



Disability Without Poverty

2024 Disability Poverty
Report Card



CAMPAIGN 2000
END CHILD & FAMILY POVERTY



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sans
pauvreté

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 also thank Family Service Toronto, our generous host and an anchor agency of United Way Greater Toronto, for ongoing support.

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

This second annual Disability Poverty Report Card tracks the progress, or lack of progress, towards ending poverty for people with disabilities in Canada. This report card presents the most recent data available, from 2022, to highlight the disproportionate poverty rates experienced by people with disabilities. Across most indicators, disability poverty rates are rising and poverty levels are deepening after significant reductions in 2020.

Key Findings

- 1 in 6 people with disabilities lived in poverty in 2022, representing 1,521,000 people.
- 1 in 3 people with disabilities living alone lived in poverty.
- People with disabilities would need, on average, 30% more income to reach the poverty line (using the Low Income Measure After Tax).
- From 2013 to 2022, the poverty rate for people with disabilities was on average twice as high than the poverty rate for people without disabilities.
- Proposed Canada Disability Benefit (CDB) amounts, when combined with disability assistance rates in every province and territory, will not lift people out of poverty.

The Canada Disability Benefit Act received Royal Assent in June 2023 and set out a framework for the CDB. The CDB is planned to roll out in July 2025.

This year, the report card gives the government a failing grade of F. The CDB is not the benefit that the federal government led people with disabilities to believe would be rolled out. The amount is inadequate, the eligibility criteria are too narrow, the timeline for delivery is too far away and the design of the benefit does not protect it from negatively interacting with a range of federal, provincial and territorial supports and subsidy programs.

The Canada Disability Benefit is an opportunity that cannot be missed to quickly and meaningfully reduce, and eventually eliminate, poverty for people with disabilities. This report includes recommendations to enhance CDB regulations so the benefit can achieve its purpose to reduce poverty, support the financial security of working aged persons with disabilities and advance economic and social rights.

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Introduction

Disability Without Poverty's second annual Disability Poverty Report Card tracks the progress, or lack of progress, towards ending poverty for people with disabilities in Canada. Written in collaboration with Campaign 2000: End Child and Family Poverty, this report card was also submitted as feedback to the public federal consultations on the regulatory regime for the Canada Disability Benefit (CDB).

This report presents the most recent data available for people with disabilities living in poverty using the Low Income Measure After Tax (LIM-AT)¹ calculated from the 2022 Canadian Income Survey. It also includes socio-demographic data from the 2022 Canadian Survey on Disability and 2023 Labour Force Survey data.

This report card finds people with disabilities experience disproportionately higher rates of poverty. There is a trend across most indicators of rising poverty rates and deeper levels of poverty in 2021 and 2022 after significant reductions in 2020.

The Canada Disability Benefit Act received Royal Assent in June 2023 and set out a framework for the Canada Disability Benefit (CDB). Draft regulations have been released and this report includes recommendations to enhance the CDB so that it can achieve its purpose to reduce poverty and support the financial security of working aged persons with disabilities.ⁱ The CDB is of critical importance as it has the potential to reverse the concerning increases of disability poverty and transform the lives of people with disabilities.

Last year, this report card gave the federal government a grade I for Incomplete. **This year, the government's grade is F – a failing grade.** The Canada Disability Benefit is not the benefit that the federal government led people with disabilities to believe would be rolled out. The amount is inadequate, the eligibility is too narrow, and the timeline for delivery (July 2025) is too far away.

The federal government raised expectations of the CDB. In the House of Commons on September 21, 2022, then-Minister of Employment, Workforce Development and Disability Inclusion, Carla Qualtrough, stated, "With the Canada Disability Benefit, we have a once-in-a-generation opportunity to lift hundreds of thousands of people out of poverty. We have the opportunity of a lifetime to send a message to our citizens with disabilities that they matter, and that we will no longer sit by and let them struggle."ⁱⁱ The preamble to the Act references multiple commitments to international human rights obligations and Canada's aspiration to be world leader in the eradication of poverty.

Federal Budget 2024 commitments to the CDB of \$2,400 annually fell far short of the expectations that were set. The CDB, once it matures, will lift only 25,000 working-age persons with disabilities out of poverty each year.ⁱⁱⁱ

These shortfalls result in a failing grade. With a federal election on the horizon, eliminating disability poverty must be a priority for all federal parties. The data here presents a clear picture of the severity of income poverty, and the recommendations provide solutions for change. Indeed, this is a once-in-a generation opportunity that cannot be missed.

¹ See Appendix A and B for discussion on poverty measurements.

Disability and poverty in Canada

One in six people with disabilities lived in poverty

In 2022, 16.8% of people with disabilities aged 15 years and older lived in poverty, representing 1,521,000 people.^{iv} That is one in six people with disabilities living with the harsh effects of not having enough income to meet their daily basic needs.

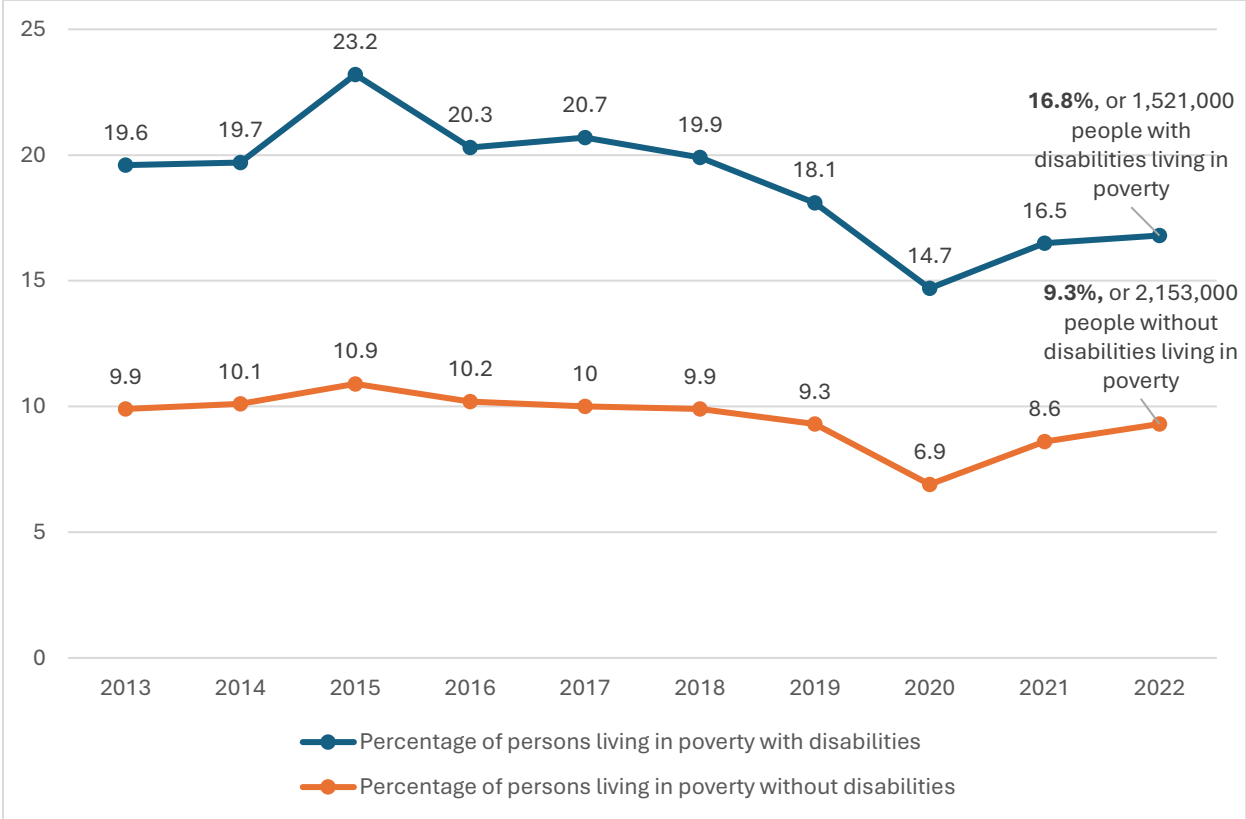
People with disabilities made up 27% of the population in Canada in 2022 and experienced disproportionately high rates of poverty.^v Figure 1 shows the national rate of poverty for people with disabilities and people without disabilities from 2013 to 2022. The rate for people with disabilities was on average two times higher than the rate for people without disabilities living in poverty.

The highest rate of poverty in this timeframe was in 2015 when nearly one quarter (23.2%) of people with disabilities lived in poverty. The lowest rate of poverty was in 2020 (14.7%). The rate reduction was largely a result of the federal pandemic income benefits, such as the Canadian Emergency Response Benefit (CERB) and one-time top-ups to programs including the Disability Tax Credit (DTC) and the Canada Child Benefit (CCB). But these benefits still left more than 1.3 million people with disabilities in poverty in 2020. Earned income requirements, clawbacks for those on provincial and territorial income assistance program and the exclusionary and regressive nature of the Disability Tax Credit (DTC) meant that these and other barriers compounded to exclude many, particularly those in deep poverty, from benefitting. Since 2020, poverty rates for people with disabilities have been trending upwards, as they have for the general population.

This report card uses the Low Income Measure After Tax (LIM-AT) as the poverty line. The LIM-AT threshold for a single individual in 2022 was \$28,863. Using an after tax threshold takes into account the income taxes individuals pay, as well as the income benefits (or government transfers) they receive. People whose incomes fall below the threshold amount are considered to be low income or living in poverty.²

Figure 1. Percentage of persons aged 15+ living in poverty (LIM-AT) with and without a disability, Canada, 2013-2022

² Appendix A shows LIM-AT thresholds by family size



Source: Statistics Canada (2024). Canadian Income Survey, Table 11-10-0090-01 Poverty and low-income statistics by disability status.

“Having this federal disability benefit would actually help me keep a roof over my head. Keep in mind that people on disability are one paycheck away from being homeless. I cannot emphasize that enough.”

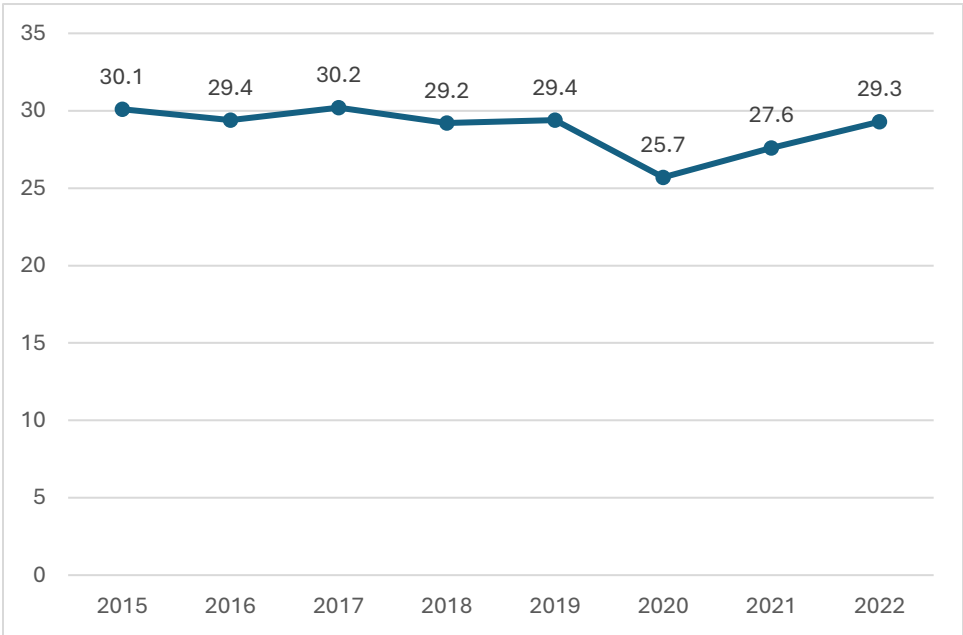
– Kryssy B, has mild cerebral palsy and lives with mental health related disabilities.

Depth of poverty

The depth of poverty refers to how far below a household's income is from the Low Income Measure After Tax (LIM-AT), expressed as a percentage. This is called the *average gap ratio* and it is one way to measure depth of poverty. For people with disabilities, the average gap ratio was nearly 30% below the LIM-AT in 2022. This means they would need, on average, 30% more income to reach the Low Income Measure, after taxes.

Figure 2 shows the depth of poverty using the average gap ratio for people with disabilities from 2015 to 2022. From 2015 to 2019 there was no significant change in the depth of poverty. However, temporary pandemic benefits that were delivered to individuals and families resulted in a significant decrease in the depth of poverty, to 25.7%, following a similar trend seen in the reduction of rates of poverty. Since then, people with disabilities have slipped back into deeper poverty; in 2022, the average gap ratio was back to pre-pandemic levels (29.3%).

Figure 2. Average gap ratio for persons with disabilities aged 15+ (LIM-AT), Canada, 2015-2022



Source: Statistics Canada. (2024). Canadian Income Survey. Table 11-10-0090-01 Poverty and low-income statistics by disability status

“Having a fully funded CDB would allow me to eat better food, maybe get a haircut and let me think about the possibility of getting some new clothing”.

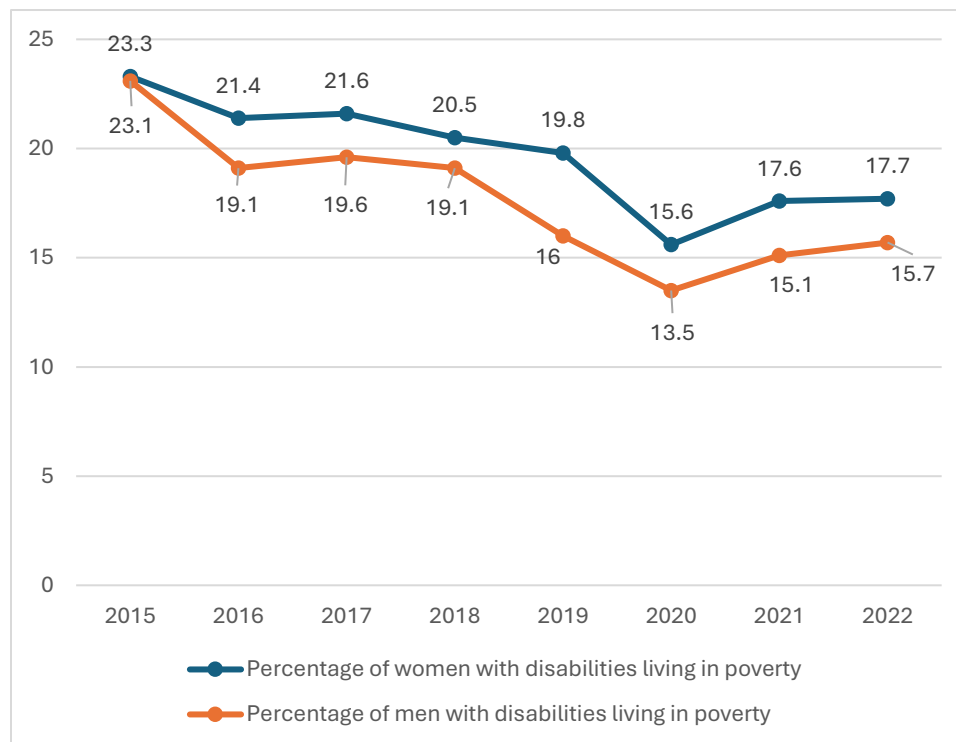
-Heather H, 54 yr old who identifies as non-binary and queer, and has multiple mental and physical disabilities.

Gender and disability poverty

In 2022, 17.7% of women with disabilities and 15.7% of men with disabilities lived in poverty (Figure 3). Women with disabilities typically experience poverty at a higher rate than men with disabilities, showing a difference of about 2 percentage points since 2016.

Women with disabilities face multiple intersecting barriers that contribute to higher poverty rates. Examples include barriers and discrimination in employment and a higher likelihood of being a caregiver.^{vi} Disability Without Poverty's project *Shape the CDB* found that approximately a third of total participants identified as both a person with a disability and a caregiver for a person with a disability.^{vii} Women are much more likely than men to be caregivers due to historic and ongoing societal expectations, and this work is generally unpaid. It reduces the amount of time and energy a caregiver has to participate in the paid workforce. Compounded by a lack of adequate programs and services to support caregivers, this often contributes to higher poverty rates for women.^{viii}

Figure 3. Percentage of persons aged 15+ with disabilities living in poverty (LIM-AT), by gender, Canada, 2015-2022



Source: Statistics Canada. (2024). Canadian Income Survey. Table 11-10-0090-01 Poverty and low-income statistics by disability status

"I would be able to buy fresh food tailored to my kidney diet which I can't afford right now. It would be nice to not lose sleep worrying about where my next meal is coming from. I will also be able to afford transportation to dialysis. Sometimes I need to miss treatment as I can't afford to get there."

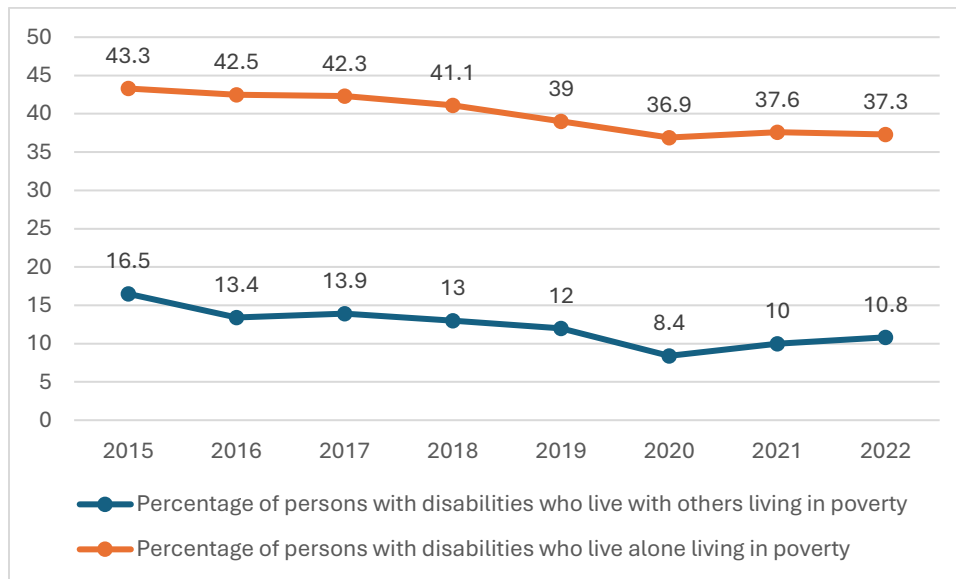
– Stacie B, 46 yr old mother of 1 son who has been on dialysis for kidney failure due to a rare autoimmune disease.

People with disabilities living alone

People with disabilities who live alone have very high rates of poverty compared to people with disabilities who live in households with family members with whom they have the potential to share living expenses. In 2022, 37.3% of people with disabilities living alone lived in poverty compared to 10.8% of people with disabilities who lived with others (Figure 4).

Among people with disabilities who lived alone, women experienced a higher poverty rate of 38.1%, compared to 36.2% for men.^{ix} The poverty rate for seniors with disabilities living alone was even higher, at 40.9%, compared to 34.9% for people with disabilities aged 15-64 living alone.^x

Figure 4. Percentage of persons aged 15+ with disabilities living in poverty (LIM-AT), by economic family status, Canada, 2015-2022



Source: Statistics Canada. (2024). Canadian Income Survey. Table 11-10-0090-01 Poverty and low-income statistics by disability status

"40% of disabled Canadians live in dire poverty. It is unconscionable that some must avail themselves of MAiD because they can't live in dignity or a modicum of comfort."

– Ted R is a retired academic from Fredericton who has advanced Multiple Sclerosis.

Disability poverty by age group

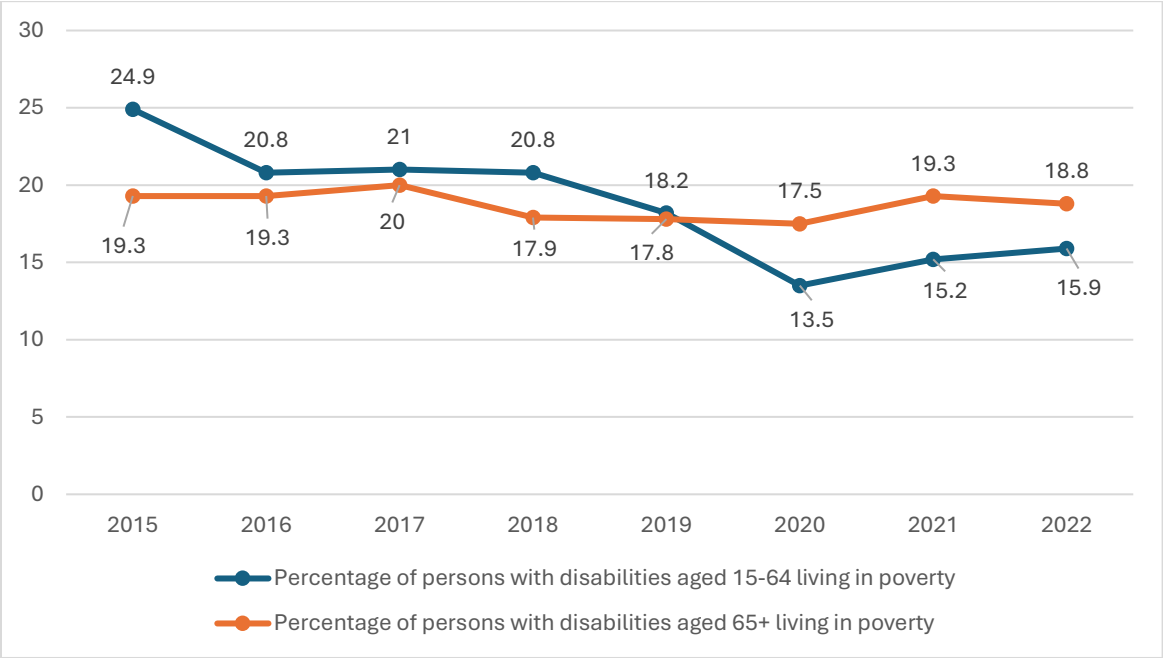
In 2022, people aged 65 and above with disabilities had a higher poverty rate than people with disabilities aged 15 to 64, at 18.8% compared to 15.9%.

Figure 5 shows a relatively steady poverty rate for people with disabilities aged 65 and above, without a sharp decrease in 2020. In comparison, the poverty rate for people with disabilities aged 15 to 64 follows a similar trend to the overall disability poverty rate, with a sharp decrease in 2020 followed by increases in 2021 and 2022.

Seniors with disabilities will not be eligible for the Canada Disability Benefit. While a benefit for working-age people with disabilities is essential, it is equally important to address the high poverty rate among seniors with disabilities, which has remained near 20% for the last eight years.

Statistics Canada does not collect data on how many children with disabilities live in poverty. This is a significant oversight, as there are other types of evidence pointing to the disproportionate rate of poverty experienced by children with disabilities living in families that have low incomes, and the need to evaluate the adequacy of the federal Child Disability Benefit.

Figure 5. Percentage of persons with disabilities living in poverty (LIM-AT), by age group, Canada, 2015-2022



Source: Statistics Canada. (2024). Canadian Income Survey. Table 11-10-0090-01 Poverty and low-income statistics by disability status

"The Canada Disability Benefit would enable me to be more independent, and secure my future financially. Currently I am 29 years old and still living with my parents. I have Cerebral Palsy and though I am fully capable of living on my own, my mobility challenges make the job market a little smaller for me. If I got this new benefit, it would make living in my own place a bigger reality for me. I have loved living with my parents, but I also would love the independence of having my own place. It would make me feel a bit more grown up. I just want to live out my full potential, and have the means to do that."

- Kate is a 29-year-old young woman living with moderate Cerebral Palsy. She lives in beautiful Invermere, BC, and loves being outdoors and active with family and friends.

Provincial and territorial disability assistance programs

Provinces and territories are responsible for administering disability assistance programs, which are partially funded by the federal government through a block transfer called the Canada Social Transfer (CST). The following data on disability assistance is gathered through an extensive process by Maytree for their annual report, *Welfare in Canada*.^{xi} They found that disability assistance rates in every province and territory were below the LIM-AT, with the sole exception being the Northwest Territories. Yukon disability assistance rates fell \$5,038 below the LIM-AT while New Brunswick disability assistance rates were \$17,979 below the LIM-AT. See Table 1 for disability assistance rates by province and territory.

As noted in Appendix B, the Market Basket Measure (MBM) is another way to measure poverty. It measures whether families and individuals can afford to purchase a basket of basic goods and services in their geographic region. The MBM thresholds for a single individual ranged from \$21,511 to \$59,394 depending on geography. Across all provinces and territories, disability assistance rates fell below the MBM for their respective region.³

Table 1. Total and monthly disability assistance income for unattached single people with a disability, provinces and territories, 2022

Province/territory	Total disability assistance income, 2022	Monthly disability assistance income, 2022
Alberta	\$11,268/\$21,319*	\$939.00/\$1776.58
British Columbia	\$18,054	\$1,504.46
Manitoba	\$14,125	\$1,177.08
New Brunswick	\$10,884	\$906.96
Newfoundland and Labrador	\$20,400	\$1,700.04
Northwest Territories	\$31,744	\$2,645.33
Nova Scotia	\$12,687	\$1,057.27
Nunavut	\$12,755	\$1,062.92
Ontario	\$15,871	\$1,322.62
Prince Edward Island	\$18,715	\$1,559.56
Quebec	\$16,355	\$1,362.92
Saskatchewan	\$17,039	\$1,419.88
Yukon	\$23,825	\$1,985.42

Source: Maytree, 2023. *Welfare in Canada*. <https://maytree.com/welfare-in-canada/canada/>

Notes: Total 2022 income (listed) includes basic social assistance, additional social assistance, federal and provincial child benefits and tax credits

*The higher total welfare income amount is for the unattached single with a disability who is eligible for Alberta's Assured Income for the Severely Handicapped (AISH) program; the lower amount is for the unattached single with a disability who is eligible for Alberta's Barriers to Full Employment (BFE) program

³ Appendix B shows MBM thresholds by geography

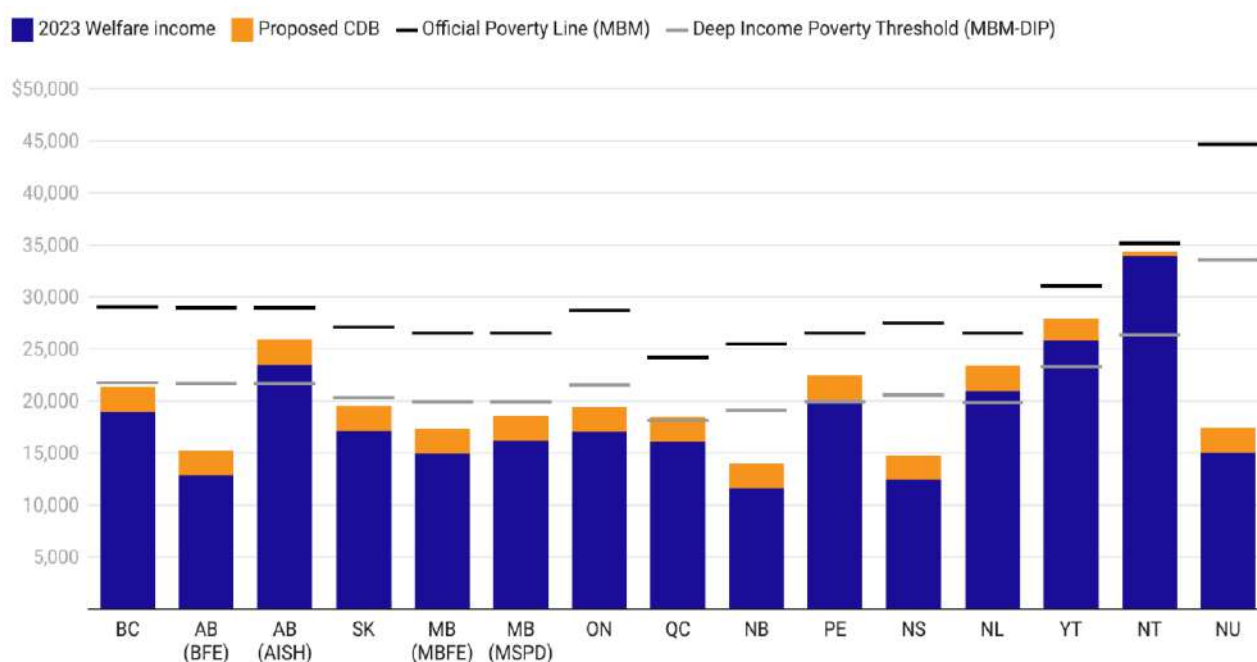
"1st & most important is that it is both properly funded AND not going to create a clawback from another disability benefit whether provincial or national. This benefit will enable me to buy some medications (not all); eat better quality food & continue to pay my rent. It will also contribute to me dreaming about the possibility of a future where I'm a valued & contributing member of society."

– Paula L, a mother of 3 young adults, is a first-generation immigrant from South America, who lives with invisible disabilities and chronic pain.

The inadequate rates of disability assistance programs keep people with disabilities in a legislated state of poverty with eligibility restrictions that deny people from accumulating any assets, punitive clawback rates on earned income and onerous reporting requirements.

Figure 6 shows Maytree's modelling of the 2023 disability assistance rates in each province and territory with the addition of the proposed CDB amount in yellow. Even if the CDB were not clawed back by provinces or territories, the new amount would not reach the MBM threshold. In over half of the jurisdictions, the new amount would not reach the deep income MBM threshold (defined as having a disposable income of less than 75% of the MBM).

Figure 6. Effect of the Canada Disability Benefit on disability assistance incomes for the provinces and territories, 2023



Source: Maytree, 2024. Key takeaways: What is the state of welfare in Canada? September 12 Presentation. Available at <https://maytree.com/publications/key-takeaways-what-is-the-state-of-welfare-in-canada/>

Note: Figure 6 uses 2023 disability assistance rates, rather than the 2022 rates presented in Table 1.

"I'm lucky, I have family who helps or else the \$1100 a month I currently receive would not be enough to live on. I'm too sick to enjoy life so even with a million dollars I'd be doing the same thing as I am now to be honest. That being said, the CDB would allow me to stop putting pressure on others. It would allow me to pay my fair share."

– Mike C, a former science teacher, weight lifter, golfer who is a current musician and cut down on his hobbies due to COVID-19 and chronic fatigue syndrome.

Select socio-demographic profile of people with disabilities

The Canadian Survey on Disability (CSD) is conducted every five years and provides disaggregated data for people with disabilities. It does not cross-tabulate demographic data with poverty. The most recent CSD was conducted in 2022. Data from that survey is presented here to give a select socio-demographic profile of people with disabilities in Canada.

The 2022 CSD removed questions on racialized identity and immigration status that had been included on the 2017 version of the survey, which was reported on in the first annual disability poverty report card.^{xii} This is a serious gap in data collection. Without data disaggregated by race and immigration status, the experiences of racialized and immigrant people with disabilities are invisibilized. Instead, this report includes more recent data on the labour force status of racialized groups with disabilities to portray a partial picture of these communities (see Figure 10 below).

People with disabilities by province and territory

In 2022, 27% of people 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 (37.9%) and Quebec the lowest (21%).

Table 2. Number and percentage of persons aged 15+ with disabilities, Canada, provinces and territories, 2022

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. (2024). 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

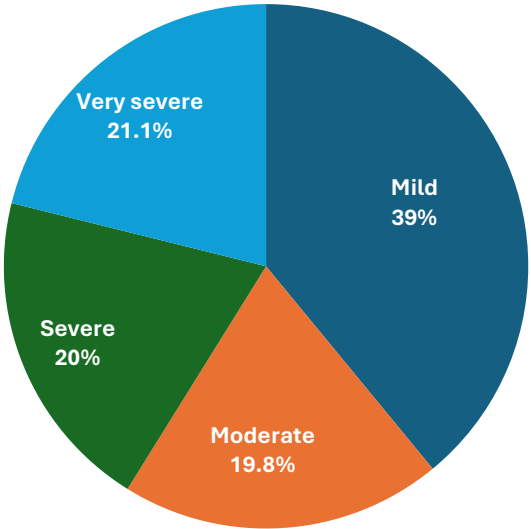
"It would give me the resources to buy special foods I require, a cleaner for my house, medications that are out of reach, and mobility equipment. It would also make it possible to go to massage therapy, and occupational therapy. Also, it would help instill self resilience and self confidence."

– Dawna S is a 55 yr old woman who lives with Multiple Sclerosis in Fredericton.

Severity and type of disability

Severity of disability accounts for the number of disability types 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, moderate, severe and very severe disabilities in 2022. The highest proportion of people had a mild disability, at 39%.

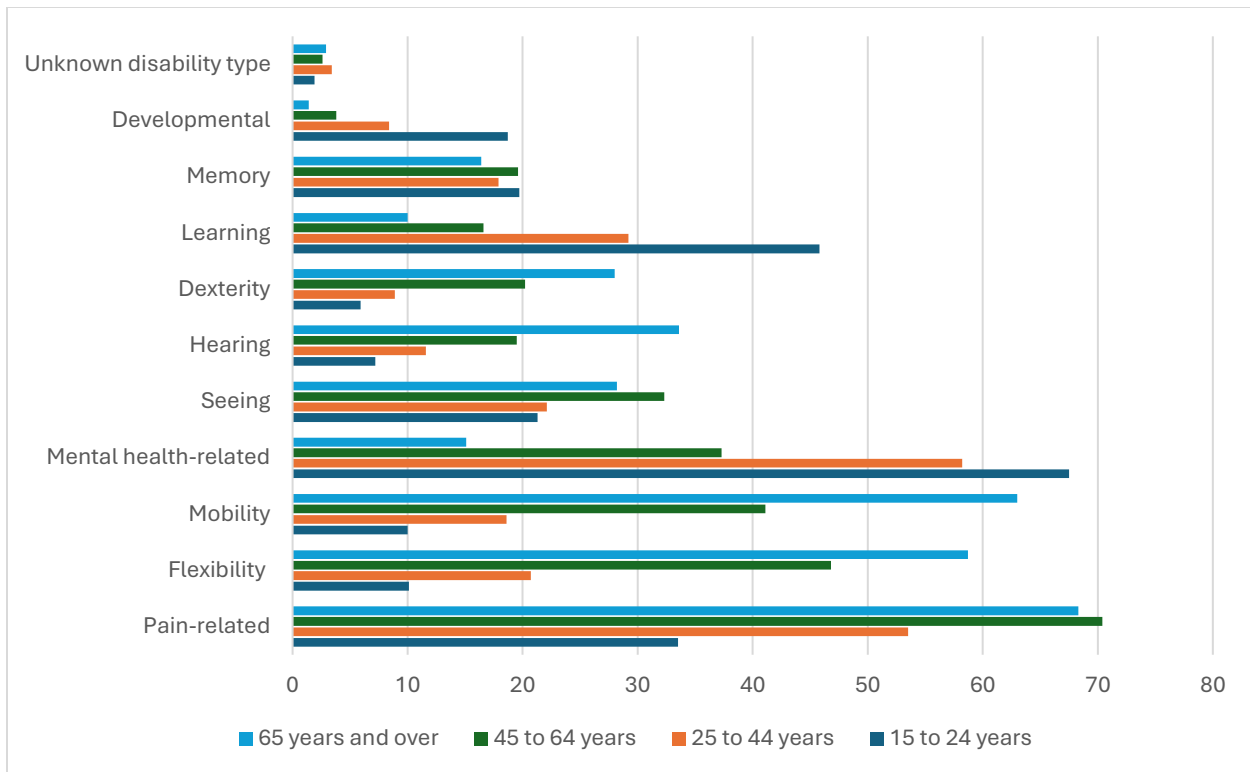
Figure 7. Severity of disability, number and percentage of persons with disabilities aged 15+ in Canada, 2022



Source: Statistics Canada. (2024). 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

Type of disability varies over the lifetime, with young people aged 15 to 24 having highest rates of developmental, learning and mental health-related disabilities, people 45 to 64 having highest rates of seeing and pain-related disabilities, and people over 65 having highest rates of dexterity, hearing, mobility and flexibility disabilities (Figure 8).

Figure 8. Prevalence of type of disability for persons with disabilities aged 15+, by age group, Canada, 2022



Source: Statistics Canada. (2024). 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

“This benefit would help to purchase food, clothing and medical care that is not covered by OHIP. It would assist me in obtaining a healthier lifestyle and a safer home environment. A service dog would be a tremendous asset for me if funding could be received.”

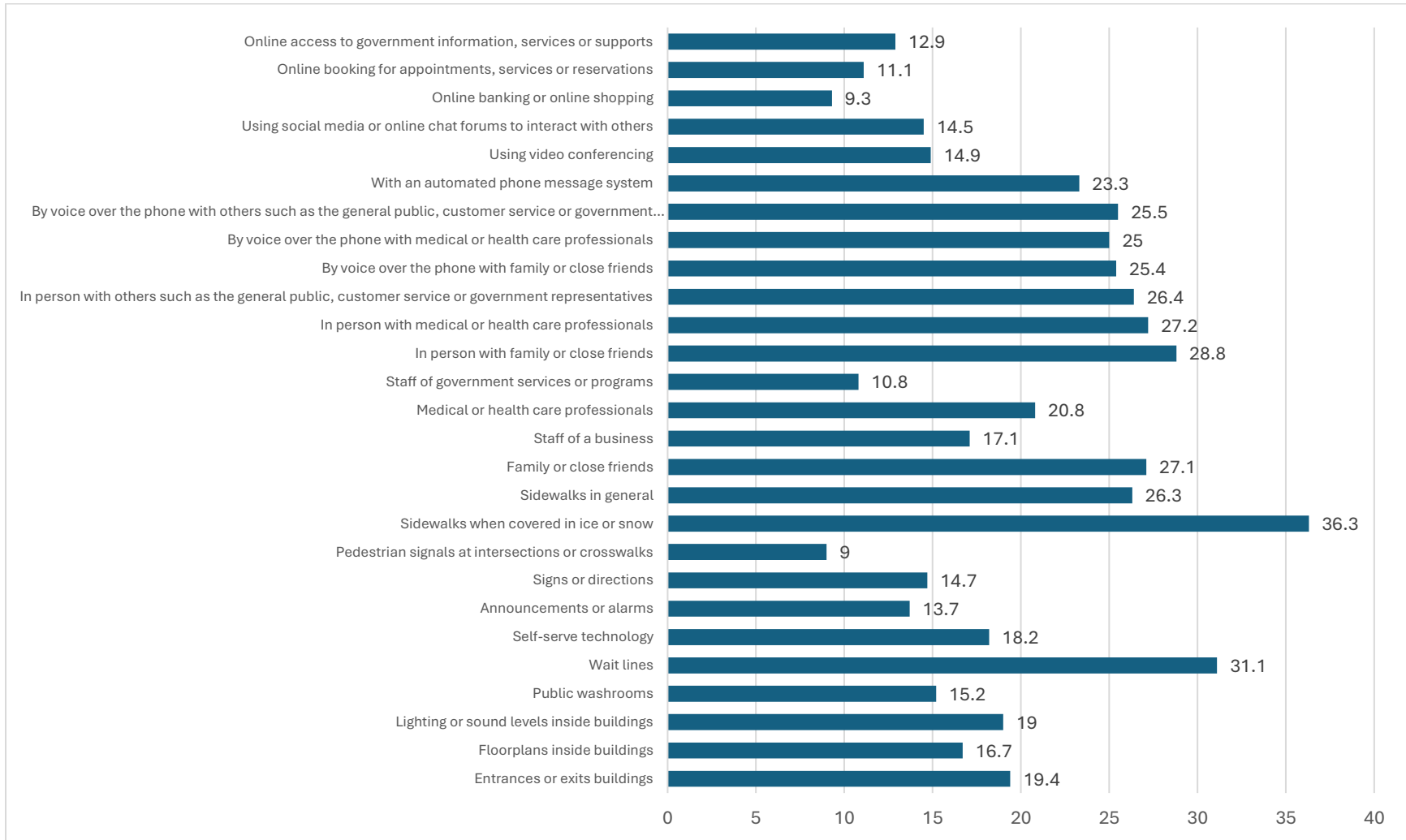
– Rebecca M, a mother of 2 who suffers from a permanent disability living in Ontario.

Barriers to accessibility

Figure 9 shows the combined percentage of people with disabilities who experienced various barriers to accessibility sometimes, often or always. Sidewalks when covered in ice and snow were the most common barrier experienced, at 36.3%. Wait lines were the second most common, at 31.3%.

Of note, more than one quarter of people with disabilities reported barriers to accessibility both in person (26.4%) and by voice over the phone (25.5%) with others such as the general public, customer service or government representatives; 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. It will be crucial for the CDB regulatory process to adequately and appropriately incorporate the substantial feedback it has received from people with disabilities to identify and dismantle barriers to accessing the CDB.

Figure 9. Barriers to accessibility for persons with disabilities aged 15+, 2022



Source: Statistics Canada. (2024.) 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

"A well organized and funded CDB could change my life. Living so far under the poverty line is exhausting, trying to hustle to have enough money to pay rent frequently makes my disability worse. I would love to be able to pay for health treatment, decent food, help doing the housework that makes me ill. I'd love to be able to leave my house more and be with my community and have a social life, but public transport isn't accessible for my disabilities and everything else is too expensive."

– Indigo M is a gay (and happy) weirdo based in Montreal. They live with chronic post-concussion symptoms, migraines, seizures, lots of plants and their dog Muesli.

Employment, disability, and select sociodemographic data

The desire to work was a common theme that emerged during Disability Without Poverty's 2024 national consultations; however, people with disabilities are underrepresented in the labour force, often due to accessibility barriers and discrimination in employment practices.^{xiii}

In 2022, 69.6% of people with disabilities were in the labour force, meaning they were willing and looking for work, but only 61.8% were employed. This is compared to an employment rate of 77.8% of people without disabilities.

Table 3. Labour force status of persons with and without disabilities aged 25 to 64 years, 2022

Labour force status	Persons with disabilities	Persons without disabilities
In the labour force	69.6	84.2
Employed	61.8	77.8
Unemployed	7.8	6.5
Not in labour force	30.4	15.8

Source: Statistics Canada. (2024). Canadian Survey on Disability. Table 13-10-0377-01 Labour force status of persons with and without disabilities aged 25 to 64 years, by age group and sex, Canada, provinces and territories

“The CDB would have changed my life if I had it during my working and child-raising years. Instead, I needed to work constantly and was tired all the time. Disabled people have a broad range of needs, many of which could be met with extra funds to support our individual conditions. It may not cure us, but our quality of life would improve with a realistic and respectful CDB.”

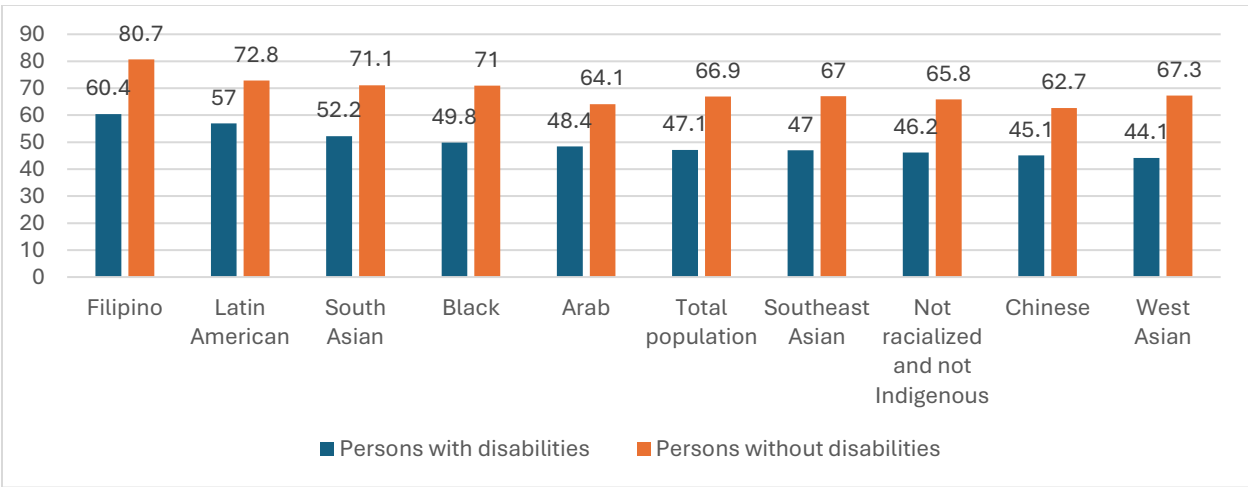
– Arlo Y is a Saskatchewan Cree mother and grandmother who lives with an incurable neuro-muscular disease and 3 support cats.

Racialized groups

The Labour Force Survey provides monthly estimates of employment and unemployment data. Recent enhancements to the survey were made to include questions related to disability and racialization, among other disaggregated indicators, several of which are presented here.

Figure 10 shows the employment rate of people with and without disabilities by racialized group. Within each racialized group identified in the survey, people with disabilities consistently had an employment rate about 20 percentage points lower than people without disabilities. Those who identify as Filipino with disabilities had the highest employment rate at 60.4%, while those who identified as West Asian with disabilities had the lowest employment rate of 44.1%.

Figure 10. Employment rate of persons with and without disabilities by racialized group, Canada, 2023.



Sources: Labour Force Survey (3701), Canadian Income Survey (5200), and Labour Market and Socio-economic Indicators (5377), custom tabulation.^{xiv}

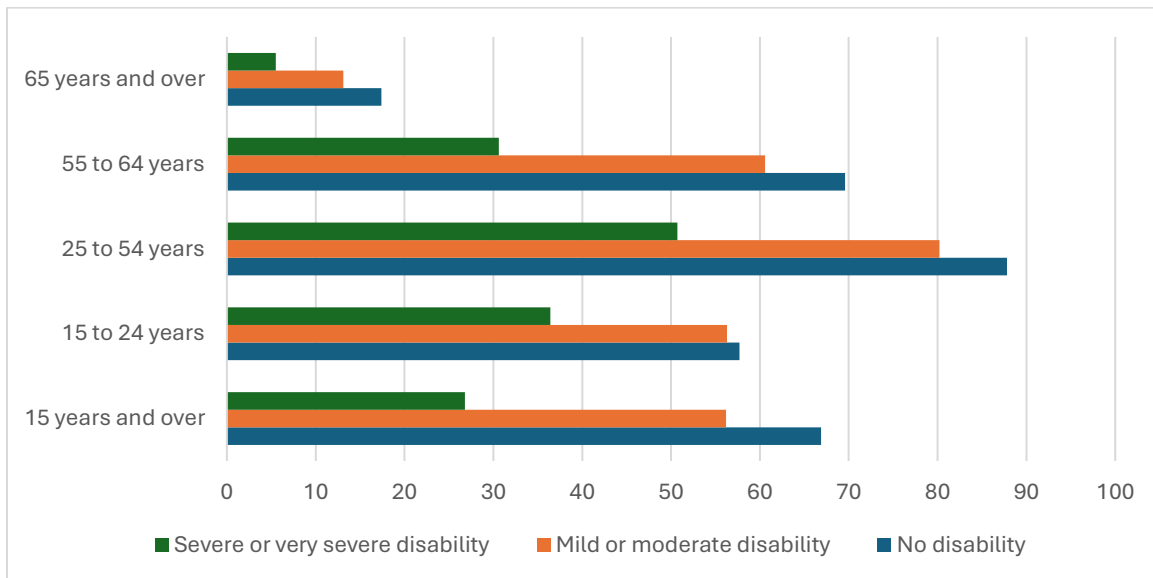
"I feel that the CDB would really make a huge impact on my life. As a person who lives with low vision and is not able to drive, it can get quite expensive to travel.... By having access to the CDB this can minimize my travel and delivery costs for items I may need. Also, as a person with a disability I am also in need of extra needed assistive equipment that can be essentially costly for me. Ultimately, this can put me at an equal level to my sighted counterparts."

– Bernard A is a Black male of Ghana West African descent who lives with low vision who is a registered social worker who advocates for the discussion of race and disability.

Severity and age group

Severity of disability continues to be an indicator of lower employment rates. Figure 11 compares the employment rate of people with disabilities by age group and severity of disability. People with severe or very severe disabilities had the lowest employment rates compared to those with no disability who have the highest employment rates across age groups.

Figure 11. Employment rate by severity of disabilities and age group, Canada, 2023.



Sources: Labour Force Survey (3701), Canadian Income Survey (5200), and Labour Market and Socio-economic Indicators (5377), custom tabulation.^{xv}

“Receiving the CDB would make such a difference between struggling to exist and having a life worth living. People shouldn’t have to decide between paying rent and buying groceries.”

– Tammy H is a 55 yr old single woman living with lipedema, fibromyalgia, and Ramsay Hunt Syndrome who resides in Nova Scotia.

Wages

In 2023, men with disabilities made on average \$1.50 less than men without disabilities, at \$34.54/hour and \$36.04/hour, respectively. Women with disabilities made \$1.57 less than women without disabilities, at \$29.81/hour and \$31.38/hour, respectively. The average hourly earnings for men were about \$5.00 more than for women, with and without disabilities.

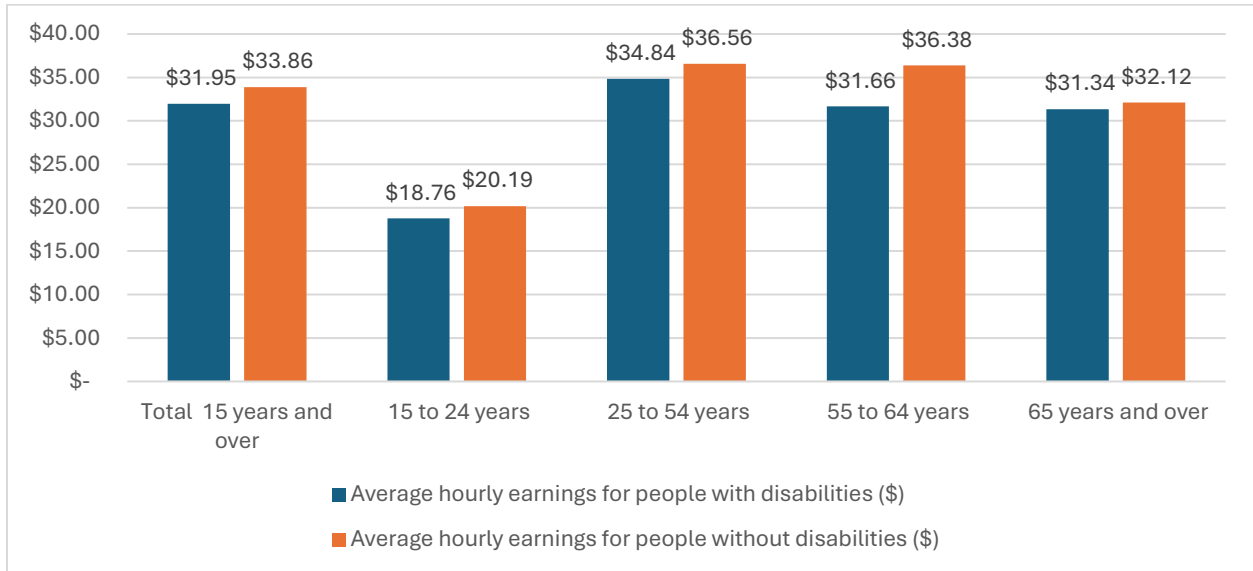
Figure 12. Average hourly earnings for people with and without disabilities, by gender, 2023



Sources: Labour Force Survey (3701), Canadian Income Survey (5200), and Labour Market and Socio-economic Indicators (5377), custom tabulation.^{xvi}

Figure 13 compares the 2023 average hourly earnings for people of different age groups with and without disabilities. People without disabilities had higher hourly earnings across age groups. The highest discrepancy was for people aged 55 to 64, with those with disabilities earning an average of \$4.72 less than those without disabilities per hour.

Figure 13. Average hourly earnings for people with and without disabilities, by age category, 2023



Sources: Labour Force Survey (3701), Canadian Income Survey (5200), and Labour Market and Socio-economic Indicators (5377), custom tabulation.^{xvii}

"Because I don't qualify for provincial funding at the moment, a lot of supports (therapy, noise cancelling headphones, etc) are financially out of my reach, even though I require them. I am also finding keeping fulltime employment difficult as I don't have enough time to recover from my days. Having a funded benefit would allow me to reduce some of my work hours so that I can balance my mental well-being with my job."

- Bruce P is the Autistic Advocate for Autism Canada and lives in Vancouver - he toured the world for 40 years as a professional musician, composer and music director.

Recommendations

Disability Without Poverty conducted a project called *Shape the CDB* to assist the government in understanding and centering the needs of people with disabilities. The project connected with people with disabilities across the country to make space for their meaningful input. Special efforts were made to include those with disabilities who are often overlooked and excluded from decision-making. Methods included an online survey on the CDB that received responses from over 4000 people with disabilities and peer-to-peer conversations with almost 300 people with disabilities. Findings from the project offer a first-person narrative of what a diverse range of people with disabilities need from the benefit to live with more dignity, autonomy, power and possibility.^{xviii} The findings informed the development of seven principles that the Canadian Disability Benefit should adhere to in order to become a powerful poverty reduction tool for people with disabilities.^{xix}

Seven principles for the Canada Disability Benefit:

1. **URGENCY:** The current situation is critical. Disabled people living in poverty are facing extreme hardship and life-threatening challenges.
2. **DIGNITY:** 97% of survey respondents feel the CDB could transform their lives if adequate enough to lift them out of poverty.
3. **ADDED COSTS:** The Canada Disability Benefit Act states that additional costs associated with living with a disability must be taken into consideration regarding the amount of the benefit.
4. **INCLUSIVE ELIGIBILITY:** 96% of survey respondents agree that disabled people who already receive a federal, territorial or provincial benefit should get immediate access to the CDB.
5. **SIMPLE APPLICATION:** Over 95% of survey respondents want an application process that is easy, seamless, fast and simple.
6. **A FAIR BENEFIT:** 95.5% of survey respondents feel the CDB needs to be responsive to the changing circumstances of applicants.
7. **KEEP DISABLED PEOPLE INVOLVED:** 98% of survey respondents agree that the government must include people with disabilities in developing, implementing and monitoring the CDB program.

These principles can be actionized through a regulatory regime that includes the following recommendations:

1. **Substantially increase the amount of the CDB.** The proposed amount of the CDB is insufficient to lift people with disabilities who are the lowest income earners, whether social assistance or in working poverty, out of poverty. According to the analysis outlined in the Canadian Gazette, the benefit would lift only 25,000 people with disabilities out of poverty by its 10th year of implementation.^{xx}
2. **To individualize the benefit rather than means-test against family income.** The income test for CDB eligibility must be based on the individual income, rather than a couple's income where they are in a couple family. This type of means testing assumes an equitable relationship within the household and couple dynamic, and equal access to the family income, discounting dynamics of abuse, including financial abuse.
3. **To simplify the application process.** People with differing disabilities have been engaging with the federal government on ways to make the application process much more simplified and accessible. The federal government must continue to implement the suite of recommendations on simplifying the process while eliminating barriers to accessing the application. Further, eligibility for the CDB must not solely rely on the Disability Tax Credit (DTC), which is much harder to obtain for certain types of disabilities such as mental health issues or episodic disabilities. The Canada Pension Plan Disability already has a vetting process in place and could be used in addition to the DTC to determine eligibility.
4. **To work with provinces and territories to automatically enroll anyone who already receives provincial and territorial supports.** Provincial and territorial income or social assistance programs likewise have an eligibility process that would determine eligibility in their disability streams. The federal government must expand eligibility to include people who are already receiving provincial and territorial disability assistance rather than forcing them to apply to the DTC.
5. **To confirm with provinces that there will be no clawbacks of any kind related to the CDB.** It is imperative that the CDB be designed as an exempted refundable tax credit. The provinces and territories do not claw back these types of federal income security benefits, such as the Canada Child Benefit (CCB), the Canada Worker's Benefit (CWB) and the Goods and Services Tax Credit (GSTC). Designing it as a refundable tax credit would also ensure that it does not lower other federal, provincial and territorial income benefits.

"Having a proper disability benefit could lift me and my family from a life below poverty and allow us the opportunity to be a more productive part of society. It is hard to tell 3 young kids they cannot have or do things all their friends get to because their dad is disabled. I would use it to help with costs and to put [money] aside for post-secondary."

– Thomas C. is a 43-year-old father of 3 young children. He has lived all over Alberta and wants to feel like he is doing the best he can for his family

Conclusion

Poverty rates are on the rise for people with disabilities. Rates are disproportionate when compared with people who do not have disabilities, as well as within the disability community when experiences are compounded by race, gender and age.

This report card gives the government a grade of F for their lack of progress and swift action on disability poverty reduction in Canada.

The Canada Disability Benefit is an opportunity that cannot be missed to quickly and meaningfully reduce, and eventually eliminate, poverty for people with disabilities across all socio-economic locations. It must work together with other income support programs and be part of a broader package of programs including adequate housing, health services and supports, care and childcare and decent work opportunities.

Critically, **nothing about us without us** must be the central tenet of policy change. The development, implementation, monitoring and evaluation of programs must centre people with disabilities.

The federal government must fulfill their promises and human rights obligations and make poverty elimination for people with disabilities a reality.

Appendix A

Table 4. Low Income Measure thresholds by household size, 2022

Household size	After-tax income, 2022
1 person	28,863
2 persons	40,818
3 persons	49,992
4 persons	57,726
5 persons	64,540
6 persons	70,700
7 persons	76,364
8 persons	81,637
9 persons	86,589
10 persons	91,273

Source: Statistics Canada. (2024). Canadian Income Survey. Table 11-10-0232-01 Low income measure (LIM) thresholds by income source and household size

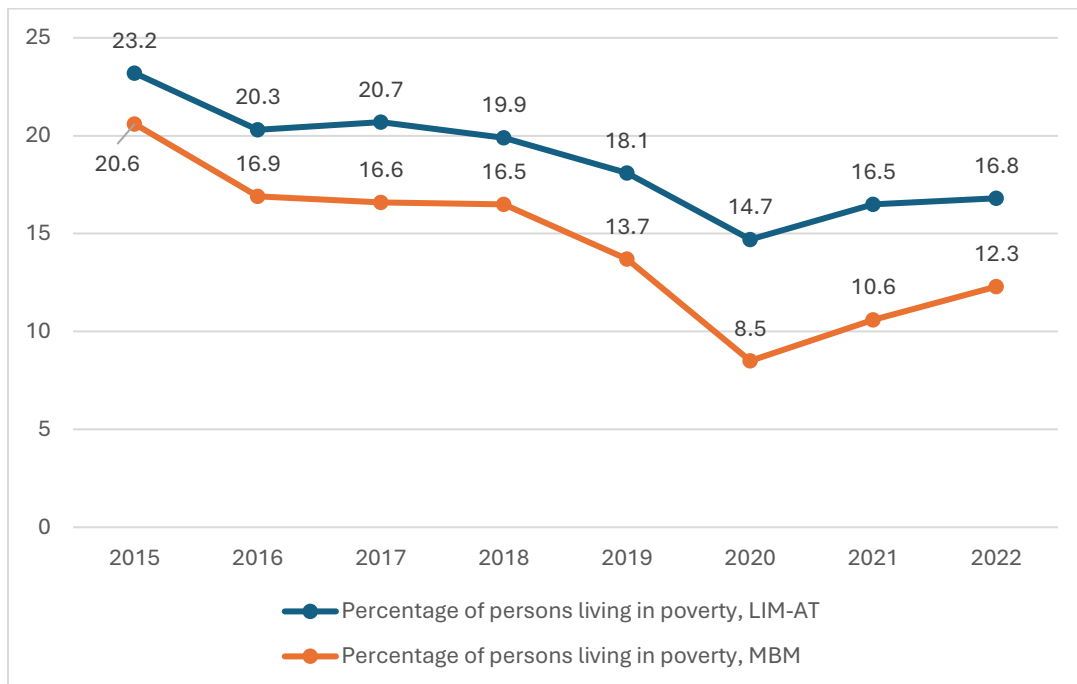
Appendix B

The Market Basket Measure (MBM) is Canada's official poverty line. The MBM calculates a low-income threshold by costing out a 'basket' of goods and services that a family or individual would need to purchase to have a basic standard of living. These 'baskets' are costed out by region and there are 53 in total (Table 5). The MBM is an absolute measure of poverty, which means a household is compared to a set income level to determine if it is in poverty or not.

The Low Income Measure (LIM) is a relative measure of poverty. It determines poverty compared to what is considered to be the standard of living in society. The LIM is below 50% of the median income.

Neither measure is perfect, but poverty rates appear consistently lower when using the MBM. Figure 14 compares rates of poverty for people with disabilities using the MBM and the LIM. In 2022, the rate for people with disabilities was 12.3% compared to 16.8% of people with disabilities using the LIM, a difference of 4.5 percentage points.

Figure 14. Percentage of persons aged 15+ with a disability living in poverty, LIM-AT and MBM, 2013-2022



Source: Statistics Canada (2024). Canadian Income Survey, Table 11-10-0090-01 Poverty and low-income statistics by disability status.

Table 5. Market Basket Measure thresholds for the reference family (4 people) and single individuals, by geography, 2022.

Geography	Family of 4	Single Person
Newfoundland and Labrador, rural	48,488	24,244
Newfoundland and Labrador, population under 30,000	48,920	24,460
Newfoundland and Labrador, population 30,000 to 99,999	50,238	25,119
St. John's, Newfoundland and Labrador	50,931	25,466
Prince Edward Island, rural	49,056	24,528
Prince Edward Island, population under 30,000	49,939	24,970
Charlottetown, Prince Edward Island	51,033	25,517
Nova Scotia, rural	48,476	24,238
Nova Scotia, population under 30,000	49,508	24,754
Nova Scotia, population 30,000 to 99,999	49,800	24,900
Halifax, Nova Scotia	52,439	26,220
Cape Breton, Nova Scotia	48,287	24,144
New Brunswick, rural	47,508	23,754
New Brunswick, population under 30,000	49,231	24,616
New Brunswick, population 30,000 to 99,999	48,975	24,488
Fredericton, New Brunswick	50,995	25,498
Saint John, New Brunswick	48,468	24,234
Moncton, New Brunswick	48,790	24,395
Quebec, rural	43,545	21,773
Quebec, population under 30,000	43,082	21,541
Quebec, population 30,000 to 99,999	43,022	21,511
Quebec, population 100,000 to 499,999	43,566	21,783

Québec, Quebec	45,411	22,706
Montréal, Québec	46,027	23,014
Ontario, rural	46,636	23,318
Ontario, population under 30,000	47,400	23,700
Ontario, population 30,000 to 99,999	46,799	23,400
Ontario, population 100,000 to 499,999	49,290	24,645
Ontario, population 500,000 and over	51,468	25,734
Ottawa-Gatineau, Ontario part, Ontario/Quebec	54,177	27,089
Hamilton/Burlington, Ontario	49,952	24,976
Toronto, Ontario	55,262	27,631
Manitoba, rural	45,233	22,617
Manitoba, population under 30,000	47,324	23,662
Manitoba, population 30,000 to 99,999	47,395	23,698
Brandon, Manitoba	46,779	23,390
Winnipeg, Manitoba	50,942	25,471
Saskatchewan, rural	46,049	23,025
Saskatchewan, population under 30,000	47,976	23,988
Saskatchewan, population 30,000 to 99,999	48,139	24,070
Saskatoon, Saskatchewan	52,018	26,009
Regina, Saskatchewan	51,101	25,551
Alberta, rural	52,156	26,078
Alberta, population under 30,000	53,411	26,706
Alberta, population 30,000 to 99,999	51,867	25,934
Alberta, population 100,000 to 499,999	52,555	26,278

Edmonton, Alberta	55,225	27,613
Calgary, Alberta	55,771	27,886
British Columbia, rural	47,554	23,777
British Columbia, population under 30,000	48,852	24,426
British Columbia, population 30,000 to 99,999	49,082	24,541
British Columbia, population 100,000 to 499,999	53,980	26,990
Vancouver, British Columbia	55,727	27,864
Yukon, rural north	60,185	30,093
Yukon, rural south	57,572	28,786
Yukon, Whitehorse	59,124	29,562
Northwest Territories, Beaufort Delta	80,064	40,032
Northwest Territories, Sahtu	81,150	40,575
Northwest Territories, Tlicho	65,957	32,979
Northwest Territories, Dehcho	69,657	34,829
Northwest Territories, South Slave	65,967	32,984
Northwest Territories, Yellowknife	66,991	33,496
Nunavut, Baffin (excluding Iqaluit)	113,499	56,750
Nunavut, Kivalliq	99,603	49,802
Nunavut, Kitikmeot	105,905	52,953
Nunavut, Iqaluit	118,787	59,394

Source: Statistics Canada. (2024). Table 11-10-0066-01 Market Basket Measure (MBM) thresholds for the reference family by Market Basket Measure region, component and base year

Endnotes

- ⁱ Government of Canada. Canada Disability Benefit Act (S.C. 2023, c. 17). <https://laws-lois.justice.gc.ca/eng/acts/c-3.45/FullText.html>
- ⁱⁱ House of Commons Debates, Volume 151, No. 099, 1st Session, 44th Parliament, Official Report (Hansard), Wednesday, September 21, 2022. <https://www.ourcommons.ca/documentviewer/en/44-1/house/sitting-99/hansard>
- ⁱⁱⁱ HUMA follow-ups from April 29, 2024, on Supplementary Estimates (C), 2023-24 and Mains 2024-25. <https://www.documentcloud.org/documents/24737946-ministerkhera-e?responsive=1&title=1>
- ^{iv} Statistics Canada. (2024). Canadian Income Survey. Table 11-10-0090-01 Poverty and low-income statistics by disability status.
- ^v Statistics Canada. (2024). 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; Statistics Canada. (2024). Canadian Income Survey. Table 11-10-0090-01 Poverty and low-income statistics by disability status.
- ^{vi} Disabled Women’s Network of Canada. (2014). Factsheet: Women with Disabilities and Poverty. https://dawnCanada.net/media/uploads/page_data/page-267/english_-_poverty_-_january_2014.pdf
- ^{vii} Disability Without Poverty. (2024). Disability With Possibility: What We Learned from Disabled People Across Canada on Shaping the Canada Disability Benefit. https://www.disabilitywithoutpoverty.ca/wp-content/uploads/2024/03/Shape-the-CDB-Phase-3-capstone-report-Disability-with-Possibility_compressed.pdf Note: 1/3 is an approximation; the report states that nearly 1 in 3 survey respondents and 38% of peer-to-peer conversation participants both have disabilities and identify as carers of people with disabilities.
- ^{viii} StatsCan Plus. (2023.) More than half of women in Canada are caregivers. <https://www.statcan.gc.ca/o1/en/plus/2649-more-half-women-canada-are-caregivers>
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- ^{xii} Disability Without Poverty and Campaign 2000. (2023). Disability Poverty in Canada: A 2023 Report Card. https://www.disabilitywithoutpoverty.ca/wp-content/uploads/2023/06/DWP-Report-Card-23-FINAL_compressed.pdf
- ^{xiii} 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
- ^{xiv} Retrieved from “Labour market characteristics of persons with and without disabilities,” Statistics Canada, 2023. <https://www150.statcan.gc.ca/n1/daily-quotidien/240613/dq240613b-eng.htm>
- ^{xv} Retrieved from “Labour market characteristics of persons with and without disabilities,” Statistics Canada, 2023. <https://www150.statcan.gc.ca/n1/daily-quotidien/240613/dq240613b-eng.htm>
- ^{xvi} Retrieved from “Labour market characteristics of persons with and without disabilities,” Statistics Canada, 2023. <https://www150.statcan.gc.ca/n1/daily-quotidien/240613/dq240613b-eng.htm>
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^{xix} Disability Without Poverty. (2024). Digital Toolkit. Better the Benefit Campaign.

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