

Income Security for Families Raising Children and Youth with Intellectual and Developmental Disabilities

Plain Language Version

Adopted March 2025

All families should have enough income and resources to live a good quality of life and fully participate in all aspects of their community.

All levels of government must take action to ensure families have access to a liveable income and disability-related supports. This includes increasing benefits and income support rates to lift families to the poverty line and making sure rates keep up with inflation, with the goal of providing a livable income.

To ensure income security for families, actions should be coordinated across government ministries to provide easily accessible and fully resourced child care (in-home and centre-based), education, healthcare, housing, transportation, and other disability supports. This position statement focuses on the income security needs of families who have children and youth with intellectual and developmental disabilities.

We define family as a wide range of relationships, including biological, adoptive, and chosen families. This definition highlights the importance of cultural practices and the different ways families are formed and supported in various communities.

Our position statement aims to challenge racist,¹ ableist,² ageist,³ colonial,⁴ and other unfair ideas about people with intellectual and developmental disabilities. Our goal is to promote the inclusion of everyone in the community, no matter how much money they have, where they come from (background or culture), 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 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.

[To skip directly to the calls to action, click here.](#)

¹ Racist – discriminatory ideas against a person or group of people because they belong to a particular racial or ethnic group.

² Ableist – discriminatory ideas against people with disabilities.

³ Ageist – discriminatory ideas against people because of their age.

⁴ Colonial – ideas imposed from one group of people to another.

Background

Poverty for Families in B.C.

British Columbia has one of the highest poverty rates in Canada. Poverty affects certain groups more than others, including children and families with disabilities. As well as families who are Indigenous, racialized,⁵ 2SLGBTQIA+,⁶ newcomers, and led by females or single parents.

Families raising children and youth with intellectual and developmental disabilities are more likely to live in poverty because of challenges like not having access to child care and jobs. These families also experience higher housing, healthcare, transportation, and everyday living costs.

In 2022, child poverty increased from the year before because the pandemic income supports for families ended. There is not enough recent information to understand the number of children and youth with disabilities living in poverty in B.C. A strategy for collecting information is an important first step to ensure that actions taken meet the needs of families.

Rights of families and children and youth with intellectual and developmental disabilities

In 1991, Canada signed the [United Nations Convention on the Rights of Children \(UNCRC\)](#) which says Canada must make sure children with disabilities have access to education, health care, training, and other opportunities. Families should receive financial support to make sure every child has a good standard of living.

In 2010, Canada signed the [United Nations Convention on the Rights of Persons with Disabilities \(UNCRPD\)](#). It says Canada must ensure that families with children with disabilities have a good standard of living and this right must be protected.

⁵ Racialized groups are groups who experience different treatment because of their race, ethnicity, language, religion or culture.

⁶ 2SLGBTQIA+ stands for Two-Spirit, Lesbian, Gay, Bisexual, Transgender, Queer, Questioning, Intersex, Androgynous, Asexual, plus

The 2023 report of the [UN Working Group on the Universal Periodic Review](#) recommended Canada to put in place plans, policies, and funding to reduce poverty and inequalities for people with disabilities.

B.C.'s poverty reduction strategy, [Together BC](#), does not include actions specific to families raising children and youth with disabilities to improve their income security. B.C.'s 2024 update on the [Poverty Reduction Strategy](#) recognizes current challenges and looks at supporting people before poverty gets worse. However, this strategy doesn't include enough short-term actions to achieve poverty reduction goals.

Barriers to Income Security

Access to Employment

Families raising children with disabilities face many barriers to accessing employment. Without access to inclusive child care, including before and after-school care, families may have to give up their jobs. Single-parent households, which are mostly led by women, have an even harder time working if their children can't go to child care because of their disability.

High quality, accessible, inclusive, and affordable child care is key in reducing poverty. Child care helps parents and caregivers access employment, education, and training opportunities.

The federal and provincial governments are working on reducing child care fees and increasing child care spaces. However, the number of inclusive spaces is not keeping up with the needs of families with children with disabilities across the province.

Even with access to inclusive child care, families raising children and youth with intellectual and developmental disabilities can face other challenges to work. Families are often limited to jobs that are part-time, informal, or contract-based, and that do not always provide benefits or retirement options. Additionally, families often have to care for their children with disabilities well into adulthood, resulting in years of missed opportunities to work.

Gaps in Services and Supports

A 2023 [report by the Representative of Children and Youth](#) found that some families raising children and youth with disabilities consider placing their children or youth in government care just to get the services and supports they need and deserve, but can't afford. [First Call Child and Youth Advocacy Society](#) recommends increasing funding to government support programs so families have access to what they need. This includes early intervention therapies, assessments, family respite, inclusive child care, and health and in-home supports. This would help prevent children and youth from going into government care because of poverty. Children and youth with disabilities should receive the same supports, whether they're with family or in government care.

Many families live in poverty because they don't have adequate supports to be able to work and care for their children and youth. **Income support measures must recognize the financial needs of caregivers. Families should receive sufficient resources to have a healthy life, even if they are unable to work.**

Lack of Access to Child Care & Education

Children with disabilities are often turned away from child care programs because these programs don't have the resources to meet their needs. Some families are asked to pay higher fees for their child with a disability.

The Nursing Support Services program, which provides training to support the inclusion of children with medical complexity, stopped offering these services to child care centers in 2016. This decision completely excluded a group of children just because of their disability or support needs.

The [Supported Child Development Program \(SCDP\)](#) is the main program in B.C. that supports inclusion. However, families face long waitlists for this funding. Since child care centers are not required by law to provide inclusive care, they can decide not to accept children with disabilities.⁷

⁷ The services for children and youth with disabilities, especially child care and the Supported Child Development Program are changing in the province. We will update our position statement as needed, depending on what the government decides. No matter what happens, our calls to action stay the same.

The Need for More Supports in Schools

Access becomes even more challenging when families need before and after school care and when youth need care past age 12. Families need access to age-appropriate supports, which are limited or unavailable in many communities.

We hear from parents that students with intellectual and developmental disabilities are excluded from full school days in the public system in many different ways. This is due to the lack of training and supports for teachers and students. These exclusions force parents to leave their jobs to respond to frequent pick-up requests.

Access to employment is an important way to reduce poverty. **Inclusive child care and education supports need to be a priority, properly funded, and delivered equitably⁸ so all parents can work.** Child care centers and schools must be able to support every child, no matter what kind of support they need.

Health

The report [Making Ends Meet](#) shows that families face financial challenges when raising children with disabilities who need additional health care. The At Home Program and Autism Funding offer financial help for speech therapy, occupational therapy, physiotherapy, behaviour support, respite, specialized equipment, and medical benefits. However, many families can't get the services they need because of how long it takes to get an assessment and their applications for certain services are denied – even when they have a letter of support from doctors. Since 1989, there have been very few changes to funding for equipment and respite through the At Home Program.

In 2025, the Ministries of Health and Children and Family Development have been asked to work together to realign and improve services for children and youth with support and mental health needs.

⁸ Equity means rather than treating everyone the same, people receive what they need based on their needs.

Housing and Transportation

The high housing costs in recent years have contributed to family poverty. A 2023 [survey](#) showed that 94% of families mentioned affordability as the main barrier to finding housing in B.C. The challenges are bigger for families raising children and youth with disabilities.

Without accessible housing, families go into debt to make necessary changes to their homes. The [Home Renovation Tax Credit](#) offers a maximum credit of up to \$1,000 per year. Since 2016, this tax credit also includes families of people with disabilities who need home renovations to make them accessible. The [BC Rebate for Accessible Home Adaptations](#) offers a maximum of \$20,000. However, these two programs reimburse expenses after they've been paid. This excludes many families who cannot afford to pay the costs first and be reimbursed after.

A similar problem exists for families who need financial support for vehicle adaptations to make their vehicles accessible.

Income Support Programs & Benefits

Without access to employment, some families raising children and youth with disabilities rely on income assistance programs. In B.C., a family of four with both parents on income assistance, receive a support allowance of \$1,055 per month and a maximum shelter allowance of \$840. This adds up to an annual income of only \$22,740. For a full list of rates, see the [Income Assistance Rate Table](#). The poverty line for a family of four in most of the province is \$56,397. This shows a large difference in income for these families who live well below the poverty line.

Persons with Disabilities (PWD) Benefits

In B.C., for families of four where one parent receives PWD benefits, the monthly rate is \$1,478.50 with a shelter allowance of \$840. If both parents receive PWD, the monthly benefit increases to \$1,953.50. These families are still \$28,575 and \$22,875 below the poverty line.

Low benefit rates, strict eligibility, clawbacks to employment earnings, additional benefits, and other income, keep families in poverty. [Budget 2025](#) recognizes the growing need for income and disability supports in the province but does not fix the low benefit rates.

Income Assistance and PWD rates must guarantee an income that at least lifts families to the poverty line and is adjusted for inflation, with the ultimate goal of securing a livable income for families.

Child Disability Benefit

The federal [Child Disability Benefit \(CDB\)](#) provides a monthly payment of \$276.83 per child under the age of 18. However, access to this benefit depends on the child being approved for the Disability Tax Credit.

Many families are left out because of the barriers that people with intellectual and developmental disabilities face to get it approved. To better support families, this benefit should be extended to include youth up to the age of 21, or even beyond that age. Additionally, the monthly rate and the income limits of this benefit must be doubled.

BC Family Benefit

The [BC Family Benefit](#) is given to eligible families with children under 18 who receive the Canada Child Benefit. In July of 2024, the B.C. Family Benefit rates and income limits increased by 25% for one year. This increase is expected to help 340,000 families in the province. This increase needs to become permanent, and the benefit amount must also increase with inflation.

Affordable Child Care Benefit

The [Affordable Child Care Benefit](#) is a monthly payment helping families with child care costs. Children with disabilities can get up to \$150 per month towards child care if referred by a Children and Youth with Support Needs (CYSN) social worker.

However, many families have told us they are not aware of this benefit. There should be more efforts to raise awareness and remove the need for a CSYN social worker referral.

Many families struggle to achieve or maintain an adequate standard of living without timely and adequate access to income supports and benefits across health and social systems. **Income supports need to be higher to help reduce poverty and keep families together. People should also be allowed to combine income supports with other supports that help with the extra costs of having a disability and inclusive child care.**

Saving for the Future

Families raising children and youth with disabilities often provide support into the adult years. This impacts future financial security. Since parents who are caregivers are not eligible for government savings programs like the Canada Pension Plan, they have a hard time saving for retirement.

The [Registered Disability Savings Plan \(RDSP\)](#) is meant to help, but the funds are hard to access. Families who are already struggling financially can't afford to contribute. Eligibility for the RDSP is also a barrier because you need to have the Disability Tax Credit in order to get an RDSP. **Caring for a child or youth with a disability, should not limit a family's current or future financial security.**

Calls to Action

Ensuring income security for families requires access to fulsome income supports and benefits that recognize the additional costs associated with raising children and youth with intellectual and developmental disabilities. As well as access to timely, universal, inclusive, and culturally safe child care and education, healthcare, housing, and other disability-related supports and services. We call on the provincial government to:

- **Improve Income Assistance and Persons with Disability (PWD) Benefits** for parents experiencing barriers to joining the workforce by:

- Guaranteeing rates that lift families to the poverty line and are indexed to inflation, with the ultimate goal of securing a livable income.
 - Allowing benefits to be combined so that eligibility for one doesn't limit access to other benefits.
 - Not subjecting benefits to clawbacks, earning exemptions, or income threshold restrictions that keep people in poverty.
- Fully resource **disability and health related supports** for all children and youth with intellectual and developmental disabilities to eliminate out of pocket costs for families. For example, positioning equipment, vision, dental, therapies, and counselling.
- Provide financial support in the form of upfront grants for **home and vehicle adaptations** to promote health, safety, independence, and community participation for families who cannot afford the upfront costs.
- Establish a clear **legislated mandate for inclusion** and provide **access to a fully resourced, universal, inclusive, culturally safe, and affordable early learning and child care model**. This must include before and after-school care and age-appropriate support for youth aged 12+ so parents can fully participate in the workforce.
- Establish a **caregiver benefit** with a fair tax structure modelled on existing caregiver benefits such as the [COVID-19 Canada Recovery Caregiving Benefit](#) (CRCB), [Quebec's supplement for children with disabilities](#), and [Foster Caregiver Maintenance and Service Payments](#), which "... recognize the special caregiving skills and extra time required to meet the needs of a child or youth [with support needs]."
- **Make permanent the 25% increase** to the BC Family Benefit.
- **Expand awareness** of access to the Affordable Child Care Benefit.
- **Double the Child Disability Benefit** and increase the income threshold at which the benefit is reduced. At a minimum, include youth up to age 21. Extending access up to age 30 or beyond would best reflect the ongoing support families provide to their children.

- **Support the future financial needs of families** who have been out of the workforce caring for their children by:
 - Enhancing the Registered Disability Savings Plan (RDSP) grants and bonds and improving access to the funds by simplifying the eligibility and withdrawal process.
 - Exploring options to enable family members providing care to access the Canada Pension Plan (CPP) in acknowledgement of unpaid labour.
- **Simplify access to the Disability Tax Credit**, including not requesting re-application when a lifelong disability has been established, to ensure families can access essential income supports like the Child Disability Benefit, the Canada Disability Benefit, and the Registered Disability Savings Plan.
- Create a provincial mechanism to **collect disaggregated⁹ data about children and youth with disabilities** to better understand the financial well-being of families who are raising children and youth with disabilities and establish appropriate poverty reduction targets.

Families raising children and youth with disabilities must have the income and resources required to live a good quality of life and fully participate in all aspects of their community. We need meaningful and decisive actions across multiple ministries and sectors to ensure benefits provide a livable income and allow families of children and youth with intellectual and developmental disabilities to realize their right to an adequate standard of living.

⁹ Disaggregated data – means breaking down the information about people into more detailed parts to better understand the needs of a specific group. For example, if you are looking at the percentage of people who live in poverty in Canada, within that number, how many have an intellectual and developmental disability.