

How a basic income could help young families

A few weeks ago, I had lively discussions with two groups of young mothers. They were open, honest and articulate. The women were participants in a weekly program that offered social connection and learning opportunities. While the children played, the women talked to me about the challenges of raising a family in the small community of Haliburton. After a brief explanation of the basic income and the current pilot project, I asked them to consider what a basic income might mean to their lives.



Columnist Judy Paul.

Many of the women cited a lack of affordable housing and daycare, the high cost of hydro and few decent paying jobs as

the challenges of living in a small community in which tourism and cottage life are the main economic drivers.

While some families were able to secure social housing, for one woman it was a 5-year wait. Most of the women were raising their children full-time with one woman self-employed. These women were willing to pay \$15 – \$20 per day for childcare and were in favour of a sliding scale. Taking part-time work is currently not feasible if you have 2 or more children due to the cost of daycare.

The high cost of heating is another challenge in this community. The options consist of electric, oil, wood, and propane. Natural gas is not available. For those reliant on hydro for heat, the financial burden is significant and while there is relief for high heating costs, the women report that it is not sufficient.

Available jobs tend to be in the retail, hospitality and accommodation sectors, and because it is a cottage community, building and renovation work keeps tradespeople busy. One woman stated that increased (minimum) wages are not keeping up with the cost of living. Rather than shop for food and household items in the village, many of the women drive to nearby cities to take advantage of discount grocery stores and big box stores as a way to stretch their budget.

What would these women do if given a basic income? They would “pay my bills on time”, attend college, and do more recreational activities with their families. Other comments included saving for a house and paying for dental treatments. One self-employed and pregnant participant stated that a basic income would allow her to stay home longer with her baby. She also felt it would ease the income fluctuations that are an inevitable part of a small business. Some women stated that they would shop local more often, but many would likely continue to go out of the community for groceries. The participants talked about visiting the seasonal farmer’s

market and buying fresh produce and locally made items.

Several women commented that health could improve with a basic income. They would eat better, be able to fill prescriptions, and experience improved mental health due to lower stress from financial insecurity.

Many of the challenges faced by this group of parents require collective solutions. Affordable housing, a community centre and pool, daycare spaces, post-secondary educational opportunities, transportation, and jobs that pay a decent wage are things that cannot be obtained through increased income.

The [Canadian Centre for Policy Alternatives \(CCPA\)](#) argues that: “For half the annual cost of a poverty-eliminating basic income (\$15 billion) we could permanently expand the stock of affordable housing, child care and public transit, as well as almost eliminate user costs for pharmacare, dental care and post-secondary schooling. After a decade, we would have greater access to more high quality, affordable necessities of life—not just for the poor, but for everyone. Spend a little more and you could offer free access to community and recreation centre programming, expanded mental health services, universal access to low-cost internet and more legal aid. The net result: more participation, more mobility, more potential, more healthy people, more justice. Add to that list less political friction and disenfranchisement, and more solidarity.”

These young parents see the basic income as a support to pursue further education, run a small business, or to stay at home and raise their children. A basic income could ease the financial insecurity of part-time and seasonal work. One woman commented that if a basic income were universal there would be less “push back” and greater acceptance. The women were in favour of a basic income given to each individual (as opposed to a couple or household) because it could help a woman leave an abusive relationship.

Rather than choosing between a basic income and more comprehensive public services and programs, I see both policy directions as complementary. I think the young parents would agree. Their comments and concerns about Haliburton are like many other villages in Kawartha Lakes and elsewhere across Canada. They highlight the need for more income to purchase items, pay household bills and have greater economic security and freedom. The women also believed that affordable programs and services, like housing and recreation facilities, would allow them to flourish in this small, friendly community.