

## **Pay me Now or Pay me Later?**

Governments and employers have two ways of providing for those they support.

**Now** is to increase benefits or increase pay. **Later** is to provide deferred tax credits or incentives.

Governments and employers tend to see these in the same light: you get extra money. However, for the recipients it is very different depending on how well off they are. It is not true that “money is money”.

People who have “disposable income,” that is more than they need to provide for a comfortable life, can wait for the tax return or the bonus. They can even see it as benefit because it relieves them of the responsibility to save for those extra things.

For people living in poverty, however, every moment of delay makes life more difficult. They cannot put off paying the rent, feeding the family, getting their medications or seeing a dentist without causing pain and suffering.

We must always support measures which provide direct and immediate assistance to our neighbour in need. Higher minimum wages and reasonable social assistance rates bring needed relief **Now**, not **Later**.

-Mike McGinnis, SSVP Voice of the Poor Advocacy Committee