welfare resource
guide for women
second edition
Welcome to the Vancouver Status of Women’s (VSW) Welfare Resource Guide for Women in BC. This guide provides general information to women about British Columbia’s welfare system or Employment and Assistance Regulations. In particular, the Guide especially focuses on the needs of single mothers. The laws regarding welfare have changed significantly and we have attempted to provide up to date information as of February 2005. This guide is not intended to provide legal advice on specific problems, for the most current information contact one of the agencies listed in the Resources and Advocacy section at the end of this Guide.

This Guide was produced by VSW’s Feminist Working Group of the Women and Welfare Project. The Women and Welfare Project focuses on an in-depth feminist analysis of the BC welfare system within our current colonial and poor-bashing climate and global economic constraints. The Project’s goals are:

1. To examine the impact of welfare changes on women in BC;
2. Raise awareness, educate, and mobilize the general public; and
3. Lobby the provincial government to restore funding and improve programs.

We understand that the current devastating welfare policy changes are affecting low-income women mean that women must deal with multiple government systems around issues of: custody and access, child apprehension, housing, employment, childcare, education, immigration, legal aid, violence, health, family maintenance, and much more. In your dealings with welfare you have a right to be treated with respect, to be given clear information and to be told about decisions that effect you. This Guide is meant to help you apply for the welfare, disability, and child benefits you are entitled to, and to offer guidance on any problems that you may run into in the process.

If you have any suggestions or comments, please write to: Vancouver Status of Women at 2652 East Hastings St., Vancouver, BC, V5K 1Z6, phone 604-255-6554, or email femantipov@vsw.ca.

Additional information in this brochure is from the:
- BC Employment and Assistance Act and Regulations,
- Fact sheets prepared by the Ministry of Human Resources
- Legal Services Society (LSS) booklet: Your Welfare Rights
- Welfare Fact Sheet series produced by PovNet and LSS
- Help sheets prepared by the BC Coalition for People With Disabilities
- PovNet website (at www.povnet.org)
- Fact sheets from the Canada Customs and Revenue Agency.

Please take note:
- Ministry of Human Resources (MHR), referred to as the
- Ministry in this Guide, unless otherwise noted.
- EAW refers to Employment and Assistance Worker, which used to be FAW or Financial Assistance Worker.
- PPMB refers to Person with Persistent Multiple Barriers
- PWD refers to Person With Disabilities
- ENA refers to Emergency Needs Assessment
- EI refers to Employment Insurance
- WCB refers to Workers Compensation Board
- VSW refers to the Vancouver Status of Women

*Please note* the information in this guide does not apply to Aboriginal people living on a reservation. For information about welfare rights for people living on a “B.C. Indian Reserve”, please see: http://www.lss.bc.ca/legal_info/pubs_pdf/sec_w/welfarerightsReserve.pdf

For an online copy of Legal Services Society booklet: Welfare Rights on Indian Reserves in British Columbia. This booklet is updated only to 2002; for more current information for Aboriginal People living on reserve contact the regional office or your band council for more information.

Indian and Northern Affairs Canada
600 - 1138 Melville Street
Vancouver, B.C. V6E 4S3
Phone: (604) 775-5100 Fax: (604) 775-7149
1-800-665-9320 (For calls within B.C. only)
Email: bcinfo@ainc-inac.gc.ca
Table of Contents

Welfare & Employment Assistance ........................................ 1
What is Welfare? ............................................................ 2
Ministry of Human Resources Organization Chart ................. 3
Important Tips about Applying for and Being on Welfare ....... 4
Types of Benefits ............................................................. 5
Hardship Assistance .......................................................... 6
Do I Qualify for Welfare? .................................................... 7
Residency ..................................................................... 7
Two Years Independence Test ............................................. 7
Living Arrangements .......................................................... 8
Some Reasons for Being Denied Welfare .............................. 9
Applying for Welfare .......................................................... 9
1. Orientation Session (or “Applicant Orientation Program”) .... 10
2. Three-week work search .................................................. 11
   Emergency Needs Assessment (ENA) ............................... 14
3. Your Interview With the Employment and Assistance Worker (EAW) .................................................. 15
   Identification ................................................................ 15
   Shelter Information ......................................................... 16
   Employment and Financial Information ............................ 16
   Information about your Assets ....................................... 16
The Interview .................................................................... 17
The Consent Form .............................................................. 17
What If The Ministry Decides I owe them Money? ............... 18
Welfare Rates ................................................................. 19
Welfare Benefits Available For Single Mothers .................... 21
   Natal allowances .......................................................... 22
Time Limits on Assistance .................................................. 22
What if I go back to school or get a job? .............................. 25
   Employment Plan ......................................................... 25
   Do I get to keep any of my income if I work and am still on welfare? .................................................. 26
Disability Benefits ............................................................ 28
People with Persistent and Multiple Barriers (PPMB) ............ 29
   How Do I Apply? .......................................................... 29
Person with Disabilities (PWD) ............................................ 30
   How To Apply ............................................................ 30
Benefits ........................................................................ 33
   Health Assistance Benefits .......................................... 34
   Housing ................................................................... 35
   Employment Income .................................................... 35
   Volunteer Programs ....................................................... 35
   Transportation ............................................................. 35
   Leisure .................................................................. 36
   Additional Supplements ............................................... 36
Enhanced Medical Coverage .............................................. 37
   Am I eligible? ............................................................. 37
Dental Supplements ........................................................... 38
### Diet supplements (high protein diet) 39
### Diet supplements (for other medical conditions) 40
### Monthly nutritional supplement 40
### Short term nutritional supplement 41

### Federal and Provincial Child Benefits 42
- Canada Child Tax Benefit 43
- The National Child Benefit Supplement (NCBS) 43
- BC Family Bonus 44
- How Do I Apply for the Canada Child Tax Benefit and the BC Family Bonus? 44

### Child Disability Benefits 45
- What is the Child Disability Benefit? 45
- Who can receive the Child Disability Benefit? 45
- My child has a disability. Is he/she eligible? 45
- What does prolonged impairment mean? 46
- What is an activity of daily living? 46
- When will the Child Disability Benefit be paid? 46
- How do we calculate your Child Disability Benefit? 47
- How to apply 47
- Fees 47

### Childcare Subsidy 48

### Reconsiderations and Appeals 53
- What if I am denied assistance or my benefits are reduced? 54
- The Reconsideration Process 54
- The Appeal Process 56

### How to appeal the denial of your Disability Benefits 58
### Completing the Request for Reconsideration Form 60

### Welfare Advocacy Resources 61
- Ministry Resources 62
- Welfare Advocacy Resources 63
- Disabilities 65
- Culturally Specific 67
- Seniors 71

### Additional Resources 73

### Advocacy by BC region 74
- NORTHWEST 74
- NORTHEAST 75
- NORTH CENTRAL 76
- THOMPSON-NICOLA 78
- KOOTENAY 80
- OKANAGA 81
- NORTH ISLAND 82
- SOUTH ISLAND 86
- SOUTHERN ISLANDS 89
- SOUTH ISLAND 86
- FRASER VALLEY 90
- LOWER MAINLAND 91
What is welfare?

Unemployment, low wages, illness or family breakdowns are some of the reasons you may have to apply for welfare. Some women feel uncomfortable about applying for welfare. This is not surprising as there is a lot of poor bashing occurring in the media these days. However, welfare is not charity. Should you require it, welfare is your right. It is paid for by tax dollars so that if you are in need, you can have the basics in life: food, shelter and medical care, for yourselves and your children.

Welfare (also called Income Assistance or BC Employment Assistance) is money and/or benefits the provincial government provides to people who they consider to be eligible. The Ministry of Human Resources (MHR) administers the welfare program.

Single mothers have a 50% chance of being on welfare at one time or another. If you are a single parent, you can apply for welfare benefits. You may receive welfare benefits if you meet MHR eligibility criteria. If your child is aged 3 or older you can receive benefits but you must make reasonable efforts to look for work or participate in an MHR employment program unless your child has a physical or mental condition that requires you to stay at home. Those who qualify for disabilities are temporarily excused from looking for work in order to get welfare benefits.

In all your dealings with the Ministry you have a right to be treated with respect, to be given straightforward information, to have things dealt with as quickly as possible, to be informed of any decisions that may affect you, to have an advocate present, and request for documentation regarding welfare policies.

People in need have a right to apply for the programs and benefits under the BC Employment and Assistance Act (BCEA Act).
Important Tips about Applying for and Being on Welfare:

1. Learn as much as you can about the Employment and Assistance Act and Regulations (BCEA) – what you may be eligible for and what you need to do to stay eligible for benefits.

2. Ask your Employment Assistance Worker (EAW) to explain what is available. If you need help, don’t be afraid to ask for it.

3. Keep a record of whom you talk to at the Ministry, and when you contact them. It’s a good idea to keep copies of all information you give the Ministry and to keep a personal record of your dealings with them. This will help you in an appeal and eligibility review situation.

4. If you need help dealing with the Ministry, talk to an advocate. To find an advocate, see the Advocacy and Resources section at the end of this brochure. An advocate in one of those groups can help you find out what is available to meet your needs.

5. You can ask a friend or advocate to go with you to all meetings with the Ministry.

6. If you don’t feel comfortable talking in English, take someone with you to the Ministry who can help with translation. Make sure that the person you choose is supportive of your claims. If you do not have someone available to assist with translation, the ministry should provide you with appropriate interpretation services.

7. You have a right to appeal most refusals, reductions, or cut offs of benefits.

8. You should not sign anything you do not fully understand or agree to.

9. It helps to write down any questions you may have before you talk to your worker on the telephone or in person.

10. If an error is made, the ministry may “punish” you by reducing or withholding your benefits. Make sure you read carefully any communication MHR has with you and don’t ignore any of those brown envelopes!

* Remember, you have the right to appeal (see the appeal section on page 53).*
Welfare workers are often incredibly busy and prefer to deal with you as quickly as possible. This could mean that you may not get the attention you deserve. If there are problems, you may want to find the best way to deal with the situation (ie. take a moment and assess the situation). Ask to speak to your Employment Assistance Worker or EAW (who used to be called Financial Assistance Workers or FAWs). EAWs are not social workers. Often, you may have to request for the necessary information since EAWs may not always be aware of regulations. Remember, you have the right to appeal decisions you don’t agree with.

For more detailed information on Employment and Assistance Regulations see:

Ministry of Human Resources, BC:
Reports and Publications: www.mhr.gov.bc.ca/publicat

Legal Services Society:
Website: www.lss.bc.ca

PovNet:
Website: www.povnet.org

For more detailed listings see pages 61-100 in the section on Welfare Resources and Advocacy.

Types of Benefits

There are two major categories of benefits:
- Regular employment assistance
- Hardship assistance

Employment Assistance: Your maximum amount will depend on the category you’re in:

1. Employable – those who are capable of working, looking for work, or taking part in a training program. Everyone considered “employable” will be required to follow an employment plan (see page 25-26 for more information on the employment plan)

2. Temporarily excused – those who need to be excused from looking for work. You can be temporarily excused from looking for work if you:
   - Are a single parent with a child/ren under 3 or you have a child under 19 with a physical or mental health condition that stops you from leaving home to work;
   - Have separated from an abusive spouse within the last 6 months;
   - Are in the hospital (other than private);
   - Are under the age of 19 years old;
   - Have a temporary medical condition that prevents you from taking a job or continuing your job.

3. Person with Persistent Multiple Barriers (PPMB) – those individuals who have received assistance for at least 12 of the last 15 months, have severe multiple personal barriers to employment and have a medical condition that has lasted for a least one year and is likely to reoccur or continue for the next two years and seriously limits your ability to find or keep work. Addictions ARE NOT considered barriers to employment anymore by the Ministry. If you are applying for PPMB assistance then you will be expected to prove your medical condition(s) with supporting documents from your doctor.

4. Person With Disabilities (PWD) – applies to a person who is at least 18 years old who has a severe physical or mental impairment that is expected to continue for at least two years and who is
   - Significantly restricted in her ability to perform daily living activities and
   - Requires assistance with daily living activities from another person, an assistive device or an assistance animal

   **(See page 28 for further information for PPMB and PWD)**

Hardship Assistance

- Hardship assistance is temporary help (maximum of three months) for people who do not qualify for regular assistance but are in financial crisis and will suffer “undue hardship” without financial assistance. In many cases, you have to repay hardship
assistance. You must have used up all of your financial resources, or be unable to use them to support your family, before you will get hardship assistance.

Generally hardship assistance is not available unless a person:
• Faces undue hardship
• Has dependent children
• Agrees to sign a repayment agreement

Do I Qualify for Welfare?

Residency
You can get welfare if you:
1. Are a Canadian citizen, have landed immigrant status, or are a Convention refugee
2. Have a permanent address
3. Have not been away from BC for 30 days or more prior to applying
4. If you have been financially independent for 2 years

If you don’t meet the above requirements necessary to apply for regular welfare, you may qualify for hardship assistance if you:
• Are in Canada on a Minister’s Permit
• Are in the process of having a refugee claim determined
• Are subject to a deportation order that Immigration Canada has not or will not enforce
** In these circumstances hardship assistance does not have to be repaid **

Two Years Independence Test

Before you can access welfare you have to show that you have been financially independent for at least two years in a row. The period of financial independence may be any two consecutive years and does not have to be the two consecutive years immediately before you apply for welfare. You are considered to have been financially independent if you have worked for at least 840 hours or earned at least $7,000 in each of the two consecutive years. Money received through Employment Insurance counts towards the $7,000 minimum for each of the two years.

If you don’t meet the two years independence requirement, you may still qualify for welfare if you:
• Have not reached the age of 19
• Have dependent children
• Are looking after a child of a relative
• Have a child in the home of a relative
• Have a foster child
• Were supported by an employed spouse for at least 2 years
• Were in prison or in any other lawful place of confinement for at least 6 months of the 2 year period immediately before the day you apply for income assistance
• Were in the care of a director under the Child, Family and Community Service Act or who had an agreement with a director under section 12.2 of the Child, Family and Community Services Act until your 19th birthday
• Live with and care for a spouse who has a physical or mental condition that, in the minister’s opinion keeps you from leaving home in order to go to work.
• Are pregnant
• Have a medical condition (Temporary Excusal From Seeking Work) that prevents you from working for a minimum of 30 days or that has prevented you from working for at least 6 months of the past two years
• Have left an abusive spouse or have changed residence to avoid abuse from an abusive relative in the last 6 months
• Have received a 2 year diploma or certificate, a bachelors degree or a post-graduate degree from a post-secondary institution
• Are a person with disabilities or persistent multiple barriers (see page 28)

Living Arrangements

The amount of welfare you are eligible for depends on how many people are in your family. Your family includes you and your dependants (i.e. children) who live with you. When you apply, welfare will want to know who you live with and your relationship to them. The Ministry of Human Resources considers you to be in a dependent relationship if you and your partner are living together in a marriage-like relationship. This standard is applied to both same-sex and opposite-sex couples. When deciding whether or not you are in a
dependency relationship they will consider many things that will be quite personal. Be prepared for questions such as:
- Do you live together and share all facilities on a consistent basis?
- Do you have joint bank accounts, credit cards, and debts
- Do you purchase items together
- Do you own joint property?
- Do you share income with each other rather than divide costs?
- Do you share household responsibilities on a consistent basis such as shopping, laundry, childcare, and meal preparation?
- Do you spend your time together as a couple and do you present yourselves as a couple in the community?
- Do you act in a parental role to children?
- How many bedrooms do you have?

Some Reasons for Being Denied Welfare:

You may be denied welfare if:
- You do not have proof of identity (see pages 63-64)
- You do not have a social insurance number (see page 64)
- You have lost your job, even for just cause or
- If you have quit your job without just cause
- You are not looking for work
- Did not take a job you were capable of doing
- The Ministry feels that you have not tried to take full advantage of every other possible source of income.
- Are in Canada on a visitor or student visa
- You have been convicted of welfare fraud and were disqualified for life

If the EAW tells you that you aren’t eligible for welfare
- Ask for the reasons in writing
- Ask if you are eligible for hardship assistance
- Talk to an advocate about appealing

Applying for Welfare:

Welfare offices are now called Employment Assistance Centres. To find out where you should apply, look in the blue pages of your phone book under “Province of British Columbia, Human Resources – Ministry of”, for the office nearest you.

Please see page 62 for additional Ministry of Human Resources contact information.

Once you have found out which is the appropriate office, you can go in person to the Employment and Benefit Centre. There you will be asked to fill out an Appointment and Inquiry Form. Make sure you ask for the earliest possible appointment.

You will then be given a package of information, an appointment for the Orientation assistance. You must have used up all of your financial resources. You must attend, and at a time when you can come back and apply for welfare after your Three-Week Work Search. The date you fill out the application form with an intake worker is usually the date from which your benefits start, that is why you should ask for an appointment as soon as possible.

Remember, if it will help you feel more comfortable, you can take a friend or advocate with you when you apply for welfare.

1. Orientation Session (or “Applicant Orientation Program”)

You are expected by MHR to complete an orientation no more than 60 days before applying for welfare. You should be able to attend a session at an office, but will be encouraged to complete this session online. This service is available in serveral languages and offices should have computer terminals available. If you have problems accessing a computer do ask for an in-person or paper copy of the Orientation Session.

** see www.weborientation.gov.bc.ca for more information **

You do not need to attend the orientation session if:
- You have a mental or physical condition serious enough to prevent you from completing the session (you may need to provide proof)
- You have completed the session in the 60 days before you applied
- You are applying for a child in the home of a relative (you are looking after a relative’s child)
- You are 65 years of age or older
2. Three-week work search:

If the ministry considers you to be employable, then they will expect you to do what they call a “Reasonable” three-week work search. They have specific expectations about how a ‘reasonable’ work search is conducted. Partners and family members are also required to do this search.

The ministry expects you to prepare and distribute an up-to-date resume and to provide a completed Work Search Activities Record (or HR77 Form).

On this form you will have to list:

· The date of the work activity*
· The type of work activity (for example: Submitting a job application)
· The location of the work activity (for example: at home, job centre, etc.)
· A contact name, address and phone number (for business / agency / person that you have applied for a job with)
· Results of this activity

*Work activities include applying for work, but they also include making phone inquiries, ‘fact-finding’ interviews, calling prospective employers and attending employment programs.

When you return for your interview after the three weeks, you will need to bring your resume and the completed Work Search Activities Record (HR77 Form). The worker will discuss with you:

· What methods you have been using to find work.
· What kinds of work you have been looking for.
· What employers you have met with recently (employers may be contacted).
· What future job interviews you have scheduled.
· What Internet sites you have been using to search for work.

They will also want to know how you use of any of the following in your work search:

· Local employment agencies,
· Human Resources Development Canada,
· Community Skills Centres,
· University/College libraries and job placement offices,
· Chamber of Commerce,
· Local union halls,
· Seasonal employment offices,
· Friends, family, neighbours, teachers,
· Former employers and co-workers.

These are resources that the government lists as important. Some of these may not apply to you, but you will want to show that you have considered all the traditional options for job searches.

Welfare is supposed to take into consideration factors about the community you live in such as the availability of employment resources and employment opportunities in the area. They are also supposed to consider your personal circumstances, so do let them know if you have temporary medical, health or family circumstances, or any physical or mental health impairments – be prepared to have to verify this (i.e. Doctor’s note).

Some of the government job search services:

· www.workinfonet.bc.ca
· www.mhr.gov.bc.ca/publicat/toolkit/index.htm - for a copy of the Independent Work Search Tool Kit
· www.hrsdc.gc.ca/en/home.shtml - BC/Yukon HRDC
· http://jb-ge.hrdc-drhc.gc.ca - HRDC Job Bank
· Employment Insurance info English: 1 800 206-7218
· Canada Pension Plan/Old Age Security Information: 1 800 277-9914, TDD* device: 1 800 255-4786
· Labour Program Information:
  o within the Lower Mainland: 604 872-4384
  o outside the Lower Mainland: 1 800 668-5155

There is also a limited number of non-governmental pre-employment resources. For referencing additional pre-employment or job search agencies, visit the Red Book online and type in “Employment” or “Job Search”

http://www2.vpl.vancouver.bc.ca/DBs/Redbook/htmlPgs/Search/rbSearch.html
If the ministry worker does not think that you have put enough effort into trying to find work s/he may request that you extend your work-search period (for no more than 20 days) until you can get another interview. They can repeat this requirement until they are satisfied with the work search. If the decision about your work search is not in your favour, you can appeal this decision. It would be a good idea to contact an advocate at this point.

**You do not need to do the Three-Week Work Search if you:**
- Are a single parent and have a child, a foster child or a child in the home of a relative who is under 3 years of age
- Are caring for a child, a foster child or a child of a relative who has a mental or physical condition that stops you from leaving home to work or look for work
- Have left an abusive relationship within the past 6 months
- Are over 65 years of age
- Are a child in the home of a relative
- Have a drug or alcohol problem, a mental health condition, or a temporary or long-term medical condition serious enough to interfere with your ability to look for work
- Qualify as a Person with Persistent and Multiple Barriers to employment (see page 28 for more information on this)
- Are in a drug or alcohol treatment program, approved by the MHR, that interferes with your ability to work or look for work
- Are in a hospital, acute care, or continuing care facilities (this does not include private facilities)
- Cannot leave home because you are caring for a spouse who has a physical or mental condition that stops you from working or looking for work
- Have a doctor confirm that you should be temporarily excused from looking for work
- *NEW* Are facing “undue hardship” – undue hardship can be assessed in two ways:
  - Through an Emergency Needs Assessment (see pages 14 - 15), if you indicate an urgent need for food, shelter, or medical attention and have no other resources to meet these needs; and
  - Through an assessment conducted by ministry staff either in person or over the telephone, if you are residing in an extended or continuing care facility and are likely to be eligible for a comforts allowance.

*NEW* If you are prohibited by law from working in Canada, (i.e., if you are a person who is seeking refugee protection status and are not entitled to work in Canada). You will still need to develop an employment plan.

**Your EAW may not know about these changes, so make sure that you do ask them**

If you have been in a transition house, you are not required to do the Three-Week Work Search and should be booked for the next available intake appointment for an *Emergency Needs Assessment (E.N.A)*.

If you have left an abusive relationship but are not in a transition house you are supposed to receive an emergency needs assessment to find out if you require assistance immediately. If you are refused this, see an advocate right away.

Even if you do not have to do the work search, you will have to wait at least 3 weeks to get your application appointment with a worker (EAW), unless you qualify for an emergency needs assessment.

**Emergency Needs Assessment (ENA):**

You can get an earlier appointment to fill out your welfare application if you have:
- An emergency need for shelter (i.e. hydro disconnection, eviction, fleeing an abusive situation). You will not be required to consider emergency shelters or hostels as an alternative resource while conducting the three-week work search.
- A medical need that must be dealt with immediately (i.e. a prescription for medication)
- Are in need of food (you are not required to first seek access to the foodbank)

If you have children and need food, shelter or medical help urgently, you are likely to be successful in getting an emergency application date. Also, if you are leaving an abusive relationship you should receive an emergency needs assessment. Pre-release prisoners may also qualify for this assessment. You will still need to qualify for the same welfare requirements as other welfare applicants and usually will still have to go to an orientation session.
If you get an emergency needs assessment, you are still expected to do the three-week work search once you have dealt with the immediate problem of not having enough shelter, food or medical need.

3. Preparing for the Interview with the Employment and Assistance Worker (EAW) (Formerly: Financial Assistance Worker (FAW))

It will help your case if you come to the appointment well prepared. You should take the following to your first meeting:

a) Identification
   - Your Social Insurance Number (preferably your SIN card)
   - Photo ID (i.e. a driver’s license, BCID, passport, or immigration documents)
   - A secondary piece of ID (such as birth certificate, BC Carecard, Native Indian Status Card*, citizenship papers)
   - ID for each of your children

*According to welfare, Native Americans are not automatically considered permanent residents in Canada, even with a Canadian Native Status Card. Only those cards issued by Department of Indian Affairs and Northern Development (DIAND) in Ottawa give Aboriginal people from the United States, 'official' status in Canada. If you are from the United States and have a status card that has been issued by a local band office, you will be asked to provide official evidence of legal status in Canada (e.g., for Citizen and Immigration Canada (CIC) or DIAND).

It is required that all applicants and adult dependants have (or have applied for), a valid SIN Card.

If you are missing pieces of ID for either yourself or your children, please see page 62-63 for information on applying for new ID.

b) Shelter Information
   - Rent, or mortgage and property taxes and your property tax notice, (for example rent receipts and agreements)
   - Condominium fees, co-op share portion
   - Phone, water, gas and hydro
   - Garbage disposal
   - House insurance, if you own your own home, condo or co-op.
   - Intent to Rent form

c) Employment and Financial Information
   - Forms stating you are waiting or have applied for EI, WCB, etc.
   - The card showing your Employment Insurance benefits have run out
   - Doctor’s note stating why and for how long you are unable to work
   - Income, money and asset information
   - Bank book, bank statement (ask your bank to print one) for the past 60 days for all bank accounts that have your name on them
   - Cheque stubs if you earn wages or receive a pension
   - Records of income earned in the past month
   - Income tax assessment form from the previous year

d) Information about your Assets
   You can still qualify for welfare even if you:
   - Own your own home and are living in it
   - Have a car worth no more than $5000, after debt has been deducted. (Vehicle equity limits do not apply to persons with disabilities or their dependants)
   - Have business tools, or fishing or farming equipment
   - Have an un-cashed life insurance policy worth $1500 or less
   - Have prepaid funeral costs

There are several other assets that you can have and still apply for welfare – in particular, any form of settlement that you may have received from the Federal Government i.e.: individual redress payments to a person of Japanese ancestry or monies received as a result of a residential school settlement.

If you are a single mother with one dependent child, you can still qualify for welfare if you have other savings or assets worth less
than $2500, including a maximum of $250 cash. Single individuals can have assets with a total value of no more than $1,500.

You may be asked for more documents to verify your financial status. Information that you provide may be subject to a confirmation process by a “Verification Officer” and can be crosschecked with other government departments. Although it is intrusive, they are legally allowed to pay a visit to your home.

4. The Interview with the Employment and Assistance Worker

At the interview the EAW will fill out the B.C. Benefits Application Form with you and will ask you lots of personal questions. For example, s/he will want to know where you have been living, how you have been supporting yourself and your family, and how you have been feeding yourself and your family.

When you go to the appointment, it’s a good idea to take someone with you for support. If English is not your first language, you have the right to bring someone who speaks your language and who can translate for you. It is very important that this person is respectful to MHR staff or they might delay your application process.

When you have finished completing the Application Form, your EAW will give you a copy to read. Don’t be embarrassed about taking your time to check the form carefully. If anything is wrong make sure that the EAW changes it right away. If the EAW says that it doesn’t matter and she won’t make the change, ask to speak to her supervisor.

If the information is accurate, sign a copy and give it back to the EAW. You will also be asked to sign some other forms that go with the application form including:

The Consent Form
This gives your EAW permission to access information about you from other government agencies, organizations or institutions. For example, the worker can get your tax records as well as any financial records from your bank or credit union in order to verify your assets.

The Assignment of Maintenance Rights (form HR2748) (if you have a potential claim to maintenance).

If you are entitled to maintenance or support from a spouse or ex-spouse, in order to get welfare, you have to assign or transfer your maintenance rights to the government. This means you give the Ministry the right to make decisions about getting maintenance. The Ministry pursues maintenance and treats it as a debt owed directly to them. Be sure to tell your worker if contacting your spouse to sign the form causes any concerns for the safety of yourself or your children. Speak to an advocate if in doubt.

You are entitled to a copy of everything you sign.

What if the Ministry decides I owe them money?

The Ministry may decide that you owe them some money because of a past “overpayment”. It could be because your worker made a mistake, or because you didn’t declare some money you received. Usually they will hold your cheque and send you a letter asking you to come in and see either your worker or an investigator. If possible have a friend or advocate accompany you.

MHR may want you to sign an Acknowledgement of Debt and Repayment Agreement form. Do not sign a repayment agreement unless you truly admit that you owe the Ministry the exact amount they say you do. Ask the worker for a full explanation and accounting showing how MHR came up with the figure they are claiming.

If the amount involved is relatively small, they will probably decide to take a bit off your cheque each month. If this deduction causes you hardship because it leaves you without enough money to live on, you can appeal to have it reduced. You can also negotiate the smallest possible repayment per month - $10/month or $20/month for damage deposits.

In rare cases where a worker believes there is a clear intention to steal from the Ministry, they may decide to prosecute someone for fraud. If Ministry investigators want to talk to you about fraud, see an
advocate for advice before you meet with anyone from the Ministry. Bring a friend or welfare advocate with you to any interviews. They can be a witness and also offer you emotional support. See page 63-65 for a list of welfare advocates.

Welfare Rates

These are the rates as of January 1st, 2005. Please note that the following rates are for single persons and single parents and only the rates for shelter vary with family size, adding $35 per additional child and $20 per additional child for families of more than 6 children. If you're not sure if you qualify for welfare, you should still apply. The rates are the same if you are employable or not.

** See chart on page 20 **

<table>
<thead>
<tr>
<th>Family size and composition/status</th>
<th>Shelter**</th>
<th>Support*</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>325.00</td>
<td>185.00</td>
<td>510.00</td>
</tr>
<tr>
<td>Single Person with persistent and multiple barriers (PPMB)</td>
<td>325.00</td>
<td>282.92</td>
<td>607.92</td>
</tr>
<tr>
<td>Single person with disabilities (PWD)</td>
<td>325.00</td>
<td>531.42</td>
<td>856.42</td>
</tr>
<tr>
<td>Single over 64 years old</td>
<td>325.00</td>
<td>531.42</td>
<td>856.42</td>
</tr>
<tr>
<td>Single parent with one child</td>
<td>520.00</td>
<td>325.58</td>
<td>845.58</td>
</tr>
<tr>
<td>Single parent, PPBM, with one child</td>
<td>520.00</td>
<td>452.06</td>
<td>972.06</td>
</tr>
<tr>
<td>Single parent PWD with one child</td>
<td>520.00</td>
<td>625.08</td>
<td>1145.08</td>
</tr>
<tr>
<td>Single parent, over 64 with one child</td>
<td>520.00</td>
<td>625.08</td>
<td>1145.08</td>
</tr>
<tr>
<td>Single parent, with 2 children</td>
<td>555.00</td>
<td>325.58</td>
<td>880.58</td>
</tr>
<tr>
<td>Single parent, PPBM, with 2 children</td>
<td>555.00</td>
<td>376.58</td>
<td>931.58</td>
</tr>
<tr>
<td>Single parent PWD with 2 children</td>
<td>610.00</td>
<td>625.08</td>
<td>1235.08</td>
</tr>
<tr>
<td>Single parent over 64 with 2 children</td>
<td>555.00</td>
<td>625.08</td>
<td>1180.08</td>
</tr>
<tr>
<td>Single parent with 3 children</td>
<td>590.00</td>
<td>325.58</td>
<td>915.58</td>
</tr>
<tr>
<td>Single parent, PPBM, with 3 children</td>
<td>590.00</td>
<td>376.58</td>
<td>966.58</td>
</tr>
<tr>
<td>Single parent PWD with 3 children</td>
<td>650.00</td>
<td>625.08</td>
<td>1275.08</td>
</tr>
<tr>
<td>Single parent over 64 with 3 children</td>
<td>590.00</td>
<td>625.08</td>
<td>1215.08</td>
</tr>
</tbody>
</table>
* Support does not increase the more children you have (past one). BC Family Bonus or Canadian Child Tax Benefits are not included in the support allowances shown here.

** Shelter rates go up by $35.00 per month for each additional person in your family (beyond 2).

** Welfare Benefits available for Single Mothers

In addition to your support and shelter allowance, there are other benefits, called Supplements you and your children may be able to get. We’ve listed several of them below and there are others. For more detailed information on the supplements available, talk to an advocate or your EAW.

** Supplements:**

- Baby Formula
- Camp Fees: the costs of an approved camp.
- Christmas Supplement: is automatically added to December cheques that are issued in November
- Co-op Housing Share Purchase Benefit: Provides 50% of the cost of a cooperative housing share (up to $850). You have to have been on assistance for at least 3 months and agree in writing to pay back.
- School start-up supplement to assist with extra costs associated with your child’s schooling (who is aged 5-18 years old and in full-time study).
- Transportation, attendance, tuition and supplies costs to participate in employment-related program (up to $100 a month)
- Up to $200 for the cost of safety clothing for participating in employment-related programs
- School Start-up Benefit: this benefit is automatically added to August welfare cheques for children enrolled in school, including Kindergarten. For children 5-11 yrs $42, and 12+ years $58
- Security Deposits: will cover the cost of a required security deposit, generally are not more than ½ months rent and must be paid back. Security deposits on low-income housing units may be based on market value rather than actual rent paid.

** Natal Allowances:**

If you are pregnant, you will be eligible for a natal allowance during your pregnancy and until your child reaches 7 months of age. You must provide documentation from a medical practitioner or a midwife registered with the College of Midwives. You will receive:
- $35 a month if you are pregnant with one child
- $70 a month if you are pregnant with more than one child

** Crisis Grants or Crisis Supplements:**

If you are facing unexpected needs, for example lack of food or you get a disconnection notice from hydro, you can ask for a crisis supplements. Crisis supplements are given on a one-month basis. Crisis supplements for food are restricted to $20 per person per month; crisis supplements for shelter are restricted to the actual cost up to the maximum shelter allowance per month and is available only once; and crisis supplements for clothing are restricted to an annual maximum of $100 per person or $400 per family of four or more. There is a limit of 12 crisis supplements in a 12-month period that can be issued by an EAW, however you risk becoming a focus of administration with this many requests.

** Time Limit on Assistance Is this applicable to me?**

If you have been on welfare for 24 months, since April of 2002 and you are not exempt from the time limits (see the list on pages 23-25) or are not following your employment plan the following reductions in rates may apply:

- No eligibility for employable singles
- No eligibility for employable couples, with both adults at the time limit
- $300 per month for employable couples with one adult at the time limit
For families with children, rates will be reduced by:
- $100 per month for single parents
- $100 per month for two-parent families where one parent is at the time limit
- $200 per month where both parents are at the time limit

**Exemptions:**
MHR has added several exemptions to the time limit rules. If you have reached the two-year maximum but you have an employment plan, are complying with this plan and are “actively looking for work” you are exempt from the time limit exemption.

This means that **if you are already complying with that rule that “everyone considered ‘employable’ will be required to follow an employment plan” - then time limits do not apply.**

**Time limits also do not apply to:**
- Persons with disabilities (PWD)
- Persons with persistent multiple barriers (PPMB)
- Pregnant women
- Children under the age of 19
- Single parents with a child under the age of three
- Single parents who can’t leave the home to work because they are caring for a disabled child
- Single relatives of a child under the age of three when the child is living in the relative’s home (Child in Home of Relative assistance)
- Single relatives of a disabled child living in their home, if caring for the child means that the relative can’t leave home to work (Child in Home of Relative assistance)
- Single parents with a foster child under the age of three
- Single parents who can’t leave the home for work because they are caring for a disabled foster child
- Single caregivers for a child under the age of three in an out-of-care living arrangement
- Single caregivers who can’t leave the house for work because they are caring for a disabled child in an out-of-care living arrangement
- People in a special care facility or private hospital or who require extended care
- People who can’t leave the home for work because they are caring for a disabled spouse
- People with a mental health condition that interferes with their ability to search for, accept or continue work
- People with a temporary medical condition that interferes with their ability to search for, accept or continue work
- People participating in an alcohol or drug treatment program that interferes with their ability to search for, accept or continue work
- People leaving a violent or abusive relationship within the previous six months when the abuse or separation interferes with their ability to search for, accept or continue work
- People participating in a Training for Jobs program (including Bridging Employment program and English as a Second Language program)
- People receiving “direct purchase services” for employment training interventions where no Training for Jobs program providers exist in their community
- People participating in an English as a Second Language, Adult Basic Education, literacy or upgrading program
- People over the age of 65
- People receiving hardship assistance including refugee claimants who have not yet been granted permission to take up permanent residence in Canada (i.e. “landed” status)

If you are facing a reduction or withdrawal of benefits because of the time limits there are some options. See the section on appeal processes (page 54) or talk to an advocate.

**What if I go back to school or get a job?**

If you would like to go back to school or receive training in a specific kind of work, talk to your EAW. Any education or training must be **pre-approved by the Ministry.**
You may be entitled to supplements to help cover transportation, safety clothing, tuition and attendance costs, books and supplies required in the employment-related training or program in accordance with your employment plan.

If you get a job that pays enough so you don’t qualify for welfare any more, the Ministry may provide you with a “confirmed job supplement”. These benefits can help with clothing, transportation, tools or other costs associated with entering the work force, for up to $1000.00 – though generally if this benefit is given, it will be for $250.00 or less.

**Employment Plan:**

If you are considered “employable” by the ministry then they expect you to develop and follow an employment plan. If you do not agree to enter into an employment plan or do not comply with its conditions you will not eligible for assistance.

The employment plan is an agreement you enter into with the MHR that determines how your search for work and accessing training should occur and be reported.

**Do I get to keep my income if I work and am still on welfare?**

For people on Income Assistance, every dollar you make will be deducted from your cheque, no matter what your family unit composition is.

If you qualify for PWD you can keep up to $400.00 a month (as of February 2005). If you qualify for the Persons with Persistent and Multiple Barriers, you can keep up to $300.00 a month.

All income you receive and any changes to your situation have to be reported to the Ministry each month, even if the income is exempt and the changes are allowed. If you do not let the Ministry know right away you may lose your benefits and become ineligible for benefits or exemptions in the future.

**Did you come to Canada as a family class immigrant?**

This means that your partner (including spouse, common-law, conjugal, and same-sex) or family member sponsored you to come to Canada. “Sponsored” means that he or she promised to provide shelter, food, and other necessities during your first few years in Canada.

If you are experiencing problems in your relationship (for example, violence or abuse) you have the right to leave your sponsor. You do not need to stay in a violent or abusive situation. Your sponsor cannot take your children away from you. Your sponsor cannot send you out of Canada. You are allowed to stay in Canada without living with your sponsor.

If you cannot support yourself, you can apply for social assistance (welfare). This guide will explain what welfare is and how to apply.

Please note that if you go on welfare, your sponsor must pay the government back for all the money that you receive from welfare. For example, if you use welfare for six months, and then stop using welfare because you have found a job, your sponsor must pay the government back every dollar that the government gave you during those six months.
For more information about sponsorship problems, please see:

English:
www.lss.bc.ca/legal_info/pubs_pdf/sec_s/Sponsor_B/sb_english.pdf

Chinese:
www.lss.bc.ca/legal_info/pubs_pdf/sec_s/Sponsor_B/sb_chinese.pdf

Korean:
www.lss.bc.ca/legal_info/pubs_pdf/sec_s/Sponsor_B/sb_koren.pdf

Punjabi:
www.lss.bc.ca/legal_info/pubs_pdf/sec_s/Sponsor_B/sb_punjabi.pdf

Spanish:
www.lss.bc.ca/legal_info/pubs_pdf/sec_s/Sponsor_B/sb_spanish.pdf

Vietnamese:
www.lss.bc.ca/legal_info/pubs_pdf/sec_s/Sponsor_B/sb_vietnamese.pdf
The following section is compiled from Help Sheets prepared by BC Coalition of People with Disabilities (BCCPD) in addition to Ministry of Human Resources fact sheets.

Individuals who qualify for PPMB and PWD can receive Income Assistance. There used to be two categories of Disability benefits: DB1 and DB2. The process for both categories has now been changed. Now the two designations are referred to as People with Persistent and Multiple Barriers (PPMB) and Persons With Disabilities (PWD).

**Designation for People with Persistent and Multiple Barriers (PPMB)**

Those who qualify for PPMB must have received assistance for at least 12 of the last 15 months, have severe multiple personal barriers to employment and have a medical condition that has lasted for at least one year and is likely to reoccur or continue for the next two years and seriously hinders or precludes your ability to find or keep work. Addictions are not considered barriers to employment anymore by the Ministry.

**How Do I Apply?**

1. **Appointment**
   Meet with and tell your EAW that you want to apply for PPMB
   If you do not have an EAW:
   - Call and make an appointment with the Ministry, OR
   - Seek assistance through an advocacy services. See page 65-67.

2. **Employability**
   Your EAW will ask you questions to determine whether you have barriers to employment that are unrelated to medical conditions

3. **Medical Report:**
   In order to complete an application for disability benefits, you will need to connect to a doctor who can speak to your health. Take the medical report provided by your EAW to your doctor. When your doctor completes the form, s/he should confirm that you cannot work because of your medical condition and that it will last for at least two years. Explain to your doctor your limitations to work, employment history, problems with getting or keeping work and how retraining would not help overcome limitations. Return the completed medical report to your EAW and keep a photocopy of the report for your records.

The BC Coalition of People with Disabilities (BCCPD) notes that the MHR has made changes to how they interpret the regulations around PPMB and they believe that the new policies will make it more difficult for people to qualify for PPMB benefits.

For more detailed support and information, visit BCCPD’s website for access to fact and help sheets:

www.bccpd.bc.ca/s/AdvocacyAccess.asp#help
visit their office: 204-456 West Broadway, Vancouver, BC
or contact their Advocacy Access team at: 604-872-1278
or toll free at 1-800-663-1278

**Designation for Person with Disabilities (PWD):**

Person With Disabilities (PWD) – applies to a person who is at least 18 years old who has a severe physical or mental impairment that is expected to continue for at least two years and who is:
- Significantly restricted in her ability to perform daily living activities and
- Requires assistance with daily living activities from another person, an assistive device (i.e. a wheelchair) or an assistance animal (i.e. a guide dog)

**How do I Apply?**

The application should be filled out in this order:

SECTION 1: you will fill out
SECTION 2: your doctor fills out
SECTION 3: an assessor fills out
An assessor can be your doctor, registered psychologist, registered nurse, registered psychiatric nurse, an occupational therapist, a physical therapist, or social worker.

**SECTION 1:**
a) Personal information: if you do not have a phone, put “no phone”
b) Disability Condition: your disability. The BCCPD strongly advise that you complete this section. The more information that you provide to the Ministry about your disability, the better it is. Make a draft and have a friend or family member look over it before writing on the application form.

**B (1.) “Please describe your disability.”**
Clearly list and explain all your disabilities, include as much information as possible.

**B (2.) “How does your disability affect your life and your ability to take care of yourself?”**
The Ministry lists the following things as a daily living activity:
1. Preparing your meals
2. Managing your personal finances
3. Shopping for your personal needs
4. Using public or personal transportation facilities (for example, a bus)
5. Keeping your home clean
6. Moving about indoors and outdoors
7. Performing personal hygiene and self care (for example, bathing)
8. Taking your medications
9. Making decisions about personal care, activities, or finances
10. Relating to, communicating with, or interacting with others effectively (in other words, getting along with other people).

Make a list of things that you cannot do or find difficult to do on your worst days. Write out the answer to the question “How does your disability affect your life and your ability to take care of yourself?” If you need help (from family, friends, caregivers etc.) to complete your daily activities, be sure to include this in your answer, even if you are not actually getting the help you need.

You should mention any ongoing help you get from support groups, mental health teams, or other forms of counselling. Do not forget to mention this in your answer.

Also mention how long it takes you to recover after you have attempted one of the activities above. For instance, if you vacuum a room, how long does it take you to feel your normal self again? Remember to include any examples of this.

**C - Declaration and Notification:**
Sign your name and date your form. You must also have your signature witnessed. This means that someone over 18 years of age must watch you sign the form, and then sign their name and put their address and phone number, if they have one, in the space provided. If you are unable to sign the PWD designation application you may have it signed by a guardian or by someone else with the legal authority to sign for you.

**Section Two (for your doctor to fill out):**
If you have more than one doctor, ask the doctor who knows you and your condition best to fill out the form.

Make an appointment with your doctor to discuss the form:
Discuss the form and go through the questions before he or she fills it out. This is particularly important if you do not have a family doctor and you go to a walk-in clinic.

**What to take with you when you go to see your doctor:**
- Your PWD designation application form with your section completed
- You may want to photocopy and complete Section Two and then show it to your doctor to see if they think it is accurate. If your doctor agrees with what you have written they may want to use it as a guide. It will make their job easier and help them understand how your disability affects you on a daily basis
- A copy of your completed checklist
 designated PWD whose monthly income is less than $856.42 may now be eligible for a top-up from the Ministry of Human Resources. Many people are not aware that they may now be eligible for a monthly top-up – please contact an advocate if you are unsure if this applies to you.

**Health Assistance Benefits:**

Most Health Assistance Benefits must be applied for. If the Ministry denies your request you have the right to appeal (see page 54 for more information on appeal processes). See your Employment and Assistance Worker (EAW) for information on the items below and any other goods or services you may need.

You may also be eligible for some dental supplements, or supplies and services. Talk to your EAW as some benefits may require you to obtain MHR approval first. To qualify for other medical supplements you may have to supply medical information. Some of them also require you to provide financial information.

- Dental coverage
- Denture services
- Diet supplement of $10 - to $50 per month for specific diagnoses only
- Disposable medical or surgical supplies. (For example, glucose testers.)
- Extra chiropractic, massage therapy, and physiotherapy visits
- Glasses - includes lenses and frames every 4 years
- Health Care Services (Medical Services Plan Coverage)
- Medical equipment and devices, including mobility aids. (For example, hearing aids, wheelchairs, canes, orthotics, walkers, crutches, custom-made foot wear.)
- Medical transportation
- Funding for medical appointments.
- Monthly nutritional benefit of up to $225 per month for people with nutritional needs due to a chronic health condition
- Prescription drugs

---

**Section Three (for your assessor or doctor to fill out):**

Your assessor must be a registered professional. Your Employment and Assistance worker (EAW) cannot act as an assessor. Remember, if you do not have an assessor, your doctor can complete Section Three.

**What to take with you when you go to see your assessor:**

- Your PWD designation application form with your section and your doctor’s section completed
- You may want to photocopy the form and this time, fill out Section Three. Show your completed copy of Section Three to your assessor
- A copy of your completed checklist

**Client checklist:**

- Make sure that you have included everything. Do not forget to make a photocopy of your completed form.
- Complete the notification of receipt on the inside of the back cover so you know when the MHR has received it.
- When you are sure that everything is complete, mail your application by putting it in the envelope included with the form. No postage is required.

**Additional Benefits for People with Disabilities**

These are some of the programs and benefits you may be eligible for if you receive the Persons With Disabilities (PWD) benefit from the Ministry of Human Resources

*Please note* that as of January, 2005, income assistance rates have increased. PWD recipients will receive an additional $70 a month and a single person with no dependants may receive up to $856.42 a month (see page 20 for a table of maximum assistance rates)

The BCCPD notes that the increase in PWD benefit means that some people are eligible for a monthly top-up to bring them up to the new rate (www.bccpd.bc.ca). With the $70 increase, individuals...
Housing:
- Accessible/affordable housing
- Phone the BC Housing Management Commission at 1-800-257-7756.
- Additional Home Owner Grant for people with disabilities, for homeowners with disabilities
- Contact your Municipal property tax department.
- Annual property tax deferment – phone 1-800-663-7867.
- Moving costs and security deposits
  ** See your EAW for more information.**

Employment Income:
- Earnings exemption After July 1st 2003, you may earn up to $400 income per month without affecting your benefits
- Even if this amount is less than $400, you still must declare it each month

Volunteer Programs:
- Community Volunteer Program (CVP)
  You may receive up to $100 income per month for volunteer work. Once you get on to this program, support is permanent – however the waiting lists are very long (4-5 years in the Vancouver region).
  The CVP program is open to PPMB as well as to PWD.
  ** See your EAW for more information.**

*Please note* that the Training Initiative Supplement (TIS) is no longer available

Transportation:
For some of these programs you must have limited mobility
- **Annual bus pass** ($45 per year): Phone 604-682-0391, or 1-888-661-1566.
- **Autoplan Disability Discount** (ICBC): Phone 1-800-663-1466 or contact your local ICBC agent.
- **BC Ferry pass**: Apply directly to the BC Ferry Corporation. You will need a doctor’s letter. Phone 250-381-1401 for an application form.
- **Federal Gasoline Tax Refund**: Phone the Canada Customs and Revenue Agency at 1-800-436-6737.
- **Flight Discount**: Your attendant may accompany you for half price; ask the airline for details.
- **Provincial Motor Vehicle Fuel Tax Rebate**: Phone the Consumer Taxation Branch at 1-877-388-4440.
- **Parking permits** for people with disabilities: Phone 604-718-7744 for information.
- **HandyDart**: Look for the handyDart listing in your phone book - handyPass and Taxi Saver
- **Greyhound (and bus lines other than transit) and Via Rail**: Attendants travel free with a Disability Travel Card from the Lions Society of BC. Phone 604-873-1865, or 1-800-818-4483 for information. Blind or sight-impaired individuals can present their CNIB Card.
- **Special Transportation Subsidy**: For people unable to use public transit, including handyDart. Obtain the application form from your EAW.

In the the lower mainland, contact your local Translink office or go to [www.translink.bc.ca](http://www.translink.bc.ca). People in other areas should contact their local transit office.

Leisure:
- Camping is free in BC Provincial Parks: Obtain a Release of Information form from your EAW to give to campsite operators.
- Full or partial funding is available for camping at certain recognized camps.
- Fishing License fee reduction: Contact the Ministry of Water, Land and Air Protection.
- Leisure Access Card: Enquire at your local community centre.

Additional Supplements:
- Christmas supplements: $35 for a single person, $70 for couples.
- Crisis Supplements: Up to $100 per year for clothing, $20 per month for food, and emergency rent assistance.
- Natal Allowance of $35: You will need to provide a doctor’s letter or birth certificate until the baby is 7 months old.
  ** Ask your EAW about these and other supplements **
Enhanced Medical Coverage:
If you have enhanced medical coverage, you may be able to access more medical services and supplies than those provided by basic medical coverage from the Ministry of Human Resources (MHR). Your EAW will be able to explain how you apply for them. The MHR will not reimburse you for any of these services and supplies and they must provide authorization for most of the benefits available.

What you may be able to obtain:
There are different kinds of enhanced medical benefits. Some require no pre-approval from the MHR. These are:
- Medical Service Plan (MSP)
- Prescription drugs covered by Pharmacare
- Eye glasses every 4 years

The MHR will not pay for eye examinations although they may pay for them if you have a particular medical condition. Call your ophthalmologist or optometrist to see if you qualify.

Dental supplements
You will also be eligible for some dental supplements, or supplies and services. Talk to your EAW as some of them may require you to obtain MHR approval first.
- Dental care was recently increased to $1000 for a 2-year period for you and your dependants (if you are receiving PWD benefits). This means that if you have used up your $500 for this year, you can use the additional $500 right away. Dependent children are entitled to up to $700 per year.
- Dental care of up to $250 a year for you and your dependants (if you are receiving PPMB benefits). Dependent children are entitled to up to $700 per year.
- Dentures:
  - Complete or partial (extractions must have taken place within 6 months of applying)
  - Denture realignment or rebasing (every 2 years)
  - Replacement dentures every 5 years (you must have been on income assistance or disability benefits for at least 2 years)
- Emergency dental care for the immediate relief of pain
- Orthodontic services (must be requested by your dental practitioner and authorized by the MHR)

Other medical supplements:
You should talk to your EAW about the supplements listed below. To qualify for them you may be required to supply medical information. Some of them also require you to provide financial information.

Am I eligible?
You may be eligible for enhanced medical coverage from the MHR if:
- You are receiving the Persons with Disabilities (PWD) benefit
- You are a dependent of a person receiving PWD
- You are a single person receiving the Persons with Persistent and Multiple Barriers to employment (PPMB) benefit and are not receiving the Guaranteed Income Supplement (GIS) or a federal Spouse’s Allowance (SA)
- You are living in a household where all adults receive PPMB and none receive either the GIS or SA
- You live in a special care facility, or if you have been admitted to hospital for extended care
- You are the dependant of a person in special care. If you are still not sure whether you are eligible for enhanced medical coverage, contact your EAW to find out.

Medical Services Only (MSO): You may also be eligible for enhanced medical coverage from the MHR if any of the following describes your situation:
- You were receiving PWD benefits but are now employed
- Have turned 65 years of age
- Are now receiving Canada Pension Plan Disability Benefits

You will not be able to access:
- Diet supplement
- Monthly nutritional supplement
- Short term nutritional supplement
- Natal allowance
- Medical transportation
• Eye glass lenses more frequently than every 4 years. Your physician must confirm that you have a specific medical condition such as, for example, diabetes and your ophthalmologist or optometrist must confirm that you need a new prescription.
• Eye glass repairs.
• Eyewear (specialized) if basic eyewear does not meet your needs. The need for the eyewear must be confirmed by your ophthalmologist or optometrist.
• You are eligible for a routine eye exam every 2 years.
• Disposable medical and surgical supplies such as bandages and syringes. The MHR must determine that the supplies are necessary to avoid imminent and substantial danger to your health.
• Mobility devices necessary for your basic mobility. The device must be prescribed by your physician and an occupational or physical therapist must confirm that you need it.
• Orthotics or bracing devices. The MHR must determine that the devices are necessary to prevent your muscles or bones from deteriorating, that they will assist your basic mobility, and that they will prevent you from having surgery, or that you need them after surgery.
• Positioning devices such as grab bars, or a bath-bench. The device must be prescribed by your physician, and an occupational or physical therapist must confirm that you need it.
• Breathing devices such as ventilators. The device must be prescribed by a physician, and a respiratory therapist must confirm that you need it.
• Hearing aids. An audiologist must confirm that you need hearing aids; they must be prescribed by a physician.
• Chiropractic, massage or physiotherapy services. A physician must confirm that you have an acute need for the service.
• Transportation allowance to and from your medical appointments

Diet supplements (high protein diet):
You may be eligible for a monthly high protein diet supplement of $40 a month. In order to qualify, your physician must say that you have 1 or more of the following conditions:
• Cancer (if you are receiving therapy or medical treatment)
• Chronic bacterial infection
• Chronic inflammatory bowel disease
• Crohn’s disease
• Hepatitis B or C
• HIV/AIDS
• Hyperthyroidism
• Osteoporosis
• Tuberculosis
• Ulcerative colitis

Diet supplements (for other medical conditions):
You may also qualify for a supplement if your physician, dietician, or nutritionist state that you need a:
• Gluten free diet ($40 per month)
• Low sodium diet ($10 per month)

Or if you have:
• Cystic fibrosis ($50 per month)
• Diabetes ($15 per month)
• Dysphagia ($40 per month)
• Kidney dialysis ($30 per month)

If you think you qualify, contact your EAW. You may only receive 1 diet allowance to address 1 medical condition. If you have more than 1 of the conditions listed here apply for the highest diet allowance you think you are eligible for.

Monthly nutritional supplement:
You may be eligible for a monthly nutritional supplement of up to $225 a month, if you are receiving PWD. People receiving PPMB are not eligible. The nutritional supplement is divided into 3 parts for a total of $225 a month:
• Nutritional items: $165. This part of the benefit will only be provided if you need to supplement your regular diet. You may not receive this and a diet supplement (high protein diet etc).
• Bottled water: $20 – for people with suppressed immune systems.
• Vitamin or mineral supplementation: $40
To receive the nutritional allowance you must have a chronic and progressive deteriorating condition causing at least 1 of the following:

- Bone density loss
- Immune suppression (moderate to severe)
- Malnutrition, underweight, or significant weight change
- Muscle mass loss
- Neurological degeneration

To qualify for the nutritional items, bottled water, or the vitamin/mineral supplementation, your doctor must state that you need them to prevent an imminent danger to your life. This means your health will deteriorate significantly without the nutritional supplement. Contact your EAW and ask for a monthly nutritional supplement application form. Ask your doctor to complete the form, and return it to your worker.

**Short term nutritional supplement:**
You may also receive nutritional supplementation products like Ensure or Boost for a 3-month period. Your doctor must confirm your acute short-term need for a caloric (nutritional) supplement to prevent critical weight loss resulting from 1 of the following:

- Disease (serious)
- Injury (severe)
- Surgery
- Treatment side effects

---

**Right to Appeal**

**How to Appeal the Denial of your Benefits**
You have the right to appeal any MHR decision to deny you health goods and services, or benefits generally. You will need to respond right away. Keep track of your records and if possible connect with an advocate to help you with your case. For more detailed information on the appeal processes, please see page 53.
Federal & Provincial Child Benefits:

Both the federal government and BC government provide benefits to families with children under age 18 to help with the cost of raising children. By arrangement between the two governments, all the benefits are administered by Canada Customs and Revenue Agency (formerly Revenue Canada) and are combined into a single cheque that is sent each month to each eligible family.

Canada Child Tax Benefit:

The Canada Child Tax Benefit consists of a basic benefit and a supplement known as the National Child Benefit Supplement.

The basic benefit is provided for families with incomes less than $35,000. As of February 2005, the full basic benefit is:
- $100.66 per month for each child under the age of 18
- An additional $7.00 per month for your third and each additional child, and
- An additional $19.91 per month for each child under the age of 7

Reduced payments are available for families that earn more than this amount.

The National Child Benefit Supplement (NCBS):

Is provided by the federal government to low-income families who earn less than $21,529. The full NCBS is:
- $125.91 per month for the first child;
- $107.91 per month for the second child; and
- $101.25 per month for each additional child.

The NCBS will be reduced by a percentage of family net income that is more than $22,615. For a family with one child, the reduction is 12.2% of the amount of family net income; for a family with two

BC Family Bonus (BCFB):

The BC government tops up the National Child Benefit Supplement with money of its own called the BC Family Bonus. For families with net income below $20,500 the basic Family Bonus for July 2004 to June 2005 are:
- up to $142.92 ($11.91 a month) for families with two children;
- up to $246.96 ($20.58 a month) for the third and each additional child.
- no Family Bonus is available for families with one child.

How Do I Apply for the Canada Child Tax Benefit and the BCFB?

You only need one application to apply for all of the above programs at once because they are all administered by the Canada Customs and Revenue Agency (formerly Revenue Canada) under the title of the Canada Child Tax Benefit (CCTB). Payments from both the provincial and federal government will be lumped into one monthly payment.

To apply for the Canada Child Tax Benefit, you (and your spouse if applicable) must file an income tax return. Then, an application form can be obtained from Canada Customs and Revenue Agency tax services offices. It is listed under “Canada Customs and Revenue Agency” in the Government Canada section in the blue part of the telephone book. There are also various agencies that provide reduced rates or free tax preparation services during tax season.

Note: It is important to apply as soon as possible either after your child is born, a child starts to live with you or you become a resident of Canada. Back payments are only given for the 11 months before your application is received.

If you have filed your income tax return late or have neglected to register a new baby, make sure you ask your worker for a top-up if you’re not receiving the CCTB. If you receive a retro lump sum form CTB it will be automatically deducted from your welfare cheque in the month, or month after, you receive it.
My child has a disability. Is he/she eligible?

Not all children with disabilities will qualify for this benefit. Only children with severe and prolonged disabilities according to the Income Tax Act are eligible. *Form T2201, Disability Tax Credit Certificate, explains the eligibility criteria and is included in the RC4064 guide. Form T2201 must be completed and signed by someone qualified (i.e. a physician or assessor) to certify one of the following:

- The child is blind all or almost all of the time, even with the use of glasses or medication, and the impairment has been prolonged.
- The child has a *severe and prolonged mental or physical impairment that markedly restricts his or her ability to perform a basic *activity of daily living.
- The child needs and dedicates time specifically for life-sustaining therapy to support a vital function.

*What does prolonged impairment mean?

A prolonged impairment is one that has lasted or can reasonably be expected to last for a continuous period of at least 12 months.

*What is an activity of daily living?

The basic activities of daily living are:

- Walking
- Speaking
- Perceiving, thinking or remembering
- Hearing
- Feeding and dressing
- Eliminating bodily waste

The basic activities of daily living do not include general activities such as working, housekeeping, social or recreational activities.

A child is considered markedly restricted if, all or almost all of the time the child is unable (or it takes an extremely long time) to perform a basic activity of daily living, even with therapy (other than life sustaining therapy) and the use of appropriate devices and medication.
When will the Child Disability Benefit be paid?

The CDB will be paid monthly, as a supplement to Canada Child Tax Benefit (CCTB) payments. The first payment will be issued to eligible families in March 2004. The March 2004 payment will include a retroactive amount for the period from July 2003 to March 2004.

How do I calculate the Child Disability Benefit?

The CDB provides up to $137.75 per month ($1,653 per year) for each child that qualifies for the disability amount.

If your family net income is below the base amount for your family size, then you will receive the full CDB amount. The number of children for whom you receive the CCTB determines the base amount.

How do I Apply?

If you receive the Canada Child Tax Benefit for your child and you or your current or former spouse or common-law partner has already submitted an approved Form T2201 for that child, you do not need to contact the Canada Customs and Revenue Agency (CCRA) or send in any other forms. Your CDB will be calculated automatically and included in the March 2004 CCTB payment.

If you receive the CCTB, but you or your current or former spouse or common-law partner have not filed Form T2201 for a child who may be eligible, please obtain one, have it completed and signed by a qualified person, and send it to your tax centre. The Canada Customs and Revenue Agency will determine whether or not you are eligible to receive the Child Disability Benefit.

Fees:

Unfortunately, any fees that a qualified person may charge to complete and certify Form T2201 or to provide the Canada Customs and Revenue Agency with additional information are not covered by the Ministry. These fees are also not covered by provincial Medicare plans, but you may be able to claim them as an eligible medical expense.

Information is also available on the Canada Customs and Revenue Agency’s Child and Family Benefits Web page at www.ccra.gc.ca/benefits.

Childcare Subsidy

You may qualify for provincial childcare subsidies based on family income amounts. The maximum monthly subsidy varies with the number of children in care and the type of care provided. For example, a single parent with a four-year-old in group childcare would qualify for the maximum subsidy of $368 a month with a net income of $1,397 or less a month (or $16,764 a year).

The provincial government has an on-line calculator or “estimator” to give parents an idea whether they qualify for a childcare subsidy.
Am I Eligible for Childcare Subsidy?

You may be eligible for a childcare subsidy if you are:

- Are working and earn a low income
- Are seeking work
- Are attending school or training for jobs programs
- Have child care recommended by the Ministry of Children and Family Development (MCFD) as part of the risk reduction plan, or
- Have a medical condition which interferes with your ability to care for your child

Eligibility for childcare subsidies are determined by taking into account your income and family size. If you meet one of the preceding criteria and earn less than the income exemption level for your family type, you are eligible for a full subsidy. If you meet the above criteria and earn more than the income exemption amount, you may still be eligible for a partial subsidy.

The Subsidy can help pay for the following types of childcare:

- Licensed or license-not-required family childcare facilities
- Licensed group childcare centres
- Licensed out-of-school programs
- Licensed preschool programs
- Special needs daycare
- In the child’s own home

How Much Subsidy Will I Get?

Your subsidy is based on the amount of income you earn, as well as on certain inclusions, exclusions and income exemptions. The following basic rates provide an idea of how much money might be available to you and how the Ministry determines your subsidy amount.

How Do I Apply for a Subsidy?

Choose your childcare provider and make sure they will accept subsidies. The childcare provider will complete a claim form. Some suggested resources:
What is the Maximum Monthly Subsidy?

Licensed Group Daycare:
- Infant Care (0-18 months) 585.00
- Toddler Care (19-36 months) 528.00
- Preschool (3-5 years, more than 4 hours/day) 368.00

Out of School Care:
- Kindergarten 255.00
- Grade One and up 173.00

Family Daycare: licensed and registered (license not required), not in your home
- Infant Care (0-18 months) 438.00
- Toddler Care (19-36 months) 404.00
- Preschool (3-5 years) 354.00
- Out-of-School (Grade 1 and up) 173.00

In-home Care: in the child’s own home
- First Child, 0-18 months 394.00
- First Child, over 18 months 318.00
- Second Child, 0-18 months 198.00
- Each additional child 147.00

Preschool:
- 107.00

Citizenship – you are eligible for a childcare subsidy only if:
(a) You are:
A Canadian citizen, eligible for permanent residence in Canada, or a Convention refugee, and

(b) Each of your dependents, other than a dependent child are:
A Canadian citizen, authorized to take up permanent residence in Canada, or is a Convention refugee, is in Canada on a temporary residence permit, is in the process of having the dependant’s claim for refugee status determined, or is subject to a deportation order but the order cannot be executed.

What if I am Rejected for Subsidy?

If you are having trouble getting a subsidy or your subsidy is discontinued or reduced, you have the right to appeal the decision. If a worker denies you daycare funding, it would be a good idea to first talk to an advocate (see page 63), who can go with you when you speak with the supervisor or who can call the supervisor to discuss why you were denied. Once they have the necessary information then they may be able to resolve the problem.

Frequent Concerns with Daycare Subsidy

- Applications can only be made during standard office hours.
- It is hard to find childcare when you don’t know if you’ll be able to pay the centre.
- You have to update your application every few months and if you have any income or living arrangement changes.
- It takes a long time for care providers to get paid, so some places won’t take subsidized children.

Don’t be discouraged. If you still need help, contact an advocate who can help you through the process.
What if I am denied assistance or my benefits are reduced?

The Ministry might make a decision you do not agree with. For example, you could be turned down for a benefit you applied for, or you could have your benefits reduced or cut off altogether. If this happens, you have the right to challenge the decision through the Reconsideration and Appeal processes. Many women win their cases this way, so you shouldn’t always accept the Ministry’s decision as final, and you definitely shouldn’t sign any papers without getting help first. It is important to always try to find an advocate. She or he will tell you whether you should appeal a decision or not.

Decisions that will be reconsidered include:
- decisions to refuse, reduce, or cut off your assistance, supplements, or child care subsidies
- decisions to pay you less than the maximum amount allowed
- decisions about the conditions of an employment plan
- for PWD and PPMD recipients – the denial of health benefits or subsidies

Decisions that will not be reconsidered include:
- decisions about the right to join an employment program
- decisions about how the details of your case are managed, for example, who your worker is or how you can pick up your cheques

It is very important to pay attention to dates and deadlines. If you submit a form too late, you may lose your chance to challenge the decision. Deadlines are measured in “business days”, which do not include weekends or holidays.

General Assistance

The Reconsideration Process:
The first step is to file for Reconsideration. You can tell your worker you would like to fill out a “Request for Reconsideration” form, which you can get at your employment and assistance centre.
You can usually appeal a decision to refuse, reduce, or stop your assistance, supplements, or child care subsidies.

The Appeal Process

If you disagree with the Reconsideration decision and it says you can file an appeal, then you should speak to your advocate about challenging it. She or he will help you decide if you have gathered enough evidence to make an appeal.

Please be careful about appealing without enough evidence. If you lose the appeal, you are not allowed to apply for the same benefit again unless your situation changes. If you don’t have enough evidence, you should probably reapply for the same benefit. If the Ministry turns you down again, you can file another Request for Reconsideration form, this time giving more evidence and information to support your case.

To make an appeal, first you submit a “Notice of Appeal” form, which you can get from your worker. Remember: After you are informed of the Reconsideration decision, you have only seven business days to fill out and return this form.

If you were receiving assistance or benefits before the decision you disagree with was made, you might be able to receive payments during the appeal process. These payments are called an “Appeal Supplement”. To receive an appeal supplement you need to sign a form promising to pay the money back to the Ministry if the appeal is decided against you. You can usually repay the money in small installments, for example, ten dollars a month until you have paid the entire amount. If the appeal is decided in your favour, you are allowed to keep the Appeal Supplement.

When you submit the form, ask the office to date-stamp copies of any documents you give them. It is a good idea to make a note of the date you submit the form. Also, try to make sure that the date shown in the box labeled “Date Client Informed of Decision” (Section 2) is correct.

Within ten business days of that date, you should receive the Reconsideration decision from the Employment and Assistance Coordinator or the Health Assistance Reconsideration Officer. The decision will be printed and explained on the Reconsideration form. The form will also list what law was used in the decision, and it will tell you whether you can appeal the new decision or not.
example, an interpreter, wheelchair access, or more than the standard two-day notice of the hearing date. It is important to include the name and contact information of your advocate. Also, it is very important that you do not submit an incomplete Notice of Appeal.

Your Notice of Appeal will go to the Employment and Assistance Appeal Tribunal. After the form has been submitted, it is important to inform the Tribunal of any changes in your situation.

The Tribunal will arrange a hearing to be held within fifteen business days. If you can’t attend the hearing on the date chosen by the Tribunal, you can contact your employment and assistance centre to arrange an adjournment.

At the hearing, you or your representative will present your case to a three-person panel of Tribunal members. Remember: you may only use the same evidence that you submitted with your Request for Reconsideration form. You are allowed to bring new documents that support the same evidence, but you cannot bring brand new evidence. For example, if your Request for Reconsideration included a brief doctor’s report, you are allowed to bring a more detailed report written by the same doctor. But if your Request for Reconsideration did not include a doctor’s report at all, you are not allowed to bring one as part of your evidence at the hearing.

It is a good idea to focus your argument on the reasons the Ministry gave for its Reconsideration decision. Try to explain in detail why you disagree with the Ministry’s reasons.

The Ministry will have a representative present its case. You are allowed to have copies of any documents the Ministry representative uses. Also, you need to provide the Ministry representative and the three panel members with copies of any documents you use.

The panel will decide only whether the Ministry’s decision was correct or not. The panel’s decision will be made within five business days of the hearing and you should be notified of the decision within ten business days of the hearing.

The Tribunal decision is final and cannot be challenged. However, you can continue to argue your case either under the Judicial Review Procedure Act or through the Office of the Ombudsman. It is a good idea to find a lawyer to help you with these processes.

You can find more information at http://www.mhr.gov.bc.ca/publicat/bcea/appeal.htm. If you have any questions about making a Reconsideration or Appeal, please ask a welfare advocate.

PWD/PPMD

If you are denied PPMB:
You can appeal the decision based on the information in the medical report. Once you find out that you have been denied, see your worker and ask for a request for Reconsideration form. You must return this to the Ministry within 20 business days of being told you have been turned down for PPMB.

On how to appeal, visit BC Coalition of People with Disabilities website: www.bccpd.bc.ca or call the office for information (604-875-0188). For more information see the advocacy section starting on page 63.

Appealing the denial of health goods and services:
If your application for any of these health goods and services is denied you have the right to appeal. Contact your EAW immediately after receiving your denial. You may want to ask an advocate to help you with your appeal.

How to appeal the denial of your Disability Benefits:
1. Act within 20 business days of your denial
Do not wait, it is very important to act immediately as the appeal is time limited to 20 business days. This means that you count weekdays, not weekends or holidays.
2. Go to your local Ministry office for a Request for Reconsideration form

It is a good idea to phone your Employment and Assistance Worker (EAW) before you go to the office to tell them what you need. This way your EAW can complete their sections of the form before you go to pick it up.

3. You need to have your application/reassessment form

If you do not have a complete copy of your form ask your worker to contact the Health Assistance Branch in Victoria immediately so that your form can be faxed to your local office.

4. Read the denial letter carefully

The denial letter gives the reasons why you were turned down. Look at the reasons carefully and then compare them to what your doctor and assessor put in your form. For example, the denial letter may say your doctor has not confirmed that your condition will last for 2 years, or that the form does not show that you have a severe mental or physical impairment.

The Ministry’s letter states that you have 20 business days from the date on your denial letter to submit the Request for Reconsideration form and any supporting documents. The benefits regulations say you have 20 business days from when you were notified; in other words, from the day you received the letter.

Make sure you get your form and supporting documents back to the Ministry as soon as possible.

5. Talk to your doctor and assessor about your appeal

Make an appointment to see your doctor/assessor to discuss the reasons you have been turned down. Ask them to provide you with a letter that explains how you meet the disability criteria (please see pages 28-29). Take the denial letter with you to show your doctor/assessor what the Ministry has said about your form.

Ask your doctor/assessor to explain, in a letter, how your disabilities make it difficult for you to complete daily living activities. To help your doctor/assessor, it is a good idea to go through the list of daily living activities (listed under B(2) of application form) and write down how you manage to do them. For example, you may do your grocery shopping without help because you have no one to go with you, but it takes you a long time and you are exhausted and in pain for days afterwards. In other words, you need help with your grocery shopping.

6. Supporting documents that you need to include

Supporting documents are letters from your doctor/assessor, and any other information that helps explain your disability, your limitations, and the help you need. You must include this information with your Request for Reconsideration form.

Completing the Request for Reconsideration Form:

Section 1 of your Request for Reconsideration form must be completed by your EAW.

Section 2 of your Request for Reconsideration form must be completed by your EAW who will write what the Ministry’s decision is, the month it is effective, the date you were informed of the Ministry’s decision, and the law on which it is based.

Section 3 of your Request for Reconsideration form must be completed by you. In this Section you must give the reasons why you think the Ministry has made the wrong decision by turning you down for PWD.

Section 4 of your Request for Reconsideration form must be completed by you: sign the form, date it, and include your phone number if you have one.

Return your Request for Reconsideration form and your supporting documents to your local Ministry of Human Resources office.

The BC Coalition of People with Disabilities has help sheets available on the appeal and reconsideration processes see: www.bccpd.bc.ca/s/AdvocacyAccess.asp#help
Ministry Resources

Ministry of Human Resources Enquiry Line
1-800-337-3531
Available Monday – Friday 8:30am – 4:30pm

To avoid paying long distance charges when you phone a government office in Victoria, phone:

Enquiry BC at:
Victoria: 250 387-6121
Vancouver/Lower Mainland: 604-660-2421
Elsewhere in British Columbia: 1-800-663-7867
Enquiry BC can also help you find any government phone numbers that you may need.

The BC Employment and Assistance Manual
can be found online at:
http://www.mhr.gov.bc.ca/publicat/VOL1/index.htm

Other Government Phone Numbers:

GST
REVENUE CANADA
CHILD TAX BENEFIT
CANADA PENSION PLAN
OLD AGE SECURITY

604-689-8671
604-689-8064
1-800-387-1193
1-800-277-9914
1-800-277-9914

Replacing or Applying for ID:

DEWC– Outreach Card Series
poverty. For information or to express your feelings, call or write one of the advocacy organizations. They may be able to provide answers to your questions, or help you launch an appeal. Some of the people working with these groups have been or are on welfare themselves, so they know what you are going through.

PovNet
Website: http://www.povnet.org/
Advocates and advocacy services: http://www.povnet.org/advocates/bc-map.html
Email: povnet@povnet.org.

Legal Services Society Website:
Website: http://www.lss.bc.ca
LSS has several publications available online that include information on advocacy, employment, education, legal rights, lesbian and gay rights, poverty law, aboriginal issues, refugee issues, seniors, social programs, tenants' rights, welfare and women.

Additional Resources from LSS (links available from their website):

LawLINK
LawLINK is a free public access resource that you can use to find legal information and self-help resources on the Internet see: www.lawlink.bc.ca

LawLINE
For information about the law, call LawLINE. Phone the LSS Call Centre and follow the voice mail instructions to be transferred to LawLINE.
The Law Line is open 9:00 a.m. to 4:00 p.m. on Monday, Tuesday, Thursday and Friday, and 9:00 a.m. to 2:30 p.m. on Wednesday. 604-408-2172 (Lower Mainland) 1-866-577-2525 (toll free, outside the Lower Mainland)

TTY Number:
604-601-6236 (Lower Mainland) 1-877-991-2299 (toll free, outside the Lower Mainland)

Family Law in BC website - For any questions related to family law:
http://www.familylaw.lss.bc.ca/

Additional publications also available through Legal Services Society:

Welfare Rights on Reserves in British Columbia
For a detailed information on welfare rights for Aboriginal and non-Aboriginal people living on reserve in BC contact the Legal Services Society for fact sheets or to order free copies of the Welfare Rights on Indian Reserves in BC from LSS (contact information noted below).

When I’m 64: A Guide to Benefits and Services for People Aged 60 and Over
This booklet “tells you about benefits and services you may be entitled to if you are 60 or over. Much of the information is about federal and provincial government programs for senior citizens in BC.”. Single copies of this book are available for free. Contact LSS at:

1500-1140 W. Pender Street
Vancouver, BC, V6E 4G1
Fax: 604-682-0965
E-mail: distribution@lss.bc.ca

Disabilities Advocacy

AIDS Vancouver
Case managers available for assisting HIV positive clients. Grocery program, library, help line, support programs.
Website: www.aidsvancouver.org
Address: 1107 Seymour Street, Vancouver
Phone: 604-893-2201
Fax: 604-893-2211
E-mail: contact@aidsvancouver.org

BC Association for Community Living
Hours: 8:30 am to 4:30 pm Monday to Friday.
Website: www.bcacl.org
Address: 300-30 East 6th Avenue, Vancouver
Phone: 604-875-1119
Fax: 604-875-6744

E-mail: info@bcacl.org

BC Coalition of People with Disabilities
Website: www.bccpd.bc.ca
Address: 204-456 West Broadway, Vancouver, BC, V5Y 1R3
Phone: 604-875-0188
Advocacy Access: 604-872-1278
TTY: 604-875-8835
Fax: 604-875-9227
E-mail: feedback@bccpd.bc.ca

BC Persons with AIDS Society
Extensive support services and individual advocacy program for HIV positive clients.
Hours are 10am to 4pm, Monday to Friday
Website: www.bcpwa.org
Address: 1107 Seymour Street, Vancouver
Phone: 604-893-2223 or 1-800-994-2437
E-mail: advdesk@bcpwa.org

The Kettle Friendship Society
Mental health advocacy
Website: http://www.thekettle.ca/
Address: 1725 Venables, Vancouver
Phone: 604-253-0669
Fax: 604-251-2834
E-mail: advocacy@intergate.bc.ca

MS Society (BC Division)
Volunteer Legal Advocacy Program for people with MS
Website: www.mssociety.ca/bc/vlap.htm
Address: #1501 – 4330 Kingsway, Burnaby
Phone: 604-689-3144
Toll free 1-800-263-7582 B.C. only
Fax: 604-689 0377
E-mail: info.bc@msssociety.ca

North Shore Disability Resource Centre
Addresses advocacy issues on topics such as accessible, affordable housing, home support issues, transportation issues, Disability Benefits, CPP benefits, and systemic advocacy.
Hours are 8.30am – 4.30pm, Monday to Friday.
Website: www.nsdrc.org
Address: 3158 Mountain Highway
Phone: 604-904-4088
Fax: 604-985-7594

Welfare and Handicapped Persons Rights Society and Disabled Persons Food Bank Society
Advocacy services and food bank for people with disabilities.
Website: http://whr.homestead.com
Address: 61 – 2800 Allwood Street, Vancouver
Phone: 604-853-8009
Fax: 604-853-8006
E-mail: danlarsen@shaw.ca

Culturally Specific Resources

The Family Education and Support Centre
Immigrant settlement, family life and aboriginal family support programs offered. Resources for self-advocacy are available.
Address: 22554 Lougheed Highway
Phone: 604-467-6055
Fax: 604-467-5668
E-mail: familyed@vcn.bc.ca

Immigrant Services Society of BC
Settlement workers provide advocacy services and resources for immigrants and refugees.
Website: www.issbc.org
Address: 530 Drake Street, Vancouver
Phone: 604-684-7498
Head Office: 604-684-2561
Fax: 604-684-5683
E-mail: settlement@issbc.org

Inland Refugee Society – Vancouver
Services to refugee claimants such as information and referral services, food bank, thrift store, free ESL.
Hours are 11am – 5pm, Monday to Friday
Website: www.inlandrefugeesociety.org

Japanese Community Volunteers Association
Providing settlement services to the Japanese-Canadian community. Services offered in Japanese.
Hours are 9am – 5pm, Monday to Friday
Website: www.jcva.bc.ca
Address: 511 E. Broadway, Vancouver
Phone: 604-687-2172
Fax: 604-687-2168
E-mail: jcva@portal.ca

Jewish Family Service Agency
General information and referral for the Jewish community.
Hours are 9am to 5pm, Monday to Thursday (closed 12-1); 9am to 3.30pm Friday (closed 12-1)
Website: www.jfsa.ca
Address: #300 – 950 W. 41st Avenue, Vancouver
Phone: 604-257-5151
Fax: 604-257-5148
E-mail: info@jfsa.ca

Little Mountain Neighbourhood House
Neighbor house provides multilingual services for refugee claimants, including help with applying for social assistance. There is also a Law Students Legal Advice Program (LSLAP) clinic and a free income tax clinic on site. English speaking Single mother group, Latin solo mom group, Cantonese speaking single mom group. Serves the Vietnamese, African and Latin American communities in particular.
Hours are 9am – 5pm, Monday to Friday.
Website: www.lmnhs.bc.ca
Address: 3981 Main Street, Vancouver
Phone: 604-879-7104 Fax: 604-879-7113
E-mail: info@lmnhs.bc.ca

Métis Family Services
Advocacy for families. Guardianship for minors, well-being for Métis children and family liaison with other organizations.
North Shore Multicultural Society
Settlement counsellors provide information and assistance in the areas of housing and social assistance. Farsi, Mandarin, Cantonese and Korean are spoken.
Address: #207 – 123 E. 15th Street, North Vancouver
Phone: 604-988-2931
E-mail: office@nsms.ca

Philippine Women Centre of BC / Kalayaan Centre
Services available in Tagalog
Website: http://pwc.bc.tripod.com/
Address: 451 Powell Street, Vancouver
Phone/Fax: 604-215-1103
E-mail: pwc@telus.net

Richmond Multicultural Concerns Society
Information, orientation, and referral service in reference to government programs and assistance. Services available in Polish, Punjabi, Hindi, Farsi, Vietnamese, Chinese, Tagalog.
Website: www.rmcs.bc.ca
Address: #210 – 7000 Minoru Boulevard, Richmond
Phone: 604-279-7160
Fax: 604-279-7168
E-mail: rmcs@amssa.org

South Fraser Women’s Services Society
An information and referral service for poverty related matters. A family law legal advocate for women in English, Hindi and Punjabi.
Website: www.sswrwomensplace.com
Address: 15318 - 20th Avenue, Surrey
Phone: 604-536-9611
Fax: 604-536-6362
E-mail: ssrw.p.advocate@telus.net

Surrey Delta Immigrant Services Society
Information and referral service. Interpreter/translation services, language program, career services, clinical counseling, integration services, host & volunteer program, fee for service program. Hours are 8.30am to 4.30pm, Monday to Friday.
Seniors Resources

411 Seniors Centre
Provides information and referrals on all seniors’ benefits, subsidized and temporary housing, bus passes, consumer protection, legal referrals, simple will preparation, and tenants' rights etc. - Also offers assistance with completing application forms, renewal forms and simple income tax returns. Service is available in a variety of other languages including Dutch; Hindi & Urdu, Ukrainian.

Website: www.411seniors.bc.ca
Address: 411 Dunsmuir Street, Vancouver
Phone: 604-684-8171
Fax: 604-681-3589
E-mail: counsel1@411.seniors.bc.ca

BC Coalition to Eliminate Abuse of Seniors (BCCEAS)
Legal Information Counselor available from 8.30 am to 3.30 pm, Monday to Thursday.
Website: www.bcceas.ca
Address: 304-5050 Kingsway, Burnaby
Phone: 604-437-1940 or 1-866-437-1940
Fax: 604-437-1929
Email: ceas@telus.net

Vancouver Aboriginal Friendship Centre
Support services provided to young parents.
Website: www.vafcs.org
Address: 1607 E. Hastings Street, Vancouver
Phone: 604-251-4844 ext. 322
Fax: 604-251-1986
E-mail: info@vafcs.org

Vancouver and Lower Mainland Multicultural Family Support Services Society
Advocacy for women in situations of domestic violence.
Hours are 9am to 5pm, Monday to Friday.
Web Site: www.vlmfss.ca
Address: Suite 306 – 4980 Kingsway (Kingsway Plaza)
Phone: 604-436-1025
Fax: 604-436-3267
Email: againstviolence@vlmfss.ca

Downtown South Neighbourhood Helpers Outreach Project
Vancouver Second Mile Society
Outreach/community development project works with seniors and people with disabilities in the Downtown South. Provides support for people in single resident occupancy hotels or social housing, and assists with advocacy/organizing for health, housing, and other issues.
Address: 1006-1067 Seymour Street, Vancouver
Phone: 604-688-6851
Fax: 604-688-6846
E-mail: dsnhp@vcn.bc.ca

Downtown Eastside Neighbourhood Helpers Outreach Project
Vancouver Second Mile Society
Outreach/community development project works with seniors and people with disabilities in the Downtown South. Provides support for people in single resident occupancy hotels or social housing, and assists with advocacy/organizing for health, housing, and other issues.

Taiwanese Canadian Cultural Society
Information and referral services provided in Taiwanese and Mandarin.
Website: www.tccs.ca
Address: 8853 Selkirk Street, Vancouver
Phone: 604-267-0901
Fax: 604-267-0903

Vancouver and Lower Mainland Multicultural Family Support Services Society
Advocacy for women in situations of domestic violence.
Hours are 9am to 5pm, Monday to Friday.
Web Site: www.vlmfss.ca
Address: Suite 306 – 4980 Kingsway (Kingsway Plaza)
Phone: 604-436-1025
Fax: 604-436-3267
Email: againstviolence@vlmfss.ca

Downtown South Neighbourhood Helpers Outreach Project
Vancouver Second Mile Society
Outreach/community development project works with seniors and people with disabilities in the Downtown South. Provides support for people in single resident occupancy hotels or social housing, and assists with advocacy/organizing for health, housing, and other issues.
Address: 1006-1067 Seymour Street, Vancouver
Phone: 604-688-6851
Fax: 604-688-6846
E-mail: dsnhp@vcn.bc.ca

Downtown Eastside Neighbourhood Helpers Outreach Project
Vancouver Second Mile Society
Outreach/community development project works with seniors and people with disabilities in the Downtown South. Provides support for people in single resident occupancy hotels or social housing, and assists with advocacy/organizing for health, housing, and other issues.
National Pro Bono Resource Centre  
Website: www.nationalprobono.org.au  
Areas of expertise: Human Rights  

Advocacy by Region

Northwest

Dease Lake

People's Haven Society  
Advocacy around mental health issues. Operate alcohol and drug, family violence, sexual assault programs to support the healing process.  
Hours: 8.30 am to 5 pm, Monday to Friday.  
Phone: 250-771-5577  
Fax: 250-771-5579

Prince Rupert

Unemployed Action Centre Society  
General advocacy and tribunal representation available  
Hours 10am - 4pm, Monday to Friday.  
Address: 869 Fraser St.; Prince Rupert, B.C. V81 1R1  
Phone: 250-627-8776  
Fax: 250-627-8776

Smithers

Dze L K’ant Friendship Centre Society  
Hours: 8:30am-12pm, 1pm-4:30pm, Monday to Friday  
Address: 1188 Main Street, Smithers  
Phone: 250-847-5211  
Fax: 250-847-5144

Terrace

Legal Services Society – Terrace Regional Centre  
Hours are 8.30am to 4.30pm, Monday to Friday (closed noon – 1pm).  
Address: 3212 Emerson Street, Terrace  

---

Additional Resources

Pivot Legal Society  
The only advocacy group in Canada working for systematic legal change on behalf of sex trade workers and illegal drug users. Services also available in French  
Website: www.pivotlegal.org  
P.O. Box 4438, Station Terminal, Vancouver, B.C. V6B 3Z8  
Phone: 604-696-1322  
E-mail: info@pivotlegal.org

---

National Pro Bono Resource Centre  
Website: www.nationalprobono.org.au  
Areas of expertise: Human Rights

---

Senior Citizens’ Club  
Downtown Eastside Residents’ Association (DERA)  
Drop-in centre for Chinese-Canadian seniors who are residents of the Downtown Eastside. Sponsors English classes and provides translation, advocacy, and social activities. Services also available in Cantonese & Mandarin  
Address: 12 E. Hastings Street, Vancouver  
Phone: 604-682-1019  
Fax: 604-669-5499  
Email: susanpwong@dera.bc.ca

Seniors Network of BC  
Website: http://www.vcn.bc.ca/srsnetbc/

---

North Shore Community Resources Society  
Seniors’ One-Stop Information Line  
HOURS ARE 9 AM TO 3 PM MONDAY TO FRIDAY. Services also available in Farsi.  
Website: www.nscr.bc.ca  
Address: Capilano Mall, 201-935 Marine Drive, North Vancouver  
North Vancouver: 604-983-3303  
West Vancouver: 604-925-7474  
Fax: 604-985-0645  
Email: seniors@nscr.bc.ca
Terrace Anti-Poverty Group Society
Assist with tenancy and welfare issues and operate a free store.
Hours: Monday to Thursday 9am-4pm (Noon-1pm closed)
Address: 4628 Park Avenue, Terrace, B.C. V8G 1V7
Phone: 250-635-4631
Fax: 250-638-0078
Email: antipoverty@telus.net

Northeast

Branching Out – Defenders of Rights
Extensive advocacy services available, advocacy for Provincial & Federal, for low income people, accompaniment to M.H.R. Service also available in French.
Address: #101 – 10109 13th Street, Dawson City, V1G 4R4
Phone: 250-782-2366
Fax: 250-782-5653
E-mail: gguay@telus.net

Dawson Shelter Society
Temporary shelter facility serving women on the basis of need. General advocacy services are available to clients and other women from the community. Open 24 hours
Phone: 1-867-993-5086
Fax: 867-993-6235
Email: shelter@cityofdawson.ca

Fort Nelson Women’s Resource Centre
Referral and advocacy service
Address: 5004 52nd Avenue West
Phone (reception): 250-774-3069
Phone (advocate): 250-774-3065
Fax: 250-774-3170
E-mail: fnwrc@pris.ca

Fort St. John Keeginaw Friendship Centre
Hours are 8.30am – 4.30pm, Monday to Friday.

North Central

Prince George

Active Support Against Poverty
Provides general advocacy services including welfare and disability appeal representation.
Address: 1188 6th Avenue, Prince George, B.C. V2L 3M6
Hours: Mon-Fri 9am-12pm, 1pm-4pm
Phone: 250-563-6112
Fax: 250-563-1612
E-mail: asap@princegeorge.com

Canadian Mental Health Association
General advocacy, accompaniment and tribunal representation available to persons with mental illness. Life skills services, community outreach and some housing programs available.
Address: 555 George Street, Prince George
Phone: 250-564-8644 or 1-866-564-8644
Fax: 250-564-6155

Immigrant and Multicultural Services Society of Prince George
Settlement workers provide general assistance to immigrants and refugees.
Website: www.imss.ca
Address: 1633 Victoria Street (Redwood Square), Prince George
Phone: 250-562-2900
Fax: 250-563-4852

Legal Services Society – Prince George Regional Centre
Hours:
Monday, Tuesday, Thursday, Friday
8.30am – 4.30pm (closed noon – 1pm)
Wednesday
8.30am – noon
Address: #302 – 1488 Fourth Avenue, Prince George
Phone: 250-564-9717
Fax: 250-564-8636

Prince George & District Elizabeth Fry Society
Hours: Monday to Friday, 8am-4:30pm
Address: 1600 3rd Avenue, Prince George, B.C. V2M 3G6
Phone: 250-563-1113
Fax: 250-563-1612

Prince George Native Friendship Centre
Provides informal advocacy as well as a weekly pro bono law clinic.
Hours are 8am – 4.30pm, Monday to Friday.
Website: www.pgnfc.com
Address: 1600 Third Avenue, Prince George
Phone: 250-564-3568
Fax: 250-563-0924

Vanderhoof

Vanderhoof Omineca Safe Home Society
Advocacy services for women seeking safety from violence.
Transition home, home support programs, counseling and children’s
programming. Services also available in sign language.
Phone: 250-567-9959
Fax: 250-567-5022
E-mail: thouse@uniserve.com

Williams Lake

Women’s Contact Society Advocacy Program
Direct advocacy and tribunal representation. Services available to
men and women.
Hours: 9am to 4pm, Monday to Thursday (closed noon – 1pm)

Web Site: www.womenscontact.bc.ca
Phone: 250-392-4005
Fax: 250-392-4145

Thompson-Nicola

100 Mile House

100 Mile House / District Women’s Centre
Providing general advocacy services for members of the community.
Hours are 9am – 4pm, Monday to Friday.
Address: #102 – 475 South Birch Avenue, 100 Mile House
Phone: 250-395-4093
Fax: 250-395-4012
E-mail: 100women@bcinternet.net

Ashcroft

South Cariboo Elizabeth Fry Society
Address: 601 Bancroft Street, Ashcroft
Phone: 250-453-9656
Fax: 250-453-2034
E-mail: efry@coppervalley.bc.ca

Hope

Hope and Area Transition Society
Provide direct advocacy for women victims of violence who are
resident in the transition home
Website: www.hopetransition.org
Phone: 604-869-5191
Fax: 604-869-5172
E-mail: hatsjsth@telus.net

Kamloops

AIDS Society of Kamloops
General advocacy services for HIV positive clients. Will take on
Hepatitis C clients as time permits.
Website: www.aidskamloops.bc.ca
Merrit
Nicola Valley Advocacy Centre
Hours: 10am to 4pm, Monday, Tuesday, Thursday, Friday.
Website: www2.povnet.org/nvac
Address: 2064 Coutlee Avenue, Merritt
Phone: 250-378-9632
Fax: 250-378-9796
E-mail: andreeh@uniserve.com

Syemyim Transition House
Provide advocacy services exclusively to residents past and present of the transition home.
Phone: 250-378-0881

Kootney
Regional Traveling Poverty Advocate Program
Providing service to Kimberley, Creston, Fernie and Invermere and outlying areas.
Phone: 1-877-298-2211

Cranbrook
Cranbrook Women’s Resource Centre
Provide a range of representational and advocacy services to people in situations of need.
Hours are 9am to 4.30pm, Monday to Thursday (closed 12.30pm to 1pm).
Phone: 250-426-2912

Elkford Women’s Task Force Society
Advocacy for battered women.
Emergency Crisis Line: 1-800-200-3003
Phone: 250-865-2031

Fernie
Fernie Women’s Resource Centre
A women’s centre providing referrals, resources, and support.
Hours: 9am – 1pm Mon, Tues, Thurs, Fri; 9am – 3pm Wed
Phone: 250-423-4687
Fax: 250-423-3633
E-mail: fwrc@elkvalley.net

Kaslo

North Kootenay Lake Community Services Society
Provide general advocacy and counseling services.
Hours are 9am to noon, 1pm to 4pm, Monday to Thursday.
Phone: 250-353-7691

Nelson

The Advocacy Centre
Address: 501 Front Street, Nelson
Phone: 250-352-5777
Fax: 250-352-5723
E-mail: advocacycentre@telus.net

Okanagan

Kelowna

Central Okanagan Emergency Shelter Society
Emergency accommodation for women and children in need. Some
emergency advocacy and information services available.
Website: www.welcometokelowna.com/coess/
Address: Box 1575, Station A, Kelowna, BC, V1Y 7V8
Phone: 250-763-1040
Fax: 250-763-3695
E-mail: kelownawomensshelter@silk.net

Kelowna Women’s Resource Centre
General advocacy services for women
Hours are 10am – 3pm, Monday to Thursday.
Website: www.welcometokelowna.com/kwrc/
Address: #107 – 347 Leon Avenue, Kelowna
Phone: 250-762-2355
Fax: 250-868-1470

Legal Services Society – Kelowna Regional Centre
Hours for intake: 9am – 11am, 1pm – 3.30pm, Monday to Friday.
Address: #307 – 1664 Richter Street, Kelowna
Phone: 250-763-8613
Fax: 250-763-3594

Penticton

Penticton and Area Women’s Centre
Direct advocacy available on a drop in basis. Men are welcome to
access the resource Centre.
Hours are 9am – 2pm, Monday to Thursday.
Phone: 250-493-6822

Vernon

First Nations Friendship Centre
Interventions in issues involving the Ministry of Children and Families.
Provide some welfare advocacy services.
Hours are 8.30am – 4pm, Monday to Friday.
Address: 2904 29th Avenue, Vernon
Phone: 250-542-1247
Fax: 250-542-3707
E-mail: fnfc@shaw.ca

Vernon and District Women’s Centre
Direct advocacy for income assistance.
Hours are 10am – noon, 1pm – 4pm, Tuesday to Thursday.
Address: P.O. Box 1242, Vernon, BC, V1T 6N6
Phone: 250-542-7531
Fax: 250-545-6406
E-mail: verwomen@junction.net

North Island

Campbell River
**AIDS Vancouver Island**
Hours are 9am to 4pm, Monday to Thursday.
Address: 1249 Ironwood Road, Campbell River
Phone: 250-286-9757 or 1-877-650-8787
Fax: 250-830-0784

**Campbell River and Area Multicultural and Immigrant Services Association**
Settlement workers provide information, referral and advocacy services to new immigrants and refugees. Interpreters available in Japanese, Punjabi, Spanish, Vienamese, Croatian and other languages are available.
Hours are Monday to Thursday, 9am to 4pm.
Website: www.misa.crcn.net
Address: #43 – 1480 Dogwood Street, Campbell River
Phone: 250-830-0171
Fax: 250-830-1010
E-mail: crmisa@crcn.net

**Campbell River Transition Society**
Welfare advocacy undertaken for women victims of violence.
Phone: 250-286-3666
Fax: 250-286-6252

**Campbell River Women’s Centre**
Offer information, education, referrals and peer support to community women.
Hours: Monday to Wednesday 10am-3pm, Thursday 10am-1pm
Website: www.crwomenscentre.bc.ca
Address: 457 – 10th Avenue, Campbell River
Phone: 250-287-3044
Fax: 250-287-3038

**North Island Advocacy Coalition Society**
Welfare, tenancy, employment, harassment, pensions, debt and other areas of advocacy, information and representational services provided.

**Comox**

**Comox Valley Advocacy Centre**
Direct advocacy and tribunal representation.
Hours are 9am to 3.30pm, Monday to Friday.
Address: 536A 5th Street, Comox
Phone: 250-338-4694
Fax: 250-338-4691
E-mail: cvadvocacy@hotmail.com

**Courtenay**

**AIDS Vancouver Island**
Hours are 9am to 4.30pm, Tuesday to Friday.
Address: #206 – 1040 Shoppers Row, Campbell River
Phone: 250-830-1171
Fax: 250-830-1170
E-mail: niacf@crcn.net

**Campbell River and Area Multicultural and Immigrant Services Association**
Settlement workers provide information, referral and advocacy services to new immigrants and refugees. Interpreters available in Japanese, Punjabi, Spanish, Vienamese, Croatian and other languages are available.
Hours are Monday to Thursday, 9am to 4pm.
Website: www.misa.crcn.net
Address: #43 – 1480 Dogwood Street, Campbell River
Phone: 250-830-0171
Fax: 250-830-1010
E-mail: crmisa@crcn.net

**Campbell River Transition Society**
Welfare advocacy undertaken for women victims of violence.
Phone: 250-286-3666
Fax: 250-286-6252

**Campbell River Women’s Centre**
Offer information, education, referrals and peer support to community women.
Hours: Monday to Wednesday 10am-3pm, Thursday 10am-1pm
Website: www.crwomenscentre.bc.ca
Address: 457 – 10th Avenue, Campbell River
Phone: 250-287-3044
Fax: 250-287-3038

**North Island Advocacy Coalition Society**
Welfare, tenancy, employment, harassment, pensions, debt and other areas of advocacy, information and representational services provided.

**Salvation Army**
General advocacy information and referral services. Provide emergency food, clothing and shelter. Supply furniture. Free Pro-Bono program (legal service).
Address: #10 – 2966 Kilpatrick Avenue, Courtenay
Phone: 250-338-8151
Fax: 250-334-2314
E-mail: smclellan-salarmy@telus.net

**Ladysmith**

**Ladysmith Resources Centre Association**
Referrals provided.
Hours: Monday to Friday, 9am-12pm, 1pm-4pm
Nanaimo

Central Vancouver Island Multicultural Society
General advocacy, ESL, translation, employment, immigration concerns
Hours are 9am to 4pm, Monday to Friday.
Website: www.cvims.org
Address: #114 – 285 Prideaux Street, Nanaimo
Phone: 250-753-6911
Fax: 250-753-4250
E-mail: info@cvims.org

Citizens Advocacy
Extensive advocacy and representational services available.
Address: #110 – 55 Victoria Road, Nanaimo
Phone: 250-753-2321
Fax: 250-753-2486

John Howard Society of British Columbia – Nanaimo Regional Society
Providing assistance to men and women involved in the criminal justice system.
Website: www.johnhoward.bc.ca
Address: #200 – 1585 Bowen Road, Nanaimo
Phone: (250) 754-1266
Fax: (250) 754-2340
Email: jhsnan@shawcable.com

Nanaimo Women’s Resource Centre
A women’s only space that provides drop in, peer support, workshop assessment & referrals.
Hours are Tuesday, Wednesday, and Thursday, 10am to 3pm.
Address: 10 Victoria Crescent, Nanaimo
Phone: 250-753-0633

Email: nwc@nisa-net

Parksville

Mid-Island AIDS Society
Information and referral services available.
Phone: 250-248-1171
Fax: 250-248-5390

Port Alberni

Port Alberni Friendship Centre
Provide welfare, disability and tenancy related advocacy services to people with mental health issues or physical disabilities.
Hours are 8.30am to 4.30pm, Monday to Friday.
Website: www.pafriendshipcenter.com
Address: 3555 4th Avenue, Port Alberni
Phone: 250-723-8281
Fax: 250-723-1877

Citizens Advocacy
Extensive advocacy and representational services available.
Address: #110 – 55 Victoria Road, Nanaimo
Phone: 250-753-2321
Fax: 250-753-2486

John Howard Society of British Columbia – Nanaimo Regional Society
Providing assistance to men and women involved in the criminal justice system.
Website: www.johnhoward.bc.ca
Address: #200 – 1585 Bowen Road, Nanaimo
Phone: (250) 754-1266
Fax: (250) 754-2340
Email: jhsnan@shawcable.com

Nanaimo Women’s Resource Centre
A women’s only space that provides drop in, peer support, workshop assessment & referrals.
Hours are Tuesday, Wednesday, and Thursday, 10am to 3pm.
Address: 10 Victoria Crescent, Nanaimo
Phone: 250-753-0633

Email: nwc@nisa-net

Parksville

Mid-Island AIDS Society
Information and referral services available.
Phone: 250-248-1171
Fax: 250-248-5390

Port Alberni

Port Alberni Friendship Centre
Provide welfare, disability and tenancy related advocacy services to people with mental health issues or physical disabilities.
Hours are 8.30am to 4.30pm, Monday to Friday.
Website: www.pafriendshipcenter.com
Address: 3555 4th Avenue, Port Alberni
Phone: 250-723-8281
Fax: 250-723-1877

Citizens Advocacy
Extensive advocacy and representational services available.
Address: #110 – 55 Victoria Road, Nanaimo
Phone: 250-753-2321
Fax: 250-753-2486

John Howard Society of British Columbia – Nanaimo Regional Society
Providing assistance to men and women involved in the criminal justice system.
Website: www.johnhoward.bc.ca
Address: #200 – 1585 Bowen Road, Nanaimo
Phone: (250) 754-1266
Fax: (250) 754-2340
Email: jhsnan@shawcable.com

Nanaimo Women’s Resource Centre
A women’s only space that provides drop in, peer support, workshop assessment & referrals.
Hours are Tuesday, Wednesday, and Thursday, 10am to 3pm.
Address: 10 Victoria Crescent, Nanaimo
Phone: 250-753-0633

Email: nwc@nisa-net

Parksville

Mid-Island AIDS Society
Information and referral services available.
Phone: 250-248-1171
Fax: 250-248-5390

Port Hardy

AIDS Vancouver Island
Hours are 9am to 4pm, Monday to Thursday.
Address: 8625 Granville Street Ground Floor Unit, Port Hardy
Phone: 250-902-2238
Fax: 250-902-2238

Family Place Partnership
Address: 7305 Market Street, Port Hardy
Phone: 250-949-7330
Fax: 250-949-7337
E-mail: familyplace.outreach@crncare.org

South Island

Ucluelet

The Westcoast Women’s Resources Society
Provides general advocacy services for women, runs a transition house and a women’s centre, free psychological counseling for women, children and youth. Services also available in French.
Address: Suite B, 1892 Peninsula Road, Ucluelet
Phone: 250-726-2343
Fax: 250-726-2353
E-mail: westwoman@island.net

**Victoria**

**Anti-Poverty Coalition of Victoria (APOV)**
Systemic advocacy on welfare and other issues.
Address: Box 8441, Victoria, V8W 3S1
Phone: 250-388-9181
E-mail: apov@shaw.ca

**Burnside/ Gorge Community Services**
Assist families that are homeless or about to be homeless with basic needs
Hours from 8.30am to 4.30pm, Monday to Friday
Web Site: http://members.shaw.ca
Address: 484 Cecilia Road, Victoria
Phone: 250-388-5251
Fax: 250-388-5269
Email: bgca@shaw.ca

**Legal Services Society – Victoria Regional Centre**
Legal aid and legal information services.
Hours (intake) are 9am to 12.30pm, Monday to Friday.
Address: #200 – 747 Fort Street, Victoria
Phone: 250-388-4516
Fax: 250-388-4664

**Need Crisis and Information Line**
Serves Greater Victoria, Port Renfrew, and the Southern Gulf Islands.
Provides emotional support, crisis intervention services and community resource information.
Website: www.needcrisis.bc.ca
Phone (24 hour crisis line): 250-386-6323
Phone (business line): 250-386-6328
Fax: 250-386-9748

**Together Against Poverty Society**
Advocacy around tenancy and welfare issues.
Hours are from 1pm to 4.30pm, Monday and Friday; 8.30am – 4.30pm, Tuesday to Thursday.
Address: #415 – 620 View Street, Victoria
Phone: 250-361-3521
Fax: 250-361-3541
E-mail: taps@bc1.com

**Victoria Action Committee of People with disAbilities**
Advocate on behalf of people with disabilities.
Website: www.actioncommittee.ca
Address: 926 View Street, Victoria
Phone: 250-383-4105
Fax: 250-383-4835
E-mail: acpd@actioncommittee.ca

**Victoria Disability Resource Centre**
Serves as a link between persons with disabilities, the organizations who serve them and the services that benefit them in the South Vancouver Island region.
Hours: 9am to 4pm, Monday to Friday.
Website: www.drcvictoria.com
Address: 814 Broughton, Victoria
Phone: 250-595-0044
Fax: 250-595-1512
E-mail: receptiondrc@shaw.ca

**Victoria Immigrant and Refugee Centre Society (V.I.R.C.S.)**
Settlement workers provide a range of services to address the needs of immigrants and refugees. Services provided in Arabic, Cantonese, Dutch, German, Italian, Punjabi, Spanish, Vietnamese, and several African dialects.
Website: www.vircs.bc.ca
Address: 535 Yates Street, Victoria
Phone: 250-361-9433
Fax: 250-361-1914
E-mail: mail@vircs.bc.ca
Sunshine Coast

Sunshine Coast Unemployment Action Centre
General advocacy services including tribunal representation.
Phone: 604-886-2425
Advocacy services: 604-741-0776
Fax: 604-886-7650

Sunshine Coast Women’s Resources Centre
Provide information and referral services.
Hours are 1pm – 5.30pm, Monday to Thursday.
Address: 5654 Cowrie Street
Phone: 604-885-4088
Fax: 604-885-8556

Fraser Valley

Chilliwack

Chilliwack Community Services – Community Resource Office
Provides referrals, support, and information on local resources for mental health, substance abuse, and relationship violence issues. Offers information on the rights and responsibilities of applicants and recipients of income assistance. Please call for an appointment.
Website: www.comserv.bc.ca
Address: 45938 Wellington Avenue, Chilliwack
Phone: 604-819-7411
Fax: 604-792-6575
E-mail: eboyes@telus.net

Howe Sound

Howe Sound Women’s Centre – Squamish
Provide extensive advocacy services
Hours are noon to 4pm, Monday to Friday.
Phone: 604-892-5748

Salt Spring Island

Salt Spring Island Community Services Society
Residential tenancy advocacy for people with mental illness (youths and adults).
Hours are 9am to 4pm, Monday to Friday.
Phone: 250-537-9971
Fax: 250-537-9974
E-mail: ssics@telus.net

Southern Islands

Need Crisis and Information Line
Serves Greater Victoria, Port Renfrew, and the Southern Gulf Islands. Provides emotional support, crisis intervention services and community resource information.
Website: www.needcrisis.bc.ca
Phone (24 hour crisis line): 250-386-6323
Phone (business line): 250-386-6328
Fax: 250-386-9748

Howe Sound

Howe Sound Women’s Centre – Squamish
Provide extensive advocacy services
Hours are noon to 4pm, Monday to Friday.
Phone: 604-892-5748

Salt Spring Island

Salt Spring Island Community Services Society
Residential tenancy advocacy for people with mental illness (youths and adults).
Hours are 9am to 4pm, Monday to Friday.
Phone: 250-537-9971
Fax: 250-537-9974
E-mail: ssics@telus.net

Victoria Status of Women Action Group
Work on poverty issues, guarantee livable income, eco-feminism, study groups.
Address: Suite #L-130, 645 Fort Street, Victoria
Phone: 250-383-7322
Fax: 250-388-0100
E-mail: swag@pacificcoast.net
Pitt Meadows

Ridge Meadows Women’s Centre
This is a women’s only space that provides resources, including computer facilities, for access to information about benefits.
Address: 12229 Harris Road
Phone: 604-460-0064
Fax: 604-465-3807

Lower Mainland

Abbotsford

Welfare and Handicapped Persons Rights Society and Disabled Persons Food Bank Society
Advocacy services and food bank for people with disabilities.
Website: http://whr.homestead.com
Address: 61 – 2800 Allwood Street, Vancouver
Phone: 604-853-8009
Fax: 604-853-8006
E-mail: danlarsen@shaw.ca

Maple Ridge

The Family Education and Support Centre
Immigrant settlement, family life and aboriginal family support programs offered. Resources for self-advocacy are available.
Address: 22554 Lougheed Highway
Phone: 604-467-6055
Fax: 604-467-5668
E-mail: familyed@vcn.bc.ca

New Westminster

Elizabeth Fry
Assists women involved in the criminal justice system. Operates a half-way house, a homeless shelter for women and children and youth programs for independent living.

Abbotsford

Welfare and Handicapped Persons Rights Society and Disabled Persons Food Bank Society
Advocacy services and food bank for people with disabilities.
Website: http://whr.homestead.com
Address: 61 – 2800 Allwood Street, Vancouver
Phone: 604-853-8009
Fax: 604-853-8006
E-mail: danlarsen@shaw.ca

Maple Ridge

The Family Education and Support Centre
Immigrant settlement, family life and aboriginal family support programs offered. Resources for self-advocacy are available.
Address: 22554 Lougheed Highway
Phone: 604-467-6055
Fax: 604-467-5668
E-mail: familyed@vcn.bc.ca

New Westminster

Elizabeth Fry
Assists women involved in the criminal justice system. Operates a half-way house, a homeless shelter for women and children and youth programs for independent living.
Richmond

Richmond Women’s Centre
Volunteer available one morning in the week (Friday, 10am – 1pm) to provide assistance in a wide variety of areas. The Centre is a women’s only space.

Web Site: www.richmondwomenscentre.bc.ca
Address: #110 – 7000 Minoru Boulevard, Richmond
Phone: 604-279-7060
Fax: 604-279-7069
E-mail: rwc@shawcable.com

Richmond Multicultural Concerns Society
Information, orientation, and referral service in reference to government programs and assistance. Services available in Polish, Punjabi, Hindi, Farsi, Vietnamese, Chinese, Tagalog.
Website: www.rmcs.bc.ca
Address: #210 – 7000 Minoru Boulevard, Richmond
Phone: 604-279-7160
Fax: 604-279-7168
E-mail: rmcs@amssa.org

Surrey/Delta

Deltassist
Provides family and community services, free referrals, counseling services, support and assistance.
Phone: Ladner 604-946-9526
Delta 604-594-3455

Legal Services Society – Surrey Regional Office
Legal aid and legal information services.
Hours: 8.30am to 4.30pm, Monday to Friday (closed noon-1pm).
Address: #1370 – Central City Tower One, 13450 – 102nd Avenue, Surrey
Phone: 604-585-6595
Fax: 604-585-7898

Métis Family Services
Advocacy for families. Guardianship for minors, well-being for Métis children and family liaison with other organizations.
Website: www.metismfamily.ca
Address: 13638 Grosvenor Road
Phone: 604-584-6621
Fax: 604-582-4820

Newton Advocacy Group Society (NAGS)
Extensive advocacy services available. Pro-bono clinics operating for tax, civil and family law matters. Community outreach programs operating. Welfare advocacy programs, women’s employment programs, single mothers conference workshops, yearly income tax.
Hours are 9am to 4.30pm, Monday to Friday (closed 12-1pm).
Website: www.newtonadvocacygroup.ca
Address: #116 – 13479 76th Avenue, Surrey
Phone: 604-596-2311
Fax: 604-596-2319

Surrey Delta Immigrant Services Society
Information and referral service. Interpreter/translation services, language program, career services, clinical counseling, integration services, host & volunteer program, fee for service program.
Hours are 8.30am to 4.30pm, Monday to Friday.
Website: www.sdiss.org
Address: #1107 – 7330 137th Street, Surrey
Phone: 604-597-0205
Fax: 604-597-4299

Surrey Women’s Centre
An information and referral service for poverty related matters. A family law pro-bono clinic available for women.
Hours are 9.30am to 5pm, Monday to Friday.
Address: PO Box 33519, Surrey Place Mall, Surrey, BC, V3T 5R5
Phone (business): 604-589-1868
Phone (support) 604-583-1295
E-mail: swc@telus.net
Vancouver

AIDS Vancouver
Case managers available for assisting HIV positive clients. Grocery program, library, help line, support programs.
Website: www.aidsvancouver.org
Address: 1107 Seymour Street, Vancouver
Phone: 604-893-2201
Fax: 604-893-2211
E-mail: contact@aidsvancouver.org

Anti-Poverty Committee
General advocacy services. Direct action-oriented focus on cuts to welfare and housing.
Web Site: https://apc.resist.ca
Phone: 604-682-2726
Email: apc@resist.ca

ARA Mental Health Action Research and Advocacy of Greater Vancouver
Advocacy services in a variety of areas undertaken exclusively for mental health patients.
Hours are 9am to 5pm, Monday to Friday.
Website: www.ara-mha.org
Address: #421 – 119 West Pender Street, Vancouver
Phone: 604-689-7938 or 1-866-689-7938
Fax: 604-689-7318
E-mail: advocacy.ara-mha@telus.net

Battered Women’s Support Services
A wide array of counseling, peer counseling, advocacy information, and referral to women who are or have been in abusive relationships.
Hours are 10am to 5pm, Monday, Friday; 10am to 8pm, Wednesday.
Web Site: www.bwss.org
Address: P.O. Box 1098, Postal Station A, Vancouver, BC, V6C 2T1
Phone (peer support & TTY): 604-687-1867
Business: 604-687-1868
Fax: 604-687-1864
Email: infobwss@telus.net

BC Persons with AIDS Society
Extensive support services and individual advocacy program for HIV positive clients.
Hours are 10am to 4pm, Monday to Friday
Website: www.bcpwa.org
Address: 1107 Seymour Street, Vancouver
Phone: 604-893-2223 or 1-800-994-2437
E-mail: advdesk@bcpwa.org

Downtown Eastside Residents Association
Extensive advocacy services available to residents of the Downtown Eastside. Advocacy intake is on a first-come, first-serve basis. Individuals seeking advocates are advised to call beforehand or drop-in first thing in the morning.
Hours:
Monday & Tuesday – 9am-noon, 1pm-5pm
Wednesday – 1pm-5pm
Thursday – 9am-noon, 1pm-5pm
Friday – 9am-noon, 1pm-4pm
Website: www.dera.bc.ca
Address: 12 East Hastings, Vancouver
Phone: 604-682-0931
Fax: 604-669-5499

Downtown Eastside Women’s Centre
Varied advocacy services available for women. Drop-in centre, laundry, hot meals, showers, open on weekends.
Hours: Monday, Tuesday, Thursday, Friday – 10am-5pm
Wednesday – 11am-5pm
Saturday, Sunday – noon-5pm
Website: www.dewc.ca
Address: 302 Columbia Street, Vancouver
Phone: 604-681-8480
Fax: 604-681-8928

First United Church
A broad array of advocacy services and tribunal representation provided.
Hours are 8.30am to 4pm, Monday to Thursday – 8.30am-noon, Friday.
Website: www.firstunited.ca
John Howard Society of British Columbia – Lower Mainland Regional Society
Providing assistance to individuals and their families involved with the criminal justice system.
Hours are 9am to 4.30pm, Monday to Friday (closed noon – 1pm).
Address: 300 – 96 East Broadway, Vancouver
Phone: 604-872-5651, ext. 303 (community services)
Fax: 604-872-4165
E-mail: jhscomserve@adsl.intergate.ca

Legal Services Society – Vancouver Regional Centre
Legal aid and legal information services.
Address: Suite 820 (intake) / Suite 1500 (administration), 1140 West Pender Street, Vancouver
Phone (intake): 604-601-6206
Phone (administration): 604-601-6000
Fax (intake): 604-681-2719

Inland Refugee Society – Vancouver
Services to refugee claimants such as information and referral services, food bank, thrift store, free ESL.
Hours are 11am – 5pm, Monday to Friday
Website: www.inlandrefugeesociety.org
Address: #101 – 225 E. 17th Avenue, Vancouver
Phone: 604-873-6660
Fax: 604-873-6620
E-mail: irsadmin@telus.net

Japanese Community Volunteers Association
Providing settlement services to the Japanese-Canadian community. Services offered in Japanese.
Hours are 9am – 5pm, Monday to Friday
Website: www.jcva.bc.ca
Address: 511 E. Broadway, Vancouver
Phone: 604-687-2172
Fax: 604-687-2168
E-mail: jcva@portal.ca

Little Mountain Neighbourhood House
Neighbor house provides multilingual services for refugee claimants, including help with applying for social assistance. There is also a Law Students Legal Assistance Program (LSLAP) clinic and a free income tax clinic on site. English speaking Single mother group, Latin solo mom group, Cantonese speaking single mom group. Serves the Vietnamese, African and Latin American communities in particular.
Hours are 9am – 5pm, Monday to Friday.
Website: www.lmnhs.bc.ca
Address: 3981 Main Street, Vancouver
Phone: 604-879-7104
Fax: 604-879-7113
E-mail: info@lmnhs.bc.ca
Multicultural Family Centre
Work primarily with Latin American, African and Vietnamese families in helping them to access health care resources. Services offered in Spanish, Vietnamese, African languages.
Address: 1145 Commercial Drive, Vancouver
Phone: 604-254-6468  Fax: 604-254-8789
E-mail: mfc@shawcable.com

South Fraser Women’s Services Society
An information and referral service for poverty related matters. A family law legal advocate for women in English, Hindi and Punjabi.
Website: www.sswrwomensplace.com
Address: 15318 - 20th Avenue, Surrey
Phone: 604-536-9611
Fax: 604-536-6362
E-mail: ssrw.wp.volunteer@telus.net

Taiwanese Canadian Cultural Society
Information and referral services provided in Taiwanese and Mandarin.
Website: www.tccs.ca
Address: 8853 Selkirk Street, Vancouver
Phone: 604-267-0901
Fax: 604-267-0903

Tenants’ Rights Action Coalition
Provide legal information and referrals to tenants over the phone or online. Fact sheets on changes and effects of the new RTA are available in six languages.
Website: www.tenants.bc.ca
Phone: 604-255-0546 (Lower Mainland) or 1-800-665-1185 (toll-free)
Fax: 604-255-0772

UBC Law Students’ Legal Advice Program
Free legal advice and representation for low-income people at clinics located throughout Greater Vancouver.
Website: www.lslap.bc.ca
Address: Room 158, Faculty of Law, UBC, 1822 East Mall, Vancouver
Phone: 604-822-5791
Fax: 604-822-1661

Vancouver Aboriginal Friendship Centre
Support services provided to young parents.
Website: www.vafcs.org
Address: 1607 E. Hastings Street, Vancouver
Phone: 604-251-4844 ext. 322
Fax: 604-251-1986
E-mail: info@vafcs.org

Vancouver Advocacy Office at St. Paul’s Church
Provides a broad array of advocacy services including tribunal representation.
Hours are 10am to 2.30pm, Monday, Wednesday, Thursday
Address: 1130 Jervis Street (at Pendrell), Vancouver
Phone: 604-683-4287
Fax: 604-683-3109

Vancouver and Lower Mainland Multicultural Family Support Services Society
Advocacy for women in situations of domestic violence.
Hours are 9am to 5pm, Monday to Friday.
Website: www.vlmfss.ca
Address: Suite 306 – 4980 Kingsway (Kingsway Plaza)
Phone: 604-436-1025
Fax: 604-436-3267
Email: againstviolence@vlmfss.ca

Vancouver Mental Patients’ Association
Mental Health Empowerment Advocates Program
Provide direct advocacy services for persons with a mental health disability. Outreach locations include Richmond, Maple Ridge and the Downtown Eastside. Call for appointment.
Website: www.vmpa.org
Address: 1733 West 4th Avenue, Vancouver
Phone: 604-738-5770 or 1-877-536-4327
Fax: 604-738-5875
E-mail: mheap@vmpa.org
The Welfare Resource Guide for Women in BC is published by the Vancouver Status of Women (VSW). VSW works with women to ensure our full participation in the social, economic, & political life of our communities with the profound belief that women’s self-determination is a crucial step towards a just and responsible society. VSW is a registered non-profit, charitable, and feminist organization.

The Guide can be ordered by calling Vancouver Status of Women at 604-255-6554 or visiting www.vsw.ca. You can also pick up a copy from our office or write to us at:

Vancouver Status of Women
2652 East Hastings St.,
Vancouver, BC,
V5K 1Z6
or email womencentre@vsw.ca.

For low-income women, there is no cost for the Guide - only the cost of postage if you wish to have a copy mailed to you. For institutions (educational, hospitals, ministries) the Guide can be ordered at $15 per copy and at a reduced rate for more than 50 copies. Social justice non-profit organizations may order the Guide on a sliding scale of $5.00 to $15.00 a copy plus shipping and handling.

The Acknowledgements

A special thank you to the committed women of the Feminist Working Group of the Women and Welfare Project who have worked on the Guide: Cecily Nicholson, Sally Rudolph, Vero Methot, Benita Bunjun, Ada Chan, Julie Ham, Whitney Borowko, Nancy Drewitt, Lisa Wulwik, Melanie Christian, Heather Millar, and Sharmeen Khan. We are grateful to Dana Oshiro and Marilyn Burgess for their work in designing the Guide.

Much appreciation to all advocates who responded to VSW’s survey in 2003. This Guide derives from their feedback to create “a welfare resource guide that is accessible”, “provincial resources and advocacy for women”, and “women’s rights to welfare and how the system works”. In addition, women living in poverty and who attempt to access the welfare system continuously request for information about their rights to welfare.

We would like to acknowledge the feedback, input, and support of the following organizations and individuals:

Downtown Eastside Women’s Centre, End Legislated Poverty, Legal Services Society, BC Coalition for People with Disabilities, Vernon District Women’s Centre, Women’s Contact Society, and PovNet. A special thank you to Alice Kendall, Liza McDowell, Nicky Dunlop, Sue Goodland, Penny Goldsmith, Cori Keating, Aisha Syed, Lois Shelton, Nimali Wijayanayake, and Andrea Anderson. We also would like to acknowledge the financial support from Status of Women Canada and VanCity Credit Union. We kindly thank the United Food & Commercial Workers 1518 and BC Government and Employees’ Union for contributing towards the printing of the Guide.