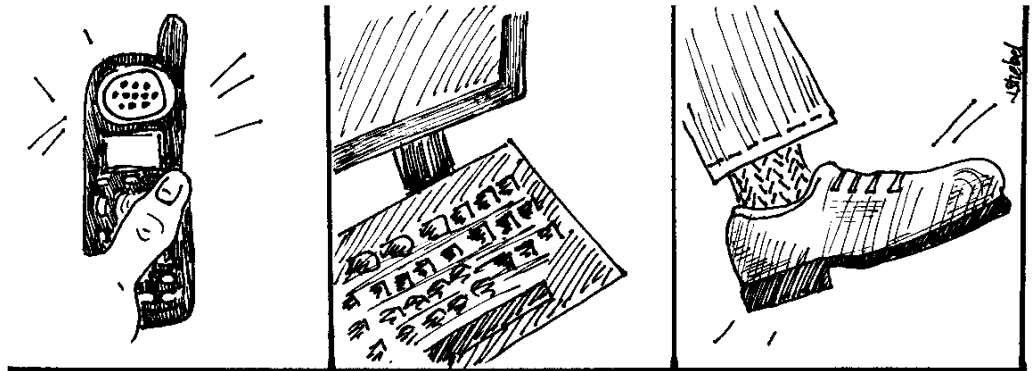


MHSD Goes High Tech: How to Apply for Income Assistance

By Stephen Portman, *Income Assistance Advocate*

The Ministry of Housing and Social Development (MHSD) has gone high tech with the application for income assistance here in British Columbia. To much ministry fanfare, the online application for income assistance was released on March 1st, 2010. New



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technology is a good thing for those of us in the know, and the online application has proven to be very useful for many people throughout the province since its release date. However, there are many of us out there in need of income assistance who do not have a strong working knowledge of computers, access to computers, or the ability to comprehend the language used in the application without human assistance. TAPS has experienced an increase in the

number of those who are not comfortable with an online application process and yet have been told that it is the only option in place. Furthermore, people who have come to TAPS have received mixed information with regards to who will help them with the application, where they can gain public computer access, and how they can get information on how the process works. Many of these clients have been referred by the ministry to agencies in the

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Bottom of the Barrel: CRD's Persecution of the Poor

By Geneva Hagen

In some parts of the world, binning has been incorporated into local recycling projects as an environmentally friendly way to earn a living, but the CRD here in Victoria has a different attitude. The blue recycle bins behind my building are usually filled with plastic bags in spite of the sticker on top saying "No Plastic Bags." Yesterday I noticed a new sticker had been added: "No Scavenging."

No doubt this new sticker will prove even more ineffective at changing behaviour! There is no economic incentive to put plastic bags in the wrong container; that's pure carelessness or laziness. But there is huge incentive for industrious binners to scavenge for recyclables: They need to eat!

A look at the CRD website revealed that "Bylaw No. 2290 states that no person, except the owner and the CRD recycling

collection contractor, shall remove any recyclable materials from a recycling container...prior to its collection." They have even put in a hotline so that people can report scavengers! These bylaws are supposedly meant to protect from identity theft people who can't be bothered to shred their financial documents and other personal papers before discarding them.

That anti-scavenging bylaw, which has been around for several years but may now be more strictly enforced, eliminates the last legal way for street people to make an honest living. Bidders were already hit hard in the 1990s when bottle deposits were reduced to less than half of their former value, benefiting the people who can't be bothered to recycle and harming those who rely on recyclables for part or all of their livelihood.

I wonder to what extent



Law Co-op Student at TAPS

Hi! My name is Erin Pritchard, and I am working as an advocate at TAPS from May to August 2010. I am currently a law student at the University of Victoria, and will be entering the third year of my program in September. I have been volunteering with the Volunteer Disability Advocacy Program at TAPS since January 2009, and have a deep respect for TAPS' commitment to social justice. I am very happy to have joined the awesome staff here for the summer!

Victoria's "crime" statistics reflect the fact that harmless activities like binning, loitering, camping, and busking without a permit are counted as crimes.

One possible solution would be for people to put usable food, clothing and recyclables in separate bags beside the blue boxes instead of in them. This itself probably violates some anti-littering ordinance, but it would at least make life safer for the binners. For all concerned, it would be a great business concept if someone could make and sell biodegradable garbage bags in different colours—or waterproof stickers for plain bags—identifying their contents as food, clothing, recyclables or hazardous waste!

An even better solution would be to restore the bottle deposit fees to their early 1990s level,

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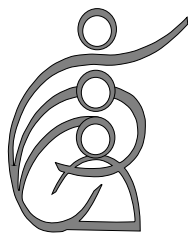
(From Bottom of the Barrel, page 2)

thereby doubling the income of a lot of bidders.

But the best solution of all would be to end poverty by the most direct means possible, a Guaranteed Livable Income (GLI)—a solution recommended by thinkers as diverse as Dr. Martin Luther King, Jr., the 1970s Royal Commission on the Status of Women, Libertarian futurist Robert Anton Wilson, the Canadian Green Party, the BC NDP, the Chrétien Liberals, Conservative Sen. Hugh Segal, the late economist Milton Friedman, and even the TD Bank!

With a Guaranteed Livable Income (emphasis on the "Livable"), some people would not have to go through other people's trash to scrape together enough cash to make it through the month—let alone turn to more lucrative but more socially disruptive livelihoods like drug-dealing, theft and prostitution.

Every dollar in the hands of the poor tends to circulate seven times within the local community. How's that for an economic stimulus package? ■



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community that do not have the resources to adequately assist those in need.

It is important to remember that as a resident of BC you have the right to apply for income assistance without facing undue hardship. Applicants should be able to apply for income assistance in a way that meets their individual needs without having to seek assistance from sources outside of the ministry. This means that the ministry has the duty to accommodate your needs. If you need help understanding written material, if you are not comfortable with computers, if English is your second language, if you have mobility issues, if you are not comfortable in public places, or if you face any other barrier, the ministry has a duty to accommodate you.

I believe that the introduction of the online application is an effort to better accommodate people applying for income assistance. The problem arises when the online application is presented as the only option, and resources at the ministry office are not offered to assist in the process. The online application is not the only option, and it is the responsibility of ministry representatives to explain the available options to people applying for income assistance.

That said, just in case ministry workers are unable to explain this information, the following article will address the three different options that are available to people applying for income

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Together Against Poverty Society

TAPROOT

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The Social Determinants of Health

The following is excerpted from the report Social Determinants of Health: The Canadian Facts, by Juha Mikkonen and Dennis Raphael of York University. The full report is available online at www.thecanadianfacts.org. We also have a hard copy you can read at the TAPS office.

Income and Income Distribution

Why Is It Important?

Income is perhaps the most important social determinant of health. Level of income shapes overall living conditions, affects psychological functioning, and influences health-related behaviours such as quality of diet, extent of physical activity, tobacco use, and excessive alcohol use. In Canada, income determines the quality of other social determinants of health such as food security, housing, and other basic prerequisites of health.

The relationship between income and health can be studied at two different levels. First, we can observe how health is related to the actual income that an individual or family receives.

Second, we can study how income is distributed across the population and how this distribution is related to the health of the population. More equal income distribution has proven to be one of the best predictors of better overall health of a society.

Income comes to be especially

important in societies which provide fewer important services and benefits as a matter of right. In Canada, public education until grade 12, necessary medical procedures, and libraries are funded by general revenues, but childcare, housing, post-secondary education, recreational opportunities, and resources for retirement must be bought and paid for by individuals.

In contrast, in many wealthy developed nations these services are provided as citizen rights.

Low income predisposes people to material and social deprivation. The greater the deprivation, the less likely individuals and families are able to afford the basic prerequisites of health such as food, clothing, and housing. Deprivation also contributes to social exclusion by making it harder to participate in cultural, educational, and recreational activities. In the long run, social exclusion affects one's health and lessens the abilities to live a fulfilling day-to-day life.

Researchers have also found that men in the wealthiest 20% of neighbourhoods in Canada live on average more than four years longer than men in the poorest 20% of neighbourhoods.

The comparative difference for women was found to be almost two years. This Canadian study also found out that those living in the most deprived

Persons With Disabilities

TAPS has advocates who can help you apply for Person With Disability status (PWD) through the Ministry of Housing and Social Development. TAPS can also help you with an appeal if you have applied and been denied. Call TAPS at 250-361-3521 for more information. If you are at the appeal stage, be sure to get in touch with us as soon as possible after receiving your letter of denial and tell the receptionist you are calling about a disability appeal.

neighbourhoods had death rates that were 28% higher than the least deprived neighbourhoods.

The suicide rates in the lowest income neighbourhoods were found to be almost twice those seen in the wealthiest neighbourhoods. Additionally, a host of studies show that adult-onset diabetes and heart attacks are far more common among low-income Canadians.

A recent report by the Organisation for Economic Co-operation and Development (OECD) identified Canada as being one of the two wealthy developed nations (among 30) showing the greatest increases in income inequality and poverty from the 1990s to the mid-2000s. Canada is now among the OECD nations with higher income

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inequality.

As a result of these trends, from 1985 to 2005, the bottom 60% of Canadian families experienced an actual decline in market incomes in constant dollars while the top 20% of Canadian families did very well.

Increasing income inequality has also led to a hollowing out of the middle class in Canada with significant increases from 1980-2005 in the percentages of Canadian families who are now poor or very rich. The percentage of Canadian families who earned middle-level incomes declined from 1980 to 2005 while the percentage of very wealthy Canadians increased as did those near the bottom of the income distribution.

TAPS' Volunteer Advocacy Program

TAPS is looking for volunteers to help clients apply for disability benefits through the Ministry of Housing and Social Development. Volunteer advocates also help clients with appeals. This is an opportunity to develop legal advocacy skills and to provide tangible, sustained support and assistance to people with disabilities. If you are interested in volunteering at TAPS as a volunteer advocate please contact Stephen at 250-361-3521 or at legaladvocate@tapsbc.ca.

The increases in wealth inequality in Canada are even more troubling. Wealth is probably a better indicator of long-term health outcomes as it is a better measure of financial security than income. From 1984 to 2005 the bottom 30% of Canadian families had no net worth and over this period they moved into even greater debt. In contrast, the net worth of the top 10% of Canadian families in 2005 was \$1.2 million, an increase of \$659,000 in constant dollars from 1984.

Policy Implications

- There is an emerging consensus that income inequality is a key health policy issue that needs to be addressed by governments and policymakers.
- Increasing the minimum wage and boosting assistance levels for those unable to work would provide immediate health benefits for the most disadvantaged Canadians.
- Reducing inequalities in income and wealth through progressive taxation is a highly recommended policy option shown to improve health.
- A greater degree of unionized workplaces would most likely reduce income and wealth inequalities in Canada. Unionization helps to set limits on the extent of profit-making that comes at the expense of employees' health and wellbeing. ■

A Tribute to Dorothy Livingston

Founder and long-time board member of TAPS Dorothy Livingston died on April 20, 2010, at the age of 83. Dorothy's involvement in anti-poverty work and human rights issues was extensive: she was a founding member of the Victoria Native Friendship Society and the Victoria chapter of the Council of Canadians; she was a member of End Legislated Poverty, the Human Rights Coalition, Status of Women Action Group; she was a president of Capital Families Association, a member of the Social Planning and Housing Advisory Committee of the City of Victoria, and a founding organizer of the universal hot lunch program for school children. And this is far from an exhaustive list of her involvement in social justice work. We at TAPS remember many Christmas parties at Dorothy's house on Oscar Street. Sometimes over 40 people would squeeze into her living room, dining room, and kitchen to eat turkey dinner and celebrate. In the summer we'd have barbecues in her backyard. Many TAPS meetings, as well as social justice meetings of all sorts, were held at her dining room table. We are very fortunate to have known Dorothy Livingston and to have had her very important involvement in TAPS.

(From *Applying*, page 3)

assistance.

How to Apply for Income

Assistance: Three Options

1. Applying in person

The tried, tested, and true way to apply for income assistance is to head down to your local ministry office and apply in person. After you have waited through the line up, you need to ask for an “Application for Income Assistance, Part 1” form. If you are unable to fill out this portion of the application by yourself, you can request assistance from an Employment Assistance Worker (EAW). After the form has been completed and handed over to an EAW, you will be given a “pre-application number” (called a PA). At this time the EAW will ask you a number of questions.

Following this interview, the worker will tell you whether you need to do a three-week work search.

Note: There have been recent instances where new applicants for income assistance have been told that they must apply online before speaking to a ministry worker. This is **not** the case. **The online application is only one of three options.** If you are not comfortable completing an online application, explain this to the worker and you will be assisted in person.

2. Applying over the phone

If you are not comfortable going to the ministry office, **you can apply over the phone.** In order to start this process, you must contact the ministry at 1-866-866-0800. Listen for the option list and press three, then press one.

This will give you a worker who you can speak to in person about applying for income assistance. The worker will inform you of the online option at this time. If you are not comfortable doing the online application or applying in person at the ministry office, you need to inform the worker that you would prefer to apply over the phone.

The worker will ask you a number of questions and type your answers into a form. The worker will then tell you whether you need to do a three-week work search and give you a pre-application number (called a PA). The worker will also ask you to agree to allow the ministry to begin double-checking your information. This is known as verbal consent and it lasts for five days. This will allow the ministry to get started on your application sooner. Within this five day period you and your spouse (if you have one) will have to find an official and sign the welfare application in front of that person. This official can be either someone in another government office or what the ministry calls a “health professional,” such as a doctor, nurse or nurse practitioner, psychologist, occupational therapist, physical therapist, social worker or chiropractor. The ministry will then fax the form to the official, who will consult with you to verify that the information is correct, watch you sign it, then sign it too. The official will then fax a copy back to the ministry and mail the original. Remember you must sign the form within five business days or the ministry



will cease working to open your file.

Note: you have the right to complete your initial application over the phone.

3. Applying online

The third option for applying for income assistance is to apply online. If you have access to a computer and are comfortable completing the application without assistance you can do this by going to the following web address:

<https://www.iaselfserve.gov.bc.ca/>

The online application takes between 20 minutes and one hour to complete and consists of 67 questions. After you submit the online application you should be contacted in one to two business days by a ministry worker who will inform you of the date of your eligibility interview.

Remember, you must have your social insurance number ready in order to apply online for income assistance.

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(From **Applying** page 6)

If you do not have access to a computer or proper assistance to guide you through the process, you can go to your local Victoria office, located at 908 Pandora, in person and ask for assistance.

The ministry office has a public access computer designated for filling out online applications, as well as a designated EAW worker who can assist you in filling out the application right there in the office.

It is important to remember that while you are completing your online application you can save your information at any point. If you choose to do so, you will be given an assessment number and be prompted to enter a security password. Write this information down and keep it some place safe.

This information will only be stored for a period of five business days. After that time any and all saved information will be automatically deleted. Once information is stored on the website, ministry staff will not be able to help you retrieve your information. If you lose your password and/or assessment number you will need to restart the process.

Immediate Needs Assessment

Many people accessing income assistance are facing circumstances that require immediate assistance. An "immediate needs assessment" will help temporarily exempt you from a back-to-work search and help speed up the application process.

You may be eligible for an immediate needs assessment if:

you have recently been evicted and need shelter; you are facing an urgent medical situation; you have had your hydro and/or heat cut off; or you have an urgent need for food.

Workers at the ministry may or may not offer you an immediate needs assessment, so if you are in need, be sure to request one from the worker when applying by phone or in person. When applying online, note "immediate needs" in the online application.

You should receive a return phone call from the ministry within 24 hours. If you do not, you need to follow up with the office either in person or by phone immediately.

Things to Remember When Applying for Income Assistance

- Keep copies of all paperwork involved in the process.
- If applying online, save your work often.
- If you are in immediate need of assistance, explain your situation to the worker or note "immediate needs" in the online application.
- Whenever you attend the ministry office for any reason, note the date and time you attended and the name of the worker who assisted you.
- If you meet any obstacles or are unsure of your rights at any point in the process, contact an advocate right away.

Write for the Taproot

Taproot welcomes articles from readers. Share your ideas, experiences, opinions or outrage with Taproot's vast readership. Articles should be 600 words or less. Please include your name and a way we can reach you (phone, e-mail, or mailing address). The next submission deadline is July 16th, 2010. Send submissions to TAPS (Attn: Heidi) at #302 - 895 Fort Street, Victoria, BC, V8W 1H7, or by e-mail to volunteers@tapsbc.ca.

Taxes

TAPS is offering tax prep services to people on low incomes on Wednesday mornings, 9:30 a.m. to 11:30 a.m. No appointments. Drop-in only.



Together Against Poverty Society

TAPS was established and registered as a society in 1989 and serves the Greater Victoria area. We provide legal information and representation on issues relating to income assistance, employment insurance, and residential tenancy. We also provide public education in these areas and on broader poverty issues.

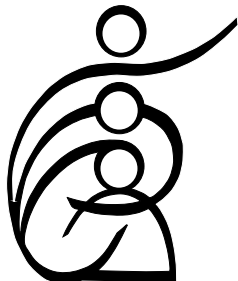
You can reach us between 9:30 a.m. and 4:30 p.m. Monday to Friday, by phone at 250-361-3521, or in person at #302 - 895 Fort Street. The office is closed daily for lunch between 12:00 p.m. and 1:00 p.m. and is closed to walk-in clients on Monday and Friday mornings.

Volunteer at TAPS

Front Desk Receptionist

TAPS is looking for a few people to volunteer on our busy front desk. One half-day shift per week. No experience necessary. Training is provided.

Call TAPS at 250-361-3521, contact us by e-mail at volunteers@tapsbc.ca, or drop by the office at #302 - 895 Fort Street.



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We also appreciate the support that our members give.

Become a Member of TAPS!

\$5.00 unwaged (may be waived)

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Donations are appreciated.

Charitable tax receipts provided.

Taproot is mailed to members.

TAPS mugs for sale

White coffee mugs with the TAPS crest on one side and a quote from Mary Wollstonecraft on the other: "It is justice, not charity, that is wanting in the world. (1792)" \$9, or two for \$15.