



INTRODUCTION

Our Connection to People in Poverty

Family Services of Greater Vancouver has been supporting people in crisis since 1928. Over the decades, our programs and services have evolved to meet changing community needs, but compassionate supports for people in poverty has always been a cornerstone of our work. In recent years, our focus has been on crisis intervention, counselling, and community education.

In any given year, **more than 10,000 people from across the Lower Mainland access our programs and services.** Many of our clients are impacted by poverty and trauma, among other complex issues ranging from mental health or substance use challenges to significant experiences of marginalization for their race, gender, sexuality, or disability. Many don't understand or aren't familiar with government benefits or programs, are newcomers struggling to navigate new systems in a second language, or simply can't make ends meet in this high-inflation, high cost-of-living environment.

Whether our clients come to us in a moment of acute crisis, as part of a government referral for counselling, for support with their finances, or looking for a hot meal and a place to shower, **Family Services of Greater Vancouver is here to walk alongside them on their unique journey.**

Our Specialization

Across our portfolio of victim services, trauma counselling, youth services, and specialized family supports, **we work on the highest-risk cases** – high risk for repeated or escalated violence, exploitation, re-traumatization, family separation, and more. **Our staff are highly specialized and take trauma-informed approaches to heart** – engaging with each client as an individual with their own history, and their own future goals.

Our Financial Empowerment program provides neutral financial coaching services. Our commitment is to the client, with no affiliation to financial institutions. Like other programs at FSGV, our financial coaches operate from a trauma-informed, culturally sensitive lens, getting to know clients as individuals with individual needs and goals.

THE ROLE OF NON-PROFITS IN POVERTY REDUCTION

There were 644,990 people living in poverty in BC in 2020. Of that, 35,230 were children under six. The poverty rate across all ages is 13.2%. While these numbers are not new to government, poverty remains a sticky challenge – and with the cost-of-living crisis bringing more people to FSGV programs like Financial Empowerment, many more individuals and families are nearing a precipice, even if they do not fall under the poverty line.

The Province of BC has made significant strides to reduce poverty rates, and we want to acknowledge these efforts. We see the direct benefit to our clients as benefits increase and become easier to navigate, and barriers to programs and services are meaningfully addressed. We are hopeful that, through a model built on partnership with the non-profit sector, British Columbia can make a lasting difference to support our most vulnerable community members.

The Financial Resilience Institute measures the financial resilience of Canadian households: their ability to get through financial hardship, stressors and shocks as a result of unplanned life events. In their 2022 Low-Income Study, they write “in June 2022, 73% of low-income Canadians were ‘Extremely Vulnerable’ or ‘Financially Vulnerable’ compared to 65% in June 2021.” FRI measures low-income at \$25,000 for a single person and \$50,000 for a household.

For non-profits like Family Services of Greater Vancouver – that serve a range of clients who currently fall under the poverty line or who are at risk given the high cost of living along with other life challenges – we see how complex vulnerabilities can lead to entrenched poverty. We also see how poverty, in combination with significant stresses like violence, trauma, addiction, and homelessness, result in barriers to accessing supports.

If adequately resourced, non-profits are well positioned to address poverty and its root causes. We understand the existing service ecosystem and advocate to fill gaps in the continuum of care, particularly in identifying vulnerability early and helping to connect people to appropriate supports.

Non-profits are Trust Builders

When clients share that they have been disappointed in the systems in their lives, we listen. Often, clients tell us that they don't feel seen, heard, or supported. Some have had negative experiences with institutions like banks, healthcare providers, police, housing providers, or government services.

Non-profits like FSGV build trust with clients through a client-centered approach. It means we get to know clients as individuals, hear their concerns, and work together with them to achieve their goals. It takes time. It takes compassion. But it works.

Beyond public funding, non-profits rely on the philanthropic and corporate community to deliver these client-centered services because we believe in the outcomes.

- In our **Financial Empowerment** program, post-participation evaluations regularly include client feedback about feeling supported. Of those accessing Financial Empowerment services 94% report being satisfied, while 96% of clients report improvement in their situation or behaviour.

“Thao was very supportive and made us feel safe speaking about our financial situation.”

—Financial Empowerment client

- Across our **Trauma Counselling** programs, we often provide longer-term supports than we are contractually obligated to deliver; this approach is significantly more trauma-informed, providing clients more than simple coping skills. Why? We see first-hand how our investment allows for true healing, in turn empowering clients to invest in their well-being and health outcomes.
- For victims and survivors of crime who choose to engage in the criminal justice system, some investigation, trial, and sentencing processes can take 4-5 years. Our **Victim Services** support workers will carry files and provide victim support throughout this journey.

Non-profits are Service Connectors

There is a tax on time when you are in poverty. Some clients in our Financial Empowerment program juggle multiple jobs to support their families. Accessing services often requires multiple support workers, applications, and visits to locations across the region to find discounted food, childcare, or housing. It is emotionally exhausting to have to “prove you’re poor” or be turned away from support when you don’t meet requirements. It takes time to do research, requires access to the internet or a phone, and the ability to travel to and attend office-hours appointment.

Again, non-profits have a significant role in the support services ecosystem. Programs like Financial Empowerment don’t require referral or income verification. Our victim support workers, counsellors, youth workers, and resource workers are familiar with the web of supports available to clients. We walk alongside people so they don’t need to navigate this difficult time in their lives on their own.

Non-profits rely on the philanthropic and corporate community to deliver these wrap-around services because they are proven and we believe in the outcomes.

- At **Directions Youth Services Drop-In Centre**, the only 24/7/365 resource of its kind, precariously or unhoused youth ages 13-24 can drop by for a meal. To help youth learn about nutrition and develop grocery buying skills, the Pantry Program gives youth a chance to shop at the Centre with points
- To ensure our **Financial Empowerment** clients can access their appointments, we distribute transit tickets. To ensure they can put food on the table that night, we provide grocery gift cards
- When **victims of trauma** can’t access in person counselling, we provide laptops so they can continue their sessions from home. If they require childcare, we will provide a childminder.

FINANCIAL EMPOWERMENT

Giving British Columbians the Skills to Succeed

The Financial Resilience Institute 2022 report, *The Financial Vulnerability of Low-Income Canadians: A Rising Tide*, found that 68% of households with low incomes faced barriers impacting their ability to earn money, while 64% faced significant financial hardship related to housing affordability, unmanageable debt levels, and the cost of food.

Financial literacy is undertaught, and marginalized individuals encounter personal, institutional, and systemic barriers that prevent them from accessing the financial products, services, and advice they need to build their financial wellbeing. As a result, many low-income people cannot achieve financial stability and security, and are unable to pursue basic life goals for themselves and their families.

Family Services of Greater Vancouver plays a crucial frontline role in the solution to this systemic issue. As Prosper Canada's sole Financial Champion in BC, we provide free, innovative financial literacy programs. Further, FSGV builds capacity for financial literacy across the province. To date, we have taught 600+ frontline staff basic financial literacy support skills so they can better address the financial challenges that impact their clients.

With an investment in Financial Empowerment across the province, we can expand the Financial Empowerment model across the province, through:

1. Province-wide training

Hire financial empowerment experts to travel across the province and train other non-profits and community service providers – with a focus on training frontline staff, including those in rural and under-served communities – to support clients to develop financial resilience.

2. Expanded workshop offerings and coaching

Build core programming capacity for personalized 1:1 coaching and accessible community-based and virtual workshops. While FSGV currently offers support in five languages, financial literacy information in other languages will reduce barriers and add to our culturally informed service lens.

Family Services of Greater Vancouver is poised to expand financial literacy supports across the province. Not only does the agency have experience providing province-wide service through the Family Services Employee Assistance Program (FSEAP), we are connected to and trusted among vulnerable populations and other partners across the social services and adjacent sectors.

RECOMMENDATIONS

FSGV has a long-standing connection to people in poverty. We specialize in supporting the most vulnerable populations, including those entrenched in or at high risk for poverty – through trauma-informed crisis intervention, counselling, and education. **As trust builders and service connectors, we recommend the following:**

Sustainably fund non-profit partners

- Recognize and adequately invest in stabilization supports along the continuum of care, including victim support work, harm reduction, shelter spaces, and wrap-around services.
- Invest in training opportunities for workers across the social services.
- Ensure direct and contracted government employees are paid a living wage that allows them to meet their basic needs, remain in the sector, live in the region, properly support their children, and avoid chronic financial stress.
- Adequately fund administration, technology, and marketing for non-profits. To sustainably support people in poverty, the non-profits engaged on the front line must be able to pay rent, recruit and retain staff, meet their goals with the benefits of working technology, and reach their target clients through marketing and advertising.

Expand Financial Empowerment

- Expand financial literacy workshops and coaching by working with non-profits to deliver province-wide trauma-informed training to service providers.
- Incentivize savings for low-income earners, including pre-crisis interventions like the facilitation of building emergency savings and other financial resilience strategies to support income mobility.
- Improve the accessibility of benefits by harmonizing the Federal/Provincial qualification criteria for benefits
- Review and amend policies that claw back benefits before recipients have stabilized their income and savings.
- Develop a financial inclusion model that ensures people in poverty can gain access to financial products and services that meet their needs, including transactions, payments, savings, credit and insurance.

Increase Access to Supports

- Empower community-based service providers to deliver wrap-around supports so that people in poverty don't need to service-hop to receive basic resources.
- Co-locate services and equitably invest in resource support workers, so that clients can establish trusted, long-term points of contact.
- Address the solutions visibility challenge through the recently announced Digital Plan. Beyond the government solution, invest in non-profits' ability to likewise adapt.
- Invest in no-to-low-cost counselling for people in poverty or financial vulnerability. Experience with poverty is traumatic and victims deserve to access long-term support.
- Review and amend barriers to programs such as AYA, PWD, or employment supports in consultation with people with lived and living experience, as well as community organizations.

Build a durable and sustainable foundation of affordable housing throughout BC

- Connect the housing strategy to immigration targets.
- Create a plan for the most at-risk populations, such as precariously or unhoused youth, high-risk victims of violence, and people suffering from complex trauma.
- Provide funding to service providers that provide housing and wrap-around support to these populations.
- Develop targeted initiatives for those in deep poverty or over-represented in data.
- Anticipate family housing needs before families are separated; provide housing that meets ministry requirements for family reunification.