

**MINISTRY OF SOCIAL DEVELOPMENT AND SOCIAL INNOVATION
RESEARCH, INNOVATION AND POLICY DIVISION
PROGRAM NOTES 2015/2016**

TOPIC: Disability Assistance Rates and Reports

KEY MESSAGES:

- s.13

- The ministry realizes persons with disabilities have additional barriers to overcome and may require additional financial supports.

- This is why we provide B.C.'s highest rate of assistance to persons with disabilities (\$906 a month), plus higher earnings exemptions and additional supplemental allowances or crisis grants for unexpected expenses or emergency needs, additional dental and optical service coverage, and payments for medical supplies or equipment.

- B.C. provides a range of about 70 supplements for special needs incurred by a Person with a Disability, in addition to the base disability assistance rate. These include enhanced health services, health supplies, transportation needs, rent deposits, moving costs and many unexpected expenses. The average value of cash supplements adds between 5 and 10 percent to the base support plus shelter rates for Persons with Disabilities.

- In October 2012, B.C. implemented new policies that will allow clients to increase their monthly income. These changes included increasing the earnings exemption for Persons with Disabilities, and exempting income tax refunds and retroactive Family Bonus payments, plus raising asset levels. And effective this year, all Persons with Disabilities will have their earnings exemptions calculated on an annual basis rather than monthly.

- The increase to the earnings exemption alone has increased the income of the average family on disability assistance by \$713 per year, or \$450 per child. The province is not in a financial position to increase disability assistance rates at this time.
- As part of Budget 2015, government will provide \$32 million over the next three years to fully exempt child support payments for families receiving income and disability assistance.
- The changes will go into effect on September 1, 2015, which will allow government time to make regulatory and administrative changes. It is expected to benefit 5,400 children and 3,200 families.

BACKGROUND:

- Over the last few years, reports have called on B.C. to increase Persons with Disabilities rates to the amount paid to seniors under the Old Age Security plus Guaranteed Income Supplement.
- Increasing Persons with Disabilities assistance to the Old Age Security plus Guaranteed Income Supplement level would cost over \$460 million per year in direct costs plus tens of millions more through the resulting increase in the caseload.
- A report by Ron Kneebone and Oksana Grynishak, released in September 2011 by the University of Calgary School of Public Policy, compared disability assistance rates in B.C., Ontario and Alberta. This study concluded that B.C.'s disability assistance rates were inadequate to meet a person's long-term basic needs and recommended that the rates be increased to the Old Age Security plus Guaranteed Income Supplement level, similar to Alberta's rates.
- Alberta increased the rate for a single Assured Income for the Severely Handicapped client from \$1,188 per month to \$1,588 per month on April 1, 2012. They have not increased rates since that time nor announced further rate increases.
- B.C.'s support plus maximum shelter rate for a single person with disabilities is \$906.42 per month
- The current Old Age Security plus Guaranteed Income Supplement maximum rate is \$1,328.14 per month for a single person and is indexed quarterly to changes in the Consumer Price Index.
- In his audit of the Disability Assistance program, the Auditor General noted that the majority of Persons with Disabilities pay more for shelter than the maximum shelter allowance provided by the ministry – the latest figure is 70 percent. This means that clients will have to use a portion of their support allowance to pay for their shelter.

Adequacy of PWD rates

- Social assistance rates are an incomplete measure of total income received by a person with disabilities on income assistance. The following need to be considered:

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 Date: February 13, 2015

- A single person with disabilities in B.C. with no employment earnings currently receives \$35.61 per month, pro-rated, from federal and provincial tax benefits (GST and Climate Actions Credits) in addition to the base Persons with Disabilities rate of \$906.42.
- B.C. provides a range of about 70 supplements for special needs incurred by a person with a disability, in addition to the base disability assistance rate. These include enhanced health services, health supplies, transportation needs, rent deposits, moving costs and many unexpected expenses. The average value of these supplements can add between 5 and 10 percent to the base support plus shelter rates for Persons with Disabilities.
- Persons with Disabilities also receive dental and optical services that are in addition to the Medical Service Premiums and Pharmacare coverage received by people on the Old Age Security plus Guaranteed Income Supplement.
- For some Persons with Disabilities, the value of in-kind medical supplies, equipment and health services alone exceeds their monthly assistance amount.
- Unlike the Old Age Security plus Guaranteed Income Supplement or other provinces, B.C. also offers Persons with Disabilities recipients a subsidized annual bus pass for provincial transit systems for just \$45 per year – e.g., a saving of \$48.25 a month off of a concession pass in Metro Vancouver.
- For those Persons with Disabilities able to work, up to \$9,600 of annual earnings are fully exempt in the calculation of the amount of disability assistance.
- Persons with Disabilities are able to retain much higher financial assets than other income assistance recipients. Assets held in Registered Disability Savings Plans and up to \$100,000 held in legal trusts are fully exempt from asset limits. Withdrawals from Registered Disability Savings Plans and trust accounts used for disability-related expenses are exempted from income testing, while additional withdrawals from trusts up to \$8,000 per year for other expenses are also exempted.
- Most reports, including the Kneebone and Grynishak study fail to understand that a large proportion of Persons with Disabilities assistance recipients in B.C. are able to work, either full-time or part-time, and want to work.
- The study argues that the Old Age Security plus Guaranteed Income Supplement is an appropriate standard because Persons with Disabilities are not expected to work, hence, there is no concern about the employment disincentive effects of higher rates. This runs contrary to the trend of policy thinking in Canada and internationally. Organizations representing Persons with Disabilities which recognize that even severely disabled Persons with Disabilities are able and want to work, either full or part-time. This is confirmed by detailed survey responses of severe and very severely disabled adults.
- The paper significantly underestimates the cost of raising the Persons with Disabilities single rate to the Old Age Security plus Guaranteed Income Supplement rate. It ignores the growth rate of the Persons with Disabilities caseload, fails to recognize that a large number of Canada Pension Plan Disability recipients, private pension recipients and low income working Persons with Disabilities, with incomes between the provincial Persons with Disabilities and Old Age Security plus Guaranteed Income Supplement levels, would become eligible

for provincial Persons with Disabilities benefits, and fails to recognize that there would be a substantial behavioural response leading to increased entry and decreased exit from benefits.

- We recognize that as 70 percent of Persons with Disabilities pay above the maximum shelter allowance for the shelter, this means that many are using part of their support allowance or exempted income for shelter. Increasing shelter rates to meet actual costs would cost over \$100 million. A \$50 increase in shelter rates would cost about \$40 million.

Setting Rates

- In reviewing support rates, the ministry takes into account the basic cost of nutritious food, as estimated by the Dietitians of Canada, and estimates of housing costs, clothing, hygiene and other goods reported by Statistics Canada. Changes in the Consumer Price Index of basic goods and services are also monitored. For example, the most recent Dietitians of Canada, B.C. Region, report on the Cost of Eating in B.C. in 2011 reports that the cost of a basic nutritious diet in B.C. for a single male, aged 31 to 50 years, is \$292 per month and for a single female it is \$247. The single Persons with Disabilities support allowance is \$531.42 per month (not including shelter allowance).
- Shelter rates also take into account detailed analysis of the actual market rent conditions reported by Statistics Canada and the needs of our clients.
- Rates reflect individual and family needs. Higher rates are provided to Persons with Persistent Multiple Barriers and Persons with Disabilities, recognizing that they face additional barriers to employment.
- As of September 1, 2015 BC will be the only jurisdiction in Canada to fully exempt Family Maintenance payments.

INTERJURISDICTIONAL COMPARISON:

Monthly Disability Assistance Rates by Province (Singles)

As of February 2015

Province	Monthly Rate (\$)	Rank
British Columbia	906.42	5
Alberta	1,588.00	1
Saskatchewan	1,341.00	2
Manitoba	801.00	6
Ontario	1,098.00	3
Quebec	937.00	4
New Brunswick	763.00	9
Nova Scotia	790.00	8
Prince Edward Island	795.00	7
Newfoundland and Labrador	733.00	10

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TOPIC: Income Assistance and Shelter Rates

KEY MESSAGES:

- This year's budget to provide Employment and Income Assistance services for individuals and families in need is \$1.71 billion.
- When setting rates, our government is obligated to take a balanced approach between what is fair to our clients and what is fair to working British Columbians.
- B.C.'s provides some of the most comprehensive supports for low-income individuals and their families in Canada.
- These include subsidized housing, child care subsidies, free dental and optical care for children, free MSP, child and seniors benefits, and a wide range of employment programs.
- All clients are eligible for health and other supplementary benefits to meet a variety of unexpected or additional needs, and Persons with Disabilities clients receive significant additional health benefits, including dental and optical coverage and medical supplies and equipment.
- Clients also receive additional income from federal and provincial tax benefits, which can add from \$30 to over \$1,000 per month to a client's monthly income, depending on family size.
- In October 2012, we implemented new policies that will allow clients, especially families with children, to increase their monthly income. These changes included implementing earnings exemptions for employable clients, increasing the earnings exemption for Persons with Disabilities, and exempting income tax refunds and retroactive Family Bonus payments.
- Earnings exemptions alone have increased the annual income for the average family on income assistance by \$134 and on disability assistance by \$713. This means an extra \$207 per year for the average child on assistance. B.C. is not in a financial position to consider

increases to income assistance and disability assistance rates at this time.

- And this September, child support payments will be exempted from income assistance calculations. Parents will be able to keep every dollar they receive in child support—over and above what they receive in assistance.
- Government has also made a commitment to increase assistance rates when the fiscal situation allows.

BACKGROUND:

- Advocates typically criticize the adequacy of B.C.'s income assistance rates. The most common recommendations made by advocates are to raise income assistance rates to reflect actual costs of living and to index rates to the annual Consumer Price Index change.
- Advocates point to a report by Ron Kneebone and Oksana Grynishak, released in September 2011 by the University of Calgary, School of Public Policy, which compared disability assistance rates in B.C., Ontario and Alberta. This study concluded that B.C.'s disability assistance rates were inadequate to meet a person's long-term basic needs and recommended that the rates be increased to the maximum Old Age Security plus Guaranteed Income Supplement level, similar to Alberta's rates.

Setting Rates

- In reviewing support rates, the ministry takes into account the basic cost of nutritious food, as estimated by the Dietitians of Canada, and estimates of housing costs, clothing, hygiene and other goods reported by Statistics Canada. Changes in the Consumer Price Index of basic goods and services are also monitored.
- If government were to drastically increase income assistance rates, many employable people may choose not to work and staying on assistance could become a lifestyle choice that other working taxpayers would have to pay for.
- Rates reflect individual and family needs. Higher rates are provided to Persons with Persistent Multiple Barriers and Persons with Disabilities, recognizing that they face additional barriers to employment.

Adequacy of Rates

- For employable individuals, income assistance is meant to be a temporary support and has never been intended to permanently replace full-time work.
- A \$200 monthly earnings exemption was introduced in October 2012 to help employable clients gain employment.
- Persons with Disabilities have additional barriers to overcome in transitioning to employment.

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- British Columbia's highest rates of assistance are provided for Persons with Disabilities, in addition to significant health and other supplementary benefits and earnings exemptions (\$9,600 annual exemption for families where one adult has disabilities, and \$19,200 for families where two adults have disabilities).
- Shelter rates for employable clients are among the highest in Canada.
- In addition to the support and shelter amounts, clients may also receive a number of additional health and other supplements for a wide range of special needs. There are about 70 supplements available.
- Clients also receive significant additional income from federal and provincial tax and child benefit programs. This ranges from \$30 per month for a single employable client to well over \$1,000 per month for a client with three or more children.

Indexing to Consumer Price Index

- Indexing rates has the potential to impede the ministry's ability to control its budget over the long term and to target increases to the most pressing needs of clients.
- It may also increase income assistance rates relative to average earnings, which research has shown reduces employment and increases income assistance dependence.

Last Rate Increase

- In April 2007, the ministry raised rates across the board for all of the ministry's clients. Highlights of the 2007 rates increase package:
 - \$50 increase to the shelter rate maximums for all client types and all family sizes (benefited 60,000 cases). This was the first such increase since 1992;
 - \$50 support increase for single clients and single parents who are expected to work (benefited 27,000 cases);
 - Support increases for Persons with Persistent Multiple Barriers and Persons with Disabilities families with children (benefited 6,500 cases);
 - Additional \$45 to \$75 increases to the shelter maximums for Expected-to-Work and Persons with Persistent Multiple Barriers families of 3 or more. This is in addition to the overall \$50 shelter increase (benefited 4,000 cases);
 - A new family category for Persons with Persistent Multiple Barriers was created (for families where only one adult was Persons with Persistent Multiple Barriers); and,
 - Hardship support rates were adjusted to be equal to the regular rates structure (benefited 400 families with children and seniors in hardship situations).

STATISTICS:**Total Basic Monthly Income on BC Employment and Assistance (Singles)**

July 2014 to June 2015

Payments	Employable	PPMB	PWD
Support Allowance	\$ 235.00	\$ 282.92	\$ 531.42
Shelter Allowance (maximum)	\$ 375.00	\$ 375.00	\$ 375.00
GST Credit (federal)	\$ 22.33	\$ 22.33	\$ 25.98
BC Low Income Climate Action Tax Credit	\$ 9.63	\$ 9.63	\$ 9.63
BC Sales Tax Credit	\$ 6.25	\$ 6.25	\$ 6.25
Total Income	\$ 648.21	\$ 696.13	\$ 948.28

Total Basic Monthly Income on BCEA (Couples no Children)

July 2014 to June 2015

Payments	Employable	PPMB	1 PWD	2 PWD
Support Allowance	\$ 307.22	\$ 452.06	\$ 700.56	\$ 949.06
Shelter Allowance (maximum)	\$ 570.00	\$ 570.00	\$ 570.00	\$ 570.00
GST Credit (federal)	\$ 44.67	\$ 44.67	\$ 44.67	\$ 44.67
BC Low Income Climate Action Tax Credit	\$ 19.25	\$ 19.25	\$ 19.25	\$ 19.25
BC Sales Tax Credit	\$ 12.50	\$ 12.50	\$ 12.50	\$ 12.50
Total Income	\$ 953.64	\$ 1,098.48	\$ 1,346.98	\$ 1,595.48

Total Basic Monthly Income on BC Employment and Assistance (Parents)

July 2014 to June 2015

Payments	Single Parent		2 Parent Family	
	1 Child (age 4)	2 Children (age 10 & 13)	1 Child (age 4)	2 Children (age 10 & 13)
Support Allowance	\$ 375.58	\$ 375.58	\$ 401.06	\$ 401.06
Shelter Allowance (maximum)	\$ 570.00	\$ 570.00	\$ 660.00	\$ 700.00
GST Credit (federal)	\$ 56.42	\$ 68.17	\$ 56.42	\$ 68.17
BC Low Income Climate Action Tax Credit	\$ 19.25	\$ 22.13	\$ 22.13	\$ 25.00
BC Sales Tax Credit	\$ 6.25	\$ 6.25	\$ 12.50	\$ 12.50
Canada Child Tax Benefit	\$ 120.50	\$ 241.00	\$ 120.50	\$ 241.00
National Child Benefit Supplement	\$ 186.75	\$ 351.91	\$ 186.75	\$ 351.91
Universal Child Care Benefit (federal)**	\$ 100.00	\$ -	\$ 100.00	\$ -
Total Income*	\$ 1,434.75	\$ 1,635.03	\$ 1,559.35	\$ 1,799.64

Notes:

*Effective April 1, 2015, single parents will also receive the B.C. Early Childhood Tax Benefit, which provides a benefit of up to \$55 per month per child under age 6.

**The Government of Canada is proposing to increase the UCCB from \$100 to \$160 per month, effective January 1, 2015. If passed, parents will begin receiving the higher payment amount in July 2015.

All clients who receive assistance for December receive an additional Christmas supplement of \$35 for each adult plus \$10 for each dependent child.

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All clients with school-aged children who receive assistance for September receive an additional School

Start-up supplement of \$84 per child aged 5 to 11 years and \$116 per child aged 12 years and over. The federal GST Credit is paid four times per year.

The BC Low Income Climate Action Tax Credit is paid four times per year together with the GST Credit.

The BC Sales Tax Credit is paid once a year upon filing of an income tax return.

Tax credits have been pro-rated over 12 months.

INTERJURISDICTIONAL COMPARISON:

Monthly Total Income Assistance Rates by Province (as of January 2014)

(including federal and provincial child benefits)

Single Individuals

Province	Employable	Barriers/ PPMB	Person with a Disability
British Columbia	610.00	657.92	906.42
Alberta ¹	627.00	809.00	1,588.00
Saskatchewan ²	678.21	825.37	1,341.00
Manitoba ³	610.00	801.00	801.00
Ontario	656.00	656.00	1,098.00
Quebec ⁴	636.00	937.00	937.00
New Brunswick ⁵	537.00	576.00	763.00
Prince Edward Island ⁶	602.00	795.00	795.00
Nova Scotia ⁷	555.00	790.00	790.00
Newfoundland & Labrador ⁸	733.00	733.00	733.00
BC RANK	7	8	5

¹Barriers to Full Employment category includes Personal Needs Supplement.

²Saskatchewan will pay for actual utility costs if they are not included in rent.

Figures include average utility costs for FY2013/14.

³Manitoba will also pay for actual utility costs if they are not included in rent.

⁴Employable rate includes Allowance for Single Employable.

⁵Disability rate includes monthly Disability Supplement.

⁶Rates include Travel Allowance.

⁷Nova Scotia also provides a Poverty Reduction Credit (introduced in July 2010) for those on IA who have no children and were on IA for the whole of the previous tax year.

⁸Rates include Island Fuel Supplement. Rates for singles (except PWD) are for those over age 30 years. Lower rates apply to employable singles and singles with barriers to employment who are under age 30.

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Couples

	Employable	Barriers/ PPMB	Person with a Disability
British Columbia ¹	877.22	966.22	1,270.56
Alberta ²	956.00	1,191.00	3,176.00
Saskatchewan ³	1,241.54	1,241.54	1,796.00
Manitoba ⁴	887.00	1,126.00	1,126.00
Ontario	1,065.00	1,065.00	1,658.00
Quebec	955.00	1,401.00	1,401.00
New Brunswick ⁵	903.00	903.00	1,094.00
Prince Edward Island ⁶	1,084.00	1,084.00	1,084.00
Nova Scotia ⁷	1,080.00	1,080.00	1,080.00
Newfoundland & Labrador ⁸	1,178.00	1,178.00	1,178.00
BC RANK	10	9	5

¹ Rates for PPMB and PWD are based on 1 adult having designation. Rates are higher if both adults in a couple or two parent family have applicable designation.

² Barriers to Full Employment category includes Personal Needs Supplement.

³ Saskatchewan will pay for actual utility costs if they are not included in rent. Figures include average utility costs for FY2013/14.

⁴ Manitoba will also pay for actual utility costs if they are not included in rent.

⁵ Disability rate includes monthly Disability Supplement.

⁶ Rates include Travel Allowance.

⁷ Nova Scotia also provides a Poverty Reduction Credit (introduced in July 2010) for those on IA who have no children and were on IA for the whole of the previous tax year.

⁸ Rates include Island Fuel Supplement. Rates for singles (except PWD) are for those over age 30 years. Lower rates apply to employable singles and singles with barriers to employment who are under age 30.

1-Parent, 1-Child, Age 6¹

	Employable	Barriers/ PPMB	Person with a Disability
British Columbia	1,252.83	1,300.83	1,549.33
Alberta ²	1,230.83	1,425.83	1,885.83
Saskatchewan ³	1,408.88	1,434.79	1,927.25
Manitoba ⁴	1,135.25	1,323.25	1,323.25
Ontario	1,357.41	1,357.41	1,931.41
Quebec ⁵	1,209.25	1,510.25	1,510.25
New Brunswick ⁶	1,215.08	1,215.08	1,402.08
Prince Edward Island ⁷	1,388.25	1,388.25	1,388.25
Nova Scotia ⁸	1,317.33	1,317.33	1,317.33
Newfoundland & Labrador ⁹	1,454.00	1,454.00	1,454.00
BC RANK	6	9	4

¹ Rates for families with children include the National Child Benefit Supplement (NCBS) and basic Canada Child Tax Benefit (CCTB) . Provincial child benefits are added to the rates for Ontario, Quebec, New Brunswick, Nova Scotia and Newfoundland. Alberta's CCTB rates vary based on the age of the child.

² Barriers to Full Employment category includes Personal Needs Supplement.

³ Saskatchewan will pay for actual utility costs if they are not included in rent.

Figures include average utility costs for FY2013/14.

⁴ Manitoba will also pay for actual utility costs if they are not included in rent.

⁵ Employable rate includes Allowance for Single Employable.

⁶ Disability rate includes monthly Disability Supplement.

⁷ Rates include Travel Allowance.

⁸ Nova Scotia also provides a Poverty Reduction Credit (introduced in July 2010) for those on IA who have no children and were on IA for the whole of the previous tax year.

⁹ Rates include Island Fuel Supplement. Rates for singles (except PWD) are for those over age 30 years. Lower rates apply to employable singles and singles with barriers to employment who are under age 30.

2-Parents, 2-Children, Ages 10 & 13¹

	Employable	Barriers/ PPMB	Person with a Disability
British Columbia ²	1,693.97	1,782.97	2,087.47
Alberta ³	1,820.24	2,066.24	3,539.12
Saskatchewan ⁴	2,007.93	2,007.93	2,566.91
Manitoba ⁵	1,788.91	2,116.91	2,116.91
Ontario	1,984.24	1,984.24	2,593.21
Quebec ⁶	1,843.91	2,289.91	2,289.91
New Brunswick ⁷	1,629.57	1,629.57	1,826.57
Prince Edward Island ⁸	2,181.91	2,181.91	2,181.91
Nova Scotia ⁹	2,109.74	2,109.74	2,109.74
Newfoundland & Labrador ¹⁰	1,820.32	1,820.32	1,820.32
BC RANK	9	9	8

¹ Rates for families with children include the National Child Benefit Supplement (NCBS) and basic Canada Child Tax Benefit (CCTB) . Provincial child benefits are added to the rates for Ontario, Quebec, New Brunswick, Nova Scotia and Newfoundland. Alberta's CCTB rates vary based on the age of the child.

² Rates for PPMB and PWD are based on 1 adult having designation. Rates are higher if both adults in a couple or two parent family have applicable designation.

³ Barriers to Full Employment category includes Personal Needs Supplement.

⁴ Saskatchewan will pay for actual utility costs if they are not included in rent. Figures include average utility costs for FY2013/14.

⁵ Manitoba will also pay for actual utility costs if they are not included in rent.

⁶ Employable rate includes Allowance for Single Employable.

⁷ Disability rate includes monthly Disability Supplement.

⁸ Rates include Travel Allowance.

⁹ Nova Scotia also provides a Poverty Reduction Credit (introduced in July 2010) for those on IA who have no children and were on IA for the whole of the previous tax year.

¹⁰ Rates include Island Fuel Supplement. Rates for singles (except PWD) are for those over age 30 years. Lower rates apply to employable singles and singles with barriers to employment who are under age 30.

TOTAL BENEFITS

Single Individuals

Province	Employable	Barriers/ PPMB	Person with a Disability
British Columbia	610.00	657.92	906.42
Alberta ¹	627.00	809.00	1,588.00
Saskatchewan ²	678.21	825.37	1,341.00
Manitoba ³	610.00	801.00	801.00
Ontario	656.00	656.00	1,098.00
Quebec ⁴	636.00	937.00	937.00
New Brunswick ⁵	537.00	576.00	763.00
Prince Edward Island ⁶	602.00	795.00	795.00
Nova Scotia ⁷	555.00	790.00	790.00
Newfoundland & Labrador ⁸	733.00	733.00	733.00
BC RANK	7	8	5

¹Barriers to Full Employment category includes Personal Needs Supplement.

²Saskatchewan will pay for actual utility costs if they are not included in rent. Figures include average utility costs for FY2013/14.

³ Manitoba will also pay for actual utility costs if they are not included in rent.

⁴ Employable rate includes Allowance for Single Employable.

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⁸ Rates include Island Fuel Supplement. Rates for singles (except PWD) are for those over age 30 years. Lower rates apply to employable singles and singles with barriers to employment who are under age 30.