transition

The Magazine of Disability Alliance BC





Programs and Projects

BC Housing
City of Vancouver
Community Foundations of Canada
ESDC, Lu'ma Native BCH Housing Society
Insurance Corporation of BC
Law Foundation of British Columbia
Ministry of Municipal Affairs and Housing
Ministry of Social Development and Poverty Reduction
Ministry of Public Safety
Vancouver Coastal Health
Vancouver Foundation

Dedicated Supporters and Friends

BC Hydro Employees Community Services Fund
Klein Lawyers LLP
Osborne Cane Personal Injury Lawyers
Provincial Employees Community Services Fund
Simpson, Thomas and Associates (Trial Lawyers)
TELUS Employees Charitable Giving Program
Tompkins Wozny, Chartered Professional Accountants

And many generous donors like you!

We gratefully acknowledge the financial support of the Province of BC and BC Housing.





FALL/WINTER 2021

inside

featured articles
Editorial by Michelle Hewitt and Luca Patuelli4
About People with Disabilities in Canada5
The Path to a Canada Disability Benefit by Rabia Khedr6
Ending Legislated Poverty for People with Disabilities by Helaine Boyd10
How to Manage Money in Challenging Times by Carrie Wong
October is RDSP Month by Cynthia Minh and Chloe Krause
Aging Out of Disability Benefits30
selected content
The Disability Law Clinic's First Year by Salina Dewar8
How We Helped Clients in 202014
Goodbye Myung!15
Contact Tax AID DABC for Free Income Tax Assistance 22
Unwavering Support: Peer-led Groups an Important Part of Wellness Plans by Jason Schreurs24
The End of an Era25
Farewell Florence
Reframing Can Make All the Difference by Nancy Chamberlayne29



editorial

by Michelle Hewitt and Luca Patuelli

Disability Without Poverty is working to create a tidal wave of people committed to ending disability poverty.

overty is soul sapping. It's hard to concentrate on anything other than where the money is coming from to keep a roof over your head and food in your family's stomachs, and the constant worry that the next knock on the door could be another demand for money.

As many of you reading this know, disability poverty is even more destructive and pernicious, often with no way out, as avenues to income through employment are often closed to us.

That's why we are honoured to co-chair a new movement, Disability Without Poverty, a movement that is steadfastly working towards eliminating poverty for all disabled Canadians.

We lead a group of diverse Canadians with disabilities, representing people from coast to coast to coast.

Disability Without Poverty is working with individuals and established organizations to create a tidal wave of people committed to ending dis-



ability poverty. Disability Alliance BC is at the forefront of leading this work in BC.

In the September 2020 Throne Speech, the federal government had a pleasant surprise for us. They announced their intention to create a new Canada Disability Benefit—a supplement to the benefits already in place in our provinces and territories.

This led to a lot of discussion in the disability community, both within BC and nationally, about how much the benefit should be and who should get it.

We already knew the answer to one question: "When should it happen?"

"Yesterday."

There's simply no more time to waste for Canadians with disabilities who live in poverty. Of the Canadians who live in poverty, 4 in 10 have a disability. That's disproportionate and needs to change immediately.

A recent Angus Reid poll found that Canadians believe this change is



the right thing to do. Unfortunately, they also told us they don't have faith in any level of government to carry out this crucial work.

Therefore, the task of creating this new Canada Disability Benefit is too important to leave to our governments. It will take all of us to come together to lead this work.

In this issue of Transition, you can read about the principles that Disability Without Poverty believes the benefit should be built on. After reading more about them, we hope that you will join us and be part of creating the changes needed to eliminate poverty for all Canadians.

You'll also read excerpts from a major DABC policy paper we will use to advocate for a "more humane" benefits system in BC.

And you'll see resources on how to strengthen your "financial literacy" and find support to manage your finances when living on a low income.

MICHELLE HEWITT AND LUCA PATUELLI ARE CO-CHAIRS OF DISABILITY WITHOUT POVERTY. YOU CAN LEARN MORE AT https://www.disabilitywithoutpoverty.ca.

Disability Alliance BC www.disabilityalliancebc.org

ABOUT PEOPLE WITH DISABILITIES IN CANADA

One in 5 Canadians has a disability. Two in 5 Canadians living in poverty have a disability. Disability Without Poverty, 2021, tinyurl.com/c46tcpns

1.6 million people with disabilities were unable to afford required aids, devices or prescription medications due to cost. Statistics Canada, 2018, tinyurl. com/2c86fkus

Among those with disabilities aged 25 to 64 years who were not employed and who were not currently in school, 2 in 5 (39%) had the potential to work. This represents nearly 645,000 individuals with disabilities.

Statistics Canada, 2017, tinyurl. com/3pkfcc

According to the 2017 Canadian Survey on Disability, nearly 850,000 (21%) working-age Canadians with disabilities live in poverty. People with severe disabilities (26%), and those with very severe disabilities (31%),

are particularly vulnerable and experience a high rate of poverty that is nearly three times the rate of people without disabilities (11%).

Employment and Social Development Canada, 2021, <u>tinyurl.</u> <u>com/374a8r7y</u>

Currently, a single person receiving the Persons with Disabilities (PWD) benefit has an annual income of approximately \$16,300. The poverty rate in Canada is approximately \$26,000 for a single person.

People receiving the PWD benefit get \$375 a month for shelter. The average monthly rent in BC is over \$2,000.

The monthly Canada Emergency Response Benefit (CERB), based on a minimum standard of living, was \$2,000. The monthly provincial disability rate for a single person is \$1,358.

BC Disability, 2021, <u>tinyurl.com/uferk</u>



I TRANSITION

Editorial Statement

The views and opinions expressed within the pages of TRANSITION are not necessarily those held by the total membership or Board of Directors. The material presented is meant to be thought-provoking and to promote dialogue.

Planning Team: Jake Anthony, Helaine Boyd, Joanne Hexter, Pam Horton, Cynthia Minh, Ann Vrlak

Editing and Layout Ann Vrlak

Cover Design Fiona Gamiet

Administrative Assistant Lynda Bennett

Subscriptions and Ads

TRANSITION is published three times a year by Disability Alliance BC. Subscriptions are \$15/year.

Any advertising in TRANSITION is for readers' benefit and does not constitute an endorsement by Disability Alliance BC.

Submissions and Reprints

Comments, articles and graphics are welcome for consideration. Publication not guaranteed.

TRANSITION content may be reprinted without prior permission, as long as the material is published in its entirety, along with this citation: "From TRANSITION magazine, Disability Alliance BC, [edition date]."

Contact Us

Disability Alliance BC 1450- 605 Robson Street, Vancouver, BC V6B 5J3. T: 604-875-0188 F: 604-875-9227

TRANSITION general and advertising: transition@disabilityalliancebc.org

Online

https://disabilityalliancebc.org/category/publications/transition/

DABC general: feedback@disabilityalliancebc.org



The Path to a Canada Disability Benefit

by Rabia Khedr

At Disability Without Poverty, we are determined to eliminate disability poverty. We see the Canada Disability Benefit as the first step.

Canadians is a big challenge and we think the time is right for Canadians to come together to make it happen.

We are working alongside organizations like Disability Alliance BC, and every individual in Canada, who hold similar beliefs. We have some core principles that are essential to the development of an effective Canada Disability Benefit.

Include people with disabilities in the design

People with disabilities have the experience of applying for and living on many different benefits. Their experiences must guide the design of this benefit, to ensure that it meets their needs.

Create a disability income support system based on equity and autonomy

This new benefit, a supplement to already existing federal, provincial and territorial benefits, must recognize the rights and needs of individuals, rather than being a family-based benefit that would eliminate the autonomy of people with disabilities.

Acknowledge the extra costs associated with having a disability

Living with a disability is not cheap, whether it's costs related to medications, transportation, equipment or support.

This new benefit must recognize the need for a disability poverty line—the amount all disabled Canadians need to meet these costs and live a decent, secure, safe life.

And, the benefit needs to be indexed, not to the cost of living generally, but to the cost of living for people with disabilities taking extra disability-related costs into account.

Make eligibility for benefits more simple and consistent across the country

People who have already been deemed eligible for any federal, provincial, territorial or private benefit must automatically be eligible for the Canada Disability Benefit.

Disabled Canadians who have not been able to access these programs will need a separate application process, one that is streamlined and fair, and managed by an agency which Canadians with disabilities can trust.

Include a generous earnings exemption

Not all disabled Canadians are able to work, but those who can are often unemployed or underemployed in a patchwork of part-time jobs.

Leaving the supports within the benefits system, such as rent supplements and medical plans, is a risk for Canadians with disabilities. They need a generous earnings exemption to act as a buffer for these risks, so employment does not leave them with less earnings and more worries.

Create the new Canada Disability Benefit as a supplement to existing benefits

There's no point in creating a federal benefit if provincial, territorial or private benefits claw back these gains either through monetary clawbacks or reductions to the services disabled Canadians also rely on, such as health benefits, transportation allowances, adaptive equipment, employment supports and other in-kind benefits.

This new benefit must recognize the need for a disability poverty line—the amount all disabled Canadians need to meet these costs and live a decent, secure, safe life.

We need a united effort from all agencies to lift Canadians with disabilities out of poverty.

We hope that you will join us in this crucial work. You can find out more about us at www.disabilitywithout-poverty.ca.

RABIA KHEDR IS NATIONAL DIRECTOR OF DISABILITY WITHOUT POVERTY.



le handicap sans pauvreté "This benefit has the potential to significantly address issues of inequality, poverty and discrimination experienced by people with disabilities." — Inclusion Canada

The Government of Canada said the new Disability Benefit will:

- Be a new permanent income support program from the Canadian Government
- Focus on low- to modest-income people with disabilities
- Support working-age people with disabilities (usually 18-64)
- Be modelled after the Old Age Security and Guaranteed Income Supplement program

Who we think should get the benefit:

- People with a disability
- "Disability" should, at minimum, include everyone who already gets federal benefits or provincial/territorial disability income assistance
- The definition of disability should then be expanded to align with the Accessible Canada Act

We don't want:

- Existing benefits and supports reduced or eliminated
- The benefit tied to family income or paid to the household
- A lower benefit for people who are married or live with someone else
- People with disabilities being excluded and left in poverty
- Decisions being made without the disabled community's meaningful participation
- This process to take too long-people with disabilities need financial support now

Learn more at https://inclusioncana-da.ca/



The Disability Law Clinic's First Year

by Sallina Dewar

DABC opened a new program in February 2020: the Disability Law Clinic (DLC).

The clinic's mandate is to provide free legal advice to people with disabilities about human rights and discrimination.

I'd like to share with you some of the highlights of our work in 2020.

Community Updates

In collaboration with DABC's then-Executive Director for Programs and Policy, DLC Staff Lawyer, Andrew Robb, produced several community updates.

These updates were shared via email, mail, e-newsletter and website using DABC's distribution list of over 2,000 groups, and 1,100 individuals.

Topics included:

- Provincial and federal disability benefits during the COVID-19 pandemic.
- BC's "triaging" guidelines about

how ventilators and other resources would be allocated in the event of a shortage.

- The rights of people with disabilities to have essential support people with them in the hospital, during the pandemic.
- The provincial budget, and the need for investment in services and resources for people with disabilities.
- Bill 22 which would have amended BC's Mental Health Act to provide for routine detention of youth who receive hospital treatment in relation to substance abuse.

Accomplishments

In April 2020, we represented a client with paraplegia who was facing eviction, in an application to the BC Supreme Court. The province had recently imposed a moratorium on evictions, due to the pandemic crisis, but this client fell through the cracks.

The application was successful and the eviction was stayed. The client later found new housing, so she could continue to live independently.

Another success is how quickly we ramped up our public legal educa-

In April 2020, we represented a client with paraplegia who was facing eviction, in an application to the BC Supreme Court.

tion program and how it has helped with outreach. Some of this education was in conjunction with disability advocates in other provinces to reach a nation-wide audience.

Andrew contributed to four panels at the Law Foundation's annual training conference for advocates across BC.

In July 2020, Andrew delivered DLC's first Public Legal Education presentation which received very positive feedback and has been viewed over 200 times on YouTube.

After that presentation, we were really pleased to see more inquiries from regional health authority workers, like occupational therapists, who are on the front lines working with some of the people who are most marginalized and vulnerable because of their disabilities.

DLC also helps DABC connect with disability advocacy organizations across the province to raise awareness of the clinic and coordinate our systemic advocacy.

We meet regularly with staff and directors of these organizations in BC.

Challenges

Pandemic

Due to the pandemic crisis, the DLC has done almost all appointments remotely.

We have a province-wide mandate and we had hoped to do some in-person outreach to people with disabilities around BC during the first few months of our operation. Due to public health restrictions, we have not yet been able to travel outside of Vancouver, but plan to do so when restrictions are eased.

In the meantime, we'll continue to hold many meetings by phone and video conference.

Intake and scope of services

Members of the public often ask for our assistance with residential tenancy problems, child welfare or criminal law which disproportionately affect people with disabilities.

Unfortunately, we don't have the resources to provide adequate advice in all areas of the law. When we cannot help, we provide as much relevant information as we can about other resources and support.

SALINA DEWAR BA, LL.B, IS DISABILITY LAW CLINIC'S ASSISTANT. LEARN MORE ABOUT THE DLC SERVICES AT https://disabilityalliancebc.org/program/disability-law-clinic.

Number of Cases in 2020

Information and Referral: 256

 Summary Advice and Assistance: 170

Full Representation Files: 21

Service by Region

Greater Vancouver: 189

 Central Interior (Cariboo/Prince George): 3

Fraser Valley: 54

Kootenay/South East Interior: 9

Okanagan (Thompson-Okanagan): 24

• Northeast (Peace): 0

Northwest (Skeena): 1

Sunshine Coast: 5Vancouver Island: 46

Other/Unknown: 95

Workshop Attendees: 110



HOW TO CONNECT WITH DABC SERVICES

The DABC office is still closed and our staff are continuing to help clients remotely. Please see the contact information for our core programs below. Thank you for your patience and stay safe.

Advocacy Access

If you need help with provincial disability benefits or Canada Pension Plan-Disability, contact Advocacy Access:

advocacy@disabilityalliancebc.org 604-872-1278 or 1-800-663-1278 (Toll-free)

Tax AID DABC

If you are a person with a disability who needs assistance filing your income taxes, contact Tax AID DABC: taxaid@disabilityalliancebc.org
236-477-1717 or 1-877-940-7797 (Toll-free)

Book an appointment online at http://disabilityalliancebc.org/direct-service/file-income-taxes/tax-appointment/

Access RDSP

If you need help with the Disability Tax Credit or Registered Disability Savings Plan, contact Access RDSP: rdsp@disabilityalliancebc.org 604-872-1278 or 1-800-663-1278 (Toll-free) https://www.rdsp.com/supports-and-services/

Disability Law Clinic

Our Disability Law Clinic can help with legal issues related disability rights:

<u>LawClinic@disabilityalliancebc.org</u> (236) 427-1108

Since DABC opened its doors over 40 years ago, a core area of our advocacy has been the need for radical change to income and other supports for people living with disabilities.

We have seen incremental changes over that time, yet many people are trapped in a system of "legislated poverty" that does not meet the most basic needs of day-to-day living.

This article is excerpted from a DABC policy paper entitled, "Advocating for a More Humane BC Employment and Assistance Program for People with Disabilities." It summarizes the most fundamental problems with BC's disability benefits systems—and our recommendations for how to address them, now.

We will use this paper to mobilize our network and anti-poverty groups behind these recommendations.

Ending Legislated Poverty for People with Disabilities

BY HELAINE BOYD

Introduction

The BC Employment and Assistance Program for Persons with Disabilities, known colloquially as "PWD," has been in effect since the 1990s. Yet, progress to improve the benefits and reporting of the program has, regrettably, stayed far behind.

Disability Alliance BC (DABC) believes that there are elements of the PWD system, managed by the Ministry of Social Development and Poverty Reduction (MSDPR), that need to change, not only for the benefit of current and prospective PWD recipients, but also for their families and the wider population of British Columbians with disabilities.

Ultimately, providing stronger, more robust supports to people with disabilities to live a full, meaningful life will provide a great benefit to our society and economy as a whole.

DABC wishes to see the following changes to the PWD system to address legislated poverty.

Make PWD a Separate Benefits Program

Placing PWD within the welfare system reinforces poverty stereotypes that limits people with disabilities who are already subject to discrimination and stigmatization.

Income assistance is designed to provide short-term assistance as a measure of "last resort" for those facing temporary hardship.

By having the PWD system nested within the income assistance system, it transfers that intention of "temporary" assistance to people with disabilities. This is especially evident in the routine monthly reporting that PWD recipients must provide.

The current welfare system also disincentivizes recipients from actively seeking out opportunities that would improve their life because of fear that their PWD income would be clawed back or revoked altogether.

DABC recommends that the MSDPR create a separate financial assistance and supports system which provides a guaranteed income for all low income people with disabilities, plus extended medical supports for all people with disabilities regardless of income level.

Reform the PWD Application Process

Many PWD applicants have experienced great difficulty in havinge their application approved, and have often had to go through lengthy appeals. This application process alone discourages people from accessing much-needed support.

To go through the PWD application process where one needs to "prove" their disability in great detail in order to receive income that is still below the poverty line, is an insult to many.

Further, the current PWD application focuses on the medical model of disability, whereby functional limitations are restricted to medical terms, and which fails to address social barriers.

DABC recommends that the criteria for daily functioning limitations be broadened to reflect the wider implications of disability.

A common hurdle to a successful application is that medical professionals outlined under section 2 of the application do not understand the PWD application well enough to fill it out adequately on behalf of their patient. Further, stigmatization towards people with disabilities, especially those with "invisible" disabilities, is still very much prevalent in the health care sector.

A broader understanding of disability by medical professionals, including ways in which daily living limitations are experienced by individuals, would greatly support the applicant in this process.

DABC recommends that MSDPR provide stronger support and liaison between applicants and doctors, through the Ministry of Health, College of Physicians and Surgeons of BC, and College of Family Physicians of BC.

Many clients also tell DABC advocates of their difficulty in accessing a family doctor or nurse practitioner in their community to provide the assessment needed for section 2.

This barrier is further aggravated by the low MSP reimbursement for application assistance that disincentivizes some medical professionals.

DABC recommends that MSDPR collaborate with the Ministry of Health, College of Physicians and Surgeons of BC, and College of Family Physicians of BC to identify a more appropriate rate to charge for a medical professional's assessment in section 2 of the PWD application.

DABC also has concerns about Section 3 of the PWD application, known as the Assessor Report. In our experience, this Section seems to be used by MSDPR as a way to demonstrate inconsistencies with Section 2 (medical report) in order to deny the application.

As Section 2 and 3 ask very similar questions, DABC recommends instead that Section 3 be removed and Section 2 revised to combine all eligibility criteria and relevant medical professionals and assessors in one section.



By having the PWD system nested within the income assistance system, it transfers that intention of "temporary" assistance to people with disabilities.

Increase the PWD Rate

As proven by the federal government's implementation of the COVID Emergency Relief Benefit (CERB) turned COVID Relief Benefit (CRB), to provide out-of-work individuals an indexed rate of \$2,000 a month, DABC believes that a similar rate would match the realities and costs of daily living for people with disabilities.

There are many low- to moderateincome people with disabilities who currently exceed the income threshold for PWD and are therefore not

■ CONTINUED ON NEXT PAGE

■ CONTINUED FROM PREVIOUS PAGE

eligible for financial assistance, yet these same people will incur additional daily living costs due to their disability.

DABC argues that, through a combination of raising the PWD rate as well as revamping the income-testing process, more British Columbians with disabilities should be given access to health supplements and supports offered within the PWD system.

DABC recommends that an increase in the PWD rate to \$2000 be guaranteed through legislation, including indexing for inflation.

Combine Support and Shelter Assistance

No part of the PWD should be conditional on a PWD applicant or recipient proving their shelter costs.

DABC recommends that an increased PWD rate be inclusive of a combined, central rate that is not clawed back based on a PWD recipient's housing situation.

Enhance Medical Coverage

There is an inherent cost to having a disability.

Some individuals require medical equipment and assistive devices, others need prescription medications or medical therapies, like physiotherapy, to maintain a base quality of life, and others need respiratory assistance in order to live. PWD recipients receive partial coverage for some of these enhanced medical needs.

Those that do not qualify for PWD have the opportunity to apply for certain types of assistive devices only if they can establish that the equipment is needed to meet a "direct and imminent life-threatening need," as well as having an extremely low income. Often, applicants fail to meet the criteria, making this another bureaucratic barrier for people with disabilities to face in order to access medical aids that would significantly benefit their quality of life.

Overall extended health coverage should be provided to those on income assistance, as well as moderate-income people with disabilities who would otherwise not be financially eligible for PWD.

DABC recommends that the BC Government, including MSDPR and the Ministry of Health, work together to expand coverage, especially within the context of low-income people with disabilities who are often the most affected by this lack of coverage.

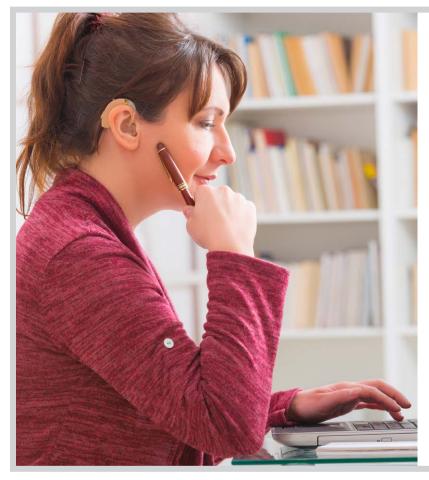
DABC recommends that an increase in the PWD rate to \$2,000 be guaranteed through legislation, including indexing for inflation.

As an immediate first step, DABC recommends MSDPR expand eligibility for enhanced medical coverage to include low income seniors who were not on PWD before age of retirement, and to people who solely receive CPP-D.

Revise Income and Asset Testing

DABC considers the current limitations of PWD client-held assets by MSDPR counterproductive to their fiscal empowerment and long-term financial planning. For instance, money held in RRSPs is currently non-exempt from the \$100,000 asset limit for households in which one member is on PWD.

DABC recommends that a) asset testing is removed from PWD eligibility criteria and b) income testing for PWD applicants be simplified and ongoing income testing to prove continued eligibility for assistance be structurally overhauled to heavily reduce the amount of reporting that PWD recipients are obligated to provide.





Assistive Technology Services

Funding is available for hearing aids, restorative supports such as canes and crutches, vehicle modifications, and other assistive devices you may need for work!

1-844-453-5506 workbc-ats.ca





This program is funded by the Government of Canada and the Province of British Columbia.

Ease Clawbacks on Unearned Income

DABC recommends that all unearned income be exempt from income testing in a separate PWD system. However, we acknowledge that the establishment of a separate PWD system may take years, so we also recommend the following changes in the meantime.

The BC Expert Panel on Basic Income suggests that clawbacks should be changed from 100% to 70%. On unearned, unexempted income, DABC agrees, as a general rule, that this would be a large improvement. However, there are some instances of unearned income

that should be made exempt from clawbacks altogether.

CPP-D should not be clawed back on PWD pay. The survivors benefit received through CPP should be treated by MSDPR the same as an inheritance, especially considering the survivor's benefit income is derived from the deceased partner's income during their working life.

DABC respectfully requests that MSDPR acknowledge and respect our veterans by removing claw backs of Veteran's Affairs pensions.

This practice is especially punitive to veterans on PWD who acquired their disability during their employment in the Canadian military.

Reform Continuing Eligibility Requirements

The 30-day travel limit outside BC should be extended, especially as the COVID-19 pandemic winds down and British Columbians look to travel overseas to meet with loved ones from whom they have been separated for almost two years.

The Charter of Rights and Freedoms gives every Canadian citizen the right to leave and travel to any province, but with PWD, a recipient's rights are violated as they would have their PWD income revoked.

HELAINE BOYD IS DABC'S CO-EXECUTIVE DIRECTOR, POLICY AND PROGRAMS.



How We Helped Clients in 2020

Even though our office has been closed to clients during the pandemic, our staff have been just as busy-perhaps busier-serving clients from all corners of BC remotely. Our program teams have summarized their work in 2020, the last full year we have statistics available.

Advocacy Access

The Advocacy Access (AA) program is our longest running program at DABC. Advocates help people with disabilities to apply for and appeal the denial of provincial (PWD) and federal (CPP-D) disability benefits.

Clients Served: 4,099
We were proud to serve 4,099
clients. The vast majority (3,798)
were people asking for information
or summary advice on PWD and
CPP-D, as well as referrals to other
organizations for help with issues
we could not help with directly.

PWD and CPP-D Applications: 301

Our advocates assisted 301 clients to apply for PWD or CPP-D. Of these, 76% were approved for benefits; only 17 were not approved. The remaining client applications were discontinued (the client decided not to proceed with their application).

Help Sheets Distributed: 24.130

The AA program produces 17 help sheets and guides that explain PWD and CPP-D benefits. Our advocates offer help sheets to individuals who are considering applying or receive PWD or CPP-D and want to know how to apply for additional supplements or how certain income will be treated.

DABC distributed a total of 24,130 help sheets, most electronically.

In comparison, 13,321 help sheets were disseminated in 2019.

Workshops Given: 11

Advocates hosted 11 workshops on PWD and CPP-D benefits to a total of 336 participants from community service groups, healthcare and social work sectors, and the public. Most workshops were online.

Workshops give us the opportunity to share knowledge about these crucial benefits with the wider disability community, as well as how DABC can help.

We hope to be able to reach more community groups via Zoom and inperson events in the future.

The Effects of COVID

As you can imagine, the pandemic drastically affected our work at Advocacy Access. Since March 2020, our advocates have worked with clients remotely, either through phone, video conference or email.

Because of this reliance on technology, we are keenly aware of the barrier this can create for people without access to a phone, computer or the internet. We are eager to get back to serving clients in-person as soon as it is safe to do so.

In spite of this transition to remote work, the demand for our services has remained high. This is likely because remote work has allowed us to serve clients across the province, rather than only clients who could come to our office in Vancouver.

Access RDSP

DABC is one of three partners in Access RDSP which aims to have as many eligible people with disabilities as possible sign up for a Registered Disability Savings Plan (learn more on page 21). In 2020:

- 312 clients were helped with Disability Tax Credit applications. 86 people were approved.
- 2706 total calls were taken
- 249 help sheets were distributed
- 20 workshops were given: 5 to professionals, 15 to community organizations

Tax AID Program

DABC's Tax AID team helps people with disabilities to file their taxes. In particular, we assist people who receive Persons with Disabilities (PWD) provincial benefits, Canada Pension Plan Disability benefits (CPP-D), Long Term Disability benefits (LTD), Workers' Compensation Benefits (WCB), and Disability Tax Credit (DTC) recipients living on low incomes.

Tax AID has been around since 2015, and has since expanded its reach through partnering with three organizations across the province: Together Against Poverty Society in Victoria, Ki-Low-Na Friendship Society in Kelowna and Active Support Against Poverty Society in Prince George.

Workshops give us the opportunity to share knowledge about these crucial benefits with the wider disability community, as well as how DABC can help.

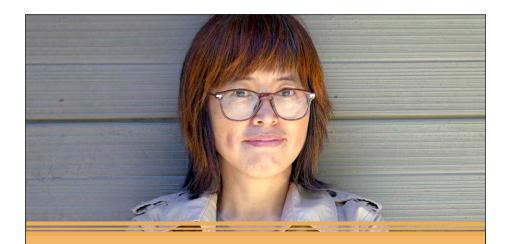
Our services have been done remotely and we have offered more outreach services online, such as workshops on tax tips for self-employment, direct consultations on how to follow up with the CRA on self-employment income verification for the Canada Emergency Response Benefit (CERB) and Canada Recovery Benefit (CRB); and, tax tips for people who wish to file their own tax returns.

We know from our website statistics there has been a huge increase in the number of viewers looking for information relating to COVID-19 benefits such as CERB/CRB.

Here are some of our 2020 highlights:

- Completed tax filings for a total of 282 clients, most in the Lower Mainland.
- Advocates helped clients accrue a total of \$565,276 in benefits, and \$116,838 in credits were refunded back to clients.
- Average client refund was \$423.
 This compares to 2019, when we assisted 219 clients with a total of \$400,696 benefits and credits accrued.

Please see page 9 for details on how to contact our programs. **1**



Goodbye Myung! from the Tax AID Team

There are times in our careers when we encounter genuinely amazing people. They shape trajectories of organizations like DABC. Like favourite teachers we had growing up, good bosses are never forgotten–like Myung Lee.

Myung helped our Tax AID team to develop and grow. She had great patience and an ability to bring out the best in us.

Because of her vision, Tax AID has accomplished more than we thought possible. The program expanded its services to include clients receiving various types of disability supports, as well as clients with self-employment income. She also initiated outreach tax clinics in various communities for clients that may not have otherwise had access to our services.

Through the turbulent times of the pandemic, Myung used her expertise to set up virtual remote services that enabled us to continue safely serving our clients. She inspired us to never stop looking for ways to expand our knowledge.

Myung, you may have bid DABC farewell, but you are leaving a legacy through the clients you helped and those of us you mentored. Thank you for being a great leader. Although we are sad to see you go, we are grateful for your time with us and sincerely wish you the best of luck in all your future endeavours.

Connect with DABC

ABOUT US

Our mission is to support people, with all disabilities, to live with dignity, independence and as equal and full participants in the community. We champion issues impacting the lives of people with disabilities through our direct services, community partnerships, advocacy, research and publications.

SERVICES & PROGRAMS

Our Advocacy Access Program provides one-on-one assistance with provincial and federal (Canada Pension Plan Disability) income supports and other benefits. Our Tax AID DABC program helps PWD and PPMB recipients to file their income taxes year-round. Access RDSP helps people with the Disability Tax Credit and with opening a Registered Disability Savings Plan (RDSP).

Our programs and projects respond to community need and increase people's ability to participate and contribute.

GROWING PARTNERSHIPS

We stay connected with a large network of community organizations across BC and regularly provide them with updates about issues of importance to the disability community.

FREE PUBLICATIONS

We publish a range of capacitybuilding, self-help guides and advocate resources, in readerfriendly language. Resources are provided free of charge, either by mail or from our website.

BECOME A DABC MEMBER

Numbers matter. The more members we have, the stronger our voice in the community.

Please become a Disability Alliance BC (DABC) member today. You can be a voting member or a non-voting member, and we welcome both individuals and groups.

I accept your invitation to join the DABC and enclose my membership fee of \$15 (individuals) and \$25 (groups).

I am also including a tax-deductible donation of \$_____(Donations over \$10 are tax deductible).

You can also become a member or donate online at: http://www.disabilityalliancebc.org/about-dabc/become-a-member.

Please return your payment/donation with this form to: DABC, 1450- 605 Robson Street, Vancouver, BC V6B 5J3.

THANK YOU FOR YOUR SUPPORT!

Please check the applicable boxes:				
☐ New membership or ☐ Renewal				
☐ Voting Member or ☐ Non-voting Member				
Voting members are people with disabilities and self-help groups where at least 50% of members have a disability.				
Name				
Organization				
Address				
City/Prov Postal Code				
Phone Email				

SUPPORT DABC!

The rent for our new office space has increased by 100%.

If you support DABC's work, please consider a one-time contribution or become a monthly donor. Our monthly donors help us to create a funding base we can count on.

Please visit our
Support page at http://disabilityalliancebc.org/support-us for ways you can give.

Thank you for helping us continue our work on behalf of people with disabilities.

Icons designed by EpicCoders from Flaticon

How to Manage Money in Challenging Times

by Carrie Wong

or some of us, money is tied to hopes, dreams and plans for the future. For others, money is a source of stress and worry.

Depending on our relationship and experience with it, money might even make us feel overwhelmed and powerless.

Living in financial scarcity impacts our health, sense of security and well-being. People with disabilities are less likely to be employed and are more likely to be living in poverty.

In addition to facing multiple challenges with daily living, not having enough money presents a huge additional burden.

What is financial literacy?

You may have heard people talk about financial literacy. What is it?

It's the ability to understand some important things about finances, like how to get information and help, how to manage and keep track of your money, how to choose safe financial products, and how to plan for the future.

We know that financial literacy is not the sole solution to financial challenges.

However, it can help you to seek credible supports and participate in a financial system that often poses barriers for vulnerable people.

Steps to building financial resilience

Here's another helpful term to think about—financial resilience. This is a person or household's ability to get through financial hardships that happen as a result of unplanned life events, such as disability, illness, unemployment or separation.

If you are experiencing financial hardship and need help accessing benefits or filing your taxes, begin by reaching out to an advocacy organization.

When you are ready to explore more information and materials on building financial resilience, you can visit the Prosper Canada Learning Hub website to see our range of free resources.

Find support

There are benefits and supports that can help you increase your income. For help accessing benefits, contact Disability Alliance BC's Advocacy Access program (604-872-1278 or toll-free 1-800-663-1278) or visit the PovNet website (www.povnet.org) and follow the instructions under "Find an Advocate."

If you need professional help to manage your finances, check the non-profit organizations and community agencies around you. To learn more about how professional support and a support network can help, see our Support Network Worksheet.



We know that financial literacy is not the sole solution to financial challenges. However, it can help you to seek credible supports and participate in a financial system that often poses barriers for vulnerable people.

File your taxes

Keeping up with tax filing allows you to access and remain eligible for various tax credits and benefits. You may also receive a tax refund!

You can see a link to federal tax credits and benefits in the Resources section of this article. For help preparing your income taxes, including multiple returns you may not have filed, contact Tax AID DABC advocates (604-872-1278 or toll-free at 1-800-663-1278).

Reflect on your values

How you deal with money is often a reflection of your financial values. You can connect with the values that are most important to you by completing our My Values and Money Worksheet.

Set aside an emergency fund

Emergencies can seriously affect your financial situation. If you can, find a way to set aside some money to fall back on when you have a financial shock — even a small amount can help. Use the Saving for Emergencies Worksheet for ideas on how to prepare for future crises.

Make a spending plan

Having a clear picture of how much money is coming in and going out helps you manage your finances. You can do this by using a budget template, for example, the Simple Budget Template. For more tips, see our Budgeting and Saving Toolkit.

Set a financial goal

Setting a goal is a great way to focus your planning. Think about what you would like to accomplish and write it down. Use the Create a Savings Goal Worksheet to help you. Then, read about Seven Tips to Help You Stick to Your Goals.

Plan for your future

Canadians have access to different financial tools to help us save for the future. Look into whether you are eligible for the Registered Disability Savings Plan (RDSP). You can also use the RDSP Calculator to help you assess the long-term potential of opening and contributing to an RDSP.

Financial literacy is a continuous journey

You do not need to become an expert on finances, but taking small steps to learn more may bring you some peace of mind.

At Prosper Canada, we believe that financial information, education and counselling work together with other financial empowerment strategies to improve financial outcomes for Canadians.

This includes accessing incomeboosting benefits and tax credits, safe and affordable financial products and services, savings and asset building opportunities, and consumer awareness and protection.

CARRIE WONG IS THE MANAGER OF LEARNING AND TRAINING AT PROSPER CANADA.

PROSPER CANADA (HTTPS://
PROSPERCANADA.ORG) IS A NATIONAL
CHARITY DEDICATED TO EXPANDING
ECONOMIC OPPORTUNITY FOR
CANADIANS LIVING IN POVERTY
THROUGH PROGRAM AND POLICY
INNOVATION.



Resources

Financial tools, worksheets and educational information to help build healthy money habits: https://yourtrove.org.

Registered Disability Savings Plan (RDSP) (https://www.rdsp.com/about/what-is-it/)

RDSP Calculator (https://rdspcalculator.org)

Prosper Canada

For additional resources, including materials for practitioners, please visit https://learninghub.prosper-canada.org.

Support Network Worksheet (https://tinyurl.com/4ws5n898)

Tax credits and benefits available for those living with a disability (https://tinyurl.com/mbj7ypek)

My Values and Money Worksheet (https://tinyurl.com/d5378zc3)

Saving for Emergencies Worksheet (https://tinyurl.com/rcwbkukn)

Simple Budget Template (https://tinyurl.com/yxcthjsc)

Budgeting and Saving Toolkit (https://tinyurl.com/bv3rrz5z)

Create a Savings Goal Worksheet (https://tinyurl.com/27ch8n82)

Seven Tips to Help You Stick to Your Goals (https://tinyurl.com/ms9t6j9c)



Planned Giving is the opportunity to think ahead about causes or organizations that you may want to financially support beyond your lifetime.

By planning ahead, you can research charities or have someone research charities for you that fit your values.

Why Consider a Planned Gift?

There are many benefits to Planned Giving. By writing down your wishes, you will have increased peace of mind and control over your finances.

You can also provide a significant future donation without reducing your income today.

A gift in your Will to DABC will help us to be here in the future for those who need us.

Tax Savings

You can realize significant tax savings with Planned Giving. For example, stocks, bonds and mutual funds

that you may have in a Trust can be transferred in your will to a charity and a tax receipt will be issued.

We're Here to Help

Our donors are important to us and we'll work with you to be recognized in the way that you'd prefer.

If you would like more information about Planned Giving, please contact Karen at DABC at karen@ disabilityalliancebc.org or 604-875-0188. She will send you DABC's Planned Giving information to review with your financial planner or lawyer, family and friends.

Planned Giving Resources

- Brochure (https://tinyurl.com/yxbmn3b2)
- Information Sheet (https://tinyurl.com/yxnhgs5f)

Learn More About Us

www.disabilityalliancebc.org

Disability Alliance BC www.disabilityalliancebc.org

October is RSDP Month

by Cynthia Minh and Chloe Krause

The Registered Disability Savings Plan (RDSP) is the world's first savings plan designed for people with disabilities. People 59 and under can save for their futures without it affecting other disability supports. People 49 and under can access up to \$90,000 in government contributions.

Even with no personal contributions, people with low income (less than \$32,028) can access government grants that will deposit up to \$1,000 each year for up to 20 years.

With these significant benefits, everyone should be talking about the RDSP.

Unfortunately, we know this isn't the case. Many Canadians know about or take advantage of RRSPs or RESPs, but far fewer people know about the RDSP. Even with the financial security it can provide, many people who qualify still don't have an RDSP.

It's true that qualifying for the Disability Tax Credit (DTC), a prerequisite for the RDSP, is not always an easy process. In 2017, it was found that only about 31% of people who were approved for the DTC and were aged 0-49 had opened an RDSP. This tells us that far too many people are missing out on significant savings!

In 2014, the government of BC declared October RDSP Awareness Month. This year, Access RDSP celebrated the RDSP by discussing its potential to reduce poverty

and promote financial security. We posted tips on DABC's social media and blog, as well as on Plan Institute's RDSP website https://www.rdsp.com. We explained how to apply, talked about gaps and barriers that still exist, and described the steps we are taking to advocate for positive changes that will make the RDSP more accessible.

We hope you will join us in spreading the word, so everyone eligible can access the RDSP. Visit our website at https://www.rdsp.com, engage with us on social media and encourage people who would benefit from the RDSP to find out more.

Together, let's get everyone talking about the RDSP. Keep up-to-date with the latest news on our blog https://disabilityalliancebc.org/blog/, FaceBook https://www.facebook.com/DisabilityAllianceBC and Twitter https://twitter.com/DisabAllianceBC.

For free one-on-one support on the Disability Tax Credit, contact us at DABC: rdsp@disabilityalliancebc.org. For help with opening and managing an RDSP, call Plan Institute's toll free helpline: 1-844-311-7526.

CYNTHIA MINH IS DIRECTOR OF DABC'S TAX AID AND ACCESS RDSP PROGRAMS. CHLOE KRAUSE IS DABC'S COMMUNICATIONS AND BOARD COORDINATOR.

ACCESS RDSP IS A PARTNERSHIP BETWEEN PLAN INSTITUTE, BC ABORIGINAL NETWORK ON DISABILITY SOCIETY AND DABC.





CYNTHIA MINH

CHLOE KRAUSE

Even with the financial security it can provide, many people who qualify still don't have an RDSP.



Tax Assistance & Information for People with Disabilities







Contact Tax AID DABC for Free Income Tax Assistance

SPECIALIZING IN MULTIPLE YEARS OF RETURNS

Program Manager I Disability Alliance BC taxaid@disabilityalliancebc.org https://taxaiddabc.org

Appointments During COVID-19

You can book your remote appointment with DABC online at http://disabilityalliancebc.org/direct-service/file-income-taxes/tax-appointment/. We also offer our services by email and mail. Please send your tax slips and photo ID to taxaid@disabilityalliancebc.org. We will contact you for follow-up.

Tax AID DABC helps people with disabilities in BC file their income taxes. Please see details on the opposite page for our eligibility criteria.







CONTACT THE TAX AID DABC REGIONAL PARTNER NEAREST YOU

- METRO VANCOUVER & FRASER VALLEY I VANCOUVER I DABC | 236-477-1717 | Toll Free 1-877-940-7797
- INTERIOR | KELOWNA | Ki-Low-Na Friendship Society | 250-763-4905 ext. 215



Yes, our income tax services are FREE.

Am I eligible for Tax AID DABC services?

We provide free tax-filing support to people receiving disability supports including: Persons with Disabilities (PWD), Persons with Persistent and Multiple Barriers to Employment (PPMB), Canada Pension Plan (CPP-D) Disability, WCB or the Disability Tax Credit (DTC). We also assist individuals with income below \$35,000 and those with family incomes below \$42,000.

What if I Haven't Filed Taxes for Years?

We help prepare simple income tax returns for the most recent tax year, as well as for previous years. One of our specialties is to help people who have multiple years of taxes to file.

What if I Don't Have All My Tax Documents (T5007, T4s)?

Don't worry! We'll contact government agencies to help you find them.

My Income is Low. Why Should I File Taxes?

There are many advantages to filing your income taxes! Our clients usually receive \$400 to \$600 in income tax credits for each year they file. People eligible for an income tax refund, and those with dependent children, often receive much more.

If you haven't filed your taxes for multiple years, your refunds may grow dramatically.

Other benefits you may be eligible for include:

- **GST Credits**
- BC Sales Tax and Climate Action Tax Credits
- Canada Workers Benefit
- Child Tax Benefits
- Registered Disability Savings Plan Grants and Bonds

Income tax filing can also help you qualify for MSP Premium Assistance coverage, subsidized housing, and other income-tested benefits.

What Should I do Next?

Contact Disability Alliance BC or one of our Regional Partners. We'll set up an appointment to meet with you. Call us today! We're here to help.

CONTACT THE TAX AID DABC REGIONAL PARTNER NEAREST YOU

- VANCOUVER ISLAND I VICTORIA I Together Against Poverty Society I 250-361-3521
- NORTHERN | PRINCE GEORGE | Active Support Against Poverty Society | Toll-Free 1-877-563-6112

Disability Alliance BC

Unwavering Support: Peer-led Groups an Important Part of Wellness Plans 1 by Jason Schreurs



Would running a group for bipolar folks like myself put me at risk? Would listening to others' struggles worsen my depression? efore I made the decision to become a peer-led support group facilitator, I had to consider how it would affect my own mental health.

Would running a group for bipolar folks like myself put me at risk? Would listening to others' struggles worsen my depression?

What I found was that facilitating a support group became an important part of my treatment plan. And members often tell me how much the group means to them—to be supported while supporting others.

I and two other facilitators started the Mood Disorders Association of BC (MDABC) bipolar support group, just as COVID restrictions were being announced in the spring of 2020.

At the time, we discussed the barriers associated with doing a group online that was traditionally held in person. The consensus was "Let's give it a go" and, like a lot of online health meetings during the past year and a half, the response was encouraging to say the least.

To date, we have almost 200 names on our group email list.

Our prospective members come from across the province and at

least two-thirds have attended one or more of our Sunday evening meetings.

Each time I receive an email asking to be added to our list, my efforts are validated.

According to a 2018 ResearchGate study, support groups are highly effective at reducing symptoms, substance misuse and hospitalizations. The study also found that support groups increase their members' social skills, healthy behaviours and self-esteem.

A peer-led support group isn't a place for advice, counselling or therapy. It's simply a place to share with and support others dealing with similar mental health conditions.

The results aren't immediate or even quick. As facilitators, all we can ask for is that members leave group meetings in better spirits than when they arrived.

For those who only attend once or twice, knowing other people are out there with similar challenges—people who understand—can be enough to get them through difficult times.

Infrequent members know the group will be there when they need it again. That can provide comfort and reassurance.

Regular members have made our Sunday group part of their weekly routine and wellness plan. They put a permanent "save the date" on their calendar and are disappointed when a schedule conflict comes up and they miss a week.

"I look forward to the group every week. I don't know what I would do without it—the support I get from it," said one member of our group.

As a facilitator, I hear sentiments like this every week.

Support groups may seem like baby steps in such troubled times. Knowing where to start during a mental health epidemic can be overwhelming, paralyzing even.

For those with lived experience, it's enough struggle to just manage our symptoms.

Sometimes having a place to share support with other people who have been there is all we can ask.

MDABC IS A NON-PROFIT ORGANIZATION THAT PROVIDES MORE THAN 25 PEER-LED SUPPORT GROUPS IN BC. MANY GROUPS ARE CITY- OR AREA-SPECIFIC AND MOST HAVE BEEN HOLDING MEETINGS ONLINE DURING COVID. FOR MORE INFORMATION ABOUT ITS SUPPORT GROUPS AND OTHER SERVICES, GO TO MDABC.NET.

The results aren't immediate or even quick. As facilitators, all we can ask for is that members leave group meetings in better spirits than when they arrived.

JASON SCHREURS IS A WRITER, PUNK ROCKER, SUPPORT GROUP FACILITATOR, MENTAL HEALTH ADVOCATE AND HOST OF THE PODCAST SCREAM THERAPY, ABOUT PUNK ROCK AND MENTAL HEALTH. HIS FORTHCOMING BOOK IS CALLED SCREAM THERAPY: A PUNK ROCK JOURNEY TO MENTAL HEALTH. JASON LIVES IN POWELL RIVER, BC. LEARN MORE ABOUT HIM AT JASONSCHREURS. COM.



The End of an Era

In 2021, DABC's old office building at Broadway and Cambie was demolished. It was our home for over 30 years!

This central location, near many transit options, was a great one for us and for our clients. In spite of its slightly aged condition, this space held a long history for us and lots of good memories.

Our new digs in downtown Vancouver are smaller, but more modern. We're still close to transit hubs and have amazing views from the 14th floor.

We're looking forward to our doors opening post-pandemic, to welcome you to our new space.



Farewell, Florence

One of DABC's long-time volunteers, Florence Corbett, is retiring. Flo has been a supportive and always-entertaining presence at the office. DABC won't be the same without her.

Florence's face was the first I saw when I walked through the doors of DABC in 2008.

We quickly developed a rapport and shared many laughs and supportive words throughout the years. I'll definitely miss her warm manner and cheeky sense of humour around the office. I'm sure visitors to DABC will also miss seeing her friendly face up at the reception desk.

Take good care and enjoy this next chapter, Florence! *Chloe Krause*

I will deeply miss Florence. I always appreciated her laugh, her sense

No matter what the mood in the office, Flo always brought her wit, sharp humour and all the charm. DABC is already not the same without you, Flo.

of humour, and even the way she would always tease me. It won't be the same without her face at the front desk to greet me.

Her "retirement" is well deserved after all her years of dedication to DABC. *Karen Martin*

No matter what the mood in the office, Flo always brought her wit, sharp humour and all the charm. DABC is already not the same without you, Flo. *Cynthia Minh*

Dear Flo: I was so lucky to work with you since 2017. When the Advocacy receptionists were busy with the phone, you always took care of our clients. Your red sweater you left in the new office reminds me of you!

I have enjoyed your sense of humour. I hope your retirement is joyful with peace. Please take good care. I will really miss you! Fay Shirkoohi

Florence was always a bright light at the DABC office and I looked forward to whatever cheeky conversation she offered up that day. I'll miss seeing you, Flo, and wish you all good things til our paths cross again soon. *Ann Vrlak*

subscribe

Get all that Transition has to offer, three times a year. You can choose to receive Transition in print, by email or by reading us online.

Please add me to your mailing list. I am enclosing my \$15 annual subscription fee.

Name
Organization
Address
City/Prov
Postal Code
Phone
Email
Please check one:

I'd like to receive Transition in the following format:

- PDF (by email)
- ☐ I'll read it online

Please make cheques payable to Disability Alliance BC and send to Transition, c/o DABC, 1450- 605 Robson Street, Vancouver, BC V6B 5J3.

THANK YOU!

Warmest Wishes from All of Us at DABC

We wish you good health and well-being over the holidays and the New Year.

We hope to see our clients and friends of DABC in person at our office sometime soon in 2022.



35% off for non-profit organizations

TRANSITION RATES

Advertising and Sponsorships

FULL COLOUR ADS				
Ad size position	Number of editions booked			
	1	2	3	
COVER PAGES				
Outside back cover	\$1,650	\$1,425	\$1,275	
Front inside cover				
Back inside cover				
INSIDE PAGES				
Full page	\$925	\$780	\$640	
2 columns	\$685	\$575	\$480	
3 column large	\$650	\$555	\$465	
2 column small	\$300	\$250	\$210	
1 column	\$340	\$280	\$245	
1 column mini	\$200	\$175	\$150	

BLACK ONLY ADS					
Ad size position	Number of editions booked				
	1	2	3		
COVER PAGES					
Outside back cover					
Front inside cover	\$900	\$765	\$635		
Back inside cover	\$750	\$635	\$495		
INSIDE PAGES					
Full page	\$710	\$600	\$485		
2 columns	\$525	\$450	\$385		
3 column large	\$500	\$410	\$365		
2 column small	\$240	\$190	\$170		
1 column	\$265	\$225	\$185		
1 column mini	\$155	\$135	\$110		

Sponsorships

Sponsors have a unique opportunity to promote their business or organization to DABC's readership and followers. For full details on ads and sponsorships, please contact us at transition@disabilityalliancebc.org.

Premiere Sponsorship

- A 1/2 page, colour banner ad on the back cover
- Two inside colour pages
- A thank you in our e-newsletters, for one year

Feature Sponsorship

- A 1/3 page, colour banner ad on the back cover
- One inside colour page

Ad Design

Sponsors can design their own banner ad or we will design it for you at no charge. We can also design interior pages for you from text and graphics you provide.



Reframing Can Make All the Difference by Nancy Chamberlayne

What do a surfer, a pole dancer and a frequent flyer have in common with disability aids?

These images have helped me "reframe" my disability aids that are sometimes hard to accept.

Reframing tries to look at something in your life from a different perspective. Putting a new picture frame around a disability aid that you need, for example, can make acceptance easier.

Creativity and humour have helped me many times during the 32 years I have lived with Multiple Sclerosis.

Accepting mobility aids can be hard to stomach. I sure don't want to minimize how hard it can be. I've just found that reframing can change how I look at them and even reduce my stress a bit.

For me, a cane has become a walking stick or even a hiking pole. A chariot sounds more regal than a wheelchair, especially when you hum, "Chariots of Fire." My scooter is more palatable and fun when I off-road it. Then it becomes my bush scooter.

Recently, I found I need new mobility aids. So a board used to slide from one sitting position to another has become a mini surfboard, all to the Beach Boys "Surfing Safari."

The floor to ceiling transfer pole that helps me change position from sitting to standing adds a unique decorating touch to my room. To accept the pole, jock that I am, I use it

as an exercise pole. It could even be reframed as a stripper pole!

The latest addition to my wardrobe is a designer belt or climbing harness—otherwise known as a transfer belt which is a strong material belt synched around my waist for good support and grip for those assisting me.

Then there is the dreaded overhead lift—a cloth sling wrapped around me as I'm transferred from one place to another. When I began using it, I felt like an animal caught in a snare.

Now I do my best to visualize myself going up, up and away in my flying machine. The lift becomes a 747 taking me to an exotic location. My nine-year-old great niece came up with the best reframe: "Auntie Nancy, why do you have a zip line in your bedroom? You are so lucky!" Only in the eyes of a child.

These mobility aids are all about safety—safety for me and for the person that might be assisting me. Some aids can push my dignity to the limit, but the last thing anyone needs is an injury.

Everyone will have their own unique way of reframing. I am sharing how I have done it and how it's helped.

Reframing is all in the eye of the beholder. T

Accepting mobility aids can be hard to stomach. I sure don't want to minimize how hard it can be. I've just found that reframing can change how you look at it.





BC's Office of the Seniors Advocate can be a great resource for people who need help finding or navigating seniors' programs and services.

Aging Out of Disability Benefits

any people with disabilities wonder, "What will happen when I age out of disability benefits at 65?"

Here is an overview of this process.

The Ministry of Social Development and Poverty Reduction runs a monthly search for Persons with Disabilities (PWD) or Persistent Multiple Barriers to Employment (PPMB) clients who are turning 65.

The Ministry automatically changes eligible clients' case files to Medical Services Only (MSO). It's important to know that not everyone qualifies for MSO.

When you are transitioning out of disability benefits, you will receive a letter about your change in status.

If you do not receive the MSO designation, but think you qualify, you can appeal the decision with the Ministry.

To learn more about MSO eligibility, please visit https://tinyurl.com/drjkbpkb.

You can also access your income and disability assistance information online using My SelfServe (MSS) at https://myselfserve.gov.bc.ca.

Find Support through the Seniors Advocate

BC's Office of the Seniors Advocate can be a great resource for people

who need help finding or navigating seniors' programs and services.

Part of the Advocate's job is providing information and referrals for individuals. Another is monitoring and analyzing seniors services and issues in BC, and making recommendations to government and service providers to address systemic issues.

The Officfcarre monitors services in five key areas:

- Health care
- Housing
- Income supports
- Personal supports
- Transportation

In 2020-21, for example, the Advocate reported that the most consistently asked questions the office received related to health care (57%). The second most common questions were around income support (19%).

It will come as no surprise that lowincome seniors were hit hard by the financial impact of the pandemic.

Higher costs and worries about making ends meet caused a lot of anxiety. The BC Recovery Benefit was particularly important to many low income seniors.

You can talk with Information and Referral specialists toll-free at 1-877-952-3181 or in Victoria at 250-952-3181.

Learn more about the Office of the Seniors Advocate at https://www.seniorsadvocatebc.ca/. https://www.seniorsadvocatebc.ca/.

DTC RESOURCES FOR **HEALTH PROFESSIONALS**



Access RDSP has created two new booklets to help health professionals support clients with Disability Tax Credit applications:

- A Nurse Practitioner's Guide to the Disability Tax Credit
- A Guide to the Disability Tax Credit for Occupational **Therapists**

The Disability Tax Credit (DTC) offers significant benefits for people with disabilities who qualify.

With these guides, we explain the different sections of the form and offer suggestions for supporting patients' applications.

For more information, please contact the Access RDSP Outreach Coordinator at DABC at 604-872-1278 or rdsp@disabilityalliancebc.org.

ACCESS RDSP IS A PARTNERSHIP OF BC ABORIGINAL NETWORK ON DISABILITY SOCIETY, DISABILITY ALLIANCE BC AND PLAN INSTITUTE, MADE POSSIBLE WITH GENEROUS SUPPORT FROM THE VANCOUVER FOUNDATION.

THANK YOU TO THE BC NURSE PRACTITIONERS ASSOCIATION FOR THEIR COLLABORATION ON THIS RESOURCE.





vancouver foundation Bank







we are all connected Suite 204, 456 West Broadway, Vancouver, BC V5Y 1R3 (604) 875-0188 · fax (604) 875-9227 trans@disabilityalliancebc.org · disabilityalliancebc.org CANADA POSTES POST

Postage paid **Publications Mail**

Poste-publications

40051676

66 It's time to put an end to legislated poverty for people with disabilities."

HELAINE BOYD, Co-Executive Director Programs and Policy, DABC

Since BC's Persons with Disabilities benefits program was established in the 1990s, people with disabilities' income has fallen further and further below the poverty line.

The time for change has long passed and DABC, along with our community partners, is pressing for meaningful and radical change now.

Read about the work being done by Disability Without Poverty, DABC and other organizations in BC and across Canada. And join us in fighting for real change that will allow people with disabilities to live with safety, financial security and dignity.

