Two CDBs Not to Confuse: A Parent Guide to the Canada Disability Benefit and Child Disability Benefit

NorthStar Funding & Benefits Guide

Within Canada's disability benefits system, two programs are especially easy to confuse: the Canada Disability Benefit and the Child Disability Benefit. Both are sometimes abbreviated as "CDB," but they serve different populations, apply at different ages, and are calculated differently.

1. Child Disability Benefit: During Childhood

The Child Disability Benefit is a tax-free benefit for families caring for a child who is eligible for the Disability Tax Credit (DTC). It is connected to the Canada Child Benefit system.

For the July 2026 to June 2027 payment period, each child who qualifies for the DTC may receive up to $3,480 per year, or $290 per month. The actual amount depends on factors such as adjusted family net income.

The Canada Revenue Agency (CRA) calculates the Child Disability Benefit based on the family's Canada Child Benefit and the child's DTC eligibility. Families should therefore make sure that their tax filings and DTC status are accurate and up to date.

2. Canada Disability Benefit: During Adulthood

The Canada Disability Benefit is a separate federal benefit primarily intended for eligible people with disabilities between the ages of 18 and 64.

As of September 2026, the core requirements include:

- Being between 18 and 64 years of age
- Having been approved for the Disability Tax Credit
- Meeting the applicable residency requirements
- Meeting the relevant tax-filing requirements

For the July 2026 to June 2027 payment period, the maximum Canada Disability Benefit is $204.20 per month. The actual amount is calculated based on the previous year's adjusted family net income.

3. Can an Application Be Submitted Early

Families can prepare early.

Under the official rules, a person under 18 may submit an application for the Canada Disability Benefit as early as six months before their 18th birthday. However, the application will not be processed before the person turns 18, and no payments will be made before then.

This means families should not wait until after the 18th birthday to learn about the program for the first time.

4. Why the DTC Matters So Much

Both programs demonstrate the importance of the DTC across the broader benefits system.

During childhood, the DTC may connect a family to the Child Disability Benefit. In adulthood, approval for the DTC is also required for the Canada Disability Benefit.

Parents should therefore check regularly:

- Whether the DTC has been approved
- Whether the approval has an expiry date

- Whether a new application or reassessment is needed
- Whether the CRA has the family's correct tax information

5. NorthStar's Simple Way to Remember the Difference

Child Disability Benefit:
"During childhood, follow the CCB and the DTC."

Canada Disability Benefit:
"During adulthood, ages 18–64; the DTC is one of the core eligibility requirements."

Because the English abbreviations are similar, do not assume that these are the same benefit or the same payment.

Important Notice: Benefit amounts are generally adjusted annually, and actual amounts may be affected by income and family circumstances. Check the latest Service Canada and CRA requirements before applying or making financial plans.