

Journeys to Self-Sufficiency

Phase VI



"Distance"
Charlotte (Phase VI Graduate)

Journeys to Self-Sufficiency

Family Self-Sufficiency (FSS) Program Phase VI

A publication of the
Burnside Gorge Community Association (BGCA)



Copyright © 2020

Reproduction of this publication, in whole or in part, is prohibited without permission from the Burnside Gorge Community Association.

Table of Contents

What is the Family Self-Sufficiency Program?	4
About Asset Development	5
History of the Family Self-Sufficiency Program	6
Congratulations, Graduates	7
COVID-19 & Food Security	8
Letters from the FSS Team	10
Participant Journeys	13
Daring to Dream Again	14
Hope	16
Thankful Participant	18
Dear New Members	19
Nothing is Impossible	20
Good Times	22
Mary's Story	23
A Plan	24
9 years later	25
Acknowledgements	26
Funders	27
For more information	27

What is the Family Self-Sufficiency Program?

Family Self-Sufficiency (FSS) is an award winning program offering families the opportunity to work towards increasing their financial literacy skills, develop & manage long-term goals and build financial assets. FSS targets three areas: finances, employment and education, with an emphasis on financial skill building.

FSS Program Objectives

- Build financial literacy skills and knowledge
- Offer savings opportunities
- Enhance participants' ability to develop realistic, achievable and measurable goals
- Break down generational patterns of reliance on government resources
- Link participants to appropriate supports and services as part of the FSS philosophy of community integration
- Provide a value-added service to existing agency and community programs as part of our financial literacy partnership commitment

Key Elements of the FSS Program

- Opportunities to build assets and savings
- Family Advisor working one-to-one with each participant
- Goal and action plans co-developed by participants and advisors
- Financial literacy education and budget planning
- Referrals and linkages to community resources
- Networking and community partnerships

About Asset Development

A key component of the FSS program is the opportunity for asset development for participating families through either the Escrow Savings Program or Individual Development Accounts (IDA's). Escrow savings opportunities are available to eligible subsidized housing tenants who incur rent increases during their time in the FSS program. This component of FSS is generously funded by BC Housing and Capital Region Housing Corporation.

An Individual Development Account is a matched savings plan whereby participants pay into a savings account on a monthly basis (with preset minimum and maximum amounts) for a designated period of time. The program matches the participants' savings by up to 2.5x, depending on funding.

As a result of these savings programs FSS participants have the opportunity to accumulate assets to begin to invest towards further planning for long term self-sufficiency. This may include building resiliency through the creation of emergency funds, long term savings, education funds for themselves or their children, business start-up/growth and increasing housing stability.

*'Lack of income means you don't get by.
Lack of assets means you don't get ahead.'
~ Ray Boshara*

History of the Family Self-Sufficiency Program

December 2020 marks the end of six successive phases of FSS. We are excited to be celebrating 18 years of working with participants to support them towards greater self-sufficiency through increased financial capacity and long term support. To date 301 families have graduated from the program.

The FSS pilot was based on a family self-sufficiency program model in the United States. The model was intriguing because it supported families living in subsidized housing and helped them to move away from government support. So the question was asked: “What would a ‘made-in-Canada’ family self-sufficiency model look like?” BC Housing granted the funding needed to answer that question through a research and feasibility study.

This feasibility study was carried out with the help of a local FSS Steering Committee. Out of this work came the nucleus for the FSS pilot in 2002. The successful outcomes of the pilot laid the groundwork for subsequent phases.

We are excited to begin Phase VII in 2021.

Congratulations, Graduates!

Never before have we had a phase of FSS graduates completing the program under such trying circumstances. The pandemic has brought with it unique challenges and the Family Self Sufficiency team and participants have had to respond to adversity in unprecedented ways. I would like to wish each of our grads all the very best as they move forward in their lives building on the tools and skills they have developed in FSS.

I am proud of this program and the ways that it has been promoting, fostering and facilitating healthy financial and other lifestyle choices through support and education to families in our communities. Since its inception in 2002 the commitment and dedication of both FSS program participants and staff is inspiring and truly demonstrates that the futures we may imagine for ourselves are possible.

Suzanne Cole, BGCA Executive Director

COVID-19 & Food Security

In the early months of the pandemic BGCA secured support for food security initiatives. FSS was able to deliver hampers of fresh fruit & vegetables, as well as frozen meals and household supplies to program participants. There was a great deal of uncertainty and trepidation visiting grocery stores, especially with children, and in some cases there was a dwindling supply of staples and fresh produce. It was clear that this was an important way in which FSS could make a difference.

During this time the City of Victoria also launched Get Growing Victoria, repurposing the Parks Department greenhouses to grow vegetable seedlings for community distribution. FSS was able to participate and interested families were able to access seedlings to grow some of their own veggies.

The feedback from families was positive and heartfelt: some were excited about growing a garden for the first time; many children took an interest in tending their crops and watching them grow; and the opportunities to chat and check-in during weekly deliveries helped people feel connected during a time of isolation.

“The extra food during covid has been a life changer for me and my daughter. We eat healthy fresh green and colourful fruits and veggies that we normally can’t buy on a daily basis. I have reset my palette to eating healthier and well balanced meals leaving way for fun stuff to bake as dessert. I am more creative as well;

thinking up delicious recipes to cook. My self-esteem and mental health has just blossomed. These are the programs that support women and single mothers, the lowest earning in the country to forge new ways and potentially move beyond poverty. Thank you!"

~recipient family

"I have been finding it very challenging to get to the store with the new line ups and be in time to pick up the kids so the food delivered to my door was beyond appreciated! Not to mention funds are, as always, tight so having the extra help during this time enabled me to reallocate funds to other necessities. Also I found the connection as well as the reduced need for some meal planning and preparing really helped to contribute to better mental health. I appreciate all you and the Burnside Gorge Community Association do for my family and the community. Thank you!"

~recipient family

A recipient's daughter shared this artwork.



Message from the FSS Team

It is hard to believe we have come to the end of another three year phase of FSS. Thank you for trusting our team enough to sign up for the program and for persevering as you began creating a more stable financial future for your families. It has been an honour to support you on this journey.

Many participants faced unexpected personal challenges during FSS—the loss of loved ones, debilitating illness within their families. The last year of this phase brought additional challenges with the pandemic. Participants had to navigate issues around transportation, home schooling, isolation, food security, as well as anxiety and other mental health concerns. You have all tackled barriers and conflicting priorities with tenacity, grace, and courage.

Courage is one of the defining qualities FSS participants share in common—the courage to begin, to take those first steps, to risk changing. We have witnessed families courageously advocating for themselves, asking for help, accepting help when it's offered such as fresh food delivery, and taking care of their own and their family's' mental health.

We have been continually amazed and delighted by the resilience, creativity, and determination you have shown as each of you traveled your own unique path toward increasing your family's financial well-being.

As advisors we have immense pride seeing participants continuously moving towards their goals. We know that there is no silver bullet or one shoe that fits all – but there are tools and skills that once learned and applied, begin to create a feeling of success and confidence.

We celebrate your many successes and the big and small shifts that many of you have made over the past three years. It has been a privilege to see that sense of confidence and wellbeing grow and begin to fuel many other life goals that may have seemed impossible in the beginning. The changes in habits and attitudes around finances have allowed for: reductions in debt; creation of savings for the future; completion of employment goals; planning for, saving and taking vacations; and generally feeling more relaxed and confident in managing money.

It has been an absolute pleasure to partner with you as you developed and worked through your plans to carve out a more sustainable future for your family. Thank you again for taking on a challenging endeavour and trusting the program to support you through some major changes. We wish everyone all the best on their journeys.

With great respect,

Linda (program manager), Olivia & Colleen (family advisors)

“START where you are
USE what you have
DO what you can”

~Arthur Ashe~

Participant Journeys

FSS participants have, perhaps, taught us as much as they tell us they have learned throughout their time in the program. Such is the nature of healthy interdependency. Courageous human beings are best able to succeed and grow when they are free to choose their destiny and are respected as individuals. What is more, they are often better teachers for the experience. We are reminded of an elegant truth. Each of us holds an intrinsic value that contributes to the betterment of society when that value is held in esteem.

The following submissions are life stories of courage, struggle, humour, and dedication from Program participants. It is through their words that we have learned that, for many, feeling successful is a new experience; it is the discovery of one's own ability to move through adversity and achieve goals once thought impossible that are life changing.

Our deepest gratitude to everyone who allowed us to share their journeys. We thank you for your trust.

~The FSS Team



Daring to Dream Again

The first word on top is DREAMS.

From that word (without thinking) comes two words...

DARE: I (we) dared to dream and will continue to dare to dream

HEARTBREAK: I (we) have experienced this when I (we) have dared to dream.

To dare is to have COURAGE and TRUST

With heartbreak often comes LESSONS and PAIN

To have COURAGE means we can ask for SUPPORT and be WITNESSED

To TRUST is to accept HELP and turn WITHIN to get close to our own knowing

Some of the lessons offer learning about ...

CAPITALISM and how it can take over our VALUES

From PAIN we can often see the...

COLLECTIVE LIES told about what it means to experience ABUNDANCE

To ask for support and be witnessed can take EFFORT

To go within and accept help often results in deep LEARNING

It feels very important to RECLAIM our own values around our relationship with money

And when we see the COLLECTIVE LIES about wealth in this world we can become SOVEREIGN with our personal values

Effort and learning often bring about ACCOUNTABILITY

Reclaiming our sovereignty is a powerful LIFE affirming action

This engenders EMPOWERMENT

Which connects with our DREAMS if we DARE to TRUST and have the COURAGE to ask for HELP and SUPPORT etc....

~Phase VI Graduate

Hope

My journey with FSS has been one about hope. When I started the program my relationship with money was pretty dysfunctional. I preferred to not look at my bank account balances, my credit card statements, and I ended up paying bills late only because I was neglecting to deal with them, not necessarily because I didn't have the money. I felt like other people had a better understanding of how money worked and I felt shame that I somehow had missed that lesson. I wanted to role model healthy habits to my daughter but was struggling to find the path on my own.

Now I am feeling confident about my ability to navigate the world of money with more ease. I don't have the same shame to ask questions when I don't understand something and I discuss



how I am managing the family funds with my daughter. She has her own spending money that she manages each month and we have conversations about what we would like to save up for or celebrate together

when we reach a goal. Having the regular support of my family advisor and being held accountable for looking at my finances each month were key components of how I got from feeling anxiety to hope when it comes to money.

Income is known as perhaps the most significant determinant of health, and giving parents this support to

change behaviours helps set their children up for healthier patterns. I am very grateful to have gotten the opportunity to participate in this program and hope that it continues to exist for the families who have the courage to take the step of getting help with managing their money.

~Phase VI Graduate

“FSS has truly changed my mindset regarding my finances. It has helped me make goals and bring importance and priority to my life. It has also helped me start to become accountable to my money spending and see where I can and need to improve.”

~Phase VI Graduate

Thankful Participant

I am grateful to have been a participant of the Family Self Sufficiency (FSS) program. Although budgeting is something I had been doing before entering the program, there were several tips and resources I learned about throughout the program that helped to enhance my financial skills and achieve some great things!

Working with a Family Advisor added an element of accountability that I thoroughly appreciated. This program helped me to see the true value in setting goals. Looking back at where I was when I started the program to where I am now, I am proud to say that I accomplished some major goals that I did not think were possible for me! Being involved in FSS has contributed to these exciting achievements. I look forward to seeing what other goals I can realize with the knowledge I have gained from FSS. I am forever thankful for this program and the wonderful Team that facilitates it!

~Phase VI Graduate

“Forever I will be thankful for when this program was there to light the way. I learned I was not alone, and there was strength in vulnerability.”

~Phase VI Graduate

Dear New Members

The Family Self Sufficiency Program is excellent. It's an ideal place to challenge yourself by learning new things that could impact your financial security.

Online we often see dramatic life changes such as immediate fame and achievements with seemingly minimal efforts; however, these things are usually boasted from "quick fix success claims." We need to remember that the best things in life don't happen overnight with magic and unicorns. It's more practical and essential to put substantial honest efforts into building a solid foundation.

Finances can be messy. Life can be chaotic. Sticking to a plan can be challenging. I made many plans during this program, and I can honestly say I messed up over and over. Two things that helped significantly were practicing mindfulness when it came to my finances, and having an amazingly supportive advisor—it was the key to allowing me to keep trying again.

If you're feeling defeated by life and overwhelmed by your finances, take a deep breath, visualize what you want and focus on what is within your control.

Sincerely,

~Phase VI Graduate

Nothing is Impossible

This program has helped me realize what I want in life, and that NOTHING is impossible.

Being a participant in the past, I can say that it was very different for me this time around; I started later in the program, covid happened, my financial advisor changed a few times, and most importantly, I changed.

I believe anything is possible and achievable. It is about aligning your values with your actions. I've done this program before so I never questioned my goals. I knew anything was possible. Ultimately the only one I'm accountable to is myself, but I appreciated the FSS teams perspective, resources, kindness, and non-judgemental presence.

There is still so much I want to achieve. My goal right now is to have my dream house on my piece of property in the woods. Sounds kind of big, but I really NEED to be grounded in nature. I feel lucky to know what I need and to be shown the tools to help me reach my goals/dreams.

I also get to role model for my children that anything is possible if you work hard at it and sometimes we have to make sacrifices to get what we need. It reminds me of the line in the rolling stones song "You can't always get what you want, but if you try sometimes, you just might find, you get what you need." I used to sing that one to my oldest son. I also used to say "What would you rather have; love or money?" He'd say love. I'm sure I can have both now and I'm investing

my time and energy into what I love and it also needs a bit of money.

Lucky for me, I know money now, and have a pretty good relationship with it. Just like with money, I can change what doesn't serve me so that I can continue to grow and prosper and be an amazing role model, not just for my children, but for others and community, because I have a lot to offer.

~Phase VI Graduate

“Thank you very much. FSS has truly changed my mindset regarding my finances. It has helped me make goals and bring importance and priority to my life. It has also helped me start to become accountable to my money spending and see where I can and need to improve.”

~Phase VI Graduate

Good Times...

I am writing about the FSS program. I decided to just do it even when I thought my financial situation was not that bad. The program helped me a lot to learn about financing.

It has helped me to choose between my needs and wants. By using my budget I was able to get the things that were most important to me, rather than spending my money on my wants.

The FSS program has a very personal approach that made me feel comfortable and relaxed with my financial advisor. At FSS they understand the struggle and the stress that is attached to money. I was able to finally open a saving account and TFSA account because of the FSS program.

I just want to say Merci Beaucoup.

~Phase VI Graduate

“Receiving the support has contributed to my sense of ease – I sleep better now that I am not so worried about money all the time”

~Phase VI Graduate

Mary's Story

Mary is a single mom with two girls (12 & 13). When she came into FSS she was receiving a disability pension, working part-time and volunteering.

Since Mary was doing monthly budgets and spending review for herself, she thought of a creative way that might support the girls' learnings related to money. So she started each of them with a monthly allowance. Each month they wrote in their 'budget' books how they planned to use their allowance in the following month and sat down with Mary to show her. At the end of the month, before they received their next allowance, they did another entry identifying where their allowance was actually spent. Together they would review their monthly spending plans and spending reports.

Mary talks about money quite openly now, she no longer feels so much shame about money conversations. She shows the girls her budget at times and never tells them what they can or can't spend their funds on. She said they are already setting money aside to purchase a bigger ticket item. She is very proud of them both. She said this is only the beginning. Money conversations happen regularly now as part of their everyday life. They are all having fun exploring different aspects of their individual financials and enjoying sharing their new learnings each other.

~Shared with an FSS Advisor

A Plan

The community of the FSS program has been quite moving, especially during a world pandemic. These are unprecedented times for my generation. I have received a hand up in the world and I will be able to continue joining hands with others to move forward in my own life.

From groceries, to gift cards, and friendly socially distanced visits.

I have acquired new skills of growing my own food with my daughter. One of my favorites is a nasturtium seed given by my financial advisor. I have fully enjoyed eating healthy salads adorned with this gift; the nasturtium as edible decoration.

I have been reminded to plan my budget in advance and have forethought before buying. I have saved a considerable amount of money for my daughter's future and continue to do so. Money will not be a barrier to her future schooling.

The next step is to save for myself. And have a plan.

~Phase VI Graduate

“Being able to learn and discuss my money concerns is giving me confidence to move forward.”

~Phase VI Graduate

9 Years Later

Since graduating from FSS nine years ago I have continued to apply my financial learnings when working on my budgets and savings plan. I was also able to save over \$4,000 through the FSS asset development program. In my budgets now, I have been able to incorporate savings for travel. It has always been my dream of mine to explore other parts of the world. So here is a photo from one of my travel adventures. I'm in Norway, standing on the boulder - Kjeragbolten, with a huge smile on my face!

Thank you FSS for helping me to stay on track with my goals and supporting me as I made some very difficult and challenging changes in my life.

~Phase III Graduate



Acknowledgements

The Burnside Gorge Community Association (BGCA) acknowledges the valuable contributions of the following individuals and organizations:

FSS participants for sharing their artwork and stories in this booklet and for their courage, strength and dedication toward achieving their goals in a challenging world.

FSS Staff, for their commitment and belief in the individuals participating in the Program.

BGCA would also like to thank the members of the FSS Advisory Committee – a diverse group of individuals who have dedicated time and energy in their commitment to supporting the strengthening of families and community.

We would also like to extend a *special thanks to our **Program Funders, Supporters & Community Partners***, for their continuing dedication to the successful provision of this unique program

Community Partners:

- FSS Advisory Committee
- Bridges For Women Society
- Victoria Women in Need Community Cooperative
- Mustard Seed Family Centre
- Building Employment Success for Tomorrow (BEST)
- Financial Empowerment Resource Network
- Prosper Canada
- Non Profit Housing Providers

Financial support generously provided by:



BC Housing



United Way
Greater Victoria

Vancity



CRHC
The Capital Region's Housing Corporation

**If you would like more
information on the Family Self Sufficiency Program,
please contact:**

Burnside Gorge Community Association
471 Cecelia Road
Victoria, BC V8T 4T4

T. 250-388-5251
E. info@burnsidegorge.ca
W. www.burnsidegorge.ca

[illegible]

"Self Sufficiency"
Marissa (Phase VI Graduate)