

# For working parents, paying for summer camps is a huge financial stressor

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Jill Kerr, a Toronto-based naturopathic doctor, had a bit of sticker shock this past spring. Though she registered her son last December in a Huntsville, Ont., overnight camp, replete with wood cabins and lakefront access, the final tuition installment of \$2,052.67 popped up on her credit card bill in April. “The largest chunk came out at tax time, which was super,” Ms. Kerr wryly says.

That Visa bill was one of many Ms. Kerr will need to pay this summer and has prompted her to consider creating a camp savings fund for next year. Her son Quinn, 10, will also attend a baseball camp for \$310 for one week this summer, busing not included. Her younger son Hayden, 8, has been signed up for baseball, tennis, space and hockey camps for a total of four weeks – at a rate of \$375 a week.

Still, “the benefit outweighs the cost,” Ms. Kerr says. “[The fees] are a bit ridiculous. But we work. And the kids are outside – they enjoy the summer weather, there are no electronics. Otherwise, they drive you nuts.”

As the school year ends and 10 or so weeks of school summer holidays loom, working parents go through the annual pain of cobbling together a patchwork of care for their children – registering and then shelling out thousands on day camps, sports camps and overnight camps.

Many are keen to expose their kids to new experiences and skills. But for those who work full-time during the summer and need the child care, the camp fees and extra costs – a hot lunch, after-care or busing – can quickly eat into a family’s budget, leaving some with large credit card balances and bulging lines of credit.

Community or city-run summer camps are cheaper options for those on a tighter budget, but spots are limited and wait lists are long. Parents who are forced to sign their kids up for camps often have to pay extra for before and after-hours care to match their working schedule.

At the Art Gallery of Ontario’s art camps in Toronto, for example, after-care can run \$90 a week while extended care at the city’s YMCA camp is \$30 to 40 a week.

Dennis Lazovski, a bus driver who lives with his family in Thornhill, Ont., has three children ranging in age from 9 to 15. He still recalls the financial impact of camp registrations in 2016, when all three children decided they wanted to attend a horseback-riding camp. “It was \$864 for two weeks for each child,” Mr. Lazovski recalls, plus a bill for an additional week of sports camp for his youngest son. The total of \$2,234 was a big outlay for the family. “It’s a lot,” he says.

This year, with his wife away at a U.S.-based training program, Mr. Lazovski will pay \$950 for three weeks of city camp for his son and one week of soccer camp. “Normally, my wife has the summer off because she’s a teacher and can stay home,” she says. “But when she’s away, it gets a lot more expensive.”

**Jenny Reimer, a certified financial planner with Money Coaches Canada in Vancouver**, says the parents she meets with are anxious about funding their children’s summer camps, which can total \$2,000 but often run higher. ‘It’s a huge stressor for our clients,’ she says. “Many ask: ‘How do I pay for this?’ ”

“We recommend that they look as far out as possible and set up a savings account where they can save a certain amount – like \$50 – of each paycheque,” she says. Another way to save is through early registration discounts, sibling discounts and subsidies offered by municipalities.

Ms. Reimer says that asking about discounts, even if none are listed on the camp’s website, can yield savings. “They’re not usually advertised very well,” she says.

And if your child is dreaming of attending a costly sleepover camp, choose a four-day rather than a five-day option to save 20 per cent on the price, she suggests. Or opt for a city-run camp over a more expensive private one.

Don’t forget to claim camps as child-care expenses on your taxes, she adds, if the primary goal of the camp is to care for children.

Lower-income families can also investigate bursaries. At Outward Bound, a charitable organization that leads youth-focused outdoor excursions around Canada, applicants with financial challenges can receive assistance. Trips cost an average of \$3,000, which can be a barrier for many families, and range from several days to weeks.

But Sarah Wylie, Outward Bound Canada’s special adviser of philanthropy and strategy, says three-quarters of all participants receive financial support to attend. “There is funding available,” she says. “Seventy-five percent of our participants had a bursary or got a subsidy so they could come on the program.”

Lorelei Kuchera’s son Eldon, 17, was one such recipient. In 2018, the family’s other son passed away and her husband became ill, requiring numerous surgeries. Although Ms. Kuchera was on disability leave from her job, she wanted Eldon to experience an excursion that would help him heal and build resilience after the family stress he had experienced.

She researched Outward Bound and realized she couldn’t afford the \$4,200 fee for a trip she eyed. “It was either pay the mortgage or pay for camp,” says Ms. Kuchera, who lives in Edmonton.

“Outward Bound said they could offer us a bursary,” she says. “Minutes later, an e-mail came in saying they were funding 100 per cent [of] it. There are no words.”

Eldon is going back this year. He’ll spend 21 days in British Columbia’s Clayoquot Sound sea kayaking, according to Ms. Kuchera.

“They saw strengths in him last summer. And I’ve seen so many positive changes this year. It was an amazing experience for him and I am so grateful.”