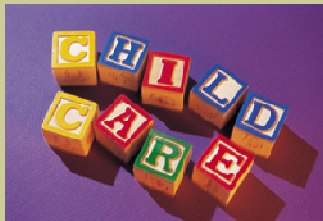


Cost of Child Care Family Resource

Included in this resource package:

- Employer Options
- Questions for Child Care Providers
- Government Programs
- Special Needs Benefits
- Future Education Plans
- Health Benefits
- Tips & Questions
- Advocacy Contacts



The high cost of child care is a well-known fact. Even though we know the cost of child care is high for parents and guardians using the services, we also know that child care centres struggle to keep costs down and that child care professionals are still underpaid for the training and professional care and education they provide. In response to this fact, the District of North Vancouver provided a grant to the North Shore Community Resources Society (NSCR) to research resources to provide some strategies that may assist in addressing the high cost of child care.

We cannot change the ultimate cost of child care. This will only be done through a federal or provincial child care system and we all must continue to advocate for this. See advocacy information. This resource provides some general suggestions for financial assistance that families might not be aware of as well as creative suggestions that might be appropriate for some families and their employers.

Studies show that BC child care costs are the second largest expense for young families after housing.

We hope this resource package is helpful to you!

The content of this resource material, websites, contacts, etc. are current as of August 2012. North Shore Community Resources Society will update these resources from time to time but assumes no responsibility for outdated information at any given time or to provide ongoing updates.

Employer Options Be Creative!

Below are suggestions for families to discuss with their employers, or to consider if self-employed:

Employer Benefit - Some larger employers offer a “cafeteria” type or flexible style of employee benefits to suit the needs of the employee. For example, an employee might have medical coverage through a spouse and so could opt for another type of benefit from their own employer. Some smaller employers can look at more personalized benefits instead of raises, etc. It may be worth asking your employer if paying for a portion of your child care fee might be considered instead of another benefit.

Individual Employee Recognition - Along the lines of the previous suggestion, if an employer wants to recognize an individual employee with a raise or other means of recognition, the employee could consider asking if this might be in the form of a portion of child care fees.

Employee Discount – if the parent works in business where they receive an employee discount and the product is one that is of use to the child care (e.g. store discount, cleaning supplies, advertising, etc.) the employee could, with the employer’s permission, trade this for a discount in child care fees.

Possible Union Benefit/Negotiation – if the employee works in a unionized workplace, investigate if paying a portion of child care fees is part of a current benefit package or might be negotiated as part of the contract or part of a flexible benefit package.



Questions to Ask Child Care Providers Thinking Outside the Box...

We know that for a child care centre to offer any of the strategies listed below depends on the financial security of the facility operation. This includes financial stability, current enrolment, security of location, policy's & procedure guidelines, projected security of ongoing enrolment, etc.

Discounts, Payment Options, Fundraising and more:

Below are some questions that families can ask their child care provider/program to accommodate families and/or reduce child care costs:

- **Siblings:** Do siblings get a higher enrolment priority? Is there a discount for having more than one child enrolled?
- **Payment Schedule Options:** Are there flexible payment options? (e.g. twice a month)
- **Discounts** for volunteer work or in kind services? (does your family have an expertise? Do you work for a company that could offer services? Repairs, accounting, materials, landscaping, website design, etc.)
- **Annual Event/Fundraiser:** consider an annual event (silent auction, dance, product sale, etc.) specifically for the purpose of subsidizing a child care space for families in need. This could be done in collaboration with one or more other centres and the proceeds split for the worthy cause.

Child Care Specific Government Programs

Child care subsidy

The Child Care Subsidy is a monthly payment from the provincial government that helps families with low incomes pay for some of the costs of child care. Families may be eligible for the subsidy if:

- They are working or are looking for work
- Are attending school or a job training program
- Participating in a Ministry of Social Development referred employment related program
- Referred by Ministry of Children and Family Development or Aboriginal agency
- Have a medical condition that interferes with their ability to care for their child
- Child attending a licensed preschool program

For application and more information visit the Ministry of Children and Family Development at:
www.mcf.gov.bc.ca/childcare/subsidy_promo.htm

or contact them at:

Toll Free Phone: 1-888-338-6622

Toll Free Fax 1-877-544-0699

Parents can also contact the Child Care Resource & Referral (CCRR) Program on the North shore for information, application pick up, computer access and support.

Phone: 604-985-7138

Website: www.nscr.bc.ca

Canada Child Tax Benefit (CCTB)

The Canada Child Tax Benefit is a tax-free monthly payment made to eligible families to help them with the cost of raising children under age 18.

Universal Child Care Benefit

In addition, the Universal Child Care Benefit of up to \$100 per month is available if a child is under 6 years of age. To get it, you must first apply for the Canada Child Tax Benefit.

For more information on CCTB and Universal Child Care Benefits

Www.servicecanada.gc.ca

Contact Toll Free Phone: 1-800-387-1193



North Shore Community Resources
Suite #201, 935 Marine Dr. North Vancouver BC
Capilano Mall
Ph (604) 985-7138



Other Government Programs: General Financial Assistance

In addition to assistance with child care costs, other government programs may be of general financial assistance:

Housing assistance

BC Housing helps families with low to moderate incomes by providing them with subsidized housing. For information on their housing registry, visit

www.bchousing.org

You can call them at: Lower Mainland: 604-433-2218

Elsewhere in BC: 1-800-257-7756 (toll-free)

Rental Assistance Program

The Rental Assistance Program provides eligible low-income, working families with cash assistance to help with their monthly rent payments. To qualify, families must have a gross household income of \$35,000 or less, have at least one dependent child, and have been employed at some point over the last year. To apply visit www.bchousing.org

Employment Insurance (EI) Benefits

Employment Insurance (EI) provides temporary financial assistance to the unemployed, who have lost their job through no fault of their own, while they look for work. Canadians who are sick, pregnant, or caring for a newborn or adopted child, as well as those who must care for a family member who is seriously ill with a significant risk of death, may also be assisted by Employment Insurance.

EI Regular Benefits are available to individuals who lose their jobs through no fault of their own (for example, due to shortage of work, seasonal layoffs, or mass layoffs) and who are available for and able to work, but can't find a job.

EI Maternity and Parental Benefits provide financial benefits to individuals who are pregnant, have recently given birth, are adopting a child, or are caring for a newborn.

EI Sickness Benefits are for individuals who are unable to work because of sickness or injury.

EI Compassionate Care Benefits are available to people who have to be away from work temporarily to provide care or support to a family member who is gravely ill with a significant risk of death.

The basic benefit rate is 55% of your average gross income. If you are in a low-income family a net income of less than \$25,921-with children, your benefit rate may be higher.

Apply online at: www.servicecanada.gc.ca **or call at: 1-800-206-7218**



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Other Government Programs: General Financial Assistance Cont.

Income assistance or welfare

Welfare is money or benefits the provincial government provides to eligible people in BC. If you have little or no income, you can apply to the Ministry of Social Development for income assistance.

For more information call: toll-free 1-866 866-0800

North Shore Income assistance local office is located at 1050 Churchill Crescent.

Phone: 604-981-0125

Assistance for mothers without status

Women in Vancouver can contact YWCA Crabtree Corner Early Learning and Care Centre, a drop-in day care, which can provide free or low-cost childcare. This centre provides this service to mothers without status.

Mothers without status, is a term used to describe single women with children who are living in Canada, but who are neither Canadian citizens nor permanent residents. They have found themselves in this position because they were previously in an intimate relationship with a man who is a Canadian citizen or permanent resident and who was either in the process of sponsoring or who promised to sponsor them. Once the relationship ended, these women were left with no permanent legal status.

The Centre is located at 533 East Hastings Street in Vancouver. Phone 604-216-1650 for more information.



Benefits for Children with Special Needs

Special Needs Supplement

The special needs supplement is available to parents or caregivers who are eligible for child care subsidy and who have children with special needs that require child care. This supplement assists caregivers with the cost of securing a child care space (up to \$150) if their income is below a certain level. Ministry of Children & Family Development (MCFD) provides this benefit along with the Child care Subsidy

Please note that the total combined amount of the child care subsidy and the special needs supplement cannot exceed the child care cost.

Parents can contact the Child Care Resource & Referral Program on the North Shore for information, application pick up, computer access and support.

Phone: 604-985-7138

Website: www.nscr.bc.ca

Supported Child Care

Supported Child Care (SCC) agencies contract with the Ministry (MCFD) to provide a range of consulting and support services so that children with special needs from birth to 12 years of age can be included in regular child care settings.

For services contact the local SCC agency directly, or contact the local ministry office for information about additional resources. For more information and assistance visit the government website at:

www.mcf.gov.bc.ca/spec_needs/index.htm

Child Disability Benefit (CDB)

If you care for a child under age 18 with a severe and prolonged physical or mental impairment, you may be eligible for a tax-free payment of up to \$2,504 per year from the federal government.

This benefit is paid monthly to the families who are eligible to receive the Canada Child Tax Benefit. To get more information about this benefit and whether your child may be eligible, call 1-800-387-1193 or go to the Canada Revenue Agency at:

www.cra-arc.gc.ca/bnfts/cctb/menu-eng.html



Education Plans Planning for the Future

Registered Education Savings Plan (RESP)

A Registered Education Savings Plan (RESP) is a savings account that parents can open at a bank, credit union or certified financial planners. It allows parents to contribute towards their child's university education. The savings are tax-free until the child is ready to attend full-time university. Parents, guardians, grandparents, other relatives or friends can open a RESP for a child. Children from low-income families eligible for the National Child Benefit Supplement could receive an initial Canada Learning Bond of \$500 in their RESP, with additional payments of \$100 each year until age 15.

Canada Education Savings Grant (CESG)

The federal government supplements contributions of parents by paying a grant based on the amount contributed to a RESP for the child. The CESG money is deposited directly into the child's RESP. No matter what the family income, the federal government pays a basic CESG of 20% of annual contributions parents/guardians make to all RESP contributions to a maximum of \$500 per year. The maximum lifetime limit per child is \$7200. An additional grant is available for low and middle-income families; a separate application needs to be filled to receive it. For more information on RESP or CESG visit: www.canlearn.ca or 1 800 O-Canada (622-6232)

BC Children's Education Fund

This education fund is a program established by the province to support all children in their future university education. The BC government invests \$1000 for every BC child born on or after January 1, 2007. This investment will grow over time until students enter post-secondary learning and withdraw their share. No application is required. Detailed program information is available to students as they prepare to leave high school.

More information is available on the Ministry of Education website at: www.gov.bc.ca/bced/

Hummingbird Aboriginal Student Futures

Hummingbird Aboriginal Student Futures is a new **BC Aboriginal Child Care Society** campaign that empowers children to continue their education beyond high school. Families and Nations are given information and advice on how to register their children in Registered Education Savings Plans (RESPs). Government contributions are available. Hummingbird Aboriginal Student Futures can provide you with the information and advice to help you open a RESP that supports your child's future in higher learning. For more information visit www.acc-society.bc.ca



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Health Programs/Benefits

Although not child care specific, these health programs can assist in children getting the best start in life.

Medical Services Plan (MSP): Premium assistance

The Medical Services Plan is the medical insurance program for BC residents. All BC residents must be enrolled in the program and pay a monthly premium. You may qualify for help with the cost of the monthly MSP premium if you have low income and you are a permanent resident and have lived in Canada for the past 12 months.

You can contact MSP to find out if you are eligible and ask them to send you an application form. You can also download the application form from the Ministry of Health website at:

www.healthservices.gov.bc.ca

The Healthy Kids Program:

Ministry of Social Development (MSD) offers the Healthy Kids Program, which extends basic dental and vision care to children up to 18 years of age who are from low-income and modest-income families. Families qualify for this program if they are receiving full or partial MSP premium assistance.

For more information, contact MSD by calling **toll-free 1-866-866-0800** or visit the ministry web site at: www.sd.gov.bc.ca



Application Tips

Tips for applying for benefits!

It can sometimes be intimidating to ask for benefits, even when you are entitled to receive the assistance. Here are a few tips to help you and your family to navigate the system.

- Be patient. You may face long waits on the phone or in person. Many agencies do not have the staff to take your calls immediately.
- Save time when applying for any type of benefit by calling first or going on their website and getting a checklist of all the information and documents you will need.
- Keep a log. Always write down the name, title, and phone number of the person to whom you speak. Also note the name, address, and business hours of the agency. Record the date of your call or visit and the important details of your conversation for future reference.
- Work cooperatively with your case worker. If difficulties arise that you cannot settle with the worker, ask to speak with the supervisor.
- Access local supports such as the Child Care Resource & Referral (CCRR) program, or other community service agencies.
- If you are denied benefits, find out if there is an appeal process and get assistance in making an appeal.



Sample questions to ask government agencies

- What types of services do you provide?
- How do I get an application? Can the application be done online?
- If I cannot complete the application by myself, can someone at your agency help me? If not, where can I go for help?
- What documents will you need to verify my identity and income?
- How long can I expect to wait for my benefits to start?
- What is the name and number of someone to contact if questions come up?

What Else? Advocacy Information

Child Care Advocacy Organizations

One advocacy avenue to support a government child care system, decreasing the cost of child care for families is supporting **The Community Plan for a Public System of Integrated Early Care and Learning** developed by the Coalition of Child Care Advocates and the Early Childhood Educators of BC. ("The Plan")

The Plan offers a concrete, innovative 'made in BC' solution to the child care crisis facing families with young children.

This plan proposes child care will cost families:

- \$10 a day for a full-time program,
- \$7 a day for part-time, and
- will be free for families with annual incomes under \$40,000.

Every young child will have the right to participate in quality early care and learning programs that meet their needs. It will be up to families to choose what services work for them.

While the Plan is generating lots of interest and support from groups and individuals across BC, it has not yet been endorsed by the BC Provincial Government.

If you would like more information on The Plan you can visit their websites at:
Early Childhood Educators of BC: www.ecebc.ca/news/integrated_project.htm

Or the **Coalition of Child Care advocates of BC:** www.cccabc.bc.ca

Other:

Canadian Child Care Federation: <http://www.cccf-fcsge.ca/>

BC Representative for Children & Youth: www.rcybc.ca



What Else? Advocacy Information Cont...

Government Contact Information

Connecting with your local government representatives regarding your child care program issues and needs is important. Listed below is the contact information for different government levels in your area.

Federal Government:

Office of the Prime Minister: pm@pm.gc.ca

Member of Parliament (MP) North Vancouver: Andrew Saxton, Andrew.saxton@parl.gc.ca

Member of Parliament (MP) WV/SunshineCoast/SeatoSky: John Weston, John.weston@parl.gc.ca

Provincial

Premier: Christy Clark, premier@gov.bc.ca

Minister of MCFD: Mary McNeil, mary.mcneil.mla@leg.bc.ca

Official Critic for MCFD: Claire Trevena, Claire.trevena.mla@leg.bc.ca

MLA North Vancouver-Lonsdale: Naomi Yamamoto, Naomi.yamamoto.mla@leg.bc.ca

MLA North Vancouver-Seymour: Jane Thornthwaite, Jane.thornthwaite.mla@leg.bc.ca

MLA West Vancouver-Garibaldi: Joan McIntyre, Joan.mcintyre.mla@leg.bc.ca

MLA West Vancouver-Capilano: Ralph Sultan, Ralph.sultan.mla@leg.bc.ca

Municipal

City Of North Vancouver Mayor: Darrell Mussatto, info@cnv.org

District of North Vancouver Mayor: Richard Walton, infoweb@dnv.org

District of West Vancouver Mayor: Michael Smith, info@westvancouver.ca

