



disability
without
poverty

le handicap
sans
pauvreté

CAMPAIGN 2000
END CHILD & FAMILY
POVERTY



FAMILY SERVICE TORONTO
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Disability Poverty Report Card 2025

Too Little for Too Few:
Ending Disability Poverty in Canada

Land Acknowledgement

Disability Without Poverty and Campaign 2000 acknowledge the traditional and ancestral territories we work on and commit to actions of reconciliation in our work. We acknowledge the inherent rights of First Nations, Inuit and Métis Peoples and the treaty rights, title and jurisdiction of all First Nations, Inuit and Métis Peoples across the country. We will continue to join with First Nations, Inuit and Métis Peoples in the work of decolonization and to advocate for the changes needed to uphold rights, and to build a society based on equity, justice, respect and self-determination where all communities can thrive.

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We thank the lived experts who shared their personal stories and insights with Disability Without Poverty from across the country.

Disability Without Poverty is a movement led by people with disabilities supported by our families, friends, service providers, allies and organizations. Please visit <https://www.disabilitywithoutpoverty.ca/> for more information.

Campaign 2000: End Child and Family Poverty in Canada is a non-partisan, pan-Canada coalition of over 120 national, provincial, territorial and community organizations committed to working together to end child and family poverty. Please visit <https://www.campaign2000.ca> for more information, to download our publications and to become a member. For hard copies of publications, call 416-595-9230 x250.

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Executive Summary

The **Disability Poverty Report Card 2025** provides a national snapshot of poverty among people with disabilities in Canada. Drawing on the most recent data from Statistics Canada's *Canadian Income Survey (2023)* and *Canadian Survey on Disability (2022)*, the report tracks income, employment, and social indicators to assess progress – or lack thereof – of addressing disability poverty across the country.

Last year, this report card gave the federal government a failing grade (F). **This year, the grade has risen only slightly to D.** While the *Canada Disability Benefit (CDB)* began its rollout in July 2025, the \$200 per month payment remains too little for too few, leaving one and a half million people below the poverty line, with many barriers to access remaining.

How We Grade: Grades reflect federal progress toward reducing disability poverty.

SCORE	WHY THIS SCORE WAS GIVEN
I - Incomplete	No meaningful actions were taken; insufficient information or progress to assess. Government did not demonstrate any concrete steps to address disability poverty.
F – Fail	Efforts remained insufficient or purely symbolic. Actions taken did not materially improve the lives of people with disabilities and, in some cases, worsened poverty or barriers.
D – Pass	Some steps were taken, but impact was limited. Progress was uneven, slow, or lacked coordination. Measures did not meaningfully reduce disability poverty at scale.
C – Fair	Moderate progress toward reducing disability poverty. Some policies were implemented effectively, but gaps remain in adequacy, accessibility, and automatic enrollment. More decisive action is required.
B – Good	Strong policy commitments and concrete actions demonstrating real progress. Systems are becoming simpler, supports are improving, and poverty rates show signs of reduction — though gaps remain.
A - Excellent	Comprehensive, transformative action across all areas: meaningful income supports, automatic enrollment, harmonized provincial systems, accessible processes, and sustained investment that materially reduces disability poverty nationwide.

Key Findings

The data confirms what people with disabilities have long known from experience, **that poverty remains deep, persistent, and complex for those living with disabilities in Canada.**

Behind every number in this report is a person whose daily life is shaped by the high cost of living with a disability and by systems that too often fail to provide fairness and security. The following key findings outline the current state of disability poverty in Canada and identify the urgent areas for policy action and collective change.

- **Poverty Rates Remain High and Stagnant:**
 - 16% (1.5 million) of people with disabilities lived in poverty in 2023 – nearly double the 9.5% among non-disabled people – using the Low-Income Measure (LIM-AT).
 - Using Canada's Official Poverty Line (MBM), 12% (1.1 million) remained in poverty – minimal improvement from 2022.
 - Neither the LIM-AT nor the MBM captures the added cost of disability, meaning true poverty rates are even higher.
- **Poverty Is Getting Deeper**
 - In 2023, people with disabilities lived, on average, 30% below the poverty line, up from 25.7% in 2020 – a widening gap.
 - Income supports for single adults with disabilities fall below the poverty line in every province and territory, leaving most in deep poverty.
- **Working-Age Adults and Those Living Alone Face the Highest Poverty Rates**
 - 890,000 working-age adults (18–64) with disabilities lived in poverty – 1.8 times the rate of their non-disabled peers.
 - 35.5% of people with disabilities who lived alone were in poverty – more than three times the rate for those living in families (10.4%).

- **Gender Inequities Persist**
 - Poverty rates for women (16%) and men (15.9%) are similar – but more women (826,000) than men (650,000) live in poverty, driven by unpaid care work, lower wages, and disability-related marginalization.
- **The Canada Disability Benefit Is Far Too Small**
 - The current \$200/month CDB does not lift people above the poverty line in any province or territory.
 - In more than half of jurisdictions, it does not even lift people out of deep poverty.
- **Federal Investment Remains Minimal**
 - Provinces and territories provide 89%–98.5% of disability income supports.
 - The federal share ranges from 1.5% to 10.8%, leaving significant room for federal leadership.
- **Employment Barriers Remain Entrenched**
 - People with disabilities face lower labour force participation (69.1%), lower employment (63.4%), and higher unemployment (8.3%) than non-disabled people.
 - They earn \$2.15/hour less, with women with disabilities earning \$4.21/hour less than men with disabilities.
 - 59% encounter barriers to employment and government services, including physical, communication, and digital accessibility failures.
- **Access to the Disability Tax Credit Is Limited**
 - Only 13% of people with disabilities claimed the DTC in 2017.
 - Approximately \$800 million in unclaimed tax credits reduced eligibility for the CDB and limited access to federal supports.

Call to Action

The challenge ahead is not about awareness, but about commitment and action to ensure that no one with a disability is left behind. **Disability poverty is not inevitable – it is the result of policy choices.** Canada has the data, the tools, and now the legislative framework to change that reality.

Women, people living alone, and working-age adults are most affected, while gaps in the Disability Tax Credit and benefit eligibility deepen inequality. Behind every statistic are people making impossible choices between food, medication, and shelter.

Disability poverty in Canada is not a marginal problem – **it is a national crisis that continues to slip beneath the policy radar.** Disability and poverty are inseparably linked, reinforced by barriers in employment, income supports, and accessibility.

To drive real change, Canada must treat disability poverty as a matter of human rights and economic justice, **ensuring that income supports reflect the true cost of disability and that all levels of government work together to end poverty – not simply reduce it.**

Canada now has everything it needs to act. What remains is political will. Until dignity for disabled people becomes a core lens across every department and policy decision, ableism will remain embedded in our systems. **Ending disability poverty is not about awareness – it is about commitment. Poverty is a policy choice, and it can be changed.**

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Introduction

In 2023, Canada took a historic step toward addressing disability poverty. The Canada Disability Benefit Act received Royal Assent on June 22, 2023, marking the first national legislation designed to reduce poverty and strengthen the financial security of people with disabilities.

The Act sets out clear expectations for how the benefit should be designed. It requires that, in determining the amount of the benefit, the federal government must take into account:

- the Official Poverty Line under the *Poverty Reduction Act*;
- the additional costs of living with a disability;
- the challenges people with disabilities face in earning an income;
- the intersectional needs of disadvantaged individuals and groups; and
- Canada's international human rights obligations.¹

This legislation represents a commitment that no person with a disability in Canada should be left to live in poverty. Yet, as this report shows, that promise remains far from being fulfilled.

Despite years of advocacy and growing awareness, people with disabilities continue to experience poverty at rates that are both unacceptable and unnecessary. The data presented here reveal deep and persistent inequities, shaped by the cost of disability, systemic barriers to employment, and income supports that fall far short of the poverty line.

The Disability Poverty Report Card 2025 brings together the most recent national data to show where progress has been made and where urgent action is still needed. It serves as both a snapshot of the current state of disability poverty and a call to fulfill the spirit and intent of the Canada Disability Benefit Act, ensuring that every person with a disability in Canada can live with dignity, security, and full inclusion.

Note on Data

Data for people with disabilities in Canada is available for those age 15 and over. Data presented here includes people age 15 and over unless noted otherwise.

The most recent income data is from the year 2023 and is presented here unless otherwise noted. Income data is derived from the Canadian Income Survey (CIS). Two poverty measurements are derived from this survey, the Low-Income Measure, After Tax (LIM-AT) and the Market Basket Measure (MBM). The MBM is Canada's Official Poverty Line. Both poverty measurements are presented in this report card.

Socio-demographic data is derived from the Canadian Survey on Disability (CSD), which is conducted every five years. It does not cross-tabulate demographic data with income or poverty. The most recent data is from 2022 and is presented here.

Labour market indicators for persons with disabilities are available on an annual basis. It is a supplement to the Labour Force Survey (LSF) and only includes people living in the provinces; it does not include people living in the three territories. The most recent data available is from 2024 and is presented here.

Disability and Poverty in Canada

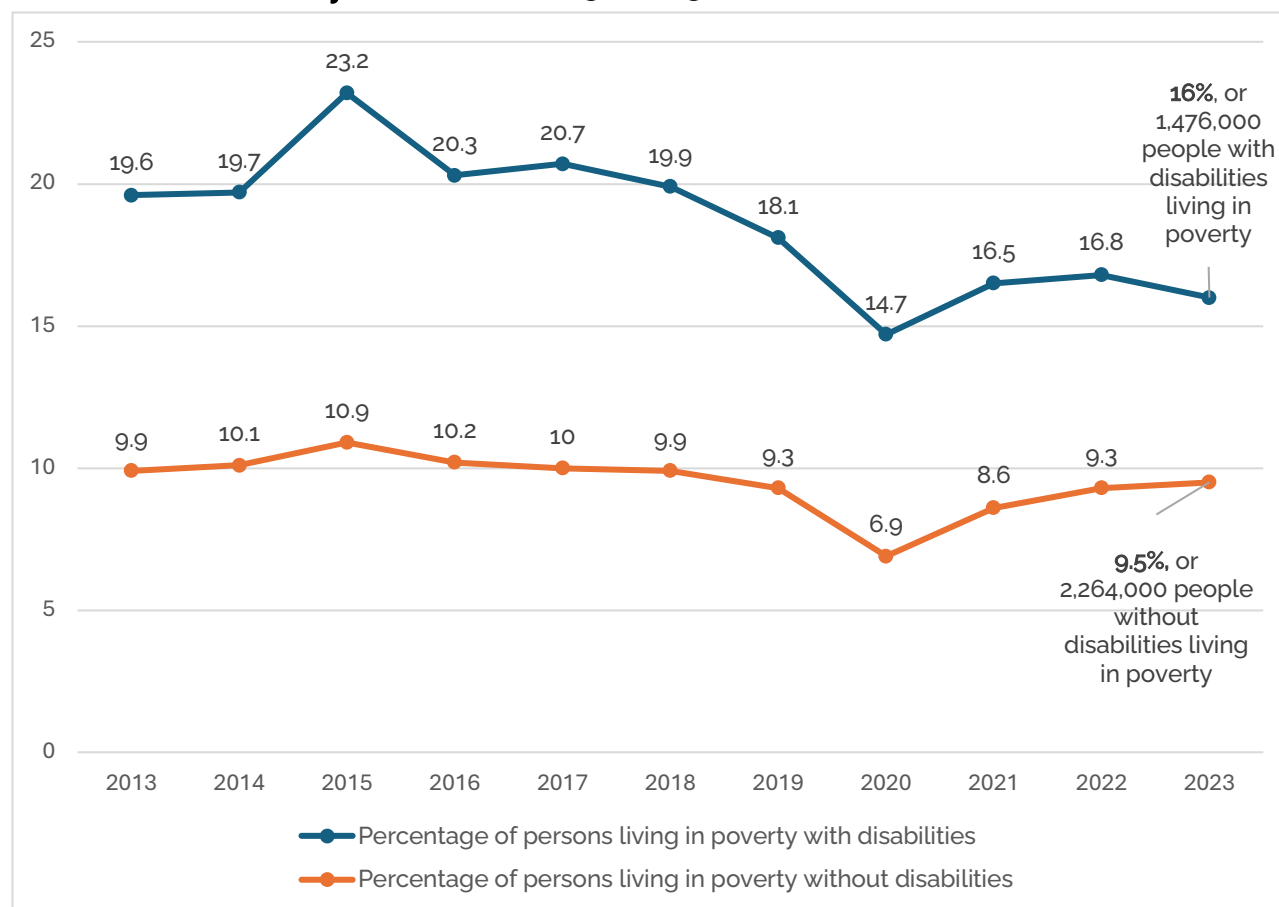
Nearly 1.5 million people with disabilities live in poverty.

In 2023, 16% of people with disabilities aged 15 years and over - nearly 1.5 million people - were living in poverty. This represents a small but positive change from 2022, as the poverty rate decreased by 0.8 percentage points. In real terms, about 45,000 people with disabilities were lifted out of poverty between 2022 and 2023, based on the Low Income Measure, After Tax (LIM-AT).

Despite this progress, the reduction in poverty among people with disabilities has been unacceptably slow and uneven. The highest recorded poverty rate for people with disabilities was in 2015, when it reached 23.2%. The lowest was during the pandemic, when the rate dropped to 14.7%.

People with disabilities continue to face a much greater rate of poverty compared to those without disabilities. In 2023, 9.5% of people without disabilities lived in poverty, compared to 16% of people with disabilities. On average, this means people with disabilities are about twice as likely to live in poverty as those without disabilities.

Figure 1. Percentage of persons living in poverty (LIM-AT) with and without a disability, Canada, 2013-2023



Source: Statistics Canada. (2025). Canadian Income Survey. Table 11-10-0090-01 Poverty and low-income statistics by disability status

There are several ways to measure disability poverty in Canada. One of the main measures is the Low-Income Measure (LIM), which is an internationally recognized way to compare incomes. It is also one of the key indicators used on the federal government's poverty reduction dashboard. The LIM defines a person or household as living in low income if their income is less than 50% of the median adjusted household income. Using the after-tax (AT) measure takes into account taxes deducted as well as any income benefits received when calculating income. The LIM-AT threshold is calculated annually and the threshold changes year over year. It is not indexed to inflation. It is a measure that is closely related to wellbeing as a social determinant of health, and as a relative measure, it reflects aspects of inequality. The LIM-AT threshold for a single individual in 2023 was \$30,255. See Appendix A for a table of the 2023 LIM-AT thresholds by household size.

The Market Basket Measure (MBM) is Canada's Official Poverty Line and is an absolute measure of poverty. It measures poverty by costing out a basket of goods and services that a family would require to have a 'modest' or 'basic' standard of living in five categories: shelter, transportation, food, clothing and a basket for other necessities. There are 53 baskets costed out by region and community size across the provinces. The poverty threshold equals the total cost of the basket of goods and services, which is adjusted annually based on the Consumer Price Index (CPI). If an individual or family is not able to afford the cost of their basket with their disposable income, they are considered to be living in poverty. See Appendix B for a table of the 2023 MBM thresholds.

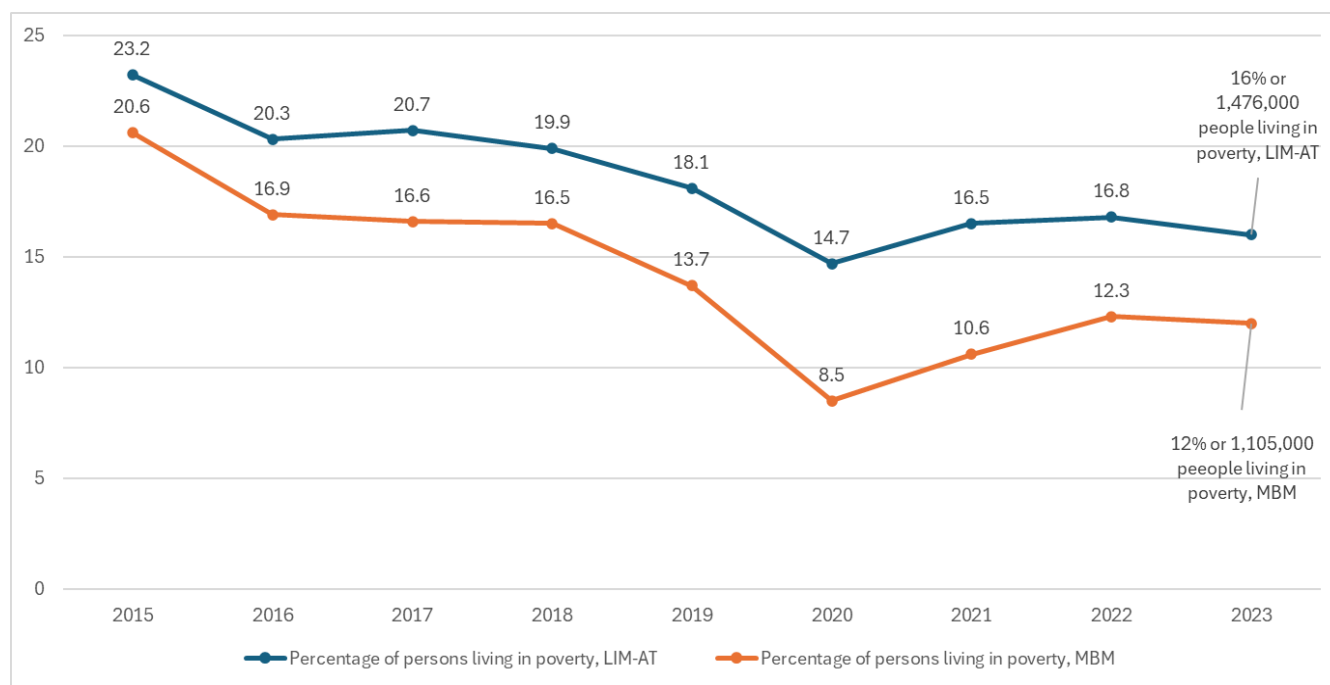
Neither measure is perfect. Both capture important aspects of poverty but neither tell the full story. It is important to note that neither measure accounts for the additional costs associated with having a disability in the calculations of thresholds.² Neither measure capture disability poverty for people living in the territories. As such, the resulting data are likely a serious underestimation of the poverty rate among people with disabilities.

The LIM-AT tends to result in higher poverty rates and numbers than the MBM. In 2023, the MBM showed that 12% of people with disabilities lived in poverty, or 1.1 million people (Figure 2). Both the LIM-AT and the MBM showed a slight decrease in poverty rates among people with disabilities from 2022 to 2023. The LIM-AT reflected a decrease of -0.8 of a percentage point, representing 45,000 less people with disabilities living in poverty, compared to the MBM, which reflected a decrease of 0.3 of a percentage point, representing 5,000 less people with disabilities living in poverty.

These numbers do not adequately capture the struggles that people with disabilities face in relation to not having enough income to meet their needs.

This report card primarily presents poverty numbers and rates using the LIM-AT and includes the MBM where noted.

Figure 2. Percentage of persons with a disability living in poverty, LIM-AT and MBM, 2015-2023



Source: Statistics Canada. (2025). Canadian Income Survey. Table 11-10-0090-01 Poverty and low-income statistics by disability status



I work part time in extreme pain because if I don't, my son and I can't eat. I rely on my old car to get to work. It cost me 1500 dollar repairs last month that wiped out my account. I can't take a bus due to mobility issues. Without my car I can't work. Without work I can't cover the basics. I can't save for the extra crap you get hit with in life like my teeth, my car, or anything else. I made too much money this year so my [disability assistance] has been cut off.

Mary J-B, BC



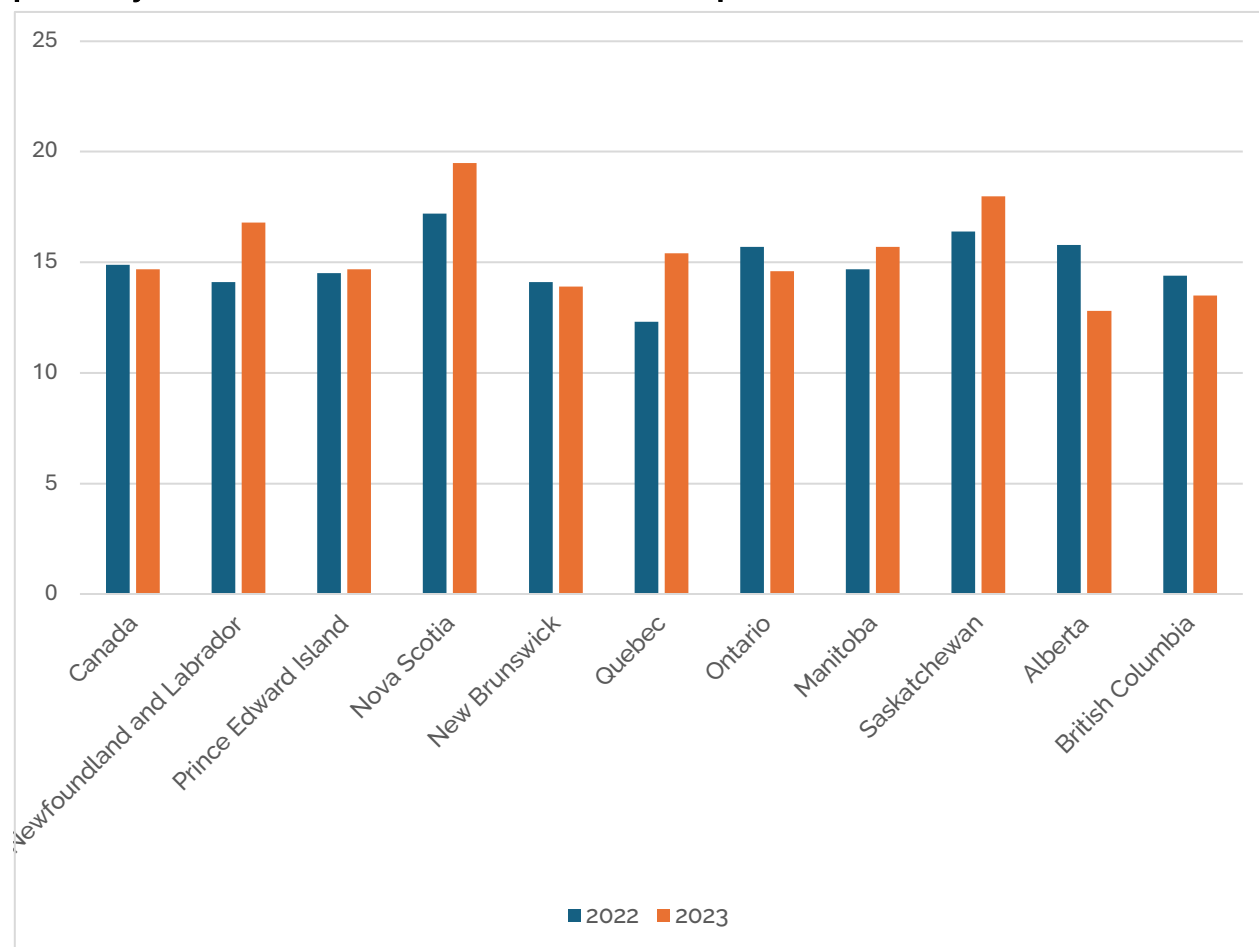
Working Age Poverty

The Canada Disability Benefit is targeted to working aged people. Of the 1.1 million people who live in poverty (MBM), 890,000 are people of working age (18-64 years). **Working aged people with disabilities are 1.8 times more likely to than their counterparts without disabilities to live in poverty** (14.7% compared to 8.6% respectively). The poverty rate for working aged people with disabilities reduced marginally from 2022 by -0.2 of a percentage point, representing 7,000 fewer people living in poverty.

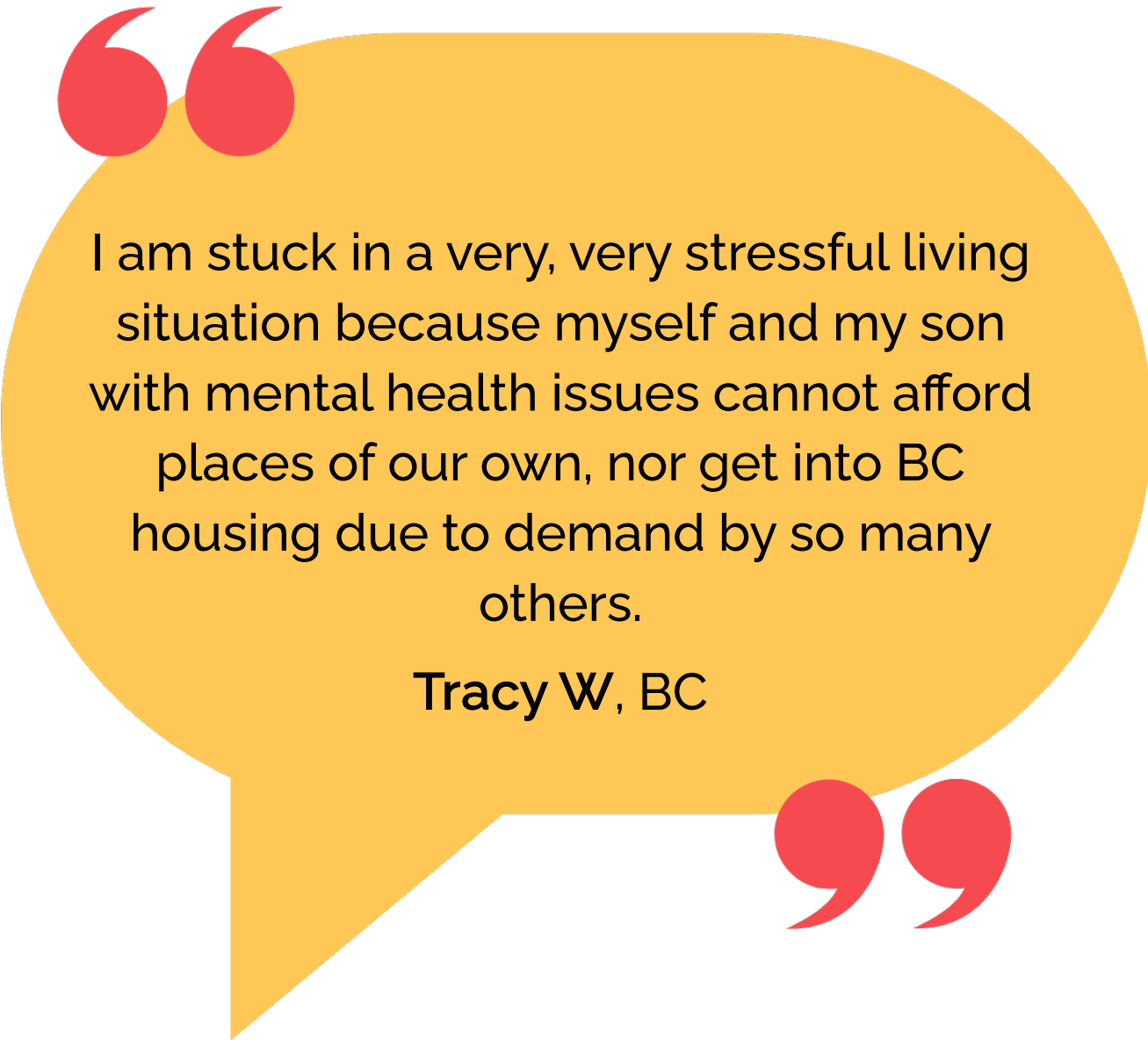
The rate of poverty for working aged people with disabilities varied across the provinces (MBM disability data for the territories is unavailable). The highest rate of working aged disability poverty was in Nova Scotia (19.5%) followed by Saskatchewan (18%) and Newfoundland and Labrador (16.8%). The lowest rate of working aged disability poverty was found in Alberta (12.8), followed by British Columbia (13.5) and New Brunswick (13.9).

The largest increase in poverty rates was in Quebec, which saw an increase of 3.1 percentage points, representing an additional 41,000 working aged people with disabilities falling into poverty between 2022 (12.3%) and 2023 (15.4%). The largest reduction in poverty rates was in Alberta, which declined by 3 percentage points, representing 23,000 working aged people with disabilities lifted out of poverty.

Figure 3. Percentage of persons with disabilities aged 18 to 64 in poverty (2018-base MBM), Canada and provinces, 2022 and 2023



Source: Statistics Canada. Canadian Income Survey, Statistics Canada (special tabulation)



I am stuck in a very, very stressful living situation because myself and my son with mental health issues cannot afford places of our own, nor get into BC housing due to demand by so many others.

Tracy W, BC

Family Status

More than one third of people with disabilities who did not live in economic families lived in poverty. In 2023, 35.5% of people with disabilities who did not live in economic families lived in poverty, representing almost three quarters of a million individuals (731,000 people). This is compared to 10.4% of people with disabilities who lived in an economic family and lived in poverty.

An economic family is a group of two or more people who are related by blood, marriage common-law, adoption or foster relationship, and who live in the same residence. A person who is not living in an economic family may be living alone, or with other individuals who are not related to them. **Those not living in an economic family are over three times more likely to live in poverty than those who do.**

Living in a family can be a protective factor against falling into poverty. However, family-based income statistics can mask power dynamics, including experiences of financial abuse, within households and assume that household resources are equitably shared.

Additionally, disabled people continue to be penalized for forming relationships, living together, or sharing care. In most provinces, benefits are reduced when disabled people marry or live with a partner, and household income rules assume shared financial resources even when that is not the case. Care hours are often cut when two disabled people live together. These policies undermine the right to love and be loved without penalty, forcing many into choosing between intimacy and survival. The CDB currently uses household income, instead of individual, to determine the amount of the benefit that recipients can qualify for.

Figure 4. Percentage of people with disabilities living in poverty (LIM-AT) by family status, Canada, 2013 to 2023



Source: Statistics Canada. (2025). Canadian Income Survey. Table 11-10-0090-01 Poverty and low-income statistics by disability status

I am a single parent with two adult children, both full time students, who are financially dependent on me. One adult has serious medical issues.

Susan K-M, ON

My daughter became a quadriplegic 2 years ago and it's been an absolute nightmare for us. The government does not cover most things related to her care beyond \$1700 from AISH & \$200 from CDB. I have used all of my savings and will probably end up bankrupt because she needs full-time care and medical supplies and therapy and everything else associated with losing her mobility. We have reached out for assistance anywhere we can but so far have received very little.

Nicollette S, AB

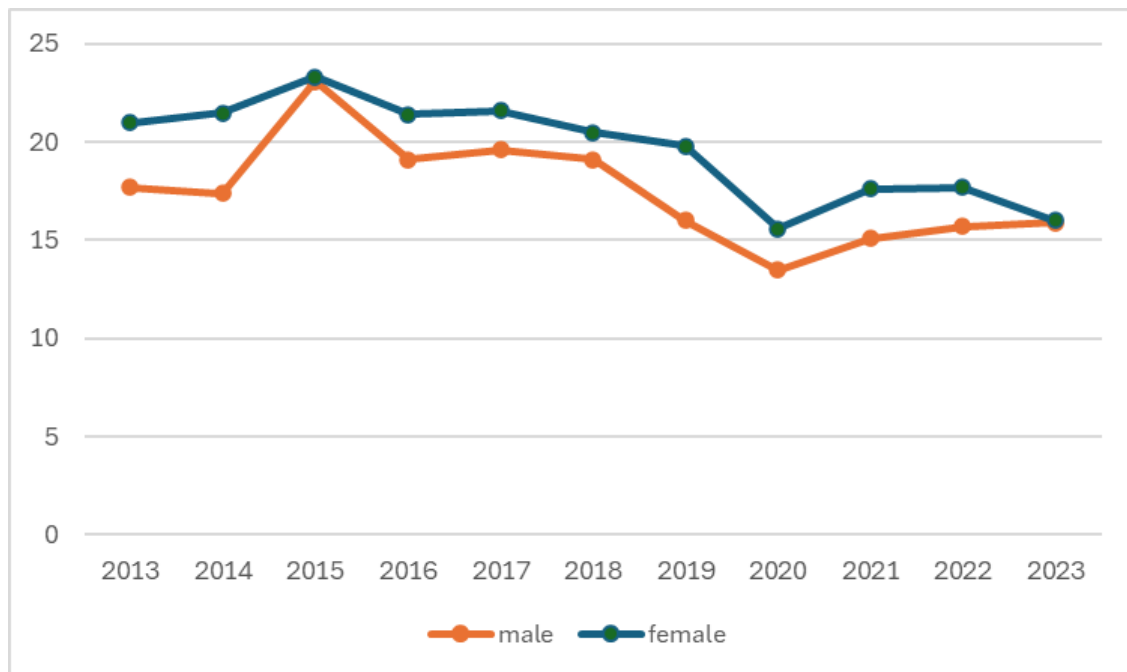
Gender

The rate of poverty for females declined by 1.7 percentage points and the poverty rate for males increased marginally by 0.2 of a percentage point, effectively closing the gender disparity in poverty rates in 2023. However, while the poverty rates for women (16%) and men (15.9%) appear similar, the absolute numbers tell a different story. More women with disabilities—approximately 826,000—lived in poverty than men (650,000). This reflects broader gender inequities: women are more likely to have disabilities, earn lower wages, and shoulder unpaid caregiving responsibilities that limit economic independence.


Interventions will be required using an intersectional gender-based analysis (GBA+), otherwise there is a risk of the gender-gap widening in future year, based on historic trends (figure 5).

Data for people with disabilities who are gender-diverse or do not identify with the prescribed gender binary are not available resulting in a gap in knowledge.

Figure 5. Percentage of male & female persons with disabilities in poverty (LIM-AT), Canada, 2013 to 2023



Source: Statistics Canada. (2025). Canadian Income Survey. Table 11-10-0090-01 Poverty and low-income statistics by



I am disabled on [disability assistance] and a caregiver to my adult disabled son on [disability assistance].

Mary Jean B, BC

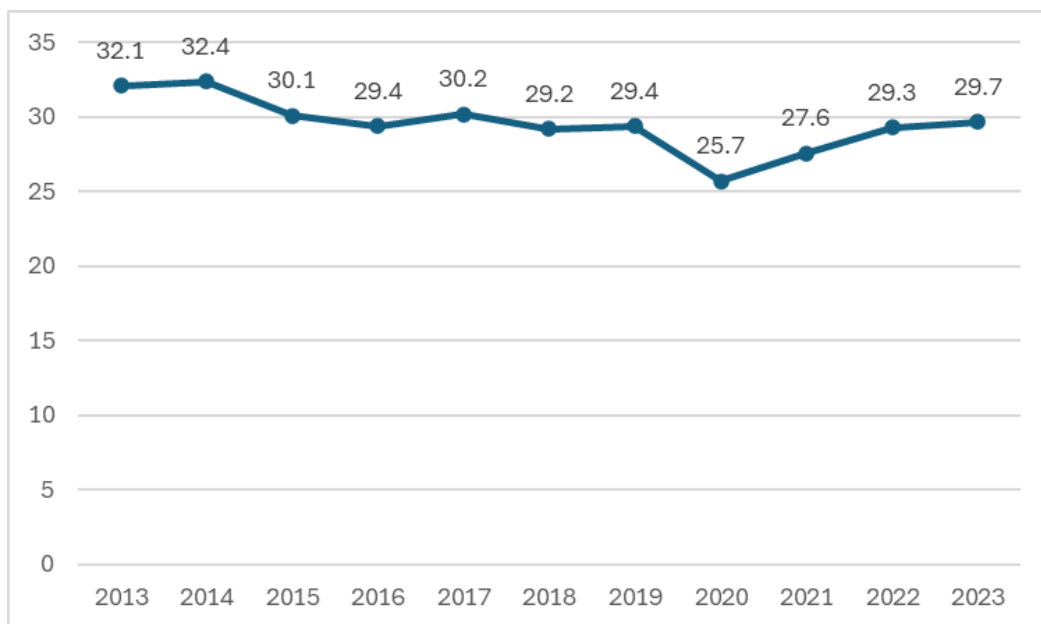
Depth of Poverty

The depth of poverty measures how far below the poverty line an individual or household income falls and is an important dimension of poverty alongside the rate and number of people living in poverty. The average gap ratio (figure 6) is a measure of depth of poverty. It is calculated by taking the difference between a household's income and the poverty line, expressing this number as a percentage.

The depth of disability poverty remains one of the most urgent and overlooked issues in Canada. This isn't just about being 'poor' – it is about being positioned so far below the poverty line that recovery becomes structurally impossible. Depth of poverty must be a central focus of any meaningful disability-income reform.

People with disabilities have been steadily falling into deeper poverty since the pandemic. This means that people with disabilities' average incomes have been falling further away from the poverty line year over year. In 2023, the average gap ratio was 29.7%. In other words, on average incomes for people with disabilities reached only 70% of the poverty line. In comparison, the smallest average gap ratio was in 2020, at 25.7%. The average gap ratio has increased significantly between 2020 and 2023 by four percentage points.

Figure 6. Average gap ratio for persons w/ disabilities (LIM-AT), Canada, 2013-2023



*Source: Statistics Canada. (2025). Canadian Income Survey.
Table 11-10-0090-01 Poverty and low-income statistics by*


Deep income poverty can also be defined using a fixed measure, that is 75% of the MBM threshold. This means that if a person or family cannot afford more three quarters or more of their MBM basket of essential goods and services, they are considered to be in deep poverty. Exiting poverty is more difficult from deep income poverty.

Deep poverty is more prevalent for people with disabilities than people without. In 2022, 6% of people with disabilities lived in deep poverty compared 4.1% of people without disabilities.

Table 1. Deep income poverty rates for people with and without disabilities (MBM), Canada, 2022

	Percentage living in Deep Income Poverty
People with disabilities	6
People without disabilities	4.1

Sources: Statistics Canada. (2022.) Canadian Income Survey; Dionne, M. & Raymond-Brousseau, L. (February 6, 2025.) Deep income poverty: Exploring dimensions of poverty in Canada. Income Research Paper Series. Statistics Canada.



\$200/month doesn't cover
anything ... [I] skipped
groceries and delayed
medical appointments

Heather G, ON

Provincial and Territorial Disability Assistance Programs

Annual reporting from Maytree tracks the adequacy of social and disability assistance programs across the provinces and territories. In their research, they found that **all 12 provincial disability assistance income programs available to single individuals with a disability delivered benefit amounts that were below the poverty line. Nine out of the twelve, delivered amounts that kept individuals in deep poverty, or below 75% of the MBM threshold.**

Only individuals in Alberta receiving AISH (Alberta's Assured Income for the Severely Handicapped or AISH program, with specific eligibility criteria) and those in Newfoundland and Labrador would have been above the deep poverty threshold, while individuals in Prince Edward Island would have been right on the deep poverty threshold.³ At the time of writing, Alberta was the only jurisdiction which has not committed to not clawing back the CDB from income assistance recipients.

Similarly, **each of the 3 programs available to unattached single individuals with a disability in the territories delivered benefits that were below the MBM-N poverty threshold, while Nunavut delivered a benefit amount that kept individuals in deep poverty.**

Modelling of the maximum Canada Disability Benefit (CDB) amount of \$200 per month for eligible persons with disabilities found that it would not bring individuals on any provincial or territorial disability assistance program up to the MBM or MBM-N thresholds respectively. In over half of the jurisdictions, the additional amount still would not reach the deep income poverty threshold.⁴

The federal government provides only 1.5% to 10.8% of the total income benefits to single individuals (GST/HST Rebate, and the Canada Carbon Rebate in several provinces). The majority of income support comes from provincial and territorial sources (between 89.2 and 98.5 per cent of welfare incomes came from the provinces and territories). There is much more room for the federal government to contribute via the CDB.

Table 2, below, shows the disability assistance amounts for each province and territory. See Appendix B for 2023 MBM rates by geography.


Table 2. Total and monthly disability assistance income for unattached single people with a disability, provinces and territories, 2024

Province/territory	Total disability assistance income, 2024	Monthly disability assistance income, 2024
Alberta	\$12,714	\$1,060
Alberta (AISH)	\$23,732	\$1,978
British Columbia	\$19,845	\$1,654
Manitoba	\$15,122	\$1,260
Manitoba (MSPD)	\$16,934	\$1,411
New Brunswick	\$14,130	\$1,178
Newfoundland and Labrador	\$21,107	\$1,759
Northwest Territories	\$34,200	\$2,850
Nova Scotia	\$15,117	\$1,260
Nunavut	\$15,629	\$1,302
Ontario	\$17,826	\$1,486
Prince Edward Island	\$20,308	\$1,692
Quebec	\$17,068	\$1,422
Saskatchewan	\$17,373	\$1,448
Yukon	\$26,935	\$2,245

Source: Maytree, 2025. Welfare in Canada. <https://maytree.com/welfare-in-canada/canada/>

Notes: Total 2024 income (listed) includes basic social assistance, additional social assistance, federal and provincial child benefits and tax credits

**The higher total welfare income amount in Alberta is for the unattached single with a disability who is eligible for Alberta's Assured Income for the Severely Handicapped (AISH) program. In Manitoba, the higher amount is for the unattached single with a disability receiving Manitoba Supports for Persons with Disabilities (MSPD) benefits.*



The Government needs to FixTheCDB. Lives are at stake. I do not want to die. the CDB should supplement current income to a total income of MBM+30%. Provincial and Territorial Disability Support Program recipients should automatically be eligible, and DTC can be used for those whom don't qualify/receive Provincial and Territorial Disability Support. 9(d) of the CDB Regulations needs to be abolished/replaced. Disability benefits should be safeguarded against ALL clawbacks. Tied to individuals!

Shawn R, ON

Labour Market Indicators

In 2024, people with disabilities had a lower labour market participation rate, lower employment rate and higher unemployment rate than people with disabilities. The unemployment rate for people with disabilities was 8.3% in 2024, compared to 5.7% for non-disabled people. When employed, their average hourly wage was \$2.15 less than non-disabled people (\$33.57 compared to \$35.72). These inequities are often due to accessibility barriers and discrimination in employment practices.⁵

A recent survey found that nearly three in five (59%) people with disabilities in Canada experienced a labour market-related barrier to accessibility in 2024, including barriers related to the physical environment, communication, transportation and technology. Barriers were experienced at work, in the hiring process or discouraged or prevented people from working.⁶

Table 3. Labour force status and average hourly wage of persons with and without disabilities aged 15 to 64 years, 2024

Labour force status	Persons with disabilities	Persons without disabilities
Labour force participation rate	69.1	82.3
Employment rate	63.4	77.6
Unemployment rate	8.3	5.7
Average hourly wage	\$33.57	\$35.72

Source: Statistics Canada. Table 14-10-0477-01; Labour market indicators for persons with and without disabilities, annual

Severity of disability determines the likelihood of employment exclusion. People with severe disabilities are often completely shut out of the labour market – not because they lack ability or willingness, but because workplaces, hiring processes, and accommodations systems are built around valuing productivity above inclusion. Those with the highest support needs have the least capacity to earn, leaving them trapped in poverty and often pushed below the deep poverty threshold. Without structural change, our most severely disabled community members have no viable pathway to economic independence.

The labour force participation rate, referring to those employed or unemployed but actively looking for work, for people with disabilities was the same between genders (69%). However, the unemployment rate was higher for men+ (9.3%) than women+ (7.5%). The gender wage gap between men+ with disabilities and women+ with disabilities was high, with men+ making on average \$4.21 more an hour than women+ (\$35.97 compared to \$31.76 respectively).⁷

“ I try to conserve my use of electricity by taking BC Hydro challenges to qualify for rebates. I canceled cable to save costs. I stopped going out except Sundays for church due to gas costs.

Debbie P, BC

”

Disability Tax Credit

Eligibility for the new Canada Disability Benefit (CDB) is determined by the Disability Tax Credit (DTC). Research has shown that there is limited uptake of this program, particularly among those with severe or very severe disabilities, with a total estimated amount of unclaimed non-refundable tax credit of approximately \$800 million.⁸

Only 13% of people with disabilities claimed the DTC in 2017.⁹ DTC uptake varied by disability type, with people labeled with developmental disabilities having the highest (32%) and persons with pain-related having the lowest (13%) amount of uptake.¹⁰

The *2022 Canadian Survey on Disability* revealed the rate at which people with disabilities encountered barriers to accessibility in a variety of areas of life.

Of note, it found that approximately one quarter of people with disabilities reported barriers to accessibility in person (26.4%), by voice over the phone with medical or health care professionals (25%) and by voice over the phone with others such as the general public, customer service or government representatives (25.5%).

Nearly 13% of people with disabilities reported barriers to online access to government information, services or supports and nearly 11% of people with disabilities reported barriers to accessibility with staff of government services or programs.¹¹ These barriers must be addressed and removed if the CDB is to reach the people it is intended for.

To reduce administrative barriers, eligibility for the Disability Tax Credit should automatically trigger enrolment in the Canada Disability Benefit, ensuring those who already meet federal disability criteria receive the support they are entitled to.



I don't think it is fair that I can receive CPP-D and have three disabilities but not qualify for the CDB because I can't afford to pay to have the DTC form filled out. I should automatically receive the CDB but nope!

Joanne W, NS



Select Sociodemographic Profile of People with Disabilities

People with disabilities by province and territory

Poverty rates for people with disabilities are not available disaggregated by further socio-demographic profiles. Here we present various demographic indicators for all people with disabilities.

In 2022, 27% of people aged 15+ in Canada identified as having one or more disabilities, representing more than 7.9 million people. Nova Scotia had the highest proportion of people with disabilities, at 37.9% of the population, while Nunavut had the lowest, at 19.3%.

Table 4. Number and percentage of persons with disabilities, Canada, provinces and

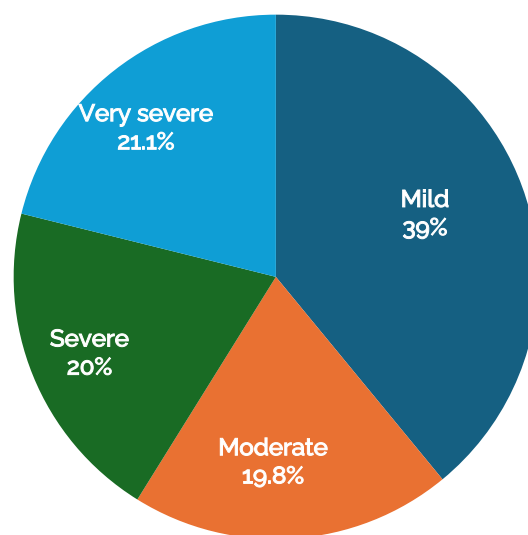
Geography	Number of persons	Percentage of persons
Canada	7,977,610	27
Newfoundland and Labrador	130,690	30.9
Prince Edward Island	39,550	31.8
Nova Scotia	301,870	37.9
New Brunswick	221,900	35.3
Quebec	1,422,020	21
Ontario	3,235,340	28
Manitoba	291,890	29.2
Saskatchewan	247,800	29.8
Alberta	906,100	27.5
British Columbia	1,157,610	28.6
Yukon	10,170	31.4
Northwest Territories	8,030	25.7
Nunavut	4,640	19.3

Source: Statistics Canada. (2022). Canadian Survey on Disability. Table 13-10-0374-01 Persons with and without disabilities aged 15 years and over, by age group and sex, Canada, provinces and territories

Severity and type of disability

Severity of disability accounts for the number of types of disabilities a person has, the level of difficulty they experience in performing certain tasks and the frequency of activity limitations. Figure 7 shows the percentage of people with disabilities who had mild (39%), moderate (19.8%), severe (20%) and very severe (21.1%) disabilities in 2022. The highest proportion of people had a mild disability, at 39%.

Figure 7. Severity of disability, number and percentage of persons with disabilities in Canada, 2022

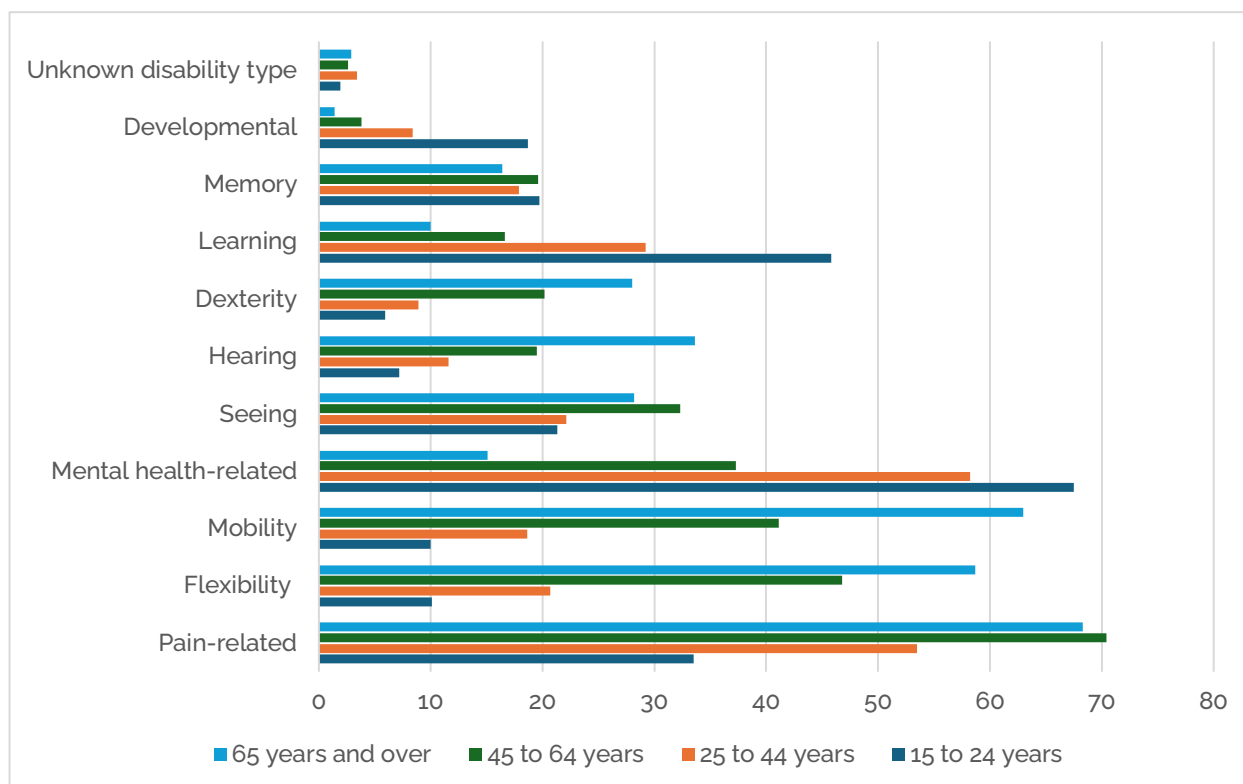


Source: Statistics Canada. (2022). Canadian Survey on Disability. Table 13-10-0375-01 Severity of disability for persons with disabilities aged 15 years and over, by age group and sex, Canada, provinces and territories

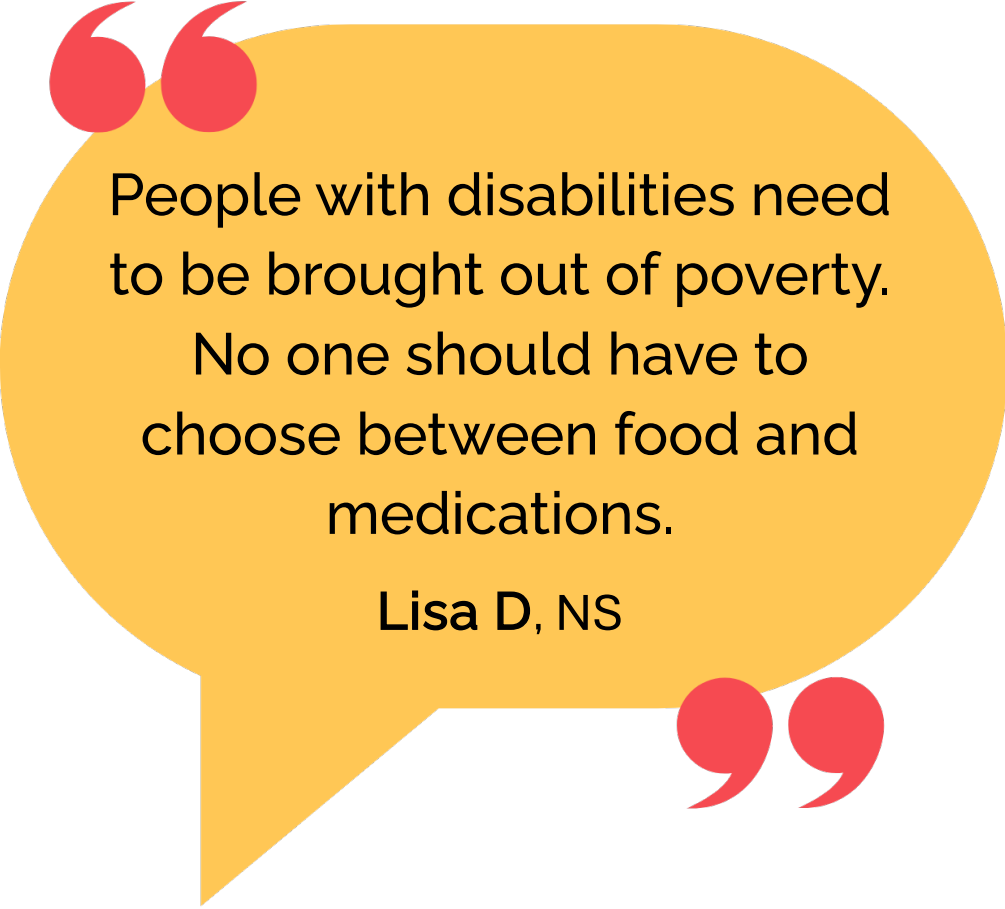
These patterns reinforce earlier findings: people with severe disabilities experience both the lowest incomes and the least access to employment, leading to the deepest poverty. Episodic and mental-health disabilities remain under-recognized, further limiting eligibility for income supports and perpetuating inequity.

The types of disabilities people experience change over their lifetime. In 2022, young people aged 15 to 24 had the highest rates of developmental, learning and mental health-related disabilities. People aged 45 to 64 had the highest rates of seeing and pain-related disabilities. Persons aged 65 had the highest rates of dexterity, hearing, mobility and flexibility disabilities (Figure 8).

Figure 8. Prevalence of type of disability for persons with disabilities by age group, Canada, 2022



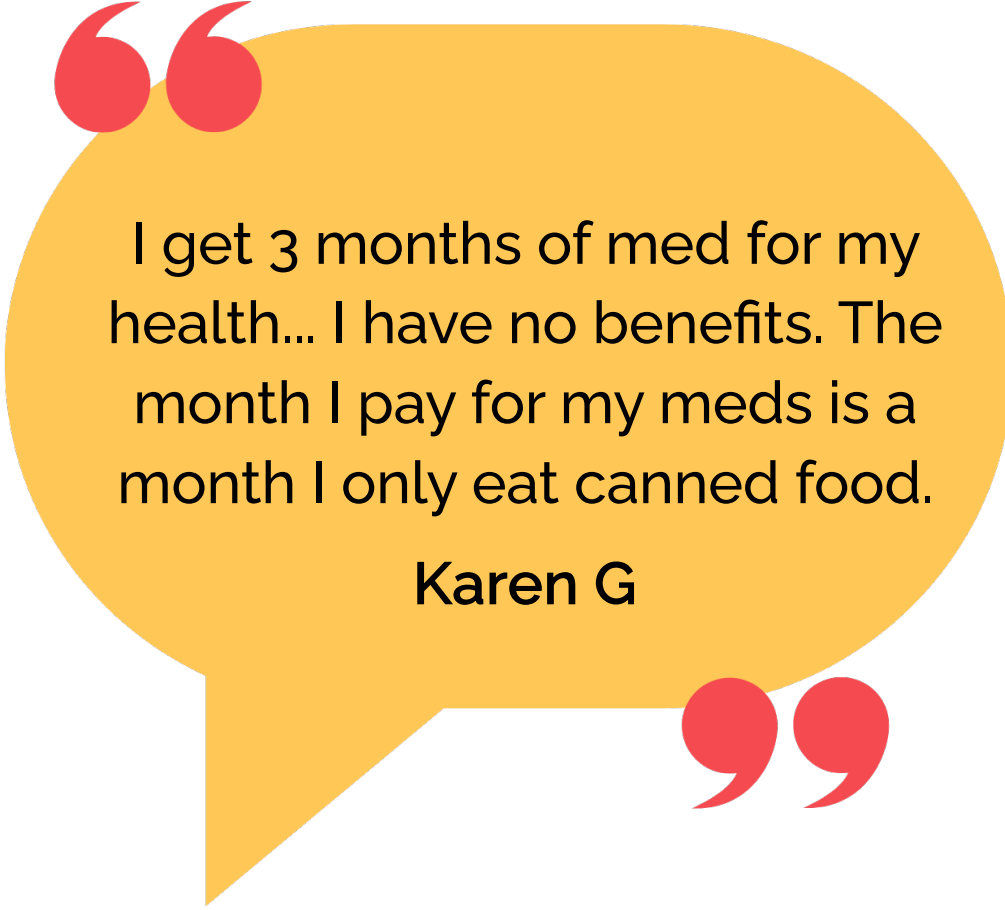
Source: Statistics Canada. (2022). Canadian Survey on Disability. Table 13-10-0376-01 Type of disability for persons with disabilities aged 15 years and over, by age group and sex, Canada, provinces and territories



People with disabilities need
to be brought out of poverty.

No one should have to
choose between food and
medications.

Lisa D, NS



I get 3 months of med for my
health... I have no benefits. The
month I pay for my meds is a
month I only eat canned food.

Karen G

Conclusion

Disability poverty is not inevitable – it is the result of policy choices. Our lived experience produces expertise which should guide how governments design, implement, and evaluate disability policy.

Disability poverty in Canada is a national crisis, reinforced by inadequate income supports, employment exclusion, and persistent accessibility barriers. Behind every statistic are people making impossible choices between food, medication, housing, and care.

Ending disability poverty requires more than incremental adjustments – it demands a fundamental shift in how Canada values disabled people. **Until dignity for disabled people is used as a policy lens across every federal department, ableism will remain embedded in our systems and outcomes.**

Canada has the data, the tools, and a legislative framework that could deliver real change. What remains is political will. Deep, systemic transformation is not only possible – it is necessary. **Poverty is a policy choice, and it can be changed.**

Ending disability poverty is both a policy imperative and a human rights obligation. The following recommendations are grounded in the data presented in this report, which show that poverty among people with disabilities remains deep, persistent, and systemic.

Last year, Disability Without Poverty released seven principles for a Canada Disability Benefit that would be urgent, fair, and transformative. These principles - rooted in dignity, inclusion, simplicity, and lived experience - remain the backbone of what the community expects from the CDB. But one year later, poverty is still deepening, and many are being left behind.

This year's recommendations build on those principles by focusing on how to make them real as the rollout continues. We call for urgent, coordinated action to strengthen the Canada Disability Benefit, address deep poverty, and ensure that every person with a disability in Canada can live with dignity, security, and full inclusion.

Recommendations

1. Cut Red Tape

- Automatically enroll recipients of the DTC, CPP-D, and provincial/territorial disability programs.
- Eliminate medical form fees and reimburse costs for certification.
- Create a single, accessible “one-door” application portal for all federal disability benefits.
- Guarantee transparent service standards for processing and approvals.

2. Build Accessibility

- Expand eligibility to include episodic, mental health, and chronic pain disabilities beyond the DTC framework.
- Require accessible formats, plain language, and adaptive technology across all CDB communications.
- Fund disability-led outreach to ensure hard-to-reach and marginalized groups can access the benefit.
- Establish a national accessibility ombudsperson to oversee equitable implementation.

3. Guarantee Adequacy

- Set the CDB at or above the Market Basket Measure (MBM) poverty line.
- Index benefit levels to inflation annually and reflect the real cost of disability.
- Secure federal-provincial agreements prohibiting clawbacks from social assistance.
- Base eligibility on individual - not household - income to protect financial independence and safety.

4. Uphold Accountability and Equity

- Publish annual data on CDB uptake, adequacy, and poverty reduction by gender, race, etc.
- Create a lived-experience advisory council to guide implementation and monitoring.
- Mandate ongoing co-design with people with disabilities in all regulatory changes.
- Integrate the CDB into broader poverty-reduction strategies, including housing, employment, and caregiving supports.

Appendix A

Table 8. Low Income Measure thresholds by household size, 2023

Household size	After-tax income, 2023
1 person	30,255
2 persons	42,787
3 persons	52,403
4 persons	60,510
5 persons	67,652
6 persons	74,109
7 persons	80,047
8 persons	85,574
9 persons	90,765
10 persons	95,675

*Source: Statistics Canada. (2025). Canadian Income Survey.
Table 11-10-0232-01 Low income measure (LIM) thresholds by
income source and household size*

Appendix B

Table 9. Market Basket Measure thresholds for the reference family (4 people) and single individuals, by geography, 2023.

Geography	Family of 4	Single Person
Newfoundland and Labrador, rural	50,597	25,299
Newfoundland and Labrador, population under 30,000	51,044	25,522
Newfoundland and Labrador, population 30,000 to 99,999	52,388	26,194
St. John's, Newfoundland and Labrador	53,037	26,519
Prince Edward Island, rural	51,111	25,556
Prince Edward Island, population under 30,000	52,020	26,010
Charlottetown, Prince Edward Island	53,106	26,553
Nova Scotia, rural	50,862	25,431
Nova Scotia, population under 30,000	51,936	25,968
Nova Scotia, population 30,000 to 99,999	52,244	26,122
Halifax, Nova Scotia	54,966	27,483
Cape Breton, Nova Scotia	50,634	25,317
New Brunswick, rural	49,794	24,897
New Brunswick, population under 30,000	51,578	25,789
New Brunswick, population 30,000 to 99,999	51,313	25,657
Fredericton, New Brunswick	53,405	26,703
Saint John, New Brunswick	50,768	25,384
Moncton, New Brunswick	51,082	25,541
Quebec, rural	45,765	22,883
Quebec, population under 30,000	45,281	22,641
Quebec, population 30,000 to 99,999	45,250	22,625
Quebec, population 100,000 to 499,999	45,821	22,911
Québec, Quebec	47,768	23,884
Montréal, Québec	48,424	24,212
Ontario, rural	48,674	24,337
Ontario, population under 30,000	49,467	24,734
Ontario, population 30,000 to 99,999	48,835	24,418
Ontario, population 100,000 to 499,999	51,421	25,711
Ontario, population 500,000 and over	53,678	26,839

Ottawa-Gatineau, Ontario part, Ontario/Quebec	56,468	28,234
Hamilton/Burlington, Ontario	52,069	26,035
Toronto, Ontario	57,531	28,766
Manitoba, rural	47,181	23,591
Manitoba, population under 30,000	49,345	24,673
Manitoba, population 30,000 to 99,999	49,419	24,710
Brandon, Manitoba	48,759	24,380
Winnipeg, Manitoba	53,064	26,532
Saskatchewan, rural	48,105	24,053
Saskatchewan, population under 30,000	50,109	25,055
Saskatchewan, population 30,000 to 99,999	50,262	25,131
Saskatoon, Saskatchewan	54,292	27,146
Regina, Saskatchewan	53,324	26,662
Alberta, rural	54,247	27,124
Alberta, population under 30,000	55,543	27,772
Alberta, population 30,000 to 99,999	53,963	26,982
Alberta, population 100,000 to 499,999	54,657	27,329
Edmonton, Alberta	57,341	28,671
Calgary, Alberta	57,909	28,955
British Columbia, rural	49,692	24,846
British Columbia, population under 30,000	51,041	25,521
British Columbia, population 30,000 to 99,999	51,282	25,641
British Columbia, population 100,000 to 499,999	56,397	28,199
Vancouver, British Columbia	58,163	29,082
Yukon, rural north	63,430	31,715
Yukon, rural south	60,681	30,341
Yukon, Whitehorse	62,220	31,110
Northwest Territories, Beaufort Delta	84,516	42,258
Northwest Territories, Sahtu	85,816	42,908
Northwest Territories, Tlicho	69,587	34,794
Northwest Territories, Dehcho	73,482	36,741
Northwest Territories, South Slave	69,547	34,774
Northwest Territories, Yellowknife	70,294	35,147
Nunavut, Baffin (excluding Iqaluit)	116,368	58,184
Nunavut, Kivalliq	102,122	51,061
Nunavut, Kitikmeot	108,582	54,291
Nunavut, Iqaluit	121,791	60,896

Source: Statistics Canada. (2025). Table 11-10-0066-01 Market Basket Measure (MBM) 2018-base thresholds for the reference family by Market Basket Measure region

Endnotes

¹ *Canada Disability Benefit Act*, S.C. 2023, c. 15, s. 11.1) - [Canada Disability Benefit Act](#)

² <https://www.inclusioncanada.ca/post/the-additional-costs-of-disability-why-canada-s-poverty-measure-falls-short>

³ Maytree. (2024). Key takeaways: What is the state of welfare in Canada? September 12 Presentation. Maytree. <https://maytree.com/wp-content/uploads/Key-takeaways-What-is-the-state-of-welfare-in-Canada.pdf>

⁴ Maytree. (2024). Key takeaways: What is the state of welfare in Canada? September 12 Presentation. Maytree. <https://maytree.com/wp-content/uploads/Key-takeaways-What-is-the-state-of-welfare-in-Canada.pdf>

⁵ Canadian Human Rights Commission. (2018). Roadblocks on the career path: Challenges faced by persons with disabilities in employment. Monitoring Canada's Implementation of the UN Convention on the Rights of Persons with Disabilities. https://www.chrc-ccdp.gc.ca/sites/default/files/publication-pdfs/ottawaiti7-2565385-v7-report_on_employment_and_persons_with_disabilitie_final-s.pdf

⁶ Statistics Canada. (2025). Accessibility barriers related to employment among persons with disabilities or long-term conditions, 2024. *The Daily*. <https://www150.statcan.gc.ca/n1/daily-quotidien/250210/dq250210c-eng.htm>

⁷ Statistics Canada. (2025). Table 14-10-0477-01 Labour market indicators for persons with and without disabilities, annual. <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1410047701>

⁸ *Leanage, A., Jeon, S., and Arim R. (February 2025.) Uptake of the disability tax credit and the Canada Pension Plan or Quebec Pension Plan disability benefits among persons with disabilities in Canada. Statistics Canada, Economic and Social Reports, Vol. 5, no. 2.* <https://www150.statcan.gc.ca/n1/pub/36-28-0001/2025002/article/00001-eng.htm>

⁹ Ibid.

¹⁰ Ibid.

¹¹ Statistics Canada. (2022.) Canadian Survey on Disability. Table 13-10-0899-01 Barriers to accessibility for persons with disabilities aged 15 years and over, by disability type, age group and gender.