



HUMAN
DEVELOPMENT
COUNCIL

2025

New Brunswick

DISABILITY
& POVERTY

Report

TABLE OF CONTENTS

Executive Summary	3.
Introduction	4.
Disability Data Overview	5.
Disability and Income Poverty	10.
Low Income and Activity Limitations	15.
Data Profile of People with Activity Limitations	18.
Barriers to Participation	19.
Disability Income Supports and Services	21.
Conclusion and Call to Action	23.
References	24.

EXECUTIVE SUMMARY

New Brunswick has the second-highest disability rate in Canada at 35.3%. People with disabilities in the province are disproportionately affected by poverty, often facing compounding barriers to education, employment, and essential services. This report analyzes data from the Canadian Survey on Disability, the Canadian Income Survey, and the Census to examine the intersection of disability and poverty.

KEY FINDINGS

- The disability rate in New Brunswick is 35.3% compared to 27% for Canada as a whole.
- New Brunswick experienced the largest rise in disability rates between 2017 and 2022, with an increase of 8.6%.
- Poverty among people with disabilities is widespread. The Market Basket Measure (MBM) poverty rate is 12.3% for people with disabilities, while the rate for non-disabled individuals is 8.3%.
- The Low Income Measure After-Tax (LIM-AT) low-income rate is 19.9% for people with disabilities. For those without disabilities, the low-income rate is 12.6%.
- The median after-tax income in New Brunswick is \$36,220 for people without disabilities. For people with disabilities, it is \$30,130. For people with very severe disabilities, it is \$24,180.
- Males with disabilities have a higher poverty rate (13.0%) compared to females (11.8%). However, females have a slightly higher low-income rate at 20.2% than males at 19.5%.
- People with disabilities who were not in an economic family had a poverty rate over three times higher than those with disabilities who were in an economic family (27.7% compared to 7.9% respectively). The disparity is similar for the low-income rate.

- Seniors experienced disabilities related to pain and mobility most often. Youth aged 15 to 24 most often experienced mental health and learning disabilities.
- Persistent barriers in public spaces, communications, attitudes, and online access limit people with disabilities' full participation in society.

CALL TO ACTION

All levels of government must work together to address the structural inequalities faced by people with disabilities. This includes raising benefit levels, eliminating clawbacks, and embedding lived experience in all stages of policy design.

The findings in this report provide a roadmap for coordinated, inclusive policymaking that can reduce poverty and promote equity in New Brunswick.



INTRODUCTION

Disability and poverty are not isolated experiences; they often overlap, creating compounded challenges that require a comprehensive public policy response. Poverty can be both a cause and consequence of disability.[1] While it is easy to become trapped in the cycle of poverty, breaking free from it necessitates adequate support and resources.

Individuals with disabilities frequently encounter systemic obstacles that limit their access to employment, education, transportation, healthcare, and social services.[2] These challenges amplify socioeconomic disadvantage and increase the risk of poverty. Additionally, living in poverty can restrict access to necessary supports and services for those with disabilities, worsening their difficulties and inequalities. Understanding the interconnected and mutually reinforcing relationship between disability and poverty is essential for crafting inclusive, evidence-based policies that foster social equity and diminish marginalization.

This report examines the intersection of disability and poverty in New Brunswick. It starts with an overview of disability data from the most recent Canadian Survey on Disability.[3] From there, the report explores the economic realities faced by individuals with disabilities, specifically regarding income poverty. This section utilizes data from the 2023 Canadian Income Survey, which is employed to assess income inadequacy in Canada. The subsequent section presents 2021 Census data on low income and living with activity limitations. Next, it outlines current financial supports and services for people with disabilities, highlighting their limitations. The report concludes with recommendations for policy revision and development at all government levels to alleviate poverty and enhance inclusion for individuals with disabilities.

New Brunswick has the second-highest disability rate in Canada.[4] According to the 2023 Canadian Survey on Disability, the national disability rate stands at 27%, whereas New Brunswick has a significantly higher rate of 35.3%.[5] The province also experiences disproportionately high poverty rates among people with disabilities. Data from the 2023 Canadian Income Survey shows a Market Basket Measure poverty rate of 12.3% for this population—four percentage points higher than that of individuals without disabilities.[6] Similarly, the Canadian Income Survey reports a low-income rate of 19.9% using the Low-Income Measure After-Tax for people with disabilities, compared to 12.6% for those without. Regardless of the metric used, the data clearly indicates a troubling trend: people with disabilities in New Brunswick face substantial economic disadvantage.

Demographic factors such as age, gender, geographic location, and the type and severity of disability shape individual experiences. Analyzing these factors is essential for developing a deeper understanding of how disability and poverty are connected.

To effectively tackle the challenges outlined in this report, we must recognize the social and structural factors that create and perpetuate inequity. Our analysis relies on data that illustrates how disability and poverty intersect in daily life, and how targeted, inclusive policies can begin to disrupt this cycle. The goal is not only to inform but also to inspire action that promotes meaningful, systemic change.

DISABILITY DATA OVERVIEW

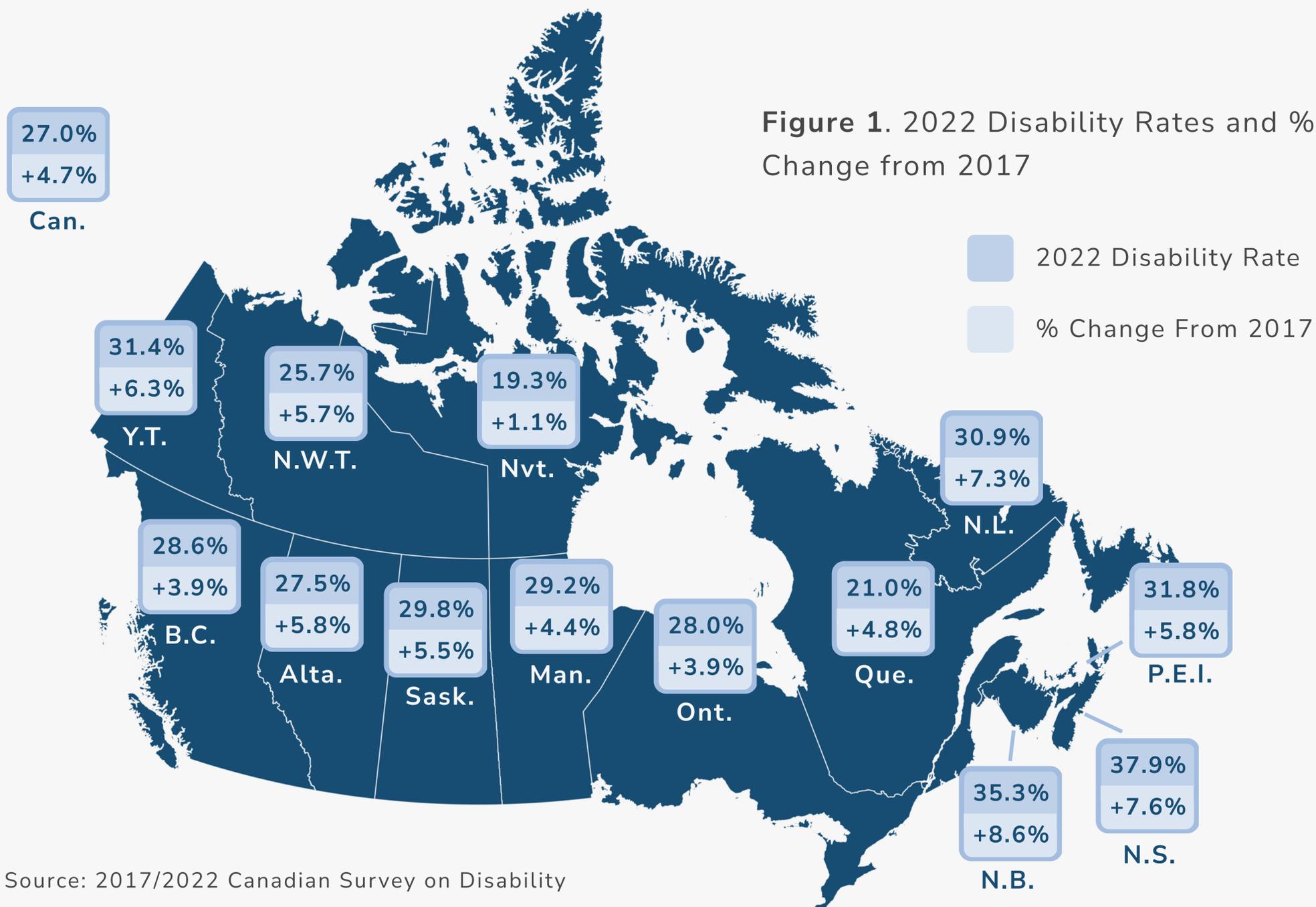
The disability data in this section of the report comes from the Canadian Survey on Disability (CSD), a survey administered every five years to Canadians aged 15 and older. The purpose of the CSD is to gather "information about the lived experiences of youth and adults whose everyday activities may be limited due to a long-term condition or health-related problem." [7] The CSD serves as Statistics Canada's primary data source on disability. Participation in the survey is voluntary, and responses are self-reported.

The most recent CSD was conducted in 2022, following the prior survey in 2017. In 2022, Canada's overall disability rate was 27.0% (Figure 1).

Among provinces and territories, New Brunswick had the second-highest disability rate at 35.3%, just behind Nova Scotia, which stood at 37.9%.

Notably, all four Atlantic provinces had disability rates significantly higher than the national rate. These provinces also experienced increases in disability rates that surpassed the national levels, highlighting the unique challenges faced in Atlantic Canada related to disability.

New Brunswick experienced the largest rise in disability rates between 2017 and 2022, with an increase of 8.6%. Nova Scotia followed closely, showing a 7.6% increase.

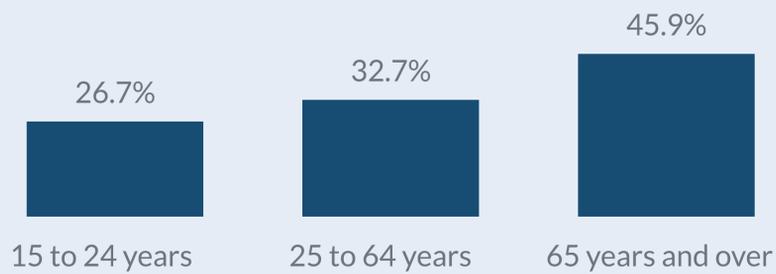


Source: 2017/2022 Canadian Survey on Disability

DISABILITY BY AGE

In New Brunswick, the highest rate of disability is found among those aged 65 and older, at 45.9% (Figure 2). Among individuals aged 25 to 64, 32.7% reported living with a disability. The youngest cohort surveyed (aged 15 to 24) had a disability rate of 26.7%.

Figure 2. Disability Rate By Age Group



Source: 2022 Canadian Survey on Disability

Since seniors experience higher disability rates, the shift in New Brunswick’s age distribution between 2016 and 2021 is likely a key factor in the province’s rise in the disability rate of 8.6%. As individuals age, they are more prone to physical, cognitive, and sensory impairments, contributing to the overall increase in reported disabilities.

Data from the 2016 Census indicated that a larger proportion of the New Brunswick population fell within the 50-59 age bracket compared to those aged 60-69 (Figure 3).[8] However, the 2021 Census showed a greater share of the population had shifted into the 60-69 age bracket (Figure 4).[9] As New Brunswick’s population continues to age, disability rates will likely rise, potentially increasing demand for healthcare, social services, and accessibility initiatives.

Figure 3. 2016 Census NB Age Distribution

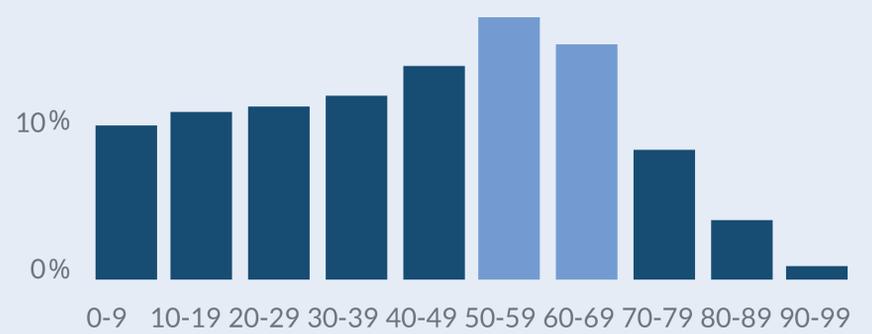
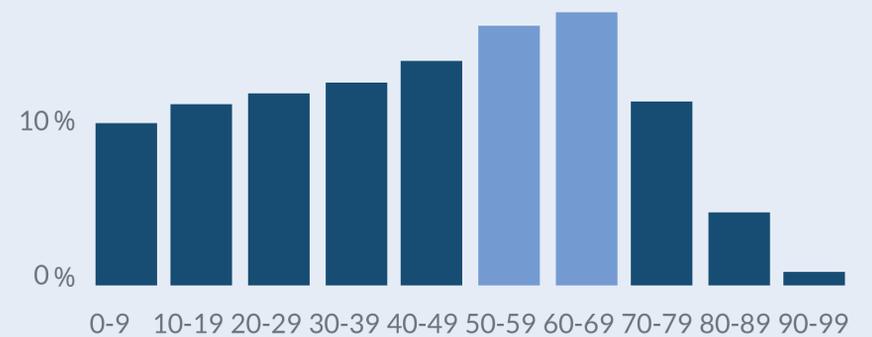


Figure 4. 2021 Census NB Age Distribution



Source: 2016/2021 Canadian Census

DISABILITY BY GENDER

Just as disability rates vary by age, they also differ by gender. The Canadian Survey on Disability classifies gender as “Women+” and “Men+.” The “Women+” category includes individuals identifying as women and a small percentage of nonbinary individuals. Likewise, the “Men+” category consists of individuals identifying as men and a small percentage of nonbinary individuals. Data for the nonbinary population is often suppressed due to its smaller sample size.[10]

The disability rate for Women+ in New Brunswick is 38.5%, higher than the 31.9% reported for Men+ (Figure 5). Overall, Women+ report higher disability rates than Men+. However, the difference varies across age groups. The most significant disparity occurs among those aged 15-24, where the disability rate for Women+ is 13.4% higher than for Men+. In contrast, among seniors (65+), the gap is much smaller, with the Women+ rate just 0.7% higher.

Figure 5. Disability Rate By Gender and Age



Source: 2022 Canadian Survey on Disability

DISABILITY BY TYPE

The Canadian Survey on Disability (CSD) categorizes disabilities into ten distinct types, as detailed in Figures 6 to 9. Each category has its own unique definition and nuances, which are outlined in the *Canadian Survey on Disability, 2022: Concepts and Methods Guide*.^[11]

Certain types of disabilities are more prevalent in the general population of New Brunswick. Among individuals aged 15 and older, the most commonly reported disabilities were related to pain, flexibility, and mobility (Figure 6). Specifically, 23.3% reported a pain-related disability, 15.7% experienced issues related to flexibility, and 15.0% had disabilities related to mobility.

Figure 6. Disability Type Prevalence in the Total Population in NB

Disability Type	Prevalence 2022	% Change From 2017
Pain-related	23.3%	+6.0%
Flexibility	15.7%	+3.2%
Mobility	15.0%	+2.9%
Mental health-related	14.1%	+4.9%
Seeing	8.4%	+2.1%
Hearing	8.3%	+1.8%
Dexterity	7.0%	+0.9%
Learning	6.7%	+2.3%
Memory	6.3%	+1.7%
Developmental	2.2%	+0.9%

Source: 2017/2022 Canadian Survey on Disability

The high prevalence of pain, flexibility, and mobility-related disabilities is likely connected to the province's aging population. Seniors reported the highest rates of these disabilities, with 33.3% experiencing pain-related impairments, 27.3% facing flexibility-related challenges, and 29.1% having mobility-related disabilities (Figure 7).

Figure 7. Disability Type Prevalence in the Total Population in NB Ages 65+

Disability Type	Prevalence 2022	% Change From 2017
Pain-related	33.3%	+5.6%
Mobility	29.1%	+4.1%
Flexibility	27.3%	+3.2%
Hearing	15.1%	+1.7%
Dexterity	13.3%	+1.5%
Seeing	12.2%	+2.0%
Mental health-related	8.0%	+1.7%
Memory	6.0%	+0.8%
Learning	3.2%	-0.1%
Developmental	1.0%	.

Source: 2017/2022 Canadian Survey on Disability

Among disabilities related to physical impairments, such as pain, mobility, flexibility, hearing, dexterity, and vision, seniors had higher rates of these challenges compared to the overall population. In contrast, disabilities that are more cognitive in nature, including mental health-related, memory, learning, and developmental impairments, were reported at lower rates among seniors than in the general population.

Youth aged 15 to 24 had the highest rates of disabilities that are primarily cognitive. The most prevalent type of disability among youth was associated with mental health and learning issues. In 2022, 19.3% of youth reported having mental health disabilities, reflecting an increase of 8.2% since 2017 (Figure 8). The rise in reported mental health disabilities among youth may be partly linked to the destigmatization of these challenges in recent years. The second most common disability among youth was related to learning, with a prevalence of 12.7%. The learning disability category experienced the second-largest increase since 2017, at 6.6%.

Figure 8. Disability Type Prevalence in the Total Population in NB Ages 15 to 24

Disability Type	Prevalence 2022	% Change From 2017
Mental health-related	19.3%	+8.2%
Learning	12.7%	+6.6%
Pain-related	9.5%	+4.2%
Memory	6.1%	+2.9%
Developmental	5.1%	+1.7%
Seeing	4.4%	+1.5%
Mobility	3.6%	+1.7%
Flexibility	3.5%	+1.6%
Hearing	3.0%	+1.0%
Dexterity	1.9%	+0.6%

Source: 2017/2022 Canadian Survey on Disability

Another key consideration when examining disability among youth aged 15 to 24 is the variation across gender. As shown in Figure 5, the disability rate for Women+ in this age group was 33.6%, which is 13.4% higher than that among Men+. However, this disparity is not consistent across all disability types, as illustrated in Figure 9.

Figure 9. Disability Type Prevalence in the Total Population in NB Ages 15 to 24 by Gender

Disability Type	Women+	Men+	Difference
Mental health-related	26.8%	12.2%	+14.6%
Pain-related	14.3%	4.9%	+9.4%
Learning	13.6%	11.8%	+1.8%
Seeing	6.7%	2.2%	+4.5%
Memory	7.8%	4.4%	+3.4%
Mobility	4.7%	2.5%	+2.2%
Flexibility	4.5%	2.4%	+2.1%
Developmental	4.1%	6.1%	-2%
Hearing	4%	2.1%	+1.9%
Dexterity	2.5%	1.4%	+1.1%

Source: 2022 Canadian Survey on Disability

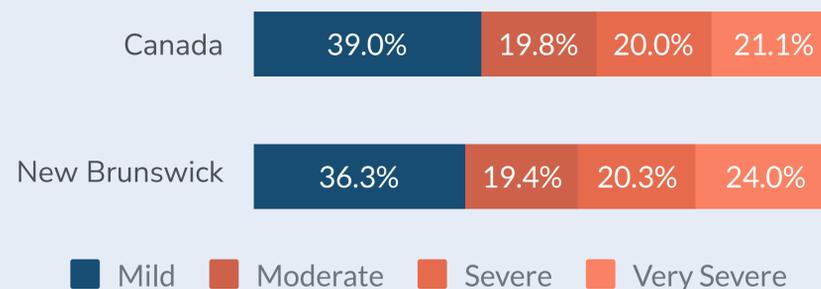
The largest gender difference was observed in mental health-related disabilities, where the prevalence among Women+ was 14.6% higher than that among Men+. The next largest differences were in pain-related and vision-related disabilities, both of which were reported more commonly by Women+. The only disability category where Men+ had a higher prevalence was developmental disabilities.

DISABILITY BY SEVERITY

The experience of disability varies widely, from mild to very severe. In the CSD, disability severity is assessed using the disability screening questions. Responses to these questions are used to calculate a severity score, which considers the intensity and frequency of an individual's difficulties, along with the presence of multiple co-occurring disabilities. Based on an individual's severity score, their disability is categorized into one of four classifications: mild, moderate, severe, or very severe.

In New Brunswick, a smaller proportion of the disabled population live with mild disabilities compared to Canada overall. However, a higher proportion of the province's disabled population live with very severe disabilities (Figure 10).

Figure 10. % of Total Disabilities by Severity

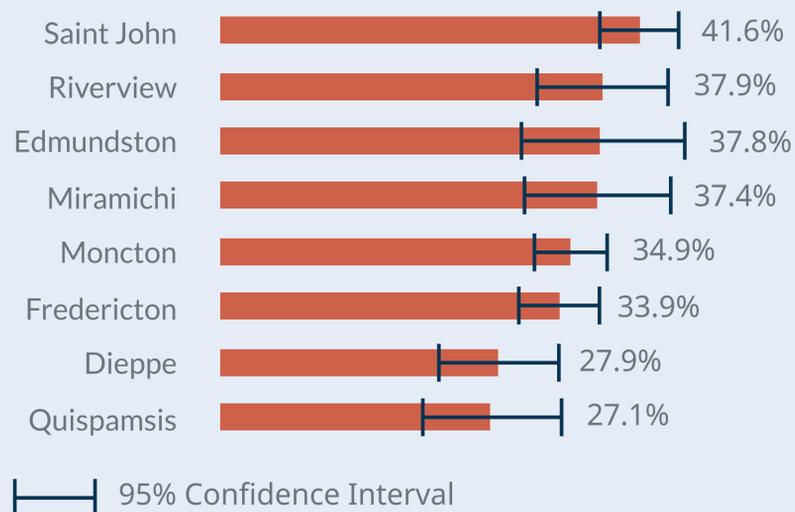


Source: 2022 Canadian Survey on Disability

DISABILITY BY GEOGRAPHY

Disability rates vary across municipalities in New Brunswick. Saint John had a notably high disability rate of 41.6%, while Quispamsis had a significantly lower rate of 27.1% (Figure 11). These rate estimates carry more error than provincial-level data. The CSD is sample-based and estimates are less reliable for areas with smaller populations. Figure 11 displays municipal disability estimates where the data is not suppressed, along with 95% confidence intervals.

Figure 11. % Disability by Municipality



Source: 2022 Canadian Survey on Disability

DISABILITY AND INCOME POVERTY

In New Brunswick's *Economic and Social Inclusion Act*, poverty is defined as "the condition of a person who lacks the resources, means, opportunities and power necessary to acquire and maintain economic self-sufficiency or to integrate into and participate in society."^[12] It extends beyond income deprivation to include social exclusion, limited access to opportunities, and barriers to full participation in society.

Measuring the full impact of poverty on people with disabilities is challenging due to its complex and multifaceted nature. Many factors that contribute to poverty are difficult to quantify, which leaves income as the most commonly used proxy for measuring poverty.

According to the 2022 CSD, the median after-tax income in New Brunswick was \$36,220 for individuals without disabilities. However, for individuals with disabilities, it was \$6,090 lower, at \$30,130. The disparity was even greater for those with very severe disabilities, whose median income was \$24,180.

The 2022 Market Basket Measure poverty threshold for a single person in New Brunswick is \$24,488.^[13] This means that an individual living alone with an income below this amount is considered to be in poverty. Notably, this threshold surpasses the median after-tax income of individuals with severe disabilities in New Brunswick. Consequently, a person with a severe disability who lives alone and earns the median income for people with severe disabilities would be classified as living in poverty. The incomes of individuals with severe disabilities are often insufficient to support independent living.

POVERTY AND LOW INCOME MEASURES

The Market Basket Measure (MBM) and the Low Income Measure After-Tax (LIM-AT) are two tools used to measure income inadequacy in Canada. The federal government recognizes the MBM as Canada's official poverty line.^[14]

The MBM is an absolute measure of poverty that reflects the minimum a family needs to afford basic goods.^[15] The LIM, on the other hand, is a relative measure of low income, identifying families with incomes below 50% of the median income, adjusted for family size.^[16]

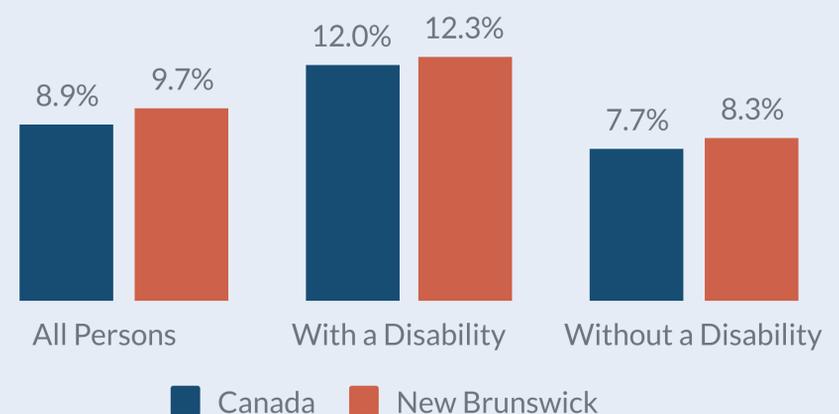
In our discussion of disability and poverty, we present data from the 2023 Canadian Income Survey using both the MBM and the LIM-AT. Using both measures provides a more comprehensive understanding of the nature of disability-related income inadequacy.

POVERTY AND LOW INCOME RATES

The overall poverty rate according to the MBM in New Brunswick is 9.7% (Figure 12). The poverty rate for people with disabilities stands at 12.3%, which is 4 percentage points higher than that of people without disabilities (8.3%). This trend is consistent at the national level, where individuals with disabilities face significantly higher poverty rates than those without.

New Brunswick has a slightly higher proportion of individuals with disabilities living in poverty (12.3%) compared to the national rate (12.0%). Similarly, the percentage of people without disabilities living in poverty is higher in New Brunswick (8.3%) than at the national level (7.7%). Furthermore, the overall poverty rate for all individuals is 9.7% and the national rate is 8.9%.^[17]

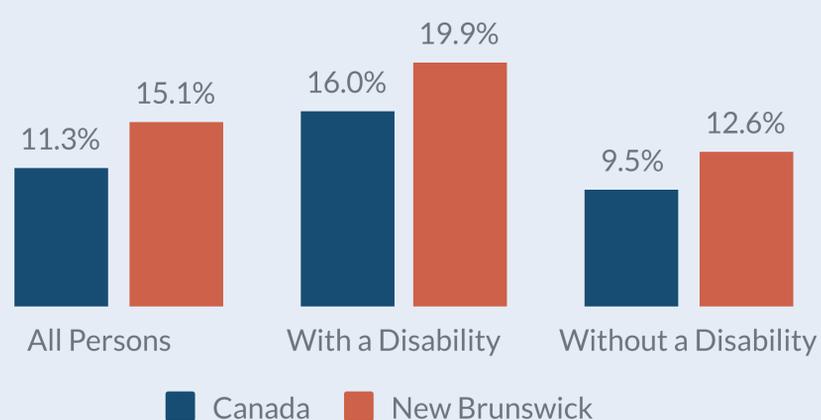
Figure 12. 2023 MBM Poverty Rate by Disability Status and Geography



Source: 2023 Canadian Income Survey

Similar to the MBM, data from the LIM-AT indicates that people with disabilities experience significantly higher rates of low income compared to those without disabilities (Figure 13). In New Brunswick, the overall low-income rate is 15.1%, but this figure rises to 19.9% for individuals with disabilities and decreases to 12.6% for those without disabilities.

Figure 13. 2023 LIM-AT Low Income Rate by Disability Status and Geography



Source: 2023 Canadian Income Survey

New Brunswick has a notably higher low-income rate than the national rate for individuals with disabilities, those without disabilities, and the total population. This contrasts with the MBM poverty rates, which were more similar between New Brunswick and Canada. One potential reason for this is the difference in how the thresholds are established.

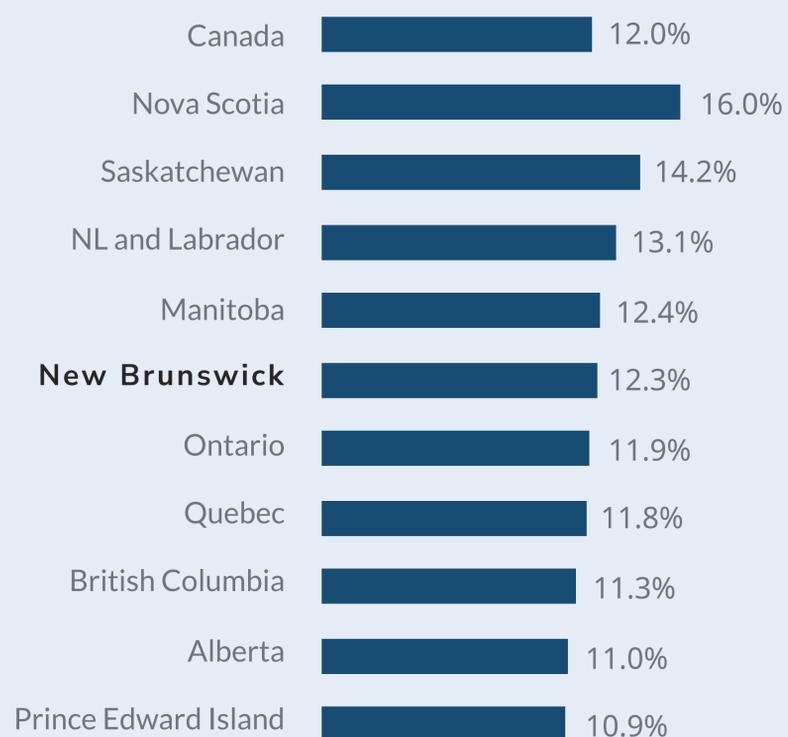
The MBM threshold is based on the cost of a basket of essential goods and services, and the cost of basic goods is lower in New Brunswick compared to many other parts of Canada. Consequently, the MBM threshold for New Brunswick is less than the threshold for many other provinces.

In contrast, the LIM-AT threshold is set nationally, rather than being adjusted by province. This means that some individuals in New Brunswick may have just enough income to exceed the MBM threshold in the province but still fall below the national LIM-AT threshold.

POVERTY AND LOW INCOME BY PROVINCE

Among Canadian provinces, New Brunswick has the fifth highest disability poverty rate using the MBM at 12.3% (Figure 14). Our neighbouring province, Nova Scotia, tops the list with a disability poverty rate of 16.0%. Prince Edward Island has the lowest disability poverty rate at 10.9%.

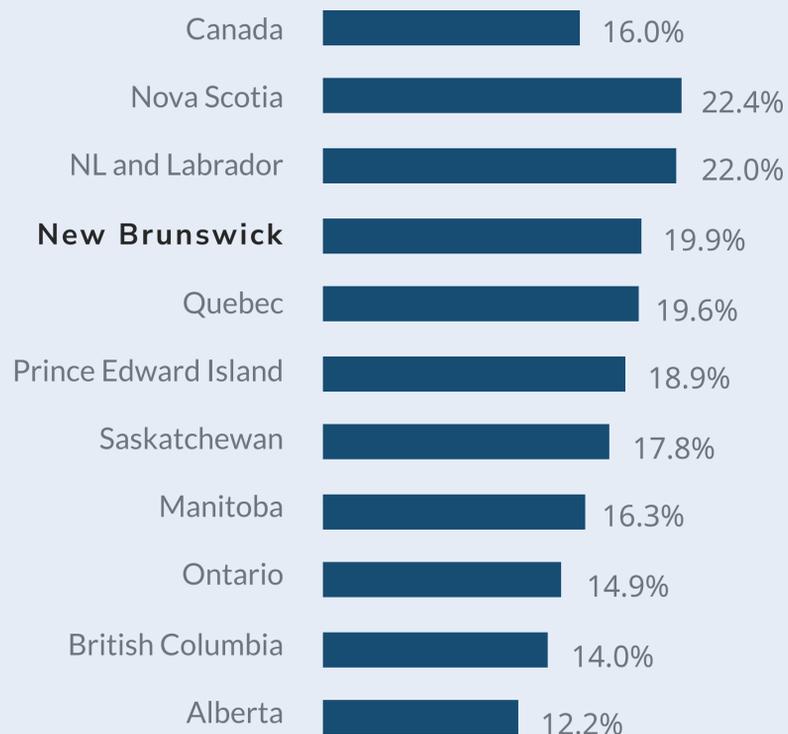
Figure 14. 2023 Disability MBM Poverty Rate by Geography



Source: 2023 Canadian Income Survey

According to the LIM-AT, New Brunswick ranks third among Canadian provinces with a low-income rate of 19.9% for people with disabilities (Figure 15). The highest low-income rates are concentrated in the Atlantic provinces of Nova Scotia, Newfoundland and Labrador, and New Brunswick.

Figure 15. 2023 Disability LIM-AT Low Income Rate by Geography



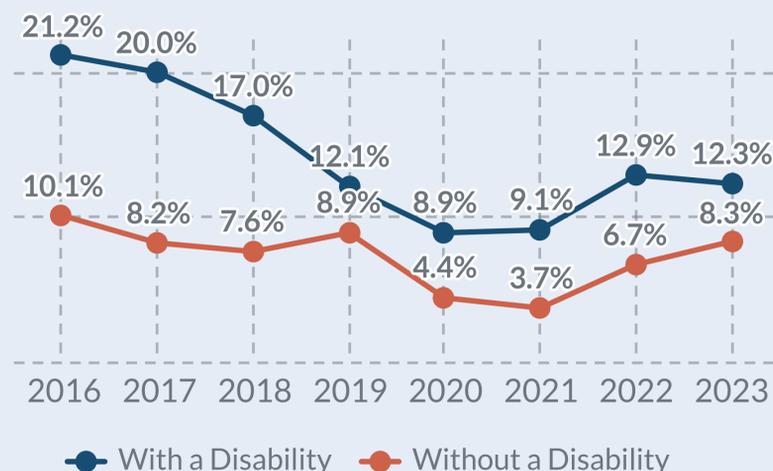
Source: 2023 Canadian Income Survey

POVERTY AND LOW INCOME OVER TIME

From 2016 to 2020, New Brunswick saw a decline in the poverty rate among individuals with disabilities (Figure 16). However, this trend reversed in 2021, with a slight increase of 0.2%, followed by a more significant increase of 3.8% in 2022. In 2023, the rate decreased minimally by 0.6 percentage points.

Poverty rates among people without disabilities followed a different pattern. From 2016 to 2019, the rate changed much less than it did for individuals with disabilities. During the pandemic, poverty rates for those without disabilities declined, but since 2021, the rate has begun to rise, increasing by 3% from 2021 to 2022 and by an additional 1.6% from 2022 to 2023.

Figure 16. 2023 NB Disability MBM Poverty Rate by Year

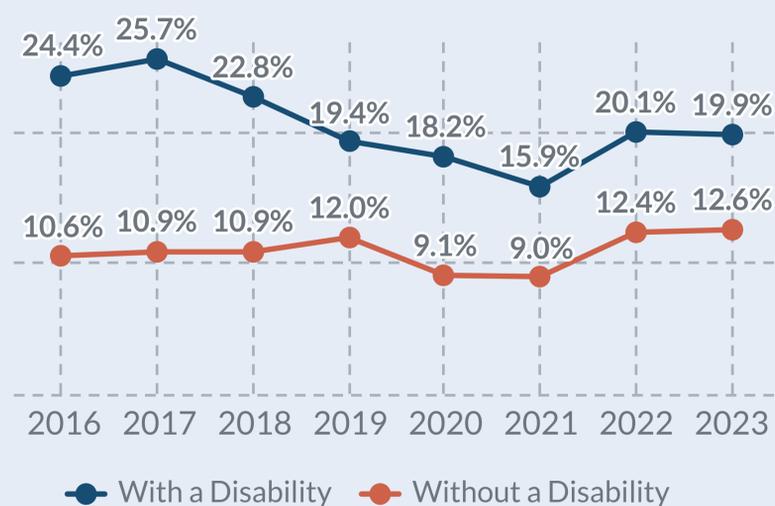


Source: 2023 Canadian Income Survey

Trends in low income (LIM-AT) for individuals with and without disabilities closely mirrored poverty rate (MBM) patterns from 2016 to 2022 (Figure 17). Among those with disabilities, the low-income rate steadily declined from 2017 to 2021, decreasing by nearly 10%. However, this trend reversed between 2021 and 2022, showing a 4.2% increase, which brought the rate back to pre-pandemic levels. In 2023, the rate was marginally reduced to 19.9%.

For individuals without disabilities, low-income rates exhibited less fluctuation over the years. There was a slight dip during the pandemic, followed by a rise in 2022 and again in 2023, reaching 12.6%, the highest rate recorded between 2016 and 2023.

Figure 17. 2023 NB Disability LIM-AT Low Income Rate by Year



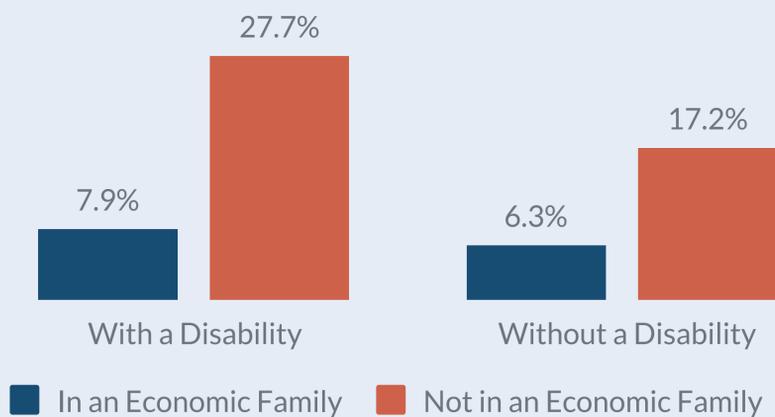
Source: 2023 Canadian Income Survey

POVERTY AND LOW INCOME BY ECONOMIC FAMILY STATUS

Statistics Canada defines an economic family as “a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common-law union, adoption or a foster relationship.”[18]

For people with disabilities in New Brunswick, the poverty rate is 7.9% when they are part of an economic family but jumps dramatically to 27.7% when they are not (Figure 18). Among those without a disability, 6.3% live in poverty within an economic family, while 17.2% experience poverty without being in economic families.

Figure 18. 2023 MBM Poverty Rate by Disability Status and Economic Family Status

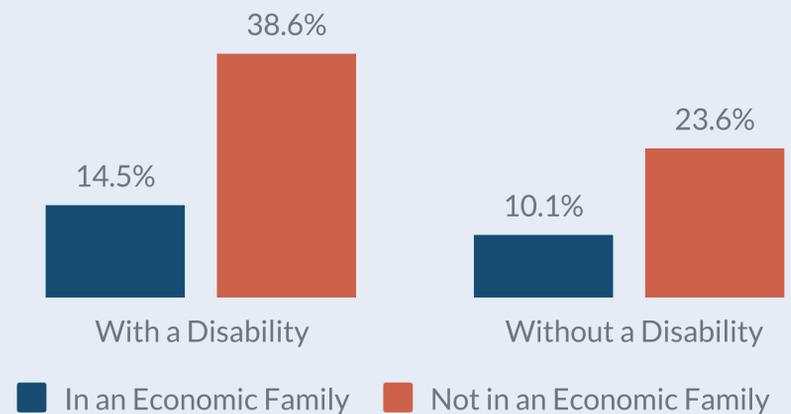


Source: 2023 Canadian Income Survey

This indicates that individuals with disabilities who live alone or lack family support face a significantly higher risk of poverty. It underscores the protective benefits of residing in a family unit, as combining resources can help alleviate financial difficulties.

The LIM-AT data exhibits a similar pattern to the MBM, emphasizing the significant impact of family status on economic hardship. Among individuals with disabilities who are not in an economic family, 38.6% fall below the low-income threshold, a rate that is substantially higher than that of those with disabilities who are part of an economic family (Figure 19). Both the LIM-AT and MBM reinforce the importance of family support in mitigating poverty and financial insecurity.

Figure 19. 2023 LIM-AT Low Income Rate by Disability Status and Economic Family Status



Source: 2023 Canadian Income Survey

POVERTY AND LOW INCOME BY AGE

According to the MBM, the disability poverty rate is highest at 13.3% for individuals aged 15 to 64 (Figure 20). This data indicates that working-age persons with disabilities face the highest poverty rate.

Figure 20. 2023 NB Disability MBM Poverty Rate by Age

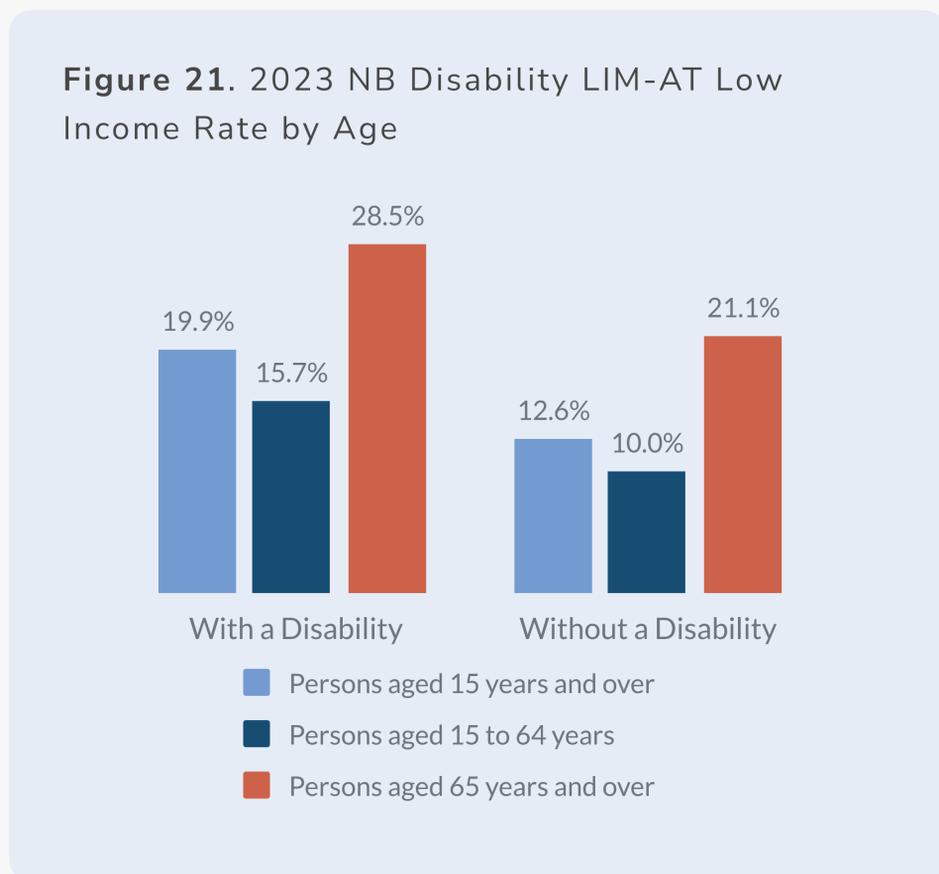


Source: 2023 Canadian Income Survey

This may be due to barriers to employment, limited workplace accommodations, and inadequate disability benefits. Many individuals in this group may also face challenges in accessing stable income sources such as disability assistance or employment insurance.

Meanwhile, the lower poverty rate for seniors with disabilities (10.2%) suggests that income supports for older adults such as Old Age Security (OAS), the Guaranteed Income Supplement (GIS), and Canada Pension Plan (CPP) benefits may help reduce disability poverty among this group.

The LIM-AT presents a different picture compared to the MBM. In this data, seniors have the highest low-income rate at 28.5%, while individuals aged 15-64 have the lowest at 15.7% (Figure 21).

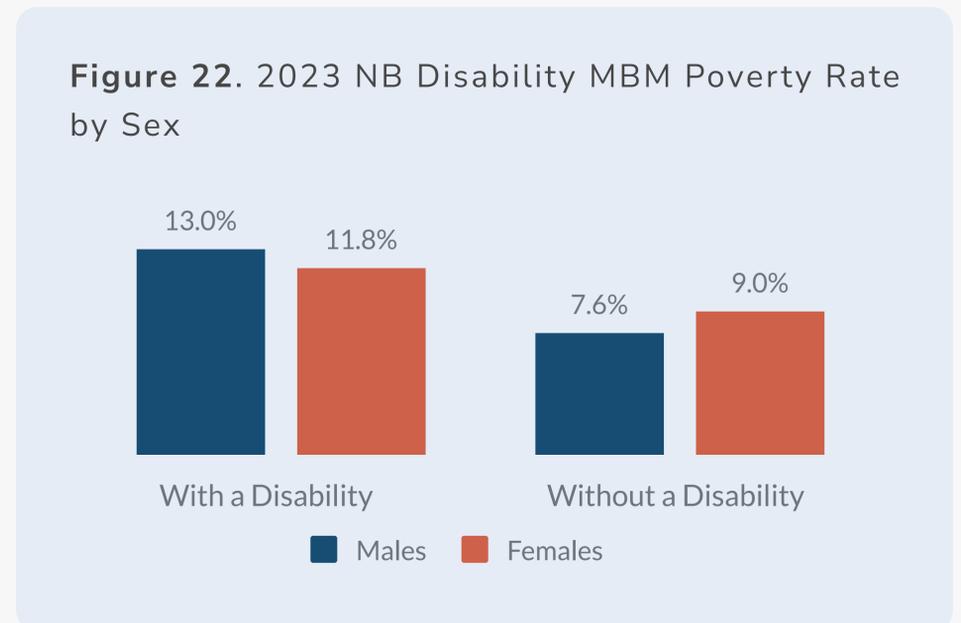


Source: 2023 Canadian Income Survey

One possible explanation for this difference is the variation in income thresholds between the two measures. The MBM threshold is lower than the LIM-AT, which means that seniors receiving income supports such as Old Age Security (OAS), the Guaranteed Income Supplement (GIS), and the Canada Pension Plan (CPP) may have enough income to keep them above the MBM poverty line. However, because the LIM-AT threshold is higher, these income supports may not be sufficient to lift them above that threshold. As a result, many seniors likely have incomes that place them above the MBM poverty line but still below the LIM-AT low-income threshold.

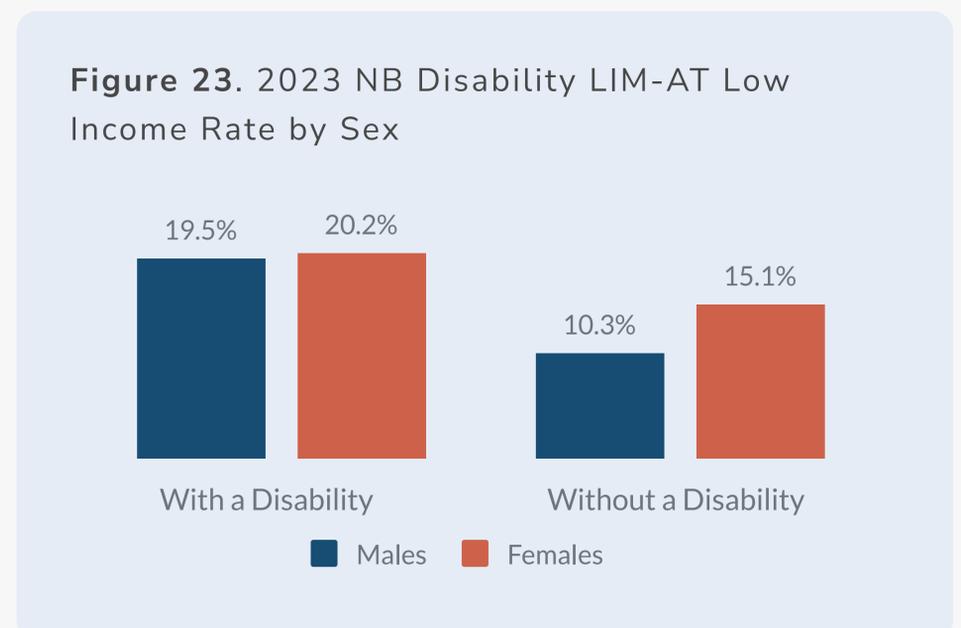
POVERTY AND LOW INCOME BY SEX

The poverty rate among people with disabilities varies by sex. Males with disabilities experience a poverty rate of 13.0%, which is 1.2% higher than that of females (Figure 22). In contrast, among those without disabilities, females have a higher poverty rate (9.0%) than males (7.6%). These findings reinforce the gendered nature of poverty.



Source: 2023 Canadian Income Survey

Similarly, the low-income rate for individuals with disabilities also differs by sex. There is only a small difference in the low-income rate for females (20.2%) and males (19.5%) with disabilities (Figure 23). The sex-based disparity in low-income rates is larger for those without disabilities. For females, it is 15.1% and for males, it is 10.3%.



Source: 2023 Canadian Income Survey

LOW INCOME AND ACTIVITY LIMITATIONS

The data for disability and income poverty is sourced from the 2023 Canadian Income Survey (CIS), which has a limited sample size, making estimates for smaller regions less reliable. Consequently, Statistics Canada primarily publishes CIS results at the provincial and national levels.

Though the CIS does not provide low-income rates for individuals with disabilities by small areas such as neighbourhoods, estimates can be made using data from the 2021 Canadian Census of the Population.[19] In the Census, individuals indicate whether they have an activity limitation as part of the disability screening questions. Having an activity limitation does not necessarily imply that a person has a disability. An activity limitation refers to the difficulties a person may experience in performing daily tasks due to health challenges.

The following data comes from the 2021 Census and uses individuals with activity limitations as a proxy for the population with disabilities. While this measure is not perfect, it provides valuable insight into the experiences of people living with activity limitations in different neighbourhoods.

Low-income rates are not evenly distributed across New Brunswick. In the census divisions, low-income rates for people with activity limitations range from 9% to 25% (Figure 24). The highest rates are generally found in northern counties, possibly due to the larger concentration of seniors in that area.

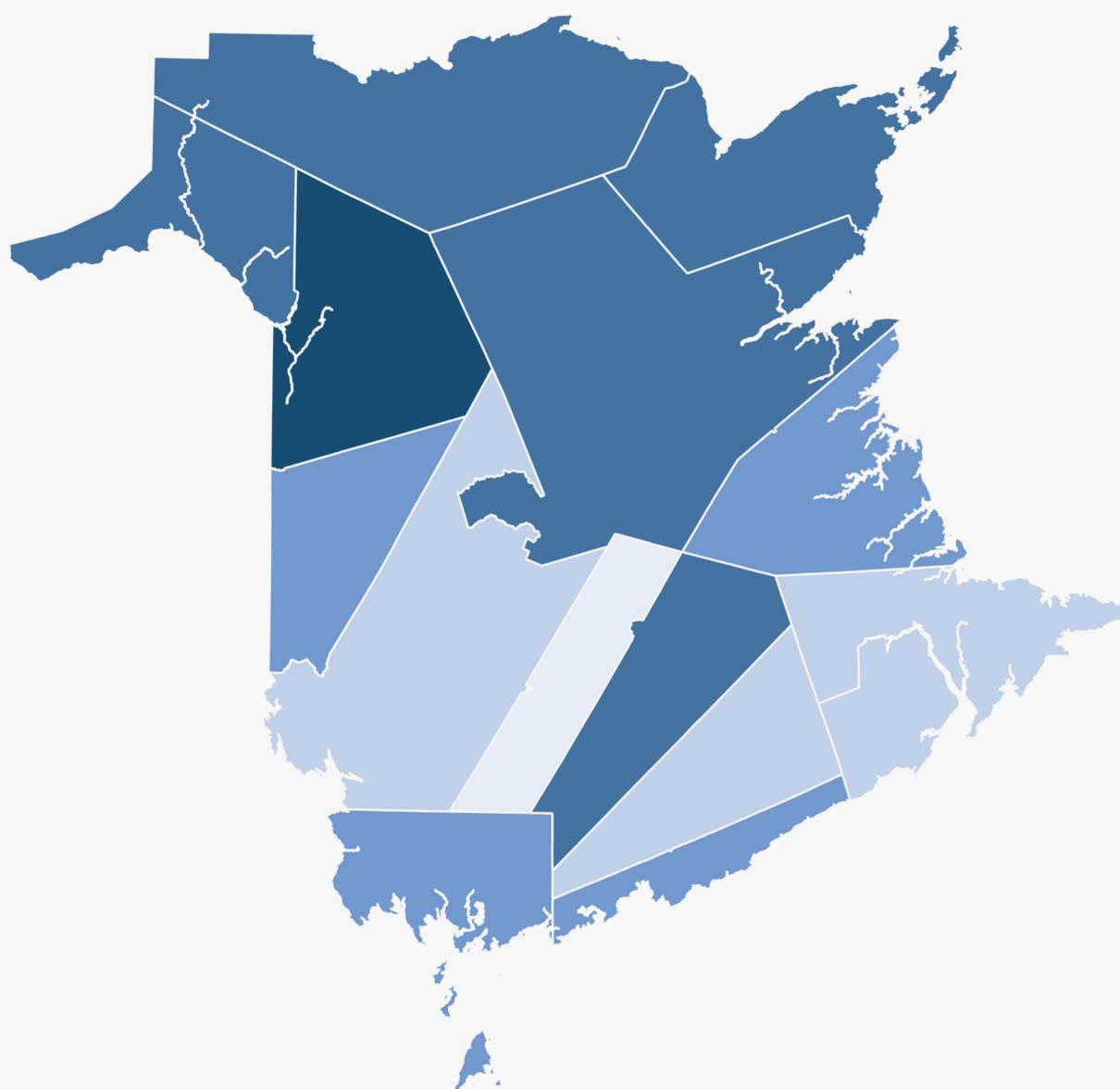
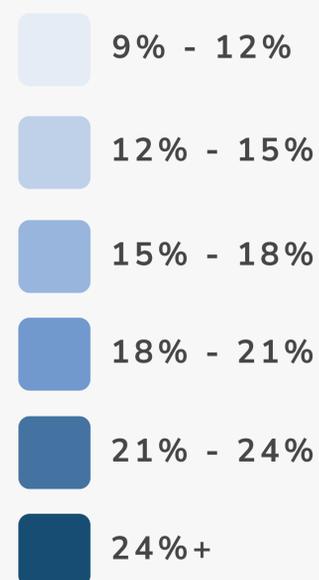


Figure 24. Prevalence of Low-Income For People With Activity Limitations by New Brunswick Census Divisions



Source: 2021 Canadian Census



Rates of low income for people with activity limitations vary significantly at smaller geographic levels. In certain municipalities in New Brunswick, low-income rates can exceed 50%. Figure 20 highlights these variations across census tracts in the Saint John area.

Census tracts are small geographic areas with populations ranging from 2,500 to 8,000. Although they are not tied to governmental or administrative boundaries, Statistics Canada uses them for data collection and demographic analysis.

In Saint John and its surrounding municipalities, the highest prevalence of low income among individuals with activity limitations is concentrated in the city's central area.

Census Tract 3100006, located in Uptown Saint John, has the highest low-income rate of 57.6% for individuals with activity limitations among all Census Tracts in Saint John, Moncton, and Fredericton. Fredericton and Moncton exhibit the same trend as Saint John (Figures 25 and 26), where the central cities have a higher prevalence than the surrounding areas.

Another noticeable pattern is the contrast in low-income rates between suburban municipalities and their neighbouring central cities. In Rothesay, Quispamsis, and Grand Bay-Westfield, no census tract exceeds a 15% low-income rate for people with activity limitations, whereas a Saint John census tract had a rate approaching 60%. Similarly, New Maryland has a low-income rate of less than 5%, while parts of Fredericton surpass 20%. Dieppe and Riverview also show significantly lower rates compared to Moncton.

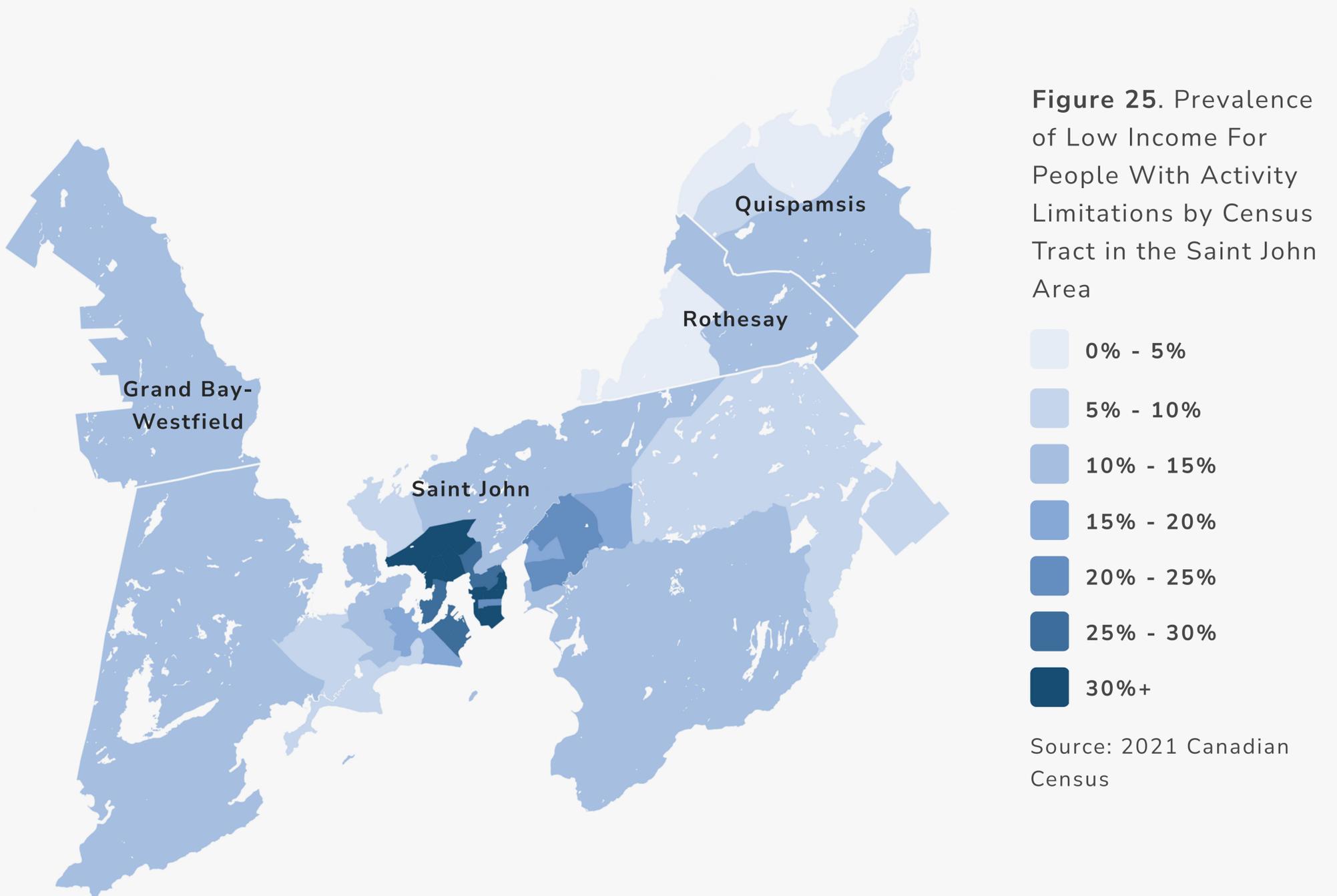


Figure 26. Prevalence of Low Income For People With Activity Limitations by Census Tract in the Fredericton Area



Source: 2021 Canadian Census

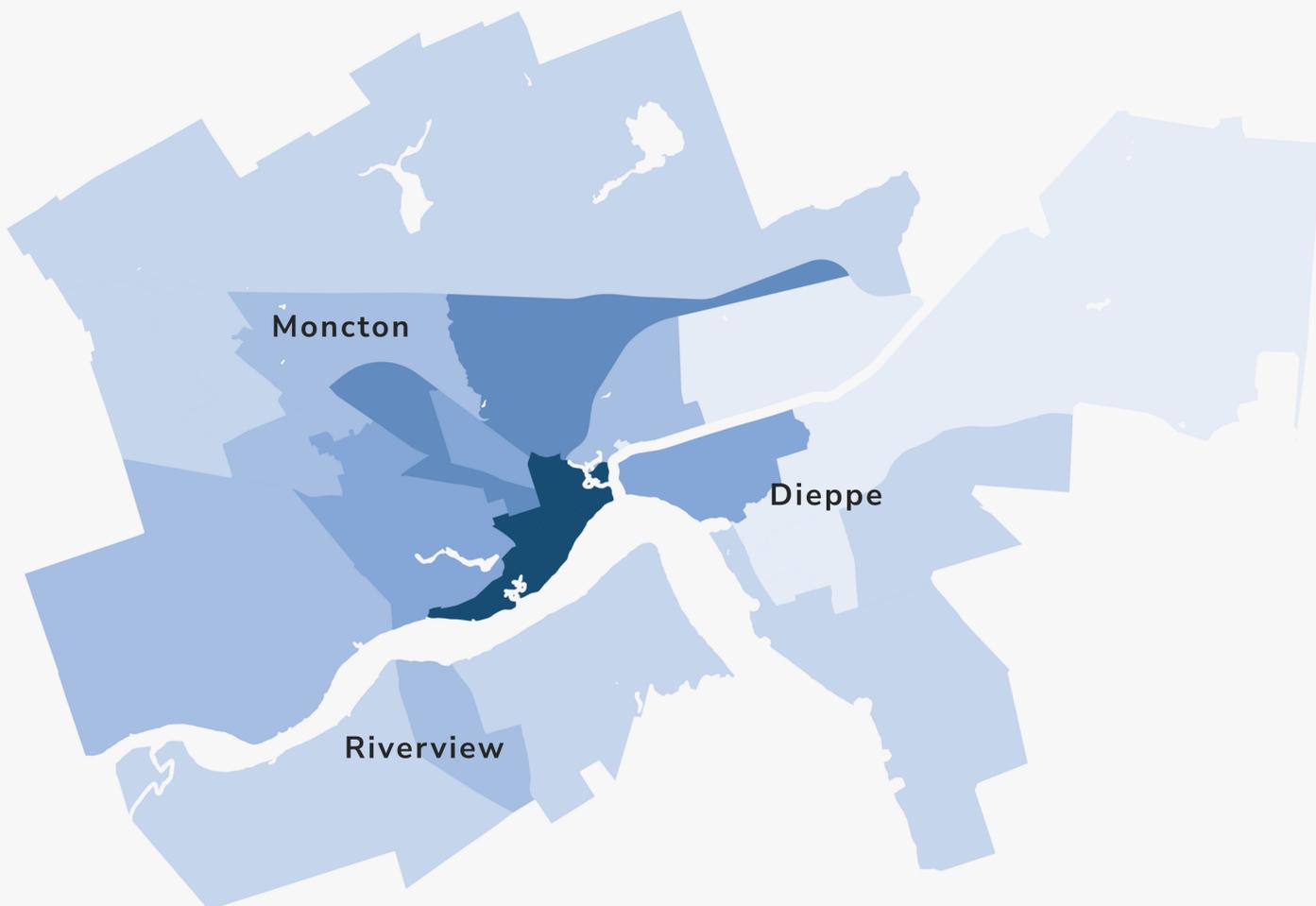
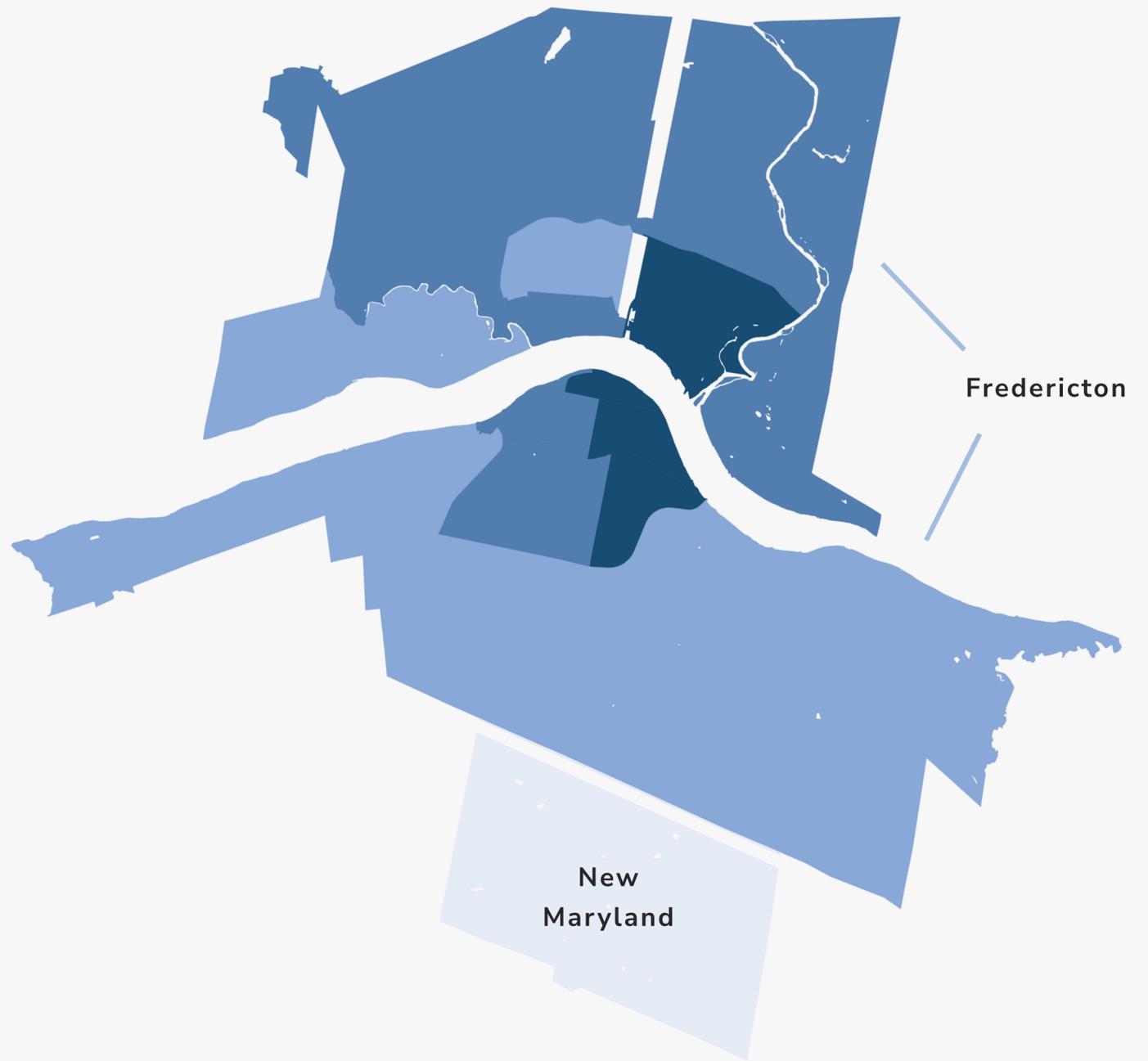
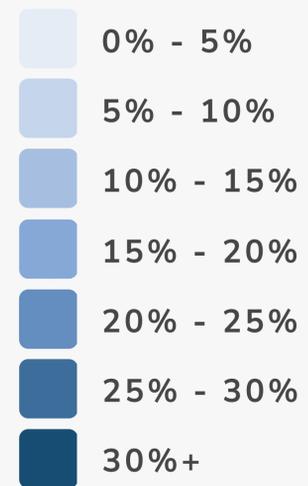


Figure 27. Prevalence of Low Income For People With Activity Limitations by Census Tract in the Moncton Area



Source: 2021 Canadian Census

DATA PROFILE OF PEOPLE WITH ACTIVITY LIMITATIONS

Income is just one measure of poverty. Poverty also includes challenges such as inadequate or unaffordable housing, limited access to essential goods and services, healthcare, education, and employment opportunities, as well as barriers to social inclusion.[20] It is a complex issue that extends beyond financial hardship. By examining a broader range of indicators and demographics, we gain a deeper understanding of poverty and its effects on different groups in society.

Figure 28 provides a demographic comparison among three groups. The first is the **Total Population**, representing New Brunswick as a whole. The second group includes individuals in New Brunswick who are **Sometimes, Often, or Always Limited**, referring to those who experience some degree of activity limitation. The final group consists of individuals who are **Always Limited**, meaning those who face consistent activity limitations.

Comparing the demographic profiles of various population groups helps in identifying the differences in key characteristics. For example, New Brunswick's total population consists of 14.6% children (ages 0 to 14), while only 5.4% of those who are always limited are children.

Figure 15 highlights several differences between people with activity limitations and the overall population. Consistent with the previous data, individuals with activity limitations have lower median incomes and higher rates of low income. They also have a larger proportion of seniors and are slightly more likely to be Women+.

Other differences among people with activity limitations include a higher prevalence of Indigenous identity, lower rates of educational attainment, reduced labour force participation, and higher unemployment. This group also has a smaller proportion of immigrants and visible minorities, possibly due to barriers in immigration opportunities for individuals with activity limitations.

Figure 28. Profiles of the Total Population and People with Activity Limitations in NB

Demographic	Total	Sometimes, Often, or Always Limited	Always Limited
2021 Population in Private Households	759,195	344,290	135,950
0 to 14 years	14.6%	6.9%	5.4%
15 to 64 years	63.4%	63.5%	61.6%
65 years and over	22.0%	29.7%	33.0%
85 years and over	1.8%	3.2%	4.0%
Woman+	50.8%	52.9%	53.0%
Man+	49.2%	47.1%	47.0%
Indigenous Identity	4.4%	5.1%	5.8%
Immigrants	5.8%	4.1%	3.8%
Immigrants Arrived 2016 to 2021	36.4%	18.7%	13.3%
Visible Minority	5.8%	2.7%	2.0%
Married Spouses or Common Law Partners	50.0%	53.2%	52.1%
Parents in One-Parent Families	4.9%	6.1%	6.8%
People Living Alone	13.2%	17.3%	19.2%
2020 Median After-Tax Income (recipients 15+)	\$34,000	\$31,400	\$28,800
Prevalence of Low Income (LIM-AT)	14.3%	17.2%	20.6%
No Certificate, Diploma or Degree Ages 25-64	11.0%	12.5%	14.5%
Labour Force Participation Rate	60.1%	52.2%	43.2%
Unemployment Rate	10.3%	11.9%	13.2%

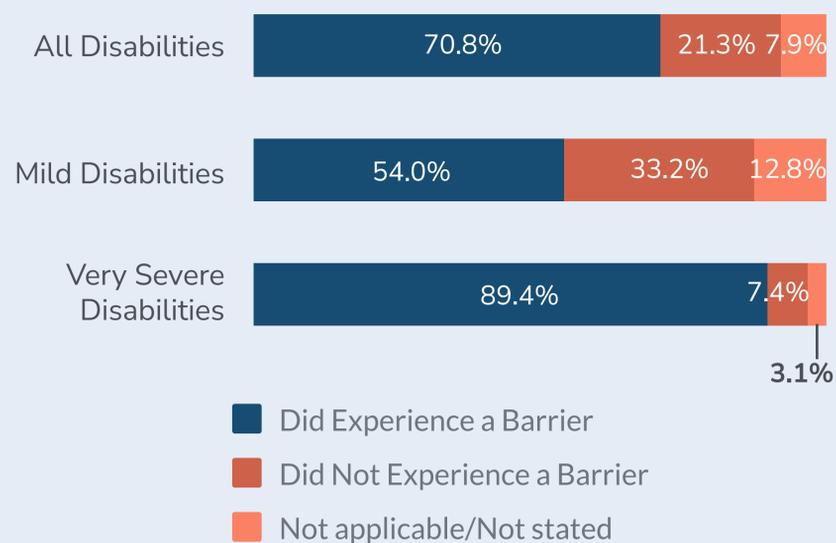
Source: 2021 Canadian Census

BARRIERS TO PARTICIPATION

People with disabilities often face obstacles that hinder their full participation in society. These include physical and environmental barriers like inaccessible buildings, public spaces, and transportation systems. They also encounter barriers rooted in communication and attitudes, such as stigma, stereotyping, and condescension. Additional challenges consist of social isolation, limited education and employment opportunities, financial insecurity, and government programs that can be hard to access and navigate. Restricted access to affordable healthcare, transportation, and social services further adds to their difficulties. These obstacles collectively affect the well-being, independence, and overall quality of life for people with disabilities.[21]

In 2022, 70.8% of people with disabilities in New Brunswick reported experiencing barriers to accessibility (Figure 29). The percentage rises to 89.4% for those with severe disabilities.[22; 23]

Figure 29. Experience of Barriers to Accessibility by Severity of Disability



Source: 2022 Canadian Survey on Disability

The most commonly reported barrier relates to features in or around public spaces, affecting 55.1% of people with disabilities (Figure 30). Communication barriers are also significant, impacting 46.6% of respondents. In contrast, barriers to using the internet were the least reported, at 12.9%.

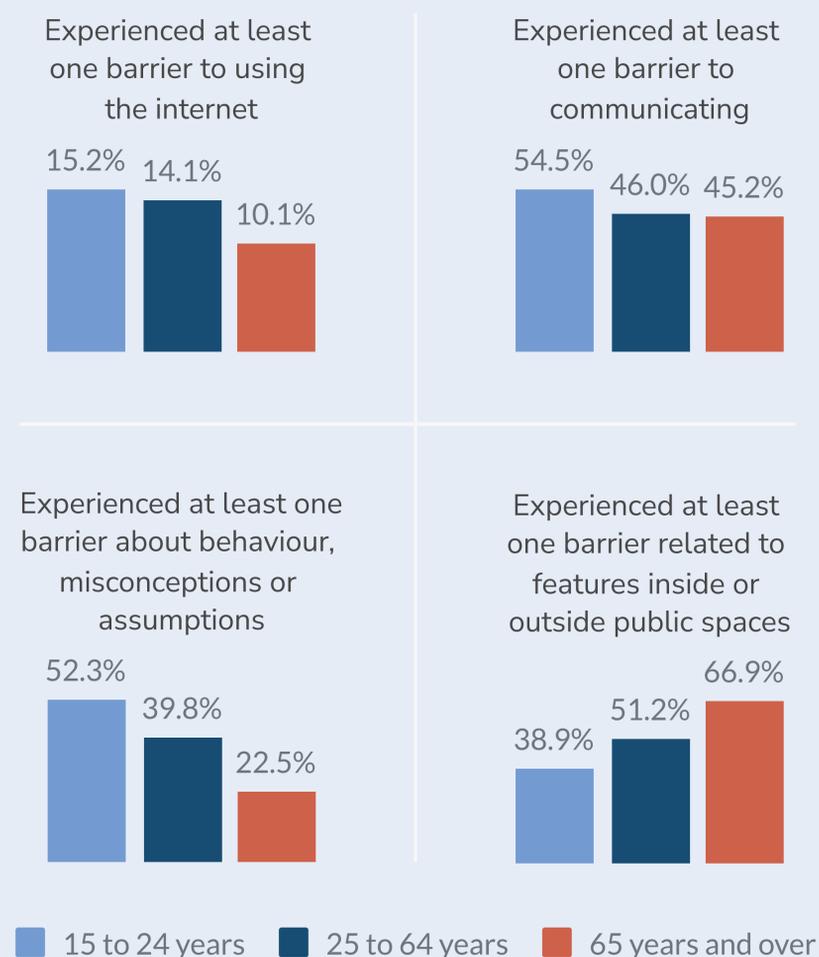
Figure 30. Types of Barriers Experienced by People With Disabilities

Barrier Type	% of People With A Disability
Experienced at least one barrier related to behaviour, misconceptions or assumptions	35.4%
Experienced at least one barrier to communicating	46.6%
Experienced at least one barrier to using the internet	12.9%
Experienced at least one barrier related to features inside or outside public spaces	55.1%

Source: 2022 Canadian Survey on Disability

The experience of barriers varies among individuals with disabilities and across different groups. Figure 31 highlights the types of barriers encountered by different age groups.

Figure 31. Types of Barriers Experienced by People With Disabilities Broken Down by Age



Source: 2022 Canadian Survey on Disability

Seniors reported facing fewer barriers related to behaviour, misconceptions, assumptions, communication, and Internet use compared to younger individuals. For instance, seniors experienced barriers due to behaviour or misconceptions less than half as often as those aged 15-24. Similarly, they faced fewer challenges with Internet use. However, the exception was barriers related to public spaces—seniors were more likely to encounter difficulties accessing public spaces than youth.

In 2021, the Human Development Council conducted a qualitative study on legal and non-legal problems faced by people with disabilities in Atlantic Canada, focusing specifically on New Brunswick.[24] The goal was to explore the challenges encountered, the actions taken to resolve them, and to identify the outcomes of those efforts along with their impacts on participants' lives. This study aimed to inform policy development by centering the lived experiences of individuals with disabilities.

Participants in the research study identified several barriers to participation. These include inaccessible built environments and transportation, obstacles to accessing health care, inadequate income and disability supports, substandard and unaffordable housing, lack of compliance with the legal duty to accommodate in workplaces and schools, and discrimination.

Few research participants used formal legal systems for issue resolution due to financial constraints, inaccessibility, and emotional exhaustion. Self-advocacy or help from third-party advocates was more effective.

The barriers people encountered had profound impacts on their well-being. They reported experiencing anxiety, depression, stress, isolation, and demoralization. Their physical health was affected too. Additionally, they faced financial strain, as poverty caused and worsened many of the issues.

The research study took place during the COVID-19 pandemic, a time when participants experienced heightened challenges, reduced access to support services, exclusion from emergency benefits, and increased social isolation.

"I am poor because I am disabled. Disability means poverty to me." [25]

- Research participant

In June 2024, the government of New Brunswick passed the *Accessibility Act*, aimed at identifying, removing, and preventing barriers to improve accessibility and inclusion for people with disabilities by 2040.[26] The Act aligns with the province's commitment to the United Nations Convention on the Rights of Persons with Disabilities.[27]

Enhancing accessibility is key to breaking down barriers that limit full participation in society. It involves designing products, services, and environments that ensure equitable opportunities for all. The *Accessibility Act* will focus on sectors such as government services, transportation, education, employment, infrastructure, housing, communication, and recreation.[28] It will also include mechanisms to monitor progress and adapt over time.

In September 2024, ten people were appointed to New Brunswick's Accessibility Advisory Board.[29] The Act mandates that the majority of board members have lived experience, provide services, or work with organizations supporting people with disabilities. This reflects the principle of "nothing about us without us", ensuring that the Act is shaped by those it directly impacts and prevents unintended harm.

DISABILITY INCOME SUPPORTS AND SERVICES

The federal and provincial governments offer specialized income support programs and services to assist people with disabilities who face employment barriers and additional disability-related costs. These programs aim to reduce poverty, promote financial stability, and support independence by helping cover expenses such as living costs, healthcare, and assistive devices. However, many people with disabilities continue to struggle financially. Support rates are often insufficient to meet the cost of living, leaving many in poverty. Additionally, strict eligibility criteria, punitive clawbacks on earned income, and burdensome reporting requirements create further obstacles, making it even harder for individuals to achieve financial stability.

CANADA DISABILITY BENEFIT

The Canada Disability Benefit Act, enacted on June 22, 2024, aims to enhance the financial security of individuals with disabilities.[30] As part of Canada's Disability Inclusion Action Plan, the Canada Disability Benefit (CDB) was introduced as a new income-tested benefit that will provide up to \$200 per month to eligible low- and modest-income working-age individuals with disabilities.[31] To qualify, applicants must be aged 18 to 64, approved for the Disability Tax Credit, and have filed their income tax return (along with their spouse or common-law partner, if applicable). As outlined in the 2024 Budget, the first month of eligibility for the benefit is June 2025, with payments beginning in July 2025.

A 2024 national disability report card by Campaign 2000 and Disability Without Poverty highlights several concerns about the CDB.[32] They argue that the benefit amount is insufficient to lift people with disabilities out of poverty or cover their additional living costs. The eligibility criteria are excessively restrictive, and the application process is unnecessarily complex, creating barriers to access. Moreover, the benefit took time to implement, leaving many to face the current cost of living crisis without essential support when they needed it.

The CDB raised major concern over possible clawbacks from other income support programs, such as Social Assistance. This either-or approach is deeply flawed, as people with disabilities living in poverty depend on multiple financial supports and services to survive. With Social Assistance rates far too low to keep pace with the cost of living, the CDB can only reduce poverty if recipients receive the full amount to enhance rather than replace existing financial supports.[33]

Most provinces and territories are aligned in their commitment not to allow the CDB to affect existing benefits, with one exception.[34] Alberta stands alone in its decision to claw back the CDB. All other provinces and territories have promised to fully exempt the CDB from income calculations for other supports for people with disabilities. New Brunswick was the most recent to do so.[35] Newfoundland and Labrador has taken a step further by adding a \$400 monthly top-up to the benefit.[36]

DISABILITY TAX CREDIT

This non-refundable tax credit helps individuals with mental or physical disabilities, along with their supporting family members, reduce their income tax obligations.[37] It is a federal initiative aimed at offsetting some of the additional expenses that come with living with a disability.

The Disability Tax Credit (DTC) has strict eligibility criteria and a complicated application process. One requirement for eligibility is the provision of detailed medical documentation, which can be difficult and costly to obtain. Some disabilities, particularly those with episodic or less visible symptoms (e.g., mental health conditions or chronic illnesses), may not qualify for the eligibility criteria, leaving many individuals without adequate support. The DTC primarily benefits those with taxable income. People with low or no income may receive little to no benefit from the credit.

CANADA PENSION PLAN DISABILITY BENEFIT

This monthly payment is available to eligible individuals who are unable to work due to a disability. To qualify, applicants must be under 65, have made sufficient contributions to the Canada Pension Plan (CPP) while employed, and have a severe and prolonged mental or physical disability that prevents them from gainful employment.[38]

For individuals aged 60 to 65, a monthly CPP post-retirement benefit is available. The basic payment amount is \$598.49, with additional amounts depending on the applicant's past CPP contributions.[39]

This benefit is limited because it excludes individuals with temporary or partial disabilities. Furthermore, its strict eligibility criteria and a complicated, lengthy application process can be discouraging. The basic payment is inadequate to cover the costs of living with a disability. When a recipient turns 65, their benefit converts to a CPP retirement pension, which is often even lower than their disability benefit amount.

DISABILITY SUPPORT PROGRAM

The Disability Support Program (DSP) in New Brunswick provides personalized, flexible support for individuals aged 19 to 64 with long-term disabilities. Eligible participants need assistance to address unmet needs, maintain living arrangements, strengthen natural support networks, or engage in the community. Supports may include home support workers, respite care, personal assistance, community involvement supports, skills training, transportation, assistive devices, and residential facility services. Some services, such as addiction treatment, major home modifications, mental health care, and income support, are not covered. A financial assessment determines individual contributions toward approved supports, although general facilitation services are free. The program provides two service models: self-managed, where individuals oversee their own case plans, and social worker-supported, where ongoing guidance and advocacy are available. Appeals can be made if eligibility, financial contributions, or support plans are disputed.[40]

The DSP does not provide income benefits, which can make it more difficult for people with disabilities to meet their living expenses. Those with non-qualifying disabilities cannot access the program. Eligible participants may face long wait times for acceptance into the program, and even once they are accepted, they may not be able to receive home care or other support services if there is a lack of funding or resources. Those residing in rural areas may be further disadvantaged if the supports they need are unavailable locally.

SOCIAL ASSISTANCE - EXTENDED BENEFITS PROGRAM

The Government of New Brunswick offers this financial assistance program to individuals certified by the Medical Advisory Board as blind, deaf, or disabled. It also includes some clients who have received Social Assistance for years and have a Special Designation.[41] Effective April 2025, the assistance rate for a single person receiving extended benefits is \$939 per month.[42]

Maytree's 2023 *Welfare in Canada* report notes that disability assistance rates in every province and territory were below the LIM-AT, with the Northwest Territories as the only exception.[43] In 2022, New Brunswick had the lowest total disability assistance income in the country at \$10,884 annually, and \$906.96 monthly. Disability assistance rates in New Brunswick were \$17,979 below the LIM-AT.[44]

New Brunswick's Social Assistance rates are far too low to keep pace with the rising cost of living. Inclusion New Brunswick has advocated for raising disability assistance to at least \$1,500 per month to better support individuals living in poverty.[45]

Beyond inadequate rates, the program's eligibility criteria can create barriers to accessing and maintaining sufficient support. The program restricts household income and assets, discouraging recipients from working or saving money. Earned income can trigger clawbacks or a loss of benefits, making it challenging to improve one's financial situation. These punitive measures keep individuals trapped in poverty and reliant on government assistance.

CONCLUSION AND CALL TO ACTION

This report underscores the persistent and profound connection between disability and poverty in New Brunswick. With the province displaying one of the highest disability rates in Canada and disproportionately high poverty rates among this population, it is evident that structural inequalities continue to restrict the full participation of people with disabilities in society. The data emphasizes that these challenges are most acute for individuals with severe disabilities and those living alone or outside economic families. Despite recent legislative advancements such as the Accessibility Act and the new Canada Disability Benefit, systemic gaps persist in income supports, access to services, and the overall inclusivity of public infrastructure and policies.

Eliminating poverty for individuals with disabilities requires bold, coordinated action. Here are our recommendations for different levels of government:

FEDERAL

- Increase the CDB to a level that lifts recipients out of poverty and tie it to inflation.
- Make sure CDB payments do not diminish other federal or state benefits like CPP-D or Social Assistance. This way, income supports can complement, rather than replace one another.
- Create a simplified eligibility and application process across federal benefits (e.g., DTC, CDB, CPP-D) to streamline operations, reduce administrative burdens, and eliminate the need to repeatedly prove one's disability.

PROVINCIAL

- Establish a policy to continue to protect the CDB from Social Assistance clawbacks and update regulations to ensure recipients receive full benefit amount.

- Raise Social Assistance rates and other provincial disability benefits to reflect the rising cost of living, and help lift recipients out of poverty.
- Review and revise eligibility criteria for DSP and Extended Benefits to be more inclusive of different types of disabilities and life circumstances.
- Assign resources for home care, transportation, and community support services in rural and northern New Brunswick, where access is severely limited.

MUNICIPAL

- Use participatory planning processes that involve individuals with disabilities as co-designers of municipal initiatives, programs, and infrastructure.
- Prioritize safe and inclusive design in city planning of public spaces.
- Implement more affordable and accessible public transportation options.

At all levels, it is essential to integrate lived experience throughout the processes of policy design and implementation. As the saying goes, "nothing about us without us." This guiding principle ensures that people with disabilities are not only consulted but are also central to decision-making on matters that affect their lives.

REFERENCES

1. Campaign 2000 & Disability Without Poverty. (2024). Disability Without Poverty: 2024 Disability Poverty Report Card. https://www.disabilitywithoutpoverty.ca/sites/default/files/2024-12/FINAL-Disability-Poverty-Report-Card-English_compressed.pdf
2. Inclusion Canada. (2025). *Poverty and Disability: Breaking the Cycle*. <https://inclusioncanada.ca/2024/10/17/poverty-and-disability-breaking-the-cycle/#:~:text=There%20are%20reasons%20why%20more,sick%20or%20acquire%20a%20disability>
3. Statistics Canada. (2023). *Canadian Survey on Disability (CSD)*. <https://www23.statcan.gc.ca/imdb/p2SV.pl?Function=getSurvey&SDDS=3251>
4. Statistics Canada. (2022). Canadian Survey on Disability. *Community Data Program*. <https://communitydata.ca/data/canadian-survey-disability-2022>
5. Ibid.
6. Statistics Canada. (2024). Canadian Income Survey (CIS), Custom Tabulation. <https://www23.statcan.gc.ca/imdb/p2SV.pl?Function=getSurvey&Id=1533067>
7. Statistics Canada. (2022). *Canadian Survey on Disability (CSD)*. <https://www.statcan.gc.ca/en/survey/household/3251>
8. Statistics Canada. (2017). *New Brunswick [Province] and Canada [Country] (table). Census Profile. 2016 Census of Population*. Catalogue no. 98-316-X2016001. <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E>
9. Statistics Canada. (2023). *Census Profile (table). 2021 Census of Population*. Catalogue no. 98-316-X2021001. <https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/index.cfm?Lang=E>
10. Pianosi, R., Presley, L., Buchanan, J., Lévesque, A., Savard, S.-A., & Lam, J. (2023). Canadian Survey on Disability, 2022: Concepts and Methods Guide. *Statistics Canada*. <https://www150.statcan.gc.ca/n1/pub/89-654-x/89-654-x2023004-eng.pdf>
11. Ibid.
12. Government of New Brunswick. (2010). Economic and Social Inclusion Act. <https://laws.gnb.ca/en/pdf/cs/E-1.105.pdf>
13. Statistics Canada. (2025). Table11-10-0066-01 Market Basket Measure (MBM) thresholds for the reference family by Market Basket Measure region, component and base year. <https://www150.statcan.gc.ca/t1/tbl1/en/cv.action?pid=1110006601>
14. Employment and Social Development Canada. (2018). Opportunity for All - Canada's First Poverty Reduction Strategy. *Government of Canada*. <https://www.canada.ca/content/dam/canada/employment-social-development/programs/poverty-reduction/reports/poverty-reduction-strategy-report-EN.pdf>

15. Statistics Canada. (2022). *Dictionary, Census of Population, 2021: Market Basket Measure (MBM)*. <https://www12.statcan.gc.ca/census-recensement/2021/ref/dict/az/definition-eng.cfm?ID=pop165>
16. Statistics Canada. (2022). *Dictionary, Census of Population, 2021: Low-income measure, after tax (LIM-AT)*. <https://www12.statcan.gc.ca/census-recensement/2021/ref/dict/az/definition-eng.cfm?ID=fam021>
17. Statistics Canada. (2024). *Canadian Income Survey (CIS), Custom Tabulation*. <https://www23.statcan.gc.ca/imdb/p2SV.pl?Function=getSurvey&Id=1533067>
18. Statistics Canada. (2015). *Type of economic family*. <https://www23.statcan.gc.ca/imdb/p3Var.pl?Function=DEC&Id=45026>
19. Statistics Canada. (2024). *Target group profile of population with activity limitations, Census, 2021. Community Data Program*. <https://communitydata.ca/data/target-group-profile-population-activity-limitations-census-2021>
20. HUMA. (2017). *Breaking the Cycle: A Study on Poverty Reduction - Report of the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities. House of Commons Canada*. <https://www.ourcommons.ca/Content/Committee/421/HUMA/Reports/RP8982185/humarp07/humarp07-e.pdf>
21. Canadian Human Rights Commission. (2025). *Barriers and disabilities*. <https://www.chrc-ccdp.gc.ca/individuals/accessibility/barriers-and-disabilities>
22. Statistics Canada. (2023). *Canadian Survey on Disability (CSD)*. <https://www23.statcan.gc.ca/imdb/p2SV.pl?Function=getSurvey&SDDS=3251>
23. Statistics Canada. (2022). *Canadian Survey on Disability. Community Data Program*. <https://communitydata.ca/data/canadian-survey-disability-2022>
24. Human Development Council. (2021). *Serious Problems Experienced by People with Disabilities Living in Atlantic Canada. Department of Justice Canada*. https://sjhdc.ca/wp-content/uploads/2022/11/RSD_RR2021_Persons_with_Disabilities_Atlantic_Canada_EN-1.pdf
25. Ibid.
26. Government of New Brunswick. (2024). *Acts and Regulations: 2024, c.27 - Accessibility Act*. <https://laws.gnb.ca/en/document/cs/2024,%20c.27>
27. Post-Secondary, Education, Training and Labour. (2024, May 17). *News Release: Accessibility legislation introduced. Government of New Brunswick*. https://www2.gnb.ca/content/gnb/en/news/news_release.2024.05.0208.html
28. Ibid.
29. Accessibility Services Canada. (2025). *Legislation in New Brunswick*. <https://accessibilitycanada.ca/legislation/new-brunswick/>
30. Government of Canada. (2025). *About the Canada Disability Benefit*. <https://www.canada.ca/en/employment-social-development/programs/disabilities-benefits.html>



31. Government of Canada. (2025). *Canada Disability Benefit*.
<https://www.canada.ca/en/services/benefits/disability/canada-disability-benefit.html>
32. Campaign 2000 & Disability Without Poverty. (2024). *Disability Without Poverty: 2024 Disability Poverty Report Card*. https://www.disabilitywithoutpoverty.ca/sites/default/files/2024-12/FINAL-Disability-Poverty-Report-Card-English_compressed.pdf
33. March of Dimes. (n.d.). *No Clawbacks on Disability Benefits in New Brunswick*.
<https://win.newmode.net/marchofdimescanada/5noclawbacks>
34. Disability Without Poverty. (n.d.). *CDB Clawback Map of Canada*.
<https://www.disabilitywithoutpoverty.ca/en/take-action/cdb-clawbacks>
35. Social Development. (2025, July 4). *News Release: Canada Disability Benefit exempted to protect recipients from other benefit reductions*. Government of New Brunswick.
https://www2.gnb.ca/content/gnb/en/news/news_release.2025.07.0280.html
36. Maytree. (2024). *Advocacy toolkit: Preventing Canada Disability Benefit clawbacks*.
<https://maytree.com/publications/advocacy-toolkit-preventing-canada-disability-benefit-clawbacks/#introduction-to-the-toolkit>
37. Government of Canada. (2025). *Disability tax credit (DTC)*. <https://www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/disability-tax-credit.html>
38. Government of Canada. (2025). *Canada Pension Plan disability benefits: Do you qualify*.
<https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-disability-benefit/eligibility.html>
39. Government of Canada. (2025). *Canada Pension Plan disability benefits: How much you could receive*.
<https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-disability-benefit/benefit-amount.html>
40. Government of New Brunswick. (n.d.). *Disability Support Program*.
https://www2.gnb.ca/content/gnb/en/services/services_renderer.200972.Disability_Support_Program.html
41. Government of New Brunswick: Social Development. (n.d.). *Social Assistance Rate Schedule A*.
https://www2.gnb.ca/content/gnb/en/departments/social_development/social_assistance/social_assistancerateschedules.html
42. Government of New Brunswick. (2025). *Family Income Security Act: Rate Schedule*.
<https://www2.gnb.ca/content/dam/gnb/Departments/sd-ds/pdf/SocialAssistance/ScheduleA-AnnexeA.pdf>
43. Laidley, J., & Tabbara, M.-D. (2024). *Welfare in Canada, 2023*. Maytree. <https://maytree.com/changing-systems/data-measuring/welfare-in-canada/>
44. Ibid.
45. Inclusion NB. (2023). *Disability Supports and Services: Social Assistance Reform*.
<https://www.inclusionnb.ca/disability-supports-and-services/>

Prepared by Heather Atcheson, Liam Fisher, and
the Human Development Council, a social
planning council that coordinates and promotes
social development in New Brunswick. Copies of
the report are available from:



HUMAN DEVELOPMENT COUNCIL

www.sjhdc.ca

139 Prince Edward Street

Saint John, N.B.

Canada

E2L 3S3

506-634-1673