



*FORESIGHT REPORT*

# *FUTURE LIVES*

*UNCERTAINTY*



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# FOREWORD



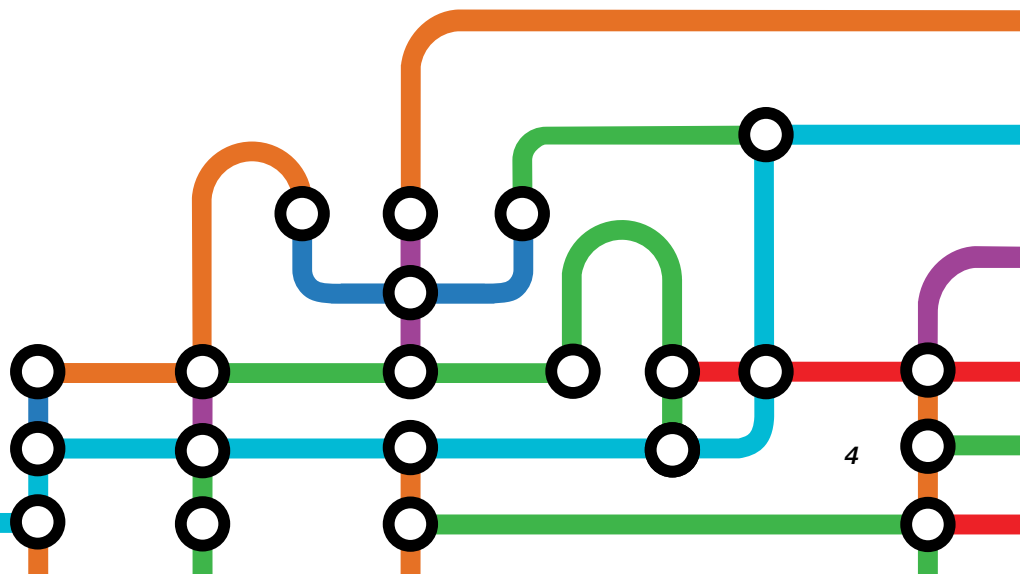
The life course, once considered a predictable journey, is now characterized by unprecedented uncertainty. Traditional milestones are shifting or disappearing. Life pathways are being shaped by economic trends, technological advancements, and societal shifts.

Uncertainty can drive people to avoid risks and seek stability and security. It can also inspire innovation. Changes to people's expectations of what they might be able to achieve in life, and their decisions about their life course path, might influence multiple policy areas and demand our immediate attention.

Building on our first report, [Future Lives: Exploring Life Course Transformations](#) (2022), this report lays out some shifts in three areas: households, insurance, and youth expectations. We hope to spark thought and conversation about how these changes may affect individuals, governments, and society at large. Our goal is to contribute to the development of policies and programs that are robust in the face of the changes ahead.

On behalf of Policy Horizons, I would like to thank those who generously shared their time, knowledge, and thoughts with us. We hope you find this work insightful.

**Kristel Van der Elst**  
Director General  
Policy Horizons Canada



# INTRODUCTION

**Lives are changing.** Technology, the environment, the economy, and society are transforming. New uncertainties are reshaping the choices individuals face, influencing decisions on how to live, what paths to follow, and what roles to take on.

Uncertainty makes the future feel precarious. Often, people respond to uncertainty by trying to avoid risk – for example, making choices they see as more stable, or joining institutions that offer more security. However, uncertainty may also lead people to create new paths in life. It may prompt innovation and new ways of thinking.

Our previous report, [Future Lives: Exploring Life Course Transformations](#) (June 2022), aimed to help people think about changes in the life course. It defined the life course as the sequence of events and roles that an individual experiences during a lifetime.

It identified six areas of the life course – reproduction, care, living arrangements, education, labour, and older adulthood. It explored **what** is changing within these areas, and examined nine forces of change to explain **why** these changes are happening.

This report looks in more detail at three areas to illustrate **how** life courses might change in the future: **households** (where to live and with whom), **insurance** (how to mitigate risks), and **youth expectations** (what young people expect and desire of the future). These are typically thought of as being private matters. However, macro forces are affecting people's expectations and choices in these areas. Strategic foresight can help to understand how.

This report helps policy- and decision-makers to see possible future risks, uncertainties, and opportunities in each area. It identifies “game changers” – which are plausible futures. It shows how the forces of change that are currently underway could contribute to these futures, and lists policy implications that could emerge.

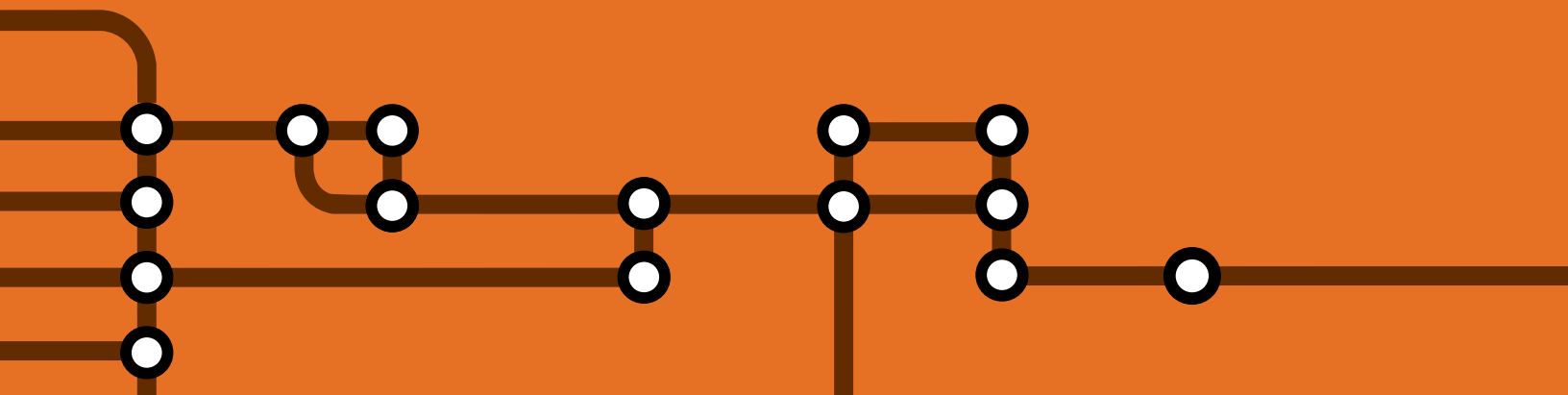
Readers are encouraged to use this report to test their assumptions about the future. They can also use it to identify actions that can meet challenges and seize opportunities. Anyone who engages with the following areas might find this report relevant to their work: education and training; families, children, youth, and the elderly; health; housing; social cohesion; and work.



# ***THE FUTURE OF HOUSEHOLDS***



The household<sup>1</sup> is a basic unit of society. It provides individuals with support and companionship. It lets them share labour and pool resources to mitigate risks. It is also a key unit of analysis for all levels of government. The way we define, measure, and understand households has policy implications for tax regimes, benefits provision, insurance frameworks, and access to credit, among other aspects. It shapes demographic analyses of the population and economy. In turn, many policy decisions in these areas affect mental health and a sense of belonging.



## INCREASING UNCERTAINTY AND NEW KINDS OF RISK ARE LEADING PEOPLE TO CHANGE HOW HOUSEHOLDS ARE ORGANIZED.

Many policies were created to support households as they looked in the past. In the future, Canadian households may look very different.

Below are three major shifts that policy- and decision-makers should consider when reflecting on the future of households.

### GAME CHANGER 1

## Nuclear family households could become less economically viable for more people

In this future, the idea of the nuclear family has become less economically viable. Wages are stagnating, debts are growing, and the cost of living is rising. In the past, one person earning a ‘family wage’ could support the needs of a typical family.<sup>2</sup> This has become less realistic for many people. As a result, various new household arrangements have emerged. Many involve multiple sources of income.

### Forces of change supporting this game changer

**Housing has become less affordable, for both homeowners and renters.** Housing prices increased more than twice as fast as incomes between 1975 and 2021. Since 2005, they have increased nearly three times as fast.<sup>3</sup> Many people cannot imagine ever owning their own home. Average rents in Canada’s 20 largest cities increased by 24% between 1992 and 2022, after adjusting for inflation.<sup>4</sup> Housing is seen as ‘affordable’ when a minimum wage worker can rent a one-bedroom home for less than 30% of their pre-tax income. This is not true in any province of Canada.<sup>5</sup>





**Wages are not keeping pace with the increasing cost of living.** Consumer prices are rising faster than average wages. This means that people in Canada are seeing their purchasing power decline. Between 1992 and 2021, the consumer price index increased by 62%<sup>6</sup> but median income rose by only 32%.<sup>7</sup> The gap in net worth between the richest and poorest households is also widening.<sup>8</sup>

**Canadian households have the highest debt of any country in the G7. Three-quarters of this debt is mortgages.**<sup>9</sup> This means people have less income to spend on goods or invest in savings to protect against the risk of a job loss.

## GAME CHANGER 2

### Shifting socio-cultural values may challenge traditional expectations around families and household formations

People's values are shifting when it comes to romantic relationships, parenting, and cohabitation. This has set the scene for more diverse life pathways and household types. More people in Canada are forming relationships and families in novel ways. Some choose to remain single or live alone.



#### Forces of change supporting this game changer

**People in Canada are increasingly likely to be single and live alone at every stage of life.**<sup>10</sup>

Single-person households are the largest household type in Canada. They make up 29% of all residences. However, not all are economically independent. Many young adults who live alone receive financial support from their parents. Independence and autonomy are often considered markers of success and maturity. In future, a growing number of people may not be able to attain them.

**Canada has increasing cultural diversity.**

**This is contributing to more diverse household arrangements.** For example, newcomers to Canada and Indigenous peoples are more likely to live in households with multiple generations under one roof. They are more likely to live in the family home further into adulthood.<sup>11</sup> By 2041, newcomers may comprise up to 34% of Canada's population. This could make family and household norms even more diverse.<sup>12</sup>

**Social values around monogamy are changing.** Polyamory, open relationships, and ethical non-monogamy are becoming more common. There is less stigma around these life choices. Up to 7% of people in North America engage in consensual non-monogamy.<sup>13</sup> Popular dating apps now offer the option of filtering for non-monogamous users.<sup>14</sup> Some courts in Canada have recognised that polyamorous relationships can be loving and stable environments for raising children.<sup>15</sup>

**More people in Canada are becoming parents without cohabiting. This includes single parents, and co-parents who are not a couple.** Single-parent families are becoming more common. Some people become single parents because they separate from their partner. Others choose to be single parents. Most are single mothers, though the number of single fathers has grown since 2011.<sup>16</sup> Some parents share responsibility for their children without being in a romantic relationship.<sup>17</sup> Others live separately<sup>18</sup> but still pool resources.<sup>19</sup>

### GAME CHANGER 3

## Cohabitation between unrelated individuals might become more common across different stages of the life course



In the past, people typically lived with non-relatives after growing up with parents and before moving in with a life partner. However, this pattern is evolving. Increasingly, people are living with non-relatives for the long term. This can be for economic or social reasons.

### Forces of change supporting this game changer

**Homeownership is the typical way people in Canada build wealth. For many young people, it is out of reach.** The average age of a first-time homebuyer increased from 29 in 2013<sup>20</sup> to 36 in 2020.<sup>21</sup> Young people increasingly need family wealth to buy a home. In 2015, 20% of first-time home buyers relied on financial contributions from family members for their downpayment.



By 2021, that increased to 30%.<sup>22</sup> These contributions are often substantial.<sup>23</sup> Most young people say they believe homeownership is only for the rich, as discussed in [The Future of Youth Expectations](#).<sup>24</sup>

**Roommate households are becoming the fastest growing household type in Canada.**<sup>25</sup> Typically only young adults formed a household with friends or strangers. It has now become a more common way to cope with the rising cost of living and housing insecurity. For some people, living with others is the only viable financial option. This may expose them to undesirable living arrangements. In some households, roommates share only costs that cannot be individualized, such as rent or mortgage and utilities. Others pool their financial resources in shared accounts, like a family.

**More people are choosing to rent or buy homes with friends. As well as saving money, they enjoy the social support.**<sup>26</sup> People are increasingly creating chosen families with non-relatives. People in these chosen families care for and commit to each other. Cohabitation can help people meet needs such as caring for children or pets. For example, single mothers in ‘mommunes’ share childcare responsibilities. They aim to create a sense of community for their children.<sup>27</sup>

**More seniors are choosing to live communally, and not just in retirement homes.**<sup>28</sup> This can be due to care needs or economic pressures. Some seniors, who want to age in the home they own, are using services that match them with a housemate. This could be another senior<sup>29</sup> or a university student.<sup>30</sup> Some jurisdictions have policies to make it easier for seniors to live communally, such as Ontario’s *Golden Girls Act*.<sup>31</sup>

### WHAT COULD THESE CHANGES MEAN?

In the coming decades, the changes described above may continue and intensify. A range of social and economic conditions could emerge, but none are inevitable. Failing to reflect on them could lead to policy failure.

The following policy implications are possible in a world where the above three “game changers” are present. This list is not exhaustive, and policy makers are encouraged to reflect further on the challenges and opportunities listed here.

## Implications

**Individuals and families may need to live together in new ways to be able to afford adequate housing.**

More people may plan on living with friends or roommates for the long term, rather than until they own their own home. More families could live in households with many generations. Adult children could continue to live with their parents after they have had their own children. Grandparents could take on more childcare responsibilities when they do not need to keep working.

**As people choose to live together in new ways, they may need new kinds of houses.** Developers currently prioritize smaller units for individuals or nuclear families.<sup>32</sup> Municipalities are zoned mostly for single-family homes.<sup>33</sup> In future, more developers may build houses suited to multigenerational family households.<sup>34</sup> When non-relatives live together, they may have different preferences to families. For example, they may prefer equal sized bedrooms or separate suites with their own bathrooms. This has typically been characterized as student housing.



**More people living in the same household could increase demand for services and infrastructure.**

A denser population could put more pressure on traffic, parking, and community programs. It could also create larger markets for local businesses. Urban planners could create more zones for families to share houses. More households could retrofit their buildings. This could increase demand for tradespeople.

**Economic insecurity may lead to new patterns of physical and social mobility.** More people could move to areas with a lower cost of living. This could drive up prices in those locations. Employers may struggle to attract people for jobs in cities with a high cost of living. People who live alone or with roommates rather than family, may struggle more to cope with personal or financial problems. People may find it harder to move up socially when only those with family wealth can afford housing, as discussed in [The Future of Youth Expectations](#). People may have to get into more debt if they want to live alone or in a nuclear family. Mortgages could pass down the generations. This could lead to a rethink of assumptions about lifetime financial planning.<sup>xi</sup>

**People may turn to roommates and tenants to meet their need for financial security and care.** Friends who share a house could commit to support each other like romantic partners. More elderly property owners could want to rent out rooms in exchange for care. This could create problems if the homeowner wills the home to family, but the caregiver wants to continue living there.

**New ways to finance new living arrangements could emerge.** Governments and banks often assume that joint mortgages are held by couples. In fact, there is no limit to how many people can share ownership of a property. Real estate and mortgage firms lacking experience in helping unrelated groups of people navigate the financial and legal systems to purchase property could create challenges. New ideas for financing home purchases may emerge, such as equity sharing programs.

**More economic families might become dispersed across multiple households.** The idea of the ‘economic family’ refers to people who are related and who live together.<sup>35</sup> In the future, more family members might live separately but still be a single economic unit. Alternatively, people living together may be less likely to depend on each other financially. Household income may become a less useful metric as it may not reflect how economic resources are shared. New metrics for understanding households and their economic resources may emerge.

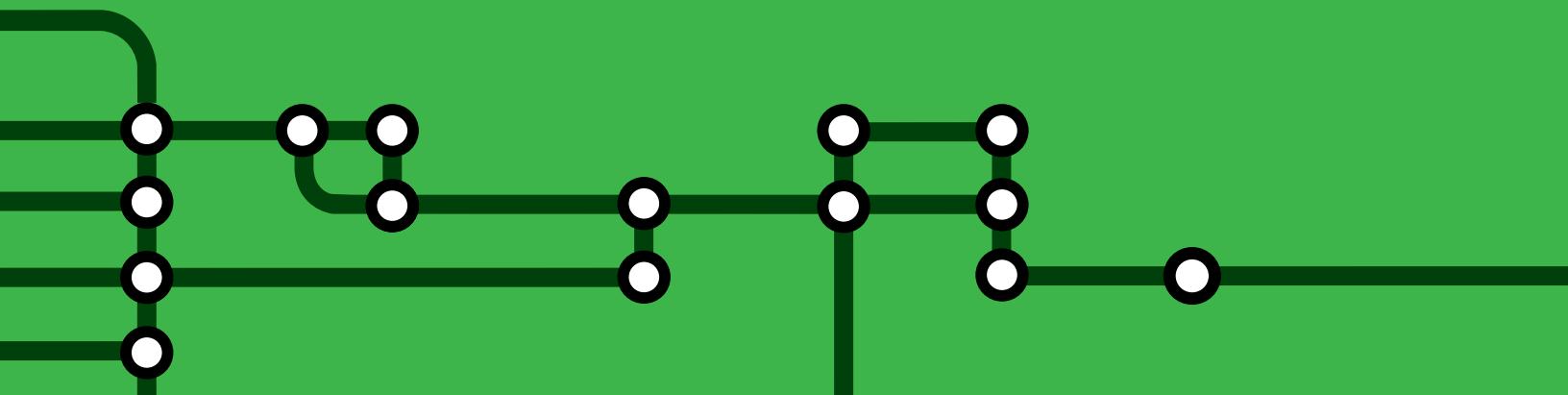


# ***THE FUTURE OF INSURANCE***





People in Canada rely on insurance<sup>36</sup> to provide resilience against uncertainty. Insurance helps people cope with disasters, accidents, and other adverse events. It does this by pooling risks. This helps individuals manage the risks involved in everyday activities. These include investing money, opening a business, buying a house, or driving a car. Insurance is also crucial to the stability of the global economy.



## CHANGES TO THE RISK ENVIRONMENT ARE LEADING TO DIFFERENT NEEDS FOR INSURANCE.

In the future, this may change how insurance operates. It may expose governments, insurers, and individuals to unforeseen costs.

Below are three major shifts that policy- and decision-makers should consider when reflecting on the future of insurance.

### GAME CHANGER 1

## Big data and artificial intelligence (AI) could make access to and premiums for insurance increasingly tied to personal risk factors

In this future, individuals could find it more difficult to meet their insurance needs. Power shifts to insurers. Premiums are ever more closely tied to personal risk factors. The search for and access to affordable premiums could increasingly influence important life decisions.

### Forces of change supporting this game changer

**Big data, AI, and predictive analytics are changing how insurers assess risk.** Traditionally, insurers analyze risk using actuarial theory. This uses statistical modeling based on the normal distribution of events across a given group. Now they are moving towards trying to predict risks for given individuals. Insurers use AI-powered client segmentation<sup>37</sup> to determine how likely different types of clients are to make a claim. This allows for greater personalization of premiums.





For example:

- Health insurers used to work out premiums by asking people questions and looking at medical records. Now they look at data from tools such as smart watches and medical devices. These provide real-time granular information on people's choices and behaviours.
- Property insurers used to look at data at the scale of postal codes. Insurance underwriters also observed how well a house was maintained. Now insurers collect data from smart home devices and the Internet of Things.<sup>38</sup> This helps them assess risk in real-time.<sup>39</sup>

Insurers can tailor premiums to customers based on their individual risk level. They can modify premiums as that risk level changes.

**Information asymmetry in insurance is reversing.** Individuals used to have more information than insurers about their exposure to risk. They chose what details to give insurers about their lives, habits, and assets. This worked to the advantage of consumers.<sup>40</sup> Now insurers can know more about customers' risk profiles than they once did.<sup>41</sup>

## GAME CHANGER 2

### Climate change may introduce new risks and exacerbate existing ones, threatening the insurability of many houses and regions

It may become too expensive to insure property against disasters in some regions of Canada. This may force people out of these areas or make living there inherently risky.

#### Force of change supporting this game changer

**Climate change is making disasters worse and more common. This is raising insurance premiums.**

**It is making some homes and regions uninsurable.**<sup>42</sup> Climate disasters such as floods, wildfires, and tornados affect a growing number of homes in Canada.<sup>43</sup> In 2021, for instance, a tornado in Barrie, Ontario, left dozens of homes uninhabitable.<sup>44</sup> In some regions insurers have temporarily stopped issuing new home insurance policies. For example, this happened in the Halifax area in 2023 due to wildfires.<sup>45</sup> It may become effectively impossible to insure homes in some areas against certain risks. Homebuyers are not always aware of available data such as flood or wildfire maps. They may not understand the risk they are assuming when they purchase a property.<sup>46</sup>

## GAME CHANGER 3

### Changes to the life course might make some insurance products less relevant and create demand for new ones

People are having fewer children later in life, have less access to home ownership than in the past, and are living longer, healthier lives.<sup>47</sup> This impacts the kinds of insurance that they need.

#### Forces of change supporting this game changer

**Insurance policies embody assumptions about people's lives. Many of these assumptions may no longer hold true.** Life insurance is one example. It is typically seen as a product intended for people with one partner, children only within this union, and a mortgage. More people now live in atypical household and family structures. They may find it more challenging to understand their options to protect their loved ones in the event of their death.<sup>48</sup>

**Many renters in Canada do not have coverage for their personal property in the event of a natural disaster.** Property owners' insurance covers only the physical building, not the tenant's possessions. Approximately 50% of renters do not have tenant insurance.<sup>49</sup> Those who do may not have comprehensive coverage. For example, many may not be covered for flood damage. This is typically offered as an option at an additional cost.<sup>50</sup>

#### WHAT COULD THESE CHANGES MEAN?

In the coming decades, the changes described above may continue and intensify. A range of social and economic conditions could emerge, but none are inevitable. Failing to reflect on them could lead to policy failure.

The following policy implications are possible in a world where the above three “game changers” are present. This list is not exhaustive, and policy makers are encouraged to further reflect on the challenges and opportunities listed here.

#### Implications

**Reduced access to insurance could make people more risk averse. This could impact the wider economy.** Insurance cost and availability influences the choices that people make. When people feel protected against risk, they are more likely to make choices that could drive growth and innovation. This could be investing in new technology or starting a business. Protection can come from private insurance, public support, or a personal or family safety net. The absence of protection could stifle entrepreneurship and economic growth. It could also hold people back from pursuing personal development.

**It may be more difficult for individuals to protect their privacy and autonomy.** Insurers are gaining greater access to personal data. People may have to accept a degree of digital surveillance to get insurance for their health or property. *The Genetic Nondiscrimination Act (2017)* prevents Canadian insurers from requiring genetic testing.<sup>51</sup> However, insurers are getting access to more data sources to classify people, determine eligibility, and set premiums. More people may be deemed too risky to insure. This could create a divide between those who can and cannot afford to insure against health risks.

**More frequent disasters and rising costs of rebuilding may put strain on public funds.** The amounts provided to provinces and territories through programs like Canada’s Disaster Financial Assistance program may be insufficient for rebuilding efforts given the increasing frequency of disasters and rising building costs.<sup>52</sup> Individuals may have to bear more costs of repairing and rebuilding after a disaster themselves. Or they may seek help from private emergency assistance funds. Some people may have to leave areas where they cannot get a mortgage. This may lead to regions losing population or changes in their demographic makeup.

**There could be an increase in ‘risk vacuums’.** These are events, spaces, or people that have become too risky to insure.<sup>53</sup> For example, during the COVID-19 pandemic, most insurers said existing policies did not cover the pandemic interrupting business. Climate events—such as flooding and forest fires—may become less insurable as they become more predictable. As insurers gain access to increasingly granular data about people and environments, and use machine learning to detect and predict behaviour, they may insure only risks that involve a lot of randomness.

**Lower access to home insurance may reshape space and housing.** Decisions about what and who can be insured have shaped urban landscapes. As more homes become uninsurable, more people may turn to informal housing. This could include recreational vehicles (RVs) or tents. It could also be multi-family housing, as described in [The Future of Households](#). Those who cannot access insurance may also lack funds to make their homes resilient to climate events. A rise in renting could lead to fewer people insuring their assets. Examples from Australia and the United Kingdom show that a rise in the rental rate increases underinsurance.<sup>54</sup>





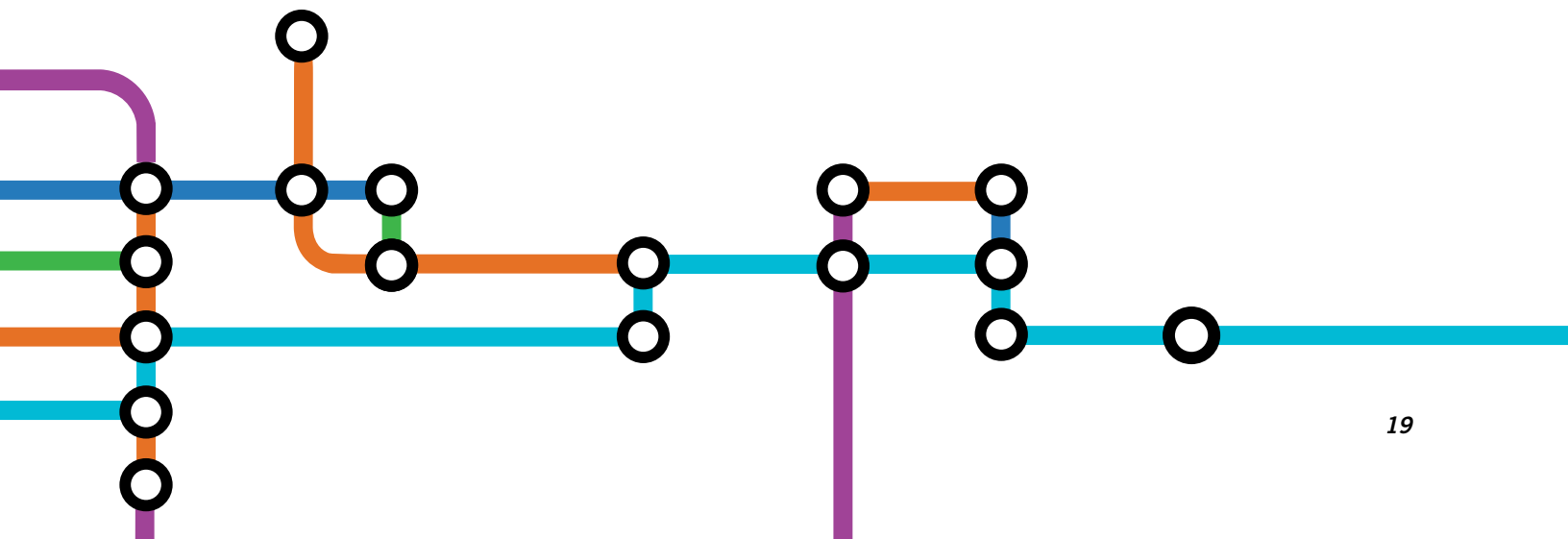
**Homes that cannot be insured may also not be able to be mortgaged. This could reduce the wealth of people and families in Canada.** Mortgage lenders require homeowners to have home insurance. The increasing cost of home insurance could leave some homeowners without insurance, putting them in breach of their mortgage conditions. They may also be unable to sell because potential buyers also cannot get a mortgage. This may lead to widespread impacts on the real estate sector and increased calls for public assistance programs.

**Smaller players may enter the insurance market with new kinds of products.**<sup>55</sup> Microinsurance is typically targeted at the poorest consumers. However, it may be expanded as more people face higher premiums from larger firms. More consumers may look for more flexible insurance, or insurance against new risks. More microinsurance firms targeting specific risks may emerge.

**Firms may need different insurance to manage supply-chain risks.** Supply chains are becoming more complex and vulnerable to disruption from increasingly common natural and manmade disasters. Canadian businesses may need new types of coverage.<sup>56</sup> Short term gaps in coverage could increase risks. In the longer term, insurance costs for businesses may rise as different kinds of coverage are required. This could ultimately drive up costs for consumers.

**More insurance claims from natural disasters could challenge the functioning of the global reinsurance market.** Domestic insurers are at risk of collapse if a local disaster causes many claims. They use the global reinsurance market to underwrite this risk. Climate change could make it harder for reinsurers to remain diversified. This could affect their solvency. The industry may shift towards non-traditional forms of reinsurance. These could include catastrophe bonds and green bonds.<sup>57</sup> The current functioning of the consumer insurance market may undergo transformation as a result. This could affect the types and availability of insurance that individuals have in the future.

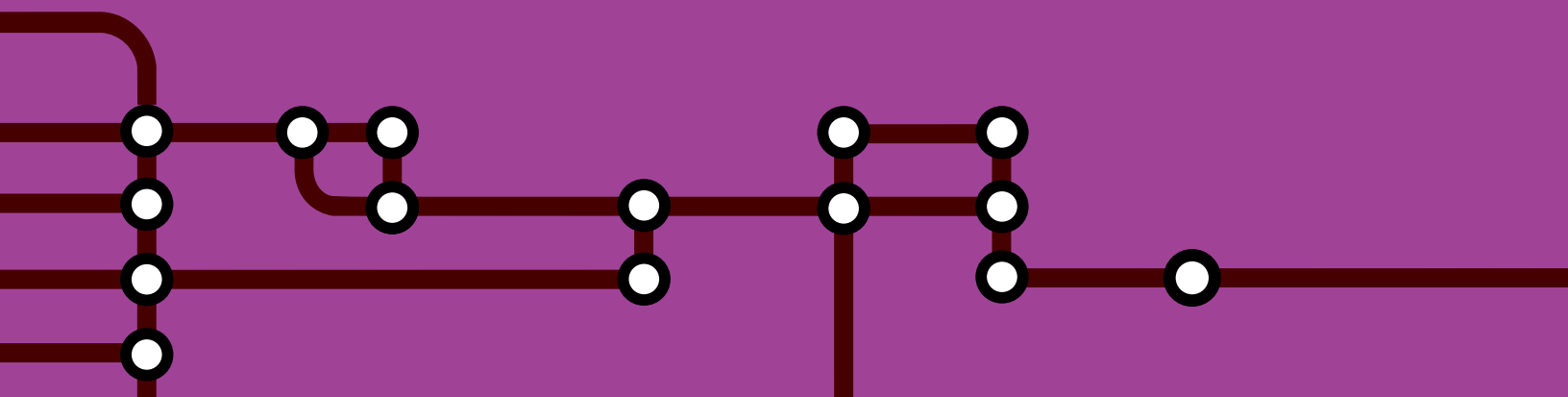
**Community-based insurance could become more important.** It could cover climate risks that other insurers do not. For example, communities could pool resources to repair local infrastructure such as parks or community centres after a disaster.<sup>58</sup>



# ***THE FUTURE OF YOUTH EXPECTATIONS***



The future of youth<sup>59</sup> is the future of the life course in Canada. Young people's aspirations and expectations are shaped by government policies. These policies provide the structures around which people build their lives. Rapid changes in the economy, society, and environment are creating new risks. These may impact what is considered a normative life course. They may change what youth expect from their future.



**TODAY'S YOUNG PEOPLE MAY NOT BE ABLE TO PLAN THEIR FUTURES AS CONFIDENTLY AS PREVIOUS GENERATIONS. THEIR ONLY CERTAINTY IS THAT THE FUTURE IS UNCERTAIN.**

Changes in youth expectations may lead to new demands on government policies and programs.

Below are three major shifts that policy- and decision-makers should consider when reflecting on the future of youth expectations.

## GAME CHANGER 1

**Youth are increasingly economically precarious and could remain so throughout their lives**



In this future, the majority of youth face a difficult labour market. The wealth gap between generations is growing. It could become self-reinforcing. This could impair many young people's ability to accumulate assets and wealth.

### Forces of change supporting this game changer

**Compared to previous generations, young adults face lower earnings and a higher cost of living.** Over the last 45 years, market earnings of 16-24 year olds fell by 24%. Government transfers fell by 75%.<sup>60</sup> Globally, half of Millennials and Gen Z say they are living paycheck to paycheck.<sup>61</sup>

**Young people are burdened with more debt than previous generations.** The average new graduate with a bachelor's degree has \$28,000 in student debt.<sup>62</sup> One in four young people turns to debt to cover their living expenses.<sup>63</sup> High levels of debt reflect increases in tuition costs. In 1980, the average tuition for an undergraduate degree in Canada was \$2,511.00 in 2023 dollars.<sup>64</sup> In 2023 it is \$7,076.<sup>65</sup> The higher cost of living has also increased the need for student loans.

**Young people's employment is precarious.** They have greater job insecurity and fewer benefits than previous generations. This is due to technical and economic shifts. Moreover, expectations in the labour market are changing. Offshoring, the platform economy, and AI-driven automation are among the reasons. The labour market is tight. Most job vacancies are in entry-level service positions that need little experience and pay low wages.<sup>66</sup>

**Young people are more likely to engage in gig work than older adults.** People in Canada aged 18 to 34 comprise 43% of all gig workers.<sup>67</sup> Young people in self-employed temporary work have unpredictable income. They lack benefits such as employment insurance, sick leave, and employer-provided pension contributions.<sup>68</sup> Self-employed temporary workers constitute more than 20% of the labour force. They are the fastest growing labour group in Canada.<sup>69</sup> Half of self-employed people view their self-employment as long-term. There is evidence that some workers prefer the flexibility provided by this type of employment.<sup>70</sup> This challenges the notion that young people will age out of insecure work.<sup>71</sup> An increasing proportion of young people also hold multiple jobs. In 1976, this applied to 1.3% of young, employed women not in school. By 2019 that rose to 8.4%. Among men the increase was from 2.3% to 5.2%.<sup>72</sup>

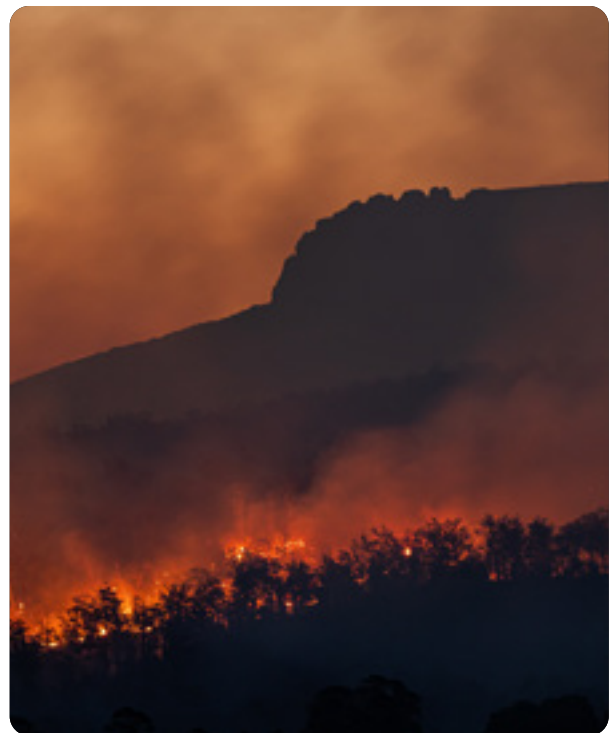
## **GAME CHANGER 2**

### **Climate change may lead young people to re-evaluate their expectations about the future**

Climate change is challenging young people's mental health.<sup>73</sup> They feel distress about the future. This may reshape social values, behaviors, and practices.

#### **Forces of change supporting this game changer**

**Young people tend to be more aware of the impacts of climate change and more concerned about its risks.** Young adults in Canada are, on average, more concerned than older adults about environmental issues.<sup>74</sup> They are acutely aware of the existential risks posed by climate change. They are also aware of potential consequences for their own futures. Youth are at the forefront of climate movements, in Canada and globally. Some more radical movements have begun to emerge.<sup>75</sup> These movements are calling for a shift from eco-anxiety to 'eco-fury'.<sup>76</sup> The fury is largely directed towards governments and the ultrarich.





**Climate change is impacting young people's mental and physical health.** The effects of climate change are particularly acute on children and young people.<sup>77</sup> These include extreme weather events, displacement, and air pollution. For example, children are more susceptible to wildfire smoke.<sup>78</sup> They are more vulnerable to hyperthermia and dehydration in extreme heat.<sup>79</sup> Extreme weather also leads to more mental health emergency room visits. It impacts young people's ability to learn.<sup>80</sup> Half of youth in Canada feel afraid, anxious, sad, and powerless about climate change.<sup>81</sup> They consider their generation to be unlucky compared to other generations.<sup>82</sup> Seventy-eight percent say climate change impacts their overall mental health. Thirty-seven percent say it impacts their day-to-day lives.<sup>83</sup>

**Young people cite climate change as a reason for making different life decisions.** Nearly two in five hesitate to have children due to climate change.<sup>84</sup> Those who do have children may face increased anxiety about their children's futures. More parents are organizing to advocate for policies to combat climate change based on their desire to improve the future for their children.<sup>85</sup> Some young people are questioning whether there is any point in saving for retirement. They expect the world to be uninhabitable by the time they grow old. They are choosing instead to prioritize the present and focus on becoming more autonomous or living a simpler life<sup>86</sup>.

## GAME CHANGER 3

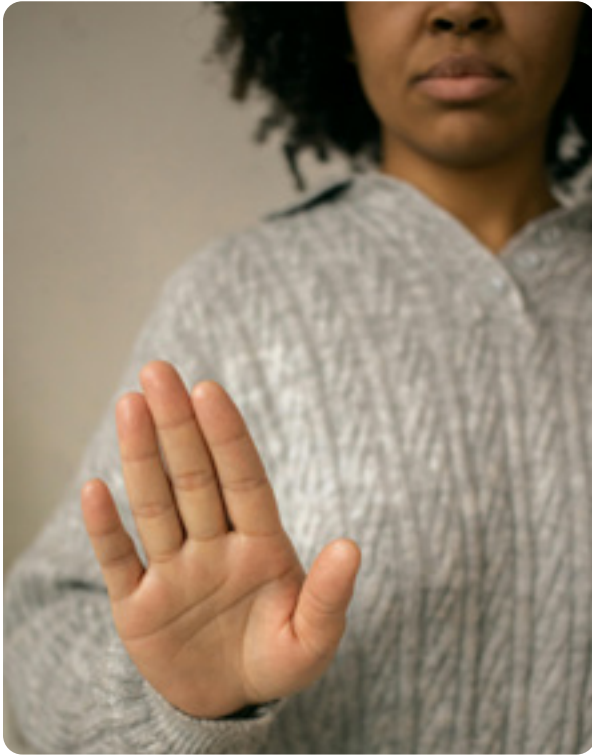
### Governments and key decision-making institutions may find it difficult to engage individuals while they are young, and subsequently throughout their lives

Factors that impact trust in government could be more persistent across the lives of young people. These include low income, economic hardship, and low social status. This may affect the efficacy of key institutions in the future.

#### Forces of change supporting this game changer

**Youth in Canada are more disengaged from democratic processes than older generations.** They are less likely than baby boomers to vote. They are less likely to say the electoral system is fair and representative.<sup>87</sup> Youth voter turnout has been declining over time.<sup>88</sup> Young people are, however, interested in political issues.<sup>89</sup> Many engage in non-electoral activities such as protesting, boycotting, sharing political information, or signing petitions.<sup>90</sup>





**Young people are less likely to accept traditional authorities and established narratives.** Half of young people read the news at least daily.<sup>91</sup> Most do so online.<sup>92</sup> But they are less likely than older groups to trust established news brands.<sup>93</sup> Instead they seek out a breadth of alternative sources.<sup>94</sup> Some are factually grounded while others may be disinformation.

**Young people are mistrustful of key institutions. This is due to economic disenfranchisement and climate change. It may remain so throughout their lives.** Youth are less likely than older adults to trust the government. They are also less likely to trust the police, courts, schools, banks, corporations, or media.<sup>95</sup> Young people’s lack of confidence in institutions is correlated with a sense of feeling unheard. They find public systems to be optimized for the communication styles of older generations.<sup>96</sup> Those with lower incomes are especially affected.

## WHAT COULD THESE CHANGES MEAN?

In the coming decades, the changes described above may continue and intensify. A range of social and economic conditions could emerge, but none are inevitable. Failing to reflect on them could lead to policy failure.

The following policy implications are possible in a world where the above three “game changers” are present. This list is not exhaustive, and policy makers are encouraged to further reflect on the challenges and opportunities listed here.

## Implications

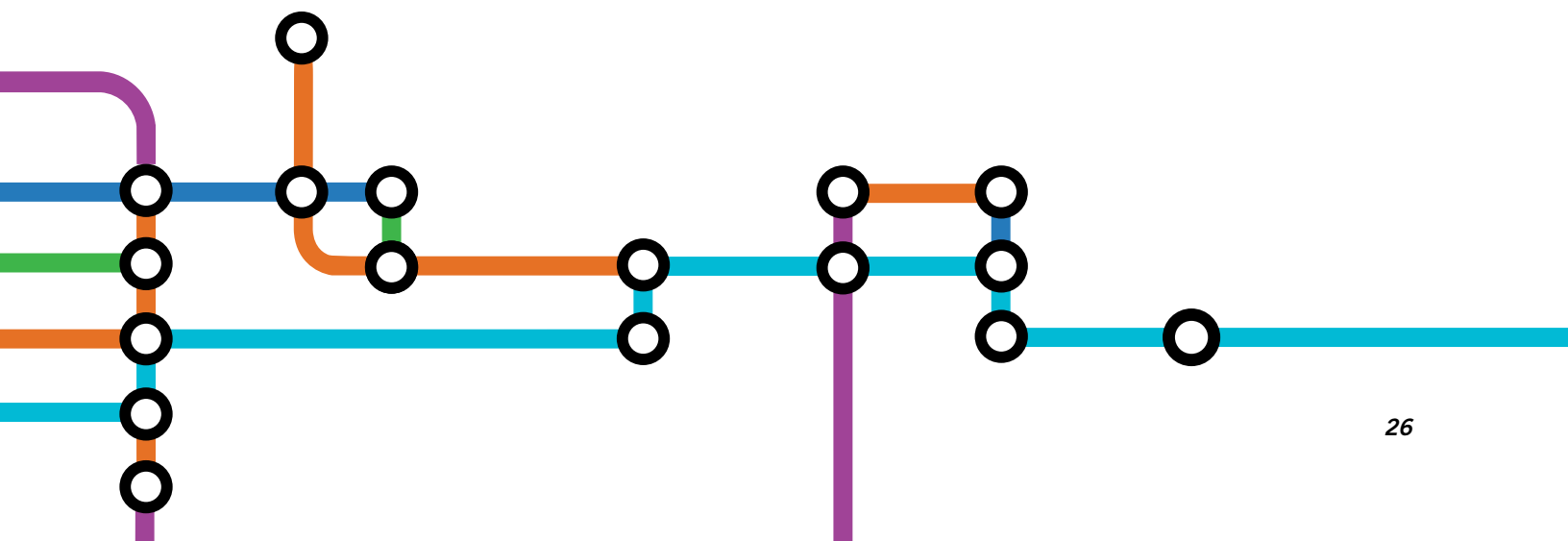
**Financial insecurity, climate change, and feeling disconnected from key institutions might make many young people feel hopeless about the future.** These factors feed off each other in a vicious cycle. Poor mental health and a complex media environment are other factors. Psychological distress is linked to financial hardship. It is more pronounced among the unmarried, unemployed, low-income, and renters. All these factors are correlated with youth.<sup>97</sup> Young people may also expect environmental, economic, or social collapse within their lifetime. These factors may lead to more non-working days and poorer performance at work. Young people may be inhibited in their decision-making. They may be unwilling to invest in established institutions and assets such as retirement funds and housing.

**Economic precarity and climate change may reshape young people's expectations and experiences of housing.** Today's housing policies may not meet the future expectations of youth. Young people may turn their backs on high-cost-of-living cities. They could look to more affordable regions, in Canada or abroad. Many may give up on the idea of homeownership. They may expect always to live with parents, roommates, or seniors, as explored in *The Future of Households*.

**Young people in Canada may not expect governments and institutions to support them as they age.**

There is a common belief that youth often 'make their peace with the system' as they age. This happens as they accumulate responsibilities, becoming homeowners and raising families.<sup>98</sup> However, today's young people are wary of attempts by governments and institutions to lend a helping hand. Their confidence in key institutions may not increase as they age. Factors such as low income and low social status impact trust in government. These factors are expected to be more persistent across young people's life courses. Youth may remain distrustful of government as they grow older. They may continue to be disengaged from democratic processes. They may prefer alternative forms of political organization and action. National unity and government legitimacy could erode. The sense may grow that an intergenerational contract has been broken. Future governments may be less able to rely on popular support and moral authority to achieve policy goals.

**Young people are concerned with meeting short-term [basic needs](#). They may be unable to plan for the future.** Many lack the means to invest in retirement savings or insurance. This makes them vulnerable to financial collapse or homelessness. Low income, low savings, and high levels of debt may put many on a lifelong trajectory of disadvantage. Future recessions or labour market transformations could worsen the situation. These factors may also contribute to a reluctance to take risks. More young people may prefer to seek stability over entrepreneurship, as explored in *The Future of Insurance*.



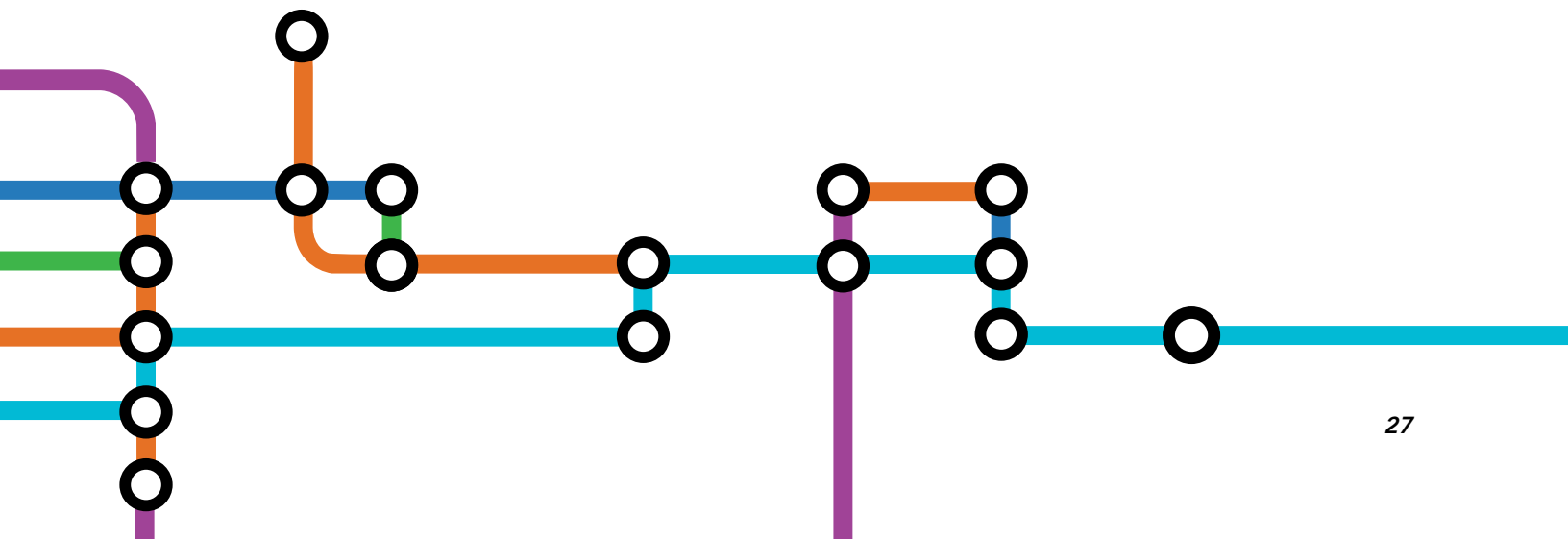
# CONCLUSION

**Uncertainty may become a palpable force reshaping the future of the life course.** Stresses on the economy and environment may make the future harder to predict. Technology will also contribute. Dramatic changes that are currently underway may become prevailing conditions.

This report explored changes in three areas: household arrangements, insurance, and youth expectations. It sheds light on how the lives of people in Canada may change in the medium term. The report explores how these three key areas affect each other in multiple ways. It looks at the strategies people use to adapt to uncertainty and protect against risk. These range from private insurance to social relationships.

In the future, novel forces of change may create new risks and demands. Social values and norms may continue to evolve. People may reconsider normative aspirations. They may reject typical milestones. They may create unconventional families. They may rethink their relationship to government and other key institutions.

Forces of change may challenge many people and disrupt existing policies. However, they may also create space for innovation and opportunity.



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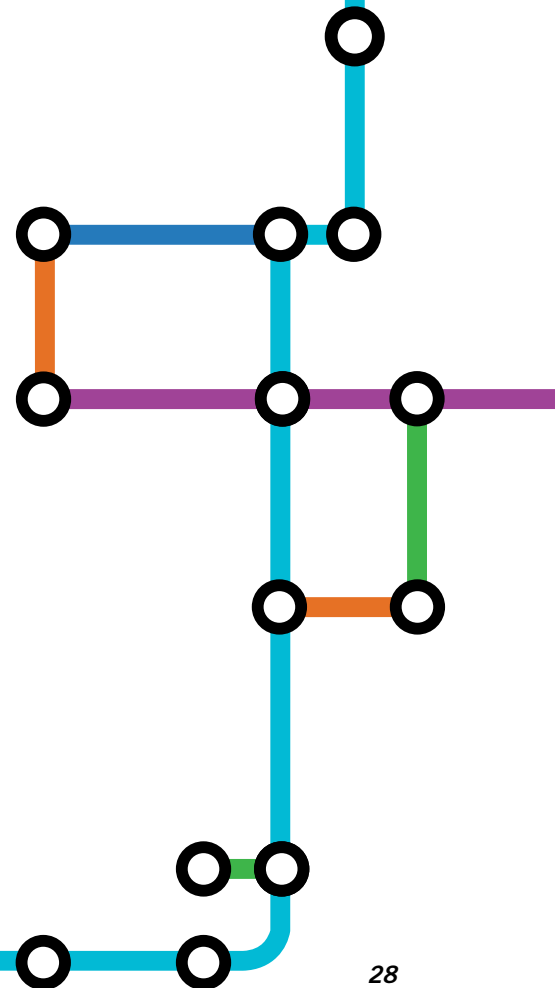
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# ENDNOTES

- 1 **Household** refers to a person or group of persons who occupy the same dwelling. The dwelling may be either a collective dwelling or a private dwelling. The household may consist of a family group such as a census family, of two or more families sharing a dwelling, of a group of unrelated persons, or of a person living alone.  
**Census family** is defined as a married couple and the children, if any, of either and/or both spouses; a couple living common law and the children, if any, of either and/or both partners; or a parent of any marital status in a one-parent family with at least one child living in the same dwelling as that child or those children. All members of a particular census family live in the same dwelling. Grandchildren living with their grandparent(s) but with no parents present also constitute a census family.  
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