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# Employment, Education and Training for People with Disabilities

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This Help Sheet is funded by the Health Sciences Association of BC and the Law Foundation of BC.

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There are a number of employment, education and training incentives available through the Ministry of Social Development and Poverty Reduction (MSDPR). Disability Alliance BC (DABC) has prepared this Help Sheet to help you understand what you may be able to apply for.

## Employment plans for people with disabilities

An employment plan is an agreement signed by a recipient of assistance and MSDPR. It lists activities that you agree to do that may help you acquire employment skills or find work. These activities may include attending a job club or a training course.

The Ministry can require people who receive basic income assistance to participate in employment plans as a condition of receiving benefits. The rules are different for people with disabilities. If you receive the Persons with Disabilities (PWD) benefit, you will not have to sign an employment plan.

MSDPR can excuse other people from signing employment plans, for example, single parents with disabled children and people receiving the Persons with Persistent and Multiple Barriers to Employment (PPMB) benefit.

Under current Ministry policy, people receiving PWD can choose to sign an employment plan on a voluntary basis. This is called a Voluntary Participation Plan. Before you volunteer to sign an employment plan, we recommend that you talk with a Ministry worker about what will happen if you are unable to complete the activities in the plan.



## Employment incentives for people with disabilities

- The **Confirmed Job Supplement** provides up to \$1,000, if a person has confirmed employment and requires the money to purchase tools or clothing, to obtain transportation or to pay for other employment-related items. This money will usually be provided only once, and only if the Ministry believes it will mean the person no longer needs income assistance.
- There are also **supplements related to employment plans**. If you or your dependent have an employment plan and are in an employment-related program, the Ministry can pay: up to \$100 per month to assist with attendance and transportation costs; the costs of tuition, books and supplies; up to \$200 for the cost of safety clothing; and, up to \$100 for participation in a volunteer incentive program that prepares you for employment. These benefits are limited to 12 months out of a 36-month period.
- MSDPR will consider paying moving costs to anywhere in Canada, if you are required to move to start a confirmed job.

## Earning exemptions

An earnings exemption is the amount of money you can earn from employment, without any deduction from your benefits.

### Annual Earnings Exemption (AEE)

The following earnings exemptions apply to households with PWD members:

- Single people may earn up to \$16,200 per calendar year without deductions from benefits.
- Couples where one person receives PWD can earn up to \$23,400 per calendar year without deductions.
- Couples where both people receive PWD can earn up to \$32,400 per calendar year without deductions.

Please note that MSDPR expects you to report any income on your cheque stub or online using My Self Serve. This information must be submitted to MSDPR by the 5th day of the following month.



## Monthly earnings exemptions

For people not receiving PWD, the following monthly earnings exemptions apply:

- People receiving PPMB have an earnings exemption of \$1080 per month. If two people live together as a couple, and one or both of them is on PPMB, the earnings exemption for both of them is \$1080 a month (not \$1080 per person).
- For people receiving basic income assistance, not PWD or PPMB, the earning exemption is \$600 per month. People on basic income assistance who have a child are eligible for an earnings exemption of \$900, and people with a child with a disability whose care requires them to stay home full-time are allowed an earnings exemption of \$1080 per month.

You must report all monthly income to MSDPR, on your monthly report or cheque stub by the 5th day of the following month. The Ministry will also expect you to submit proof of income, such as a pay record or copy of a pay cheque. The Ministry provides the option of reporting income and getting updates of earnings exemption usage on a My Self Serve (MySS) Account. For more information, go to [www.myselfserve.gov.bc.ca](http://www.myselfserve.gov.bc.ca).

## The Self-Employment Program

The Self-Employment Program (SEP) provides assessment, training, mentoring and support to people receiving PWD or PPMB, who are interested in pursuing self-employment. People who are already engaged in small business activities must also apply for the program, if they want business-related expenses exempted.

If you are a participant in the Self-Employment Program, certain business income and assets will be exempt, as long as they are part of your business plan. For example, business equipment and permitted operating expenses can be exempted as assets and income, and will not affect your eligibility for benefits.

Also, you will be allowed an Asset Development Account, which can be used to meet your future business expenses. This must be part of your approved business plan. Contact MSDPR, if you wish to apply.

## Equipment and assistive devices

Often, people with disabilities require equipment and devices to achieve their employment goals. For information on equipment and assistive devices to assist you with work-related activities, visit this link: <https://www2.gov.bc.ca/gov/content/family-social-supports/seniors/health-safety/health-care-programs-and-services/assistive-devices-and-disability-support>.



## Education and people with disabilities

People on PWD can go to college or university and still receive disability benefits. This does not mean that the Ministry will pay for your education. You will be expected to apply for student loans and other financial aid to pay for the cost of your education.

Student loans are exempt if they do not include a living allowance. This means your loan will not affect your disability benefits if it is only used to pay for education costs. Education costs are defined as tuition, books, equipment, supplies and transportation to school. Day care costs can also be exempted. If any part of your student loan is more than your education costs, then this amount could be deducted from your disability benefits. You are expected to tell the Ministry if you plan to go to school. They will ask to see your student loan documents to review and assess your education costs.

Education and training allowances, scholarships, grants and bursaries are also exempt. This means that you can use this kind of money for either your education costs or living expenses and you can still keep your disability benefits. Withdrawals from a Registered Education Savings Plan (RESP) are also fully exempt.

## Job training and people with disabilities

### WorkBC

Provincially funded employment programs are provided by WorkBC. There are WorkBC offices across the province. If you are interested in employment training, find the WorkBC office in your area at [www.workbc.ca](http://www.workbc.ca).

### Opportunities Fund for Persons with Disabilities

The Opportunities Fund for Persons with Disabilities is administered by designated agencies on behalf of Service Canada. This program funds projects that assist people with disabilities in preparing for, obtaining and keeping employment or becoming self-employed. To be eligible, it is not a requirement that you receive PWD.

Unemployed individuals who **self-identify as having a disability** may be eligible to participate in a project.

For more information, please go to the website at [www.oppsfund.ca](http://www.oppsfund.ca) or call 604-451-5511.



## Single Parent Employment Initiative

This initiative allows the following:

- single parents on income and disability assistance are now able to receive income assistance for up to 12 months, while they train for a new job
- single parents on income and disability assistance have access to a range of supports through WorkBC Centres, including:
  - tuition and education costs for approved training programs
  - transportation costs to and from school
  - full child care costs during training.

This Help Sheet was prepared by Advocacy Access, a program of Disability Alliance BC. Thank you to the Health Sciences Association of British Columbia and the Law Foundation of British Columbia for funding the BC Disability Benefits Help Sheets.

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