

Youth Priorities for Poverty Reduction

Submission to the BC Government for the
Development of a Poverty Reduction Strategy



Check Your Head: the Youth Global Education Network & Broadway Youth Resource Centre

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Introduction

This submission is on behalf of Check Your Head: the Youth Global Education Network (CYH) and Broadway Youth Resource Centre (BYRC). CYH is a youth-driven non-profit organization that provides education, resources, training, and support for youth to live as engaged citizens. BYRC is an integrated one-stop centre that provides a wide range of social, health, education, employment and life skills services to homeless and at-risk youth between the ages of 12 and 24.

We congratulate the government for your commitment to implement a poverty reduction plan for BC. After almost a decade of many advocates and organizations in BC calling for action to address the root causes of BC's high poverty rates, it is good to see a government paying attention to the evidence. When the cost of poverty -- \$8-9 billion per year -- is double that of a comprehensive poverty reduction plan, it is smart policy to invest in eliminating and preventing poverty. We appreciate the opportunity to contribute to the development of the poverty reduction strategy through this submission.

We are also thrilled to see that a foundation of the government is the adoption of the UN Declaration on the Rights of Indigenous Peoples, the Truth and Reconciliation Commission calls-to-action and the Tsilhqot'in Supreme Court decision. We look forward to seeing how these principles are embedded in poverty reduction policies, programs and legislation.

CYH and BYRC support the recommendations put forward by the BC Poverty Reduction Coalition (BCPRC) and follow the 5 fundamental principles for the poverty reduction strategy for this report's discussion:

- Human rights foundation
- Upstream focus to end poverty and inequity
- Whole-of-government responsibility
- Legislated targets and timelines
- Poverty reduction as an economic investment for our province

We gratefully acknowledge the support from the Province of BC and Vancouver Foundation in enabling us to undertake youth consultations and producing this submission.



Overview of Data Sources and Methodology

Primary Data Sources

- Online survey data: collected between February and March of 2018
- BYRC Town Hall Meeting: February 21, 2018
- BYRC Stakeholders Meeting: March 21, 2018

Secondary Data Sources

- SFU Semester in Dialogue Crisis on Campus Event: March 27, 2018
- UBC Student Dialogue on Poverty Reduction in BC: March 7, 2018
- UBC Trek Program Event on Poverty Reduction in BC: March 28, 2018
- CYH and BYRC YAC youth presentations to the Fair Wages Commission hearing in Vancouver: November 23, 2017
- Youth experiences shared at table discussions Community Poverty Reduction Consultations held between January and March of 2018. Youth from CYH have facilitated discussions in the following communities: Richmond, Burnaby/ New West, Vancouver, Surrey, North Vancouver, and Coquitlam..

Description of Primary Data Sources

BYRC Town Hall Meeting

The Town Hall Meeting was held by the Youth Advisory Committee (YAC), a group of youth who meet regularly to engage in leadership opportunities and youth decision making at the BYRC. At this meeting, YAC facilitated dialogues with BYRC youth on 2 questions - “what are the biggest financial pressures you face as youth?” and “what supports and/or services do we as youth need to live a full life?” A voting exercise was used to determine what youth felt were the top 3 priorities discussed at the event. This report will highlight this meeting’s findings in the discussions below.



Photo - Visual Minutes, BYRC Town Hall Meeting - February 27, 2018

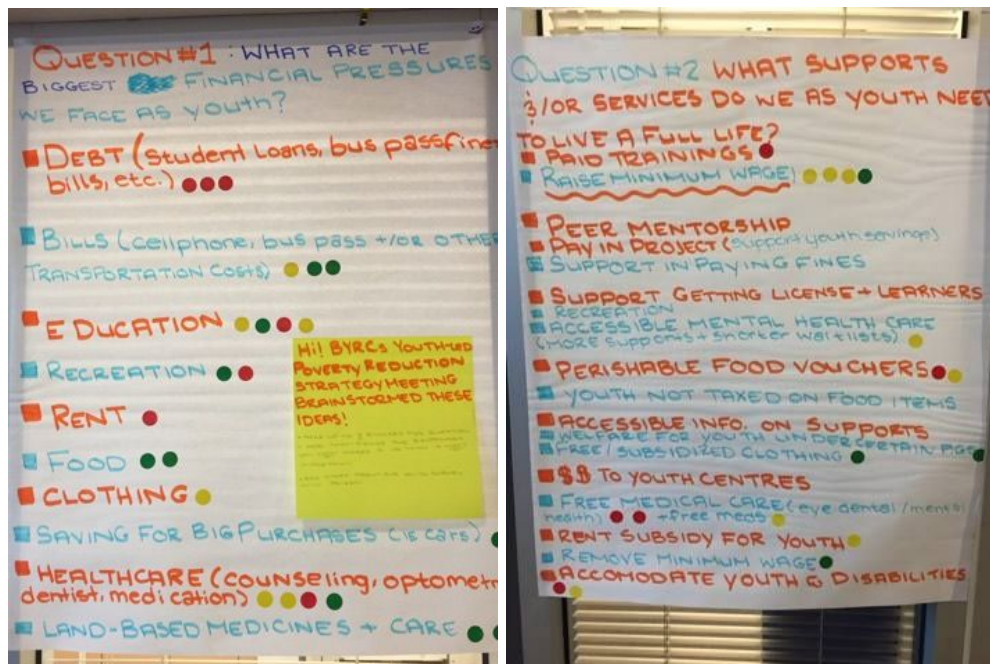


Photo - Top Priority Areas, BYRC Town Hall Meeting - February 27, 2018.

Stakeholders Meeting

The Stakeholders Meeting provided BYRC, YAC, and CYH youth an opportunity to share their lived experiences and opinions on poverty, poverty reduction work, and the findings from the youth poverty reduction survey.

Guests included:

- Shane Simpson, Minister of Social Development and Poverty Reduction
- Brenda Tombs, Executive Assistant to Minister Simpson
- Trish Garner, Community Organizer with BC Poverty Reduction Coalition and Member of the Minister's Advisory Forum
- Deborah Irvine, Grants and Community Initiatives Vice President, Vancouver Foundation

At this meeting, we also engaged in a discussion answering one of Minister Simpson's questions about how to continue youth civic engagement on this issue going forward. The BC Government is taking critical steps forward in bettering youth living outcomes, and this report's findings support that reducing poverty among youth is necessary to engage all youth in this work. In order for BC's youth to meaningfully participate as stakeholders in the political arena, they need to be socially and economically supported so that there are no barriers and their mental energies and full efforts may be channeled to help build a better BC for everyone. Engaging youth in poverty reduction work is urgently needed today if we want to foster a civically engaged population for the province's future.



Photo - Youth Presenting on Town Hall Meeting, BYRC Stakeholders Meeting - March 21, 2018



Photo - Youth Speakers with Minister Simpson, BYRC Stakeholders Meeting - March 21, 2018

Survey

The survey was administered online through Google Forms. It defined youth as individuals aged 30 years and under.

The survey questions were adapted from the BCPRC survey with the response options and questions tailored to a youth audience. The following organizations and individuals assisted in circulating the survey via their emailing lists, personal networks, and social media outreach:

- Check Your Head
- Broadway Youth Resource Centre
- Burnaby School District Teachers
- Youth & Community Organizations
- University Faculty Advisors & Professors in BC
- University Clubs in BC

731 responses were submitted through the online form, with 60 respondents indicating they are not giving permission to include their anonymously submitted responses in this report. Thus, this report discusses the feedback from 671 respondents.

As seen from the outreach information above, efforts were made to reach a representative sample of all youth in British Columbia, not just not strictly high income and stable, or low-income

and at-risk youth. This report uses findings from a statistically significant data sample and provides a reliable depiction of the economic pressures for young people in the Lower Mainland and other parts of BC.

Youth Poverty Reduction Survey Highlights

66% of all respondents indicated experiencing some level of financial stress and economic hardship:

- 42% overwhelmed with the cost of living
- 24% barely making ends meet

Top 5 most challenging costs facing youth:

- I. Tuition
- II. Rent
- III. Food
- IV. Leisure
- V. Transportation

Due to the cost of living:

- 34% of youth experience mental/ physical/ family stress
- 25% feel it is correlated with a lower performance in school
- 14% work multiple jobs
- 13% are skipping meals
- Only 8% feel the cost of living has no impact on their life

Sources of youth's income:

- 30% parents/ family
- 29% part-time work
- 12% scholarships
- 14% seasonal/ odd jobs
- 8% bursaries/ grants

Challenges with youth's sources of income:

- 42% feel stressed about placing financial burden on family
- 24% indicate lack of availability (i.e. of bursaries)
- 19% don't get enough hours at work
- 12% don't experience challenges
- 3% experience support clawbacks

Sacrifices youth have made due to the cost of living:

- 37% skipping social activities
- 25% sleeping less
- 15% skipping meals
- 9% postponing bills
- 8% have not made any sacrifices
- 5% not filling prescriptions

Supports and/or services youth would like to see or wish were improved:

- 45% for more student financial aid
- 36% for government subsidies (i.e. of community leisure pass)
- 12% for food bank/ exchange programs
- 7% feel the supports they have access to are sufficient



Priority Areas & Implications for BC's Most Vulnerable Youth

The priority areas for BC's most vulnerable youth who are facing multiple barriers and unmet, basic needs, may be different than the priorities discussed in the next section, for youth who have their basic needs met. The following discussion draws from the BYRC Town Hall Meeting and survey responses implicating urgent calls to action. Whereas most survey responses speak to the breadth of poverty in BC for youth, these particular stories and experience speak urgently to the depth of poverty, revealing the deep and pervasive role it plays in a young person's life.

Priority #1: Quality, safe and affordable housing that are youth-focused

The BCPRC's recommendations in this regard are:

End homelessness and adopt a comprehensive affordable social housing plan

- Recommit to building thousands of new social and co-op housing units per year. BC should be bringing on stream 10,000 such units per year
- Enhance and enforce tenant rights including introducing rent control on the unit

Poverty, health, and housing are inextricably linked to each other. At the core of a dignified and safe life for youth is safe and affordable housing. In this area, it is important to note that the face of poverty does indeed discriminate; the face of poverty is racialized, it is indigenous, and it is often trans and non-binary. As such, in building infrastructure for youth housing and health, an intersectional and low-barrier lens must be applied to ensure youth's accessibility.

Young people are particularly vulnerable to exploitative landlords and staying in abysmal housing conditions because they simply do not have other options or the resources and/or time to explore these options. We look forward to the government building not only more co-op and modular housing, but to increase the supply of housing that has the intention of being long-term for people, and that is an accessible option for youth to consider going forward.

We also encourage the provincial government to introduce stronger tenant protections, limits on annual rent increases, and enforcing rent control to the unit, not the tenant, so as to not perpetuate a cycle of tenant exploitation, especially to BC's youth. Mechanisms are needed to ensure the Residential Tenancy Act is truly working for the tenant, and not the landlord, and advocating for our most vulnerable.

Priority #2: Healthcare (including counselling, optometrist, dentist, prescription medication)

The BCPRC's recommendations in this regard are:

Enhance community mental health and home support services, and expand integrated approaches to prevention and health promotion services

- Expand essential health services in the public system, such as dental and optical care and community mental health services.

Regarding health care, one respondent shared:

My partner and I are paying thousands of dollars out of pocket (when we can) for medications that are not covered by Disability or pharmacare because they are not considered "essential for life"

In response to this and similar stories, we welcome the budget's commitment to \$105 million in funding toward eliminating or reducing deductibles for prescription drugs for poor and working class individuals and families. British Columbians are some of the Canadians who struggle the most with prescription medication costs and are stuck in a revolving-door of financial circumstances that trap them in poor health and mental distress of this situation.

Youth spoke about the difficulties navigating systems to access a disability designation. Vulnerable youth without phones or consistent access to email fall through the cracks of the system and cannot simply visit an office to follow up as application. Advocates to help complete forms are difficult to find and many vulnerable youth reported not having a regular doctor to provide assessment and follow up on mental health and well being. The pressures in other areas of the health system lead to major barriers for youth accessing additional financial resources.

Post 19 mental health services emphasize a crisis driven response. Many youth reported that they received support only when they were at a peak crisis point and otherwise waited months on waitlists for ongoing services. Under 19 youth may have to wait months for a regular outreach mental health clinician. At 19, the youth loses the ability to access that clinician and transitions to adult services. For youth in care, the age of 19 is an additional stressor and consistency as well as coordination of mental health services is integral. Extending the mandate of child and youth mental health clinicians past 19 provides flexibility to continue continuity of care.

The cost of living implications are literally now life-threatening to BC's youth as they increasingly skip crucial medications, treatment processes for their health needs, and cannot access safe and affordable housing.

Priority #3: Raising the minimum wage

Echoing the priority areas for lower risk youth outlined below, higher risk youth identified raising the minimum wage as a key priority area. This needs to work in tandem with safer working conditions - one respondent shared being treated as "disposable."

Wages are directly connected to dignity and the current minimum wage is miles behind the poverty line. Not only do we need stronger legislation to protect vulnerable workers, including youth, from discrimination and harassment, but we desperately need a dignified minimum wage which recognizes that entry-level jobs deserve respect, too.

As our society becomes increasingly meritocratic and individualized, youth are particularly vulnerable to internalizing the notion that their experience of social ills may be a result of individual failure - which is a completely false notion. When CEOs of wealthy corporations are earning hundreds, sometimes thousands, of times higher wages than their employees, this severe inequality affects everyone in those communities, not just the most at-risk. If BC wishes to include today's youth as part of the province's future economic and social landscape, we must recognize their value in our labour force with the support of intentional and targeted legislation regarding fair wages.

This survey reveals that the cost of living has forced youth to consider avenues of work that they otherwise would not, such as the adult film industry or pornography. BC's cost of living for youth should not be the deciding factor for making risky work choices like entering the adult film industry. Youth should be able to decide this work for themselves; however, the high cost of living being at the crux of this decision, is a deeply moral issue for our province. Increasing the minimum wage to one that supports the social agency of young people to make dignified and autonomous choices that they truly want to make, is a key part of a successful poverty reduction plan.

Priority #4: Education

BCPRC's recommendations in this area:

Enhanced support for training and education for low-income people

- Reduce tuition fees by 50% and increase the availability of post-secondary grants for low-income students
- Allow welfare recipients to attend post-secondary education and get apprenticeships

The survey data shows an astronomical amount and variety of combinations of sacrifices young people are making in their lives due to the cost of living. These include skipping meals, gatherings with peers, postponing bills and prescriptions, and some have identified needing to prioritize necessities that should be provided for. This caused one respondent to consider skipping a semester of school in order to pay for a costly dental procedure. Making access to free or significantly subsidized tuition would allow young people not to grapple with prioritizing elemental procedures or engagements, but to know that their government sets them up for success.

With post-secondary tuition and its associated costs alleviated, students can have the mental energy to take care of their bodies and minds in other parts of their life. Although youth leaving foster care now having access to free tuition in British Columbia's public university institutions is commendable, this support must be further expanded to include other demographics of vulnerable youth in precarious financial situations.

For BC's most vulnerable and at-risk youth, education can act as a powerful equalizer and instill a permanent sense of empowerment. Allocation of resources in the area of education should be viewed as an investment into a thriving future and the youth that will constitute it. It is fiscally responsible and morally right for our provincial government to expand paid training opportunities, and tuition and student loan waivers for BC's youth most in need of this support.

Priority Areas & Implications for All BC Youth

Priority #1: Reduce tuition fees and increase availability of grants and bursaries

The survey data shows that one of the highest costs and pressures facing youth are tuition costs. This priority also emerged from other sources of data.

The BCPRC's recommendations in this regard are:

Enhanced support for training and education for low-income people

Priority Actions:

- Reduce tuition fees by 50% and increase the availability of post-secondary grants for low-income students.
- Allow welfare recipients to attend post-secondary education and get apprenticeships.

To address the current burdens youth are bearing from getting post-secondary education, student loan repayment, assistance, and forgiveness programs can be strengthened, and the barriers to access these can be dramatically reduced. Several youth have identified debt, and the continuous mental stressors of debt, as a major barrier to living a full life and succeeding in school.

One youth respondent spoke to: "The trade off between working more hours and spending more time studying. I'm working to pay my tuition, so bad grades aren't an option, but if I work less hours then I can't pay my tuition. It's a double edged sword." Another shared: "[I am] Constantly experiencing stomach pains related to stress over balancing money and school."

Many students share this same experience of struggling to balance school with work. Although work is a crucial part of a young person's personal and professional development, it should be incorporated as a supplement to their life, not at the crux of a life or death situation. Some students are also caught in an in-between position whereby their parents earn enough income, disqualifying them from bursary eligibility; however, they do not earn enough to comfortably support their children in post-secondary pursuits. Financial aid should be combined with mechanisms to make them low barrier and free of assumption of whose families are more in need than others solely based on a certain level of income.

Priority #2: Increase wages and improve current precarious working conditions for youth

The BCPRC's recommendations in this regard are:

Improve the earnings and working conditions of those in the low-wage work

- Increase the minimum wage to \$15 an hour by January 2019 for all workers with no exemptions and index it to the cost of living.
- Follow the lead of many municipal governments and become a living wage employer of provincial government staff and contractors; and encourage other employers to adopt the living wage for families.
- Restore the coverage and enforcement of employment standards.

Compounding on the above barrier of balancing work and school, youth have expressed frustration at low wages and have spoken to how young workers are treated as disposable, with little respect in the workplace.

We applaud the government's commitment to increasing the minimum wage to \$15.20/ hour by 2021 and encouraging the province to remove all exemptions so it can benefit all workers. A living wage reflects what a person needs to escape poverty, provide for all their necessities, and to participate fully in their communities. Currently, certain exemptions exist in the minimum wage - for instance, liquor servers or restaurant waiters, many of whom are young women. These exemptions force them to rely on customer tipping to make ends meet, which can make them vulnerable to various forms of harassment and precarity. Going forward, we recommend that there are no exemptions to the \$15 minimum wage, so that regardless of a person's job title, they can rely on a secure form of income and work in safe environments.

While increasing minimum wage for all workers is a fundamental first step towards income fairness, it only allows people to survive and not to thrive. We encourage the government to create incentives for employers to pay living wages.

In BC, young people's expectations going into the labour force are dramatically decreasing with time. The Canadian Centre for Policy Alternatives has noted the shift away from a standard employment relationship of permanent work to increasing temporary work, lead to precarious employment with fewer protections (Longhurst, 2014). This contributes to the current young workers' expectation of contract job opportunities with no benefits and precarious temporary work with, instead of full-time work that utilizes one's skill set and provides full benefits. This disheartening shift in expectation is not natural, but human-made through the erosion of a social safety net and regulation of safe, humane, and respectable working conditions.

Due to the high cost of living, youth are making dangerous sacrifices such as skipping meals, losing sleep, and bypassing social activities. Our cultural discourse around resting and eating well as well as being able to forge and maintain social relations needs to shift from these being luxuries to fundamental necessities - and a key way to ensure this is through supportive legislation. These factors are essential components of a youth's formative and personal development, and forgoing them is a key cause of declining health and wellness in our young people.

Priority #3: Expand health care coverage and access so that “universal” health care is truly universalized

The BCPRC's recommendations in this regard are:

Enhance community mental health and home support services, and expand integrated approaches to prevention and health promotion services

Priority Action:

- Expand essential health services in the public system, such as dental and optical care and community mental health services.

Canada is the only country with a public health care system without a national public drug plan. Research shows that the consequences of patient charges for prescription drugs in Canada are dire and that the highest rates of non adherence to prescriptions due to cost are found in British Columbia (Law et. al, 2018). This report's data sources reveal that in addition to forgoing meals, social activities, and hygiene needs, BC's youth are also forgoing prescription drugs, care for injuries, and essential dental procedures. For young people without extended health coverage from their family, school, or another support system, they are left unable to afford essential prescription drugs and many aren't in a financial situation to buy coverage.

We look forward to a cross-government approach to bettering health outcomes, including mental health, for BC's young people. This survey demonstrates that health un-affordability has several implications such as losing sleeping, constant stress, and physical illness. Instead, when youth's basic necessities are met and they are socially supported to lead healthy lives, they are less likely to fall into ill health. This makes for a more productive health system and overall healthier society.

Poverty is widely recognized as the key social determinant of health. This speaks to how high tuition, student debt, and other exorbitant costs for young people prevents them from fulfilling their human rights. The academic demands of getting post-secondary education are stressful enough without adding the necessity to worry about financial pressures. As such, mental health

services and support systems within post-secondary institutions and surrounding communities must be expanded and publicized.

British Columbians, overall, are more likely than residents of other provinces to skip prescriptions due to unaffordability. From this survey data, we find that young people are doing this in tandem with losing sleep and skipping meals, creating a compounding effect that is deleterious to mental health and will create health care burdens and costs downstream for our province. We encourage our government to support integrative mental health care models on university campuses and youth-centric spaces by tackling wait times, affordability, and availability of various forms of counselling, peer support, and routine mental health check-ups.

Conclusion

In order to implement the recommendations put forward by this report and by other organizations and individuals in the province, funding must come from a sustainable source. We support fair and progressive taxation to fund these necessary investments and to from a key part of a successful poverty reduction plan. The previous governments have been reducing taxes since the year 2000, resulting in insufficient funds to deliver on crucial social services. Restoring taxes are a necessary component of a strong foundation of a just society.

As a province, we must approach this complex issue by first recognizing that poverty is not inevitable. It is an inorganic phenomenon to have this many youth experience such depth and breadth of poverty, as we have seen a movement toward austerity and a dismantling of a social safety net. We know that poverty is a socially constructed ill; however, as such, it means that public policy has the power to stop its predatory effects in its tracks.

British Columbia's youth are key stakeholders in poverty reduction and their concerns and priorities should be viewed as such. We look forward to BC government prioritizing the needs of this population and making bold changes that will pave way for a healthy and thriving province.



Citations

Longhurst, A. (July 2014). *Precarious: Temporary agency work in British Columbia*. Retrived from https://www.policyalternatives.ca/sites/default/files/uploads/publications/BC%20Office/2014/07/cpa-bc_precariousTempWork_fullReport.pdf

Law, M., Cheng, L., Kolhatkar, A., Goldsmith, L., Morgan, S., Holbrook, A., & Dhalla, I. (2018). The consequences of patient charges for prescription drugs in Canada: A cross-sectional survey. *CMAJ Open*, 6(1), E63-E70.

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Appendices

To request a copy of all survey data, please email us at contact@checkyourhead.org.

Appendix A: Survey Questions

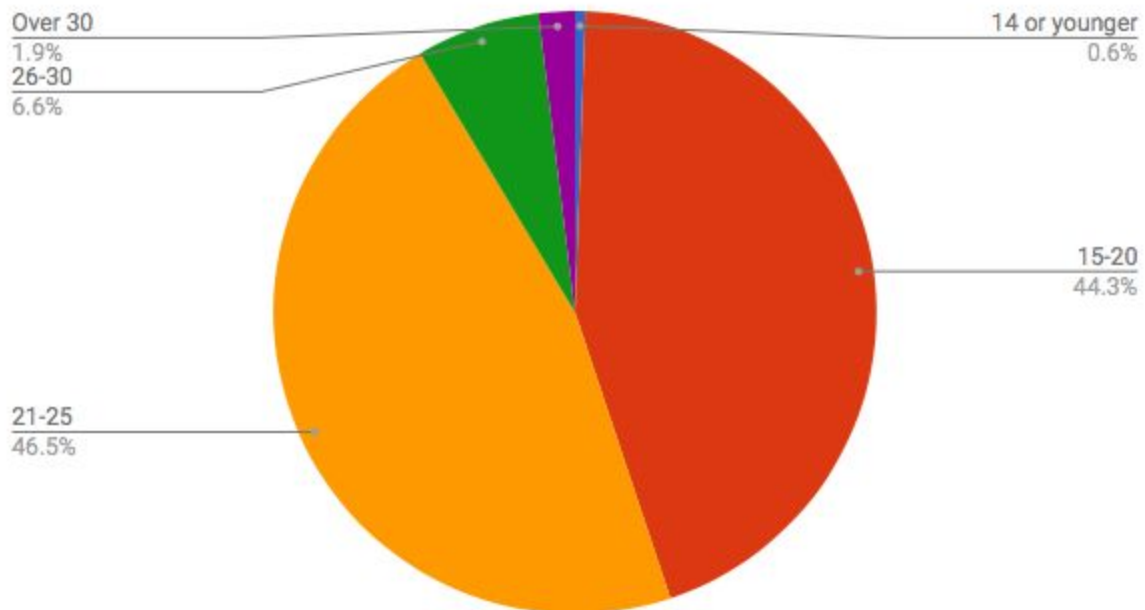
1. Age
 - a. 14 or younger
 - b. 15 - 20
 - c. 21- 25
 - d. 26 - 30
 - e. Other
2. Gender
 - a. Man
 - b. Woman
 - c. Transgender
 - d. Two-spirit
 - e. Non-binary
 - f. Other
3. What race/ ethnicity do you identify with?
4. What city/area do you live in?
5. Which statements do you feel apply to you?
 - a. I feel secure in my finances
 - b. I'm barely making ends meet
 - c. I'm overwhelmed with the cost of living
 - d. Other
6. What are the most challenging costs you face?
 - a. Rent
 - b. Food
 - c. Tuition
 - d. Childcare
 - e. Transportation
 - f. Mental health support
 - g. Prescription medication
 - h. Leisure (i.e. organized sports, social outings)
 - i. I don't face any challenging costs

7. What impact do these costs have on your life?
 - a. Living in substandard housing
 - b. Skipping meals
 - c. Working multiple jobs
 - d. mental/ physical/ family stress
 - e. Lower performance in school
 - f. None of the above
 - g. Other
8. What is/ are the source(s) of your income?
 - a. Work (full-time)
 - b. Work (part-time)
 - c. Work (seasonal/ odd jobs)
 - d. Parents/ family
 - e. Scholarships
 - f. Bursaries/ grants
 - g. Other
9. What are the challenges with the above source(s) of income?
 - a. Not enough hours at work
 - b. Clawbacks
 - c. Lack of availability (i.e. of bursaries)
 - d. Stress of placing financial burden on family
 - e. I don't experience any challenges
 - f. Other
10. What sacrifices have you made due to the cost of living
 - a. Skipping social activities
 - b. Skipping meals
 - c. Not filling prescriptions
 - d. Postponing bills
 - e. Sleeping less
 - f. I have not made any sacrifices
 - g. Other
11. Are there any supports and/or services that you would like to see or wish were improved?
 - a. Government subsidies (of i.e. community leisure pass)
 - b. Food banks/ food exchange programs
 - c. More student financial aid
 - d. The supports i have access to are sufficient
 - e. Other
12. Do concerns about the cost of living affect your mental wellbeing and performance in school/ life? If so, how?

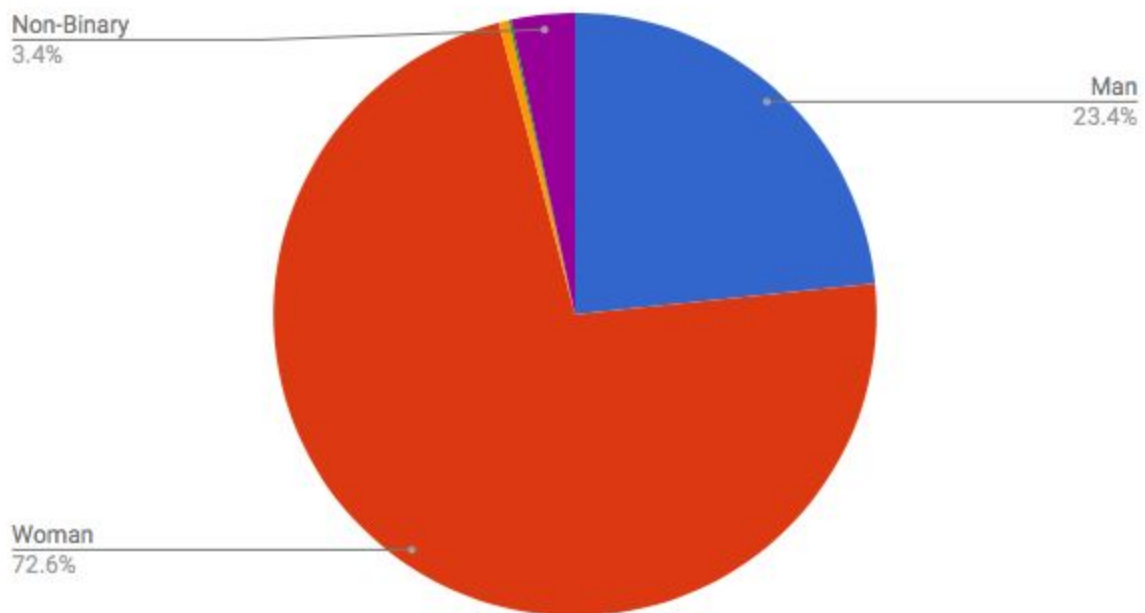
13. Please check the recommendations for the provincial government that you support.
 - a. (Please see BCPRC's recommendations)
 - b. What are some reasons you support those recommendations?
14. Please share any other stories or opinions you have on the cost of living for young people in BC.
15. How did you hear about this survey?
 - a. CYH
 - b. BYRC
 - c. Amplify
 - d. UBC
 - e. SFU
 - f. Langara
 - g. Capilano
 - h. High school
 - i. Social media
 - j. Friend
16. Consent
 - a. I give permission to the BC Poverty Reduction Coalition and Check Your Head to use my information anonymously in a submission to the government which will be posted publicly.
 - i. Yes
 - ii. No
 - b. I give permission to the BC Poverty Reduction Coalition and Check Your Head to use my information and my name in a submission to the government which will be posted publicly.
 - i. Yes
 - ii. No

Appendix B: Graphical Response Representations

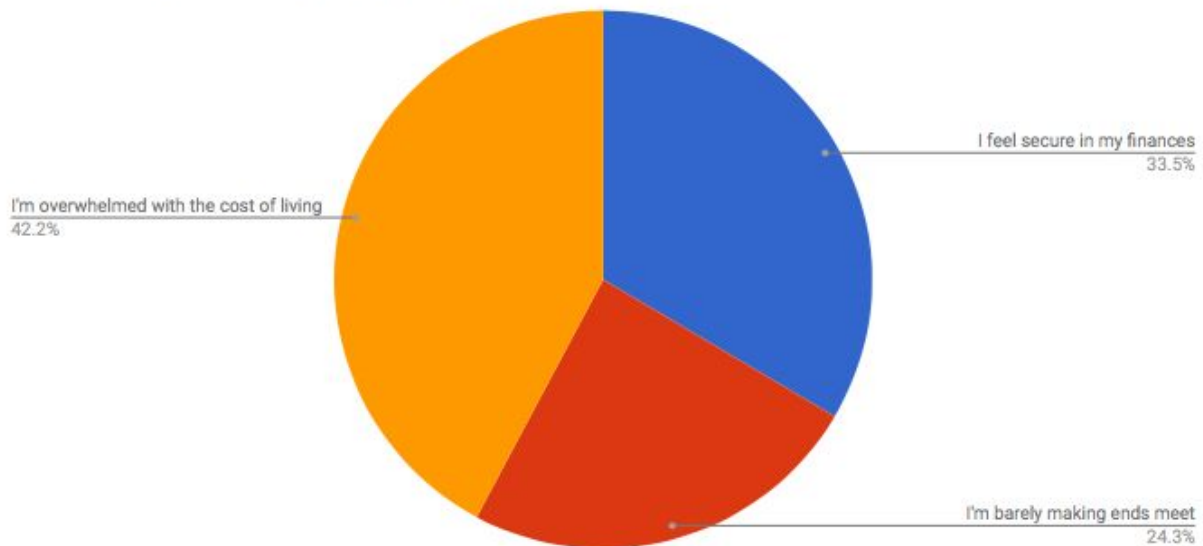
Age



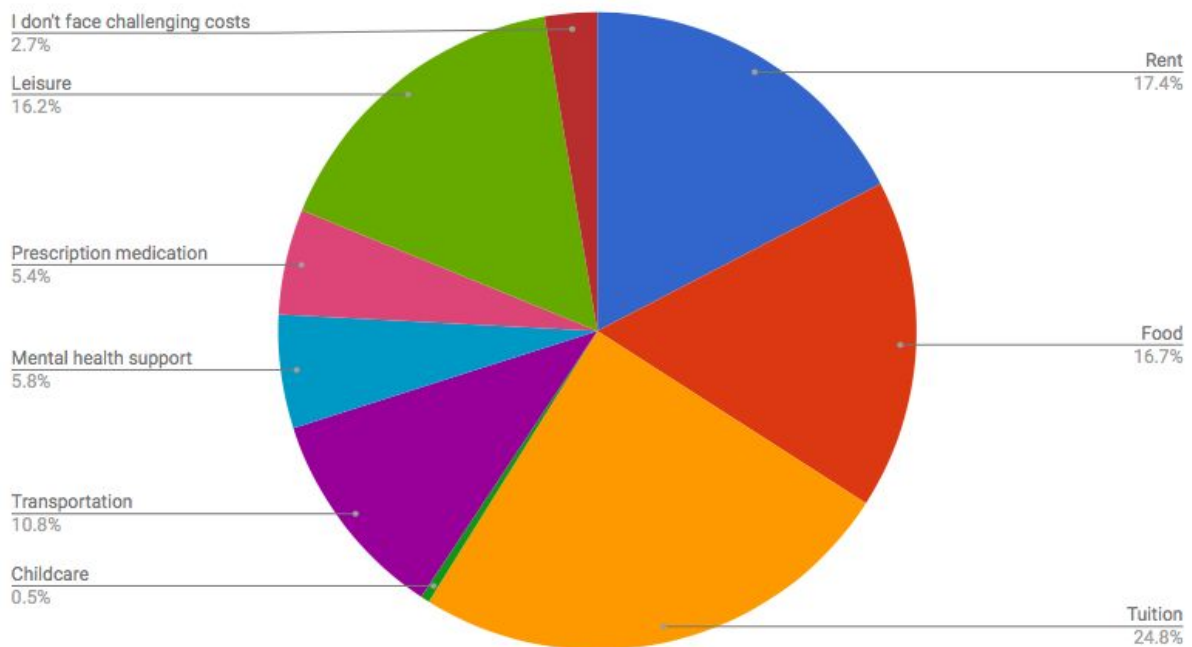
Gender



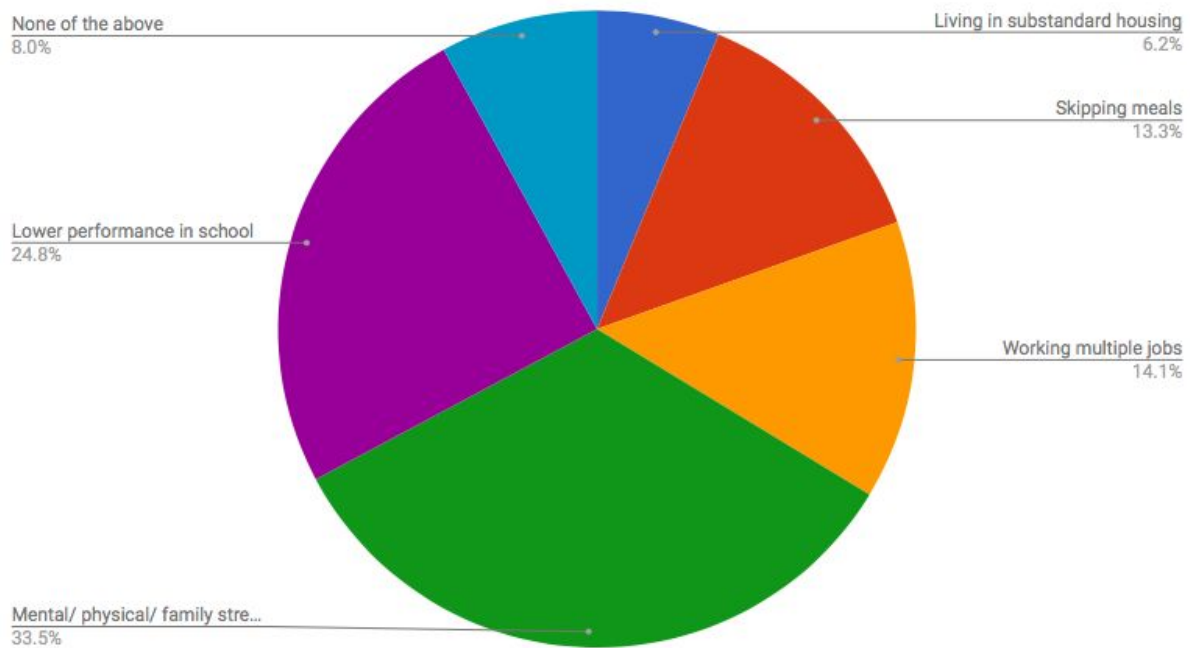
Which statements do you feel apply to you?



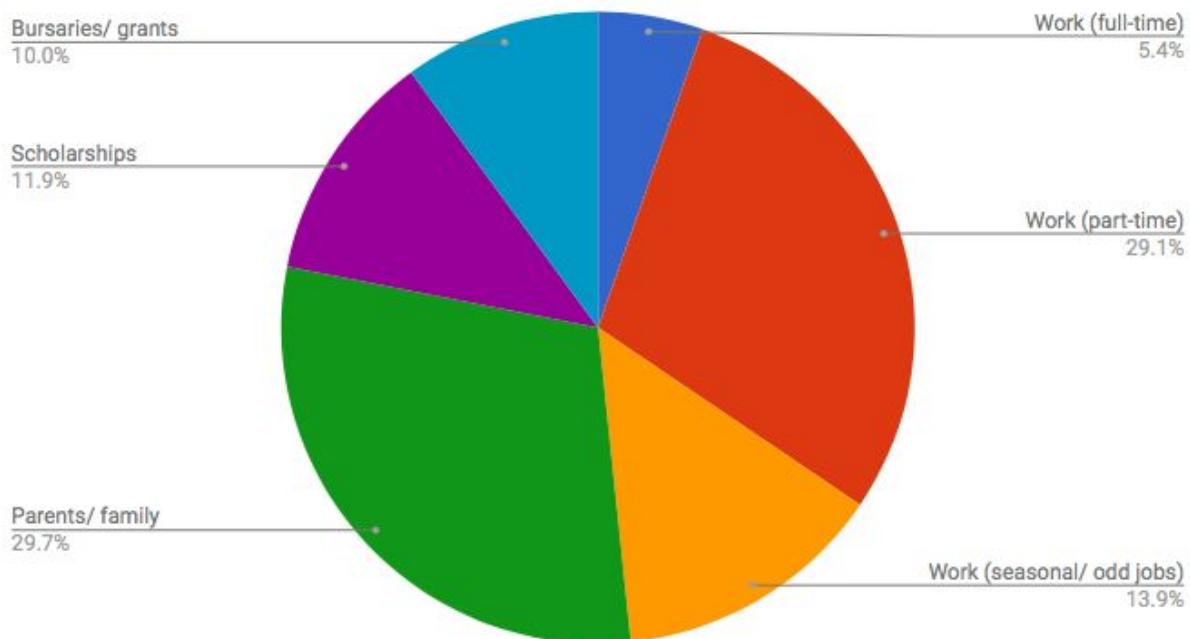
What are the most challenging costs you face?



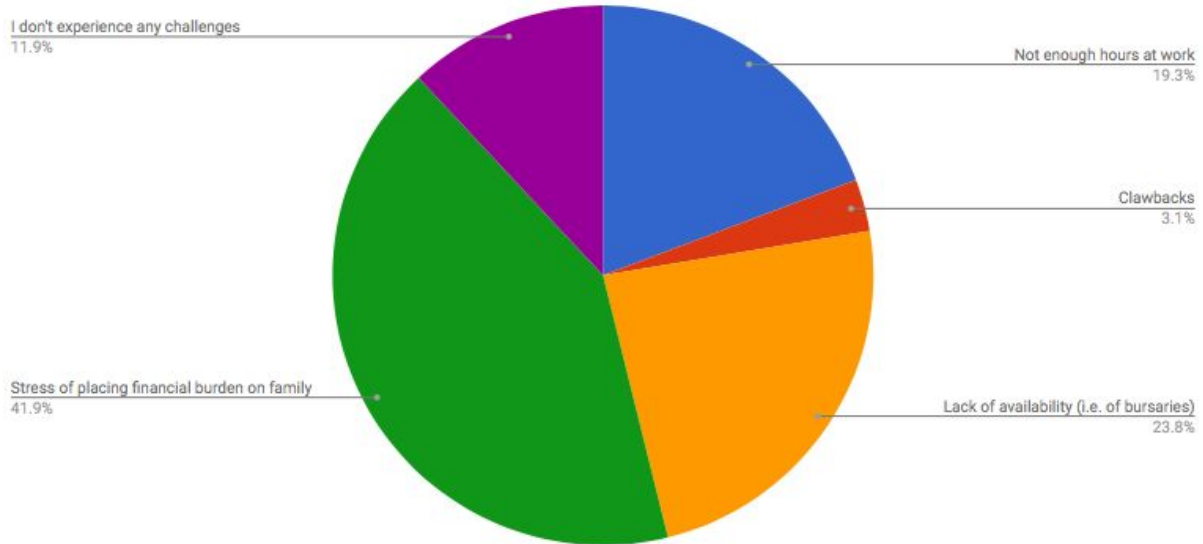
What impact do these costs have on your life?



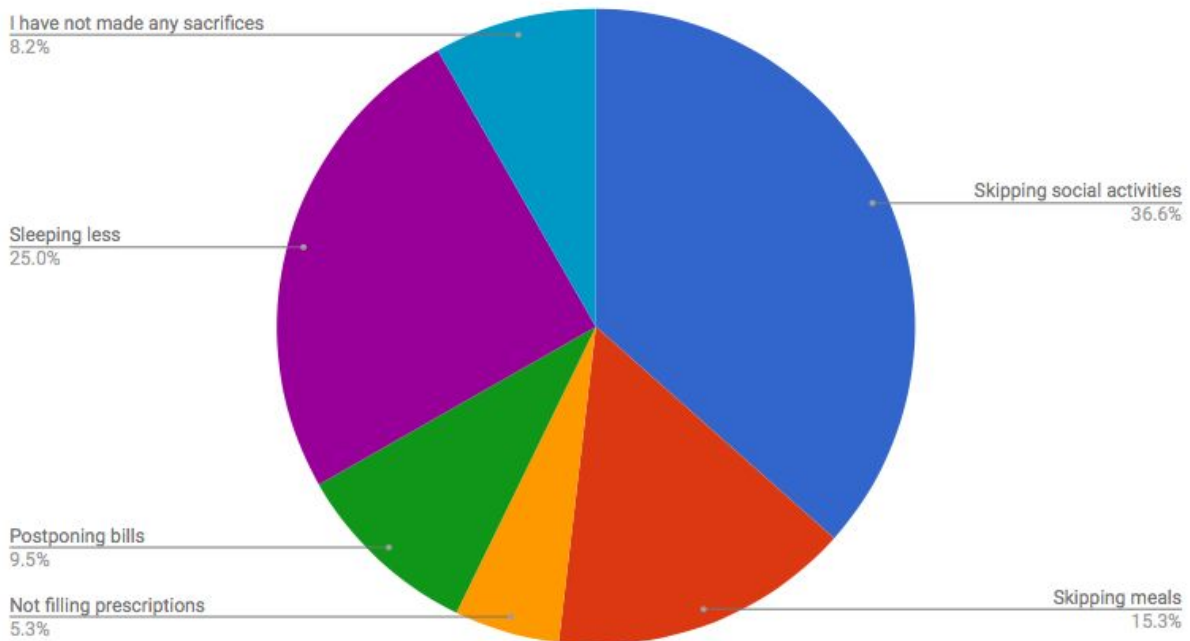
What is/ are the sources of your income?



What are the challenges with the above source(s) of income?

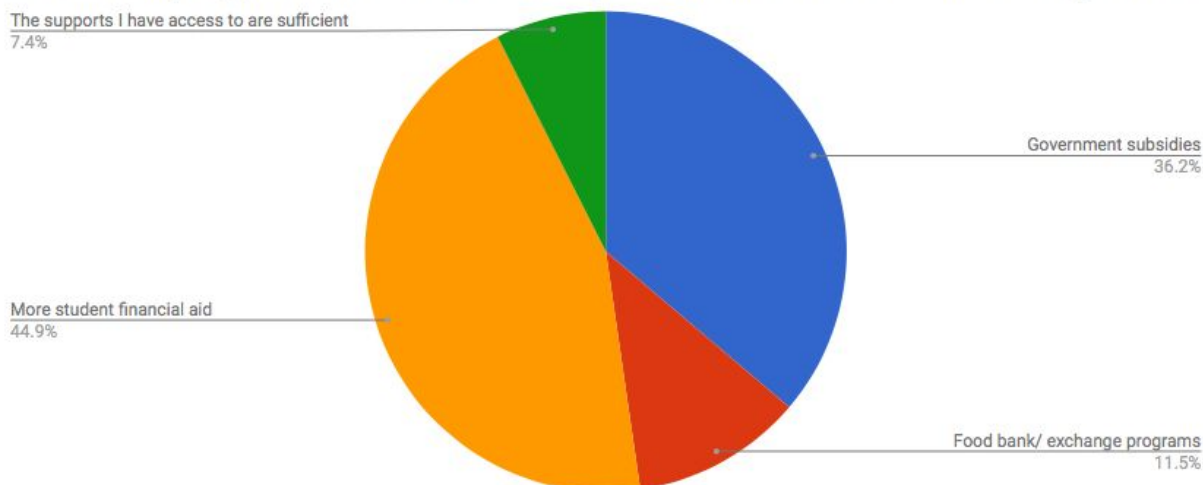


What sacrifices have you made due to the cost of living?

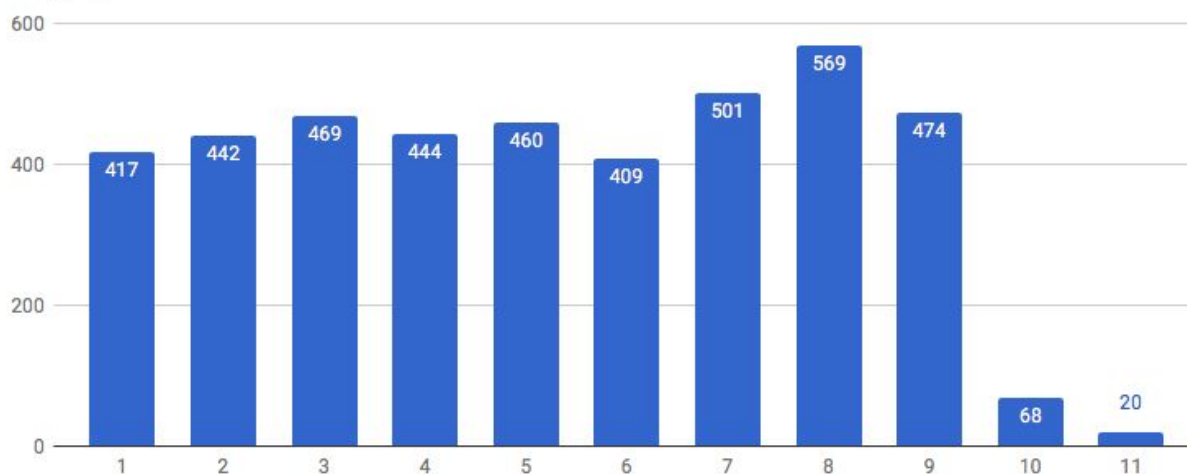


Are there any supports and/or services that you would like to see or wish were improved?

The supports I have access to are sufficient
7.4%



Please check the recommendations for the provincial government that you support.



1	Ensure people on welfare and disability assistance receive enough to make ends meet
2	Increase the minimum wage to \$15/ hour for all workers by January 2019
3	Enforce employment standards (i.e. shift lengths, paid overtime etc.)
4	Commit to building at least 10,000 affordable homes per year
5	Implement rent control on the unit and other tenant protections
6	Ensure everybody has access to affordable, quality child care (including free child care if you make less than \$40,000 per year)

7	Cover dental, optical care, and prescription drugs
8	Reduce post-secondary tuition fees by 50% and have grants (not loans) for those who need it
9	Ensure rich individuals and businesses pay their fair share of taxes
10	Need more information
11	Unsure

Appendix C: Comments and Numerical Highlights of Responses

Age

14 or younger (3)

15 - 20 (294 - 2)

21 - 25 (606 - 294)

26 - 30 (652 - 606)

Gender

Man (150)

Man, I don't know (1)

Man, Transgender (2)

Man, Two-Spirit (1)

Man, Woman, Transgender, Non-binary, Complicated (1)

Non-binary (15)

Non-binary, Gender Fluid (1)

Non-binary, Genderqueer (1)

Prefer not to answer - do not identify as anything (1)

Transgender, Non-binary (1)

Woman (647 - 176)

Woman, Non-binary (4)

What race / ethnicity do you identify with?

Aboriginal (1); First Nation (1); Indigenous (1); Indigenous/Metis (1); Metis (1); Vietnamese-Metis (1); Vietnamese-Cree (1)

Afghan (1)

African (2)

African-Canadian (2)

Arab (3)

Asian 107

Asian-Caucasian (3)

Black (3)

Bosnian (1)

Brazilian (1)

Canadian 24

Canadian-Indian (2)

Canadian-Italian

Canadian-Mexican-Portuguese (1)

Canadian-Vietnamese-British (1)

Caucasian (174)

Caucasian-Asian (1)

Caucasian-Canadian (1)

Caucasian-Chinese (4)

Caucasian-Filipino (1)

Caucasian-Jewish (1)

Caucasian-British (1)

Chinese (398- 289)

Chinese-Canadian (18)
Chinese-Canadian-Filipino (1)
Chinese-Canadian-Vietnamese (1)
Chinese-Indian (2)
Chinese-Fijian (1)
Chinese-Japanese (1)
Egyptian-Canadian (1)
European (7)
Filipino (12)
Filipino-Canadian (5)
Filipino-Iranian (1)
Hindu (2)
Indian (27)
Indian-African (2)
Iranian (1)
Japanese (1)
Japanese-Canadian (1)
Korean (5)
Latino (6)
Jewish (5)
Middle Eastern (6)
Mixed (21)
Pakistani (5)
Persian (3)

Portuguese (2)

Punjabi (8)

Russian (1)

Scottish-Canadian (1)

Serbian (1)

Sikh (3)

Singaporean (2)

Sinhalese (1)

Slavic (1)

South Korean (1)

Sri Lankan (2)

Taiwanese (13)

Thai (1)

Thai-Chinese (1)

Ukrainian-Caucasian (1)

Vietnamese (6)

What city / area do you live in?

Abbotsford (3)

Burnaby (124)

Delta (13)

Tri-Cities (Coquitlam, Port Coquitlam and Port Moody) (59)

Downtown Vancouver (3)

East Vancouver (18)

Kelowna (1)

Vancouver (219)

Victoria (4)

Langley (11)

Lower Mainland (2)

North Vancouver 1

Maple Ridge (9)

Mission (2)

New Westminster (15)

North Vancouver (22)

Prince George (1)

Richmond (26)

Squamish (1)

Surrey (104)

Which statements apply to you?

I feel secure in my finances (203)

I feel secure in my finances + I'm barely making ends meet (3)

I feel secure in my finances, I'm barely making ends meet, I'm overwhelmed with the cost of living (4)

I feel secure in my finances, I'm overwhelmed with the cost of living (28)

I'm barely making ends meet (87)

I'm barely making ends meet, I'm overwhelmed with the cost of living (77)

I'm overwhelmed with the cost of living (189)

Other Responses to "Which statements apply to you?"

Currently living with parents, but I do not understand and acknowledge financial pressures.

Family providing

I am a student with few personal expenses at the moment

i am a student with student loans living at home

I am doing okay but don't feel completely secure.

I am only secure because of overwhelming support from family members. Otherwise, I would be incredibly overwhelmed.

I am only secure in my finances because of my parents

I am struggling to make ends meet(which is a little different than "barely" because barely is a stronger word).

I basically live off student loans, which is not something that is sustainable...

I can afford most things, just not enough to move out.

I can make ends meet, but it doesn't feel secure or long-term

i can't really say because i just got my first job a few months ago and they pay good.

I do not feel secure in my finances, but I do have some wiggle room.

I feel overwhelmed sometimes

I feel secure because I live with my parents but I'm overwhelmed of my situation when I will need to move out.

I feel secure BUT I am not living with a lot of money. I know I can put food on the table, but I do not possess lots of money.

I feel secure but limited in my lifestyle choices.

I feel secure in my finances because my parents financially support me, but am very aware of the high costs of living and worried by it for when I am financially independent.

I feel secure in my finances, Currently, I feel secure but I fear for the future and being able to make ends meet further down the road

I feel secure in my finances, I am fortunate to feel this way only because I still live at home

I feel secure in my finances, I currently feel secure with finances, but I am worried about the future.

I feel secure in my finances, I live at home and my parents support me with some tuition, housing and food.

I feel secure in my finances, I'm barely making ends meet, I feel that my family is living at a higher standard, thus making our ends barely meet.

I feel secure in my finances, I'm feeling secure when I am still living with my parents but rent would be too expensive when I move out

I feel secure in my finances, I'm overwhelmed with the cost of living, I feel secure now but worry about the future.

I feel secure in my finances, I'm overwhelmed with the cost of living, I'm managing but it is hard

I feel secure in my finances, My parents take care of me

I feel secure in my finances, still living at home.

I feel stressed about my finances.

I feel temporarily secure, but have long term student loan debt

I feel that I have enough to cover my current expenses but I don't know if I can say the same about the future.

I have enough money for school but not enough money to support myself

I live with my parents

I live with my parents because I cannot afford to live alone

I live with my parents but if I didn't I would not be able to survive

I live with my parents, so I'm not worried about the cost of living, however, the cost of tuition sometimes worries me

I rely mainly on my family, but wouldn't be able to do it on my own.

I would not be financially secure without my family supporting me.

I'm barely making ends meet, and that's with student loans

I'm barely making ends meet, I feel insecure about paying off my debt.

I'm barely making ends meet, I have to rely on asking my family for money for help

I'm barely making ends meet, I'm overwhelmed with the cost of living, I'll retire when I'm dead.

I'm barely making ends meet, I'm overwhelmed with the cost of living, Things are just too expensive here.

I'm barely making ends meet, I'm worried that I am relying on my parents and I feel sorry about it as well and wish to try and be more independent, but it can't be helped at the current moment.

I'm barely making ends meet, My budget is starting to get low

I'm doing okay, not exactly secure but have enough for current needs and some savings.

I'm living on loans for school, so it's basically borrowed time

I'm moving out of my parents house in the summer, and although I've saved up quite a bit of money, I'm worried that I will not be able to afford it in the long-run, being a student who works part-time.

I'm overwhelmed with the cost of living, Can't move out of my parents home as a result. Don't think I'll be able to until I'm in my 30s. Ridiculous that we have to have high paying jobs to be able to afford moving out.

I'm overwhelmed with the cost of living, Cost of Education

I'm overwhelmed with the cost of living, Costs for school are high

I'm overwhelmed with the cost of living, Currently I live at home but the prospect of leaving seems impossible

I'm overwhelmed with the cost of living, I can't move out of an abusive household because rent is so high. I only work part time because of school

I'm overwhelmed with the cost of living, I'm secure under my parents roof, but otherwise, I would be overwhelmed.

I'm overwhelmed with the cost of living, If I didn't live with my parents I would not be able to afford school and pay rent, I'm barely able to pay for school as it is

I'm overwhelmed with the cost of living, Making ends meet, but just barely. Everything is getting more expensive and the income we have right now will probably not be able to sustain for many more years down the road.

I'm fortunate enough to be living with my parents right now, but the thought of trying to make it on my own is frightening to me, because of the high cost of living

living at home

Living at home makes it easy, being on my own would likely be difficult

Living with parents, however we are struggling to keep up with rent

Meh

My financial situation is tenuous

My parents are struggling

None. I am supported by my parents.

Not nearly secure enough to break off from my parents' house

Right now i'm okay as my parents are covering that for me, if I was on my own I would barely make ends meet

Since my parents support me financially, I feel secure in my finances. However, if they are not supporting me, I don't think I can live the life I want to have with the wave of a newly graduated student.

Somewhere between feeling secure in my finances and overwhelmed

Support from parents but do not feel secure for the future

What are the most challenging costs you face?

Food (6)

Food, Leisure (9)

Food, Mental health support (1)

Food, mental health support, leisure (1)

Food, Transportation (2)

Food, Transportation, Leisure (7)

Food, Tuition (17)

Food, Tuition, Leisure (17)

Food, Tuition, Mental health support (2)

Food, Tuition, Mental health support, prescription medication (1)

Food, Tuition, Mental health support, prescription medication, leisure (2)

Food, Tuition, Transportation (8)

Food, Tuition, Transportation, Leisure (22)

Food, Tuition, Transportation, Mental health support, Leisure (5)

Food, Tuition, Transportation, Mental health support, Prescription medication (1)

Food, Tuition, Transportation, Prescription medication (2)

Food, Tuition, Transportation, Prescription medication, Leisure (5)

I don't face any challenging costs (41)

Leisure (18)

Mental health support, Leisure (3)

Mental health support, Prescription medication (3)

Mental health support, Prescription medication, Leisure (3)

Rent (12)

Rent, Food (15)

Rent, Food, Childcare, Transportation, Mental health support, Prescription medication, Leisure (1)

Rent, Food, Leisure (4)

Rent, Food, Mental health support, Leisure (4)

Rent, Food, Mental health support, Prescription medication (1)

Rent, Food, Transportation (3)

Rent, Food, Transportation, Leisure (3)

Rent, Food, Tuition (43)

Rent, Food, Tuition, Prescription medication (4)

Rent, Food, Tuition, Transportation (12)

Rent, Food, Tuition, Transportation, Leisure (15)

Rent, Food, Tuition, Transportation, Mental health support, Prescription medication, Leisure (8)

Rent, Food, Tuition, Transportation, Prescription medication, Leisure (5)

Rent, I don't face any challenging costs (2)

Rent, Leisure (6)

Rent, Transportation (4)

Rent, Transportation, Leisure (4)

Rent, Tuition (41)

Rent, Tuition, Leisure (12)

Rent, Tuition, Mental health support (4)

Rent, Tuition, Mental health support, Leisure (3)

Rent, Tuition, Mental health support, Prescription medication (4)

Rent, Tuition, Mental health support, Prescription medication, Leisure (4)

Rent, Tuition, Prescription medication (5)

Rent, Tuition, Transportation (10)

Rent, Tuition, Transportation, Leisure (4)

Transportation (4)

Transportation, Leisure (7)

Tuition (590 - 535)

Tuition, Transportation (12)

Tuition, Transportation, Leisure (9)

Other Responses to “What are the most challenging costs you face?”

Employment, and the future life

Food, Childcare, Transportation, Mental health support, Student loan payments

Food, I don't face any challenging costs

Food, My tuition and rent is covered by family; I would not be able to afford these costs without them.

I currently live with my parents still because I cannot afford to rent a place in Vancouver. If I did not live at home rent would be my biggest challenge

Leisure (i.e. organized sports, social outings), Because fortunately my parents are able to support me in the other areas.

Leisure (i.e. organized sports, social outings), Health-care costs that aren't covered

Leisure (i.e. organized sports, social outings), travel

Like literally everything

Rent, car payments

Rent, Childcare

Rent, Childcare, Transportation

Rent, Food, Dental care

Rent, Food, Mental health support, Prescription medication

Rent, Food, Prescription medication

Rent, Food, Transportation, Mental health support, Leisure (i.e. organized sports, social outings), Having savings for emergencies

Rent, Food, Tuition, Transportation, Mental health support, Prescription medication, Bill Payments, taking care of my disabled mother (all of her medical costs)

Rent, Transportation, dental

Rent, Tuition, Prescription medication, Leisure (i.e. organized sports, social outings), being a full time student and working part time, my 50 -60% earnings go in rent.

Rent, Tuition, Technology like mobile data plans, repairs (stupid Apple), and the cost of devices themselves.

Rent, Tuition, Transportation, Prescription medication, Dental Coverage

Rent, Tuition, Utilities

Tuition, Car insurance

Tuition, Physical Therapy costs - injury

Tuition, Transportation, GAS

Tuition, Transportation, Gas for the car

What impact do these costs have on your life?

Living in substandard housing (9)

Living in substandard housing, Lower performance in school (8)

Living in substandard housing, Mental/ physical/ family stress, Lower performance in school (12)

Living in substandard housing, Skipping meals (2)

Living in substandard housing, Skipping meals, Mental/ physical/ family stress (3)

Living in substandard housing, Skipping meals, Mental/ physical/ family stress, Lower performance in school (8)

Living in substandard housing, Skipping meals, Working multiple jobs, Mental/ physical/ family stress, Lower performance in school (13)

Living in substandard housing, Working multiple jobs, Mental/ physical/ family stress, Lower performance in school (9)

Lower performance in school (17)

Mental / physical / family stress (77)

Mental/ physical/ family stress, Lower performance in school (105)

None of the above (101)

Skipping meals (25)

Skipping meals, Mental/ physical/ family stress (22)

Skipping meals, Mental/ physical/ family stress, Lower performance in school (50)

Skipping meals, Working multiple jobs, Mental/ physical/ family stress, Lower performance in school (40)

Working multiple jobs (15)

Working multiple jobs, Lower performance in school (13)

Working multiple jobs, Mental/ physical/ family stress (22)

Working multiple jobs, Mental/ physical/ family stress, Lower performance in school (48)

Other responses to “What impact do these costs have on your life?”

Every aspect is affected, I just wanna live life

Living at home

Living in subsidized housing

Living in substandard housing, Mental/ physical/ family stress, Debt

Living in substandard housing, Mental/ physical/ family stress, Lower performance in school, I literally want to kill myself and everything feel hopeless

Living in substandard housing, Mental/ physical/ family stress, Lower performance in school, Physical damage to body if unable to eat healthy, exercise and take regular medication

Living in substandard housing, Mental/ physical/ family stress, Lower performance in school, you can't find a newly built 1 bedroom basement for less than \$1000. this makes me to live in very old basements

Living in substandard housing, Mental/ physical/ family stress, Not seeing dentist for issues that need to be fixed

Living in substandard housing, No money left over to put into savings or for emergencies

Living with parents

Lower performance in school, Less time for social life

Lower performance in school, Physical stress from work

Mental/ physical/ family stress, I cant even find one job let alone be stressed with multiple jobs.

Mental/ physical/ family stress, Inability to use money for anything non-essential

Mental/ physical/ family stress, Long commute times because I cannot afford a car right now

Mental/ physical/ family stress, Lower performance in school, No savings and living in debt

Mental/ physical/ family stress, Lower performance in school, Often cannot afford train pass

Mental/ physical/ family stress, Need to go between study terms and work terms so I don't run out of money

Mental/ physical/ family stress, No fun

Mental/ physical/ family stress, None of the above

Mental/ physical/ family stress, Some stress - but varies depending on what else is happening (E.g. Christmas is more stressful)

Mental/ physical/ family stress, Taking 6 courses and working 20 hours a week

Mental/ physical/ family stress, Tiredness

Mental/ physical/ family stress, Unable to learn standard "adulting" skills that especially require more finances than I can acquire

None of the above, Gas is too expensive but since summer is coming i know prices are going to go up. It's mainly because my van is not efficient on gas so i am saving up for a new one.

None of the above, I live with my family so I'm financially supported.

None of the above, Less indulging in shopping/food/luxury expenses

None. Again, I am fortunate enough to have parents with a steady income.

Skipping meals, Majority of hangouts are done at restaurants, so I have to avoid spending time with friends on occasion

Skipping meals, Mental/ physical/ family stress, exhaustion

Skipping meals, Mental/ physical/ family stress, Lower performance in school, None of the above

Skipping meals, Mental/ physical/ family stress, Lower performance in school, Unknown long term health issues.

Stress on myself and family

Student loan and credit card debt

Working multiple jobs, Delaying seeing doctors

Working multiple jobs, Mental/ physical/ family stress, Lower performance in school, Constantly experiencing stomach pains related to stress over balancing money and school.

Working multiple jobs, Mental/ physical/ family stress, Skipping regular doctor/dental appointments

What is/are the sources of your income?

Bursaries / grants, parents/family (8)

Parents/ family, Scholarships, Bursaries / grants (9)

Work (full-time), Parents/ family (16)

Work (part-time) (63)

Work (part-time), Parents/ family (121)

Parents/ family (94)

Work (full-time) (54)

Work (part-time), Parents/ family, Bursaries / grants (17)

Work (part-time), Parents/ family, Scholarships (39)

Work (part-time), Work (seasonal/ odd jobs), Parents/ family (30)

Work (seasonal/ odd jobs), Parents/ family (33)

Other Responses to “What is/are the sources of your income?”

Bursaries / grants, PWD social assistance, student grants and loans

Bursaries / grants, student loans

Bursaries / grants, Using savings from old job.

Currently unable to work part-time due to injury, but usually part-time work

Financial investments

Internships/Co-ops

Living Assistance

Loans. Had a job for a while, couldn't handle that and school

Parents/ family, part time <3k year.

Scholarships, Husband is supporting me

Scholarships, Teaching assistant work

Work (full-time), BC Student Aid

Work (full-time), Co-op

Work (full-time), Parents/ family, Using RESPs to cover partial tuition costs

Work (part-time), And common law works full time

Work (part-time), Disability assistance

Work (part-time), First Nation Band Funding

Work (part-time), government student loans

Work (part-time), Honorarium

Work (seasonal/ odd jobs), Scholarships, Bursaries / grants, Loans

Work (seasonal/ odd jobs), Scholarships, Bursaries / grants, Resources/Honorarium \$

Work Term

Worked full time for years to save up for a year of school - savings

What are the challenges with the above source(s) of income?

I don't experience any challenges (98)

Lack of availability (i.e. of bursaries) (43)

Stress of placing financial burden on family (171)

Lack of availability (i.e. of bursaries), Stress of placing financial burden on family (85)

Not enough hours at work (42)

Other responses to "What are the challenges with the above source(s) of income?"

A Family to support on minimum wages

balance between work and school

Balancing short term gains with long term benefits - grades v. income

Balancing work hours with school work

Clawbacks, It can be really unpredictable whether the Ministry is going to deduct student funding from my cheque or not. I'm also not sure yet how much I will get in student funding each year yet.

Clawbacks, It's enough to make it by if you can budget it and have found good housing but I'm new to this and I don't quite live "comfortably"

Cost of living is high

Debt

Expenses in general are so high

feel bad taking money

Going to school full time

Going to school full time

Hard to balance with school responsibilities

Hard to work enough hours for living expenses while also keeping up with schoolwork

having to go to school, study and do homework

I don't experience any challenges, I can pay for my small expenses and tuition from my savings and from grants.

I don't experience any challenges, Not challenging enough to be a challenge because my parents are supportive.

I don't experience any challenges, Not enough time to work

Inconsistent pay makes it hard to budget

Insufficient wages for the current cost of living

It's honestly just not enough

Lack of availability (i.e. of bursaries), Low paying experiential placements

Lack of availability (i.e. of bursaries), Low-paying positions

Lack of availability (i.e. of bursaries), Not being paid enough and not being able to work more hours due to school

Lack of availability (i.e. of bursaries), Stress of placing financial burden on family, challenges finding work

Lack of availability (i.e. of bursaries), Stress of placing financial burden on family, I don't experience any challenges

Lack of availability (i.e. of bursaries), Stress of placing financial burden on family, just not enough

Lack of availability (i.e. of bursaries), Stress of placing financial burden on family, Low pay

Lack of availability (i.e. of bursaries), Stress of placing financial burden on family, parents make too much money for me to qualify for bursaries, but they cannot afford to cover my tuition (and they shouldn't be expected to - it's frustrating that this is an assumption)

Lack of consistency of income

Legally not allowed to work in Canada

limited time to work because of school... I work so I can go to school but I go to school so I can work...

Low pay compared to the cost of living.

Low pay.

Low wage

Low wage

No opportunity for salary growth. Limited benefits. Student debt

Not able to take more shifts at work due to school obligations (stress of workload?)

Not enough hours at work, Cannot work as many hours as I would like due to school schedule so I'm strained to save as much of my wages as possible.

Not enough hours at work, Few entry-level job opportunities in my field, so working multiple jobs but only getting paid for one (need others for building up experience).

Not enough hours at work, Insecurity of contract work

Lack of flexibility

Not enough jobs in my field of expertise that are willing to hire new students so not making much money

Low wages

Not enough hours at work, Not enough to work + go to class

Not enough hours at work, Parents are helping a little bit, but they are abusive and I am not getting the same support that my heterosexual siblings are getting.

Not enough hours at work, School is stressful and time-consuming so I can't work more hours

Not enough hours at work, Stress of placing financial burden on family, Low income

Not enough hours at work, Stress of placing financial burden on family, low wages

Not enough hours at work, Stress of placing financial burden on family, Not enough time for work and school

Not enough hours at work, Stress of placing financial burden on family, Rent that is close to work/campus is extremely expensive, even with a roommate

Not enough hours at work, Wages

Not enough time to allocate between work, school, and homework

not enough time to do everything and work as much as id like

Not enough time to maintain a good gpa, work and course load

not enough to pay all the bills!

Only work during the summer and over Christmas

Other than the work money I make, I have to pay back all the loans I borrowed.

Stability of it all

Stress of placing financial burden on family, Don't have time to work anymore. Scheduling is hard.

Stress of placing financial burden on family, Hard to work as much as I need and keep my grades up

Stress of placing financial burden on family, Have to be enrolled in 4 courses just to be eligible for bursaries/scholarships.

Stress of placing financial burden on family, Having to live at home

Stress of placing financial burden on family, I am afraid I won't be able to live the standard of life that I want, once they stop supporting me.

Stress of placing financial burden on family, I am recovery from an injury so am currently unable to work

Stress of placing financial burden on family, I do not get paid well and minimum wage is ridiculous is bc.

Stress of placing financial burden on family, I don't experience any challenges

Stress of placing financial burden on family, Level of pay.

Stress of placing financial burden on family, not enough hours to go to work as a student

Stress of placing financial burden on family, Not enough time to do well in school and work

Stress of placing financial burden on family, Not enough time to study for school because I have to work

Stress of placing financial burden on family, Often uncertain about financial future and whether I'll be able to get by next month. End up sacrificing self care and homework so I can work more hours

Stress of placing financial burden on family, School is really expensive

Stress of placing financial burden on family, Spending a significant amount of what I earn in a shift on childcare so I can be at work.

Stress of placing financial burden on family, Studying full-time and working part-time means I can't work longer hours

Stress of placing financial burden on family, They help me pay for my schooling and allow me to stay with them while I am studying

Stress of placing financial burden on family, Unable to work enough AND go to school

Stress of placing financial burden on family, Unemployment

Stress of placing financial burden on family, Working full time and being in school full time is very challenging and my family doesn't have a lot of money to support me with

Stress of placing financial burden on family, Working while trying to fulfill academic requirements

The trade off between working more hours and spending more time studying. I'm working to pay my tuition, so bad grades aren't an option, but if I work less hours then I can't pay my tuition. It's a double edged sword

Time

Too long to get promoted

Unable to find a job within my field of study with my university degree that pays enough to cover rent, car insurance, medical, food, and student loan payments

Underpaid

Unpredictable income

Wages are too low

When i do have a job i cant work the amount i would like to because of school.

With being a full time student, it is difficult to work full time and make money

Worked full time 35-40 hours, pay is nowhere near high enough.

Working a second job add extra weight to my work-life balance

Working enough hours at work while studying to be able to pay rent.

What sacrifices have you made due to the cost of living?

I have not made any sacrifices (108)

Skipping meals, Sleeping less (13)

Skipping social activities (250)

Skipping social activities, Not filling prescriptions, Postponing bills, Sleeping less (11)

Skipping social activities, Postponing bills (14)

Skipping social activities, Postponing bills, Sleeping less (26)

Skipping social activities, Skipping meals (30)

Skipping social activities, Skipping meals, Not filling prescriptions, Sleeping less (14)

Skipping social activities, Sleeping less (356)

Other responses to “What sacrifices have you made due to the cost of living?”

Skipping social activities, Not filling prescriptions, Postponing bills, Sleeping less, I don't usually skip meals but I struggle with making good choices when it comes to eating cost-efficiently

I have not made any sacrifices, Chose not to pursue more personalized therapy services (as the school services are less ideal), due to their high prices.

I have not made any sacrifices, Mental health due to not being able to support myself as an adult

I have not made any sacrifices, Minimizing expenses by budgeting better.

I've sacrificed having to still live at home as opposed to moving out.

Less donations to causes I wish to support. Less luxury spending than other peers.

Not getting as much care as I need for my injury, having to adapt my lifestyle to spend less

Not living on university residence

Not moving out with my boyfriend, even though we'd love to

Skipping social activities, Not filling prescriptions, Postponing bills, Sleeping less, I don't usually skip meals but I struggle with making good choices when it comes to eating cost-efficiently

Skipping social activities, Not filling prescriptions, Postponing bills, Sleeping less, Living in highly criminal area

Skipping social activities, Not filling prescriptions, Sleeping less, Asking my partner to help more with food expenses.

Skipping social activities, Not filling prescriptions, Sleeping less, Avoiding dentist

Skipping social activities, Not filling prescriptions, Sleeping less, Buying cheaper food (mostly carbs) - weight gain

Skipping social activities, Not filling prescriptions, Sleeping less, Living in a basement suite with no heating

Skipping social activities, Not filling prescriptions, Sleeping less, Overall decreased mental wellness, shame, guilt

Skipping social activities, Postponing bills, Not moving away from home for uni, taking fewer courses, not having any social activities, no financial savings, student loans, collecting interest on my tuition fees by not paying it on time

Skipping social activities, Postponing bills, Sleeping less, Cost of living has dictated the areas/cities that I can afford to live in, thus affecting my job search proximity/transportation to get to a job

Skipping social activities, Postponing bills, Sleeping less, Missing class in order to work

Skipping social activities, Postponing bills, Sleeping less, taking time off from school/only being a part time student

Skipping social activities, riding train without pass

Skipping social activities, Skipping meals, Being very aware of how I spend my money, sometimes taking the cheap way out for meals and social activities or budgeting so that I only spend an X amount of money on leisure

Skipping social activities, Skipping meals, Lower-quality food, very limited wardrobe, do not access mental health resources unless they're free. Went on social assistance so I could get my teeth fixed, pills covered, and housing paid for - otherwise no way I could live independently.

Skipping social activities, Skipping meals, Missing out on opportunities to go on trips or field schools

Skipping social activities, Skipping meals, Not filling prescriptions, Postponing bills, Sleeping less, Having to walk and become late to school/work because i cant afford gas.

Skipping social activities, Skipping meals, Not filling prescriptions, Postponing bills, Sleeping less, Not enough time for school work trying to get more work hours

Skipping social activities, Skipping meals, Not filling prescriptions, Sleeping less, Extreme life choices.

Skipping social activities, Skipping meals, Not filling prescriptions, Sleeping less, My life has been one sacrifice over another because of money

Skipping social activities, Skipping meals, Postponing bills, Sleeping less, Giving up on my future education plans

Skipping social activities, Skipping meals, Postponing bills, Sleeping less, Had to drop classes mid semester

Skipping social activities, Skipping meals, Postponing bills, Sleeping less, Not buying things that are health related

Skipping social activities, Skipping meals, Postponing bills, Sleeping less, Physical manifestations of poor mental health

Skipping social activities, Skipping meals, Setting a priority to things

Skipping social activities, Sleeping less, Discontinuing mental health supports

Skipping social activities, Sleeping less, Dropping classes that were essential because I couldn't pay for them

Skipping social activities, Sleeping less, Emotional/mental sanity and stability

Skipping social activities, Sleeping less, Going into debt

Skipping social activities, Sleeping less, Long commutes to school

Skipping social activities, Sleeping less, Moving back home to try to pay off debt

Skipping social activities, Sleeping less, Skipping self care, working when sick

Skipping social activities, Sleeping less, Working long hours

Skipping social activities, Stress and no savings

Skipping social activities, trying to find cheap but healthy foods, coupons

Transit for many hours to and from school

Un-insuring my car and taking an extra hour to commute.

Are there any supports and/or services that you would like to see or wish were improved?

Government subsidies (of i.e. community leisure pass), Food banks/ food exchange programs, More student financial aid (77)

Government subsidies (of i.e. community leisure pass), More student financial aid (229)

Food banks/ food exchange programs, More student financial aid (14)

Other responses to "Are there any supports and/or services that you would like to see or wish were improved?"

Affordable housing that isn't a dump

Affordable rentals

Better jobs for students

Cheaper healthy food on school campuses

Fewer luxury condos and more low to medium income housing developments

Food banks/ food exchange programs, Affordable access to mental health; access to medication

Food banks/ food exchange programs, Make minimum wage higher

Food banks/ food exchange programs, More student financial aid, Equal opportunity jobs

Food banks/ food exchange programs, The supports I have access to are sufficient

Government subsidies (of i.e. community leisure pass), Decrease in post secondary tuition

Government subsidies (of i.e. community leisure pass), Food banks/ food exchange programs, More student financial aid, Awareness and communication of resources and alternative paths in life.

Government subsidies (of i.e. community leisure pass), Food banks/ food exchange programs, More student financial aid, Better social housing system

Government subsidies (of i.e. community leisure pass), Food banks/ food exchange programs, More student financial aid, financially accessible counselors/therapists

Government subsidies (of i.e. community leisure pass), Food banks/ food exchange programs, More student financial aid, More support on low income legal immigrants

Government subsidies (of i.e. community leisure pass), Food banks/ food exchange programs, More student financial aid, Social Housing!! It saved my life. Housing First approaches, subsidized housing.

Government subsidies (of i.e. community leisure pass), Increasing financial literacy and consequence free debt consolidation

Government subsidies (of i.e. community leisure pass), Mental healthcare

Government subsidies (of i.e. community leisure pass), More student financial aid, A community leisure pass and other similar alternative would be so beneficial for youth and young adults

Government subsidies (of i.e. community leisure pass), More student financial aid, Actual support for childcare for single parents.

Government subsidies (of i.e. community leisure pass), More student financial aid, Affordable rent

Government subsidies (of i.e. community leisure pass), More student financial aid, Basic income

Government subsidies (of i.e. community leisure pass), More student financial aid, better affordable housing

Government subsidies (of i.e. community leisure pass), More student financial aid, bursaries

Government subsidies (of i.e. community leisure pass), More student financial aid, Extended zero% interest on student loans to 3 (allowing time for graduates to find a job, and make back some money before being slapped with interest on their education)

Government subsidies (of i.e. community leisure pass), More student financial aid, I get a UPass through school, but I think transit passes should be subsidized for low-income people. In Calgary, monthly passes are only \$5 for low-income folks.

Government subsidies (of i.e. community leisure pass), More student financial aid, Lower housing/living/food costs

Government subsidies (of i.e. community leisure pass), More student financial aid, Lower the insurance rate at ICBC

Government subsidies (of i.e. community leisure pass), More student financial aid, Mental health support.

Government subsidies (of i.e. community leisure pass), More student financial aid, More help for family members of disabled people, caregivers of the elderly/disabled, and those who experience sudden life events that are extremely overwhelming

Government subsidies (of i.e. community leisure pass), More student financial aid, More student aid that doesn't have interest and doesn't all need to be paid back. Tuition should be subsidized

Government subsidies (of i.e. community leisure pass), More student financial aid, Reasonable rent agreements, some people have pets!

Government subsidies (of i.e. community leisure pass), More student financial aid, Subsidized housing (for students or those with low income or those with disabilities)

Government subsidies (of i.e. community leisure pass), More student financial aid, Youth rental caps

Government subsidies (of i.e. community leisure pass), Not raising tuition everytime.

Government subsidies (of i.e. community leisure pass), Some form of basic dental coverage, particularly for preventative care. Also some form of social security for independent/contract/part time workers

Government subsidies (of i.e. community leisure pass), The supports I have access to are sufficient

higher wages in Vancouver.

I get that Canada has great healthcare but, min wage in seattle is 15 USD, with many of their products costing less, in canada, we have more expensive living conditions with a lower wage.

Just lower the cost of tuition please

Lower costs of living, including car insurance, gas prices and costs of apartments and rent

Lowered rent for students, literally any affordable rent anywhere in the Lower Mainland, better housing options/rent laws for low-income students/youth

Mental health

More funding for recent international student graduates to enter the job field (most funding is for Canadian citizens, PRs, or refugees).

More student financial aid, affordable housing, student housing, forever interest-free student loan, affordable housing, affordable housing

More student financial aid, Better consideration for students that commute to school

More student financial aid, Decreased tuition cost

More student financial aid, Either lower tuition or make textbooks free. In my opinion they can try to implement some sort of system where they actually try to set out books for the students but charge them if the students themselves end up damaging the books. That makes sense... On average my classes are 600-900 per class and textbooks can sometimes cost me from 200-500 dollars... it doesn't make any sense. I'm basically paying for another class.

More student financial aid, lower food prices (especially on campus)

More student financial aid, More financial coverage for mental health services

More student financial aid, The supports I have access to are sufficient, lower tuition, universal pharmacare

N.B. this shouldn't be a required question.

none; the money won't fall from the sky. if i wanted a loan id get one

Not fully sure about this one

Subsidized housing for for single young people.

Support for rent. Student housing for schools that don't have dorms

The supports I have access to are sufficient, My response here should not be taken from an advocacy perspective - I believe we need to better support our students' financial literacy and financial wellbeing.

Things that will help myself and no one else.

Unsure

Do concerns about the cost of living affect your mental wellbeing and performance in school/life? If so, how?

I worry about the future and not having enough money to live where i planned to live when i was younger. I feel bad that my parents pay for everything and the costs are raising. Sometimes it stresses me that they are spending too much on my activities.

I stress over whether or not my parents will make us move because we can't afford housing.

I constantly worry about what will happen for food or if we will be able to pay rent.

Yes, my marks are not as high as when I attended secondary school.

No I am lucky to have the financial support of living at home for now.

They force me to believe I must do well in school in order to be able to financially stabilize myself later on in life.

Yes. I have anxiety over not getting the grades I need, but I have to work less to get these grades

Yes, focusing on the long term problems and thinking about the possibilities on how I could manage my finances in the future.

Sometimes, I feel that I ask too much of my parents. Because I am not currently able to work (and they do not want me to) and we are quite deep in debt, I often don't feel comfortable financially.

Yes. Taking time from studying and school to complete job applications and the stress of not hearing back from any.

Yes, I think that when I go to university I will need to be more aware of the cost of activities, food etc.

Yes, because I am working two part time jobs in addition to full time school so I'll be able to afford to rent / buy an apartment in the future.

Not really because I am still in high school but I am sure it will become a major stress factor when I get older because I have not learned much about the cost of living and finances.

It is always a heavy burden of stress. I constantly have to stress about future prospects.

Yes. Because I have to worry about how I am going to make a living for myself once I graduate and become independent from my parents especially because the cost of living in Vancouver is expensive.

No, I am fortunate enough to be supported by family as of now.

Yes, I am concerned about the cost of getting mental health support after I leave the current services I am with. The only reason I am still covered is because I started with them while I was

under 18. I am also concerned about how I would be able to afford housing, work and go to school if I were to move out. Moreover, I go out less in order to spend less money and work more often.

Spending less time sleeping and worrying about helping around the house

My priority in education feels diminished because I have expectations set upon me to sustain my financial well-being while working through a degree. It is nearly impossible to work full time without a degree to support oneself in Vancouver, let alone doing so when I try to prioritize my education.

Worried about being able to pay off loans and not being able to work because of school

Yes, due to the increase in the cost of living you would have to work more hours and wouldn't really get time to focus on school which would cause a lot of stress and anxiety, especially during the period of examinations.

No

A lot of students I meet in post-secondary have their tuition paid by their parents and don't have to constantly worry about their finances or their debt, as even if they are working, it's for fun or for experience - I always have the future in mind when I do anything, as if I don't I could very much end up on the streets.

Yes, creates conflicting priorities

Cost of living no. Living with my parents

Other than mild occasional mental stress, not much else

I'm lucky in the sense that I still live with my parents, but sometimes the thought of supporting myself after graduation can be overwhelming.

No

Not really

Yes. Less costs mean less meals, which results in lack of nutrition, which impacts the performance and concentration at school.

Added stress which affects performance and negatively impacts my mental health

"Yes,

It's constantly in my mind "

Yes. The cost of living makes me feel as if I will never be able to afford to be completely independent. Since starting university, I have had to work 3 jobs and thus have less time to study than a student who does not have to work. I know I would be able to achieve higher grades if I did not have to work so many hours on top of school.

Yes, it is always something to worry about especially costs of post secondary, because it's something that I constantly think about. It is something I have to plan ahead and learn how to pay back student aid tuition money

-worry about how im gonna afford to live in vancouver in the future/after grad

It's a loop. My stress to make enough to afford my mental wellbeing and future life (away from home) affects my mental wellbeing which affects my school performance (which in turn affects if I will get my degree).

no

Yes. Increased stress in my everyday life which affects my emotions and school grades

For the most part no as I'm heavily supported by family for living expenses. However, I do feel the burden mentally sometimes of placing this pressure on family, and attempt to work to help save a bit of my own money and rely a little less heavily on them.

Not that i know of

In terms of what the future holds when I graduate and leave family support behind, yes it does worry me. As well, I feel in debt to my parents everytime there is a school activity or leisure activity with school mates.

No

Yes. Cost of living causes stress, anxiety, and depression.

Stress can lead to decreased sleep and grades

Yes- I don't take my meds for depression, and when I tried to get a job, it nearly destroyed my gpa

Added stress makes it hard to focus in classroom situations

yes because I feel like i am not doing as well as I should so my parents are wasting money

Yes, because at times, I spend my time in stress of how to pay for certain things, rather than focusing on my wellbeing or school

Stress due to which not able to concentrate

It forces me to keep my spending habits to my budget.

"- Yes

- Makes me worried about the future / put stress to get good grades to find high paying job "

It's overwhelming and stressful to know that the cost of living keeps rising. Although I am lucky to have parents who financially support me, it's scary knowing that once I graduate, cost of living (e.g. housing in Vancouver) will likely to be higher than what it is now. The idea of buying a house is not on the to-do list in the near future as I know that it'll take lots of time and money to make a downpayment.

Sometimes. I'm just so worried about working at a job that it cuts into my time to be able to focus on my school assignments.

Anxiety mean I cant sleep and have physical pain

Yes - fatigue from busy schedules

My parents have offered to pay for my tuition and cost of living; as a result I feel tremendous pressure to do well in school which exacerbates my anxiety

Yes. I stress out, and that makes it harder for me to focus on school. I feel I need to be working now, even if school will make my future prospects better.

Yes, prevent me from moving out on my own

It doesn't impact me in an immense way with my daily life, but it's something that I always think about and it's a burden that feels impossible to deal with.

I have to deal with living with an overbearing and abusive mother which is a huge source of my depression

No they do not.

No

No

Commute long distances to avoid high cost of housing in Burnaby/Vancouver. This results in less study time and more fatigue.

Yes, I'm afraid I won't be able to continue living where I am.

No

Yes, opportunities are lessened

Yes. I am just barely able to make rent and I do not go out with friends anymore, as I cannot afford the cost of food/drinks while paying rent, tuition, utilities, and groceries, which has negatively impacted my social life, and overall mental wellbeing. I also continue to pick up shifts to make more money, which reduces my time available to study for classes

Yes. Less time spent studying and more time working.

Right now, I am financially supported by family, but stress about the future and rising costs of living for both myself and my friends and family is prevalent.

Constantly worrying about future financial plans

Yes, I have to work a lot so I have less time to study and I am stressed.

no

Yes

I occasionally break down in the face of major role conflict.

No

Yes. I have to prioritize my work over my school to make ends meet therefore causing my grades to suffer

Yes. Constantly.

Yes, increase my stress levels, always worried, can't afford tuition, have no time to study because always at work, can't afford a counselor because no time and money

Partially. Because tuition is such a big part of my payments.

can't use certain efficient study methods like printing notes and assignments and not attending educational programs

Stress, social life, and affecting what classes or majors to take.

The anxiety I get when I think about the cost of living when I eventually move out is often overwhelming

cause a lot of stress and conflict in my family

it makes me stressed about when my parent stop covering my fees

no

no

Yes. I do not fully pursue all opportunities as I must put my finances first. I feel as though I am not living up to my full potential ie. attaining my ideal education or exploring my social life because I cause stress to family. This impedes my social abilities because I must decline outings.

Yes

No

Yes, I always concern about the tuition fee and rent. I am so desperate to find a proper job and get some finance aid.

No

Absolutely, I constantly worry about when I'll be able to afford to move out. I know it would greatly reduce my stress and anxiety levels as living at home is not always a positive environment. Its really crummy to know we in Vancouver struggle so much with this. It's also very hard to see some international students at my university have inordinate amounts of money and live in amazing places just because their parents can afford to, when we're working multiple jobs and stressed to the max just to afford to study.

No the cost of living does not affect my performance at school.

No

Yes, I am going to school so that I will hopefully not have as many financial hardships when I am older, although I know that Vancouver is an extremely expensive city to live in. Where and how I live is stressful as I often play the mother at home, although I am a child, and our apartment is not well maintained by the landowners. I am often mentally tired and stressed due to how many things I must control and manage at this time in life.

I am not affected by concerns of living.

Yes. I cannot be pet of all the social events I woul like to attend.

Yes, the thought of covering tuition/ rent whilst being able to accept lower paying research opportunities contributes to stress when trying to plan out how you're going to pay your fees as well as build your resume for grad programs.

Due to the lack of money I have to live in a horrible, run down apartment with mice and mold. This affects my overall outlook on life, and provides me with a lot of stress- I don't have access to therapy due to how expensive it is and my insurance doesn't cover this. Cost of tuition also adds stress and worsens my mental health condition

Causes stress about when I will be able to support myself to move out

Yes. It causes a lot of stress and it forces me to take more hours at work even though my school workload doesn't allow me to do this. As a result, I don't perform as well academically and am often exhausted.

The concerns about the cost of living do impact my wellbeing and performance in school. With sleeping deficits, overworking myself, and piles of assignments, my work ethic and success has depleted. The grades I can obtain are no higher than a B. Not only does this affect my degree/future, but it affects my mental health. Since starting university with SFU, my anxiety and depression is heightened. I can no longer proceed to live a normal life while living in constant stress. My mind races when I think about money. I can no longer enjoy the usual activities I once was committed to. I have yet to participate on campus as well. Swimming in payments and stress is not the way I would've wanted my university career to be.

I am more determined to do well at school given the expensive nature of both attending university as well as living in metro vancouver

Yes, the hours I need to put in at work use the time I could be studying to achieve better grades in school

Yes, it is very stressful to be a young person paying rent in Vancouver as it is very pricey. To make things harder, going to school while working can be a lot of work. However, the lifestyle that I have living in Vancouver is why I moved, and living at home in Surrey for the sake of spending money is not worth it.

No

yes, I stress about my future and my parents and siblings future. I think about who is going to have to take care and provide for them. Parents also put stress on me to do well in school and when I do slightly not well on something I stress.

Cost of living is high so that affects tuition and textbooks. In some classes, I do not have enough money to buy the required readings and I do not perform well in that class. I want to see an open textbook policy implemented at SFU.

no

Yes, I have to spend about 20 hours/week working 2 part time jobs and commuting so I often don't have as much time as other classmates to study and I sleep around 6 hours/day.

Yes. I feel terrible when I have to miss class because of illness or work, because I am paying to be there. The stress it places on me affects my quality of life.

Yes, I feel like I make a lot of burden to my parents which give me pressures

No

Yes, costs of tuition place pressure to take as many courses as possible and finish degrees as quickly as possible. But then that must be balanced with the course load and what is reasonable to attain the grades necessary to progress further in studies/future plans. IT'S A STRUGGLE.

No.

Yes, because while I am worried about my grades I am also worried about my inability to support my grandmother financially as she has been providing for me for my whole life.

Yup, I'm constantly stressed about not having money to pay for things like food for the house or bills as I help out with them when I can. It is causing stress not only for me but for my mum which causes me to stress more

Yes, it decreases my performance in school and increases stress.

Yes, because they give me much stress in finding a career path/stable job which can support these high living costs. It is very difficult in entering the job market, and even harder that the average Canadian income can barely afford basic living costs.

No

Yes, I don't have as much time to study and relax

Yes, because I need to worry about additional things, it has had a major impact on my mental wellbeing. Also, the financial burden definitely added more detrimental stress to my family as a whole which has also created many problems in the past decade.

No they do not.

Not really but it's just stressful sometimes because I feel I put extra stress on my parents to work.

Thinking about ways to save during my downtime at night, which leads to stress and lack of sleep.

I am often anxious because I tuition and textbook costs are so high. With that, it is hard for me to find a way to manageably budget my money through the school year.

"Yes. It has been proven that people who get less sleep and eat less perform more poorly in school yet that describes most of the student population. Most of us find ourselves deciding between our education and eating well, going out with friends or working out. This creates a huge strain and causes distress to students' mental and physical wellbeing. This cycle stops kids from reaching their full potential.

Personally, I feel trapped in the same cycle. There seems to be no way to juggle good academic performance and finances and maintaining any sort of health. "

Though I'm extremely well supported and privileged right now, I worry about the future and how I will be able to live on my own in Vancouver. I worry about having to move to a different an unknown city due to the living costs in Vancouver.

Yes, because I strive to do well in school to know I have a chance at financial security. This is especially a concern since the cost of living in Vancouver is very high.

It is incredibly stressful to know how much my parents support me and that it affects their lives back home. It's also stressful to think about what will happen when I graduate and no longer have their support, as I am going into a field that is known for not being well-paid.

no

Yes, I feel like it affects my ability to strive to be the best. I worry that if I am not making enough money, I will not be able to pay for my own tuition

A bit, I feel guilty every time I go to social outings and I miss having dinner with friends due to the costs of food on and off campus.

lack of studying due to work

no

Yes because I'm worried about costs.

yes, it stresses me out and affects my performance for school

Yes, limits access to mental health supports

Stress/headaches

Yes, I stress about the impact supporting me takes on my parents as they both work extra time to try and help me and my brother out.

Thinking about moving away from home is stressful because I don't know if I will ever be able to support myself while still in school.

not really

I have substantial anxiety about the future because my ability to take care of myself depends on my ability to get a decent job and my family can't afford to keep supporting me to the extent they have.

no

My mental wellbeing is affected in the sense that I constantly stress about not having sufficient income to live on my own anytime soon.

Just stressing a lot about paying for things

no

Yes, less time for sleep and less time to study

No

Yes, not enough time for school and other social activities due to work.

Worry about rent and cannot sleep at night

no

No.

Yes. I worry about having enough money all the time.

My family supports my costs of living mostly, so most of my stress comes from affording food and leisure activities.

No

Yes, I sometimes work too much to get money that I don't have time for schoolwork

Feel pressured to pick up a shift at work instead of study because I need more money

Sometimes I feel too stressed to fall asleep which affects my performance. I am also constantly distracted. How much I work affects my school.

Yes, because I would be more focused on earning money to pay for my tuition.

yes because it is another thing to worry about

No

Yes, it is very stressful I have many panic attacks over it and make sure I work lots to help support myself, this effects my grades because with my multiple jobs I'm not focusing enough time then I'm studying.

i feel more stressful and do not well in school

yes because I often think about whether or not getting a degree is worth the time and effort

Just is stressful

I constantly worry about how I am going to finance my education in the future.

the pressure to work more takes away from study time/extra cirricular activities

I don't have concerns about the cost of living because everything is provided by my family.

Seeing as I have help from my parents, it is something I keep in mind, but wouldn't say it affects my mental wellbeing or performance in school/life.

no

Stress causing less sleep causing decreased mental stamina which lowers grades

I am constantly thinking about money on a day to day basis.

Not exactly since I live with parents and I can count on them if I can't make ends meet.

"Keeps mind distracted

Just worries about how I am going to be able to afford to stay in Vancouver in the future unless I get a really good job, which is what motivates me to get through school.

No

I am nervous about the future because the high cost of living. I'm worried I'll never own a home

Yes

In a way, it does. My family has struggled financially since immigrating to Canada, and my parents have not been able to secure well-paying job positions due to the language barrier. Due to this, I

am under pressure to work extremely hard in school and job-searching in order to alleviate financial stress in my family. Counter intuitively, this stress has pushed me to work harder to secure future financial success.

Yes, I get stressed out occasionally due to my many obligations.

not particularly

yes

yes, tuition fees are going up

yes makes it impossible to access help with mental health and that makes my mental health severely worse because of stress and lack of money. it feels like a repeating cycle: i need counselling, i have no money, i get stress from lack of money, i need counselling for it, etc etc.

Kind of. Sometimes I become stressed because I don't have the money to pay for something, but my parents are usually really good about it and will help me out. I think that the stress doesn't really affect my performance in school.

Sometimes, I stress about not having enough money and that distracts me from doing homework. It also keeps me up at night and then I don't get as much sleep, which isn't good for class/work/homework the next day.

I'm not concerned about the present since I feel relatively stable but I am terrified about graduating and being part of such an expensive and precarious economy in the lower mainland. This adds pressure for me to do well so I can succeed and affects my mental wellbeing and performance

Yes i worry about the future and the ability for me to make a living in BC

Yes, I have both general anxiety and depression

I can't sleep at night.

Stress

Sometimes

" I study less because I have to work so much and money is constantly in the back of my mind

Yes. I take on work hours that negatively impact my performance in school due to either the number of hours I work or the hours that are not conducive to being alert in class. It has also cut significantly into my time with friends/family, who are important to my mental well-being, as well as my sleeping hours.

I can't afford to move out yet and living with my family has made me stressed out and depressed. I've been secretly saving from my part-time jobs for the last year and I should be able to move out within a few months. Because of my jobs and stress over not being able to afford living alone, my academic career has not been my first priority and my grades have suffered as a result in the last year.

It affects my mental wellbeing as I have to sacrifice my happiness in order to support myself. I am living on my own for the majority of the time and I do not get time to make myself meals and at the same time, food gets relatively expensive. I also have to set aside money for paying my bills, which takes up a large percent of my own income. I don't want to be a financial burden on my parents as they have consistently pushed me to pay for my own things and be independent, which emphasized the reason as to why I felt bad. I have applied for multiple jobs but my schedule does not line up with any positions. I am currently a self-employed tutor but it is not sufficient enough to support myself.

The costs of living have a very negative effect on my mental wellbeing and performance in school because it seems as if money and being able to provide for oneself will always be a higher priority than the work itself.

The concerns affect how stable I feel I'll financially be in the long run; the thought of debt constantly creeps in

Thinking about where I need to reduce cost to make up for other things takes my focus off of school

Not necessarily

I feel stressed that my tuition is preventing my mother from paying the mortgage.

A little bit - I currently work as an RA at my university and one of the reasons I wanted this job was for the income. It also allows me to live on residence, which is super helpful as a non-local student. However, the job can be quite demanding and stressful, which has been impacting my academic performance and mental wellbeing. But imagining the hassle of finding housing off-campus and the lack of income seem even more stressful.

yes. For me, I will be worried about it, and try to save more money... because of this, I need to take care more things daily.

Yes. I'm worried about the cost of education. If I want good grades I need to pay a tutor, AP exam fees, course materials... If I don't pay for these I won't be successful.

Yes. The additional stress is very taxing.

No.

yes because they impose external stress that should not be there.

no

It does add another thing I need to keep track of, but it's not significantly stressful.

No

Mainly the burden of costs on my family

No concerns after finding a co-op job

Yes I am less motivated to stay in school and do really well like I planned to do. I am always stressed and over thinking of how work and school overtake my life and I have nothing pleasurable to look forward to.

Yes, although I have 2 part time jobs and is supported by my parents whom I still live with and pay for everything (ie: food, tuition, rent, etc), my mention health and wellness is not the best right now. As well, I am also stressed out by the fact that I am enrolled into a full course load and is trying to maintain good grades.

Always concerned I'm not getting my money's worth or not making the most out of what I'm paying for.

Not really

Yes because of stress on trying to support my parents but to also make them proud by doing well in in school.

Yes, I have to work which makes me stay up later to finish my homework or do worse in a class because I don't have adequate time to study.

Not so much cost of living, but I worry too much about paying for school, and when I'm stressed, I'm not nearly as productive

No

I was stressed and sometimes have trouble sleeping at night, making me a little bit sleepy at class

Currently not cause I receive financial support from parents. But I freak out a bit when I think of the housing market and student debt once I move out.

yes. I keep thinking of my financial status

not really...

yes. school and life becomes more stressful knowing that you have to succeed to "survive"

yes i prioritize work over school since i need miney

Yes, anxiety and stress

It becomes hard to sleep when I start thinking about my financial future. I worry if I will "make it" or ever be financially well off.

No

In terms of the future, housing has gotten too expensive for a person working minimum wage to handle. Most students worry on the subject of whether or not they will enter a job that will provide financial stability to them, as living costs are rising. Once again, in terms of the future, this may affect the wellbeing of many in every situation.

No

I have not experiences any challenges

No

Sometimes but it is more from the stress of work than the stress of needing money. However, if I didn't work I'd be stressed about making money.

Not often. Once in a while I will skip a meal

No, it doesn't

No

I feel so much pressure when thinking of the life after graduation. I don't know how I will be able to live the standard of life i want to have in such an expensive city, without the supporting of my parents

Yes, with a low income in our family, I would have to take time out of my schedule to work often. I don't have as much time to study and spend time with my friends

no

My biggest issue is my wish to move away from my parents' house, a situation which causes stress in my relationships with my family. However, there is not much housing available for someone with my income, which I cannot increase while still attending school.

No, but I could see it really stressing me out without my scholarships.

They do - if I'm not always fine (have chronic issues), then I can't make as much money as I need to make ends meet; fear of dependency. This all causes anxiety to grow even worse and amplifies other things (like hallucinations or hearing voices)

Yes it does. More anxiety worrying about how things will turn out, it's also stressful. I either start to close off when feeling hopeless and feel depressed and if able too, sleep more or the stress and wondering what am I going to do takes over and I am unable to sleep. Both situations aren't are undesirable and I start isolating myself.

Yes because I have to focus on making ends meet rather than having fun or doing self care all the time, i wont be able to live in vancouver, too expensive

It makes it difficult to plan for the future not knowing whether I will be able to support myself if my rent increases or if I need to find a new place to live. This adds to the stress of daily life.

Yes, I am always worried from not being able to pay my bills, and worried about my big loan, too much stress

Yes, it causes me to lose sleep because it's constantly on my mind. It gives me anxiety and stress difficulty of balancing school and work schedules, having less time for school work but needing money to buy food at school

Yes. Stress decreases performance in school and personal health (mental and physical)

yes

Yes, work can get in the way of school performance/increase stress at school, etc

Yes it does. High costs of living makes me constantly worrying about my bills and always thinking about more shifts and more work i need to uptake to make ends meet. It makes me not be able to focus in school and is constantly stressed out.

Stressed out about burden costs place on family, where money for tuition could be going instead

I think there is a lot of pressure that comes along with having parental help with tuition, such as feeling you have to perform at a high level in school, and not wanting to have to ask for financial help with anything else.

Definitely. I cannot work many hours since I am a full-time student. About 90% of my income goes to tuition and transportation, which leaves me with little money to do things I enjoy. This substantially impacts my mental health.

It has not affected my mental being and performance at school so far

Yes. I couldn't really focus at school

Yes, it places a mental stress on me when I think about the likelihood of being a homeowner in my city or greater Vancouver in general

No

Yes I am always stressed about how to pay for things

No

Yes, I feel like I'm unable to give more of my attention and focus to school due to working full time and not having any days off for homework/studying etc.

Yes, very stressful and trying to put money away for housing but difficult to do this

Yes, I am continuously stressed about my finances. I constantly call into question whether I should continue pursuing my dream career and my passions or if I should settle for work that I will not enjoy in exchange for stability. I am also anxious about what my family thinks of me and their expectations. Sometimes I am ashamed when a friend asks me about my work situation. Sometimes I don't know how to respond when someone asks "How are you?"

Increase in stress and anxiety related to finances

Yes, in the aspect of having to constantly worry about whether I have enough money to engage in social activities and what not. It creates stress as it often stays in the back of my head while I am in school or at work.

Concerns about cost of living cause stress and anxiety which affect my performance at school and life as a whole.

Occasionally, I spend time investigating ways to mediate costs instead of focusing solely on studying.

Yes, stress

Yes. Stress from family and school

Yes, always worrying about making enough money to pay the bills

Yes - less time to study when working

Yes, increased stress

YES. Guilt around money, fear about where it will come from, stress and anxiety affects school and sleep

i work so much in order to pay for myself to live comfortably, in turn this causes me to have less time to sleep, focus on my school work, and maintain a healthy lifestyle.

They affect mental and physical well being but do not effect my performance and school, I'm pretty grounded with my academic commitments.

Yes

Definitely. I'm anxious each semester trying to make sure I have enough money to pay the tuition for next semester. I'm trying to carve out a better life for myself through university but it's difficult when I'm supporting myself financially at the same time. There are a lot of sacrifices involved. I work more hours a few weeks before tuition is due which leads to lower productivity, attention span, and time available for homework or assignments. But I know if I don't pay tuition in time, I won't be able to take the courses anyways. So, I just have to suck it up and do it all.

No

Yes, I do not sleep well because I am so worried. I often work late nights and spend all day at school. This makes it hard to do simply things such as grocery shopping or doing homework.

I hold back from a lot of opportunities because I don't want to waste money I don't have

No

Yes. Thinking about trying to pay for tuition/car insurance/gas/leisure activities is stressful. It makes me generally more depressed and apathetic towards life.

No money means that I can't have a social life.

Currently living in a parent's home. I'm constantly worried about how I will make it on my own when I move out. Stress is high and the time I spend working drains my energy which would be focused on university.

yes, being distracted at school and being anxious in day to day life

Yes, I have to constantly remind myself that I have debt to pay and asking parents for help when they still have mortgage to pay off does not make me feel any better. I have to work part-time and it influenced my school performance hugely because I don't have time to work on homework etc.

Yes, it holds me back on my performance because I worry about what my next steps for survival are.

You are able engage less in creative activities if you having to invest time into cost of living.

No

yes, increased stress and anxiety

Yes, additional stress.

Yes. Sometimes very little money left over after putting aside rent money. My performance in school suffers because I work 3 hours shifts Monday to Friday in an after school care program, and am often unable to focus before/after work, which cuts out a lot of time I'm able to do school work effectively. By dedicating weekends to homework I couldn't focus on during the week, I essentially am cutting out leisure time, which leads to very high stress.

I have to constantly think about how much I need to live in Canada in a daily basis

No

Undue stress

Yes, I worry about being able to pay my rent each month and afford my tuition every semester. I want to keep going to school and I don't want to jeopardize my marks by working at the same time. I struggle with severe anxiety as a result.

Yes. it leads to tiredness which leads to other problems

Causes stress

Yes, I worry about having enough money to go to school while also not living with my parents. It stresses me out that I may not have enough money to go to school and to live. This extra stress causes me to do worse in school.

My stress about paying for my tuition definitely does. While I am supported by my parents (ie. don't have to pay rent, don't have to pay for transportation, etc.), I do pay for my own tuition, so worrying about paying that definitely affects my mental wellbeing.

Experiencing depression because there is a compression of multiple intersecting factors by living in Vancouver

stress

Yes, I face a constant dread that I will not be able to live and contribute to the same city I grew up in and where my family (parents) live because housing is too expensive to afford on an entry-level job. To feel forced out of the city you have grown up in, volunteered to, and studied in because you can't afford to live here feels intrusive and unjust.

performed badly on class/ Tiredness

They add a bit of stress but it is my choice to be living in an expensive city (Vancouver). I have chosen a high cost of living for all of the amenities the city has to offer.

yes it does, there is a lack of student support services. I mean, they are there but the people who you are in direct contact with offer vague advice and guidance

Yes, it's a constant stressor

It is really stressful

yes, to make my ends meet, i need to work minimum of 20 -22 hours a week which affects my study time for courses. hence the result being lower grades

Yes, as I want to take my schooling slowly and work part-time, but overall it seems to be costing more to do so, and without the ability to do that, I don't have enough money... This causes stress whenever I go grocery shopping, pay rent or get asked to go out somewhere, because eating out is a big spending. Not to mention the lack of being able to spend money on physical wellbeing. Taking a course, like dance, or martial arts costs money, that I don't really have the luxury to spend, so my physical activity isn't a priority.

Yes, it is very stressful to think my Bachelor's degree is not going to provide me with a sufficient and well-paying job to be able to afford living on my own without having to sacrifice my over-all well being.

The concerns about the cost of living increase my levels of stress. This results in a diminished amount of hours of sleep and decrease in concentration. This leads to a negative result in my school performance.

no

yes, immense stress

Right now I don't have any concern but when I'm out of school and living on my own, just thinking about paying rent because it is so expensive now, worries me. So in the future, my mental wellbeing might be affected.

To a degree yes, but not as extreme as some. I feel very restricted in what I can do, and limited to what I should be able to afford to enjoy ... basically having to work during school to pay for the following semester

Yes, I am usually so tired from working so much, that my grades tend to be lower than I would like them to be, but I do not have the extra time to study more. If I work less, I will not be able to pay for tuition and save money for the future.

Yes. The stress of balancing school and two part-time jobs is sometimes too much to handle, and I sometimes I skip class or work just to have time to do homework, go grocery shopping, etc.

I live in the lower mainland and cannot move to Surrey(closer to campus) without straining my and my family's finances as the cost of rent is too high coupled with the increasing costs of university. Therefore, my access to university is dependent on how well the transit is going plus extreme weather can make it impossible to make certain dates in the winter. I have stress whether I can make any morning classes and whether there will be an accident on the freeway to prevent me.

yes, I'm privilege to have support now, but soon I'll age-out of insurance and will have to work more, therefore focus less on schooling

Not much. I try my best to keep up with my academic grades

YES! It is very stressful to be in a family where we are always worrying about our finances. We have to ration a lot of our spending to the bare minimum so we don't go over our monthly budget. However, because of this our family has a lot of savings because we don't have that level of financial flexibility. We save every penny we have in order to make sure we have a buffer in case anything happens. I think it influences some of the stressors that go on at home because my Dad will often express feelings of guilt and distress for the reason being because he feels like he can't provide for us. In turn, that is often reflected to feelings of hopelessness and distress on our end.

Not that much though, but it does affect the flexibility of my life. Limited social activities and life freedom.

STRESS

Yes, I often have to sacrifice time for homework and studying to work. Additionally I live in a basement suite where my room doesn't have a window. The lack of sunlight in my living area makes my seasonal depression worse.

I really need counselling for my eating disorder but it is extremely hard to find anything affordable

I feel like I've wasted my time going to school, but I also know that if I don't finish with a BA or any degree at all I will be even more unemployable. Sometimes I can't get myself to go to class because it all feels useless. Things don't look good in the future, and I'm at a loss as to what I should do next.

There are not enough hours in a day to work, attend classes, sleep, and study. Sleep deprivation along with excessive amounts of stress and malnutrition lead to significant mental and emotional challenges and cognitive underperformance.

Stress

Yes - financial issues are a constant underlying stressor. When I'm in a good financial position, I can feel that weight being lifted off my shoulders.

Yes, although I don't have to support myself yet the it puts pressure on me to do well in school to be able to get a job that will be able to support me in the future

yes, less motivation to do anything

Have to run 30 work hrs per week and school 9-15 credits each term for 3 years now with less than 3 days off per month and no vacation at all. Main reason- rent price, 1100 for studio in a drug addict social housing area. As a result- lack of sleep, anxiety disorder and bulimia, all that required eventually pills and therapy to put me back on track, still couldn't afford time off.

It makes me sad that I don't think I'll ever afford a house in Vancouver/the lower mainland. I grew up here, my family is here and I love it here but everything is so expensive and finding well paying jobs is difficult, even with a university degree (that's stressful). I don't want to be stuck making ends meet so I, among others, will probably move away. I wonder if Vancouver will be void of youth in a few years.

Causes stress/ distracts me from my school work.

No

Once I move out of my parents house it will have more of an impact.

Less time is spent on school work

Balancing work and funds with time spent on education

yes

In my first year, I had a falling out with my dad, who helps me pay for school and he cut me off for a whole semester. I have never had anxiety attacks before or this amount of anxiety or depression in my life until this happened. Some of it was due to my tanking grades, which didn't get better until a year later. I was at the lowest of my lows. My savings drained and I spent a few semesters wondering if I should consider getting a sugar daddy or what else I could possibly do to support myself. Thankfully things were fixed with my dad and I but I notice the fatigue and anxiety even to my last semester of university.

No

Yes!

Yes, thinking about how expensive things are impact and what kind of decisions I make to prepare meals and activities in my life to Be healthy for example gym passes

I often feel stressed, trying to fit in full-time school with part-time job and a "work from home" job that both add up to many weekly hours. Trying to maintain any family, friend or significant other relationship is hard because I don't have any time (due to work).

No

They increase my overall stress, which affects those things.

Yes it does, because on top of the stress I have for school and work, I have to also stress about making sure the bills are paid, even though I work part time and can barely contribute to the budget.

I work long hours for living, I work till late night due to morning classes.

Yes, extreme stress about debt

Yes. It makes me nervous, causing me to not do as well in courses.

It makes me question what is so valuable about money but at the same time I am very blessed to be in this country and I think things could have been a lot worse so I am happy with how everything is going :)

I feel fortunate to have support from my family while I go to school but I do worry about getting a good well-paying job in the future that will enable me to live in Vancouver and not have to move elsewhere in Canada

No

Not presently, but they prevent me from moving out or even considering it soon

Yes. If you are more concerned with how you are going to pay rent utilities food gas and other living expenses, your concern for school and ability to prioritize school work is quickly diminished.

Yes. High anxiety about money and ability to continue to live in Vancouver.

yes, I try to take on more hours at work which means school work is being delayed

i believe so, it is constantly on my mind and when i try to ignore itll always be in the back of my head which causes even more anxiety and stress that isnt needed

Right now I live with my parents, however when planning for my future yes since the cost of living in Vancouver is very expensive. The stress of being able to be financially stable to live in Vancouver, or other tri cities is a bit stressful since I need to find a job that pays a bit more than the living wage. Also, the possibility that if things don't change in the housing market I and other people my age may not be able to afford a house to live in the city we grew up in.

NO

It causes me stress so I have a difficult time concentrating during school and while socializing

Yes because it's stressful to realize how much everything costs and puts a lot of pressure on school performance and I want to work but I live close to campus and the jobs I can get are not available up here.

Uncertainty about the future is a heavy burden

It's something that is on my mind a lot. I worry that I will not be able to afford to live in the city I grew up.

Yes

Yes, indirectly-- Insufficient meals and general financial stress amplify anxieties I already have.

I stress that if I don't succeed in my education I won't have a job to allow me to live in the lower mainland/available to afford proper nutrition

I feel anxious about putting financial burden on my parents, so I work two jobs in the summer time in order to cover as many of my own costs as possible. While I would like to be doing work that is relevant to my schooling or doing internships in order to get relevant career experience I choose to work in relatively unskilled jobs that I am not passionate about, and which are stressful, because I can make more money.

Added stress affects performance in school.

Largely my performance in school and life are affected by the amount of time I work and stress about work to support my very very basic living standards

Cannot afford therapy or medications at this moment, so it has affected my grades in the past, regretfully.

Yes, I'm always stressed about calling in sick at work and not getting paid to support my life essential expenses due to the conflict of managing work and school.

Sometimes. I worry about not being able to live in Vancouver.

No

No

Yes, I eat less (or less healthy), find it hard to focus because I worry a lot, can't buy some of my textbooks

Yes, I'm not able to save which causes me stress and I have to work more hours at my part time job instead of focusing on school work

Yes, I have been coping with the stress of constantly living with barely enough to buy groceries for almost 5 years while working full time at odd hours, when sometimes there isn't time or energy to cook a meal and eating out isn't in my price range. Now that I'm in school and living off of savings, I've budgeted the bare minimum and often sacrifice food if something that requires money to fix breaks or runs out during a month. It's hard to focus on school and do your best when you don't know for sure if you'll be able to eat for the rest of the year.

Yes, because I either have to work or worry about debt

Yes, affects stress and anxiety

Yes, I am more stressed about graduating and not being able to afford moving out and this in turn makes my grades slip because I'm even more stressed

They certainly affect my mental well being. But that is in tandem with other issues as well. My mental well being affects my school. In a way, it is all related.

Yes , sometimes I don't know if I can afford transportation to school.

My sister struggles with her mental health, and often times is too stressed to cook or study at home, so living becomes more expensive

Not getting enough sleep juggling work, school, and maintaining health/fitness

Yes, I often find that I get sick and experience stomach pains and migraines when my university work gets heavy enough that I can't work enough to support myself and therefore end up asking family for money.

Yes, I have to work more hours (Late night/long days serving) in order to pay rent which sacrifices my homework/studying. This also causes me immense stress and has ultimately contributed to being prescribed anti-anxiety medication in order to "handle" my stress.

yes, I am constantly stressed and unable to focus on school and that elevates my stress

Stress about future housing costs if I were to stay in the city, which I do want to do.

Yes, I'm concerned with my future and the ability to afford housing once I move out from my parents.

Yes. I constantly stress about money and worry that I will fall into a pattern of not being able to afford tuition, books, rent, etc. It takes a toll on my mental health as it is a major stressor in my life. This affects my performance in school as it adds to my stress load, and can act as a distraction from my academics

Having to work more hours and not enough time spent on school work in order to make ends meet.

yea they do, I find that I am often stressed

Yes. The constant worry of how to pay for my student loans on top of paying for rent, food, and transportation. I have countless sleepless nights but to ask financial support from my parents are also not an option because they are also struggling. There are barely room for stress-relieving activities.

It is a bit stressful to worry about my finances for daily life when I am a full-time student.

Yes. I think if I knew my school cost less, I would worry less. The cost of school is a looming burden and I fear my graduation because I don't know how I will find a job and how much it'll pay.

Generally, no. But again, it varies depending on what else is going on. I think that when I do experience concerns that affect my mental wellbeing it is only minor (usually) and easily dealt with.

This would not apply to me, but I feel that if people are forced to work more hours to be able to pay for the cost of livings, those individuals will often be tired or stressed which can then lead to poor performance and will not be able to maintain their social lives.

Yes. I am constantly stressed about finding another job or picking up extra shifts simply to meet the bare minimum.

no as I am under my parents care, but if i were to go on my own, I would take 1 or 2 courses a semester and work for most of my time, and take an extremely long time to finish a degree

Definite adverse effects

Absolutely, I can't afford transportation so become late and get stressed out.

no

No

Yes, it is overwhelming to constantly feel like your working hard and not making any advancements

It's an extra mental burden to take on.

Living at home can be stressful but not living at home means I'll barely have leisure time and I wont have a savings

I am unable to focus on schoolwork due to overwhelming stress. Working part time has taken away from my focus on school as well.

Yes, it is constantly on my mind, causing unnecessary worries.

Yes

Yes. I can't do things I want to

I worry about being able to pay rent and stress about finishing school so I can get a job and help my parents so we can buy a house

Can't focus on studying

Yes - I cannot afford rent in Burnaby so I commute to SFU from Mission, which takes up time that should be spent studying and prevents me from staying late to participate in social events. This is stressful and has prevented me from forming any strong social connections on campus.

No, I try to ignore it, but I'm sure it adds extra stress unconsciously.

thought of getting pushed out of the city because i will not be able to afford to live here

Just an added stress to worry about - a distraction

Pressure affects performance and overall mood

No, i'm ok with my finance

Yes, as I lack the funds to buy certain things such as textbooks and printing my lecture notes.

It places a lot of stress on me because I have a lot of debt

Added stress

I work full time and take my classes online. I'm always running out of time. The amount of courses I take are based on how much I could afford. The list goes on.

Because my parents are supporting me, I can't live away from home. Living at home has a high family burden which leaves me with limited time for school and a personal life.

I'm putting a financial burden on my parents, so I am working part-time to save up for the education I am planning to get after my bachelors. This does take up some of my social time and puts stress onto myself.

Not to a great degree

Yes, I wish there were easier ways for students to earn more money while still going to school. What student can go to school full time and make enough money to independently live alone?

Yes, because I have to spend more time at work in order to make ends meet which does not leave much time for homework and other responsibilities.

Yes, because I am constantly thinking about what to do next, how to work more yet be able to juggle other commitments. I feel like I am always running on a cycle instead of focusing on my self, my performance in school and general well-being.

It just makes me quite stressed thinking about how much money I'm putting into school, how much I have to pay back on student loans after my four years of my degree, and feeling kind of bad for my parents helping me out so much

No

no

yes, because I think in order to get a job to make more money to live, I will need to do well in academics

Yes, it's a constant battle to keep the negative emotions and thoughts about whether I can do the things I want to do (higher education, leisure activities, self care) with the cost of living being so high. As for how that manifests with respect to mental wellbeing, I have moments where I feel extremely anxious about my future and career. It also causes tensions between myself and my family members.

Yes because if I am unable to support myself financially, stress follows thus poor performance when school is already stressful.

Yes, I work a lot to make enough money to pay for my tuition, which is 8000\$ for term and I experience a lot of stress, I'm always tired and I'm falling behind in classes

Yes, I tend to get anxiety, and have suffered from episodes of depression. I constantly feel as if I need to be competitive and miss out on social events so I can afford to get a better job and career.

Yes. Feel guilty and Shame of putting burden on family. Less confident about myself. Always possess doubts in myself no matter what I do.

Absolutely. I will sacrifice whatever it takes to make sure that I have enough money to pay for rent and take care of my daily tasks and requirements. I'm constantly worried about the crippling debt that I currently have and the knowledge that it's only going to get worse.

Yes, the pressure of living costs in Vancouver is beyond minimum wage

Yes. I can't afford to move out

I often spend time trying to find a better job instead of studying or relaxing

I'm always worried how I will be able to pay the bills so our house doesn't get taken away and we don't end up on the street. Also so our utilities don't get turned off.

Yes, affects the amount of classes i can take in a given semester. Having to pick evening/weekend classes.

It does lead to stress

I want to finish school quickly so that I can start to pay off loans, and keep up with rent payments.

Yes, very much so. I need to work to remain (somewhat) financially stable, but it can be really hard to work enough and balance all my school work. Especially since I'm trying to keep my GPA to get into law school.

Yes. I've been dealing with extreme depression/anxiety, not only from my not being able to learn how to support myself due to costs of living, but my friends' excessive poverty which keeps both me and them from being able to experience a healthy amount of social activity. As a result I've been feeling very isolated and unable to focus on schoolwork, drastically lowering my normally high GPA and making me seriously consider dropping out of uni.

yes, because everything is costly and I don't make enough to cover all of my expenses

yes

Yes. Because I am not able to save much money after I pay tuition, once I am out of school I won't have much extra money on hand to buy a vehicle/place to live for quite some while.

Yes because I will always have to decide where to eat for lunch or dinner but the food at sfu is too expensive for me that I tend to skip meal but this makes me hard to concentrate on studying

No, but I think it would be more so if I wasn't living in the safety net of my family

Trying to work when instead I should be studying for exams and doing school work

Not to a large extent as of now because I still live under my parents' support until I graduate, but the stress to pay back my student loans and be able to make a living on my own after graduation does stress me out.

Yes, I have to worry if I will have food to eat. So, I don't have the opportunity to eat nutritious meals. I lose sleep having to balance school and work. I maintain a good GPA, while I can't get any scholarships because I am part-time. This is very mentally stressful.

Yes by worrying about paying off my tuition and taking courses only to fill the requirements rather than courses I want to take.

Yes, they affect my stress levels when thinking about the future.

No

I have to work full-time in order to make mortgage payments for my townhouse and it affects my performance at school as I am not able to dedicate as much time to my assignments as I would

like to. Also, the stress of making payments every two weeks can be too much to handle sometimes.

Yes. In a word, it stifles independence for young adults-adults who can't afford to move away from home. I don't feel like an adult.

Yes, the stress of having to work long days just to be able to pay off bills is overwhelming and interferes with my relationship with my partner.

I have very high student loans and it stresses me out because I am concerned how I will pay them
no

Yes, I have concerns that affect my studying

As I am nearing the end of my undergrad, it is becoming more worrisome about how I will find a job in my field and also the possibility of moving out. Sometimes I work more at my job but that means less time for school work/sleep.

No Particularly. I don't have time to think about it right now.

Yes, although I do not have depression or anxiety, I can feel as if I do sometimes due to the stress of finances and keeping grades up. If I hadn't worked I possibly could have performed better and been able to get into law school, something that most likely will not be happening now.

Yes - I work more thus studying less which results in lower school performance and more stress on my mental wellbeing

Yes, I am constantly stressing about money so I work as much as I can but then my grades start to slip. So then I will focus on school more and be unable to work as much, which makes me worry about money more due to the high cost of living in this City. I have to miss out on a lot of social activities and also gym/fitness memberships because I cannot afford it. I could no longer afford the increasing rent so I was forced to move back home to finish school. The high cost of living affects my mental health because I live pay cheque to pay cheque and have to make sacrifices to get by. It makes me depressed at times because I will like I work and work and can never get ahead.

Yes. If my parents were unable to support my education/ living expenses I would not be able to afford the cost of post secondary education as well as living expenses without going into student debt or working one semester and taking classes another.

No

Yes, sleeping less and transiting a total of 4 hours or more everyday to get back and forth from UBC/work to home. I am thankful that my parents cover almost all of my financial concerns, though I work to cover leisure and some school costs (eg. Textbooks, memberships, some of my tuition)

Takes my focus off of school. Constantly worrying about finances cause stress.

Its overwhelming, It feel like the cost of everything is going up and there aren't enough hours in the day

Inability to afford housing near campus means longer duration of time wasted on travelling and transit. Within a 30 minute walk means I get exercise, save transit money and save time by being reasonably within range of an educational institute. Inability to solve this means more mental stress due to lack of time along with physical and mental fatigue.

Yes, in many ways.

Yes, I feel less focused on school because I have to manage my financial situation and consider the possibility that I will run out of money

Yes. makes me super stressed

If I had to depend largely on paying for my own tuition, rent, and overall cost of living which equates to making more time to work, I think that would definitely affect both my mental health and performance in school. Worrying about the different things I have to prioritize and time restraints would affect how I can best balance out my schedule, because as much as it is important to have good school performance - it may not be feasibly possible when you have to make sure you can live well first.

Absolutely. My performance in school and life is greatly affected by the stress related to making ends meet. My scholarships and student loans are not enough to make ends meet, and the amount of student debt accumulated as a result causes major anxiety about the future. I have also taken on part-time work which greatly affects my school performance, therefore affecting my ability to obtain scholarships.

Yes, makes me feel hopeless for the future and how I will be able to afford to live in this city.

I feel stressed all the time.

Added stress of working enough hours while juggling school means I have less time for homework, so projects get rushed. Social events get skipped too but really I care most about just having time to get everything done in a day.

They lead to immense feelings of stress, a lower ability to concentrate on University, and fewer chances to partake in social/leisure activities. I also worry about the future and trying to find a place to live while entering the work force.

The cost of living is a significant stress in my life and causes me to not get enough sleep which affects my life by reducing my performance at school as well as inducing other non serious illness and things such as chronic colds.

Stress and less time to study due to living far from school

Occasionally, yes. Unable to focus on school because I'm wondering how I will cover tuition.

Working cuts back on the time I have to study. It also stresses me out and I feel like I'm taking on too much

Mental breakdowns and/or less sleep and/or poor school performance

No

Yes. I feel as though I have to constantly work long hours between 2 jobs while in school out of fear for the future. I can afford my tuition now but fear for the future has me constantly stressed about saving money and working more to the point I pull all nighters to keep up with schoolwork

Yes, a little bit. I worry more about saving which ultimately isn't great for my mental health.

Yes, I stress out constantly about getting work done and not having enough time to do it

Yes, making ends meet during school while sometimes a struggle has been possible due to scholarships and such, but beyond graduation finding a job that will provide enough to continue to provide enough to live on is a major source of stress.

Yes, stress from finances leading to reduced hours of sleep, effecting my grading

Yes, because after the debt of tuition comes the crippling debt of trying to find a home at a reasonable price and maintain my needs. All that stress makes trying to do good in school and balance a full time job to pay for school and endless loop of despair some days.

The threat of my family not being able to continue paying to live where we do is constantly in the back of my mind and I find myself constantly thinking of potential contingency plans such that I can finish paying for school and live in the lower mainland. Also taking a semester to concentrate solely on school only exacerbates the situation because I find myself skipping meals just to avoid spending money if at all possible because i don't have any income at the current moment.

Yes. It is always on my mind now that I am close to graduating. I want to be independent and not stay with my family I don't even get along with them that well. Cause me a lot of emotional stress to live with them and I can't afford to move out. Even if I had a job I would have to live with 5 other people, maybe more which isn't all that ideal.

increased stress

Yes, I feel like always thinking of financial needs and end up being lost sometimes. In class, buss or work almost everywhere I think about how to meet certain financial needs

No. I live with my parents.

yes. always thinking about money even in school and cannot concentrate in class

Yes, in terms of lack of time available to focus on doing well at school, since most free time is being used for work or extracurriculars

Yes, less time allocated towards school leading to stress

No

Yes, I get trapped into a cycle of negative thinking and anxiety. I feel stuck even though relative to a lot of my peers, I have what they call a decent paying job.

Stress

I'm currently living with my parents, but when thinking about the future, I worry about whether or not I can afford to live in Vancouver. As a result, I have to think about the strong possibilities of moving elsewhere and the sacrifices I might need to make to do this.

Yes--it is something that I am constantly thinking of and know that I have to face. If I cannot make enough, I will be without a home, and it makes me think of moving elsewhere which is can be stressful

Yes because I can't sleep at night

No, I live at home and currently it's not stressful

Yes. Fear of living in debt

They have resulted in me and my friends seeking for substandard housing that is further away. As I spend more time commuting, I am unable to be as physically active and sleep less.

It definitely contributes to stress/ anxiety levels as well as sleep deprivation. If school were more affordable (i.e. I didn't have to work so much), I would expect to achieve higher grades and take more away from the experience.

Yes; stress and expectations to get a high paying job after school in order to keep up with cost of living

Yes, I am very stressed about making ends meet and generally will have a breakdown when there are unexpected obstacles financially.

Yes they cause a lot of stress and anxiety. I'm constantly worried about how I will make ends meet and it depletes my self worth and self value

Stress- holistic. Body pain, posture fatigue, weak energy levels, poor sleep quality. Vacations arent feasible. Quality food isnt feabile. Car insurance or parking isnt affordable if i did get a car...

I have a handful of mental illnesses so working part time and going to school made me very ill from stress, and lack of sleep.

I need to finish my graduation work, but I don't have enough time due to part time job.

There are times when the unnecessary added stress causes too much anxiety and depression (where the situation feels hopeless), or the pressure to start your career while in school because it might be too late to get a foot in the door after graduation and thus be able to sustain yourself. A lot of people I know are also taking longer to finish their degree programs because the workload have increased without other factors matching that increase. It feels unreasonable to pay enormous amounts for a post-secondary educational experience turned subpar because of work to support said education.

It feels impossible to finish when I may have to drop classes because I need to get a new job or work when I'm supposed to be in class.

Yes because there is always anxiety that living costs will rise and wages will not.

It's stressful working long shifts knowing you get home at 11 pm, but you have to get up at 6 am, and you still have to juggle two projects and an paper deadline the next day. You sacrifice sleep, health, and hygiene to try and eek out more time. Meanwhile, your grades suffer just because you need to pay rent and tuition (which becomes a cycle of paying tuition to get study, but unable to do well in your studies because you're too tired from working to pay tuition). I've had classmates start gofundme pages to help pay off their tuition.

Yes. It's constantly on my mind, nagging me.

Hard to focus

I can afford rent and life costs, however, I feel housing insecure, as landlords have attempted to/successfully made us leave by threatening to sell the property if we don't pay a lot more. That feeling is stressing me more than the costs themselves.

I have accepted that debt is unavoidable

lack of sleep, live away from family, lack of naturopathic care, lack of mental health care. stress everyday. doing worse in school due to stressors

Yes, sometimes I have intense anxiety about whether or not my food money will run out; there's a lot of unpredictability in what I'm going to get from Student Aid and whether the Ministry will claw it back. If I haven't packed a lunch I'll often push lunch and supper into a single meal when I'm on campus all day, it becomes an issue with my labs and tutorials halfway through the day. I also tend to get more upset at these times. I'm in a crunch where if I spend too much on food it affects my budget, but if I spend too little then my cholesterol and sleep issues get exacerbated. Luckily my housing is stable though thanks to BC Housing, thank goodness for that. It's made a huge difference, I can actually work and go to school now without my mental health getting out of hand.

Constant stress and anxiety, shame and guilt

No

No.

Yes, I'm always overworked and stressed

Not really, but I feel pretty lucky, and I wouldn't be able to go longer than a couple of months missing an income without experiencing serious financial difficulties.

I am most often stressed about my financial stability and ability to remain living in Vancouver. Stress affects me on varying levels that are hard to distinguish, but lack of sleep is a big one.

"Yes. Whenever I got the chance to do overtime hours, I would skip class to take that offer up. Many times, I would put work at a higher priority than school so I could make ends meet.

There were two times where I had to withdraw from classes as the pressure was too much (experiencing panic attacks, etc.).

yes, not able to study enough with work but also not able to volunteer for future career requirements because necessity of work hours

Yes. Get kicked out of my apartment b/c I can't afford rent

I sometimes need to skip classes to work in order to pay for rent and groceries. I experience anxiety and insomnia due to worries of how to pay tuition and living expenses.

yes because I worry about money a lot

Yes

Yes

I need lots of antidepressants/antianxiety meds to deal with the stress

Oh yup. I have secure affordable housing at the moment, but live with pretty high anxiety around the fact that if I lost my housing, my rent would probably increase to an unliveable level. Lack of ability to plan more than a few months into the future, because I can't save any money for big expenses. Stress around being the primary financial support to a preschool age child.

Stress. Lowered amounts of sleep. Choosing between homework and work.

yes, triggers severe anxiety so that I am unable to focus, and restricts my ability to get involved in extracurricular activities

The added stress about saving up for moving out has added to anxiety problems and my performance at school has suffered because of these mental health concerns.

I feel stressed and concerned about my limited ability to move out and fear that it will be a while until I can financially support myself.

it puts more stress on school and life

Yes, creates anxiety that ultimately affects my performance in my job.

Yes. I have to be continuously working as oppose to making time for self-care. Plus the stress of being overwhelmed in high bills leads to a depressive, unmotivated mindset.

Yes, it is stressful and demoralizing to know that I will never get out of the rental market and am at the whim of landlords.

Yes. I worry about my life when I am financially independent - especially after I graduate from university.

Yes, I can't save or plan for future as my student debt and credit card debt doesn't seem to go down. Even though I earn a decent living, I am still struggling due to high rent and high debt. Something has to give. Housing costs is the most crucial.

Yea. I am always trying to work enough hours and that causea my school performance to go down. I also lack social activities..which effects my mental health.

Yes. I constantly stress about money. I have a dramatically reduced social life. I pretty much never go out because I can't afford to.

Yes, a lack of hope ... Not even looking into or applying to school because I know I wouldn't be able to reach my potential because even just surviving while going to school would destroy me let alone having ANYTHING EVER NICE.

I am always under extreme stress, sleep less than I should, and don't enjoy the things I should socially. This effects how I deal with things and I become introverted and spend a lot of time alone

Please share any other stories/opinions you have on BC's cost of living for young people.

90% of income goes to rent

a little high

A person I know is forced to work two jobs, one a day job and the other a graveyard shift job just to pay for school and rent. This shouldn't have to happen. Higher education cab only benefit Canada and should be more accessible to financially unstable people.

Access to mental healthcare is abysmal. Mental health is seen as a specialty, so people need to wait a very long time to see a psychiatrist or therapist, or pay money people don't have. This can cause people who may benefit substantially from receiving medicine or school and work help (ie. IEP) can not access these things. Mental health should be basic healthcare.

Affordable housing continues to be the most pressing issue for our generation. Government needs to a strategy to keep prices affordable.

All living cost is overwhelming to me. Everything is expensive in here. I never thought that egg and bandaïd can be expensive like this.

All of my friends are working part time and they share how it is affecting their studies to work long hours and trying to balance out a life among all these responsibilities and costs...

Almost everyone from my high school grad class still live at home. Those who don't share with roommates in tiny apartments.

As a full time student it's near impossible to afford both tuition and rent + cost of living in Vancouver without external financial support (family, bursaries, loans ect) and this needs to change

As a full time student who cannot work, we are expected to somehow pay \$750 or more per month for rent. Where does all this money come from? The overall increase in cost of living forces landlords down a pathway of greed. The ultimate bearers of burden are the students who have no assets to their name or anything going for them until they can find a job. If we try to bargain for a fair price then due to the high demands someone who is more desperate or more able to afford the housing will take over. The demand for housing is not low by any means which means that landlords can continue this trend of overcharging students.

As a student with a financially-struggling background, I am especially pained by the high tuition costs at UBC. My annual tuition eats up a large proportion of my parents' income, yet I was unable to receive a student loan. It further adds financial pressure on our family that we have limited control over. With a younger brother who is also entering university soon, I can't imagine the growing financial burden that my family will face. I'm hoping to secure better employment soon to somewhat support my family, but I feel that the tuition costs are ridiculous in our city.

As a university student, I have friends who have had to sacrifice their health and well-being in order to be able to pay their monthly rent. Although there are food banks that would provide some level of help, they feel ashamed.

As a Vancouver Crisis Center volunteer, I regularly hear the deleterious and sometimes life-threatening implications of the cost of living on young people in BC.

As a white guy it's a little easier since I don't get discriminated against, but I have friends who are definitely having a harder time getting work because of their race, given that our education is almost identical in some cases.

As an international student, I believe it is not fair that they are overcharging them on tuitions even though no priorities or improvements are seen.

As an older returning student I've seen how stressful post-secondary education is for young people these days, especially with the cost of living going up in absolutely everything. There are a lot of students who are trying to pay their own way through school by working, and this is really affecting their standard of living and mental health. I see students really struggling to keep up with their studies, work, volunteer hours, relationships, and health. Supporting the next generation of adults is extremely important or we're going to end up with a worse health crisis on our hands.

As far as Vancouver goes, it is a very competitive job market. Young people with limited work experience but a wealth of academic experience (undergraduate, graduate degrees etc.) have difficulties finding a job. More support for youth (<30) employment would help. Perhaps subsidizing training programs for companies to hire young talent.

As I mentioned before, it is very frustrating that I cannot qualify for many bursaries as they are based off of my parents income. It should not be assumed that they will pay for my education, as they have many other expenses relating to their health (cancer) as well as my sister's health (special needs - mitochondrial disorder and chromosome deletion). I am currently working 2 jobs and slowly completing my degree, while commuting 2 hours each way to school from Maple Ridge to SFU in Burnaby. I am in my 4th year in 3rd year standing. I expect to finish my Bachelor's degree in a total of 6 years.

As students most are only able to work part-time. But that means their week consists of full-time school, 20 hours of work, hours of studying, and possibly 8-16 hours of volunteer work. When do students have time to sleep? This is an unhealthy routine, yet this is the weekly life of many students.

BC is an expensive place to live. There's no denying that. I'm pretty lucky to have the resources I have, but many young people in this province don't have the same resources or luxuries that I have. Rent, gas, and food are big expenses for students. I'm not quite sure how young people are supposed to build lives here in BC when it's so difficult to become a homeowner, to find a reasonable-paying job, etc. It's just too expensive. For now, I live in an apartment. When I'm done school and want to have a home and a family... I truly don't know if I will be able to afford to stay in BC (never mind in Vancouver).

bc is getting more and more expensive getting hard to afford

BC is the most expensive place to live in North America, us youths can't afford to pay for expensive outings and resources.

BC minimum wage rates is still very low and the cost of living / rent is getting higher every year making it harder for students to study and make a living at the same time.

Because it's the next best move for our society.

Being able to own a house one day seems nearly impossible when many can't even afford the down payment of at least a quarter of a million on houses today. It's sad and scary to think about being forced to move away when Vancouver is where I grew up and will always call home.

British Columbia is a terrible place to live for young people; it's just too expensive. Even those with median incomes find themselves having to move further into the suburbs to afford a decent quality of life.

Brother moved out to live in co-op housing because it's more affordable than regular housing. He's had a great experience so far and could make the recommendation that BC implements more co-op housing.

By not investing in housing, we are not investing in the next generation of youth. Young adults are not incentivized to work and provide support to the communities within the Lower Mainland. By making the Lower Mainland inhospitable for those without family fortunes or other large incomes, we are driving young adults out, and these are the same individuals who could support our community if they were given the chance to affordably live in the Greater Vancouver Area.

Choose not to answer

Classes are often not compatible with work shifts, and employers often want open availability, which means you often cannot have more than one job unless you risk conflicts every week. Which means the cost of living is often 90% or more of monthly income, sometimes much more.

Close the wage gap discrepancies. Make it mandatory so that young people feel like they are able to support themselves and not depend on welfare checks, thus keeping up the homeless population. Young people need to feel needed, like they are contributing to society. Focus less on neo-liberalism and autonomy when it comes to supporting the homeless. Eg) Dubai makes it mandatory that when a boy turns 18, he either enters post secondary or finds a (well-paying) job so that his parents don't need to support him. This leaves less room for recreational activities (which include drug use etc.) . This could be a temporary solution. Once the society as a whole starts functioning, we can rely on autonomy since agents become truly capable of making rational decisions.

Consistent rise of prices but stagnation in income growth.

cooking at home can save money for sure, and having a roommate helps as well

Cost of living for international student who don't want to put monthly burden on their parents, like myself, is more than one can think. Its like we can either work and meet basic of the basic needs or work extremely hard and reduce social life. We can't have social life with part-time work because of less pay and higher financial needs.

Cost of living is a big consideration for people deciding whether to live or study in Vancouver. I have friends who did not attend valuable conferences because costs were prohibitive. Young people need to make tough decisions all the time about what events we can afford to attend. We

are constantly factoring the financial cost of our every action and it adds more stress in general. High tuition costs means more of my money is going to school than to anything else, and I do not have time to balance all the responsibilities.

Cost of living is increasing dramatically - especially with rent and stuff

Cost of living is manageable if you are committed to living under your parent's roof.

Cost of living is so high - food and rent is living - with minimum wage of \$10 it's hard to be a student, as well as being able to keep up with day to day expenses without drowning in debt.

cost of living is so high most young people rent a ridiculous amount of their income a month and are never able to save up to afford to own a home because its so unaffordable

Crown corporations should work in favour of the citizens, not against them, when it comes to the cost of insurance, cost of power, and cost of medical service plans. Additionally, the cost of living limits where young people can afford to live/ living situations (3+ room mates), and on top of that they face the same outrageous insurance rates making finding and commuting to a new career vary difficult.

currently i live far from my school and work and as a result i travel for over 2 hours everyday to get from school to work to my home. my landlord attempted to raise our rent illegally (50% increase) a few months ago or he would evict us. luckily we were able to fight this with the assistance of BC tenancy act, but i learned that i was not the only individual in this situation, but others also faced similar issues with their landlord. our rent is incredibly reasonable, that is why we have decided to stay here, but we do have an unprofessional landlord who often takes advantage of us as tenants.

Difficult

Do not increase minimum wage. Everyday cost will increase as a result. While the minimum wage increase only impacts such a small group of people, the everyday cost increase will impact everyone.

dont use all the money

Education costs need to be lowered

Education should not be that expensive. It's crazy because after graduating and if the individuals end up getting good jobs, they'll still be drowning in student loans. However I do think it is a little avoidable. Just work 16 hours a week... and save... and work full time when you're off school. It's not that tough. I think students make many claims but are also too lazy to do things themselves.

Especially for students, life gets financially difficult at many times

Everyone I know (friends my age) struggle just like me, I do not know anyone who is financially stable

Everything is getting higher, including rent

Everything is getting more and more expensive but it is even more difficult to find decent paying jobs now. I don't know if I'll be able to afford to live in Vancouver.

Everything is too expensive. I cannot afford to live here.

Everything is very costly for students and their time is limited. Having to take transit to school because living on campus or moving near campus is too expensive, does not help in any way.

Extremely expensive. I pay over \$1300 rent and bills every month. I am 21 years old and a dependent

Food are too expensive for students. THERE NEEDS TO BE STUDENT DISCOUNT EVERYWHERE IN CANADA like a big student discount

food is expensive

For anyone that doesn't have the same financial support/privileges that I have, I worry for their ability to keep up with the extreme pricing

For those who work and study, it is almost impossible to do well

Free courses to teach young people how to live independently

Gasoline is getting really expensive so it is quite costly to go to areas where the public transit is not as developed. For instance, in surrey, bus routes are limited and waiting times are too long. Because of this, i am driven to use a car instead despite it beinv more expensive due to the amount of time saved. This would only work however if one only has to visit the place not very often. I wont be able to afford it if i have to visit the area multie times

Getting education and housing in BC, is really expensive incomparison to your wages.

Going to a school like UBC where there is a large wealth disparity between many students can be difficult, for myself I've often made up excuses to hang out with peers or go out just to save money.

Have more jobs available for young people to obtain. Don't make getting a job so difficult.

Have you seen rent these days?

having cheaper food options available at Universities would be needed

Having your rent increased yearly and eventually not being able to afford the place you lived for 6+ years.

"Honestly, I can't understand how someone could go to school and live on their own. Even adding a full time job doesn't cover the costs. These burdens on young adults make it hard for those who are not as privileged to have their parent's help to make it on their own.

And here we're expecting them to get an education that has exponentially increase over the past decade whilst cover the cost of living and somehow find the time to ensure they have a healthy work, school, life balance."

Housing prices are too high

housing prices are too high and wages are too low

I am "fortunate" enough that I have money that I am able to access to pay for things. However, that money came at a great cost as it was life insurance for losing a family member. So, if I could, I would not have the money as I would have the family member. But, since I do not, I do have access to money now that helps me with my finances. Plus, I do continue to work part-time.

I am 1 of 3 people living in a tiny 1 bedroom apartment. We worry if we can make rent each month.

I am a student who works at my university and I have heard multiple stories from my student volunteers and the students we support about the challenges they face to make ends meet not just now, but in the near future after graduation. It is a worry that seeps into so many aspects of their lives, impacting their relationships, their academic and work performance, and ultimately, their health and wellbeing. It is unfortunate that such bright and motivated individuals be placed in a situation where they feel stuck and unable to move forward even when they have made steps towards financial security. On top of that, we must deal with individuals who believe we ask for too much because things had worked out in their favour.

I am afraid for my future. living day-to-day is mentally scarring.

I am already in a subsidised housing unit with my parents, but I fear I will continue to live here as long as I stay in BC.

I am fortunate to have secured a suite with rent quite lower than the market rate. However, I don't have central heating in my suite - I use electric blankets and winter clothes to stay warm.

I am in my 5th year of university. I would have been able to complete my degree last year but I was unable to do so because I have been going through the financial burden of helping my family. I have to make personal bill payments and mortgage payments every two weeks and to

do so I have to work full-time. The cost of living in Vancouver is going up each day and I am considering moving provinces after I graduate.

I am scared it will be impossible to find affordable living once I am ready to move out

I am still learning about being a young adult in Vancouver but from what I understand rent is ridiculous for what you get, working multiple jobs is the only way to afford living, and higher education is a must for most "adult" employers. Choosing a career path is hard enough with so many inequalities facing you. Even my partner, who works full time in the trades, is unable to afford to live on his own at the moment which baffles me.

I believe a rent freeze like Berlin's is vital to maintain the city's youth population.

I believe previous answers have addressed all concerns

I believe the high living costs is a prevalent and important issue for us younger people because other necessities such as paying for school, phone bills, credit cards, etc are not fully compensated by the wage we have established in Vancouver. I understand that there is an option to not have a phone nor credit card and not go out for entertainment purposes, however even schools costs are almost ridiculously high and unattainable to pay for, and having these high living costs make a working student like myself be prone to debt and negatively impact my wellbeing. I love living in Vancouver, don't get me wrong, however with these costs, it makes it difficult to stay.

I don't think I will ever be able to afford to buy a place of my own.

I don't have time between school and work to access mental health resources such as therapy. And if I want therapy, I have to pay for it.

I feel being a little more fair and giving more opportunities to international students would be really helpful

I feel like a burden to my family. I have worked multiple jobs, and deciding to be unemployed is almost impossible. I want to work on my mental health, my academics, my growth in skills but feel stuck needed to constantly occupy my time with work.

I feel that most young people are not able to achieve the goals they wish because wages are rarely sufficient to pay for living expenses and definitely not sufficient to pay for education. Even those who do not wish to attend university struggle to make enough money to get ahead.

I find it impossible, I will never have the family home my parents have bought and I have a university education under my belt.

I frequently see friends and peers make sacrifices in their social lives to save money. I feel this limits social activities as a way for young people to manage stress. There's a common feeling of guilt associated with spending on things you do not "need".

I go to UBC yet can't live in Vancouver because I won't be able to afford my tuition AND pay for my own rent. I transit a total of 4 hours daily. These four hours that I spend sitting on and waiting for buses could be used for me to study and help further myself as a student and an individual.

I grew up financially stable, where cutting out leisure (vacations) and luxuries (eating out) was sufficient in building our savings. Young people similar to my background seem to spend a lot shopping and eating, and then get hit by the student loans - their lifestyle doesn't necessarily change but it will be a financial burden carried well into the future.

I have a friend who lived in the university because they could not afford rent. Not in the dormitories, but hiding from security guards in empty classrooms and showering in the athletic centre. This same friend later lived in a storage locker facility that housed other immigrants because it was more affordable to live there than in a real home or rental suite.

I have already done this in previous pages. But, simply put, if I had the money to move out of my parents home I would have moved out of this country. I hate the cost of living in Vancouver and the minimal job opportunities for post-secondary students and graduates is absurd and an absolute joke.

I have been forced to stay in a rental suite that was unsafe and disruptive to my life because of an irresponsible landlord. However, because of the difficulties working with the Tenancy Branch and the uncertainty of finding new, affordable accommodations, I was forced to remain there. This added a lot of stress to my life and took a toll on my ability to do my job and maintain good mental health.

I have friends who are staying in bad family conditions due to not being able to move out and the costs associated with that. I also have friends working multiple jobs while living with roommates, often 3 people to a 1/2 bedroom house/apartment while juggling school as well.

I have friends who go to class hungry because they want to be able to pay rent or have money for other needs

I have friends who have major concerns with being able to pay off student loans and paying for living at the same time and must consider continuing to live with parents due to financial strain and the absurd housing market. It is hard to become an independent individual when you cannot afford to not live with your parents.

I have to have dental surgery this year and it will be \$2,000. My insurance doesn't cover it and I have to find this money somewhere. I think I might have to skip a semester of school in order to make the money back with a job before I can continue my education. It breaks my heart to do this and I'm ashamed of it, I can't tell my friends I'm having money problems or ask my family for my money.

I just feel like living in BC makes me depend on my parents more especially because I am a student and tuition is so much. Because I depend on them it will be really difficult and expensive to eventually live on my own because it is extremely expensive.

I just want everyone to have equal opportunities for learning and to have the ability to have enough food.

I know a lot of people/students that have trouble living on campus because of cost, so they have to live far away from campus. This affected their academic achievements and personal level. Their academic success is far less than people that live on campus

I know a student at UBC who was homeless (staying at shelter) for a short period of time due to high costs of living.

I know many people entering university who feel that they need to study outside of BC, just because of the living costs. It's utterly ridiculous for young people trying to make ends meet and pay for post-secondary, not to mention that there is a serious case of urban poverty in Vancouver especially, but in many other parts of BC. Poverty reduction strategies, as well as supporting young people who are pursuing post secondary, are crucial to the development of our province.

I know that many people say that the city of Vancouver is an ideal place to live, and compared to many other metropolitan, the housing affordability issue isn't as bad. However, I think it's important to keep in mind that income in Vancouver isn't high, but living costs are very expensive. It makes me very hesitant to want to stay in BC after graduation as a non-local student.

I know that SFU students struggle with the cost of living so much so that the housing crisis caused students to be sleeping on campus. There is also an app/website called sugar baby, and there's a lot of SFU students participating in this. Where students are selling themselves (whether it's just romantic, or sexual) to have money, meals or even just a place to sleep...

I live at home and still worry about finances; how would people who do not have all their basic needs paid for feel?

I live with my parents because I have not been able to afford moving out, which has isolated me from my friends. School is very stressful and not having friends in close proximity to support me,

and to take my mind off of my responsibilities, has led to a cycle of overwhelming anxiety. My grades are dropping, and my focus is just surviving the semester.

I make a "living wage" and i still struggle living in a modest shared apartment in metro vancouver.

"I moved here from Saskatchewan a few years ago and had trouble finding a job as a queer and trans person. I lost my housing because I couldn't find anywhere where I could be on the lease - I was at the mercy of the people who'd signed onto the lease of my collective house when it started. It's only been through an 'archipelago' of community-based organizations and government services that I've been able to make things work. There's no one-stop shop. Gaining approval and funding from three government bodies - BC Housing, Ministry of Social Development, and StudentAid BC - are what it has taken for me to start making ends meet.

I often feel very insecure about income assistance especially - now that I'm going to school, are they going to revoke my disability status? When is the money going to run out? I worry about my subsidized housing because 1.2 million townhouses are going up at the end of my block and I don't know if the government will reach a threshold where they'll decide to sell our apartment building. Hopefully that wouldn't happen, but I worry, especially with the stories of SROs being repurposed as 'micro-suites' for young professionals maybe ten blocks away in the Downtown East Side.

I know I'm very lucky that I'm able to mostly get by on social assistance, and I'm grateful for the help I do get. I just wish it was more predictable, less punitive, and that I didn't have to feel like either a welfare-scamming shit or a disabled person with zero agency just for getting my basic needs met. Everyone should have what I have, and more, obviously. It's a basic right."

I myself am very fortunate, despite being a immigrants my family was able to gain financial stability quickly in the span of 5 years in Canada. But there are some that i know from the immigrant community who are struggling to maintain that stability. I know many of these young people have to balance their work and their schooling to which their academic performance suffers

I needed to move to the city for my education so that I can find a job that I enjoy. Moving means that I have to start paying for my own rent and food. Living in a new city, paying for my own rent, food, and tuition is very stressful.

I personally feel that even with a University education I will never be able to afford a home in the GVRD, and that makes me sad. My grandparents built and lived here their entire lives with jobs requiring no post secondary education, and not even a full high school diploma, and now paying thousands of dollars for additional education just lands you in even more debt, and then trying to buy a home seems impossible without accruing even more debt. Not a fun time to be someone in their 20's in the province of BC.

I personally have thought of join the adult film industry, as well as prostitution.

I plan on living with my parents forever at this rate.

I probably won't be able to afford to move out and live on my own until I'm 30 even though I'm currently working :)

I really regret moving to BC from Ontario. I moved far away to get away from the dysfunctions of my home but I brought many problems with me. The cost of living has made it so that I've barely made any friends, enjoyed school or anything else in my free time.

I seriously doubt I will be able to live here after graduation

I some how beat the system when it comes to living arrangements. I live with my partner who owns a place because of his parent's and grandparent's support. Without these circumstances I could never imagine living in Vancouver. I am noticing that many of my friends are moving further away because of the cost of living or continuing to live with their parents.

I think in general, the cost of living is way too great for the future. There is always a concern as to whether I would even be able to afford living here in the future while supporting my Dad and my sisters because everything is so expensive. In general, it provides students with the feeling of uncertainty of the future.

I think it's tied closely with the corruption that is going on with corporations and international buyers.

I think just continuing to subsidize community resources and activities like the liesure centre, subsidizing transportation and doing everything to ensure affordable living costs are the most important issues currently. Ensuring free/cheaper psychiatric medicine and perhaps more free counselling/mental health services is also very important and currently lacking.

I think people who do not live at home have a much greater financial burden. The cost of housing is very high.

"I think that it really depends on context. Many young people are up to doing so many things in their lives so the cost of living really varies. For example, if you would compare the cost of living of a high school drop out who ONLY rents and goes to work to a college student who pays tuition, does not work as often, and might have to rent as well, the difference in cost of living can be significant. To address the cost of living issues, there should be segmentations of different lifestyles to be able to understand the root causes of these issues.

That being said, there are still universal issues with youth. Knowledge is an economy's best asset. It is potentially perpetual and has the power to turn a country's economic situation around. In

terms of cost of living for youth, I am talking about financial literacy. While cost of living rises, it would be important for youth to understand financial literacy to make better decisions to avoid making mistakes and to cope with rising costs."

I think that landlord pray on the fact that students need to find places to live before school starts. We are forced to take rentals that are too expensive for the size of the unit because otherwise we face not having a place to live.

I think that we can defiantly decrease the cost of living for the youth, especially by creating more grants and bursaries, as well as trying to decrease the cost of post secondary education, so that individuals who are unable to afford it but have dreams of becoming someone who has a well paying career can change their life around.

I think the biggest thing right now is the fact that in the future, it'll be very difficult for our generation to purchase a property and own a house.

I think what was covered in the survey offers one perspective on this issue, but doesn't quite cover what I believe may be a larger issue in the context of youth poverty, which is what happens to youth who do not attend post-secondary training/education. It would be interesting to survey a large cohort of youth who entered the workforce immediately after graduating high school OR having not graduated high school at all.

I truly believe that it is impossible for young people to envision a future living in Vancouver with the cost of living here. At a young age, we're told about the futility of saving up to afford a single home, and the inevitability of moving out to another city, province, or country. It's also discouraging, as a lot of us think we are failing, when it is the system that is failing us.

I will in all likelihood move from the lower mainland after school, simply due to cost

I will probably be forced to move out of Vancouver

I work 3 jobs, and can't afford to live on my own/out of my parent's house while in school.

I would like to live closer to campus but the cost is too great. Next year I will be forced to spend 3 hours of transiting per day, which could better be used for study time, or a part time job.

I would like to move out of my parents home, but that does not seem like a realistic goal for me for at least 7 or 8 years. By that time I will be 28, the cost of living is what is preventing me from doing so.

I would like to see more data collected on race and poverty and also how the phenomena effects other intersectionalities.

I'm concerned that in the future I'll be perpetually living under the poverty line should I remain in the lower mainland due to the high cost of living that seems to be constantly rising, and never being able to own property in the area.

I'm from Vancouver originally, and that city is impossible for young people to stay in, because the cost of living is just so high.

"I'm not against working hard. What I am concerned with is that people are being fed a myth that the reason why we are 'unsuccessful' is because we aren't working hard enough, so they work themselves to the bone trying to reach a level that may or may not be in reach in the first place. At this point expectations of 'success' have been humbled so greatly; at this point if I can own an apartment and support myself 100% independently THAT would be success in my eyes. There is a larger system and culture out of an individual's control that may be working against those of a certain economic classes.

Also this city has a harsh history of working directly against groups of vulnerable people. I am talking about the closure of Riverview Hospital which largely contributed to the homeless crisis we are facing now. There isn't even a system of support in place anymore. "

I'm young. One day I want to start a family. If I'm going to afford to buy a place in a the city without getting into severe debt and subsequently only making ends meet, it won't be here.

If costs were lowered, individuals would be able to focus on what matters most, which is mental & physical health, as well as education and relationships.

If more people could share a place

If the cost of living was not high, students could work throughout the summer and be able to afford two semesters of full time courses. Almost each person I know has a part time job while juggling full time courses. This effects the time we can spend studying, as well makes it very difficult to maintain social relationships. As a result our studies are lacking and meaningful relationships are not being formed. Research has proven that both of these factors impede on our mental health.

If there isnt family to support youth growing up it would be impossible to pay for rent, food and tuition, working full time at a minimum wage job.

If you have people renting out storage space for 600\$ a month, there is a problem.

If you want to attend post-secondary and live on your own (which many people don't have a choice to do so) it's basically impossible without going deep into debt. If you're lucky you'll pay ~800\$ a month for rent, now double that with a semester of tuition at SFU (where I'm attending)

costing ~3000\$. ~1600\$ a month for tuition and rent? That's insane! That's not even including food costs, utilities, and God forbid you have some fun, see a movie or buy a new shirt...All this making 10\$ an hour as a server... only able to work 20hrs a week because I also have to try and do well in school

In order for my friends to live without their parent / family support, they must live in large groups where they share a small space

In order to find adequate, (somewhat) affordable living, i had to move much farther away from my school/ work (increasing time/ money spent on transit).

In the 5 years that I have been in Vancouver I have seen many of my friends leave because they cannot afford to live here. There is a lack of affordable housing and many jobs do not pay a living wage. Having an education does not guarantee financial stability either.

In Vancouver, it is almost impossible to find somewhere to live as a student. If it weren't for my parents, there would be now way I'd even be attending school now.

Increasing trend of young people being independent. Many have to or choose to support themselves at the cost of spending less time with their loved ones and on their studies. While it's great to learn this independence, young people should have to right to focus on their studies to develop their future careers rather than having to worry about whether or not they'll be able to afford their next meal (especially since tuition costs are so high and they increase every year, there are also textbook fees/access code fees and hidden fees such as extra course fees)

Incredibly expensive. for me personally for myself, I see that in the future I will for sure how to move out and not have the chance to live in the city I've grown up in.

International students are STRESSED

it affects our stress levels, I have had many friends who were severely affected by money issues at different time periods (skipping meals, high stress levels, no emergency budget when something unexpected comes up).

It continues to rise while many cannot afford to live in the city in which they currently reside, work, and study. There is a lack of employment opportunities and a high level of competition that results in mental stress, and all young people are feeling burdened by this despite having higher education (which seems like the new version of a GED).

It has become very expensive, luckily I live with my parents. Although when I attempt to move out, the struggles would be very difficult.

It is becoming increasingly difficult

It is clear that the cost of living for youth is progressively getting harder day by day. As I was going to plan the rest of my year, wanting a car, I now am going to reconsider it because of how much gas has gone up. Let alone, the car itself will probably cost me thousands of dollars if I want it to last long. It makes me wonder how much I would have to work to keep up with owning a car because of insurance and gas, while at the same time trying to balance school. That would mean I would have to get a part time job, which is not the worst case, but it will definitely be a stressor in my life as it will affect my studies most likely. There's no doubt that Vancouver is the most expensive city to live in now, and it will be a challenge for youth like me to try and figure out how to make ends meet, while struggling to find who we are.

It is difficult to get started as a young adult, particularly in Vancouver because there is a high concentration of schools but residences or housing is incredibly expensive. It puts those who continue a higher education at a disadvantage because they often start out with huge loans to repay. A friend was hospitalized because they could not afford to eat due to high rent costs and tuition fees.

It is expensive but definitely not out of our reach.

It is extremely concerning how unaffordable it is for students to live on their own, or even with roommates. It is almost impossible to live comfortably without working full time, and that isn't compatible with full-time school.

It is getting more and more difficult to make a living in BC. I have definitely considered moving elsewhere but based on my current situation it will take a few years to plan that. I can see the difference in the cost of living across Canada, and BC is by far one of the most difficult to deal with right now.

It is getting nearly impossible due to extremely high rent and low wages especially for students

It is hard to save up to get a house, car, or any of the "major life milestones" because I am trying to pay for rent, food, and other necessary bills.

It is harder for young people to afford the cost of housing, and many of my friends and acquaintances are either not moving out until they're in their late twenties, or moving to different countries or provinces entirely to make ends met. If this continues on, the province will hardly have diversity, and you can bet we won't be here to sustain the workforce.

It is impossible to purchase a home with today's housing market and cost of living. Many are left with loans that are so incredibly high from interest it will be hard to get a head even if graduating with a degree and hopes of getting a good paying job.

It is merely impossible for young people to live in BC. Housing is WAY too expensive

It is outrageous. Even if I get the best job I can possibly think of, there is no guarantee I can make enough to sustain independent life in Vancouver (buying a house, creating roots are not a probable goal anymore).

It is so expensive... I feel like I'll be living at home for a while !

it is stressful when you hear stories about prices increasing, that when I get older prices will skyrocket

It is terrifying and depressing to consider how much the cost of living is in BC and how hard young people will have to work in order to make ends meet. It's stressful as a soon-to-be university graduate to consider how long until I can finally afford to live on my own without requiring financial assistance from my parents.

It is too difficult which is why we have the largest rate of depression in our age range across the country

It is unaffordable to take internships or co-op placements

It is unfair and ridiculous- living in Victoria is expensive but cheap as heck compared to Vancouver - it is not manageable

It is unfair that I can't afford to live in the city I grew up in.

It is very concerning that it keeps increasing

It is very difficult if young people to be hired and when they are working conditions are not always ideal. Workplaces laws are also broken and ignored because workers can be easily replaced

It is very difficult to save enough money to live in Metro Vancouver. I am already looking at options in Langley and further. If I were to take up a job in downtown, it would not be feasible to endure such a long commute.

It is very high especially for international students who are only allowed 20 hrs max per week during school session

It is way too high. More jobs that are suitable for young people need to be made available, as expectations are very high

It makes me feel sick that I may never own a home. My basement suite is falling apart. The front door has fallen off its hinges and there's mold in one of the rooms ... The landlords put the minimum amount of effort into building this, and they're overcharging us for it. I just want a place I

know I can always come home to and feel safe living in. Vancouver is too expensive for young people, and often I think about moving elsewhere but I just don't know where I could go.

It needs to be more affordable as well as accessible. Families and youth should receive priority, less foreign buyers.

It should be easier and more affordable for people under 25 to live independently but it's not and this puts a lot of stress and burden on young people that shouldn't have it and that don't need that in their lives.

It would be nice if rent was better in BC!

It's a scary time to think about how our generation will be able to afford living in the lower mainland if we make less than 100K a year.

It's absolutely outrageous for how little you get. It makes it even worse that in 99% of places, you can't bring your furry friends!

It's affordable for me to live here, but the standards in which I am living are very poor. Renters get away with very poor standards because of pricing.

It's damn near impossible to do it on your own.

It's depressing to see the state of our housing just inflate and I'm worried that increasing minimum wage won't help, it'll make everything more expensive. Why do we have one of the most expensive grocery stores on campus. Why does food cost more than \$10 anywhere you go here. I don't plan on staying in Vancouver because this is getting to be too much.

It's difficult when you look at certain milestones that older people have achieved throughout their lifetime. For example, buying a house is one of them. What are the chances I'd be able to save enough in the next 2 years for even just a down payment for an apartment (NOT house)? Not very likely unless I stop eating and having a social life. Maybe it's the mentality (thinking of buying a property as a milestone), but for me achieving that goal is still important. I know this sets a nearly impossible mission which could be very disappointing for me in the future when (or if) it fails.

It's expensive

It's expensive and a comment here is required

It's extremely unaffordable and almost impossible to live in as a student when you still need to pay off your student debt.

It's hard

"It's hard out here. You have to work a lot, sometimes compromise the quality of your education, and you never get rest because there are always bills to be paid.

It's hard to live comfortably while paying for tuition that puts us in debt, only to end up in jobs which underpay us.

It's hard to picture myself living in BC in the future with increasing costs of living.

It's harder than in a lot of other Canadian provinces because the cost of living is so high. Housing is expensive and there are a lack of jobs for younger people or qualifications are too high for younger people to get jobs that could support this lifestyle (eg. Paying for university, paying rent, supporting family members)

It's incredible how much everything costs. Rent in greater Vancouver seems ridiculously high compared to other places especially considering the quality of the properties in terms of location, amenities, cleanliness, age of property and upkeep.

It's just extremely hard for young people to move out of the house and live on their own due to the high cost of living. It's also frustrating that there is not a whole lot of support services to aid with this.

It's nearly impossible for young adults to enter today's housing market. Housing and food prices are continually inflating while youths are at the same level they were in 20 years ago.

"It's really difficult knowing that if things continue to go this way with Vancouver housing affordability, I'll never be able to own a home or raise kids in this town I've grown up in and loved my entire life, even though I really wish I could. Even with a university degree, it's almost impossible.

Me and all my friends have worked so hard and put so much time and love into our community and are being driven out by people who just have more money. It's changing things a lot and we can all feel it. My family's home property assessment went up 54% last year and my parents can barely even afford the taxes, it's just insane. "

It's really expensive and not affordable at all.... or the trade off is poorer conditions/residences

It's reasonably difficult to make enough money to purchase real estate in BC to have a home for a family there.

It's ridiculously high right now.

It's so hard to find housing off-campus that is even close to being affordable for students! My old house and two other student-shared houses (rented) of were torn down by the owners to build new homes... lowering rent prices should be #1 priority!

It's too expensive for any young people to be able to afford housing. This will drive a large share of youth away. Foreign investment and business will be driven away too, but more so because of the rising tax rates.

It's undoubtedly linked to the fentanyl crisis.

It's very grim thinking about the future and staying in the Lower Mainland, without having to move further Eastward, as property prices are continually rising

It's way too high and I'm stressed about having to pay back loans in the future

It's almost impossible for us to live on our own because the expenses of living are so high so moving out of a parents home is too much of a cost so many stay. Then dorming is also crazy expensive so it's taking away the experiences that people may want to have because they can't afford it.

It's functionally impossible to find housing.

It's high

It's overwhelming thinking that I probably won't be able to stay in the lowermainland due to rising costs

It's quite clear that young people today make less and have less disposable income than any generation in the modern era. Few of peers are really financially secure and are beginning to realize how difficult it will be to afford living in the places they grew up.

It's too high! How long after a student graduated from university need to spend to purchase an apartment or a house right now? Too long.

It's way too expensive. Paying rent is like paying off a mortgage but you're stuck renting and left with nothing if you don't have a down payment.

Its crazy expensive. 1-2 bedroom rent goes anywhere from 1500-2500 a month. It is almost impossible to move out for those who need to or want to

its expensive, provincial government needs to do more to help us

its hella expensive!

its ridiculous

its tough. especially for those who move out at the age of 18 like right out of high school new to the world is a major reality check that they arent in for and because of this they may not know how to budget

Just make it affordable for people

Just so worried about my friends states of mind and life with studrnt loans.

kinder morgan is an issue that is brought up many times in burnaby

Large complexes with multiple rooms in it could work?

Living expenses are quite expensive.

Living in BC is beautiful but is so expensive to pay for a place just by yourself. Working on minimum wage will not help as much if you are paid \$15 - \$20 /hour. If you are paid this much and possibly living with someone else increases your possibility of living in BC

Living in the lower mainland is not cheap. Every day you can hear discussion about money and the cost of living here. It is no secret that Vancouver is one of the most expensive cities to reside in. As a student, your means to obtain the money in order to afford to live are depleted. With the added responsibilities as a student, the time you could've had to work, is now dedicated to school work. Working minimum wage, with full-time hours is exhausting. The money earned goes straight to bills. No time to enjoy life. Work and school consumes you. It truly is a lot. Not only does your mental health become impacted, but your physical health goes down with it. I believe that a better system should be implemented when it comes to young people living in BC. Healthcare, tuition, childcare, rent, and general taxes should be weighed out and there should be accessions or programs to help the young afford to live. We all have a right to live a normal life, so why let the young struggle?

Living in the lowermainland in BC is becoming increasingly unaffordable, or many people have to share a single living space

Living with family is a must

Long term investment in scholarship funds instead of randomly clearing student loan debt

Lots of international students are heard to be complaining about how expensive Canada is compared to their own countries and it has often put them off from enjoying the beautiful area as it is as they are more aware on how much they're spending everyday and for their school costs, etc.

Lower cost of housing, make it more affordable for people to purchase property.

Lower wages with rent costing more than USD counterparts e.g making \$11 CAD vs \$15 USD while paying \$1000 for housing vs \$900 USD

Manageable but difficult when the person is not careful.

many of the student wont be able to afford to live in BC due to the insane living costs. Students are already dealing with tuitions

Many young people are unable to make ends meet-living pay check to pay check

many young people in BC have known to be kicked out of their household after a specific age, say 20. However with the increasing cost of living and expensive housing prices, it is hard to move out start their journey

Many young people in my family live with our parents because it is difficult for us to work and go to school full-time. We try to balance full-time school with our jobs because we want to financially help our parents as well as get our degrees faster so that we can get higher paying jobs faster. The entire system is flawed because even when we get our degrees, it is hard to find jobs and then when we get jobs, the salary does not meet the loans that we now must pay or the family expenses that many of us will have to paying for our own children.

Minimum wage is too high so everything is expensive. Abolish regulations, free market now

Most likely having to live at home for the next few years. Don't know if I'll have the opportunity to move out one day.

Most of my friends live in houses with 4+ students because it's the only way to afford rent. Most people my age don't have benefits at work and haven't been to a dentist in years because they can't afford it. Or need glasses but can't afford the \$100 eye exam let alone the actual glasses.

Most young people can't afford rent in Vancouver

most young people have given up on the concept of owning property. Most will live in a specific neighbourhood out of necessity not because they connect or choose to live there.

MUCH too expensive. It is sad that investors clog up the market and make it unlivable for young and deserving Canadians.

"My friend can't go to medical school because she can't afford it.

My mom is forced to work in places like Tim Hortons where the employers don't respect their employees."

My friends and I are all living very different realities than what we were told to expect. I believe the inequality of access to schooling is not always evident, because just being able to attend school is not the full story: A financially secure student can focus on schooling and also make time for the networking, skill-building, and self-improvement activities that are also important for success. Financially insecure students may find a way to pay tuition, but then they spend their hours outside of school working and commuting a long way from affordable housing to the campus. Students who are supported financially are often able to appear more "engaged" and "motivated" because they are in a position to make the most of university, while students who are preoccupied with finances may be labeled "lazy" and "unmotivated". The issues surrounding student finances go beyond students who can't pay for school, because even those who pay tuition may have to sacrifice other important aspects of student life.

My friends work 7 hours per day to earn money. Do you think they have time to study and do assignments?

My friends work countless hours to be able to afford rent!

my high school teacher didn't move out until she was 35

my opinion is that many young people are going to move out of vancouver

My partner and I are paying thousands of dollars out of pocket (when we can) for medications that are not covered by Disability or pharmacare because they are not considered "essential for life"

My rent costs \$1000/month in Vancouver. I can only earn ~\$700/month with my part-time job and student loan just barely cover my tuition and the rest of my living costs. (transportation, foods, clothing, occasional entertainment