



Community Indicators Report No. 1

A Benchmark for Kelowna, British Columbia



By
The Department of Planning and Development Services
In Cooperation with the Royal Canadian Mounted Police
City of Kelowna, British Columbia

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Introduction

Generating Community Indicators for Kelowna enables us to assess many factors affecting neighbourhoods and to monitor changes over time. This report is a first stage document that sets a benchmark of social and economic indicators, as well as community resources, by small areas in Kelowna. The neighbourhood-level approach was chosen as a beginning point in order to enable a partnership between the City's Planning Department and the RCMP. The police have an immediate use for socio-economic indicators at a small-area level to facilitate crime prevention programming. The publication of the first in a series of reports by the Federation of Canadian Municipalities in May of 1999, examining quality of life, enabled a comparison of Kelowna against other Canadian cities. Kelowna has been broken up into twenty-two small areas by which multiple dimensions have been measured and weighed against the city-wide norm. These small areas consist of census tracts, generated by Statistics Canada.

In order to establish such a report, research has been conducted reviewing all available publications on the Quality of Life Indices from other communities and organizations. The 1996 Canada Mortgage and Housing Corporation report entitled "Monitoring Quality of Life in Canadian Communities" was used as a guide to develop the methodology and identify the indicators that were available to use for this report. In Charlotte, North Carolina, a 1997 report entitled City Within A City: Neighborhood Quality of Life Index, Charlotte, North Carolina, produced by the Urban Institute University of North, has served as a model for the Kelowna report. This was the only known example that approached issues addressing the quality of life at a neighbourhood level. As an American example, adaptations needed to be made to apply to a Canadian community, and some of the approaches taken were not transferable.

The Kelowna Quality of Life Report will provide indicators for areas of Kelowna in terms of where there are difficulties and where conditions are stable. This information will allow the City of Kelowna and the R.C.M. Police Department to actively target areas that require improvement. The RCMP will use the information for crime prevention initiatives. The Planning Department will use it to evaluate policy direction in the Official Community Plan. Our intention is to make Kelowna a better place by improving the quality of life, and by addressing issues from a prevention, as opposed to crisis management, perspective.

This report primarily contains information from the 1996 Census. Our goal is to re-examine and update this report every five years when new census information has been released. This will enable monitoring of community indicators to confirm any improvements or pinpoint deteriorating conditions.

Variables

Based on the North Carolina model, the Kelowna quality of life exercise consists of seven different broad dimensions. These are Demographics, Housing, Employment, Education, Youth Opportunities, Community Resources and Crime and Safety.

In turn, each of these seven dimensions is comprised of several components. These smaller components identify suitable indicators to ensure that all related data will describe the intended dimension. Demographics include three components: Population Growth, Age Structure and Family Structure. Population Growth shows what areas in Kelowna are expanding rapidly or which communities are relatively stable, in terms of growth. Age Structure measures, chosen for the research, consist of youth 0-9, working age population 15-64 and the elderly 65+. The youth and the elderly indicate potential stress to communities in terms of providing services. Family Structure shows the percentage of households that are lone-parents, persons living alone, husband and wife families and the marital status of households. It is generally noted that married couples, and other family households, are more economically stable than individuals that live alone.

The housing dimension is a valuable indicator to assess the economic situation by small areas. Housing consists of three components: Affordability, Adequacy and Accessibility. Affordability shows the percentage of tenants and owners who spend 30 % or more of household income on gross rent or principal, interest, taxes and utilities. Also measured was the approximate percentage of households at or below core need income thresholds. The latter measures the areas of the community where a low percent will indicate a healthier economic situation. The percentage of residents who are owners of their dwellings is also an important factor when assessing affordability. Adequacy is comprised of the percentage of dwellings in need of major repair. This indicates the age of the neighborhood and the care that the owners and tenants take of their housing. The accessibility component measures the transportation options and access to parks. Walking distance to parks, and a variety of transportation options improve quality of life.

Economic indicators measure economic vitality. All measures revolve around the availability of capital when evaluating the quality of life. The employment dimension is comprised of four components. The first component is the availability of income. This shows the incidence of low income in both economic families and unattached individuals. Unemployment is the next component. Factors that are measured include the unemployment rate; and the median household income for all private households, one-person households and two or more person households. The last component of Employment is employment equity. This measures many variables: labour force participation rate for multiple age and gender divisions, percentage of full time jobs versus part-time jobs, unemployment rates for youth, males and females; and

average/median income for male and female. These combined measures help to demonstrate the ability of the community to create jobs for local residents.

In this report, education measures the amount of schooling within each census tract and throughout Kelowna. This dimension was divided into six broad components:

- percent of population without secondary school graduation certificate;
- percent of population with secondary school graduation certificate;
- percent with trades certificate or diploma;
- percent with non-university certificate or diploma;
- percent with university certificate or diploma;
- percent with bachelor's degree or higher.

An assumption can be made that a higher levels of education tend to lead to higher earning potential, generating a stable quality of life in the neighborhood.

Youth Opportunities measure of the potential opportunities for youth to get involved in extracurricular activities within the neighborhood. When children or youth are engaged in extracurricular activities, the majority of their time is devoted to acquiring valuable new skills instead of engaging in negative behavior. Schools, churches, YMCA, libraries, sports-fields and miscellaneous activities were also measured in each census tract to calculate the opportunity for extra-curricular activities.

Community Resources is a separate section that inventories three resources: Parks, Day-cares and the Resident's Associations. These resources are designated as special activities to help the community function at a positive level.

Crime is the last dimension that must be reviewed as part of this report. High rates of crime can create an unstable, unhealthy neighborhood. Part of the characteristics of such areas include a failure to take ownership of the area or to work together to prevent crime. Action must be taken to lower the crime levels in all neighborhoods as the threat of crime is a negative community influence. Crime is made up of four components, based on RCMP methods of measuring criminal activity. The first component is Crimes to Person. This may include assault, sexual assault, robbery and other crime. Secondly, Juvenile Crime is a component that may be addressed by increasing youth opportunities offered in neighborhoods. The third component is Property Crime. This involves theft from motor vehicles, break and enter of businesses or residences, and property damage. Fourthly, Total Criminal Code activity is a means of examining the overall crime scenario. Lastly, the RCMP focuses on "Hot Spot" areas, which are areas within a neighborhood that have a high concentration of activity, necessitating more police presence.

Methods

Aside from the Charlotte, North Carolina model and the methodologies offered by CMHC, very little examples exist for similar, neighbourhood-level quality of life research. Most existing research and publications focus on the larger scale, by comparing cities or communities with each other or with national or provincial standards. Therefore methodology for this report relies both on research and innovation to devise meaningful measures based on available data.

The levels of analysis and availability of data that were used for the North Carolina report were simply not available in comparable form for Kelowna. Lack of access to equivalent Canadian data and incomplete databases available to our GIS system were limiting factors. For example, a United States indicator for the accessibility component of this report includes measuring population living within ¼ mile radius to amenities. Amenities include sidewalks, transit, shopping, bike paths, parks and other services. The proximity to public utilities including landfills, water treatment plants and sewage treatment plants was also measured in the Carolina example to assess quality of life by neighbourhoods. The data needed to make parallel calculations for Kelowna is not yet available. Bike routes, transit routes and the number of dwellings have not been connected to the GIS system so as to enable this type of analysis, for example.

The 1996 Census was the main source of data for this report, and most information was compiled at the census tract level. However, census tract 19 was broken into four sub-areas due to its large area and the rapid increase in population in the Glenmore area. Based on the Census information that is indicative of living standards, various tables and graphs have been devised. The variables are weighted within each category and compared to the median situation for Kelowna as a whole. The median refers to the middle number within a list of numbers, ranging from the lowest number to the highest number. This information has led us to a stage where it is possible to observe which sectors in Kelowna are considered stable or “fragile”¹ based on known research. Maps have been created that code areas to show the quality of life based on known components. Descriptions for each map have been provided. Each description consists of what variables were included and what categories were used to assess the quality of life. In total, eleven sections have been included.

¹ The word “fragile” was used by the Charlotte, North Carolina Quality of Life Report to identify neighbourhoods that had economic or social difficulties.

Census Tracts & Sectors

Census tracts are small geographic units representing urban or rural neighborhood-like communities created in census metropolitan areas and census agglomerations.² Statistics Canada, along with other specialists, set the boundaries for each census tract according to the population and land area. Presently, Kelowna has 19 census tracts, all covering different areas of land. An enumeration area is the geographic area canvassed by one census representative. It is the smallest standard geographic area for which census data are reported (Census 1996).

Kelowna has experienced rapid growth in recent years. The Glenmore/Dilworth/Clifton area, in particular, is the fastest expanding region, as new neighborhoods are being built in this area. Census tract 19, which includes most of the Glenmore/Dilworth/Clifton sector, therefore formerly covered a large area with a small population. In order to better represent the new neighbourhoods in census tract 19, this census tract has been broken down by using enumeration areas. For the purpose of this report, it is represented by 4 sections: 19-01, 19-02, 19-03 and 19-04. For the next Census (year 2001), census tract 19 will have been broken into smaller areas, according to consultations between Statistics Canada and City staff. The sub-areas used for this report approximate the division that will happen with the next Census.

The Official Community Plan defines larger sectors throughout Kelowna. The following are the names of the 10 different sectors along with the census tracts that are located within the sectors.

Southwest Mission: 1

North Mission/Crawford: 2

Southeast Kelowna: 3

Belgo/Black Mountain: 4

Rutland: 5, 6, 7, 16, 17 and part of 18

Highway 97: part of 18

South Padosy/K.L.O.: 10 and part of 8

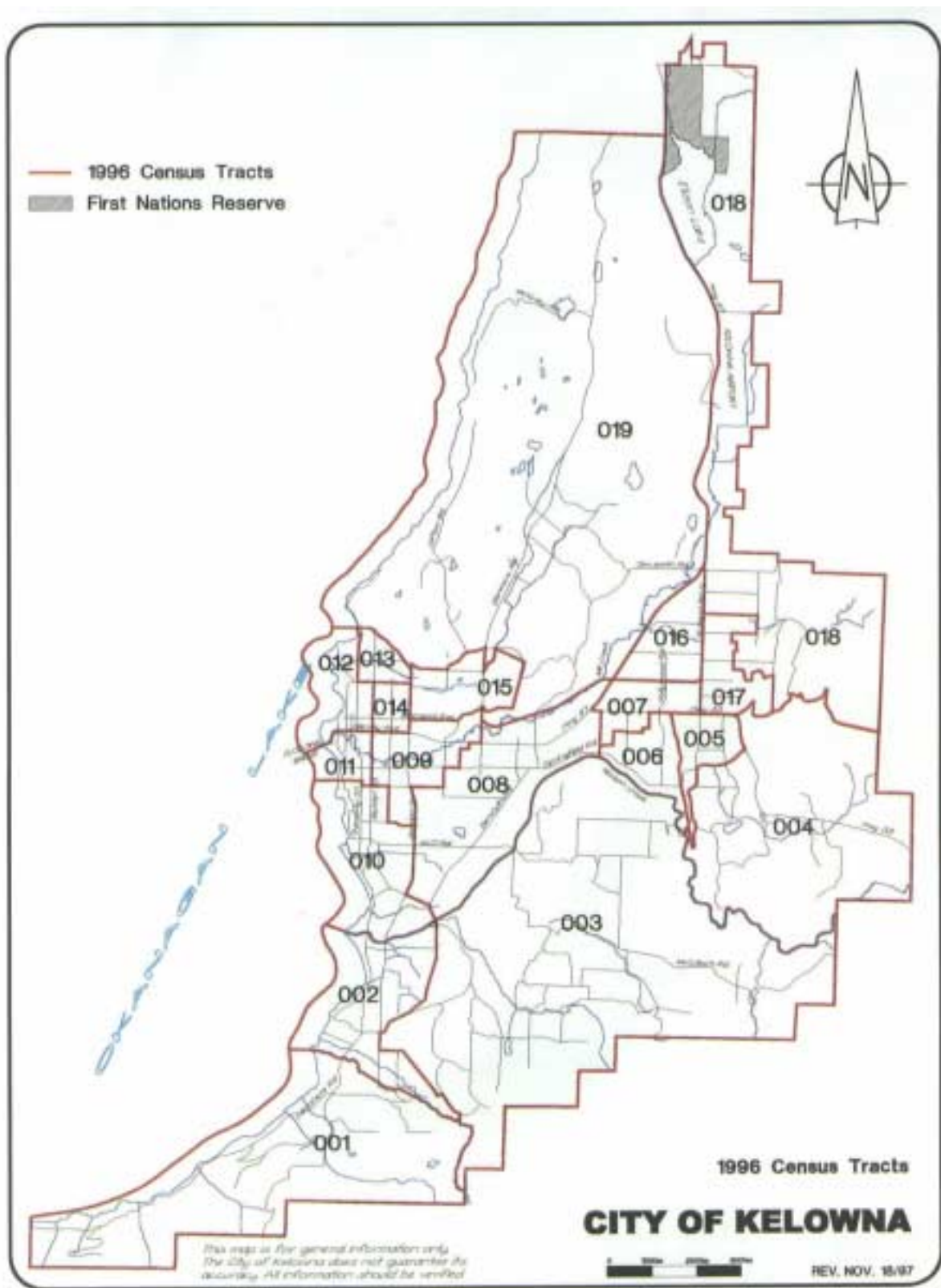
Central City: 9, 11, 12, 13, 14 and part of 8

Glenmore/Clifton/Dilworth: 15, 19-02, 19-04, part of 19-01 and 19-03

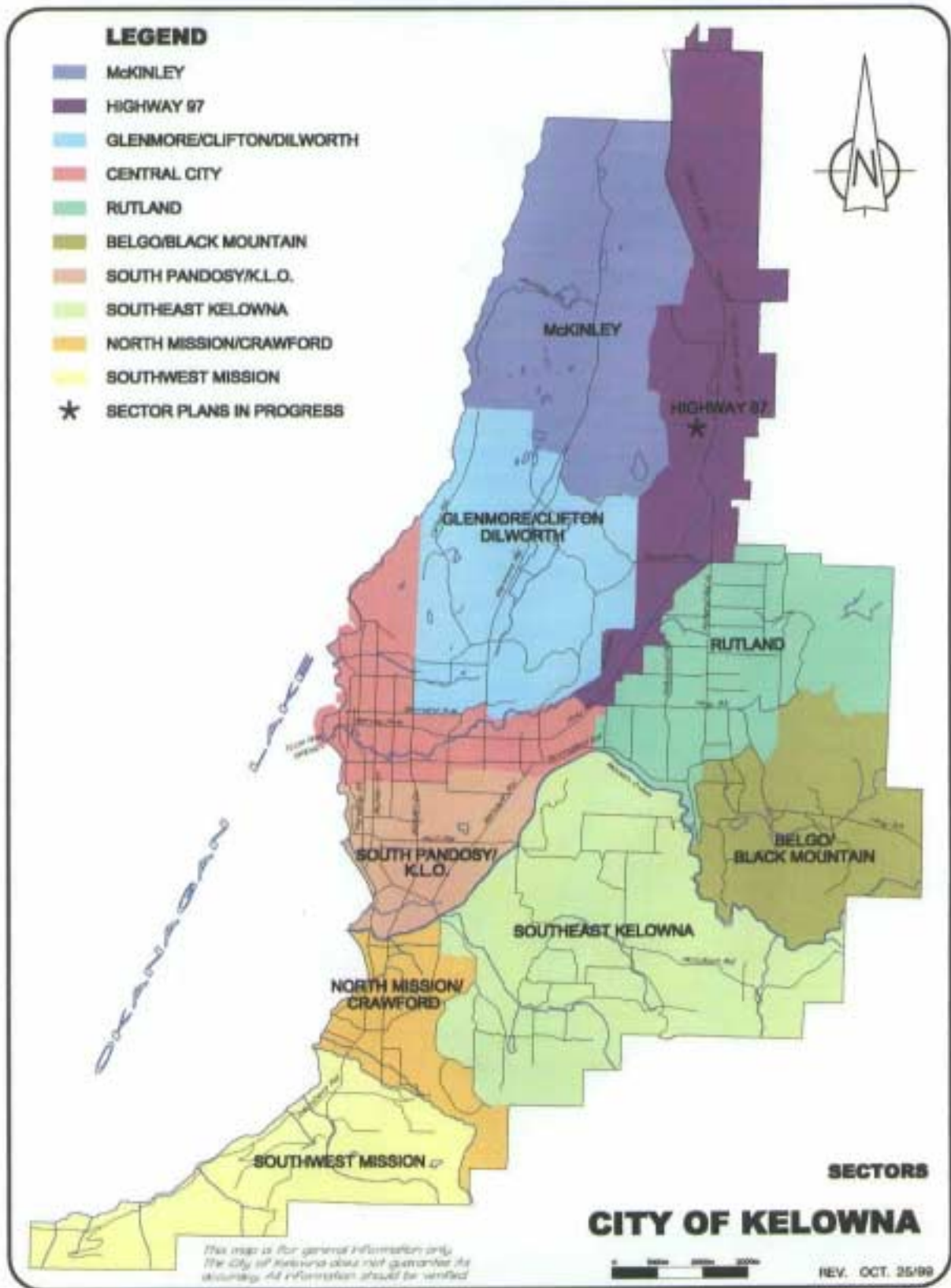
McKinley: part of 19-01 and 19-03

Census Tracts, and Sectors, as they are referred to in this report, are illustrated on the next two maps.

² Defined as an urban area with an urban core population of 50,000 or more at the previous census (Census 1996).



Map 1 - Census Tracts



Map 2 - City Sectors

Community Benchmarking Through Indicators

Population Increase

Examining demographics and population growth helps to determine what services and institutions should be available in that area. For example, an older age structure might have a high dependency on health and personal services. A neighborhood that consists of families with young children will have a greater need for day-cares and parks with playgrounds. This comparison of age shows that different kinds of services and facilities are needed according to the age structure.

Growth 1986-1991

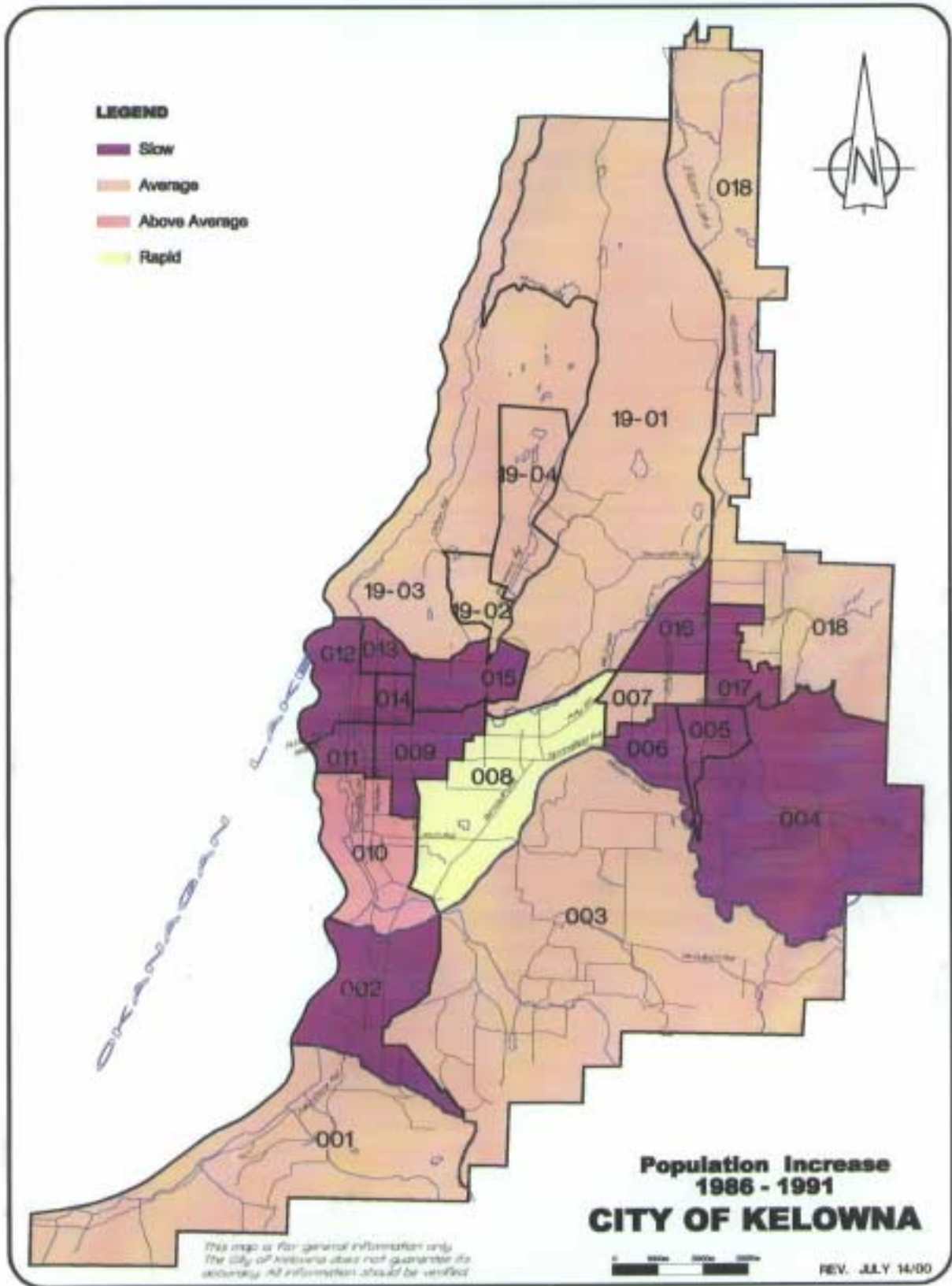
Looking at the map of Population Increase from 1986 – 1991, it is evident that census tract 8 grew rapidly. This growth period included numerous developments of apartments and elder homes built in this area. Census tract 10 also grew quickly, but not as rapidly as census tract 8. This area is close to the downtown area and is located along the shoreline. This was seen as a favorable place to live due to the location and availability of parks and services.

Census tracts 1, 2, 18 and 19 grew at an average pace. These census tracts, except census tract 9, had vast amounts of large land and were peripheral to the downtown core. These became developed as rural neighborhoods with limited urban services.

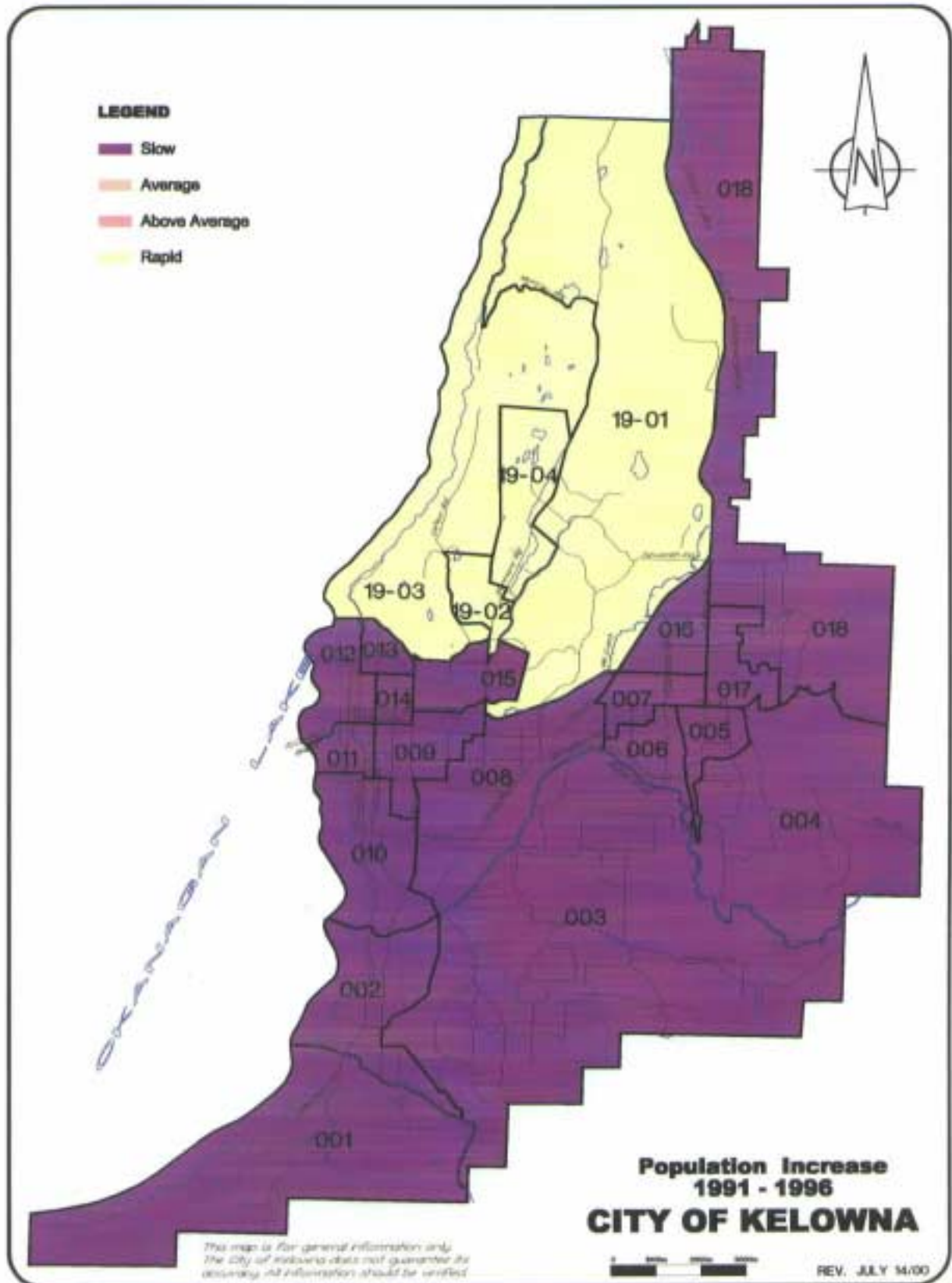
The areas that were slow in terms of population increase were census tracts 9, 11, 12, 13, 14 and 15 located in Central City. This area was the first to develop in Kelowna meaning that there is little underdeveloped land compared to other areas. Rutland, census tracts 4, 5, 6, 16 and 17, were also slow to develop.

Growth 1991-1996

The population increase was very different from 1991 – 1996. It is evident that census tract 19 grew rapidly, as new neighborhoods were being developed in this area. The remainder of Kelowna grew relatively slowly. This may be due to the rapid increase of housing in the large Glenmore and Dilworth areas. These became the newest parts of Kelowna where serviced land was available for development.



Map 3 - Population Increase - 1986-1991



Map 4 - Population Increase 1991-1996

Age Structure – Rate of Dependency

The age structure in a certain area may create greater needs for one type of service and less of another type of service. When examining the age structure of Kelowna's population, four variables were used. These included the percentage of people who are aged 0-9, 15-19, 15 to 64 and 65 or older. Youth dependency is the number of children aged 9 years and younger as a percentage of the total population. Aged dependency is the number of persons aged 65 years and older as a percentage of the total population. Both of these two age categories indicate that there may be additional stress on services to support these two, non-working age categories.

In particular, the older population is considered to be high maintenance by the police, due to their perceptions and fears of crime. This fear generates more calls to police by seniors. Youth in the age group of 13-20 is generally characterized by a higher percentage involved in crime, that is not always evident, since youth are not often charged with their offenses.

Population aged 15-64 is considered by Statistics Canada to be of working age and capable of supporting itself and other age groups. Youth 15-19 require recognition and services suited to their needs in the community.

Based upon a weighted score on the age structure, four categories were developed to help measure which census tract required different types of services. These categories are low dependency, average dependency, above average dependency and high dependency.

Low Dependency: Low dependency areas have a high level of people from the age 15 to 64. This age category is considered the working population who provide income for their needs. Children, aged 0-9, are also prevalent in this category with teenagers, 15-19, following. This indicates that low dependency areas contain a high number of husband and wife family structures. Community issues are likely to surround serving the needs of children and youth. Low dependency regions demonstrate social and economic advantages.

Average Dependency: Average dependency regions have a more diverse age group than the low dependency category. Generally, the age structure from 15 to 64 is most dominant however age 15-19 and 0-9 is still prevalent. There is a low incidence of elderly people in these areas. Services such as schools may be appropriate in these areas.

Above Average Dependency: Above average dependency are regions that have a higher rate of elderly people, aged 65 and older. When there is a large number of elderly people in a census tract, there seems to be a low rate of children aged 0-9 within the same census tract. However, when there is a high rate of children in a census tract, there tends to be a low rate of elderly within the same area. As both the elderly and children are not prevalent in the same census tract, both dimensions require different needs for

community services in different areas. The working population, aged 15 to 64, is not as common in this category thus the youth dependency or aged dependency will be relatively high.

High Dependency: High dependency census tracts have a high level of elderly people, aged 65 and older. Due to this high proportion of older people, children that are 9 and under are fewer in these areas. This category also showed a low incidence of working people, 15 to 64, thus high dependency areas need to be closer to community services such as shopping, medical services, personal services, public transit etc..

Areas with a higher incidence of working population, aged 15 to 64, have greater independence than neighborhoods with more elderly and youth population. Of the 22 measured census tracts³, 8 were classified as low dependency regions, 11 showed average dependency, 1 was above average in terms of dependency and 2 areas were highly dependent.

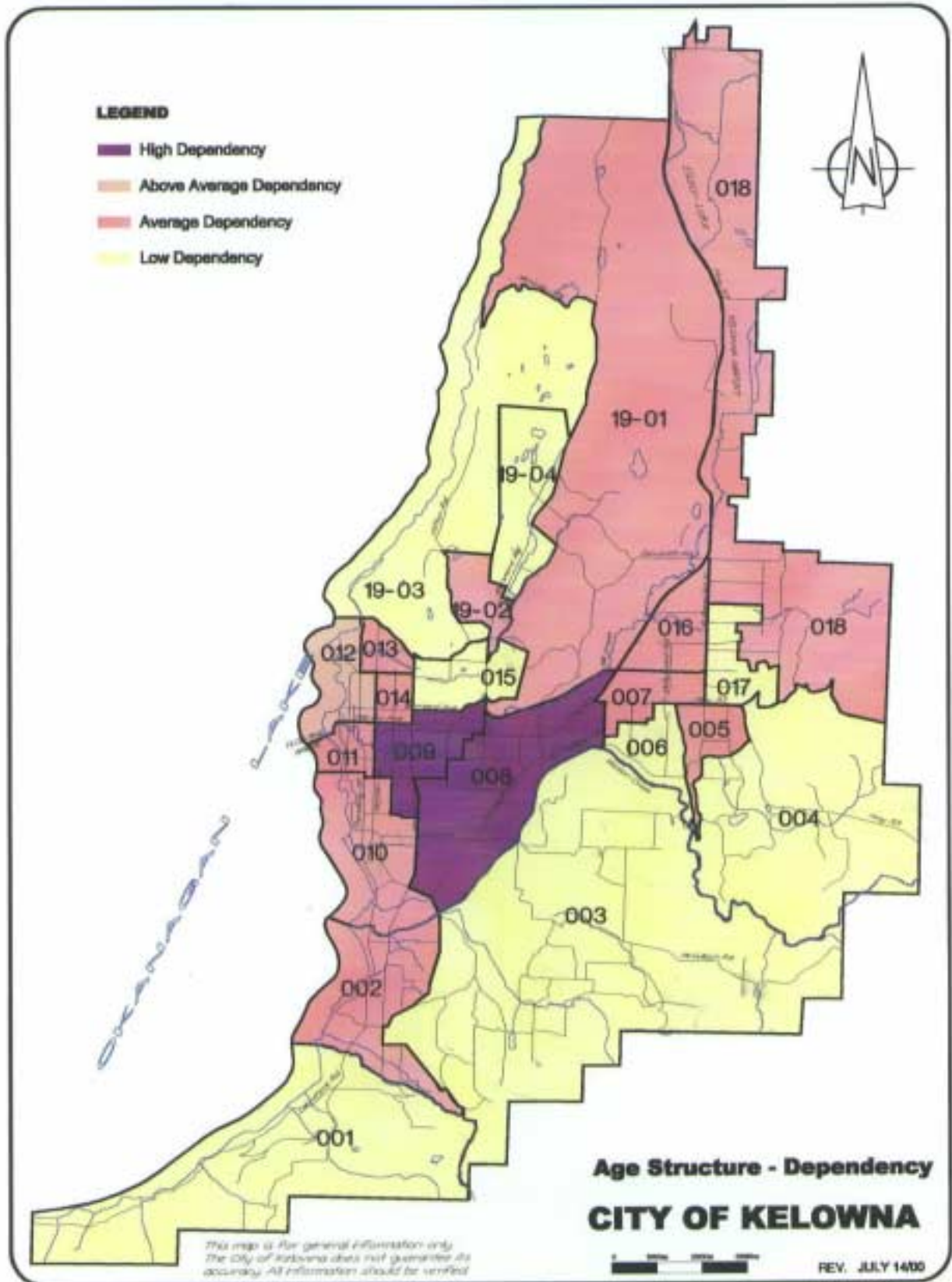
Low dependency regions are considered the most stable, as fewer services are required to enable the community to function. Census tract 1, 3, 4, 6, 15 and 17 are considered low dependency areas. This refers to Southwest Mission, Southeast Kelowna Belgo/Black Mountain, part of South Glenmore and part of Rutland. Also included among this category are 19-03 and 19-04, referring to both the Glenmore/Clifton/Dilworth and McKinley territory.

Average dependency was the most common among areas in Kelowna. Census tracts 2 and 10, located in North Mission/Crawford, and extending to the South Pandosy / KLO area are classified as average. Census tract 5, 7, 16 and 18, also average, are located in Rutland. Central City is partially comprised of 11, 13, and 14, which show average dependency. Then northerly to 19-01, part of the Glenmore/Clifton/Dilworth and McKinley area, was included as average.

Only one census tract showed above average dependency, and this was number 12, representing the North End neighbourhood and part of downtown Kelowna.

High dependency areas need better access to community services to help the neighborhood function. Census tract 8 is labeled a high dependency zone and includes parts of the South Pandosy/K.L.O. and Central City sectors. Also included in this category is census tract 9, which is centrally-located, including the Capri area. These areas are characterized by a higher concentration of seniors' housing.

³ Census tract 19 is divided into 4 areas.



Map 5 - Age Structure - Dependency

Family/Marital Status

When assessing family structure, there were two major sets of variables or dimensions that were clearly related to each other to help measure this indicator. The first dimension includes: percent of households that are lone-parent families, percent of households that are persons living alone and percent of households that are husband and wife families. If the family structure changes, this will increase the demand for particular housing units for example. If the number of lone-parent families increase, this may create a greater dependency in social services, due to the concentration of low income in these families. The second major dimension is marital status, which includes: percent that are single, married, divorced, widowed and separated. Generally speaking, married couples demonstrate economic advantages over the other groups. Husband and wife families tend to be more economically stable than other household structures.

Based upon a cumulative score for both dimensions that made up family structure, four categories were created to describe this indicator. These categories are stable, varied, fractured, and isolated.

Families: Family structure census tracts indicate a high level of husband and wife families combined with high incidences of married couples compared to the city as a whole. Areas that are labeled as families have higher concentrations of conventional families than the City as a whole. This category also showed a low incidence of lone-parents and separated individuals. It is likely that a higher concentration of families with married couples would have social and economic advantages.

Varied: Varied areas in Kelowna usually consist of either husband and wife families or individuals living alone. Also prevalent, but not as common, are lone-parents and residents who have a marital status of widowed or separated. These regions generally have high levels of married residents and people who live alone or in a husband and wife family structure. Areas that are classified as varied have a more diverse family structure than more traditional family areas.

More Single Households: More single households show a high level of residents who are lone-parent families, single person households and widowed, divorced or separated individuals. Elderly who live alone, 65 and over, also tend to be prevalent in this category. It is likely that this category may need to be closer to community services (e.g. transportation, shopping, health and social services).

Most Single Households: These neighborhoods typically have a lower quality of living due to higher incidences of income limitations. Areas in this category indicate a high concentration of lone-parents that are single or separated. It also showed a low incidence of married couples or husband and wife families. Although this category is made up of

the same type of structures as the above category, there is a higher concentration of non-family households.

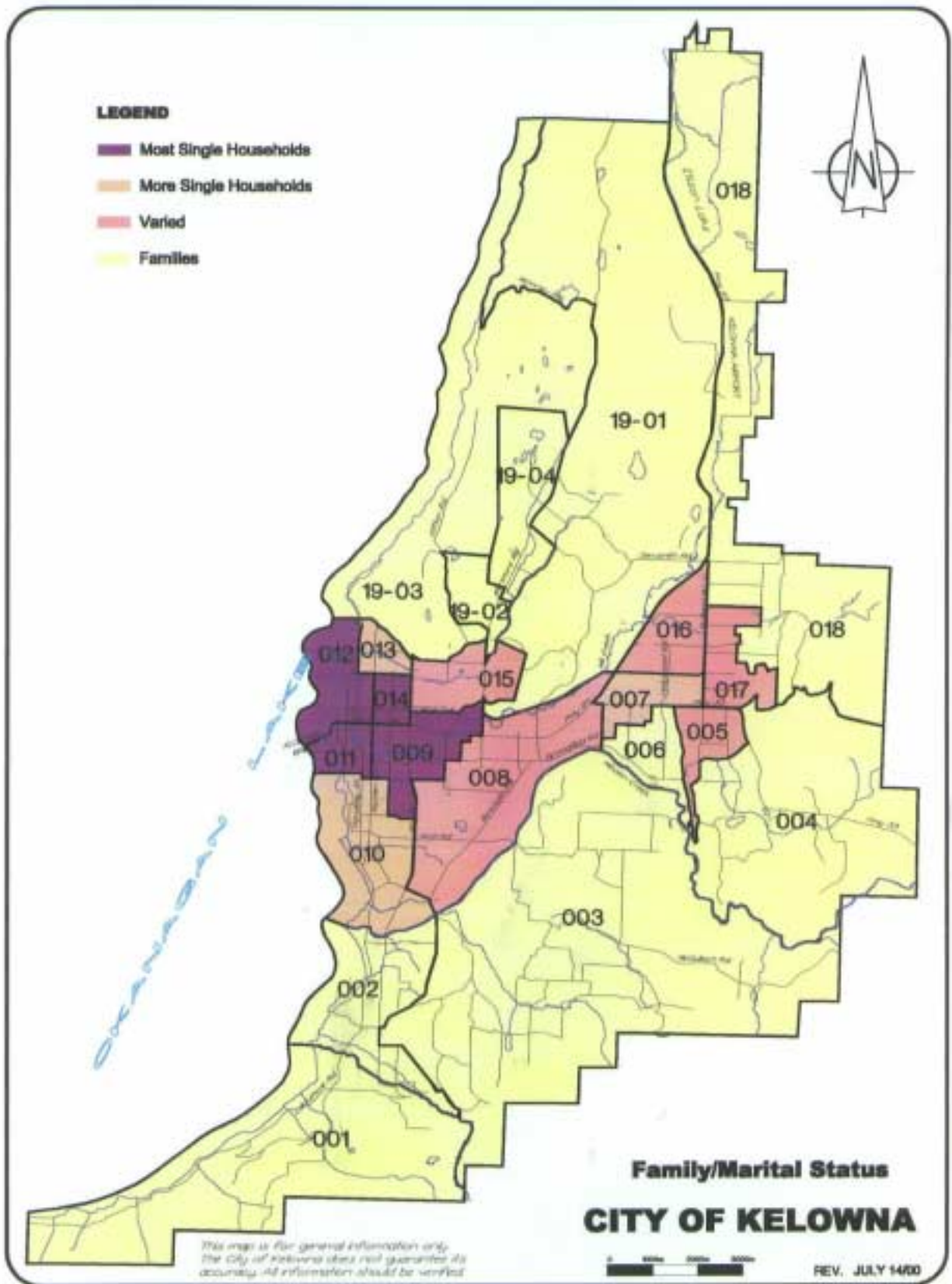
Husband and wife families may have fewer socio-economic needs than do lone-parents families or unattached individuals. Of the 22 measured census tracts⁴, 10 had a high incidence of families, 5 were varied, 3 had more single households and 4 had the most single households. More specifically, census tracts 1, 2, 3, 4, 6, 18, and all of the census tract 19 sub-areas had the highest incidence of families. These areas include Southwest Mission, North Mission/Crawford, Southeast Kelowna Belgo/Black Mountain, the Glenmore/Clifton/Dilworth sector, parts of Rutland and the Highway 97 sector. Large areas of the City demonstrating a strong family structure shows that traditional families are characteristic of many of the City's communities.

Neighbourhoods that were classified as varied contained were featured in the more centralized areas of the City. These include 5, 8, 15, 16, and 17. Census tract 5, 16 and 17 are part of Rutland. Census tract 8 is located in South Pandosy/K.L.O. and Central City sectors. Census tract 15 is part of Central City.

Neighborhoods that had more single households include 7, 10 and 13. Census tract 7 includes the west part of Rutland. South Pandosy/K.L.O. is solely comprised of census tract 10 and 13 is in the Central City Sector.

The neighborhoods with the most single households were highly concentrated in one sector, Central City. Central City includes census tract 9, 11, 12, and 14, and these show a high number of lone-parents, one-person households and people who are separated, divorced or widowed. When examining the age of population in these three census tracts, the majority of people living in these areas is in the 65 and over age groups.

⁴ Census tract 19 is divided into 4 areas.



Map 6 - Family and Marital Status

Housing

The affordability of housing is a central issue when determining the social and economic health of a neighborhood. To assess housing as a factor in determining the quality of life in Kelowna, four dimensions were used. These dimensions include the percentage of tenants who spend 30% or more of household income on gross rent, and the percentage of owners who spend 30% or more of household income on mortgage principal, interest; taxes and utilities. The third dimension measures the adequacy and is the percentage of dwellings in need of major repair. The fourth factor was the percentage of residents who were owners of their dwelling. This information was taken from the 1996 Census based on a 20% sample.

Based upon a cumulative score on the affordability and adequacy of housing, four categories were created. These categories include stable, above average, average and fragile.

Stable: Stable areas show a very low percentage of owners and tenants who spend 30% or more of their income towards housing. Proportion of home ownership is higher than other areas. Furthermore, the number of dwellings that require major repair is minimal. It is likely that stable areas have social and economic advantages.

Above Average: Above average regions have relatively high standards of housing. This category also shows a low incidence of owners and tenants spending 30% or more of their income towards housing however, these percentages are slightly higher than stable areas. Dwellings that require major repair are very few.

Average: Average census tracts indicate a slightly higher percentage of owners and renters that spend 30% or more of their income towards housing. A higher proportion of tenants is found in these areas, compared to the previous categories. The adequacy of the dwelling, the need for major repair, is varied throughout this category.

Fragile: Fragile neighborhoods generally have a low score on all of the four dimensions when measuring housing. A fragile neighborhood may have a lower quality of life as a high percentage of resident's income is devoted to housing. There are a higher percentage of dwellings located in fragile areas that require major repair.

Stable housing areas may have fewer needs than other housing categories. Of the 22 measured census tracts⁵, 6 were stable, 9 were above average, 6 were average and 1 was fragile. Census tracts 1, 2, 3, 18, 19-02 and 19-03 were considered stable. Census tracts 2 and 3 are referred to as Southwest Mission, North Mission/Crawford and Southeast Kelowna. Census tract 18 is located in Rutland and continues north along Highway 97.

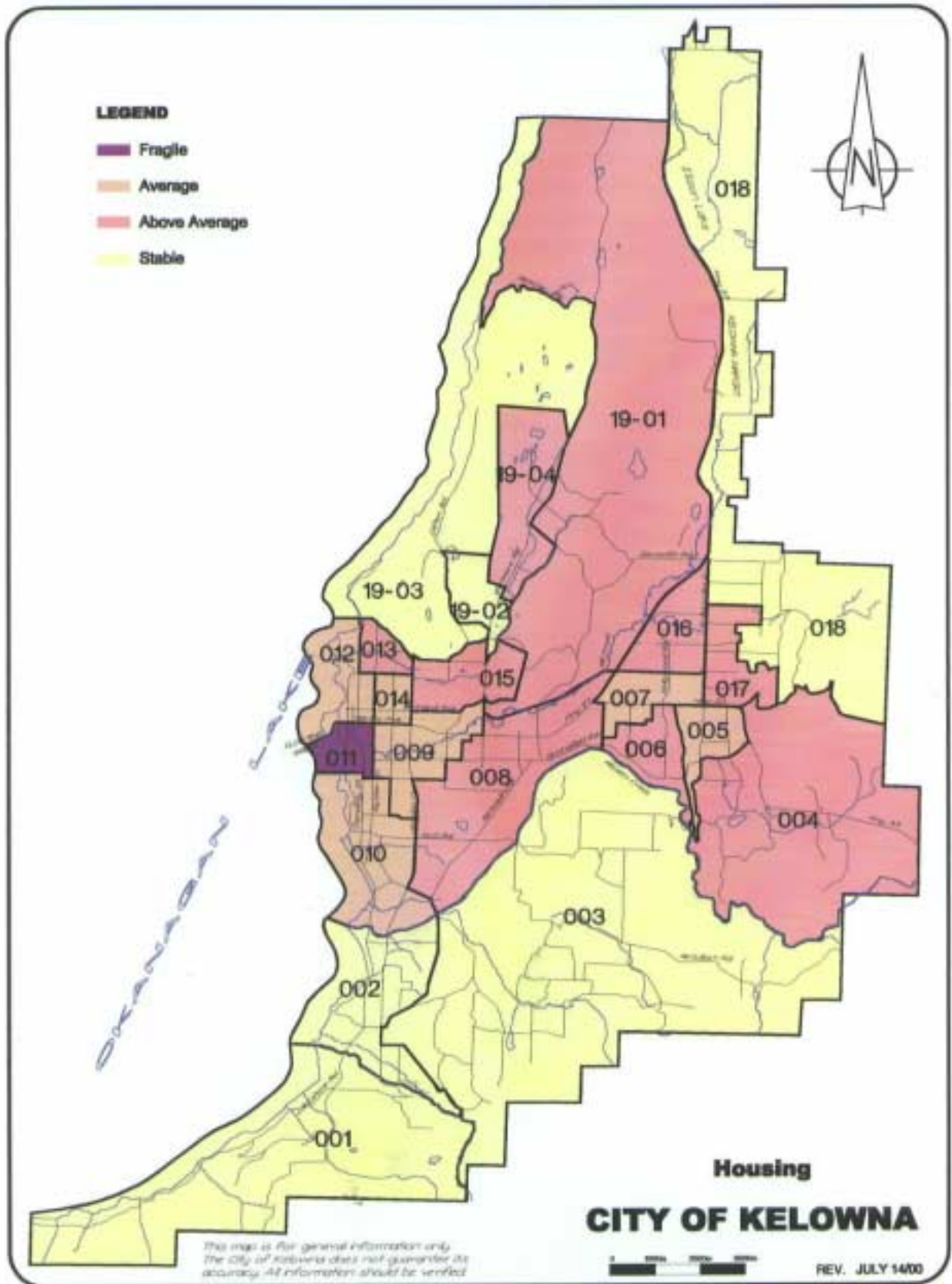
⁵ Census tract 19 is divided into 4 areas.

Census tracts 19-02 and 19-03 are located in both the Glenmore/Clifton/Dilworth and the McKinley areas.

Above average neighborhoods were the most prevalent in describing the majority of areas in Kelowna. This shows that Kelowna generally has a good standard of housing. Areas that were included in this category are: the Belgo/Black Mountain Sector (census tract 4); parts of Rutland, including census tracts 6, 16 and 17; census tract 8; and the north end of Kelowna, including the Glenmore/Clifton/Dilworth and McKinley sectors (census tracts, 13, 15, 19-01, and 19-04).

Several areas throughout Kelowna had average housing. Census tracts 5 and 7, located in Rutland, were among this category. South Pandosy/K.L.O. region includes census tract 10 along the shoreline. Also included is census tracts 9, 12, and 14 which are all located in Central City.

Fragile housing is considered unstable as it has poor affordability, a high rate of renters, as opposed to owners, and lower adequacy levels. Census tract 11, located in Central City was the only area that fit this category. This area is considered unstable, as income may not be sufficient to afford housing at a below 30% level, or to repair and maintain some of these dwellings.



Map 7 -Housing Indicators

Education

To evaluate educational attainment, six dimensions were used to measure the stability of the area. These dimensions include:

- percent of population without secondary school graduation certificate,
- percent of population with secondary school graduation certificate,
- percent with trades certificate or diploma,
- percent with non-university certificate or diploma,
- percent with university certificate or diploma,
- percent with bachelor's degree or higher (from the 1996 Census).

Based upon a cumulative score on the educational attainment of each census tract, these categories created a fair comparison between all areas in Kelowna. To define educational attainment, four categories were created: well-educated, above average, average and low educated. These are all weighed against the median educational levels of the City's whole population.

Well-Educated: Well-educated areas have more people with a higher level of educational attainment such as a degree from a university or a bachelor's certificate. It is likely that a higher level of education would give these areas social and economic advantages.

Above Average: Above average regions have relatively high standards of education. Most have obtained a post-secondary degree, whether it is a trades degree or a university degree. Although this category is not rated as high compared to the well-educated areas, these areas are still considered to have an economic advantage based on education.

Average: Average education indicates a strong level of graduates from secondary school. Some have achieved some form of post-secondary schooling however the ratio of this varies.

Lower Education: This category includes a larger proportion of people who have not graduated from high school. This may inhibit their ability to have a well-paying job, lead to lower income and affecting other aspects of social well-being.

Areas with well-educated population may be more self-sufficient than other areas. Of the 22 measured census tracts⁶ (in terms of the majority of population characteristics), 3 were well educated, 6 were above average, 5 were considered average and 8 areas had lower education. In general terms, the well-educated areas are located in the Southwest

⁶ Census tract 19 is divided into 4 areas.

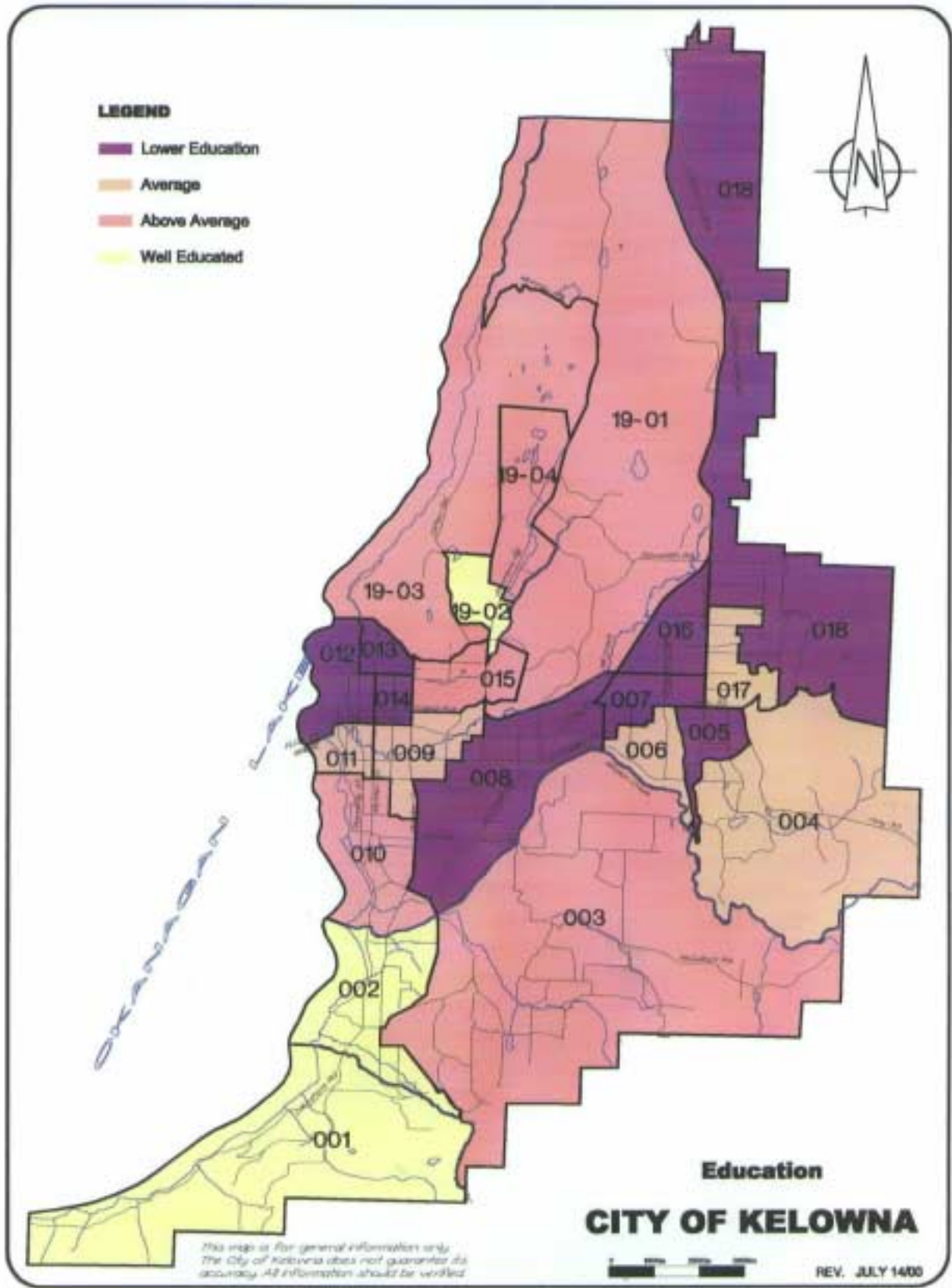
quadrants of Kelowna which is called Southwest Mission and North Mission/Crawford. This includes census tract 1 and 2. Also, one of the four parts of census tract 19 in the northern quadrant, 19-02, has a higher incidence of well-educated residents and is part of the Glenmore/Clifton/Dilworth sector.

Neighborhoods that were above average in terms of education were clearly located in the McKinley and Glenmore/Clifton/Dilworth area. This includes 15, 19-01, 19-03 and 19-04. Along with this area, census tracts 3 and 10 were above average for educational attainment. These areas include Southeast Kelowna, and the South Pandosy Sectors.

Census tracts 4, 6 and 17 in the Rutland Sector, are included in the average education category. Census tract 4, denoting the Belgo/Black Mountain Sector and census tracts 9, and 11 in the Central City Sector also fall within this classification.

Lower educated areas are focused in the heart of Central City and include census tracts 12, 13 and 14. In addition to these areas, census tracts 5, 7, 8, 16 and 18 also had lower education attainments. These census tracts are located in South Pandosy/K.L.O., Central City, Rutland and Highway 97.





Map 8 - Education

Labour Force Participation

Labour force participation rates show the ability of the community to create jobs for local residents. When examining labour force participation in Kelowna, three dimensions were used. The first dimension includes labour force participation rates of youth, aged 15-24. The second and third dimensions include the labour force participation rates of females 15 years and over and males 15 and over. In all census tracts, the participation rate was highest for males that were 15 years and older. All of this information was based on a 20% sample and taken from Census 1996.

Based upon a weighted score of all three dimensions, four categories were developed to measure labour force participation in each census tract. These four categories include high participation, average participation, below average participation and low labour force participation.

High Participation: High labour force participation areas are those that score highly on all three dimensions. These regions are relatively stable as the majority of people in these areas are employed.

Average Participation: Average labour force participation regions score close to Kelowna's median. These areas are relatively stable and have an average score on all three dimensions.

Below Average Participation: Below average labour participation areas are clearly below Kelowna's median thus these areas are likely to experience some economic and social problems. These regions score relatively low on most of the dimensions although this varies somewhat by census tract.

Low Labour Force Participation: Low labour force participation areas generally have low scores on all three dimensions. People living in this region may experience social and economic hardships, thus a lower quality of life.

High labour force participation areas may have fewer needs than low labour force participation. Of the 22 measured census tracts, 7 had high participation rates, 6 were considered average, 6 were below average and 2 had low participation rates.

High labour force participation rates are common in parts Rutland as census tracts 6 and 17 are in this category. Census tract 4 comprises all of Belgo/Black Mountain and shows high labour force participation. Census tracts 15 and 19-01,19-03, and 19-04 include the majority of the Glenmore/Clifton/Dilworth and McKinley Sectors.

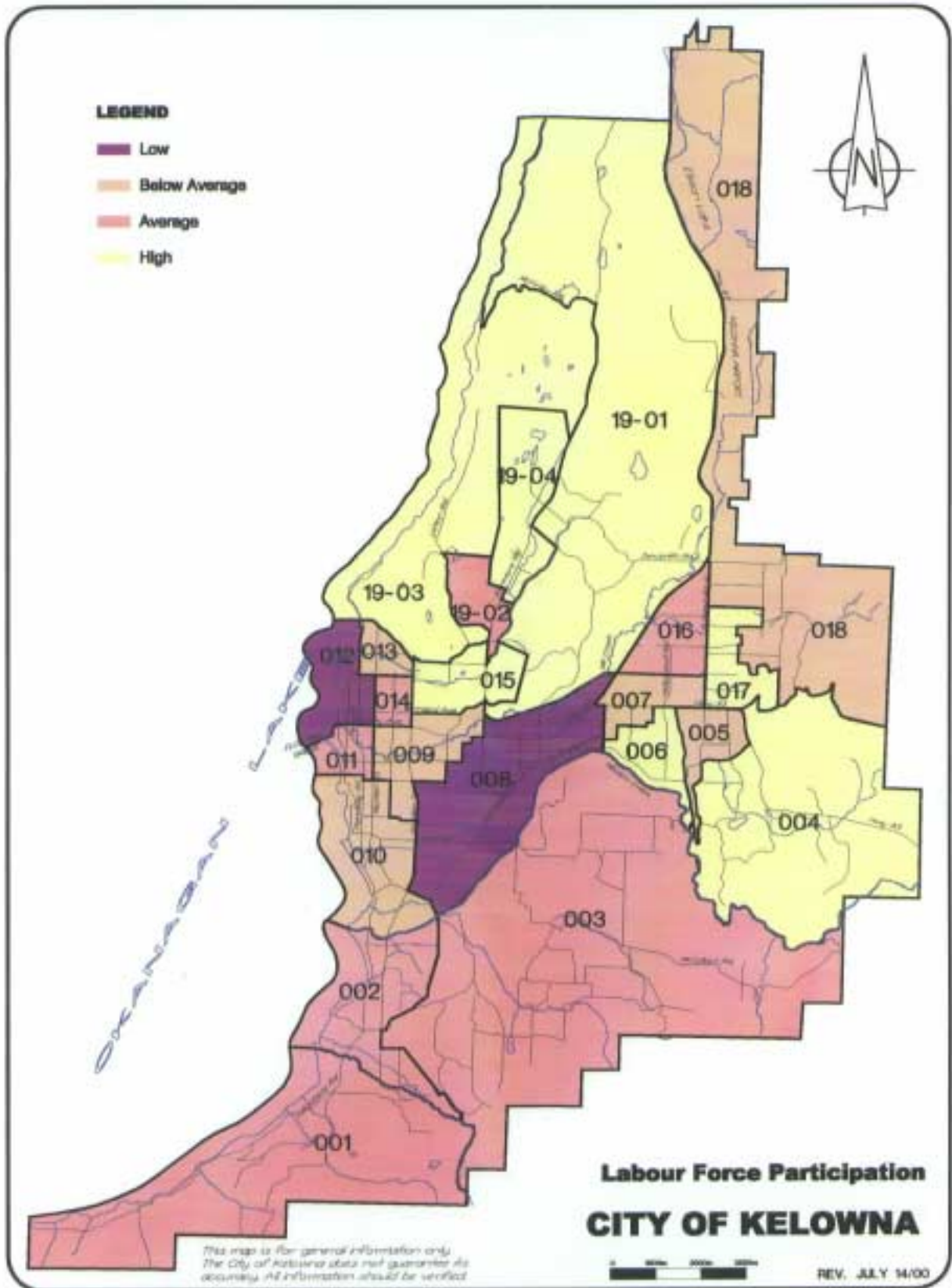
Belonging to the average labour force participation category are census tracts 1, 2, 3, 11, 14,16 and 19-02. Census tract 1 solely comprises Southwest Mission. Census tracts 2

and 3 make up North Mission/Crawford and Southeast Kelowna. Central City includes both census tracts 11 and 14 and Rutland includes census tract 16. The 19-02 area is within Glenmore.

Below average labour force participation is found in census tracts 5, 7, 9, 10, 13 and 18. Rutland includes both census tracts 5 and 7. Census tracts 9 and 13 are located in Central City. Census 10 is a small area situated in the South Pandosy/K.L.O. region. Census tract 18 is a long narrow strip along Highway 97 and continues into Rutland.

Low participation rates are not very common in Kelowna, as only two areas are included in this category. These areas are census tract 8 located in South Pandosy/K.L.O. and census tract 12 situated in Central City. Since there are few areas that belong to this category, it may indicate that the majority of Kelowna's residents engage in some type of employment within the city. Retirement may be part of the equation in the Central City.

Map 9 illustrates the distribution of labour force participation rates throughout the City.



Map 9 - Labour Force Participation

Unemployment Rates

Unemployment rates show the level of economic difficulty of an area. Examining unemployment rates, four dimensions were used. The first dimension consists of the overall unemployment rate in each census tract. The second and third dimension includes males and females that are 15 years and over that are unemployed. Lastly, total population of unemployed youth, aged 15-24, was measured. This information was taken from Census 1996 based on a 20% sample.

Based upon comparison to the city median, unemployment rates were put into four categories. These categories include low unemployment, average, above average and high unemployment.

Low Unemployment: Low unemployment areas show a low percentage of people that are unemployed. These areas also show a relatively high level of education (see Map 8) and experience social and economic advantages.

Average Unemployment: Average unemployment regions are close to Kelowna's median. These areas are relatively stable.

Above Average Unemployment: Above average unemployment regions are below Kelowna's median. This indicates that these regions may experience social and economic hardships.

High Unemployment: High unemployment areas are clearly below Kelowna's median making these areas very unstable. These regions are likely to have a lower level of education (Map 8) compared to the low unemployment category. High unemployment areas generally experience a lower quality of living.

Low unemployment areas may have fewer needs than higher unemployment areas. Of the 22 measured census tracts, 3 had low unemployment rates, 7 were average, 6 were considered above average and 7 regions experienced high unemployment.

Low unemployment rates were not common in Kelowna. Census tracts 1, 2 and 15 were among the stable areas that had low unemployment rates. In numerical order, these areas are located in Southwest Mission, North Mission/Crawford and South Glenmore.

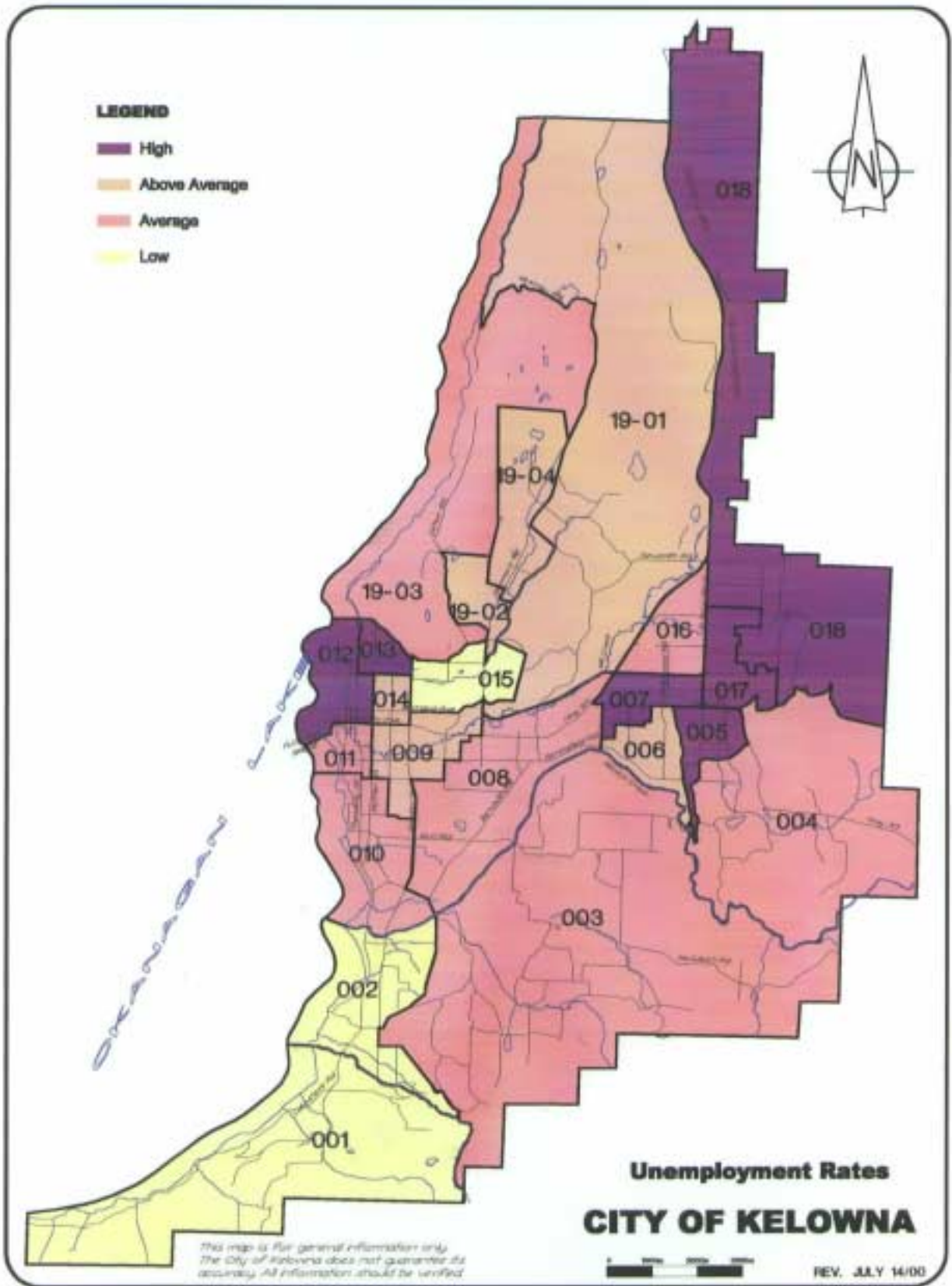
Areas that were considered average were census tracts 3, 4, 8, 10, 11, 16 and 19-03. Census tract 3 solely comprises Southeast Kelowna as Belgo/Black Mountain makes up census tract 4. Census tract 8 and 10 are located in South Pandosy/K.L.O. however census tract 8 continues into Central City. Also situated in Central City is census tract

11. Census tract 16 is includes the west part of Rutland and 19-03 is part of the Glenmore/Clifton/Dilworth sector, extending to McKinley.

Areas that were determined above average, in terms of unemployment, were census tracts 6, 9, 14 19-01, 19-02, and 19-04. Census tract 6 is part of Rutland. Central City includes census tracts 9 and 14. The sub-areas of census tract 19 includes most of the Glenmore/Clifton/Dilworth area and McKinley sectors.

High unemployment characterized many areas of the City. Some of the census tracts affected were small in area, but represent highly populated areas. This may indicate that Kelowna needs to generate more jobs to help improve the quality of life. Census tracts 12 and 13, located in Central City were included in this category. Rutland was prevalent as census tracts 5, 7, 17 and 18 had high unemployment rates. Census tract 18 continues north along Highway 97. Map 10 illustrates the distribution of employment levels by census tract.





Map 10 - Unemployment Rates

Economic Families & Incidence of Low Income

When examining the incidence of low income, two dimensions were used. The first dimension entails the incidence of low income for economic families defined below. The incidence of low income is the proportion, or percentage of economic families in an income classification below the low-income cut-offs.

***Low-income cut-offs** (Statistics Canada) refers to the level of income that is required to afford the basic necessities, including housing and shelter. It is not considered to be a poverty measure however it does show that those in this category are substantially worse off than others. These incidence rates are calculated from estimated numbers of economic families.*

***Economic families** refers to a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common-law or adoption (Census 1996).*

The incidence of low income for economic families is very low, 13.6 %, when looking at the entire City of Kelowna. The second major dimension looks at the median household income of a two or more person household. Two or more person households may include some situations that would not be defined as an economic family. However, all economic families are included in this category. The median household income for a two or more person household is relatively high at \$45,126 citywide. This variable has a greater weight factor for assessing income status. Both of these two dimensions were drawn from a 20% population sample.

Based upon a cumulative score for both dimensions, four categories were created to allow awareness of social and economic conditions in each census tract. These categories are higher income, above average, below average and lower income.

Higher Income: Higher income areas are the regions where economic families and two or more person households, experience social and economic advantages. These areas are clearly above Kelowna's income median for a two or more person household. Statistics show that areas that have higher income have a high level of education (Map 8).

Above Average Income: Above average income are regions where incomes are above the median of Kelowna however, incomes are not as high as those are in the higher income category. Individuals in this category are likely to have a relatively high level of education.

Below Average Income: The majority of census tracts in this category are below the Kelowna median for economic families. The educational attainment for this category

varies however, there is a high rate of people that attained a secondary school graduation certificate.

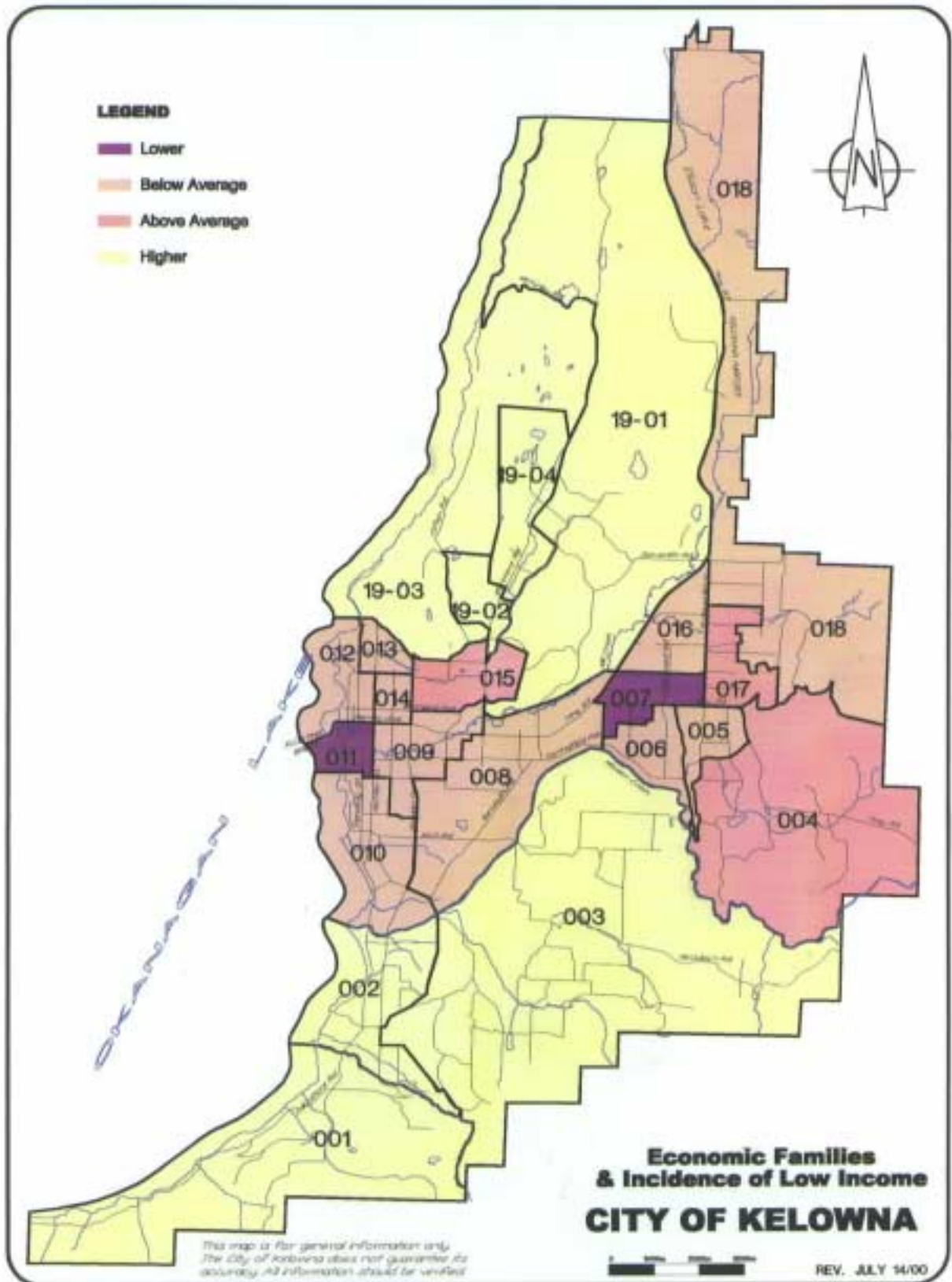
Lower Income: Census tracts that are labeled as lower income are below Kelowna's median. It is likely that more males and females in this category have not graduated from secondary school although there may be exceptions. Poor income people generally experience a lower quality of living.

Higher income areas may have fewer needs than lower income regions. Of the 19 census tracts, 4 areas had higher income, 3 were above average, 8 were below average and 2 had lower income. Areas with higher income generally have a better quality of living. This category includes census tracts 1, 2, 3 and all of 19. In order, these census tracts are located in Southwest Mission, North Mission/Crawford, Southeast Kelowna and Belgo/Black Mountain, and most of the Glenmore/Clifton/Dilworth and McKinley sectors.

Areas that are considered above average were census tracts 4, 15 and 17. These areas included the Belgo/Black Mountain sector, northeast parts of the Rutland sector, and South Glenmore.

Areas that were determined below average extended over the more urbanized parts of the City. This includes census tracts 5, 6, 8, 9, 10, 12, 13, 14, 17 and 18. Most of the Central City sector is included. Census tract 10 is located in the South Pandosy/K.L.O. region of Kelowna. Census tract 5, 6 and 16 are all a part of Rutland. East of the Highway 97 corridor and north of Rutland describes census tract 18, also considered below average for economic family income.

Families living in census tracts located in the lower income category may experience a lower quality of living. This includes census tracts 7 and 11 located in Rutland and Central City.



Map 11 - Economic Families & Incidence of Low Income

Unattached Individuals & Incidence of Low Income

When examining the incidence of low income, two dimensions were used. The first dimension includes the incidence of low income for unattached individuals. This refers to a household member who is not a member of an economic family. Unattached individuals may either live alone or in a household where they are not related to any other member of that household. Income statistics are produced for unattached individuals who are at least 15 years of age (Census 1996). Low-income cut-offs refers to the level of income that is required to afford the basic necessities, including housing and shelter. It is not considered to be poverty measures however it does show that those in this category are substantially worse off than others. The incidence of low income for an unattached individual is fairly high, at 39.2 % citywide. The second major dimension looks at the median household income for a one-person household. The median household income for a one-person household citywide is relatively low, at \$18, 373. Both dimensions had an equal weight for assessing income status. Both of these two dimensions were drawn from a 20% population sample.

Based upon a weighted score from both dimensions, four categories were created. These categories are higher income, above average, below average and lower income.

Higher Income: Higher income areas are the regions where unattached individuals experience social and economic advantages. In these areas, the unattached population is clearly above the City's income median for the population group. Statistics show that areas that have a higher income also have a high level of education.

Above Average Income: Above average income census tracts are where incomes are above the median for Kelowna, however, incomes are not as high as those are in the higher income category. Individuals in this category are likely to have a relatively high level of education.

Below Average Income: Census tracts in this category are around the median for Kelowna's total unattached population however, it is possible that incomes may vary above or below the median. The educational attainment for this category varies however, there is a high rate of people that attained a secondary school graduation certificate.

Lower Income: Census tracts that are labeled as poor income have negative numbers and indicate that they are below Kelowna's median. People in this category have a range of education rated from lower education to average education. Lower income people generally experience a lower quality of living.

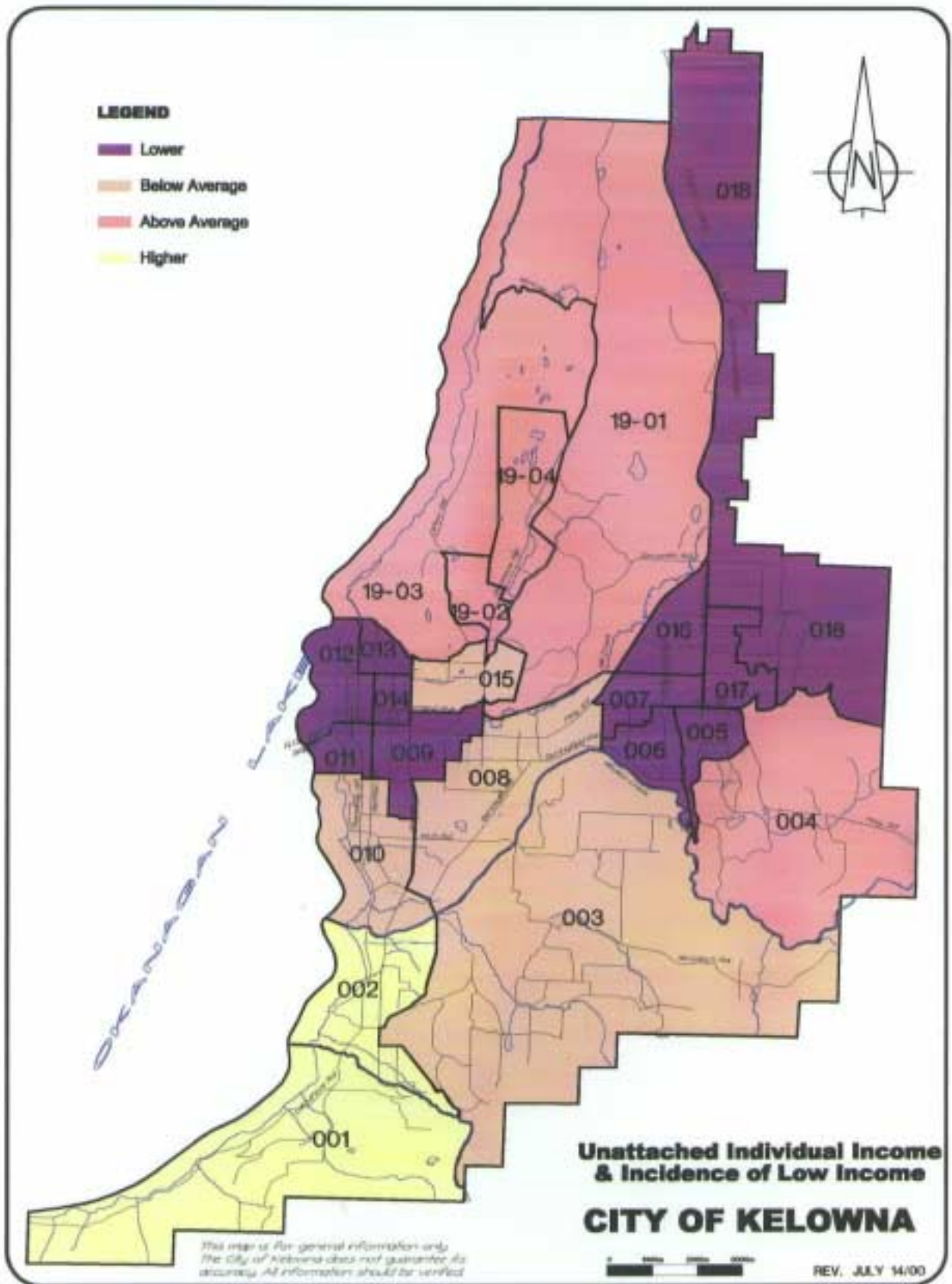
Of the 19 census tracts, 2 areas had higher income, 2 had above average income, 3 were below average and 11 were classified as lower income. There are few people with higher income among unattached individuals. Immediately, it becomes evident that single person households, or elderly unattached individuals have significant income limitations,

which will limit their housing options. Among the higher income areas, census tracts 1 and 2 belonged to this category. This includes the Southwest Mission and North Mission/Crawford sectors.

Above average income for unattached individuals was enjoyed in the Belgo/Black Mountain and Glenmore/Clifton/Dilworth sectors (census tracts 4 and 19).

Below average income areas were revealed as census tracts 3, 8, 10, and 15. This shows Southeast Kelowna, perhaps indicating agricultural workers, retired people in the Central City and South Pandosy areas and South Glenmore area, as well as the unemployed, low income working people and students.

People living in lower income situations experience a lower quality of living. Census tracts 9, 11, 12, 13 and 14 located in Central City are included in this category. Census tracts 6, 7, 16 and 17 in the Rutland sector display income that is below average. Census tract 18 is also part of Rutland however it continues north along Highway 97. Clearly, income limitations for unattached individuals are characterized over much of the City.



Map 12 - Unattached Individuals – Income levels

Income and Source of Income

When examining income and the source of income, three dimensions were used. The first dimension was median income of private households. The median income of a specified group of households is that amount which divides their income size distribution into two halves, i.e. the incomes of the first half of households are below the median while those of the second half are above the median (Census 1996). The second and third dimensions look at the composition of the total income. This includes employment income and government transfer payments. The composition of the total income of a population group or a geographic area refers to the relative share of each income source or group of sources, expressed as a percentage of the aggregate total income of that group or area (Census 1996). This information was based on a 20% sample and was taken from 1996 Census.

Based upon a cumulative score on the income and source of income, four categories were determined. These categories are higher income, above average, average income and poor income.

Higher Income: Higher income regions experience social and economic advantages. All three dimensions show that the majority of income came from employment earnings. Statistics show that areas that have higher income have a high level of education. This information relates to the previous map and chart on education.

Above Average Income: Above average income areas are those that score relatively high on most of the dimensions. Individuals in this category are likely to have a relatively high level of education. This information relates to the previous map and chart on education.

Average Income: Average income is either slightly above the median for Kelowna or slightly below. The educational attainment for this category varies between being rated as average or low. The majority of people in this category have attained a secondary school graduation certificate however this may fluctuate. This information relates to the education map and chart results.

Poor Income: Census tracts that are labeled as low income indicate that they are below Kelowna's median. It is likely that people in this category have lower education and a higher proportion of the population relies on government transfer payments. Low-income people generally experience a lower quality of life.

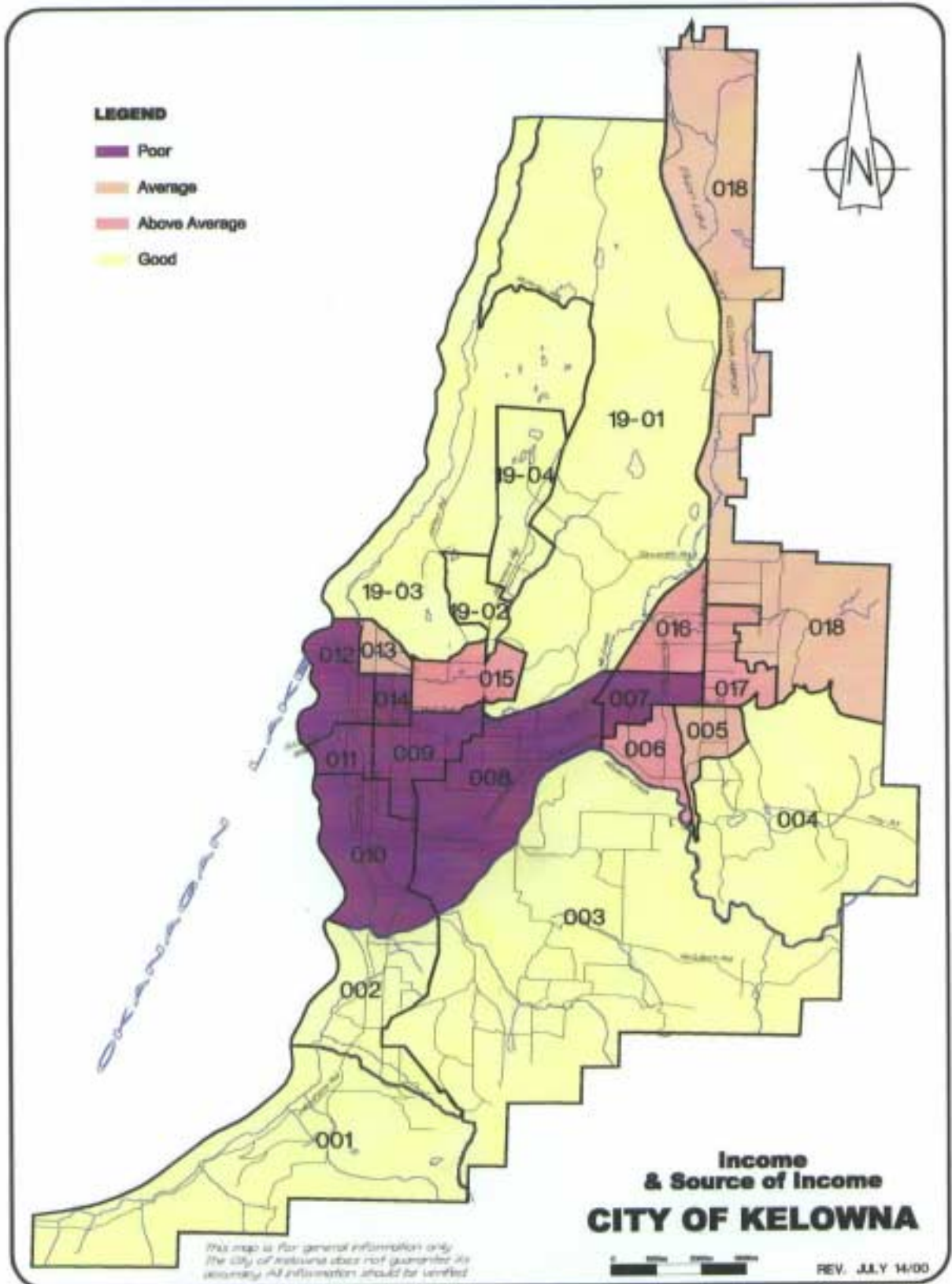
Higher income areas may have fewer needs than low-income regions. Of the 19 measured census tracts, 5 had higher income, 4 were above average, 3 were average and 7 had poor income. Taking a closer look, areas that had higher income were census tracts 1, 2, 3 and 4. In numerical order, the locations of these census tracts are Southwest

Mission, North Mission/Crawford, Southeast Kelowna, Belgo/Black Mountain, Glenmore/Clifton/Dilworth and McKinley sectors. In other words, the outlying areas of the City demonstrate higher income and a greater proportion of income from employment than more urbanized areas of the City.

Above average areas were census tract 6, 15, 16 and 17. Three of these census tracts are in Rutland, while 15 represents South Glenmore.

Areas that were determined average are census tracts 5, 13, and 18. Census tract 5 is the southeast quadrant of Rutland, 13 is in the North End of the Central City sector and 18 is the east side of the Highway 97 corridor.

Lower income areas were focussed in the older and more urbanized parts of the City. Census tracts 8, 9, 11, 12 and 14 are situated in Central City. South Pandosy/K.L.O. includes census tract 10. Also in this category is census tract 7 in Rutland. People living in census tracts located in this category may experience a lower quality of living.



Map 13 Income and Source of Income - All Private Households

Male and Female Income

When examining income characteristics, an investigation of male versus female income was also undertaken. Dimensions included in this category consisted of median income of males 15 years and over and median income of females 15 years and over. These two dimensions were taken from the 1996 Census. This exercise helps to evaluate the earning power of individuals in the City. To calculate income, each census tract was compared against the median for Kelowna in each census tract. When comparing against the median of Kelowna, positive and negative numbers were formulated. If the numbers were above the median, the numbers were positive. If the numbers were below the median, the numbers were negative. Both the female and male scores, the positive and negative numbers, were added together to create a new, single number. The end result showed one number for both the male and female income in each census tract.

Based upon a gathered score on the median income of both males and females, four categories were created. These categories include high income, above average income, average income, and low income.

High Income: High-income regions experience social and economic advantages. Both male and female incomes are distinctively above the median for Kelowna. Statistics show that people who have a high level of education have a high income. An individual with a high level of education is likely to have better employment opportunities.

Above Average Income: Above average income are regions where both male and female incomes are above the median of Kelowna however, they are not as high in comparison to the high-income category. Individuals in this category are likely to have a relatively high level of education however the number of people attaining a university degree is not as strong as the high-income category. People in this category are likely to experience little problems with finding employment.

Average Income: Average income is either slightly above the median for Kelowna or slightly below. The educational attainment for this category varies between being rated as average or low. The majority of people in this category have attained a secondary school graduation certificate however this may fluctuate. The type of jobs in this category is diverse.

Low Income: Low-income individuals are distinctively below the median in Kelowna. It is likely that more males and females in this category have not graduated from secondary school although there may be exceptions. Low-income people generally experience a lower quality of living.

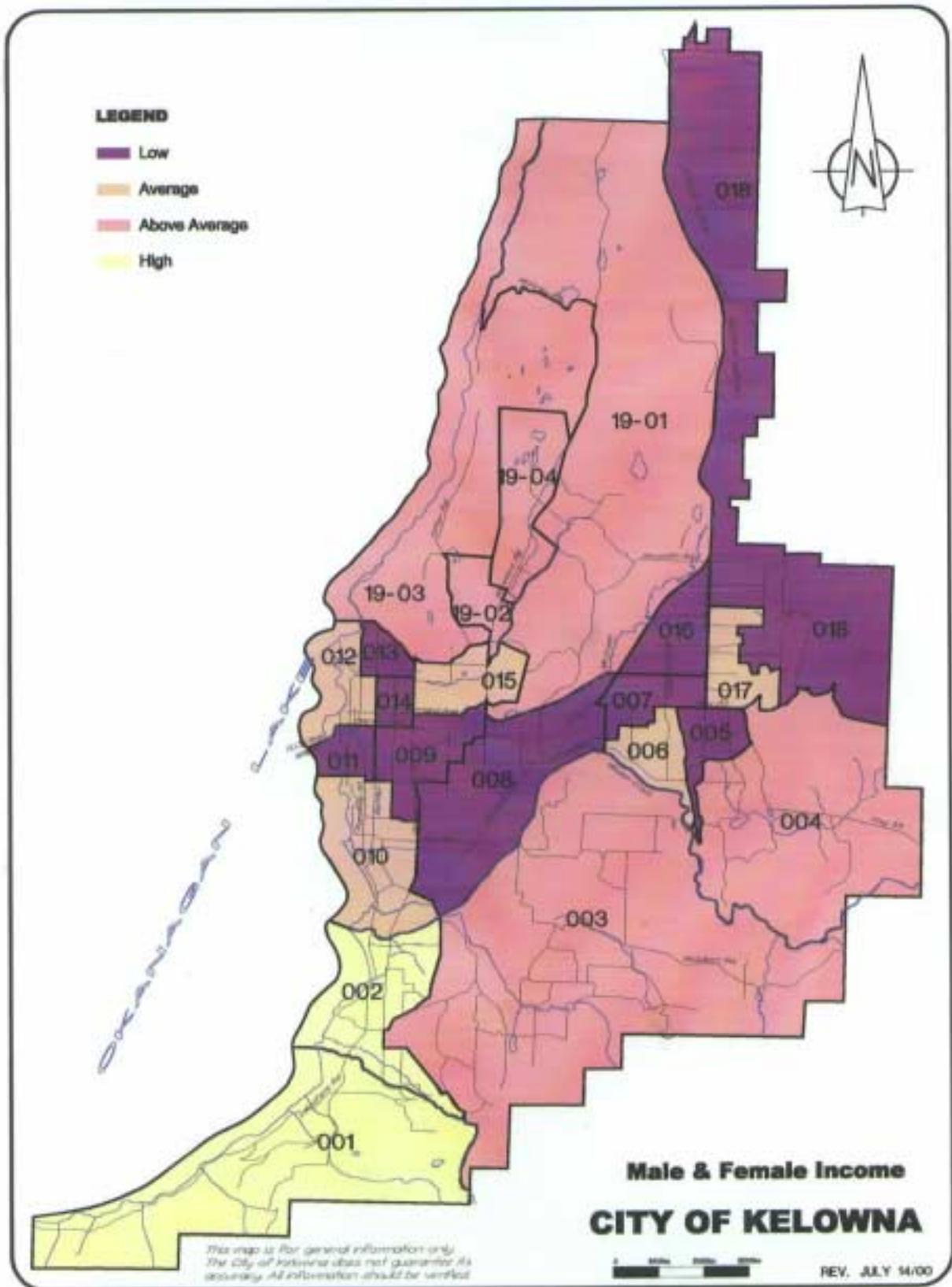
High-income areas may have fewer needs than low-income regions. Of the 19 measured census tracts, 2 areas had high income, 3 were above average, 5 were average and 9 areas had low income. Taking a closer look, census tracts 1 and 2 were areas that had high income. These census tracts are located in Southwest Mission and North Mission/Crawford. These areas are considered stable, as high-income neighborhoods tend to experience economic and social stability.

Areas that were considered above average were census tracts 3, 4 and 19. Census tract 3 solely comprises Southeast Kelowna as census tract 4 makes up Belgo/Black Mountain. Census tract 19 is referred to as Glenmore/Clifton/Dilworth and McKinley territory.

Average income areas were concentrated around Downtown Kelowna. Census tracts 10 and 12 are South Pandosy/K.L.O. and Central City region. Glenmore/Clifton/Dilworth includes census tract 15. Census tracts 6 and 17 are both located in Rutland.

The low-income category was the most common among areas in Kelowna. Census tracts 8, 9, 11, 13 and 14 are located in Central City. Parts of Rutland and Highway 97 include census tracts 5, 7, 16 and 18, which are also included in this category. People living in census tracts located in this category may experience a lower quality of living.

The disparities in income levels within the City have resulted in well-segregated sectors in the outlying areas for those with higher income, and concentrations of low-income households within the central, urbanized parts of Kelowna downtown and Rutland.



Map 14 - Male and Female Income (Earning Capacity)

Youth Opportunities

This section of the report identified the potential youth opportunities available within each neighborhood⁷. Priority was given to facilities suited to youth up to the age of 18 where extra-curricular activities are or could be held. Locations include schools (which can offer before and after school programs), churches, YMCA, recreation centers, libraries and sports-fields. Additional youth resources inventoried additional facilities that were youth-oriented, including employment centers, gyms, volunteer/clubs/gathering places, amusement places, theatres (live and movie), shopping centers. Scores were given on the basis of their importance.

Schools – score of 1 was given for a before school program and a score of 1 for an after school program. A school could have a maximum score of 2 if both the before school program and an after school program was offered. Each school received a minimum score of 1.

Churches – all churches received a score of 1 as they are considered potential locations for extra-curricular activities.

Recreation Centers and YMCA – The main source of information for these locations was taken from the Parks & Leisure '99 Summer Guide. Since these centers offer activities to those outside the neighborhood, a ¼ mile radius was drawn around each center which allows reasonable walking distance for youth. If more than one census tract was included in the ¼ mile radius, each census tract received the same score. For each recreation center, scores varied according to their importance. For example, the Parkinson Recreation Center received a score of 3 whereas City Park was scored a 2. The remainder of recreation centers received a score of 1.

Libraries – libraries were scored similarly to recreation centers in terms of the ¼ mile radius. However all libraries were given a score of 2. This score of 2 indicates that libraries are more accessible to youth than churches but may offer fewer programs than recreation centers.

Sports-fields – sport-fields were given a score of 1 and were buffered by a ¼ mile radius. Each census tract included within the ¼ mile received a score of 1.

Additional Youth Resources

Employment Centers – employment centers (meaning assistance with job searching) follow the same standard as the recreation centers according to the ¼ mile radius. For

⁷ Based on the Charlotte, North Carolina report, which inventoried similar facilities and evaluated neighbourhoods based on a weighted assessment of the resources that were available.

each employment center, scores varied according to potential involvement for youth (public or privately run facilities also were considered). For example, the Career Contact Center and Kelowna Job Search Center were each given a score of 3. Compucollege School of Business was given a score of 1.

Gyms – a score of 1 was given for each gym in Kelowna. Since gyms are privately owned, they are considered less permanent than publicly owned facilities, thus the ¼ mile radius was not applied.

Volunteer/Clubs/Gathering Places – Volunteer work, clubs and gathering places had a ¼ radius drawn around each center. Scores for each location varied according to importance. For example, the Central Okanagan Boys & Girls Club along with volunteer work at the Kelowna General Hospital received a score of 2. The remainder of locations in this category was given a score of 1.

Amusement Places – a score of 1 was attached to each amusement place. This includes locations Jax Billiards & Video Games, Malibu Grand Prix, Planet Lazer and Scandia Golf & Games. A ¼ mile radius was applied to these amusement places as these locations are widely used by the public.

Theatres – theatres were given a score of 1 and were buffered by a ¼ mile radius. This includes both live theatrical performance locations and movie theatres.

Shopping Centers – shopping centers located within Kelowna boundaries were given a score of 1. A ¼ mile radius was applied to shopping centers.

Each census tract received a cumulative score based on the number of potential activities offered to youth. This information is displayed in Table 1.

Map 15 provides an assessment of youth opportunities, based on the scoring system described above, and the scores that are identified in Table 1. It is interesting to note that the same areas that consistently show social and economic disadvantages, based on previous analysis, also provide the greatest potential for positive youth activity. Rutland is somewhat less well-provided than City Centre areas. Maps 16, 17 and 18 show the locations of the other amenities (e.g. schools, churches, activities, etc.) that were inventoried. Complete listings of these facilities are found in the Appendices to this report. Mapped facilities are numbered corresponding to their listings in the Appendix materials, enabling easy identification and location of individual facilities.

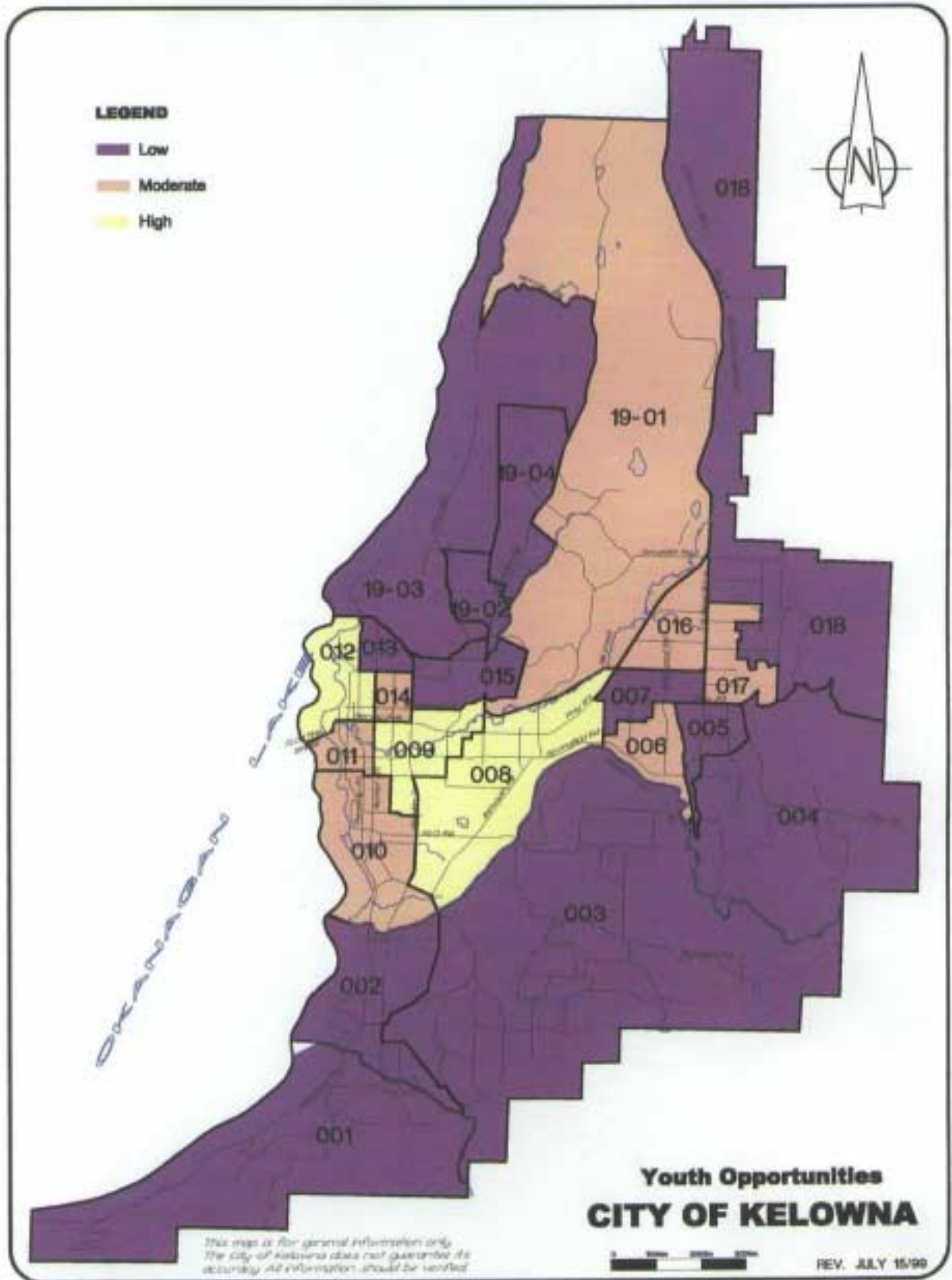
The RCMP is particularly interested in the distribution of youth opportunities. In order to reduce youth involvement in criminal behaviour it is critical to provide suitable opportunities for positive community involvement for youth. Many of the youth that are involved in crime actually live in the outlying areas of the City, such as the Mission, which are also the areas that demonstrate significant socio-economic advantages. These areas also scored very low in the exercise of locating youth opportunities. Hence young

people either have to access services in the more centralized areas of the City, or engage in criminal behaviour in these same areas. Attention to provision of youth facilities in outlying areas of the City is needed.

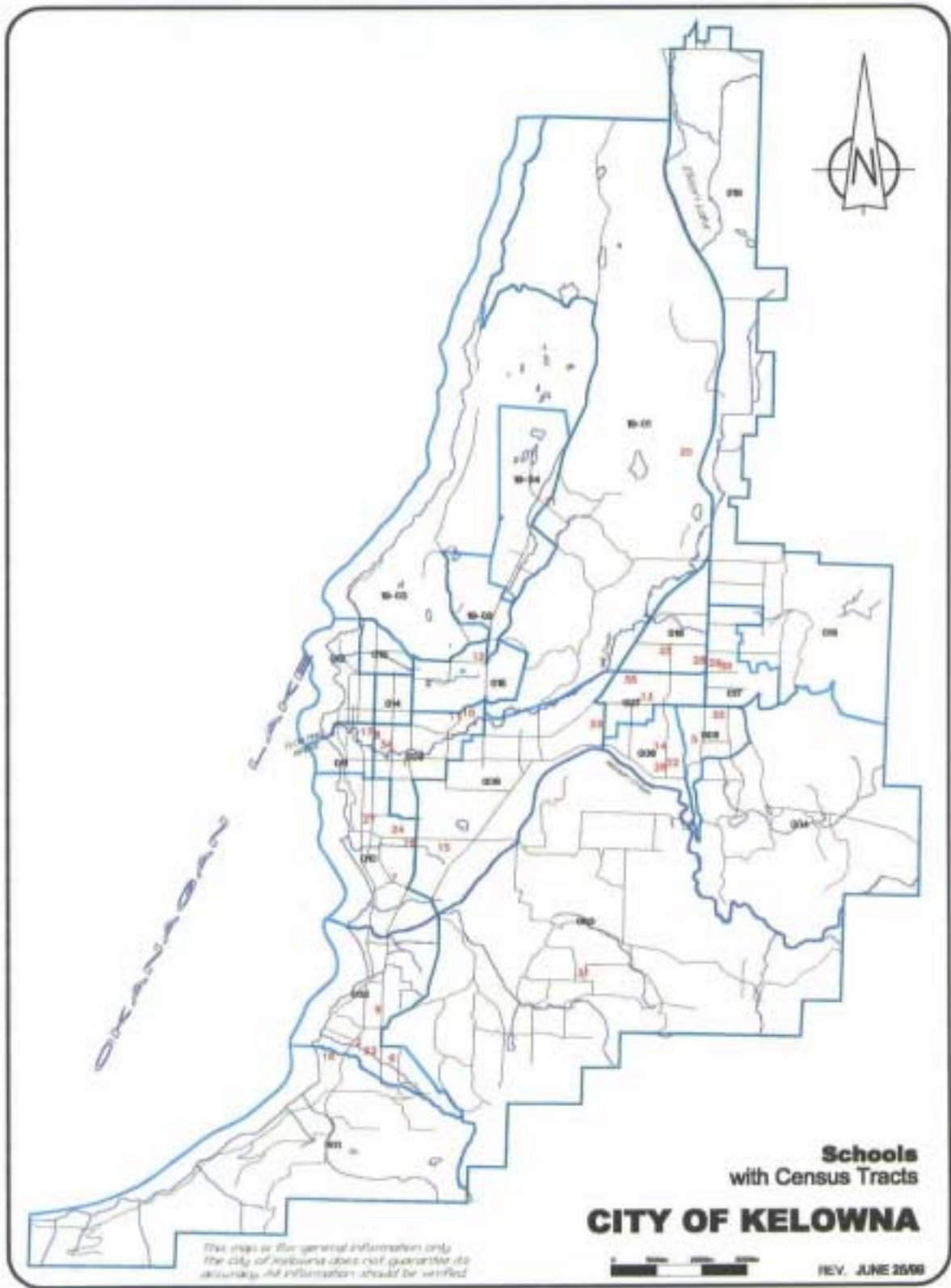
Table 1 - Score for Youth Opportunities

Youth Opportunities - Scores

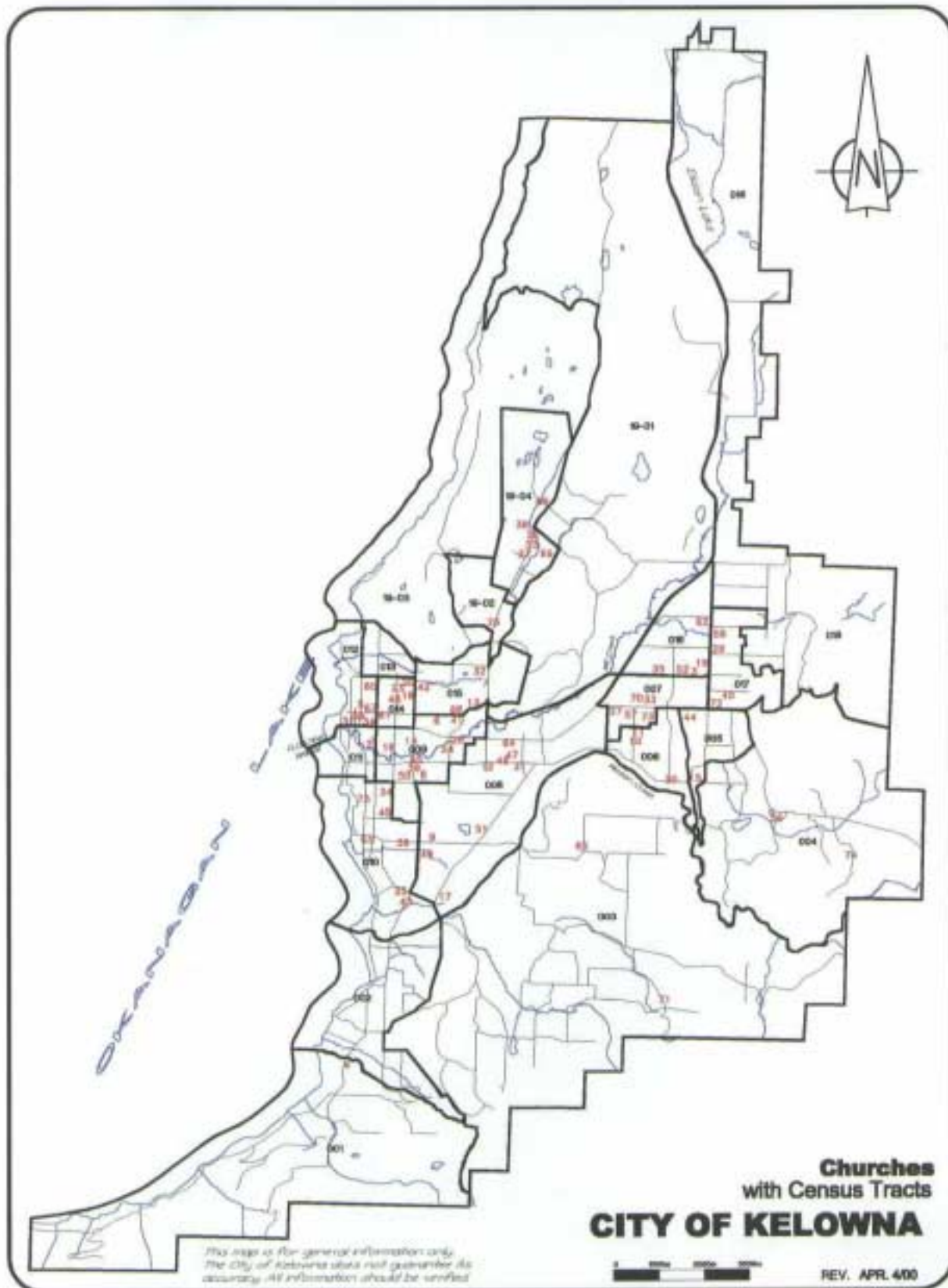
	Schools	Church	YMCA	Libraries	Sportsfield	Miscellaneous	Total
1	1	1	0	0	1	1	4
2	4	0	2	1	0	1	8
3	1	0	3	0	1	0	5
4	1	2	0	0	0	0	3
5	2	2	0	1	0	1	6
6	3	3	2	1	0	1	10
7	2	3	2	1	0	2	10
8	2	8	6	0	1	10	27
9	5	12	3	0	0	12	32
10	4	6	2	1	2	3	18
11	1	2	4	0	0	17	24
12	0	4	5	1	0	16	26
13	0	0	1	1	1	0	3
14	0	5	3	1	1	13	23
15	2	4	3	0	1	2	12
16	2	3	4	0	1	4	14
17	2	3	2	1	1	3	12
18	0	1	3	0	1	0	5
019-01	2	0	7	0	3	5	17
019-02	0	1	0	0	0	0	1
019-03	0	0	0	0	0	0	0
019-04	0	4	0	0	0	0	4



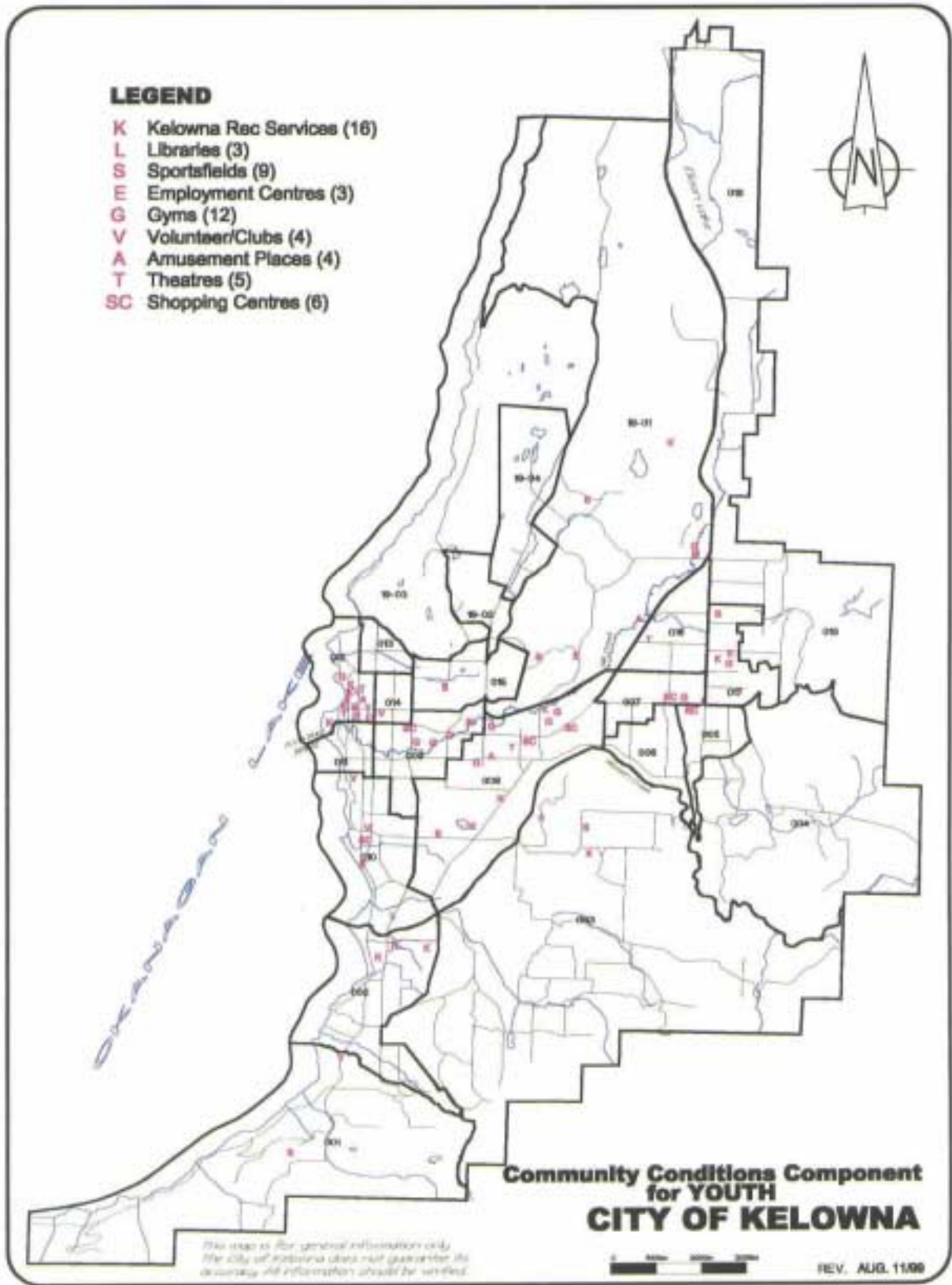
Map 15 - Youth Opportunities



Map 16 - Location of Schools



Map 17 - Location of Churches



Map 18 - Locations of Youth-Oriented Activities

Community Resources

Community Resources consists of parks, day-cares and the residents associations. These three resources are positive influences in the community.

Parks

Parks are locations that create leisure time where people can engage in a number of extra-curricular activities. This allotted space allows individuals of all ages to participate in the life of the community. In the appendix, a table has been devised to show the total area of parks per 1,000 population. According to Kelowna's Official Community Plan 1994-2013, four different classifications of parks were devised: Neighborhood Parks, Community Parks, District Parks and City Parks. For this report, the first three classifications were used. Other parks were identified as natural, or linear. According to Official Community Plan, neighborhood and district parks have a standard of 0.6 hectares per 1,000 population and community parks have a standard of 0.4 hectares per 1,000 population. For more detailed information on parks, examine section 9 in Kelowna's Official Community Plan 1994-2013. The appendix has a list of all the parks in Kelowna including the class of the park, the sector and the area of each park.

Census tracts that showed a high number of neighborhood parks were census tracts 5, 19-01 and 19-04. Community parks were popular in census tracts 7, 13, 17 and 18. Census tracts 2, 3 and 19-03 had a high number of district parks compared to the rest of the census tracts. Overall, census tracts 2, 3 and 13 had a high amount of land allotted for parks and census tracts 6, 8, 9 and 16 had a very low number of parks.

Map 19 shows the location of parks, with a numerical reference to the complete listing found in the Appendix. Kelowna is characterized by a long distance of shoreline, useable for recreation, as well as natural areas created by the hilly topography that skirts the developed land. Parkland is therefore concentrated around the areas of these natural amenities, and may seem comparatively lacking in other areas. In reality, a large proportion of the City's population benefits from larger park areas that take advantage of these natural amenities. The beach areas, City Park, Waterfront Park and Knox Mountain Park are some examples.

Day-cares

Day-cares are licensed businesses that provide service for parents who are engaged in the workforce or other activities. These services provide stability for a community as children are properly taken care of. Children learn how to socially engage with other children and learn to play different games and make creative crafts. In the appendix,

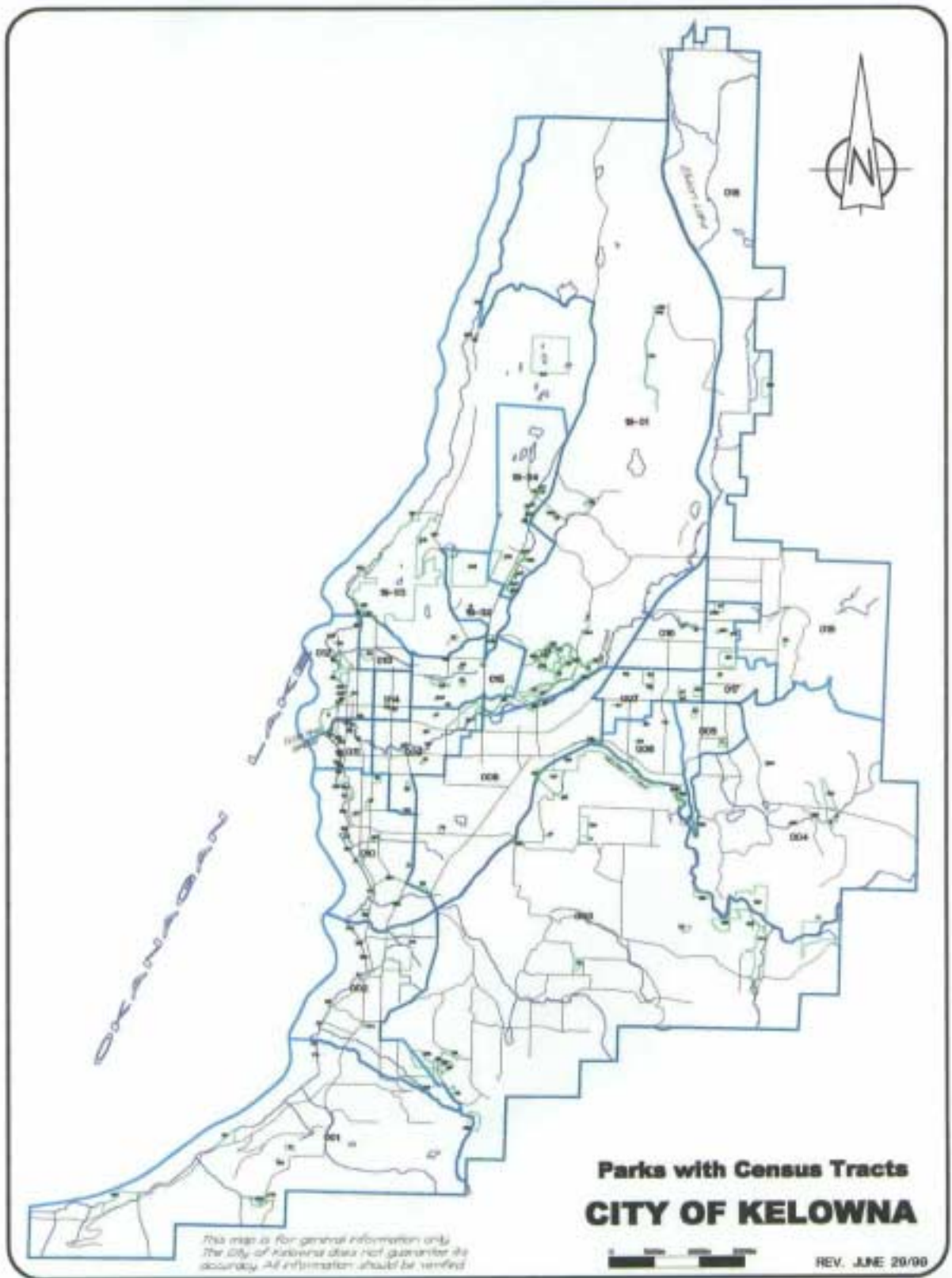
there is a table listing all the day-cares in Kelowna along with the number of day-cares in each census tract. A lack of accessible day-cares, both in terms of location and affordability, will inhibit the ability of low-income families to improve social conditions by pursuing counseling, career training or employment. Inadequate child care also has much broader implications in terms of the future health of children and their ability to contribute to their community, as opposed to developing social problems and needing services.

Census tracts 2 and 10 had a very high number of day-cares whereas census tracts 12, 18, 19-02 and 19-03 had either no day-cares or 1 day-care. Map 20 illustrates the distribution of day-care centres for children, and a complete listing is provided in the Appendix. Generally speaking, the urbanized, central areas of the City have the most numerous day-cares. These are also the areas that consistently demonstrated social and economic disadvantages.

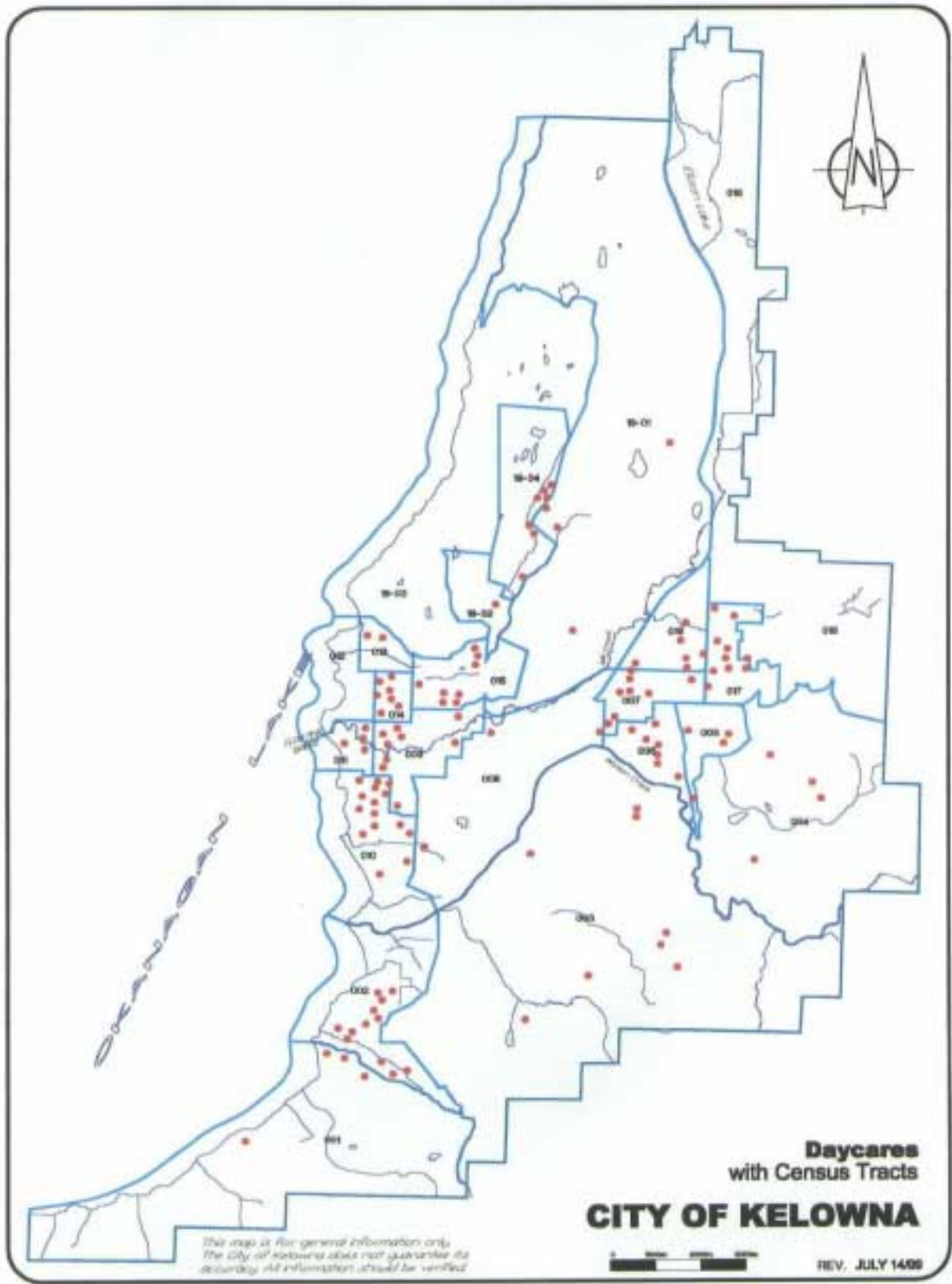
Residents Associations

The Residents Association is a volunteer-based program where active members from each community form a committee to help address community concerns and create a safe neighborhood. Development activity is a focus of many of these neighbourhood groups. They can also be instrumental in keeping crime and violence to a minimum, while ensuring a positive environment for fellow residents. In the appendix, a table lists the Kelowna Residents Associations and the approximate population within each Association's boundaries.





Map 19 - Locations of Parks within Census Tracts (large-scale map available; all parks listed in Appendix)



Map 20 - Location of Day-cares for Children and Census Tracts

Accessibility – Public Transit, Pedestrian and Bike Routes; Parks & Schools

Quality of life research generally includes a measure of how easy it is to get around the community without relying on a car. This is an important component of quality of life for those who cannot drive or afford car ownership.

In Kelowna, the rates of car use and ownership are some of the highest in the country. However, it is a consistent direction of the City to decrease the use of the automobile and provide alternative methods of transportation. This is in keeping with sustainable development by reducing the impact on the environment from unnecessary automobile traffic and minimizing the need for additions to the road network.

Alternatives to the automobile in Kelowna include the public transit network of buses, bike routes and pedestrian routes.

Public Transit

Map 21 illustrates the various bus routes for Kelowna. Census tract boundaries are also provided in the background. The map confirms that the more urbanized areas of the City, in particular, the town centres, offer the most comprehensive bus service. This is simply a reflection of providing bus service where there is most need and rider-ship. A deliberate plan to link town centre commercial nodes and employment generators is also reflected on the route plan. The areas that are best served include those census tracts, shown in previous sections of the report, as having the greatest economic and social difficulties. Outlying areas, such as census tract 1 in the Southwest Mission, have little or no bus service. These areas are also the ones that showed the greatest economic and social advantages. Bus service can only be provided where there is sufficient population density to generate rider-ship. The low-density out-lying areas would have insufficient bus use to support bus routes.

Bike Routes

Map 22 shows existing and proposed bike routes across the City. Bike routes can include widened traffic lanes on roadways, separate bike lanes, or bike paths. More detailed information regarding the individual bike routes is available from the Transportation Division of the Works and Utilities Department. It is also provided in individual Sector Plan documents. For the purpose of this report, it was simply necessary to know which parts of the City are currently provided with designated bike routes, and where new ones are proposed. In addition to assigned bike routes, bike users can choose to share the existing local road network with vehicular traffic. Census tracts have not been shown on this map in order to improve clarity. Reference to Maps 1 and 2 of this report enables a comparison to census tracts and sectors of the City.

Most of the urbanized areas of the City appear to be well-served with designated bike routes. Rural and outlying areas will be better served by the future proposed bike routes.

Conflicts between vehicular traffic and bicycles may occur on local roads without designated bike routes. This may be particularly true in Rutland, where the designated and proposed bike routes are some distance apart, necessitating sharing with vehicular traffic. Bikes are a viable alternate means of transportation for those with limited income. In the centralized parts of the City, which are most affected by income limitations, bicycle accessibility and designated bike routes are generally good.

Pedestrian Rights-of-Way

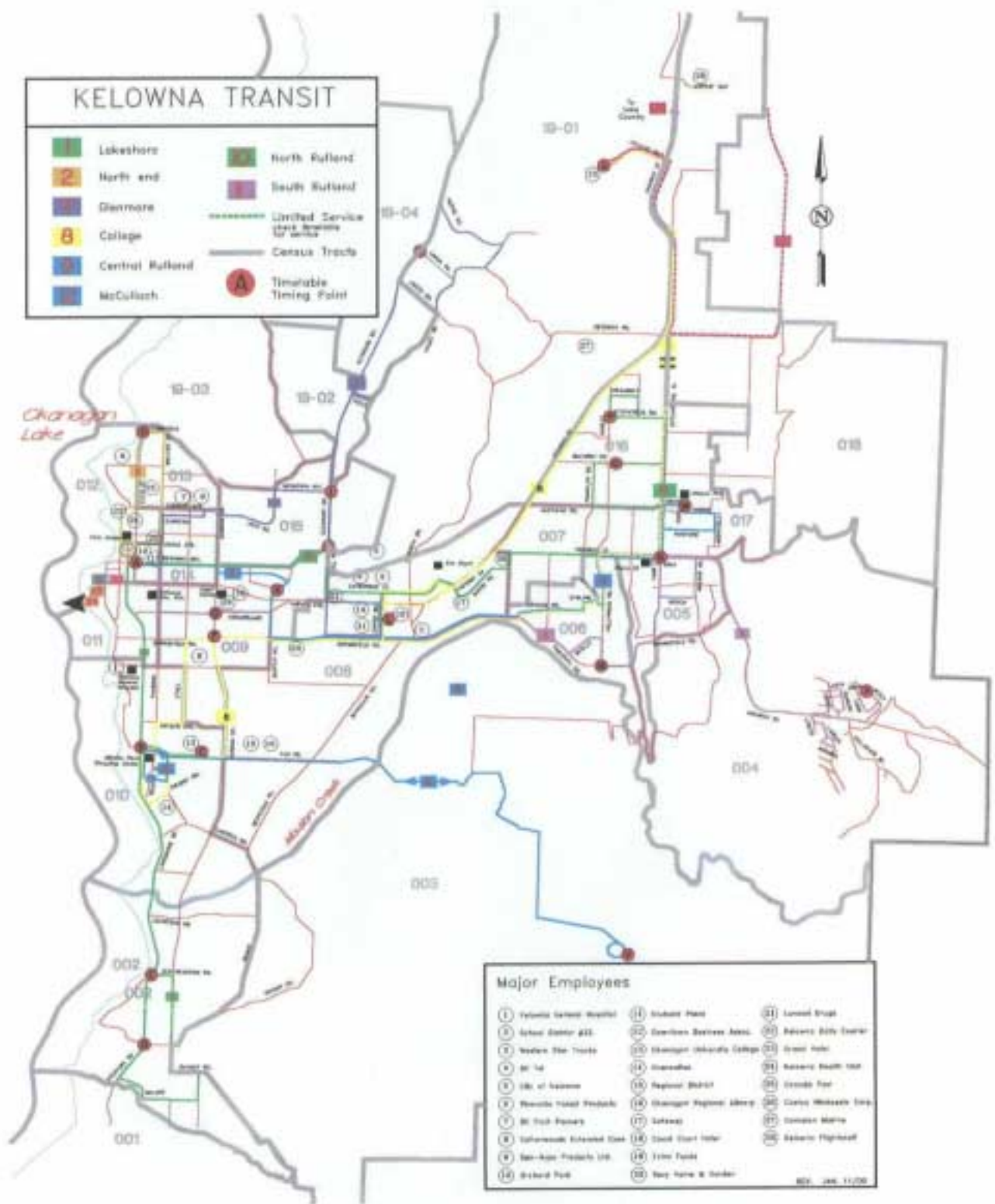
Pedestrian routes include sidewalks on one or both sides of the road, or walkways separate from the road network. More detailed information regarding sidewalks and other pedestrian rights-of-way is available from the Transportation Division of the Works and Utilities Department. It is also provided in individual Sector Plan documents. Provision of sidewalks and other pedestrian routes is clearly most comprehensive in the Central City and South Pandosy areas. This area includes census tracts (e.g. census tract 11) where the greatest levels of economic hardship are experienced. By comparison, Rutland and the North Mission areas have few designated pedestrian rights of way. Proposed routes will somewhat alleviate this problem. The Highway 97 Town Centre area also shows relatively little provision of existing pedestrian routes. This is important for those without access to their own vehicle in areas where services exist. A prime example is the Kirshner Rd. / Dolphin Ave. area, where government and non-profit services to the less fortunate exist with little or no provision for pedestrian access.

Another factor related to pedestrian rights-of-way is that these routes must be accessible not only to those that are ambulatory, but also to wheelchairs, strollers, scooters and walking aids. Most designated pedestrian rights-of-way have been built with these needs addressed. However, where there is no designated pedestrian right-of-way, pedestrians and those with physical disabilities, or children in strollers, must make use of the side of the road. In many areas, this is in the form of a graveled shoulder, which is unacceptable to some groups.

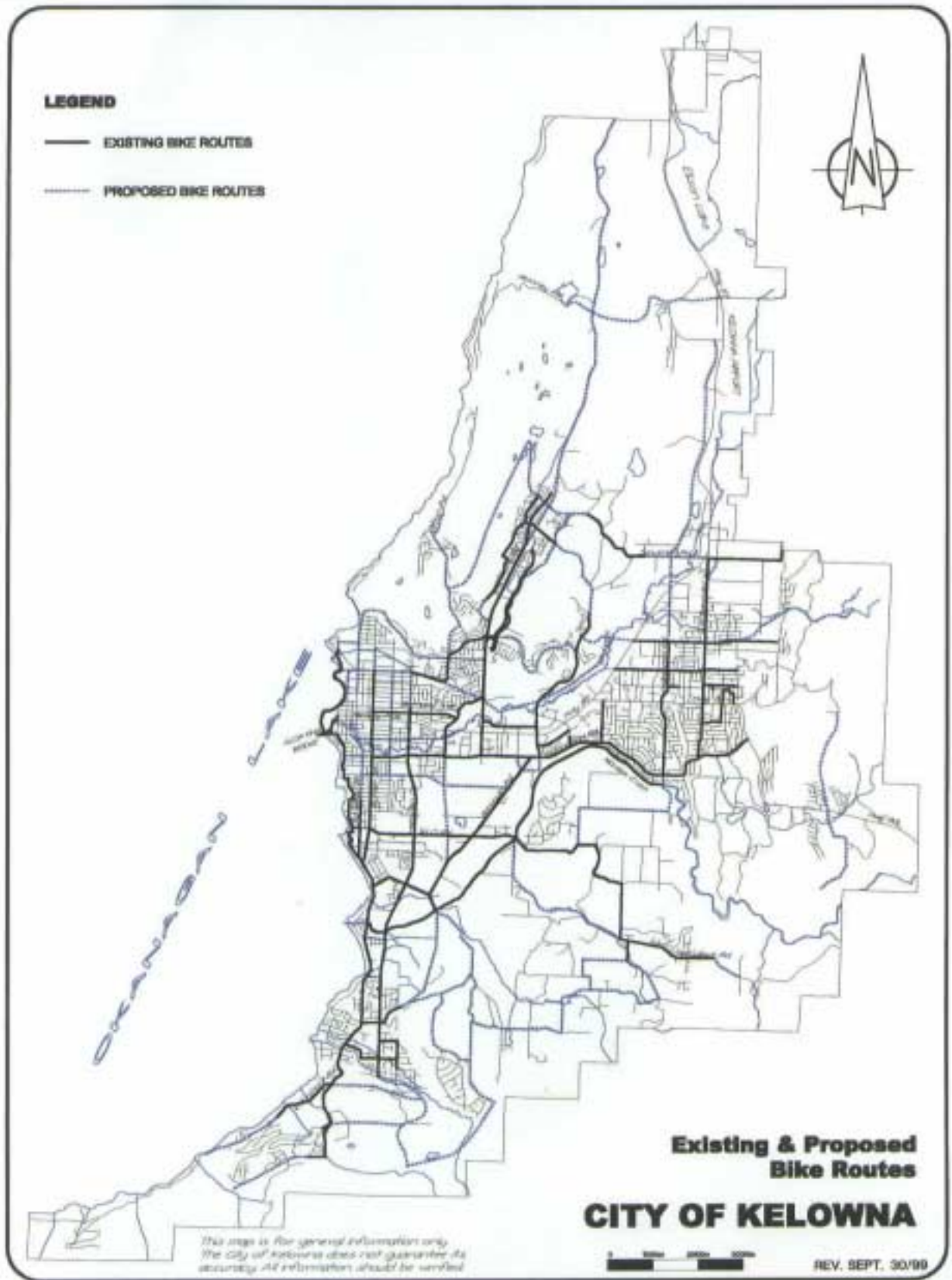
Parks and Schools

At the time of writing of this report, the City's Parks Department was undertaking an exercise to explore the accessibility of parks and schools to residents. An exercise to determine the proximity of parks and schools to residents was sought to show which of these facilities are within walking distance to various parts of the City. Schools were included due to the potential of school sites to offer green space, playgrounds and community services to residents. The City is actively pursuing increased joint use of school facilities to better serve neighbourhoods.

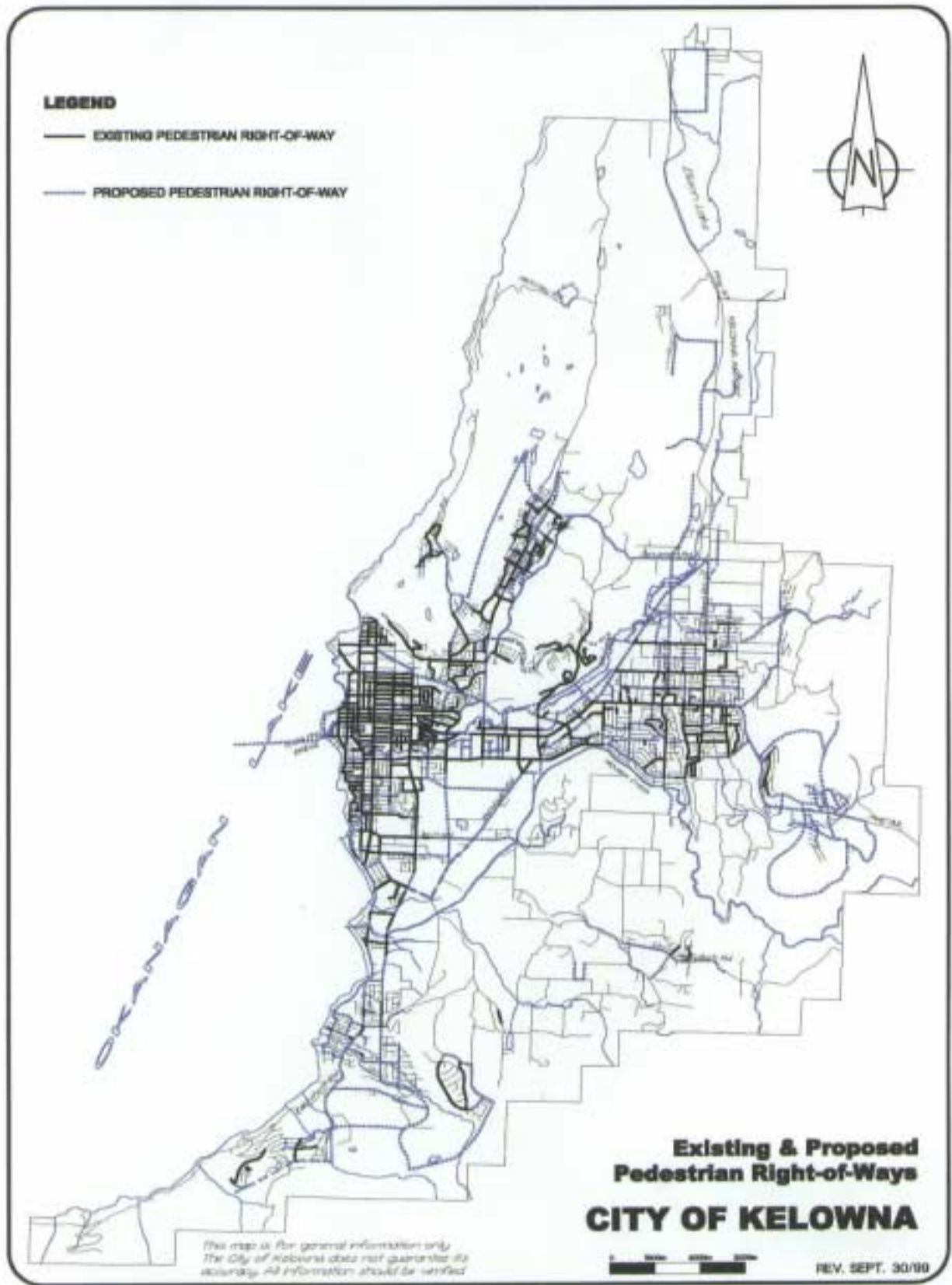
Two maps have been prepared for the Parks Department's exercise and these have been included at the end of this report as Maps 25 and 26. These maps illustrate 500 m. and 1 km. radii distances from parks and schools, to represent 5-7 minute and 10-15 minute walking distances, depending on the walking rate. What both maps conclusively show is that the majority of urbanized areas of the City have good proximity to park facilities. Only rural areas and some parts of the Mission do not have access, within walking distance, to these sites.



Map 21 - Bus Routes and Census Tracts



Map 22 - Bicycle Routes



Map 23 - Pedestrian Rights-of-Way

Crime & Safety

When assessing the Quality of Life, crime rates are a critical issue. High crime rates indicate instability and are a deterrent to healthy residential neighbourhoods and business areas. The rates of crime are generally highest near the center of the city and diminish with peripheral areas.

Throughout this report, information has been organized by census tracts. Statistics Canada, in consultation with other agencies, has set the boundaries for each census tract according to the population and land area. Census tracts have become the standard for Planning Department research, since this is the way most data is available from Statistics Canada reports. The R.C.M. Police use different boundaries because they have different needs for the purpose of addressing policing needs. The R.C.M.P. designate different zones in regards to the level of crime in certain regions and are referred to as crime districts. If a particular area is a “hotspot”, such as Orchard Park Mall, the police create a zone just for this small area. At this stage, it is not possible to match up both the census tract map and the police zone map due to incompatible computer systems. However, the R.C.M.P. department is currently working to alleviate this data and mapping problem. In the future, our goal is to update the information in this report to facilitate and improve comparisons between the social dimension and the crime dimension. Map 21 illustrates the boundaries of the RCMP crime districts. These areas will be used to describe crime statistics by area.

Four components of crime were taken from the R.C.M. P. operational statistics reporting system: Crimes to Person, Property Crimes, Juvenile Crime and Total Criminal Code. This breakdown is consistent with the approach for quality of life research in other areas. Data for total activity in 1998 was generated. For all of the police zones, the four components were calculated. Once the data had been compiled for each zone, crimes per capita (per 1,000 population) were calculated to provide a truer comparison to crimes per capita at a City-wide level. Each police zone has the total crimes per 1000 people in each of the four different components. Generally, there is more activity in the central, urbanized areas of the city.

Crimes to Person

Crimes to Person is the first component and includes numerical data on assault, robbery, sex offences and other crimes involving contact between people. Assault covers everything from serious assault, aggressive sexual assault or assault level 1, which is minor. City wide, there is a high rate of level 1 assault, which includes minor physical disputes (e.g. an argument in a bar). Serious crimes, including murder, armed robbery etc., are rare in this city. Taking a neighborhood perspective and examining each zone, Central (C1) scored the highest for crimes to person. Rutland (R1/R2) also had a high score which indicates that crime to person is dispersed in the more urbanized areas of

Kelowna. Zones with a low rate of crimes to person include Duck Lake First Nations Reserve (LR1), Orchard Park Mall (OPM), Okanagan University College North Campus (UC1) and Okanagan University College KLO Campus (UC2). These zones cover a small area of land and have a small population. In terms of rural areas, Glenmore (G) and Mission/East Kelowna (MEK) have low scores of crimes to person despite their vast territory and large population. The RCMP advises that it must be recognized that the central parts of the City offer attractions and are centres for night-life, such as pubs and bars. People from peripheral areas will therefore travel to the central areas and also become part of the crime statistics for these areas.

Property Crimes

The second crime component is property crimes. This includes data on breaking and entering, theft, property damage etc. Breaking and entering is broken down into business, residential and other. The theft component includes; theft from motor vehicles, under \$5000 and over \$5000; shoplifting; and total theft. Overall, Kelowna scores high in theft from motor vehicles under \$5000 and total theft under \$5000. Theft from motor vehicles over \$5000 is rare in Kelowna. Taking a closer look at the police districts⁸, Central (C1/C2) had the highest score for all the property crimes. Similar to crimes to person, areas such as the Duck Lake First Nations Reserve (LR1), Okanagan University College North Campus (UC1) and Okanagan University College KLO Campus (UC2) have low scores in this category. Glenmore (G) has the lowest score in comparison to other outlying neighborhoods.

Juvenile Crime

Juvenile Crime is the third component when assessing crime rates. Juvenile crime statistics tend to under-represent activity, since youth are often not charged with a crime, but kept under observation in police files. Statistics on total persons crime, total property crime and total criminal code were all accounted for. These statistics are further broken down into smaller categories such as charged male, charged female and not charged young offenders. When assessing juvenile crime, it is important to look at the community conditions component. The numbers of youth opportunities offered in Kelowna is a key to potentially address juvenile crime and prevent future criminal activity. Areas with high juvenile crime also offered the greatest potential for youth opportunities. The problem must be that some youth may decide not to accept an opportunity for positive activity, thus engage in criminal behavior. In such cases, a more concerted community effort to reach youth who would otherwise engage in crime is needed. Kelowna has a high rate of not charged young offenders under total criminal code. The total criminal code offenses for male young offenders also scores high, indicating that young males engage in more criminal activity compared to young females. Examining juvenile crime at the zone level, Central (C1/C2) and Rutland (R1/R2) have equally high scores. The Duck Lake First Nations Reserve (LR1), Okanagan University College North Campus (UC1) and Okanagan University College KLO Campus (UC2) all

⁸ See police district map at the end of the crime section.

have scores of zero in juvenile crime. The majority of the population at the college campuses is 19 and older thus few juvenile crimes would occur in these areas.

Total Criminal Code

The last component of crime is total criminal code. This measures the total number of criminal activities in each zone, excluding juvenile crime. Central (C1) has the highest score, twice as high as Central (C2). As the central part of Kelowna is a main business centre, it has the highest turnover of people coming and going. For example, there is high level of nightlife therefore higher levels of assault level 1 (e.g. bar fights) than in other areas. Rutland (R1/R2) and Mission/East Kelowna (MEK) also score highly in this component. Orchard Park Mall (OPM) and Glenmore (G) have median scores as they are in the middle between a high score and a low score. Once again, Duck Lake First Nations Reserve (LR1), Okanagan University College North Campus (UC1) and Okanagan University College KLO Campus (UC2) have the lowest level of criminal activity.

Tables 2 and 3 provide the crime statistics by crime/police district. The first table gives the crimes per 1000 population. This is a more comparable measure for one area against the next, based on the population. The next table simply gives the total crime statistics by area.

A Comparison of Kelowna Crime Rates with Other B.C. Centres

The R.C.M.P. has provided statistics from around the province to give a comparison of crime activity in Kelowna with other B.C. municipalities. Table 4 shows the crime rates based on the number of reported crimes. Comparable municipalities to Kelowna, population-wise, include Kamloops, Prince George, Abbotsford, Langley and North Vancouver. Numerically, Kelowna compares fairly closely in a number of areas.

Crimes to Person, which include more serious crimes, have declined in Kelowna between 1996 and 1998 by about 9 %. Prince George and Abbotsford showed significantly higher crimes to person than Kelowna for 1996⁹. Also, the more serious crimes, like sexual assault and non-sexual assault are much higher for other centres, including Prince George, Kamloops and Abbotsford. Langley and North Vancouver show lower crime statistics than comparable areas, probably because these areas are more characteristically suburbs of the Lower Mainland area, as opposed to urban centres.

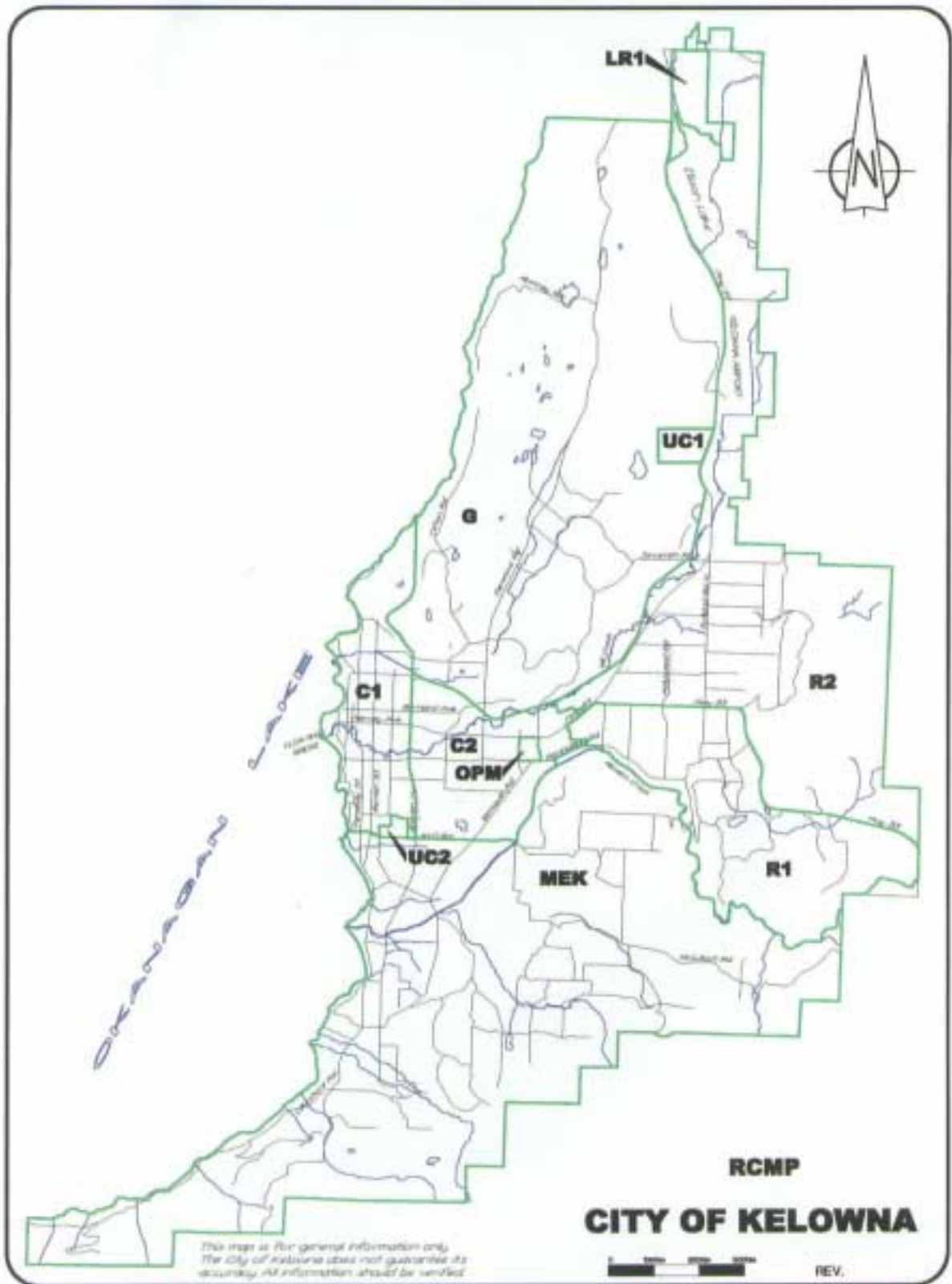
Crimes to property are general higher for Kelowna than other areas, and this is confirmed at the national level¹⁰. The highest figures are in the area of theft. This may be a reflection of poverty levels in the City, confirmed earlier in this report. Theft data shows

⁹ Other municipal information within the table is from 1996.

¹⁰ Confirmed by the Federation of Canadian Municipalities Report on Quality of Life.

to be higher numbers than other centres, excepting Abbotsford, and is one of the areas that crime has been increasing in Kelowna. There is also an increase in shoplifting, property damage, and break and enters between 1996 and 1998 for Kelowna. Overall, criminal code property crimes, on a per 100,000 population level, are higher than for most other centres, except for Nanaimo. All of these types of crimes could be attributed to income limitations and social problems in the City. A prevention approach at the neighbourhood level would therefore have an impact in terms of decreasing crime statistics for the City.





Map 24 - RCMP Crime Districts

Table 2 -- Crimes per 1000 Population per Police District (1998)

	C1	C2	UC2	G	UC1	R1	R2	LR1	MEK	OPM	City-Wide
Crimes to Person	26.61	18.99	13.79	4.30	6.17	14.52	13.75	4.52	5.78	N/A	14.13
Property Crimes	149.8	173.62	117.24	36.6	52.47	65.71	77.39	13.57	44.46	N/A	88.15
Juvenile Crime	14.77	22.41	0	5.08	0	13.89	14.07	0	6.93	N/A	13.62
Total Criminal Code	255.02	255.7	193.1	60.01	67.9	118.66	132.33	36.2	74.5	N/A	150.44
Estimated Pop'n/area	19,767	9,953	145	14,180	324	14,183	15,635	221	19,906	No pop'n	94,274

Table 3 - Total Crimes for Kelowna (1998)

	C1	C2	UC2	G	UC1	R1	R2	LR1	MEK	OPM	City-Wide
Crimes to Person	526	189	2	61	2	206	215	1	115	15	1332
Property Crimes	2961	1728	17	519	17	932	1210	3	885	38	8310
Juvenile Crime	292	223	0	72	0	197	220	0	138	142	1284
Total Criminal Code	5041	2545	28	851	22	1683	2069	8	1483	453	14183

	Kelowna 1996	Kelowna 1998	Penticton	Kamloops	Vernon	Nanaimo	Prince George	Abbotsford	Surrey	Langley	North Vancouver
Population	93,403	95,700	32,218	79,566	34,059	73,117	77,996	107,465	300,581	83,793	83,552
Police Strength	110	114	36	99	40	104	121	127	348	80	92
Crime Rate	159	140	138	136	164	199	172	112	150	111	79
Criminal Code Person	1,219	1,346	439	1,241	559	1,187	1,658	1,470	4,996	803	581
Criminal Code Property	9,800	9,101	2,556	6,389	3,334	8,508	7,197	7,163	28,148	5,536	3,944
Criminal Code Other	3,801	4,236	1,463	3,224	1,699	4,878	4,554	3,405	11,921	3,000	2,052
Criminal Code Total	14,820	13,312	4,458	10,854	5,592	14,573	13,409	12,038	45,065	9,339	6,577
Homicide	0	1	0	1	11	2	0	9	13	2	0
Attempted Murder	2	0	0	4	1	0	6	1	9	0	0
Sexual Assault	100	79	48	139	33	123	202	151	321	100	46
Non-Sexual Assault	1,017	1,144	358	1,022	476	942	1,348	1,205	4,051	641	460
Robbery	97	97	32	74	38	118	96	103	593	58	75
Total Break & Enter	1,697	1,370	357	1,173	553	1,546	1,392	1,274	5,965	1,179	912
Theft	4,053	3,245	1052	2,429	1,309	3,075	3,053	3,234	14,540	2,170	1,799
Shoplifting	947	741	301	774	378	807	730	573	1,590	340	180
Property Damage	1,840	1,524	793	1,510	925	1,740	1,631	1,608	6,871	1,399	1,324
Drugs	538	585	177	379	159	718	230	368	1,089	331	159
Criminal Code Property per 100,000	10,492	9,510	7,933	8,030	9,789	11,636	9,227	6,665	9,365	6,607	4,720

Services Division; 1997; Police and Crime Summary Statistics 96

Table 4 – Crime Statistics for Selected B.C. Municipalities – 1996 (includes 1998 Kelowna data)

Quality of Life in Kelowna in Comparison with Other Canadian Cities

At the time that the City of Kelowna Planning Department was contemplating conducting quality of life indicator research for the City, the Federation of Canadian Municipalities (FCM) was in the process of defining a similar exercise for major Canadian cities. At the outset of this exercise, City staff expressed interest in participating in the FCM work, but Kelowna did not qualify as a large enough centre to be included (a minimum population of 100,000 was required). The FCM has now published its first report, enabling a comparison of Kelowna to major Canadian cities by applying the same indicators wherever the same data is available.

The work of the FCM was done in partnership with other agencies and key representatives of the participating municipalities. The first publication is referred to as The FCM Quality of Life Reporting System. The following information and data tables (Tables 5-15) are comparisons of Kelowna against other Canadian communities. Not all information shown in The FCM Quality of Life Report was available for Kelowna, thus tables were created for available statistics only.

Population Age Groups

It is evident that Canadian communities are aging (Table 5). With some of the baby boomer generation now entering their 50's, Canada needs to start planning now in order to accommodate this increase in the aging population. The elderly may be putting additional stress on services, as they are no longer part of the working population.

Kelowna has the highest rate of people over the age of 65 (18.4%). This indicates that many elderly choose to retire in Kelowna. Other areas with a high percentage of elderly include Hamilton-Wentworth (14.2%) and Winnipeg (13.7%), compared with 12.2% for Canada as a whole. Municipalities with low rates of people over the age of 65 are Calgary (8.9%) and Peel (7.2%).

Compared to other centres, Kelowna has the lowest percentage of working age population 15-64 years old, at 63.4 %, compared to areas such as, Vancouver, with 73.2%, or Burnaby with 70.5%. Other centres with a lower proportion of working age population include the Regional Municipality of Hamilton-Wentworth (Ontario), at 65.9 %, Regina, at 66.1 % and Saskatoon, at 66.3 %. This markedly lower proportion of working age population is directly related to a higher proportion of income from government transfer payments.

Relative to the higher concentration of seniors in Kelowna, the proportion of children under 15 years, at 18.2%, is not much lower than other major centres. In fact, Toronto has a 17.8 % proportion of children under 15, while Vancouver and Burnaby have much lower proportions of under 15 year olds, at 13.9% and 16.2%, respectively. This

indicates that Kelowna is still a family-oriented community, as well as a retirement community. The needs of children and families are therefore a high priority.

Education

Education levels vary across different municipalities (Tables 6 & 7). On a Canadian level, the three advanced education categories (post-secondary non-trade, some university and university degree) account for 47.2% of the total population. For the same three categories, 49.8% of Kelowna's total population has post-secondary education. Almost 24% of Vancouver's population has a university bachelor's degree or higher with Kelowna having the lowest percentage at 9.3%. This may be a partial reflection of the higher concentration of seniors in Kelowna, many of whom may not have achieved a university level education. It may also indicate that Kelowna needs to start promoting advanced education.

Cost of Public Transportation

Public transportation is of particular importance to lower income or special needs populations. Table 8 shows the cost of a bus or subway pass as a percentage of the hourly minimum wage. Ottawa, Edmonton and Calgary have the highest costs at 0.32%. Kelowna and Regina are low on the scale at 0.21%. Access to affordable transit is a positive factor for Kelowna.

Employment Income

Employment income is a reflection of the ability of the community to support its own population (Table 9). A higher proportion of income from employment is a positive indicator. Also, higher income areas receive a greater proportion of their income from employment than poorer areas. The municipalities investigated by FCM with the highest level of employment income as a percentage of total income are the Regional Municipalities of York (80.1%) and Peel (81%), and the City of Calgary (78.4%). Comparatively, Kelowna had the lowest proportion of employment income at 67.5%. Then next lowest centre was London (Ontario) at 69.6%. As described earlier, part of the explanation for this is that the proportion of working age population is also relatively low in Kelowna.

Income that comes from government transfers is targeted to lower-income groups. Kelowna and London would have a larger percentage of residents depending on government transfers than York, Peel or Calgary.

Housing

Affordability and quality of housing are key quality of life indicators. Tables 10 and 11 measure several variables that indicate that there is a significant variation across communities.

Median Income as a Percentage of Median House Cost

This indicator shows how much housing value can be purchased according to income levels by community. The FCM report has measured this for family households by municipality. This measure varies from 10% of a median family income for Vancouver to 57% in Regina for the median price of an owned dwelling. This means that purchasing a home for a family is much more feasible in Regina than in Vancouver. In Kelowna the median home price was 24.8% of the median family income, compared to the Canadian equivalent of 30.3%. Centres more expensive than Kelowna in terms of home purchase included Vancouver, Burnaby, Toronto, and York Region. The most affordable areas were Regina, Winnipeg, Saskatoon and the Regional Municipality of Halifax. Location is a prime influence for the affordability of the house.

Average Rent for a 2-Bedroom Apartment as a Percentage of Median Household Income

This indicator was used by FCM to determine the affordability of rental housing by municipality. Comparable data for Kelowna is available from the Census and the CMHC rental market survey. The data is very different for family, as opposed to non-family, households.

Families:

Family households would have much less difficulty affording a rental dwelling anywhere among the municipalities analyzed by the FCM report. An accepted affordability measure is that no more than 30% of gross household income should be spent on gross rent. The latter includes utilities, meaning the cost of utilities might have to be added onto some of the rent information. For Kelowna, family households were spending about 17.4% of their median income level to afford an average 2-bedroom apartment. This compares relatively favourably with the other municipalities. Centres including Vancouver, Burnaby and Toronto were more expensive, from this perspective, with more than 20% of median family income allocated to rent.

Non-families:

As confirmed by recent work in the area of housing research by the City of Kelowna, it is non-family households that exhibit significant housing affordability problems. All one-person households are included in the non-family category, showing that one income is generally insufficient to afford housing. In Kelowna, non-family households would have to expend 48.2 % of their median income level to afford an average rent for a 2-bedroom apartment. This shows that rental affordability for non-family households is a more significant issue for Kelowna than most of the other Canadian centres that were analyzed. Only Vancouver, Burnaby Toronto and York Region were more expensive from this perspective. The latter municipalities required in excess of 50% of income to be spent on rent in this situation. Generally, most non-family households would need to access smaller units than a 2- bedroom apartment.

Rental Affordability: Percentage of Renters Paying 30% or More of Income for Rent

The percentage of renters paying 30% or more of income for rent ranges from 38% in Calgary to 52% in Kelowna. The percentage of renters paying 30% or more of income for rent has increased from 15% to 40% between 1992 and 1996 in the surveyed Canadian communities. Nationally, the problem is not the increase in rent but the decrease in income for the bottom half of the population. Kelowna emerges as having a severe rental affordability problem, based on this widely accepted measure of rental affordability. Income levels in Kelowna are lower, on average, than other major B.C. municipalities. There is an extreme level of low income in the City. Also, rent levels are as high, or higher than many of the larger cities across the country. All of these factors contribute to the rental affordability problem for Kelowna.

Substandard Dwellings: Percentage of Houses Needing Major Repair

The percentage of substandard units (Tables 10 and 11) has a range from 4.65% in Kelowna to 9.1% in Toronto. The larger centres have an older housing stock and a higher need for major repair. Kelowna, as a younger city, demonstrates a much better situation with substandard dwellings than the rest of the centres that were examined across the country.

Percentage of Lone-Parent Families

The proportion of lone-parent families across the country is increasing, according to federal research, which creates additional stress on community services. Lone parent families have significantly lower income than two parent families due to the combined circumstances of: a larger percentage of lone-parents depending on social assistance: are either unemployed or not part of the labour force; or have a low-income job. The percentage of lone-parent families varies from a low of 9.6% in York to 18.9% in Toronto. Nationally, Canada has 14.5% lone-parent families and Kelowna has 14.9% (Table 12).

Percentage of Economic Families that are Low-Income

Based on the Statistics Canada definition of economic families¹¹, the FCM report looked at the percentage of families that are considered low income (based on earning up to or less than Low Income Cut-offs, explained earlier). The national average is 16.3%. Kelowna has the lowest percentage, at 13.6%, whereas Vancouver has a percentage of 24.6%. It is evident from Table 13 that the poverty rate for families is higher in the larger urban cities, while smaller centres have a lower rate of poverty for families. Also, Kelowna data has shown that being part of an economic family has considerable economic advantage over non-family, in particular, one-person, households.

¹¹ Refers to a group of 2 or more persons who live in the same dwelling and are related to each other by blood, marriage, common-law or adoption.

Low Birth-Weight Babies

The percentage of single births less than 2,500 grams to total single births is similar throughout the measured municipalities (Table 1.8). Waterloo and Regina have a percentage of 4.1 and Toronto is at 5.7%. Kelowna has a percentage of 4.9 %, which is in between the extremes. Low birth is affected by the general health, age, nutrition and income status of the mother. Whether the mother smokes is also a factor. A lower birth weight is more common among teenage mothers than women who have babies later in life.

Crime Rates per 100,000 Population

With the exception of crimes of violence, equivalent figures are provided for Kelowna in Table 15 to enable a comparison of crime rates for the Canadian centres used in the FCM report. Crimes of violence were not defined as part of the FCM report and crime statistics appear to have been collected differently in Kelowna. The RCMP advises that crime figures can be hard to interpret. For example, higher figures may not necessarily mean higher crime activity, but may be more a reflection of more police activity.

Young offenders that were charged showed a national norm of 473 per 100,000 population. In Kelowna, this figure was 375, comparatively lower than some areas, but not the lowest in the 1996 information. The young offender information ranged from 222 per 100,000 for Burnaby to 1,219 per 100,000 for Regina. This range is large enough to suggest that record keeping may vary from one place to another with young offenders, and that police activity in regards to youth may also be different.

Property crimes for Kelowna in 1996 were recorded at 9,674 per 100,000, which is significantly higher than for other Canadian municipalities. Again, part of the explanation may be in relation to police activity and differences in recording the information. See the earlier discussion under crime to get an indication of how Kelowna compares to other B.C. centres. Property crimes are a concern in Kelowna, from petty acts of vandalism to theft from automobiles. Generally speaking, however, the figures continue to decrease on an annual basis. Property crimes are positively affected by community involvement in crime prevention programs. Persistent application of these programs, combined with application of the principles of crime prevention through environmental design¹², should continue to discourage and decrease property crimes.

A comparison of crimes of violence was not made due to the lack of details as to how this information was recorded for the FCM report. Kelowna has little activity in the area of crimes of violence. Although these crimes are the ones that draw media attention and are the most upsetting, they are infrequent in Kelowna. As stated earlier, most crimes to persons in this City are cases of Assault Level 1, which are usually very minor physical confrontations.

¹² See the City's web page at <http://www.city.kelowna.bc.ca> for a document that explains Crime Prevention Through Environmental Design.

Table 5 – Total Population by Sex and Age Groups, Canada and Selected Regional and Municipalities and Municipalities, 1996

	Canada	Halifax regional Municipality	Ottawa-Carleton Regional Municipality	Toronto	York Regional Municipality	Peel Regional Municipality	Hamilton-Wentworth Regional Municipality	Waterloo Regional Municipality	London
<i>Both sexes</i>	28,846,760	342,965	721,140	2,385,420	592,445	852,525	467,800	405,435	325,645
Under 15 (%)	20.5	19.9	19.9	17.8	22.8	22.8	20.0	21.9	20.4
15-24 years	13.4	13.6	13.2	12.4	14.0	14.0	12.9	14.1	13.8
25-44 years	32.4	35.4	34.3	35.0	32.5	35.2	31.6	33.2	33.2
45-64 years	21.5	20.8	21.6	21.3	22.5	20.8	21.4	20.0	20.1
65-74 years	7.1	5.9	6.4	8.0	5.2	4.6	8.5	6.4	7.1
75 years and over	5.1	4.4	4.7	5.4	3.1	2.6	5.7	4.4	5.3
	Kelowna	Canada	Vancouver	Burnaby	Edmonton	Calgary	Saskatoon	Regina	Winnipeg
<i>Both sexes</i>	89,440	28,846,760	514,010	179,210	616,305	768,085	193,645	180,400	618,475
Under 15 (%)	18.2	20.5	13.9	16.2	20.6	21.2	22.2	21.9	20
15-24 years	12.97	13.4	13.3	14.2	14.1	13.5	15.8	14.9	13.7
25-44 years	29.24	32.4	38.6	34.7	34.9	37.2	32.6	32.2	32.3
45-64 years	21.19	21.5	21.3	21.6	19.5	19.3	17.9	19.0	20.4
65-74 years	9.70	7.1	7	7.4	6.5	5.4	6.0	6.5	7.4
75 years and over	8.69	5.1	5.9	5.9	4.4	3.5	5.5	5.5	6.3

Source: 1996 Census

Table 6 – Highest Level of Schooling, Total Population, Canada and Selected Regional Municipalities and Municipalities, 1996

	Canada	Halifax regional Municipality	Ottawa-Carleton Regional Municipality	Toronto	York Regional Municipality	Peel Regional Municipality	Hamilton-Wentworth Regional Municipality	Waterloo Regional Municipality	London
<i>Total - School Attendance</i>									
Total - Age Groups									
Less than Grade 9	12.1	6.7	6.1	12.2	8.8	8.0	11.5	10.7	6.9
Grades 9-13 without secondary school graduation certificate	22.7	22.6	16.7	20.1	19.6	21.4	25.0	24.4	21.7
Grades 9-13 with secondary school graduation certificate	14.3	9.8	13.4	12.8	13.6	15.5	14.3	14.6	15.1
Trades certificate or diploma	3.7	3.2	2.4	2.6	3.2	3.3	25.6	3.4	3.4
Other non-university education only	24.2	24.7	22.8	20.5	24.0	25.6	25.6	24.9	25.8
University without bachelor's degree or higher	9.7	14.2	12.8	11.3	11.1	10.7	8.0	8.7	10.1
University with bachelor's degree or higher	13.3	18.7	25.8	20.5	19.7	15.4	11.6	13.4	17.0

Table 7– Highest Level of Schooling, Total Population, Canada and Selected Regional Municipalities and Municipalities, 1996

	Kelowna	Canada	Vancouver	Burnaby	Edmonton	Calgary	Saskatoon	Regina	Winnipeg
<i>Total - School Attendance</i>									
Total - Age Groups									
Less than Grade 9	8.1	12.1	10.4	7.7	7.9	5.5	7.9	7.9	9.1
Grades 9-13 without secondary school graduation certificate	25.5	22.7	17.4	20.8	23.9	21.5	23.8	25.6	26.0
Grades 9-13 with secondary school graduation certificate	11.9	14.3	10.5	12.9	11.3	11.4	10.5	12.0	11.6
Trades certificate or diploma	3.8	3.7	1.9	2.8	3.2	2.9	2.7	2.8	3.1
Other non-university education only	28.5	24.2	22.3	26.2	27.0	27.2	23.1	20.6	21.6
University without bachelor's degree or higher	12.0	9.7	13.9	13.2	11.0	12.8	15.5	16.3	13.5
University with bachelor's degree or higher	9.3	13.3	23.6	16.3	15.6	18.7	16.6	14.8	15.1

Source: 1996 Census

Table 8 - Cost of One Pass on Public Transportation as a Percentage of Minimum Wage, Selected Regional Municipalities and Municipalities

	Halifax regional Municipality	Ottawa-Carleton Regional Municipality	Toronto	York Regional Municipality	Peel Regional Municipality	Hamilton-Wentworth Regional Municipality	Waterloo Regional Municipality	London
Cost of bus/subway	1.50	2.25	2.00	1.80	2.00	1.75	1.75	2.00
Minimum wage	5.5	6.85	6.85	6.85	6.85	6.85	6.85	6.85
Cost as % minimum wage	0.27	0.32	0.29	0.26	0.29	0.26	0.26	0.29
	Kelowna	Vancouver	Burnaby	Edmonton	Calgary	Saskatoon	Regina	Winnipeg
Cost of bus/subway	1.50*	1.88	1.88	1.60	1.60	1.50	1.20	1.50
Minimum wage	7.15	7.15	7.15	5.00	5.00	5.60	5.60	5.40
Cost as % minimum wage	0.21	0.26	0.26	0.32	0.32	0.27	0.21	0.28

Source: FCM Local Pricing Exercise

*Note: 2-Zone pass, 1 Zone is \$1.25

Table 9 – Employment Income as a Percentage of Total Income, Canada and Specified Regional Municipalities and Municipalities, 1996

	Canada	Halifax regional Municipality	Ottawa-Carleton Regional Municipality	Toronto	York Regional Municipality	Peel Regional Municipality	Hamilton-Wentworth Regional Municipality	Waterloo Regional Municipality	London
1996	71.6	71.5	71.08	75.7	80.1	81.07	69.9	75.5	69.6
	Kelowna	Canada	Vancouver	Burnaby	Edmonton	Calgary	Saskatoon	Regina	Winnipeg
1996	67.5	71.6	71.1	72.02	71.9	78.4	73.02	72.9	70.5

Source: Statistics Canada Small Area and Administrative Data

Table 10 – Quality of Housing Measures, Canada and Selected Regional Municipalities and Municipalities, 1996

	Canada	Halifax regional Municipality	Ottawa-Carleton Regional Municipality	Toronto	York Regional Municipality	Peel Regional Municipality	Hamilton-Wentworth Regional Municipality	Waterloo Regional Municipality	London
Median Family Income as a Percentage of Average Value of Dwelling	30.3	41.5	33.3	19.8	21.1	25.1	31.5	33.6	31.7
Median Non-Family Person Income as a Percentage of Avg. Rent of a 2-Bedroom Apartment	N/A	42.1	41.2	52.5	52.5	47.4	42.8	38.5	40.8
Avg. Rent of a 2-Bedroom Apartment as a Percentage of Median Family Income	N/A	15.7	15.4	20.4	16.7	18.6	15.2	14.2	15.7
Gross Rent Spending: 30% or More of Household Income on Shelter Costs 1996	43.0	45.4	41.2	44.8	41.7	39.5	46.8	41.3	47.0
Substandard Units as a Percentage of Total Occupied Private Dwellings	8.3	7.3	6.8	9.1	4.7	8.2	7.1	6.8	

Source: 1996 Census

Table 11 - Quality of Housing Measures, Canada and Selected Regional Municipalities and Municipalities, 1996

	Kelowna	Canada	Vancouver	Burnaby	Edmonton	Calgary	Saskatoon	Regina	Winnipeg
Median Family Income as a Percentage of Average Value of Dwelling	24.8	30.3	10.1	13.0	35.2	34.1	46.7	57.2	47.9
Median Non-Family Person Income as a Percentage of Avg. Rent of a 2-Bedroom Apartment	48.2	N/A	56.3	51.6	35.9	36.6	34.6	32.9	40.9
Avg. Rent of a 2-Bedroom Apartment as a Percentage of Median Family Income	17.4	N/A	24.7	22.03	13.9	13.9	12.4	11.8	14.9
Gross Rent Spending: 30% or More of Household Income on Shelter Costs 1996	52.3	43.0	47.2	44.7	40.9	37.9	44.1	39.6	43.5
Substandard Units as a Percentage of Total Occupied Private Dwellings	4.65	8.3	8.4	7.1	6.4	5.5	5.8	7.2	8.9

Source: 1996 Census

Table 12 – Percentage of Lone-Parent Families*, Canada and Selected Regional Municipalities and Municipalities, 1996

	Canada	Halifax Regional Municipality	Ottawa- Carleton Regional Municipality	Toronto	York Regional Municipality	Peel Regional Municipality	Hamilton- Wentworth Regional Municipality	Waterloo Regional Municipality	London
Lone-Parent Families (%)	14.5	15.8	15.6	18.9	9.6	13.0	15.4	13.4	16.7
	Kelowna	Canada	Vancouver	Burnaby	Edmonton	Calgary	Saskatoon	Regina	Winnipeg
Lone-Parent Families (%)	14.9	14.5	16.4	14.7	17.2	13.7	17.1	17.3	16.6

Source: 1996 Census

*Note: Lone-parent family refers to a lone-parent with at least one never-married son or daughter living in the same dwelling

Table 13– Economic Families - Incidence of Low Income, Canada and Selected Regional Municipalities and Municipalities, 1996

	Canada	Halifax regional Municipality	Ottawa- Carleton Regional Municipality	Toronto	York Regional Municipality	Peel Regional Municipality	Hamilton- Wentworth Regional Municipality	Waterloo Regional Municipality	London
Incidence of Low Income (%)	16.3	14.5	14.9	24.2	11.5	13.6	18.5	11.8	14.7
	Kelowna	Canada	Vancouver	Burnaby	Edmonton	Calgary	Saskatoon	Regina	Winnipeg
Incidence of Low Income (%)	13.6	16.3	24.6	22.9	21.3	16.3	17.7	14.8	19.4

Source: 1996 Census

Table 14 – Percentage of Single Births Less Than 2,500 Grams to Total Single Births, Canada and Selected Regional Municipalities and Municipalities, 1996

	Canada	Halifax regional Municipality	Ottawa-Carleton Regional Municipality	Toronto	York Regional Municipality	Peel Regional Municipality	Hamilton-Wentworth Regional Municipality	Waterloo Regional Municipality	London
1996	4.6	4.3	4.7	5.7	4.3	5.2	4.7	4.1	4.9
	Kelowna	Canada	Vancouver	Burnaby	Edmonton	Calgary	Saskatoon	Regina	Winnipeg
1996	4.9	4.6	4.8	5	5.6	5.2	4.4	4.1	4.9

Source: Statistics Canada Health Information Division

Table 15 - Crime Rates Per 100,000 Population for Canada for 1996

	Canada	Halifax regional Municipality	Ottawa-Carleton Regional Municipality	Toronto	York Regional Municipality	Peel Regional Municipality	Hamilton-Wentworth Regional Municipality	Waterloo Regional Municipality	London
Young Offenders Charged	473	N/A	226	278	237	377	397	426	724
Crimes of Violence	973	N/A	1,105	1,027	470	645	1,339	720	913
Property Crimes	5193	N/A	7,058	4969	3165	3,700	5,201	4,493	6,475
	Kelowna	Canada	Vancouver	Burnaby	Edmonton	Calgary	Saskatoon	Regina	Winnipeg
Young Offenders Charged	375	473	234	222	568	681	1,091	1,219	649
Crimes of Violence		973	1,602	1,360	1,038	777	1,407	1,293	1,183
Property Crimes	9,674	5,193	16,154	11,887	6,102	5,596	7,487	10,444	6,520

Source: Canadian Centre for Justice Information

Summary of Findings

Indicators by Small Areas (Census Tracts) for The City of Kelowna

Demographics

1. Different age structures require different types of services. For example, the elderly may need to be closer to community services such as medical services, shopping, public transit etc. Children aged 9 and under will need services such as parks with playgrounds, day-cares, schools etc. The youth and the elderly have a high rate of dependency on community services. Central areas of the City showed higher rates of dependency than rural areas and outlying neighbourhoods, including the Mission and North Glenmore areas.
2. At a national level, the percentage of lone-parents is increasing (Table 12). Typically, lone-parent families have a much higher proportion of low-income households than other family arrangements, and need the support of government and community services.
3. Family structure-type households demonstrate economic advantages over single-person households. For example, the median household income for a two or more person household is \$45, 126 citywide. The median household income for a one-person household citywide is low at \$18, 373. Examine Table 15.1 and Graph 5.1 (Background Report) for more details.

Housing

4. The housing indicators used to assess the distribution of housing across the City are based on proportion of owner or tenant income devoted to shelter costs, the proportion of owners versus tenants and the state of repair of the housing stock (see Housing, page 21). Most areas of the City revealed little difficulty with housing, compared to the norms for the City. Certain areas, including neighbourhoods in proximity to downtown Kelowna and Rutland, demonstrated considerably lower standards than the rest of the City, however. Difficulties in these areas were primarily related to affordability, based on the proportion of income devoted to shelter, and a high rate of tenancy, versus ownership.

Economic Indicators

5. The factor analysis that was completed to identify income patterns across the City looked at several aspects of income: at the family level, for single-person households, sources of income, and for male and female members of the labour force. All of the maps generated for this exercise revealed significant income disparities across the City. Downtown areas of Rutland and Kelowna consistently revealed difficulties with low-income levels, while outlying areas, included the Mission, Southeast Kelowna, and northern parts of Glenmore and McKinley showed much higher income levels than the City norm.
6. People with higher levels of education also compare favourably in terms of employment and income. They have a higher labour force participation rate and lower unemployment levels, compared to people with a lower level of education. Income is also higher in those areas where higher levels of education are demonstrated. These relationships are confirmed by the maps that have been produced showing education, labour force participation, unemployment rates and income levels.
7. Employment as a source of income indicates a higher level of economic stability. Higher income areas have a higher proportion of income from employment. Income that comes from

government transfers is targeted to lower-income groups. Most of the City's downtown area, including the north end neighbourhood, much of the South Pandosy/KLO area and the core area of Rutland, showed lower income levels and less income from employment, compared to the rest of the City. A higher proportion of seniors collecting retirement benefits in these areas is part of the explanation. Also, the college suggests a higher student population in these areas. (see Income and Source of Income and Map 13, pages 41 & 42).

Youth Opportunities & Community Resources

8. Those parts of the City where the most economic and social difficulties have been identified are also the ones with the greatest level of community services; in particular youth resources, parks, schools, churches and day-cares. Therefore, there is good potential to address the needs of these areas and introduce crime prevention, and other community development initiatives.
9. Notwithstanding the above, the lack of youth opportunities in the outlying areas of the City, including the Mission, Southeast Kelowna and North Glenmore areas forces youth to central areas of the City to access recreation and services. In addition, youth from these areas are likely to become involved in criminal activity in the central parts of the City, according to the RCMP.
10. Most urbanized neighbourhoods in the City have good access to parks and school sites for recreational use. Maps generated for the Parks Department (Maps 25 & 26) show that, with the exception of parts of the Southwest Mission and rural areas, most of the City is within a 5 or 10 minute walking distance (1/2 to 1 km.) from these sites.

Accessibility (Pedestrian, Bicycle & Transit)

11. The Central City area is well-supplied with pedestrian facilities, including sidewalks and other assigned pedestrian routes. Rutland appears to have some sidewalk deficiencies, as does the Mission area. New pedestrian rights-of-way are proposed for these areas, but currently, non-vehicular traffic must share the road right-of-way in many areas.
12. Although a good bicycle route system is being developed in the City, there are many areas where bikes must share the road right-of-way. Increased traffic awareness may help to alleviate conflicts in such areas.
13. The transit (bus) system is most available in low-income, urbanized areas of the City. A bus system needs sufficient population density to operate.

Crime Statistics

14. All measures of crime indicate a high level of activity in the downtown sectors, C1 and C2 according to police districts. The central part of Kelowna has a high turnover of people coming and going from other neighbourhoods or communities, and has an active nightlife. RCMP representatives advise that the increased activity is part of the explanation for higher crime rates in these areas. Significant numbers of the crime statistics, for example, actually consist of disputes in nightclubs that require police intervention.
15. Property crimes are a concern in Kelowna, from petty acts of vandalism, to theft from automobiles. Generally speaking, however, crime statistics continue to decrease on an annual

basis. Property crimes are positively affected by community involvement in crime prevention programs. For example, the “hot car” program operated by Crime-Stoppers, whereby the description of a stolen car is provided on the radio, with instructions on what to do if a stolen car is seen, has resulted in decreased numbers of auto thefts. Persistent application of crime prevention programs, combined with application of the principles of crime prevention through environmental design¹³, should continue to discourage and decrease property crimes.

16. Compared to other B.C. centres of similar population size, crimes to person for Kelowna are much lower, based on statistics provided by the RCMP. Crimes to person are also decreased over time in the City, by 9% between 1996 and 1998.
17. Crimes to property, however, are higher for Kelowna than other BC centres. Lower income levels and higher rates of poverty may be part of the explanation for property crime levels. Also, higher statistics from one municipality to another may be a reflection of different levels of police activity. More diligent police activity may result in higher numbers due to more people being caught at a property offence.

Comparing Kelowna to Other Canadian Communities (Based on the May 1999 Federation of Canadian Municipalities Quality of Life Reporting System)

18. Compared to municipalities that were included in a national quality of life study by the Federation of Canadian Municipalities (FCM), Kelowna has the highest proportion (18.3% in 1996) of people over the age of 65 (Table 5). The seniors population requires greater health and personal services, access to facilities, and is considered “high-maintenance” by police due to fear of crime.
19. Compared to other centres, Kelowna has the lowest percentage of working age population 15-64 years old (from the FCM report), at 63.4 %, compared to areas such as, Vancouver, with 73.2%, or Burnaby with 70.5%. This markedly lower proportion of working age population is directly related to a higher proportion of income from government transfer payments, as well as lower average income levels for Kelowna.
20. Relative to the higher concentration of seniors in Kelowna, the proportion of children under 15 years, at 18.2%, is not much lower than the other major centres profiled by the FCM. This indicates that Kelowna is still a family-oriented community, as well as a retirement community. The needs of children and families are therefore a high priority.
21. The condition of dwellings throughout the City did not indicate problem areas. In fact, the FCM report revealed that Kelowna had a lower proportion of dwellings in need of major repair than any of the centres included in the national quality of life report.
22. Bus fares in Kelowna are also among the most affordable (determined by comparing bus fares to minimum wage) in the country, according to the FCM Quality of Life report (Table 8, Page 77).

¹³ See the City’s web page at <http://www.city.kelowna.bc.ca> for a document that explains Crime Prevention Through Environmental Design.

23. The percentage of the population with post-secondary education in Kelowna is 49.8%, which compares to the national proportion of 47.2%. Post-secondary education is linked to better employment opportunities.
24. In terms of higher education, the proportion of the population in Kelowna with a university bachelor's degree or higher came out as lower than all other Canadian centres in the FCM report, at 9.3%. Higher education is directly related to higher income and employment. Part of the explanation for this in Kelowna may be a higher proportion of seniors.
25. Comparative to the FCM Cities, Kelowna had the lowest proportion of employment income at 67.5%. This relates to a number of factors, including retirement-aged population, unemployment rates and labour force participation rates. Quality of life improves when a higher level of the population is able to support itself with employment income. Increased employment opportunities in Kelowna would add to the quality of life.
26. Comparison of median income to median home prices revealed Kelowna to be less expensive than Vancouver, Burnaby, Toronto and York Region, in terms of home ownership, but more expensive than the Canadian norm.
27. With 52% of tenants spending more than 30% of their income on rent, Kelowna ranks as having the worst affordability situation with rental housing in comparison to the Canadian centres studied by the FCM. Among tenant households, non-family households, one-person households and lone-parent households are having the most difficulty.
28. Economic families have a distinct advantage over non-family households in Kelowna. Compared to the national norm of 16.3%, Kelowna had the lowest proportion of low-income economic families among the centres studied by the FCM, at 13.6%.



Recommendations:

1. *That the City of Kelowna strive to expand the databases available to its GIS software so as to facilitate analysis based on calculations of data by specified areas of the City (e.g. census tracts or Sector Plan boundaries). One example would include the ability to calculate the number of dwellings by area.*

The lack of ability to produce data analysis by area using GIS prevented the City from being able to replicate some of the aspects of the North Carolina report, such as population living within a certain distance of identified amenities in the community. It also prevented the consolidation of subject areas of quality of life measures to major headings, as was done in the U.S. example. This results in a somewhat fragmented analysis.

2. *That the census tract analysis of quality of life for Kelowna be repeated upon receiving information from each national census. This information should be used to conduct a comparison against the 1996 Census information to determine change and recommend actions accordingly.*
3. *That the quality of life indicators in this report be used to monitor the effectiveness of OCP policies, in particular housing & income distributions, over time.*
4. *That the crime statistics analysis and quality of life indicators by area be forwarded to the RCMP to assist in its crime prevention planning initiatives.*
5. *That the RCMP database be modified, so as to enable analysis of crime statistics by census tracts for a closer comparison of crime statistics with quality of life indicators.*
6. *That, once the RCMP database is capable of producing crime statistics by census tract areas, an update to this report should be generated to provide a truer comparison of crime statistics to the other social indicators that have been generated.*
7. *That crime statistics by census tracts be analyzed on a yearly basis to enable the RCMP to monitor changes and continue to plan crime prevention programs more effectively according to need.*
8. *That coordination with the Federation of Canadian Municipalities Quality of Life Reporting system be continued, to enable comparison of Kelowna to other Canadian centres.*
9. *Forward findings to Recreation Department to enable coordination with youth and community programs.*

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Calculation of Indicators:

Population Increase Indicator Calculations - (Corresponds to Maps 3 And 4)

Growth		diff from City	growth		diff from City
Census Tracts	91-96 (%)		Census Tracts	86-91 (%)	
1	10.6	-7.2 slow	1	31.29	8.67 avg
2	13	-4.8 slow	2	16.97	-5.65 slow
3	12.4	-5.4 slow	3	33.06	10.44 avg
4	14.2	-3.6 slow	4	6.84	-15.78 slow
5	8.3	-9.5 slow	5	9.32	-13.3 slow
6	3.5	-14.3 slow	6	8.49	-14.13 slow
7	20.4	2.6 slow	7	30	7.38 avg
8	16.1	-1.7 slow	8	104.2	81.58 rapid
9	6.2	-11.6 slow	9	23.25	0.63 slow
10	22.1	4.3 slow	10	72.76	50.14 above avg.
11	-2.2	-20 slow	11	4.11	-18.51 slow
12	12.8	-5 slow	12	16.15	-6.47 slow
13	0.2	-17.6 slow	13	4.89	-17.73 slow
14	5.5	-12.3 slow	14	15.35	-7.27 slow
15	4.6	-13.2 slow	15	7.06	-15.56 slow
16	8.6	-9.2 slow	16	10.55	-12.07 slow
17	19.9	2.1 slow	17	12.07	-10.55 slow
18	18.3	0.5 slow	18	38.86	16.24 avg
19	99.8	82 rapid	19	36.67	14.05 avg

City 17.8
 from city norm
 Range 102
 slow -20.3-5.2
 average 5.3-30.8
 above 30.9-56.4
 avg.
 rapid 56.5-82

city 22.62
 min -18.51
 Range 100.09
 slow -18.51 to 6.51
 average 6.52 to 31.54
 above 31.55-56.57
 avg.
 rapid 56.57-81.6

Age Structure – Dependency Indicator Calculation - Corresponds to Map 5

Age Structure (%)					% dependency	Deviation from City		
Census Tracts	65+	15-64	15-19	0-9			% distribution for census tract	
1	9.6	68.4	8.0	14.0	23.6	-6.9 Low		
2	12.3	65.1	8.7	13.9	26.2	-4.3 Low		
3	9.5	67.9	7.9	14.8	24.2	-6.3 Low		
4	7.8	68.4	8.1	15.7	23.5	-7.0 Low		
5	16.4	62.7	6.8	14.1	30.4	-0.1 Avg		
6	9.4	67.9	8.1	14.7	24.0	-6.5 Low		
7	18.3	61.0	5.8	15.0	33.3	2.8 Avg		
8	40.0	49.6	4.2	6.3	46.2	15.7 High		
9	33.4	55.4	4.2	7.1	40.4	9.9 High	range	23.3
10	25.7	61.1	4.7	8.5	34.2	3.7 Avg	high	9.8 to 15.7
11	23.9	65.5	4.2	6.4	30.3	-0.2 Avg	above avg.	4.0 to 9.7
12	34.5	57.5	3.2	4.8	39.3	8.8 ab. avg	avg.	-1.7 to 3.9
13	19.6	63.6	5.4	11.4	31.0	0.5 Avg	low	-7.6 to -1.8
14	23.7	62.5	3.9	9.9	33.6	3.1 Avg		
15	16.3	64.0	7.5	12.1	28.5	-2.0 Low		
16	15.4	63.4	6.7	14.5	29.9	-0.6 avg		
17	11.7	66.8	6.9	14.7	26.3	-4.2 low		
18	20.6	63.6	5.8	10.0	30.6	0.1 avg		
19	11.0	68.5	6.4	14.1	25.1	-5.4 low		
Total	18.6	63.4	6.2	11.9	30.5	0.0 avg		
019-01	7.8	68.8	5.9	17.5	25.3	-5.2 low		
019-02	26.3	61.4	5.1	7.2	33.5	3.0 avg		
019-03	11.6	68.9	8.1	11.3	22.9	-7.6 low		
019-04	7.1	68.5	6.2	18.2	25.4	-5.1 low		

Family and Marital Status Indicator Calculation - Corresponds to Map No. 6

Census Tracts	Family Structure (% of hhlds.)				Marital Status (%)					score	Classification
	Lone-Parents	Living Alone	Husband & Wife	65+ & Alone	Single	Married	Sepa-Rated	Div-orced	Wid-owed		
1	-2.82	-15.2	24.90	-8.96	-4.70	15.67	-1.99	-4.02	-4.75	-42.52	family
2	-0.87	-13.95	19.25	-7.15	-3.46	10.97	-0.96	-2.40	-4.15	-32.94	family
3	-5.30	-13.65	20.01	-9.84	-2.82	11.04	-0.77	-3.25	-4.30	-39.93	family
4	1.22	-16.86	23.35	-9.22	0.33	6.50	-1.00	-1.57	-4.45	-31.55	family
5	3.30	-9.56	5.71	-4.74	-0.32	0.96	-0.36	1.04	-1.32	-11.96	varied
6	3.73	-12.75	10.63	-8.47	1.76	3.41	-0.26	-0.46	-4.56	-21.01	family
7	9.82	5.76	-14.61	0.28	4.91	-11.89	1.65	3.49	2.08	27.99	more
8	-3.81	5.26	-2.82	6.88	-6.84	3.61	-0.07	-0.85	4.16	4.73	varied
9	-0.66	14.12	-14.77	11.05	-0.73	-9.62	0.99	2.01	7.36	34.14	most
10	0.33	8.39	-11.16	4.91	2.39	-6.97	0.44	1.31	2.76	20.53	more
11	-3.81	27.67	-28.35	11.54	11.09	-23.72	1.49	4.82	6.16	58.96	most
12	-2.20	26.67	-23.86	13.74	0.91	-12.25	2.65	2.44	6.68	50.89	most
13	-1.26	3.53	-11.57	1.05	4.81	-12.12	1.80	4.38	0.50	14.81	more
14	-0.52	12.91	-20.84	5.69	8.23	-17.04	1.33	2.30	5.17	35.11	most
15	-0.11	-7.09	4.90	-2.57	0.99	1.76	-0.47	-0.35	-1.93	-11.53	varied
16	3.97	-6.57	5.68	-2.65	-0.24	2.90	-0.37	-0.80	-1.49	-8.15	varied
17	2.63	-8.63	8.66	-2.96	0.42	2.75	0.31	-0.49	-3.17	-11.89	varied
18	-1.55	-9.16	12.11	-5.04	-8.18	10.15	0.21	-0.52	-1.66	-25.90	family
19	-2.88	-13.75	19.37	-9.16	-5.03	13.09	-1.18	-2.57	-4.43	-39.00	family
019-01	-1.55	-12.64	17.33	-10.98	-3.38	11.30	-0.91	-1.27	-5.24	-35.97	family
019-02	-7.31	-13.92	23.59	-5.81	-10.45	10.42	-2.13	-2.88	-2.06	-44.56	family
019-03	-3.32	-13.80	19.95	-7.98	-4.67	13.82	-1.96	-3.10	-3.64	-38.47	family
019-04	-2.43	-15.80	16.55	-10.37	-4.04	12.58	-0.09	-3.20	-4.87	-40.80	family

most 33.08 to 58.96
 more 7.2 to 33.07
 varied -18.68 to 7.19
 family -44.56 to -18.69

Calculation of Housing Indicators - Corresponds to Map 7

Census tract	% owners paying 30% or more	% tenants paying 30% or more	%owner hhlds	%tenant hhlds	% of homes needing major repairs	score - housing
1	1.9	2.3	25.4	25.4	0.2	56.12 s
2	4.3	17.4	21.0	20.7	-0.6	64.75 s
3	1.6	17.3	19.4	19.1	-0.5	59.87 s
4	-0.4	11.3	15.4	15.4	-2.7	42.97 aa
5	-1.8	-8.7	3.6	3.3	-2.3	-0.88 a
6	-1.4	3.7	4.0	4.0	-2.7	13.53 aa
7	-8.7	-5.4	-16.5	-16.5	1.1	-39.01 a
8	7.3	3.0	0.1	0.1	2.7	21.24 aa
9	2.6	0.6	-12.2	-12.3	0.7	-11.68 a
10	-2.2	-2.0	-2.9	-2.7	1.8	1.99 a
11	-7.5	-8.2	-40.4	-40.4	-3.1	-88.58 f
12	-0.3	1.2	-26.4	-25.8	-0.1	-39.44 a
13	0.7	9.1	-8.9	-7.8	-2.1	3.93 aa
14	-3.2	-1.2	-9.7	-10.0	-4.8	-14.76 a
15	-5.5	17.7	4.0	4.0	0.1	35.33 aa
16	0.0	-8.0	7.5	7.5	-0.7	22.36 aa
17	-0.2	0.2	6.3	5.5	-0.3	28.59 aa
18	15.4	30.3	15.1	15.6	0.3	94.67 s
19-01	-10.3	26.2	0.9	0.9	1.7	19.51 aa
19-02	5.9	2.3	24.5	24.5	-0.5	56.66 s
19-03	3.4	6.5	21.4	21.4	2.2	54.87 s
19-04	-1.8	12.3	14.7	14.7	2.2	42.08 aa
total 19	-0.5	9.3				
				high value	94.67 fragile	"-88.53 to -42.77
				low value	-88.58 average	-42.76 to 3.04
				Range	183.25 above avg	3.05 to 48.86
					stable	48.87 to 94.67

Educational Attainment – Calculation of Indicators – Corresponds to Map 8

Total Population 15+ = 72,175

ct	City Wide	25.53%		11.91%		3.80%		21.67%		6.73%
	% pop without sec grad cert.	Diff from City	% pop with sec grad cert.	Diff from City	% with trades cert. or diploma	Diff from City	% with non-university cert.	Diff from City	% with Univers	Diff from City
1	15.33%	10.21%	13.62%	1.71%	2.98%	-0.82%	27.45%	5.78%	7.87%	1.14%
2	18.87%	6.66%	12.84%	0.93%	3.98%	0.18%	20.02%	-1.65%	8.47%	1.74%
3	23.59%	1.94%	13.54%	1.63%	2.46%	-1.34%	22.05%	0.38%	7.28%	0.55%
4	25.59%	-0.06%	12.40%	0.49%	5.51%	1.71%	23.82%	2.15%	7.28%	0.55%
5	30.55%	-5.02%	14.85%	2.94%	5.29%	1.49%	18.60%	-3.07%	5.63%	-1.10%
6	28.20%	-2.67%	14.34%	2.43%	5.05%	1.25%	23.38%	1.71%	5.17%	-1.56%
7	31.16%	-5.63%	10.20%	-1.71%	3.78%	-0.02%	20.96%	-0.71%	5.95%	-0.78%
8	30.37%	-4.84%	12.31%	0.40%	3.42%	-0.38%	18.19%	-3.48%	5.88%	-0.85%
9	25.22%	0.31%	9.62%	-2.29%	3.44%	-0.36%	21.27%	-0.40%	6.43%	-0.30%
10	23.80%	1.73%	11.12%	-0.79%	4.68%	0.88%	23.66%	1.99%	8.14%	1.41%
11	27.27%	-1.74%	10.25%	-1.66%	3.47%	-0.33%	17.36%	-4.31%	8.76%	2.03%
12	28.51%	-2.98%	7.89%	-4.02%	2.19%	-1.61%	22.37%	0.70%	3.51%	-3.22%
13	30.19%	-4.66%	9.43%	-2.48%	4.40%	0.60%	23.27%	1.60%	3.77%	-2.96%
14	28.82%	-3.29%	9.09%	-2.82%	3.48%	-0.32%	17.99%	-3.68%	6.19%	-0.54%
15	22.52%	3.01%	11.79%	-0.12%	3.97%	0.17%	21.59%	-0.08%	7.02%	0.29%
16	34.09%	-8.56%	12.19%	0.28%	3.72%	-0.08%	22.31%	0.64%	3.72%	-3.01%
17	29.12%	-3.59%	14.74%	2.83%	3.86%	0.06%	23.68%	2.01%	5.44%	-1.29%
18	30.42%	-4.89%	15.48%	3.57%	4.45%	0.65%	19.93%	-1.74%	4.98%	-1.75%
19	21.60%	3.93%	12.05%	0.14%	3.04%	-0.76%	22.13%	0.46%	7.47%	0.74%
019-01	20.72%	4.81%	13.16%	1.25%	1.64%	-2.16%	24.67%	3.00%	7.40%	0.67%
019-02	20.21%	5.32%	10.62%	-1.29%	2.74%	-1.06%	34.32%	12.65%	10.96%	4.23%
019-03	23.28%	2.25%	9.31%	-2.60%	3.33%	-0.47%	20.62%	-1.05%	6.87%	0.14%
019-04	21.61%	3.92%	13.92%	2.01%	4.02%	0.22%	19.12%	-2.55%	6.12%	-0.61%

Educational Indicators Table continued.

	9.30%					
% with degree	Diff	Weighted				
min bachelor's	from	Factor				
	City					
15.53%	6.23%	24.25%	well			
19.26%	9.96%	17.82%	well			
13.74%	4.44%	7.60%	above avg			
6.89%	-2.41%	2.43%	average			
4.44%	-4.86%	-9.62%	lower			
5.29%	-4.01%	-2.85%	average			
4.34%	-4.96%	-13.81%	lower			
8.21%	-1.09%	-10.24%	lower			
7.83%	-1.47%	-4.51%	average			
8.34%	-0.96%	4.26%	above avg	education		
12.40%	3.10%	-2.91%	average	levels		
9.65%	0.35%	-10.78%	lower	lower	-18.38 to -7.72	
5.03%	-4.27%	-12.17%	lower	average	-7.71 to 2.93	
9.67%	0.37%	-10.28%	lower	above avg	2.94 to 13.59	
9.40%	0.10%	3.37%	above avg	well	13.6 to 24.25	
1.65%	-7.65%	-18.38%	lower			
3.51%	-5.79%	-5.77%	average			
5.69%	-3.61%	-7.77%	lower			
13.17%	3.87%	8.38%	above avg			
9.54%	0.24%	7.81%	above avg			
13.70%	4.40%	24.25%	well			
18.40%	9.10%	7.37%	above avg			
12.24%	2.94%	5.93%	above avg			
% with	min	-18.38%	Range	42.63%		
bachelor's	max	24.25%	interval	10.6575		
cert +						

Labour Force Participation Indicator Calculation – Corresponds to Map 9

City & Census tract	City	1	2	3	4	5	6	7	8
indicator calculation	Labour Force Participation								
participation rate	71.8	62.3	61	58.4	70.8	61.6	73	71.4	76.7
15-24									
males 15+	70.5	71.7	71.8	80.9	81	69.9	77.1	67.2	47.9
females 15+	56.8	65.8	64.1	64.4	74.8	54.5	65.3	53.3	37.3
Diff from City									
15-24		-9.5	-10.8	-13.4	-1	-10.2	1.2	-0.4	4.9
males 15+		1.2	1.3	10.4	10.5	-0.6	6.6	-3.3	-22.6
females 15+		9	7.3	7.6	18	-2.3	8.5	-3.5	-19.5
Labour Force part. Score		0.7	-2.2	4.6	27.5	-13.1	16.3	-7.2	-37.2
max score	27.5	avg.	avg.	avg	high	bel avg	high	bel avg	low
min score	-37.2								
Range	64.7								
interval	16.175	low	-37.2 to	-21.1		below	-21.0 to	-4.9	average
					average				-4.8 to
									11.2

Table Continued

	9	10	11	12	13	14	15	16	17	18
	76.6	72.6	76.2	64.3	66.7	84.3	76.3	71.2	82.9	66.7
	61.3	61.9	75.5	59.4	67.1	69.6	73.6	73.6	79.3	59.5
	44.9	53.1	51	40.9	57.9	51.5	62.5	55.5	61.8	55
	4.8	0.8	4.4	-7.5	-5.1	12.5	4.5	-0.6	11.1	-5.1
	-9.2	-8.6	5	-11.1	-3.4	-0.9	3.1	3.1	8.8	-11
	-11.9	-3.7	-5.8	-15.9	1.1	-5.3	5.7	-1.3	5	-1.8
	-16.3	-11.5	3.6	-34.5	-7.4	6.3	13.3	1.2	24.9	-17.9
bel avg	bel avg	avg	low	bel avg	avg	high	avg	high	bel avg	
	high		11.3 to	27.5						

Table Continued

	19	19-01	19-02	19-03	19-04
	75.8	75.3	82.9	75.0	74.7
	76.7	76.5	59.6	75.9	79.5
	64.4	71.2	51.9	61.7	66.0
	4	3.5	11.1	3.2	2.9
	6.2	6.0	-10.9	5.4	9.0
	7.6	14.4	-4.9	4.9	9.2
	17.8	23.9	-4.8	13.5	21.2
high	high	avg	high	high	

Unemployment Indicator Calculation – Corresponds to Map 10

City & Census tract indicator calculation	City	1	2	3	4	5	6
overall	9.7	4.6	6.6	6.6	8.1	14.4	10.2
males 15+	9.2	1.8	5.8	6.1	5.4	11.6	8.3
females 15+	10.3	7.7	7.1	7.3	11.6	18.1	12.1
15-24	15.6	8.3	12	18.6	9.5	23	13.8
diff from City							
overall		5.1	3.1	3.1	1.6	-4.7	-0.5
males 15+		7.4	3.4	3.1	3.8	-2.4	0.9
females 15+		2.6	3.2	3	-1.3	-7.8	-1.8
15-24		7.3	3.6	-3	6.1	-7.4	1.8
Score		22.4	13.3	6.2	10.2	-22.3	0.4
max score	22.4	Low unem.	low	avg	average	high	above avg
min score	-22.3						
Range	44.7	Low unem.	22.4 to 11.3		average	11.2 to 0.1	
Interval	11.175						

Table Continued – Map 10

	7	8	9	10	11	12	13	14	15
	14.1	10.4	12.2	10.3	8.6	14.2	13.1	10.9	7.4
	16.1	14.4	13.1	9.5	6	11.7	14.5	12.2	7.1
	12.3	6.1	11.3	11.3	11.6	19.2	11.4	9.4	8.2
	14.5	10.6	17.1	10.5	10.4	16.7	21.4	14.3	9
	-4.4	-0.7	-2.5	-0.6	1.1	-4.5	-3.4	-1.2	2.3
	-6.9	-5.2	-3.9	-0.3	3.2	-2.5	-5.3	-3	2.1
	-2	4.2	-1	-1	-1.3	-8.9	-1.1	0.9	2.1
	1.1	5	-1.5	5.1	5.2	-1.1	-5.8	1.3	6.6
	-12.2	3.3	-8.9	3.2	8.2	-17	-15.6	-2	13.1
high	avg	above avg	avg	avg	high	high	above avg	low	
above avg.	0 to -11.1	high	-11.2 to -22.3						

Table Continued – Map 10

	16	17	18	19	19-01	19-02	19-03	19-04
	8	12.2	13	7.8	7.1	9.1	7.1	8.4
	9.7	11.5	15.1	6.5	4.8	8.6	9.0	5.8
	5.9	12.5	11	9.1	9.6	7.4	7.7	10.9
	17.5	27.6	22.9	22.1	21.9	24.1	18.8	22.6
	1.7	-2.5	-3.3	1.9	2.6	0.6	2.6	1.3
	-0.5	-2.3	-5.9	2.7	4.4	0.6	0.2	3.4
	4.4	-2.2	-0.7	1.2	0.7	2.9	2.6	-0.6
	-1.9	-12	-7.3	-6.5	-6.3	-8.5	-3.2	-7.0
	3.7	-19	-17.2	-0.7	1.3	-4.5	2.2	-2.8
avg	high	high	above avg	avg	above avg	avg	above avg.	

Incidence of Low Income Indicator Calculation for Economic Families – Corresponds to Map 11

Census Tract / Income Distr. City	1	2	3	4	5	6	7	8	9	10	
Incidence of low income for economic families %	13.6	7.9	7.7	5.7	9.4	21.2	15.1	29.3	10.3	15.8	17
median income of 2 or more person hhld.	45126	61636	66615	58023	55117	43541	45033	29350	40136	35524	39801

DIFFERENCE FROM CITY NORM

economic family incidence of low income		5.7	5.9	7.9	4.2	-7.6	-1.5	-15.7	3.3	-2.2	-3.4
median income % diff from City		36.6	47.6	28.6	22.1	-3.5	-0.2	-35.0	-11.1	-21.3	-11.8
score		42.3	53.5	36.5	26.3	-11.1	-1.7	-50.7	-7.8	-23.5	-15.2
maximum score & rank for Census Tract	53.5 high	high	high	abv avg	bel avg	bel avg	low	bel avg	bel avg	bel avg	bel avg
min score	-50.7										
Range & intervals for each rank	104.2 high	53.5 to 27.5		abv avg	27.4 to 1.4		bel avg	1.3 to -24.5	low	-24.6 to -50.7	

Table continued.

	11	12	13	14	15	16	17	18	¹⁴19
	23	14.7	11.8	18.1	12.3	18.4	14	9.4	5.6
	32696	36101	37018	38032	46958	39918	47629	36883	55611
	-9.4	-1.1	1.8	-4.5	1.3	-4.8	-0.4	4.2	8
	-27.5	-20.0	-18.0	-15.7	4.1	-11.5	5.5	-18.3	23.2
	-36.9	-21.1	-16.2	-20.2	5.4	-16.3	5.1	-14.1	31.2
low	bel avg	bel avg	bel avg	ab avg	bel avg	ab avg	bel avg	bel avg	high

¹⁴ It was not possible to break this data down for the sub-areas of census tract 19

Incidence of Low Income Indicator Calculation for Unattached Individuals — Corresponds to Map 12

Census Tract	City	1	2	3	4	5	6	7
Incidence of low income for unatt'd individuals %	39.2	41.4	26	17.6	35.3	42.9	43.5	45.4
median income for one person hhld	18373	31811	31275	18358	25277	16119	15736	17923
Difference from City								
incidence of low income - unattached individuals		-2.2	13.2	21.6	3.9	-3.7	-4.3	-6.2
% difference in median income for 1-person hhld score		73.1	70.2	-0.1	37.6	-12.3	-14.4	-2.4
maximum score	83.4 high	high	bel avg.	ab. Avg.	lower	low	low	
minimum score	-23.8							
range	107.2	lower	-23.8 to 3	bel avg.	3.1 to 29.7	ab. Avg.	29.8 to 56.5	
interval	26.804	5						

Table continued

8	9	10	11	12	13	14	15	16	17	18	19 ¹⁵
25.4	42.8	33.4	45	34.8	44.5	48.3	44.9	43.4	49.1	43.1	29.1
21270	16892	21812	17314	16805	15538	16703	24119	15480	15820	15250	22858
13.8	-3.6	5.8	-5.8	4.4	-5.3	-9.1	-5.7	-4.2	-9.9	-3.9	10.1
15.8	-8.1	18.7	-5.8	-8.5	-15.4	-9.1	31.3	-15.7	-13.9	-17.0	24.4
29.6	-11.7	24.5	-11.6	-4.1	-20.7	-18.2	25.6	-19.9	-23.8	-20.9	34.5
bel avg.	low	bel avg.	low	low	low	low	bel. Avg	low	low	low	ab. Avg.
	high	56.6 to 83.4									

¹⁵ Not able to calculate sub-areas of 19 for this indicator

Income & Source of Income Indicator Calculation – Corresponds To Map 13

By Census tract	CITY 1	2	3	4	5	6	7	8	9	10	
Median household income	36582	59968	6115	5276	5020	3642	4189	2515	33652	2761	3224
- all private hhlds \$			6	5	1	0	9	5		7	4
Employment income %	67.5	74.4	73.2	73.6	81.9	68.6	75.2	64.7	38.9	54.1	60.3
Government transfer payments %	17.2	7.1	8.8	8.9	11	20.7	18.2	25.9	29.7	26.8	20.3
Diff from City											
% diff in median income		63.9	67.2	44.2	37.2	-0.4	14.5	-31.2	-8.0	-24.5	-11.9
Diff in % employment income		6.9	5.7	6.1	14.4	1.1	7.7	-2.8	-28.6	-13.4	-7.2
diff in % govt transfer payments		10.1	8.4	8.3	6.2	-3.5	-1	-8.7	-12.5	-9.6	-3.1
Score		80.9	81.3	58.6	57.8	-2.8	21.2	-42.7	-49.1	-47.5	-22.2
Maximum score / census tract category	81.3 high	high	high	high	aver	ab.	poor	poor	poor	poor	poor
minimum score/ categories	-53.9	poor	-53.9 to -20.1	-	aver	-20 to 13.6	abv.	13.7 to 47.4			
Range	135.2										
Interval	33.78										
	899										

Table continued

11	12	13	14	15	16	17	18	19 ¹⁶
22347	25212	33812	26466	42162	34774	43420	33641	53051
66.5	51.1	69.7	62.2	70.2	72.8	76.5	61.8	74.7
23	23.6	21.7	25.4	15.9	20.4	17.8	22.1	10.1
-38.9	-31.1	-7.6	-27.7	15.3	-4.9	18.7	-8.0	45.0
-1	-16.4	2.2	-5.3	2.7	5.3	9	-5.7	7.2
-5.8	-6.4	-4.5	-8.2	1.3	-3.2	-0.6	-4.9	7.1
-45.7	-53.9	-9.9	-41.2	19.3	-2.8	27.1	-18.6	59.3
poor high	poor 47.5 to 81.3	average	poor	abv. Avg.	abv. Avg.	abv. Avg.	avg.	high

¹⁶ Not possible to break census tract 19 into sub areas for this table

Male & Female Income Indicator Calculation – Corresponds to Map 14

Male & Female Individual Income by Census Tract

	City	1	2	3	4	5	6	7	8	9	10
Median income - all males 15+ \$	24313	30466	34655	27774	29172	23431	24037	19424	23959	19854	23130
Median income - all females 15+ \$	14531	17935	17960	17295	15075	12939	14225	13041	13798	14526	15234
Diff from City											
% diff in median income of males		25.3	42.5	14.2	20.0	-3.6	-1.1	-20.1	-1.5	-18.3	-4.9
% diff in median income of females		23.4	23.6	19.0	3.7	-11.0	-2.1	-10.3	-5.0	0.0	4.8
score		48.7	66.1	33.3	23.7	-14.6	-3.2	-30.4	-6.5	-18.4	0.0
maximum score	66.1	high	high	ab.	ab.	low	avg.	low	low	low	avg.
minimum score	-30.4										
range	96.5		low		-30.4 to -6.3	avg.		-6.2 to 17.8	ab.	Avg.	17.9 to 42
interval	24.13528										

Table continued (Map 14)

	11	12	13	14	15	16	17	18	19 ¹⁷
	19874	24725	22715	19930	26101	19533	26836	21038	30824
	13558	14440	13187	14341	14541	13843	13748	12070	15018
	-18.3	1.7	-6.6	-18.0	7.4	-19.7	10.4	-13.5	26.8
	-6.7	-0.6	-9.2	-1.3	0.1	-4.7	-5.4	-16.9	3.4
	-25.0	1.1	-15.8	-19.3	7.4	-24.4	5.0	-30.4	30.1
low	avg.	low	low	avg.	low	avg	low	ab.	Avg
	42.1 to 66.1			high					

¹⁷ Not possible to divide census tract 19 to sub-areas for this indicator

Appendix

Table 4.1 – Schools in Kelowna

1	A S Matheson Elementary	2090 Gordon
2	Anne McClymont Elementary	4489 Lakeshore Rd
3	Black Mountain Elementary	1875 Joe Riche
4	Bankhead Elementary	1280 Wilson
5	Belgo Elementary	125 Adventure
6	Bellevue Creek Elementary	4574 Raymer Rd
7	Casorso Elementary	3675 Casorso
8	Central/Dehart Schools	1825 Richter
9	Dorothea Walker Elementary	4346 Gordon
10	Dr Knox Middle School	1555 Burtch
11	First Lutheran Church and School	1575 Bernard
12	Glenmore Elementary	960 Glenmore Dr
13	Heritage Christian School	907 Badke
14	Hollywood Rd Middle School	705 Kitch
15	Immaculata High School	1493 KLO Rd
16	Kelowna Christian School	2870 Benvoulin
17	Kelowna Secondary	575 Harvey
18	Kelowna Waldorf School	429 Collett
19	KLO Secondary	3130 Gordon Rd
20	North Campus OUC	3333 College Way
21	North Glenmore Elementary	125 N Glenmore Rd
22	Okanagan Adventist Academy	1035 Hollywood
23	Okanagan Mission Secondary	4544 Gordon
24	OUC	1000 KLO Rd
25	Pearson Rd Elementary	700 Pearson Rd
26	Quigley Elementary	1040 Hollywood
27	Raymer Elementary	657 Raymer Ave
28	Rutland Elementary	770 N Rutland
29	Rutland Middle School	715 N Rutland
30	Rutland Sr. Secondary	650 Dodd
31	South Kelowna Elementary	4176 Spiers
32	South Rutland Elementary	200 Mallach
33	Springvalley Secondary	350 Ziprick
34	St Joseph Elementary School	839 Sutherland
35	West Rutland Community School	1180 Houghton Rd

Table 4.2– Number of Schools per Census Tract

Census Tracts	# of Schools
1	1
2	4
3	1
4	1
5	2
6	3
7	2
8	2
9	5
10	4
11	1
12	0
13	0
14	0
15	2
16	2
17	2
18	0
019-1	2
019-2	0
019-3	0
019-4	0

Table 5.1– Churches in Kelowna

1	Anglican Church of Canada	1876 Richter
2	Cathedral Church of St Michael & All Angels	608 Sutherland
3	St Aidan's	380 Leathead
4	St Andrew's Anglican Church	4619 Lakeshore Rd
5	Ba'hai Faith	1065 Stn. A
6	First Baptist Church	1309 Bernard
7	Grace Baptist Church	1150 Glenmore Dr
8	Guisachan Fellowship Baptist	2210 Stillingfleet
9	K.L.O. Rd Baptist Church	1370 K.L.O. Rd
10	Okanagan Chinese Baptist Church	515 Gerstmar Rd
11	Springvalley Baptist Church	515 Gerstmar Rd
12	Trinity Baptist Church	1905 Springfield Rd
13	Kelowna Bible Chapel	1423 Vineland
14	Kelowna Buddhist Church	1089 Borden
15	Holy Spirit Church	1260 Neptune
16	Immaculate Conception Church	839 Sutherland
17	St Charles Garnier Parish	3645 Benvoulin
18	St Plus X Church	1077 Fuller Ave
19	St Theresa's Church	750 N Rutland
20	Ukrainian Catholic Church of The Assumption	1091 Coronation
21	Alliance Church Kelowna	2091 Springfield
22	Kelowna Christian Reformed Church	239 Glenmore Rd
23	Church Of Christ	1317 Ethel
24	Church Of God	2410 Ethel
25	Church Of God	3705 Mission Springs Dr
26	Church Of Jesus Christ of Latter-Day Saints	696 Glenmore Rd
27	Church Of the Nazarene	1305 W Highway 33
28	Eckankar Canada	210-1579 Sutherland Rd
29	Evangelical Free Church	1025 N Rutland
30	Ridgeview Evangelical Missionary Church	1097 Hollywood
31	Christian Life Fellowship Foursquare Gospel Church	1678 Pandosy
32	Glenmore Community Church	1832 N Highland
33	Kelowna Christian Center	905 Badke
34	Victory Life Fellowship	1635 Bertram
35	Jehovah's Witnesses	625 Franklyn Rd.
36	Jehovah's Witnesses	1039 K.L.O. Rd
37	Jehovah's Witnesses	1880 Dallas
38	Ascension Lutheran Church	209 Crossridge Cres.
39	Christ Congregation E L C I C	2091 Gordon Rd
40	Faith E L C I C	250 W Gibbs
41	First Lutheran Church & School	1575 Bernard
42	First Mennonite Church	1305 Gordon

43	Kelowna Gospel Fellowship Church	3714 Gordon
44	Willow Park Church	439 W Highway 33
45	Bethel Church	2663 Curts
46	Slavic Church Mission	2020 Springfield Rd
47	Ukrainian Orthodox Parish Hall	1935 Barlee
48	Bethel United Pentecostal Church	1408 Ethel
49	Evangel Tabernacle P A O C	3261 Gordon
50	Glenwood Pentecostal Assembly P A O C	2100 Gordon
51	Kelowna Full Gospel Church	2870 Benvoulin Rd.
52	Rutland Gospel Tabernacle P A O C	410 Leathead
53	St David's Presbyterian Church	271 Glenmore Rd
54	Salvation Army Church	1480 Sutherland
55	Seventh-Day Adventist	1130 Springfield
56	Seventh-Day Adventist	1710 Garner
57	Seventh-Day Adventist	130 Gerstmar
58	Son Valley Fellowship	1678 Pandosy St.
59	Okanagan Sikh Temple	1101 N Rutland
60	Unitarian Fellowship Of Kelowna	1310 Bertram
61	First United Church	721 Bernard
62	Rutland United Church	1370 N Rutland
63	St Paul United Church	3131 Lakeshore
64	New Life Vineyard Fellowship	2041 Harvey
65	St. Mary's Anglican Church	2710 East Kelowna Rd.
66	Garden Valley Church	228 Valley Rd.
67	Christian Science	612 Bernard Ave.
68	Free Methodist	1580 Bernard Ave.
69	Okanagan Jewish Community Synagogue	102 Glenmore Rd.
70	Islamic Centre of Kelowna	1120 Highway 33 E.
71	Calvary Baptist Church	4180 June Springs Rd.
72	Living Waters Victory Church	230 Highway 33 E.
73	Gurdware Gura Amardas Darbur Sikh Society	220 Davie Rd.
74	People's Baptist Church	2107 Gallagher Rd.
75	Kelowna Centre for Positive Living	2490 Pandosy St.
76	True Connections Ministries	30-1873 Springfield Rd.
77		1370 Lawrence

Table 5.2– Number of Churches per Census Tract

Census Tracts	# of Churches
1	1
2	0
3	0
4	2
5	2
6	3
7	3
8	8
9	12
10	6
11	2
12	4
13	0
14	5
15	4
16	3
17	3
18	1
019-1	0
019-2	1
019-3	0
019-4	4

Table 6– YMCA & Miscellaneous Activities – Youth Oriented

Map #	Title	Location	Census Tract
1	Parkinson Rec. Centre	1800 Parkinson Way	8,9,15,19-01
2	Rutland Sportsfield	375 Hartman Rd	7,16,17,18
3	Kinsmen Field House Hall	3975 Gordon Dr	2,3,10
4	Michaelbrook Ranch	1085 Lexington Dr	6
5	Fairview Golf Course	4091 Lakeshore	6
6	The Golf Centre	2650 Benvoulin	8
7	City Park	1600 Abbott St	11,12
8	Scandia Golf & Games	2898 Hwy 97	16,19-01
9	McCulloch Orchard Greens	2777 KLO	3
10	Crux Climbing Centre	1414 Hunter Court	18,19-01
11	Paramount Theatre	261 Bernard	11,12,14
12	Kelowna Community Theatre	1375 Water St	11,12,14
13	Kelowna Art Gallery	1315 Water St	12,13,14
14	Gymnastics Club	3358 Sexsmith Rd	16,18,19-01
15	North Kelowna Campus Rec. Centre	3140 College Way	18,19-01
16	Kelowna Christian Centre	2870 Benvoulin	8
17	Rutland Arena	645 Dodd Rd	7,16,17
18	Career Contact Centres for Youth	513 Bernard	9,11,12,14
19	Kelowna Job Search Centre	1455 Ellis St	11,12,14
20	Compucollege School of Business	1626 Richter St	9,11,12,14
21	Definitions	2340 Hunter Rd	8
22	The Woman's Place	1889 Springfield Rd	8
23	The Grand	1310 Water St	12
24	Body & Soul Fitness Club	2303 Leckie Rd	8
25	Bodymax Gym	2255 St Paul St	11,12
26	Courtplex	1745 Spall	8
27	The Firm	200 N Dougall	17
28	Gold's Gym	1541 Harvey Ave	8
29	Kung Fu Academy	1157 Sutherland	9
30	Okanagan Health and Fitness	1329 Sutherland	9
31	Okanagan Kokanees Gymnastics Club	3358 Sexsmith	019-01
32	YMCA-YWCA of Kelowna	375 Hartman Rd	17
33	Central Okanagan Boys & Girls Club	1633 Richter	9,11,12,14
34	Gathering Room	3045 Tutt	8
35	Bridge	4638 Lakeshore	1,2
36	Kelowna General Hospital - Volunteer	2268 Pandosy	9,10,11
37	Jax Billiards & Video Games	1443 Ellis St	11,12,14
38	Malibu Grand Prix Fun Centers	911 Stremel	11,12,14
39	Planet Lazer	1960 Springfield	8
40	Scandia Golf & Games	2898 N Hwy 97	16,19-01

41	Dreamnasium	537 Bernard	9,11,12,14
42	Foot Lights Play House	1379 Ellis	11,12,14
43	Caprice Showcase Grand 10	940 McCurdy	16,19-01
44	Famous Players	1876 Cooper	8,15,19-01
45	Uptown Cinema Centre	313 Bernard	11,12
46	Capri Centre Mall	1835 Gordon Dr	9,14,15
47	Dilworth Centre	1640 Leckie Rd	8
48	Mission Park Shopping Centre	3155 Lakeshore Rd	10
49	Orchard Park Shopping Centre	2271 Harvey	8
50	Plaza 33	301 W Hwy 33	5,7,17
51	Willow Park Shopping Centre	590 W Hwy 33	6,7,16
52	Okanagan Regional Library – Central	Kelowna - 1380 Ellis	12,13,14
53	Okanagan Regional Library – Branch	Mission - 3818 Gordon Dr	2,10
54	Okanagan Regional Library – Branch	Rutland - 150 W Hwy 33	5,6,7,17
55	Curlew Park	5210 Lark St	1
56	Dilworth Soccer Field	950 Dilworth Dr	019-01
57	East Kelowna Sportsfield	2735 East Kelowna Rd	3
58	Glenmore Sportsfield	2385 Scenic Rd	019-01
59	Gyro Beach Park	3400 Lakeshore	10
60	Klassen Road Park	228 Klassen Rd	16,17,18
61	KLO Sportsfield	1450 KLO Rd	8,10
62	Lillooet Sportsfield	2180 Summit Dr	019-01
63	Lombardy Sportsfield	1356 Orchard Dr.	13,14,15

Table 7.1– Parks in Kelowna

Census Tract	Class	Park #	Title	Sector	Area
1	CW (BA)	64	Cedar Creek	SW Mission	5.78
1	Linear	212	Lebanon Creek - A	SW Mission	5.86
1	Neb	13	Curlew Park	SW Mission	2.02
1	Neb	194	Kettle Valley Park	SW Mission	0.38
1	Neb (BA)	172	Collett Rd. - Beach Access	SW Mission	0.15
1	Neb (BA)	173	Farris Rd. - Beach Access	SW Mission	0.35
1	Regional	143	Bertram Creek Regional Park	SW Mission	16.76
2	City Wide	24	C.O.S.B.A.	N.Mission/Crawford	0.6
2	Community	174	Okanagan -Mission Hall	N.Mission/Crawford	0.61
2	CW (BA)	58	Sarsons Beach Park	N.Mission/Crawford	1.92
2	Neb (BA)	168	Bluebird Rd. S. - Beach Access	N.Mission/Crawford	0.1
2	Neb (BA)	169	Lakeshore Rd. - Beach Access	N.Mission/Crawford	0.18
2	Neb (BA)	170	Bluebird Rd. N. - Beach Access	N.Mission/Crawford	0.11
2	Neb (BA)	171	Eldorado Rd. - Beach Access	N.Mission/Crawford	0.11
2	Other	63	Mission Sportsfield	N.Mission/Crawford	30.66
2	Regional	133	Woodhaven park	N.Mission/Crawford	9.06
3	Community	3	East Kelowna Sportsfields	Southeast Kelowna	3.24
3	Community	51	South Kelowna Centennial Park	Southeast Kelowna	3.9
3	Linear	96	Crawford Plains Linear Park	N.Mission/Crawford	1.51
3	Natural	190	Canyon Falls	N.Mission/Crawford	9.67
3	Natural	199	Mission Gravel Pit	N.Mission/Crawford	12.8
3	Natural	71	Layer Cake Mountain	Southeast Kelowna	39.23
3	Natural	144	KLO Creek park	Southeast Kelowna	25.72
3	Neb	46	Redridge Park	N.Mission/Crawford	2.11
3	Neb	17	Fairhall Park	Southeast Kelowna	0.21
3	Neb	53	Summerside Park	Southeast Kelowna	1.55
3	Neb	85	Johnson Road Park	Southeast Kelowna	0.41
3	Other	136	East Kelowna Sportsfield	Southeast Kelowna	8.47
3	Other	192	Spiers Rd Park	Southeast Kelowna	0.5
3	Regional	135	Mission Creek Regional Park	Southeast Kelowna	73.26
3	Regional	139	Scenic Canyon Regional park	Southeast Kelowna	77.29
3	Regional	147	Sutherland Hills Prov. Park	Southeast Kelowna	23.15
4	Linear	196	Gopher Creek Linear Park	Belgo/Black Mountain	0.58
4	Neb	5	Black Mountain Park	Belgo/Black Mountain	1.86
4	Neb	182	Toovey Rd. Park	Belgo/Black Mountain	0.34
4	Other	198	Kopestky Prop	Belgo/Black Mountain	9.09

5	Neb	4	Belgo Park	Rutland	2.4
5	Neb	49	Rutland Lions Park	Rutland	2.09
5	Provincial	138	Hollywood/Teasdale Park	Rutland	3.26
6	Neb	25	Hollydell Park	Rutland	0.28
6	Neb	38	Moraine Park	Rutland	0.28
6	Neb	70	Hollywood Park	Rutland	0.25
7	Community	181	Ben Lee Park	Rutland	7.98
7	Neb	56	Roxby Centennial Fountain Plaza	Rutland	0.13
7	Neb	140	Franklyn/Houghton Park	Rutland	0.54
7	Other	87	Christmas Tree Park	Rutland	0.14
7	Other	131	O'Keefe Court Park	Rutland	0.07
7	Other	146	Centennial park	Rutland	3.27
7	Other	219	Roxby Centennial Parking Lot	Rutland	0.88
7		150	Davie Rd Site	Rutland	2.27
8	Linear	28	Leckie Place Park	Central	6.72
8	Other	206	Parks Division Yard	South Pandosy/K.L.O.	1.56
9	City Wide	69	Guisachan Heritage Park	South Pandosy/K.L.O.	1.01
9	Linear	37	Millbridge Park	Central	0.87
9	Natural	132	Mappin Court Park	South Pandosy/K.L.O.	0.04
9	Neb	18	Stillingfleet Park	Central	0.43
9	Neb	35	Mary Ann Collinson Mem. Park	Central	0.21
9	Neb	43	Pacific Court Park	Central	0.27
9	Neb	47	Richmond Park	Central	0.17
10	City Wide	83	Lakeshore Rd. Boat Launch	South Pandosy/K.L.O.	1.38
10	CW (BA)	52	Strathcona Park	Central	1.5
10	CW (BA)	21	Gyro Beach Park	South Pandosy/K.L.O.	1.78
10	CW (BA)	32	Kinsmen Park	South Pandosy/K.L.O.	2.19
10	CW (BA)	48	Rotary Beach Park	South Pandosy/K.L.O.	1.41
10	Linear	209	Mission Creek Linear Park	South Pandosy/K.L.O.	15.98
10	Natural	142	Maude-Roxby Bird Sanctuary	South Pandosy/K.L.O.	1.81
10	Natural	187	Fascieux Creek Wetland	South Pandosy/K.L.O.	1.58
10	Natural	188	Wilson Creek	South Pandosy/K.L.O.	0.38
10	Neb	10	Cameron Park	South Pandosy/K.L.O.	2.49
10	Neb	14	Windermere Park	South Pandosy/K.L.O.	0.2
10	Neb	42	Osprey Park	South Pandosy/K.L.O.	1.06
10	Neb	57	Watt Road Park	South Pandosy/K.L.O.	0.36
10	Neb	177	West Ave Park	South Pandosy/K.L.O.	0.27
10	Neb (BA)	2	Cedar/Abbott Park	South Pandosy/K.L.O.	0.72
10	Neb (BA)	164	Francis Ave. - Beach Access	South Pandosy/K.L.O.	0.07
10	Neb (BA)	165	West Ave. - Beach Access	South Pandosy/K.L.O.	0.1
10	Neb (BA)	166	Miekle Ave. - Beach Access	South Pandosy/K.L.O.	0.1

10	Neb (BA)	167	Watt Rd. - Beach Access	South Pandosy/K.L.O.	0.17
10	Other	193	Casorso/Barrera Triangle	South Pandosy/K.L.O.	0.12
11	Community	79	KLO Sportsfield	South Pandosy/K.L.O.	1.84
11	Linear	82	Mill Creek - 1	Central	0.09
11	Linear	90	Mill Creek - 2	Central	0.17
11	Linear	97	Mill Creek - 5	Central	0.07
11	Neb (BA)	157	Lake Ave. - Beach Access	Central	0.08
11	Neb (BA)	158	Vimy Ave. - Beach Access	Central	0.05
11	Neb (BA)	159	Beach Ave. - Beach Access	Central	0.05
11	Neb (BA)	160	Burne Ave. - Beach Access	Central	0.1
11	Neb (BA)	161	Cadder Ave. - Beach Access	Central	0.02
11	Neb (BA)	162	Royal Ave. - Beach Access	Central	0.07
12	City Wide	27	Kerry Park	Central	0.51
12	City Wide	84	Kasugai Park	Central	0.31
12	City Wide	99	Queensway Boat Launch	Central	0.11
12	City Wide	100	Water Street Boat Launch	Central	0.25
12	CW (BA)	11	City Park	Central	16.33
12	CW (BA)	55	Sutherland Park	Central	1.78
12	CW (BA)	89	Waterfront Park	Central	10.02
12	Linear	7	Mill Creek - 3	Central	0.07
12	Natural	54	Rotary Marsh	Central	1.84
12	Neb	26	Jack Brow Park	Central	0.37
12	Neb	95	Anchor Park	Central	0.13
12	Neb (BA)	205	Manhattan Point - Beach Access	Central	0.05
12	Other	217	City Hall Park	Central	1
12	Other	218	Kelowna Yacht Club	Central	0.14
13	Community	44	Recreation Park	Central	4.42
14	Neb	39	North Central Area Park - 1	Central	0.29
14	Neb	62	North Central Area Park - 2	Central	0.26
14	Neb	40	Knox Mountain Tennis Park	Central	0.24
15	Community	34	Lombardy Sportsfield	Glenmore/Dilworth	3.98
15	Natural	45	Redlich Pond	Glenmore/Dilworth	0.68
15	Neb	6	Calmels Park	Glenmore/Dilworth	0.4
15	Neb	15	Duggan Park	Glenmore/Dilworth	0.33
15	Neb	30	Harwick Park	Glenmore/Dilworth	0.4
15	Neb	31	Jack Robertson Memorial Park	Glenmore/Dilworth	1.68
15	Neb	203	Bankhead Crescent	Glenmore/Dilworth	0.07
16	Natural	81	Chichester WaterFowl Sanc.	Rutland	2.49
17	Community	67	Edith Gay Park	Rutland	4.05

17	Neb	179	Wigglesworth	Rutland	0.41
17	Neb	180	Sumac Rd. Park	Rutland	0.41
17	Neb	12	Briarwood Park	Rutland	0.31
17	Other	208	Klassen Road Park	Rutland	0.3
18	Community	156	Ellison/Rutland Softball Park	Hwy. 97	7.69
18	Neb	22	Hartman Park	Rutland	0.24
019-01	Cemetery	98	Kelowna Cemetery	Glenmore/Dilworth	13.76
019-01	Linear	175	Quail Ridge Linear Park	Hwy. 97	3.27
019-01	Natural	73	Dilworth Park - A	Glenmore/Dilworth	5.16
019-01	Natural	74	Dilworth Park - B	Glenmore/Dilworth	2.03
019-01	Natural	75	Cascade Park	Glenmore/Dilworth	3.4
019-01	Natural	76	Monashee Park	Glenmore/Dilworth	3.16
019-01	Natural	77	Dilworth Park - C	Glenmore/Dilworth	19.09
019-01	Natural	78	Purcell Park	Glenmore/Dilworth	4.99
019-01	Natural	94	Lower Dilworth Park	Glenmore/Dilworth	1.29
019-01	Natural	211	Dilworth Park - D	Glenmore/Dilworth	3.96
019-01	Natural	213	Dilworth Park - E	Glenmore/Dilworth	5.99
019-01	Natural	216	Dilworth Park - F	Glenmore/Dilworth	2.15
019-01	Natural	195	Quail Place Park	Hwy. 97	0.27
019-01	Natural	214	Mill Creek - 6	Hwy. 97	
019-01	Neb	9	Cassiar Park North	Glenmore/Dilworth	0.73
019-01	Neb	20	Naito Park	Glenmore/Dilworth	0.29
019-01	Neb	33	Summit Park	Glenmore/Dilworth	1.31
019-01	Neb	130	Dilworth Soccer Field	Glenmore/Dilworth	0.63
019-01	Neb	186	Wyndham Cr. Park	Glenmore/Dilworth	0.15
019-01	Neb	189	Lillooet Sportsfield	Glenmore/Dilworth	2.4
019-01	Neb	210	Golfview	Glenmore/Dilworth	0.81
019-01	Other	145	Cassiar Park South	Glenmore/Dilworth	0.3
019-02	Neb	8	Caro Park	Glenmore/Dilworth	0.36
019-02	Other	202	Blair Pond-Glenmore Highlands	Glenmore/Dilworth	77.9
019-03	Natural	1	Knox Mountain	Central	32.52
019-03	Natural	93	Paul's Tomb	Central	1.79
019-03	Neb	16	Sonora Park	Glenmore/Dilworth	0.76
019-03	Neb	36	McKinley Landing Park	McKinley	0.36
019-03	Neb	65	Government Campground	Central	1.29
019-03	Neb (BA)	197	Popular Point Beach Access	Central	0.26
019-03	Neb (BA)	200	Dubbin Rd. Beach Access	McKinley	0.03
019-03	Neb (BA)	201	Dewdney Beach Access - 1	McKinley	0.03
019-03	Other	86	Magic Estates	Glenmore/Dilworth	0.11
019-03	Other	215	Avonlea Detention Pond	Glenmore/Dilworth	0.41
019-03	Regional	134	Stevens Coyote Ridge	McKinley	63.6

019-04	Linear	207	Brandt's Creek	Glenmore/Dilworth	3.81
019-04	Neb	19	Millard Glen Park	Glenmore/Dilworth	0.5
019-04	Neb	91	Newport Glen Park	Glenmore/Dilworth	0.47
019-04	Neb	92	Cross Glen Park	Glenmore/Dilworth	0.66
019-04	Neb	183	Valley Glen Wetland	Glenmore/Dilworth	0.7
019-04	Neb	184	Matera Glen Park	Glenmore/Dilworth	0.84
019-04	Neb	185	Whitman Glen Park	Glenmore/Dilworth	0.53
019-04	Neb	178	Ballou Rd. park	Glenmore/Dilworth	0.16
2	District	225	Mission Sportsfield	N.Mission/Crawford	23.73
9	District	72	Parkinson Sportsfield	Central	19.67
17	District	50	Rutland Sportsfield	Rutland	12.61
019-01	District	68	Glenmore Sportsfield	Glenmore/Dilworth	2.93

Table 7.2– Calculations of Parks

	Neighborhood	Community	District	Total
1	0.9552	0	0.2575	1.2127
2	0.098	0.1195	2.8921	3.1096
3	0.6599	1.01	3.0173	4.6872
4	0.6362	0	0.1016	0.7378
5	1.1909	0	0.0364	1.2273
6	0.1458	0	0	0.1458
7	0.0984	1.1721	0.0741	1.3446
8	0	0	0.0174	0.0174
9	0.117	0	0.0116	0.1286
10	0.649	0	0.2255	0.8745
11	0.1098	0.5464	0.0041	0.6603
12	0.4489	0	0.6758	1.1247
13	0	4.6723	0	4.6723
14	0.258	0	0	0.258
15	0.6114	0.845	0.0076	1.464
16	0	0	0.0278	0.0278
17	0.3085	1.1059	0.0033	1.4177
18	0.0723	2.3169	0	2.3892
019-01	1.6373	0	0.5789	2.2162
019-02	0.2236	0	0.8709	1.0945
019-03	0.9397	0	1.1039	2.0436
019-04	1.0842	0	0	1.0842

District = 0.6589 for Kelowna

Table 8.1 – Day-cares in Kelowna

Title	Location	Census Tract
Aimee's Play House	731 Raymer Ave	10
Alphabet Soup Family child Care	3584 Scott Rd	10
Annie Tyme Day Care	1017 Calmels Crescent	15
Asher Road Infant and Toddler Care	430 Asher Rd	7
Auntie Carol's Family Childcare	2331 Charleswood Dr	4
Barbara's Family Day Care	850A Glenwood Ave	9
Bear Facts Family Day-care	745-A Quigley Rd	6
Brawny Bear Day-care	230 Nickel Rd	7
Cameron House Preschool	2339 Richter St	10
Cameron Park Day Care	2337 Richter St	10
Candy Apple Family Day Care	1379 Richter St	14
Cherry Lane Day Care	824 Raymer Rd	2
Children's Centre Preschool	1546 Bernard Ave	15
Children's House Day-care	1535 Rutland Rd North	17
Cleo's "Sunshine Day Care"	2971 Springfield Rd	6
Crystal springs Family Day Care	1107 Wilson Ave	15
Darroux Child Care Centre	330A Benchview Rd	6
Day-care Connection	934 Bernard Ave	14
Deanna's Day-care	245 Kneller Rd	7
Delia's Family Day Care	835 Brian Rd	6
DJ's Playmates	1135 Leathead Rd	7
Donna's Day-care	3046 Lowe Crt.	10
Early Explorers Day-care Centre	1369 Richter Street	14
Early Years Learning Centre	135 Mugford Rd	17
Ethel Street Day-care	1440 Ethel St	14
Expanding Horizons	1920 Dunn St	12
For the Kids Day-care Centre	3770 Water Rd	3
Friends Family Day Care	476 Barkley Rd	2
Fun in the Son Christian S.A.C.C.	905 Badke Rd	7
Garden Patch Family Child Care	2159 Aberdeen St	9
Glenmore Recreation After School Program	239 Glenmore Rd	019-04
Gramma Shirley's Day Care	1020 Hoover Rd	18
Green Gables Family Day-care	#29 - 4075 McClain Rd	3
Happy Corner Day-care	4611 Gordon Dr	2
Happy Face Day-care	925 Laurier Ave	9
Happy Times Day Care	1860 Linda Crt	4
Harvest Ridge Montessori	2275 K.L.O. Rd	3
Helen's Day Care	1620 Simpson Ave	8
Home Away From Home Day-care	975 Mitchell Rd	6

Huggies Family Day Care	686 Christian Crt	2
Imagination Way Preschool	380 Leathead Rd	16
J/J Child Care	375 Woods Rd	7
Jackie's Happy Day Care	700 Matt Rd	6
Jellybean Castle Day-care	540 Eldorado Rd	2
Joyden Family Day-care	551 Patterson Ave	10
Karen's Cozy Corner	593 Okanagan Boulevard	13
Kay's Family Day Care	160 Kathler Rd	019-04
Kelly's Family Day-care	336 Phipps Crescent	17
Kelly's Little School House	2692 Grenfell Rd	9
Kelly's Tendercare Day Care	1515 Renfrew Rd	7
Kelowna & District Boys & Girls Club	1633 Richter St	14
Kelowna & District Boys & Girls Club	355 Hartman Rd	17
Kelowna Christian Preschool	3285 Gordon Dr	10
Kelowna Parent & Child Preschool	1580 Bernard Av.	15
Kelowna Room for Sharing	609 Dehart Rd	2
Kelowna YMCA-YWCA - Preschool	375 Hartman Rd	17
Kelowna Young Parents Program	575 Harvey Ave	11
Kids Corner Day-care	3261 Gordon Dr	8
Kids Kabana	540 Knowles Rd	2
Kids Kastle Day Care	135 Kathler Rd	019-04
Kindercare	4317 Gordon Dr	2
KLO Campus Day Care	1000 K.L.O. Rd	10
Lakeview Heights Family Day-care	980 McKay Ave	10
Lasting Impressions Pre-School	2410 Ethel St	10
L'Ecole Des Petits Oursons	825 Walrod Street	13
L'Escale	1580 Bernard Av.	15
Lesley's Family Day Care	134 Millard Place	019-04
Little Darlin's Day Home	1705 Hollywood Rd South	5
Little Dumplin's Day Care	915 Kennedy St	15
Little Kid's Only Family Day-care	444 Valley Rd	019-04
Little Lambs Family Child Care	2964 Conlin Crt	10
Little Munchkins Day-care	721 Nahanni Place	019-01
Little Tickle's Family Day Care	1228 Bowes Rd	9
Little Trooper's Family Day-care	1448 Athans Crt	15
Lynda's Day-care	146 - 1999 Highway 97 South	8
Maria's Day Care	#5 - 555 Glenmeadows Rd	019-02
McDonald Munchkins	163 Glenmore Dr	15
McDuff, McBuff and McBean Day-care	870 Francis Av.	10
Merry Munchkins Family Day-care	808 Rowcliffe Ave	9
Nana K's Day-care	735 Girard Rd	17
North Glenmore Day Care Centre	102 Glenmore Rd North	019-01
North Glenmore Preschool	239 Glenmore Rd	019-04
North Kelowna Campus Day-care	3142 College Way	019-01
Okanagan Montessori Preschool	3439 East Kelowna Rd	3
Okanagan Montessori Preschool	4619 Lakeshore Rd	1

Oui Care	1290 Clark Crt	16
Our Place	4383 Gordon Dr	2
Paoma's Day Care	623 Thorneloe Rd	1
Papa Bear Day Care	160 Celano Crescent	019-01
Pauline's Day-care	753 Turner Rd	2
Precious Moments Christian Preschool	1575 Bernard Av.	9
Pumpkin Patch Day-care	730 Fuller Ave	14
Rainbow Days Play Centre	2010 Keller Place	11
Rainbow Valley Day-care	1941 Water St	11
Rebecca's Child Care Centre	215 Bach Rd	17
Red Balloon Day-care #2	898 Glenmore Dr	15
Rose's Family Day Care	829 Toovey Rd	4
Rutland Day-care Centre	1165 Leathead Rd	16
Rutland Elementary School - Community	770 Rutland Road North	16
Rutland New Era Day-care	535 Molnar Rd	5
Rutland Parent Participation Preschool	515 Gertsmar Rd	6
Rutland Senior Preschool	650 Dodd Rd	7
Second Home	179 Kathler Rd	019-04
Sky Blue Day Care Centre	3439 East Kelowna Rd	3
Smiles & Chuckles Family Day-care	650 Wardlaw Ave	10
Smiles 'N Giggles Family Day Care	905 Belgo Rd	5
Snow White Day-care	810 Hollydell Rd	6
St. Paul's T.L.C. Preschool	3131 Lakeshore Rd	10
Sunshine Factory Kids Club	5131 Lakeshore Rd	1
Teddy Bear Family Day Care	695 Girard Rd	17
Tender Years Day-care	2320 Saucier Rd	3
The Boyd's Nest	375 Pearson Rd	16
The Clubhouse Child Care Centre	839 Sutherland Av.	9
Thumper's Family Day-care	501 Clayton Crescent	17
Tiny Tots Nursery School	608 Sutherland Ave	11
Tiny Tykes Day-care	721 Fuller Ave	14
Tresierra Treasures Family Day-care	1176 Henderson Dr	4
Viv's Day-care	4305 Sanmichelle Court	2
Waldorf Pre-School/Kindergarten	429 Collett Rd	1
Wallace Hill Child Care	4129 Wallace Hill Rd	3
West Rutland Community School	1180 Houghton Rd	7
Winding Stair Day-care	795 Varney Crt	2
You Gotta Love the Children Day Care	3725 Kimatouche Rd	3
Young Adventurer's Day-care	577 Rose Av.	10

Table 8.2 – Number of Day-cares in each Census Tract

Census Tracts	# of Day-Cares
1	4
2	12
3	8
4	4
5	3
6	8
7	8
8	3
9	8
10	15
11	4
12	0
13	2
14	7
15	8
16	5
17	9
18	1
019-1	4
019-2	1
019-3	0
019-4	6

Table 9 – Kelowna Residents Associations

Title of Organization	# of people in Boundary
Black Mountain Residents Association	2000
Boundary Southeast Kelowna Residents Association	?
KLO Central Residents Association	?
Kelowna South Central Association of Neighbourhoods	8440
Mission South Slopes Residents Association	2000
North End Residents Association	4930
North Glenmore Residents Association	8000
Okanagan Mission Residents Association	6000
Rutland Residents Association	32,000
South and East Kelowna Residents Association	5500
South Glenmore Neighbourhood Association	1500

Table 10 – Total Number of Crimes in 1998 by Police District – City of Kelowna

Crimes/Police Dist.	C1	C2	UC2	G	UC1	R1	R2	LR1	MEK	OPM	Total City
Crimes to Person											
Aggr. Sex/Sexual Assault	27	11	0	3	0	10	21	1	8	1	82
Assault - Level 1	352	131	2	51	2	161	159	0	85	10	953
Serious Assault	94	23	0	4	0	25	21	0	16	3	186
Total Other Sex Offence	2	0	0	1	0	1	6	0	0	1	11
Total Robbery	48	24	0	1	0	9	8	0	6	0	96
Serious Crimes	3	0	0	1	0	0	0	0	0	0	4
Total Crimes to Person¹⁸	526	189	2	61	2	206	215	1	115	15	1332
Property Crimes											
B&E Bus Premises	198	138	1	15	1	28	72	0	43	9	505
B&E Residence	282	80	1	82	0	120	148	3	134	0	850
B&E Other	87	42	1	14	0	22	27	0	36	1	230
Theft from M.V.+ > 5000	3	0	0	4	0	0	0	0	2	0	9
Theft from M.V.+ < 5000	825	387	0	160	11	200	289	0	231	42	2145
Total Theft M.V.	260	143	4	72	1	98	157	0	79	14	828
Shoplifting (all)	131	283	0	1	0	76	22	0	59	169	741
Total Theft > 5000	11	9	0	12	0	3	8	0	10	0	53
Total Theft < 5000	1724	1062	9	281	15	530	575	0	505	254	4955
Total Frauds	261	186	0	26	0	86	155	0	31	80	825
Total Property¹⁴	2961	1728	17	519	17	932	1210	3	885	381	8653
Prop Dam > 5000	1	1	0	2	0	1	2	0	2	0	9
Prop Dam < 5000	467	200	3	121	3	173	214	1	187	13	1382
Total Criminal Code¹⁴	5041	2545	28	851	22	1683	2069	8	1483	453	14183
Juvenile Crime / total¹⁴											
Charged YO-M	10	12	0	1	0	8	6	0	10	0	47
Charged YO-F	9	1	0	1	0	0	1	0	0	0	12
Not Chg YO	19	7	0	4	0	5	11	0	5	0	59
Total Property Crime											
Charged YO-M	39	24	0	14	0	19	33	0	20	24	173
Charged YO-F	8	10	0	1	0	1	4	0	4	26	54
Not Chg YO	27	38	0	9	0	46	24	0	19	20	183
Total Criminal Code											
Charged YO-M	63	44	0	17	0	31	52	0	32	26	265
Charged YO-F	20	11	0	2	0	1	5	0	5	26	70
Not Chg YO	97	76	0	23	0	86	84	0	43	20	429

¹⁸ All Totals are Calculated by the RCMP, according to its definitions

Total Juvenile Crime	292	223	0	72	0	197	220	0	138	142	1284
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Background Working Document

Table 11 – Population 1986-1996

Census Tracts	Population 1986	Population 1991	Population 1996	Pop % Change 1986-1991	Pop % Change 1991-1996
1	2,090	2,744	3,036	31.29	10.6
2	3,860	4,515	5,101	16.97	13
3	4,335	5,768	6,485	33.06	12.4
4	2,835	3,029	3,458	6.84	14.2
5	3,185	3,482	3,770	9.32	8.3
6	4,945	5,365	5,555	8.49	3.5
7	4,350	5,655	6,808	30	20.4
8	1,715	3,502	4,067	104.2	16.1
9	7,050	8,689	9,224	23.25	6.2
10	4,045	6,988	8,535	72.76	22.1
11	3,305	3,441	3,367	4.11	-2.2
12	935	1,086	1,225	16.15	12.8
13	900	944	946	4.89	0.2
14	2,515	2,901	3,061	15.35	5.5
15	4,205	4,502	4,710	7.06	4.6
16	2,550	2,819	3,061	10.55	8.6
17	2,725	3,054	3,662	12.07	19.9
18	2,020	2,805	3,319	38.86	18.3
19	4,375	5,979	11,944	36.67	99.8
019-1			3,860		
019-2			1,610		
019-3			2,905		
019-4			3,560		
Total	61,940	75,953	89,442	22.62	17.8

Census Tract 19 – Subdivisions

Census Tract	Enumeration Areas	pop'n
19-01	620,651,653,671-674	3868
19-02	624,654,684	1613
19-03	604,605,652,683	2903
19-04	619,675-677	3560

Graph 1 – Population Change

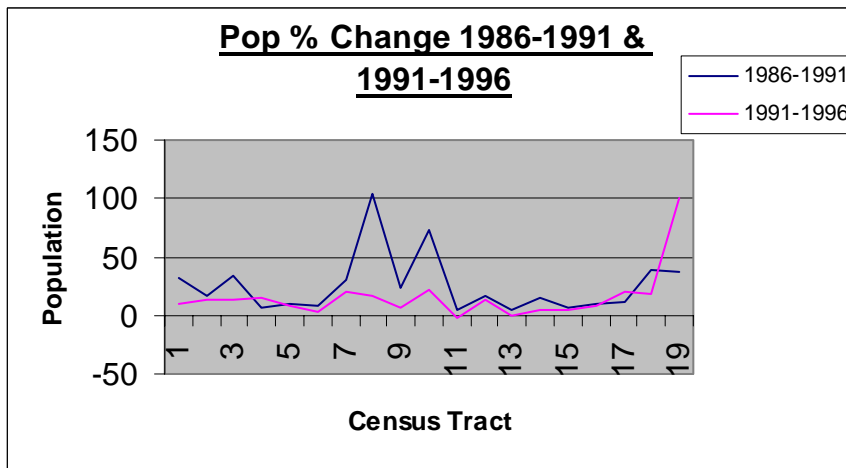
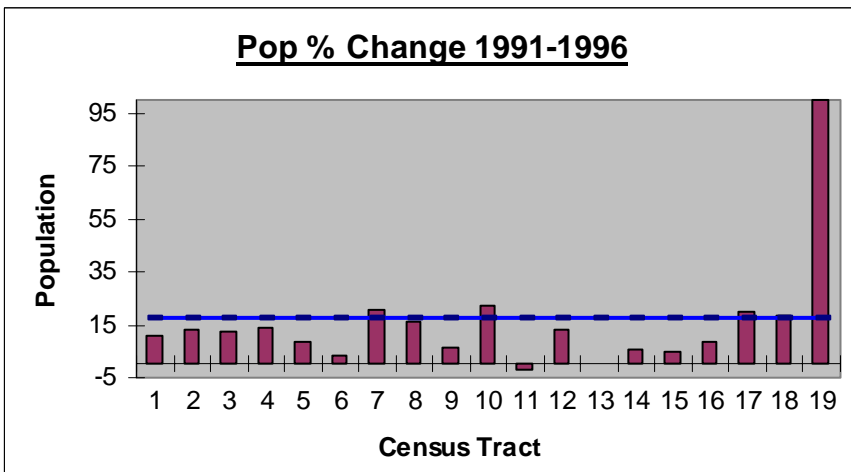
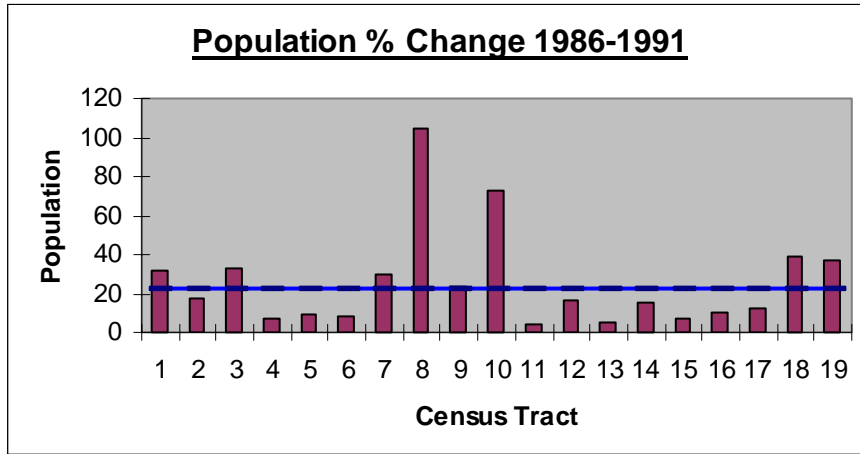


Table 12.1 – Demographics - % by Census Tract

Census Tracts	Age Structure (%)					Family Structure (% of hhlds.)					Marital Status (%)					
	Total Pop.	65+	15-64	15-19	0-9	Total Hhld.	Lone-Parents	Living Alone	Husband & Wife	65+ & Alone	Total Pop 15+	Single	Married	Separ.	Divor.	Widow
1	3035	9.55%	67.87%	7.90%	13.84%	1010	7.43%	10.40%	83.66%	3.47%	2350	22.77%	67.66%	1.91%	4.89%	2.98%
2	5105	12.24%	64.64%	8.62%	13.81%	1705	9.38%	11.73%	78.01%	5.28%	3915	24.01%	62.96%	2.94%	6.51%	3.58%
3	6485	9.33%	66.92%	7.79%	14.57%	2120	4.95%	12.03%	78.77%	2.59%	4950	24.65%	63.03%	3.13%	5.66%	3.43%
4	3455	7.67%	67.44%	7.96%	15.48%	1090	11.47%	8.82%	82.11%	3.21%	2590	27.80%	58.49%	2.90%	7.34%	3.28%
5	3770	16.18%	62.07%	6.76%	13.93%	1365	13.55%	16.12%	64.47%	7.69%	2965	27.15%	52.95%	3.54%	9.95%	6.41%
6	5555	9.27%	67.06%	8.01%	14.49%	1895	13.98%	12.93%	69.39%	3.96%	4260	29.23%	55.40%	3.64%	8.45%	3.17%
7	6810	18.21%	60.72%	5.73%	14.91%	2990	20.07%	31.44%	44.15%	12.71%	5405	32.38%	40.10%	5.55%	12.40%	9.81%
8	4065	40.10%	49.82%	4.18%	6.27%	2020	6.44%	30.94%	55.94%	19.31%	3660	20.63%	55.60%	3.83%	8.06%	11.89%
9	9220	33.73%	56.02%	4.23%	7.16%	4535	9.59%	39.80%	43.99%	23.48%	8285	26.74%	42.37%	4.89%	10.92%	15.09%
10	8535	25.95%	61.63%	4.75%	8.55%	4065	10.58%	34.07%	47.60%	17.34%	7485	29.86%	45.02%	4.34%	10.22%	10.49%
11	3365	24.37%	66.72%	4.31%	6.54%	1940	6.44%	53.35%	30.41%	23.97%	3060	38.56%	28.27%	5.39%	13.73%	13.89%
12	1225	35.51%	59.18%	3.27%	4.90%	745	8.05%	52.35%	34.90%	26.17%	1145	28.38%	39.74%	6.55%	11.35%	14.41%
13	945	19.05%	61.90%	5.29%	11.11%	445	8.99%	29.21%	47.19%	13.48%	790	32.28%	39.87%	5.70%	13.29%	8.23%
14	3060	23.86%	62.91%	3.92%	9.97%	1490	9.73%	38.59%	37.92%	18.12%	2675	35.70%	34.95%	5.23%	11.21%	12.90%
15	4710	16.35%	64.01%	7.54%	12.10%	1775	10.14%	18.59%	63.66%	9.86%	3795	28.46%	53.75%	3.43%	8.56%	5.80%
16	3065	15.33%	63.30%	6.69%	14.52%	1125	14.22%	19.11%	64.44%	9.78%	2405	27.23%	54.89%	3.53%	8.11%	6.24%
17	3665	11.60%	66.44%	6.82%	14.60%	1320	12.88%	17.05%	67.42%	9.47%	2850	27.89%	54.74%	4.21%	8.42%	4.56%
18	3320	21.54%	66.42%	6.02%	10.39%	1150	8.70%	16.52%	70.87%	7.39%	2800	19.29%	62.14%	4.11%	8.39%	6.07%
19	11940	10.89%	67.63%	6.32%	13.90%	4275	7.37%	11.93%	78.13%	3.27%	9380	22.44%	65.08%	2.72%	6.34%	3.30%
019-01	3868	6.85%	57.78%	5.17%	15.38%	1380	8.70%	13.04%	76.09%	1.45%	3010	24.09%	63.29%	2.99%	7.64%	2.49%
019-02	1613	26.97%	62.93%	5.27%	7.44%	680	2.94%	11.76%	82.35%	6.62%	1410	17.02%	62.41%	1.77%	6.03%	5.67%
019-03	2903	11.54%	68.55%	8.10%	11.20%	1010	6.93%	11.88%	78.71%	4.45%	2325	22.80%	65.81%	1.94%	5.81%	4.09%
019-04	3560	7.02%	67.13%	6.04%	17.84%	1215	7.82%	9.88%	75.31%	2.06%	2625	23.43%	64.57%	3.81%	5.71%	2.86%
Average		18.39%	63.41%	6.22%	11.91%	36435	10.25%	25.68%	58.76%	12.43%	73145	27.47%	51.99%	3.90%	8.91%	7.73%

Graph 2.1 – Demographic Graphs by Census Tracts

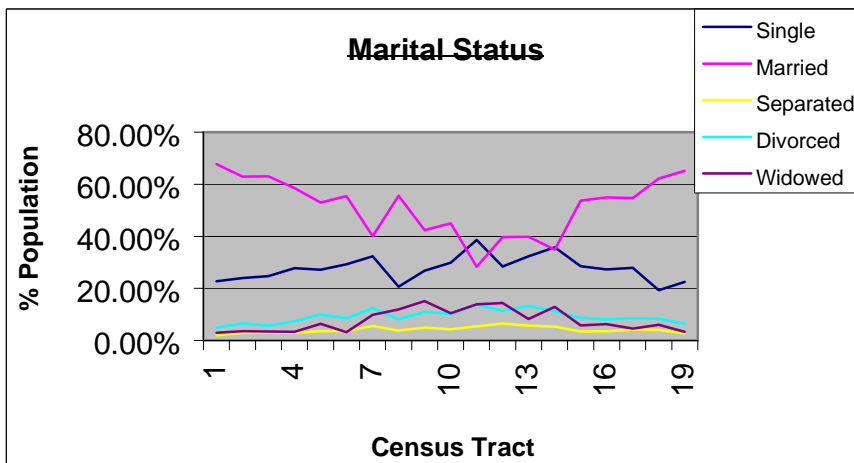
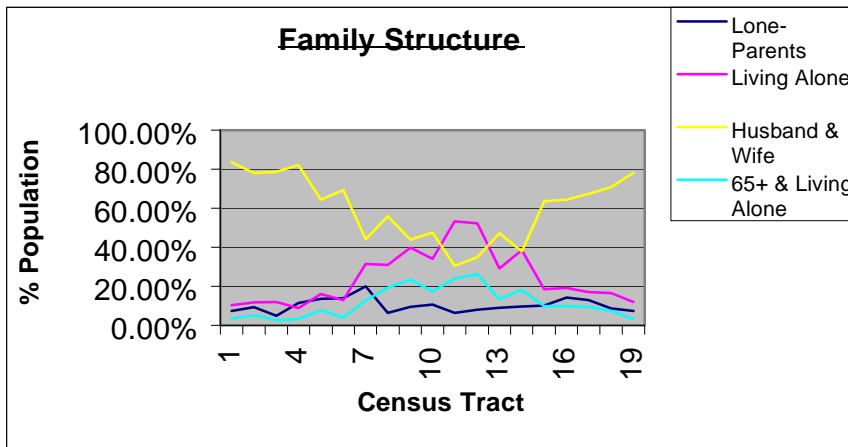
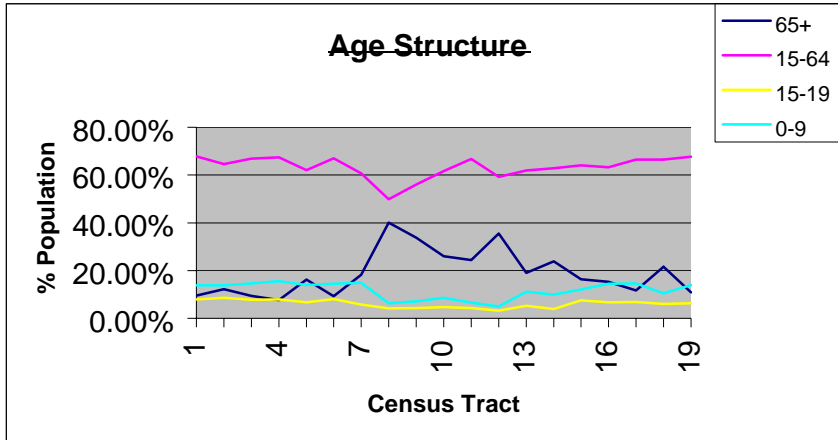


Table 12.2 – Demographics - % of Total Kelowna

Census Tracts	Growth 91-96 (%)	Age Structure (%)				Family Structure (% of hhlds)				Marital Status (%)				
		65+	15-64	15-19	0-9	Lone-Parents	Living Alone	Husband & Wife	65+ & Living Alone	Single	Married	Separated	Divorced	Widow
1	10.6	1.71%	3.56%	4.26%	3.87%	1.97%	1.11%	3.87%	0.77%	3%	4.07%	1.53%	1.72%	1.21%
2	13	3.69%	5.71%	7.81%	6.50%	4.20%	2.11%	6.09%	1.97%	4.62%	6.31%	3.90%	3.82%	2.43%
3	12.4	3.57%	7.50%	8.96%	8.71%	2.76%	2.69%	7.65%	1.21%	6.00%	7.99%	5.25%	4.19%	2.95%
4	14.2	1.56%	4.03%	4.88%	4.94%	3.29%	1.00%	4.10%	0.76%	3.55%	3.88%	2.54%	2.85%	1.47%
5	8.3	3.60%	4.05%	4.53%	4.84%	4.86%	2.32%	4.03%	2.30%	3.96%	4.02%	3.56%	4.42%	3.29%
6	3.5	3.04%	6.44%	7.89%	7.43%	6.96%	2.59%	6.02%	1.64%	6.13%	6.04%	5.25%	5.39%	2.33%
7	20.4	7.32%	7.15%	6.92%	9.36%	15.77%	9.92%	6.04%	8.33%	8.61%	5.55%	10.16%	10.04%	9.18%
8	16.1	9.62%	3.50%	3.02%	2.35%	3.42%	6.60%	5.17%	8.55%	3.71%	5.21%	4.75%	4.42%	7.54%
9	6.2	18.35%	8.93%	6.92%	6.09%	11.43%	19.05%	9.13%	23.35%	10.91%	8.99%	13.73%	13.56%	21.66%
10	22.1	13.07%	9.09%	7.19%	6.73%	11.30%	14.62%	8.86%	15.46%	11.00%	8.63%	11.02%	11.46%	13.60%
11	-2.2	4.83%	3.88%	2.57%	2.03%	3.29%	10.92%	2.70%	10.20%	5.81%	2.22%	5.59%	6.29%	7.37%
12	12.8	2.57%	1.25%	0.71%	0.55%	1.58%	4.12%	1.19%	4.28%	1.60%	1.16%	2.54%	1.95%	2.86%
13	0.2	1.06%	1.01%	0.89%	0.97%	1.05%	1.37%	0.96%	1.32%	1.26%	0.81%	1.52%	1.57%	1.13%
14	5.5	4.31%	3.33%	2.13%	2.81%	3.81%	6.07%	2.59%	5.92%	4.70%	2.40%	4.75%	4.49%	5.98%
15	4.6	4.54%	5.21%	6.30%	5.26%	4.73%	3.48%	5.17%	3.84%	5.32%	5.23%	4.41%	4.87%	3.81%
16	8.6	2.77%	3.35%	3.64%	4.11%	4.20%	2.27%	3.32%	2.41%	3.23%	3.38%	2.88%	2.92%	2.60%
17	19.9	2.51%	4.21%	4.44%	4.94%	4.47%	2.37%	4.08%	2.74%	3.91%	3.99%	4.07%	3.60%	2.25%
18	18.3	4.22%	3.81%	3.55%	3.18%	2.63%	2.01%	3.73%	1.86%	2.66%	4.46%	3.90%	3.52%	2.95%
19	99.8	7.67%	13.96%	13.40%	15.31%	8.28%	5.38%	15.29%	3.07%	10.36%	15.64%	8.65%	8.91%	5.37%
Total		16950	57830	5635	10840	3805	9475	21840	4560	20310	39035	2950	6675	5770
019-01	3868	1.56%	4.04%	3.55%	5.49%	3.15%	1.90%	4.81%	0.44%	3.57%	4.88%	3.05%	3.45%	1.30%
019-02	1613	2.57%	1.76%	1.51%	1.11%	0.53%	0.84%	2.56%	0.99%	1.18%	2.25%	0.85%	1.27%	1.39%
019-03	2903	1.98%	3.44%	4.17%	3.00%	1.84%	1.27%	3.64%	0.99%	2.61%	3.92%	1.53%	2.02%	1.65%
019-04	3560	1.47%	4.13%	3.82%	5.86%	2.50%	1.27%	4.19%	0.55%	3.03%	4.34%	3.39%	2.25%	1.30%

Graph 2.2 – Demographic Graphs - % of Total Kelowna

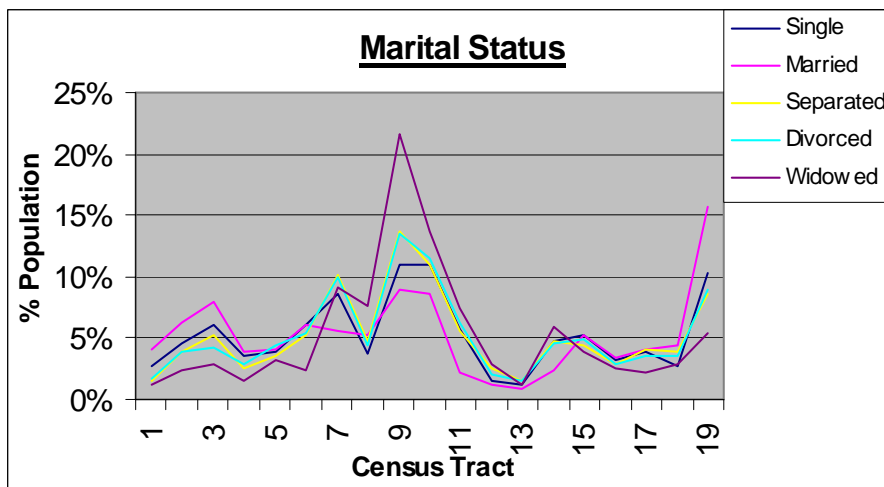
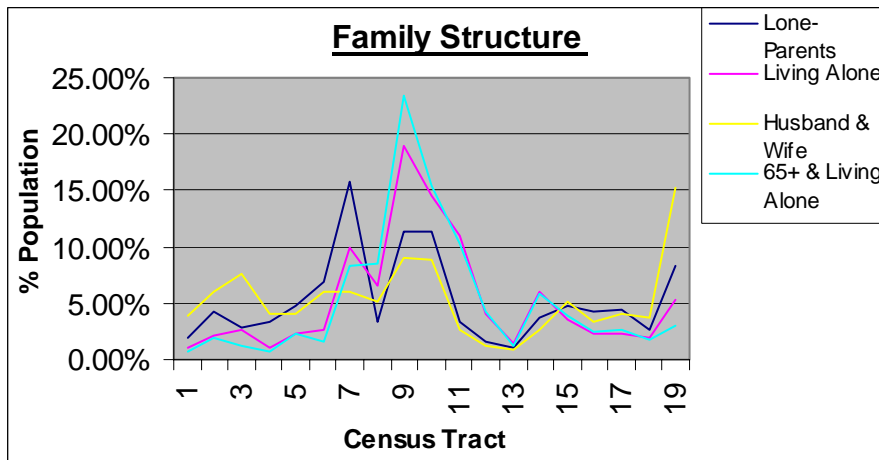
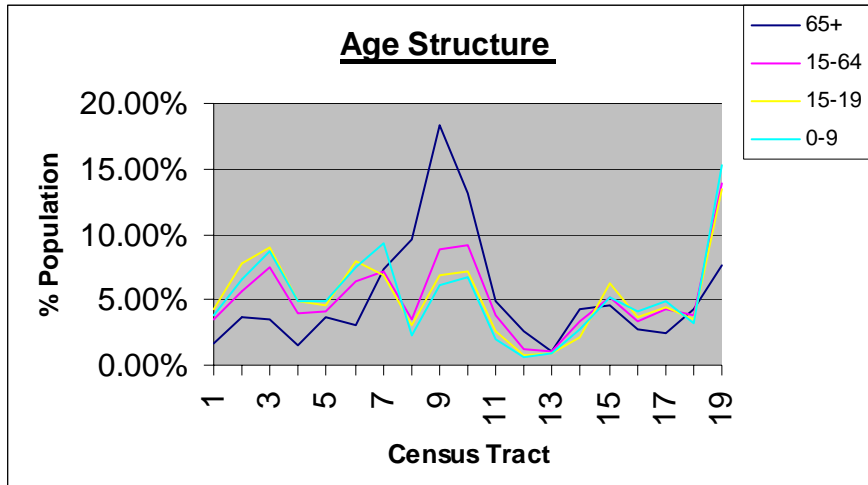
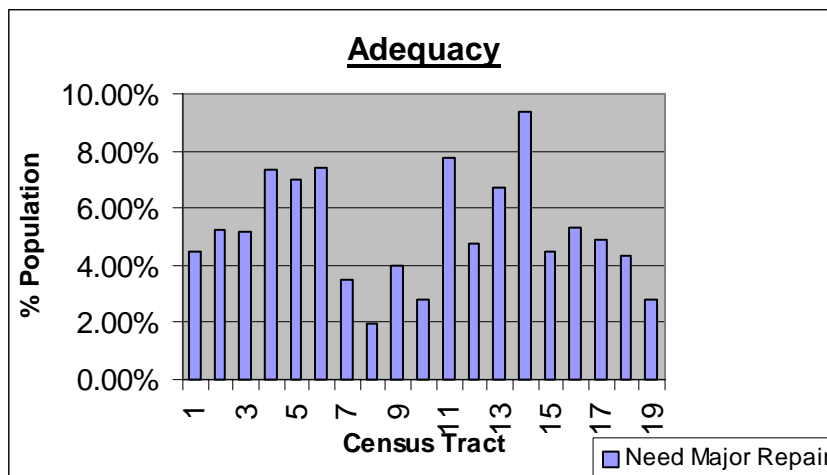
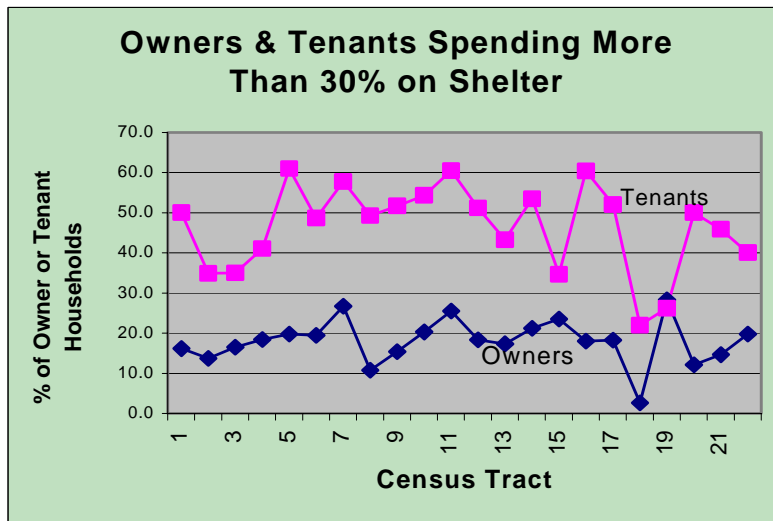


Table 13.1 – Housing - % by Census Tract

Census Tracts	Affordability				Adequacy	
	Total Renters	% of Tenants who Spend 30%+ of Income on Rent	Total Owners	% of Owners who Spend 30%+ of Income on costs	Total # of Occupied Dwellings	% of dwellings in need of Major Repair
1	80	50%	930	16.13%	1010	4.46%
2	215	34.88%	1495	13.71%	1705	5.28%
3	300	35.00%	1825	16.44%	2125	5.18%
4	195	41.03%	895	18.44%	1090	7.34%
5	410	60.98%	960	19.79%	1365	6.96%
6	555	48.65%	1340	19.40%	1895	7.39%
7	1490	57.72%	1500	26.67%	2990	3.51%
8	670	49.25%	150	10.74%	2020	1.98%
9	2070	51.69%	2470	15.38%	4535	3.97%
10	1465	54.27%	2595	20.23%	4070	2.83%
11	1430	60.49%	510	25.49%	1940	7.73%
12	440	51.14%	300	18.33%	740	4.73%
13	185	43.24%	260	17.31%	445	6.74%
14	645	53.49%	850	21.28%	1490	9.40%
15	520	56.73%	1255	14.34%	1775	4.51%
16	290	51.72%	835	20.96%	1125	5.33%
17	365	52.05%	960	18.23%	1320	4.92%
18	205	21.95%	945	2.65%	1150	4.35%
19	675	42.96%	3595	18.50%	4275	2.81%
Total		52.35%		17.98%		4.65%
019-01	275	41.82%	1105	23.53%	1365	2.93%
019-02	55	54.55%	620	12.09%	680	2.94%
019-03	120	45.83%	890	14.61%	1010	2.48%
019-04	220	40.91%	985	19.80%	1210	2.47%

Graph 3.1 – Housing Graph- % by Census Tract

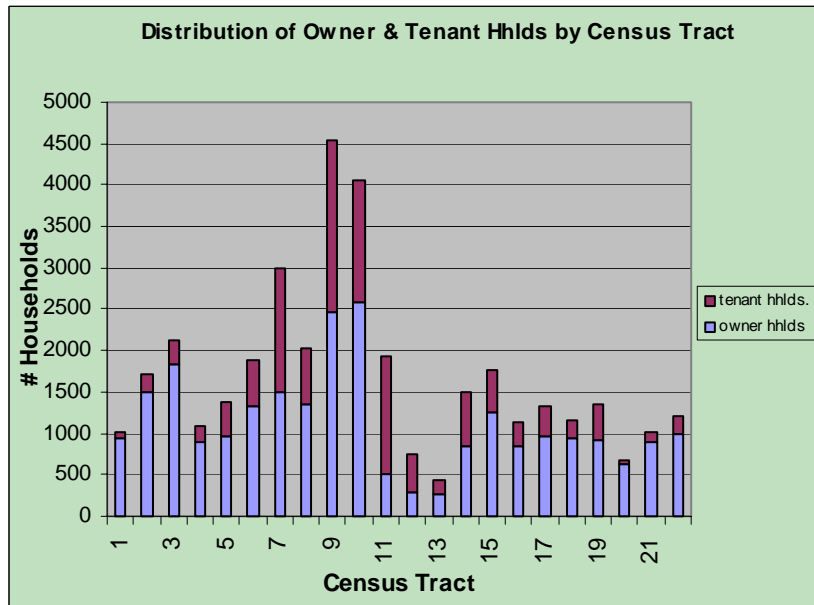
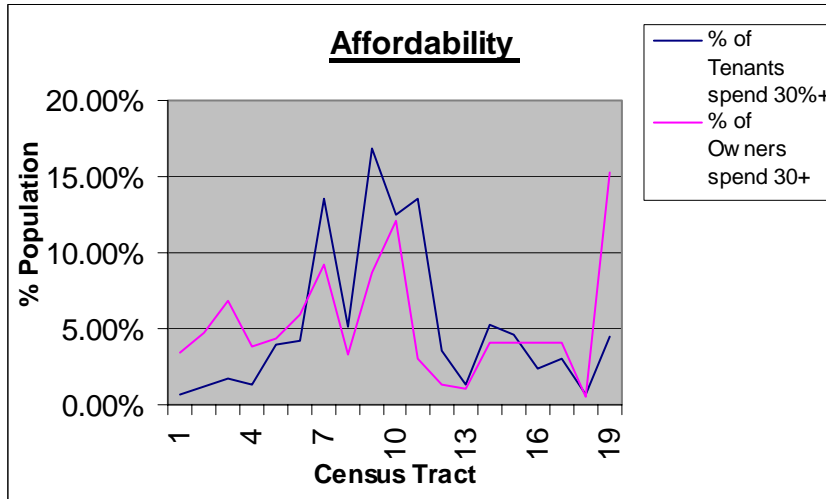


Note: The first graph shows the subdivisions of census tract 19 (19-01,19-02,19-03 and 19-04) as whole numbers from 19 to 22

Table 13.2 – Housing - % Distribution of Specific Households by Census Tract

Census Tracts	Affordability		Adequacy
	% of Tenants Spend 30%+ of Income on Rent	% of Owners who Spend 30%+ of Income on costs	% of dwellings in need of Major Repair
1	0.63%	3.45%	2.60%
2	1.18%	4.71%	5.20%
3	1.65%	6.90%	6.36%
4	1.26%	3.79%	4.62%
5	3.93%	4.37%	5.49%
6	4.25%	5.98%	8.09%
7	13.52%	9.20%	6.07%
8	5.19%	3.33%	2.31%
9	16.82%	8.73%	10.40%
10	12.50%	12.07%	6.65%
11	13.60%	2.99%	8.67%
12	3.54%	1.26%	2.02%
13	1.26%	1.03%	1.73%
14	5.24%	4.14%	8.09%
15	4.64%	4.14%	4.62%
16	2.36%	4.02%	3.47%
17	2.99%	4.02%	3.76%
18	0.71%	0.57%	2.89%
19	4.46%	15.29%	6.94%
	99.73%	99.99%	99.98%
	6360	4350	1730
019-01	1.81%	9.66%	2.31%
019-02	0.47%	1.72%	1.16%
019-03	0.86%	2.99%	1.45%
019-04	1.42%	4.48%	1.73%

Graph 3.2 – Housing Graph- Distribution of Specific Households across Kelowna



Note: Census tract subdivisions 19-01,19-02,19-03 & 19-04 are represented by nos. 19-22

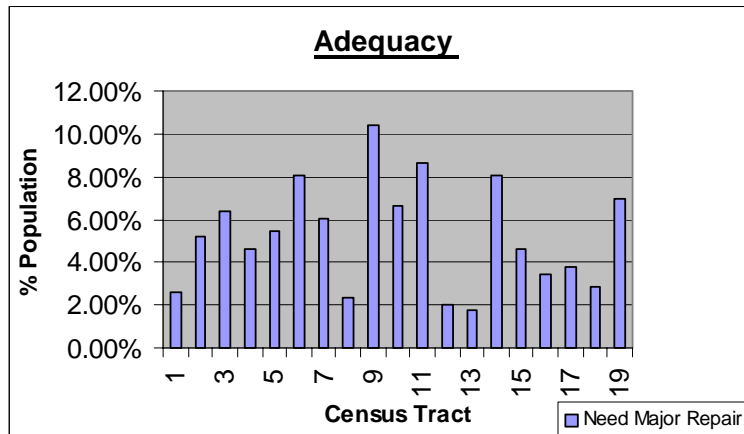


Table 14.1 – Education - % by Census Tract

Educational Attainment						
	% pop without sec grad certificate	% pop with sec grad certificate	% with trades cert or dip	% with non-univers cert	% with univers cert	% with bachelor's cert +
1	15.33%	13.62%	2.98%	27.45%	7.87%	15.53%
2	18.87%	12.84%	3.98%	20.02%	8.47%	19.26%
3	23.59%	13.54%	2.46%	22.05%	7.28%	13.74%
4	25.59%	12.40%	5.51%	23.82%	7.28%	6.89%
5	30.55%	14.85%	5.29%	18.60%	5.63%	4.44%
6	28.20%	14.34%	5.05%	23.38%	5.17%	5.29%
7	31.16%	10.20%	3.78%	20.96%	5.95%	4.34%
8	30.37%	12.31%	3.42%	18.19%	5.88%	8.21%
9	25.22%	9.62%	3.44%	21.27%	6.43%	7.83%
10	23.80%	11.12%	4.68%	23.66%	8.14%	8.34%
11	27.27%	10.25%	3.47%	17.36%	8.76%	12.40%
12	28.51%	7.89%	2.19%	22.37%	3.51%	9.65%
13	30.19%	9.43%	4.40%	23.27%	3.77%	5.03%
14	28.82%	9.09%	3.48%	17.99%	6.19%	9.67%
15	22.52%	11.79%	3.97%	21.59%	7.02%	9.40%
16	34.09%	12.19%	3.72%	22.31%	3.72%	1.65%
17	29.12%	14.74%	3.86%	23.68%	5.44%	3.51%
18	30.42%	15.48%	4.45%	19.93%	4.98%	5.69%
19	21.60%	12.05%	3.04%	22.13%	7.47%	13.17%

Total Population 15+ = 72,175

019-01	20.72%	13.16%	1.64%	24.67%	7.40%	9.54%
019-02	20.21%	10.62%	2.74%	34.32%	10.96%	13.70%
019-03	23.28%	9.31%	3.33%	20.62%	6.87%	18.40%
019-04	21.61%	13.92%	4.02%	19.12%	6.12%	12.24%

Graph 4.1 – Education Graph- % by Census Tract

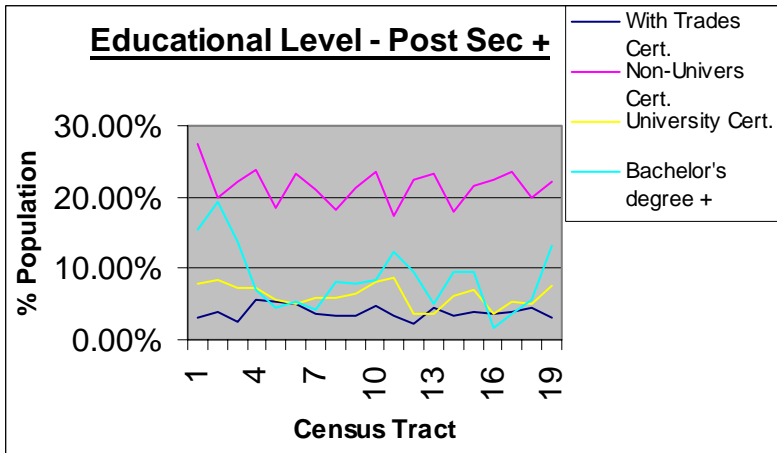
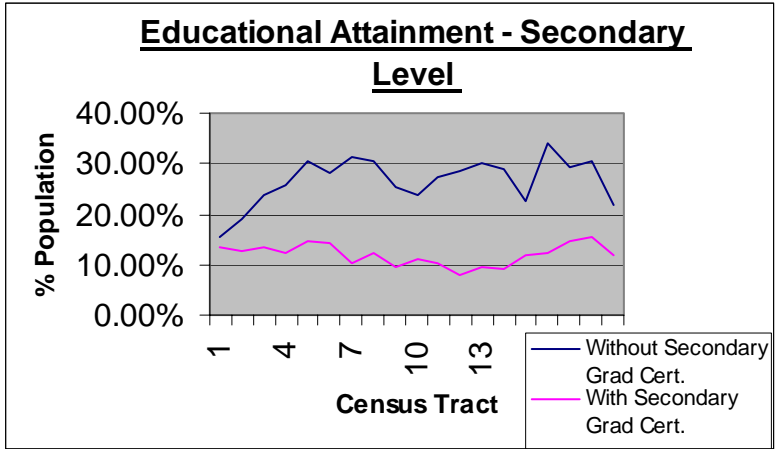


Table 14.2 – Education - % of Total Kelowna

Educational Attainment						
Census Tracts	% pop without sec grad certificate	% pop with sec grad certificate	% with trades cert or dip	% with non-univers cert	% with univers cert	% with bachelor's cert +
1	1.89%	3.62%	2.49%	4.05%	3.76%	5.42%
2	3.87%	5.66%	5.52%	4.90%	6.71%	11.13%
3	6.05%	7.47%	4.27%	6.75%	7.22%	9.94%
4	3.42%	3.56%	4.98%	3.80%	3.76%	2.60%
5	4.71%	4.92%	5.52%	3.42%	3.35%	1.93%
6	6.31%	6.90%	7.65%	6.25%	4.47%	3.34%
7	8.68%	6.11%	7.12%	6.97%	6.40%	3.41%
8	5.84%	5.09%	4.45%	4.17%	4.37%	4.45%
9	10.42%	8.54%	9.61%	10.48%	10.26%	9.12%
10	9.23%	9.28%	12.28%	10.95%	12.20%	9.12%
11	4.34%	3.51%	3.74%	3.30%	5.39%	5.56%
12	1.71%	1.02%	0.89%	1.60%	0.81%	1.63%
13	1.26%	0.85%	1.25%	1.16%	0.61%	0.59%
14	3.92%	2.66%	3.20%	2.92%	3.25%	3.71%
15	4.47%	5.03%	5.34%	5.12%	5.39%	5.27%
16	4.34%	3.34%	3.20%	3.39%	1.83%	0.59%
17	4.37%	4.75%	3.91%	4.24%	3.15%	1.48%
18	4.50%	4.92%	4.45%	3.52%	2.85%	2.37%
19	10.66%	12.78%	10.14%	13.03%	14.23%	18.32%
019-01	3.31%	4.52%	1.78%	4.71%	4.57%	4.30%
019-02	1.55%	1.75%	1.42%	2.23%	3.25%	2.97%
019-03	2.76%	2.38%	2.67%	2.92%	3.15%	6.16%
019-04	2.97%	4.13%	3.74%	3.14%	3.25%	4.75%
	10.60%	12.8%	9.60%	13.0%	14.20%	18.2%

Graph 4.2 – Education Graph- % of Total Kelowna

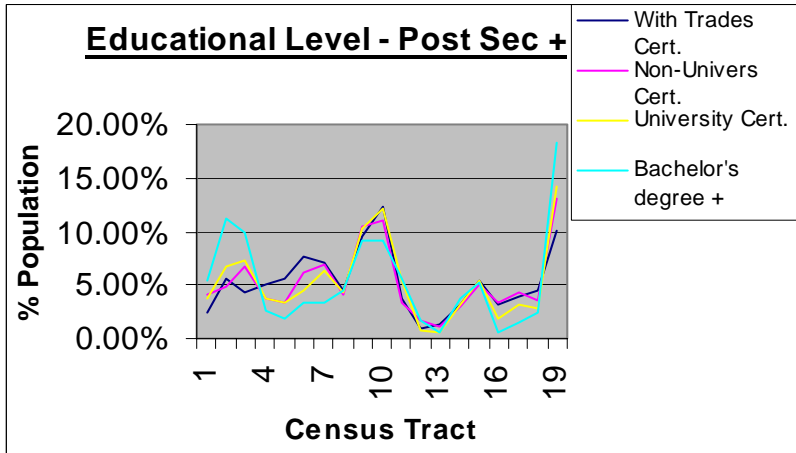
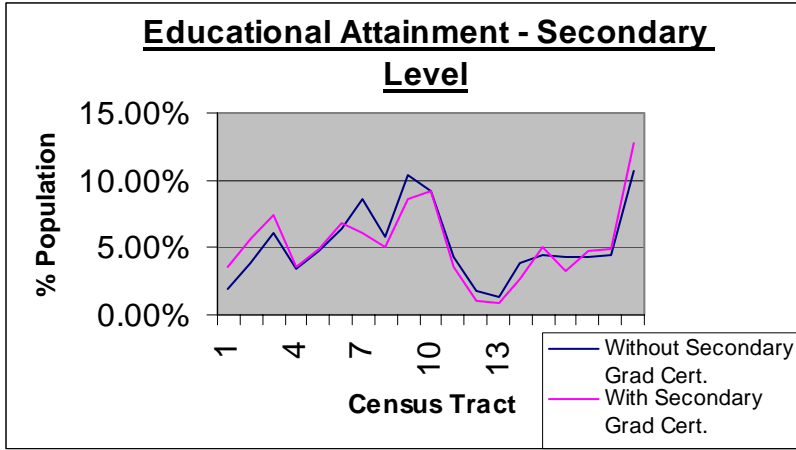
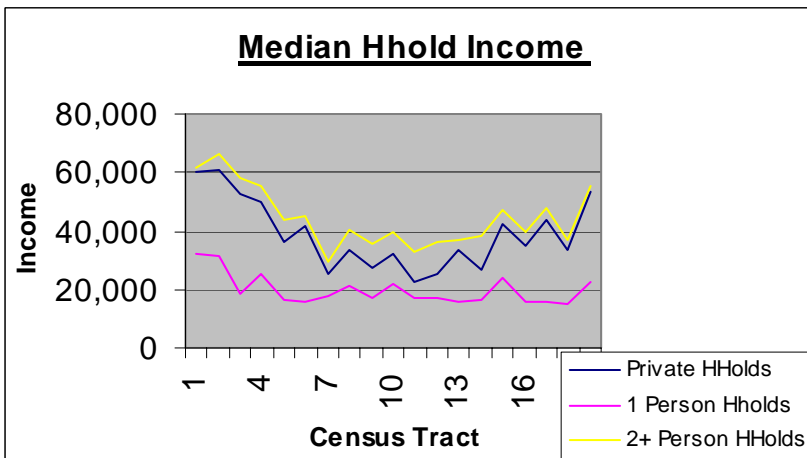
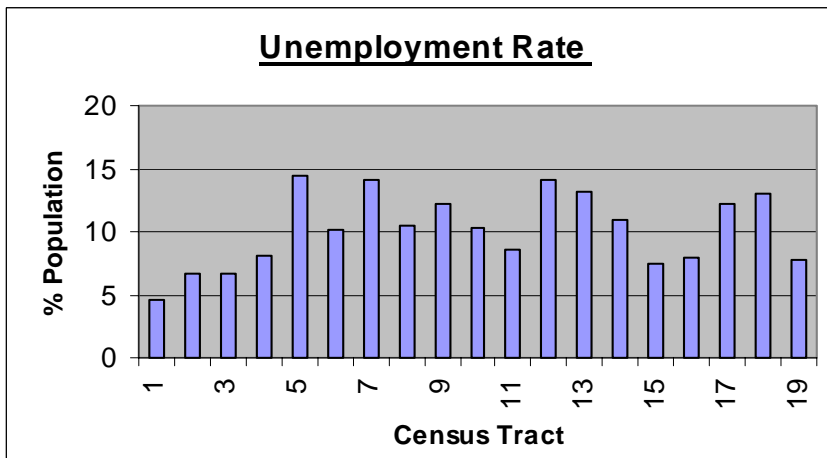
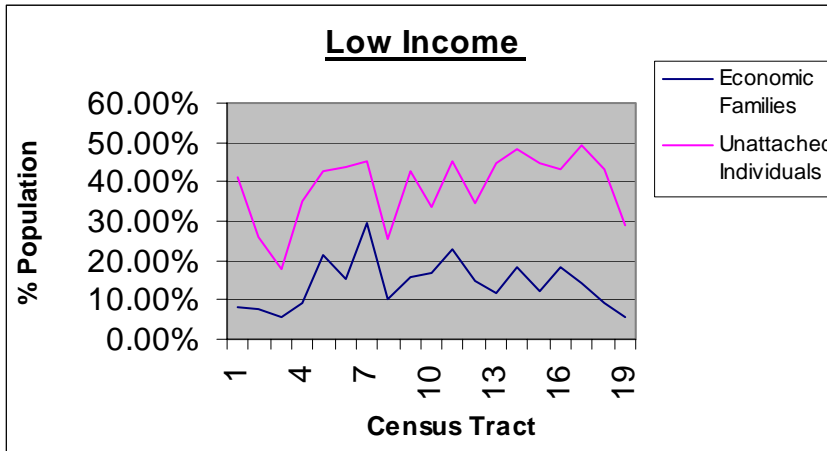


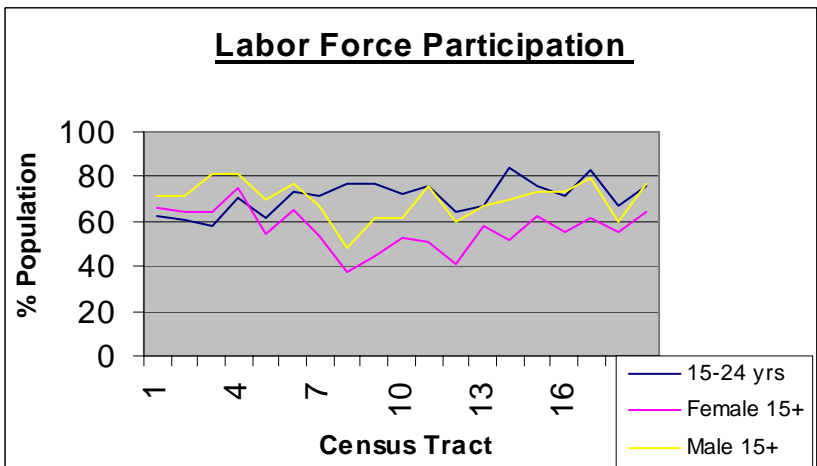
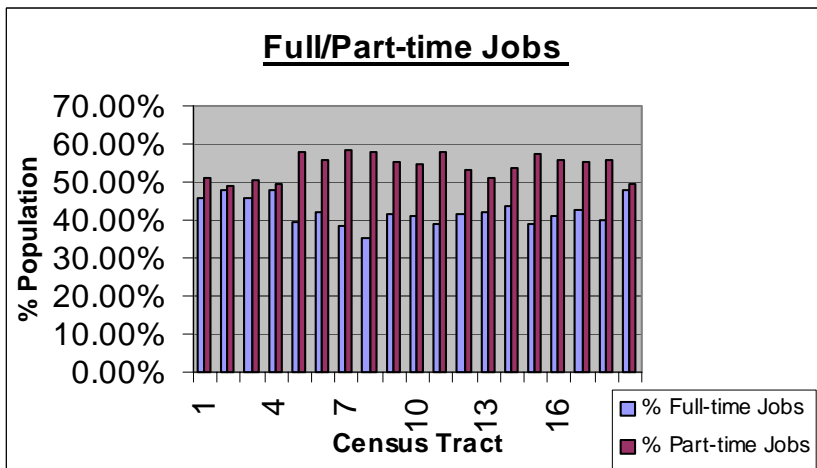
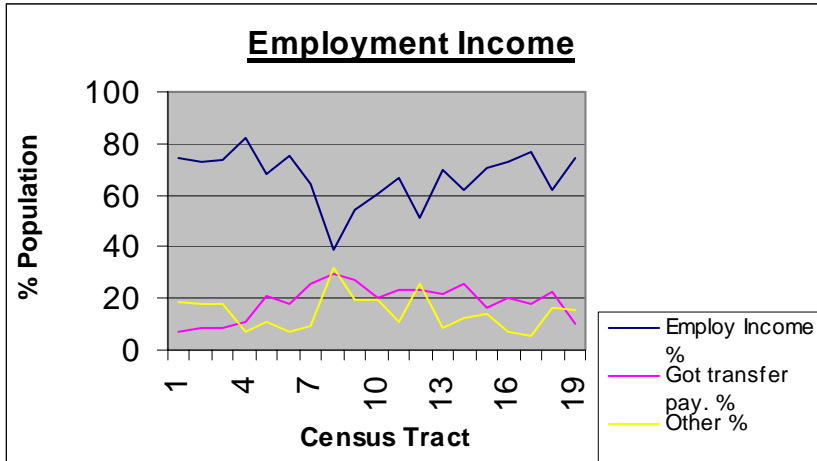
Table 15.1 – Employment & Income - % by Census Tract

	Low Income		Employment/Median Hhld. Income				Employment Income		
	Economic Families	Unattached Individuals	Unemploy Rate	Private Hhlds	1 person Hhlds	2+ person Hhlds.	employ. income %	govt transfer payments %	other %
1	7.90%	41.40%	4.6	59,968	31,811	61,636	74.4	7.1	18.5
2	7.70%	26.00%	6.6	61,156	31,275	66,615	73.2	8.8	18
3	5.70%	17.60%	6.6	52,765	18,358	58,023	73.6	8.9	17.6
4	9.40%	35.30%	8.1	50,201	25,277	55,117	81.9	11	7.1
5	21.20%	42.90%	14.4	36,420	16,119	43,541	68.6	20.7	10.7
6	15.10%	43.50%	10.2	41,899	15,736	45,033	75.2	18.2	6.6
7	29.30%	45.40%	14.1	25,155	17,923	29,350	64.7	25.9	9.5
8	10.30%	25.40%	10.4	33,652	21,270	40,136	38.9	29.7	31.4
9	15.80%	42.80%	12.2	27,617	16,892	35,524	54.1	26.8	19.1
10	17.00%	33.40%	10.3	32,244	21,812	39,801	60.3	20.3	19.5
11	23.00%	45.00%	8.6	22,347	17,314	32,696	66.5	23	10.5
12	14.70%	34.80%	14.2	25,212	16,805	36,101	51.1	23.6	25.3
13	11.80%	44.50%	13.1	33,812	15,538	37,018	69.7	21.7	8.6
14	18.10%	48.30%	10.9	26,466	16,703	38,032	62.2	25.4	12.4
15	12.30%	44.90%	7.4	42,162	24,119	46,958	70.2	15.9	13.9
16	18.40%	43.40%	8.0	34,774	15,480	39,918	72.8	20.4	6.8
17	14.00%	49.10%	12.2	43,420	15,820	47,629	76.5	17.8	5.7
18	9.40%	43.10%	13.0	33,641	15,250	36,883	61.8	22.1	16.1
19	5.60%	29.10%	7.8	53,051	22,858	55,611	74.7	10.1	15.2
	13.6	39.2	9.7	36,582	18,373	45,126	67.5	17.2	15.2

Employment Equity												
	Labour force participation			% full	% part-	unempl	unemp	unempl	avg 15+	avg.	med. 15+	med. 15+
	15-24 yrs	female 15+	male 15+	time jobs	time jobs	male	female	youth	male \$	15+ female \$	male \$	female \$
1	62.3	65.8	71.7	45.82%	51.08%	1.8	7.7	8.3	37,426	22,687	30,466	17,935
2	61	64.1	71.8	47.72%	49.00%	5.8	7.1	12	43,793	23,991	34,655	17,960
3	58.4	64.4	80.9	45.64%	50.35%	6.1	7.3	18.6	37,353	22,523	27,774	17,925
4	70.8	74.8	81	48.10%	49.62%	5.4	11.6	9.5	31,530	19,650	29,172	15,075
5	61.6	54.5	69.9	39.28%	57.66%	11.6	18.1	23	27,517	15,401	23,431	12,939
6	73	65.3	77.1	42.16%	55.56%	8.3	12.1	13.8	25,893	16,229	24,037	14,225
7	71.4	53.3	67.2	38.58%	58.27%	16.1	12.3	14.5	24,397	15,620	19,424	13,041
8	76.7	37.3	47.9	35.16%	58.06%	14.4	6.1	10.6	27,158	17,140	23,959	13,798
9	76.6	44.9	61.3	41.78%	55.10%	13.1	11.3	17.1	23,590	17,516	19,854	14,526
10	72.6	53.1	61.9	41.20%	54.66%	9.5	11.3	10.5	29,410	19,885	23,130	15,234
11	76.2	51	75.5	38.85%	58.01%	6	11.6	10.4	25,938	17,287	19,874	13,558
12	64.3	40.9	59.4	41.44%	53.15%	11.7	19.2	16.7	32,389	21,785	24,725	14,440
13	66.7	57.9	67.1	42.00%	51.00%	14.5	11.4	21.4	25,531	18,721	22,715	13,187
14	84.3	51.5	69.6	43.52%	53.82%	12.2	9.4	14.3	23,728	17,007	19,930	14,341
15	76.3	62.5	73.6	39.00%	57.49%	7.1	8.2	9	28,647	18,869	26,101	14,541
16	71.2	55.5	73.6	41.08%	55.73%	9.7	5.9	17.5	23,829	15,207	19,533	13,843
17	82.9	61.8	79.3	42.68%	55.05%	11.5	12.5	27.6	26,168	16,767	26,836	13,748
18	66.7	55	59.5	40.06%	55.66%	15.1	11	22.9	25,383	15,857	21,038	12,070
19	75.8	64.4	76.7	47.75%	49.45%	6.5	9.1	22	36,511	20,725	30,824	15,018
	71.8	56.8	70.5	42.92%	53.78%	9.2	10.3	15.6	29,996	18,739	24,313	14,531

Graph 5.1 – Employment & Income Graph- % by Census Tract





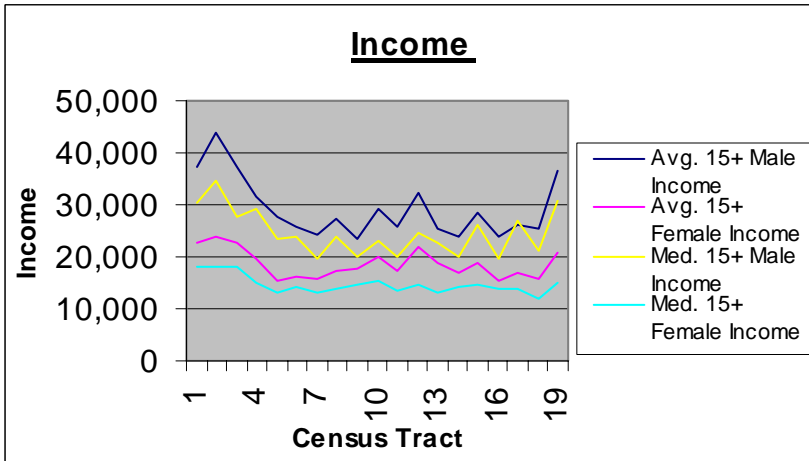
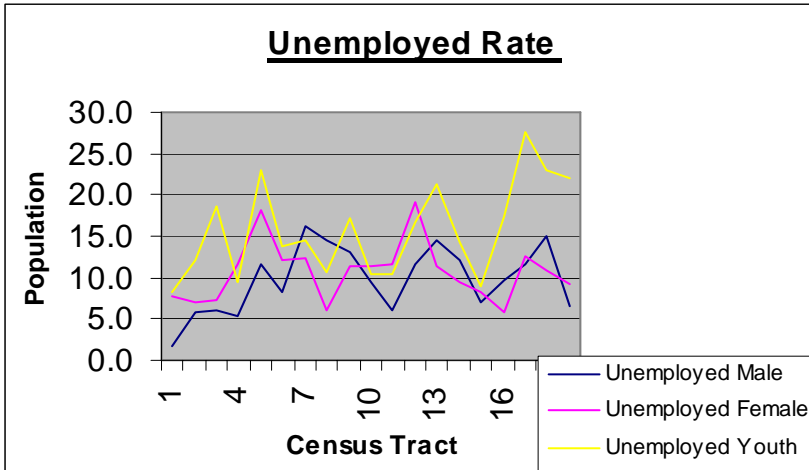


Table 15.2 – Employment & Commerce - % of Total Kelowna

Cen Tract	Low Income		Unemployed			Employment Equity		
	Economic Families	Unattached Individuals	Unemploy %	% full time jobs	% part- time jobs	Unemploy male	Unemploy female	Unemploy youth
1	2.03%	1.03%	1.66%	3.67%	3.26%	0.66%	2.66%	1.50%
2	3.20%	1.71%	3.88%	6.50%	5.32%	3.52%	3.99%	3.75%
3	2.91%	1.28%	5.20%	8.18%	7.19%	5.29%	5.10%	6.74%
4	2.62%	1.11%	3.54%	4.71%	3.87%	2.42%	4.88%	2.25%
5	6.69%	3.34%	5.76%	3.50%	4.09%	4.85%	6.87%	5.24%
6	6.98%	4.19%	6.87%	6.40%	6.72%	5.95%	7.54%	5.99%
7	16.57%	10.35%	9.86%	6.07%	7.31%	11.45%	8.43%	7.87%
8	3.78%	4.02%	3.54%	2.70%	3.56%	5.07%	2%	2.62%
9	11.48%	18.48%	11.07%	8.63%	9.07%	12.11%	9.98%	10.49%
10	12.06%	11.72%	9.63%	8.65%	9.15%	8.81%	10.64%	6.74%
11	4.80%	11.38%	3.54%	3.67%	4.37%	2.64%	4.43%	3%
12	1.31%	2.91%	1.77%	1.14%	1.17%	1.54%	2.22%	1.12%
13	0.87%	2.05%	1.44%	1.04%	1.01%	1.76%	1.11%	1.12%
14	4.07%	8.38%	3.77%	3.25%	3.20%	4.63%	2.88%	3.75%
15	4.80%	5.47%	4.21%	5.23%	6.15%	4.19%	4.43%	3.37%
16	4.65%	2.82%	2.77%	3.20%	3.46%	3.74%	1.77%	3.75%
17	4.22%	3.76%	5.43%	4.19%	4.31%	5.73%	4.88%	8.99%
18	1.02%	1.2%	4.65%	3.25%	3.60%	5.51%	3.77%	4.12%
19	5.96%	4.79%	11.41%	16.02%	13.22%	10.13%	12.42%	17.60%
	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Graph 5.2 – Employment & Commerce Graph- % of Total Kelowna

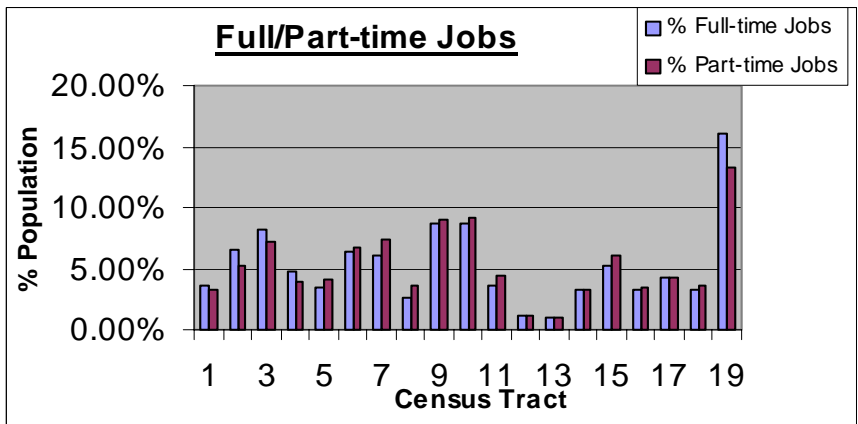
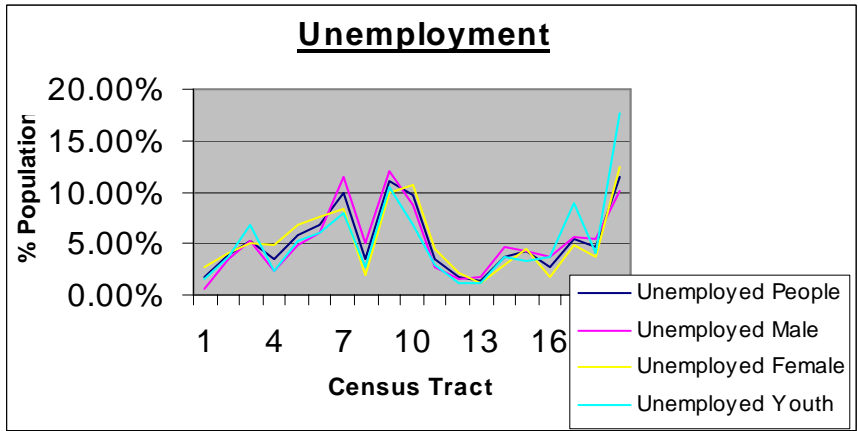
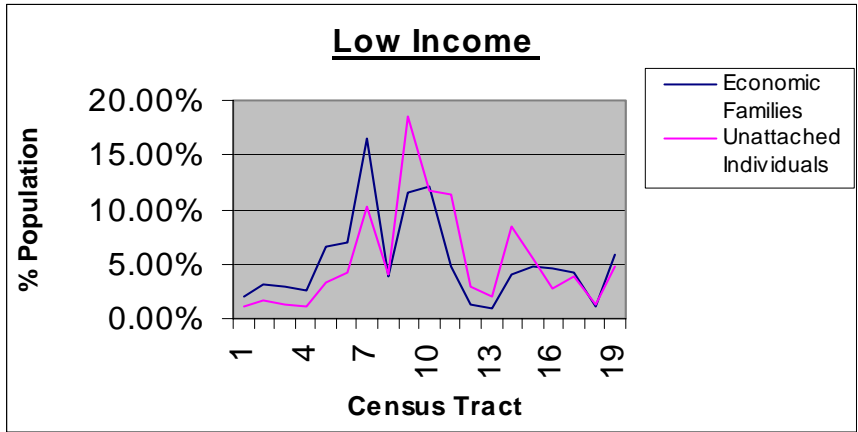
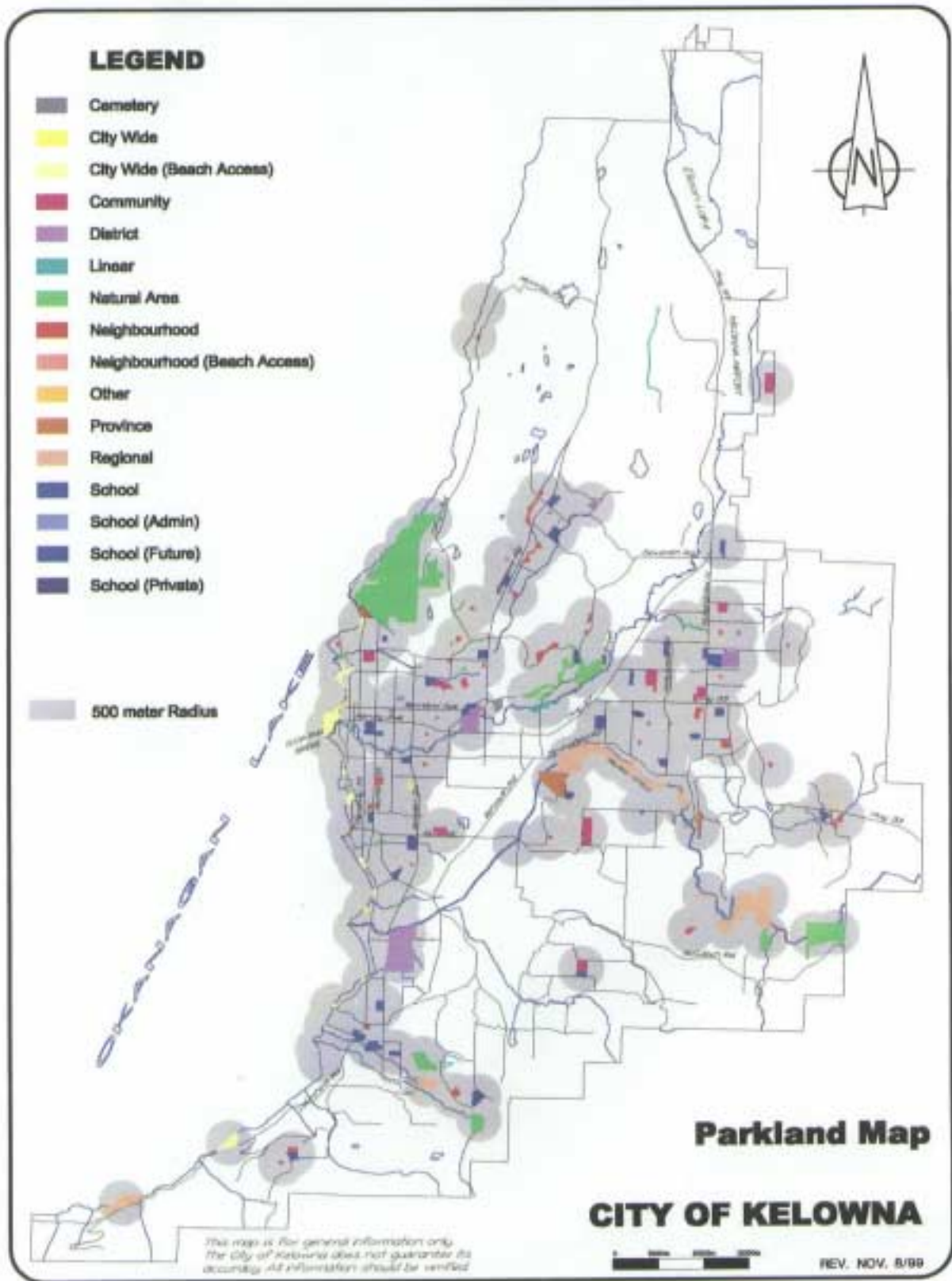
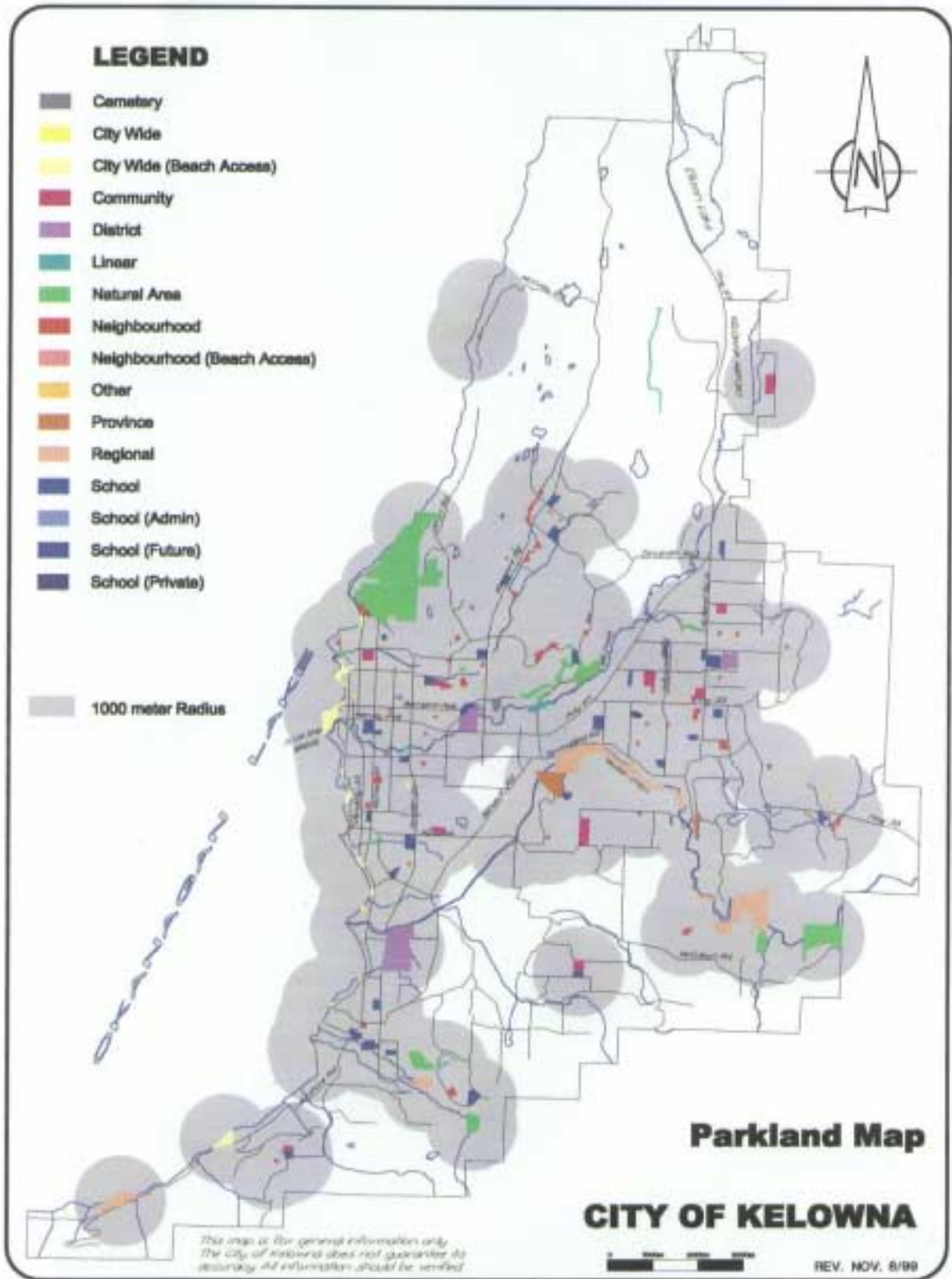


Table 15.3 – Types of Employment

	Management	Business, finance, admin	Natural & Applied Sc.	Health Occup.	Social sc educat govt	Art/Cul Rec./ Sport	Sales & Service	Trades, trans, equip oper	Occup Unique Prim ind	Process Manufac	Total Employ by CT
	A	B	C	D	E	F	G	H	I	J	
1	12.70%	19.68%	5.08%	6.35%	6.98%	3.17%	28.89%	9.84%	6.03%	1.27%	1575
2	16.35%	20.77%	4.42%	9.04%	9.23%	1.73%	23.65%	9.23%	2.31%	3.27%	2600
3	11.80%	16.69%	3.60%	6.04%	7.19%	1.15%	24.32%	13.53%	10.94%	4.75%	3475
4	9.45%	16.80%	2.89%	5.51%	5.51%	2.36%	30.18%	15.75%	6.30%	5.25%	1905
5	6.18%	15.29%	2.65%	3.24%	3.53%	0.59%	35.00%	19.12%	6.47%	7.94%	1700
6	7.97%	16.10%	2.71%	5.93%	2.71%	1.86%	32.03%	18.31%	5.25%	7.12%	2950
7	4.54%	15.97%	3.02%	3.19%	4.37%	1.34%	38.99%	16.81%	4.20%	7.56%	2975
8	9.62%	15.12%	3.78%	3.44%	5.15%	4.12%	32.65%	14.09%	4.81%	7.22%	1455
9	7.78%	18.62%	3.70%	4.59%	5.74%	1.53%	34.31%	14.29%	3.70%	5.74%	3920
10	9.45%	17.55%	2.95%	5.89%	6.50%	2.82%	35.46%	13.13%	3.93%	2.33%	4075
11	6.65%	18.28%	5.26%	7.48%	9.42%	1.94%	33.52%	12.47%	2.49%	2.49%	1805
12	10.48%	15.24%	6.67%	2.86%	5.71%	4.76%	28.57%	12.38%	8.57%	4.76%	525
13	5.21%	16.67%	2.08%	6.25%	4.17%	0	26.04%	21.88%	2.08%	15.63%	480
14	6.04%	15.44%	2.01%	2.68%	8.05%	4.03%	34.23%	20.47%	1.68%	5.37%	1490
15	10.12%	22.02%	2.98%	4.37%	6.15%	2.38%	31.75%	11.51%	2.58%	6.15%	2520
16	4.61%	10.20%	1.97%	3.29%	2.96%	1.64%	38.82%	25.00%	4.61%	6.91%	1520
17	6.62%	14.50%	3.05%	5.60%	2.80%	1.78%	31.30%	21.88%	5.34%	7.12%	1965
18	7.47%	18.51%	1.95%	5.52%	2.92%	1.30%	27.60%	18.51%	7.79%	8.44%	1540
19	12.47%	20.32%	4.54%	4.70%	7.54%	2.93%	24.94%	13.70%	4.85%	4.00%	6495
	4170	7830	1560	2315	2650	975	13,660	6670	2180	2300	
	Total Jobs= 44,315										
Av	9.41%	17.67%	3.52%	5.22%	5.98%	2.20%	30.82%	15.05%	4.92%	5.19%	



Map 25 - Parks. Dept. Map - Parks & Schools with 500 m. Radii (5-7 min. walk)



Map 26 - Parks Department Map - 1 Km. (10-15 min. walk) Radii Distances From Parks & Schools