

# Canada Disability Benefit

Policy primer | Dec 2024



Living with a disability shouldn't mean living with food insecurity. But in Canada, **30 percent of households where the main income earner has a disability have difficulty putting food on the table.**<sup>1</sup>

The problem is poverty - and systemic ableism. People with disabilities are much more likely to live in poverty than people without disabilities. In Canada, **over 1.1 million people with a disability live below the poverty line.**<sup>2</sup> And because disabilities create additional costs, like medication and personal care, it's even harder for people with disabilities to afford food.

That's why Community Food Centres Canada is calling on the federal government to **create a fair Canada Disability Benefit (CDB) that would allow people with disabilities to live with dignity and independence.**

**The CDB must help end poverty for all people with disabilities.**

**The CDB rollout starts in July 2025**

**We need to act now.**

## How should the CDB be improved?

The CDB is a new federal income support program for people with disabilities who are living on low incomes. It's a vital benefit but it falls far short.

**Under the current regulations, only 4% of people expected to receive the benefit will be lifted out of poverty by 2035. This is totally unacceptable.**

To live up to its goal, significant improvements to the CDB are needed:

- **Eligibility must broaden beyond having a Disability Tax Credit (DTC) certificate** to also include all people with disabilities who meet the basic criteria for having a DTC even if they have not applied, but
  - have filed their taxes, and
  - live below the official poverty line for their region.

- **The amount must increase.** The median annual income for people with disabilities is \$32,870, compared to \$39,490 for people without. The \$200 per month from this benefit won't close this gap and certainly isn't enough to help people with disabilities afford their basic needs, including nourishing food.
- **The benefit amount must account for the added costs of living with a disability** such as disability-related healthcare and support. The amount must also help recipients to meet the costs associated with challenges of earning an income from work such as transportation and accessibility.
- **The income threshold must be above the poverty line.** The lowest official poverty line for the average family in Canada is \$45,250 for small towns in Quebec.<sup>4</sup> Yet under the proposed regulations, \$23,000 is the income threshold for single individuals and \$32,500 for couples. Hence, many people with disabilities living with poverty will not receive the CDB as currently proposed.
- **The benefit must be individualized**—rather than means-tested against household income—to ensure independence and dignity for people with disabilities. Under the current regulations, people in couple situations are tested for CDB eligibility using their combined income.
- **The CDB application process must be simple, seamless, and fast.** This includes automatic enrolment of people with disabilities who already receive provincial/territorial disability support.
- **The CDB must operate in addition to other government programs.** The federal government must safeguard the CDB from any provincial, territorial, or federal clawbacks.

## How would an enhanced CDB help?

- An enhanced CDB would restore dignity, provide financial stability, and improve health outcomes for people living in disability poverty.
- It would reduce food insecurity among people with disabilities and expand access to specialty foods required to manage specific conditions.
- A fair and dignified CDB would remove the burden of choosing between buying food and meeting other essential needs, like paying rent and buying medications, medical equipment, and medical supplies.

Learn about our [Poverty Action Unit](#) or contact us at [pau@cfccanada.ca](mailto:pau@cfccanada.ca).



## References

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