

How aging boomers will disrupt Canada's demographic 'crisis'

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CONTRIBUTED TO THE GLOBE AND MAIL
PUBLISHED FEBRUARY 4, 2015

"I'm from the government and I'm here to help." That's the punchline of an old neo-liberal joke, set up with the question, "What are the nine most terrifying words in the English language," and first attributed to U.S. president Ronald Reagan decades ago.

The unfunny reality is that if someone from government shows up at your door, they're most likely to be driving a fire truck or an ambulance. But there is still something resonant in the line. We all know that when government dreams up – or is goaded into – a big-spending solution, it can often make the problem worse rather than better.

Such could certainly be the case if, the country's federal and provincial forces band together to build "new, properly staffed long-term facilities" in which to warehouse the aging survivors of Canada's baby boom, as was suggested in a recent Globe editorial.

Admittedly, boomers (the authors among them) present a looming problem. As we storm over the barriers toward senior citizenship, the members of this bulging demographic threaten to take Canada into a perilous economic zone in which there are more "old" (and presumably unemployed) people than there are working-age people to support them. After all, by 2030, more than a quarter of all Canadians will be over the age of 65.

As the self-centred generation that the boomers have always proved to be, you can pretty much expect that we'll all start getting sick at once. And if the chronically ill wind up staying in critical-care hospital beds (as too many older people do today), they could bankrupt their respective provincial health care systems and cripple the national economy.

So, yes, it makes marvelous sense to find a preferable alternative. But, with respect, a national old-people warehouse system is a terrible idea. For more than five decades, society has purpose-built homes, schools, neighbourhoods and services to accommodate the baby boom's demographic bulge, only to find that the ungrateful recipients of this attention just keep moving on – leaving schools empty and suburbs hollowed out. If we spend the next 15 years building long-term care facilities, then, when the wave passes, we'll have to spend the subsequent 15 knocking them down or retrofitting them for some other purpose.

Wouldn't it be better to get it right the first time? And no one has done better than the British gerontologist Bernard Isaacs in suggesting how this might be done. Isaacs says: "If you design for the young, you exclude the old; design for the old and you include everybody."

Mr. Isaacs isn't saying that everybody wants to live in long-term care. Rather they want to live in compact, pedestrian friendly communities, the kinds of places where children, moms with strollers, self-sufficient wheelchair riders – and aging boomers – all can access the services they need and the entertainments they want. People of every age benefit from conveniently placed shops. And almost everyone needs access to employment (even after age 65), which means good transportation options, including transit. Everyone wants safe streets, available parks and, perhaps, benches on which they can rest (or, if they're millennials, take a moment to respond to the latest Snapchat).

There is certainly a role here for a pro-active government – and an equally important role for the private sector. Planners must be thinking about the best ways to retrofit and adapt car-dependent, postwar suburbs to allow residents to age in place. Health care spenders, who know that it costs \$1,000 to keep chronically ill patients in a hospital bed, \$130 to keep them in a care facility and \$55 to support them – safely and sensibly – at home should pick one from column C.

If we get the physical plans right, and if we ensure an adequate level of support, you can bet that the development community will start to backfill with the kind of sustainable infrastructure that we all need, for example by replacing tired strip malls with mixed-uses retail-residential complexes with the kind of handy and affordable mid-rise condo or rental suites that will make it easy for people to transition out of sprawling, underutilized and increasingly isolated suburban homes.

For everyone's sake, let's do what we can to make sure that the boomers' have their last hurrah at home, in comfort, rather than in care – and in crisis.