



### **The Golden Years in Canada**

In Canada, more people leave the workforce before the traditional age of retirement (65 years). To complicate the scene, not all seniors are retirees and not all retirees are seniors. Specifically, some seniors are still working and have never retired, other seniors have never worked and some retirees are not over the age of 65.

Until the late 1980s, the median age for retirement hovered at age 65. In 1987, the age at which one could retire and still draw benefits from Canada Pension Plan dropped from age 65 to age 60, resulting in the drop of median retirement age. In 2005, the median retirement age was 61 years. Now that with current labour shortages, more employers are searching for innovative ways (shorter/fewer work days) to retain older workers. In fact, according to a 2002 General Social Survey, 22% of recent retirees had done paid work, at any time, at any job or business after their first retirement.

Looking at those aged 65 and over (seniors), this group is projected to comprise a larger share of the Canadian population, growing from 3.5 million in 1996 to about 6.9 million by 2021. The group is heterogenous, characterized by varying cultures and backgrounds, living arrangements, financial situations, and family arrangements. A decline in mortality rate is the result of new medical knowledge and technology, public health measures, income support programs for the elderly and better general health of the population as it ages.



## **RETIREMENT LIVING INDUSTRY PROFILE**

*The retirement living landscape is diverse due to increasing life expectancy, low fertility rates, the effects of the baby boom generation and trend towards workers retiring at an earlier age. Those that do retire at an earlier age may still participate in the workforce and/or have an expectation to be active participants in their communities, while those retirees later in life face decisions and challenges concerning health care, care giving, transportation, etc., resulting in retirement living being a diverse industry with many opportunities.*

### **Alberta's Aging**

In 2005, 10.5 percent of the Alberta's population was aged 65 and over. Currently, there are 357,000 people aged 65 and over residing in the province, including 44,000 over the age of 85. The baby boomer segment of the population will continue to grow, creating a budding retirement/seniors industry.

It is estimated that between 2011 and 2021, the number of seniors will increase from about 410,000 to 627,200, resulting in an increase in seniors in the total population from 12 percent to about 16 percent. In fact, by 2031, there will be more than 880,000 seniors in Alberta, equivalent to one senior in five Albertans.

The province's retirement industry is characterized by:

- **Great Expectations** – Over the next decade the retirement group is expected to grow as the baby boom generation ages and this group will have different skills, abilities and expectations from current seniors; living longer while expecting to remain in their communities and maintain their independence.
- **Seniors in Private Housing** – In 2001, about two-thirds of the entire seniors population lived in homes that they owned. Less than one-quarter resided in rental accommodations, 7 percent lived in provincial housing settings such as seniors lodges and about 4 percent lived in long-term care facilities.
- **Growth in Home Care Opportunities** - Advances in medical equipment and technology such as power lifts, power beds, augmentative communication devices and prosthetics may allow seniors to remain home longer versus moving to a long-term care facility. In addition, the province's shift from facility care to community-based care will cause seniors to stay in the home, requiring their ongoing health and personal care needs to be met through the community.
- **Seniors with Increasing Income** - The average pre-tax income of senior families was \$56,200 in 2004, up from \$52,000 in 2003, with almost all seniors receiving some form of government transfer payments. In 2005, about 76 percent of the seniors' spending went to consumption expenditures
- **Diversity** – There are numerous areas of specialization within the industry, including:
  - Leisure and recreation offerings
  - Specialized health care
  - Home care services
  - Light duty cleaning services
  - Independent residential facilities with varying levels of care and independence afforded to retirees
  - Targeted travel packages
  - Bus tours
  - Regional transportation services targeted at increasing mobility

## Cost of Doing Business in SouthGrow

According to the 2008 KPMG Competitive Alternatives Guide to International Business Costs, Lethbridge, part of the SouthGrow region, has an overall cost advantage of 3.8 percent relative to the United States:

Lethbridge, AB	96.2
Edmonton, AB	99.9
Calgary, AB	102.0
Saskatoon, SK	96.7
Kelowna, BC	99.0
Brandon, MB	93.8
Boise, ID	100.5
Dallas, TX	97.3
Chicago, IL	106.5
Minneapolis, MN	103.9

NOTE: US=100

## Profile of Seniors

- \* Seniors today are more physically active and have a higher average before-tax income (an increase from \$39,800 to \$49,300 from 1980 to 2003 for senior couples) due to the maturation of the Canada and Quebec Pension Plans and the expanded and improved coverage of private occupational pension plans.
- \* Most seniors live in private households, while the remainder reside in collective dwellings (primarily healthcare institutions such as nursing homes or hospitals).
- \* The median retirement age in Alberta is increasing. That is, Alberta had the second highest median retirement age (63.7 years) in the 2000 to 2004 period.
- \* In 2003, there were 33,800 seniors in the labour force, with 58 percent of those employed working full-time.
- \* Of the seniors participating in the labour force, 46 percent of them were employees (more in the urban areas), with the remainder either self-employed (51.4% with a greater portion of these in rural areas) or were unpaid family workers (2.6%).

## SouthGrow Region

Statistics Canada (2006) reports that there are almost 18,000 seniors aged 65 and over in the SouthGrow region. Retirement living options in the SouthGrow region include private sector accommodations, and public/private partnerships partially funded with public funds through the Chinook Regional Health Authority. Public/private partnership facilities include independent facilities, enhanced living facilities, designated assisted living facilities and extended care facilities. Currently, independent living through private ownership or rental accommodation is well supplied by private sector investment in the form of single family dwellings, apartment condominiums, or over 55 duplex condominium facilities through out the region. Moreover, there are up to seven new projects under construction or being considered for development within the next 5 years and which will be located in Lethbridge, Cardston, Taber and Raymond. Most of these projects are joint ventures between the Chinook Regional Health Authority and the service providers they contract with, including Good Samaritans, Extendicare, Green Acres and Medican.

For those seniors staying in their primary homes longer, there is an increased demand for home care services: health related (support with medications, doctor visits, personal hygiene) and property related (snow removal, house-keeping, yard care services, minor repairs, etc.). Early retirees and seniors are also demanding amenities and social/recreation services. The boomer generation is more environmentally, health and fitness conscious than previous generations, making SouthGrow the ideal location as it caters to these demands through quality recreational infrastructure as well as through outdoor activities that involve natural amenities such as mountains, lakes, streams, and walking, hiking, and cycling trails.

## The SouthGrowN Advantage

- **Increasing Potential** – SouthGrow is attractive to retirees due to affordable housing, pleasant weather, scenery and large amounts of sunshine.
- **Location** - SouthGrow is located close to the United States border, offering mountains, lakes, and streams that offer numerous recreational opportunities.
- **Critical Mass** – There are numerous retirement facilities (independent and assisted) located throughout SouthGrow, including Lethbridge, Vulcan, Cardston, Coaldale and Picture Butte.
- **Population** – The region has a significant retirement population, with about one-quarter of the population over 55 years of age.
- **Health Care Infrastructure** – The region is served by Chinook Health as well as Calgary Health and residents are provided quality health care.
- **Supports** – Located in the region are Lethbridge College and the University of Lethbridge, both of which provide various aspects of training and development to support the health and recreation sectors impacting retirement living.
- **Low Cost** – Real estate costs in the region are less than those in other major centres in Western Canada, and other costs of doing business such as facility, labour and taxation are competitive, fueling growth not only in the sector but in the region. Furthermore, there are no capital or payroll taxes, and no provincial sales tax. Albertans also benefit from the lowest overall taxes in Canada. Therefore, barriers to entry for opportunities that serve the retirement living sector are lower.

## SouthGrow Temperatures - Celcius

MONTH	Daily Average	Daily Maximum	Daily Minimum
January	-7.8	-1.8	-13.7
February	-4.1	1.8	-10
March	-0.3	5.6	-6.3
April	6.1	12.8	-0.7
May	11.4	18.2	4.6
June	15.6	22.4	8.8
July	18.2	25.6	10.7
August	17.7	25.2	10
September	12.3	19.3	5.2
October	7.2	14.1	0.3
November	-1.2	4.2	-6.7
December	-5.9	-0.4	-11.4

Source: Canadian Climate Normals - Environment Canada

## SouthGrowN Successes

SouthGrow has many successful companies in this sector:

- Adaptacare Personal Care Homes – Lethbridge
- Chinook Foundation – Cardston, Magrath
- Columbia Assisted Living - AgeCare – Lethbridge
- Diamond Willow Terrace Lodge – Magrath
- Extendicare – Lethbridge
- The Gardens at West Highlands – Lethbridge
- Good Samaritan Society Magrath Community Health Centre – Magrath
- Good Samaritan Society Park Meadows Village – Lethbridge
- Good Samaritan Society West Highland Centre – Lethbridge
- Green Acres Foundation Housing for Seniors – Lethbridge, Coaldale, Nobleford, Barons, Picture Butte
- Greystoke Homes & Support Services Inc. - Lethbridge
- Martha's House – Lethbridge
- Nord-Bridge Seniors Centre – Lethbridge
- Paradigm Wellness & Support Services – Lethbridge
- Quality Care Home Care - Lethbridge
- Ridgeview Lodge – Raymond
- Sunrise Village – Lethbridge
- The View at Lethbridge – Lethbridge
- We Care Home Health Care - Lethbridge
- Whispering Green/Creek Adult Community – Vulcan

## Health Care

Health Region:	Chinook Health
Total Land Area (Square Kilometres)	25,947
Residents in Region (2006):	159,984
Continuing Care Beds:	321
Acute Care Beds:	353
Community Health Sites:	15
Board Members:	12
Community Health Councils:	2 (Community Health Council on Mental Health and Community Health Council on Seniors Health)
Communities Served:	Residents are in Lethbridge and in more than 40 other towns, villages and surrounding rural areas.
Number of Staff:	3,800
Number of Physicians:	More than 200

The Calgary Health Region provides quality care for the member communities of Vulcan, Claresholm, Champion and Carmangay.

Source: Chinook Health 2006-2007 Annual Report and [www.chr.ab.ca](http://www.chr.ab.ca) (February 1, 2008)

## Average Wages

Average wages for selected positions in the sector are:

NOC	Occupational Title	Average Wage/Hour
1441	Administrative Clerks	\$ 17.50
0311	Managers in Health Care	\$ 23.14
4212	Community & Social Service Workers	\$ 11.37
3132	Dietician & Nutritionist	\$ 28.19
3233	Licensed Practical Nurse	\$ 16.86
3413	Patient Service Associate	\$ 12.23
6661	Light Duty Cleaner	\$ 9.15
5254	Program Leaders & Instructors in Recreation, Sports & Fitness	\$ 11.09
6471	Visiting Homemaker, Housekeepers & Related Occupations	\$ 11.57

Source: 2007 Alberta Wage & Salary Survey – Lethbridge-Medicine Hat Region

## Industry Supports

- Alberta Caregivers Association [www.albertacaregiversassociation.org](http://www.albertacaregiversassociation.org)
- Alberta Centre for Active Living [www.centre4activeliving.ca](http://www.centre4activeliving.ca)
- Alberta Council on Aging [www.acaging.ca](http://www.acaging.ca)
- Alberta Senior Citizens Housing Association [www.ascha.com](http://www.ascha.com)
- Canadian Association of Retired Persons (CARP) [www.fifty-plus.net](http://www.fifty-plus.net)
- Lethbridge Senior Citizens Organization
- Seniors Advisory Council of Alberta [www.seniors.gov.ab.ca/services\\_resources/advisory\\_council/](http://www.seniors.gov.ab.ca/services_resources/advisory_council/)

## Opportunities

There are many opportunities in the SouthGrow region in this sector:

- Regional transportation services
- Travel packages/programs aimed at retirees
- Home health care
- Alternative housing options for retirees





# SouthGrow

Regional Initiative

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## SouthGrow is Success

SouthGrow Regional Initiative is about creating opportunities ... for and with the twenty-seven member communities in south-central Alberta. The region includes the City of Lethbridge, a regional hub and a key centre on the north/south corridor with air, rail and highway service. In addition to three major highways (3, 4 and 5) that run through the region, the Alberta portion of the CANAMEX corridor which is a twinned highway system that starts in Mexico City and will eventually end in Anchorage, Alaska also runs through the region. Most communities are within an hour of the U.S. border and major 24 hour port of entry Sweetgrass/Coutts, allowing access to all markets. Calgary and Edmonton are 235 km and 514 km, respectively from the centre of the SouthGrow region.

SouthGrow Regional Initiative has unique characteristics that provide the people that live, work and do business in the region with many advantages. We have:

- A strong education and research cluster.
- An entrepreneurial orientation with many successful established companies.
- A varied landscape providing opportunities in traditional industries such as agriculture, manufacturing, and tourism as well as in emerging industries such as biotechnology, energy and distribution/logistics.
- A strong economic base that allows businesses, employees, residents and investors to grow and flourish in the region.
- Varied cultural assets providing a quality of life and opportunity to be enriched through diversity second to none.
- A young population and high quality of life creating opportunities for investors in a variety of industries.
- Trust, respect, and a spirit of collaboration and partnership amongst our members that contributes to the success and sustainability in the region.

## SouthGrow Specifics

- **Population:** 148,411 in 2007 (an increase of about 9 percent over 2005)
- **Time Zone:** Mountain Standard Time Zone
- **Climate:** Mild winters and warm summers, with close to 2,400 hours of sunshine per year; 140 crop days annually.
- **Commercial Airport:** Lethbridge County Airport
- **U.S. Border Crossings:** Coutts/SweetGrass (24 hour, 7-day, commercial), Carway/Peigan, Del Bonita, Chief Mountain.
- **Rail Access:** Canadian Pacific Railway with main line and trackage in all four directions at Lethbridge.
- **Major Highways:** #'s 2, 3, 4, and 5
- **Major Source of Water:** Oldman River Sub Basin
- **Air Quality:** Air Quality Index was rated "Good" over 94.7% of the time (2008).
- **Waste Management:** five waste management commissions/authorities in the region.
- **Primary/Secondary Education:** Numerous school divisions providing public, private, and separate (francophone, catholic and alternative) education.
- **Post-Secondary Education:** Lethbridge College and University of Lethbridge.
- **Health Care:** Chinook Health and Calgary Health Region oversee the health care needs of the region's residents.



## We Are

City of Lethbridge	Village of Coutts
Town of Cardston	Village of Champion
Town of Clareholm	Village of Lomond
Town of Coaldale	Village of Milo
Town of Coalhurst	Village of Nobleford
Town of Magrath	Village of Stirling
Town of Milk River	Village of Warner
Town of Picture Butte	Cardston County
Town of Raymond	County of Lethbridge
Town of Taber	MD of Taber
Town of Vauxhall	Vulcan County
Town of Vulcan	County of Warner
Village of Barons	Blood Tribe
Village of Carmangay	

**SouthGrowN**  
People, Products, Pride

