

They Go Up So Fast

2015 Child Care Fees in Canadian Cities

David Macdonald and Thea Klinger





CCPA

CANADIAN CENTRE
for POLICY ALTERNATIVES
CENTRE CANADIEN
de POLITIQUES ALTERNATIVES

ISBN 978-1-77125-252-2

This report is available free of charge at www.policyalternatives.ca. Printed copies may be ordered through the CCPA National Office for \$10.

PLEASE MAKE A DONATION...

Help us to continue to offer our publications free online.

With your support we can continue to produce high quality research—and make sure it gets into the hands of citizens, journalists, policy makers and progressive organizations. Visit www.policyalternatives.ca or call 613-563-1341 for more information.

The CCPA is an independent policy research organization. This report has been subjected to peer review and meets the research standards of the Centre.

The opinions and recommendations in this report, and any errors, are those of the authors, and do not necessarily reflect the views of the funders of this report.



ABOUT THE AUTHORS

David Macdonald is a senior economist with the Canadian Centre for Policy Alternatives.

Thea Klinger worked as a researcher at the Canadian Centre for Policy Alternatives.

ACKNOWLEDGEMENTS

The authors would like to thank the municipal and provincial employees and governments who compiled and made available the administrative data upon which much of this report is based.

5	Executive Summary
8	Introduction
10	Background
13	The Results
	Infant Full-Day Fees
	Toddler Full-Day Fees
	Preschooler Full-Day Fees
	Fee Changes Since 2014
	Subsidized Child Care
	Subsidized Preschooler Full-Day Fees
23	Conclusion
24	Appendix A
25	Appendix B
29	Appendix C
36	Notes

Executive Summary

CHILD CARE WAS a central theme in the recent federal election. Federal parties competed with each other to present their solutions to the problems facing parents of young children. Significant among those problems is the high cost of child care in many cities. This report surveys fees for three age categories of child care (infants, toddlers, and preschoolers) in 27 Canadian cities, and the different subsidization regimes that reduce fees for low-income families.

In the highest fee city of Toronto, it is normal for a couple with two children under five to pay \$28,300 in annual child care fees.¹ That is the equivalent of 48% of the median family after-tax income in that city, but high costs are just part of the challenge. Even where families can afford to pay this much for child care they will often face long waiting lists due to significant shortfalls in available regulated spaces.

Regulations related to the quality and safety of child care also determine to a significant degree what the service will cost, with staffing playing an important role. That's not to say wages are too high. Child care workers earn some of the lowest wages of any occupation, with early child care educators who work full time earning, on average, just over \$25,000 a year, and full-time home care workers earning just over \$18,000 a year.

Without additional government subsidies, it is unlikely that child care fees will drop or that child care centres will find it practical to expand the number of spaces they provide. Due largely to different provincial subsidy

schemes, dramatic differences exist between Canadian cities in terms of the fees that parents pay for child care.

In all three age categories, Toronto had the highest median child care fees of the 27 cities surveyed. Fees were lowest across all age categories in the cities of Gatineau, Laval, Montreal, Longueuil, and Quebec City, since the Quebec government caps fees and subsidizes the difference in costs. Manitoba and Prince Edward Island have also capped fees but at higher levels.

For infants under 18 months the highest median full-day fee in Toronto resulted in a monthly cost of \$1,736, with the second highest fee in St. John's, Newfoundland producing a \$1,400 monthly bill for parents. Both Markham and Vaughan (in Ontario) had infant child care fees above \$1,300 a month. At \$174 a month, parents with infants in child care in the four Quebec cities surveyed paid fees 10 times lower than what the same service would cost in Toronto.

Child care for toddlers aged 1.5 to three years was also most expensive in Toronto where the median full-day fee produced a monthly bill of \$1,325. The next highest fees were in Ottawa, at \$1,194 per month, and Vancouver where they are \$1,180 per month. Quebec's flat rate of \$174 a month for toddlers is roughly eight times less than the going Toronto rate.

For preschoolers aged three to five, the highest median full-day fee (\$1,033 a month) was again found in Toronto. However, in this category most Ontario cities had similar rates (e.g., \$1,000 per month in Markham, \$987 in Ottawa, \$981 in Vaughan, \$977 in Brampton and Mississauga, and \$970 in London). Once again, Quebec had the lowest preschooler fees of all provinces, at a flat \$174 per month, which in this age category produced child care costs that were six times less than what parents paid in Toronto.

Since last year – the first year in which the CCPA compared child care costs in cities across Canada – fees have increased by 5% on average, or five times the rate of inflation. Child care fees in the Quebec cities surveyed have gone up 14% (\$22 on average per month) during this time due to the introduction in 2015 of a scheme more geared to income. The largest dollar increase occurred in Toronto where fees are up 5% (\$56 a month) since last year. London has also seen a 5% increase in fees, while Kitchener and Windsor saw noticeable decreases in their fees of 3% compared to 2014.

Child care subsidies for low-income families are provided in all provinces except Quebec where fees are capped at a low level for everyone. These subsidies can substantially reduce the amounts that families pay for child care spaces.

For example, for a family making \$30,400 annually (the median income for a family with children living in poverty), subsidized preschooler child care fees were \$87 a month in Ontario cities (the lowest), followed by \$105 a month in St. John's. The highest subsidized fees for this family income group are found in Saskatoon (\$450 a month) and Calgary (\$396 a month). Both Halifax and Regina have subsidized fees of over \$350 a month. In some cases, as in Ontario, just because a family qualifies for the subsidized fee does not guarantee they will receive it.

Overall, child care costs for middle class families are lowest where the provinces have regulated fees and made up the difference through provincial core funding to services. This has led to huge variations in the cost of child care between Canadian cities, which verges on the absurd when you compare the \$987 per month Ottawa parents pay for a preschool space that costs just \$174 per month across the river in Gatineau.

Correcting these imbalances, by encouraging the creation of close to a million new child care spaces and increasing government subsidies, could benefit from federal leadership and co-ordination.

Introduction

THE RECENT FEDERAL election had a focus on “family issues” with several of the party platforms directly discussing child care. Canada’s child care systems can vary dramatically from province to province and city to city. However, two things hold true in nearly all places:

1. **Child care is expensive:** While some families are able to raise children at home until they go to school full time, most parents must pay for the child care they need. A young family with two children under the age of five could quickly find child care costs approaching half of their after-tax income.

For example, in Toronto, Canada’s most expensive city for child care, the average cost for one preschool spot and one toddler spot was \$28,300 a year in 2015. The median income for Toronto families with young children is \$58,500; child care fees would eat up 48% of that.²

2. **Regulated child care spaces are hard to find:** It is normal for families seeking regulated child care to end up on waiting lists. The lack of quality programs at an affordable cost forces parents to find workarounds involving relatives or creative shift scheduling to make sure their children are cared for. Parents also turn to the unregulated child care sector.

Provincial child care regulations related to quality and safety of care (e.g., the ratio of staff to children) determine the cost of child care to a significant degree, with staffing costs playing a large role. Yet child care workers have some of the lowest average wages of any occupation. Even working full time, early child care educators and home care workers earn just over \$25,000 and \$18,000 a year respectively.³ At these pay rates, workers

would be incapable of putting their own children into the child care spaces they operate, at least outside of the cities in Quebec and possibly Winnipeg.

As such, there is no option of lowering child care fees through staffing cost reductions. The market fee paid by parents in provinces that do not cap fees remains high despite low rates of pay for providers. Without additional government subsidies, it is unlikely that child care fees will drop or that child care centres will find it practical to expand the number of spaces they provide.

Background

CHILD CARE IS provincially and territorially regulated. While provincial systems differ across Canada, there is sufficient overlap in general design that they can be compared. Paid child care falls into two broad categories: licensed and unlicensed care. The setting for that care also separates into two broad categories: centre-based and family care.

Licensed centre-based child care is regulated and inspected by the province to ensure compliance with provincial standards. Some child care provided in the homes of caregivers is also regulated and monitored, and the results of inspections are sometimes made public on government websites. Generally, the licensed capacity (number of spaces) in a given city is relatively easy to access, often through provincial government websites listing child care centres and regulated family child care services.

The other category of paid child care is unlicensed (or unregulated). Unregulated homes must still abide by provincial caps on number of children, but there are generally no routine inspections to ensure compliance. Although in British Columbia, there is a designation of “Registered, License not required” family child care where homes are still inspected despite being unregulated. Rather, the inspection of unlicensed care is complaints based. The lack of public oversight of unlicensed child care means little is known about fees and/or capacity. Due to the difficulties in surveying unlicensed child care services, this report focuses exclusively on licensed child care centres and licensed family care.

Licensed child care is provided in regulated centers or through regulated family child care, sometimes known as home child care. Regulated centers provide child care in a larger setting, usually with several groups of children and multiple staff or educators. These centres can be public, not-for-profit, or for-profit companies and operate as single- or multi-site operations. Depending on the size of the facility, the number of staff, and provincial regulations, a center's capacity can reach a hundred spaces or more.

Regulated family child care, on the other hand, is provided in a caregiver's home. The maximum number of children that can be cared for in a home depends on their age and provincial regulations. Regulated family child care homes in some provinces are organized in an agency model. That agency acts as the inspector responsible for ensuring compliance with provincial regulations. It also connects parents looking for child care with homes that can provide it, and supplies equipment, training, and networking services to caregivers. All cities in this study include both regulated child care centres and regulated family child care except for Charlottetown where there are no licensed family care homes.

The capacity that a centre is licensed for may be different than the number of children receiving child care on any given day. For instance, a centre may provide care to fewer children than its maximum licensed capacity suggests. In this report we use licensed capacity, or the maximum number of children that a center could legally care for, since this information is much simpler to obtain.

In every province except Quebec, provincial and/or municipal governments use additional subsidy schemes to cover all or some of the child care fee in certain cases. Generally subsidies target lower- or modest-income families. As such, subsidies scale down as family incomes rise. Even if a family does qualify for a child care subsidy, wait lists for subsidized child care in some provinces, notably Ontario, mean the families who need support the most can still face the full cost of care for prolonged periods.⁴ Below we examine both the fees that middle class families pay and the fees that lower-income families pay including any additional subsidies that may apply.

This study provides parents with fee data for full-day licensed child care centres and licensed family child care homes broken down by three age groups: infants, toddlers, and preschoolers. Previous studies of this kind have aggregated child care fees provincially, not municipally.⁵ We focus instead on a selection of Canada's biggest cities, in some instances based on administrative fee data compiled by cities and provinces, in others on ran-

domized phone surveys conducted with child care centres and homes (see Appendix B for data sources by city).

The study updates and extends a 2014 paper, *The Parent Trap: Child Care Fees in Canada's Big Cities*,⁶ by adding five new cities: Regina (Sask.), Vaughan and Markham (Ont.), Saint John (N.B.), and Charlottetown (P.E.I.). These additions ensure better coverage of Canada's large cities and in particular provincial capitals.

A concerted effort was made this year to improve the data from regulated family child care by conducting more surveys and better recording the distribution of these spaces across age groups. Additionally, the 2015 report includes the effective fees paid by families eligible for subsidies because of their lower incomes.

Unless otherwise stated, the figures in this report examine median full-day, full-week child care fees. The median is a measure of central tendency, like an average; it finds the middle fee such that half of all known fees will be more expensive and half cheaper. The median is less affected by extremely high or low values. It also eliminates the need for surveying in provinces that cap fees, such as Quebec, P.E.I. and Manitoba.

Despite provincial caps, fully private centres can still charge fees far higher if they choose not to or cannot receive provincial subsidies — a growing issue in Quebec.⁷ Using a median instead of an average negates the need to survey those high-cost private centres, as they will not affect the median, but would affect an average.

The Results

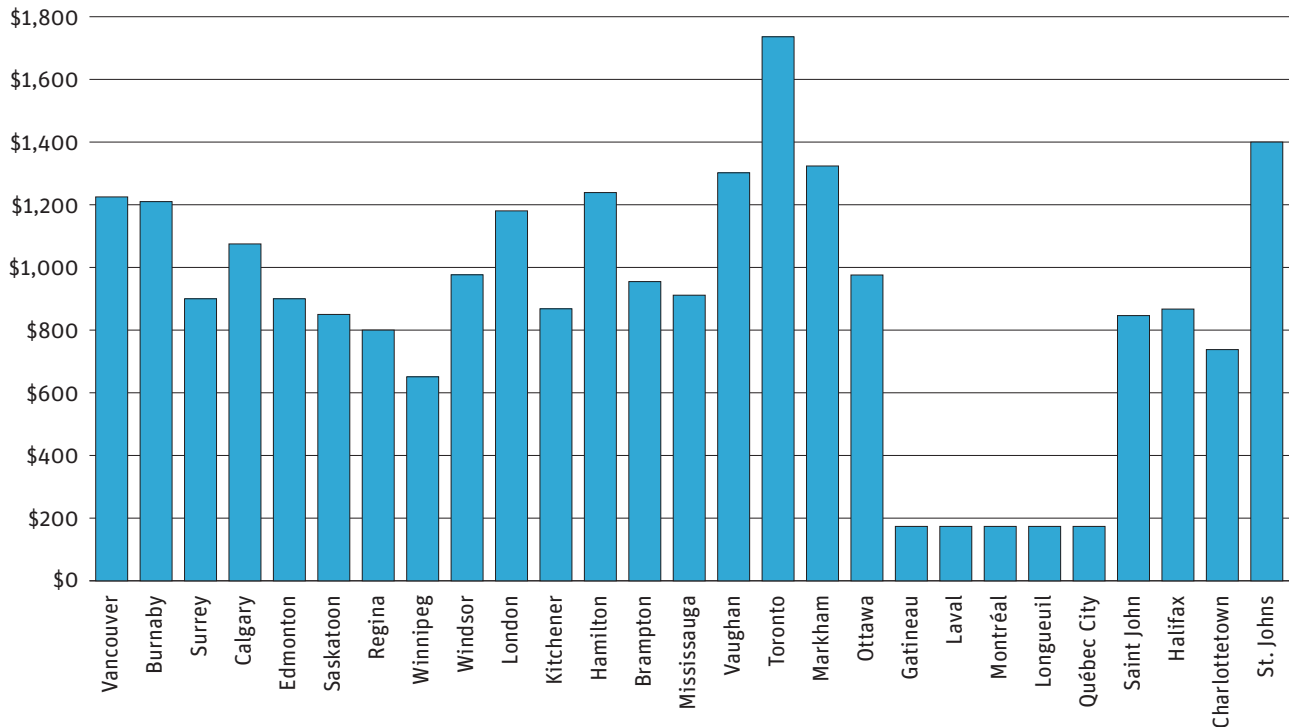
Infant Full-Day Fees

Age ranges differ by province, but the infant child care category roughly covers children under 18 months (or 1.5 years). There are fewer spaces available in Canada for children in this age group than for toddlers or preschoolers. This is partly because at least one parent, usually the mother, is much more likely to stay home with the child during its first year of life. Women make up 90% of recipients of parental leave benefits and take an average of 44 weeks of leave (48 weeks in Quebec) after the birth of their child.⁸

It is also the case that child care for infants is more expensive, mainly because they require more care. Provinces generally require a higher ratio of caregivers to children in the infant category than any other, which increases costs for child care centres. Although in British Columbia, the staffing ratio for infants and toddlers is the same. Due to the small number of spaces in this age category, particularly in centres, family child care can play a relatively larger role at this age. If cities have a large number of regulated family child care spaces it can lower the median fees for child care in this category, as reflected in our survey.

In 2015, Toronto had the highest infant child care fees of any city in the country, at \$1,736 a month. This is up 4% from 2014 when they stood at \$1,676. The second highest infant fees can be found in St. John's where they were \$1,400, up only slightly from \$1,394 in 2014. It is worth noting that the costs

FIGURE 1 Median Infant Fees (Monthly)



Notes See Appendix A for a breakdown of all fees.

of living in Toronto and St. John's are very different, yet both cities have very high fees for infant child care.

The next most expensive cities in Canada – Markham and Vaughan – are in the Greater Toronto Area. Both had fees of just over \$1,300 a month. Outside of these most expensive cities, median infant fees clustered around \$1,000 a month.

The Quebec cities of Gatineau, Laval, Montreal, Longueuil and Quebec City offered the cheapest infant care (\$174 a month). Though fees in Quebec are provincially capped, they increased 14% from 2014, when they were \$152 a month, as legislation in 2015 tied the fees parents pay to their income (Quebec fees are evaluated at the median income for families with children under six in each city). Unlike other provinces, Quebec does not have different fees for different age groups, which makes the contrast with fees in other cities in Canada that much starker.

Outside of Quebec, the next cheapest city for infant care is Winnipeg where parents pay \$651 a month, and Charlottetown where fees are \$738 a

month. Both Manitoba and P.E.I. regulate fees as in Quebec, although they are capped at higher levels and differ by age group.

Toddler Full-Day Fees

Toddler child care roughly covers children aged 1.5 to three, although as with the other age categories this will differ by province. There are roughly twice as many toddler spaces as there are infant spaces. However, the number of toddler spaces in a city is still smaller than the number of preschooler spaces. More regulated family child care spaces can pull down toddler fees, although not by as much as in the infant category given that toddler spaces are more common in centre-based care.

As in the infant care category, Torontonians pay the highest full-day fees for toddler care in the country, with a median of \$1,325 a month. The second highest fees are found in Ottawa, at \$1,194, and Vancouver, at \$1,180. Markham is not far behind, with parents paying \$1,150 a month.

As with all age categories, the Quebec cities of Gatineau, Laval, Montreal, Longueuil, and Quebec City are cheapest for toddler care, with parents paying only \$174 a month – a fee set by the province and newly geared to family income as calculated on annual tax returns.

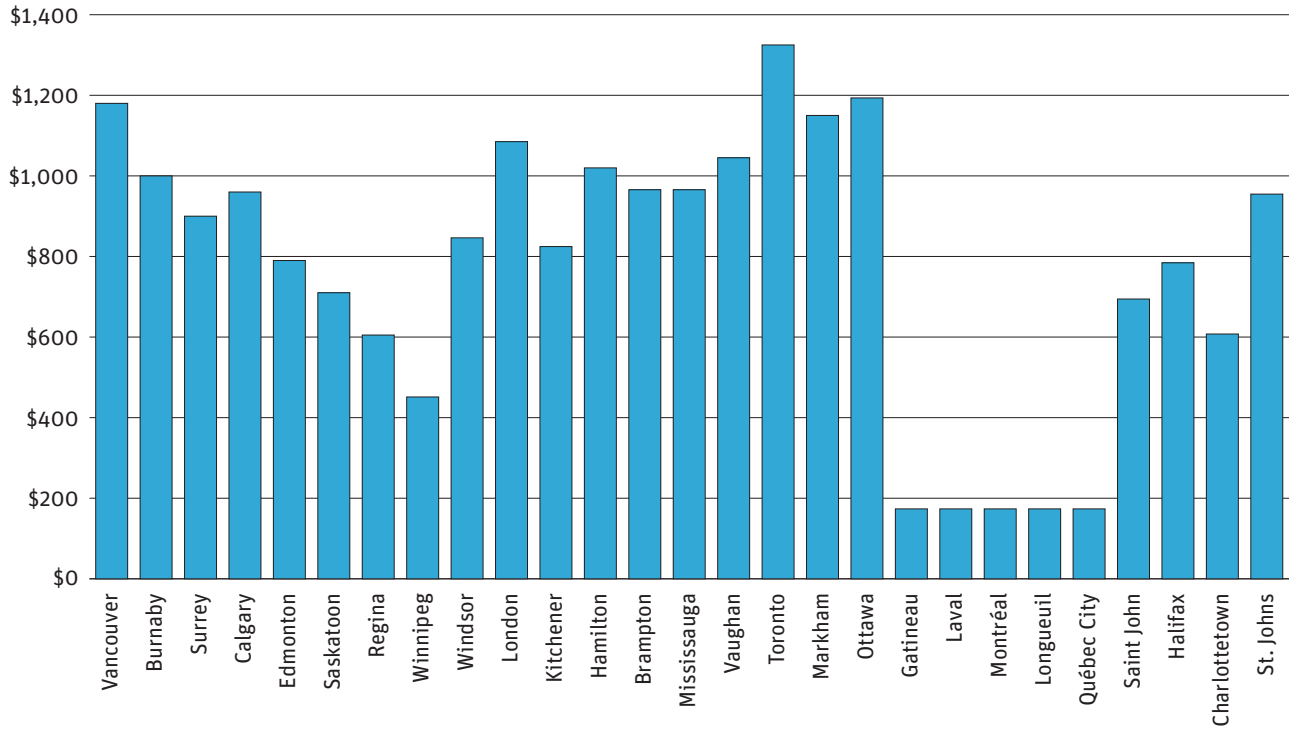
The next lowest fees can be found in Winnipeg where they are \$451 a month. Like in Quebec, Manitoba's child care fees are capped by provincial regulation and at the same rate for toddlers and preschoolers. Toddler care costs \$605 a month in Regina. In Charlottetown, where fees are also set provincially, they are \$608 a month for toddlers.

Preschooler Full-Day Fees

There are more preschoolers (aged three to kindergarten) in child care than any other age group explored in this report. In most cities, the number of preschool spaces is larger than the combined total of infant and toddler spaces. This corresponds to the likelihood that by this age, one or both parents will need to head back to work to earn a living.

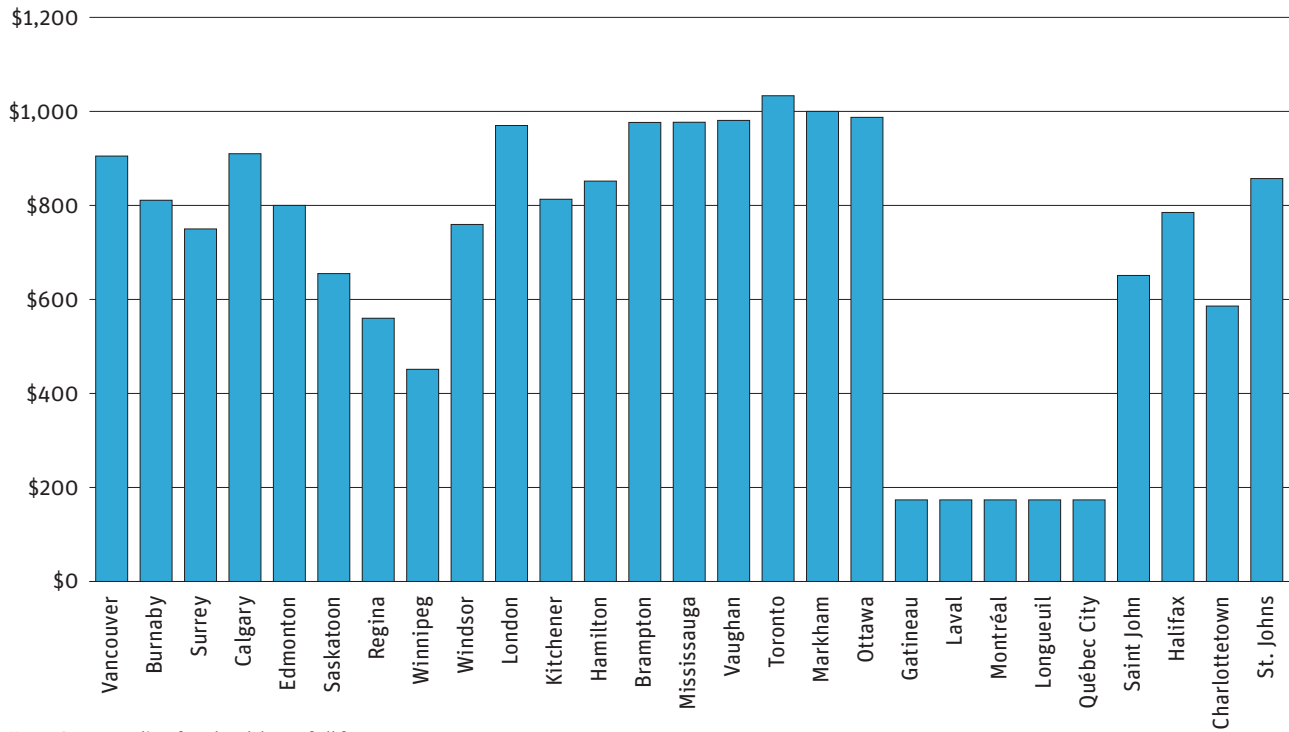
Toronto again is the most expensive city in the country for full-day preschool care, at \$1,033 a month, which is up from \$998 a month last year. Unlike in the other age categories, Toronto's fees are not much higher than those in other Ontario cities: parents of preschoolers pay \$1,000 a month

FIGURE 2 Median Toddler Fee (Monthly)



Notes See Appendix A for a breakdown of all fees.

FIGURE 3 Median Preschooler Fee (Monthly)



Notes See Appendix A for a breakdown of all fees.

in Markham, \$987 in Ottawa, \$981 in Vaughan, \$977 in Brampton and Mississauga, and \$970 in London.

Toronto's fees are also not drastically higher than other parts of the country. Calgary and Vancouver both have monthly fees for preschoolers of just over \$900 a month, for example.

The cheapest cities for preschooler child are again in Quebec (Gatineau, Laval, Montreal, Longueuil, and Quebec City) where the capped rate of \$174 a month applies. The second lowest preschooler fees are in Winnipeg, at \$451 a month as capped by the Manitoba government.

Fee Changes Since 2014

As this is the second time the CCPA has conducted a survey of child care fees across Canada, we can determine the fee changes between 2014 and 2015 with some qualifications. There are several new cities in this year's survey, and in several cases improved data makes comparisons to last year unfair or impossible. However, we can accurately compare rates in 18 of the 27 cities surveyed in this year's report.

Instead of comparing 2014 and 2015 fees separately for each age group, the toddler and preschooler data has been combined to produce a median for the new combined group. Infant fees were excluded as they are generally higher and there are fewer spaces available. Readers interested in comparing changes across age categories can do so by examining the tables in Appendix A from both this and the 2014 report.

Whenever year-over-year price changes are being examined we should account for broader patterns as measured by the Consumer Price Index (CPI), which is a measure of inflation. Data for all of 2015 was not available at the time of publication. However, since the annual change in CPI between October 2014 and October 2015 was 1.0%, we can say that if child care fees have grown by more than this over the same time period, they are rising faster than inflation.⁹

Child care fees have gone up the most proportionally in Quebec (14% since 2014) due to the introduction of a new regime where fees increase based on family income. The median family income in each Quebec city surveyed resulted in the cost of child care for those families increasing from \$7 to \$8 a day. This produced monthly median fee increases of \$22, which is much less than the dollar increases in places like Toronto, London, and St. John's.

TABLE 1 Annual Change in Combined Toddler/Preschooler Medians

City Name	Province	2014 Median Fee (Monthly)	2015 Median Fee (Monthly)	% Change	\$ Change per month
Gatineau	Quebec	\$ 152	\$ 174	14%	\$ 22
Laval	Quebec	\$ 152	\$ 174	14%	\$ 22
Montreal	Quebec	\$ 152	\$ 174	14%	\$ 22
Longueuil	Quebec	\$ 152	\$ 174	14%	\$ 22
Québec City	Quebec	\$ 152	\$ 174	14%	\$ 22
Toronto	Ontario	\$ 1,073	\$ 1,128	5%	\$ 56
London	Ontario	\$ 933	\$ 977	5%	\$ 43
St. John's	Newfoundland and Labrador	\$ 868	\$ 900	4%	\$ 32
Mississauga	Ontario	\$ 977	\$ 1,010	3%	\$ 33
Saskatoon	Saskatchewan	\$ 665	\$ 680	2%	\$ 15
Hamilton	Ontario	\$ 868	\$ 879	1%	\$ 11
Halifax	Nova Scotia	\$ 783	\$ 785	0%	\$ 2
Calgary	Alberta	\$ 924	\$ 925	0%	\$ 1
Winnipeg	Manitoba	\$ 451	\$ 451	0%	\$ -
Edmonton	Alberta	\$ 796	\$ 790	-1%	-\$ 6
Brampton	Ontario	\$ 977	\$ 966	-1%	-\$ 11
Kitchener	Ontario	\$ 846	\$ 825	-3%	-\$ 22
Windsor	Ontario	\$ 825	\$ 803	-3%	-\$ 22

Excluding Quebec cities, the highest percentage increase occurred in Toronto and London, both in Ontario, where fees jumped 5% over 2014 levels. Since Toronto is also the most expensive city for child care this resulted in Toronto having the largest monthly dollar increase of any Canadian city: \$56 a month over 2014. Windsor and Kitchener, also in Ontario, saw 3% lower fees in 2015, saving families \$22 a month.

Across cities with comparable data, the average increase in fees was 5% since 2014. Bringing in our CPI data, we can say child care fees in these cities rose on average five times faster than inflation. Much of this increase was driven by the policy change in Quebec that resulted in fees being adjusted to incomes.

Subsidized Child Care

Of the three provinces that cap fees and subsidize the difference for all families, Manitoba and P.E.I. have additional subsidies, absent in the Quebec system, that further reduce fees for eligible families. Provinces that do not cap fees target additional support to reduce or sometimes eliminate fees altogether for lower-income families. This section examines the fees paid by low-income families who are likely eligible for subsidies.

Eligibility for child care subsidies is determined by two factors: a social need for child care and a financial need for subsidization. To demonstrate social need parents must be employed, seeking employment, in school, or unable to care for their children due to a life circumstance such as disability, illness, or emergency. Children with special needs who require out-of-home care may also be eligible. Once social need has been established, the family's financial situation is examined to assess their need for assistance to cover the cost of care. If a family meets both these requirements they will be eligible for a subsidy.

Eligibility for provincial subsidies does not necessarily guarantee a family access to subsidized child care. The family may also need to find a licensed child care space either with a centre or family child care provider. In most provinces subsidies are only available in licensed settings, the exceptions being British Columbia, Alberta, and New Brunswick, where subsidies may be granted for alternative, unlicensed child care provided certain criteria are met.^{10,11,12} Not all centres in all provinces accept children on a subsidy, and some charge parents an additional fee above what is covered by it.

There are two basic models of subsidization in Canada: either the province pays the difference or the family does. In Ontario and Newfoundland and Labrador the parent pays a set amount, with the province picking up any difference between it and the market rate charged by the child care centre or family child care provider. One of the positive implications of this approach is that the out-of-pocket expenses of low-income families do not rise as the market price for child care goes up, since any additional costs are picked up by the province.

Where families are required to cover the difference (Nova Scotia, New Brunswick, Saskatchewan, Alberta, and B.C.), the province contributes a set amount (e.g., \$20 a day) with parents picking up whatever part of the market rate this amount does not cover. As market fees rise in this model, parents see their out-of-pocket costs rise with them.

In P.E.I. and Manitoba the unsubsidized rate is itself set by the province. In Quebec there is a base child care rate of \$7.30 a day for all age groups, with no subsidy based on income. Legislative changes in Quebec since 2014 have tied actual child care fees to income such that families earning more pay higher year-end taxes. As a result, child care fees are now as high as \$20 a day for households earning over \$157,000.

Broadly speaking, except in Quebec, as a family makes less money their child care fees tend to fall. For example, if a family's income fell by one dollar, it would pay \$0.25 less in child care fees. Generally, this linear relationship continues until a maximum value is reached. In Ontario, for instance, the maximum subsidy completely covers the child care fee so that if incomes are low enough parents don't pay anything for child care. The only province with a non-linear relationship between income and subsidies is New Brunswick, where the formula looks like this:

$$\text{Subsidy} = 1237.6 \times e^{(-0.00012 \times \text{Income})}$$

Although the calculations and eligibility criteria differ, there are universal steps to acquiring child care subsidies. Interested families can use online resources to see if they are eligible, followed by an application process to demonstrate their need for subsidized child care. Approved families have their ongoing eligibility for subsidies reassessed regularly.

Most provinces or cities provide an online subsidy calculator that allows parents to enter their income and receive an estimate of their eligibility. The calculators offer a useful first step, since the application process can be quite involved, and parents who will likely not qualify for a subsidy can save themselves the time of applying. The detail provided by these calculators varies: some only indicate potential eligibility, others also estimate the amount the parents will need to pay or may receive in subsidies. In some provinces no online estimate is available and parents must either call for pre-screening or visit a service centre in person.

Families are then required to provide proof of both their financial and social need. Both parents must provide evidence that they are either working, seeking work, in school, or unable to provide care due to disability. Working parents must provide pay stubs, tax returns, or other proof of income. Provinces differ in their policies surrounding allowable assets for families receiving subsidies. In some cases assets and savings must also be documented.

Some provinces also require parents to have already selected several centres or family child care agencies at the time of their application for a subsidy. In some provinces only certain centres and/or agencies offer subsid-

ized spaces, while in others the subsidy is tied to the child rather than the centre, leaving parents free to choose whichever provider they prefer.^{13,14,15}

Families receiving subsidies are required to report any changes in their income (e.g., a raise, promotion, or working more hours) or family composition, such as when a single parent moves in with a new partner, whose income must also be reported.¹⁶ If a child is absent from their daycare recurrently or for significant periods the family's eligibility and need for care will be reviewed.¹⁷

Outside of Quebec, where no subsidy exists beyond the income-g geared flat rate, accessing a child care subsidy is a time-consuming process that requires access to significant personal and professional records (and a lot of patience) to navigate. Even after the time spent to apply, being deemed eligible is not necessarily a guarantee of actually receiving a subsidy, since long wait lists for child care are the norm across Canada.

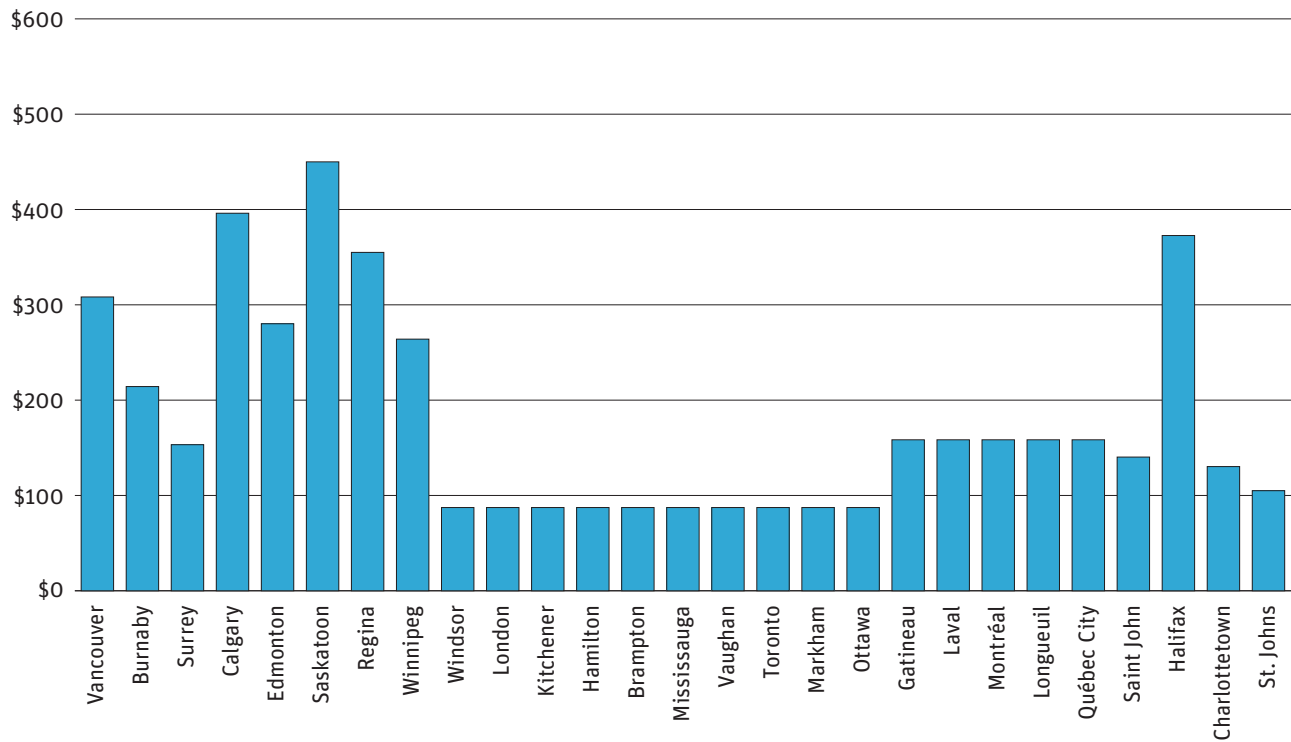
Subsidized Preschooler Full-Day Fees

The eligibility criteria, subsidy amount calculations, and application process for subsidized preschooler fees vary from province to province. In order to compare them, an example family has been created. This family has two parents working nine to five, five days a week. They have one school-aged child attending full-day school who does not require any additional child care, and one preschooler who requires full-time child care.

As the goal is to determine how well subsidies support low-income families, our example family lives below the poverty line.¹⁸ The median income of a family with children under five that lives below the poverty line is \$30,480 in 2015.¹⁹ So that is what our example family makes. Incidentally, this is about \$8,000 more than one person would make working full time for a full year at minimum wage in Ontario. If our family made more money they would receive less in child care subsidies. However, this level provides a proxy to compare the subsidized child care fees for low-income families in various cities. It should also be noted that a different family income would certainly result in different after subsidy fees. However, it may also result in a different ranking of the cities.

Once subsidies are counted, the cities in Ontario where child care would otherwise be most expensive become the least expensive, with fees of \$87 a month. St. John's is the second cheapest city for child care for our example family, with a fee of \$105 a month net of the subsidy. Charlottetown and Saint

FIGURE 4 Subsidized Preschooler Fee Monthly



Notes Fees apply only to the circumstances of the example family as described above.

John offer fees of \$130 and \$140 a month respectively. The Quebec cities and Surrey, B.C. offer fees for our example family of \$150 a month.

The most expensive cities for our example family are Saskatoon, at \$450 a month, followed by Calgary, at \$396 a month, despite subsidization in both cases. Both Halifax and Regina have subsidized fees of over \$350 a month.

While this out-of-pocket fee comparison represents one aspect of Canada’s provincial subsidy systems it does not illustrate the availability of subsidized spaces or the administrative effort in applying for them. For instance, Ontario has the lowest subsidized fees, but also long waiting lists that must be endured even after a family is deemed eligible. On the other hand, fees in Quebec are higher for low-income families, at \$158 a month, but all spaces are available at the base rate and no additional paperwork is required.

Appendix C provides a more detailed city-by-city breakdown of available subsidies.

Conclusion

IN TOO MANY Canadian cities full-time child care costs can absorb a substantial portion of a family's income. At the same time, parents can find it difficult to locate quality spaces or end up sitting on long waiting lists for those that are available. The absence of sufficient regulated child care spaces forces many parents to settle for options that do not fit their busy schedules, or to lean on relatives for help.

Lower child care fees are obviously possible: three provinces cap fees for middle class families and make up the difference between the market rate for care by providing core funding to services. As a result of this policy in Quebec, fees are up to 10 times lower for infant care than they are in Toronto for median income earners.

The picture for low-income families is more complicated due to differences in subsidization across provinces. Subsidized child care fees are the lowest in Ontario cities, but not all families that qualify actually receive them because of long waits and/or a lack of spaces. There are no additional subsidies for low-income families in Quebec, putting its low base rates in the mid-range for this income group across Canada, yet all spaces are eligible for the base fee with no additional waiting or paperwork.

Despite the very low wages most early childhood educators and family care providers earn, child care fees remain high for parents. Government core funding to service is the only successful way to reduce fees, and while child care is a provincial responsibility, there is clearly room for federal co-ordination and funding to close the huge gaps in costs and availability across Canada.

Appendix A

Full Data Tables

TABLE 2 Median Child Care Fees Including All Age Groups and Cities

City Name	Province	Infant Fee Monthly	Toddler Fee Monthly	Preschooler Fee Monthly
Vancouver	British Columbia	\$1,225	\$1,180	\$905
Burnaby	British Columbia	\$1,210	\$1,000	\$811
Surrey	British Columbia	\$900	\$900	\$750
Calgary	Alberta	\$1,075	\$960	\$910
Edmonton	Alberta	\$900	\$790	\$800
Saskatoon	Saskatchewan	\$850	\$710	\$655
Regina	Saskatchewan	\$800	\$605	\$560
Winnipeg	Manitoba	\$651	\$451	\$451
Windsor	Ontario	\$977	\$846	\$760
London	Ontario	\$1,180	\$1,085	\$970
Kitchener	Ontario	\$868	\$825	\$813
Hamilton	Ontario	\$1,239	\$1,020	\$852
Brampton	Ontario	\$955	\$966	\$977
Mississauga	Ontario	\$911	\$966	\$977
Vaughan	Ontario	\$1,302	\$1,045	\$981
Toronto	Ontario	\$1,736	\$1,325	\$1,033
Markham	Ontario	\$1,324	\$1,150	\$1,000
Ottawa	Ontario	\$976	\$1,194	\$987
Gatineau	Quebec	\$174	\$174	\$174
Laval	Quebec	\$174	\$174	\$174
Montréal	Quebec	\$174	\$174	\$174
Longueuil	Quebec	\$174	\$174	\$174
Québec City	Quebec	\$174	\$174	\$174
Saint John	New Brunswick	\$846	\$694	\$651
Halifax	Nova Scotia	\$867	\$784	\$785
Charlottetown	Prince Edward Island	\$738	\$608	\$586
St. John's	Newfoundland and Labrador	\$1,400	\$955	\$857

Appendix B

Methodology and Sources

FEE DATA WAS obtained largely from pre-existing administrative data sets as shown in *Table 3*. These are compiled with the purpose of determining the correct subsidies to be paid in a given city. The distribution of child care centres where subsidies are paid is likely not random. However, coverage rates in the administrative data can be quite high. For cities where they are lower, a supplementary randomized phone survey was conducted.

In some cities, administrative data was not available. In these cases, either a randomized phone survey of child care centres was conducted or, if the number of centres was small, all of the centers in a city were surveyed. Coverage rates are available in *Table 3*.

All measures in this report are weighted by the number of spaces and not the number of centres or family child care homes. As such, a centre with many spaces will have more influence over the measures than one with few spaces.

Data in this report are for full-day fees. All fees are unsubsidized except where otherwise stated. Fees were received from providers over a variety of timeframes including daily, weekly, biweekly, monthly, and for multiple months. All fees were converted to an equivalent monthly fee assuming 21.7 days in a month, which is the result of dividing 260 working days in a year by 12 months. This approach excludes holidays.

The weight of a child care centre's fees is based on licensed capacity, not operational capacity. That is to say, it is based on how many children a provider could legally care for, not how many spaces are actually filled on a given day. Licensed capacity is more common in administrative databases.

Three provinces in Canada (P.E.I., Manitoba and Quebec) have set fees for child care. Surveyed cities from Quebec, and Charlottetown and Winnipeg, have providers that are not part of the set fee system and therefore charge significantly more. However, in all cities, at least half of the spaces (the median) are in the set fee system.

Regulated family child care represented additional challenges. Fee data was obtained largely through surveys of family child care agencies or homes, not administrative data. Agencies keep a count of the number of homes they represent. However, homes are not licensed for specific numbers of children by age groups, as is generally the case for child care centers. The number of legally allowed children depends on their age and will vary from home to home. In the case of regulated family child care, operational capacity was used as licensed capacity is not set.

In 2015, the Quebec government introduced what is in essence a reverse subsidy where higher income families pay more for child care. Operationally, families pay the same \$7.30 a day to the child care provider with the adjustment to higher fees being made on a family's provincial income taxes.²⁰ Those higher effective fees can increase from \$7.30 a day to \$20 a day depending on family income. In order to incorporate these potentially higher effective fees, the median family income for families with children under six was used as a proxy to calculate effective fees.²¹ This produced median fees of \$8 a day in all Quebec cities.²²

Child care providers can charge a myriad of additional fees for additional services. For instance, lunches or snacks may be purchased, and there can be supplementary fees for field trips or other activities. These additional fees are not included in this report.

TABLE 3 Fee Data Sources and Methodologies by City

City Name	Province	Data Type	% of Licensed Spaces Surveyed	Source
Vancouver	British Columbia	Administrative data	81%	Westcoast Child Care Resource Centre
Burnaby	British Columbia	Phone Survey	69%	Phone survey of all centres and home care agencies
Surrey	British Columbia	Administrative data	72%	Options Community Services
Calgary	Alberta	Administrative data	84%	Government of Alberta
Edmonton	Alberta	Administrative data	93%	Government of Alberta
Saskatoon	Saskatchewan	Phone Survey		Phone survey of all centres and 25 randomly selected homes (of 80 homes)
Regina	Saskatchewan	Phone Survey		Phone survey of all centres and 25 randomly selected homes (of 80 homes)
Winnipeg	Manitoba	Fixed fees (<2 yrs:\$28/day, 2yrs-5 yrs:\$18.80/day+\$2/day additional fee)		Government of Manitoba
Windsor	Ontario	Phone Survey	65%	Phone survey of all centres and home care agencies
London	Ontario	Administrative data supplemented by phone survey	94%	City of London
Kitchener	Ontario	Administrative data	100%	Region of Waterloo
Hamilton	Ontario	Administrative data with phone survey of family care agencies	76%	City of Hamilton
Brampton	Ontario	Administrative data supplemented by phone survey	97%	Peel Region
Mississauga	Ontario	Administrative data supplemented by phone survey	79%	Peel Region
Vaughan	Ontario	Phone Survey	56%	Phone survey of all centres and home care agencies
Toronto	Ontario	Administrative data supplemented by phone survey	70%	City of Toronto

City Name	Province	Data Type	% of Licensed Spaces Surveyed	Source
Markham	Ontario	Phone Survey	59%	Phone survey of all centres and home care agencies
Ottawa	Ontario	Phone Survey	68 random spaces sampled. Total # of childcare spaces in Ottawa:12,478. Estimates are valid at 90% confidence level, with confidence interval of 10%	Phone survey of sampled centres and home care agencies
Gatineau	Quebec	Fixed fees (\$7.30/day) + adjustment for income		Government of Quebec ²³
Laval	Quebec	Fixed fees (\$7.30/day) + adjustment for income		
Montréal	Quebec	Fixed fees (\$7.30/day) + adjustment for income		
Longueuil	Quebec	Fixed fees (\$7.30/day) + adjustment for income		
Québec City	Quebec	Fixed fees (\$7.30/day) + adjustment for income		
Saint John	New Brunswick	Phone Survey	77%	Phone survey of all centres and homes
Halifax	Nova Scotia	Administrative data	100%	Government of Nova Scotia
Charlottetown	Prince Edward Island	Fixed fees (<2 yrs: \$34/day, 2yrs:\$28/day, 3yrs-4yrs: \$27/day)		
St. John's	Newfoundland and Labrador	Phone survey	Total number of spaces is unknown. Phone survey contacted 68% of centres and 44% of homes	Phone survey of all centres and home care homes

Appendix C

Details of Provincial Subsidy Programs

CHILD CARE SUBSIDY programs differ substantially across Canada. The subsidized fee that families ultimately pay is based on income, but can also depend on the ages of children, the number of parents, and the unsubsidized fees in that city. Changing any of these attributes will change the subsidized fee and may well change the ranking of cities. It is therefore impossible to produce a definitive subsidized fee that families pay for a certain type of care. The best that can be accomplished is to create an example family whose attributes and income can be run through the various fee subsidy calculations.

This paper uses a family with two parents and two children. One child is in preschool child care on a full-day basis, the other child is of school age. The family makes Canada's median income for families with children under five who live below the after-tax low income measure (LIM-AT) poverty line, which is \$30,480 in 2015.

We now examine what our example family would pay for their preschooler's full-day child care after applicable subsidies are included in the different provinces and cities.

Newfoundland and Labrador

The parental contribution in Newfoundland and Labrador is determined by family income; the government subsidy covers any fees above this amount. There is no online subsidy calculator for this region, but a grid of the parental contribution amounts by family income is available online through the child care subsidy manual.²⁴

Subsidies are extended to families in St. John's with a net annual income of \$48,600 and a child in preschool. This threshold does not adjust based on number of children in the family, though subsidy amounts are different for single- and two-parent families. Our two-parent example family in St. John's would be eligible for full subsidy and would pay \$4.84 a day for their preschooler.

Ontario

In Ontario, child care subsidies are administered at the municipal level, but municipalities use the same formula to calculate them. Most Ontario cities offer an online subsidy calculator that tells parents whether or not they will qualify for a subsidy based on their income and family composition, but some cities provide more detail than others. For example, the calculator for the Region of Peel only indicates potential eligibility, while Waterloo's can estimate the "parent share" and provides an explanation of the formula used to calculate it.^{25,26}

The subsidy amount is based on family income and composition, with any child care fees over this amount paid by the province or city. In order to calculate the "parent share," the combined net income of both parents (in a two-parent family) is used. Parents are expected to contribute 0% of their income up to \$20,000, 10% of their income from \$20,000 to \$40,000, and 30% of their income over \$40,000 to child care expenses.

Our example family would be eligible for a partial subsidy and would pay \$4.02 per day for preschool child care in all Ontario cities. In Ontario, eligibility for a subsidy does not guarantee access to it. Eligible families are placed on a waiting list based first on their priority and then on the date they applied. First priority goes to families recommended by social services, second priority to families with incomes under the Low Income Cut Off (LICO) poverty line, and third priority to families with incomes over the LICO.

Manitoba

Manitoba offers full subsidization to families under a certain income threshold, known as the “allowable family deductions.” This threshold is based on the net annual income and size of the family.²⁷ The allowable family deductions are as follows: \$10,982 plus \$5,438 for the parent’s spouse (or first dependent child in a lone-parent family) plus \$3,042 for each dependent child under the age of 18. In addition, providers can charge an extra \$2 a day.

Families with incomes below the amount of their allowable family deductions pay only the \$2 a day provider fee. Families whose income exceeds these deductions may be eligible for a partial subsidy at one of two additional levels. A threshold is established by taking the allowable family deductions and adding \$5,356 for each child receiving child care.

Families whose income does not exceed this threshold contribute 25% of the difference between their net annual income and their allowable family deductions. Families whose income exceeds this threshold pay 50% of the difference between their net annual income and the threshold, plus an additional amount of \$1,339 for each child receiving care.²⁸

For our example family the allowable family deductions would be \$22,504. In Winnipeg, they would therefore be eligible for a partial subsidy and would pay \$12.19 per day for a preschool child care space.

Prince Edward Island

In P.E.I. subsidy eligibility is based on a family’s monthly net income minus a wage exemption of \$125 per month plus 10% of monthly income above that.²⁹ This figure is compared to the “turning point” for the family size (\$1,933.34 for a family of four). Families with monthly incomes under this turning point are eligible for a full fee subsidy.

If a family’s monthly income is over the “turning point” one half of the difference is considered their “parent share,” or the amount they are expected to contribute to child care expenses. If the amount of the parent share is less than the cost of child care, the family is eligible for subsidy to cover the remainder. Information on P.E.I.’s subsidy policies can be found online, but the application form must be completed in person at a public service office.

The majority of daycare centres in P.E.I. are provincially regulated and these centres have set fees. The amount provided by the full subsidy covers these set fees, so families using provincially regulated centres would have to pay nothing if they are receiving a full subsidy. However, some private

centres charge slightly more than the provincially set fees, and the subsidy amount does not increase to cover these costs. For example, a family receiving a full subsidy would have to pay an “over charge” of \$1 to \$2.25 per day if their child attends a private centre. Families receiving partial subsidies would have to pay this over charge as well as their parent share.^{30,31}

Our example family in Charlottetown would be eligible for a partial subsidy. Their parent share would be \$6 per day plus any over charge if their child attends a private centre.

New Brunswick

In New Brunswick, families with net annual incomes up to \$30,000 are eligible for the maximum subsidy amount of \$24.25 per day for a child over two in full-time care. Families with incomes between \$30,000 and \$55,000 are eligible for a partial subsidy.³² New Brunswick has the most mathematically complex formula for families with incomes over \$30,000. The formula is as follows:

$$\text{Subsidy} = 1,237.6 \times e^{(-0.00012 \times \text{Income})}$$

Under this formula, our example family living in Saint John would be eligible for close to the maximum subsidy, and would pay \$6.46 per day for care.

Families in New Brunswick may be eligible to receive a subsidy for unlicensed “alternative child care” if no licensed care is available within a 5 km radius of the parent’s home, workplace, or training institution. Alternative care may also be used by parents who work irregular hours. The subsidy rates for alternative care are lower than for licensed care. The parent cost for a child over two whose child care receives the maximum subsidy would be \$13.50 per day for full-time care. To be eligible for a subsidy, alternative care cannot be provided by a member of the child’s immediate family.³³

Nova Scotia

In Nova Scotia, eligibility for subsidization is based on family income and the number of children in the family. All children under 18 are included in the calculation, even if some do not require child care. Families who qualify for the maximum subsidy receive a set amount based on the age of the child receiving care. For a preschool-aged child this is \$19 per day.^{34,35}

Our example family living in Halifax would be eligible for the maximum subsidy, but would pay the difference between this amount and the median unsubsidized fee, resulting in out-of-pocket expenses of \$17.17 per day.

Saskatchewan

In Saskatchewan, eligibility for subsidization is determined based on family size and income. Families with one child under 18 are eligible for the maximum subsidy amount if their gross monthly income is below \$1,640.³⁶ For each additional child under 18 this threshold is increased by \$100. The maximum subsidy amount for a preschool-aged child is \$405 a month or 90% of the cost of child care, whichever is less. Families receiving the maximum subsidy for a preschool space would pay \$11.52 per day in Saskatoon, and \$7.15 per day in Regina where the median cost for care is lower.

Families with gross monthly incomes over the threshold may still be eligible for a partial subsidy, calculated by subtracting 25 cents from the maximum subsidy amount for every dollar the family income exceeds the threshold. Our example family of four would pay \$20.74 per day for care in Saskatoon and \$16.36 per day in Regina.

Alberta

In Alberta the child care subsidy provides a set amount based on family income and the age of the child requiring care. For a preschool-aged child requiring full-time care the maximum subsidy amount is \$25.16 per day for centre-based care and \$20 per day for home-based care.³⁷ Although fees for centre-based care are higher than for home-based care, the disparity is less than the difference between the two subsidy amounts, resulting in subsidized families paying a higher rate for home-based care than centre-based care.

Families with a preschooler in Calgary receiving the maximum subsidy would pay \$17.47 per day for centre-based care and \$21.61 per day for home-based care, while families in Edmonton would pay \$12.33 per day for centre-based care and \$16.98 per day for home-based care. When centre and home care fees are combined into a weighted average, the cost to families for subsidized care is \$18.25 in Calgary and \$12.91 in Edmonton.

Our example family in either city would be eligible for the maximum subsidy amount resulting in subsidized daily preschooler fees of \$18.25 in Calgary and \$12.91 in Edmonton. Alberta also offers a subsidy for “kin care,”

which offsets the cost of child care provided by a relative. To receive this subsidy families must meet the same eligibility requirements as for standard subsidy (social need and financial need) and the caregiver cannot be someone who lives in the child's primary residence.³⁸

British Columbia

British Columbia's subsidy information is the least accessible of all provinces. The provincial website details the basic eligibility requirements — residency, citizenship, eligible child care, reason for child care, income — however, no calculator or details of income level cut-offs are provided. Information is available by phone, but hold times can be prohibitive. The formula used to calculate subsidy eligibility does not appear anywhere on the main child care subsidy page; it must be sought out from the *Child Care Subsidy Act* and *Child Care Subsidy Regulation*.^{39,40}

In B.C., families with a net monthly income under the threshold — \$1,418 for a family of four, plus \$1,500 for each child under school age who is receiving care in a licensed/registered setting — are entitled to a set subsidy amount of \$27.50 per day for a preschool-aged child requiring full-time care. A family receiving the maximum subsidy for a preschooler would pay a daily rate of \$9.87 in Burnaby, \$14.21 in Vancouver, and \$7.06 in Surrey.

Families whose incomes exceed this threshold may be eligible for a partial subsidy, which is calculated separately for each child in the family. The maximum subsidy to which a child would be eligible is divided by the sum of the maximum subsidy amounts for all children in the family receiving care, multiplied by 50% of the amount by which the family's monthly net income exceeds the threshold. This figure is then subtracted from the maximum subsidy amount. Combining these figures for all children in the family receiving care provides the monthly subsidy rate.

Based on this calculation, our example family would receive the maximum subsidy and therefore pay daily preschooler rates of \$9.87 in Burnaby, \$14.21 in Vancouver, and \$7.06 in Surrey.

Like in Alberta, families in B.C. may apply for a subsidy for “kin care” provided by a relative who does not live in the child's primary residence. B.C. is also the only province to offer subsidies for unlicensed child care. This subsidy, which is lower than that provided for licensed/registered settings, is available for care provided in unregistered home daycare, or care provid-

ed in the child's own home (by a nanny, for example), as long as the family can prove that licensed/registered care was not available in their area.⁴¹

Quebec

Quebec does not offer a subsidy system based on family eligibility, but rather subsidizes the cost of all child care spaces so that the market rate is \$7.30 per day for full-time child care at an age group and for all parents.⁴² Recent changes have modified this system such that all families will continue to pay the rate of \$7.30 to their child care providers, but families with gross annual incomes above \$51,000 will be charged additional child care fees through their income tax.

Under the new system, families with incomes between \$51,000 and \$76,000 are effectively charged \$8 a day (\$7.30 a day for the provider and an additional \$0.70 a day paid in income taxes). Families with incomes above \$76,000 will pay a gradually increasing amount reaching an effective rate of \$20 a day for those earning above \$157,000. This is only for centres and home daycare providers that abide by the set rate of \$7.30 per day (some private centres charge higher rates).

Our example family of four would not be required to pay any additional child care fees through their income taxes in any of the Quebec cities examined, where a preschool space would cost \$7.30 a day.

Notes

1 This is the median annual cost of putting a toddler and preschooler into licensed child care in Toronto.

2 The annual after-tax income of a median family with children under six is \$58,476 based on the National Household Survey (2011) with custom tabulation. Incomes are inflation adjusted from 2010 to 2015 using CPI.

3 National Household Survey (2011) with custom tabulation: median full-time employment income for National Occupational Classification 4214 (early childhood educators and assistants) and 4411 (home child care providers).

4 For instance, Toronto's waiting list for subsidies contained 17,162 families as of March 2015: <http://www1.toronto.ca/wps/portal/contentonly?vgnextoid=bece8950ca338310VgnVCM1000003dd6of89RCRD>. Accessed November 23, 2015.

5 Kathleen Flanagan, Jane Beach & Petr Varmuza (2013). "You Bet We Still Care! A Survey of Centre-Based Early Childhood Education and Care in Canada: Highlights Report," Child Care Human Resources Sector Council; Carolyn Ferns & Martha Friendly (2014). "The state of early childhood education and care in Canada 2012," The Moving Childcare Forward project.

6 David Macdonald and Martha Friendly, *The Parent Trap: Child care fees in Canada's big cities*, The Canadian Centre for Policy Alternatives, November 2014.

7 Pierre Fortin, "How Does the Childcare System Work and How Much Does a Childcare Space Cost in Quebec?," University of Quebec at Montreal, October 2015.

8 Leanne C. Findlay & Dafna E. Kohen (2012). "Leave practices of parents after the birth or adoption of young children," Statistics Canada: <http://www.statcan.gc.ca/pub/11-008-x/2012002/article/11697-eng.pdf>. Accessed November 24, 2015.

9 Current as of date of report publication. October 2014 to October 2015 CPI from Statistics Canada, CANSIM 326-0020, Accessed November 23, 2015.

- 10** British Columbia Ministry of Children and Family Development: Eligible Child Care Arrangements: http://www.mcf.gov.bc.ca/childcare/pdfs/eligible_child_care_arrangements.pdf. Accessed September 14, 2015.
- 11** Alberta Human Services: Kin Care Funding Program: <http://humanservices.alberta.ca/financial-support/15679.html#kin>. Accessed September 21, 2015.
- 12** New Brunswick Social Development: Alternative Child Care: http://www2.gnb.ca/content/gnb/en/departments/social_development/policy_manual/benefits/content/day_care.html. Accessed September 21, 2015.
- 13** Prince Edward Island Child Care Subsidy: Changes to Circumstances: http://www.gov.pe.ca/photos/original/CCS_POL_CCC.pdf. Accessed September 10, 2015.
- 14** Government of Newfoundland and Labrador Child Care Services Subsidy Manual: <http://www.ed.gov.nl.ca/edu/publications/childcare/february2005.pdf>. February 2005. Accessed September 17, 2015.
- 15** New Brunswick Social Development: Day Care: http://www2.gnb.ca/content/gnb/en/departments/social_development/policy_manual/benefits/content/day_care.html. Accessed September 21, 2015.
- 16** Prince Edward Island Child Care Subsidy: Changes to Circumstances: http://www.gov.pe.ca/photos/original/CCS_POL_CCC.pdf. Accessed September 10, 2015.
- 17** Government of Newfoundland and Labrador Child Care Services Subsidy Manual: <http://www.ed.gov.nl.ca/edu/publications/childcare/february2005.pdf>. February 2005. Accessed September 17, 2015.
- 18** In this case we are using the After Tax Low Income Measure (LIM-AT)
- 19** 2010 Survey of Labour and Income Dynamics PUMF, median income for families that are living below the LIM-AT and have children under five. All families are included. The figure has been inflation adjusted to 2015 dollars.
- 20** See: www.budget.finances.gouv.qc.ca/Budget/outils/garde_en.asp. [Accessed November 24th, 2015]
- 21** The income figures from the National Household Survey were from 2010 and were inflation adjusted to 2015 dollars.
- 22** Calculated by the Finance Quebec calculator located at <http://www.budget.finances.gouv.qc.ca/Budget/outils/Garde-2015-EN.htm> (Accessed November 24, 2015)
- 23** Fee to income calculator available at: www.budget.finances.gouv.qc.ca/Budget/outils/Garde-2015-EN.htm
- 24** Government of Newfoundland and Labrador Child Care Services Subsidy Manual: <http://www.ed.gov.nl.ca/edu/publications/childcare/february2005.pdf>. February 2005. Accessed September 17, 2015.
- 25** Region of Peel Social Services: Child Care Subsidy Estimator: <http://www.peelregion.ca/children/programs/subsidy/default-cal.asp>. Accessed September 17, 2015.
- 26** Region of Waterloo Community Services: Child Care Subsidy Estimator: <http://communityservices.regionofwaterloo.ca/en/childrensServices/ChildCareSubsidyCalculator.asp>. Accessed September 21, 2015.
- 27** Manitoba Family Services: Early Learning and Child Care: <https://direct.gov.mb.ca/cdchtml/html/internet/en/index.html>. Accessed September 21, 2015.

- 28** Government of Manitoba: The Community Child Care Standards Act: Child Care Regulation: http://web2.gov.mb.ca/laws/regs/current/_pdf-regs.php?reg=62/86#page=1. Accessed September 10, 2015.
- 29** Government of Prince Edward Island, “Child Care Subsidy Policies” Department of Family and Human Services, <http://www.gov.pe.ca/sss/index.php3?number=1048985&lang=E> [Accessed on December 8th, 2015]
- 30** Prince Edward Island Child Care Subsidy: Changes to Circumstances: http://www.gov.pe.ca/photos/original/CCS_POL_CCC.pdf. Accessed September 10, 2015.
- 31** Additional information provided through email in August 2015 by Greg Porter, Administrative Officer, Family & Human Services, Prince Edward Island.
- 32** New Brunswick Social Development: Day Care Assistance Rate Table for Licensed Care: http://www2.gnb.ca/content/gnb/en/departments/social_development/policy_manual/benefits/content/day_care.html. Accessed September 21, 2015.
- 33** New Brunswick Social Development: Rates - Alternative Child Care: http://www2.gnb.ca/content/gnb/en/departments/social_development/policy_manual/benefits/content/day_care.html. Accessed September 21, 2015.
- 34** Nova Scotia Education & Early Child Development Services: Child Care Subsidy Program: http://www.ednet.ns.ca/earlyyears/documents/families/Subsidy_Terms_and_Conditions.pdf. Accessed September 22, 2015.
- 35** Additional clarification provided in September 2015 by Lucy Graves, Government of Nova Scotia.
- 36** Saskatchewan Ministry of Social Services: Child Care Subsidies: <http://www.education.gov.sk.ca/adx/asp/adxGetMedia.aspx?DocID=782,218,212,136,107,81,1,Documents&MediaID=3799&Filename=CDC8.pdf>. Accessed September 28, 2015.
- 37** Alberta Ministry of Human Services, Child Care Subsidy Estimator (requires Mozilla Firefox or Microsoft Internet Explorer): https://www.childcaresubsidy.gov.ab.ca/ccs/ccs_public.nsf/Estimator?OpenForm
- 38** Government of Alberta Kin Child Care Funding Program: <http://humanservices.alberta.ca/documents/child-care-kin-funding-program.pdf>. Accessed September 28, 2015.
- 39** British Columbia Child Care Subsidy Act: Child Care Subsidy Regulation: http://www.bclaws.ca/EPLibraries/bclaws_new/document/ID/freeside/74_97#section7
- 40** British Columbia Child Care Subsidy Act: http://www.bclaws.ca/civix/document/id/complete/statreg/96026_01. Accessed September 29, 2015.
- 41** British Columbia Ministry of Children and Family Development: Eligible Child Care Arrangements: http://www.mcf.gov.bc.ca/childcare/pdfs/eligible_child_care_arrangements.pdf. Accessed September 14, 2015.
- 42** Finances Québec: Daily Daycare Costs: http://www.budget.finances.gouv.qc.ca/Budget/outils/garde_en.asp. April 2015. Accessed September 21, 2015.



CCPA

CANADIAN CENTRE
for POLICY ALTERNATIVES

CENTRE CANADIEN
de POLITIQUES ALTERNATIVES