

Let's Start Paying the Debts We Are Leaving our Grandchildren

by Judith Maxwell

When you sit down to pay your bills this month, how much time will you spend thinking about what you owe to future generations? Not much, I suspect, since the month has probably already claimed more of your income than you would like.

In fact, wherever we look in society, time frames are narrowing. Business leaders have to focus on quarterly financial results, politicians set their minds on the next policy announcement, and communities have trouble keeping up with routine maintenance. So families are not alone in their preoccupation with the short-term.

Rarely do we take the opportunity to try to reconcile immediate priorities with the long-term consequences for our children and grandchildren. And yet one could argue that the 21st century is the time when we have to stretch our time horizons – to pay *more* attention to the legacy we are creating for our grandchildren and great-grandchildren.

There are some positive signs that Canadians are more aware of their responsibilities to future generations. For example, the recent surge of public concern for the environment. Warnings about climate change begin to have a deeper meaning when Southern Alberta begins to run out of water, and Vancouver has to boil water, when Ontario ships its garbage to Michigan, and when the bay at Iqaluit is not frozen in December. The clean air and clean water we have taken for granted for so long is no longer guaranteed.

Another dimension of wider time frames is the growing awareness of global connectedness. Canadians responded more quickly and generously than did governments when the tsunami hit the beaches of Southeast Asia two

years ago, and then when Hurricane Katrina hit the coast of Louisiana. In both cases, there was a sense that this disaster could easily have happened to us. It was a risk we shared and we felt the need to help.

In this essay, I want to explore how public policy and daily patterns of living might change if we began to pay more attention to the impacts of our decisions on future generations. So join me as I try to imagine a new mental map of what it means to be a Canadian citizen.

I will focus on three issues: Environment, Community, and an Aging Society. All three present risks that will touch every Canadian in the future. And, one way or another, all three could represent new claims on family finances.

If we begin to address these risks now, we can reduce the burden on future generations. If we procrastinate (a very human response), our grandchildren will inherit a double set of bills – their share and ours.

Environment

Climate change is the code name for the gradual heating of the earth's atmosphere caused by emissions of greenhouse gases, which are produced mainly when we consume fossil fuels like coal, oil and natural gas. The average Canadian takes more from nature than do the residents of most other industrial

countries, even those with cold, dark winters: Canada's per capita ecological footprint is the third highest on the planet – behind the United States and United Arab Emirates.

To mitigate the impact of climate change on future generations, Canada will have to reduce emissions from burning fossil fuels by conserving energy, increasing renewable energy supply and using fossil fuels more efficiently.



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A citizenry that is mindful of the impacts of climate change on future generations would begin to bear the costs of adapting the way we use energy and other scarce resources like water.

While experts have been making the case for this revolution in energy use for years, governments – federal, provincial and municipal – have not yet implemented an effective response. They are dragging their heels because they presume that Canadians would not accept the required changes in their way of life. But new awareness of climate change may well mean that governments *can* have a conversation with Canadians about the tradeoffs to be made.

When randomly selected Canadians have had a chance to look at the pros and cons of various policy options, as they have had in recent citizen dialogues convened by Canadian Policy Research Networks, they come to conclusions that would startle the politicians. They conclude that:

- The only way to change consumption patterns is to charge the full replacement cost of non-renewable resources like water, electricity and fossil fuels. That is, the market price should include the cost of providing the resource, the cost of any pollution created in that process, and the cost of replacing the resource. (78% of participants supported this approach after considerable discussion. See Mary Pat MacKinnon et al., *Trust and Balance: Citizens' Dialogue on the Ontario Budget Strategy, 2004-2008*, www.cprn.org).
- The new pricing structures should establish a reasonable price for a basic amount (enough fuel oil to heat a modest dwelling, for example), but any fuel used above that minimum should be metered and charged the full cost.
- These changes must be backed by stronger regulation of industries, such as auto producers, and more rigorous enforcement of those regulations.

In short, a citizenry that is mindful of the impacts of climate change on future generations would begin to bear

the costs of adapting the way we use energy and other scarce resources like water. That would show up in our monthly bills for electricity, water, home heating and gasoline today, but it would distribute the burden more fairly between us and our grandchildren.

Community

Most Canadians already live in cities, and the migration to the cities continues apace. When cities grow, they open up new suburbs that take people further away from the places where they work and play. Industry also locates closer to the transportation arteries, so that more people and cars crowd onto already congested roads. Energy use soars, as do smog and congestion, which are now costing Canada between \$2- and \$4-billion a year.

The clean, sustainable, liveable communities of the future will find ways to increase the density of housing closer to the centre of the city in order to reduce commuting times. They will also offer citizens a choice of good public transit. Each household that chooses to reside near the Metro (subway) instead of in the suburbs would save 6000 kilograms of greenhouse gas emissions

per year, on average. It would also reduce smog and congestion. In short, an environmental revolution goes beyond energy use to include the way cities are designed, and the kinds of housing options available to Canadians.

Will the typical Canadian family be willing to accept a smaller dwelling on a smaller lot in exchange for less commuting and cleaner air? Will

developers be willing to adopt the ideas of the “smart growth” movement, which focuses on liveable communities, where residential, recreational, commercial and industrial activities are co-located, and where land is set aside to make sure that affordable housing is available to those who need it?

This is not a dialogue that Canadians have had to date. But, for the sake of future generations, they do need an opportunity to consider what tradeoffs they are prepared

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to make – tradeoffs in terms of time and money, tradeoffs in how they define quality of life.

Aging Society

Whether they like it or not, by the 2020s, baby boomers will be celebrating their 75th birthdays. No doubt they will have some big birthday parties, but they will also be closer to that inevitable threshold when the capacity to live independently diminishes.

Anyone who has had to help an aging parent through that painful transition to dependency in recent years can testify to Canada's lack of preparedness for this transition. Just as the schools were not ready for boomer children when they turned six in the 1950s, the social care system will not be able to cope when they need personal supports to continue to live independently after 2020. Nor will the economy be ready to cope with the loss of vitality as labour force growth slows, and more and more working-age adults are preoccupied with the care of their elder relatives.

Most personal support for the elderly comes from family members. Today, 43% of women and men aged 45 to 59 provide care for a family member for extended periods of time, and one-quarter of them are forced to change their work patterns to be able to sustain the care. Some work part-time, others retire early, and still others relocate to be nearer their parent.

In short, the aging boomers will have an enormous impact on the generations who follow them. Employers will be scrambling to replace departing employees or to fill new positions, and they will be loath to see their staff cutting back on the time and attention to the job because of caregiving responsibilities.

Who then should provide the care? As a society, we have never made a full commitment to early childhood development and care, despite several failed attempts. Time and again, the decision has been made not to spend public funds to support families with young children. Will we make the same decisions in a future where there are two populations needing care and support – young children and the older elderly? Bear in mind that full-time care for a young child can cost \$12,000 a year or more, while care for an elder in her own home can run as high as \$70,000 a year. Not many families are able to absorb this kind of financial burden.

Clearly, the choices we make as a society will have an impact on family finances. Do we expect working-age

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Canadians to give up income in order to care for children and elders? Or do we establish the network of affordable community supports for elders and children that will allow working-age people to choose whether to provide the care themselves or to pay others to take on part of the responsibility? Let's face it, parents of young children and children of elderly parents will still take overall responsibility. It's just that they will need help.

The clincher here is that an aging society has to invest in the healthy development of *all* its children, as they represent the future workers, parents, caregivers, and consumers that will keep society going. One of the best ways to prevent high school dropouts is to ensure that every child is ready and able to learn by age six.

A former colleague once challenged me on this issue by asking: "Why should I look after future generations? What have they done for me?"

The answer is that future generations will not pay your bills next month. Indeed, there is no financial payback from future generations. But the most important paybacks are not measured in dollars. Doing something for future generations is an expression of faith and hope that human beings share a common citizenship and that, during the time we have on this earth, we should try to make it a better place.

The trends I have described will have an enormous impact on the way our children and grandchildren will live their lives in future decades. Their lives will be shaped by your legacy and mine – the quality of the environment, the supply of energy, the quality of housing and community infrastructure in your town, and the way our society is organized to provide care to children and elders. If we procrastinate, future generations pay double – our share and theirs.

Imagine what the quality of life will be for future generations if we fail to take their needs into account. If not us, then whom? ▢

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