

Q: How much money has been set aside for lawsuits concerning the CDB?

A:

No funding has been allocated for potential future judgements or claims regarding the Canada Disability Benefit (CDB). It is too early to assess the impact of any potential litigation at this time. However, ESDC will work with the Department of Justice to assess any future litigation needs.

Q: Can you provide disaggregated data by region, gender, race, and extent of disability on the number of people lifted out of poverty?

A:

The Government estimates that, once fully mature (2027-28), the Canada Disability Benefit (CDB) will lift 25,000 working-age persons with disabilities, and 15,000 of their family members, out of poverty each year.

While disaggregated data on this specific group is not available due to sample size limitations, the department can provide the following information on the demographic make-up of the CDB-eligible population and on persons with disabilities more generally.

The current draft regulations for the CDB propose that the Disability Tax Credit (DTC) will be used as a basis of eligibility for the Benefit. Just over 585,000 working-age Canadians with disabilities (19-64) had a DTC certificate in 2022, representing approximately 11% of the working age population of persons with disabilities (18-64). Disaggregated data by region, age, duration, gender, marital status, and restriction/basic activities of daily living for current holders of DTC certificates is available on the Open Government portal or at this link. Note that CRA does not treat 18-year-olds as working-age when publishing these figures. Of particular relevance are tables 1 to 11, which cover all holders of DTC certificates whether or not they claimed the credit on their taxes: <https://www.canada.ca/en/revenue-agency/programs/about-canada-revenue-agency-cra/income-statistics-gst-hst-statistics/disability-tax-credit-statistics/dtc-statistics-2022.html>.

The following paragraphs provide more general information on the demographic composition of Canadians with disabilities. They do not necessarily reflect the population that will be lifted out of poverty by the CDB.

Indigenous identity

According to the 2017 Indigenous Peoples Survey, First Nations, Métis and Inuit populations experience higher rates of disability. For those living off-reserve, 31% of Indigenous persons

reported having a disability, with just under 33% of them living in poverty. Métis and First Nations were more likely to report a disability (1 in 3) while Inuit were least likely (1 in 5). First Nations persons with disabilities had a poverty rate of 40% and Métis persons with disabilities had a poverty rate of 25%. Due to data and sample size limitations, an estimate was not possible for Inuit persons with disabilities. Indigenous women were significantly more likely than Indigenous men to have a disability (36% vs. 26%). The poverty rate was consistent across women and men, though the actual number of working-age Indigenous women with disabilities in poverty was significantly higher (50,500 compared to 30,300). Some Indigenous persons experience barriers in participating in the tax system.

Gender

Women experience disabilities at a higher rate than men. The data in the 2017 Canadian Survey on Disabilities (CSD) has shown that women with disabilities comprised 56% of working-age people with disabilities, and men made up 44%. Women were shown to be more prone to having severe (22%) and very severe disabilities (23%) than men (19% and 21% respectively) – this is significant because the severity of disability is associated with higher poverty rates. This suggests that more women will benefit from the proposal.

The rate of poverty was largely similar among working-age women and men with disabilities (23% versus 22%). However, a significantly higher number of women with disabilities were below the poverty line (516,090 versus 400,460), reflecting their larger share in the overall population of working-age Canadians with disabilities. For those with milder disabilities, the likelihood of living in poverty decreased with age, while for those with more severe disabilities, poverty levels tended to stay stable (around 28%), until 65 years of age. Though seniors with more severe disabilities were still more likely to be living in poverty than seniors with milder or no disabilities, they are only a third as likely to be living in poverty as working-age adults with more severe disabilities.

Among lone parents, women were much more likely than men were to be living in poverty (40% versus 22%). This higher rate of poverty, combined with women making up a much larger proportion of the population of lone parents, meant that the number of lone parents who are women with disabilities living in poverty was substantially higher than the number who are men (104,900 versus 13,300). The rate of poverty for those unattached is largely similar for men and women.

Families who had a female with a disability as the major income earner were more likely to report food insecurity compared to their male counterparts – 32% versus 27%, likely due to poverty. In addition, more than six in ten (62%) of female lone parents with a disability reported food insecurity. The rate was 45% among male lone parents. The comparable proportions for non-senior couples with and without children were 30% and 23%, respectively.

Gender identity and sexuality

The 2SLGBTQI+ Action Plan Survey found that 27% of respondents identified as persons living with a disability. While employment rates and average incomes are not known for 2SLGBTQI+ persons with disabilities, these are often lower for 2SLGBTQI+ communities, resulting in higher

rates of poverty and financial precariousness. In 2018, 33% of 2SLGBTQI+ Canadians (versus 27% of non 2SLGBTQI+ Canadians) found it difficult or very difficult to meet their needs for transportation, housing, food, clothing, participation in some social activities and other necessary expenses.

Race and ethnicity

Disability has a lower prevalence among visible minorities or racialized populations, with 14% of individuals who are visible minorities reporting a disability. This could be due to cultural stigma related to self-identification. The intersection of disability and racialization has a significant impact on financial insecurity. According to the 2017 Canadian Survey on Disability, among working-age Canadians with disabilities, those who identified as visible minorities were more likely to be living in poverty than those who did not (24% vs. 20%). The poverty rate was highest among those who were Black (40%) and South Asian (27%).

The 2021 Canadian Income Survey found that racialized persons with a disability were more often food insecure due to poverty. Families with a racialized major earner (36%) who had a disability were more likely to report food insecurity compared to those with a non-racialized, non-Indigenous (27%) major income earner. Looking at specific racialized groups, Black Canadians were the most at risk with more than one-half (55%) reporting food insecurity.

The table on the following page provides demographic information about the DTC-eligible population as identified in the 2017 Canadian Survey on Disability (CSD), the most recent source of data available at the time of writing for specific analysis of persons meeting the DTC criteria.

DTC-eligible population: Data from the 2017 Canadian Survey on Disability (CSD)	Total – all income levels	In poverty ¹
Sex		
Male	52%	56%
Female	48%	44%
Age group		
18 to 24	12%	8%
25 to 34	15%	14%
35 to 44	13%	15%
45 to 54	22%	24%
55 to 64	37%	39%
Marital status		
Not married nor common-law	61%	85%
Married or common-law	39%	15%
Census family status		
In a couple without children	22%	10%
In a couple with children or lone parent	22%	11%
Child in a Census family or non-Census family	29%	11%
person living with relative		
Living alone or with non-relative only	27%	68%
Disability status		
Has a disability	91%	95%
Doesn't have a disability	9%	5%
Severity of disability		
Doesn't have a severe or very severe disability	31%	27%
Has a severe or very severe disability	69%	73%

Note:

1- Poverty status according to 2011-Base MBM in order to match estimates provided for benefit design analysis.