

Catalogue no. 89-654-X2018002  
ISBN 978-0-660-28689-1

## Canadian Survey on Disability

# A demographic, employment and income profile of Canadians with disabilities aged 15 years and over, 2017

by Stuart Morris, Gail Fawcett, Laurent Brisebois and Jeffrey Hughes

Release date: November 28, 2018



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# A demographic, employment and income profile of Canadians with disabilities aged 15 years and over, 2017

by **Stuart Morris, Gail Fawcett, Laurent Brisebois** and **Jeffrey Hughes**

## Highlights

- In 2017, one in five (22%) of the Canadian population aged 15 years and over – or about 6.2 million individuals – had one or more disabilities.
- The prevalence of disability increased with age, from 13% for those aged 15 to 24 years to 47% for those aged 75 years and over.
- Women (24%) were more likely to have a disability than men (20%).
- Disabilities related to pain, flexibility, mobility, and mental health were the most common disability types.
- Among youth (aged 15 to 24 years), however, mental health-related disabilities were the most prevalent type of disability (8%).
- Among those aged 25 to 64 years, persons with disabilities were less likely to be employed (59%) than those without disabilities (80%).
- As the level of severity increased, the likelihood of being employed decreased. Among individuals aged 25 to 64 years, 76% of those with mild disabilities were employed, whereas 31% of those with very severe disabilities were employed.
- Among those with disabilities aged 25 to 64 years who were not employed and not currently in school, two in five (39%) had potential to work. This represents nearly 645,000 individuals with disabilities.
- Persons with more severe disabilities (28%) aged 25 to 64 years were more likely to be living in poverty (as measured by the Market Basket Measure) than their counterparts without disabilities (10%) or with milder disabilities (14%).
- Among those with disabilities aged 15 to 64 years, lone parents and those living alone were the most likely to be living in poverty among any type of household living arrangements. Since eight in ten lone parents were women, the high risk of living in poverty in this group disproportionately affected women.

## Introduction

The prevalence of disabilities (whether it be physical, sensory, cognitive, or mental health-related) among Canadians is more common than one may realize. In fact, millions of Canadians have at least one disability. Understanding this unique population and the challenges some may face in their personal, employment, or economic situations have important implications on all facets of society including informing government policy, employment and education support services, and disability-based outreach programs within the community – to name a few.

This article represents the first main release by Statistics Canada based on findings from the 2017 Canadian Survey on Disability (CSD; see Textbox 1 for more information). It is divided into three sections – demographics, employment, and income – and is guided by three main questions: What is the prevalence of disabilities in Canada? How does the employment level of persons with disabilities compare to those without disabilities? How does income compare between persons with and without disabilities, and what implications does this have regarding poverty? This article considers a number of factors that may have a meaningful impact on employment and income for persons with disabilities, including severity of disabilities, age, gender, education, and living arrangements. As a first release, this profile article is intended only to provide a general snapshot on persons with disabilities to inform on emerging government priorities (such as *Opportunity for All: Canada's First Poverty Reduction Strategy*; Government of Canada, 2018) and community interest in the areas of disability prevalence, labour market participation, and income inequality.

## Why results from 2017 CSD cannot be compared with 2012

The 2017 CSD provides better coverage of persons with disabilities compared to 2012. As such it is not possible to compare trends over time such as the prevalence of disability between 2012 and 2017. While both the 2017 and 2012 CSD used the Disability Screening Questions (DSQ) to identify individuals with a disability on the survey itself, the sampling frame for the two surveys differed. The CSD is post-censal in design, relying on filter questions contained on the Census long form<sup>1</sup> to build a sampling frame from a population of individuals most likely to have a disability. The sampling frame for the 2012 CSD used an older set of filter questions, while the 2017 CSD used a new set of filter questions placed on the 2016 Census long form. These new filter questions were designed to ensure better overall coverage of persons with disabilities, and especially of persons with disability types that are less visible, such as disabilities related to pain, memory, learning, development, and mental health (Grondin, 2016). A more in-depth discussion of the changes between the 2012 and 2017 CSD can be found in the Canadian Survey on Disability, 2017: Concepts and Methods Guide.

1. The 2012 CSD used filter questions from the National Household Survey, which replaced the Census in that year.

## Textbox 1 About the Canadian Survey on Disability

Canada has collected data on disability for more than 30 years. However, since 2012, the Canadian Survey on Disability (CSD) is Canada's main source of data on disabilities for those aged 15 years and over. The CSD provides comprehensive data on persons with disabilities for each province and territory in Canada and by age group. The survey also collects essential information on disability types and severity, supports for persons with disabilities, their employment profiles, income, education, and other disability-specific information.

The survey population was comprised of Canadians aged 15 years and over as of the date of the 2016 Census of the Population (May 10, 2016) who were living in private dwellings. It excludes those living in institutions, on Canadian Armed Forces bases, on First Nations reserves and those living in other collective dwellings. As the institutionalized population is excluded, the data, particularly for the older age groups, should be interpreted accordingly.

The CSD uses Canada's new Disability Screening Questions (DSQ) which were developed between 2010 and 2012. The DSQ is based on the social model of disability. This model defines disability as the relationship between body function and structure, daily activities and social participation, while recognizing the role of environmental factors. In keeping with this framework, the CSD targeted respondents who not only have a difficulty or impairment due to a long-term condition or health problem but also experience a limitation in their daily activities. The CSD definition of disability includes anyone who reported being "sometimes", "often" or "always" limited in their daily activities due to a long-term condition or health problem, as well as anyone who reported being "rarely" limited if they were also unable to do certain tasks or could only do them with a lot of difficulty.

## Section 1 Demographics

Section 1 begins with an overview of key demographics of Canadians with disabilities. In addition to overall prevalence, information is provided on the severity, types, and number of disabilities, and how these differ by age and gender.<sup>2</sup>

### 1.1 Prevalence of Disabilities

#### One in five Canadians aged 15 years and over had a disability

The prevalence of disabilities in Canada may be more common than one may think. In 2017, 22% of the Canadian population aged 15 years and over – or about 6.2 million individuals – had one or more disabilities (Table 1).

**Table 1**  
**Canadian population aged 15 years and over, by age group and disability status, 2017**

Age group	Total Population	Persons without disabilities	Persons with disabilities	Prevalence of disability
		number		percent
<b>Total - aged 15 years and over</b>	<b>28,008,860</b>	<b>21,762,230</b>	<b>6,246,640</b>	<b>22.3</b>
15 to 24 years	4,155,440	3,609,040	546,410	13.1
<b>25 to 64 years</b>	<b>18,636,250</b>	<b>14,908,330</b>	<b>3,727,920</b>	<b>20.0</b>
25 to 44 years	8,940,410	7,572,150	1,368,270	15.3
45 to 64 years	9,695,840	7,336,190	2,359,650	24.3
<b>65 years and over</b>	<b>5,217,160</b>	<b>3,244,860</b>	<b>1,972,310</b>	<b>37.8</b>
65 to 74 years	3,241,250	2,204,670	1,036,580	32.0
75 years and over	1,975,920	1,040,190	935,730	47.4

**Note:** The sum of the values for each category may differ from the total due to rounding.

**Source:** Statistics Canada, Canadian Survey on Disability, 2017.

2. Where applicable, throughout this article missing values ("don't know", "not stated", "refusal", and "valid skip") were excluded from the denominator when calculating percentages.

## Seniors are almost twice as likely to have a disability as those of working age

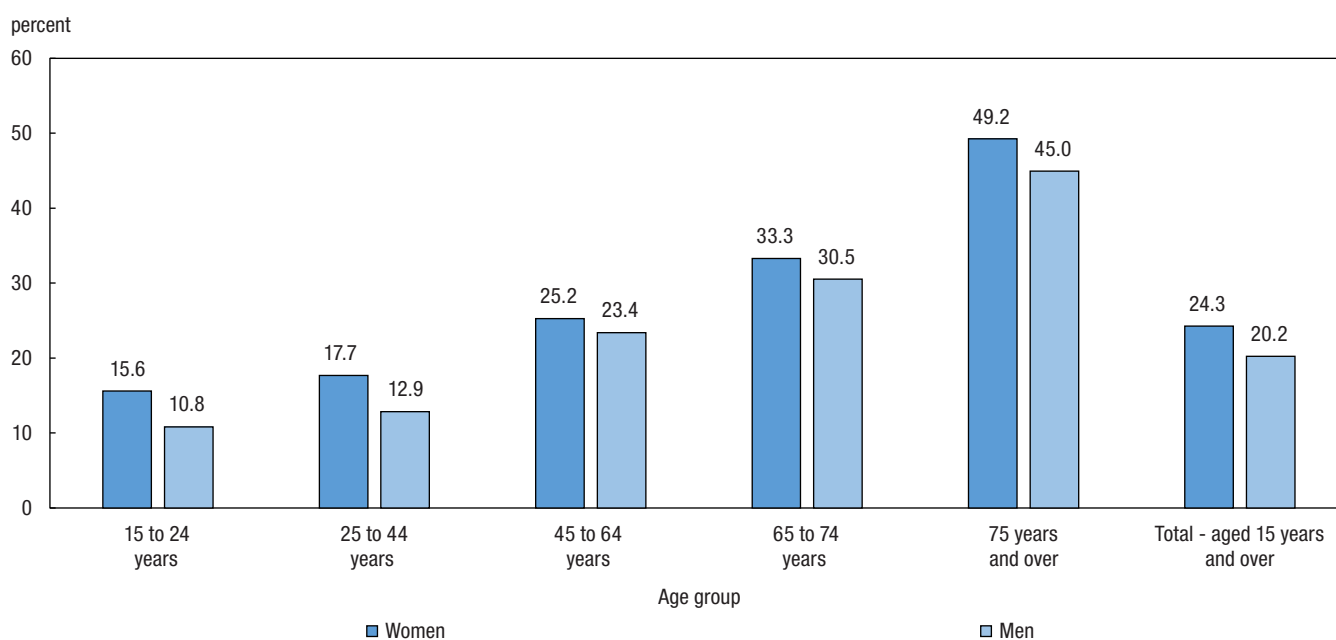
The prevalence of disability increased with age. Disability ranged from 13% among youth aged 15 to 24 years to almost half (47%) among persons aged 75 years and over. Among working age adults aged 25 to 64 years, 20% had a disability; for seniors aged 65 years and over, this figure was almost double at 38%.

## Disabilities are more prevalent among women

The prevalence of disability for both women and men rose with age. However, women were consistently more likely to have a disability than men across different age groups (Chart 1). For example, among those aged 15 years and over, the prevalence of disabilities was 24% for women versus 20% for men. The largest gap in the proportion of women and men with disabilities (around four percentage points) occurred for those aged 15 to 24 years, 25 to 44 years, and 75 years and over.

**Chart 1**

### Canadian population aged 15 years and over with a disability, by age group and sex, 2017



**Note:** Differences between women and men are significantly different for all age groups ( $p < 0.05$ ).

**Source:** Statistics Canada, Canadian Survey on Disability, 2017.

## One in five are classified as having a “very severe” disability

A global severity score was developed for the CSD, which was calculated for each person using the number of disability types that a person has, the level of difficulty experienced in performing certain tasks, and the frequency of activity limitations. To simplify the concept of severity, four severity classes were established: mild, moderate, severe, and very severe. Of the 6.2 million Canadians aged 15 years and over with a disability, 37% were classified as having a mild disability; 20%, a moderate disability; 21%, a severe disability; and 22%, a very severe disability (Table 2). When compared to their male counterparts, women with disabilities were more likely to have “severe” or “very severe” disabilities. On the other hand, men with disabilities were more likely to have “mild” disabilities than their female counterparts.

**Table 2**  
**Canadian population aged 15 years and over with a disability, by severity and sex, 2017**

Global severity class	Both		Women		Men	
	number	percent	number	percent	number	percent
<b>Total</b>	<b>6,246,640</b>	<b>100.0</b>	<b>3,483,090</b>	<b>100.0</b>	<b>2,763,540</b>	<b>100.0</b>
Mild*	2,324,430	37.2	1,247,400	35.8	1,077,040	39.0
Moderate	1,242,910	19.9	673,690	19.3	569,220	20.6
Severe*	1,295,660	20.7	756,760	21.7	538,910	19.5
Very severe*	1,383,630	22.1	805,250	23.1	578,380	20.9

\* significantly different between women and men at  $p < 0.05$

**Note:** The sum of the values for each category may differ from the total due to rounding.

**Source:** Statistics Canada, Canadian Survey on Disability, 2017.

## 1.2 Types of Disabilities

### Disabilities related to pain, flexibility, mobility and mental health were the most common

Disabilities related to pain (15%), flexibility (10%), mobility (10%) and mental health (7%) were the most common among Canadians aged 15 years and over (Table 3). This was followed by seeing (5%), hearing (5%), dexterity (5%), learning (4%), and memory (4%). Developmental disabilities were the least prevalent type representing approximately 1% of those aged 15 years and over. Women had a higher prevalence of most disability types, with the exception of hearing, learning, and developmental disabilities.

**Table 3**  
**Canadian population aged 15 years and over with a disability, by disability type and sex, 2017**

Disability type	Both		Women		Men	
	number	percent	number	percent	number	percent
<b>Total population - aged 15 years and over</b>	<b>28,008,860</b>	<b>100.0</b>	<b>14,345,330</b>	<b>100.0</b>	<b>13,663,530</b>	<b>100.0</b>
Pain-related*	4,062,000	14.5	2,374,230	16.6	1,687,770	12.4
Flexibility*	2,795,110	10.0	1,568,970	10.9	1,226,140	9.0
Mobility*	2,676,370	9.6	1,601,010	11.2	1,075,350	7.9
Mental health-related*	2,027,370	7.2	1,272,490	8.9	754,880	5.5
Seeing*	1,519,840	5.4	903,040	6.3	616,800	4.5
Hearing*	1,334,520	4.8	619,360	4.3	715,160	5.2
Dexterity*	1,275,610	4.6	784,120	5.5	491,490	3.6
Learning	1,105,680	3.9	560,970	3.9	544,700	4.0
Memory*	1,050,840	3.8	575,760	4.0	475,080	3.5
Developmental*	315,470	1.1	123,310	0.9	192,160	1.4
Unknown	155,810	0.6	75,150	0.5	80,660	0.6

\* significantly different between women and men at  $p < 0.05$

**Note:** The sum of the values for each category may differ from the total due to rounding.

**Source:** Statistics Canada, Canadian Survey on Disability, 2017.

### Pain-related disabilities most common among seniors

The prevalence of disability types varied by age as well as gender. For example, fewer than 5% of youth aged 15 to 24 years had either a pain-related, flexibility, or mobility disability, but the prevalence of each of these types was around 23% to 26% for those aged 65 years and over (Table 4). For youth, mental health-related (8%) and learning (6%) were the most common disability types.



**Table 4**  
**Canadian population aged 15 years and over with a disability, by disability type and age group, 2017**

Disability type	Total - aged			
	15 years and over	15 to 24 years	25 to 64 years	65 years and over
	percent			
Pain-related	14.5	4.4	13.5	26.2
Flexibility	10.0	1.7	8.2	22.8
Mobility	9.6	1.6	7.3	24.1
Mental health-related	7.2	7.8	7.6	5.4
Seeing	5.4	2.4	4.9	9.7
Hearing	4.8	0.9	3.6	12.2
Dexterity	4.6	1.1	3.5	10.9
Learning	3.9	5.5	3.8	3.3
Memory	3.8	2.5	3.6	5.4
Developmental	1.1	2.4	1.0	0.5
Unknown	0.6	0.4	0.5	0.8

**Note:** The sum of the values for each category may differ from the total due to rounding.

**Source:** Statistics Canada, Canadian Survey on Disability, 2017.

### Three out of five youth with disabilities have a mental health-related disability

As previously discussed, the most prevalent disability type among youth was mental health-related (8%). This represented approximately 60% of the over half a million (546,410) youth aged 15 to 24 years with disabilities. Although the prevalence of mental health-related disabilities was higher overall for women than men (9% compared to 6% respectively; Table 5), this difference was particularly pronounced for those aged 15 to 24 years, among whom the ratio was two to one (11% compared to 5%, respectively).

**Table 5**  
**Canadian population aged 15 years and over with a mental health-related disability, by age group and sex, 2017**

Age group	Both		Women		Men	
	number	percent	number	percent	number	percent
<b>Total - aged 15 years and over</b>	<b>2,027,370</b>	<b>7.2</b>	<b>1,272,490</b>	<b>8.9</b>	<b>754,880</b>	<b>5.5</b>
15 to 24 years	325,670	7.8	213,630	10.6	112,040	5.3
25 to 44 years	658,460	7.4	422,230	9.3	236,240	5.4
45 to 64 years	762,810	7.9	469,270	9.4	293,530	6.2
65 to 74 years	181,530	5.6	104,800	6.2	76,730	4.9
75 years and over	98,900	5.0	62,570	5.6	36,340	4.2

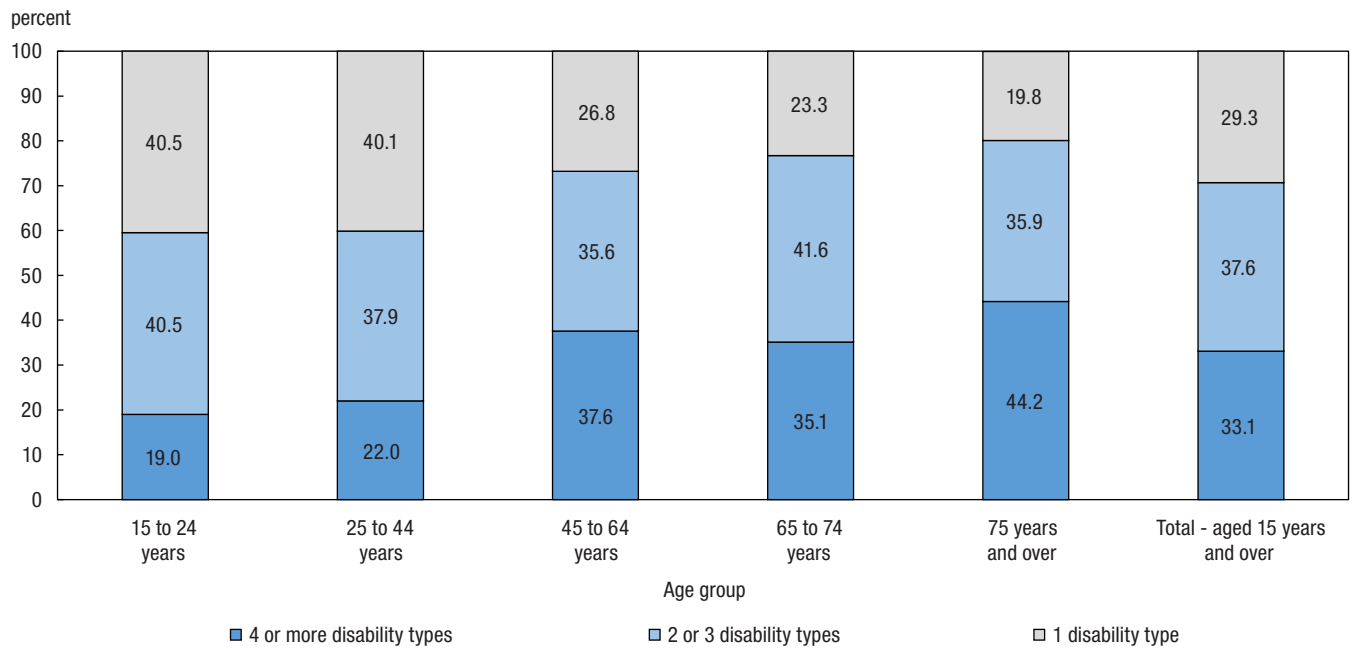
**Note:** The sum of the values for each category may differ from the total due to rounding.

**Source:** Statistics Canada, Canadian Survey on Disability, 2017.

### Over two-thirds of persons with disabilities have at least two or more disability types

Of the 6.2 million Canadians with disabilities aged 15 years and over, 29% had only one disability type; 38% had two or three disability types; and 33% had four or more (Chart 2). In general, the number of disability types increased with age. For example, 19% of youth aged 15 to 24 years had four or more disability types, but the percentage jumped to 44% for those aged 75 and over.

**Chart 2**  
**Canadian population aged 15 years and over with a disability, by age group and number of disability types, 2017**



Source: Statistics Canada, Canadian Survey on Disability, 2017.

## Section 2 Employment

Employment has important implications for the economic security of individuals and their families (International Labour Office, 2004). It can also be viewed as a key indicator of inclusion in society, providing individuals with a sense of fulfillment and purpose. Yet, past research has consistently indicated that persons with disabilities are less likely to be employed than those without disabilities (Bureau of Labor Statistics, 2018; Eurostat, 2015; Till et al., 2015; Turcotte, 2014). In an effort to address this, Article 27 of the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD), which Canada ratified in 2010, calls for recognition of “the right of persons with disabilities to work, on an equal basis with others”, by providing a work environment that is “inclusive and accessible to persons with disabilities”. This section examines the employment rates for working age adults (aged 25 to 64 years), youth (aged 15 to 24 years), and early seniors (aged 65 to 69 years) with disabilities—examining some basic indicators in the area of employment and the potential size of the labour force with disabilities in an inclusive, accessible, and accommodating labour market. It also explores the relationship between employment and gender, severity of disability, and educational attainment.

### 2.1 Employment Rates<sup>3</sup> among Adults Aged 25 to 64 Years

#### Employment decreases as severity of disability increases

Consistent with previous research noted above, adults with disabilities in the 2017 CSD had lower rates of employment than those without disabilities. For example, among those aged 25 to 64 years, three in five (59%) persons with disabilities were employed compared to four in five (80%) of those without disabilities (Table 6). Moreover, the rate of employment for persons with more severe disabilities was even lower, with employment rates decreasing as the severity of disability increased—ranging from 76% among those with mild disabilities to 31% among those with very severe disabilities.

**Table 6**  
**Employment of Canadian population aged 25 to 64 years, by disability status and severity, 2016**

	Number	Percent
Persons without disabilities	11,947,870	80.1
Persons with disabilities	2,212,490	59.4
Global severity class		
Mild	1,131,670	75.6
Moderate	476,620	66.5
Severe	359,810	49.0
Very severe	244,400	31.3

**Note:** The sum of the values for each category may differ from the total due to rounding.

**Source:** Statistics Canada, Canadian Survey on Disability, 2017.

For ease of discussion, the rest of this article combines the “mild” and “moderate” categories into a “milder” severity class, and the “severe” and “very severe” categories into a “more severe” severity class.

#### Just three in ten persons with more severe disabilities aged 55 to 64 years were employed

Employment patterns across age groups differed according to severity of disability. Among both persons without disabilities and persons with milder disabilities, employment rates were fairly equivalent across age groups between ages 25 and 54 years, with about eight in ten employed (see columns titled “Both” in Table 7). However, lower employment rates were found among older adults aged 55 to 64 years compared to younger age groups—67% of those without disabilities and 58% of those with milder disabilities were employed. In contrast, among those with more severe disabilities, employment patterns were less consistent across age groups: about half of those aged 25 to 34 years and those aged 35 to 44 years were employed, but this declined among those aged 45 to 54 years to 41%, and dropped off again to 30% for those aged 55 to 64 years.

3. Information regarding employment rates in this section comes from data linked to the CSD from the 2016 Census and, therefore, reflects the reference week for the Census, from Sunday May 1 to Saturday May 7, 2016. The employment rate is defined as the number of employed people as a percentage of the total population (Turcotte, 2014).

These findings raise an important question about whether those who develop a more severe disability earlier in life begin to encounter new and greater barriers as they age, or, since the likelihood of acquiring a disability increases with age, whether this represents an influx of people acquiring a severe disability after the age of 45 and experiencing greater challenges with work retention. Further work needs to be done to understand the role of age of onset of disability on labour market participation.

**Table 7**  
**Employment of Canadian population aged 25 to 64 years, by disability status, by age group, severity and sex, 2016**

Age group	Persons without disabilities			Persons with disabilities					
	Women	Men	Both	Milder			More severe		
				Women	Men	Both	Women	Men	Both
				percent					
25 to 34 years	77.3	86.0	81.8	81.9	73.5	78.6	59.2	45.7	54.2
35 to 44 years	81.7	89.5	85.6	77.1	82.1	79.3	52.7	52.6	52.7
45 to 54 years	82.6	87.4	84.9	75.4	83.3	79.2	41.5	41.3	41.4
55 to 64 years	62.6	71.9	67.2	50.4	64.9	57.9	27.7	32.7	29.8

Source: Statistics Canada, Canadian Survey on Disability, 2017.

### Among those with milder or no disabilities, the employment rate is higher for men than women

When examining employment rates by gender, men with either milder disabilities or no disabilities had higher rates of employment than women within almost every age group (Table 7). This gender gap was most pronounced for those aged 55 to 64 years.

### Among those with more severe disabilities, younger women had higher employment rates than men

Among those with more severe disabilities, younger women aged 25 to 34 years were more likely to have been employed than their male counterparts (59% versus 46%). Among those aged 35 to 64 years, however, men and women with more severe disabilities had roughly equal levels of employment.<sup>4</sup>

### Higher levels of education are associated with higher rates of employment

Educational attainment is also a factor in understanding differences in employment rates. Previous research has indicated that those with higher levels of education are more likely to be employed (Organization for Economic Co-operation and Development, 2017; Till et al., 2015). Similarly in the 2017 CSD, regardless of level of severity, employment rates for persons with disabilities were higher for those with post-secondary credentials than for those with high school graduation or less, showing a similar pattern as those without disabilities (Table 8).

**Table 8**  
**Employment of Canadian population aged 25 to 64 years, by educational attainment, disability status, severity and sex, 2016**

Education	Persons without disabilities		Persons with disabilities			
	Women	Men	Milder		More severe	
			Women	Men	Women	Men
			percent			
High school or less	65.8	79.2	54.4	67.0	28.8	32.3
Trade/college/CEGEP	80.3	86.2	79.0	79.5	47.7	49.0
University	81.6	86.7	79.1	83.9	58.2	50.0

Source: Statistics Canada, Canadian Survey on Disability, 2017.

Examining those with more severe disabilities in particular, both women and men aged 25 to 64 years with a high school education or less had equally low levels of employment with just three in ten (29% and 32%, respectively) being employed. However, having a trade/college certificate or CEGEP increased the proportion working to nearly

4. The differences between men and women with more severe disabilities for all three age groups between 35 and 64 years were not statistically significant.

a half for both men (49%) and women (48%). Among men with more severe disabilities, there was no difference in employment rates for those with university credentials and those with college/trade credentials or CEGEP—half (49-50%) were employed regardless of the type of post-secondary education. However, among women with more severe disabilities, three in five (58%) with university credentials were employed, compared with half (48%) of those with college/trade credentials or CEGEP. Despite these differences, for both women and men, university graduates with more severe disabilities (58% and 50%) were still less likely to be employed than those without disabilities who had high school or less (66% and 79%).

Among the population of persons with disabilities, it is important to remember that the rate of disability increases with age (see Section 1), so many may not have had their disability while they were attending school. Thus, for some, disability could potentially impact their educational attainment, while for others, the link between disability and education may be more difficult to explain. There is likely a complex relationship between disability, education, age of disability onset, and employment for which further research is needed.

### **Textbox 2 For a quarter of those aged 25 to 64 years, the cause of their disability was work-related**

Among Canadians aged 25 to 64 years with disabilities, over one-quarter reported that at least one of the underlying causes of their disability was work-related. This includes workplace conditions as well as accidents or injuries at work. Men were more likely than women to report a work-related cause of their disability (33% versus 22%).

## **2.2 Full-Time/Part-Time Employment Among Adults Aged 25 to 64 Years**

### **Prevalence of part-time work was higher among workers with more severe disabilities**

Among those who were employed, more severe disabilities were associated with a greater likelihood of working part-time (defined as less than 30 hours per week; Table 9). For example, among those aged 25 to 64 years, men with more severe disabilities were three times more likely to have been working part-time (25%) than men without disabilities (8%); women with more severe disabilities were one and a half times more likely (29%) than women without disabilities (19%) to have been part-time workers.<sup>5</sup> At the other end of the spectrum, roughly one in ten men (both with and without disabilities) worked more than 50 hours a week, as did one in twenty women.<sup>6</sup> Further work would need to be done to better understand the nuances of these findings. Consistent with previous research (Till et al., 2015), modified or reduced hours/days were the most commonly required accommodation—one in five employed persons with disabilities had such a requirement. However, it is not clear the extent to which these requirements may explain patterns in full-time/part-time employment.

5. Women with no disability or with milder disabilities were more likely to have worked part-time (19% and 23%, respectively) than their male counterparts (8% and 11%, respectively). There was no statistically significant difference in part-time work between men and women with more severe disabilities.

6. Despite these findings with respect to part-time and full-time work and extended hours, median hours worked for employed adults with disabilities aged 25 to 64 years was about 39 hours per week. This did not differ from those without disabilities, nor were there any statistically significant differences by gender or age group, regardless of disability.

**Table 9**  
**Employment of Canadian population aged 25 to 64 years, by hours worked, disability status, severity and sex, 2016**

Hours worked	Persons without disabilities		Persons with disabilities			
	number	percent	Milder		More severe	
			number	percent	number	percent
<b>Women</b>						
Part-time	1,015,900	18.8	175,390	22.8	84,610	29.1
Full-time	4,374,820	81.2	595,500	77.2	205,840	70.9
More than 50 hours	249,960	4.6	35,110	4.6	13,810 <sup>E</sup>	4.8 <sup>E</sup>
<b>Men</b>						
Part-time	457,000	7.5	80,510	10.8	54,340	25.1
Full-time	5,625,570	92.5	665,580	89.2	162,560	74.9
More than 50 hours	708,890	11.7	85,470	11.5	19,110 <sup>E</sup>	8.8 <sup>E</sup>

<sup>E</sup> use with caution

Source: Statistics Canada, Canadian Survey on Disability, 2017.

## 2.3 Potential to Work Among Non-employed Adults Aged 25 to 64 Years with Disabilities

Given the lower rate of employment for persons with disabilities noted above (Section 2.1), it is useful to provide an indication of the total size of the potential labour force with disabilities under the best-case scenario—an inclusive labour market without discrimination, with full accessibility and accommodation. Work potential is a way to examine how the labour market might change under these more inclusive conditions, by describing non-working individuals who might be likely to enter paid employment under this best-case scenario. It is not an attempt to measure one's internal capacity, ability to work, or even likelihood of finding employment under current conditions. Improving our understanding of the population of potential workers could aid in better targeting for labour market programs.

### Nearly 645,000 persons with disabilities had potential for paid employment in an inclusive labour market

Among those with disabilities aged 25 to 64 years who were not employed and not currently in school, two in five (39%) provided evidence of work potential (see Textbox 3 for more information)—this translates into 644,640 persons with disabilities who were not working, but had the potential to work.

While among non-working adults aged 25 to 64 years men had a higher rate of work potential than women (42% versus 37%), in terms of absolute numbers, women outnumbered their male counterparts among those with work potential (350,200 women compared with 294,440 men). This is due in part to the higher rate of disability among women as well as their lower rate of employment.

#### Textbox 3 Defining Work Potential

Following a similar approach as Till et al. (2015), anyone who was officially unemployed or who was not in the labour force but stated they would be looking for work in the next 12 months, was classified as having work potential. Those who stated they were “completely retired”, those who said their condition completely prevented them from working and that no workplace accommodation existed that would enable them to work, and those who were housebound, were classified as not being potential workers.

Students who did not fall into any of the above categories (unemployed, looking for work, housebound, etc.) were excluded from the analysis entirely. While many or even most of them may become future workers, their current work potential status is considered undetermined. Therefore, these students were not classified as either potential workers or non-potential workers.

Finally, anyone not falling into any of the categories above was classified as having work potential.<sup>7</sup>

7. See Annex A for more detail about the construction of work potential variable.

## 2.4 Employment and Education for Youth with Disabilities, Aged 15 to 24 Years

Sections 2.1 to 2.3 explored labour market characteristics of working age adults with disabilities (aged 25 to 64 years). However, it is also critical to examine youth (aged 15 to 24 years), as those in this age group are typically engaged in a number of key transitions as they navigate from high school to either post-secondary education or the work force. Although many young people may find these transitions difficult, those with disabilities can face additional challenges (Crawford, 2012; Lindsay, 2010; Pandey and Agarwal, 2013). This section focuses on youth who are neither in school nor employed, as those in this group may be experiencing particular difficulties in making these transitions.

As discussed in Section 1 on demographics, youth with disabilities had a somewhat different profile than working age adults and seniors. Notably, the most prevalent types of disabilities among youth were mental health-related and learning disabilities. In addition, these disability types also frequently co-occurred—nearly a quarter (25%) of all youth with disabilities had both mental health-related and learning disabilities in combination. In fact, over three-quarters (77%) of all youth with disabilities had a mental health-related disability and/or a learning disability. This is important to note as it may have implications for the types of challenges faced by youth with disabilities, and the types of accommodations they need to transition successfully into post-secondary education or employment.

### One in three youth with more severe disabilities are neither in school nor employed

Severity of disability had a strong relationship with school enrolment and employment among youth. Both men and women aged 15 to 24 years with more severe disabilities were about twice as likely as those with milder disabilities to be neither in school nor employed (Table 10).

**Table 10**  
Canadian population aged 15 to 24 years with a disability, by school enrolment and employment status, severity and sex, 2017

	Person with disabilities			
	Milder		More severe	
	Women	Men	Women	Men
	percent			
<b>School enrollment and employment</b>				
In school, employed	27.4	19.1	17.9	8.4 <sup>£</sup>
In school, not employed	24.9	31.5	33.7	40.5
Not in school, employed	32.8	33.5	20.1	17.5
Not in school, not employed	14.9	15.9	28.2	33.6
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

<sup>£</sup> use with caution

Source: Statistics Canada, Canadian Survey on Disability, 2017.

While the prevalence of mental health-related and/or learning disabilities was high among youth (77%), it was even higher among those who were neither in school nor employed. Nearly nine in ten (87%) of those who were neither in school nor employed had a mental health-related disability, a learning disability, or both (three in ten had both).

Young women and men were just as likely to be neither in school nor employed. However, for those in this age group who were in school, women were more likely than men to also be employed during their school enrolment. Employment experience during the course of education (e.g., internships, work-study programs, and apprenticeships) can increase the likelihood of successful school-to-work transitions (Till et al., 2015). For those with more severe disabilities aged 15 to 24 years who were in school, young women were twice as likely as their male counterparts to have also been employed (35% versus 17%). Among youth with milder disabilities who were in school, half (52%) of the women were also employed, compared to 38% of young men.

### Over 83,000 youth with disabilities neither in school nor employed had potential to work

Youth who are neither in school nor employed may be of concern. For some in this situation, this could indicate disabilities that may make entry into the labour force highly unlikely under any circumstances. However, for others, there may be greater potential to transition into employment with proper accommodations and supports. Among the 108,790 youth who were neither in school nor employed, 83,440 could be identified as potential workers. It

is noteworthy that 84% of them had a mental health-related disability, a learning disability, or both. Additionally, women outnumbered men among those with work potential (45,650 versus 37,790).

## 2.5 Employment Among Younger Seniors with Disabilities Aged 65 to 69 Years

### Many younger seniors with disabilities continue to work

As presented above, among working age adults (aged 25 to 64 years), employment rates were lower among the older age groups compared to the younger age groups. However, when considering seniors, many individuals with disabilities were continuing to work beyond the typical age of retirement. Over a third (34%) of men with milder disabilities aged 65 to 69 years were employed—this was the same as among men without disabilities. In comparison, one in five men (21%<sup>E</sup>) with more severe disabilities aged 65 to 69 years were employed. For women, the picture was similar. Women without disabilities aged 65 to 69 years were more likely than those of their age with milder or more severe disabilities to have been employed (22% versus 16%<sup>E</sup> versus 10%<sup>E</sup>). In all, nearly 117,900 persons with disabilities aged 65 to 69 years continued to work.



## Section 3 Income

Article 28 (Adequate Standard of Living and Social Protection) of the UNCRPD calls for an adequate standard of living for persons with disabilities along with access to “poverty reduction programmes” aimed at those with disabilities—these provisions are premised on the heightened risk of poverty that often accompanies disability around the world (United Nations, 2012). In the document released on August 21, 2018, entitled *Opportunity for All: Canada’s First Poverty Reduction Strategy* (Government of Canada, 2018)<sup>8</sup>, the Government of Canada set out targets and measures for reducing poverty among numerous at-risk groups including persons with disabilities, recognizing them as a group at greater risk of poverty.

But what are the realities regarding income for persons with disabilities overall, and how does employment factor into the picture? Using Canada’s new Official Poverty Line, how do persons with disabilities fare? This section examines these questions with regard to key characteristics such as severity, gender, age, and living arrangements. Finally, the unique situation of those with disabilities who were unable to afford required aids, devices, and medication is examined within the context of poverty—does living above the poverty line reduce or eliminate the risk of having unmet disability-related needs due to cost?

### 3.1 Median Personal Income<sup>9</sup>

This section begins with an examination of median personal income from all sources (earnings as well as income from all other sources reflecting the impact of various support programs), to provide some key baseline data for future reference on incomes of persons with disabilities.

#### Personal income is lowest among those with more severe disabilities

Among working age adults, aged 25 to 64 years, personal income was strongly related to the severity of disability. Those with no disabilities had a higher median personal after-tax income (\$38,980) than those with milder disabilities (\$34,330) and those with more severe disabilities (\$19,160). In fact, the income of those with more severe disabilities was half that of those with no disabilities.

In contrast, among seniors, differences in median income found by disability status and severity were smaller—with incomes ranging from \$27,880 for seniors with no disabilities to \$22,230 for those with more severe disabilities. Consistent with the typical shift from employment income to retirement income, seniors without disabilities had lower levels of income than those of working age; and those with milder disabilities followed the same pattern. However, the opposite was true for those with more severe disabilities, among whom the median income of seniors was greater than that of their working age counterparts (\$22,230 versus \$19,160). Further and more detailed analysis that is beyond the scope of this article would be required to better understand these differences.<sup>10</sup>

#### Women have lower levels of income than men

The gender gap in income in the general population has been well-documented over the years (Drolet, 2011; Fox and Moyser, 2018; Morissette, Picot, and Lu, 2013); and, consistent with this, working age women without disabilities and those with milder disabilities had a median income that was about three-quarters that of their male counterparts (Table 11). Among those with more severe disabilities, the gender gap in income was smaller, with women’s income being about 90% of men’s (\$17,520 versus \$20,230). However, it is important to note that for both women and men with more severe disabilities, income levels were roughly half that of women and men without disabilities.

8. This document is available from <https://www.canada.ca/en/employment-social-development/programs/poverty-reduction/reports/strategy.html>

9. This refers to median personal income from all sources after tax for 2015. After-tax income is examined since this reflects the impact of tax measures aimed at reducing income inequality.

10. For example, comparisons of employment levels, earnings, and income sources of the various groups would help to highlight differences in how income patterns change for different groups as they turn age 65 and become eligible for various types of pension income, as well as Old Age Security (OAS) and, for some, the Guaranteed Income Supplement (GIS).

**Table 11****Median after-tax personal income of Canadian population aged 25 years and over, by disability status, severity, age group and sex, 2015**

Disability status	Aged 25 to 64 years		Aged 65 years and over	
	Women	Men	Women	Men
Persons without disabilities	34,460	44,410	23,200	34,340
<b>Persons with disabilities</b>				
Milder	30,080	39,710	22,980	31,550
More severe	17,520	20,230	19,520	27,560

Source: Statistics Canada, Canadian Survey on Disability, 2017.

Among seniors aged 65 years and over, women had a median income that was about two-thirds that of their male counterparts regardless of the presence of disabilities or severity. As noted above, among those with more severe disabilities only, seniors had higher levels of median income than their working age counterparts. While this was true for both men and women with more severe disabilities, the difference between seniors and working-age adults was greater for men (\$27,560 versus \$20,230) than it was for women (\$19,520 versus \$17,520).<sup>11</sup>

### Employed persons with disabilities still have incomes that fall short of those without disabilities

The initial picture of median income above sheds light on the realities of life for those with disabilities, comparing key groups based on age, gender, and severity of disability. However, it is often stated that the best defence against poverty is having a job (Azevedo et al., 2013; International Labour Office, 2003). As shown in Section 2 on employment, those with disabilities and, particularly, those with more severe disabilities were less likely than those without disabilities to have been employed. For those who are employed, then, does employment close the income gap between those with and without disabilities?

Adults aged 25 to 64 years who were employed for some or all of 2015 had a median income about three times the amount of their counterparts who were not employed (Table 12). This overall pattern was consistent regardless of disability, severity, and gender. However, employed persons with milder disabilities still had lower median incomes than those without disabilities, and employed persons with more severe disabilities had median incomes further below those with milder disabilities. This demonstrates that, while employment makes a substantial difference in income for persons with disabilities, their income still falls short of those without disabilities.

**Table 12****Median after-tax personal income of Canadian population aged 25 to 64 years, by disability status, severity and employment status, 2015**

Disability status	Not employed	Employed	Employed full-year, full-time
	dollars		
Persons without disabilities	11,520	42,320	49,380
<b>Persons with disabilities</b>			
Milder	12,540	39,550	47,290
More severe	12,520	31,820	41,640

Source: Statistics Canada, Canadian Survey on Disability, 2017.

Going one step further, even when limiting the analysis to only those who were employed full-time for at least 49 weeks in 2015 (full-year, full-time), median income for all groups was higher than for those with “any” employment. However, there remained an income gap between persons without disabilities, with milder disabilities, and with more severe disabilities which resulted in full-year/full-time workers with more severe disabilities having an income

11. Among those with more severe disabilities, the gender gap in median personal after-tax income varied greatly across the age spectrum. Among those aged 25 to 44 years with more severe disabilities, for example, women had slightly higher levels of income than men. However, there was a reversal in this relationship after about age 45, such that the income of men with more severe disabilities was higher than that of their female counterparts. Among those with no disabilities or milder disabilities, however, men had higher income than their female counterparts within every age group, except among those with milder disabilities aged 25 to 34 years, among whom there was no statistically significant gender difference in income. (Tables not shown for the age breakdown.)

that was 84% of workers with no disabilities. This suggests that disability and severity of disability may also be associated with differences in wage rates.<sup>12</sup>

### 3.2 Persons with Disabilities Living in Poverty

Persons with disabilities are identified as one of the groups at greater risk of living in poverty under Canada's Poverty Reduction Strategy. Canada's new official measure of poverty is calculated at the household level, adjusted for the size of the household and a number of other factors (see Textbox 4). It provides a convenient means of comparison across groups to assess the extent of poverty in such groups.

#### Textbox 4 Canada's Official Poverty Line

As announced in August 2018, Employment and Social Development Canada has adopted the Market Basket Measure (MBM) as Canada's official measure of poverty. The measure is based on the cost of a specific set ("basket") of goods and services representing a modest, basic standard of living (e.g., food, clothing, shelter) for a given region and family size.<sup>13</sup> The disposable income of a family is then compared against this threshold to determine whether the family is "at or above" versus "below". Individuals in a family living below the threshold are considered to have low income or be living in poverty.<sup>14</sup>

#### Persons with more severe disabilities are more likely to be living in poverty

Among the non-senior population, the risk of living in poverty increased by severity of disability (Table 13). For youth aged 15 to 24 years, a portion of whom may still be living in the family home, those with no disabilities (17%) were less likely to be living below Canada's official poverty line than those with milder (23%) or more severe (28%) disabilities.<sup>15</sup> Working age adults showed a similar pattern, from 10% of those without disabilities living in poverty, compared to 14% for those with milder disabilities and 28% for those with more severe disabilities. As such, the rate of low income for working age adults with more severe disabilities was double that of working age adults with milder disabilities and nearly triple that for those with no disability.

**Table 13**  
Canadian population, aged 15 years and over, living below Canada's Official Poverty Line, by age group, disability status and severity, 2015

Age group	Persons without disabilities	Persons with disabilities	
		Milder	More severe
		percent	
15 to 24 years	16.7	22.5	27.6
25 to 64 years	10.0	14.2	28.3
65 years and over	6.0	7.3	10.4

Source: Statistics Canada, Canadian Survey on Disability, 2017.

#### Seniors are less likely to be living in poverty

Seniors were less likely than non-seniors to have been living below Canada's official poverty line regardless of disability or severity. Seniors with no disabilities or milder disabilities had poverty rates of about 6% to 7%, while seniors with more severe disabilities had somewhat higher rates at 10%. Thus, seniors with more severe disabilities were still more likely to be living in poverty than seniors with milder or no disabilities, but were only about a third as likely as working age adults with more severe disabilities.

12. It is beyond the scope of this article to pursue the reasons behind these differences.

13. The "economic family" is the unit of calculation for the MBM. Economic family refers to 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. A couple may be of opposite or same sex. Persons living alone are also counted as their own economic family.

14. See Statistics Canada (2016) for more details about the construction of the Market Basket Measure. The MBM is not available for persons living in any of the territories.

15. Although the differences between those with no disabilities and both groups with disabilities (i.e., milder and more severe) were statistically significant, the difference between youth with milder and more severe disabilities was not significant.

## More women than men with disabilities were living in poverty

Regardless of severity or age, there were no statistically significant differences between men and women in their likelihood of living in poverty. However, among those with disabilities aged 15 years and over who were living below Canada's official poverty line, women outnumbered men (622,300 versus 425,030).

## Lone parents and those living alone are at greater risk of living in poverty

Household living arrangements are a way of understanding key family structures—and, in particular, the respondent's place within that structure—for people living within the same household. In general, certain family structures, such as lone parent households and those living alone, have higher risks of living below Canada's official poverty line (Government of Canada, 2018). As such, the discussion below focuses on the risk of poverty among individuals living in different household and family structures, and whether the addition of a disability increases this risk further.

Across various types of household living arrangements for those aged 15 to 64 years<sup>16</sup>, there were key differences in the risk of living below Canada's official poverty line, and these differences were related to disability and severity as well (Table 14). Of special note, "lone parents" refers to those who are not part of a couple but who have children (of any age, including adult children) living with them, whereas "living with parent(s)/guardian(s)" refers to those living in the home with one or more parents or guardians.

**Table 14**

**Canadian population aged 15 to 64 years below Canada's Official Poverty Line, by selected<sup>1</sup> household living arrangements, disability status and severity, 2015**

Position in household	Persons without disabilities	Persons with disabilities	
		Milder	More severe
	percent		
Part of couple, no children	6.2	5.4	14.3
Part of couple, with children	7.0	6.5	14.9
Living with parent(s)/guardian(s)	8.1	11.5	13.6
Lone parent with children	24.2	33.5	40.7
Living alone	21.5	32.7	61.4

1. Those living in a household with others but not part of a Census family are not included in this table because this type of living arrangement encompasses a very wide range of situations, including those living with roommates, extended relatives, or some individuals within multigenerational households.

Source: Statistics Canada, Canadian Survey on Disability, 2017.

The lowest rates of low income were found among those individuals who were part of a couple in the household (with or without children) or those who were living with parent(s) or guardian(s) as an adult child in the household. However, even within these family structures, those with more severe disabilities were about twice as likely to be living in poverty as their counterparts with no disabilities.

Lone parents or those living alone were at the greatest risk of living in poverty. Among those without disabilities, the poverty rate among lone parents was four times higher than that of those in two-parent households with children (24% versus 6%). However, the impact of lone parenthood was much greater for those with disabilities, and this was further compounded by severity—41% of lone parents with more severe disabilities were living below the poverty line compared with 24% of lone parents without disabilities.<sup>17</sup> It is important to note that, regardless of disability or severity, eight in ten lone parents were women, indicating that this high risk of poverty disproportionately affected women.

16. This discussion of poverty and household living arrangements includes youth aged 15 to 24 years since those living with parent(s)/guardian(s) can be distinguished from those living on their own, as a lone parent, or as part of a couple. For those who have left the family home before the age of 25, the higher risk of poverty that goes with living alone or as a lone parent is captured here.

17. Importantly, many lone parents were parents of teenaged or adult children living in the home: 59% of lone parents aged 15 to 64 years (regardless of disability) had at least one child aged 15 years or over living with them. Many of these children had incomes that were included in the economic family income. Among lone parents in households where all children living at home were under 15 years, the rates of poverty were 35% for lone parents with no disabilities, 48% for those with milder disabilities, and 57% for those with more severe disabilities. For lone parents with at least one child aged 15 years or over living at home, the rates decreased by about half for each group: 16% for those with no disabilities, 25% for those with milder disabilities, and 35% for those with more severe disabilities.

Among those with no disabilities or milder disabilities, the risk of poverty for those living alone was similar to that of lone parents. However, those with more severe disabilities aged 15 to 64 years who were living alone had the highest rate of poverty of any group examined, with six in ten living below Canada's official poverty line.<sup>18</sup>

### 3.3 Unmet Needs for Disability Supports Due to Cost

#### Cost is the primary reason behind unmet needs for disability aids, devices, and medication

The CSD asks a number of questions regarding needs for various supports, including personal aids and devices (e.g., canes, walkers, specialized software, or architectural features in the home such as widened doorways and ramps) as well as prescription medication.<sup>19</sup> Among persons with disabilities aged 15 years and over, 1.5 million had an unmet need for an aid or device. Of these, 1 million indicated that cost was the reason for their unmet need. This represented 69% of those with unmet needs, or 17% of all persons with disabilities.

Similarly, 836,690 (representing 13% of all persons with disabilities aged 15 years and over) had unmet needs for prescription medication due to cost.<sup>20</sup> Unmet needs could involve rationing medication by taking less than required and/or not taking required medication at all due to cost.

In all, over a quarter (26%) of persons with disabilities had an unmet need due to cost in at least one of these areas—this represented over 1.6 million adults who could not afford a required aid, device, or prescription medication.

#### Age and severity impact the ability to afford aids and medication

Of the 4.3 million persons with disabilities aged 15 to 64 years, three in ten (29%) had an unmet need for an aid, device, and/or prescription medication due to cost, compared to two in ten (21%) of the nearly 2 million seniors with disabilities (Table 15). Similarly, unmet needs due to cost were more common among those with more severe disabilities: four in ten (37%) of those with more severe disabilities aged 15 years and over had unmet needs due to cost, compared with two in ten (18%) of those with milder disabilities.

**Table 15**  
Canadian population aged 15 years and over with a disability and unmet needs due to cost, by age group and severity, 2017

Age group	Unmet needs due to cost	
	number	percent
15 to 64 years	1,221,370	28.6
65 years and over	405,640	20.6
<b>Severity of disability</b>		
Milder	625,790	17.5
More severe	1,001,230	37.4

Source: Statistics Canada, Canadian Survey on Disability, 2017.

#### A quarter of those living above the poverty line still cannot afford all required aids and medication

Four in ten (38%) persons with disabilities aged 15 years and over who were living below Canada's official poverty line reported an unmet need due to cost for an aid, device, and/or prescription medication. This was particularly an issue for women living in poverty, among whom four in ten (41%) had unmet needs due to cost, compared to one-third (33%) of men.

18. Seniors who were living alone had lower rates of living in poverty than their counterparts aged 15 to 64 years; for example, 24% of seniors with more severe disabilities who lived alone were below Canada's official poverty line, compared with 61% for those aged 15 to 64 years. While this rate is much lower than for non-seniors, seniors with more severe disabilities still had higher rates of low income compared with those without disabilities and those with milder disabilities (24% versus 13-14%). Among seniors with disabilities who were living alone, over seven in ten were women.

19. The CSD also asks about requirements for other types of supports which include help around the home (e.g., assistance with household chores, getting to appointments, or personal care) and therapeutic and counselling services (e.g., physiotherapy, speech therapy, or a psychologist or social worker). These questions assess individuals' access to these supports for those who need them. Unmet needs related to therapeutic/counselling services (48%) and home supports (29%) were the two areas of greatest unmet need among those aged 15 to 64 years; similarly, unmet needs related to therapeutic/counselling services (31%) and home supports (39%) were also the two areas of greatest unmet need among seniors aged 65 years and over. However, for these sections we do not have information about the reasons for these unmet support needs.

20. For prescription medication, the CSD does not ask about other reasons for unmet needs.

However, while unmet needs due to cost were lower for those living above the poverty line, one-quarter (24%) still reported unmet needs due to cost. For those living above the poverty line, men and women were equally likely to have had such an unmet need due to cost (a quarter for both).

Thus the data has shown that even for many individuals with disabilities who are above the poverty threshold, cost is still a barrier to getting all the supports they need.

## Conclusion

This article provides a broad picture of some key insights from the 2017 CSD regarding the demographics, employment patterns, and income of persons with disabilities, with key comparisons to persons without disabilities. Among these insights, several themes emerge in a number of important areas.

Severity is an important lens when examining outcomes of persons with disabilities. Those with more severe disabilities are almost always distinct from those without disabilities in terms of key outcomes—lower rates of employment even when education is held constant, lower income even when employed full-year and full-time, and greater likelihood of living in poverty regardless of age. In some domains, those with milder disabilities have employment and income patterns that are perhaps more similar to those without disabilities than those with more severe disabilities (poverty rates among seniors for example)—yet in other domains (employment rates for example), they too are quite distinct from those without disabilities. In terms of disability-specific domains, severity continues to be a useful lens for understanding outcomes; for example, adults with more severe disabilities are more likely to have unmet needs due to cost for aids, devices, and prescription medication. However, these differences between those with milder and more severe disabilities do not necessarily mean that those with milder disabilities do not face challenges due to their disability. There are clear differences between those without disabilities and those with milder disabilities in terms of many key outcomes.

Youth with disabilities have a somewhat different profile compared to working age adults and seniors with disabilities. In particular, mental health-related and learning disabilities are the most prevalent types of disabilities among youth. While youth with disabilities were more likely than those without disabilities to be neither in school nor employed, youth with mental health-related and/or learning disabilities were over-represented in this group. Taking this into account is important when supporting youth with disabilities in making the transition into post-secondary education or the labour market since specific accommodations may be required for youth with these types of disabilities.

Among the domains considered here, seniors with disabilities often fare somewhat better compared to their working age counterparts; for example, seniors with disabilities are less likely to be living in poverty and less likely to have unmet needs for aids, devices, and prescription medication due to cost. At the same time, however, seniors with disabilities, and those with more severe disabilities in particular, still face a higher risk of living in poverty than seniors without disabilities. For the situation of seniors, this article does not delve into a number of critical issues that may impact outcomes for seniors with disabilities. For example, there are likely differences between individuals who age into a disability in their senior years—for which their disability did not impact their earnings potential during working age—and those who develop a disability earlier in life and, therefore, might face challenges in the labour market throughout their working years. As well, some other key issues among seniors are not captured within the CSD—there is no information regarding assets that may be critical to seniors in terms of supplementing income to cover expenses, and those in long-term care facilities and retirement homes are not included in the sample. Finally, it is important to remember that there are government programs, both federal and provincial, specifically targeted toward seniors, and further work would need to be done to better understand how these programs might be affecting these findings.

There are a number of key gender stories that run throughout the findings presented here. Women not only have a higher rate of disability than men, but also outnumber men among those with disabilities. Similarly, women outnumber men among those who are without work but have work potential, among lone parents, among those living alone, and among those living in poverty in general. As well, women tend to have lower rates of employment overall and lower levels of income.

Finally, a number of groups at high risk of living in poverty have been identified in Canada's Poverty Reduction Strategy—for example, persons with disabilities, those living alone, and those living as lone parents. The findings of this article suggest that key interactions among these groups may create an even greater risk of living in poverty. Indeed, the poverty rates among those living alone and lone parents with disabilities are quite high compared to the rates among these same groups without disabilities. Further work needs to be done to better understand the factors involved with this. In particular, additional research focussing on other at-risk groups is necessary to examine these intersectionalities in more detail than is possible in this first release.

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## Annex A – Work Potential

*Till et al. (2015)* developed an indicator of “work potential” using the 2012 CSD. The value of the approach resides in its ability to provide richer analysis of the employment landscape for persons with disabilities, who tend to be poorly served by the usual metrics of employed/unemployed/not in the labour force (see *Till et al. (2015)* for more on the development of the concept).

Work potential is used to describe persons with disabilities not currently working who might be likely to enter paid employment, under the best-case scenario—an inclusive labour market without discrimination, with full accessibility and accommodation. It is not an attempt to measure one’s internal capacity, ability to work, or even likelihood of finding employment under current conditions. It is rather a way to examine how the labour market might change under more inclusive conditions.

Specifically, the work potential variable was calculated as follows: anyone who was officially unemployed or who was not in the labour force but stated they would be looking for work in the next 12 months, was classified as having work potential. Those who stated they were “completely retired”, those who said their condition completely prevented them from working and that no workplace accommodation existed that would enable them to work, and those who were housebound, were classified as not being potential workers.

After these groups were classified, any students who did not fall into any of the above categories were then excluded from this analysis—while many or even most of them may become future workers, they could not be categorized as currently having work potential. Therefore, these students were separated out of the analysis and were not classified as either potential workers or not potential workers. Among those aged 25 to 64 years, however, there were very few students who were not already employed or who were not planning on looking for work in the following 12 months. Finally, anyone not falling into any of the categories above was classified as having work potential.

This indicator largely aligns with *Till et al. (2015)*. There are, however, several key differences worthy of mention. First, while *Till et al.* considered students not in the labour force as having work potential, we have attempted to further refine the conceptualization of work potential in a way that focuses on individuals who would be likely to work in the near future. Full-time students currently not in the workforce and not planning to be in the next year were, therefore, not considered as either having or not having work potential—they are treated as missing cases.

Second, people who indicated being housebound were classified as not likely to work. This variable is new for the 2017 CSD, and hence was not included in *Till et al.* Third, *Till et al.* classified persons who had never worked as not having work potential. This decision was made in part because people in this group tended to be older—near retirement age—and had more severe disabilities. We found this not to be the case in the 2017 data, where this small group of people tended to be younger with a fairly even distribution across levels of severity. Hence we chose to omit this criterion for assigning this group as not being potential workers.