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# Welfare Manual

A Survival Guide To Supports For Independence

The Other Welfare Manual  
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*Please note that the policies in this manual  
change frequently. For up-to-date information,  
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Services office or your MLA.*

This document is available upon request in audio-cassette format.

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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 *The 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.

**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. It will also distinguish between the following categories of clients: Supplement To Earnings, Employment And Training Support, Transitional Support, Assured Support, Transient Client, One-Time Issue, Child In Need, and 16 & 17 Year Olds.

**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.

**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: Benefits And Programs For People With Disabilities** explains programs and benefits for people with disabilities.

**Section 8: Investigations, Fraud, Paying Welfare Money Back** deals with situations where you have been overpaid or are under investigation. Sometimes you may disagree with your welfare worker.

**Section 9: The Appeal Process** tells how you can appeal a decision made by your welfare worker.

**Section 10: Getting Off Welfare** provides information about applying for money for education and training programs available through the SFI program and the Students Finance Board. It also gives general information about whom to contact for job hunting tips, help with resume writing and interview preparation.

**Section 11: Welfare: A Final Word** talks about other agencies to contact for help when you are on SFI.

**Section 12: Glossary** explains some terms. If you don't understand a term you may find it in the Glossary on pages 108 and 109.

### **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.

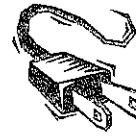
### **Numbers, Figures, Amounts, Rates**

All amounts, numbers or figures reflect the policy as it was on August 3, 1994. For the current figures, talk with a worker at the welfare office.

Throughout the manual look for:

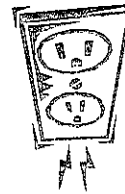
### **Readers Guide**

These will summarize some important information, or offer some suggestions. They are provided to readers to help you get the maximum benefit of this book.



### **Hot Tips**

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



## 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.

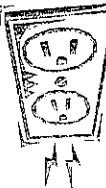
If you feel at any time that these principles are not being followed, or if you feel that your rights are not being respected, be sure to let your worker know.

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.

### Government RITE System

You can call Government of Alberta offices toll-free through the RITE system. Call 310-0000 from anywhere in Alberta to be connected to a RITE operator. Ask the RITE operator to connect you with the number of the office you wish to speak to. Long distance charges will not apply. Deaf or hard of hearing individuals should call

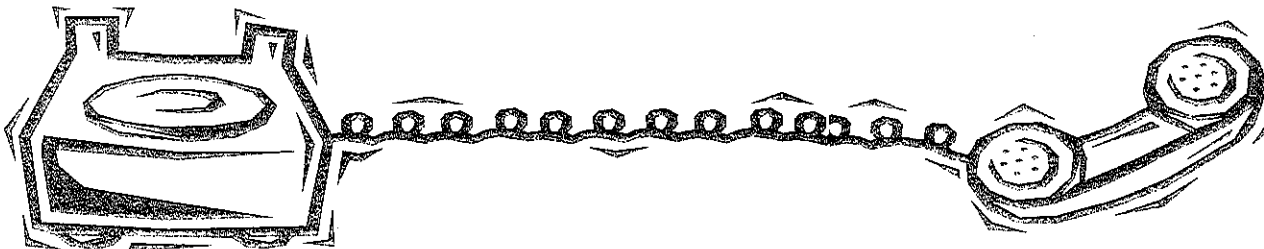


427-9999 (in Edmonton) or 1-800-232-7215 (elsewhere in Alberta).

**Reference Canada**

If you need to call a federal government program or service, but do not know the telephone number, call Reference Canada. The toll-free number is 1-800-667-3355. Deaf or hard of hearing individuals should call 1-800-465-7735.

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## 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.

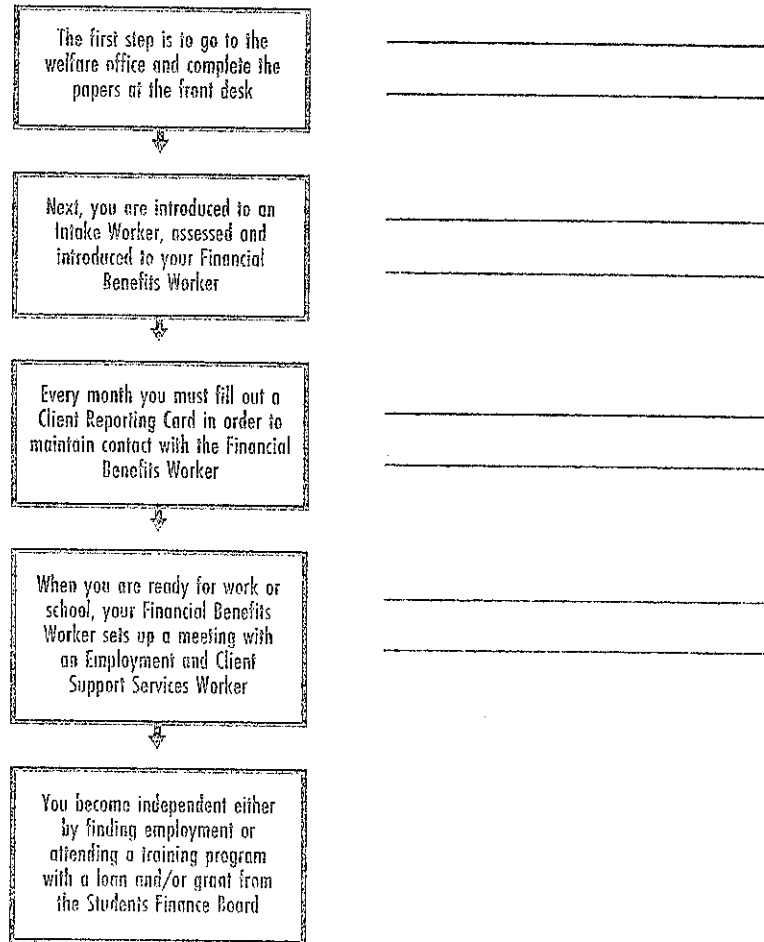
Alberta Family Social Services can make a client take courses, join a job-training program, or look for work. Your worker may contact an Employment and Client Support Services (ECSS) worker about your case. The ECSS worker may ask you to come in and see her. She is responsible to give you support and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

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.

**Notes:**





## 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 top-up benefits from the welfare office.
- 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 to go to (you are only accepted at the office designated for the area you live in) 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.



### 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 (driver's license, school/college card, employee card, union card)
- Health Insurance Card, Social Insurance Card, 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.

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

Unless you have a valid reason why you cannot work, such as being in the last three months of pregnancy, you will also 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.

### Managing Your Relationship With Welfare

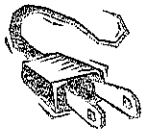
Make sure all the information you give to AFSS is as complete and correct as possible. It is also a good idea to keep copies of all forms and letters related to your file. Try to keep notes of any conversations you have with AFSS workers.

### 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 ID.



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 (see more about CRC on pages 37 and 38).

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.

## Now That You Are On SFI, What's Next?

The SFI program was set up to help people in need and to encourage them to become as financially 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 the client 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.

Employment and training expectations include attendance at training, life skills or rehabilitative programs. It is very important to let your worker know if you are unable to attend a training session or appointment made by him. If you do not

fulfill employment and training expectations and do not have a reasonable explanation (e.g. illness), AFSS may terminate or reduce your benefits.

Your benefits may also be terminated or reduced if you are fired or quit your job without just cause. Just cause includes:

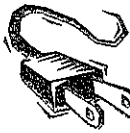
- working conditions that are dangerous to your health and safety (e.g. excessive overtime, unsanitary conditions, you have a doctor's certificate)
- working conditions that violate Labour Standards (e.g. employer refuses to pay minimum wage, or to pay wages, overtime, and commissions owed to you)
- unethical or illegal business practices
- sexual harassment, discrimination or other abusive treatment at work.

The onus is on the client to show just cause.

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; or
- 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 working part time. 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 financial benefits 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 an 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.

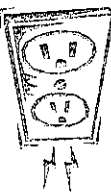
If you are waiting to start a training program, you will be expected to look for work daily while you wait. You are also expected to follow through on your employment plan as agreed upon with your ECSS worker.

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; or



- 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 family member with a disability (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 family member with a disability.

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 will be assigned to Assured Support if:

- your health is poor; or
- you have a severe disability; or
- you are unable to work because you face other barriers.

Age, low education and skills are examples of barriers. Barriers

are sometimes called handicaps.

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 hold a steady job because of their disabilities.

For more information on Assured Support and AISH, see Section 7: Benefits And Programs For people With Disabilities on page 70.

### 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 able 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.



There are three other client categories that should be mentioned here: **Transient Client and One-Time Issue**, and **Child In Need**

### **TRANSIENT CLIENT 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.

### **CHILD IN NEED**

Benefits for children or youths are normally included in their parents' monthly cheque. If your birth or adoptive parents are unable or unwilling to care for you, SFI benefits may be given to a guardian for your support. The policy applies whether or not your parents are on welfare.

#### **How Do I Apply For SFI Benefits?**

- 1) your guardian must apply to AFSS
- 2) the intake worker will decide whether:
  - there is a concern for your safety, and
  - your assets and income meet SFI guidelines;

- 3) the intake worker gets a letter of consent from your parent or parents.

If all the above conditions are met, the intake worker will issue a cheque to your guardian. Your guardian's assets and income are not considered in determining your eligibility for SFI.

If you are under 15 years of age, AFSS will start legal proceedings to collect child support from your parents, provided they can pay.

AFSS will not provide benefits if your guardian is willing and able to support you.

#### **What Is A Letter Of Consent?**

The letter:

- is signed by one or both of your parents,
- says why you cannot live with your parents, and
- authorizes your guardian to care for you.

A letter of consent is required from both of your parents if they live together or have joint custody. If your parents do not live together, the letter is signed by the parent who has sole custody of you. No letter is required where your guardian has a court order for custody, or your parents cannot be found.

#### **What benefits Will I Receive?**

The cheque is issued to your guardian. It will contain an amount for

shelter, food and living expenses. You are entitled to a shelter allowance of \$64 per month, and a standard allowance of:

- \$138 per month (if you are 11 years old and under),
- \$171 per month (if you are between 12 and 17 years).

A shelter allowance is not provided if you are living with a grandparent, uncle, aunt, niece, nephew, in-law, or step-parent.

You are also eligible for the health and dental benefits described in Table 6 on page 60. You may be eligible for supplementary benefits mentioned in Tables 3 and 4.

While on SFI, you are expected to attend school full time.

### 16 AND 17 YEAR OLDS

AFSS recently changed its policy. SFI is available now only as a last resort to 16 & 17 year olds living on their own. The purpose of the new policy is to encourage families to stay together.

### What Happens When 16 & 17 Year Olds Apply For SFI Benefits

You will get SFI benefits if you meet SFI asset and income guidelines and

- you are married to and living with another 16 or 17 year old, or
- Child Welfare recommends that you receive SFI benefits.

If you are not married to another 16 or 17 year old, the SFI office will send you to Child Welfare for an interview. Child Welfare will investigate your case and make a recommendation that you receive

or not receive SFI benefits.

Child Welfare will not recommend that you get SFI benefits if:

- there is no risk to you at home, or
- you are in need of protection, in which case Child Welfare is responsible to support you.

If Child Welfare finds that there is no risk to you at home, you will be sent back to your parents. Child Welfare may offer family counselling, but no SFI benefits are issued. This applies even if you have a child, are separated or divorced, are living common-law, or are pregnant.

### What Does "at risk and in need of protection" Mean?

You are considered at risk and in need of protection if:

- you have no guardian, or
- your safety, growth, or life is in danger because of neglect and/or physical, sexual or emotional abuse.

### When Does Child Welfare Recommend SFI Benefits?

Child Welfare will recommend that you receive SFI benefits if:

- you cannot return home, and
- you are not in need of protection, and
- no arrangements can be made for you to live with a guardian, and
- no other arrangements can be made by your family or Child Welfare.

You will be sent back to the SFI office with a written recommendation.



The SFI intake worker will review your case. If the worker does not agree with Child Welfare's recommendation, the dispute is referred to the District Manager of AFSS to be resolved.

Before the SFI office approves you for benefits, you must be;

- living in a stable shelter situation. AFSS prefers that you be living in a room and board arrangement.

You must also be:

- attending school full time and making reasonable grades, or
- actively looking for work if you are not in school, or are attending part time only, or
- temporarily unavailable for work because you are more than 6 months pregnant, have child care responsibilities, or have health problems.

#### What Happens If Child Welfare Decides I Am in Need Of Protection?

If your family arranges for you to live with another adult, your parents are responsible to pay for your care. If your family is unable or unwilling to support you, you are eligible for SFI benefits under the Child in Need policy.

If no arrangements are made by your family for you to live with a guardian, Child Welfare will take steps to protect you. Child Welfare may:

- provide services to you through a support or custody agreement, or

- apprehend you and place you in a foster home or a group home.

As part of the support or custody agreement, Child Welfare may arrange for you to live on your own, or with a guardian. Child Welfare is responsible to support you financially. The arrangement may be temporary, or permanent.

#### What Benefits Will I Receive?

You will receive an amount for shelter, food and other expenses. The rates are provided in Table 1b on page 45. You are also eligible for health and dental benefits described in Table 6 on page 60.

The shelter allowance for a single 16 or 17 year old is based on a room and board situation.

For each dependent child, you will receive a shelter allowance, \$106 for food, and an extra \$32. What you receive for shelter is based on the number of people in your household. See Table 2a on page 47 for the shelter rate that applies to you.

You may also be eligible for supplementary benefits mentioned in Tables 3 and 4.

If you are married and your spouse is 18 years of age or older, you and your spouse will receive a shelter allowance according to the rates in Table 2a. You will receive an amount for food and other expenses according to Table 1b. Your spouse will receive a standard allowance of \$229 per month.



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. If you knowingly give false information, you can be charged with fraud and your benefits terminated. 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 Reporting 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

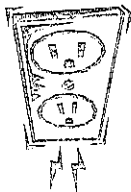
Alberta Family and Social Services is a very large organization. It is very easy for large organizations to ignore any special needs people may have, even if they exist to help people. They deal with many people every day. Many of the offices are doing much more work with larger numbers of clients and 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.



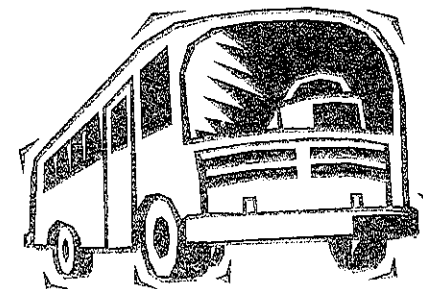
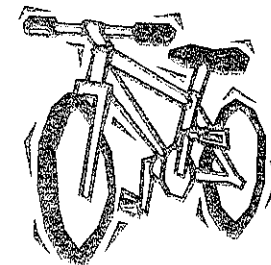
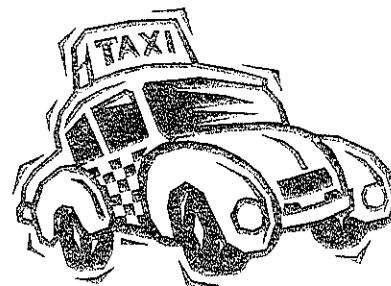
Here Are Some Tips for those dealing with the welfare office:

- 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 transportation to the course.

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



## 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 (includ-

ing diapers), personal and household needs (including furniture, appliances and household supplies), telephone (including installation and operating costs), laundry and basic transportation (including school transportation).

Table 1a: 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 shelter allowance is for rent or mortgage payments, heat and utilities. There is a maximum amount for each family size. (See Tables 2a and 2b)

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 \$300/month for room and board—\$165 for shelter plus \$143 for food allowance. This client is also eligible for \$86/month for laundry, basic transportation, clothing, telephone, and other personal needs. A single unemployable person is therefore entitled to \$394/month.

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.

Sixteen and 17 year olds living on their own receive SFI benefits according to the rates in Table 1b.

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 49.

**Table 1b: Food And Shelter Rates For 16 & 17 Year Olds**

Size Of Unit	Shelter	Food	Remaining Standard Allowance	Total
1 16/17 year old	\$165	\$136	\$35	\$336
2 16/17 year olds	\$330	\$136 each	\$35 each	\$672
1 16/17 year old	\$330	\$136	\$35	\$714
1 person 18 or over	—	\$137	\$76	
2 16/17 year olds	\$460	\$136 each	\$35 each	\$940
1 child 0-11 years old	—	\$106	\$32	
1 16/17 year old	\$460	\$136	\$35	\$975
1 person 18 or over	—	\$130	\$76	
1 child 0-11 years old	—	\$106	\$32	
1 16/17 year old	\$300	\$136	\$35	\$689
1 child 0-11 years old	—	\$106	\$32	

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	\$300	\$300	\$430
Three Person Unit	\$460	\$460	\$510
Four Person Unit	\$480	\$480	\$530
Five Person Unit	\$500	\$500	\$550
Greater Than Five 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:

No. 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

### Notes:

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 SFI 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, 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 50.



Table 3: Supplementary Benefits

Benefit Area	Circumstances	Amount
Medical Transportation	For Assured Support clients only. Must have severe health problems and need regular access to health services, or be attending a day or employment program (i.e. sheltered workshop). Client's handicap benefit must be used up first.	actual cost of the most economical means of public transportation
Personal Support Benefit	Based upon an individual service plan for persons with physical or mental disabilities for attendant, respite care, homemaker services, and day or employment programs.	up to \$3,000/month
Special Diet When Recommended By A Doctor	<ul style="list-style-type: none"> <li>- High protein/gluten free</li> <li>- Restricted sodium</li> <li>- Diabetic 1500 calories diet (single person)</li> <li>- Diabetic 1500 calories diet (each affected family member)</li> <li>- Diabetic 2000 calories diet (single person)</li> <li>- Diabetic 2000 calories diet (each affected family member)</li> <li>- Diabetic 2600 calories diet (single person)</li> <li>- Diabetic 2600 calories diet (each affected family member)</li> <li>- Pregnancy</li> <li>- Other special diet</li> </ul>	<ul style="list-style-type: none"> <li>\$20/month</li> <li>\$12/month</li> <li>\$14/month</li> <li>\$14/month</li> <li>\$36/month</li> <li>\$30/month</li> <li>\$66/month</li> <li>\$54/month</li> <li>\$20/month amount by which food costs exceed food allowance</li> </ul>
Handicap Benefit	For persons with a severe disability who are too young to receive Old Age Security (as assessed by an AISH administrator).	\$175/month
Daycare Or Baby Sitting	<ul style="list-style-type: none"> <li>- For purposes of employment or training, or seeking work</li> <li>- If necessary as stated by physician, psychiatrist, psychologist</li> <li>- Baby sitting costs are not paid to relatives</li> </ul>	actual cost less subsidy
Additional Shelter	<ul style="list-style-type: none"> <li>- People whose health would be endangered due to a move</li> <li>- People with disabilities who live in a place adapted to meet their special needs</li> <li>- Family of five or more where no suitable place is available within the shelter allowance</li> <li>- Reviewed after every three month period</li> </ul>	up to \$300/month
Transportation To Day Or Employment Programs	For Assured Support clients only.	actual cost of public transportation

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.

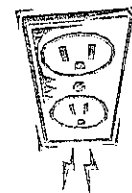
**Note:**

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 and outside Alberta. Check with your district office to find out what the rates are.

AFSS will not pay telephone reconnection charges if you have been cut off because you did not pay your bills. It will pay utility reconnection charges only once and recover the cost from you.



**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 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, and also maternity clothes if work related.	\$150
Damage deposit Issued only to those leaving an abusive relationship.	same as shelter allowances
Rental allowance (you must be at least 36 weeks pregnant or the baby must be younger than 1 month) crib, mattress, high chair, stroller, bedding, car seat	\$350 first child \$125 each subsequent child
Utilities (not including telephone hook-up)	actual cost of connection or deposit
Basic Foundation Skills allowance academic upgrading, ESL, community or life skills	up to \$160
Emergency allowance (e.g. fire, theft, food spoilage, emergency medical) for a family where client's health is at risk: • Food • Accommodation • Clothing • Child care • Transportation • Repairs • Other	to a maximum of \$22 per adult; \$14 per child actual cost of hotel/motel or other shelter for up to two weeks up to \$214 for an adult and \$160 for each child actual cost 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, or when stranded through no fault of client. • Transportation • Pre-arranged food allowance • Accommodation • Child care	actual cost of most economical means of transportation or \$0.09/km up to \$22 for an adult; \$14 for a child actual cost of a reasonable hotel/motel reasonable cost
School expense	\$50 per child in elementary school \$100 per child in junior high or high school
Moving: Confirmed Employment If move is for confirmed employment (full/part time) inside or outside Alberta Registration If reason for move is to get financial and social support from family and/or friends outside Alberta.	actual cost including gas, truck rental, insurance actual cost of national tariff standards you are expected to manage your own move
Community Living Start-Up Allowance For people who have been discharged from an institution to cover the costs of establishing a residence.	up to \$1,000

Most of the supplementary benefits listed on page 52 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 SEI, 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 is 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 receive a Handicap Benefit (see section 7), 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 receiving a Handicap Benefit, 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.

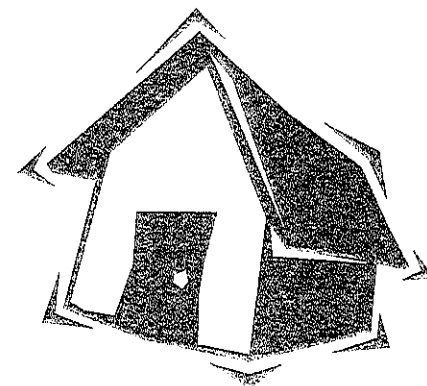


Table 5: Assets And Benefits Considered At The Time Of Application

Client Category	Household Type	Assets (Cash Asset)	Cash, Cheques, Savings, Bonds
Supplement To Earning	single family	\$1,500 \$2,500	\$50 \$250
Employment And Training Support	single family	\$1,500 \$2,500	\$50 \$250
Transitional Support	single family	\$1,500 \$2,500	combined cash and liquid assets
Assured Support (Handicap Benefit)	single adult receiving Handicap Benefit Family (one adult receiving Handicap Benefit)	\$3,000 \$5,000 plus \$500 for spouse and each child	combined cash and liquid assets
Assured Support (no Handicap Benefit)	single family	\$1,500 \$2,500	combined cash and liquid assets

Assets And Benefits Allowed When You Are On Assistance

Assured Support (Handicap Benefit)	single adult receiving Handicap Benefit Family (one adult receiving Handicap Benefit, one child)	\$3,000 \$5,000 plus \$500 for spouse and each child	combined cash and liquid assets
Assured Support (no Handicap Benefit)	single family	\$1,500 \$2,500	combined cash and liquid assets
Supplement To Earning, Employment And Training Support, and Transitional Support	single family	\$1,500 \$2,500	combined cash and liquid assets

Liquid Assets= RRSP's, 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 5:

- 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, of which \$250 can be in cash, cheques, money orders or bonds.
- 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 physical disability. He can have \$5,000 in assets for 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.

### 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, chiropractic, podiatric services, and physiotherapy
- no fees to be admitted into a hospital
- ambulance services
- any goods and services considered to be basic necessities.

You do not have to pay for extra billing, user fees and hospital admission fees.

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, you and your dependents are entitled to what AFSS calls 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.

Health benefits will not be provided if another program or agency is responsible (e.g. your employer, Indian & Northern Affairs Canada).

Table 6 on page 60 gives a description of the major health services provided under SFI.

### Note:

Burial services are to be paid by a deceased person's:

- estate;
- husband, wife or common-law spouse; or,
- parents, if the deceased person was a child.

If the deceased's estate is entitled to Canada Pension Plan Death Benefits, then the funeral director will make arrangements for payment out of these benefits without involving AFSS.

If the above sources cannot pay, then AFSS will pay for burial services under an agreement with Alberta Funeral Services Association. AFSS no longer permits topping up or upgrading burial services.

Table 6: 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, Assured Support, Supplement To Earnings and/or the Transitional 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, raised toilet seats, and diabetic supplies	If a doctor prescribes them and if they are not available through Alberta Aids to Daily Living. SFI pays the client's portion for diabetic supplies obtained under the Alberta Monitoring for Health program.
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. New glasses have a 1 year manufacturer warranty. AFSS pays for repairs once, provided the glasses were not originally purchased by AFSS and the damage was due to unforeseen circumstances. Loss and further repairs are the client's responsibility. Contacts will be replaced once if lost or ripped.
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 the drug benefit list or AFSS supplement list.
Hearing aids	SFI will pay for the purchase, service and repair of hearing aids for clients between the ages of 18 and 64. Children and seniors are covered by Alberta Aids to Daily Living.
Hearing examination & new hearing aids Repairs, parts, labour and service fee Ear molds, cords, receivers	<ul style="list-style-type: none"> <li>- once every four years</li> <li>- twice a year</li> <li>- depends on type of hearing aid</li> </ul>
Ambulance services	In an emergency only.

### 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, Medical Services. The phone number for Health Canada, Medical Services in Edmonton is 495-2694—outside Edmonton you can call 1-800-232-7301. Deaf or hard of hearing persons should call 1-800-267-1245. The SFI program will not provide any benefits, although they may make an exception only for those benefits that are not available through 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, except in an emergency. Assistance is available through the Bands.

### Immigrants And Refugees

Generally Employment and Immigration Canada (EIC) is responsible to support 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, you may qualify for SFI. If you qualify, you will receive benefits until your status has been confirmed by EIC. After this, EIC is responsible.

### 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 5 on page 56 explains the relationship between assets and client categories.

### 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.

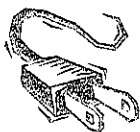
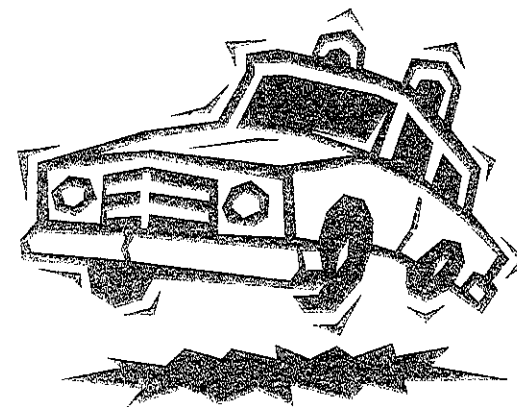
If Family and Social Services change your category for employment and training expectations, they will write a letter to let you know.

### 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.



# 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.
- academic or community achievement awards.

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 ( $\$426 + \$430$ ). Fifty per cent 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.

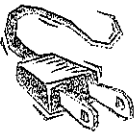
#### What If My Spouse Or I Have A Job?

- 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

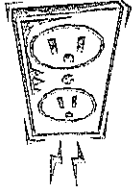
- child support payments
- self employment (less business expenses)

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.



If you get an income tax rebate you're allowed to keep the first \$115 and 25% of the remainder. Then the rest of the amount they will possibly judge it to be excess income and close their file. Then it would be up to the client to live off of that amount for a reasonable period of time and then reapply.

## Benefits & Programs For People With Disabilities

A disability is caused by mental, physical or sensory impairment. It is usually permanent. A disability may impair one of your senses (eyesight, hearing). It may impair your ability to learn, remember things, make decisions, or solve problems. It may also impair your mobility, speech, or your ability to take care of yourself. A disability is different from a handicap. A handicap is non-medical. It represents a barrier that prevents you from fully participating in everyday activities and opportunities. Low education and poor social skills are examples of handicaps. Blindness, cerebral palsy and Down's Syndrome are examples of disabilities.

Programs for people with disabilities can be confusing. The purpose of this section is to explain the differences between common programs and benefits. Except where noted, all of the benefits and programs are provided by AFSS. Contact AFSS to find out how to apply for these benefits.

### Assured Income For The Severely Handicapped (AISH)

To be eligible, you must:

- have a mental or physical disability
- be between 18 and 65 years of age
- be an Alberta resident

- not have refused to take training, rehabilitation or medical treatment that would help you to work
- fall within the income guidelines.

The disability must be permanent and so severe that you cannot earn a living. This means you cannot work full time at minimum wage. Both you and your doctor will have to fill out a report describing your disability and medical condition.

After you are approved for AISH, you do not have to complete an employment plan, look for work or attend training. AFSS will require you to apply for other benefits, like Canada Pension Plan Disability Benefits, for which you may be eligible. You will receive:

- free health benefits (prescription drugs, dental care, glasses, ambulance services and Alberta Health Care)
- \$810 per month. This amount will be reduced if you or your spouse have other income.

Other income includes Canada Pension Plan Disability, Workers' Compensation, and Unemployment Insurance benefits. It also includes interest, investment, employment or business income. If you receive extra income, you should report the income to AISH promptly. This will avoid overpayments from AISH, which you have to pay back.

The AISH program will review your condition and circumstances every year to determine if you are still eligible. AISH is not a need

based program. You cannot get extra benefits if you have special needs that are not met by your AISH cheque. For example, AISH does not pay for homemaking services. On the other hand, the amount of assets you have does not affect your eligibility.

### Assured Support

This is a category of clients who receive SFI benefits. Like AISH clients, Assured Support clients may have a disability which prevents them from working.

Unlike AISH clients, these clients may not be able to work because they face a barrier, or handicap. Your FBW may consider your social skills, work history, age (over 60 years), low education and skills, any criminal record and the lack of jobs where you live. If he or she thinks these barriers prevent you from obtaining a job, you will be assigned to this category.

You will be assigned to Assured Support if you:

- have a physical or mental disability
- have poor mental or physical health
- face a barrier or handicap
- have a combination of disabilities and handicaps.

You do not have to complete an employment plan, look for work, or attend training. You will receive a higher shelter allowance and are allowed more assets than other SFI clients. The amount you receive each

month depends on your needs and your income. A single person without children or special needs receives a maximum shelter and standard allowance of \$529 per month. If you have special needs, you may apply for extra benefits like home care, extra shelter and transportation.

### Additional Shelter Allowance

An Assured Support client may get up to \$300 more per month for shelter. You qualify if:

- your health would be endangered by moving to a cheaper place. You will need a letter from your doctor.
- you have a disability and live in a house or apartment that has been adapted to meet your needs.
- there are six or more people in your family, and no cheaper accommodation is available.

Eligibility is reviewed every three months.

### Community Living Start-Up Allowance

This benefit is available to all SFI clients. If you were recently discharged from an institution, you can get an allowance of up to \$1000. The allowance will help you set up a new home. Utility hookups, moving costs, damage deposits and replacement of basic furniture (lost when you were admitted to the institution) are covered.

This benefit is available one time only.

#### Handicap Benefit

This benefit is also called SFI-D. To be eligible, you must be an Assured Support client. Although not receiving AISH, you must be eligible for AISH and between 18 and 65 years of age. The amount of the benefit is \$175 per month.

#### Medical Transportation

This benefit is available to all SFI clients. You or a family member must have severe health problems and need regular ongoing access to health services covered by Alberta Health. The health problems must be life threatening or get worse permanently if left untreated.

#### Transportation To Day Or Employment Programs

This benefit is limited to Assured Support clients attending day or employment programs (e.g. a sheltered workshop). It is provided only when the Handicap Benefit is used up, and family and friends cannot help.

#### Personal Needs Supplement

Assured Support clients may also receive an additional \$20 per month for personal needs.

#### Personal Support Services

Besides receiving shelter and standard allowances, Assured Support clients who are developmentally delayed may receive Personal Support Services. An Individualized Service plan is developed by the client and the Services for Persons with Disabilities (SPD) branch of AFSS. The plan sets out the services to be provided by SPD.

The services are intended to help you live in your own home. They may be related to your health or medical condition. They may involve assistance with maintaining a home, and with personal activities such as grooming and feeding. Services include attendant, homemaker and short-term respite care. Employment programs and day programs are available. They are intended to teach you how to live independently.

Cost of the benefit must not exceed \$3,000 per month plus a 12% administration fee.

#### Home Care

Assured Support clients with physical disabilities or mental illnesses are not placed on Personal Support Services. Their special needs are met by Alberta Health Home Care, or Alberta Mental Health.

If you have a physical disability, you will be referred to Alberta Health Home Care for an assessment. Help from family, friends, and the community is taken into consideration. Home Care decides what kind and what level of services you require, then arranges for the

services to be provided.

If you have a mental illness, you will be referred to Alberta Mental Health for an assessment of the services you need. Mental Health then arranges to provide the services. Services to people discharged from psychiatric wards or mental health institutions are also arranged by Mental Health.

Services may be health related, and include attendant and home-maker care.

#### Canada Pension Plan (Disability Benefits)

This is a federal government pension offered by Human Resources Development Canada. To qualify, you must have:

- paid into the Canada Pension Plan (CPP) in 2 of the last 3 years, or 5 of the last 10 years; and
  - a mental or physical disability that is severe and prolonged.
- Severe means the disability prevents you from earning a living. Prolonged means the disability will continue indefinitely or result in death.

The amount of your pension depends on the amount of your CPP contributions. For more information about CPP benefits, contact your Member of Parliament or Human Resources Development Canada, Income Security Programs.

#### I Don't Know If I Should Apply For AISH Or Assured Support. What Are The Advantages Of Each Program?

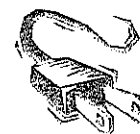
AISH - This program is not based on need, therefore everyone gets the same amount (\$810/month) and assets do not affect eligibility. For people without special needs, AISH pays a greater benefit than Assured Support. For example a single person receives \$810/month on AISH, but gets a maximum of \$529/month on Assured Support.

Assured Support - This is a category of clients in the SFI program. It is based on need. Therefore, the amount you get is based on your particular needs, and your income and assets must meet SFI guidelines. If you are on AISH and your needs are greater than \$810/month, you can transfer to Assured Support and access other benefits. The application procedure for AISH takes longer than for Assured Support. Therefore, you may wish to apply for Assured Support while you wait to hear if you have been approved for AISH.

#### I'm On Assured Support. What Benefits Am I Entitled To?

You are entitled to a shelter allowance, standard allowance, basic health services and certain supplementary benefits. See Section 5: Money Matters for the rates and benefits that apply to you. If you have special needs you may qualify for other benefits. Some of these benefits are:

- Additional Shelter Allowance
- Community Living Start-Up Allowance
- Transportation to Day or Employment Programs
- Medical Transportation



- Handicap Benefit
- Personal Needs Supplement
- Personal Support Services

**I'm On AISH, But I Would Like To Get Extra Money To Pay For A Residential Aide. What Program Do I Apply To?**

Talk to your AISH worker about whether you qualify for Home Care or Personal Support Services. Both provide services like residential aides and homemaker care to help you live independently. To be eligible, you may be transferred to Assured Support.

**I Have A Disability And Am On Assured Support. Are There Any Programs That Would Help Me Go Back To School?**

Training grants (for tuition, books and living expenses) and technical supports are available under the Vocational Rehabilitation of Disabled Persons Program (VRDP). The program is for adults who have a disability, and who need help to get or keep a job. Contact the nearest Alberta Career Development Centre for more information. You may also call the Career Information Hotline at 422-4266 (in Edmonton) or 1-800-661-3753 (elsewhere in Alberta). Deaf or hard of hearing persons should call 422-5283 (in Edmonton), or 1-800-232-7215 (elsewhere in Alberta).

The Students Finance Board provides grants to people with physical or mental disabilities. You can get up to \$1000 per semester to buy equipment and technical supports.

For more information on training and student loans, see Section 10: Getting Off Welfare.

**Here Are Some Examples Of People With Disabilities Or Handicaps, And The Benefits They Receive:**

Ming is 45 years old and has two children, 13 and 16 years. She has multiple sclerosis and must use a wheel chair. Ming does not qualify for Canada Pension Plan Disability Benefits because she has not worked since before her children were born. Ming used to receive AISH. She found that she could not support herself and her children on \$810/month. Ming talked to her AISH worker and found that her assets and income qualify for SFI. Her file was transferred to the SFI program and she was assigned to the Assured Support category.

Ming lives in a house specially adapted for people in wheel chairs. The rent is \$550/month. As a single parent with two children, Ming normally gets a maximum of \$510/month for rent and utilities. She got an extra \$90 for two reasons. First, the house was adapted to accommodate her disability. Second, she got a letter from her doctor saying that her health would be endangered by moving. Her total shelter allowance is \$600/month. Ming gets a standard allowance of \$583 for herself and her two children. She is eligible for AISH and is therefore entitled to \$175 Handicap Benefit. She also gets a \$20 Personal Needs Supplement. Ming and her family get a total of \$1378/month.

Andrew is 59 years of age and has a 15 year old son living with him. His rent is \$400/month. He has a Grade 3 education. Andrew worked as a labourer when he was younger, but has no other job skills. He spent a lot of time in jail. He is also a chronic alcoholic, but has been sober since he joined Alcoholics Anonymous five years ago. Andrew's lack of skills and experience, age, education and criminal record have prevented him from finding a job. He is too young for Old Age Security and therefore applied for SFI. The intake worker assigned him to the Assured Support category. As a single parent with one child, Andrew gets a standard allowance of \$419, a Personal Needs Supplement of \$20, and \$430 for shelter. He has no other special needs. Andrew and his son get a total of \$869/month.

Emilio is 33 years old and was just released from Alberta Hospital Edmonton. Most of his adult life has been spent in and out of institutions receiving treatment for his mental illness, clinical depression. Emilio takes medication to control his illness. He has not been able to hold a job for very long. The last time Emilio was hospitalized, his landlord sold his furniture to pay for the rent he owed.

When Emilio applied for SFI, the intake worker assigned him to the Assured Support category until an AISH application can be completed. He rented an apartment for \$280/month. As a single person, Emilio will receive a total of \$529 for shelter, food and living expenses. He is

also entitled to a \$20 Personal Needs Supplement. Emilio gets a total of \$549 per month.

Emilio also received a Community Living Start Up Allowance of \$800 to help him get re-established. It covered utility hook ups, a damage deposit, and the purchase of a bed, table, chair and some basic household goods.

AISH # 482-9667





## 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), 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 (continue reading for information on 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. The FBW will give you an opportunity to explain or deny the allegation of fraud. 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. Your benefits could also be terminated.

#### 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. Legal Aid has an office in most large centres. Look up their telephone number in the white pages of your telephone book.

#### 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

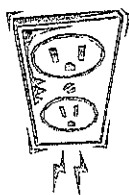
in your area. You should ask the Legal Aid officer to write down the reasons why your application was turned down. Write a letter to the committee clearly stating your reasons for appeal.

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: 1-800-661-1095 (or 228-1722 in Calgary).



# 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 month 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 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), or
- 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. If you do not notify the Appeal Panel that you cannot attend, they can make a decision in your absence.

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). In Edmonton, deaf or hard of hearing persons should call 422-1108. You may also bring a witness or representative 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 knew 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.

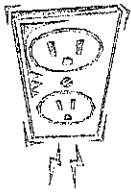
- When handing in your Notice of Appeal ask for a copy for your records.
- If you have difficulty completing the Notice of Appeal, ask for help. There are community resources that help people like you without any charge.
- Make sure that you attend the hearing.
- If you are involved with any self-help 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.

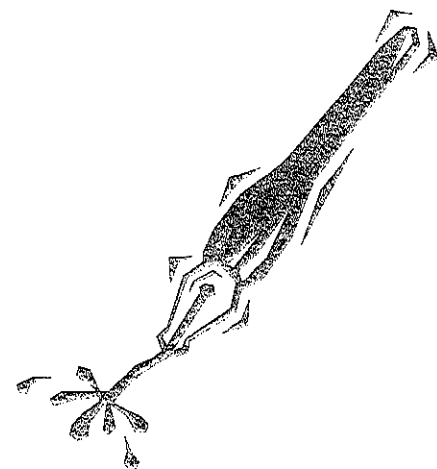


The Ombudsman has powers to investigate actions, procedures and policies of government departments and if he finds that AFSS has acted unfairly or incorrectly in your case, he can recommend that the decision or action be changed.

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.



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## Getting Off Welfare

No one wants to be on welfare. When on the Employment and Training program, you have a choice of attending job readiness or job search programs offered by Alberta Advanced Education and Career Development or other community agencies. You can also return to school to upgrade your skills. Contact your Employment and Client Support Services (ECSS) worker for information to help you decide which choice is best for you.

### When On The Employment And Training Programs:

- 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.

## Volunteering

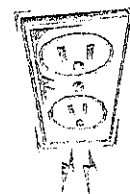
Thousands of people volunteer for the joy of it or to gain some experience to prepare themselves for work. Call the Volunteer Action Centre in Edmonton at 482-6431 and in Calgary at 265-5633 if you are interested in volunteering. They will ask you to come in and complete an application form.

### Where Do You Go To Look For A Job?

For information on how to look for a job, call:

- the Career Information Hotline. If you live in Edmonton, call 422-4266. If you live outside Edmonton, call 1-800-661-3753. If you are deaf or hard of hearing call 422-5283 (in Edmonton), or 1-800-232-7215 (elsewhere in Alberta).
- your local Canada Employment Centre (CEC). If you live in Edmonton call 497-2207 for the telephone number and address of the CEC nearest you. In Calgary, call 292-4821. If you live in another part of Alberta, call 1-800-232-9481. In Edmonton, deaf or hard of hearing persons should call 495-3643.

Several large employers (e.g. the federal and provincial governments, hospitals, post-secondary institutions, and municipalities) have job hotlines. Several community agencies provide free job search services (e.g. help with resumes and interviewing techniques, job finding clubs). Contact the Career Information Hotline or a CEC for more information.



### How To Select A Training Program Or Agency

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

- matches your abilities and talents
- is within easy commuting distance
- has the most promise for landing a job
- you have heard good things about from someone who took the program.

### Can I Receive SFI While Attending School?

High school students 18 years of age and older are not eligible for SFI. These students are expected to use family or friends, work part time, take correspondence courses, or take night classes to finish high school. High school students who turn 18 while attending high school receive SFI until they complete the semester.

The new AFSS policy is to send SFI clients to the Students Finance Board (SFB) if they wish to take a course or training. Students can receive:

- grants, which do not need to be repaid
- bursaries, usually for tuition fees or school costs, and which do not need to be repaid; and,
- loans, which must be repaid.

If you have a question on student loans, or how to apply, call the SFB in

Edmonton (427-2740), in Calgary (297-6344) or toll-free anywhere in Alberta (1-800-222-6485).

### How Do I Apply For A Student Loan?

You may be eligible for a student loan if you:

- lived in Alberta for the last 12 months;
- have proof of financial need;
- are enrolled as a full time student
- maintain passing grades in at least 60% of a full course load.

The SFB also funds part time students to a maximum of \$300 per semester.

#### A) Regular SFB funding

Students who want to take skills training or attend a vocational or community college, technical institute or university must apply directly to the SFB for a student loan. Funding is also available from the federal government, called Canada Student Loans. Here are the steps to apply:

1. pick up a Financial Assistance Application Package for Post-

Secondary Students from:

- any college, university, or technical institute
- AFSS district offices
- Career Development Centres
- SFB
- your FBW





2. pick up an application form from the school you want to attend, or have a copy mailed to you. Most schools require transcripts of your grades.
3. complete and mail the student loan and school application forms.
4. try to be patient. Remember that schools have application deadlines and the SFB can take up to four months to process your student loan. Incomplete applications cause delays.

**BE SURE TO APPLY EARLY AND TO COMPLETE FORMS CORRECTLY**

You do not need to complete a separate application form for Canada Student Loans. This is part of the application.

#### **B) Basic Foundation Skills**

Students who wish to take academic upgrading, literacy, or English as a Second Language training can apply for funding under the Basic Foundation Skills program. The ECSS worker must ensure students make an informed choice to return to school. This means that students are ready, willing and able to attend school, have a realistic job goal that fits their abilities and the training program is appropriate for the job goal.

Under this program, students are full time. They receive grants for up to four academic years, but are not eligible for Canada Student Loans. Funding does not have to be repaid and is conditional upon

regular class attendance and passing grades.

The application procedure is more complicated. The steps are:

1. pick up a Financial Assistance Application Package for Upgrading Basic Foundation Skills from the places mentioned above. Apply at least two months before you plan to start school.
2. complete the Educational Planning Questionnaire included in the application package. The questionnaire asks for your long term education and job goals;
3. make an appointment to see your ECSS worker to make your request for training. Bring your completed Educational Planning Questionnaire and the application package. At this meeting the ECSS worker will:
  - help you complete the application package;
  - complete a Training Plan Summary (which tells the school what program or courses you have been approved for);
  - tell you when and how you will receive SFB cheques, the SFB appeal process, SFB monthly living allowance rates, how your progress will be monitored, and the consequences of unsatisfactory performance;
4. if the ECSS worker turns down your request for training, he or she must tell you the reasons. You will need approval if you are:
  - applying for the first time

- returning to school after a six-month break,
  - planning to study part time
  - changing your job goal
  - having problems with your studies
  - starting Grade 10 classes
  - switching from English As A Second Language training to upgrading
5. Take the completed application package and Training Plan Summary to the school that you will be attending. You may need to include a transcript of your marks, marriage certificate, divorce or separation documents, Alberta Health Care card, immigration paper.
  6. Your school will determine if it has sufficient space and appropriate courses to accommodate your training request. It then sends the application package to the SFB.

You do not have to be on welfare to qualify for the Basic Foundation Skills Program. Contact a counsellor at a Career Development Centre, or an Alberta Vocational Centre and ask them about the Skills Development program. The application procedure is very similar.

#### After Your Student Loan Has Been Approved

If the SFB approves your student loan, it will send you a Certificate of Eligibility. You must have your school complete the Confirmation of

Enrollment on the certificate before it can be cashed by your bank.

If the SFB awards you a grant, it will send you a Notice of Assessment with the date upon which SFB funding will start. The cheque will be sent to your school. You can pick it up within five days of the date shown on the notice.

Until you receive your first SFB cheque, you must continue to complete and send in Client Reporting Cards. When the cheque arrives you must tell your FBW, who will then terminate your SFI benefits. The SFB cheque will include a sum for your monthly living allowance, books and supplies.

#### What Funds And Benefits Will I Receive From The SFB And Canada Student Loans?

The SFB has established limits on monthly allowances. These limits are listed in Table 7 on page 102. The lifetime loan limit for attending an undergraduate school is \$40,000.

You may also be eligible for a Canada Student Loan of \$165 per week.

AFSS will not provide medical coverage if you are a full time student enrolled in a vocational or community college, university, NAIT or SAIT.

You can apply for an Alberta Health Care Premium subsidy and a subsidy from Blue Cross (for prescription drugs under their non-group coverage). If you have extra medical expenses, try submitting them to the SFB. Remember to keep receipts. Some post-secondary institutions have health centres that provide medical care to their students.

If you find that SFB funds are not enough to meet the needs of you or your family, you cannot ask AFSS for more money. If you have had any unforeseen but necessary expenses, keep the receipts and try asking the SFB for more funds.

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

**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

### Scholarship

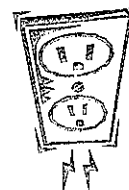
To find out if you are eligible for a scholarship or bursary, contact your school or the Alberta Heritage Scholarship Fund located at:

Students Finance Board

9th Floor, 10025-106 Street

Edmonton, AB T5J 4P9

427-8640



### Can I Get SFI During The Summer Break?

You are expected to look for work and use other resources, including family, during the summer break. If you cannot find a job and your family cannot help, you may apply for SFI. You must show that you looked for a summer job during the school year.

### Can I Get SFI While I Am Waiting To Start School?

If you are on SFI and plan to return to school, you are expected to look for work until school starts.

If you are not on SFI, you are expected to plan for your own support until school starts. AFSS will not help unless you meet the eligibility criteria and can show that you have been looking for a job but cannot find one.

## Once I Am Finished School, When Do My Student Loan Payments Start?

The Alberta government recently changed the way in which student loans are repaid. The government will pay your loan and the interest on it while you are in school and up to six months after graduation.

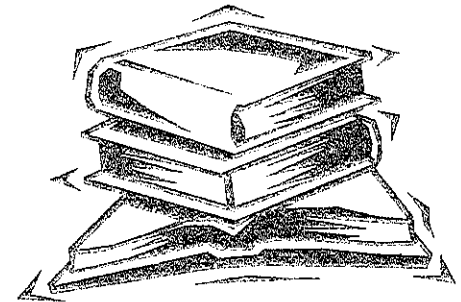
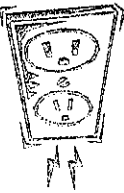
After graduation, your loan is then turned over to the Canadian Imperial Bank of Commerce. You will be asked to meet with the bank to arrange a repayment schedule and interest rate. Payments and interest rates will be flexible, based on your income. If you get a good job soon after you graduate, you will make higher payments than if you get a lower paying job.

If you cannot find a job or can only find a low paying job, you can apply for interest relief and suspension of your payments. This means that you will not have to make loan payments for up to 18 months. The Alberta government pays the loan interest during this period.

Don't forget to apply for a remission of part of your student loans. Part of your student loan will be waived if your student loan exceeds certain limits.

## Managing Relations With The SFB

- Consult with your ECSS worker before applying to the SFB.
- Complete your application for assistance at least three to four months before your school program.
- Complete all the sections of your application and remember to sign it.
- 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 fill out a Remission Form and submit it to the SFB.



# Welfare: A Final Word

Alberta Family and Social Services has several regional offices around the province. A list of these offices is provided on page 107 for your information.

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 Services 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 Services Offices In Alberta

Calgary	268-5108	Edmonton	496-5801
Fort McMurray	743-7967	Fort Saskatchewan	992-6267
Grande Prairie (City)	538-0409	Lethbridge	320-3020
Medicine Hat	529-8311	Red Deer & District	342-8100
St. Albert	459-1505	Vermilion River	875-9127

## Family And Social Services Offices In Alberta

**Edmonton Regional Office**  
Income and Employment Programs  
Stanley Building  
11748 Kingsway Avenue  
Edmonton, AB T5G 0X5  
422-3633 (Fax) 422-0677

**Calgary Regional Office**  
Income and Employment Programs  
1 Deerfoot Plaza  
1120-29 Avenue NE  
Calgary, AB T2E 7P1  
297-4575 (Fax) 297-5988

**Northwest Regional Office**  
PO Box 326  
McLennan, AB T0H 2L0  
324-3960 (Fax) 324-3631

**Northeast Regional Office**  
Lakeview Building  
PO Box 1410  
15 Nipewan Road  
Lac La Biche, AB T0A 2C0  
623-5283 (Fax) 623-5355 (TDD) 623-1900

**Central Regional Office**  
Eastgate Mall  
4804-42 Avenue  
Innisfail, AB T4G 1V2  
340-5560 (Fax) 227-3727

**South Regional Office**  
PO Box 60  
2105-20 Avenue  
Coaldale, AB T1M 1M2  
381-5329 (Fax) 345-4915

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

# Glossary

## Assets

Cash, money in any bank, Savings 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. If you are living in Calgary call 292-4821. 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 a client.

## Eligibility

What a person is entitled to receive.

## Employable

A person who is ready for work or training.

## Equity

Portion of property or asset that a person owns. For example, if a person bought a car with a bank loan and the car is worth \$7,000 and you still owe \$3,500 to the bank, the equity 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 gets verbal information from a client which is used to make decisions.

## Mediation

Solving a conflict by talking with all parties to 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.

## Reasonable Job

Work that reflects a person's ability, skill or special training and pays at least minimum wage.

## Supports For Independence

In 1991, Alberta Family and Social Services replaced the existing welfare program, called the Social Allowance Program, with Supports For Independence, or SFI. Today, everyone who receives welfare receives SFI.

## Unemployable

An individual who is not ready for work or training.

## Voucher

Welfare workers give these out in emergencies. Often a voucher can only be used at a specific business. The items most commonly purchased with vouchers are groceries or clothing. A voucher is just like cash.

## Acknowledgements

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