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NOTHING TAXING ABOUT TAXES AT TAPS

Back in 1726 a famous English writer called Daniel Defoe observed that “Things as certain as death and taxes can be more firmly believed”. Almost 300 years later, Tony Pullman, the coordinator of TAPS’ volunteer income tax program, answers questions about taxes at TAPS.

Why should people file their income taxes?

Because the federal, provincial and municipal governments all require people to file a tax return to become eligible to receive money or other benefits.

Federally, we have the GST credit, the child tax benefit, the working income tax benefit and the Guaranteed Income

PharmaCare that are triggered by the filing of a return. All low-income tax payers will receive a minimum of \$450 over the course of a year in the form of a PST refund of \$75 immediately, and the balance in quarterly GST cheques.

How can I go about filing a tax return?

Come to TAPS on any Thursday (except in August) and there will be at least two trained volunteers on duty to prepare and file your return. We run a face to face clinic, on a first come first served basis.

TAPS' TAX CLINIC



Supplement to name but a few, while at the provincial level we have the PST refund, the BC low income climate action tax credit, and the reductions in Medical Services Plan premiums and Fair

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**Together
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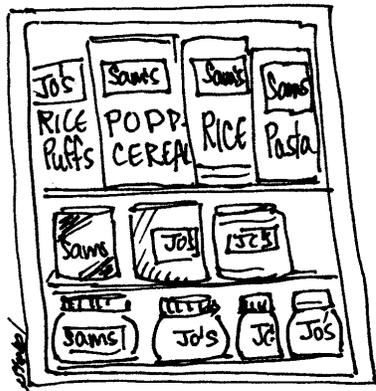
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LOVE OR MONEY

WHEN MSDSI DETERMINES THE NATURE OF YOUR RELATIONSHIP

By Jennifer Matthews
Valentine's Day has a long and troubled past. Present day celebrations stem from the Christian celebration of Valentine of Rome, who was imprisoned and killed under the reign of Roman Emperor Claudius. At this time Rome had not adopted the Christian faith. Story also has it that the Emperor had banned young men from getting married so they would make better soldiers, and that Valentine was arrested and put to death for carrying out Christian marriages. Valentine was canonized in Rome in 496 AD, and in this same year February 14 was declared a Christian day of feasting in St. Valentine's honour, which also conveniently fell in line with the long-celebrated



Roman fertility festival, Lupercalia.

From this history, Valentine's Day has largely turned into the celebration (and commercialization) of romantic relationships. But – as I'm sure most of us know from experience – relationships are extremely complicated and change constantly. They can be difficult to describe or quantify. Their continuation or discontinuation happens for many reasons, and they frequently don't fit into the mould celebrated on Valentine's Day. But add the Ministry of Social Development and Social Innovation into the mix, and relationships – whether romantic in nature or not – can become even more complex because of how the ministry views some living circumstances and defines “spouse”.

According to the *Employment and Assistance Act* and the *Employment and Assistance Act for Persons with Disabilities*, the ministry can determine someone to be in a “marriage-like

NEW STUDENTS AT TAPS

TAPS welcomes three new students who are here at TAPS until April. Leila Geggie Hurst is our Public Interest Law Student. She is at TAPS full-time doing both income assistance and federal disability advocacy. Ejemen Iyayi is a Master's student in the UVic School of Social Work and she is working in TAPS' tenant advocacy project. Izzy Dehler-Hyde is working in our provincial disability project helping people apply for Person with Disabilities status. We are thrilled to have these three wonderful people who bring their enthusiasm and passion for anti-poverty work to TAPS.

relationship” – regardless of how they define their personal living circumstances – if **a)** they have been cohabitating with someone for 3 consecutive months or 9 of the last 12 months, and **b)** their living circumstances resemble that of a spousal relationship. The ministry considers a number of factors when deciding if someone's relationship meets their

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(Cont'd from *Love or Money*, Page 2)

definition of “marriage-like”. Some factors are fairly straightforward. For example, if someone *tells* the ministry they are legally married or living with their partner in a marriage-like relationship, the ministry will define their relationship accordingly. However, others are much more convoluted. The ministry specifically looks at whether living circumstances demonstrate both social and familial interdependence as well as financial interdependence. The test of whether or not peoples’ social, familial and financial interdependence is consistent with a “marriage-like relationship” can include whether people share the burden of household chores, if they prepare and share meals together, if they do weekly shopping together, whether one is the emergency contact person for the other’s child, if they are on the same lease or share utility bills, and if they have joint bank accounts or credit cards.

You may be thinking, “Well wait a minute, that sounds pretty spot-on with me and my roommate’s interactions, with whom I have absolutely no romantic affiliation,” and that could very likely be the case. The

(See *Love or Money*, page 7)

TAPS’ ANNUAL GENERAL MEETING

Back on December 8th, 2015, about 50 people assembled for TAPS’ Annual General Meeting, where we took account of the previous year of anti-poverty work. Joan McHardy, who has been TAPS President for seven years, has stepped down from that position, but is continuing her involvement with TAPS’ board as a member-at-large. A huge thank you to Joan from all of us for her willingness and determination to guide the organization through a period of growth and change. Brenda McBain has stepped into the position of President. We welcome three new board members: Bernice Kamano, Lynne Milnes, and Ryan Tonkin. We say goodbye to Gail Snider and Tony Sprackett and thank them for their years of involvement with TAPS. They have helped make TAPS the well-functioning organization it is. We all look forward to the coming year as we continue the fight against poverty. ■



TAPS ADVOCATES

Jen King Employment Standards Legal Advocate

Yuka Kurokawa Tenant Legal Advocate

Zoë Macmillan Federal Disability Advocacy Project Coordinator

Jen Matthews Income Assistance Legal Advocate

Thea McDonagh Income Assistance Legal Advocate and Coordinator of the Volunteer Disability Advocacy Project

Stephen Portman Employment Standards Legal Advocate and Advocacy Lead

Andrew Tang Tenant Legal Advocate

John Cooke Tenant Legal Advocate (on leave)

Taproot is published bi-monthly. Newsletter artists:
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Joan Stiebel

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UPDATE FROM THE FRONT LINES OF SUPER INTENT CITY

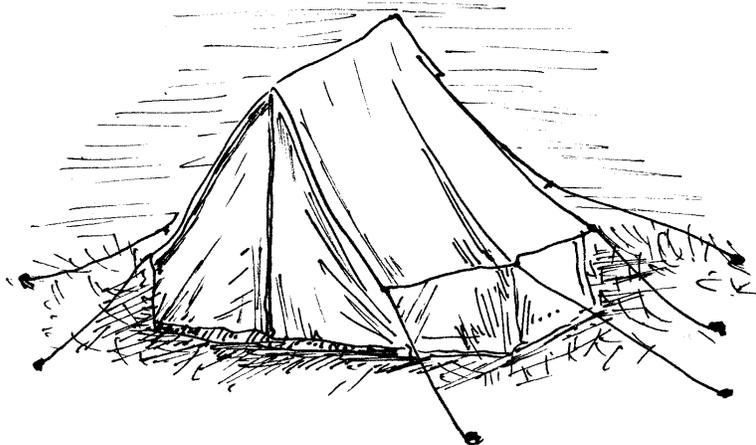
By Stephen Portman

TAPS has been working diligently to ensure the protection of the rights of those sheltering on the courthouse property. The homeless campers who have been on the grounds since this past fall have built a community now widely known as Super InTent City (SIC). The rights of people to seek out shelter where no appropriate alternatives exist has been affirmed by the courts twice in British Columbia, and yet there is still a very real fear that the province could move in at any time to disband the camp.

The members of SIC have provided an important lesson to decision makers in BC. The current parental approach to homelessness and poverty is not working

and is in many ways counterproductive. People need to be meaningfully involved in whatever solutions are being undertaken to alleviate the symptoms of poverty. Should the province continue its chosen approach by evicting the people from the only legitimate housing option available, they will demonstrate that they have failed to grasp this important and foundational lesson.

TAPS continues to stand in solidarity with the homeless and those who are housing-insecure to ensure that the rights of all people are respected. We hope this stand will not take the members of SIC to the courts, but should it come to that we are very much prepared. ■



TAPS' SILENT WITNESS PROGRAM

Many of our clients find that appointments with the Ministry of Social Development and Social Innovation (MSDSI) 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 volunteer silent witnesses who can accompany individuals to ministry appointments. If you would like to be connected with a silent witness, call TAPS at 250-361-3521.

GARTH HOMER SOCIETY VOLUNTEERS

We would like to send a huge Thank You to the wonderful people at the Garth Homer Society who have been delivering the Taproot to about 50 organizations around town for over 10 years. We are very grateful to you for all your help.

All of Us at TAPS

THE RETAIL ACTION NETWORK

By Eric Nordal

The *Retail Action Network* is a new project in Victoria that brings together retail workers and labour activists in an effort to turn the tide in the relationship between workers and their employers in the service sector.

Retail and service sector work is undervalued in comparison to other industries in our community, with consistently low wages, an absence of benefits and a lack of job security. The number of people employed in this industry is steadily increasing, and these workers are often left without an organized voice to



fight for justice, dignity, and improved conditions in the workplace.

Service sector workers are left to wait for minimal, incremental wage increases, or the simple benevolence of an ever-rotating roster of store managers. This is simply not good enough. The landscape of working life, particularly in retail, has changed, and workers need to adjust tactics and organizing strategies.

The *Retail Action Network* will organize campaigns focusing on winning victories for individual workers who have been mistreated by their employer, as well as pushing for changes to policies within individual workplaces. We will, in short, take the fight directly to the boss' desk. Non-unionized workers will have the chance to be part of

TAX CLINIC

At TAPS

Every Thursday

9 to 11 am

and

1 to 4 pm

No appointments

First come, first served

We start doing
2015 taxes
on February 25th

collective direct actions and experience the clear benefits of working together to overcome mistreatment at work. We believe this project will be instrumental in mobilizing a workers' movement.

All of us at the *Retail Action Network* are excited to make new gains for Victoria's retail and service sector workers. Please get in touch if you'd like to be involved, know of any lousy employers, or want to offer suggestions for this new project.

Eric Nordal is the project coordinator for the Retail Action Network. You can get in touch with him at Eric@RetailAction.ca or by phone at 250-812-3724.

FEDERAL DISABILITY ADVOCACY PROJECT

TAPS' Federal Disability Advocacy Project can provide information on CPP-Disability, the Disability Tax Credit and the Registered Disability Savings Plan. If you would like to speak with an advocate about any of these benefits, or would like help applying, contact Zoë Macmillan at TAPS at 250-361-3521.

(Cont'd from Tax, page 1)

What if I haven't filed my taxes for a few years?

The Canada Revenue Agency (CRA) allows you to file for the last 10 years. For years prior to 2012 we have to file paper returns, but for 2013, 2014 and 2015 we can file electronically. These are processed more quickly and any refunds are speeded up.

What should I do if I don't have my T slips?

If you have lost your T slips for prior years, you should write to the CRA in Surrey (9755 King George Hwy.,

Surrey, BC, V3T 5E1) giving your name, address, SIN and date of birth and asking for all T slips that relate to the years for which you have not filed a return. We do prior years' returns, *except in March and April* which are our peak months, when we only file returns electronically for 2013 onwards.

How many clients do you see in a year?

We see about 600 clients a year and prepare about 1800 tax returns. These trigger refunds and credits in the region of \$1.8 million, all of which goes into the local economy as low income tax payers buy food and other essentials.

Tell me more about the program.

The Canada Revenue Agency has a program called Community Volunteer Income Tax Preparation or CVITP, which trains volunteers and provides free software and technical support for us volunteers. It also sets out guidelines which we must follow. The most important guideline addresses client confidentiality and the need to delete all files within 48 hours of filing. Other guidelines address those taxpayers we cannot assist, who include:

WRITE FOR TAPROOT

Have you had a difficult time getting a benefit you needed from MSDSI? Had a nightmare with a landlord from hell? An exploitative boss? Or some other experience you want to let others know about? Then write it up for the Taproot. Please make your article 600 words or less. Drop off or mail articles with your name and contact information to Heidi at TAPS at #302 - 895 Fort Street, Victoria, BC V8W 1H7, or send by e-mail to volunteers@tapsbc.ca, or by fax to 250-361-3541.

PERSONS WITH DISABILITIES

TAPS has advocates who can help you apply for Person With Disabilities status (PWD) through the Ministry of Social Development and Social Innovation. 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.

- People with income over certain thresholds (\$30,000 for a single person, which increases for couples and dependent children);
- People who are self-employed and who claim business expenses;
- Taxpayers who have declared bankruptcy; and
- Deceased taxpayers.

Finally, the program must be free, which of course it is at TAPS. ■

VOLUNTEER AT TAPS!

Come and volunteer on our busy front desk— a great way to participate in the fight against poverty!

Call Heidi at 250-361-3521

(Cont'd from Love or Money, Page 3)

ministry's definition of "spouse" can easily be applied to non-conjugal living circumstances, which is extremely problematic in light of the ever-increasing cost of living and housing, shrinking rental stock, and abysmal income assistance and PWD assistance rates, as most people have no choice but to live with a roommate. In these situations people frequently rely on social, financial, and family-like support from their roommates and friends to meet their most basic needs, and this may qualify them as being in a "marriage-like relationship". And while the legislation applies equally to relationships regardless of

people's gender, in our experience ministry accusations typically align with hetero-normative thinking, pointing fingers at male-female living situations more often than not.

So what happens if the ministry determines that the living circumstances of two people qualify as a "marriage-like relationship"? Well, the two people will be required to open a joint file with the ministry. Their assistance rates will be adjusted accordingly, and their ongoing eligibility for assistance will be based on their combined income and assets. So, in the case that two people receiving basic income assistance are found to be in a spousal relationship, they would receive a maximum of \$877.22 per month instead of \$610 each, or \$1220 for the household. However, if one of the people in the "marriage-like relationship" has income or assets above the allowable amount, both would be rendered ineligible for assistance.

This all-or-nothing approach to the provision of basic income supports has extremely negative consequences, forcing people into positions of dependence and financial precarity. As a result of the ministry's definition of "spouse", many

people are forced to rely on past abusive partners, are cut off from assistance when an alleged spouse refuses to be subjected to income testing, are rendered homeless, are forced to concede a heterosexual or monogamous relationship when they identify as part of the LGBTQ community or are in polyamorous relationships, and ultimately make decisions about their personal relationships based on their need to survive instead of whom they choose to share their lives with.

TAPS advocates have long supported people in navigating the consequences of this discriminatory definition of spouse. So if you, or anyone you know, are being accused of being in a "marriage-like relationship", or want more information about avoiding these accusations to begin with, don't hesitate to connect with the income assistance advocacy project at TAPS at 250-361-3521. ■



ABOUT TAPS

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 and federal disability benefits, residential tenancy, and employment standards. We also provide public legal 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.

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\$5 unwaged (we can waive this) \$20 waged \$80 organization

Taproot is mailed/e-mailed to members.

Donations are appreciated. Charitable tax receipts provided.

Together Against Poverty Society Membership Registration 2016

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Annual Membership Fees (Please circle one)

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Organization: \$80

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