

FACTS ABOUT CALGARY SENIORS

Copyright 2009 City of Calgary, Community & Neighbourhood Services, Social Policy & Planning Division



INTRODUCTION

This fact sheet provides an overview of seniors (age 65 years and older) living in Calgary in 2006. Information on demographics, income and employment, family make-up and living arrangements, education, social isolation, health, and community contributions are included.

Unless otherwise noted, all data in this fact sheet refer to individuals who were living within the boundaries of the City of Calgary at the time of the 2006 Federal Census, and are based on special tabulations from this census (Statistics Canada, 2008a).

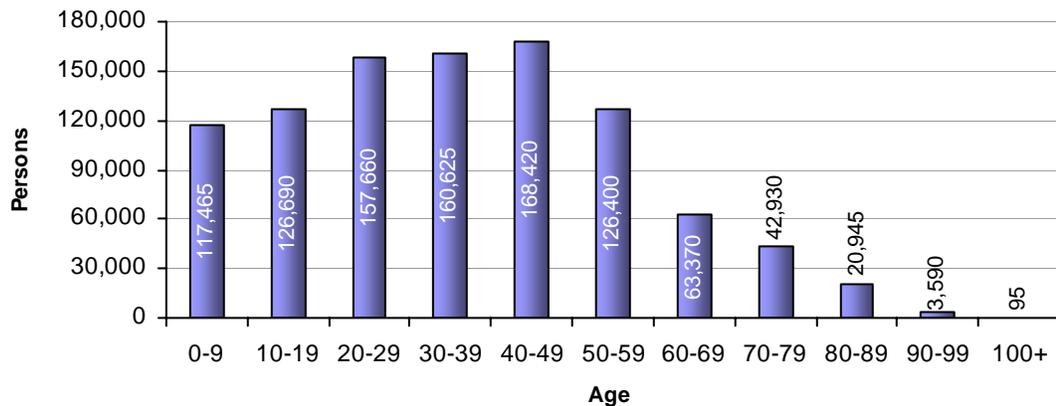
DEMOGRAPHICS

- There were 94,640 seniors in Calgary in 2006 and this number is expected to grow as the baby boomers (those aged between 40 and 60) become seniors.
- The total population of Calgary was 988,195; meaning that one in 10 (9.6 per cent) Calgarians was a senior.
- Across Canada, almost one in seven Canadians (13.7 per cent) was a senior in 2006.

QUICK FACTS:

- There were 94,640 seniors living in Calgary in 2006, who represented just under 10 per cent of the city's population.
- Thirty per cent of Calgary's population were "baby boomers" (between the ages of 40-60).
- The first baby boomers turn 65 in 2011, contributing to an increasing proportion of seniors in the city.
- By 2036, 18.5 per cent of Calgary's population will be over 65 years old.
- Almost 13,500 — or 15 per cent of seniors — were living below the pre-tax low-income cut-off (LICO)*. For comparison, 14 per cent of the total population was living below LICO.
- In 2006, approximately 90 seniors in Calgary were 100 years or older.

Calgary Population by Age, 2006

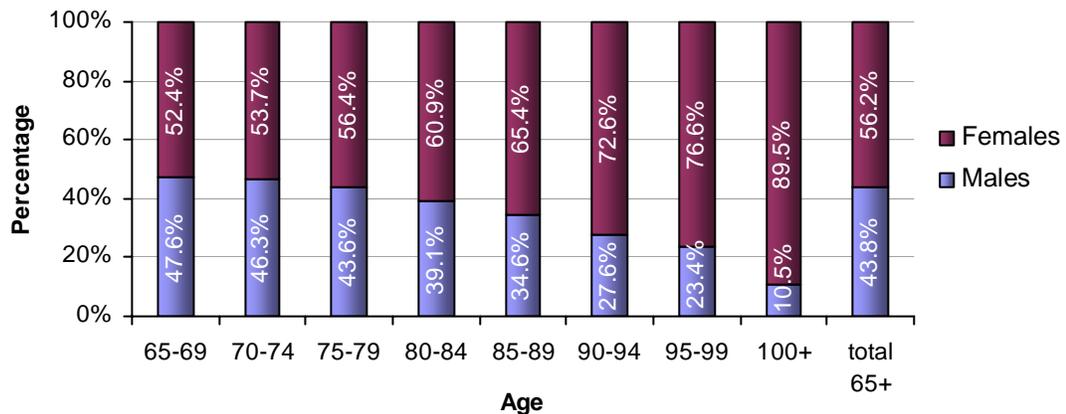


* Other sources (e.g. Calgary and Region Social Outlook 2008-2013) have reported that 9.4 per cent of Calgary seniors were living below LICO pre-tax in 2006. This figure is based on Income Trends data from Statistics Canada and uses survey data from a limited sample of respondents. Income Trends data is only available at the Calgary Census Metropolitan Area level (See CMA definition on page 5), whereas the figures reported above (15 per cent) represent census data at the Census Subdivision level, which includes only the city of Calgary. However, the differences in data are likely due to methodological differences between the two sources.

DEMOGRAPHICS (CONTINUED)

- The majority of Calgary seniors were female (56.6 versus 43.4 per cent), and this proportion steadily increased throughout the range of age brackets. This trend is not unique to Calgary, as women tend to outlive men in most societies worldwide.

Ratio of Men to Women, Calgary Seniors 2006



- Forty per cent of Calgary seniors (35,995) were immigrants, most of whom immigrated to Canada more than five years ago. Approximately two per cent of seniors in Calgary (1,730) were recent immigrants, meaning they moved to Canada within five years prior to the census.
- While the United Kingdom and China were the most commonly reported countries of birth among all Calgary senior immigrants, *recent* immigrants were more likely to have been born in either China or India (27.2 and 20.5 per cent respectively, of recent senior immigrants).

Top 10 Countries of Birth for Calgary Senior Immigrants, 2006

<i>Total Immigrants</i>		
	Number	Per cent
United Kingdom	5,655	15.7
China	5,110	14.2
India	2,665	7.4
Germany	2,415	6.7
Philippines	1,560	4.3
Italy	1,545	4.3
Netherlands	1,510	4.2
United States	1,300	3.6
Vietnam	1,290	3.6
Poland	1,235	3.4
All other countries	11,710	32.5
Total	35,995	100.0

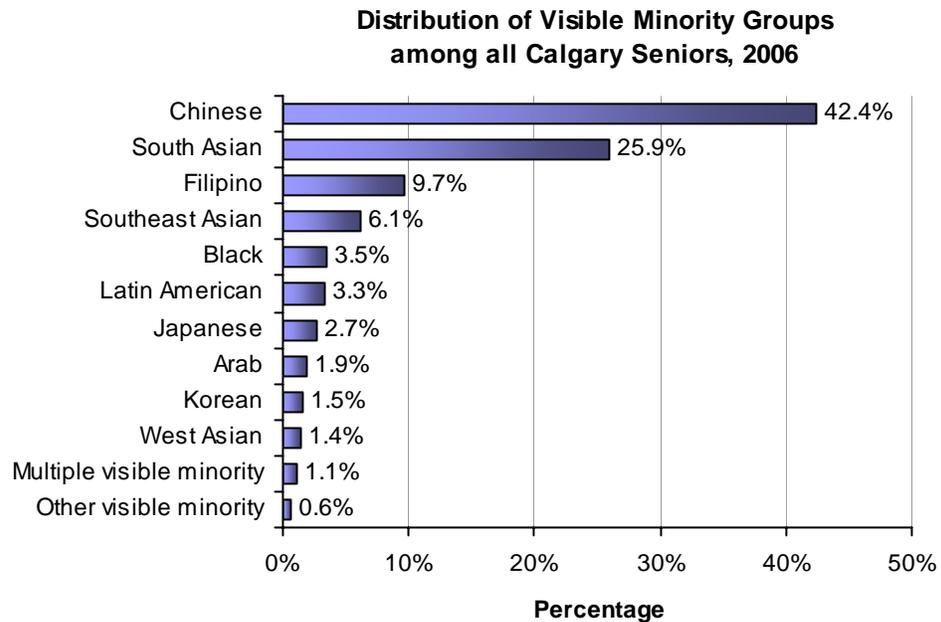
<i>Recent Immigrants</i>		
	Number	Per cent
China	470	27.2
India	355	20.5
Philippines	165	9.5
Pakistan	60	3.5
Vietnam	60	3.5
South Korea	55	3.2
Afghanistan	50	2.9
United Kingdom	45	2.6
Russia	35	2.0
Romania	25	1.4
All other countries	410	23.7
Total	1,730	100.0

- Only 685 seniors in Calgary (0.7 per cent) identified themselves as Aboriginal*, two-thirds of whom were Métis. This compares to 2.5 per cent of the total population of Calgary who reported Aboriginal identity.

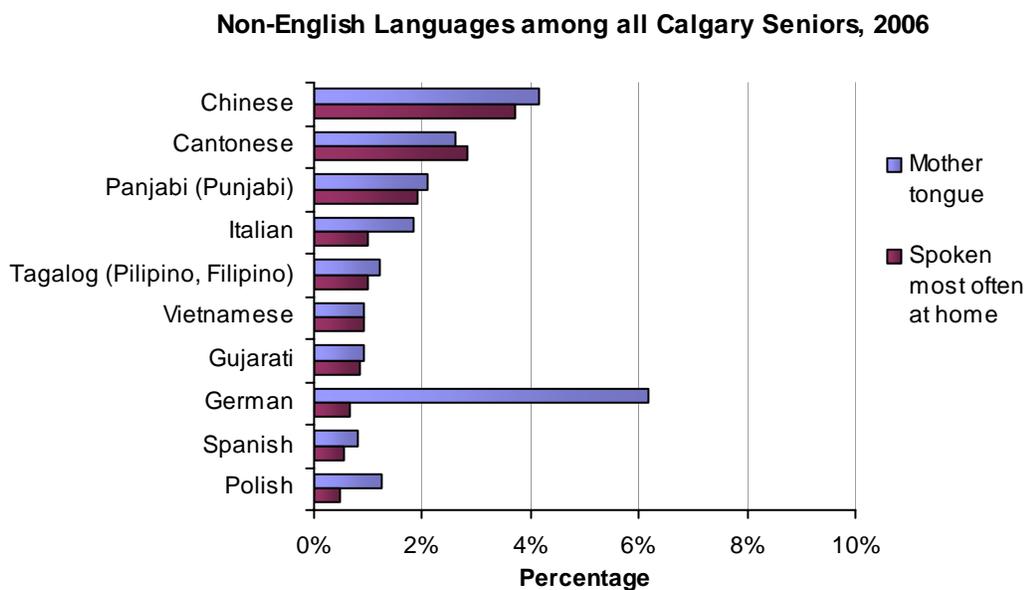
* "Aboriginal Identity" is defined by Statistics Canada as those persons reporting identification with at least one Aboriginal group (i.e. North American Indian, Métis, or Inuit) and/or those who did not report an Aboriginal identity, but indicated being a Registered or Treaty Indian, and/or a member of a Band or First Nation.

DEMOGRAPHICS (CONTINUED)

- Almost one in five Calgary seniors (16,000) was part of a visible minority group. Of these, 42 per cent (6,780) were Chinese.



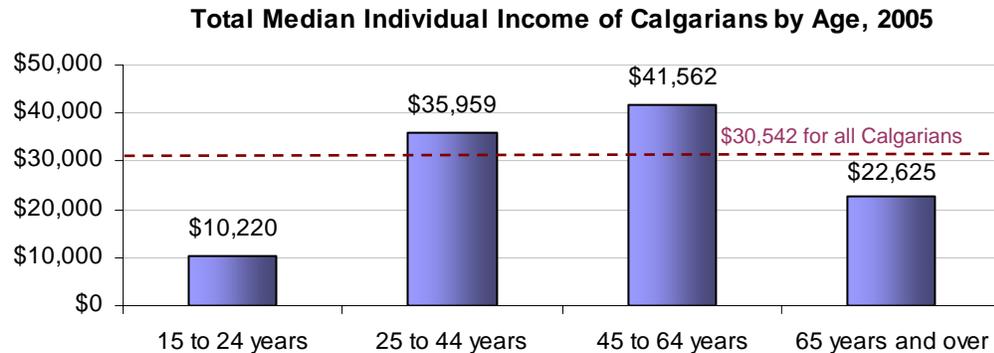
- There was great diversity among Calgary seniors in terms of language. Over one-third (33,565) of seniors in Calgary had a non-English mother tongue*, 20.1 per cent (18,120) regularly spoke a language other than English at home and 8.6 per cent (7,760) could not speak English at a conversational level. Additionally, those 75 years and older accounted for almost one-quarter (22.5 per cent or 3,925) of all non-English speaking Calgarians over the age of five.



* Refers to the first language learned at home in childhood and still understood by the individual at the time of the census (Statistics Canada 2008b).

INCOME & EMPLOYMENT

- The median total income* for seniors in Calgary was \$22,625. When compared to other age groups, seniors had almost half as much income as Calgarians aged 45-64, and made approximately \$10,000 less per year than all Calgarians over 15 years.



- Almost one-third (31.8 per cent) of all households with a primary maintainer over the age of 65 had an income below \$30,000, and just under half (47 per cent) were below \$40,000.

Gross Annual Household Income of Senior-Headed Households, Calgary, 2005			
Income Level	Number of Households	Percent of Households	Cumulative Percent
Under \$10,000	330	0.6%	0.6%
\$10,000 to \$19,999	8,900	15.9%	16.5%
\$20,000 to \$29,999	8,510	15.2%	31.8%
\$30,000 to \$39,999	8,505	15.2%	47.0%
\$40,000 to \$49,999	5,980	10.7%	57.7%
\$50,000 to \$59,999	4,830	8.6%	66.3%
\$60,000 to \$69,999	4,115	7.4%	73.7%
\$70,000 to \$79,999	3,095	5.5%	79.3%
\$80,000 to \$89,999	2,440	4.4%	83.6%
\$90,000 to \$99,999	1,915	3.4%	87.1%
\$100,000 and over	7,225	12.9%	100.0%

Source: Statistics Canada, 2008b

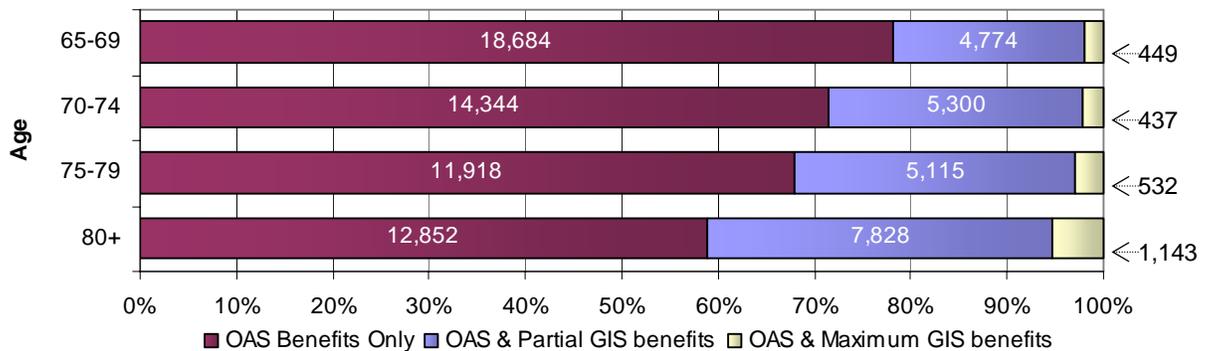
- Many Calgary seniors still worked and received income from employment. Fifteen per cent of seniors (13,445) were in the labour force and about two-thirds of these were men. The most common occupation for seniors was in sales and services, accounting for one-quarter of working seniors (3,555).
- Calgary seniors working full time for 12 months of the year had a median employment income of \$34,122 in 2005. The median income for those working for less than 12 months of the year or mostly part time was \$11,809.

* Median income is a statistic that indicates the point below which half of individuals earn more and half of individuals earn less.

INCOME & EMPLOYMENT (CONTINUED)

- Old Age Security (OAS) pension is a monthly payment available to most Canadians aged 65 or older. The Guaranteed Income Supplement (GIS) provides additional money, on top of the Old Age Security pension, to low-income seniors living in Canada (Human Resources and Development Canada, 2008a & 2008b). Those receiving maximum GIS are those individuals with the lowest incomes.
- Of those seniors in Calgary who received OAS, between 22 and 41 per cent also collected either partial or maximum levels of GIS. In comparison to younger seniors, older seniors were more likely to collect some level of GIS and less likely to collect only OAS.

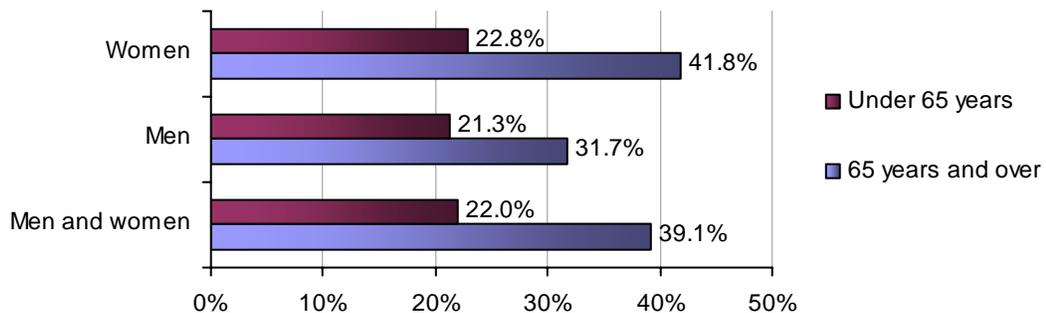
Number of Calgary Seniors Receiving OAS and GIS by Age, June 2008



Source: Human Resources and Social Development Canada, 2008

- Approximately 15 per cent of seniors in the Calgary CMA* (13,302) lived below the pre-tax low-income cutoff (LICO†). This figure dramatically increased for seniors who lived alone. Seniors living alone were significantly more at risk for low income than younger Calgarians who lived alone.

Prevalence of Living Below LICO (Before Tax) for Calgarians Living Alone, CMA 2005



- The common definition of affordable housing states that the cost of shelter should not exceed 30 per cent of household income (CMHC, 1991; City of Calgary, 2008a). In 2006, 14.9 per cent (6,940) of seniors in Calgary spent 30 per cent or more of their average monthly 2005 total household income on shelter costs‡. In the case of tenant-occupied dwellings shelter costs include rent and utilities (where paid separately from rent), whereas for owner-occupied dwellings these costs include mortgage/interest payments, utilities, property taxes, and condo fees (if applicable).

* Census Metropolitan Area is a level of geographic measurement used by Statistics Canada. The CMA of Calgary consists of the city of Calgary as defined by municipal boundaries, as well as surrounding areas (e.g. Cochrane, M.D of Rocky View). This is in comparison to the Census Subdivision of Calgary – also used by Statistics Canada – which includes only the city of Calgary. All data in this fact sheet are reported at the Census Subdivision level unless otherwise noted.

† LICO levels were developed by Statistics Canada and defined as “income thresholds below which families will likely devote a larger share of income to the necessities of food, shelter and clothing than the average family would” (Statistics Canada, 2003). Although not truly “poverty lines” LICO levels provide information on those who are substantially worse off than average (Fellegi, 1997).

‡ These figures only reflect seniors within the Calgary CMA who lived in a private household and reported an income.

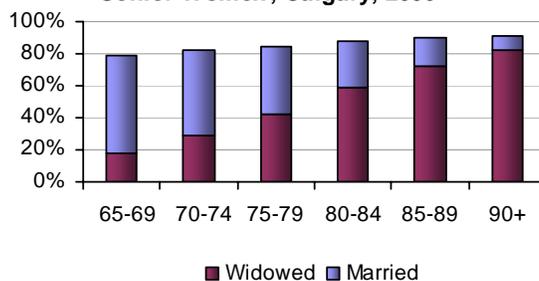
FAMILY MAKE-UP & LIVING ARRANGEMENTS

- The majority of Calgary seniors were married, however the widowed proportion steadily increased with age. Due to women's longer life expectancy, women were more likely than men to be widowed. Between the ages of 75 and 79 years, women were just as likely to be widowed as they were to be married. In contrast, the percentage of widowed men did not equal the percentage of those who were married until the age category of 90 years or older.

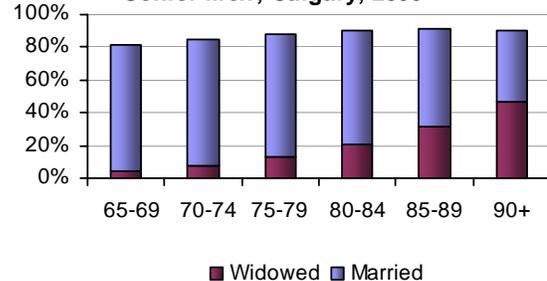
Marital Status of Calgary Seniors, 2006



Percentage of Married to Widowed Senior Women, Calgary, 2006



Percentage of Married to Widowed Senior Men, Calgary, 2006



Household Living Arrangements for Calgary Seniors in Private Households, 2006		
	Number	Per cent
Living in a census family*	58,470	65.9%
Living with relatives	5,255	5.9%
Living with non-relatives only	1,810	2.0%
Living alone	23,145	26.1%

- Most seniors in Calgary lived as part of a family with a spouse and/or children or grandchildren, however one quarter lived by themselves (note: these figures do not account for those living in collective dwellings such as seniors residences or care centres).

- In 2006, 5.4 per cent (5,076) of Calgarians 65 years or older and 10.3 per cent (4,565) of those 75 years or older lived in a Calgary care centre[†]. Half (50 per cent) of care centre users were over the age of 85 and two-thirds (66 per cent) were women. There were roughly the same number of men and women in care centres between the ages of 65 and 79, however the proportion of women increased to 80 per cent for those 90 years or older (Alberta Health Services, 2008a).
- During the 2008 Count of Homeless Persons in Calgary, 1.9 per cent of the homeless were considered seniors. This is equivalent to 65 individuals (City of Calgary, 2008b).

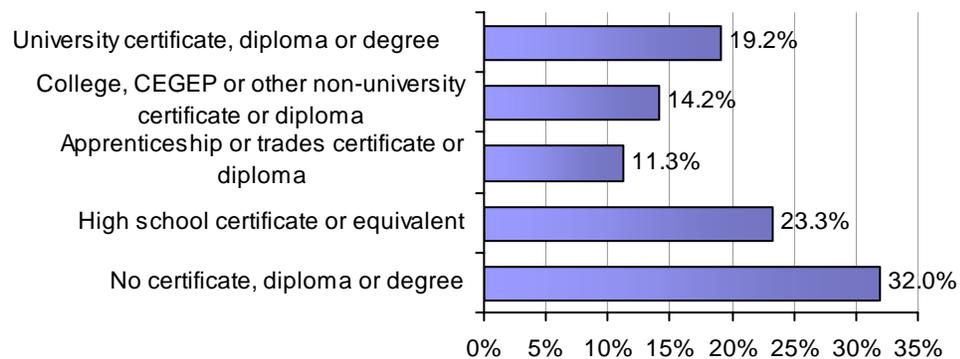
* Refers to a married couple (with or without children of either or both spouses), a couple living common-law (with or without children of either or both partners) or a lone parent of any marital status, with at least one child living in the same dwelling. A couple may be of opposite or same sex. 'Children' in a census family include grandchildren living with their grandparent(s) with no parents present (Statistics Canada, 2008b).

† Care centres are defined as facilities for those who are elderly, disabled or chronically ill and who need 24-hour care. They represent what have traditionally been referred to as auxiliary hospitals and nursing homes.

EDUCATION

- Many seniors (44.7 per cent) had post-secondary educational qualifications, including 2.5 per cent who acquired a master's degree and 1.2 per cent who earned a doctorate. However, just under one-quarter of Calgary seniors did not continue their education past high school, and almost one-third of them did not have any level of educational certificate, diploma or degree.

Highest Educational Qualifications of Calgary Seniors, 2006



SOCIAL ISOLATION

- Seniors are at a greater risk for becoming socially isolated due to factors such as physical mobility problems, living on a fixed income, and limited transportation options. Any added factors such as health problems and/or language barriers can quickly compound these issues and lead to social isolation.
- In 2006, 23,145 Calgary seniors lived alone, three-quarters of whom were women.
- Seniors were less likely than other Calgarians to report having concerns about themselves or someone in their household being lonely, depressed or suicidal, according to the 2006 Signposts survey* (City of Calgary, 2006a).
- A substantial portion of Calgary seniors (8.6 per cent) could not speak English at a conversational level and almost one quarter (22.5 per cent) of all non-English speaking Calgarians were 75 years and older.

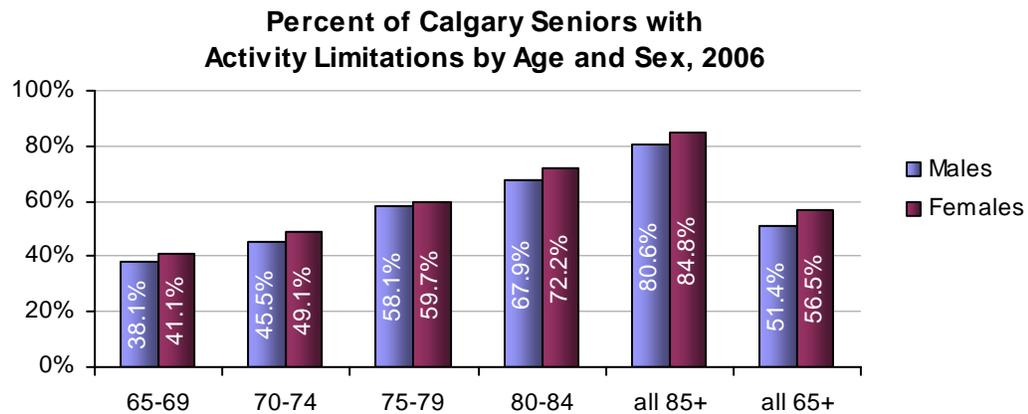
COMMUNITY CONTRIBUTIONS

- According to the Signposts survey, over 60 per cent of Calgary seniors volunteered for organizations in Calgary, which is approximately the same rate as the overall city average.
- Approximately one-third of seniors indicated they participated in seniors' centre programs during the 12 months prior to the Signposts survey.

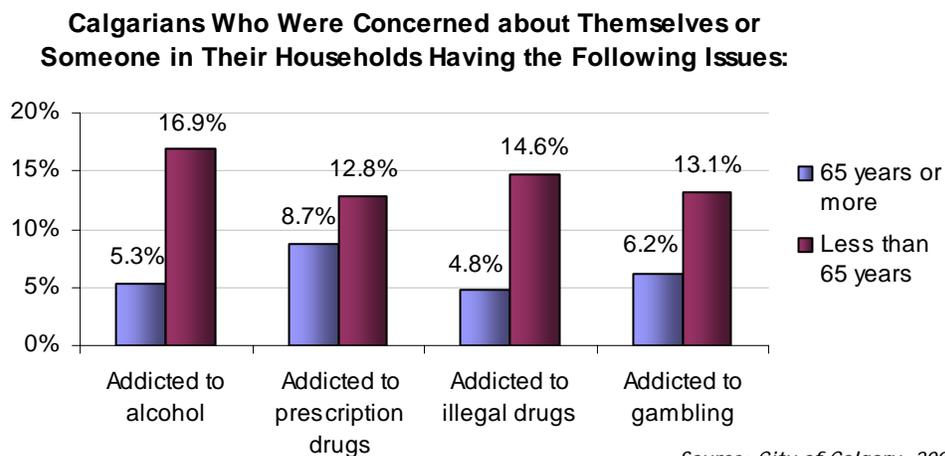
*This survey was commissioned by The City of Calgary, Alberta Health Services, the United Way of Calgary and Area and the Calgary Board of Education.

HEALTH

- More than three quarters (76.6 per cent) of Calgary seniors who participated in the Canadian Community Health Survey in 2005 rated their health as good, very good or excellent (Statistics Canada, 2005). Not surprisingly, this rate was somewhat higher for participants under 65 years of age (91.9 per cent). In addition, 10 per cent of seniors reported feeling sad or depressed at least some of the time during the month prior to the survey being conducted. This is compared to rate of 18 per cent for those less than 65 years.
- According to the 2006 Federal Census, approximately half of all seniors in Calgary reported having difficulty with daily activities and/or reductions in the amount, or kind, of activities undertaken due to physical or mental conditions or health problems that last or are expected to last at least six months (Statistics Canada, 2008b). A variety of conditions fit under this category ranging from arthritis to schizophrenia to paraplegia.



- Seniors tended to be high users of emergency medical services (EMS). They accounted for 37.2 per cent of all EMS responses in the 2006 calendar year, despite making up only 9.6 per cent of the city's population. To compare, the largest percentage of EMS responses (45.6 per cent) were for adults aged 25-64, who represent 57.9 per cent of the population (Alberta Health Services, 2008b).
- Calgary seniors were less likely than their younger counterparts to be at least somewhat concerned about addictions to alcohol, prescription drugs, illegal drugs or gambling (City of Calgary, 2006a).

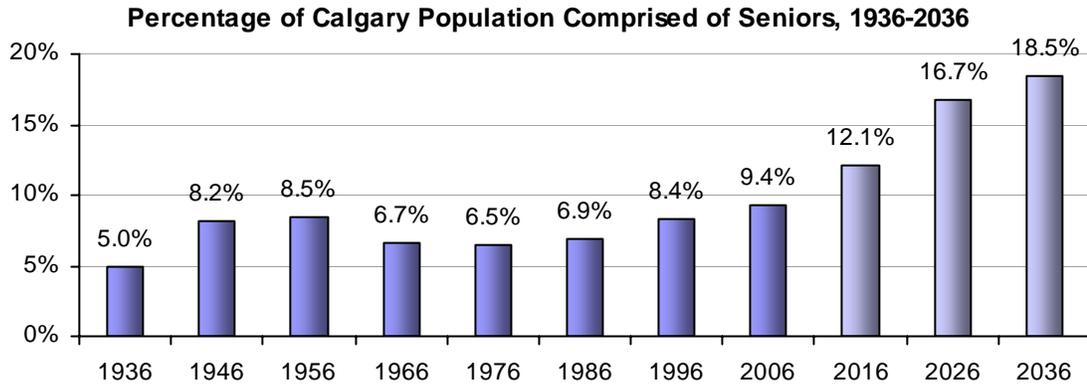


Source: City of Calgary, 2006a

* In some Census reports, these conditions are referred to as disabilities.

THE AGING POPULATION

- Historically, there has been a slow climb in the proportion of seniors in the Calgary population; however a rapid increase in the growth of this population is projected for the coming years. By the year 2036, 285,760 Calgarians will be seniors, which is three times the number of seniors in 2006 (The City of Calgary, Corporate Economics, 2006b).



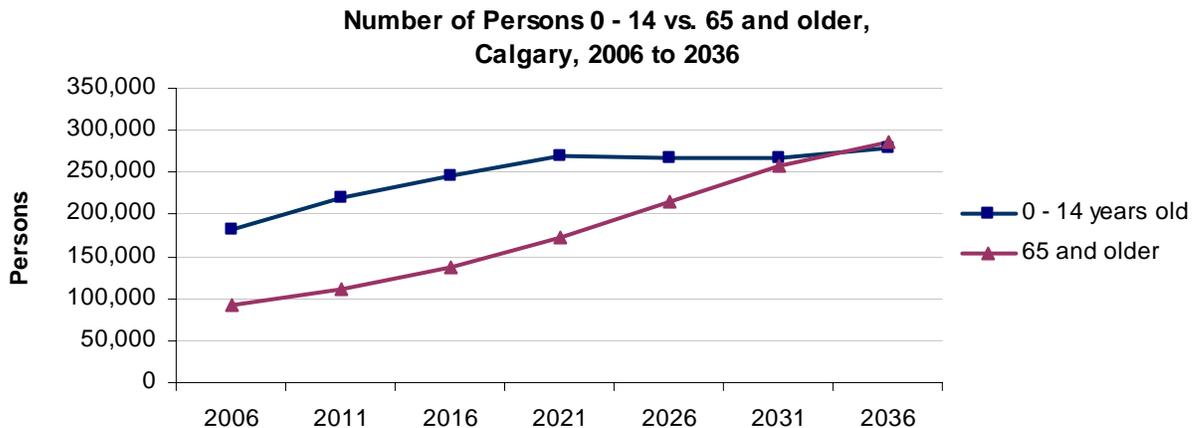
Source: Statistics Canada, Censuses of Canada, 1936-2001; City of Calgary, Corporate Economics, 2006b & 2008c

- From 2006 onwards, the rate of growth in the seniors population will be significant, growing by over 50% every 10 years from 2006 to 2026.

Projected increase in the number of seniors in Calgary		
Time interval	Seniors population at the beginning and end of each time interval	Percent increase
2006 - 2016	92,888 - 146,467	58%
2016 - 2026	146,467 - 230,567	57%

Source: The City of Calgary, Corporate Economics, 2006b

- By 2033 — for the first time ever — the number of adults aged 65+ (approximately 270,000) will surpass the number of children under 14 years of age (approximately 269,000).



Source: The City of Calgary, Corporate Economics, 2006b

SOURCES

- Alberta Health Services, 2008a. Special tabulations from Alberta Health Services, Health Outcomes, Population Health Surveillance and Community Data Management.
- Alberta Health Services. 2008b. Special tabulations from Alberta Health Services, Calgary Emergency Medical Services.
- City of Calgary. 2006a. *Signposts: A survey of the social issues and needs of Calgarians*. Calgary: City of Calgary, Community and Neighbourhood Services, Social Policy and Planning.
- City of Calgary. 2006b. Special tabulations from City of Calgary, Development and Building Approvals, Land Use Planning and Policy, Corporate Economics and Geodemographics.
- City of Calgary. 2008a. *Research Brief #02 - Housing Need: Key Facts and Definitions*. Calgary: City of Calgary, Community and Neighbourhood Services, Social Policy and Planning.
- City of Calgary. 2008b. *The 2008 Count of Homeless Persons*. Calgary: City of Calgary, Community and Neighbourhood Services, Social Policy and Planning.
- City of Calgary. 2008c. Special tabulations from City of Calgary, Development and Building Approvals, Land Use Planning and Policy, Corporate Economics and Geodemographics.
- CMHC [Canada Mortgage and Housing Corporation]. 1991. *Core Housing Need in Canada*. Ottawa: CMHC
- Fellegi, Ivan P. (1997, October 2). *On Poverty and Low Income*. The Daily.
- Human Resources and Social Development Canada (June 2008). Special tabulations.
- Human Resources and Social Development Canada website (2008a). *Guaranteed income supplement*. Available [online]: www.hrsdc.gc.ca/eng/isp/pub/oas/gismain.shtml.
- Human Resources and Social Development Canada website (2008b). *Old age security pension - frequently asked questions*. Available [online]: <http://www.hrsdc.gc.ca/eng/isp/pub/oas/oas.shtml>.
- Statistics Canada. 2008a. Special tabulations from the 2006 Census of Canada.
- Statistics Canada. 2008b. *2006 Census Dictionary*. Statistics Canada Catalogue no. 92-566-XWE. Ottawa. February 14. <http://www12.statcan.ca/english/census06/reference/dictionary/index.cfm> (accessed December, 5 2008).
- Statistics Canada. 2005. Special tabulations from the Canadian Community Health Survey.

ADDITIONAL INFORMATION

Please direct questions or requests for further information to:

Social Policy & Planning Division
Community & Neighbourhood Services
The City of Calgary
(403) 268-5122 / SocialResearch@calgary.ca

The information, analysis and opinions contained in this fact sheet are based on various sources believed to be reliable, but their accuracy cannot be guaranteed. Wherever possible, the most recent data available have been used.