



DISABILITY POVERTY IN CANADA

A 2023 REPORT CARD



disability
without
poverty

le handicap
sans
pauvreté

CAMPAIGN 2000
END CHILD & FAMILY
POVERTY



For People For Change
FAMILY SERVICE TORONTO

Land Acknowledgment

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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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 <http://www.campaign2000.ca> for more information.

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Executive Summary

This is **Disability Without Poverty's first annual report card**. It looks at our government's performance towards people with disabilities who live in poverty. We think that it is important for us to show the statistics and to combine them with real stories from people with disabilities who live in poverty.

Just like any report card, we have given the government a grade for their performance. **We grade them as I for incomplete**. We see there is a lack of support, a lack of progress, and there needs to be better data about the real experience of disability in Canada.



Here are some of the alarming conclusions from our report card.

- People with disabilities are twice as likely to live in poverty than those without disabilities.
- During the pandemic, many disabled people did not benefit from new pandemic income programs, because of the barriers that were built into the programs.
- Poverty rates dropped during the pandemic for everyone. However, Statistics Canada says that poverty rates are already rising again.
- We also looked at how deep poverty is. Although the amount changes each year, disabled people typically live 30% below the poverty line.
- Women with disabilities and people with disabilities who live alone have the highest rates of poverty.
- Over half a million disabled seniors live in poverty and nearly one million working aged people with disabilities live in poverty.
- People with the most severe disabilities live in the deepest poverty, and have very low income.
- All provincial disability payments are below the poverty line. Most are far below the poverty line.
- Data collection on people with disabilities who live in poverty is poor. It misses out many groups, including those who live in group homes and long-term care.

There are so many different programs for disabled people that it is described as a patchwork. However, patchwork often has holes, and people fall through the gaps. That needs to be fixed. The Canada Disability Benefit offers hope, but it's still going to take a long time to get to disabled people. We do not know how much it will be or who will get it.

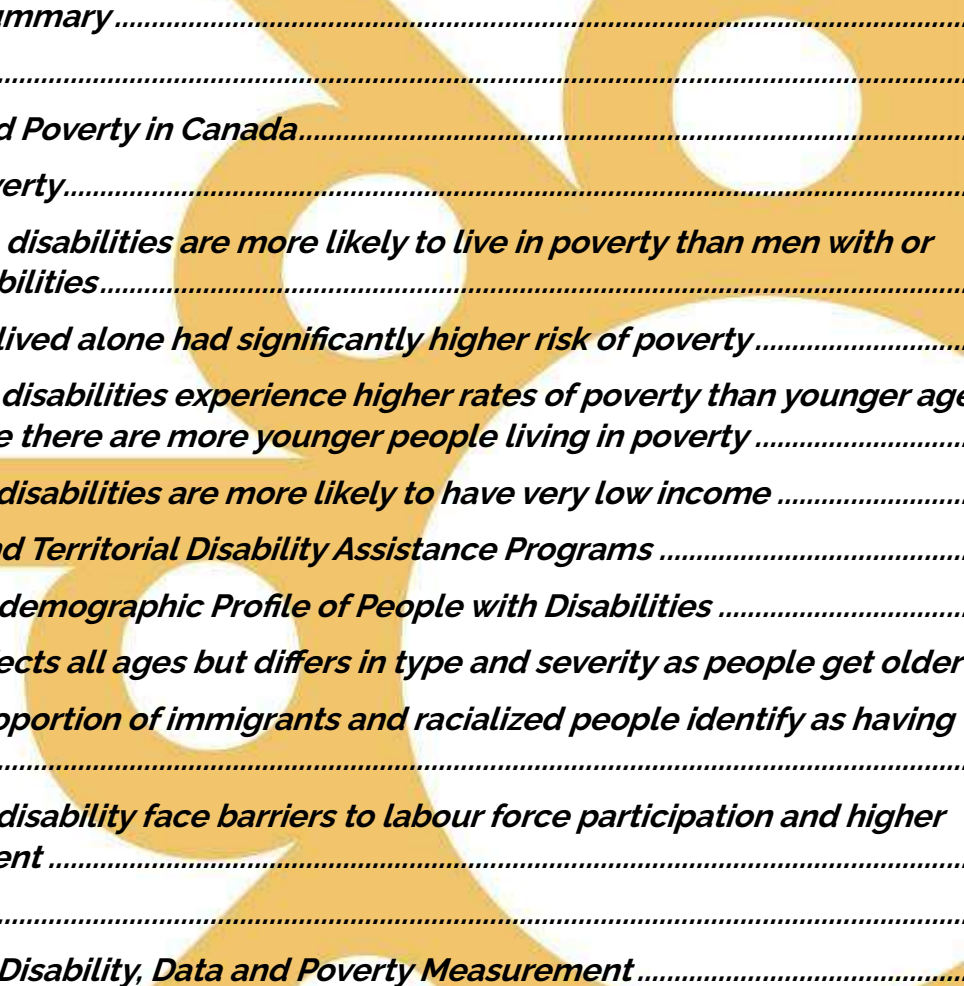
This report is about income. However, there are many other parts to disability poverty, such as housing, treatments, health services and supports, care and child care, and employment. We must see changes to all of these areas before we can make a difference to disability poverty.

Most important is that disabled people are involved in the development of all plans that involve them – **nothing about us without us**.

We look forward to being able to grade the government's performance again next year. We hope that we can give a higher grade than **I for incomplete**.



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Introduction

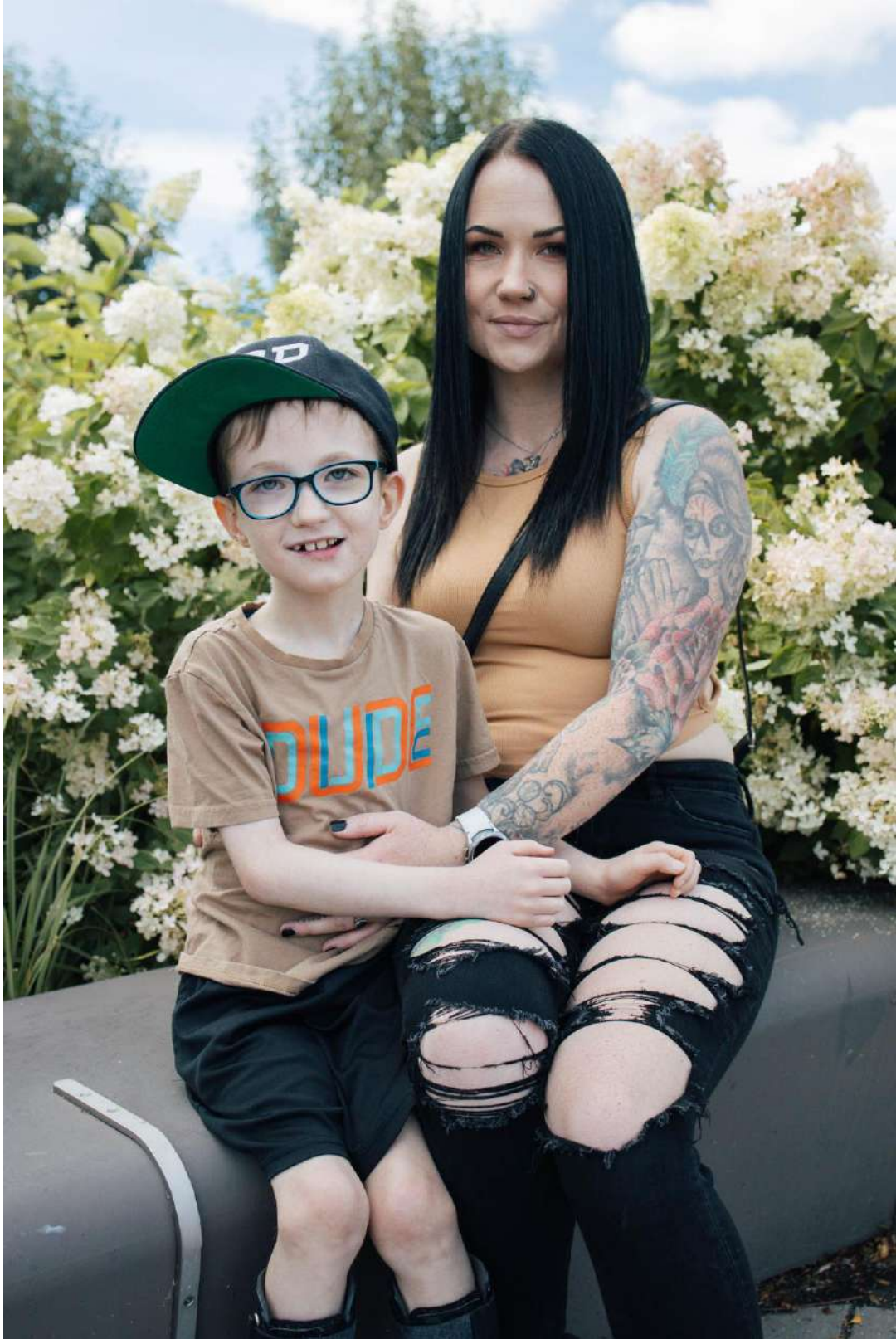
Disability Without Poverty's First Annual Report Card presents a series of indicators illustrating the experience of people with disabilities. The poverty rates reported here use the Low Income Measure, After Tax (LIM-AT) calculated with data from the annual Canadian Income Survey (CIS), rather than the Market Basket Measure (MBM) (see Appendix 1 for discussion on the different poverty measures). It is augmented by qualitative data reflecting their perceptions and lived experience. Quotations from people with disabilities are included throughout the report card to give a deeper understanding of the real-life challenges behind the numbers.

While available data is limited, recent surveys from Statistics Canada do show disproportionately higher rates of and depth of poverty for people with disabilities in general and for individuals not living in family households in particular.

In 2021, people with disabilities were twice as likely to live in poverty in Canada than those without. Disabilities were present across all age groups but differ significantly by type and severity as people age. Women were more likely to have disabilities and were more likely to live in poverty than men.

People with disabilities face systemic barriers to achieving and maintaining decent work, housing security, income supports and public services for adequate standards of living. Their costs are higher and unacceptable barriers affect mobility and access to everyday activities and services.

This report card evaluates the government's performance as **I for Incomplete** reflecting the lack of supports for people with disabilities, lack of progress in addressing the detrimental effects of systemic ableism and the need to collect and report adequate data about their experiences.



Disability and Poverty in Canada

The poverty rate for people with disabilities is twice as high than for people who do not have disabilities.

In 2021, 16.5% of people with disabilities lived in poverty, representing more than 1.5 million people. This is compared to 8.6% of people without disabilities. Chart 1 shows the rate of poverty for people with disabilities compared to people without disabilities from 2013 to 2021. In 2015, the poverty rate for people with disabilities was highest at 23.2%. Since then, rates have been trending downwards, with a sharp decrease in 2020.

The benefits I receive don't cover half of a month's rent, much less food. I worry I will end up homeless. – Anonymous

There was a sharp decrease in overall poverty and child poverty rates that has been attributed to significant increases in government transfers during the first year of the pandemic. This includes one-time top ups to existing benefit programs like the Disability Tax Credit (DTC) rebate and the Canada Child Benefit (CCB), as well as new programs like the Canada Emergency Response Benefit (CERB), which increased the amounts of household incomes.¹ The rate of poverty for people with disabilities follows this trend.

By introducing CERB at \$2000/month the government said this is what a person needs to survive in today's economy, by leaving those of us on disability to eke out some kind of existence on less than half of that the government said that we are less than people. – Anonymous

It is important to note that many disabled people did not benefit from pandemic income programs. There are many barriers to accessing the Disability Tax Credit (DTC), including rigid eligibility thresholds imposed by the CRA.² CERB often excluded disabled people, as the threshold of \$5,000 earned in the previous year did not include disability payments, and some disability assistance programs do not allow recipients to earn \$5,000 in addition to their payment.³ Instead, a reduced cohort of disabled people – those already receiving a

¹ Campaign 2000. *Pandemic Lessons: Ending Child and Family Poverty is Possible: 2022 Report Card on Child and Family Poverty in Canada*. <https://campaign2000.ca/wp-content/uploads/2023/02/English-Pandemic-Lessons-Ending-Child-and-Family-Poverty-is-Possible-2022-National-Report-Card-on-Child-and-Family-Poverty.pdf>

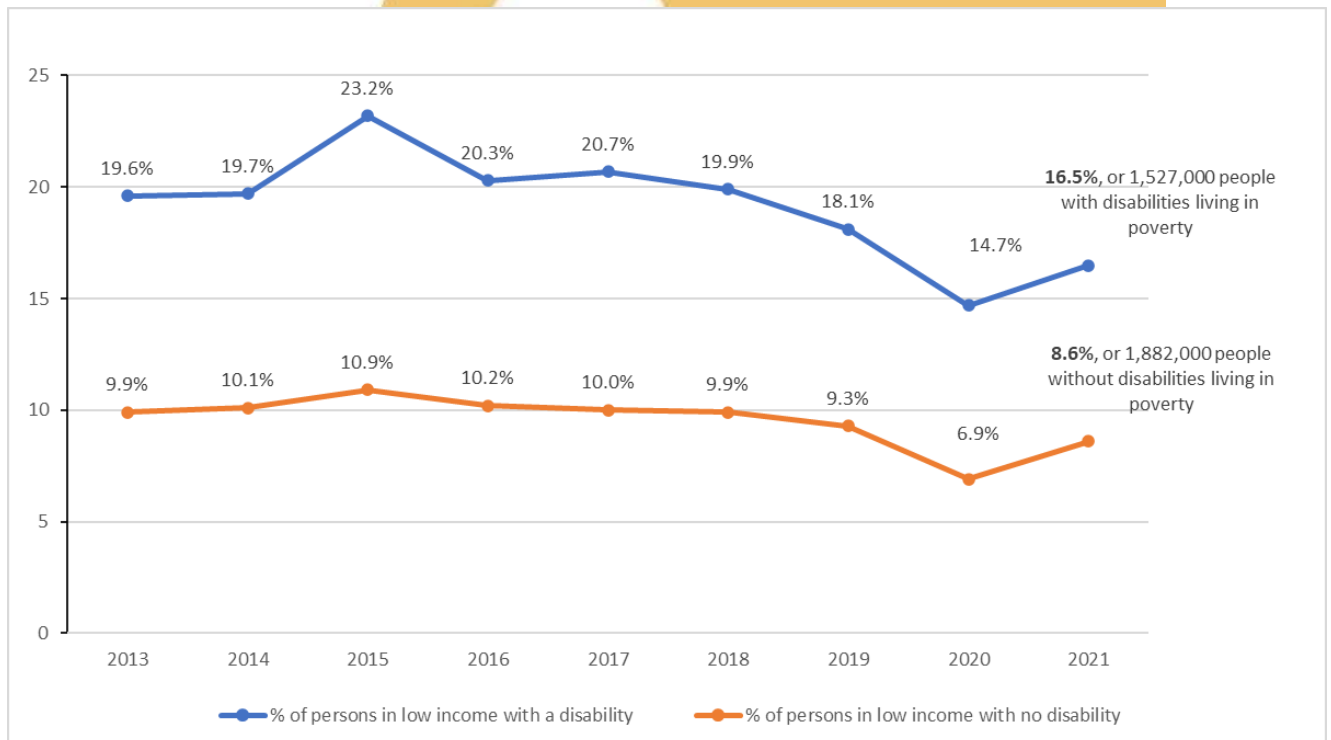
² Standing Senate Committee on Social Affairs, Science, and Technology (2018). *Breaking Down Barriers: A critical analysis of the Disability Tax Credit and the Registered Disability Savings Plan* https://sencanada.ca/content/sen/committee/421/SOCI/Reports/2018-06-18_SS5_RDSP-DTC_FINAL_WEB_e.pdf

³ Saba, Rosa (November 26, 2021). CERB and CRB discriminated against Canadians with disabilities, new charter challenge claims. *Toronto Star*. <https://www.thestar.com/business/2021/11/26/cerb-and-crb-discriminated-against-canadians-with-disabilities-new-charter-challenge-claims.html?rf>

federal subsidy such as DTC or Canada Pension Plan – Disability (CPP-D) – received a one time cheque for \$600.

There is a concerning uptick in the rate of poverty in 2021 that coincides with the winding down of pandemic benefits. Statistics Canada is projecting that in 2022, with the elimination of all temporary pandemic measures, poverty rates will rise back up to pre-pandemic levels.

Chart 1: Percentage of persons aged 16+ living in poverty (LIM-AT) with and without a disability, 2013-2021



Source: Statistics Canada, 2021 Canadian Income Survey, Table 11-10-0090-01 Poverty and low-income statistics by disability status

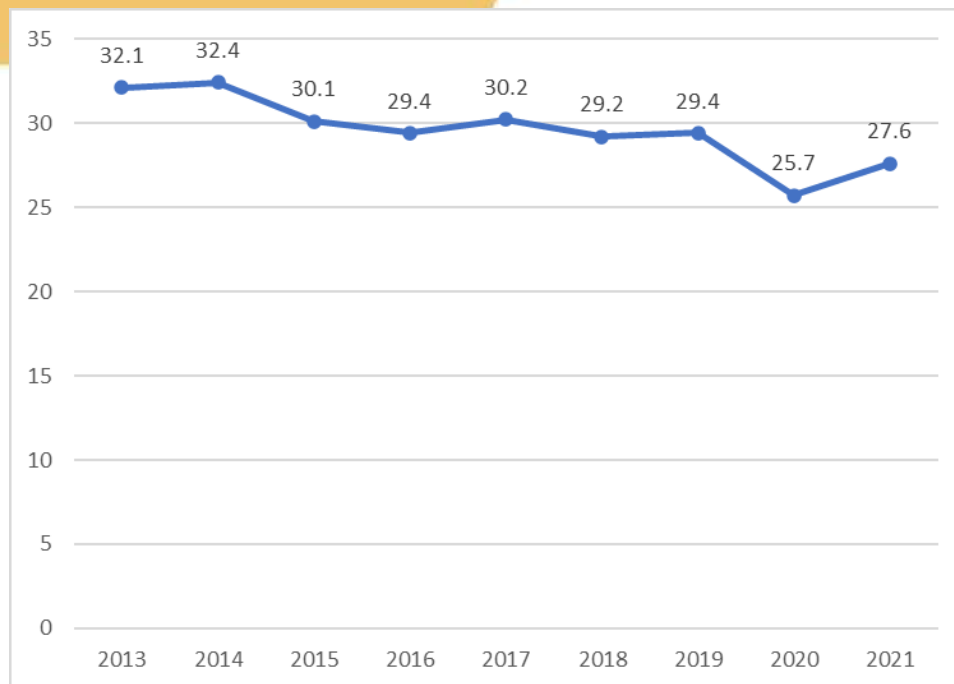
Depth of Poverty

The depth of poverty refers to how far a household's income is below the low income measure.

The average gap ratio is one way to measure depth of poverty. It is the amount that a person or household's income falls short of the low income measure, expressed as a percentage. While the average gap ratio has been slowly trending downwards since 2014, there was a significant decrease of 3.7 percentage points in 2020. Again, this follows the general trends seen in 2020 with the depth of poverty decreasing due to pandemic benefits. There is a concerning increase in the depth of poverty in 2021, coinciding with the winding down of the temporary pandemic benefits (Chart2).

The graph shows that disability income is roughly 30% below the low income measure. Typically, this represents lifelong poverty for those with congenital disabilities, and rest of life poverty for those who acquire their disabilities.

Chart 2: Average gap ratio for persons with disabilities aged 16+, LIM-AT, 2013-2021



Source: Statistics Canada, 2021 Canadian Income Survey, Table 11-10-0090-01 Poverty and low-income statistics by disability status



Women with disabilities are more likely to live in poverty than men with or without disabilities

Women with disabilities are more likely than men with disabilities to live in poverty. In 2021, 17.6% of women with disabilities lived in poverty (representing 896,900 women), compared to 15.1% of men with disabilities (representing 632,000 men)

Income should absolutely be independent, not family based. This can create undo financial pressure, strained family dynamics and loss of freedom. - Anonymous

Chart 3: Number of persons aged 16+ with and without disabilities living in poverty (LIM-AT), by gender, 2021⁴

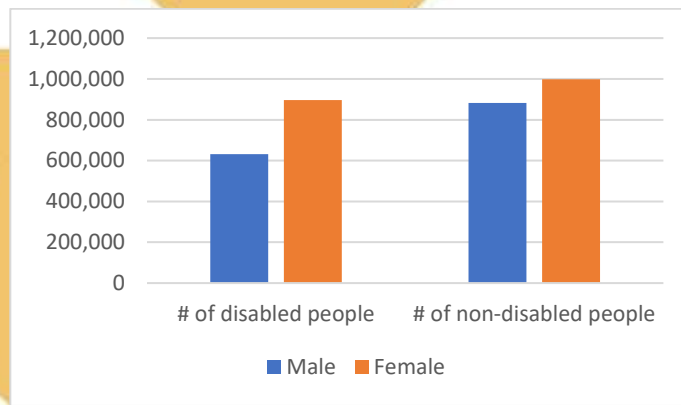
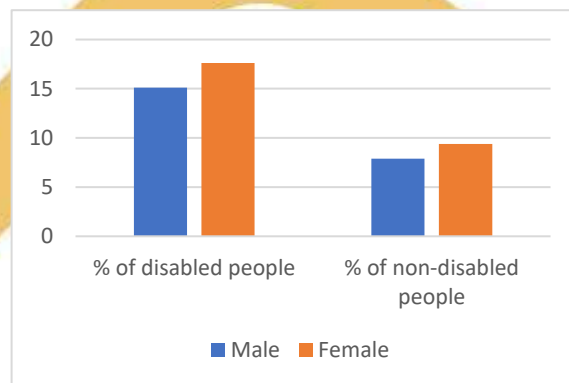


Chart 4: Percentage of persons aged 16+ with and without disabilities living in poverty (LIM-AT), by gender, 2021



Source for both tables: Statistics Canada, 2021 Canadian Income Survey, Table 11-10-0090-01 Poverty and low-income statistics by disability status

⁴ Numbers throughout are rounded by Statistics Canada and therefore totals may differ slightly.

I'm on CPP-D and get \$800 a month, I can't afford food and medication. I have to rely on my boyfriend for that. Which makes me feel helpless and unable to care for myself. If I do get a part-time job I can only make \$6, 200 before tax and then they take away my benefit. – Anonymous

The data speaks to the weight of disability borne by disabled women – more disabled women live in poverty than non-disabled men live in poverty. This level of poverty, by the members of our community that also bear the greatest burden of caregiving in our households is unacceptable.



People who lived alone had significantly higher risk of poverty

People with disabilities who lived alone had very high rates of poverty: 37.6% of people with disabilities living alone lived in poverty in 2021, compared to 10% for people with disabilities who lived with others. However, the security of living in a family is often hard to find for disabled people.

There are more disabled people living alone in poverty than non-disabled people, but disabled people are only 25% of the population.

"I am able to work part-time, I'm limited to a symbolic pay rate of \$200 per month. That still leaves me drastically below the poverty line. I would like to be able to live with my boyfriend who is also disabled, but who has the capacity to work full-time. And I wish that our benefits in Quebec would not be cut by between 30 and 40% because of that. I wish we could find a way to make it work so that I could live with the person I love and have a sense of freedom and financial autonomy."

Elizabeth Lowe, DWP Leadership Team, Speaking to the Senate SOCI Committee

Chart 5: Number of persons aged 16+ with and without a disability living in poverty (LIM-AT), by economic family status, 2021

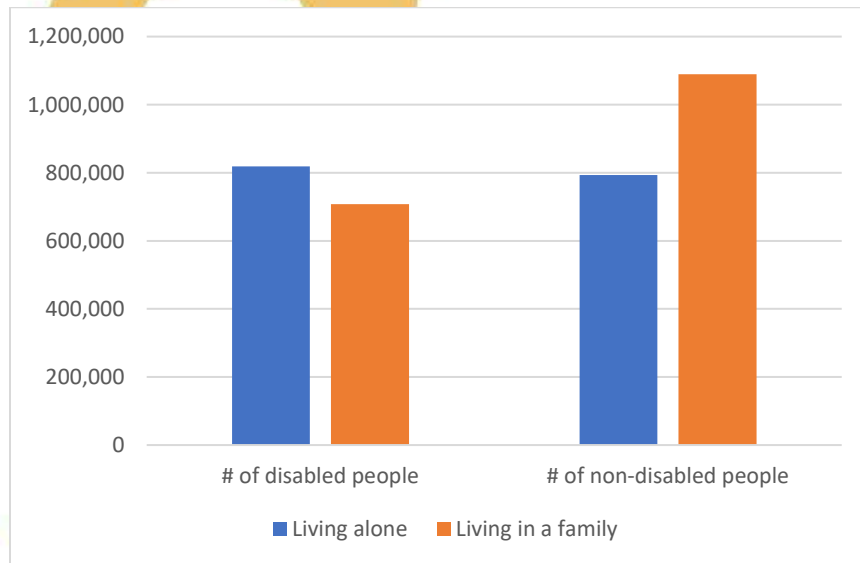
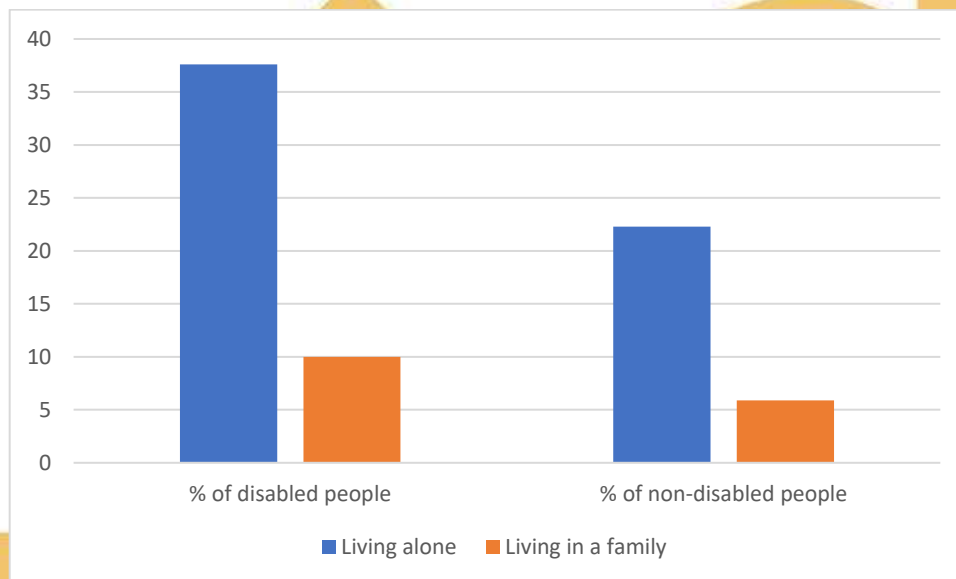


Chart 6: Percentage of persons aged 16+ with and without a disability living in poverty (LIM-AT), by economic family status, 2021



Source for both charts: Statistics Canada, 2021 Canadian Income Survey, Table 11-10-0090-01 Poverty and low-income statistics by disability status

I have a family member with a disability who does not want to leave one province where he lives alone without friends or family to another province where he has friends and family because of the decrease in his monthly payment. This should not be the case. – Anonymous

Among people with disabilities who lived alone, women (aged 16+) and seniors (all persons aged 65+) experienced particularly high poverty rates, at 39.6% and 40.4% respectively.

Working aged individuals (age 16-64) with disabilities who lived alone had disproportionately high income gap ratio of 40.2% compared to those who lived in families (27.9%). This is driven primarily by high rates of unemployment, disability assistance programs that

fall well below the low income measure and the lack of sufficient income benefits for this age group.⁵

⁵ Statistics Canada, 2021 Canadian Income Survey, Table 11-10-0090-01 Poverty and low-income statistics by disability status. <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110009001>

Seniors with disabilities experience higher rates of poverty than younger age groups, while there are more younger people living in poverty

Nearly 20% of seniors with disabilities live in poverty, representing 557,000 seniors. The rate for working aged people with disabilities living in poverty is 15.2% (representing 970,000 people), more than double the rate for working aged people without a disability. There is no recent data on the number of children with disabilities living in poverty.

"My mom is a PWD, and she is currently getting kicked out of her affordable housing. She is on the verge of homelessness. I'm a student and currently cannot help her with my level of income." – Anonymous

Chart 7: Number of persons with disabilities living in poverty (LIM-AT), by age group, 2021

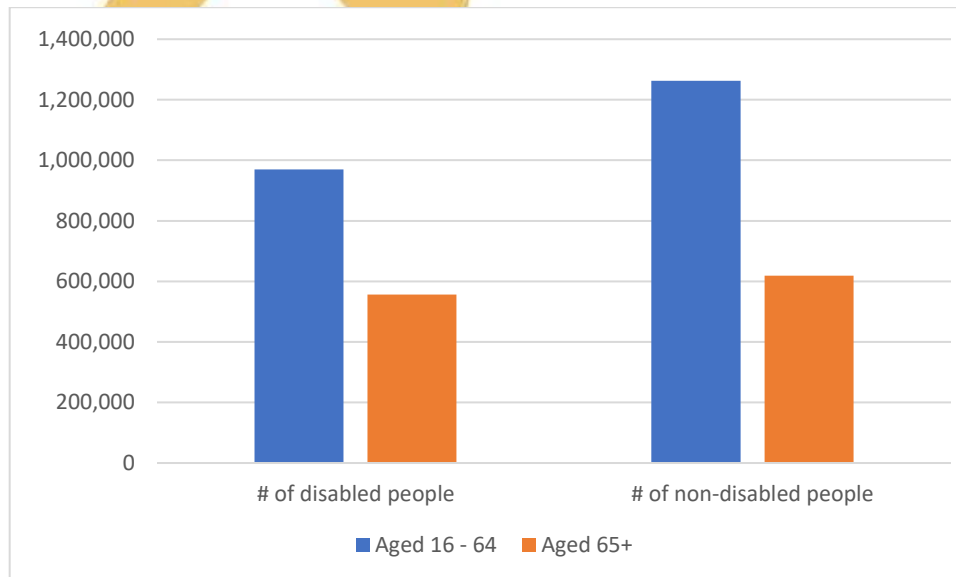
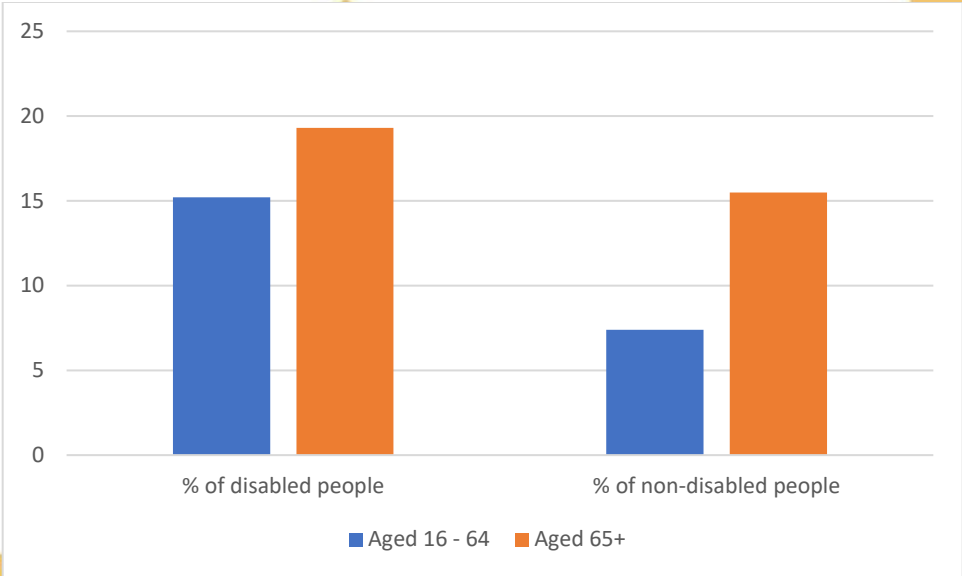


Chart 8: Percentage of persons with disabilities living in poverty (LIM-AT), by age group, 2021



Source for both charts: Statistics Canada, 2021 Canadian Income Survey, Table 11-10-0090-01 Poverty and low-income statistics by disability status

Placed in the context of the proposed Canada Disability Benefit, the need for a benefit to address the almost 1 million disabled people aged 16 to 64 is clear – twice the rate of non-disabled people in the same age bracket. However, equally clear is the need for poverty amongst disabled seniors to be addressed, with valid concerns over the potential income drop off that the Canada Disability Benefit may create if this is not remedied.

People with disabilities are more likely to have very low income

People with disabilities 25 years old and above are more likely to have after tax income of \$20,000 or less. One quarter of people with disabilities have an after-tax income between \$10,000 and \$19,000 (Chart 9).

Severity of disability is an indicator of poverty. People living with severe disabilities aged 25 to 64 were almost three times as likely as those without disabilities to be living in poverty.⁶ People with severe or very severe disabilities were more likely to have incomes under \$20,000 than people with moderate or mild disabilities.

It is no surprise that in 2022, when inflation was peaking and pandemic benefits expired, the Canadian Social Survey found that more than 42% of people with disabilities surveyed described it being difficult or very difficult for their household to meet their basic needs.⁷

"I live with my 82 year-old mom, who is my caregiver. We struggle every month to find enough money for food. My mom is without hope and tired from looking after me all day. She feeds me, washes me and gives me my medications. She is selfless and often goes without just so I can have some semblance of a life. I'm bedbound, and disabled with osteoporosis, osteoarthritis, deafness, low vision, diabetes, a blood clot in my left leg, and chronic pain and illnesses. I can't afford clothes, so I cover up with sheets. I'd like to be able to walk again, but I can't even afford shoes." Michele Dickson

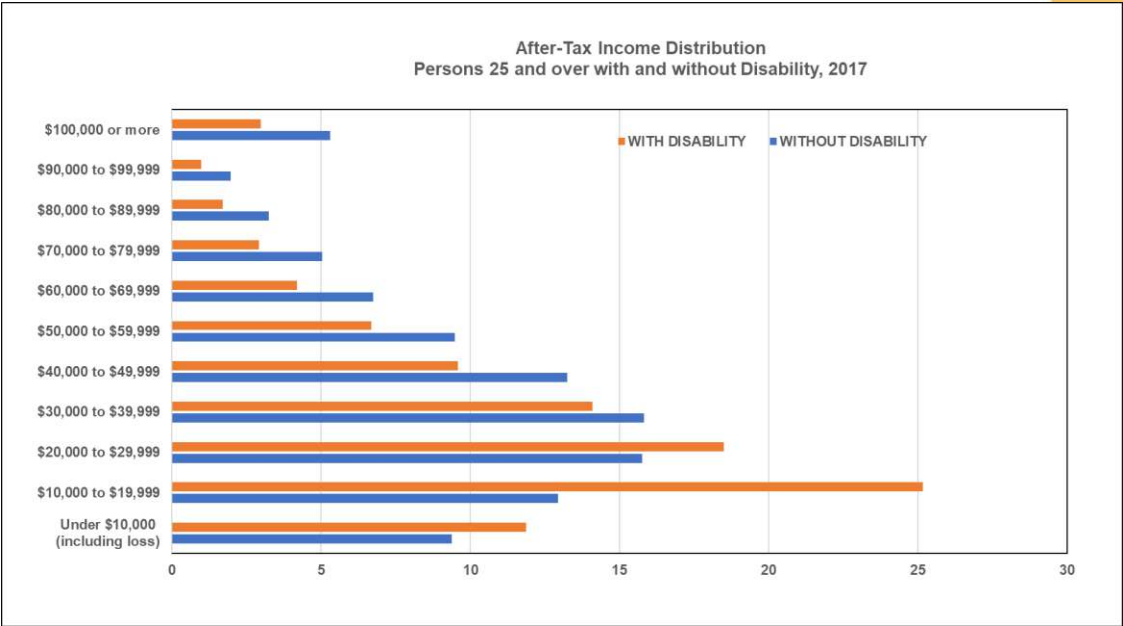
Lack of income is a source of stress for many people with disabilities. According to an Angus Reid poll on the disability poverty benefit, 40% of respondents indicated that they are worried about money often or all the time, nearly double the amount of people with no disability.⁸

⁶ A demographic, employment and income profile of Canadians with disabilities aged 15 years and over, 2017, Statistics Canada. <https://www150.statcan.gc.ca/n1/pub/89-654-x/89-654-x2018002-eng.htm>

⁷ Statistics Canada, 2022 Canadian Social Survey, Table 45-10-0087-01 Difficulty meeting financial needs, by gender and other selected sociodemographic characteristics. <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=4510008701>

⁸ Canadians concerned about disability poverty, on-board with proposed new national benefit (June 22, 2021). Angus Reid Institute. <https://angusreid.org/disability-poverty-benefit/>

Chart 9: After tax income distribution for persons with disabilities aged 25+, 2017



Source: Statistics Canada, 2017 Canadian Survey on Disability, Table 13-10-0379-01 After-tax total income for persons with and without disabilities aged 25 years old and over, by severity, by age group and sex, Canada



Provincial and Territorial Disability Assistance Programs

The low income threshold for a single individual in 2021 was \$27,352. Incomes that fall below that amount are considered to be low income or poor. Costs of living are much higher in the territories, remote and rural locations, and neither those costs, nor the additional costs for people with disabilities are adequately reflected in the low income measure. In 2021, disability assistance rates in every province and territory, except the Northwest Territories, were below the national low income measure.

I'm disabled and from Newfoundland. I get less than \$700 dollars a month for income assistance. – Anonymous,

Every other jurisdiction had disability benefit rates that ranged from \$4,439 below the low income measure in the Yukon to \$17,054 below in New Brunswick.⁹ While some jurisdictions have seen increases since 2021, disability assistance amounts remain far too inadequate and keep people with disabilities in a legislated state of poverty.

I live on \$1352 a month in BC where the average cost of a 1 bedroom apartment is \$1500.00.

Food costs have risen substantially since the pandemic started. I'm in need of dental care, I'm constantly worried about being homeless and how long I can live this way. – Anonymous, British Columbia

Figure 1: Total and monthly disability assistance income for unattached single people with a disability, provinces and territories, 2021

Province/territory	Total disability assistance income, 2021*	Monthly disability assistance income, 2021
Alberta	\$11,195/\$21,164**	\$932.92/\$1,763.67
British Columbia	\$17,880	\$1,490.02
Manitoba	\$13,685	\$1,140.43
New Brunswick	\$10,298	\$858.13
Newfoundland and Labrador	\$18,226	\$1,518.80
Northwest Territories	\$32,353	\$2,696.04
Nova Scotia	\$11,559	\$963.25
Nunavut	\$12,577	\$1,048.11
Ontario	\$15,449	\$1,287.44
Prince Edward Island	\$15,674	\$1,306.15

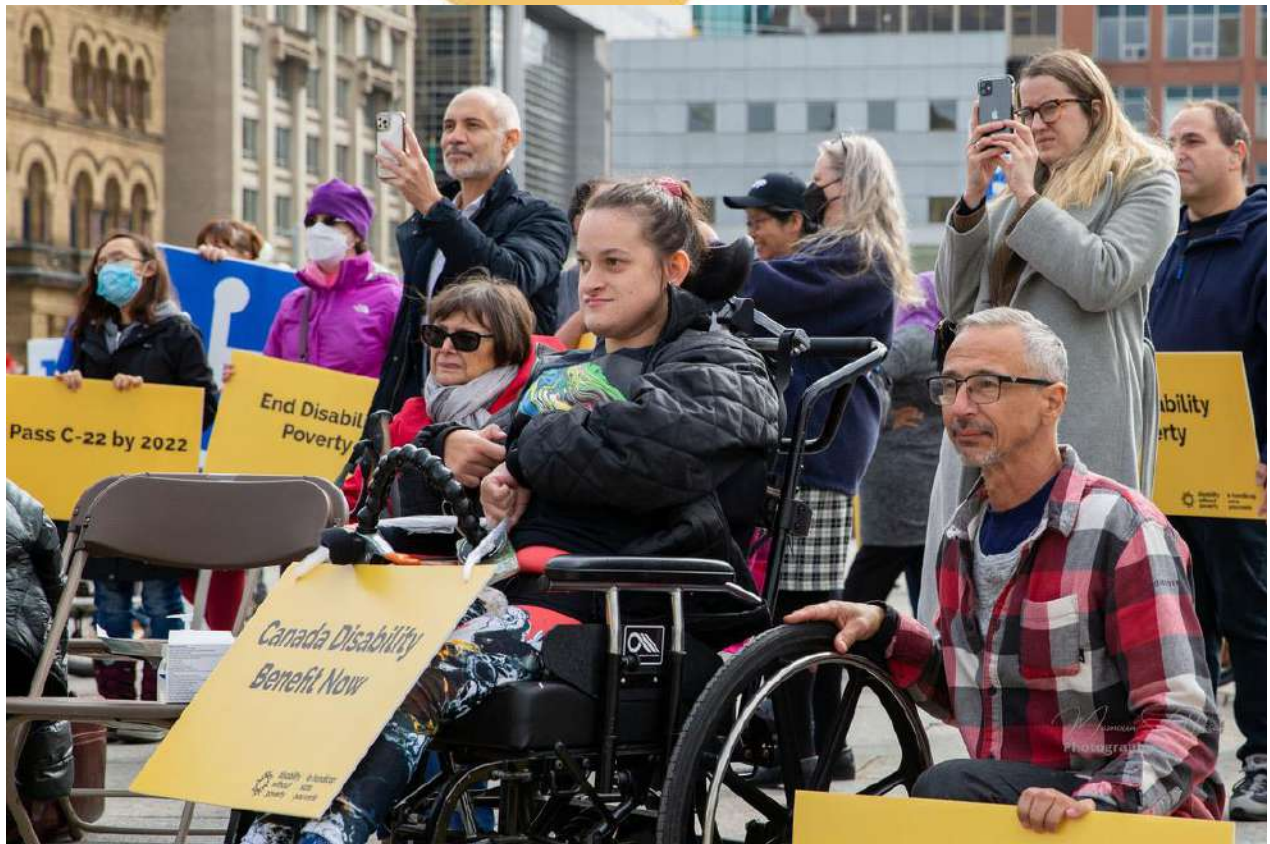
⁹ Maytree. Welfare in Canada, 2021. https://maytree.com/welfare-in-canada/?mc_cid=7f6648099d&mc_eid=c0df6ea4eb

Quebec	\$14,724	\$1,226.96
Saskatchewan	\$16,313	\$1,359.45
Yukon	\$22,913	\$1,909.38

Source: Maytree, 2022. Welfare in Canada. <https://maytree.com/welfare-in-canada/canada/>

*Total 2021 income (Figure 1) includes basic social assistance, additional social assistance, federal and provincial child benefits and tax credits.

**The higher amount is for the unattached single person 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 person with a disability who is eligible for Alberta's Barriers to Full Employment (BFE) program.



Select Sociodemographic Profile of People with Disabilities

The Canadian Survey on Disability (CSD) is conducted every five years and provides disaggregated data for people with disabilities, though it does not cross-tabulate demographic data with poverty. The most recent CSD was conducted in 2017. Select data from that survey is included here to give a select sociodemographic profile of people with disabilities in Canada. New data from the CSD will be released in December 2023.

In 2017, 22.3% of people in Canada had a disability or disabilities, representing more than 6.2 million people. Figure 2 shows where people with disabilities live by province and territory. Nova Scotia had the highest proportion of people with disabilities (30.4%) and Quebec the lowest (16.1%)

Figure 2: Number and percentage of persons aged 15+ with disabilities, Canada, provinces and territories, 2017

Geography	Number of persons	Percentage
Canada	6,246,640	22.3%
Newfoundland and Labrador	101,580	23.6%
Prince Edward Island	29,820	26.0%
Nova Scotia	229,430	30.4%
New Brunswick	161,590	26.7%
Quebec	1,053,350	16.1%
Ontario	2,616,170	24.1%
Manitoba	234,190	24.8%
Saskatchewan	196,260	24.3%
Alberta	680,310	21.7%
British Columbia	926,100	24.7%
Yukon	7,190	25.2%
Northwest Territories	6,350	20.0%
Nunavut	4,300	18.2%

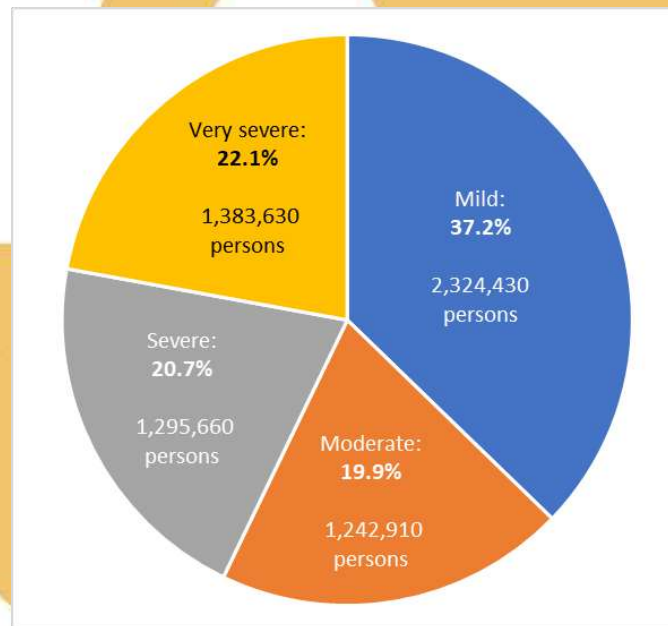
Source: Statistics Canada, 2017 Canadian Survey on Disability, Table 13-10-0374-01 Persons with and without disabilities aged 15 years and over, by age group and sex, Canada, provinces and territories



Disability affects all ages but differs in type and severity as people get older

The severity of disability is fairly equally distributed through the disability population, with the highest proportion of people having a mild disability. Chart 10 shows the percentage of people with disabilities who had mild, moderate, severe, and very severe disabilities in 2017.

Chart 10: Severity of disability, number and percentage of persons with disabilities aged 15+ in Canada, 2017¹⁰



Source: Statistics Canada, 2017 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

Chart 11 shows the prevalence of disability type by age group. Several disabilities tend to increase with age, including dexterity, hearing, flexibility, mobility and pain-related. Pain-related disabilities are particularly prevalent for women and men aged 45 to 64 (76.7% and 69.9% respectively) and aged 65 years and older (74% for women and 63.6% for men).

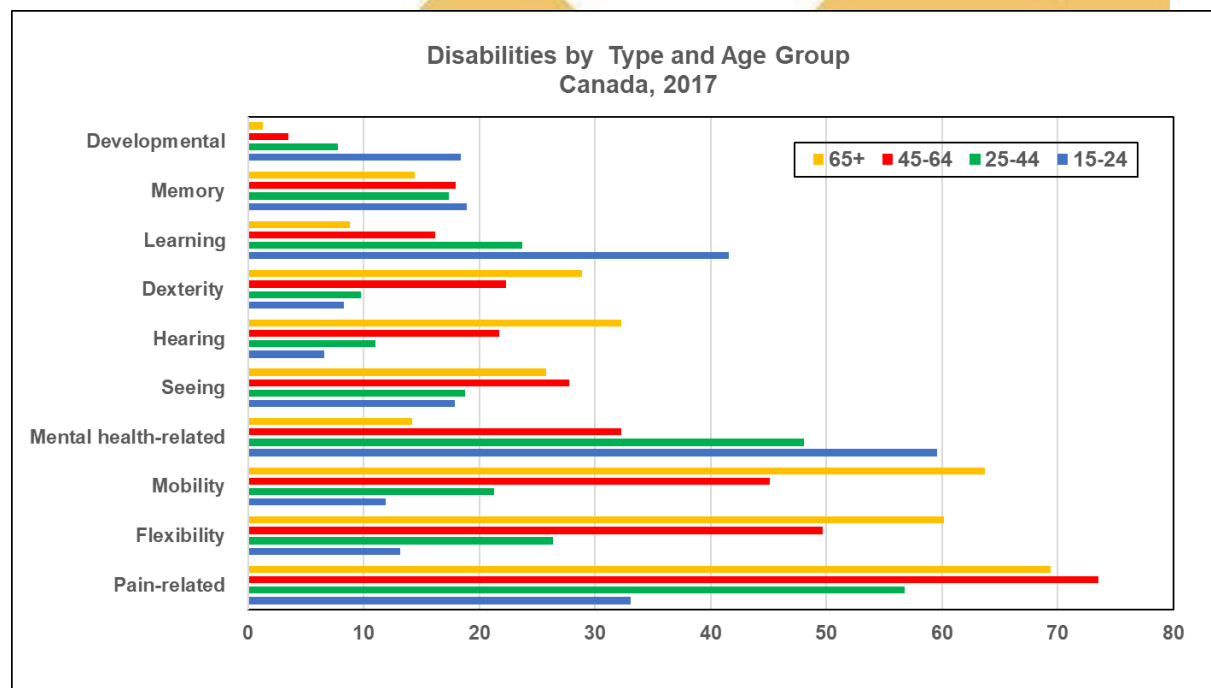
Learning disabilities and mental health are more prevalent among younger age groups. Mental health related disabilities are particularly high for women aged 15 to 24 and 25 to 44 at 67.6% and 52.5% respectively. Learning disabilities are disproportionately higher among men aged 15 to 24 (52.1%).

We have a 34 yr old daughter who has a childhood neurological disorder. She is physically, developmentally delayed and is medically fragile. We care for her at home and as a result we are impacted financially. We cover all added costs, such as purchasing and up keeping an accessible van, medications not covered, specialized equipment (ceiling track lift, etc) not covered and so much more. As a result we as her parents/caregivers are also poor. – Anonymous

¹⁰ Definitions and classification of severity from Statistics Canada: <https://www150.statcan.gc.ca/n1/pub/89-654-x/2018001/app-ann-c-eng.htm>

For some, their disabilities are episodic. This creates even more difficulty accessing disability systems, and often is not reflected in data collected on type of disability.

Chart 11: Prevalence of type of disability for persons with disabilities aged 15 years and over, by age group, Canada, 2017



Source: Statistics Canada, 2017 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

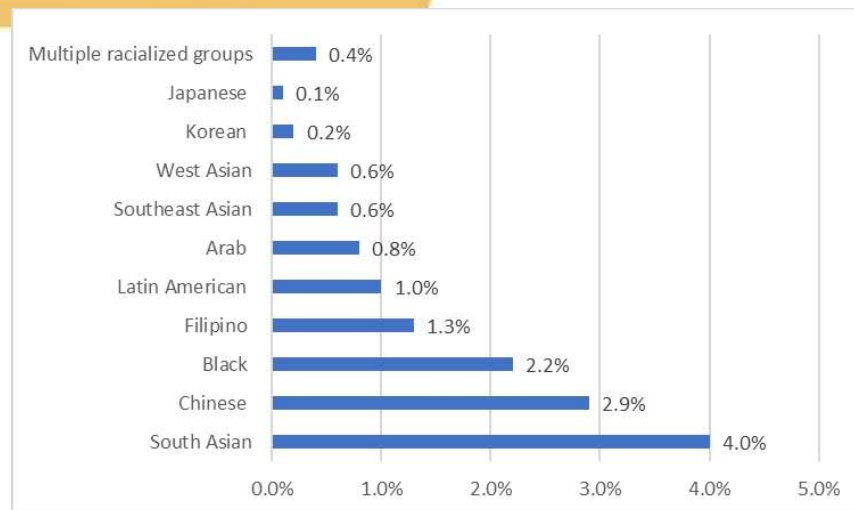
“Many people living with developmental and/or intellectual disabilities have limited financial resources, are unemployed and often supported by the Ontario Disability Support Program (ODSP). They are vulnerable to exploitation. Some individuals and their support networks are navigating the immigration system and face language barriers. Individuals are living with a range of challenges that intersect with poverty; housing (on a waitlist or at risk of being homeless), health issues, mental health concerns, isolation, trauma, addiction, bullying, family separation/divorce, and overprotective families. Their voices are often communicated through a caregiver, however with limited supports for caregivers' health and mental health, caregivers often do not have the capacity for advocacy. It can be overwhelming for individuals and their families/caregivers to navigate systems and coordinate services which results in a lack safe and inclusive spaces in the home, school, and/or community.” Perspective from a service provider at Family Service Toronto, Developmental Services Sector

A smaller proportion of immigrants and racialized people identify as having disabilities

In 2017, 14.3% of people with disabilities were racialized. The racialized groups that people with disabilities identified with are shown in Chart 13. People of South Asian origin had the highest proportion of people with disabilities (4%).

Any new Canada Disability Benefit must prioritize engaging racialized communities throughout the process of creation and roll out, or too many Canadian families will continue to be excluded. – Meenu Sikand

Chart 13: Percentage of persons with disabilities aged 15 years+ by select racialized groups, 2017



Source: Statistics Canada, 2017 Canadian Survey on Disability, Table 13-10-0380-01 Visible minority group of persons with and without disabilities aged 15 years and over, by age group and sex, Canada

Just over one fifth of people with disabilities were immigrants in 2017. Most had immigrated to Canada before 2001. Lower rates of immigration from 2001 onwards reflect changes in Canada's immigration legislation that significantly restrict the entry of people with disabilities.¹¹

¹¹ Council of Canadians with Disabilities. Immigration, legislation and disability. *Abilities*. <https://www.abilities.ca/social-policy/immigration-legislation-and-disability/>

Figure 3: Immigration status and period of immigration for persons with disabilities, 2017

Immigration status and period of immigration	Percentage
Total immigrants	21.4%
Immigrated 2011 to 2016	1.4%
Immigrated 2001 to 2010	3.4%
Immigrated before 2001	16.7%
Non-permanent residents	0.4%

Source: Statistics Canada, 2017 Canadian Survey on Disability, Table 13-10-0381-01 Immigrant status and period of immigration for persons with and without disabilities aged 15 years and over, by sex, Canada



People with disability face barriers to labour force participation and higher unemployment

In 2017, 64.7% of people with disabilities were in the labour force, meaning they were employed or unemployed but willing and looking for work, compared to 84.8% of people without disabilities. More than one third of people with disabilities were not in the labour force, meaning they were unable or unwilling (for example, they may be a full-time parent or caregiver) to work.

For the most part, disability is permanent. Those who have a congenital disability or an acquired disability that results in them never working, or finding their ability to work severely reduced, have no way out of poverty and often live in deep poverty for their lifetime.

I'm on CPP-D and get \$800 a month, I can't afford food and medication. I have to rely on my boyfriend for that. Which makes me feel helpless and unable to care for myself. If I do get a part-time job I can only make \$6, 200 before tax and then they take away

Figure 4: Labour force status of persons with and without disabilities aged 25 to 64 years, 2017

Labour force status	Persons with disabilities	Persons without disabilities
In the labour force	64.7%	84.8%
Employed	59.3%	80.1%
Unemployed	5.4%	4.7%
Not in labour force	35.3%	15.2%

Source: Statistics Canada, 2017 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



Conclusion

There is no “one size fits all” solution for disability poverty. The response to the needs of the disability community over the years has created patchwork systems where no single agency has responsibility. Some provinces have disability assistance payments, while others do not, and the goods and services offered by each province and territory varies widely. Add to this, federal programs with their own complications, such as the Disability Tax Credit, and the gaps widen. Every program represents a different place where disabled people access a system that asks them to repeatedly prove their disability, often in ways that are simply not possible.

The Canada Disability Benefit that is currently making its way through Parliament offers one more solution – a supplementary payment which has been touted as lifting disabled people out of poverty. However, it remains to be seen if the amount will be sufficient to do this, and whether criteria such as eligibility will make this benefit something that truly benefits disabled people living in poverty.

Additional income security programs are just one part of lifting disabled people out of poverty. A broad and robust anti-disability poverty platform would include changes to housing, treatment, health services and supports, care and childcare, and decent work opportunities. Of critical importance, the development, implementation, monitoring and evaluation of programs must include the meaningful engagement of people with disabilities. **Nothing about us without us** must be reflected in the way all governments conduct themselves with disabled people.

In some ways, **I for Incomplete** is a hopeful grade, because it gives opportunity for growth and change. We will be watching, and we will be grading again next year.



Appendix A: Disability, Data and Poverty Measurement

There are two main concepts for measuring income poverty in Canada: the Market Basket Measure (MBM) and the Low Income Measure (LIM).

The federal poverty reduction strategy, *Opportunity for All*, identified the MBM as Canada's official poverty line and use of this measure was legislated in the 2019 *Poverty Reduction Act*. 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. If one can afford the basket for their region, they are not considered to be living in poverty.¹

The LIM is a relative measure that compares the living standard of those with low incomes to the rest of society. It sets the low income threshold at the median income, or 50% of all incomes. If one's income is in the bottom 50% of all incomes, they are considered to be living in poverty. This measure accounts for whether an individual or family can meet their basic needs, but it also takes into account whether a family or individual can afford the same opportunity as the rest of society. For example, can a family afford to meet their basic needs *and* register their children into extra-curricular activities. Figure 5 shows the LIM-AT threshold adjusted by the number of people living in the household.

Figure 5, Low Income Measure thresholds by household size, 2021

Household size	After-tax income, 2021
1 person	27,352
2 persons	38,682
3 persons	47,375
4 persons	54,704

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

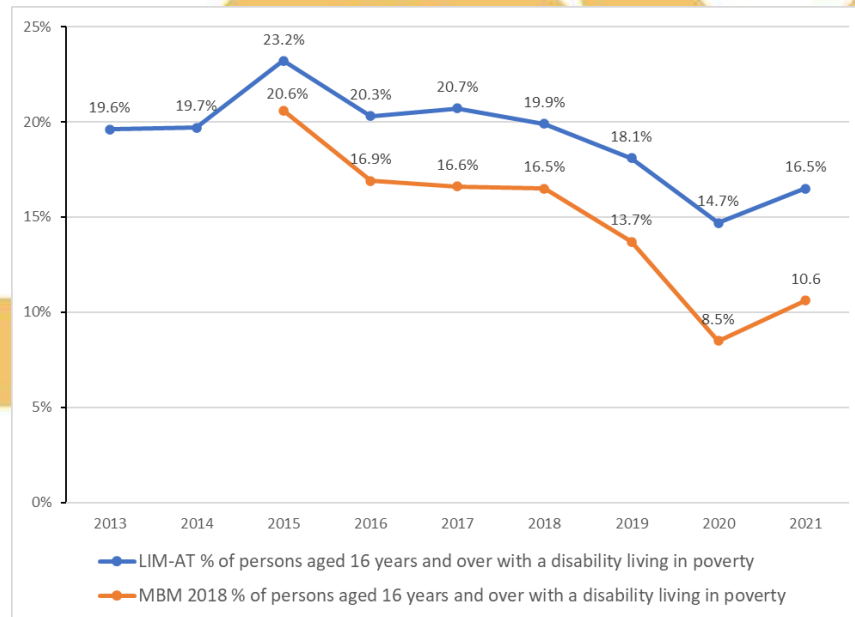
Neither the LIM nor the MBM are perfect measures of income poverty. Neither measure takes into account additional costs for people with disabilities such as medications and medical equipment or devices. While no data exists in Canada on the extra costs of disability, measures from comparable countries (UK, Ireland, and Australia) show an extra 40% for those with the level of disability required to be eligible for an assistance program, and up to 49% for those with severe disability.¹²

Both measures are calculated with data from the Canadian Income Survey (CIS). The CIS is a relatively small sample survey. It surveyed approximately 55,000 households in 2021. It does not include people living in institutions, First Nations Peoples living on reserves and remote locations with low population density. Institutions include hospitals, nursing homes, facilities that are a mix of a nursing home and a residence for seniors, residential care facilities such

¹² Morris, Z., & Zaidi, A., (2020), Estimating the Extra Costs of Disability in European Countries: Implications for poverty measurement and disability-related decommodification, *Journal of European Social Policy*, Vol 30(3)

as group homes for persons with disabilities or addictions, shelters, and correctional and custodial facilities.¹ Many people with disabilities are accordingly excluded from this data. Chart 14 compares the Low Income Measure, After Tax (LIM-AT) and the MBM. According to the MBM, the poverty rate for people with disabilities in 2021 was 10.6%, representing 979,000 people. The poverty rate for people with disabilities according to the LIM-AT was 16.5%, representing 1,527,000 people, a striking difference of 548,000 more people who are considered to be living in poverty.

Chart 14: Percentage of persons aged 16 years and over with a disability living in poverty, LIM-AT and MBM, 2013-2021

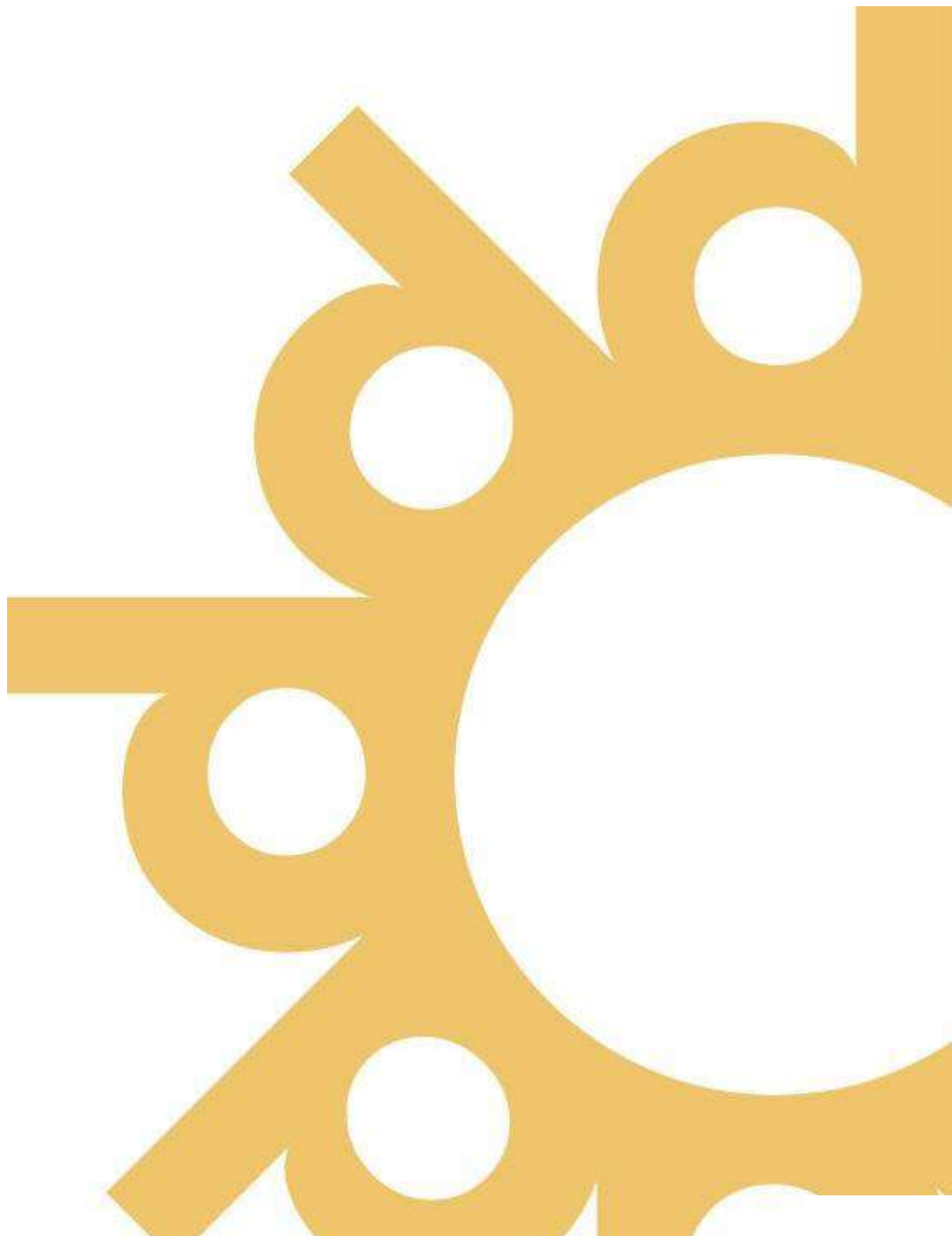


Source: Statistics Canada, 2021 Canadian Income Survey, Table 11-10-0090-01 Poverty and low-income statistics by disability status

This report card primarily uses the LIM-AT, calculated with 2021 CIS data, to paint the statistical picture of people with disabilities living in poverty. Some disaggregation available by age and gender is presented in this report card. The CIS is limited in that it does not provide data for children 15 years and younger, and it does not disaggregate by Indigenous identity, race, immigration status, small geography among other social, cultural and economic locations. The report card uses the 2017 Canadian Survey on Disability to present some socio-demographics of people with disabilities in general (not who are only living with low incomes).

The data provides an important but limited snapshot of disability poverty. The narratives and stories shared throughout this report card provide important insights into the negative effects and barriers that policies unnecessarily create. They highlight how disability intersects with various forms of systemic marginalization that result in exclusion, inequity and human rights violations of people with disabilities. More robust and disaggregated data is required to identify issues, develop policies and programs that target the removal of systemic barriers, and to evaluate progress toward creating an inclusive society.





disability
without
poverty

le handicap
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