

From Struggle to Stability Through TRI-CAP's IDA Program

"My name is Alexia S., and I am proud to share how TRI-CAP's Individual Development Account (IDA) Matched Savings Program changed my life.

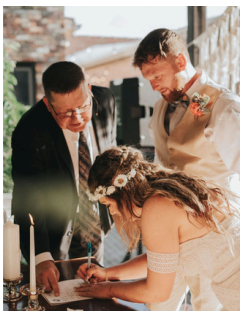
I struggled with substance use from the age of thirteen and battled addiction for over a decade. In 2016, when I became pregnant with my first daughter, I made the decision to get sober. By 2017, I was newly in recovery, a young mother, and working part-time while living with my mother. That's when I was introduced to TRI-CAP's IDA program.

The IDA program gave me the chance to save toward a future I never thought possible. TRI-CAP's staff walked me through every step, from building savings habits to completing financial literacy classes. At first, I doubted myself. College and homeownership seemed completely out of reach for someone like me. But with their encouragement and guidance, I started to dream bigger.

While in the program, I enrolled in school, eventually earning my Associate of Applied Science in Human Services with a technical certificate in Addiction Studies, graduating magna cum laude. I went on to complete my Bachelor of Social Work, also magna cum laude, and am now in a Master of Social Work program. TRI-CAP also supported me as I faced another huge milestone—buying a home. With their help, I learned about mortgages, insurance, and budgeting, and in June 2020, my husband and I purchased our first home. Today we have about \$60,000 in equity.

Our home has become more than just a house—it is the heart of our family life. It's where friends and family gather for celebrations, where my kids' friends come for sleepovers, and where our door is always open. We love cooking meals together, hosting cookouts, and filling our home with laughter and community. This is something I once thought I'd never have, and now it's the center of our lives.

Since purchasing our home and receiving my college degrees, I have spent several years working as a case manager in a mental health and substance use agency, where I was able to give back by helping others pursue housing and stability. I even reconnected with TRI-CAP to introduce many of my clients to the IDA program—the same program that once helped me. Though I have since stepped back from direct practice to focus on graduate school, that experience shaped me as both a professional and a person.

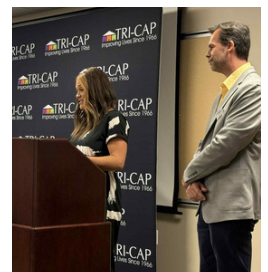


Today, I am over nine years in recovery (soon to celebrate 10 years in March 2026). I am a wife, a mother of two healthy children, and a homeowner. I had a beautiful wedding, and my husband and I now enjoy a steady income, reliable vehicles, and the stability we once only dreamed of. He is considering opening his own business in the next few years! I have plans of becoming a licensed clinical social worker (LCSW) and dreams of owning my own practice as well.

Because of the IDA program, my family and I have stability, independence, and hope for the future. We are raising our children in a safe and loving home, surrounded by opportunity.

This program didn't just help me reach financial goals—it gave me the confidence and foundation to build a future I once thought impossible. I am deeply grateful for TRI-CAP, for staff like Tammy and Justin, and for the funding that makes programs like this possible. My story is living proof of the long-term impact these resources can have. I hope funding continues so that countless other families can achieve the same stability and success."

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IDA Client Alexia S., and Justin Collins, (TRI-CAP Housing Assistance Coordinator)