



Crisis Supplement 101

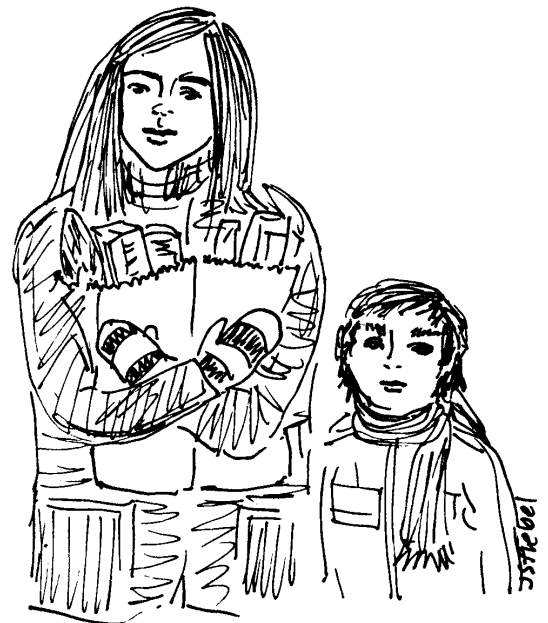
How to Deal With an Unexpected Need or Expense

By Amy Johnston, Income Assistance Advocate

For those receiving income assistance, every penny counts. And when something unexpected happens, like your coat is stolen, you receive a hydro disconnection notice or your

hydro is cut off, your child loses footwear, or you are just short on your food budget, it can throw you into financial crisis. If this happens, you may qualify for a crisis supplement from the Ministry of Social Development. To receive a crisis supplement a person must be an income assistance recipient and meet the following criteria:

- the supplement is required to meet an unexpected expense;
- there are no resources available to meet the need/expense; and
- failure to meet the expense will result in imminent danger to the physical health of the individual, or removal of a child under the *Child, Family and Community Service Act*.



The Ministry of Social Development limits crisis supplements in the following ways:

- the supplement may be provided only for the calendar month in which it is needed;

(See Crisis Supplement, page 7)

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A Small Change to Reduce Poverty

By Erin Pritchard and Kelly Newhook

According to the eighth annual report card on child poverty released by the First Call Child and Youth Advocacy Coalition on November 25, 2011, BC has the highest rate of child poverty in the country for the *eighth year in a row*. This province should be ashamed. Unfortunately, for us here at TAPS, it is not surprising. Every single day at TAPS, we see the impacts of current legislation on the lives of people living in poverty and we have concrete suggestions for change.

Here is one easily implemented and cost effective change that could take place *immediately*: an income earnings exemption. This is where a working single person, for example, could keep a small

amount of her earnings before it starts to get deducted dollar for dollar from her \$610 income assistance cheque. Every other province and territory in Canada has some kind of earnings exemption. In Alberta, for example, a single employable recipient of income assistance is allowed to keep a flat rate amount of \$230 of his or her earnings, as well as 25 percent of additional earnings after that amount.

The reason that every other provincial government has implemented this exemption is that the evidence shows it is effective in helping people reenter the workforce. Even the right-leaning think tank The Fraser Institute criticized BC's elimination of the earnings exemption in 2002, suggesting

Come Volunteer With TAPS' Silent Witness Program

Many of our clients find that appointments with the Ministry of Social Development (MSD) can be stressful. Some find that having another person at their appointment lessens their stress and helps the appointment proceed smoothly. At TAPS, we have Silent Witness volunteers who can accompany individuals to Ministry appointments. These volunteers provide a supportive presence during the meetings, and afterward they write a short report to give to the income assistant advocate at TAPS. If you are interested in volunteering as a Silent Witness, contact Heidi at 250-361-3521 or volunteers@tapsbc.ca. We will be holding a training session for new Silent Witnesses in January.



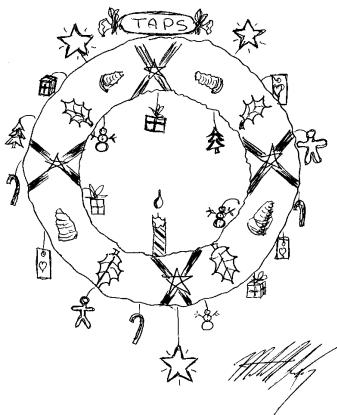
that the exemption increased incentive to work.

Organizations like TAPS have been calling for this and other concrete legislative change for too long. An earnings exemption will not solve the crisis of poverty in British Columbia, but it is one step in the right direction that can be taken immediately. We do not need more consultation—what we need now is action. ■

TAPS' Annual General Meeting

TAPS held its Annual General Meeting on November 14th at the Central Branch of the Greater Victoria Public Library. This was a great, central location and we want to thank the library for the use of their space. Our guest speaker, Bruce Wallace, spoke about the intersection between poverty and dental health in the province of British Columbia. We really appreciated hearing his thoughts and research on this topic. We had a great turnout, and I want to thank the board, staff, volunteers and community members who were there to support the organization and hear about the great work TAPS did in the community this year. If you would like to read more about the work of Together Against Poverty Society over the past year, please feel free to read our Annual Report, which can be found on our website www.tapsbc.ca.

*Kelly Newhook,
Executive Director*



Free Christmas Meals

Friday, December 9

Our Place Christmas Party
At First Metropolitan Church
12:30 to 5:00 pm
932 Balmoral Road
(Sorry, no children)

Tuesday, December 20

Our Place Family Christmas
Dinner
11:30 am – 5:00 pm
919 Pandora
(Sorry, no children)

Saturday, December 24

Christmas Eve Day
Tapa Bar, 620 Trounce Alley
Annual Dinner for the
Homeless 11:30 am – 3:00 pm

Saturday, December 24

Christmas Eve breakfast
Central Baptist Church
8:30 am at 833 Pandora
Avenue

Sunday, December 25

Christmas Dinner
1:00 pm – 3:00 pm
Kirk Hall, 680 Courtney
Prepared and served by the
AA group

Monday, December 26,

Boxing Day
Glad Tidings, 1800 Quadra
Street
2 Sittings: noon and 3:00 pm
Must register in advance with
Christina at 250-472-1040
If children will be attending
ages and names are needed

3rd Week of January

Salvation Army Special Meal

Together Against Poverty Society

TAPROOT

Editing/Layout

Hilda Peters

Contributors

Amy Johnston Kelly Newhook
Hilda Peters Erin Pritchard
G.R. Tomblin

Illustrations

Mitch Lindsay
Joan Stiebel

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Together Against Poverty Society



#302 - 895 Fort Street
Victoria, BC V8W 1H7
Phone 250-361-3521
Fax 250-361-3541
tapsbc@shaw.ca
www.tapsbc.ca

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A Green Lentils Christmas

By G.R. Tomblin

Bob Nobuks was sitting on his saggy little bed in his cold and crack-walled little room, watching a football game on his 13-inch TV—the BC Lions were quite well engaged in the relentless process of beating the crap out of the Edmonton Eskimos—when there came the familiar soft, knock-a-knock on his door.

Penny!

Immediately Bob jumped up and opened the door. And there was Penny, smiling—but smiling brighter than usual.

“Bob!” she said, as she ran into the room. “You won’t believe what just happened!” And she kissed him!

“Well what?” said Bob, momentarily distracted: Edmonton had just scored a touchdown—oh no!

“I’ve got a job!” Her arms around Bob, Penny bounced up and down like a little kid who’s just got what she wanted for Christmas. “A job! I’ve got a job!”

This was huge. Two months before, Penny had punched her boss in the nose because he had tried to feel her up. Since then, there had been many resumes submitted, many e-mails sent, many miles walked—without any result. The situation was getting desperate. Penny’s meagre savings were almost

Advocates at TAPS

Income Assistance Advocates

Amy Johnston
Erin Pritchard

Volunteer Disability Advocacy Project Coordinator

Stephen Portman

Tenant Advocates

John Cooke
Tasha Johnson

gone—and so were Bob’s—he had paid half of Penny’s rent for this month. (They could not live together in the same room, since the rules at this crappy place stupidly didn’t allow that.)

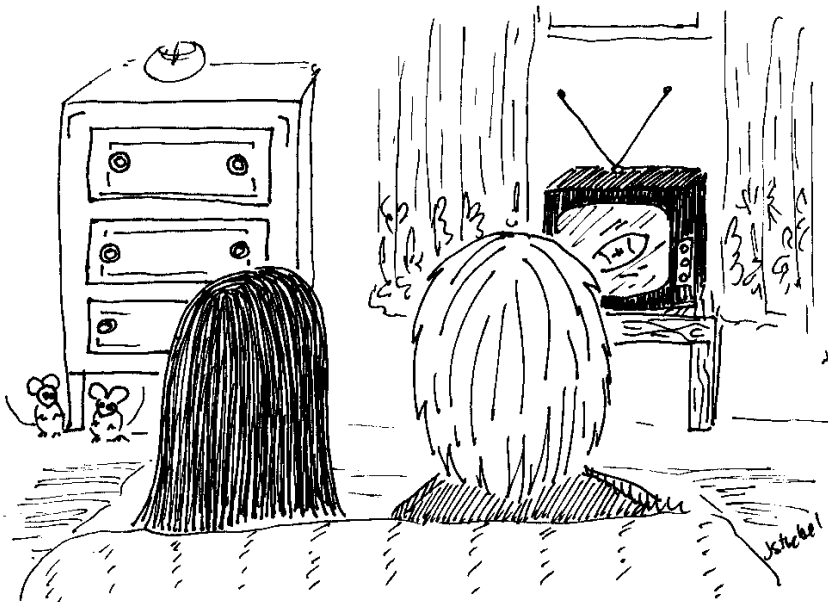
Bob managed to disengage Penny from him (after kissing her four or five times) long enough to say: “A job! That’s fantastic—what job?”

Penny described how she had been hired at a health food supermarket. She would be in charge of the bulk dried foods section. And at a rate of pay four dollars an hour more than her last job! Happy as Bob was for Penny, he couldn’t help feeling a slight twinge of—perhaps jealousy? This was two dollars an hour more than what he made—and doing a much physically harder job.

“Now we can have a really Merry Christmas,” said Penny, after kissing Bob.

“Yeah,” said Bob, turning his attention back to the football game. It was the fourth quarter with less than three minutes left

(See Christmas, page 5)



Persons With Disabilities

TAPS has advocates who can help you apply for Person With Disability status (PWD) through the Ministry of 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.

(From Christmas, page 4)

in the game; the BC Lions quarterback had just been sacked on second down deep in their own zone. Edmonton needed two points to tie the game. It was tense. . .

As Bob and Penny sat together on the edge of Bob's saggy little bed, watching the football game, (Penny was a football fan too—in fact, it was she who predicted that BC would win—but in a close game) a funny squeak-squeaking sound came from somewhere.

“What is that?” said Penny, looking around the tiny space of Bob's room.

Bob, knowing exactly what it was, said, “Penny, meet my little Christmas companions of the past.” And he pointed to the foot of his dresser. There, poking their tiny beady-eyed faces out from under the dresser, were the same

*The Staff and
Volunteers
at TAPS
Wish
All of You
a Happy Holiday
Season*



Taxes

TAPS is offering tax prep services to people on low incomes on Thursday mornings from 9:00 to 11:00, and Thursday afternoons from 1:30 to 4:00.

No appointments. First come, first served.



(presumably) two little mice Bob had fed with a nice fat raisin last Christmas.

Penny laughed. “Well, as the in-charge of the bulk section, I think we can accommodate everyone this Christmas,” she said. And she produced several plastic bags. One contained raisins, and out of this one she tossed a few towards the tiny rodents, whose eyes brightened as they scurried out from under the

dresser to retrieve them.

And Bob, seeing the contents of one of the other plastic bags, said: “And I suppose we will never lack for green lentils!”

“No,” said Penny, “we won't.” And they watched as the BC Lions won the game on a last minute field goal. Later, green lentils bubbled and bubbled in a large pot. The green lentil soup went well with toasted turkey-loaf sandwiches. ■

Policing Poverty: Not the Solution

By Hilda Peters

Poverty and homelessness are being heavily policed, and many of the activities people need to engage in to survive on the street have effectively been criminalized. *Out of Sight: Policing Poverty in Victoria*, a study released in November by Vancouver Island Public Interest Research Group (VIPIRG), explores the nature of the interactions that people who are street-involved have with the police in Victoria.

Information for this study was gathered by peer interviewers—people with experience living in poverty themselves—who spoke with over a hundred street-involved

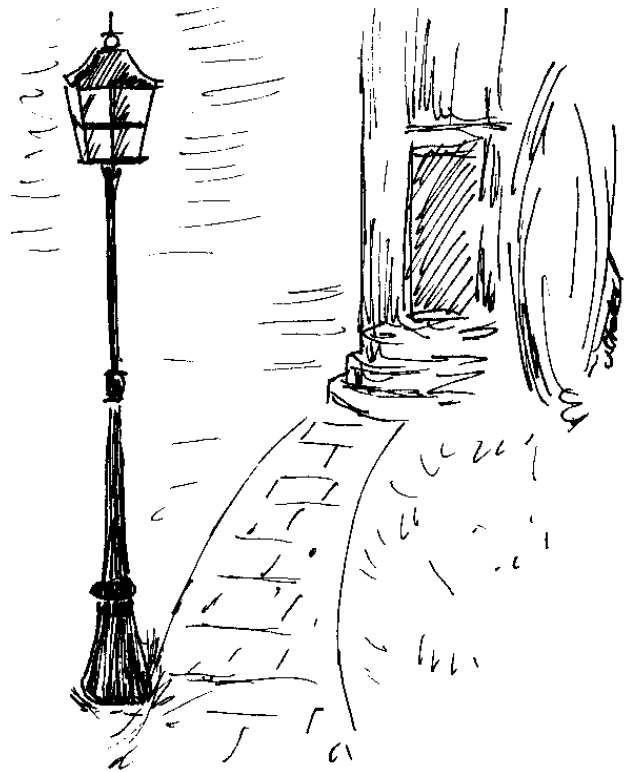
people. Most of the people interviewed had been homeless, in shelters or couch surfing at some point over the past two years, and many were living with chronic physical or mental illnesses, or used illicit substances.

Respondents reported being approached by police for standing or sitting in public spaces and being ticketed for minor offences, such as being intoxicated or not wearing a bike helmet. “I can’t sit still more than 10 minutes on a bench,” reported one person. “There’s no place to sit in the city, but other people can sit for hours.”

Interviewees stated that police approached people because they were homeless or looked homeless, or because they were Aboriginal or used drugs. “When I was homeless, I’d be walking along. And they’d leave me alone but would really be hassling the First Nations person,” one interviewee reported.

Interviewees reported seeing or experiencing violations of the BC Police Act Code.

Policing sometimes acted at cross purposes with harm reduction efforts—as when police confiscated safer drug use supplies—or individuals’ attempts to access services: “I am harassed



by the police in the downtown area where all the services are located.”

Supports for people with mental health and substance use issues have eroded. Income assistance amounts are not nearly adequate to keep people housed, and what income assistance there is is very difficult to qualify for, with the result that those who need the assistance most are often unable to access it at all. Policing is not an appropriate response to the difficulties people in extreme poverty face, nor the least expensive. And criminalizing activities that people need to engage in when they live on the street only further marginalizes them.

The report makes several recommendations, including that the City of Victoria repeal bylaws that target street-involved people

(See *Policing Poverty*, page 7)

Want to help people complete their tax returns?

TAPS is looking for several tax prep volunteers.

One 3-hour shift per week, Thursday morning or afternoon.

Accounting or bookkeeping experience necessary.

Contact Kelly at TAPS at 250-361-3521.

For required training, contact the Canada Revenue Agency at 1-800-959-8281.

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 January 16th, 2011. Send submissions to TAPS (Attn: Heidi) at #302 -895 Fort Street, Victoria, BC, V8W 1H7, or by e-mail to volunteers@tapsbc.ca.

(From *Policing Poverty*, page 6)

and that the provincial government repeal the *Safe Streets Act* and similar legislation that likewise negatively affect the poorest British Columbians.

At this time, the federal government is preparing to enact Bill C-10, new legislation that will come down harder on people for lower levels of "crime," and that will leave the judiciary with less discretion in how to respond to individual circumstances. We can expect that the problems brought into relief by *Out of Sight: Policing Poverty in Victoria* will only be exacerbated if the new crime bill goes into effect.

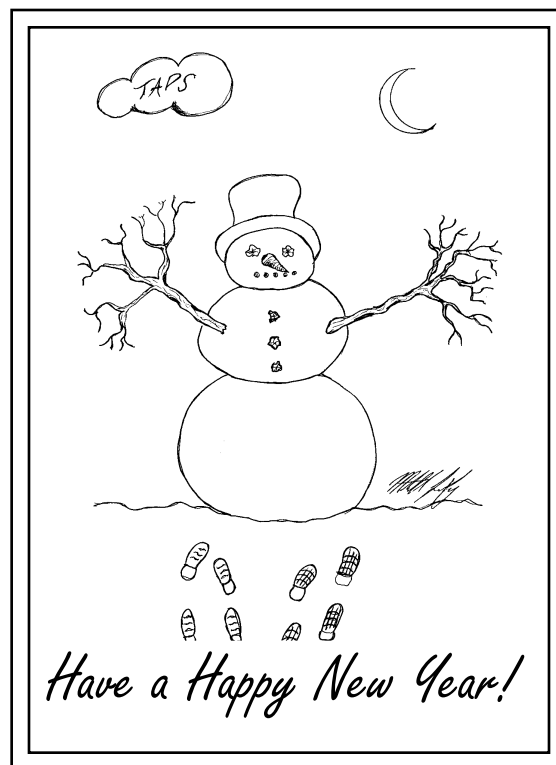
Out of Sight: Policing Poverty in Victoria is available online at www.vipirg.ca, or you can read a hard copy at the TAPS office. ■

(From *Crisis Grants*, page 1)

- the supplement may not be provided for health care goods or services;
- the maximum supplement for food is \$20, usually provided by food voucher;
- the maximum supplement for shelter is the lesser of the actual shelter cost or the maximum shelter allowance for the family unit;
- the supplement for clothing cannot exceed \$100 per person or \$400 per family unit;
- the total cumulative amount of crisis supplements over any 12 consecutive months must not exceed twice the maximum amount of support and shelter;
- exceptions to the

legislation apply in the case of an essential utility.

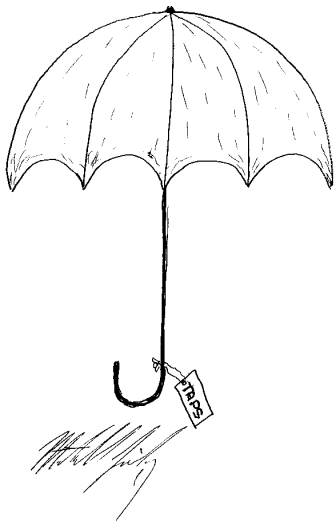
It is best to apply for a crisis supplement in writing, as this makes it easier for an Employment and Assistance Worker (EAW) to review requests and determine eligibility. If the request is for a specific amount, it is helpful to include two or three quotes in your application. EAWs are authorized to approve non-shelter supplements up to \$250, and up to \$700 for shelter and essential utilities. For crisis supplement requests in excess of these amounts, EAWs are required to receive approval from a supervisor. If you have any questions about making an application for a crisis supplement or are denied the supplement, contact a TAPS advocate at 250-361-3521 for advice. ■



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, provincial disability benefits, and residential tenancy. We also provide public education in these areas and on broader poverty issues.

You can reach us between 9:30 am and 4:30 pm, 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 noon and 1:00 pm and is closed to walk-in clients on Monday and Friday mornings.



TAPS is funded by:

The Law Foundation of British Columbia
The Provincial Employees Community Services Fund
United Way of Greater Victoria
Vancouver Foundation
Coast Capital Savings
and
Other Generous Supporters

We also appreciate the support that our members give.

Become a Member of TAPS!

\$5.00 unwaged (may be waived)

\$20.00 waged

\$80.00 organization

**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.



Together Against Poverty Society

#302 – 895 Fort Street

Victoria, BC

V8W 1H7

Tel: 250-361-3521

Fax: 250-361-3541

www.tapsbc.ca