

## Help for parents with the high cost of kids

Dear editor:

It's no surprise that parents with young children hold more than half of all of Canada's household debt.

From parental leave and daycare to sports and school supplies, the costs of raising a child don't stop adding up. House prices alone have surged ahead of income, and are now about eight times the average pre-tax income of a full-time worker.

With increased financial pressures and rising costs, we need to ask if the support the federal government provides to parents is enough.

The answer is no. The current system is a jumble of four programs with different criteria: some are taxable, some are not; some help all kids, some don't; some disappear if you lose your job; some favour the wealthy. No parent has the time to figure out the complicated system while raising their kids.

The Liberal Party of Canada has a plan to bring back fairness: the Canada Child Benefit. By rolling all these funds together, topping them up with money saved from eliminating waste, and then targeting lower and middle income families, it would provide a lot more help per child every month, completely tax-free, to nine out of ten Canadian families.

The lowest income families would get \$6400 a year for a child under six, and \$5400 for a child over six. The benefit would be reduced gradually as family incomes become larger.

The statistically "median" family "two parents and two kids (one under six and one over) with a total income of \$90,000" would get \$5875 per year tax-free, over \$2500 more than the current system.

The current system gives money to those who need it least. We can do more for those who really need help by helping those who truly don't less. That's a fairer system.

By giving more help to middle-class parents and all those who are working so hard to get there, the Canada Child Benefit will ease pressure on family finances and help every parent give their children the best possible start in life. Fairness is a better plan.

John McCallum, MP

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