
Contents

Introduction	2
Acknowledgements	3
How To Use This Manual	4
Welfare—What Is It?	6
Why Me?	7
What If I'm Able To Work?	8
Do I Qualify For Welfare?	9
Who Gets Welfare?	12
The First Interview—What Happens?	17
How Much Will I Get On Welfare?	22
Is There Anything Else I Can Get?	26
What If I Have An Emergency?	33
What If My Social Worker Says “No”?	35
I Still Have Some Questions...	39
How Can I Get Off Welfare?	44
The Final Word	47
We Need Your Help	48

Introduction

2

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

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

Acknowledgements

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

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

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

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

How To Use This Manual

4

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

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

This manual is also intended as a guide to the **Income Security Programs Manual**, which is the official book your social worker will use to decide whether you are entitled to Welfare and how much you will get. If you need to know more, ask to see the sections of the **Income Security Programs Manual** that apply to your situation. If you would like to look at it more carefully, check to see if your local library has a copy. It will usually be in the reference section or it will be listed under Government Publications. For \$6.00 you can buy a copy of the **Income Security Programs Manual** from the Queens Printer, located at 11510 Kingsway Avenue, Edmonton, T5G 0X5, telephone 427-4952.

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

Welfare—What Is It?

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

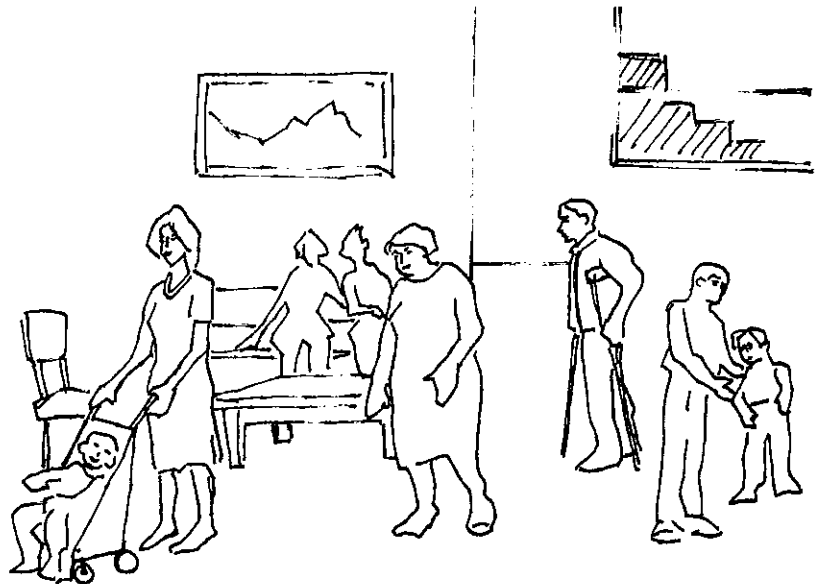
6



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

Why Me?

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



If you need Welfare you are not alone. In Alberta, there are over 50,000 individuals and families on Welfare and this does not include individuals who receive benefits through special programs for the elderly and disabled.

What If I'm Able To Work?

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

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

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

8

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

- over sixty, or
- physically or mentally unable to work, or
- a single parent with one child under four months, or two children, one or both of whom are under school age, or three or more children.

Being considered 'employable' doesn't mean that you won't get Welfare—it just means that the rates and some of the rules will be different.

Do I Qualify For Welfare?

So you are really broke and you want to know if you can get any money from the government to help you live. The sections below should give you some idea of whether you qualify for Welfare. First, it is important to know whether you qualify based on your income. Next, you need to know whether Welfare thinks you own too much to qualify for help and whether you are of the right age.



What's Considered as Income?

If you had very little income during the past month, you probably will qualify for Welfare. However, it is important to understand that some of the money you have won't be considered by the Welfare system as income. This includes:

- family allowance payments
- child tax credits
- renters assistance benefits
- part-time earnings of your children under \$200 a month

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

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

How Much Can I Own?

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

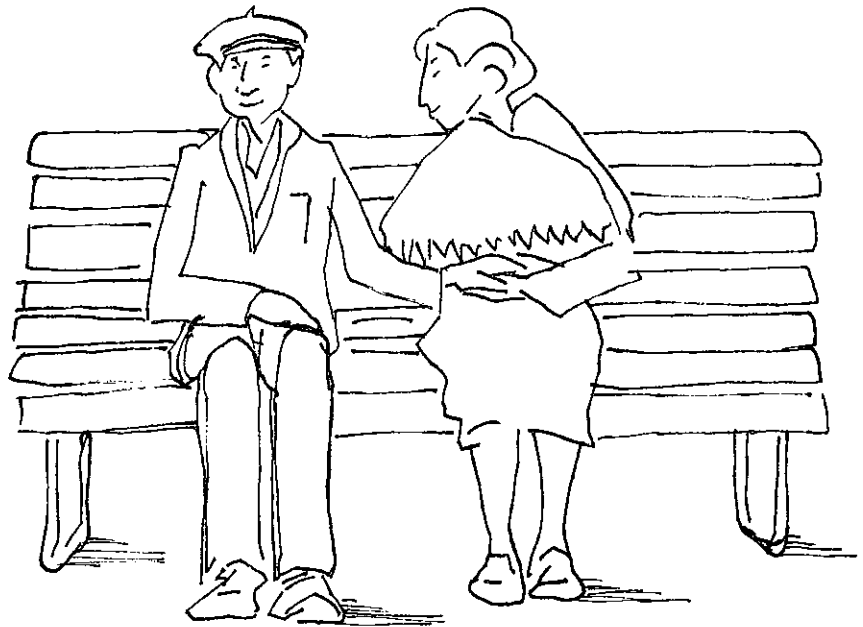
10

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

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

Age

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



Child Support

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

Who Gets Welfare?

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

Single People

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

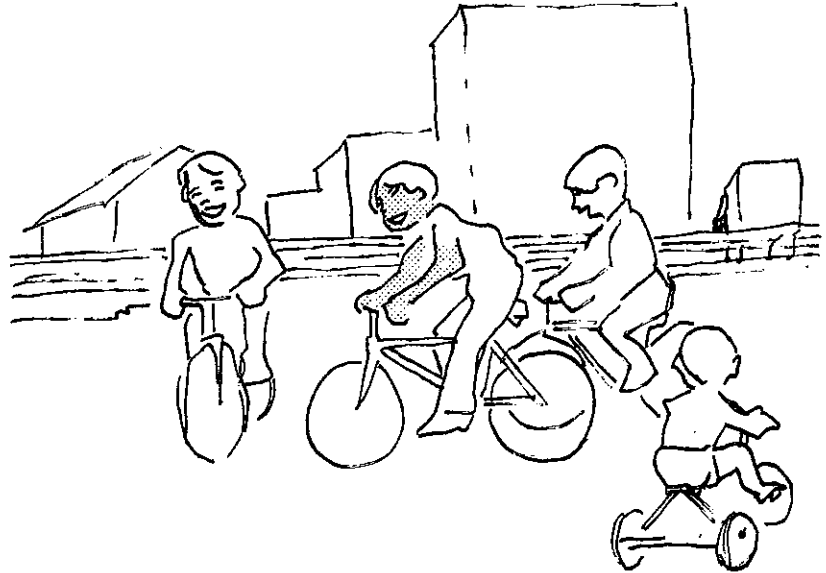
If you haven't found work after two months, your Welfare will probably be extended. However, approval for this will have to come from a senior official in the Welfare office. Be sure to ask for an extension if you think you will need one. You should receive "long-term rates" after you have been getting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

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

Couples and Two-Parent Families

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

If one of you is considered 'employable', you will get short-term rates for the first three months. After this time, you should qualify for long-term rates. If, for medical reasons, neither of you can work, then you will be considered 'unemployable' and you will automatically get long-term rates. These rates are explained on page 24.



Single Parent Families

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

16 and 17 Year Olds

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

When it is not possible for you to return to your family but when there is a friend or relative you can live with, this person can apply for “**guardian social allowance.**” The guardian must be over 25 years old. This guardian will get money to support you and your children and you will get a small allowance for yourself. When none of these arrangements are possible, you can get an allowance for room and board for one month only. If you need to get Welfare for a longer time, you will have to Appeal. Your social worker should help you to do this.

14

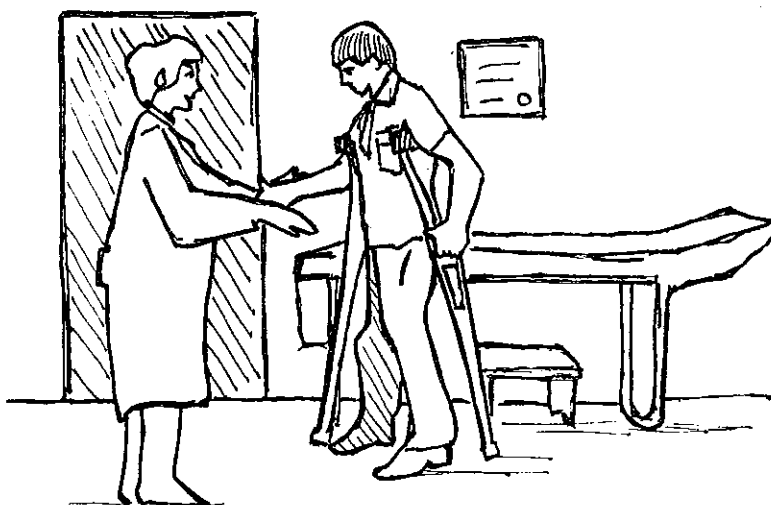


Mentally and Physically Ill People

To qualify for Welfare for medical reasons such as mental or physical illness, you will need a letter from your doctor. It should say why you cannot work and how long you will be unable to work. If your doctor feels that you need a bus pass, a phone, a special diet or any other extra benefits, she should put this in writing to your social worker. By qualifying for assistance for medical reasons, even if you expect to be on Welfare for only a short period of time, you are entitled to long-term rates.

Severely Handicapped People

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



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

Recent Immigrants and Refugees

Sponsored Immigrants are the financial responsibility of the sponsor until a full-time job is found, or for the first five to ten years in Canada depending on your particular sponsorship agreement. Once you have worked full-time or are no longer the responsibility of your sponsor, you may qualify for Welfare.

If your sponsorship has broken down and you have not been permanently employed, you can still apply for Welfare. Your social worker will ask for a report on your sponsorship from the Immigration Department. You may have to sign a Breakdown of Sponsorship Form showing that your sponsor can no longer support you. If there is a good reason for this breakdown of support, for example, if your sponsor lost her job, or died, or left the country, you should be able to get Welfare.

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

16

Treaty Indians

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

People Waiting For Unemployment Insurance Benefits

If you are waiting for your unemployment insurance benefits to start, you should be able to get Welfare for at least a month. If you need Welfare for more than a month, you will have to pay back the additional amount you received. However, you should not be required to pay back more than \$21 per adult in any month. Remember to keep a record of the amounts you have paid back.

The First Interview—What Happens?

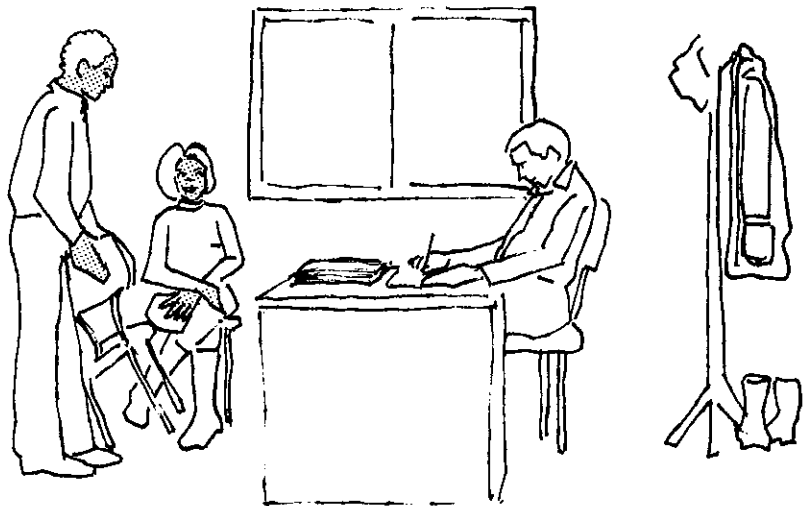
Making the Appointment

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

The Interview

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

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



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

General Information

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

If You Are Renting

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

If You Own Your Home

- Mortgage papers
- Fire Insurance papers
- Property Tax statement

If You Own A Car

- Car Insurance forms
- Registration

If You Have Other Investments

- Share certificates
- Bonds
- Term deposit forms

If You Are A Couple

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

If You Are A Single Parent Or Separated Or Divorced

- Divorce or separation papers
- Maintenance Order

If You Have Children

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

If You Are Employed

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

If You Are Unemployed

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

If You Are Unavailable For Work Due To Illness

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

If You Are Attending High School

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

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

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

Also ask your worker to write out what is included in your Welfare allowance. It is important for you to know exactly how much you are getting for food, rent, clothing and other expenses. Any time the amount of your Welfare changes, ask for a copy of the calculation to be sure that you are getting everything you are entitled to.

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

Job Searches

If you are considered "employable" you will be expected to look for work. To prove you are looking for work, you will have to fill out and hand in a "job search" form each month. Your social worker should give you this form. Have your social worker write down how many searches you must do and when the form has to be handed in. When you hand in the job search form, ask the receptionist in the Welfare office to stamp the date on it **while you are there**. Get a copy of each job search form you hand in, or a receipt saying it has been handed in.

20



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

Getting Along With My Social Worker

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

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

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

How Much Will I Get On Welfare?

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

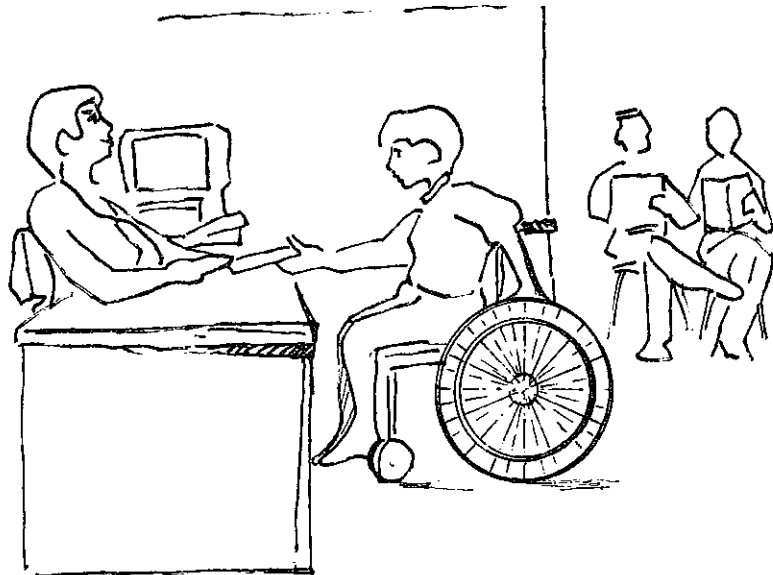
Also, as we mentioned earlier, there are different rules for different groups of people. Welfare will use these rules to decide whether you are entitled to long-term or short-term rates. At the first interview, your social worker should tell you which rates you qualify for.

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

Short-Term Rates

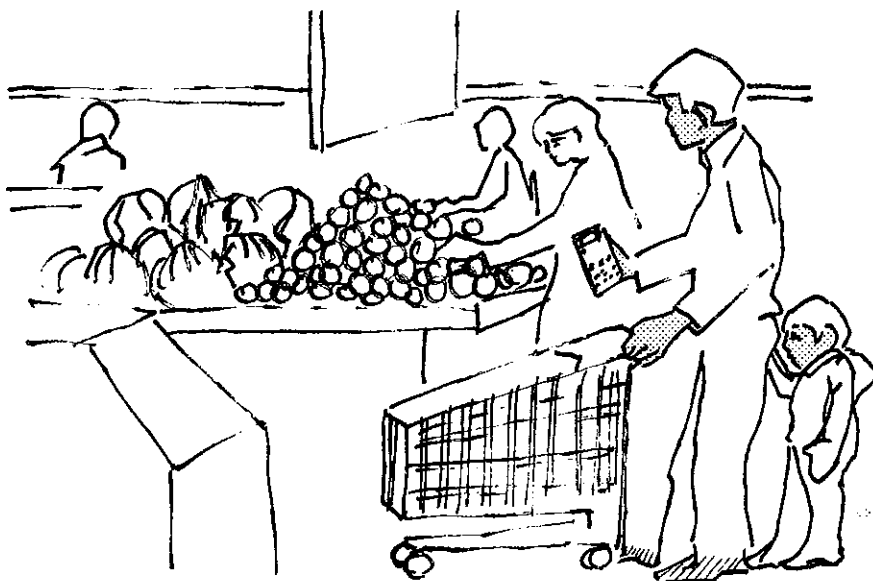
Here is some information about what you will get on short-term rates.

22



Shelter and Utilities - Welfare will pay the **actual** amount of rent (or mortgage payments) and utilities up to a **maximum limit**. This limit depends on the number of people in your family who are currently living with you. Remember, the amount you get for shelter must pay for your utilities as well as for your rent. If you are just moving into a new place or if your utilities have been cut off, Welfare may pay for the utility hook-up costs. Usually, this is not given automatically—you must ask for it.

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



Medical Coverage—Your Alberta Health Care Insurance is paid for by Welfare. If you don't have an Alberta Health Care card, tell your social worker and she will help you get one. You should also get a Medical Services card. This card entitles you to free prescription drugs and to some coverage for eye glasses and eye care. When you are on short-term rates, this card does not entitle you to full dental coverage. In most cases, adults can only get emergency dental work paid for. However, your children should still get full dental coverage.

In addition to the benefits listed above, there are other benefits you can get. These are explained in the section called "**Is There Anything Else I Can Get?**"

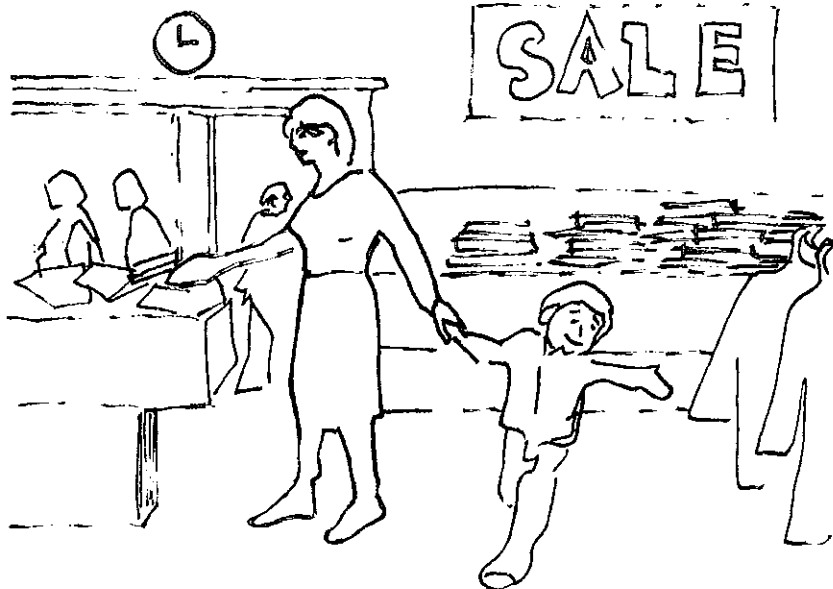
In addition to the benefits listed above, there are other benefits you can get. These are explained in the section called "**Is There Anything Else I Can Get?**"

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

Long-Term Rates

Shelter and Utilities—Welfare will pay the **actual** amount of your rent (or mortgage payment) and utilities up to a **maximum limit** which depends on the number and ages of people in your household. Remember, your shelter allowance is meant to cover your utilities as well as your rent. If you are moving into a new place or your utilities have been cut off, Welfare may pay for the new utility hook-up. You have to ask for this—it is not given automatically.

24



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

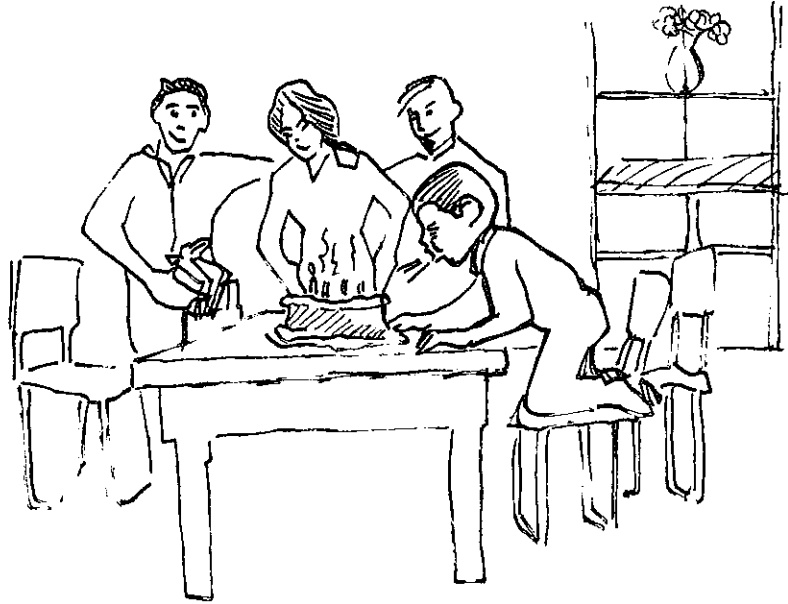
- a) Personal Allowance—\$21 per adult
- b) Clothing Allowance—You will get a monthly clothing allowance of \$33 per adult, \$23 per child for children 0-11 years of age, and \$26 per child, for children 12-17 years of age.
- c) Household Allowance—You will get a monthly household allowance of \$11 per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

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

Look at the section called "**Is There Anything Else I Can Get?**" (page 26 of this manual) to see if there are any other benefits you are entitled to.

Is There Anything Else I Can Get?

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



In the last section, we described the basic Welfare benefits that you will get. In addition to these, there are certain items that Welfare will pay for which they call "special needs." Of course, these needs are not really special—they are what most people would consider basic. But, on Welfare, you have to ask for them.

26

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

Clothing—If you are on long-term rates, you should automatically get a monthly clothing allowance. However, you may also get money to bring your clothing up to a minimum standard. If you don't have enough clothing or your clothing is in poor shape, you can get up to \$214 per adult and \$160 per child. **You must apply for this within the first six months of going on Welfare.** If you get a job, or if you are in a training program, you can also get up to \$107 for new clothing. As well, if you are pregnant, you can get up to \$160 for maternity clothing.

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

- \$11 per month for a single person
- \$17 per month for a family of up to three persons
- \$22 per month for a family of four or more



If you are on long-term rates, social services may buy you a wringer washer. You can also take the money which would have been spent on the wringer washer and buy yourself a used automatic washer. If you do not have the facilities to dry clothes, you should tell your worker that you would rather have the monthly laundry allowance.

Telephone—If you are employed, in a training program or looking for work, Welfare will pay the monthly rental for your telephone. If you need a phone for medical reasons, a telephone can be approved although you will need a letter from your doctor for this. Welfare may also pay the cost of the phone hook-up.

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



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

Damage Deposit and Utility Deposits—If you have to pay a deposit for rent or utilities, Welfare may give you this money but again you will have to pay it back. In most cases, \$21 for each adult will be deducted from your cheque each month until you have paid it back. You should not have more than \$21 per adult deducted each month. If you do, you should appeal.

Moving Expenses—Welfare will pay up to \$167 for moving expenses if you must move for reasons of health or well-being. What this means exactly, is not clear. We do know of people who have moved and Welfare has paid for it. If you need to move, contact your social worker first to make sure that your move will be paid for. You should get your moving expenses approved in writing. If you are turned down, you can always appeal. However, be aware that you can have moving expenses paid for only once in a twelve month period.

Special Needs For Children

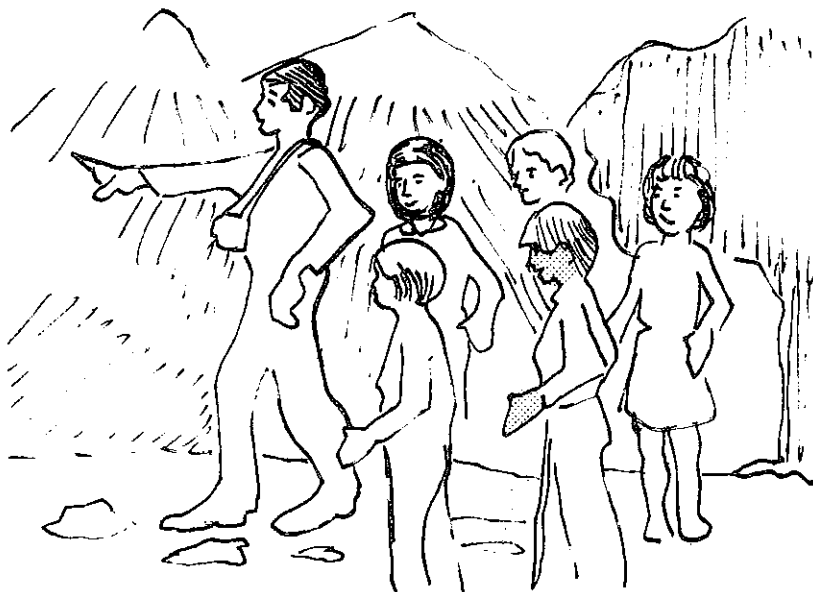
If you have children, there are other basic items which Welfare will pay for. You must ask your worker for these.

Child Care—Money will be given either for babysitting or for day care if you are employed or in a training program. If you are actively seeking employment, you can get money for babysitting on an hourly basis, but day care fees will be paid for one month only. However, people on Welfare have appealed this and have had day care for their children extended for several extra weeks.



School Fees and Supplies—If you have school aged children, you should be receiving money for school fees and supplies. The amounts vary with the grades your children are in. You could also get money for gym clothing such as running shoes.

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



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

Other Special Needs

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

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

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

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

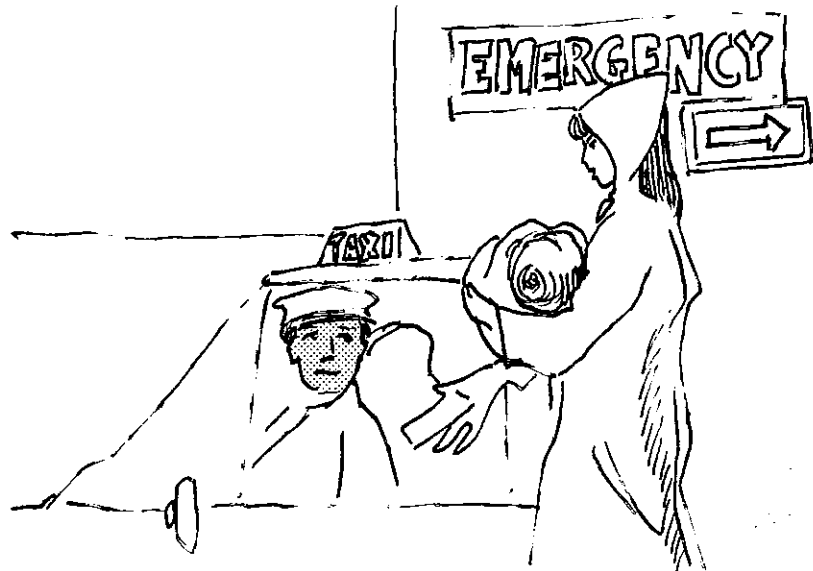


What If I Have An Emergency?

Emergency Food Vouchers

If you have already been given the maximum allowance for food for a particular month, and still do not have enough, you might be eligible for an emergency food voucher of up to \$22 for each adult and \$14 for each child.

You should explain to your social worker why you are out of food. The reason must be something that is beyond your control. The worker will then decide whether or not to give you a voucher. If no voucher is given, the reason must be explained to you. If you still think you should get emergency food, you can appeal.



Emergency Social Services

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

Edmonton and Calgary, you must contact the R.C.M.P. if an emergency occurs after office hours.

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

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

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

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

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

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

What If My Social Worker Says No?

By now you have probably noticed that Welfare has lots of rules, many of which seem to work against you. In fact, the official manual that your social worker uses has 272 pages of rules and regulations!

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

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

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

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

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

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

Administrative Review

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

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

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

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

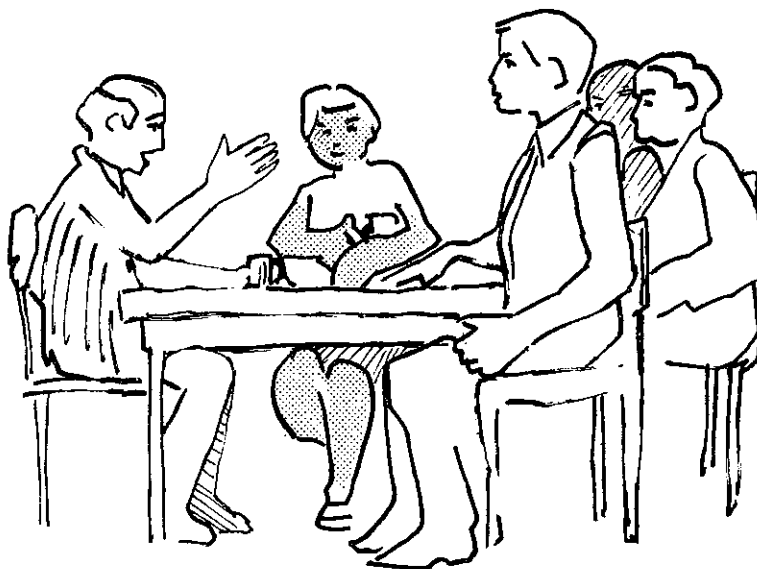
Appeal Committee

In most cases, the best way to appeal is to have your case heard by the Appeal Committee, rather than asking for an Administrative Review. Appeal committee members do not work for the Social Services Department. They are members of the public who are appointed by the Provincial Government. For some benefits, such as shelter, you can only be given what the policy book says. But for many other benefits, the committee can over-rule the guidelines.

The Appeal Committee hearing is quite informal and the members are usually easy to talk to. It is often helpful to take someone with you to help you present your case. If someone is going to speak for you, you will need to fill out form number SSCH 562 before the hearing. You can get this form from your social worker.

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

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



At The Appeal Committee Hearing

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

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

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

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

I Still Have Some Questions...

What If I'm Investigated?

The Investigations Unit of Alberta Social Services checks for fraud by people on Welfare. An investigation can be started because of a report from a neighbour, an anonymous phone call, a social worker who is suspicious or a random computer check of government records. You do not have to be guilty of any wrongdoing to be investigated. If you are charged with fraud, be sure to get legal advice. You can get legal advice by contacting Student Legal Services in Edmonton at 432-2226 and in Calgary at 220-6637 or Legal Aid in Edmonton at 427-7575, in Calgary at 297-2260 and in Lethbridge at 381-5194.

What If I'm Cut Off?

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

Do I Have To Pay Welfare Back?

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

Sometimes Welfare will make lump sum payments for you. These payments are usually made if you cannot afford a damage deposit or if your utilities are about to be, or have been, cut off. The Social Services Department will give a voucher to your landlord, or to the utility company to cover what you owe. However, you will usually be asked to pay back this money.

If you have to wait more than four weeks for unemployment insurance benefits to begin, Welfare will continue to assist you until the payments start. However, the money you receive from Welfare after the first four weeks will likely have to be repaid.

If you get money from Welfare for any of these situations, your social worker will probably ask you to sign a paper allowing Welfare to deduct money from your cheque each month until the debt is paid. No more than your personal allowance of \$21 per adult should be deducted each month. If more than this is deducted, you can appeal. You may be asked to continue paying this amount even when you are no longer on Welfare.

Be sure to keep track of these payments so that you will know when the debt is paid. If you are on A.I.S.H. (Assured Income for the Severely Handicapped), up to 10% of your total allowance (a maximum of \$72 at the present time) may be deducted each month to repay these debts.

What If I'm In Debt?

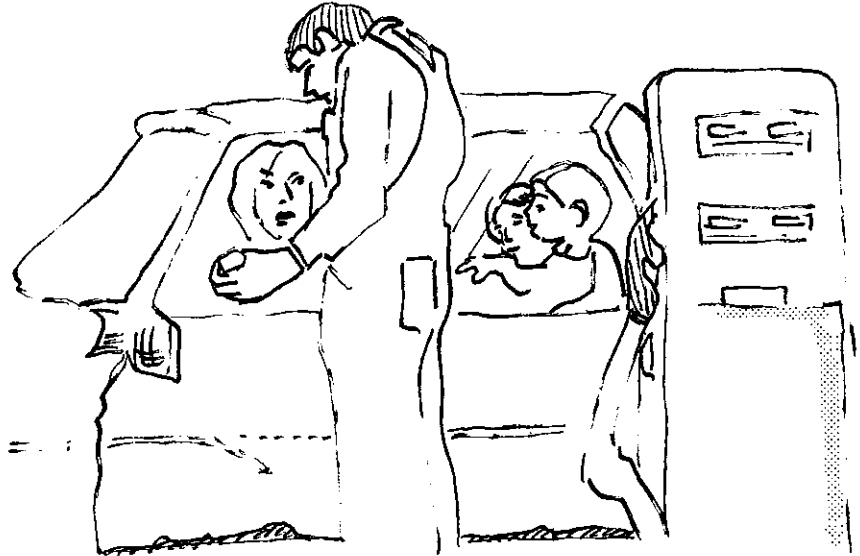
Because no one plans ahead to be on Welfare, many people have debts such as car or insurance payments, credit card bills or bank loans, when they go on Welfare. Welfare does not provide enough money for you to pay these bills.

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

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

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

You may be allowed to own a car worth up to \$7,500 if you are employable or need it for medical reasons. However, only \$34 per month is given as a "transportation allowance" unless you live in a rural area where there are no buses.



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

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

1. You are not expected to keep paying your debts while you are unemployed. However, you **are** responsible for letting your creditors know that you are unemployed and for keeping them informed of your situation. You should contact them every two weeks.
2. Your creditors cannot garnishee (take money off) your Welfare cheque or your unemployment cheque.

3. Your creditors **can** garnishee (take money from) your bank account. However, a judge must hear the case in court before this can happen. If you are served with a notice to appear in court, you should go. You then have a chance to tell the judge that you will not have enough to live on if your bank account is garnisheed. If you don't go to court, the judge will probably agree to garnishee your account.
4. Your creditors can seize your car if it has not been established that you need it to look for a job.

What If My Doctor Extra Bills Me?

The College of Physicians and Surgeons has stated that people on Welfare should not be extra-billed for medical services. To avoid being charged extra by a doctor, you should:

- Tell the doctor's receptionist when you phone for an appointment that you are on Welfare and that you can't afford to pay extra fees, and
- Send back any bills you do get from the doctor's office, with a note saying that you are unable to pay because you are on Welfare, and stating the name of your social worker.

Do I Qualify For Any Tax Credits?

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

42

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

Do I Have To Use Vouchers?

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

If you are on vouchers, remember:

—store employees do not have the right to decide for you what you can buy.

The Social Services Department has stated that, if someone at a store disagrees with what you are buying, that person is free to phone the district office and make a complaint. They are not supposed to question you. If this happens anyway, ask to see the store manager.

Can I See My File?

Social workers keep a confidential file on each client. This file is so confidential, in fact, that the client is not entitled to see it. However, if you talk to your M.L.A., you might eventually be able to look at it. Because you don't have access to your file, it is important to:

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

How Can I Get Off Welfare?

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

Employment Opportunity Program (E.O.P.)

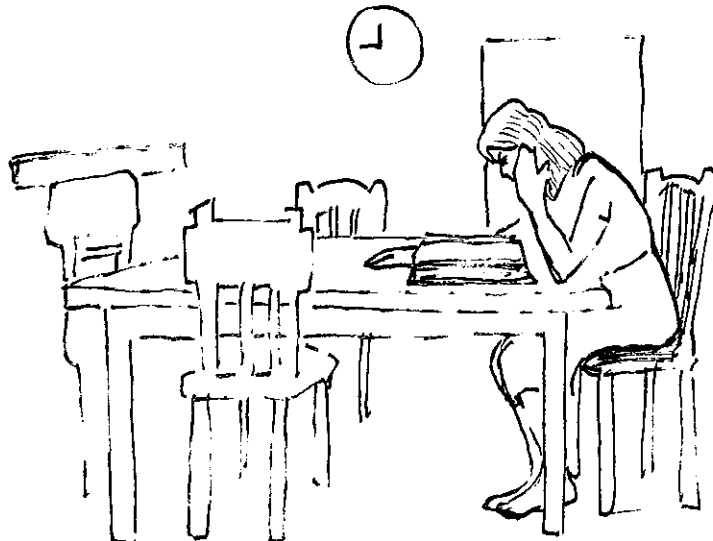
If you are considered "employable" you should automatically be referred to the Employment Opportunity Program. If you are not referred to this program, ask your worker to refer you. If you are considered to be "unemployable"; you can still ask your worker to refer you to the E.O.P. If it will help you to get off Welfare, your social worker should agree to put you into the program. If your worker refuses, you can appeal the decision.

When you go to the E.O.P., you will be asked to do a test which shows what your skills are. You will be asked about your level of education and the kinds of jobs you have worked at. The E.O.P. worker will then either try to find you a job or put you in a training program.

Other Training Programs

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

1. Go to either an Alberta Vocational Centre (AVC) or a Canada Employment Centre (CEC) and ask to see a counsellor. The counsellor may be able to help you to get into a training program. You may also get a small training allowance. If this allowance is under \$115 a month, it should not be deducted from your Welfare cheque. If it is more than \$115, only a part of it should be deducted from your Welfare cheque.
2. Go to any college or technical institute and ask to see one of the counsellors. The counsellor will tell you how to qualify for their programs and may also help you to get some money from AVC or Canada Employment.
 - You **must** tell your social worker that you are in a training program. Also, tell her if you are getting a training allowance.
 - It is a long procedure to get into any training program. If you want to get in, you must start applying many months ahead of when you want to start the program.
 - Welfare will **not** sponsor you for any program that is more than two years long. This means that most college or technical institute courses may be funded. If you wish to go to university, or to take a course that goes longer than two years, you must apply for a student loan. If you get a student loan, you will have to pay most of it back once you start working.



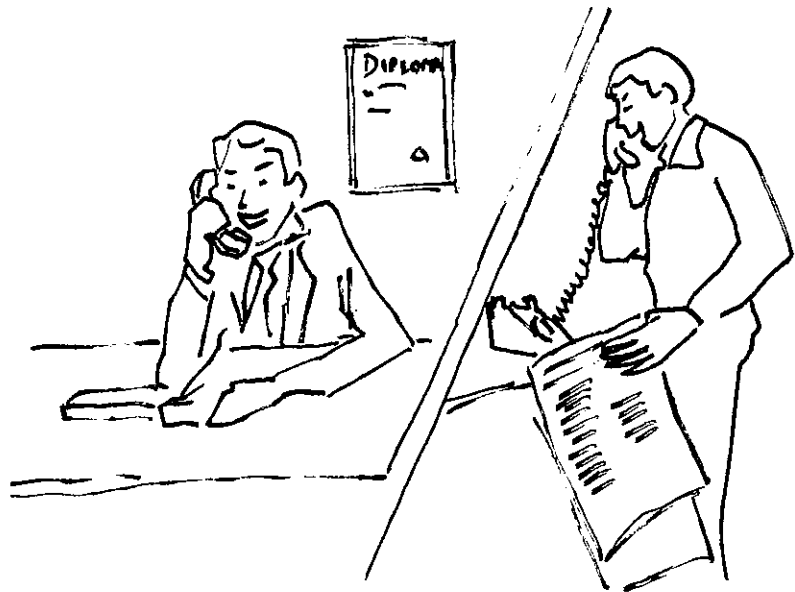
Additional Costs of Going to School

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

Getting a Job

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

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



The Final Word

In 1985 there were more than 50,000 families and individuals on Welfare in Alberta. Clearly, you are not alone. No one would want to be on Welfare if they had the choice.

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

We Need Your Help

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

Please return to:
Edmonton Social Planning Council
418, 10010 - 105 Street
Edmonton, Alberta T5J 1C4

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

2. Was the information useful and correct?

3. What needs to be changed or added?