

Disability Poverty Tracker

A Quarterly Report on the State of Disability Poverty in Canada

Q1 January - March, 2026

Report 2



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.

Why Have We Written This Report?

At Disability Without Poverty, we want to be able to tell the stories of disabled people that live in poverty. This report is one of the ways we can do that, by asking people to give us their reflections, in numbers and words, on how they are faring economically.

This is the second report from our longitudinal survey, which means we can start to make some comparisons between results.

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What Does it Contain?

Our report tells the stories of people with disabilities in numbers and in words. It shows that disabled people are struggling financially, trapped by policies that claw back alternate sources of income, keeping them below the poverty line. We sum up these actions in five Determinants of Disability Poverty:



Financial Security – showing that lack of secure income coupled with rising prices leads to dire circumstances. We need the Canada Disability Benefit (CDB) to live up to its promise to lift disabled people out of poverty.



Policy Design – where decisions made in the initial stages of a policy build in structural inequities, such as clawing back Canada Pension Plan – Disability (CPP-D) from provincial disability payments, or spousal income eroding independence and financial security.



Administrative Accessibility – where accessing supports that already exist becomes too difficult, whether it be through the Disability Tax Credit (DTC) or from the arbitrary removal of benefits that have already been granted.



Social Inequities – when the cost of food has risen in the first quarter of the year for 90% of people who have responded, physical and mental health suffers greatly. The gaps between those who live at the intersections of multiple marginalized groups and the rest of society increase at an exponential rate.



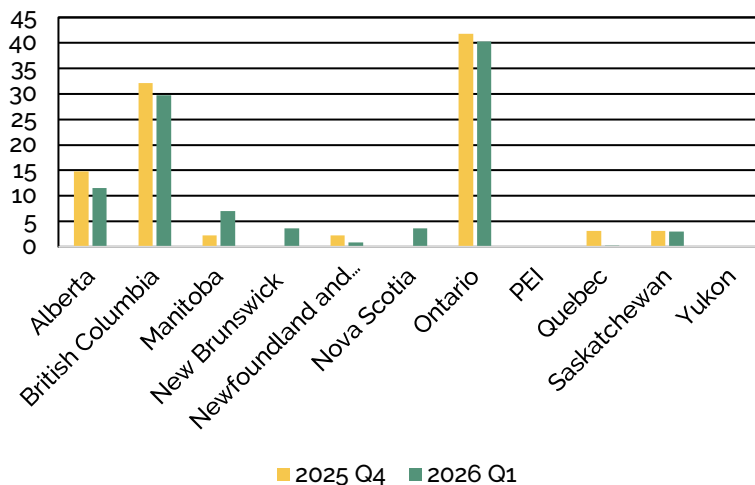
Political Will – when disabled people feel ignored and forgotten, when they feel that all levels of government fail to listen to them, then we must act to make sure these change makers hear these stories.

Quite simply, if it doesn't work for disabled people, then it doesn't work for anyone.

Who Answered Our Survey?

We have strong participation from British Columbia and Ontario, and similar amounts from each province, with Alberta the next most prevalent province. We want to see more responses from all provinces, so we will work on encouraging everyone to continue to respond. The strength of this project comes from having continual, high numbers of responses from across the country.

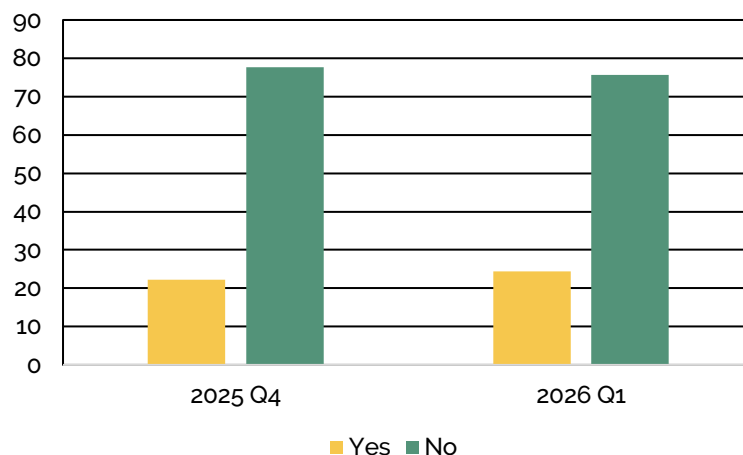
Provincial Participation



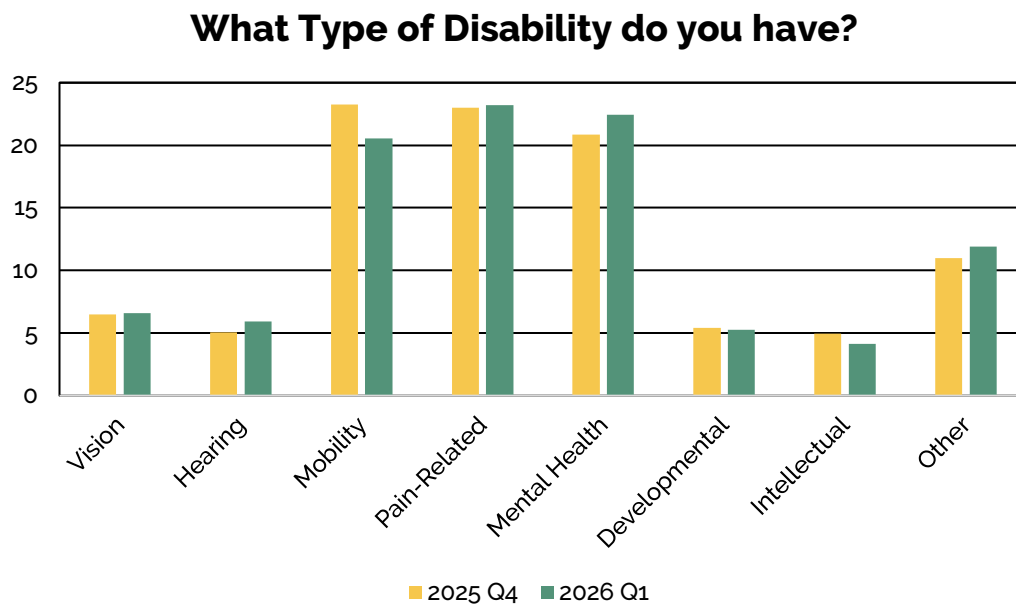
Most respondents were from **Ontario**, **British Columbia**, and **Alberta**.

Each quarter, just over 20% of the people who reply are also caregivers of someone who is disabled, from their children, their siblings, their parents, to working with other people who require care.

Are you a Caregiver?



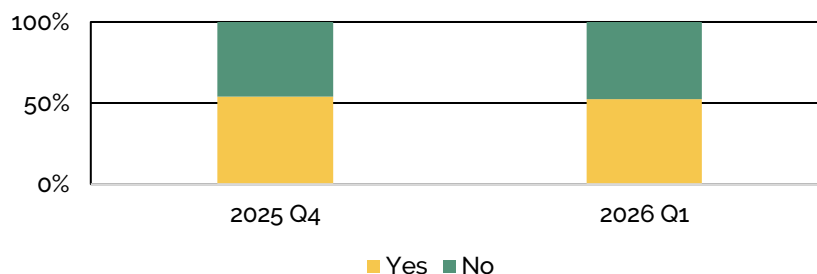
We ask people what type of disability or disabilities they have. People are allowed to select more than one disability, because of course, we know that as disabled people, we can have a complex mix of disabilities. Mobility, pain, and mental health disabilities stand out as the most prevalent. This raises concerns, as we know that the supports for pain-related disabilities and mental health disabilities are particularly low. The “other” category is also relatively high, and in the third quarter of 2026 we hope to update our questions to be able to separate a few more disabilities, such as communication disabilities and autoimmune diseases.



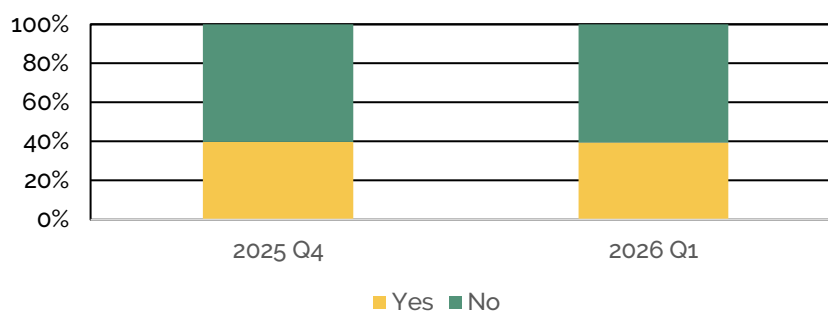
Where Do They Receive Their Financial Support?

We ask people who reply to tell us where they get their financial support. The results are consistent across each quarter. Roughly half of the people who reply get a provincial or territorial benefit, while 40% get a federal benefit that does not include the Canada Disability Benefit (CDB).

Do You Receive Provincial or Territorial Benefits?

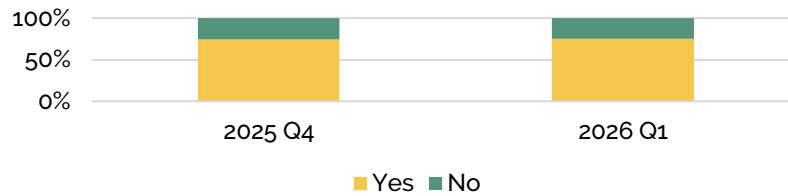


Do You Receive Federal Benefits not including the CDB?

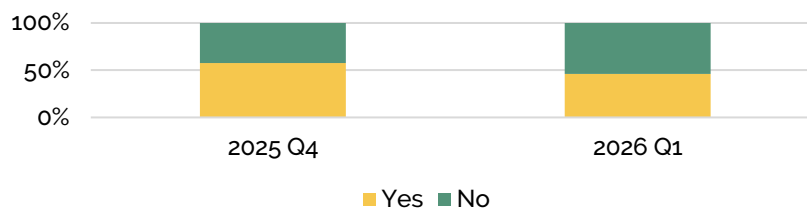


When we ask, "Have you applied for the CDB?", we get a consistent response across the two quarters – around 75% of people have applied. However, when we ask, "Were you found to be eligible, even if you were allocated no funding?", we see a drop in the first quarter of this year – a drop of more than 10 percentage points. We will be keeping an eye on these responses in the future, looking to see if it is the phrasing of the question or whether fewer people are indeed being found to be eligible.

Have You Applied for the CDB?



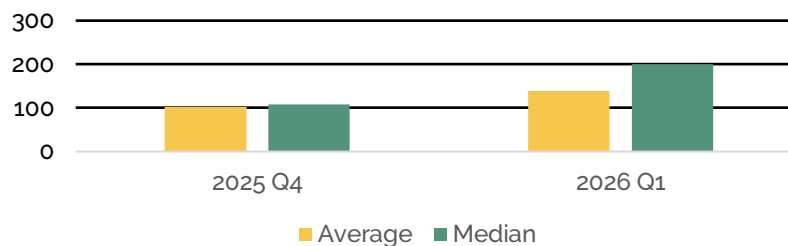
Were You Found to be Eligible for the CDB?



We ask people how much they receive from the CDB, and measure this in two ways in our reporting. A quick math lesson – we measure the mean, the straight average where you add the amounts together and divide by how many you have, and the median, which puts all the numbers in a row from lowest to highest and finds the middle.

In terms of how much money people are receiving, the figures are encouraging. In Q4 2025, both mean and median were pretty much the same, and we would say relatively low, hovering just above \$100. However, in Q1 2026, the mean has risen closer to \$150 and the median is \$200 – the maximum amount available. This means that at least half of everyone who responded is receiving the maximum amount available at the time. At the same time, the amount - \$200 – is definitely not encouraging, and if there is to be meaningful change to disability poverty this amount must rise significantly.

Average Amounts People Receive



What Are They Telling Us About Their Financial Situation?

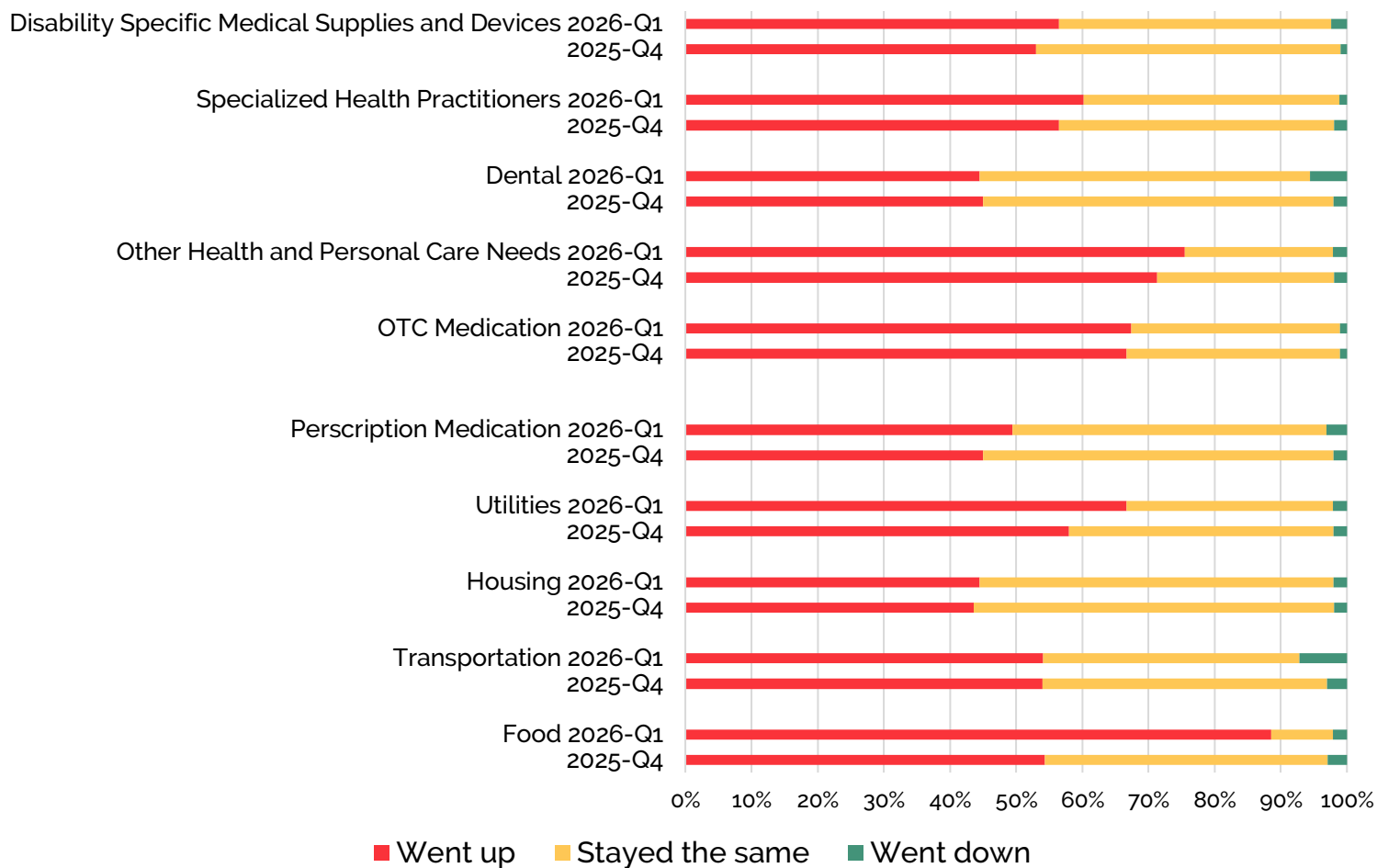
One of the parts of the survey that is most important to us is for people to tell us how their cost of living is changing over time, and we spread this across topics such as food, transportation, housing, utilities, and various medical expenses that affect disabled people. We ask did the costs go up, remain the same, or go down.

It is not surprising but it is extremely concerning to see the rise in food costs. While roughly 55% of people reported that their food costs went up in q4 of 2025, nearly 90% of people reported that their food costs went up in the q1 of 2026. This is simply not sustainable in any way. In future reports we will be looking at food security in more detail, as we must be able to tell those who have control over food prices the impact of their actions.

Next to food, the increases reported most frequently are in Health Care and Personal Needs. Added together, the increases in these categories present the grim realities of the quality of life of disabled people.

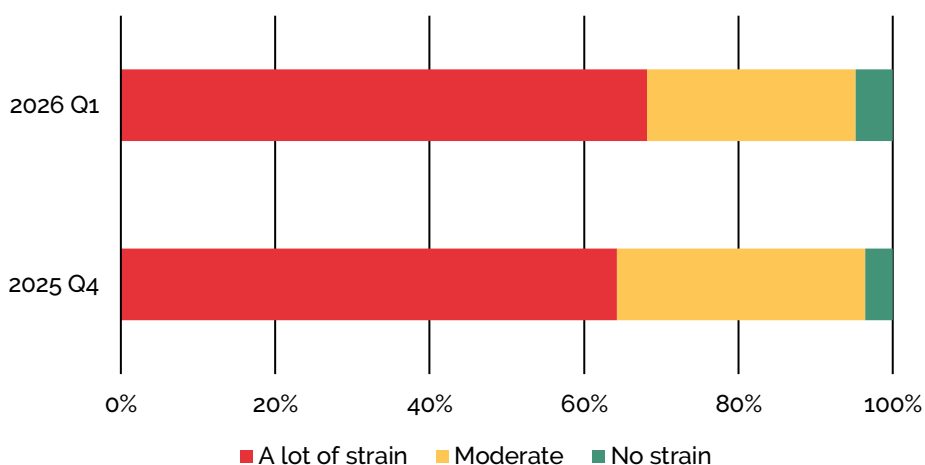
Of the 10 topics we collect responses on, in both reporting periods, over 40% of people say their costs went up in every topic. For 7 of the topics, costs went up for over 50% of people, all while income remains static.

Changes in Cost of Living

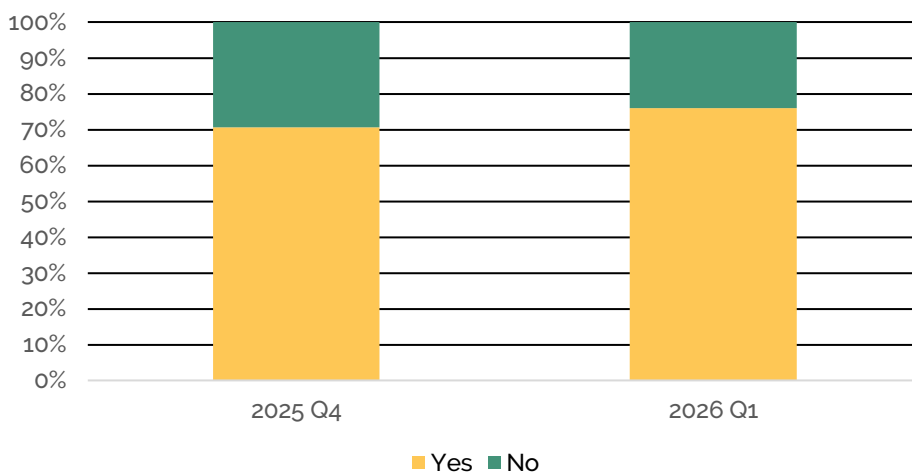


When we ask if people have felt under financial strain, roughly two-thirds in each of the quarters reply that they were under a lot of strain. When we add in moderate strain, 95% of people are feeling financial strain. This leads to 70% of people in the 4th quarter of 2025 skipping or delaying an essential service, with an increase to 75% in the 1st quarter of 2026. This small increase is troubling, and we will definitely be keeping an eye on it.

Have you felt under financial strain?



Skip or Delay an Essential Purchase?



Of course, charts and numbers are only part of the picture. We also provided space for people to comment on anything they would like to tell us. In a sentence or two, the insight into the lives of disabled people is heartrending.

We have grouped their comments into these categories:



Clawbacks

"The government, Federal and Provincial need to focus and the people with disabilities and the high cost of living. I worked and paid into my pension. It blows me away how the province disability support takes dollar for dollar off of our CPP disability pension. They make sure we don't get extra money. They keep us in poverty to make sure we don't get ahead and the working class they get the extra support financially from both governments. That is the biggest human rights violation ever."

While every province and territory except Alberta pledged not to clawback the CDB, clawbacks still exist. Most frequently people tell us of the hardship created when the Canada Pension Plan – Disability (CPP-D) is clawed back from provincial disability assistance payments, dollar for dollar. Allowing people to claim and keep both benefits would bring many more

people close to the poverty line, even exceeding it. As shown in the quote above, people are angry that they have paid into a plan – CPP-D – but now they are forced to live below the poverty line by rules that take it away. Furthermore, in Alberta the situation is made worse by a province that not only claws back the CDB, but forces claimants to apply for it so that they can claw it back.



Employment Income

"Last year, for the first time, I signed up to help with elections. I was paid \$550, but after adding it to my income on tax prep, as a result I got a message that my DTC will go down, my CDB would go down, and my GST/HST Rebate would also go down. So, working 2 days for Elections Canada just penalized me for the entire year! Never again."

For disabled people who are able to work, they are often penalized to such an extent that it makes them less well off than if they had not worked in the first place. Passing arbitrary lines for employment income often triggers such a roll-on effect that it can take a year or more to be free of the consequences. People who replied want to work if they can – but not to the detriment of the little financial security they already have.



Food

"One of the hardest and unhealthy choice is having to decide between buying veggies and fruit, and buying unhealthy food... need to eat something.... also - need gas money to drive to the food bank and church."

Aside from the combined effects of living in poverty, access to food was singled out. Comments were made on the unhealthy contents of food bank provisions as well as the impact of unhealthy food on people with health conditions like celiac disease and diabetes.



Housing

"The government needs to help with more shelter costs. Only receive 599 per month for shelter costs"

We received many comments on housing, from issues with landlords that do not follow through with repairing serious defects, to lack of accessible housing, to lack of housing of a suitable

size for a family with disabled members, to housing that is toxic and affecting the health of disabled people with Multiple Chemical Sensitivities (MCS). People talk of the financial strain they are under, where rent places a continual pressure on their ability to cover the rest of their monthly costs. Housing for disabled people is a national crisis, and when programs like Build Canada Homes appear to ignore accessibility, then we are no closer to a solution.



Increase the Canada Disability Benefit (CDB)

"The Canada Disability Benefit is extremely insufficient".

Of course, when people feel financial strain, they need the Canada Disability Benefit to rise to an amount that is sufficient to lift them above the poverty

line. Some people comment on the promises that they felt were made before the CDB was introduced, and that it has not fulfilled that commitment.



Medical Expenses

"There are still plenty of medications that Health Canada has not approved so even with special access you still have to pay for them ... That's thousands out of my pocket that I had to come up with which could've put me on the street. You can't put a price or create a category that expresses the level of mental and physical anguish from the constant increase to cost with no measurable increase to support."

We are disabled people, and that embodied difference often comes with extra costs. Our poverty line is higher than that of non-disabled people, because of these costs. Multiple people told us of the high price of these essential supports without any way to cover them. Whether it is medication, equipment, or access to practitioners, it all seems out of reach to

people who talk of the essential need for these medical supports. With disabled people still living in deep poverty, paying for these additional essentials is out of reach.



Political Will

"It's unbelievable that during covid they knew that \$2000 a month was the absolute minimum people could live in except for those who are disabled though- let them live 48% BELOW the poverty line. Disgusting and inhumane!"

Many people expressed their deep frustration at their elected officials in all levels of government. People feel forgotten and ignored, and that these elected officials have no sense of the reality of a disabled person living in

poverty. They see inequities in how benefits are designed and delivered, and call on bodies like the United Nations to intervene in how disabled people are treated in Canada.



Realities of Poverty

"Living with multiple disabilities and being on a very limited income has been extremely frustrating and humiliating because there are times when it is a struggle just to exist from day to day. I'm constantly worrying about money and food and trying to make ends meet when I barely make \$1,000 a month."

The realities of disabled people living in poverty are heartrending. People talk of their struggles, their inability to make ends meet, but most of all, the impact that this has on them. They talk of the humiliation, the lack of dignity, and the way the

constant search for ways to make ends meet wears away at their psyche. Some talk of suicide while for others, Medical Assistance In Dying (MAID) is their way out. The burden of poverty is an additional disability, it seems, creating mental health issues from the constant stress, and physical issues from the inability to access the medical supports they need.



Navigating Red Tape

"I was removed from SAID last month and then put back on after an appeal. The administrative burden should be tracked; it contributes to poverty."

This type of situation - being denied a benefit, having to appeal, having to re-apply for a benefit when disability is constant - was commented on provincially and federally. The burden here is not

disability, the embodied difference, it is the work it takes to achieve and retain that status in the processes of governments. It feels like a job all in itself.



Seniors

"If I am disabled and still having my issues, why am I not getting any help because I am over 65, I feel this is wrong."

Many seniors wrote in about the inequity of the Canada Disability Benefit disappearing once they become 65 – because their disability continues.

Furthermore, others talk

about their spouse having to continue working to support them, even though they should retire. While the Old Age Security (OAS) and Guaranteed Income Supplement (GIS) are available to all with low income who reach the age of 65, there is no additional support for disabled seniors.



Spousal Income

"I will lose my provincial disability next month because of getting married. I'm scared about it."

It's hard to imagine starting married life in such a way – scared at the prospect of losing disability benefits – but for many people who

replied to us, this was their reality. Alongside the impacts of poverty from a reduced family income comes the lack of dignity of not having independent income. For some people who replied that lack of independence goes further, and traps them in violent relationships.

What Have We Learnt and What Are the Next Steps?

At Disability Without Poverty, we believe that disability poverty in Canada is shaped by five interconnected structural forces: financial security, policy design, administrative accessibility, social inequities, and political will. A determinant is a structural force that shapes whether a person will be pushed into - or kept in - disability poverty.



Financial Security

Disabled people need income supports that provide real financial security. This report shouts loud and clear the lack of financial support that disabled people are feeling. It is a two-pronged failure – a lack of income coupled with rising prices – leading to 95% of people reporting financial strain. This cannot continue.

Many people told us stories of the things they do to survive, from living with their parents far longer than they expected to, to people worried about the effect of getting married on their income, to spouses working well into their retirement years to support them. If they have a credit card, they are maxed out, and they pay penalties each month, further eroding the small income they have. For those disabled people who can work, they tell us that the complexity often means that their income and other supports are severely affected, particularly if that income is temporary.

The real stories are of people who want to thrive, but are barely surviving, and are scared if they think of their future.

We will continue to advocate, strongly, at all levels of government for disabled people to have financial security, and to be able to have a secure future.



Policy Design

Disability supports must work together across federal, provincial, and municipal programs. Change can only happen if supports are designed to lead to success for disabled people.

While all provinces (except Alberta) do not claw back the CDB, there have been reports of clawbacks to other benefits, such as the CPP-D, which keeps disabled people pegged below the poverty line unnecessarily.

In future surveys, we will look more deeply into policy design, particularly around the DTC, and the impact of the recent streamlining measures announced in Spring Economic Update 2026 and the rollout of the forthcoming \$150 one-time supplementary benefit in September 2026 to offset the cost of applying for the DTC.

We must highlight the ongoing situation in Alberta, where the creation of the new Alberta Disability Assistance Program (ADAP), reduces most disabled people's income by \$200, as well as being forced to apply for the DTC – and then having it clawed back. We continue to act in solidarity with the disabled people of Alberta.



Administrative Accessibility

Support systems must be accessible so people can actually receive the benefits they qualify for. We see some positive news in the rates of the CDB – that the median is \$200, the maximum amount at time of writing. However, we also see that access has fallen for some, and we question why that might be – and again focus on the DTC.

The administrative burden that falls on to disabled people is told to us as a full-time job in and of itself. Across the country, federally and provincially, we heard stories of people who had been arbitrarily removed from benefits and forced to reapply, or had been told that their access to the benefit was temporary while their disability was permanent.

The burden of navigating this red tape must not fall on disabled people and we will continue to advocate for its removal.



Social Inequities

Disability poverty intersects with broader inequalities in housing, health care, transportation, and employment. We see in this report that the rising costs in food and health care in particular are causing financial strain. In turn this increases social inequities and causes quality of life to plummet.

This is the first report where we can compare costs, and we see that food costs increased for 90% of the people responding to our survey. Without action to increase the financial security of disabled people, these impacts will be deep. We are already told that over 70% of disabled people delay or skip an essential purchase, and this will only get worse as costs increase but income remains the same.

Disability-related costs are unique to disabled people – and therefore mean that our poverty line is higher than non-disabled people. People are struggling to afford these costs, meaning that their disability is exacerbated by the mental and physical anguish that this brings. This type of inequity is unique to disabled people, but is not recognized or addressed.

Disabled people living in poverty do not have disposable income. A higher proportion of their income is spent on food and lodging than people of higher economic circumstances. This means that the actions to correct this must be targeted to those living in poverty, not the full spectrum of the population.



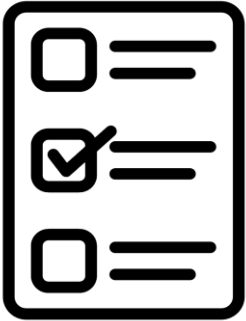
Political Will

Ending disability poverty requires sustained leadership and government action. We take the stories that people tell us in numbers and in words very seriously, and we use them to hold all people – whether it is governments, policy makers, or anyone who controls costs – to account.

People express their deep frustration at the ways they feel unsupported by politicians at all levels of government. They talk of the ways they feel forgotten and ignored, and that this humiliation wears away at their psyche.

We must continue to press our elected officials to meet with disabled people and hear their stories, and then be brave enough to put the needs of disabled people at the front of their agenda – to apply the disability test – if it doesn't work for disabled people, then it doesn't work for anyone.

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



Cost of living survey



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

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