

One Year of the Canada Disability Benefit: Understanding Meaningful Impact

Plan Institute's report that combines survey responses with real-time insights from the Disability Planning Helpline

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SUMMARY:

About the report

The [Canada Disability Benefit \(CDB\)](#) is a federal benefit for working-age people with disabilities. It was created following years of advocacy by the disability community, with the goal of addressing the disproportionate level of poverty experienced by people with disabilities. Applications for the CDB finally opened on June 20, 2025, with the first payments made the following month.

Since the benefit's launch, Plan Institute has been collecting feedback from people who accessed the CDB application. The [survey](#) helps us understand our community's experience with accessing the benefit and how it impacts their lives. Over the past year, 193 people have shared their experiences applying for the CDB.

The people completing our survey came from different provinces and backgrounds. 68% of feedback was from people applying for the CDB for themselves, while 32% came from people who applied on behalf of someone else. Almost everyone who responded identified that they live on an extremely low income or in poverty.

As we mark one year of the CDB, we are amplifying the voices of disabled people from across the country. This report combines survey responses with real-time insights from our [Disability Planning Helpline](#). Grounded in our community's lived experience, we are pleased to share the key findings that inform our advocacy.

KEY FINDINGS:

The Disability Tax Credit is a roadblock



“The DTC requirement makes this benefit out of reach for so many people. They should find another way.”

To be eligible for the CDB, a person must be approved for the Disability Tax Credit (DTC). This requirement was consistently identified by those completing our survey as the single biggest barrier to accessing the CDB.

The DTC application process is fraught with obstacles, including detailed explanations of restrictions, long processing times, and high rates of rejection. These barriers mean that those most in need are often excluded from accessing the DTC, and therefore the CDB. Only 16% of eligible people are approved for the DTC.

Fees charged by medical practitioners to complete the DTC form are another barrier preventing people from accessing the CDB. While the government’s proposal to offer medical fee reimbursements for those approved for the CDB is a welcome gesture, it still requires people to pay out-of-pocket, and does not consider those who were ultimately not approved.

We call for the federal disability benefits eligibility process to be modernized and fundamentally reformed.

KEY FINDINGS:

Enrollment in the CDB should be automatic



“If a person already qualifies for PWD (BC Disability Assistance) and has a DTC on file, there is no need to set up more hoops to jump through for \$200 a month.”

People highlighted that access to the CDB should be automatic if they are already receiving other government disability programs, a sentiment shared by many disability organizations, including Plan Institute.

Many people were also frustrated about the lack of connection and conversation between different government agencies. Applicants felt they were providing information that Service Canada should already have access to.

We see great potential if provincial, territorial and federal government agencies aligned their processes to increase access to different programs. Disabled people should not have to complete burdensome applications for similar programs if they are already eligible for other supports.

KEY FINDINGS:

The CDB application is straightforward for most people



“I had my adult child and I both wait a couple of months to apply, per the early reports of miscalculations, confusions, etc. By the time we applied, everything was easy.”

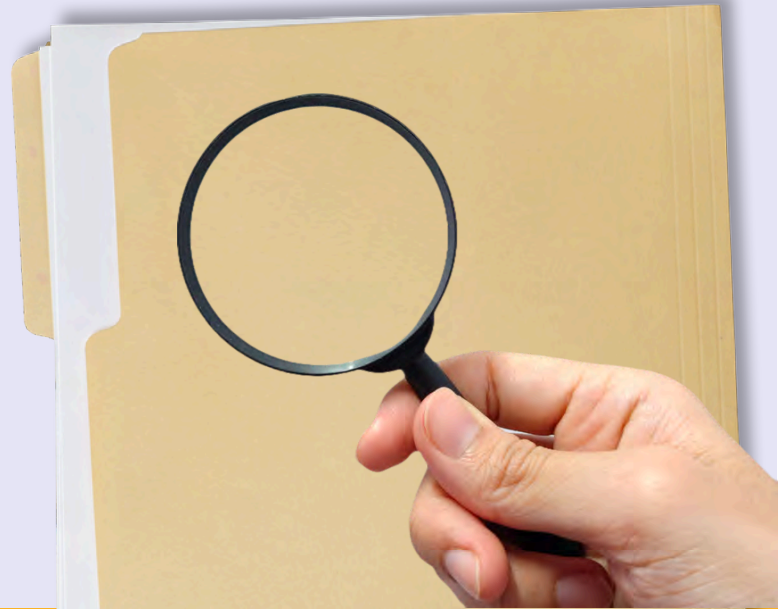
The majority (66%) of people who responded to our survey found the CDB application easy to complete. Roughly four out of five people applied online, and 73% of people felt the application form was a good length.

However, some people ran into technical problems when trying to apply, including the online form clearing information as they progressed through their application. Additionally, while 77% of people agreed they clearly understood the instructions, less than half of people (49%) knew where to find help if they got stuck on the application.

While there are other barriers to accessing the CDB, people’s overall experience with the application form was straightforward, and many people expressed surprise at how quick and easy the application was.

KEY FINDINGS:

Some legal representation documents were not accepted



“They said I did not have authority to apply for the CDB on behalf of my daughter. It took an online application, two in-person visits at Service Canada, and a mail application, before I was finally contacted by them 8 months later.”

A number of people applying on behalf of someone else experienced issues with getting their proof of legal authority documents recognized. Several people had to pursue additional reviews with Service Canada to have their documentation accepted.

This was particularly an issue for people in BC who have a Section 7 Representation Agreement (RA7). A valid RA7 that includes authority for routine finances should be accepted in CDB applications.

Plan Institute and our partners at NIDUS have been advocating for clearer instructions for Service Canada staff in order to ensure valid legal representation documents are properly accepted. While these efforts have resolved many of the difficulties being experienced, some issues still remain.

KEY FINDINGS:

Some people are waiting longer than expected for a decision



“Four months later and still waiting on a decision. Have phoned multiple times and only get the answer of ‘it’s currently being reviewed, we have no timeline on when you will get an answer.’”

Out of the people who completed our survey, 43% got an answer on their application within one month. This is within Service Canada’s processing times, which are 28 days for people applying for themselves, or 49 days for people applying on behalf of someone else.

However, 27% of people who responded to our survey waited for more than two months for a decision on their application. This prolonged processing time prevented people from receiving payments when they expected, and many cases are still unresolved. We call on Service Canada to provide clarity on where and why these delays are happening.

KEY FINDINGS:

Not everyone received the amount they were expecting



“Three months in I am still only receiving half of what I should be... I had to write a letter and take it to Service Canada. Very disappointed.”

While 69% of people received the amount of money they expected from the CDB, 22% received less than they thought they would.

Additionally, some people found the tools and method for calculating the benefit difficult to understand. The government has created the [CDB Estimator](#) to help you calculate how much you could receive from the CDB. Even with this resource, calculating your CDB payment amount is not always straightforward.

Issues with miscalculated payments in late summer 2025 raised the confusion for many people, although this issue should now have been resolved.

KEY FINDINGS:

The payment amount should be based on the applicant's income, alone



“My spouse's income should not be considered. I am a disabled person deserving of financial independence.”

Many people highlighted that Service Canada's decision to use adjusted family net income to calculate a person's benefit amount is unfair.

Using spousal income as part of benefit calculations forces people with disabilities to choose between financial support and cohabitation, while promoting financial dependence.

Disabled people deserve financial independence and autonomy. Only the applicant's income should be considered in determining the amount they are eligible for. Plan Institute and our partners continue to advocate for measures that protect the autonomy of our communities.

KEY FINDINGS:

Eligibility should be expanded



“I am furious it stops at 65. I didn't stop being disabled. Being old just add more costs and makes the disability worse... Leaves many in poverty.”

Our survey also received responses from people who do not qualify for the CDB because of their age or income.

For example, the phase out income for a single person is only \$35,000 per year, however there are many disabled people who earn more and are still struggling to get by each month. The use of higher income thresholds to calculate the CDB amounts would help acknowledge the skyrocketing costs of living and the additional expenses of having a disability.

There were also some people who expressed frustration at being excluded from the CDB because of their age. The federal benefit requires recipients to be between the ages of 18 and 64, preventing disabled seniors from accessing this program.

Plan Institute supports any future expansion of the eligibility criteria that would allow more people with disabilities to receive the benefit.

KEY FINDINGS:

Alberta's clawbacks of the CDB are unfair and punitive



“It’s horrendous that the Alberta government is deducting this amount from AISH.”

Several Albertans expressed frustration over the [clawbacks](#) affecting recipients of the Assured Income for the Severely Handicapped (AISH). Alberta is currently the only province clawing back the CDB.

In 2025, the Alberta government mandated that all AISH recipients must apply for the CDB. Those approved for the CDB then had their CDB amount clawed back dollar-for-dollar from their monthly AISH payment, meaning they did not see any additional money from the federal benefit in their pockets. Additionally, AISH recipients who did not apply for the CDB had the full \$200 per month deducted from their AISH payments despite not receiving anything from the federal benefit.

Alberta’s clawbacks prevent their residents from benefiting from the CDB, and in some cases leave them worse off. Plan Institute and our partners across the country continue to urge the Alberta government to reverse their unfair decision to claw back the CDB.

KEY FINDINGS:

The payment amount should be increased



“The Canada Disability Benefit falls short of what the federal government promised. They claim it will lift disabled Canadians out of poverty, but the benefit amount is far too low for that to be true.”

Our survey received an overwhelming number of requests for an increase to the CDB payment amount. It is clear that \$200 per month does not have a meaningful impact on supporting the higher costs of living with a disability.

The CDB was established to address the disproportionate level of poverty faced by disabled people, however many responses expressed their frustration and financial exhaustion.

There are many additional costs that disabled people have to account for. Finding affordable housing, buying groceries, combined with the costs of medical treatment can be difficult to manage without direct support. While some people were thankful for the extra money, they still pointed out that the amount is just not enough.

Conclusion

As we mark the first year of the CDB, we see that progress has been made but important work remains.

We are so grateful to everyone from the community who shared their experience with the CDB. The first year of the benefit has shown us that while the benefit is successfully putting much-needed funds into the pockets of some disabled people, barriers to access and meaningful impact remain.

The DTC continues to be a significant roadblock to accessing the CDB for many people with disabilities. Barriers such as high out-of-pocket medical fees and restrictive eligibility criteria mean that the DTC – and therefore the CDB - is out of reach for many people. A connected system that considers automatic enrollment for benefits like the CDB based on eligibility for other programs would significantly increase access to vital supports.

Even for those able to access the CDB, we must acknowledge that the benefit amount falls far short of what is needed to meet its mandate to lift disabled people out of poverty. An increase to the maximum monthly payment, as well as a shift away from considering family income in payment calculations, are needed to ensure the CDB can meaningfully increase the financial security of disabled communities.

While the CDB creates a strong foundation, we urge the federal government to consider:



Expanding the CDB eligibility criteria beyond the DTC, and implementing automatic enrollment based on eligibility for other disability programs



Using only the applicant's income in payment calculations







Increasing the monthly payment amount above \$200



Preventing provincial clawbacks of the CDB affecting other benefits

With these changes, the CDB has the potential to become a truly powerful tool that helps people cover the real costs of living.

For more information and to apply with support:

-  Find the [CDB application](#)
-  Visit [Plan Institute's CDB resource site](#)
-  Sign up for our [upcoming CDB webinars](#)
-  Connect with our [Disability Planning Helpline](#)



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Plan Institute would like to thank everyone who has shared their feedback on the CDB so far.

The responses from our survey will continue to inform our advocacy.

Find Plan Institute's CDB survey at:
CanadaDisabilityBenefit.ca/Survey