

Operations Branch, the Canadian Pension Commission, the Bureau of Pensions Advocates, the War Veterans Allowance Board and Service Benevolent Funds.

The Bureau of Pensions Advocates provides a free legal aid service to persons seeking to establish claims under the Pension Act, the Civilian War Pensions and Allowances Act and allied statutes and orders. This service includes the initiation of claims, the searching of records, the identification of evidence, the counselling of applicants and the preparation and presentation of claims to the Canadian Pension Commission, the Entitlement and Assessment Boards of the Commission and the Pension Review Board. It also represents applicants for benefits under the War Veterans Allowance Act on appeals to the War Veterans Allowance Board.

The Veterans Land Administration is primarily concerned with assisting veterans, their heirs, devisees or personal representatives with acquiring title to the property on which the veteran was established. This establishment program was terminated in March 1975 and the department no longer is involved in the purchase of new property. However, as of March 31, 1986, there were still over 24,000 properties registered under the name of the Director, the Veterans Land Act, which represents a total indebtedness of over \$180 million.

6.1.6 Training allowances

Employment and Immigration Canada provides training opportunities to enable workers to respond to the demand for special work skills. Under the national training program, participants are paid allowances to encourage them to upgrade their abilities. For details of Employment and Immigration Canada's programs, see Chapter 5.

6.2 Income assistance

6.2.1 Canada Assistance Plan

Allowances for the blind (1937, 1952), the disabled (1954) and unemployed or unemployable (1955) were replaced by the more flexible and comprehensive provisions of the Canada Assistance Plan (CAP) in 1966. This plan allows the federal government to share equally with the provinces in providing direct financial assistance to families and individuals who are in need, regardless of the cause. Eligibility is based on a needs test which examines the household's basic requirements and the resources (including income and available assets) available to meet them.

Assistance payable is based on the difference between these. Although each province designs its own program and benefit structure, CAP specifies that assistance should cover certain items. The range of assistance includes food, shelter, fuel, utilities, household supplies, items required to carry on a trade, certain welfare services, and specified health and social services. The costs of work activity projects and certain other employment-related programs are also sharable through CAP. Table 6.7 shows beneficiaries and expenditures for direct financial assistance under CAP.

The Canada Assistance Plan also provides for cost-sharing of care in homes for special care, including homes for the aged, nursing homes, child care facilities and hostels for battered women and children. Since 1977, the major portion of federal costs related to long-term adult residential care have been subsumed under the Federal-Provincial Fiscal Arrangements and Federal Post-Secondary Education and Health Contributions Act. Costs of maintaining children in foster homes as well as other protective and preventative services to children are also shared under CAP.

6.3 Income insurance

6.3.1 Unemployment Insurance

The high cost of relief payments before World War II convinced the federal and provincial governments of a need to establish reserves to meet contingencies of high unemployment and economic depression. The federal government took the initiative in 1941 with the Unemployment Insurance Act. It required the consent of all provinces through an amendment to the BNA Act to permit the federal government to introduce such legislation.

Originally designed to provide income protection for low-income earners, the Unemployment Insurance program was revised several times until, in 1971, it was made universally applicable to all members of the labour force with certain minor exceptions. Benefits were extended to persons at all levels of earnings. The program was also broadened to provide special benefits for those suffering from extended sickness, to women leaving the labour force temporarily because of pregnancy and childbirth or adoption, to unemployed fishermen, to persons enrolled in national training programs, to those participating in work-sharing projects, and to persons involved in job training.

The Unemployment Insurance program is funded by employer and employee contributions.