

**Kelowna
City**

1	General
<p>Incorporated in 1905, Kelowna has a total area of 22,837.7 ha. By highway the City is 471 km east of Vancouver, 78 km north of Penticton, 47 km south of Vernon and 606 km west of Calgary. Kelowna is in the Central Okanagan Regional District.</p> <p>The three industries employing the most people in this area in 1996 were Retail Trade, Health and Social Services, and Manufacturing.</p>	

2	Population Estimates				Age Distribution						
Annual Estimates					Age and Gender - 1996 Census						
(as of July 1, includes estimate of Census undercount)							Kelowna			% Distribution	
Year	Kelowna	% Change Prev. Year	B.C.	% Change Prev. Year		Male	Female	Kelowna	B.C.		
					All ages	42,985	46,450	100.0	100.0		
1996	93,045	-	3,882,043	-	0 - 14	8,390	7,905	18.2	19.7		
1997	95,162	2.3	3,959,698	2.0	15 - 24	5,745	5,860	13.0	13.0		
1998	97,073	2.0	3,997,504	1.0	25 - 44	12,740	13,425	29.3	32.7		
1999	97,359	0.3	4,028,132	0.8	45 - 64	9,155	9,790	21.2	21.8		
2000	100,433	3.2	4,063,760	0.9	65 +	6,960	9,480	18.4	12.8		

Source: BC STATS

Source: Statistics Canada

3	Selected 1996 Census Characteristics										
Experienced Labour Force by Industry					Occupied Private Dwellings						
	Kelowna		Kelowna	B.C.		Kelowna		B.C.			
	1991	1996	% Distribution 1996		Total number of dwellings						
Total Industries	37,080	44,315	100.0	100.0	Single/semi detached house	36,435		1,424,640			
Primary Industry	2,170	2,205	5.0	5.7	Row House	22,015		839,940			
Agriculture & related	1,490	1,720	3.9	2.4	Apartment building	2,735		86,095			
Fishing & Trapping	30	10	0.0	0.5	Total dwellings -owned	10,900		453,545			
Logging & Forestry	390	330	0.7	2.1	-rented	24,310		928,990			
Mining, Quarry & Oil Well	260	145	0.3	0.8	Avg value of dwelling (\$)	12,130		491,540			
Manufacturing Industry	3,570	4,475	10.1	10.4	Avg monthly -owner (\$)	177,832		239,745			
Construction Industry	3,990	4,395	9.9	7.5	payment -renter (\$)	699		799			
Transportation & Commun	2,630	2,565	5.8	7.5		696		704			
Wholesale Trade	1,640	2,025	4.6	4.8	General						
Retail Trade	5,415	6,540	14.8	12.5	Labour Force	45,665		1,960,660			
Finance, Insur. & Real Estate	2,180	2,570	5.8	5.8	Employment/Pop ratio	57.1		60.0			
Business Service	1,780	2,455	5.5	6.8	Unemployment rate	9.7		9.6			
Government Service	1,480	1,540	3.5	5.9	Avg household income(\$)	45,546		50,667			
Educational Service	2,100	2,575	5.8	6.9	Avg family income (\$)	51,786		56,527			
Health & Social Service	3,335	4,690	10.6	9.5	Avg employment income(\$)	24,279		27,480			
Accom., Food & Beverage	3,610	4,295	9.7	8.4	*Incidence low income %	13.6		15.4			
					Persons per household	2.4		2.6			

Source: Statistics Canada

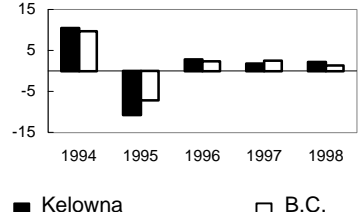
*Economic Families

4	Values of Building Permits									
	Residential				Commercial		Industrial		Total	
	Number		Value \$'000		\$'000		\$'000		\$'000	
Year	Kelowna	B.C.	Kelowna	B.C.	Kelowna	B.C.	Kelowna	B.C.	Kelowna	
1995	795	26,842	73,033	3,443,140	23,883	1,031,414	7,284	251,898	115,862	
1996	1,026	32,410	87,048	4,095,987	33,757	1,225,837	6,611	252,646	151,948	
1997	909	28,659	93,783	3,578,558	23,801	1,358,188	10,132	285,423	143,070	
1998	598	20,943	60,168	2,717,270	51,715	1,311,124	14,510	273,279	131,647	
1999	653	18,630	62,826	2,591,861	29,052	1,142,120	3,470	319,378	125,442	
2000	515	15,739	53,891	2,403,140	27,082	1,297,270	11,618	295,525	117,314	

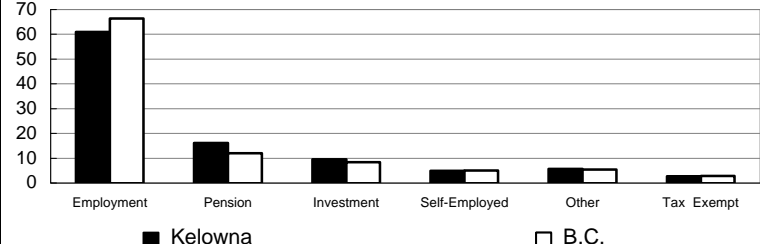
Source: Statistics Canada

Note: Total building permit value also includes Government and Institutional construction

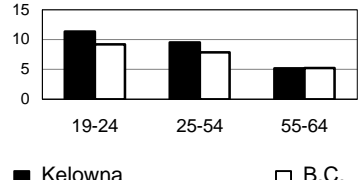
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5 Personal Taxation Statistics										
Total Income of Taxable Returns						Percent Change in Avg. Income				
Year	Taxable Returns (#)		Average Income (\$)		% Change avg. income					
	Kelowna	B.C.	Kelowna	B.C.	Kelowna	B.C.				
1993	51,420	1,786,730	33,817	35,456						
1994	52,340	1,796,920	37,365	38,883	10.5	9.7				
1995	54,270	1,844,970	33,368	36,126	-10.7	-7.1				
1996	55,770	1,879,340	34,311	36,961	2.8	2.3				
1997	56,940	1,898,700	34,935	37,894	1.8	2.5				
1998	58,580	1,915,220	35,703	38,398	2.2	1.3				

Distribution of Total Returns by Income Class 1998									
	<\$5,000	5,000-9,999	10,000-14,999	15,000-19,999	20,000-24,999	25,000-29,999	30,000-39,999	40,000-49,999	\$50,000+
B.C.	377,760	366,560	387,710	262,610	217,030	198,550	343,860	236,990	411,530
Kelowna	8,940	10,740	13,330	9,300	7,480	6,510	10,570	6,700	10,280
Males	3,120	3,930	4,910	4,010	3,530	3,280	5,720	4,310	7,440
Females	5,820	6,810	8,420	5,290	3,950	3,230	4,850	2,380	2,840

Source of Total Income 1998				Percent Distribution of Total Income						
	Kelowna		B.C.							
	\$Thousands	% of Total	% of Total							
Employment	1,396,203	61.0	66.4							
Pension	369,090	16.1	12.0							
Investment	217,955	9.5	8.4							
Self-Employed	112,959	4.9	5.0							
Other	129,440	5.7	5.5							
Tax Exempt	63,128	2.8	2.8							
Total	2,288,837	100.0	100.0							

Source : Canada Customs and Revenue Agency. Areas are defined by postal codes, not municipal boundaries.

6 Dependency on the Safety Net									
Percentage of Population by Age Receiving Benefits - December 2000									
Age Group	Basic BC Benefits Recipients		Employment Insurance Beneficiaries		Total of Basic BC & EI Beneficiaries				
	Kelowna	B.C.	Kelowna	B.C.	Kelowna	B.C.			
Under 19	8.9	8.1							
19-24	7.0	6.5	4.8	3.0	11.3	9.2			
25-54	4.8	4.7	5.1	3.3	9.5	7.9			
55-64	2.5	3.0	2.7	2.2	5.2	5.2			
19-64	4.8	4.7	4.6	3.1	9.1	7.7			

Note: Dependency calculated as percentage of population receiving benefits by the population in each age group.

Source : BC STATS. Prepared from administrative files from Ministry of Social Services, BC Government, and Human Resources Development Canada

7 Business Formations and Failures									
Incorporations					Bankruptcies				
Year	Number		% change previous year		Year	Kelowna		B.C.	
	Kelowna	B.C.	Kelowna	B.C.		Business	Consumer	Business	Consumer
1996	579	23,237			1994	53	190	822	4,183
1997	576	22,958	-0.5	-1.2	1995	78	279	973	4,745
1998	605	20,759	5.0	-9.6	1996	53	374	948	6,436
1999	595	21,009	-1.7	1.2	1997	29	407	895	7,366
2000	623	21,386	4.7	1.8	1998	39	389	1,031	7,327

Source: Ministry of Finance, B.C. Government

Source: Office of the Superintendent of Bankruptcy, Govt of Canada