



Extra Costs of Living Among Persons with Disabilities: First Evidence from the 2022 Canadian Survey on Disability

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¹ The views expressed in this study are those of the author and do not necessarily reflect the opinions of Employment and Social Development Canada or of the federal government.

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1. Foreword

Persons with disabilities often have extra costs that others do not to maintain a standard of living comparable to those without disabilities. These can include expenses for treating and managing medical conditions. They also include costs to overcome barriers and to meet specific needs in areas like housing, transportation, food and meal preparation, and recreation.

Through many conversations, including a dedicated roundtable when the Canada Disability Benefit was being developed, the disability community has said that there is not enough information on these extra costs. That is why the Government of Canada's Disability Inclusion Action Plan promises to do research to better understand these extra expenses.

This report looks at data from the 2022 Canadian Survey on Disability. The information covers some, but not all, of the costs people with disabilities face. We will keep working to collect, develop, and share new evidence on this issue.

Disability Inclusion and Accessibility Directorate

2. Introduction

Persons with disabilities often incur additional expenses to maintain a standard of living comparable to those without disabilities. These costs are often difficult to fully quantify, partly because they can take many forms and can happen in different parts of daily life. Costs associated with different disability supports, such as assistive aids, devices or technologies, prescription medications, and health care therapies and services, are important components of these additional expenses. These costs can affect the financial stability of individuals and their households. When these disability supports become cost-prohibitive, persons with disabilities may find themselves facing difficult trade-offs, such as potentially foregoing them in order to meet other basic needs, which could lead to unmet needs and may limit opportunities for full participation in society, including in employment, education, and other social activities.

A lack of comprehensive data has historically limited efforts to fully capture these costs. The 2022 Canadian Survey on Disability (CSD) offers a valuable opportunity to address this gap by providing nationally representative data for expenses related to disability supports across various categories, enabling a more detailed and informed analysis. The survey asked respondents about expenses they incurred over the previous 12 months for various types of disability supports that were not covered or reimbursed by insurance or government programs. In addition, the survey collected information on unmet needs due to cost - that is, instances in which the respondents needed but did not have a specific disability support because it was too costly for them.

The objective of this report is to use the 2022 CSD data to shed light on non-reimbursed expenses and unmet needs due to cost for key disability supports among persons with disabilities aged 15 years and over. The report focuses on non-reimbursed expenses and unmet needs due to cost for assistive aids, devices or technologies; prescription medication; and health care therapies and services. In addition, information on non-reimbursed expenses for help with everyday activities is included in [Appendix A](#). Key definitions and concepts are provided in [Appendix B](#).

The analysis consists of descriptive tables providing information on the following measures for each type of disability support:

1. the proportion of individuals with non-reimbursed expenses
2. the amount of non-reimbursed expenses reported among those who incurred such costs; and
3. the proportion of individuals with unmet needs due to cost

These estimates are disaggregated by select demographic, disability-related, and socioeconomic characteristics.

3. Key Findings

3.1 Non-reimbursed expenses for assistive aids, devices or technologies, prescription medication, and health care therapies and services

- Of the nearly 8 million Canadians with disabilities aged 15 years and over in 2022, 52% (or 4.2 million people) reported having non-reimbursed expenses over the previous 12 months for at least one type of support used due to their condition
- Non-reimbursed expenses for prescription medication (39% or 3.1 million people) were the most common, followed by health care therapies and services (20% or 1.6 million people) and assistive aids, devices or technologies (17% or 1.4 million people)
- The proportion of persons with disabilities reporting non-reimbursed expenses was lowest among youth aged 15 to 24 at 42%, compared with 53% among both working-age adults aged 25 to 64 and seniors aged 65 and over
- Women with disabilities (55%) were more likely than men with disabilities (48%) to report non-reimbursed expenses related to their condition
- Persons with more severe disabilities were more likely to report non-reimbursed expenses, with 62% of those with very severe disabilities, 58% of those with severe disabilities, and 50% of those with moderate disabilities reporting such costs, compared with 45% of those with mild disabilities
- Persons with multiple disability types were more likely to report non-reimbursed expenses, with 60% of those with four or more types and 51% of those with two or three types reporting such costs, compared with 44% of those with one disability type
- Persons with disabilities in higher income groups were more likely to report non-reimbursed expenses. Among those in the highest income quintile, 55% reported non-reimbursed expenses for at least one disability support, compared with 49% of those in the lowest income quintile
- Persons with disabilities belonging to a racialized group (45%) were less likely to report non-reimbursed expenses than their non-racialized counterparts (53%)
- Among the 1.4 million persons with disabilities who reported non-reimbursed expenses on assistive aids, devices or technologies over the previous 12 months, half (50%) spent less than \$500, close to a third (31%) spent from \$500 to less than \$2,000, and over one in ten (13%) spent from \$2,000 to less than \$5,000. A smaller share (6%) faced very high costs of \$5,000 or more
- Among the 3.1 million persons with disabilities who had non-reimbursed expenses for prescription medication, over half (56%) spent less than \$500 while over a third (35%) spent from \$500 to less than \$2,000. An additional one in ten had expenses of \$2,000 or more - with 8% spending \$2,000 to less than \$5,000 and 2% spending \$5,000 or more
- Among the 1.6 million persons with disabilities who reported non-reimbursed expenses on health care therapies and services, about 35% spent less than \$500, while nearly half (49%) spent from \$500 to less than \$2,000. Higher costs were more common for this type of disability support compared to those for prescription medication - with 11% spending from \$2,000 to less than \$5,000, and 6% spending \$5,000 or more

3.2 Unmet needs due to cost for assistive aids, devices or technologies, prescription medication, and health care therapies and services

- In 2022, 41% of persons with disabilities aged 15 years and over, or 3.2 million people, reported having unmet needs due to cost for at least one type of support they need due to their condition
- When examined by support type, unmet needs due to cost were most frequently reported in the case of health care therapies and services (29% or 2.3 million people), followed by assistive aids, devices or technologies (16% or 1.2 million people), and prescription medication (13% or 1 million people)
- Working-age adults aged 25 to 64 (46%) were the most likely to report unmet needs due to cost, followed by youth aged 15 to 24 (41%) and seniors aged 65 and over (30%). Seniors were less likely than youth to report unmet needs due to cost for medications (7% compared with 13%) and therapies (17% compared with 30%) but were more likely to report unmet needs due to cost for assistive aids, devices or technologies (17% compared with 12%)
- Women (45%) were more likely than men (35%) to report unmet needs due to cost. This was the case across all types of support examined. This gap was especially pronounced in health care therapies and services (34% compared with 22%) and prescription medication (14% compared with 10%)
- Persons with more severe disabilities were more likely to report unmet needs due to cost, with 57% of those with very severe disabilities, 49% of those with severe disabilities, and 40% of those with moderate disabilities reporting such unmet needs, compared with 28% of those with mild disabilities
- The likelihood of reporting unmet needs due to cost also rose with the number of disability types. While 27% of persons with one disability reported unmet needs, this increased to 39% among those with two or three types and reached 55% for those with four or more
- Unmet needs due to cost also varied by employment status. In 2022, 54% of those who were unemployed reported unmet needs due to cost for at least one type of support, compared with 43% of those who were employed and 37% of those not in the labour force
- Persons with disabilities in lower income groups were more likely to report unmet needs due to cost. Among those in the lowest income quintile, 47% reported unmet needs due to cost, compared with 34% of those in the highest income quintile. Similarly, 53% of persons with disabilities living in poverty experienced unmet needs, compared with 39% of those not in poverty
- Persons with disabilities who identified as 2SLGBTQ+, belonged to a racialized group, or were Indigenous were more likely to report unmet needs due to cost. 2SLGBTQ+ persons reported unmet needs at 55%, compared with 40% of their non-2SLGBTQ+ counterparts. Similarly, persons who belonged to a racialized group reported unmet needs at 48%, compared with 39% of those who did not. Among Indigenous persons, 47% reported unmet needs, compared with 40% of their non-Indigenous counterparts

4. Conclusion

This report presents an examination of non-reimbursed expenses and unmet needs due to cost for key disability supports among persons with disabilities aged 15 years and over, drawing on data from the 2022 CSD. The CSD collected detailed data on non-reimbursed expenses for disability supports, offering new insights into the extra costs of living among persons with disability. These findings fill a longstanding evidence gap and provide a foundation for more informed policy development.

Overall, over half of persons with disabilities reported non-reimbursed expenses while four in ten had unmet needs due to cost for disability supports. These proportions varied by disability and socio-demographic characteristics - being particularly high among individuals with more severe or multiple disabilities. Variations by income revealed that low-income individuals were less likely to report non-reimbursed expenses but more likely to report unmet needs due to cost compared to their high-income counterparts. This suggests that a lower likelihood of reporting non-reimbursed expenses does not necessarily indicate that needs are met but it may rather reflect financial barriers that limit access to necessary supports. Further research may help clarify these dynamics.

It is important to recognize that the direct, non-reimbursed expenses captured in this study represent only a portion of the broader expenses faced by persons with disabilities. Many additional costs, such as accessible housing, transportation, energy, and food are less visible and harder to quantify, yet equally significant.

Table 1: Proportion with non-reimbursed expenses for disability supports in the past 12 months, by socioeconomic and disability characteristics, persons with disabilities aged 15 years and over, 2022

Characteristics	Assistive aids, devices or technologies (%)	Prescription medication (%)	Health care therapies and services (%)	Total, non-reimbursed expenses (%)
Age group				
15-24 years (ref.)	13.5	28.4	17.2	42.2
25-64 years	17.7*	39.1*	22.9*	53.4*
65 years and over	18.3*	42.1*	16	52.7*
Gender				
Men+ (ref.)	17.1	36.6	16.1	48.4
Women+	17.7	40.7*	23.2*	54.8*
Disability severity				
Mild (ref.)	11.4	33.3	18.6	44.9
Moderate	14.2	37.5*	20.2	50.1*
Severe	21.2*	43.7*	22.5*	57.7*
Very severe	28.0*	46.1*	20.7	61.6*
Number of disability types				
1 disability (ref.)	10.2	33.6	17.6	44.3
2 or 3 disability types	16.5*	37.1	20.4	51.2*

Characteristics	Assistive aids, devices or technologies (%)	Prescription medication (%)	Health care therapies and services (%)	Total, non-reimbursed expenses (%)
4 or more disability types	24.7*	45.5*	22.1*	59.6*
Highest level of education				
High (secondary) school diploma or equivalency certificate, or less (ref.)	15.3	35.5	14.1	46.3
Postsecondary certificate or diploma below bachelor level	18.3*	40.9*	21.5*	54.1*
Bachelor's degree or higher	20.9*	43.8*	32.0*	62.2*
Labour force status				
Employed (ref.)	16.9	38.1	25.1	53.8
Unemployed	16.2	39.8	19.5*	51.5
Not in the labour force	18.1	39.5	15.9*	50.5
Income quintile				
Fifth, highest income (ref.)	20.0	37.9	28.1	54.7
Fourth	17.7	37.0	21.9*	51.5
Third	19.2	40.1	20.3*	54.2
Second	16.1	41.0	17.5*	51.9
First, lowest income	15.2*	38.4	15.4*	48.9*
Poverty status (MBM 2018 base)				
Not in poverty (ref.)	17.5	38.7	20.4	52.0
In poverty	16.6	41.2	18.0	52.3
2SLGBTQ+ identity				
Non-2SLGBTQ+ (ref.)	17.4	39.9	20.7	52.9
2SLGBTQ+	18.0	41.2	27.0*	55.4
Racialized identity				
Non-racialized (ref.)	17.7	39.8	21.0	53.4
Racialized	15.5	35.4*	16.3*	45.4*
Indigenous identity				
Non-Indigenous (ref.)	17.4	39.0	20.2	52.0
Indigenous	18.8	37.4	18.7	52.2
Total, persons aged 15 years and over	17.4	38.9	20.1	52.0

* Significantly different from reference category (ref.) within the same non-reimbursed expenses category ($p < 0.05$).

Notes:

Total non-reimbursed expenses refers to non-reimbursed expenses for at least one type of disability support (for example, assistive aids, devices or technologies, prescription medication, or health care therapies and services).

Definitions of key variables and concepts used in this table are provided in Appendix B.

Source: Statistics Canada, Canadian Survey on Disability, 2022 (author's calculation).

Table 2a: Distribution of non-reimbursed expenses for disability supports in the past 12 months, persons with disabilities aged 15 years and over with non-reimbursed expenses, 2022

Non-reimbursed expenses	Assistive aids, devices or technologies (%)	Prescription medication (%)	Health care therapies and services (%)
Less than \$500	49.8	55.7	34.6
\$500 to less than \$1,000	17.9	22.9	31.2
\$1,000 to less than \$2,000	13.3	11.6	17.9
\$2,000 to less than \$5,000	12.7	7.7	10.9
\$5,000 or more	6.3	2.1	5.5
Total	100.0	100.0	100.0

Notes:

Expense categories above \$5,000 were grouped to ensure sufficient sample sizes.

Definitions of key variables and concepts used in this table are provided in Appendix B.

Source: Statistics Canada, Canadian Survey on Disability, 2022 (author's calculation).**Table 2b: Distribution of non-reimbursed expenses for disability supports in the past 12 months, persons with disabilities aged 15 years and over with non-reimbursed expenses, 2022**

Disability severity and non-reimbursed expenses categories	Assistive aids, devices or technologies (%)	Prescription medication (%)	Health care therapies and services (%)
Milder disabilities			
Less than \$500	57.9	60.2	36.1
\$500 to less than \$1,000	15.7	22.8	31.5
\$1,000 to less than \$2,000	13.4	9.7	17.7
\$2,000 to less than \$5,000	9.9	5.9	10.7
\$5,000 or more	3.2	1.4	4.1
Milder disabilities: Total	100.0	100.0	100.0
More severe disabilities			
Less than \$500	43.9*	50.6*	32.6
\$500 to less than \$1,000	19.6	23.0	30.8
\$1,000 to less than \$2,000	13.2	13.9*	18.1
\$2,000 to less than \$5,000	14.8	9.6*	11.1
\$5,000 or more	8.7*	2.9	7.4*
More severe disabilities: Total	100.0	100.0	100.0

Notes:

Expense categories above \$5,000 were grouped to ensure sufficient sample sizes.

Definitions of key variables and concepts used in this table are provided in Appendix B.

Source: Statistics Canada, Canadian Survey on Disability, 2022 (author's calculation).

Table 3: Proportion with unmet needs due to cost for disability supports, by socioeconomic and disability characteristics, persons with disabilities aged 15 years and over, 2022

Characteristics	Assistive aids, devices or technologies (%)	Prescription medication (%)	Health care therapies and services (%)	Total, non-reimbursed expenses (%)
Age group				
15-24 years (ref.)	12.0	13.4	30.4	40.7
25-64 years	15.5*	15.6	35.5*	46.4*
65 years and over	16.6*	6.6*	17.0*	30.2*
Gender				
Men+ (ref.)	14.7	10.4	22.3	34.5
Women+	16.0	14.2*	34.3*	45.4*
Disability severity				
Mild (ref.)	6.2	6.8	21.0	28.3
Moderate	11.2*	12.0*	29.6*	39.8*
Severe	20.5*	15.9*	33.7*	48.7*
Very severe	32.0*	20.4*	39.3*	56.7*
Number of disability types				
1 disability (ref.)	5.5	6.5	19.7	26.5
2 or 3 disability types	11.7*	10.4*	28.2*	38.5*
4 or more disability types	28.3*	20.1*	38.3*	55.4*
Highest level of education				
High (secondary) school diploma or equivalency certificate, or less (ref.)	17.4	13.2	25.8	39.3
Postsecondary certificate or diploma below bachelor level	15.6	13.9	30.5*	42.6
Bachelor's degree or higher	11.0*	8.9*	34.6*	41.1
Labour force status				
Employed (ref.)	11.9	12.5	33.5	42.7
Unemployed	15.0	22.1*	40.7*	53.6*
Not in the labour force	18.7*	11.3	23.7*	37.1*
Income quintile				
Fifth, highest income (ref.)	9.9	6.3	26.0	33.5
Fourth	12.8	9.8*	28.8	37.7
Third	14.7*	11.4*	30.1	40.2*
Second	16.2*	14.9*	27.8	41.7*
First, lowest income	21.3*	17.9*	31.8*	47.4*

Extra Costs of Living Among Persons with Disabilities

Characteristics	Assistive aids, devices or technologies (%)	Prescription medication (%)	Health care therapies and services (%)	Total, non-reimbursed expenses (%)
Poverty status (MBM 2018 base)				
Not in poverty (ref.)	14.5	11.4	28.3	39.4
In poverty	24.3*	22.9*	37.5*	53.0*
2SLGBTQ+ identity				
Non-2SLGBTQ+ (ref.)	15.0	12.4	28.9	40.3
2SLGBTQ+	15.3	20.7*	42.9*	54.5*
Racialized identity				
Non-racialized (ref.)	14.5	11.4	27.4	38.7
Racialized	19.1*	16.3*	36.6*	48.2*
Indigenous identity				
Non-Indigenous (ref.)	15.3	12.3	29.0	40.4
Indigenous	19.2	17.7*	31.1	46.5*
Total, persons aged 15 years and over	15.5	12.5	29.1	40.7

* Significantly different from reference category (ref.) within the same unmet needs due to cost category ($p < 0.05$).

Notes:

Total unmet needs due to cost refers to unmet needs due to cost for at least one type of disability support (for example, assistive aids, devices or technologies, prescription medication, or health care therapies and services).

Definitions of key variables and concepts used in this table are provided in Appendix B.

Source: Statistics Canada, Canadian Survey on Disability, 2022 (author's calculation).

Appendix A: Non-reimbursed Expenses for Help with Everyday Activities

This annex presents data on non-reimbursed expenses for help with everyday activities. Unlike the other three types of disability supports covered in this report, the 2022 CSD collected data on non-reimbursed expenses related to help with everyday activities but did not collect data on unmet needs due to cost. In order to maintain clarity and avoid misinterpretation, results for this specific disability support are presented as an annex rather than in the main body of the report. Key findings are summarized below.

- Of the nearly 8 million Canadians with disabilities aged 15 years and over in 2022, 12% (or 959,560 persons) reported having non-reimbursed expenses over the previous 12 months for help with everyday activities due to their condition
- The proportion of persons with disabilities reporting non-reimbursed expenses for help with everyday activities was lowest among youth aged 15 to 24 (5%), compared with adults aged 25 to 64 (9%) and seniors aged 65 and over (19%)
- Women with disabilities (14%) were more likely than men with disabilities to report non-reimbursed expenses for help with everyday activities (10%)
- Persons with more severe disabilities were more likely to report non-reimbursed expenses for help with everyday activities, with 26% of those with very severe disabilities, 15% of those with severe disabilities, and 9% of those with moderate disabilities reporting such costs, compared with 5% of those with mild disabilities
- Persons with multiple disability types were more likely to report non-reimbursed expenses for help with everyday activities, with 21% of those with four or more types and 10% with two or three types reporting such costs, compared with 5% of those with one disability type
- Persons with disabilities in higher income groups were less likely to report non-reimbursed expenses for help with everyday activities. Among those in the highest income quintile, 11% reported non-reimbursed expenses for help with everyday activities, compared with 14% of those in the lowest income quintile
- Persons with disabilities who identified as 2SLGBTQ+ (8%) were less likely to report non-reimbursed expenses than their non-2SLGBTQ+ counterparts (12%)
- Among the one million persons with disabilities who reported non-reimbursed expenses for help with everyday activities over the previous 12 months, about three in ten (29%) spent less than \$500, over two in five (43%) spent from \$500 to less than \$2,000, and about one in six (16%) spent from \$2,000 to less than \$5,000. The remainder (12%) faced very high costs of \$5,000 or more

Table A1: Proportion with unmet needs due to cost for disability supports, by socioeconomic and disability characteristics, persons with disabilities aged 15 years and over, 2022

Characteristics	Percent
Age group	
15-24 years (ref.)	5.0
25-64 years	9.4*
65 years and over	19.2*
Gender	
Men+ (ref.)	9.7
Women+	13.8*
Disability severity	
Mild (ref.)	4.9
Moderate	8.9*
Severe	14.8*
Very severe	25.6*
Number of disability types	
1 disability (ref.)	4.6
2 or 3 disability types	9.7*
4 or more disability types	21.0*
Highest level of education	
High (secondary) school diploma or equivalency certificate, or less (ref.)	11.8
Postsecondary certificate or diploma below bachelor level	11.6
Bachelor's degree or higher	13.2
Labour force status	
Employed (ref.)	6.7
Unemployed	8.1
Not in the labour force	17.2*
Income quintile	
Fifth, highest income (ref.)	10.6
Fourth	11.1
Third	11.0
Second	12.6
First, lowest income	14.1*
Poverty status (MBM 2018 base)	
Not in poverty (ref.)	11.8
In poverty	13.8
2SLGBTQ+ identity	
Non-2SLGBTQ+ (ref.)	11.5
2SLGBTQ+	8.4*
Racialized identity	
Non-racialized (ref.)	12.4
Racialized	10.3
Indigenous identity	
Non-Indigenous (ref.)	12.0
Indigenous	12.3
Total, persons aged 15 years and over	12.0

* Significantly different from reference category (ref.) ($p < 0.05$).

Note:

Definitions of key variables and concepts used in this table are provided in Appendix B.

Source: Statistics Canada, Canadian Survey on Disability, 2022 (author's calculation).

Table A2a: Proportion with unmet needs due to cost for disability supports, by socioeconomic and disability characteristics, persons with disabilities aged 15 years and over, 2022

Non-reimbursed expenses	Percent
Less than \$500	29.2
\$500 to less than \$1,000	23.7
\$1,000 to less than \$2,000	18.8
\$2,000 to less than \$5,000	16.3
\$5,000 or more	11.9
Total	100.0

Notes:

Expense categories above \$5,000 were grouped to ensure sufficient sample sizes.

Definitions of key variables and concepts used in this table are provided in Appendix B.

Source: Statistics Canada, Canadian Survey on Disability, 2022 (author's calculation).

Table A2b: Distribution of non-reimbursed expenses for help with everyday activities in the past 12 months, by disability severity, persons with disabilities aged 15 years and over with non-reimbursed expenses, 2022

Disability severity and non-reimbursed expenses categories	Percent
Milder disabilities	
Less than \$500	32.6
\$500 to less than \$1,000	27.3
\$1,000 to less than \$2,000	16.9
\$2,000 to less than \$5,000	15.1
\$5,000 or more	8.1
Milder disabilities: Total	100.0
More severe disabilities	
Less than \$500	27.7
\$500 to less than \$1,000	22.2
\$1,000 to less than \$2,000	19.7
\$2,000 to less than \$5,000	16.8
\$5,000 or more	13.6
More severe disabilities: Total	100.0

* Estimates for persons with severe disabilities are not significantly different from those of persons with milder disabilities within the same non-reimbursed expenses category ($p < 0.05$).

Notes:

Expense categories above \$5,000 were grouped to ensure sufficient sample sizes.

Definitions of key variables and concepts used in this table are provided in Appendix B.

Source: Statistics Canada, Canadian Survey on Disability, 2022 (author's calculation).

Appendix B: Data Sources and Definitions

The Canadian Survey on Disability

Statistics Canada has collected data on disability for more than 30 years. Since 2012, the Canadian Survey on Disability (CSD) has been Canada's main source of that data. The CSD provides comprehensive data on persons with disabilities for each province and territory. 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 for the 2022 CSD was comprised of Canadians aged 15 years and over as of the date of the 2021 Census of the Population (May 2021) 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 collective dwellings. As the population living in institutions is excluded, the data, particularly for the older age groups, should be interpreted accordingly.

The CSD uses [Disability Screening Questions \(DSQ\)](#) which are based on the social model of disability (Grondin, 2016).² 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 limitations 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.

Definitions

Severity of disability: A global severity score was developed for the CSD, which was calculated for each person using: a) the number of disability types that a person has, b) the level of difficulty experienced in performing certain tasks, and c) the frequency of activity limitations. To simplify the concept of severity, four severity classes were established: mild, moderate, severe, and very severe. Note that the name assigned to each class is intended to facilitate use of the severity score and is not a label or judgement concerning the person's level of disability, see the [Canadian Survey on Disability, 2022: Concepts and Methods Guide](#) (Pianosi et al., 2023).³ In this report, the "mild" and "moderate"

² Grondin, Chantal. 2016. "A New Survey Measure of Disability: The Disability Screening Questions (DSQ)." Reports on Disability and Accessibility in Canada. Statistics Canada Catalogue no. 89-654-X2016003. Retrieved from <https://www150.statcan.gc.ca/n1/en/pub/89-654-x/89-654-x2016003-eng.pdf?st=uj1ao-ou>

³ Pianosi, Robin, Presley, Laura, Buchanan, Jeannie, Lévesque, Amélie, Savard, Sarah-Anne and Lam, Janet. 2023. "Canadian Survey on Disability, 2022: Concepts and Methods Guide." Reports on Disability and

categories were combined into a "milder" severity class, and the "severe" and "very severe" categories into a "more severe" severity class.

Gender: For gender, a two-category gender variable was used to protect the confidentiality of non-binary persons, given the relatively small size of this population in Canada. More specifically, non-binary persons have been redistributed into the "men" and "women" categories, denoted as "men+" and "women+". The category of "men+" includes cisgender and transgender men (and/or boys), as well as some non-binary persons, while "women+" includes cisgender and transgender women (and/or girls), as well as some non-binary persons.

2SLGBTQ+: Using questions on sex at birth, gender identity and sexual orientation, the 2SLGBTQ+ variable includes those who reported being lesbian, gay, bisexual, pansexual or another sexual orientation that is not heterosexual (LGB+), as well as non-binary persons and transgender women and men. This variable groups all LGB+ and nonbinary and transgender persons into a single category to facilitate analysis of this small population. In addition to the two categories shown in the tables (2SLGBTQ+ and Non-2SLGBTQ+), this variable included an 'unknown' category to capture proxy respondents who were not asked the "sexual orientation" question.

Racialized: "Racialized" refers to whether a person is a visible minority as defined by the [Employment Equity Act](#) (Government of Canada, 1985)⁴ as "persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour". The visible minority population consists mainly of the following groups: South Asian, Chinese, Black, Filipino, Arab, Latin American, Southeast Asian, West Asian, Korean and Japanese. The non-racialized category includes those who identified as White only and excludes Indigenous people.

Indigenous identity: Indigenous identity was categorized as Indigenous (First Nations people living off reserve, Métis, and Inuit) or non-Indigenous. Further disaggregation of results by Indigenous groups was not possible due to small sample sizes.

Labour force status: Labour force status was defined based on three categories: employed, unemployed, or not in the labour force. Labour force information came from the 2021 Census and therefore the reference period is 2021. More specifically, these data reflect labour force status based on the census reference week of May 2 to May 8, 2021.

Highest level of education: Highest level of educational attainment was categorized into three groups: 'high (secondary) school diploma or equivalence certificate, or less'; 'postsecondary certificate or diploma below bachelor level', and 'bachelor's degree or higher'. The middle category includes apprenticeship or trades certificate or diploma, college, CEGEP or other non-university certificate or

Accessibility in Canada. Statistics Canada Catalogue no. 89-654-X2023004. Retrieved from https://publications.gc.ca/collections/collection_2018/statcan/89-654-x/89-654-x2018001-eng.pdf

⁴ Government of Canada. 1985. "Employment Equity Act." Revised Statutes of Canada, c. E-5.401. Justice Laws Website. Retrieved from <https://laws-lois.justice.gc.ca/eng/acts/e-5.401/>

diploma, and university certificate or diploma below the bachelor's level. Education information came from the 2021 Census and therefore the reference period is 2021.

Income: Income was represented by quintiles which were based on after-tax economic family income adjusted by family size. The income data included in the 2022 CSD are linked from the 2021 Census of population and pertain to reference year 2020.

Poverty: The poverty rates were estimated using the 2018-base Market Basket Measure (MBM). The poverty data included in the 2022 CSD are linked from the 2021 Census of population and pertain to reference year 2020.

Assistive aids, devices or technologies: This refers to devices or tools designed or adapted to help a person perform a particular task or activity. The CSD asked a number of questions regarding aids, devices or technologies that persons with disabilities needed because of their condition. This includes hearing aids (e.g. visual or vibrating alarms, alerts, closed captioning, amplifiers); seeing aids (e.g., eyeglasses, contact lenses, recording or note-taking equipment, braille reading materials); physical aids (e.g., cane, walking stick, crutches, walker, scooter); cognitive aids (e.g., recording or note-taking equipment, reading aids, writing and spelling aids); and other aids (e.g. computer with specialized software or apps, orthopaedic footwear, service animal).

Prescription medications: This refers to prescription medication needed by persons with disabilities for any conditions that had lasted or were expected to last for six months or more.

Health care therapies and services: This refers to health care therapies and services needed by persons with disabilities because of their condition. This includes: physiotherapy, massage therapy or chiropractic treatments; speech therapy; occupational therapy; counselling services from a psychologist, psychiatrist, psychotherapist or social worker; support group services, drop-in center services or telephone information or support lines; life sustaining therapies or specialized medical care; addiction services; life skills program or services; naturopathic, homeopathic or osteopathic treatments; acupuncture; nutrition or dietary services; specialized vision care from an ophthalmologist optometrist or optician; or other therapy or service.

Help with everyday activities: Respondents were asked if, because of their condition, they needed help with activities of daily living. The following activities were covered: preparing meals, everyday housework, heavy household chores, getting to appointments or running errands, looking after personal finances, personal care, basic medical care at home, moving around inside their residence or other type of help. This includes help received from family, friends, neighbours and organizations, whether paid or unpaid.

Non-reimbursed expenses: This refers to expenses incurred by persons with disabilities over the previous 12 months for disability supports related to their condition for which they were not reimbursed. In the 2022 CSD, this type of information was collected for all categories of disability supports covered in this report - i.e., assistive aids, devices or technologies; prescription medication, health care therapies and services, and help with everyday activities. Expenses considered include those not covered by insurance-such as exclusions, deductibles, and costs exceeding coverage limits-as well as amounts paid by other household family members. Reimbursed amounts from insurance or government programs were excluded.

Unmet needs due to cost: This refers to a situation in which an individual needs but does not have a disability support due to cost. In the 2022 CSD, this type of information was collected for assistive aids, devices or technologies; prescription medication and health care therapies but not for help with everyday activities. The survey first asked a series of questions on both the need for and use of various disability supports. Where persons with disabilities identified a specific disability support that they needed but did not have, the survey asked respondents to choose from a list of possible reasons why the need was unmet such as "cost" or "not available". If "cost" was selected as one of the reasons, they were counted as having an "unmet needs due to cost". It is important to note that the questions about prescription medication did not follow this format. Instead, respondents were asked whether they had been unable to get prescription medications because of the cost, or if they had taken medication less often than they were supposed to due to cost, at any time in the previous 12 months. Individuals who answered "yes" to either or both of these questions were classified as having an "unmet needs due to cost" for prescription medication.