Generation Squeeze: Getting to the bottom of why EDI trends aren’t getting better.

Dr. Paul Kershaw
From the Government of BC:

Performance measures for great goals

<table>
<thead>
<tr>
<th>GOAL 1 – Make B.C. the best educated, most literate jurisdiction on the continent</th>
<th>Baseline</th>
<th>Current Status</th>
<th>2015/2016 Target</th>
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<tbody>
<tr>
<td>SCHOOL READINESS</td>
<td>72.1% (2004/05 Restated)</td>
<td>70.4%</td>
<td>85%</td>
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<tr>
<td>• % Kindergarten students entering school “ready to learn”</td>
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<tr>
<td>STUDENT LITERACY</td>
<td>2nd in Canada Internationally</td>
<td>3rd in Canada Internationally</td>
<td>1st in Canada Internationally</td>
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<td>• Program for International Student Assessment Ranking</td>
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<tr>
<td>HIGH SCHOOL GRADUATION</td>
<td>79% (2004/05)</td>
<td>80% (2006/07)</td>
<td>85%</td>
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<tr>
<td>POST-SECONDARY COMPLETION</td>
<td>56% (2004) Canadian Average 57%</td>
<td>58.5% (2007) Canadian Average 60.3%</td>
<td>Exceed Canadian Average</td>
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</table>

BC Government Strategic Plan for 2008/09 - 2010/11, p. 30
$3 billion/year plan to invest in:

**Time**
- Better, more affordable 18 months of parental leave. **($585 million)**
- Better work-life balance after leave via reducing full-time work from 40 to 35 hours.

**Money**
- Reduce poverty among families with children **($820 million)**

**Services**
- $10/day child care **($1.5 billion)**
- Monthly developmental monitoring for children from birth through age 18 months.
- Enhance program coordination between all local services that support families with children from birth to age six.
Found over $3 billion; but not for family policy investments

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**Table A11 Expense by Function – 2012/13 to 2021/22**

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<td>Other healthcare expenses</td>
<td>650</td>
<td>658</td>
<td>704</td>
<td>712</td>
<td>753</td>
<td>815</td>
<td>718</td>
<td>900</td>
<td>902</td>
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<td><strong>Total</strong></td>
<td>15,552</td>
<td>15,872</td>
<td>16,370</td>
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<td>19,689</td>
<td>20,597</td>
<td>21,696</td>
<td>23,583</td>
<td>23,572</td>
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<td>Elementary and secondary</td>
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<td>11,627</td>
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<td>12,468</td>
<td>13,091</td>
<td>14,273</td>
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<td>1,507</td>
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<td>1,955</td>
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<td>2,797</td>
<td>2,991</td>
<td>3,118</td>
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<tr>
<td><strong>Total</strong></td>
<td>3,652</td>
<td>3,868</td>
<td>3,847</td>
<td>4,292</td>
<td>4,143</td>
<td>4,170</td>
<td>4,664</td>
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<td><strong>Per cent of operating expense:</strong></td>
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<td>10.3</td>
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<td>Protection of persons and property</td>
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<td>3.3</td>
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<td>3.5</td>
<td>2.1</td>
<td>1.3</td>
<td>0.2</td>
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<td>0.7</td>
<td>0.6</td>
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<td><strong>Total</strong></td>
<td>43.04</td>
<td>43.40</td>
<td>44.43</td>
<td>46.78</td>
<td>48.72</td>
<td>51.71</td>
<td>55.76</td>
<td>58.27</td>
<td>59.45</td>
<td>61.53</td>
</tr>
</tbody>
</table>

1 Figures reflect government accounting policies used in the 2017/18 Public Accounts audited financial statements.
33.4% of BC children are vulnerable when they start kindergarten.
33.4% of BC children are vulnerable when they start kindergarten.
33.4% of BC children are vulnerable when they start kindergarten in 2016-19.

1,500+ more kids vulnerable each year compared to 2004-07.

7,200+ more kids vulnerable each year compared to 15 by 15 goals.

Provincial Vulnerability on One or More Scales, by Wave

<table>
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<td>One or more scales</td>
<td>29.9</td>
<td>28.7</td>
<td>30.9</td>
<td>32.5</td>
<td>32.2</td>
<td>33.4</td>
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</table>
33.4% of BC children are vulnerable when they start kindergarten.
Why aren’t EDI trends getting better?
Explore Two Answers.
End with HOPE.
1. The economy has made hard work pay off less for the generations raising children.

2. Public policy and Canadian culture privileges investments later, not earlier, in life.
Provincial Economic Growth Rates (2004-2018)

- Newfoundland and Labrador
- Prince Edward Island
- Nova Scotia
- New Brunswick
- Quebec
- Ontario
- Manitoba
- Saskatchewan
- Alberta
- British Columbia

British Columbia
1. The economy has made hard work pay off less for the generations raising children.

Paul, you seem to be arguing against yourself???
Canadian Economy, by Industry

- % GDP
- % Employment

- Real estate, rental and leasing
- Mining, quarrying, oil and gas
- Construction
- Health care and social assistance
- Finance and insurance
- Professional, scientific & technical
- Educational services
- Retail trade
- Accommodation and food services
BC (and much of Canada’s) approach to growing the economy has grown the industry that drives up our major cost of living – housing – without producing jobs in #s in that industry to ensure earnings keep pace
THE DECK IS STACKED AGAINST YOUNG BRITISH COLUMBIANS NOW COMPARED TO 1976

EARNINGS FOR AGE 25-34 ARE DOWN

EVEN THOUGH MORE ARE POST-SECONDARY GRADUATES

WITH LARGER STUDENT DEBTS

FACING HIGHER HOUSING PRICES

$48,600 vs $57,400

69% vs 30%

$23,000 vs $16,000

$712,500 vs $232,000

#HomesFirst Text HomesFirst to 604-337-0945 @gensqueeze
YOUNG CANADIANS HAVE TO SAVE LONGER FOR A 20% DOWN PAYMENT

1976 - 5 yrs

TODAY (Canada) - 13 yrs
TODAY (Ontario) - 15 yrs
TODAY (B.C.) - 19 yrs
TODAY (G.T.A) - 21 yrs
TODAY (Metro Van) - 29 yrs

#HomesFirst
Text HOMESFIRST to 604-337-0945
@gensqueeze
It’s time to revisit what we are measuring when evaluating the economy.

A strong economy requires less work to pay for our major cost of living; and is sustainable.

This is true of governments; and HELP
Neighbourhood-Level Variance Accounted For By HELP SES Index, Three Time Points

<table>
<thead>
<tr>
<th></th>
<th>2006 Census EDI Waves 2 and 3</th>
<th>2011 Census EDI Waves 4 and 5</th>
<th>2016 Census EDI Waves 6 and 7</th>
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<tbody>
<tr>
<td>Physical Health &amp; Wellbeing</td>
<td>35.0%</td>
<td>38.5%</td>
<td>34.3%</td>
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<tr>
<td>Social Competence</td>
<td>25.7%</td>
<td>18.8%</td>
<td>21.1%</td>
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<tr>
<td>Emotional Maturity</td>
<td>23.4%</td>
<td>16.0%</td>
<td>16.7%</td>
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<tr>
<td>Language &amp; Cognitive Development</td>
<td>34.7%</td>
<td>39.3%</td>
<td>40.5%</td>
</tr>
<tr>
<td>Communication Skills &amp; General Knowledge</td>
<td>41.7%</td>
<td>32.8%</td>
<td>32.1%</td>
</tr>
<tr>
<td>One or More Scales</td>
<td>44.5%</td>
<td>42.3%</td>
<td>45.4%</td>
</tr>
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</table>
33.4 % of BC children are vulnerable when they start kindergarten.
Our SES index wasn’t designed to account for changes in provincial socioeconomic conditions that associate with rising rates of provincial vulnerability over time.
SES Index Variables: British Columbia (298 NHs)

1. Education: % with no high school diploma
2. Language/Immigration: % not speaking either official language at home
3. Time squeeze: % lone parent families
4. Poverty: % with low income, families with children under 6
5. Wealth: % with investment income, families with children under 18
6. High Income: % with incomes twice or higher than provincial median, families with children under 18
7. Time Squeeze & poverty: % with low income, lone parent families with children under 6
Straddling the Gap: BC

Years to Save & Interest Rates

Earnings & Home Prices (2018 $)

Years

Earnings required to afford 80% mortgage on average priced home at available interest rates

Interest rates

Home prices affordable for typical 25-34 yr old earner to carry 80% mortgage at available interest rates

Typical 25-34 yr old earnings

Average home pr

Years for typical 25-34 yr old earner to save 20% down payment

Earnings & Home Prices (2018 $)

Typical 25-34 yr old earnings

Home prices affordable for typical 25-34 yr old earner to carry 80% mortgage at available interest rates

Earnings required to afford 80% mortgage on average priced home at available interest rates

Interest rates

#HomesFirst

Text HomesFirst to 604-337-0945

@gensqueeze
Provincial Vulnerability on One or More Scales, by Wave

Wave 2: 29.9
Wave 3: 28.7
Wave 4: 30.9
Wave 5: 32.5
Wave 6: 32.2
Wave 7: 33.4

Years for typical 25-34 yr old to save 20% down payment
Average home prices
Typical 25-34 yr old earnings
Home prices affordable for typical 25-34 yr old earner to carry 80% mortgage at available interest rates
Earnings required to afford 80% mortgage on average priced home at available interest rates

Straddling the Gap: BC
33.4% of BC children are vulnerable when they start kindergarten.
Straddling the Gap: Manitoba

Years to Save & Interest Rates

Earnings & Home Prices (2018 $)

- Years for typical 25-34 yr old to save 20% down payment
- Average home pr
- Typical 25-34 yr
- Home prices affordable for typical 25-34 yr old earner to carry 80% mortgage at available interest rates
- Earnings required to afford 80% mortgage on average priced home at available interest rates
- Interest rates

Years

#HomesFirst
Text HomesFirst to 604-337-0945 @gensqueeze
Straddling the Gap: Halifax

Years for typical 25-34 yr old to save 20% down payment
Average home pr
Typical 25-34 yr old earnings
Home prices affordable for typical 25-34 yr old earner to carry 80% mortgage at available interest rates
Earnings required to afford 80% mortgage on average priced home at available interest rates
Interest rates

#HomesFirst  Text HomesFirst to 604-337-0945  @gensqueeze
Straddling the Gap: Quebec

Years to Save & Interest Rates

Earnings & Home Prices (2018 $)

Years

Earnings required to afford 80% mortgage on average priced home at available interest rates

Home prices affordable for typical 25-34 yr old earner to carry 80% mortgage at available interest rates

Typical 25-34 yr old earnings

Average home price

Years for typical 25-34 yr old to save 20% down payment

#HomesFirst

Text HomesFirst to 604-337-0945

@gensqueeze
Straddling the Gap: Ontario

Years to Save & Interest Rates

Earnings & Home Prices (2018 $)

#HomesFirst

Text HomesFirst to 604-337-0945

@gensqueeze
1. The economy has made hard work pay off less for the generations raising children. It’s time to revisit how we evaluate the economy!

2. Public policy and Canadian culture privileges investments later, not earlier, in life.
Canada’s economy has grown by 54% since 1976.

$20,000 richer on average per Canadian.

Since 1976, Canadian governments used economic growth to cut tax rates and increase spending for retirees 4x faster than for younger Canadians.

Income tax rates but collect $8,500 more due to higher earnings.

Income increased spending per Canadian:
- < 45: $2,600
- 65+: $11,000

www.gensqueeze.ca @gensqueeze
$20,000 RICHER ON AVERAGE PER CANADIAN

BUT ADDITIONAL PROSPERITY SINCE 1976 IS NOT SHARED EVENLY BY ALL GENERATIONS

$230,000 RICHER AGE 55 +

$218,000

$489,000

$4,000 RICHER AGE 55 - 64

+$4,000 AGE 65 +

+ $10,000

CHANGE IN MEDIAN INCOMES, BY AGE

AGE 25 - 34 - $4,000

AGE 55 - 64 +$4,000

AGE 65 + + $10,000

HOME PRICES EXPLODE:

UP $270,000

HOME OWNERSHIP RATE

< AGE 35

AGE 55 +

WEALTH

< AGE 35 PAY MORE RENT

AGE 55 +

$230,000 RICHER
Canadian Rental Housing Index
Despite lower earnings & higher costs, we require younger generations to pay more for retirees than in 1976.
HIGHER TAXES FOR OLD AGE SECURITY AND RETIREE’S MEDICAL CARE VS. 1976
LOWER TAXES FOR MOST EVERYTHING ELSE

TODAY VS. 1976:
IF EARN $46,000 INCOME
UP $190

IF EARN $71,000 INCOME
UP $465

TOTAL TAXES TODAY VS. 1976:
IF EARN $46,000 INCOME
DOWN $1,250

IF EARN $71,000 INCOME
DOWN $2,000

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THE SLOWER SPENDING ON YOUNGER CANADIANS ISN’T EVEN SMART SPENDING BECAUSE HEALTH DOESN’T BEGIN WITH HEALTH CARE

SOCIAL SPENDING ASSOCIATES MORE WITH LIFE EXPECTANCY AND AVOIDABLE MORTALITY THAN MEDICAL SPENDING

CANADIAN MEDICAL ASSOCIATION JOURNAL, 2018, 190(3): 66-71

DOCTORS’ COMPENSATION AS A SHARE OF MEDICAL SPENDING UP 11% SINCE 1976

THAT’S $4 BILLION/YEAR
CLOSE TO HALF A NATIONAL CHILD CARE SYSTEM

DOCTORS, ALMOST ALL IN THE 1%, PUSH FOR TAX LOOP HOLES MOST OTHER CANADIANS CAN’T USE

HOW THE $2,600 SPENDING INCREASE ON CANADIANS < AGE 45 BREAKS DOWN

- $1,171 Grade School
- $962 Child Benefit
- $566 Child Care
- $188 Leave
- $136 Post Secondary
- $387

SINCE 1976:

< 45 $2,600

65 + $11,000

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CHOICES, NOT DEMOGRAPHICS, ARE DRIVING GOVERNMENT SPENDING TRENDS SINCE 1976

- **4 MILLION +** Seniors in Retirement
  - **$43B**
  - Old Age Security
  - Medical for 65+

- **4.6 MILLION +** < Age 45 with Postsecondary
  - **$2.7B**
  - Postsecondary

- **2.3 MILLION +** Women Age 25-44 in the Labour Market
  - **$6B**
  - Child Care & Parental Leave

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EXTRA SPENDING ON OLD AGE SECURITY AND MEDICAL CARE FOR RETIREES NOW IS 4X GREATER THAN EXTRA REVENUE COLLECTED SINCE 1976

$43B REMOVED FOR EXTRA OAS AND MEDICAL 65+

SPENDING DOWN $18B ON <45 FOR EDUCATION AND FAMILIES

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HOARDING THE GOOD STUFF FROM ECONOMIC GROWTH?

+ 57%
NEW SPENDING ON AGE 65 +

CANADA'S ECONOMY HAS GROWN BY 54% SINCE 1976

+ 54%: RATE OF ECONOMIC GROWTH

+ 38%
NEW SPENDING ON AGE <45

THE DIFFERENCE BETWEEN GROWING SPENDING ON YOUNGER CANADIANS AT 38% vs THE RATE OF ECONOMIC GROWTH IS $21 BILLION/YEAR – ENOUGH TO PAY FOR A NATIONAL CHILD CARE PROGRAM TWICE, OR A 50% INCREASE TO POSTSECONDARY, OR A NEW NATIONAL HOUSING STRATEGY EVERY YEAR

$21B /YEAR

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Public debts per person <45 are 3x larger now vs 1976.

Government debt per person <45 is $44,000 vs $15,000.

Ecological footprint now we need to reduce footprint by 0.18 hectares/year to reach 1.7 hectares by 2050. Canadians reduced by 0.06 hectares/year since 1976.

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Generations in their 20s, 30s, 40s & their children are squeezed for...

- Time
  - At home with children
  - Services
    - Affordable child care
- Money
  - Higher student debts
  - Higher housing costs
  - Stagnant incomes

While left with larger government and environmental debts

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1/4 - 1/3 of kindergarten children are vulnerable
1. The economy has made hard work pay off less for the generations raising children. It’s time to revisit how we evaluate the economy!

2. Public policy and Canadian culture privileges investments later, not earlier, in life. It’s time to promote intergenerational fairness in public finance.
Explore Two Answers for why EDI trends aren’t getting better.

End with HOPE.
Hope: Better is Possible.

Plan for child care, housing, poverty reduction, climate?

<table>
<thead>
<tr>
<th></th>
<th>Wave 2</th>
<th>Wave 3</th>
<th>Wave 4</th>
<th>Wave 5</th>
<th>Wave 6</th>
<th>Wave 7</th>
</tr>
</thead>
<tbody>
<tr>
<td>One or more scales</td>
<td>29.9</td>
<td>28.7</td>
<td>30.9</td>
<td>32.5</td>
<td>32.2</td>
<td>33.4</td>
</tr>
</tbody>
</table>

Provincial Vulnerability on One or More Scales, by Wave
Gen Squeeze Family Policy Framework:

**Goal:**
ALL CANADIANS CAN AFFORD TO START A FAMILY

**Guiding Principles:**
- Choice
- Equality
- Time with Family

**Basic Plan:**
MAKE IT EASIER TO CHOOSE TO:
- Stay home with your family
- Go to work
- Balance both

EXPAND PARENTAL LEAVE
10 OFFER $10/DAY UNIVERSAL CHILD CARE
INCREASE WORKPLACE FLEXIBILITY

DIAL UP BENEFIT AMOUNTS
DIAL DOWN SERVICE FEES
INCENTIVIZE SHORTER WEEKS
MAKE BENEFITS AVAILABLE TO ALL HOUSEHOLDS
ENSURE PAY EQUITY & SUPPORTS FOR CARE WORKERS
PROMOTE SHARED LEAVE

35 HOURS
HIGH-QUALITY CHILD : CAREGIVER RATIOS
ACKNOWLEDGE LONGER WORKING LIVES

Gen Squeeze Housing Framework:

**Goal:**
ALL CANADIANS CAN AFFORD A GOOD HOME BY 2030

**Guiding Principle:**
HOMES FIRST

**Basic Plan:**

NATIONAL HOUSING STRATEGY PHASE I
SCALE UP THE NON-PROFIT MARKET
SHORE UP EXISTING STOCK
EXPAND THE STOCK
CREATE STRATEGIES TO SERVE MOST VULNERABLE
DE-RISK THE MARKET AGAINST A DECLINE IN PRICES
CONTINUALLY IMPROVE DATA COLLECTION & SYNTHESIS

NATIONAL HOUSING STRATEGY PHASE II
ADJUST THE DIALS OF THE REGULAR MARKET
DIAL DOWN HARMFUL DEMAND
DIAL UP THE RIGHT SUPPLY
REBALANCE TAXES ON HOUSING WEALTH vs. INCOME

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Gen Squeeze Climate Framework:

**GOAL:**
ALL CANADIANS BENEFIT FROM HOLDING CLIMATE CHANGE TO 1.5°

**GUIDING PRINCIPLES:**
ALL HANDS ON DECK  NO ONE LEFT BEHIND

**BASIC PLAN**

**MOBILIZE THE MARKET**
- SEND THE RIGHT SIGNALS
- HELP BUSINESSES
- RAISE $ MAKE $$
- GET INVESTORS EXCITED
- GIVE ALL CANADIANS OPTIONS TO INVEST

**PUT CANADA AT THE FOREFRONT**
- INCOME TAXES
- POLLUTION TAXES
- CUT Fossil FUEL SUBSIDIES

**UPGRADE OUR LIVES**
- WITH CLEAN POWER
- WITH CLEAN INDUSTRY
- WITH ZEROno-EMISSION HOMES & BUILDINGS
- WITH ZERO-WASTE
- WITH SMART LAND USE & ZERo WASTE

**WEATHER THE STORM**
- REDUCE RISKS
- PROTECT HEALTH & WELLBEING
- BUILD RESILIENT INFRASTRUCTURE
- SUPPORT VULNERABLE REGIONS
- MOBILIZE KNOWLEDGE

Gen Squeeze Intergenerational Budgeting Framework:

**GOAL:**
GOVERNMENTS BUDGET FAIRLY FOR YOUNG & OLD ALIKE

**GUIDING PRINCIPLE:**
WE'RE ALL IN THIS TOGETHER

**BASIC PLAN**

**INVEST FAIRLY**
- KEEP SPENDING RATTOS FAIR

**INVEST IN PREVENTING ILLNESS**
- PREVENTION SPENDING FASTER THAN MEDICAL CARE SPENDING

**RAISE REVENUE FAIRLY**
- REBALANCE TAXES ON INCOME vs. HOUSING WEALTH
- IF PHARMACARE PROCEEDS, PAY FOR IT IN WAYS THAT ARE FAIR

**LEAVE FEWER DEBTS**
- DON'T GROW PER CAPITA DEBT ON YOUNG PEOPLE
- PUT A HIGH ENOUGH PRICE ON POLLUTION TO REDUCE ENVIRONMENTAL DEBTS

**MONITOR AGE PATTERNS IN PUBLIC FINANCE**
- REPORT ON TRENDS ANNUALLY
- ASSIGN A GOVERNMENT POINT PERSON

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**Restore EDI among key indicators of provincial success**

**Performance measures for great goals**

<table>
<thead>
<tr>
<th>GOAL 1 – Make B.C. the best educated, most literate jurisdiction on the continent</th>
<th>Baseline</th>
<th>Current Status</th>
<th>2015/2016 Target</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>SCHOOL READINESS</strong></td>
<td>72.1% (2004/05 Restated)</td>
<td>70.4%</td>
<td>85%</td>
</tr>
<tr>
<td>• % Kindergarten students entering school “ready to learn”</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>STUDENT LITERACY</strong></td>
<td>2nd in Canada Internationally</td>
<td>3rd in Canada Internationally</td>
<td>1st in Canada Internationally</td>
</tr>
<tr>
<td>• Program for International Student Assessment Ranking</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>HIGH SCHOOL GRADUATION</strong></td>
<td>79% (2004/05)</td>
<td>80% (2006/07)</td>
<td>85%</td>
</tr>
<tr>
<td><strong>POST-SECONDARY COMPLETION</strong></td>
<td>56% (2004) Canadian Average 57%</td>
<td>58.5% (2007) Canadian Average 60.3%</td>
<td>Exceed Canadian Average</td>
</tr>
</tbody>
</table>

*BC Government Strategic Plan for 2008/09 - 2010/11, p. 30*
The EDI is a key indicator for the adequacy of the:

child care plan
housing plan
poverty reduction plan
climate plan
education, health...
overall economic plan

*Because if we are growing our economy at the expense of our kids, what’s the point?*
We need Ministers around cabinet to plan accordingly.

Budget accordingly.

We need citizens to demand accordingly.

Incentivize politics accordingly.
That is how we can make this region, province and country work for all generations.
Thank You

Are you feeling SQUEEZED by starting a family? You're not alone.

Gem Squeeze is a voice for young Canadians — in politics, in the market, backed by cutting edge research. Together, we're squeezing back! Sign up to get started.

First name*  
Last name*

Email*  
Mobile number

Postal code*

I'm 50+ (we're all in this together!)

SIGN UP

www.gensqueeze.ca

or

Text JOIN to 604-337-0945
to Show support

and get:

Intro video
to share with friends and family

Monthly briefings

with updates from our lab & campaigns

Opportunities
to get involved

What we do

Together, we're amplifying the voice of young Canadians (20s, 30s & 40s).

A Voice in Politics
We protect your rights and amplify your voice.

A Voice in the Market
We promote sustainable and ethical consumerism.

Cutting Edge Research
The Gem Squeeze lab is the University of BC.