



**Community Indicators Report No. 2**  
**Indicators from the 2001 Census**  
**Change from 1996 to 2001**



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## Community Indicators Report No. 2

### **Introduction:**

With the many challenges the public sector faces in addressing the needs of communities, there is increased demand for accountability. Means of measuring community health and monitoring change are becoming more essential, as we deal with fast-paced growth and the difficulties of ensuring that this growth is sustainable from environmental, economic and social perspectives. The exercise of preparing and expanding on the social policy context of the OCP in the mid 1990s brought about suggestions from the community, including members of the City's Social Planning Board, to explore some means of measuring and monitoring quality of life. In the late 1990s, the Federation of Canadian Municipalities (FCM) was exploring the same issue, and has now developed a reporting system for quality of life at the broad community level for the larger Canadian cities.

In 1999, planning staff brought the Community Indicators Report No. 1<sup>1</sup> to City Council to introduce Council and the community to this benchmarking exercise. This report used the results of the 1996 Census and available research on the calculation of socio-economic indicators to provide maps and statistics at a census tract level that compared various areas of the city to the city norm. The report also replicated the indicators used by FCM in its Quality of Life reports to provide comparison for Kelowna to other Canadian cities. Finally, the first report was done in partnership with the RCMP and also examined crime statistics with an attempt to relate criminal activity to socio-economic indicators. Funding from the RCMP helped enable this research and the results were to be used to assist in the identification and location of community-level crime prevention programs. With a view of identifying locations for community crime prevention programs, inventories of community amenities, including parks, schools, churches and other facilities that provide, or could enable provision of a service to the community were included. Other amenities, such as child care facilities, were also inventoried to provide information on the distribution of these services. These services have not been repeated in this report. Subject to updates, this information is still available in the first report.

The first report included recommendations regarding repetition of the research as follows:

- 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.*

### **Official Community Plan Context:**

The city's Official Community Plan (OCP) now contains policy which provides direction to measure the socio-economic health of the community as follows:

**5.1.4 Monitoring.** *Develop a process to co-ordinate data collection related to OCP policies on indicators and monitoring, in order to maintain a database measuring our progress on growth management, environmental and community health.*

**6.1.27 Indicators.** *Assess, once census data becomes available, the degree to which Urban Centres are fulfilling OCP objectives and ensure that the information derived is consulted during the next OCP review process.*

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<sup>1</sup> Can be found on the City of Kelowna Web Site [www.city.kelowna.bc.ca](http://www.city.kelowna.bc.ca) under Departments/ Planning & Corporate Services/ Community Development & Real Estate/ Community Planning

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**17.3.24 Monitoring.** *Develop a process for monitoring, evaluating, maintaining, reviewing and reporting on the implementation of the goals, objectives and strategies in the Social Plan<sup>2</sup>. This process will include effective public input.*

In a more general context, the indicators generated can be used to assist in determining whether OCP policy direction continues to be relevant to the needs of residents in the community and what changes may be required.

### **Crime Statistics:**

The opportunity to conduct the original research for the Community Indicators Report No. 1 was assisted by the interest of the RCMP to be involved in the development of socio-economic indicators by small areas that could be correlated with crime statistics. The intent was to use the generated indicators and statistics to develop and efficiently locate community crime prevention programs where they were most needed. The RCMP is part owner of the first report. Recommendations from Report No. 1 included the following relative to the crime statistics component:

- 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.*

Since the first report was completed, planning staff has consulted RCMP staff periodically to determine if there has been any change in the RCMP database that would render it compatible with the systems that are used by City staff and managed by Information Services. There has been no change in the situation since the first report. RCMP staff has not requested an update to the first report, however, periodic interest is still shown in the first report by RCMP staff. Crime statistics continue to be collected by crime districts and cannot be translated to census tract information. Recommendations 5, 6, and 7, above cannot be pursued at this time due to this situation. It is proposed that the crime statistics analysis component be suspended for the second report and re-examined at a more appropriate time, or at such time as the RCMP requests this information. This will enable progress with independently updating the socio-economic information that is now available from the 2001 census.

### **Quality of Life Reporting System – Federation of Canadian Municipalities (FCM)**

At the time that the first Community Indicators report was underway for Kelowna, the Federation of Canadian Municipalities was undertaking an exercise to measure quality of life for larger Canadian cities. Kelowna staff had expressed interest in participating in this work, but Kelowna was not considered large enough to be included (population had to exceed 100,000). 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<sup>3</sup>. Information and data tables from this report were used to generate the same information for Kelowna

<sup>2</sup> The Social Plan policies are now incorporated and updated within the OCP.

<sup>3</sup> This report can be found on the FCM web site as a PDF document; [www.fcm.ca](http://www.fcm.ca) under "Documents, Policies and Events"

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and provide comparisons of Kelowna against other Canadian communities in the first Indicators report.

City staff has contacted FCM staff and determined that the federal quality of life reporting system is on-going, and an update incorporating 2001 Census and other new information will be generated in Spring of 2004. At such time, it should be possible to again generate the same indicators for Kelowna and make comparisons to the findings for other Canadian cities. This will be done as a follow-up to this report.

In the interim, FCM produced a report based on research for three Canadian cities, Calgary, Toronto and Saskatoon, using tax-filer income information. The report addresses the disparities in income from the high to the low end of income earners. It found that, although the situation among the lowest income households across the country has improved somewhat, the wage disparity between the low and high end of household income is increasing (this is consistent with the FCM Quality of Life Report No. 1). The result is that the lowest income earners are becoming increasingly isolated from the higher income community due to the difficulties of affording various services and amenities within their municipalities. The findings are very consistent with the patterns exhibited in Kelowna. The report identifies municipalities as having a critical role in identifying income disparities in their communities and making this information available to those delivering services to lower income populations. This is seen as a critical role for local government that is not being addressed by other orders of government, stated in the report as follows:

*In the three cities studied, municipal government plays an important role in promoting a common understanding of income inequity issues and in providing the community and partners with information and resources to develop effective responses. Each of the cities has an effective analytical and research capacity, which can be used to monitor and report on changing socio-economic indicators in the city. These critical roles are not provided by other orders of government.*<sup>4</sup>

### **Socio-Economic Indicators from 2001 Census:**

The approach of this benchmarking exercise is to use factor analysis to combine socio-economic statistics on related issues and develop scores for the city as a whole and for smaller areas in comparison to the city's performance. This second report also has developed change scores where data from the 1996 and 2001 Census periods can be directly compared. Census tracts, and the city in its entirety, can then be observed in terms of their socio-economic change in the five year period. Most of the scores combine related information, as indicated, and therefore do not equate to incremental measures of change in a specific statistic. Descriptive text within the report helps to discern the characteristics of the scores over the individual areas and for the city, by referring to the components that were used in developing the scores. Tables in the report's appendices also give details for each of the census tracts in all measures that were provided in the Census.

The results of the 2001 Census were released in stages in 2003. The last information was received by the City in July of 2003, enabling a replication of the indicators that were originally used in the Community Indicators Report No. 1, comprised of 1996 Census data. This is an exciting opportunity to see what changes have occurred over the 5-year time-frame between 1996 and 2001. These indicators represent a bona-fide benchmarking exercise to determine the effects of change on quality of life. The results will help the City evaluate the appropriateness and effectiveness of policy direction in its Strategic and Official Community Plans. They will also be effective for the identification of the best locations for and types of community programs and services that are being considered by the City and other community-oriented agencies. An example of this was the use of the first report to help establish appropriate locations for federally-funded computer access sites for low-income populations. This was known as the Community Access Program ( <http://www.kelownacap.ca> ).

The previous report used information at the census tract level to compare various areas of the city against the overall city performance. For example, unemployment rates for various populations (male, female, youth and overall) were consolidated and compared against city-wide unemployment

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<sup>4</sup> FCM, November, 2003, *Falling Behind: Our Growing Income Gap*

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rates to determine which areas were experiencing higher or lower unemployment levels compared to the city as a whole. This approach was used for all socio-economic information in the Census that would enable a comparison over time. Methodologies were based on research of other similar reports, and on manuals produced by CMHC<sup>5</sup> advising what data is available in Canada to create quality of life indicators. Now it is possible to determine what changes have occurred for the entire city, as well as how the various areas of the city have changed compared to the patterns that were exhibited in 1996.

Census tracts (CT) were used in favour of the smaller dissemination areas (DA) for comparison of various areas of the City, because CTs remain fairly consistent from one census to the next, whereas DA boundaries change for each census. In 2001, 3 CTs were actually broken into smaller sub areas to improve the comparability of characteristics of smaller areas. This is done by Statistics Canada, usually when there has been significant population growth, such as within the Glenmore area. City staff broke CT 19, representing the Glenmore area, into 4 sub-areas for the last Indicators Report, based on the knowledge that this would be done for the 2001 Census and so as to segregate urban areas from rural and more suburban areas. Statistics Canada has now conducted a similar breakdown of CT 19. CTs 9 and 10 are also divided into 3 smaller areas each. This makes direct comparison from '96 to '01 a little difficult for these CTs, but also helps to show different characteristics within these areas.

A series of maps has been created, based on the indicators that were used, and these maps are provided, along with a discussion of the emerging patterns for 2001 and change since 1996, in the next section of this report. Data and tables generated to create these maps are provided in the report's appendices (click Appendix 2 - Calculation of Indicators from 2001 Census).

### **Population Growth:**

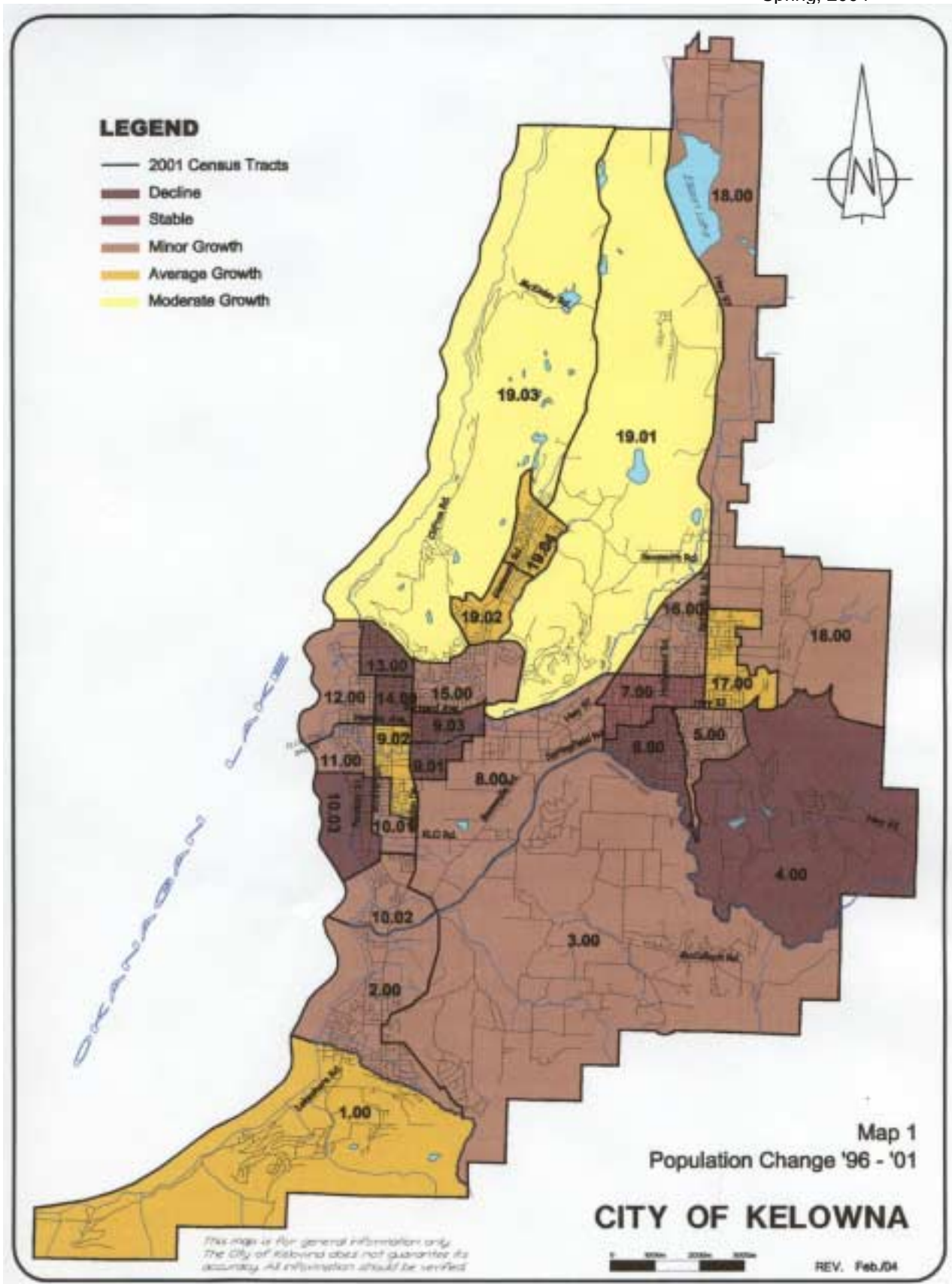
The city grew less rapidly over the last census period than it did for the last two. Overall growth for the city from 1996 to 2001 was 7.65%, compared to 17.8% from 1991 to 1996 and 22.62% from 1986 to 1991. These most recent growth figures represent an annual increase of 1.53 %, far less rapid growth than the city has experienced in the last decade or two. Once again, very different areas of the city have shown growth in comparison to previous census periods, which is largely a reflection of where new development has occurred. Actual growth by census tracts shows a very different range than for the last two census periods, with some areas actually declining in population between '96 and '01. The range of growth rates between CTs compares as follows:

1986 to 1991 -2% (CT 11 – central city) to 99.8 % (CT19 – Glenmore)  
 1991 to 1996 4.11% (CT 11 – central city) to 104.2% (CT8 – Orchard Park area)  
 1996 to 2001 -8.3% (CT 9.01 Capri area south of Sutherland & north of Guisichan) to 34.4%  
 (Clifton to McKinley area)

Growth over the last census period was therefore more modest and the range of comparison for CTs reflected a slight decline or minimal growth up to a relatively significant growth level, measured against city growth of 7.65%. The highest growth rate of 34.4% represents an annual increase of 6.88% over the five year period. High growth rate areas (CTs) in previous census periods more than doubled in population over 5 years. Although CTs 9, 10 and 19 have been subdivided for the 2001 Census, since 1996, the Census tables provide growth rates on the basis of the subdivided CTs. Therefore, unlike change in other socio-demographic information, growth is recorded based on the newly subdivided areas of these CTs.

Reference to the Population Growth '96 to '01 Map No. 1 and Table 1 ( click Table 1, [page 42](#) in Appendix 2) shows the areas that exhibited the highest growth in the north part of the City represented as CTs 19.01 and 19.03, including the Clifton and Quail Ridge areas west of Highway 97. This is confirming development activity in Quail Ridge, the Dilworth Mountain area and Magic Estates that occurred during the 1996 – 2001 period.

<sup>5</sup> CMHC: 1996; "Monitoring Quality of Life in Canadian Communities: A Feasibility Study"



Map 1 - Population Change '96 - '01 - City of Kelowna



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Areas that experienced average growth included the Glenmore Valley suburban areas (CTs 19.02 and 19.04), the north east quadrant of central Rutland (CT 17), the Guisichan area east of Gordon, south of Highway 97 and north of Raymer Ave. (CT 9.02), and the south Mission area (CT 1). Growth has been steady in the south Mission area and this is expected to continue as various neighbourhoods develop. The central city growth is not as clear to pinpoint (CT 9.02). Some of the growth might be attributed to families moving into the central areas, or people sharing accommodation in other ways, thereby increasing occupancy of existing dwellings. The most significant development which occurred in the 1996-2001 timeframe in this neighbourhood was at 1986 Bowes in the form of a strata-titled development of semi-detached homes, with about 16 new homes in total. Other growth was in the form of small seniors' boarding homes, infill development within the limits of the OCP policy direction and the creation of secondary suites. It is surprising that this activity combined to generate more growth in this CT than in surrounding areas where only modest growth or a decline in population was seen. Similarly, small scale and infill development, combined with increased household sizes, must also be responsible for the growth in Rutland CT 17, where no obvious large-scale development was built between '96 & '01. The Glenmore area saw new apartment buildings and subdivisions completed in the same timeframe, including developments by the Society of Hope, featuring family housing subsidized by the Province (BC Housing).

The majority of the city saw minor growth, close to that of the city as a whole. Growth rates ranged from about 2.5 % to 10% for these areas. These areas included:

- the South Pandosy & north Mission areas (CT 10.01, 10.02 & 2);
- southeast Kelowna (CT 3);
- the Orchard Park area (CT 8);
- the area east of Highway 97 (CT 18);
- south Glenmore (CT 15);
- central parts of Rutland (CTs 5 & 16);
- and the north central City area south of Knox Mountain, west of Richter and north of Rose Ave. (CTs 11 & 12).

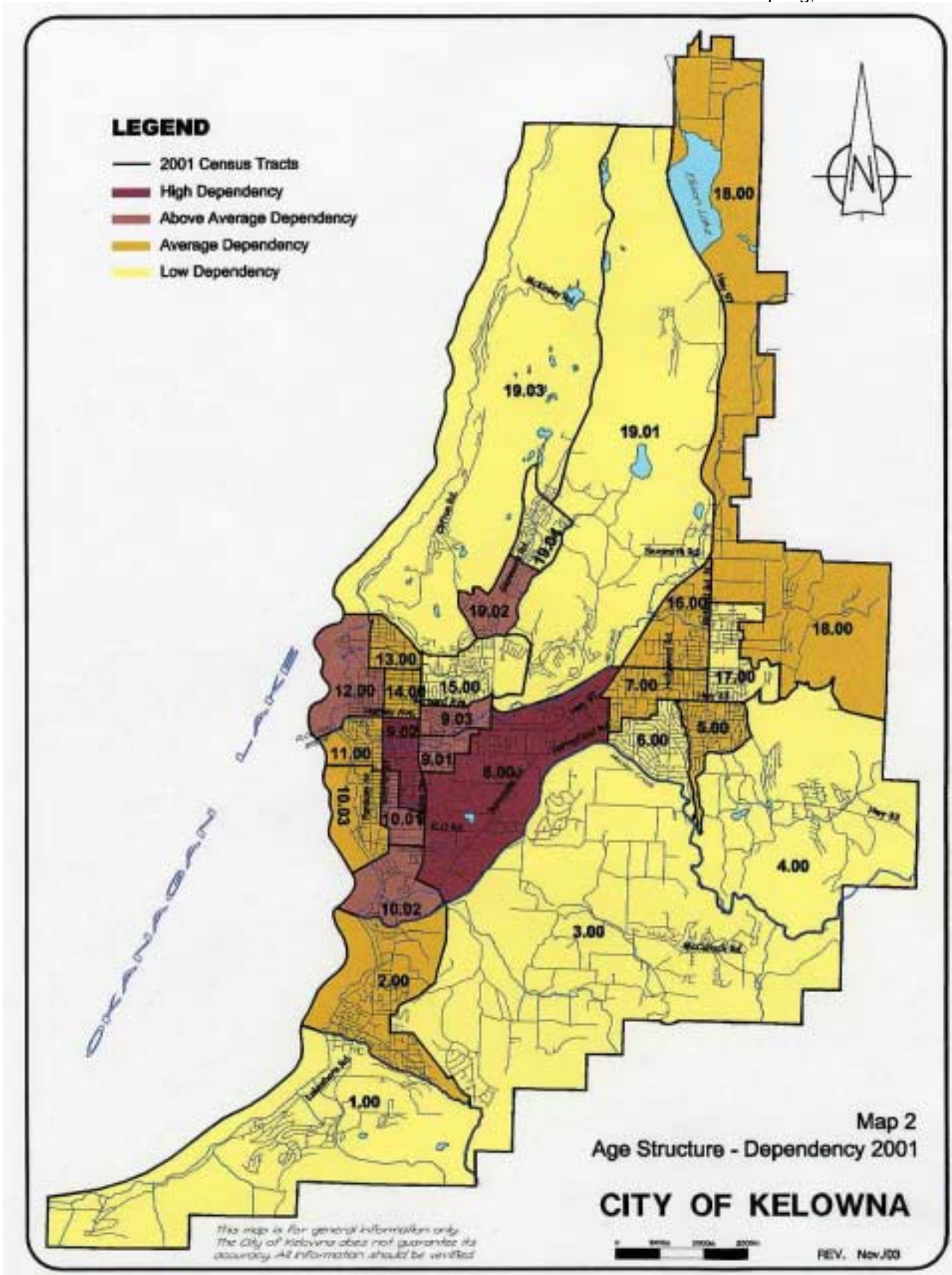
Some areas actually decreased in population or grew only slightly between '96 and '01. Change in these areas ranged from -8.3% (CT 9.01) to 1.7% in the northwest, central Rutland area (CT 7). CT 7 was the only CT in this category to experience an increase in population. Change remains relatively minor and the loss of population does not necessarily mean these areas are in decline. Smaller household sizes (e.g. more people living alone), and aging population may be part of the reason. The Dorchester, at the corner of Ethel & Harvey added 145 suites for seniors between the two Census years ('96 and '01), for example, and it is located in CT 14, which showed a 7.27% decline in population over the same period. Black Mountain (CT 4), the north central city area east of Richter (CT 13 & 14) and the Pandosy area west of Richter, north of Swordy and south of Rose (CT 10.03) also saw population decreases.

### ***Age Structure – Dependency:***

This indicator is derived by comparing the proportion of the population in various age groups. Those between 15 and 64, are considered eligible for the work force and therefore have a higher level of independence. Comparatively, people aged 65 and over are less likely to derive their income from employment and will require additional services such as access to health care, public transit and shopping and personal services. Senior populations are also better accommodated in areas that provide less challenges for mobility by not featuring development on slopes<sup>6</sup>. The younger age groups are completely dependent upon their families and the community for support.

Patterns of dependency (shown on Map 2) are very similar in 2001 to those created by the 1996 Census information (see (click) Table 2, page 43, Appendix 2). In Kelowna, the concentration of

<sup>6</sup> See the City's [Guidelines for Accessibility in Outdoor Areas](#) for details on this concept.



Map 2 - Age Structure - Dependency 2001

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seniors' population is the major dependency factor. In CT 8, the Orchard Park area, where over 50 % of the population falls within the identified age groups, 1,925 of these people are seniors while only 230 are children aged 9 and under. This can also be expressed as 45% of the population being 65 and over. In 1996, this same area showed 40% of the population in the 65 and over age group.

Some changes from the 1996 map are evident due to the breakdown of CTs 9 and 10 into smaller areas. This has helped create more distinction within these areas. In general, areas showing a high rate of dependency, largely due to the concentration of seniors' population, are also appropriately located for access to services and mobility of the population. CT 19.01 has changed to show low dependency in terms of its population's age structure. Residential growth in this area has resulted in a different age structure of the population. New development within this area would have included Quail Ridge and Dilworth Mountain.

### ***Family/Marital Status:***

Based on the 1996 Census, an indicator was developed to show the composition of households by living arrangements, in terms of the proportion of family versus other living arrangements. This exercise combined family structure information with information on marital status of the adult population. Variables used included the proportions of the following types of households and marital status information:

<b><i>Family Structure</i></b>	<b><i>Marital Status</i></b>
Husband & Wife Family	Single
Lone Parent Family	Married
Living Alone	Separated
65+ & Living Alone	Divorced
	Widowed

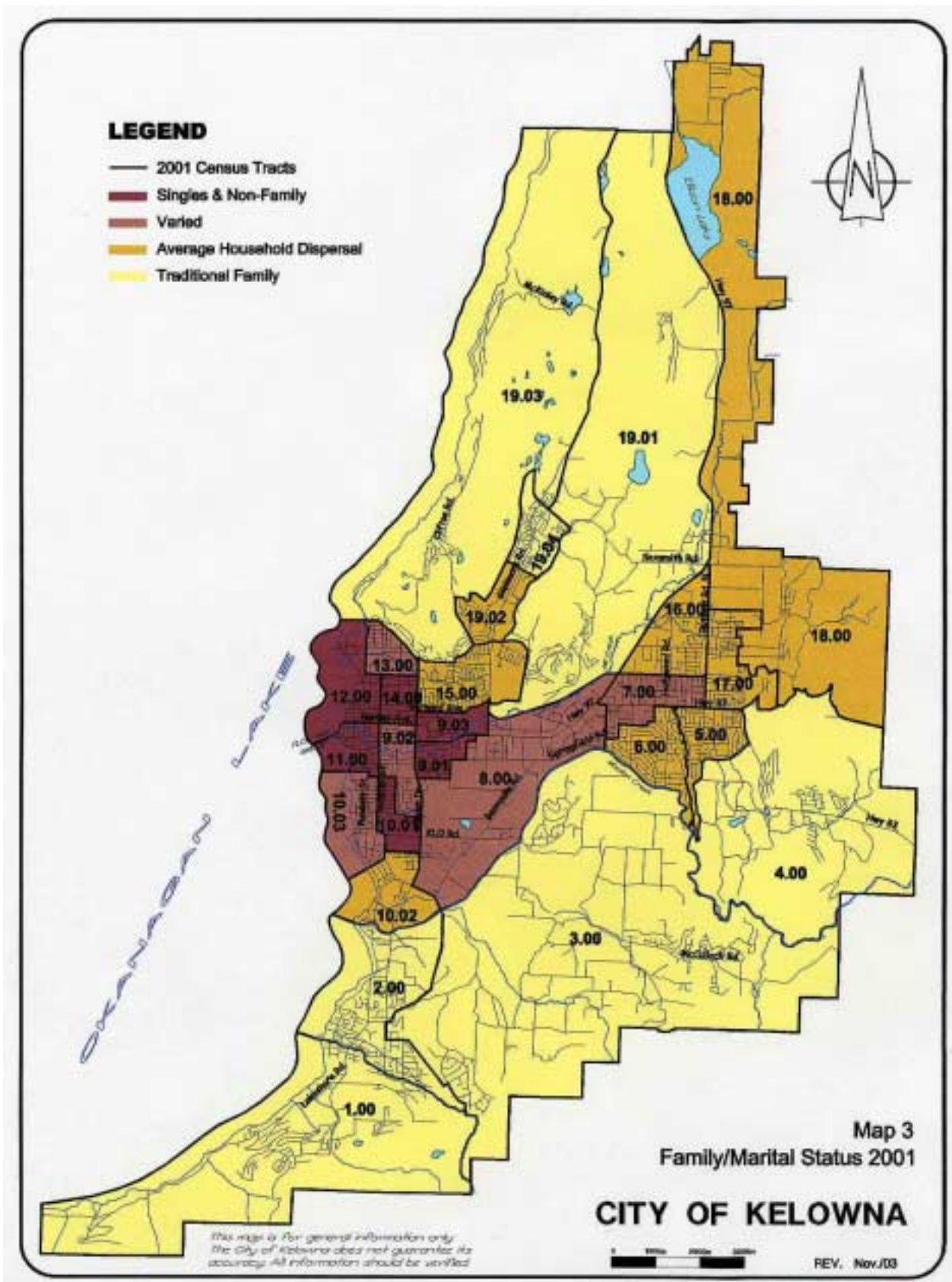
Percentages of the population and households falling within the above categories were compared for each census tract to the city as a whole (see / click Table 3, page 44, Appendix 2). In 2001, the nature of the city's family distribution and living arrangements had not changed significantly from 1996. The proportion of husband and wife families fell from 58.8 % of all private households to 50%. Otherwise all changes City-wide were 1% or less in terms of family structure and marital status. New information was collected in 2001 on common-law relationships. Previously not included in the Census, the acknowledgement of common-law living arrangements adds to the population that is actually functioning as an economic family<sup>7</sup> as opposed to living independently. 2001 Census information classified 3,040 households, 7.4% of all private households, as common-law, and 5960 people, 7.3% of all adults, identified themselves as being within a common-law relationship. These figures were not included in the comparisons of family/marital status from 1996 to 2001 in order to ensure that an accurate assessment of change could be made.

On a census tract level, the distribution of the population and households, using the family and marital status indicator, appears very similar from 1996 to 2001 (shown on Map 3 – see (click) also Table 4, [page 45](#) in Appendix 2). The subdivision of census tracts 9 and 10 in the central city now shows a greater distinction between the distribution of households within these CTs. However, this central area once again shows the highest level of non-family households and marital status in categories other than married. Senior singles and other single-person households form a greater proportion of the population in these areas. Households identified as living alone account for 37.1% (CT 10.01) to 52.4 % (CT 11) of all households, while people 65 and over and living alone account for 17.7% (CT 14) to 26 % (CT 12) of all households in these areas.

Census tract 8, covering the Orchard Park area west to Gordon Dr. has increased its diversity of households somewhat since 1996. This area also features higher proportions of single person and senior singles living alone than other areas of the city. However 55.4 % of all adults are married, which is higher than the city norm.

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<sup>7</sup> As defined by the Census.



Map 3 - Family/Marital Status - 2001

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Other areas showing a slight change are CTs 18 (east of Highway 97 N.), 6 (southwest quadrant of central Rutland) and CT 19.02 (Glenmore Valley). Within CTs 19.02 and 6, there have been some significant seniors' housing developments, including Sandalwood in Glenmore and Fernbrae Manor in Rutland, and these may be partially responsible for the change. A strong family orientation to household composition is still demonstrated in the more outlying areas of the city, such as Black Mountain, the Mission area, southeast Kelowna and the north Glenmore areas. CTs 1 to 4 and 19.01, 19.03 and 19.04 cover these areas. Husband and wife families account for 65% (CT 19.04) to 76.7% (CT 01) of all households in these areas and 60.3% to 65.6% of all adults are married, falling within these same census tracts.

Family structure can be considered stronger by adding in the common-law component across the city in 2001. Interestingly, common-law arrangements are more prevalent in the central areas and less so in the outlying areas, which is opposite to the distribution of traditional husband and wife households. This may be linked to economic well-being. An interesting comparison between the areas surrounding and including urban centres shows distinct differences between Rutland and the areas in the vicinity of downtown Kelowna. The central area of Rutland features a higher proportion of traditional family living arrangements.

#### Official Community Plan Policy pertinent to Age Dependency and Family Structure

There are two OCP policies which are connected with the above indicators. Under the Chapter on Population, policy 3.1.2 reads as follows:

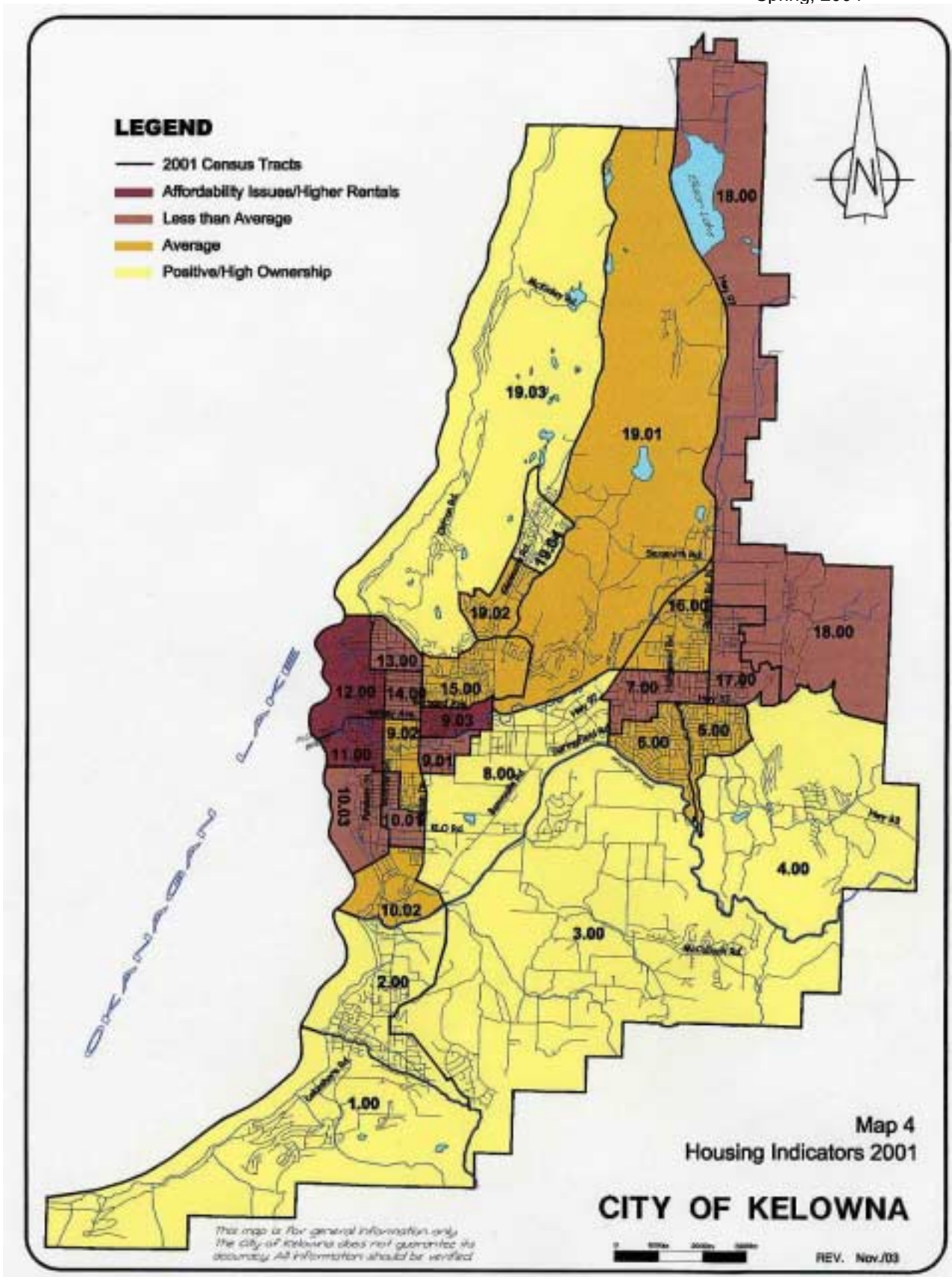
**Population Mix.** *Encourage a diverse socio-economic population mix to achieve a balanced and liveable community in conjunction with the efforts of existing economic development and community agencies;*

The previous descriptions of population distributions based on family structure and dependency of the population indicate that cohesive populations are dispersed into rather clearly defined areas in the City. Policies to increase diversity within neighbourhoods are appropriate but may not be that effective. People with greater dependency, more needs and less family structure will tend to live where they can afford to and are closer to the services they need. This is logically in or close to the urban centres, as the indicators confirm is the case. The pattern of higher concentrations of households that resemble traditional family structures to outlying areas, including the Mission, Glenmore, Southeast Kelowna and Black Mountain areas continues.

Chapter 8 of the OCP, dealing with housing also discusses population mix in the context of housing. Specifically, policy 8.1.37 reads as follows:

**Family Housing.** *Encourage family oriented townhouses or apartment housing, especially within Urban Centre areas;*

It is appropriate to encourage and provide for families that choose to live in urban centres. This will help shift the balance from the higher concentration of single and non-family, and senior households in these areas to a more even mix. The Rutland area actually shows a healthier pattern of a more diverse population and less dependency, based on age, than other urban centres in the city. Availability of housing suited to families and more affordable housing are probably factors contributing to this healthier mix. By contrast, a pattern of higher numbers of single and non-family households with more dependent seniors continues in the downtown, Orchard Park and South Pandosy Urban Centres. A significant concentration of seniors' oriented housing in these areas contributes to this pattern as well. Another reason supporting the provision of family housing in the urban centres is that children and youth are also better served by the greater availability of services in proximity to urban centres than in the outlying neighbourhoods (this was shown in the previous Indicators report.).



Map 4 - Housing Indicators - 2001

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***Housing Indicators:***

The housing indicator is intended to reflect housing affordability and suitability across the city. The following Census information is used to derive this indicator, which is then compared by census tract against the city as a whole:

- the proportion of households paying 30% or more for shelter, for owners and for tenants;
- the proportion of owner and tenant households;
- the condition of dwellings (what percent was in need of major repairs).

The research conducted by the City used to develop the current policies in the OCP that address housing affordability and needs, determined that homeowners had a much lower proportion of households with affordability issues than tenants. A general observation, consistent with research by CMHC for all of Canada is that owners are not experiencing significant housing affordability hardship in comparison to tenant households. Levels of home ownership on a geographic basis are therefore indicative of the level of affordability, when combined with other statistics. In 2001, there were 26,665 owner-occupied households in the city with 19.54% of these (5,210 households) spending 30% or more on major housing payments, and there were 12,950 tenant households in the City, of which 45.83% (5,935 households) were spending 30% or more of their household income on rent.

The Census also records shelter costs, in the form of average gross rent, average owner's major payments and average value of dwellings by CTs. However, this information would need to be qualified by other determinants, such as income, in the various parts of the city. Higher housing cost in areas with higher income is not an indicator of housing needs

2001 Housing Patterns:

Patterns across the City for 2001 seen on Map 4, based on the indicators, showed a similar pattern to the one generated by the 1996 Census (see/click **Table 5**, page 46, Appendix 2). The largest proportions of households paying 30% or more for shelter, and highest proportions of tenant households were found in CTs 9.03, 11, and 12. The latter 2 areas are the central areas of the city, closest to the lake, north and south of Highway 97, west of Richter St. and north of Rose Ave.. CT 9.03 is the area east of Gordon, west of Spall and bounded to the north by Bernard Ave. and south by Sutherland Ave.. Over 67% of all households were tenant households in this area. This reflects building form (more rental apartment buildings) as well as socio-economic demographics.

Areas demonstrating lower proportions of households paying 30% or more for shelter and higher rates of ownership were CTs 1 to 4, 8, 19.03, and 19.04, respectively. CT 8 is a larger area expanding from the Highway 97 town centre area north of Mission Creek and west to Gordon Dr.. There is a significant seniors population in this part of the City and higher density housing forms are more common. These higher density dwellings are more likely to be owned than those in CTs 11, 9 and 12. Black Mountain and the northwest Glenmore areas also have higher ownership and less households paying in excess of 30% of income for shelter in comparison to the overall City norms.

Change in Housing Indicators 1996 to 2001

Because the housing indicators are consistent and are based on the percentage information of the totals by area, a clear comparison of change can be made from the results of the 1996 Census to the 2001 Census (see Map 5 and (click) Table 6, page 47, Appendix 2). Overall, the city has seen improvements in terms of higher ownership, and less households paying 30% or more of their income on shelter. The proportion of tenant households in this category has declined from 52.35 % to 43.83 %. Home ownership has shown a slight increase from 17.98% to 19.54% paying 30% or more of household income on shelter. The proportion of homes needing major repairs has grown slightly, likely a reflection of aging of the structures in the 5-year time-frame.

A consolidation of differences in the selected indicators shows some interesting change in various parts of the City (shown on Map 5). Central areas, including some of the lower income and higher tenancy areas, have shown notable improvements (CT 11). The older south Glenmore neighbourhood (CT 15) demonstrates a slight increase in the proportion of tenant households, but also shows a significant decline in the number of tenant households paying 30% or more on rent. Most of Rutland south of Leathead Rd., has seen significant improvement in housing affordability and increased ownership levels from one census to the next. CT 8 including a large portion of the

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Highway 97 town centre area has shown similar changes. These are positive changes in terms of planning for the future of town centre areas. It shows that these areas experiencing economic gain, aside from the lower income characteristics compared to the rest of the City that are evidenced later on in this report.

CT 18 showed significant decreases in housing affordability indicators. These included marked increases in owners paying 30% or more of income on housing, declines in ownership, increases in tenancy, more homes in need of major repair, and more tenants paying 30% or more of their income for housing. This area includes native lands and it is unclear how these are treated in terms of housing indicators by the Census. No band housing is recorded by the Census and 325 movable dwellings out of 1460 occupied dwellings were identified in this CT. Mobile homes (depending on their age) are more likely to deteriorate in condition, which may account for the change in the homes in need of major repair.

Southeast Kelowna (CT 3), central parts of the City (CTs 9 and 14) have shown slight declines in the affordability indicators. All of Glenmore, McKinley and Crawford areas (CT 19), CT 13 in the North End and CTs 16 and 17 in the north part of Rutland have experienced decreases in housing affordability indicators. The primary factor affecting affordability in the CT 19 area is an 11.4% increase in the number of tenants paying 30% or more of their income on housing, combined with a 2.3 % decline in the rate of home ownership. Deterioration of structural quality is a factor in the central areas, including CTs 13, 16 and 17. The north Rutland area (CTs 16 and 17) has shown declines in home ownership (a 13.8 % decline in CT 17), and increases in owners and tenants paying 30% of income on housing.

Other areas of the City remained relatively stable in terms of housing indicators. These included Black Mountain (CT 4), the northwest downtown (CT 12) and the north Mission and Pandosy areas (CTs 2 and 10).

#### Official Community Plan Policy Related to Housing Indicators

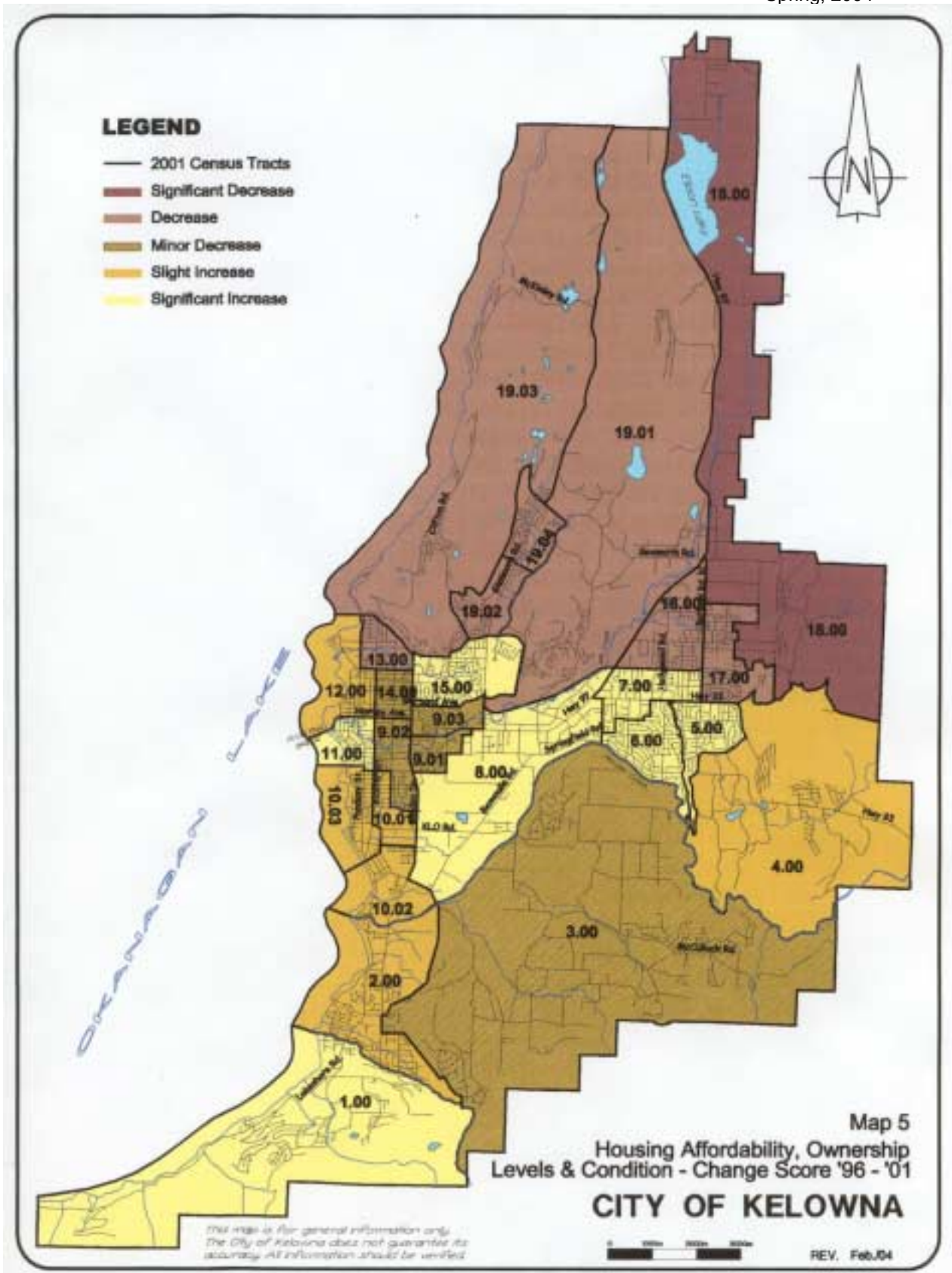
**8.1.38 Housing for Lower Income Singles.** *Actively encourage housing for lower income singles, in response to the current shortage of housing for this particular group identified in 1999, utilizing options identified in the Housing Study.*

The housing indicators show that the areas with the highest proportion of single households also have the greatest difficulty with housing affordability and the highest rental rates. This is primarily focused on the downtown area and Capri area of the city. The relevance of the above policy continues to be current. Projects that address this need in these areas would be appropriate. The City is looking for partnerships to provide for affordable housing needs using City-owned lands, where feasible.

**8.1.47 Housing Variety.** *Encourage the development of a variety of housing forms to ensure that the housing supply meets the needs of Kelowna's diverse population and satisfies a range of life cycle and lifestyle choices;*

Relative to the above policy, it is interesting that central Rutland is showing less difficulty with housing supply than the downtown area. Rutland is supplied with a mix of higher density, medium density and low density housing. There is also a significant supply of subsidized housing in Rutland. Though there has been some improvement in housing indicators for parts of the downtown, large areas are still experiencing difficulties with affordability and high rental rates compared with other parts of the city and the city as a whole. These indicators confirm that ***a more varied housing supply and means of increasing affordability should be actively sought for the older residential areas in proximity to downtown Kelowna, including the downtown urban centre.***





Map 5 - Housing Change '96 - '01

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**Education Levels:**

Education indicators from the Census include proportions of the adult population with the following characteristics as their highest level of education:

- without a secondary school certificate
- with a secondary school certificate
- with a trades certificate or diploma
- with a non-university certificate
- with a university-level degree – bachelors or higher

There are several other education indicators provided by the Census, however the indicators research used CMHC publications<sup>8</sup> to guide which ones would be appropriate to monitor quality of life. To ensure that the information is comparable over time, the number of persons within each educational category was compared against the total population 15 years and over. Educational criteria were given in the 1996 Census for this population group, whereas the 2001 Census referred to population 20 years and over by highest education level. For secondary school education levels, there may be some discrepancies caused by this change in data collection by Statistics Canada (i.e. there is likely to be a proportion of 15 to 19 year olds without a secondary school certificate that do not show up in the 2001 Census information, but may have been counted in 1996). Otherwise the information should be comparable.

Taking the same approach as for all the other indicators, adult education levels in all census tracts were compared against the city to give a comparative distribution of this adult population on the basis of highest education level attainment. Map 6 illustrates these patterns.

Overall patterns of adult education levels are very similar for both the 1996 and 2001 Census results. The lowest educational attainment is shown in CTs 6, 7, 12, and 16 to 18. This represents almost a linear corridor extending from the downtown area, through the Orchard Park and Rutland areas and northward along the east side of Highway 97. The same pattern was evident in 1996, although some areas are classified differently in 2001. For example, CT 13 in the north end downtown area, shows average education levels, which is a marked improvement from 1996, and CT 17 in Rutland, falls into the lower education level from the average level in 1996.

Areas including southeast Kelowna (CT 3) and most of Glenmore shifted from being above average in 1996 to the highest education levels in 2001 compared to the City as a whole.

Change in Education Levels by Census Tract from 1996 – 2001

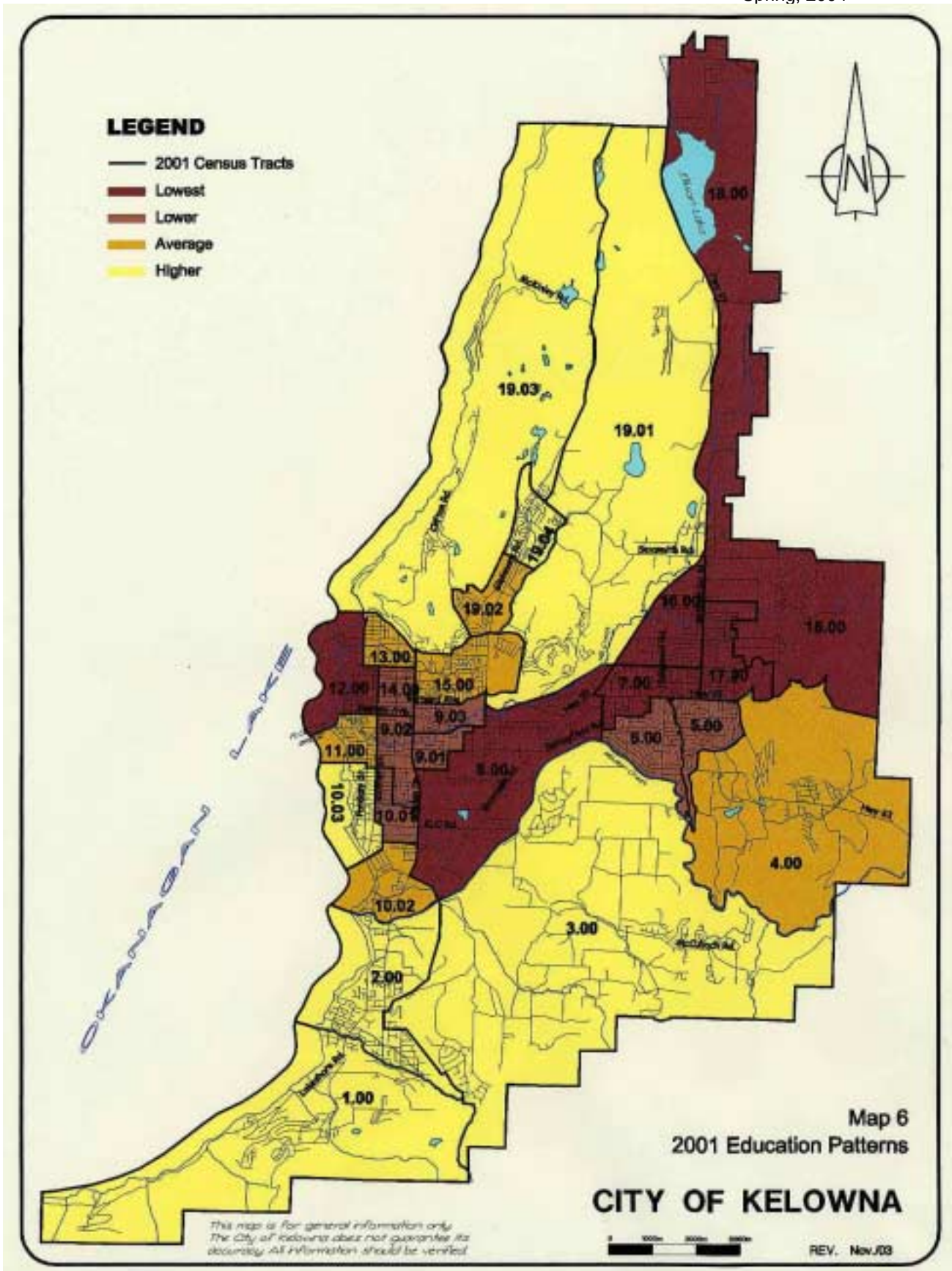
Interpretation of Map 7, showing change from 1996 to 2001 should be made with the knowledge that almost every area experienced an improvement in education levels and the map only indicates the degree of improvement (see also Table 8, page 51, Appendix 2). The only exception to this CT 1 (Mission area) which showed a slight decrease, compared against 1996. This area still demonstrates higher overall education levels than other parts of the City.

Significant areas of the City saw moderate increases in education levels, from Glenmore (CTs 15, all of CT 19) to southeast Kelowna (CT 3), the hospital area (CT 10) and the Highway 97 / Orchard Park area (CT 8). More urbanized areas including northeast Rutland (CT 17 and areas north of Mission Creek and adjacent to Gordon Dr.) experienced similar increases.

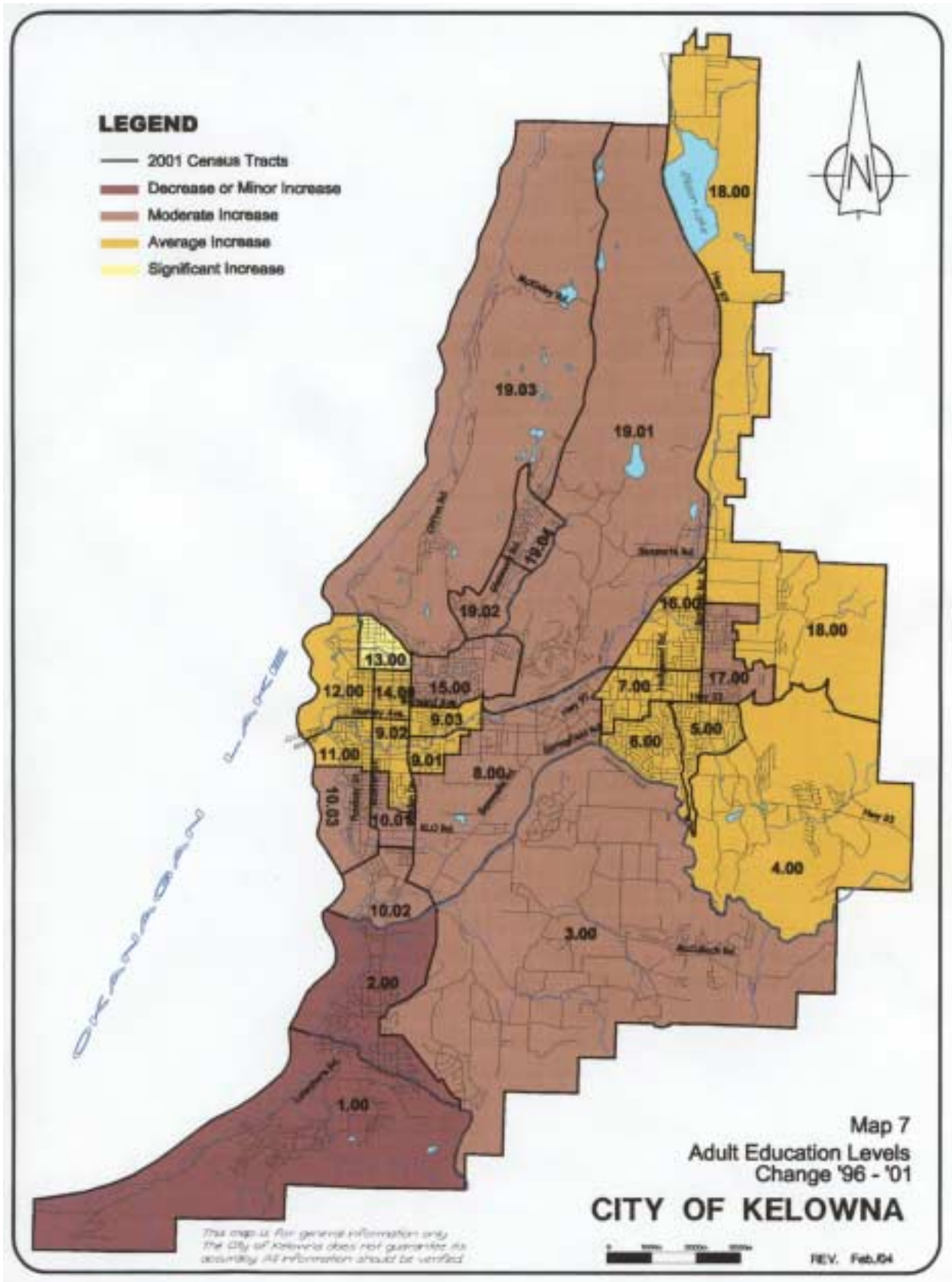
Remaining areas experienced average increases in education levels, mirroring the change demonstrated by the City as a whole. These included much of the older parts of Kelowna (all of CT 9, & CTs 11, 12 and 14), most of Rutland, the Black Mountain area and east of Highway 97 N..

Only one area showed an increase in education significantly greater than other areas and this was CT 13 in the north end of the older City. Changes in this CT included about 15% of the 2001 adults without a secondary school certificate compared to 30% in 1996; and nearly 15% of the 2001 adults with a university degree, compared to 5% in 1996.

<sup>8</sup>1996; Monitoring Quality of Life in Canadian Communities – A Feasibility Study, CMHC



Map 6 - 2001 Education Patterns



Map 7 - Change in Education Levels '96 - '01

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Education is another indicator that shows centralized parts of the City were exhibiting socio-economic improvements in the 5 year Census time-frame.

Official Community Plan: Education and Employment

It would be difficult to determine if improvements seen in education levels of adults throughout the city in the 5-year timeframe can be correlated to OCP policy direction. There are policies provided in the OCP that encourage education opportunities, particularly at the adult education level, so as to improve the economic health of the community via the employment options available to its residents. Some of these are found in Chapters 4 (Employment) and 18 (Institutional), as follows:

*4.1.2 **Labour Market.** Encourage appropriate agencies, such as the Economic Development Commission, Human Resources and Development Canada, the Chamber of Commerce and others, to develop a comprehensive education plan to be provided to the community regarding the changing labour market using media to communicate information for this purpose;*

*4.1.3 **Local Skills and Education.** Work with other local agencies (e.g. the Economic Development Commission of the Regional District of Central Okanagan) to undertake an analysis of the skills and education required by local industries and businesses and shall endeavour to communicate this information to the (local) agencies providing educational and re-training programs;*

*4.1.4 **Education and Re-training.** Advocate to and co-operate with the School Board of School District No. 23 (specifically endorsing the secondary school apprenticeship program), the Okanagan University College, the Business Development Bank of Canada, Human Resources Canada, the Province of B.C. and any other pertinent agencies to expand and increase educational and re-training opportunities to those who are unable to find work;*

*18.1.7 **Post-Secondary Education.** Encourage the expansion of post-secondary education to include a full range of opportunities;*

*18.1.9 **Adult Education.** Co-operate with agencies including the Kelowna Chamber of Commerce and the Regional District of Central Okanagan (through the Economic Development Commission) to advocate to the Okanagan University College to provide a comprehensive adult education program in order to maximize opportunities for career changes and development. This should include evening and correspondence education;*

*.5 **Alternatives to Unemployment.** Work with other agencies, and advocate to senior government, to explore and examine innovative alternatives to unemployment which would promote a healthier home environment as well as create significantly more employment (jobs). Promote and support the concept of volunteerism as a vehicle that enhances employability;*

The City has worked on and been involved in several projects that relate to these policies. One was through a committee created by HRDC to locate a youth employment office here in Kelowna. Others have been through our Community Social Development grants to programs that have involved adult education opportunities. The Community Action Program provided computer access sites to low-income populations, using the information from the first Community Indicators Report ([www.kelownacap.ca](http://www.kelownacap.ca)). Grants have been given to programs that involve volunteerism, in particular to the Volunteer Centre operated by Kelowna Community Resources. The City also hosts a Volunteer trade show annually.

***Labour Force Participation:***

Labour force participation (LFP) refers to the proportion of adults who are willing and able to take part in the labour force. Reasons for not participating in the labour force include retirement, domestic responsibilities (e.g. stay-at-home parents), disabilities or illnesses. Folks who are unemployed, but looking for work would still be part of the labour force. A decrease in labour force participation is not always a negative sign. Increased retirement is an example of a positive decrease. Selection of the data used to derive an indicator remained the same as for the 1996 data. The statistics used to create a labour force participation indicator are as follows:

- LFP rates for 15-24 year-olds;
- LFP rates for males 15 years old and older
- LFP rates for females 15 years old and older

As with other indicators, these figures are combined and CTs across the City are compared against the City as a whole. This is illustrated on Map 10 and derived in

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Table 10 (click text), page 53, Appendix 2. Consistent with the 1996 data, 2001 labour force participation was at its lowest for CT 8, and this is likely to be highly affected by the retired seniors population in this area of the City. No other areas demonstrated comparable rates of participation in 2001 to this area, whereas 1996 data indicated that rates were also low for CT 12 in the central city, north of the Highway.

Another difference between the 2001 and 1996 maps for LFP are that the areas of highest participation in the labour force have shifted primarily to central areas of the city. Black Mountain and parts of Rutland (CT 4, 6 & 16)) have once again shown high LFP, compared against other areas, but areas including older areas of the central city (CTs 13 & 14), the hospital area (CT 10.03) and the north west part of Rutland (CT 16) now demonstrate higher comparative rates to outlying areas. In CTs 12, 13, & 14 for example people in the 15-24 age group showed close to 90% participation in the labour force.

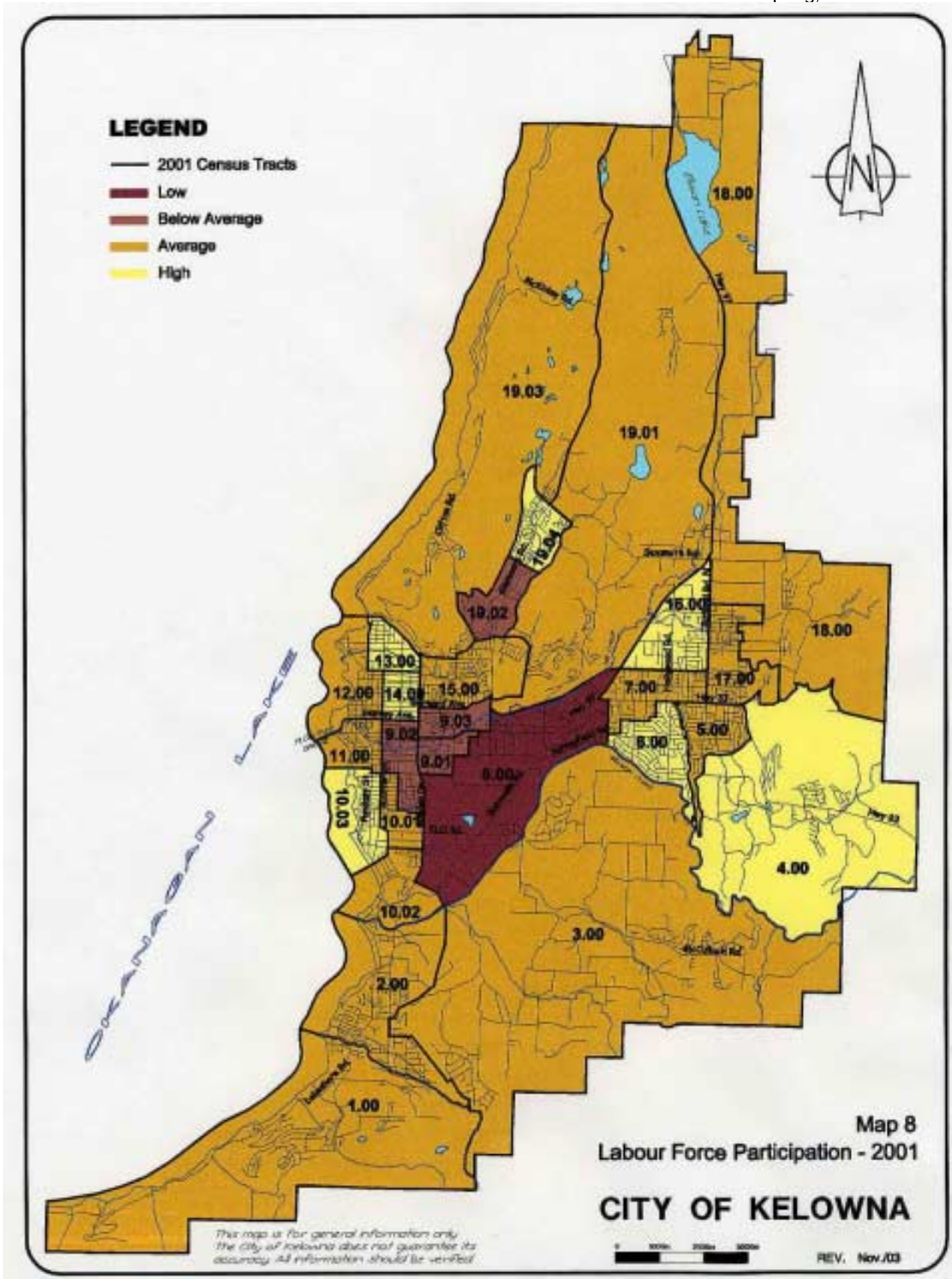
The northern Glenmore areas demonstrated higher rates in 1996, but this has primarily changed to only average participation rates, as with the entire southern part of the City south of Mission Creek. A more structured family composition of households, with one parent staying home, and more retirement within these areas could account for the differences.

#### Change in Labour Force Participation 1996 – 2001

The changes in labour force participation rates are shown on Map 11 (see/click also Table 11, Appendix 2). The most noticeable aspect of change in LFP rates between the two census periods is the significant increase in participation for CTs 12 and 13 representing the central parts of the City from the lake to Richter, north of Clement to Knox Mountain and north of Highway 97. As noted earlier, very high rates and increases were seen in the 15 – 24 age group accounting for the majority of this change, but increases in overall 15 and over males and females LFP rates were also noted. This area has seen some shifts in residency as younger people seek more affordable first time homes, available through re-sale older homes in the north end neighbourhood, and seniors move to other housing options.

Many areas of the City actually demonstrated decreases in LFP rates in the 5-year period. These included Black Mountain (CT 4), the Highway 97 / Orchard Park area (CT 8), significant portions of the central city area (all of former CT 9 and 15), all of Glenmore (former CT 19) and the northeast portion of central Rutland (CT 17). In spite of the decrease for Black Mountain, this also remained an area of high participation in comparison to the rest of the city. Many factors could be contributing to these decreases and this information should be compared against other indicators. In the central areas of the city, particularly CT 8, and 9, the increase in retired seniors' population will be a factor in the decreased LFP. Glenmore has also seen significant seniors' developments (e.g. Sandalwood) that could be affecting the LFPs.

Two other CTs (6 and 16) in Rutland that had increases in labour force participation greater than that of the City; both had increased participation by women and youth, but not for males in the labour force. Some of the increases seen are due to the need for more than one income per household,



Map 8 - Labour Force Participation – 2001



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which may also contribute to the higher participation rates in central areas. Other factors could be more families moving into these areas in search of more affordable housing options.

It is encouraging to look at this information as an indicator that urban centres and neighbourhoods in proximity to these centres may function as areas to live and work, which supports many of the main thrusts of the OCP. Whether or not employment opportunities in these areas can match the labour force participation levels is another issue.

### **Unemployment Rates:**

Unlike labour force participation, unemployment rates do not relate to retirement, seniors' populations, or people who must rely on disability benefits. They only apply to people who have indicated they are part of the labour force and are seeking employment. Consistent with the first Community Indicators Report, the following unemployment rates from the 2001 Census were compiled and compared by census tracts against the unemployment rates for the city as a whole.

Overall unemployment rate for labour force  
Males 15 and over  
Females 15 and over  
Youth 15 to 24

Overall unemployment decreased slightly from 9.7 to 9.2 %. Rates for the groups included as part of the indicator fell noticeably, as follows:

Group	1996 rate	2001 rate
Males 15 and over	9.2 %	6.3 %
Females 15 & over	10.3%	5.2 %
Youth 15 to 24	15.6 %	10.2 %

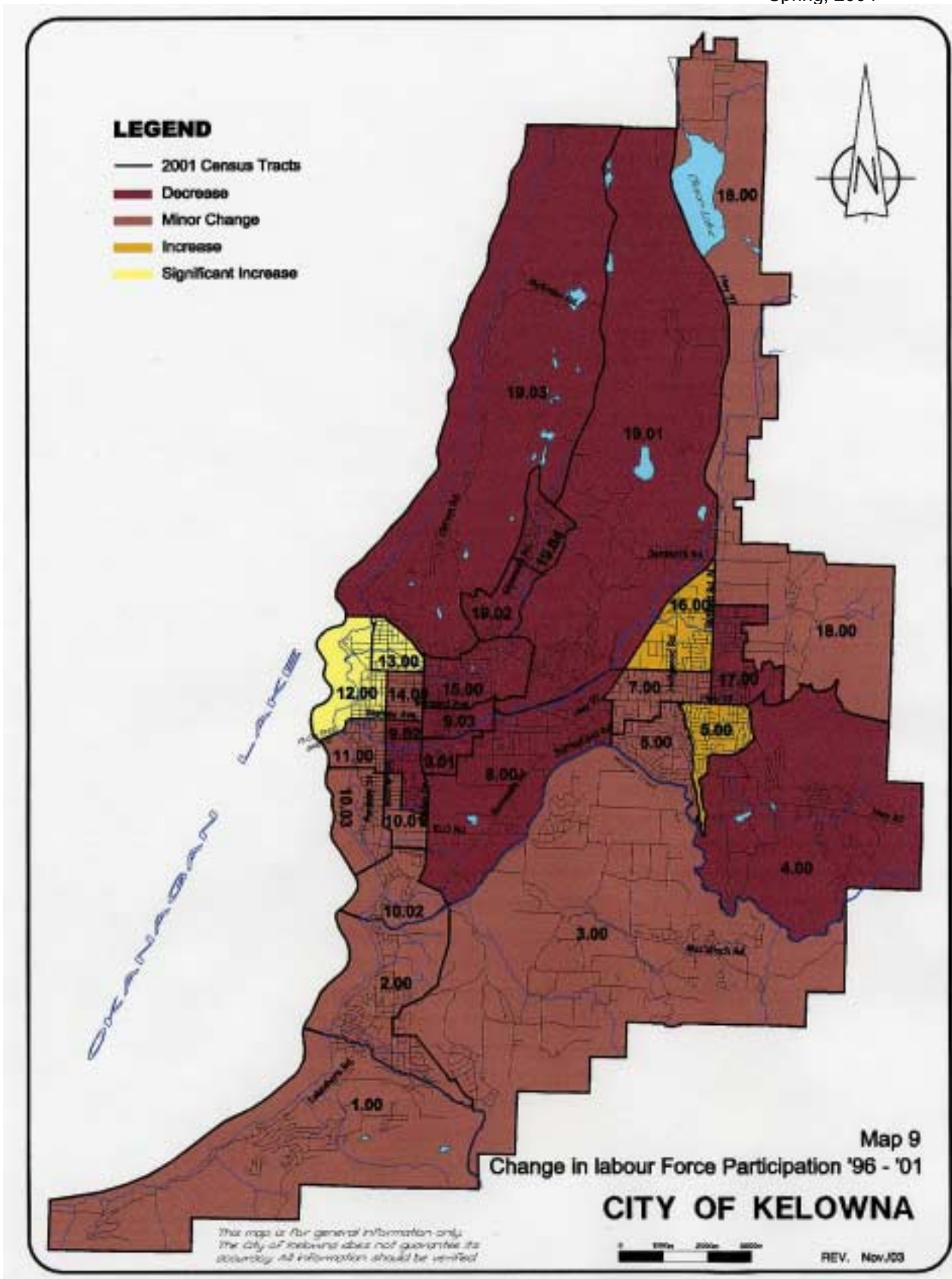
Patterns of unemployment in 2001, shown on Map 12, are somewhat different than for 1996 Census results (see/click also [Table 12](#), page 55, Appendix 2). The most positive aspect is that areas of higher unemployment have decreased significantly. Only CT 12, in the downtown area of Kelowna, exhibits higher unemployment, in comparison to the city norm. Rates in this CT are significantly higher, ranging from 19.1% for males 15 and over, to 45% for youth 15 to 24. Some areas have shown noteworthy change. For example CT 17, comprising the north east part of Rutland, has changed from an area of high unemployment to an area exhibiting the lowest unemployment rates.

Other areas classified as average for 2001, in terms of unemployment indicators, but that showed as high unemployment areas in 1996 include part of the north end of the downtown area (CT 13), and northwest central Rutland (CT 7) and southeast Rutland (CT 5).

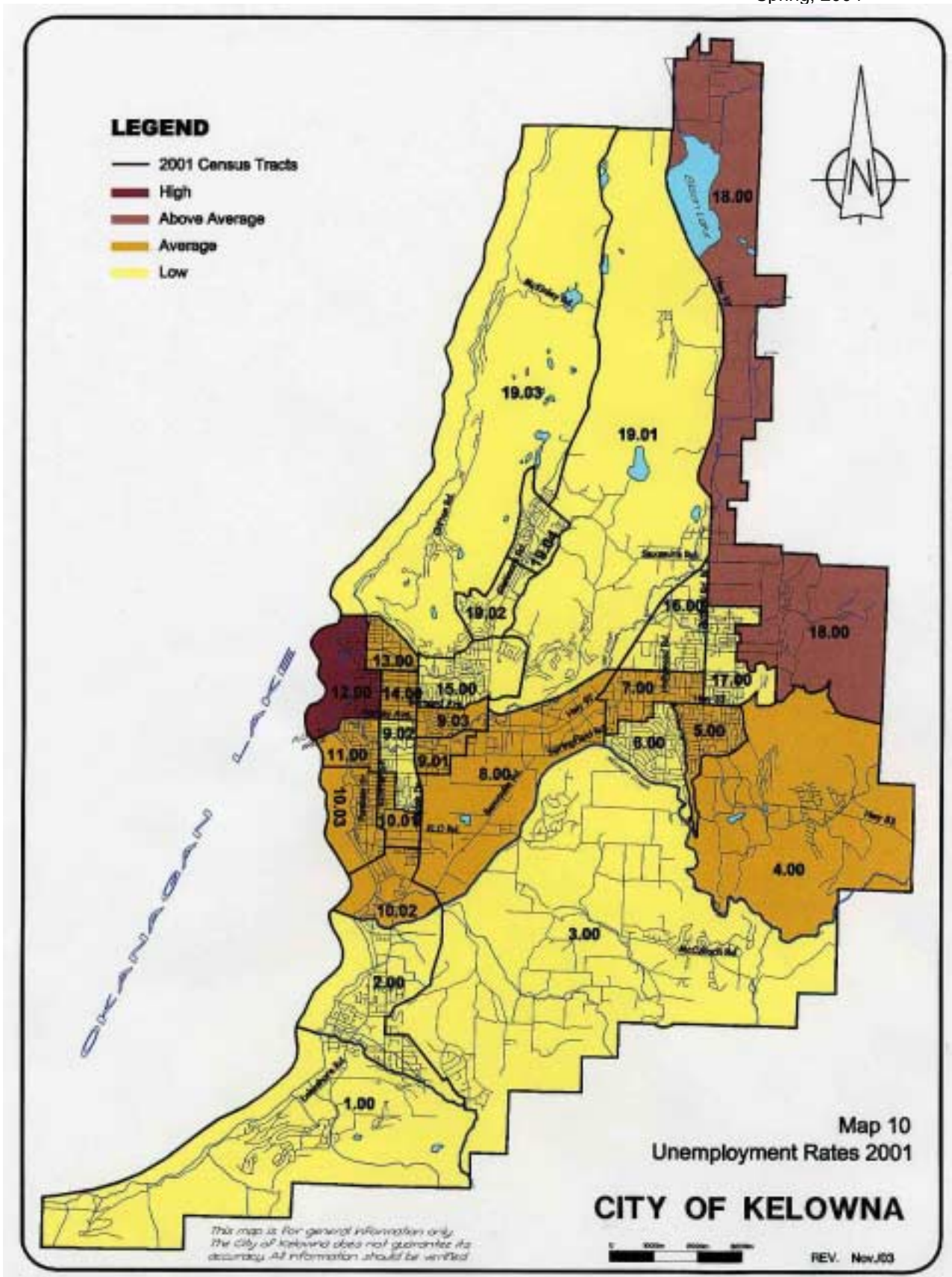
The only area that exhibited above average unemployment is CT 18, east and north along Highway 97. In 1996, this was an area of high unemployment.

Large areas of the city are demonstrating lower than average unemployment, compared to the last census. All of the Glenmore, Clifton, Dilworth and McKinley areas, including Quail Ridge (CTs 15, 19.01, 19.02, 19.03 and 19.04), southeast Kelowna (CT 3), the areas of Rutland that have already been mentioned, (CT 6, 16 & 17) and a central area of the City between Richter and Gordon Dr. (CT 9.01).

The rest of the City is characterized by unemployment rates similar to the city average. These are more centralized areas of the city, with the exception of Black Mountain (CT 4). Other census tracts with average unemployment include 5, 7, 8, 9.01, 9.03, 10.01, 10.02, 10.03, 11, 13 and 14.



Map 9 - Change in Labour Force Participation '96- '01



Map 10 - Unemployment Rates 2001

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Unemployment Change by Census Tract 1996 to 2001

Much of the previous discussion describes change in the patterns of unemployment rates from 1996 to 2001. However, a straight comparison of rates over this period by census tract reveals some other aspects of change (Map 13 and **Table 13**, page 56, Appendix 2). Areas showing significant improvement in unemployment rates do not always coincide with areas of lowest unemployment in the city.

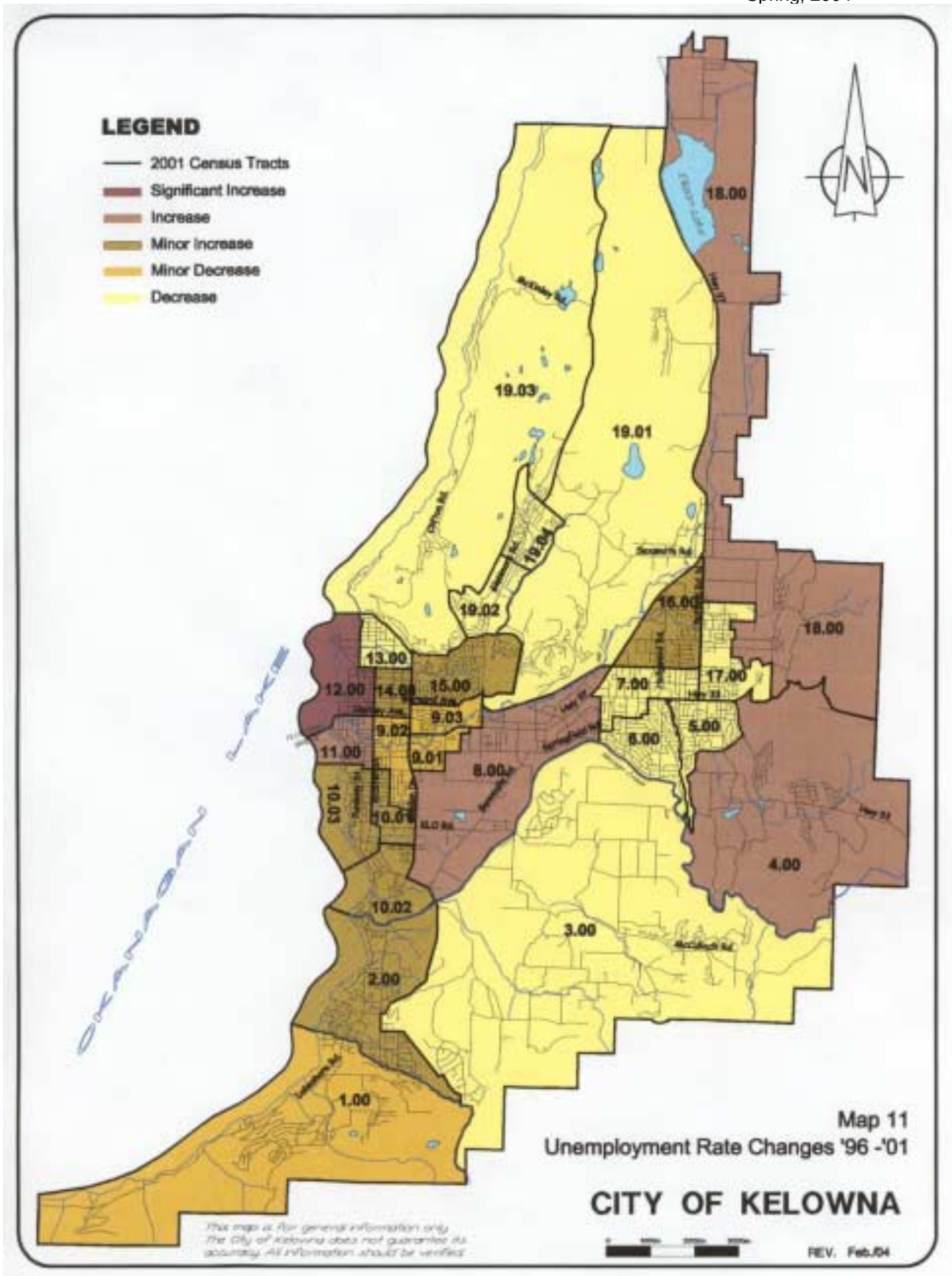
For example, the north part of the central city (CT 13), most of Rutland (CTs 5, 6, 7 and 17) showed the greatest decreases in unemployment rates, even though not all these areas were exhibiting the lowest 2001 unemployment rates.

Conversely, some areas of the City that feature the lowest unemployment rates have shown only slight changes from 1996 to 2001 in terms of their unemployment characteristics. For example CTs 1 and 2, representing the Mission area. This is indicative of stability in these areas.

A significant increase in unemployment has been experienced in CT 12, which is also an area of highest unemployment, both in 1996 and 2001. Increases in unemployment were also exhibited by the Orchard Park / Highway 97 area (CT 8), downtown south of Highway 97 (CT 11), Black Mountain (CT 4) and the area of Highway 97 northward (CT 18).

The bottom line seems to be that there has been a measurable shift in unemployment patterns across the City, resulting in a more even pattern of unemployment rates. Central areas of the City, in particular Rutland, have shown marked improvements, which is very encouraging in terms of the health of these areas.





Map 11 - Unemployment Rate Changes '96 - '01

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**Economic Families – Lower Income:**

In Canada, there has been no accepted definition of poverty. Statistics Canada has issued what it has defined as Low Income Cut-Offs (LICO), which are gross household income levels that would result in affordability issues with food, clothing and shelter<sup>9</sup>. Households earning the LICO income level or less are considered low income and spend at least 20% more of their total income than the average Canadian family on these basic necessities. The income levels are based on the size of the city, or whether the household lives in a rural area and by the number of people living in the household. The Census of Canada provides numbers of households by certain living arrangements that are considered low income, based on the LICO approach. The number of low income households is only provided for economic families and unattached individuals<sup>10</sup>. A figure is also given for the total population living in private households that are considered low income.

An economic family is defined by Statistics Canada as follows:

*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.*

The indicator on low income economic families uses the proportion of low income economic families and the median income level for economic families and compares these against the city-wide figures to compare areas of the City according to the income situations for these families. Between 1996 and 2001, the proportion of low income economic families has fallen from 13.6% to 10.2 % for the city, so there is an overall improvement from this perspective. Income levels vary widely across the city. The median income level is the mid income level when ranking income from the highest to the lowest. At the census tract level, the median income of economic families ranged from \$35,458 to \$79,987. The median income for economic families across the city was \$52,885, based on the 2001 Census.<sup>11</sup> This income level has increased at a higher rate than the BC consumer price index<sup>12</sup>, which was used as a way to estimate changes in income between the two Census years. This also shows a marked improvement in the income situation for Kelowna.

**Census Tract Comparisons for Economic Families**

With the knowledge that the overall income situation has improved, the comparison by CTs shows that the disparity in income levels for families across the city has become even more prevalent than it was in 1996 (see Map 12 and (click) Table 14, page 57, Appendix 2). A wide band described as representing the Highway 97 corridor shows a concentration of lower income families in this area. The downtown area west of Gordon, south of Knox Mountain and north of Highway 97 all fits within the higher concentrations of low income families and lower median income. This is also true of the Pandosy area which includes the area north of Rose, west of Richter to the Lake and south of Highway 97 (CT 11). This area of lower income families continues through the Capri and Orchard Park areas, through the northwest quadrant of Rutland and northward east of Highway 97 N.. (CTs 9.01, 9.03, 10.01, 8, 7, 16, and 18). Within these areas, up to 19.2 % of all family households were considered low income, and the median income level was in the mid \$30,000s to low \$40,000s range.

In general, the areas showing as below average in terms of economic family income are close to the City norm but either have a higher proportion of low income families, or a lower median income than the City norm. These areas are all focused within the central urban areas of the City and include part of the South Glenmore area (CT 15) the hospital and KLO areas (CTs 10.02 & 10.03), the Guisichan - north to Highway 97 area (CT 9.02) and a large proportion of Rutland (CTs 5, 6 and 17).

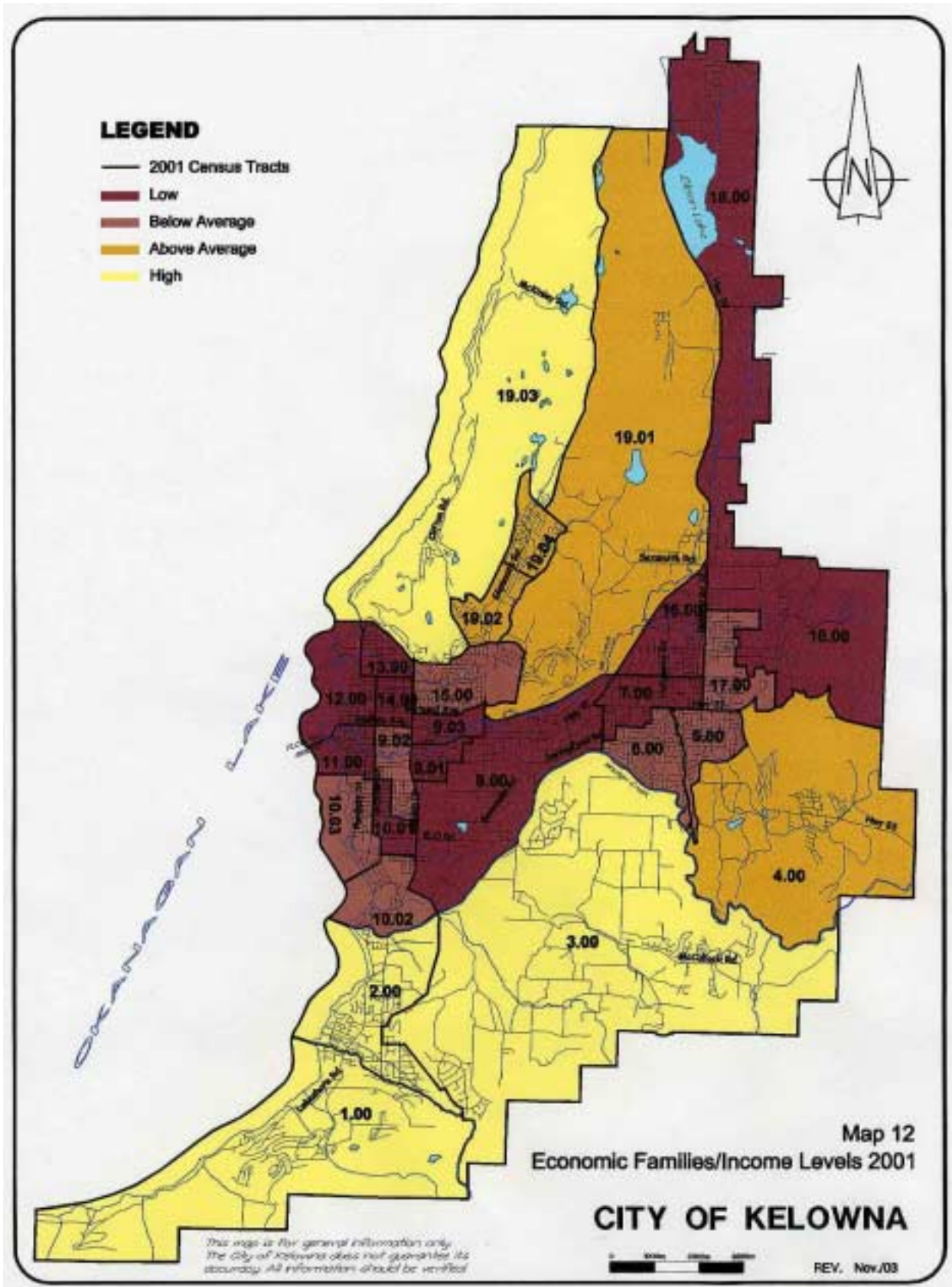
Areas demonstrating above average income situations for economic families are primarily the Glenmore and Black Mountain areas, represented by CTs 19.01, 19.02, 19.04, and 4. These areas

<sup>9</sup> In 2003 the "Market Basket Measure" was introduced by Statistics Canada as a meaningful poverty indicator, based on the cost of purchasing basic necessities in various Canadian cities. This measure resulted in higher estimates of the number of low income Canadians.

<sup>10</sup> The number of low income households by other living arrangements can be derived by using Statistics Canada publications which provide the typical percentage of low income households based on living arrangements (e.g. lone parent families, couples with no children, etc.).

<sup>11</sup> Income from the 2001 Census is for 2000, based on reporting the total income for the previous year.

<sup>12</sup> Used to represent the rate of inflation.



Map 12 Economic Families / Income Levels 2001

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featured incidence of low income as low as 2.5% (Black Mountain) and median income levels as high as \$65,974 for economic families.

High income areas for economic families include the Mission, Southeast Kelowna (entire area south of Mission Creek) and Glenmore, McKinley and Clifton areas (CTs 1, 2, 3, and 19.03). In these areas, the proportion of low income families is around 5% and median incomes range from \$69,744 to \$79,987 at 2000 levels.

### ***Unattached Individuals – Lower Income***

The variables used for this indicator are the same as for economic families; the incidence of low income and the median income levels, compared by census tract to the city as a whole. The incidence of low income for unattached individuals decreased slightly from 1996 to 2001 from 39.2 % considered to be low income to 36.6% of this population group in the low income category. The median level income for the city for unattached individuals was \$20,939 for 2000 according to the 2001 Census. The most recent low income cut-off for a single person household, using the BC consumer price index to determine annual change, was \$15,607 for 2002. All low income unattached individuals would have been earning less than this amount, based on the 2001 Census.

#### Census Tract Comparisons for Unattached Individuals / Lower Income

The overall pattern for distribution of unattached individuals, based on low income levels, has changed somewhat between 1996 and 2001 and the 2001 pattern is shown on Map 13 (see/click also Table 15 page 58, Appendix 2). The very definite concentration of the lowest income levels in both downtown and the Rutland area for this group in 1996 has changed to fewer census tracts at the lowest level in 2001 and all of these located in Rutland (CTs 5, 16 and 17). Incidence of low income for unattached individuals in these areas ranged from 43.9% in CT 16 to 62.3% in CT 17. The median income level range was \$15,174 in CT 17 up to \$17,082 in CT 16 for these lowest income areas.

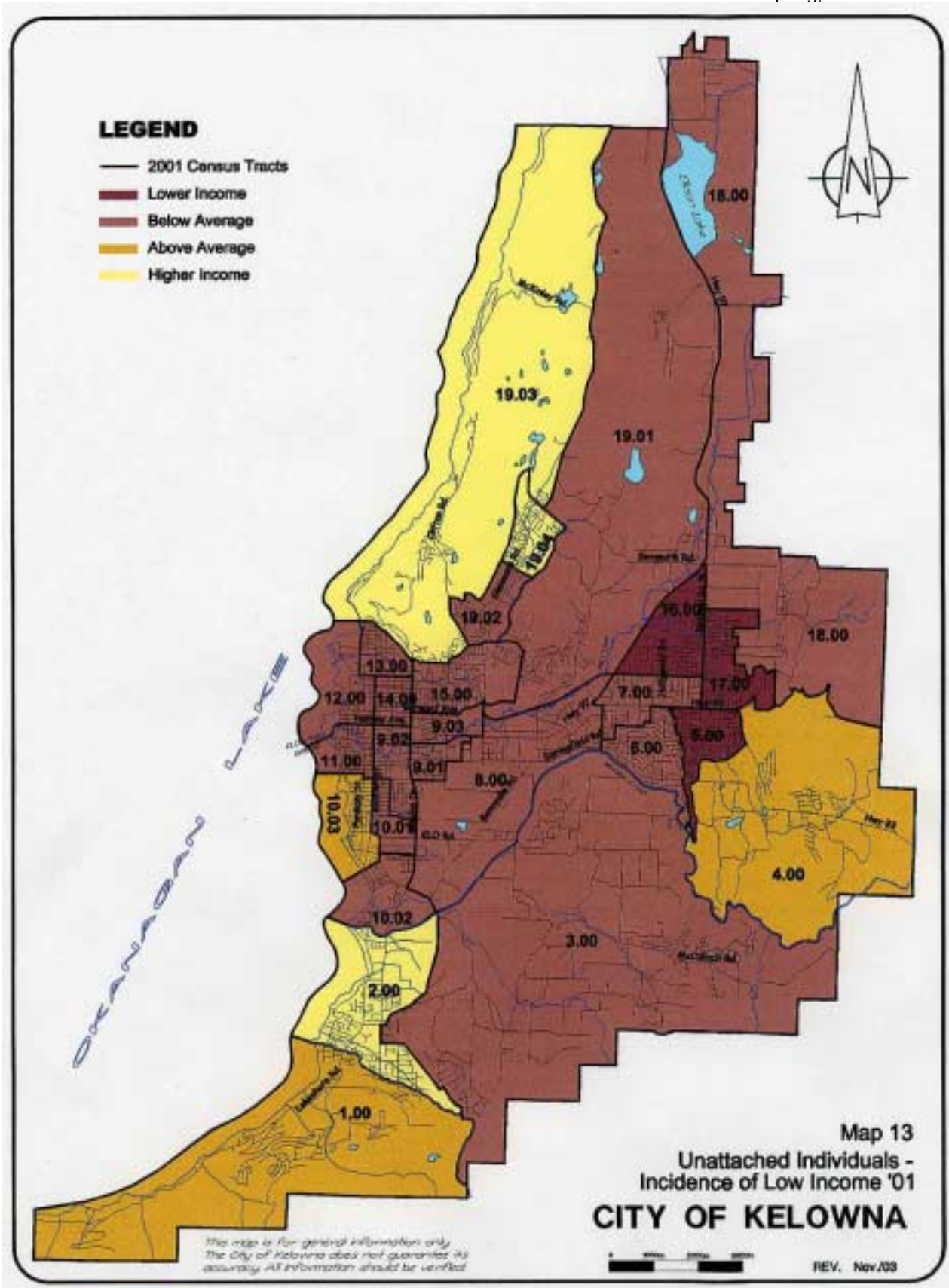
The majority of the city demonstrated below average income levels for unattached individuals, featuring higher incidence of low income and lower incomes than the city norm. The area extends from southeast Kelowna at the south boundary of the city to Glenmore and Ellison Lake areas to the north city boundary, and includes all of the downtown, with the exception of an area close to the hospital and the other town centres. See Map 15 for the CTs that are affected. The incidence of low income for these areas ranged from 23.6% (CTs 3 & 18) to 42.1 % (CT 9.01). Median income levels ranged from \$17,413 (CT 18) to \$23,619 (CT 13).

Three CTs were above average in terms of higher income levels and lower incidence of low income for unattached individuals. These were the lower Mission (CT 1), the hospital area (CT 10.03) and Black Mountain (CT 4). Incidence of low income ranged from 25.5% to 31.7 % in these areas and the median income was between \$24,814 and \$25,596.

Three CTs were described as higher income for unattached individuals. These were CTs 2 (upper Mission), and 19.03 & 19.04 comprised of the Glenmore area from Knox Mountain to McKinley and the north city boundary, primarily including the area west of Glenmore Rd.. In these higher income areas, the incidence of low income was between 22.3% and 29.1% and the median income ranged from \$35,556 and \$39,232.

Generally speaking, the incidence of low income for the segment of the populations remains relatively high at more than 20% of the population in all areas of the City. The median income levels remain below \$30,000 in most areas except the highest income CTs, where they are mid 30s but below \$40,000, based on the 2001 Census.





Map 13 - Unattached Individuals / Low Income 2001

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***Income & Source of Income:***

This indicator describes economic health of the community in terms of the proportion of the population that derives its income from employment, versus government transfer payments (e.g. government retirement benefits, income assistance) and the median income level. For the city as a whole, the median income level was \$42,216 for all private households (includes family and non-family households, i.e. one person). Income from employment was reported for 69.2% of all households, while 15.2% reported income from government transfer payments. This is a favourable change from 1996, when 67.5% of all households reported income from employment and 17.2% relied on government transfer payments. Higher levels of income derived from employment indicates higher economic activity within the city, both in terms of earning capacity and employment opportunities.

Census Tract Comparisons of Income and Source of Income

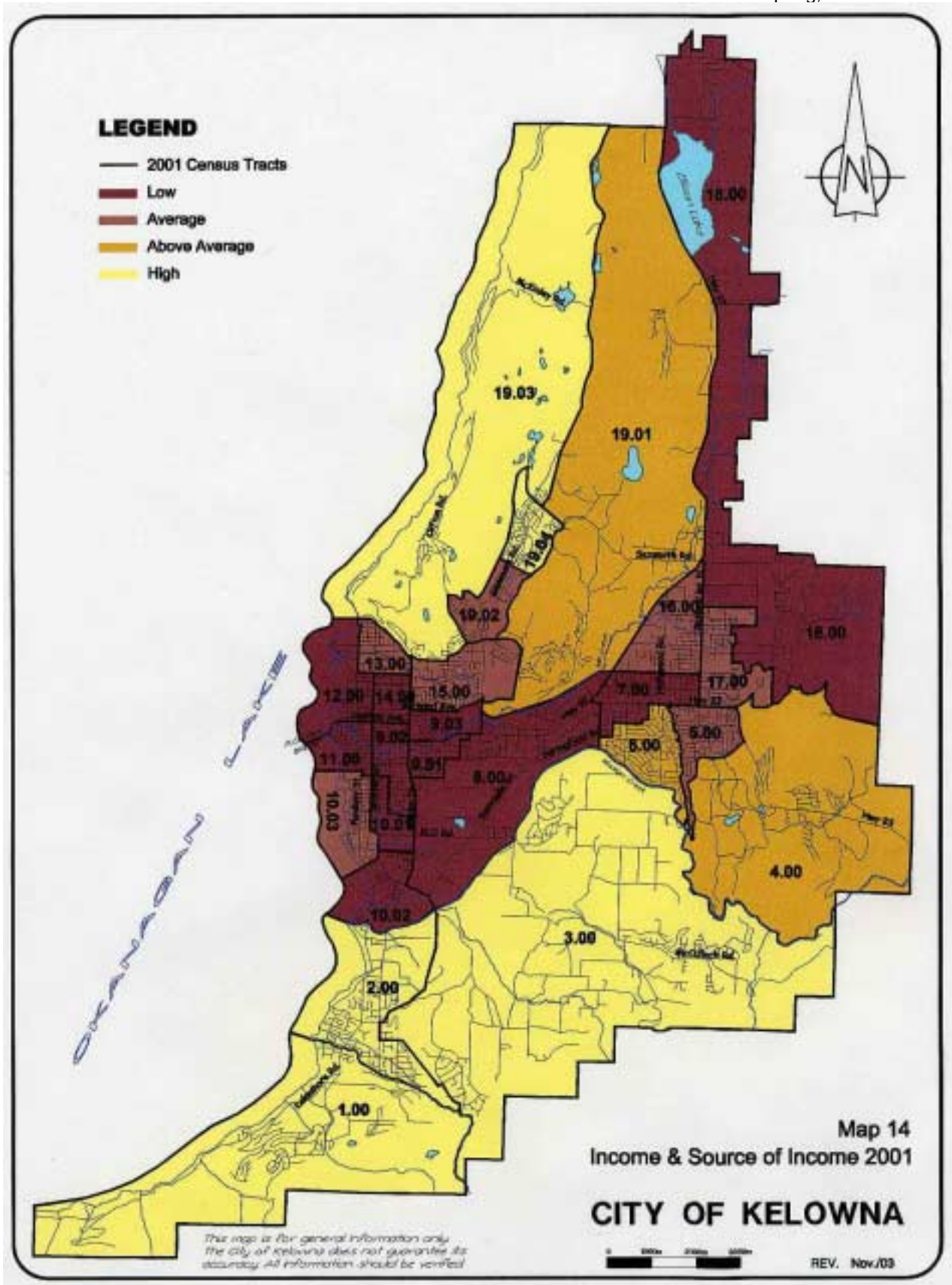
Areas of the city that exhibit economic hardship based on this indicator are the same ones demonstrating difficulties in other areas that are described in this report. Again, a pattern which follows the most urbanized areas of the city and the Highway 97 corridor is shown on Map 14 as including the areas which are lowest income and have the lowest proportion of income from employment, and highest proportion of income from government transfer payments (see also Table 16, page 59, Appendix 2). Median income levels for all private households were between \$26,254 and \$37,500 in these areas. Income was earned from employment by 42% to 68.7% of the households living in these CTs, and income from government transfer payments ranged from 18.9% to 29.1% of the households in these CTs.

CTs that are classified as average within this category resemble the city-wide trends in median income levels and sources of income for all private households. These areas are also in centralized, urban areas and abut the low income areas. The proportion of households deriving their income from employment ranges between 59.4 % to 76.7% in these areas. Median income levels go from \$34,453 to \$48,650, and households deriving income from government transfer payments comprise 14.8% to 20.1% of households within the various CTs that are deemed average.

Above average income levels and income derived from employment are shown in 3 CTs, 4 – Black Mountain, 6 – southwest Rutland and 19.01- an area west of Highway 97 and east of Glenmore Rd.. Median income in these areas was in the mid \$50,000s range up to \$61,000 and employment was derived from income by more than 70% of households.

High income areas showed noticeable disparity from other areas of the city. These areas include the entire area of the city that is located south of Mission Creek (CTs 1,2 and 3) as well as the Glenmore, Clifton Rd. and McKinley areas (CTs 19.03 and 19.04). Median income in these areas ranged between \$60,293 and \$73,989, considerably higher than the city norm of \$42, 216. 73.5% to 81.6% of the households reported employment as their source of income while between 6.4% and 9.1% of the households in the various CTs reported income from government transfer payments.

While it is good that lower income areas are closer to urban centres with access to the services they rely on, the magnitude of the differences between the richer, outlying areas of the city and the lower income, central areas represents an economic division of communities that is not an indication of a healthy community. Income levels in the lower income areas can be as little as 35% that of the income level in higher income areas, based on median income levels. The range of income from highest to lowest is considerably greater. Developments that address the needs of lower income families in outlying areas and others that bring higher-end residential development to central areas would help to even out this disparity. The latter is happening with developments like the Dolphins and high-end dwellings being built near the Grand Hotel. Neighbourhood attitude known as NIMBY (Not in my back yard) syndrome in outlying communities, however, is one barrier that prevents provision of housing for lower income families in communities like the Mission, or Clifton areas. Other issues include higher servicing costs in these areas and less proximity to services, including transit.



Map 14 - Income & Source of Income 2001

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Comparison maps to show the change between 1996 and 2001 for indicators that include the median income information have not been attempted due to the difficulties involved in making a direct comparison of median income levels over this time frame. Income is affected by a variety of factors, including market trends and inflation rates, that make it difficult to conclusively make comparisons over time.

### ***Male and Female Income and Earning Capacity:***

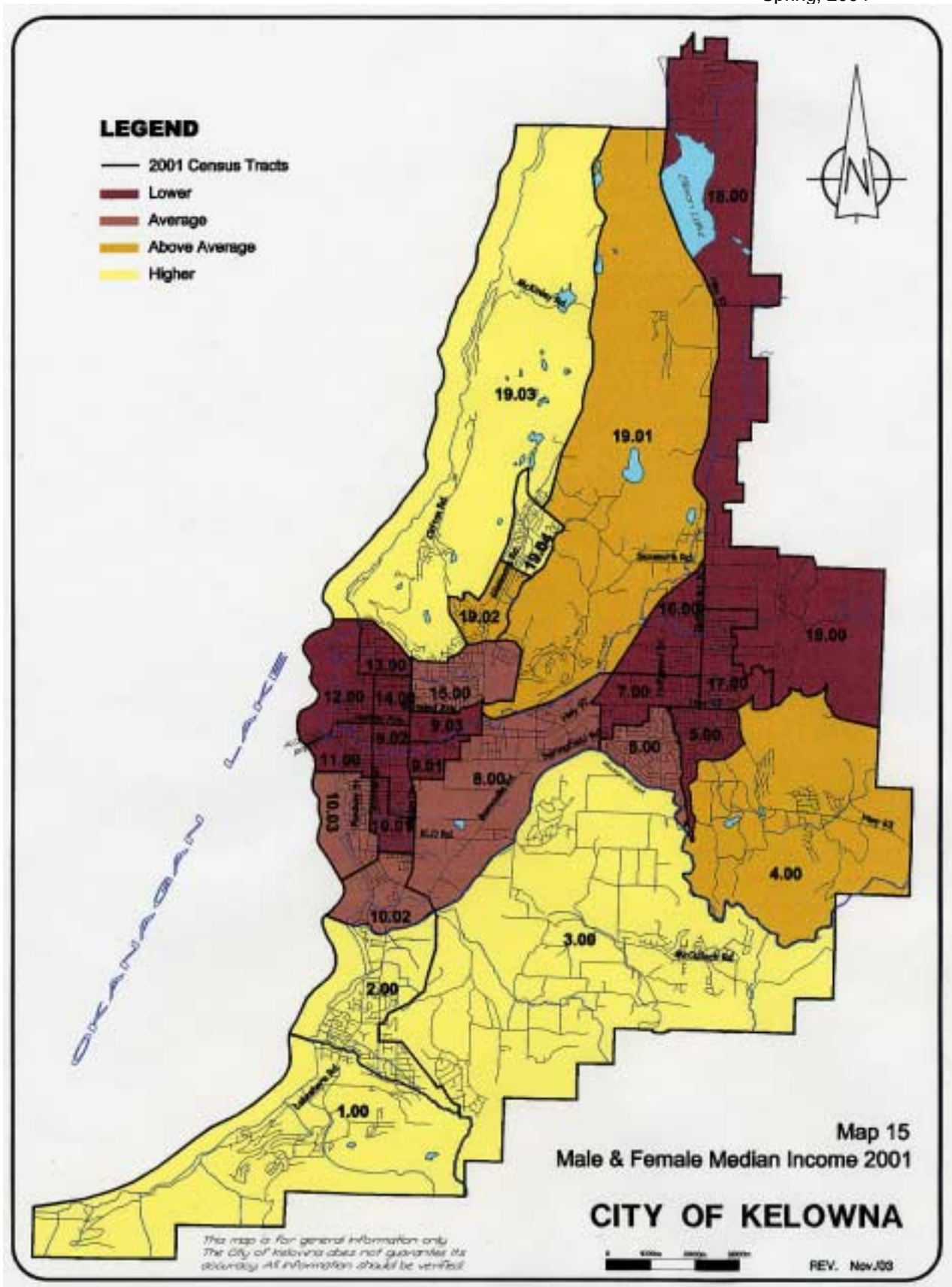
The male and female income indicator is simply a comparison of median individual income levels across the city compared to these incomes at the city level (see Table 17, page 60, Appendix 2). Median individual incomes seem rather low. City-wide, the median income for males was \$27,139, and the median income level for females was \$16,922. Median represents the mid-range of all incomes when ranked from highest to lowest. Median incomes mean that half the population makes this income level or less. Average incomes are higher due to the higher incomes at the upper end of the scale. Average income for males was \$33,699 and it was \$21,470 for females at 2000 levels according to the 2001 Census. Female median income levels by census tract ranged from \$14,847 to \$22,651, while the range of male median incomes was from \$20,822 to \$39,959. Male earning power continues to be higher than that of females. A higher proportion of females working in service industry jobs such as the retail industry, may be part of the explanation. Lower pay for women translates to low-income, single-parent, female-led families. This is demonstrated in the distribution of low income households by living arrangements. Based on LICO information provided by Statistics Canada, there were 2,313 low-income, female-led, lone-parent families, in comparison to 236 low-income, lone-parent families led by males in Kelowna in 2001. An additional 1,107 Kelowna families with two parents and children were considered low income. This results in children living at the poverty level or below. A recent article in the Globe and Mail confirms that this is a national trend ([More poor children have working parents: study](#), The Globe & Mail, Monday, November 24, 2003).

#### Census Tract Comparisons of Male and Female Income

The 1996 pattern of lower male and female incomes in the Rutland and downtown areas is confirmed in 2001 and illustrated on Map 15. Even though unemployment has decreased and other indicators have improved, the working population living in these central areas makes considerably less than people in the outlying areas including the entire area of the City south of Mission Creek and the Glenmore/Clifton/ McKinley areas, which are characterized by the highest median income levels.

CTs shown as average had median income levels for males and females that were similar to these numbers for the city as a whole. These areas remained central and included the Orchard Park area (CT 8), the southwest quadrant of Rutland (CT 6), the hospital area and KLO area north of Mission Creek (CTs 10.02 and 10.03) and south Glenmore (CT 15).





Map 15 - Male & Female Median Income 2001

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### ***Urban Town Centre Implications:***

The OCP contains many policies regarding the desired role of urban town centres. The designated areas are shown on Map 17. The socio-economic indicators from the 2001 & 1996 Census results show some very specific characteristics of population within, or in proximity to, the city's town centres. They also now show some improvement in many areas, which is very encouraging. However, the needs of town centre residents and the disparities between this population and those living in outlying areas of the city must continue to be addressed in the manner that policies are implemented for these areas.

#### Employment and Education:

Agencies serving low income populations and city actions to improve town centres may have contributed to some of the positive changes. For example, employment centres, training opportunities, and the location of computer access sites through the Community Action Program ([www.kelownacap.ca](http://www.kelownacap.ca)), mentioned previously, have all been put in place or augmented since the 1996 Census. These actions may have had some influence over improvements in unemployment, labour force participation and education levels in all the town centres. Policies in the OCP referencing employment and adult education opportunities support these measures.

#### Affordable Housing:

Other actions that would be appropriate to the census tract characteristics described in this report would include increasing the supply and access to affordable housing in and near urban town centres. Families and non-family or single person households living in and near town centres exhibit much lower income than populations in other parts of the city. The Census results also show that the majority of these central residents are working, but not making adequate incomes to afford current housing costs, both in terms of rental and ownership housing. The City has made appropriate changes to the zoning by-law 8000, to allow a diverse range of housing types in all residential zones, especially the higher density zones, as well as within the town centre commercial zones. For example the C4 – Town Centre Commercial Zone allows congregate housing and temporary shelter services as principal uses and apartments as secondary uses. The market, however, is not keeping up with the needs identified in accordance with the housing policies in the OCP. A greater recognition of this problem and more intervention on the part of government, funding agencies and other stakeholders are sorely needed.

When discussing housing needs with groups such as the Social Planning and Housing Committee, there is a desire to identify where the highest need is and create a focus on that needs group. This study helps to identify the geographic need areas. However, the need according to low income populations is so great that the focus on one population would be inadequate. The OCP has policy direction to identify need that is based on the research of the Housing Needs Study in 1999/2000. These needs are updated annually. The 2001 Census enabled an update to the low income household estimates. These are compared to subsidized housing supply and the deficiency is the estimated difference between the supply and the number of low income households. Special needs groups, including those with disabilities, illnesses or dependencies are included within the low income household estimates. The policy directing this approach reads: *The City will:*

- 8.1.24 Affordable and Special Needs Housing Deficiency.** *Compare the Statistics Canada data on incidence of low-income households [based on low-income cut-offs (LICO)] against non-profit housing supplies to estimate housing deficiencies and publish this information on a regular basis;*

The chart used to illustrate this is as follows:

**Figure 1 - Low Income Housing Need - City of Kelowna**

HOUSING NEED GROUP (2001 census information)	NO. OF HHLDS <sup>13</sup>	PUBLICLY-FUNDED HOUSING UNITS (updated 2002)	OTHER HOUSING RESOURCES ( NOT COUNTED AS PERMANENT SUPPLY)	DEFICIENCY (PERMANENT HOUSING)/ NUMBER UNITS
female lone-parent families	2313	601 units to serve all these groups	approximately 21 temporary "emergency" style units	<b>4,170</b> family-oriented
male lone-parent families	236			
married couples/ no children	1115			
2 parent families with children	1,107			
elderly living alone	2,464	1,365 includes 561 beds in nursing homes; supportive housing & 2-person or more units		<b>550<sup>14</sup></b> units
non-elderly, one person hhlts	2,311	<ul style="list-style-type: none"> <li>➤ 276 units or beds for those with mental or physical disabilities (Appendices 10 &amp; 12)</li> <li>➤ 25 subsidized one-bedroom units for those with physical disabilities</li> <li>➤ 48 one-bedroom subsidized units</li> </ul>	<ul style="list-style-type: none"> <li>➤ approximately 180 motel units in 1998</li> <li>➤ 154 temporary shelter beds</li> <li>➤ 67 beds of addictions recovery</li> </ul>	<b>1,962</b> non-elderly one-person units (temporary housing is not included)

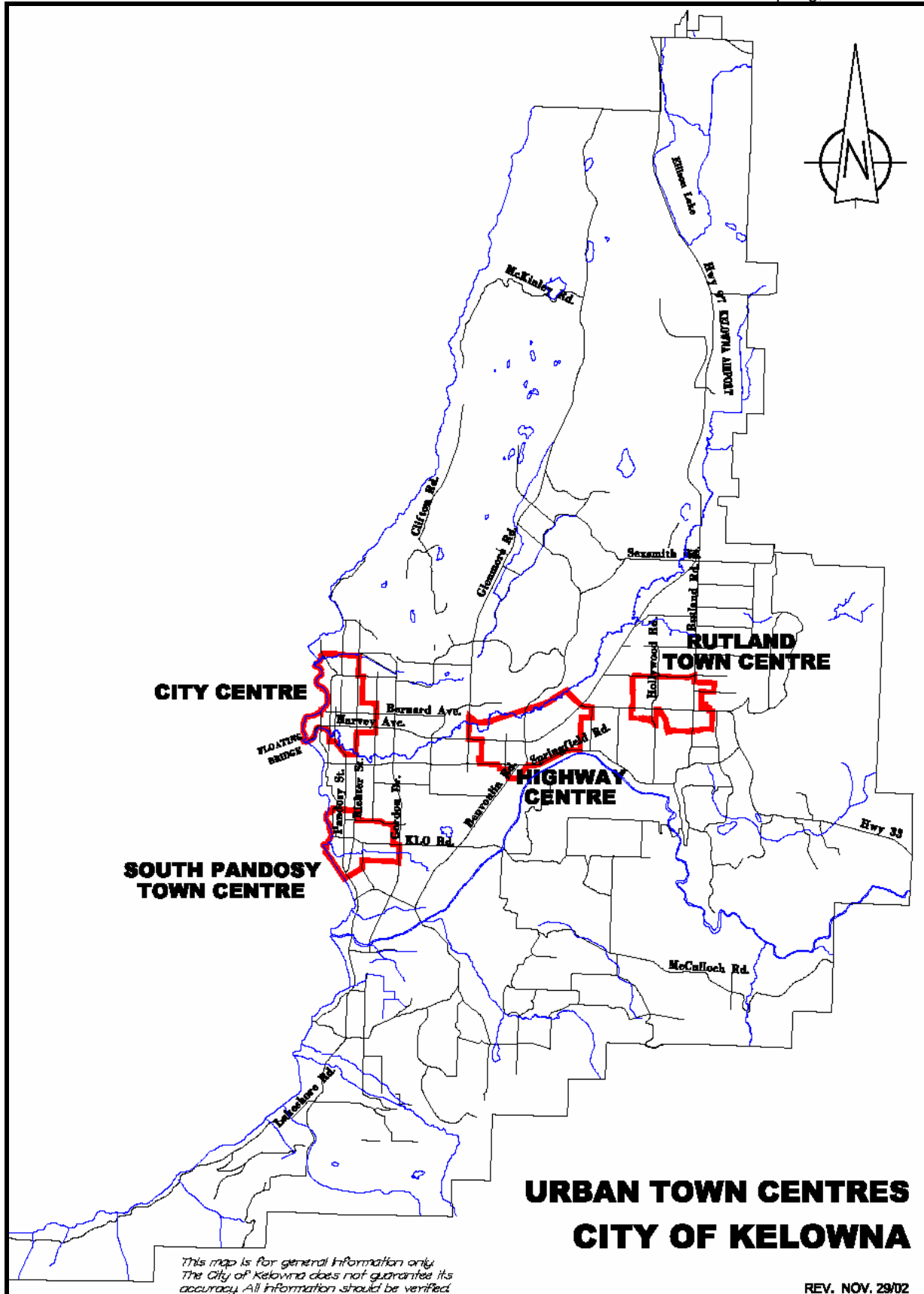
Transportation:

Transportation can be an issue for many of the population groups that have been described socio-economically within the town centre or central urbanized areas by the indicators in this report. The incidence of dependency of the population is higher, meaning more seniors in the central areas. Seniors are more dependent on transit. There are much higher concentrations of low income families and single people. These people will have a lower rate of automobile ownership, which is likely one of the reasons they have located centrally, aside from housing costs. This is another population that relies on transit. Within the economically disadvantaged and more dependent populations there will be a component of people with disabilities. These disabilities may eliminate their choice in terms of being able to own or operate a vehicle. They will rely on transit to a greater degree than the rest of the population. Some of these observations were substantiated by research undertaken by Transportation Demand Management (TDM) staff in 2000. The June 2000 TDM Survey, the data showed that characteristics most predictive of transit ridership were single person household status; low income status and apartment residents. Bus routes should therefore ensure that areas with such demographic profiles are well-served with links between residential areas and business districts, as well as institutional and community services such as the hospital, the college and park facilities. Current transportation policies do not specifically state this. The closest related policy is the following:

**12.1.8 Transit Accessibility.** *Encourage, in conjunction with the transit authority, the implementation of operational procedures and special vehicle features to make the public transportation system more accessible and attractive to all existing and potential users, especially the elderly and those with special needs;*

<sup>13</sup> Based on Low Income Household Information from the 2001 Census.

<sup>14</sup> Based on assigning half of the publicly funded units to 2 person households, assuming some elderly will be able to share.



Map 16 – Urban Town Centres – City of Kelowna Official Community Plan



## **Recommendations:**

The report produced by FCM in November of 2003 on the income disparity displayed in Canadian cities sees municipal responsibilities as follows:

*“Municipal governments have two roles: first, to ensure a standard and accessible level of municipal services throughout the city; and, second, to initiate and support targeted action in specific high-need or at-risk communities. There must be a balance between universal, standard and accessible programs and policies and the more targeted responses; both are necessary.”<sup>15</sup>*

1. That Council support the continuation of the monitoring of quality of life in Kelowna, by using the work of the Federation of Canadian Municipalities Quality of Life Reporting System as a measure to compare against Kelowna;
2. That a partnership between RCMP and planning staff continue to be pursued to correlate crime statistics with socio-economic indicators and make use of community assets and facilities to establish effective crime prevention programs.
3. Due to the consistent patterns of indicators that show economic challenges for the central corridor of the city, some of the policy direction in the OCP should be strengthened to address this need and continue to facilitate socio-economic improvements in these areas, as follows:
  - 3.1. That policy 6.1.9 of the Urban Centre Chapter of the OCP be re-worded (new wording underlined) ,as follows:
 

**Transit Service.** Encourage frequent and convenient bus service between Urban Centres and surrounding urbanized, central areas, as well as institutional and community services, such as the hospital, the college and park facilities, with a particular view of servicing lower income populations that live and work in these areas and may have limited alternate means of transportation;
  - 3.2. That policy 6.1.31 of the Urban Centre Chapter of the OCP be re-worded as follows:
 

**Employment Opportunities.** Encourage increased employment opportunities within Urban Centres to support the Transportation Demand Management (TDM) strategies of Chapter 12 – Transportation, and to continue to improve the economic health of the labour force residing within and adjacent to the Urban Centres;
  - 3.3. That the following policy be added to the Housing Chapter of the OCP:
 

**Housing in the Urban Corridor:** *A more varied housing supply and means of increasing affordability should be actively sought for the neighbourhoods surrounding and including the Urban Town Centres and the Highway 97 corridor extending to the north boundary of the City, north, south; and east of Highway 97 as it changes to a northerly direction.*
  - 3.4. That Policy 8.1.37 be amended to read as follows:
 

**Family Housing.** Encourage family-oriented townhouses or apartment housing, and work to achieve some family housing that conforms to the City’s definitions of affordability (see 8.1.16), especially within, and in proximity to, Urban Centre areas;
  - 3.5. That Policy 8.1.47 be amended to read as follows;
 

**Housing for Lower Income Singles.** Actively encourage affordable housing in accordance with the City’s definitions, for lower income singles, in response to the ~~current~~ documented shortage of housing for this particular group and focus on locating housing for this population both within and in proximity to the City Centre and

<sup>15</sup> FCM, November, 2003, *Falling Behind: Our Growing Income Gap*

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the Rutland Town Centre, identified in 1999, utilizing options identified in the Housing Study.

4. That the City continue to use socio-economic indicators to illustrate patterns by census tracts across the city and to measure change over time; and that this information be used as part of the budget and work program planning process.
5. That, as part of the various grant programs administered by the City, support programs and projects that serve to improve the socio-economic health of the urban centres and surrounding neighbourhoods be supported, wherever feasible.

**Appendix 1 Official Community Policies Plan - Policies that Support Community Indicators**

<b>Policy No.</b>	<b>Policy Wording</b>
Goals	2. To encourage economic opportunities and prosperity for all residents by maintaining a healthy community and sustainable local economy; 7. To grow at a pace that takes into account the ability of government agencies to provide and maintain important public services such as underground utilities, schools, parks and recreation, health facilities, roads and transit and emergency services; 10. To support a pattern of integrated urban development which takes full advantage of the existing social and physical infrastructure including roads, sewer systems, schools, parks and recreation facilities;
3.1.1	<b>Growth Management.</b> Manage the orderly integration of new residents into the community, within a growth strategy that acknowledges the need for the concurrent provision of services and is sensitive to the environmental, social, and financial well-being of the community at large;
3.1.2	<b>Population Mix.</b> Encourage a diverse socio-economic population mix to achieve a balanced and liveable community in conjunction with the efforts of existing economic development and community agencies;
3.1.3	<b>Sustainability.</b> Pursue more definitive knowledge with respect to Okanagan Valley growth capacity as approved by a 1995 City Council initiative to participate in preparation of a Regional Growth Strategy toward achieving a balanced population distribution on a regional basis and sustaining the area's environmental, social and economic qualities, in such a way that development will meet the needs of the present without compromising the ability of future generations to meet their needs;
5.1.4	<b>Monitoring.</b> Develop a process to co-ordinate data collection related to OCP policies on indicators and monitoring, in order to maintain a database measuring our progress on growth management, environmental and community health.
6.1.2	<b>Civic Improvements.</b> Invest civic capital in the Urban Centres as a priority (e.g. sidewalks, bike lanes, parks, and other infrastructure investments) in order to encourage the creation of accessible, high quality living and working environments which are environmentally, socially and financially sustainable and consistent with the future land-uses shown on Map 19.1.
6.1.8	<b>Alternative Transportation.</b> Ensure that pedestrians, bicyclists and transit users can move about pleasantly and conveniently and that they are not unduly impeded in their movements by provisions for enhanced automobile mobility;
6.1.9	<b>Transit Service.</b> Encourage frequent and convenient bus service between Urban Centres;
6.1.20	<b>Promotional Efforts.</b> Work co-operatively with other community organizations to encourage resident and visitor shopping in the Urban Centres, with priority effort being given to encouraging shopping within the City Centre and Town Centre locations. Actively promote the benefits of living and working within the Urban Centres;
6.1.27	<b>Indicators.</b> Assess, once census data becomes available, the degree to which Urban Centres are fulfilling OCP objectives and ensure that the information derived is consulted during the next OCP review process.
6.1.31	<b>Employment Opportunities.</b> Encourage increased employment opportunities within Urban Centres to support the Transportation Demand Management (TDM) strategies of Chapter 12 - Transportation;
8.1.31	<b>Density Profile.</b> Support a land use approach where residential densities increase as proximity to the core of Urban Centres increases, as shown on Future Land Use Map 19.1;
8.1.37	<b>Family Housing.</b> Encourage family oriented townhouses or apartment housing, especially within Urban Centre areas;
8.1.38	<b>Housing Variety.</b> Encourage the development of a variety of housing forms to ensure that the housing supply meets the needs of Kelowna's diverse population and satisfies a range of life cycle and lifestyle choices;
8.1.43	<b>Mixed Use.</b> Encourage commercial projects within Urban Centres to include a residential component wherever appropriate (see Chapter 6 for location of Urban Centres);

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8.1.47	<b>Housing for Lower Income Singles.</b> Actively encourage housing for lower income singles, in response to the current shortage of housing for this particular group identified in 1999, utilizing options identified in the Housing Study.
12.1.8	<b>Transit Accessibility.</b> Encourage, in conjunction with the transit authority, the implementation of operational procedures and special vehicle features to make the public transportation system more accessible and attractive to all existing and potential users, especially the elderly and those with special needs;
17.3.24	<b>Monitoring.</b> Develop a process for monitoring, evaluating, maintaining, reviewing and reporting on the implementation of the goals, objectives and strategies in the Social Plan. This process will include effective public input.

**Appendix 2 - Calculation of Indicators from 2001 Census**

Highlighted text at the top of tables are hyperlinks to the applicable report section.

**Table 1 - Growth Between 1996 & 2001 - City of Kelowna - Census Tracts**

See/ Click [Population Growth:](#) page 6

Census Tracts	96-01 (%)	City 7.65 diff from City	
1	19.7	12.05	average
2	7	-0.65	Minor
3	10.7	3.05	Minor
4	-1.9	-9.55	decrease or less than 2%
5	3	-4.65	Minor
6	-1	-8.65	decrease or less than 2%
7	1.7	-5.95	decrease or less than 2%
8	5.1	-2.55	minor
9.01	-8.3	-15.95	decrease or less than 2%
9.02	14.6	6.95	average
9.03	-1.9	-9.55	decrease or less than 2%
10.01	10	2.35	Minor
10.02	4.4	-3.25	Minor
10.03	-2.1	-9.75	decrease or less than 2%
11	3.5	-4.15	Minor
12	5.7	-1.95	minor
13	-0.4	-8.05	decrease or less than 2%
14	-1.1	-8.75	decrease or less than 2%
15	3.2	-4.45	minor
16	2.6	-5.05	minor
17	23.7	16.05	average
18	2.5	-5.15	minor
19.01	34.4	26.75	moderate
19.02	21.1	13.45	average
19.03	34.3	26.65	moderate
19.04	14.2	6.55	average
	max	26.75	
	min	-15.95	
	Range	42.7	
	-8.3	-15.95 to -5.28	decrease or under 2% growth
	34.4	-5.27 to 5.3	minor
		5.4 to 16.07	average
		16.08 to 26.75	moderate

**Table 2 - Dependency of Population Based on Age - 2001 Census**

Click on [Age Structure – Dependency](#): to go to text.

2001 Age Dependency

Census Tract	Pop. by age		Total pop'n	% dependency	deviation from City		Census Tract
	0-9	65+					
City total	10460	18990	98267	30.0	0.0		City total
1	415	365	3630	21.5	-8.5	low	1
2	725	705	5460	26.2	-3.8	average	2
3	825	410	7180	17.2	-12.8	low	3
4	445	300	3400	21.9	-8.1	low	4
5	535	490	3885	26.4	-3.6	average	5
6	690	650	5500	24.4	-5.6	low	6
7	915	1375	6950	32.9	2.9	average	7
8	230	1925	4275	50.4	20.4	high	8
9.01	185	805	2780	35.6	5.6	above avg.	9.01
9.02	275	1530	4180	43.2	13.2	high	9.02
9.03	175	825	2495	40.1	10.1	above avg.	9.03
10.01	240	870	3010	36.9	6.9	above avg.	10.01
10.02	175	885	2985	35.5	5.5	above avg.	10.02
10.03	250	600	2875	29.6	-0.4	average	10.03
11	225	710	3485	26.8	-3.2	average	11
12	70	395	1295	35.9	5.9	above avg.	12
13	105	170	940	29.3	-0.7	average	13
14	265	710	3025	32.2	2.2	average	14
15	595	365	4860	19.8	-10.2	low	15
16	385	605	3140	31.5	1.5	average	16
17	625	475	4530	24.3	-5.7	low	17
18	300	775	3400	31.6	1.6	average	18
19.01	420	445	3840	22.5	-7.5	low	19.01
19.02	225	1025	3400	36.8	6.8	above avg.	19.02
19.03	510	445	3950	24.2	-5.8	low	19.03
19.04	655	280	3820	24.5	-5.5	low	19.04

min -12.8  
 max 20.4  
 range 33.2

Low Dependency -  
 12.9 to -4.6  
 average dependency  
 -4.5 to 3.7  
 above average 3.8  
 to 12  
 high dependency  
 12.1 to 20.4

**Table 3 - Percent Distribution by Family Structure and Marital Status - 2001 Households & Adult Population – City of Kelowna**

See/click **“Family/Marital Status:”**, page 11

Census Tract	Family Structure (% of hhlds.)					Marital Status (%)					
	65+ & alone	Lone-parents	Common-law <sup>16</sup>	Husband / Wife	Living alone	Single	Married	Separated	Divorced	Widowed-	common-law
City- Wide	12.6	11.1	7.4	50.0	27.8	27.9	51.0	3.9	9.3	7.9	7.3
1	2.9	4.5	5.3	76.7	10.2	24.0	65.6	1.9	5.2	3.3	4.3
2	5.4	8.7	5.7	71.1	13.4	25.1	62.1	2.8	5.9	4.0	4.7
3	3.5	6.5	6.7	73.6	12.3	24.6	63.3	2.5	5.7	3.8	5.6
4	3.9	8.2	8.6	67.0	14.6	29.2	57.8	2.8	6.8	3.4	8.1
5	6.5	18.4	9.0	54.9	16.2	30.3	51.0	3.8	9.9	5.1	6.9
6	7.2	16.9	7.4	56.9	15.6	30.8	51.1	4.3	9.2	4.6	6.7
7	16.0	16.1	9.2	31.9	36.9	32.6	37.2	5.7	13.7	10.8	8.9
8	25.0	9.1	4.2	47.3	36.7	18.8	55.4	3.6	7.9	14.2	5.2
9.01	21.6	12.3	6.5	32.3	46.8	28.2	40.3	5.4	12.3	13.9	7.9
9.02	20.5	10.8	7.1	42.5	35.2	25.9	45.6	3.6	9.9	15.1	7.2
9.03	25.9	11.7	6.8	24.8	51.9	29.5	30.6	5.5	16.2	18.2	8.4
10.01	19.4	14.3	8.2	32.3	37.1	33.7	37.3	3.4	11.3	14.3	9.2
10.02	15.2	8.0	6.6	50.9	31.8	20.0	56.3	4.1	10.9	8.7	6.8
10.03	13.3	11.8	10.0	35.8	35.4	34.7	39.8	4.8	11.5	9.3	10.9
11	20.4	9.5	9.2	20.9	52.4	41.4	27.5	5.8	13.9	11.4	11.5
12	26.0	8.7	6.7	30.0	50.7	29.7	37.2	5.4	14.2	13.4	7.1
13	18.7	13.2	12.1	33.0	35.2	38.1	38.8	5.0	11.3	6.9	11.9
14	17.7	11.0	9.5	25.6	45.7	38.4	31.5	5.3	11.7	13.2	11.3
15	9.0	11.4	7.3	56.3	20.1	30.0	52.9	3.7	8.2	5.2	6.7
16	10.6	11.0	10.1	52.9	22.5	27.1	47.9	5.1	10.3	9.5	7.7
17	4.7	14.3	9.3	56.8	16.8	31.2	52.7	4.1	8.2	3.8	7.9
18	7.9	13.7	7.9	57.9	19.5	20.9	59.2	4.1	9.3	6.5	8.9
19.01	3.8	7.2	5.5	67.2	15.9	24.6	62.8	2.9	7.3	2.5	5.9
19.02	14.4	6.2	5.6	63.6	23.0	19.3	64.6	2.3	6.2	7.7	5.8
19.03	4.8	8.5	5.5	73.1	12.5	23.1	64.5	2.6	6.3	3.5	5.6
19.04	2.7	11.9	5.8	65.0	13.8	25.9	60.3	3.7	7.1	3.0	5.3

<sup>16</sup> Common-law households were not factored into the 2001 indicators

**Table 4 - Family Structure / Marital Status Indicator Calculation based on Difference from the City - City of Kelowna - 2001 Census**

See/click "**Family/Marital Status:**", page 11

Census Tracts	Common-law	Husband & Wife	Living Alone	Single	Married	Separated	Divorced	Widowed	common-law	Same as 96 approach	
City	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.1
1	-2.1	26.7	-17.6	-3.9	14.6	-2.0	-4.1	-4.6	-3.0	-48.5	family
2	-1.7	21.1	-14.4	-2.8	11.1	-1.1	-3.4	-3.9	-2.6	-35.1	family
3	-0.7	23.6	-15.5	-3.3	12.3	-1.4	-3.6	-4.1	-1.7	-41.5	family
4	1.2	17.0	-13.2	1.3	6.8	-1.1	-2.5	-4.5	0.8	-31.7	family
5	1.6	4.9	-11.6	2.4	0.0	-0.1	0.6	-2.8	-0.4	-10.3	varied
6	0.0	6.9	-12.2	2.9	0.1	0.4	-0.1	-3.3	-0.6	-11.8	varied
7	1.8	-18.1	9.1	4.7	-13.8	1.8	4.4	2.9	1.6	31.3	more
8	-3.2	-2.7	8.9	-9.1	4.4	-0.3	-1.4	6.3	-2.1	14.9	most
9.01	-0.9	-17.7	19.0	0.3	-10.7	1.5	3.0	6.0	0.6	39.9	most
9.02	-0.3	-7.5	7.4	-2.0	-5.4	-0.3	0.6	7.2	-0.1	20.3	most
9.03	-0.6	-25.2	24.1	1.6	-20.4	1.6	6.9	10.3	1.1	58.4	most
10.01	0.8	-17.7	9.3	5.8	-13.7	-0.5	2.0	6.4	1.9	33.0	more
10.02	-0.8	0.9	4.0	-7.9	5.3	0.2	1.6	0.8	-0.5	-1.8	more
10.03	2.6	-14.2	7.6	6.8	-11.2	0.9	2.2	1.4	3.6	20.2	more
11	1.8	-29.1	24.6	13.5	-23.5	1.9	4.6	3.5	4.2	54.3	most
12	-0.7	-20.0	22.9	1.8	-13.8	1.5	4.9	5.5	-0.2	47.6	most
13	4.7	-17.0	7.4	10.2	-12.3	1.1	2.0	-1.0	4.6	27.8	most
14	2.1	-24.4	17.9	10.5	-19.5	1.4	2.4	5.3	4.0	42.5	more
15	-0.1	6.3	-7.7	2.1	1.9	-0.2	-1.1	-2.7	-0.6	-12.9	varied
16	2.7	2.9	-5.3	-0.8	-3.1	1.2	1.0	1.6	0.4	-4.4	varied
17	1.9	6.8	-11.0	3.3	1.7	0.2	-1.1	-4.1	0.6	-17.5	family
18	0.5	7.9	-8.3	-7.0	8.2	0.2	0.0	-1.4	1.6	-18.6	varied
19.01	-1.9	17.2	-11.9	-3.3	11.8	-1.0	-2.0	-5.4	-1.4	-36.4	family
19.02	-1.8	13.6	-4.8	-8.6	13.6	-1.6	-3.1	-0.2	-1.5	-21.5	varied
19.03	-1.9	23.1	-15.3	-4.8	13.5	-1.3	-3.0	-4.4	-1.7	-39.2	family
19.04	-1.6	15.0	-14.0	-2.0	9.3	-0.2	-2.2	-4.9	-2.0	-32.3	family
range	-48.5 to 58.4										
most	31.7 to 58.4										
more	5 to 31.6										
varied	-21.8 to 4.9										
family	-48.5 to -21.9										



**Table 5- City of Kelowna - Housing Indicators - 2001 Census Page 13**

See/click " <b>2001 Housing Patterns:</b> "												
Census Tract	% Paying 30%+	Diff fr. City	Owners		Tenants				% homes major repair	Difference from City	Housing Score	
			% of HHs	Diff. From City	% Paying 30% +	Diff fr. City	% of hhlds	Diff. City				
CITY	19.54		65.08		45.83		31.60		5.15			
1	24.89	-5.35	90.20	25.12	26.32	19.51	7.76	23.84	4.90	0.25	63.39	high
2	13.52	6.02	86.65	21.57	34.04	11.79	12.81	18.79	2.45	2.70	60.87	high
3	18.11	1.43	80.16	15.08	37.31	8.52	13.70	17.90	6.13	-0.98	41.94	high
4	23.81	-4.27	81.12	16.04	38.89	6.94	15.45	16.15	4.72	0.43	35.29	high
5	18.93	0.61	74.37	9.29	44.44	1.39	25.99	5.61	7.22	-2.07	14.82	average
6	12.11	7.43	74.10	9.02	43.56	2.27	25.90	5.70	5.13	0.02	24.44	average
7	25.56	-6.02	49.06	-16.02	40.18	5.65	51.10	-19.50	6.57	-1.42	-37.31	below average
8	12.16	7.38	72.63	7.55	40.34	5.49	26.27	5.33	2.65	2.50	28.25	high
9.01	19.62	-0.08	51.13	-13.95	53.29	-7.46	49.19	-17.59	2.90	2.25	-36.83	below average
9.02	18.38	1.16	71.39	6.31	51.85	-6.02	28.35	3.25	4.72	0.43	5.13	average
9.03	22.35	-2.81	32.08	-33.00	37.99	7.84	67.55	-35.95	5.64	-0.49	-64.41	low
10.01	28.98	-9.44	59.86	-5.22	50.85	-5.02	40.14	-8.54	3.40	1.75	-26.46	below average
10.02	12.84	6.70	75.17	10.09	47.83	-2.00	23.79	7.81	5.88	-0.73	21.87	average
10.03	29.63	-10.09	60.00	-5.08	41.28	4.55	40.37	-8.77	8.12	-2.97	-22.36	below average
11	13.46	6.08	26.00	-39.08	50.34	-4.51	73.50	-41.90	4.99	0.16	-79.25	low
12	18.03	1.51	40.40	-24.68	48.31	-2.48	58.94	-27.34	6.00	-0.85	-53.85	low
13	41.07	-21.53	61.54	-3.54	41.18	4.65	37.36	-5.76	15.38	-10.23	-36.42	below average
14	24.71	-5.17	54.89	-10.19	53.47	-7.64	45.43	-13.83	6.31	-1.16	-37.99	below average
15	15.73	3.81	67.39	2.31	37.82	8.01	32.34	-0.74	4.35	0.80	14.21	average
16	22.22	-2.68	71.37	6.29	55.38	-9.55	28.63	2.97	9.69	-4.54	-7.53	average
17	25.47	-5.93	65.84	0.76	52.73	-6.90	34.16	-2.56	6.52	-1.37	-16.00	below average
18*	16.42	3.12	68.37	3.29	29.03	16.80	31.63	-0.03	8.22	-3.07	20.11	average
19.01	27.39	-7.85	79.31	14.23	65.79	-19.96	13.10	18.50	2.07	3.08	8.00	average
19.02	14.89	4.65	77.05	11.97	56.34	-10.51	23.28	8.32	0.00	5.15	19.58	average
19.03	18.11	1.43	89.67	24.59	48.00	-2.17	9.23	22.37	5.54	-0.39	45.84	high
19.04	15.96	3.58	81.92	16.84	45.83	0.00	18.46	13.14	3.08	2.07	35.63	high
*reserve not included	max		63.39	min	-79.25%	range	142.64%	low		-79.25 to -43.6	average	-7.93 to 27.72
						interval	35.66	below average		-43.59 to -7.94	high	27.73 to 63.39



**Table 7 - 2001 Education Indicator Calculation - City of Kelowna - continued on next page**See/Click "**Education Levels:**", page 17

Note: to make this comparable to 1996 Qualifications were compared against population 15 years &amp; over.

ct	City Wide % pop without (line 36/line33)  sec grad cert.	18.82% Diff from  City	% pop with sec grad cert.	10.76% Diff from  City	% with trades cert. or diploma	13.76% Diff from  City	% with non- university cert.	16.41% Diff from  City	% with Univers	11.03% Diff from  City
1	10.65%	8.17%	7.85%	-2.91%	8.38%	-5.38%	19.90%	3.49%	11.34%	2.24%
2	10.11%	8.71%	9.51%	-1.25%	10.70%	-3.06%	17.95%	1.54%	10.70%	1.60%
3	14.12%	4.70%	9.68%	-1.08%	12.52%	-1.24%	16.16%	-0.25%	10.83%	1.73%
4	14.90%	3.92%	10.80%	0.04%	18.62%	4.86%	16.20%	-0.21%	8.19%	-0.91%
5	23.01%	-4.19%	15.23%	4.47%	16.07%	2.31%	16.41%	0.00%	2.54%	-6.56%
6	20.02%	-1.20%	12.66%	1.90%	16.11%	2.35%	16.92%	0.51%	8.52%	-0.58%
7	24.36%	-5.54%	9.27%	-1.49%	13.45%	-0.31%	15.27%	-1.14%	10.55%	1.45%
8	26.44%	-7.62%	10.65%	-0.11%	12.32%	-1.44%	12.07%	-4.34%	5.65%	-3.45%
9.01	20.84%	-2.02%	11.62%	0.86%	10.02%	-3.74%	14.63%	-1.78%	9.42%	0.32%
9.02	22.51%	-3.69%	11.11%	0.35%	11.11%	-2.65%	16.08%	-0.33%	10.82%	1.72%
9.03	22.87%	-4.05%	10.95%	0.19%	15.09%	1.33%	18.49%	2.08%	6.57%	-2.53%
10.01	21.36%	-2.54%	9.18%	-1.58%	12.18%	-1.58%	19.36%	2.95%	9.18%	0.08%
10.02	20.34%	-1.52%	9.51%	-1.25%	14.83%	1.07%	18.44%	2.03%	7.41%	-1.69%
10.03	15.84%	2.98%	11.93%	1.17%	15.23%	1.47%	17.28%	0.87%	11.73%	2.63%
11	18.15%	0.67%	10.83%	0.07%	13.69%	-0.07%	16.88%	0.47%	11.31%	2.21%
12	26.75%	-7.93%	7.02%	-3.74%	13.60%	-0.16%	14.91%	-1.50%	7.89%	-1.21%
13	15.34%	3.48%	9.82%	-0.94%	13.50%	-0.26%	19.63%	3.22%	14.72%	5.62%
14	20.62%	-1.80%	8.95%	-1.81%	13.23%	-0.53%	13.81%	-2.60%	11.09%	1.99%
15	16.80%	2.02%	9.95%	-0.81%	10.59%	-3.17%	19.25%	2.84%	11.50%	2.40%
16	25.47%	-6.65%	11.37%	0.61%	23.79%	10.03%	10.95%	-5.46%	4.84%	-4.26%
17	22.30%	-3.48%	12.20%	1.44%	13.04%	-0.72%	10.94%	-5.47%	8.27%	-0.83%
18	24.22%	-5.40%	16.26%	5.50%	15.57%	1.81%	15.40%	-1.01%	3.98%	-5.12%
19.01	14.90%	3.92%	9.83%	-0.93%	14.26%	0.50%	16.64%	0.23%	9.98%	0.88%
19.02	17.97%	0.85%	10.15%	-0.61%	16.97%	3.21%	16.64%	0.23%	8.65%	-0.45%
19.03	11.69%	7.13%	11.20%	0.44%	11.69%	-2.07%	20.94%	4.53%	10.23%	1.13%
19.04	10.99%	7.83%	10.99%	0.23%	15.07%	1.31%	18.62%	2.21%	9.75%	0.65%

**Table 7 – 2001 Education Indicator Calculation - continued**

% with degree min bachelor's	Diff from City (City =9.3%)	Weighted Factor		Census Tract
23.73%	14.43%	20.05%	higher	1
21.40%	12.10%	19.66%	higher	2
16.43%	7.13%	11.00%	higher	3
10.43%	1.13%	8.84%	average	4
4.74%	-4.56%	-8.53%	below average	5
5.52%	-3.78%	-0.81%	below average	6
4.73%	-4.57%	-11.60%	lower	7
7.70%	-1.60%	-18.56%	lower	8
8.22%	-1.08%	-7.44%	below average	9.01
9.80%	0.50%	-4.11%	below average	9.02
8.27%	-1.03%	-4.01%	below average	9.03
10.58%	1.28%	-1.39%	below average	10.01
11.79%	2.49%	1.12%	average	10.02
12.35%	3.05%	12.16%	high	10.03
10.99%	1.69%	5.03%	average	11
7.46%	-1.84%	-16.39%	lower	12
3.68%	-5.62%	5.50%	average	13
12.45%	3.15%	-1.60%	below average	14
11.24%	1.94%	5.23%	average	15
2.95%	-6.35%	-12.09%	lower	16
6.17%	-3.13%	-12.18%	lower	17
4.33%	-4.97%	-9.20%	lower	18
16.64%	7.34%	11.95%	higher	19.01
13.48%	4.18%	7.41%	average	19.02
17.69%	8.39%	19.55%	high	19.03
14.72%	5.42%	17.65%	high	19.04
	min	-18.56%		
	max	20.05%		
	range	38.61%		
	lower	-18.56 to -8.91		
	below average	-8.9 to 0.74		
	average	0.75 to 10.39		
	higher	10.4 to 20.05		

**Table 8 - Education Change Indicator Calculation 1996-2001 - City of Kelowna - table continued on next page**

See/click **“Change in Education Levels by Census Tract from 1996 – 2001”** page 19

ct	2001 Census					2001
	% pop without sec grad cert.	% pop with sec grad cert.	% with trades cert. or diploma	% with non- university cert.	% with Univers	score
City	18.82%	10.76%	13.76%	16.41%	11.03%	33.14%
1	10.65%	7.85%	8.38%	19.90%	11.34%	36.82%
2	10.11%	9.51%	10.70%	17.95%	10.70%	38.76%
3	14.12%	9.68%	12.52%	16.16%	10.83%	35.08%
4	14.90%	10.80%	18.62%	16.20%	8.19%	38.92%
5	23.01%	15.23%	16.07%	16.41%	2.54%	27.24%
6	20.02%	12.66%	16.11%	16.92%	8.52%	34.18%
7	24.36%	9.27%	13.45%	15.27%	10.55%	24.18%
8	26.44%	10.65%	12.32%	12.07%	5.65%	14.25%
9.01	20.84%	11.62%	10.02%	14.63%	9.42%	24.85%
9.02	22.51%	11.11%	11.11%	16.08%	10.82%	26.61%
9.03	22.87%	10.95%	15.09%	18.49%	6.57%	25.98%
<b>9</b>	<b>22.08%</b>	<b>11.23%</b>	<b>11.79%</b>	<b>16.25%</b>	<b>9.28%</b>	<b>29.59%</b>
10.01	21.36%	9.18%	12.18%	19.36%	9.18%	28.54%
10.02	20.34%	9.51%	14.83%	18.44%	7.41%	29.85%
10.03	15.84%	11.93%	15.23%	17.28%	11.73%	40.33%
<b>10</b>	<b>19.23%</b>	<b>10.18%</b>	<b>14.08%</b>	<b>18.37%</b>	<b>9.39%</b>	<b>32.78%</b>
11	18.15%	10.83%	13.69%	16.88%	11.31%	34.55%
12	26.75%	7.02%	13.60%	14.91%	7.89%	16.67%
13	15.34%	9.82%	13.50%	19.63%	14.72%	42.33%
14	20.62%	8.95%	13.23%	13.81%	11.09%	26.46%
15	16.80%	9.95%	10.59%	19.25%	11.50%	34.50%
16	25.47%	11.37%	23.79%	10.95%	4.84%	25.47%
17	22.30%	12.20%	13.04%	10.94%	8.27%	22.16%
18	24.22%	16.26%	15.57%	15.40%	3.98%	26.99%
19.01	14.90%	9.83%	14.26%	16.64%	9.98%	35.82%
19.02	17.97%	10.15%	16.97%	16.64%	8.65%	34.44%
19.03	11.69%	11.20%	11.69%	20.94%	10.23%	42.37%
19.04	10.99%	10.99%	15.07%	18.62%	9.75%	43.44%
<b>19</b>	<b>13.10%</b>	<b>10.53%</b>	<b>14.47%</b>	<b>18.20%</b>	<b>8.83%</b>	<b>38.93%</b>

**Table 9 - Education Change Indicator Calculation 1996-2001 - City of Kelowna - table continued**

1996 CT	1996 Census % pop without sec grad cert.	1996 Census % pop with sec grad cert.	% with trades cert. or diploma	% with non- university cert.	% with degree min bachelor's	change 96 to 01			City
	25.53%	11.91%	3.80%	21.67%	9.30%	21.15%	11.99%	Average	
1	15.33%	13.62%	2.98%	27.45%	15.53%	44.25%	-7.43%	decrease or minor	1
2	18.87%	12.84%	3.98%	20.02%	19.26%	37.23%	1.53%	decrease or minor	2
3	23.59%	13.54%	2.46%	22.05%	13.74%	28.20%	6.88%	Moderate	3
4	25.59%	12.40%	5.51%	23.82%	6.89%	23.03%	15.89%	Average	4
5	30.55%	14.85%	5.29%	18.60%	4.44%	12.63%	14.61%	Average	5
6	28.20%	14.34%	5.05%	23.38%	5.29%	19.86%	14.32%	Average	6
7	31.16%	10.20%	3.78%	20.96%	4.34%	8.12%	16.06%	Average	7
8	30.37%	12.31%	3.42%	18.19%	8.21%	11.76%	2.49%	Moderate	8
9	25.22%	9.62%	3.44%	21.27%	7.83%	16.94%	12.65%	Average	9
10	23.80%	11.12%	4.68%	23.66%	8.34%	24.00%	8.78%	Moderate	
11	27.27%	10.25%	3.47%	17.36%	12.40%	16.21%	18.34%	Average	11
12	28.51%	7.89%	2.19%	22.37%	9.65%	13.59%	3.08%	Average	12
13	30.19%	9.43%	4.40%	23.27%	5.03%	11.94%	30.39%	Significant	13
14	28.82%	9.09%	3.48%	17.99%	9.67%	11.41%	15.05%	Average	14
15	22.52%	11.79%	3.97%	21.59%	9.40%	24.23%	10.27%	Moderate	15
16	34.09%	12.19%	3.72%	22.31%	1.65%	5.78%	19.69%	Average	16
17	29.12%	14.74%	3.86%	23.68%	3.51%	16.67%	5.49%	Moderate	17
18	30.42%	15.48%	4.45%	19.93%	5.69%	15.13%	11.86%	Average	18
19	21.60%	12.05%	3.04%	22.13%	13.17%	28.80%	10.13%	Moderate	19
						maximum	30.39%		
						min	-7.43%		
						range	37.82%		
						decrease or minor	-7.43 to 2.02		
						moderate	2.03 to 11.47		
						average	11.48 to 20.93		
						significant	20.94 to 30.39		

Highlighted rows have been compared on the 1996 Census Tract level with 2001. subdivided 2001 census tracts are added together.

**Table 10 - Calculation of Labour Force Participation Indicator - City of Kelowna - 2001 Census – continued below**

See/click **“Labour Force Participation:”**, page 21

2001 Census	Labour Force Participation by Census Tract														
-indicator calculation	City	1	2	3	4	5	6	7	8	9.01	9.02	9.03	10.01	10.02	10.03
participation rate 15-24(18)	70.3	64.6	60.7	63.2	69.9	67.6	71.1	71.8	65.7	71.4	69	69.6	76.6	80	78.9
males 15+ (34)	67.7	74.3	72	72.8	75.5	71.9	74.7	67.3	41.7	55.4	54.8	58.3	60.2	57.1	68.1
females 15+ (58)	57.1	61.2	61.1	67.1	69.2	62.4	64.4	53.4	35.6	46.9	43.1	49.6	53.5	52.9	58.7
Diff from City															
15-24		-5.7	-9.6	-7.1	-0.4	-2.7	0.8	1.5	-4.6	1.1	-1.3	-0.7	6.3	9.7	8.6
males 15+		6.6	4.3	5.1	7.8	4.2	7	-0.4	-26	-12.3	-12.9	-9.4	-7.5	-10.6	0.4
females 15+		4.1	4	10	12.1	5.3	7.3	-3.7	-21.5	-10.2	-14	-7.5	-3.6	-4.2	1.6
Labour Force part. Score		5	-1.3	8	19.5	6.8	15.1	-2.6	-52.1	-21.4	-28.2	-17.6	-4.8	-5.1	10.6
		avg.	avg.	avg.	high	avg.	high	avg.	low	below avg.	below avg.	below avg.	avg.	avg.	high
max score		31.4													
min score		-52.1													
Range		83.5													
interval		20.875													
		low	-52.1 to -31.2												
		below avg.	-31.1 to -10.3												
		average	-10.2 to 10.5												
		high	10.6 to 31.4												

**Table 10 – Continued from above**

11	12	13	14	15	16	17	18	19.01	19.02	19.03	19.04
76	90.9	85.2	89.9	71.4	82.4	67.9	72	61.6	77.3	59.4	64.9
73.8	65.4	72.1	66	71.1	66.5	74.9	60.7	75.8	57.1	77.8	79.6
52.8	45.2	69.2	57.5	63.1	62.7	61.6	54.2	64.2	46.1	66.1	67.3
5.7	20.6	14.9	19.6	1.1	12.1	-2.4	1.7	-8.7	7	-10.9	-5.4
6.1	-2.3	4.4	-1.7	3.4	-1.2	7.2	-7	8.1	-10.6	10.1	11.9
-4.3	-11.9	12.1	0.4	6	5.6	4.5	-2.9	7.1	-11	9	10.2
7.5	6.4	31.4	18.3	10.5	16.5	9.3	-8.2	6.5	-14.6	8.2	16.7
average	average	high	high	average	high	average	average	average	below avg.	average	high

**Table 11 - Change in Labour Force Participation - 1996-2001 - Calculation of Change Indicator**

See/ click

[Change in Labour Force Participation 1996 – 2001", page 23](#)

Census Tract	1996 15-24	2001 15-24	Diff.	1996 males 15+	2001 males 15+	Diff.	1996 females 15+	2001 females 15+	Diff.	overall difference 1996 -2001		Census Tract
1	62.3	64.6	2.3	71.7	74.3	2.6	65.8	61.2	-4.6	0.3	minor change	1
2	61	60.7	-0.3	71.8	72	0.2	64.1	61.1	-3	-3.1	minor change	2
3	58.4	63.2	4.8	80.9	72.8	-8.1	64.4	67.1	2.7	-0.6	minor change	3
4	70.8	69.9	-0.9	81	75.5	-5.5	74.8	69.2	-5.6	-12	decrease	4
5	61.6	67.6	6	69.9	71.9	2	54.5	62.4	7.9	15.9	increase	5
6	73	71.1	-1.9	77.1	74.7	-2.4	65.3	64.4	-0.9	-5.2	minor change	6
7	71.4	71.8	0.4	67.2	67.3	0.1	53.3	53.4	0.1	0.6	minor change	7
8	76.7	65.7	-11	47.9	41.7	-6.2	37.3	35.6	-1.7	-18.9	decrease	8
9	76.6	70.0	-6.6	61.3	55.8	-5.5	44.9	46	1.1	-11.0	decrease	9
10	72.6	78.2	5.6	61.9	61.8	-0.1	53.1	54.9	1.8	7.2	minor change	10
11	76.2	76	-0.2	75.5	73.8	-1.7	51	52.8	1.8	-0.1	minor change	11
12	64.3	90.9	26.6	59.4	65.4	6	40.9	45.2	4.3	36.9	significant increase	12
13	66.7	85.2	18.5	67.1	72.1	5	57.9	69.2	11.3	34.8	significant increase	13
14	84.3	89.9	5.6	69.6	66	-3.6	51.5	57.5	6	8	minor change	14
15	76.3	71.4	-4.9	73.6	71.1	-2.5	62.5	63.1	0.6	-6.8	decrease	15
16	71.2	82.4	11.2	73.6	66.5	-7.1	55.5	62.7	7.2	11.3	increase	16
17	82.9	67.9	-15	79.3	74.9	-4.4	61.8	61.6	-0.2	-19.6	decrease	17
18	66.7	72	5.3	59.5	60.7	1.2	55	54.2	-0.8	5.7	minor change	18
19	75.8	64.8	-11.0	76.7	72.7	-4.0	64.4	60.8	-3.6	-18.6	decrease	19
City	71.8	70.3	-1.5	70.5	67.7	-2.8	56.8	57.1	0.3	-4	minor change	City
									max	36.9		
									min	-19.6		
									range	56.5		
									decrease	-19.6 to -5.5		
									minor change	-5.4 to 8.6		
									increase	8.7 to 22.7		
									significant increase	22.8 to 36.9		



**Table 12 - Unemployment Indicator 2001 - City of Kelowna - Census Tracts**

See/click **Unemployment Rates**, page 25

Census Tract	Overall (12) Unemployment	males 15+ line36	females 15+ line 60	15-24 line 20	Diff. from City Overall (12) Unemployment	males 15 + line36	females 15+ line 60	15-24 line 20	SCORE	City
City	9.2	6.3	5.2	12.5						
1	3.1	2.4	3.9	14.1	-6.1	-3.9	-1.3	1.6	-9.7 low	1
2	5.9	6.7	4.6	15.9	-3.3	0.4	-0.6	3.4	-0.1 low	2
3	6.5	4.9	8.5	13.3	-2.7	-1.4	3.3	0.8	0 low	3
4	10.5	10.5	10.6	18.5	1.3	4.2	5.4	6	16.9 average	4
5	10.4	11.4	9.3	15.9	1.2	5.1	4.1	3.4	13.8 average	5
6	7.6	9.3	5.9	14.2	-1.6	3	0.7	1.7	3.8 low	6
7	12.3	14.4	10.2	15.7	3.1	8.1	5	3.2	19.4 average	7
8	13.1	12.6	13.5	22.7	3.9	6.3	8.3	10.2	28.7 average	8
9.01	12.7	15.3	10.4	20	3.5	9	5.2	7.5	25.2 average	9.01
9.02	9.7	8.4	10.4	8.6	0.5	2.1	5.2	-3.9	3.9 low	9.02
9.03	11.8	13.7	10.3	28.2	2.6	7.4	5.1	15.7	30.8 average	9.03
10.01	11	13.8	9.2	16.7	1.8	7.5	4	4.2	17.5 average	10.01
10.02	8	10	5.4	25	-1.2	3.7	0.2	12.5	15.2 average	10.02
10.03	11.4	14.6	8.7	13.3	2.2	8.3	3.5	0.8	14.8 average	10.03
11	13.5	12.3	15.6	20.7	4.3	6	10.4	8.2	28.9 average	11
12	20.2	19.1	23.2	45	11	12.8	18	32.5	74.3 high	12
13	12	9.7	14.8	17.4	2.8	3.4	9.6	4.9	20.7 average	13
14	12	13.8	9.6	16.9	2.8	7.5	4.4	4.4	19.1 average	14
15	7.9	7.9	7.9	18.9	-1.3	1.6	2.7	6.4	9.4 low	15
16	8.8	8.2	9.5	17.9	-0.4	1.9	4.3	5.4	11.2 low	16
17	9.9	9.9	9.9	14.3	0.7	3.6	4.7	1.8	10.8 low	17
18	12.1	11.5	13.3	44.4	2.9	5.2	8.1	31.9	48.1 above avg.	18
19.01	7.7	5.1	10.2	16.4	-1.5	-1.2	5	3.9	6.2 low	19.01
19.02	7.1	6.9	7.4	13.7	-2.1	0.6	2.2	1.2	1.9 low	19.02
19.03	5.4	4.6	6.8	12.3	-3.8	-1.7	1.6	-0.2	-4.1 low	19.03
19.04	7	7	7.1	23	-2.2	0.7	1.9	10.5	10.9 low	19.04
								maximum	74.3 high	53.3 to 74.3
								minimum	-9.7 abv avg.	32.3 to 53.2
								range	84 average	11.3 to 32.2
								interval	21 low	-9.7 to 11.2

**Table 13 Change in Unemployment by Census Tract - 1996-2001 - Calculation of Indicator - City of Kelowna**

See/click [Unemployment Change by Census Tract 1996 to 2001](#)

Census Tract	2001 Unemployment Indicators				1996				change 96 - 2001				total change	
	Overall Unemployment	males 15 +	females 15+	15-24	Overall Unemployment	males 15 +	females 15+	15-24	Overall Unemployment	males 15 +	females 15+	15-24		
	line36	line 60	line 20	line36	line 60	line 20	line 20	line36	line 60	line 20	line 20			
City	9.2	6.3	5.2	12.5	9.7	9.2	10.3	15.6	-0.5	-2.9	-5.1	-3.1	-11.6	decrease City
1	3.1	2.4	3.9	14.1	4.6	1.8	7.7	8.3	-1.5	0.6	-3.8	5.8	1.1	change 1 minor increase
2	5.9	6.7	4.6	15.9	6.6	5.8	7.1	12	-0.7	0.9	-2.5	3.9	1.6	change 2 minor increase
3	6.5	4.9	8.5	13.3	6.6	6.1	7.3	18.6	-0.1	-1.2	1.2	-5.3	-5.4	decrease 3 decrease
4	10.5	10.5	10.6	18.5	8.1	5.4	11.6	9.5	2.4	5.1	-1	9	15.5	increase 4 increase
5	10.4	11.4	9.3	15.9	14.4	11.6	18.1	23	-4	-0.2	-8.8	-7.1	-20.1	decrease 5 decrease
6	7.6	9.3	5.9	14.2	10.2	8.3	12.1	13.8	-2.6	1	-6.2	0.4	-7.4	decrease 6 decrease
7	12.3	14.4	10.2	15.7	14.1	16.1	12.3	14.5	-1.8	-1.7	-2.1	1.2	-4.4	decrease 7 decrease
8	13.1	12.6	13.5	22.7	10.4	14.4	6.1	10.6	2.7	-1.8	7.4	12.1	20.4	increase 8 increase
9	11.2	11.9	10.4	17.6	12.2	13.1	11.3	17.1	-1.0	-1.2	-0.9	0.5	-2.6	change 9 minor decrease
10	10.1	12.9	7.8	17.4	10.3	9.5	11.3	10.5	-0.2	3.4	-3.5	6.9	6.6	change 10 minor increase
11	13.5	12.3	15.6	20.7	8.6	6	11.6	10.4	4.9	6.3	4	10.3	25.5	increase 11 increase
12	20.2	19.1	23.2	45	14.2	11.7	19.2	16.7	6	7.4	4	28.3	45.7	significant increase 12 significant increase
13	12	9.7	14.8	17.4	13.1	14.5	11.4	21.4	-1.1	-4.8	3.4	-4	-6.5	decrease 13 decrease
14	12	13.8	9.6	16.9	10.9	12.2	9.4	14.3	1.1	1.6	0.2	2.6	5.5	change 14 minor increase
15	7.9	7.9	7.9	18.9	7.4	7.1	8.2	9	0.5	0.8	-0.3	9.9	10.9	change 15 minor increase
16	8.8	8.2	9.5	17.9	8	9.7	5.9	17.5	0.8	-1.5	3.6	0.4	3.3	change 16 minor increase
17	9.9	9.9	9.9	14.3	12.2	11.5	12.5	27.6	-2.3	-1.6	-2.6	-13.3	-19.8	decrease 17 decrease
18	12.1	11.5	13.3	44.4	13	15.1	11	22.9	-0.9	-3.6	2.3	21.5	19.3	increase 18 increase
19	6.8	5.8	7.9	16.5	7.8	6.5	9.1	22.1	-1.0	-0.7	-1.2	-5.6	-8.5	decrease 19 decrease
														max 45.7
														min -20.1
														range 65.8
														significant increase 29.3 to 45.7
														increas 12.8 to 29.2
														change 12.7 to -3.6
														decrease -3.7 to -20.1

**Table 14 - Economic Families - Income Indicator Calculation - City of Kelowna - 2001 Census**

Cen. Tract	economic families	median income	DIFF. FROM CITY NORM (see/click <a href="#">Census Tract Comparisons for Economic Families</a> )				
Income Distr.	Incidence of low income %	2 or more person hhld. (year 2000)	low inc.	% diff med. Inc.	score	See page 29	
City	10.2	52885	0	0.00	0.00		
1	5.7	79987	4.5	51.25	55.75	high	
2	5.6	69744	4.6	31.88	36.48	high	
3	5.5	71819	4.7	35.80	40.50	high	
4	2.5	62884	7.7	18.91	26.61	above average	
5	13.2	51435	-3	-2.74	-5.74	below average	
6	8.3	54781	1.9	3.59	5.49	below average	
7	18.6	39171	-8.4	-25.93	-34.33	lower	
8	9.4	42776	0.8	-19.12	-18.32	lower	
9.01	16.3	37925	-6.1	-28.29	-34.39	lower	
9.02	9.9	50258	0.3	-4.97	-4.67	below average	
9.03	11	44928	-0.8	-15.05	-15.85	lower	
10.01	16.8	39688	-6.6	-24.95	-31.55	lower	
10.02	7.8	49100	2.4	-7.16	-4.76	below average	
10.03	18.9	49951	-8.7	-5.55	-14.25	below average	
11	19.5	39620	-9.3	-25.08	-34.38	lower	
12	17.4	35458	-7.2	-32.95	-40.15	lower	
13	12.4	39386	-2.2	-25.53	-27.73	lower	
14	12.2	42542	-2	-19.56	-21.56	lower	
15	9.7	55535	0.5	5.01	5.51	below average	
16	13	45338	-2.8	-14.27	-17.07	lower	
17	16.2	47573	-6	-10.04	-16.04	below average	
18	9.2	41925	1	-20.72	-19.72	lower	
19.01	8.4	65974	1.8	24.75	26.55	above average	
19.02	4.9	55488	5.3	4.92	10.22	above average	
19.03	3.7	70357	6.5	33.04	39.54	high	
19.04	5	63594	5.2	20.25	25.45	above average	
	min	35458		minimum	-40.15		
	max	79987		max	55.75	range	95.90
				intervals	-40.15 to -16.19	lower	
					-16.18 to 7.79	below average	
					7.8 to 31.77	above average	
					31.78 to 55.76	high	

**Table 15 Unattached Individuals – Income Indicator Calculation – City of Kelowna – 2001 Census**

Census Tract / Income Distr.	unattached individuals Incidence of low income %	median income (yr. 2000) one person hhld.	DIFF. FROM CITY NORM low inc.	See/click <a href="#">Unattached Individuals – Lower Income</a> page 31 % diff med. Inc.	score	
City	36.6	20939				
1	31.7	25222	4.9	20.45	25.35	above average
2	29.1	35566	7.5	69.86	77.36	higher
3	23.6	20996	13	0.27	13.27	below average
4	25.5	25596	11.1	22.24	33.34	above average
5	48.5	15895	-11.9	-24.09	-35.99	lower
6	39.5	21528	-2.9	2.81	-0.09	below average
7	41	17428	-4.4	-16.77	-21.17	below average
8	27	21986	9.6	5.00	14.60	below average
9.01	42.1	22097	-5.5	5.53	0.03	below average
9.02	33.6	21523	3	2.79	5.79	below average
9.03	37.1	22719	-0.5	8.50	8.00	below average
10.01	41	21273	-4.4	1.60	-2.80	below average
10.02	29.4	21398	7.2	2.19	9.39	below average
10.03	28.8	24814	7.8	18.51	26.31	above average
11	39.3	18484	-2.7	-11.72	-14.42	below average
12	39	20295	-2.4	-3.08	-5.48	below average
13	25.7	23619	10.9	12.80	23.70	below average
14	35.5	18102	1.1	-13.55	-12.45	below average
15	41.1	25245	-4.5	20.56	16.06	below average
16	43.9	17082	-7.3	-18.42	-25.72	lower
17	62.3	15174	-25.7	-27.53	-53.23	lower
18	23.6	17413	13	-16.84	-3.84	below average
19.01	31.4	21081	5.2	0.68	5.88	below average
19.02	33	23560	3.6	12.52	16.12	below average
19.03	22.3	39232	14.3	87.36	101.66	higher
19.04	26.5	37216	10.1	77.74	87.84	higher
			Min	-53.23	max	101.66
					range	154.90
					lower	-53.23 to -14.51
					below average	-14.5 to 24.21
					above average	24.22 to 62.94
					higher	62.95 to 101.66

**Table 16 - Income and Source of Income - Calculation of Indicators by Census Tract - City of Kelowna - 2001 Census**

Census Tract	Median hhld income All private hhlds \$	Employment income %	Gov't transfer payments %	% Diff. fr. City median income	% Diff. fr. City Emp. inc.	% Diff Fr. City govt trnfer pynts	Click <b>Income &amp; Source of Income: p.33</b>	SCORE	
City	42216	69.2	15.2						
1	73989	81.6	6.4	75.26	12.4	8.8	96.46	High	
2	65392	73.5	8.4	54.90	4.3	6.8	66.00	High	
3	65502	74.3	7.5	55.16	5.1	7.7	67.96	High	
4	54556	78.6	10.6	29.23	9.4	4.6	43.23	above average	
5	47446	75.3	16.3	12.39	6.1	-1.1	17.39	Average	
6	50870	74.9	14.8	20.50	5.7	0.4	26.60	above average	
7	31331	65.6	22.9	-25.78	-3.6	-7.7	-37.08	Low	
8	35346	42	29.1	-16.27	-27.2	-13.9	-57.37	Low	
9.01	29724	56.3	26.8	-29.59	-12.9	-11.6	-54.09	Low	
9.02	37394	54.9	22.1	-11.42	-14.3	-6.9	-32.62	Low	
9.03	31321	58.5	24.6	-25.81	-10.7	-9.4	-45.91	Low	
10.01	32513	58.2	23	-22.98	-11	-7.8	-41.78	Low	
10.02	37500	63.2	19.9	-11.17	-6	-4.7	-21.87	Low	
10.03	37621	69.1	15.3	-10.88	-0.1	-0.1	-11.08	Average	
11	26254	68.7	19.7	-37.81	-0.5	-4.5	-42.81	Low	
12	31400	58.1	18.9	-25.62	-11.1	-3.7	-40.42	Low	
13	34453	73.6	18.8	-18.39	4.4	-3.6	-17.59	Average	
14	31503	68.1	20.4	-25.38	-1.1	-5.2	-31.68	Low	
15	48650	68.8	14.8	15.24	-0.4	0.4	15.24	Average	
16	37477	73	20.1	-11.23	3.8	-4.9	-12.33	Average	
17	42175	76.7	14.8	-0.10	7.5	0.4	7.80	Average	
18	36165	64.8	21.2	-14.33	-4.4	-6	-24.73	Low	
19.01	61316	71.6	8.1	45.24	2.4	7.1	54.74	above average	
19.02	46769	59.4	16.7	10.79	-9.8	-1.5	-0.51	Average	
19.03	65277	76	9.1	54.63	6.8	6.1	67.53	High	
19.04	60293	83.7	7.7	42.82	14.5	7.5	64.82	High	
						minimum	-57.37		
						maximum	96.46		
range						153.84	low	-57.37 to -18.92	
							below average	-18.91 to 19.54	
							average	19.55 to 58	
							high	58.01 to 96.47	

**Table 17 - Male and Female Income Indicator Calculation by Census Tract - City of Kelowna – 2001 Census**

Census Tract	Median income - all males 15+ \$	% diff in median income of males	Median income - all females 15+ \$	% diff in median income of females	Click <b>Male and Female Income and Earning Capacity:</b> page 35
City	27139	Diff from City	16922	Diff from City	score
1	35947	32.46%	22651	33.86%	66.31% high
2	34893	28.57%	20296	19.94%	48.51% high
3	35430	30.55%	19821	17.13%	47.68% high
4	30613	12.80%	18815	11.19%	23.99% above average
5	26815	-1.19%	15500	-8.40%	-9.60% low
6	28926	6.58%	18017	6.47%	13.06% below average
7	22675	-16.45%	15329	-9.41%	-25.86% low
8	27626	1.79%	16665	-1.52%	0.28% below average
9.01	20822	-23.28%	16828	-0.56%	-23.83% low
9.02	24211	-10.79%	18131	7.14%	-3.64% low
9.03	24269	-10.58%	17089	0.99%	-9.59% low
10.01	20873	-23.09%	16672	-1.48%	-24.57% low
10.02	25728	-5.20%	17546	3.69%	-1.51% below average
10.03	25305	-6.76%	18130	7.14%	0.38% below average
11	21923	-19.22%	16124	-4.72%	-23.94% low
12	25078	-7.59%	15964	-5.66%	-13.26% low
13	25123	-7.43%	16091	-4.91%	-12.34% low
14	23320	-14.07%	17930	5.96%	-8.12% low
15	28909	6.52%	17041	0.70%	7.23% below average
16	25253	-6.95%	14847	-12.26%	-19.21% low
17	21965	-19.06%	15590	-7.87%	-26.94% low
18	21021	-22.54%	15907	-6.00%	-28.54% low
19.01	34223	26.10%	17036	0.67%	26.78% above average
19.02	31422	15.78%	17927	5.94%	21.72% above average
19.03	39959	47.24%	21094	24.65%	71.89% high
19.04	35136	29.47%	21554	27.37%	56.84% high
				Maximum	71.89%
			100.43%	minimum	-28.54%
				low	-28.54 to -3.44
				below average	-3.43 to 21.67
				above average	21.68 to 46.77
				high	46.78 to 71.89