

Why is Ottawa giving me a child care benefit I don't need? ^[1]

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Source: Globe and Mail ^[2]

Format: Article

Publication Date: 15 Oct 2014

AVAILABILITY

Access online ^[2]

EXCERPTS

If someone offered to send me \$100 per month just because I have a young child, I'd say yes. I do that now, accepting the deposit of the Universal Child Care Benefit into my bank account every month. The fact that I might enjoy having an extra \$100 per month doesn't make it good policy.

The simple fact is I don't really need the money. Neither does anyone else in my income bracket. I can afford excellent child care and programs for my child, which I would purchase whether or not I receive the UCCB. Honestly, I think I use the money to pay off my mortgage faster - and I can afford my mortgage payments.

So why is some guy who earns less than half my salary paying extra taxes so I can receive the UCCB? Good question, and rumor has it there are plans to send me more money by expanding the UCCB to cover children 6-12 years old. The current program costs nearly \$3-billion per year.

What are we hoping to achieve with the UCCB? If the goal is to ensure that Canadians have the resources they need to care for their children, then we should be targeting those families that lack resources. A simple expansion of the Canadian Child Tax Benefit can achieve that. If the goal is to encourage women to spend less time in paid work, we have been somewhat successful. My research has shown that married mothers work 1-2 hours less per week because they receive the benefit. It is not clear mothers are spending that extra time with their children, but I expect they are happy about working less.

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Region: Canada ^[3]

Tags: federal programs ^[4]

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