

## *Chapter 9*

### **Calgary, Canada**

*This chapter provides a demographic and economic overview of Calgary, followed by an assessment of the current ageing challenges. It explores current policy actions, in particular, imagineCALGARY (a long-term vision), complete communities by mixed land use and the Seniors Age-Friendly Strategy.*

## The city of Calgary background

The fifth-largest city in Canada, Calgary is the economic engine of the province of Alberta and a major contributor to Canada's national economy, contributing approximately 6% of the country's gross domestic product (GDP) in 2012, thanks substantially to the oil and gas industry. In recent decades, Calgary has had one of the most successful economies in Canada, a trend that has been matched by a steady population inflow from other parts of the country and internationally (City of Calgary, 2010). This growth in Calgary's economy has spurred the city's population growth and drove the construction of 102 050 new dwellings between 2001 and 2011. Administratively, the city of Calgary is composed of 14 wards and 176 communities, with the former each being represented by a city councillor.

Table 9.1. The city of Calgary overview

Total population <sup>1</sup>	Population in the Calgary metropolitan area <sup>2</sup>	Population of older people as a % of total population <sup>1</sup>	Population of older people as a % of total population in Calgary metropolitan area <sup>2</sup>	Older workforce as % of total older population <sup>1</sup>	GDP growth <sup>1</sup>	GDP by sector <sup>1</sup>
1 149 552 (2013)	1 162 835 (2011)	9.8% (2013)	10.0% (2011)	2% (2010)	3.4% (2012)	Primary 9% Secondary 16% Tertiary 75% (2012)

Sources: 1. Based on data provided by the City of Calgary. 2. See Annex 1.A1. in Chapter 1.

## Demographic development

Calgary's population has been growing rapidly over the past three decades, almost doubling, from 620 000 in 1983 to 1 149 552 in 2013. This has chiefly been driven by the inflow of young immigrants in the pursuit of employment opportunities. Yet, the number of older people has increased, from 81 160 in 2001 to 112 656 in 2013, due to increased life expectancy. Declining fertility rates also pushed the demographic structure toward an ageing population (Figure 9.1). Recently, Alberta has experienced an increase in birth rates, due to its large population of 25-35 year-old females, which is believed to be related to the province's positive economic environment by comparison with other North American cities over the 2008-11 period. This will contribute to population growth in Calgary over the next three decades (City of Calgary, 2014).

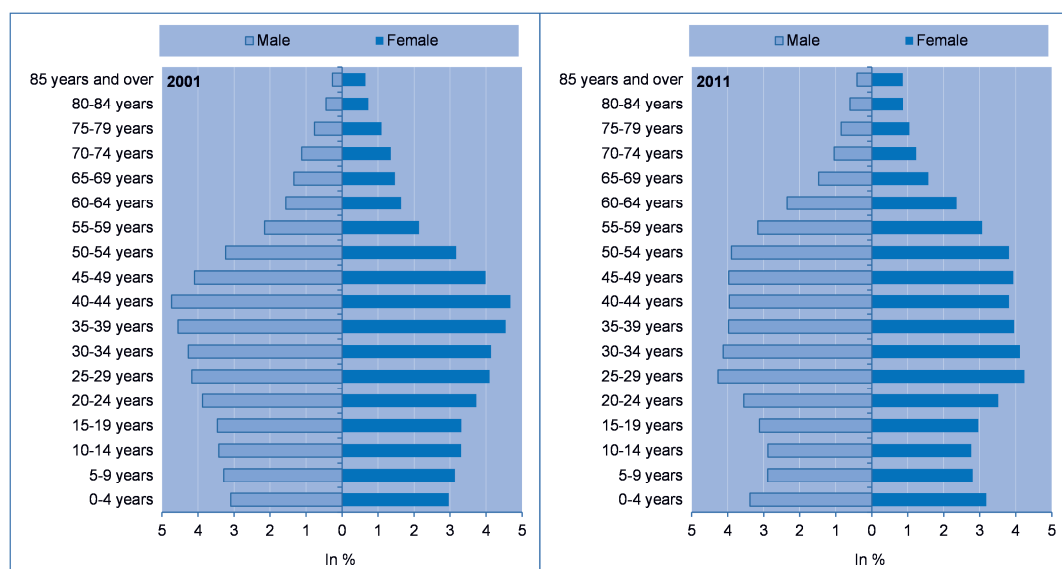
According to population forecasts until 2017 (City of Calgary, 2012), this population growth will occur at a moderate pace, with migration remaining an important factor. Yet, with federal immigration policy changes in 2013, the city expects migration to slow, as economic immigration will be limited by increased scrutiny of immigrants' profiles. The city's current population of older people of 9.8% (2013) is projected to rise to almost 15% until 2021, a growth of approximately 70 000 older people, while a decrease of 12 100 in the age groups 20-29, is projected due to the low birth rates of previous decades (City of Calgary, 2010). By 2042, the city is expecting a total population of 1 626 000, with a population of older people of 19.4%, and a decline in its working-age population from 71% in 2013 to 64%.

### *Inflow and outflow of population*

Calgary's population increase can chiefly be attributed to migration. For example, 72% of the 40 517 population increase in 2012 was due to population inflow, which can

be explained by the employment opportunities Calgary's booming economy provides (82% of immigrants aged 40-44 were economic immigrants in 2006, for example), as well as the lower costs of living (e.g. no sales tax, low personal income and inheritance taxes, and the lowest prices for gasoline and natural gas in the city among cities in Canada [Province of Alberta, 2010]).

Figure 9.1. Demographic structure of Calgary, 2001 and 2011



Source: Based on data provided by the City of Calgary.

Immigrants are an integral part of Calgary's population growth, with approximately 48% of the population inflow being foreigners (2009-14), accommodating 7% of total immigration to Canada in 2012 (Statistics Canada, 2014a). The share of visible minorities from Asia and other non-European countries was at 28% (2011), and the share of economic immigrants out of all immigration to Calgary ranged from 29% (55-59 age group) to 82% (40-44 age group) in 2006.

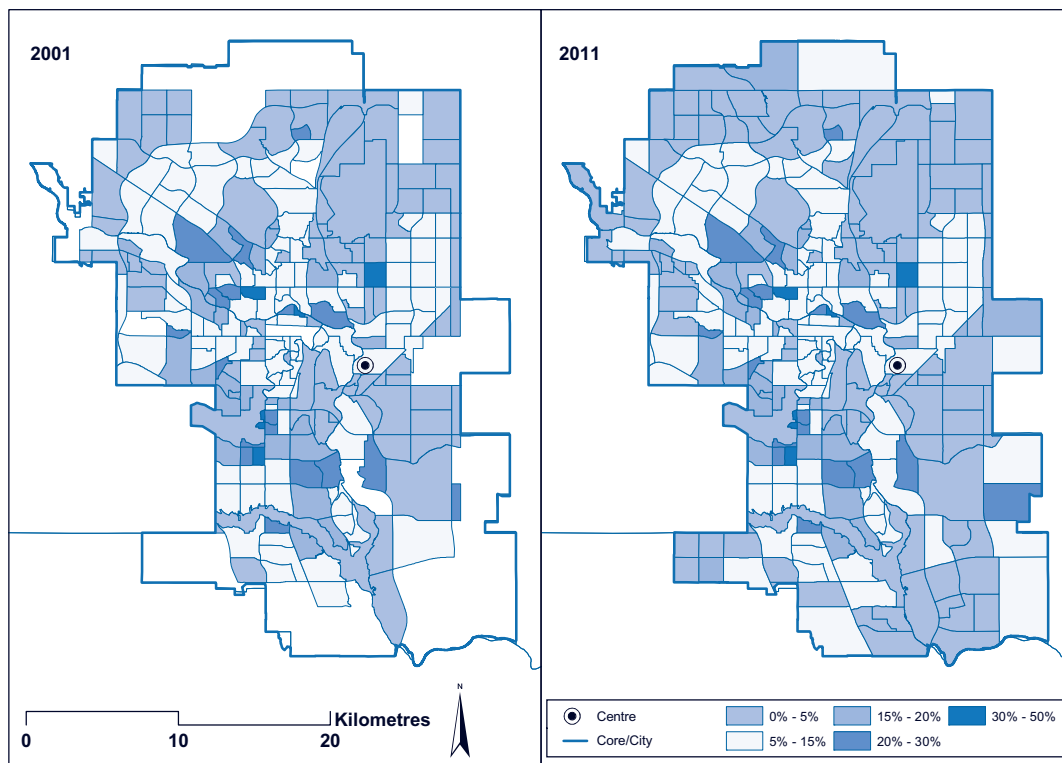
### Geographic population distribution

The population in the Calgary metropolitan area, which covers Wheatland County, Foothills County and Rocky View County in the hinterland, is also growing, though at a much slower pace. The majority of the population inflow in the Calgary metropolitan area settles within Calgary's administrative boundaries. The Calgary metropolitan area has a slightly higher older population of 10.8% (2011).

In 2011, the population of older people among the 224 "communities", or neighbourhoods, varied significantly. Calgary's older population ranged from 1.3% in the community of Sage Hill to 44.1% in Chinatown (City of Calgary, 2013a) and the population tends to be younger towards the city's periphery (Figure 9.2). This spatial heterogeneity can be explained by two settlement patterns. The older communities surrounding the inner city were suburban areas in the 1970s and 1980s, developed as residential areas for newcomers, with a high share of young families. Over time, people in these areas have aged and the number of people per housing unit has fallen, with many single people and "empty nest" households. Second, new communities have since developed within the city's administrative boundaries, and their inhabitants tend to have

settled at the same time and to fall within relatively comparable age groups, mainly of younger working age.

Figure 9.2. Population of older people as a percentage of total population in the urban core in the Calgary metropolitan area, 2001 and 2011



*Note:* The figure focuses on Calgary's urban core, due to the large size of hinterland in the Calgary metropolitan area.

*Source:* Based on data provided by the City of Calgary (2014). OECD calculations on functional urban area. For statistical sources, please see Annex I.A1.

## Economic development

Calgary's GDP grew at an annual average rate of 3% (2001-11), and its share of the national GDP grew to 5.7%, with a forecast growth of an additional 12.8% by 2018. Calgary is central to Canada's oil and gas production industry. With 1 743 businesses in this sector, approximately 85% of Canada's oil and natural gas producers are headquartered in the city, as well as major international companies in the industry. These companies are attracted to Calgary rather than other major Canadian cities primarily because of the low tax rates in Alberta (City of Calgary, 2014).

The energy industry accounted for approximately 51% of Calgary's GDP (2011), and has resulted in a strong service industry with a high concentration of financial, scientific, technical, engineering and high-tech service jobs that serve the energy industry. These accounted for 26.9% of total GDP in 2013 (Calgary Economic Development, 2014). Thanks to the rapid population increase, the construction industry has grown the most rapidly, with a 39.5% increase in GDP (2009-13).

After the financial crisis of 2008, Calgary's real GDP dropped from CAD 97 billion (2008) to CAD 92 billion (2009) after a CAD 2 billion increase between 2007 and 2008. Unemployment rose from 4.6% (2008) to 7.6% (2009) compared to 4.6% in 2008. In 2010, both GDP and unemployment rates rebounded to pre-crisis levels, largely because of high oil and gas prices, which recovered quickly after falling in 2008 (Alquist and Guénette, 2014), and because of the high demand for natural resources, particularly in emerging Asia, despite the economic downturn in many parts of the global economy (Alquist and Guénette, 2014).

As a result of Calgary's economic growth and low unemployment, the city's labour market situation is relatively tight. Calgary's employment growth rate was 27.8% between 2004 and 2013 (Calgary Economic Development, 2014). This has caused wages to rise far above Canada's average, at USD 40 000 and USD 31 000 respectively (2011). In addition, jobs have increased particularly in the energy, professional and financial service industries, which add to Calgary's wage development. The city's share of knowledge-intensive jobs is approximately 10% above Canada's national average, while this type of jobs entails higher than average wages (Statistics Canada, 2014b).

The City of Calgary has strengthened its efforts to diversify its economy and improve its resilience to the volatility in the trade of oil and gas since the 1979 oil crisis. This diversification process has fallen below expectations, which can be partly explained by the energy sector's dominant role within the city's economy. Nevertheless, in the past decade, diversification, particularly within the energy sector, has resulted in increasing investments in renewable energy companies and associated technologies. To continue to diversify Calgary's economy, and reinforce its economic sustainability, the City of Calgary has developed the city's Economic Strategy (2013), which focuses on current industry strengths and advantages in seeking opportunities for diversification. Addressing environmental challenges faced by the energy sector, and supporting technological solutions to these challenges, are efforts to diversify the city's economy and to lower economic dependency on the resource extraction industry.

## Ageing challenges

### *Economic challenges*

Calgary's demographic shift to rapidly ageing societies in a growing economy presents a dual challenge to employers over the supply of skilled labour (City of Calgary, 2014). The city experienced a large number of retirements in 2011, and replacing the retiring workforce in a period of strong economic growth, when thousands of new job vacancies need to be filled, has reinforced the city's demographic challenges. The City of Calgary has primarily focused on employment policies targeting younger people, and on making the city an attractive place for young families to settle. Calgary recognises that by 2032, its older population will be more numerous than the age group of 15 and younger, marking a demographic breaking point. Maintaining the labour force in an ageing population at a sustainable level is a critical and urgent economic challenge.

Given the need to increase its labour force, developing policies for employing older people has become a new area for the city to explore. Only 2% of the population of older people participates in the labour force (2010). Understanding under what conditions older employees are willing to remain in the labour force and how the industry can reabsorb older workers is a pressing issue. This requires immediate action, as retirements among the baby boomer generation are increasing.

### *Social challenges*

The city has seen a rapid growth of housing units on its periphery after Calgary's economic boom and population growth. This trend has altered the city's urban form and challenged the provision of services. Substantial investments in the city's infrastructure are required to maintain or improve the delivery of public services, including health and social care, housing and transport. A focus on Calgary's urban form could help mitigate its social challenges of mobility, health and social participation (OECD, 2012).

The number of older people living alone in Calgary is increasing, and the 2013 floods in the area brought to light the extent to which older people are living in difficult conditions, and in particular are at the risk of being exposed to social isolation. This is particularly an issue for older immigrants with limited language proficiency and difficulties accessing public services. Approximately 8% of Calgary's older population are unable to speak English or French at a conversational level, which has prevented a growing proportion of older people from accessing services and participating in their communities.

The floods in 2013 increased awareness that the need for social services has been changing, and that an increase of older people has exacerbated such issues as housing affordability, access to health and transport services, and long-term care. Adapting service delivery to the changing needs associated with ageing is central to Calgary's social challenges. Yet confronting the issues of rapidly ageing societies has been a relatively recent development, and the city is still building its capacity in this area.

The mobility of older citizens is now becoming an issue. Among Calgary's older people, 66% use private vehicles as their primary means of transport, 10% walk and only 6% use public transport. The relatively low use of public transport can be explained by a number of factors, including distance to transit stops, especially during the winter months. Older people's vulnerability to social isolation depends on their financial resources and their ability to pay for essential services such as transport, programme fees or professional assistance. The chances of social isolation are increased among those over 75, and those with health and mobility problems, as well as language or cultural barriers.

The housing requirements of older people are gaining attention in the city, and the notion of "ageing in place" has gained currency (City of Calgary, 2013b). Demand for public housing for older people is on the rise (2011). To continue to live to the later stages of life at home, housing modifications must be made so that older people can move about easily within their living space. An estimated 34% of seniors over the age of 85 are diagnosed with dementia, and long-term care and the capacity to deliver this type of service at home is a growing challenge for the city.

The city estimates that the eligibility for affordable housing has been stable around 18% of all households (renters and owners) since 1911 (Federation of Canadian Municipalities, 2012). Yet, only 2.5% of Calgary's housing is affordable housing (City of Calgary, 2014), suggesting a gap between supply and demand for affordable housing in Calgary. The greatest need for affordable housing is amongst renters, including households with families, recent immigrants, Native Americans, older people and people with disabilities. As Calgary's population continues to increase, the demand for affordable housing will continue to grow and the gap in the housing system is likely to widen. The city itself does not provide housing specifically for older people, but supports "Silvera for Seniors", a housing management body with a mandate to do so.



## Policy approaches

### *Vision*

Calgary developed its 100-year vision in imagineCALGARY established in 2006. This reflects the aspirations and interests of the city's communities for sustainable urban development. It integrates social and economic goals such as health improvements for citizens at all ages, access to high-quality recreational experiences regardless of age, integration in the community for all ages, and the opportunity for healthy seniors to contribute to Calgary's economy.

Calgary's Municipal Development Plan (2009) established a vision to direct growth to support high-density and complete communities, refocusing policies for land use and mobility. This plan aims to balance growth between established and greenfield communities and facilitate transit-oriented land use, along transport corridors. It also aims to increase mobility choices and develop a primary transit network, all of which are key elements in Calgary's strategy for handling ageing. In directing this transformation, the city is using a set of indicators that identify land use and mobility-related issues, accompanied by benchmarks intended to provide a desired outcome. In consultation with other cities and stakeholders, these indicators have been established to focus on measuring the city's urban form and expansion, and to set targets to ensure that 50% of the population growth until 2050 occurs within the 2005 built-up area of the city. To meet this long-term objective, the city is developing communities on the periphery that are significantly denser than those built in previous decades, increasing the housing units from 13.9 units per hectare to 19.6 units. It is also identifying areas for development within its built-up area that are appropriate for densification, specifically along nodes and corridors served by public transit.

The city is currently developing the Seniors Age-Friendly Strategy as a guide for local action, formulating a comprehensive approach to the challenges of the demographic shift. This initiative will focus on the needs of older people and delivering high-quality services, working closely with other city programmes, such as the Affordable Housing Strategy (2002) and the Advisory Committee on Accessibility, to co-ordinate the different policy initiatives as they relate to the needs of the ageing population.

### *Employment*

Policies to employ older people had not been a priority for the city as it focused on attracting younger people to mitigate potential shortages in the labour force. Given Canada's favourable pension scheme, many older people have been reluctant to remain in the labour market. Employment policies for older people are in place for city staff. The City of Calgary Retired Employee Employment Pool, for example, engages retired city employees for limited-term projects that require particular skills or expertise. Engaging the Mature Worker: An Action Plan for Alberta aims to increase the supply of older workers in the province, and minimise the loss of experience and institutional memory. The province is working with employers to retain mature workers by developing appropriate work environments, offering flexible work arrangements and phased retirement.

The city's Economic Development Workforce Division has several initiatives to boost the employment of older people. It started as a programme for city officials, and was extended to the private sector. These include working with mature workforce organisations to share information about the labour pool of older workers. Workshops for

employers have also been organised to encourage them to draw on older workers as a potential pool of labour (Calgary Economic Development, 2014). The initiative also includes gathering and disseminating data across sectors on the hiring needs anticipated due to retirement. Knowledge transfer strategies, including apprenticeship programmes, have been explored to ensure that the knowledge of workers who are entering retirement is not lost.

### ***Land use, transport and housing***

The city intends to pursue a compact urban form to reduce travel times for its citizens, and reduce the costs of providing public infrastructure and services (City of Calgary, 2009). The transition toward a more compact urban form is challenged by the fact that newcomers show a preference for detached housing on the city's outskirts where real estate prices are low, and private development firms prefer greenfield over infill development because profits are higher. The city and private development firms are discussing mixed land-use development to form "complete communities", involving schools, shops, hospitals, offices and private housing.

Calgary is co-operating with neighbouring municipalities on working toward a compact urban form. Growth corridors have been identified for the city's long-term needs. These are incorporated into policy documents, including inter-municipal development plans prepared with adjacent municipalities that share the city's boundary. This joint work with neighbouring municipalities supports the objective of a compact urban form by specifying areas where the growth is appropriate, and where it is not. Inter-municipal plans and the Calgary Metropolitan Development Plan (MDP) include goals for intensification, reducing the outward spread of municipalities and directing growth to existing centres and key transport corridors. The city has also prepared area structure plans in consultation with private landowners and developers, to implement the objectives of the MDP. These outline the appropriate land uses and intensity targets in each new community. They call for mixed land use, a mix of housing types and the services required for creating complete communities.

Calgary's long-term RouteAhead strategic plan (2013) is intended to guide transit operations and investments over the next 30 years. The city's main concern is the improvement of public transport and focuses on snow clearance, which absorbs a substantial allocation of funds, and expanding public transport, adding two more tram lines to the city's existing network. The Calgary Transportation Plan (2009), in addition, aims to ensure that all residents are within 400 metres of the nearest transit stop.

Alberta's Residential Access Modification Program (2009) provides grants to help lower income citizens with mobility challenges modify their homes. Calgary's Community Home Assistance Maintenance Program for Seniors (2009) is an initiative to help older people access existing government programmes that provide funds for improving home accessibility. Working with older homeowners, the city determines which grant or programme can provide financial assistance for the repair, and helps find reliable contractors to draw up estimates and complete the work required. The programme has provided assistance to 1 964 clients, allocating a total of CAD 3 952 482 from 2009 to 2012.

The city is working with a variety of stakeholders to provide public housing. The Community Affordable Housing Strategy (2015) will outline the city's broad vision of how to facilitate the provision of affordable housing for all. Housing may be provided by non-profit organisations, the city or the private sector. The focus is to provide affordable



housing to households earning less than 65% of the median income that spend more than 30% on housing, regardless of their demographic.

### ***Home care***

In a sprawling urban environment where the costs of delivering home care services for older people can be steep, it is critical to develop financially viable strategies. The province of Alberta has launched the Continuing Care Strategy (2008), which identifies community support initiatives to support the changing demand for healthcare services to older people in their homes. The city is working with key stakeholders including Alberta Health Services in the city-wide Seniors Age-Friendly Strategy to develop and implement strategies to support older people to age in their communities. Silvera for Seniors, a housing management body supported by the city, provides housing specifically for older people. Publicly funded continuing care services in Alberta must grow significantly to match the need and adapt to changing preferences for care. The province also runs emergency support programmes to identify resources, interim care and accommodation for families and community members who assume the care of older people.

### **Policy highlights**

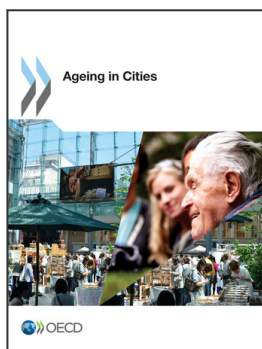
- Calgary’s employment and land-use policies are seen as critical for the city’s prosperity, and the health and the social conditions of older people have also been declared a top priority.
- Its long-term vision outlines very clearly the impact of ageing on the city’s economic development and on well-being for its citizens of all generations.
- Policies to provide better service delivery for older people and to extend opportunities for their economic activity have been clearly defined.
- The city has a well-developed sense of the importance of compact urban form in ageing societies for efficient service delivery and the well-being of older people. Strategies to increase the city’s compactness could be more focused through a specific development plan that would help improve accessibility for older people.

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