



City of Kelowna
2009 Demographic Profile

May 2009

Central Okanagan Economic Development Commission

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About this Document

The City of Kelowna Demographic Profile was updated in spring 2009 using the most up to date information and statistics available. Statistics Canada and BC Stats are major sources of information for this document. However, because these statistics are updated throughout the year, the reader may want to compare the statistics herein with the actual federal and provincial sources:

Statistics Canada: www.statcan.ca

BC Stats: www.bcstats.gov.bc.ca

Throughout the profile, we have also included links to other websites for additional information. The Economic Development Commission of the Central Okanagan is a division of the Regional District of the Central Okanagan.

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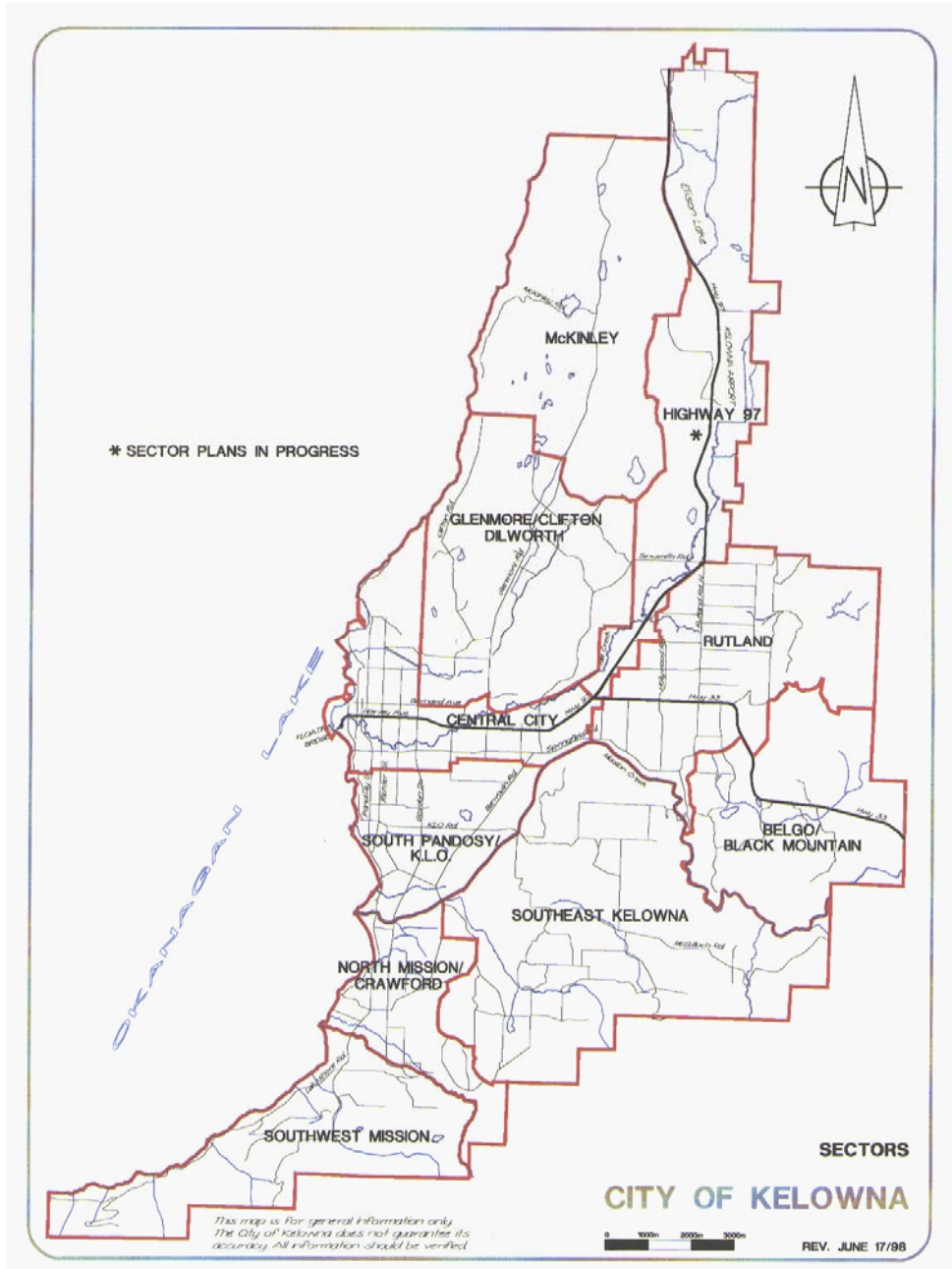
1 Geography

Within Statistics Canada census profiles the name Kelowna can refer to two specific geographic areas:

- 1) Kelowna CMA, which is the same area as the Regional District of the Central Okanagan, and
- 2) Kelowna (C) which refers to the City of Kelowna within the Regional District.

Kelowna in this document refers to the City of Kelowna.

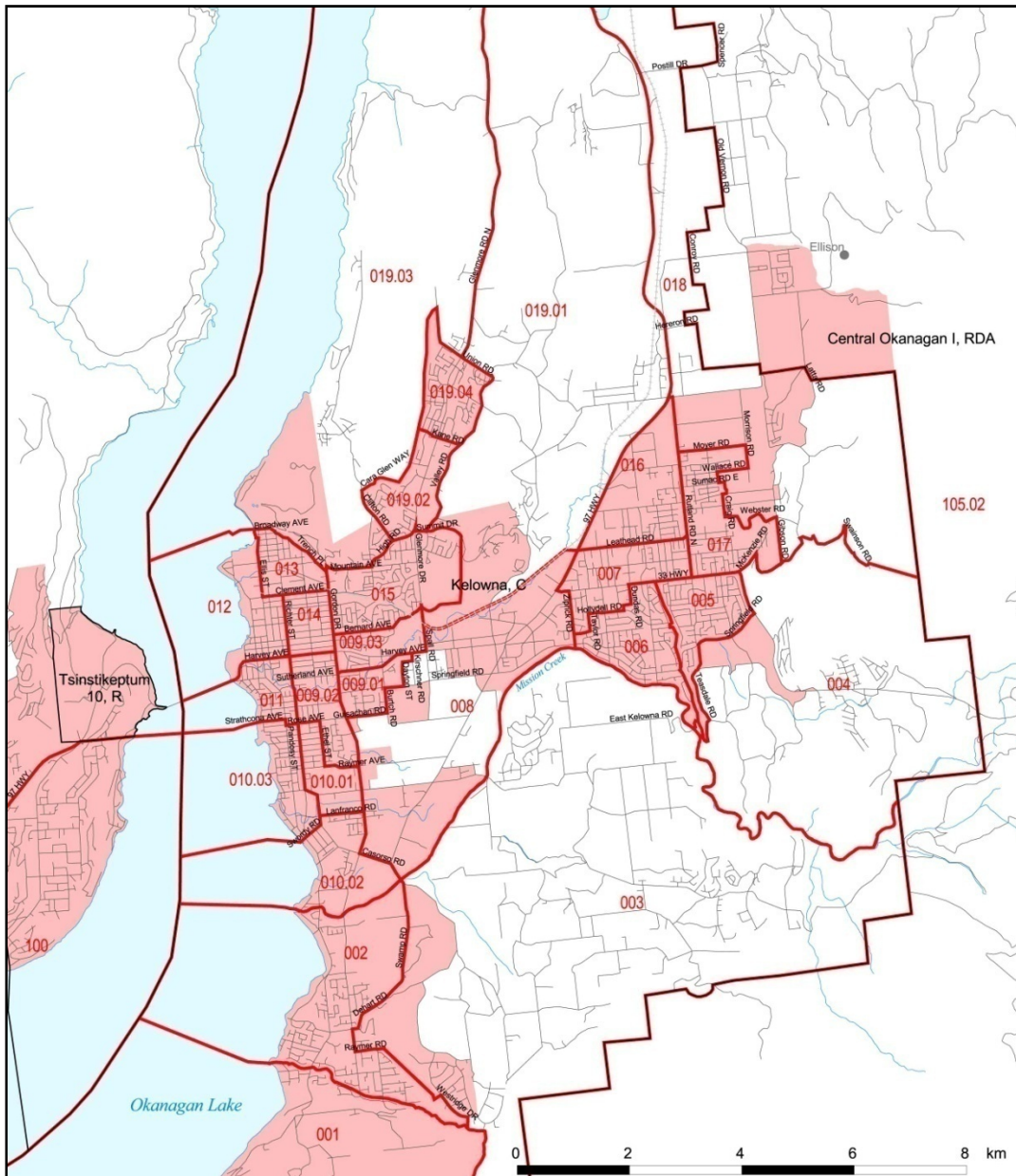
1.1 Map of the City of Kelowna and City Sectors



2 Census Tracts

Census tracts are small, relatively stable geographic areas that usually have a population of 2,500 to 8,000. They are identified using seven-character numeric 'names' (e.g., 9150005.00) and are located in census metropolitan areas (CMAs) and larger census agglomerations (CAs)¹. The following map displays census tract boundaries for the City of Kelowna. Census tract boundaries do not necessarily reflect municipal boundaries.

City of Kelowna Census Tract Map (CT – 915)²



¹ Statistics Canada, *Census Tract (CT) Profiles, 2006 Census*, <http://www12.statcan.ca/english/census06/reference/dictionary/geo013a.cfm>, (Accessed May 15, 2009)

² Excerpted from: Statistics Canada, *Reference Maps, 2006*, http://geodepot.statcan.ca/Diss/Maps/ReferenceMaps/retrieve_cmaca.cfm?pdf_index=27, (Accessed May 15, 2009)

3 Population

3.1 POPULATION AND GROWTH

In 2008 the City of Kelowna's population was estimated to be 118,507, compared to 180,114 for the Regional District and 4.38 million for BC overall. Over the past three years the City of Kelowna's population growth rate has remained similar the Regional District and outpaced provincial growth rates. The annual growth rate in Kelowna has ranged from 2.8% to 4.0% over the past four years.

City of Kelowna Population Compared to RDCO and BC 2001 to 2008³

Year	City of Kelowna		RDCO		BC	
	Population	% Change	Population	% Change	Population	% Change
2001	100,512		154,156		4,076,264	
2002	101,769	1.3%	155,692	1.0%	4,098,178	0.5%
2003	103,753	1.9%	158,264	1.7%	4,122,396	0.6%
2004	104,274	0.5%	159,333	0.7%	4,155,170	0.8%
-2005	107,358	3.0%	163,142	2.4%	4,196,788	1.0%
2006	110,351	2.8%	167,417	2.6%	4,243,580	1.1%
2007	114,731	4.0%	174,052	4.0%	4,310,305	1.6%
2008	118,507	3.3%	180,114	3.5%	4,381,603	1.7%

Note: BC Stats population estimates generally differ from Statistics Canada census counts and projections.

³ BC Stats, British Columbia Municipal and Regional District Population Estimates, http://www.bcstats.gov.bc.ca/data/pop/pop/mun/PopulationEstimates_1996-2008.xls (Accessed May 15, 2009)

3.2 POPULATION DENSITY

The total land area of the City of Kelowna is 211.7 square kilometres which represents 7.3% of the land area of the Regional District. However, the population of the City of Kelowna accounts for almost two thirds of the Regional District (65.8%). The population density of the City of Kelowna is 504.1 persons per square kilometre compared to 55.9 for the Regional District and only 4.4 for BC overall.

Population and Density 2006⁴

	City of Kelowna	RDCO	BC
Population in 2006	106,707	162,276	4,113,487
Population in 2001	96,288	147,739	3,907,738
2001 to 2006 population change (%)	10.8	9.8	5.3
Population density per square kilometre	504.1	55.9	4.4
Land area (square km)	211.7	2,904.0	924,815.4

Population density varies dramatically by area of the city. The following table shows populations and density for the different areas of Kelowna.

Population and Density by Area of Kelowna⁵

Area	Census Tracts	Population in 2006	Population in 2001	2001 to 2006 population change (%)	Population density per square kilometre	Land area (square km)
Southwest Mission	CT 9150001	5,806	3,634	59.8%	304	19.1
North Mission / Crawford	CT 9150002	5,812	5,460	6.4%	1,035	5.6
South Pandosy / KLO	CT 9150010, 0008	14,802	13,148	12.6%	1,015	14.6
Southeast Kelowna	CT 9150003	7,908	7,179	10.2%	180	43.9
Belgo / Black Mountain	CT 9150004	4,033	3,394	18.8%	203	19.9
Central City	CT 9150009, 0011, 0012, 0013, 0014	19,190	18,208	5.4%	2,470	7.8
Rutland / Highway 97	CT 9150005, 006, 007, 016, 017, 018	28,333	27,380	3.5%	780	36.3
Glenmore / Dilworth / McKinley / Hwy 97	CT 9150015, 0019	22,746	19,864	14.5%	342	66.5

⁴ Statistics Canada. 2007. Kelowna C, British Columbia,. 2006 Community Profiles. 2006 Census, Modified: 2009-03-10. <http://www12.statcan.ca/english/census06/data/profiles/community/index.cfm?Lang=E> (accessed May 15, 2009)

⁵ Statistics Canada, 2007. Census Tract (CT) Profiles, 2006 Census, <http://www12.statcan.ca/census-recensement/2006/dp-pd/prof/92-597/index.cfm?Lang=E> (Accessed May 15, 2009)

4 Demography

4.1 AGE

4.1.1 POPULATION AGE DISTRIBUTION

In 2006, the major bulge in age distribution within the City of Kelowna was in age groups from 35 to 59 years (35.3%) with a secondary bulge in age groups from 15 to 24 years (13.5%). In 2006, the median age of the City of Kelowna population was 42.8, which was lower than for the Regional District (43.4) but higher than for the province overall (40.8).

Like the Regional District, the proportion of people aged 65 and over was higher for the City of Kelowna (19.4%) than for BC overall (14.6%).

Age Distribution City of Kelowna, RDCO and BC 2006⁶

	City of Kelowna				RDCO	BC
	Population	Percent	Male	Female		
Total population	106,705	100.0%	51,225	55,485	162,275	4,113,485
0 to 4 years	4,700	4.4%	4.6%	4.2%	4.4%	4.9%
5 to 9 years	5,440	5.1%	5.3%	4.9%	5.1%	5.4%
10 to 14 years	6,255	5.9%	6.2%	5.5%	6.2%	6.2%
15 to 19 years	6,945	6.5%	7.0%	6.0%	6.6%	6.7%
20 to 24 years	7,470	7.0%	7.4%	6.6%	6.2%	6.5%
25 to 29 years	6,110	5.7%	6.0%	5.5%	5.1%	6.0%
30 to 34 years	5,765	5.4%	5.6%	5.3%	5.3%	6.2%
35 to 39 years	6,515	6.1%	6.3%	5.9%	6.1%	7.1%
40 to 44 years	8,030	7.5%	7.4%	7.6%	7.7%	8.1%
45 to 49 years	8,410	7.9%	7.8%	8.0%	8.2%	8.4%
50 to 54 years	7,620	7.1%	7.0%	7.3%	7.5%	7.8%
55 to 59 years	7,100	6.7%	6.6%	6.7%	7.0%	7.0%
60 to 64 years	5,615	5.3%	5.1%	5.4%	5.7%	5.2%
65 to 69 years	5,050	4.7%	4.6%	4.8%	5.2%	4.1%
70 to 74 years	4,700	4.4%	4.2%	4.6%	4.6%	3.5%
75 to 79 years	4,340	4.1%	3.7%	4.4%	4.0%	2.9%
80 to 84 years	3,620	3.4%	3.0%	3.8%	2.9%	2.2%
85 years and over	3,015	2.8%	2.0%	3.5%	2.3%	1.8%
Median age of the population	42.8		41.3	44.0	43.4	40.8
% of the population aged 15 and over	84.6		83.9	85.3	84.3	83.5
% of the population aged 65 and over		19.4%	17.6%	21.1%	19.0%	14.6%

⁶ Statistics Canada. 2007. Kelowna C, British Columbia,. 2006 Community Profiles. 2006 Census, Modified: 2009-03-10. <http://www12.statcan.ca/english/census06/data/profiles/community/Index.cfm?Lang=E> (accessed May 15, 2009)

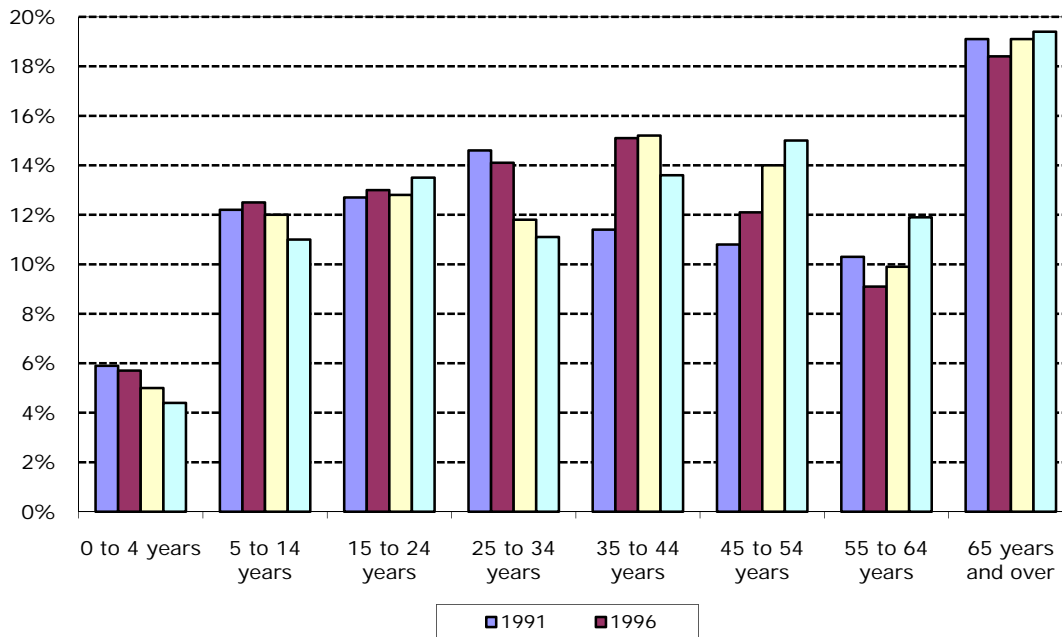
4.1.2 POPULATION GROWTH BY AGE GROUP

The fastest growing age group between 1991 and 2006 has been the 45 to 54 years age group which grew 4.2 percent to 15.0% of the total City population. Population in age group 25 to 34 has declined significantly over the same period.

City of Kelowna Share of Population by Age Group 1991 to 2006⁷

	1991	1996	2001	2006	Change 1991 to 2006
Total population	75,950	89,445	96,288	106,705	
0 to 4 years	5.9%	5.7%	5.0%	4.4%	-1.5%
5 to 14 years	12.2%	12.5%	12.0%	11.0%	-1.2%
15 to 24 years	12.7%	13.0%	12.8%	13.5%	0.8%
25 to 34 years	14.6%	14.1%	11.8%	11.1%	-3.5%
35 to 44 years	11.4%	15.1%	15.2%	13.6%	2.2%
45 to 54 years	10.8%	12.1%	14.0%	15.0%	4.2%
55 to 64 years	10.3%	9.1%	9.9%	11.9%	1.6%
65 years and over	19.1%	18.4%	19.1%	19.4%	0.3%

City of Kelowna Share of Population by Age Group 1991 to 2006



⁷ Statistics Canada. 2007. Kelowna C, British Columbia,. 2006 Community Profiles. 2006 Census, Modified: 2009-03-10. <http://www12.statcan.ca/english/census06/data/profiles/community/Index.cfm?Lang=E> (accessed May 15, 2009)

The population aged 65 years and over is more heavily concentrated in the Central City and in the South Pandosy / KLO areas of the city, closer to Kelowna General Hospital and other medical services.

Share of Population by Age Group and Area of Kelowna⁸

	Southwest Mission	North Mission / Crawford	South Pandosy / KLO	Southeast Kelowna	Belgo / Black Mountain	Central City	Rutland / Highway 97	Glenmore / Dilworth / McKinley / Hwy 97
	CT 9150001	CT 9150002	CT 9150010, 008	CT9150003	CT 9150004	CT 9150009, 0011, 0012, 0013, 0014	CT 915005, 006, 007, 016, 017, 018	CT 9150015, 0019
Total population	5,805	5,810	14,805	7,910	4,030	19,190	28,335	22,745
0 to 14 years	22%	20%	9%	19%	19%	9%	17%	17%
15 to 24 years	12%	14%	12%	13%	13%	13%	15%	13%
25 to 34 years	10%	7%	9%	7%	12%	14%	13%	10%
35 to 44 years	18%	14%	9%	14%	18%	12%	14%	15%
45 to 54 years	17%	18%	12%	18%	17%	14%	14%	16%
55 to 64 years	11%	12%	13%	16%	12%	11%	11%	13%
65 years and over	10%	13%	35%	14%	9%	26%	17%	16%
Median age of the population	38.4	41.7	52.9	43.8	38.5	45.8	39.5	42.5
% of the population aged 15 and over	77.9%	79.6%	91.1%	81.2%	80.5%	90.5%	83.2%	82.8%
% of the population aged 65 and over	9.6%	13.3%	34.7%	13.7%	9.1%	26.3%	16.7%	16.4%

⁸ Statistics Canada, 2007. Census Tract (CT) Profiles, 2006 Census, <http://www12.statcan.ca/census-recensement/2006/dp-pd/prof/92-597/index.cfm?Lang=E> (Accessed May 15, 2009)

4.2 HOME LANGUAGE

Home language refers to the language that was most often spoken at home by the individual at the time of the census. Almost all residents of the City of Kelowna spoke English as their home language 95.5% compared to 83.6% for BC overall. Punjabi was the next most common home language (0.8%), followed by German (0.8%), and Chinese (0.5%).

Home Language City of Kelowna and BC, 2006⁹

	City of Kelowna		BC
	Population	Percent	Percent
Total population	105,170		
Single responses	103,995	100.0%	100.0%
English	99,350	95.5%	83.6%
Panjabi (Punjabi)	875	0.8%	3.0%
German	795	0.8%	0.3%
Chinese (All)	530	0.5%	6.7%
French	290	0.3%	0.4%
Vietnamese	285	0.3%	0.5%
Italian	200	0.2%	0.2%
Polish	185	0.2%	0.2%
Hungarian	180	0.2%	0.1%
Japanese	155	0.1%	0.3%
Korean	125	0.1%	1.0%
Spanish	120	0.1%	0.4%
Russian	110	0.1%	0.3%
Hindi	105	0.1%	0.3%
Other languages	695	0.6%	1.9%

⁹ BC Stats, 2006 Census Profile, Kelowna C, March 2009

4.3 ETHNICITY

4.3.1 ETHNICITY (BROAD CATEGORIES)

People of British Isles origins represent just over half (53.1%) of the population of the City of Kelowna. Western European origins represent 30.7% of the population. In general, the City of Kelowna is less ethnically diverse than BC overall. Percentages total more than 100% because people selected multiple ethnicities.

Ethnicity (Broad Categories) City of Kelowna and BC, 2006¹⁰

	City of Kelowna		BC
	Population	Percent	Percent
Total population	105,170	100.0%	100.0%
British Isles origins	55,825	53.1%	45.7%
Western European origins	32,295	30.7%	19.2%
Other North American origins	23,105	22.0%	18.8%
Eastern European origins	20,705	19.7%	12.1%
French origins	12,790	12.2%	8.9%
Northern European origins	9,710	9.2%	7.9%
Southern European origins	7,725	7.3%	7.2%
Aboriginal origins	5,240	5.0%	6.2%
East and Southeast Asian origins	3,775	3.6%	16.0%
South Asian origins	1,985	1.9%	6.5%
Other European origins	910	0.9%	1.0%
Latin, Central & South American origin	810	0.8%	1.0%
Oceania origins	675	0.6%	0.7%
African origins	565	0.5%	0.8%
Caribbean origins	335	0.3%	0.4%
West Asian origins	285	0.3%	1.1%
Arab origins	210	0.2%	0.5%

¹⁰ BC Stats, 2006 Census Profile, Kelowna C, March 2009

4.3.2 ETHNICITY (DETAILED CATEGORIES)

One third (33.2%) of residents identified English as an ethnic origin compared to 29.6% for BC overall. The next most common ethnicity was German (24.4%), and Scottish (23.9%). Percentages total more than 100% because people selected multiple ethnicities.

Ethnicity (Detailed Categories, Broad Categories Removed) City of Kelowna and BC, 2006¹¹

	City of Kelowna		BC
	Population	Percent	Percent
Total population	105,170	100.0%	100.0%
English	34,875	33.2%	29.6%
German	25,660	24.4%	13.8%
Scottish	25,085	23.9%	20.3%
Canadian	21,885	20.8%	17.7%
Irish	18,180	17.3%	15.2%
French	12,765	12.1%	8.9%
Ukrainian	9,360	8.9%	4.8%
Dutch (Netherlands)	6,120	5.8%	4.8%
Polish	5,380	5.1%	3.2%
Italian	4,750	4.5%	3.5%
Russian	4,320	4.1%	2.8%
Norwegian	4,185	4.0%	3.2%
North American Indian	3,400	3.2%	4.7%
Welsh	2,960	2.8%	2.6%
Swedish	2,895	2.8%	2.6%
All other mentions	30,510	28.6%	44.3%

¹¹ BC Stats, 2006 Census Profile, Kelowna C, March 2009

4.4 MARITAL STATUS

Half (49.6%) of the City of Kelowna's population 15 years and over were legally married in 2006.

Legal Marital Status, 2006¹²

	City of Kelowna				BC
	Total	Percent	Male	Female	
Total population 15 years and over	90,310	100.0%	42,955	47,355	3,433,880
Never legally married (single)	26,955	29.8%	33.9%	26.2%	32.1%
Legally married (and not separated)	44,815	49.6%	52.1%	47.4%	50.4%
Separated, but still legally married	3,205	3.5%	3.3%	3.8%	3.2%
Divorced	8,615	9.5%	7.8%	11.1%	8.3%
Widowed	6,720	7.4%	2.9%	11.6%	6.0%

More than half of couple families in the City of Kelowna did not have children at home (56.8%) compared to 48.6% for BC overall. This was likely due to the older population base.

Couple Families by Type and Presence and Number of Children, 2006¹³

	Couple Families			Married Couple Families		Common-Law Couples	
	Population	Percent	BC	Kelowna	BC	Kelowna	BC
Total	25,665	100.0%	100.0%	22,035	100.0%	3,635	100.0%
Without children at home	14,570	56.8%	48.6%	54.9%	45.9%	68.1%	64.6%
With children at home	11,090	43.2%	51.4%	45.1%	54.1%	31.8%	35.4%
1 child	4,270	16.6%	19.8%	16.4%	20.1%	18.3%	17.9%
2 children	4,985	19.4%	22.2%	20.9%	23.9%	10.2%	12.0%
3 or more children	1,840	7.2%	9.4%	7.8%	10.1%	3.3%	5.5%

Lone-Parent Families by Type and Presence and Number of Children¹⁴

	All lone-parents			Male Parent		Female Parent	
	Population	%	BC	Kelowna	BC	Kelowna	BC
Total	4,890	100.0%	100.0%	890	100.0%	4,000	100.0%
1 child	3,075	62.9%	61.9%	58.4%	66.9%	63.9%	60.7%
2 children	1,435	29.3%	28.7%	32.6%	25.3%	28.6%	29.6%
3 or more children	375	7.7%	9.3%	8.4%	7.8%	7.5%	9.7%

¹² Statistics Canada. 2007. Kelowna C, British Columbia, . 2006 Community Profiles. 2006 Census, Modified: 2009-03-10. <http://www12.statcan.ca/english/census06/data/profiles/community/Index.cfm?Lang=E> (accessed May 15, 2009)

¹³ BC Stats, 2006 Census Profile, Kelowna C, March 2009

¹⁴ IBID

4.5 GENDER

The population of the City of Kelowna is split relatively equally between males (48.0%) and females (52.0%) with only slightly more females than males. The split between males and females becomes larger in older age groups with the proportion of females being significantly larger in the 65 years and over age groups.

Population Gender and Age Characteristics¹⁵

	City of Kelowna		BC	
	Male	Female	Male	Female
Total Population	51,225	55,485	2,013,990	2,099,495
Gender Split	48.0%	52.0%	49.0%	51.0%
0 to 4 years	4.6%	4.2%	5.1%	4.7%
5 to 14 years	11.6%	10.4%	12.2%	11.1%
15 to 24 years	14.5%	12.6%	13.6%	12.6%
25 to 34 years	11.5%	10.8%	12.1%	12.2%
35 to 44 years	13.7%	13.5%	15.1%	15.3%
45 to 54 years	14.8%	15.3%	16.1%	16.2%
55 to 64 years	11.8%	12.0%	12.4%	12.2%
65 years and over	17.6%	21.1%	13.5%	15.6%
Median age of the population ⁵	41.3	44	40	41.5
% of the population aged 15 and over	83.9	85.3	82.7	84.2

¹⁵ Statistics Canada. 2007. Kelowna C, British Columbia, . 2006 Community Profiles. 2006 Census, Modified: 2009-03-10. <http://www12.statcan.ca/english/census06/data/profiles/community/Index.cfm?Lang=E> (accessed May 15, 2009)

4.6 EDUCATION

The proportion of the population with a college or university education was lower for the City of Kelowna (37.6%) than for BC in general (41.4%). However, the proportion of apprenticeship and trade certificate/diplomas (13.0%) was significantly higher than BC overall (10.9%). This educational profile is consistent with the labour force requirements in the region.

Educational Attainment¹⁶

	City of Kelowna				BC
	Population	Percent	Males	Females	
Total population 15 years and over	88,810	100.0%	42,475	46,330	3,394,910
No certificate, diploma or degree	17,580	19.8%	20.7%	19.0%	19.9%
High school certificate or equivalent	26,270	29.6%	27.9%	31.2%	27.9%
Apprenticeship or trades certificate or diploma	11,545	13.0%	17.5%	8.9%	10.9%
College, CEGEP or other non-university certificate or diploma	16,955	19.1%	16.0%	22.0%	16.7%
University certificate or diploma below the bachelor level	4,455	5.0%	4.0%	5.9%	5.4%
University certificate, diploma or degree	11,995	13.5%	13.9%	13.1%	19.3%
College / University	33,405	37.6%	33.9%	41.0%	41.4%

¹⁶ Statistics Canada. 2007. *Kelowna C, British Columbia, . 2006 Community Profiles. 2006 Census, Modified: 2009-03-10. <http://www12.statcan.ca/english/census06/data/profiles/community/Index.cfm?Lang=E> (accessed May 15, 2009)*

4.7 PERSONAL INCOME (POPULATION 15 YEARS AND OVER)

The median income of persons 15 years and over in the City of Kelowna for 2005 was \$25,134 compared to \$24,867 for BC overall. The average income in Kelowna was \$33,647 compared to \$34,519 in BC overall.

There were proportionately more people in Kelowna in the middle income ranges (\$15,000 to \$44,999) in Kelowna (47.6%) than for BC overall (41.9%).

Total income in 2005 of population 15 years and over City of Kelowna and BC¹⁷

	Both Sexes		BC
	Persons	Percent	
Population 15 years and over	88,810	100.0%	100.0%
Without Income	3,190	3.6%	4.8%
With Income	85,620	100.0%	100.0%
Under \$15,000	25,380	29.7%	32.7%
\$15,000 to \$24,999	17,200	20.1%	17.5%
\$25,000 to \$34,999	13,720	16.0%	13.5%
\$35,000 to \$44,999	9,805	11.5%	10.9%
\$45,000 to 59,999	8,610	10.0%	10.8%
\$60,000 and over	10,910	12.7%	14.7%

Median total income varies by area of the city. People in FSA V1V had the highest median total income in 2005 at \$34,010.

Median Total Income by FSA (Forward Sortation Area)¹⁸

FSA	Males	Females	Total
V1P	\$37,281	\$24,427	\$30,330
V1V	\$44,214	\$26,622	\$34,010
V1W	\$40,500	\$25,802	\$31,925
V1X	\$31,091	\$19,613	\$24,265
V1Y	\$31,043	\$21,538	\$25,436
V1Z	\$38,349	\$22,554	\$29,535

¹⁷ BC Stats, *Neighbourhood Income and Demographics, 2006, April 2008*, <http://www.bcstats.gov.bc.ca/data/dd/nid06/nid2006.CSV>, (Accessed May 15, 2009)

¹⁸ BC Stats, *Neighbourhood Income and Demographics, 2006, April 2008*, <http://www.bcstats.gov.bc.ca/data/dd/nid06/nidpostaldata2006.CSV> (Accessed May 15, 2009)

5 Household Characteristics

5.1 PRIVATE HOUSEHOLDS

5.1.1 SELECTED HOUSEHOLD CHARACTERISTICS

In 2006, there were 44,985 households in the City of Kelowna. The average household size was 2.3 people, slightly lower than the BC average of 2.5 people. Over half of Kelowna households contained a couple (54.5%).

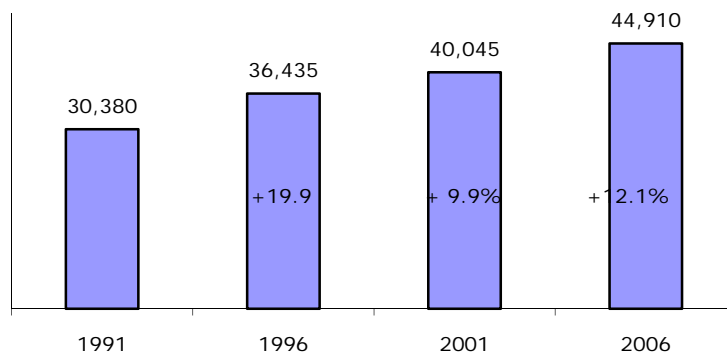
Selected Household Characteristics Cit of Kelowna and BC, 2006¹⁹

	City of Kelowna	BC
Total private households	44,985	1,643,150
Households containing a couple (married or common-law) with children	9,795	432,420
Households containing a couple (married or common-law) without children	14,725	486,040
One-person households	12,865	460,580
Other household types	7,595	264,105
Average household size	2.3	2.5

5.1.2 GROWTH IN NUMBER OF HOUSEHOLDS

Between 1991 and 2006, the number of households in the City of Kelowna grew 47.8% from 30,380 to 44,910. Between 2001 and 2006 the number of households grew 12.1%.

Growth in Number of Households, 1991 to 2006



¹⁹ Statistics Canada. 2007. Kelowna C, British Columbia, . 2006 Community Profiles. 2006 Census, Modified: 2009-03-10. <http://www12.statcan.ca/english/census06/data/profiles/community/Index.cfm?Lang=E> (accessed May 15, 2009)

5.1.3 SIZE OF HOUSEHOLD

Two person households were the most common household type in the City of Kelowna (38.9%), which was a slightly higher proportion than for BC overall (34.2%).

Number of Households by Size of Household, City of Kelowna and BC, 2006²⁰

	City of Kelowna		BC
	Households	Percent	
Total number of private households	44,910	100.0%	100.0%
1 person	12,895	28.7%	28.1%
2 persons	17,470	38.9%	34.2%
3 persons	6,000	13.4%	14.8%
4 to 5 persons	7,570	16.9%	19.6%
6 or more persons	975	2.2%	3.3%

5.1.4 SENIORS IN PRIVATE HOUSEHOLDS

In 2006, there were 19,240 seniors living in private households. One third of these (32.3%) were not in a census family. Census family 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) but with no parents present.²¹

Seniors in Private Households, 2006²²

	Seniors (65 and older)		
	Persons	Percent	BC
Total seniors in private households	19,240	100.0%	100.0%
Number of persons not in census families	6,205	32.3%	34.5%
Living with relatives	500	2.6%	5.3%
Living with non-relatives only	390	2.0%	1.8%
Living alone	5,315	27.6%	27.3%
Number of census family persons	13,035	67.7%	65.5%

²⁰ BC Stats, 2006 Census Profile, Kelowna C, March 2009

²¹ Statistics Canada. 2007. Kelowna C, British Columbia, . 2006 Community Profiles. 2006 Census, Modified: 2009-03-10. <http://www12.statcan.ca/english/census06/data/profiles/community/Index.cfm?Lang=E> (accessed May 15, 2009)

²² BC Stats, 2006 Census Profile, Kelowna C, March 2009

5.2 Household Income

5.2.1 MEDIAN HOUSEHOLD INCOME

Overall, the median income of households in the City of Kelowna was \$48,859 compared to \$52,709 for BC overall. Couple households with children had a higher median income in Kelowna (\$82,266) than for BC overall (\$58,898). Couple households without children had a lower median income than for the province overall likely due to the large number of retirees and seniors in Kelowna.

The median income of a specified group of households is that amount which divides their income size distribution, ranked by size of income, into two halves. That is, the incomes of the first half of households are below the median, while those of the second half are above the median. Median incomes of households are normally calculated for all units in the specified group, whether or not they reported income.²³

Household Income Profile City of Kelowna and BC, 2005²⁴

	City of Kelowna	BC
All private households (\$)	\$48,859	\$52,709
Couple households with children (\$)	\$82,266	\$79,509
Couple households without children (\$)	\$58,898	\$63,969
One-person households (\$)	\$26,176	\$27,773
Other household types (\$)	\$44,942	\$47,266

5.2.2 GROWTH IN AVERAGE HOUSEHOLD INCOME

While average household income still lags behind the provincial average, growth in average income in the City of Kelowna has been higher than for the province overall for the past ten years. Between 1995 and 2005, household income in Kelowna grew 40.4% compared to 33.5% provincially.

Average Household Income City of Kelowna and BC, 1980 to 2005²⁵

	City of Kelowna		BC	
	Average Income	Percent Change	Average Income	Percent Change
1980	\$23,089		\$26,171	
1985	\$29,102	26.0%	\$33,497	28.0%
1990	\$40,833	40.3%	\$46,909	40.0%
1995	\$45,546	11.5%	\$50,667	8.0%
2000	\$52,986	16.3%	\$57,593	13.7%
2005	\$63,932	20.7%	\$67,675	17.5%

²³ Statistics Canada. 2007. Kelowna C, British Columbia, . 2006 Community Profiles. 2006 Census, Modified: 2009-03-10. <http://www12.statcan.ca/english/census06/data/profiles/community/Index.cfm?Lang=E> (accessed May 15, 2009)

²⁴ IBID

²⁵ BC Stats, 2006 Census Profile, Kelowna C, March 2009

5.3 SOURCE OF INCOME

Pension and investment income represent a significantly higher proportion of total income in Kelowna which is likely due to the large retirement base.

City of Kelowna Source of Total Income, 2006²⁶

	City of Kelowna		BC
	\$ Thousands	% of Total	% of Total
Employment	2,139,623	59.7	65.9
Pension	568,733	15.9	12.5
Investment	399,728	11.2	8.6
Self-Employed	215,983	6.0	6.0
Other	194,497	5.4	5.0
Tax Exempt	64,071	1.8	2.0
Total	3,582,643	100.0	100.0

5.4 DWELLINGS

In total, there were 44,985 dwellings in the City of Kelowna in 2006. The proportion of owned dwellings was higher for Kelowna (72.0%) than for the province overall (69.7%). Kelowna has a higher than average proportion of semi-detached housing (5.1%) than BC overall (3.1%) as well as apartment buildings over 5 storeys (25.1% compared to 20.9%)

Selected Dwelling Characteristics Kelowna and BC, 2006²⁷

	City of Kelowna		BC
	Dwellings	Percent	
Number of occupied private dwellings	44,985	100.0%	100.0%
Owned	32,385	72.0%	69.7%
Rented	12,600	28.0%	30.1%
Band housing	-	0.0%	0.2%
Single-detached house	22,780	50.6%	49.0%
Semi-detached house	2,280	5.1%	3.1%
Row house	3,110	6.9%	6.8%
Apartment, duplex	3,735	8.3%	10.2%
Apartment, building with 5 or more storeys	770	1.7%	7.2%
Apartment, building with under 5 storeys	11,270	25.1%	20.9%
Other single-attached house	110	0.2%	0.2%
Movable dwelling	855	1.9%	2.6%
Average number of rooms per dwelling	6.8		6.4
Average number of bedrooms per dwelling	2.8		2.7

²⁶ BC Stats, Community Facts, Kelowna, February 2009, <http://www.bcstats.gov.bc.ca/data/dd/facsheet/cf091.pdf> (Accessed May 15, 2009)

²⁷ BC Stats, 2006 Census Profile, Kelowna C, March 2009

Dwellings by Area of Kelowna, 2006²⁸

Area	Census Tracts	Total private dwellings	Private dwellings occupied by usual residents
Southwest Mission	CT 9150001	2,239	1,988
North Mission / Crawford	CT 9150002	2,211	2,074
South Padosy / KLO	CT 9150010, 0008	7,998	7,531
Southeast Kelowna	CT 9150003	2,927	2,763
Belgo / Black Mountain	CT 9150004	1,429	1,398
Central City	CT 9150009, 0011, 0012, 0013, 0014	10,843	9,950
Rutland / Highway 97	CT 9150005, 006, 007, 016, 017, 018	12,068	11,321
Glenmore / Dilworth / McKinley / Hwy 97	CT 9150015, 0019	9,405	8,844

Note that Census Tract boundaries do not match municipal boundaries.

²⁸ Statistics Canada, 2007. Census Tract (CT) Profiles, 2006 Census, <http://www12.statcan.ca/census-recensement/2006/dp-pd/prof/92-597/index.cfm?Lang=E> (Accessed May 15, 2009)

6 Labour Force Characteristics

6.1 DEFINITIONS²⁹

Labour force activity - Refers to the labour market activity of the population 15 years and over in the week (Sunday to Saturday) prior to Census Day (May 16, 2006).

Labour force - Refers to persons who were either employed or unemployed during the week (Sunday to Saturday) prior to Census Day (May 16, 2006). In past censuses, this was called 'total labour force.'

Employed - Refers to persons 15 years and over, excluding institutional residents, who, during the week (Sunday to Saturday) prior to Census Day (May 16, 2006):

- a) did any work at all for pay or in self-employment or without pay in a family farm, business or professional practice;
- b) had a job or business but were absent with or without pay, for the entire week because of vacation, an illness, a labour dispute at their place of work, or any other reasons.

Unemployed - Refers to persons 15 years and over, excluding institutional residents, who, during the week (Sunday to Saturday) prior to Census Day (May 16, 2006), were without paid work or without self-employment work and were available for work and either:

- a) had actively looked for paid work in the past four weeks;
- b) were on temporary lay-off and expected to return to their job;
- c) had definite arrangements to start a new job in four weeks or less.

Not in the labour force - Refers to persons 15 years and over, excluding institutional residents, who, in the week (Sunday to Saturday) prior to Census Day (May 16, 2006), were neither employed nor unemployed. It includes students, homemakers, retired workers, seasonal workers in an 'off' season who were not looking for work, and persons who could not work because of a long-term illness or disability.

Participation rate - Refers to the labour force in the week (Sunday to Saturday) prior to Census Day (May 16, 2006), expressed as a percentage of the population 15 years and over excluding institutional residents.

Employment rate - Refers to the number of persons employed in the week (Sunday to Saturday) prior to Census Day (May 16, 2006), expressed as a percentage of the total population 15 years and over excluding institutional residents.

Unemployment rate - Refers to the unemployed expressed as a percentage of the labour force in the week (Sunday to Saturday) prior to Census Day (May 16, 2006).

²⁹ Statistics Canada. 2007. *Central Okanagan, British Columbia (table). 2006 Community Profiles. 2006 Census. Statistics Canada Catalogue no. 92-591-XWE. Ottawa. Released Revised March 10, 2009.* <http://www12.statcan.ca/english/census06/data/profiles/community/Index.cfm?Lang=E> (accessed April 15, 2009).

6.2 SIZE OF THE LABOUR FORCE

In 2006 there were 57,305 people in the Kelowna labour force. Labour force refers to persons who were either employed or unemployed during the week (Sunday to Saturday) prior to Census Day (May 16, 2006).³⁰ There were 29,605 males and 27,695 females in the labour force.

The labour force participation rate, which has historically been lower than average in the region, was very similar to the provincial average at 64.5% in 2006.

Selected Labour Force Characteristics City of Kelowna and BC, 2006³¹

	City of Kelowna				BC
	Total		Male	Female	
Total population 15 years and over	88,810		42,475	46,335	3,394,910
In the labour force	57,305	100.0%	29,605	27,695	2,226,380
Employed	54,525	95.1%	95.6%	94.7%	94.0%
Unemployed	2,775	4.8%	4.4%	5.3%	6.0%
Not in the labour force	31,505		12,870	18,640	1,168,525
Participation rate	64.5%		69.7%	59.8%	65.6%
Employment rate	61.4%		66.6%	56.6%	61.6%
Unemployment rate	4.8%		4.4%	5.3%	6.0%

The unemployment rate peaked in the 1980s when existing jobs were lost and created as the region experienced economic adjustments. Since that time the unemployment rate has dropped consistently from a high of 15.3% in 1986 to just 4.8% in 2006. During that time the labour force has almost doubled from 29,215 to 57,305.

Changes in City of Kelowna Labour Force 1986 to 2006³²

	1986	1991	1996	2001	2006
In the labour force	29,215	37,765	45,665	48,920	57,305
Employed	24,740	33,210	41,225	44,450	54,525
Unemployed	4,475	4,555	4,435	4,470	2,775
Not in the labour force	20,180	23,415	26,515	29,430	31,505
Participation rate	59.1	61.7	63.3	62.4	64.5
Unemployment rate	15.3	12.1	9.7	9.1	4.8

³⁰ Statistics Canada. 2007. Kelowna C, British Columbia, . 2006 Community Profiles. 2006 Census, Modified: 2009-03-10. <http://www12.statcan.ca/english/census06/data/profiles/community/Index.cfm?Lang=E> (accessed May 15, 2009)

³¹ IBID

³² BC Stats, 2006 Census Profile, Kelowna C, March 2009

6.3 LABOUR FORCE BY INDUSTRY SEGMENT

The largest segment of the Kelowna labour force is in the business services industry segment (16.9%), followed by retail trade (13.3%) and health care and social services (11.3%). There are proportionately more people in the construction industry in Kelowna (11.0%) than in BC overall (7.6%) as well as in health care and social services (11.3% compared to 9.7% overall).

Labour Force by Industry Segment City of Kelowna and BC, 2006³³

	City of Kelowna				BC
	People	Percent	Males	Females	
Total experienced labour force 15 years and over ⁷⁶	56,800	100.0%	29,395	27,410	2,193,115
Business services	9,615	16.9%	18.3%	15.5%	19.9%
Retail trade	7,550	13.3%	11.4%	15.3%	11.4%
Health care and social services	6,400	11.3%	4.2%	18.9%	9.7%
Construction	6,270	11.0%	18.0%	3.6%	7.6%
Manufacturing	4,295	7.6%	10.7%	4.2%	8.6%
Finance and real estate	3,780	6.7%	6.0%	7.3%	6.2%
Educational services	3,315	5.8%	3.7%	8.1%	7.0%
Agriculture and other resource-based industries	2,345	4.1%	5.4%	2.8%	4.9%
Wholesale trade	2,005	3.5%	5.0%	2.0%	4.2%
Other services	11,225	19.8%	17.4%	22.3%	20.6%

³³ Statistics Canada. 2007. *Kelowna C, British Columbia, . 2006 Community Profiles. 2006 Census, Modified: 2009-03-10. <http://www12.statcan.ca/english/census06/data/profiles/community/Index.cfm?Lang=E> (accessed May 15, 2009)*

6.4 LABOUR FORCE OCCUPATIONS (NATIONAL OCCUPATIONAL CLASSIFICATION FOR STATISTICS 2006)

6.4.1 LABOUR FORCE BY OCCUPATION (MAJOR CATEGORIES)

In 2006, the most common occupation in the City of Kelowna were sales and service occupations (27.0%), followed by business, finance and administration occupations (17.3%), and trades, transport and equipment operators and related occupations (16.6%). The profile of labour force occupations was very similar to BC in general.

Labour Force by Occupation City of Kelowna and BC, 2006³⁴

	City of Kelowna				BC
	People	Percent	Male	Female	
Total experienced labour force 15 years and over	56,800	100.0%	29,390	27,410	2,193,115
Sales and service occupations	15,340	27.0%	20.9%	33.6%	25.3%
Business, finance and administration occupations	9,850	17.3%	8.5%	26.9%	17.1%
Trades, transport and equipment operators and related occupations	9,420	16.6%	30.2%	2.0%	15.5%
Management occupations	6,265	11.0%	13.8%	8.1%	10.5%
Occupations in social science, education, government service and religion	3,850	6.8%	3.9%	9.9%	8.1%
Health occupations	3,375	5.9%	2.4%	9.7%	5.5%
Natural and applied sciences and related occupations	2,490	4.4%	6.9%	1.7%	6.3%
Occupations unique to primary industry	2,305	4.1%	5.5%	2.5%	3.9%
Occupations unique to processing, manufacturing and utilities	2,165	3.8%	5.2%	2.4%	4.2%
Occupations in art, culture, recreation and sport	1,745	3.1%	2.8%	3.4%	3.5%

³⁴ Statistics Canada. 2007. Kelowna C, British Columbia, . 2006 Community Profiles. 2006 Census, Modified: 2009-03-10. <http://www12.statcan.ca/english/census06/data/profiles/community/Index.cfm?Lang=E> (accessed May 15, 2009)

6.4.2 TOP TEN OCCUPATIONS (DETAILED CATEGORIES)

Sales and service occupations were the most common detail category occupations in the City of Kelowna (8.5%), followed by clerical occupations (8.2%), retail salespersons and sales clerks (5.5%), and construction trades (5.0%).

Top Ten Occupations (Major Categories Removed)³⁵

	City of Kelowna		RDCO
	People	Percent	Percent
Total labour force 15 years and over	57,300	100.0%	86,390
Occupation - Not applicable	500	0.9%	0.9%
All occupations	56,800	100.0%	85,630
G9 Sales and service occupations, n.e.c.	4,845	8.5%	8.7%
B5 Clerical occupations	4,630	8.2%	8.2%
G2 Retail salespersons and sales clerks	3,110	5.5%	5.3%
H1 Construction trades	2,850	5.0%	5.0%
A2 Managers in retail trade, food and accommodation services	2,285	4.0%	4.1%
A3 Other managers, n.e.c.	2,150	3.8%	3.9%
E1 Teachers and professors	1,785	3.1%	2.9%
B3 Administrative and regulatory occupations	1,490	2.6%	2.5%
H7 Transportation equipment operators and related workers, excluding labourers	1,490	2.6%	2.9%
B0 Professional occupations in business and finance	1,370	2.4%	2.2%

³⁵ Statistics Canada 2006 Census prepared by BC Stats July 21, 2008, Custom Data Run

6.5 LABOUR FORCE BY CLASS OF WORKER

The proportion of self-employed people in Kelowna was higher in 2006 than BC overall particularly in the unincorporated segment. 15.2% of the labour force in Kelowna were self employed compared to 14.1% for BC overall.

The number of self-employed people has grown significantly over the past ten years. In 2006, there were 8,695 self-employed people in Kelowna's labour force compared to 2,110 in 1996 and 7,325 in 2001.

Labour Force by Class of Worker 2006³⁶

	Both Sexes			Male			Female		
	City of Kelowna		BC	City of Kelowna		BC	City of Kelowna		BC
Total labour force 15 years & over	57,300	100.0%	100.0%	29,605	100.0%	100.0%	27,695	100.0%	100.0%
Class of worker - Not applicable	500	0.9%	1.5%	215	0.7%	1.3%	285	1.0%	1.7%
All classes of worker	56,800	99.1%	98.5%	29,390	99.3%	98.7%	27,410	99.0%	98.3%
Paid workers	50,645	88.4%	89.0%	25,705	86.8%	88.0%	24,940	90.1%	90.1%
Employees	47,905	83.6%	84.1%	23,845	80.5%	81.3%	24,060	86.9%	87.2%
Self-employed (incorporated)	2,740	4.8%	4.9%	1,860	6.3%	6.7%	875	3.2%	2.9%
Without paid help	840	1.5%	1.8%	495	1.7%	2.4%	345	1.2%	1.1%
With paid help	1,895	3.3%	3.1%	1,365	4.6%	4.2%	530	1.9%	1.8%
Self-employed (unincorporated)	5,955	10.4%	9.2%	3,645	12.3%	10.5%	2,310	8.3%	7.7%
Without paid help	4,170	7.3%	6.5%	2,460	8.3%	7.1%	1,715	6.2%	5.8%
With paid help	1,785	3.1%	2.7%	1,190	4.0%	3.4%	595	2.1%	1.9%
Unpaid family workers	205	0.4%	0.3%	40	0.1%	0.2%	165	0.6%	0.5%

³⁶ BC Stats, 2006 Census Profile, Kelowna C, March 2009

7 Land Taxation Rates

Real Property Tax Rates: \$ per \$1000 of Assessed Property (Land/Buildings)³⁷

Municipality	Business	Light Industry	Major Industry	Residential
Kelowna	17.5457	18.2170	22.4399	5.8896
Lake Country	18.3756	23.9426	24.2351	5.3632
Peachland	16.5344	22.0027	n/a	6.2241
West Kelowna	16.07103	15.4603	16.3023	5.6338
RDCO – Rural Tax*	14.2 to 15.8	19.7 to 22.0	19.7 to 22.0	5.8 to 6.5

* Note: Rural tax rates presented are estimates only. To determine the exact rate including local services you need to be familiar with the area or specific property. You can estimate rural property tax for specific locations using the on-line tax calculator at

http://www.sbr.gov.bc.ca/applications/rpt/tax_calc/online_calculator.asp

³⁷ By phone and e-mail from: City of Kelowna, District of Lake Country, District of Peachland, RDCO, June 2009

8 Construction and Business Activity

8.1 BUILDING PERMITS

The overall number and value of residential building permits peaked in 2005 with \$441 million in permits issues. Non-residential permit values saw their highest value on record in 2007 at \$214 million. 2007 saw the highest value of total permits issued at \$609 million.

Values of Building Permits 2003 to 2007³⁸

Year	Residential		Non-Residential	Total
	Number of Units	Value (\$'000)	Value (\$'000)	Value (\$'000)
2003	1,405	212,102	70,904	283,006
2004	1,863	303,836	72,936	376,772
2005	2,633	441,539	162,020	603,559
2006	1,352	302,964	96,835	399,799
2007	1,671	395,406	213,913	609,319

³⁸ BC Stats, Community Facts, Kelowna, February 2009 <http://www.bcstats.gov.bc.ca/data/dd/facsheet/cf091.pdf> (Accessed May 15, 2009)

8.2 BUSINESS ACTIVITY

2005 through 2007 saw significantly higher numbers of new incorporations than prior years while bankruptcies have remained low.

Incorporations are counted in the municipality of the registered office address which may differ from the actual business location. Bankruptcy is counted where it is filed. Bankruptcy data is available for urban areas only.

Business Formations and Failures 2003 - 2008³⁹

	Incorporations	Bankruptcies	Net Change
2003	725	41	684
2004	825	42	783
2005	1,293	47	1,246
2006	1,251	42	1,209
2007	1,396	29	1,367
2008	1,294	n/a	n/a

³⁹ *IBID*

8.2.1 BUSINESS LICENSES

In 2008, there were a total of 11,827 business licenses issued as of December 31st, 2008. Of these, 1,704 were new business licenses. The relatively new Mobile Business License program has reduced the overall number of business licenses issued. Mobile businesses may now purchase a business license in the community where they reside and may now purchase a single license for all of the other participating communities where they do business.

Business Licenses⁴⁰

Area		City of Kelowna	District of Lake Country	District of Peachland	RDCO	West Kelowna	Total
2008	Total Licenses	9,324	644	197	412	1,250	11,827
	New	1,454	137	38	75	n/a	1,704
	Renewed	7,870	578	159	337	n/a	8,944
2007	Total Licenses	10,241	715	209	1,660	n/a	12,825
	New	1,604	136	45	295	n/a	2,080
	Renewed	8,637	579	164	1,365	n/a	10,745
2006	Total Licenses	9,162	662	230	1,561	n/a	11,615
	New	1,470	127	27	282	n/a	1,906
	Renewed	7,692	535	203	1,279	n/a	9,709
2005	Total Licenses	9,092	583	264	1,496	n/a	11,435
	New	1,582	127	45	452	n/a	2,206
	Renewed	7,510	456	219	1,044	n/a	9,229

Mobile Business Licenses⁴¹

A Mobile Business is a business that performs a service in more than one participating municipality without an associated storefront, and who provides the service by moving from client to client. If your business falls within the definition of a Mobile Business you have the opportunity to apply for a Mobile Business Licence that encompasses all the participating municipalities. With a mobile business license you do not need to purchase individual business licenses for each of the communities where you do business. This however, does not exempt you from the requirement of having a Business Licence in the jurisdiction where you reside. The following communities in the Central Okanagan participate in the mobile business license program as well as several surrounding communities:

- District of Lake Country
- District of West Kelowna
- City of Kelowna
- District of Peachland
- District of Summerland

⁴⁰ Municipalities by phone and e-mail

⁴¹ Regional District of the Central Okanagan, Inspections,

<http://www.regionaldistrict.com/docs/inspections/Mobile%20Business%20Licence%20Pilot.pdf>, Accessed June 1, 2009)

9 Local Government Contacts

Regional District of Central Okanagan

1450 KLO Road
Kelowna BC, V1W 3Z4

www.regionaldistrict.com

Contact: Harold Reay, Chief Administrative Officer

Main Switchboard:	Tel:	(250) 763-4918
	Fax:	(250) 763-0606
Engineering Department	Tel:	(250) 469-6241
Finance Department	Tel:	(250) 469-6242
Inspection Services	Tel:	(250) 469-6211
Human Resources Department	Tel:	(250) 469-6249
Planning Department	Tel:	(250) 469-6227
Regional Parks	Tel:	(250) 469-6232

ECONOMIC DEVELOPMENT COMMISSION

1450 KLO Road
Kelowna BC, V1W 3Z4

Contact: Robert Fine, Director of Economic Development

E-mail: info@investkelowna.com

Web site: www.investkelowna.com

Tel:	(250) 469-6280
Fax:	(250) 868-0512
Toll Free:	(877) 332-2673

City of Kelowna

1435 Water Street
Kelowna BC, V1Y 1J4

Contact: Ron Mattiussi, City Manager

www.kelowna.ca

Tel:	(250) 469-8500
Fax:	(250) 861-7412

District of West Kelowna

Mount Boucherie Municipal Facility
West Kelowna, BC V1Z 2T6

Contact: Jason Johnson, CEO

www.districtofwestside.ca

Tel:	(250) 707-2999
Fax:	(250) 707-2997

The Corporation of the District of Peachland

5806 Beach Avenue
Peachland BC, V0H 1X0

Contact: Elsie Lemke, Administrator

www.peachland.ca

Tel:	(250) 767-2647
Fax:	(250) 767-3433

The District of Lake Country

10150 Bottom Wood Lake Road

Lake Country BC, V4V 2M1

Contact: Randy Rose, Administrator

www.lakecountry.bc.ca

Tel: (250) 766-5650

Fax: (250) 766-0116

WESTBANK FIRST NATION

301 – 515 Hwy 97 South

Kelowna BC, V1Z 3J2

E-mail: mail@wfn.ca

Web site: www.wfn.ca

Tel: (250) 769-4999

Fax: (250) 769-4377