
Economy, families stuck in middle-age squeeze

Most productive
Canadians burdened
with child, elder care

BY KATHRYN MAY

Caring for elderly parents and supporting adult children are squeezing middle-aged Canadians during their most productive working years, says a report on Canada's productivity.

This double burden of child and elder care is one of the many sweeping social changes of the past 30 years that will only get worse as baby boomers hit old age unless dramatic steps are taken to boost produc-

tivity, warns Judith Maxwell, president of the Canadian Policy Research Networks.

"When baby boomers reach their 'older elderly' years, their needs will only be met if society can produce rising living standards at a time of slower growth in the labour force," Ms. Maxwell said. "This requires investment, today, in children, youth, and young families to the point where they can be effective in their work, family and civil society roles. This reciprocity between young and old is fundamental to the well-being of citizens in the coming decades."

See **SQUEEZE** on page A2

Squeeze: Social policies from another time

Continued from page A1

Ms. Maxwell said the traditional "reciprocity" between young and old has been thrown out of whack by changes in the way Canadians live and work since the mid-1970s, when most of the country's outdated social policies were developed. Traditionally, the very young relied on the care of the older generation. As these young adults got into the workforce, they generated the income used to support the elderly.

But today's families face longer periods of dependency at both ends of the life cycle. Sixty years ago, people left home to work full time in their teens and died shortly after they retired. Today's youth are relying on parental support for much longer, staying in school longer and often not getting established in a career until their late 20s or early 30s. At the other end, people are living longer and healthier and aren't even considered in "old age" until they hit 75 or more.

Women also once stayed home to take care of children and aging relatives, but today are expected to work and still shoulder most of the burden for child and elder care. A key problem is that affordable quality daycare is available only to the very poor, who qualify for subsidies, and the very rich. Many end up leaving jobs or working part-time to raise kids or care for aging parents, which eats into family incomes, pension rights, social interaction and career opportunities.

At the other end of the spectrum, it's usually elderly women who are living in poverty, many of whom experienced marital breakups or the death of a spouse too late in life to land a well-paying job or start a career.

"We've ended up making 'care-giving' a market commodity, which the family has to somehow acquire it from somewhere," said Ms. Maxwell.

"But we have a very mixed up understanding of what caregiving is, what it is worth, who should be doing it and how should it be reimbursed."

Yet it is an essential element of human development and dignity for the individual."

Ms. Maxwell presented her findings in a paper to the Panel on the Role of Government, commissioned by former Ontario premier Mike Harris, whose government slashed social spending and taxes to save money during the deficit-obsessed 1990s. Her report, *The Great Social Transformation: Implications for the Social Role of Government in Ontario*, concluded the province's social policies were based on 30-year-old assumptions that were hurting Ontario's workforce, its economy and its aging citizens. The report said the province needs a "new logic" that fits government policy to the actual patterns of how people live and work today. At the top of the policy agenda should be the will to implement high quality day-care and elder care, the report says.

But Ms. Maxwell said Ontario is facing the same issues as the rest of the country. She says Canada underwent a "great social transformation" over the past 30 years that was as radical and cataclysmic as the Great Depression was 70 years ago. This social transformation completely reshaped the country's "patterns of life," the size and structure of families, roles of men and women and the links between generations.

The greatest impact has been on families with young children, adults earning low wages and aging Canadians. Despite these changes, Canada's social policies are stuck in a time warp, with governments doling out the programs and services designed in the 1950s and 1960s when Canadians lived and worked very differently.

"Changes in the shape of our families, our work habits, our community life and in the roles markets and governments play have all shaken the assumptions of the postwar era," Ms. Maxwell said.

She argues these old policies were built on two outdated assumptions: families supported by a single breadwinner; and a full-employment economy that promised lifelong jobs with a single employer.

Today, most workers will have several employers and must constantly upgrade their own skills, and most families need two incomes to get by. A

worrisome trend is that one in six Canadians is stuck in a job that pays less than \$10 an hour and more than one-third of them are educated. At the same time, more marriages break up, families splinter and traditional family ties are strained.

These changes have huge implications for "caregiving" at both ends of the life cycle. Add to the mix, Canada's ethnically diverse population and the social challenges become complex, said Ms. Maxwell. She argues more early child care services, boosting low-end wages and offering more social services for the elderly and disabled are issues the government must focus on.

Overall, baby boomers are one of the richest generations in history. Their big concern is living active and healthy lives and access to medical and social services that will let them "die with dignity." Ms. Maxwell said the biggest problem is the shortage of "gradations" of care for the elderly to accommodate different needs as their health deteriorates. What typically happens now, is seniors live independently until a medical emergency or crisis sends them into hospital, which often ends up as "a one-way trip into the long-term care system and permanent institutionalization."

Ms. Maxwell said governments should offer services that will reduce this long-term dependency on the medical system and help maintain the seniors' quality of life, such as more community housing, home-care and "care allowances" so seniors can buy the services they need, from basics like housekeeping to bathing and meal preparations.

Ms. Maxwell said these changes have major implications for governments whose main role is to "promote citizens' well-being." Well-being means families make enough money for food, clothing and shelter; strong family and personal relationships; safe communities and public services like schools, hospitals and transportation. These used to be provided by a mix of family, community, governments and the market, but over the past 30 years more responsibility has been pushed to the market and the individual. It's that "responsibility mix" that has to be re-thought, she said.

"As governments retrenched and reliance on markets has grown, families and individuals have been exposed to more risk, but the systems for sharing risks have been weakened or not adapted to changing circumstances."