



MAKING ENDS MEET

LOW WAGE WORK, POVERTY AND HEALTHY COMMUNITIES IN VANCOUVER



MORGAN CENTRE
FOR LABOUR RESEARCH



firstcall CHILD AND YOUTH
ADVOCACY SOCIETY

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Acknowledgements

We thank the following contributors to the Making Ends Meet project: Deanna Ogle, Diandra Oliver, Leila Trickey, the Making Ends Meet Project Advisory Committee, and a cohort of Peer Researchers who participated at various stages of the project. Finally, we offer gratitude to the 60 hard-working, resilient, resourceful Vancouver parents who generously shared their personal stories for this project.

First Call acknowledges that we live and work on the traditional territories of the xʷməθkʷəy̍əm (Musqueam), Skwxwú7mesh (Squamish), and selílwitulh (Tsleil-waututh) Nations.

MAKING ENDS MEET

**Low Wage Work, Poverty and
Healthy Communities in Vancouver**

August 2023

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Executive summary

INTRODUCTION TO MAKING ENDS MEET

Making Ends Meet was born of a recognition of the need to gather data about the experiences of Vancouver residents who are living in poverty while working and raising children. While there is data available about British Columbians' experiences of poverty, we wanted to hear specifically from Vancouver parents. The goal of Making Ends Meet was to provide a platform for these voices and to offer recommendations directly from participants. For this reason, Making Ends Meet was designed as a peer-led participatory action research project.

Key findings and recommendations

Making Ends Meet peer research meetings identified child care deficits, unaffordable housing, and inadequate income as the key issues that keep Vancouver families with children living in poverty. As we gathered data, it became abundantly evident that these three problems are at the core of every other issue that arises for low-income Vancouver families.



Lack of affordable child care: Despite recent efforts by government to improve access to child care for BC families, our data reflected that the absence of affordable child care for ages 0-12 remains the most significant barrier to financial stability for many Vancouver families. When child care is unavailable or unaffordable, parents cannot work. This is particularly true for single parents, where there is no spouse in the home to share childrearing responsibilities. Additionally, a lack of before and after school care spaces keeps some Vancouver families living in poverty until their children are in their teens. Affordable child care for children ages 0-12 is essential.



Housing: The skyrocketing cost of housing in Vancouver is a serious barrier to financial stability. Parents are working multiple jobs only to spend most of their income on rent. This leaves little money for child care, rapidly increasing food costs and other basics. The housing crisis in Vancouver is a direct cause of ongoing poverty for hard-working families.



Inadequate income: 'Inadequate income' refers to several challenges: low pay, lack of benefits, and systemic failures to ensure that children receive child support. While low pay and lack of benefits affect all family types, single parents face additional complex challenges to those faced by dual-income families. Financial barriers to obtaining court orders for child support are prohibitive, and where child support orders are in place, they may be insufficiently enforced. Children suffer in deeper poverty when there is absence of financial support from one parent.

Recommendations

Project recommendations were developed by our peer research team and the 60 participants who shared their stories with us. We asked parents what would make life better for their families. They generously shared what works for them, what creates barriers, and what changes they felt could support their hard work and lead to healthier, more financially stable lives and communities. These recommendations are listed on the final pages of the report.

WHAT IS THE MAKING ENDS MEET PROJECT?

Making Ends Meet is a peer-led participatory action research project that was designed to explore how low-wage work, not enough working hours, and the fear of losing employment impacts Vancouver workers, their families, and their communities. While there is some data available about British Columbians' experiences of poverty, we wanted to hear specifically from Vancouver parents.

The goal of Making Ends Meet was to provide a platform for the voices of low-income Vancouver parents, and to offer recommendations based directly on participants' experiences of raising children in working poverty. We hope that this research may help shape policy responses to the issue of family poverty and expand awareness of the complex struggles faced by low-income working parents in the city.



Some of the questions we considered were:

- How low-wage poverty affects the well-being of households and families in Vancouver;
- How low-wage workers themselves experience the impacts of employment precarity and insecurity, and what solutions they would like to see;
- Whether recent policy changes (such as the increase in the minimum wage and the introduction of BC's child care strategy) have produced positive change; and,
- What kinds of policy changes could positively impact the lives of low-wage workers, their families, and their communities, including the creation of poverty reduction strategies and plans, potential changes to healthcare funding and delivery, changes to child care costs, and increases to the minimum wage.



Methodology

Prior to engaging in community research, we recruited a diverse, passionate, engaged team of Peer Researchers, all with lived experience working for low wages while raising children in Vancouver. Together, we developed a plan for gathering stories from our communities in ways that would give a voice to the struggles, resourcefulness, and hopes of low-income working parents in Vancouver. We discussed our own lived experiences of working for low wages while parenting and struggling to make ends meet, and we endeavored to understand what kinds of information gathering methodology might be most accessible for those with whom we wished to connect. Some of these ideas for data gathering were:

- Interviews
- Questionnaires
- Written sharing in any format
- Visual sharing (photo, other media)
- Focus group conversations

We also considered the challenges participants might face in being able to engage in this research, since we understood that Vancouver parents surviving on low wages would likely be working more than one job, making long commutes, and perhaps managing additional challenges like disability, illness, language barriers, or access to technology, all while raising children. We focused on being flexible and supporting participants' schedules, needs, and preferences.

The research team then formulated some research questions based on discussions of our experiences and what we knew about the communities in which we live, work and raise children. Some of these were:

- Do you feel there are opportunities to break out of the cycle of working poverty, and if not, what would help you to do so?
- Have you experienced discrimination due to your financial situation, and where has this intersected with other areas of discrimination (For example: ethnicity, sexuality, family structure, gender, ability)?
- How did this struggle begin for you? (For example: a job change, a family change or loss, health challenges, housing change, moving to Vancouver?)
- What problems or challenges have developed in your family that you would attribute to low-wage work? What would improve these?
- What is your greatest challenge or difficulty created by low-wage work? What do you feel might be helpful to your family?

The Peer Research team then recruited participants from their communities who were interested in sharing their experiences of trying to make ends meet as parents in Vancouver. Over a period of months, they gathered the stories of 60 parents from diverse backgrounds, of various ages, genders, and family structures. All participants were working in precarious or low-wage positions while struggling to provide child care, food, shelter, and other necessities for their children.

PROJECT DEMOGRAPHICS

Making Ends Meet data was gathered by a team of peer researchers from **60** community participants.

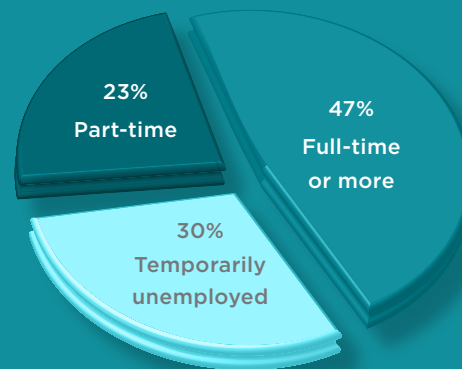
GENDER

13% of project participants were men and 87% were women.



WORK STATUS

23% were working part-time, 47% were working full-time hours or more, and 30% were temporarily unemployed due to parenting demands, a lack of child care, health challenges, or disability.



FIRST LANGUAGES

Participants' first languages were:

25% English

20% Chinese

8% Spanish

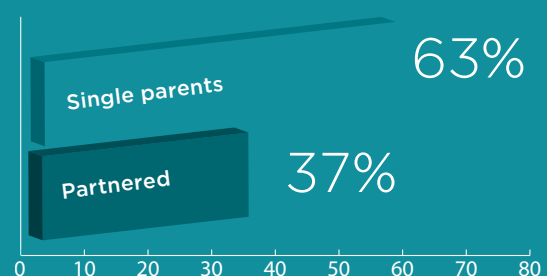
14% spoke either Tagalog, Punjabi, Vietnamese, or Farsi, and the remaining

33% had English as their second language but did not specify their first.



PARTNERSHIP STATUS

63% of participants were single parents and 37% were partnered.



Results: What we learned

Child care: The most significant barrier to making ends meet

Vancouver families' limited options for affordable child care presented as the most significant barrier to improving income earning ability for almost all parents interviewed for this project. Parents cannot work unless they have access to affordable child care. While BC's child care strategy has begun to benefit some families, it has not alleviated the struggles of many low-wage workers. There is still a lack of affordable, accessible child care spaces for children ages 0-12. In the absence of affordable child care options, many parents are simply unable to be part of the work force. The most common threads that emerged from participants' stories were:

- **Long commutes for child care.** We heard from many parents who are forced to commute to access child care spaces across town from home, work, or both. Some Vancouver families even commute to other municipalities in order to transport children to available or more affordable child care placements. Similarly, many parents of school-aged children are registering children in schools far from home because the before and after school care centre near home is full.
- **Unavailability of before and after school care spaces.** Without guaranteed access to local, affordable child care, parents are experiencing serious employment setbacks. A significant problem that arose almost universally in the data is the lack of before and after school spaces. Many participants expressed that when their children were babies, they had not been able to afford the cost of child care and were therefore forced to leave their jobs to be home with children. They expected to return to work once children reached school age, but were dismayed to find that there were no before and after school care spots available. What was initially meant to be a temporary loss of funds during their children's early years inadvertently became an indefinite



While BC's child care strategy has begun to benefit some families, it has not alleviated the struggles of many low-wage workers. In the absence of affordable child care options, many parents are simply unable to be part of the work force.

loss of adequate income. Parents spoke of being shocked and depressed that they could not return to work after five years of sacrificing income and career growth. Most frequently, it was mothers who carried this loss.

Parents may have to wait for months or years for before and after school care placements for their children. Without this, they are only able to work between the hours of 10:00am and 2:00pm, since they must be at school drop off and pick up for 9:00am and 3:00pm. Some two-parent families split the workday into morning and evening work so that one parent can take morning drop off while the other does afternoon pickup. These families reported missing out on quality time and meals with both parents and children present in the home. When parents have extended families in the home or nearby, this load may be alleviated somewhat by relatives who may be able to provide regular or occasional before and after school care.

- **Single parents suffer most without child care.** Our research identified clearly that single parents are suffering most deeply without adequate child care. Single parent participants conveyed that care for children ages 0-5 is difficult to find and impossible to afford on one income. Many

Many single parent participants stated that the impossibility of obtaining affordable child care was the central cause of ongoing stress, poverty, stigma, and depression in their lives, and that the child care problem alone keeps their children living in poverty.

single parents have no choice but to drop out of the workforce because the cost of child care is higher than their wages. Once children reach kindergarten, if before and after school care is not available, single parents remain in an impossible bind. Parents are then limited to four-hour workdays, which cannot house or feed a family. We heard repeatedly about the problem of single parents trying to find work they could do between 10:00am-2:00pm. Additionally, single parents may not have a coparent with whom to share child care during winter, spring, and summer breaks, sick days, Pro-D days, and early dismissal days. Without a partner or fully participating coparent to share this load, single parents cannot work enough to make ends meet. This is further exacerbated in situations where single parents are without local extended family support. Many single parent participants stated that the impossibility of obtaining affordable child care was the

central cause of ongoing stress, poverty, stigma, and depression in their lives, and that the child care problem alone keeps their children living in poverty.

- **The option to utilize or operate quality home child care facilities.** In cities where housing costs are manageable, parents more commonly have the space and opportunity to open home child care services, which can allow them to earn an income while raising children and provide additional affordable options for child care within their local communities. Some of the parents we heard from shared that they would love to be able to provide care for neighborhood children in their homes, but that they either cannot afford a suitable space to do so, or they fear being evicted. A few participants had opened home child care services but were shut down by landlords despite having operated within guidelines for unlicensed family child care providers.



“ I lost a full decade of functional income and career growth simply because there was no before and after school care spot for my son”.

- **High costs plus low income undermines family well-being.** In many cases, even when parents can patch together a somewhat functional work-home-school-child care plan, the income earned from employment is divided mainly between the costs of housing and child care, leaving little money for food, medical costs, and other necessary expenses. Hard-working, resourceful, low-income Vancouver families are exhausting their financial, mental, and physical resources trying to find ways to work while raising children, and they are still unable to get by.
- **Longing for community-centred child care.** Every parent who shared their story with us expressed wanting to work and earn a functional income. They want to build secure careers and/or further their education. They desperately want access to quality, affordable, local child care so that they can maintain gainful employment and improve their financial security. We heard from many parents a deep sense of loss and disconnection. Low-wage working parents are longing to live and work near their children's care and school facilities so that they might build community, friendships, support systems, and social networks for their families. However, without available, affordable, local care, these goals remain out of reach for many Vancouver families.

"Daycare is so far from home. It's a major stress covering the distance from home to school and daycare."

"Some child care application or waitlist fees are \$50-100. I can't even afford to apply."

"It's impossible to afford child care on low wages."

"Over half my income goes to child care and the gas to get there."

"I commute 60 minutes for work by bus. My wife commutes about an hour and a half for work by bus. My younger daughter cannot go to kindergarten at her catchment school because there are not enough spots, so she must go to a faraway school. It takes me one hour by bus to drop her off or pick her up."

"Gas is very expensive because I have to drive my kids to different schools and to different before and after school care."

"I had to prove low income to get access to child care. There was still none available nearby."

"As a single parent, I have to drive my kids to different schools before work. They wait outside until school opens. I rush from work to pick them up because I can't afford to pay someone."

"Once I started working full-time as a nurse, I no longer qualified for government child care support, so my mother had to come from the Philippines to provide child care."

"Before I qualified for child care subsidies, my son would have to wait an hour after school by himself until I could get off work and pick him up."

"Work wasn't even an option because I couldn't afford child care. I was forced into poverty as a single parent."

“Even with subsidy, our before and after school care is \$500. This is hard to afford on a minimum wage income.”

“I ran a home daycare when my son was a baby because I couldn’t afford to go back to work, but as a single parent, I needed to pay bills. I never imagined I’d still be hauling multiple babies to his school drop offs and pick-ups when he was eight years old. I lost a full decade of functional income and career growth simply because there was no before and after school care spot for my son”.

“My son has special needs which makes child care even more challenging.”

“Access to affordable child care was the major setback as a single mother trying to generate income without a support system. After months of not being able to find a job without daycare and not being able to afford daycare without a job, I started a small business from our one-bedroom basement suite.”

“Spending three hours a day on transit added to the challenge of commuting from home to daycare to work and back.”

“Child care wait lists are so long, and cost is so high, I never had a chance.”

“I couldn’t afford child care, which meant I couldn’t work or go back to school, so I was forced to go on income assistance to survive. It would’ve been wonderful to have affordable and accessible child care.”

“Child care location can make or break you.”

“My kids have to stay at child care until late hours of the night since I leave work very late. The owner of the child care centre takes them home so I can pick them up from her place when I’m done my double shifts.”

“Those of us doing low-wage work desperately need to pay for housing and food but without after school care for our children, we are unable to work full-time.”



Housing challenges

Housing challenges quickly emerged as the second key factor in the continuation of family poverty in Vancouver. Some of the issues we heard about were:

- **High and increasing rents.** Even when families stay in one place for many years, their rent continues to increase annually. When families can no longer afford to stay in their homes, landlords are then able to increase the unit rent by hundreds of dollars for new tenants. This means people are often afraid to leave homes that may have relatively lower rent, even when there are deficiencies, repairs needed, safety concerns, or other factors that would usually cause a tenant to seek a better home. Families shared that they live with broken heaters, rodents, and unsafe neighbors so that they can avoid the current skyrocketing rental rates in Vancouver. Additionally, parents expressed frustration that most rental applications require prospective tenants to provide proof that the rent amount is no more than 30% of their income, when this is an unrealistic equation for many in an overpriced rental market. Parents are working multiple jobs to pay rent, and we heard from many families who spend at least 50-80% of their income on housing.



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- **Low vacancy and high competition.** Participants shared that rental showings can bring dozens of applicants, some of whom can engage in bidding wars with landlords to secure a place. This puts landlords in a position to choose the highest bidder, or to avoid renting to parents. Wait lists for subsidized housing are long, with many families waiting years to get to the top of a list for units that may not even be suitable for their family structure. Housing for low-wage working parents is not about choice, it's about accepting whatever they can get.
- **Safety concerns.** We heard from some participants that housing provided at subsidized rates for lower income families feels unsafe. This was particularly true for female-led single parent families, who expressed that they felt they had no option but to accept whatever was offered to them, regardless of neighborhood, proximity to established school or work connections, safety, or building demographics. We heard that mixed tenant housing, where various populations of low-income tenants are housed, can be problematic. Tenants living in low-income buildings with mixed populations reported feeling unsafe, witnessing violence or substance use, experiencing sexual harassment, and having their belongings stolen or damaged. Single mothers with children, especially those who had fled abusive relationships, reported wishing they could live in buildings that housed only women and children.
- **Discrimination.** Project participants shared stories of being rejected for housing due to discrimination based on ethnicity, age, disability, gender, family structure, or income. They described feelings of distress and helplessness when lining up to see a vacant home, knowing that they would likely not be considered. They expressed that even when they know discrimination is illegal, there is nothing they can do to prove or prevent it.
- **Overcrowding.** Many participants reported living in spaces too small for their family structure, with families of three to five sharing one-bedroom suites, extended family members sleeping on couches, and not enough space for children to run around and play. We heard many stories about children of low-wage workers living in apartments with no outdoor space and trying to stay quiet to keep neighbors and landlords from complaining.



“I’m afraid to ask for repairs in case it results in a rent increase.”

“Landlords don’t prefer renters with kids.”

“Many families have moved into basements because it’s all they can afford.”

“So many single moms are desperate for affordable housing.”

“We’re renting a small basement suite for \$3,100 per month. There’s not enough space for my three kids to play and run around, and they must be quiet because we are afraid of complaints.”

“Housing feels impossible. No one wants to rent to anyone with kids.”

“Children feel bad about where they live when they live in low-income housing.”

“I’ve been on housing wait lists for years. I’m a single parent but I have to live in the same building with my in-laws and ex-partner. I can either pay rent or feed my kids. Not both. So I can’t move.”

“Lots of women are stuck with abusive relationships while on wait lists for affordable housing. They can’t qualify for supports because they still live with the partner.”

“Living in subsidized family housing has its benefits, but there are a lot of break-ins.”

“As a single parent, rent takes 50-70% of my wages, and the condition of some of the available rentals is disgusting”.

“I was lucky to get into subsidized housing after fleeing violence, but I did not feel safe there, and it was humiliating always being watched by cameras, having no privacy, and treated like I was less of a person just because I needed shelter for my family.”

“Rental housing seems to be restricted to people with good credit who have stable jobs; basically, people who can own houses.”

“Landlords know they can choose from hundreds of applicants, so they can quietly discriminate against people with children and people of colour.”

“Over half of our income goes to rent. We have no money for anything but survival.”

“I couldn’t have survived without subsidized family housing, but I’ve felt unsafe since my first day in the building.”

Inadequate wages and lack of job security

Most participants in Making Ends Meet were working one to three low-wage jobs, and still could not afford basics like shelter, food, and child care. The few participants who were earning income close to Vancouver's living wage (calculated at \$24.08 per hour for 2023) still struggled to pay for basics. These are some key struggles that families shared regarding inadequate wages and job security:

- **Inflexible hours.** Parents expressed the difficulty of finding work that would allow them to make enough money for basics and spend quality time with family. Many were working double shifts, night shifts, or early morning shifts at service jobs. They felt they had to take whatever work they could get to keep their families housed and fed, even if that meant not being able to spend evenings or weekends with children and partners. In dual income families, parents were often splitting time, with one working days, and one working nights, so that they could each spend some time caring for children. They missed out on family time, outings, and celebrations so that they could take extra shifts or additional jobs.
- **Job insecurity and lack of growth.** Low-wage workers expressed feeling trapped in unskilled positions, working long hours just to get by without any possibility of promotion or opportunity to seek education. They described being stuck in a cycle of survival with no escape. They fear losing the work they have if they complain or seek something better, yet they also feel they can be easily replaced by employers if they are late, sick, or unable to perform their jobs.
- **Loss of work due to illness.** Parents fear illness when they can lose pay, be fired, or have regular shifts taken away in response to sick days. Some participants shared experiences of losing jobs due to illness or needing to care for children who were at home sick. We discuss the impact of sick pay and benefits later in the report.

Most participants in Making Ends Meet were working one to three low-wage jobs, and still could not afford basics like shelter, food, and child care.

"Wages should always be enough to at least cover basic needs like shelter and food."

"Minimum wage isn't enough to survive on. Food for kids is a constant expense. Everything is expensive. You have to give up some things just to buy basics for your kids."

"Families can't live on 'living wage'. Both parents would have to make at least \$30 an hour just to survive."

"I make \$30 an hour, but after taxes that's \$2,000 a month. Groceries are \$300 a month. I can't even afford a two-bedroom basement for my family."



“Wages should always be enough to at least cover basic needs like shelter and food.”

Cost of living and food insecurity

The cost of living in Vancouver is notoriously high, but recent increases to food, gas, housing, and utility prices have made living here an impossible struggle for many low-wage workers.

- **Being unable to leave Vancouver.** Some participants expressed wanting to leave here and move back to their home countries or provinces, but not being able to afford the cost of moving or the gap in income that would occur during a move. Others shared the frustration of being unable to move due to custody arrangements, and therefore being forced to find a way to survive in Vancouver on low wages, even when they could build better lives for their children in more affordable, family-friendly cities.
- **Food insecurity.** While the cost of living was raised as a central concern, the most problematic aspect of this by far is the cost of food. Rapidly rising grocery prices make it difficult for parents to provide children with adequate nutrition. This was heard across the board, from those making minimum wage to those making up to \$30 per hour. Parents are struggling to feed their children, and children are struggling to focus at school because they are hungry. Parents expressed worry about the long-term health effects poor nutrition may have on their children. Sadly, it is not just children who are hungry. Hard-working Vancouver parents who work multiple jobs are regularly skipping meals so that their children can eat.

We repeatedly heard stories of parents taking transit or driving around to various stores to get the lowest prices on food items. Families are using food banks at an unprecedented rate, but many expressed that the lines were long, the process demeaning, and that the food quality is not enough to provide a family with proper nutrition. Parents are appreciative of the various non-profits providing free or discounted foods, but they are also weary of long waits and canned, expired, or processed foods that they sometimes receive. Parents are working long days and then waiting in line for a box of processed food and minimal fresh produce for their children.

- **Transportation.** The cost of gas and transit fares was described as problematic by participants. Some had stopped driving due to the cost of gas and walk everywhere they can to avoid emptying the tank. Those using transit to transport children to and from school and daycare expressed relief that children ages 0-12 can ride for free, but it remains a barrier for families of teens, who must still pay fare. Parents also expressed that they were concerned about the safety of transit, with one mother sharing that she walks everywhere with her children out of fear of being a witness to or victim of violence on the bus.

Participants expressed wanting to leave here and move back to their home countries or provinces, but not being able to afford the cost of moving or the gap in income that would occur during a move.





“The cost of food has quadrupled, and the minimum wage hasn’t.”

“I worked a full-time minimum wage job and my husband worked two jobs. We managed by overusing our credit cards when we couldn’t make ends meet. We couldn’t keep up with credit card interest and had to file a consumer proposal.”

“We wanted a bigger family, but we couldn’t afford it. We had to be responsible.”

“People need food to survive. Kids can’t learn if they’re not well-fed with nutrients.”

“Most of the items in discount programs at stores are expired. I don’t feel safe giving that to my kids.”

“Food insecurity causes malnutrition to kids and adults. Food should be accessible, available, and affordable.”

“Food banks keep you going, but it’s not adequate to live on.”

“In other places, schools feed hungry kids. Here, hot lunches are very expensive. Even canned food is expensive. Kids don’t get what they need.”

“When kids sit together to eat, they compare their food to others and wish they could have better food.”

“How can we claim to be civilized when we are letting people go without food?”

“Groceries to feed myself and one child currently cost more than rent.”

“Food is the first medicine, yet families are having to eat expired or less nutritious food, which leads to illness, which leads to loss of income. It’s a vicious circle which is impossible to escape”.

“Food is my number one concern. With increasing food prices it’s hard to provide proper nutrition.”

“It is now impossible to buy all the provisions we need, so we buy the cheapest food and eat the same meals over and over. This is demeaning and not good for children’s health. Fresh foods are extremely expensive.”

“Food prices have gone up so much that food bank lines are long and working parents don’t have time to wait in them. You need food but you need to be working and be with your kids.”

“I can’t buy many vegetables or greens because they’ve become too expensive.”

“Food banks need to be better planned. It’s hard for single parents to leave home with a newborn and take buses and skytrains to grab a bag of food while pushing a stroller and carrying a diaper bag. It’s also intrusive having to show I.D. and be judged as you wait in line. It takes a toll.”

“Minimum wage is not enough to cover basic living expenses. Even living in subsidized housing, I have to go to the food bank.”

“Food has become a big challenge because I can barely make enough money for rent.”



“Most of the items in discount programs at stores are expired. I don’t feel safe giving that to my kids.”

Immigrants' challenges

More than half of Making Ends Meet participants were immigrants, and the majority of these were gainfully employed in their home countries before coming to Canada and having to work minimum wage jobs. Participants expressed having experienced the following barriers:

- **Domestic violence.** A significant number of participants were female immigrants who experienced domestic violence and have not recovered financially. Some of these had become single parents, which immediately placed them in poverty. Some wanted to leave but remained stuck in homes with abusive partners while they waited on lists for affordable family housing. Some immigrant women felt that they had to stay with abusive partners to survive here. They could not legally go back home because the children were habitual residents of Canada.
- **Need for multigenerational housing.** Some immigrant families rely on extended family for child care and help making ends meet. They live in small units with shared bedrooms to get by. They cannot apply for affordable housing due to restrictions on family structure. One parent shared that she and her son had stayed with her mother after leaving an abusive partner, which provided them with affordable rent as well as a family caregiver for the baby, but they were told they had to move out due to housing rules that did not permit adults to live with their parents.
- **Inability to utilize education and employment credentials.** Many participants worked at well-paying jobs in their home countries. Among these were nurses, teachers, and other professionals who came to Canada wanting to work in their fields, but now work for low pay at domestic or service jobs. Many hoped to save money to pay for tests and education upgrades so that their credentials could be used here but have found this impossible due to the high cost of living, lack of affordable child care, and low pay.

Many participants worked at well-paying jobs in their home countries. Among these were nurses, teachers, and other professionals who came to Canada wanting to work in their fields, but now work for low pay at domestic or service jobs.

"Before we came to Canada, we had financial stability, but coming to this country with two dependents changed everything."

"Many hospital healthcare technicians and nursing home care aides were nurses or doctors in their home country. When they come to Canada, they have to spend money to earn credentials and take tests."

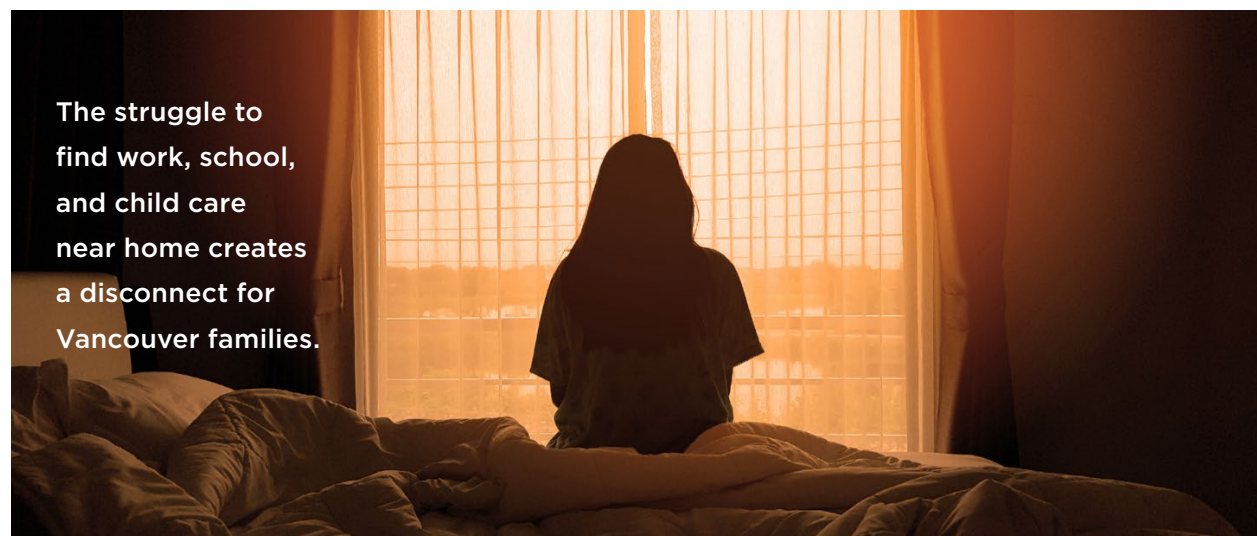
"I was an English teacher in my home country. In Canada I cannot get a teaching job, so I work at a supermarket 18 hours per week for \$15 per hour. I make \$1,080 per month before tax. Child care costs \$1200-1900 per month. I have three children. With this salary I cannot send my children to daycare."

"It is extremely difficult for immigrants like me to get a job with a reasonable salary. I have neither certificates nor work experience in Canada, so I can't get a good job. I could not survive without my wife's support."

Lack of community

One of the themes we heard frequently was sadness about a loss of community.

- **Disconnected geography.** People are working hard at multiple jobs to get by, commuting long distances, raising children, and there is little time or energy left for socializing or engaging with community. The struggle to find work, school, and child care near home creates a disconnect for Vancouver families. Children have school friends in neighborhoods or municipalities at a distance from home, so they cannot go to friends' houses down the street after school or on weekends to play. Parents are working most of the time, and without community connections, children are isolated.
- **Less freedom.** Participants spoke of missing out on socializing due to work schedules. When they have time off, they cannot afford to pay a babysitter to care for children so that they can go out with friends or attend classes. This is more problematic for single parents, who expressed feeling trapped at home with no reprieve from work and parenting responsibilities.



The struggle to find work, school, and child care near home creates a disconnect for Vancouver families.

"We had a very simple lifestyle. We bought only what we needed, got clothes from the church food bank, and avoided going out with friends."

"Individual lives make a community. If individuals are not healthy, then the community is not healthy."

"People on low incomes don't feel free to live their lives. We all want to go out, have a good time, have a hobby, but child care is too expensive and one night out a week might cost half the month's salary. Poverty impacts social life."

"I haven't gone out since my daughter was born because I can't afford the going rate for babysitters in Vancouver. One night out to see a friend is my grocery budget for the month."

"I miss the way it used to be where neighborhood kids would walk to school together and families all knew each other. We're so isolated in Vancouver. It's very lonely."

Single parents' challenges

While the challenges of single parenthood are woven throughout this report, the level of struggle we heard about from this population warrants a separate section. There's abundant data available about the poverty experienced by single parents in BC (See: [First Call 2022 BC Child Poverty Report Card](#)). Our project brought some of this data to life. There were some areas of struggle that stood out for this group:

- **Poverty as a result of domestic violence.** Many single parent participants had fled abuse, which led to dire financial situations and compound barriers to living above the poverty line. Some of these barriers were: unreliable coparents who made it impossible for them to attend work or school commitments by abandoning scheduled parenting time, debts left behind by abusive ex-partners, unpaid child support, absent coparents, and ongoing abuse after separation (such as legal and/or financial abuse).
- **Child support problems.** Participants described barriers to their children receiving child support. Family court is cost prohibitive, legal aid funding is inadequate for most, and financial issues can get lost among issues of child safety, or in cases where abusive ex-partners use the legal system as a vehicle of control, financial drain, or abuse (See: [Why-Cant-Everyone-Just-Get-Along-Rise-Womens-Legal-January2021.pdf](#) ([womenslegalcentre.ca](#)). Court orders for child support are not necessarily followed, and provincial maintenance enforcement registries do little to enforce timely payment. When single mothers report income to qualify for subsidies or other benefits, child support orders are seen as proof of income, when in fact these funds may be paid only intermittently, or avoided, with little consequence for the payor.
- **Discrimination and stigma.** Participants shared stories of facing negative assumptions and stigma at their children's schools, at workplaces, in social settings, and when applying for jobs, housing, and support benefits. We heard stories of single parents being turned down for housing as soon as they said they were not partnered. Those who were able to secure housing spoke of being treated with a lack of dignity and respect by some landlords.
- **Lack of work options.** As mentioned in the section on child care, single parents have the most difficult time finding affordable care for their children. When they are unable to find it, they are unable to work, unless they have extended family nearby to help. In the absence of family support, single parents must find ways to make ends meet, such as home businesses, social assistance, childminding, or remaining in unhealthy relationships. While single parents who have some access to child care and work are faring better, they still struggle with the challenges of sick days, school holiday closures and Pro-D days, especially in the absence of extended family support. We heard from several single parents who had lost their jobs after needing to care for sick children beyond their annual sick day allowances.



When single mothers report income to qualify for subsidies or other benefits, child support orders are seen as proof of income, when in fact these funds may be paid only intermittently, or avoided, with little consequence for the payor.

- **Exhaustion and overwhelm.** While all participants shared stories of fatigue and overwhelm, single parents shared the most frustration with a lack of freedom or respite. With no spouse to look after the children while they go to the grocery store or run errands, and often, minimal help covering expenses, we heard that single parents are exhausted. They spoke about the strain of having no time to rest, recover from hard times, or seek support from friends. Many expressed frustration about the lack of supports available to them in Vancouver. Despite all of this, single parents shared stories of resourcefulness and perseverance.

“For single parents, the problems of poverty are doubled.”

“My child’s life would have been completely different if we’d had access to daycare and I could’ve continued building my career.”

“The stigma of being a single parent is hard. People judge you for having less money, but they don’t ask why the other parent isn’t helping or supporting their child.”

“Children with special needs or emotional trauma need mom in a way that cannot be outsourced. This limits the hours we can work and the opportunities we can say yes to.”

“It impacts your ability to work when you’re the only one available to pick up and drop off your kids at school and daycare.”

“I feel badly that I can’t give my child everything. I have no help so I’m constantly at home. My son has special needs so it’s hard to find someone to look after him. It’s an every day struggle. I can’t afford even basic things.”

“My child has no connection with her dad. There’s no child support. I have no family here to help. I did find work, but no one can take care of my daughter so I can’t take the job.”

“Being a low-income single parent without relatives or support circle has been very difficult. It caused me to be depressed for the first few years of my child’s life. When I added being a business owner to this, it added more stress because I was in survival mode.”

“I don’t have a coparent. This impacts every area of my life as I am constantly juggling my child, trying to earn a living, and arranging child care. I couldn’t even get a proper job if I wanted one because of logistics. I’m lucky to be able to get by in the ways that I do.”

“Unless you have walked in the shoes of a single parent then you don’t really know what they’re going through. It would be helpful to have outreach workers do home visits to help assist with applications and available resources for child care, jobs, education, and more. Some parents don’t know if there is any help out there.”

Access to education

Making Ends Meet participants spoke frequently about barriers to accessing education. Their stories demonstrated that many people working for low wages very much want to seek education in order to improve their earning potential. Some of the barriers we heard about were:

- **Lack of funds.** Participants spoke about the impossibility of making enough money to cover bills and save funds for future schooling. For most, there was no option to stop working to attend classes. Some were able to work full-time while taking part-time classes, but this was only possible when there was a support system present to care for children, such as a spouse, reliable coparent or extended family. The challenge of paying for tuition, housing and child care repeatedly arose as a barrier. This was alleviated in a few cases where non-profits such as YWCA single mothers' support services provided affordable housing and scholarships to women seeking to break the cycle of poverty through education. These supports are life-changing for those who stumble across them, but they are not widely advertised and therefore unknown to many who could benefit.
- **Time.** Parents working for low wages are often working several jobs. There is just no time to add any additional commitments to their schedule.
- **Student loan debt.** Some participants had earned degrees or diplomas already and carried crippling student loan debt as a result. Despite this, they were unable to find work that paid enough for both living expenses and loan repayment, so they had defaulted on loans in order to support children. They expressed being stuck in a loop of frustration because they felt the only way out was to seek higher education, but they could not afford to do so and no longer qualified for student loans.
- **Difficult application processes.** Participants spoke of challenges with applying for schooling when there were language barriers. They did not know where to seek support in the application process and felt discouraged by complex forms and checklists.

"I would like to study, but because I have to support my family, I cannot. I don't have money for tuition."

"I learned about YWCA housing and scholarships by chance. Without these, my children would have remained in poverty until they were grown. Education is life-changing, and it should be much more accessible to those who are working themselves to the bone to get by and raise healthy kids."



“Education is life-changing, and it should be much more accessible to those who are working themselves to the bone to get by and raise healthy kids.”

Medical care, mental health, and benefits

A significant number of participants shared the challenges of raising children with special needs, ADHD, chronic medical conditions, trauma, or learning difficulties. Some of the parents struggled with medical or mental health challenges themselves. Accessing medical and mental health care is difficult in Vancouver. This is exacerbated by poverty and precarious work, and by the absence of employee benefit packages.

- **Lack of benefits at work.** We heard many stories of employers keeping staff at part-time hours to avoid providing benefit packages. People are often working several part-time jobs in order to make ends meet. Since most part-time jobs do not provide benefits, those piecing together full-time (or often, more than full-time) work from multiple part-time jobs still have to cover many medical expenses. Many low-wage workers avoid seeking the prescriptions or medical equipment they need because they just cannot afford to take care of their health. We heard several stories of parents skipping necessities so that they could afford their children's prescriptions.
- **Missing work for appointments.** Since appointments are scarce, they must be taken when offered. Missing work time for medical or mental health care was problematic for some participants. Many opted not to see a doctor because they just did not have time to attend appointments due to work or could not be available for last-minute scheduling. They prioritized children's medical appointments over their own in all cases. Parents expressed that they accept the deterioration of their health as an aspect of poverty over which they have little control.
- **Inadequate care.** Almost all participants reported not having a family doctor, despite best efforts to find one. Many rely on walk-in clinics, which can have long wait times that result in missing work to see a doctor. Families are going without prescriptions when they cannot access appointments in time for renewals. They're seeing multiple doctors for children with complex needs due to the lack of family physicians. Inconsistent health care is time-consuming, inefficient, and causes stress for families who are already struggling.

We heard many stories of employers keeping staff at part-time hours to avoid providing benefit packages.

"The mental stress of being poor creates psychological problems that hugely impact communities."

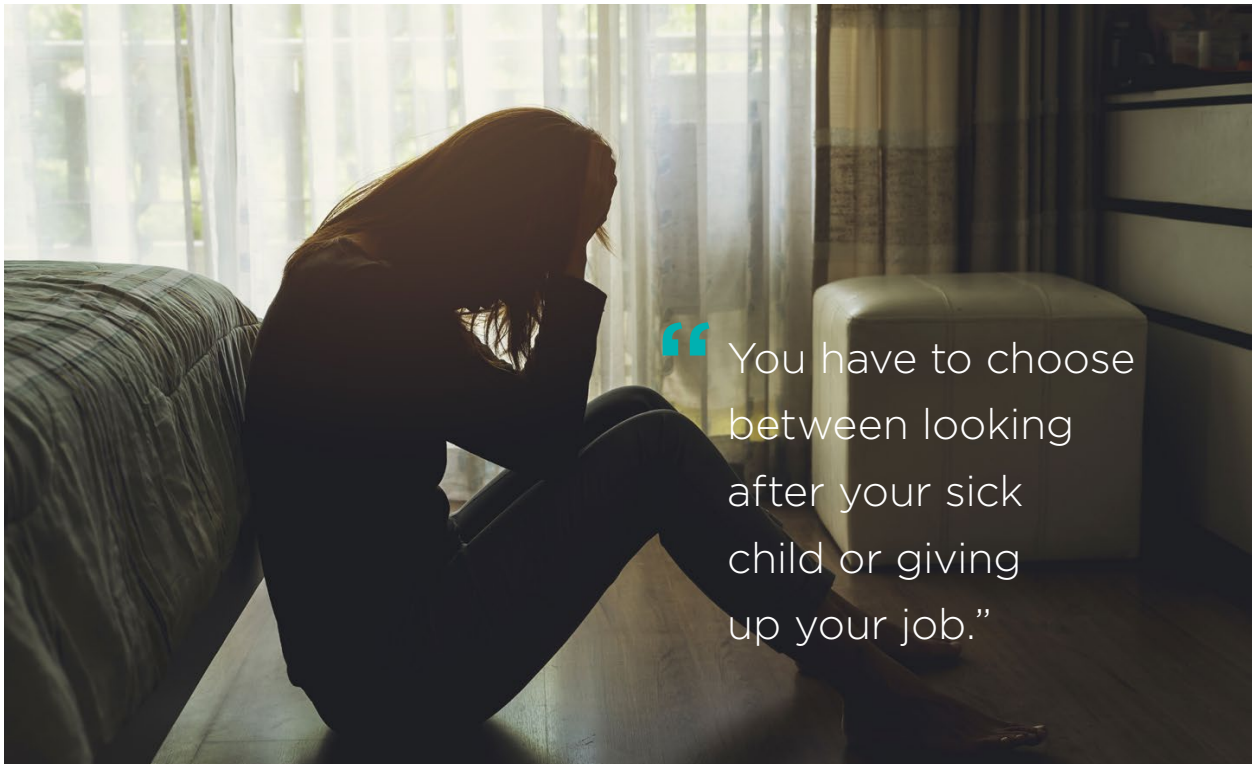
"When you're working poor you don't have time to take care of your mental health issues, and even if you did, there's no doctor available."

"When you don't have medical benefits, you have to choose between your health and your child's needs."

"Far too many workplaces make sure you stay below the minimum to qualify for benefits. Parents forgo treatments so there's enough money for the children."

"If your child gets sick and your manager doesn't allow time off, you have to choose between looking after your sick child or giving up your job. This leads to more stress, which just causes more mental and physical illness."

"I need a counsellor but can't afford it. We can't even get a family doctor. Even walk-in clinics have no availability."



“ You have to choose between looking after your sick child or giving up your job.”

“I had to go back to work while healing from surgery so that I could get paid.”

“Healthy Kids dental program is great for kids, but low-income parents cannot afford to see a dentist, and then incur much greater expenses once they need more serious dental care.”

“Lack of benefits prevents people from being able to save and pushes them into debt.”

“I don't have medical benefits and it's hard enough just to get an appointment with a doctor these days. It can take weeks.”

“I was in a car accident last year and even though I was eligible for treatments through ICBC, I couldn't go to any because I had no child care. The injuries have impacted me much longer than they should have.”

“I have medical equipment needs that I've just had to live without.”

“A lack of mental and physical care leads to a deterioration of health, which impacts one's ability to remain resilient, present, and focused. The pain in my body and physical symptoms impede energy levels and spirit.”

“My husband takes daily medication for disability and our two kids need ADHD medication. We have to wait weeks for doctors' appointments just to refill prescriptions. Because of the struggles of poverty, I'm now depressed and need medication too.”


Disability challenges

Vancouver parents living with disabilities are struggling to get by. We heard from many families who stated that it was simply an impossibility to make ends meet on Persons With Disability (PWD) payments, even if they had a working spouse. As an example, we heard from participants that a single parent on PWD may receive \$1,500-1,600 per month. With the average cost of a one-bedroom apartment at about \$2,700 in Vancouver, this is not even enough to cover rent for a single person. We heard from several participants that many people on PWD would like to work part-time hours from home but cannot find positions where this would be an option. More flexible work options combined with higher PWD rates would go a long way toward improving family life for parents with disabilities.

More flexible work options combined with higher PWD rates would go a long way toward improving family life for parents with disabilities.

"I want to work, but I can't work full days due to Fibromyalgia pain and being my son's only caregiver. I wish I could find a job I could do from home. My son's asthma medication is not covered, and my disability cheques aren't enough to make ends meet. I skip meals or have a slice of toast so that I can have money for my son's needs."

"My husband can't work because of disability, but we can't afford child care for me to work."



“ My son's asthma medication is not covered, and my disability cheques aren't enough to make ends meet. I skip meals or have a slice of toast so that I can have money for my son's needs.”

The cycle of poverty

Making Ends Meet participants illustrated, through their stories, their incredible perseverance, stamina, and resilience. These are caring, engaged parents doing their best to keep their families fed, housed, clothed, and participating in social and extracurricular activities. Our participants are respected and necessary community members whose hard work and daily challenges often go unnoticed and underappreciated. They volunteer at elections, community centres, and with seniors. They are determined to provide good lives for their families. They sacrifice their own food, sleep, dental care, medical care, clothing, and other necessities in order to make sure their children have as much of what they need as possible, while navigating the challenges of a city that presents many obstacles to survival for low-income residents.

A significant portion of participants who shared their stories for Making Ends Meet are educated and/or ambitious, want to own businesses, seek further education, get more training, engage in politics, or work in health care. Many already have diplomas or degrees, some have master's degrees, and one has a PhD. Some are working multiple jobs while attending school so that they can improve their lives. Many are working too many jobs to even begin to consider anything else. Every individual who honoured us with their story shared their good intentions, a desire to succeed, and dreams for their life and family.

"If a mother is on income assistance, she should have the right to work without having every penny she earn revoked so she can't feed her family."

"Poverty leads to feeling humiliated and ashamed, and feeling negative, which affects self-confidence."

"The stigma of poverty leads to low self-esteem and reduces productivity."



Making Ends Meet participants illustrated, through their stories, their incredible perseverance, stamina, and resilience. These are caring, engaged parents doing their best.



“ People assume we are lazy or uneducated. Makes one feel hopeless to be misunderstood that way.”

“Does the government still not know what it’s like to live in poverty? The solutions are there, but no one is listening.”

“I see people getting into severe debt just to face daily challenges.”

“It can really break your spirit when you are around peers with higher income. This can cause depression, anger, resentment, and anxiety.”

“Poverty creates separation, limits social interaction, and keeps people away from interesting opportunities.”

“People assume we are lazy or uneducated. Makes one feel hopeless to be misunderstood that way.”

“The cycle of poverty affects many areas of life. Shame is one of the biggest destroyers of life. Being in need creates a lot of stress and anxiety.”

“It’s hard not to internalize stigma. It can lead you to feel like you’re not as worthy or capable as others, which contributes to a cycle of poverty.”

“Stressed working parents have a hard time focusing at work when their minds are on more pressing problems because of the low wage they’re being paid.”

“I don’t think about shame. I just do the best I can.”

What's working

Participants shared with us the programs and services that provide meaningful support to their families. Many were appreciative of these supports, while others faced barriers to accessing them due to unwanted but necessary living arrangements, immigration status, legal disputes with abusive ex-partners, or other circumstances. Here are some of the programs that help to feed, clothe, and house Vancouver families, and improve their quality of life:

- Canada Child Benefit (CCB) - Canada.ca administered by the Canada Revenue Agency (CRA). This is a tax-free monthly payment for eligible families to help with the cost of raising children under 18 years of age. The CCB may include the child disability benefit and any related provincial and territorial programs.
- BC Housing's Rental Assistance Program provides eligible low-income working families with monthly assistance to help with their monthly rent payments. To qualify, families must have a total before-tax household income of \$40,000 or less, have worked at some point in the previous year, and have at least one dependent child.
- Food support programs such as Food Stash Foundation. Access to fresh, nutritious foods is most meaningful for families.
- WorkBC Centres provide assistance with job search resources, employment planning, skills assessment, training, work experience placement and more. People can also use WorkBC's online employment services to apply for additional services.
- Canada Dental Benefit is intended to help lower dental costs for eligible families earning less than \$90,000 per year. Parents and guardians can apply for this interim benefit if the child receiving dental care is under 12 years old and does not have access to a private dental insurance plan. Benefit payments are administered by the Canada Revenue Agency (CRA).
- StudentAid BC provides access to education grants. YWCA Metro Vancouver awards scholarships for qualifying single mothers who are seeking to exit poverty via education.
- The Leisure Access Program for low-income residents provides City of Vancouver residents with low income with free and reduced cost programs and services at Park Board facilities.
- Pandemic benefits such as the Canada Emergency Response Benefit (CERB) and the Canada Recovery Benefit (CRB) were lifelines for many Vancouver families.



What do Vancouver families need?

When considering the many voices of those working and living in poverty in Vancouver, what speaks most loudly are themes of isolation, stigma, and frustration. We heard from hard-working parents who feel that no matter what they do, they are stuck in a cycle of poverty from which there is no clear exit. Without policy changes, deeper support, and a shift in the way we value low-wage workers, generational poverty is a very real possibility for the children of Vancouver parents who are doing everything they can to work themselves out of the suffocating double-bind of low-wage work and an impossible cost of living. As these stories have demonstrated, it is not as simple as moving to another city, going back to school, or getting an additional job.

Generational poverty is a very real possibility for the children of Vancouver parents who are doing everything they can to work themselves out of the suffocating double-bind of low-wage work and an impossible cost of living.

Below are Making Ends Meet participants' recommendations for policymakers:

Participant recommendations for housing:

- establish meaningful rent controls to ensure that low-income families are not forced from affordable housing over time by annual increases;
- ensure that housing providers offer safe, dignified housing for low-income families;
- ensure that female-led single parent families can access affordable, safe housing; and
- ensure accountability for landlords who discriminate against prospective tenants.

Participant recommendations for child care:

- provide incentives for developers of new housing complexes and communities to include onsite affordable child care facilities for children ages 0-12;
- encourage business owners to offer onsite child care for children ages 0-5, and to offer flexible scheduling for parents of school-aged children;
- ensure the availability and affordability of before and after school care spaces for all Vancouver children;
- ensure that all Vancouver children have a space in their catchment school;
- incorporate low-cost child care centres and before and after school care into all Vancouver community centres and neighborhood houses;

- ensure that child care wait lists prioritize single parent families and families who live in poverty; and
- provide government transfers to offset child care costs and/or income loss for low-income families during the twelve weeks per year of school closures (winter, spring, and summer breaks).

Participant recommendations for education:

- expand the Single Parent Employment Initiative (education funding for parents on income assistance) to include working parents and to cover tuition for a wider range of educational programs; and
- expand student grants, student loans, and loan forgiveness for parents living in poverty so that they can seek further education regardless of previous student loan repayment status.

Participant recommendations for providing additional supports to low-income families:

- create more government-funded food security programs, including direct payments;
- prioritize accurate assessment and collection of child support. See: Addressing the Child Support Crisis in Canada - West Coast LEAF;
- expand funding programs for children with complex needs to include children with chronic medical conditions or mental health diagnoses, and ensure that all prescriptions and medical equipment for children are fully funded;
- provide additional Canada Child Benefit funds for single parents with more than 75% custody of their children;
- increase income assistance and disability rates to ensure that monthly payments cover basic needs;
- implement Bill C-223 (National Framework for a Guaranteed Livable Basic Income) ; and
- cease the offsetting or claw backs of government transfers for any low-income parent who lives with their child.



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ABOUT FIRST CALL

First Call Child and Youth Advocacy Society is a registered charity in British Columbia. Our purpose is to create greater understanding of and advocacy for legislation, policy, and practice so that all children and youth have the rights, opportunities and resources required to thrive.

We conduct research and analysis on child and youth rights and well-being, offer education and training events, and make policy recommendations to promote, strengthen and defend the rights of children and youth in BC.

First Call holds monthly meetings featuring presentations on emerging child rights issues. Together, we share information, provide our members with tools and resources and advocate collectively for BC's children and youth.

SUPPORT OUR WORK

If you are a British Columbia-based organization that believes in putting children and youth first, we invite you to join us by becoming an affiliate. Please email us at info@firstcallbc.org

We also invite you to support our work by becoming a monthly donor to our fund. Your donations are tax deductible. Please visit our website and follow the donation link firstcallbc.org

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