

## Federal Programs

**Base Canada Child Tax Benefit** provides a monthly payment to eligible low and middle-income families to help them with the cost of raising children under age 18. Families making less than \$43,561 per year receive \$1,433 per child per year, plus an additional \$100 for the third and each additional child.

**National Child Benefit Supplement** provides extra support to low-income families with children by topping up the base monthly payments they receive under the Canada Child Tax Benefit system. This is up to \$2,221 per year for the first child. For a single parent family with three children, it adds up to an additional \$6,053 per year.

**Universal Child Care Benefit** pays all families \$100 per month per child under six years of age. Unlike all other benefits, it is taxable income.

**Working Income Tax Benefit** provides a supplement to employment earnings over \$4,750 annually, up to a yearly maximum of \$1,230 for low-income singles and \$1,952 for low-income working couples and families. A supplement of an additional \$551 per year is paid to persons who are eligible for the disability tax credit on their income tax.

**GST Credit** provides a quarterly payment to low- and middle-income Canadians to help offset the costs of paying the GST on taxable purchases. A single person receives up to \$265 per year, plus up to an additional \$139 if they work. Each additional adult over age 18 and the first child of a single parent receives up to \$265 per year and each additional child receives up to \$139 per year. A two-parent family with an income of less than \$34,561 per year and two children receives \$808 per year.

**Refundable Medical Expense Supplement** for Disability Supports is provided to persons who pay for eligible disability support services and equipment that are required to work. A person may receive a refund of up to \$1,119 per year on eligible expenses, paid annually as an income tax refund. A person with a disability does not need to be eligible for the Disability Tax Credit to qualify.



## For More Information

call toll-free at:

**1-866-866-0800**

or visit the ministry website at:

[www.sdsi.gov.bc.ca](http://www.sdsi.gov.bc.ca)



## WORKING: More Than a Paycheque



Supports you are eligible for  
when you leave assistance  
for employment.



Ministry of  
Social Development  
and Social Innovation

The government is committed to building the best system of support for British Columbians in need, and helping people who are able to work, find and keep jobs. To help income assistance clients with their employment goals, the government invests \$74 million a year on a number of programs designed to meet their needs. Clients often ask if they would be better off working than on income assistance and the answer is a resounding “YES.” Not only do clients who work earn income, on average, almost two to three times what they receive on income assistance, they also retain most of their benefits and remain eligible for other provincial and federal programs.

## Provincial Programs

British Columbia’s **Rental Assistance Program** provides a direct monthly payment to eligible low-income, working families who are not on income assistance, have at least one child under the age of 19 and a gross household income less than \$35,000 per year. Payments range from \$50 to \$765 per month. For example, a family of four living in Vancouver with an income of \$24,000 per year and paying monthly rent of \$875 would receive \$129 per month in assistance.

**BC Child Care Subsidy** provides a monthly payment to eligible low- and middle-income parents, based on income and family size, to help cover the fee for eligible child care: Licensed, License Not Required, Registered License Not Required, or In Child’s Home. A single parent with a child under six years old, in licensed group care, can save up to \$550 per month or \$6,600 per year.

**BC Sales Tax Credit** pays up to \$75 per person over 19 years of age per year for low-income individuals and families. This is paid annually as an income tax refund to income tax filers.

**Low-Income Climate Action Tax Credit** pays eligible low-income individuals and families up to \$115 per year for each adult and the first child of a single parent plus \$34.50 per additional child. This is paid quarterly together with the federal GST Credit.

Free **Medical Services Plan** coverage is available to individuals and families on income assistance and to low-income families with a total income under the income threshold for MSP Premium Assistance. Over the course of a year, a single person can save up to \$798 per year while a family of three or more can save more than \$1,596.

**Pharmacare** pays 100 per cent of prescription costs for individuals and families on income assistance. Off assistance, **Fair PharmaCare** pays between 70 and 100 per cent of eligible drug costs, subject to a deductible amount based on total income. Persons with Disabilities who leave assistance for employment or federal income support retain 100 per cent of their Pharmacare coverage, subject to their total income.

**Healthy Kids Dental and Optical Benefits** are available to families with dependent children who qualify for MSP Premium Assistance to help pay for basic dental care, up to \$1,400 per child every two years, and prescription eyeglasses.

Supports you take with you when you leave assistance for employment.<sup>1</sup>

Expected to Work	NO CHILDREN		WITH CHILDREN	
	On Income Assistance	Off Income Assistance	On Income Assistance	Off Income Assistance
<b>PROVINCIAL PROGRAMS</b>				
Rental Assistance Plan				✓
BC Child Care Subsidy			✓	✓
Free Medical Services Plan	✓	✓	✓	✓
Pharmacare – prescription costs paid, not PWD	100%	70%	100%	70%
Healthy Kids (Dental & Optical)			✓	✓
Low-Income Climate Action Tax Credit	✓	✓	✓	✓
BC Sales Tax Credit	✓	✓	✓	✓
<b>Persons with Disabilities (PWD):</b>				
PWD Dental and Optical Benefits	✓	✓	✓	✓
PWD Medical Equipment and Supplies	✓	✓	✓	✓
Employment Programs for PWDs	✓	✓	✓	✓
<b>FEDERAL PROGRAMS</b>				
Base Canada Child Tax Benefit			✓	✓
National Child Benefit Supplement			✓	✓
Universal Child Care Benefit			✓	✓
Working Income Tax Benefit	✓	✓	✓	✓
GST Credit	✓	✓	✓	✓
Medical Expenses Supplement for Disability Supports	✓	✓	✓	✓

<sup>1</sup> All benefits are income-tested except the Universal Child Care Benefit, which is taxable.

## Persons with Disabilities Designation:

Clients retain their Persons with Disabilities Designation when they stop receiving assistance and retain their PWD designation if they re-apply for assistance at a later date.

» Important health supplements may be retained by Persons with Disabilities who leave assistance for employment or CPP or OAS/GIS, subject to their total income. These include: **Medical Equipment and Supplies Supplements** provide coverage for necessary medical equipment and supplies,

» **Basic Dental Supplement** provides basic dental services (up to \$1,000 over two years), as well as emergency dental services,  
 » **Optical Supplements** provide coverage for eyewear and eye examinations (up to set limits).

Employment Services are provided to Persons with Disabilities, both on and off assistance, including a range of disability support services, assistive technologies, employment planning and support services and self-employment services.