
The *Other* Welfare Manual.®

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Contents

Introduction	3
Acknowledgements	3
How To Use This Manual	4
Welfare—What Is It?	6
Why Me?	7
What If I'm Able To Work?	8
Do I Qualify For Welfare?	9
Who Gets Welfare?	12
The First Interview—What Happens?	17
How Much Will I Get On Welfare?	22
Is There Anything Else I Can Get?	26
What If I Have An Emergency?	33
What If My Social Worker Says "No"?	35
I Still Have Some Questions...	39
How Can I Get Off Welfare?	44
The Final Word	47
We Need Your Help	48
Benefit Check List	

Introduction

This manual is dedicated to the thousands of Albertans who are faced with the task of surviving on Welfare. You are not alone. You are not forgotten.

We wrote this manual to help you deal with the Welfare system and to understand your rights and responsibilities as they are laid out in the official **Income Security Programs Manual**. However, nothing in this manual should be taken as legal advice. While we have made every attempt to ensure that all of the information was correct at the time of printing, the Edmonton Social Planning Council, or anyone involved in the preparation of this manual cannot be held liable for any errors or omissions that may have occurred.

Acknowledgments

First Edition

We are sincerely grateful to the many people who helped in the preparation of this manual. In particular, thanks are due to those welfare recipients who took the time to complete our questionnaire. We also thank those people from agencies throughout Edmonton and beyond who offered their advice and encouragement for this publication.

Special thanks go to the Advisory Committee members who guided this project and who gave so freely of their time and experience. These people are: Larry Brockman, Boyle McCauley Health Centre; Mary Burlie, Boyle Street Co-op; Ken Crook, Student Legal Services; Dave Durning, Solidarity Alberta; Betty Gray; Gerard Kennedy, Edmonton Gleaners Association; Elvira Leibovitz; Bob McKeon and Linda Winski, Social Justice Commission.

We appreciate the assistance provided by those officials of Alberta Social Services and Community Health who supplied us with information. Thanks are also due to those unofficial representatives who willingly helped us to prepare this manual but who, unfortunately, must remain anonymous.

Project staff were Roger Laing, Pat Sytnick, Gayle Dreaver and Lorraine Mitchell. Their positions were funded by Employment and Immigration Canada (Canada Works). Publication and distribution of this manual was made possible through a generous grant from the Clifford E. Lee Foundation.

April 1986

Further Editions

In preparing further editions of the Other Welfare Manual we have been able to include the updated changes to the welfare policy, as well as a lot of the helpful suggestions and corrections that have been passed on to us. We are particularly appreciative of the assistance and support that has been provided by officials of Alberta Family and Social Services in updating this manual and in agreeing to purchase and distribute copies throughout the province.

Second Edition October 1987

Third Edition March 1990

How To Use This Manual

We know that being on Welfare is often a difficult and humiliating experience. Before we wrote this manual we asked people on Welfare to tell us about their experiences and what they thought might help them. We distributed a questionnaire and received over 300 replies. Nine out of every ten people who replied said that Welfare does not give them enough to live on. More than half complained that they needed more help in understanding what they were entitled to receive from Welfare. Two out of three felt that people treated them differently because they were on Welfare. We also found out that life on Welfare is a little easier if you are getting all of the money you are entitled to.

The **Other Welfare Manual** was written to help you understand Alberta's Welfare System. It tells you who gets Welfare, how much you should receive, and what you can do if you feel you have not received all that you are entitled to. It also offers some ideas on how to cope with being on Welfare, and some suggestions on how to get off it. We hope you will use this information to get all the benefits you are entitled to. Don't be afraid to ask your social worker about anything that you read in this manual. If you don't understand what she tells you, have it explained again in a different way. The important point is that **you have to ask** for what you need.

This manual is also intended as a guide to the **Income Security Programs Manual**, which is the official book your social worker will use to decide whether you are entitled to Welfare and how much you will get. If you need to know more, don't be afraid to ask to see the sections of the **Income Security Programs Manual** that apply to your situation. If you would like to look at it more carefully, check to see if your local library has a copy. It will usually be in the reference section or it will be listed under Government Publications. For \$7.50 you can buy a copy of the Income Security Programs Manual from the Publication Services, located at 11510 Kingsway Avenue, Edmonton, T5G 2Y5, telephone 427-4952.

Finally you will find that in preparing **The Other Welfare Manual** we have tried as much as possible to use the words and terms that are commonly understood, rather than the official government language which is often very confusing. Therefore, we talk about "Welfare" rather than "social allowance" and we refer to your "social worker" even though we know that not everyone you will meet in the Welfare system will actually be a professionally qualified social worker. As well, to make things easier we have used "she" to refer to your social worker, even though it's quite possible you will be dealing with a male social worker.

Welfare—What Is It?

According to Alberta Law, every person in Alberta has the right to have adequate food, clothing, shelter, medical and social services. The Social Allowance Program (which is usually called Welfare) was set up under the Social Development Act, to help people who do not have enough money on which to live. All Albertans pay for this program through federal and provincial taxes. The Federal Government contributes through the Canada Assistance Program.

6

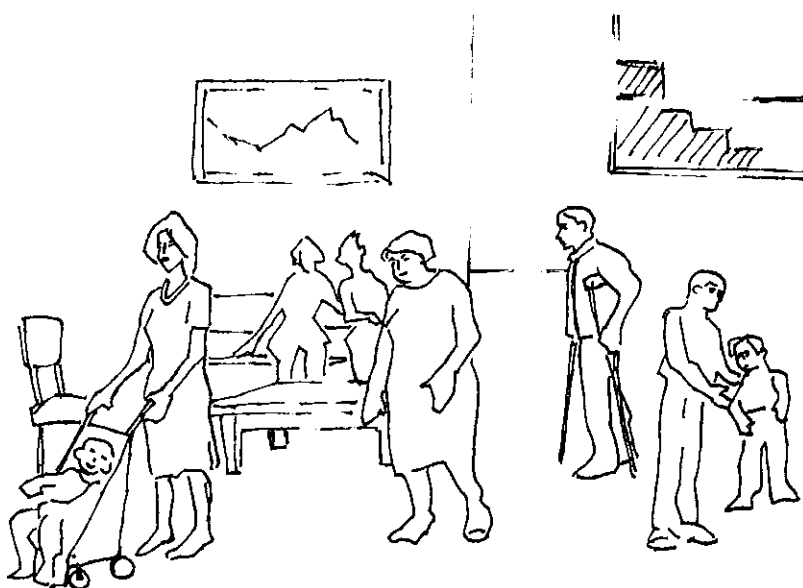
Provided that you are able to show that you need help the government has an obligation to assist you. In its welfare policies Alberta Family and Social Services mention how important it is to keep families and single people healthy by making sure they have sufficient money to buy things like food, clothing, good housing and medical care. Family and Social Services also say that they don't want to become too involved in your family's affairs or to limit your ability to make your own decisions. If you feel at any time that these policies are not being followed, or if you feel that your rights as a citizen are not being respected, be sure to remind your social worker of the department's responsibilities.

For its part Family and Social Services will probably want to know what things you have done in the past to make sure that you have had enough for you, and your family to live on. As well they may ask you to really explain why you need help. They will also likely remind you that you have a responsibility to tell them about any changes in your financial picture or family circumstances once you're on Welfare. They will also encourage you to apply to other programs for any other benefits you may be eligible for.

However, remember, everyone in Alberta has the **right** to get Welfare if they need it.

Why Me?

The first question that people on Welfare usually ask is "Why do I have to be on Welfare?" There is no simple answer to this question. People are usually on Welfare because they can't work. They can't work for a variety of reasons. Some people are physically or mentally disabled, others lack education and training. Some have young children who need their attention. Some people can't earn enough to support their families. Still others just can't get the work they are trained for; the jobs aren't there.



If you need Welfare you are not alone. In Alberta, there are about 150,000 people on Welfare. About 70,000 of these people are children under the age of 18. This does not include individuals who receive benefits through special programs for the elderly and disabled.

What If I'm Able To Work?

Many of the decisions that Welfare makes about how much you should get or how much you should be allowed to own, are based on whether you are considered to be "employable" or "unemployable". Both employable and unemployable people are entitled to Welfare but the amount of money they get will be different.

Generally you will be considered 'employable' if you are:

- under sixty,
- able to work,
- or a single parent with one child over four months old, or two children if both are of school age.

8

Welfare will normally consider you as 'unemployable' if you are:

- over sixty, or
- physically or mentally unable to work, or
- a single parent with one child under four months, or two children, one or both of whom are under school age, or three or more children.
- caring for a child or a spouse with a physical or mental handicap
- in the last three months of a pregnancy
- assessed as being unsuitable for work
- a single parent involved in an upgrading or training program

Being considered "employable" doesn't mean that you won't get Welfare—it just means that the rates and some of the rules will be different, and you will be required to look for work and accept employment. If your spouse is "employable" he or she will also be required to seek and accept employment. If you are concerned about the social worker's decision that you are considered 'employable', because of some work related difficulty that was never discussed, be sure to ask for a formal "employability assessment".

Do I Qualify For Welfare?

So you are really broke and you want to know if you can get any money from the government to help you live. The sections below should give you some idea of whether you qualify for Welfare. First, it is important to know whether you qualify based on your income. Next, you need to know whether Welfare thinks you own too much to qualify for help and whether you are of the right age. **It is important to be aware that even if you are working, you may be eligible for Welfare. This will depend on how much money, you are earning.**



What's Considered as Income?

If you had very little income during the past month you probably will qualify for Welfare, although other things will be taken into account. Your social worker may want to make sure that you are already claiming any other benefits that you are entitled to.

However, it is important to understand that some of the money you have won't be considered by the Welfare system as income.

This includes:

- family allowance payments
- child tax credits
- part-time earnings of your children under \$200 a month
- refundable federal sales tax credit

If you have someone renting part of your home, half of the rent they pay will not be counted as income. If your renter is paying you for both room and board, then three-quarters of the rent will not be counted as income.

You can still qualify for Welfare if you earned some money during the past month. However, if you earned more than \$115 in the month, part of your earnings will be counted as income and will be deducted from the amount of Welfare you will receive the next month.

How Much Can I Own?

As well as looking at your income, Welfare wants to know how much you own. Be aware that this **does not** include either your **home or your household furniture and appliances**. However, if you own a car, have some money in a bank account or own some stocks and bonds you will be asked to show how much they are worth.

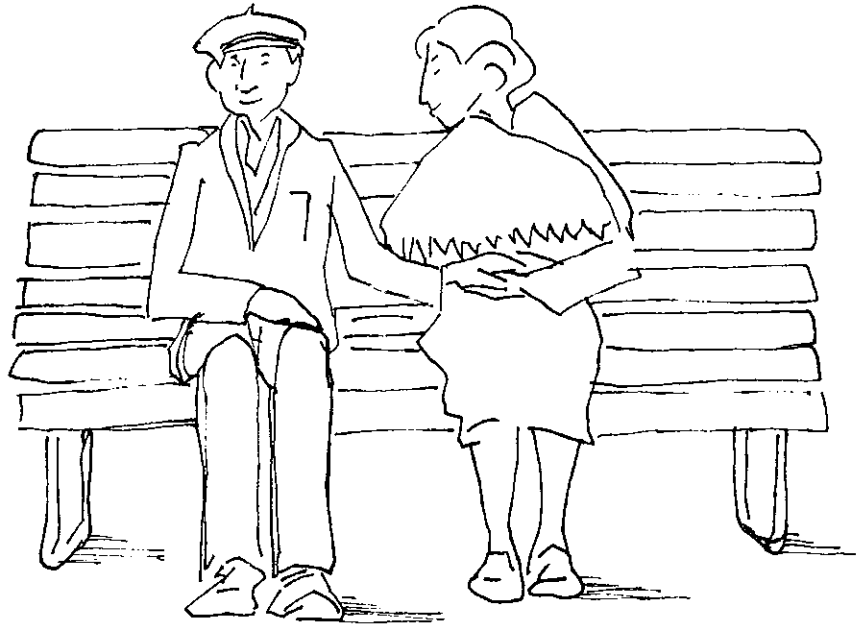
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If you are a single person and you own more than \$1,500 worth of these "assets" you may be refused Welfare. Married couples and families are allowed to own \$2,500 worth of assets. If you are considered to be "employable", you are not allowed to have more than \$50 in cash or in the bank if you are single, or \$250 if you are married or have children.

If your car, or what you really own of your car, is worth less than \$7500 and you can show that you need it to look for work or for medical reasons, it probably will not be counted as part of your assets. Our experience has been that different Welfare offices are prepared to overlook some of the official limits on what you can own, so be sure to question a decision about your assets if you are unhappy with it. As well, you can always **appeal the decision**. More about this later in the manual.

Age

In most cases, you must be over 18 to qualify. There are some exceptions though. If you are 16 or 17 look at page 13 to see if you would get Welfare. If you are over 65 and are receiving less than Welfare rates from your pension and old age benefits, you can get an income supplement from Welfare. Talk to a social worker to see if you qualify.



Child Support

If you are a single mother and your children live with you, your social worker will refer you to a Family Relations worker who will ask you to help in pursuing your children's father for child support. If you are unwilling to do this, you may be refused Welfare. However, we do know of people who didn't agree to help in pursuing their children's father and who still got Welfare. Sometimes, it will cause hardship for you to pursue your ex-spouse, or to name your children's father (for instance, if your ex-spouse is violent or has threatened you). If this is your situation and you are refused Welfare, you can always **appeal**.

Who Gets Welfare?

Welfare has different rules for different groups of people. Now that you know whether you qualify based on your income, assets and age, you can find out about any other rules which may apply to you.

Single People

If you don't have children, or you don't have a physical or mental health reason for getting Welfare, you will be considered to be "employable" and so you will qualify for "short-term rates". These rates are explained on page 22. As well, you will only be able to get Welfare for one month at a time and you will be expected to look for a job.

If you haven't found work after two months, your Welfare will probably be extended. However, approval for this will have to come from a senior official in the Welfare office. Be sure to ask for an extension if you think you will need one. You should receive "long-term rates" after you have been getting Welfare for three months. Long-term rates are explained on page 24.

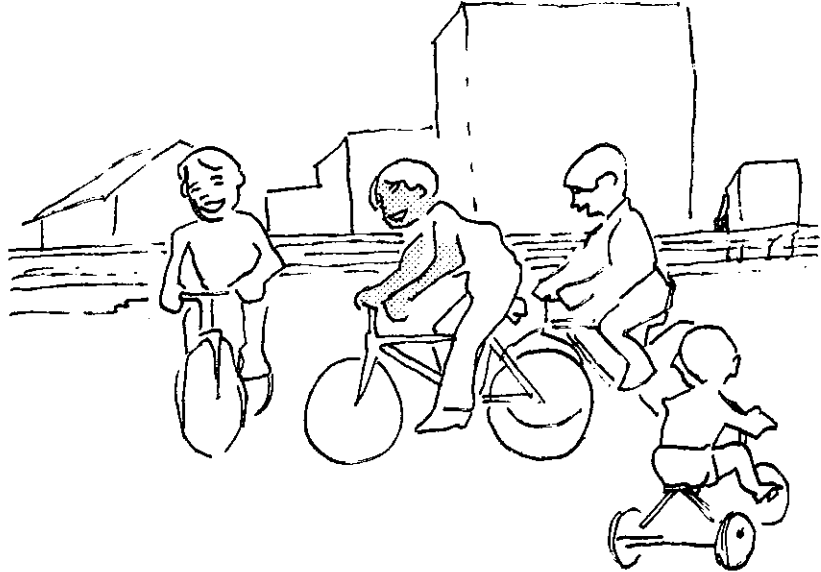
12

If you don't have a place to live, you can stay at a single men's hostel or a women's shelter. However, you don't have to stay there if you would prefer not to. You can find a place to rent and Welfare will give you some help. You will need a letter from your landlord saying how much the rent is. You should also remember that, while Welfare will probably pay for the rent, they do not help employable single people with the damage deposit. As well, keep in mind that the amount you get for rent must also pay for your utilities.

Couples and Two-Parent Families

The Social Services office opens a "file" when you apply for Welfare. For married or common-law couples and two-parent families, the file may be put under either person's name. Any income which **either** adult earns is expected to go toward supporting the family.

If the one of you who is considered to be the 'head of the household' is judged to be "employable", you will get short-term rates for the first three months. After this time, you should qualify for long-term rates. If, for medical reasons, the 'head of the household' cannot work, then you will be considered "unemployable" and you will automatically get long-term rates. These rates are explained on page 24.



Single Parent Families

As a single parent, the amount of Welfare you will receive will depend on the number of children you have and their ages. It is on this basis that the Welfare system will decide whether you are "employable" or "unemployable", as we explained earlier on page 8. If you are considered "employable", you will get the short-term rates for the first three months. These rates are explained on page 22. If you are considered "unemployable" you will automatically receive the long-term rates. These rates are explained on page 24.

16 and 17 Year Olds

Sixteen and 17 year olds who are married, or are legally separated or divorced, can get Welfare. This is not necessarily the case for single people and unmarried mothers who are 16 and 17 years old. Before giving you Welfare, your social worker will want to see if there is any way you can return to your family.

When it is not possible for you to return to your family but when there is a friend or relative you can live with, this person can apply for welfare as your guardian. As long as your social worker thinks that the guardian is suitable, the guardian will get money to support you and your children while you will also get a small allowance for yourself. When none of these arrangements are possible, you can get an allowance for room and board for one month only, although if you are going to school, or you're involved in a training program you probably will be able to continue on Welfare. Be sure to ask your social worker to help you with this.

14

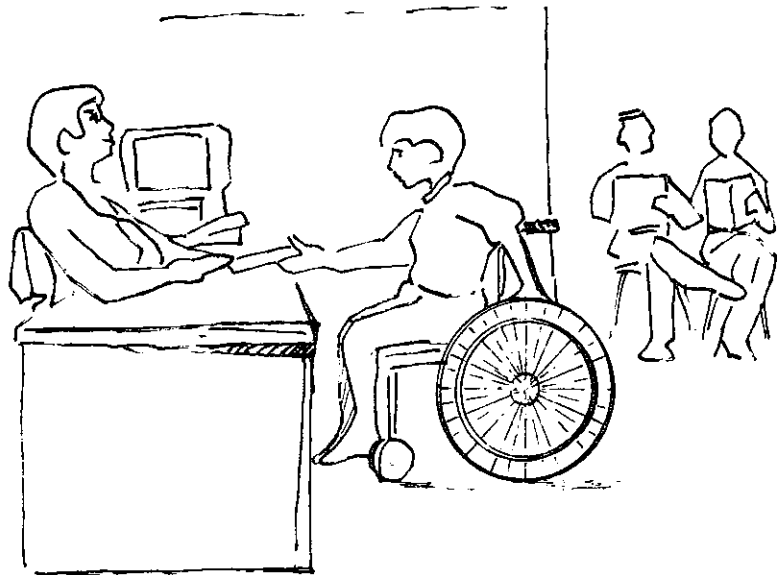


Mentally and Physically Ill People

To qualify for Welfare for medical reasons such as mental or physical illness, you will need a letter from your doctor. It should say why you cannot work and how long you will be unable to work. If your doctor feels that you need a bus pass, a phone, a special diet or any other extra benefits, she should put this in writing to your social worker. If you are eligible for welfare you will be entitled to the long-term rates.

Severely Handicapped People

If you are permanently handicapped and your handicap makes it very difficult for you to work, you can qualify for "Assured Income for the Severely Handicapped" (AISH). To be considered "severely handicapped" you will need to have a Department of Family and Social Services Medical Form completed by your doctor. The form should state that your condition won't get better with treatment, and that your ability to earn a living has been greatly limited because your condition makes it very difficult for you to be permanently employed.



Handicapped people who do not live in an institution qualify for full AISH benefits. If you need more than the amount that AISH provides, you may qualify for social assistance also. If you live in an institution, you may be eligible for a small allowance. You should be aware that if you are living on your own and you voluntarily agree to go into an institution, you will have to reapply for AISH when you wish to live on your own again, unless you are likely to be in the institution for less than three months. Your AISH benefit may be reduced by certain types of income.

Recent Immigrants and Refugees

Sponsored Immigrants are the financial responsibility of the sponsor until a full-time job is found, or for the first five to ten

years in Canada depending on your particular sponsorship agreement. Once you have worked full-time or are no longer the responsibility of your sponsor, you may qualify for Welfare.

If your sponsorship has broken down and you have not been permanently employed, you can still apply for Welfare. Your social worker will probably ask for some proof, such as a letter from your sponsor, that your sponsorship has broken down. If there is a good reason for this breakdown of support, for example, if your sponsor lost her job, or died, or left the country, you should be able to get Welfare.

Refugees may get financial support from the Immigration Department for up to one year. After you have finished your English language training and you have worked for at least one month, or after you have been in Canada for one year, you are probably eligible for Welfare. Refugees who are sponsored by a group, such as a church, are also likely to be eligible for Welfare at the end of one year.

16

Treaty Indians

If you are considered "employable", and you do not live on a Reserve, you are eligible for Welfare from Alberta Family and Social Services. However, if you are considered "unemployable" or you do live on a Reserve, you can get assistance from your Band, if they run the program on your Reserve, or from the Federal Department of Indian and Northern Affairs. The Department has offices in Edmonton, Calgary, Lethbridge, Fort McMurray, St. Paul and High Level.

People Waiting For Unemployment Insurance Benefits

If you are waiting for your unemployment insurance benefits to start, you should be able to get Welfare during this time if you meet the criteria. You must provide a letter from Unemployment Insurance stating when you can expect to receive your first cheque and how much it will be. You are not required to pay back any of the money you get from welfare while you are waiting for your "UIC" payments to start. When your "UIC" payments start, you may still be eligible to receive Welfare.

The First Interview—What Happens?

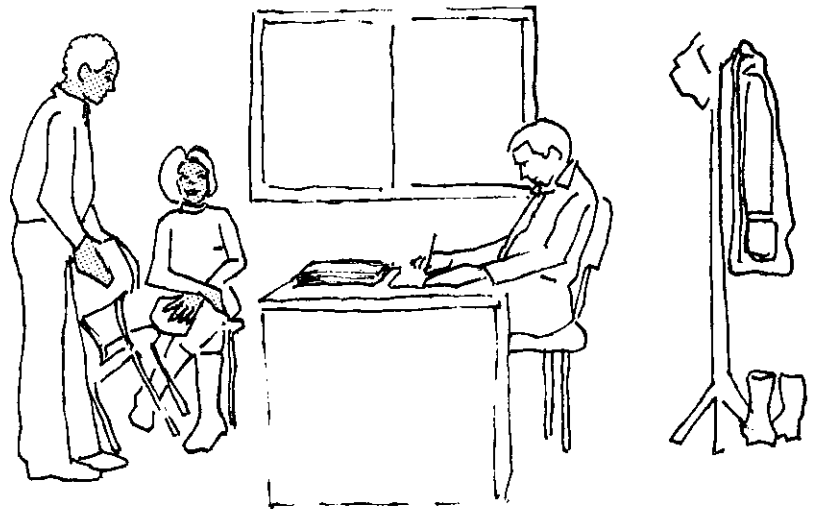
Making the Appointment

If you think that you might qualify for Welfare or you are still unsure after reading this manual, you should phone the Alberta Family and Social Services office closest to where you live. It will normally be listed in the white pages of your telephone book under Government of Alberta, Family and Social Services. Ask the receptionist if this is the right office for you to be going to. Make an appointment to discuss your situation with a social worker. The social worker will either arrange to come to your home or will ask you to come to her office.

The Interview

The social worker who interviews you will probably be the one you deal with after that. At the first interview she will decide:

1. whether you qualify, and
2. how much assistance you will get



You may be asked for certain papers, letters or receipts, depending on your situation. The following list gives you some idea of what information you may be asked for.

General Information

- Social Insurance Number
- Drivers License
- Alberta Health Care card
- Your latest bank statement

If You Are Renting

- Rent receipts or a letter from your landlord showing how much rent you pay and whether utilities are included.
- Recent utility bills

If You Own Your Home

- Mortgage papers
- Fire Insurance papers
- Property Tax statement

If You Own A Car

- Car Insurance forms
- Registration

If You Have Other Investments

- Share certificates
- Bonds
- Term deposit forms

If You Are A Couple

- Marriage Certificate
- Proof of Established Common Law Union (or the date you started living together)

If You Are A Single Parent Or Separated Or Divorced

- Divorce or separation papers
- Maintenance Order

If You Have Children

- Proof of the ages of your children, such as Birth Certificates or Alberta Health Care card

If You Are Employed

- Written confirmation of your employment
- Statement of babysitting or day care arrangements and costs

If You Are Unemployed

- Pay slips for the last month you worked
- U.I.C. Registration Number
- Letter from Unemployment Office (saying whether you get U.I.C., when you will get it and how much you get per month)

If You Are Unavailable For Work Due To Illness

- A letter from your Doctor saying how long you will be unable to work, and listing any special needs you have

If You Are Attending High School

- A letter from your school saying you are attending
- A letter from your parents saying why you can't live at home
- A statement saying how much you pay for room and board

If you don't have all of the forms you need, your social worker may tell you how you can get them. It does not mean that you are not eligible for Welfare.

Once it has been decided that you qualify for Welfare, your social worker will fill out a "Data Decision Sheet" (D.D.S.) to determine how much you will get. You should automatically get a copy of this.

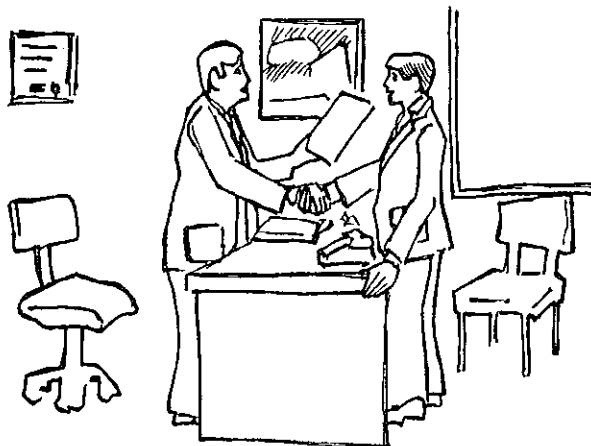
Also ask your worker to write out what is included in your Welfare allowance. It is important for you to know exactly how much you are getting for food, rent, clothing and other expenses. Any time the amount of your Welfare changes, ask for a copy of the calculation to be sure that you are getting everything you are entitled to. You may wish to use the 'Benefit Checklist' which is included at the back of the manual to help you remember what you should be getting.

It helps to be prepared for the first interview. Read the rest of this manual to see what other benefits you may be able to receive besides shelter and basic allowance. Be sure to ask your worker about all the benefits that you think you might qualify for.

Job Searches

If you are considered 'employable' you will be expected to look for work. Remember that you can ask for a formal 'employability assessment' if you don't think that you should be listed as an 'employable'. To prove you are looking for work, you may have to fill out and hand in a "job search" form each month. Your social worker should give you this form. Have your social worker write down how many searches you must do and when the form has to be handed in. When you hand in the job search form, ask the receptionist in the Welfare office to stamp the date on it **while you are there**. Get a copy of each job search form you hand in, or a receipt saying it has been handed in.

If you think you are expected to do too many searches, discuss this with your worker. You can appeal the number of searches you have to do if you disagree with your worker. In some Welfare offices you don't have to get employer's signatures on the form. Leaving a resumé or talking to an employer on the phone are considered to be "job searches."



20

Client Reporting Cards

In some Welfare offices, you may be required to complete a Client Reporting Card every month. The card will be mailed to you with your monthly cheque. You are required to fill it in and return it to the office within 10 days. The card helps the Welfare office learn about any changes that may affect your benefits. If you have any questions about this card or how to fill it out, contact your social worker immediately. Your next cheque could be delayed if the card is not turned in on time.

Getting Along With My Social Worker

The total amount of Welfare you get will probably not be much, but this is not your social worker's fault. Here are some things you can do to make the relationship between you and your social worker a bit easier:

- At the first interview, give your social worker all of the information she needs to assist you. Make a list of what you need, and go over it with her. This will save time by making sure that you don't have to call later to ask for something that has been forgotten.
- Make sure that all your papers such as medical reports are given to your social worker on time. This will give her time to process your cheque by the end of the month. When you take in any forms or papers, ask the receptionist to photocopy them and stamp the date on both copies, so that you have proof of when they were dropped off. If this service is not available, have the receptionist write out, sign and date a receipt saying that the form has been handed in.
- If you need to see your social worker for any reason, phone and make an appointment. Sometimes it may be hard to reach her. This is because she probably has about 250 other "cases" (we have even heard from one social worker who has over 400 cases). This means that you may have to keep trying to get her attention.
- Don't be afraid to ask questions when you are not sure what your social worker is telling you.
- If you cannot contact your social worker, or if you wish to talk to someone above your social worker, you have the right to talk to her Supervisor or District Office Manager.

You **can** ask for a different social worker if you find that you can't get along with the one you have. However, it's never very easy. You will have to write a letter to the District Office Manager explaining the situation and describing attempts you have made to get along.

How Much Will I Get On Welfare?

Not everyone will get the same amount of money from Welfare. The actual rates that you get will depend on the number of people in your household and their ages.

Also, as we mentioned earlier, there are different rules for different groups of people. Welfare will use these rules to decide whether you are entitled to long-term or short-term rates. At the first interview, your social worker should tell you which rates you qualify for.

Usually, if you are considered "employable," you will get short-term rates for the first three months. After this, you should be given long-term rates. If you are considered "unemployable" you are usually given long-term rates automatically.

Short-Term Rates

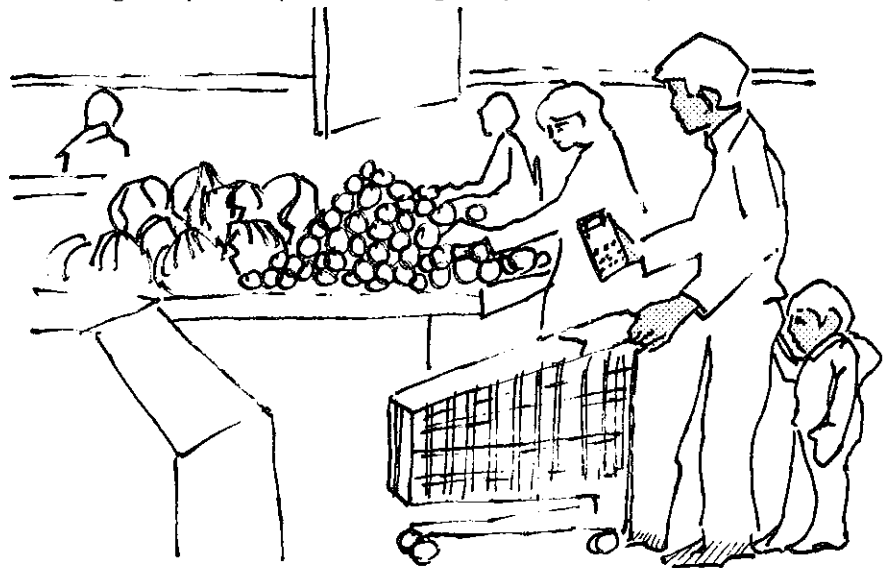
Here is some information about what you will get on short-term rates.

22



Shelter and Utilities - Welfare will pay the **actual** amount of rent (or mortgage payments) and utilities up to a **maximum limit**. This limit depends on the number of people in your family who are currently living with you and whether you are a single person who is considered by welfare to be employable. If you are a "single employable" you will only be able to get a maximum of \$180 for shelter and utilities during the first three months. You will also not be entitled to receive a damage deposit. Remember, the amount you get for shelter must pay for your utilities as well as for your rent. If you are just moving into a new place, or if your utilities have been cut off, Welfare may pay for the utility hook-up costs. Usually, this is not given automatically—you must ask for it.

Basic Allowance—This amount includes **only** food and personal allowance. The amount given for food depends upon the number of adults and children in your household and the ages of your children. The personal allowance is \$21.00 per month for each adult, and for the oldest dependent child in a one parent family. The personal allowance is supposed to be for personal items such as shampoo and toothpaste. Remember, on short-term rates, you will not get any money for clothing for yourself or your children.



Medical Coverage—Your Alberta Health Care Insurance is paid for by Welfare. If you don't have an Alberta Health Care card, tell your social worker and she will help you get one. You should also get a Medical Services card. This card entitles you to free

prescription drugs and to some coverage for eye glasses and eye care. When you are on short-term rates, this card does not entitle you to full dental coverage. In most cases, 'employables' can only get emergency dental work paid for themselves or their children.

If you are still on Welfare after three months, you should be given long-term rates. Make sure that your social worker does put you on long-term rates as it will mean you will get quite a bit extra.

Long-Term Rates

Shelter and Utilities—Welfare will pay the actual amount of your rent (or mortgage payment) and utilities up to a maximum limit which depends on the number and ages of people in your household and whether you are considered to be a 'single employable'. If you are in this last group you will only be able to receive up to \$215.00 per month. Remember, your shelter allowance is meant to cover your utilities as well as your rent. If you are moving into a new place or if your utilities have been cut off, Welfare may pay for the new utility hook-up. You have to ask for this—it is not given automatically.

24



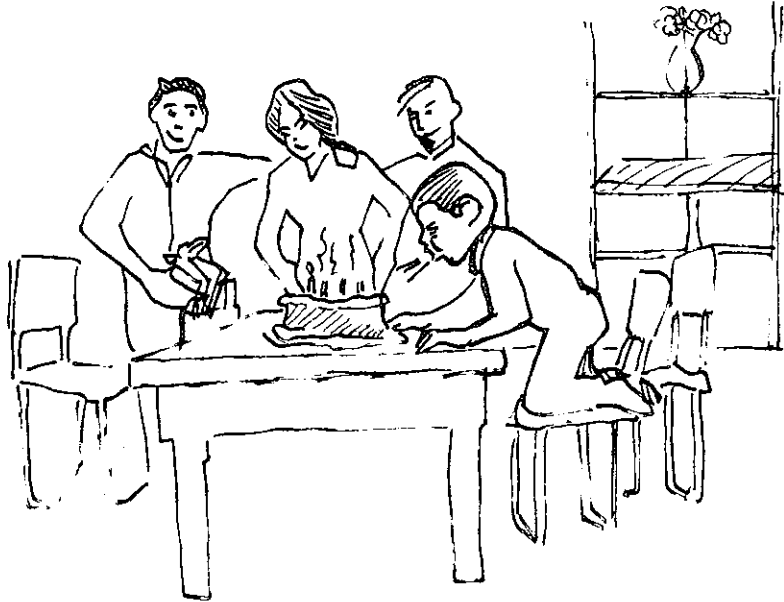
Basic Allowance—On long-term rates, your basic allowance will include:

- a) Personal Allowance—\$21 per month for each adult, and for the oldest dependent child in a one parent family
- b) Clothing Allowance—You will get a monthly clothing allowance of \$33 per adult, \$23 per child for children 0-11 years of age, and \$26 per child, for children 12-17 years of age.
- c) Household Allowance—You will get a monthly household allowance of \$11 per month for a single person and \$18 per month for a family. This money is supposed to be spent on bedding, towels and cleaning supplies.
- d) Food Allowance—This amount varies with the number of adults and children in your household and the ages of your children.

Medical Coverage—Welfare will pay for your Alberta Health Care Insurance. If you don't have an Alberta Health Care card, tell your social worker and she will make sure that you get one. You should also get a Medical Services card. This card entitles you to free prescription drugs and some coverage for eye glasses and eye care, regular and emergency dental care and even some orthodontic work for your children.

Is There Anything Else I Can Get?

The amount of money Welfare will give you to live on is far below the poverty line. Your budget simply will not allow for any extras such as recreation for yourself or birthday presents for your children.



In the last section, we described the basic Welfare benefits that you will get. In addition to these, there are certain items that Welfare will pay for if you can show your social worker that you need them for health, education, training, employment or rehabilitation reasons.

26

Read through this list before you see your social worker and, if you feel that you should be getting any of these benefits, ask for them. If you don't ask for them, you probably won't get them.

Clothing—If you or your children need clothing you may get money to bring your clothing up to a minimum standard. If you or your children don't have enough clothing, your clothing is in poor shape, or you lost it in a fire or a robbery you can get up to \$214 per adult and \$160 per child on a one time basis. **You must apply for this within the first six months of going on Welfare.** If you get a job, or if you are in a training program, you can also get up to \$107 for new clothing. As well, if you are pregnant, you can get up to \$160 for maternity clothing and a layette for your new baby.

Laundry Allowance—If you do not have a washer and dryer or access to free laundry facilities, you should be receiving a laundry allowance. This applies to all people on Welfare. The allowance is:

- \$11 per month for a single person
- \$17 per month for a family of up to three persons
- \$22 per month for a family of four or more
- \$10 per month extra if you have a child in diapers



Welfare may buy you a washer, but if you do not have the facilities to dry clothes, you should tell your worker that you would rather have the monthly laundry allowance.

Telephone—If you are employed, in a training program or looking for work, Welfare will pay the monthly rental for your telephone. If you need a phone for medical reasons, a telephone

can be approved although you may need a letter from your doctor for this. Welfare may also pay the cost of the phone hook-up.

Transportation—If you are employed, looking for work, or in a training program, you can get money for transportation. If you have regular doctor's appointments, you may also qualify for the transportation allowance, but your doctor must put this in writing to your social worker. If you qualify for the transportation allowance, you will likely get the cost of a bus pass included in your monthly cheque. You should also get money for school bus passes for your children if they need them. In some cases, Welfare may give you money for gas for your car, especially if you are looking for a job, but it will usually be the same amount as a monthly bus pass.



28

Utility Bills which you haven't been able to pay—If your utilities are about to be, or have been, cut off, Welfare may pay your outstanding bills. In most cases this can be approved by your social worker but in some circumstances a more senior welfare official will be involved. Make sure that your social worker asks for this money for you if you need it. However, you will probably have to pay this money back. If you have difficulty getting this money from Welfare, you can appeal.

Damage Deposit and Utility Deposits—Welfare will give you the money to pay a damage deposit for rent or utilities. They will probably not require you to pay this amount back if you were evicted from your last place, or if you are moving to a cheaper place or if you need more space because your family is now larger. If welfare thinks it was your fault that you lost your last place then \$21.00 for each adult will be taken from your cheque each month until you have paid it back. If you think that this would make things too difficult for you, tell your social worker. Of course, if you find that more than \$21.00 for each adult has been taken off your monthly cheque ask that this be reviewed. If you are still not satisfied then you should appeal. As well, remember that welfare will not pay a damage deposit for a person who is a single employable, or a person paying room and board.

Moving Expenses—If you are moving because you were evicted from your last place, or if you are moving to a cheaper place or if you need more space because your family is now larger Welfare will pay most of your moving expenses, up to a maximum amount, even if you are moving to another part of the province altogether. They will also arrange for a moving company to move your furniture and pay the cost of packing up if you are unable to do it because of your age or your health. If you need to move, contact your social worker first to make sure that your move will be paid for. You should get your moving expenses approved in writing. If you are turned down, you can always appeal.



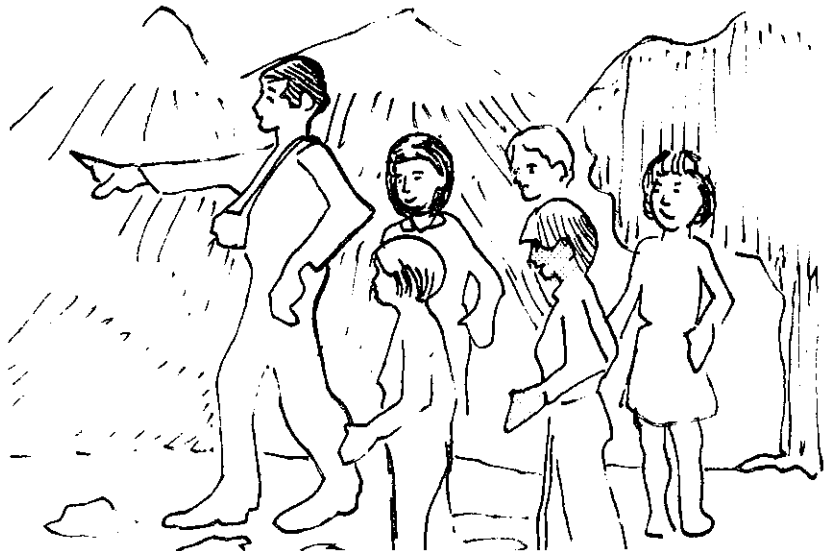
Special Needs For Children

If you have children, there are other basic items which Welfare will pay for. **You must ask your worker for these.**

Child Care—Money will be given either for babysitting or for day care if you are employed, in a training program or if you feel you need some childcare help for health reasons. Welfare will pay for babysitting on an hourly basis, or \$45.00 a month for daycare if you are already receiving a subsidy under the Daycare Subsidy Program. Again, ask your social worker if you need help with childcare expenses.

School Fees and Supplies—If you have school aged children, you can receive money for the actual cost of school fees and supplies. The amounts vary with the grades your children are in. You could also get money for gym clothing such as running shoes, or the special supplies for home economics or industrial arts classes.

Recreation Allowance—You are entitled to \$220 per calendar year (January to December) for each of your children. This money is to be used for recreation or cultural activities. Your social worker can approve such things as camp fees, student exchange programs, sport programs and the purchase of musical instruments or bicycles. You must first get approval from your social worker to receive this money. If you wish to spend your recreation allowance on something which your worker will not approve, you can appeal.



Infant Formula—The food allowance for a young child is usually not enough to cover the high cost of formula and baby food. You should keep a record of how much you spend on food and formula for your child. If you spend more than you get from Welfare, ask your doctor to write a letter saying that your child needs formula for medical reasons. Show these to your social worker. If your social worker does not agree to pay for the formula or to increase your food allowance to cover what you spend on baby food, you should appeal the decision.

Some Other Needs

There are several other items which Welfare may pay for, depending on your circumstances. You should be aware that there are certain rules about when and how you can apply for some of these benefits. For example, humidifiers and vacuum cleaners will only be covered by Welfare if your doctor shows that you need them for health reasons. Also, if you need an ambulance, you should try to phone your social worker or emergency social services if you can, **before** you use the ambulance. We don't have the space to describe all of these rules here but you can ask your social worker about them.

These are some of the benefits that you may be entitled to:

- Ambulance Services
- Car Insurance and Repairs
- Children's Car Seats
- Comforts Allowance
- Cribs and Layettes
- Emergency Accommodation
- Fire Insurance
- Funeral Expenses
- Furniture
- Handicap Benefit
- Home Care Programs
- Home Makers
- Homeowners Maintenance Allowance
- Home Repairs and Improvements
- Humidifiers
- Kindergarten Fees
- Medical Surgical Supplies
- Physiotherapy
- Relocation to Home Province
- School Books, Supplies and Needs
- Taxi Fare to Appointment
- Things to Help you get Training or a Job
- Vacuum Cleaners
- Visiting Nurses

These benefits exist to help you make ends meet. Don't be afraid to ask your worker about any or all of them. If you need money for something which is not listed here, you should ask your social worker for it. Any requests for an item that you can show will help you to get work, improve your health or better yourself should be agreed to. If your worker turns you down you should appeal.

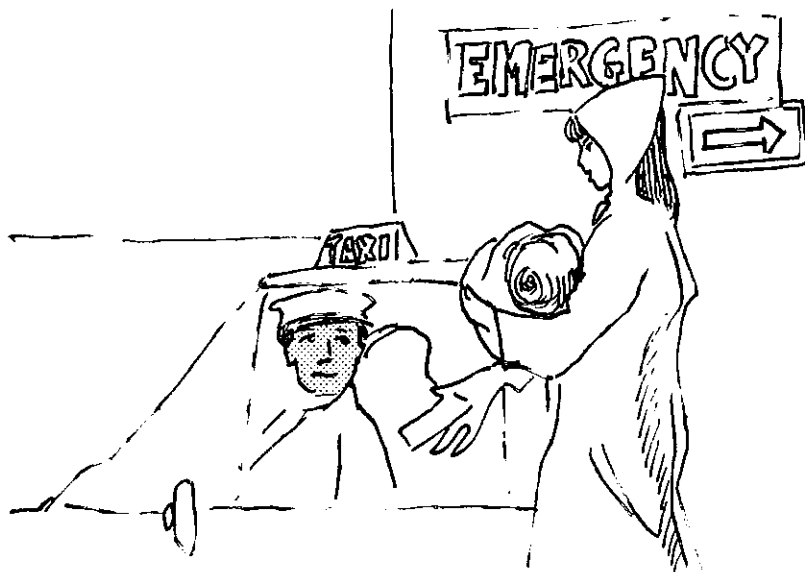


What If I Have An Emergency?

Emergency Food Vouchers

If you have already been given the maximum allowance for food for a particular month, and still do not have enough, you might be eligible for an emergency food voucher or a cheque of up to \$22 for each adult and \$14 for each child. You are eligible for no more than one emergency food voucher per month.

You should explain to your social worker why you are out of food. The worker will then decide whether or not to give you a voucher or a cheque. If she is not prepared to give you anything at all be sure to ask her the reason. If you still think you should get emergency food, you can appeal.



Emergency Social Services

In Edmonton and Calgary, Welfare has emergency offices you can contact. If you have an emergency during office hours (8:30 - 4:30), you should call your social worker. If she is not available, speak to the supervisor or District Office Manager. If your emergency occurs after hours or on the weekend, Emergency Social Services may be able to help. You should find this phone number in the front of your phone book. In areas outside Edmonton and Calgary, you should contact the R.C.M.P. if an emergency occurs after office hours.

•If you are out of **food** and the reason was beyond your control, you may get a voucher for the food you need until the District Office opens.

•If you have a **medical** emergency, you can have the use of an ambulance or taxi approved.

•If you need emergency **dental** work to relieve pain you can have this approved.

•In some cases you can get emergency assistance in paying for **prescription drugs** (like antibiotics).

•If you need a **place to stay** and have no money (even if you just arrived in town) you may get some help.

For you to get help, your emergency will have to be one which cannot wait until regular office hours. You will need to prove your identity to get help, so you will need a birth certificate, driver's license or some other identification which proves who you are.

Other Community Services

Your social worker may also advise you to see whether other community services—such as a Food Bank, a non-profit housing agency or a church-run welfare program can help you. While you may want to take this advice be sure that you have tried every possibility for help from Welfare. Your social worker should only be mentioning other community services if it is quite clear that you are either not eligible for help or if you have already received all of the benefits you are entitled to. If you refuse to use other community services it should not have any impact on what you get from Welfare. If you think it has, talk to your social worker about it and if you're still not satisfied appeal the decision that bothers you.

What If My Social Worker Says No?

By now you have probably noticed that Welfare has lots of rules, many of which seem to work against you. In fact, the official manual that your social worker uses has hundreds of pages of rules and regulations!

So, you have asked your social worker for something and the answer is **No**. What can you do?

There is an official appeal process that you can go through but we suggest that you try other ways first. There are a number of reasons why your worker may have refused your request. For example, it is possible that you didn't explain your situation clearly enough, so she didn't understand **why** you needed what you asked for.

We suggest the following steps to try to get what you think you are entitled to:

1. Try again to explain your situation to your social worker and to make sure that she really understands your particular need. If the answer is still **No**:
2. Ask your social worker for an **Informal Review**, and get her to write down the reason why your request was turned down. The reason may give you an idea of what else to try (such as getting a letter from your doctor). If this step doesn't help:
3. Phone your social worker's supervisor, explaining why you need the particular item. This is worth a try but it doesn't actually work very often because the supervisor will usually support the social worker's decision. But don't give up if the answer is still **No**:
4. Try to get someone from a community agency that you're familiar with to phone your social worker for you, explaining why you need the item. This approach often seems to work well. But if it doesn't work:
5. Have this person phone your social worker's supervisor explaining why you are eligible for the item and why you need it. If the answer is still **No**:

6. Have them phone the District Office Manager. Each district Welfare office has a manager who is responsible for that office. Your "helper" can explain the problem to this manager and ask for the item you need. We have found that this approach works well too. But, if the answer is still **No**:
7. **Appeal**—You have the right to appeal almost any decision made by Welfare about your allowance. May people who do appeal get part or all of the money they are appealing for. However, shelter allowances cannot be appealed, except for families of six or more in cases where moving would cause extreme hardship.

There are two ways you can appeal: you can ask for an Administrative Review and/or you can ask for your case to be heard by an Appeal Committee. For both of these types of appeals, you need to fill out a **Notice of Appeal of a Decision** form. These are available at all district offices or from your social worker.

Administrative Review

Do you think that the District Office Manager will give your case a fair hearing? If so, hand in the appeal form to your District Office and have it dated. Make sure to ask for a copy.

In an Administrative Review, the District Office Manager will decide whether your social worker made the right decision according to Welfare policies. If the Manager can't support your appeal based on what you have written on the appeal form, you should be given an opportunity to be interviewed in person.

You should hear what the decision is within one week. If you haven't heard by the seventh day, keep calling your social worker until you find out the decision. If you cannot reach your social worker, call her supervisor or the District Office Manager.

If your appeal is turned down by the District Office Manager, you can still take your case to the Appeal Committee.

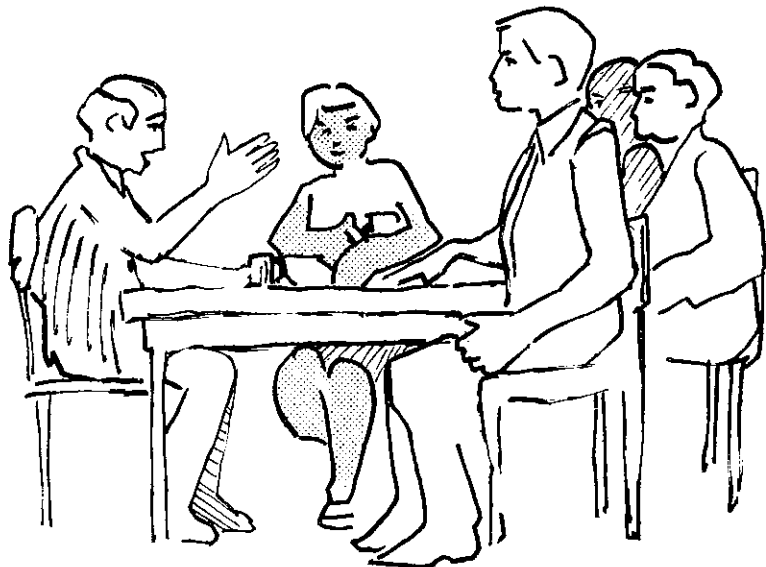
Appeal Committee

Appeal Committee members do not work for the Family and Social Services Department. They are members of the public who are appointed by the Provincial Government. For some benefits, such as shelter and basic needs you can only be given what the Welfare regulations provide for. For many other benefits, the Appeal Committee can overrule Welfare policy.

The Appeal Committee hearing is quite informal and the members are usually easy to talk to. However, you may find it helpful to take someone with you to help you present your case. If someone is going to speak for you, you will need to fill out a special form before the hearing. You can get this form from your social worker.

Your appeal should be heard within three weeks of your appeal form being handed to the District Office. Call your social worker or the District Office Manager if you haven't been given a date for the hearing by the tenth day. Keep calling until you find out the date and the time of the hearing.

If you are appealing because you have been refused Welfare, you should ask to get food and shelter paid for until your case has been heard. Your social worker will have to go to the supervisor or the District Office Manager to have this approved. If you are refused, you should ask to speak to the supervisor or the District Office Manager.



At The Appeal Committee Hearing

1. The Committee will look at the records of the Administrative Review if you asked for one.
2. You will be asked to explain your situation and why you are appealing.
3. The District Office Manager, or your social worker, will be allowed to ask you about your explanation.
4. The District Office Manager, or your social worker, will be asked to explain her position.
5. You will be allowed to question her about this explanation.
6. The Committee may ask to see other documents which are in your file.
7. The Committee may question anyone attending the hearing or, with your approval, may contact anyone who can help with the appeal.
8. After everyone has had a chance to speak, the Appeal Committee members will meet privately to make a decision. During this time, you and any Welfare officials will be asked to leave the room. When you are called back in, the Committee will state its decision.
9. You will be given a copy of the appeal report with the decision written on it.

If you still don't get what you feel you are entitled to, you can take your case to the courts. However, you will need a lawyer to help with this.

There are other rules about appeals. If you want to read them, ask your social worker for a copy of the rules on appeals from the policy manual.

Don't be afraid to appeal. Remember, it is your **right** to appeal any decision with which you disagree. It is up to **you** to make sure that you are getting all the benefits you are entitled to. Appealing is one way of doing this.

I Still Have Some Questions...

What Is Eligibility And Benefit Verification?

You may be contacted by someone called an "Eligibility and Benefit Verification Officer". This does not mean you are being investigated for doing anything wrong. It is a check to see that you are receiving the benefits you are entitled to.

The Eligibility and Benefit Verification Officer will telephone you or send a letter to your home suggesting a date and time for a home visit. If you would prefer to meet with the Officer in the Family and Social Services Office, you should let the Officer know. The Officer may not come into your home without your permission.

It is possible that due to some misunderstanding, error or change in your circumstances, there should be a change in your benefits. For example, it is very important to be sure your children's birth dates are recorded accurately because at age 11, basic allowance increases for children. This is also a good time to check your eligibility for such things as laundry, transportation and children's recreational allowance.

It may also be discovered that you have been receiving some benefit to which you are not entitled. In this case, Family and Social Services will discontinue the benefit and may "recover" up to \$21 per month from your cheque. Unfortunately this is true whether any error was yours or theirs.

It is very important that you give your full cooperation to the Eligibility and Benefit Verification Officers to avoid an interruption in your benefits.

What If I'm Investigated?

The Investigations Unit of Alberta Family and Social Services checks for fraud by people on Welfare. An investigation can be started because of a report from a neighbour, an anonymous phone call, a social worker who is suspicious or a random

computer check of government records. You do not have to be guilty of any wrongdoing to be investigated. If you are charged with fraud, be sure to get legal advice. You can get legal advice by contacting Student Legal Services in Edmonton at 492-2226 and in Calgary at 220-6637 or Legal Aid in Edmonton at 427-7575, in Calgary at 297-2260 and in Lethbridge at 381-5194.

What If I'm Cut Off?

There are many reasons which can be used to cut you off Welfare such as: earning too much, not declaring income, not handing in a document which your social worker asked for, or not completing enough job searches. If this happens to you, and you don't think you have been treated fairly, present your case to your social worker. If you don't get back on Welfare, ask for an appeal form. You have the right to appeal any decision you disagree with.

Do I Have To Pay Welfare Back?

About three-quarters of the people who answered our questionnaire were paying Welfare back for something. There are a number of reasons why people have to pay money back to Welfare.

Sometimes Welfare will make lump sum payments for you. These payments are usually made if you cannot afford a damage deposit or if your utilities are about to be, or have been, cut off.

The Family and Social Services Department will give a voucher to your landlord, or to the utility company to cover what you owe. However, sometimes you may be asked to pay back this money

If the amount you owe is under \$1000 Welfare will normally deduct the amount of your personal allowance (\$21 a month). Sometimes, if you are receiving AISH, they may deduct more than \$21 a month. If you feel that the amount they want to take off will not leave you with enough to live on be sure to mention it to your social worker and try to get the amount reduced. If you are still unhappy you can appeal.

As well, be sure to keep track of any payments you make so that you will know when the debt is paid.

What If I'm In Debt?

Because no one plans ahead to be on Welfare, many people have debts such as car or insurance payments, credit card bills or bank loans, when they go on Welfare. Welfare does not provide enough money for you to pay these bills.

Car Loans - If you are making high monthly payments on a car, it is usually best for you to sell the car, pay off the bank loan and buy an inexpensive car. You should try to do this before applying for Welfare, because any cash you receive from the sale will be considered as an asset.

You are allowed to own a car where the amount of money you have paid towards the price does not exceed \$7500, although if you are looking for work or if you need a car for medical reasons the \$7500 limit will not apply. However, only \$38 per month is given as a "transportation allowance," unless you live in an area where there are no buses or you can't use public transportation because you are handicapped.

Insurance Payments - Welfare does not allow money for insurance payments, unless you own your own home. In this case, fire insurance premiums are paid but the mortgage and utility payments and insurance premiums when added together, cannot be more than the shelter allowance maximum provided by Welfare. Life insurance payments are not covered, and you may be required to cancel any policy if the money you would get from cashing it in is more than the assets allowed by Welfare. In some cases Welfare will also pay your car insurance, so be sure to ask about it.

Credit Cards, Bank Loans - Welfare does not give you enough money to make these payments. However, if you talk to the companies you owe money to and explain your situation and what you are doing about it (such as looking for a job), they may adjust your payments.

Court Action - If you are being taken to court for a debt, you will need information about how to handle the situation. Contact a Family Financial Counsellor at the Alberta Consumer and Corporate Affairs office in your area.

Alberta Consumer and Corporate Affairs provides information to people with debts to pay. They advise people about how to deal with their creditors (people or companies they owe money to) and what legal actions can be taken against someone who is in debt. If you are on Welfare or unemployed, you should know that:

1. You are not expected to keep paying your debts while you are unemployed. However, you are responsible for letting your creditors know that you are unemployed and for keeping them informed of your situation. You should contact them every two weeks.
2. Your creditors **cannot** garnishee (take money from) your Welfare cheque or your unemployment cheque.
3. Your creditors **can** garnishee your bank account. However, a judge must hear the case in court before this can happen. If you are served with a notice to appear in court, you should go. You then have a chance to tell the judge that you will not have enough to live on if your bank account is garnisheed. If you don't go to court, the judge will probably agree to garnishee your account.
4. Your creditors cannot seize your car if it has been established that you need it to look for a job.

Do I Qualify For Any Tax Credits?

There are two other sources of extra income that you should know about. If you have children, you will likely get the Federal Child Tax Credit. As well you will probably be eligible for the Federal Sales Tax Credit. You can qualify for these tax credits even if you didn't earn anything last year. But remember, to get this money from the government, you still have to fill out an income tax return. You can get the income tax return form at any post office.

42

To find out more about these tax credits, you can phone the Central Enquiries office of Revenue Canada. For northern Alberta, the free number is 1-800-232-1966 and for southern Alberta it is 1-800-332-1410.

Do I Have To Use Vouchers?

You may be given vouchers to pay your rent or utilities or to buy groceries. You have the right to be given cheques and not vouchers. If you are put on vouchers against your wishes, discuss this with your social worker's supervisor. If you are still not given cheques, you can always appeal.

Remember if you are given vouchers store employees do not have the right to decide for you what you can buy. Family and Social Services has stated that if someone at a store disagrees with what you are buying, that person is free to phone the district office. However, they are not supposed to question you. If this happens anyway, ask to see the store manager.

Can I See My File?

Social workers keep a confidential file on each client. This file is so confidential, in fact, that the client is not entitled to see it! However, if you talk to your M.L.A. he should be able to access information from your file. However, because you don't have to access to your file, it is important to:

Keep a diary of every meeting and conversation with your social worker. Keep a copy of everything you give to your social worker. Get all instructions and agreements in writing. That way, if you have a disagreement with your social worker, you have a good record of what has taken place. This will definitely help you at an appeal.

How Can I Get Off Welfare?

Most people are on Welfare because they cannot find a job. For some people, it is difficult to find good child care that will allow them to get out to find a job. Some people may not have the skills and experience needed to get work. Some do not have proper clothing or, in some cases, the proper equipment to get a job. Some are medically unable to work or at least not able to do certain jobs. For many people, even if they find a job, it often does not pay enough to support them; certainly not enough to support children as well. However, there are a few programs which are set up to help you to improve your chances of finding a job. These may not get you a job right away but they will give you some training. This could help you to get better paying work in the future.

Employment Support Services

If you're interested in getting some help with finding a job or returning to school for some training or upgrading be sure to ask your social worker for some help. You may be referred to a specialized employment worker or you may just be given some information on programs that could help you. For example you may be told about the **Employment Alternatives Program** or the **Employment Skills Program**. You should remember that these programs are quite voluntary and your social worker cannot threaten to cut you off welfare if you decide not to get involved in one of the programs because you have decided that you are interested in looking for work in other ways.

Other Training Programs

There are some other ways to get into upgrading and training programs:

- Go to either Alberta Vocational Centre (AVC) or a Canada Employment Centre (CEC) and ask to see a counsellor. The counsellor may be able to help you to get into a training program. You may also get a small training allowance. If this allowance is under \$115 a month, it will not be deducted from your Welfare cheque. If it is more than \$115, only a part of it should be deducted from your Welfare cheque.
- Go to any college or technical institute and ask to see one of the counsellors. The counsellor will tell you how to qualify for their programs and may also help you to get some money from AVC or Canada Employment.

Welfare will **not** sponsor you for any program that is more than two years long. This means that most college or technical institute courses may be funded. If you wish to go to university, or to take a course that goes longer than two years, you must apply for a student loan. If you get a student loan, you will have to pay most of it back once you start working.

It can be a long procedure to get into a training program so be sure to start applying a number of months ahead of when you would like to start. Also remember that you must tell your social worker once you are in a training program and whether you are getting a training allowance.



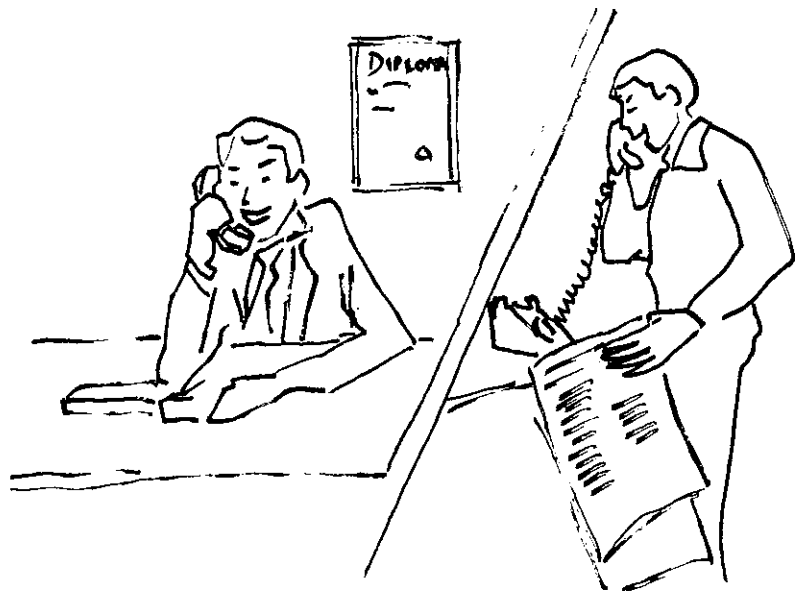
Additional Costs of Going to School

Once you are in a training program, Welfare will pay for such items as tuition, supplies, books, transportation, child care and additional clothing. If you did not go through the Employment Support Services, these costs may not be covered. However, you **should** get them. If all else fails, you can always appeal.

Getting a Job

If you get a job, you must tell your social worker about it. Your worker will want to see your pay stubs. If your income is more than you get on Welfare, you may be cut off. If your income is less than you get on Welfare, a certain amount of money may be deducted from your next Welfare cheque. If you make less than \$115 per month, you will not have anything deducted from your cheque.

If you get a job, you may be able to get money for hair appointments, clothes, transportation, child care, or other items. However, these benefits won't come automatically—you **will have to ask for them.**



The Final Word

In 1989 there were about 150,000 people on Welfare in Alberta. Clearly, you are not alone. No one would want to be on Welfare if they had the choice.

Even if you are able to get everything you are entitled to, it will still be hard to make ends meet. Every time you don't get a benefit that you are entitled to, making ends meet will become even harder. Don't always accept "no" for an answer. Remember, **Welfare is a right, and not a privilege. Stand up for what you are entitled to!**

We Need Your Help

This handbook was written to let you know what is available through Welfare and some of the things you can expect. Was this guide helpful? Was the information correct? What can we improve? Your comments would be very helpful to us. Just fill out the section below, and the back of the form if needed, cut it out and mail it to us.

Please return to:
Edmonton Social Planning Council
#41, 9912 - 106 Street
Edmonton, Alberta T5K 1C5

1. Which section(s) of the handbook did you use?

2. Was the information useful and correct?

3. What needs to be changed or added?