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CETTE VOIX QUI EST LA NOTRE

Looking Into Poverty: Income Sources of Poor People with Disabilities in Canada

*Researched and written by
Cameron Crawford
Director of Research, IRIS*

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The Institute for Research and Development on Inclusion and Society (IRIS) provides research, new ways of thinking, inspiration and education to advance the citizenship, inclusion, human rights and well-being of people with intellectual and other disabilities. It builds on the legacy L'Institut Roehar Institute. IRIS is an independent Canadian research, policy, social development and educational think tank for the community living movement in collaboration with the broader disability community.

IRIS' specific areas of research and resource development are: social inclusion and life beyond institutions; disability-related supports; education, literacy and learning; child development and family life; human rights, ethics and technology; personal safety and security, employment and income; social policy and change.

IRIS' grounding assumptions are that, like others, people with intellectual and other disabilities want to be safe, included, valued, equal, free. IRIS:

- Liaises and collaborates with other experts;
- Analyzes the social and economic realities facing people with intellectual and other disabilities and gives voice to their lived experiences;
- Links issues of disability to broader research, policy, program and social development issues and agendas;
- Attracts and develops skilled researchers and analysts;
- Distributes others' research and resources that warrant positive attention;
- Provides a broad Canadian perspective and in-depth coverage;
- Ensures its research is non-partisan, objective and meets the highest quality standards;
- Points to supportive policy and program options; and
- Helps move research and new knowledge into action through seminars, presentations, training and other knowledge mobilization strategies.

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About the Council of Canadians with Disabilities (CCD)

The Council of Canadians with Disabilities (CCD), founded in 1976, brings together national and provincial organizations to promote access and inclusion of people with disabilities nationwide. As the leading cross-disability organization of women and men, CCD unites people with all types of disabilities for the purpose of addressing public policy issues which affect the disability community. CCD's motto, "A Voice of Our Own" summarizes one of the organization's most fundamental principles: people with disabilities, themselves, articulating recommendations regarding how to transform Canadian society to ensure that people with disabilities experience full citizenship. CCD has had a unique impact on Canada's public policy landscape, playing a leadership role in the development of the Registered Disability Savings Plan, expanding the accessibility of the federally regulated transportation system, securing Charter inclusion and protection, to name a few examples.

CCD's priorities include improving access to disability-related supports and employment and eradicating poverty. CCD addresses these and other priorities through:

Law Reform and Policy Development - Creating new approaches that conform to benchmarks set in the Convention on the Rights of Persons with Disabilities.

Research – Developing new knowledge that will build an accessible and inclusive Canada.

Awareness/Education – Sharing expertise about what constitutes a barrier to inclusion and promoting remedies for correcting exclusionary practices.

For more information about CCD, please visit our website, www.ccdonline.ca.

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Executive Summary

This report provides a statistical look at the personal income sources of people with disabilities who live in low income households in Canada. These are people who live in 'straightened circumstances', are sometimes referred to as living below the 'poverty line' and are here referred to as 'poor' or as having 'low income'.

The report is one piece of work that was completed for the Community-University Research Alliance (CURA) led by the Council of Canadians with Disabilities (CCD) entitled, 'Disabling Poverty / Enabling Citizenship'. (For more information see www.ccdonline.ca and <http://www.ccdonline.ca/en/socialpolicy/poverty-citizenship>.) The present research draws mainly from the public use version of the 2009 Survey of Labour and Income Dynamics (SLID), which is a large Statistics Canada survey that is conducted annually. SLID has historically provided a wealth of information on the income, employment and other socio-demographic characteristics of Canadian adults 16 years and older.

IRIS is examining this issue to better understand some of the facts inside the income situation of poor people with disabilities. As will be shown, working-age people with disabilities are about twice as likely as other Canadians to live below the poverty line, with an average income of \$10,335 in 2009 compared with \$11,940 among working-age poor people without disabilities and nearly \$42,000 among working-age people without disabilities whose incomes are at or above the poverty line. The research found that the single largest component of the incomes of working-age poor people with disabilities is social assistance, followed next by federal and provincial child benefits and the Canada and Quebec Pension Plans (C/QPP). For poor people without disabilities, market income – mainly from employment – is the single largest component of their income. The exact contours of these patterns vary by province, living arrangement, age and gender. The C/QPP comprises a greater share of the incomes of both poor men and women with disabilities as they approach the retirement years. Child benefits comprise a significant share of incomes for poor women regardless of disability. The OAS/GIS and C/QPP are very important sources of income among poor seniors, again irrespective of disability.

This report provides details behind these figures, focusing on working-age poor people with and without disabilities by province and living arrangements. It also widens the focus to explore the income situation of people with and without disabilities by age and gender, bringing into view the situation of seniors.

The main focus of the research is on the income sources of poor people with disabilities and how those look in comparison to the income sources of poor people without disabilities.

Province

- Compared with their average total income nationally (\$10,335), average incomes among working-age poor people with disabilities are highest in Alberta (\$11,482), Ontario (\$10,693) and Manitoba (10,532). They are lowest in New Brunswick (\$7,771), Newfoundland and Labrador (\$8,432) and Nova Scotia (\$8,565).
- About two-thirds of the total income of working-age poor people with disabilities is from government transfers (65.2%) and about a third is from private market sources (34.8%), with earnings comprising about a quarter (wages and salaries at 23.7% and self-employment at 2.5%).
- Particularly high shares of transfer income and low shares of market income are notable in Quebec and the Atlantic provinces. The most extreme variance from the national average is Newfoundland and Labrador, where market income comprises only 13.7% and transfer income, 83.6%.
- Alberta accounts for the highest share of income from wages and salaries among both poor people with and without disabilities (47.7% and 79.0%, respectively). The next-highest share of total income from wages and salaries among disabled poor people with disabilities is found in Manitoba at 28.7% whereas the next-highest share for poor people without disabilities is found in British Columbia at 66.0%.
- While wages and salaries account for about a quarter of the income of working-age poor people with disabilities overall (23.7%), they comprises much less in Quebec (15.7%), New Brunswick (12.0%) and Newfoundland and Labrador (9.5%). By contrast, in Alberta wages and salaries account for almost half (49.7%) of the income of working-age poor people who report having a disability.
- Social assistance comprises a high share of the total income of poor people with disabilities, at 35.3% overall. Social assistance comprises an even higher than average share of total income among poor people with disabilities in Newfoundland and Labrador (58.2%), Saskatchewan (50.3%) and New Brunswick (44.4%). It comprises a notably lower than average share in Alberta (28.2%) and Manitoba (24.8%)
- After social assistance, federal and provincial child benefits (9.0%) and the C/QPP (8.9%) account for the next largest shares of total income from transfers among working-age poor people with disabilities at the Canada level.
- Spousal and child support makes up a relatively high share of the total income of working-age poor people with disabilities in New Brunswick (2.1% compared

with the national average of 1.0%). New Brunswick is also the province where a higher proportion of income is from federal and provincial child benefits among working-age poor people with disabilities.

- Federal and provincial child benefits make up a larger than typical share of the income of poor people with disabilities in New Brunswick (13.8%) and Quebec (10.5%) compared with 9% overall. These benefits account for 6.6% in Newfoundland and Labrador and 5% or less in British Columbia, Alberta and Nova Scotia.
- Compared with 8.9% overall among working-age poor people with disabilities, the C/QPP makes up a relatively large share of their total income in Manitoba (19.7%) yet only 5.8% in Saskatchewan.
- Compared with 3.5% overall, EI makes up a notably greater share of the total income of working-age poor people with disabilities in British Columbia (7.1%) and Nova Scotia (6.1%) and notably less in Quebec (2.4%), New Brunswick (1.2%) and almost nothing in Manitoba (0.1%).

Living Arrangements

- Poor people with disabilities who are unattached and who live with others have relatively high incomes (\$16,201 compared with compared with \$10,335 overall) and poor disabled people in couples with no children have very low incomes (\$6,300).
- Compared with 65.2% overall, working-age disabled and poor female lone parents have the highest share of income from government transfers (83%) followed next by unattached people with disabilities who live alone (75.3%). Poor people with disabilities who are unattached and who live with others in multi-person households have a comparatively low overall share of transfer income (32.5%).
- Compared with the national average of 23.7%, wages and salaries make up a notably large share of the income of unattached working-age poor people with disabilities in multi-person households (59.9%) and among people with disabilities in couples with no children (32.7%). Wages and salaries make up a notably lower share among low income female lone parents with disabilities (9.5%) and unattached poor people with disabilities who live alone (14.4%).
- Child benefits also make up a relatively higher share of the total income of poor female lone parents with disabilities (28.8% vs. 9.0% overall) and among poor people with disabilities in couples who have children (30.5%).

- Social assistance makes up more than a third of the income of working-age poor people with disabilities overall (35.3%). It makes up a little more than that among female lone parents with disabilities (39.6%) and considerably more among unattached people with disabilities who live alone (47.9%). Social assistance makes up considerably less among low income working-age disabled poor people with disabilities who are in couples without (25.7%) or with children (15.8%) or who are unattached and living with others (20.8%).

Gender and Age

- Regardless of gender, the general pattern is for government transfers to make up an increasing share of the income of poor people with disabilities as they get older. That pattern holds up for men but reverses somewhat for women 55 to 64 years of age. Among the latter, there is a decrease in the percentage of transfer income to 69.4% compared with 77.9% among women 45 to 54 years of age.
- Youth with disabilities and low incomes are less likely than their older counterparts to receive government transfer incomes, but there are some gendered differences: 28.0% of the income of poor young men with disabilities aged 16 to 29 years consists of transfer income compared with more than half of the income (53.4%) of their female counterparts. Poor young women with disabilities are nearly twice as likely as their male counterparts to receive social assistance (23.3% vs. 14.4%) and three times more likely than non-disabled poor young women (8.3%).
- A much larger share of the income of poor women than poor men with disabilities consists of federal and provincial child benefits, with, most notably, nearly a third of the income (29.1%) of these women aged 30 to 44 years consisting of child benefits compared with only 0.8% among their male counterparts.
- In contrast, nearly twice the proportion of the average low income of men 55 to 64 years with disabilities is made up of C/QPP benefits as compared with their women counterparts (26.7% vs. 15.4% respectively).
- A greater share of the low income of men with disabilities younger than 45 years consists of wages and salaries compared with their female counterparts, i.e., 55.7% vs. 30.3% among youth aged 16 to 29 years and 30.3% vs. 20.1% who are 30 to 44 years. In contrast, a greater share of the income of poor women than men with disabilities 45 to 64 years is from wages and salaries, i.e., 16.7% vs. 12.6% among women 45 to 54 years and 14.3% vs. 7.7% among women aged 55 to 64 years.

- As the share of income from wages and salaries decreases in the working years for low income men and women with disabilities, their share of income from the Canada/Quebec Pension Plans – which includes Disability Benefits in SLID – increases.
- Compared with their working-age counterparts, the proportion of government transfer income is very high among poor senior men and women with disabilities (96.6% and 96.4% respectively).
- The OAS/GIS are very important sources of income for poor seniors regardless of disability, comprising 68.2% among poor seniors with disabilities and 69.5% among poor seniors without disabilities. The C/QPP is also very important, comprising 18.7% and 17.3% of total income, respectively.
- Low income senior men with disabilities have a greater proportion of income than their female counterparts from the C/QPP (22.8% vs. 17.5%), private pensions (6.5% vs. 2.6%) and investments (3.9% vs. 1.0%). They also experience a greater loss of total income (7.8% vs. 0.3%) due to self-employment.

Introduction

This report provides a statistical look at the personal income sources of people with disabilities who live in low income households in Canada. These are people who live in 'straightened circumstances' (Statistics Canada, 2009), are sometimes referred to as living below the 'poverty line' (National Council of Welfare [NCW], 2010) and are here referred to as 'poor' or as having 'low income'. The report is one piece of work that was completed for the Community-University Research Alliance (CURA) led by the Council of Canadians with Disabilities (CCD) entitled, 'Disabling Poverty / Enabling Citizenship'. (For more information see www.ccdonline.ca and <http://www.ccdonline.ca/en/socialpolicy/poverty-citizenship>.) The present research draws largely from the public use microdata file (PUMF) of the 2009 Survey of Labour and Income Dynamics (SLID).

IRIS is examining this issue to better understand some of the facts inside the income situation of poor people with disabilities. As will be shown, working-age people with disabilities are about twice as likely as other Canadians to live below the poverty line. Their average income is low indeed: \$10,335 in 2009 compared with \$11,940 among working-age poor people without disabilities and nearly \$42,000 among working-age people without disabilities whose incomes are at or above the poverty line. Practically two-thirds of the total income of working-age poor people with disabilities (65.2%) is from government transfers and only about a third (34.8%) is from private market sources; wages and salaries (23.7%) and self-employment (2.5%) comprise about a quarter. The single largest component of the incomes of working-age poor people with disabilities is social assistance, followed next by federal and provincial child benefits and the Canada and Quebec Pension Plans (C/QPP). For low income people without disabilities, market income – primarily from employment – is the single largest component of their income. The exact contours of these patterns vary by province, living arrangement, age and gender. The C/QPP comprises a greater share of the incomes of low income men and women with disabilities as they approach the retirement years. Child benefits comprise a significant share of the incomes of poor women regardless of disability. The OAS/GIS and C/QPP are very important sources of income among poor seniors, again irrespective of disability.

Following this Introduction, the report provides some notes on method and terms used. The Key Findings section is organized according to province, living arrangements and gender and age. Demographic context information is provided for each of these discussions. The discussions on province and living arrangements provide detailed analysis of the income situations of working-age poor people (aged 16 to 64 years) with and without disabilities. The discussions then summarize key patterns common to both groups and that are unique to people with disabilities. The discussion on age and gender

widens the focus beyond the working years to include seniors with and without disabilities. The Conclusion provides a summary of key findings and a brief discussion of some policy implications. The Appendix provides descriptions of government transfer income sources discussed in this report. The charts in the Appendix show selected information for people with and without disabilities at the Canada level and for people with disabilities in Alberta and Newfoundland and Labrador. The amounts of income from various sources among poor people with disabilities look quite different in Alberta as compared with Newfoundland and Labrador. It was felt that graphic representation might give the reader a better sense of how incomes are distributed across various sources when these two quite different provincial examples are brought into view. The Appendix contains the three large tables that were the basis for most of the analysis and findings (Appendix Tables A1 – A3). The Appendix also has a table that shows the after-tax incomes of people with and without disabilities below and above the poverty line, a table on individual withdrawals from Registered Retirement Savings Plans (RRSPs) and a table that provides information about social assistance recipients.

Sincere thanks are extended to Dr. Michael J. Prince (Lansdowne Professor of Social Policy, University of Victoria) and Adele Furrie (President and CEO, Adele Furrie Consulting Inc.), who patiently reviewed a draft of this report and provided, as always, most helpful comments.

Notes on Method and Terms Used

Survey of Labour and Income Dynamics (SLID)

SLID is a large Statistics Canada survey that is conducted annually. It has provided a wealth of information on the income, employment and other socio-demographic characteristics of Canadian adults 16 years and older. SLID is a household survey that covers all individuals in Canada, excluding residents of Yukon, the Northwest Territories, Nunavut, residents of institutions and persons living on Indian reserves or in military barracks. It was originally conceived as a longitudinal file, i.e., it surveyed ‘panels’ of the same people for several years running to provide a view of changes experienced by individuals and families through time. As of 2012, however, only the cross-sectional version of SLID is being conducted, i.e., SLID no longer resurveys the same people over several years but instead samples from the population as a whole each time it is conducted. The last year for which longitudinal data are available is 2011 (Statistics Canada, 2012). The present report draws from 2009 cross-sectional public

use microdata file (PUMF), which was the most recent PUMF available when the report was written.¹

Disability

SLID operationalizes ‘disability’ by capturing any ‘yes, sometimes’ and ‘yes, often’ responses to questions that enquire about whether respondents have: a) any difficulty hearing, seeing, communicating, walking, climbing stairs, bending, learning or doing any similar activities; or b) a physical condition or mental condition or health problem that reduces the amount or the kind of activity they can do at: i) home; ii) school or work; or iii) in other activities, such as transportation or leisure. The 2009 SLID PUMF captured just over 15,400 respondents 16 and older who indicated the presence of disability, for a weighted estimate of nearly 7.8 million adults. Owing to differences in survey design, this count is well above the weighted estimate of 4.2 million adults with disabilities 15 years and older in the 2006 Participation and Activity Limitation Survey or ‘PALS’ (Statistics Canada, 2007). PALS was Statistics Canada’s ‘flagship’ survey on disability until its cancellation in 2010. Despite the difference in disability counts, many demographic patterns concerning people with disabilities are similar across both surveys.

In this report the terms ‘people with disabilities’ and ‘disabled people’ are used interchangeably.

Low Income and ‘Poverty’

The research used SLID’s flag to capture respondents above and below Statistics Canada’s low income cut-off (LICO), a widely used measure of poverty. A household with an income below the LICO is one where its residents spend 20% or more than the average on the basic necessities of food, shelter and clothing. When calculating averages spent on basic necessities, Statistics Canada takes into account the number of people in a household and the number of people in the surrounding community (Statistics Canada, 2009). In all cases this report has used the after-tax LICO.²

Strictly speaking, the LICO is the relative amount spent beyond which a family may be considered in ‘straightened circumstances’ (Statistics Canada, 2009). That said, people

¹ A PUMF is a modified version of the Master File on which the PUMF is based. Modifications made in creating a PUMF may include collapsing variables (e.g., individual years of age into age groups), suppressing variables and removing cases with extreme values (Statistics Canada, 2013).

² Statistics Canada generates 35 before-tax and after-tax LICOs for households with 1, 2, 3, 4, 5, 6 and 7 or more people in communities of five different population ranges, from small to largest. Statistics Canada does not generate LICOs for the northern territories, however.

who have 'low income' may be considered 'poor' and the terms are used interchangeably in this report.

Average Personal vs. Household Income

This report focuses on the sources of personal income of people in low income households. The rationale for focusing on personal rather than household income sources is that disability organizations tend to be interested in the individual income situation of people with disabilities instead of more general household situations in which individuals may have little say concerning how the money of other household members is spent. While LICOs are calculated at the household and not individual level, they do imply that individuals in a low income household are generally as likely as others in that household to be experiencing 'straightened circumstances'.

The focus of the report is on before-tax rather than after-tax personal income because that is how SLID's data on detailed sources of income are organized. That said, SLID provides global figures on before-tax and after-tax incomes. Appendix Tables 4a-c show this information for people with and without disabilities by low income status and province. Overall the tax rates are very low for poor people with and without disabilities so the general findings of this report are not significantly affected by focusing on before-tax income details.

Income Sources

The following SLID personal income variables were used in this analysis (Table 1). Government transfer income sources are briefly described in the Appendix.

Market Income³		Government Transfer Income	
semp42	Self-employment	chtxb42	Total federal & provincial child benefits
wgsal42	Wages & salaries before deductions	cpqpp42	CPP & QPP benefits, including Disability
pen42	Private retirement pensions	oasgi42	Total of Old Age Security benefits (Old Age Security and Guaranteed Income Supplement)
inva42	Investment income	uiben42	Employment Insurance benefits
alimo42	Support payments received	wkrpc42	Workers' compensation benefits
mtinc_oth42	All other market income. ⁴	sapis42	Social Assistance
mtinc42	All market income	ogovtr42	Working Income Tax Benefit
		gstxc42	Federal GST/HST Credit, excludes provincial sales tax credits
		gtr_oth42	All other government transfers ⁵
		gtr42	All government transfer income

Taxable Capital Gains and, among people younger than 65 years, withdrawals from RRSPs are not included in the total income counts in SLID so are not shown on the large Appendix Tables that present income sources; RRSP withdrawals are included within in the totals for the private retirement pensions of people 65 and older, however, as shown on Appendix Tables A3a to A3d. As capital gains are very low for poor people with disabilities, the omission of such income from the analysis does not significantly affect its results.

Components of total average personal incomes are the major focuses of attention in this report. It is important for the reader to understand that some individuals received while others did not receive income from a given source, in which case the value of income

³ Neither RRSP withdrawals by people younger than 65 years nor taxable capital gains are included because these income sources are not factored into 'total income' in SLID or in the Census.

⁴ This variable was derived by subtracting the above sources from mtinc42, which is a summary of all market income.

⁵ This variable was derived by subtracting the above sources from gtr42, which is a summary of all government transfer income.

from a given source is zero for some people and a positive value for others.⁶ This averaging across people who did and did not receive income from a given source results in the components of total income understating the amount of income received from a given source if that source alone were to be placed at the focus of attention. For instance, Appendix Tables A1a and A2a show that the total average amount received from social assistance among low income working-age people with disabilities was \$3,657 in 2009. This represents the average amount received among 931,970 low income working-age people with disabilities, 510,440 of whom received no social assistance and 421,530 who received a dollar or more from that source.⁷

Two Recurring Comparison Groups

Appendix Tables A1 to A3 for the present report provide the bases for much of the analysis and each has hundreds of individual data cells. In order to facilitate analysis across these hundreds of cells, four broad units of analysis are presented, here: 1) people with disabilities and incomes below the after-tax LICO; 2) people without disabilities and incomes below the LICO; 3) people without disabilities and incomes at or above the LICO; and 4) people with and without disabilities together, regardless of the LICO. In the Appendix Tables, those units of analysis are further subdivided by province (Table A1), living arrangements (Table A2) and age and gender (Table A3).

To keep the analysis manageable, poor people with and without disabilities are held constant as the two recurring units of analysis. Data for people without disabilities and incomes at or above the poverty line, and all working-age people, are presented in the Appendix Tables without extensive analysis as background information.

Age Groupings

The youngest people included in the present analysis are 16 years of age, which is the youngest age category on the SLID 'Person' file. For ease of analysis the present report groups cases by whether respondents are 16-29, 30-44, 45-54, 55-64 or 65 years and older.

Unless stated otherwise, this report focuses on the working-age population 16 to 64 years. As will be shown, poverty among people with disabilities is considerably higher in these years than in the retirement years, when the old age security system 'kicks in' for many seniors, reducing the extent of poverty for many.

⁶ In some cases a loss of income and therefore a negative number is indicated in brackets in the area of self-employment.

⁷ The average amount of social assistance received by people who received a dollar or more was \$8,064.

Provincial Focus

As SLID was not conducted in Yukon, the Northwest Territories or Nunavut⁸ the present report focuses only on people living in the ten provinces. On the province variable in SLID a small number of people (409 unweighted records for an estimated 264,330 people) are classified as ‘don’t know’ in terms of province of residence. To keep the data consistent across the tables generated for this report, these cases have been removed from the analysis.

Data Limitations, Suppressions and Cautions

On SLID, as on many other general population surveys that capture information about people with disabilities, the disability counts are quite low: 9,725 unweighted counts of working-age people 16 to 64 years residing in the 10 provinces for an estimated working-age population with disabilities in those provinces of 5.3 million. Low sample size presents significant challenges when it comes to conducting multi-layered analysis such as conducted, here. For instance, 1,111 unweighted cases in SLID represent 931,970 working-age people with disabilities in the 10 provinces whose household incomes fall below the after tax LICO. Cutting 1,111 by ten provinces, or by age and gender, brings statistical analysis up against reliability challenges. Where the data do not meet the release guidelines of Statistics Canada (2011) the data have been suppressed and indicated with the letter ‘F’. Where the cell counts are very low but useable, a cautionary note has been indicated with the letter ‘E’. Owing to low count cells, most of the province-level data and analysis omits reference to Prince Edward Island, although the cases for this province are included in the totals for Canada.

The raw data on the income variables in SLID round the figures. The exact increments of rounding depend on the income variable in question and where a given case falls on the variable.⁹ The rounding introduces a degree of error into the calculations that would not be found if the figures to the nearest dollar were used. That said, Statistics Canada has adopted procedures to ensure “preserving integrity of the [data] file for the purpose of producing precise and accurate statistics” (Statistics Canada, 2011:8).

⁸ Nor was SLID conducted in institutions, First Nations reserves or military barracks.

⁹ For instance, cases on the variable for total wages and salaries are rounded to the nearest \$25 below \$1,100, \$50 between \$1,100 and \$2,200, \$100 up to \$4,700 and various increments for incomes beyond \$4,700. Some 77.6% of unweighted cases are rounded to the nearest \$1,000 or smaller increment.

Key Findings

The vast majority (94.8%) of the total income of working-age people without disabilities who are living at or above the poverty line is from private market sources vs. a small fraction from government transfers (4.2%); most of their total income is from wages and salaries (81.8%) and self-employment (6.4% – Appendix Table 1c). On average they have a total income of nearly \$42,000.

In sharp contrast, more than two-thirds of the total income of working-age poor people with disabilities is from transfers (65.2%) and only about a third is from private market sources (34.8%); wages and salaries (23.7%) and self-employment (2.5%) comprise about a quarter (Appendix Table 1a). Their average income is low indeed: \$10,335 in 2009 compared with \$11,940 among working-age poor people without disabilities. For the latter, market income comprises a much larger component of total income (71.4%) and transfers a much smaller component (28.6% – Appendix Tables A1a and A1b).

The single largest component of the incomes of working-age poor people with disabilities is social assistance, followed next by federal and provincial child benefits and the C/QPP. For low income poor people without disabilities, market income employment is the single largest component of their income. The exact contours of these patterns vary by province, living arrangement, age and gender. The Canada and Quebec Pension Plans comprise a greater share of the incomes of low income men and women with disabilities as they approach the retirement years. Child benefits comprise a significant share of the incomes of poor women regardless of disability. The OAS/GIS and C/QPP are very important sources of income among poor seniors, again irrespective of disability.

The following two discussions focus on working-age people by province and living arrangement. The perspective then shifts in the third discussion to age and gender and the focus widens to include seniors.

Low Income and Province (Working-Age People)

This section of the report focuses on the income sources of working-age poor people with and without disabilities by province. Appendix Tables A1a and A1b provide the basis for much of the analysis. As general benchmarks for background information, Appendix Table 1c provides the situation for non-disabled working-age people who are living at or above the poverty line and Appendix Table 1d shows the situation for working-age people overall, regardless of disability and low income status.

Background Statistics

Table 2 (below) shows population counts for working-age people (16 to 64 years) by disability and low income status for the 10 provinces. These are the numbers 'behind the scenes' for Appendix Tables A1a to A1d.

	With disabilities		Without disabilities		Total
	Low income	Not low income	Low income	Not low income	
Newfoundland and Labrador	10,900	71,400	12,300	254,800	349,400
Prince Edward Island	1,900	20,600	1,600	70,200	94,300
Nova Scotia	19,500	141,100	32,000	428,900	621,400
New Brunswick	19,600	106,300	19,900	359,100	504,900
Quebec	216,200	911,100	304,400	3,818,200	5,249,900
Ontario	430,800	1,786,900	513,700	5,959,800	8,691,300
Manitoba	30,500	174,400	46,400	503,000	754,300
Saskatchewan	18,900	138,900	24,500	447,100	629,400
Alberta	59,100	449,900	158,800	1,799,500	2,467,300
British Columbia	124,500	569,500	271,300	2,092,600	3,057,900
Canada (excl. territories)	932,000	4,370,100	1,384,900	15,733,200	22,420,100

Source: SLID 2009 PUMF

Figure 1 shows the disability and low income rates for working-age people. It also shows the percentages of working-age people with disabilities living in poverty. Table 3 provides details.

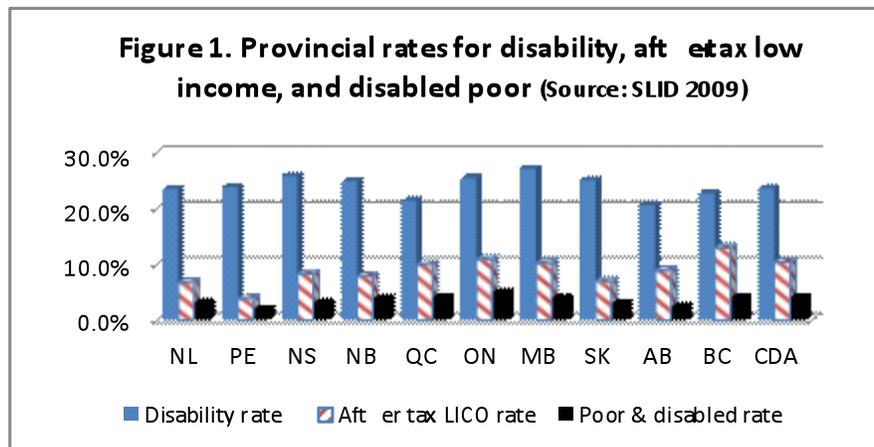


Table 3. Provincial percentages for disability, after-tax low income status, disabled poor and disabled poor in relation to disability and low income (working-age people 16 to 64 years)

	Disability	After tax low income, i.e., 'poverty'	Poor & disabled	Poor & disabled as % of people with disabilities	Poor & disabled as % of those below the LICO
Newfoundland and Labrador	23.6%	6.6%	3.1%	13.3%	47.1%
Prince Edward Island	23.8%	3.8%	2.1% ^E	8.6% ^E	54.1% ^E
Nova Scotia	25.8%	8.3%	3.1%	12.1%	37.8%
New Brunswick	24.9%	7.8%	3.9%	15.6%	49.6%
Quebec	21.5%	9.9%	4.1%	19.2%	41.5%
Ontario	25.5%	10.9%	5.0%	19.4%	45.6%
Manitoba	27.2%	10.2%	4.0%	14.9%	39.6%
Saskatchewan	25.1%	6.9%	3.0%	12.0%	43.6%
Alberta	20.6%	8.8%	2.4%	11.6%	27.1%
British Columbia	22.7%	12.9%	4.1%	17.9%	31.5%
Canada (excl. territories)	23.6%	10.3%	4.2%	17.6%	40.2%

Source: SLID 2009 PUMF

As shown on Table 3, at 20.6% Alberta has the lowest level of disability among working-age people and a low income level that is also below the national average at 8.8% vs. 10.3%. With the exception of Prince Edward Island, where the counts are very low and the percentages should be treated with caution, Alberta also has the lowest levels of people with disabilities living in poverty as a share of the total provincial working-age population (2.4%), as a share of people with disabilities (11.6%) and as a share of all in that province living in low income households (27.1%). The highest level of disabled poor people (5%) is found in Canada's most highly populated province, Ontario.

The income of people with jobs tends to be higher than the income of people without jobs and the employment income of working people generally makes up a large share of total income. In which provinces are poor people with disabilities most likely to be working, then? Are their incomes better in those provinces? Simple employment rates, such as those shown on Table 4, fail to indicate whether people work full-time or part-time. Such rates also fail to indicate people's access, if any, to occupational benefits such as extended health or workplace-based disability insurance plans.

	With disabilities	Without disabilities	Low income	Not low income	Poor & disabled
Newfoundland and Labrador	45.3%	73.8%	27.8%	69.9%	F
Prince Edward Island	59.0%	78.4%	26.1%	75.7%	F
Nova Scotia	56.0%	76.0%	42.2%	73.4%	29.2% ^E
New Brunswick	55.4%	77.9%	33.0%	75.6%	16.6% ^E
Quebec	52.3%	77.2%	41.7%	75.2%	18.9%
Ontario	51.4%	74.8%	39.0%	72.5%	26.2%
Manitoba	65.4%	79.2%	51.3%	78.2%	39.6% ^E
Saskatchewan	69.8%	81.5%	48.5%	80.8%	35.7% ^E
Alberta	65.1%	81.0%	55.9%	79.8%	38.3% ^E
British Columbia	57.8%	74.9%	42.1%	75.3%	32.1% ^E
Canada (excl. territories)	55.0%	76.5%	42.2%	74.8%	26.4%

Source: SLID 2009

F – Sample size too small for data to be reliable

E – Use with caution

Table 5 shows the total number of hours worked for pay at all jobs in 2009, including zero hours for people who did not work for pay that year. It shows that people with disabilities who were poor worked the most hours in Manitoba (1,064) and least in Newfoundland and Labrador (169) in 2009. The general pattern is that, with the exception of Nova Scotia, more hours were worked by disabled poor people west of Ontario than in Ontario eastwards and that the hours worked in the ‘west’ are above the 440 hour national average. That finding coincides with the generally higher than national employment rates for disabled poor people west of Ontario, with the exception of Nova Scotia to the east. The finding does not neatly coincide with the higher than average incomes among poor people with disabilities shown on Appendix Table 1a, however. For instance, poor people with disabilities worked as many or more hours than the national average in Nova Scotia, Saskatchewan and British Columbia but had total incomes below the national average. People worked many more hours than average in Manitoba (Table 5) but their total income was only a little above the national average (Appendix Table 1a). A factor that may help explain such patterns could be dissimilar hourly wage rates across the provinces and the industrial sectors for jobs held by working poor people with disabilities.

Table 5. All hours worked for pay at all jobs in 2009 by working-age people, by disability, low income, disabled and poor status and province

	Disability	No disability	All low income	All not low income	Disabled & poor
Newfoundland and Labrador	880	1,496	516	1,410	169
Prince Edward Island	1,334	1,646	513	1,613	F
Nova Scotia	1,113	1,551	743	1,500	441
New Brunswick	1,079	1,545	570	1,501	234
Quebec	1,019	1,430	758	1,406	355
Ontario	980	1,433	644	1,399	399
Manitoba	1,350	1,534	1,079	1,529	1,064
Saskatchewan	1,391	1,661	973	1,640	720
Alberta	1,319	1,584	911	1,589	478
British Columbia	1,132	1,431	735	1,457	568
Canada (excl. territories)	1,074	1,466	731	1,448	440

Source: SLID 2009

Individuals' RRSP withdrawals reflect 'cash on hand' in the reference year but are not included in SLID's variable for total income for people younger than 65 years. Details on this income source are presented separately in Appendix Table 5. Poor people with disabilities withdrew most from RRSPs in Newfoundland and Labrador, where the average income (Appendix Table A1a) and hours worked by poor people with disabilities (Table 5) were very low.

... Poor People with Disabilities

Appendix Table 1a provides provincial details showing the makeup of total income for working-age poor people with disabilities. Key findings are as follows:

- Compared with their average total income nationally (\$10,335), average incomes among working-age poor people with disabilities are highest in Alberta (\$11,482), Ontario (\$10,693) and Manitoba (10,532). They are lowest in New Brunswick (\$7,771), Newfoundland and Labrador (\$8,432) and Nova Scotia (\$8,565).
- Overall, nearly two-thirds of their total income is from government transfers (65.2%) and a little over a third (34.8%) is from market income. Particularly high shares of transfer income and low shares of market income are notable in Quebec and the Atlantic provinces. The most extreme variance from the national average

is Newfoundland and Labrador, where market income comprises only 13.7% and transfers, 83.6%.

- After social assistance, which accounts for more than a third of their income overall (35.3%), federal and provincial child benefits (9.0%) and the C/QPP (8.9%) account for the next largest shares of total income from transfers among working-age poor people with disabilities. Wages and salaries (23.7% of total income) account for the largest share from market income; self-employment accounts for another 2.5%.
- While wages and salaries account for about a quarter of the income of working-age disabled poor people overall (23.7%) they comprises much less in Quebec (15.7%), New Brunswick (12.0%) and Newfoundland and Labrador (9.5%), yet half in Alberta (49.7%).
- Compared with the low national average of 1.3% of income among working-aged poor people with disabilities, the share of private pension income is high in Quebec at 4.2%.
- Money from investments makes up only 2.2% of the income of working-age poor people with disabilities overall yet nearly three times as much in British Columbia (6.4%), twice as much in Saskatchewan (4.1%) and notably more in Quebec as well (3.2%).
- Spousal and child support makes up a relatively high share of the total income of working-age poor people with disabilities in New Brunswick (2.1% compared with the national average of 1.0%). As the next point indicates, New Brunswick is also the province with the highest proportion of total income from federal and provincial child benefits among working-age poor people with disabilities.
- Federal and provincial child benefits, which comprise 9.0% of total income overall among working-age poor people with disabilities, comprise comparatively high shares of total income in New Brunswick (13.8%), Quebec (10.5%) and Saskatchewan (10.4%). These benefits account for notably lower shares in Newfoundland and Labrador (6.6%), Nova Scotia (5.2%), British Columbia (5.0%) and Alberta (4.3%).
- Income from the C/QPP comprises 8.9% of the income of working-age poor people with disabilities overall but a much higher share in Manitoba (19.7%), Nova Scotia (19.4%), New Brunswick (13.6%) and Newfoundland and Labrador (12.5%). The C/QPP accounts for very little income among working-age poor people with disabilities in Saskatchewan (5.8%), British Columbia (4.6%) and Alberta (3.5%).

- The OAS/GIS accounts for very little of the income of working-age poor people with disabilities overall (0.7%) but notably greater shares in Newfoundland and Labrador (3.5%) and New Brunswick (3.4%). The OAS/GIS accounts for 0.3% or less in Alberta, Ontario, Nova Scotia, Saskatchewan and Manitoba and comprises 1.2% in British Columbia.
- EI comprises little of the total income of working-age poor people with disabilities overall (3.7%) but comparatively high shares in British Columbia (7.1%) and Nova Scotia (6.1%). It makes up a considerably lower than typical share in Alberta (2.8%), Quebec (2.4%), New Brunswick (1.2%), Newfoundland and Labrador (1.0%), Saskatchewan (0.3%) and Manitoba (0.1%). A comparatively high share of the income of working-age poor people with disabilities is from employment (wages and salaries and/or self-employment) in Alberta (53.7%) and Manitoba (32.5%), so perhaps EI is not so widely needed in those provinces. The share of employment income is very low in New Brunswick (13%), Quebec (16%) and Newfoundland and Labrador (10.7%), however. In view of the low employment rates and low numbers of hours worked among disabled poor people in those provinces (Tables 4 and 5; Statistics Canada, 2008: Chart 6), perhaps they have greater difficulties than elsewhere meeting the requirements of qualifying for EI.
- Workers' compensation benefits comprise only 1.5% of the overall income of working-age disabled poor people but 3.8% in Quebec.
- Nationally, social assistance comprises 35.3% of the income of working-age poor people with disabilities. It comprises a much higher share in Newfoundland and Labrador (58.2%), Saskatchewan (50.3%), New Brunswick (44.4%) and somewhat higher shares in Nova Scotia (39.6%) and Quebec (39.1%). Social assistance comprises notably less than the national average share in Alberta (28.2%) and Manitoba (24.8%).
- The Working Income Tax Benefit makes up only 1.0% of the income of working-age poor people with disabilities and very little in any province.

... Poor People without Disabilities

The following discussion is based on Appendix Table A1b.

- The national average income for poor people without disabilities is \$11,940. As with their counterparts with disabilities, total incomes are comparatively high in Alberta (\$17,220) and Manitoba (\$12,059) and lowest in New Brunswick (\$8,820). Overall their incomes are 1.2 times higher than the incomes of their counterparts with disabilities, and their incomes are higher in all provinces. The

income gap is particularly wide in Alberta, where the income of non-disabled poor people is 1.5 times higher than that of their counterparts with disabilities (\$17,220 vs. \$11,482).

- Unlike their counterparts with disabilities, nearly three-quarters (71.4%) of the income of poor people without disabilities is market income – mostly from wages and salaries (59.9%) and self-employment (5.1%); only 28.6% is from government transfers.
- Transfer income makes up a much larger than the typical share of total income for working-age poor people without disabilities (28.6%) in Newfoundland and Labrador (64.7%) and Saskatchewan (42.4%), and a notably larger share in New Brunswick (38.5%) and Quebec (38%) as well.
- The largest shares of total income from transfers for working-age poor people without disabilities are from child benefits (9.8%), social assistance (6.3%) and EI (4.4%).
- Wages and salaries make up considerably more than the typical share of income (59.9%) among working-age poor people without disabilities in Alberta (79.0%), British Columbia (66%) and Nova Scotia (65%). It makes up only a third of income in Newfoundland and Labrador (33.3%).
- Money from investments makes up relatively little of the income of working-age poor people without disabilities (3.5% overall) but notably higher shares in Ontario (5.3%) and British Columbia (4.6%). It accounts for less than one percent in Atlantic Canada and Saskatchewan.
- Compared with the national average (9.8%), federal and provincial child benefits make up a considerably higher share of the income of working-age low income people without disabilities in Saskatchewan (18.1%) and Newfoundland and Labrador (15.9%). At 11.6% that share is also high in Nova Scotia.
- Compared with only 1.3% overall, the C/QPP makes up a notably large share of the income of working-age poor people without disabilities at 4.7% in New Brunswick and 4.6% in Newfoundland and Labrador.
- EI makes up a relatively large share of the income of working-age poor people without disabilities in New Brunswick (7.3%) and Quebec (6.2%) compared with 4.4% overall. It makes up a notably lower than typical share in Nova Scotia (3.2%), Alberta (2.8%), Saskatchewan (2.2%) and Newfoundland and Labrador (1.3%).

- Workers' compensation benefits accounts for 0.4% of the income of working-age poor people without disabilities overall but 1.6% in Nova Scotia.
- Social assistance makes up a much larger share of the income of working-age poor people without disabilities in Newfoundland and Labrador (35.7%), New Brunswick (11.4%) and Quebec (11.1%) compared with 6.3% overall. It makes up relatively little of their total income in British Columbia (3.1%) and Alberta (1.2%).
- The Working Income Tax Benefit makes up 1.5% of the income of working-age poor people without disabilities overall, ranging from a high of 2.0% in Saskatchewan to a low of 0.9% in British Columbia.

... Some Things in Common

Based on Appendix Tables A1a and A1b and looking at national averages for working-age poor people with and without disabilities, several general patterns can be observed in common.

A notably *higher* than typical share of the total income of people with and without disabilities is from:

- Self-employment in Ontario;
- Wages and salaries in Alberta;
- Child benefits in Saskatchewan;
- The C/QPP most notably in New Brunswick, Newfoundland and Labrador and Nova Scotia;
- Social assistance, most notably in Newfoundland and Labrador, New Brunswick, Quebec and Saskatchewan.

A notably *lower* than typical share of the total income of people with and without disabilities is from:

- Self-employment in the Atlantic provinces;
- Wages and salaries in Newfoundland and Labrador, New Brunswick and Quebec;
- Private pensions in Nova Scotia, New Brunswick and west of Ontario.
- Investments in the Atlantic provinces, Manitoba and Alberta;
- The C/QPP in Alberta and British Columbia;

- EI in Alberta, Saskatchewan and Newfoundland and Labrador;
- Workers' compensation benefits in Alberta, Manitoba, and Newfoundland and Labrador; and
- Social assistance in Alberta.

... Some Ways People with Disabilities Stand Out

Based on Appendix Tables A1a and A1b, the makeup of the total income of working-age poor people with disabilities is most notably different than that of their non-disabled counterparts across the provinces in the following ways:

- Compared with 2.5% overall for working-age poor people with disabilities, a relatively high proportion of income (4.0%) is from self-employment in Alberta;
- Alberta accounts for the highest share of income from wages and salaries among poor people with and without disabilities (47.7% and 79.0%, respectively). The next-highest share of total income from wages and salaries among disabled poor people with disabilities is found in Manitoba at 28.7% whereas the next-highest share for poor people without disabilities is found in British Columbia at 66%;
- Private pension income makes up a higher than typical share of income in Quebec at 4.2% compared with 1.2% overall for working-age poor people with disabilities;
- Compared with 2.2% overall among working-age poor people with disabilities, investments make up a relatively large share of income in British Columbia (6.4%), Saskatchewan (4.1%) and Quebec (3.2%) and a low proportion in Ontario (0.9%);
- Compared with 1.0% over all, spousal and child support makes up a relatively large share of income among working-age poor people with disabilities in New Brunswick (2.1%), Manitoba (1.7%) and Ontario (1.6%). It makes up a low proportion west of Manitoba (less than 0.5%) and in Newfoundland and Labrador (0.7%);
- Federal and provincial child benefits make up a larger than typical share of the income of poor people with disabilities in New Brunswick (13.8%) and Quebec (10.5%) compared with 9% overall. These benefits make up 6.6% in Newfoundland and Labrador and 5.2% or less Nova Scotia, British Columbia and Alberta;

- Compared with 8.9% overall among working-age poor people with disabilities, the C/QPP makes up a relatively large share of income in Manitoba at 19.7% yet only 5.8% in Saskatchewan;
- The OAS/GIS accounts for very little of the income of working-age poor people with disabilities overall (0.7%) but notably greater shares in Newfoundland and Labrador (3.5%) and New Brunswick (3.4%);
- Compared with 3.5% overall, EI makes up a notably greater share of the income of working-age poor people with disabilities in British Columbia (7.1%) and Nova Scotia (6.1%) and notably less in Quebec (2.4%), New Brunswick (1.2%) and almost nothing in Manitoba (0.1%);
- Workers' compensation benefits make up a comparatively greater share of the total income of working-age poor people with disabilities in Quebec (3.8%) and no share in Nova Scotia and Saskatchewan (i.e., 0%) compared with 1.5% overall;
- Compared with 35.3% for working-age poor people with disabilities overall, social assistance makes up a somewhat higher than typical share of the total income of working-age poor people with disabilities in Nova Scotia (39.6%) and a considerably higher share than among their non-disabled counterparts in that province (6.1%).

Low Income and Living Arrangements (Working-Age People)

This section of the report discusses income sources for working-age poor people with and without disabilities by living arrangements. 'Couples' are people who are married or living common-law. Among people with disabilities, at least one of the two people in a couple has a disability. 'Unattached' individuals are those who are not living with one or more of their economic family members, i.e., not with nuclear or extended family members connected by ties of blood, marriage, common-law or adoption. Unattached people living in one person households live alone. 'Multi-person' households shown on the table are ones where unattached people live with others who are not members of the same family. 'Other' arrangements are ones where people live with family relatives not detailed on the tables (e.g., aunts, uncles, grandparents, adult child(ren) 25 years and older).

Much of this section draws from Appendix Tables A2a and A2b. As general benchmarks for background comparison, Appendix Table A2c provides the situation for non-disabled working-age people who are living at or above the poverty line and Appendix Table A2d shows the situation for working-age people overall, regardless of disability and low income status.

Background Statistics

Table 6 (below) shows the living arrangements of working-age people with and without disabilities by low income status. An immediate point that jumps out for attention is the high percentage of poor people with and without disabilities who live alone: 43.6% and 26.6%, respectively, compared with 11.7% of working-age people overall. The shares of people with and without disabilities who live with unrelated others in multi-person households are also high at, respectively, 8.9% and 17.1% vs. 4.5% of working-age people overall. Perhaps low income drives some of these individuals to split their housing costs by living together.

	With disabilities		Without disabilities		Total
	Low income	Not low income	Low income	Not low income	
Unattached individual in one person household	43.6%	10.6%	26.6%	8.8%	11.7%
Unattached individual in multi-person household	8.9%	3.5%	17.1%	3.3%	4.5%
Married or common-law couple/no children	13.8%	26.6%	8.7%	21.1%	21.1%
Married or common-law couple with children*	12.4%	30.0%	27.4%	43.2%	38.4%
Female lone-parent family*	9.4%	5.6%	8.6%	5.1%	5.6%
Male lone-parent family*	2.7%	1.1%	2.2%	1.3%	1.4%
Other	9.1%	22.6%	9.4%	17.1%	17.4%
Total percentage	100.0%	100.0%	100.0%	100.0%	100.0%
Total number (Canada, excl. territories)	932,000	4,370,100	1,384,900	15,733,200	22,420,100

* All children younger than 25 years
Source: SLID 2009 PUMF

... Poor People with Disabilities

The following discussion draws from Appendix Table A2a, which shows the makeup of the total incomes of working-age poor people with disabilities by living arrangements.

- Compared with \$10,335 overall for working-age poor people with disabilities, unattached poor people with disabilities who live with others have relatively high incomes (\$16,201) and poor people with disabilities in couples with no children have very low incomes (\$6,300).

- Compared with 65.2% overall, working-age disabled and poor female lone parents have the highest share of income from government transfers (83%) followed next by unattached people who live alone (75.3%). Unattached poor and disabled individuals who live with others in multi-person households have the lowest overall share of transfer income (32.5%).
- Self-employment income makes up a higher than typical share of total income among various poor and disabled 'other' family members that are not specifically listed on the table (20.6% vs. the national average of 2.5%).
- Compared with the national average of 23.7%, wages and salaries make up a notably large share of the income of unattached working-age poor people with disabilities in multi-person households (59.9%) and among poor people with disabilities in couples with no children (32.7%). Wages and salaries make up a notably lower share among poor female lone parents with disabilities (9.5%) and unattached poor people with disabilities who are living alone (14.4%).
- Private pensions make up very little of the income of working-age poor people with disabilities (1.3%) but a considerably greater than typical share among unattached poor individuals with disabilities who are living in multi-person households (5.2%).
- The investments of unattached poor people with disabilities who are living alone make up a greater share of income than poor people with disabilities' incomes overall (3.4% vs. 2.2%). Investment income makes up a lower than typical share among unattached poor people with disabilities who are living with others (0.7%) and among poor female lone parents with disabilities (0.3%).
- Spousal and child support makes up a relatively higher share of the total income of disabled and poor female lone parents (5.6% vs. 1.0% overall).
- Child benefits also make up a relatively higher share of the income of disabled and poor female lone parents (28.8% vs. 9.0% overall) and among poor people with disabilities in couples with children (30.5%). To be expected, child benefits make up none or very little of the income of working-age disabled poor people who have no children (i.e., unattached people living alone or with others, couples with no children).
- Compared with 8.9% overall, the C/QPP makes up a larger than typical share of the income of disabled poor people in couples with no children (16.2%) and unattached people with disabilities who live alone (15.2%). The C/QPP makes up a lower than typical share among disabled poor people with disabilities living in

multi-person households (4.6%), among poor people with disabilities in couples with children (1.5%) and among disabled and poor female lone parents (1.7%).

- The OAS/GIS makes up very little of the income of working-age disabled poor people overall (0.7%) but 3.7% among poor people with disabilities in couples with no children.
- While EI makes up 3.7% of the income of working-age disabled poor people overall, it makes up a higher share among poor people with disabilities in couples with children (6.3%), disabled and poor female lone parents (4.4%) and unattached poor people with disabilities who live alone (4.1%). It makes up considerably less of the income of poor people with disabilities in couples with no children (1.3%) and unattached disabled poor people who live with others (2.5%).
- Workers' compensation benefits make up only 1.5% of the total income of working-age disabled poor people overall but 6% among poor people with disabilities in couples with no children.
- Social assistance makes up more than a third of the income of working-age disabled poor people overall (35.3%). It makes up a little more than that among disabled and poor female lone parents (39.6%) and considerably more among unattached poor people with disabilities who live alone (47.8%). Social assistance makes up considerably less among working-age disabled poor people who are in couples without (25.7%) or with children (15.8%) or who are unattached and living with others (20.8%).
- The Working Income Tax Benefit accounts for 1% of the income of working-age poor people with disabilities but 2.6% among poor people with disabilities in couples with no children.
- GST/HST credits make up marginally more than the typical share of the income of working-age disabled poor people among female lone parents (3.9%) and poor people with disabilities in couples with no children (3.5%) compared with 3.0% overall, and less among unattached poor people with disabilities who live with others (1.7%).

... Poor People without Disabilities

The following discussion on the makeup of the total incomes of working-age poor people without disabilities draws from Appendix Table A2b.

- Compared with \$11,940 overall for working-age poor people without disabilities, unattached poor people without disabilities who live with others have relatively

high incomes (\$26,616) and non-disabled poor people in couples with no children have very low incomes (\$6,154).

- Compared with 28.6% overall, non-disabled poor female lone parents have a high share of income from government transfers (74.2%) followed next by unattached poor people without disabilities in couples with children (52.3%) and unattached non-disabled poor people who live alone (32.8%). Unattached poor individuals without disabilities who live with others in multi-person households have the lowest overall share of transfer income (5.0%) compared with non-disabled poor people in other living arrangements.
- Self-employment income makes up a higher than typical share of total income among unattached non-disabled poor people living alone (11.8% vs. the national average of 5.1% among non-disabled poor people).
- Compared with the national average of 59.9% among non-disabled poor people, wages and salaries make up a notably large share of the income of unattached working-age poor people without disabilities in multi-person households (91.4%). Wages and salaries make up a notably lower share of total income among poor non-disabled female lone parents (20.8%), poor non-disabled people in couples with children (33.1%) and with no children (44.2%) and unattached non-disabled poor people who live alone (46.7%).
- Private pensions make up very little of the income of working-age poor people without disabilities (0.7%) but a considerably greater than typical share among unattached poor individuals without disabilities who live alone (3.0%).
- The investments of unattached non-disabled poor people in couples with no children make up a greater share of income than others' on average (15.0% vs. 3.5% overall). Investment income makes up a lower than typical share among unattached poor people without disabilities who live with others (0.7%) and among non-disabled poor female lone parents (0.7%).
- Spousal and child support makes up a relatively higher share of the income of non-disabled poor female lone parents at 2.4% vs. 0.3% overall.
- Child benefits also make up a relatively higher share of the income of non-disabled and poor female lone parents (36.5% vs. 9.8% overall) and among non-disabled poor people in couples with children (29.2%). Not surprisingly, child benefits make up none of the income of non-disabled poor people who have no children (i.e., unattached people living alone or with others, couples with no children).

- Compared with 1.3% overall, the C/QPP makes up a larger than typical share of the income of non-disabled and poor unattached people who live alone (4.2%), among non-disabled poor people in couples with no children (3.6%) and among various 'other' non-disabled and poor family members not listed in detail on Appendix Table A2b (2.5%). The C/QPP makes up a lower than typical share among non-disabled poor people living in multi-person households (0.2%), among non-disabled poor people in couples with children (0.1%) and among non-disabled poor female lone parents (0.3%).
- The OAS/GIS makes up very little of the income of working-age non-disabled poor people (0.2% overall and less than 1.0% for people in any of the living arrangements shown on Table A2b).
- While EI makes up 4.5% of the income of working-age non-disabled poor people overall, it makes up a higher share among unattached poor people without disabilities who live alone (7.3%), among non-disabled poor people in couples with children (6.7%) and among non-disabled poor female lone parents (5.1%). It makes up a less than typical share of the income of unattached poor people without disabilities who live with others (2.1%).
- Workers' compensation benefits make up only 0.4% of the total income of working-age non-disabled poor people overall and very little regardless of any specific living arrangement.
- Social assistance accounts for 6.3% of the income of working-age non-disabled poor people overall. It makes up considerably more than that among non-disabled poor female lone parents (21.3%), unattached poor people without disabilities who live alone (12.7%) and among non-disabled poor people in couples with no children (11.6%). Social assistance makes up notably less among low income non-disabled poor people who are unattached and living with others (0.5%) and marginally less among poor people without disabilities in couples with children (5.3%).
- The Working Income Tax Benefit accounts for 1.5% of the income of working-age poor people without disabilities but 2.3% among non-disabled poor people in couples with children and 3.4% among poor people without disabilities in couples and no children. Only 0.6% of the income of unattached poor people without disabilities who live with others in multi-person households is from this tax benefit.
- GST/HST credits make up more than the national average share (2.4%) of the income of working-age non-disabled poor people who are 'other' family members

not listed in detail on Appendix Table A2b (4.9%), among non-disabled poor female lone parents (4.3%), non-disabled poor people in couples with (3.2%) and without children (3.7%) and among unattached poor people without disabilities who live alone (3.1%). Only 0.9% of the income of unattached non-disabled poor people living with others is from these credits.

... Some Things in Common

Based on Appendix Tables A2a and A2b and looking at national averages for working-age poor people with and without disabilities, several general patterns can be observed.

- Incomes are highest among unattached poor individuals living with others and lowest among poor people in couples with no children.
- The share of transfer income is higher than the national averages shown on the tables among poor female lone parents and poor people who live alone. Transfer income makes up the lowest share of total income among poor unattached people who live with others.

A notably *higher* than typical share of the total income of working-age poor people is from:

- Wages and salaries among unattached people in multi-person households;
- Spousal and child support and child benefits among female lone parents and couples with children;
- C/QPP among unattached single people and couples with no children;
- EI among unattached single people, couples with children and female lone parents;
- Social assistance among unattached single people and female lone parents;
- The Working Income Tax Benefit among couples with no children; and
- The GST/HST Credit among female lone parents and couples with no children.

A notably *lower* than typical share of the total income of working-age poor people is from:

- Wages and salaries among single unattached people and female lone parents;
- Investments among unattached people in multi-person households and female lone parents;

- Child benefits among people with no children;
- The C/QPP among unattached people in multi-person households, female lone parents and couples with children;
- EI among unattached people in multi-person households;
- Social assistance among unattached people in multi-person households and couples with children; and
- Working Income Tax Benefit and GST/HST credits among unattached people in multi-person households.

Another way of putting this for working-age poor people regardless of disability status is as follows:

- A greater than typical share of the income of unattached people living alone is from the C/QPP, EI and social assistance and a lower than typical share is from wages and salaries and child benefits.
- A greater than typical share of the income of unattached people living in multi-person households is from wages and salaries and a lower share is from investments, child benefits, EI, the C/QPP, social assistance, the Working Income Tax Benefit and GST/HST credits.
- Among couples with no children, a higher than typical share of income is from the C/QPP, the Working Income Tax Benefit and GST/HST credits and a lower than typical share is from child benefits.
- Among couples with children, a higher than typical share of income is from EI and child benefits and a lower than typical share is from the C/QPP and social assistance.
- Among female lone parents, a higher than typical share of income is from spousal and child support, child benefits, EI, social assistance and GST/HST credits and a lower than typical share from wages and salaries, investments and the C/QPP.

... Some Ways People with Disabilities Stand Out

Based on Appendix Tables A2a and A2b, the makeup of the total income of working-age poor people with disabilities is most notably different than that of their non-disabled counterparts in the following ways:

- A much higher share of total income than that of their non-disabled counterparts is from transfers overall (65.2% vs. 28.6%) and, in particular, from social

assistance (35.3% vs. 6.3%) and the C/QPP (8.9% vs. 1.3%). Conversely, a much lower share is from salaries and wages (23.7% vs. 59.9%).

- A higher than typical share of income is from wages and salaries among poor people with disabilities in couples with no children (32.7%) and among disabled poor people in couples with children (26.7%) vs. 23.7% among disabled poor people overall. A lower than typical share of the income of non-disabled poor people in couples is from wages and salaries (44.2% vs. 59.9% among non-disabled poor people overall).
- Private pensions make up 5.2% of total income among unattached poor people with disabilities who live with others vs. 1.3% among poor people with disabilities overall. No private pension income was captured in SLID among unattached non-disabled working-age people who live with others.
- Investments make up 3.4% of the total income of unattached poor people with disabilities who live alone vs. 2.2% of the total income of poor people with disabilities overall.
- The OAS/GIS makes up 3.7% of the total income of poor disabled people in couples with no children (vs. 0.7% of the total income of poor people with disabilities overall).
- Workers' compensation benefits make up 6.0% of the total income of poor people with disabilities in couples with no children vs. 1.5% of the total income of poor people with disabilities overall. Workers' compensation makes up only 0.8% of the income of their non-disabled counterparts vs. 0.4% of the income of non-disabled poor people overall.
- Social assistance makes up only a quarter (25.7%) of the income of poor people with disabilities in couples with no children vs. more than a third (35.3%) of the income of disabled poor people overall. In contrast, social assistance makes up 11.6% of the income of non-disabled poor people in couples with no children vs. only 6.3% of the income of non-disabled poor people overall.

Low Income, Gender and Age

Up to this point in the report the discussion has centred on working-age people 16 to 64 years of age. This section of the report broadens the focus to include seniors 65 years and older. Appendix Tables A3a and A3b show the income sources of poor people with and without disabilities by gender and age group. For comparison Table A3c shows the picture for people without disabilities who are not in low income households and Table

A3d shows the picture for the adult population as a whole regardless of low income or disability status.

As the age range for the following discussion has been broadened to include seniors, the bottom lines for total income at the Canada level are different on Appendix Table A3a to A3d than on Appendix Tables A1 and A2.

Background Statistics

Table 7 shows age distributions by disability, after tax low income status and gender for residents of the 10 provinces when SLID 2009 was conducted. Overall patterns are that poor people with disabilities are younger than their disabled counterparts with higher incomes and that this is also the case among people without disabilities. This pattern may reflect in part the impact of high school and post-secondary attendance on reducing the access of younger adults to employment and earnings.

As well, a proportionately greater share of low income women are seniors 65 years and older (17.5%) than is the case among their male counterparts (6.5%). This is also the situation among low income women without disabilities, among whom 9.2% are seniors vs. 4.1% of their male counterparts. Another and starker way to put this, which is not shown on Table 7, is that among low income seniors with disabilities three-quarters (75.4%) are women. By way of comparison, a little over half (55.6%) of seniors with disabilities and incomes at or above the poverty line are women. Similarly, among non-disabled seniors with low incomes, two-thirds (67.4%) are women compared with just over half (51.7%) of non-disabled seniors living above the poverty line. In short, seniors living in poverty are more likely to be women than men, but all the more so if they have disabilities.

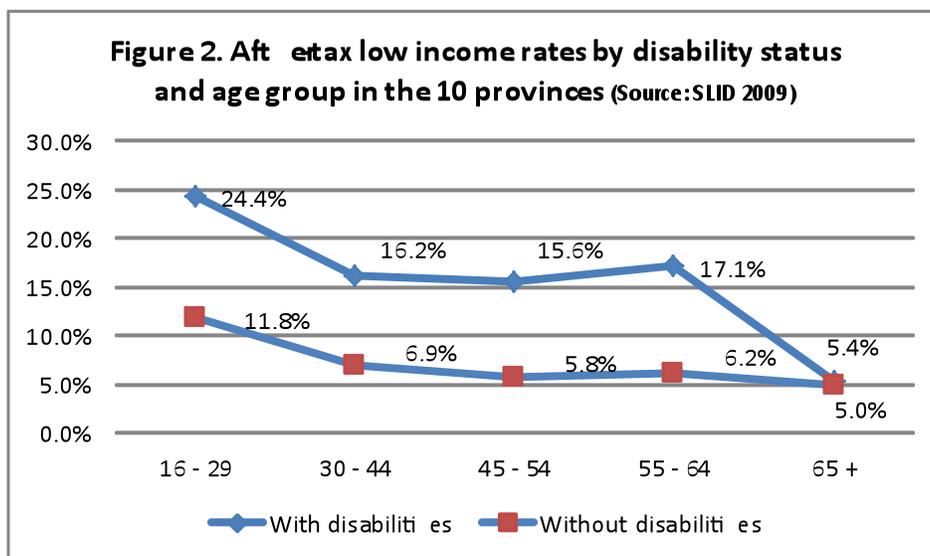
Table 7. Age distributions for the 10 provinces, by disability, after-tax low income status and gender, 2009

Age groups	With disabilities								
	Low income			Not low income			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
16-29	22.2%	16.3%	19.1%	10.2%	8.7%	9.4%	11.8%	9.8%	10.7%
30-44	19.8%	18.4%	19.1%	16.6%	15.0%	15.7%	17.0%	15.5%	16.2%
45-54	25.7%	21.2%	23.3%	20.3%	19.8%	20.0%	21.1%	20.0%	20.5%
55-64	25.9%	26.6%	26.2%	20.7%	19.8%	20.2%	21.4%	20.7%	21.1%
65+	6.5%	17.5%	12.3%	32.2%	36.8%	34.6%	28.7%	34.1%	31.5%
Total percent	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Total number	499,310	563,560	1,062,870	3,190,100	3,488,650	6,678,750	3,689,410	4,052,210	7,741,610

Age groups	Without disabilities								
	Low income			Not low income			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
16-29	44.3%	41.7%	43.0%	27.5%	26.8%	27.2%	28.9%	27.9%	28.4%
30-44	25.8%	26.6%	26.2%	30.0%	29.7%	29.9%	29.6%	29.5%	29.6%
45-54	16.3%	11.7%	14.1%	19.3%	19.4%	19.4%	19.1%	18.9%	19.0%
55-64	9.5%	10.8%	10.1%	12.9%	13.1%	13.0%	12.6%	12.9%	12.8%
65+	4.1%	9.2%	6.6%	10.3%	10.9%	10.6%	9.8%	10.8%	10.3%
Total percent	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Total number	769,920	712,720	1,482,640	8,748,070	8,854,780	17,602,850	9,517,990	9,567,500	19,085,480

Source: SLID 2009 PUMF

People with disabilities are about twice as likely as people without to have low incomes in the working years (17.6% vs. 8.1%). Figure 2 shows that, depending on age, people with disabilities are about two to three times more likely than others to be living in low income households until the retirement years, at which point the prevalence of low income becomes similar for people with and without disabilities at 5.4% and 5.0% respectively. This finding is similar to a finding reported on the basis of the Participation and Activity Limitation Survey of 2006 (Crawford, 2010), which was a major Statistics Canada disability survey. The concentration of low income among working-age people with disabilities is one of the reasons why the present report has generally focused on the working-age population.

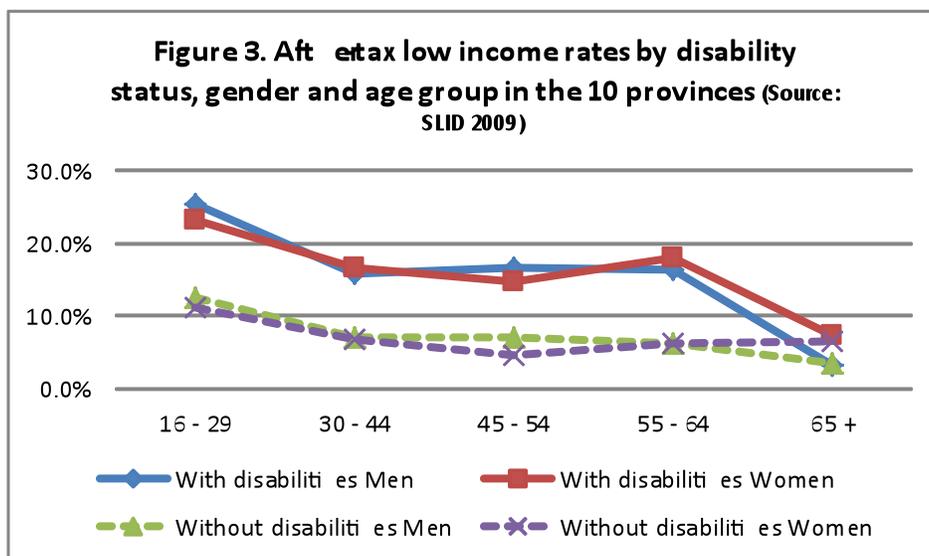


Taking seniors into account, the rates of poverty are similar for men and women with disabilities at 13.5% and 13.9% respectively (Table 8 and Figure 3). The poverty rates are also similar for men and women without disabilities, although men without are slightly more likely to live in low income households at 8.1% compared with 7.4% of non-disabled women.

Table 8. After-tax low income rates by disability status, gender and age group in the 10 provinces

	With disabilities		Without disabilities	
	Men	Women	Men	Women
16 - 64	17.8%	17.4%	8.6%	7.6%
16 - 29	25.4%	23.2%	12.4%	11.1%
30 - 44	15.7%	16.6%	7.1%	6.7%
45 - 54	16.5%	14.7%	6.9%	4.6%
55 - 64	16.3%	17.9%	6.1%	6.2%
65 +	3.0%	7.1%	3.4%	6.4%
Total	13.5%	13.9%	8.1%	7.4%

As with Table 7, Table 8 shows that the gendered poverty gap widens in the retirement years with 7.1% of senior women vs. 3.0% of senior men with disabilities living in low income households. There is also a poverty gap in the retirement years for women without disabilities, among whom 6.4% vs. 3.4% of men live in low income households.



Poor Men and Women Overall

Looking at the general income picture on Table A3a, regardless of the age and gender of low income people with disabilities, seven dollars in ten (70.5%) are from various government transfers and three (29.5%) from market income. For low income people without disabilities the situation is almost reversed: Appendix Table A3b shows that market income accounts for two-thirds (66.3%) and transfers a third (33.7%) of their total income on average.

- Transfers make up 75.5% of the income of low income women with disabilities compared with 63.1% that of their male counterparts (Appendix Table A3a). In contrast, transfers make up 50.3% of the incomes of low income women without disabilities compared with 80.5% of their male counterparts' (Appendix Table A3b).
- Provincial social assistance is the largest component of transfer income for low income people with disabilities and makes up three dollars in ten (29.6%) of their incomes (Appendix Table A3a). Provincial social assistance accounts for only nine cents on the dollar (9.3%) of the income of poor people without disabilities (Appendix Table A3b).
- Salaries and wages are the largest component of market incomes and comprise 19.7% of the total low income of people with disabilities (Appendix Table A3a) and 55.2% among poor people without disabilities (Appendix Table A3b).

... Poor Working-Age People with Disabilities

Unless indicated otherwise, this section of the report draws from Appendix Table A3a and generally focuses on people with disabilities 16 to 64 years of age.

- Overall and regardless of gender, the general pattern is for government transfers to make up an increasing share of the income of poor people with disabilities as they get older.
 - That pattern holds up for men with disabilities but reverses somewhat for women with disabilities 55 to 64 years of age. Among the latter, there is a decrease in the percentage of transfer income to 69.4% compared with 77.9% among women 45 to 54 years of age.
- Overall, youth with disabilities and low incomes are less likely than their older counterparts to have government transfer incomes, but there are some gendered differences:
 - 28.0% of the income of poor young men 16 to 29 years with disabilities consists of transfer income compared with more than half of the income (53.4%) of their female counterparts.
 - Poor young women with disabilities are nearly twice as likely as their male counterparts to receive social assistance (23.3% vs. 14.4%) and three times more likely than non-disabled poor young women (8.3% – Appendix Table A3b).
- A much larger share of the low income of women than men with disabilities consists of federal and provincial child benefits, with, most notably, more than a third of the income (29.1%) of these women 30 to 44 years consisting of child benefits compared with only 0.8% among their male counterparts.
- In contrast, nearly twice the proportion of the average low income of men 55 to 64 years with disabilities is made up of C/QPP benefits as compared with their women counterparts (26.7% vs. 15.4%).
- A greater share of the low income of men with disabilities younger than 45 years consists of wages and salaries compared with their female counterparts, i.e., 55.7% vs. 30.3% among youth 16 to 29 years and 30.3% vs. 20.1% who are 30 to 44 years. In contrast, a greater share of the low income of women with disabilities 45 to 64 years is from wages and salaries, i.e., 16.7% vs. 12.6% among people 45 to 54 years and 14.3% vs. 7.7% among those 55 to 64 years.

- As the share of income from wages and salaries decreases in the working years for low income men and women with disabilities, their share of income from the Canada/Quebec Pension Plans – which includes Disability Benefits in SLID – increases. Inability to regularly pursue any substantially gainful occupation is a key eligibility criterion for access to the CPP disability benefit (Service Canada, 2013a) and inability to work even part-time for more than \$14,554 (in 2013) is a key criterion for access to the QPP disability benefit (Régie des rentes du Québec, 2013a). Some of the increase may also reflect people taking early retirement and accessing regular C/QPP retirement benefits.
- On average, very little of the low total incomes of working-age people with disabilities is from the Employment Insurance program. Regardless of age group, however, a greater share of the total low income of disabled men than women is from EI, with nearly five times as much income from this source among men than women 45 to 54 years (7.1% vs. 1.5%).

... Poor Working-Age People without Disabilities

Unless stated otherwise, this section of the report draws from Appendix Table A3b and generally focuses on people without disabilities 16 to 64 years of age.

- Regardless of gender, the income mix is more ‘curved’ for low income people without disabilities than for their counterparts with disabilities. For the former the largest share of income from government transfers is in the 30 to 44 age group at 40.4%. The share is lower on either side of that age group until the retirement years 65 and older. There are some gendered differences in that pattern:
 - For low income men without disabilities, government transfers make up a fairly constant share of total income (about a fifth) from age 30 to retirement, beyond which the transfers make up most of their income (90.5%).
 - For their female counterparts the picture is more fluid: government transfers account for three times the share of income among low income women than men without disabilities 16 to 29 years (31.5% vs. 10.2% for young men), then make up most of poor non-disabled women’s income in the 30 to 44 age group (57.7%) and more than a third of income thereafter until the retirement years when, like poor men without disabilities, government transfers make up a very large share of income (93.8% vs. 90.5%).

- As with low income women with disabilities, a larger share of non-disabled poor women's than men's income consists of federal and provincial child benefits, most notably with about a third of the total made up of such income (32.8%) in the 30 to 44 age group vs. only 1.7% among their male counterparts.
- As with poor people with disabilities, relatively little of the total low income of people without disabilities is from EI, with about twice the share among working-age men than women.
- The reasons are not immediately clear for the jump in the share of C/QPP income among non-disabled poor women 55 to 64 years and why such income comprises an even greater share than for their male counterparts (14% vs. 8.2%). The share of income from wages and salaries among low income women without disabilities, and therefore evidence of 'employability', is fairly constant from 30 to 64 years of age, including in the 55 to 64 age group).

... Poor Seniors with Disabilities

Unless stated otherwise, this section of the report draws from Appendix Table A3a and focuses on seniors 65 years and older with disabilities.

- As shown on Appendix Table A3a, compared with their working-age counterparts, the proportion of government transfer income is much higher among low income seniors with disabilities, where transfers comprise 96.4% of total income.
- The overall share of income consisting of government transfers for low income senior men and women with disabilities is similar at 96.6% and 96.4% respectively.
- In this age group, income from the Old Age Security and the Guaranteed Income Supplement (OAS/GIS) programs make up 68.2% of the total low income of people with disabilities; the Canada and Quebec Pension Plans make up 18.7%.
- Social assistance for low income seniors with disabilities is a very low 1.5% of total income and wages and salaries virtually disappear at 0.2%.
- There are some gendered income differences:
 - Low income senior men with disabilities have a greater proportion of income than their female counterparts from the C/QPP (22.8% vs. 17.5%), private pensions (6.5% vs. 2.6%) and investments (3.9% vs. 1.0%) but also experience a greater loss in total income resulting from self-employment (7.8% vs. 0.3%).

- Low income senior women with disabilities have a somewhat greater proportion of their total income from OAS/GIS (69% vs. 65.6%).

... Poor Seniors without Disabilities

Unless stated otherwise, this section of the report draws from Appendix Table A3b and focuses on seniors 65 years and older without disabilities.

- As with low income seniors with disabilities, high share of the low income of non-disabled seniors compared with their working-age counterparts is from government transfers. Overall, 92.7% is transfer income vs. 7.3% market income for these seniors.
- A slightly greater share of low income, non-disabled senior women's income is from government transfers than among their male counterparts (93.8% vs. 90.5%). The transfer-market income split is more evenly divided among men and women seniors with disabilities.
- Income from the old age security system makes up 69.5% of the total low income of seniors without disabilities; income from the C/QPP makes up 17.3%. This breakdown is similar to that among low income seniors with disabilities shown on Appendix Table A3a.
- Social assistance for low income seniors without disabilities comprises a very low share of all income at 0.2%, a similar pattern as with their counterparts with disabilities. Also similar is the very low share consisting of wages and salaries (0.3%).
- In terms of gendered patterns:
 - Some patterns are similar to those for low income seniors with disabilities: low income senior men without disabilities have a greater share of income from C/QPP than their female counterparts (19.6% vs. 16.2%) and private pensions (10.3% vs. 3.6%); low income women without disabilities have a greater share from OAS/GIS than their male counterparts (72.2% vs. 63.6%).
 - Compared with disabled poor seniors, a different pattern is that poor women without disabilities have a higher share from investments than their male counterparts (2.9% vs. 1.0%) and lost marginally less money due to self-employment at 1.1% vs. 1.8% of their total income.

Conclusion

This report has provided a statistical look at the personal income sources of poor people with disabilities in Canada and has compared their situation with poor people without disabilities. Their average income is low indeed: \$10,335 in 2009 compared with \$11,940 among working-age poor people without disabilities and nearly \$42,000 among working-age people without disabilities whose incomes are at or above the poverty line.

The single largest component of the incomes of working-age poor people with disabilities is social assistance. The single largest component of the income of their counterparts without disabilities is employment. Social assistance – ‘welfare’ – is supposed to function as a short-term, ‘last resort’ income stopgap to tide people over until their fortunes improve and they can return to the labour market to meet their own and their family’s financial needs. Clearly there is a discrepancy between what social assistance was historically expected to do and what it is currently doing: it has become the *de facto* income security system for a great many working-age people with disabilities. Indeed, SLID data indicate that the majority of social assistance recipients have some level of disability (Appendix Table 6), a finding consistent with administrative data from Ontario (Ontario, 2013a and 2013b).¹⁰

The fairness and wisdom of governments using social assistance programs in this way for disabled people is questionable. People with disabilities typically face many obstacles to employment that are beyond their personal control (Crawford, 2004; Statistics Canada, 2008). Yet disproportionately many find themselves involved with income security programs that many experience as restrictive, disrespectful, parsimonious and oppressive (Chouinard & Crooks, 2005; Frazee, Gilmour & Mykitiuk, 2006).

To be sure, some provincial governments have created specialized social assistance programs for people with disabilities. These include Employment and Assurance for People with Disabilities in British Columbia (BCEA), Assured Income for the Severely Handicapped (AISH) in Alberta, Saskatchewan Assured Income for Disability (SAID) and the Ontario Disability Support Program (ODSP). However, getting to the bottom of how these specialized programs function for people with disabilities is problematic from a statistical research perspective. Are they more effective over time than traditional social assistance programs in helping people with disabilities move into employment?

¹⁰ 54.5% of total cases on the books for Ontario Works (general social assistance) and the Ontario Disability Supports Program (ODSP) are ODSP recipients. Some recipients of Ontario Works, however, may have disabilities that do not meet the program criteria for ODSP (Lightman et al., 2012), so the presence of people with disabilities among social assistance recipients may be under-represented in Ontario’s administrative data.

Do they enable people to move back and forth between employment and income support as dictated by the impacts of disability and the vagaries of the labour market? Are people with disabilities being administratively shifted from specialized onto regular social assistance programs and lower benefit levels in the interests of meeting government financial targets? How will reforms such as those proposed for ODSP (Lankin & Sheikh, 2012) work out for people with disabilities? How are programs

Article 28
Adequate standard of living and social protection

1. States Parties recognize the right of persons with disabilities to an adequate standard of living for themselves and their families, including adequate food, clothing and housing, and to the continuous improvement of living conditions, and shall take appropriate steps to safeguard and promote the realization of this right without discrimination on the basis of disability.

– *UN Convention on the Rights of Persons with Disabilities*

functioning that were introduced after SLID 2009 was released, such as SAID and BCEA, or changes that were recently made such as the increase to the AISH benefit level (Alberta Human Services, 2012)? SLID and PALS do not shed light on these matters because they roll together into a single variable all income information about ‘social assistance’, regardless of whether the program has a specialized focus on people with disabilities. As well, even if one could place a focus on such specialized programs for people with disabilities, with the cancellation of the longitudinal dimension of SLID it remains to be seen whether people with disabilities will be more or whether they will be less able to make transitions between employment and income support over time. If some separation of specialized from regular social assistance data would be preferable, so would reinstatement of a longitudinal survey that could track income sources and employment patterns over time. More

urgent, however, is for governments to address the extremely low income levels (NCW, 2009) of people with disabilities who find themselves caught up in the social assistance ‘system’.

Federal and provincial child benefits are important sources of income for poor women, disabled and non-disabled alike. Any thought of revising such programs needs to keep clearly in view the potentially major implications for poor women’s incomes, particularly poor female lone parents with and without disabilities. It makes sense that disability organizations and women’s organizations would try to become more mindful of one another’s efforts to monitor and seek input to program developments on this front. That said, poor people with and without disabilities in couples with children are also significantly reliant on child benefits; cooperative efforts between their representative organizations and disability organizations make sense as well.

The C/QPP is an important source of income for low income people with disabilities who are nearing retirement, particularly women. Again, attempts to reform such programs need to keep clearly in view the significant implications of further restricting eligibility or reducing benefits. As with social assistance, it is difficult to track how people are doing on the disability vs. regular pre-retirement component of the C/QPP because, in surveys such as SLID, information about all such income is combined

Article 27
Work and employment

1. States Parties recognize the right of persons with disabilities to work, on an equal basis with others; this includes the right to the opportunity to gain a living by work freely chosen or accepted in a labour market and work environment that is open, inclusive and accessible to persons with disabilities. States Parties shall safeguard and promote the realization of the right to work...by taking appropriate steps, including through legislation...

– *UN Convention on the Rights of Persons with Disabilities*

together into a single variable for the C/QPP. Some separation of the data would be preferable¹¹ as would longitudinal information about people receiving these forms of income.

For low income seniors with and without disabilities, the OAS/GIS is the largest source of income, followed next by the C/QPP. Any major tampering with these programs for low income seniors could have seriously adverse economic impacts. It is in the mutual interests of seniors' organizations and disability organizations to monitor policy initiatives closely and seek input to program design.

For policy makers considering long-term employment and economic trajectories of people who find themselves marginalized from the economy early in life, the proportion of income from social assistance among youth with disabilities – particularly young women with

disabilities – raises a warning flag. If disproportionately caught up in the social assistance system early in life, what are the chances of economic independence in later adulthood? Some attention to the employment integration of youth with disabilities would seem to make good sense as a step in the direction of preventing avoidable reliance on social assistance later in life. Attention to the specific needs, concerns and aspirations of young women with disabilities seems particularly warranted (Hogansen et al., 2008).

In the final analysis a troubling question keeps rising to the surface: why is it that, in an affluent country such as Canada, people with disabilities, who often face serious challenges to employment that are beyond their personal control, are left

¹¹ It is understood that sample size may have to be increased in order for such a change to be useful.

disproportionately reliant on social assistance programs that typically accord incomes that are well below the poverty line (NCW, 2009)? These realities seem seriously at odds with Canada's commitments under the UN Convention on the Rights of Persons with Disabilities (2006) to uphold the inherent dignity and worth of all citizens, including people with disabilities, by furthering their employment (Art. 27) while safeguarding and promoting an adequate standard of living *for all* (Art. 28).

Appendix

Descriptions of Government Transfer Income Sources

Federal and provincial child benefits

At the federal level, the Canada child tax benefit (CCTB) is a non-taxable amount for which eligibility is geared to income. It is paid monthly to help eligible families with the cost of raising children under 18 years of age. The CCTB may include the national child benefit supplement (NCBS) and the child disability benefit (CDB). The NCBS is a non-taxable supplement for low income families that may be offset by a reduction in provincial social assistance payments. The CDB provides an amount geared to income for qualified families caring for children under 18 years of age who have a severe and prolonged impairment in physical or mental functions and who are eligible for the Disability Tax Credit (Canada Revenue Agency [CRA], 2013a). The universal child care benefit (UCCB) is a taxable benefit of \$100 paid monthly for each eligible child of those who qualify for the CCTB.

When SLID 2009 was conducted, provinces that had their own child benefits in conjunction with the CCTB were Newfoundland and Labrador, New Brunswick, Nova Scotia, Ontario and Quebec (NCW, 2010).¹²

Canada Pension Plan (CPP)

The Canada Pension Plan (CPP) Retirement Pension provides a monthly taxable benefit to retired individuals who have made at least one valid payment to the Canada Pension Plan, and who are at least 60 years old (Service Canada, 2013b). The CPP Disability benefit is available to people who have made enough contributions to the CPP, and whose disability prevents them from working at any job on a regular basis. The disability must be long lasting or likely to result in death (Service Canada, 2011).

Quebec Pension Plan (QPP)

The QPP is similar to the CPP and provides both a retirement and disability benefit. It is administered by Quebec and is available to people who work or who have worked in that province (Régie des rentes Québec, 2013b).

¹² Yukon and the Northwest Territories also provided child benefits (NCW, 2009), but the northern territories are not included in SLID. Presently, Alberta, British Columbia and Nunavut provide a child benefit as well (CRA, 2013a).

Old Age Security pension and Guaranteed Income Supplement

The Old Age Security (OAS) pension is a monthly benefit available to most Canadians 65 years of age or over who have lived in Canada for at least 40 years after reaching age 18 or who meet other criteria if they were 25 years of age or over on July 1, 1977. The Guaranteed Income Supplement (GIS) is a monthly benefit paid to eligible residents of Canada who receive an Old Age Security pension (full or partial) and who have little or no other income (Service Canada, 2013c).

Employment Insurance

Employment Insurance (EI) provides temporary financial assistance to unemployed Canadians who have lost their job ‘through no fault of their own’, while they look for work or upgrade their skills. EI may also be available to Canadians who are sick, pregnant, or caring for a newborn or adopted child, as well as those who must care for a family member who is seriously ill with a significant risk of death (Service Canada, 2013d).

Workers’ compensation

Workers’ Compensation is a broad system of disability income protection for employees, covering accidental injuries or occupational diseases arising out of employment. It falls within federal, provincial or territorial jurisdiction, depending on the business or industry. The coverage is largely compulsory and on a no-fault basis, although there are exceptions (such as optional coverage for some businesses, limited or no coverage for employees who are injured because of their own serious misconduct). Benefits vary among jurisdictions but typically include income benefits (temporary and long-term for total or partial disability), rehabilitation, medical care and other health needs, death and survivor benefits (Crawford, 2004).

Social assistance

Provincial and territorial social assistance programs provide ‘last resort’ financial assistance and in-kind goods and services to cover the cost of basic living requirements for an individual or family whose other financial resources have been exhausted. Assistance may be granted on the basis of need to an individual or family head determined to be unable to provide adequately for themselves and any dependants. Eligible persons who are deemed ‘employable’ are actively encouraged or required to pursue, accept and retain any reasonable offer of employment or re-training as a condition of eligibility. Programs have various names, including income assistance, income support and welfare (Federal-Provincial-Territorial Directors of Income Support, 2010). Programs that focus specifically on people with disabilities have been

established in British Columbia, Alberta, Saskatchewan and Ontario. Typical income levels on social assistance fall well below the 'poverty line' (NCW, 2010).

Working Income Tax Benefit

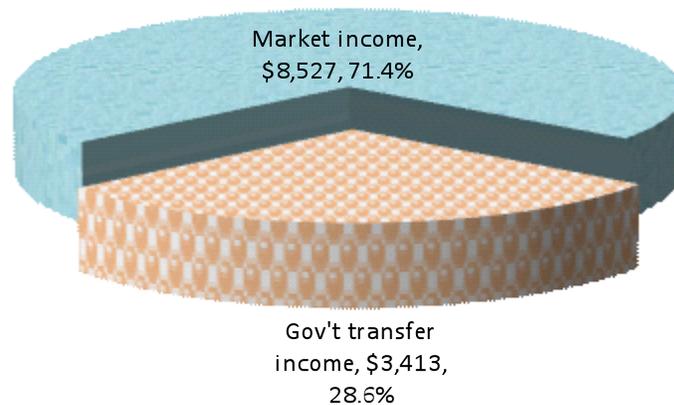
The working income tax benefit (WITB) is a refundable tax credit paid quarterly for residents of Canada who are aged 19 years of age or older. It is intended to provide tax relief for eligible low-income individuals and families who are in the workforce and to encourage others to enter the workforce. People who qualify for the Disability Tax Credit may also qualify for a WITB disability supplement. Eligible individuals must have earned income of at least \$3,000 unless they meet the disability criteria, in which case minimum earned income must be \$1,500 (CRA, 2013b). The benefit is geared to income and begins tapering to zero when net income falls between \$11,231 and \$17,824. The benefit varies somewhat by jurisdiction, but is in the range of up to about \$1,000 for individuals, up to about \$1,800 for families and up to about \$500 for the disability supplement (CRA, 2013c).

Goods and Services Tax and Harmonized Sales Tax credit

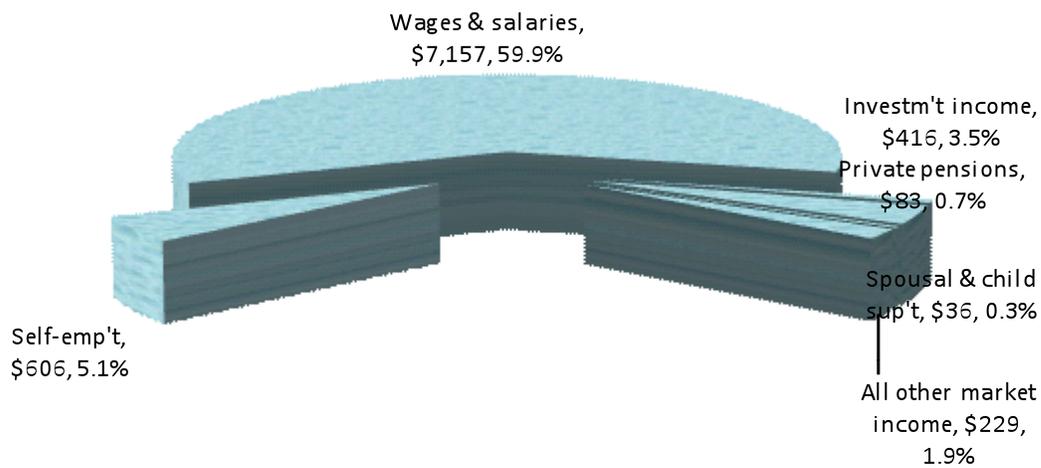
The Goods and Services Tax / Harmonized Sales Tax (GST/HST) credit is a tax-free quarterly payment that helps individuals and families with low or modest incomes offset all or part of the GST or HST that they pay (CRA, 2013d).

Charts

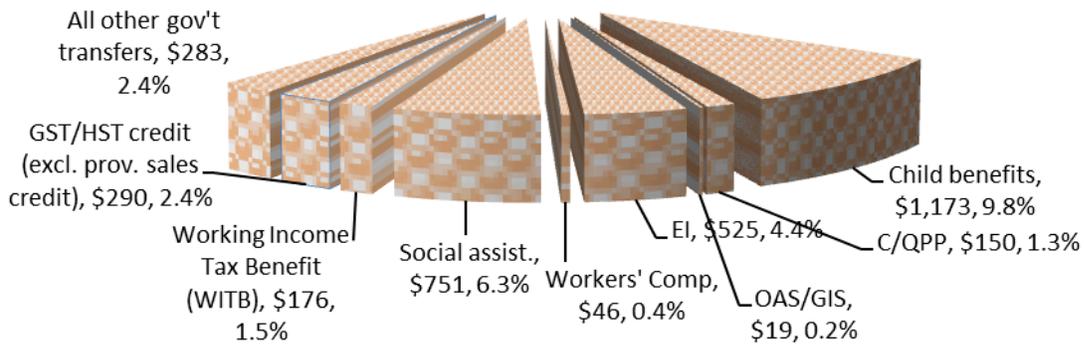
**Figure A1. Canada (excluding northern territories) -
Total incomes of low income, working-age people
without disabilities**
(Source: SLID 2009 PUMF)



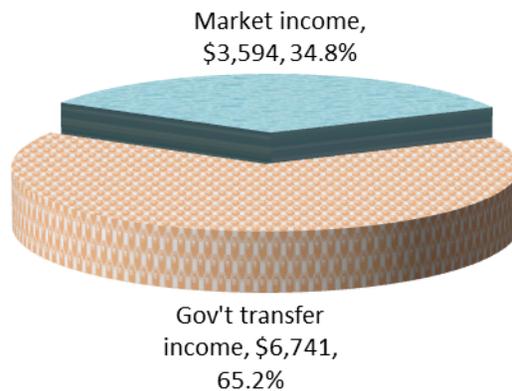
**Figure A2. Canada (excluding northern territories) -
Market incomes of low income,
working-age people without disabilities**
(Source: SLID 2009 PUMF)



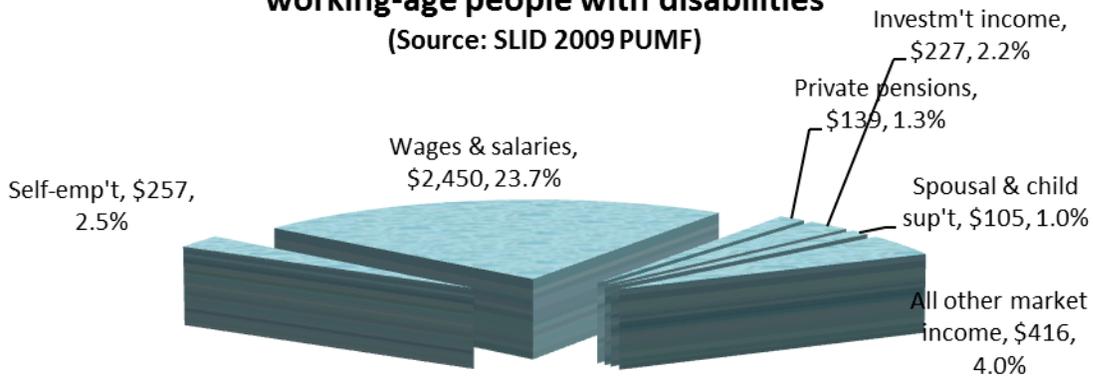
**Figure A3. Canada (excluding northern territories) -
Government transfer incomes of low income,
working-age people without disabilities**
(Source: SLID 2009 PUMF)



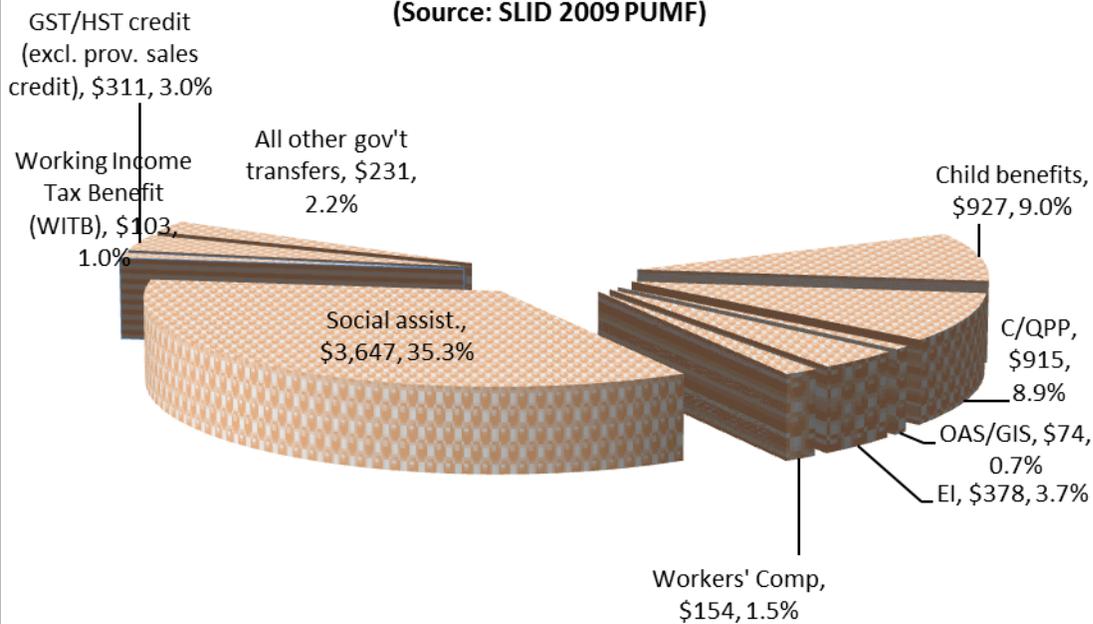
**Figure A4. Canada (excluding northern territories) -
Total incomes of low income, working-age people with
disabilities**
(Source: SLID 2009 PUMF)



**Figure A5. Canada (excluding northern territories) -
Market incomes of low income,
working-age people with disabilities**
(Source: SLID 2009 PUMF)

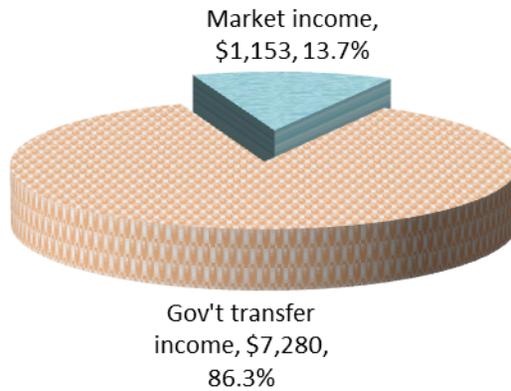


**Figure A6. Canada (excluding northern territories) -
Government transfer incomes of low income,
working-age people with disabilities**
(Source: SLID 2009 PUMF)



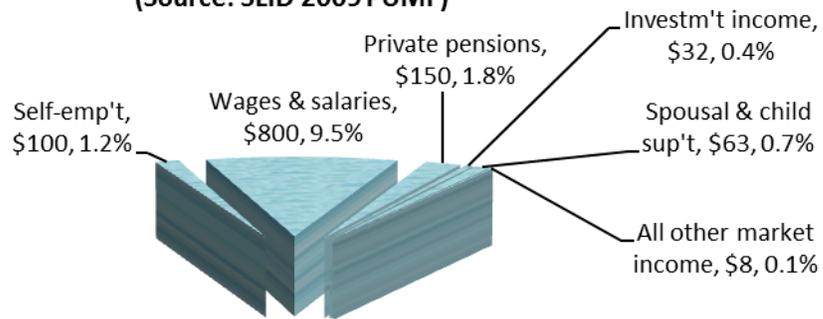
**Figure A7. Newfoundland and Labrador -
Total incomes of low income, working-age people with
disabilities**

(Source: SLID 2009 PUMF)

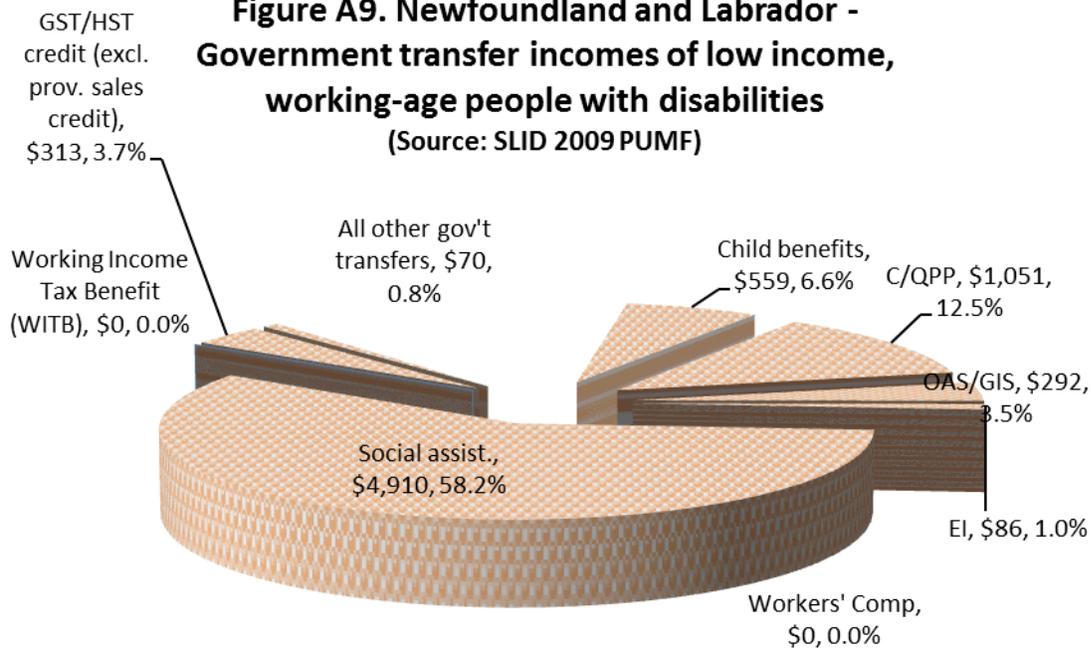


**Figure A8. Newfoundland and Labrador -
Market incomes of low income,
working-age people with disabilities**

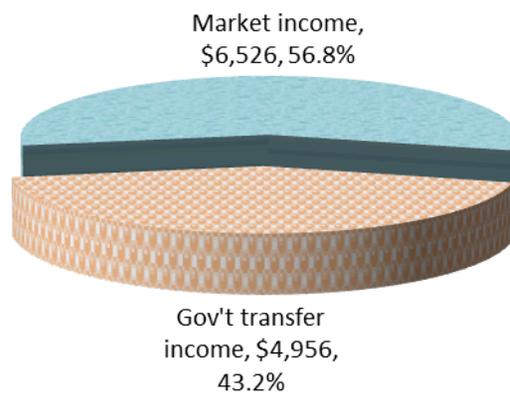
(Source: SLID 2009 PUMF)



**Figure A9. Newfoundland and Labrador -
Government transfer incomes of low income,
working-age people with disabilities**
(Source: SLID 2009 PUMF)



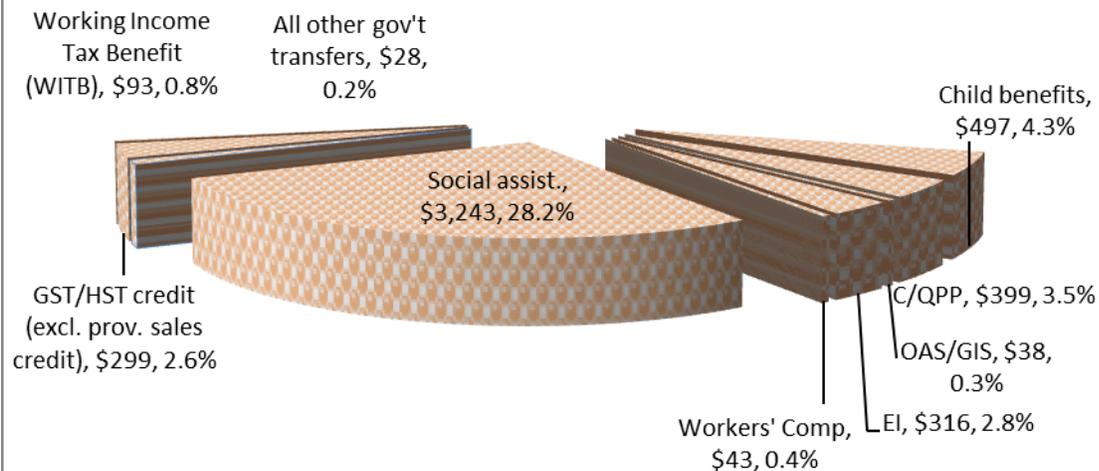
**Figure A10. Alberta -
Total incomes of low income, working-age people with
disabilities**
(Source: SLID 2009 PUMF)



**Figure A11. Alberta -
Market incomes of low income,
working-age people with disabilities**
(Source: SLID 2009 PUMF)



**Figure A12. Alberta -
Government transfer incomes of low income,
working-age people with disabilities**
(Source: SLID 2009 PUMF)



Appendix Tables