

Income Security for Adults with Intellectual and Developmental Disabilities

Technical Version

Adopted October 2024

All people should have the income required to live a good quality of life and fully participate in all aspects of their communities. All levels of government must take all the right measures to ensure income security. Affordability must be defined in a way that accounts for people living in poverty and includes the costs associated with disability-related needs.

Access to federal and provincial income supports and other resources necessary for maintaining a dignified standard of living should be equitable, inclusive, and accessible. Income support rates must guarantee an income that at least lifts people up to the poverty line and is indexed to inflation, with the ultimate goal of securing a livable income. For the purpose of this position statement, we are highlighting the income security needs specific to adults with intellectual and developmental disabilities.

Our position statement strives to challenge racist, ableist, ageist, and colonial views about people with intellectual and developmental disabilities. Our goal is to promote the inclusion of all members of the community regardless of income, ethnicity, background, culture, religion, marital status, sex, sexual orientation, gender identity or expression, age, and disability.

We recognize and support the inherent Indigenous rights and titles throughout the province of British Columbia, the implementation of the UN Declaration on the Rights of Indigenous Peoples, the 94 Calls to Action by the Truth and Reconciliation Commission, and the B.C. Declaration on the Rights of Indigenous Peoples Act.

Background

Rights of people with intellectual and developmental disabilities

British Columbia has one of the highest poverty rates nationwide.¹ Poverty is an intersectional issue, disproportionately impacting people with disabilities, Indigenous peoples, racialized groups, the 2SLGBTQIA+² community, newcomers, women, and others facing barriers to equity and inclusion. The more intersecting factors and complexity of supports needed, the deeper in poverty someone is likely to live.³

Canada ratified the [United Nations Convention on the Rights of Persons with Disabilities](#) in 2010. [Article 28](#) says, "States Parties recognize the **right of persons with disabilities to an adequate standard of living** for themselves and their families... and shall take appropriate steps to safeguard and promote the realization of this right."⁴

Despite these declarations, in its 2017 [concluding observations on the initial report of Canada](#), the Committee on the Rights of Persons with Disabilities expressed concern that **people with disabilities, including those with intellectual disabilities, continue to live in poverty or extreme poverty**, often facing homelessness and insufficient financial supports that do not guarantee an adequate standard of living.⁵ Based on findings from Canada's General Social Survey (2014), Statistics Canada reported that people with disabilities are twice as likely to experience hidden homelessness compared to the general population.⁶

In reviewing the human rights records of Canada, the 2023 [Report of the Working Group on the Universal Periodic Review](#) recommends that adequate measures, policies, and investments be put in place to reduce poverty and inequalities among

¹ TogetherBC British Columbia's Poverty Reduction Strategy (2019), online: <https://www2.gov.bc.ca/assets/gov/british-columbians-our-governments/initiatives-plans-strategies/poverty-reduction-strategy/togetherbc.pdf>

² 2SLGBTQIA+ stands for Two-Spirit, Lesbian, Gay, Bisexual, Transgender, Queer, Questioning, Intersex, Androgynous, Asexual, plus.

³ TogetherBC: British Columbia's Poverty Reduction Strategy 2022 Annual Report (2023), online: <https://www2.gov.bc.ca/assets/gov/british-columbians-our-governments/initiatives-plans-strategies/poverty-reduction-strategy/togetherbc-2022-annual-report.pdf>

⁴ The United Nations Convention on the Rights of Persons with Disabilities (UNCRPD), online: <https://social.desa.un.org/issues/disability/crpd/convention-on-the-rights-of-persons-with-disabilities-crpd>

⁵ Committee on the Rights of Persons with Disabilities, Concluding Observations on the Initial Report of Canada (2017), online: <https://docstore.ohchr.org/SelfServices/FilesHandler.ashx?enc=6QkG1d%2FPPRiCAqhKb7yhshFUyVCoX405cFaiGbrlB87R7e4hNB%2FgZKnTAU8BqK7FKCyFSQGUzS4dKwSRSD%2FCPUoSzW7oP9OI5lweGr%2Br%2B7wpRzQbCN1rv%2B%2BwMd4FofZ>

⁶ Statistics Canada, Insights on Canadian Society, Hidden homelessness in Canada (2014), online: <https://www150.statcan.gc.ca/n1/pub/75-006-x/2016001/article/14678-eng.htm>

persons with disabilities and to ensure medical, psychological, social, and economic well-being.⁷

The [Poverty Reduction Strategy Act](#), assented to in November 2018, mandates the Minister of Social Development and Poverty Reduction to develop a poverty reduction strategy that considers equity-deserving groups, including people with disabilities, and increases opportunities and inclusion in community life and systems of support.⁸ Recent amendments to the Act commit the province to reduce poverty for all people by at least 60% from the 2016 rate within the next ten years and require the Minister to consider both the unique and increased risks of poverty associated with living with a disability and the actions and measures recommended by Indigenous peoples for poverty reduction and prevention.⁹

In 2019, the province's first-ever poverty reduction plan [Together BC](#) was developed. It highlights how income security begins with addressing affordability, reducing the cost of goods and services, and increasing access to income through increased employment, social assistance, and benefit rates. The plan was intended to reduce poverty between 2019 and 2024 by 25%.¹⁰ Despite this plan, the most recent progress report in 2022 says that "as of 2021, 447,000 people in BC were living in poverty, an increase of 65,000 over the year before."¹¹ The [2023 Disability in Canada Report Card](#) also shows a continued rise in current poverty rates, noting that people with disabilities typically live 30% below the poverty line.¹² Although B.C.'s [2024 Poverty Reduction Strategy](#) acknowledges the needs of adults with intellectual and developmental disabilities, it lacks short-term actions that will support the achievement of the poverty reduction goals.

Road into poverty for people with intellectual and developmental disabilities

People with intellectual and developmental disabilities face numerous barriers to income security, including inadequate education and employment options

⁷ Report of the Working Group on the Universal Periodic Review-Canada, online: <https://www.ohchr.org/en/hr-bodies/upr/ca-index>

⁸ Poverty Reduction Strategy Act (2018), online: [https://www.bclaws.gov.bc.ca/civix/document/id/complete/statreg/18040/search/CIVIX_DOCUMENT_ROOT_STEM\(poverty%20reduction\)?2#hit1](https://www.bclaws.gov.bc.ca/civix/document/id/complete/statreg/18040/search/CIVIX_DOCUMENT_ROOT_STEM(poverty%20reduction)?2#hit1)

⁹ Bill 7 – Social Development and Poverty Reduction Statutes Amendment Act (2024), online: <https://www.bclaws.gov.bc.ca/civix/document/id/bills/billscurrent/5th42nd.gov07-1>

¹⁰ TogetherBC Strategy, *supra note 1*.

¹¹ TogetherBC 2022 Annual Report, *supra note 3* at 6.

¹² Disability without Poverty (2023), Disability Poverty in Canada. A 2023 Report Card, online: <https://www.disabilitywithoutpoverty.ca/2023-disability-poverty-report-card/>

alongside higher housing, healthcare, transportation, and daily living costs.¹³ People also encounter complicated support systems, insufficient benefit rates, and penalties for earned income.

Employment is low among people with intellectual and developmental disabilities due to barriers in education, skill development, workplace accessibility, and disincentives such as the loss of benefits upon gaining employment. The Special Rapporteur on Disability notes that Canadians with disabilities experience higher unemployment rates and lower earnings than those without disabilities and recommends implementing measures to promote inclusion in the workplace, including providing necessary accommodations.¹⁴ Among people with disabilities, people with intellectual and developmental disabilities in B.C. experience one of the highest rates of unemployment at roughly 78%.¹⁵ We know that when people have access to employment pathways earlier in life, they are more likely to have a livable income.

Amidst the housing crisis, people with intellectual and developmental disabilities face heightened challenges with a combined need for affordable and accessible housing.

To be considered affordable, housing should not exceed 30% of a household's gross income.¹⁶ People with intellectual and developmental disabilities who work are likely to have an annual income of less than \$20,000, meaning an affordable housing cost is \$500 per month. This amount does not reflect current average housing rates, highlighting a significant affordability gap across the province. People need safe and decent homes where they can exercise autonomy in their daily living and have access to required supports, services, and the basic housing standards that apply to all Canadians.

Research by Marquis, et al¹⁷ shows that people with intellectual and developmental disabilities have disproportionate rates of poor oral health resulting from poverty,

¹³ People's First of Canada Priority – Income and Supports, online: <https://www.peoplefirstofcanada.ca/priorities/income-and-supports/>

¹⁴ Canada Compilation of Information Prepared by the Office of the United Nations High Commissioner for Human Rights (2023), online: <https://www.ohchr.org/en/hr-bodies/upr/ca-index>

¹⁵ Opening Doors, The Transitioning Youth with Disabilities and Employment (TYDE) project, online: <https://news.ok.ubc.ca/2020/11/23/opening-doors/>

¹⁶ Statistics Canada (2022), Acceptable Housing, online: <https://www12.statcan.gc.ca/census-recensement/2021/ref/dict/az/Definition-eng.cfm?ID=households-menage040>

¹⁷ Marquis, S., McGrail, K.M., Lunsky, Y., & Baumbusch, J. (2023), The Use of Medically Required Dental Services by Youth with Intellectual/Developmental Disabilities in British Columbia, *Canada. J Can Dent Assoc* 2023;89:n7

insufficient health coverage, and lack of access to sufficient care across the lifespan. Historically, people receiving Persons with Disability benefits were offered minimal coverage for routine dental care, leaving them to cover additional costs on their own. Out-of-pocket costs mean many people go without adequate dental care. Compounding the issue is the reality that dental clinics are often not designed to support the routine care of people with intellectual and developmental disabilities, leading to more expensive care involving hospital admissions and anaesthesia.¹⁸

Beginning in June 2024, some people with disabilities qualified for the Canadian Dental Care Plan, which may cover higher levels of dental care when “specific criteria demonstrating need are met.”¹⁹ However, access to this much needed dental care for people with intellectual and developmental disabilities is limited, as eligibility requires a valid Disability Tax Credit certificate.

The Ministry of Social Development and Poverty Reduction covers some additional healthcare costs such as vision, prescriptions, and medical supplies; however, not all. Limited healthcare coverage means that some of the most impoverished people with intellectual and developmental disabilities are forced to go without having their needs met or to spend what little they have on healthcare, further entrenching them in poverty. People with disabilities have the right to the best possible standard of health.²⁰ For more on access to health, see our position statement [Access to Health and Coordination of Care for Adults with Intellectual and Developmental Disabilities](#).

Where federal and provincial income supports are needed, they must provide sufficient and livable rates to ensure income security and overall wellbeing. The cost of living in B.C. is significantly increasing. Supports should respond to inflation rates, including high rental costs. Yet, increases to income support rates are incremental and fail to lift people out of poverty. The Special Rapporteur on Disability recommends the additional costs of living with a disability be considered when calculating the official poverty line and when allocating benefits and income supports.²¹

¹⁸ Ibid.

¹⁹ Canadian Dental Care Plan - Dental Benefits Guide, online: <https://www.canada.ca/en/services/benefits/dental/dental-care-plan/guide.html#h2.2-h3.1>

²⁰ UN Convention on the Rights of Persons with Disabilities, *supra note 4*, at Article 25.

²¹ Canada Compilation of Information, *supra note 14*.

Federal and Provincial Disability Assistance Programs

B.C. Persons with Disabilities (PWD) Benefits

Many people with intellectual and developmental disabilities require income supports. While there have been some improvements to the PWD program in recent years, the province acknowledges that historically, income and disability assistance rates have not matched the rising costs of living in B.C.²² Thus, people's needs are not being appropriately met.

Inadequacy of amounts

According to the Government of B.C., the current **support allowance** for single adults and for couples or two-parent families where one person is designated as a 'person with disabilities' under 65 years of age is \$983.50, and the maximum **shelter allowance** is \$500.²³ For a complete list of rates based on family variables refer to the [Disability Assistance Rate Table](#).

According to Statistics Canada's Market Basket Measure for 2022, the poverty line is \$2,250 for a single person in most of the province.²⁴ This number does not account for the continuous rising costs of housing and inflation or for the additional costs of living with a disability. The total average monthly PWD benefit of \$1,483.50, means that many people with disabilities live approximately 35% below the poverty line. Therefore, we assert that at minimum, people with disabilities should receive a monthly income of \$2,400. As well as access to housing supplements to address affordability gaps in the housing market. The initial goal should be to lift people to at least the poverty line with the main goal of securing a livable income.

In July of 2023, the shelter allowance saw a welcome increase from \$375 to \$500, marking the first increase since 2007. However, \$500 a month does not provide people access to the rental market as shelter costs have risen significantly more than \$175 in the past 17 years.²⁵ **Persons with Disability rates must be increased to meaningfully address housing needs.**

²² TogetherBC Strategy, *supra* note 1 at 11.

²³ Disability Assistance Rate Table, online: <https://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/bc-employment-and-assistance-rate-tables/disability-assistance-rate-table>

²⁴ As cited by Disability Alliance BC on "DABC's Response to 2023 BC Budget" the Statistics Canada's market basket measure (MBM) is considered to be Canada's poverty line and is based on a family of four, so the amount for a single individual is calculated at half the amount, online: <https://disabilityalliancebc.org/dabcs-response-to-2023-bc-budget/> \1_ftn1

²⁵ Disability Alliance BC (2023), DABC's Response to 2023 BC Budget, online: <https://disabilityalliancebc.org/dabcs-response-to-2023-bc-budget/>, fn 1.

The COVID 19 pandemic highlighted what is considered a minimum livable income. In 2020, the federal government announced the Canada Emergency Response Benefit (CERB), which determined Canadians require \$2,000 every four weeks.²⁶ The PWD benefit rate remains well below this amount, even after accounting for all increases to date. Additionally, CERB was not linked to the income of a spouse, partner, or family member; so long as each person was eligible, all parties received the full benefit amount.²⁷ In contrast, PWD benefits penalize people for living with loved ones by reducing or removing assistance payments entirely.

Earning exemptions and clawbacks

Earning exemptions mean that people with disabilities who work, or who have a working partner, have limits placed on their annual household income. For example, a single person receiving Persons with Disabilities Benefits is only allowed to earn \$16,200 annually, before having any additional earnings deducted dollar for dollar from their PWD assistance payment.²⁸ This forces people to choose between sacrificing employment or their PWD supports. Couples where both people receive PWD can earn a combined maximum of \$32,400. Couples where only one person receives PWD, face even harsher restrictions. The annual earning exemption for these couples is just \$19,440.²⁹

This has several implications:

- People who work or who have a working partner become ineligible for benefit payments or face clawbacks,
- People are forced to take pay cuts and are deterred from employment,
- People are deterred from or penalized for having loving relationships,
- People are infantilized and expected to be cared for, and
- Financial dependency is created— a risk factor for gender-based violence.³⁰

²⁶ Canada Emergency Response Benefit (CERB), online: <https://www.canada.ca/en/services/benefits/ei/cerb-application.html>

²⁷ Canadian Emergency Response Benefit (CERB) Information Sheet, online:

<https://ywcavan.org/sites/default/files/CERB%20Infosheet%20Updated%20April%206%252c%202020-pdf.pdf>

²⁸ Disability Assistance, Annual Earnings Exemption (2024), online: <https://www2.gov.bc.ca/gov/content/family-social-supports/services-for-people-with-disabilities/disability-assistance/on-disability-assistance/annual-earnings-exemption>

²⁹ Ibid.

³⁰ Support Families: End BC PWD Spouse Restrictions, online: <https://www.bcdisability.com/spousal-cap>

Dual income households are the norm and support British Columbians with meeting their needs; this government policy excludes people with intellectual and developmental disabilities, keeping them isolated and in poverty.³¹

To meet the income security needs of people with disabilities in the province, clawbacks must end. **Persons with Disabilities benefits should be stackable and individualized.** People should not have income deducted, employment opportunities disincentivized, be forced to stay in abusive situations, or be penalized for being in a relationship.

Some health coverage is provided to people receiving Persons with Disabilities benefits. Every three years (if there is a new prescription) people are eligible for basic glasses and up to \$44.83 for an optometrist's exam and \$48.90 for an ophthalmologist's exam, every two years.³² Certain prescription medications are covered, provided they are not brand-name as well as some therapies, medical equipment, and other health related needs.³³ For people already living below the poverty line, out-of-pocket health expenses related to vision, assessments, medications, equipment, and therapy, have a negative impact on their financial, physical, emotional, and mental well-being.

Eligibility barriers

The Persons with Disability application process lacks accessibility and can be difficult to navigate. For people receiving supports from Community Living BC, Canada Pension Plan, or BC PharmaCare Plan P, there is a simplified "Prescribed Class Application" process, allowing the Ministry to verify eligibility with one of those programs.³⁴ Members of a prescribed class are still required to provide official documents confirming they are receiving those benefits and to satisfy eligibility requirements such as identification, finances, and residency. People cite confusion and frustration with lengthy forms and complex language. We heard from people who encountered non-functional online links and phone calls that directed them into an office, only to be directed to call again.

Significant opportunities for improvements to the Persons with Disabilities Program exist such as increasing benefit rates to meet what is considered a livable income,

³¹ Ibid.

³² Persons with Disabilities, Quick Reference Guide, online: <https://askanadvocate.ca/wp-content/uploads/2021/07/PWD-QRG-May-2021.pdf>

³³ Ibid.

³⁴ Aged Out, Get Disability Assistance, online: <https://agedout.com/topic-resources/get-disability-assistance/>

making benefits individualized and stackable, eliminating clawbacks and spousal restrictions, increasing access to health supplement benefits, and ensuring a more inclusive and accessible approach to reporting forms and system navigation.

Canada Disability Benefit (CDB)

On June 22, 2023, [Bill C-22: The Canada Disability Benefit Act](#) received Royal Assent and became law. The purpose of the Act is to reduce poverty and support the financial security of people with disabilities by developing the Canada Disability Benefit.³⁵ This law entered into force on June 22, 2024.

In 2023, the Government launched a two-phase engagement process to help inform the development of regulations, formalizing eligibility, rates, implementation, and other details of the benefit.³⁶ In making regulations, the Act states “the Governor in Council must take into consideration:

- a. the *Official Poverty Line* as defined in section 2 of the [Poverty Reduction Act](#);
- b. the additional costs associated with living with a disability;
- c. the challenges faced by those living with a disability in earning an income from work;
- d. the intersectional needs of disadvantaged individuals and groups; and
- e. Canada's international human rights obligations.”³⁷

[Budget 2024](#), announced on April 16th, allocated \$6.1 billion over six years and an ongoing \$1.4 billion annually for the Canada Disability Benefit, which is scheduled to begin in July of 2025. The federal government acknowledges the investment is “due to the inadequacy of disability assistance provided by many provinces, which currently leaves far too many persons with disabilities in poverty.”³⁸ B.C.'s average monthly Persons with Disability benefit rate of \$1,483.50 for a single person falls \$766.50 below the poverty line.³⁹ **The proposed Canada Disability Benefit, offering**

³⁵ Canada Disability Benefit Act (2023), online: <https://laws-lois.justice.gc.ca/eng/acts/c-3.45/page-1.html>

³⁶ Update on the Canada Disability Benefit – Summer 2023, online: <https://incomesecurity.org/update-on-the-canada-disability-benefit-summer-2023/>

³⁷ Supra note 33

³⁸ Budget 2024, Fairness For Every Generation (2024), online: <https://budget.canada.ca/2024/report-rapport/budget-2024.pdf>, at 107.

³⁹ The poverty line according to Statistics Canada's Market Basket Measure for 2022 is \$2,250.00 for a single person in most of the province. See: Market Basket Measure (MBM) thresholds for the reference family by Market Basket Measure region, component and base year (2024), online: <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110006601>

just \$200 a month or approximately \$6.00 per day, will not lift people out of poverty.

On June 29, 2024, the proposed [Canada Disability Regulations](#) were published. Key concerns include the proposed maximum benefit rate being only \$200 per month, the benefit not being individualized, income thresholds and earning exemptions being too low, and eligibility being contingent upon having a valid Disability Tax Credit certificate.⁴⁰

Approximately 1.6 million Canadians with disabilities live below the poverty line;⁴¹ with access tied to the Disability Tax Credit, only a fraction of this number of people will qualify. Additionally, people living in poverty and with intellectual and developmental disabilities face barriers to filing taxes, which can prevent access to financial benefits administered through the tax system. The 2024 Poverty Reduction Strategy outlines actions to ensure people are not excluded from supports, including making tax filing automatic.⁴² These actions require commitment to be effectively implemented.

Despite the proposed funding to cover the expense of medical forms necessary to apply for the Disability Tax Credit, additional barriers remain. For example, a healthcare practitioner is required to fill out the application. According to the BC College of Family Physicians, nearly 1 million people in B.C. are without a doctor.⁴³ In addition to the challenges in finding a healthcare provider, the quality of an application depends on the practitioner's ability to engage with their patient and fill out forms.⁴⁴ When healthcare practitioners do not understand the eligibility criteria, particularly regarding intellectual and developmental disabilities, they often hesitate or refuse to fill out applications.⁴⁵ Using the Disability Tax Credit as the gateway for accessing the Canada Disability Benefit, the Canadian Dental Care Plan, and the Registered Disability Savings Plan is problematic.

⁴⁰Government of Canada, Canada Gazette, Part 1, Volume 158, Number 26: Canada Disability Benefit Regulations, online: <https://www.gazette.gc.ca/rp-pr/p1/2024/2024-06-29/html/req2-eng.html>

⁴¹ See: Major, D. (2024), National disability benefit in federal budget falls short of what advocates wanted, CBC News, April 16 2024, online: <https://www.cbc.ca/news/politics/national-disability-benefit-announced-federal-budget-1.7175828>

⁴² 2024 BC Poverty Reduction Strategy, online: <https://www2.gov.bc.ca/assets/gov/british-columbians-our-governments/initiatives-plans-strategies/poverty-reduction-strategy/2024-bc-poverty-reduction-strategy.pdf>

⁴³ BC College of Family Physicians (2022), Family Doctors Care, online: https://bccfp.bc.ca/wp-content/uploads/2022/04/BCCFP_2022_PositionPaper.pdf, p.8.

⁴⁴ Prosper Canada, Frequently Asked Questions, online: <https://disabilitybenefitswayfinder.org/british-columbia/persons-with-disabilities-designation/faq>

⁴⁵ Policy Options, The Disability Tax Credit Needs Immediate Reform (2024), online: https://policyoptions.irpp.org/magazines/june-2024/disability-tax-benefit-reform/?fbclid=IwZXh0bgNhZW0CMTEAAR26BjtuyE_cVl3ORxZbrEdKufQuMNFZYLJxfw177dSKaTE3Oxk-gKNWvg_aem_ZmFrZWR1bW15MTZieXRlcw

The [Canada Revenue Agency's committee report](#) recommends changes, including providing greater awareness and clear language about who qualifies for the Disability Tax Credit, increasing support for healthcare professionals filling out applications, expanding the scope of professionals who can complete applications, and aligning eligibility criteria with provincial/territorial programs.⁴⁶ The government of B.C. and the Canada Revenue Agency must work together to facilitate access to the Disability Tax Credit and the Canada Disability Benefit to include those already receiving provincial disability assistance. This is a better method for verifying disability and will benefit many people.⁴⁷

Although now technically funded, the Canada Disability Benefit in its current form will not adequately reduce poverty or provide income security for people with disabilities. The Report of the Working Group on the Universal Periodic Review of Canada recommends steps be taken to ensure people with disabilities are lifted out of poverty, specifically by ensuring that the Canada Disability Benefit Act takes into account a higher cost of living for people with disabilities.⁴⁸

The federal government needs to be accountable to the consultation process by amending the regulations to align with the principle of 'nothing about us, without us' and fulfill the commitments and responsibilities outlined in the Canada Disability Benefit Act. This includes considering the official poverty line, the additional costs associated with living with a disability, barriers to earning an income, intersectionality, and Canada's international human rights obligations.⁴⁹ To prevent further financial hardship, **the province needs to ensure Canada Disability Benefit recipients do not face any clawbacks** to their Persons with Disabilities benefits.

Calls to Action

- Ensure a **definition of affordability** that accounts for people who are living in poverty and includes the costs associated with disability-related needs such as healthcare and accessible housing.
- Person with Disabilities (PWD) benefits should:

⁴⁶ 2023 Fourth Annual Report of the Disability Advisory Committee, online: <https://www.canada.ca/en/revenue-agency/corporate/about-canada-revenue-agency-cra/disability-advisory-committee/2023-full-report.html>

⁴⁷ Canada Disability Benefit: Federal Funding Falls Short (2024), online: <https://inclusionbc.org/cdb-0524/>

⁴⁸ Human Rights Council, *supra note 7*, at paragraph 37.278.

⁴⁹ UN Convention on the Rights of Persons with Disabilities, *supra note 4*.

- **Guarantee an adequate income** with rates starting at \$2,400 per month and be raised to account for inflation. At this time, monthly PWD benefits stand at \$1,483.50 for a single person which is roughly 35% below the poverty line.
- Be individualized, which means attached to the person, not the household.
- Allow for the combination of stackable benefits to better meet people's overall needs without clawbacks. For example, people should be able to combine their shelter allowance with other housing benefits to address housing affordability gaps.
- Increase health supplement benefits to ensure access to sufficient pharmaceutical and vision care needs, as well as equipment required to support disability-related needs.
- Facilitate **access to the Disability Tax Credit and the Canada Disability Benefit** by establishing an application process that automatically approves people who have applied for and are eligible to receive provincial benefits, and by making tax filing automatic.

People with intellectual and developmental disabilities must have the income required to live a good life and to participate fully in all aspects of community life. We need meaningful and decisive actions that ensure benefits provide a livable income and allow people with intellectual and developmental disabilities to realize their right to an adequate standard of living.