

Canada Disability Benefit Webinar: Companion Guide

The [Canada Disability Benefit](#) (CDB) is a monthly federal benefit intended to reduce the level of poverty experienced by people with disabilities. Eligible people can receive up to \$200 per month, or \$2,400 per year. To qualify, you must have the [Disability Tax Credit](#) (DTC) and an income below a certain threshold. This guide summarizes the information shared in the [Plan Institute's CDB Webinar](#).

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What is the Canada Disability Benefit (CDB)?

The Canada Disability Benefit (CDB) is a monthly federal benefit that was designed to help reduce the disproportionate level of poverty experienced by people with disabilities.

The CDB provides up to \$200 per month, or \$2,400 per year, for working-age (ages 18-64) people with disabilities who qualify.

Brief history of the CDB

The CDB was first announced in the throne speech in September of 2020. After some false starts and various regulations, budgets and consultations, almost five years later the benefit finally became reality. Applications opened in June 2025 and the first payments were received in July 2025.

Retroactive payments

It is important to note that the CDB allows retroactive payments up to 24 months in the past, going back to when applications first opened.

This means that you don't need to worry if you didn't apply for the CDB right away. As long as you apply by July 2027 you will still be able to receive payments for all the months since June 2025 when applications opened.

How the CDB interacts with other benefits

Federal benefits

The CDB is considered an exempt income for all federal benefits. This means that income received through the CDB does not count towards your net income and does not impact eligibility for federal benefits such as Old Age Security or the Guaranteed Income Supplement. If you have a Registered Disability Savings Plan (RDSP), the CDB is excluded from your income that is used to determine grant and bond eligibility.

Provincial and territorial benefits

At the provincial and territorial level, all provinces and territories except Alberta have confirmed that the CDB is considered exempt income and will not affect the amount received through provincial/territorial social assistance programs.

Alberta: the CDB and AISH

In Alberta, the CDB is not considered exempt income, which means that for every dollar received through the CDB, a person's monthly provincial income assistance payment will be reduced by the same amount.

The Alberta government is also requiring every person receiving provincial income assistance to apply for the DTC and the CDB. If you live in Alberta and receive Assured Income for the Severely Handicapped (AISH), you should contact your AISH worker about the CDB as soon as possible, if you haven't already done so.

Newfoundland and Labrador: Additional benefit

In Newfoundland and Labrador (NL), there is also an additional benefit available for working-age people with disabilities. The [Newfoundland and Labrador Disability Benefit \(NLDB\)](#) offers an automatic monthly payment of up to \$400 for low-income residents aged 18-64 who have the DTC. For individuals aged 18-49, there is also an additional annual \$1,200 contribution available for the person's RDSP.

Non-government benefits

If you are receiving other non-government benefits or programs that use income to determine eligibility, you should check with the program provider to see whether the CDB may impact your eligibility.

Who can apply for the CDB?

To qualify for the CDB, you must:

- be a resident of Canada for tax-filing purposes
- be of working age (above 18 and under 65)
- be approved currently for the Disability Tax Credit
- have filed your income taxes for the most recent year
- meet the household income thresholds to qualify

Residency for tax filing purposes

You must be a resident of Canada for tax-filing purposes to qualify for the CDB. Typically, a resident is somebody who lives in Canada for more than 183 days in a year and has residential ties to Canada. You do not need to be a Canadian citizen or permanent resident to receive the CDB.

Working age

Eligibility for the CDB starts the month someone turns 18 and ends the month they turn 65.

A person aged 65 or 66 could still apply for retroactive CDB payments within the previous two years for any months where they were under the age of 65.

DTC approval

To receive the CDB, you must be currently approved for the DTC. The DTC is a non-refundable tax credit available to people of any age who have serious restrictions caused by mental and/or physical disabilities that have lasted (or are expected to last) at least one year.

Income thresholds

To qualify for the full or partial CDB benefit amount, you must meet the household income thresholds.

The CDB payment is based on the adjusted net family income of the applicant, including the income of their spouse or common-law partner if applicable.

The government will determine your adjusted net income based on your tax return from the previous year.

CDB payments

Payments are sent on the 3rd Thursday of each month. If you qualify for payments, you'll be paid the month after your application is approved.

If your total yearly payment for the period from July 1 of the current year to June 30 of the next year is \$240 or less (which is \$20 or less per month), you'll receive one lump sum payment instead of monthly payments.

You can pause or cancel CDB payments anytime by asking in writing. You will not be eligible for payments retroactively for the period you decided to pause or stop accepting payments once you are approved.

How are payments calculated?

There are a few different factors that will help you understand how your payments are calculated:

- Find your adjusted net family income
- Income threshold definitions
- Current income thresholds
- CDB estimator

Find your adjusted net family income

The CDB payment amount is based on the adjusted net family income of the applicant and their spouse or common-law partner (if applicable).

To find your adjusted net family income:

1. Check your family's net income on line 23600 of your tax return. *Add line 23600 of your spouse or common-law partner's tax return (if applicable)*
2. Subtract any income received under line 11700 of your tax return. Subtract any income received under line 12500 (which includes income from the Universal Child Care Benefit and Registered Disability Savings Plan). *Subtract line 11700 and line 12500 of your spouse or common-law partner's tax return (if applicable).*
3. Add any amount repaid under lines 21300 and 23200 of your tax return. This includes amounts repaid for the Universal Child Care Benefit and Registered Disability Savings Plan. *Add lines 21300 and 23200 of your spouse or common-law partner's tax return (if applicable).*

Income threshold definitions

The following terms are all important when calculating how your adjusted net family income affects your payment amount for the CDB:

- **Income threshold:** If your income is at or below this amount you will receive the full amount of the CDB (\$200 per month or \$2,400 per year).
- **Phase-out income threshold:** If your income is higher than this amount you will get no benefit
- **Reduction rate:** If your income is between the income threshold and the phase-out income threshold, you will receive a partial benefit amount. For every dollar you are over the income threshold, your benefit will be reduced by the reduction rate

- Working income exemption: If you or your spouse/common-law partner earn some or all of your money from employment, then up to \$10,000 for a single person and up to \$14,000 for a couple is also allowed and that money will not count towards your eligibility

Current income thresholds

These are the current CDB income thresholds for different family types:

	Single	Couple: One Applicant	Couple: Two Applicants
Income Threshold for maximum benefit amount (\$200/month)	23,000	32,500	32,500
Reduction Rate per dollar above the income threshold	20%	20%	10%
Phase out income Threshold (\$0/month)	35,000	44,500	56,500
Maximum Working Income Exemption	10,000	14,000	14,000

CDB estimator

You can use the government's Canada Disability Benefit estimator tool to see how much you could be eligible to receive through the CDB:

<https://estimateurpcph-cdbestimator.service.canada.ca/en>

Payment examples

The following examples are designed to help you understand how the calculations for CDB payments work in practice.

Aja: single applicant

Aja receives \$17,802 per year in provincial social assistance and has no other income. Her adjusted family net income is \$17,802.

Benefit Calculation:

Because Aja's income is below the income threshold of \$23,000, she receives the full benefit.

Payment:

Aja receives \$200 a month as her benefit amount.

Farid: single applicant

Farid earns \$35,000 per year after taxes in employment income and has no other income. His adjusted family net income is \$35,000.

Benefit Calculation:

While calculating Farid's CDB payment, we'll see how the working income exemption and the reduction rate affect his income that is \$2,000 above the threshold.

Farid earns more than \$10,000, qualifying him for the full working income exemption. This means, we subtract the exemption amount from his adjusted family net income, bringing the income considered for Farid's CDB payment to \$25,000. ($\$35,000 - \$10,000 = \$25,000$)

The income threshold for single people is \$23,000, meaning the \$25,000 of Farid's income considered is still \$2,000 above the threshold. ($\$25,000 - \$23,000 = \$2,000$)

With the income threshold for single people in mind, we'll see that Farid's CDB yearly payment amount will be reduced by 20% or \$0.20 for every \$1 above the threshold.

To calculate how much Farid's yearly CDB payment will be reduced, we will multiply \$2,000, the amount above the income threshold, by \$0.20 which is the reduction rate of 20%. This shows us that Farid's CDB payment will be reduced by \$400 every year. ($\$2,000 \times \$0.20 = \400)

Now that we know Farid's yearly CDB payment will be reduced by \$400, we can subtract this from the maximum yearly CDB payment of \$2,400. ($\$2,400 - \$400 = \$2,000$)

Farid will receive a maximum of \$2,000 from the CDB every year. To find his monthly CDB payment, we'll divide his yearly payment by the number of months in a year. ($\$2,000 \div 12 = \166.67)

Payment:

Farid receives \$166.67 a month as his benefit amount.

Liyana and Thandi: couple where one person is eligible

Liyana and Thandi live together with their young daughter. Thandi is eligible for the Canada Disability Benefit while Liyana is not.

Liyana earns \$45,000 a year after tax from her job. Thandi has no other income. The family also receives \$8,000 from the Canada Child Benefit, which is not included in the couple's adjusted family net income because it is a universal child care benefit.

Thandi's adjusted family net income is \$45,000.

Benefit Calculation:

While calculating Thandi's CDB payment, we'll see how the working income exemption for couples affects their income considered. The calculation will show that Thandi receives the full benefit amount.

Even though Liyana is not eligible for the CDB, we can still use the working income exemption for couples of \$14,000 in Thandi's payment calculation. We subtract this exemption amount from the couple's adjusted family net income, bringing Thandi's income considered to \$31,000. ($\$45,000 - \$14,000 = \$31,000$)

The income threshold for couples is \$32,500. Since Thandi's income considered is below this threshold, her yearly CDB payment will not be reduced. Thandi will receive the maximum CDB yearly payment of \$2,400.

Payment:

Thandi receives \$200 a month as her benefit amount.

Emmett and Finnegan: couple where both people are eligible

Emmett and Finnegan are a married couple in their early 60s. Both are eligible for the Canada Disability Benefit.

Emmett is self-employed and earns \$5,000.

Finnegan receives \$15,000 in Canada Pension Plan Disability benefits. He also receives \$25,000 from a workplace disability insurance plan that is considered taxable income.

Emmett and Finnegan's adjusted family net income is \$45,000.

Benefit Calculation:

Emmett's employment income of \$5,000 is exempt from the calculation, but the rest of the couple's income is used to calculate their benefit amount.

Since Emmett earns less than the working income exemption for couples, the \$5,000 will be subtracted from the adjusted net family income. Together, the couple's income considered will be \$40,000. ($\$45,000 - \$5,000$)

The income threshold for a couple remains at \$32,500, meaning the \$40,000 of Emmett and Finnegan's income considered is still \$7,500 above the threshold. ($\$40,000 - \$32,500 = \$7,500$)

Both Emmett and Finnegan are applying for the CDB, meaning a reduction rate of 10% or \$0.10 for every \$1 above the threshold will affect their payment.

To calculate how much Emmett and Finnegan's yearly CDB payment will be reduced, we will multiply \$7,500, the amount above the income threshold, by \$0.10. This shows us that Emmett and Finnegan's CDB payment will be reduced by \$750 every year. ($\$7,500 \times \$0.10 = \750)

Now that we know Emmett and Finnegan's yearly CDB payment will be reduced by \$750, we can subtract this from the maximum yearly CDB payment of \$2,400. ($\$2,400 - \$750 = \$1,650$)

Emmett and Finnegan will each receive a maximum of \$1,650 from the CDB every year. To find the couple's monthly CDB payment, we'll divide their yearly payment by the number of months in a year. ($\$1,650 \div 12 = \137.50)

Payment:

Emmett and Finnegan will each receive \$137.50 a month as their benefit amount, or \$275 combined.

Application and next steps

Ways to apply

You can submit your CDB application in four ways:

Online: You can submit your CDB application through [the online portal](#) set up by Service Canada.

By mail: You can print out your application and mail it to the following address:

Service Canada Centre
CDB Processing Centre
P.O. Box 60
Boucherville, QC J4B 5E6

By phone: You can also submit your application over the phone, by teletypewriter (TTY) or use a sign language interpreter to call the dedicated video relay service (VRS) line. All numbers can be [found here](#).

In person at a [Service Canada location](#)

Application forms and information required

There are two different application forms. The form you use to apply will depend on whether you are applying for yourself or on behalf of someone else.

Some people also received a letter from the government with a code that could be used to apply using a shortened application form through the online portal or by phone.

Personal information

If you are applying for yourself, the application form will ask for some basic personal information, including your:

- Name
- Date of birth
- Social Insurance Number (SIN)
- Address
- Status in Canada (for example, if you are a citizen, a permanent resident, a protected person, or if you have status under the Indian Act)

Service Canada will use this information to pull information about your DTC status and most recent tax return from the Canada Revenue Agency (CRA).

Information about your net income (optional)

There is an optional question which asks you to provide information about your net income from the previous tax year. You can find this number on line 23600 of the most recent Notice of Assessment. If you are applying on behalf of someone else, you should use their net income here.

Providing this information will help to speed up your application, but it is not required. If you leave this question blank, Service Canada will pull this information directly from the CRA.

Payment information

The application will ask where you want to receive your CDB payments. You can decide to receive your payments in two ways:

- By direct deposit
- By cheque

If you would like to receive your payments by direct deposit, you will need to provide your banking information as part of the form. If you already have payment information on file with Service Canada, you can also request to use the same payment method for the CDB.

Applying on behalf of someone else as their Legal Representative

If you are applying for the CDB on behalf of someone else as their legal guardian or representative, you will need to provide the same information outlined above.

Additionally, you will need to provide some personal information about yourself. You will also need to provide a copy of your proof of legal authority to act on behalf of the applicant. Examples of this include:

- A representation agreement that grants authority to manage financial affairs
- A court order that appoints a person, agency or institution as a trustee, committee or guardian
- A certificate of guardianship
- A Continuing or Springing Power of Attorney
- A dated letter or notice from the public trustee or public curator that contains the required information
- A confirmation of the tutorship

Privacy notice and declaration

At the end of the form, you will need to agree to the terms and conditions, as well as a privacy notice.

Applying with help

You can choose to authorize a person to help you communicate with Service Canada about your benefit. An authorized person is different than a legal representative.

Your authorized person will be able to:

- ask about the status of your benefit
- get your monthly payment information (amount and date)
- ask to have letters reissued by mail
- change your address

Your authorized person will not be able to:

- apply for the benefit for you
- change your banking information (direct deposit) or payment method
- ask for a formal reconsideration
- stop your benefit

If you would like to authorize someone, you need to submit a completed [Consent to Communicate Information to an Authorized Person form](#).

This form can be dropped off in person at a Service Canada location. You can also mail it to Service Canada at:

Service Canada Centre
CDB Processing Center
P.O. Box 60
Boucherville, QC, J4B 5E6

Contact Service Canada if you have questions about the form

Service Canada has a designated call center for anyone with questions about the CDB and the application process. You can contact the call center at the following numbers:

- Telephone number: **1-833-486-3007**
- Teletypewriter (TTY) number: **1-833-467-2700**
- Canada Video Relay Service: Visit [this contact page](#) to register through the appropriate system
- Outside of Canada: **1-833-486-2919**

- You can also request a call back [through this form](#).

After you apply

Receiving a decision

You should receive a decision about your application within 28 days if you are applying for yourself, or 49 calendar days if you are applying as a representative on behalf of someone else.

If you disagree with a decision

If you do not agree with the decision made about your Canada Disability Benefit application, you can [request a reconsideration](#). If you are a legal representative, you can request a reconsideration on someone's behalf.

To request a reconsideration, you will need to submit Form SC CDB006 - Request for Reconsideration of a Canada Disability Benefit Decision. You can download the form [from the Service Canada website](#). You have **180 days from the date of your decision letter** (on the top right hand corner of your letter) to submit your reconsideration request. If you are submitting your request after the 180 days, you will need to explain what prevented you from submitting it sooner.

You can submit the form in person at any [Service Canada location](#) or by mail at the following address:

Service Canada Centre
CDB Processing Centre
P.O. Box 60
Boucherville, QC, J4B 5E6

A different Service Canada agent will review your application, and any new information provided in your request, and send you a decision by mail.

If you disagree with the new decision, you can contact the [Social Security Tribunal of Canada \(SST\)](#).

After you are approved for the CDB

Once you apply for the CDB, you do not have to reapply again. You will automatically be assessed every single year to confirm your eligibility for payments in the next July-June payment period. Make sure that you and your spouse/common-law partner (if applicable) file your income tax return on time every year so that you don't lose your eligibility.

If you are denied for the CDB, you can reapply once you meet the eligibility criteria.

What happens if your DTC approval status ends?

Service Canada will receive an update from the Canada Revenue Agency when your DTC approval expires. You will stop receiving CDB payments until your DTC is approved again.

If you receive CDB payments after your DTC has expired, you will have to repay those amounts. It can be helpful to contact Service Canada when your DTC expires to be sure you won't receive payments incorrectly.

If you are approved for the DTC again in the future, you can reapply for the CDB at that time. If your DTC approval is retroactive, you may also be able to catch up on missed CDB payments within the last two years.

Overpayments

An overpayment is when someone is given more of the benefit than they were eligible to receive.

If an overpayment is caused by error, no penalties will be applied.

Penalties may be applied if you knowingly give false or misleading information or receive the benefit knowing that you are not eligible to receive it.

Update Service Canada if your situation changes

If your personal information or circumstances change, you should update Service Canada as soon as possible. This includes changes to your:

- relationship status
- mailing address
- residential status in Canada
- contact information
- direct deposit information

Keeping Service Canada updated means you can continue to receive the correct amount of the CDB.

How can you use your CDB payments?

There are no restrictions on what you spend your CDB money on.

You could use the CDB to:

- help cover monthly expenses;
- fund your Registered Disability Savings Plan and receive up to \$600/month in matching government contributions;
- save up for a big expense like a new bed or a vacation; and
- pay off debts/loans.

CDB Advocacy

Plan Institute works alongside the disability community to encourage the Canadian government to take action.

Some of our [current advocacy priorities](#) include:

- Expanding eligibility
- Addressing the insufficient amount of the benefit
- Preventing the CDB from clawing back other benefits
- Ensuring that income is determined based on the individual receiving the CDB, not based on family income

Our partners at Disability Without Poverty are also encouraging people who want to help create positive change to [get involved as a Community Advocate](#).

Do you have questions about the CDB?

At the end of this webinar, there will be time to ask the CDB expert your questions. Please use this section to write down any notes or questions about the CDB and DTC you would like to understand more.

Notes on the CDB:

Questions for the CDB specialist:

Summary

The Canada Disability Benefit provides up to \$200 per month to help with the higher cost of living experienced by disabled people. To receive the CDB, you will need to be approved for the Disability Tax Credit, and you must also meet the income requirements.

If you need help applying for the CDB or the DTC, Plan Institute is here to help.

Who is Plan Institute?

Plan Institute is a national nonprofit organization that works to empower people with disabilities to lead a good life, whatever that looks like to them.

We do that by focusing our work on one-on-one disability planning through our free Helpline service, which can be accessed by calling 1-844-311-7526 or emailing helpline@planinstitute.ca.

(Interpretation is available in all languages upon request, including sign languages)

In addition to our individual helpline support, we offer a lot of educational workshops and resources online, and in-person. Visit Plan Institute's website, PlanInstitute.CA to learn more!

Resources & Links:

[Information and resources on the DTC and CDB:](#)



[How to Apply for the CDB:](#)



[Payments and Reconsiderations for the CDB:](#)



[The CDB and AISH:](#)



[MyDTC Online Tool:](#)



[BC and Federal Benefits Help Sheets:](#)



[Disability and non-Disability Benefits Wayfinder:](#)

