

**SOCIAL POLICIES PROPOSED FOR
MONITORING BY THE UNITED WAY OF
GREATER VICTORIA**

A report for the United Way of Greater Victoria



**COMMUNITY
COUNCIL**

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Introduction

The United Way of Greater Victoria requested that the Community Council assist them in identifying key government policies which affect their three Impact Areas: Housing and Homelessness, Mental Health and Addictions, and Family and Community Well-being. The purpose of monitoring these policies is to assist the United Way to understand changes in the environment for their identified Impact Areas as well as to anticipate changing priorities in the community flowing from public policy changes.

Methodology

A long list of policies was developed through a review of policy critiques and analysis reports and through conversations with community based social service providers and academically based policy analysts. Care was taken to ensure that policy recommendations were drawn across the political spectrum, attempting to capture a variety of understandings as to how government policy enables and supports individual and community well-being. Policy recommendations were drawn from:

- BC Progress Board
- Caledon Institute of Social Policy
- Canadian Centre for Policy Alternatives
- Canadian Policy Research Networks
- CD Howe Institute
- National Anti-Poverty Organization
- The Conference Board
- The Fraser Institute

A short list was subsequently developed, using the following guidelines:

- The term “policy” included regulations which determine how legislation is implemented.
- Policies may be from any order of government.
- There was a possibility that the policy may change over the next few years.
- The policy impacted a substantial number of people.
- Academic and community experts have identified the policy as one with significant influence on housing and homelessness, mental health and addictions and/or family and community well-being.

As many of the policies influence more than one Impact Area, policies are not organized by Impact Area but rather reported all together.

As policies were selected from across the political spectrum, readers are likely to find that not all policies included reflect their understanding of how public policy supports community well-being (e.g. universal vs. targeted benefits, or tax credits vs. benefit cheques).

Underlying Assumptions of this Report

1. Family and Community Well-being, including individual resiliency, participation and social inclusion, is supported by the right to an adequate standard of living, including secure shelter and access to income, social support; and health supports.

Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and

medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control¹.

2. The well-being of community members who are experiencing serious mental health, addiction, and/or housing challenges is particularly vulnerable to policy changes that limit or reduce access to the above. Homeless individuals and others with concurrent disorders are the most acutely vulnerable to policy changes that affect the standard of living of those living closest to the poverty line.

This report aims to link the following list of social policies to the goals and strategies of United Way of Greater Victoria Impact Councils. However, these links are broadly defined within the scope of the above assumptions. This assessment demonstrates that policy changes affecting those served by one impact area will affect those (especially the most vulnerable) served by the other impact areas as well. United Way of Greater Victoria is to be commended for developing strategic goals so closely aligned with the most urgent needs of vulnerable community members in our region.

Next Steps

This document has been prepared to make it as simple as possible to monitor policies, with direct links to regulation and policy documents. An overview of these policies is included in Appendix 1. This document is intended to provide a baseline for monitoring policies in the future.

The United Way may also be interested in further opportunities to inform policy decisions. The United Way is well positioned to take a leadership role given their relatively comprehensive understanding of the social assets and needs in Greater Victoria provided through their diverse funded projects and agencies, as well as their participation in initiatives such as the Greater Victoria Coalition to End Homelessness and the Quality of Life CHALLENGE. Two such opportunities include:

- BC Vibrant Communities – working together with Abbotsford and Surrey to inform provincial social policy.
- BC Poverty Reduction Coalition - more than 200 organizations and community leaders calling for a comprehensive, legislated poverty reduction plan (as five other provinces have done).

Current Reports that Complement this Research

1. BCVC Top Policy Priorities. BC Vibrant Communities/Vibrant Abbotsford (2009).
2. Poverty Reduction Policies and Programs, SPARC, Commissioned by Canadian Council on Social Development (2009).
3. A Poverty Reduction Plan for BC, Canadian Centre for Policy Alternatives (BC Office, 2008).
4. In From the Margins: A Call to Action on Poverty, Housing and Homelessness, Senate of Canada – Subcommittee on Cities (2009).

1 UN Declaration of Human Rights, Article 25 (1) <http://www.un.org/en/documents/udhr/>
<accessed Nov. 2009>.

Proposed Policies

Income and Employment Security – All Impact Areas

1. Basic Personal Income Tax Exemption (Federal and Provincial)

What to know

The basic personal income tax exemption amount is the amount you can earn before paying taxes. Increasing the basic personal amount tends to best benefit middle-income families, but does not assist those with earnings too low to pay taxes.

Gradual increases in the basic personal income tax exemption is a poverty reduction focused policy change which provincial and federal Canadian governments across the political spectrum have implemented (though more heavily favoured by right wing parties). It is, therefore, one that can be reasonably assumed to continue in the future, regardless of who is in power. It is also a policy that organizations wishing to encourage governments to further poverty reduction work may find willingness to consider, though it is debatably not as effective as other poverty reduction policies.

The policy change is critiqued by some as it benefits middle and upper incomes, as well as lower incomes, and in so doing, takes money out of government revenue for needed social programs. Increases to the basic personal income tax exemption are also often coupled with other tax cuts to higher incomes. Finally, this policy change is critiqued as a poverty reduction strategy because it does not benefit those too poor to pay taxes already.

While changes are typically small and incremental, there are occasionally substantial increases e.g. in 2008 Saskatchewan increased the basic personal exemption by \$4,000 to \$12,945, removing about 80,000 Saskatchewan taxpayers from the income tax rolls altogether². Yet even smaller changes have a substantial impact. For example, the 2009 combined federal (\$720) and provincial (\$184) tax increase had a roughly equivalent impact to a full-time worker as a 45 cents / hour wage hike, almost 6% of a minimum wage worker's annual gross income. A 2006 National Council of Welfare study surveyed over 5,400 people and organizations across Canada about poverty reduction strategies³. As part of this, in an assessment of income security policies, deductions and credits that reduce the income tax individuals and families have to pay was ranked as an important poverty reduction policy, (2.37 on a scale where 1 is most important and 5 least important) and subsequently ranked as a program which currently worked least well of the others on the list, thus in need of improvement.

What to look for

A further increase in the basic personal tax exemption, both federally and provincially, as it would impact lower waged families and/or dollars for social programs.

This policy change would impact the Family and Community Well-being area, working to reduce poverty.

² News Release: Saskatchewan Legislature Passes Historical Tax Reductions, December 3, 2008, <http://www.gov.sk.ca/news?newsId=601c4c4a-6751-48b4-942b-444e3e1cb9a9> <accessed Nov. 2009>.

³ National Council of Welfare, Report on Responses to the Poverty and Income Security Questionnaire, 2006, <http://www.ncwcnbes.net> <accessed Nov. 2009>.

Date policy last amended

January 27, 2009 (Federal); October 22, 2008 (Provincial)

Status

Federal basic personal tax exemption: **\$10,320 (7.5% increase from \$9,600 in 2008)**

Provincial basic personal tax exemption: **\$9,373 (2% increase from \$9,189 in 2008)**

It was announced in the September 2009 BC Budget that the basic personal tax credit amount will rise to \$11,000 (from \$9,373), as of January 1, 2010, up by \$1,627 from 2009.

Links

Federal tax

<http://www.cra-arc.gc.ca/tx/ndvdl/tpcs/ncm-tx/rtrn/cmpltng/ddctns/Ins300-350/300-eng.html>

Provincial tax

http://www.cra-arc.gc.ca/E/pub/tg/5010-n/5010-n-08e.html#P36_2608

Summary

<http://www.taxtips.ca/taxrates/bc.htm>

2. Employment and Income Assistance (Provincial)

In April 2002, the provincial government passed a series of welfare reforms, applauded by some, matters of great concern to others. Anti-poverty advocates reported that the changes were making it harder for many who needed welfare to receive it. For example, the acceptance rate for those who apply for welfare dropped dramatically from June 2001, when 90% of people who began an application for welfare gained assistance, compared to September 2004, when only 51% of those who sought welfare were granted assistance. The Fraser Institute, conversely, lauded the reforms as reducing the sense of entitlement to welfare and ensuring that only those who really needed it were able to access it.

Even before these changes, many anti-poverty advocates were concerned about aspects of the social assistance system, and some of the policies named below such as income assistance rates and asset restrictions have been the subject of campaigns before the 2002 reforms.

Policies determining eligibility for, access to and amount of income assistance support have been identified as key issues in the prevention of homelessness and reduction of poverty. The City of Vancouver's Homelessness Action Plan found that the number of homeless doubled between 2001 and 2004, and notes that, "In 2001, about 15% of the street homeless were not on welfare. By early 2004, this had increased to 50%, and by summer 2004, more than 75% of the street homeless reported they are not on welfare"⁴. Similarly, a study of Victoria-based social service agencies reports major increases in demand for all types of emergency assistance, including food and shelter.

As of September 2008, 3.7% of the region's population (0-64) was receiving income assistance, approximately 11,125 people⁵.

4 Bruce Wallace, Seth Klein and Marge Reitsma-Street, Denied Assistance, Closing the Front Door on Welfare in BC, 2006, Centre for Canadian Policy Alternatives, <http://www.policyalternatives.ca> <accessed Nov. 2009>.

5 BC Statistics <http://www.bcstats.gov.bc.ca/data/lss/social.asp> <accessed Nov. 2009>.

The welfare related policies selected are those which have been brought to the forefront by welfare reform campaigns, based on research with community groups and welfare recipients about the policies which were having the greatest negative impact. Whether or not one agrees with the recent policy changes, no one debates that the numbers of people on welfare has been reduced (though understandings differ about why this is happening, and whether those who need assistance are not able to access it). Therefore, if these policies were to change again, regardless of perception of their positive or negative impact, they would have an impact.

2a. Employment and Income Assistance – Two-Year Independence Test

What to know

Two policies in particular are new aspects of diverting people from welfare, the two-week independence test and the three-week wait. Much of the rationale for including the two-year independence test can be repeated for the three-week wait.

Many in BC feel that a higher rate of diversion from the welfare system is a good thing. The Fraser Institute's welfare reform "Report Card" gave the province a B+ grade for diversion. The Ministry's 2003 Service Plan argues that diversion from welfare is desirable as it reduces "dependency," and in 2003, the Ministry established a goal in their Service Plan to purposefully divert people who contact MHR offices to enquire about welfare. In 2004, the Ministry's annual report noted that the Ministry had successfully diverted every second person (49%) who sought income assistance.

The two-year "independence test," which refuses welfare to people regardless of their need, is now the third most common reason for denying assistance. This rule arbitrarily requires that people demonstrate they have been financially independent for two consecutive years to qualify for assistance. To be eligible for assistance, applicants must demonstrate that they have earned a minimum level of income for two consecutive years—they must prove they had at least \$7,000 of employment income or 840 hours of employment per year for two years running. The rule does not recognize other forms of independence, such as surviving on the streets. This new eligibility rule can deny benefits to an individual regardless of their financial need. The two-year independence test is unprecedented in Canada, and is unique in that failure to pass this test means denial regardless of income or assets, in other words, regardless of need.

Between October 2002 and October 2004, an average of 162 applicants per month across the province were refused assistance using this rule, with refusals peaking in late 2002 and early 2003. In total over this two-year period, approximately 4,000 applicants failed to gain assistance as a result of the two-year independence test⁶.

The Canadian Centre for Policy Alternatives reported findings from youth workers that the two-year independence test is the most significant barrier to youth, primarily street youth, accessing welfare. Some people cannot pass the test because they have not been employed enough, while others cannot pass the test simply because they are unable to obtain the necessary documentation. Many young people work casual jobs for cash or numerous short-term jobs, which makes accumulating all of the necessary Records of Employment very difficult—especially if they have no phone or money for transportation.

⁶ Bruce Wallace, Seth Klein and Marge Reitsma-Street, Denied Assistance, Closing the Front Door on Welfare in BC, 2006, Centre for Canadian Policy Alternatives, <http://www.policyalternatives.ca> <accessed Nov. 2009>.

What to look for

Anti-poverty advocates continue to push for a removal of the two-year independence test and three week wait, something which has been estimated to cost approximately \$200 million per year. However, it is unlikely that the current government would make either of these changes. Should the government change, it is more likely but not certain that the NDP would remove these policies.

Changes to this policy are most likely to impact the three impact areas, Family and Community Well-being, Mental Health and Addictions, and Housing and Homelessness as they help to support people needing welfare to access it, thus reducing the likelihood that they will experience homelessness.

Date policy last amended

April 2002

Status

Applicants for welfare must have been financially independent for a period of 2 consecutive years before applying for income assistance.

Financial independence means having been employed for at least 840 hours in each of any 2 consecutive years OR having earned at least \$7,000 gross wages in each of any 2 consecutive years.

See Appendix 3, Detailed Policy Data for a list of exceptions to this rule.

Link

Employment and Assistance Regulation

<http://www.hsd.gov.bc.ca/PUBLICAT/VOL1/Part3/3-3.htm#1>

2b. Employment and Income Assistance – Three-Week Work Search

What to know

Much of the same rationale about the importance of policies which divert applicants from the welfare system described under the two-year independence test also apply to this policy.

Applicants are required to wait three-weeks from their initial inquiry before their application interview which determines eligibility. In those three-weeks, they are expected to look for work, collect necessary documents, and access other sources of support. Anti-poverty advocates note that the lack of assistance during the three weeks can be counter productive as it forces people to focus their time and resources on meeting basic shelter and food needs, rather than looking for work.

Welfare is understood to be an income of last resort (people must have exhausted their assets and all alternate sources of income). Yet, beginning in 2002, when people first seek assistance, they are required to conduct a three-week job search before an “in-take interview” is conducted. Numerous examples have been documented that the wait for the first intake interview can be between four to six weeks.

There is considerable evidence that the three-week wait is not fulfilling the Ministry's goal of diverting applicants to employment, but rather, diverting applicants from much-needed assistance into greater debt and increased vulnerability. This is ultimately at odds with the Ministry's aim of increased self-sufficiency and employability.

What to look for

Anti-poverty advocates continue to push for a removal of the two-year independence test and three week wait, something which has been estimated to cost approximately \$200 million per year. However, it is unlikely that the current government would make either of these changes. Should the government change, it is more likely but not certain that the NDP would remove these policies.

Changes to this policy are most likely to impact the three impact areas, Family and Community Well-being, Mental Health and Addictions, and Housing and Homelessness as they help to support people needing welfare to access it, thus reducing the likelihood that they will experience homelessness.

Date policy last amended

April 2002

Status

Applicants are required to wait three-weeks from their initial inquiry before their application interview which determines eligibility. In those three-weeks, they are expected to look for work, collect necessary documents, and access other sources of support. See Appendix 3, Detailed Policy Data, for a definition and list of exceptions to this rule.

Link

Employment and Assistance Regulation

<http://www.hsd.gov.bc.ca/PUBLICAT/VOL1/Part3/3-3.htm#1>

2c. Employment and Income Assistance – Shelter and Support Rates

What to know

In 2007, shelter and support rates for income assistance in BC were increased for the first time in 12-years. Low shelter and support rates relative to costs of living have been suggested as important contributors to increases in homelessness across BC.

2002 Welfare reforms also included cuts from income assistance support rates, such as:

- \$51 a month from single parents' support;
- \$47 a month from support of single people aged 55-59;
- \$98 a month from single people aged 60-64;
- \$94 a month from couples aged 55-59;
- \$145 a month from couples aged 60-64;
- \$55 a month from three person family for shelter;
- \$60 a month from four person family for shelter;
- \$75 a month from five-person family for shelter.

Anti-poverty advocates, as part of a call for a provincial poverty reduction plan as well as through the Raise the Rates campaign, have called for an immediate increase in income assistance and disability benefit rates by 50% and subsequently indexing them to inflation. The approximate cost of this is \$500 million/year. Some details from this plan include:

- The current rate of \$610 per month for a single “employable” person is less than the average rent for a bachelor suite in BC.
- Single people on assistance are expected to rent homes with \$375 per month, and receive \$7.58 per day for everything else.
- This puts these individuals 59% below the poverty line (in relation to the 2007 after-tax LICO)⁷.

The BC Progress Board has also called for social assistance rates to be indexed to the cost of living.

What to look for

It is unlikely that in this economic downturn the provincial government will increase income assistance rates. However, as the economy begins to recover, it is possible that rates will increase again. Even should the government change in 2013, it is unclear if the NDP would commit to raising income assistance rates. The policy is included for monitoring despite this, as any change to these rates would have such an impact on some of the poorest people in the province.

Changes to this policy are most likely to impact the Family and Community Well-being area and Housing and Homelessness as they help to support people needing welfare to access it, thus reducing the likelihood that they will experience homelessness.

Date policy last amended

April 1, 2007

Status

In 2007, shelter and support rates for income assistance in BC were increased for the first time in 1two-years. Low shelter and support rates relative to costs of living have been suggested as important contributors to increases in homelessness across BC. See Appendix 3, Detailed Policy Data for a current list of support and shelter rates.

Link

Employment and Assistance Regulation
<http://www.hsd.gov.bc.ca/PUBLICAT/VOL1/Part3/3-3.htm#1>

2d. Employment and Income Assistance – Time Limits

What to know

In 2002, time limits for welfare were brought in as part of the suite of welfare reforms. This essentially brought in a limit to receiving welfare for more than two of every five years, with some exceptions. The legislation was controversial, and in 2004 the government brought in

⁷ BC Poverty Reduction Plan, Full Document, Canadian Centre for Policy Alternatives, <http://www.policyalternatives.ca> <accessed Nov. 2009>.

a new exception which encompassed most people who would otherwise have been cut off. Only a few dozen people were officially cut off because of the rule. However, almost 500 people in 2006 and 350 people in 2007 were cut off because of non-compliance with their employment plan, which is a requirement in order to maintain an exemption from the time limits rule.

The time limits rule, like many of the 2002 welfare reforms, pre-supposes employability in those who are not receiving disability benefits or labeled as having barriers to employment. However, advocates and employment assistance service providers report that many who receive basic income assistance are not job-ready.

BC was the first province in Canada to implement time limits on welfare benefits. The US welfare reforms, including a lifetime benefit limit of five years, are cited by some as having demonstrated that such policies promote employment, independence, and transforms welfare back into a transitional program of last resort rather than an entitlement.

The introduction of the 25th exemption for the time limits policy, which then exempted most welfare recipients, was a great disappointment to advocates of welfare time limits. The failure of time-limited welfare in BC will likely slow introduction of similar legislation in other Canadian jurisdictions. It is extremely unlikely that the 25th exemption will be removed, or welfare time limits brought back under this government in the next few years.

The policy has been included because its continual presence represents the continuing threats of sanction income assistance recipients feel to their benefits, sometimes resulting in the imposition of inappropriate employment plans. Its presence represents a mindset that welfare when in need is not a right, but a time-limited privilege. The policy itself likely only results in fewer than 400 people losing income assistance annually across BC, it has a smaller tangible impact but a larger symbolic one.

What to look for

Only a change of government will likely bring a removal of the time limits exemption. The removal of this policy might signal a change in attitude to welfare overall.

Changes to this policy are most likely to impact the three impact areas, Family and Community Well-being, Mental Health and Addictions, and Housing and Homelessness as they help to support people needing welfare to access it, thus reducing the likelihood that they will experience homelessness.

Date policy last amended

February 6, 2004

Status

Beginning in April 2004 certain categories of social assistance recipients began to have their monthly benefits reduced or eliminated if they remain on income assistance for more than 24 months in a 60-month period. See Appendix 3, Detailed Policy Data for detailed eligibility rules for a family unit.

Link

Employment and Assistance Regulation

<http://www.hsd.gov.bc.ca/PUBLICAT/VOL1/Part3/3-3.htm#1>

2e. Employment and Income Assistance – Earnings Exemptions

What to know

Earnings exemptions are the amount of earned income a social assistance recipient can retain, over and above their benefits. 20.8% of Persons with Disabilities benefit recipients claimed income in 2007/2008⁸. Given the high costs of living in this region, these earning exemptions can make a significant difference for individuals.

Prior to 2002, those in the expected to work category were also able to earn and keep a flat rate of \$100 per month, and parents or couples could keep a flat rate of \$200 per month, with additional income earned subject to a 75 per cent clawback. Without an earnings exemption, every dollar earned is a dollar taken off a monthly income assistance cheque. BC is the only province in Canada that does not allow all income assistance recipients to keep some of the money they earn. Without an earnings exemption, it can be hard for people to transition off assistance and back into the paid workforce.

Social policy analysts across the political spectrum agreed on this issue. The Fraser Institute gave a "B" rating to BC's welfare reform overall⁹. The only area of reform to receive a failing grade is BC's policy of eliminating earning exemptions for recipients who return to work or find jobs. They noted that "experience in the U.S. has proven that combining benefit time limits with reasonable earning exemptions results in an effective and powerful work incentive."

What to look for

More likely than an overall rate increase is the reintroduction of earnings exemptions for people receiving basic income assistance, or at least families with dependent children. Advocates are calling for a graduated earnings clawback above a flat rate exemption, following best practices in other jurisdictions to help people successfully move from welfare to work.

Changes to this policy are most likely to impact the Family and Community Well-being area as they help to support people moving from welfare to work.

Date policy last amended

2005

Status

Earnings exemptions only apply to the following categories of social assistance recipients:
Single parents of children with disabilities: \$300/month
People with persistent multiple barriers to employment: \$500/month
People with disabilities: \$500/month

See Appendix 3, Detailed Policy Data for detailed eligibility rules.

⁸ Freedom of Information Request filed by Community Council.

⁹ Welfare Reform in British Columbia: A Report Card, <http://www.fraserinstitute.org> <accessed Nov. 2009>.

Links

Employment and Assistance Regulation

<http://www.hsd.gov.bc.ca/PUBLICAT/VOL1/Part3/3-3.htm#1>

Employment and Assistance for People with Disabilities Regulation

<http://www.eia.gov.bc.ca/PUBLICAT/VOL1/Part3/3-5.htm>

2f. Employment and Income Assistance – Asset Restrictions/Asset Limits

What to know

Before being eligible for income assistance, applicants are limited in assets such as the value of a car, RRSP savings and life insurance. Advocates note that the asset restriction can result in people who need income assistance being forced to reduce their assets to such an extent that it makes it more challenging for them to transition off of welfare and back into work (having to sell their car, for example). Having too high assets was the fourth most common reason for denial of income assistance in 2005. BC actually has one of the higher asset limits of provinces in Canada (both liquid and physical assets)¹⁰.

Given lower levels of saving across Canada, one of the concerns is what asset limits do to dissuade savings, even among households outside welfare. This follows as a concern for a variety of needs-test programs where low-income families would lose the assets they had developed. There is limited Canadian research in this area, but U.S. findings suggest this may be the case. Though a reduction in the asset limits may increase welfare program entry thus costing more, it may conversely save government funds with reduced dependence on public benefits during retirement years. Similarly, people receiving income assistance are typically not able to save or build assets. BC has done some work with Social Enterprise Development Innovations (SEDI) to bring in specific exemptions to social assistance regulations for “asset development accounts” (e.g. matched savings accounts like the Family Self Sufficiency Project).

What to look for

Additions of exemptions to social assistance regulations to support saving and possibly increases to dollar limits and the number of assets that are exempt.

Changes to this policy are most likely to impact the Family and Community Well-being area as they encourage people living on low-income to save.

Date policy last amended

April 2002

Status

According to several social research websites, revised (downward) asset limits were introduced with the suite of policy changes announced by the Provincial Government in April 2002. Since then, we do not have a record of changing asset limits, but we know that “Asset Development Accounts” have been added as an exemption to provincial welfare regulations. See Appendix 3, Detailed Policy Data for details on current asset restrictions.

¹⁰ Bruce Wallace, Seth Klein and Marge Reitsma-Street, Denied Assistance, Closing the Front Door on Welfare in BC, 2006, Centre for Canadian Policy Alternatives, <http://www.policyalternatives.ca> <accessed Nov. 2009>.

Link

Employment and Assistance Regulation

<http://www.hsd.gov.bc.ca/PUBLICAT/VOL1/Part3/3-3.htm#1>

3. Employment Insurance (Federal)

What to know

Employment Insurance provides temporary financial assistance for unemployed Canadians while they look for work or upgrade their skills. Canadians who are sick, pregnant or caring for a newborn or adopted child, as well as those who must care for a family member who is seriously ill with a significant risk of death, may also be assisted by Employment Insurance. A significant proportion of jobless workers have limited or no access to retraining supported through Employment Insurance because they have not worked sufficient hours to qualify for the employment benefits associated with this income support. Nationally, only four in ten unemployed workers are eligible for this program. However, many of these workers do not pay into the program or are ineligible due to voluntary departure from their work (quitting). Nonetheless, this still leaves about one in five of those potentially eligible individuals who weren't receiving benefits. Moreover, a majority of these – about 15% of total unemployed EI contributors or at least 50,000 Canadians – have historically remained without coverage because of insufficient hours on the job¹¹.

Employment insurance programs have recently been given extremely high profile in national politics. Just before the House of Commons went on summer recess in the middle of June, the Conservative government and the Opposition Liberals agreed to form a small working group to come up with proposals to reform Employment Insurance (EI) eligibility so that self-employed Canadians could participate voluntarily in the EI system and eligibility requirements for EI could be improved to make it fairer across the country. The working group met very little, and members reported great difficulty in working together. Meanwhile many ideas were put forward by think tanks and other orders of government around potential changes to eligibility in particular.

What to look for

Some of the changes predicted at the start of this study during policy selection have been proposed in Bill C-50, however, more changes may follow. Bill C-50, introduced in the House of Commons in September 2009, proposes several qualifying periods during which claimants who meet certain criteria can receive regular unemployment benefits for a longer period than the standard maximum generally provided for under the Act. These amendments are, however, designed to taper off: shorter and shorter extensions will apply, until such time as the duration of benefits returns to the normal length under the Act. Therefore, under these amendments, temporary extensions of various lengths will only be available until September 2010.

These measures are aimed at unemployed individuals who have paid EI premiums for a significant period of time and who, although they may have received benefits in the past, are not regular users of the EI program – a group that the government refers to as “long-tenured workers.” The government estimates that Bill C-50 will benefit approximately 190,000 workers in this group.

¹¹ TD Economics, Is Canada's EI program adequate? April 30, 2009, http://www.td.com/economics/special/gb0409_EI_exec.pdf <accessed Nov. 2009>

Changes to this policy are most likely to impact the Family and Community Well-being area as they help to support people needing employment insurance to access it.

Date policy last amended

March 1, 2009

Status

- 3a. Number of Insured Hours Required to Qualify for Regular Benefits: 665
- 3b. Minimum Number of Weeks Payable for Regular Benefits: 20
- 3c. Maximum Number of Weeks Payable for Regular Benefits: 50
- 3d. Rate of weekly benefits payable: 55% of insurable earnings, up to a maximum yearly insurable earning of \$39,000.

See Appendix 3, Detailed Policy Data for details on the formula for weekly benefits payable.

Link

http://www.rhdcc-hrsdc.gc.ca/eng/employment/ei/act_regulations/index.shtml

4. Employment Standards Act – Required Use of Self-Help Kit (Provincial)

What to know

Since 2002, use of a self-help resolution kit is now the required first step that employees must take if they have a grievance with their employers, a key change to the Employment Standards Act. Only if that attempt is unsuccessful can employees then bring the complaint to the Employment Standards Branch. The 16 page self-help kit is only available in English and is reported to be quite complicated, meaning that literacy, lack of information and language barriers are likely to prevent recent immigrant workers from receiving protection or wage recovery. Moreover, if an employee feels uncomfortable or fears discussing issues with her/his employer and thus does not use the kit, the Branch can dismiss the complaint. After the self-help kit is used, an adjudication process conducted before one of the Director's offices may occur.

There was a subsequent substantial drop in employment complaints (46% reduction in the first year of the new policies)¹². This decline in complaints cannot be explained by an overnight improvement in employer behaviour. The requirement that employees first discuss their problem with their employer using the "Self-Help Kit" before being allowed to file a complaint with the Branch was described by one Employment Standards Officer as having an immediate effect "like the turning off of a tap."

The BC Chamber of Commerce notes that over-regulation by government is one of the greatest disincentives to job creation. However, the Chamber reports that the adjudication process sometimes following the self-help kit is often longer and less efficient than an investigation¹³.

12 David Fairey, *Eroding Worker Protections: BC's New Flexible Employment Standards*, CCPA, 2005, <http://www.policyalternatives.ca> <accessed Nov. 2009>.

13 BC Chamber of Commerce, *Advocacy & Policy: Policy & Positions Manual*, Revised 2008, http://www.bcchamber.org/advocacy/policy/provincial_gov/labour/labour_and_employment.html <accessed Nov. 2009>.

Though other jurisdictions have similar "self-help kits," the kits are typically voluntary and not a requirement prior to bringing complaints about workplace violations directly to the Employment Standards Branch.

What to look for

Shift from making the "self-help kit" mandatory and instead allowing it to be a support but not requirement in accessing employment standards services. This would require a renewal in staffing for Employment Standards branches. During the economic downturn and recovery, any move such as this which is costly and potentially seen as not being business friendly, are unlikely to occur. A first step might be to see more training and support, as well as a clarity of role for the Employment Standards Directors responsible for adjudications, which may provide better outcomes for those complaints which do go forward.

Changes to this policy are most likely to impact the Family and Community Well-being area, reducing stress of workers and improving work conditions. Employment Standards are also important for people with mental health and addictions challenges in the face of discrimination, so changes to this policy may also have an impact in this area.

Date policy last amended

2002

Status

In 2002, the Employment Standards Act was amended to require that employees first confront their employer using a 16-page "Self-Help Kit" before being allowed to file a complaint with the Employment Standards Branch. Labour standards researchers have attributed this change as a major contributor to a subsequent reduction in complaints (46% reduction in the first year of the new policies).

See Appendix 3, Detailed Policy Data for details on the current complaint resolution process.

Link

http://www.bclaws.ca/Recon/document/freeside/--%20E%20--/Employment%20Standards%20Act%20%20RSBC%201996%20%20c.%20113/00_96113_01.xml

5. Minimum Wage (Provincial)

What to know

Minimum wage in BC is \$8 an hour for most employees, except those for whom the first job wage applies (those with less than 500 hours of work experience). 63,000 British Columbians earn \$8 per hour and another 293,000 people earn less than \$10 per hour¹⁴.

- Women accounted for 60 per cent of workers who earned a minimum wage.
- About 35 per cent of teens aged 15 to 19 worked for minimum wage.
- Twenty-nine per cent of minimum wage workers fell between the ages of 25 to 54¹⁵.

¹⁴ BC Federation of Labour, Minimum Wage, http://www.bcfed.com/issues/minimum_wage <accessed Nov. 2009>.

¹⁵ CBC News story: Minimum wage laws – the state of pay in Canada, January 23, 2009, <http://www.cbc.ca>.

Labour and anti-poverty advocates are calling for an increase to the BC minimum wage. Make it Ten campaign, led by the BC Federation of Labour, has been endorsed by a number of community groups and municipalities, including the Union of BC Municipalities.

Businesses are concerned that a minimum wage increase might cause low wage jobs to be cut, because some employers would not be able to afford it. The Canadian Chamber of Commerce says higher minimum wages cost jobs for young and unskilled workers. "It is estimated that a 10 per cent increase in the minimum wage results in a 2.5 per cent decline in employment," the Chamber said in a 2005 paper calling for changes to the Canada Labour Code¹⁶. The Chamber also cited research that associated high minimum wage rates with higher school dropout rates, as teenagers are persuaded to leave school. The Fraser Institute reports that Canadian and international examples show that minimum wage increases result in cuts in numbers of employees or reductions in hours of employees as employers seek to address increased personnel costs. Potential job loss numbers are debated, but one study predicted a loss of 52,000 jobs for workers aged 15-24, based on perceptions of other jurisdiction's experiences with minimum wage increases.

As of 2009, BC has the lowest minimum wage in Canada. It hasn't been amended since 2001, all other provinces and territories amended at least as recently as 2008, some in 2009. On April 1, 2007, Yukon became the first jurisdiction to peg annual increases in its minimum wage to the Consumer Price Index. A few provinces are bound by statute to review the minimum wage standard every year or two, but none is required to change it. Critics point out that the legislated minimums have often not kept pace with inflation.

What to look for

It seems likely that as the economic downturn begins to shift the BC government will be forced to consider a change in the minimum wage, given the disparity with other provinces. Whether or not this policy change will result in a positive or negative impact on poverty reduction remains to be seen (and, if other jurisdictions results are replicated, the impact will be perceived differently depending on ideology).

Certainly if, in the 2013 provincial election the government were to change, the minimum wage would have a much stronger chance of increasing. In the 2009 election campaign, the NDP committed to a minimum wage increase to \$10 per hour.

Changes to this policy are most likely to impact the Family and Community Well-being area by impacting workforce poverty (increasing wages but possibly increasing unemployment or involuntary part-time work).

Date policy last amended

November 2001

Status

The BC minimum wage is \$8 per hour. The First Job/Entry Level minimum wage is \$6 per hour. This only applies to employees with no paid work experience before November 15, 2001.

After they have worked for a total of 500 hours with one or more employers, these employees are entitled to the regular minimum wage rate.

¹⁶ CBC News story: Minimum wage laws – the state of pay in Canada, January 23, 2009, <http://www.cbc.ca>.

Exceptions: Minimum wage rates for live-in home support workers, resident caretakers and farm workers who hand harvest certain fruit and vegetable crops are set out in the Employment Standards Regulation.

Link

<http://www.labour.gov.bc.ca/esb/facshts/min-wage.htm>

6. Working Income Tax Benefit (Federal)

What to know

The Working Income Tax Benefit (WITB) is a refundable tax credit intended to provide tax relief for eligible working low-income individuals and families who are already in the workforce (earning at least \$3,000/year), and to encourage other Canadians to enter the workforce. The WITB was designed to help address the “welfare wall” that social assistance recipients attempting to move into the workforce face. Financial barriers to paid employment can mean that their after-tax-and-transfer-receipt resources actually fall as they move into the workforce.

The term ‘welfare wall’ refers to the conundrum that some welfare recipients can end up worse off financially if they leave social assistance for the workforce. They may forfeit cash benefits for spouses and allowances for children; special benefits; and valuable services such as supplementary health, dental and drug benefits, subsidized housing and access to supports for recipients with disabilities. They see their typically low earnings from work reduced by federal and provincial/territorial income taxes and payroll taxes (Canada and Quebec Pension Plan contributions and Employment Insurance premiums). And they face work-related expenses such as clothing, transportation and child care.

When introduced, the Working Income Tax Benefit received support from across the political spectrum. While many noted that the actual benefits in the first year were small, the program itself set a foundation on which future budgets could build. And this is precisely what occurred in 2009 as the budget promised an additional \$580 million each year to enhance these benefits.

The federal government estimated that the Working Income Tax Benefit will reach 1.2 million Canadians who are already working, and is expected to encourage another 60,000 individuals (including welfare recipients) to enter the workforce.

The Working Income Tax Benefit is geared not only to social assistance recipients moving from welfare to work, but also to the many working poor Canadians who never or rarely turn to social assistance. Close to half (44%) of low-income households contain at least one working poor adult and just over one-third (34%) of poor children are in families with at least one parent working full-time year-round¹⁷. About one in four workers earn \$10 an hour or less. However, the tax rates of many low-income workers will be increased, some who are WITB recipients, which could have a negative offset effect on the workforce.

The Working Income Tax Benefit has gained support from many anti-poverty advocates including the non-profit organization Canada Without Poverty (formerly the National Anti-Poverty Organization, NAPO). However, these advocates note that the WITB should not

17 Andrew Jackson, Are Wage Supplements the Answer to the Problems of the Working Poor?, Canadian Labour Congress, 2006, <http://www.policyalternatives.ca> <accessed Nov. 2009>.

replace efforts to improve wages to ensure that anyone working full-time can meet his or her basic needs.

What to look for

Further increases to the Working Income Tax Benefit rates. Given the cross partisan support for this benefit, these increases are possible under any government.

This poverty reduction policy change would have greatest influence in the United Way's Housing and Homelessness Impact Area, as it reduces workforce poverty and removes barriers from welfare to work.

Date policy last amended

January 27, 2009

Status

Net income level where the recipient is not eligible to receive the WITB: 2009 tax year

- Family - \$22,148
- Single - \$14,476

See Appendix 3, Detailed Policy Data for specific details on the above thresholds.

Link

<http://www.cra-arc.gc.ca/bnfts/wtb/menu-eng.html>

Support for Families

7. Child Tax Benefits (Federal and Provincial)

Ottawa offers three child benefit programs: The Canada Child Tax Benefit (CTTB), the Universal Child Care Benefit (UCCB) and the non-refundable Child Tax Credit (CTC).

The objectives of the child tax benefits are twofold:

1. to help reduce child poverty
2. to help parents with the costs of raising children

In annual ranking of 17 OECD countries based on a collection of social measures of social cohesion, equity and self-sufficiency, Canada ranked ninth of 17. The Conference Board of Canada reported on these findings, noting Canada's low and worsening performance on fighting child poverty and listing poverty reduction as the main social challenge that Canada must address. Child poverty data was from 2005, and the Conference Board expects more recent data, when it becomes available, to show an increase in children living on low-income¹⁸.

¹⁸ Conference Board of Canada, How Canada Performs: A Report Card on Canada, 2009, <http://www.conferenceboard.ca/hcp/details/society/child-poverty.aspx> <accessed Nov. 15, 2009>.

7a. Canada Child Tax Benefit (including National Child Benefit Supplement and Child Disability Benefit, Federal)

What to know

The Canada Child Tax Benefit (CCTB) is a tax-free monthly payment made to eligible families to help them with the costs of raising children under age 18. The amount of the Canada Child Tax Benefit is calculated according to the information provided on income tax returns.

The Canada Child Tax Benefit has a significant impact on poverty. If there were no federal child benefits, the low-income rate for families with children would be 15% (i.e., 15% of all Canada's children would be in low-income families, or there would be 566,600 low-income families with children).

Under the current system of federal child benefits, the low-income rate for families with children is 9.3% (or there are 352,800 low-income families with children). The Canada Child Tax Benefit also greatly reduces the average depth of poverty for families with children. Without federal child benefits the average depth would be \$10,159 below the poverty line, instead of \$7,546 below the line under the current system.

National Child Benefit Supplement

From the NCB website:

Under the National Child Benefit (NCB) program, the Government of Canada has increased the benefits it pays through the NCB Supplement to low-income families with children, regardless of their source of income. Provinces and territories have the flexibility to adjust social assistance or child benefit payments by an amount equivalent to the NCB Supplement. These social assistance adjustments have allowed provinces and territories to pay for new and enhanced benefits and services for low-income families with children.

Before the NCB, moving from social assistance into a paying job often meant only a minimal increase in family income for low-income parents. It could also mean a loss of other valuable benefits, including health, dental and prescription drug benefits. As a result, families could find themselves financially worse off in low paying jobs as compared with being on welfare - a situation known as the "welfare wall."

The NCB works to reduce the welfare wall by providing child benefits outside of welfare and ensuring that enhanced benefits and services continue when parents move from social assistance to paid employment.

According to the NCB website, no family receiving social assistance experienced a reduction in its overall level of income support as a result of the NCB. It is however set up in BC so that those receiving social assistance will not receive the full amount of the NCB. This arrangement between federal and provincial programs varies from province to province.

Child Disability Benefit

The Child Disability Benefit (CDB) is a tax-free benefit of up to \$2,455 per year (\$204.58 per month) for families who care for a child under age 18 with a severe and prolonged impairment in physical or mental functions.

The benefit is based on family net income and starts being reduced when family net income is more than \$37,885.

What to look for

Child poverty has been an issue of concern for some political groups for over 15 years, but in the past few years has been increasing profile across the political spectrum, which may point to further action soon. Most groups agree that a benefits strategy is a key part of a child poverty reduction strategy, though some also advocate job creation, child care and tax incentives.

A proposal by the Caledon Institute of Social Policy would increase child benefits by \$5000 a child, reducing the percent of children in low-income families to 8.3% (or 312,800 low-income families with children)¹⁹. Campaign 2000, a national initiative to reduce child poverty, has been calling for similar changes to the child benefits plan as one of its five central policy planks. This change, by not creating a new program, might be considered by any of the three central federal political parties.

Changes to this policy would impact the Family and Community Well-being area, working to reduce child poverty.

Date policy last amended

January 27, 2009

Status

For the 2009-2010 benefit year, the family net income threshold at which the Canada Child Tax Benefit (CCTB) and the Child Disability Benefit (CDB) begin to be phased-out, and at which the National Child Benefit (NCB) phase-out is complete for most families, is \$40,726. See Appendix Two, Data Tables for an explanatory table showing impact of this change.

Link

<http://www.cra-arc.gc.ca/cctb/>

7b. Universal Child Care Benefit (Federal)

What to know

The Universal Child Care Benefit (UCCB) is designed to help Canadian families, as they try to balance work and family life, by supporting their child care choices through direct financial support. The UCCB is for children under the age of six-years and is paid in installments of \$100 per month per child.

19 Sherri Torjman, Poverty Policy, Caledon Institute of Social Policy, 2008, <http://www.caledoninst.org/Publications/PDF/720ENG.pdf> <accessed Nov. 2009>.

Introduced in July 2006, the UCCB is distributed to about 1.5 million families across Canada and is intended to support families with child care costs, whichever form of childcare they choose. The program replaced the Universal Child Care plan introduced the previous year by the Liberal government, which targeted funding to licensed child care facilities.

The Universal Child Tax Benefit pays \$1,200 per year for each child aged five-years and under. However, the UCCB is subject to both federal and provincial/territorial income taxes, so most families end up with less than \$1,200 after they have paid income taxes on their benefits.

Over the past three years, the Federal Government has spent \$7.5 billion dollars on the UCCB program. The UCCB has been criticized because it pays working poor and modest-income families smaller benefits than middle- and upper-income families. It also is structured to favour one-earner families over single-parent families and two-earner families.

The introduction of the UCCB also made a complex system even further complicated, resulting in child advocates reporting that many parents were unable to tell if they were getting the right amount of child benefits.

What to look for

Advocates have asked for the Conservative government to alter the UCCB program by:

- Bringing back the Canada Child Tax Benefit's young child supplement – which the UCCB partially replaced. This supplement benefited mainly low- and modest-income families.
- Delivering the UCCB as part of the Canada Child Tax Benefit, thus making it a non-taxable credit.
- Increasing the amount of the UCCB.

Should the federal government change, it would be likely that the program might be cancelled as both the Liberal Party and New Democrat Party have stated that they would redirect the money through other child poverty reduction strategies such as the National Child Tax Benefit or a Universal Child Care Program.

Changes to this policy would impact the Family and Community Well-being area, working to reduce child poverty.

Date policy last amended

May 2, 2006

Status

The Universal Child Tax Benefit pays \$100 monthly to all children age 5 and under. This has not been updated since the benefit was implemented.

Link

<http://www.cra-arc.gc.ca/bnfts/uccb-puge/pplctn-eng.html>

7c. BC Family Bonus & BC Earned Income Benefit (Provincial)

What to know

The BC Family Bonus (BCFB) program includes the basic Family Bonus and the BC Earned Income Benefit. This program provides non-taxable amounts paid monthly to help low- and modest-income families with the cost of raising children under 18-years of age. Benefits are combined with the Canada Child Tax Benefit into a single monthly payment.

Many provincial child tax benefit programs are delivered with the federal child tax benefit for efficiency's sake. Though the federal government may not act on changes to the Canada Child Tax Benefit, the provincial government may choose to make these changes. Child poverty has become an area of pressure for British Columbia in particular, which has had the highest level of child poverty in Canada for the past five years.

First Call, a campaign to reduce child poverty reported on the substantial role that federal and provincial government income support programs play in reducing child poverty. In 2006, the child poverty rate was 21.9% in BC. If BC parents had been forced to rely only on earnings, income from investments and other sources of market income, the proportion of families with children living in poverty would have been 29.0%. This means that government transfers reduced the market child poverty rate by nearly one quarter²⁰.

BC, however, was not as successful at reducing market child poverty rates as other provinces. Newfoundland and Labrador, for example, had a market poverty child rate of 38.0%; after government transfers, the rate dropped to 16.2%. This means that government transfers in Newfoundland and Labrador reduced the market child poverty rate by over half.

What to look for

- An increase in the provincial amount of CCTB payment.
- An increase in income ceiling eligibility for the provincial amount of the CCTB payment.

Changes to this policy would impact the Family and Community Well-being area, working to reduce child poverty.

Date policy last amended

1996

Status

The basic family bonus is calculated based on the number of children and family net income. See Appendix 3, Detailed Policy Data for current amounts and thresholds.

Link

http://www.sbr.gov.bc.ca/individuals/Income_Taxes/FamilyBonus/about.htm

20 First Call BC 2008 Child Poverty Report Card <http://www.firstcallbc.org/pdfs/EconomicEquality/3-ReportCard-colour.pdf> <accessed Nov. 2009>.

8. Child Care (Provincial)

High quality child care programs have been shown to support young children's development in key areas such as social interaction with other children, language and cognitive development, physical development, and establishing relationships with adults that are not immediate family. Additionally, parents (particularly mothers) benefit as their access to labour market participation is also dependent on the availability of safe, affordable, high quality, accessible, stable child care. Approximately 50,000 BC parents with children under six receive child care subsidies to assist with the cost of child care. In 2007/08 BC funded over 4,700 licensed child care facilities, supporting the provision of 87,538 licensed child care spaces^{21, 22, 23}.

8a. BC Child Care Subsidies – Income threshold

What to know

The large majority of Canadian families, including those with preschool children, have both parents in the workforce, and most single parents work outside of the home. Child care is necessary if parents are to work, train or re-educate. Child care is essential for poor families struggling to climb the welfare wall and find and keep jobs. Yet it is one of the highest costs for middle- and low-income families. Approximately 50,000 BC parents with children under six receive child care subsidies to assist with the cost of child care.

Many parents struggle to pay for daycare but are not eligible for full or partial subsidy.

A two parent family working full-time with a two and four year old in licensed group care would only receive the maximum subsidy if they earned approximately \$2,900/month (\$9/hour) or less. Even receiving full subsidy, the parents would still have to pay \$347 to afford the average cost for group daycare.

Subsidy amounts are then reduced depending on how much over \$2,900 a household earns, with no subsidy after approximately \$5,200/month (\$16.25/hour). Families with incomes between those two amounts would receive only partial subsidy.

For example, a two-parent with a two- and a four-year-old in licensed group care and parents each earning \$12/hour, working full-time would earn \$3,840 each month. Living in a three-bedroom rental apartment costs \$1,171/month and they spend \$580 on food. Their daycare fees are \$1,532, but they only receive \$725 in subsidy, leaving them a cost of \$460. After rent, food and daycare, they have \$1,282 left for other costs such as utilities, clothing, transportation.

21 BC Ministry of Child and Family Development, 2008/09 Annual Service Plan Report, http://www.bcbudget.gov.bc.ca/Annual_Reports/2008_2009/cfd/cfd.pdf <accessed Nov. 2009>

22 BC Ministry of Child and Family Development, Child Care Operating Funding Program webpage <http://www.mcf.gov.bc.ca/childcare/operating.htm> <accessed Nov. 2009>.

23 BC Ministry of Child and Family Development, Child Care in British Columbia http://www.llbc.leg.bc.ca/public/PubDocs/bcdocs/453952/child_care_in_bc_2008_final.pdf <accessed Nov. 2009>.

What to look for

The BC Liberal government tends to respond to calls for universal child care system with changes to the subsidy program. While many child care advocates feel that subsidies are not the way to fund a stable, quality child care system, they agree that in the interim improvements to the subsidy program are important for low- and moderate-income families.

Changes to this policy would impact the Family and Community Well-being area, working to reduce family and child poverty.

Date policy last amended

November 28, 2008

Status

Changes in income thresholds and subsidy amounts occurred in 2003, 2004 and 2007. See Appendix 3, Detailed Policy Data for explanatory data tables.

Link

http://www.bclaws.ca/Recon/document/freeside/--%20C%20--/Child%20Care%20Subsidy%20Act%20%20RSBC%201996%20%20c.%2026/05_Regulations/10_74_97.xml

8b. BC Child Care Subsidies – Rate Table

What to know

High-quality child care programs have been shown to support young children's development in key areas such as social interaction with other children, language and cognitive development, physical development, and establishing relationships with adults that are not immediate family. Child care researchers have documented that the most significant factor in the quality of care children receive is the wage of the child care provider. However, child care advocates note that daycares are challenged to provide good wages as this requires substantially higher fees. Parents in Canada already pay a much higher proportion of daycare costs than other Organization for Economic Co-operation and Development (OECD) countries.

The Child Care Subsidy is intended as one of the central ways to ensure that low-income families can still access child care. Yet, child care advocates note that because it does not provide the full cost of daycare, the subsidy does not make it possible for daycares to set fees at a rate which would support good wages without making daycare inaccessible to lower income families.

What to look for

Increases in the maximum subsidy amount to come closer to the full cost of daycare.

Changes to this policy would impact the Family and Community Well-being area, working to reduce family and child poverty.

Date policy last amended

September 1, 2007

Link

http://www.mcf.gov.bc.ca/childcare/pdfs/CF1701_RateTable_DEC08.pdf

Status

Changes in income thresholds and subsidy amounts occurred in 2003, 2004 and 2007. See Appendix 3, Detailed Policy Data for explanatory data tables.

8c. BC Child Care – Operating Funding of Spaces

What to know

In BC, the Child Care Operating Funding Program provides operational funding to eligible licensed group and licensed family child care providers. The funding support is intended to assist licensed family child care providers with the cost of providing care.

Canada spends 0.25% of its gross domestic product on early education child care, BC spends 0.2%. In an OECD study of 14 countries, Canada ranked last in the amount of government support for early childhood education. In 2007/08 BC funded over 4,700 licensed child care facilities, supporting the provision of 87,538 licensed child care spaces.

Child advocates report that lower operating program funding keeps wages for Early Childhood Educators down. Daycare fees are already a challenge for many families, even with subsidies. In BC, parent fees contribute about 70-80% of the cost of child care—a far greater percentage than in other countries. In Vancouver and Victoria, child care fees can account for 20% of families' total expenses—the second highest expense after rent²⁴.

Though the total amount of funds BC provides through the Child Care Operating Fund (CCOF) was increased when the grant was extended to licensed family child care, the amount of funds per daycare has gone down. The BC Chamber of Commerce reported that child care operating funds for children 3- 5 years of age have also been affected with an average roll-back of approximately \$2 per enrolled child, per day or \$40 per month. Since the cuts of 2007, most facilities have been faced with either closure, staff cut-backs (affecting spaces), staff wage reductions and/or increased fees to parents.

Qualified early childhood educators are leaving the field because they cannot support themselves and their families on their wages. Others aren't entering the field. As a result, there is a staffing crisis, which exacerbates the challenge in creating new spaces.

What to look for

- Child care advocates are calling for an increase in the Child Care Operating Fund. While small increases may occur under the provincial government, the current direction for new Early Childhood Education spending is not through licensed daycares but rather through the pre-kindergarten and full day kindergarten programs.

24 Coalition of Child Care Advocates of BC, The Real BC Child Care Story, April 2009, http://www.cccabc.bc.ca/act/actions/2009/election09/files/ccabc_realchildcarestory.pdf <accessed Nov. 2009>.

- Should the federal government change, it is reasonably likely that the Universal Child Care Benefit program would be removed and money reinvested in funding designated for child care operating costs. It is unclear if this funding would subsequently be passed on to licensed child care facilities or used to support the early school start programs.

Changes to this policy would impact the Family and Community Well-being area, working to improve child development supports.

Date policy last amended

April 1, 2008

Status

Operating funding rates for 2009/10 remain the same as 2008/09. See Appendix 3, Detailed Policy Data for current rates.

Link

<http://www.mcf.gov.bc.ca/childcare/operating.htm>

Support for Housing

9. Rental Assistance Program (Provincial)

The Rental Assistance Program (RAP) provides eligible low-income, working families with cash assistance to help with their monthly rent payments. To qualify, families must have a gross household income of \$35,000 or less, have at least one dependent child, and have been employed at some point over the last year. In BC overall, 7,847 new households accessed the Rental Assistance Program in 2007/08.

9a. Rental Assistance Program – Maximum Income Level and Eligibility

What to know

When created in 2006 and up to 2007, BC Housing stated targets were that the Rental Assistance Program (RAP) would help between 15,000 to 20,000 families each year. It is challenging to determine the exact number of eligible families as of 2009 (latest available family makeup and income data is from 2005). However, when the RAP eligibility was increased in 2007, it was estimated that the number of potentially eligible families expanded by 5,800 to more than 20,000 families²⁵.

As of September 2009, 8,100 families were currently accessing the program, a number which varies regularly as families' circumstances change. Each year, the numbers of new families accessing the program grows, and changes in program eligibility in 2008 are

25 BC Ministry of Finance, Balanced Budget 2007: Building a Housing Legacy
<http://www.bcbudget.gov.bc.ca/2007/highlights/> <accessed Nov. 2009>.

credited with a growth to 9,007 new families assisted by rent programs for the 08/09 year compared to 7,847 in 07/08 (numbers include SAFER program, no separate numbers available). A target of an additional 4,700 has been set for the 09/10 year, dropping in numbers as more and more eligible families have been reached.

Further increases to the eligibility threshold would have significant impacts on the economic well-being of low-income families, and would support renters on low-income to access housing in the private market, as social housing continues to be in short supply. For example, the Rental Assistance Program is credited with being a significant support in reducing the numbers of families on the social housing waitlist. In the CRD, the numbers of families dropped from 919 in 2008 to 631 in 2009. This is the first year in some time where the waitlist dropped at all, never mind a reduction by almost one third.

What to look for

Funding for the Rental Assistance Program may be redirected to building social housing if the NDP is elected in 2013, as listed in the NDP 2009 election platform. It is unclear whether further eligibility changes will be made to the Rental Assistance Program (none are under public discussion at this time), but the program has been expanded for two years in a row, and as the economy recovers, this may be an area the current government looks at as a way to increase support to low-income families. What to look out for ahead would be any changes to the eligibility for the program, or changes to the continuity of the program should governments change.

This poverty reduction policy change would have greatest influence in the United Way's Housing and Homelessness Impact Area, as it increases the housing options available to working low-income family renters, who may now be better able to afford private market rentals.

Date policy last amended

April 2008

Status

To qualify, families must have a gross household income of \$35,000 or less, have at least one dependent child, and have been employed at some point over the last year.

See Appendix 3, Detailed Policy Data for additional details on eligibility.

Link

http://www.bchousing.org/programs/RAP/info_applicants

9b. Rental Assistance Program – Maximum Rent and Benefit Levels

What to know

Rather than increasing the reach of the program to touch more families this policy change would influence the depth of the impact. The RAP program does not fully subsidize housing, but will cover up to roughly two thirds of costs, depending on a family's income. Though not listed explicitly as a policy to monitor, the minimum benefit level is also worth noting (\$50, introduced in 2008), ensuring that the benefit is of sufficient value to feel worth applying for.

For the purposes of this report, there is a discrepancy between maximum rent levels and the actual rent costs experienced by many renters (see data in Appendix 3 for details). The maximum rent and benefit levels are set at one rate for Metro Vancouver and another, lower rate, for the rest of BC (including Victoria). This assumes that the cost of housing is higher and the availability of housing lower in Vancouver than across BC.

However, Victoria's housing costs are growing quickly, and, for larger units (where housing stock tends to be newer) are closer to Vancouver than BC overall prices. This same logic that housing is more expensive and harder to find in Metro Vancouver has been applied to Maximum Benefit Levels. Yet wages in Metro Vancouver are also typically higher than in the rest of BC, which arguably leaves Vancouver workers with greater ability to afford rent.

Some new data is available for 2009 showing that rental vacancy rates in the Victoria Census Metropolitan Area (CMA) are increasing, which should reduce the upward pressure on rents. However, rents in Victoria continued to increase faster than Vancouver. See Appendix 3, Detailed Policy Data for this comparison. Data is only available for 2 bedroom apartments (a full housing survey is released each year in December).

What to look for

Any further changes to the maximum rent and benefit levels in order to better support renters through the program, particularly if rent costs continue to rise. Another anticipated policy change is an adjustment to the rent and benefit levels for Victoria specifically. This may also be an issue the United Way wishes to bring forward to inform policy discussions.

This poverty reduction policy change would have greatest influence in the United Way's Housing and Homelessness Impact Area, as it increases the housing options available to working low-income family renters, who may now be better able to afford private market rentals.

Date policy last amended

April 2008

Status

Regardless of actual amount of rent paid, the Rental Assistance Program will only be calculated based on amounts up to maximum rent and benefit levels. See Appendix 3, Detailed Policy Data for these specific amounts.

Link

http://www.bchousing.org/programs/RAP/info_applicants

Support for Mental Health and Addictions

10. Victoria Safe-injection Site (Federal)

What to know

There are an estimated 1,500 to 2,500 injection drug users in BC's Capital Region. 72% of injection drug users said they would use a safe-injection site if one were available.

An estimated 70% of Victoria's intravenous drug users are infected with the Hepatitis C virus and 15% are HIV positive²⁶.

Supervised injection sites aren't expected to reduce crime but have been shown to limit the spread of disease, as well as the number of overdose deaths and hospital visits.

The City of Victoria has long expressed a desire for a safe-injection site, or multiple sites, as part of the continuum of care for intravenous drug users. This proposal has been supported by the provincial government through then BC Health Minister George Abbott (2007) and Dr. Perry Kendall, the provincial health officer.

A study by the Centre for Addictions Research suggests Victoria set up three small sites, possibly including a mobile location. The multiple sites would cost an estimated \$1.2 million to operate annually and could save up to \$2.8 million in health-care costs, according to an earlier report by VIHA's Dr. Richard Stanwick.

The federal government has refused to consider any new injection sites until research on the Vancouver injection site has been completed and reviewed. *Insite*, a safe-injection site, which has been operating in Vancouver's Downtown Eastside since 2003, operates under consecutive constitutional exceptions to the Controlled Drugs and Substances Act. The BC Ministry of Health provides operational funding for *Insite* through Vancouver Coastal Health. An October 2008 BC Supreme Court decision supported *Insite* as a permanent constitutional exemption from sections 4.1. and 5.1 of Canada's Controlled Drugs and Substances Act, based on the charter right to life, liberty and security of the person. The presiding Justice said that denying access to the Vancouver site ignores the illness of addiction, writing in a 60-page ruling, "I cannot agree with the submission that an addict must feed his addiction in an unsafe environment when a safe environment that may lead to rehabilitation is the alternative"²⁷.

The BC Supreme Court judgment suggests that in the coming years the federal government may be forced to change legislation to allow new safe-injection sites, using the same constitutional argument as made in the October 2008 ruling.

The federal government has appealed the ruling, which is being deliberated in 2009 in the BC Court of Appeals.

What to look for

Policy changes may also include the development of criteria which are required to satisfy the issuance of a Section 56 exemption, removing the more arbitrary process of granting, continuing and revoking Section 56 exemptions for supervised injection facilities.

This poverty reduction policy change would have greatest influence in the United Way's Addictions and Mental Health area, as it improves health outcomes of intravenous drug users.

26 Benedikt Fisher and Christine Allard, Feasibility Study on 'Supervised Drug Consumption' Options in the City of Victoria, Centre for Addictions Research BC, 2007, http://carbc.ca/portals/0/resources/SDC_Feasibility.pdf <accessed Nov. 2009>.

27 Vancouver Sun article, *Insite* can remain open: judge, May 27, 2008, <http://www.canada.com> <accessed Nov. 2009>.

Date policy last amended

2003 (first exemption for Vancouver site)

Status

Currently to be given permission to open a safe-injection site in Victoria, Health Canada would need to grant an exemption under Section 56 of the Controlled Drugs and Substances Act. See Appendix 3, Detailed Policy Data for the text of Section 56.

Link

<http://laws.justice.gc.ca/en/ShowFullDoc/cs/C-38.8//20090714/en>

Appendix 1: Proposed Template for Monitoring

Social Policy to Monitor	Strongest Link to Impact Areas	Rationale for Link to UWGV Impact Area	What to look for	Jurisdiction	Date policy last amended	Status and Recent Changes	Links
Income and Employment Security							
1. Basic Personal Tax Exemption	Family and Community Well-being	Impacts family and child poverty and funding for social program	Further increases in the basic personal tax exemption, both federally and provincially, that will impact lower waged families and/or dollars for social programs.	Federal Provincial	January 27, 2009 (Federal); October 22, 2008 (Provincial)	Federal basic personal tax exemption: \$10,320 (7.5% increase from \$9,600 in 2008) Provincial basic personal tax exemption: \$9,373 (2% increase from \$9,189 in 2008) It was announced in the September 2009 BC Budget that the basic personal tax credit amount will rise to \$11,000 (from \$9,373), as of January 1, 2010, up by \$1,627 from 2009.	Federal tax http://www.cra-arc.gc.ca/tx/ndvdl/tpcs/ncm-tx/rtrn/cmpltng/ddctns/Ins300-350/300-eng.html Provincial tax http://www.cra-arc.gc.ca/E/pub/tg/5010-n/5010-n-08e.html#P36_2608 Summary http://www.taxtips.ca/taxrates/bc.htm
2. Employment and income assistance	Family and Community Well-being Mental Health and Addictions Housing for Low-income, Working Poor and the Homeless	Improves access to income assistance for those who need it, including those with mental health disabilities, reducing the likelihood they will experience homelessness	As below	Provincial	As below	As below	As below

Social Policy to Monitor	Strongest Link to Impact Areas	Rationale for Link to UWGV Impact Area	What to look for	Jurisdiction	Date policy last amended	Status and Recent Changes	Links
2a. two-year independence test	As above	As above	Removal of or changes to the two-year independence test	As above	April 2002	Applicants for welfare must have been financially independent for a period of 2 consecutive years before applying for income assistance. See Appendix 1, Data Tables for a definition and list of exceptions to this rule.	http://www.hsd.gov.bc.ca/PUBLICAT/VOL1/Part3/3-3.htm#1
2b. three-week work search	As above	As above	Removal of or changes to the three week work search / waiting period	As above	April 2002	Applicants are required to wait three-weeks from their initial inquiry before their application interview which determines eligibility. In those three-weeks, they are expected to look for work, collect necessary documents, and access other sources of support. See Appendix 1, Data Tables for a definition and list of exceptions to this rule.	http://www.hsd.gov.bc.ca/PUBLICAT/VOL1/Part3/3-3.htm#1
2c. Shelter and support rates	As above	As above	Any changes in rates for income assistance, which would have an impact on some of the poorest people in the region.	As above	April 1, 2007	In 2007, shelter and support rates for income assistance in BC were increased for the first time in 1two-years. See Appendix 1, Data Tables for a list of current support and shelter rates.	
2d. Time limits	As above	As above	Removal or future changes to this policy, which have a serious affect on the overall provision of social assistance in the province.	As above	February 6, 2004	Beginning in April 2004 certain categories of social assistance recipients began to have their monthly benefits reduced or eliminated if they remain on income assistance for more than 24 months in a 60-month period. See Appendix 1, Data Tables for detailed eligibility rules for a family unit.	http://www.hsd.gov.bc.ca/PUBLICAT/VOL1/Part3/3-3.htm#1
2e.	As above	As above	Shifts in	As	2005	Status:	Employment and Assistance

Social Policy to Monitor	Strongest Link to Impact Areas	Rationale for Link to UWGV Impact Area	What to look for	Jurisdiction	Date policy last amended	Status and Recent Changes	Links
Earnings exemptions			earnings exemptions for people receiving basic income assistance, or at least families with dependent children that would positively or negatively affect their capacity to increase their income while receiving social assistance supports.	above		<p>Earnings exemptions only apply to the following categories of social assistance recipients:</p> <p>Single parents of children with disabilities: \$300 / month</p> <p>People with persistent multiple barriers to employment: \$500 / month</p> <p>People with disabilities: \$500 / month</p> <p>As Appendix 1, Data Tables for detailed eligibility rules.</p>	<p>Regulation http://www.hsd.gov.bc.ca/PUBLICAT/VOL1/Part3/3-3.htm#1</p> <p>Employment and Assistance for People with Disabilities Regulation http://www.eia.gov.bc.ca/PUBLICAT/VOL1/Part3/3-5.htm</p>
2f. Asset restriction / Asset limits	As above	Encourages people living on low-income to earn and save	Additional exemptions to social assistance regulations to support saving; changes to dollar limits and the number of assets that are exempt.	As above	April 2002	<p>According to published accounts on at least two social research websites, revised (downward) asset limits were introduced with the suite of welfare policy changes announced by the Provincial Government in April 2002.</p> <p>Since then "Asset Development Accounts" have been added as a positive exemption to provincial welfare regulations.</p> <p>See Appendix 1, Data Tables for details on current asset restrictions.</p>	<p>http://www.hsd.gov.bc.ca/PUBLICAT/VOL1/Part3/3-3.htm#1</p>
3. Employment Insurance	Family and Community Well-being	Support access to employment insurance for emergency support of	Changes to EI legislation that affect eligibility and maximum time periods; also changes to	Federal	March 1, 2009	See below for individual notes.	<p>http://www.rhdcc-hrsdc.gc.ca/eng/employment/ei/act_regulations/index.shtml</p>

Social Policy to Monitor	Strongest Link to Impact Areas	Rationale for Link to UWGV Impact Area	What to look for	Jurisdiction	Date policy last amended	Status and Recent Changes	Links
		interrupted employment	allow for voluntary participation of self-employed individuals.				
3a. Number of Insured Hours	As above	As above	As above	As above	As above	Number of Insured Hours Required to Qualify for Regular Benefits: 665 665	As above
3b. Minimum Number of Weeks	As above	As above	As above	As above	As above	Minimum Number of Weeks Payable for Regular Benefits: 20	As above
3c. Maximum Number of Weeks	As above	As above	As above	As above	As above	Maximum Number of Weeks Payable for Regular Benefits: 50	As above
3d. Rate of Weekly Benefits	As above	As above	As above	As above	As above	Rate of weekly benefits payable: 55% of insurable earnings, up to a maximum yearly insurable earning of \$39,000 See Appendix 1, Data Table for details on formula for weekly benefits payable.	As above
4. Employment Standards Act - Required use of self-help kit	Family and Community Well-being Mental Health and Addictions	Reduce stress of workers and improve work conditions. Support employment of those with mental health and addictions	Shift from making the "self-help kit" mandatory and instead allowing it to be a support but not requirement in accessing employment standards	Provincial	2002	In 2002, the Employment Standards Act was amended to require that employees first confront their employer using a 16-page "Self-Help Kit" before being allowed to file a complaint with the Employment Standards Branch.	http://www.bclaws.ca/Recon/document/freeside/--%20E%20--/Employment%20Standards%20Act%20%20RS%20BC%201996%20%20c.%20113/00_96113_01.xml

Social Policy to Monitor	Strongest Link to Impact Areas	Rationale for Link to UWGV Impact Area	What to look for	Jurisdiction	Date policy last amended	Status and Recent Changes	Links
			services.				
5. Minimum Wage	Family and Community Well-being	Impact workforce poverty by increasing wages (caution, could result in increasing unemployment or involuntary part-time work)	A change in the minimum wage, given the disparity with other provinces. Additional area to watch, potential negative or positive impact on poverty reduction.	Provincial	November 2001	The BC minimum wage is \$8 / hour. The First Job/Entry Level minimum wage is \$6 per hour. This only applies to employees with no paid work experience before November 15, 2001. After they have worked for a total of 500 hours with one or more employers, these employees are entitled to the regular minimum wage rate. Exceptions: Minimum wage rates for live-in home support workers, resident caretakers and farm workers who hand harvest certain fruit and vegetable crops are set out in the Employment Standards Regulation.	http://www.labour.gov.bc.ca/esb/facshts/min-wage.htm
6. Working Income Tax Benefit	Housing for the Homeless, Low-income and Working Poor	Reduce workforce poverty and remove barriers from welfare to work	Further increases to the Working Income Tax Benefit rates. Given the cross partisan support for this benefit, these increases are possible under any government.	Federal	January 27, 2009	Net income level where the recipient is not eligible to receive the WITB: 2009 tax year Family - \$22,148 Single - \$14,476 See Appendix 1, Data Tables for specific details on the above thresholds.	http://www.cra-arc.gc.ca/bnfts/wtb/menu-eng.html
Support for Families							
7. Child Tax Benefits	Family and Community Well-being	Impacts family and child poverty	As below	Federal Provincial	As below	As below	As below
7a. Canada	As above	As above	Any action	Federal	January,	For the 2009-2010 benefit year, the	http://www.cra-

Social Policy to Monitor	Strongest Link to Impact Areas	Rationale for Link to UWGV Impact Area	What to look for	Jurisdiction	Date policy last amended	Status and Recent Changes	Links
Child Tax Benefit (including National Child Benefit Supplement)			towards a benefits strategy that addresses child poverty; some political groups will advocate for job creation, child care incentives and tax incentives as alternatives to a comprehensive benefits strategy.		27, 2009	family net income threshold at which the Child Care Tax Benefit and the Child Disability Benefit begin to be phased-out, and at which the National Child Benefit phase-out is complete for most families, is \$40,726.	arc.gc.ca/cctb/
7b. Universal Child Care Benefit	As above	As above	Shifts towards: i) bringing back the Canada Child Tax Benefit's young child supplement – which mainly benefits low- and modest-income families; ii) delivering the UCCB as part of the Canada Child Tax Benefit, thus making it a non-taxable credit; or iii) increasing the amount of the UCCB.	Federal	May 2, 2006	The Universal Child Tax Benefit pays \$100 monthly to all children age 5 and under. This has not been updated since the benefit was implemented.	http://www.cra-arc.gc.ca/bnfts/uccb-puge/pplctn-eng.html

Social Policy to Monitor	Strongest Link to Impact Areas	Rationale for Link to UWGV Impact Area	What to look for	Jurisdiction	Date policy last amended	Status and Recent Changes	Links
7c. BC Family Bonus & BC Earned Income Benefit	As above	As above	An increase in the provincial amount of Canada Child Tax Benefit payment; an increase in income ceiling eligibility for the provincial amount of the Canada Child Tax Benefit payment.	Provincial	1996	These benefits are currently combined with the Canada Child Tax Benefit into a single monthly payment. See Appendix 1 data tables for current amounts and thresholds.	http://www.sbr.gov.bc.ca/individuals/Income_Taxes/FamilyBonu/s/about.htm
8. Child Care	Family and Community Well-being	Impacts family and child poverty and child development supports	As below	Provincial	As below	As below	As below
8a. BC Child Care Subsidies - Income threshold	As above	As above	Changes to the income thresholds in the subsidy program that reduce costs for parents, and/or increase eligibility of moderately low-income families.	As above	November 28, 2008	Changes in income thresholds and subsidy amounts occurred in 2003, 2004 and 2007. See Appendix 1, Data Tables for explanatory data tables.	http://www.bclaws.ca/Recon/document/freeside/--%20C%20--/Child%20Care%20Subsidy%20Act%20%20RSBC%201996%20%20c.%2026/05_Regulations/10_74_97.xml
8b. BC Child Care Subsidies – Rate Table	As above	As above	Increases in the maximum subsidy amount to come closer to the full cost of daycare, thus	As above	September 1, 2007	Changes in income thresholds and subsidy amounts occurred in 2003, 2004 and 2007. See Appendix 1, Data Tables for explanatory data tables.	http://www.mcf.gov.bc.ca/childcare/pdfs/CF1701_RateTable_DEC08.pdf

Social Policy to Monitor	Strongest Link to Impact Areas	Rationale for Link to UWGV Impact Area	What to look for	Jurisdiction	Date policy last amended	Status and Recent Changes	Links
			allowing for higher staff wages / better quality care that doesn't impact family budgets.				
8c. BC Child Care – Operating Funding of Spaces			Changes in the Child Care Operating Fund, and/or spending that is directed not at operating spaces but pre-kindergarten and full day kindergarten programs (i.e. early school start programs).	As above	April 1, 2008	Operating funding rates for 2009/10 remain the same as 2008/09. See Appendix 1, Data tables for current rates.	http://www.mcf.gov.bc.ca/childcare/operating.htm
Support for Housing							
9. Rental Assistance Program	Housing for the Homeless, Low-income and Working Poor	Increase housing options available to working low-income family renters, who may become better able to afford private market rentals	As below	Provincial	As below	As below	As below
9a. Maximum Income Level and Eligibility	As above	As above	Increases to income level thresholds or other eligibility requirements that help access	As above	April 2008	To qualify, families must have a gross household income of \$35,000 or less, have at least one dependent child, and have been employed at some point over the last year.	http://www.bchousing.org/programs/RAP/info_applicants

Social Policy to Monitor	Strongest Link to Impact Areas	Rationale for Link to UWGV Impact Area	What to look for	Jurisdiction	Date policy last amended	Status and Recent Changes	Links
			the program. Additionally, look for shifts in RAP funding allocated to new social housing with a change in government.			See Appendix 1, Data Tables for additional details on eligibility.	
9b. Maximum Rent and Benefit Levels	As above	As above	Any changes to the maximum rent and benefit levels that better support renters' access to the program, particularly if rent costs continue to rise. Additionally, look for specific program adjustments for Victoria.	As above	April 2008	Regardless of actual amount of rent paid, the Rental Assistance Program will only be calculated based on amounts up to maximum rent and benefit levels. See Appendix 1, Data Tables for these specific amounts.	http://www.bchousing.org/programs/RAP/info_applicants
Support for Mental Health and Addictions							
10. Victoria Safe-injection Site	Mental Health and Addictions	Improve health outcomes of intravenous drug users	Changed legislation to allow new safe-injection sites, using the constitutional argument made in the October 2008 ruling.	Federal	2003 (first exemption for Vancouver site)	Currently to be given permission to open a safe-injection site in Victoria, Health Canada would need to grant an exemption under Section 56 of the Controlled Drugs and Substances Act.	http://laws.justice.gc.ca/en/ShowFullDoc/cs/C-38.8//20090714/en

Appendix 2: Other Policies Considered for Monitoring

- Affordable Housing Initiative
- Assertive Community Treatment team funding
- Canada Learning Bond
- Child care - Funding for ECE and Infant Toddler training
- Child care - Funding for new child care centres
- Child care – Universal Child Care program
- Community health service (e.g. home care) funding
- Development Cost Charges (by municipality)
- Diversion of persons from criminal justice system to treatment
- Employment Standards Act - Minimum call in period
- Employment Standards Act - Posting of Employment Standards Act in the workplace
- Employment Standards Act - Monitoring
- First Nations-delivered services for off-reserve members - funding
- Greater Victoria Transit Fares
- Greater Victoria Transit funding (including provincial permission to increase gas tax)
- Guaranteed Annual Income
- Homelessness Partnering Strategy
- LIFE Recreation program
- Literacy service funding
- Persons with Disability definition (eligibility for disability benefits)
- Persons with Persistent Multiple Barriers definition
- Post secondary education - BC Loan Reduction program
- Post secondary education - Tuition
- Poverty and family law legal aid funding
- Recreation infrastructure funding
- Regional Housing Trust Fund creation and membership
- Registered Disability Savings Plans
- Residential Rehabilitation Assistance Program
- Secondary suite legalization
- Shelter Aid for Elderly Rentals
- Strong Start
- Tax Free Savings Account
- Women's centre funding

Appendix 3: Detailed Policy Data

2a. Employment and Income Assistance - Two-year Independence Test

Financial independence means having been employed for at least 840 hours in each of any two consecutive years OR having earned at least \$7,000 gross wages in each of any two consecutive years.

Exceptions to this rule include:

- being under age 19;
- being pregnant, having dependent children, being a foster parent or a Child in the Home of a Relative;
- fleeing from or having left an abusive situation within the past 6 months;
- having been supported by an employed spouse for at least two-years;
- having a medical condition that prevents you from working at least 30-days from the date of application, or at least 6 months during the past two-years;
- having been incarcerated (in jail or prison) for 6 months in the two-years immediately before applying for income assistance;
- having a two-year diploma or certificate, a bachelors degree or a post-graduate degree from a post-secondary institution;
- having persistent multiple barriers to employment; or having a spouse with a physical or mental condition that prevents you from working outside the home.

2b. Employment and Income Assistance - Three-week Work Search

Applicants are required to wait three-weeks from their initial inquiry before their application interview which determines eligibility. In those three-weeks, they are expected to look for work, collect necessary documents, and access other sources of support.

Exempt from the three-week work search are:

1.	Persons in immediate need of food, shelter or urgent medical attention*
2.	A person fleeing an abusive spouse or relative
3.	Those with a physical or mental condition that, in the Minister's opinion, prevents an applicant from completing a search for employment. (i.e., person is incapacitated due to the nature of medical treatment, person is in hospital, or in late stages of pregnancy)
4.	A Person with Disabilities (PWD)*
5.	Those 65 years of age and older
6.	Those prohibited by law from working in Canada
7.	A Child in the Home of a Relative (CIHR)

* Your family is exempt from the three-week work search if anyone in the family has an immediate need for food, shelter or urgent medical attention or is a Person with Disabilities (PWD).

2c. Employment and Income Assistance – Shelter and Support Rates

i. Income Assistance

Unit Size	Support Rate								Shelter Maximum
	A	B	C	D	E	F	G	H	
1	\$235.00	\$282.92	N/A	\$531.42	N/A	N/A	N/A	N/A	\$375.00
2	\$307.22	\$452.06	\$375.58	\$700.56	\$949.06	\$672.08	\$423.58	\$396.22	\$570.00
3	\$401.06	\$546.06	\$375.58	\$794.56	\$1043.06	\$672.08	\$423.58	\$490.06	\$660.00
4	\$401.06	\$546.06	\$375.58	\$794.56	\$1043.06	\$672.08	\$423.58	\$490.06	\$700.00
5	\$401.06	\$546.06	\$375.58	\$794.56	\$1043.06	\$672.08	\$423.58	\$490.06	\$750.00
6	\$401.06	\$546.06	\$375.58	\$794.56	\$1043.06	\$672.08	\$423.58	\$490.06	\$785.00
7	\$401.06	\$546.06	\$375.58	\$794.56	\$1043.06	\$672.08	\$423.58	\$490.06	\$820.00

Note:

- For persons aged 60-64 who are not eligible for the federal spouse's allowance, the minimum shelter allowance is \$75.
- All rates are monthly.
- In addition to the support allowance, families receive \$123.50 for each child to age 19-years, under the BC Family Bonus and ministry top-up if the Family Bonus is less than \$123.50 or the child is ineligible for Family Bonus.
- Families of two or more that include someone on Old Age Security (OAS) are entitled to a maximum shelter rate for the family size.
- Shelter increments continue to increase by an additional \$35 for each additional dependant after unit size seven (7).

Key	Effective April 1, 2007, rates for:
A	Employable singles, couples, and two-parent families where all adults are under 65 years of age.
B	Singles, couples, and two-parent families where all adults meet the Persons with Persistent Multiple Barriers (PPMB) criteria and all are under 65.
C	Employable one-parent families where the parent is under 65.
D	Singles, couples, and two-parent families where one adult is aged 65 years or older.
E	Couples and two-parent families where both adults are aged 65 years or older.
F	One-parent families where the parent is aged 65 or older.
G	One-parent families where the parent meets the Persons with Persistent Multiple Barriers (PPMB) criteria and is under 65.
H	Couples and two-parent families where one adult meets the PPMB criteria and all are under 65.

ii. Disability Assistance (effective April 1, 2007)

Unit Size	Support Rate				Shelter Maximum
	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	
1	\$531.42	N/A	N/A	N/A	\$375.00
2	\$700.56	\$949.06	\$672.08	\$949.06	\$570.00
3	\$794.56	\$1043.06	\$672.08	\$1043.06	\$660.00
4	\$794.56	\$1043.06	\$672.08	\$1043.06	\$700.00
5	\$794.56	\$1043.06	\$672.08	\$1043.06	\$750.00
6	\$794.56	\$1043.06	\$672.08	\$1043.06	\$785.00
7	\$794.56	\$1043.06	\$672.08	\$1043.06	\$820.00

Notes

- For family units that include a person with the Persons with Disability (PWD) designation, the minimum shelter allowance is \$75.
- All rates are monthly.
- In addition to the support allowance, families receive \$123.50 for each child to age 19-years, under the BC Family Bonus and ministry top-up if the Family Bonus is less than \$123.50 or the child is ineligible for Family Bonus.
- Families of two or more that include someone on Old Age Security (OAS) are entitled to a maximum shelter rate for the family size.
- Shelter increments continue to increase by an additional \$35 for each additional dependant after unit size seven (7).
- Disability assistance is paid in the month following designation. In cases where designation occurs prior to the individual's 18th birthday, payments begin in the month of the 18th birthday.

Key	Effective April 1, 2007, rates for:
A	Singles, couples, and two-parent families where one family member is a person with disabilities (PWD), and the other is not a PWD and is under 65.
B	Couples and two-parent families where both adults are PWDs.
C	One-parent families where the parent is a PWD.
D	Couples and two-parent families where one adult is aged 65 years or older but is not a PWD and where one adult is a PWD.

2d. Employment and Income Assistance – Time Limits

1) The eligibility of a family unit for income assistance in any calendar month is subject to the following limitations:

(a) when income assistance has been provided to or for a family unit that includes only one person for a total of 24 of the previous 60 calendar months, the family unit is not eligible for income assistance;

(b) when income assistance has been provided to or for a family unit that includes 2 persons, neither of whom is a dependent child,

- (i) on account of each recipient for a total of 24 of the previous 60 calendar months, the family unit is not eligible for income assistance, and
- (ii) on account of one recipient for a total of 24 of the previous 60 calendar months and on account of the other recipient for less than 24 of the previous 60 calendar months, the income assistance provided to or for the family unit for a calendar month must be reduced by \$300;

(c) when income assistance has been provided to or for a family unit that includes at least 2 persons, at least one of whom is a dependent child, on account of at least one recipient for a total of 24 of the previous 60 calendar months, the income assistance provided to or for the family unit for a calendar month must be reduced by \$100 for each recipient in the family unit to or for whom income assistance has been provided for a total of 24 of the previous 60 calendar months.

(1.1) Despite subsection (1) (a) and (b), subsection (1) (c) applies to a family unit described in subsection (1) (a) or (b) if a recipient in the family unit is providing care for a child who resides with the family unit and is

- (a) a child in the home of a relative,
- (b) a foster child of the recipient, or
- (c) the subject of an agreement referred to in section 8 or 93 (1) (g) (ii) of the Child, Family and Community Service Act to which a recipient in the family unit is a party.
(B.C. Reg. 160/2004)

(1.2) For the purposes of calculating whether the limits under subsection (1) have been met, any period during which subsection (2) applies to the family unit must not be included either as a month for which income assistance has been provided or for the purpose of calculating the previous 60 calendar months.

(B.C. Reg. 160/2004)

(2) Subsections (1) and (1.1) do not apply to the following categories of family units: (B.C. Reg. 160/2004)

- (a) family units in which all recipients
 - (i) have reached 65 years of age,
 - (ii) have persistent multiple barriers to employment, or
 - (iii) are receiving accommodation and care in a special care facility or a private hospital, other than an alcohol or drug treatment centre, or who are admitted to a hospital because they require extended care;
(B.C. Reg 116/2003)

(b) children in the homes of relatives.

(c) family units that include at least one recipient in respect of whom income assistance has been provided to or for the family unit for 24 months, not including months excluded under subsection (3), of the previous 60 calendar months as long as

- (i) each recipient in the family unit who is subject to an employment plan complies with the employment plan, and
- (ii) the conditions for ineligibility or reduction under section 13 of the Act are not met in relation to a recipient in the family unit.
(B.C. Reg. 160/2004)

(2.1) If a family unit is subject to a reduction or becomes ineligible under subsection (1), the portion of the reduction or ineligibility that is attributable to the circumstances of one of the recipients ends when that recipient reaches 65 years of age, *(B.C. Reg 116/2003)*

(3) For the purpose of calculating whether income assistance has been provided to or for a recipient for a total of 24 out of the previous 60 calendar months the following calendar months must not be included as a month for which income assistance has been provided, but must be included for the purpose of calculating the previous 60 months, in relation to a recipient: *(B.C. Reg. 160/2004)*

(a) each calendar month during which the recipient qualifies as a recipient in a category described in section 29 (4) (b) to (g) and (i) to (k). *(B.C. Reg. 374/2003), (B.C. Reg. 160/2004)*

(a.1) each calendar month during which the recipient, regardless of the status of other recipients in the family unit, is a person described in section 29 (4) (h) (ii) to (iii), (v) and (vi); *(B.C. Reg. 160/2004)*

(b) each calendar month during which the recipient participates in the following portions of a training for jobs program approved by the Minister:

(i) acceptance into the program,

(ii) training,

(iii) job placement; *(B.C. Reg 116/2003), (B.C. Reg. 160/2004)*

(c) each calendar month during which the income assistance provided to the family unit was reduced on account of the recipient under subsection (1) (b) (ii) or (c); *(B.C. Reg. 160/2004)*

(d) each calendar month during which the recipient was pregnant; *(B.C. Reg. 160/2004)*

(e) each calendar month during which the recipient was under 19-years of age. *(B.C. Reg 116/2003), (B.C. Reg. 160/2004)*

(f) each calendar month during which the recipient has

(i) a drug or alcohol problem,

(ii) a mental health condition, or

(iii) a temporary medical condition

that, in the Minister's opinion, interferes with the recipient's ability to search for, accept or continue in employment. *(B.C. Reg. 160/2004)*

(g) each calendar month during which a sole recipient

(i) has a dependent child,

(ii) has in his or her care a child in the home of a relative, or

(iii) has in his or her care a foster child, and the child has a physical or mental condition that, in the Minister's opinion, precludes the sole recipient from working, on average, more than 30 hours each week. *(B.C. Reg. 87/2005)*

(4) For the purposes of subsection (1), a person in the family unit who is not a person described in section 7 (2) [citizenship requirements] must not be included in the family unit.

2e. Employment and Income Assistance – Earnings Exemptions

Employment and Income Assistance Regulation *Exemption - earned income*

3 (1) The amount of earned income calculated under subsection (2) is exempt for a family unit if

(a) a recipient in the family unit has been receiving continuously for the 3 calendar months immediately preceding the calendar month for which the exemption is claimed

- (i) income assistance under the Act,
- (ii) disability assistance under the Employment and Assistance for Persons with Disabilities Act,
- (iii) income assistance or a youth allowance under a former Act,
- (iv) a disability allowance under the Disability Benefits Program Act, or
- (v) any combination of the assistance and allowances referred to in subparagraphs (i) to (iv),

(b) each person in the family unit is under 65 years of age, and

(c) either

(i) any person in the family unit is a person who has persistent multiple barriers to employment, or (B.C. Reg. 57/2007)

(ii) the family unit is composed of a sole recipient who

- (A) has a dependent child,
- (B) has in his or her care a child in the home of a relative, or
- (C) has in his or her care a foster child,

and the child has a physical or mental condition that, in the Minister's opinion, precludes the sole recipient from leaving home for the purposes of employment or working, on average, more than 30 hours each week.

(B.C. Reg. 87/2005)

(2) The exempt amount for a family unit that qualifies under subsection (1) is calculated as the lesser of the family unit's total earned income in the calendar month of calculation, and

(a) \$300 in the case of a family unit that is composed of a sole recipient described in subsection (1) (c) (ii), or

(b) \$500 in the case of a family unit described in subsection (1) (c) (i). (B.C. Reg. 43/2006)

(3) A transient is not entitled to an exemption under this section.

Employment and Assistance for Persons with Disabilities Act *Exemption — earned income*

3 (1) The amount of earned income calculated under subsection (2) is exempt for a family unit if

(a) a recipient in the family unit has been receiving continuously for the 3 calendar months immediately preceding the calendar month for which the exemption is claimed

- (i) disability assistance under the Act,
- (ii) income assistance under the Employment and Assistance Act,
- (iii) disability assistance or income assistance under a former Act,
- (iv) a youth allowance under the BC Benefits (Youth Works) Act, or
- (v) any combination of the assistance and allowances referred to in subparagraphs (i) to (iv).

(b) Repealed. (B.C. Reg. 369/2002.)

(2) The exempt amount for a family unit that qualifies under subsection (1),

(a) in the case of a family unit that is composed of one recipient who is designated as a person with disabilities, is calculated as the lesser of

(i) \$500, and

(ii) the family unit's total earned income in the calendar month of calculation, or

(b) in the case of a family unit that is composed of two recipients, both of whom are designated as persons with disabilities, is calculated as the lesser of

(i) \$750, and

(ii) the family unit's total earned income in the calendar month of calculation.

2f. Employment and Income Assistance – Asset Restriction/Asset Limits

Before being eligible for income assistance, applicants may not have more than the following assets:

Description	Item	Maximum Amount
Asset exemptions	Maximum cash surrender value for an uncashed life insurance policy to be exempt	\$1,500
	Maximum for a motor vehicle to be exempt	\$5,000
	Maximum for a reserve account established to meet anticipated future business expenses to be exempt	\$5,000
	Lifetime maximum for a non-discretionary trust fund to be exempt	\$100,000
Asset levels	Single person	\$1,500 (includes \$150 cash maximum for applicants)
	Couples or one- or two-parent families	\$2,500 (includes \$250 cash maximum for applicants)
	Single person: applying for PWD designation, with confirmed PWD designation, or residing in special care facility	\$3,000
	Couples or one- or two-parent families, where one person: is applying for PWD designation, has confirmed PWD designation, or is residing in special care facility	\$5,000

3. Employment Insurance (Federal)

A claimant's weekly insurable earnings are their insurable earnings in the rate calculation period divided by the larger of the following divisors:

- (a) the divisor that equals the number of weeks during the rate calculation period in which the claimant had insurable earnings, and
- (b) the divisor determined in accordance with the following table by reference to the applicable regional rate of unemployment.

Regional Rate of Unemployment	Divisor
not more than 6%	22
more than 6% but not more than 7%	21
more than 7% but not more than 8%	20
more than 8% but not more than 9%	19
more than 9% but not more than 10%	18
more than 10% but not more than 11%	17
more than 11% but not more than 12%	16
more than 12% but not more than 13%	15
more than 13%	14

Section 4 of the Employment Insurance Act states that the maximum will remain at \$39,000 until the calculated value, which is based on the average weekly earnings, reaches that threshold after which it will be indexed at the pace of the average weekly earnings.

The first step to produce that calculated value is to multiply the average weekly earnings for the twelve month period ending in June of the preceding year by the ratio of that same average to the corresponding average for the second preceding year.

Then, the result is multiplied by 52 and rounded down to the nearest one hundred dollars. Once this value surpasses \$39,000, it will be used as the maximum insurable earnings.

4. Employment Standards Act (ESA) - Required use of self-help kit (provincial)

The Employment Standards Branch encourages employees and employers to solve problems without immediate government intervention. If the parties cannot resolve their problem themselves, the Branch will try to facilitate a resolution or, if necessary, will issue a decision.

Complaint Resolution Steps:

1. Understanding rights and responsibilities

The Employment Standards Act and Regulation set out minimum workplace standards for most employees in British Columbia. Some professionals are exempt from all or part of the Act and there are a number of employee groups and industries where special employment standards rules apply.

Information about employment standards, including a guide to the Act and fact sheets on various subjects, is available from any Employment Standards Branch office or on the Branch website.

The Act sets a six-month time limit for filing complaints. It also sets a six-month limit on the time period the Branch can examine to see whether an employer owes money to an employee.

2. Resolving problems without immediate government intervention.

The Employment Standards Branch encourages employers and employees to try to resolve disputes over the payment of wages or other issues by using a Self-Help Kit. This enables employees to:

- Determine whether the Employment Standards Act applies to their situation;
- Assess whether their employer is contravening the Act;
- Calculate how much money is owed;
- Ask their employer to pay money owing or make changes required under the Act.

The Self-Help Kit takes the employee through a step-by-step process of defining the problem and identifying the desired solution. At the end of the process, the employee makes a written request to the employer to pay money owing or to otherwise comply with the Act.

If the employer agrees with the employee's request, money can be paid directly to the employee. At this point, the matter is resolved.

If an employer and an employee fail to agree or if an employer does not respond, an employee can make a complaint to the Employment Standards Branch.

In certain unusual circumstances, an employee will not be required to use the Self-Help Kit. Examples are:

- The employer's business is closed;
- The matter involves a person under the age of 19;
- The complaint is related to a leave provision of the Act (pregnancy, parental, bereavement, compassionate care, family responsibility or jury duty);
- The employee is a farm worker, garment or textile worker, or domestic;
- The employee has significant language or comprehension difficulties;
- The only issue is that the employer has withheld the employee's last pay cheque; or
- The employee has already sent a letter to the employer attempting to resolve the issue.

People eligible for the Rental Assistance Program are those that meet the following criteria:

- Some or all of their annual household income must come from employment.
- They have a gross annual household income of \$35,000 or less.
- They have at least one or more dependent children.
- They have less than \$100,000 in assets.
- They file an annual income tax return.
- They pay more than 30 per cent of their household income towards rent for their home, or pay pad rental for a manufactured home (trailer) that they own and occupy.
- They have lived in British Columbia for the full 12 months immediately preceding the date of application.
- They meet the residency requirements for the program.

They will not be eligible for the Rental Assistance Program if:

- They or their family receives income assistance under the B.C. Employment and Assistance Act or the Employment and Assistance for Persons with Disabilities Act (excluding Medical Services only).
- They live in subsidized housing.
- They live in co-operative housing and are a shareholder.
- They or a member of their family do not meet the residency requirements or came to Canada under a private sponsorship agreement that is still in force.
- They own a home that they do not live in.

6. Working Income Tax Benefit (Federal)

- Family (refers to single parents including separated, divorced and widowed parents, and married or common-law couples with or without eligible dependents) - \$22,148
- Single (refers to single individuals with no eligible dependants including separated, divorced and widowed individuals) - \$14,476

For single individuals without children, the maximum amount of WITB is paid if working income is between \$5,610 and \$9,923 for 2009. The WITB payment is gradually reduced when net income is more than \$9,923 (this is referred to as the base threshold). No WITB is paid when net income exceeds \$14,746.

For families, the maximum amount of WITB is paid if the family's working income is between \$8,220 and \$13,578 for 2009. The WITB payment is gradually reduced when family net income is more than \$13,578 (this is referred to as the base threshold). The WITB payment is reduced to zero once family net income exceeds \$22,148.

WITB amounts	
Maximum benefit (single)	\$820
Maximum benefit (family)	\$1,457
Working Income (single)	over \$4,750
Working Income (family)	over \$4,750
Base threshold (single)	\$9,923
Base threshold (family)	\$13,578
Net Income where WITB is reduced to zero (single)	\$14,746
Net Income where WITB is reduced to zero (family)	\$22,148

Eligible individuals and families have the option to apply for WITB advance payments. The WITB advance payments correspond to a maximum of 50% of the WITB refundable tax credit (including the disability supplement, if applicable) that can be claimed on the 2009 Income Tax and Benefit Return. Any WITB that was not received as advance payments will be paid and to which an individual is entitled will be paid when the 2009 Income Tax and Benefit Return is assessed.

The annual maximum amount that can be received in WITB advance payments is:

- \$261 for single individuals without eligible dependant(s); or

- \$522 for families (individuals with an eligible spouse, common-law partner or eligible dependant).

7a. Canada Child Tax Benefit (including National Child Benefit Supplement and Child Disability Benefit)

For the 2009-2010 benefit year, the family net income threshold at which the Canada Child Tax Benefit and the Child Disability Benefit begin to be phased-out, and at which the National Child Benefit phase-out is complete for most families, is \$40,726. For a family with one child, the reduction is 2% of the amount of adjusted family net income that is more than \$40,726. For families with two or more children, the reduction is 4% of the amount of an adjusted family net income that is more than \$40,726.

The basic Canada Child Tax Benefit is calculated as follows:

- \$111.66 per month for each child under 18 years of age; and
- an additional \$7.75 per month for your third and each additional child.

The National Child Benefit Supplement (NCBS) amounts are:

- \$173.00 per month for the first child;
- \$153.08 per month for the second child; and
- \$145.58 per month for each additional child.

The NCBS will be reduced as follows:

- For a family with one child, the reduction is 12.2% of the amount of the adjusted family net income that is more than \$23,710.
- For a family with two children, the reduction is 23% of the amount of the adjusted family net income that is more than \$23,710.
- For families with three or more children, the reduction is 33.3% of the amount of the adjusted family net income that is more than \$23,710.

January 2009 Budget Changes to Canada Child Tax Benefit (CCTB) & National Child Benefit Supplement (NCBS)

Additional Support to Low- and Middle-Income Families with Children
 Example - Single Parent with Two Children - July 2009 to June 2010

Family Income	Existing Benefits		Additional Benefits		New Total
	NCBS	CCTB	NCBS	CCTB	
\$20,000	\$3,913	\$2,680	\$0	\$0	\$6,593
\$25,000	\$3,181	\$2,680	\$436	\$0	\$6,296
\$30,000	\$2,031	\$2,680	\$436	\$0	\$5,146
\$35,000	\$881	\$2,680	\$436	\$0	\$3,996
\$40,000	\$0	\$2,633	\$166	\$47	\$2,846
\$45,000	\$0	\$2,433	\$0	\$76	\$2,509
\$50,000	\$0	\$2,233	\$0	\$76	\$2,309

7c. BC Family Bonus & BC Earned Income Benefit

For families with net income below \$20,500, the basic Family Bonus provides the following amounts:

- \$0.00 per month for families with one child
- \$11.91 per month for families with two children
- \$20.58 per month for each additional child.

Families whose net income is \$20,500 or more may also be entitled to a basic Family Bonus amount depending on their net income and the number of children they have.

Families whose working income is more than \$10,000 and whose net income is less than \$21,480 may also be entitled to the following BC Earned Income benefit:

- \$13.66 per month for the first child;
- \$11.75 per month for the second child; and
- \$16.50 per month for each additional child.
-

Families whose working income is between \$3,750 and \$10,000 or whose net income is more than \$21,480 may get part of the earned income benefit.

8a. BC Child Care Subsidies – Income threshold

(1) The threshold income level for a child receiving a type of child care is calculated by adding
(a) the base threshold income level applicable under subsection (2) for the child's family, and
(b) the amounts applicable to the child under subsection (3).

(2) The base threshold income level for a child's family is the amount set out in Column 2 opposite the family's size in Column 1:

Column 1 Family Size	Column 2 Base Threshold Income Level
2 persons	\$1,082
3 persons	\$1,275
4 persons	\$1,418
5 persons	\$1,571
6 persons	\$1,704
7 persons	\$1,837
8 persons	\$1,960
9 persons	\$2,083
10 persons	\$2,206
more than 10 persons	\$2,206 for the first 10 plus \$123 for each additional person

- (3) The base threshold income level for a child is increased as follows:
 - (a) by \$125 per month for each person in the child's family who
 - (i) is a child with special needs,
 - (ii) is a person with disabilities, or
 - (iii) has reached 65 years of age;
 - (b) subject to paragraph (c.1) by \$515 per month for a child who
 - (i) has not reached 6 years of age and is receiving child care
 - (A) in a licence-not-required child care setting, or
 - (B) in the child's own home as described in section 2 (c), or
 - (ii) has reached 6 years of age and is receiving child care in any child care setting;
 - (c) by \$1 500 per month if the child has not reached 6 years of age and is receiving child care
 - (i) in a licensed child care setting, or
 - (ii) in a registered licence-not-required child care setting;
 - (c.1) by \$1 500 per month for a child who
 - (i) is attending kindergarten provided under the School Act or the Independent School Act,
 - (ii) is 6 years old and has his or her 6th birthday during the period commencing on January 1 and ending on June 30 of the year that the child is attending kindergarten, and
 - (iii) is receiving child care in a licensed child care setting or a registered licence-not-required child care setting;
 - (d) by \$100 per month if the child
 - (i) is a child with special needs, and
 - (ii) receives a type of child care described in section 2.
(en. B.C. Reg. 281/2005, s. 7; am. B.C. Reg. 398/2007, s. 1.)

8b. BC Child Care Subsidies – Rate Table
Maximum Subsidy Amounts and Average Costs of Child Care

Type of Child Care	Maximum monthly full-time subsidy	Average cost of daycare	Fee range (low)	Fee range (high)
Licensed Group				
Group 0-18 months	\$750	\$932	\$800	\$1045
Group 19-36 months	\$635	\$867	\$685	\$995
Group 37-72 months	\$550	\$721	\$550	\$755
Group 73 months +	\$415	\$628	\$550	\$971

Type of Child Care	Maximum monthly full-time subsidy	Average cost of daycare	Fee range (low)	Fee range (high)
Licensed Family and in home multi age care				
L Family 0-18 months	\$600	\$704	\$500	\$940
L Family 19-36 months	\$600	\$684	\$500	\$900
L Family 72 months +	\$415	\$656	\$500	\$900
Out of School Care and Preschool				
Licensed Out of School care (kindergarten)	\$340	\$486	\$320	\$560
Licensed Preschool (3 days)	\$135	\$141	\$85	\$384

Operating program funding rates for 2008/09 and 2009/10 are as follows:

Child Care Operating Program Funding Rates		
Group Child Care Providers:		
<i>Rate Category</i>	<i>4 hours or less</i>	<i>More than 4 hours</i>
0 to 35 months	\$6.00	\$12.00
3 years to kindergarten	\$2.74	\$5.48
Grade 1 to 1two-years	\$1.40	\$2.80
Preschool	\$1.37	\$1.37
Family Child Care Providers:		
<i>Rate Category</i>	<i>4 hours or less</i>	<i>More than 4 hours</i>
0 to 35 months	\$1.85	\$3.70
3 years to kindergarten	\$1.41	\$2.82
Grade 1 to 1two-years	\$0.73	\$1.46

9b. Rental Assistance Program – Maximum Rent and Benefit Levels

i. RAP Maximum Rent Levels

The maximum rent levels are as follows:

	Metro Vancouver	Other areas of B.C.
<i>Family of 3 or less</i>	\$975	\$900
<i>Family of 4 or more</i>	\$1100	\$940

ii. RAP Maximum Benefit Levels

Under the Rental Assistance Program, the maximum benefit is the most rental assistance a household can receive.

	Metro Vancouver	Other areas of B.C.
<i>Family of 3 or less</i>	\$653	\$585
<i>Family of 4 or more</i>	\$765	\$621

iii. Private Apartment Structures of Two Units and Over, October 2008

	Vancouver CMA	Victoria CMA	BC 10,000+
Two-bedroom apartment			
Average rent two-bedroom	\$1,124	\$964	\$969
Maximum RAP rent levels family of 3 or more	\$975	\$900	\$900
Maximum RAP benefit levels family of 3 or more*	\$653 (67% of rent)	\$585 (65% of rent)	\$585 (65% of rent)
Two-bedroom vacancy rate	0.7%	0.3%	1.4%
Percent change in two-bedroom rent 07-08	+4.6%	+6.8%	+2.1%
Three-bedroom apartment			
Average rent three-bedroom	\$1,356	\$1,303	\$1,144
Maximum RAP rent levels family of 4 or more	\$1,100	\$940	\$940
Maximum RAP benefit levels family of 4 or more*	\$765 (70% of rent)	\$621 (66% of rent)	\$621 (66% of rent)
Three-bedroom Vacancy rate	1.3%	0.9%	2.0%
Percent change in three-bedroom rent 07-08	+5.8%	+11.4%	+2.5%

Source: Rental Market Survey

* percentages are only provided as an example, these are not the sole determining factor for benefit levels

iv. Comparison - Rate of Increase in Cost of Rent, Two Bedroom Units

Vancouver and Victoria CMA, April 2009

	Vancouver CMA	Victoria CMA	BC 10,000+
Two bedroom apartment			
Average rent two-bedroom	1,154	1,043	1,003
Two-bedroom vacancy rate	1.9%	1.2%	2.3%
Percent change in two-bedroom rent Oct 08 – Apr 09*	+2.6%	+8.2%	+3.5%

*See October 2008 Table above for comparison of bold figures.

10. Victoria Safe-injection Site

Section 56 of the Controlled Drugs and Substances Act states:

"The Minister may, on such terms and conditions as the Minister deems necessary, exempt any person or class of persons or any controlled substance or precursor or any class thereof from the application of all or any of the provisions of this Act or the regulations if, in the opinion of the Minister, the exemption is necessary for a medical or scientific purpose or is otherwise in the public interest."