

Eligibility for Hardship Assistance

General Principle

Hardship assistance is a distinct category of social assistance with its own eligibility criteria. Assessment for hardship assistance is undertaken only after an eligibility test for basic social assistance benefits has been applied, and the applicant has been determined to be ineligible for regular social assistance benefits.

Hardship assistance is intended to meet basic needs only, up to the maximum rates as set out in [Chapter 7.11, Rate Tables for Hardship Assistance](#). Hardship assistance may be provided only where no other alternatives are available to meet basic needs.

Applicants are expected to use any and all resources available to them before hardship assistance is issued.

Policy

Applicants who are *not* eligible for regular social assistance benefits may be assessed for hardship assistance.

A person may not be in receipt of regular social assistance and be found eligible for hardship assistance at the same time.

Applicants for hardship assistance must demonstrate that all alternatives for meeting basic needs have been exhausted. These efforts must be documented on the file.

If available income or assets have been used for purposes other than meeting basic needs, there is no eligibility for hardship assistance.

Applicants who have been denied regular social assistance benefits must meet the eligibility criteria for each applicable hardship category before being issued hardship assistance.

Hardship assistance is provided for one month at a time, and eligibility must be re-established each month.

Any available income or assets will be deducted from hardship assistance issued.

Basic support is to be pro-rated to arrive at the correct benefit.

If shelter costs have already been paid for the month, no shelter allowance may be issued.

Alternatives to Hardship Assistance

Applicants for hardship assistance must demonstrate that all other alternatives to meeting basic needs have been exhausted. In order to be considered for hardship assistance, adult members of the family unit must show that they have:

- applied for and accepted any other available income or assets including loans and credit, final pay cheques, holiday pay, etc., and used them to meet support and shelter needs (if such monies were used for other than meeting these basic needs, the applicant is not eligible for hardship assistance)
- looked for help from other organizations, family, and friends
- exhausted all available income and assets (for income and assets which are exempt for hardship recipients, see section 7.8, Exemptions)
- not placed themselves in a situation of need by expending available resources for non-essential items

The applicant's efforts with regard to the above must be documented on the file.

The Basic Child Tax Benefit and the BC Earned Income Benefit are considered unearned income, and are fully deductible from hardship assistance (for examples of effects on social assistance and hardship, see *National Child Benefit Resource Handbook: Training Workbook & Resource Guide*, July 1998).

Circumstances in which Hardship Assistance May be Considered

Hardship assistance may be considered when all alternatives to assistance have been exhausted and where:

- an applicant, adult dependant, or spouse in the family unit has applied for, or is awaiting other benefits (see section 7.2, Awaiting Other Benefits)

- applicants who have been denied regular social assistance benefits because of income in excess of social assistance benefits rates may be assessed for hardship assistance depending on their circumstances (see section 7.3, Income in Excess of Allowable Limits)
- a person in the family unit, whether adult or child, has income in excess of that allowed under the policy and procedures contained in this manual (see section 4.8, Unearned Income, and section 4.9, Income and Exemption Eligibility)
- a person in the family unit who has assets in excess of allowable limits under policy and procedures contained in this manual (see section 4.7, Assets)
- employable applicants, adult dependants, or spouses in the family unit have quit work or been fired for cause, do not accept work within their capabilities, or are not seeking work
- a person in the family unit, whether adult or child, has a current sponsorship agreement, and this agreement has not been determined to have failed or expired
- an applicant, adult dependant, or spouse is involved in a strike or lockout
- a person or family who have insufficient identification

Each of the preceding categories has its own special eligibility requirements (refer to appropriate sections in Chapter 7, Hardship Assistance).

Repayment of Hardship Assistance

Repayment agreements *must be completed each month* hardship is issued in the following situations:

- where an applicant, adult dependant, or spouse in the family unit is awaiting another benefit including employment insurance (EI), Canada Pension Plan (CPP), old age security (OAS), Department of Veterans Affairs (DVA), Insurance Corporation of British Columbia (ICBC), Workers' Compensation Board (WCB), etc.
- where an applicant, adult dependent, or spouse in the family unit is awaiting income from any other source
- where a person in the family unit, whether adult or child, has income in excess of that allowed under policy

- where a person in the family unit, whether adult or child, has assets in excess of the limits allowed under policy
- where employable applicants, adult dependants, or spouses in the family unit have quit work or been fired for cause, do not accept work within their capabilities, or are not looking for work

In the case of the first three situations above, where the value of the anticipated benefit, income, or asset is known, the monthly signing of repayment agreements may stop once the amount of the hardship assistance benefits issued exceeds the value of the assets or anticipated income.

In other words, the recipient would not be expected to repay more than the value of the income or asset that caused the ineligibility or regular social assistance benefits.

Non-Repayable for Hardship Assistance

The following are not repayable:

- hardship issued when the administering authority has determined that the applicant has been a victim of family violence and may be faced with further violence if required to pursue excess assets or excess income
- hardship issued for sponsorship breakdown
- hardship issued for strike or lockout
- hardship issued for a person or family who have insufficient identification