



### **Sara's Story**

*Sara was 13 years old in 2003. She and her family, mother and 6 siblings, arrived in Canada in December after 11 years in Kenyan refugee camps. Upon arrival, they were saddled with a transportation debt that was more than \$10,000. As the oldest daughter, Sara, according to culture, had extra responsibilities. She acted as translator for her mother as they worked to settle into this new culture with systems that too often seemed set against them. She had to navigate Health, Families, Education and yes, Justice systems, to help her mother raise her siblings. In spite of the many obstacles she has faced, Sara graduated high school and then university. She did this by accumulating student debt and working as many hours as possible at an inadequate minimum wage job. Sara became a parent herself and still persevered. Sara even got a job at better than minimum wage. What does this really mean though?*

#### **Monthly Revenue:**

Net monthly pay: \$2,062 (gross \$3,200)  
Net 2<sup>nd</sup> job pay: \$ 460 (gross \$500)  
Federal Child Benefit: \$ 466  
Rent Assist Subsidy: \$ 170

TOTAL: \$3,158

#### **Monthly Expenses:**

Rent: \$960  
Childcare: \$300 (after school)  
Utilities: \$380  
Phone/Internet: \$200  
Car payment: \$580  
Gas: \$120

\$2,540

Balance = \$618 for food, drugstore, clothing and any and everything else for her and her child.

*Should she give up her car? If she did, she would have to rely on our unreliable and soon to be cut public transit system. If she does not pick up her child on time, her childcare costs will just go up. Besides, she needs her car. Even though she has her own apartment, she is still expected to help the family. She is even expected at times of emergency to send money to family still in Africa.*

*This report focuses on income levels but as Sara's story shows, what people need to spend that money on can vary widely. At this time, Sara is still able to apply, every six months, to defer her student loan payments but that debt remains.*

*Sara arrived in 2003. She was 13 and we were already 3 years late on our promise to end child poverty by the year 2000. We weren't just late. We hadn't backed up our promise with any real action. Instead, we left it to the children.*