

Canada Child Benefit: Parents sound off ^[1]

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EXCERPTS

The Canada Child Benefit (CCB) launched this week, which meant a change in monthly assistance for many Canadian families.

The new benefit replaces the Canada Child Tax Benefit, the Universal Child Care Benefit and income splitting. The payments are scaled to each household taking in a number of factors, including income, how many children are in the household and how old those children are.

Global News received a flood of emails from Canadian parents on what the changes mean for their family; some were grateful, others disappointed, and a few utterly distraught. Here are some of those responses.

"My monthly benefit decreases to almost nothing. Makes more sense for me to quit working. Less income means more benefit cash and I wouldn't have to pay for daycare! Thanks Trudeau.

"Our family functions on a single income. One parent stays home with our child (under six) for the statistically proven and true benefit/welfare of the child.

We exceed the defined income threshold so we are not eligible under the new plan. Further, the ability to income split has been removed. The overall impact on us is a net cost of over \$6,000 annually - loss of child benefit and increased tax on our family.

'Robbing Peter to pay Paul' is not responsible governance oversight - it isn't even effective vote buying. I really hope someone out there recognizes flawed policy has significant impact on the taxpayer and we are not an endless pit of financial support to the nation."

"I've got to be honest. I didn't vote for these folks, but this is the first time I feel the [government] is doing what's right for its citizens. Giving back in a generous way.

My wife and I were struggling with our finances in raising our three kids... this new benefit will make a huge difference in our lives. I am already relieved just by hearing this announcement."

"I think this new system is crap. I had a baby just like lots of other women out there, but because I chose to go back to work, my child gets less money than children of stay-at-home moms? Not very equal."

"I am so shocked about all of this. I had my kids in the '70s and '80s and only received \$79 per child in those days. Yes, everything is getting expensive nowadays."

"The cost of living and childcare is significantly higher in a city like Calgary vs. a smaller town. There should be an adjustment made to the payout if it is being based on income."

"We are very pleased with this new benefit! This benefit will provide us with \$150 more a month than we were receiving under the Conservatives!"

"My husband and I are very unhappy with the new benefit. As a higher-earning household the way the benefit is now calculated doesn't factor in the fact that we have a special needs child that I take care of full-time and therefore cannot work as well as how much money we spend to care for him.

We went from getting roughly \$280 a month to about \$150, and also lost our ability to take advantage of income splitting.

This, in my opinion, is an oversight as to how these new benefits are calculated for people who have higher incomes 'on paper.' I feel we are being punished for my being home for our two children and taking care of our special needs son as well as having a more 'traditional family.' (Married, husband works, I take care of the household and children.)"

"So once again I am being punished for working hard to achieve some amount of success and a decent income.

So now only the low-income earners receive these benefits.

Now, I am not a low-income earner, but I'm certainly not rich and work hard to be a middle-class earner. I very much appreciated having these tax benefits for programs my children were enrolled in, it helped! So now we will have to have a look at the budget and see what we can cut out so that we can still afford these programs."

"I'm thrilled with the new benefit. The old one was OK, but the UCCB gave with one hand and took back with the other (taxed). With the new formula the working poor have a chance to buy better food, clothing for their kids and can afford to enroll them in sports or music programs.

"Basing benefits on incomes doesn't account for cost of living differences.

The family of four making \$120K combined in Toronto, paying \$2,300 per month for daycare and living in a 1,000 sq. ft. apartment for \$2,100 per month, just saw their benefit drop.

The family of four in Port Colborne, Ont. with one spouse making \$60K per year and a stay-at-home mom, [who] is living comfortably in a 2,000 sq. ft. home paying \$0 per year in daycare, just saw their benefit increase."

"My annual gross family income is \$180K. We work very hard to make this money. Half goes to income taxes. Another \$30K goes to child care for the three young kids that we have. After minusing property taxes, mortgage, food, insurance and gas there is not much left.

I used to get \$380 a month for three children that would be applied toward their RESP fund and now it has been reduced to \$190. This is not fair to me and my children."

"This government will cost our family approx \$1,400 a year. I don't see how they are helping the middle class at all. I guess the \$1,400 goes toward paying for his two nannies. This is as bad as the GST when it first rolled out."

"As a single mother who has faced many challenges including surviving a near fatal illness and a near fatal relationship which has led to employment challenges, I am grateful for this benefit. My son deserves the best I can give him. As I continue working to improve our situation, this increased benefit really helps us.

I am very grateful."

"How is this new and improved when my children will no longer be receiving anything? I have always paid taxes and have seen little of it back. How is it that people who are low income (and get their taxes back at tax time) or do not work at all will be seeing thousands and don't pay into it?!

I am not happy and do not see this as 'new and improved.'"

"The new child tax will help me greatly. I'm getting about \$150 more. I'm a single mom of a two-year-old boy who is still in diapers and 14-year-old son who is 6'6'.

"This new benefit helps those that are single parents or dual low-income families. It does not help middle-class families as promised. I am part of a middle-class family and after mortgage, daycare, groceries etc. there isn't much left at the end of the month.

With this new program I have lost the \$160 per month I was receiving, and while it isn't much, it did help."

-reprinted from Global News

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