

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

Technical 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 livable 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 broad 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, ableist, ageist, colonial 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.

[Click here to skip the background and rights-based section and move directly to the calls to action.](#)

Background

British Columbia has one of the highest poverty rates nationwide.¹ Poverty is an intersectional issue, disproportionately impacting children and families with disabilities, and families who are Indigenous, racialized, 2SLGBTQIA+,² newcomers, lone parent and female-led, or facing other barriers to equity and inclusion. Caring for a child or youth with disabilities increases the likelihood that a family will live in poverty. According to the [2024 Disability Poverty Report Card](#)³ people with disabilities need, on average, 30% more income to reach the poverty line.

Families raising children and youth with intellectual and developmental disabilities experience numerous barriers to income security, including inadequate access to child care and the workforce, alongside higher housing, healthcare, transportation, and daily living costs.⁴ This recent [Global Report on Children with Developmental Disabilities](#),⁵ focuses on the need for governments to invest in multi-sectorial care systems and actions to promote health, well-being, inclusion, participation, and access to quality care for children and youth with developmental disabilities who are more likely to experience poverty.

In 2022, 1 in 6 children in B.C. lived in poverty, a 16.8% increase from the previous year, following the removal of pandemic income supports for families.⁶ However, recent data on the number of children with disabilities living in poverty in the province is lacking.⁷ The Representative for Children and Youth has raised concern about the lack of data available to understand the number of children in B.C with a disability.⁸ An intentional data collection strategy for this population is an essential

¹ British Columbia (2024), A Time for Urgent Action: the 2024 report of the National Advisory Council on Poverty, online: <https://www.canada.ca/en/employment-social-development/programs/poverty-reduction/national-advisory-council/reports/2024-annual.html#tab>.

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

³ Disability Without Poverty (2024), Disability Poverty in Canada Report Card, online: [2024 Disability Poverty in Canada Report Card | Disability Without Poverty](#).

⁴ People First of Canada, Priority – Income and Supports, online: <https://www.peoplefirstofcanada.ca/priorities/income-and-supports/>.

⁵ World Health Organization (WHO) and the United Nations Children's Fund (UNICEF) (2023), Global report on children with developmental disabilities: From the margins to the mainstream, online: [Global-report-on-children-with-developmental-disabilities-2023.pdf](#).

⁶ First Call Child and Youth Advocacy Society (2024), BC 2024 Child Poverty Report Card, online: [2024 BC Child Poverty Report Card - First Call Child and Youth Advocacy Society](#).

⁷ Disability Without Poverty (2023), Disability Poverty Report Card, online: [2023 Disability Poverty Report Card | Disability Without Poverty](#).

⁸ Representative for Children and Youth (2020), Left Out: Children and Youth with Special Needs in the Pandemic, online: <https://rcybc.ca/reports-and-publications/cysn-report/>.

and foundational step to ensure the measures taken to support income security reflect the need.

Rights of Children and Youth with Intellectual and Developmental Disabilities and their Families

Canada ratified the [United Nations Convention on the Rights of the Child \(UNCRC\)](#)⁹ in 1991. [Article 23](#) says that States Parties recognize the right of disabled children to effective access to education, training, health care, rehabilitation services, and employment and recreation opportunities that are free of charge whenever possible, to ensure disabled children have access to opportunities allowing full participation in society. [Article 27](#) says States Parties should take appropriate measures to assist parents (and others responsible for the child) in implementing the right of every child to an adequate standard of living and should provide material assistance and support programs in cases of need.

In 2010, Canada ratified the [United Nations Convention on the Rights of Persons with Disabilities](#).¹⁰ [Article 28](#) commits States Parties to recognize **the right to an adequate standard of living for children with disabilities and their families** and to safeguard the promotion of this right.

Despite these declarations, in its 2017 [concluding observations on the initial report of Canada](#),¹¹ the Committee of the Rights of Persons with Disabilities expressed concern that **people with disabilities, including those with intellectual disabilities and, in particular, Indigenous persons with disabilities, continue to live in poverty or extreme poverty**. The 2023 [Report of the Working Group on the Universal Periodic Review](#)¹² recommends Canada ensures adequate measures, policies, and investments be put in place to reduce poverty and inequalities among persons with disabilities.

⁹ United Nations Convention on the Rights of the Child, online: <https://www.ohchr.org/en/instruments-mechanisms/instruments/convention-rights-child>.

¹⁰ 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>.

¹¹ Committee on the Rights of Persons with Disabilities (2017), Concluding Observations on the initial report of Canada, online: [CRPD/C/CAN/CO/1: Concluding observations on the initial report of Canada | OHCHR](https://www.ohchr.org/en/hr-bodies/crpd/c/can/co/1/concluding-observations-on-the-initial-report-of-canada).

¹² Report of the Working Group on the Universal Periodic Review-Canada (2023), online: <https://www.ohchr.org/en/hr-bodies/upr/ca-index>.

The province's first poverty reduction strategy [Together BC](#)¹³ (2019), 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 but neglects to include measures specific to families raising children and youth with disabilities. The [2024 Poverty Reduction Strategy](#)¹⁴ acknowledges increased living costs, a lack of inclusive and accessible child care and housing options, and deepening poverty. Although the strategy's vision aims to improve supports and services and connect people to them before poverty becomes entrenched, it lacks sufficient short-term actions to achieve the poverty reduction goals.

Barriers to Income Security

Access to the Workforce

Multiple barriers prevent or limit families raising children and youth with disabilities from accessing the workforce. Statistics Canada's 2024 report, [Child care for young children with disabilities](#),¹⁵ reveals close to 1 in 10 parents were denied a child care space due to their child's disability. Without access to inclusive child care, including before and after school care, families are forced to forgo employment opportunities and vital work hours. For one-parent households, 80% of which are female-led in B.C.,¹⁶ this is an even greater challenge. First Call's [2024 BC Child Poverty Report Card](#)¹⁷ shows that 45.5% of children in lone-parent households live in poverty.

B.C.'s 2024 Poverty Reduction Strategy acknowledges that high-quality, accessible, inclusive, and affordable child care is a key factor in reducing poverty. Allowing parents and caregivers to access employment, education, and training opportunities.¹⁸ Recent [federal and provincial agreements](#) have focused on reducing

¹³ 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>.

¹⁴ 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>.

¹⁵ Statistics Canada (2024), Child care for young children with disabilities, online: [Child care for young children with disabilities](#).

¹⁶ First Call, *supra note 6*, at 4.

¹⁷ *Ibid.*

¹⁸ BC Poverty Reduction Strategy, *supra note 14*.

child care costs and creating more spaces.¹⁹ However, the creation of inclusive spaces is not keeping up with the demand in communities across the province.

Even with access to inclusive child care, families raising children and youth with intellectual and developmental disabilities can have limited capacity and ability to join the workforce. Families are often limited to income sources that are part-time, informal, or contract-based and do not always provide benefits or retirement options. Furthermore, caregiving frequently extends well into adulthood, resulting in years of missed workforce participation. Although supports should ensure access to income security for adults with intellectual and developmental disabilities, often they do not. We discuss this in greater detail in [our Position Statement on Income Security for Adults](#).

A 2023 [report](#) from the Office of the Representative for Children and Youth found that some families in B.C. consider placing their child(ren) in government care to access the disability supports and services they need and deserve but cannot afford. The report shows that 21% of the families who placed their child in care, did so solely to gain access to services. Children and youth with disabilities should receive the same universal supports, whether they're with family or in government care. First Call Child and Youth Advocacy Society recommends reducing the number of children coming into government care due to poverty by increasing funding to government support programs across ministries to ensure families have timely, universal access to a core suite of early intervention therapies, assessments, family respite, inclusive child care, health, medical, and in-home supports.²⁰

Many families face poverty in the absence of adequate support to access employment. **Income support measures must address the financial strain of caregiving and provide sufficient resources to help families maintain a healthy life, even if they are outside of the workforce.**

¹⁹ Canada-British Columbia Canada-Wide Early Learning and Child Care Agreement – 2021-to 2026, online: <https://www.canada.ca/en/early-learning-child-care-agreement/agreements-provinces-territories/british-columbia-canada-wide-2021.html>.

²⁰ BC Poverty Reduction Strategy (2023), Policy Brief/Written Submissions by Organizations, online: <https://www2.gov.bc.ca/assets/gov/british-columbians-our-governments/initiatives-plans-strategies/poverty-reduction-strategy/togetherbc-policy-submissions.pdf> at 99-106.

Child Care & Education

Children with disabilities are turned away from child care programs which often lack the capacity to support the children's needs.²¹ Nursing Support Services is a provincial program that provides training to support the inclusion of children with medical complexity. In 2016, this program stopped providing services to child care centers,²² resulting in the complete exclusion of a group of children solely on the basis of their disability and support needs.

Funding to support inclusive child care is scarce and inequitably delivered across the province. Some children with disabilities are subject to higher fees. According to Statistics Canada, 21.1% of families using child care experienced increased child care costs because of their child's needs.²³ The [Supported Child Development Program \(SCDP\)](#) is the current mechanism in B.C. to support the inclusion of children with disabilities by providing funding for consulting and support services. However, in addition to waitlists to access child care faced by all families, families with children with disabilities also face waitlists for funding. Since child care centers do not have a legislated mandate for inclusion, they can deny access to a child with a disability.²⁴

Access challenges are amplified in the school-aged years, when families need before and after-school care, and when youth require care beyond the age of 12. Students with intellectual and developmental disabilities are disproportionately excluded from full days of school in the public K-12 school system. We heard from parents who had to leave the workforce because of frequent pick-up requests caused by a lack of training and support for students and teachers. As neurotypical kids reach the age of semi-independence, the support needs of children with disabilities don't end; they change. Families whose children outgrow the typical child care age need access to age-appropriate supports, which are limited or unavailable in many communities.

Access to the workforce is a key poverty reduction strategy. Inclusive child care and education supports need to be prioritized, adequately funded, and delivered in a

²¹ First Call, *supra note 6*, at 24.

²² Hyslop, Katie (2023), For Medically Complex Kids, a Call for Better Care, online: [For Medically Complex Kids, a Call for Better Care | The Tyee](#).

²³ Statistics Canada, *supra note 15*.

²⁴ The landscape of services for children and youth with disabilities, particularly child care, before/after school care and the Supported Child Development Program, is changing in the province. We will update our position statement as needed, based on developments within the provincial government. Regardless of how these issues evolve, our calls to action remain consistent and firm.

robust and equitable way so all parents can work. **Child care centers and schools must have the capacity to support every child, regardless of their support needs.**

Health

The 2023 report [Making Ends Meet](#),²⁵ shows families face financial inequities when raising children with disabilities who require additional health care. The Ministry of Children and Family Development previously supported health-related needs through the Family Independence Fund and Children and Youth with Special Needs Fund, which provided families access to funds for home renovations and wheelchair-accessible vehicles. However, these funds collapsed in 2013, leaving a legacy of unmet needs.

Both the At Home Program (AHP) and Autism Funding provide access to funding for a variety of allied health supports, including speech therapy, occupational therapy, physiotherapy, behaviour support, respite, specialized equipment, and medical benefits. However, delayed assessments and having applications denied (despite support from medical professionals) prevent families from accessing services.²⁶ Additionally, there have been minimal changes to funding caps for equipment and respite through the AHP since 1989.²⁷ We discuss these issues in greater detail in our Position Statement on [Access to Health Care Coordination of Care for Children and Youth with Intellectual and Developmental Disabilities](#).

The 2025 [Mandate Letter of the Ministry of Children and Family Development](#) calls for a review of all existing Ministry of Children and Family Development (MCFD) programs to ensure relevancy and efficiency and to improve the lives of vulnerable British Columbians. MCFD was tasked with working “with the Ministry of Health, and with Indigenous peoples, key stakeholders and people with lived experience to realign and improve services for children and youth with support and mental health needs.”²⁸

²⁵ First Call Child and Youth Advocacy Society (2023), Making Ends Meet, online: [Making Ends Meet - First Call Child and Youth Advocacy Society](#).

²⁶ Representative for Children and Youth, *supra note 8*.

²⁷ *Ibid.*

²⁸ British Columbia (2025), Minister of Children and Family Development Mandate Letter, online: [mandate_letter_jodie_wickens.pdf](#) at 3.

Housing

In recent years, significant increases in housing costs have contributed to family poverty. A 2023 [survey](#) examining barriers for families accessing housing in B.C. found affordability to be the main barrier for 94% of respondents.²⁹ Amidst the housing crisis, securing appropriate housing can be difficult for anyone.³⁰ However, the challenges are compounded for families raising children and youth with disabilities. Without access to accessible housing, families end up in debt making needed modifications to their homes. This [First Call Housing Report](#) recommends providing "improved financial assistance to families raising children with disabilities and complex medical conditions to accommodate their housing needs, including upfront grants for accessibility and safety renovations."³¹

The [Home Renovation Tax Credit](#) provides a maximum credit of \$1,000 per tax year. In 2016, the program was extended to include families of people with disabilities who require home renovations to improve accessibility. The [BC Rebate for Accessible Home Adaptations](#) offers a lifetime maximum rebate of \$20,000 to eligible households. However, these programs reimburse expenses after they are incurred, excluding many families who cannot afford the upfront costs. Similarly, vehicle adaptations are an area of unmet need for families who require financial support for accessible transportation.

Income Assistance Programs

Without adequate access to the workforce, some families raising children and youth with disabilities depend on income assistance programs. In B.C., a family of four with both parents on income assistance receives a support allowance of \$1,055.00 per month with a maximum shelter allowance of \$840.00, providing an annual income of just \$22,740. For a complete list of rates based on family variables, refer to the [Income Assistance Rate Table](#). According to Statistics Canada's 2023 Market Basket

²⁹ First Call Children and Youth Advocacy Society (2023). A Failure to Protect: The Denial of Children's Rights to Housing in British Columbia, online: <https://firstcallbc.org/wp-content/uploads/2024/01/First-Call-Housing-Report-2023.pdf> at 15.

³⁰ Appropriate housing is defined as: affordable, safe, adequately maintained, accessible, and suitable in size. Canadian Observatory on Homelessness (2012), Canadian Definition of Homelessness, online: <https://www.homelesshub.ca/sites/default/files/COHhomelessdefinition.pdf>.

³¹ First Call, Housing, *supra* note 29, at 32.

Measure for a family of four, the poverty line in most of the province is \$56,397.00.³² This highlights a significant gap in income security for these families who live well below the poverty line.

Persons with Disability (PWD) Benefits

For families of four, where one parent receives PWD, the [monthly benefit rate](#) is \$1,478.50 with a shelter allowance of \$840. If both parents are designated 'persons with disabilities,' the monthly benefit increases to \$1,953.50. These families fall \$28,575.00 and \$22,875.00 below the poverty line, respectively. To be considered affordable, housing should not exceed 30% of a household's gross income.³³ Yet, families receiving Income Assistance or PWD are paying significantly more, as \$840 a month does not provide access to the rental market.

Inadequate benefit rates, along with strict eligibility criteria and clawbacks to employment earnings, additional benefits, and other income sources, keep families trapped in legislated poverty.

[Budget 2025](#) acknowledges the growing need for income and disability supports in the province but fails to address insufficient benefit rates. **Income Assistance and PWD rates must guarantee an income that at least lifts families to the poverty line and is indexed to inflation, with the ultimate goal of securing a livable income for families.**

Child Disability Benefit

For families raising a child with a disability under the age of 18, the federal [Child Disability Benefit](#) provides needed financial support by offering a tax-free monthly payment of \$276.83 per child. However, with access being contingent on a child being approved for the Disability Tax Credit, many are left out due to the barriers people with intellectual and developmental disabilities face to get approved. For families with an adjusted net income over \$79,089, the Child Disability Benefit is reduced, causing further hardship. To adequately support families, this benefit should include youth aged 21. Ideally, it would go beyond this age to best reflect

³² Statistics Canada, online: [Market Basket Measure \(MBM\) thresholds for the reference family by Market Basket Measure region, component and base year \(statcan.gc.ca\)](#).

³³ Statistics Canada (2022), Acceptable Housing, online: [Dictionary, Census of Population, 2021 – Acceptable housing \(statcan.gc.ca\)](#)

families' ongoing support for their child with a disability. Additionally, the monthly rate and income threshold at which the benefit is reduced must be doubled.

BC Family Benefit

The [BC Family Benefit](#) is administered to eligible families with children under the age of 18 who receive the Canada Child Benefit. In July of 2024, the B.C. Family Benefit rates and income thresholds increased by 25% for a period of one year. While this is a welcome increase projected to benefit 340,000 families, including an additional 66,000 families in the province, it needs to be made a permanent measure to ensure these families remain included and to keep up with inflation.

Affordable Child Care Benefit

The [Affordable Child Care Benefit](#) is a monthly payment to help eligible families with child care costs. The support received depends on factors including income and family size. If referred by a Children and Youth with Support Needs (CYSN) social worker, children who have disabilities may be eligible for up to \$150 per month towards the cost of child care. Many families have shared with us that they are not aware of this benefit. Significant efforts should be made to increase awareness and remove access barriers, such as the need for a CSYN social worker referral for the additional benefit.

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. **Sufficient income supports that can be combined with resources addressing the additional costs associated with having a disability and inclusive child care, would help reduce poverty and keep families together whenever possible.**

Saving for the Future

Compared to families with children and youth without disabilities, families raising children and youth with disabilities are required to provide a significant amount of support and have higher expenses. Their children will often need high support throughout their adult years, impacting the family's future financial security. Parents

who are caregivers are ineligible for government savings programs like the Canada Pension Plan, creating a gap in retirement savings and investment mechanisms for these families.

The [Registered Disability Savings Plan \(RDSP\)](#) is intended to help bridge that gap and help families plan for the long-term financial security of their child or youth with a disability. However, the funds are not easy to access. Families who are already struggling financially cannot make the contributions required to access the bonds this plan offers. Eligibility is tied to the Disability Tax Credit, creating an additional access barrier. **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]."³⁴
- **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.

³⁴ British Columbia, Foster Caregiver Payments (Service Payments), online: [Foster Caregiver Payments - Province of British Columbia](#)

- **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 disaggregated data about children and youth with disabilities** to better understand the financial wellbeing 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.