

A Survival Guide to
SUPPORTS FOR INDEPENDENCE



The
Other
Welfare
Manual

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#41, 9912-106 Street

Edmonton, Alberta

T5K 1C5

(403)423-2031

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Introduction

This is a guide to help you find your way in the Supports for Independence (SFI) program in Alberta. Supports For Independence is the program which used to be called welfare. This manual explains your relationship with a Supports For Independence office. It will also explain your rights and responsibilities while you are a client in the Supports for Independence program.

This manual is not a government document. It was prepared by the Edmonton Social Planning Council, which is a not-for-profit organization. The government has its own policy manual called the "Supports for Independence Policy Manual." It is a rule book which government workers must follow. Our manual *The Other Welfare Manual* is meant to be easier to understand and easier to use, but the government will not consider our *Other Welfare Manual* as being official. The government will always rely on their own manual as the final word on any rules and regulations.

Nothing in this manual should be taken as legal advice. While we tried to make sure all of the information was correct at the time of printing, the Edmonton Social Planning Council, or anyone involved in making this manual cannot be held liable for any errors or omissions that may have occurred.

HOW TO READ THIS BOOK

The Other Welfare Manual: A Survival Guide to Supports for Independence is dedicated to the many Albertans who live on welfare. The first two sections will explain what welfare is and how Family and Social Services offices are set up.

Section 3: Applying for the First Time will show you step by step how you can go through the welfare system, from the first time you visit an office.

Section 4: Now that you are on SFI, What's Next? deals with work, training and other related matters.

Section 5: Money Matters will explain the maximum amounts of money you are allowed to have and still qualify for SFI. It will also cover the payments that SFI allows as well as any extra money, or goods and services you are entitled to. This section will also include information about applying for money for education and training programs.

Section 6: Income Exemptions will explain how you can work and keep some of your earnings in addition to your monthly SFI payments.

Section 7: Investigations, Fraud, Paying Welfare Money Back...and Other Questions deals with situations where you have been overpaid or are under investigation.

Sometimes you may disagree with your welfare worker. ***Section 8: The Appeal Process*** tells how you can appeal a decision made by your welfare worker.

Section 9: Becoming Independent provides information about training and support services available through the SFI program. It also gives general information about whom to contact for job hunting tips, help with resume writing and interview preparation.

Section 10: When on Welfare offers help during tough times, as money emergencies arise.

Section 11: Glossary explains some terms. If you don't understand a term you may find it in the Glossary on page 74.

Places Where You Can Get Help

Throughout this manual you will find names and phone numbers of places that you can go to for help.


Numbers, Figures, Amounts, Rates

All amounts, numbers or figures reflect the policy as it was on October 1, 1993. For the current figures, talk with a worker at the welfare office.

Throughout the manual look for:

 *Readers Guide*

These will provide you with some information. It is provided to readers to help them get the maximum benefit of this book.

 *Hot Tips*

Is about some useful and effective things to do when on welfare.



Section One

Supports for Independence – What Is It?

The Supports for Independence program, which is also called welfare, was set up under a law called the Social Development Act, to help people who do not have enough money to live on. It was also set up to help people who can work to get the opportunities they need to become independent. Albertans pay for this program through federal and provincial taxes. The federal government contributes through the Canada Assistance Plan.

According to the Social Development Act, every person in Alberta has the right to basic necessities. The Act defines basic necessities as food, clothing, shelter, heat, light, water, medical, dental care and any other goods and services that keep people healthy and well.

If you can show that you are in need of some support in order to survive, the provincial government will help you through its social services department, Alberta Family and Social Services (AFSS). This department manages the Supports for Independence (SFI) program. This department also manages Child Welfare, but SFI and child welfare are separate programs. People who receive monthly payments through the SFI program are called clients. The monthly payments are called benefits.

The rule book used by Family and Social Services is called the Supports for Independence Policy Manual. According to this manual, AFSS clients have a right to:

- be treated with respect
- have personal choices

-
- services that are flexible, efficient, and effective in meeting their needs
 - receive fair and equal treatment
 - information about the benefits and services that are available to them.

If you feel at any time that these principles are not being followed, or if you feel that your rights are not being respected, be sure to let your worker know.

Your responsibility as a client is to try your best to find other sources of income, and whenever possible, to take steps toward independence.

The AFSS will also remind you that you must tell them about any changes in your finances or in your family life for as long as you get benefits. They will also encourage you to apply to other programs for any other benefits if you qualify.



Section Two

A Welfare Office—What is it Like?

Alberta Family and Social Services (AFSS) offices around Alberta are very different from one another. Offices in downtown Edmonton or Calgary may have over 100 people working there. Offices in smaller centres or rural areas may have just a few workers. But all these offices follow the same rules.

The first people that you will meet in the Alberta Family and Social Services office are the front desk staff. They are the people who greet you and answer some questions you have. They are the people you will see when you go to the welfare office to pick up your cheque or bus tickets, or anything else that might be waiting for you. Many of the forms that you need to fill out are available at the front desk. Any time you have an appointment to see a worker, you see the front desk staff first to let them know that you are there and waiting.

The front desk staff help you the first time you go to the welfare office. They will assist you through the first few steps when you are filling in your form. They arrange for you to see an intake worker. The intake worker will talk to you about your finances and how many people are in your home that you are supporting. The intake worker creates a file on you based on the information that you give her. She also looks at how the rules in the Supports for Independence Policy Manual apply to you to see if you qualify for welfare. During the year 1991-1992, 167,512 people received welfare in Alberta. Of these, 35.6% were single parents.

If you have children, or you're pregnant and do not have a lot of skills or education, the intake worker will send your file to a financial benefits

worker (also called FBW). This person will be your regular worker. (We will refer to the financial benefits worker as your worker.) He is responsible for your benefits during the entire time you are on SFI. You will have to call your worker to let him know of any changes in your life.

Alberta and Family Social Services can make a client take courses, join a job-training program, or look for work. Your worker may contact a client support services (ECSS) worker about your case. The ECSS worker may ask you to come in and see her. She is responsible to give you support and guidance as you take courses or look for work.

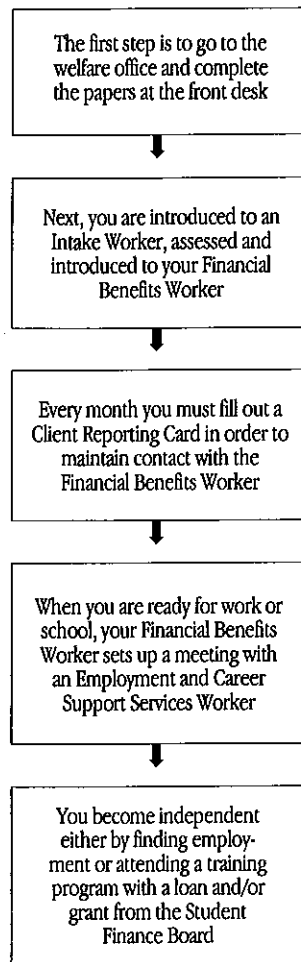


Age of the Youngest Child and Work or Training Expectations

From October 1, 1993, a client whose youngest child is at least six months old will be expected to look for a job or take training.

There are other people at the welfare office as well. You may have little or no contact with them. The income support supervisor supervises the FBW, the intake worker, and the ECSS worker. The manager runs the entire office. Some offices may also have an assistant manager.

This chart shows the relationship between the different kinds of workers in a Family and Social Services office. You can write the names of the people you come into contact with beside the appropriate box.





Section Three

Applying for the First Time

You may have had various jobs in the past and it is very important to make sure that you can't get any other income before you apply for welfare. For example, you may be eligible for unemployment insurance (UI).

As a general rule, you have to have worked at least 10 to 20 weeks over the past year to qualify for UI. Part-time work can also count. You can phone the Canada Employment Centre and find out if you are eligible for UI.

Full time work is sometimes hard to find. If you can find part time work, you can supplement your SFI payments. Here are some examples of people who have some income but are still receiving help under the SFI program to help make ends meet:

- *Mr. Singh* was working at a garment factory for the last twenty weeks. He was laid-off and was receiving UI. His wife stays home with their four children. The UI payments were not enough for Mr. Singh to support his family of six. Mr. Singh can receive benefits from the welfare office while he waits for his UI cheque.
- *Mr. Oleksiw* was receiving assistance from the Workers Compensation Board, because he had hurt himself while on duty. The WCB payments were not enough to support his family of five. He was also getting assistance through SFI.
- *Ms. Ng* had just started to work as a sales person. Her first cheque was due in about four weeks, in the meantime SFI helped out. She also received extra money to buy herself some new work clothes.

To find the Family and Social Services office closest to you, look in the Government of Alberta section in the blue pages of your phone book. Refer to the Family and Social Services listing and if you don't know which office is closest (you are only accepted at the office closest to you) you can call Alberta Family and Social Services information and tell them your address and postal code. They will direct you.

You will be asked to bring some picture identification (ID) for yourself. You should also bring some identification for your children and a letter from your landlord or building manager which states:

- your name
- address
- how much you pay for rent
- estimated average utility bill
- landlord's name
- landlord's phone number
- landlord's signature

You can take some phone and power bills along to the welfare office to verify your residence and expenses.

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Identifying Yourself

- Call ahead of time to find out what kinds of ID they will accept. Any card or official paper containing your name, address or picture is generally accepted.
- If you have no ID, go to the welfare office anyway, the front desk staff may be able to tell you about other ways of proving who you are.

Acceptable IDs

- ID card with photo and signature (drivers license, school/college card, employee card, union card)
- Health Insurance, Social Insurance, Indian Status card
- Pay stub, lease or rental agreement, utility bills.

It is very important to have a place to live and a proof of address before AFSS will help you. If you do not have a place to live, you can stay at a single men's hostel or women's shelter until you find a place to rent. In some emergency situations, AFSS may help you by finding a place for you to stay. If they put you up in a motel or hotel, they will require you to find a place of your own within a day or two. Explain your situation to the front desk staff.

The front desk staff will ask you to fill out a form called a pre-application. The form asks you to state how much cash you have on hand, and how much money you have in the bank; how much your car or truck is worth or if you own anything else of value. Welfare is the last resort for people. It is up to you to prove you are in need of assistance.

Unless you have a valid reason such as being in the last three months of pregnancy, you will be asked to fill out an employment history form. This form is usually filled out by those who are ready and available for work. It asks about the kinds of jobs a person has had in the past, and what their goals and education are. Alberta Family and Social Services uses this form to make an employment plan with the client.

All the rules about how much you are allowed to have and still qualify for welfare are in Section 5: **Money Matters**.

Managing Your Relationship with Welfare



Make sure all the information you give to AFSS is as complete and correct as possible. It is also a good idea to keep copies of all forms and letters related to your file. Try to keep notes of any conversations you have with AFSS workers.

INTAKE

The front desk will make an appointment for you to see an intake worker. The worker will want to know how you have supported yourself before coming to SFI; how much money you've earned over the past month and what your expenses were. During this interview you should give the intake worker all your papers, such as the letter from your landlord, receipts, birth certificates for your children and other IDs.

This interview will last about a half hour to an hour. The intake worker will give you the time you need to tell her about your circumstances. The intake worker considers all the information given by a client seriously. She uses the rules in the Supports for Independence Policy Manual to see if a client qualifies for benefits. If you qualify, the intake worker will authorize your first payment. You may be able to pick up your first cheque within a day or two. If you are in a real tough situation and need some money for groceries, inform the intake worker about this and you may be able to get a food voucher.



Summing Up What Will Happen to You During Your Interview with the Intake Worker:

The intake worker (IW) completes an assessment of your needs by looking into:

- how much money you have
- how many people live with you and their ages
- your health and the health of those living with you
- your work and school history.

If you are available for work, the IW will also look into your training plans.

Based upon the above information, the IW makes a decision about how much you will receive each month. You will receive information on how you are coded for benefits under SFI.

Your first cheque should be in the works. You may ask for an emergency food voucher, and bus tickets.

You will be given a Client Reporting Card (CRC) which you are to mail in before the end of the current month (more about CRC see page 24).

The intake worker will explain to you the SFI rules that apply to you as well as SFI expectations of you. You will be given a form to sign to show that you understand the rules and will respect them.

The intake worker will transfer your file to a financial benefits worker, also known as an FBW. From now on you will contact your worker (FBW), if you have any special needs or when you have any new information.

When your worker is away on holiday or leave, you can ask to speak to another worker who is qualified to approve benefits.



Section Four

Now that you are on SFI, What's Next?

The SFI program was set up to assist people in need and to help them become as independent as possible. AFSS encourages client responsibility for figuring out ways to come off SFI. For this reason, they may ask a client to join a training program if they think she will be able to become independent with their help. It also means clients have an obligation to look for a reasonable job if they are ready for work. When a client is receiving benefits, AFSS has some employment and training expectations.



Employment and Training Expectations

AFSS has the right to ask any employable client to prove that she is trying to find work.

Employment and training expectations will apply to both spouses even though only one of them receives benefits as the head of the household.

If you are asked to look for work, be sure to keep a record of :

- all your efforts to find a job
- the names of people you have seen or called, their phone numbers, and the dates you contacted them.

There are four different groups, called client categories, for employment and training expectations. The AFSS expectations of a client depend upon what category he is placed in. The four client categories are:

- Supplement to Earnings,
- Employment and Training Support,

-
- Transitional Support, and
 - Assured Support.

The next part of this section will describe them one by one. It is useful to know which one you belong to, so you know what your responsibilities are while you are on SFI. In Section 5: **Money Matters**, you will see how these categories can make a difference to some of your benefits.

Supplement to Earnings

This is your category if:

- you are working and need some help making ends meet
- you have just started a job and are waiting for your first pay-cheque

AFSS expects clients to hold on to their jobs and try to find a better one, if possible. If you ever lose your job, let your worker know right away. Also go to the Canada Employment Centre to see if you qualify for unemployment insurance.

If you would like to improve your education or your skills, ask the intake worker or your worker about employment and training support. You may be eligible for an education or job training program. Your welfare worker may refer you to the Students Finance Board if you attend school or upgrading program full-time. You may also be referred to other community agencies.

Employment and Training Support

This is your category if:

- you are available for work and you are actively looking for work, or
- you have some other income that is not from a job, or
- if you work less than five hours a week, or
- you are taking part in an education or job training program, or
- you are applying for short-term help while waiting for unemployment insurance or you already get unemployment insurance, or
- AFSS recommends you for a job training program.

You will be expected to look for work daily and make yourself available for education and training. You will be expected to accept any reasonable (minimum wage) job offer.

If you are waiting to start a training program, you will be expected to look for work daily while you wait. You are also expected to follow through on your employment plan as agreed upon with your ECSS worker.



Keep a good record of every attempt you make to get a job or get employment services. This includes the use of informal networks.

Transitional Support

This category is for people who are not able to work right now, but will be able to in the future. You would be in transitional support if:

- you have temporary health problems
- you have family responsibilities that prevent you from working outside the home. You may be taking care of a young child less than six months old or a disabled person in the family (on file) so you cannot go to work right now. AFSS expects you to look for a job once your child is six months old, or if there is a change in circumstances regarding the disabled person.

If you are not able to work right now, explain your situation to the intake worker or to your worker. For example, if you are in your last trimester of a pregnancy, or if someone close to you has died, or you have recently separated from an abusive situation, or you are suffering extreme stress and cannot cope with family and work, you may qualify for transitional support.

If you are in transitional support, you will not be expected to work or join a training program until your temporary condition ends.

Assured Support

This category is for people who are permanently unable to work . You would be in assured support if your health is bad, if you have a severe

handicap, or if you cannot work for some other reason. Family and Social Services will not ask you to look for work if you cannot work due to:

- physical disability
- aged 60 years or older
- low education or skills
- poor mental or physical health.

If you have a permanent disability, you may be eligible for a special program called Assured Income for the Severely Handicapped (AISH). This program is for people who will probably never be able to hold a steady job because of their disabilities. There is more information about AISH on page 43 of this manual.

Sometimes people are unable to work because of other barriers they face. The worker may consider your social skills, your work history or other social factors such as criminal record or where you live. If he feels these prevent you from obtaining a job, he may assess you for assured support.

There are three other client categories that should be mentioned here: child in need, transient client and one-time issue.

Child in Need (This area is under development and changes are expected—check with your worker)

This is your category if:

- you are 16 or 17 years old, single, and living on your own
- you are under 18 and you are living with a guardian in his or her home or in a private institution.

Children in need are eligible for transitional support until they turn 18. This is true even if they work or study. After age 18 they will be turned over to the Students Finance Board to finish high school.

Transient or one-time issue

If you are in need and you are just passing through Alberta without a fixed address, you may qualify for short-term help as a transient client. If you live in Alberta and require assistance once only, you may qualify for one-time help. SFI may also provide you emergency health care services.

Summing Up Client Categories

If you are working, you can get a supplement to earnings. You can also ask for employment and training support.

If you are ready to work, but you do not have a job, you are entitled to employment and training support.

If you are not ready to work now but you will be in the future, your category will be transitional support.


If you are not ready to work, and you will not be able to work in the future, you are eligible for assured support.

You will be asked to work or to look for work as long as you receive benefits from the SFI program, unless you are in assured support or transitional support, or in a separate program called AISH. You may be asked to prove that you are looking for work. You may request employment and training support. If AFSS recommends it, you will be required to enroll in an education or training program.

Employment and training expectations will apply to you and your spouse, if he or she lives with you.

Client Reporting Card

The intake worker will have given you your first client reporting card. This is what one looks like:

 <p>Alberta FAMILY AND SOCIAL SERVICES Income Support Services</p>	<h3>Client Reporting Card</h3> <p>Cheque No. _____ Total Cheque amount: _____ Payment to the end of: _____</p>	<p>To get further benefits complete both sides of this card for the reporting period</p> <p>Return the card to your District Office by _____</p> <p>_____ If:</p> <ul style="list-style-type: none">• you have no earnings and• you have no other income or your income does not change from last report <p style="text-align: center;">OR</p> <p>Return the card as soon as you get your last income in the reporting period if:</p> <ul style="list-style-type: none">• you have earnings or• your income changes from last report <p>Message to Worker: _____</p>
<p>D.O./Unit/Caseload: _____ File No.: _____</p> <p>Name: _____ Mailing Address: _____</p> <p>► Declaration I need income support benefits. I declare that the information on this card is true and complete. I will report any changes that happen after I fill in this card. I give the Department permission to check the information on this card. I understand that giving false or incomplete information may result in criminal charges.</p> <p>Date: _____ Signature: _____</p>	<p>Phone No.: _____</p> <p style="text-align: right;"><small>SSA 1556 (REV. 03/03)</small></p>	

Your worker will give you a sample card that has already been filled out. Every time you get benefits for one month, you will get a client reporting card to fill out for the following month. When filling out the card, remember that it is a legal document. Make sure that everything you write on it is correct. The client reporting card is also your way of keeping in touch with your worker.

Your worker must read your card before she can approve your benefits. Notice that on the front of the card, there is a space for you to write a short

message to your worker. If the space is not enough, write a note and send it in the same envelope as the card.

COMMUNICATING WITH A WORKER

From now on, how you manage in the SFI program depends on how you and your FBW communicate and cooperate with one another.

On the Client Report Card (CRC) there is a space for messages to your worker. Make sure to include any need that you anticipate. FBW workers are usually helpful but also very busy. The client reporting card is the best way of reminding your worker of something you need.

The sooner the better is a golden rule when dealing with Family and Social Services. Problems have a way of popping up every now and then. Examples of the problems that you may face: your cheque is late and you need to find out why; your benefits have been reduced and you need to find out why.

Alberta Family and Social Services (AFSS) has a telephone message-taking system called voice mail. When you need to speak to your worker, call and leave a message. When leaving a message, state your name and number clearly. According to AFSS, your worker should return your call within a reasonable amount of time. If your worker does not return your call within a reasonable time, call again and leave a message.



When Your Worker Does Not Return Your Calls

If for some reason the worker does not return your calls after you've called him a few times, you have the right to talk to his supervisor. If you want to make a more formal complaint, you can write a letter to his supervisor, and send your worker a photocopy.



Welfare Worker's World

Alberta Family and Social Services is a very large organization. It is very easy for large organizations to ignore any special needs people may have, even if they exist to help people. They deal with many people every day. Many of the offices are doing much more work with larger numbers of clients and fewer workers than ten or 15 years ago. The caseloads are over 300 clients per worker. The social service system is also stricter than it used to be. The system continues to suffer cutbacks; there are few benefits to be had. Many workers feel helpless because at times they know that a client has a genuine need and they cannot help.

Welfare workers are trained to help people in need. Government cutbacks limit their capacity to help. They feel helpless and frustrated. Welfare workers deal directly with clients and are often subjected to the clients' anger and frustration.

You should realize how difficult it is to deal with people's anger and demands all the time. Whenever your worker does something helpful, call his office and leave a thank you message on his voice mail complimenting him for the good job he is doing.



Here are some tips for those dealing with the welfare office:

- Be polite (try not to let your frustration get in the way of what you want)
 - Be persistent (if at first you don't succeed, try, try, try again)
 - Be punctual (send client reporting cards and other information on time, keep any appointments your worker makes for you)
 - Know your rights (read this manual)
 - Know your community resources (call someone if you feel frustrated or lost)
 - Insist that you get what you have a right to (politely, patiently, persistently).
-

LIFE SKILLS

You may find extra help by looking into courses offered such as life skills. You may be eligible to receive money to cover baby-sitting and extra transportation to the course.

If you are employable, you might qualify for training programs and benefits. You can discuss this with your Employment and Training Support Worker.

Section Five

Money Matters

Alberta Family and Social Services has some very firm rules about what assets clients are allowed to have and still qualify for Supports for Independence. When an SFI client has a job, or is receiving regular payments from another source, the Financial Benefits Worker will take that income into account when working out the monthly benefit.

This section will explain SFI rules that have to do with money and benefits. They include:

- the basic monthly benefit
- how much extra a client is allowed to have and still qualify (what the exemptions for assets are)
- how extra income affects the basic monthly benefit (what the exemptions for income are)
- extra benefits.

Basic Monthly Allowance

During an interview with your worker you will have to give him all the information about yourself and what you and your children might need to survive. The monthly benefit your worker calculates for you is made up of a standard allowance (SALL), a shelter allowance and health benefits.

The standard allowance covers: flat rates for food, clothing (including diapers), personal and household needs (including furniture, appliances and household supplies), telephone (including installation and operating costs), laundry and basic transportation (including school transportation).

The shelter allowance is for rent or mortgage payments, heat and utilities.

It covers all taxes or condominium fees, insurance payments, and lot rentals if a client lives in a trailer.

When someone is living in a room-and-board, the shelter allowance covers the rent portion of that person's monthly payment.

A single unemployable person is allowed a maximum of \$308/month for room and board— \$165 for shelter plus \$143 food allowance. This client is also eligible for \$86/month for laundry, basic transportation, clothing, telephone, and other personal needs.



Standard and Shelter Allowance

Table 1: Standard Allowance (SALL)

No. of Children	0-11 years	12-17 years	One Adult	Two adults
0	0	0	\$229	\$426
1	1	0	386	550
	0	1	419	583
2	2	0	517	693
	1	1	550	726
	0	2	583	759
3	3	0	660	831
	2	1	693	864
	1	2	726	897
	0	3	759	930
4	4	0	798	969
	3	1	831	1,002
	2	2	864	1,035
	1	3	897	1,068
	0	4	930	1,101
5	5	0	936	1,107
	4	1	969	1,140
	3	2	1,002	1,173
	2	3	1,035	1,206
	1	4	1,068	1,239
	0	5	1,101	1,272

The standard allowance goes up as soon as a child turns 12. It is important to mention if a child becomes 12 on the Client Reporting Card.

For families with more than five children, add \$138 for each child under 12 and \$171 for each child 12-17 years old.

For "children in need" living with a guardian, the standard allowance is \$138 for children under 12 and \$171 for children 12-17 years old.

For 16-17 year olds, the policy was under review and changes were expected at the time of printing this manual. However, the manual does say that if SFI is provided to 16 or 17 years olds to live on their own, the shelter allowance is \$165 and \$136 for food. Alberta Health Care will also be provided in the youth's name.

A standard allowance of \$56 per month is given to clients who live in a nursing home, auxiliary hospital, or active treatment hospital, providing the person does not get a handicap benefit.

NOTE:

There are some extra benefits available in certain circumstances. To find about these extra benefits turn to page 34.

Table 2a: Maximum Shelter Allowance

Client Category	Supplement to Earning and Training Support	Transitional Support	Assured Support
Single Person room and board	\$165	\$165	\$215
Single Person	\$165	\$250	\$300
Childless Couple	\$330	\$330	\$430
Single Parent with one child	\$380	\$380	\$430
3-person unit	\$460	\$460	\$510
4-person unit	\$480	\$480	\$530
5-person unit	\$500	\$500	\$550
greater than 5-person unit	\$500 plus \$20 for each additional person	\$500 plus \$20 for each additional person	\$550 plus \$20 for each additional person

Table 2b: Maximum Shelter Allowance When Living in Public Housing

—all utility costs (except electrical charges) are included in this:

Number of Children	One Adult	Two Adults
0	\$120	\$193
1	\$189	\$245
2	\$243	\$296
3	\$296	\$352
4	\$352	\$408
5	\$408	\$464
6 or more	\$464	\$519

NOTE:

The shelter allowance will not be paid to people who room and board with adult relatives. Relatives include grandparents, uncles, children, aunts, sisters, brothers, in-laws, step-parents, or adopted parents. An arrangement is not room and board if the applicant or recipient has a self-contained suite or is a party to a lease, rental agreement or mortgage.

The shelter allowance includes rent, payments on mortgages, utilities, municipal taxes, homeowner's fire insurance, condo fees, lot rentals for mobile homes, homeowner's maintenance allowance (\$19) and the shelter portion of room and board.

The guardian of a child in need receives \$64 for shelter allowance. If the guardian is a relative, no shelter allowance is given.

The amounts shown in tables 2a and 2b are the maximum for the number of people in a household. Family and Social Services will pay the actual cost of the place you live in up to the amounts shown and you are expected to pay utilities out of this allowance.

If you have more than five people in your family, add \$20 for each additional person. For example, Sue and John are in transitional support. They have five children. Being a seven person unit entitles them to a maximum shelter allowance of \$540 a month.

Sharing Accommodation

If you share an apartment or a house with someone, you will receive a proportionate amount of shelter allowance—the intake worker or FBW decides how much.

If you are pregnant or plan to adopt a baby, you may be entitled to receive an increased shelter allowance three months prior to the baby's arrival.

Special Circumstances

There are some special situations in which the FBWs can provide extra money to meet special client needs. Some of these benefits are shown in Table 3 on page 34.

Table 3: Supplementary Benefits

Benefit Area	Circumstances	Amount
Extraordinary Transportation	• For life threatening health problems	actual cost or \$0.09 per km
Personal Support Benefit	• Based upon an individual service plan for handicapped persons (plus 12% for administration of clients receiving handicap benefits)	up to \$3,000
Special Diet (only when recommended by a doctor)	<ul style="list-style-type: none"> • High protein/gluten free • Restricted sodium • Diabetic 1500 calories diet (single person) • Diabetic 1500 calories diet (each affected family member) • Diabetic 2000 calories diet (single person) • Diabetic 2000 calories diet (each affected family member) • Diabetic 2600 calories diet (single person) • Diabetic 2600 calories diet (each affected family member) • Pregnancy • Other special diet * amount by which food costs exceed food allowance	\$20/m \$12/m \$14/m \$14/m \$36/m \$30/m \$66/m \$54/m \$20/m *
Handicap	• Disability benefit for persons with a severe handicap who are too young to receive Old Age Security (as assessed by AISH administrator)	\$175
Daycare or Baby Sitting	<ul style="list-style-type: none"> • For purposes of employment or training • If necessary as stated by physician, psychiatrist, psychologist (Actual cost of treatment) 	actual cost less subsidy
Additional Shelter	<ul style="list-style-type: none"> • Persons whose health would be endangered due to a move • Disabled people who live in a place adapted to meet their special needs • Family of 5 or more where no suitable place is available within the shelter allowance • Reviewed after every three month period 	up to \$300

The supplementary benefits are provided in addition to the standard benefits. These are issued due to special needs. The figures in Table 3 reflect the top amount for every situation.

NOTE:

You will not be reimbursed for expenses which were not authorized in advance by your worker, unless it was an extreme emergency.

Family and Social Services will pay, or will help pay, for car repairs and insurance if it is not possible to use public transit, or for job related, or job search needs. Regular car maintenance is not covered under this benefit.

If you need to move for a confirmed job (full or part time), you are entitled to a moving allowance. This payment will cover moves within Alberta. Check with your district office to find out what the rates are.



Family and Social Services will not pay a benefit for utilities or telephone if you have been cut off because you did not pay your bills.



Non-Continuous Supplementary Benefits

While most of the supplementary benefits in Table 3 may continue as long as there is a need, the benefits described below in Table 4 are one time only.

Table 4: Non-Continuous Supplementary Benefits

Item	Amount
Employment related expenses Could include vehicle repairs, work clothing, training, meals maternity clothes if work related.	\$150
Damage deposit Issued only to those leaving an abusive relationship.	Same as shelter allowance
Natal allowance (you have to be at least 36 weeks pregnant or the baby must be younger than one month) Crib, mattress, high chair, stroller, bedding, car seat \$350 for the first born child and \$125 for each subsequent child	\$350 first child \$125 each subsequent child
Utilities (not telephone) Actual cost of connection, charge or deposit	Actual cost
Basic foundations Skills allowance, academic upgrading, ESL, community or life skills Cost of registration fee	up to \$100
Emergency allowance For family where clients's health is at risk -food to a maximum of \$22 per adult; \$14 per child -accommodation: actual cost of hotel/motel or other shelter for up to two weeks -clothing: up to \$214 for an adult and \$160 for each child -actual cost of child care -actual cost of most economical means of transportation or \$0.09/km -actual cost of repairs to home and major appliances -other goods and services (no more than \$500)	
Non-emergency travel For health care, court appearances, blood test as ordered by court -actual cost of most economical means of transportation or \$0.09/km -pro-rated food allowance up to \$22 for an adult; \$14 for a child -actual cost of a reasonable motel/hotel -reasonable cost for child care	
School expense	\$25 per child
Moving: (Within Alberta) If move is for confirmed employment (full time or part time)	Actual cost including gas, truck rental, insurance
(Outside Alberta) If reason for move is to get financial and social support from family and/or friends (usually the cost of a rental trailer or truck and you are expected to manage your own move)	Actual cost at national tariff standards

Most of the supplementary benefits listed on page 36 can only be issued when a client has accessed all other sources, for example, spouses, friends, parents, community help groups, things used by other children in the home, etc. Income that is normally exempted will not be exempted when you ask for a non-continuous supplementary benefit. For example your child benefit is usually exempt, but you may be asked to use it rather than get extra money for a non-continuous supplementary benefit. Other incomes which will be considered here include net income from your child, gifts of money or winnings.

It is possible to get a humidifier if dry air bothers someone in your household. You will have better luck with your request if you can show a letter from your doctor.

Amount of Benefits

Using information that they gather from clients during the interview, the FBWs make decisions about how much a person should receive.

To decide if you qualify for SFI, your worker will count your:

- cash
- the money in your bank account
- any property you have
- stocks, bonds, and other securities
- car or truck, if your equity in it was worth more than \$4,000.

Your worker will not count your:

- furniture
- personal belongings of all people in your household
- the house you live in
- car or truck if it is worth \$4,000 or less, or if client's equity in it is less than \$4,000

The amount of money and assets you can have and still qualify for benefits will depend on your situation in life and on your category for employment and training expectations.



Benefits Eligibility

If you are single and ready for work or training, you are considered employable. You can have up to \$1,500 in assets. Only \$50 can be in cash, money in your bank account, bonds, cheques or money orders.

If you are single and not ready for work or training, you are unemployable. You can have up to \$1,500 in assets. This can be any combination of cash, money in your bank account, stocks, bonds, securities and property.

If you are single and eligible for AISH, you can have up to \$3,000 in assets. This can be any combination of cash, money in your bank account, stocks, bonds, securities and property.

If you are a single parent, and employable, you can have up to \$2,500 in assets. Only \$250 of this can be in cash, money in your bank account, cheques, money orders, gift certificates and/or bonds.

If you are a single parent, and unemployable, you can have up to \$2,500 in assets. This can be any combination of cash, money in your bank account, stocks, bonds, securities, and property.

If an adult member of the family is entitled to AISH, you can have up to \$5,000 in assets plus \$500 for each dependent child and your spouse. Again, your assets can be in any combination of cash, money in your bank account, stocks, bonds, securities, and property.

If you are married and living with your spouse, or if you live common-law: *If you are employable*, you and your spouse together can have up to \$2,500 in assets. Only \$250 of this can be in cash, money in your bank account, or government bonds. *If you are unemployable*, you and your spouse together can have up to \$2,500 in assets. This can be in any combination of cash, money in your bank account, stocks, bonds, securities, and property.

Health Care and Dental Benefits

Family and Social Services provide free medical benefits within Alberta.

Most of the benefits are dispensed through a medical services card.

They include:

- Alberta Health Care with no fees
- prescription drugs/over the counter drugs if they are prescribed
- prescription glasses as required
- dental benefits
- no fees to be admitted into a hospital
- ambulance services (once only for emergency)

You will have to pay for extra billing.

A client's dental benefits will depend on what his or her situation is. There are different rules for people who are ready and available for work or training, and people who are not.

If you are considered employable and you have been on SFI for less than a year, you and your dependents are entitled to what AFSS call standard coverage. This means that if it hurts, AFSS will pay to have it fixed but it will not cover any special work. Ask your worker to find out what dental work is covered under your client category.

If you are not ready for work, you and your dependents can get full dental services. These dental benefits are called supplementary coverage.

NOTE:

Burial Services will be provided if the person qualified for SFI at the time of death, or if the person's estate cannot pay for costs, or if no other person or organization is responsible or willing to pay the costs. Services are given according to a contract agreement with Alberta Funeral Services Association.

Table 5 on page 41 gives a description of the major health services provided under SFI.

Table 5: Health Services Provided under SFI

Description of Service	Under what condition and/or how often
Alberta Health Care Premiums	Actual cost for client, family while they are on SFI.
Standard dental or dentist benefits include basic services such as extractions and fillings	According to contracts between professional association and the Department, if you are in employment and training support, supplement to earnings and/or support programs.
Supplementary dental and dentist services include basic services and annual exams	According to contracts between professional association and the Department, if you are on assured support.
Emergency dental treatment	One time only (including if you are a transient) and only if no other resources are available. The need for dentures and denture repair is not considered an emergency.
Medical and surgical supplies such as band-aids, dressings, crutches, canes, walkers, adhesive tape and raised toilet seats	If a doctor prescribes them and if they are not available through Alberta Aids to Daily Living.
Eye examinations	Covered by Alberta Health Care. If you are not eligible for Alberta Health Care talk to your FBW worker.
Prescription glasses or contact lenses	Frames and lenses will be paid every two years (once a year for children) according to the amounts approved by the Department. You may be able to get a second pair at the same time under special circumstances. SFI will pay for contact lenses if they are prescribed in writing by an ophthalmologist for medical reasons. If your glasses or contacts are broken, replacement will be allowed only once.
Prescription drugs Any drug not listed on the drug benefit list and the AFSS supplement list. Talk to your doctor about special authorization process.	As needed by client or family members named on medical card. Drugs must be on the drug benefit list or AFSS supplement list.
Over the counter drugs	SFI will pay if they are prescribed by a doctor and if they are listed on drug benefit list or AFSS supplement list.
Hearing aids -hearing examination and new hearing aids -repairs, parts, labor and service fee -ear molds, cords, receivers	SFI will pay for the purchase, service and repair of hearing aids for clients between the ages of 18 and 64. -once every four years -twice a year -depends on type of hearing aid.

Status Indians

If you are a registered Indian, you don't live on a reserve and you qualify for SFI, AFSS **will not** provide you with health benefits.

Your health benefits will be covered by the Federal Department of Health Canada. The phone number for Health Canada in Edmonton is 495-2694—outside Edmonton you can call 1-800-232-7301. The SFI program **will not** provide any benefits, although they may make an exception only for those benefits that are not available through the Federal Department of Health Canada.

If your children are not status Indians, SFI will provide Alberta Health Care Coverage if they are eligible for a medical services card.

If you live on a reserve (Indians or non-Indians), you are not eligible to receive SFI. Assistance is available through the bands.

Immigrants and Refugees

If you are a sponsored immigrant and your sponsor is unable to support you, you may qualify for SFI. Assistance will only be given until your sponsor can once again give you support.

If you are claiming refugee status and you qualify for SFI, you may receive benefits until your status has been confirmed by Employment and Immigration (EIC). After this, EIC is responsible.

Did Someone Say AISH?

AISH means Assured Income for the Severely Handicapped. AISH provides money to adults with serious and permanent disabilities. It is very different from the Supports for Independence program. It is available only to those who will never be able to regain their health or go to work.

While AISH is not a medical program, it does guarantee free medical benefits in Alberta. They include:

- Alberta Health Care with no fees
- prescription drugs
- glasses
- dental work
- ambulance services

AISH pays a standard benefit of \$810 every month to people living independently. The program makes sure people have enough to live on and that they get all the medical benefits they need to take care of their health. Only some Family and Social Services Offices deal with AISH. If you'd like to find out more about the program, your office can let you know where to get information.

Personal Support Services

Personal support services are benefits for people who have physical or mental disabilities. It is provided to help people live in the community. For example:

- Roberto was diagnosed as having a mental handicap when he was a child. His parents signed an agreement with AFSS under the Handicapped Children's Service. When Roberto was 17, his parents asked for assistance from AFSS in having an Individualized Service Plan (ISP) developed for him which would tell what Roberto will need after he becomes an adult at age 18. The ISP said that Roberto will not be able to survive on his own and would require 24-hour residential care.

When Roberto turned 18, he was provided residential care by a community group in a local house. The welfare office paid for staff and up-keep of this house in addition to SALL and special shelter allowance for Roberto. The amount a person can get under SALL-D is dependent upon needs as written up in the ISP.

Summing it up...

In section 3, we said it was very important for you to know your category for employment and training. Your category will make little difference to the monthly benefit you get from the SFI program, but it will affect the amount of assets you are allowed to have and still qualify. Table 6 on the next page will help explain the relationship between assets and client categories.

Table 6: Assets and Benefits considered at the time of application

Client category	Household type	Assets (equal to cash asset)	Cash, cheques or money in bank or bonds
Supplement to Earning	Single	\$1,500	\$50
	Family	\$2,500	\$250
Employment and Training Support	Single	\$1,500	\$50
	Family	\$2,500	\$250
Transitional Support	Single	\$1,500	*
	Family	\$2,500	*
Assured Support (handicap benefit)	Single(severe handicap)	\$3,000	*
	Family (one severely handicapped adult, one child)	\$5,000 plus \$500 for spouse and each additional child	*
Assured Support (no handicaps)	Single	\$1,500	*
	Family	\$2,500	*
			* refers to combined cash and liquid assests

Assets and Benefits allowed when you're on assistance

Client Category	Household type	Assets (equal to cash asset)	Cash, cheques or money in bank or bonds
Assured Support (handicap benefits)	Single(severe handicap)	\$3,000	*
	Family (one severely handicapped adult, one child)	\$5,000 plus \$500 for spouse and each additional child	*
Assured Support (no handicaps)	Single	\$1,500	*
	Family	\$2,500	*
Supplement to Earning, Employment and Training Support, and Transitional Support	Single	\$1,500	*
	Family	\$2,500	*
			* refers to combined cash and liquid assests

Liquid Assets= RRSPs, registered retirement income funds, term deposits, life insurance, guaranteed income certificates and other assets that can be readily converted to money.

Here are some examples which will help you to understand Table 6:

- Mary is a single parent with two school-age children. She is not working right now, but she is available for work or training. She can have up to \$2,500 in cash and liquid assets.
- Henry is single, 62 years old, and he never got past grade six. His age and limited skills make it very hard for him to find work. For this reason, he is not available for work or training. He qualifies for assured support, so he can have \$1,500 in assets.
- Fred lives with his wife and six-month old baby. He goes to the hospital every other day to undergo dialysis treatment for several hours at a time. His wife stays home to take care of their baby. Fred is on Assured Support because he has a severe handicap. He can have \$5,000 in assets for the himself, \$500 in assets for his wife and \$500 in assets for his six-month old baby. He can have \$6,000 in assets altogether.
- Fernanda was ready and available for work when she applied for Supports for Independence to support her family, but she needed to upgrade her job skills. Her category then was employment and training support. As a new applicant Fernanda can have \$2,500 in assets of which \$250 can be cash, cheques, money orders or bonds.

Client Category and Clients

If you believe you do not fit into the category AFSS has given you, explain your situation to your worker. If there are medical reasons why your category should be changed, ask Family and Social Services for a medical report form and have your doctor fill it out.

Always be prepared to explain why your category should be changed. It will be helpful for you to write a letter to your worker, and send a copy to her supervisor.

You will also be using your client reporting card to note any changes in your life. Some of these changes will affect your category.

If Family and Social Services change your category for employment and training expectations, they will write a letter to let you know.

Emergencies

Should you ever lose your benefits cheque, call your worker immediately. He will ask you to come into his office to get vouchers for food and rent. You will also be asked to sign a statutory declaration which says that you have lost your cheque and will return it to the welfare office if it is found. You will receive a cheque for your standard and shelter allowance later, less the amount that you've received as vouchers when you went to see your worker.

NOTE: Lost cash will not be replaced. If your cheque is stolen, call the police.

Section Six

Income Exemptions

In April 1993, AFSS announced changes to the SFI program that affect how much of your income will be exempt if you have a job or your spouse has a job.

According to the new rule which came into effect on October 1, 1993, the first \$115 and 25% of the rest of your net income will be exempt; any additional earnings will be deducted from your benefits.

How Will My Income Affect My Benefits?

For the purposes of Supports for Independence, income can be of three different types: *fully exempt*, *partly exempt*, and *not at all exempt*.



No matter how much AFSS deducts from your benefits, you and your family will still get medical and dental coverage, as long as you continue to qualify for a supplement.

Fully Exempt Income

Following are some types of income that are fully exempt and will not be deducted from your standard benefits and shelter allowance:

- GST Credit
- Child Tax Benefit
- renters' assistance or subsidy
- heating allowance for remote area
- mortgage interest reduction payments from the Heritage Fund

-
- refunded damage deposit, or refunds on utility deposits
 - the first \$4,000 if you sell a vehicle or vehicles. This is only exempt for a period of one month.

If your child has a job and she lives with you, her income will be fully exempt up to \$350 a month.

Partly Exempt Income

Some types of income are only partly exempt. You can expect to have money deducted if you receive:

- income from room and board
- income from renting out space where you live
- income your child earns if it is more than \$350 a month
- net income from your job or from your spouse's job

They all have different rates for exemptions. It is best to describe each one separately.

Exemptions and Benefits

If you get money from someone for room and board, 25% will be deducted from your benefits. For example:

- Charles is a single parent with one child under 12. His monthly benefit is the Standard allowance (SALL) plus the maximum shelter allowance for a two person unit, or \$716 (\$386 + \$330). His sister lives with him and pays \$400 every month for room and board. Twenty-five per cent

of \$400, which is \$100, will be deducted from Charles' benefits. He will receive \$616 from SFI. His total monthly income is \$1,016 (\$616 + \$400) instead of the \$716 he would have received on SFI alone.

If you rent out a room where you live, 50% of the income you get will be deducted from your benefits.

- Alice and David are in the Assured Support program of SFI. They have a finished basement in their house. They rent it for \$220 a month. Their monthly benefit is SALL for a couple plus the maximum shelter allowance for a 2 person unit, or \$856 (\$426 + \$430). 50% of \$220, which is \$110, will be deducted from Alice and David's benefits. They will receive \$746 from SFI. Their monthly income is \$966 (\$746 + \$220).

What If My Child Earns More Than \$350 a Month?

If a child who lives with you earns more than \$350 a month, Family and Social Services will exempt \$350, plus 25 per cent of any extra amount over this.

You will still get all other payments for your child, including the shelter allowance and full medical and dental coverage.

What if My Spouse or I Have a Job?

- Laura works part-time. She takes home \$200 a month. She is single and has no dependents. Her monthly benefit is \$394 (\$229 for standard allowance plus \$165 maximum shelter allowance). The first \$115 of her take home pay is exempt. From the remainder of her take home pay

of \$85, 75% or \$63.75, will be deducted from Laura's benefits. She will now receive \$330.25 from SFI. Her monthly income will be \$530.25 (\$330.25 plus \$200 from her job). By working Laura made \$136.25 more every month.

In the case of a couple where both partners are earning an income, the 25 per cent rule would apply to their combined net income.

- William and Joan have three school-age children. Two of their children are over 12. If they weren't working, they would get \$1,397 in benefits (\$897 standard allowance plus \$500 for shelter). William works as a gas station attendant. He takes home \$1,000 a month. Joan takes on casual work cleaning houses. She usually earns about \$200 a month. They have a combined income of \$1,200. After taking out \$115 from their combined take home pay, \$1,085 is left to calculate their exemptions. The amount of \$813.75 which is 75% of \$1085 will be deducted from their benefits. They will now receive \$583.25 from SFI. Their monthly income will be \$1,783.25 (\$583.25 plus \$1200). By working they made \$386.25 more every month.

Take Home Pay

Earnings are calculated as *gross* and *net*. Gross earning is all earnings before deductions, like tax. When you deduct from this amount, income tax, UI, CPP and other work-related expenses, the balance is your *net* or *take-home pay*.

Other monies that will not be deducted:

- gifts of money—\$50 per person per month
- winnings from games of chance—\$50 per person per month
- if you receive a grant or loan from government or a non-profit agency to start up a business, this is exempt.

Income that is not exempt:

This income is deducted dollar for dollar from your benefits. It includes:

- unemployment insurance payments
- workers' compensation
- CPP payments
- child support payments
- self employment (less business expenses) Check with your worker.

Any income you get from the government will be deducted from your benefits. According to the SFI Policy Manual, any income that is not specified as being exempt or partly exempt, will be deducted.



Survival in the Welfare System

- When in doubt, tell your worker about your needs.
 - Know your community and the resources that are available.
 - Be polite, persistent and punctual.
 - Be aware of your rights and insist on getting what you are entitled to.
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Section Seven

Investigations, Fraud, Paying Welfare Money Back...

Why Do I Have to Pay Welfare Back?

When Alberta Family and Social Services (AFSS) discovers that someone has received more benefit (overpayment) than she was eligible for, it recovers this extra payment from the client. The AFSS considers this overpayment as a *debt*. Regardless of who made the mistake AFSS holds the recipient responsible to pay it back. The recovery rates for those who have an active welfare file (are currently on SFI) are as follows:

- \$21 per month for single parents or single adult clients
- \$42 per month when there are two adults in the household.

If the debt is more than \$1000 in one month, you will be asked to sign a form called *Recovery Agreement*. If you refuse to sign this form, your case will be referred to the Justice Department and you may be prosecuted.

Will My Benefits Be Cut-Off When I'm Facing a Court Case for Recovery?

No. You will continue to receive the benefits as before. However, the court order may result in recovery and you will receive less benefits. You can always appeal to a higher court (see below for how to get legal help).

How Would AFSS Recover Money From Me If My SFI File Is Closed?

Situation One: Your total debt to SFI is under \$500 and your file has been closed for two years.

AFSS will write-off your debt. This means you will not be actively pursued but if you reapply for SFI, AFSS may recover your debt.

Situation Two: Your total debt to SFI is more than \$500 and your file has been closed for more than 180 days and you have made no effort at paying off your debt.

AFSS can put a lien on your property that will show when you sell this property. You will not be able to complete the transaction until you pay off your debt.

What Is Fraud?

Fraud is giving false information to obtain the benefits to which you are not entitled. This may be hiding the truth about your assets, income or needs as well as obtaining duplicate benefits in different names.

What If I'm Investigated?

An investigation happens when fraud is suspected by your worker or reported by the community. If the FBW is sure the information he has received is correct he will forward it to the Fraud Investigation Unit (FIU). You have the right to be fully informed as to why your case is being sent there. This unit will look into the matter and send the report to your welfare office. If you are found guilty of fraud, criminal charges may be laid against you or AFSS can ask you to complete a *Record of Debt* and make repayment arrangements with you.



Fraud is a criminal offense.

Those charged with fraud need legal help. You may be prosecuted for fraud no matter how little money is involved.

Where Can I Get Legal Help?

You can get legal help from the Legal Aid Society of Alberta. Legal Aid provides lawyers to people who need help with the law and who do not have enough money to pay for a lawyer.

How do I apply for Legal Aid?

Go to the Legal Aid office to fill out an application for a lawyer. Once you make an application to Legal Aid, you are asked to call back in one day to learn about their decision to get you legal help or not.

What can I do if I am turned down by Legal Aid?

You have the right to appeal the decision to the Regional Legal Aid Committee in your area. You should ask the Legal Aid officer to write down the reasons why your application was turned down. Write a letter to the committee clearly stating your reasons for appeal.

If this committee turns you down you have the right to appeal to the Appeals Committee of the Board of Directors. Follow the same procedure that you did to appeal to the Regional Legal Aid Committee.

Is there anywhere I can go if Legal Aid turns me down?

If you live in Edmonton you can get free legal assistance and information from Student Legal Services of Edmonton. You can reach Student Legal Services in Edmonton at **492-2226** and Student Legal Assistance in Calgary at **220-6637**.

If you can afford a lawyer, contact the Lawyer Referral Service, a service provided by the Law Society of Alberta, to get the names of lawyers in your community who have an interest in the kind of problem you are faced with. You can contact the Lawyer Referral Service by calling the following toll-free number: **1-800-332 1110**.



Section Eight

Appeals

If you do not agree with a decision your worker has made about your file, you can appeal it.

What Can Be Appealed?

Here are some examples of appeals—they may help you decide if you should appeal a decision.

- Mary, 26, recently became a single mother of three children, a five year old and nine months old twin girls, when her common law, John, walked away. John also took most of the furnishing and left Mary with an old couch and cribs for her twins. Mary went to apply for assistance. She is allowed regular rent and maintenance benefits. Her worker refused to assist her in the purchase of some necessary furnishings because Mary told her that she had stashed away \$2,500 in her saving account. Mary can appeal the worker's decision under section 29 of the Social Development Act.
- David and his worker have always had difficulty dealing with one another. David is now getting very upset and has requested a worker change. He has made a list of about 35 different incidents, which support his request for changing his worker. None of these relate to his benefits. David cannot appeal under the Social Development Act. He can talk with either the supervisor or the manager at the welfare office and explain his situation. He can ask for mediation to solve the problems with his worker.

Appeals and Did You Say The Social Development Act?



Section 29 of the Social Development Act gives you the right to appeal any decision of your worker at the welfare office affecting:

- your eligibility for benefits (whether or not you be put on welfare)
- amount of your benefit, or
- your client category, or
- how payments are made, or
- a change in your benefits, or
- the termination of your benefits.

For people on Assured Income for the Severely Handicapped, Section 12 of the AISH Act says that either you or your representative can appeal any decision made by your worker.

Will My Benefits Stop When I Am Appealing?

You will continue to receive the benefits you were receiving at the time of appeal. While waiting for your hearing you will not receive what you are appealing to receive. If you have been cut-off welfare and you are appealing this decision, you will not get welfare until a decision has been made on your appeal.

How Can I Appeal?

You have to make an appeal within 30 days of the decision. You will need to ask your FBW worker for a form called *Notice of Appeal*. Clearly state your reasons for the appeal and leave the completed form at the welfare office. Once your Notice of Appeal is received, it is reviewed by the supervisor or manager who

tries to solve the problem to your satisfaction. If they cannot, they will submit your appeal to the Appeal Panel. Within a couple of weeks or so you should receive a letter from the Appeal Panel telling you where and when the appeal is to be heard.

If you would like more information on how the Appeal Panel makes their decision, there should be a telephone number in the letter you receive. You can call and ask for basic information about the appeal panel and its procedures.



Appeal Hearing

Who Will Be At the Hearing?

You must attend the appeal hearing. If you are unable to attend, contact the Appeal Panel immediately and ask to reschedule it. Whenever possible, the Appeal Panel will reschedule the hearing. You have a right to bring along another person who may help you during the hearing. If you have difficulty communicating in the English language, you have the right to bring along an interpreter who will translate what is being said during the hearing and who will also translate what you want to say at the hearing. You can get an interpreter by phoning Alberta Vocational College (427-5529 in Edmonton; 297-3930 in Calgary; 623-5551 in Lac La Biche). You may also arrange to bring any witnesses to the hearing. The appeal panel consists of members from the community. The welfare office is represented by a supervisor or manager. SFI **will not** cover any travel costs to the appeal hearing.

What Will Happen at the Hearing?

The Appeal Panel hearing is quite informal and the members are quite easy to talk to. The Appeal Panel has a chairperson. At the hearing the chairperson will introduce members of the Appeal Panel and go over the decision that is being appealed. The chairperson will also explain how the hearing will go on. You have the right to raise any objections. For example, you may object if you personally know one of the members of the Panel and have reasons to believe that he/she may be biased. You must inform the chairperson of your concerns and ask to excuse that particular member from the rest of the proceedings. If your reasons are found to be okay, that member will be excused from the hearing.

1. The welfare office representative will present her case to the Panel. She has a right to bring any witnesses. Generally, your worker can appear as a witness. When she is finished you will have the right to ask any questions of her. The Panel may also ask her questions.
 2. You will then be asked to present your case. At the end of your presentation, the welfare office representative or the Panel members may ask you questions.
 3. You will then be asked if you have anything to add. Once you and the welfare office representative are done, the chairperson will declare the hearing at an end.
 4. You will receive a written decision from the Appeal Panel in a short time. If you have not heard from them within 12–15 days, phone and inquire about the status of your appeal. Keep calling until you find out the decision.
 5. In the written decision, the Panel will let you know its decision and the reasons for it.
-



Some “Golden Rules” when making an Appeal

- Try to work out your disagreements with your worker.
 - It is useful to tell your worker that you are not appealing against him/her but you are appealing the decision. Always be hard on facts but soft on people.
 - Be on time. If you are going to be delayed make sure that you call and let someone know.
 - When completing the *Notice of Appeal*, make sure that your form is signed and dated and your reasons for the appeal are clearly stated.
 - When handing in your *Notice of Appeal* ask for a copy for your records.
 - If you have difficulty completing the *Notice of Appeal*, ask for help. There are community resources that help people like you without any charge.
 - Make sure that you attend the hearing.
 - If you are involved with any self-help group or a community-centre and have a worker, bring that worker along to the hearing.
 - It is helpful to remain polite during the hearing.
 - Listen to what is being said by the welfare office representative.
 - Present your case honestly. Make factual statements only.
 - Thank the Panel members for their time.
-



Who else can help?

- Welfare advocacy groups may not be able to raise your issue directly but will listen to you and guide you in the right direction.
- Your Member of the Legislative Assembly (MLA). Call 427-2826 to find out who your MLA is and get his/her constituency office number.

Office of the Ombudsman

You should only consider complaining to the Ombudsman as a last resort. The Ombudsman won't investigate until after the Appeal Panel has made its decision.

The Ombudsman has powers to investigate actions, procedures and policies of government departments and if he finds that AFSS has acted unfairly or incorrectly in your case, he can recommend that the decision or action be changed.

He cannot force Alberta Family and Social Services to change the way they have dealt with you. However, he can raise the matter with the minister, the provincial cabinet and legislative assembly in Alberta on your behalf. You can write to the Ombudsman at the following address:

1630 Phipps-McKinnon Building
10020, 101A Avenue, Edmonton, Alberta
T5G 3G2, Telephone: 427-2756

If you live outside Edmonton and you want to phone the Office of the Ombudsman you can call toll free by dialing 0 for the operator and asking for Zenith 2-2422.



Section Nine

Becoming Independent

If your youngest child is at least six months old, your worker will ask you to look for work or get some kind of training. (When your child turns six months old you must report it on your client reporting card.) Your worker will put you in touch with an Employment and Client Support Services (ECSS) worker. The ECSS worker will contact you and set up an interview. If you have an old resume you will be asked to bring it to the interview. The ECSS worker will discuss your career plans, skills and education. She will also give you some tips on how to find a job and where to look for work. She may even suggest you take a course.

Where Do You Go to Look for a Job?

You can look for work in several different places. Try:

- in the classified section of your local newspaper.
- at job boards in your local Canada Employment Centre (CEC).

If you live in Edmonton, phone 497-2207, give the receptionist your address and ask for the phone number and address of the CEC nearest to your home. If you live in Calgary you can call 292-4821. From other parts of Alberta you can call 1-800-232-9481.

- at the local shopping mall (many businesses have the *Help Wanted* signs).
- at a bulletin board in the grocery store.

Word of mouth spreads very fast. Phone everyone that you know and tell them that you are available for work and what you are able to do.



When on the ECSS Program:

- Know your strengths and weaknesses.
 - Be open with your ECSS worker.
 - Accept suggestions and do not hesitate to look into new opportunities.
 - Have a positive outlook.
 - Don't be discouraged.
 - If you have been out of work for a long time, try to overcome this by taking training programs and talking with people in your situation.
 - Ask your ECSS worker to connect you with self-help community groups.
-

When on the ECSS program, you have an option of either going through some job readiness program, offered by Alberta Career Development, through community agencies for job search, or to go back to school (at the back of this manual you will find a short list of agencies providing job readiness, training and, schools).

When Selecting a Training Program or Agency

Choose a training program carefully. Try choosing the one that:

- matches your natural talent
- is within easy commuting distance
- has the most promise for landing a job
- you have heard good things about from someone who took their program, and it helped them find work.

Ask each agency questions about the following:

- programs they offer
- rate of success/failure of their students in finding jobs and the reasons for it
- type of jobs their students get
- teachers/trainers qualifications
- other facilities, such as library, gym, etc., and whether you would be allowed to use these facilities.



Volunteering

There are thousands of people who volunteer either for the joy of it or to gain some experience to prepare themselves for work. Call the Volunteer Center in Edmonton at 482-6431 and in Calgary at 265-5633. Inform them that you are interested in volunteering. They will ask you to come in and complete an application form.

Can I Be on the SFI Program While Attending School?

If you are upgrading, taking English as a Second language course, or participating in a job readiness program (including basic academic, communication or living skills), talk to your worker to see if you can still receive assistance.

The new AFSS policy is to send clients to the Students Finance Board (SFB) if they are taking any skill development or educational program. An Employment and Client Support Services worker will help clients to complete their applications for assistance from the SFB.

If you are attending a college or university, such as the ones listed below you will not be able to remain on the SFI program. You can receive funding through the Students Finance Board (SFB) at 427-2740. The SFB will send you an application form that you must send back to them at least four months before the start of your education program. The SFB receives thousands of applications each year. The sooner you apply the better your chances of finding out well in advance if SFB will help you.

The SFI will not provide you any financial assistance or medical coverage if you are enrolled as a full time student in a regular program at the following type of school:

- universities, like the University of Alberta or University of Calgary
- community colleges, like Grant MacEwan Community College or Mount Royal College
- institutes of technology, like NAIT or SAIT
- vocational colleges, like the Alberta Vocational College.

The SFB has established limits on monthly allowances. These limits are listed in Table 7 on page 68.

Table 7: SFB Monthly Living Allowance Limits

Client category	Monthly living allowance limits
Single student living with parents (Single dependent students whose parents reside within commuting distance of the institution are expected to live in their parents' home)	\$330
Single student away from home	\$655
Single parent with one child	\$1,150
with two children	\$1,380
with three children	\$1,705
with four children	\$1,935
with five children	\$2,260
	*: baby sitting expenses may be compensated on top of the above allowances if receipts are provided
Married with no children	\$1,160
with one child	\$1,485
with two children	\$1,715
with three children	\$2,040
with four children	\$2,270
with five children	\$2,595
	*: baby sitting expenses may be compensated on top of the above allowances if receipts are provided



Managing Relations with the SFB

- Consult with your ECSS worker before applying for assistance from the SFB.
- Complete your application for assistance at least three to four months before your school program.
- Complete all the sections on your application.
- If you are unsure about anything, talk with your ECSS worker and ask for help.
- If you are not satisfied with the amount that has been approved, appeal the decision immediately.
- After you have completed your school program, complete a Remission Form and submit it to the SFB.
- If you have a question on financial assistance while attending school, call SFB in Edmonton at 427-2740, in Calgary at 297-6344 or toll free from anywhere in Alberta **1-800-222-6485**.

How the Students Finance Board Works

The Students Finance Board (SFB) provides financial support to persons attending training or educational programs after they have completed high school. This support is in the form of:

- grants (you don't have to return these)
- bursaries (usually applied towards your tuition fees or other school costs and you don't have to pay these back)
- loans (you pay these back plus interest after completing your school. You'll have six months after completing your school program to start paying your students loan off. If after six months you still do not have a job, you may apply for *interest relief*. Remember to complete your application for remission after you have completed your studies. See a counsellor at the SFB for details on how to complete this form.

If you meet the following conditions you may qualify for assistance from the SFB:

- living in Alberta for the last 12 months (excluding time spent in an after high school institution)
- have proof of financial need
- be enrolled as a full-time student
- maintain passing grades in at least 60% of a full course load
- completed high school

The lifetime loan limit for attending a vocational or an undergraduate school is \$25,000.

Supplemental Assistance Grants are available to students whose needs cannot be met within the loan limit guidelines. These grants may be up to \$2,400 per year.

If you have to move to attend a school, you may qualify for moving grants.

Alternative Methods to Becoming Independent

If you have a lot of energy, creativity, and drive to succeed, you can be your own boss by operating a small business. Try contacting:

- Learning Resources Distributing Centre of Alberta Advanced Education and Career Development in Edmonton at 427-2767.
- Consumer Services Division of Municipal Affairs 427-5782 (Edmonton) and 297-5700 (Calgary). From other parts of Alberta call the Alberta Government RITE number listed in white pages of your phone book under Government of Alberta listings and ask to be connected to the nearest Alberta Consumer Services office.
- The Federal Business Development Bank 495-2277 in Edmonton or 292-5000 in Calgary.

All the sources listed above have a lot of useful publications and they also provide some business counselling. There are many agencies in different communities which can help you if you have problems dealing with welfare, or if you have other issues and concerns. Most communities in Alberta have municipally-run Family and Community Support Services offices. They will help you solve your concerns, or refer you to someone who can. **If you have any questions, you can call the nearest Family and Community Support Service Office.** They may not have the answer to your question, but they'll put you in touch with someone who does.

Family and Community Support Service offices in Alberta

Airdrie	948-8800	Alexander Band	939-5887
Alexis Indian Band	967-2591	Athabasca	675-2623
Banff	762-1251	Barons-Eureka-Warner	327-6507
Barrhead	674-3341	Beaumont	929-8782
Beaverlodge	354-2204	Berwyn	338-3801
Black Diamond	933-4348	Blackie	684-3688
Blood Tribal Admin.	737-2888	Bon Accord	921-3550
Bonnyville & District	826-2120	Bow Island	545-2656
Breton	696-3636	Brooks	362-3333
Bruderheim	796-3731	Buffalo Lake	689-2170
Calgary	268-5110	Camrose	672-0141
Canmore	678-5597	Cardston	653-3734
Caroline	722-3781	Carstairs	337-3341
City of Leduc	986-2261	City of Wetaskiwin	352-6023
City of Grande Prairie	538-0409	Claresholm	625-4417
Cochrane	932-2075	Cold Lake	594-1471
County of Lacombe	782-6601	County of Leduc	955-3555
County of St. Paul	645-3301	County of Wetaskiwin	352-3486
Cremona	637-3762	Crossfield	946-5565
Crowsnest Pass	562-8833	CTY-Grande Prairie	532-9722
Dene Tha' Ehts-Ande	926-2422	Didsbury	335-9255
Drumheller	823-6300	Eckville	746-3177
Edmonton	496-5801	Edson	723-4401
Elizabeth Metis Sett.	594-5452	Elk Point	724-3800
Enoch Tribal Admin.	470-5666	Fairview	835-5461
Fishing Lake Metis	943-2202	Flagstaff	385-3976

Foremost	867-3733	Fort Assiniboine	584-3922
Fort Chipewyan	697-3674	Fort Macleod	553-4491
Fort McMurray	743-7967	Fort Saskatchewan	992-6200
Fox Creek	622-3896	Frog Lake Band	943-2211
Gibbons	923-3331	Glendon	635-3807
Grande Cache	827-2296	Granum	687-3822
Hanna	854-4700	Heart Lake Band	623-2130
High Level	926-2267	High River	652-2110
Hinton	865-2217	I.D. #14	723-8223
Innisfail	227-3376	Irricana	935-4672
Jasper	852-2100	Lac La Biche	623-4463
Lakelands	849-5325	Lakewood	639-3626
Lesser Slave Lake Reg.	523-4401	Lesser Slave Lake	523-4441
Lethbridge	320-3005	Little Red River Creek ...	759-3912
Long Lake Cree Nation ...	826-3333	M.D. of Brazeau	542-7777
M.D. of Cypress	526-2888	M.D. of Clearwater	845-4444
M.D. of Kneehill	443-5541	M.D. of Sturgeon	939-4321
Ma-Me-O Beach	586-2251	Mannville	763-3005
Medicine Hat	529-8311	Medley	594-6006
Millet	387-5111	Morinville	939-3450
Mountain View	335-3311	Nampa	322-3954
Nanton	646-2436	O'Chiese Band	989-3969
Okotoks	938-4404	Olds	556-6981
Onoway	967-5338	Paintearth	882-4155
Peace River	624-1000	Peigan Band	965-3940
Pincher Creek	627-2232	Ponoka	783-4462

Provost	753-2288	Red Deer	342-8101
Redcliff	548-7415	Rimbey	843-2030
Rocky Mountain House ..	845-3720	Saddle Lake Band	726-3829
Sexsmith	568-4345	Siksika Nation	734-5163
Smoky Lake	656-2255	Smoky River	837-8311
Spruce Grove	962-2611	St. Albert	459-1505
Stavely	549-3761	Stettler	742-2337
Stoney Tribal Admin.	881-3871	Stony Plain	963-9770
Strathcona	464-4044	Sunchild Band	989-3740
Sundre	638-3220	Swan Hills	333-4303
Sylvan Lake	887-3433	Tall Cree Band	927-3727
Thorhild	398-3688	Three Hills	443-5822
Tilley	377-2203	Tofield	662-3269
Town of Lacombe	782-6637	Town of St. Paul	645-5311
Turner Valley	933-4944	Two Hills	657-3540
Village of Hythe	356-3888	Vulcan	485-2192
Wainwright	842-2555	Westlock	349-5900
Wheatland	644-3839	Whitecourt	778-6300
Whitefish Lake	636-3622		

**If you have any further questions, you can call the Edmonton
Social Planning Council at 423-2031.**

Section Ten

Glossary and Acknowledgements

Assets	Cash, money in any bank, Saving Bonds, Stocks, or anything of value you own.
Benefits	What you receive from the welfare office that may be cash, dental or medical coverage, or a voucher.
Canada Employment Centre	These offices are operated by Employment and Immigration Canada. Look for the CEC nearest to your home. Generally you can find the phone number listed in the Blue pages at the front of your phone book under Employment and Immigration Canada. In small towns, the listing may be under Government of Canada in the white pages. If you are living in Edmonton or surrounding areas call 497-2207 or 292-4821 if living in Calgary (from other parts of Alberta call 1-800-232-9481) to find out which CEC is nearest to your home.
Caseload	People assigned to a worker. An FBW may have a caseload of over 300 people.
Client Responsibility	Expectations that SFI has of client.
Eligibility	What you are entitled to receive.
Employable	Ready for work or training.
Equity	Portion of property or asset that a person owns. For example, Lori had a car that she had bought a year ago from a bank loan. The car is worth \$7,000 and Lori owes the bank \$3,500. Lori's equity in car is 50% or \$3,500.
Exemption	A portion of income or assets a client is allowed to have in addition to SFI benefits.
Interview	Face to face meeting with an Intake worker or other workers in the welfare office. During this meeting the worker tries to get verbal information from a client which is used to make decisions.
Mediation	To solve a conflict by talking with all parties and help them see one another's point of view.
Net income	What you take home after taxes, CPP and UI premiums and other deductions are made by the employer.
Public Housing	Housing units subsidized by the local government (city, town, M.D., village, Indian Band, Metis Settlement, Metis or Indian urban housing programs)
Reasonable job	Work that reflects a persons ability, skill or special training and pays at least minimum wage. For example, if you cannot do physical labor and your physician backs up that claim, the welfare worker cannot force you to do physical work. Training opportunities will then be explored and you may be asked to seek assistance from the Students Finance Board.
Supports for Independence	In 1991, Alberta Family and Social Services replaced the old welfare program, called the Social Allowance Program, with a new one called Supports for Independence, or SFI. Today, everyone who receives welfare receives SFI.
Unemployable	Not ready for work or training.
Voucher	Welfare workers give these out in emergencies. Often a voucher can only be used at a particular business. The most common uses of vouchers are for purchasing groceries, baby-milk or essential clothing, like a jacket during winter. A voucher is just like cash. A client goes to the store, does his shopping and hands in the voucher instead of cash at the till.

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