Maytree

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Intergenerational Policies and Programs

Prepared for Maytree by Sherri Torjman

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Introduction

The purpose of this report is to explore the concept and practice of intergenerational policies and programs. While the intergenerational lens has played a modest role in deliberations around environmental policy, it has generally been absent from social policy discussions and practice. Yet it provides a valuable framework for both formulating and assessing key policies and programs.

The report first explains the notion of an intergenerational lens, particularly within the context of sustainable development. It then focuses on three key objectives: reducing income inequality, lowering costs for future generations, and promoting good health and well-being. Both the first and third objectives derive directly from the global sustainable development goals, described below.

This paper sets out options for public policies and community-based programs if an intergenerational lens were to be more explicitly and deliberatively employed. The first section looks at policies that reduce income inequality, while the second section sets out policy options for lowering costs for future generations. These public policies consider the relative share of public and private spending between younger and older Canadians, and are intended to effect a better balance of investments between generations.

The third section discusses exemplary community programs that promote good health and well-being. Unlike public policies, these programs actively bring together members of different generations for mutual benefit.

While the public policies and exemplary programs are presented as separate sections, these measures are not mutually exclusive. Ideally, future approaches to meeting the needs of both younger and older generations should harness a robust mix of public policies and community programs.

Intergenerational Lens

The idea of an implicit social contract is the glue of democratic societies. Citizens invest collectively in goods and services that directly and indirectly benefit all:

> The foundation of the social contract is social equity – a notion that all generations benefit and contribute to the contract at more or less the same rates, and in such a way that benefits and sacrifices match one another (with the possible amendment that the old may be allowed to share welfare gains in the overall economy). But as it is the case for any long-term contract, the intergenerational contract needs to be equitable in order to be sustainable. The sustainability of social contracts cannot be taken for granted if fairness between generations is not properly monitored and assessed [Ménard et al. 2013: 2].

The notion of fairness between generations lies at the heart of the concept of sustainable development. The groundbreaking document *Our Common Future*, also known as the Brundtland Report, defines the concept as "development that meets the needs of the present without compromising the ability of future generations to meet their own needs" [World Commission 1987].

Sustainable development means that there can be no real sustained growth in the economy unless both the public and private sectors give serious consideration to the next generation and, ideally, to seven generations down the road. The concept was intended to act as a framework to guide nations in making wise policy choices that promote economic growth and protect environmental and human well-being as equally vital goals.

Sustainable development serves as the basis for the United Nations' *Transforming Our World: The 2030 Agenda for Sustainable Development*, which has been described as a plan of action for people, planet and prosperity. In 2015, Canada and all other UN member states committed to implementing the 2030 Agenda. It sets out 17 goals, including several key social objectives. In respect of this commitment, federal Budget 2018 announced the creation of a Sustainable Development Unit to track progress in meeting these goals both at home and abroad [Department of Finance Canada 2018].

Two of the core social development objectives involve reducing inequality and promoting good health and well-being. While this paper focuses explicitly upon income inequality,[1] the Sustainable Development Goals cast the inequality problem more broadly in social, economic and political terms.[2]

High inequality hinders social mobility because low-income parents are not able to invest as much as higher-income parents in their children's education and development. Neither do lower-income parents have access to strong social connections to help their children get ahead [OECD 2017: 4]. Economist Miles Corak has written extensively about the impact of income inequality on the social mobility of younger generations.

> Inequality lowers mobility because it shapes opportunity. It heightens the income consequences of innate differences between individuals; it also changes income consequences of innate differences between individuals; it also changes opportunities, incentives, and institutions that form, develop, and transmit characteristics and skills valued in the labor market; and it shifts the balance of power so that some groups are in a position to structure policies or otherwise support their children's achievement independent of talent [Corak 2013: 98].

While both Generation X and millennials face income-related challenges, they also incur high costs for themselves and their families.[3] Moreover, they are expected to shoulder the costs associated with an aging population. These cost pressures are essential to consider when adopting an intergenerational lens.

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1 Research on health inequalities and the social determinants of health has found that social status has a powerful effect on health and well-being. Regardless of a nation's wealth, it will be more dysfunctional, violent and unhealthy from both physical and emotional perspectives if the gap between income groups grows too wide. Data from around the world show that income inequality has "pernicious effects on societies: eroding trust, increasing anxiety and illness, (and) encouraging excessive consumption" [Wilkinson and Pickett 2009]. Outcomes are significantly worse in more unequal countries for each of 11 different health and social problems: physical health, mental health, drug abuse, education, imprisonment, obesity, social mobility, trust and community life, violence, teenage pregnancies and child well-being. For more information, see https://www.equalitytrust.org.uk/spirit-level.

2 For more information, see https://sustainabledevelopment.un.org/post2015/transformingourworld.

3 Baby boomers refer to the group born between 1946 and 1964. They were aged 53 to 71 in 2017. The older generation born 1925-1945 was aged 72 to 92 in 2017. Members of so-called Generation X were born between 1965 and 1980 and were aged 37 to 52 in 2017. Millennials refer to individuals born from 1981 and were aged 17 to 36 in 2017.

While the investments between current and future generations may not be equal, they should at least not be severely imbalanced or weighted too heavily on one side of the equation.[4] A study that examined federal expenditure since 1976 (the beginning of the five-year period in which the largest part of the baby boom generation, born 1946-64, came of age as young adults) concluded that Canadian governments have not prioritized intergenerational justice over the last four decades [Kershaw 2018: 5].

Despite positive evidence, there are relatively few intergenerational programs in this country. Those currently in place are pilot or small-scale projects. Canada has yet to scale up in any substantial way the efforts that have had encouraging results elsewhere.

Moreover, there is no policy architecture in Canada to enable intergenerational investments. Government departments and their respective programs commonly are structured by population group. The administrative machinery usually is set up to serve designated demographic segments, such as children, youth and young adults, and seniors.

It is important to acknowledge that many publicly-funded initiatives, such as waste water treatment, immunization and public transit, benefit the entire population. It is impossible to say that every investment is intended only for one generation or another. Rather, investments in the "public good" are of value to all citizens. But the deliberate design of programs and measures that seek explicitly to bring generations together for mutual benefit is more the exception than the rule.

It may take some time before an appropriate policy framework and foundation are in place to enable diverse intergenerational efforts. In the meantime, significant actions can be taken to reduce the cost burden for the next generation, while still investing in the well-being of both young and older Canadians.

In devising an appropriate policy mix, it is essential to ensure that a focus on generational issues does not inadvertently translate into a focus

4 It should be noted that while relative spending is the primary measure for assessing intergenerational fairness, it may not be the most effective way of evaluating the extent to which a group's needs are adequately met through public policy. A new metric maybe required to make this determination.

on seniors. As Foster and Krawchenko [2016] note, “In many nations, ‘generation’ served as a widely appealing shorthand for fiscal and social policy measures that emphasize the needs of older people and respond primarily to aging populations.”

Another caveat in this policy story is to make certain that intergenerational initiatives do not provide a rationale or become the vehicle for slashing public investment. The UK is a cautionary tale:

> As public resources shrink, collaborative approaches to the delivery of services and programming at local and national levels are becoming valuable strategies for policymakers across the UK. Intergenerational practice represents one such approach and, over the past few decades, intergenerational activities have become increasingly well established across the UK and Europe as policymakers struggle with a steadily aging population and its impacts on public services and finances [Melville and Bernard 2011]. The wide-ranging benefits of intergenerational approaches must be kept front and centre at all times. Their social value should be considered as significant as, if not more so, than their fiscal savings.

Key Directions

1. REDUCE INCOME INEQUALITY

Like other developed nations, Canada has seen rising inequality in market income (i.e., income from all sources including earnings and investment income) in the form of a growing gap between rich and poor. While Canada’s wealth is distributed more equally than in the US, Canada’s 12th-place ranking in a list of 17 developed nations suggests that it is doing a mediocre job of ensuring income equality [Conference Board of Canada 2013].

Income inequality typically is measured by the gaps between households at the lower and the upper ends of the economic spectrum.[5] But it is also being studied in terms of income gaps between generations.

A Conference Board of Canada report, for example, examined income inequality between generations by using tax data from 1984 to 2010 to compare the employment incomes of different age groups. The study explored whether the income gaps between older and younger generations of Canadians have been growing or shrinking over time. It found that income inequality between generations of Canadians has increased substantially and, as a result, young Canadians may have a lower lifetime earning potential than any generation before [Gill, Knowles and Stewart-Patterson 2014].

The authors acknowledge that it is normal for older workers to make more money than those with less experience. We know that as individuals gain experience in any field, they tend to earn more money [Flavelle 2014]. But the Conference Board study found that the gap has been widening over the last 27 years. In the mid-1980s, the average after-tax income of Canadians between the ages of 50 and 54 was 47 per cent higher than that of 25-to-29-year-olds. In recent years, that gap has jumped to 64 per cent [Gill, Knowles and Stewart-Patterson 2014].

The earnings gap can be explained, in part, by the fact that baby boomers grew up at a time when there were more opportunities, more stable employment and more affordable housing. Both Generation X and millennials, by contrast, face greater financial challenges. The post-war period saw the largest economic boom in Canada's history and plentiful jobs with rising wages. But by the 1980s, Canada was facing its worst recession since the 1930s [Lam 2018].

> In 1977, as a wave of young Canadians born right after the Second World War was establishing themselves in the workforce, the average hourly earnings for employees peaked

5 Income inequality is a measure of the extent to which income is distributed unevenly in a country. It generally is determined through a measure known as the Gini coefficient. A Gini score of zero means perfect equality, while a score of 1 means a country's entire national income is earned by just one person. No society has a Gini coefficient of either zero or 1; it is located somewhere along the scale. The higher the score, the greater the degree of inequality and vice versa.

> at over $24, adjusted for inflation. Today, young Canadians taking up their first job face a labour market where things have barely changed: The average hourly pay for full-time employees in 2016 was $27.70. But the problems went beyond a 40-year wage stagnation. A breakdown of wage data by age reveals that, especially for men, wages fell for Canadians aged 17 to 34 through the 1980s, largely stagnated in the 1990s and did not start recouping the lost ground until around 2005 [Alini and Ferraras 2017].

The European Union has experienced similar trends. During seven years of economic crisis, the intergenerational income and wealth divide increased in many EU countries [Hüttl, Wilson and Wolff 2015].

> Inequalities between generations have grown at an alarming rate over the past few decades, paralleling the rise in the gap between rich and poor. The policies that enabled an outrageously large portion of the world's wealth to accrue to the very top of the income spectrum have delivered a difficult present and uncertain future to a huge majority of today's youth [Oxfam 2016: 2].

POLICIES FOR REDUCING INCOME INEQUALITY

A wide range of policy measures can be taken to reduce income inequality. While not an exhaustive list, the measures discussed below represent two of the most powerful policy actions.

a. Create youth employment opportunities

The economic crisis of 2008 combined with labour market changes in recent years hit younger generations particularly hard. The European Commission has called for improved labour market prospects and employment opportunities for youth as effective ways to enhance intergenerational fairness [European Commission 2017]. In Canada, the recent report of the Expert Panel on Youth Employment put forward a range of proposals to meet this objective [Expert Panel 2017].

The Panel's recommendations are clustered into 13 categories of action. The proposals include the creation of a roundtable of employers from the profit and non-profit sectors to establish a corporate hiring goal/challenge with a special focus on vulnerable and NEET youth (not in employment, education or training). The roundtable can help develop mentorship opportunities for vulnerable youth. As a major employer, the federal government could do more to hire young people aged 18 to 29. Ottawa can also take steps to support entrepreneurship education and an entrepreneurial mindset in addition to providing core resources, such as seed funding to youth-led businesses. The Panel set out a long list of proposed interventions regarding the employment of Indigenous youth.

b. Enhance income supplementation programs

In Canada, the tax and transfer system plays a crucial role in helping to offset inequalities in market income derived primarily from earnings and investment income. Because transfer programs, in particular, play a comparatively more significant role, it is essential to focus on this component of the equation in order to reduce market income inequality [Green, Riddell and St-Hilaire 2017; Torjman and Battle 2011]. The most effective measures are income supplementation programs, notably the Canada Child Benefit and the Canada Workers Benefit (formerly the Working Income Tax Benefit), which boost low income and low earnings, respectively.

The federal government should continue its investment in the Canada Child Benefit and ensure that its amount continues to adequately bolster household income. This program is vital from an intergenerational perspective because it provides additional income to low- and modest-income families with children up to age 18. The benefit is intended to help offset the costs associated with raising a child, including nutritious food, winter clothing, after-school care, tutoring, recreational programs or music instruction.

Ottawa recently enhanced the Canada Workers Benefit in both its amount and its access. The maximum refundable amounts currently are $1,059, rising to $1,355 in 2019 for a single person, and $1,922 going up to $2,335 for a couple. These are notable enhancements because the former program had been way too modest to make a difference in take-home pay. But these increases will go largely to help offset higher contributions to the Canada Pension Plan, discussed below. So the remaining amount will likely not be sufficient to substantially reduce income inequality. Ottawa should continue to grow this benefit.

2. REDUCE COSTS FOR FUTURE GENERATIONS

Younger generations face a complex web of challenges. The Expert Panel on Youth Employment noted that "when we contrast our youth today with young workers a generation ago, precarious and uncertain trends emerge" [Expert Panel 2017: 4]. It goes on to provide further substantiation:

> Today, as younger Canadians finish school, begin to work, look for homes and start families, they are "squeezed" by stagnant incomes, high costs, less time and mounting debts. They are more likely to be stuck in temporary or "precarious" jobs than in the past – translating into a delay in their ability to fully participate in society – and are at risk for reduced lifetime earnings and savings [Expert Panel 2017: 6].

Many young people leaving university have no options but unpaid internships, temporary work[6], or minimum-wage employment [Biss 2017]. For many, the precarity of the labour market is all the more challenging in the face of high student debt and child care costs.

In terms of postsecondary education, the Annual Report of the Canada Student Loans Program noted that the average Canada Student Loan balance at the time of leaving school was $13,306 for 2015-2016, an increase of 4.1 per cent from the previous year ($12,783). But the report pointed out that this loan balance reflects only the federal portion of a student loan. Borrowers may also have had student loans from a province or territory as well as from private sources. In 2015-2016, nearly half of Canada Student Loan borrowers (49 per cent) had a balance of less than $10,000, but 23 per cent of Canada Student Loan borrowers had a balance greater than $20,000 [ESDC 2018: 16].

6 For more information, see: http://www.cbc.ca/news/business/precarious-jobs-holding-back-young-workers-oecd-finds-1.3082178

The federal government and several provinces, including New Brunswick, Ontario and British Columbia, have made an effort in recent years to improve student financial assistance. But these initiatives remain piecemeal and are not part of a long-term overall vision of addressing the poverty that creates a barrier to accessing post-secondary education for many young people as well as the consequence of pursuing that education in search of a better financial future [Biss 2017].

The costs of child care also represent a significant burden for families with young children. A recent national study showed that Toronto ranks as the most expensive city for child care for all age groups, with a median cost of $1,649 a month for infants, $1,375 a month for toddlers and $1,150 a month for preschoolers. A family in Toronto with an infant and a toddler pays $36,000 a year for regulated care. That amount is significantly higher than the average $10,000 Ontario tuition for postsecondary education. Moreover, average Canadian child care costs are climbing three times faster than inflation, up 8 per cent since 2014. That rise could mean an extra $1,000 a year for parents in cities where child care is most expensive [Macdonald and Friendly 2017].

In addition to paying their own costs, younger generations must also help pay for costs linked to a rapidly aging population, notably higher health care and pension costs. The demographic profile of the country raises questions about the fairness and equity of the relative expenditure between generations:

> Across all provinces and territories, the aging of the population will move an increasing share of Canadians out of their prime working-age years and into their retirement years, resulting in slower growth in the labour force and GDP. Slower growth in economic activity will put downward pressure on government revenues as growth in the tax base slows. At the same time, population aging will put upward pressure on government programs such as health care, Old Age Security and public pension benefits [PBO 2017: 5].

Without substantial improvement in the efficiency of the health care system, health care spending in real terms is set to increase at 3.5 per cent a year, with about 1 per cent coming from technology-driven improvements in the quality of care and 2.5 per cent from the direct effects of population aging. In recent years, health care spending for the typical senior ($20,000 at age 80) has averaged about five times that for the typical person under age 65 ($4,000 a year on average). Moreover, the ratio of seniors to the labour force-aged population will rise from 25 per cent in 2010 to 50 per cent in 2035 [Dodge, Golden and Macklem 2016].

High and rising health care costs in Canada and throughout the developed world are being driven largely by the growing incidence of chronic disease, which has emerged as a global epidemic [PHAC 2013: 2]. An estimated 75 to 80 per cent of Canadian seniors report having one or more chronic condition [CMA 2016] as the prevalence of these conditions, notably heart disease, dementia and various cancers, rises with age.

It should be noted that the notion of a growing cost burden generated by older citizens has not gone unchallenged. Even with high costs, population aging is considered to be only a modest driver of rising health care expenditure, estimated at 0.9 per cent per year [CIHI 2011]. But while only a modest cost driver, population aging is expected nonetheless to put steady pressure on future health spending, adding around $2 billion per year to overall health expenditure in this country [CIHI 2016].

The Office of the Superintendent of Financial Institutions in Canada has raised concerns about population aging from a pension perspective, in particular. The average duration of the pension payout phase and the value of a given pension promise have been growing continually during the second half of the 20th century. These rising costs have shifted the "equity balance" or fairness between generations dramatically in favour of older Canadians [Ménard et al. 2013: 2].

If left unchanged, pension costs will put a substantial strain on public finances. The expenditure could eventually limit the welfare development potential for younger generations, thereby opening up the prospect of intergenerational conflict.

> In countries experiencing such trends, there are worries about bankruptcy for publicly funded health care and pension systems, unfair treatment of children vis-à-vis the elderly…

> and the burdening of future generations. Canada is no exception. Pension systems tie generations together and create an intergenerational interdependency. In principle, this is a social contract in which the young and active forego some of their production surplus in order to cater to the old in the expectation that future generations will do the same when they themselves are old [Kershaw 2018: 5].

But the rise in the dependency ratio is expected to slow and possibly stabilize after 2031. By 2030s the total dependency ratio (the number of younger and older people who are "dependent" on the working age population) will be less than it was in the late 50s and the 60s when many of the boomers were in school [Council on Aging of Ottawa 2017: 4].

Despite lack of agreement about the extent of the future bill, there is no denying that the generation paying the tab is facing its own unique cost pressures. These challenges, taken together, are seriously impeding the ability of the next generation to pay the high costs. The labour force is less secure than in the past and the price of basics, such as housing, have increased in most major urban centres across the country. The core policy challenge is to find effective ways to reduce the burden on future generations while continuing to make essential investments right now.

POLICIES FOR REDUCING COSTS FOR FUTURE GENERATIONS

The following policies are exemplary only and are not considered to be an exhaustive list.

a. Shift health funds toward community-based care

Health care reform is a never-ending conversation in Canada and has been the subject of countless reviews, studies and even Royal Commissions. An intergenerational lens is crucial because of concerns about rising costs of health care linked to an aging population and the ability of younger generations to pay these costs. One of the most common themes is the need to *shift from formal institutional care to community-based, at-home assistance* [Torjman 2018]. It is of interest that many of the intergenerational projects currently under way focus on at-home care, particularly around enhancing social well-being and reducing loneliness.

Better organization and management have also been identified as essential health care reforms. There is compelling evidence from other countries that improved organization and management can enhance the productivity of public health care delivery in Canada, yielding better outcomes at lower cost [Dodge, Golden and Macklem 2016]. While the authors acknowledge that any effort to *improve health care organization and management* is not easy, the option of "relying on stretched millennials to pay an increasing share of their income to care for boomers is not the solution" [Dodge, Golden and Macklem 2016].

It is also essential for governments to *contain medical spending and ensure that it does not grow faster than other social spending* [Kershaw 2018: 4]. A substantial body of literature on the social determinants of health shows that social spending is equally important to medical spending when it comes to population health. Population-level health outcomes could benefit from a reallocation of government dollars from health to social spending, even if total government spending were left unchanged [Dutton et al. 2018: E69]. Child care, affordable housing and postsecondary education are all core areas of investment for a healthy society for all generations.

b. Invest in high-quality child care

Both the federal and provincial/territorial governments should make greater commitments to *invest in high-quality affordable child care*. Quebec is considered to have the gold standard in this country, at least when it comes to child care affordability.

The underinvestment in child care reflects the absence of intergenerational approaches at the macro level. The continued low expenditure (relative to demand) in this policy area is surprising, given the wide-ranging evidence that high-quality affordable child care is smart social policy, smart economic policy and smart health policy:

> Countless studies conducted both in Canada and throughout the world have documented the value of good child care for the healthy growth and development of children. High-quality child

> care contributes fundamentally to their physical, emotional, social, linguistic and intellectual development. Accessible and affordable child care is also a smart investment in a competitive economy. Without it, parents cannot participate fully in the labour force. Good child care enables and supports education, training and working. It is vital to promoting women's equality by enabling them to train for paid work, find work and keep working [Battle and Torjman 2002: 1].

Fortunately, the 2017 federal Budget did announce an investment of $7.5 billion over 11 years in affordable early learning and child care. Budget 2018 noted that nine agreements have been reached so far with individual provinces and territories on their respective investments in this area [Department of Finance Canada 2018]. Yet the demand still greatly outstrips the supply. Many organizations, such as Campaign 2000, are concerned that these investments should be moving much more quickly given the cost pressures for high-quality care that families with young children currently face [Campaign 2000 2018].

c. Provide assistance with housing costs

Major steps have been taken in Canada in recent years to increase the supply of affordable housing, including the announcement of the National Housing Strategy in 2017.[7] Investment in affordable housing is crucial from an intergenerational perspective. The adequacy, stability and affordability of housing are all vital for healthy child development and the well-being of families.

While the new investment will help reduce housing costs, there are several challenges. It takes a long time to build new supply and thereby affect the affordability of the supply in any significant way. Fortunately, the National Housing Strategy did introduce a new National Housing Benefit that potentially can help lower- and modest-income families with the cost

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7 The Canada Mortgage and Housing Corporation launched the Rental Construction Financing Initiative, which will provide $2.5 billion in low-cost loans to support the construction of new rental housing, relieving pressure in rental markets that are experiencing low vacancy rates. Budget 2018 increased the amount of loans provided by the Rental Construction Financing Initiative from $2.5 billion to $3.75 billion over the next three years. This new funding is intended to support projects that address the needs of modest- and middle-income households living in expensive housing markets [Department of Finance Canada 2018].

of housing in the near term. It is unclear at this time, however, precisely how this new benefit will be designed, how much assistance it actually will provide and how quickly it will be implemented.

d. Encourage longer working life

All developed nations face similar challenges linked to rapidly aging populations and rising costs. All are exploring ways to reduce costs through reforming health care and restructuring pension financing. Some nations prefer to address intergenerational equity issues by introducing measures to *encourage older citizens to work longer*, though this is not necessarily an easy policy route [Ménard et al. 2013: 5].

Policies enabling older people to find and retain employment as well as measures encouraging employers to adapt workplaces to an aging workforce are essential in promoting longer work life. While this approach has raised concerns about its impact on job opportunities for youth, the assumption is not supported by empirical evidence. The OECD evidence on Denmark, for instance, is a case in point:

> In Denmark a voluntary early retirement scheme was introduced in 1979 at a time of high unemployment, especially amongst youth. Its purpose was to change the composition of the work force, with the idea that it would allow older people to retire in order for younger people to take their place. In fact, it led to a decrease in overall employment rates, as in many other OECD countries with similar policies [OECD 2012].

Canada has actually seen rising rates of labour force participation among elderly workers. In fact, few labour force trends have been as dramatic as the recent increases in employment for people of both sexes in their early 60s and between ages 65 and 69. Nearly one in five Canadians aged 65 and older reported working at some point during 2015. This figure was almost double the proportion in 1995. In 2015, 5.9 per cent of seniors worked all year, full time, the highest level since comparable measures were introduced in the 1981 Census [Statistics Canada 2017b].

In recent years, the work activity of elderly Canadians has been higher relative to other developed nations. In 2015, for example, the labour force participation rate for persons aged 55 to 64 was 64.8 per cent in Canada, while the average for Organisation for Economic Co-operation and Development (OECD) countries was 61.1 per cent [OECD 2016: 218].

But participation by older Canadians may still create intergenerational tensions if youth unemployment rates remain high. It is essential to combine policies aimed at increased labour force participation for older workers with policies that *tackle youth employment*, as earlier described. The priority for social policy now is not only about pensions for the elderly [Myles 2018]. Rather, policies need to *target job creation and wage growth for the younger generation* so that they are able to support both their children and their parents.

Other countries are tightening up the availability and generosity of existing early retirement programs. They are seeking ways to *limit early retirement incentives*. An example of this approach is a voluntary early retirement scheme in Denmark. Rather than inviting workers, regardless of their socioeconomic status, to retire early, the present version strongly incentivizes longer work lives and disincentivizes the receipt of early retirement benefits.

Another way to discourage early retirement is to *introduce higher early retirement penalties*, as was recently done for the Canada Pension Plan (CPP). The penalties for early retirement were increased from 0.5 per cent per month to 0.6 per cent per month, resulting in a greater reduction from 30 to 36 per cent for retirement at age 60, representing an 8.5 per cent reduction in benefit. At the same time, governments can *provide sufficient reward for postponed retirement*.

Recently-introduced measures in Canada include an increase in late retirement adjustment factors for the CPP, resulting in an upward adjustment of 42 per cent to benefits taken at age 70, compared to an adjustment of 30 per cent prior to the changes. Older Canadians also now have the option to defer the first-tier pension for up to five years and to receive an actuarially adjusted amount. Because these changes are recent, it remains to be seen if such rewards for longer work will be considered sufficient by future retirees [Ménard et al. 2013: 6].

e. Reform pension financing

When the pension system is deemed financially unsustainable, tough choices must be made around increasing the contribution rate and/or reducing pension benefits. This policy challenge raises the question about how the financial burden should be shared between current and future pensioners. To address the sustainability of pension systems, many developed nations have introduced pension reforms. The most widespread approach is to *raise the retirement age and/or to increase the duration of eligibility period necessary to receive a full and/or reduced pension.*

These reforms were followed by years of study and debate around other possible models of CPP financing in order to consider both the financial stability of the plan and intergenerational equity.

Additional CPP changes were announced in the 2017 federal Budget. A new federal-provincial agreement will see the CPP replacement level increase over time from the current one-quarter of eligible earnings to one-third of these earnings until 2023.

Budget 2018 notes that the CPP enhancement will be phased in gradually starting in 2019 and will raise the maximum CPP retirement benefit by up to 50 per cent over time. The current maximum retirement benefit will grow by more than $7,000, from $13,610 to nearly $21,000, when adjusted for inflation [Department of Finance Canada 2018: 38].

While these changes were introduced to enhance both CPP fiscal sustainability and intergenerational equity, they have also been considered by some analysts to be problematic. The problems arise because of the way that CPP benefits interact with parts of the retirement income system and the income tax system. The CPP increase will be of little value to retired workers with earnings below half the average wage, because most of it will be taxed back through income taxes, and through reductions in the Guaranteed Income Supplement (GIS) and other income-tested benefits [Baldwin and Shillington 2017: 3].

There are limitations, however, to assessing pension reform in isolation from other policies. "It is also true that other public initiatives to which the current government has made substantial fiscal commitments will transfer wealth in the opposite direction (e.g., education and child benefits, environmental clean-up and protection, and infrastructure)” [Baldwin and Shillington 2017: 9-10].

3. PROMOTE GOOD HEALTH AND WELL-BEING

The enhancement of social well-being is a broad umbrella concept that involves a wide range of public policies and community initiatives. The latter often take the form of programs that invest in health, education and child care. This report is concerned specifically with community initiatives that bring together young and old for mutual benefit.

Right now, most community programs focus upon one specific target group determined by age, gender, race, income or presence of a specific condition or status, such as disability or veteran, respectively. Relatively few programs are organized explicitly as intergenerational efforts, which is unfortunate.

Both empirical literature and program evaluations have found these initiatives to have wide-ranging benefits not found in singly targeted programs. These approaches seek to enhance the well-being of both young and old by meeting their basic needs and by creating mutually-supportive, caring relationships. Unfortunately, these approaches are underutilized because of our failure to think and plan from an intergenerational perspective.

It is important to acknowledge that, for some cultures, intergenerational cohabitation and provision of supports, such as child care, are a way of life. There is a lot to be learned from these existing, natural forms of support.

In addition to the political and economic importance of intergenerational fairness, studies on various intergenerational programs have identified wide-ranging social benefits. These programs do not directly address intergenerational fairness. But they do act to enhance good health and well-being. While these programs tend to focus on basic needs, such as literacy and affordable housing, they have also been found to enhance self-esteem and feelings of well-being for younger and older participants [Government of British Columbia n.d.].

The benefits for young and old involved in meaningful relationships can be especially valuable for young children. Children who spend quality time with caring adults develop more self-esteem, better emotional and social skills (including an ability to withstand peer pressure), and often perform better in school. A study on children exposed to trauma, in particular, found that those mentored by an adult were 46 per cent less likely to begin using illegal drugs, 27 per cent less likely to begin using alcohol and 52 per cent less likely to skip school [Gwinn 2015].

Young families struggling with heavy child care and work schedules, along with high costs of living, are often helped immeasurably by grandparents who can relieve some of the care-related and financial stresses. The Legacy Project, an independent group for research, social innovation and learning that runs a program encouraging intergenerational connections, notes that "Grandparents can be a safety net in the high wire act we call the modern family" [Bosak n.d.].

At the other end of the age spectrum, active and involved older adults with close intergenerational connections have been found consistently to report less depression, better physical health and higher degrees of life satisfaction. They tend to be happier with their lives and more hopeful about the future [Bosak n.d.].

The benefits of positive physical health and mental well-being are almost incalculable. But it is safe to conclude that they are also worth billions of savings on health care and mental health-related costs. The BC government goes further in noting some of the explicit preventive aspects of bringing together younger and older people:

> Bringing older and younger people together is also an important way to support understanding and respect between generations. When younger people learn to value older adults, elder abuse and neglect become more and more unacceptable to them [Government of British Columbia n.d.].

PROGRAMS TO PROMOTE GOOD HEALTH AND WELL-BEING

Intergenerational programs are community-based initiatives that not only have unique benefits but can also meet several policy goals through a single intervention, such as ensuring affordable housing for students and reducing loneliness among seniors. While the following description is not exhaustive, it does include many of the initiatives that have been recognized as highly successful.

The purpose of these programs is to create an enabling environment that enhances mutual respect between generations. It is important to acknowledge that respect for elders is intrinsic to Indigenous communities. The Seventh Generation Principle is based on an Iroquois philosophy that the decisions made today should result in a sustainable world seven generations into the future. The concept stresses the significance of intergenerational bonds and support for next generations.

A number of organizations in Canada are building opportunities to create mutual respect between generations. *Toronto Intergenerational Partnerships,* for instance, is working towards a society that values and supports the contributions of all individuals throughout their lives. *Little Brothers* in Montréal brings together seniors and young people on joint projects that seek to promote mutual respect. The BC-based *i2i Intergenerational Society of Canada* was created in 2008 to help build bridges between generations. Similarly, the *LINKages Society of Alberta* encourages positive relationships between generations and celebrates age-friendly communities.

It is of interest that the European Union (EU) declared 2012 as the Year for Active Aging and Solidarity between Generations. The declaration of a special year was intended to raise awareness about the contributions that older people can make by sharing their wisdom, acting as positive role models and fostering relationships across generations. Individual EU member states are encouraged to develop their respective initiatives within the overall European framework.

The Council of Europe has called for more dialogue and solidarity between younger and older generations to ensure that demographic change is viewed not as a conflict or battle for resources between two opposing sides but rather as an opportunity with positive outcomes for both. The European Youth Forum, in particular, has proposed that intergenerational solidarity be achieved by ensuring that prosperity is distributed equitably between generations and by providing adequate livelihood possibilities for people of all ages:

> The debate on the sustainability of European pension systems that this will inevitably trigger should also be accompanied by exchanges between the generations. This way, young people can learn from the experience of older people, seniors can pass on their experience and share their knowledge with the younger generation, while the older generation can profit from the young people's knowledge and skills as well as from their energy and dynamic force [Council of Europe n.d.].

a. Design intergenerational education programs

The majority of intergenerational programs involve pairing students of all ages with seniors to enable the exchange of learning and the development of meaningful relationships. Some program models engage seniors to act as mentors for young people. The third popular approach involves bringing together seniors and young people around the exchange of housing and care. The following examples are illustrative only.

The *Meadows School Project*™ is a model that is frequently referenced in Canada. In 2000, a teacher in Vernon, BC, approached a neighbour who had recently purchased an Assisted Living Facility in the area. The teacher was dissatisfied with the impact of occasional visits by students to senior care facilities. She was seeking an option that could sustain both the relationships and the learning ["Meadows School Project" n.d.].

A makeshift classroom for 30 students aged 9 to 12 was set up in an Assisted Living Residence housing 50 older adults. Students were bussed to the facility to attend their full day of school, combining their schedule and activities with older residents who volunteered to participate in the project. Students attended for five weeks in the fall semester, and three weeks in the spring semester, with an additional two or three visits to the centre.

Students spent time on their dedicated studies, which incorporated content relevant to seniors, including study of human growth and the aging process. The program also required that every student participate in at least 90 minutes of public service each week, such as setting the dining room tables, filling bird feeders and cleaning the classroom. Designated daily times were set for older adults and children to connect one-on-one or in small groups. An assessment of the program's impact found that seniors' attitudes and emotional health visibly improved with the inclusion of the students. Positive relationships developed and the visits by students were found to be especially helpful in reducing loneliness and isolation among the seniors.

Québec has seen ongoing debates about the changing role of the public school. Declining school enrollments have led to half-empty buildings, mergers and school closures [Zal and Rosenbaum 2016]. As part of the *Community Learning Centre Initiative*, community learning centres have been set up in every anglophone school, for the purpose of offering recreational, educational, social and cultural opportunities for students, families and the community across the lifespan [Zal and Rosenbaum 2016]. The network engages more than 500 partners and supports in over 1,500 activities including cooking, language classes, badminton and yoga. The benefits of this approach are well established:

> For the young, they include increased self-confidence, better school results and less loneliness and isolation. For seniors, benefits include increased self-esteem and motivation, more vitality and increased ability to cope with the challenges of aging [Zal and Rosenbaum 2016].

There is a wide range of programs in the US as well. *AARP Foundation Experience Corps* is a school-based tutoring program whose goal is to improve the literacy skills of elementary school students. Located in more than 20 cities, the initiative mobilizes adults aged 55 and over to work one-on-one with children in school, helping primarily with reading and writing. While not technically a mentoring program, *Experience Corps* volunteers provide children with individualized attention and support with basic life skills. In schools where evaluations have been conducted, participating youth score significantly higher on reading achievement tests. Behavioural problems, including referrals to the principal, declined by 50 per cent [AARP Foundation n.d.].

b. Create mentoring opportunities

Intergenerational mentoring programs go beyond basic learning by establishing a relationship between an older adult and a child or adolescent deemed to be vulnerable or "at risk." *Linking Lifetimes* is a major US-based example. Based in nine cities throughout the US, *Linking Lifetimes* sites recruited older adults as mentors to school-age children, to pregnant and parenting teens, and to youth incarcerated in the juvenile justice system [Taylor and Bressler 2000].

Across Ages is another example of a comprehensive, multidimensional program that has been successful in helping youth navigate the difficult course through the early teen years ["Across Ages" n.d.]. *Across Ages* was established by Temple University's Center for Intergenerational Learning in Philadelphia in 1991 with federal funding from the Center for Substance Abuse Prevention.

The initiative originally was developed as a drug prevention program and was established in a region where poverty, crime and unemployment rates were all very high [Taylor and Bressler: 2000]. Its intergenerational mentoring model relied on targeting mentors who were local elderly persons, many of whom felt marginalized when they were young and were considered more likely to be effective in assisting youth at risk.

Compared to the control group, the mentored youth showed statistically significant positive outcomes on a variety of measures, including attitudes toward school and the future; attitudes toward older adults; knowledge of alcohol, tobacco and other drugs; self-perception; and community service. The results also found improved school attendance and fewer school suspensions compared to youth in the control group [LoSciuto et al. 1996].

c. Integrate housing and support

The *Humanitas* seniors residence is a successful intergenerational model of co-habitation. Located in the town of Deventer, Netherlands, the residence serves as a home for seniors as well as a dorm for six university students. In exchange for time spent with the seniors, students receive a small apartment of their own, rent-free.

Each student is required to spend at least 30 hours per month "being a good neighbour" with the seniors. The time spent together can involve watching sports, celebrating birthdays or providing more care when a senior falls ill. The students benefit from a clean and quiet place of their own while the seniors benefit from the company and care delivered by the young people [Jansen 2015].

This intergenerational model is scaling in the Netherlands and beyond. Barcelona's model, established in the 1990s, has been replicated in more than 20 cities throughout the country. Nursing homes allow university students to live rent-free alongside elderly residents. The initiative has helped reduce social isolation and loneliness often associated with aging. At the same time, it provides affordable rent for young people.

A similar model has developed in Lyon, France. Under the auspices of *One Roof, Two Generations*, college students live in 12 independent living residences serving older adults. The students pay discounted rent in exchange for socializing with the residents. A related program fills rooms in the homes of older adults with "empty nests." A consortium of local universities matches apartments and students, who must agree to one hour a week of visiting with the older residents or accompanying them on walks or other activities. A city agency educates the students on aging issues and checks in with them regularly [AARP Foundation n.d.].

"*Kangaroo houses*" were launched almost 30 years ago in Brussels though they operate in the Netherlands and Scandinavia as well. Under this approach, older people live together with immigrant families in the same house but on separate floors. The immigrant family helps the elderly person with small daily chores or emergencies [Battista 2014].

One model of the Kangaroo Project was launched by the *Foyer Dar'Al Amal'* in Molenbeek, a district of Brussels in which 60 per cent of the population are immigrants and 25 per cent are retired [Battista 2014]. The initiative has resulted in less isolation and improved well-being for both groups, less prejudice and lower institutionalization for seniors [Kaplan, Sanchez and Hoffman 2017].

In fact, multigenerational living is common for immigrant families. While the tradition has cultural roots, it also provides helpful child care and home assistance for young parents. Developers in Canada are finally beginning to respond to the growing demand for housing that accommodates multigenerational families [Bascaramurty 2017]. In Brampton, Ontario, for example, one in 10 households is a multifamily unit [Statistics Canada 2012].

Many different models of co-housing are emerging not only because of the mutual benefits to both younger and older generations. Independent, shared housing arrangements are growing in popularity as many older people seek additional revenue from renting space in their home, along with companionship and assistance. Many younger people, in turn, need decent affordable housing. The innovative use of existing stock is being recognized as a positive solution to this serious challenge [Tianga 2015b].

Conclusion

Canada trails other industrialized nations in its attention to intergenerational equity. The country could do more to report on a carefully defined intergenerational equity framework, track progress, and target this goal in policy development [Foster and Krawchenko 2016].

This report has proposed various options both to bridge the intergenerational income divide and to proactively build supportive relationships between generations. Three main streams of interventions were considered: polices to help reduce income inequality between generations, policies to lower costs for future generations, and programs to enhance the good health and well-being of both young and old. Ideally, governments will combine initiatives from all three components in order to create a robust and sustainable policy mix that enhances the well-being of all Canadians, both now and in future.

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