

CANADIAN JOURNAL OF

Disability Studies

Published by the Canadian Disability Studies Association | Association canadienne d'études sur le handicap

Canadian Journal of Disability Studies

Published by the Canadian Disability Studies Association
Association canadienne d'études sur le handicap

Hosted by The University of Waterloo

www.cjds.uwaterloo.ca

'Not enough to be a game changer': Perspectives of disabled people on the Canada Disability Benefit (CDB) – a suspected policy failure

Loin de répondre aux besoins : perspectives de personnes handicapées sur la Prestation canadienne pour les personnes handicapées (PCPH), ou l'échec annoncé d'une politique gouvernementale

Tracy Smith-Carrier

(Full) Professor and Canada Research Chair in Advancing the UN Sustainable Development Goals
School of Humanitarian Studies
Royal Roads University
Tracy.smithcarrier@royalroads.ca

Alfiya Battalova

Assistant Professor
School of Humanitarian Studies
Royal Roads University
Alfiya.Battalova@royalroads.ca

Lauren Touchant

Professor of Political Studies and Postdoctoral Research Fellow (Royal Roads University)
Vancouver Island University
Lauren.touchant@royalroads.ca

Chris Hergesheimer

Postdoctoral Research Fellow, School of Humanitarian Studies, Royal Roads University; Manager, Poverty Reduction Program, Sunshine Coast Resource Centre
chergesheimer@royalroads.ca

Sid Frankel

Senior Scholar
Faculty of Social Work
University of Manitoba
Sid.Frankel@umanitoba.ca

Melissa Brideau

PhD Candidate
Western University
mbridea@uwo.ca

Laura Cattari

Senior Policy Analyst

Hamilton Roundtable for Poverty Reduction

laura@hamiltonpoverty.ca

&

The CDB Advisory Group

Advisory group members are listed in the Acknowledgments section of the manuscript

Abstract

The Government of Canada recently passed the Canada Disability Benefit Act, introducing a benefit that has the potential to impact the financial security of disabled people in Canada. Many disabled Canadians live in deep and relentless poverty, thus hearing that policy changes were underway to remedy this structural problem was warmly welcomed by the disability community. In keeping with the Act, the federal government initiated a consultation process on the regulations establishing the Canada Disability Benefit (CDB). This study, adopting a thematic analysis and viewed through a Critical Disability Studies lens, asks: What are the perspectives of disabled people on the design and administration of the newly announced CDB? We analyze data gathered via interviews, focus groups, and written statements from a sample of disabled people across the country. We identified three key themes: the CDB's fundamental inadequacy as a poverty alleviation tool, the application of narrow eligibility criteria that promote exclusion, and a faulty consultation process that failed to raise awareness about the CDB from a groundswell of disabled Canadians. We argue that the CDB introduced constitutes a policy failure across all the most salient metrics of evaluation. We argue that substantial revisions to both the design and implementation of the CDB are required to ensure it meets its intended objectives as set out in the Canada Disability Benefit Act.

Résumé

Le gouvernement du Canada a récemment adopté la Loi sur la Prestation canadienne pour les personnes handicapées, introduisant une mesure censée améliorer la sécurité financière des personnes handicapées. Nombre d'entre elles vivent dans une pauvreté profonde et persistante, et l'annonce de changements politiques visant à remédier à ce problème structurel a été accueillie avec espoir. Conformément à la Loi, le gouvernement fédéral a lancé un processus de consultation sur les règlements encadrant la PCPH.

Cette étude, fondée sur une analyse thématique et une approche issue des Études critiques sur le handicap, pose la question suivante : quelles sont les perspectives des personnes handicapées sur la conception et l'administration de la PCPH nouvellement annoncée? À partir d'entrevues, de groupes de discussion et de témoignages écrits, trois thèmes clés ont émergé : l'insuffisance fondamentale de la PCPH comme outil de lutte contre la pauvreté, des critères d'admissibilité trop restrictifs favorisant l'exclusion, et un processus de consultation défaillant, n'ayant pas suscité une mobilisation suffisante. Nous soutenons que la PCPH constitue un échec politique au

regard des principaux critères d'évaluation, et qu'une révision substantielle de sa conception et de sa mise en œuvre est nécessaire pour qu'elle atteigne les objectifs fixés par la Loi.

Keywords

Canada Disability Benefit; Critical Disability Studies; Disability Justice; Income Security; Policy Failure

Mots-clés

Prestation canadienne pour les personnes handicapées, études critiques sur le handicap, justice pour toutes les personnes handicapées, sécurité du revenu, échec politique

Introduction

In consultations conducted in 2021 to formulate Canada's Disability Inclusion Plan, financial security was identified as "the most urgent priority" (Canada, 2022, p. 10) for disabled people in Canada. This is vital as Statistics Canada, in a recent data release, found that the percentage of working-age disabled adults living under the official poverty line (the Market Basket Measure) in 2023 was 14.4%, significantly higher than the 6.5% recorded for the disabled senior population that same year. The percentage of disabled people living in deep income poverty was also higher, at 6%, relative to non-disabled people at 4.1% (Dionne & Raymond-Brousseau, 2025). Moreover, the poverty rate for working-age adults with more severe impairments in 2022 was more than double that of working-age adults with either milder impairments or without impairments. Those with more severe impairments (at 18%) were more likely to be living below the poverty line than those with milder impairments (at 8%) (Hébert et al., 2024). Yet, such measurements are likely under-estimated as they fail to capture the extra costs of living with an impairment(s) (Scott et al., 2022), such as prescribed (uninsured) equipment, assistive devices, or medical treatments (Hatfield, 2002).

The purpose of this study is to explore disabled Canadians' views on the newly introduced Canada Disability Benefit (CDB). The key research question is: What are the perspectives of disabled people on the design and implementation of the CDB? By centring the voices of those with lived experience, the study seeks to inform more inclusive disability income policy and contribute to the broader discussion on poverty reduction and social justice in Canada.

This research is significant because social and economic marginalization is particularly severe for disabled people who may also belong to other disadvantaged groups, including racialized and minoritized persons, and single parents (Canada, 2016). Women with impairments are more likely than men with impairments to live in poverty; 17.6% of disabled women lived in poverty in 2021 compared to 15.1% of disabled men (Disability Without Poverty, 2023). Traditional welfarist approaches to disability benefits have not remedied the disproportionate rate of poverty among the disabled people vis-à-vis the non-disabled population. Research highlights persistent problems with disability benefit programs (Beatty & Fothergill, 2015) that continuously fall short in providing adequate financial support and that perpetuate a disability poverty trap (“Author & Author”, 2023; Stapleton et al., 2006). These arrangements are engendered by systems and structures rooted in paternalistic approaches that emphasize monitoring and control over flexibility and empowerment. For instance, critiques of the Ontario Disability Support Program (ODSP) in Ontario suggest that it does not operate within a rights-based framework and systematically discriminates against recipients. The program’s design contributes to the entrenchment of poverty, stigma, and exclusion, leading to poor health and mental health outcomes for this population (“Author” et al., 2017; “Author” et al., 2020).

Neoliberal reforms have resulted in the erosion of disability-related income benefits over time, with those of many industrialized states failing to keep pace with the ever-rising cost of living, deepening the poverty many disabled people chronically face (e.g., in Australia, see Soldatic, 2018; in Canada, see Stapleton, 2023). ODSP, for example, features tremendous administrative complexity, with barriers erected that restrict the eligibility of people with impairments of a fluid, episodic, or intermittent

nature or that present participants with onerous paperwork and rigid monitoring and verification requirements, making applying for the program a formidable challenge. The program is also premised on having a documented diagnosis that is verified by a medical professional and is expected to last for a prolonged period (Lightman et al., 2009; Vick, 2012).

The Advent and History of the Canada Disability Benefit

Concomitantly with advocating for programs and services, redistributing income, and regulating behaviours, disability policy (re)produces discourses, which in turn, construct systems, structures and practices. The delineation of disability policy in terms of vocabulary, scope, and priority fundamentally shapes the governance process (Prince, 2004). The product of significant advocacy efforts, the CDB has been a long time coming. Announced in 2020, the CDB was introduced with the expressed intent of lifting people out of poverty. Indeed, this is explicitly affirmed in the *Canada Disability Benefit Act* (2023), the purpose of which is “to reduce poverty and to support the financial security of working-age persons with disabilities” (para. 16).

The *Canada Disability Benefit Act* establishing the benefit received Royal Assent in June 2023 after a notable false start. Bill C-22 was introduced in 2021 but did not advance through Parliament due to its dissolution following a federal election called by the Trudeau government. The bill was reintroduced in June 2022, and while there was broad consensus across both chambers to pass it, the legislative process concluded only a year later with Royal Assent in June 2023. Since then, the CDB’s implementation has been plagued by delays, ones justified by the government as necessary to consult with disabled Canadians, under the guiding principle of “Nothing Without Us.” Plans to

operationalize the benefit were later featured in Budget 2024, and its associated regulations announced in the *Canadian Gazette* in June 2024 (see Canada, 2025d), although at the time it was unclear whether the provinces/territories would clawback the benefit from their existing income disability support provisions. The maximum benefit amount for the CDB was set at \$2,400 annually or \$200/month (adjusted annually for inflation thereafter) and made available to disabled people ages 18-64 (Canada, 2023) contingent on meeting certain eligibility criteria i.e., qualifying for the Canada Disability Tax Credit (DTC).

Introduced in 1988, the DTC has been influenced by decades of policy reforms including attempts to limit its access (Senate of Canada, 2018). Few disabled people in Canada qualify to receive the DTC, and even fewer see a reduction in tax payable if they claim it. Many disabled people have low incomes because their impairments make full-time work difficult or because they are denied access to well-paid jobs (Simpson & Stevens, 2016). Some have not applied due to prohibitive medical fees associated with verifying their diagnoses/impairments and completing the necessary documentation. Such costs are currently unregulated, and can range from \$100 to \$250, resulting in some disabled people not being able to afford the requisite paperwork (Disability Alliance of BC, 2024).

Given prohibitive cost challenges of DTC documentation, the federal government stated in Budget 2024 that it would allocate \$243 million, administered over six years starting in 2024, to reduce medical fee-related barriers to increase DTC enrollment (Canada, 2025a). While anticipating this funding roll-out, the Disability Alliance of BC (2024) has launched the DTC Medical Fees Fund to help disabled people

in BC to begin the application process immediately. Commitments from the Disability Alliance of BC and Disability Without Poverty (the latter initiating numerous consultations on the CDB and vigorously holding the government to account in the media; see Disability Without Poverty, n.d.a) speak to a strong disability community dedicated to seeing improvements in the CDB benefit structure, and its administration. Notwithstanding myriad concerns surrounding the benefit, the CDB regulations came into effect in May 2025, and the first scheduled payment expected in July 2025 (Khan, 2025).

Theoretical framework

Critical Disability Studies (CDS) is but one of many strands under the burgeoning critical theoretical banner (“Author & Author”, 2023). It has gained traction over the past few decades as a means to eschew the prevailing deficit-oriented approach to disability, particularly as it has been expressed through the traditional medical model of disability. The latter sees disability as rooted within the individual, rather than being the consequence of barriers (re)produced in society (e.g., socially, discursively, and materially) that actively disable people. Disability has been, and often continues to be, assumed to be the result of a personal tragedy, pathology, or inherent weakness of the disabled person, rather than being the corollary of a disabling environment. Jettisoning the medical model in favour of the social model may not be altogether helpful however, as locating disability as ensconced within society alone has not always presented a concordant fit with the experiences of disabled people who often carry taxing and painful impairments (“Author et al.” 2017). Viewing disability as a mere social construct, and an artifact of a confluence of environmental factors, does not

acknowledge the embodied experience of impairments and “risks implying the impairment is not a problem” (Shakespeare, 2006, p. 218). These tensions notwithstanding, residual welfare approaches to disability-income supports largely continue to view disability through a medical lens, and require disabled people to continuously prove their membership in the protected class of disability. Samuels (2014) refers to such a process as biocertification, involving socio-political efforts to definitively categorize bodies as either ‘normal’ or ‘disabled’, using, *inter alia*, requisite “performances of proving” (p. 183) one’s conformity with an imposed identity that supersedes their internal sense of self.

We, alongside other disability justice advocates (Sins Invalid, n.d.), support a broader conception of disability justice, one that must be understood within a broader social and ecological justice frame, recognizing that “ableism, coupled with white supremacy, supported by capitalism, underscored by heteropatriarchy, has rendered the vast majority of the world ‘invalid’” (Sins Invalid, n.d., para. 1). Viewed in this way, disability justice transcends single axis issues, and considers the manifold ways in which colonial systems and structures, moored to the present capitalist political economy, perpetuate oppression (including disablement, impoverishment, exclusion, etc.) for disadvantaged groups. As such, we recognize the need for cross-movement organizing and solidarity to upend the hegemonic status quo and fight for transformative social change that materially and discursively manifests equity, justice, and liberation. It is a commitment to this shared vision that inspired this study.

Much like the ambition of CDS’ scholarship to eschew unhelpful oppositional dualisms (e.g., dis/abled, social constructivism/essentialism, etc.) (Flynn, 2017), we cautiously

apply Howlett's (2023) typology assessing policy failures, recognizing that the assumptions and claims made here are not intended to dichotomize dimensions of the CDB policy as fitting wholly or neatly within the camps of policy success or failure. Rather these markers are situated along a continuum wherein the policy (design feature or implementation process) is deemed to have the potential to achieve real and measurable financial gains for disabled people (within the province of 'success') or demonstrate the potentiality of limiting their financial security (within the realm of 'failure'), thus maintaining the status quo "disableist austerity" (Dodd, 2016). We do not pretend to employ an objective, rational, or staunchly empirical policy analysis, but rather present a critical and interpretive appraisal of a policy that could, if wielded successfully, dramatically ameliorate the lives of disabled Canadians.

The demarcations of success or failure that follow, indeterminate as they might be as interpretations and judgements not definitive empirical metrics (see Howlett, 2023), are intended to advance the overarching goal of CDS; that is, to advance the aims of social justice, particularly for people subjected to disablement and impoverishment. We do so by holding policy actors accountable for policy decisions that have profound material consequences; those with the potential to heap (even greater) misery on a group of people often excluded as unfit or 'unwanted' bodies (Wheeler, 2018). This is vital as the material realities of disabled people are under-researched and poorly understood, likely due to the penchant in CDS' literature to foreground matters of culture, discourse, and language pertaining to disablement, rendering the material conditions experienced by disabled people of subsidiary import. This research lacuna may derive from a detachment from an (ostensibly) outdated (post)Marxist theorizing that accentuates lived realities; ones not merely captured as

discursive and conceptual artefacts of poststructural and postmodern logics (Flynn, 2017).

Methods

Design, sampling and recruitment

We adopted a thematic analytic approach to explore the lived experiences of disabled people across Canada. We collected data using focus groups, individual interviews, and individual written responses. We employed purposive and maximum variation sampling strategies (Patton, 2014) to recruit participants from regions across Canada (e.g., the Atlantic Region, French Canada and Quebec, Central Canada, the Prairie Provinces, the West Coast, the North). We distributed a recruitment poster and the study information and informed consent letter through our networks asking if people were interested in hearing more about the study. We conducted the focus groups and interviews online via Zoom, using the closed-captioning feature and sign language interpretation, as required. Participants were asked their permission to record the sessions so that they could be transcribed verbatim, using Otter.ai meticulously verified for accuracy, and included in the analysis. All identifying information was removed from the data at this stage. The transcript from the Zoom Chat function was also included, providing another data source. If research candidates wished not to participate in a larger focus group session, they were given the option to have a one-on-one interview or submit a written response instead.

We recruited an advisory group consisting of eight disabled people, including scholars, representatives from disability advocacy organizations, and individuals with

lived experiences of disablement to provide input and advice to the research team. The CDB Advisory Group^[1] met three times over the duration of the study, and participants each received a \$50 gift-card per person, per meeting to recognize their time and contributions. The CDB Advisory Group enriched the trustworthiness and rigour of the research, contributing to data triangulation and peer scrutiny of the findings (Shenton, 2004). Ethics approval was secured prior to study commencement.

Our ontological and epistemological orientation, leaning towards social constructivism, includes perspectives from CDS, social work, community-based research, political science, and humanitarian studies. The team's interdisciplinary approach (inclusive of the CDB Advisory Committee, disabled researchers, and allies) allowed us to continually challenge our assumptions and consider different analytical approaches and interpretations.

Data collection and analysis

Given the overwhelming response we encountered in our recruitment efforts, we sent out a Qualtrics survey (after securing an ethics protocol amendment) to research candidates who had already contacted the research team indicating their desire to be contacted for the purposes of the research. The survey featured demographic questions (e.g., region, gender, race/ethnicity, household composition, etc.) that allowed the research team to identify, using a sampling matrix, people from different regions in Canada and representing disparate social identities and impairments.^[2] We invited some candidates to proceed to the next research phase, as per the sample specifications identified. Participants each received a \$50 gift-card in recognition of

their time and contributions to the research, irrespective of their chosen mode of participation.

We collected data from 86 participants from across Canada, however we obtained the informed consent of 73 participants to use their demographic data, thus the analysis includes data for this group only (n=73; see Table 1). Sixty-one people participated in (four) focus groups, eight participated in interviews, and four provided written responses. Participants were asked about their awareness of the CDB and its regulations, their views on the implementation timeline, the significance of the benefit, its adequacy and accessibility, as well as their concerns and hopes for the program.

During data collection, interview/focus group participants were assured confidentiality, but not necessarily privacy (as they chose the setting for the Zoom call), although we asked that they select a quiet space to participate. People were informed that they may experience risks associated with participating in the research should they have adverse emotional reactions to questions that trigger them about previous experiences and/or traumas. A list of mental health supports was made available should participants wish to access these.

Transcripts were coded inductively and iteratively, using NVivo (v. 14) software, applying the six-stepped approach to thematic analysis (Braun & Clarke, 2006). Themes and codes generated by the researchers, approved through multiple peer debriefing sessions, were systematically applied to participant responses. A coding decision-making matrix was developed to document coding rationales. Memos were written by two researchers and included in the data corpus. Pseudonyms were employed in the analysis to ensure participant anonymity.

Findings

Overall, we identified three key themes that speak to various design and administrative dimensions of the benefit, yet the overarching essence of the data spoke to the CDB's fundamental inadequacies. The three themes relate to the design of the CDB and its financial adequacy, the eligibility criteria and their exclusionary dimensions, and the lack of awareness on the public consultation process. These findings opened an opportunity to evaluate the policy as representing either a policy success or failure, recognizing that these are situated on either end of a wide continuum (McConnell, 2015).

Design of the CDB: ‘Not enough to be a game changer’: An inadequate benefit to lift people out of poverty

The data confirm a sobering reality: too many disabled Canadians have been living in dismal poverty for far too long. Virtually all participants expressed widespread concern about the inadequacy of the CDB amount in its current form. While they recognized the benefit’s potential for making a positive impact in their lives, they collectively agreed that the amount provided was insufficient and will thus not alter the poor financial status of many disabled people. Participants frequently mentioned the additional costs that disabled people face—costs that are likely to exceed the amount proposed for the CDB.

When asked whether she thought the benefit amount was satisfactory, Meghan, a White woman from Central Canada, shared,

No, I do not. It is insufficient. \$2,400 a year wouldn’t go a long way. Most people spend more than \$200 in a month. It wouldn’t be enough to make a significant difference. I hope it can be increased

Jason, a Black man with hearing loss from British Columbia (BC), argued that the benefit amount is not adequate to meet the added expenses associated with living with challenging impairments. It is important to note that the CDB is adjusted according to the Consumer Price Index (CPI) (Canada, 2025). However, the CPI has limitations in accurately capturing the true level of inflation and cost of living (Sabourin, 2012) as indexation is tied to prices, not wages (see Baldwin & Shillington, 2017). As a result, participants expressed concern that the CDB may not keep pace with inflation.

The amount of \$200 is considered too small to effectively support individuals with disabilities because this amount may not cover the additional expenses associated with living...with a disability, such as medical bills, assistive devices and transportation costs. Furthermore, it falls short of the poverty threshold in Canada, (and) it may not keep pace with inflation. Though the \$2,400 is indexed to inflation, you're right. It may not reduce the purchasing power over time compared to other government benefits, such as the Canada Pension Plan, disability benefits. The amount seems inadequate for real life expenses like wheelchairs, repairs, medication, (and) highlight the need for more substantial benefit to ensure the financial security of Canadians with disabilities.

This sentiment was reiterated by Robert, a White man from Manitoba with an undisclosed disability, who commented,

We need to also understand that individuals with disabilities often face additional expenses, such as assistive devices, home modifications, and healthcare costs, which can exceed the benefit amount.

To truly lift people out of poverty, not merely provide them a paltry amount of aid, Linda, an Indigenous woman from Ontario with a limb impairment, felt that greater resources would be necessary.

Yes, if the goal is to lift out of poverty, there should be so many other provisions. I mean, the end result matters, right? So, if the goal is just to

aid, just to assist, then this is okay. This is fine. But if it's to lift out of poverty, there should be other resources, other provisions, so it can...be accomplished.

While most participants acknowledged that the benefit as proposed was not adequate to meet people's needs, given the dire circumstances some are now due to the intensifying cost-of-living crisis, any amount of assistance was deemed helpful. Christopher, a Black man with a mobility impairment from Manitoba, shared:

I'm worried about supportive housing, affordable, accessible, housing options for individuals with disabilities. Currently, I'm homeless, hopping from one shelter to another, so this will greatly be a big help for me.

Participants also stressed that the CDB should not result in income clawbacks from provincial/territorial disability-related income supports that might penalize disabled workers or limit their opportunities to accrue more work hours. As Cheryl, a White woman with Dysarthria from BC, noted:

I'm concerned that provinces and territories might reduce their disability benefits once the Canada Disability Benefit starts. It's important to ensure that this doesn't happen, as people with disabilities rely on these existing supports, and the new benefit should complement them rather than replace them.

Participants also called for a more flexible benefit structure that adapts to geographic variability in the cost-of-living. This reflects concerns that the benefit, while intended to be fair nationwide, may fail to adequately address regional disparities without adequate adjustments. This concern was especially prominent among participants living in large cities, like Vancouver and Toronto, where the cost of living exceeds the national average. A flat-rate benefit is likely not to provide the support necessary to lift disabled

people out of low-income thresholds in these high-cost areas, thereby creating unequal opportunities to escape poverty, undermining the policy's intended goals.

“Broaden eligibility to include more conditions and disabilities”: The CDB eligibility criteria are exclusionary

Many participants raised concerns about utilizing the DTC as an enrollment mechanism for the CDB, noting that the DTC presents strict eligibility criteria, most importantly the fact that people must earn sufficient incomes to take advantage of it. The DTC application is associated with significant administrative burden, making the application process inaccessible for some. Richard, a Black man with a learning impairment from Ontario, was concerned about the “limited eligibility threshold(s), leaving many feeling short-change(d) and struggling.” Consequently, Christopher, quoted above, argues for the government to “broaden eligibility to include more conditions and disabilities. Gradual or episodic disabilities, invisible disabilities, self-identification and self-advocacy.”

Many participants believed that the budgetary allocation for the CDB, that of \$6.1 billion over six years, indicated a fixed level of support to be offered to disabled people, raising concerns among participants that the DTC had been employed as a mechanism to limit the program’s size. Suzanne, a Black woman from Nova Scotia with a hearing impairment said:

Okay, for me, I think the amounts will be determined by the number of people. That’s the beneficiary. Is the number of beneficiaries, and then I can now decide, like the amount of people, I may decide the amount of money I may decide for 20 will not be the same as 50, you know, yeah, yeah, so that will determine the actual rate to be given out.

Participants emphasized that the CDB should address systemic barriers (inclusive of attitudes, practices, policies, and systems that ensure individuals in certain groups receive unequal access to or are excluded from participation in employment, services, and/or programs; Canada, 2024a) to ensure support for all disabled people. This includes broadening the CDB's eligibility to include those over age 65. Although those in the latter age category may receive various pension benefits, these often do not adequately consider the added costs of managing impairments as people age. This has resulted in more disabled older Canadians living in poverty over age 65 than those under it (Disability Without Poverty & Campaign 2000, 2024). Consequently, participants urged a more inclusive and transparent approach to eligibility. Suzanne, introduced above, highlighted the need for "consideration for both physical and mental health disabilities, ensuring inclusivity", while Victoria, a French-speaking woman with autism in Toronto, argued that it "should not be something of maybe a race, it should be generalized to all the disabled individuals in the whole state or country."

Administration of CDB: "I am not disabled because it's not severe enough?": Viewing disability through a medical lens

Several participants felt that the CDB needs to be an expansive benefit that is inclusive of people with disparate learning, physical, and mental impairments. Many, like Suzanne below, felt that issuing the CDB through the DTC will 'not favour everybody'.

I'm already stressed with it. Why bring in Disability Tax Credit? Because the whole process...is just too much, and me, if my condition is not severe enough, doesn't mean I don't have to benefit. Doesn't it mean I am not disabled because it's not severe enough? So, I feel they should bring in something that I can be able to, you know, put in to participate in this

benefit. It can be uploading my...medical reports. It's still something, you know, to do. So, I feel the disability tax credit will not favour everybody.

Likewise, Avery, a non-binary Nova Scotian with a physical impairment, shared,

I think it's gonna actually exclude a lot of people. [The government] is literally saying that only those with, like, severe disabilities are gonna be given the chance and the offer. So, I think it's supposed to be for disabilities in general, you know, not just being selective on kind of disability. So any, any kind of...disability, if it's not a severe disability as well. Yeah, if it's not severe, probably, like higher or low, like...deny people who have disability possible credits. I think that's unfair.

Julie, a Black woman from Atlantic Canada with a learning impairment, also expressed concerns about the criteria.

And as for the criteria, I think it should be based on the person's functional ability and needs, rather than just their medical diagnosis or Disability Tax Credit. So I just believe a comprehensive assessment of a person's daily living needs and abilities should be assessed, and this way it should be considered if or not they are eligible for the benefits for that.

While medical evidence is seen as a key eligibility requirement, several participants expressed frustration with the continued over-reliance on health professionals to diagnose or verify impairments, suggesting this creates additional barriers for those accessing benefits. Some would rather the government engage directly with their healthcare professionals, highlighting that their interactions with medical doctors, when accessible, often led to significant emotional distress. They also questioned the government's and healthcare professionals' definition of disability, which shows a penchant for a medical lens that excludes people with hidden or episodic impairments.

Diana, a Black woman from Nova Scotia with a spinal cord injury, shared, "It's like they think you need to have multiple conditions before your disability assistance needs to be serious." Taylor, a woman from Manitoba with epilepsy, added,

I think the criteria for this benefit shouldn't be a process that will stress people with disability, I think it should be an easy criteria (sic) like a doctor report that can prove your disability...people...won't want to go through the stress of getting a DTC.

Most participants thought that the CDB introduced changes to the official definition of disability, which sparked both optimism and concern. Some participants viewed the benefit as a positive shift in recognizing the broader implications of disability, providing an opportunity for the government to deepen its understanding of the diverse socio-economic realities faced by disabled Canadians. Notwithstanding this measure of optimism, many participants expressed concerns about the clarity of the definition of disability within the DTC and the exclusion of those with impairments ruled out by this framework.

“Not enough consultation”: A failure to include disabled people in the formulation of the CDB

Many participants were not familiar and/or well-versed on the details of the CDB, likely because they lacked information or were poorly informed about it. This could be because communications from the government on the benefit had not reached them, or were not communicated in an accessible way. In addition to the robust consultation process initiated by Disability Without Poverty (n.d.b), the government also launched several consultation phases including an online consultation between November 2023 and January 2024, and an 86-day public consultation period after the publication of the regulations in the *Canadian Gazette*. The government’s report on the consultations (Canada, 2025b) includes nine broad categories of issues that were raised, while providing little information on the content of submissions, obscuring if and how this input informed the regulations. However, many participants stated that they had not

heard about these processes, and thus they called for more public consultation.

According to Ellis, a White man from Manitoba with an undisclosed disability, “[There was a real] lack of involvement from disability organizations, advocates, and individuals with disabilities in the design and implementation process.” Others such as Patricia, a Black woman with epilepsy from Nova Scotia, highlighted a general need for a “collaborative and increasingly inclusive process.” Issues of “transparency and inclusivity in the implementation process” were also noted by Justine, a self-described crippled, Black Caribbean woman from Alberta, who felt these attributes would help “build trust and support for the implementation efforts.”

Most participants, including Rachel, a White woman from Ottawa with a hearing impairment, felt that “the government should engage in meaningful consultation with people with disabilities, their families, and disability organizations throughout the implementation process. This will help to ensure that the benefit is designed and delivered in a way that reflects the life experience of people with disabilities.” The prevailing sentiment was that additional and ongoing consultation would ensure the benefit is truly achieving the desired policy outcomes of lifting disabled Canadians out of poverty. ‘To help build trust and support for implementation’ of the CDB, Justine, recommended that

The government should prioritize transparency and inclusivity in the implementation process. It should involve consulting with a diverse range of stakeholders, including experts, committee members and also the effective person(s) together (to provide) feedback on the proposed plan. This will help to ensure that the implementation is well informed, accessible (to) the needs and concerns of everybody, and there should also be clear communication throughout the implementation process to inform the public about the plan timelines and any potential impact or

changes. This will help to build trust and support for the implementation efforts...It is also important to consider the potential unintended consequences or negative impacts of the implementation plan, so the government should conduct thorough research and analysis to anticipate...any potential risk(s) or challenges that may arise.

Overall, participants expressed a strong belief in the CDB's potential to improve both the individual and collective outcomes of disabled people, spanning improved community participation, economic stability, health, personal growth, and poverty reduction. However, this optimism was tempered by concerns about the adequacy, coverage and sustainability of the benefit in its current form, underscoring the need for ongoing feedback to guide policymakers in ensuring the benefit effectively meets the needs of the disabled community. Suggestions from participants, like Brian, a White man from Manitoba with an undisclosed disability, include the need for "continued consultation with stakeholders to gather feedback", Bradley, a French-speaking man from BC, suggested a "collaborative and inclusive process involving extensive consultation" and Donna, an African-American transwoman with a mobility impairment from Manitoba, highlighted the importance of "regular reassessments and periodic reviews...to ensure benefits are adjusted according to changing circumstances and inflation."

Michelle, a White woman with a hearing impairment from Ontario, emphasized that

[There has to be] continuous improvement. The Canada Disability Benefit should be seen as a starting point not an endpoint. The government should be open to feedback and willing to make changes to the benefits for what time to better meet the needs of people with disabilities.

Leo, a non-binary individual from Nova Scotia with a physical impairment, shared,

One important aspect...is the need for ongoing evaluation, you know, and feedback mechanisms, you know, to actually ensure that the Canada Disability Benefit... effectively...meets the needs of individuals with disabilities.

Discussion

The literature is replete with research on ‘policy fiascos’, ‘governance failures’, and ‘policy accidents’, ‘disasters’, ‘catastrophes’, and ‘anomalies’. Interfacing not only with policy planning, execution, and political elements, policy failures also include aspects related to their extent (magnitude or scope), duration, intentionality, visibility, and avoidability (Howlett, 2023). Howlett’s (2023) typology on policy failures provides a useful framework from which to analyze and assess the CDB. It highlights both programmatic dimensions, where the source of failure relates to a mismatch in policy goals and means, and process-related dimensions, where the source of failure has to do with poor policy formation, failed decision-making, poorly resourced implementation, and unsystematic evaluation (Howlett, 2023, p. 261). Using study data as supportive anchors in this appraisal, we find failures related to the CDB are evident on both programmatic (design) and process-oriented (implementation) grounds.

Design of the CDB

Since its inception, the CDB has been marked by false starts (Inclusion Canada, 2024b) and delays that have raised questions about the government’s real political commitment towards the design of a life-changing benefit (Green Party of Canada, 2024). Unequivocally, there is merit behind the underlying policy idea of the CDB. Framed by the Liberal Party of Canada (2021), in its electoral platform of 2019, the CDB was initially viewed, and promulgated into law, as a vital tool to lift disabled Canadians

out of poverty. First and foremost, then, the CDB recently introduced constitutes a policy failure owing to its apparent incongruence with the stated objectives of the program as set out in legislation; that is, to “reduce poverty and to support the financial security of working-age persons with disabilities” (Canada, 2023, Sec. 3).

Given the depth of poverty many disabled Canadians are currently cemented in, the additional \$200 per month, while no doubt welcome, is not likely to substantially alter the financial security of this group, nor bring their incomes above poverty-line thresholds. Moreover, at the time the CDB was announced, there was little assurance that income clawbacks would not be introduced in other disability-related income support programs, making its value less certain. It was only recently that the federal government received verbal commitments from Quebec, Ontario, Manitoba, Saskatchewan, BC, Nova Scotia, and Nunavut that they would not impose income clawbacks. To date, Newfoundland and Labrador is the only province that has announced it would enhance the CDB with its own provincial disability benefit. This is in stark contrast to Alberta, where the government has confirmed that some clawbacks would apply. It remains unclear whether Yukon, the Northwest Territories, or New Brunswick will implement similar measures (Disability Without Poverty, 2025).

The *Canada Disability Benefit Act* specifies that the government “is committed to the economic and social inclusion of persons with disabilities, as evidenced by its introduction of the Accessible Canada Act” (Canada, 2023, para. 5). Yet, by passing a benefit that is tied to narrow eligibility criteria and definition of disability, as outlined in DTC specifications, the policy will not, in practice, demonstrate its potential to promote the economic and social inclusion of disabled people. The DTC Certificate is restricted

to those with “severe” and “prolonged” disabilities only, based on a medical professional’s assessment of a person’s impairment limitations at extremely high thresholds i.e., affecting one’s activities of daily living over 90% of the time (Canada, 2023). Consequently, the DTC does not account for the fluidity, mutability, and episodic nature of many impairments, and the added financial impacts that such impairments carry. Indeed, only about 40% of disabled Canadians receive the DTC (Dunn & Zwicker, 2018), which suggests a significant risk of under-enrollment for the CDB should the benefit be tied to it. Moreover, healthcare professionals are not always trained or have the necessary time to fill out the extensive paperwork associated with disability-related income supports (“Author et al.”, 2020). This lack of training and awareness creates significant barriers for those seeking to access the DTC, as healthcare professionals, particularly those with limited familiarity with a patient, may not feel equipped to determine the presence and/or extent of an impairment, and the functional limitations derived thereof. As a result, disabled people, many of whom do not have ready access to a primary care provider in Canada today (Tasker, 2024), can often struggle to receive the necessary documentation required to support their application, leading to delays and/or denials of the DTC.

The high eligibility thresholds, difficulty accessing adequate diagnostic labels and/or required documentation, and significant under-enrollment of the DTC suggest that the CDB will not be an inclusive program. Rather the CDB is likely to entrench pernicious exclusion, withholding the benefit, and its potentially advantageous health and social outcomes, from those deemed not ‘disabled enough’ (see Lightman et al., 2009) to receive it. The delivery of the benefit, to a narrowly drawn audience identified through DTC criteria, constitutes a policy failure, as contrary to the Accessible Canada

Act (2019), it does not ensure that (a) everyone [has] the same opportunity to make for themselves the life they are able and wish to have; (b) everyone [is] able to participate fully and equally in society; and (c) everyone [has] meaningful options and [are] free to make their own choices, with support if they desire (para. 7).

Implementation of the CDB

Added to policy failures related to the content and enrolment mechanism of the CDB, the program also depicts an alarming policy failure related to process. The federal government states in the CDB legislation that it seeks to operate in “the spirit of ‘Nothing Without Us’”, recognizing

(T)he importance, in developing support measures for persons with disabilities, of engaging with the disability community, in accordance with the Accessible Canada Act, which specifies that “persons with disabilities must be involved in the development and design of laws, policies, programs, services and structures. (Canada, 2023, para. 11)

However, few participants in our study were aware of the consultation processes associated with the CDB, or felt they had an opportunity to participate in discussions about its design and implementation. This failure to consult, specifically with disabled people who have repeatedly insisted that they be included in all decisions regarding policy matters affecting them (see the UN Declaration on the Rights of Persons with Disabilities; UN, 2006) is a glaring shortcoming of the policy process and suggests a lack of commitment from the government to seriously grapple with and dismantle the power relationships that result in poverty and ableism.

Whilst disability justice proposes an understanding of disability that is more nuanced, wholistic, and interconnected than what is usually depicted in legislation,

consultations represent important tools to deconstruct power relationships and to challenge medicalized understandings of disability through the perspectives of those living with impairments and disablement. Yet governments can often foster an illusion of inviting disabled citizens to participate in decision-making, while actively limiting their involvement. Policies can often be predetermined, stripping disabled actors of their agency and exercise of full citizenship, whilst also failing to create programs that effectively meet their needs (McFadden & Downie, 2018). In establishing the CDB, disabled people appear to have been relegated to limited consultative roles and denied in/formal mechanisms to convey feedback, thus reflecting tokenistic participation. As is evident in our study data, the government did not create an inclusive consultative process (including the accommodations necessary to enable robust participation) or the evaluative processes that would allow the affected group to assess the policy's efficacy. As such, disabled people were not treated as equals at the negotiation table, nor recognized as valuable contributors with the potential to meaningfully shape the CBD's content and implementation.

When we focus on the principles of disability justice, we illuminate the connections between ableism and other systems of oppression. As Mingus (2011) writes,

We are trying to understand how we can build organizing and community spaces that are mixed-ability, cultivating solidarity between people with different disabilities. We are working to move together, as disabled people, through a world that wants to divide us and keep us separate. (para. 13)

The CDB can be seen as presenting a rupture with previous disability policy that has sought to advance disability justice in Canada. Kelemen and Vanhala (2010) suggest,

several years ago, that the federal government had increased its involvement in disability policy and played a crucial role in promoting the shift towards a rights-based model. At that juncture, there appeared to be a growing convergence of interests between activists in the disability rights movement arguing for rights protections and centralized policymakers with their own agendas. Still, this convergence failed to materialize into the design of a robust benefit. Indeed, today, the proposed CDB can be considered a significant political failure (see Lindquist et al. 2022) and a missed opportunity for the government to fulfill its electoral commitment (as per Liberal Party, 2019) on a landmark policy that could have moved Canada closer to a barrier-free country (see Canada, 2023), one concerned with disability justice, not merely rhetorically, but in actual practice.

Conclusion

The proposed CDB does not align fittingly with Canada's stated commitment to becoming a barrier-free society by 2040, with a focus on assuring the design and delivery of programs and services that treat disabled people as equal and valued members of society (see Canada, 2022). The perspectives of a diverse sample of disabled individuals from across Canada highlight significant concerns regarding the CDB's insufficiency, restrictive eligibility criteria, and lack of inclusive consultation; collectively, these inadequacies render it a policy failure. For the CDB to fulfill its promise to improve the lives of disabled people, the federal government must reconsider, and redress, the benefit amount, narrow inclusion criteria, and limited consultative processes. Such repeated cycles of unmet expectations for disabled people not only undermine the legitimacy of the CDB but also weaken broader efforts to

promote disability justice and equity across the country. Without addressing these, the CDB will fall short of being a transformative policy capable of lifting disabled people out of poverty and ensuring them a vibrant and dignified life.

The policy success-failure continuum includes an extreme end characterized by complete non-achievement, a relatively uncommon scenario, and complete success on the other. Yet, as McConnell (2015) argues, even those that have come to be identified as classic policy failures have, in fact, produced modest successes. The CDB will likely produce a small measure of success given its exigency at this historic moment. It is not, however, calibrated to be a resounding achievement, to be the program it was intended to be, as laid out in legislation. Indeed, these data speak to the CDB's fundamental inadequacy as a robust poverty reduction tool – it is not, as James from Central Canada notes, “enough to be a game changer.”

Acknowledgements

We would like to thank all the participants who shared their stories, experiences, and insights with us. We also wish to acknowledge the vital support, expertise, and critical direction provided by members of the CDB Advisory Committee, including:

David Kron, Cerebral Palsy Association of Manitoba

Nancy Hansen, Professor, Director, Interdisciplinary Master's Program, Disability Studies at the University of Manitoba.

Melissa Brideau, PhD Candidate, Western University

Laura Mackenrot

Laura Cattari, Senior Policy Analyst, Hamilton Roundtable for Poverty Reduction

Joe Foster, Member, Ontario Basic Income Network

Brian McKenzie, i2i Peer Support Network, British Columbia

Kenn Quayle, i2i Peer Support Network, British Columbia

References

Accessible Canada Act (S.C. 2019, c. 10)

Smith-Carrier, T. (2023). Advancing income security policy using universal design: The case of the Ontario Disability Support Programme in Ontario, Canada. In S. Robinson & K. Fisher (Eds.), *Research handbook on disability policy* (pp. 789-804). Edward Elgar Publishing.

Smith-Carrier, T. A., & David, K. (2023). Life stabilization and resiliency for disabled people? A critical discourse analysis of the Ontario Poverty Reduction Strategy. *Disability & Society*, 38(10), 1779-1804.

<https://doi.org/10.1080/09687599.2022.2042200>

Smith-Carrier, T., Kerr, D., Wang, J., Tam, D. M., & Ming Kwok, S. (2017). Vestiges of the medical model: A critical exploration of the Ontario Disability Support Program in Ontario, Canada. *Disability & Society*, 32(10), 1570-1591.

<https://doi.org/10.1080/09687599.2017.1359495>

Smith-Carrier, T., Montgomery, P., Mossey, S., Shute, T., Forchuk, C., & Rudnick, A. (2020). Erosion of social support for disabled people in Ontario: An appraisal of the Ontario Disability Support Program (ODSP) using a human rights framework. *Canadian Journal of Disability Studies*, 9(1), 1-30. <https://doi.org/10.15353/cjds.v9i1.594>

Baldwin, B., & Shillington, R. (2017). Unfinished business: Pension reform in Canada. Institute for Research on Public Policy Study. <https://irpp.org/research-studies/unfinished-business-pension-re-form-in-canada/>

Beatty, C., & Fothergill, S. (2015). Disability benefits in an age of austerity. *Social Policy and Administration*, 49(2), 161-181. <https://doi.org/10.1002/9781119145486.ch2>

Bickenbach, J. (2014). Universally design social policy: When disability disappears? *Disability & Rehabilitation*, 36(16), 1320-1327. <https://doi.org/10.3109/09638288.2014.932447>

Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative Research in Psychology*, 3(2), 77-101. <https://doi.org/10.1191/1478088706qp063oa>

Canada. (2025). Canada Income Survey, 2023. Statistics Canada. <https://www150.statcan.gc.ca/n1/daily-quotidien/250501/dq250501b-eng.htm>

Canada. (2025a). 2024 Fifth Annual Report of the Disability Advisory Committee. <https://www.canada.ca/en/revenue-agency/corporate/about-canada-revenue-agency-cra/disability-advisory-committee/2024-full-report.html>

Canada. (2025b). Canada Benefit Report to the House of Commons: Engagement with the Disability Community. Employment and Social Development Canada.
<https://www.canada.ca/en/employment-social-development/programs/disability-benefit/reports/engagement-community.html>

Canada. (2025c). Disability tax credit (DTC). How much is the benefit.
<https://www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/disability-tax-credit.html>

Canada. (2025d). Summary of the Canada Disability Benefit Regulations.
<https://www.canada.ca/en/employment-social-development/programs/disability-benefit/summary-regulations.html>

Canada. (2024a, October 10). Best practices in equity, diversity and inclusion in research practice and design. <https://www.sshrc-crsh.gc.ca/funding-financement/nfrf-fnfr/edi-eng.aspx>

Canada. (2024b, June 29). Canada Gazette, Part I, Volume 158, Number 26: Canada Disability Benefit Regulations. <https://gazette.gc.ca/rp-pr/p1/2024/2024-06-29/html/reg2-eng.html>

Canada. (2023). Consolidated federal laws of Canada, Canada Disability Benefit Act.
<https://laws-lois.justice.gc.ca/eng/acts/c-3.45/page-1.html>

Canada. (2022). Canada's Disability Inclusion Action Plan.
<https://www.canada.ca/en/employment-social-development/programs/disability-inclusion-action-plan/action-plan-2022.html>

Canada. (2016). A Backgrounder on Poverty in Canada.
https://publications.gc.ca/collections/collection_2016/edsc-esdc/Em20-53-1-2016-eng.pdf

Dionne, M-A., & Raymond-Brousseau, L. (2025, February 6). Deep income poverty: Exploring the dimensions of poverty in Canada. Income Research Paper Series. *Statistics Canada*.
<https://www150.statcan.gc.ca/n1/pub/75f0002m/75f0002m2025001-eng.htm>

Disability Alliance of BC. (2024). Introducing the Disability Tax Credit Medical Fees Fund for BC Residents.
<https://disabilityalliancebc.org/introducing-the-disability-tax-credit-medical-fees-fund-for-bc-residents/>

Disability Without Poverty & Campaign 2000. (2024). Disability Without Poverty: 2024 Disability Poverty Report Card. <https://campaign2000.ca/wp-content/uploads/2024/12/Disability-Poverty-Report-Card-2024-English.pdf>

Disability Without Poverty. (n.d.a). DWP in the Media.

<https://www.disabilitywithoutpoverty.ca/en>

Disability Without Poverty. (n.d.b). Shape the CDB.

<https://www.disabilitywithoutpoverty.ca/en/disability-possibility-report>

Disability Without Poverty. (2025). *CDB Clawback Map of Canada*.

<https://www.disabilitywithoutpoverty.ca/en/take-action/cdb-clawbacks>

Disability Without Poverty. (2023). *2023 Disability Poverty Report Card*.

<https://www.disabilitywithoutpoverty.ca/2023-disability-poverty-report-card/>

Dodd, S. (2016). Orientating Disability Studies to disableist austerity: Applying Fraser's insights. *Disability & Society*, 31(2), 149-165.

<https://doi.org/10.1080/09687599.2016.1152952>

Dunn, S., & Zwicker, J. (2018, January). Policy brief: Why is the uptake of the Disability TaxCredit low in Canada? Exploring possible barriers to access. *University of Calgary, The School of Public Policy Papers, SPP Briefing Papers*, 11(2).
<https://www.pollicyschool.ca/wp-content/uploads/2018/01/Disability-Tax-Credit-Dunn-Zwicker.pdf>

Flynn, S. (2017). Engaging with materialism and material reality: Critical disability studies and economic recession. *Disability & Society*, 32(2), 143-159.
<https://doi.org/10.1080/09687599.2017.1284650>

Green Party of Canada. (2024, September 25). Green Party Demands Urgent Action on Canada Disability Benefit, Advocates for Strengthened Regulations.
<https://www.greenparty.ca/en/media-release/2024-09-25/green-party-demands-urgent-action-canada-disability-benefit-advocates>

Hatfield, M. (2002). Constructing the Revised Market Basket Measure. Applied Research Branch Strategic Policy Human Resources Development Canada.
<https://publications.gc.ca/collections/Collection/MP32-30-01-1E.pdf>

Hébert, B-P., Kevins, C., Mofidi, A., Morris, S., Simionescu, D., & Thicke, M. (2024, May 28). A demographic, employment and income profile of persons with disabilities aged 15 years and over in Canada, 2022. *Statistics Canada*.
<https://www150.statcan.gc.ca/n1/pub/89-654-x/89-654-x2024001-eng.htm>

Howlett, M. (2023). Beyond policy accidents: Learning the lessons of policy failures. In A. Mica, M. Pawlak, A. Horolets, & P. Kubicki (Eds.), *Routledge international handbook of failure* (pp. 252-265). Routledge.

Inclusion Canada. (2024, May). Canada Disability Benefit: A Vision and Design.
<https://inclusioncanada.ca/wp-content/uploads/2024/06/CDB-Vision-and-Design.pdf>

Jongbloed, L. (2003). Disability policy in Canada. *Journal of Disability Policy Studies*, 13(4). <https://doi.org/10.1177/104420730301300402>

Kelemen, R. D., & Vanhala, L. (2010). The shift to the rights model of disability in the EU and Canada. *Regional & Federal Studies*, 20(1), 1-18.
<https://doi.org/10.1080/13597560903174766>

Khan, A. (2025, May 19). Time is Running out to Fix Canada's New Disability Benefit. *Policy*. <https://www.policymagazine.ca/time-is-running-out-to-fix-canadas-new-disability-benefit/>

Liberal Party of Canada. (2021). *Introduce a Disability Benefit*.
<https://liberal.ca/our-platform/introduce-a-disability-benefit/>

Lightman, E., Vick, A., Herd, D., & Mitchell, A. (2009). 'Not disabled enough': Episodic disabilities and the Ontario Disability Support Program. *Disability Studies Quarterly*, 29(3). <https://doi.org/10.18061/dsq.v29i3.932>

Lindquist, E., Howlett, M., Skogstad, G., Tellier, G., & t'Hart, P. (2022). Introduction: Exploring Canadian experiences with policy success. In E. Lindquist, M. Howlett, G. Skogstad, G. Tellier, & P. t'Hart (Eds.), *Policy success in Canada: Cases, lessons, challenges* (pp. 1-14). Oxford University Press.

McConnell, A. (2015). What is policy failure? A primer to help navigate the maze. *Public Policy & Administration*, 30(3-4), 221-242.
<https://doi.org/10.1177/0952076714565416>

McFadden, E., & Downie, K. (2018). Overcoming the tokenization of people with disabilities in community development. In *Community development and public administration theory*. Routledge.

Mingus, M. (2011, February 12). Changing the Framework: Disability Justice. Leaving Evidence.
<https://leavingevidence.wordpress.com/2011/02/12/changing-the-framework-disability-justice/>

Patton, M. Q. (2014). *Qualitative research & evaluation methods: Integrating theory and practice*. Sage.

Prince, M. J. (2004). Canadian disability policy: Still a hit-and-miss affair. *Canadian Journal of Sociology*, 29(1), 59-82. <https://www.jstor.org/stable/3341945>

Sabourin, P. (2012). Measuring Bias in the Canadian Consumer Price Index: An Update. *Bank of Canada Review*, Summer 2012. <https://www.bankofcanada.ca/wp-content/uploads/2012/08/boc-review-summer12-sabourin.pdf>

Samuels, E. (2014). *Fantasies of identification: Disability, gender, race*. New York

University Press.

Scott, C. W. M., Berrigan, P., Kneebone, R. D., & Zwicker, J. D. (2022). Disability considerations for measuring poverty in Canada using the Market Basket Measure. *Social Indicators Research*, 163(1), 389-407.
<https://doi.org/10.1007/s11205-022-02900-1>

Senate of Canada. (2018). *Breaking Down Barriers: A Critical Analysis of the Disability Tax Credit and the Registered Disability Savings Plan*. Standing Senate Committee on Social Affairs, Science and Technology. <https://sencanada.ca/en/info-page/parl-42-1/soci-breaking-down-barriers/>

Shakespeare, T. (2006). The social model of disability. In L. J. Davis (Ed.), *The disability studies reader* (2nd ed., pp. 214-221). Routledge.

Shenton, A. K. (2004). Strategies for ensuring trustworthiness in qualitative research projects. *Education for Information*, 22(2), 63-75. <https://doi.org/10.3233/EFI-2004-22201>

Simpson, W., & Stevens, H. (2016, June). The Disability Tax Credit: Why it fails and how to fix it. The School of Public Policy: SPP Research Papers. University of Calgary. <https://www.pollicyschool.ca/wp-content/uploads/2016/07/disability-tax-credits-simpson-stevens.pdf>

Sins Invalid. (n.d.). 10 Principles of Disability Justice.
<https://sinsinvalid.org/10-principles-of-disability-justice/>

Soldatic, K. (2018). *Disability and neoliberal state formations*. Routledge.
<https://doi.org/10.4324/9781315577319>

Stapleton, J. (2023). The “welfareization” of disability incomes in Ontario. In M. H. Rioux, A. Buettgen, E. Zubrow, & J. Viera (Eds.), *Handbook of disability: Critical thought and social change in a globalizing world* (pp. 1-36). Springer Nature Singapore.

Stapleton, D. C., O’Day, B. L., Livermore, G. A., & Imparato, A. J. (2006). Dismantling the poverty trap: Disability policy for the Twenty-First Century. *The Milbank Quarterly*, 84(4), 701-732. <https://doi.org/10.1111/j.1468-0009.2006.00465.x>

Tasker J. P. (2024). Massive new survey finds widespread frustration with access to primary health care: Our Care Initiative finds primary care is the top concern as 6 million people go without a family doctor. *CBC News*.
<https://www.cbc.ca/news/politics/primary-care-canada-10-000-canadians-report-1.7125990>

UN. (2006). Convention on the Rights of Persons with Disabilities.
https://www.ohchr.org/sites/default/files/Ch_IV_15.pdf

Vick, A. (2012). Theorizing episodic disabilities: The case for an embodied politics.
Canadian Social Work Review/Revue Canadienne de Service Social, 29(1), 41-60.
<https://www.jstor.org/stable/43486268>

Wheeler, S. K. (2018). *Normality and disability*. Routledge.

Table 1: Demographic Information on Sample (n=73)

Demographic Category	Details
Primary Language Spoken	English: 61 French: 12
Data Collection Method	Focus Group: 61 Interview: 8 Written Response: 4
Economic Status	Low income: 15 Middle class: 57 Wealthy: 1
Relationship Status	Single: 36 Married: 33 Divorced/Separated: 4
Gender	Non-binary: 14 Trans: 4 Man: 33 Woman: 32
Annual Income Range (\$)	>\$10k: 17 \$11-20k: 11 \$21-30k: 16 \$31-40k: 8 \$41-60k: 7

Employment Status	Part-time: 30 Full-time: 17 Not in employment: 25 No Response: 1
Region	Eastern Canada: 24 Atlantic Canada: 18 Central Canada: 15 Western Canada: 13 Northern Canada: 3
Race/Ethnicity	Black: 40 White: 14 Indigenous/Aboriginal: 3 Mixed Race: 2 Caribbean: 2 Unsure/No Response: 3
Living Situation	With Spouse: 26 With Roommate(s): 14 Alone: 11 Hospital/Institution/Facility: 9 With Children: 4 Unspecified: 1
Disability Type	Neurological Disorder: 16 Hearing/Vision Impairment: 15 Mobility Issues: 9 Attention Deficit Hyperactivity Disorder or Autism Spectrum Disorder: 9 Handicapped/Spinal Cord Injury or Physical Disability: 9 Pain: 2 Cancer: 2 Other: 16

^[1] See Acknowledgements section for a listing of CDB Advisory Committee members and their affiliations.

^[2] Not all participants provided their consent to include their demographic data. As such, there are a few instances where participants' impairments are not identified.