

Ross, Ian MSD:EX

From: OfficeofthePremier, Office PREM:EX
Sent: Tuesday, October 9, 2012 11:54 AM
To: s.22
Cc: Minister, MSD MSD:EX
Subject: RE: please read the attachment

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: STANDARD MESSAGING, MINISTER SIGNATURE

AC: To Writer for draft response.

Thank you for your email and attachment regarding provincial assistance for Persons with Disabilities. We appreciate receiving your views and will ensure that your correspondence is shared with the Minister of Social Development, the Honourable Moira Stilwell, for inclusion in ongoing discussions.

From: s.22
Sent: Thursday, October 4, 2012 8:10 PM
To: OfficeofthePremier, Office PREM:EX
Subject: please read the attachment

Dear Premier,

I hope you will spend the time to read this study
and help everyone in need.

s.22



566900 -
s.22 pdf

Ross, Ian MSD:EX

From: Minister, MSD MSD:EX
Sent: Thursday, October 25, 2012 11:34 AM
To: s.22
Cc: Premier Christy Clark
Subject: 177098 s.22 - MSD Response

Ref: 177098

s.22

Dear s.22 :

Thank you for your email and attached letter dated October 4, 2012, addressed to the Honourable Christy Clark, Premier, regarding the Disability without Poverty Network's proposal to increase disability assistance rates. As Minister of Social Development, I am pleased to respond.

The ministry received a copy of the report, "Overdue – The Case for Increasing the Persons with Disabilities Benefit in BC," earlier this year. The report has been reviewed by staff, and its recommendations considered.

As of October 1, 2012, the ministry introduced several new policies intended to encourage persons with disabilities to work as they are able and participate fully in their communities. These new policies include the following:

- Increasing the earnings exemption for persons with disabilities from \$500 to \$800 per month.
- To address the range of circumstances persons with disabilities may face including episodic conditions, adding the flexibility to calculate earnings on an annual basis beginning in 2013.
- Doubling the amount a person on disability assistance can invest in a non-discretionary trust account to \$200,000.
- Increasing the asset limits for disability assistance from \$3,000 to \$5,000 for an individual, and from \$5,000 to \$10,000 to a couple or family.

However, like many other provinces, British Columbia is not in a financial position to consider increases to income assistance and disability assistance at this time. It would cost approximately \$300 million to raise the monthly disability assistance rate to the \$1,200 per month proposed by the Disability without Poverty Network, and \$350 to \$400 million to raise it to the Old Age Security and Guaranteed Income Supplement level.

The ministry is, however, interested in ideas that would assist us in improving and providing service to people receiving income and disability assistance. Ministry staff regularly review developments in other provinces and jurisdictions, and meet with stakeholders to discuss approaches, ideas, and concerns about how we can continue to serve people better apart from a rate increase.

Thank you again for writing.

Sincerely,

Moira Stilwell, M.D.
Minister of Social Development

pc: Honourable Christy Clark, Premier

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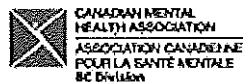
Disability Without Poverty Network



overdue

The Case for Increasing the Persons with Disabilities Benefit in BC

July 2012





As of May 2012, there were 134,361 cases and 177,683 individuals receiving income assistance in British Columbia. Of these, 82,452 cases or 98,150 individuals were in the Persons with Disabilities designation. This represents approximately 61% of the active cases in May 2012.

Among those falling into the PWD designation, 72,330 were single individuals while the remaining 10,122 cases were couples (3,200), single parent families (5,220) and two parent households.

This brief is dedicated to all of those who are living with a disability and who are struggling every day to try to make ends meet. We hope that by working together, we can make a difference.

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BACKGROUND

Starting the Dialogue on Fairness

Over the last decade, the cost of living in BC has steadily increased. At the same time, BC's Persons with Disabilities (PWD) benefit has remained relatively flat. Since 2001, the PWD rate has increased by only \$120 per month, while the cost of basic essentials such as food, clothing, transportation, health, personal care and shelter have increased by 17.2%. During this period, the cost of food alone increased by nearly 25%.



It is about working for positive change.

This increase in the cost of living, without a similar increase to the PWD rate, means there is an ever-increasing gap between the cost of basic living expenses and what PWD recipients can afford. Concern about this growing gap led to the formation of the Disability Without Poverty Network in April 2011. The network is a working partnership between five organizations: the BC Coalition of People with Disabilities (BCCPD); the BC Association for Community Living (BCACL); the Canadian Mental Health Association, BC Division (CMHA-BC); the Social Planning and Research Council of BC (SPARC BC); and, the Community Legal Assistance Society (CLAS). The goal of this partnership is to develop positive recommendations for change so British Columbians with disabilities who receive PWD are not living in poverty.

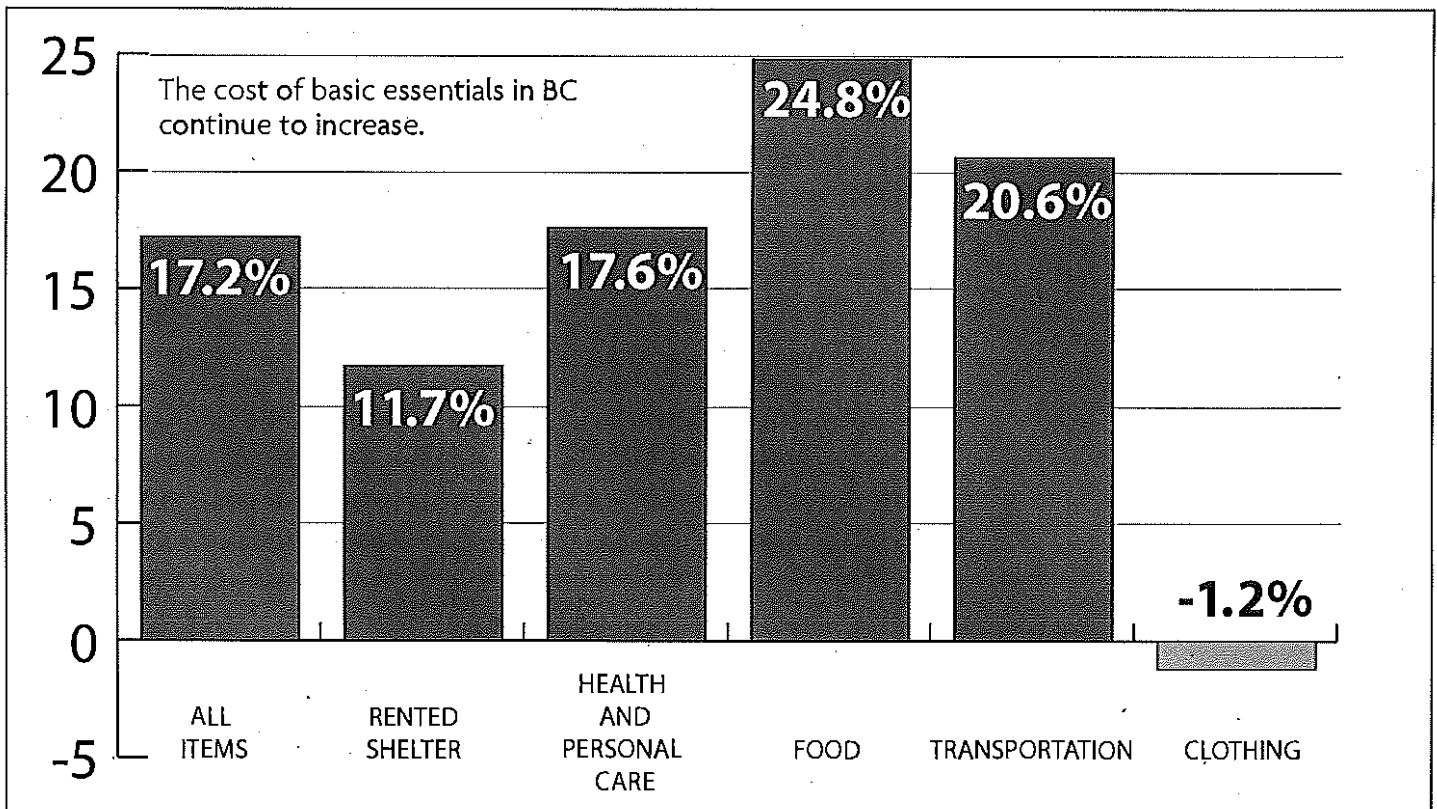
This brief reviews the cost of basic essentials in BC and proposes an increase to the PWD rate to a minimum of \$1,200 per month to better reflect the actual cost of living in BC. Our goal is to begin a dialogue with government to ensure that individuals and families relying on BC's PWD benefit live with dignity, and with the supports they need to engage and be part of their communities.

The Rising Cost of Living in British Columbia

This section outlines the cost of basic living expenses in British Columbia such as food, clothing, shelter and basic communications (phone). It also looks at the specific implications of the high housing costs across BC and the pressures these create for people with disabilities who are relying on disability assistance. As shown in Graph 1, the costs of basic essentials in British Columbia have increased significantly over the past ten years, resulting in greater challenges and a diminished capacity for people relying on BC's PWD benefit to meet their basic needs.

The Survey of Household Spending (December 2010) shows that the average household needs about \$1,400 per month to meet the cost of basic necessities. This includes an estimated cost of \$768 per month for rent¹, \$478 per month for food², \$76 per month for clothing and \$48 per month for basic communication. With the PWD benefit, a single person receives only \$906.42 per month to live on – almost \$500 below the amount needed to cover the estimated cost of basic essentials. In addition, people with disabilities have ongoing disability-related costs, such as non-prescription health or medical goods and user fees

Graph 1 BC Consumer Price Index — Average Increases Selected Items (2001 to 2010)



SOURCE: BC Stats, British Columbia Consumer Price Index, Annual Averages (2001-2010).
Statistics Canada, CANSIM Table 326-0021

¹ A conservative estimate when compared to the rental market data available. See Table 2 and Table 3.

² Approximately \$16 per day.

for various health care services. Often these costs are not covered by PWD.

We have focused our analysis on four (4) basic essentials – food, shelter, clothing and basic communication. This approach results in a conservative estimate of the level of need. This approach was adopted to not over-state the need and to recognize that there are different types of supplemental supports that are provided by the Ministry. At the same time, our research shows that the assistance that is available is not keeping up with basic living expenses³.

The Impact of High Housing Costs

High housing costs represent a particular

challenge for British Columbians. The SHS (December 2010) reported average annual housing expenditures of \$9,211 or \$768 per month with median expenditures of \$8,430 or \$703 per month. The cost of housing in Metro Vancouver was even higher. Based on the SHS, a household in Metro Vancouver reported average annual expenditures of \$9,720 on housing or \$810 per month with median expenditures of \$9,000 or \$750 per month.

To comfortably afford shelter costs of \$768 per month, without spending more than 30 per cent of income on housing, a household would need an annual

Table 1 Average Monthly and Annual Expenditures, Shelter, Food, Clothing, Telephone compared to the current assistance for a single receiving BC's PWD benefit.

Type of Expenditure	Average Annual Expenditure	Average Monthly Expenditure	Maximum Monthly Assistance (PWD designation)
Shelter	\$9,211	\$768 ⁴	\$375
Food	\$5,731	\$478	\$531
Clothing	\$917 ⁵	\$76	
Telephone	\$582	\$48	
Total	\$16,441 annually	\$1,370 monthly	\$906 monthly

SOURCE BC Stats, 2009 Survey of Household Spending (SHS), Canada, British Columbia, and Vancouver
Published by Statistics Canada, December 2010

³ This would apply to individuals who fall within the PWD designation as well as other individuals relying on income assistance. Those who fall within the PWD designation are the focus of our brief and account for approximately 61% of all of the Ministry's current income assistance cases (May 2012).

⁴ This estimate is based on data in the Survey of Household Spending 2009. Data published by Canada Mortgage and Housing Corporation shows that the average market rent for a bachelor unit in BC was \$776 per month while the average rent for a 1-bedroom unit was \$891 per month.

⁵ The estimate for clothing represents an average of the annual expenditure reported by women (\$1,085) and men (\$748).

income of at least \$30,000. This is almost three times more than the annual payments to a single person receiving PWD.

Table 2 (below) shows the average monthly rent for a bachelor unit in both Metro Vancouver and BC increased by almost \$100 in the past five years.

Recent rental market data published by CMHC (December 2011) shows that average rents across BC continue to increase well beyond a rate that is affordable to a person receiving PWD. As shown in Table 2, the average rent for a bachelor unit in Metro Vancouver in December 2011 was \$839 per month, while the average rent for a 1-bedroom unit was \$964. Across the province, the average rent

for a bachelor unit was \$776 per month while the average rent for a 1-bedroom unit was \$891.

Table 2 also shows that average monthly rents for a bachelor unit and 1-bedroom unit increased by more than \$100 in the past five years. During this same period, the monthly shelter portion of BC's income assistance increased by only \$50 per month. The increasing cost pressures associated with rising rents are passed on directly to those who are relying on income assistance.

Table 2 Average Market Rents – BC and Metro Vancouver (2007 to 2011)

BRITISH COLUMBIA	2007	2008	2009	2010	2011	Change 2007-2011	Rate of Increase
Bachelor	\$681	\$703	\$744	\$753	\$776	\$95	14.0%
One bedroom	\$784	\$821	\$853	\$871	\$891	\$107	13.6%
Two bedroom	\$922	\$969	\$1,001	\$1,019	\$1,050	\$128	13.9%
Three + Bedroom	\$1,048	\$1,144	\$1,145	\$1,170	\$1,210	\$162	15.5%

METRO VANCOUVER	2007	2008	2009	2010	2011	Change 2007-2011	Rate of Increase
Bachelor	\$735	\$754	\$804	\$811	\$839	\$104	14.1%
One bedroom	\$846	\$880	\$919	\$940	\$964	\$118	10.4%
Two bedroom	\$1,084	\$1,124	\$1,169	\$1,195	\$1,237	\$153	14.1%
Three + Bedroom	\$1,234	\$1,356	\$1,367	\$1,420	\$1,463	\$229	18.6%

SOURCE Canada Mortgage and Housing Corporation, Canadian Housing Observer, Data Tables
Canada Mortgage and Housing Corporation, Rental Market Report, December 2011

Those living on PWD are forced to make difficult choices

As housing costs continue to increase, and in the absence of a corresponding increase in shelter assistance, those living on PWD are forced to make difficult choices in order to make ends meet. This includes choices like cutting back on their already limited budgets for food, clothing, and other basic necessities. These are choices that are unjust and unsustainable.

The Growing Gap Between Shelter Assistance and Actual Housing Costs

Under BC's disability benefits system, a single person with a PWD designation receives \$375 per month for housing and \$531 per month for other basic living expenses. Any shelter costs over \$375 per month must be covered through the support portion of the monthly benefit. As shelter costs increase, PWD recipients are forced to use an ever greater proportion of their support to pay for the cost of their housing.

Using the most recent rental market data, the average rent for a bachelor unit in Metro Vancouver was equal to 93% of the total assistance available to a single person receiving the PWD benefit. Similarly at the provincial level the average rent for a bachelor unit was equal to 86% of the total.

Graphs 2 and 3 on the following page show the growing gap between average rental costs for a bachelor unit and the shelter portion of BC's income assistance program.

As rents increase, the amount of the gap between the actual cost of housing and the assistance that is available continues to grow. In BC the monthly shortfall between the shelter portion of BC's income assistance program and the average rent for a bachelor unit was \$401. In Metro Vancouver where rents are higher the gap is even larger.

The Need for Action

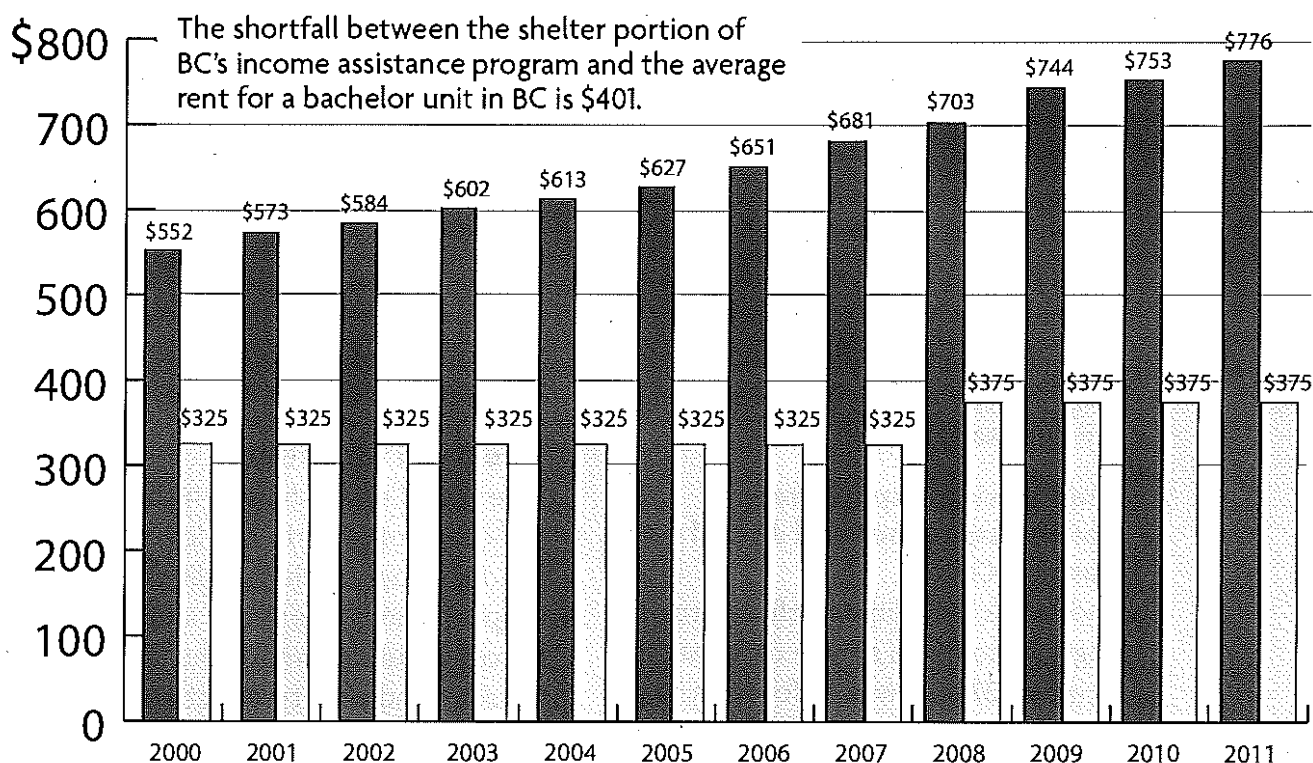
The 2006 Census shows a higher incidence of poverty and low income among people with disabilities. Approximately one in five individuals across British Columbia who reported a health and activity limitation were living in poverty in 2006. This represents 193,530 individuals across BC. Of these, almost 49% were single person households (94,065) whose dependence on a single income makes them particularly vulnerable.

For individuals relying on the Persons with Disability benefit and receiving only \$906 per month (\$10,872 annually), it is extremely difficult to make ends meet. An annual income of \$10,872 is also significantly below the Low Income Cut Offs (LICO) established by Statistics Canada.⁶

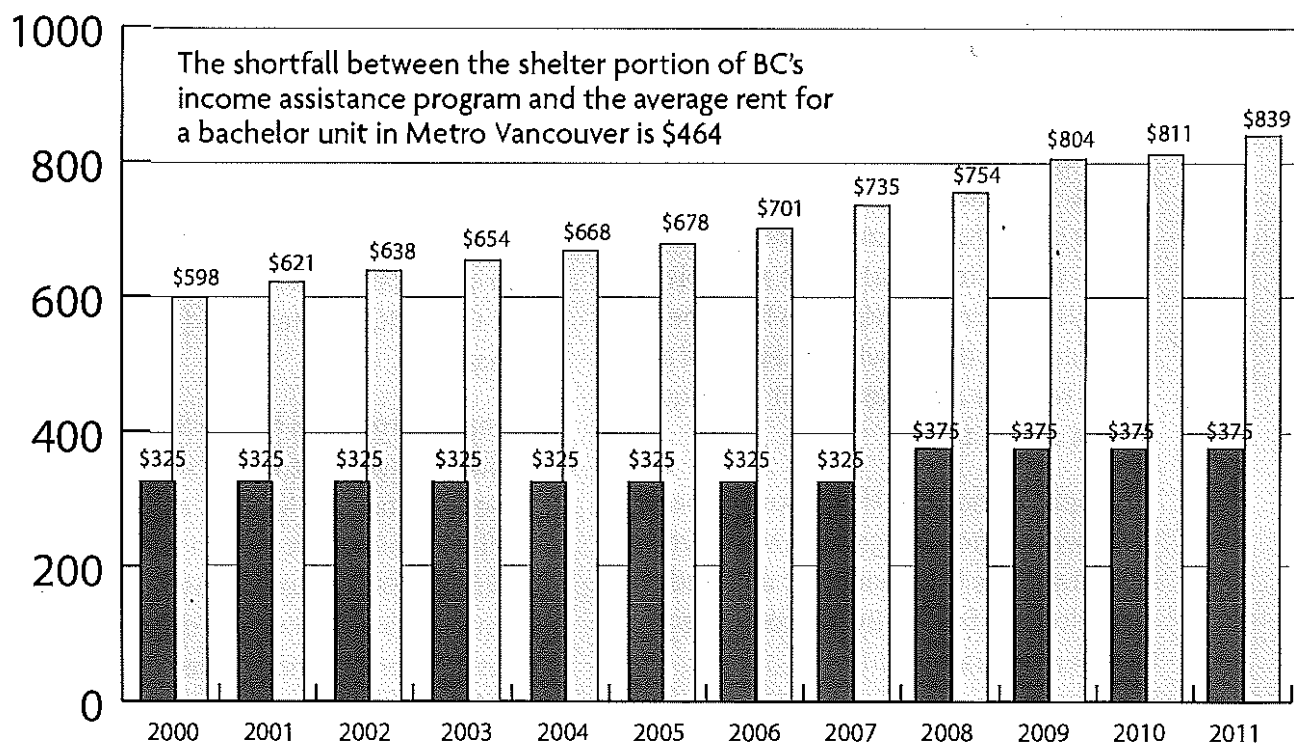
Research produced by the School of Public Policy at the University of Calgary observed that the level of assistance available to a single person with disabilities in BC is approximately \$300 per month below the income deemed acceptable for low income seniors based on the standards established under the Federal OAS/GIS programs.

⁶ In 2006, Statistics Canada estimated the low income cut-off for a single person to be between \$15,000 and \$21,200 depending on the size of the community.

Graph 2 Average Rent (Bachelor Unit): British Columbia Compared to the Shelter Assistance Rate for a Single Person



Graph 3 Average Rent (Bachelor Unit): Metro Vancouver Compared to Single Shelter Assistance Rate



SOURCE FOR GRAPH 2 AND 3 Rental market data CMHC Rental Market Reports and Canadian Housing Observer. Press releases and income assistance rate tables – Ministry of Housing and Social Development September 2008.

Inaction is
unjust and
unfair and
costs us all



Recognizing the real human and social consequences of this growing disparity, we are calling on the province to increase the level of assistance provided to persons with disabilities to more accurately reflect the cost of living. An increase to \$1,200 per month would not only help to improve the quality of life for PWD recipients, but it would also help to bring the benefit in line with the Federal government's established minimum for low income seniors.

The Cost of Inaction

We know that, apart from the personal and individual consequences of living in poverty, there are significant costs to society. This is reflected in both lost productivity and a diminished capacity for people with disabilities to meaningfully contribute to their communities and to realize their full potential. Without an increase in assistance levels, we are likely to see on-going reliance on food banks

and other emergency services, and continued high levels of homelessness.

Data from the 2011 homeless count for Metro Vancouver showed that a high proportion of the homeless population reported some type of health condition or disability. The report notes that since the 2008 count the incidence of multiple health challenges among the homeless increased significantly. As noted in the 2011 homeless count report nearly two out of three homeless people surveyed (62%) reported multiple health conditions, including one in three (31%) who reported three or four health challenges.⁷

The report also noted that approximately one in five people interviewed at the time of the count were receiving disability benefits. This was true of 24% of the sheltered homeless and 15% of the unsheltered homeless.⁸

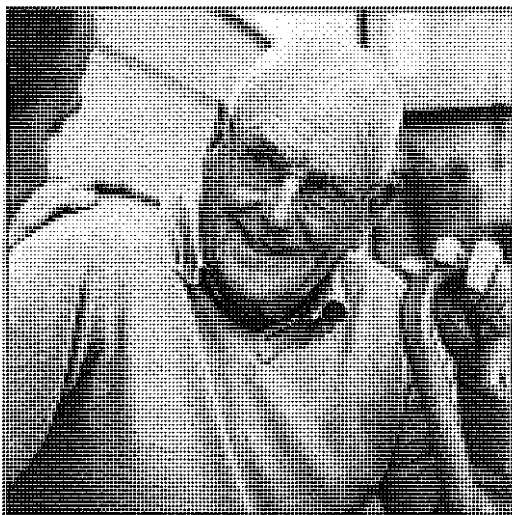
Housing Affordability and the Risk of Homelessness

There were 31,290 renter households across Metro Vancouver in 2006 who were spending at least half of their income on their housing costs. Of these, approximately one in four also reported a specific health or activity limitation. These households face extreme affordability challenges and are considered to be at increased risk of becoming homeless. As the cost of their housing increases, these risks grow.

⁷ Regional Steering Committee on Homelessness Report. *One Step Forward: Results of the 2011 Metro Vancouver Homeless Count*. February 2012: pg. 26.

⁸ Ibid., pg. 21.

British Columbians support an increase to the PWD benefit



Increasing the assistance available to persons with disabilities would help reduce homelessness.

BC Housing estimates that it costs approximately \$2,250 per month (\$75 per day) for a temporary emergency shelter bed.⁹

An increase of \$300 per month (or \$10 per day) in income assistance would help PWD recipients better meet their basic needs including housing. Even this small increase can help prevent homelessness by reducing the number of people with disabilities who are precariously housed. It would also allow persons with disabilities to live their lives with greater dignity and with the support that they need.

There Must Be a Better Way

British Columbians are caring people. We asked British Columbians about their perceptions regarding the adequacy of the level of assistance available to PWD recipients and the extent to which they believed that the assistance available

would be enough to cover basic living expenses¹⁰. The following provides a summary of the results:

- **Basic living expenses** When asked about the minimum monthly income needed to cover basic living expenses:
 - Approximately 1 in 3 British Columbians surveyed reported that they felt that a minimum income of \$1,750 per month would be required to cover the cost of basic living expenses in B.C.;
 - Almost half of all British Columbians surveyed reported that they felt that a minimum of \$1,500 per month would be required to cover the cost of basic living expenses in B.C.; and,
 - Three quarters of all British Columbians surveyed reported that they felt that a minimum of \$1,250 per month would be required to cover the cost of basic living expenses in B.C.

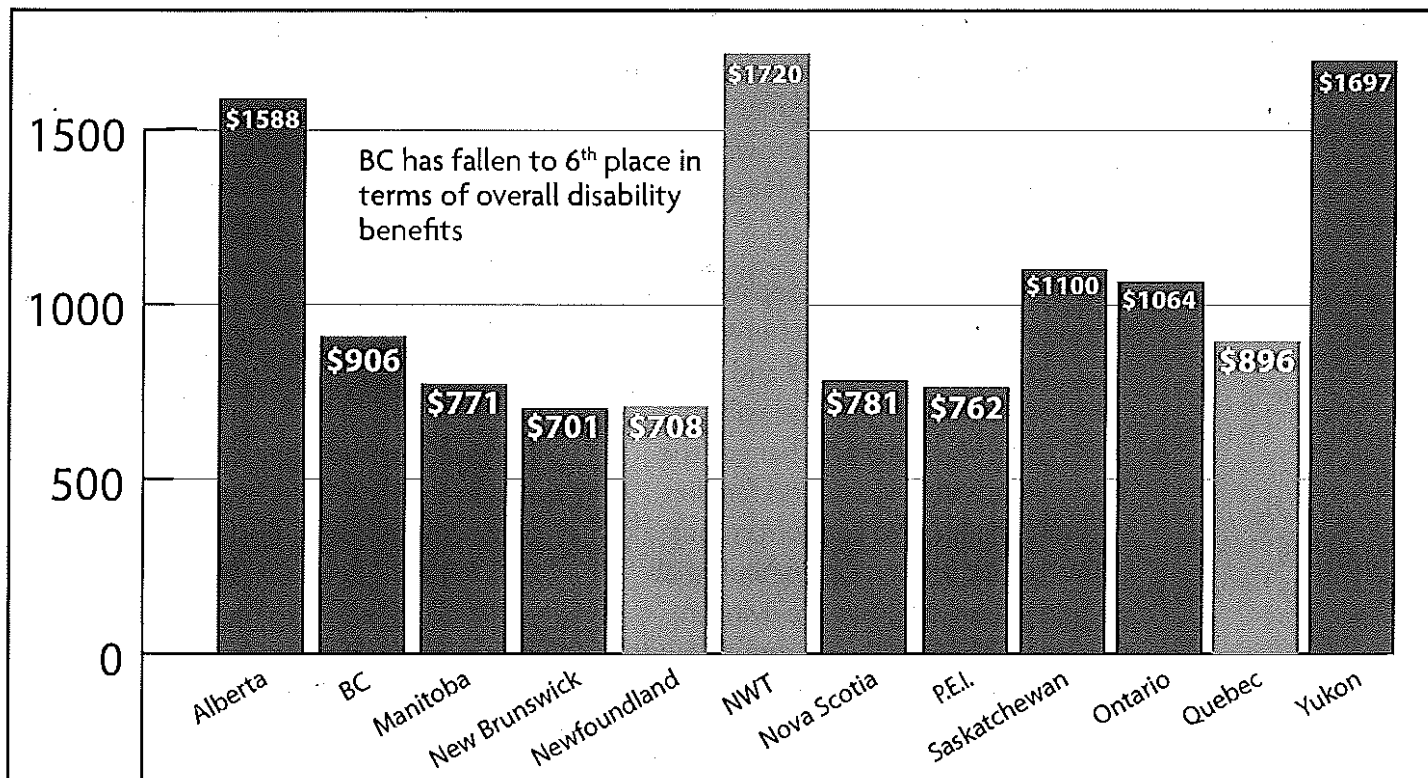
For a person relying on the PWD benefit, their total monthly income of \$906 per month is \$350 per month below the level that most British Columbians felt was necessary to cover the cost of basic living expenses.

- **The adequacy of the current PWD benefit** We also asked British Columbians if they felt that the current rate of \$906 per month was enough for people to live on. Of those surveyed 88% indicated that they did not feel that \$906 per month would be enough. In addition, 90% of those surveyed indicated that they would support an increase in the assistance provided to people with disabilities.

⁹ The Province, April 5, 2011

¹⁰ Feedback from questions included on an Omnibus Survey completed by the Mustel Group (September 2011).

Graph 4 Disability Assistance Levels by Province and Territories



Source: Updated to reflect 2012 rates where available along with Planned Lifetime Advocacy Network (2010). Securing the Future Financially: Income, Assets and Contributions.

We believe that there is a high level of support from the public. We also believe that this support comes from the fact that as a society we recognize the challenges the many people with disabilities face and support measures which will build and strengthen our social safety net. We also know that it is a question of fairness and dignity.

British Columbia Is Falling Behind Other Provinces

In 2005, when the provincial government announced a \$70 per month increase in support for people with disabilities, the government noted BC was second highest among the provinces in terms of the level of assistance available.

While BC's program may still be recognized as one of the better programs in Canada, we have fallen to sixth place in terms of overall disability benefits. Our program has also become less responsive to the needs of people with disabilities, with other provinces like Alberta increasing their disability assistance rates to \$1,588 per month. Both Saskatchewan and the Yukon have also made improvements to their disability assistance programs in the past year with the Yukon announcing that they will be indexing assistance rates.

Given the high cost of rent and other necessities in British Columbia when

Action is
needed
to close
the gap

compared to other parts of Canada, the pressures faced by people living with disabilities in BC can be greater. Therefore, we are asking the province to increase the PWD benefit in BC to bring it more in line with other provinces and to reflect the true cost of living in BC.

Recommendations

BC's PWD benefit is not keeping up with the cost of living. The gap between what PWD recipients need and what they receive is growing, and will continue to grow, unless BC changes the way it assists individuals and families with disabilities. We know from our front-line work and our research that people with disabilities are living in poverty. The Disability Without Poverty Network proposes the following three changes as a first step towards making a real difference for British Columbians with disabilities.

1. Increase the PWD benefit to \$1,200 per month

This will reduce the gap between what people with disabilities need for basic essentials and what they receive. It will help ensure that British Columbians with disabilities who need provincial support can live in dignity, not poverty. It will also result in greater equity between vulnerable groups by bringing the assistance levels in line with those provided to low income seniors through the Federal OAS/GIS support.

2. Index the PWD benefit This will ensure that the PWD benefit keeps pace with the rising cost of living and that inflation does not erode the ability of PWD recipients to meet their basic needs. The Yukon government has recently adopted this approach and we respectfully urge BC to take this positive step forward. The 2011 review recently completed by public policy experts from the University of Calgary



It is about fairness and about dignity.

also proposed indexing as a way to reduce the growing gap between the cost of living and the PWD benefit.

3. Establish a shelter assistance program for people with disabilities

The high cost of housing in B.C. is a significant challenge for many low income people with disabilities. We propose the introduction of a rental assistance program for people with disabilities similar to the SAFER (Shelter Aid for Elderly Renters) and RAP (Rental Assistance Program). Access to rental assistance would help to close the gap between the cost of housing and the amount of rent that people with disabilities can afford to pay.

We also know that the majority of people receiving the PWD benefit are living in housing in the private market. If a person with disabilities was able to access rental assistance under a program similar to the SAFER program, then a single person receiving the PWD benefit would be eligible for an additional \$385 per month to help them with their rent if they were living in Metro Vancouver and \$300 per month if they were living outside of Metro Vancouver.

Access to this type of assistance would help to close the affordability gap that people with disabilities face and allow more people with disabilities to find safe, secure and suitable housing while at the same time ensure that their other basic needs could be met. Even with

an income of \$1,200 per month (the guaranteed minimum income under OAS/GIS) a low income senior living in Metro Vancouver is eligible for \$300 per month in rental assistance under SAFER (\$225 per month in other parts of the Province). We believe that a person with disabilities should be able to count on similar support.

Concluding Comments

There is a significant gap between the income needed to cover the cost of basic essentials and the assistance available under BC's PWD benefit.

Without action that gap will continue to grow. Our proposal to increase the PWD benefit would play a significant role in helping close the gap and improving the quality of life for people with disabilities in BC.

We believe our recommendations will better enable people with disabilities to live with dignity and participate in their communities. We know this is the kind of society we all want and the kind of province we know BC can be.

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Appendix A

Comparative Summary of Disability Assistance Levels, Asset and Income Exemption Rules¹

Province	Support (Income)	Housing	Support & Shelter Max.	Non-exempt Assets	Earned Income Exemption
Alberta	\$1,588	Included	\$1,588	\$100,000 trust limit	\$800
British Columbia	\$531	\$375	\$906	\$3,000 ²	\$800 - effective October 1, 2012
Manitoba ³	\$771		\$771	\$4,000	\$200 + 30% of additional amounts
New Brunswick	\$701	Included	\$701	\$3,000	\$250
Newfoundland & Labrador ⁴	\$708 ⁵		\$708	\$3,000	\$150 plus 20% of additional amounts
Northwest Territories	\$402 – \$820	\$900	\$1,720	No information	\$200 + 15% of additional amounts
Nova Scotia	\$229	\$535	\$764	\$1,000	\$300 plus 30% of any additional amounts
Saskatchewan ⁶			\$1,100	\$1,500	\$200 + 25% of additional \$500 to a maximum of \$325
Ontario	\$590	\$474	\$1,064	\$5,000	50% exempt
PEI			\$762	\$900	\$75 + 10% of additional amounts
Quebec ⁷	\$896		\$896	\$2,500	\$100
Yukon	\$973 – \$1,205	\$492	\$1,697	\$1,500	\$100 + \$3,900 per year + 25% – 50% of monthly income

¹ Rates are for single individuals with no dependants. All rates are based on March 2012 research except Quebec and Northwest Territories which are from 2010: Planned Lifetime Advocacy Network, (2010). Securing the Future Financially: Income, Assets and Contributors.

² BC's trust limit of \$100,000 was increased in June 2012 to \$200,000. This is in addition to the \$3,000 asset limit and is comparable to or above most other Provinces.

³ Recipients can also receive an extra "automatic allowance" of \$150 if living in the community and an allowance for basic telephone rental costs.

⁴ Applies to all income assistance recipients (non disabled and disabled).

⁵ Based on whether recipient lives with relatives (lower amount), with non relatives or maintains own home (higher amount).

⁶ Amounts are for support provided through the Saskatchewan Assistance Program (SAP) only. Income supports are also provided through the Saskatchewan Assured Income for Disability Program (SAID) for people with disabilities living in residential care.

⁷ Quebec also has a shelter allowance program for eligible households.

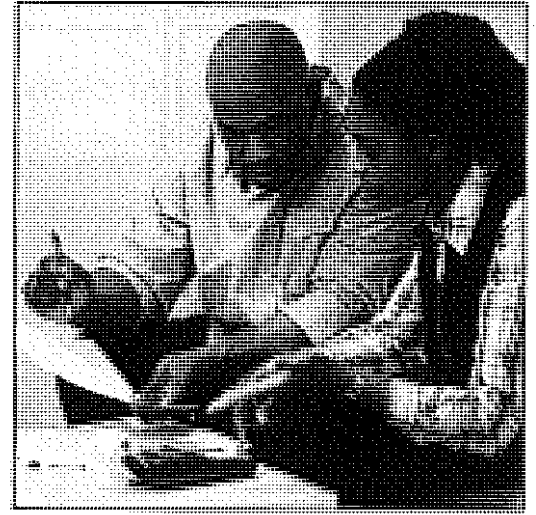
Appendix B

The Earnings Exemption

In June 2012, the Province announced changes to the earnings exemption for PWD recipients. The changes that were announced are welcome in that they will help to contribute to improvements in the economic circumstances for some households. The changes that were introduced included:

- An increase in the earnings exemption for PWD recipients from \$500 per month to \$800 per month. This change will take effect October 2012.
- Increased flexibility in the way that the earnings exemption will be calculated to allow PWD recipients to retain a larger portion of their monthly earnings while still retaining their benefits. This change will take effect January 2013.
- The elimination of the waiting period for a PWD recipient who finds that they have to reapply for assistance.

The changes that were announced will no doubt help some PWD recipients. However, many people who receive the PWD benefit are limited in their ability to work or are unable to find suitable employment. Therefore, the changes while important are likely to have only a limited impact for many PWD recipients.



Not everyone can benefit from the PWD earnings exemption. It is only part of the solution.

Other Changes Announced June 2012

The provincial government also announced some very positive changes to the asset limits for PWD recipients. The changes include increasing the limit from \$100,000 to \$200,000 for money held in a non-discretionary trust and allowing trust-holders to access up to \$8,000 per year from a trust for any cost related to promoting independence, with the decision on the use of these funds being left to the individual. These amendments provide individuals with a greater ability to access their money to support their independence.

Appendix C

Average Market Rents for Single Person Households By Regional District

The CMHC Rental Market Report only provides information on average market rents for the purpose-built rental housing stock. CMHC's Housing in Canada On-Line (HICO) is another potential source of rental market data. Housing In Canada On-Line provides information on average housing costs across different household groups and includes information on the number of households in core housing need. These are households that are unable to find housing in their community with the resources that they have avail-

able without spending 30% of more of their income on their housing costs. As shown in the table below, in 2006, the average single, non-senior living in B.C. spent approximately \$742 per month on their housing (up from \$677 the previous Census period). This amount is reasonably aligned with the average bachelor rent reported by CMHC during the same period.

SEE TABLE NEXT PAGE.

Appendix C - continued

Average Market Rents for Single Person Households By Regional District

Location	All Single Households			Households in Core Need			% Change Over Time		
	2006	2001	1996	2006	2001	1996	2001 - 2006 (5 yr)	1996 - 2001 (5 yr)	1996 - 2006 (10 yr)
BRITISH COLUMBIA	742	677	644	635	570	556	9%	5%	15%
REGIONAL DISTRICTS									
Squamish - Lillooet	1016	907	815	847	863	826	11%	11%	25%
Greater Vancouver	802	733	688	681	600	577	9%	7%	17%
Central Okanagan	764	648	616	677	579	601	15%	5%	24%
Northern Rockies	754	602	611	652	624	591	20%	-1%	23%
Capital	723	648	632	630	563	567	10%	3%	14%
Peace River	678	584	509	569	496	479	14%	15%	33%
Sunshine Coast	664	613	511	618	558	515	8%	20%	30%
Fraser Valley	660	588	575	577	535	515	11%	2%	15%
Nanaimo	621	541	586	544	494	535	13%	-8%	6%
Thompson - Nicola	615	539	551	523	469	498	12%	-2%	12%
Comox - Strathcona	591	534	548	530	467	495	10%	-3%	8%
Columbia - Shuswap	590	506	493	560	491	464	14%	3%	20%
Fraser - Fort George	579	586	574	513	523	493	-1%	2%	1%
Okanagan-Similkameen	579	522	486	503	488	447	10%	7%	19%
North Okanagan	574	537	518	502	477	474	6%	4%	11%
Cowichan Valley	567	554	533	530	535	492	2%	4%	6%
Central Kootenay	561	530	487	506	520	466	6%	9%	15%
East Kootenay	552	534	463	483	503	428	3%	15%	19%
Powell River	549	462	475	502	427	426	16%	-3%	16%
Kitimat - Stikine	536	533	516	471	474	475	1%	3%	4%
Mount Waddington	532	527	506	414	477	483	1%	4%	5%
Bulkley - Nechako	528	546	481	512	537	403	-3%	14%	10%
Alberni - Clayoquot	526	494	503	482	463	450	6%	-2%	5%
Cariboo	511	493	501	462	468	442	4%	-2%	2%
Kootenay Boundary	511	475	458	477	456	408	7%	4%	12%
Central Coast	508	592	476	0	603	450	-17%	24%	7%
Skeena - Queen Charlotte	492	512	518	483	498	492	-4%	-1%	-5%
Stikine	337	479	433	0	0	0	-42%	11%	-22%
Central Fraser Valley	-	-	-	-	-	-			
Dewdney - Alouette	-	-	-	-	-	-			

Source: CMHC Housing In Canada On-Line (HICO), 2006



BC Association for Community Living (BCACL)

BCACL is a provincial association dedicated to promoting the participation of people with developmental disabilities in all aspects of community life.



BC Coalition of People with Disabilities (BCCPD)

BCCPD is a provincial organization working to support people with all disabilities to live with dignity, independence and as equal and full participants in the community.



Canadian Mental Health Association - (BC Division)

CMHA's (BC Division) mandate is to promote the mental health of British Columbians and support the recovery and resilience of people experiencing mental illness.



Community Legal Assistance Society (CLAS)

CLAS is a non-profit law office that provides legal assistance to disadvantaged people throughout BC. CLAS's focus includes poverty, disability, and equality law.



Social Planning and Research Council of BC (SPARC)

SPARC BC operates the Parking Permit Program for People with Disabilities and works with communities across BC in building a just and healthy society for all.

Disability Without Poverty Network

Concern about a growing gap between the cost of basic living expenses and what PWD recipients can afford led to the formation of the Disability Without Poverty Network in April 2011. The network is a working partnership between five organizations: the BC Coalition of People with Disabilities (BCCPD), the BC Association for Community Living (BCACL), the

Canadian Mental Health Association BC Division (CMHA-BC), the Social Planning and Research Council of BC (SPARC BC), and the Community Legal Assistance Society (CLAS). The goal of this partnership is to develop positive recommendations for change so British Columbians with disabilities who receive BC's PWD benefit are not living in poverty.

MINISTRY OF SOCIAL DEVELOPMENT
Deputy Minister's Office
BRIEFING NOTE REQUEST

TYPE OF NOTE: **MEETING**

CLIFF #: 177056

DATE: October 4, 2012

TO: PRD-ADM

FROM: Miranda MacDonald on behalf of Karen MacMillan

TOPIC/SUBJECT: Disability without Poverty Network

MEETING WITH: **Minister Moira Stilwell**, **Jane Dyson**- BC Coalition of People with Disabilities, **Robin Loxton**- BC Coalition of People with Disabilities, **Lorraine Copas** – SPARC, **Bev Gutray** – Canadian Mental Health Association BC, **Kendra Milne** – Community Legal Assistance Society, **Faith Bodner** – BC Association for Community Living

DATE AND TIME: Wednesday, November 7th
Boardroom #1 – 999 Canada Place
Minister's pre-briefing: 3:30-4:00
Minister's meeting: 4:00-4:30

STAFF REQUIRED: Please Advise

COMMENTS: Additional Info: Disability without Poverty paper, *Overdue: The Case for Increasing the Person's with Disabilities Benefit in BC.*
<http://www.bccpd.bc.ca/dwpnetwork.htm>

DUE DATE: October 25, 2012

MINISTRY OF SOCIAL DEVELOPMENT

MEETING INFORMATION NOTE

DATE:

October 18, 2012

PREPARED FOR:

Honourable Moira Stilwell, M.D.

MEETING DETAILS:

Meeting with Jane Dyson- BC Coalition of People with Disabilities, Robin Loxton- BC Coalition of People with Disabilities, Lorraine Copas – SPARC, Bev Gutray – Canadian Mental Health Association BC, Kendra Milne – Community Legal Assistance Society, Faith Bodner – BC Association for Community Living

ISSUE:

Disability Without Poverty Network, *Overdue – The Case for Increasing the Persons with Disabilities Benefit in BC*

BACKGROUND:

In late May 2012, the Disability Without Poverty Network (the Network) released the report, *Overdue – The Case for Increasing the Persons with Disability Benefit in BC* (the Report). The Network is a working partnership of: the BC Coalition of People with Disabilities; the BC Association for Community Living; the Canadian Mental Health Association – BC Division; the Social Planning and Research Council of BC; and the Community Legal Assistance Society.

Ministry staff received an advance copy of the Report at the May 18, 2012 meeting of the Supporting Increased Participation Working Group, which includes representatives from the Network and MSD senior staff. The Report includes research on the increased cost of living in British Columbia over the last 10 years and its impact on Persons with Disabilities (PWDs) receiving disability assistance. The Report references research by the University of Calgary School of Public Policy and comparison of British Columbia's disability assistance rate and the Federal OAS/GIS rate. It makes a case for increasing the rate of assistance and level of support provided by the Province to PWDs and proposes the following:

1. Increase the PWD benefit to \$1,200 per month;
2. Index the PWD benefit; and
3. Establish a shelter assistance program for PWDs.

The Network met with Minister Cadieux and ADM Molly Harrington on May 24, 2012 to discuss the Report and the need for the proposals contained in the paper. The Network has requested a meeting with Minister Stilwell to discuss the report and the province's commitment to enhancing the lives of persons with disabilities.

MINISTRY OF SOCIAL DEVELOPMENT MEETING INFORMATION NOTE

DISCUSSION:

British Columbia has increased the overall funding for PWDs on income assistance by approximately 140 per cent since 2002. The number of PWDs receiving income assistance in British Columbia is over 83,500, up 81 per cent from 10 years ago. It would cost approximately \$300 million to raise the monthly disability assistance rate to the Network's suggested \$1,200 per month, and \$350 to \$400 million to raise it to the OAS/GIS level. Indexing would cost from \$20 to \$25 million in the first year based on the \$1,200 monthly rate, with costs increasing by comparable amounts each subsequent year.

Effective October 1, 2012, additional modest policy reforms were announced to enhance the lives of persons living with a disability. These include:

- Increasing earnings exemptions for PWD clients from \$500 to \$800 (from \$750 to \$1600 for couples) and eliminating the wait period for claiming earnings exemptions for PWD clients who are returning to assistance;
- Increasing asset limits for PWD clients from \$3,000 to \$5,000 for a single client and from \$5,000 to \$10,000 for couples and clients with children;
- Effective January 1, 2012, introducing the option to calculate earnings on an annual basis for PWD clients to a maximum of \$9,600 per year for family units with one PWD and \$19,200 per year for family units with two PWDs;
- Increasing the limits for trust account contributions to \$200,000, double the previous amount. Increasing clients' flexibility to decide how to spend up to \$8,000 per year out of their trust on any cost related to their disability (up from \$5484).

The current PWD monthly rate is \$906.42. The graph on page 9 of the report includes two territories that have unique geographical, economic and social challenges including a much higher cost of basic goods and services, making the comparison of their rates with provinces misleading. Prince Edward Island is not included in the Graph, and all the provincial rates cited in the report, except Ontario and BC, differ slightly from the actual rates the provinces provide. A corrected table is in Appendix A.

Based on the current actual rates paid by provinces, British Columbia's single PWD rate is fourth. The Saskatchewan Assured Income for Disability (SAID) rate of \$1,167 was increased in July 2012, following an increase to Alberta Income for the Severely Handicapped (AISH) of \$400 in April 2012. When the Territories are included, BC's rate is seventh in Canada.

MINISTRY OF SOCIAL DEVELOPMENT MEETING INFORMATION NOTE

Most provinces and territories in Canada do not have legislated requirements to index their assistance rates but most provinces in practice do raise rates on a regular basis. Yukon, Quebec and Newfoundland index their disability assistance rates to the Consumer Price Index (CPI) annually. Ontario raises their rates with CPI in practice (as their budget allows – this year the rate increase is capped at 1%, to be effective in November). BC has not raised its support rate since 2005 and its shelter rate since 2007.

British Columbia's asset limits and earned income exemption levels for PWDs have been increased as of October 1, 2012 and are now comparable to or better than most other provinces. The Report notes in Appendix A that Alberta has an asset limit of \$100,000 over British Columbia's \$3,000 which is misleading. The \$100,000 asset limit in Alberta is a total asset limit that includes those assets held in trust. British Columbia's former trust limit of \$100,000 as referenced in the report, is now \$200,000, which is tied for the highest in Canada and is higher than Alberta and Ontario. In addition to the trust limit, British Columbia also includes one vehicle as a non-exempt asset for PWDs.

There are three provinces that are close to or above the recommended \$1,200 rate (which is close to the OAS/GIS maximum) – Alberta, Ontario and Saskatchewan. Alberta and Saskatchewan have much different disability assistance programs that deliver services to a smaller proportion of the population with disabilities. They also have stricter criteria than British Columbia and have definitions that involve both permanent disability and unemployability. Although Ontario's program is similar to British Columbia's, their fiscal situation is challenging and is likely not sustainable if it continues to grow at the current rate. The Drummond Report released in February 2012 recommended Ontario limit their income assistance spending growth to 0.5 per cent (currently it is 5 per cent).

RECOMMENDED RESPONSE:

British Columbia's disability assistance rate for singles is fourth of all the provinces. The province is not currently in a budgetary position to raise assistance rates for PWDs at this time. However, the Province is open to exploring options to better support PWDs as best it can in the current fiscal environment as it has including exploring enhancements to earnings exemptions and asset levels. In addition, the Province recently announced a modest reform package aimed at assisting PWDs to lead more independent lives.

Attachment:

Overdue – The Case for Increasing the Persons with Disabilities Benefit in BC

Prepared by:

Andrea Paquette, Policy Analyst
Strategic Policy Branch
Phone #250-387-1490

Don Van Wart, Senior Economist

Cliff#: 177056

Version #: 1

Updated: October 18, 2012

Reviewing path:

Cloë Nicholls, Manager/ Mark
Medgyesi, Executive Director/
Molly Harrington /Mark Sieben

MINISTRY OF SOCIAL DEVELOPMENT MEETING INFORMATION NOTE

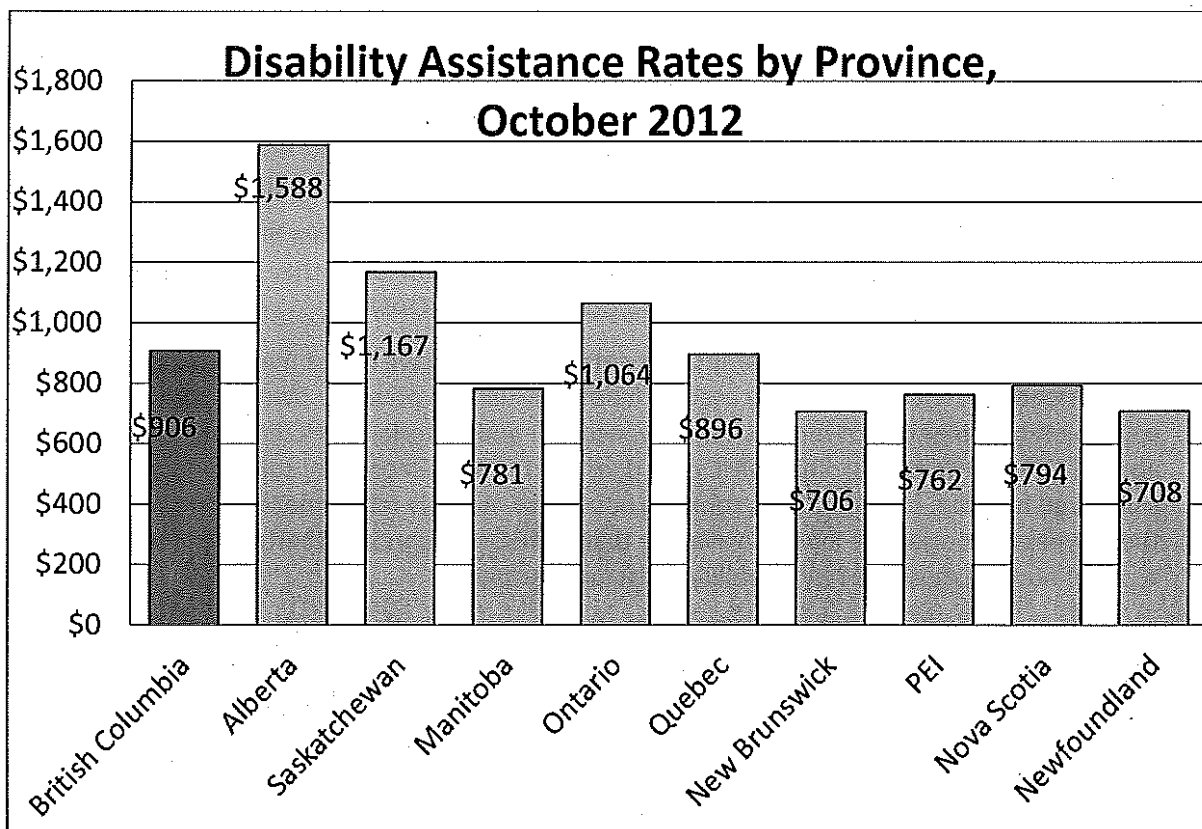
Research Branch
Phone #250-387-5639

MINISTRY OF SOCIAL DEVELOPMENT MEETING INFORMATION NOTE

APPENDIX A:

Comments on Overdue: The Case for Increasing the Persons with Disabilities Benefit in BC

- Graph 4, the provincial income assistance rates chart has 6 provincial single PWD rates incorrect (3 too high and 3 too low) and is missing one province (PEI). The two territories included are not provinces and have unique geographical, economic and social challenges, including a much higher cost of basic goods and services, that make the comparison of their rates with provinces less meaningful.
- Based on the current actual rates paid by provinces, BC's single PWD rate is 4th.



- Graph 1, p. 2, BC CPI, Selected Items, 2001-2010 is correct. Not clear why they didn't use 2012 CPI figures, which are available to April 2012. The cost of all of the items shown have increased further since 2010 by about 3.5%.
- Table 1, average household expenditures from the Survey of Household Spending, is not an appropriate benchmark comparison for PWD income assistance rates. Average household expenditures includes the small number of very wealthy individuals and families whose expenditures are far in excess of the mode, the median or average of other households and biases this expenditure upward as a measure of the normal population. A better measure is the median, where 50% pay more and 50% pay less.

MINISTRY OF SOCIAL DEVELOPMENT MEETING INFORMATION NOTE

- However, the median household expenditure is also not a reasonable level for PWD rates, as this means that PWDs on income assistance would be receiving monthly income that is higher than 50% of British Columbians and well above estimates of the income needed to provide for a basic ongoing standard of living, such as the Market Basket Measure. s.13, s.17

s.13, s.17

- **The basic income assistance rates are not a complete measure of the total income available to people on PWD assistance in BC or other provinces.** The organizations in the Disability Without Poverty Network know this, but ignore this by inappropriately comparing the basic rates receive by PWDs on assistance with average expenditure, which come out of total income. The total monthly income received by a single PWD in BC is currently \$960.94, including pro-rated quarterly GST, HST and Climate Action tax credits. This does not include the Christmas Supplement of \$35 received for December.
- **In addition, PWDs in BC are eligible for a subsidized annual bus pass for municipal transit for \$45 per year.** This is a saving of over \$800 in metro Vancouver compared to regular monthly passes.
- **In addition, there are about 70 special supplements to help PWDs with a broad number of special costs, especially health costs.** Including the value of these health and other supplements provides some PWDs with a higher income than they would receive on OAS/GIS.
- **The report uses CMHC average market rent data, which we have noted many times is incomplete and misleading.** THE CMHC survey used includes only units in privately-owned, purpose-built apartment buildings of 3 or more units. In Vancouver and Victoria, CMHC has said this includes only about 50% of rented units. The CMHC data does not include secondary suites, rented condos, subsidized housing, rented houses, rooming houses, or monthly rented hotel rooms. The rents for these types of housing are lower on average than CMHC conventional apartments and they are the types of housing most used by disability assistance recipients.
- **In addition, the average market rent is paid by far fewer than half of renters, as it is upward biased by the inclusion of very expensive luxury units.** Rents, like income, are subject to a wide distribution. We have argued that an adequate basic standard is more appropriately represented by the 33.3 percentile of the distribution, which means the rent at which 1/3 of renters pay less and 2/3 pay more. To put this into perspective, total income assistance recipients in BC represent about 4% of the total population, while 1/3 of renters is over 8% of the total population.
- **Estimates of the one-third percentile of actual rents paid by renters in BC based on Statistics Canada's Census data (grown by the CPI for rent to 2011) are much lower than the CMHC estimates presented by the report.** In the largest centre, metro Vancouver, in 2011 this was \$576 for a bachelor suite and \$731 for a one-bedroom apartment. These rents do not include shared rental houses, rooming houses or SRO monthly hotel rooms. Note that these estimates can be appropriately compared with the Survey of Household Spending estimate that the average rent paid by a single person renter in BC was \$768 in 2009.

Ramsay, Launa P MSD:EX

From: Jane Dyson [jwd@bccpd.bc.ca]
Sent: Thursday, October 25, 2012 9:16 AM
To: Minister, MSD MSD:EX
Subject: Meeting with BC Coalition of People with Disabilities

Follow Up Flag: Follow up
Flag Status: Flagged

Categories: FYI/FILE

Dear Minister Stilwell,

Thank you for an excellent meeting yesterday and for giving Robin and I the opportunity to speak about our work. We look forward to meeting you again on November 7th as a member of the Disability Without Poverty Network.

As discussed, please find below a link to the paper produced by the Pearson Residents Redevelopment Group. I have also included a link to the Pearson Residents' website and to our website.

<http://www.pearsonresidents.org/wp-content/uploads/2012/10/PRRG-Report-Oct-20121.pdf> Pearson Residents Redevelopment Group *Issues and Recommendations* October 2012

<http://www.pearsonresidents.org/carma> Pearson Residents' Website

<http://www.bccpd.bc.ca/default.htm> BC Coalition of People with Disabilities

Thank you again for meeting with us.

Best regards,

Jane Dyson

Executive Director, BC Coalition of People with Disabilities
#204 - 456 West Broadway
Vancouver, BC V5Y 1R3
Ph: 604-875-0188 / 604-872-1278
Fax: 604-875-9227
E: jwd@bccpd.bc.ca
W: www.bccpd.bc.ca

Our goal is for people with disabilities to live with dignity and independence in the community.

All donations, however small, really help us. To

donate: <http://www.bccpd.bc.ca/supportadvertise.htm?RD=1>

To receive our monthly e-newsletter, please sign up at: www.bccpd.bc.ca

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Thank you.



MINISTRY OF SOCIAL DEVELOPMENT MINISTER'S OFFICE	
Referral #	_____
Refer to:	_____
OCT 17 2012	
MIN Response <input type="checkbox"/>	Reply Direct <input type="checkbox"/> Info File <input type="checkbox"/> FNA <input type="checkbox"/>
DM Response <input type="checkbox"/>	Reading <input type="checkbox"/>
Other: _____	

October 12, 2012

His Worship Wayne L. Stetski
Mayor of the City of Cranbrook
40 Tenth Avenue South
Cranbrook, BC V1C 2M8

Dear Mayor McGuire:

Thank you for your letter advising of your Council's support for the efforts of the Disability without Poverty Network in requesting the Province to increase the Persons with Disabilities benefit.

I have shared a copy of your correspondence with the Honourable Moira Stilwell, Minister of Social Development. She will ensure that you are sent a response on my behalf.

Thank you again for advising of your Council's position. I appreciate hearing from you.

Sincerely,

Christy Clark
Premier

pc: Honourable Moira Stilwell



MOUNTAINS OF OPPORTUNITY
CRANBROOK

October 2, 2012

File: 0400.50

The Honourable Christy Clark
Premier of British Columbia
PO Box 9041, Stn. Prov Govt
Victoria BC V8V 1X4

Dear Premier Clark:

Re: Persons with Disabilities Benefit

At the regular meeting of Council held October 1, 2012, Cranbrook City Council determined to support the District of Kitimat's letter regarding the Disability without Poverty Network's request of the Province to increase the Persons with Disabilities benefit.

The City of Cranbrook supports an increase to the Persons with Disabilities rate to a minimum of \$1200/month to better reflect the cost of living in B.C. and to bring the rates in line with the standard for low income seniors that was established by the Federal Old Age Security/Guaranteed Income Supplement Program.

On behalf of Cranbrook City Council, I ask that your government review disability benefit rates as it is difficult enough living with a disability without the added struggle of insufficient funding for basic living essentials. Your attention and favorable response to this matter would be greatly appreciated.

Sincerely,

Wayne L. Stetski
Mayor

cc: B.C. Coalition of People with Disabilities
The Honourable Bill Bennett, MLA
UBCM Municipalities



October 19, 2012

Ref: 177144

His Worship Wayne Stetski
Mayor, City of Cranbrook
40 – 10th Ave S
Cranbrook BC V1C 2M8

Dear Mayor, Stetski:

Thank you for your letter dated October 2, 2012, addressed to the Honourable Christy Clark, Premier, regarding an increase in the benefit rate for Persons with Disabilities (PWD). As Minister of Social Development, I am pleased to respond.

I appreciate receiving your comments and can assure you that the provincial government is committed to assisting persons with disabilities to gain greater independence, including security of income, enhanced wellbeing and participation in the community.

Ministry clients with the PWD designation receive a higher rate of assistance in recognition of the additional barriers they may face in entering the labour market or fully participating in their communities. Clients may also be eligible for other provincial and federal tax credits, child supports, family bonuses, and numerous programs and supports that are available to low-income families and families on income and disability assistance.

Like many other provinces, British Columbia is not in a financial position to consider increases to income assistance and disability assistance at this time. British Columbia has increased the overall funding for PWDs on income assistance by over 100 percent since 2002. The number of persons with PWD designation receiving income assistance in the province is over 83,000, up 81 percent from 10 years ago. It would cost approximately \$300 million to raise the monthly disability assistance rate to the \$1,200 per month proposed by the Disability without Poverty Network, and \$350 to \$400 million to raise it to the Old Age Security and Guaranteed Income Supplement level.

.../2

While the province is not in a financial position to consider a rate increase, the ministry is interested in ideas that would assist us in improving and providing service to people receiving income assistance. Ministry staff regularly review developments in other provinces and jurisdictions, and meet with stakeholders to discuss approaches, ideas, and concerns about how we can continue to serve people better apart from a rate increase.

As you may be aware, the government recently unveiled some changes in policy that strike a balance between providing supports to people who will be better off by entering the workforce, and helping improve financial outcomes for vulnerable individuals and families. On October 1, 2012, earnings exemptions for people with disabilities were raised to \$800 per month allowing them to gain greater independence and to keep more of their earned income. In addition, beginning in 2013, earnings exemptions may be calculated on a yearly basis, rather than monthly, so clients can maximize their earnings during times when they are feeling healthy and able to work to an annual total exemption of \$9,600.

In 2013, mandatory income-tax filing will be required, and exemptions will be in place for those who are at risk, such as fleeing an abusive partner. Income-tax refunds will be exempted from the calculation of a family unit's income, so all income assistance beneficiaries get to keep their full refund. Asset limits are also being increased for all clients from \$5,000 to \$10,000. This includes an increase in asset limits for vehicles.

These changes will immediately improve the income and disability assistance systems. By providing temporary help to those who can work, and longer-term aid to those who, through disability or other barriers, have a more difficult time working or who cannot work, the government is ensuring that the needs of all British Columbians are being respected.

Thank you again for writing, and for your advocacy on behalf of persons with disabilities.

Sincerely,

A handwritten signature in black ink, appearing to read 'M. Stilwell', written in a cursive style.

Moira Stilwell, M.D.
Minister

pc: Honourable Christy Clark, Premier



November 6, 2012

Her Worship Catherine Lord
Mayor of the City of Vernon
3400 30th Street
Vernon, BC V1T 5E6

Dear Mayor Lord:

Thank you for your letter advising of your Council's support for the efforts of the Disability without Poverty Network in requesting the Province to increase the Persons with Disabilities benefit.

I have shared a copy of your correspondence with the Honourable Moira Stilwell, Minister of Social Development, for review. Minister Stilwell will ensure that you are sent a response on my behalf.

Thank you again for advising of your Council's position. I appreciate hearing from you.

Sincerely,

Christy Clark
Premier

pc: Honourable Moira Stilwell



THE CORPORATION OF THE CITY OF VERNON

3400 - 30TH STREET VERNON, BRITISH COLUMBIA V1T 5E6
TELEPHONE (250) 545-1361 FAX (250) 545-4048

OFFICE OF THE MAYOR

File: 0470-01

October 25, 2012

The Honourable Christy Clark
Premier of British Columbia
PO Box 9041, Stn. Prov Govt
Victoria BC V8V 1X4

Dear Premier Clark;

RE: Persons with Disabilities Benefit

Council, at a regular meeting on October 22, 2012, passed a resolution endorsing the efforts of the Disability Without Poverty Network's request to the Province to increase the Persons With Disabilities (PWD) benefit.

Council supports an increase to the PWD benefit to \$1,200 a month, indexing of benefits to keep pace with the rising cost of living and extension of a shelter supplement equivalent to the Shelter Air for Elderly Renters (SAFER).

People with disabilities who depend on the PWD benefit are living well below the poverty line. It is hard enough to live with a disability without the additional burden of poverty.

Yours truly,

Catherine Lord
Acting Mayor

Cc: B.C. Coalition of People with Disabilities
The Honourable Bill Bennett, MLA
UBCM Municipalities
Mayor Wayne Stetski, City of Cranbrook



November 26, 2012

Ref: 177516

Her Worship Catherine Lord
Acting Mayor
City of Vernon
3400 30th St
Vernon BC V1T 5E6

Dear Mayor Lord:

Thank you for your letter dated October 25, 2012, addressed to the Honourable Christy Clark, Premier, regarding an increase in the benefit rate for Persons with Disabilities (PWD).

I appreciate receiving your comments and I can assure you that the provincial government is committed to assisting persons with disabilities to gain greater independence, including security of income, enhanced wellbeing and participation in the community.

Like many other provinces, British Columbia is not in a financial position to consider increases to income assistance and disability assistance at this time. British Columbia has increased the overall funding for PWDs on income assistance by over 100 percent since 2002. The number of persons with PWD designation receiving income assistance in the province is over 83,000, up 81 percent from 10 years ago. It would cost approximately \$300 million to raise the monthly disability assistance rate to the \$1,200 per month proposed by the Disability without Poverty Network, and \$350 to \$400 million to raise it to the Old Age Security and Guaranteed Income Supplement level.

While the province is not in a financial position to consider a rate increase, the ministry is interested in ideas that would assist us in improving and providing service to people receiving income assistance. Ministry staff regularly review developments in other provinces and jurisdictions, and meet with stakeholders to discuss approaches, ideas, and concerns about how we can continue to serve people better apart from a rate increase.

.../2

Ministry of
Social Development

Office of the
Minister

Mailing Address:
PO Box 9058 Stn. Prov Govt
Victoria BC V8W 9E2

Location:
Parliament Buildings
Victoria BC V8V 1X4

Ministry clients with the PWD designation receive a higher rate of assistance in recognition of the additional barriers they may face in entering the labour market or fully participating in their communities. Clients may also be eligible for other provincial and federal tax credits, child supports, family bonuses, and numerous programs and supports that are available to low-income families and families on income and disability assistance.

Recognizing the additional obstacles faced by persons with disabilities and persons with persistent multiple barriers to find and hold employment, an \$800 monthly earnings exemption is offered to families with one adult with disabilities. Beginning in 2013, PWD beneficiaries who are working may have the flexibility to calculate their earnings yearly, rather than monthly, to a total annual exemption of \$9,600 so that they can maximize their earnings during times when they are feeling healthy and able to work.

The intent of the exemption is to encourage clients to maintain their skills, increase their independence and participate in the workforce to the degree they are able.

In 2013, mandatory income-tax filing will be required and exemptions will be in place for those who are at risk, such as fleeing an abusive partner. Income-tax refunds will be exempted from the calculation of a family unit's income, so all income assistance beneficiaries get to keep their full refund. Asset limits are also being increased for all clients from \$5,000 to \$10,000. This includes an increase in asset limits for vehicles.

All these changes will immediately improve the income and disability assistance systems. By providing temporary help to those who can work, and longer-term aid to those who, through disability or other barriers, have a more difficult time working or who cannot work, the government is ensuring that the needs of all British Columbians are being respected.

Thank you again for writing, and for your advocacy on behalf of persons with disabilities.

Sincerely,

A handwritten signature in black ink, appearing to read 'Molra Stilwell', written in a cursive style.

Molra Stilwell, M.D.
Minister

pc: Honourable Christy Clark, Premier

Disability Without Poverty Network



British Columbia
Association for
Community Living



CANADIAN MENTAL
HEALTH ASSOCIATION
ASSOCIATION CANADIENNE
POUR LA SANTÉ MENTALE
BC Division



sparc bc
people. planning. positive change

July 26th 2012

The Honourable Stephanie Cadieux
Minister of Social Development
Room 236
Parliament Buildings
Victoria, BC
V8V 1X4

MINISTRY OF SOCIAL DEVELOPMENT
MINISTER'S OFFICE

Referral # _____
Refer to: _____

JUL 31 2012

MIN Response ☐ Reply Direct ☐ Info File ☐ FNA ☐
DM Response ☐ Reading ☐

Other: _____

Dear Minister Cadieux,

RE: Disability Without Poverty Brief

We are writing to thank you for meeting with us in May to hear our concerns about the growing challenges that many Persons with Disabilities (PWD) recipients face in trying to afford the cost of basic essentials. Please find enclosed the updated version of our paper, *Overdue: The Case for Increasing the Persons with Disabilities Benefit in BC* which includes recommendations which we believe will help to reduce what we see as a growing inequity and increasing hardship for those depending on PWD.

We are also writing to thank you for the recent improvements your Ministry made to the rules governing disability benefits. We are, however, disappointed that the changes do not include an increase to the PWD rate. Without increasing the rate, we know that people relying on income assistance will continue to face real challenges in making ends meet and will struggle to get by as the cost of basic essentials such as food, shelter, clothing and communication continue to increase.

As we indicated at our meeting in May, we believe the PWD benefit should be increased to \$1,200 per month immediately. This represents an increase of \$300 per month over the current rate and allows for the rates to be more closely aligned with the minimum level of assistance available to low income seniors. This change would also help to bring BC's PWD in line with other provinces and with the cost of living in BC.

We recognize that our proposals will result in an increase of almost \$25 million per month (\$300 million annually) to the current program budget based on the current caseload. However, we believe that with anticipated provincial revenues of \$43 billion in 2012/2013 and \$44.6 billion in 2013/2014, this increase could be accommodated within BC's overall budget. We are hopeful that there is the political leadership needed to help address what we see as a failure in our safety net.

Disability Without Poverty Network
c/o BCCPD #204-456 West Broadway, Vancouver BC V5Y 1R3
Ph: 604-875-0188 Em: jwd@bccpd.bc.ca

Our public opinion research indicates a high level of agreement (88% of respondents) that the current PWD rate is inadequate and a high level of support for an increase (90%). Our polling results suggest British Columbians believe that as a caring and compassionate society we cannot expect people with disabilities to live in poverty.

We are working toward the release of our paper to our different networks and will be highlighting our concerns and recommendations. We hope to be able to say that the province is working with us and is committed to implementing changes that will make a real difference to the lives of the nearly 100,000 British Columbians who depend on PWD.

We hope you will consider our recommendations and that we can meet with you and Minister Coleman to discuss our idea about the implementation of a rental assistance program for people receiving PWD. Such a program will help reduce the severe housing stress experienced by PWD recipients, many of whom are at risk of becoming homeless because of BC's high housing costs.

Please contact Jane Dyson at the BC Coalition of People with Disabilities to schedule a meeting at your convenience. Thank you again for taking the time to consider our ideas.

Sincerely,

Jane Dyson

Executive Director
BC Coalition of People with Disabilities

Bev Gutray

Executive Director
Canadian Mental Health Association, BC Division

Faith Bodnar

Executive Director
BC Association for Community Living (BCACL)

Kendra Milne

Staff Lawyer
Community Legal Assistance Society

Lorraine Copas

Executive Director
Social Planning and Research Council of BC

cc: The Honourable Rich Coleman: Minister of Energy and Mines and
Minister Responsible for Housing

Disability Without Poverty Network



British Columbia
Association for
Community Living



CANADIAN MENTAL
HEALTH ASSOCIATION
ASSOCIATION CANADIENNE
POUR LA SANTÉ MENTALE
BC Division



sparc bc
people. planning. positive change

July 26th 2012

The Honourable Rich Coleman
Minister of Energy and Mines and
Minister Responsible for Housing
Room 128 , Parliament Buildings
Victoria, BC
V8V 1X4

Dear Minister Coleman,

RE: Disability Without Poverty Brief

The Disability Without Poverty Network is a group of five community organizations that formed in April 2011 through a shared concern about the growing gap between the cost of basic living expenses and what recipients of the Persons with Disabilities (PWD) benefit can afford. Please find enclosed a copy of our paper *Overdue: The Case for Increasing the Persons with Disabilities Benefit in BC*. Also enclosed is a copy of our letter to Minister Cadieux who we met with in May to share our concerns about the challenges faced by PWD recipients.

As we prepared our paper, we realized that a low income senior with an income equal to that of a PWD recipient would be eligible for SAFER assistance of \$300 per month anywhere in BC and almost \$400 per month in the Metro Vancouver region. We know that low income seniors are vulnerable and that without assistance, many would face considerable economic challenges including eviction or, in some extreme cases, homelessness.

We know that many people receiving PWD are living in a similar situation and are at risk of being homeless. We consequently propose in our paper that people with disabilities be eligible for a rental assistance program similar to SAFER. We know that this would make a very positive difference to the nearly 100,000 British Columbians who receive PWD and find it increasingly difficult to make ends meet.

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We would like to meet with you and Minister Cadieux to discuss our proposal for a rental assistance program for people with disabilities. Please contact Jane Dyson at the BC Coalition of People with Disabilities to schedule a meeting at your convenience.

Thank you for your time and consideration of our request.

Sincerely,

Jane Dyson

Executive Director
BC Coalition of People with Disabilities

Bev Gutray

Executive Director
Canadian Mental Health Association, BC Division

Faith Bodnar

Executive Director
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cc: Honourable Stephanie Cadieux: Minister of Social Development

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