

Canadians concerned about disability poverty, on-board with proposed new national benefit

Survey of Canadians living with disability underlines relative poverty, other social barriers

June 22, 2021 – Recognizing the challenges faced by Canadians with disabilities — problems that have only been exacerbated during the COVID-19 pandemic — the federal Liberal government [laid out plans](#) to help in its September 2020 Speech from the Throne. The government promised a new Canadian Disability Benefit, modelled after the seniors' guaranteed income supplement. Details since the fall have been scarce, but in the spring budget the federal government set aside almost \$12 million over three years to consult and reform existing programs and benefits with an eye towards the new unified benefit.

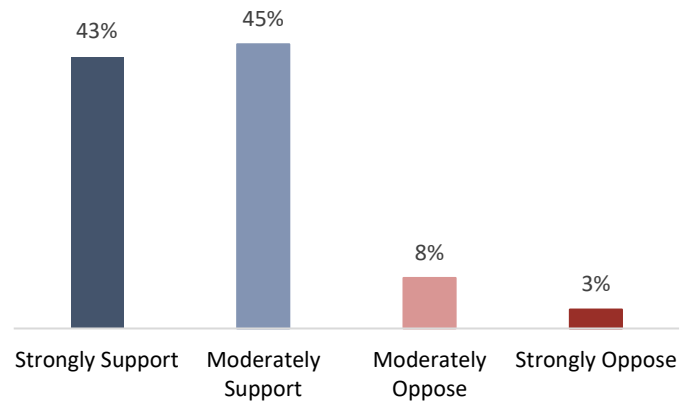
Support for the benefit is evident, according to a new study by the non-profit Angus Reid Institute in partnership with the Planned Lifetime Advocacy Network (PLAN). Nearly nine-in-10 (89%) Canadians are in favour of a Canadian Disability Benefit. That overwhelming support comes perhaps because most (59%) believe the current supports and benefits available to people living with disabilities are inadequate.

It is also desperately needed, according to Canadians living with disabilities. Many of the more than 800 Canadians living with disability surveyed report experiencing financial stress, express less satisfaction with their personal life and have less hope for the future than those without disabilities. Respondents with disabilities also say they face barriers to employment, education, and activities they would enjoy. These barriers are even more pronounced for those with lower household incomes.

More Key Findings:

- Canadians understand living with a disability comes with a higher cost of living, and two-in-five Canadians living with a disability report that they are stressed about money often or all the time.

Do you support or oppose the proposed Canadian Disability Benefit? (National representative sample, n=1,796)



METHODOLOGY:

The Angus Reid Institute conducted an online survey from May 17 – 21, 2021 among a representative randomized sample of 2,103 Canadian adults who are members of [Angus Reid Forum](#). This included a national general population survey sample of 1,796 as well as an augment of Canadians living with disability to bring that key survey sub-sample up to 858.

For comparison purposes only, a national probability sample of this size would carry a margin of error of +/- 2.1 percentage points, 19 times out of 20. Discrepancies in or between totals are due to rounding. Detailed tables are found at the end of this release.

The survey was conducted in partnership with [Planned Lifetime Advocacy Network \(PLAN\)](#).

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- People with disabilities are dissatisfied with their personal happiness (28%) and their outlook for the future (36%) at nearly the double rate of those without (15% and 19%, respectively).
- Awareness of current benefits is low. Both people with disabilities (67%) and people without (59%) say they are either not very familiar with the supports available or do not know anything about it.
- There is very little confidence in the provincial or federal government in managing current supports or benefits. Three-in-five (62%) say they have no or little confidence in the federal government to manage it while two-thirds (67%) say the same of their provincial government.
- The majority of people (57%) believe the Canadian Disability Benefit is the right thing to do, and 88 per cent agree with the statement "A CDB is an essential commitment for the government to make. It's time the country came together to end disability poverty."
- And nearly two-thirds (63%) believe the CDB should be set above the poverty level.
- Most people surveyed (74%) believe the three-year consultation timeline for the CDB is too slow.

About ARI

*The **Angus Reid Institute (ARI)** was founded in October 2014 by **pollster** and sociologist, Dr. Angus Reid. ARI is a national, not-for-profit, non-partisan public opinion research foundation established to advance education by commissioning, conducting and disseminating to the public accessible and impartial statistical data, research and policy analysis on economics, political science, philanthropy, public administration, domestic and international affairs and other socio-economic issues of importance to Canada and its world.*

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Part One: Disability in Canada

Survey’s approach to defining living with disability

This survey estimates that 30 per cent of Canadian adults are living with some form of disability or a health condition that poses at least some difficulty for daily activities.

In order to ascertain this categorization, Canadians participating in the survey were first asked if they live with one or more of several disabilities or health conditions, including those more officially associated with disability — such as chronic pain, mobility issues, vision/hearing impairment, or mental health — but also some other potentially debilitating conditions that may not traditionally be thought of under the definition of disability — such as an auto-immune disorder or other chronic health conditions. The broader list of conditions offered produces a somewhat higher proportion of Canadians qualifying as living with disability in this survey when compared to [official Statistics Canada stats](#) (30% and 22% respectively).

Further probing on the frequency and extent to which their disability/condition interferes with or limits their daily activities was used together to assign a level of “severity” for analysis purposes. (See more detailed methodology at the end of this release.)

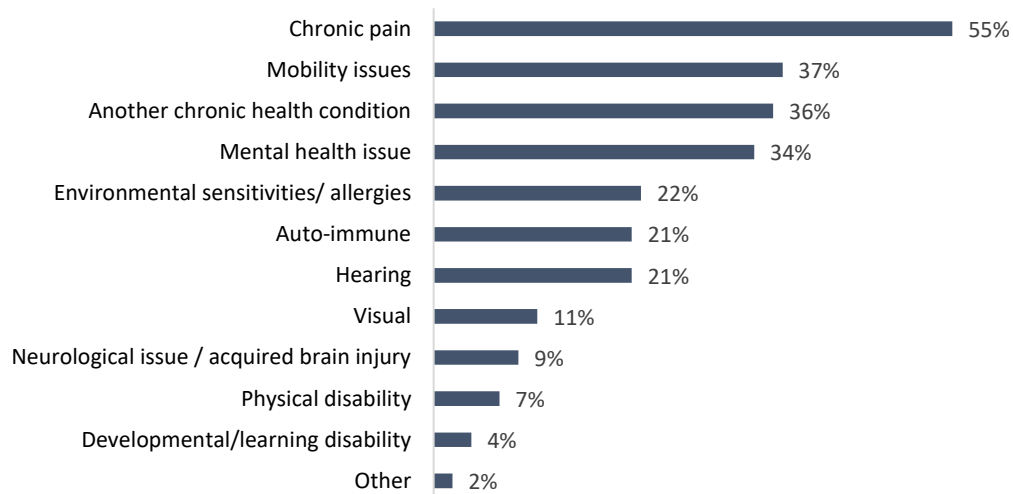
Profile of disability (conditions and key demographic differences)

Chronic pain is the most common condition reported in the survey, noted by over half (55%) of people with disabilities. Mobility issues (37%) and mental health issues (34%) are also reported in more than one-third of respondents:

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**Are you currently living with any of the following?
(Lives with Disability, n=858)**

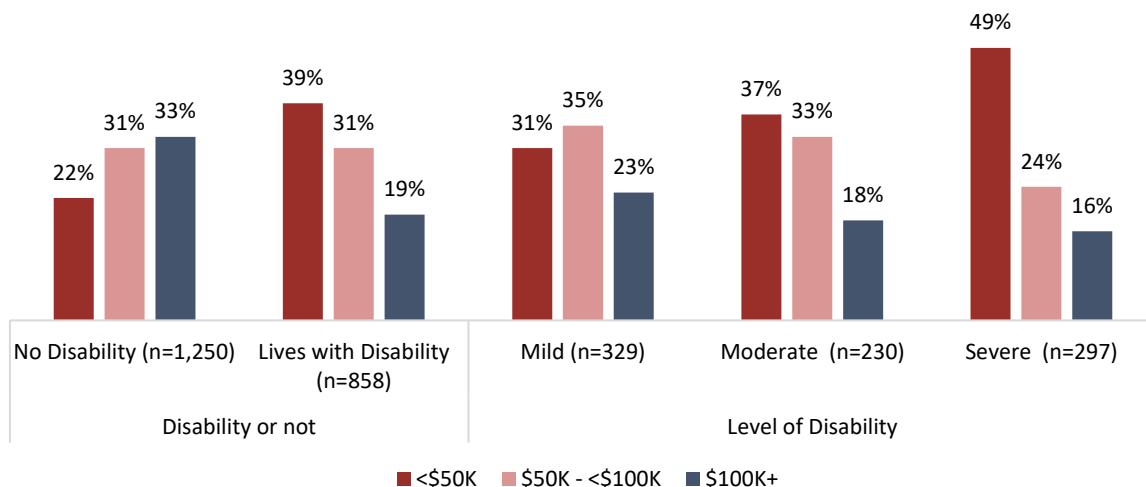


People living with disabilities are less likely to report completing higher levels of education compared to those living disability free. One-in-four (24%) say they graduated university, compared to 32 per cent of those without disabilities.

Those with disabilities are also more likely to be female (57%) and over the age of 55 (53%) than those without disabilities (48% and 34%, respectively) [echoing data from StatsCan](#).

Importantly, people living with a disability report earning less than those who do not; this earnings gap increases the more severe the disability, as seen in the following graph:

Household Income: People with No Disability vs. People with Disabilities



[StatsCan](#) has previously shown that Canadians with disabilities experience higher poverty rates than other Canadians: people living with severe disabilities aged 25 to 64 (28%) are almost three times as likely as those without (10%) to be living in poverty.

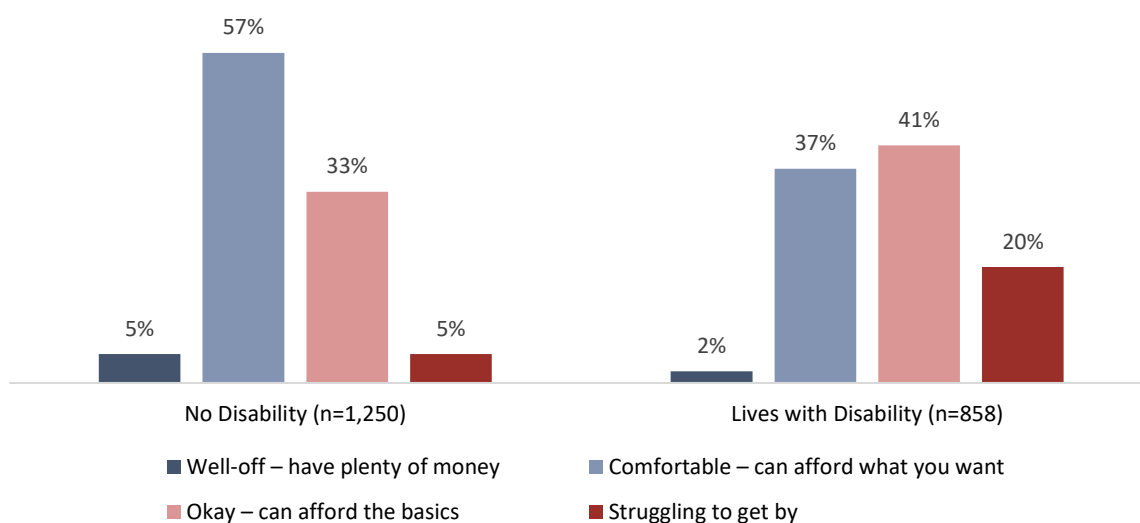
This fact is confirmed in ARI data, which finds that twice as many people with disabilities report earning a household income of less than \$25,000, compared to those living disability free (15% to 7%).

Part Two: Lived experience: disability poverty

Personal financial situation and stress

While the income data represent challenging circumstances for those living with disability, their perspective on the lived experience adds fine detail to the struggle. Three-in-five (61%) Canadians living with disability describe themselves as just okay or struggling financially, while those living without disability (62%) are as likely to say the opposite – that they are comfortable or well-off:

Personal financial situation of Canadians living with disabilities vs. those who are not

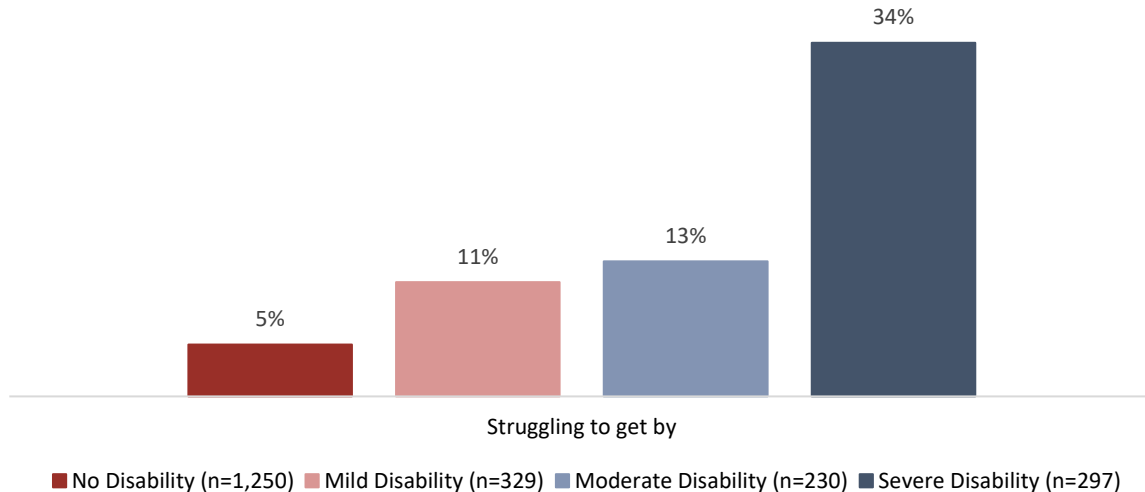


The more severe the disability, the worse the financial situation becomes: one-third (34%) of those with severe disabilities say they struggle to get by, a rate much higher than those with mild and moderate disabilities and those without:

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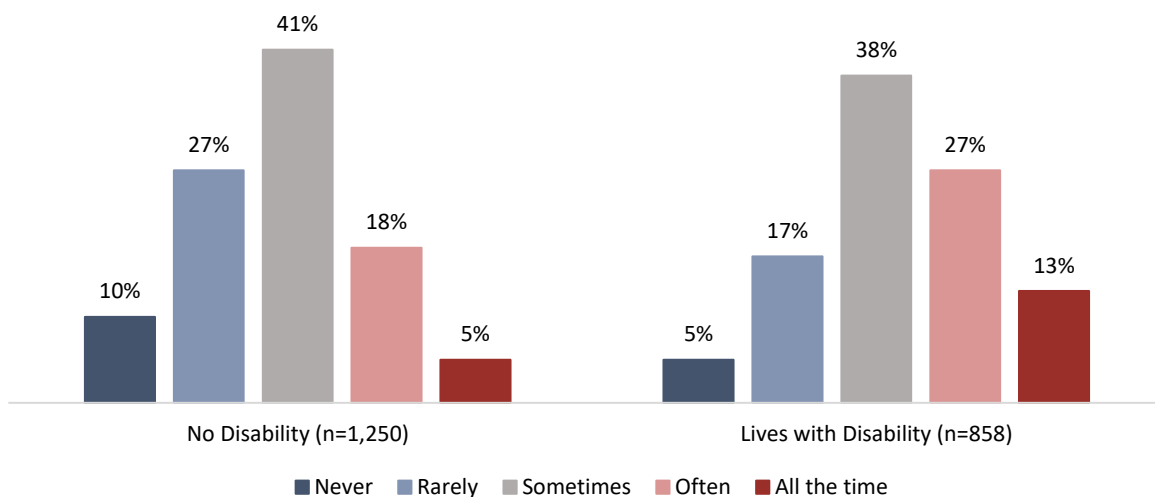
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Personal financial situation by severity of disability



The lack of money is a source of stress for many. Two-in-five Canadians living with disability (40%) indicate they are worried about money often or all the time — this is almost double the figure among Canadians with no disability (23%). Challenges increase with severity of disability, from 32 per cent for those with mild disabilities who say they are often or always stressed about money, to over half (52%) of those with severe disabilities ([see detailed tables](#)).

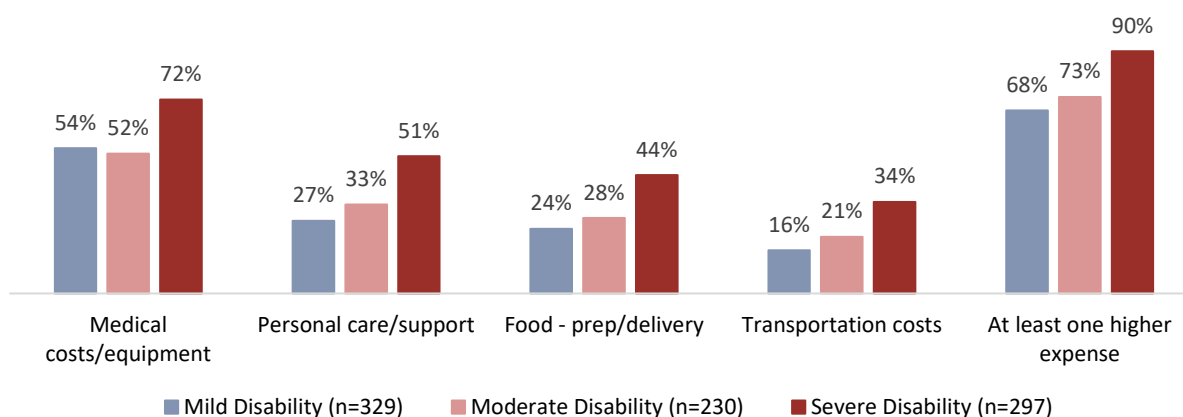
How often do you feel stressed out about money?



Disability means higher expenses

Large majorities of people with mild (68%), moderate (73%) and severe (90%) disabilities say they have at least one higher expense due to these challenges. Medical costs and equipment are the most common increased expense.

**Do you have higher expenses in any of these areas as a result of your disability?
(Lives with Disability, n=858)**



Overall, 85 per cent of people living with disabilities report they have a higher cost of living as a result of these challenges and extra expenses.

The proportion of Canadians with disability living in poverty varies by age and severity of their condition, according to StatsCan. Those aged 15 to 64 with severe disability (by StatsCan definition) were the most likely to be in poverty (28%), while one-in-10 of those aged 65 or older with a milder disability live in poverty.

Canadians aged 15 and older living below Canada's Official Poverty Line by age, disability status and severity
Source: StatsCan, Canadian Survey on Disability, 2017

Age	No Disability	Lives with Disability	
		Milder	More Severe
15-24	17%	23%	28%
25-64	10%	14%	28%
65+	6%	7%	10%

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Evidently both those with and without disability are aware of this reality. Approximately half of each say that they believe one-in-three Canadians with disability are poor.

Overall, what percent of Canadians living with disability would you estimate to be poor?					
			Level of Disability		
	No Disability (n=1,250)	Lives with Disability (n=858)	Mild (n=329)	Moderate (n=230)	Severe (n=297)
1 in 3 (33%) Canadians with disability are poor	47%	52%	49%	48%	58%
1 in 4 (25%)	33%	29%	32%	32%	26%
1 in 10 (10%)	14%	13%	12%	14%	12%
1 in 20 (5%)	6%	5%	6%	5%	4%
1 in 100 (1%)	1%	1%	2%	1%	1%

Part Three: Comparative data on other aspects of life

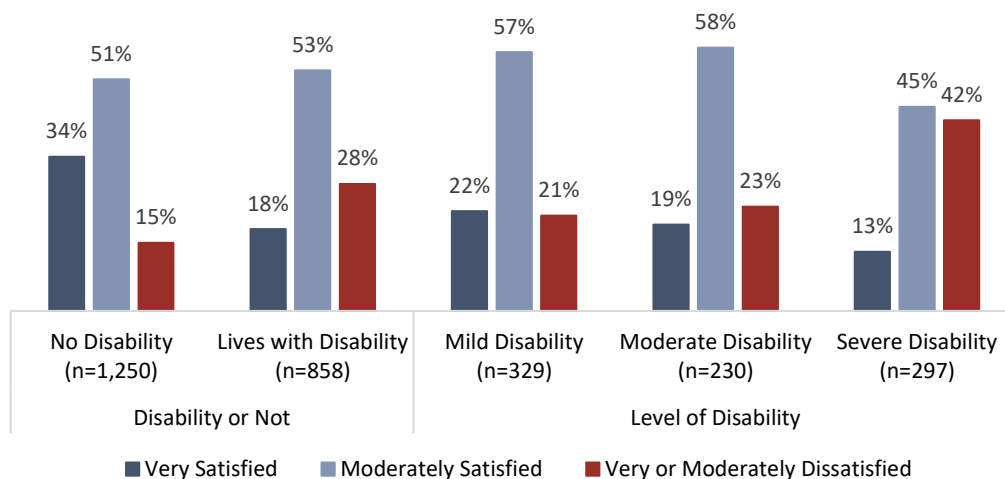
Life satisfaction and outlook for the future

Troublingly, people living with disability profess a lower personal satisfaction regarding their happiness and overall outlook for the future compared to those who do not face these same challenges. Canadians with severe disabilities indicate the highest levels of dissatisfaction with their personal happiness and contentment: two-in-five (42%) say they are very or moderately dissatisfied. This is nearly three-times the level of Canadians with no disabilities:

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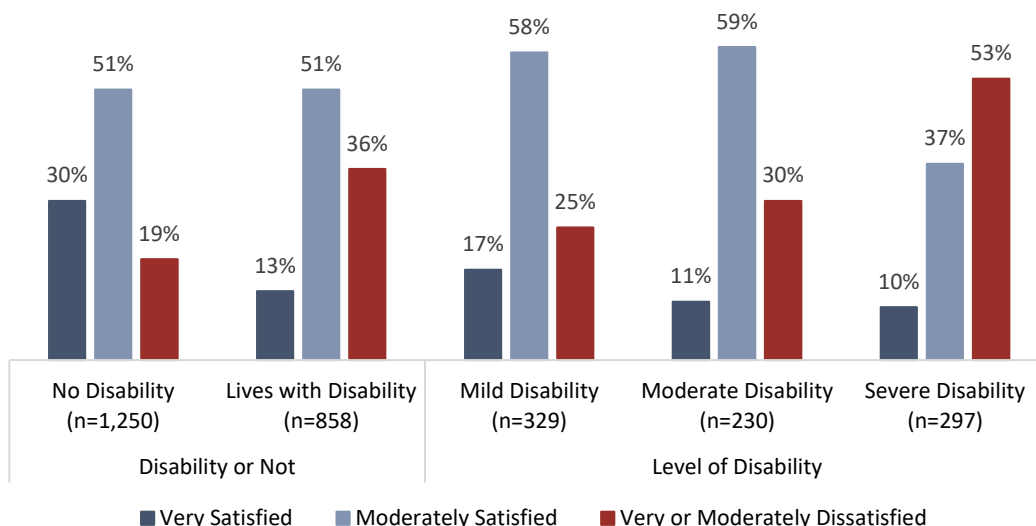
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How satisfied are you with your own personal happiness and contentment with your life?



Canadians living with disability are also more pessimistic about their future outlook, including more than half (53%) of those with severe disabilities who are dissatisfied. This figure is 36 per cent among the full sub-sample of those living with disability, twice the figure for other Canadians (19%):

How satisfied are you with the overall outlook for your future?

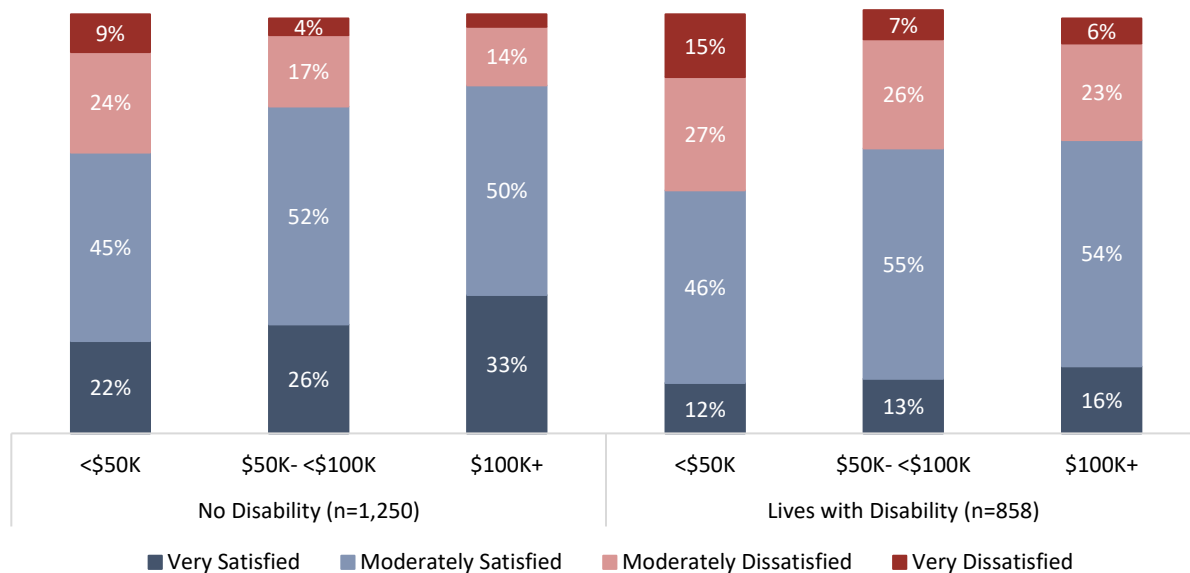


Both of these measures (life satisfaction and outlook) show huge differences across income strata — generally and within the population who live with disability. Four-in-five (83%) with household incomes of

\$100,000 or more report being very or moderately satisfied with their future outlook, which decreases to only two-thirds (67%) of those with incomes of \$50,000 or less.

Comparatively, these figures are considerably lower among those with disabilities:

Level of satisfaction with future outlook by household income



Social barriers/access

Income is also evidently a factor in whether people living with disability encounter social barriers. People with disabilities earning less than \$50,000 annually are more likely to encounter discrimination in the job market (24%), barriers to education (20%), people underestimating their ability (31%), and exclusion from everyday events (30%) compared to those earning \$100,000-plus.

Percentage that encounter each of these situations always or frequently because of their disability (Lives with disability)				
	Total (n=858)	Household Income		
		Less than \$50K (n=332)	\$50K to less than \$100K (n=264)	\$100K or greater (n=166)
Unfair discrimination in the job market	21%	24%	19%	14%
Unfair barriers to education	15%	20%	12%	8%
Other people underestimating their ability	26%	31%	21%	24%
Exclusion from everyday events and activities they would enjoy	25%	30%	20%	18%
At least one of the above	43%	50%	38%	34%

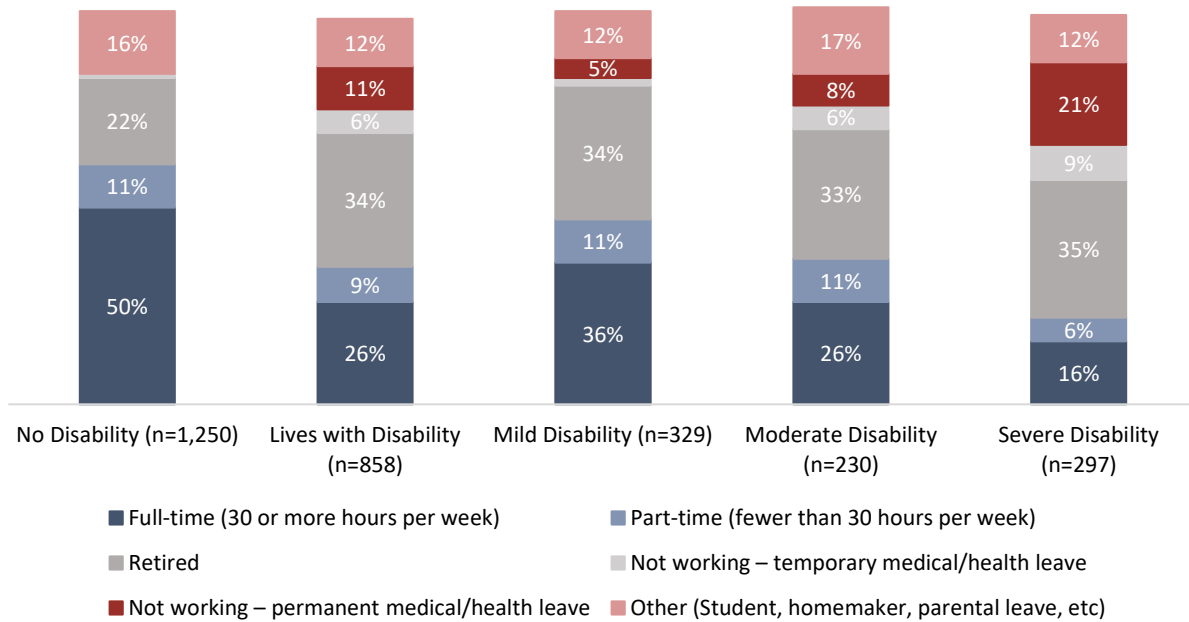
Work and job satisfaction

People living with disability are less likely to report being employed full-time or part-time and are more likely to report not working because of temporary or permanent medical or health leaves. This aligns with the latest information from StatsCan, [which showed in 2017](#) that people with disabilities are less likely to be employed than those without.

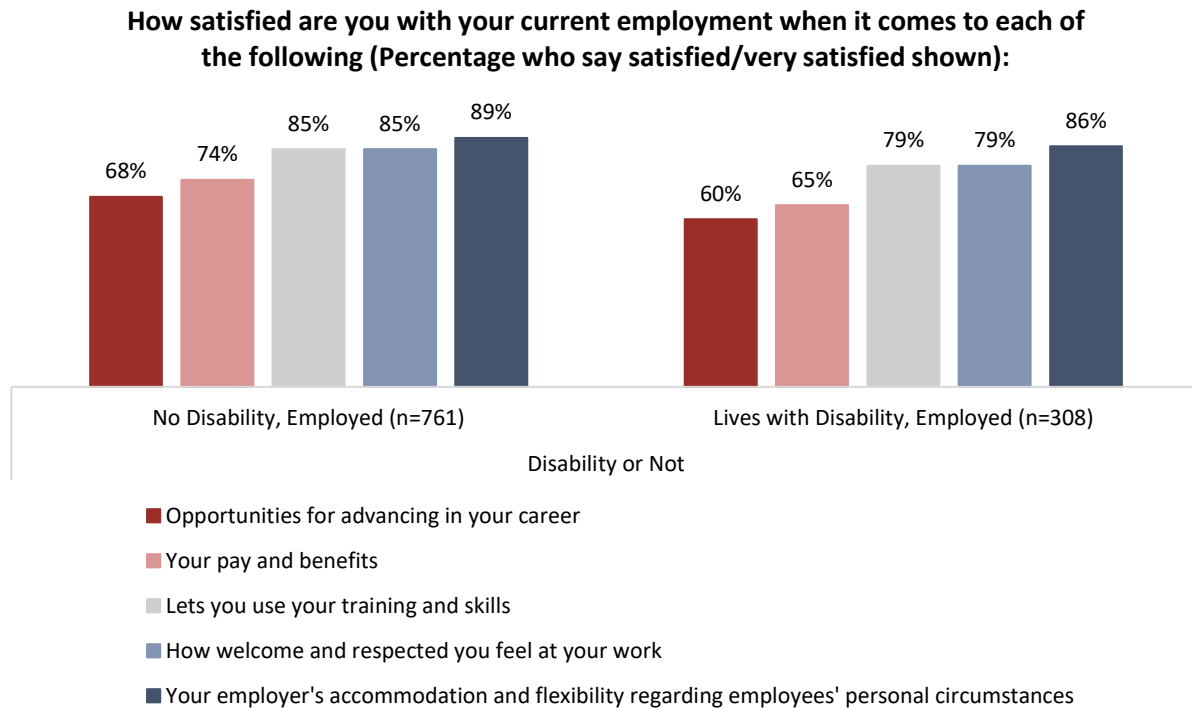
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What is your current employment status?

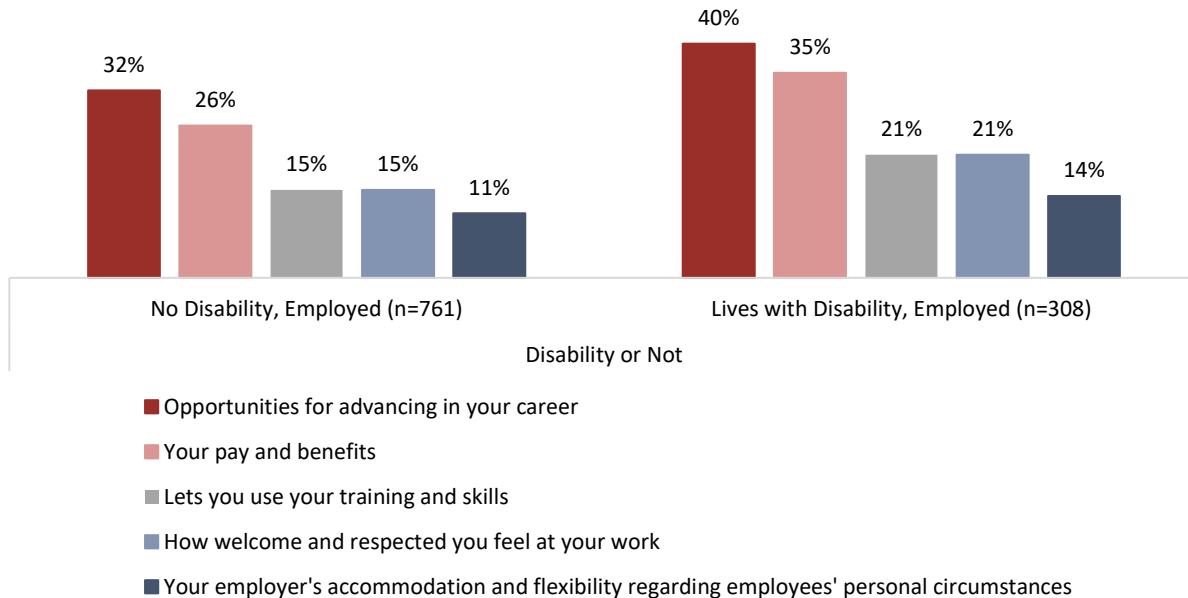


Those who are employed give fairly high job satisfaction ratings across some key dimensions, including employer accommodation. These ratings are almost as high as those voiced by Canadians not living with disability:



However, people living with disability are not as satisfied when it comes to some other aspects of their professional lives. This group is more likely to be dissatisfied than those without disabilities when it comes to opportunities for advancing their career (40% vs 32%), their pay and benefits (35% vs 26%), utilizing their skills (21% vs 15%) and how welcome and respected they felt at their job (21% vs 15%):

How dissatisfied are you with your current employment when it comes to each of the following: (Percentage saying dissatisfied/very dissatisfied)



Part Four: Perspectives on the status quo

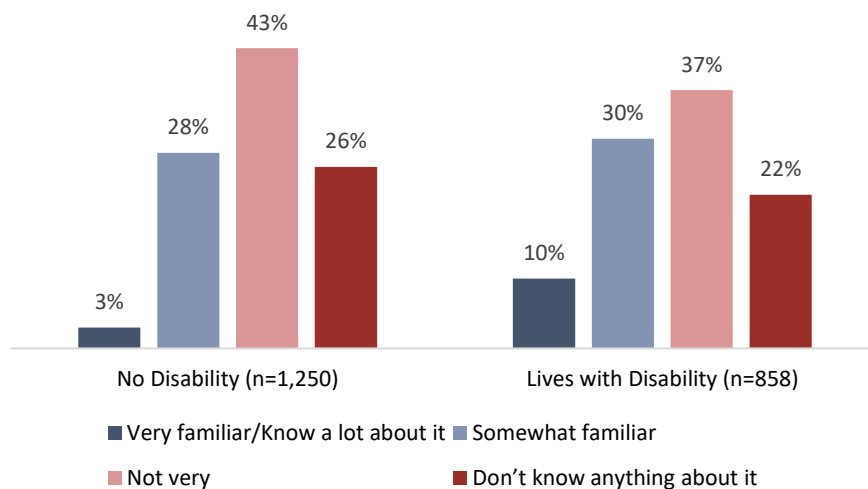
Familiarity with and adequacy of current benefits

Most Canadians acknowledge a lack of familiarity with the financial supports currently available to people with disabilities. Notably, both Canadians with disabilities (67%) and without (59%) say they are either not very familiar with the supports available or do not know anything about it:

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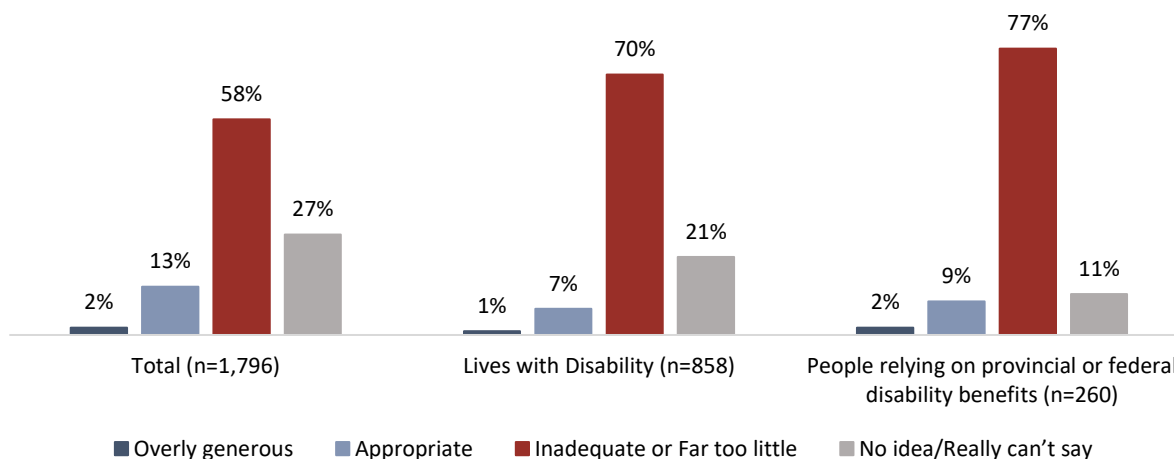
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How familiar are you with the financial support currently available to Canadians living with disability?



Despite not knowing everything about what's currently available, nearly three-in-five Canadians (58%) tend to feel that the financial supports are inadequate or far too little. That number rises to 70 per cent of those living with a disability and up to 77 per cent of those who rely on those supports and have a more intimate knowledge of them:

How would you describe the financial support provided by current benefits?



There is a clear delineation along age and gender lines when it comes to calling the current support generous or appropriate. Men are much more likely (19%) than women (11%) to hold this view, while the youngest age bracket, 18- to 34-year-olds, (20%) is more likely to say that than those 55-plus (12%, [see detailed tables](#)).

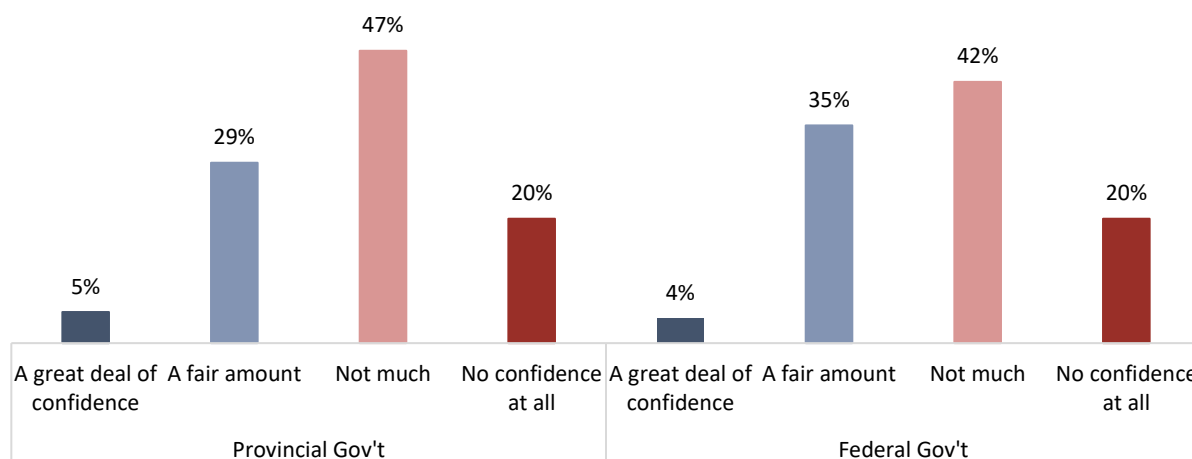
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Confidence in federal/provincial governments managing existing benefits

On the question of either their provincial or federal government managing supports and benefits for people living with disability, more than three-in-five (62%) have no confidence or very little in the federal government, while two-thirds (67%) say the same of their provincial government:

How much confidence do you have in the government to manage support and benefits for Canadians living with disability? (National representative sample, n=1,796)



Canadians living with disabilities have an even bleaker outlook on their governments' ability to manage the supports. Nearly three-in-10 (28%) say they have no confidence at all, and half (49%) say they don't have much confidence ([see detailed tables](#)).

Quebecers have the most confidence, but still a majority do not have faith that the federal government (53%) or the provincial government (52%) can manage supports and benefits for those with disabilities well. Albertans have the least amount of confidence in the federal government to manage supports, with three-quarters (76%) saying they have not much or no confidence in that body, while Ontarians express the least amount of confidence (74%) in their provincial government to manage supports:

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How much confidence do you have in the government to manage support and benefits for Canadians living with disability? (National representative sample, n=1,796)												
	BC (n=235)		AB (n=178)		SK/MB (n=262)		ON (n=520)		QC (n=438)		ATL (n=163)	
	Fed Gov't	Prov Gov't	Fed Gov't	Prov Gov't	Fed Gov't	Prov Gov't	Fed Gov't	Prov Gov't	Fed Gov't	Prov Gov't	Fed Gov't	Prov Gov't
A great deal of confidence	2%	3%	4%	5%	3%	4%	4%	4%	4%	7%	3%	2%
A fair amount	31%	34%	20%	25%	28%	26%	36%	22%	43%	41%	36%	25%
Not much	48%	49%	40%	40%	41%	50%	42%	50%	39%	41%	42%	51%
No confidence at all	19%	14%	36%	30%	29%	20%	18%	24%	14%	11%	19%	21%

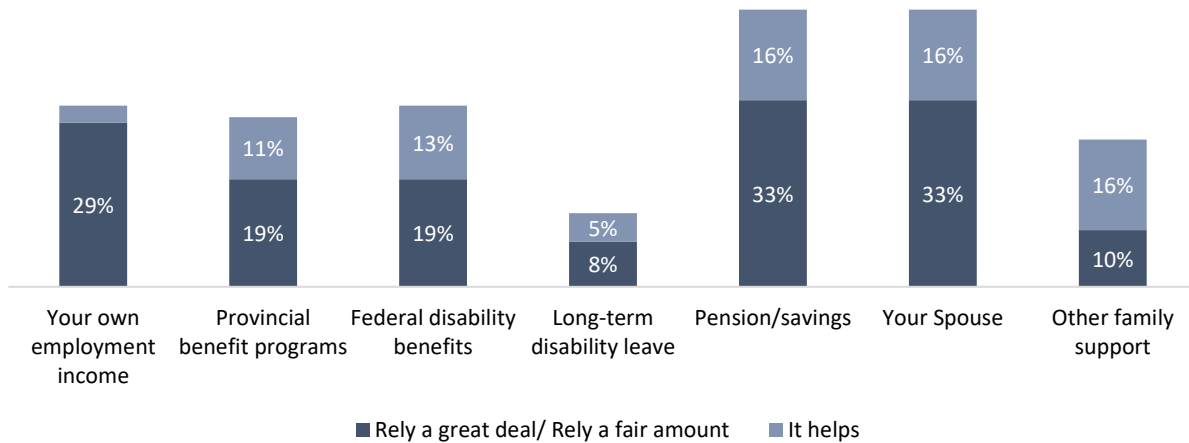
Reliance on benefits, means of support

While benefits are an important source of income for people living with disability, it is not the only support they rely on. One-third say they rely on pensions and savings (33%) or their spouses (33%) for income, while three-in-10 (29%) say they rely on their own employment income. Those figures are all higher than those that say they rely on current government support programs. One-in-five say they rely on current provincial (19%) or federal (19%) support programs:

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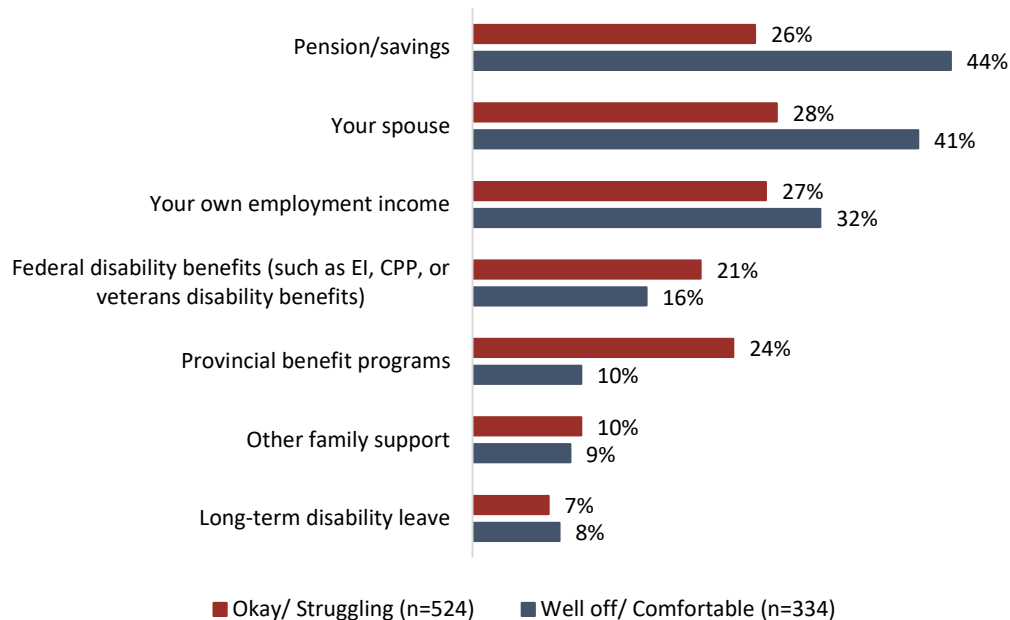
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**What income sources do you rely on?
(Lives with Disability, n=858)**



Those who report being okay or struggling when it comes to their personal finances are more likely to say they rely on the current benefit programs. One-quarter (24%) say they rely a great deal or a fair amount on provincial supports, while one-fifth (21%) say they rely on federal programs. Notably, these levels exceed the number that report being well-off or comfortable (10% and 16%, respectively):

**What income sources do you rely on?
(People living with disabilities by financial situation)**



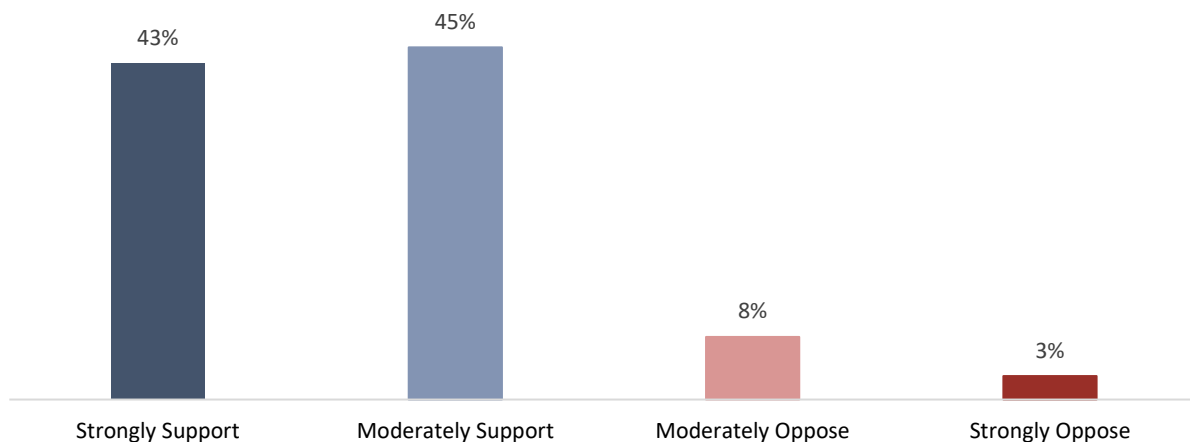
Part Five: The Canadian Disability Benefit

High support

While details are still relatively scarce on what the new Canadian Disability Benefit will look like, the [fall Throne Speech said](#) it would be modelled after the [Guaranteed Income Supplement for seniors](#), which offers a monthly payment to seniors if they fall below a certain household income with different thresholds for single seniors and those with partners.

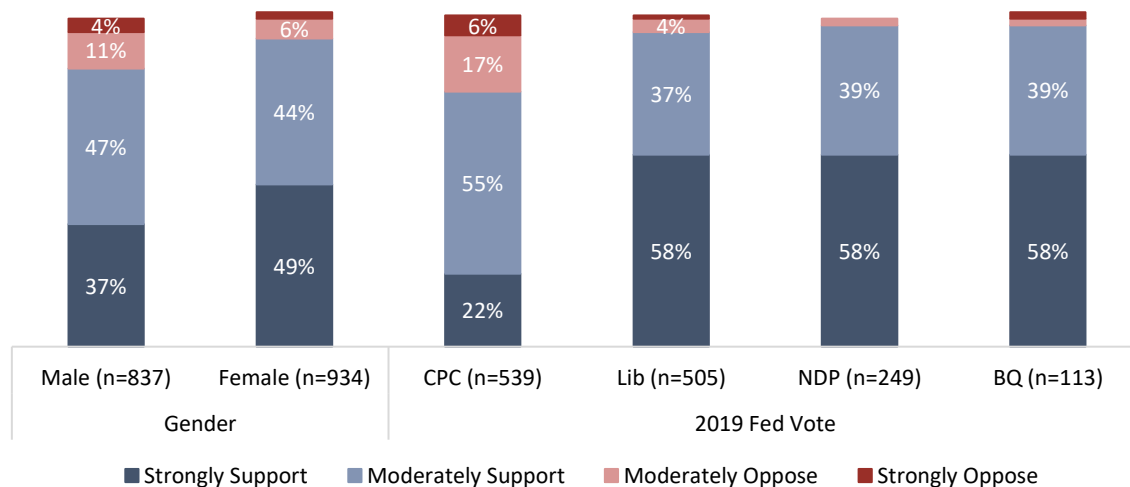
A CDB as proposed has broad support across the country. Eighty-eight per cent of Canadians support it (43% strongly, 45% moderately), while only 11 per cent are opposed:

**Do you support or oppose the proposed Canadian Disability Benefit?
(National representative sample, n=1,796)**



Along party lines, past Liberal, NDP and Bloc Quebecois voters all strongly supported the proposed CDB at the same level (58%), while past Conservative voters had the lowest levels of strong support (22%). Women are more likely (49%) to strongly support the proposed national benefit than men (37%).

Do you support or oppose the proposed CDB?

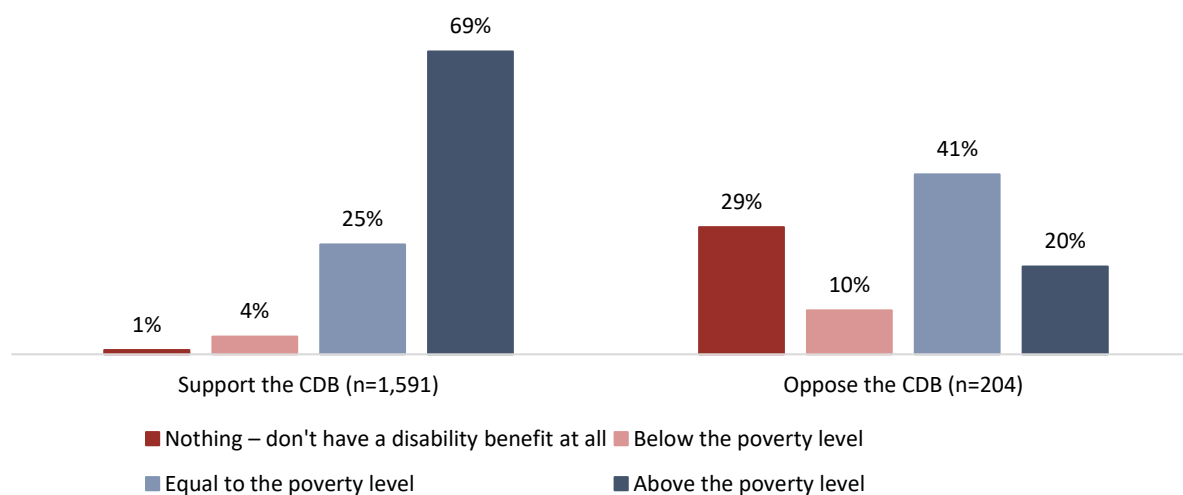


Regionally, strong support varies from a low of just 23 per cent in Alberta to a peak of more than half in Quebec (56%):

Do you support or oppose the proposed Canadian Disability Benefit? (National representative sample)							
	Total (n=1,796)	BC (n=235)	AB (n=178)	SK/MB (n=262)	ON (n=520)	QC (n=438)	ATL (n=163)
Strongly support	43%	41%	23%	33%	44%	56%	42%
Moderately support	45%	48%	59%	55%	43%	36%	52%
Moderately oppose	8%	9%	12%	10%	9%	6%	4%
Strongly oppose	3%	2%	5%	3%	4%	1%	2%

Perhaps reflecting the understanding shown earlier in the report that living with a disability comes with a higher cost of living, people believe that a Canadian Disability Benefit should be set above the poverty level. Nearly two-thirds of Canadians (63%) hold this opinion, while 27 per cent believe it should be equal to the poverty level, and only five per cent say it should be below. The recognition of a need for more support comes even from those opposed to the benefit, of whom exactly one-in-five say they still believe it should be set above the poverty level.

Where do you think the Canadian Disability Benefit should set the minimum income level?



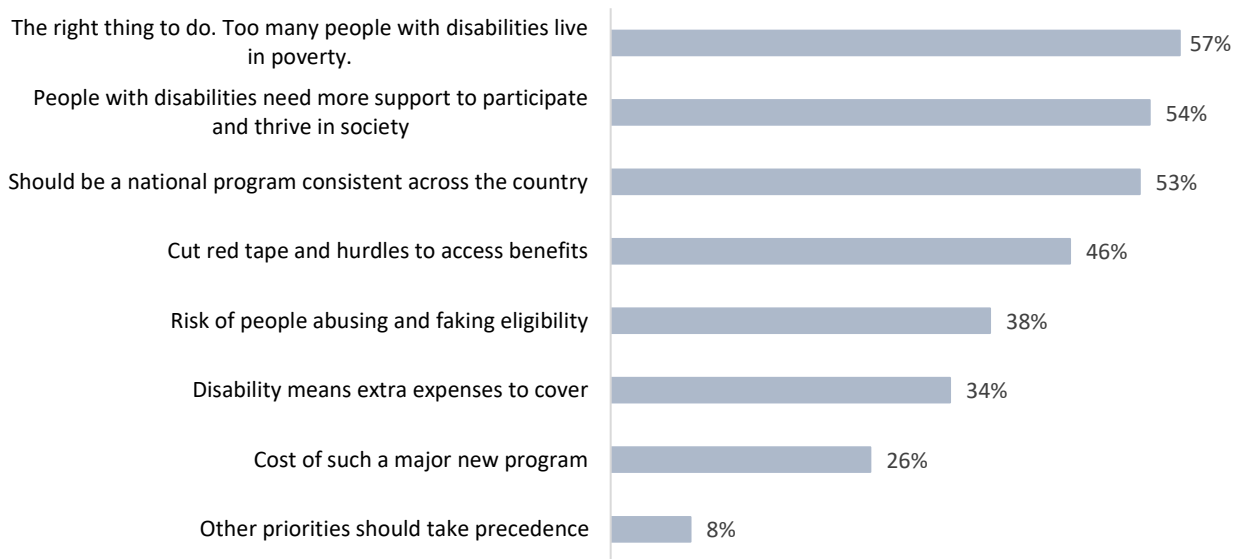
Key drivers of support

The overall support looks to be primarily driven by a sense that this “is the right thing to do,” and broad agreement with the perspective that “it’s time the country came together to end disability poverty.” Those two statements are chosen above others as primary considerations, while a similar number say that there should be a national standard created, which they believe the CDB would accomplish.

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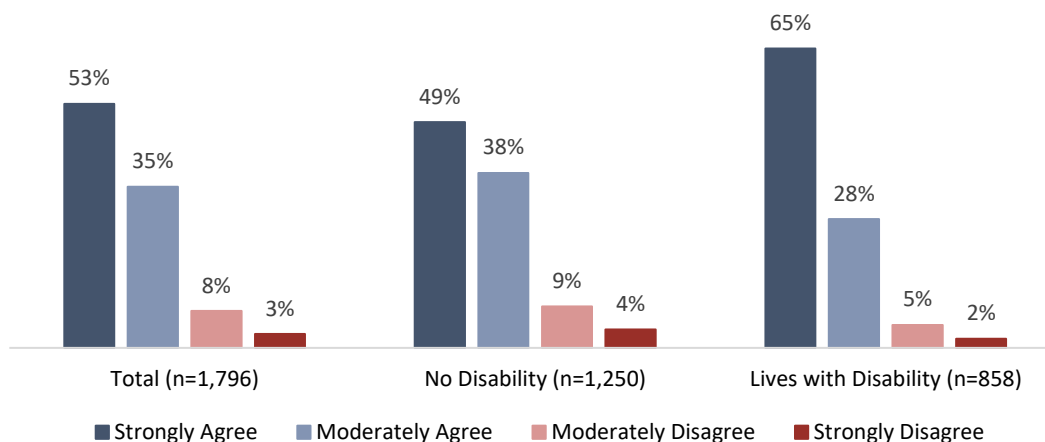
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**What CDB considerations are most important?
(National representative sample, n=1,796)**



Canadians generally agree that a CDB is an essential commitment for the government to make. Overall, half (53%) strongly agree with this statement, while another one-in-three (35%) moderately agree.

**Agree vs. disagree:
"A CDB is an essential commitment for the government to make. It's time the country came together to end disability poverty."**

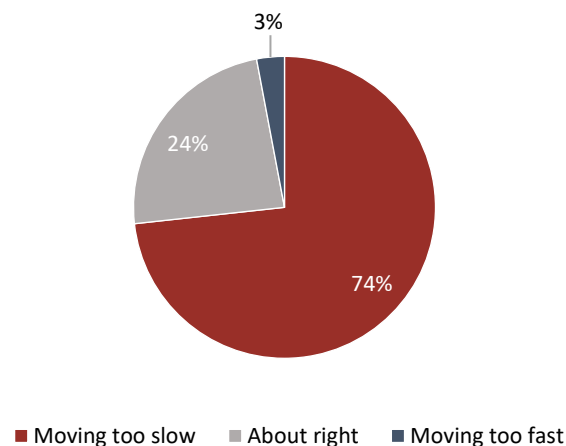


Other concerns — pace, intent, “clawbacks”

The spring 2021 budget set aside **\$11.9 million over three years** starting in 2021-22 to begin consulting on reforms to eligibility for existing federal disability programs and benefits while noting that this work would “feed directly into the design of a new disability benefit.” With that budget, Employment and Social Development Canada will “undertake extensive consultations with stakeholders” and “engage with provinces and territories.”

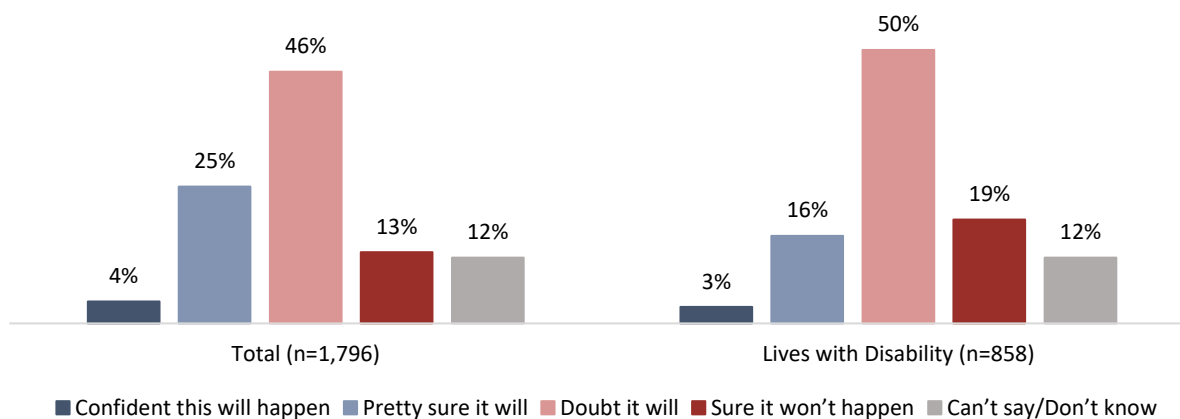
Though the three years of consultation the federal government funded should help spread awareness, the majority (74%) believe that is moving too slow:

Three years of consultation — too much?
(People living with disability and people with family member or close friend with disability, n=1,074)



Canadians are not very confident that the federal government will follow through on this file. Among those living with disability, half doubt that it will ultimately come to fruition, while one-in-five say it definitely will not (19%).

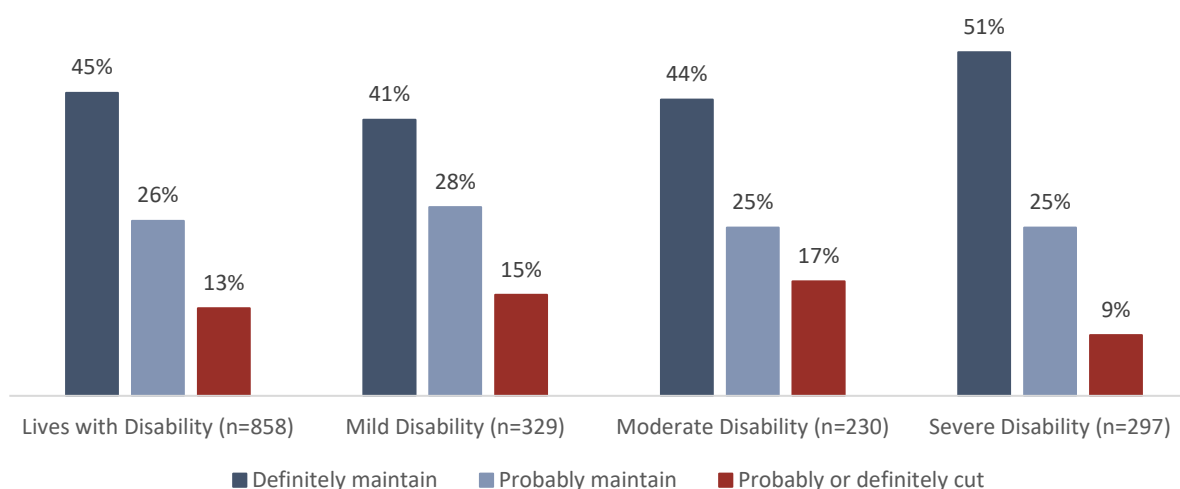
How confident are you in the federal government to follow through on the commitment to establish a CDB?



More than half (54%) of people living with disability say they are pleased about the plan to create a CDB. However, perhaps reflecting the lack of confidence in the federal government to get something done, two-in-five (41%) say they have “no feelings either way” ([see detailed tables](#)).

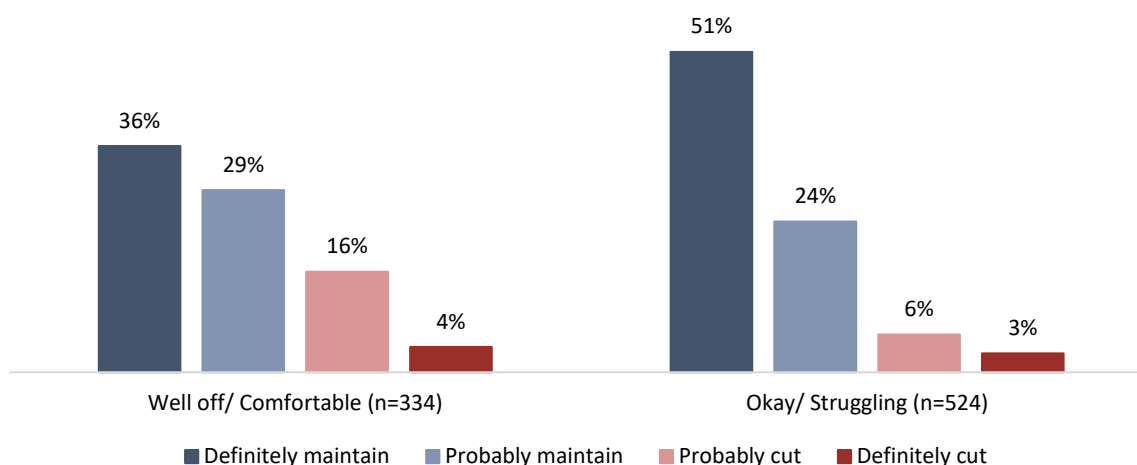
There is also concern on what would happen with existing provincial support programs when a national disability benefit is implemented. People living with disability, many of whom rely on these programs, say that those programs should definitely (45%) or probably (26%) be maintained, while only 13 per cent say they should be definitely or probably cut:

What should happen with existing provincial support programs?



People living with disability who describe their financial situation as okay or struggling are most concerned about losing the existing provincial support programs. Half (51%) say they should definitely be maintained while another quarter (24%) say they should probably be maintained:

**What should happen with existing provincial support programs?
(Lives with Disability, n=858)**



For detailed results by age, gender, region, education, and other demographics, [click here](#).

For detailed results for people with no disability, [click here](#).

For detailed results by severity of disability, [click here](#).

For detailed results by financial situation for people with disabilities, [click here](#).

The Angus Reid Institute conducted an online survey from May 17 – 21, 2021 among a representative randomized sample of 2,103 Canadian adults who are members of [Angus Reid Forum](#). This included a national general population survey sample of 1,796 as well as an augment of Canadians living with disability to bring that key survey sub-sample up to 858.

For comparison purposes only, a national probability sample of this size would carry a margin of error of +/- 2.1 percentage points, 19 times out of 20. Discrepancies in or between totals are due to rounding. Detailed tables are found at the end of this release.

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