

Meeting 2: Social Enterprises

- There is a need to improve Income Assistance (IA) for people who want to work.
- Many people are classified as expected to work (ETW) but should be PPMB or PWD. Social enterprises invest a lot of time to help people get the correct categorization.
- Employers are in an uncomfortable position – people don't want to hit their earnings exemption limits. Employers are very conflicted, as they don't want to cheat the system but also want staff to earn enough to survive.
- General issue that people don't want to admin earnings to the Ministry, for fear of negative repercussions (beyond earnings exemptions – some examples further below).
- It takes a lot of trust for a person to declare earnings to the Ministry. There is a conflict between the pride of earning and desire for honesty vs. the fear of claw-backs or loss of benefits altogether.
- Question: how can employers use honoraria and what are the limits?
- Comment that people on PWD cannot come on and off assistance.
- Earnings exemption is too low. Lots of people can work 10-15 hours per week but will never be able to work full time, and can't leave assistance.
- Social enterprises face many challenges dealing with income assistance programs in order to provide employment opportunities:
 - Social enterprises struggle to access current information about government programs.
 - Social enterprises run a business but also do counselling and advocacy for people on income assistance.
 - Fear of negative repercussions for earning an income: *"You're honest, you're screwed!"* Fear of losing income assistance if you move from volunteer to employment position.
- Comments raised during discussion:

- Social enterprise employers can't reach out to anyone for information, or get conflicting information from different EAWs.
- Lots of people don't file taxes because of fear the Ministry will use earnings data to kick them off of assistance.
- Please assist social enterprises to craft an argument for why individuals should report earnings and file taxes.
- People over 65 – OAS/GIS is clawed back from assistance.
- Government actions may make it difficult to maintain employment. For example, drug tests in the middle of the work day interrupt a work shift (problem for employee and employer).
- The Minister's Advisory Forum should (but does not) include representation from social enterprise.
- Provide appropriate support for people who need to go back on assistance, and let them keep their earned assets.
- On AEE:
 - AEE is helpful for seasonal work for PWDs, but there are still issues around the outcome of reporting earnings (fear of losing assistance, health benefits, etc.)
 - AEE model should be used for PPMB and employment-obligated (EO) assistance clients too.
- Anecdotal stories:
 - An employee from a social enterprise called WorkBC to ask for funding work boots but was subsequently removed from assistance.
 - Someone cut off from assistance because the social enterprise signed a letter of resignation, not a lay-off letter, to let him go do seasonal work.
 - Bursary income negatively impacted a client who wanted to go to school, whereas an enterprise directly paying tuition would not have had the same effect.
- What should Income Assistance look like for people moving towards work, PPMB in particular?
 - AEE should be extended to other groups (EO, PPMB)
 - Two month delay (earnings vs. claw back) is very hard to manage.
 - Clients don't trust the Ministry, but do trust their community. Social enterprises can bridge the gap between clients and Ministry. Work with us as we help clients.
 - Ministry language is scary – social enterprises and clients receive letters that feel threatening.
 - Negative cycle – people don't report income, risk being caught, and continue to try to stay under the radar due to fear.
 - PWD have great medical coverage. Medical coverage needs to be expanded to EO and PPMB. Same for bus pass – people can't look for work without transportation.

- Clear, easy to find information. Even in a room of people familiar with the system, majority of time is spent clarifying policies.
 - Could we have a Ministry staff person dedicated to supporting social enterprises? The dream is a helper from the Ministry to do this work – individuals are struggling to survive, but so are social enterprises. Share information with us, come to us, don't make people come to you.
 - The PPMB eligibility screen needs to be improved. Talk to frontline workers to see what should be on the list.
 - 12 month wait for PPMB is a problem.
 - Income claw-back is a disincentive.
- **Action: SDPR to share information on the following topics:**
 - Rules and treatment of honoraria and in-kind benefits
 - Asset Development Accounts
 - Tax credits and benefits available to low income individuals (singles and families with children)
 - Earned and unearned income – how are different income sources treated?
 - Summary of recent changes - rates, earning exemptions, transportation benefits
 - Information on Medical Services Only (MSO) coverage – who is eligible and what is covered
 - MSP premium assistance – thresholds for receiving assistance
 - How PWD can transition off and on assistance with changes in earnings
 - How to contribute to the BC poverty reduction strategy
 - Minister's Advisory Forum member list and bios.