

Navigating Financial Supports For Adults

Are you looking for financial assistance because you cannot work at this time due to your medical condition? Or is your condition unstable at this time and temporary but you may be able to return to work in the near future? Or is your condition going to persist and you are going to need long-term financial assistance? Navigating through government financial supports can be frustrating and confusing. It is our hope that this brief outline will help you through the system a bit easier.

Canada Pension Plan Disability (CPPD)

- Under the age of 65
- Have earned a minimum amount and contributed to CPP in four of the last six years.
- Have a severe and prolonged disability

If you have worked the past four out of six years and have contributed to CPP apply for CPPD first.

<http://www.servicecanada.gc.ca>

If you receive less than \$981 with CPPD you can apply for a top up amount through PWD

Person With Disabilities (PWD)

- Combined with CPPD and PWD you will receive up to \$931 a month if you are a single person without dependants
- You will be eligible for EITHER a monthly bus pass or an additional \$52 "transportation allowance" added to your monthly cheque (for a total of \$1,033 per month)
- You will not be expected to look for work
- You will be able to keep up to \$9,600 a year in earned income (Annual Earnings Exemption)

If you do not qualify for CPPD because you have not been working four out of the past six years or you have not contributed enough into CPPD to qualify, you can directly apply for PWD provided that you are financially eligible to apply for PWD.

If your income is over \$610 per month (the current welfare rate), but under \$981 (the current PWD rate), or if your assets are over \$2,000, but are under \$100,000, then you are allowed to apply for PWD.

Children receiving the At Home Program can directly apply for PWD when they turn 17.5 years of age.

Income Assistance (Welfare)

If you do not meet the financial eligibility for PWD you will need to apply for Income Assistance.

If your income is under \$610 per month (the current welfare rate), or if your assets are less than \$2,000, apply for income assistance first. Once you are on income assistance then you can apply for PWD.

To apply: contact Ministry of Social Development and Social Innovation (MSDSI) 1-866-866-0800

If you already receive income assistance, contact MSDSI and ask for a PWD application.

Persons With Persistent and Multiple Barriers to Employment (PPMB)

The PPMB benefit is for people who are unable to work because they have severe and multiple barriers to employment. This means that your medical condition must be severe enough that it prevents you from seeking, accepting or continuing employment now or in the foreseeable future.

It is recognized that some people in this category may overcome their barriers over time and improve their employability while others may not. Some may have medical conditions that worsen over time and require additional supports. This is why the PPMB category provides people with time and supports to overcome their barriers and move towards independence, or transition to PWD designation.

To qualify for PPMB

-You must have been on income assistance for 12 out of the 15 months immediately before you apply

-Your doctor must provide details about how your medical condition prevents you from seeking, accepting or continuing employment at this time.

-Your doctor must say that you have a medical condition that has lasted for one year, and is likely to continue or reoccur frequently for at least two more years.

With PPMB you will receive:

- Up to \$658 a month if you are a single person without dependents

- You will not be expected to look for work

- You will be able to keep up to \$500 a month in earned income

If you are granted PPMB, the Ministry will usually ask you to re-apply in two years. If your doctor feels at this time that your medical condition is going to persist you may be eligible and want to apply for the Persons with Disabilities (PWD).

Contacts: For information on CPPD: <http://www.servicecanada.gc.ca>

For information on applying for PWD, IA, PPMB:

Ministry of Social Development and Social Innovation 1-866-866-0800 (MSDSI)

References:

www2.gov.bc.ca/gov/content/family-social-supports/services-for-people-with-disabilities/disability-assistance

www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/eppe/persons-with-persistent-multiple-barriers

www2.gov.bc.ca/gov/content/family-social-supports/income-assistance/apply-for-assistance

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