

6. SOCIAL INTEGRATION: ADVANCING SOCIAL INTEGRATION AND INTERGENERATIONAL SOLIDARITY

INTERGENERATIONAL RELATIONS AND SOCIAL COHESION

Donna S. Lero

The purpose of this paper is to critically examine current thinking about intergenerational solidarity at the micro level (as reflected in attitudes, values and behaviours among generations within families) and intergenerational/social cohesion at the macro level (as reflected in relations between generations or age groups in society). I argue that a) it is essential to understand how the broader context of demographic, economic and socio-political influences affects family processes and inter-group relations, and b) that emerging tensions between generations that are related to broader issues of income inequality and inequality of access to benefits and services should be addressed in order to support individual well-being and family life. Such policies include those most often viewed as family policies that focus on child rearing, care for dependent family members, and the reconciliation of work and family roles; as well as income and employment policies that could reduce income inequality and promote greater cohesion and social inclusion. Current and future challenges to the sustainability of care provided to aging family members are highlighted.

A. CONCEPTUALIZING INTERGENERATIONAL SOLIDARITY WITHIN FAMILIES

Research on intergenerational relations within families has grown dramatically in the last 30 years as evidenced by the number of studies, the breadth of topics covered and disciplines represented by researchers, and the development of specific journals devoted to life course research and to intergenerational relations. The study of intergenerational relations has been heavily influenced by Vern Bengston and his colleagues who advanced the Solidarity Model of Intergenerational Relationships.⁹¹ Bengston described six behavioural and emotional dimensions of intergenerational solidarity:

- Affectual solidarity (how close individuals feel to each other).
- Associational solidarity (the type and frequency of contact between intergenerational family members).

⁹¹ Bengston, V. L., Lowenstein, A., Putney, N. M. & Gans, D. (2003). 'Global ageing and the challenge to families.' In V. L. Bengston & A. Lowenstein (Eds.). 'Global aging and challenges to families. Aldine de Gruyter,' Hawthorne, N.Y.: 1-24.

- Consensual solidarity (agreement in opinions, values and orientations between generations).
- Functional solidarity (the giving and receiving of instrumental and social support, including financial assistance, care and emotional support).
- Normative solidarity (expectations regarding filial and parental obligations as well as norms about the importance of familistic values).
- Structural solidarity (creation and maintenance of opportunities for cross-generational interactions, including geographic proximity between family members).⁹²

Research based on the Solidarity Model has focused particularly on affectual solidarity and patterns of interdependence and mutual support between successive generations within families. Longitudinal research has affirmed the presence of consistent, high levels of affectual solidarity across generations within families over time and demonstrated that emotional closeness, shared activities in childhood, and financial assistance are reciprocated in continuing emotional ties and the provision of instrumental support by adult children to their aging parents later in life.⁹³ The positive focus on intergenerational solidarity in much of this research has helped to counter media portrayals of “the decline of the family” and fears of abandonment of elder family members. In addition to affectional ties stemming from earlier family experiences, such studies affirm altruistic motivations and an implicit social contract that ensures long-term reciprocity within families.

Later studies have provided evidence of increased diversity and complexity in intergenerational relations that reflect the diversity and complexity of family patterns, roles and relationships. For example, several studies suggest that divorce among parents is likely to result in less financial support and care provided to fathers in later life.⁹⁴ Research on intergenerational conflict and ambivalence reflect the tensions between autonomy and independence and the felt dissonance between what one wishes to do, what one feels obligated to do, and resources and constraints that expand or limit options. Connidis and

⁹² Bengtson, V. L. & Oyama, P.S. (2007). 'Intergenerational solidarity: Strengthening economic and social ties. A background paper prepared for a UN Expert Group Meeting.' Department of Economic and Social Affairs. Division for Social Policy and Development.

⁹³ Bengtson, V. L. (2001). Beyond the nuclear family: 'The increasing importance of multigenerational bonds.' *Journal of Marriage and Family*, 6, 1-16. See also Silverstein, M., Conroy, S. J., Wang, H., Giarrusso, R., & Bengtson, V. L. (2002). 'Reciprocity in parent-child relations over the adult life course.' *Journal of Gerontology: Social Sciences*, 57B (1), S3-S13.

⁹⁴ Ganong, L. H. & Coleman, M. (1999). 'Changing Families, Changing Responsibilities: Family Obligations Following Divorce and Remarriage.' Mahwah, NJ: Erlbaum. See also Lin, I. (2008). 'Consequences of parental divorce for adult children's support of their frail parents.' *Journal of Marriage and Family*, 70, 113-128.

McMullen, among others, have highlighted the importance of understanding how individual actors negotiate patterns of relationship and support in different economic and social contexts.⁹⁵

B. INCORPORATING THE CULTURAL CONTEXT AS AN INFLUENCE ON PATTERNS OF INTERGENERATIONAL SUPPORT

A second, useful model of intergenerational solidarity within families has been advanced by Szydlík.⁹⁶ This model focuses more directly on determinants at the individual, family, and societal levels on three interacting dimensions of solidarity between generations: affectual solidarity (emotional closeness), associational solidarity (common activities), and functional solidarity (giving and receiving money, time, and space, including direct help and care). Szydlík analyzes the importance of opportunity structures (opportunities and resources available that either promote or hinder social interactions and supportive exchanges) and need structures (indicative of the need for assistance and/or emotional support) as viewed by adult children and parents.

Examples of opportunity structures include geographic proximity that enables adult children to provide care and support to aging parents, and the availability of financial resources to help pay for a child's or grandchild's education. Examples of need structures include the health condition of a frail or aging parent and an adult child's needs for instrumental and financial support when raising young children, especially in a difficult period. In such situations, grandparents typically provide significant levels of support including child care, financial assistance, and even co-residence. Importantly, Szydlík considers how intergenerational relations not only involve individuals, but also are embedded in family structures – recognizing that variations in family size and structure, roles, and earlier experiences create needs and opportunities. Indeed, there is a robust literature on these individual and family variables – generally indicating that women (mothers, daughters and daughters in law) are far more likely to provide care and assistance, even given the dramatic changes that have occurred in women's labour force participation in the last decades; and that other factors such as geographic proximity, education, and whether there are children living at home who compete for time and involvement influence adult children's opportunities to provide care and support. A separate set of analyses relates to intergenerational patterns of inheritance. Szydlík concludes that it is the wealth amassed in previous generations that determines the extent of intergenerational transfers, sug-

⁹⁵ Connidis, I. A. & McMullen, J. A. (2002). 'Sociological ambivalence and family ties: A critical perspective.' *Journal of Marriage and Family*, 64, 558-567.

⁹⁶ Szydlík, M. (2012). 'Generations across the life course.' *Advances in Life Course Research*, 17, 100-111.

gesting that bequests, particularly in countries with high amounts of privately heritable wealth, will continue to impact on current and future inequality.

Furthermore, cultural-contextual structures (societal conditions in which intergenerational relations develop) must be considered. Szydlik defined the cultural-contextual level as the “conditions of the social, economic and tax system, the welfare state, the labor and housing market, as well as specific rules and norms of certain institutions and groups”.⁹⁷

C. INVESTIGATIONS OF CAREGIVING IN CONTEXT

CROSS-NATIONAL COMPARISONS OF CAREGIVING FOR AGING PARENTS

Cross-national comparisons provide examples of how public policies and cultural norms relate to care for aging family members – a policy area that is increasingly important in many nations as a result of population aging. Several recent studies across Europe have demonstrated substantial differences between countries in observed patterns of help and care to aging parents, as well as in opinions among national populations about whether the state or the family should be responsible for the care and support of dependent elderly people.⁹⁸ Important findings from these studies include the following:

- There are clear differences between countries in the extent to which adult children are involved in providing support and care to aged parents, with the largest contrasts between the Nordic countries and the Netherlands and those in Southern Europe (Spain, Italy and Greece).
- Country differences exist in the extent of state provision for home care services and residential care, in legal obligations for adult children and other family members to provide or finance care, and in cultural norms and preferences for the involvement of state provision.
- Both individual factors (notably the nature of the parent’s physical limitations, whether there is a spouse/partner present, and the parent’s financial resources) and family factors (the availability of daughters, residential proximity, and whether the adult child is employed full time) influence patterns of intergenerational care. These

⁹⁷ Ibid, p. 104.

⁹⁸ Haberkern, K., & Szydlik, M. (2010). ‘State care provision, societal opinion and children’s care of older parents in 11 European countries.’ *Ageing & Society*, 30 (2), 299-323. See also Organization for Economic Cooperation and Development (2011). ‘Paying for the past, providing for the future: Intergenerational solidarity.’ Background document, session 3, OECD ministerial meeting on social policy, May 2-3, 2-11, Paris, France. See also Saraceno C. & Keck, W. (2010) ‘Can we identify intergenerational policy regimes in Europe?’, in *European Societies*, iFirst 2010, 25 June: pp. 1-22.

individual and family variables clearly illustrate needs and opportunity structures. Contextual cultural factors are also very significant. Specifically, the extent to which publicly financed home care services were available and widely used, the presence of legal obligations, and cultural norms concerning the responsibility for the provision of care all influenced observed patterns of intergenerational care. Generally, the extent of state provision was consistent with cultural norms.

In their discussion of these findings, Haberkern and Szydlik point out that while family members are more involved in providing assistance and care in countries with limited or inadequate state involvement in the provision of home care and residential services (what Saraceno and Keck refer to as familism by default), there is little evidence that well-structured home care services “crowd out” family involvement in the care of the elderly or endanger solidarity among family members. Indeed, in countries where home care services were widely used and available, elderly parents received considerable support from their adult children with less medically demanding and time consuming aspects of care and children still feel responsible for their parents’ well-being. These arrangements suggest a division of labour or complementarity between family and public services – one that allows adult children (particularly women) more choice and greater capacity to retain their attachment to the labour force, and permits families to concentrate on addressing social-emotional needs.⁹⁹ Moreover, Daatland and Herlofson concluded that, in addition to enabling adult children to better balance care and other obligations, public provision of home care services resulted in higher total coverage of need among older persons in poor health.¹⁰⁰

RESEARCH ON CAREGIVING CONSEQUENCES

In addition to understanding patterns of care, a robust literature has emerged on the experiences of family caregivers, given their extensive involvement in care and support for family members. In Canada, the 2012 General Social Survey revealed that more than 8.1 million Canadians (28%) provided care to a family member or close friend with a long-term health condition, a disability, or problems associated with aging. Indeed, it is estimated that about 80 percent of all care is provided by family members. While many individuals provide limited amounts of care and assistance per week, one in ten caregivers spent 30 or more hours each week providing assistance.¹⁰¹ Care for aging family mem-

⁹⁹ Haberkern & Szydlik, 2010. Ibid.

¹⁰⁰ Daatland, S. O. & Herlofson, K. (2003). ‘Families and welfare states: Substitution or complementarity.’ In Lowenstein, A. and Ogg, J. (eds), OASIS: ‘Old Age and Autonomy: The role of Service Systems and Intergenerational Family Solidarity.’ Final Report, University of Haifa, Haifa, Israel. 125-163.

¹⁰¹ Sinha, M. (2013). ‘Portrait of Caregivers, 2012.’ Statistics Canada, Social and Aboriginal Statistics Division. Catalogue no. 89-652-X – No. 001.

bers may extend over many years and include periods of more intense involvement, and even care for more than one family member at a time.

Research in Canada and the U.S. indicates that while many family caregivers value their involvement and the emotional gratification that derives from helping to care for a loved one, there can be significant economic, social and health consequences for caregivers. Keating et al. have identified the economic costs to caregivers as encompassing three main domains – employment-related consequences, out of pocket costs, and costs associated with caring labour.¹⁰²

1. Employment consequences result when employees miss work days or take a leave of absence for caregiving, reduce their hours, forego opportunities for advancement, take early retirement, or quit or lose a job in order to provide care. These employment consequences can be costly to employees and their families, resulting in reduced earnings and loss of employer benefits, including extended health care benefits, life insurance and long term disability insurance; and curtailed private and public pension benefits, potentially with long-term consequences for caregivers' own economic security. Employment related consequences are particularly evident among caregivers with more intense, ongoing care involvement (i.e., those providing more than 20 hours of care per week) and accrue more to women, since women are more likely to be providing assistance with tasks that must be done on a regular basis in person (such as personal and medical care, meal preparation, etc.) for more hours per week.¹⁰³

A significant concern is the situation of caregivers who are economically and socially vulnerable, including those with less education, recent immigrants and those employed in non-standard or precarious employment. A recent study of employed caregivers to adults in the U.S. found that women, caregivers with less education, and first generation immigrants provided the greatest amount of care, but were less likely to be employed in workplaces that afford access to flexibility in work scheduling, caregiving leave, or support from a supervisor.¹⁰⁴ Low wage workers who have limited access to employer-provided benefits and do not qualify for leave entitlements and protections (i.e., unpaid leave under the U.S. Family and Medical Leave Act) are doubly disadvantaged. The eco-

¹⁰² Keating, N.C., Fast, J. E., Lero, D. S., Lucas, S. J. & Eales, J. (in press). 'A taxonomy of the economic costs of family care to adults.' *Journal of the Economics of Ageing*.

¹⁰³ Lilly, M. B., Laporte, A., & Coyte, P. C. (2010). 'Do they care too much to work? The influence of caregiving intensity on the labour force participation of unpaid caregivers in Canada.' *Journal of Health Economics*, 29(6), 895-903. See also National Alliance for Caregivers (NAC), American Association of Retired Persons (AARP), & MetLife Foundation. (2009). 'Caregiving in the US.' Bethesda MD: NAC. http://www.caregiving.org/data/Caregiving_in_the_US_2009_full_report.pdf

¹⁰⁴ Lahaie, C., Earle, A. & Heymann, J. (2012). 'An uneven burden: Social disparities in adult caregiving responsibilities, working conditions, and caregiver outcomes.' *Research on Aging*, 35 (3), 243-274.

conomic and social consequences of these actions not only affect the individual caregivers, but also their families.

2. Out of pocket expenses include direct expenses related to the provision of care including transportation, additional food and housing costs for those who are co-resident, and expenses for medications, privately purchased services, health products and supplies. In one recent U.S. study, expenditures on community services including home care, day services, respite, counseling care management and legal services accounted for almost 18% of caregivers' total annual expenses.¹⁰⁵ Expenditures on home care and acute care can be substantial, especially when hospital and emergency room costs are not covered by government or employer-provided health insurance.

3. The third category of economic costs relates to the costs associated with care labour – the time and emotional investments involved in direct care provision, in traveling to or with the caregiver, and time spent monitoring and managing care. Economists value such time as either the opportunity cost of not earning income during those hours or in the value of what it would cost to replace caregivers' time by hiring others. It has been conservatively estimated that the economic contributions of Canada's informal caregivers accounted for between \$24 and \$31 billion in 2007, or 1.6-2.0% of Canadian GDP.¹⁰⁶

Conceptualizing the costs of care labour that accrue to caregivers involves not only opportunity costs associated with time spent out of the paid labour force, but recognition of the fact that extensive hours involved in care can affect caregivers' quality of life and the conditions that contribute to well-being. Specifically, time spent providing care can limit caregivers' opportunities for leisure, recreation and physical fitness, time to be with friends and to participate in social and community activities, and time with other family members. When family caregivers cannot attend to their own social and emotional needs and withdraw from social contact, they are at greater risk of depression and ill health.¹⁰⁷

Health-related consequences for caregivers include impacts on their physical and mental health. Caregiver strain and stress are common experiences, reflecting physical, financial and emotional aspects. Caregivers may experience stress, especially when they lack the resources to meet the needs of the person(s) they are caring for, when they are the primary or sole caregiver, and when caring for a family member with dementia. Anxiety, depression and exhaustion can erode physical health and lead to caregiver burnout,

¹⁰⁵ Evercare & National Alliance for Caregiving (NAC) (2007). 'Family caregivers - what they spend, what they sacrifice. Findings from a national survey.' Minnetonka, MN. http://www.caregiving.org/data/Evercare_NAC_CaregiverCostStudyFINAL20111907.pdf

¹⁰⁶ Hollander, M. J., Liu, G. & Chappell, N. (2009). 'Who cares and how much? The imputed economic contribution to the Canadian healthcare system of middle-aged and older unpaid caregivers providing care to the elderly.' *Healthcare Quarterly* 12 (2), 42-49.

¹⁰⁷ Losada, A., et al., (2010). 'Leisure and distress in caregivers for elderly patients.' *Archives of Gerontology and Geriatrics*, 50 (3), 347-350.

compromising the quality and sustainability of care.¹⁰⁸ For these reasons, health care professionals and service providers are starting to assess caregivers' needs and capacities as a secondary assessment to patients' needs, sometimes suggesting or providing respite and other forms of caregiver support.

While governments endorse concepts of aging in place and recognize the value of enabling seniors to live at home as long as possible, there has not been a commensurate investment in integrated policies and services to support and sustain family caregivers. Potential policy options are discussed in the concluding section of this paper.

DEMOGRAPHIC TRENDS AND INTERGENERATIONAL RELATIONS

To further contextualize our understanding, it is important to consider the effects of recent and projected demographic and social changes. Such factors as population aging, low fertility rates, increasing diversity in family forms, and high rates of international immigration affect the nature of intergenerational relations at both the micro and macro levels. In addition, longer-term and more recent trends in education, employment, labour markets, and government policies affect opportunities and create tensions, especially for those in younger generations who are experiencing difficulties making ends meet, becoming financially independent, and beginning and supporting their own families.

A. Population aging – Impacts on family relationships, work and family reconciliation, and care provision

1. Population Aging is a feature of most developed societies, a result of low fertility rates and people living longer. These two forces are transforming the traditional population pyramid to a more rectangular shape, shifting the size and proportion of older populations in society. In Canada, the proportion of the population 65 years and over increased from 8.0 percent in 1971 to 15.3% in 2013, and will be close to 25% in 2050.¹⁰⁹ Across Europe, the proportion of the population aged 80 and over is expected to increase from 4% in 2010 to close to 10% by 2050, with substantially higher proportions in Germany, Italy, Japan and Korea.¹¹⁰ These trends have major implications for government planning to address pensions, health care costs, home and residential care, and supports for family caregivers.

¹⁰⁸ Pinquart, M. & Sörensen, S. (2003). 'Differences between caregivers and noncaregivers in psychological health and physical health: A meta-analysis.' *Psychology and Aging*, 18 (2), June.

¹⁰⁹ Turcotte, M. & Schellenberg, G. (2007). 'A Portrait of Seniors in Canada 2006.' Statistics Canada, Social and Aboriginal Statistics Division. Catalogue no. 89-519-XIE.

¹¹⁰ Organization for Economic Cooperation and Development (2011). 'Paying for the past, providing for the future: Intergenerational solidarity.' Ibid.

Of increasing concern is the projection that there will be more individuals in their advanced years, with fewer children and grandchildren to provide care and assistance. Using census data, Keefe and her colleagues have projected that the number of elderly people needing assistance in Canada will double in the next 30 years and that the decline in the availability of children will increase the need for home care and formal care, particularly over the longer term. Notably, it is projected that close to one in four elderly women may not have a surviving child by 2031.¹¹¹

2. Baby boomers (born between 1946 and 1964) continue to be the largest population group, still dominating the work force, but starting to reach traditional retirement age. It is this group that is experiencing caregiving pressures for aging parents, and who face significant challenges managing paid work and care. Canadian statistics indicate a 20 percent increase in the number of Canadians age 45 and older who are caregivers to one or family members or close friends who are chronically ill, disabled or frail.¹¹² In 2007, 37% of employed women and 29% of employed men age 45-64 were caregivers, and those proportions are only going up.¹¹³ At the same time, an estimated 28% of boomer caregivers still have one or more children age 18 or younger at home.¹¹⁴

A recent trend in Canada and the U.S. is an increasing proportion of “older workers” typically defined as 55 years and older. Still healthy and capable, many people in their 60s and 70s are either prolonging careers or taking new jobs, often to supplement savings and/or limited pension income that will not last through their full retirement years. Canadian Federal, Provincial and Territorial Ministers Responsible for Seniors have identified the promotion of workplace supports for the inclusion of older workers, including supports to balance work and care, as one of two priority areas for the coming years.

The baby boomers, in addition to being the largest population group, have encountered different social circumstances growing up than their parents. In the U.S. and Canada they have been influenced by changes in women’s rights and roles, the sexual revolution, higher rates of divorce, and enhanced educational opportunities. The longevity of the boomers’ relationships to their siblings and to aging parents has been described as “un-

¹¹¹ Keefe, J. (2011). ‘Supporting caregivers and caregiving in an aging Canada.’ IRPP Study, No. 23. Montréal. Institute for Research on Public Policy.

¹¹² Sinha, M. (2013). ‘Portrait of Caregivers, 2012.’ Statistics Canada, Social and Aboriginal Statistics Division. Catalogue no. 89-652-X – No. 001.

¹¹³ Fast, J., Dosman, D., Lero, D., & Lucas, S. (2013). ‘The intersection of caregiving and employment across the life course.’ Edmonton AB: University of Alberta, Research on Aging, Policies and Practice. <http://www.rapp.ualberta.ca/~media/rapp/Publications/Documents/IntersectionCaregivingAndEmployment2013Jan.pdf>

¹¹⁴ Sinha, M. (2013). Ibid.

precedented”¹¹⁵ and their experiences as caregivers to their aging parents and their expectations and capacities as they age will significantly influence policy developments related to pensions, health care, and long-term care. The boomers have also had particularly close relationships with their children, and a poor economy that is limiting their young adult children’s opportunities and contributing to delayed family formation and careers is a source of significant concern. As a result, baby boomers are currently providing substantial care to aging parents with chronic illnesses; they have significant ties to siblings who, like themselves, may be carefully monitoring their retirement savings and possibly planning to extend their involvement in the labour force; and they are providing support to their own children.

At the micro level, longer years of life shared with siblings, parents and grandparents than in previous generations has been observed by Bengston as positive, creating prolonged periods for shared experiences and for opportunities for exchange that may result in greater intergenerational solidarity within families, despite a general societal trend towards weakening norms governing intergenerational relations.¹¹⁶

B. Greater diversity in family forms

Baby boomers and their adult children have experienced higher rates of separation and divorce, remarriage, blended families, and common-law arrangements than previous generations. An increase in same sex unions and marriages is also evident. These complex and diverse relationships can result in what Fingerman describes as “complex emotional, legal and financial demands” from former partners, estranged parents, and relatives such as former in-laws or stepchildren.¹¹⁷ While complicating the nature of relationships and creating ambiguous expectations for exchange and support, Bengston suggests that the diverse network of relationships can provide a broader “latent kin network” that can provide additional support when needed.¹¹⁸ This latent kin network, which increasingly includes close friends who function “like family” may substitute for or augment the support available from fewer or estranged family members who may be geographically distant and/or have weaker ties over time. Interesting policy questions emerge when legal rights, financial benefits and other supports that were developed with heterosexual nuclear families in mind do not extend to the broader diversity of family forms evident in modern societies.

¹¹⁵ Fingerman, K. L., Pillemer, K. A., Silverstein, M., and Suito, J. J. (2012). ‘The baby boomers’ intergenerational relationships.’ *The Gerontologist*, 52, (2), 199-209.

¹¹⁶ Bengston and Oyama (2007). *Ibid.*

¹¹⁷ Fingerman, *ibid.*

¹¹⁸ Bengston, 2001. *Ibid.*

C. Gen X and Millennials – Longer transitions for young adults in a challenging labour market

A variety of cultural, social and economic conditions have been identified as factors that are contributing to a prolonged transition to adulthood in North America. Evidence of this lengthy and sometimes precarious transition to financial independence includes young adults' extended involvement in education, a higher proportion living at home with their parents than previously, delayed and difficult entries into the job market and into long-term career paths, and delayed conjugal formation and child bearing. These processes have been occurring over a period of time, but are increasingly evident and in contrast to the experiences of previous generations at the same age. Young people's experiences have led to longer periods of financial dependency on parents at the micro level and are contributing to emerging concerns about intergenerational equity at a broader social level.

Given increasingly tight job prospects and the importance of education for good jobs in a knowledge-based economy, an increasing proportion of young adults have turned to post-secondary education programs and the gaining of credentials as a way to increase employment opportunities and earnings. In Canada and other OECD countries, almost half of those in their early 20s are attending educational institutions full time.¹¹⁹ Consequently, the tendency to stay in school longer, in conjunction with the extended time it is taking to obtain employment in a related field is increasing the average duration of the school-to-work transition. Although post-secondary education adds human capital for individuals and for society, the benefits of a university degree may not be evident when graduates have difficulty finding suitable employment, as has been the case in recent years. Those with only a high school education face an even more difficult time finding a job that pays a living wage.

A complicating factor for many university graduates in Canada and the U.S. is the level of student debt. According to a recent Bank of Montreal student survey, current university students, in Canada anticipate graduating with over \$26,000 in debt.¹²⁰ Student debt levels have escalated, particularly in the last decade, as tuition fees have increased; a function of limited government funding.¹²¹ Current student loan programs require that graduates begin repayment almost immediately after graduation. According to one re-

¹¹⁹ Côté, J. & Bynner, J. M. (2008). 'Changes in the transition to adulthood in the UK and Canada: The role of structure and agency in emerging adulthood.' *Journal of Youth Studies*, 11 (3), 251-268.

¹²⁰ Bank of Montreal. '2013 BMO Student Survey: Canadian Students Relying Less on Family to Finance Higher Education.' <http://newsroom.bmo.com/press-releases/2013-bmo-student-survey-canadian-students-relying-tsx-bmo-201308130891837001>

¹²¹ Canadian Federation of Students. (2013). 'Student debt in Canada: Education shouldn't be a debt sentence.' Factsheet-2013-11-Student-Debt-EN-pdf. www.cfs-fcee.ca

cent national newspaper account, delinquency rates on student loan repayments have increased by nearly 25% in the past five years.¹²² In addition to the anxiety accumulated debt produces for students, it is a substantial impediment to gaining financial independence from parents and contributes to delaying marriage, child bearing, home ownership and other purchases.

A serious concern, reflected in a growing number of current news reports, is the challenge young adults are having finding jobs that afford a living wage. As described by Côté and Bynner, "Today's young people face a labour market characterized by an increasing wage gap with older workers, earnings instability, more temporary and part-time jobs, lower-quality jobs with fewer benefits, and more instability in employment".¹²³ These authors go on to state an additional concern: that "the decreased utility of youth labour in the context of this job competition has produced a growing age-based disparity of income, (emphasis mine) contributing to increasingly prolonged and precarious transitions to financial independence".¹²⁴ The Pew Research Center reports that in its recent surveys, 7 in 10 Americans (of all ages) say that today's young adults face more economic challenges than their elders did when first starting out.¹²⁵

Delays in marriage and family formation are evident in the proportion of young adults still living with their parents. Statistics Canada has reported that in 2011 42.3% of young adults aged 20-29 lived in the parental home, either because they had never left it or because they returned home after living elsewhere. Most telling is the finding that among 25-29 year olds, one quarter (25.2%) lived in their parental home in 2011, more than double the 11.3% observed in 1981.¹²⁶

The Pew Research Center's report on the Millennials (age 18-33) in the U.S. has noted marked generational changes in the age of marriage. In 2013 just 26% of the millennial generation was married, compared to 48% of Baby Boomers when they were the same age.¹²⁷ The current pattern of delayed child bearing evident in Canada is a natural consequence. Young people are having fewer children (if any) and having them later. Begin-

¹²² Mason, G. (2013). 'University students: Another day smarter, but deeper in debt.' *The Globe and Mail*. Sept. 6, 2013.

¹²³ Côté, J. & Bynner, J. M., (2008). p. 258.

¹²⁴ *Ibid*. p. 259

¹²⁵ Pew Research Center. (2014). 'Millennials in adulthood: Detached from institutions, Networked with friends.' *Pew Research Social and Demographic Trends*. March 7, 2014.

¹²⁶ Statistics Canada. (2013). 'Living arrangements of young adults aged 20 to 29.' *Census in Brief: Families, households and marital status, 2011 census of population*. Catalogue no. 98-312-X2011003.

¹²⁷ Pew Reserch Center. *Ibid*.

ning in 2005 fertility rates of mothers in their 30's has outnumbered the rates observed among mothers in their 20's.¹²⁸

Does this data suggest intergenerational inequity in how Millennials are faring and in the degree to which they are supported by current government policies? There are indications that more people are starting to think this way. In Canada, Paul Kershaw, a political scientist, has founded a campaign called Generation Squeeze to advocate for targeted benefits to those under 45 years of age who, he argues are squeezed for time, money and access to services, and who deserve "A better generational deal." Key policy recommendations include: enhancing and extending parental leave benefits from 12 to 18 months, universal affordable child care, and policies to reduce the work week from 40 hours per week to 35 hours.¹²⁹

D. Higher rates of immigration

Rates of international immigration have increased dramatically in recent decades, spurred by greater opportunity to do so and economic needs. For many years Canada has relied on international migration as a source of population and labour force growth. Policies and services can aid in resettlement, promote learning English or French, enhance access to health and community services, and promote a smoother transition to the labour force. Although newcomers may be more dependent on immediate family members for support, they experience wider discrepancies in expectations between generations as a result of acculturation. Cultural and religious values may place particular emphasis on respect for elders and filial obligations to provide support. Studies of immigrants from diverse backgrounds suggest that immigration and acculturation can place significant strains on migrant families, especially when aging parents expect filial support and reject formal support.¹³⁰ Recent immigrants may also find that the challenges to obtaining steady employment and an adequate income require more hours of work to support their families, compromising the time available to provide care and support to young children and to aging parents. In Canada, recent changes to Canadian immigration policies are giving greater priority to immigrants who have more education and business experience and to temporary foreign workers, reducing the number of immigrants permitted under the "family class." The latter include older parents, siblings and extended family members who could provide substantial assistance and support. Immigration poli-

¹²⁸ Milan, A. (2013). 'Fertility: Overview, 2009-2011. Statistics Canada.' Report on the Demographic Situation in Canada. Component of Statistics Canada Catalogue no. 91-209-x.

¹²⁹ Kershaw, P. (2011). 'Does Canada work for all generations?' Human Early Learning Partnership, University of British Columbia. Blogs.ubc.ca/new_deal_for_families. See also Generation Squeeze at www.gensqueeze.ca

¹³⁰ Merz, E., Özeke-Kocabas, E., Oort, F. & Schuengel, C. (2009). 'Intergenerational family solidarity: Value differences between immigrant groups and generations.' *Journal of Family Psychology*, 23 (3), 291-300.

cy is a particularly contentious issue in the U.S. with many implications for families, including access to health care and other public services.

ECONOMIC, EMPLOYMENT AND LABOUR MARKET TRENDS

Critical influences that are absent from many studies of intergenerational relations are effects of the recent financial crisis and longer term trends in the nature of employment. The financial crisis that ensued in 2008 continues to have long-term impacts on employment, savings, and, for many, the costs of home ownership. It is likely that financial strains brought some families together, creating the need to share resources and support each other, and tore other families apart as a result of financial and other pressures. In Canada and across the OECD, serious, interrelated issues that must be addressed are the increasing prevalence of precarious employment and the need to address increasing levels of income inequality.

A. Precarious employment

Precarious work is a global phenomenon with multiple causes. While not new, its prevalence has been increasing as a feature of the new global economy and is an increasing contributor to poverty and to income inequality. Precarious work arrangements (in contrast to a standard industrial model of permanent, full-time work that provides an adequate living wage) have a number of features and forms. Examples typically include temporary work, part-time work, casual or on-call positions with uncertainty about how many and which hours will be guaranteed, and "own account" self-employment. More than the specific form of work, Vosko clarifies that precarious work "refers to forms of work characterized by atypical employment contracts, limited or no social benefits and statutory entitlements, high degrees of job insecurity, low job tenure, low wages and high risks of occupational injury and disease. From a workers' point of view, precarious work is related to uncertain, unpredictable and risky employment."¹³¹

Recent research suggests that while precarious employment had been evident before, the recent recession has been one of the contributing factors in its rise, with employers seeking more flexible options in their drive to limit costs and be competitive. Current estimates suggest that more than one third of working Canadians do not have permanent, full-time paid jobs.¹³² Although anyone can be precariously employed, a report by

¹³¹ Vosko, Leah F. 2006. 'What is to be done? Harnessing knowledge to mitigate precarious employment.' In Leah F. Vosko, ed., *Precarious Employment: Understanding Labour Market Insecurity in Canada*. 379-388. Canada: McGill-Queens University Press.

¹³² Chaykowski, Richard P. & George A. Slotsve. 2008. 'The Extent of Economic Vulnerability in the Canadian Labour Market and Federal Jurisdiction: Is There a Role for Labour Standards?' *Social Indicators Research*. 88: 75-96.

the Law Commission of Ontario suggests that “precarity is more likely to affect workers in already marginalized groups – women, racialized groups, temporary foreign workers, new immigrants, Aboriginal persons, persons with disabilities, older adults and youth”.¹³³ These workers are vulnerable both because of their social location and by the precarious nature of their work.

Research studies consistently link precarious employment to negative physical and mental health outcomes as a result of higher risks of injury and illness due to physically demanding work and potential problems in ensuring adequate occupational health and safety, as well as the accumulated stress and strain of not being able to ensure an adequate, stable income. Potential negative impacts on family relationships as a result of working multiple jobs, long hours, and nonstandard or unpredictable schedules include reduced availability of time to spend with family members; making it difficult to participate in daily activities, secure stable child care, or plan for the future. Precarious workers have limited opportunity to access training or education to upgrade their skills. Most will not qualify for Employment Insurance benefits in the event of job loss, and will not meet the criteria (600 hours of work in the past year with the same employer) for maternity, parental, or sickness leave benefits. Stress, strain, and eroded self-worth can take their toll. Moreover, in addition to low wages and/or unpredictable income, most individuals who are precariously employed are not afforded, or do not qualify for employer-provided benefits such as supplemental health, dental or drug plan coverage; workplace pensions, or long-term disability coverage in the event of illness or injury.¹³⁴

Concerns about the growing prevalence of unemployment, underemployment, and precarious employment are serious. The growing divide between those with good jobs (with stable pay, the opportunity to advance, workplace benefits and statutory protection) and those who have no job security, assurance of ongoing adequate income, or supplemental benefits) not only affects individuals and their families, but also affects communities and visibly demonstrates inequality – not only income inequality, but inequality of opportunity. When precarious employment and unemployment disproportionately disadvantage vulnerable groups, including youth and young adults, they can contribute to intergenerational inequity and social instability.

B. Increased income inequality

Based on the latest data, the level of income inequality in Canada, as measured by economists using the Gini coefficient, is above the OECD average, with Canada ranked 12th

¹³³ Law Commission of Ontario. (2012). ‘Vulnerable Workers and Precarious Work.’ Toronto: December 2012. P. 19.

¹³⁴ Ibid.

out of 17 peer countries.¹³⁵ Income inequality among working-age Canadians has been rising, especially since the mid-1990s. In a 2011 report, The Conference Board of Canada observed that “between the mid-1990s and the late 2000s...Canada had the fourth largest increase in income inequality” among the comparator nations studied by the OECD.

¹³⁶ A recent analysis of Statistics Canada data revealed that the real incomes of the top 10 percent of Canadians increased by 32% between 1982 and 2010, while the incomes of the bottom 90 percent increased by only 6 percent over the same period.¹³⁷ Further, there has been a concentration of income and wealth among those with the very highest incomes. A recent OECD study revealed that the richest 1% of Canadians saw their share of total income increase from 8.1% to 13.3% between 1980 and 2007. At the same time, top marginal federal income tax rates declined markedly from 43% in 1981 to 29% in 2010.¹³⁸

These recent reports have led to increased visibility of income inequality among the public, culminating in a study of the issue by the House of Commons’ Standing Committee on Finance. High and increasing levels of inequality are a concern for many reasons. Research demonstrates that inequality is correlated with shorter life expectancies and poorer health, higher rates of child poverty, more limited access to high-quality public services such as child care, education, and health care, limited opportunities for intergenerational mobility, higher crime rates, and lower levels of social trust.¹³⁹ Moreover, high and visible income inequality impacts social cohesion, undermines democracy, and throws into question general notions of fairness and solidarity.

There are a variety of factors that have contributed to growing income inequality; however the OECD has noted that “Prior to the mid-1990s, the Canadian tax-benefit system was as effective as those in the Nordic countries in stabilising inequality, offsetting more than 70% of the rise in market income inequality. The effect of redistribution has declined since then: taxes and benefits only offset less than 40% of the rise in inequality.”¹⁴⁰ Pre-

¹³⁵ Organization for Economic Cooperation and Development. (2011). ‘Divided we stand: Why inequality keeps rising.’ Country Note: Canada.

¹³⁶ Conference Board of Canada. 2011. ‘Income Gap Between Rich and Poor Increasing Faster in Canada Than the United States.’ http://www.conferenceboard.ca/press/newsrelease/11-09-13/income_gap_between_the_rich_and_poor_increasing_faster_in_canada_than_in_the_united_states.aspx

¹³⁷ Statistics Canada. (2013). ‘High-income trends among Canadian tax-filers. The Daily. Statistics Canada.’ Catalogue no. 11-001-x. <http://www.statcan.gc.ca/daily-quotidien/130128/dq130128a-eng.pdf>

¹³⁸ OECD (2011). ‘Divided we stand: Why inequality keeps rising.’ Country Note: Canada.

¹³⁹ The Broadbent Institute. (2012). ‘Towards a More Equal Canada.’ <http://www.broadbentinstitute.ca> See also Campaign 2000. 2013 Report Card on Child and Family Poverty in Canada. Family Service Toronto. <http://www.campaign2000.ca/reportCards/national/2013C2000NATIONALREPORTCARDNOV26.pdf> and Wilkinson, R. & Pickett, K. (2010). *The Spirit Level: Why Greater Equality Makes Societies Stronger*. New York: Bloomsbury Publishing.

¹⁴⁰ (OECD 2011 Country Note: Canada) Ibid. p. 1

scriptions for reducing income inequality are multifaceted, but clearly include strengthening the redistributive power of taxes and benefits to individuals and families, while promoting employment. The provision of accessible, high quality public services is important as well, as investments in both human capital and social cohesion.

UNDERSTANDING POLICY MAKING IN THE CANADIAN LANDSCAPE

Policy making that can effectively address the various and complex issues that affect families are challenging in the best of circumstances since governments must deal with competing priorities, limited resources, political election cycles, and sometimes lack of consensus within government or in the broader public about specific policy alternatives. Canada is challenged as well because of the complexity of social policy making in a federal state. Historically, as set out in the Constitution Act of 1867, there has been a division of powers between the federal and provincial/territorial governments with provincial governments responsible for the design and delivery of programs and services related to health, education and charitable (social) services. The federal government also has a significant presence in social policy with full jurisdiction over unemployment insurance, and substantial jurisdiction over immigration and contributory pensions, as well as major responsibility for policies and funding programs affecting First Nations peoples, especially those living on reserves. The Federal government's tax powers function as a powerful tool for redistribution through taxes and transfers to individuals and families. The Federal government enters into agreements with the provinces and territories for transfers of funds for programs that are either strictly within provincial/territorial jurisdiction or that have shared or collaborative components. Both levels of government have some role in family law, with the federal government having authority over legislation related to marriage, divorce, and child support.

An important result of these institutional features is that there is no mechanism for developing or overseeing national family policies in Canada. There are elements of what is typically considered a nation's family policies in place, such as tax benefits to families with children and parental leave, but such policies are typically treated and administered as tax/transfer policies, or labour policies, despite their obvious and sometimes explicit family-related goals. In other cases, such as child care, there is currently no national approach. Federally, there is a child care expense tax deduction for working parents, and a "universal child care benefit" (a direct monthly payment) for parents of children under 6; there is also funding for Aboriginal Head Start. In addition, funds are transferred to the provinces and territories on an equal per capita cash basis as part of a block fund (The Canada Social Transfer or CST) in support of post-secondary education, social assistance and social services, and early childhood learning and childcare. In reality, the provinces and territories are largely responsible for the design, delivery and additional funding for child care services. The provinces and territories are also responsible for the administra-

tion and organization of health care services and home care, and for social assistance programs and policies.

In addition, Québec has assumed more autonomy over social and economic policies, has a different legal tradition, and operates quite distinct policies with respect to parental leave and child care, as well as its own public pension system. Québec has gone farther than many other provinces in articulating a strong role of the state in supporting families, especially families with children. Research studies have indicated that Québec's generous and flexible parental leave policies have dramatically increased the proportion of parents taking parental leave, especially fathers.¹⁴¹ Québec's child care policies have led to a substantial increase in the proportion of children attending regulated child care services and have contributed to increased maternal labour force participation.¹⁴²

Further, there are differences in social policy priorities related to political party affiliation and ideology. At the national level, there have been quite different views and approaches towards the development and funding of child care services by successive federal governments. This has led to limited investment by the current government in the development of affordable, high quality child care services, an essential element in most nations' family policies.

The division of powers between the levels of government and historical differences in policies operating within each province/territory can be interpreted as leading to a fragmented patchwork with respect to social policy provision for children and families and/or as a rich "living laboratory" that allows flexibility and enables experimentation in meeting the needs of citizens. The current (Conservative) federal government has focused on increasing trade with other countries, reducing taxes and debt reduction, and limiting its role in a number of social policy domains, for example, shifting from a collaborative approach to funding the development of early child care services to one that provides minimal individual payments to families with young children. Unlike countries in Europe, Canada is not governed by supranational agreements such as those that characterize the European Union. Canada's capacity to implement the provisions of UN Conventions to which it is a signatory, such as the UN Convention on the Rights of the Child and the UN Convention on the Rights of Disabled Persons, is difficult given jurisdictional autonomy and the lack of mechanisms at the federal level to ensure consistent, positive, coordinated progress in meeting the goals set forth in those documents.

¹⁴¹ Doucet, A., Lero, D.S. & Tremblay, G. (2013). 'Canada Country Note. International Review of Leave Policies and Related Research 2012.' Edited by P. Moss http://www.leavenetwork.org/fileadmin/Leavenetwork/Annual_reviews/2012_annual_review.pdf

¹⁴² Baker, M., Gruber, J. & Milligan, K. (2008). 'Universal child care, maternal labor supply, and family well-being.' *Journal of Political Economy*, 116 (4), 709-745.

POLICY RECOMMENDATIONS TO SUPPORT INTERGENERATIONAL RELATIONS AND PROMOTE SOCIAL COHESION

Historical, political and institutional elements preclude the likelihood of Canada developing a national family policy. It is possible, however, for individual provinces and territories to do so (Québec having come the closest) and for the federal government to articulate goals that various policies, taken together, could achieve. Currently, many of the provinces have introduced or are introducing multifaceted poverty reduction plans, even while none is evident at the federal level. Moreover, there are some significant examples of how child/family-focused policy goals can be achieved through collaborative policy making and the development of a shared vision. The best example in Canada of this process is the National Child Benefit, a means of providing both universal and targeted income support to families with a child or children under 18 years of age as well as funds to the provinces and territories to reinvest in a range of benefits and services targeted to low income families.

Some specific policy suggestions include the following, although many others might be considered.

1. Improve incomes for families with children; redirect non-refundable tax credits

Campaign 2000 and other organizations have affirmed the need for improving and streamlining the National Child Benefit (NCB). Currently, eligible families (those who qualify for both the universal CCTB and targeted NCB supplement for low income families – i.e. those with a net family income of up to \$25,356) can receive a maximum combined benefit of \$3,654 per child. Since its introduction, economists have evaluated the NCB as an important policy tool for preventing and reducing child and family poverty; however they have consistently recommended that the benefit level be raised, with a full benefit recommended of \$5400.¹⁴³ The separate federal “Universal Child Care Benefit” - \$1200 per year for children under 6 should be folded into the NCB.

A strength of the NCB is that higher amounts are provided to parents of children with disabilities, and the age limit is extended for this group as well. Many of the federal credits available to families (including the Children’s Fitness credit) are non-refundable credits, which are of no benefit to moderate and lower income families. Such funds could be used instead by communities to subsidize community-based arts and recreation programs for children and families, providing opportunities for inclusive, affordable programs that would be accessible to all children, their parents and caregivers, and provide opportunities for interactions and community building.

¹⁴³ Campaign 2000, 2013. Ibid.

2. Improve parental leave and benefits policies and access to high quality child care

Family policies increasingly include the quality of parental leave policies and access to quality child care services as key elements in a comprehensive approach that promotes fertility, gender equality, work-family reconciliation, and early child development. Substantial improvements to Canada's parental leave policies were made in 2000, extending the length of (partially paid) parental leave available and broadening eligibility criteria for benefits. Policy makers should allow more flexibility in the length of the leave period, improve the level of remuneration (currently 55% of a modest ceiling), and consider ways to support fathers taking leave. Québec's policies provide one example, which appears to be quite successful.

Currently, the challenges of providing affordable, inclusive high quality early childhood and education programs is one that the provinces and territories are trying to address despite the lack of committed federal support. Parent fees are high, qualified early childhood educators are not being paid adequate wages, and spaces are limited. Recent initiatives that expand access for 4 and 5 year olds through school-based programs have destabilized the funding structure that sustained community-based child care programs. Models of integrated child care programs that include regulated home child care, early years centres that provide programs and resources for parents and other caregivers, and family resource programs that provide opportunities for intergenerational programming and a range of services are scattered across Canada and are vulnerable without adequate support.

3. Redesign current income support programs

Several policy makers and think tanks have suggested a basic income to all citizens through a fairer tax/transfer system that is more progressive with more redistributive capacity.¹⁴⁴ This goal could be met by building incrementally on existing income support programs targeted to different age groups, and remove the impediments created by an array of programs with different eligibility criteria, some of which are contradictory and frustrate efforts to improve job skills, maintain employment, and sustain a reasonable quality of life.

4. Address the challenges of the working poor; improve access to services and affordable housing

The working poor and near poor who may move in and out of low paid jobs or who have health problems that limit their capacity to work on a full-time basis, should benefit from a significantly increased federal Working Income Tax Benefit. The current benefit is a

¹⁴⁴ See The Broadbent Institute, *ibid*.

good starting point, but is quite modest and phases out completely at low levels of employment income. Some provincial governments are increasing the minimum wage as one part of multifaceted Poverty Reduction Plans. Low wage work and unstable, precarious employment do not provide an adequate income to live on in most Canadian cities. The cost (and in some areas, limited access to public transit and the lack of affordable housing are additional stressors. Lack of leadership on these issues has been evident for some time. While they are not considered family policy issues, they do impact on the capacity to provide a stable home life and maintain an adequate standard of living.

5. Develop a multipronged approach to improve access to employment and assure decent jobs

The challenges of improving employment opportunities and the quality of jobs are formidable, but are crucial to reducing poverty and income inequality and, in the long term, to sustaining social cohesion. It is time to synthesize what has been learned to date, to identify policy options, and to consider new options. The recent report on Vulnerable Workers and Precarious Work by the Law Commission of Ontario provides a number of specific recommendations that could be replicated in other jurisdictions.

6. Strengthen the caregiving infrastructure, invest in health and long-term care

It is clear that Canada and its provincial/territorial governments must invest in the infrastructure that is needed to support an aging population and to address the goals evident in previous Health accords and policy documents. Home care services are currently not included as part of Canada's health care system and have not been funded adequately. There is also no national Pharmacare program, which would reduce the high costs of medications for families without alternative coverage. Necessary supports for family caregivers include a) workplace supports that provide more flexibility to manage work and caregiving; b) improvements to current Compassionate Care Leave policies and benefits; c) financial support with out of pocket expenses, and community-based caregiver support services that provide information, emotional support, and assistance in accessing services. There are elements to build on, such as current leave policies and newly developed caregiver allowance/benefit policies in four provinces. Existing and new caregiver tax credits are available, but should be refundable. It is essential that the informal caregiver sector be sustained and supported.

7. Enhance support for intergenerational relations and for community programs

In Canada, there are few policies or programs that are specifically designed to support intergenerational relations, either within families or more broadly. One important area is evident in the range of programs that are currently being developed to support grand-

parents raising grandchildren (skipped generation families), many of whom consist of grandmothers with limited incomes raising grandchildren in challenging situations. Web-based resources are growing, including Cangrands, a non-profit, member-supported organization that provides information, resources and web-based and telephone support. Another example is provided by a website maintained by the Legal Services Society of British Columbia which provides information about legal issues pertaining to guardianship and custody, tax benefits and other sources of information and support. Several provincial governments have developed programs to support adoption and foster parent options by kin, particularly for Aboriginal children, in part to help repair intergenerational relations that were damaged by the widespread enforced use of residential schools.

An example of one intergenerational program designed to break down age-based stereotypes, improve physical and mental health, and give opportunities for young people to develop relationships with older adults through shared experiences is the Meadows School Project, developed in a rural BC community. The program, originally started in 2000, involved an immersion approach in which a grade 6 classroom was located in an assisted living facility for periods of five weeks in the fall term and again in May. The program was designed and implemented by an experienced teacher committed to community learning. Its success led to its selection as a showcase project at an international competition, and the development of resources and assistance for other communities interested in intergenerational practice.¹⁴⁵

In addition, Aboriginal Head Start programs and other early childhood programs serving First Nations and other Aboriginal communities have recognized the importance of including elders in early childhood programs for the benefits it provides for the children, for the Elders, and for the community as a whole. Such programs honour the position of Elders in the community. Moreover, their participation helps maintain the culture and language in Aboriginal communities.¹⁴⁶

8. Recognize the importance of addressing intergenerational inequity

Young adults are facing significant challenges. High levels of student debt, high housing costs, and difficulties finding employment as well as the prevalence of precarious work that pays low wages, offers few benefits, and does not lead to job security or career advancement are affecting couple formation, child bearing, and long-term economic prospects. It is critical that policymakers balance the needs and concerns of young adults

¹⁴⁵ MacKenzie, S. L., Carson, A. J. & Kuehne, V. S. (2011). 'The Meadows School project: A unique intergenerational "immersion" program'. *Journal of Intergenerational Relationships*, 9, 207-212.

¹⁴⁶ British Columbia Aboriginal Child Care Society (2014). 'What you need to know about the inclusion of elders in early childhood development settings.'

along with those of boomers and seniors as a matter of intergenerational justice. Young adults' success, economic well-being and engagement in our political processes are essential for social cohesion.

D. CONCLUSIONS

In his 2013 report on "Intergenerational Solidarity and the Needs of Future Generations" UN Secretary-General Ban Ki-moon raises important questions about our responsibilities to future generations, and also affirms the fact that the sustainable development agenda and issues of intragenerational equity and justice are intertwined. Considerations about the fair and equitable distribution of benefits and opportunities are both practical and moral/ethical issues that raise profound questions about our responsibilities to each other. The opportunity to consider how intergenerational relations and social cohesion can be addressed on a national level provides an opportunity to examine the important levers available to bring about positive social change. Some of the levers and issues considered in this paper involve political, economic and institutional changes that are difficult to bring about and challenging to implement. In the meantime, the Secretary General reminds us that "Concern for future generations rests on an open and critical engagement with moral and ethical choices, carried out by informed stakeholders at all levels".¹⁴⁷ It can also be nurtured through individual and collective actions in our families, communities and workplaces to value each other and contribute to our collective well-being.

¹⁴⁷ Ki-moon, B. (2013). 'UN Secretary-General Ban Ki-moon on intergenerational equity.' *Population and Development Review*, 39 (4), 727-731. Page 731.