An Evaluation of the Economic Well-Being of Persons Receiving Income Supports and Persons with Disabilities in Alberta

Preliminary Report

Dr. Gillian Petit
Senior Research Associate
Department of Economics
University of Calgary

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Principal Investigator: Dr. Lindsay Tedds.

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1. Purpose and Scope

On February 4, 2025, the Government of Alberta announced the creation of the Alberta Disability Assistance Program (ADAP), a new income support program for Albertans with disabilities, together with a set of new employment supports. ADAP is scheduled to launch on July 2, 2026.

The Government of Alberta has framed ADAP as empowering recipients to pursue fulfilling job opportunities while continuing to receive financial, health, and personal supports, with an opportunity to earn a living beyond what is offered by the Assured Income for the Severely Disabled (AISH) program (Government of Alberta 2026a).

ADAP was created in legislation through the Financial Statutes Amendment Act, 2025 (No. 2) (S.A. 2025, C. 20), introduced November 25, 2025, and passing Royal Assent December 11, 2025, which amended the AISH Act. Under the amended Act, ADAP operates alongside AISH and distinguishes recipients by assessed work capacity: AISH serves persons with a severe disability that permanently prevents employment (s. 3.01 of the Act), while ADAP serves persons with a severe disability that substantially impedes employment (s. 3.03(1) of the Act). From July 2026 onwards, applicants apply through a single combined application for both programs, and existing AISH clients are transitioned to ADAP with exceptions for persons over 60, persons who are clients of Persons with Developmental Disorder (PDD), persons with palliative or terminal medical conditions, and persons living in continuing care homes (Government of Alberta 2026a).

This study examines the economic well-being of working-age persons with disabilities and recipients of income assistance in Alberta as ADAP is implemented. The study has two objectives. First, we document the economic well-being of working-age Albertans who have a disability and/or who receive income assistance. Second, we examine how that well-being changes as ADAP is implemented. Because ADAP will change the income and employment supports available to this population, the period surrounding its implementation offers an opportunity to observe how economic well-being shifts as program rules change.

To meet these objectives, we are conducting an online survey which participants will receive about every six months. The first round (Round 1) was fielded January 2026 to May 31, 2026. This report presents preliminary results from Round 1.

This report is a baseline. Round 1 was completed before ADAP took effect, so the results describe the economic position of respondents prior to the program's implementation and establish the reference point against which later rounds will be compared. The report therefore describes economic well-being at a single point in time. It does not measure change over time, it does not evaluate ADAP, and it does not attribute any outcome to any program.

The report is descriptive throughout. It reports what respondents told us about their circumstances. As set out in Section 2, the respondents are a self-selected group rather than a representative sample of any program caseload or of the disability population in Alberta. Results should be read as describing the people who responded to this survey.

In brief, we find that for most respondents, government income assistance, particularly AISH, is the financial foundation of the household, and paid work is the exception rather than the rule. On each dimension of economic well-being examined herein including income, employment, material deprivation, food security, and housing, respondents report more hardship than the Alberta or national average. That hardship, however, is not shared evenly. Across these economic well-being dimensions, hardship tends to deepen with the severity of a respondent's disability and to be more acute among those who receive AISH (compared to those not receiving income assistance). The main exception is the precariousness of paid work: non-permanent and self-employed arrangements are common across respondents. The sections that follow develop each part of this picture in turn.

The report is structured as follows. Section 2 describes the data and methods. Section 3 profiles the respondents. Sections 4 through 8 describe respondents' income, employment, material deprivation, food security, and housing. Section 9 summarizes the baseline picture. The findings that follow are organized around two recurring threads: the central place of income assistance in respondents' economic lives, and the way economic well-being varies with disability severity and with income assistance receipt.

2. Data and Methods

Study design. The study is a longitudinal panel survey administered online through Qualtrics, with participants invited to complete a survey every six months. This report draws on Round 1, the baseline round. The study uses a non-probability design: participants self-selected into the study in response to recruitment materials rather than being drawn from a sampling frame. The unit of analysis is the individual respondent, with some measures (income, housing, food security) reported at the household level as indicated.

Eligibility. To be eligible, a person had to reside in Alberta, be between 18 and 64 years of age, and either be a recipient of income assistance (AISH or Income Support) or be a person with a disability, whether self-reported or diagnosed.

Recruitment and enrolment. Recruitment materials were distributed through community partner organizations and through social media. Interested persons completed a short online expression-of-interest form, after which a member of the research team confirmed eligibility by email or text and provided access to the survey. Respondents first reviewed a consent form and then completed the full survey in Qualtrics. Caregivers, family members, or other trusted persons were permitted to assist a respondent in completing the survey.

Survey instrument. The Round 1 survey took an estimated 20 to 40 minutes to complete and covered respondent demographics; disability type and severity; employment situation; income and income sources; the household's ability to meet its material needs and to access specific items and services; and housing.

Sample. Of those who expressed interest in the study, 527 eligible participants completed the survey and are included in this report. No survey weights were applied, consistent with the non-probability design. Item nonresponse varies across questions, so each table reports the number of respondents answering that question. To protect respondent confidentiality and to avoid reporting unstable estimates, cells with fewer than 10 respondents are suppressed.

Analytic approach. Results are descriptive. We report counts, percentages, averages, and medians, and we summarize distributions where relevant.

Limitations. Three limitations bear on interpretation. First, because respondents self-selected, the sample is not representative of any program caseload or of the disability population in Alberta, and results cannot be generalized beyond the respondents. Recruitment through community partners and social media may over-represent persons who are connected to those organizations or who are active online. Second, program receipt and disability status are self-reported and were not verified against administrative records. Third, Round 1 is a single cross-sectional snapshot and cannot speak to change over time, which is the purpose of subsequent rounds.

Ethics and confidentiality. Participation was voluntary, and respondents could stop at any time. Responses are confidential and only available to the research team.

3. Respondent Profile

This section describes the people who responded to Round 1. All figures describe the 527 respondents and as noted in Section 2, the sample is self-selected and unweighted. Where percentages do not sum to 100, this reflects rounding or item nonresponse.

Demographics

Respondents were predominantly women, who made up two-thirds of the sample (66.3 percent), compared with 22.8 percent who identified as men and 10.9 percent who identified another way.

They were spread across the working-age range, with the largest groups between 30 and 59 years of age. The three middle age bands together accounted for three-quarters of respondents.

Single adults were the most common household type (39.1 percent). A further 9.9 percent were couples without children under 18, 10.4 percent were single parents with children under 18, and 7.6 percent were couples with children under 18. A large share, 33 percent, fell into an other or undisclosed category.

Respondents were concentrated in Alberta's two largest urban areas: 43.6 percent in the Calgary area and 29 percent in the Edmonton area. Central, Northern, and Southern Alberta each accounted for between 6 and 9 percent, and only 3.8 percent were in rural or remote locations. By racial or cultural identity, most respondents were White (75.9 percent), while 11.8 percent identified as Indigenous and 11.2 percent as another racialized identity.

Table 1. Respondent demographics

Characteristic	Percent of respondents
Gender	
Man	22.8%
Woman	66.3%
Other	10.9%
Age	
18 to 29	17.5%
30 to 39	26.1%
40 to 49	26.5%
50 to 59	22.9%
60 and over	7.0%
Household composition	
Single adult	39.1%
Couple, no children under 18	9.9%
Single parent, children under 18	10.4%
Couple with children under 18	7.6%
Other or not disclosed	33%
Region	
Calgary and area	43.6%
Edmonton and area	29%
Central Alberta	8.3%
Northern Alberta	6.5%
Southern Alberta	6.8%

Characteristic	Percent of respondents
Rural or remote	3.8%
Not stated	1.9%
Racial or cultural identity	
Indigenous (First Nations, Inuit, Métis)	11.8%
White	75.9%
Other racialized identity	11.2%

Percent of respondents (n = 527). Columns may not sum to 100 due to rounding and item nonresponse.

Income assistance receipt

Three-quarters of respondents (402, or 76 percent) reported receiving some form of provincial income assistance. Among those recipients, the large majority reported being on AISH (85.3 percent), while 8.2 percent reported Income Support, either the Barriers to Full Employment or the Expected to Work stream; the remainder reported another or unspecified program. Reliance on assistance was typically long-term: among recipients, 39.3 percent had been receiving it for more than 10 years, 26.2 percent for 5 to 10 years, and 18.9 percent for 2 to 5 years, so more than eight in ten had relied on assistance for at least two years. The average monthly amount of income assistance reported by recipients receiving greater than $0/month was $1,534/month.

Disability type and severity

Disability was measured following the approach used in Statistics Canada's Canadian Survey on Disability (CSD)(Pianosi et al. 2023). That is, we used the Disability Screening Questions (DSQ), a rigorous set of questions which are used to identify respondents with a disability. They identify ten distinct disability types and allow for the computation of a severity score for each disability type, as well as an overall severity score. The DSQ form the basis for calculating rates of disability across Canada among persons aged 15 years and over. They have been extensively tested for reliability and validity.

Table 2 reports the percent of respondents by disability severity. The severity score, developed using the Disability Screening Questions (DSQ), reflects the social model of disability. In addition to taking a person's level of functional difficulty into account, this model also considers their subjective assessment of the impact of these difficulties on their daily activities (Pianosi et al. 2023). It is important to understand that the name assigned to each class is simply intended to facilitate its use. It is not a label or judgement concerning the person's level of disability. In other words, the classes should be interpreted as follows: people with a "mild" disability have a less severe disability than people with a "moderate" disability; people with a "moderate" disability have a less severe disability than people with a "severe" disability; and people with a "severe" disability have a less severe disability than people with a "very severe" disability. Just under a third of respondents reported having a mild disability (30.7 percent), while just over a third (34.2 percent) had a moderate

disability, under a quarter had a severe disability1(24.5 percent) and only 9.9 percent had a very severe disability.[1]

Table 2. Disability severity

Disability severity	Percent of respondents
Mild	30.7%
Moderate	34.2%
Severe	24.5%
Very Severe	9.9%

Severity derived following the Canadian Survey on Disability methodology.

Table 3 reports on respondent's disability type. As per the CSD, disability type was broken into 10 categories. Respondents could report more than one type of disability, so the type shares sum to more than 100 percent. Mental-health-related disabilities were the most commonly reported, identified by 80.8 percent of respondents, followed by pain-related (68.7 percent), mobility (63.9 percent), learning (62.4 percent), and flexibility (59.8 percent) disabilities. Memory (54.6 percent), developmental (37 percent), dexterity (36.1 percent), and seeing (31.7 percent) disabilities were each reported by between roughly a third and a half of respondents, while hearing disability was the least common (12.3 percent). Because several types were each reported by a majority of respondents, co-occurring disabilities were necessarily common in this sample.

Table 3. Disability type

Disability type	Percent of respondents
Seeing	31.7%
Hearing	12.3%
Mobility	63.9%
Flexibility	59.8%
Dexterity	36.1%
Pain	68.7%
Learning	62.4%
Developmental	37%
Mental health	80.8%
Memory	54.6%

Respondents could identify one or more disability types, so percentages sum to more than 100.

4. Income and Income Sources

[1] Classification of disability severity was determined using a cluster analysis where persons were assigned to a group based on their disability global score's distance from the group mean. This will not match the Statistics Canada CSD reports: they also use an algorithm that they do not define. Regardless, it is useful for further analysis on employment and economic well-being.

For most respondents, paid work is the exception rather than the rule, and government income assistance is the financial foundation of the household. Table 4 reports respondents' main source of income. For over half of respondents, their main income source is provincial income assistance (54.6 percent). Nearly a quarter reported employment income as their main source (23.7 percent). A further seven percent relied primarily on Canada or Quebec Pension Plan benefits, 5.3 percent on government transfers, and 5.4 percent on other income sources, including retirement pensions and annuities. Four percent did not know or could not say.

Table 4. Main income source of respondents

Income source	Percent of respondents
Provincial income assistance (AISH/IS)	54.6%
Employment income	23.7%
Canada/Quebec Pension Plan (incl. CPP-D)	7.0%
Government transfers	5.3%
Other income sources	5.4%
Don't know/Cannot say	4.0%

Employment income comprises wages and salaries and income from self-employment. Government transfers comprise the child tax benefit, the GST/HST credit, workers' compensation, employment insurance, and old age security. Other income sources include alimony, child support, dividends and interest, and other sources.

Table 5 summarizes respondents total household income before taxes.[2] For all respondents, the median total household income before taxes was $28,779 and the mean was $43,845. Because households differ in size, it is also useful to consider equivalized income, which adjusts for the economies of scale of larger households. Equivalized income is calculated by dividing total household income by the square root of the number of persons in the household, following the equivalence scale underlying Statistics Canada's Low Income Measure (LIM). The mean equivalized income was $29,695.

Examining income adjusted for household size (equivalised income) by disability status, average household income declined with disability severity, from $34,840 among respondents with mild disability to roughly $26,000 among those with severe or very severe disability — a statistically significant gradient ($p = 0.001$).[3] The shortfall was specific to the mild group: the moderate, severe and very-severe groups all sat significantly below it but were statistically indistinguishable from one another. This gap appears only in the average: median equivalized income did not differ significantly across severity groups ($p = 0.22$). The lower averages among more severely disabled respondents

[2] For respondents who reported they had $150,000 of greater household income, we imputed their income using a Pareto tail fit. As a sensitivity analysis and lower bound, we also imputed their income as $150,000. The mean changed to $46,572 and the equivalized mean changed to $31,217. For respondents who reported income less than $150,000, they reported their exact income.

[3] From a one-way model of equivalized household income (household income ÷ √household size) on the four disability-severity categories; the "no disability" group ($n < 10$) is excluded. Severity is jointly significant ($F(3,513) = 5.48$, $p = 0.001$) with a significant linear trend ($p = 0.005$) but explains only about 3% of the variance in income ($R^2 = 0.03$), so variation within severity categories greatly exceeds that between them. Pairwise differences use Tukey's adjustment, which controls the overall false-positive rate across the six possible group-to-group comparisons: each of the moderate, severe and very-severe groups differs significantly from the mild group ($p \leq 0.044$), while no two of those three differ from each other ($p \geq 0.61$). The median result is from a quantile (median) regression (joint $p = 0.22$). Figures use the lower-bound treatment of "$150,000 and over" incomes; the Pareto-tail alternative yields similar conclusions.

are therefore driven by a thinner top tail — relatively fewer higher-income households — rather than by lower incomes across the board, with median incomes looking similar regardless of severity. In short, households facing more severe disability tend to have somewhat lower incomes on average, but this is largely because fewer of them are well-off — most households are in a broadly similar financial position no matter how severe their disability.

The contrast by income assistance receipt was far sharper. On an equivalized basis, average household income among AISH recipients was $26,058, compared with $42,939 for respondents receiving no income assistance — roughly 65% higher ($p < 0.001$).[4] Unlike the disability gradient, this gap was not confined to the average: median total income told the same story, at $25,789 for AISH recipients versus $56,537 for non-recipients, more than double. AISH recipients' incomes were also tightly clustered (a median standard error of just $820), reflecting the fixed, low level of the benefit, whereas non-recipients' incomes were both higher and more dispersed. AISH receipt is a much stronger correlate of low income than disability severity itself, explaining roughly 13% of the variation in household income compared with about 3% for severity. Put simply, AISH recipients live on lower and more uniform incomes than households not receiving assistance, and this divide holds for the typical household, not just on average.

Table 5. Total before-tax household income (2025)

Statistic	Median total income ($)	Mean total income ($)	Mean total income, equivalized ($)
All Respondents	$28,779 (1,015)	$43,845 (1,602)	$29,695 (913)
Disability Severity			
Mild	31,009 (4,520)	51,952 (3,360)	34,840 (1,948)
Moderate	27,597 (1,892)	42,470 (2,728)	28,762 (1,549)
Severe	25,972 (1,602)	37,140 (2,576)	25,836 (1,430)
Very Severe	30,064 (3,816)	38,599 (3,568)	26,262 (1,934)
Income Assistance Receipt			
AISH Recipient	$25,789 (820)	$36,828 (1,565)	$26,058 (837)
No Income Assistance	$56,537	$67,066	$42,939

[4] Comparison of AISH recipients (n = 339) with respondents receiving no income assistance (n = 116); the smaller "income support (IS)" and "other/unknown" groups are not shown. The difference in equivalized income is highly significant (mean difference $16,882, $p < 0.001$), as is the difference in median total income (quantile regression, $p < 0.001$), and income-assistance status explains about 13% of the variance in income ($R^2 = 0.13$) — roughly four times the share explained by disability severity. Figures use the lower-bound treatment of "$150,000 and over" incomes.

Statistic	Median total income ($)	Mean total income ($)	Mean total income, equivalized ($)
	(2,486)	(4,196)	(2,596)

Income is reported at the household level, before taxes, for 2025. Equivalized income divides total household income by the square root of household size, following the equivalence scale underlying Statistics Canada's Low Income Measure. Standard errors in brackets.

To put this into perspective, we compare total before-tax household income to the Low Income Measure, Before Tax (LIM-BT). The LIM-BT is a statistical threshold to determine if an individual or household is living in low income. The LIM-BT is set at 50% of the median adjusted total income of households. In comparing a household's income to the LIM-BT, equivalized total income (i.e., adjusted for household size) before-tax is used, and it includes all before-tax income from provincial social assistance, employment, rent, and capital gains, among others.

Of the respondents, 74.7 percent have equivalized total before-tax income *below* the LIM-BT while only 25.3 percent have equivalized total before-tax household income above the LIM-BT. In Canada in 2024, 12.3 percent of persons 15 years and older were reported as having total (after tax) income below the LIM-AT (Statistics Canada 2026). Thus, the respondents to our survey represent a much lower-income population than the national average.

Low-income rates also varied with disability severity mirroring the income results. Respondents with mild disability were the least likely to fall below the LIM-BT, at 65.2 percent, while the share rose to 78.7 percent among the moderate group, 77.8 percent among the severe group, and 82.7 percent among the very-severe group. Low-income rates differed significantly across severity groups ($p = 0.009$), but, as with income, it was driven by the gap between the mild group and the rest: the mild group's low-income rate was significantly below that of the more-severe groups combined ($p = 0.001$), whereas the moderate, severe, and very-severe groups were statistically indistinguishable from one another.[5] In sum, respondents with more severe disabilities were somewhat more likely to be living in low income, but most of that difference reflects the relatively better-off mild group rather than a steady worsening with each step up in severity.

Table 6. Low-Income Rates of Respondents using the 2024 LIM-BT

Statistic	Percent of respondents with equivalized before-tax income less than the 2024 LIM-BT
All Respondents	74.7 (1.9)
Disability Severity	
Mild	65.2

[5] Chi-square test of below-LIM-BT status across the four severity categories (the "no disability" group, $n < 10$, is excluded): $\chi^2(3) = 11.5$, $p = 0.009$, with a significant trend across ordered severity (logistic regression, $p = 0.004$) but severity explaining little of the variation (pseudo-$R^2 = 0.01$). Mild versus the combined moderate/severe/very-severe groups: $\chi^2(1) = 11.0$, $p = 0.001$.

Statistic	Percent of respondents with equivalized before-tax income less than the 2024 LIM-BT
	(3.8)
Moderate	78.7 (3.1)
Severe	77.8 (3.7)
Very Severe	82.7 (5.2)
Income Assistance Receipt	
AISH Recipient	84.4 (2)
No Income Assistance	44.8 (4.6)

Income is reported at the household level, before taxes, for 2025. Equivalized income divides total household income by the square root of household size, following the equivalence scale underlying Statistics Canada's Low Income Measure. Standard errors in brackets.

The divide by income assistance receipt was, once again, far wider with 84.4 percent of AISH recipients having equivalized before-tax income below the LIM-BT, compared with 44.8 percent of respondents receiving no income assistance — close to a doubling of the low-income rate ($p < 0.001$).[6] This mirrors the income gap: AISH provides a fixed, low level of support that leaves the large majority of recipients below the low-income threshold, whereas households relying on other income sources are more evenly split. Even so, nearly half of respondents receiving no income assistance still fell below the LIM-BT underscoring that low income is pervasive across this population whether or not a household receives provincial assistance.

5. Employment

If income assistance is the foundation of these respondents' economic lives, paid employment is the exception. As noted in Section 4, employment income is the main source of income for about one-quarter of respondents (23.7 percent). This section describes respondents' labour market activity in more detail. Table 7 summarizes the employment, unemployment rate, and participation rates of respondents. To situate the employment and unemployment rates, we first examine labour force participation. We count as participating in the labour force only those respondents who were not "completely prevented from working" and who could have worked in the reference week had a suitable job been offered. On this basis, 58.1 percent of respondents reported being completely prevented from working and are counted as *not* participating in the labour force, leaving a participation rate of 41.9 percent —below the Alberta average of 80.7 percent. Among respondents

[6] AISH recipients (n = 339) versus respondents receiving no income assistance (n = 116): $\chi^2(1) = 70.7$, $p < 0.001$.

who could work, 56.6 percent were employed and 43.4 percent were unemployed. This unemployment rate is far above the Alberta average of 7.14 percent. Among respondents who did not participate in the labour force — those who reported being completely prevented from working, or who would not have taken a suitable job had one been offered — 84.6 percent gave their own illness or disability as the main reason.

Table 7. Labour force status

Characteristic	Respondents	Alberta average (January–May 2026)
Employment rate	56.6% of those who could work; 23.7% of all respondents	74.94%
Unemployment rate	43.4% (of those who could work)	7.14%
Participation rate	41.9% (of all respondents)	80.68%

Participation rate: the labour force as a share of all respondents. Unemployment rate: the unemployed as a share of labour force participants. Employment rate: calculated as both the employed as a share of labour force participants and employed as a share of all respondents; the Statistics Canada employment rate uses the population as its denominator and thus should be compared to the employment rate of all respondents. Alberta figures: Statistics Canada Table 14-10-0287-01 (unadjusted rates). Based on 527 respondents.

Table 8 breaks the labour force measures down by disability severity and income assistance receipt. Beginning by looking by disability severity, there are two distinct patterns. Labour force participation (measured the same way as above) declines as severity increases — from 59.3 percent among respondents with a mild disability to 42.2 percent (moderate), 28.7 percent (severe), and 17.3 percent (very severe). This decline is large, statistically significant, and monotonic: each step up the severity scale roughly halves the odds of being in the labour force ($p < 0.001$), so that respondents with a very severe disability were less than a third as likely to participate as those with a mild disability.[7] The employment rate tells the opposite story. Among respondents who could work, the share employed was essentially flat across the mild, moderate, and severe classes (58.3, 51.3, and 51.4 percent of participants), and these differences are not statistically significant ($p = 0.60$).[8] The figures for very severe respondents are not reported because too few participated in the labour force. In sum, more severe disability sharply reduces the likelihood of being in the labour force at all, but among those who work it does not measurably reduce the chance of holding a job.

Moving to examine employment by income assistance receipt, the gap appears at both margins of labour market activity. AISH recipients were far less likely to be in the labour force: their participation rate was 36.4 percent, against 61.5 percent for those receiving no assistance ($p < 0.001$).[9] Among those who could work, AISH recipients were also less likely to be employed — an employment rate of 52.8 percent of labour force participants versus 69.4 percent for non-income-

[7] Logistic regression of labour force participation on disability severity (categories 1–4): each one-category increase in severity is associated with a significant decline in participation (odds ratio ≈ 0.53, $p < 0.001$; overall $\chi^2(3) = 42.3$, $p < 0.001$). The "no disability" group ($n < 10$) is excluded.

[8] Chi-square test of the employment rate (employed versus unemployed among labour force participants) across the mild, moderate, and severe groups: $\chi^2(2) = 1.0$, $p = 0.60$. The very-severe group is excluded, as less than 10 of its members were in the labour force.

[9] Chi-square test of labour force participation, AISH recipients versus respondents receiving no income assistance: $\chi^2(1) = 22.4$, $p < 0.001$. The income assistance (IS) and other/unknown groups each had fewer than 15 labour force participants and are not discussed.

assistance-recipient respondents (p = 0.022).[10] Because the two disadvantages compound, only 19.2 percent of AISH recipients were employed overall, less than half the 42.7 percent rate among respondents not receiving income assistance. Note that the employment rate among AISH respondent is similar to the AISH employment: in March 2026, government caseload data said 15 percent of AISH recipients were employed. Historically, this number has hovered around 16 percent (Government of Alberta 2026b). This differs from the pattern by disability severity, where the difference was confined to participation: for income assistance receipt, AISH recipients are both less likely to be in the labour force and, once there, less likely to hold a job. In summary, AISH recipients face a double disadvantage in the labour market — fewer are able to take work, and those who are find it harder to get a job — leaving only about one in five employed.

Table 8. Labour force status by disability severity and Income Assistance Receipt

Characteristic	Employment rate of Respondents	Employment rate of persons in labour force	Unemployment rate of persons in labour force	Participation rate
Disability Severity				
Mild	34.6 (3.7)	58.3 (5)	41.7 (5)	59.3 (3.9)
Moderate	21.7 (3.1)	51.3 (5.7)	48.7 (5.7)	42.2 (3.7)
Severe	14.7 (3.1)	51.4 (8.2)	48.6 (8.2)	28.7 (4)
Very Severe	--	--	--	17.3 (5.2)
Income Assistance Receipt				
AISH	19.2 (2.1)	52.8 (4.5)	47.2 (4.5)	36.4 (2.6)
No Income Assistance	42.7 (4.6)	69.4 (5.4)	30.6 (5.4)	61.5 (4.5)

Participation rate: the labour force as a share of all respondents. Unemployment rate: the unemployed as a share of labour force participants. Employment rate: the employed as a share of labour force participants (first line) and as a share of all respondents (second line). A dash (—) indicates a value not reported because too few respondents were in the relevant group. Disability severity follows the global disability score described in Section 3.

Table 9 reports employment characteristics for respondents who were employed. Respondents were about twice as likely as the Alberta average to be self-employed. Among self-employed respondents, 64.7 percent said they were self-employed because they could not find work with an employer, 61.8 percent because of a health condition, and 58.8 percent because of the independence, flexibility, or freedom that self-employment affords.[11]

[10] Chi-square test of the employment rate (employed versus unemployed among labour force participants), AISH versus no income assistance: $\chi^2(1) = 5.2$, p= 0.022. (Across all four groups jointly: $\chi^2(3) = 10.0$, p = 0.019.)

[11] Note: respondents could choose more than one response so the total does not sum to 100.

The same table shows that respondents were nearly three times as likely as the Alberta average to hold non-permanent employment: 29.6 percent of employed respondents were in non-permanent work, compared with the Alberta average of 11.3 percent.

Table 9. Employment characteristics

	Employees	Self-Employed	Permanent Employment	Non-permanent (seasonal, temporary, term, contract, casual, apprenticeship, internship)
Alberta Average, 2025	86.4%[a]	13.6%[a]	88.7%[b]	11.3%[b]
Percent of Employed Respondents	72.8 (4)	27.2 (4)	66.4 (4.2)	29.6 (4.1)
Disability Severity				
Mild	72.8 (4.0)	25 (5.8)	75 (5.8)	23.2 (5.6)
Moderate	74.4 (7.0)	25.6 (7)	64.1 (7.7)	33.3 (7.5)
Severe	63.2 (11.1)	36.8 (11.1)	57.9 (11.3)	31.6 (10.7)
Very Severe	–	–	–	–
Income Assistance Receipt				
AISH	66.7 (5.8)	33.3 (5.8)	63.6 (5.9)	33.3 (5.8)
No Income Assistance	78 (5.9)	22 (5.9)	68.0 (6.6)	28 (6.3)

[a] *Employees and self-employed: Statistics Canada Table 14-10-0027-01.*

[b] *Permanent and non-permanent: Statistics Canada Table 14-10-0072-01.*

Note: Respondent figures cover employed respondents only.

These employment characteristics were broadly shared rather than concentrated in particular subgroups. Neither the self-employment rate nor the rate of non-permanent work differed significantly by disability severity or by income assistance receipt.[12] Employed AISH recipients and employed respondents receiving no assistance were similarly likely to be self-employed (33 versus 22 percent) and to hold non-permanent work (33 versus 28 percent), and the same characteristics looked alike across the mild, moderate, and severe groups. The distinctive features of this population's employment — elevated self-employment and job insecurity relative to the Alberta average — therefore appear to be general to the group, not a feature of the most severely disabled or of benefit recipients specifically.

Table 10 reports hours worked, estimated hourly wages, and monthly employment income for employed respondents. On average, respondents worked 14.7 hours in the reference week, compared with an Alberta average of 35.9 hours in 2025 (Statistics Canada Table 14-10-0037-01) —

[12] Based on employed respondents (n = 125). Self-employment: by disability severity $\chi^2(3) = 1.2$, $p = 0.75$; by income assistance receipt (AISH vs. not receiving) $\chi^2(1) = 1.8$, $p = 0.18$. Non-permanent employment: by severity $\chi^2(3) = 4.2$, $p = 0.24$; by income assistance $\chi^2(1) = 0.4$, $p = 0.54$. The very-severe, income-support/IS, and other groups were too small to report separately.

less than half as many. Average weekly hours ranged from 4 in the lowest quartile to 21.5 in the highest quartile. Among respondents who worked fewer than 30 hours a week, 66.4 percent said they did *not* want to work more than 30 hours.

The estimated hourly wage for employed (employee) respondents was $27.62. Comparatively, in Alberta in 2025, average hourly wages for employees ranged from $36.40 to $40.53 (Statistics Canada Table 14-10-0134-01). This suggests that respondents had an hourly wage rate of $8.78/hour (24 percent) *less* than the Alberta average at the lower bound.

Table 10. Hours worked and estimated hourly wages

Statistic		Hours worked last week (main job)	Estimated hourly wage, employees ($)	Monthly Employment Income (after taxes and deductions, $)
Mean		14.7 (1.2)	27.62 (3.93)	1,707 (454)
Median		11.8 (1.6)	20.00 (1.07)	740 (127)
Lowest quartile		4	—	300
Highest quartile		21.5	—	1,800
Disability Severity				
Mild	Mean	16.5 (1.8)	25.53 (1.95)	1,789 (264)
	Median	14 (2.4)	21.56 (1.74)	1,168 (270)
Moderate	Mean	12.4 (1.6)	23.26 (2.94)	955 (160)
	Median	10 (2.5	18.70 (1.25)	600 (190)
Severe	Mean	13.4 (3.5)	21.79 (1.79)	648 (192)
	Median	8.5 (1.6)	22 (2.89	325 (178)
Income Assistance Receipt				
AISH	Mean	11.1 (1.3)	18.84 (0.61)	622 (69)
	Median	9 (1.4)	17.50 (0.97)	531 (79)

Statistic		Hours worked last week (main job)	Estimated hourly wage, employees ($)	Monthly Employment Income (after taxes and deductions, $)
No Income Assistance	Mean	19.6 (2)	30.64 (2.64)	2,214 (287)
	Median	20 (3.6)	29 (2.87)	1,746 (304)

Employed respondents only; figures refer to the main job in the reference week, and hourly wages are estimated. A dash (—) indicates a value that is not reported. Alberta comparisons reported in the text draw on Statistics Canada Tables 14-10-0037-01 (hours) and 14-10-0134-01 (wages).

The lower hours and lower hourly wage rate are likely contributing to the lower monthly employment income. Respondents with employment reported an average monthly employment income of $1,707, with a median of $740. Of respondents, 25 percent earned less than $300/month while 75% of respondents earned less than $1,800/month. Comparatively, the average monthly employment income in Alberta in 2024 was $5,183 and the median monthly employment income was $3,992 (Statistics Canada, Table 11-10-0240-01).

These employment outcomes were far more closely tied to income assistance receipt than to disability severity. Among the employed, AISH recipients worked significantly fewer hours (a mean of 11.1 versus 19.6 hours for those receiving no assistance; $p < 0.001$), earned a significantly lower estimated hourly wage as employees ($18.84 versus $30.64; $p < 0.001$), and consequently reported significantly lower monthly employment income (a mean of $622 versus $2,214; $p < 0.001$).[13] By disability severity the pattern was weaker: hours and hourly wages did not differ significantly across the mild, moderate, and severe groups, and only monthly employment income showed a significant gradient, falling from a mean of $1,789 (mild) to $955 (moderate) and $648 (severe).[14] That income gradient is not matched by significant differences in either hours or hourly pay, suggesting it reflects a combination of factors rather than any single margin. The broader point is that employed AISH recipients are not simply working the same jobs for less time: they also command lower hourly pay, producing an employment-income gap that is much larger than the differences seen across disability severity.

Comparing these monthly employment earnings against current AISH earnings exemption of $1,072 per month — the amount a client can earn before employment income begins to reduce their AISH benefit — the median reported employment income of AISH respondents ($531) falls well below this threshold.

[13] Among employed respondents, AISH recipients versus respondents receiving no income assistance, tested by OLS: hours $F(1,113) = 13.4$, $p < 0.001$; employee hourly wage $F(1,79) = 22.1$, $p < 0.001$; monthly employment income $F(1,114) = 36.9$, $p < 0.001$.

[14] Across the mild, moderate, and severe groups (employed respondents), tested by OLS: hours $F(3,118) = 0.9$, $p = 0.42$; employee hourly wage $F(3,81) = 0.4$, $p = 0.75$; monthly employment income $F(3,119) = 4.0$, $p = 0.0095$. The very-severe group is not reported.

Overall, in a conventional economic sense, respondents had less favourable employment outcomes: they were more likely to be completely prevented from working—usually because of illness or disability—and, when they did work, were more likely to hold non-permanent positions, for fewer hours, at lower hourly wages, and with lower monthly employment income than the Alberta average. These disadvantages, however, fall along two different lines. Disability severity mainly governs whether a person is in the labour force at all: participation declines sharply and steadily as severity rises but does relatively little to shape the quality of work among those who are employed. Income assistance receipt is the sharper and more pervasive divide: AISH recipients are not only far less likely to participate, but among those who do work, they put in fewer hours at lower hourly wages and earn substantially less each month. These comparisons measure respondents against a labour market organized around full-time, permanent employment—a standard many in this population cannot meet because of real and complex barriers to employment, and against which some apparent shortfalls may not be true deficiencies, since two-thirds of those working fewer than 30 hours did not want more. What the results show without ambiguity is the level of earnings: respondents, and AISH recipients most of all, earn far less from employment than the provincial average, and for most, employment income on its own is not enough to secure economic well-being.

6. Material Deprivation

Having established that respondents are a predominantly low-income population, we turn next to whether that low income translates into material hardship. While in Canada, we generally use income as a measure of poverty, this is not standard practice elsewhere in the world. In much of Europe a Material Deprivation Index (MDI) is used alongside income to measure poverty. An MDI is a poverty measure that looks at outcomes rather than inputs: it looks at the good, services, and activities that a household has, uses, or participates in. Income based measures of poverty are informative but can fail to capture the unique circumstances and needs of a household, while an MDI can capture diverse and highly unique circumstances (Notten and Kaplan 2021). For example, some persons with disabilities may have higher needs than persons with no disabilities. In this case, the same amount of income may purchase better outcomes for persons with no disabilities who have less needs on which they need to spend their income, and worse outcomes for persons with disabilities, who have more expensive basic needs. MDI's used in tandem with income measures of poverty provide a more complete pictures of poverty.

In determining what goods, services, and activities were to be included in our survey, we followed the MDI developed for Canada in Notten et al. (2024) To their list of items, we added three of our own: (1) access to prescription medications and (2) access to disability aids for self and other disabled members of the household (if required). While the MDI from Notten et al. (2024) was created for a more generalized population, we felt that given our unique population, these items would be of particular interest and concern.

Table 11. Material Deprivation by Item.

Item	Percent of Respondents who cannot afford item (SE's in brackets)	Percent in nationally representative survey, 2023 (Notten et al. 2024)
Meat/fish/vegetarian equivalent	31.5 (2.0)	6.7
Appropriate clothes	41.2 (2.2)	10.1
Proper/suitable footwear	17.5 (1.7)	3.7
Regular dental care	19.8 (1.8)	18.1
Keep home at comfortable temperature	10.5 (1.4)	7.2
Repair or replace broken furniture	74.8 (2.0)	18.9
Repair or replace broken appliances	77.6 (1.9)	18.8
Reliable home internet access	4.9 (0.9)	2.1
Transportation – car or public transport – for getting around the community	12.4 (1.5)	3.6
Spending small amount on self	56.4 (2.2)	18.6
Unexpected $500 expense	72.0 (2.0)	21.7
Pay regular bills on time	26.6 (2.0)	8.8
Occasional gifts for family/friends	34.9 (2.1)	8.0
Participate in cultural celebrations	29.3 (2.1)	7.9
Access own disability aids (if required)	26.3 (2.0)	--
Access family members disability aids (if required)	23.9 (3.0)	--
Prescription Medications	15.2 (1.6)	--

Standard errors reflect sampling variability for each item, estimated from roughly 500 respondents. Margins of error are approximately ±4 percentage points at the 95% level for items near 50%, and narrower for items that are rare or near-universal. Because respondents could answer "cannot say" on individual items, the base varies across items (n = 197–526); each percentage is computed on the respondents who answered that item.

Table 11 reports the share of respondents who could not afford each item, alongside the comparable share from the 2023 nationally representative survey of Notten et al. (2024). Two features of the comparison should be kept in mind throughout. First, our sample is self-selected respondents recruited as income assistance recipients or persons with disabilities. Second, the national column is drawn from a general-population survey. The two columns therefore describe different populations, and the gap between them should be read as a descriptive difference.

Overall, reported deprivation in our sample exceeds the national benchmark on every item for which a benchmark exists. On most items the share unable to afford the item is three to four times the corresponding national rate, and it approaches five times for meat or a vegetarian equivalent (31.5 versus 6.7 percent) and for suitable footwear (17.5 versus 3.7 percent).

The largest shares are concentrated in items related to financial resilience and the replacement of household durables. More than three quarters of respondents reported being unable to repair or replace broken appliances (77.6 percent) or broken furniture (74.8 percent), against national rates near 19 percent for both. Close to three quarters (72.0 percent) could not meet an unexpected $500 expense, compared with 21.7 percent nationally, and 56.4 percent could not spend a small amount on themselves, compared with 18.6 percent. Shortfalls in basic consumption and social participation follow the same pattern: 41.2 percent could not afford appropriate clothing (10.1 percent nationally), 34.9 percent could not afford occasional gifts for family or friends (8.0 percent), and 29.3 percent could not participate in cultural celebrations (7.9 percent).

Two items stand apart for the relative narrowness of the gap. Reported difficulty affording regular dental care (19.8 percent) is close to the national rate (18.1 percent), the smallest gap in the table. Difficulty keeping the home at a comfortable temperature (10.5 versus 7.2 percent) is also comparatively modest. Reliable home internet access is the least common shortfall in both our sample (4.9 percent) and the national survey (2.1 percent).

The three items we added have no national comparator. Roughly one in four respondents reported being unable to access disability aids for themselves when required (26.3 percent) or for other household members (23.9 percent), and 15.2 percent reported being unable to access prescription medications.

Table 12. Incidence of Deprivation Items.

Number of Deprivation Items	Percent of respondents with number of deprivation items (SE's in brackets)	Percent in nationally representative survey, 2023 (Notten et al. 2024)
0	14.4	60.14

Number of Deprivation Items	Percent of respondents with number of deprivation items (SE's in brackets)	Percent in nationally representative survey, 2023 (Notten et al. 2024)
	(1.5)	
1	5.9 (1.0)	10.75
2	8.3 (1.2)	6.76
3	8.0 (1.2)	5.70
4	7.2 (1.1)	4.30
5	8.5 (1.2)	3.98
6	9.9 (1.3)	2.17
7	9.7 (1.3)	1.78
8	7.6 (1.2)	1.41
9	5.3 (1.0)	0.95
10	5.1 (1.0)	1.04
11	3.4 (0.8)	0.53
12+	6.6 (1.1)	0.48

Table 12 reports the distribution of respondents by the number of deprivation items they could not afford, again alongside the comparable distribution from the 2023 nationally representative survey of Notten et al. (2024).

The two distributions differ most sharply at the bottom of the scale. In the national survey, 60.1 percent of respondents report no deprivation items and a further 10.8 percent report only one, so roughly seven in ten fall at zero or one item. In our sample, 14.4 percent report no items and 5.9 percent report one, for about one in five at zero or one. The share reporting no deprivation at all is therefore close to a quarter of the national figure.

Beyond this point the distributions diverge in shape as well as in level. The national distribution declines steadily as the number of items rises. Our sample distribution does not. After a dip at one item, it rises across the middle of the range and remains elevated from roughly five through eight items, where each count accounts for between 7.6 and 9.9 percent of respondents, before tapering. Taken together, 56.1 percent of respondents report five or more deprivation items and 47.6 percent report six or more, compared with 8.4 percent nationally at six or more. The median respondent in our sample reports five deprivation items, against a national median of zero. The elevated share in the final row (6.6 percent at 12 or more items, versus 0.48 percent nationally) reflects in part that this category aggregates the entire upper tail rather than a single count.

Table 13. Material Deprivation by Disability Severity and Income Assistance Receipt.

	% Low (0-2)	% Moderate (3-6)	% High (7+)	Mean items
Disability Severity				
Mild Disability	45.1 (3.9)	38.3 (3.8)	16.7 (2.9)	3.6 (0.3)
Moderate Disability	29.4 (3.4)	32.2 (3.5)	38.3 (3.6)	5.1 (0.3)
Severe or very severe Disability	11.6 (2.4)	31.5 (3.5)	56.9 (3.7)	7.1 (0.3)
Income Assistance Receipt				
AISH Recipient	25.0 (2.3)	34.1 (2.5)	40.9 (2.6)	5.5 (0.2)
Not Receiving Income Assistance (neither AISH nor Income Support (any stream))	44.4 (4.6)	31.6 (4.3)	23.9 (4.0)	4.0 (0.3)
Total	**28.1 (2.0)**	**33.8 (2.1)**	**38.0 (2.1)**	**5.3 (0.2)**

Table 13 reports material deprivation within the sample, broken down by disability severity and by income assistance receipt. Respondents are grouped by the number of items they could not afford into low (0 to 2 items), moderate (3 to 6), and high (7 or more), and the final column reports the mean number of unaffordable items.

Material deprivation is higher among respondents in the more severe disability categories. Among respondents reporting a mild disability, 45.1 percent fall in the low-deprivation group and 16.7 percent in the high group, with a mean of 3.6 items. Among those reporting a moderate disability, the high-deprivation share rises to 38.3 percent and the mean to 5.1 items. Among those reporting a severe or very severe disability, 56.9 percent fall in the high group and 11.6 percent in the low group,

with a mean of 7.1 items. The pattern is monotonic across all three measures: across successively more severe categories, the low-deprivation share falls, the high-deprivation share rises, and the mean number of items increases. Each step in this gradient is statistically significant: the changes between adjacent severity categories in the mean, in the high-deprivation share, and in the low-deprivation share are each significant at the one percent level.[15]

A similar contrast appears by income assistance receipt. AISH recipients report higher deprivation than respondents not receiving any income assistance: 40.9 percent of AISH recipients fall in the high-deprivation group, with a mean of 5.5 items, compared with 23.9 percent and a mean of 4.0 items among respondents not receiving income assistance.

In summary, across this section a consistent picture emerges. Measured by an outcome-based index, respondents in our survey are materially worse off than a nationally representative population. The shortfall is not confined to a few items or to the most deprived respondents. It appears across the full set of goods, services, and activities the MDI covers and across the entire distribution of deprivation counts. Within the sample, deprivation is not evenly distributed but rises with the severity of a respondent's disability and AISH receipt.

7. Food Security

Another poverty measure that looks at outcomes rather than inputs (i.e., income) is food insecurity. The respondents in our survey were asked a standard set of food insecurity questions. Because Notten et al. (2024) found significant overlap between food insecurity and material deprivation and because the survey is long, we altered the food insecurity questions. Respondents were asked up to six questions on food security. The first three questions measuring relatively moderate levels of food insecurity were used as screener questions. If a respondent indicated on all three questions that they were not food insecure, they were not shown the remaining three questions. Respondents who indicated food insecurity on one or more of the screening questions were asked the remaining three food security questions, measuring relatively higher levels of food insecurity.

Table 14. Food Insecurity Questions and Incidence.

Question	Responses indicating hardship	Percent of Respondents (with SE's in brackets)	Percent in nationally representative survey, 2023 (Notten et al. 2024)
Screening question 1: The food that (I/we) bought just didn't last, and (I/we) didn't have money to get more.	"Sometimes" or "often"	65.8 (2.1)	36.1

[15] Adjacent severity categories were compared with a two-sample t-test (mean items) and two-sample tests of proportions (high- and low-deprivation shares). Mild vs. moderate: mean $t(340)=3.96$, $p<0.001$; high share $z=4.45$, $p<0.001$; low share $z=2.99$, $p=0.003$. Moderate vs. severe/very severe: mean $t(359)=5.27$, $p<0.001$; high share $z=3.53$, $p<0.001$; low share $z=4.20$, $p<0.001$. All comparisons are significant at the 1% level.

Question	Responses indicating hardship	Percent of Respondents (with SE's in brackets)	Percent in nationally representative survey, 2023 (Notten et al. 2024)
Screening question 2: Within the past month, (I/we) worried whether our food would run out before (I/we) got money to buy more.	"Sometimes" or "often"	65.3 (2.1)	--
Screening question 3: (I/we) couldn't afford to eat balanced meals.	"Sometimes" or "often"	72.7 (1.9)	35.2
In the last month, did you or other adults in your household ever cut the size of your meals or skip meals because there wasn't enough money for food?	"Yes"	51.3 (2.2)	23.2
In the past month, did you (personally) ever eat less than you felt you should because there wasn't enough money to buy food?	"Yes"	54.6 (2.2)	25.9
In the past month, were you ever hungry but didn't eat because there wasn't enough money for food?	"Yes"	43.9 (2.2)	18.7

Sample excludes respondents with missing information for all food security questions. The first three questions were asked to all respondents. The last three questions were only asked to respondents who indicated they were food insecure in at least one of the three screening questions.

Table 14 reports the share of respondents indicating hardship on each food security question, alongside the comparable share from the 2023 nationally representative survey by Notten et al. (2024). In comparing the two, our food security module was administered in a shortened, branching form, while the Notten et al. (2024) sample posed all questions to all respondents. The gap between the two columns is descriptive only.

On every item with a national comparator, the share of respondents indicating hardship is roughly twice the national rate, ranging from 1.8 to 2.4 times higher rates of food insecurity. The most commonly reported difficulty was being unable to afford balanced meals (72.7 percent), followed by food not lasting (65.8 percent) and worry that food would run out (65.3 percent). The three items measuring more acute hardship were each reported by a smaller share of respondents; however they remain above the national average: 54.6 percent ate less than they felt they should, 51.3 percent cut the size of or skipped meals, and 43.9 percent were hungry but did not eat because there was not enough money for food.

Table 15. Total Incidence of Food Insecurity.

Number of food insecurity items	Percent of Respondents (with SE's in brackets)	Percent in nationally representative survey, 2023 (Notten et al. 2024)
0	21.4 (1.8)	54.0
1	7.1 (1.1)	11.4
2	8.0 (1.2)	8.9
3	9.0 (1.2)	4.6
4	7.3 (1.1)	5.3
5	9.4 (1.3)	5.3
6	38.0 (2.1)	10.6

Sample excludes respondents with missing information for all food security questions. Assumes persons who answered "never" to the first three screening question would also have answered "no" t0 the second set of three questions.

Table 15 reports the distribution of respondents by the number of food insecurity items reported, from zero to six, alongside the national distribution. The sample departs from the national benchmark at both ends of the scale. At the lower end, 21.4 percent of respondents reported no food insecurity items, compared with 54.0 percent nationally. At the upper end, 38.0 percent reported all six items, compared with 10.6 percent nationally, making the maximum count the single most common outcome in the sample. The median respondent reported four items, against a national median of zero.

Table 16. MDI Incidence and Food Insecurity Incidence.

	% Low FI (0-1)	% Mod FI (2-4)	% High FI (5-6)
% Low MDI (0-2)	20.4	6.1	--
% Moderate MDI (3-6)	7.1	12.4	14.3
% High MDI (7+)	--	5.7	31.3

Table 16 reports the joint distribution of respondents across the three material deprivation groups and the three food insecurity groups, as a share of the sample. The mass is concentrated along the diagonal: 20.4 percent of respondents are low on both measures, 12.4 percent are moderate on both, and 31.3 percent are high on both, which is the largest single cell in the table. The two cells representing the opposite extremes, low deprivation with high food insecurity and high deprivation

with low food insecurity, are suppressed because fewer than ten respondents fall in each. Within this sample, material deprivation and food insecurity tend to occur together.

Table 17. Food Insecurity by Disability Severity and Income Assistance Receipt

	% Low (0-1)	% Moderate (2-4)	% High (5-6)	Mean items
Disability Severity				
Mild Disability	42.9 (3.9)	28.6 (3.6)	28.6 (3.6)	2.6 (0.2)
Moderate Disability	28.5 (3.4)	25.1 (3.3)	46.4 (3.7)	3.5 (0.2)
Severe or very severe Disability	15.0 (2.7)	18.9 (2.9)	66.1 (3.5)	4.5 (0.2)
Income Assistance Receipt				
AISH Recipient	22.9 (2.3)	23.2 (2.3)	53.9 (2.7)	3.9 (0.1)
Not Receiving Income Assistance (neither AISH nor Income Support (any stream))	48.7 (4.6)	25.6 (4.1)	25.6 (4.1)	2.4 (0.2)

Finally, Table 17 breaks food insecurity down by disability severity and by income assistance receipt, grouping respondents by the number of items reported into low (0 to 1), moderate (2 to 4), and high (5 to 6), with the mean in the final column. Food insecurity is higher among respondents in the more severe disability categories. The high-food-insecurity share rises from 28.6 percent among respondents with a mild disability to 46.4 percent among those with a moderate disability and 66.1 percent among those with a severe or very severe disability. Over the same categories, the mean number of items rises from 2.6 to 3.5 to 4.5, and the low-food-insecurity share falls from 42.9 to 28.5 to 15.0 percent.

By income assistance receipt, AISH recipients report higher food insecurity than respondents not receiving any income assistance, with a high-insecurity share of 53.9 percent against 25.6 percent and a mean of 3.9 items against 2.4.

In summary, the food security results parallel the material deprivation results. On a second outcome-based measure, respondents report substantially more hardship than a nationally representative population, the hardship is more common among respondents with more severe disabilities and AISH recipients, and food insecurity and material deprivation tend to co-occur within the sample.

8. Housing

As a last outcome indicator of economic well-being, we look at housing – both status, affordability and quality. Table 18 reports the housing situation of respondents.

Table 18. Housing status of Respondents.

Housing Status	Percent of Respondents	Percent of Albertans (2021)[a]
Unhoused	3.2	NA
Renter	60.3	28
Owner	33.8	72
Unknown/Other	2.7	NA

a Statistics Canada, 2022. Canada at a Glance 2022. https://www150.statcan.gc.ca/n1/pub/12-581-x/2022001/sec12-eng.htm

The majority of respondents were housed at the time of the survey. Renting was the most common arrangement, reported by 60.3 percent of respondents, followed by ownership at 33.8 percent. A small share reported being unhoused (3.2 percent), and a further 2.7 percent reported another arrangement or did not state their housing situation. This is inverted from the Alberta 2021 numbers: while not directly comparable due to different methods of counting households and the unhoused, generally only 28 percent of Albertans were renters in 2022 compared to 72 percent of homeowners.

Table 19 reports on housing affordability. In Canada, housing is considered affordable if the annual rent/mortgage does not exceed 30% of a household's income. Using the respondents reported rent or mortgage payment (without property taxes), we divide it by the respondents reported before-tax household income. The table reports both the percent of respondents who spend over 30% of their household income on housing and the percent of respondents who spend over 50% of their household income on housing. It compares it to the Canadian average as measured by the 2022 Canadian Housing Survey. As a caveat: the rental amounts may or may not include electricity, water, internet, etc. Thus results should be interpreted with caution.

Table 19. Housing Affordability

	Percent of respondents who spend more than 30% of their household income on housing (SE's in brackets)	Percent of respondents who spend more than 50% of their household income on housing (SE's in brackets)	Percent of Canadians who spend more than 30% of their household income on housing (2022, Canadian Housing Survey)[a]
Total/All Respondents	**75.1 (2.2)**	**44 (2.5)**	**22.0**
Ownership Type			
Renter	84.3 (2.1)	52.6 (2.8)	33.0
Owner	39.5 (5.5)	--	16.1

	Percent of respondents who spend more than 30% of their household income on housing (SE's in brackets)	Percent of respondents who spend more than 50% of their household income on housing (SE's in brackets)	Percent of Canadians who spend more than 30% of their household income on housing (2022, Canadian Housing Survey)[a]
Disability Severity			
Mild	69.6 (4.3)	33.9 (4.4)	NA
Moderate	73.8 (3.9)	43.1 (4.4)	NA
Severe or very severe	80.1 (3.3)	52.1 (4.1)	NA
Program Receipt			
AISH Recipient	79.6 (2.5)	47.4 (3.0)	NA
Not Receiving Income Assistance (neither AISH nor Income Support (any stream))	56.6 (5.5)	28.9 (5.0)	NA

[a] *Source: https://www150.statcan.gc.ca/n1/daily-quotidien/240910/dq240910b-eng.htm*

Notes: Reported monthly rent (HS4) may bundle utilities such as electricity, heating fuel, water, internet, parking or appliances (HS5), so rent-to-income ratios can overstate shelter cost relative to mortgage payments, which exclude these. – indicates number suppressed because of a cell count less than 10.

Across all respondents, 75.1 percent spent more than 30 percent of their household income on housing and 44 percent spent more than half, compared with 22.0 percent of Canadians above the 30 percent threshold in the 2022 Canadian Housing Survey. As elsewhere in this report, our sample is self-selected and the national figure is drawn from a general-population survey, so the gap between the two columns should be read as a descriptive.

Affordability pressure was more common among renters than owners. Among renters, 84.3 percent spent more than 30 percent of their income on housing and 52.6 percent spent more than half, against 39.5 percent of owners above the 30 percent threshold; the corresponding national rates were 33.0 percent for renters and 16.1 percent for owners. The share of owners above the 50 percent threshold is suppressed because fewer than ten respondents fall in that cell.

Further, of our survey respondents, the share spending more than 30 percent of income on housing rises with disability severity, from 69.6 percent among respondents with a mild disability to 73.8 percent for a moderate disability and 80.1 percent for a severe or very severe disability, with the same gradient in the share above 50 percent (33.9, 43.1, and 52.1 percent). AISH recipients reported higher housing cost burdens than respondents not receiving income assistance: 79.6 percent of AISH recipients spent more than 30 percent of income on housing and 47.4 percent more than half,

compared with 56.6 percent and 28.9 percent among respondents not receiving any income assistance.

Table 20 turns from affordability to the physical quality of respondents' housing, reporting crowding, the need for major repairs, and the presence of dwelling problems by disability severity and income assistance receipt. These measures are reported for housed respondents only.

Table 20. Housing Quality

	Persons Per Bedroom (mean; SE's in brackets)	Percent of Respondents needing major home repairs (SE's in brackets	Percent of respondents reporting any dwelling problem (mold/mildew, pest infestation, undrinkable water, poor air quality; SE's in brackets)
Disability Severity			
Mild	1.00 (0.03)	10.6 (2.4)	26.9 (3.5)
Moderate	1.02 (0.04)	14.1 (2.7)	36.5 (3.7)
Severe or very severe	0.98 (0.03)	26.6 (3.4)	45.1 (3.8)
Program Receipt			
AISH Recipient	0.99 (0.03)	19.5 (2.2)	37.9 (2.6)
Not Receiving Income Assistance (neither AISH nor Income Support (any stream))	1.01 (0.04)	13.3 (3.2)	30.1 (4.3)

Sample restricted to housed respondents the unhoused and respondents who did not state ownership are excluded. Standard errors in brackets.

Crowding was limited and broadly similar across groups: the mean number of persons per bedroom was close to one in every category, ranging from 0.98 to 1.02. Reported housing problems, by contrast, varied with disability severity. The share of respondents needing major home repairs rose from 10.6 percent among those with a mild disability to 14.1 percent for a moderate disability and 26.6 percent for a severe or very severe disability, and the share reporting any dwelling problem (mold or mildew, pest infestation, undrinkable water, or poor air quality) rose from 26.9 to 36.5 to 45.1 percent over the same categories. AISH recipients reported more housing problems than respondents not receiving income assistance, both in the need for major repairs (19.5 versus 13.3 percent) and in the presence of any dwelling problem (37.9 versus 30.1 percent).

In summary, housing extends the pattern seen on the other outcome measures. Most respondents were housed and the majority rented, but affordability was strained: three quarters spent more than 30 percent of their household income on housing, well above the national rate. As with material deprivation and food insecurity, the strain was not evenly distributed within survey respondents. Housing cost burdens were higher for renters than owners, and both affordability pressure and housing quality problems, including the need for major repairs and the presence of dwelling problems, rose with disability severity and were more common among AISH recipients. Across status, affordability, and quality, the housing results reinforce the broader baseline picture of a lower-income population reporting substantial and unevenly distributed hardship.

9. Summary

This report documents the economic well-being of working-age Albertans who have a disability or receive income assistance, establishing a baseline before changes to the province's disability income supports take effect on July 2nd, 2026. Drawing on 527 responses to the first round of our survey, it describes the circumstances of this group at a single point in time. The respondents are a self-selected group so the report describe the people who answered our survey. With that caveat, the picture they provide is consistent.

The respondents are a deeply low-income population for whom government income assistance is the financial foundation. Three-quarters reported receiving provincial income assistance, the large majority through AISH, and for most this reliance was long-standing, lasting well over two years and frequently more than a decade. For a majority, income assistance was the single largest source of income. Paid work played a limited role: most respondents reported being completely prevented from working, labour force participation was roughly half the provincial rate, and those who did work tended to work few hours in precarious jobs at below-average wages, with median monthly earnings a small fraction of the provincial figure suggesting employment is unlikely to be the primary route to economic security. Reflecting all of this, three in four respondents lived in households with incomes below Canada's official low-income threshold, far above the national rate of low income.

Across three separate outcome-based measures, this low income translated into pervasive hardship. On a material deprivation index, respondents went without far more often than a nationally representative population on nearly every item, and the typical respondent could not afford five or more of the deprivation index items, against a national median of none. The largest shortfalls are in areas that signal an absence of any financial cushion: more than seven in ten could not cover an unexpected $500 expense, and similar shares could not repair or replace broken appliances or furniture. They also extend to needs specific to this population, with roughly one in four respondents unable to afford disability aids and one in seven unable to afford prescription medications. Food insecurity followed the same pattern, running at about twice the national rate, and housing costs consumed more than 30 percent of household income for three-quarters of respondents and more than half of income for over four in ten. Material deprivation and food insecurity tended to occur together in the same households.

Three patterns stand out. First, hardship was not evenly shared: on nearly every measure it deepened with the severity of a respondent's disability and was consistently more common among AISH recipients than among respondents not receiving income assistance. Second, even with current benefits in place, this is a population living with little or no financial margin, in which everyday necessities, emergency expenses, and medically necessary items routinely go unmet. Third, income assistance is the foundation of these respondent's economic security, yet on its own, it has not been enough to lift most above the low-income line or to prevent wide spread material hardship. This baseline establishes the starting position: a group whose material security rests heavily on income assistance and who are already, at the outset, experiencing widespread and serious economic hardship. This study will continue to measure how economic well-being is affected as ADAP is implemented.

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