

Swan Valley Crisis Centre



Location: Rural Manitoba



Number of beds: 4 Suites



Type of Shelter: Mixed Shelter



Type of Program: One-on-one financial programming & support

How the Program Works

Swan Valley Crisis Centre supports its clients in developing financial literacy and stability through one-on-one conversations. This approach allows them to tailor their support to their client's individual needs and comfort levels.

Financial conversations begin early. When a client is admitted to crisis accommodation, finances are discussed within the first few days. Clients can stay in crisis accommodation for up to 30 days, during which time their basic living costs are covered. If they are interested and it is a good fit, they may transition to second stage housing, where they can stay for a longer period of time. In second stage housing, clients are responsible for their own expenses, including rent, groceries, clothing, and personal items. Early conversations about finances help clients prepare for this transition and support their future financial independence. Support often begins with helping clients ensure they have access to income and financial services. For example, if a client is not working, staff may help them apply for Employment and Income Assistance (EIA). In some cases, staff also assist with applications for additional

supports, such as disability benefits or dietary allowances recommended by a doctor or dietician. Additionally, staff help clients obtain identification if they do not have it, open bank accounts, and set up online banking to safely manage their money. Another important part of this support is helping clients ensure their income taxes are filed and up to date. Many benefits are only available once income taxes have been filed, so helping clients file can significantly improve their financial stability.

The next step is to spend time working with clients on practical financial skills, such as budgeting and planning for monthly expenses. This can include talking through their income and bills, grocery shopping together, or discussing meal planning and preparation to help stretch their budgets. They also look for ways to help clients increase or stabilize their income. For example, clients can choose to do small paid tasks around the centre. Some clients have also asked staff to temporarily hold small amounts of money in the office for safekeeping to help them save.

CASE STUDY

For clients who are interested in learning more about financial literacy, staff sometimes review educational materials from Prosper Canada during one-on-one meetings.

Overall, the level and type of support clients receive depend on each client's situation and their interest in working on financial topics.

Program Development and Implementation

Two staff members completed training to become Prosper Canada financial empowerment facilitators, equipping them with the tools and resources needed to support clients with financial literacy and stability. Staff worked on the training at their own pace during their downtime at work. The cost of the training was paid for by the shelter as they were able to include it in their budget. They tried running group sessions using Prosper materials but found that individual support allows them to better respond to each client's individual needs and comfort level. As a result, most of their financial support currently happens one-on-one.

Challenges and Lessons Learned

One of the biggest challenges is supporting clients who are experiencing financial difficulties but are not ready to or interested in discussing their finances. Finances can be closely tied to shame, trauma, or cultural norms that discourage open conversations about money.



Similarly, staff encountered challenges when trying to run a small-group session with two residents based on the Prosper Canada materials. The group became stuck on the budgeting module. One participant felt that discussing finances openly was culturally taboo, while the other was uncomfortable sharing details about her income and spending in a group setting. These experiences reinforced for staff that financial conversations can be very sensitive and that many clients prefer to discuss finances privately rather than in a group setting. As a result, Swan Valley has chosen to focus primarily on one-on-one support, which allows for greater privacy and flexibility.

Impact

For clients, the impact can be significant. Understanding income supports, accessing benefits, creating budgets, or developing saving strategies can improve their financial stability and confidence as they move toward independent living.

Having staff complete the Prosper facilitator training was valuable for both clients and staff. Even though staff do not always run formal group sessions, the training increased their knowledge and provided them with practical tools for everyday one-on-one conversations with clients.

CASE STUDY



Advice for Other Shelters:

- ➔ Financial literacy training for staff is worthwhile, even if you do not plan to run formal classes.
- ➔ Be flexible: clients may be more comfortable discussing finances individually rather than in a group.
- ➔ Introduce financial conversations early, especially when clients will eventually transition into housing where they are responsible for their own expenses.
- ➔ Approach financial discussions with sensitivity, recognizing that money can be a difficult topic due to trauma, stigma, or cultural norms.

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.

This project was supported by:



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