

Paying for child care on a single income ^[1]

Author: Young, Leslie

Source: Global News

Format: Article

Publication Date: 25 Feb 2015

AVAILABILITY

Read Online ^[2]

EXCERPTSEXCERPTS

Shelley Turgeon spends most of her day worrying about money.

"It's constant. I wake up in the morning, it's the first thing I think about. I go to bed at night, it's the last thing I think about, because I know that there's going to be unexpected expenses," she says.

She lives in Morinville, Alberta - just north of Edmonton - with her eight-year-old son Logan. Her problem isn't really that she has a low-paying job (she works for the City of Edmonton for about \$24/hour). Instead, "I'm a single mom so I'm paying for everything by myself. My car payment, my rent, my insurance, daycare, groceries, utilities, any kind of fun extras that eight-year-olds love to do."

She pays \$1,050 a month for her one bedroom plus den apartment, which she says they are quickly outgrowing.

She pays another \$165 a month for pre- and after-school care for Logan. Then she has the usual expenses: car, gas, utilities, groceries, clothes, student loan payments - all on a single income.

"There's never enough money at the end of the month."

Extra fees from Logan's school bother her, she says.

There are often requests for extra cash for things like field trips and school clubs, which she finds hard to budget in. Someone donated the funds for Logan to participate in the school's hot lunch program this year, because Turgeon didn't have the cash.

She feels that she never really learned to budget, she says. "I think the biggest thing I stress about is, what if my car breaks down? Because if my car breaks down, I have no money to pay for the repairs."

With only a few dollars left at the end of the month, she's at a loss for what to do. "I know the basics, like you should save as much as you can for emergencies, but when you don't have that extra to put away, then what do you do?"

When the government says you're too rich

Paula McKay is in a similar situation: she makes a good salary as a support technician for Telus in Edmonton, and she supports herself and her four-year-old son on that paycheck.

She says she's lucky in a way. She works from home and lives right near Jordan's daycare, so she's able to spend more time with him before and after work. But that daycare is a significant financial burden.

"Sixty per cent of what my take home pay is, is now going towards my rent and daycare fees," she says.

Because she makes a good salary, she doesn't qualify for much of a subsidy on her daycare, or for low-income housing. She complains about the amount of deductions from her paycheck, as subsidies are generally calculated based on your gross income - in her case, about \$55,000.

McKay doesn't feel especially wealthy though. She stretches that last 40 per cent of her paycheck to pay for food, gas, and clothes for her growing son.

"You get really creative," she says. She has signed up for many discount email lists and always knows when there's a good sale. The cost of groceries has climbed though, and it's straining her budget. Now when she shops for food, she stops first at the dollar store.

She also has support from her family, who provide her with hand-me-down clothes and other things for her son.

She wishes she had more money left at the end of the month to save. She would love to put money away for a rainy day, but also to take Jordan on a road trip around Western Canada. "I would love for my son to be able to see the area where he lives."

Finding the cash is hard though. "I'm sure there's probably one or two too many Tim Horton's coffees that I buy once in a while. But you got to treat sometime, right?"

Getting creative with your time and money

Billie Sinclair has been there. The money skills facilitator who now works for Family Services of Greater Vancouver is a single mother to three children, so she has some ideas of the difficulties they face.

She tells all single mothers to look for a support group, at which they can identify and get access to resources and help. Her family also helped her, with her mother watching her children for a while.

And then, she got creative. "After work, I took kids for after-school care. So the government paid me to look after my friends' kids for after-school dollars, which I then gave to the lady who took care of my kids."

She also cleaned neighbours' apartments for some extra cash. "I used that money to pay for, once a week I did a family night at Pizza Hut."

She suggests that parents do the same, identifying what skills, resources and personal talents that they have and how they can use them. "Can you do something and get paid a few dollars?" She used to trade child-care duties with a friend, so that she could find time to do important things, and vice-versa.

She stresses that this isn't ideal. "It's not cute, it's not funny in that way. We wish people didn't have to do that and sometimes they wish they didn't have to."

"I'm not saying that it doesn't suck that child care costs that much."

But, you have to figure out how to deal with it, she says. "I think part of the problem is expecting it to be easy, wishing it was, hoping it will be as opposed to actually dealing with reality and buckling down. If you can't change the system tomorrow, I need to go to work tomorrow, I need to figure this out tomorrow."

So, to start, she recommends that people look closely at their budget and spending. "We look at what can you do with the rest of your budget to support your child care budget. Child care is super-important and it's what's going to buy you the rest of your freedom."

Invariably, she says, there will be areas where you can cut back. And, you should look critically at what you're spending. "If I go to work all day long, it's not exciting to just make enough money to pay the rent and feed the kids and get some clothes and runners and blankets. Life is supposed to be about more than that. And I get that, and maybe it will be soon, but in the meantime we have to really look at, are we buying into the consumer craziness? Are they making us feel bad for using an old phone instead of a new phone?"

You need to change your thinking, she says. "Instead of wishing you could do all those things, what we teach is for people to take their power back and stop letting those people make you feel bad for who you are and your situation. Fight back."

Region: Canada ^[3]

Tags: affordability ^[4]

mother's labour force participation ^[5]

Source URL (modified on 27 Jan 2022): <https://childcarecanada.org/documents/child-care-news/15/03/paying-child-care-single-income>
Links

[1] <https://childcarecanada.org/documents/child-care-news/15/03/paying-child-care-single-income> [2] <https://globalnews.ca/news/1849361/paying-for-child-care-on-a-single-income/> [3] <https://childcarecanada.org/taxonomy/term/7864> [4] <https://childcarecanada.org/category/tags/affordability> [5] <https://childcarecanada.org/taxonomy/term/8142>