Canada Disability Benefit Information

Current as of July 2026

The Canada Disability Benefit (CDB) is a federal monthly benefit for people with disabilities who are between 18 and 64 years old. All CDB payment amounts, income thresholds, and working income exemptions are indexed to inflation each year using the [Consumer Price Index](). **For July 2026 to June 2027, all these amounts increased by 2.1%.** You must be eligible for the Disability Tax Credit (DTC) before you can apply for the CDB.

The three tables show the changes in CDB amounts from last year to this year. The first table shows the previous and new CDB amounts for different family types. The second table shows how much income an individual or a couple can have before their CDB amount starts to go down. The third table shows how much they can earn before their CDB amount goes down to zero. Definitions and notes after the tables have more details, resources, and information on where to get help applying for the CDB and related legal issues.

How much CDB can an individual or couple receive?

	CDB Amount – Previous (July 2025 to June 2026)		CDB Amount – NEW (July 2026 to June 2027)	
Family Type	**Monthly Amount (Max.)**	**Annual Amount (Max.)**	**Monthly Amount (Max.)**	**Annual Amount (Max.)**
Single Person	**$200**	**$2,400**	**$204.20**	**$2,450.40**
Couple - one person eligible	**$200**	**$2,400**	**$204.20**	**$2,450.40**
Couple - both people eligible	**$200 each** ($400/couple)	**$2,400 each** ($4,800/couple)	**$204.20 each** ($408.40/couple)	**$2,450.40 each** ($4,900.80/couple)

How much income can an individual or couple have before their CDB amount starts to go down (the Income Limit*)?

		Income Limit Before CDB Goes Down – Previous (July 2025 to June 2026)		Income Limit Before CDB Goes Down – NEW (July 2026 to June 2027)	
Family Type	**CDB Reduction Rate**	**Income Limit Without Working**	**Income Limit plus Working Income Exemption****	**Income Limit Without Working**	**Income Limit plus Working Income Exemption****
Single Person	20¢ per $1 above income limit	**$23,000**	**$33,000** (Allowed $10,000 income from work)	**$23,483**	**$33,693** (Allowed $10,210 income from work)
Couple - one person eligible	20¢ per $1 above income limit	**$32,500**	**$46,500** (Allowed $14,000 income from work)	**$33,182.50**	**$47,476.50** (Allowed $14,294 income from work)
Couple - both people eligible	10¢ per $1 above income limit	**$32,500**	**$46,500** (Allowed $14,000 income from work)	**$33,182.50**	**$47,476.50** (Allowed $14,294 income from work)

Canada Disability Benefit Information

Current as of July 2026

How much income can an individual or couple have before their CDB amount goes down to zero (the Phase-out Threshold***)?

Family Type	Income Level Where CDB Goes to Zero – Previous (July 2025 to June 2026)	Income Level Where CDB Goes to Zero – NEW (July 2026 to June 2027)
Single Person - No Working Income	**$35,000**	**$35,735**
Single Person - With Max. Working Income	**$45,000**	**$45,945**
Couple, one person eligible - No Working Income	**$44,500**	**$45,434.50**
Couple, one person eligible - With Max. Working Income	**$58,500**	**$59,728.50**
Couple, both eligible - No Working Income	**$56,500**	**$57,686.50**
Couple, both eligible - With Max. Working Income	**$70,500**	**$71,980.50**

DEFINITIONS:

***Income Limit:** The income limit is the amount of yearly after tax income you can have and still get the full CDB amount. If your income is below the income limit, you will get the maximum CDB amount. If your income is above the income limit, your CDB amount will start to go down. Your income limit for July 2026 to June 2027 is based on the taxes you filed for 2025.

****Working Income Exemption**: If you earn money from a job or self-employment, some of that income is not counted when your CDB amount is calculated. This is called a working income exemption. Working income includes several types of income. For example, taxable scholarships and bursaries count as working income. Because of the working income exemption, people who work can earn more money before their CDB starts to go down.

*****Phase-Out Threshold:** The phase-out threshold is the income level where an individual's or couple's CDB amount is reduced to $0. If your income is higher than the phase-out threshold, you will not receive any CDB payments that year. However, even if your income is higher than the phase-out threshold, you still stay eligible for the CDB if you continue to meet all other rules. This is important because if your income goes below the phase-out threshold in a future year, you can start receiving CDB payments in the future without having to apply for the CDB again. The phase-out threshold is different for different family types.

ISAC
INCOME SECURITY ADVOCACY CENTRE
Centre d'action pour la sécurité du revenu

Canada Disability Benefit Information

Current as of July 2026

NOTES:

- **Disability Tax Credit (DTC) eligibility is a prerequisite for the CDB**. DTC processing time varies and might take several months for complex files, so apply for the DTC as soon as possible. Find the current DTC processing times here.
- **Back payments:** If your CDB application is approved, you may be able to receive back payments for up to 24 months before the date your application was received, if you were eligible during that time. To get the most possible back pay, apply by June 2027. Back payments cannot go back more than 24 months. For more information about this see here.
- **No OW, ODSP, or ACSD clawback:** Ontario will not claw back the CDB from Ontario Works (OW), Ontario Disability Support Program (ODSP), or Assistance for Children with Severe Disabilities (ACSD) payments. That means these other benefits will not go down because you receive CDB.
- **Note for people living outside Ontario:** The Income Security Advocacy Centre (ISAC) is an Ontario legal clinic and this document talks about some Ontario rules. Since the CDB is a federal benefit, the information in this document can be used by anyone in Canada. However, rules in your province or territory about how CDB affects social assistance or other benefits may be different.
- **CDB does not reduce other income-tested benefits:** The CDB does not count as net income on your tax return. This means CDB will not reduce benefits such as the Canada Child Benefit, Canada Groceries and Essentials Benefit (formerly the GST/HST credit), rent-geared-to-income housing subsidies, or the Guaranteed Income Supplement.

MORE INFO ABOUT THE CDB:

Canada Disability Benefit - Government of Canada:
https://www.canada.ca/en/services/benefits/disability/canada-disability-benefit.html

Canada Disability Benefit Estimator: https://estimateurpcph-cdbestimator.service.canada.ca/en

Steps to Justice – CDB plain language guide: https://stepstojustice.ca/questions/income-assistance/can-i-get-the-canada-disability-benefit/

ISAC's resources on the CDB (information can be used for all but is meant for Ontario Residents):
https://incomesecurity.org/category/canada-disability-benefit-cdb/

Organizations supporting CDB applications: https://incomesecurity.org/need-support-while-applying-for-the-disability-tax-credit-and-canada-disability-benefit-these-organizations-may-be-able-to-help/

If you have questions about CDB eligibility or how the CDB interacts with your other benefits, and you live in Ontario, your local community legal clinic may be able to help.

Find your clinic at legalaid.on.ca/legal-clinics.