

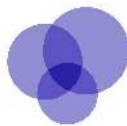
THE CANADA DISABILITY BENEFIT

About the Canada Disability Benefit (CDB)

The Canada Disability Benefit (CDB) is a federal benefit for working-age people with disabilities living on a low income. The benefit aims to address the disproportionate level of poverty experienced by people with disabilities.

The maximum benefit amount is \$2,400 a year, or \$200 a month, and applications opened on June 20, 2025.

Canada
Disability
Benefit
Plan Institute



For everything you need to know about the CDB, visit our website at



CanadaDisabilityBenefit.ca

Do I qualify for the CDB?

To qualify for the CDB, you must:

- be between the ages of 18 and 64,
- be currently approved for the Disability Tax Credit (DTC),
- have filed an income tax return for the previous tax year,
- be a resident of Canada for the purposes of the Income Tax Act,
- be one of the following: a Canadian citizen, permanent resident, protected person, a temporary resident who has lived in Canada for at least the past 18 months, or someone who is registered or entitled to be registered under the Indian Act), and
- not currently be serving a prison sentence of two years or more in a federal penitentiary.



How do I apply?

As of June 20, 2025, individuals can apply for the CDB through the online portal, by phone, in person at a Service Canada Centre, or by mail. It may take up to 28 calendar days to process your application, with first payments starting July 2025.

The application asks for information including:

- Social Insurance Number (SIN)
- Direct deposit information
- Your personal information such as DOB, mailing address, etc
- Status in Canada
- Optional: your net income (line 23600) from your 2024 [notice of assessment](#). (providing this information will speed up your application, but it is not required)

If you are applying on behalf of someone else, you will also need to provide proof that you are authorized to act as the beneficiary's legal representative.

You can access the application form here: <https://www.canada.ca/disability-benefit>

How much will I receive?

The maximum benefit amount is \$2,400 a year, or \$200 a month. The amount you receive is based on your income from the previous tax year.

If your income exceeds a certain threshold, your benefit amount will be reduced. You will not receive the CDB if your income is over the specified limit, known as the phase-out income. If you have a working income, some of it may be exempt from the calculations used to determine your benefit amount. The calculations also factor in whether you are a single-person household or not. The government has a [benefit estimator tool](#) that can help you see how much you could receive from the CDB.

You will receive your first payment the month after your application is approved. The first payments will begin in July 2025 and will be made monthly. If your monthly payment is \$20 or less, you will receive one combined annual payment.

Where can I find additional information and support?

Plan Institute has a free Disability Planning Helpline that is available across Canada. Our advisors can support you in all aspects of the CDB, including at each step of the DTC application process. You can reach our helpline by calling 1-844-311-7526 or by emailing us at helpline@planinstitute.ca.

You can also find everything you need to know about the CDB on our website CanadaDisabilityBenefit.ca

About Plan Institute

Plan Institute is a national non-profit, whose mission is to empower people with disabilities to lead a good life. We provide educational materials, resources and individualized support to people with disabilities and their families.

