

FROM THE OUTSIDE,

IN THIS EDITION

With the Help of JF&CS, Natalia is Turning the Page on a New Chapter in Her Life

Housing and Financial Assistance Helped Levi Renew His Lease on Life

Free from Trauma and Abuse; Having a Safe Place to Live Improved Alyssa's Mental Health

As a multi-service agency, Jewish Family and Child Service provides support to vulnerable members of the Jewish and broader communities experiencing a spectrum of life challenges. We are sensitive and responsive to the ever-changing needs of our large and diverse community. Even before the onset of the pandemic, our clients faced difficult obstacles such as housing and financial instability, job loss, food insecurity, domestic abuse, and mental health challenges. Many JF&CS clients require support from more than one of our 30+ programs and services.

Maintaining our service excellence over the past two years required resilience and ingenuity, but now as we reopen for inperson services, we are able to once again welcome clients and community members into our spaces. Making connections is something upon which JF&CS prides itself. On a daily basis, our Intake workers connect clients to our extensive agency programs and services, as well as to many of our other partner community organizations. From distributing hundreds of Kosher for Passover food boxes each year to helping children attend summer camp, and facilitating grief and bereavement support groups, JF&CS never stops working to strengthen and support individuals, children, and families.

The stories shared in this year's Annual Campaign reflect our continued commitment to increasing safety and security, reducing the effects of poverty, and improving the mental health and wellness of those in our community. They reveal the close connection between safe and secure housing and improved mental health and wellness, and how addressing external barriers is critical to being able to address internal wellbeing. This idea inspired the theme of our campaign; From the Outside, In. The stories also illustrate the great impact of our generous donors and the dedication of our agency workers to bettering the lives of many isolated and

vulnerable populations.

*Names, photos and certain identifying features have been changed in order to protect the anonymity of our clients.

WITH THE HELP OF JF&CS. NATALIA IS TURNING THE PAGE ON A NEW CHAPTER IN HER LIFE

Natalia*, a single mother of two, lives with her son, Michael* and daughter, Ilona* in downtown Toronto. As a Ukrainian immigrant, she does not have the added support that typically comes with a larger family dynamic. Without her family nearby, Natalia frequently feels lonely and isolated. At one time, Natalia worked in hotels in the downtown core, working almost 70 hours per week to make enough money to care for her children. However, a workplace injury prevented her from returning to work, making it more challenging for Natalia to maintain her way of life.

Natalia received government assistance after her injury, applying for disability benefits through the Ontario Works program. However, these benefits only lasted a few months and were not enough to keep Natalia and her family in their current home. "My rent was very high. Toronto expenses are high," shares Natalia, "after I got injured, I was in a tough situation." She feared that she and her children would be forced to move.

After seeing one of her friends receive Jewish holiday meals and trauma counselling after escaping an abusive relationship, she decided to contact Jewish Family and Child Service for support. In addition to her financial struggles, Natalia's worries about her own stability were exacerbated by the concern for the safety of her family back home in Ukraine.

At first, Natalia was connected with a JF&CS social worker, who took the time to listen to and understand Natalia's situation thoroughly. She received a donation of much-needed winter clothes for her growing children. She also received a Seder-In-A-Box to help her and her family

celebrate Passover in a meaningful way. Her family was one of over 250 JF&CS clients to receive a Passover meal in 2021.

On top of the clothing donation and Passover meal, Natalia told her worker about her injury and how being unemployed made it difficult for her to pay her rent every month. "I was worried, you know, when you have no help and no family around, you can't do anything," says Natalia.

Natalia's worker helped her access funds to pay for

her hospital bills post-surgery. JF&CS also provided Natalia with funds to pay for outstanding rental payments, a new bed for her son, and fresh bedding and linens for both children. "It was a surprise for him, [Michael] was so happy!"

Due to her lack of employment, caused by her injury and compounded by the pandemic, Natalia and her children were spending more and more time at home. This heightened Natalia's stress further and negatively impacted her and her children's mental and physical health. However, as the province continued to ease restrictions, Natalia and her children were given more opportunities for additional support.

"A few weeks ago [my worker] asked me if my son wanted to go to camp, and I was so happy!" Last year, JF&CS provided 169 children and youth with the opportunity to attend summer camp. Natalia's social "My worker regularly checks in on me, sometimes even twice a week. It really begins to feel like family..."

worker, with the help of JVS Toronto, also assisted Natalia in applying to return to college to study to be a paralegal. While this dramatic change in career direction initially felt scary, Natalia knew that returning to school would open a brand new chapter in her life. With these qualifications and a more secure stream of income, Natalia feels she will be better equipped to comfortably support her children.

"My worker regularly checks in on me, sometimes even twice a week. It really begins to feel like family; she remembers the things that I tell her, asking about my family in Ukraine. I can see she really cares."



HOUSING AND FINANCIAL ASSISTANCE HELPS LEVI RENEW HIS LEASE ON LIFE

In June of 2020, Levi* was approaching his 70th birthday. He and his wife immigrated to Canada in 2002 to be closer to their children and grandchildren, who had immigrated several years earlier. Both settled in nicely, and Levi found a job working as a bookkeeper for a small company. However, due to the pandemic, he had lost his job and was forced to apply for government-subsidized senior benefits to supplement his income.

Upon departure from his job, Levi's employer had submitted an incorrect T4 which listed his income as much higher than it truly was. This prevented Levi from qualifying for government-subsidized senior benefits, resulting in a significant decrease in finances. His income had gone from \$1,700 to as little as \$300 per month, making it virtually impossible for Levi to cover his taxes, his living expenses, and the maintenance fees of his home.

Attempting to navigate the complicated CRA and Service Canada systems, Levi tried to find a solution on his own. When he couldn't figure out the challenging process, he called JF&CS for help. Between 2020 and 2021, JF&CS' Financial **Empowerment and Problem Solving** (FEPS) program caseload increased by 33.6%. FEPS workers are dedicated to providing support to clients like Levi, who require help with short and long-term financial planning, completing taxes, and filing for government entitlement benefits. "Until I was told to call JF&CS, I thought we were heading towards a shelter," says Levi. He was immediately connected to an agency housing worker who helped Levi restore his much-needed senior benefits. "I knew [my worker] had my back. They were truly a lifesaver."

Even with the help of his Old Age Security payments, it was extremely challenging for Levi and his wife to afford basic living expenses. Levi's housing worker explored budgeting and other financing options with him, and he ultimately decided to take out a reverse mortgage on their home. "I received great advice," says Levi, feeling more financially stable and less anxious about the couple's housing situation.

Due to their finances, it had also been a couple of years since Levi and his wife had purchased any new clothes. Levi's social worker recognized this need and helped provide him with additional funds to cover some of the couple's more basic living expenses, such as new clothing and a heating pad for Levi's sore back.

Unfortunately, Levi's wife passed away a few months after contacting JF&CS, leaving him more lonely and isolated than ever before. Without his wife's companionship, the home Levi worked so hard to save now felt empty. His worker suggested that he join JF&CS' bereavement support group, where he found comfort and a safe space to process the loss of his wife. This group helped Levi learn to cope with his grief and share his experience with those who could empathize with his feelings. Levi was one of 145 bereavement clients

in 2021, 38 of which participated in group support. In addition to the group, Levi continues to receive ongoing support and counselling from his social worker, stating, "I no longer feel so despondent. I feel like I found someone I could truly confide in."

Levi was one of 145 bereavement clients in 2021, 38 of which participated in group support.

67% of clients who enter our Poverty Reduction Program are either unable [12.8%] or partially able [54.6%] to afford their current housing situation.

Roughly 16% of Poverty Reduction clients experience significant loneliness and social isolation.

27%-35% do not feel connected to the community.

Between 2020-2021, JF&CS' Financial Empowerment and Problem Solving (FEPS) Program caseload increased by 33.6%



"I want to thank JF&CS for all your help, support and kindness during the last two and a half years. You have helped me and my son get through a very challenging time and helped me find my voice during the process."

- JF&CS client receiving Woman Abuse and Poverty Reduction support

FREE FROM TRAUMA AND ABUSE; HAVING A SAFE PLACE TO LIVE **IMPROVED ALYSSA'S MENTAL HEALTH**

When Alyssa* found herself cycling in In addition to housing, Alyssa also required and out of homelessness after leaving an abusive relationship, she felt like she was out of options. Due to the trauma that resulted from years of physical and verbal abuse and her precarious living situation, Alyssa's mental health was suffering. She was struggling with extreme anxiety and fear for her own well-being. Little did she know, safety, security, and self-sufficiency were soon achievable.

With limited income for food and housing, and the added challenge of living life with a disability, Alyssa didn't know where to turn. Through the encouragement of her provincial welfare worker, and word of mouth in the community, Alyssa reached out to JF&CS.

Without proof of shared housing with her abuser, Alyssa did not qualify for cityfacilitated priority subsidized housing; therefore her case was assigned to one of the agency's housing workers. "I would often receive up to 10 calls a day from her," says Alyssa's social worker, "and she frequented emergency rooms due to mental health crises." Understanding the immense need for safe and affordable housing, her social worker connected Alyssa to an available apartment in the community, as well as a monthly rent subsidy and electricity support credit to help pay for her hydro bill. Alyssa is one of 115 new housing clients in 2021.

disability support. Her JF&CS social worker helped her apply for the Ontario Disability Support Program (ODSP) to cover a portion of her food and transportation expenses. With this financial aid, as well as a monthly budget provided by the agency, Alyssa started to turn her life around. She had enough money to purchase groceries, as well as maintain a safe roof over her head, which has contributed to Alyssa's feelings of greater independence.

Working with her social worker, Alyssa also learned to develop trauma management skills and coping strategies. With the safe space her counseling sessions afforded her, Alyssa was able to unpack her damaging experiences, which allowed her to overcome her feelings of being socially isolated and to begin to regain control over her anxiety.

"JF&CS helped me greatly improve my housing situation. I was homeless, and now I'm happy in my apartment. It's been well over a year of housing security." Since signing the lease on her new apartment, Alyssa has felt safer and healthier because of agency support. Having a safe place to live, free of trauma and abuse, Alyssa's mental and physical health concerns have improved tremendously.

Alyssa is one of 115 new housing clients in 2021.



LIFE.

In 2021, JF&CS workers provided support for

> woman abuse clients.

\$5,000 \$1,000

Assists a family with month's rent and moving

\$500

bedding.

THE GIF OF YOUR

Supports a family with new beds, mattresses and grocery cards and fresh produce for three months.

\$360

individual with transportation costs for two

\$180

Supports the purchase of camp supplies for one child.



Provides food box to a family living in poverty.