GENERATION squeeze

Federal Favouritism:

Why does the federal government spend five times more per retiree than per person under 45?

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GENERATION
squeeze

**Suit up,
Spread out,
Squeeze back.**

Generation Squeeze is a national campaign to build A Canada that Works for All Generations.

The campaign is co-hosted by the Association for Generational Equity (AGE) and the Human Early Learning Partnership in the University of BC School of Population and Public Health, Vancouver, BC.

HUMAN
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Abstract

The Government of Canada does not report how federal spending breaks down by age. As a result, parliamentarians cannot easily assess whether the government is finding the right balance between investing in young and old, and between investing earlier in each citizen's life compared to later.

To fill this void, we carefully study federal budget spending on retirement, health care, employment, families, income support, housing, culture, immigration, etc. in 2015. For each social spending area, we identify what portion goes towards those age 65+, age 45 to 64 and under 45.

The results show that Ottawa will spend nearly $21,000 per person age 65+; over $7,000 per person age 45 to 64; and only $4,349 per person under age 45. This age gap in federal spending is considerably larger than the age gap in provincial spending.

Is this fair? We recommend that the Government of Canada support an ongoing public dialogue about this question by reporting how its spending breaks down by age on an annual basis. We ask all national parties running for office to adopt this recommendation.

Federal Favouritism:

Why does the federal government spend five times more per retiree than per person under 45?

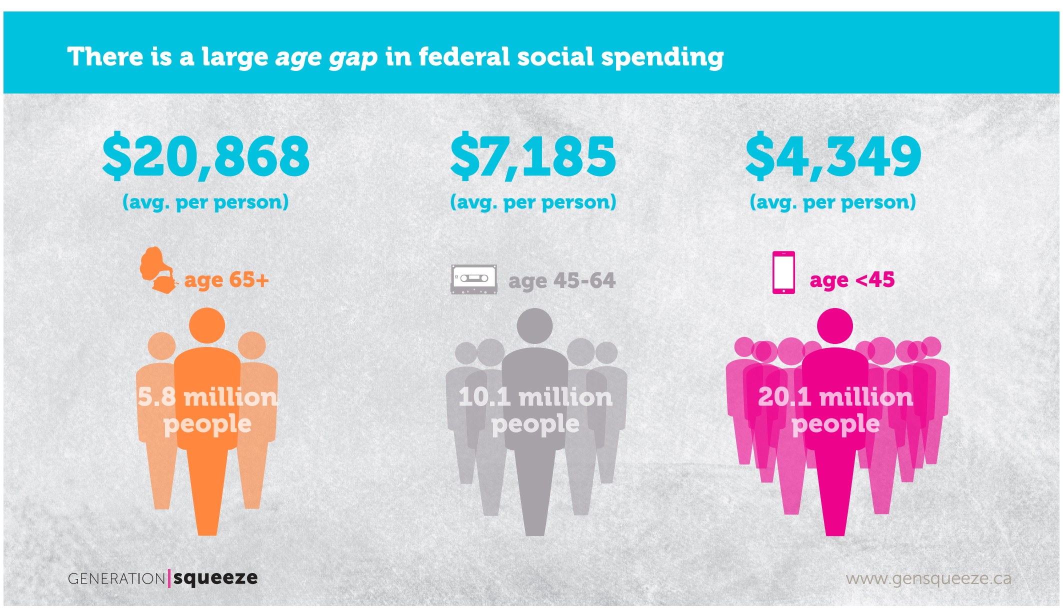
This is an important question to ask in the middle of the 2015 federal election. It is important in order to assess whether the Government of Canada works fairly for all generations.

Working for all generations means protecting the medical care and income security on which our aging parents and grandparents are counting, while also adapting policy for Canadians in their 20s, 30s, and 40s, along with the children we are raising. Policy adaptations for younger Canadians are required now so we have a better chance to pay down student debt, find a good job, save for a home, afford a family, plan for retirement, and do all this while leaving at least as much as we inherited.

The typical 25 to 34 year old earns thousands less for full-time work compared to a generation ago, after adjusting for inflation. We earn thousands less even though we devote years more to postsecondary, pay thousands more for the privilege, and face housing prices that are up hundreds of thousands of dollars (For more detail, see Kershaw (2015b)). The resulting time, money, and service squeeze for younger generations is compounded by an environmental squeeze that coincides with greater risks from climate change.

How urgently is the federal government adapting its policy to ease the squeeze? How urgently does the federal government prioritize policy adaptations for younger Canadians compared to important adaptations that support our parents and grandparents in the aging population? We set out to answer these questions in this study, which will be of interest to anyone who wonders how the Government of Canada spends our tax dollars.

We analyze all parts of the federal 2015 budget that relate to social policy, including retirement, health care, employment, families, income support, housing, culture, immigration, etc. For each social spending area, we identify what portion goes towards those age 65+, age 45 to 64 and under 45.



Our study finds there is a big age gap in federal government social spending. In 2015, the federal government will spend nearly $21,000 per person age 65+; over $7,000 per person age 45 to 64; and almost $4,350 per person under age 45.

Is this fair? And what does it tell Canadians about the ways in which our federal government is responding to the challenges facing younger and older Canadians?

Government spending on older Canadians will always be higher than for younger Canadians, because we are all more likely to become ill in our final decades, and we don't expect our parents and grandparents to work when ill or elderly. We want them to have healthy, financially secure retirements.

But what do we want for younger Canadians? Spending one-fifth of the amount on them that we spend on those age 65+ does look a little sparse. This is especially true if we think younger people should have a solid chance to complete the education they now need to land good jobs, get a foothold in the housing market, and have the income, time and support services they need to care for their children.

Our age analysis of government spending does not imply that investment in one age group comes at the expense of the other. Should Canadians collectively decide to make younger generations a bigger priority going forward, there are a variety of sources from which governments can reallocate funds that leave spending on the aging population unaffected. Governments can also analyze the age distribution of spending relative to their choices about collecting revenue. For instance, compared to 1976, research shows that federal and provincial governments have added $32 billion dollars (after inflation) in spending on health care for Canadians age 65+. Over the same period, governments reduced taxes (Kershaw 2015b, Table 4).

As a country, it is time that Canadians start talking about the age distribution of government spending and revenue collection so that we can be sure we are finding the right balance between supporting old and young alike; finding the right balance between investing in earlier and later life stages for each citizen; and finding the right balance between investing in the things that make us healthy and productive, as compared to spending more later on when we fall ill or struggle economically.

To support this conversation, Generation Squeeze is publishing this groundbreaking study, which examines the age breakdown of social spending at the federal level in more detail than has been published in well over a decade. The study provides ample evidence that the Government of Canada can and should routinize reporting the age distribution of government spending in its annual budgets in order to elevate intergenerational fairness within government decision making and priority setting. We believe all national parties should commit to such reporting during the current federal election campaign. Beginning in the 2016/17 fiscal year, Generation Squeeze is committed to working with government officials and/or the Parliamentary Budget Officer to build on our research and methodology to regularly report spending by age.

Our study is organized into four sections. The first summarizes the methodology by which we produce the age analysis. The next section reports in detail the age distribution of federal spending by theme: health, education, retirement security, etc. The third section consolidates these analyses into one summary spending estimate for each person in the age 65+, age 45 to 64, and under age 45 cohorts. We conclude by highlighting the implications of our findings for federal reporting and priority setting, followed by a series of questions that citizens can ask of the people running for office in their electoral districts.

1. METHODOLOGY

This study adapts the methodology utilized by Kershaw (2015a) in calculating the age distribution of social spending that results from the combination of federal, provincial and municipal budgets. In this study, we focus only on the federal government, and report budget data for the 2015/16 fiscal year.

We are guided by Lynch (2006, 20) in selecting age groupings. Her book has become foundational for more recent studies about the age distribution of government expenditures across countries. Lynch analyzed spending on the elderly compared to non-elderly. While she concedes that "these categories are rather ungainly as compared with seniors and children, or labor market participants versus dependents," she emphasizes that the "definition of the relevant age groups is compelled… by the considerable overlap between the well-being of children and non-elderly adults, and the scant similarity between the well-being of seniors and of their children's and grandchildren's age groups."

Following Kershaw (2015a), we refine Lynch's approach to identify three age groups of interest in order to shine a light on spending for Canadians under age 45 relative to older cohorts. For brevity, we often report the age attributions only for the under 45 group and the over 65 group, with the residual representing the portion allocated to the middle cohort (age 45 to 64). It is important to focus on those under age 45 because research shows that these generations face worsening income trends and high housing prices (Kershaw 2015b), which increases pressure on governments to adapt policy for their demographic at the same time governments plan for the aging population. The cohort under age 45 is also likely to be caring for young children. Because epidemiology, neuroscience and epigenetics literatures reveal that human beings are especially biologically sensitive to their environments in their earliest years (Boyce 2007; Keating and Hertzman 1999), there are new opportunities for public policy to support the optimization of life long health and productivity by investing in the generation raising young children.

We organize social spending into ten categories: retirement income security; health care; employment and labour; supports for families; income maintenance (other than in retirement); education; housing; culture; social development; and immigration. Since the Canada Social Transfer (CST) invests in programs that cut across these categories, we report on it separately.

While the ten categories offer a comprehensive depiction of social spending, they do not include spending on infrastructure, industry, criminal justice, and environmental protection, all of which have important intergenerational implications. Our goal is to integrate the infrastructure and environmental protection components of government budgeting into our analyses over time.

We calculate total federal government spending for each of the ten categories by drawing on the federal 2015/16 budget (Government of Canada 2015b), and the Government of Canada (2015a) Main Estimates for the same year summarizing federal spending by department. Given the scale and diversity of federal spending delivered through Employment and Social Development Canada (Government of Canada 2015c), we also rely on this department's 2015/16 report on plans and priorities to disaggregate its spending in ways that facilitate an accurate attribution by age.

Finally, we also draw on the Government of Canada's (2014) most recent tax expenditure analysis. Although the principal function of the tax system is to raise funds to pay for public expenditures, governments also devise tax measures which depart from the system's normative revenue raising structure in order to achieve other social spending objectives by directly reducing the taxes that individuals or corporations owe through credits, deductions, deferrals and exemptions. RRSPs, First-Time Home Buyers' credit, and spousal and common law credits are common examples of tax expenditures.

In order to allocate program spending to the three age cohorts of interest, we rely primarily on microdata supplied from Statistics Canada's (2013) Longitudinal Administrative Databank (LAD). The LAD is a random, 20 per cent sample of a yearly cross-sectional file of all taxpayers and their families. The databank contains information on demographics, income and other taxation data from 1982-2011, with new years of data added as information becomes available. In particular, we use 2011 LAD data that describe receipt of many (but not all) kinds of government spending by age. We supplement the LAD data with other sources discussed below, along with Canadian population data broken down by age.

Statistics Canada (2014a) estimated the population at 35.5 million as of 2014 with almost 20 million people under the age of 45; 10 million people 45 to 64; and 5.6 million people age 65+. We estimate the 2015 population to be 1.1 per cent larger than in 2014, which is the population increase in 2014 and the average annual population age increase over the last 30 years. We prorate the age distributions accordingly in keeping with the rate of change reported for each age cohort in the previous year. The result is that we estimate the 2015 population is 35,931,364. There are 20,083,730 people (55.9 per cent) under age 45; 10,051,165 (28.0 percent) age 45 to 64; and 5,796,469 (16.1 per cent) age 65+.

Since the LAD data are from 2011, and our study focuses on the age distribution of spending in 2015, we adjust these data to reflect 2015 population projections broken down by age. We do this by drawing on Kershaw (2015a), which calculated per capita spending values for each category of government spending in 2011. We apply this 2011 per capita value to 2015 population estimates in order to estimate how the aging of the population and population growth since the base year influence the distribution of spending between Canadians under 45, 45 to 65, and age 65+. These distributions are then applied to the actual spending reported for each expenditure category in the 2015/16 budget documents. This method captures the influence of the aging population AND the evolution of government spending priorities as they impact the value of expenditures made for each of the three age cohorts in 2015/16. We then divide the total social spending on each cohort by the total number of Canadians per age group to calculate average per capita social spending for the three age categories of interest.

2. Government Social Spending by Category

Retirement Income Security

By far the largest category of federal spending is retirement security, totaling more than $141 billion in 2015/16. The Canada and Quebec Pension Plans (C/QPP) together represent $55 billion in annual spending (Government of Canada 2015c, 88-92; Regie des rentes du Quebec 2013, Table 5)[1]. LAD data show that 77 per cent of CPP expenditures go to those age 65+, with 22 per cent claimed by Canadians in the 45 to 64 age group. The Old Age Security (OAS) system costs $46 billion (Government of Canada 2015c, 86),

1. The Canada Public Pension spends $41.6 billion in support of retirement income security in all provinces other than Quebec. The Quebec Public Pension spends $13.1 billion on retirement security in Quebec. For our analysis, we combine the two together so that the administration of the public pension plan in Quebec does not distort our pan-Canadian estimate of per capita federal spending. Technically, however, the Government of Canada does not budget for the QPP expenditure.

with 99 per cent received by Canadians age 65+. This spending includes the Guaranteed Income Supplement (GIS) available to seniors, and drives the corresponding tax expenditure of $135 million that results from the non-taxation of GIS benefits.

Table 1. Federal Spending on Retirement Income Support, by Age

Retirement Income Support	Budget ($ millions)	% to 65+	$ to 65+ (millions)	$ Per capita 65+	% to 45-64	$ to 45-64 (millions)	$ Per capita 45-64	% to <45	$ to <45 (millions)	$ Per capita <45
CPP/QPP	54,766	77%	41,994	7,245	22%	12,075	1,201	1%	697	35
OAS, GIS - Elderly Benefits	46,223	99%	45,706	7,885	1%	517	51	0%	-	-
Non-taxation of GIS benefits	135	99%	133	23	1%	2	0	0%	-	-
ESDC operations for OAS, etc.	301	68%	205	35	16%	49	5	15%	46	2
New Horizons for Seniors	49	100%	49	8	0%	-	-	0%	-	-
RPPs*	21,595	2%	384	66	54%	11,659	1,160	44%	9,552	476
RRSP*	13,240	8%	1,068	184	59%	7,777	774	33%	4,395	219
Age credit	2,955	100%	2,955	510	0%	-	-	0%	-	-
Pension Income Credit	1,120	73%	821	142	26%	293	29	0%	5	0
Pension Income Splitting	1,145	69%	788	136	31%	355	35	0%	2	0
TOTAL	**141,529**	**66%**	**94,104**	**16,235**	**23%**	**32,728**	**3,256**	**10%**	**14,698**	**732**

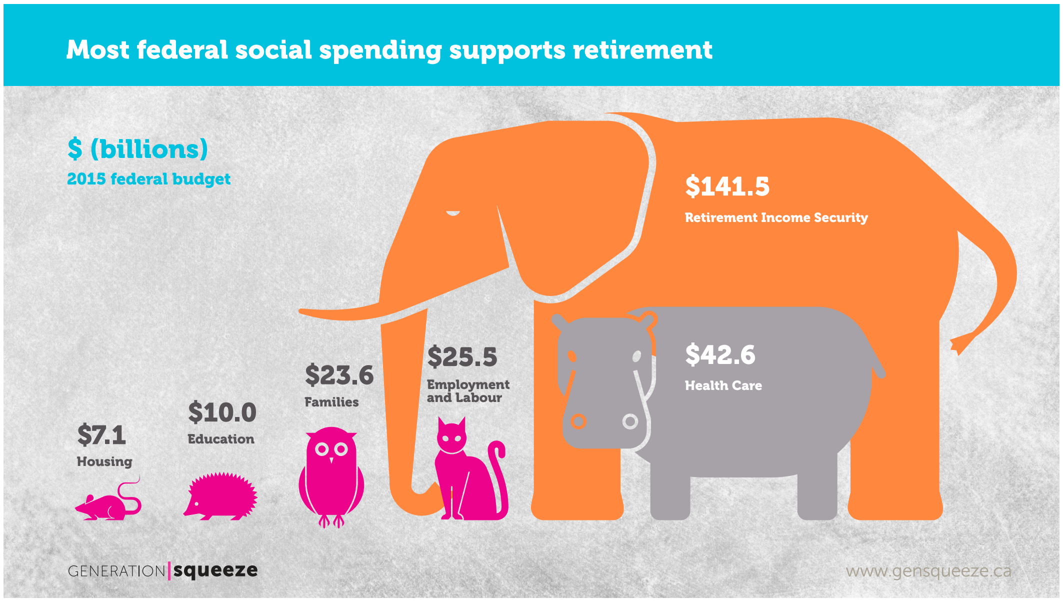
Sources: (Government of Canada 2014; Government of Canada 2015a; Government of Canada 2015b; Government of Canada 2015c; Regie des rentes du Quebec 2013)

CPP, OAS and GIS are administered by Employment and Social Development Canada (ESDC). We therefore list the operating expenses for this department with the retirement security section of our analysis, prorating the expenses between the three age groups in proportion to the total ESDC spending that goes to seniors, children, families, etc. ESDC also budgets $49 million for the program New Horizons for Seniors to support the cohort age 65 and older.

The remaining federal expenditures on retirement income security are delivered as tax expenditures (Government of Canada 2014, 18-19). These consist of $22 billion in subsidies for Registered Pension Plans (RPP) and $13 billion in subsidies for Registered Retirement Savings Plans (RRSP). These tax breaks aim to incentivize Canadians to save more for retirement. LAD data show that the majority (54 and 59 per cent respectively) of these tax expenditures benefit Canadians age 45 to 64. By contrast, Canadians under age 45 benefit from 44 and 33 per cent of the RPP and RRSP tax expenditure respectively. The remainder is received by those over 65.

Other significant tax expenditures for retirement income include the Age credit from which an individual 65+ can claim an exemption if annual income is under approximately $82,000. This tax mechanism spends $3.0 billion annually. The pension income credit and pension income splitting further subsidize income in retirement at total annual costs of $1.1 billion each. LAD data show that 73 and 69 per cent of this spending is received by Canadians age 65+, with the remainder going almost entirely to those age 45 to 64.

We divide these budget allocations for the age groups 65+, 45 to 64, and under 45 by the number of Canadians in those age groups to generate per capita spending estimates. Total average per capita spending on retirement security equals $16,235 on average per person age 65+; $3,256 per person age 45 to 64; and $732 per person under age 45.



HEALTH

The Government of Canada will spend approximately $43 billion on health care in 2015/16, making it the second largest category of federal social spending. The Canada Health Transfer (CHT) represents the bulk of this spending. It is a $34 billion transfer to the provinces for medical care provided primarily by doctors and in hospitals (Government of Canada 2015b, Table 5.2.6). The CHT is supplemented by program spending delivered by Health Canada and the Public Health Agency of Canada (Government of Canada 2015a), I-10–I-11), along with a series of tax expenditures which subsidize the medical care costs that Canadians incur privately by reducing the taxes they owe in relation to what the pay for medical care (Government of Canada 2014, 18;Government of Canada 2015b, Table 4.1.3). These include the medical expense tax credit; the non-taxation of health and dental benefits paid by employers; the disability and home accessibility tax credits; and the children's fitness tax credit.

Table 2. Federal Spending on Health Care, by Age

Health Care	Budget ($ millions)	% to 65+	$ to 65+ (millions)	$ Per capita 65+	% to 45-64	$ to 45-64 (millions)	$ Per capita 45-64	% to <45	$ to <45 (millions)	$ Per capita <45
Canada Health Transfer	34,000	47%	16,058	2,770	24%	8,152	811	29%	9,790	487
Health Canada	3,659	47%	1,728	298	24%	877	87	29%	1,054	52
Public Health Agency of Canada	567	47%	268	46	24%	136	14	29%	163	8
Medical Expense Tax Credit	1,425	47%	674	116	35%	492	49	18%	259	13
Non-taxation of business paid health & dental benefits	2,065	4%	74	13	39%	800	80	58%	1,191	59
Disability & Home Accessibility Tax Credits	760	45%	341	59	41%	310	31	14%	109	5
Children's Fitness Tax Credit	165	0%	-	-	33%	55	5	67%	110	5
TOTAL	**42,641**	**45%**	**19,143**	**3,303**	**25%**	**10,822**	**1,077**	**30%**	**12,675**	**631**

Sources: (Government of Canada 2014; Government of Canada 2015a; Government of Canada 2015b; Government of Canada 2015c)

Canadian Institute for Health Information (2014, Table E.1.1) data show that provincial and territorial governments combine to spend $10,487 per newborn under age 1; less than $1,800 per person age 1 to 24; and in the low $2,000 range for those age 25 to 44. Thereafter, annual spending rises, reaching $6,368 per person age 65-69, $16,231 per person age 80 to 84; and $29,206 per person age 90+. When multiplied by 2015 population estimates, these spending data reveal that 47 percent of health care spending delivered by the CHT, Health Canada and the Public Health Agency of Canada goes to Canadians age 65+, compared to 29 per cent for the larger cohort under 45. Similarly, LAD data show that 47 per cent of medical care expenses claimed for tax savings are reported by Canadians 65+, and only 18 per cent by those under 45. The same data source shows that 45 per cent of the disability tax credit is received by Canadians age 65+, compared to 14 per cent for those under age 45.

We use Statistics Canada (2014c) data about employment rates for different age groups to calculate that four per cent of employees are age 65+, compared to 58 per cent under 45. We attribute spending that results from the non-taxation of business paid health and dental benefits accordingly.

Finally, LAD data indicate that 67 per cent of the small Children's Fitness Tax credit is received by Canadians under age 45.

We divide total health care spending for those 65+, 45 to 64, and under 45 by the number of Canadians in those age groups to generate per capita spending for the health category: $3,303 per person age 65+; $1,077 per person age 45 to 64; and $631 per person under age 45.

Employment & Labour

The federal government spends over $25 billion annually on supports for employment and labour. The largest budget line in this category is Employment Insurance (EI) at $18.4 billion (Government of Canada 2015b, Table 5.2.6). LAD data indicate that 63 per cent goes to those under age 45; 33 per cent to those age 45 to 64; and 3 per cent to Canadians age 65+. This attribution accounts for the $3 billion spent on maternity and parental leave delivered through EI.

Table 3. Federal Spending on Employment & Labour, by Age

Employment & Labour	Budget ($ millions)	% to 65+	$ to 65+ (millions)	$ Per capita 65+	% to 45-64	$ to 45-64 (millions)	$ Per capita 45-64	% to <45	$ to <45 (millions)	$ Per capita <45
Employment Insurance (inc parental leave)	18,400	3%	608	105	33%	6,146	612	63%	11,646	580
Skills and Employment	1,706	3%	56	10	33%	570	57	63%	1,080	54
Labour: eg. labour relations, safety, workers comp, etc.	161	4%	7	1	39%	62	6	57%	92	5
Centre for Occupational Health and Safety	5	4%	0	0	39%	2	0	57%	3	0
Canada Employment Credit	2,145	4%	92	16	39%	831	83	57%	1,221	61
Deduction of other employment expenses	1,025	4%	44	8	50%	513	51	46%	468	23
Deduction of union and professional dues	915	3%	23	4	49%	448	45	49%	444	22
Employee stock option deduction	750	4%	32	6	50%	375	37	46%	343	17
Moving expense deduction	100	2%	2	0	35%	35	3	63%	63	3
Other employment tax expenditures, various small	258	4%	11	2	42%	108	11	54%	139	7
TOTAL	**25,465**	**3%**	**876**	**151**	**36%**	**9,092**	**905**	**61%**	**15,498**	**772**

Sources: (Government of Canada 2014; Government of Canada 2015a; Government of Canada 2015b; Government of Canada 2015c)

We use LAD data about receipt of Employment Insurance to guide the allocation of $1.7 billion in Skills and Employment spending by ESCD (Government of Canada 2015a, II - 107). The relatively small investments in labour relations, safety, workers compensation, etc. ($161 million) and the Canadian Centre for Occupational Health and Safety ($5 million) are divided according to the proportion of Canadians in each age cohort who signal they are in the labour market by claiming the Canada Employment credit (Government of Canada 2014, 16). LAD data show that 57 per cent of this $2.1 billion tax expenditure is claimed by Canadians under age 45; 39 per cent by Canadians age 45 to 64; and 4 per cent by those age 65+. LAD data show that a relatively similar age distribution occurs for the remaining tax expenditures by which the federal government invests in employment and labour (see Table 3).

In total, the federal government spends $151 on employment and labour supports per person age 65+,$905 per person age 45 to 64, and $772 per person under age 45.

Families (primarily with children)

Federal spending on families adds up to nearly $24 billion annually. The largest federal contribution to families with children comes via the Canada Child Tax Benefit at an annual cost of $12.5 billion (Government of Canada 2015b, Table 5.2.6 & Table 4.1.3). It allocates $1,446 per child under age 18, clawing back the benefit for income that exceeds $43,953. The CCTB includes expenditures on the National Child Benefit Supplement which increase the allocation per child in working poor families. LAD data report that 80 per cent of this spending goes to Canadians under age 45, with nearly all the rest going to the 45 to 64 age group.

Table 4. Federal Spending on Families, by Age

Families (Primarily w/ Children)	Budget ($ millions)	% to 65+	$ to 65+ (millions)	$ Per capita 65+	% to 45-64	$ to 45-64 (millions)	$ Per capita 45-64	% to <45	$ to <45 (millions)	$ Per capita <45
CCTB/NCBS	12,529	0%	34	6	19%	2,435	242	80%	10,060	501
UCCB	5,471	0%	8	1	21%	1,155	115	79%	4,308	215
UCCB in income of an eligible dependent	5	0%	0	0	21%	1	0	79%	4	0
Income Splitting: families with children	1,935	0%	6	1	28%	536	53	72%	1,394	69
Spouse or Common Law Credit	1,570	10%	151	26	45%	714	71	45%	705	35
Eligible Dependent Credit	810	1%	5	1	28%	224	22	72%	581	29
Child Care Expense Deduction	1,080	0%	-	-	7%	73	7	93%	1,007	50
Children's Arts Tax Credit	42	0.3%	0	0	38%	16	2	62%	26	1
Adoption Expense Tax Credit	4	1%	0	0	32%	1	0	67%	3	0
Caregiver Credit	115	45%	52	9	41%	47	5	14%	16	1
Family Caregiver Tax Credit	65	45%	29	5	41%	26	3	14%	9	0
Infirm Dependant Credit	7	45%	3	1	41%	3	0	14%	1	0
TOTAL	**23,633**	**1%**	**288**	**50**	**22%**	**5,232**	**520**	**77%**	**18,113**	**902**

Sources: (Government of Canada 2014; Government of Canada 2015a; Government of Canada 2015b; Government of Canada 2015c)

The $100/month Universal Child Care Benefit (UCCB) for families with children under age six was enhanced in 2015 by an extra $60/month for each child under age 18 (Government of Canada 2015b, Table 4.1.3; Government of Canada 2015c, 24). The UCCB now functions as the former family allowance or "baby bonus" did, delivering cash payments to all families with children. We draw on LAD data to estimate that Canadians under age 45 receive 79 per cent of the total $5.5 billion (net of the elimination of the Child Tax Credit in 2015); and those age 45 to 64 benefit from nearly all of the remainder.

The next most valuable federal investment in families with children is income splitting, which costs $1.9 billion (Government of Canada 2015b, Table 4.1.3). About one in three families with children under age 18 can benefit from this tax measure by splitting a higher earning spouse's income with a lower earning spouse for the purpose of calculating their total tax liability. LAD data show that 72 per cent of families reporting a child under age 18 are in the under age 45 cohort, and nearly 28 per cent in the age 45 to 64 category.

Reinforcing income splitting, the $1.6 billion spouse and common law tax expenditure subsidizes couples in which one partner earns little (regardless of whether a child or other dependent is in the home) (Government of Canada 2014, 16). LAD data show that 10 per cent of this spending goes to the group age 65+, along with 45 per cent to those under age 45. The related eligible dependent credit, which costs just under a billion dollars annually, subsidizes single individuals caring for a dependent child or parent (ibid). One percent of this funding is received directly by a taxfiler age 65+, and 72 per cent goes to the under 45 cohort.

Compared to the combination of income splitting and the spousal/common law tax credit that subsidize families in which one spouse earns little, the Child Care Expense Deduction is markedly less generous – spending around $1 billion annually – for families that purchase child care while they are in employment (Government of Canada 2014, 16;Government of Canada 2015b, Table 4.1.3). We allocate 93 per cent of federal child care service spending to the under age 45 cohort. This attribution allocates half of the expenditure value to the children in the program in recognition of the developmental opportunities from which they benefit; the other half to their parents/caregivers in recognition of the time made available for them to participate in the labour market, and because of the personal stake they take in their children's development. LAD data show that 87 per cent of child care service costs are claimed by parents under the age of 45.

By comparison, the Children's Arts ($42 million) and Adoption Expense ($4 million) tax credits are small in value (Government of Canada 2014, 15-16). LAD data show that approximately two-thirds of this spending goes to Canadians under age 45, and the rest primarily to those age 45 to 64. The Caregiver ($115 million), Family Caregiver ($65 million) and Infirm Dependent ($7 million) credits are also relatively small (ibid). We allocate this spending to the three age cohorts in proportion to the share of Canadians that LAD reports claim the disability credit.

When combined, per capita spending for families with children adds to $50 per person age 65+, $520 per person age 46 to 64, and $902 per person under age 45.

Income Security (excluding retirement)

Outside of income security in retirement, the federal government spends relatively little on this area – around $10 billion annually (excluding what the Canada Social Transfer delivers to this expenditure category). The largest income security expenditure is the $4.2 billion GST/HST rebate (Government of Canada 2014, 27). It delivers financial support to low-income households to reduce the net cost of sales taxes they pay when purchasing goods and services. LAD data show that 24 per cent is received by those age 65+, compared to 52 per cent for those under age 45.

The Working Income Tax Benefit supplements the wages of some low-income workers with $1.2 billion in federal spending (Government of Canada 2014, 20). According to the LAD data, 70 per cent of this spending goes to the under 45 age group, and 29 per cent to those age 45 to 64.

Table 5. Federal Spending on Income Security (excluding retirement), by Age

Income Security	Budget ($ millions)	% to 65+	$ to 65+ (millions)	$ Per capita 65+	% to 45-64	$ to 45-64 (millions)	$ Per capita 45-64	% to <45	$ to <45 (millions)	$ Per capita <45
GST/HST Rebate	4,205	24%	1,025	177	24%	1,008	100	52%	2,172	108
Working Income Tax Benefit	1,180	2%	19	3	29%	337	33	70%	825	41
Veterans Affairs	3,522	20%	716	124	35%	1,242	124	44%	1,564	78
Veterans Review and Appeal Board	11	20%	2	0	35%	4	0	44%	5	0
Non-taxation of veterans' disability pensions and support for dependents	125	20%	25	4	35%	44	4	44%	56	3
Non-taxation of veterans' Disability Awards	40	20%	8	1	35%	14	1	44%	18	1
Disability Savings Program	401	0%	-	-	28%	112	11	72%	289	14
Registered disability savings plan	8	0%	-	-	28%	2	0	72%	6	0
Non-taxation of workers compensation benefits	625	21%	134	23	56%	352	35	22%	139	7
Non-taxation of social assistance benefits	190	20%	39	7	35%	67	7	44%	84	4
Treatment of alimony and maintenance payments	86	20%	17	3	35%	30	3	44%	38	2
TOTAL	**10,393**	**19%**	**1,986**	**343**	**31%**	**3,213**	**320**	**50%**	**5,195**	**259**

Sources: (Government of Canada 2014; Government of Canada 2015a; Government of Canada 2015b; Government of Canada 2015c)

Veterans Affairs represents $3.5 billion of spending on income security (Government of Canada 2015a, I-11). Since there are no data describing the age distribution of spending on veterans, we allocate this expenditure in proportion to the share of adults in each of the three age cohorts. We follow the same assumption for tax expenditures related to veterans' benefits.

The $401 million Disability Savings Program and related $8 million tax expenditure help people with disabilities and their family members to save for their future financial security (Government of Canada 2014, 18;Government of Canada 2015c, 93). This saving mechanism is only available to those under 60. We therefore apportion this spending in accordance with the share of the population under age 60 in our age cohorts.

The non-taxation of Workers' Compensation costs Ottawa $625 million annually (Government of Canada 2014, 18). LAD data show that Canadians age 65+ benefit from 21 per cent of this tax expenditure. Those under 45 benefit from 22 per cent.

Finally, we allocate the relatively small expenditures related to the non-taxation of social assistance benefits ($190 million) and alimony/child maintenance payments ($86 million) according to the proportion of adults in each of the three age cohorts (Government of Canada 2014, 18-19).

The average income security expenditure (other than retirement security) equals $343 per person age 65+; $320 per person age 45 to 64; and $259 per person under age 45.

Education

Federal spending on education equals approximately $10 billion (excluding the CST, some of which goes to education in provincial budgets). While children benefit directly from developmental opportunities provided by education services, so too do parents. First, they benefit from the time made available to pursue other activities while children are in school, including employment. Second, guardians have a personal stake in the developmental well-being of their children. These two direct benefits are clear during preschool years, when many parents pay thousands of dollars to purchase early education and care services, and/or forgo thousands of dollars in earnings to provide this care directly. Parents would continue to pay such amounts and/or opportunity costs if governments did not cover the full cost of elementary and secondary school. Similarly, from children's earliest years, many parents plan for postsecondary education expenses by contributing to registered education and other savings plans. Government spending on tertiary education directly reduces the earnings parents must save in support of their children's development, and their own goals for their children.

To estimate what proportion of education expenditure to allocate to our age cohorts of interest, we make the following, admittedly blunt, assumptions. We divide spending on elementary and secondary education (for which the federal government pays directly for Aboriginal children) evenly between children and caregivers, attributing half of the Aboriginal Affairs education spending of $1.8 billion directly to students (Government of Canada 2015a, II-142). For the remaining half of the benefit that goes to their parents, we use LAD data to calculate that 72 per cent of Canadians claiming a child under age 18 on their income taxes are themselves under age 45, with most of the remaining amount going to those age 45 to 64 years. This results in our attributing 86 per cent of grade school spending to the under 45 group, 13.9 per cent to the middle cohort, and just 0.15 per cent to those over 65.

Table 6. Federal Spending on Education, by Age

Education	Budget ($ millions)	% to 65+	$ to 65+ (millions)	$ Per capita 65+	% to 45-64	$ to 45-64 (millions)	$ Per capita 45-64	% to <45	$ to <45 (millions)	$ Per capita <45
Indian Affairs: Education	1,780	0.2%	3	0	14%	247	25	86%	1,531	76
Education savings program	941	0.2%	1	0	14%	130	13	86%	809	40
Registered Education Savings Plans	155	0.2%	0	0	14%	21	2	86%	133	7
Post-secondary research funding: SSHRC, CIHR, NSERC, NRC	3,666	0.6%	21	4	28%	1,010	101	72%	2,634	131
Student loans and grants	1,451	0.6%	8	1	28%	400	40	72%	1,043	52
Education Tax Credit	210	0.6%	1	0	28%	58	6	72%	151	8
Textbook Tax Credit	34	0.6%	0	0	28%	9	1	72%	24	1
Tuition Tax Credit	310	0.6%	2	0	28%	85	8	72%	223	11
Transfer of Education, Textbook and Tuition Tax Credits	575	0.6%	3	1	28%	158	16	72%	413	21
Carry-forward of Education, Textbook and Tuition Tax Credits	740	0.6%	4	1	28%	204	20	72%	532	26
Exemption of scholarship, fellowship and bursary income	45	0.6%	0	0	28%	12	1	72%	32	2
Student Loan Interest Credit	46	0.6%	0	0	28%	13	1	72%	33	2
Other education tax credits, various small	9	0.6%	0	0	28%	2	0	72%	6	0
TOTAL	**9,962**	**0.5%**	**46**	**8**	**24%**	**2,351**	**234**	**76%**	**7,565**	**377**

Sources: (Government of Canada 2014; Government of Canada 2015a; Government of Canada 2015b; Government of Canada 2015c)

The federal government spends $941 million on the Education Savings Program and another $155 million on the related Registered Education Savings Plan tax expenditure (Government of Canada 2014, 15;Government of Canada 2015c, 71). Both programs are designed to support parents to save for their children's postsecondary starting from the age of birth. We therefore attribute this spending across the three age cohorts in the same proportion we allocate elementary and secondary school.

Whereas our assumptions about grade school divide the benefit evenly between student and parent, we allocate three-quarters of postsecondary spending to the enrolled student in recognition that the adult chooses to attend regardless of any previous parental plan. We allocate the remaining quarter to guardians in recognition that many families save for years for their kids to attend postsecondary. These assumptions are supported by the fact that the value of tax expenditures for tuition and related expenses transferred to parents is greater than the value of the tax expenditure claimed by students themselves. In turn, LAD data show that 93 per cent of tuition spending reported for an income tax credit by students is claimed by Canadians under age 45. By contrast, 90 per cent of tax credits for tuition spending claimed by a parent or other caregiver of a student is done by someone age 45 to 64.

Guided by these LAD data in combination with the above assumptions, we attribute 72 per cent of federal postsecondary spending to those under 45, almost all of the remaining amount to those 45 to 64, and 0.6 per cent to those age 65 and older. This attribution is applied to the $3.7 billion spent through the Social Sciences and Humanities Research Council (SSHRC), the Canadian Institute for Health Research (CIHR), the National Science and Engineering Research Council (NSERC) and the National Research Council (NRC) (Government of Canada 2015a, I-9 – I-12); the $1.45 billion spent on student loans and grants (Government of Canada 2015c, 69); and the $2 billion spread across an assortment of tax expenditures related to postsecondary in Table 6 (Government of Canada 2014, 15).

The resulting average per capita spending on education is $8 per person age 65+; $234 per person age 45 to 64; and $377 per person under the age of 45.

Housing

The federal government spends $7 billion annually on housing. $2 billion is delivered through the services of the Canada Housing and Mortgage Corporation (Government of Canada 2015a, I-9), along with $119 million allocated by Employment and Social Development Canada to a homelessness partnering strategy

Table 7. Federal Spending on Housing, by Age

Housing	Budget ($ millions)	% to 65+	$ to 65+ (millions)	$ Per capita 65+	% to 45-64	$ to 45-64 (millions)	$ Per capita 45-64	% to <45	$ to <45 (millions)	$ Per capita <45
Canada Housing and Mortgage Corporation	2,026	20%	412	71	35%	714	71	44%	900	45
Homelessness partnering strategy	119	20%	24	4	35%	42	4	44%	53	3
Non-Taxation of capital gains on principal residences, etc.	4,810	23%	1,099	190	54%	2,611	260	23%	1,101	55
First time home buyers tax credit	110	0%	-	-	0%	-	-	100%	110	5
TOTAL	**7,065**	**22%**	**1,535**	**265**	**48%**	**3,367**	**335**	**31%**	**2,163**	**108**

Sources: (Government of Canada 2014; Government of Canada 2015a; Government of Canada 2015b; Government of Canada 2015c)

that supports collaborations with other levels of government (Government of Canada 2015c, 98). We allocate these expenditures in proportion to the share of adults in each age cohort, reflecting that it is adults who are eligible to benefit from this spending.

At $4.8 billion, the largest federal expenditure on housing is the non-taxation of capital gains when Canadians sell their principal residence (Government of Canada 2014, 19). There are no specific age data for this tax expenditure. Instead, we use as a proxy the LAD data about the age distribution of Canadians who claim capital gains more generally. We also lack accurate age information regarding the First Time Home Buyer's tax credit (ibid). In order to err on overestimating spending on younger Canadians, we allocate all of this $110 million expenditure to people under age 45. The resulting average federal investments in housing amount to $265 per person age 65+; $335 per person age 45 to 64; and $108 per person under age 45.

Culture

Table 8 shows that the federal government spends $3.5 billion annually in support of museums, libraries, the arts and culture (Government of Canada 2015a, I-9 – I-11). Generally, we allocate these expenditures on strict per capita basis: 16 per cent to those age 65+; 28 per cent to Canadians age 45 to 64; and 56 per cent to Canadians under age 45. The exception is for Truth and Reconciliation spending made available to Indigenous communities and families in recognition of the harm inflicted on students at Residential Schools, and the harmful legacy that continues (Government of Canada 2015a, II-142). We allocate this spending in proportion

Table 8. Federal Spending on Culture, by Age

Culture	Budget ($ millions)	% to 65+	$ to 65+ (millions)	$ Per capita 65+	% to 45-64	$ to 45-64 (millions)	$ Per capita 45-64	% to <45	$ to <45 (millions)	$ Per capita <45
Canadian Heritage	1,255	16%	202	35	28%	351	35	56%	701	35
Canada Council for the Arts	182	16%	29	5	28%	51	5	56%	102	5
Canadian Broadcasting Corporation	1,038	16%	167	29	28%	290	29	56%	580	29
Canadian Museum of Human Rights	22	16%	4	1	28%	6	1	56%	12	1
Canadian Museum of History	83	16%	13	2	28%	23	2	56%	46	2
Canadian Museum of Immigration at Pier 21	8	16%	1	0	28%	2	0	56%	4	0
Canadian Museum of Nature	26	16%	4	1	28%	7	1	56%	15	1
Library and Archives of Canada	93	16%	15	3	28%	26	3	56%	52	3
Library of Parliament	43	16%	7	1	28%	12	1	56%	24	1
National Arts Centre Corporation	34	16%	5	1	28%	10	1	56%	19	1
National Film Board	60	16%	10	2	28%	17	2	56%	34	2
National Gallery of Canada	44	16%	7	1	28%	12	1	56%	25	1
National Museum of Science and Technology	30	16%	5	1	28%	8	1	56%	17	1
Telefilm Canada	95	16%	15	3	28%	27	3	56%	53	3
Indian Residential Schools Truth and Reconciliation Commission	4	16%	1	0	28%	1	0	56%	2	0
Indian Affairs: Residential Schools Resolution	442	6%	26	5	22%	96	10	72%	320	16
TOTAL	**3,459**	**15%**	**513**	**88**	**27%**	**940**	**94**	**58%**	**2,006**	**100**

Sources: (Government of Canada 2014; Government of Canada 2015a; Government of Canada 2015b; Government of Canada 2015c)

to the six per cent of the Aboriginal population that is age 65+, the 22 per cent that is between age 45 to 64, and the 72 per cent that is under age 45. The resulting per capita expenditure for this category of spending is $88 for each Canadian over 65; $94 per Canadian between age 45 and 64; and $100 per Canadian under 45.

Social Development

This category of funding captures a range of federal investments in small community programs. The bulk is delivered through Indian Affairs (Government of Canada 2015a, II-142). Again, we allocate this funding in proportion to the share of Aboriginal Canadians age 65+, age 45 to 64, and under age 45. One outcome of the history of colonization in Canada is that a smaller proportion of Aboriginal Canadians, just 6 per cent, reach age 65. This is markedly lower than the 16 per cent reported for Canada's entire population.

Table 9. Federal Spending on Social Development, by Age

Social Development	Budget ($ millions)	% to 65+	$ to 65+ (millions)	$ Per capita 65+	% to 45-64	$ to 45-64 (millions)	$ Per capita 45-64	% to <45	$ to <45 (millions)	$ Per capita <45
Social Development Partnership Program	33	16%	5	1	28%	9	1	56%	18	1
Enabling Accessability	17	45%	8	1	41%	7	1	14%	2	0
Supports for parents of murdered/missing children	12	16%	2	0	28%	3	0	56%	7	0
Indian Affairs: Social Development	1,712	6%	101	17	22%	372	37	72%	1,239	62
Indian Affairs: First Nations Individual Affairs	26	6%	2	0	22%	6	1	72%	19	1
TOTAL	**1,800**	**7%**	**118**	**20**	**22%**	**397**	**40**	**71%**	**1,285**	**64**

Sources: (Government of Canada 2014; Government of Canada 2015a; Government of Canada 2015b; Government of Canada 2015c)

We allocate the other small social development line items on a per capita basis, with the exception of the $17 million invested in enabling accessibility (Government of Canada 2015c, 98-108). For the latter, we allocate it according to the share of Canadians claiming the disability tax credit in each age cohort.

Average per capita social development spending amounts to $20 per person age 65+; $40 per person age 45 to 64; and $64 per person under age 45.

Immigration

Table 10 shows that Ottawa spends $1.6 billion a year through the department of Citizenship and Immigration and the Immigration and Refugee Board (Government of Canada 2015a, I-10). Since there are no microdata available to guide our age allocations, we allocate this spending on a per capita basis. The resulting expenditure is $44 for each Canadian.

Table 10. Federal Spending on Immigration, by Age

Immigration	Budget ($ millions)	% to 65+	$ to 65+ (millions)	$ Per capita 65+	% to 45-64	$ to 45-64 (millions)	$ Per capita 45-64	% to <45	$ to <45 (millions)	$ Per capita <45
Citizenship and Immigration	1,465	16%	236	41	28%	410	41	56%	819	41
Immigration and Refugee Board	113	16%	18	3	28%	32	3	56%	63	3
TOTAL	**1,578**	**16%**	**255**	**44**	**28%**	**441**	**44**	**56%**	**882**	**44**

Sources: (Government of Canada 2014; Government of Canada 2015a; Government of Canada 2015b; Government of Canada 2015c)

Canada Social Transfer

The Canada Social Transfer (CST) provides $13 billion to provincial governments to support their investments in all areas of social spending with the exception of health care (Government of Canada 2015b, Table 5.2.6). Given the very broad range of provincial services supported by this transfer, we allocate it on a per capita basis across all three age cohorts of interest in our study – or $362 per Canadian.

3. Calculating Total Federal Spending by Age

Table 11 consolidates the social spending analysis from the preceding section. It shows that the Government of Canada spends $280.5 billion on social services and benefits in 2015/16. Fully half of this total expenditure is invested in retirement income security. This reveals that the Canada Public Pension plan, the Old Age Security System and the Guaranteed Income Supplement are among Canada's strongest, best planned, and best funded social policies. The scale of government spending on retirement income security helps to explain why Canadians age 65+ report the lowest rates of low-income status of any age group in the country (Statistics Canada 2014b). This policy accomplishment is worthy of celebration and protection over time; and worthy of learning from as we consider how to adapt to the changing needs of younger generations.

The $42.6 billion allocated to medical care is the second largest component of federal social spending. The public investments made in medical care for all Canadians are considered by many as one of our most important shared commitments, and a cornerstone of Canada's social policy landscape.

Table 11. Total Federal Social Spending, by Age

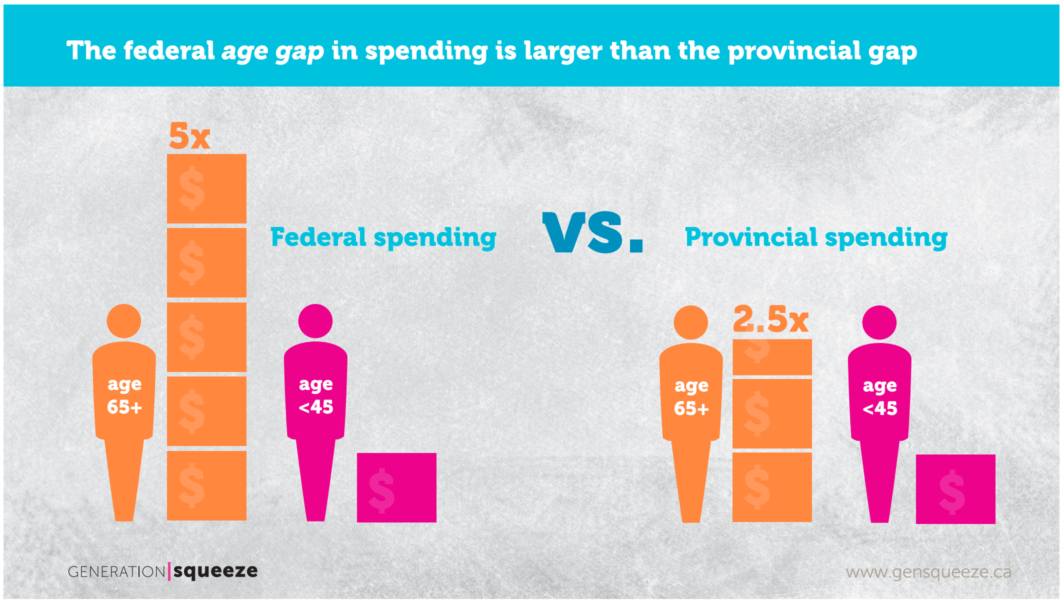
Social Spending	Budget ($ millions)	% to 65+	$ to 65+ (millions)	$ Per capita 65+	% to 45-64	$ to 45-64 (millions)	$ Per capita 45-64	% to <45	$ to <45 (millions)	$ Per capita <45
Retirement Income Security	141,529	66%	94,104	16,235	23%	32,728	3,256	10%	14,698	732
Health Care	42,641	45%	19,143	3,303	25%	10,822	1,077	30%	12,675	631
Employment & Labour	25,465	3%	876	151	36%	9,092	905	61%	15,498	772
Families (primarily with children)	23,633	1%	288	50	22%	5,232	520	77%	18,113	902
Income Security (excluding retirement)	10,393	19%	1,986	343	31%	3,213	320	50%	5,195	259
Education	9,962	0%	46	8	24%	2,351	234	76%	7,565	377
Housing	7,065	22%	1,535	265	48%	3,367	335	31%	2,163	108
Culture	3,459	15%	513	88	27%	940	94	58%	2,006	100
Social Development	1,800	7%	118	20	22%	397	40	71%	1,285	64
Immigration	1,578	16%	255	44	28%	441	44	56%	882	44
Canada Social Transfer	13,000	16%	2,097	362	28%	3,637	362	56%	7,266	362
TOTAL	**280,525**	**43%**	**120,959**	**20,868**	**26%**	**72,219**	**7,185**	**31%**	**87,348**	**4,349**

Sources: (Government of Canada 2014; Government of Canada 2015a; Government of Canada 2015b; Government of Canada 2015c; Regie des rentes du Quebec 2013)

The retirement income security and medical care spending age breakdowns provided in this study illustrate that the two largest components of federal social spending disproportionately benefit Canadians age 65+. By comparison, the categories of federal social spending on which younger generations disproportionately rely account for small fractions of the federal budget – employment & labour, families, education.

In total, the federal government allocates 43 per cent of its social spending to the 16 per cent of the population age 65+. By contrast, Ottawa allocates 26 per cent of social spending in near proportion to the 28 per cent of Canadians age 45 to 64. It invests only 31 per cent of social spending in the 56 per cent of the population under age 45.

The result is a large age gap in federal social spending. Each year, the Government of Canada spends $20,868 on average for each the 5.8 million Canadians age 65+, compared to $7,185 for each of the 10.1 million Canadians age 45 to 64, and $4,349 for each of the 20.1 million people under age 45.



This finding reveals that the federal government contributes more to the age gap in Canadian social spending than any other level of government. In previous research (Kershaw 2015a), we report that federal and provincial spending combines to distribute between $33,000 and $40,000 per person over age 65, compared to less than $12,000 per person under age 45. Whereas provincial governments spend 2 to 2.5 times more per retiree than they do for each younger citizen, the federal government spends nearly five times more on those age 65+ than those under age 45.

It is therefore especially important for the federal government to begin reporting how its annual spending breaks down by age. **Generation Squeeze recommends that the federal government empower the Parliamentary Budget Officer, or another office of government, with the staff and other resources required to report annually the age distribution of government social spending.** We are seeking all national parties to commit to this reporting during the 2015 federal election.

By annually reporting the age breakdown in social spending, the federal government can create a new government-wide and society-wide opportunity to assess whether our country is finding the right balance between our investments in young and old; and between investing earlier in each citizen's life compared to later. Understanding the life course stage at which we invest is important for assessing whether Canada is adequately supporting the services and benefits in the early years that can promote lifelong health and productivity – as compared to spending more later in response to illness or economic vulnerability that could have been prevented. The importance of investing early in the lives of citizens is emphasized by the World Health Organization (2011) declaration on the social determinants of health signed in Rio de Janeiro to which

Canada is a signatory, as well as by the Commission on the Social Determinants of Health (2008) to which Canada was a contributor.

Drawing attention to the unevenness of Canada's current social policy investments by age group does not imply that a better balance would be to make these investments equal. As mentioned in the introduction, government spending on older Canadians will always be higher than for younger Canadians because we are all more likely to become ill in our final decades, and we don't expect our parents and grandparents to work when they are unwell or elderly.

In addition, some of the money many older Canadians receive via government benefits in retirement is pre-paid though their contributions to the Canada and Quebec Public Pension plans. However, it is important to acknowledge that this amount comprises only one third – $7,245 – of the nearly $21,000 that the federal government invests each year per person age 65+.

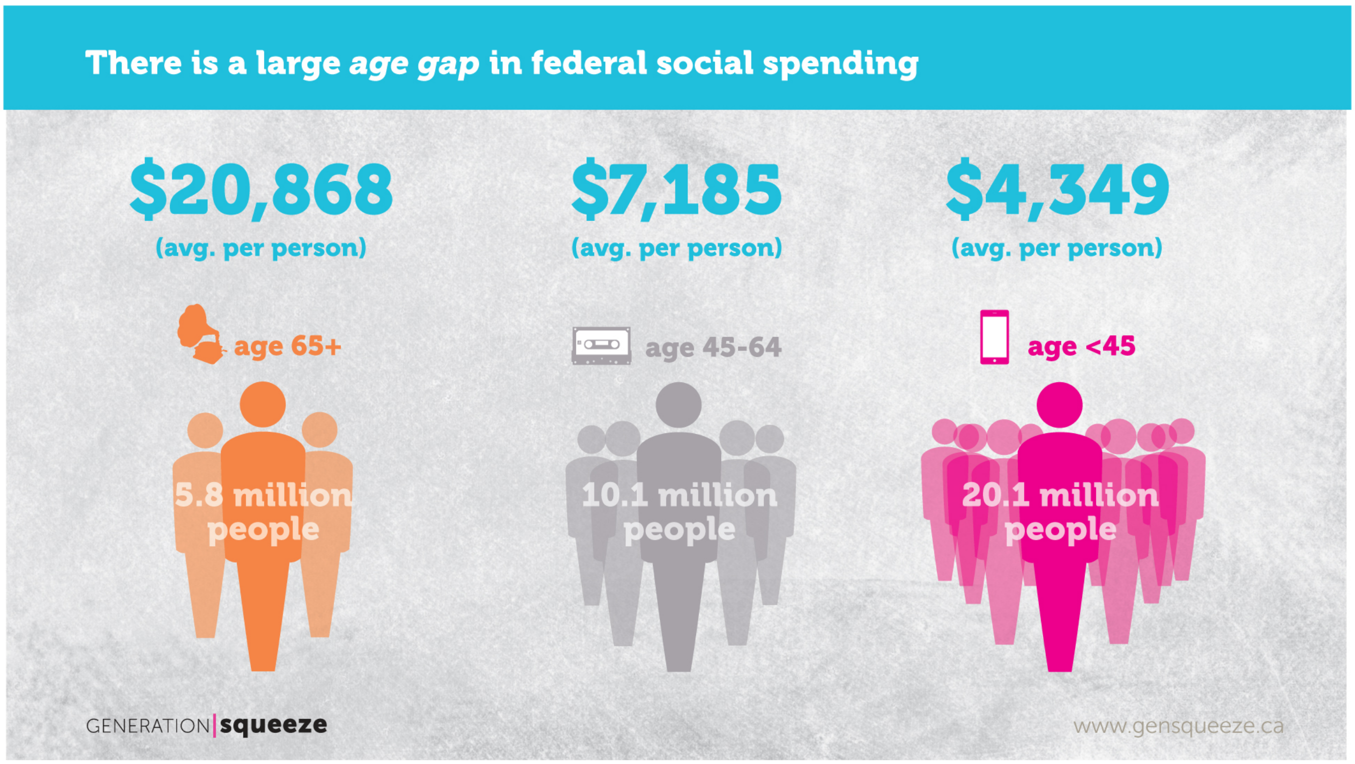
By contrast, Old Age Security (OAS), the Guaranteed Income Supplement (GIS) and medical care are paid out of revenue from general taxation. Annual government investments in these programs for the population age 65+ are loosely related to the amount of taxes that seniors paid during their working lives. The amount that governments spend each year depends more on the total number of seniors in that year who are claiming the benefit. Since today's aging population enjoyed work-lives that coincided with a period in which the share of seniors in Canada's population was relatively small, they paid taxes during a time when tax rates could be kept lower because relatively few seniors were drawing on OAS, GIS and medical care. For younger citizens now working in an era when seniors make up a larger percentage of the population, pressures grow to increase the amount of tax paid by working Canadians. To the extent this is the case, we can ask whether today's aging cohorts have paid, or will pay, the full share of the medical care and income security they intend to consume. This question is integral to the discussion of how to preserve public policies that have dramatically reduced economic and health insecurity for seniors today compared to the past. The question is also integral for contemplating the government revenue available to address evolving circumstances for today's younger generations.

Finding a fair share of funds to adapt for younger generations is important now because the economy they inherit pays them thousands less for full-time work, despite devoting more time to postsecondary, incurring larger student debts for the privilege, and they must pay housing prices that are up hundreds of thousands of dollars compared to 1976 (after adjusting for inflation (Kershaw 2015b). At the very least, the federal government's current allocation of $4,349 per person under age 45 makes clear that younger generations have not been a top priority for the Government of Canada.

We say this even though the 2015 budget stands out compared to budgets over the last decade in terms of the injection of funding added for families with children. The federal government added $4.5 billion in 2015 via new investments to enhance the universal child care benefit, and to permit some families with children to split their incomes for tax purposes to save money.

Although this scale of increase in spending on families with children is notable by comparison with recent years, it still is relatively modest by comparison with larger increases in investments in retirement security and medical care. For example, annual spending on OAS increased by $8 billion after inflation over the last decade, and the Canada Health Transfer increased $10 billion. An additional $4.5 billion investment in families with children therefore is not particularly notable in relative terms. This is especially true when it is spread over the majority of the population, whereas retirement security and medical care disproportionately benefit the 16 per cent of the population who are seniors.

The relatively modest scale of the 2015 family policy increase becomes clear when we look at its per capita impact. By adding $4.5 billion in family policy spending in 2015, the federal government only increased the average per capita annual allocation for citizens under age 45 by $148. Had this spending not been added in 2015, the per capita allocation would have been $4,202, instead of the $4,349 that we report.



4. Bringing an Age Analysis to the Federal Election:

Questions for Candidates

If you think the age gap in federal government spending deserves more scrutiny during this federal election, the following are nine questions that you can ask your federal election candidates.

The first four questions help to lay down markers in the conversation, and are designed to drive more meaningful responses later on.

1. Preamble: Generation Squeeze research shows that there is a growing and many-sided "squeeze" on Canadians in their 20s, 30s and 40s (with high costs for things like housing and child care, stagnant incomes and often precarious work, along with the burden of deteriorating natural resources and environmental damage).

Do you agree younger Canadians are being squeezed? If so, what are the biggest challenges in this riding?

2. Preamble: Government spending reflects government priorities. Generation Squeeze research reveals the federal government spends nearly 5X more on retirees than on younger Canadians: nearly $21,000 compared to $4,350.

While it's natural to spend more on people as they age, do you think Canada needs to invest more in younger Canadians?

3. Do you think the Government of Canada should regularly publish spending breakdowns by age, to help ensure all Canadians are receiving a fair share of public investment?

4. Preamble: Some would argue we have a duty to leave our children and grandchildren at least as much as we inherited. Things like good soil, healthy fisheries and forests, clean water, a stable climate, etc.

(a) If you agree, do you think the federal government currently has enough information to regularly assess if WE ARE leaving at least as much as we inherited?

(b) Do you think someone like Canada's Chief Actuary should be tasked with annually assessing this?

Open-Ended Questions about Policy Investments for Canadians in Their 20s, 30s, 40s, and Their Children

5. What's your plan to help younger Canadians struggling with, or facing high levels of, student debt?

6. What's your plan to help younger Canadians find good jobs?

7. What's your plan to help younger Canadians deal with high housing costs?

8. What's your plan to help younger Canadians with the time, money and service squeeze that comes with raising a family?

9. What's your plan to help younger Canadians save for retirement?

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