

Child care costs just \$10 a day for these B.C. families — and it's changed their lives ^[1]

Parents getting the reduced rate as part of the province's pilot project say they're less stressed, eating healthier and climbing out of debt.

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EXCERPTS

VANCOUVER—Daycare costs are a major chunk of the budget for practically any household with children, but a B.C. pilot project has been a gift for families who now pay just \$10 a day.

"It came at the best moment for us, because we were at the point where we didn't have any savings left, and I almost had to postpone my studies so I could afford everything," said Vancouver mom-of-two Gabriela Linck, who is studying marketing at Langara College.

Affordable daycare was a major plank in the NDP platform during last year's provincial election, although the grassroots, parent-led Coalition of ChildCare Advocates of BC launched its \$10aDay campaign back in 2011. In August, the Ministry of Children and Family Development announced it would choose more than 50 daycares with around 2,500 licensed spaces for the \$60-million project, which began Nov. 1 and ends in March 2020.

More than half of Canadian provinces are using fee caps to put a brake on child-care costs. Quebec, Manitoba and P.E.I. have long had provincial fee caps and offer the most affordable child care in the country. The median monthly cost for all age groups in Quebec is less than \$200, while median monthly preschool fees in Manitoba and P.E.I. are \$451 and \$586, respectively, according to the latest report from the Canadian Centre for Policy Alternatives.

In an effort to gauge the success of B.C.'s pilot, StarMetro Vancouver reached out to parents who are saving as much as \$1,400 a month to find out what they are doing with the savings.

Robin Claire McCullough, 39 - saving \$760 a month

McCullough lives in a co-op in Burnaby with her partner Martin Lafontaine and their daughter Méroux, who's nearly three.

She lives frugally: McCullough drives an old car and shops at thrift stores. Having grown up poor, she took on significant student loans to finance her three post-secondary degrees — two bachelor degrees and a master's in cultural studies and communications.

McCullough works as an occupational health and safety co-ordinator for a tree-planting company. Lafontaine owns a small business, specializing in exterior building maintenance using rope suspension.

The pregnancy was a surprise, and the couple worked hard to make ends meet after the baby was born. Lafontaine, who had been living in Alberta, moved to B.C. to be with McCullough when the baby came. He had to look for a new job.

For the first year-and-a-half of Méroux's life, the three of them lived in a 28-foot trailer, first on Vancouver Island and later in Surrey.

Lafontaine's job insecurity combined with McCullough's maternity leave meant they racked up significant credit-card debt.

"I'd never run into that problem previously," she said. "I was really shocked — I mean I know it sounds so ridiculous to say as an adult — but shocked by how quickly that happened and how hard it was to dig out."

According to 2018 numbers from the Bank of Canada, the average household would have to use 20 months of disposable income to pay off their consumer debt. Economists say this is worrisome, but the savings from the daycare pilot program are helping some families keep finances on track.

Before Méroux's Burnaby daycare was chosen to be part of the \$10 per day pilot program, McCullough was paying \$960 a month for daycare.

When she heard their daycare had been chosen, McCullough was overwhelmed.

"I cried. I totally cried," she said, explaining she is deeply grateful to the owner of the daycare, who put a huge amount of work into applying for the pilot program.

Paying less for daycare means she is paying off debt more quickly. Since she's saving \$760 per month in fees, McCullough increased her pre-authorized monthly credit card and debt repayments by \$400. The remaining \$360 in savings goes toward daily expenses or debt as needed.

A recent "splurge," which she was able to pay for thanks to the daycare savings, was for a trip to see family in Ontario. Méroux's aunts, cousins and grandparents haven't seen the toddler in almost a year.

McCullough said she might have bought the tickets anyway but wouldn't have been able to pay for them in cash and would have put them on the credit card.

Gabriela Linck, 36 - saving \$1,400 a month

The first year Gabriela and Paulo Linck moved to Canada from Brazil, they prayed nobody would get sick or need dental or vision care because they couldn't afford private health insurance.

As soon as the daycare fees for their two daughters were reduced from \$1,800 a month to \$400, the couple immediately got family health insurance.

The Lincks had been living off the money they made from selling their home in Brazil, but it slowly drained away. Both parents were attending school full-time during the weekdays and only working part-time on weekends.

Paulo, 31, is in the first level of an apprentice program for electricians. Gabriela is studying marketing at Langara College.

Daycare costs, which used to be \$2,200 a month, were their biggest expense — even more than the \$1,800 a month they pay to rent a two-bedroom apartment near the college.

With the savings, Gabriela started buying higher-quality foods like grass-fed meat and organic tomatoes, cucumbers and berries, avoiding foods she says are high in hormones and chemicals. She also stopped working part-time and now live on Paulo's income, which is less than \$40,000 a year.

"Before, it hurts your heart to say no to your daughters when you take them to grocery shopping or if you want to dine out, and you have to be looking at the prices and calculating to see if you can afford it," said Linck, who is now a permanent resident. "It's a little bit frustrating and sad to say no to your child."

Karina Reid, 44 - saving \$700 a month

When Reid's son Alex was born in 2012, she made the difficult decision to put her career as an account director of sales at a large hotel chain on hold to stay home and look after him.

When he was just seven months old, she put Alex's name on a waiting list for a daycare spot near her home in Kitsilano. The daycare called four years later, but by that time, she and her husband Andrew had already left Vancouver and its astronomical rents behind and moved to Richmond.

There, they got a four-bedroom unit in co-op housing and snagged a daycare spot for their second child, Ben, born in 2014.

The Richmond daycare was chosen as one of the 50 prototype sites. On Nov. 1, Reid got a break on fees for Ben, who goes part-time. She pays \$120 a month for his daycare.

As a result, they are saving \$700 a month — which means they are debt free for the first time since they became parents. It also meant they could take a trip that was once out of reach.

"I have never visited my brother in Mexico — he lives in Mexico City — and I was like, 'Well, you know what, this is a huge surprise that we didn't really know was going to happen,' and I finally just went to go visit him," Karina explained.

"That to me is a luxury. I wouldn't have been able to just take that opportunity to go visit him if this hadn't happened."

She added the family is eyeing more travel in the near future, possibly to Costa Rica.

"We're normally that family that would just go camping or do local trips, and now we're thinking a little bit bigger."

Reid, who now works on contract as a sales director, said cheaper child care will help women like her who have to choose between a career and caring for children.

"Having this ability to have affordable child care will help more women enter into the workforce," she said. "(And) maybe not necessarily make a choice, which I did for my family, of not going back to work, because it was unaffordable to send two kids to daycare."

Lorea Ytterberg, 41 - saving \$600 a month

Ytterberg is a single mom and a full-time social-work student at a college in Burnaby. On top of caring for her two-year-old son, Charlie, she also works 16 hours a week as an outreach worker for people with learning disabilities.

Before her son's East Vancouver daycare was chosen to be part of the \$10-a-day pilot project, Ytterberg received government subsidies to help pay for child care, but she still paid \$600 a month from her own pocket. When the pilot program first kicked in, she paid \$200 a month for the first three months.

However, after having her subsidy reassessed with the government, Charlie gets free daycare.

Now that Ytterberg pays nothing for child care, she has been able to enrol Charlie in extracurricular activities that she once had to forgo.

“It was very exciting to enrol him in soccer, which is expensive,” she said.

Ytterberg has also made changes in her grocery shopping, to make sure her son is eating well and “getting the right nutrients.”

“I know that definitely I’ve been able to spend more on healthier meats and fruits and vegetables,” Ytterberg said, explaining that she’s buying less processed food.

But the biggest change is less tangible. The pilot program means Ytterberg is under less financial strain, and she feels it’s having a positive impact on her parenting.

“It is relieving stress, both mentally (and) financially, it adds more security on a monthly basis for both of us. There’s a little bit of cushion there in case of an emergency.

“(I can) be more present, grounded, not having to worry.”

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Region: British Columbia ^[3]

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