

# Analysis of British Columbia Caseload Data for Persons With a Disability and Persons With Persistent and Multiple Barriers

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## Abstract

*This paper is based on data received from the British Columbia Ministry of Employment and Income Assistance (MEIA)<sup>2</sup> following a Freedom of Information request. The data include caseload statistics for persons with a disability from September 2000 — July 2006. The analysis considers the overall composition of the caseload, and changes in key issues such as take up of the Community Volunteer program and the utilization of earnings exemptions. An outline of the overall employment situation for persons with disabilities, followed by a brief discussion of the BC disability benefit system and the reforms introduced by the Liberal government in April 2002, are discussed. A tentative conclusion is made that the experience in BC would suggest that little, if any, savings are to be found in disability related benefits. The data appear to indicate that while enhancement to employment opportunities and additional income from earnings are important for persons with disabilities, their effects are limited in terms of numbers. The data also suggest that an enhanced focus on maximizing earnings exemptions may prove an effective strategy for reducing poverty amongst persons with disabilities (PWD). Finally, the data suggest significant numbers are and will remain dependent on benefits and consequently, it is critical for income assistance rates to be increased if the income security for persons with disabilities or multiple and persistent barriers to employment are to be improved.*

## Résumé

*Cet article s'appuie sur des données fournies par le ministère de l'emploi et de l'aide au revenu (Ministry of Employment and Income Assistance<sup>3</sup>) de la Colombie-Britannique à*

*la suite d'une demande d'accès à l'information. Les données comprennent les statistiques relatives au nombre de personnes handicapées en Colombie-Britannique entre septembre 2000 et juillet 2006. L'analyse examine la composition globale de cette catégorie de personnes, de même que les changements relatifs à certains enjeux clés comme l'utilisation du programme communautaire de bénévolat et le recours aux exemptions de gains. L'auteur trace les grandes lignes de la situation d'emploi des personnes handicapées et examine brièvement le système de prestations d'invalidité de la Colombie-Britannique et les réformes apportées par le gouvernement libéral en avril 2002. En guise de conclusion provisoire, l'article avance que, si l'on se fie à l'exemple de la Colombie-Britannique, les économies découlant d'une réforme du système de prestations d'invalidité sont négligeables, sinon nulles. Les données semblent indiquer que, si l'augmentation des possibilités d'emploi et des revenus additionnels provenant du travail est importante pour les personnes handicapées, son effet est limité quant au nombre de personnes qui en bénéficient. Les données donnent également à penser que l'augmentation des exemptions sur le revenu gagné pourrait constituer une stratégie efficace pour réduire la pauvreté chez les personnes handicapées. Enfin, toujours selon les données, puisqu'un nombre considérable de personnes handicapées sont et resteront dépendantes des prestations d'invalidité, il est essentiel de bonifier le taux d'aide au revenu dans le cadre d'une éventuelle amélioration de la sécurité du revenu des personnes handicapées ou des personnes qui se heurtent à de multiples et persistants obstacles à l'emploi.*

This paper is based on data received from the British Columbia Ministry of Employment and Income Assistance (MEIA) following a Freedom of Information request. The data includes caseload statistics for persons with a disability from September 2000 to July 2006 that are not available on the Ministry's web site. The FOI data covers 24 months prior to, and 48 months after, the introduction of major neo-liberal welfare reforms in British Columbia (CCPA-SPARC BC, 2003). The analysis considers the overall composition of the caseload, and changes in key issues such as take up of the Community Volunteer program and the utilization of earnings exemptions. The aim of this paper is to present the data and the implications for disability benefits and employment. The paper begins with an outline of the overall employment situation for persons with disabilities followed by a brief discussion of the BC disability benefit system and the reforms introduced by the Liberal government in April 2002.

### **Background on BC Welfare Reform and Disability Benefits**

According to the Participation and Activity Limitation Survey (PALS, 2006), 56.2% of people with disabilities were in the labour force compared to 80.2% of those without disabilities. This was a slight increase over 2001 PALS data (52.1% vs. 79.4%), with the labour force participation rate increasing at a slightly higher

rate for people with disabilities. Of those in the labour force, 8.6% of people with disabilities were unemployed compared to 6.5% of those without, a notable improvement from 2001 (11% vs. 7.1%), especially for those with disabilities.<sup>4</sup> BC figures were slightly better than the national average with participation rates of 61.5% and 8.3% unemployment (PALS, 2006). However, it must be noted that approximately 50% of persons with disabilities were either unemployed or not in the labour force — that is, not looking for work — during the period of our FOI data. People with disabilities who are in the labour force work half as many weeks per year as people who do not have disabilities, are unemployed longer and spend three times as long outside the labour force (CLRP, 2006).

It was within this context that, in 2002, the newly elected Liberal government followed the lead of Ontario, Alberta and the U.S. in implementing major neo-liberal reforms to the welfare system in British Columbia (CCPA-SPARC B.C., 2003). These reforms were spurred on in Canada by the elimination of the Canada Assistance Plan in 1996 and the removal of national standards, except residency requirements, for transfers under the Canada Health and Social Transfer, and subsequently, the Canada Social Transfer (Lightman, 2003). As part of this reform package, the disability benefits system was overhauled with the introduction of the *Employment & Assistance for Persons with Disabilities Act (EAPWDA)* and the *Employment & Assistance Act (EAA)*, which replaced the single legislative instrument, the *Disability Benefits Program Act (DBPA)*. The key change was to eliminate the existing categories of Disability Benefits I (DBI) and Disability Benefits II (DBII) and replace them with the Person with a Disability benefit (PWD) under the *EAPWDA*, and the Person with Persistent and Multiple Barriers to Employment benefit (PPMB) under the *EAA*.

To qualify for PWD, an individual must have “a severe mental or physical impairment that is likely to continue for at least two years and in the opinion of a health professional directly and significantly restricts the person’s ability to perform daily living activities either continuously or periodically for extended periods, and as a result of those restrictions a person requires help to perform those activities.” (MHSD, 2008)

PPMB has much more restrictive criteria. Claimants must have received regular income assistance for 12 of the last 15 months and meet the following conditions:

- have severe multiple barriers to employment;
- have taken all reasonable steps to overcome their barriers; and
- have a medical condition (excluding addictions) that has lasted for at least one year, is likely to continue or re-occur frequently for at least two years and which seriously impedes their ability to search for, accept or continue employment; or,

have a medical condition (excluding addictions) that has lasted for at least one year, is likely to continue or re-occur frequently for at least two years and which, by itself, precludes their ability to search for, accept or continue employment (MEIA, 2007).

People who are deemed eligible for PPMB status are not subject to the time limits assigned to individuals in the 'expected to work' category of Income Assistance, which means that their status has the potential to be permanent. However, PPMB status is reviewed every two years, and individuals must reapply for that status to demonstrate their eligibility. Individuals can lose their status on review if they are deemed employable and no longer eligible for PPMB status.

PWD, on the other hand, is identified as a permanent designation but this is somewhat misleading as the legislation allows the minister to rescind that designation. The policy also states that a claimant's disability status may be reviewed within a five-year time frame — it is therefore not, in fact, permanent (Cohen et al, 2008).

A controversial review of all those who were on DBII was undertaken in 2002 at the time of the transition to the new designations. Approximately 14,000 people were reassessed which involved a re-application using a new 23-page application form. This caused a high level of stress and concern for many recipients and ultimately very few individuals were cut off despite the investment of \$3.5 million in the process (Tieleman, 2003; BCCPD, 2007).

Both PWD and PPMB recipients can earn up to \$500 per month without penalty and can access \$100 through a volunteering program, which requires an agreement between the person and a non-profit organization and must involve a minimum of 10 hours per month. The data on these programs are discussed in detail below. Additional supports such as enhanced Medical Services Plan (MSP) coverage, no deductible for Pharmacare (pharmaceuticals), as well as some other medical benefits such as limited dental and optical coverage are available for those eligible for PWD and PPMB. Rates (last increased in April 2007) for PWD, PPMB and those expected to work are shown in Table 1 on page 133, and are compared with the 2007 LICO (After Tax) and Market Basket Measure (MBM) income thresholds for Metro Vancouver.

As shown in Table 1, there is a small difference in the rates between those classified as expected to work and those classified as having a persistent and multiple barrier that makes it very difficult for them to obtain employment. The rates for persons with disabilities are noticeably higher but still fall far below recognized thresholds of poverty such as the low income cut-off lines (LICO) or the Market Basket Measure (MBM) for persons without disabilities. These poverty thresholds also do not take into account the extra expenses incurred by persons with disabilities.

**Table 1:**  
**BC Monthly Income Assistance Rates for PWD, PPMB and Expected to Work;**  
**LICO and MBM Thresholds (2007)**

Category	PWD	PPMB	Expected to work	LICO (after tax) <sup>5</sup>	MBM <sup>6</sup>
Single	\$906	\$658	\$610	\$1,496	\$1,327
Couple (one PWD/PPMB)	\$1,271	\$966	\$877	\$1,821	\$1,868
Couple (both PWD/PPMB)	\$1,519	\$1,022	N/A	\$1,821	\$1,868
Single Parent one child*	\$1,242	\$994	\$945	\$1,821	\$1,868

\*The monthly allowance does not include the \$123.50/child provided under the BC Family bonus or the Canada Child Tax Benefit.

PWDs account for 61% of the total BC income assistance caseload, with PPMB clients accounting for a further 6% as of December 2008. While the PWD caseload has grown since 2001, as discussed below, the numbers on regular assistance decreased dramatically between 1995 and 2006. The “expected-to-work caseload, however, has increased by 30% between December 2007 and 2008 (MHSD) (January 2009).

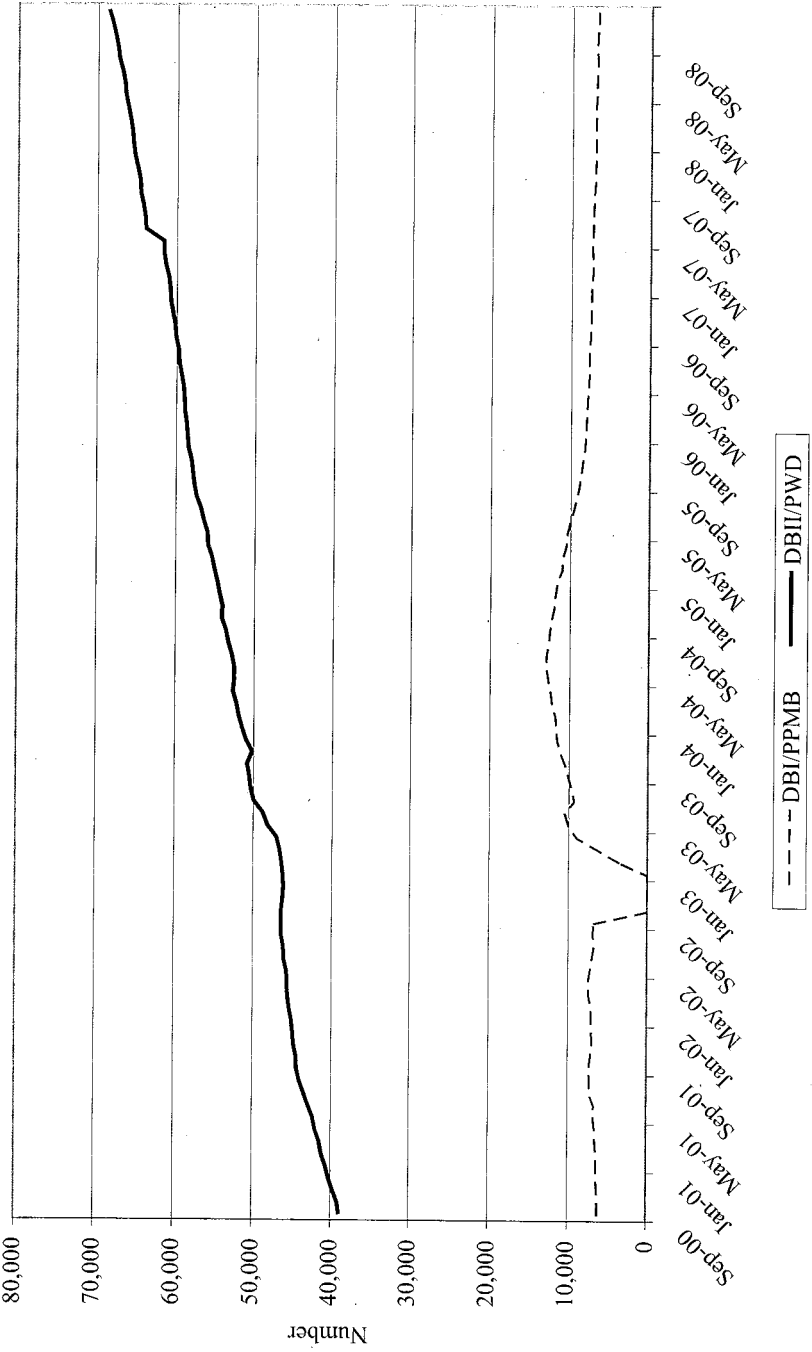
We begin this analysis with a brief review of changes in the number of cases classified as PPBM or PWD using the most current data available. We then take a look at the number of cases where people lose their PPMB upon the two-year review and the number of PWD cases that are classified as ‘Medical Only’<sup>7</sup> based on the data obtained through the FOI request. The report then provides statistical information on the number of PWD and PPMB cases using the Community Volunteer Program. A more extensive analysis is then provided on the number of cases claiming earnings exemptions.<sup>8</sup>

### Caseload Analysis<sup>9</sup>

The average total caseload of Persons with Disabilities was 42,996 cases in 2001 rising to 65,646 in 2008. There were 7,305 DB1 cases in August 2001; PPMB cases were not classified until 2003 and there were, on average, 8,440 cases in 2003, and 6,982, on average, for 2008. While some of the change is accounted for by general population increases, the figures do suggest that the changes and extensive review process did not produce the reduction in numbers which many had suggested was the government’s initial intent (Tieleman, 2003).

Figure 1, on page 134, shows the changes in the number of cases classified as PPMB and PWD over the past eight years. As can be seen, there has been a 60% increase in the number of PWD cases in the past eight years. At the same time, while there was a minor increase in the PPMB caseload through 2004, this caseload

Figure 1: Number of Disability Cases — BC



has been steadily falling since then. The dip to zero cases occurred when the DBI classification was ended and was prior to the implementation of the PPMB classification.<sup>10</sup>

The rapid decrease in the regular caseload (expected to work) along with the relatively flat change in the PPMB caseload and the rapid increase in the PWD caseload suggest that the PPMB classification may be being used as a “way station” as longer-term recipients of income assistance make their way on to the PWD classification.

Figure 2, on page 136, shows the composition of the PWD caseload over a four-year period. As shown, almost half of the disability cases are single men and a further 35% are single women. This composition has essentially been the same over the past eight years. Such consistency in the composition of the caseload suggests that there was no particular targeting in an effort to reduce the PWD caseload numbers.

The family composition of the PPMB caseload was similar, with approximately 85% of the caseload being single men and single women. The one difference was that there was a slightly higher proportion of the PPMB caseload being single-parent families and there were very few couples or two-parent families classified as PPMB or DBI. This may suggest a more “lenient” treatment on the part of the workers towards single parents, ‘upgrading’ them from regular benefits to the slightly higher PPMB rates, although that “leniency” did not extend to placing single parents on the still more generous PWD benefit.

The number of cases losing their PPMB classification and returning to regular assistance upon review has also declined significantly based on the FOI data to July 2006 (Figure 3, page 137).

The peak number of cases returning to regular assistance in February 2005 represented about 1% of the PPMB caseload for that month. The continued and steep reduction in these numbers suggests that the new category of PPMB is stabilizing, and raises the question of whether the controversial applications and reviews (every two years) involving medical reports confirming continued inability to work and detailing steps clients have taken to overcome barriers to employment remain necessary (B.C. Coalition of People with Disabilities 2007; CCPA & SPARC B.C., 2003). Indeed the small numbers may suggest the category itself is unnecessary, though this may leave some persons on regular assistance rather than the enhanced PPMB benefits, which includes medical benefits and the \$500 earnings exemption.<sup>11</sup>

There was also a relatively small number of former PWD recipients who were reinstated to PWD status.<sup>12</sup> As shown in Figure 4 on page 138, the number of reinstated clients has grown from around 100 per month in 2004 to slightly more than 150 per month in 2006.

A larger number of PWD cases were leaving assistance each month but receiving enhanced medical benefits compared to the number returning to PWD benefits.

Figure 2: Percent PWD Cases by Family Type — BC

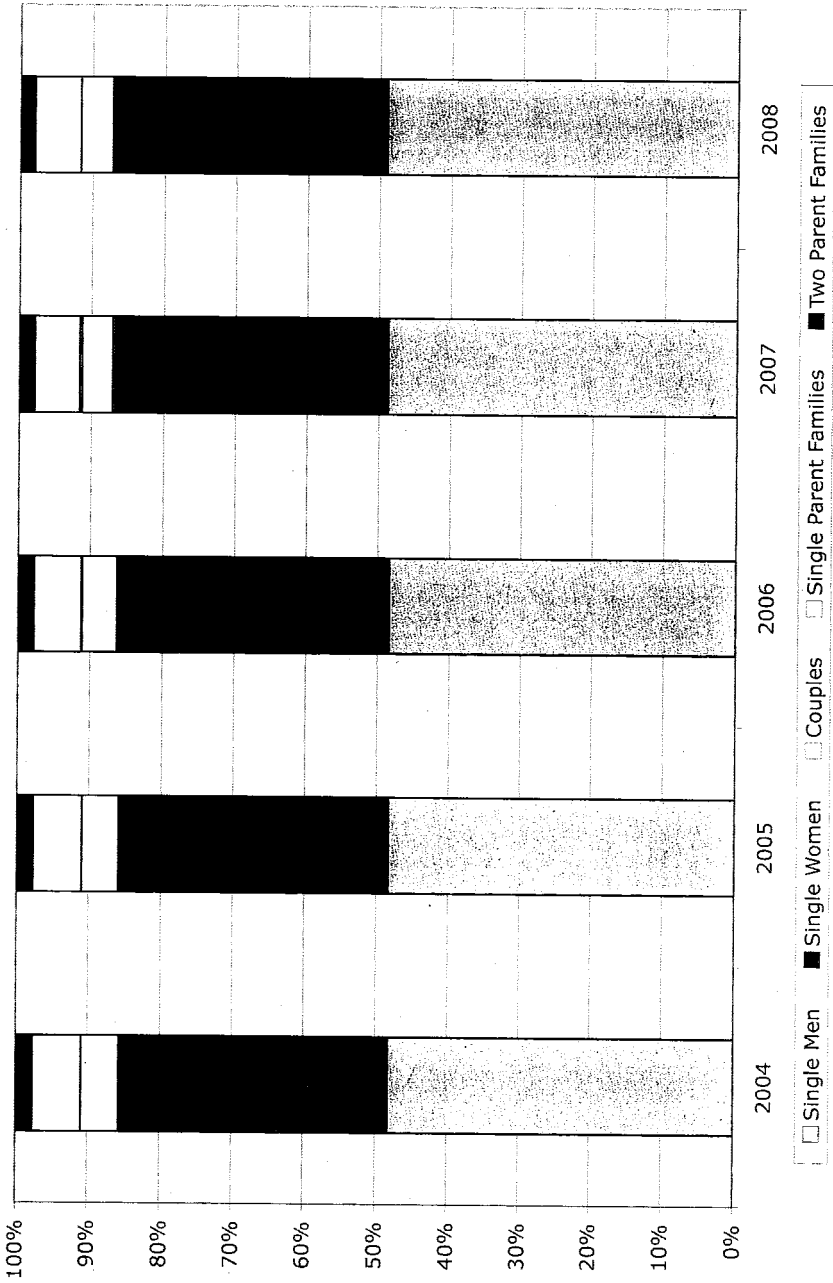




Figure 3: PPMB Cases Returning to Regular Assistance within 3 Months of Review — BC

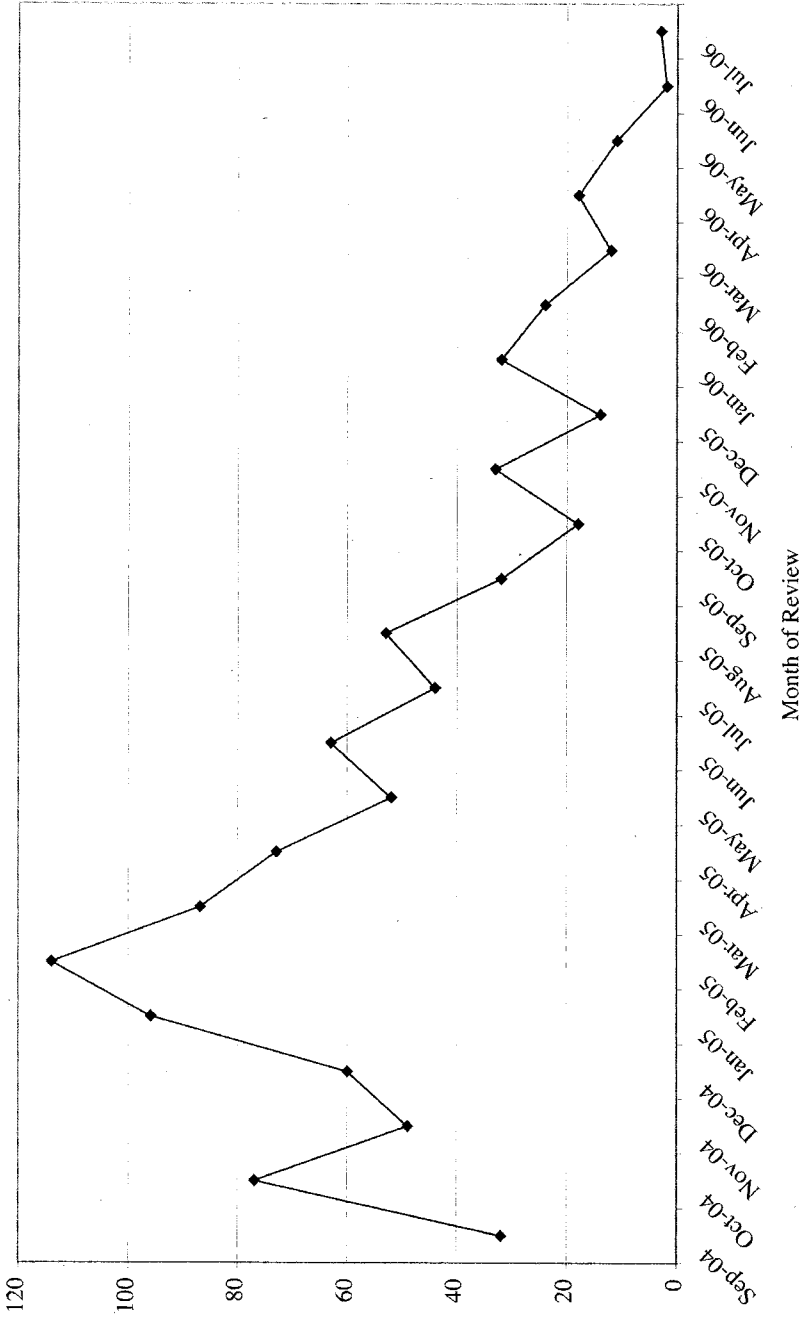
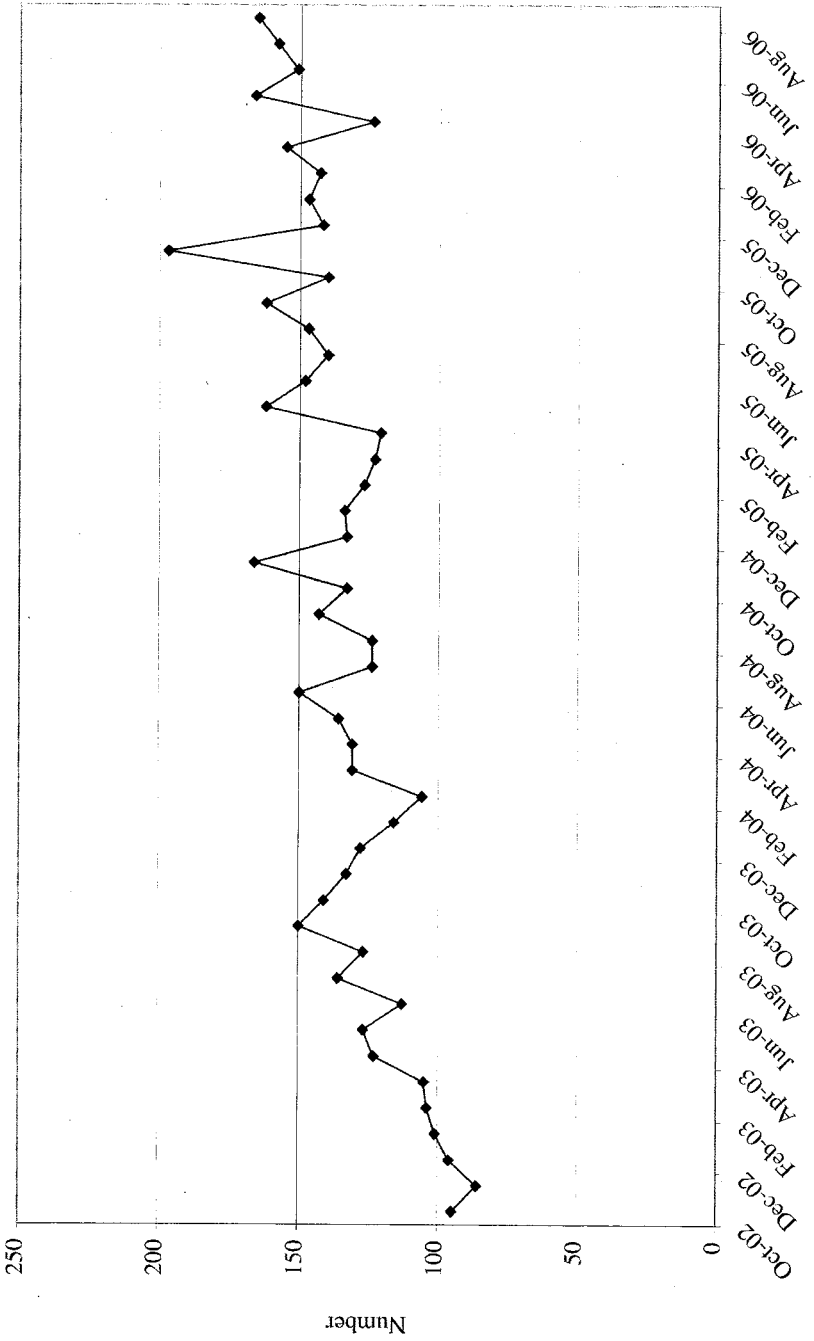


Figure 4: Number Reinstated to PWD Benefits After Case Closed — BC



As shown in Figure 5 on page 140, there has been a decline in the number moving to enhanced medical benefits from around 1,000 per month through 2004, to an average of around 900 a month in 2005, and falling to around 800 per month in 2006. It is not clear what may be accounting for this change, but it should be noted that this represents less than 2% of the total monthly PWD caseload.

At the same time, moving from PWD to medical-only is usually associated with a move into employment. Consequently, the reduction in the number moving to this classification is especially puzzling given the enhanced focus on employment through the cost-shared Labour Market Agreement for Persons with Disabilities (LMAPWD) programs. BC claims an investment of \$73.7 million (\$33.7M and \$40M from federal and provincial sources, respectively) for 2005/06 (MEIA, 2005) and \$80M for 2006/7 (MEIA, 2006). This could, of course, indicate that individuals are moving directly into employment without enhanced medical benefits, that there was a very limited impact of LMAPWD programs, or that the cost-shared funding was not used exclusively on employment and training programs. A final cause may be the failure of the Ministry to inform recipients and employment support workers of this option. A recent study found many workers and recipients were not aware they had the option of medical only benefits when moving off benefits for employment (Cohen et al, 2008). That study suggests improved communication may reverse this lack of coverage.

### **Community Volunteer Placements and Earnings Exemptions**

The Community Volunteer Placement (CVP) provides PWDs and PPMBs with an extra \$100 per month to cover the cost associated with volunteering. Figure 6, on page 141, shows the percentage of PWDs and PPMBs who were provided with placements.

As can be seen, the percentage of PWDs and PPMBs who accessed the CVP fell consistently until April 2006 when the government announced that it would be increasing access to the CVP for an additional 2,500 persons with disabilities and persons with persistent and multiple barriers to employment. This increased number of spaces resulted in a virtual doubling of the numbers accessing this program. This suggests that the previous reductions in program use were due to limited availability. More importantly, it shows a relatively high level of demand for volunteer opportunities by people with disabilities. This may also suggest that, with more flexibility in benefit regimes and better workplace adaptation, more persons on PWD and PPMB could find some paid employment (CLRP, 2006).

An analysis of earnings exemptions is more complex. First, there are the absolute numbers of persons claiming earnings exemptions and this has increased significantly among PWD claimants, but less so for persons classified as PPMB. There were 214 DBI cases claiming earnings exemptions in September 2000 and

Figure 5: PWD Cases Leaving Assistance and Receiving Enhanced Medical Benefits — BC

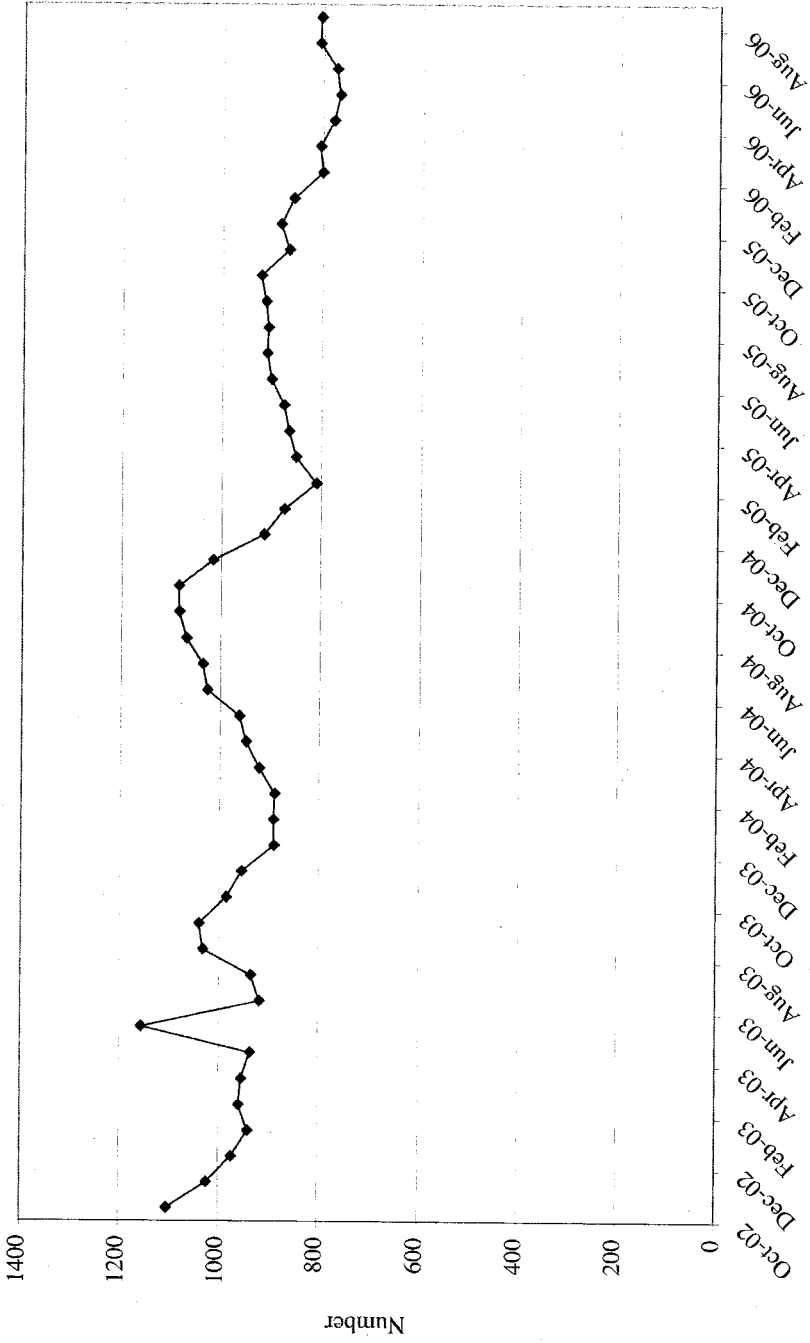
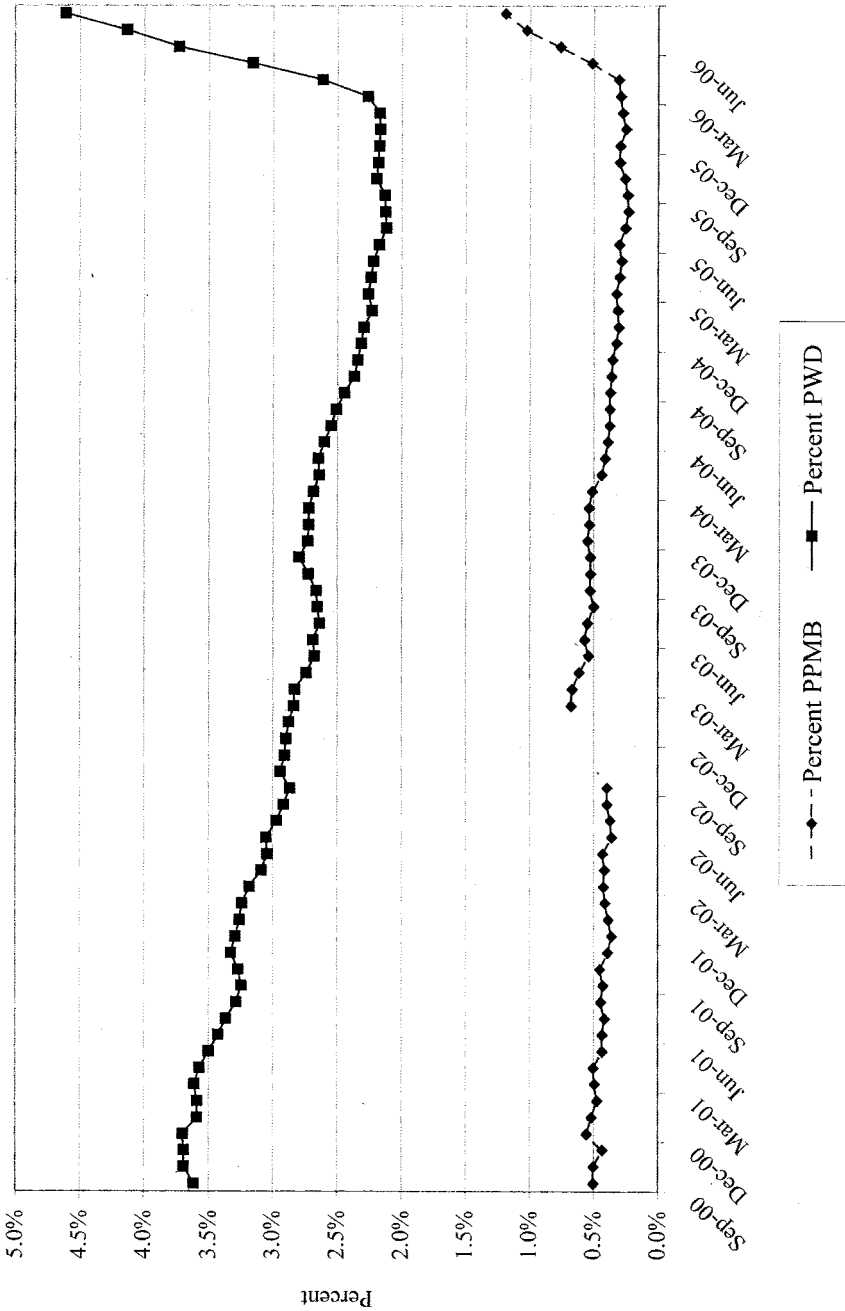


Figure 6: Percentage of PWD and PPMB Receiving Community Volunteer Placement — BC



564 PPMB cases claiming earnings exemptions in August 2006. There were 4,248 PWD cases claiming earnings exemptions in September 2000 and 9,102 in August 2006.

The large increase in the number of PWDs claiming earnings exemptions is somewhat deceptive as there has also been a significant increase in the PWD caseload. The zero number of PPMB cases covers the period between the time DBI was eliminated and PPMB was implemented. There was also a three-month waiting period before earnings exemptions could be claimed for those on PPMB. To be sure, there has been an increase, but a more appropriate measure is the increase in the percentage of the caseload claiming earnings exemptions.

As shown in Figure 7 on page 143, there has been a steady increase in the percentage of both PWDs and PPMBs claiming earnings exemptions since March 2003. There has been a fairly rapid increase beginning in April 2006, which coincides with the increase of the exemption to \$500 per month. It is also interesting that a much smaller percentage of PPMB cases claims earnings exemptions compared to those classified as PWD. This could indicate that PPMBs may be even less ready to assume employment or as noted above, that the fear of losing PPMB status upon review is a barrier for some PPMBs to seek even limited employment.

A further examination of the data on earnings exemptions for single men and women is instructive. A somewhat surprising finding is that single women have a slightly higher participation rate in claiming earnings exemptions compared to single men (14.5% vs. 13.2%). There was also only a small difference in the amount of earnings exemption between single men and women. A slightly higher percentage of men (33%) had earnings over \$400 per month in August 2006 (the last month of data from the FOI) compared to single women (30%). Virtually the same percentage of men (21%) and women (22%) had earnings of \$100 or less. While the absolute number of single women with earnings exemptions is lower than that of single men, the pattern of the dollar category of earnings exemptions is virtually identical.

There was a rapid increase in the number of single PWDs with earnings exemptions that coincided with the increases in the flat rate earnings exemptions. It also appears that around half of those at the maximum exemption move very rapidly into the highest category once the exemption is increased. This is shown by the percentage in each earnings category. This may suggest that there is potential to work but reluctance to move off of benefits completely, which we discuss below.

As Figure 8 on page 144 shows, approximately 65% of PWD single men with earnings exemptions claimed up to the maximum flat rate earnings exemption until the exemption rates were changed to \$300. Up until the change in 2002, PWDs could claim a flat rate earnings exemption of \$200 per month. Fully 25% of those reporting earnings reported making up to an additional \$100 per month and almost 10% reported earnings over \$100 per month above the flat rate exemption. In 2002,

Figure 7: Percent PWD and PPMB Cases Claiming Earnings Exemptions — BC

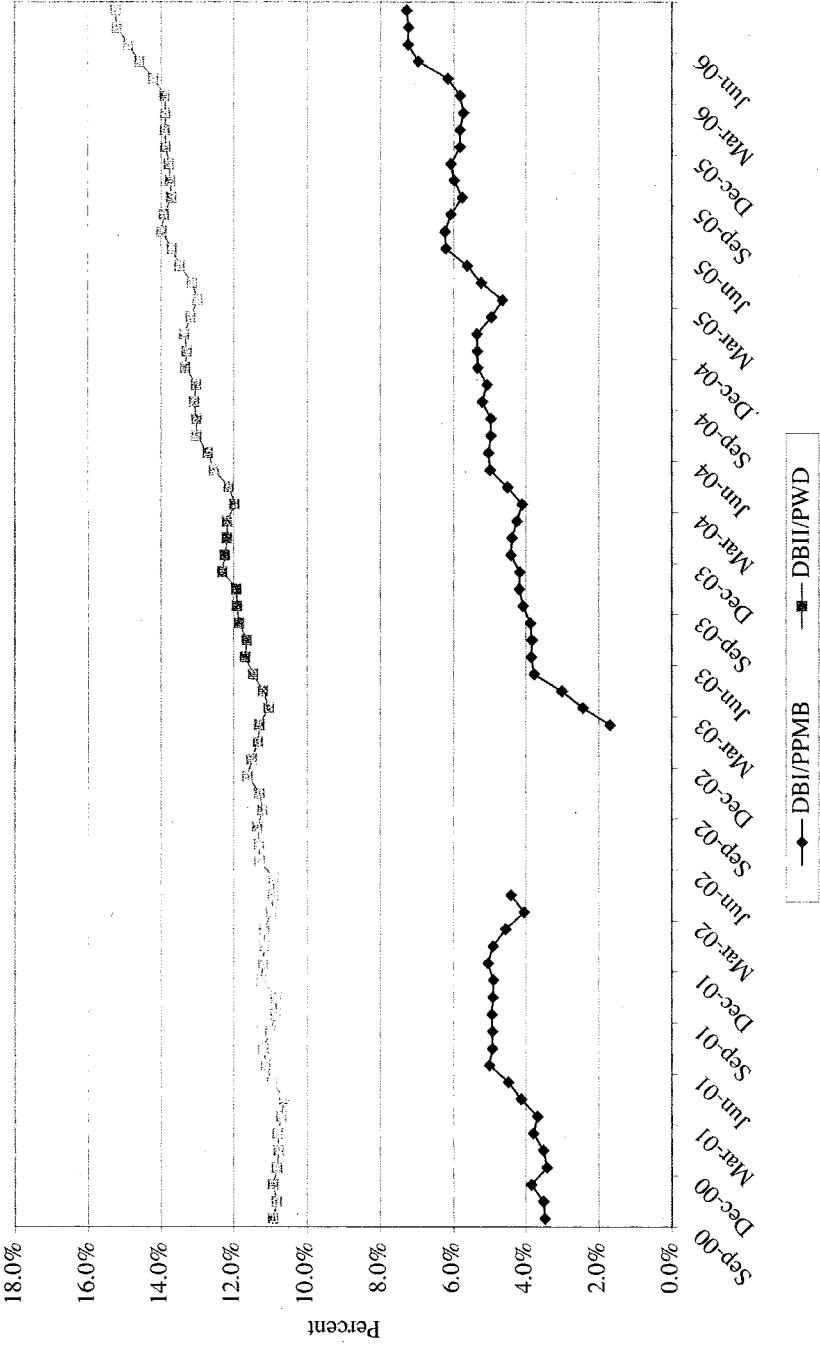
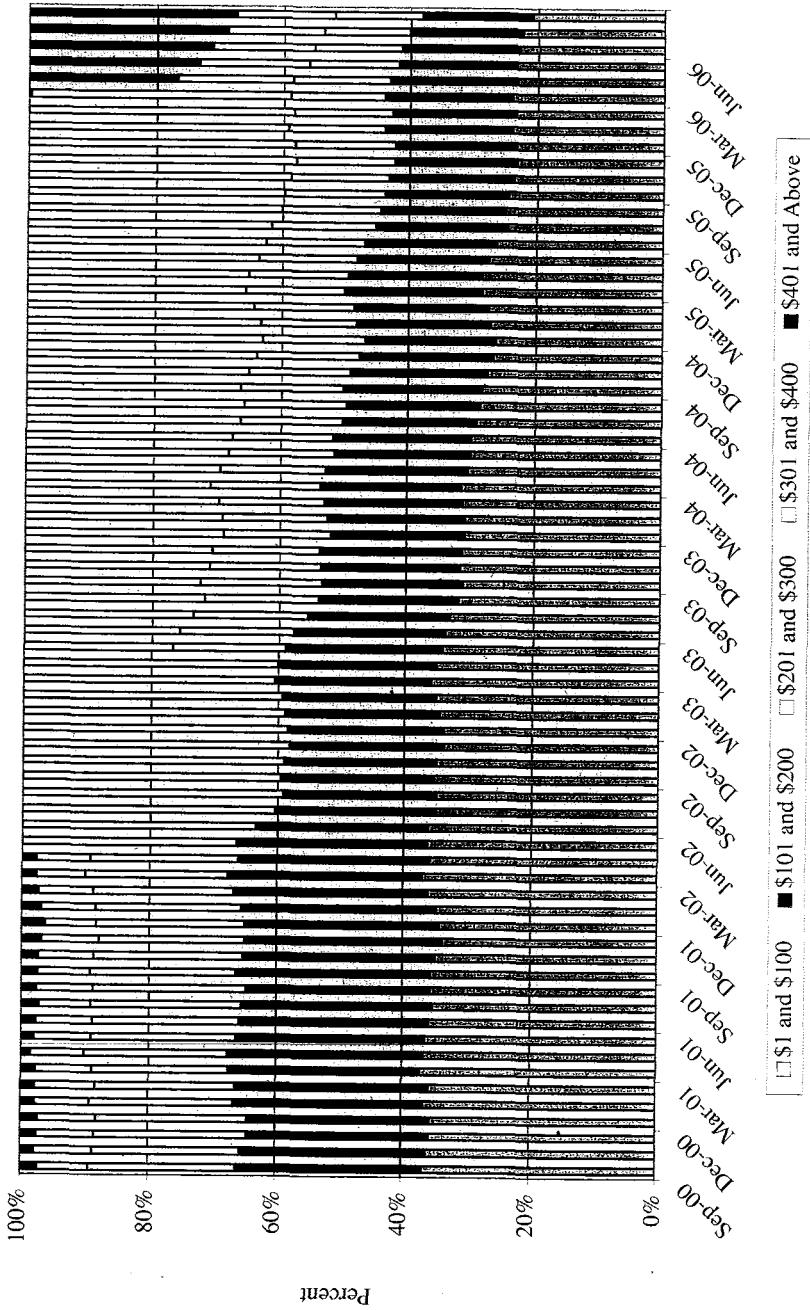


Figure 8: Percentage of Single Men<sup>13</sup> by Amount of Earnings Exemption — BC





the government increased the flat rate exemption to \$300 per month and deleted exempting any income above that amount. The flat rate earnings exemption for PWDs was increased to \$400 per month in July 2003 and to \$500 per month in April 2006.

The findings from Figure 8 also indicate that most of those taking up the higher exemption were primarily those who were already earning the maximum exemption prior to the increase. The trend lines indicate that approximately 50% of those claiming earnings exemptions will be claiming above \$300 per month. While the growth in increased earnings exemptions is moving in a positive direction, it is important to remember that only a small percentage of PWDs claim any earnings exemptions. The findings also indicate that a portion of PWDs may be very limited in the number of hours that they can work as shown by the stable numbers of single men and women reporting earnings exemptions up to \$200 per month.

The data on earnings exemptions raise a number of questions. First and foremost, while there are indications that those claiming the maximum are able to increase their earnings in line with changes to the maximum, the vast majority of recipients are not able to earn the current maximum level. A further question is raised as to why those who are able to maintain the maximum exemption are not able to find regular employment. This is likely a combination of individual circumstance (e.g., being able to work a limited number of hours because of their condition), or a fear amongst users of losing medical benefits or not being able to rapidly return to benefits if their employment circumstances change. While the benefit system technically allows for both these circumstances, as noted previously, there is very little awareness of this amongst users and support workers (Cohen et al, 2008) and it may also reflect a lack of trust amongst users. PALS data for 2006 suggests that the loss of some or all of one's current income is the largest single barrier to employment (11% for BC) with 7.6% citing loss of additional supports (PALS 2006). The PPMB requirement of being unable to work along with the 2-year reassessment may also act as a disincentive for these benefit recipients. Finally, this may reflect a failure of the benefit system to sufficiently ease transition to employment, and the inadequacies of the current employment support programs.

Clearly, a \$500 increase in monthly income would be a substantial increase for many living on current PWD benefits, bringing them closer to the LICO levels. This suggests that the exclusive focus of the LMAPWD on regular employment may either be misguided, or that an additional program focused on maximizing earnings exemption (EE) income would be both a step towards employment and a poverty reduction strategy for those who remain on benefits.

The low rates of take-up of earnings exemptions when compared to the high take-up of the volunteer program (relative to availability) suggest that a focus both on getting people into limited employment using either the community volunteer program or EE, as well as maximizing the EE levels, could potentially be an important strategy, not only to improve the economic well-being of the recipients while

retaining financial and non-financial benefits, but presumably to provide better preparation for an eventual move into full-time employment. The high uptake of the community volunteer placement program is an indication that a large portion of persons with disabilities want to be connected to the community through work.

### Conclusion

The data provide a snapshot of the current state of disability benefits claims in BC, but as with most data of this type, it cannot tell us the reasons for our findings. Some preliminary conclusions may, however, tentatively be drawn. First, it is clear that despite the enthusiasm of many governments for aggressive welfare reform in the more flexible post Canada Assistance Plan era, the experience in BC would suggest that little if any savings are to be found in disability related benefits. The data appear to indicate that, while enhancement to employment opportunities and additional income from earnings is important for PWDs, its effect is limited in terms of numbers and is clearly not a solution to the issue of poverty and disability.

The increase in numbers of those on benefits also suggests that limited inroads are being made with regard to improving the employment rates for people with disabilities, which remain shockingly low. While the PALS figures do indicate an improvement in these numbers relative to persons without disabilities, it is important to note that this improvement occurred during a period of strong economic growth. It remains to be seen whether these gains will be sustained during the current economic downturn, which U.S. figures suggest may not be the case (Diament, 2009).

As noted above, substantial investment is being made in the LMAPWD and, thus far, the findings indicate that this does not seem to be having a positive effect on the numbers still dependent on benefits. The privatization of employment services and the use of a bonus system for successful placement encourage a 'cream-ing' of the most able persons, and do not serve as incentives for those services to work with claimants who have more complex supports needs and challenging employment prospects (Cohen et al, 2008). The result is that many who are willing and able to work at some level are not supported to do so.

In many ways the neo-liberal changes to benefits exemplified by the programs instituted in BC, and discussed in this paper suggest a return to a pre-welfare state system of less eligibility and the differentiation between the deserving and undeserving poor in determining eligibility for benefits. The downside of somewhat improved benefits for people with disabilities seems to be a tacit acceptance that many have little prospect of any engagement with the labour force. The data suggest that, given the above, some effort to maximize people's opportunity to fully realize the increased earnings exemption may improve the immediate economic and social position of recipients. The consistent pushing of the earnings exemption

ceiling by the small number who reach this level suggests that some system of a graduated reduction rate of exemptions beyond the \$500 flat rate,<sup>14</sup> and/or a system of working credits<sup>15</sup> to allow the spread of earning over several months, may support some individuals to literally work their way-off benefits.

The PPMB category also remains problematic. As noted, this category has both onerous requirements and to some degree contradictory features, with the requirement of proving inability to work, but with the allowance of earnings up to \$500. While scrapping the category altogether may leave some of those with episodic or hidden disabilities more vulnerable, it may also occasion their moving into regular, and more generous, PWD benefits more quickly. The other option would be to reform the PPMB category as suggested by some disability organizations to improve both its accessibility and consistency (BCCPD, 2007).

Finally, the data also suggest that large numbers of persons with disabilities will continue to be reliant on benefits for the foreseeable future. Consequently, it is critical for income assistance rates to be increased if the income security for persons with disabilities or multiple and persistent barriers to employment is to be improved. While it may seem the prospects for this are, perhaps, limited during the present economic downturn, viewing improved rates as part of an economic stimulus package makes this economically reasonable. At the same time, improving the income of persons through maximizing EE take-up also makes economic sense, although this assists a relatively small number of those reliant on disability benefits. The large numbers of persons with disabilities or persistent and multiple barriers who remain on benefits also suggests that, despite marginal gains during the economic good times, more needs to be done to improve the overall employment prospects for persons with disabilities (Crawford, 2004).

## Notes

- 1 This paper is part of a larger study titled *Supporting the Diverse Needs of People with Disabilities: Opportunities for Flexible Engagement with the Labour Market* (Cohen et al., 2008). The study is funded by SSHRC under a CURA grant to the CCPA-BC Branch and SFU.
- 2 Now called the Ministry of Housing and Community Development
- 3 Maintenant appelé Ministry of Housing and Community Development (ministère du logement et du développement communautaire)
- 4 There is some evidence from the U.S. monthly labour force statistics that these gains may be lost with the current economic downturn where PWD have lost jobs at a higher rate than those without. (Diament, 2009).
- 5 Statistics Canada: 2008 *Low Income Cut-offs for 2007* and *Low-Income Measures for 2006*. Catalogue no.75F0002M — No 004.
- 6 Human Resources and Skills Development Canada: 2008. *Low income In Canada: 2000–2006 Using the Market Basket Measure*. The 2006 income thresholds were

- increased by 2.7% to account for the 2007 BC rate of inflation.
- 7 'Medical Only' refers to those PWD cases that no longer receive payment for support and shelter but do receive enhanced MSP coverage.
  - 8 'Earnings exemption' refers to the amount of earned income that recipients are allowed to retain without reduction to their benefit amount.
  - 9 We are treating the previous classification of Disability I (DBI) as though it is the same as the current classification of PPMB and Disability II (DBII) as though it is the same as the current PWD classification.
  - 10 Recipients continued to receive benefits while the classification review was being completed.
  - 11 The earning exemption is somewhat contradictory as the classification requires proof one is unable to work which may affect ones ability to gain continued eligibility upon review (see BCCPD, 2007)
  - 12 Reinstated means that the cases for the PWD was closed and was then reopened at some later date.
  - 13 The percentage patterns for single men and single women are virtually identical so only the figure for men is shown.
  - 14 CCPA and SPARC have suggested a 50% reduction rate up to \$1400 (Cohen et al, 2008).
  - 15 Working credits average earnings over time so that a person who works significant hours in a short timeframe can spread their earning across several months. This is critical for persons with more episodic disabilities and eliminates the need to go on and off benefits. It also removes the disincentive for someone to work more than the allowed earnings level when they are "able" (Cohen et al, 2008).

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