

## Income Security for Adults with Intellectual and Developmental Disabilities

### Plain Language Version

Adopted October 2024

Everyone should have enough money to live well and be involved in their communities. All levels of governments need to make sure that everyone has income security. The term “affordability” should be explained in a way that considers people who are poor and the extra costs that come with having disabilities.

Access to federal and provincial income supports and other resources needed to live with dignity should be fair, inclusive, and accessible. Income support rates should ensure that everyone has an income that at least meets the poverty line. These rates should also be adjusted for inflation, with the ultimate goal of providing a livable income. This statement focuses on the income security needs of adults with intellectual and developmental disabilities.

Our position statement aims to change racist, ableist, colonial and other unfair ideas about people with intellectual and developmental disabilities. Our goal is to include everyone in the community, no matter how much money they have, where they come from, what their religion is, if they are married or not, what their sex, sexual orientation, or gender identity and expression is, their age, or the type of disability they live with.

We recognize and support Indigenous rights and titles across British Columbia. We support 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.

[Go directly to Calls to Action](#)

## Background

### Poverty in British Columbia

British Columbia has one of the highest poverty rates in Canada. Poverty affects certain groups more, including people with disabilities, Indigenous peoples, racialized groups, the 2SLGBTQIA+<sup>1</sup> community, newcomers, and women. The more ways a person faces unfair treatment, and the more complex needs a person has, the higher the likelihood they will experience deep poverty.

### United Nations Convention on the Rights of Persons with Disabilities

Canada agreed to protect the rights of people with disabilities under the [United Nations Convention](#) in 2010. This includes ensuring they have a good standard of living. However, many people with disabilities still live in poverty, face homelessness, and lack financial support.

### Recommendations to Reduce Poverty

In its review of Canada's human rights record, the 2023 [Report of the Working Group on the Universal Periodic Review](#) recommends taking strong actions to reduce poverty for people with disabilities. This includes better policies and investments to support their well-being. The [Poverty Reduction Strategy Act](#), passed in 2018, requires British Columbia to reduce poverty by 60% from 2016 levels over 10 years. The plan must consider the extra risks of poverty for people with disabilities.

### B.C.'s Poverty Reduction Plan

British Columbia introduced its first poverty reduction plan, [TogetherBC](#), in 2019. The goal was to cut poverty by 25% between 2019 and 2024. However, by 2021, more people were living in poverty than before. The [2023 Disability in Canada Report Card](#) shows that poverty rates have continued to rise for people with disabilities. Although the [2024 Poverty Reduction Strategy](#) recognizes the needs of adults with intellectual

---

<sup>1</sup> 2SLGBTQIA+ stands for Two-Spirit, Lesbian, Gay, Bisexual, Transgender, Queer, Questioning, Intersex, Androgynous, Asexual, plus.

and developmental disabilities, it lacks enough short-term actions to meet poverty reduction goals.

## Challenges for People with Intellectual and Developmental Disabilities

People with intellectual and developmental disabilities face many challenges in getting enough money. These include limited education and job opportunities, higher costs for housing, health care, daily needs, and complicated support systems. They often have trouble finding jobs due to the barriers that exist in education, skill development, and workplace accessibility. They may also lose benefits when they start working. In British Columbia, about 78% of people with intellectual and developmental disabilities are unemployed.

### Housing and Health Care Challenges

The housing crisis makes it hard for people with intellectual and developmental disabilities to find affordable and accessible homes. Affordable housing should cost no more than 30% of a person's income, but current housing costs are much higher. People need safe and decent homes with access to necessary supports.

People with intellectual and developmental disabilities also face challenges in accessing health care. Many have worse oral health due to poverty and limited health coverage. Dental care is often expensive, and many people end up not getting the care they need, even with provincial supports in place. As of June 2024, people with disabilities who have a Disability Tax Credit certificate may get help from the Canadian Dental Care Plan. However, barriers make it difficult to meet this eligibility requirement.

### Income Support Programs

People with intellectual and developmental disabilities often need income support. The Persons with Disabilities (PWD) benefit provides some financial assistance, but it is not enough to meet the rising cost of living in B.C. The current support allowance is \$983.50 for single adults, with an additional shelter allowance of \$500. However, this amount is approximately 35% below the poverty line. According to Statistics Canada's market basket measure, in 2022, the poverty line was \$2,250 for a single

person. This does not include the rising costs of everyday living, housing, or the extra costs of living with a disability. We believe that at minimum, people with disabilities should receive a monthly income of \$2,400. The first goal should be to raise people to the poverty line, with the main goal of ensuring a livable income. People should also have access to housing supports to help cover the costs of housing that are too high. **Persons with Disability rates must be increased to truly meet housing needs.**

## Problems with the B.C. Persons with Disabilities (PWD) Program

There are several problems with the PWD program:

- Benefits are reduced based on income, discouraging people from working, forcing them to accept lower pay, and preventing them from receiving additional benefits they otherwise qualify for.
- People with a working spouse lose their benefits or have them reduced- this means that people with disabilities are forced to rely on their partners, which increases the risk of financial dependency and gender-based violence.
- People pay out of pocket for health care costs that are not covered.
- People are discouraged from having relationships, or face penalties if they do.

To improve the system, PWD benefits should:

- Increase benefit rates to meet what is considered a liveable income.
- Not reduce benefits based on income or relationships.
- Provide greater access to health benefits.

## Canada Disability Benefit

On June 22, 2023, [Bill C-22: The Canada Disability Benefit Act](#), became law. It aims to reduce poverty and improve financial security for people with disabilities by creating the Canada Disability Benefit. This benefit will start in July 2025, with \$6.1 billion set aside over six years.

However, there are concerns that **the maximum benefit of \$200 a month is not enough to lift people out of poverty**. Access to this benefit is tied to having a Disability Tax Credit certificate, which many people with disabilities struggle to get due to barriers such as a shortage of health care professional across the province, a lack of providers who understand the eligibility criteria (especially for people intellectual and developmental disabilities), and difficulties in filing taxes.

To improve access to the Canada Disability Benefit and other supports, the government should:

- Expand who qualifies for the Disability Tax Credit.
- Provide more support to health care professionals filling out applications.
- Allow more types of professionals to complete applications.
- Make eligibility the same as it is for provincial and territorial programs and automatically approve people who are already receiving these benefits.
- Make tax filing automatic.

The Canada Disability Benefit needs to consider the higher cost of living for people with disabilities and **the province must ensure that people receiving the Canada Disability Benefit do not lose any of their Persons with Disabilities benefits**.

To reduce poverty and improve the lives of people with intellectual and developmental disabilities, both federal and provincial governments must make strong commitments. This includes raising benefit rates, improving access to health care and housing, and ensuring that people do not lose support when receiving new benefits.

## Calls to Action

- Make sure that the **definition of affordability** considers people living in poverty and includes the costs of disability-related needs, like healthcare and accessible housing.
- Persons with Disabilities (PWD) benefits should:

- **Guarantee an adequate income** with rates starting at \$2,400 a month and be adjusted for inflation over time. At this time, monthly PWD benefits are \$1,483.50 for a single person which is about 35% below the poverty line.
  - Be individualized, which means attached to the person not the household.
- Allow people to combine different benefits without having any taken away, to better meet their overall needs. For example, people should be able to combine their shelter allowance with other housing benefits to help cover housing costs.
  - Increase health supplement benefits to cover the cost of necessary pharmaceuticals, vision care, and equipment to support disability-related needs.
- Make it easier to **access the Disability Tax Credit and the Canada Disability Benefit** by setting up an application process that automatically approves people who are already receiving provincial benefits, and by making tax filing automatic.

People with intellectual and developmental disabilities need enough income to live a good life and take part fully in community life. We need meaningful and effective actions to make sure benefits provide a livable income and allow people with intellectual and developmental disabilities to achieve their right to a good standard of living.