Calgary’s population is growing and changing rapidly. Of all the major cities in Canada, Calgary has the youngest population\(^1\). However, as is the case in much of the western world, Calgary is experiencing the overall aging of its population. As a city, we are living longer and having fewer children and this is influencing the demographic makeup of the population. Adding pressure is the aging of the baby boomer generation, those born between 1946 and 1965, the oldest of whom began entering their senior years in 2011. Certain opportunities and challenges accompany this demographic shift.

**A City Coming of Age**

Calgary is currently on the edge of a rising tide of seniors. The increasingly diverse nature of older adults will impact our communities and challenge the way many services are delivered in our city. The aging population will impact the labour force, financial system, housing sector, health services and supports, community-based supports, transportation, and the ways that business, charities, and governments interact with society\(^3\).

In 2014, there are approximately 120,000 Calgarians aged 65 years and older, accounting for 10% of the population. It is expected that this number will almost double to 225,000 in 20 years. By 2042, the number of seniors will grow to more than 280,000, at which point they will comprise 15% of Calgary’s total population. There will be similar dramatic increases in the number of Calgarians aged 75 and older\(^4\).

### Current\(^5\) and Projected\(^4\) Numbers of Older Adults in Calgary

<table>
<thead>
<tr>
<th></th>
<th>2014</th>
<th>2024</th>
<th>2034</th>
<th>2042</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Aged 65+</strong></td>
<td>120,216</td>
<td>166,000</td>
<td>226,000</td>
<td>287,000</td>
</tr>
<tr>
<td><strong>Aged 75+</strong></td>
<td>49,512</td>
<td>65,000</td>
<td>96,000</td>
<td>124,000</td>
</tr>
</tbody>
</table>
Increasing Momentum

Although significant growth is expected in Calgary across all age groups due to birth and migration, the greatest increase will be among the population aged 65 and older.

- Between the years 2014 and 2042, the growth rate of the 65 plus age group is double the rate for the total population and triple the rate for children aged 0-14 years old.

- Based on this trend, there will be a dramatic shift in the age profile for Calgary. The percentage of the population under the age of 45 will decrease and there will be large increases in the percentage of Calgarians aged 55 years and older.

### Percentage Change in Population by Age Cohort, 2014-2042

<table>
<thead>
<tr>
<th>Age Cohort</th>
<th>2014-2042 Percentage Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-14</td>
<td>38%</td>
</tr>
<tr>
<td>15-24</td>
<td>42%</td>
</tr>
<tr>
<td>25-44</td>
<td>23%</td>
</tr>
<tr>
<td>45-64</td>
<td>91%</td>
</tr>
<tr>
<td>65+</td>
<td>139%</td>
</tr>
<tr>
<td>75+</td>
<td>150%</td>
</tr>
<tr>
<td>85+</td>
<td>129%</td>
</tr>
<tr>
<td>Total</td>
<td>57%</td>
</tr>
</tbody>
</table>

### Calgary Age Profile, 2014 & 2042

<table>
<thead>
<tr>
<th>Age Cohort</th>
<th>2014</th>
<th>2042</th>
</tr>
</thead>
<tbody>
<tr>
<td>90+</td>
<td></td>
<td></td>
</tr>
<tr>
<td>85-89</td>
<td></td>
<td></td>
</tr>
<tr>
<td>80-84</td>
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<tr>
<td>75-79</td>
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<tr>
<td>70-74</td>
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<td>65-69</td>
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<tr>
<td>60-64</td>
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<tr>
<td>55-59</td>
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<td>50-54</td>
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<td>45-49</td>
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<tr>
<td>40-44</td>
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<td>25-29</td>
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<td>20-24</td>
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<td>10-14</td>
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<tr>
<td>5-9</td>
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</tr>
<tr>
<td>0-4</td>
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</tbody>
</table>
Changing Times

The next generation of seniors will be a more diverse cohort of older adults than any other previous generation. In general, this cohort of older adults will:

- Have a higher education than previous generations
- Experience better health and will live longer than previous older adults
- Be more culturally diverse
- Have higher expectations of products and services
- Be more technologically savvy
- Have greater income and savings than previous seniors

Staying Active and Involved

Staying involved in one’s community while growing older is part of healthy aging. A community that supports older adults in staying as healthy and active as possible for as long as possible encourages greater social inclusion.

- Participation in social, leisure, and spiritual activities in the community allows older people to continue to exercise their competence and also maintain or establish supportive relationships.
- Inclusive programming and inter-generational opportunities that are based close to where seniors live may be more appealing to some older adults.
- Strategies that encourage older adults to be involved in their local communities through volunteering or flexible paid work are needed. Some service providers may lose their volunteer base unless they provide new and flexible opportunities for older adults.
**Seniors Income Security**

Improvement in poverty levels among seniors over the past few decades have been substantial. In the 1970s, poverty rates among Calgary seniors were much higher than other age groups. Today, it is more on par with other age groups\(^7\). In addition, many next-generation seniors will have more income from savings and investments than the generations that preceded them.

However, a significant portion of the senior population struggles financially. As the total senior population grows, the number of seniors living in low-income situations will also grow.

- Almost 8,000 seniors in Calgary are living in low-income based on the after-tax low-income measure. This works out to a rate of 8%, which is somewhat lower than the rate of 11% for Calgary’s total population\(^8\).
- Approximately 1 in 4 Calgary seniors indicate that it is difficult to afford the food they need because of increases in housing costs\(^9\).

**Social Isolation**

Preventing and addressing social isolation in seniors is a growing area of concern. Seniors with limited financial resources are at risk of being socially isolated because they often can’t afford essentials like transportation, program fees, or even professional assistance they may need. Those who live alone are particularly at risk.

Risk factors that increase the chances of seniors becoming socially isolated include:

- older age (75+)
- living on a low-income
- living alone
- health/mobility difficulties
- language or cultural barriers

In Calgary, about eight per cent of seniors don’t speak English or French at a conversational level, which may impact their ability to access services and participate in their communities\(^10\).
Housing and Community Living

Generally speaking, older adults want to *age in place*. This means they want to stay in the communities, if not the homes, they have lived in for years. Living in a setting that matches a senior’s level of need, mobility, and care is important for their safety, dignity, and quality of life. Choice about where to live is affected by several factors including cost and location of housing, the level of care or support a person requires, changing needs associated with aging, lifestyle preferences, transportation needs, and the diversity of housing options available. The City of Calgary’s Municipal Development Plan promotes complete communities that are highly beneficial to all ages, including older Calgarians.

**aging in place**
- Affordable, accessible transportation and housing within complete communities
- Housing diversity
- Access to practical amenities
- Coordinated home services such as home (health) care and social services
- Services and funding related to home maintenance
- Access to coordinated information on services and programs

**Accessible?**

Many older adults require supportive environments that compensate for changes associated with aging. As the population ages, addressing accessibility for people with physical, visual, hearing, and/or cognitive disabilities is of growing importance to allowing people to age in place, while remaining actively involved in their communities.

The World Health Organization identifies features of an age-friendly city that make a community accessible for all people. Examples include use of ramps, wider doorways, non-slip flooring, and rest areas with ample public seating, clear sidewalks, and accessible public toilets, to name a few. An age-friendly city adjusts its structures and services to be accessible to, and inclusive of, older individuals.

Complete communities have:
- A mix of different types of housing that suit all ages
- A more compact settlement pattern
- More local jobs, retail and public spaces in accessible destinations
- A variety of transportation options

**age friendly**

An “age-friendly” city encourages active aging by optimizing opportunities for health, participation and security in order to enhance quality of life as people age.

The Age-Friendly Cities Guidebook provides advice on how cities and communities can become more age-friendly in eight particular areas:

1. outdoor spaces/buildings
2. transportation
3. housing
4. social participation
5. respect/social inclusion
6. civic participation and employment
7. communication and information
8. community and health supports.
Looking Ahead

Planning for an aging population requires cross-sector collaboration and strategic planning. Ensuring that the needs of the growing population of seniors are met will involve support from all levels of government, community organizations, and community members including seniors themselves. Services that are geared specifically towards seniors will notice mounting pressure that matches the rising trend in the aging demographic. However, this demographic shift will also affect services and structures that are available to Calgarians of all ages. The City of Calgary and community partners developed the Seniors Age-Friendly Strategy, which was approved by Calgary City Council in June 2015, to prepare for our aging population. For more information, visit Calgary.ca/agefriendly.

“The huge baby boom generation, which has transformed public and private institutions throughout its life course thus far, is poised to change our communities once again.”

City of Calgary
Community & Neighbourhood Services
socialresearch@calgary.ca

4 All projection data in this report are based on calculations by The City of Calgary Corporate Economics, 2014.