

“Always Left Behind”

A Quarterly Report on the State of
Disability Poverty in Canada

Q4 October - December, 2025

Report 1



disability
without
poverty

le handicap
sans
pauvreté

Land Acknowledgement

Disability Without Poverty acknowledges 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.

Table of Contents

What is the Purpose of this Report?	4
Canada Disability Benefit Background and Timeline	4
About the Survey	5
About the Respondents	5
What Financial Support Are People Receiving?	7
Key Findings	8
Too Many Barriers to Accessing the CDB.....	9
Essential Goods Are Out of Reach	12
Increasing Financial Strain.....	13
The Government is Sanctioning Systemic Poverty	14
Mental Health is Suffering	15
Conclusion	16

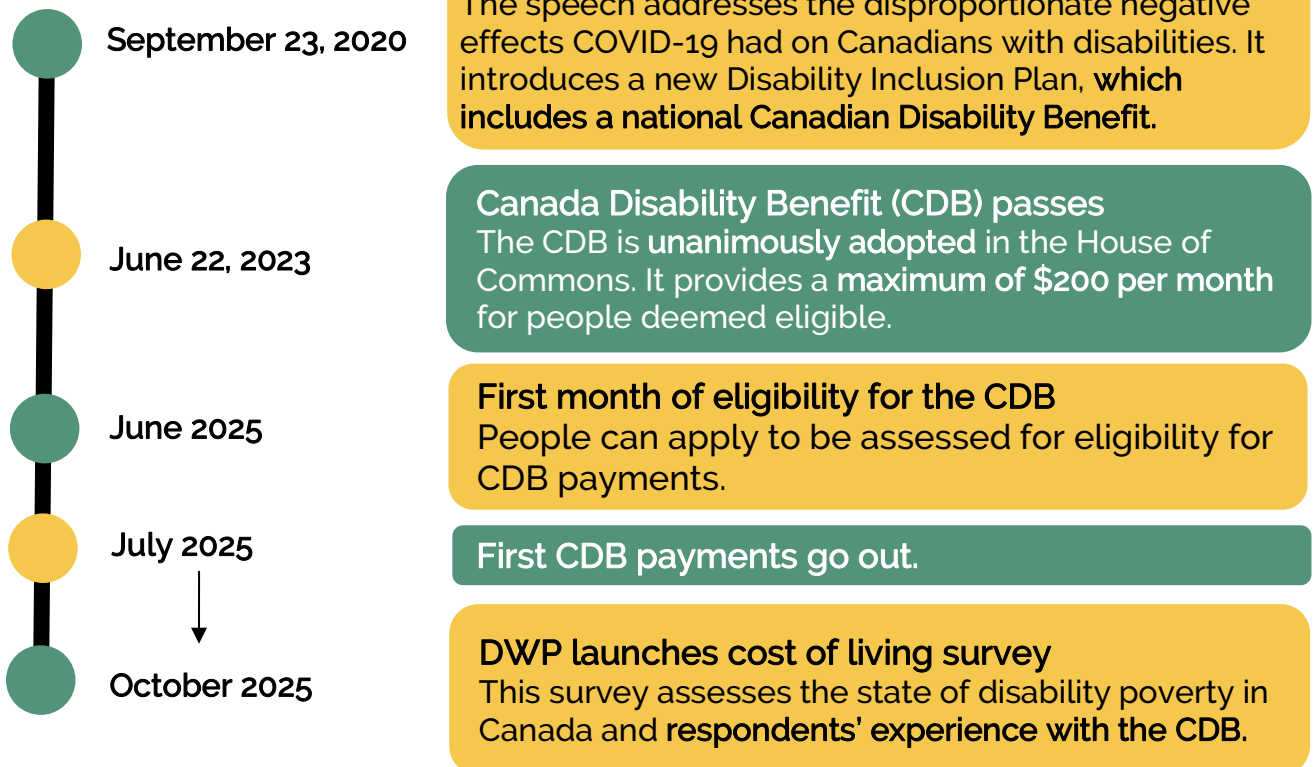
What is the Purpose of this Report?

This report is produced on a quarterly basis to shed light on **current needs of people with disabilities in Canada** and the impact - or lack thereof - of the Canada Disability Benefit in their lives. We do this by reaching out to communities of people with disabilities through a short survey.

Our goals are to:

- Assess the **state of disability poverty** in Canada and the **impact of the Canada Disability Benefit**.
- Make intentional efforts to **include the views of people with disabilities** who are often overlooked and left out of important decisions.
- Share widely what people with disabilities are experiencing** and their suggestions for improvement for the Canada Disability Benefit, as well as the benefit system in general, to ensure it actually lifts people with disabilities out of poverty.

Canada Disability Benefit Background and Timeline



About the Survey

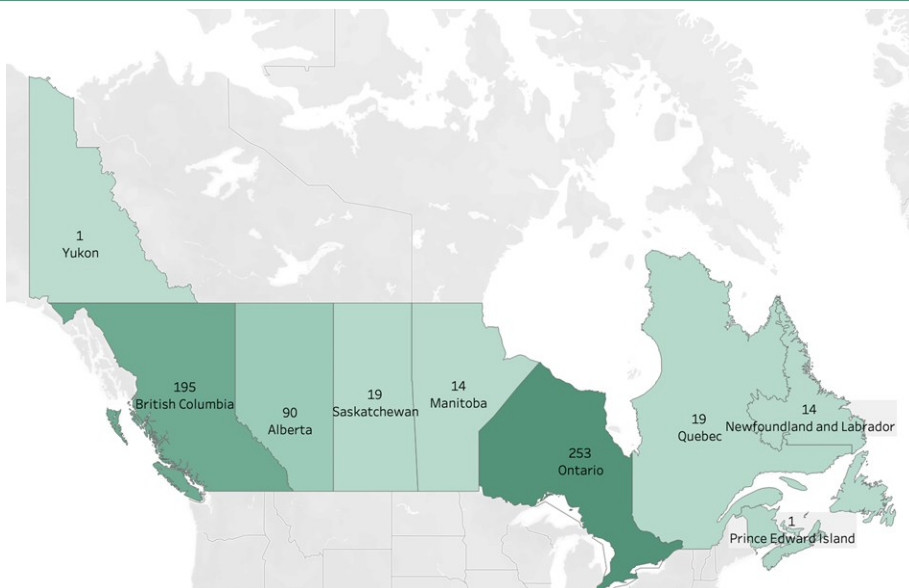
In October 2025, 3 months after the first payment was issued through the Canada Disability Benefit, DWP launched a 13 question survey to assess the current financial experiences of people with disabilities in Canada. This survey asks questions about demographics, cost-of-living, financial benefits, and personal experiences. Respondents are encouraged to fill out the survey each month to ensure the data reflects changes to people with disabilities' experiences.

This survey provides the data to inform the report's findings and recommendations. This report analyzes the 665 responses from October 1 - December 2025. Of these responses, 12.2% of the respondents filled out the survey more than once.

About the Respondents

This section provides demographic information about the respondents who filled out the survey for Quarter 4 of 2025.

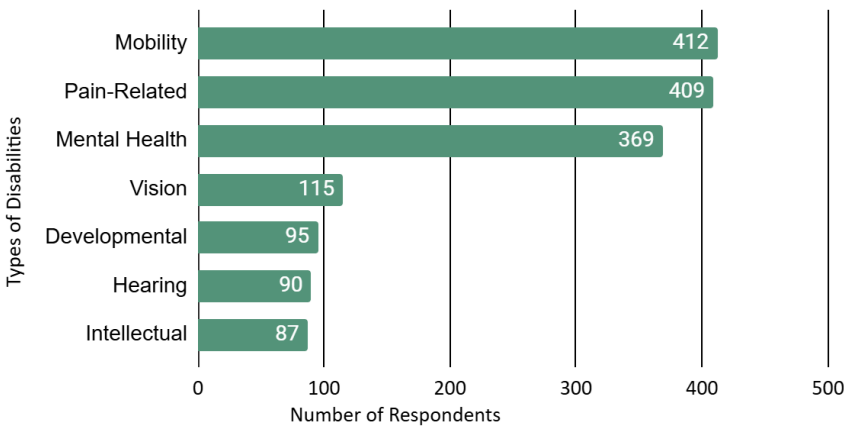
Where are Respondents From?



Most respondents were from **Ontario, British Columbia, and Alberta**. Few respondents were from Northern, Prairie, and Atlantic territories.

Disclosed Disabilities

In the survey, we asked respondents to tell us about their disability(s), should they wish to do so. You will note below that while we had 665 respondents, the number of respondents for each disclosed disability demonstrates that many people are navigating more than one disability simultaneously. This compounds the number of challenges people face.



97.1%

of respondents indicate they have a disability

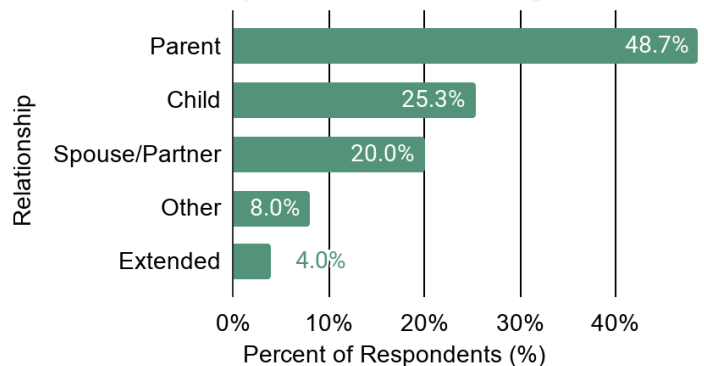
The most prevalent disabilities were disclosed to be **mobility, pain, or mental health.**

Who are Respondents Taking Care Of?

We also asked respondents to share information about the responsibilities they have to others. We found that 22.3% of respondents were a caretaker to one or more other people.

Most respondents were taking care of **parents, children, or spouses/partners.**

Relationship to Person Receiving Care



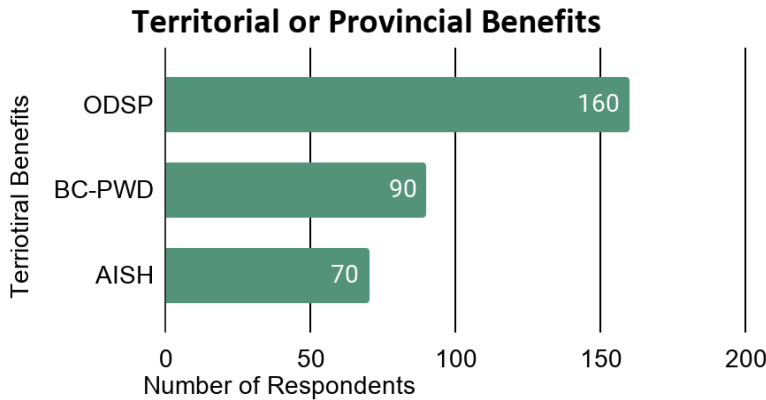
People with disabilities who are also caretakers face an **additional financial, emotional, and physical stressor.**

What Financial Support Are People Receiving?

This section provides information on the different financial supports respondents indicated they received from territorial / provincial and federal sources.

Territorial and Provincial Benefits

We found that 54% of respondents received territorial or provincial benefits.



Most benefits were from **Ontario (ODSP), BC (PWD), and Alberta (AISH)**.

This matches with the provinces most respondents were from.

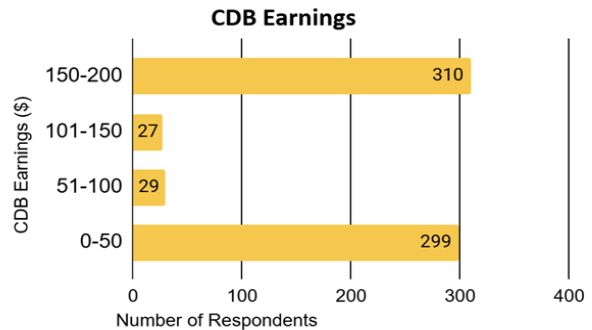
Federal Benefits (Excluding the CDB)

We also found that 40% of respondents received federal benefits, excluding the Canada Disability Benefit. Of these benefits, 88.3% indicated they received the Canada Personal Pension Plan Disability (CPP-D). Other benefits included veterans benefits (VAC), the disability tax credit (DTC), and old age security (OAS).

Canada Disability Benefit

The survey also asked respondents specifically about the Canada Disability Benefit. We found 74% of respondents applied to the CDB. Of these, 52% indicated they had been assessed eligible but had not received funds.

Most respondents receive between **\$150-200 or \$0-50** per month.



Key Findings

In addition to collecting demographic and financial support information, DWP also identified five key themes in the qualitative and quantitative responses to the survey. These are outlined below and are discussed in greater detail in their respective sections.

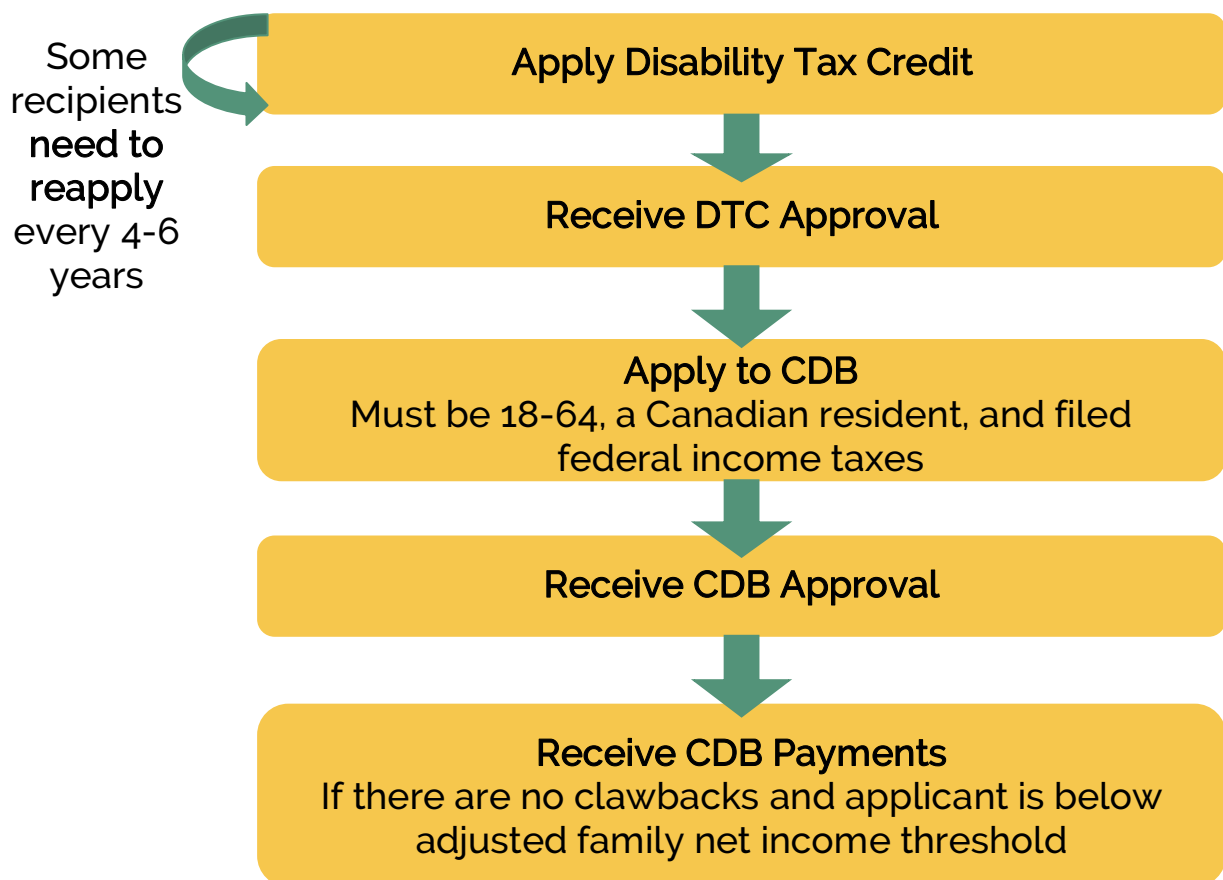
1. Too Many Barriers to Access the CDB
2. Essential Goods Are Out of Reach
3. Increasing Financial Strain
4. The Government is Sanctioning Systemic Poverty
5. Mental Health is Suffering

Too Many Barriers to Accessing the CDB

Respondents agreed that the process to receive the Canada Disability Benefit was inaccessible at every step. This section outlines the different barriers this process poses.

Barrier #1: Bureaucratic Burden

As shown below, the process to receive the CDB is long, complex, and expensive. This multi-step process in of itself is a barrier to many.



"Too much to get it done.
I never have \$100 extra to spare"
-Melissa from Ontario

Many respondents, like Melissa, shared they **did not have time, capacity, or energy** to find and fill out all relevant paperwork.

Barrier #2: Disability Tax Credit

The survey also asked respondents who did not apply to the CDB why they neglected to do so. Out of these respondents, 24% did not apply to the CDB because of the Disability Tax Credit.

"I have been **fighting with my doctor** for a year to fill out the DTC forms and submit them. It is costing me a lot of time, stress, money...It is beyond **infuriating and unfair.**"

-Kristy from British Columbia



Many respondents, like Kristy, shared that the DTC application process, in particular the mandatory certification from a medical practitioner, was a large barrier to accessing benefits. **Doctors are expensive** and can be **non-cooperative**.

There is a **shared frustration** that the eligibility for the CDB is dependent on the DTC.

People with disabilities want a different, **more accessible process** to receiving CDB payments than the DTC.

Barrier #3: Stringent Eligibility Requirements

Stringent eligibility requirements are another key barrier to accessing the Canada Disability Benefit.

65%

of respondents who did not apply to the CDB did not apply because of eligibility requirements.

Respondents were not eligible due to:

- Age
- Type of Disability
- Income or Spousal Income

Respondents feel **ignored** by the system. Respondents shared they felt "not disabled enough" or "too old" to receive benefits that could help them meet their basic needs.

Result: Hopelessness and Frustration

The result of these barriers is a shared sense of hopelessness and frustration at a benefit that was supposed to be part of the solution to disability poverty.

"Too many hurdles and not accessible to most people on ODSP. Far too many obstacles for a tiny stipend that will **hardly improve life.**"

-James from Ontario

Respondents like James are **frustrated** by the **number of barriers** and **small amount** of the CDB. To meaningfully reduce disability poverty, the benefit must be enough to meet people's needs. It must take into account the higher cost of living people with disabilities face.

Essential Goods Are Out of Reach

Cost increases across every major spending category disproportionately affect people with disabilities. Respondents expressed experiencing difficulties covering essential needs like housing, food and transportation, health and personal care as well as disability-specific related needs.

Expenses with Rising Costs

82%

of respondents reported an increase in **food expenses**



51%

of respondents said there was an increase in the **cost of transportation**

Respondents express frustration over the fact that they are **constantly choosing between essentials**.

"It sucks to have to choose food and bills over caring for my teeth and body."
- Sarah from British Columbia

Additional Expenses

The survey also asked respondents about other expenses that had not been mentioned in previous questions.

41%

of respondents shared that **every day expenses** like home repairs, insurance, cable, internet and cellphone bills were **difficult to cover** due to increase in costs.



Multiple respondents pointed out that **pet related expenses**, such as food, meds and vet appointments are important to account for. Many rely on service dogs and emotional support animals and emphasize that **costs have gone up significantly**.

The federal benefit system must take into account the additional expenses people with disabilities have and **ensure essential goods are affordable**.

Increasing Financial Strain

Financial Strain

The survey asked respondents to describe their level of financial stress over the past month.

96% of respondents experienced **financial stress at either moderate or intense levels.**

Financial Dependency

Multiple respondents shared that the rising financial strain meant they had to heavily **rely on family members** financially to stay out of extreme poverty.

"I am losing hope that there will ever be a time when I can financially survive. I can't live independently because of the cost of living" - *Denise from Ontario*

"I am putting a family member into debt because I cannot afford my half of the expenses for a shared home...Reason given? Unstable disability support in Ontario.

Respondents, like Heather and Denise, expressed the need for **increased and stable** financial governmental supports so people with disabilities can **have autonomy** and live a dignified life.

The Government is Sanctioning Systemic Poverty

Insufficient Benefit Funding

Respondents shared that the majority of the money received from benefits goes towards essentials such as groceries and rent with **no consideration over rising prices** and need for medication and **disability related expenses**.



42% of respondents mentioned concerns about **inadequate benefit levels** and **gaps in coverage**

"The CDB should actually get us **well above the poverty line**, or the federal government and provincial and territorial governments need to come together to make sure no disabled person relying on income assistance has unmet needs"

- Heather from Ontario

Additionally, respondents reported receiving reduced benefits as their individual or household income increases, highlighting **inconsistencies** within the system.

Clawbacks

Respondents expressed frustration with **Alberta government clawbacks** on federal benefits, which they reported are contributing to worsening living standards and **increasing poverty**. Federal benefits should add to disabled people's monthly income, not replace provincial and territorial aid.



"I get the \$200 CDB, but **AISH clawed it back**... As well, government of Alberta has changed the rent calculation in community housing...My rent went up \$200 a month **on top of losing the \$200 a month CDB**." -Mr. G. from Alberta

Respondents emphasized the **need for stable government support**, noting that any improvement in aid conditions (like the CDB), is severely undermined by provincial clawbacks.

Mental Health is Suffering

Mental Health and Social Participation

Respondents highlighted **ongoing financial strain**, noting that the cost of meeting essential needs leaves **little room to save for leisure or recreational activities and socializing** with friends or family.



Respondents signaled a decrease in their **mental health** as a consequence of rising costs of living which leads to staggering levels of **stress, hopelessness and exhaustion**.

"So tired of living below the poverty line. I've been working since I was thirteen years old now I **struggle to survive every day**"

"Living in **survival mode** all the time is very stressful"
- *Kelly from British Columbia*

MAID

Some respondents shared lack of support is becoming intolerable and are thus considering turning to **Medical Assistance In Dying**.

"With support my disabilities are very manageable but I am considering **euthanasia for financial reasons** driving me into despair."
- *Robert from Ontario*

The survey responses highlight the harmful impact of poverty on mental health. Financial stress limits social and recreational opportunities, increasing isolation. Combined with poverty, this can lead some to view MAiD as their only option. People with disabilities deserve equal opportunities to thrive and enjoy their lives.

Conclusion

This report found that people with disabilities in Canada are not sufficiently supported by Canada's benefit system and the new Canada Disability Benefit (CDB) is failing in its purpose "to reduce poverty and to support the financial security of persons with disabilities" ([Department of Justice, 2023](#)).

The CDB has many barriers, in particular its reliance on the Disability Tax Credit for eligibility, with its stringent eligibility requirements. At the same time, people with disabilities are facing rising costs of essential goods leading to increased financial strain. This results in a decline in people with disabilities' mental health and increased poverty.

Federally, Canada must reform the CDB to increase the amount of the benefit to make true the original promise to substantively reduce disability poverty and expand eligibility by reforming the Disability Tax Credit to allow for wider access to the benefit. Canada must also work with the provinces to reduce finance stress on people with disabilities driven by the affordability crisis and lack of accessible housing.

By implementing these changes, Canada could meaningfully improve the lives of people with disabilities and make sincere, systemic attempts to reduce disability poverty.

How Do I Help:

Fill out the cost of living survey to help inform future reports, if you have a disability (or are a caregiver to someone with a disability) in Canada.

Click the link on the top of our home page to fill out the survey

[Click here to fill out the cost of living survey](#)

Subscribe to our newsletter to receive future quarterly reports on the state of disability poverty in Canada.

Click the "Sign Up For Our Newsletter" link in the footer of our website to subscribe to the newsletter

[Click here to subscribe to our newsletter](#)

Email hello@disabilitywithoutpoverty.ca if you have questions about our cost of living survey or the newsletter subscription process!

www.disabilitywithoutpoverty.ca