



# Cariboo Chilcotin Partners for Literacy

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BC Poverty Reduction Strategy  
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## Recommendations for BC Poverty Reduction Strategy

You will be getting a lot of very worthwhile recommendations covering a broad range of issues. Poverty is a very complex issue – it is important to look at and address this broad range: focusing on only parts of the problem will not be successful.

I won't attempt to cover all the issues (literacy and essential skills, financial literacy, mental health, housing, income, childcare, discrimination, health, etc., etc.)

I would like to touch on a few issues that might receive less attention, but which I believe are readily do-able and are critical to the strategies' success.

**1. Address the systemic barriers that make it very difficult for people to get out of poverty.** Government programmes and private sector agencies have numerous policies that prevent people from helping themselves.

A few quick examples: My sister-in-law was on long-term disability, but wanted to get back to work. She asked for permission from her insurance provider to start as a part-time volunteer in a not-for-profit organization (SPCA), to gain some office experience and re-adjust to working. She was denied: if she worked or volunteered at all, she would lose her coverage. Now, 10 years later, she is still not working, still on disability.

Both Federal and Provincial programmes have similar counter-productive impacts. Employment Services can't help anyone who is working at least 20 hrs/week. So someone on minimum wage, working less than full time, can't get help to find better or more work?? People on income assistance can't improve their situation by finding employment – and gains are stripped from their allowance. Such dis-incentives hold people in poverty. **At little or no cost, we could easily help people help themselves.**

We seem to be so afraid a very small % of people will 'cheat', that we punish the vast majority.

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### Mission Statement

We promote literacy through awareness and advocacy and by initiating and supporting learning opportunities.

2. **Stop the predators!** Many other jurisdictions (Quebec and, I believe, 11 US states) have already enacted legislation to limit the obscene rates (interest, commissions, fees) that many lenders (Easy Money, Pay Day Loans, etc.) charge. Their misleading advertising (“\$200 for \$30!” – who wouldn’t take that?), their failure to disclose full costs (in an understandable way) and charges that amount to 700-800% a year, put people into a downward spiral they can’t escape. By limiting the charges to the still exorbitant 200%, Quebec has apparently driven most of that business out of the province. Why work for 200% when you can come to BC, with no legislation, and gouge people for many times that? Stores like Easy Home suck people in to paying several times what a product is worth.

3. **PROMOTE this critical initiative!!** There will obviously be opposition to this initiative: “We can’t afford it” “Why should I have to pay for someone else?” “This only encourages the ‘deadbeats’”, etc., etc. Look at the attempts to undermine ‘Obama-care’ in the US. This initiative is long over-due, it is critical to our provincial health and well-being, AND it is good for the economy. Its long-term success depends on its acceptance, not just by the ‘bleeding hearts’ but by all British Columbians. There are already businesses and business organizations that endorse important social initiatives, like Frank McKenna and the TD Bank on literacy. These people and organizations MUST be recruited to help ‘sell’ this initiative. Businesses frequently invest more in promotion than in product development. Governments rarely invest in promotion at all. The result is often the best of ideas die an early death. If Poverty Reduction is to be successful, it will have to be endorsed by all parties and by the electorate. We can’t afford to just assume that will happen.

This is just a quick note. If you have any questions or would like to discuss any of this further, please call or e-mail me:  
250-392-6867 or [brucemack68@gmail.com](mailto:brucemack68@gmail.com)

PS. The Williams Lake and District Social Planning Council has recently initiated a Poverty Reduction planning process. Some funding support from BC would greatly assist this complementary process.

Respectfully

Bruce Mack  
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SPC Vice-President