

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.

CONTENTS

Starting the Dialogue on Fairness 1

The Rising Cost of Living in BC2

The Impact of High Housing Costs3

The Growing Gap Between Shelter Assistance and Actual Housing Costs ...5

The Need for Action5

The Cost of Inaction7

Housing Affordability and the Risk of Homelessness7

There Must Be a Better Way 8

British Columbia is Falling Behind Other Provinces 9

Recommendations10

Concluding Comments . 11

Selected References ...12

Appendix A
Comparative Summary ... 13

Appendix B
The PWD Earnings Exemption14

Appendix C
Average Market Rents for Single Person Households by Regional District ... 15/16

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.

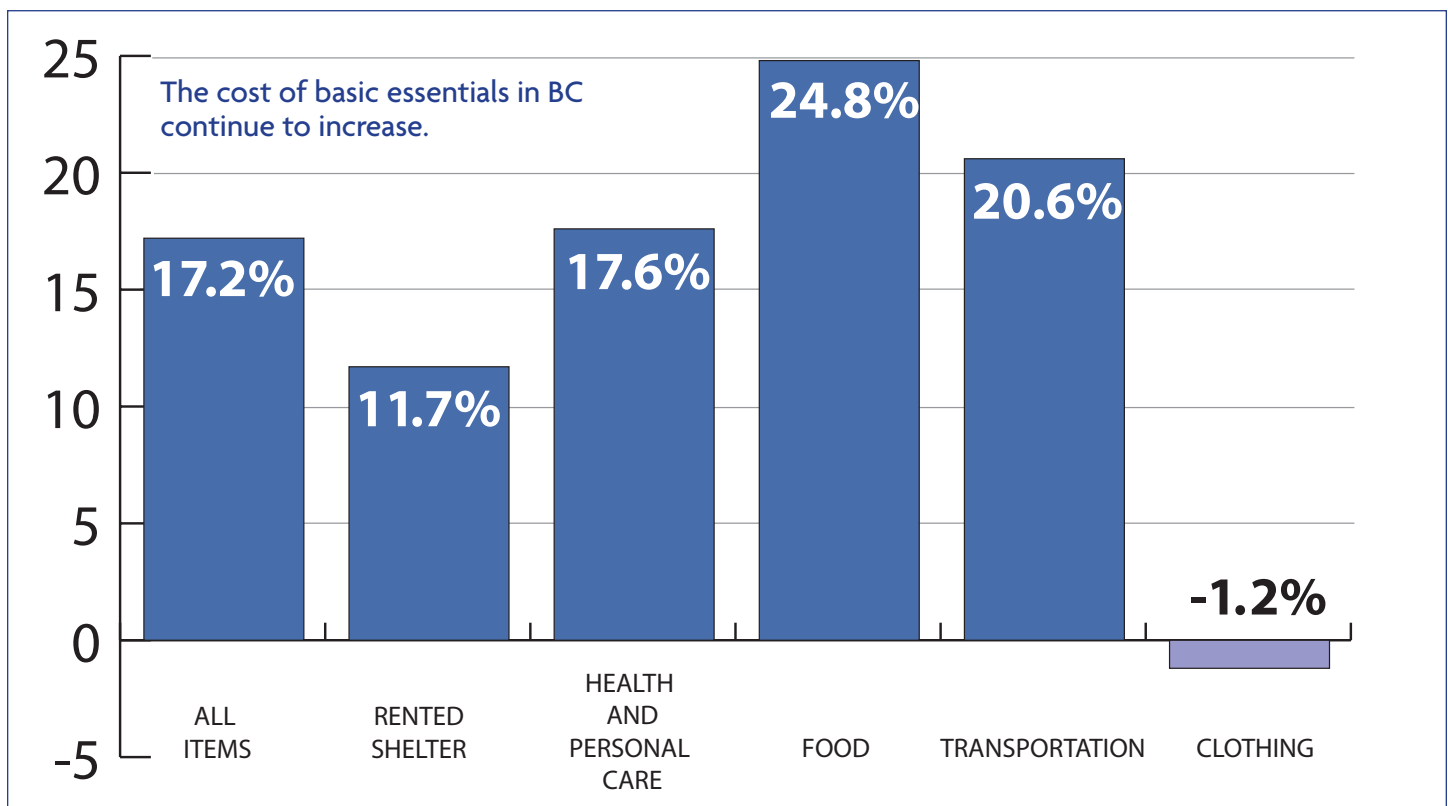
This brief reviews the cost of basic essentials in BC and proposes an increase to the PWD rate to a minimum of \$1,200 per month to better reflect the actual cost of living in BC. Our goal is to begin a dialogue with government to ensure that individuals and families relying on BC’s PWD benefit live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

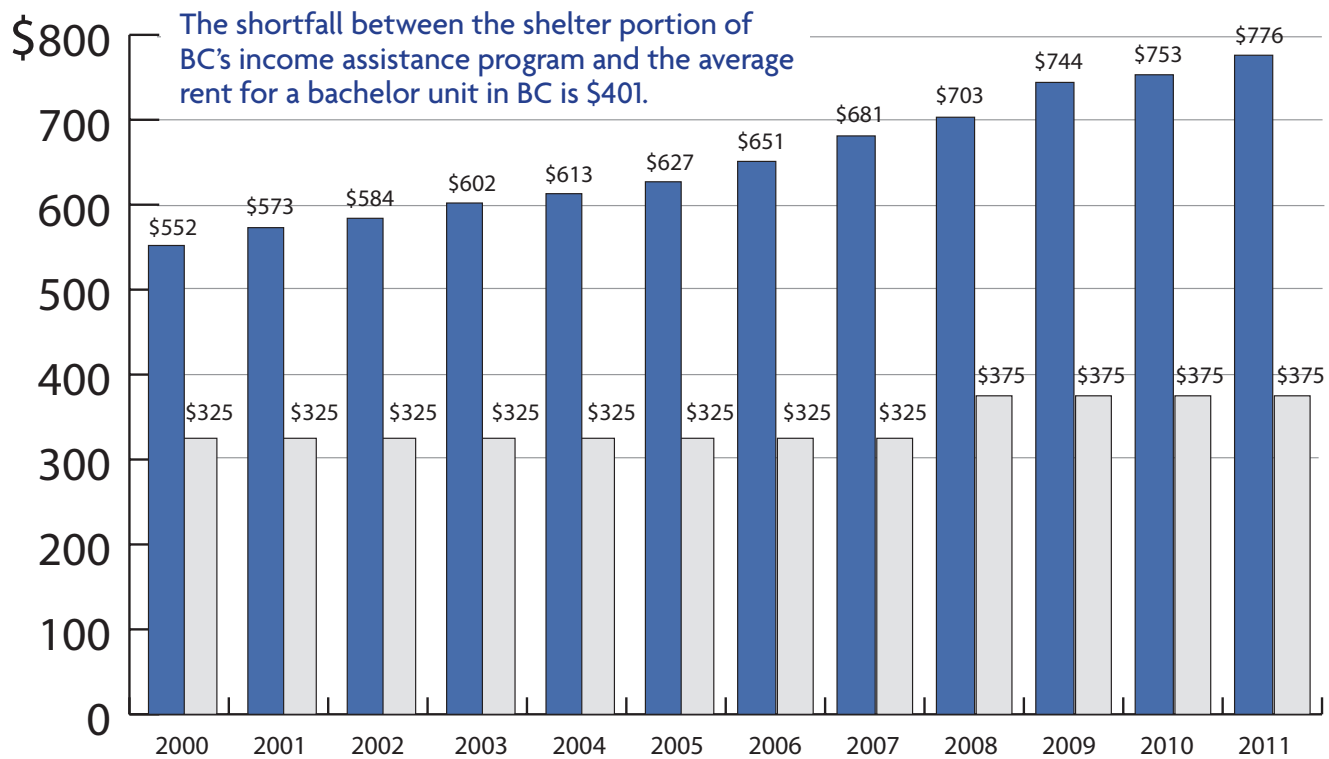
The 2006 Census shows a higher incidence of poverty and low income among people with disabilities. Approximately one in five individuals across British Columbia who reported a health and activity limitation were living in poverty in 2006. This represents 193,530 individuals across BC. Of these, almost 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

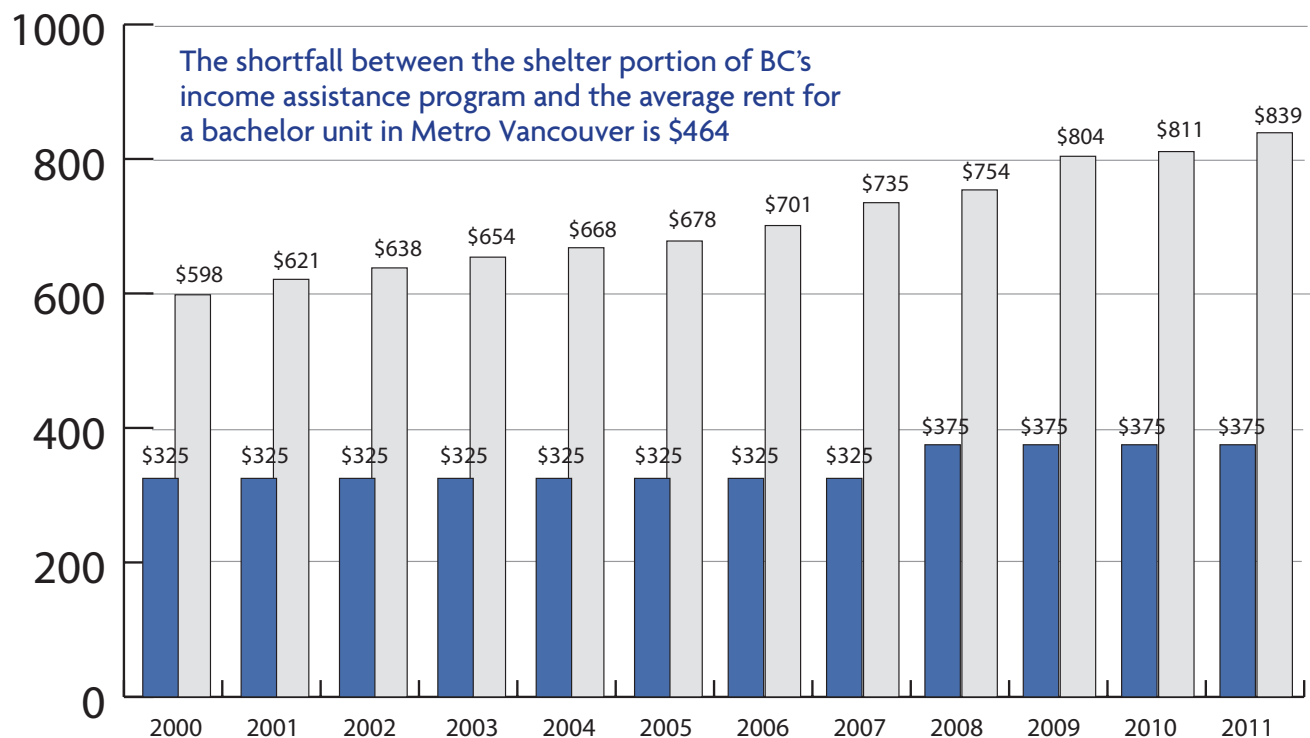
Research produced by the School of Public Policy at the University of Calgary observed that the level of assistance available to a single person with disabilities in BC is approximately \$300 per month below the income deemed acceptable for low income seniors based on the standards established under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

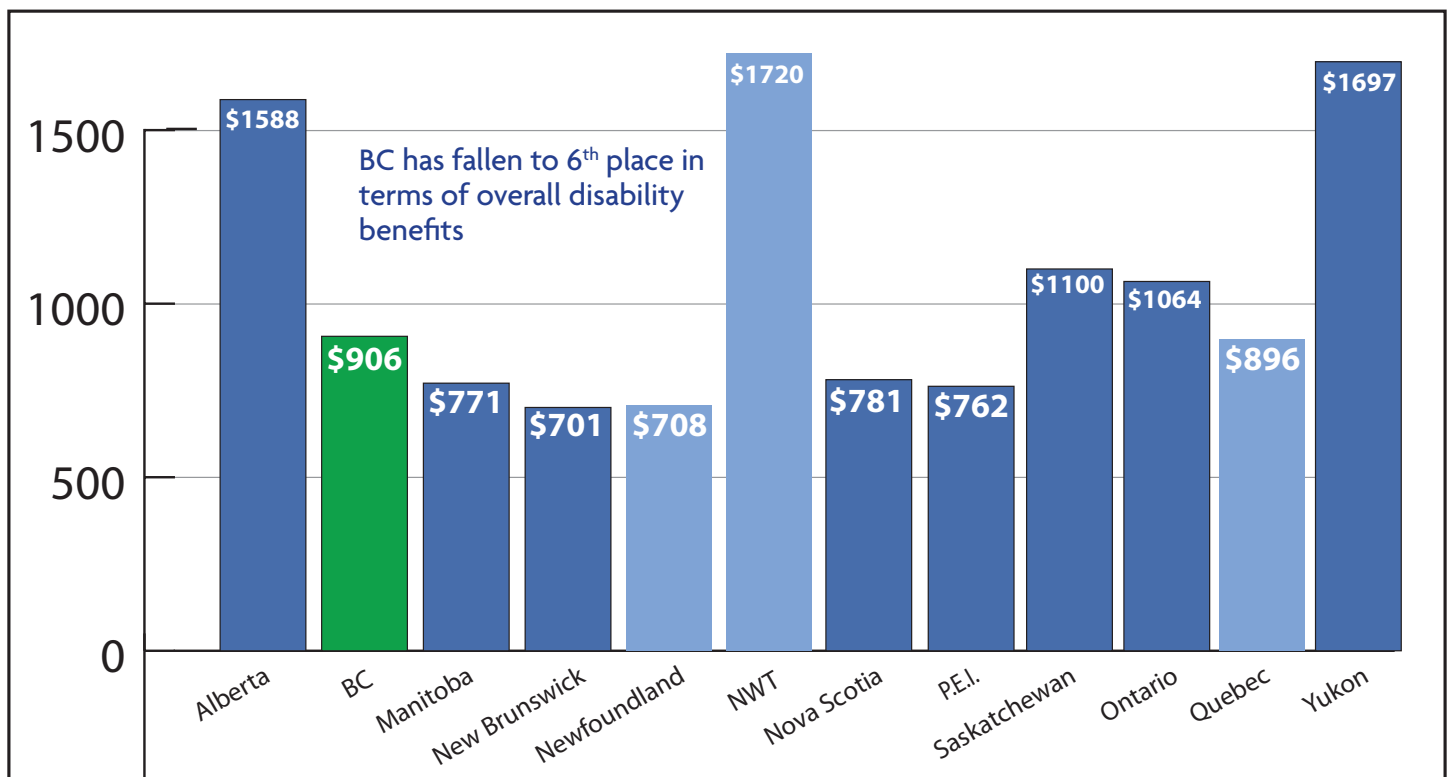
For a person relying on the PWD benefit, their total monthly income of \$906 per month is \$350 per month below the level that most British Columbians felt was necessary to cover the cost of basic living expenses.

- **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.

Selected References

BC Stats, British Columbia Consumer Price Index, Annual Averages (2002-2010)
Statistics Canada, CANSIM Table 326-0021

Canada Housing and Mortgage Corporation (2011). *Rental Market Report: British Columbia Highlights*. Published April 2011.

Canada Housing and Mortgage Corporation (2011). *Rental Market Report: Vancouver and Abbotsford CMA*. Published December 2010.

National Council on Welfare (2010). Welfare Incomes 2009. Ottawa.

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

Kneebone, Ronald & Oksana Grynishak. 2011. *Income Support for Persons With Disabilities*. The School of Public Policy. University of Calgary.

Ministry of Housing and Social Development. 2008. News Release entitled, “Persons with Disabilities – Income Assistance Rates”. September 22, 2008.

Ministry of Human Resources. 2005. News Release entitled, “Increased Supports for People Most in Need”. March 23, 2005.

Mustel Group. 2011. Results from an Omnibus Survey.

Province of British Columbia. 2007. Budget Presentation. *Balanced Budget 2007: Building a Housing Legacy*.

Planned Lifetime Advocacy Network. (2010). *Securing the Future Financially: Income, Assets and Contributions*.

Statistics Canada. 2006. *Community Social Data Strategy - UPP06_Table-01_CSD*

Statistics Canada. 2006. *Community Social Data Strategy - UPP06_Table-9UI_CSD*

Statistics Canada. 2010. *Survey of Household Spending in 2009*.

Statistics Canada. 2007. *Income Cut-Offs for 2006 and Low Income Measures for 2005*. Catalogue # 75F002MIE-004.

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.