



What We Heard

Disability Inclusion Action Plan (DIAP) Pillar 1:
Financial Security – The Canada Disability Benefit

October 2022

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Executive Summary of Themes

During the months of May and June 2022, Inclusion Canada and participating organizations held consultations with people with disabilities and the greater disability community on the proposed Canada Disability Benefit. The purpose of the consultation was to receive input on the design and implementation of the proposed Benefit, as well as to understand lived experiences and the challenges and limitations of current access to social and financial programs. This consultation will help inform the development of Canada's first Disability Inclusion Action Plan (DIAP), a plan to improve the lives of people with disabilities in Canada. Consultations were supported by DIAP project co-leads, **Muscular Dystrophy Canada**, and **Independent Living Canada**, and with financial support from Employment and Social Development Canada (ESDC).

The consultations engaged persons with disabilities and their families/supporters, disability organizations and their networks, and policy, legal, and financial experts in order to receive input on what the proposed Canada Disability Benefit should look like and how it should work. This report represents the views and opinions of the people with disabilities and organizations we spoke with and consists of what we heard. In total, we heard from 260 individuals, through 32 focus groups, 39 one-on-one key informant interviews, and 3 written submissions. Through the consultations, several key themes emerged:

Poverty makes life challenging, not disability

- Many people with disabilities in Canada are living in poverty and having to make tough choices between their basic needs. There are also people with disabilities fearful of the future and considering accessing Medical Assistance in Dying (MAiD) because they are living in abject poverty and unable to access adequate financial and social services, including safe, inclusive and affordable housing. The proposed Canada Disability Benefit would allow people with disabilities to live with more dignity, choice, and freedom.

Intersecting Identities

- The intersections of someone's identity further compounds the challenges they face as a person with a disability. Race, gender, Indigeneity, class, immigration status, family status, and language greatly impact how someone with a disability experiences and accesses current government income programs and benefits.

Eligibility Criteria

- Eligibility and enrollment for the proposed Canada Disability Benefit should be automatic for a person who already qualifies for other federal, provincial, or territorial disability supports, with a separate application for those not already on any government disability support. The definition of disability should be as broad and inclusive as possible, and based on a social model of disability, rather than a medical model, and one that considers what disability means in people's daily lives. Supporting a social model of disability should

involve the reconsideration of who assesses for disability, allowing people other than medical doctors to assess for disability. We heard that income assistance programs, including the proposed Canada Disability Benefit should be paying for the disability diagnosis process. We heard other considerations including that there should be no employment test or asset testing to qualify for the proposed Canada Disability Benefit and that individuals should be legal residents to qualify for the Benefit, and the Benefit should be paid on an individual basis.

Access to the Benefit & The Application Process

- There should be a simple, accessible, and flexible application process for the proposed Canada Disability Benefit to be as inclusive as possible. Specially trained government representatives who show compassion, empathy, and inclusivity would make a huge difference in peoples experience in accessing government benefits. Independent “Navigators” would help people to navigate the complex systems currently in place to access government benefits and would help the proposed Canada Disability Benefit to reach the people with disabilities most in need. We also heard that there should be a fair and independent review and appeal process for people to challenge the decisions that are made on their eligibility and application.

Benefit Interaction

- The overwhelming majority said there should be absolutely no claw backs on peoples existing federal, provincial, or territorial government supports. There should be a generous earnings exemption to allow people to work and establish an asset base. The proposed Canada Disability Benefit should not be tied to the Disability Tax Credit and should be non-taxable. We heard differing opinions on whether the Canada Disability Benefit should be income tested; income testing could ensure people with the lowest incomes get more benefit or could see the policing of eligibility criteria and exclusion.

Amount of the Canada Disability Benefit

- The Canada Disability Benefit should raise the income of people with disabilities above the poverty line and acknowledge the costs often associated with having a disability. The Benefit should be between \$2,200 and \$2,400 per month at minimum, indexed to the cost of inflation, with the potential to be individualized based on someone's needs and geographic location.

Societal Value Shift

- We heard that we need to do better as a country to support people with disabilities and to provide accessibility as a human right.

Need for a Larger Agenda to Reduce Poverty Amongst People with Disabilities in Canada

- We heard that the proposed Canada Disability Benefit is just one piece of a larger puzzle to reduce poverty amongst people in Canada with disabilities, and this goal also requires access to personal supports, affordable and accessible housing, adaptive equipment, affordable and accessible internet and phone services, transportation, healthcare, education, food security, and employment.
- We heard from one of the national disability organizations who advocates for a complimentary program to be built alongside of a Canada Disability Benefit (CDB). They suggested that, while the CDB is needed it may still leave many without the essential supports they require. They have recommended the creation of a publicly funded national disability insurance plan that would provide essential supports for persons with disabilities throughout their lifetime as an entitlement. They have prepared a separate report which outlines the principles of such a plan and how it could be very complimentary to the CDB. This report will be included as a separate report and submitted to Employment and Social Development Canada as part of the environmental scan.

Other Issues Raised in Consultation

- With the proposed Canada Disability Benefit, we heard that it is important to collect data on how well the Benefit is supporting people once implemented, and who it is not reaching. We also heard a need

for a specific Northern strategy to address the unique challenges of financial insecurity in the North.

Subsequent Survey

In addition to the consultations conducted, in October 2022, as part of the Disability Inclusion Action Plan (DIAP), all four DIAP Pillars created a joint national survey to build on the previous DIAP consultations as a supplement. The survey collected a broad range of information about the lived experiences of Canadians with disabilities. It included questions on all 4 pillars of the DIAP: Financial Security (The Canada Disability Benefit), Employment, Disability Inclusive Spaces, and Modernizing Federal Government Programs and Approaches to Disability.

The survey included a total of 9 questions on Pillar 1, Financial Security (The Canada Disability Benefit). Most questions were quantitative in nature; however, 2 questions were qualitative and asked survey participants to explain and describe their experiences. A thematic analysis of the 2 qualitative survey questions on Pillar 1, Financial Security is contained in an addendum to this report and can be found starting on p.70.

1. Introduction

Income Insecurity Amongst People with Disabilities

People in Canada with disabilities are more likely to be financially insecure and live in poverty than people in Canada without disabilities. This is unacceptable. In Canada, 22 percent of people have a disability, with more than 40 percent living in poverty.

People with disabilities in Canada face discrimination and barriers related to accessibility, employment, housing, healthcare, education, transportation, communication, personal supports and more, resulting in unequal health, social, and financial outcomes. In Canada, poverty is the most likely outcome for someone with a disability.

There is an overreliance on social assistance in this country; a system never designed to address the real income needs of people in Canada with a disability. Built as a system of last resort, our current systems of income support are failing to provide people with disabilities the income supports they need to live and prosper. Existing disability related financial supports are not enough to cover basic living expenses, let alone the extra cost of having a disability. People with disabilities are confronted with additional daily expenses including medical expenses, accessible housing and transportation needs, specialized equipment, personal supports and assistive devices.

Barriers to receiving quality inclusive education as well as exclusion from the labour market further contribute to the higher levels of poverty experienced by people with disabilities. Income security for people with disabilities is not simply about money. Poverty results not only from the absence of money but the absence of opportunity. People with disabilities living in poverty lack real choice and are stripped of their dignity.

No one living in Canada should have to live a life in poverty, especially as a result of having a disability. People with disabilities must have the income and resources they require to meet their personal support and income needs in order to secure a standard of life comparable to people without disabilities and fully participate in all aspects of community.

Disability Inclusion Action Plan

In 2020, the Government of Canada committed to creating a new Disability Inclusion Action Plan (DIAP), aimed at improving the lives of people with disabilities. The objectives of DIAP are to:

- Improve the social and economic inclusion of people in Canada with disabilities
- Reduce poverty among people in Canada with disabilities
- Contribute to the realization of a barrier-free Canada by 2040

- Improve access to federal programs and services for persons with disabilities and ensure that disability inclusion is considered in all Government programs, policies, and services
- Foster a culture of inclusion and a shift away from attitudes of ableism and discrimination

The DIAP includes four thematic pillars:

1. **Financial Security** (i.e., developing a Canada Disability Benefit),
2. **Employment** (creating a national employment strategy for people with disabilities),
3. **Disability Inclusive Spaces** (addressing barriers to public spaces), and,
4. **Modernizing Federal Government Programs and Approaches to Disability** (ensuring a modern definition for disability and simpler process for accessing programs like the Disability Tax Credit, the Canada Pension Plan disability benefit, etc.).

The Canada Disability Benefit

As part of the DIAP, the Government of Canada committed to introducing a new monthly Canada Disability Benefit (CDB) to address the immediate and long-term financial needs of people in Canada with disabilities. The intent is that adults with a disability in Canada would receive money from the Government to help with their daily living costs. Although the Benefit has not been created yet, the federal government indicated the new Canada Disability Benefit would:

- Be a new permanent income support program from the Canadian Government
- Focus on low to modest-income people with disabilities
- Support working-age people with disabilities (usually 18-64)
- Be added on top of the existing benefits people with disabilities can receive

The Government has not provided many details about the new benefit. They have not said who would get the benefit, how much money it would be, or when people with a disability would start receiving the benefit.

About the Consultations

Beginning in early 2022, DIAP project co-leads Muscular Dystrophy Canada and Independent Living Canada were selected by the federal government, through a Call for Proposal process, to partner to consult with the disability community and help inform the development of Canada's first DIAP. The 15-month collaboration began in early 2022, with plans to conclude in March 2023.

Inclusion Canada has led Pillar 1, the Financial Security Pillar of the Disability Inclusion Action Plan (DIAP), with support from the DIAP project co-leads, Muscular Dystrophy Canada and Independent Living Canada, with financial support from Employment and Social Development Canada (ESDC).

The purpose of the consultations was to understand lived experiences, the challenges and limitations of current social and financial programs, and to receive input on what the proposed Canada Disability Benefit should look like and how it should work.

The consultations under the Financial Security Pillar on the proposed Canada Disability Benefit took place throughout the months of May and June 2022 and included **small focus groups** and **one-on-one key informant interviews held virtually and in-person**. Inclusion Canada sought feedback from key stakeholders including:

1. Persons with disabilities and their families/supporters, including 'hardest to reach' lived experience populations;
2. Disability organizations and their networks, and;
3. Policy, legal & financial experts with experience in disability.

Approximately one hour was scheduled for each key informant interview and focus group. (See Annex B) for the list of consultation questions). Inclusion Canada engaged various disability organizations seeking their assistance to provide input to the consultations and to reach their communities. Organizations were asked to assist in a variety of ways: conduct their own focus group sessions on the design of the Canada Disability Benefit with their communities, host a focus group facilitated by Inclusion Canada, participate in a key informant interview, and/or attend a focus group roundtable held specifically for disability organizations. Inclusion Canada prepared a full consultation package in

English and French for participating organizations to use in their consultations. (See Annex A) for the list of participating organizations).

Inclusion Canada would like to express our profound gratitude and appreciation to all the organizations and individuals who assisted in the process and took the time to provide us with excellent and thoughtful perspectives and their particular lived experience. Their words have been a powerful expression which will serve to inform the development and design of a proposed new national disability financial benefit.

2. Who We Heard From



Over the two-month period, we heard from 260 participants through consultations across the country that included 32 focus groups, 39 key informant interviews, and 2 written responses.

Demographics

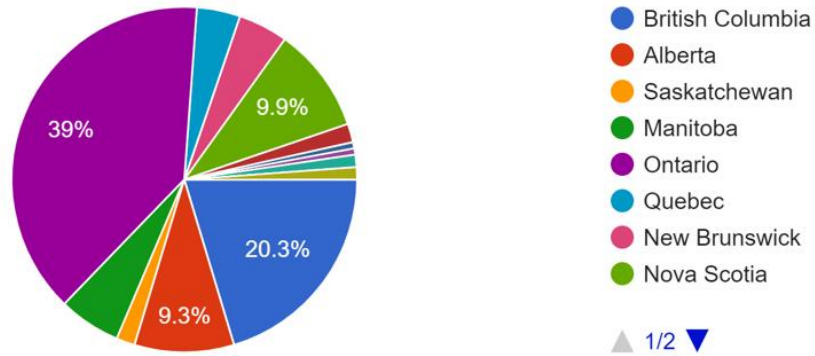
During the consultations, each focus group and interview participant was asked to complete an optional demographic form, however not all participants chose to complete it. Additionally, some questions included on the demographic form were not mandatory and participants were given the option to share what they were comfortable with. This is important to remember when considering the demographics of participants.

Province/Territory of Participants

- 39% from Ontario
- 20.3% from British Columbia
- 9.9% from Nova Scotia
- 9.3% from Alberta
- 5.8% from Manitoba

- 4.7% from New Brunswick
- 4.1% from Quebec
- 1.7% from Saskatchewan
- 1.7% from Prince Edward Island
- 1.2 % from Nunavut
- 1.2% from the Northwest Territories
- 0.6% from Newfoundland and Labrador
- 0.6 % from the Yukon

What province or territory do you live in?



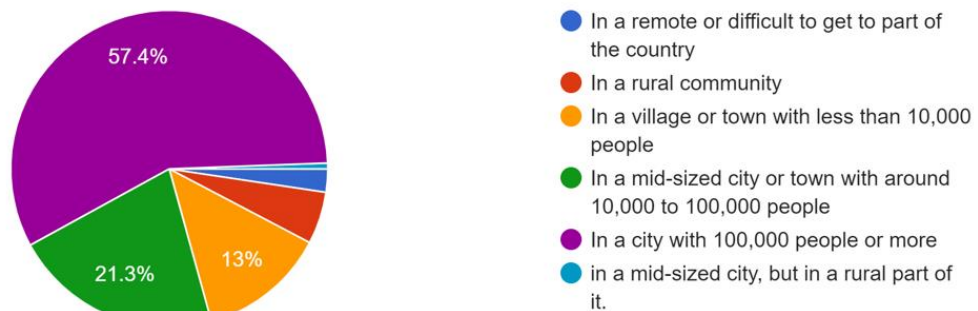
Gender Identity of Participants

- 57.6 % identified as women
- 38.4 % identified as men
- 2.9% identified as non-binary
- 1.2% preferred not to answer

Types of Communities of Participants

- 57.4 % of people live in a city with 100,000 people or more
- 21.3 % of people live in mid-sized city or town with around 10,000 to 100,000 people
- 13% of people live in a village or town with less than 10,000 people
- 5.3% of people live in a rural community
- 2.4% of people live in a remote or difficult to get to part of the country
- 0.6 % of people living in a mid-sized city, but in a rural part of it

What kind of community do you live in? Please answer to the best of your knowledge.



Types of Living Arrangements of Participants

- 43.5 % live with family members
- 29.2% live alone
- 14.2% live with a partner
- 10% live with one or more roommates

- 1.4 % live in a congregate care setting
- 0.7% live in a supervised apartment
- 0.7% live alone with supervision
- 0.7% live in supportive housing

Main Source of Income of Participants

- 13.3% said they had multiple main sources of income (for example a combination of government benefits and work).
- 42 % of participants said their main source of income was government benefits
- 41% said their main source of income was work (full-time, part-time, seasonal, contract, and self-employment)
- 15.2 % said their main source of income is family support
- 7.2% said their main source of income is pension
- 2.1% said their main source of income is savings
- 2.8% of participants said they would rather not disclose

*Note: percentages are greater than 100% as some respondents reported more than one source of income.

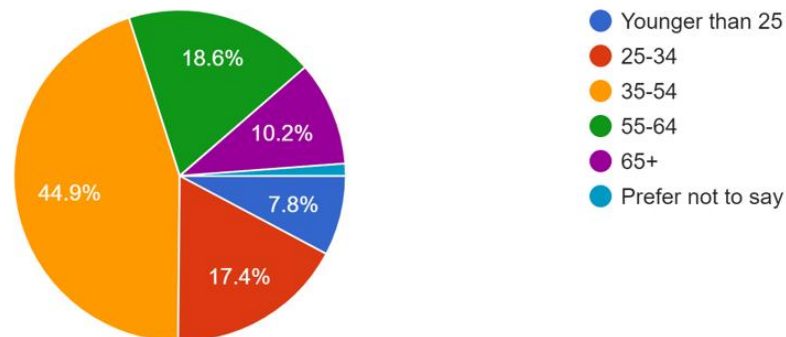
Employment Status of Participants

- 50.4% are employed in full-time or part-time work
- 42.7 % are not employed
- 5.6% are self-employed
- 1.4% did not want to disclose

Age of Participants

- 7.8% are younger than 25
- 17.4% are age 25-34
- 44.9% are age 35-54
- 18.6% are age 55-64
- 10.2% are age 65+
- 1.2% preferred not to say

How old are you?



Ethno-racial Identity of Participants

- 81.5% identified as Caucasian (white)
- 8.3% identified as Black or of African Decent
- 5.4% identified as Indigenous
- 1.8% identified as Arab
- 2.4% identified as Chinese

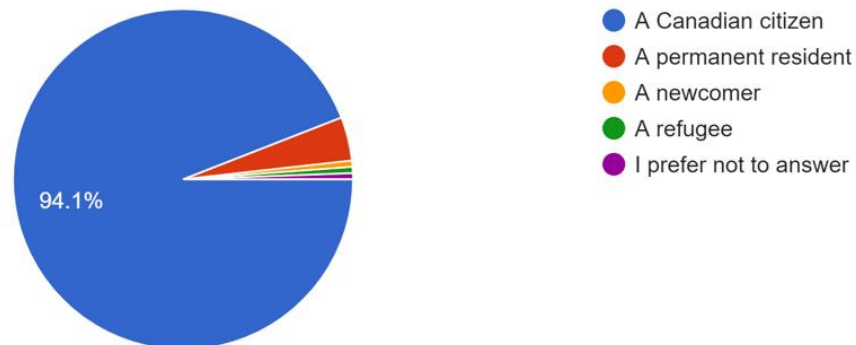
- 2.4% identified as South Asian (for example: East Indian, Pakistani, Sri Lankan)
- 0.6% identified as Filipino
- 1.2% identified as Southeast Asian (for example, Vietnam, Cambodia, Thailand)
- 0.6% identified as Japanese
- 1.2% identified as Latin American
- 3% identified as multi-racial (3%).
- 1.2% preferred not to answer
- 0.6% identified with another racialized or visible minority group

*Note: percentages are greater than 100% as some respondents reported more than one group they identified with

Citizenship of Participants

- 94.1% identified as Canadian citizens
- 4.1% identified as permanent residents
- 0.6% identified as refugees
- 0.6% identified as newcomers
- 0.6% preferred not to answer

Do you identify as:



Language of Participants

- 95.9% considered their main language to be English
- 1.2% considered French as their main language
- 5.3% identified as fluent in both English and French
- 3.6% identified another language as their main language

*Note: percentages are greater than 100% as some respondents reported more than one language spoken.

Types of Disability of Participants

- 47.6% identified as having a physical disability (for example: mobility, bending, reaching, grasping)
- 29% identified as having an intellectual or developmental disability
- 22.1% identified as having a learning disability
- 28.3% identified as having a psychosocial disability (for example: mental health)
- 13.1% identified as having a seeing disability

- 11% identifies as having a communicating disability
- 9.7% identified as having a hearing disability
- 6.9% preferred not to say
- 10.5% of participants self-described as having other types of disabilities, including an acquired brain injury (1.4%), seizures (0.7%), Asperger's (2.1%), hypersomnia (0.7%), Autism (2.1%), a chronic illness (0.7%), a neurological disability (1.4%), an episodic disability (0.7%), and a severe autoimmune disease (0.7%). (See Annex C for visual representation of the full demographics of participants in the consultation).

*Note: percentages are greater than 100% as some respondents reported more than one kind of disability.

3. Limitations & Challenges

A major challenge identified early in the consultation development process was the lack of financial compensation or honorariums available for persons with lived experience participating in the interviews and focus groups. We recognize that consultations are meant to give a diverse range of individuals an opportunity for their opinions to be shared on important issues that have real life impact on theirs and others lives. Not including participant honorariums for consultations limits the opinions and perspectives that are shared, and often excludes hardest-to-reach communities.

As we began our consultation, this barrier was confirmed and limited the scope of who we were able to reach and engage with regarding the design of the Canada Disability Benefit. This challenge was ultimately corrected through budget reallocations, although late in the consultation process, which impacted the input we were able to receive from hardest-to-reach groups. For this and other reasons, including the expedient timeline required, some perspectives were missed from this consultation. Although we did reach some, we unfortunately did not adequately consult with various marginalized or hardest-to-reach communities, including targeted and meaningful outreach to persons with disabilities who also identify as 2ISLGBTQ+, racialized and Indigenous persons with disabilities, refugees with disabilities, people with disabilities experiencing houselessness, people with disabilities who are incarcerated or formerly incarcerated, veterans with disabilities,

people with disabilities who are or have been institutionalized, or Northern communities. We remain hopeful that some of these individuals will be reached from a broader survey planned to be released by the lead organizations with the objective of having a wider circulation and reach.

Additionally, the lack of financial compensation presented a barrier to engaging smaller disability organizations that had limited resources to participate in the consultation but would have otherwise been interested in amplifying the voices from within their community. This limited the number of Black, Indigenous, and racialized perspectives we were able to obtain.

We recognize the perspectives that are missing from this report leave a gap. Persons with disabilities who have intersecting identities have a different and unique experience of disability and poverty, and it is important that these perspectives are included in government consultations and reporting, while consulting in ethical and safe ways.

4. What We Heard – Key Themes

4.1. Poverty makes life challenging, not disability

Many people with disabilities are living in poverty, struggling to make ends meet. People are having to make **tough choices between their basic needs** and necessities. In our consultations we heard that people are choosing between paying rent or buying groceries; they are living in unsafe living arrangements; they are taking risks with their health and safety; they are taking expired medication; they are using food banks; they are repairing old shoes with duct tape and glue; they are unable to afford new boots for their kids; they are wearing glasses with a 10-year-old prescription; they are unable to afford a new battery for their hearing aid; they are not able to save; they cannot maintain repairs of their accessibility devices; and they are isolated. People with disabilities are going without everyday.

“Right now I basically eat one meal a day. With the new Canada Disability Benefit, people like me would be able to eat more than one meal a day, and this would be a luxury”

We heard from many people that poverty makes disability worse. For people with disabilities, living in poverty quickly becomes all consuming. Enormous amounts of time and energy is devoted to basic survival. Living in poverty without access to basic needs creates social isolation,

increases stress, anxiety, and depression, and worsens mental health challenges for people. We heard from one participant who works with people with disabilities who said, *"I have one patient who has had a broken scooter for years and cannot afford to fix it, so they can't get around and are stuck at home. They are alone and isolated and not socializing."* We heard that social isolation is debilitating and gives people with disabilities a sense that they are alone, with no support, community, or societal value.

"It's sad that in Canada you can die with dignity, but cannot live with dignity"

We heard that many people with disabilities have **considered accessing Medical Assistance in Dying (MAiD)** because they are living in poverty and social isolation, unable to get access to adequate financial and social services. When speaking about the urgency of a Canada Disability Benefit, one participant said, *"This is something that needs to be out now. We have people actually signing up for MAiD because they can't afford their monthly costs."*

We heard that people with disabilities in Canada are thinking about accessing MAiD, not because of their disabilities, but because they face overwhelming barriers in accessing the essential disability support services that would allow someone to live a dignified life. This should

never be a reason to access MAiD, however, recent changes by the federal government now permits MAiD on the grounds of one having a disability. Sadly, since these changes we have seen many people being permitted to access MAiD instead of being offered equitable access to services and supports and safe and affordable housing. This was referenced frequently by participants. We also heard about many people's daily struggles and **fears of the future**. Many participants said they have stopped planning for the future entirely. One person with a disability said, *"One of my solutions for the future is to take every medication that I have right now, and I think about that every night."*

We heard that a Canada Disability Benefit would help to lift people with disabilities out of deep cycles of poverty and allow them to participate more fully in their communities. It would allow people to live with more **dignity, choice, and freedom**, increasing social connection and reducing isolation. People with disabilities want financial security.

Positive Effects of a Canada Disability Benefit

Throughout the consultations we spoke to people with disabilities about what they would be able to do if they had more money to meet their needs, and their wants. We heard that people with disabilities would have increased social connections, an improved quality of life, healthier lifestyles and reduced health issues, increased life expectancy, and more involvement in their communities.

We heard that people would be able to afford to participate in physical activities that could help ease some disability or improve mental health; they could eat healthier, more nutritious food; they could volunteer, donate, and contribute to society more fully; they could buy new clothes; they could visit friends and family; they could pay off debts; they could travel outside of their houses and neighbourhoods; they could go back to school.

“Goals and wants aren’t in the picture here, right now people can’t even cover their basic needs. People should be able to have joy in their lives – go to a concert, educate themselves. More money would mean people wouldn’t have to choose between eating and paying their bills.”

We heard from one participant who spoke about not being able to access funding for a needed mobility device in their hometown, but who had the opportunity to rent one through their union. They said, *“I was in Vancouver two weeks ago. And I rented a scooter. Our hotel was right on the water, right on the harbor. So I actually went out by myself, which I’ve never done before in my life. And I was out on my scooter, and I just went around the waterfront. And that was beautiful.”* After speaking more about having access to an accessible transportation device, they said, *“I’m 40 and I’ve been disabled since I was six. I have never been out either walking around or anything by myself ever.”*

We heard that with a Canada Disability Benefit and increased financial security, people with disabilities could have **freedom, choice, and independence**. One participant said, *“With the money we receive now, we are stuck in a cycle.”* In addition to increased financial security to cover basic needs, people with disabilities deserve to be able to cover some wants - just like people without disabilities. We heard that poverty is exhausting and all consuming, and that people with disabilities can't think about their wants and goals when they're living in poverty.

Life is about more than basic survival and covering basic human needs. People with disabilities want to go out and treat themselves; they want to travel and see the world; they want to go to the movies. **We heard that people with disabilities want to enjoy their lives in the same way that people without disabilities do.** The CDB would help make this possible.

4.2. Intersecting Identities

People live with multiple identities. We heard that the intersections of someone's identity **further compounds** the challenges they face as a person with a disability. Various identity markers, such as race, gender, Indigeneity, class, immigration status, family status, and language greatly impact how someone with a disability experiences and accesses current government income programs and benefits. This is essential to consider when designing a new Canada Disability Benefit. Marginalized and hard-to-reach people with disabilities often face additional compounded

barriers, such as systemic racism and discomfort or mistrust of government authorities and bureaucracies, medical racism and misdiagnoses, language barriers, culturally specific disability stigmas, and other barriers.

We heard that people with disabilities and other intersecting identities, particularly queer, trans, Black, Indigenous, and racialized, face having to navigate systems of oppression that were founded on concepts of colonialism and racism that continue to perpetuate ableist and discriminatory systems, institutions, and societies.

Additional Barriers Faced by People with Disabilities and Other Intersecting Identities

While we know that all people with disabilities experience discrimination, people with disabilities and other intersecting identities face additional barriers including institutional barriers, community barriers, individual-level barriers, and systemic barriers. Some of the barriers we heard through our consultation of which the Government must consider when designing a Canada Disability Benefit include:

1. Stigma

- Many marginalized communities with disabilities face additional stigmas and misconceptions about disabilities. For example, we heard that for Black, Indigenous, and racialized people who are

on government support, they are often viewed as lazy “welfare seekers”. We heard that people with disabilities from racialized communities have “always been seen as welfare seekers”. When speaking about Black people with disabilities, who have some of the lowest rates of poverty and unemployment in Canada, we heard from one participant, *“The Canada Disability Benefit would allow us as Black people with disabilities to feel some dignity in our own communities, and to feel some dignity around people who already look at us as takers and welfare cases.”*

2. Diagnosis & Misdiagnosis

- We heard that marginalized people with disabilities experience intensified forms of oppression due to the combination of ableism and racism. For example, in our current system, a medical diagnosis of disability is often needed as a first step to accessing government disability support programs. We heard in our consultations that for a racialized person with a disability, this may present an even larger barrier, as most doctors diagnosing disability do not have the lived experience of being racialized or marginalized. This often leads to misdiagnosis, dismissal, and other forms of medical racism. We heard from one person who spoke of the difficulty of finding a Black doctor, or psychologist or psychiatrist who would understand and believe their disability, *“This means we have less access to every service and every resource, including these benefits.”* We heard from another person with a disability who said, *“When it comes*

to us Indigenous folks, it's more about misdiagnosis. So, they attribute a lot to "oh that person is just drunk or non-compliant", instead of saying "oh that person has a brain injury".

3. Immigration Status

- Im/migrants, refugees, and newcomers with disabilities in Canada face additional barriers and stigmas. People may fear identifying themselves or a family member as a person with a disability for fear of not receiving permanent residency status, or of being deported. They often have limited access to information and resources, including doctors needed for disability diagnosis; they may have a language barrier and be unable to navigate the required forms and websites to apply for disability assistance or access translation services; they may have immigrated alone and have no network to draw on for support, leading to social isolation. We heard that another major disadvantage for im/migrants, refugees, and newcomers to Canada is that they can often get "stuck" in their initial landing destination. Due to restrictions from immigration laws and/or policies on family sponsorship, im/migrants, refugees, and newcomers with disabilities may be directed to a specific Canadian city. They are often limited in choice on where they live, where they pursue education, and where they can work, and aren't able to move between cities with their family if their family chooses to move. This is a particularly restrictive inequity for im/migrants, refugees, and newcomers with disabilities.

Additionally, we heard that im/migrants, refugees, and newcomers to Canada are also vulnerable to acquiring both visible and invisible disabilities, as they are often only able to secure labour intensive jobs. Additionally, many experience feelings of isolation and community disconnect that often result in mental health stressors and psychosocial disabilities.

4. Mistrust of the Government

- We heard that communities of persons with disabilities have a mistrust of the Government due to the historic mistreatment of their communities by the Government of Canada or the Government of the country from which they immigrated. We heard that im/migrants, refugees, and newcomers may distrust the government and fear being deported or having their children with disabilities taken away, making them less likely to disclose disability status and seek out appropriate support. We heard that a similar barrier exists for many Indigenous people with disabilities, as historically Indigenous people who identify as women who reported their children through the tax system would have their children taken away.

The manifestations of having multiple marginalizing identities as a person with a disability are critical to the equitable development of a Canada Disability Benefit. We heard from participants that other federal, provincial, and territorial benefit programs have illustrated that the take-up in these programs by people with disabilities and other intersecting

identities is not as high as it should or could be. There are potentially large groups of people who could qualify for the proposed Canada Disability Benefit and might not take advantage of it for reasons related to the intersections of identity noted above. In addition to disability, a person may face systemic barriers related to their race, sex or gender, socio-economic status, immigration status, sexuality, or language that prevent them from taking full advantage of the income assistance programs available. While not all intersecting experiences of disability are captured here, we heard from participants that it is imperative for the Government of Canada to recognize that a person's experience of disability varies depending on their other intersecting identities, and the design of the Canada Disability Benefit must be as "low barrier" as possible as well as designed through an intersectional lens.

4.3. Eligibility Criteria

In terms of who should qualify for the Canada Disability Benefit, many participants believe that eligibility and enrollment for the proposed Benefit should be **automatic**. If a person already qualifies for another federal, provincial, or territorial disability program or receives disability income assistance, they should not have to go through an additional or new medical assessment or application to determine eligibility for the proposed Canada Disability Benefit. We heard from many participants about the frustrating process of re-application over many years and

having to prove repeatedly that their disability still exists. For participants who do not already receive government income programs or assistance via the (deemed problematic) Disability Tax Credit, a new simple and easy application process would be required.

Defining Disability

Participants told us there must be a **broad definition of disability** that is informed by the UN (United Nations) Convention on the Rights of Persons with Disabilities. We also heard that the current definitions of disability used by various government programs should be reviewed, with the recognition that there should be constant review and updating to the definition as we learn more about disability. We heard from policy professionals that the current definitions of disability under the Disability Tax Credit, the Canada Pension Plan - Disability, and provincial programs like Ontario Disability Support Program (ODSP), are problematic. We heard from the community that the Government should use a hybrid of the current definitions of disability to provide the most expansive definition that puts an emphasis on understanding what disability means in people's daily lives, and that looks at how their disability affects them in multiple spheres. We heard that the definition should be based on a **social model of disability** that also recognizes episodic, cyclical, and invisible disabilities, especially mental health illnesses and psychosocial disabilities.

"Any definition of disability needs to be one that is generated from the community – from people living with disabilities themselves".

We heard concern from people with disabilities about qualifying for the proposed Canada Disability Benefit, as they view doctors as gatekeepers. We heard that the discussion of eligibility criteria is deeply rooted in a medical model of disability. One individual said, *"We're trying to separate the deserving poor from the undeserving poor, and 500 years later, why are we still asking disabled people to prove how they're eligible for benefits."* We also heard concern about getting the correct documentation to qualify for government benefits. If a medical doctor is necessary for a diagnosis and to sign off on certain paperwork needed to access disability support, they must be educated on the complexities of what having a disability means. We heard from one community member who assists people with disabilities in accessing government support programs who said, *"I find in my role, a lot of time, I have to accompany my clients to the doctor's office to explain their disability, because the doctor might not be aware or might not have worked with a lot of individuals with this type of disability. Some of them say no, this is not considered a disability."*

In line with shifting from a medical definition of disability to a social definition of disability, we heard that **we must consider the question of who is assessing for disability**. Once the eligibility criteria for the

proposed Canada Disability Benefit are determined, is it still appropriate that we have a medical based model for determining program eligibility? The assessment of disability for eligibility purposes could be opened more broadly to engage alternative options to collaborate to assess and certify for disability. We heard that it isn't just medical doctors who hold that knowledge, and we should begin to think about other people that could assess for disability, including Indigenous healers or other culturally appropriate individuals, counsellors, therapists, psychologist, and others who are more embedded in the relevant community. We heard that this could be especially helpful considering the current shortage of family doctors available. We heard an example from one person who works on policy related to disability and immigration that for a person who is coming from a refugee camp, there is trauma, depression, anxiety, isolation, and a sense of displacement that might be present. Many newcomers with disabilities might not be able to articulate what they are feeling yet. Whoever is assessing for disability must understand both visible and invisible disabilities through an intersectional lens. All disability assessments should have a broad understanding of who someone is and look at physical and mental health, as well as overall social conditions and social positioning. Current eligibility assessments medicalize the system and exclude large groups of people from accessing financial benefits.

We heard that income assistance programs, including for the proposed Canada Disability Benefit program, should be **paying for the diagnosis process**.

"You're talking about somebody who is trying to go on income assistance, and then asking them to pay hundreds of dollars for the paperwork to be completed. They can't afford to pay that."

Other Qualifying Considerations

We heard that there should be **no employment test**. People with disabilities should not have to be required to demonstrate a certain history or record of labour-force attachment. The proposed Canada Disability Benefit is meant to lift people with disabilities in Canada out of poverty and should not be based on employment status or someone's ability to work.

We heard that there should be **little, if any, asset testing**, like we see in social assistance, where people are required to dispense of their assets before they are eligible to receive assistance. We heard that people should be encouraged to accumulate assets and foster resilience for themselves and their families and this should not affect their ability to qualify for receiving the Canada Disability Benefit.

We heard that individuals should be **legal residents** to qualify for the proposed Canada Disability Benefit, but that there should not be a test of citizenship. Throughout the consultations we heard from people with disabilities that the proposed Canada Disability Benefit should not be tied to a particular provincial or territorial area. The Canada Disability Benefit

should be portable and mobile across the country, allowing people receiving the benefit to move freely across the country without fear of the Benefit changing based on the province or territory in which they choose to reside. We heard from one participant who said, *"I have a family member living in Alberta and he's stuck. He can't afford to live here, and if he leaves, he'll get a huge cut to his benefits."*

We heard that the Canada Disability Benefit should be paid on an **individual basis** and based on an individual's income, not household or family income.

"There have been times that my partner and I have talked about legally separating so that I could maybe get disability supports."

People with disabilities should have the choice of living alone or living with family or a partner and not have it affect the level of income assistance they receive. We heard from one person with a disability who said, *"The way it is right now, you are punished when you are in a relationship or live with a family member, even if that's a better option for you."* We heard that currently, if you are in a relationship with someone who's income level is over a certain financial threshold, you will not qualify for disability supports. This disadvantage also has disproportionate implications for people who come from more collective cultural backgrounds. Many other cultures uphold a collective culture, focused

on holistic ideas of community, and punishing this ideal is discriminatory towards the diverse population of people living in Canada. Additionally, we heard that distributing the Canada Disability Benefit based on a family/relationship unit assumes that **every household has intra household sharing, cooperation, and bargaining**. This is not the case for many, and an individual based Benefit would allow people with disabilities, particularly people who identify as women, to have autonomy, independence, and dignity, and allow them to feel financially secure to leave unsafe situations or abusive relationships. Lastly, we heard that if a person with a disability cannot qualify for individual disability support and must rely financially on their family, partners, or guardians, they can oftentimes feel like a burden. We heard from an individual who works with people with disabilities who shared the following about someone they support: *"I will never remarry. I will never have the opportunity to remarry, because I will lose all of my benefits. And then I will become a burden to whoever it is that I decide to partner with in the future. And that's just not something I'm willing to do so. So I will be single for the rest of my life. Because I am in poverty."*

4.4. Access to The Benefit & The Application Process

We heard that the administration processes and service delivery infrastructure that aid in accessing and applying for the Canada Disability Benefit are important. Even the best designed income program will not be of assistance if people face barriers in accessing it. We heard from people with disabilities that the current application processes for

accessing government benefits are long and complex, presenting significant challenges for many. We heard from one person who said, *"You need a lot of perseverance to navigate the system"*. For the Canada Disability Benefit, there should be a **simple application process** that is consistent across the country, that is easily understandable, in plain language, and can be filled out and processed quickly. We heard that many people need either an advocate to help them navigate the complex system or plenty of time and personal resources to try to navigate it alone. Not everyone has access to this support. One person with a disability said, *"I'm afraid to even apply. There are so many barriers"*.

We also heard that when designing the entryway to accessing the Canada Disability Benefit, a starting point should be providing **one simple entryway** to all potential government disability support programs. One person said, *"When it comes to accessing benefits across the country, people with disabilities have to knock on 20 different doors."* We heard that it is disheartening for people with disabilities to have to repeatedly discuss and explain their disabilities. We heard from one person with a disability that, *"the application process needs to be designed from the perspective of a disabled person, not through the perspective of some ministry system"*.

Flexible Application Process

We heard that there should be numerous and flexible ways to apply for the proposed Canada Disability Benefit. People with disabilities said that

the application for the proposed Benefit should be accessible to people with all types of disabilities. Similarly, we heard that the application for the Canada Disability Benefit should be available in various formats, including online, in person, and by phone, as not everyone has the option to access the internet.

Additionally, we heard that there should be potential for a flexible application process, based on the identified needs of specific groups. We heard from an individual who works with unhoused and unsheltered individuals who often have undiagnosed disabilities, who spoke of the barriers individuals face when trying to access government income benefits. Barriers such as a lack of identification (e.g., birth certificates, health cards, status cards, or social insurance cards) needed to complete applications, or having no permanent address. This barrier would also impact people with disabilities who are incarcerated or have been formerly incarcerated who would be eligible for the Canada Disability Benefit. We heard that since the Canada Disability Benefit is meant to lift those in the deepest poverty out of poverty, the design of the application process must be flexible and innovative to allow more people to easily access the benefit.

Compassionate Government Service & Community Engagement

We heard that call centres, with specially trained government representatives, who are trained in providing **compassionate, empathic, and inclusive assistance** to people would make a huge difference in

people with disabilities experience in accessing government benefit programs. Many people expressed frustration in dealing with the current systems, expressing that they felt most government staff have a limited knowledge of disability, and stereotypical, ableist, or stigmatized views of who people with disabilities are. We also heard there needs to be consistency within the government, as many people shared experiences of receiving different answers from each person in the government they spoke to. We heard from one participant that we need a more compassionate way of administering our benefit systems.

"I refuse to believe that we can't teach systems to be kind and compassionate, because we create those systems."

We heard that for the Canada Disability Benefit, the Government should explore funding independent "**Navigators**" who could assist people to navigate the complex systems currently in place. For the Canada Disability Benefit to reach people with disabilities most in need, there needs to be very specific and targeted outreach to hardest-to-reach communities. We heard that the Government of Canada should engage with community organizations that could assist people with knowledge and awareness of the available government financial benefit landscape. We heard from one community service worker that community organizations can establish "warm connections" between hardest-to-reach people with disabilities and government departments to assist in with accessing and applying for government programs; they said, "We

need to make sure that this new Benefit program is not just something that somebody has to go find, but to some extent, it finds you.”

Additionally, we heard that this system of compassion and community support would help to eliminate the companies that target vulnerable populations and offer assistance in navigating the complex application process for a steep (and unethical) fee.

We heard from participants that there must be very clear and fair **review and appeal processes** for people to be able to challenge the decisions that are made regarding eligibility and applications. It is important for the Government of Canada to provide avenues for re-course for applicants, particularly if the Government is considering one single avenue for entry to the Canada Disability Benefit.

Finally, we heard that there is a **lack of knowledge and awareness** amongst people with disabilities about what benefits currently exist and how to access them. We heard that information about the new Canada Disability Benefit must be well publicized and promoted, and made available in various languages, including sign language, and in an easy-to-understand format in order to be accessible to as many people as possible. To lift people with disabilities out of poverty, we must ensure that the community is aware of the Benefit and can easily access it if they are eligible.

4.5. Benefit Interaction

We heard great concern from many people about how the new Canada Disability Benefit would interact with other existing federal, provincial, and territorial supports. We heard that there should be absolutely **no claw backs** with this new Benefit and that there should be strong legislation and/or regulations in place to disallow provinces and territories from clawing back benefits from other existing programs. For the Canada Disability Benefit to be effective in lifting people with disabilities out of poverty, it needs to be complimentary and build on to existing benefits, not replace them.

“Right now nobody is allowed to stack benefits – this is legislated poverty because it keeps people below the poverty line. People with disabilities are scared that bringing in this new Canada Disability Benefit is going to take away what they already have.”

We heard from the disability community that this new Benefit should not be used by provincial and territorial governments as their own cost saving mechanism to reduce payouts to their own programs. People need to be able to maintain their existing health benefits, transportation allowances, adaptive equipment, employment supports and other in-kind benefits available from provincial and territorial government. The

Canada Disability Benefit needs to be a top-up program and established as a floor, not a ceiling for combined assistance.

Throughout the consultations we heard that it is extremely important that the federal government work with the provinces and territories to ensure a positive interaction between different benefit programs. We heard that to avoid claw backs and other negative unintended impacts, the relationship between federal and provincial/territorial governments should be mapped out in detail to outline a strategy for creating a more coherent benefit landscape.

In addition, we heard that part of a coherent benefit landscape with no claw backs includes not just the protection of essential provincial and territorial programs, but federal social services and programs as well. We heard concern that the cost of the proposed national Canada Disability Benefit program may tempt the federal government to cost save on other vital social service programs, leaving many people with disabilities with no benefit as they gain financial security in one area and lose it in another. We heard that the federal government must also be held accountable for looking internally to ensure they are not taking resources from one important program to pay for another.

I am concerned that the proposed Canada Disability Benefit will draw money away from other vital needs such as housing and yet not end up making a big difference for people with disabilities. I think that provincial governments will respond by not increasing funding for community living. Families and individuals will end up using the Canada Disability Benefit to pay for programs.

Employment Income

We heard that the Benefit should include a **generous earnings exemption**; larger than what we have now. We heard that people with disabilities want to work – they just don't have the opportunity and are penalized financially if they do. Someone's desire to work and improve their quality of life should not have a negative impact on their Benefit amount.

"Under no situation, under no circumstance, in any province or territory, can someone be worse off by going to work."

We heard concern that the Canada Disability Benefit cannot have earning exemption rules that cause people to not want to work or be motivated

to leave work to gain better access to government supports. Allowing people with disabilities to continue working allows them to establish an asset base, which helps support the added cost of disability. We also know that employment is not just about wages - employment builds self-esteem, self-value, and a sense of contribution. We heard from one participant that said, *"You want to make sure that you support people in working. It is not about cheating the system or getting more money, it's about allowing people to amass a financial base."*

Other Considerations

We heard that the proposed Canada Disability Benefit should not be tied to the **Disability Tax Credit**. We heard throughout the consultation that the Canada Disability Benefit should be detached from the income tax system and not dependent on filing a tax return. Many people do not file taxes, and this creates a barrier to accessing income support through this route. Additional barriers include the forms being too long and complex, with many people needing assistance to fill them out; the forms only being available in two languages (English and French); the exclusionary criteria and difficulty of diagnosis; as well as the need to reprove your disability over and over to continue qualifying. We heard from one participant who said, *"We in no way shape or form should have a tax auditor auditing a medical condition."* Another individual said, *"The Canada Revenue Agency is a tax collection agency, and their ethos and value is about catching tax cheats, and that is totally antithetical to delivering benefits to vulnerable groups."* Additionally, we also heard that the Benefit should be **non-taxable**. We heard that the new Canada

Disability Benefit needs to be defined as benefit income, so that it is not taxable. It should be treated like the Canada Child Benefit, or the Guaranteed Income Supplement, and not delivered through the tax system.

We heard many differing opinions on the issue of **income testing**. Some participants said the Canada Disability Benefit *should* be income tested. Supporters of income testing the Benefit said that including an income testing component would allow for more poverty reduction by ensuring that people with the lowest incomes receive more benefit and that if you have sufficient support from other places, you do not receive the Benefit. We also heard from participants who supported the idea of a universal Canada Disability Benefit, *without* income testing. This perspective said that income testing the Benefit would be problematic, as many people with disabilities have variable work experiences and abilities, and this would see the policing of eligibility criteria, leaving people out, disempowering people, and forcing people to make a case for themselves, ultimately leading to exclusion.

4.6. Amount of the Canada Disability Benefit

We heard that the Canada Disability Benefit should ultimately raise the income of people with disabilities in Canada **above the poverty line**.

"The poverty line should be the floor, not the ceiling."

Throughout the consultations, we heard that the first hurdle that we must get across in determining the amount of a Canada Disability Benefit is understanding Canada's official poverty line. There are numerous different poverty lines across the country, each accounting for regional differences. During the consultations we heard debate on which of the various measures of poverty should be used to calculate the poverty line that the Canada Disability Benefit should strive to lift people with disabilities above, including a Living Wage, the Market Basket Measure, and the Low-Income Measure. We heard that with a federal benefit, you cannot have a one size fits all benefit that will be sufficient in every province and territory.

There was also debate surrounding whether the Canada Disability Benefit should account for the extra cost of disability, or not. One perspective we heard was that the amount of the Canada Disability Benefit should give people a living wage but should also consider providing a percentage above the living wage to **account for the extra cost of having a disability**. Another perspective we heard was that while the Canada Disability Benefit could provide a percentage above the living wage to account for the extra cost of disability, this percentage should not replace the special recognition of technical aids, adaptive equipment,

assistance, medication, services, and other disability supports. This perspective shared that the extra cost of disability is impossible to evaluate at a standard level. We heard from one disability policy professional who said, *"We can't make the mistake of saying we'll throw in an extra \$5000 and that will cover everybody's special needs. That is not the case."* We heard from another person who spoke of the importance of having income support and separate programming for the additional costs of disability supports; they said, *"A one size fits all program fails to acknowledge that heterogeneity is vital to ensuring that people get the supports they need; you don't just need income."*

In terms of the amount of the Canada Disability Benefit, we heard many individuals refer to Canada Emergency Response Benefit (CERB) as a benchmark for how much the Government of Canada has already recognized is necessary to cover basic expenses, at \$2,000 per person per month. Although the proposed amount of the Canada Disability Benefit varied greatly throughout the consultation, we heard that if the amount of the Canada Disability Benefit accounted for and acknowledged **the additional cost associated with disability**, it should fall in the range of \$2,200 to \$2,400 per month and be **indexed to the cost of living/inflation**. We heard that due to inflation, people with disabilities receive a *reduction* in disability income assistance each year if the benefit amounts aren't indexed to inflation and the increasing cost of living.

Throughout the consultation, some participants were hesitant to suggest a set amount for the Canada Disability Benefit. We heard that there should be a provision within a Canada Disability Benefit that allows for it to be individualized and flexible (or adjusted), based on someone's particular needs and geographic location. We heard that a person's geographic location will create major differences in the amount they would need monthly. A person with a disability living in a city versus a rural community versus the Northern Territories will have vastly different expenses. There is no one person with disabilities; every person with a disability is unique and has unique needs. We heard that if we want to have an effective disability support program, it needs to be responsive to peoples' particular needs and situations.

4.7. Societal Value Shift

Throughout our consultation, we heard from people that the general population is not aware of how people with disabilities in Canada are treated. **We need to do better as a country to support people with disabilities.** We should aspire to be the best country in the world to live in for people with disabilities. The new Canada Disability Benefit could be a national point of pride; a program that illustrates our dedication as a country to support people with disabilities and our progressive realization of the UN (United Nations) Convention on the Rights of People with Disabilities, which Canada has signed and ratified.

We heard that we need to work to counteract the impacts of ableism, to address inaccessibility, and to take responsibility for the way we view and assign worth to people with disabilities in our society. We heard that people with disabilities are not considered contributors to our economies or communities, and so are not given value or worth. People described the negative stereotypes, attitudes, and misconceptions that exist about people with disabilities in our society, and how these manifests in shame and isolation. We heard that we need to shift the way we view disability in our society and provide **accessibility as a human right**.

We heard that in our society the Government of Canada interacts with people with disabilities as their gatekeepers, policing people with disabilities from the beginning of the process of trying to access disability support. People are made to prove that they're telling the truth about their disability needs, to prove their disability and prove that they're not "taking advantage of the system". We heard from one person who said, *"They are not set up to help you qualify. They are set up to police for integrity."* We heard from another individual who said, *"There's always people who will try to cheat the system, but you can't define the system and design it based on the cheaters – you can't punish 99% for the actions of 1%."*

We heard that the Canada Disability Benefit needs to be a **value driven program**. A new Canada Disability Benefit could give people with

disabilities a sense of self-determination. People would be better supported to choose their own path in life.

"These are not values of pity, or values of taking care of people, these are values of removing barriers that we have created as a society to allow people to be able to live lives of dignity, and we should stand behind that."

4.8. Need for a Larger Agenda to Reduce Poverty Amongst People with Disabilities in Canada

Throughout the consultation, we heard that the Canada Disability Benefit is just one piece of a larger agenda needed to reduce poverty among people with disabilities in Canada. We heard that poverty is not just about money. People with disabilities in Canada need access to resources, supports, and opportunities to fully participate in every aspect of their communities.

We heard that an agenda that will truly reduce poverty amongst people with disabilities in Canada will need to include systemic level transformation in various areas. Real change will be sustainable long-term and include a comprehensive approach. We heard that a larger agenda to reduce poverty amongst people with disabilities would include access to treatment, personal supports, affordable and accessible housing, as well as internet and phone services, transportation, healthcare, education, food security, and employment.

We heard from a national disability organization that an essential pre-requisite for effective poverty reduction could be a publicly funded national disability insurance plan that provides essential supports for persons with disabilities throughout their lifetime as an entitlement. This long-term, sustained provision of essential supports and services would work to fill the disability supports gap in Canada's social safety net. They indicated this type of program would supplement the much-needed

Canada Disability Benefit (CDB) and address gaps that the CDB may not provide relief to. They prepared a separate report outlining the principles of such a plan and how it could be very complimentary to the CDB. This report will be included as a separate document and submitted to Employment and Social Development Canada (ESDC) for consideration as part of the environmental scan of the DIAP project. The organization has recommended that ESDC consider future work, or a larger literature review directed toward examining the feasibility of a complimentary national disability insurance plan.

We also heard that increased cross-movement collaboration for disability justice will amplify advocacy surrounding the human rights of people with disabilities in Canada. In relation to the importance of the Canada Disability Benefit for reducing poverty, we heard from one individual who said, *"It is not just a benefit, it is an infrastructure piece."*

4.9. Other Issues Raised in Consultation

Throughout the consultation, we heard about other issues related to income security, poverty, and the proposed Canada Disability Benefit.

Data Collection

Numerous participants throughout the consultation spoke about the importance of data collection and the need for better disaggregated data to understand how accessible the proposed Canada Disability Benefit is, how well it is supporting people, and who it is not reaching once

implemented. This collection of data is especially important for ensuring the inclusion of hardest-to-reach people with disabilities in accessing and benefitting from the Canada Disability Benefit. We heard that we also need to collect data from everyone who experiences disability, not just those who are receiving the program, and then ensure resources are in place to remove barriers for those who are not receiving the program, particularly those who are socially isolated.

A Northern Strategy

We heard that a Northern strategy needs to be developed to specifically address the unique challenges of financial insecurity that exist in Northern, remote areas of the country. We heard that this strategy should be led by Indigenous leaders and disability organizations in the North. We heard from people working in a disability organization in the Northwest Territories who echoed the idea that the amount of the Canada Disability Benefit should consider someone's geographic location. The cost of living in the Northwest Territories is one of the highest in the country, exponentially increasing as one moves further from the city centre. In many Northern, remote communities, unique barriers exist such as a lack of infrastructure, high levels of unemployment, food insecurity, and housing insecurity. Additionally, specific challenges related to healthcare disproportionately exist. One person called it a health crisis, saying, *"There are not enough doctors and nurses; a community may have a nurse who flies in from time to time, but if you need a hospital, they have to medivac you, and you need special coverage to access this."* This creates a barrier for people with

disabilities to access a basic or emergency healthcare, as well as a disability diagnosis and access to government programs and support. We heard that the unique circumstances that exist in the Northern regions of the country create additional and disproportionate barriers for people with disabilities and must be addressed through a Northern Strategy.

The Benefit Age Requirement

We heard concern about the age requirements to be eligible for the Canada Disability Benefit and scrutiny of why the Benefit would stop at age 65. We heard that at the age of 65, your disability doesn't magically disappear, and the additional costs of disability are still present. We heard that there would need to be some negotiation of how the Canada Disability Benefit transitions to other income security options that are available when you reach the age of 65. Government must be mindful to ensure financial programs for 65+ have a similar disability component funded at the same level as the Canada Disability Benefit. Individuals should be no worse off than when they were 64.

5. Next Steps

These consultations have provided valuable insight and perspectives into understanding the lived experience and financial insecurity among people with disabilities in Canada, as well as views on how the proposed Canada Disability Benefit should be designed and implemented. **We heard that poverty makes life challenging, not disability,** and that the proposed Canada Disability Benefit must be designed from an intersectional lens and from the perspective of a person with a disability. We heard that the disability community wants broad eligibility, with a simple application process, no claw backs from their existing benefits, and a benefit amount that brings people above the poverty line. We heard that we need an attitudinal shift as a society to provide accessibility and financial security as a human right. The Canada Disability Benefit will start to give people with disabilities the opportunity to live more fully, more comfortably, and with more dignity.

This consultation was an important first step in considering the design and development of a proposed Canada Disability Benefit aimed at improving the lives of people with disabilities. It will be important that the federal government takes these views and perspectives into consideration as it drafts regulations on program criteria, eligibility, and the administration of this new benefit.

6. Annexes

Annex A – Participating Organizations (who held focus group or participated in a key informant interview or focus group)

Organization who provided responses to consultation questions provided their own views or that of their disability organization.

Pillar 1 Participating Organizations included:

- Accessibility for All
- Alliance for Equality of Blind Canadians
- ASE Community Foundation for Black Canadians with Disabilities
- British Columbia Aboriginal Network on Disability Society (BCANDS)
- Burnaby Association for Community Inclusion
- Canadian Association of the Deaf
- Canadian Food Centres Canada
- Canadian Autism Spectrum Disorder Alliance (CASDA)
- Canadian Mental Health Association
- Canadian Multicultural Disability Centre
- Canadian National Institute for the Blind (CNIB)
- Centre for Research on Work Disability Policy (CRWDP)
- The Cerebral Palsy Association of Manitoba

- Council of Community Living Ontario
- Disability Without Poverty
- DisAbled Women's Network Canada (DAWN)
- Down Syndrome Association of York Region
- Every Canadian Counts
- Eviance
- Human Rights Department of the Canadian Labour Congress – Disability Rights Working Group
- Inclusion BC
- Inclusion Canada
- Inclusion Nova Scotia
- Income Security Advocacy Centre (ISAC)
- INÉÉI-PSH National Institute for Equity, Equality and Inclusion
- Institute for Research and Development on Inclusion and Society (IRIS)
- L'Arche Canada
- LiveWorkPlay
- March of Dimes
- Mount Paul Community Food Centre – Interior Community Services

- Multiple Sclerosis Society of Canada
- Muscular Dystrophy Canada
- Northwest Territories (NWT) Disabilities Council
- Ontario Council of Agencies Serving Immigrations (OCASI)
- Ontario Disability Support Program (ODSP) Action Coalition
- People First of Canada
- Plan Institute
- Project Pal
- Realize Canada
- Supporting Employment & Economic Development (SEED)
Winnipeg
- Sinneave Foundation
- Social Planning Council of Winnipeg
- Spinal Cord Injury Canada
- Staying Connected Network
- Welcome Hall Mission

Annex B – Focus Group & Key Informant Interview Questions

1. Do you feel like you have enough money to meet your needs and goals? What could you afford to do if you had more money that you can't do today?
2. What do you think are the most important things to think about when designing the new Canada Disability Benefit?

Some examples could be:

- a. Allow people to keep some of their earnings from work
(*Earning exemptions*)
 - b. Keep all existing benefits, including health benefits, transportation allowances, adaptive equipment, employment supports and other benefits available from provincial and territorial governments or other federal benefits (*No claw backs*)
 - c. Allow people to live with who they want or with their family and still receive the benefit (*Individual income-based, not family income -based*)
 - d. The amount of the Canada Disability Benefit
3. Do you have concerns about what this benefit might mean for you?
Some examples could be:

- a. Affecting your current benefits and disability supports
 - b. Not being eligible
 - c. Not being the same depending on where you live across the country
 - d. Your family or relationship income affecting the amount of the benefit
 - e. The length of time it will take to get the benefit started
4. What barriers do you currently experience in accessing government income benefits?
5. Who do you think should receive this new benefit?
- a. How should that be determined?
6. What do you think would be the easiest way to access this benefit?
- a. Some examples could be:
 - i. Everyone currently receiving disability benefits (through any government program) is automatically eligible for the new benefit
 - ii. Everyone needs to apply through a new and separate application

- iii. People currently receiving benefits automatically get the new benefit, and people who do not currently receive any benefits need to apply for the new benefit
7. A living wage is the hourly wage which reflects what people need to earn to cover the actual costs of living in their community (food, clothing, rent, childcare, transportation, small savings etc.) An average living wage (for a family of 4) has been estimated at \$3,017/month. Another organization estimates the living wage for an individual to be \$2052/month by 2023.
- a. In Canada, current disability rates range from a high of \$1685 per month in Alberta to a low of \$697 per month in New Brunswick, with most provinces and territories offering about \$900-\$1100/month. How much funding per month do you think people with disabilities should receive in a disability financial support to meet their needs or goals?
8. Is there anything we didn't ask about creating the Canada Disability Benefit that you feel is important and want us to know?

In addition to the focus group questions, we asked additional questions in our key informant interviews, including:

1. How do certain identity markers (race, gender, Indigeneity, class, immigration status, family status, and language) impact or add another layer to the barriers that people with disabilities face?
2. What are the potential positive effects of a Canada Disability Benefit for _____ (particular population)?
3. What are the potential unintended impacts regarding a Canada Disability Benefit for _____ (particular population)?
4. What are some daily/weekly/monthly things you are doing to compensate for any financial challenges, if any?
5. The Canada Disability Benefit is just one piece of a larger agenda to reduce poverty among People in Canada with disabilities. What else has to be part of the agenda?

Annex C – Demographics of Participants

Table 1.1: Province/Territory of participants

Provinces/territories	Percent
British Columbia	20.3%
Alberta	9.3%
Saskatchewan	1.7%
Manitoba	5.8%
Ontario	39%
Quebec	4.1%
New Brunswick	4.7%
Nova Scotia	9.9%
Prince Edward Island	1.7%
Newfoundland and Labrador	0.6%
Yukon	0.6%
Northwest Territories	1.2%
Nunavut	1.2%
Total	100%

Table 1.2: Gender Identity of Participants

Gender Identities	Percent
Women	57.6%
Men	38.4%
Non-Binary	2.9%
Preferred Not to Answer	1.2%
Total	100%

Table 1.3: Types of Communities of Participants

Community Types	Percent
People living in a city with 100,000 people or more	57.4%
People living in mid-sized city or town with around 10,000 to 100,000 people	21.3%
People living in a village or town with less than 10,000 people	13%
People living in a rural community	5.3%

Community Types	Percent
People living in a remote or difficult to get to part of the country	2.4%
People living in a mid-sized city, but in a rural part of it	0.6%
Total	100%

Table 1.4: Living Arrangements of Participants

Types of Living Arrangements	Percent
Family members	43.5%
Alone	29.2%
Partner	14.2%
One or more roommates	10%
Congregate care setting	1.4%
Supervised apartment	0.7%
Alone with Supervision	0.7%
Supportive housing	0.7%
Total	100%

Table 1.5: Main Source of Income of Participants

Types of Income	Percent
Government Benefits	42%
Work (full-time, part-time, seasonal, contract, and self-employment)	41%
Family Support	15.2%
Pension	7.2%
Savings	2.1%
Rather not disclose	2.8%
Total	Variable*
*Some respondents reported more than one source of income, therefore totals equal more than 100%	

Table 1.6: Employment Status of Participants

Employment Status	Percent
Employed in Full-Time or Part-Time work	50.4%

Employment Status	Percent
Not Employed	42.7%
Self-Employed	5.6%
Rather not disclose	1.4%
Total	100%

Table 1.7: Age of Participants

Age	Percent
Younger than 25	7.8 %
25-34	17.4%
35-54	44.9%
55-64	18.6%
65+	10.2%
Preferred not to say	1.2%
Total	100%

Table 1.8: Ethno-racial Identity of Participants

Ethno-racial groups	Percent*
Caucasian (white)	81.5%
Black or of African Decent	8.3%
Indigenous	5.4%
Arab	1.8%
Chinese	2.4%
South Asian (for example: East Indian, Pakistani, Sri Lankan)	2.4%
Filipino	0.6%
Southeast Asian (for example, Vietnam, Cambodia, Thailand)	1.2%
Japanese	0.6%
Latin American	1.2%
Multiracial	3%
Another racialized or visible minority group	1.2
Preferred not to say	1.2
Total	Variable*
*Some respondents reported more than one group that they identified with, therefore totals equal more than 100%	

Table 1.9: Citizenship of Participants

Citizenship	Percent
Canadian citizens	94.1%
Permanent residents	4.1%
Refugee	0.6%
Newcomers	0.6%
Preferred not to say	0.6%
Total	100%

Table 1.10: Language of Participants

Language	Percent
English	95.9%
French	1.2%
Fluent in both English and French	5.3%
Another Language	3.6%
Total	Variable*
*Some respondents reported more than one language spoken, therefore totals equal more than 100%.	

Table 1.11: Types of Disabilities of Participants

Types of Disability	Percent*
Physical disability (for example: mobility, bending, reaching, grasping)	47.6%
Intellectual or development disability	29%
Learning disability	22.1%
Psychosocial disability (for example: mental health)	28.3%
Seeing disability	13.1%
Communicating disability	11%
Hearing disability	9.7%
Preferred not to say	6.9%
Other disability	10.5%
Total	Variable*
*Some respondents reported more than one kind of disability, therefore totals equal more than 100%.	



Addendum to Inclusion Canada's What We Heard Report: Thematic Survey Analysis

Disability Inclusion Action Plan (DIAP) Pillar 1:

Financial Security – The Canada Disability Benefit

March 2023

Introduction

In October 2022, as part of the Disability Inclusion Action Plan (DIAP), all four DIAP Pillars created a joint national survey to build on the previous DIAP consultations. The survey collected a broad range of information about the lived experiences of Canadians with disabilities. It included questions on all 4 pillars of the DIAP: Financial Security (The Canada Disability Benefit), Employment, Disability Inclusive Spaces, and Modernizing Federal Government Programs and Approaches to Disability.

The survey included a total of 9 questions on Pillar 1, Financial Security (The Canada Disability Benefit). Most questions were quantitative in nature; however, 2 questions were qualitative and asked survey participants to explain and describe their experiences. Below is a thematic analysis of the 2 qualitative survey questions on Pillar 1, Financial Security. The analysis outlines some of the major themes that emerged from the survey responses.

Important Considerations

While considering the results of this survey, as well as the rest of the broader consultation, it is important to keep in mind who would have had access to this survey and the barriers and challenges that exist for some to participate in an online survey. This includes barriers and challenges such as: time, survey fatigue, internet access due to remote location or cost, access to technology and/or assistive technology

devices, technological literacy/digital capabilities, language, communication challenges, and other barriers. It is important to keep this in mind while considering the experiences being shared. It's vitally important to consider what perspectives are missing through these particular survey results.

Q 34: Have you experienced poverty? Please tell us what it is like to be a person with a disability living in poverty.

- Yes: 539 (68%)
- No: 246 (31%)

Survey respondents were not required to complete every question on the survey. They were given the option to share what they were comfortable with. 785 participants chose to answer this question, while 471 did not answer. 68% of respondents said that they have experienced poverty, and 31% said that they have not.

“No, I Haven’t Experienced Poverty, But...”

Through the survey results we heard that peoples’ experiences of poverty were not black and white; many people expressed that they had dealt with poverty to some degree at some point in their life thus far.

Many of the survey respondents who answered no, they did not experience poverty, went on to explain that while they weren’t currently living in poverty, they felt they were just “one thing” away from living in poverty, and that it could happen at any moment. Many people anticipated poverty in their future.

Many survey respondents who answered no, they were not living in poverty, said that while they didn’t consider themselves in poverty, they were unable to access the medical and assistive devices that they needed to maintain a good quality of life.

Many survey respondents who answered no, they were not living in poverty, said that the only reason they weren't living in poverty was because they were living with their parents/family/partner/spouse who supported them and covered their cost of living. Many respondents expressed fear around what would happen when their parents/family/partner/spouse weren't here anymore. One survey respondent said, "I have to live with my parents, and I won't be able to live on my own when they die. I will seek out medical assistance in dying (MAiD) when they pass". Another survey respondent said, "If I didn't have the benefit of being married to a very supportive women, I would be living on the streets".

Key Themes

The qualitative survey results confirmed many themes from the broader consultation on the Canada Disability Benefit. The *top 5 themes* of this survey question on respondents' experiences with poverty included: isolation, stress and exacerbation of mental health issues, basic needs not being met, dependability and lack of financial autonomy, and feelings of shame, embarrassment, and dehumanization.

1. Isolation

Many survey respondents expressed that living in poverty with a disability made them feel isolated, removed or withdrawn from society, forgotten, or alone with no sense of community or societal value. One survey respondent said "poverty is more than being without money. Emotional

poverty is even worse because you become isolated and feel worthless because society doesn't value you as a person." Survey respondents said that they felt like going out of the house would cost them money, and so they had to stay home, making it difficult to make or maintain friendships, relationships and other social connections. Another survey respondent said, "poverty limits your participation in all aspects of life: education, fun, social, art, just getting a coffee with friends is out of reach". Furthering the feeling of isolation, some survey respondents said that living in poverty with a disability meant some months they had to cancel their phone/internet plans to save money, leaving them feeling even more isolated from their communities and the rest of the world.

Survey respondents also expressed feelings of not only social isolation, but physical isolation. Respondents said that access to accessible transportation was a huge challenge and further isolated them as they were unable to afford repairs to their broken mobility devices, unable to afford accessible public transportation, or unable to afford a retrofitted personal vehicle. In addition to affecting peoples' opportunities for social connection, respondents expressed that a lack of affordable accessible transportation also limited their ability to attend their medical appointments, travel to the food bank, or travel to work, limiting their opportunities for employment.

2. Increased Stress & Exacerbated Mental Health Challenges

Another key theme expressed within the survey responses was that being a person with a disability living in poverty greatly increased stressed and exacerbated mental health challenges. Many survey respondents expressed that the daily stress of living in poverty compounded their health issues, both physically and mentally, increasing anxiety, depression, and worsening their overall mental health. Respondents said that living in poverty made them feel that they had no control over their own lives, making them feel vulnerable, unsafe, and fearful of the future. One survey respondent said, “knowing that I can apply for Medical Assistance in Dying (MAiD) is a dangerous slope as I am regularly considering assisted suicide, especially when my survival resources run out”.

3. Basic Needs Aren't Being Met

Throughout the survey responses, people with disabilities living in poverty overwhelmingly said that they did not have enough income or support, and their basic needs weren't being met. Respondents expressed that they were living paycheque to paycheque, unable to afford safe accessible housing, food, clothes, medication, or therapies. Respondents said that they had to find ways to cut costs by turning their heat off even in the winter, not purchasing the proper clothes for the season (for example not buying winter boots and a winter coat), only eating one meal a day, using food banks, or staying in subsidized housing even if it was unsafe. Survey respondents expressed that they could barely meet their basic needs and were unable to do anything outside of

basic survival, with no possibility of saving. One survey respondent said, “with most supports not being indexed to inflation, people are barely getting by, and it’s getting worse”. Respondents expressed having to max out credit cards to make up the difference and cover their basic necessities.

Many respondents reported that they were experiencing nutritional deficiencies and malnutrition due to not having enough money to purchase nutritious foods or maintain a healthy diet, only being able to eat once a day, or relying on food banks where they had no control over their food choices. They said that this was worsening their disability and overall health.

4. Lack of Financial Autonomy & Dependability

Another major theme expressed by people with disabilities living in poverty was that they felt dependent on others and lacked financial autonomy. Many respondents shared that they were forced to stay in abusive relationships or unsafe living arrangements because they didn’t have enough money to leave and had no other option. One respondent said, “I am happily married but even if I weren’t I would be unable to leave my husband. If my husband ever got tired of carrying the whole financial load for our family I would be homeless”. Another survey respondent expressed that they would have liked to leave their abusive relationship, but they had no money to escape and shelters would not accommodate their complex health and disability needs, leaving them

with nowhere to go. Many respondents said that because of a lack of government income support for persons with disabilities, employment discrimination and government clawbacks, they were totally dependant on others to survive, giving them no autonomy or choice in their lives and often making them feel like a burden.

5. Feelings of Shame, Embarrassment, and Dehumanization

The final theme that came up through the survey responses was that people with disabilities living in poverty often felt shame, embarrassment and dehumanization. Many respondents said that they were treated as less than human in our society and by our government and felt worthless. One survey respondent said, “people look at you differently and then you look at yourself differently”. Respondents expressed that this depleted their self-worth and increased feelings of isolation and mental health challenges. Respondents said that they often felt embarrassed that they couldn’t afford to maintain getting regular haircuts, buying new clothes, or getting their nails done. Or that they couldn’t afford to attend their loved one’s weddings or buy gifts for their families. One survey respondent said that they aren’t able to make any fun memories because their life involves just trying to survive day to day. Additionally, some survey respondents said that living in poverty made them feel shame and embarrassment, especially within their personal relationships. One survey respondent expressed that they were embarrassed to have to always rely on their family and felt no sense of

independence. Another respondent said, “there is constant stress and humiliation of feeling like I have to beg others for help”.

Many survey respondents expressed that the proposed Canada Disability Benefit must be based on a human-rights focused framework that doesn’t dehumanize people with disabilities for “taking advantage of the system”. Many respondents said that they felt criminalized because they had a disability and were seeking government supports. One respondent said, “I am a non-person to my government. Not important enough to care for. Disabled people are invisible in Canada”.

Q 35: Different people experience poverty differently. Things like race, sexual orientation, gender, or personal identity can affect poverty. Do you have any personal experiences with this you would like to share?

Important Considerations

Survey respondents were not required to complete every question on the survey. They were given the option to share what they were comfortable with. Of the survey respondents who chose to share their experiences with the intersections of their identity and disability poverty, common themes included: sex, gender, gender identity or expression & sexual orientation, family status and support, race, immigration status, and weight.

People live with intersecting identities. Someone's sex, age, gender identity or expression, sexual orientation, race or ethnicity, Indigeneity, class, immigration status or place of origin, family status or composition, and/or language can further compound how someone experiences disability poverty.

Although some themes emerged from the survey responses, these themes are not extensive. Some individuals can experience some of these barriers, all these barriers, or additional barriers not mentioned here. While considering the results of this survey question, it is important to keep in mind what perspectives and experiences we might be missing through these particular survey results.

Key Themes

1. Sex, Gender, Gender Identity or Expression & Sexual Orientation

One theme that was identified through the survey responses was that someone's sex, gender, gender identity or expression, or sexual orientation can affect the way they experience disability and/or poverty, and access to employment opportunities, housing, medical services and support.

Some survey respondents who identified as women expressed that they often found it extra difficult to get by as a woman with a disability, especially when it came to things like shared housing. We heard from some survey respondents who identified as women with a disability living in poverty who said that they were at an increased risk for gender-based violence, and some said they were stuck living with their abusers because they were unable to afford to leave.

Some survey respondents who identified as queer and/or transgender expressed that the intersections of their identity compounded the barriers they already faced as a person with a disability. One survey respondent said, "being queer and disabled can be very scary. There are stigmas still attached to both facets of my lived experience". Some survey respondents who identified as queer and/or transgender said that they experienced additional fears and barriers within the medical system or when trying to access social services such as housing. One respondent said, "homelessness would be really bad for me. I'm nonbinary and shelters are very gendered. My family is homophobic so that's not an option but my identity complicates things and makes it so housing is a scary thing for me that I anticipate [becoming poor] and feels like it

always might happen". Another respondent said, "being disabled and queer is a scary experience – it comes with a lot of fear and avoidance of trying to access social service supports for additional fear of being treated poorly for gender identity".

2. Family Status & Support

Another theme that came up through the survey responses was that someone's family status or level of family support may affect how someone with a disability experiences poverty. As was mentioned in previous survey question, for some people with disabilities, the only thing keeping them from living in poverty or experiencing houselessness is the support of their family. We heard through this survey question that some people with disabilities may not benefit from this family structure or level of support. For example, some Indigenous survey respondents said that they didn't have generations of family support due to the impacts of residential schools, colonialism, and intergenerational family trauma. Additionally, some survey respondents who identified as queer and/or transgender said that because of identity-rejection from their family they were unable to rely on them for social or economic support.

3. Race

An additional theme that emerged through the survey responses was that people who were racialized experienced additional compounded barriers and discrimination that intensified the forms of oppression that they

experienced as a person with a disability. Some survey respondents who identified as racialized expressed that in addition to their disability, they experienced interpersonal, institutional, and systemic racism. One respondent said, “when it comes to seeking accommodations or help by social systems, I’m often confronted with racist staff that think I’m trying to lie or take advantage of the system”. Another survey respondent said, “I am a female person of colour (POC) who is also LGBTQ. I can’t access unbiased basic health care, let alone any further care. I feel that being who I am makes everything harder. Because it does. Systemic racism, generational trauma, record high inflation, the pandemic - all these things hit me harder”.

Some survey respondents identified that because of their race and/or gender identities, they were at odds with the white, patriarchal, and heterosexual norms that are still pervasive in today's society. They expressed that this had negative consequences on their ability to access important systems such as healthcare, social services, educational opportunities, professional development, and employment opportunities.

4. Immigration Status

Another theme that emerged through the survey responses was that people with disabilities who had immigrated to Canada experienced additional barriers and forms of oppression. Some of the survey respondents who identified as immigrants reported feeling lonely, with no support system to fall back on, experiencing additional discrimination

within the job market, having difficulty accessing health care, and experiencing language barriers. One respondent said, "I am a cis [gender] racialized immigrant woman. I have some privilege over other women like me, for example, I can speak both official languages, I have post secondary education, I have status. I know many in my community who don't have the same privileges and their experience of disability is far more dire than mine. They cannot even speak of their experiences and every consultation and survey excludes them as they cannot read/speak English or French".

5. Weight

We heard from a few survey respondents who expressed that their body weight was used as an additional factor of oppression and basis of discrimination. One survey respondent said, "as a plus size woman with a disability, I get judged by doctors, employers, and the general public [. . .] my extra weight gets blamed for my mobility issues. Its not the weight, [. . .] its very frustrating and humiliating. I've been told I overreact and that it can't be that bad". Another survey respondent expressed that weight is not often identified or recognized as an additional barrier that people with disabilities might face, but that as a plus size person with a disability they are constantly discriminated against and not taken seriously, especially within the medical system.