Possibility

Quebec Report



disability
without
poverty

le handicap
sans
pauvreté



———— “ ————

A well organized and funded CDB could change my life. The disability community has some of the most incredible, generous, kind and creative humans I've ever met. Canada can only benefit by helping us stay alive, well and able to participate in the world.

———— ” ————

Indigo M.

Indigo is a gay (and happy) weirdo based in Montreal. They live with chronic post concussion symptoms, migraines, seizures, lots of plants and their dog Muesli.

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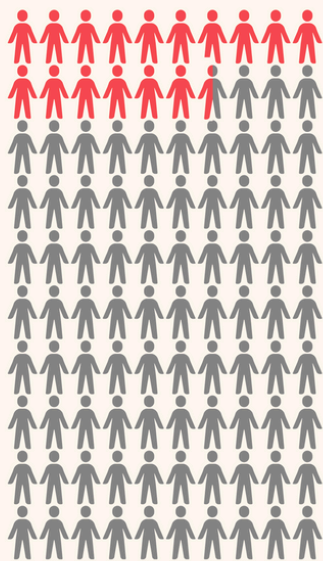
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The Basics

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?

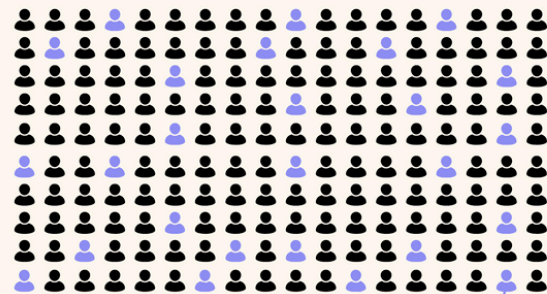
In September 2020, the federal government said that they would make a new benefit called the Canada Disability Benefit (CDB). The CDB would reduce poverty and support the financial security of disabled people.

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.



4093 complete responses



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.

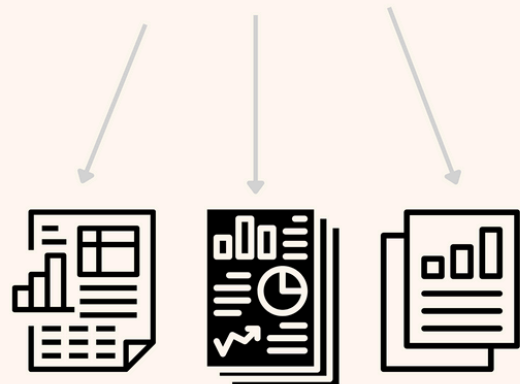


>50 small group conversations



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.



3 reports

Results of Our National Survey



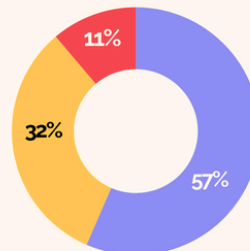
WHO WE REACHED - PHASE 1 ONLINE SURVEY

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%

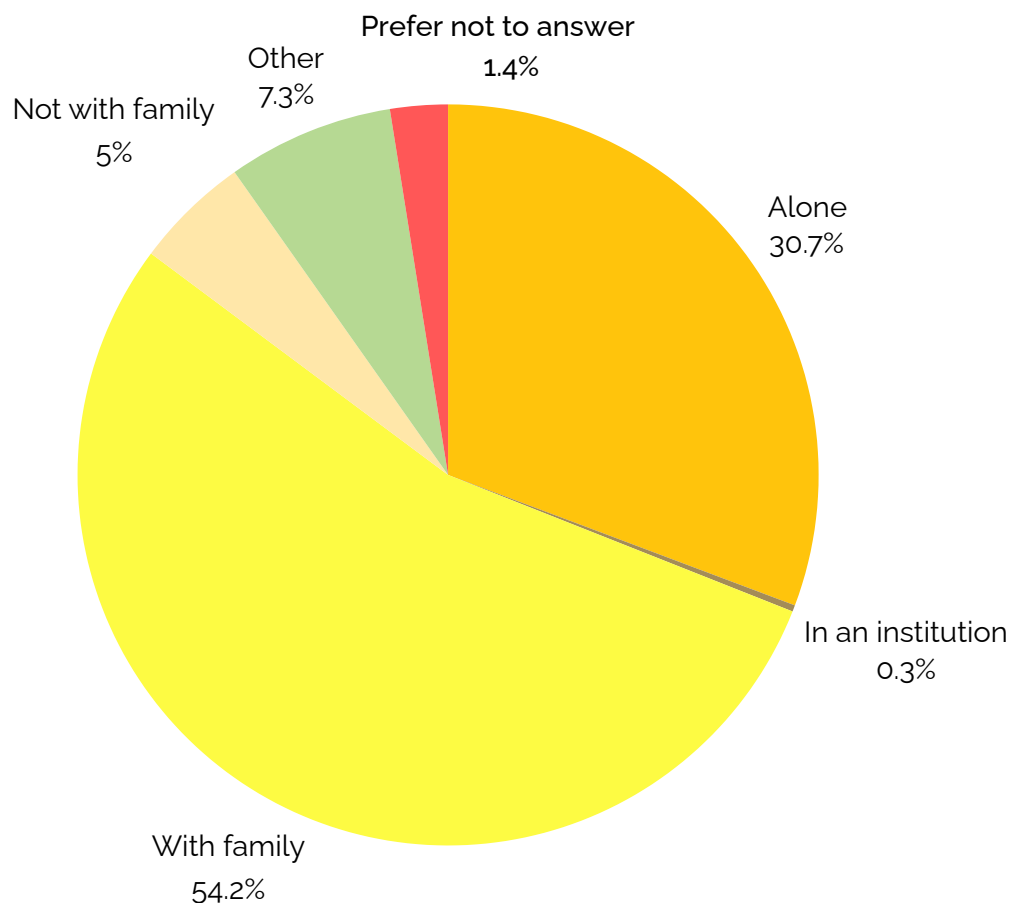
Who We Reached in Quebec

Quebec represents 9% of the respondents to our National project and 23% of the population of Canada. There are two provincial support types available in Quebec, the Basic Income Program (B.I.P) and the Social Solidarity Program (S.S.P). The monthly provincial support amounts are \$1,548 and \$1,205 respectively.

The poverty line in Montreal is \$1,888.79/month as defined by the 2022 Market Basket Measure (MBM) threshold. This leaves a \$340.79 (B.I.P) and \$683.79 (S.S.P) monthly gap for people with disabilities to even reach the poverty line in Montreal. In rural areas within Quebec, the poverty threshold is \$1,780.88/month.

Rates for single individuals are the most relevant to our research as 31% of our respondents live alone:

Who do you live with?

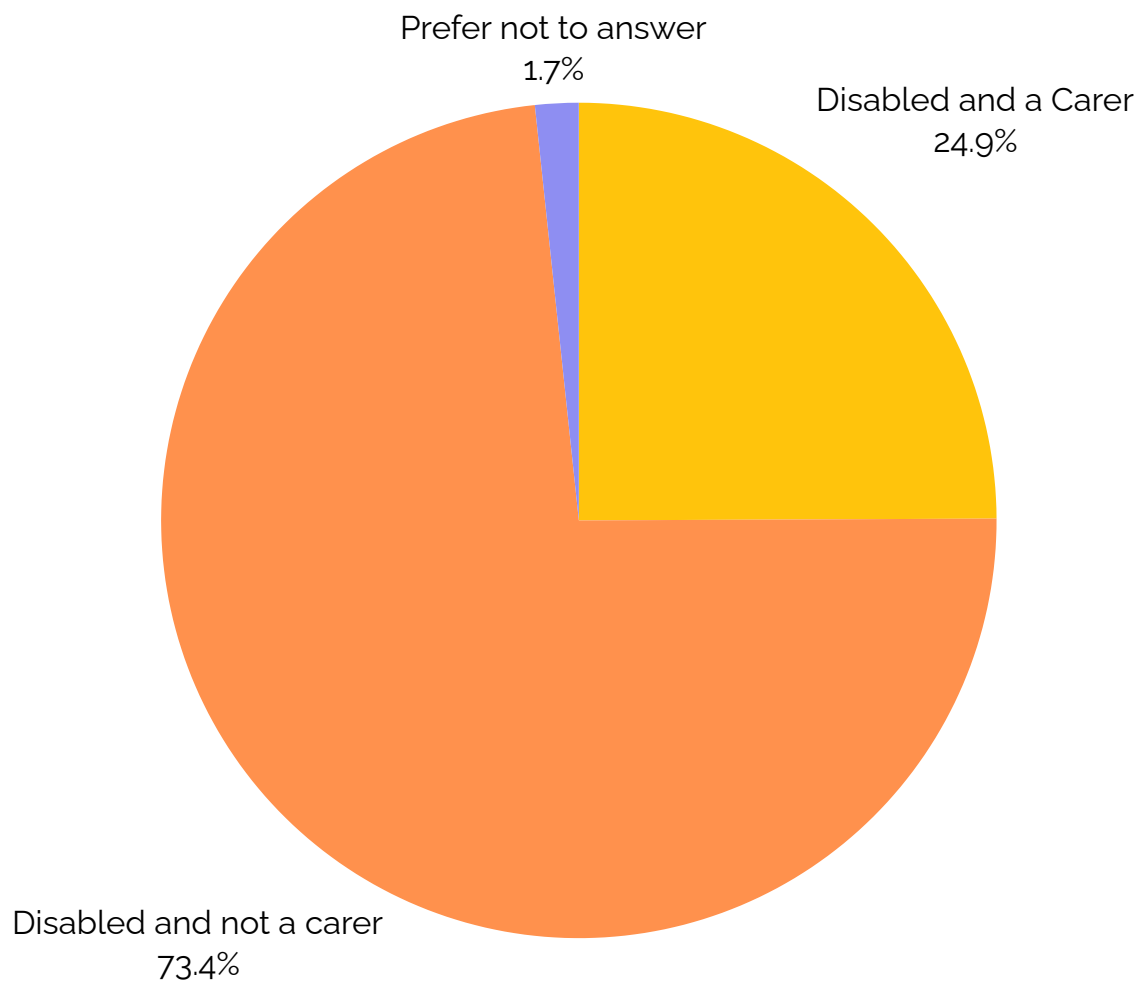


Who We Reached in Quebec...

An important factor to consider when examining the lived experiences of people with disabilities is the impact of intersectionality within the disabled community. Our participants encompass a diverse spectrum of identities, as detailed below:

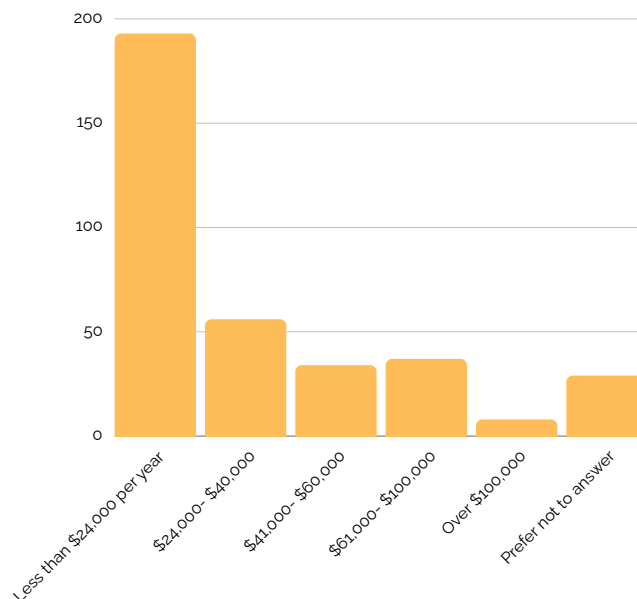
1% of our participants were Indigenous, 11% identified as racialized or from a visible minority and 13% identified as 2SLGBTQIA+.

Another important finding is that almost 25% of people identified as disabled and a carer for someone who is also disabled.



Who We Reached in Quebec...

What category does your income fall into?



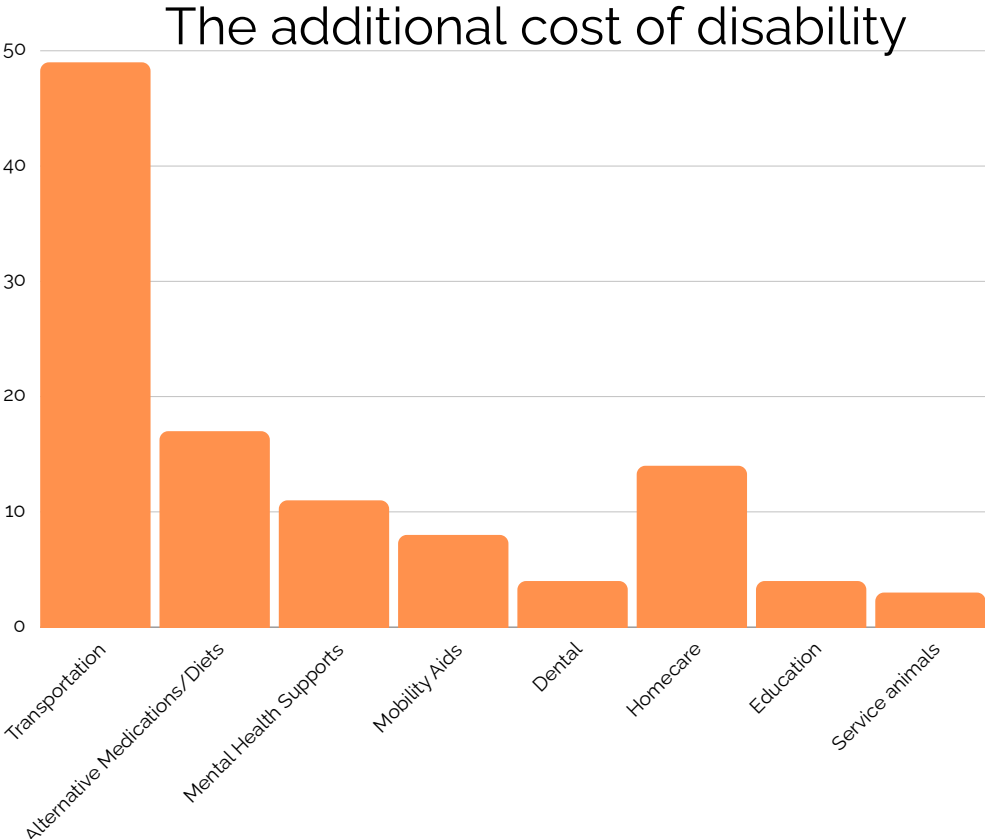
Perhaps the most striking data set is related to income and the costs of disability. 193 of the 357 people who replied in Quebec came from the lowest income bracket in our survey.

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 Quebec...



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 accessible transportation is both costly and difficult to find. A few participants indicated that they are not able to attend necessary medical appointments due to a lack of transportation. Others said that they spend large amounts of money on online orders due to an inability to reach local stores.

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

The results from Phase 1 in Quebec 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.

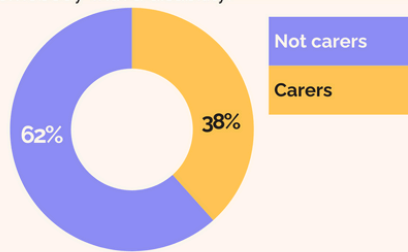
Though most people agreed with most questions, there were some areas where people had lots of different opinions, mostly about who should qualify for the benefit. For example, some people were unsure if everyone who says they are disabled should qualify for the benefit. Some people are not sure if people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

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 Quebec: 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 4 field team leaders from Quebec, all of whom are disabled. They conducted interviews with 12 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 implementing a simple application portal for the CDB, and many other factors as identified below.

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



Telling the Story in Quebec: 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?”.

In many interviews, participants expressed a desire to share descriptions of their daily lives and the struggles which regularly arise. As one person poignantly remarked, “I think it's really sad when disabled people have to spend their time scrambling to get their basic needs met”. This highlights the pursuit of essential resources and how it can overshadow the aspirations and contributions which would otherwise be possible for people with disabilities.

Another key concept is the deep desire for inclusion. As another voice in the conversation states, “we are incredible humans that feel trapped in our homes and not able to participate in community”. The isolation faced by disabled individuals is not merely a matter of physical limitations but rather a result of insufficient funding programs which fail to lift the disabled community out of poverty.

The call for recognition and support is echoed in the plea: “we are crying out for what we need. We want to be included and supported, and it feels like it's not valued”. The lack of disabled voices in government decision-making leaves many disabled individuals feeling undervalued and excluded.

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 Quebec data, but we already see strong messages that we think are important for the Government of Quebec to know:

- 25% of the people who responded to our Phase 1 study were disabled and the carer of a disabled person (child or adult).
- 193 of the 357 responses came from people who declared their income to be less than \$24,000 a year – at or 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
 - Creating a simple application portal for the CDB
 - Added costs of disability

We hope to work with the province of Quebec 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



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



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

read the full reports here



Shape the CDB – Quebec 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 \$22,666 (Montréal, 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 Quebec but we have already discovered that:
94% of respondents believe that disabled folks should be lifted out of poverty.
More than 54% of respondents live at or below the poverty line.
25% 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 Quebec 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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