

Anonymous



Location: Urban BC



Number of Units: 30



Type of Shelter: Second Stage Shelter



Type of Program: Direct Financial Assistance

How the Program Works

This shelter's Match Savings Program, participants save between \$5 and \$50 each month for 18 months. At the end of the program, their savings are matched at a rate of three to one. For example, if a participant saves \$500, they receive an additional \$1,500 in matched funds.

Participants begin by choosing how much they will save each month and identifying a goal for how they plan to use the funds at the end of the process. They then meet monthly with a support worker to confirm that the funds have been deposited and to discuss their saving strategies, including what worked well and any challenges they experienced. These meetings help reinforce budgeting and saving skills throughout the program.

Program Development and Implementation

The shelter developed its Matched Savings program after learning about a similar initiative offered by another community organization. Staff connected with that

organization to better understand how the program operated and how it could be adapted within their own services.

Early in the process, the organization consulted with the Ministry of Social Development and Poverty Reduction, which administers Income Assistance in British Columbia.

Because many participants rely on this support, it was important to ensure that money saved through the program would not be treated as an asset that could reduce their eligibility for income assistance.

To fund the program, the shelter applied for grants and reached out to donors who might be interested in supporting it. Success stories from the organization that originally inspired the idea helped demonstrate the potential impact of matched savings.

The shelter also worked with its accounting and administrative teams to determine how the funds would be managed and distributed. Eligibility criteria were established to guide participation.

CASE STUDY

For example, participants must complete the organization's Financial Literacy program before participating, remain in good standing within the program, meet monthly with a support worker, and save between \$5 and \$50 each month for 18 months to be eligible.

The savings are intended to support participants' long-term self-sufficiency as they transition out of the program. Participants set a goal at the start of the program, such as using the funds toward housing, purchasing a vehicle, education, or starting a small business. While staff discuss the intended purpose of the funds, the organization ultimately trusts participants to use the funds in ways that support their independence.

Challenges and Lessons Learned

One of the main challenges has been securing ongoing funding for the program's matched portion. It can be difficult to explain to funders why a three-to-one match is necessary rather than a smaller match.

The organization has addressed this by clearly communicating the program's impact and the role financial independence plays in helping individuals leave abusive situations and build stability. Consistently sharing participant success stories has also helped build long-term relationships with donors and demonstrate the program's value.

Impact

Since launching the program in 2011, the shelter has distributed more than \$48,300 in matched savings to participants.

Advice for Other Shelters

Involve administrative and finance teams early in the process, build strong relationships with donors, and share success stories to demonstrate the program's impact. Staff enthusiasm and engagement have also been key factors in sustaining the program.

As well, the organization has found that pairing the Matched Savings Program with its Financial Literacy training strengthens the program's impact by helping participants build the knowledge and skills needed to manage their finances.





About the Economic Empowerment Programming Case Studies Series

This series of case studies was developed through Women's Shelters Canada's Community of Practice (CoP) on Economic Empowerment. The seven case studies highlight examples of how shelters and transition houses across Canada are supporting survivors through economic empowerment programming. Each profile shares approaches, promising practices, and lessons learned from organizations working to strengthen survivors' financial security, independence, and long-term stability.

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