Still Not Enough

How to Fix the Canada Disability Benefit to Really Help Canadians with Disabilities

Taylor Jackson and Renze Nauta | January 2026

Key Points

- Canadians with disabilities face significantly higher financial insecurity and food insecurity, compared to those without disabilities.
    - Those of working age and with a severe or very severe disability have an after-tax median income of $30,590. For Canadians in this age group who do not have a disability, it is $46,080.
    - The poverty rate for those of working age and with a severe or very severe disability is 18 percent. For those in this age group who do not have a disability, it is 7 percent.
    - Nearly 8 percent of those with a disability experience severe food insecurity. For those without a disability, the rate is 2 percent.
- The federal government has sought to augment assistance through the Canada Disability Benefit, which provides $200 per month to eligible persons, beginning in 2025.
    - The Benefit's strengths are that it is indexed to inflation and has a relatively generous clawback rate.
    - The Benefit has several weaknesses. (1) $200 per month is too low to effectively address the financial insecurity of the target population. (2) Problems result from using the Disability Tax Credit as an eligibility condition. (3) Provinces may reduce their own disability support programs in response to the Benefit.
    - Of all the things that governments spend money on, support for persons with disabilities should be high on the priority list.
- We offer three broad pathways for supporting people with disabilities:
    - Reform the Benefit by increasing the Benefit amount.
    - Transfer funds to the provinces to target the Benefit more closely to individual needs.
    - Support non-governmental institutions in providing tailored, person-centred assistance that reflects the dignity of those they serve and involves them in decision-making.

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