

# WHAT THE FUTURE: FAMILY

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# The future of family is here — are we keeping up?

The future of family won't arrive all at once. There won't be a single moment when one model replaces another. Instead, it will emerge through a series of quieter shifts — in who lives together, who cares for whom, and how responsibility is shared over time. In many ways, that future is already visible.

Across Canada and beyond, families are getting smaller, older, and more diverse in form. At the same time, economic pressure is quietly reshaping household formation. Today, 46% of Canadians aged 20 to 29 live with at least one parent — not necessarily out of preference, but because housing costs, student debt, and wage growth no longer align with traditional timelines of independence.

People are marrying later — or not at all. Parenthood is increasingly delayed, redefined, or decoupled from biology altogether. More Canadians openly identify as LGBTQ+, and same-sex couples are increasingly forming families through adoption, assisted reproduction, and shared parenting arrangements — meaning family diversity is not just expanding,

but becoming more visible and more protected under law. At the same time, people are living longer, often with more years of complex care needs.

The result is a growing tension at the heart of modern family life: more responsibility — financial, emotional, and logistical — spread across fewer people for longer periods of time. What we call “family” is stretching — and so are the people inside it.

For some, that stretch shows up as multigenerational households, with adults simultaneously raising children and supporting aging parents. For others, it shows up as chosen family: friends, partners, and communities who step into roles once reserved for blood relatives. Ipsos research shows that younger generations are especially likely to define family by emotional closeness rather than legal or biological ties — but this redefinition is visible across the life course, shaped by divorce, migration, estrangement, and the realities of modern life. The implications for how households form, how care is provided, and how people plan their futures are profound.



# 59%

of Canadians agree “Public systems and services in Canada are still designed around a narrow definition of family.”

Source: Ipsos Future of Family survey conducted January 23–24 2026 (n=1,000 Canadian adults, 54% parents)

This redefinition isn't theoretical. It's deeply personal. In my own life, family already takes many forms. My husband and I are parents to a transgender son. Our next-door neighbors are two men raising adopted twins. One of my sisters is a single mother to her biracial biological child and an adopted daughter; another has never married or had children but has built a deep chosen family that surrounds her. I also have siblings who are estranged from their children — a reminder that biology alone does not guarantee connection, care, or belonging.

None of this feels unusual. It feels ordinary. And that, perhaps, is the point.

### A uniquely Canadian reality

Ours is one of the most culturally diverse countries in the world, shaped by sustained immigration and by Indigenous kinship traditions that have long reflected broader, community-based definitions of care and belonging. Nearly one in four Canadians was born outside the country, and families are formed across cultures, languages, and belief systems. Parenting norms, expectations, and household structures vary widely — from multigenerational homes to shared across extended and chosen family networks.

There is no single “Canadian family” experience, and there hasn't been for some time.

### When systems lag behind lived reality

Yet many of the structures built to support families were designed for a more predictable world — one defined by stable households, linear life stages, and clearly assigned roles. That predictability is fading.

In its place is a more fluid reality, where responsibilities are unevenly distributed, affordability pressure is persistent rather than temporary, and parents are navigating new tensions around identity, safety, and belonging — often without clear guidance or support.

Technology is stepping into some of these gaps, but not without consequence. Digital tools and AI-driven platforms are increasingly mediating how families manage money, monitor children's online lives, seek parenting advice, and make decisions once guided by institutions or experts. At the same time, shared cultural experiences are fragmenting, and families are left to navigate complex choices on their own — frequently without knowing which sources to trust.



# 46%

of Canadian adults ages 20 to 29 live with at least one parent, up from 32% in 1991.

Source: Statistics Canada

## The questions brands can't avoid

For brands and institutions, these shifts raise questions we should all be asking:

- Do our offerings still assume predictable, linear life stages – coupling, parenting, empty nest – that no longer reflect how families actually form, fracture, and recombine?
- When families look at our advertising and communications, do they recognize themselves – or are certain family forms still absent because they feel complicated, unfamiliar, or uncomfortable to depict?
- Where do our products, experiences, and communications still rely on outdated assumptions about gender roles, power dynamics, and who makes decisions within a household?
- Are we avoiding authentic representation of LGBTQ+ families out of fear of controversy – and what does that mean for relevance with the next generation?
- And as parents increasingly turn to AI tools and algorithms for advice on parenting, safety, and family decisions, are we adapting our marketing, media, and trust strategies – or quietly ceding influence to platforms we don't control?

## Growing up in a different baseline

The children being born today, often referred to as Gen Beta, will grow up in a world where family diversity is not the exception, but the baseline. What feels unfamiliar or contested now will feel normal to them. Their expectations of parenting, care, technology, and belonging will be shaped by how well – or poorly – today's systems adapt.

This issue of *What The Future* explores that reality. Not by searching for a single definition of family, but by examining the forces reshaping it: the economics of modern households, the rise of algorithmic support systems, the pressures of multigenerational care, and the ways younger generations are already rewriting the rules.

The future of family isn't coming. It's already here – reshaping how we live, care, and belong.



**Diane Ridgway-Cross** leads Ipsos Strategy3's Canadian practice and is the managing editor for *What The Future Canada*



# 50%

of Canadians will be required to be an unpaid caregiver at some point in their lifetimes.

Source: Petro-Canada CareMakers Foundation

# Shifts: From family structure to family systems

## NOW:

Family life is defined by constant coordination



Family life today is less about who lives together and more about what must be managed at once — care, scheduling, emotional labour, and decision-making increasingly overlap, often handled by the same people juggling work, children, aging parents, and financial pressure. As families stretch across generations and living arrangements, responsibility doesn't disappear — it multiplies.

## NEXT:

Technology becomes a family infrastructure



As pressure grows, families turn to technology not just for convenience, but for coping. AI tools and algorithmic platforms increasingly mediate parenting advice, financial decisions, household management, and even emotional support. Technology doesn't replace family — it becomes part of how families function, quietly shaping whose guidance is trusted and whose influence grows.

## FUTURE:

Influence shifts away from institutions



As families rely more on platforms, peers, and informal networks for guidance and support, traditional institutions may lose their role as primary authorities. The future of family may be shaped less by policy, expertise, or formal systems — and more by algorithms, social proof, and access. The central question won't be who families trust in theory, but who they turn to in moments that matter.

# Beyond the nuclear norm: how family is being rewritten in real life

The question is no longer whether families are changing. That reality is already visible in how Canadians live, care, and organize their households. The deeper question is whether the systems designed to recognize and support families are built for this new reality.

For generations, marriage and bloodlines functioned as the default legal and social framework for defining family. Today, that clarity is eroding. Family networks extend beyond spouses and biological children. Shared parenthood, blended households, chosen families, and multi-generational living arrangements are increasingly common. Yet much of the institutional architecture that governs rights, responsibilities, and benefits still rests on older assumptions.

In lived experience, family has become flexible and adaptive. In law and policy, it remains fragmented and inconsistent.

When it comes to Canadian law, that ambiguity becomes a liability. As social realities move faster than legislation, courts are left to fill the gaps — expanding definitions case by case rather than through deliberate, proactive design. Family law,

immigration law, tax policy, and benefits programs each operate with different assumptions, depending on context. The result is a system that reacts to change rather than planning for it.

The mismatch between how families live and how they are recognized has real consequences. It shapes who is seen as a caregiver, who has legal standing in moments of crisis, who is supported by social systems — and who is left behind. Faced with these constraints, many Canadians are redefining family on their own terms, creating structures that prioritize care, stability, and shared responsibility — not tradition alone.

## Why family is changing now

Canadian families are not changing in isolation. They are being reshaped by a convergence of forces — economic pressure, shifting social norms, demographic change, and longer life spans — that are destabilizing long-standing assumptions about how families live, work, and care for one another. What's different now is not that these forces exist, but that they are colliding all at once.



**77%**

of Canadians agree  
“Chosen family plays an  
important role in my life.”

Source: Ipsos *Future of Family*  
survey conducted January 23-24  
2026 (n= 1,000 Canadian adults,  
54% parents)



**70%**

of Canadians agree "A couple can be a family without children."

Source: Ipsos Future of Family survey conducted January 23–24 2026 (n=1,000 Canadian adults, 54% parents)

## The structural forces reshaping how families form, function, and endure

### Affordability, Mobility, and Loneliness

Canada's housing crisis, the rising cost of raising children, and an increasingly mobile workforce are destabilizing the traditional home. Nearly 30% of Canadians now live alone, intensifying social isolation and making shared living and arrangements not just appealing, but necessary.

### Individualism and shifting social norms

Marrying later – or not at all – is now the norm. Societal pressure to have children is loosening, and estrangement from parents or extended family is more openly acknowledged. These shifts are giving people greater latitude to define family on their own terms, from chosen families to carefully constructed networks.

### Visibility and legal recognition of alternative families

Human rights advancements, growing media representation, LGBTQ+ households, and immigration patterns introducing diverse kinship traditions are expanding the legal and cultural definition of family. These forces challenge the very assumptions upon which marriage and parenting laws were built.

### Changing life stages and collective care

Retirement, aging, and no longer follow predictable timelines. Canadians are now living, on average, more than a decade longer

than they did in the 1970s, extending periods of interdependence and increasing demand for care across adulthood. In response, many are experimenting with collective living, shared caregiving, and interdependent households – reflecting a shift from family as a fixed structure to family as an adaptive function.

### Why institutions – and brands – can't afford to sit this out

Over the next decade, many non-traditional households will move from cultural recognition to legal and institutional consequence. Products, services, and policies built around the traditional nuclear family will need a serious overhaul – or risk leaving a growing segment of Canadians alienated, invisible, and underserved.

Healthcare is already showing strain. Hospitals often default to blood relatives when granting visitation or medical decision rights, sidelining partners, friends, and chosen family members in critical moments. Workplace benefits lag as well: leave, health coverage, and employee support often assume a spouse or dependent child, ignoring the reality that friends and non-traditional households provide essential care.

Inheritance and taxation frameworks face similar pressure. Estate planning and tax policy still presume nuclear households, creating legal and financial complications for blended, chosen, and multi-generational families – and penalizing those who organize their lives outside traditional models.

Meanwhile, culture matters as much as policy. Visible representation – whether in media, workplaces, or community services – continues to privilege conventional family structures, subtly signaling who belongs and who does not. When institutions fail to recognize modern family realities, they reinforce exclusion, inequality, and uneven access to care.

The upshot: institutions, organizations, and brands that continue to define family strictly through blood or marriage are increasingly out of step with how Canadians actually live. Modern families are already moving faster than the systems designed to recognize them.

It's time everyone caught up.



**Fernando Aloise** is a Senior Engagement Lead at Ipsos Strategy3 in Canada

## The Modern Family Lexicon

### Blended Households

These are, perhaps, the “OG” modern family. Although divorce rates are falling, roughly 40% of marriages in Canada still end in divorce, and many go on to form blended households that bring together parents, children, and step-relatives from previous relationships. As more Canadians opt out of formal marriage altogether, legal recognition of blended households will continue to lag lived reality.

### Multi-Generational Homes

No longer solely a cultural tradition, multi-generational households are on the rise as financial pressures mount and needs multiply, becoming one of Canada’s fastest-growing household types. Parents, adult children, and grandparents increasingly share roofs and responsibilities in ways that blur conventional generational boundaries.

### Childless Families

Parenthood is no longer assumed. In Canada, more couples than ever are choosing not to have children – or finding that they cannot – with decisions shaped by financial realities, personal fulfillment, health, and life circumstances. Growing cultural acceptance of childless families reflects a society in which self-realization competes with, rather than follows, parenthood.

## The Modern Family Lexicon

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### Chosen Families

Once on the fringe, chosen families – networks of friends, former partners, elders, and non-biological caregivers – are increasingly common. They provide emotional and financial support, particularly when traditional family structures are absent or insufficient. Long central to LGBTQ+ communities, chosen families are now entering the mainstream, underscoring that affinity often matters more than ancestry.

### Collectives

It truly takes a village – not just for children, but for aging adults and people with disabilities. Distributed networks often include friends, neighbors, and extended kin, emphasizing function over formal status. Here, family is defined by who shows up when it matters.

### Co-Parenting

Co-parenting arrangements – once largely within queer communities – allow two or more adults to share custody, decision-making, and financial responsibility for a child. While legal recognition varies, these agreements reflect a broader shift toward defining family by chosen responsibility rather than shared residence.

### Co-Housing Communities

Solo living has its perks – no one nagging you to wash the dishes – but it has its downsides too. Our need for community rarely matches the reality of condo life, where neighbors often remain strangers. Enter co-housing: private living spaces paired with shared common areas, designed to foster connection, mutual support, and cost-sharing. It's the modern village – built intentionally rather than inherited.

### Throuples and Polyamorous Couples

Some modern families push the boundaries even further. Throuples (three adults in committed relationships) and polyamorous networks challenge not only conventional definitions of family, but long-held assumptions about love and partnership. These arrangements often combine emotional, financial, and caregiving responsibilities across multiple adults, raising questions about the frameworks that underpin traditional family law.

# Rethinking family, identity, and belonging: How gender and generational change is reshaping family life



## Bill Ryan

Adjunct Professor of Social Work, McGill University  
International Expert in Gender and Sexual Diversity

Bill Ryan is an adjunct professor of Social Work in McGill University's Gender and Sexual Diversity program, a psychotherapist, and an internationally recognized expert on gender identity, sexuality, sexual education, homophobia, and health. For more than three decades, he has worked with families, educators, healthcare systems, and policymakers in Canada and internationally, and has spoken, consulted, and trained with organizations around the world. Ryan was named one of the Top Ten researchers in gender and health by the Gender and Health Institute of the Canadian Institutes of Health Research. He is also the founder of the Canadian Safe Spaces movement and a founding co-chair of the Canadian Rainbow Health Coalition.

In this conversation, Ryan reflects on how far families have come — and what lies ahead.

## What The Future interview with Bill Ryan

**Diane Ridgway-Cross:** Today, roughly one in six Gen Zers identify as part of the LGBTQ+ community – far more than any previous generation. When you look at that shift, what do you think it’s really telling us about how society, family life, and identity have changed?

**Bill Ryan:** To understand what’s happening now, you actually have to go back quite far. For most of Western history, people’s understanding of sexuality came almost entirely from religious doctrine. There was very little public language, scientific inquiry, or social permission to think differently.

That began to change during the Second World War, in profound ways. Men, from mostly rural areas at the time, were sent overseas, often living in close quarters with other men for the first time in their lives. Many experienced intimacy, affection, and even love that would have been unthinkable – or unspeakable – in their lives back home. Even if they returned to small towns and conventional lives afterward, they knew something fundamental had shifted: they were not alone.

At the same time, women were called into factories to replace men. They were allowed – often for the first time – to earn wages, open bank accounts, live independently, and exist outside narrowly defined domestic roles. Many discovered not only economic autonomy, but new forms of identity and relationship. That’s why feminism and queer visibility are so closely intertwined: both emerged from women claiming ownership over their lives.

From there, science, feminism, civil rights movements, and later the sexual revolution began asking different questions about human sexuality and gender. The introduction of contraception was pivotal, because it detached sexuality from reproduction for the first time in history. That opened the door to recognizing forms of sexuality that weren’t strictly heterosexual or reproductive.

Over time, those ideas reshaped law, social norms, and family life. What’s different now is that young people are growing up inside that openness – knowing they don’t have to fit into rigid boxes the way earlier generations did.

**Ridgway-Cross:** How has that broader cultural shift changed the way young people approach identity today?

**Ryan:** Young people today recognize that they don’t have to fit boxes the way earlier generations believed they did. They’re growing up seeing a wide range of identities, relationships, and family forms – not as exceptions, but as part of everyday life.

That doesn’t mean everyone has everything figured out. It means young people feel permitted to explore, to ask questions, and to resist being rushed into fixed definitions. They’re rejecting the idea that identity has to be declared early, clearly, and permanently. This isn’t about confusion. It’s about possibility.



**This isn’t about there suddenly being “more” LGBTQ+ people.**

**It’s about young people finally being allowed to name experiences and feelings that were always there.”**

### **Ridgway-Cross: Adolescence has always involved experimentation. What feels different about how exploration around identity is unfolding today?**

**Ryan:** Experimentation has always been an essential part of adolescence – we just didn't always allow it. Today, young people are exploring gender expression, sexual orientation, and identity in ways that feel far less constrained by fear.

What's striking is how normalized that exploration is among peers. Many – but not all, unfortunately – young people grow up surrounded by friends who are gay, lesbian, bisexual, trans, or non-binary – and it simply isn't treated as extraordinary. There's curiosity, learning, and sometimes uncertainty, but far less stigma than there used to be.

That doesn't mean it's effortless. Young people still worry – especially about how adults in their families will react – but they are far less likely to assume that difference automatically leads to isolation. That shift alone has enormous implications for mental health and belonging.

### **Ridgway-Cross: Even supportive parents often say they feel unprepared when a child begins exploring identity. What do families tend to underestimate about that journey?**

**Ryan:** Sometimes parents actually overestimate how difficult it will be. They anticipate rejection, danger, or social catastrophe – and that fear can be overwhelming.

What families often underestimate is how deeply becoming part of a minority reshapes the way you see the world. When a child's self-identification changes – or is newly named – it affects how families think about love, safety, community, and the future. That adjustment can be disorienting for everyone. But families absolutely have the capacity to reorient.

There's also a significant information gap. Most parents – and many professionals – simply haven't been given accurate, practical education about gender and sexual diversity. When people react poorly, it's often not because of malice, but fear.

The families who struggle most are often those facing rigid responses from extended family, religious communities, or institutions. Some parents are forced into stark choices between belief systems they were raised with and their child's wellbeing. Many ultimately choose their child – but that choice can come at real personal cost.

### **Ridgway-Cross: How much of the strain families experience comes from within the family versus the**

### **world around them?**

**Ryan:** In most loving families, internal adjustment happens. It may take time, but love tends to win out over ideology.

The external world is often harder. Workplaces, schools, and public spaces still contain casual hostility – jokes, comments, or policies – that families have to decide whether to challenge or absorb. Not everyone has the agency to confront those challenges, especially when power dynamics are involved.

That's why laws matter so much. Legal protections don't eliminate discrimination, but they create a framework families can rely on when they're most vulnerable.

### **Diane Ridgway-Cross: There's a sense that acceptance of sexual orientation has progressed more steadily, while gender identity has become a flashpoint. Why has that divide emerged?**

**Bill Ryan:** Part of the answer is timing. We've been having public conversations about sexual orientation since the 1960s. Gender identity entered mainstream conversation much more recently – in the 2000s.

But timing isn't everything. Gay and lesbian rights advanced during a broader period of social progress. Trans and gender-diverse issues emerged during a period of backlash – when political and cultural forces were already turning more conservative.

We're now seeing the consequences of that. In recent years, studies have shown rising levels of homophobia and transphobia in some contexts, influenced heavily by political rhetoric and media. There has even been fragmentation within queer communities themselves.

Progress isn't linear. Gains can stall – or reverse – if they aren't actively defended.

### Ridgway-Cross: Where have you seen the most meaningful progress in supporting trans and gender-diverse children?

**Ryan:** Progress tends to happen where there's a champion – someone who treats inclusion not as an administrative task, but as a moral responsibility.

Some school boards and healthcare systems have made extraordinary advances because individuals inside them refused to let the issue stagnate. You see inclusive policies, peer-support structures, educator training, and legal challenges when necessary. There is often a champion at the centre of meaningful change.

What's striking is that some of the strongest examples come from

smaller communities. Change doesn't depend on scale. It depends on conviction.

### Ridgway-Cross: When you look 10 to 15 years ahead from the perspective of families raising gender-diverse and queer children, what feels like the most important unfinished work?

**Ryan:** Attitudes. Laws matter – and in Canada, constitutional protections give us real grounds for optimism – but attitudes are the frontline.

We need people willing to say, clearly and consistently, that we are not going backwards. Rights that have been secured must be actively defended. And those efforts will increasingly happen in alliance with other movements – women's rights, immigrant rights, racial justice – as a response to a common threat: attempts to impose a narrow worldview on everyone else.

Canada is not perfect, but our legal framework is strong and our communities are organized. That gives me hope.



*Diane Ridgway-Cross leads Ipsos Strategy3's Canadian practice and is the managing editor for What The Future Canada*



**Canada ranks among the global leaders in protections for gender and sexual diversity.**

**That strength offers stability — yet gaps remain, and progress depends on continued vigilance, not complacency.”**

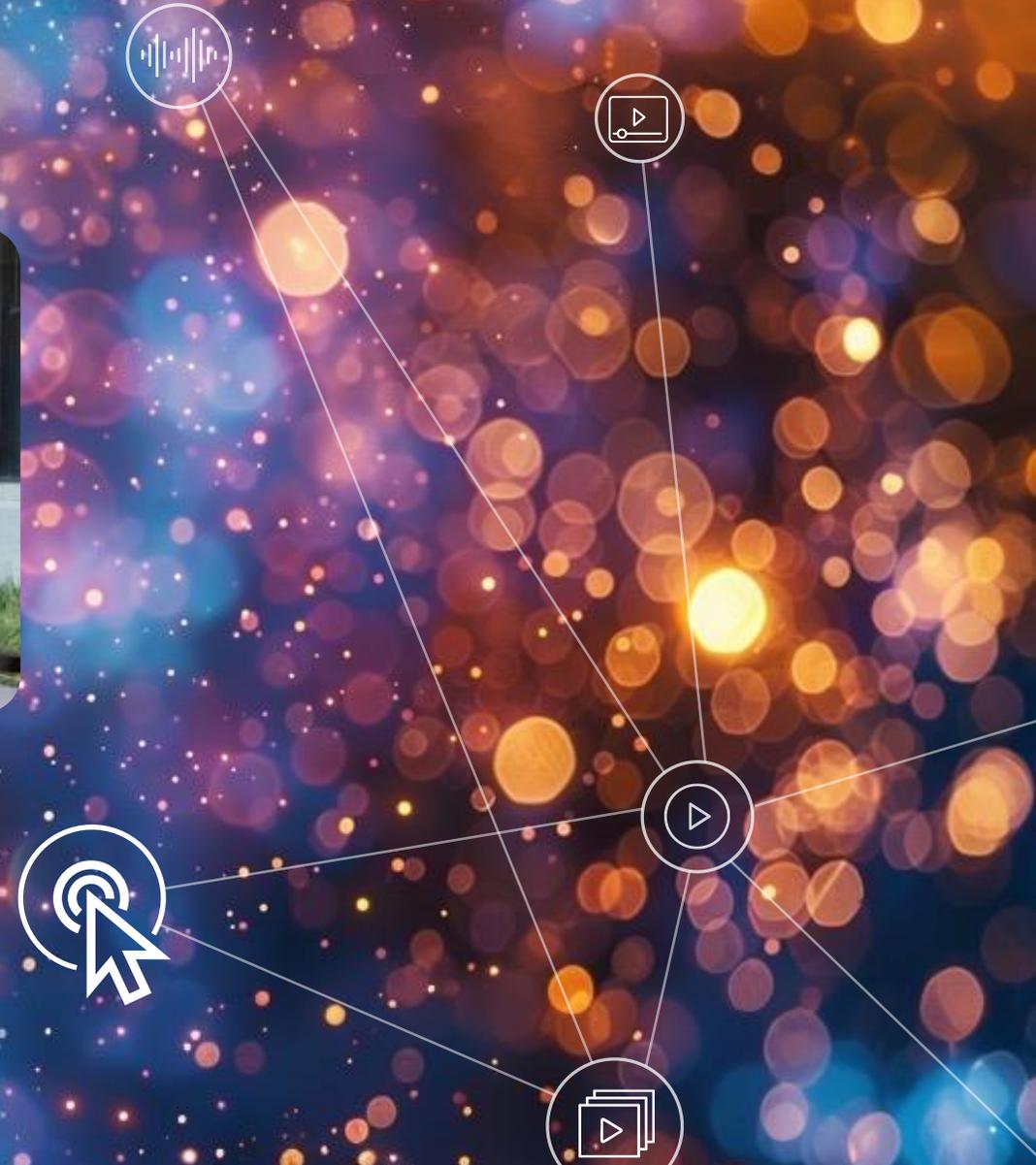
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# The reorganization of family around caregiving

**Longevity, affordability pressures, and shifting life timelines are changing not just who provides care in Canada, but how families themselves are structured. At growing scale and duration, caregiving is no longer a temporary responsibility layered onto family life – it's becoming one of the organizing principles around which families are built.**

Across the country, families are coordinating care across generations at the same time. As parents age and require sustained support, caregiving increasingly spans children, aging parents, and extended kin within a single-family system.

The scale of caregiving makes this shift structural, not exceptional. One in four Canadians provides unpaid care, and more than half deliver long-term support that extends for years rather than months. On average, caregivers spend 19 hours per week on caregiving responsibilities – layered on top of paid work and family commitments.

At this scale, caregiving stops being a role held by a subset of families and becomes a baseline condition reshaping time, income, and wellbeing across the population.

The strain caregivers report – feeling overwhelmed, anxious, or fatigued – reflects not individual vulnerability, but

accumulation. When care is sustained, multidirectional, and largely absorbed within families, pressure becomes persistent rather than acute.

Families respond not by opting out, but by adapting: reorganizing schedules, pooling resources, and restructuring daily life around long-term care needs.

**Canadian caregivers report spending an average of 19 hours per week on responsibilities, in addition to paid work and family commitments.**



*Rama Zuñiga is a Senior Engagement Lead at Ipsos Strategy3 in Canada.*

## 1 in 4

Canadians provides unpaid care, with more than half delivering long-term support that extends for years rather than months.

Source: Petro-Canada CareMakers Foundation

# From traditional to today: Financial planning for modern families



Carolina Henao

Financial Planner, Sun Life

As a Certified Financial Planner with more than 18 years of experience, Carolina's expertise lies in helping professionals and business owners grow, protect, and enjoy their wealth with purpose and peace of mind — whether expanding a business, planning for retirement, supporting future generations, or building the freedom to live life on their own terms. She is the owner of LUCEM Financial Solutions Inc | Sun Life, where her team focuses on investment strategies, business succession planning, and multi-generational wealth management.

At a time when Canadians are supporting aging parents longer, launching children later, and redefining what “family” means, we sat down with Carolina to discuss how these shifts are reshaping financial planning — and what insurers and advisors will need to rethink in response.

## What The Future interview with Carolina Henao

**Fernando Aloise:** Across our work, we're seeing family structures expand well beyond traditional definitions while also stretching across generations. From your perspective, how are these shifts reshaping the financial realities of the families you serve?

**Carolina Henao:** It's something that's happening more and more. Much of what I see relates to the increasing number of multi-generational homes and blended households.

I see the sandwich generation housing their older kids, trying to figure out retirement while also taking care of their parents. It's becoming increasingly stressful because they're having to think about their financial plans differently. Those responsibilities – parenting and caring for parents – are very expensive, and many didn't anticipate that. While this used to be more common among Canadians from certain cultural backgrounds, I now see it happening across the board. The pressure is even harder on only children because they don't have siblings to share the load.

I also see marriages ending in divorce within the first five years and divorce after age 50 happening more than before. Often, people remarry and form blended families, and that's when planning becomes very different. Many parents in blended families don't necessarily want to leave equal inheritances to all children, especially if one child isn't financially responsible or capable of handling their finances.

Life paths also aren't linear anymore. It used to be: graduate, get married, have kids, send them to school, retire. That's no longer the case. Many people are starting families later in life. They build their careers first and then decide to have children in their early 40s. That completely changes the financial dynamic. Now they're asking: What does this mean for my retirement savings? What do I do differently?

**Aloise:** Of these shifts – around who counts as family, and when and how families form – which have required the most significant rethink internally?

**Henao:** One major rethink has been around having parents as dependents. Historically, dependents meant a spouse and children. Today, many clients are also financially responsible for their parents – but that doesn't fit the traditional definition of dependency, so they end up paying significant expenses out of pocket.

In the past year alone, I've worked with at least two clients who had to decide when it was the right time to move a parent into a care facility. They're saying, "I can't bring my parent home. I work full time. I don't have the capacity." If the parent owns a home, do they sell it to help cover long-term care costs? Some medications may be covered by government programs, but many additional expenses are not. It's complicated.



**The sandwich generation is trying to support their kids, care for their parents, and still plan for retirement — and many didn't anticipate how expensive that would be."**

Over the past decade, I've seen this more frequently as people live longer. Many clients are overwhelmed and asking their advisors, "What should I do?" I help them understand savings vehicles and insurance solutions that fit their needs, as well as share information about government support programs. Professional help in understanding and navigating their options makes a big difference.

**Aloise: Many benefit and protection models were built around a narrower definition of family. As households become more diverse and multi-generational, where are those models falling short – and how has Sun Life had to adapt in response?**

**Henao:** We're seeing an increasing number of clients asking for more flexibility. Whether it's the need for paid or unpaid leave to care for parents recently diagnosed with a severe medical condition, such as dementia or Alzheimer's, or children dealing with mental health issues, they're looking for support beyond just financial advice.

They come to me almost as a life planner. Our conversations go beyond investments and insurance. We talk about work decisions in the context of caregiving responsibilities. They want access to mental health support, especially on the caregiving side, and they want to understand what's available to them. It's incredibly stressful and very lonely to manage on their own while also caring for others – and that's why working with a trusted partner can be so beneficial.

My client relationships take a holistic approach that looks at their unique needs from a health, wealth, and protection lens. When you build a trusted relationship, you become more than a financial planner – you're helping people navigate life decisions and protect their families.

**Aloise: One in four Canadians now provides unpaid care to a family member or loved one – often while juggling work and financial responsibilities. From your perspective, how is this reshaping expectations of employers and insurers, and where are existing benefit structures struggling to keep pace?**

**Henao:** Change takes time, especially in our industry. A lot of structures – like underwriting guidelines – are based on claims data, age, and long-standing models. Adjusting insurance structures isn't going to happen overnight. It can take years to fully adapt to new realities.

For example, if someone continues working past 65, their group benefits and insurance products may not continue in the same way. In the past, this was an age when most people retired, but today many still need that coverage. Some still carry mortgages past age 65 because they've used their savings to support children or aging parents.



**Insurance and investments were built around traditional definitions of family — but families are evolving.”**

I had a client whose best friend, a single mother, passed away from cancer, leaving two teenagers. My client became their trustee and took them into her care. She needed to add them to her work benefits, but they weren't legally adopted yet – and adoption takes time. We worked with her group benefit provider to find a way to consider them dependents during that interim period.

**Aloise:** As definitions of family continue to evolve, what will insurers need to rethink most over the next decade? Where do you see both the greatest opportunity and the greatest risk?

**Hena:** My takeaway is that the industry's role will be to insure families as they are becoming – not as they were. Insurance and investment structures were built around traditional definitions of family. But families are evolving. The opportunity is to create structures, benefits, and protections that reflect what families actually look like today – and what they will look like in the future.

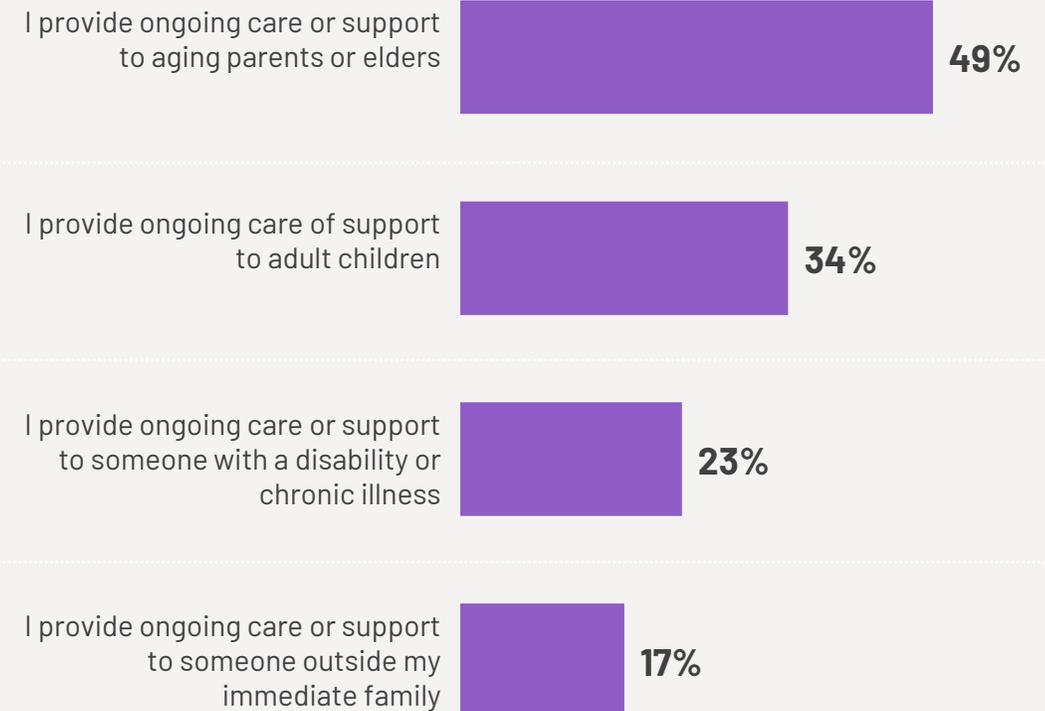
We're starting to see this shift as insurers introduce more flexible solutions. One example is Sun Life's Evolve Term Insurance, which allows clients to increase coverage at certain life stages. But there is more work to do across the industry to meet the changing and increasingly individualized needs of Canadians and their families.

If we can adapt to families as they are becoming, rather than holding onto how they were, that's where the real opportunity lies – helping Canadians and their families live healthier and more financially secure lives.



**Fernando Aloise** is a Senior Engagement Lead at Ipsos Strategy3 in Canada

**Of the Canadian adults providing ongoing care or support for someone:**



# The economics of family: Canada's new household math

As the cost of raising a child surpasses a quarter-million dollars, parenting is becoming one of the most consequential — and increasingly unaffordable — financial decisions Canadians will ever make.

Over the past few decades, the definition of “family” has been in near-constant redefinition, and even the word “household” feels increasingly inadequate to capture the complexity of modern life. Yet amidst this shifting landscape, one fact remains unchanged: children are children, and they bring a set of concerns, joys, and costs that are uniquely their own.

## When family becomes a financial decision

Households with children under 18 face particular pressures. Affordability sits at or near the top of the list — and increasingly, it defines the decision to have children at all. In 2023, Statistics Canada released a study showing that a two-parent, middle-income family with two children spends roughly \$293,000 per child from birth to age 17. That works out to about \$17,235 per year, \$1,436 a month, or \$332 a week.

These are not abstract numbers. They represent a parallel cost of living — one layered on top of already escalating housing, food, and

transportation expenses. Put another way, the cost of a single child could cover half the rent on a modest two-bedroom apartment in a mid-sized Canadian city for a year, fund two week-long, all-inclusive vacations annually, or pay for a fully loaded mid-size car lease, including insurance and gas.

Over 17 years, invested consistently at a modest five percent, the same amount could grow to nearly half a million dollars — enough to meaningfully alter retirement timelines, housing security, or long-term financial resilience.

The implication is stark. Parenting is no longer just an emotional or lifestyle decision; it is one of the largest financial commitments most Canadians will ever make — rivaling home ownership and increasingly competing with it. And unlike other major purchases, it is a cost that cannot be deferred, downsized, or optimized away.

# 84%

of Canadians agree  
“Raising a family in  
Canada increasingly  
requires a level of  
financial security that  
many don’t have.”

Source: Ipsos Future of Family survey  
conducted January 23-24 2026 (n=  
1,000 Canadian adults, 54% parents)

The message is unambiguous: children cost money, and a lot of it. The more children you have, the higher the cost, with little efficiency gained from scale. In an era where affordability dominates public discourse, the economics of family formation are quietly becoming prohibitive. For many Canadians, the question is no longer how to afford children – but whether they can afford to have them at all.

### When the math meets reality

Canadian families with children are navigating this reality like everyone else, but with far less margin for error. Income growth has not kept pace with rising housing, food, and transportation costs. Financial commitments push parents to prioritize essentials – food, shelter, childcare, transportation, and health-related expenses – often at the expense of non-essentials. Short-term survival takes precedence over long-term planning, leaving less room for emergency savings, retirement contributions, or education funds.

Many parents rely on relatives or friends for childcare, and balancing work and family obligations is a constant challenge – one made more acute as workplaces move back toward full-time office schedules and flexibility becomes harder to negotiate.

From the outside, it can be tempting to assume that life for parents is defined by stress, anxiety, and relentless budget

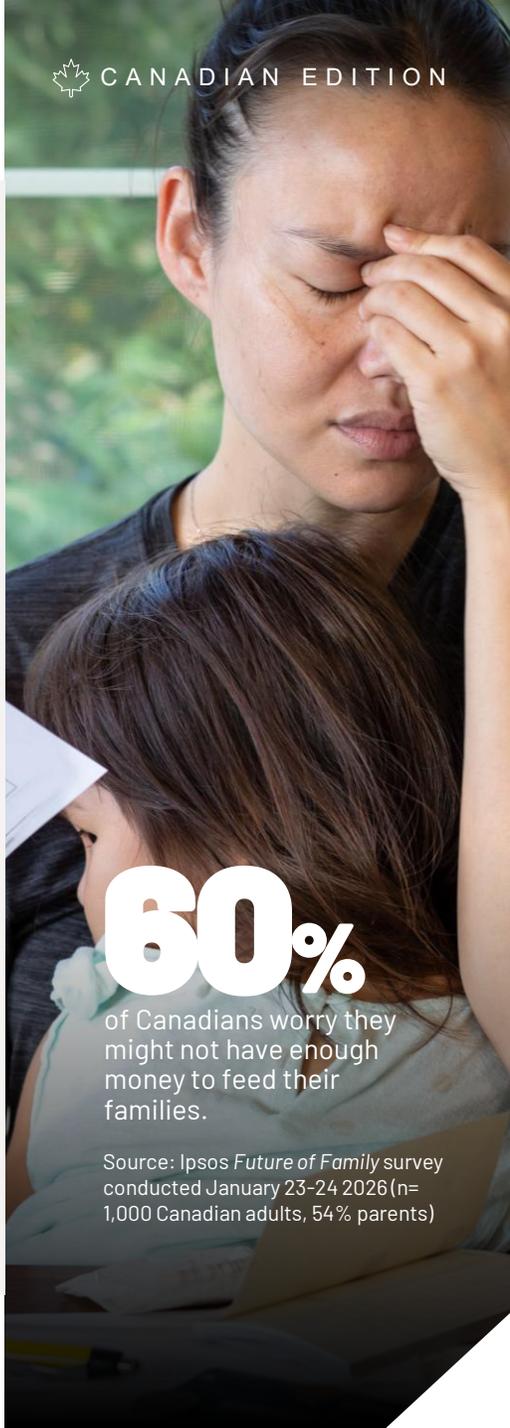
management. There is evidence to support this. In spring 2024, Statistics Canada reported that over half (55%) of households with children said rising prices were greatly affecting their ability to meet day-to-day expenses – compared with 42% of multi-person households without children and 37% of lone-occupant households.

And yet, this pressure coexists with something else. Something harder to measure.

### The returns that don't show up on a balance sheet

Parents are more likely than their childless peers to report that their year was good, or that their quality of life is moving in the right direction. In 2025, for example, 37% of parents said the year had been good, compared with 25% of non-parents. When asked whether life was headed in the right direction, 53% of parents responded positively, versus 46% of those without children (Ipsos Essentials).

Children bring emotional richness, purpose, and meaning to life. They foster personal growth, deepen social bonds, and create a sense of continuity that extends beyond the present moment. Parents often struggle to articulate these returns in practical terms – the laughter, milestones, and everyday moments resist quantification – but they describe them as profoundly real.



**60%**

of Canadians worry they might not have enough money to feed their families.

Source: Ipsos *Future of Family* survey conducted January 23-24 2026 (n=1,000 Canadian adults, 54% parents)

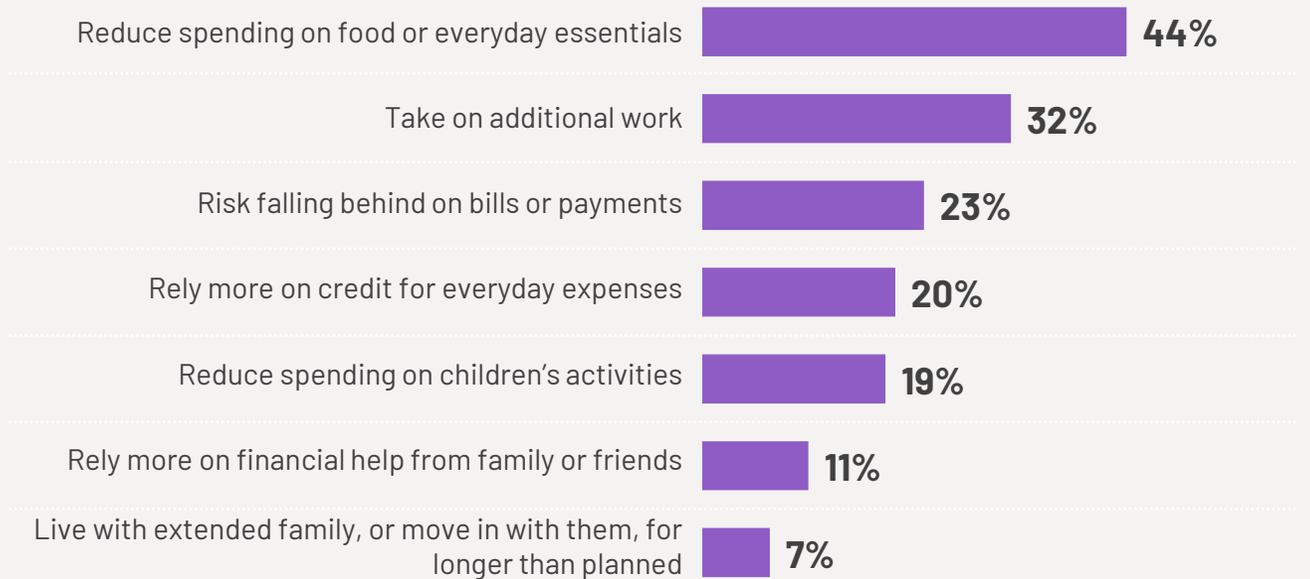
In that sense, the familiar saying that “money can’t buy happiness” may be too simplistic. Money can buy happiness – but not always the kind that endures. For many parents, happiness is not something accumulated or optimized, but something experienced through care, responsibility, and relationship. Children convert financial resources into meaning.

For brands and organizations seeking to connect with families, this distinction matters. Parents don’t want to be seen only as stressed consumers or cost-conscious planners. They want recognition of the trade-offs they are making – and reassurance that those trade-offs are rational, human, and worthwhile. Solutions that save time, reduce friction, or restore a sense of control resonate precisely because they protect what parents value most.

Looking ahead, the rising cost of parenting raises a harder question. As family life becomes more expensive, the burden of sustaining it is increasingly falling on households alone. Whether families continue to form, grow, and thrive will depend not just on individual budgeting decisions, but on whether employers, institutions, brands, and policymakers step in as partners – helping families preserve dignity, stability, and choice.

Children, in the end, are both a cost and a gift. They bring financial strain and daily responsibility, but also meaning, connection, and purpose. For many parents, the return is clear – even as the math becomes harder to justify. Raising a child is an investment that pays in ways spreadsheets cannot measure.

**Looking ahead the next 12-24 months, do you expect that cost pressures will require you or your household to do any of the following? (among parents of children, any age)**



Source: Ipsos Future of Family survey conducted January 23-24 2026 (n= 1,000 Canadian adults, 54% parents)



**Mike Colledge** is Sustainability and Executive Insights Lead at Ipsos Canada

# When saving feels smart, not sacrificial



## Julie Unsworth

Vice President of Marketing, Hard Discount  
Loblaw Companies Limited

In an era where affordability no longer feels temporary, the weekly grocery shop has become a barometer of household stress and resilience. We spoke with Julie Unsworth, Vice President of Marketing for Hard Discount at Loblaw Companies Limited — which includes value-focused grocery banners like No Frills and Maxi — about how families are redefining value, the emotional weight behind everyday trade-offs, and what the evolution of hard discount signals about the future of Canadian family life.



## What The Future interview with Julie Unsworth

**Diane Ridgway-Cross:** The past few years have fundamentally reshaped household finances. What have those shifts changed about what “value” means to Canadian families?

**Julie Unsworth:** The past few years have made uncertainty feel like the norm for many households. After moving through COVID, inflation, and continued economic instability, caution has become part of everyday decision-making.

That has expanded what “value” means. Price is still critical – but it’s not enough on its own. Families want affordability, but they also expect consistency and quality. If you’re buying produce for your kids, it needs to last. If you’re choosing a lower-priced option, it can’t feel like a compromise.

Value today is about making your money go further without giving up what matters. It’s about feeling smart and in control, even in an uncertain environment. No Frills and Maxi really understand this and work hard to empower our customers by consistently bringing them strong value.

**Ridgway-Cross:** If uncertainty is now the baseline, what does that look like in practice? Are families simply tightening their belts – or are they fundamentally changing how they shop and manage their grocery budgets?

**Unsworth:** We’re seeing customers being resourceful in how they are shopping and planning – visiting multiple stores, planning more around promotions, and sometimes flexing between fresh and frozen to help manage their budgets. We’re also seeing a continued shift into private label – not as a last resort, but as a deliberate choice.

This isn’t just about the most financially vulnerable. Many Canadian households are feeling sustained financial pressure.

For No Frills and Maxi, initiatives like Price Drops, New Lower Price and Price Match help our customers stretch their budgets further and feel confident shopping at our stores.

**Ridgway-Cross:** Hard discount has historically carried stigma. Has that changed?

**Unsworth:** Definitely. There was once a perception that shopping hard discount meant trading down – that it was a compromise. Today, value-focused banners like No Frills and Maxi are increasingly seen as smart, intentional choices. In an environment where families are scrutinizing every dollar, making your money go further isn’t embarrassing – it’s responsible.



**This isn’t just about the most financially vulnerable. Many Canadian households are feeling sustained financial pressure.”**

That psychological shift matters. When customers trust they'll find what they need, at a price that works and quality they can rely on, the experience feels empowering rather than limiting.

Price may open the door. But trust — and the sense that you're making a smart decision for your family — is what keeps people coming back.

**Ridgway-Cross: Loblaw has been steadily expanding its hard discount footprint. Is that growth about meeting a moment — or about repositioning hard discount as a permanent pillar in Canadian family life?**

**Unsworth:** The expansion of No Frills and Maxi is part of our long-term commitment to helping Canadians live life well. Bringing our stores into new communities across Canada plays an important role in making quality food more accessible for many households.

**Ridgway-Cross: Technology is playing a larger role in how families manage spending. How does that shape grocery retail?**

**Unsworth:** Digital tools can give customers more visibility into what they're spending and saving —

whether that's receiving more relevant offers, helping them plan purchases in advance, or seeing a running total as they shop. That transparency reduces surprises at checkout and helps families feel more intentional about their choices.

Technology also reshapes expectations. Many customers don't think in terms of online versus in-store — they move seamlessly between both. The experience, and the savings, need to feel connected across those moments.

At its best, technology should make managing a household budget feel simpler and more predictable. We are always testing and learning new ways that technology can help ensure a great experience for our customers.

**Ridgway-Cross: As you watch families navigate this environment — planning more carefully, using digital tools, recalibrating spending — what do you think other brands sometimes miss about what financial pressure actually feels like?**

**Unsworth:** The emotional load.

Financial pressure isn't just a calculation — it's daily stress. Families are making trade-offs not only

between brands, but across categories. Groceries versus extracurricular activities. Utilities versus clothing. Immediate needs versus long-term goals.

Many Canadian households are working full-time — sometimes with multiple earners — and they are still feeling financially squeezed.

Brands that focus only on transactions risk missing the human context. This is something that the No Frills and Maxi brands really understand, and I think the sense of empowering our customers and brand pride really comes through.

**The average family of four in Canada is expected to spend \$17,571.79 on food in 2026, a 27% increase versus five years ago.**

Source: Canada's Food Price Report 2026

### Ridway-Cross: Looking five to ten years ahead, what does hard discount need to do to remain essential in Canadian family life?

**Unsworth:** Hard discount will need to stay deeply connected to the communities it serves. Canada is diverse – economically and culturally – and one-size-fits-all won't work.

At the same time, digital and physical experiences will continue to converge. The shopping experience should feel seamless, whether you're planning online or shopping in-store.

But ultimately, it comes back to trust. If families believe you understand their reality – and are helping them navigate it – you remain relevant.

For No Frills and Maxi that means offering the right products, consistently delivering strong value and ensuring a great shopping experience in-store and online every time.

### Ridway-Cross: Last question. What makes this work meaningful to you personally?

**Unsworth:** What makes it meaningful is the scale of impact. We use our scale to make everyday life more affordable for millions of Canadians – and help them say 'yes' to more to things that matter to them – that's powerful.

As a parent, you want to provide. Even modest savings can free up room for extracurricular activities, experiences, or simply a bit of breathing space in the household budget. That isn't abstract. It shows up in very real ways. Helping make quality food more affordable for Canadians makes my work really rewarding.



*Diane Ridway-Cross leads Ipsos Strategy3's Canadian practice and is the managing editor for What The Future Canada*



**Even modest savings can free up room for extracurricular activities, experiences, or simply a bit of breathing space in the household budget.”**

# It takes an algorithmic village: Why Canadian parents are turning to machines they don't quite trust

A year ago, there was little public conversation about “AI parenting.” Few parents would have considered turning to a machine for advice about their child — let alone relying on it in moments of stress, uncertainty, or fear. My, how fast things can change.

AI Personal Assistant

Prompt

...

**62%**

of Canadian parents say they have used AI-powered tools or assistants for parenting-related needs.

Source: Ipsos Future of Family survey conducted January 23-24 2026 (n=1,000 Canadian adults, 54% parents)

Today, tools like ChatGPT have become a quiet but consequential layer in everyday family life. Parents are using AI to interpret symptoms when a child is sick, to draft calm responses in moments of conflict, to decode school communications, to summarize psycho-educational assessments, and to sanity-check decisions they once would have taken to a doctor, teacher, or trusted family member.

This shift has happened with remarkable speed — faster than public debate, policy, or professional guidance could keep up. And it has not been driven by novelty or blind faith in technology. Instead, AI has become a default backstop in a system where human support is increasingly hard to access, slow to respond, or absent altogether.

## The new 3 AM confidant

Picture this: it's 3 AM. A baby won't stop crying. The parents are

exhausted and overwhelmed. A generation ago, they might have called their mother or flipped through a dog-eared copy of *What to Expect*. Today, millions turn to ChatGPT.

This is no longer an edge case. According to Ipsos' recent *What the Future: Family* survey, nearly two-thirds (62%) of Canadian parents say they have used AI tools such as ChatGPT for parenting-related needs. In practice, this can range from decoding sleep patterns and scripting responses for toddler meltdowns, to navigating deeply personal conversations they don't feel equipped to handle alone.

## Filling the gaps the system left behind

What's driving this shift isn't fascination with technology — it's necessity. Across Canada, the systems parents are expected to rely on have become harder to access, slower to respond, and more difficult to navigate. Millions lack a primary care provider. Waitlists for developmental assessments stretch months or years.

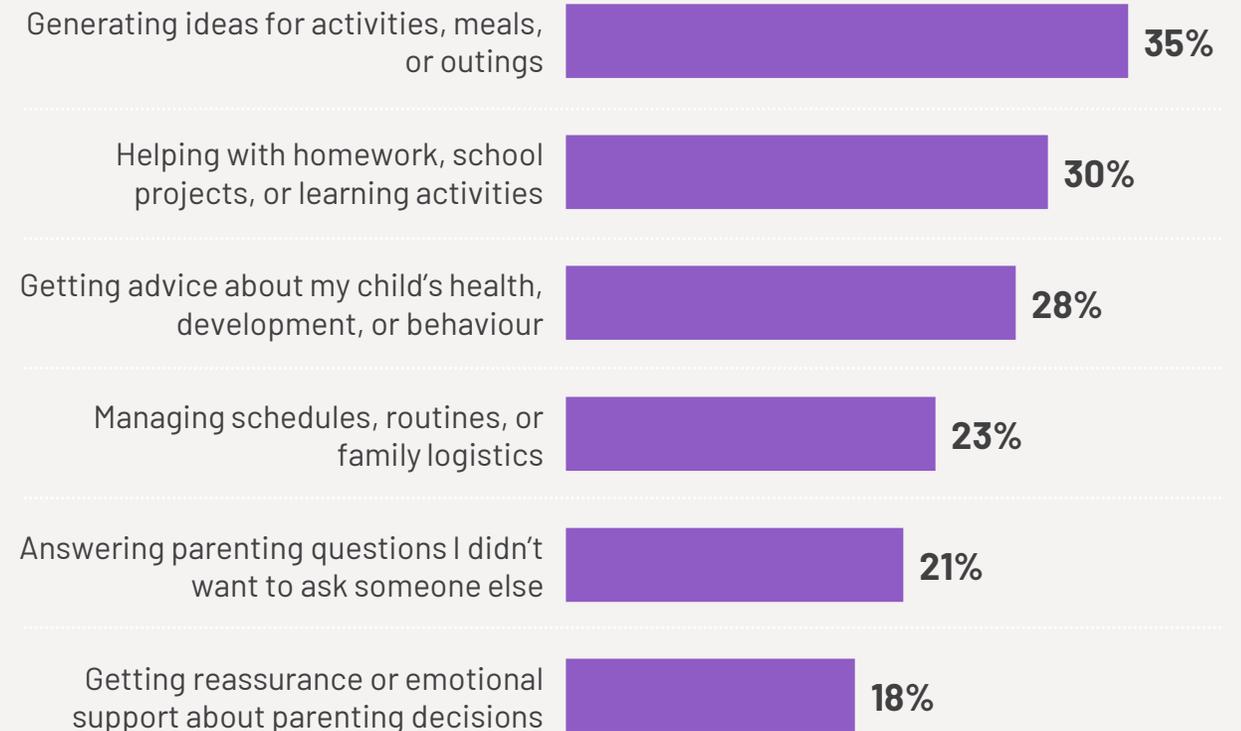
School systems increasingly require parents to interpret dense documentation, advocate in unfamiliar professional language, and make consequential decisions with limited guidance. Mental health supports remain fragmented, expensive, or out of reach.

In this environment, parents aren't turning to AI because they believe it has all the answers. They're turning to it because it shows up. AI is available at any hour. It responds without judgment. It doesn't rush parents through a ten-minute appointment or make them feel embarrassed for asking "obvious" questions. It allows parents to test their thinking, rehearse difficult conversations, and make sense of complex information privately – before deciding what to do next.

Parenting today is not just about care – it's about coordination and advocacy. Parents are expected to move across health, education, and mental-health systems with fluency, often without clear guidance. AI doesn't replace human expertise, but it lowers the threshold for engagement. It gives parents a place to start when no other place feels available.

In many cases, AI functions less as an authority and more as a buffer – absorbing anxiety, restoring a sense of control, and helping parents arrive at conversations with greater clarity and confidence.

### How Canadian parents have used AI-powered tools or assistants in the past 12 months



Source: Ipsos *Future of Family* survey conducted January 23-24 2026 (n= 1,000 Canadian adults, 54% parents)

The AI parent, in this context, is not a tech-obsessed optimizer chasing perfect outcomes or outsourcing judgment to machines. More often, they are pragmatists — navigating fragmented systems, limited access, and rising expectations with whatever tools are available. AI becomes part of the invisible work of holding family life together, not because parents believe it is better than human care, but because it is there when human care is not.

### Reluctant adoption, not blind faith

If this shift sounds like enthusiastic tech adoption, it isn't. Canadians are among the most skeptical users of artificial intelligence in the world. According to Ipsos data, only 38% of Canadians say AI is having a positive impact on the world, compared to 58% globally — placing Canada among the most AI-pessimistic countries worldwide.

Canadians are not AI believers. And yet, parents are using these tools anyway.

More than half of Canadians admit they have little understanding of how AI companies handle their data. They are aware of the risks: hallucinations, inaccuracies, and the possibility that they are feeding

intimate details about their child's behaviour or mental health into systems they cannot see or control.

Despite this unease, use persists — not as an act of faith, but as an act of pragmatism. When a parent needs a “gentle parenting” script to get through a meltdown, they turn to AI. When they are handed a 50-page psycho-educational report for a neurodivergent child and don't know where to begin, they upload it for summary. When a new mother experiences intrusive thoughts at 2 AM and feels too ashamed to say them out loud, she confides in a chatbot that cannot judge her.

This is not enthusiastic embrace. It is pragmatic adoption. Parents are not handing over authority or outsourcing judgment. They are using AI provisionally — as a translator, a rehearsal space, a sounding board — while holding their doubts close. Reliance has grown faster than trust, producing a distinctly Canadian pattern of use: cautious, conditional, and deeply ambivalent.

### The risks we can't ignore: when parents are left to manage the trade-offs alone

Any honest assessment of AI-assisted parenting has

to acknowledge the risks — not as reasons to reject these tools, but as limits parents are already navigating.

**AI systems do not fact-check; they predict.** In many contexts, errors are manageable. In parenting, where decisions can feel emotionally or medically consequential, they introduce uncertainty that parents must interpret rather than resolve.

**Privacy raises a different tension.** Each time a parent types “My daughter melts down at daycare drop-off” or uploads a school assessment, they may be creating a digital trace of their child's behaviour in systems they do not fully understand or control — often long before children can meaningfully consent.

**When reassurance replaces judgment.** The most complex risks emerge around adolescent mental health. AI systems can offer responsiveness and empathy when human support feels distant. In documented cases, however, chatbots have responded to suicidal ideation without appropriate interruption or escalation — underscoring a fundamental limitation of systems designed to respond rather than assess.

These tools can also reinforce existing assumptions. Systems optimized to be affirming may echo a parent's initial interpretation – validating frustration or certainty rather than introducing alternative perspectives. Over time, this can reinforce confirmation bias, shaping how children are understood and cared for.

What's notable is that parents aren't blind to these limits. They know AI can be wrong. They worry about privacy. They understand these tools cannot replace professional care. And yet, they continue to use them – not because they dismiss the risks, but because the alternatives are often incomplete, delayed, or inaccessible.

This is not reckless adoption. It is careful, conditional use. Parents are weighing trade-offs in real time – using AI to bridge gaps, reduce anxiety, or prepare for next steps, while holding its limitations in view.

### The Algorithmic Village: An Uneasy New Normal

What's emerging is not a temporary coping behaviour, but a new configuration of care. Parents are now navigating family life across a mixed ecosystem of support – human and machine – adapting to stretched systems, rising expectations, and a world conditioned to expect instant

answers. They are not abandoning judgment; they are recalibrating, using AI as one input among many in decisions they are increasingly asked to make on their own.

The algorithmic village is already here. The question is no longer whether parents will use AI, but how responsibility for its use is shared – and whether the systems around families evolve quickly enough to support thoughtful, transparent, and humane integration.



**Paul Acerbi** is a Senior Vice President with Ipsos Canada and leads the Canadian AI Adoption Team



# Growing up online: how YouTube balances youth discovery and learning with safety



Alex Paterson

Youth Partnerships Lead, YouTube Canada

Alex Paterson leads Youth Partnerships for YouTube Canada, working with youth-focused organizations and educational creators to bring local learning and educational content to the platform.

A father of two, he shares insights on how YouTube has evolved beyond entertainment, supports learning content, and helps parents protect young users in a digital-first world.



## What The Future interview with Alex Paterson

**Fernando Aloise:** Tell me about your role at YouTube Canada.

**Alex Paterson:** I lead our youth partnerships in Canada, which means I'm often in conversation with partners who either create on YouTube or who support youth and youth issues in the ecosystem. Some of our partners include Kids Help Phone and MediaSmarts, who weigh in on the products, policies, and services we offer to young people and families. I also work with some creators who bring to life one of the things I love most about YouTube: real learning and discovery.

**Aloise:** YouTube is consistently cited as one of the most-used platforms among Canadian kids and teens. What does that level of engagement mean for families?

**Paterson:** YouTube is the number one video platform across all devices and demographics – reaching 98% of Canadians. But it's more than just entertainment. It's a place where people learn new skills, dive deep into their passions, express themselves, and discover incredible creators. We recognize the importance of being a part of Canadian families' everyday lives, spanning different ages and life stages. That's why we've put a lot of time, effort, and thought into making sure families have the options they need, depending on the stage they're in.

**Aloise:** How are youth and families using YouTube today – and what tends to surprise adults most about how the platform actually shows up in family life?

**Paterson:** I think YouTube's role is – and this is a big piece of the puzzle – to consistently update the platform to ensure that the experience available to kids and teens meets the expectations of parents and caregivers. We work regularly with our Youth and Family Advisory Committee, made up of experts in children's media, child development and digital learning, to update our family product experiences and policies. As the world changes, we want to ensure our products and policies are meeting the moment.

There's also the content side – we work closely with creators to help them understand that, if they're going to create for a youth audience, there are high-quality principles that you are expected to meet.

We also have free, global resources through Google to support educators and families. Be Internet Awesome is a great family guide that gives families the tools and resources to learn about online safety and citizenship at home. Parents can use printouts, games, and online activities to learn alongside their kids – from spotting misleading content to setting digital ground rules together. The goal isn't just controls, but a shared understanding as families navigate the online world.

**Aloise:** For younger children, how do they use YouTube today – and what types of content tend to resonate most at that stage of childhood?

### Among Canadian parents who use YouTube:

- **79%** feel confident in their ability to guide their child on how to use YouTube or YouTube Kids responsibly
- **75%** of parents of teens aged 13-18 say YouTube plays an important role in their children's discovery of the world.
- **87%** agree that YouTube or YouTube Kids provides quality content for their children's learning and/or entertainment.

Source: YouTube 2024 Impact Report

**Paterson:** It's so varied. I think there's a lot of fascinating, detailed, curiosity-inspiring content.

If I look at my home as an example, we're a big Lego-creator household right now, which is wonderful. Families will have different genres of content that connect with their kids' interests whether that's kids yoga or Sesame Street. More broadly, I'd also point to some Canadian creators working in learning, science, and discovery. Channels like Nile Red are a great example — an incredible Canadian success story. So, it really does vary, but we always come back to the same foundation: high-quality principles that encourage discovery, learning, joy, and fun.

**Aloise: As kids move into the pre-teen and teenage years, how do their needs and behaviours on the platform change — and what types of content become most important to them?**

**Paterson:** Some of the best creators encourage lifelong learning, discovery, joy, and creativity — all wonderful things to share as a family across ages. But every family is different in terms of their digital ground rules — how they engage with the platform, and how they engage with media and technology more broadly.

This is why we've made sure that families have different options that work for their family. YouTube provides three distinct experiences that match a child's developmental stage, rather than a one-size-fits-all approach.

YouTube Kids is a standalone "walled garden" featuring a curated library of family-friendly videos.

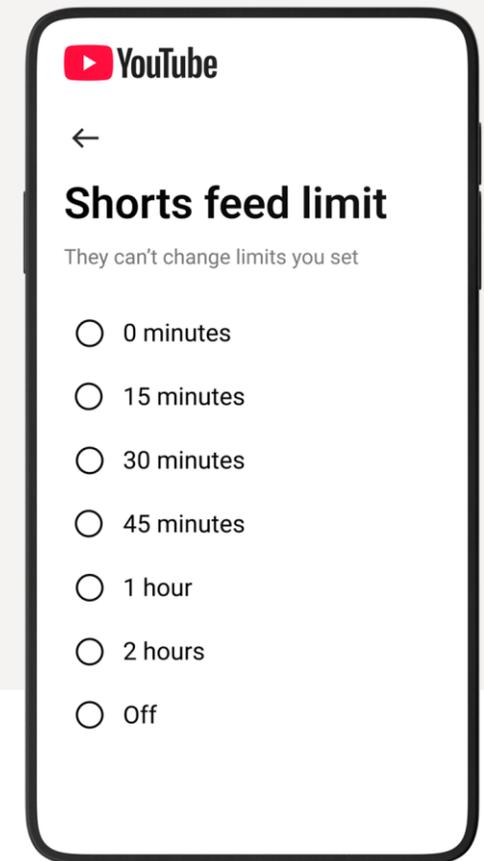
Kid Accounts are a managed on-ramp to YouTube through a supervised experience, where parents choose from three tailored content settings based on their child's maturity.

Teen Accounts are a YouTube experience that reinforces mindful engagement with the platform, with uploads set to private by default and autoplay turned off for users under 18.

Ultimately, we want parents to feel like they're in the driver's seat. If a parent is within their child's YouTube ecosystem, they can handpick the videos or channels the child can watch. As kids graduate into the teen experience, parents can remain closely connected to that product experience.

**Aloise: Screen time and online safety are top of mind for many parents. What is YouTube doing to support a healthy, safe environment for kids and teens and to give parents meaningful control?**

**Paterson:** We're constantly updating our family product experiences and policies, and we consult with academics, not-for-profits, clinical experts, and specialists in children's media, child development, digital learning, and citizenship. All of those perspectives inform our product updates, design choices, and controls. We've set the bar pretty high here, and I think it shows in the product.



We also understand that, sometimes, the best YouTube really is less YouTube, right? That comes to life on the platform in a few different ways. We have features like Take a Break reminders and bedtime reminders, which encourage more mindful and healthy viewing.

I'm also excited about some of our recent announcements in this area. We've introduced new controls that allow parents to set time limits on how long their teens can scroll on Shorts — including the ability to set that timer to zero. That's an industry first.

**Aloise: Looking ahead, what excites you most about the future of YouTube — and where do you feel the responsibility, or the challenge, is greatest in getting that right?**

**Paterson:** We've been building with kids and families in mind for more than ten years. At the heart of our approach is a simple idea: we want to protect kids in the digital world, not from the digital world. That principle guides how we think about empowering parents and creating joyful, safe, and nourishing spaces for kids and teens.

And we see this coming to life through three pillars. First are controls. We offer a wide range of controls for parents, and we'll continue to improve them, because putting parents in the driver's seat allows them to customize their kids' and teens' experiences on YouTube in ways that work for their families.

Second is content. Beyond our community guidelines, we've developed a set of evolving features and additional guardrails designed to recommend high-quality content to kids and teens.

And finally, it's about preparation. In order to support young people navigating the digital world, we offer age-appropriate experiences with built-in protections. We've set a very high bar, and we're committed to continuing to raise it, through deep collaboration with parents, educators, experts, creators, and kids.



*Fernando Aloise is a Senior Engagement Lead at Ipsos Strategy3 in Canada*



**At the heart of our approach is a simple idea: we want to protect kids in the digital world, not from the digital world.**

**That principle guides how we think about empowering parents and creating joyful, safe, and nourishing spaces for kids and teens.”**

# Parenthood, reordered: timing, uncertainty, and family change



Shelley Clark

James McGill Professor of Sociology and Demographer, McGill University

In her work as a sociologist and demographer, Shelley Clark examines how family life, gender, and life-course transitions are shaped by broader social and economic conditions. Over the past two decades, her research has explored how people navigate key transitions to adulthood across very different contexts — from adolescence and parenthood in sub-Saharan Africa to more recent work on rural-urban inequality, family dynamics, and reproductive health in Canada and the United States.

In this conversation, Clark unpacks what's changing in how Canadians are navigating adulthood and parenthood, what isn't, and why family change today is better understood as evolution rather than rupture.

## What The Future interview with Shelley Clark

**Charles Leech:** For much of the past century, marriage and parenthood marked the transition into adulthood. What's shifted in how adulthood is viewed today – and where does family formation now fit into that sequence?

**Shelley Clark:** What we're seeing is a very steady change in how people view forming families – getting married, entering long-term partnerships, and having children. Historically, those transitions were seen as essential markers of adulthood, particularly for women. Today, neither marriage nor parenthood is considered mandatory in order to be viewed as an adult.

Instead, when you ask young people what adulthood means, they talk about things like completing their education, becoming financially independent, and living on their own. Those are the markers that matter most. Family formation is still something many people want, but it's increasingly seen as something you do after becoming an adult, rather than the thing that makes you one. That may sound subtle, but it has important implications for how people think about timing and expectations.

**Leech:** So, if the dominant pattern today is that people want to be “adults” by contemporary standards before they become parents – is it possible to be a parent and still not feel fully “adult”?

**Clark:** It's absolutely possible. If you think about very young parents – especially those who are still financially dependent on their own parents – they're often not perceived, or don't perceive themselves, as fully adult. If someone is living at home and relying on their parents for housing, financial support, or childcare, that dependence still shapes how adulthood is understood.

In recent years, our definition of youth has expanded quite a bit. We now recognize that neurological development continues into the early 30s, and youth is increasingly defined as a period of dependency. In that context, becoming a parent doesn't automatically confer adult status in the way it once did.

**Leech:** This reordering is happening alongside rising economic, environmental, and political uncertainty. How does that shape when people feel ready to become parents?

**Clark:** Uncertainty plays a huge role, and economic uncertainty is probably the biggest driver right now. But it's not the only one. There's also concern about climate change, political instability, public health, and more recently, questions about how AI will transform the economy and the nature of work.

Young people today have grown up in what we often describe as “unprecedented times,” and that has left many feeling unsure about the future.



**Family formation is still something many people want, but it's increasingly seen as something you do after becoming an adult, rather than the thing that makes you one.”**

One of my colleagues often says that having a child requires trust in the future – trust that your child will be able to live in a world where they can thrive. That sense of confidence is harder to come by right now, and that uncertainty increasingly shapes how people approach parenthood.

**Leech: There's a growing narrative that declining fertility reflects people "opting out" of parenthood. What does the data actually tell us about whether people don't want children – versus when they feel able to have them?**

**Clark:** What the evidence suggests is that this is much more about when than whether. Over the past 30 years in Canada, the proportion of women who reach the end of their reproductive years without having children has increased only slightly – from about 14% to 17%. That's not a dramatic change.

What has changed significantly is timing. People are waiting longer to have children, and many are having fewer. We won't fully know whether today's delays translate into permanent childlessness until younger generations reach later life, but right now the data points much more strongly to postponement rather than rejection.

**Leech: When we zoom out, it becomes clear there isn't one Canadian experience of family formation. What do differences across culture, education, and background reveal about what really drives these decisions?**

**Clark:** Canada is incredibly diverse, and we do see meaningful

differences – particularly regarding when people have children. Some groups tend to start families earlier, others later, but differences in whether people eventually have children are much smaller.

In many cases, what's driving these patterns isn't culture alone. Education, especially women's education, is a key factor, with higher levels of education consistently associated with later family formation. As a result, many of these differences are structural rather than purely cultural.

**Leech: You've spent a lot of time researching geographic differences in family formation – particularly rural and urban inequalities in both Canada and the U.S. What does that lens reveal that often gets missed in broader conversations about families and fertility?**

**Clark:** Geography matters a great deal. Rural women tend to form partnerships and have children at younger ages than urban women, and they're more likely to do so outside of marriage – which often surprises people.

Some of this is connected to education, but access to reproductive healthcare plays a major role as well. In many rural areas, limited access to contraception and abortion care leads to higher rates of unintended pregnancy – not necessarily unwanted children, but earlier parenthood than people may have planned. In fact, these geographic differences are as large as, and sometimes larger than, the differences we see by race or education.

**Average age at first marriage:**

**Women: ~31**

**Men: ~33**

**(Up nearly a decade since the 1970s)**

**Average age of first-time mothers in Canada: 31+**

**(Up from ~23 in the early 1970s)**

**Leech:** Taken together, these shifts change how we think about what family actually is. From your research, what should we be paying attention to when we talk about families and parenting today?

**Clark:** The nuclear family – two heterosexual parents with biological children – is more of an ideological construct than a historical norm. Families have long been diverse: multi-generational households, blended families, co-parenting arrangements, and today, more visible LGBTQ+ and polyamorous families.

What really matters isn't structure, but function. Family should be understood in terms of who is providing emotional, physical, and financial care. If policies and programs continue to privilege one narrow model of family life, they will increasingly fail to reflect how people actually live.

**Leech:** If family formation is increasingly about alignment – between people's goals and what's realistically possible – what should governments and institutions be paying attention to as they look ahead?

**Clark:** We need to move away from treating changes in marriage or fertility as problems in themselves. What matters is whether people are able to align their family lives with their own personal goals – whether they want children or not, whether they want one lifetime partner, multiple partners, or none,

whether they want to parent earlier or later.

Canada has the potential to lead here, particularly by supporting reproductive autonomy, diverse family forms, and shared caregiving. But that leadership isn't guaranteed. We're at a pivotal moment, and the choices we make now will shape what family life looks like for future generations.

**Leech:** To close, what feels most important for people to understand about how families are changing today?

**Clark:** Families and parenthood have always been diverse and are evolving. There isn't a radical break happening with a new generation. Change has always unfolded gradually over time – and that change isn't something to fear.

The evidence consistently shows that children do well when they are raised in loving, supportive environments with sufficient economic resources, regardless of what those families look like. Allowing each generation the space to define family in ways that work for them is not a threat to family life – it's part of its ongoing evolution.



*Charles Leech is a Senior Vice President of Qualitative Research with Ipsos Canada*



**There isn't a radical break happening with a new generation.**

**Change has always unfolded gradually over time — and that change isn't something to fear.”**

# Expanding access to family building



Jackie Hanson

CEO & Founder, Sprout

For decades, family building followed a narrow script: biological, linear, privately navigated, and largely invisible beyond clinic walls. That script no longer holds.

Jackie Hanson is the CEO and co-founder of Sprout, a Canada-based digital health platform supporting people navigating fertility, IVF, adoption, surrogacy, and fertility preservation through employer-paid benefits.

In this conversation, Hanson reflects on the personal experiences that shaped Sprout, the uniquely Canadian dynamics of fertility and family-building care, and what a post-biological future of family could look like, one defined less by default pathways and more by intentional design, legitimacy, and support.



## What The Future interview with Jackie Hanson

**Rama Zuñiga: What led you to build Sprout? Was there a moment that made the gaps in family-building support impossible to ignore?**

**Jackie Hanson:** The motivation was deeply personal. My twin and I were born through IVF, after my parents struggled with infertility for years. Before that, they adopted my brother as a way to begin building our family. Over time, I came to see how fragmented and overwhelming the fertility journey can be – especially in Canada, where fertility care largely sits outside the public healthcare system.

That experience stayed with me. Years later, when my co-founder, Suze, and I began talking about starting a company together, we realized we were both independently grappling with how broken and unsupported the journey felt for so many people. Sprout emerged from that realization – that parenthood is being built in many different ways today, but the systems meant to support those journeys have not kept pace.

**Zuñiga: You often speak about timing and market readiness. Why was it the right moment to launch Sprout?**

**Hanson:** As a founder, you always have to ask two questions: are you personally ready, and is the market ready? Even the best product will fail if the market isn't there.

We are seeing a real shift in how families are formed – more single parents by choice, more LGBTQ+ individuals and couples, and more people delaying parenthood, and for many that means a strong need assisted reproductive technologies. At the same time, Millennials and

Gen Z are far more open about fertility challenges. These conversations are no longer hidden; they're happening more openly – including in the workplace.

As that openness grows, employers are being forced to reckon with whether their benefit plans actually reflect the realities of their workforce. That convergence of social openness and institutional pressure made it the right moment.

**Zuñiga: Before platforms like Sprout existed, where were families struggling the most?**

**Hanson:** There are three major challenges. The first is cost. A single round of IVF can exceed \$20,000, and many people require multiple cycles. For many families, that level of expense is simply not feasible without support. And because coverage varies dramatically by province, even understanding what financial support exists can feel impossible.

The second is complexity. Fertility journeys are unpredictable, time-sensitive, and emotionally consuming. It's difficult to plan around them. Careers pause. Social lives shrink. People often underestimate how destabilizing that uncertainty can be.

The third is support. Most systems focus narrowly on the medical procedure, but the real burden is everything around it – coordination, decision-making, advocacy, and emotional strain. Without guidance, people are left to manage an overwhelming process largely on their own.

Only

5%

of Canadian employers offer fertility and family-building benefits.

**Zuñiga: And how widespread are those challenges, really? How many families in Canada are now pursuing assisted or non-traditional paths to parenthood?**

**Hanson:** Exact numbers are hard because many pathways go uncounted – but what we do know is demand is rising, quickly. The most commonly cited datapoint is that 1 in 6 couples in Canada experience infertility, which already represents a significant portion of the population.

But that statistic only captures part of the story. It's largely based on heterosexual infertility, and it doesn't reflect the growing number of people – particularly LGBTQ+ individuals and couples, single parents by choice, and others – who may not experience infertility at all but still require access to assisted reproductive technologies to build their families.

So, when we talk about fertility care today, we're really talking about something bigger: access to family building, period, not just treatment for a medical diagnosis.

It isn't a niche issue. Nearly 45% of the Canadian workforce is between the ages of 25 and 45 – the peak years when people are trying to start families. That means these challenges disproportionately show up in the workplace, affecting employers through retention, productivity, mental health, and equity, which is why it's becoming a core part of how organizations support the lives and futures of their people.

**Zuñiga: How does Sprout support families beyond the clinical procedure?**

**Hanson:** We focus on supporting the whole person, not just the treatment. Every member is paired with a dedicated care team that stays with them throughout their journey.

That includes a family-building advisor who helps with coordination, budgeting, and navigating benefits, and a fertility specialist – nurses who actively work in clinics – who helps people interpret what's happening and make informed decisions. For those pursuing surrogacy or donor pathways, we provide specialized coaches to manage the complexity of third-party processes. We also offer mental health support, recognizing how isolating this experience can be.

The goal is simple: reduce uncertainty, restore a sense of agency, and ensure people never feel alone in the process.

**Zuñiga: Canada presents a unique healthcare context. How does the system shape fertility and family building here?**

**Hanson:** Canada's healthcare system excels at acute, life-saving care. Where it struggles is proactive care. Most Canadians only learn about their reproductive health at a crisis point, when something is already wrong.

There are relatively straightforward tests and screenings that could happen earlier, but they're not routine. As a result, fertility care in Canada tends to be reactive rather than preventative.



**Biology is becoming one option among many — not the default measure of what makes a family legitimate.”**

Access is also deeply uneven — it depends heavily on geography, income, and whether someone has employer coverage, which creates real inequity in who gets to build a family with support.

Sprout works by supporting the private fertility clinic system through employer benefits, while helping families navigate public mechanisms like provincial tax credits and subsidies. We believe the best outcomes happen when public and private funding work together — similar to how drug coverage functions in Canada. Our role is to help bridge that gap.

**Zuñiga: You describe this as a deeply human experience. How do you preserve that humanity within a digital platform?**

**Hanson:** Personalization is critical. Some people want efficiency; others want time, context, and emotional connection. Too often, fertility care flattens those differences, even though people are paying privately for deeply personal outcomes.

We spend time understanding what individuals value and what kind of experience they want to have, then help them navigate clinics and providers aligned with those priorities. That layer of personalization ensures people feel seen and supported — not processed. We believe that technology should remove friction but care itself must remain deeply relational.

**Zuñiga: Internally, we've been using the phrase "post-biological family." How do you interpret that idea?**

**Hanson:** To me, it means moving beyond a single definition of

family. Biology becomes one option among many — not the default measure of legitimacy. What I hope disappears is the idea that these paths are "alternative". They are simply normal ways people build families. That includes queer families, single parents by choice, multi-parent structures, and people preserving fertility earlier in life. The future of family-building is intentional, not linear.

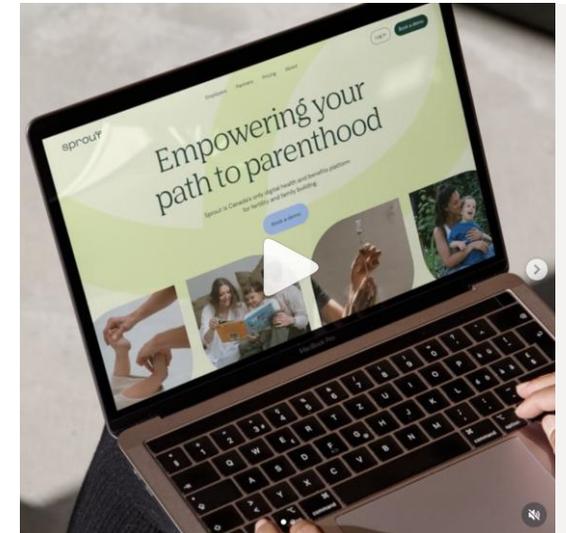
**Zuñiga: Looking 10 to 15 years ahead, what do you think will feel most different?**

**Hanson:** Support will move upstream. Fertility care shouldn't begin at a crisis point; it should start with education and proactive conversations in people's twenties, before urgency and regret set in. With earlier insight into their reproductive health, people could make informed choices with far less pressure. That's the future we're working toward.

**Zuñiga: If Sprout succeeds, what will have changed for Canadian families?**

**Hanson:** Success means hundreds of thousands of families supported each year in a way that feels dignified, informed, and human. It means fertility and family-building are no longer taboo topics, and that support is woven into the fabric of work and healthcare.

Ultimately, this is not a women's health issue. It is a human healthcare issue — and recognizing that unlocks better outcomes for families, workplaces, and society as a whole.



**Rama Zuñiga** is a Senior Engagement Lead at Ipsos Strategy3 in Canada.

# How different Gen Beta personas could define the future



Joana Lenkova and  
Alexandra Whittington

Futurists



2025 was the first year of a new generation. Futurists Joana Lenkova of Futures Forward and Alexandra Whittington teamed up to consider what life will be like for these new kids, creating a series of six personas of “Gen Beta.” Among them, there’s the Smart City Kid, surrounded by urban tech. There’s the NeoIndigenous Hippie Kid who challenges ideas about climate resilience, drawing on revived ancient wisdom. There’s even the first post-nation kid, born in space. Thinking about these kids now can set up leaders to build a better future for these generations.



## What The Future interview with Joana Lenkova and Alexandra Whittington

**Matt Carmichael:** What kind of inputs did you use to imagine the worlds these kids would grow up in?

**Joana Lenkova:** Already nearly half of the world's young people live in areas that are facing extremely high climate risk. By 2050, two-thirds of the world's population will live in cities, which is up from just over 50% today, meaning that these billions of kids will grow up entirely within urban ecosystems. The market for “smart city” tech is projected to increase threefold to over \$3.7 trillion USD. That shows how quickly our living environments change and evolve. This tells us that both society and its underlying systems are preparing for this new generation that will live in a more complex, unpredictable world with more fluid and unpredictable lives.

**Alexandra Whittington:** The idea that children could be more prominent or have a more important, even survival, role in society is not a new idea. So, we're looking for the direction or hints about how the culture is changing more so than the signals themselves.

**Carmichael:** How is childhood itself changing?

**Whittington:** Children have traditionally had important jobs or roles to play in society. This idea of “childhood” is only about 150 years old, right? Life stages and phases can evolve. I think there may be new demographic categories that are going to alter not just childhood, but parenting and grandparenting.

**Gen Beta refers to the demographic cohort born between 2025 and 2039.**

This generation is characterized by its deep integration with technology, including AI – true digital natives – growing up amidst climate change concerns, and inheriting a world shaped by its predecessors, Generations Alpha, Z, and Millennials. These are four of the six personas that Lenkova and Whittington have envisioned.



### The Unschooler Kid:

This persona represents a generation educated largely outside traditional school systems. As public education strains under demographic shifts and post-pandemic disruption, families turn to edtech and alternative learning models. Learning becomes personalized and continuous – but uneven – raising new questions about equity and social belonging.



### The Smart City Kid:

This persona represents a generation raised inside experimental cities designed as living systems. From floating neighborhoods to enclosed desert ecosystems, these urban environments function as laboratories for sustainability, governance, and technology. Children grow up not just living in cities but actively shaping how collective life works.



### The NeolIndigenous Hippy Kid:

This persona reflects a future where traditional and Indigenous knowledge becomes central to survival and power. As climate disruption accelerates, stewardship of land, water, and ecosystems replaces extraction as the dominant value system. Children grow up learning that sustainability is not a lifestyle choice, but a source of influence and authority.



### The Outer Space Kid:

This persona embodies humanity's expansion beyond Earth. Born and raised in orbit, children grow up in closed-loop habitats sustained by artificial systems designed to support life off-planet. Their existence forces new questions about identity, consent, and what it means to be human without a planetary home.

**Carmichael: How did technology surrounding today's kids factor into the personas?**

**Lenkova:** There is a widening gap between those who have access to tech and those who are impacted severely by resource scarcity. When we are looking at these different personas, we tried to picture what the different childhoods in the future could look like. We're heading toward a future where some kids will grow up in this hyper-optimized environment where there is governance and learning and schedules, and daily life is somewhat engineered. That could look like a dystopia to someone, but at the same time it could look like utopia to someone else who doesn't have all of that.

**Carmichael: Polarity comes up a lot in the personas. Why?**

**Lenkova:** AI, robotics and synthetic biology are going to have a huge impact on how kids learn and how they communicate with each other. Tech will impact what it means to be human. But AI-free and human-made trends are accelerating as well. Parents are trying to find balance between having their kids spending time in the digital environment and being in nature – but we have climate disruption. Eighty-eight percent of adults believe climate change will shape kids' futures. That will determine how these kids live and what sort of childhoods they have.

**Carmichael: How can leaders use these personas to think about the future?**

**Lenkova:** They can help stress test assumptions about the future. One prompt would be, "How do you design for this generation that is expecting to co-create their environment rather than just consuming it?" Or "How do you support learning and education and creativity when, in one part of the world, you have AI mentors and in another you don't?"

**Carmichael: Why is thinking like that useful?**

**Whittington:** If leaders can digest and reverse-engineer the way we put the story together, it can be insightful in how futurists think. When you're talking about generations, we've got 20, 30 years to plan. We should take advantage of it!



**Matt Carmichael** is the editor of *What the Future U.S.*



**AI, robotics, and synthetic biology are going to have a huge impact on how kids learn and how they communicate with each other. Tech will impact what it means to be human.”**

# Questions for the future



## Retail & consumer brands

How should retailers rethink gifting and life-moment marketing for friends, chosen families, and communities, not just children and relatives?

How can AI-driven recommendations reflect diverse household structures without reinforcing outdated assumptions?

What role can brands play in helping people create new rituals of connection and belonging?



## Care, health & social systems

How might frontline health and wellness providers rethink how “family” is understood and supported when care is increasingly provided by friends, chosen family, and informal caregivers?

How can policymakers and employers reduce the burden on caregivers, especially those outside traditional family definitions?

As care is increasingly coordinated through digital tools, platforms, and data, how should health and wellness systems use technology to support shared care?



## Financial services

How can banks design products for singles, friends, and chosen families – not just traditional family units?

What tools could support collective saving, shared investments, or pooled financial responsibility?

How might financial institutions better support irregular, long-term transitions?



## Education, technology, & media

As parents increasingly turn to AI for answers, guidance, and reassurance, how should brands rethink the role they play in shaping trust, judgment, and decision-making across everyday life?

As AI reshapes how knowledge is created and accessed, how should educational institutions redefine the value they offer students – academically, socially, and economically?



## Travel, leisure & recreation

As families and social groups become more fluid, how should travel and leisure experiences be designed to support connection and belonging beyond traditional family units?

As planning, booking, and sharing travel become more collaborative, how should travel platforms evolve to reflect shared decision-making, payment, and ownership across nontraditional groups?



## See what's next

The future of family is just one piece of a much bigger story. **Ipsos Strategy3's Trends & Foresight practice helps organizations decode the forces shaping tomorrow, anticipate disruption, and activate new growth strategies.**

From global trend scans to future scenarios to activation workshops, we work with organizations to translate foresight into action. Let's explore what the future holds for your customers, your category, and your business.

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