



District of Lake Country 2008 Demographic Profile

May 2009

Central Okanagan Economic Development Commission

1450 KLO Road, Kelowna, BC, V1W 3Z4

info@investkelowna.com

www.investkelowna.com

Toll Free: 1.877.332.2673

250.469.6280

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About this Document

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

Statistics Canada: www.statcan.ca

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

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

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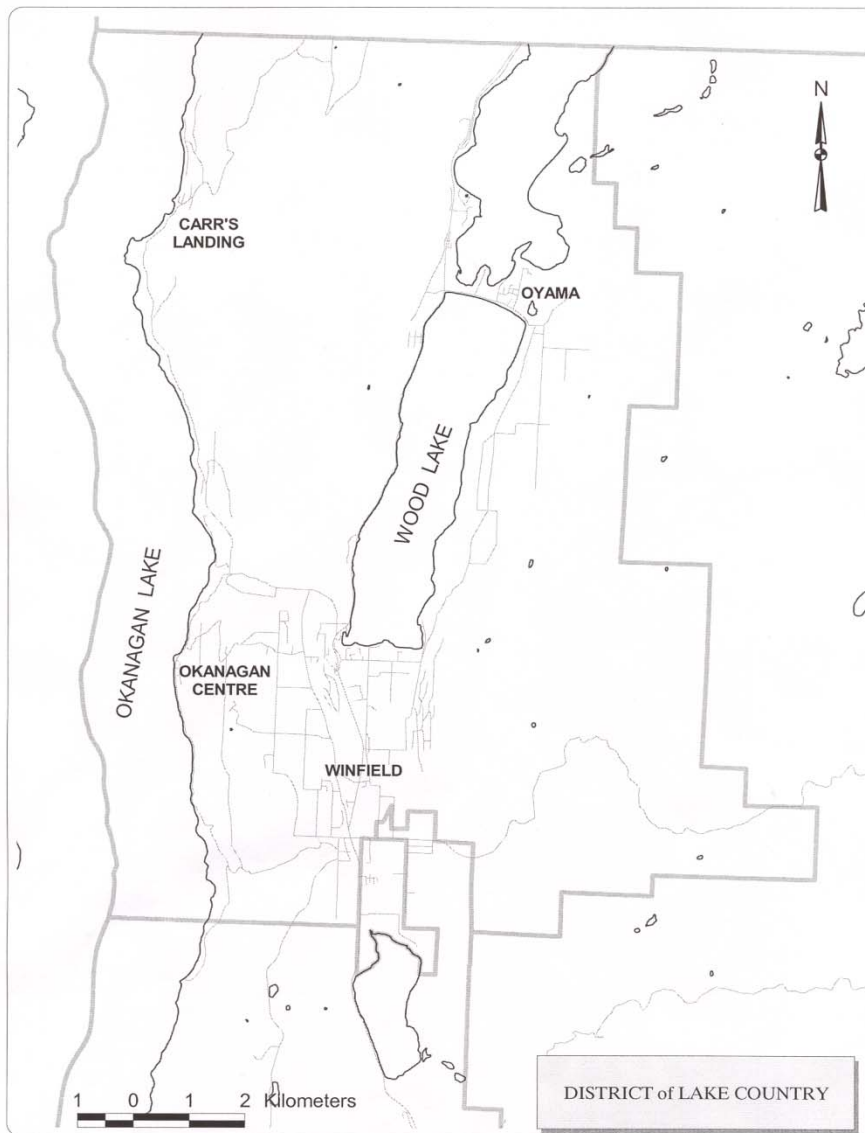
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1 Geography

The District of Lake Country is comprised of four separate communities: Oyama, Carr's Landing, Okanagan Centre and Winfield, and had a total population of 11,051 in 2008¹. These communities are closely interrelated but are unique in their own right. Like other parts of the Central Okanagan, the area's population growth has resulted in increased residential and commercial activity and continues to evolve.

Lake Country is classified as a district municipality (DM) and is located in Regional District of Central Okanagan. A district municipality is a group of neighbouring municipalities joined together for the purposes of regional planning and managing common services (such as police or ambulance services).

1.1 MAP OF THE DISTRICT OF LAKE COUNTRY



¹ BC Stats, British Columbia Municipal and Regional District Population Estimates, http://www.bcstats.gov.bc.ca/data/pop/pop/mun/PopulationEstimates_1996-2008.xls (Accessed May 15, 2009)

2 Population

2.1 POPULATION AND GROWTH

In 2008 Lake Country's population was estimated to be 11,051, compared to 180,114 for the Regional District and 4.38 million for BC overall. In 2008, Lake Country's population grew 4.1% compared to 1.7% for the Regional District and 1.7% for the province as a whole. The annual growth rate in Lake Country has traditionally lagged behind the Regional District; however Lake Country's growth exceeded that of the Regional District in 2008.

Lake Country Population Compared to RDCO and BC 2001 to 2008²

Year	Lake Country		RDCO		BC	
	Population	% Change	Population	% Change	Population	% Change
2001	9,672		154,156		4,076,264	
2002	9,624	-0.5%	155,692	1.0%	4,098,178	0.5%
2003	9,681	0.6%	158,264	1.7%	4,122,396	0.6%
2004	9,736	0.6%	159,333	0.7%	4,155,170	0.8%
2005	9,895	1.6%	163,142	2.4%	4,196,788	1.0%
2006	10,096	2.0%	167,417	2.6%	4,243,580	1.1%
2007	10,615	5.1%	174,052	4.0%	4,310,305	1.6%
2008	11,051	4.1%	180,114	3.5%	4,381,603	1.7%

2.2 POPULATION DENSITY

The total land area of Lake Country is 122.16 square kilometres which represents 4.2% of the land area of the Regional District. The population of Lake Country accounts for 6% of the Regional District. The population density of Lake Country is 78.6 persons per square kilometre compared to 55.9 for the Regional District and only 4.4 for BC overall.

Population and Density 2006³

	Lake Country	RDCO	BC
Population in 2006	9,606	162,276	4,113,487
Population in 2001	9,267	147,739	3,907,738
2001 to 2006 population change (%)	3.7	9.8	5.3
Population density per square kilometre	78.6	55.9	4.4
Land area (square km)	122.16	2,904.0	924,815.4

Note: BC Stats population generally differs from Statistics Canada counts.

² BC Stats, British Columbia Municipal and Regional District Population Estimates, http://www.bcstats.gov.bc.ca/data/pop/pop/mun/PopulationEstimates_1996-2008.xls (Accessed May 15, 2009)

³ Statistics Canada. 2007. Lake Country, British Columbia, 2006 Community Profiles. 2006 Census, Modified: 2009-03-10. <http://www12.statcan.ca/english/census06/data/profiles/community/Index.cfm?Lang=E> (accessed May 15, 2009)

3 Demography

3.1 AGE

3.1.1 POPULATION AGE DISTRIBUTION

In 2006, the major bulge in age distribution within Lake Country was in age groups from 40 to 59 years (36.0%) with a secondary bulge in age groups from 10 to 19 years (15.0%). In 2006, the median age of Lake Country's population was 43.2, which was very similar to the Regional District (43.4) and the province overall (40.8).

Unlike the Regional District, the proportion of people aged 65 and over was lower for Lake Country (13.5%) than for BC overall (14.6%).

Age Distribution Lake Country, RDCO and BC 2006⁴

	Lake Country				RDCO	BC
	Population	Percent	Male	Female		
Total population	9,605	100.0%	4,810	4,790	162,275	4,113,485
0 to 4 years	435	4.5%	4.7%	4.5%	4.4%	4.9%
5 to 9 years	490	5.1%	5.4%	4.8%	5.1%	5.4%
10 to 14 years	665	6.9%	7.1%	6.8%	6.2%	6.2%
15 to 19 years	775	8.1%	8.5%	7.6%	6.6%	6.7%
20 to 24 years	495	5.2%	5.5%	4.8%	6.2%	6.5%
25 to 29 years	380	4.0%	4.1%	4.0%	5.1%	6.0%
30 to 34 years	415	4.3%	4.4%	4.3%	5.3%	6.2%
35 to 39 years	620	6.5%	6.0%	6.8%	6.1%	7.1%
40 to 44 years	860	9.0%	8.1%	9.7%	7.7%	8.1%
45 to 49 years	960	10.0%	10.3%	9.7%	8.2%	8.4%
50 to 54 years	885	9.2%	8.8%	9.6%	7.5%	7.8%
55 to 59 years	750	7.8%	8.1%	7.6%	7.0%	7.0%
60 to 64 years	580	6.0%	6.1%	5.8%	5.7%	5.2%
65 to 69 years	445	4.6%	4.6%	4.6%	5.2%	4.1%
70 to 74 years	340	3.5%	3.7%	3.3%	4.6%	3.5%
75 to 79 years	240	2.5%	2.4%	2.7%	4.0%	2.9%
80 to 84 years	150	1.6%	1.4%	1.8%	2.9%	2.2%
85 years and over	120	1.2%	0.8%	1.7%	2.3%	1.8%
Median age of the population	43.2		42.9	43.5	43.4	40.8
% of the population aged 15 and over	83.4%		83.0%	83.9%	84.3%	83.5%
% of the population aged 65 and over	13.5%		12.9%	14.1%	19.0%	14.6%

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

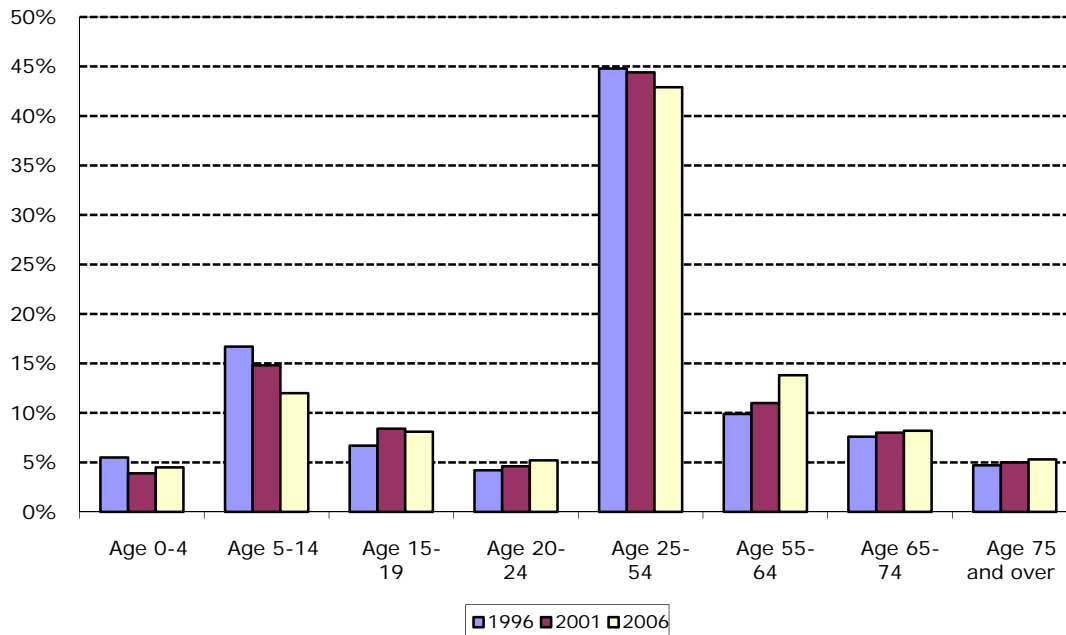
3.1.2 POPULATION GROWTH BY AGE GROUP

The fastest growing age group between 1996 and 2006 has been the 55 to 64 year age group which grew 49.4% percent to 13.8% of the total municipal population. Population in age group 5 to 14 has declined significantly over the same period (-23.3%).

Lake Country Share of Population by Age Group 1996 to 2006⁵

	1996	2001	2006	% Change 1996 to 2006
Total - All persons	9,010	9,265	9,605	6.6%
Age 0-4	495	360	435	-12.1%
Age 5-14	1,505	1,370	1,155	-23.3%
Age 15-19	600	775	775	29.2%
Age 20-24	375	430	495	32.0%
Age 25-54	4,035	4,115	4,120	2.1%
Age 55-64	890	1,020	1,330	49.4%
Age 65-74	685	740	785	14.6%
Age 75 and over	420	460	510	21.4%
Average age of the population	36.5	40.5	43.2	
% of the population ages 15 and over	77.8	81.4	83.4	

Lake Country Share of Population by Age Group 1996 to 2006



⁵ Statistics Canada. 2007. *Lake Country, British Columbia, . 2006 Community Profiles. 2006 Census, Modified: 2009-03-10. <http://www12.statcan.ca/english/census06/data/profiles/community/Index.cfm?Lang=E> (accessed May 15, 2009)*

3.2 HOME LANGUAGE

Home language refers to the language that was most often spoken at home by the individual at the time of the census. Almost all residents of Lake Country spoke English as their home language 96.9% compared to 83.6% for BC overall. German was the next most common home language (1.1%), followed by Dutch (0.6%), and Panjabi (Punjabi) (0.5%).

Home Language Lake Country and BC, 2006⁶

	Lake Country	Central Okanagan
Total population by language spoken most often at home	9,545	160,565
Single responses	9,485	159,015
English	96.9%	95.9%
French	0.2%	0.4%
Non-official languages	2.8%	3.8%
German	1.1%	0.8%
Dutch	0.6%	0.2%
Panjabi (Punjabi)	0.5%	0.7%
Chinese	0.3%	0.2%
Finnish	0.2%	0.0%
Czech	0.1%	0.1%

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

3.3 ETHNICITY

3.3.1 ETHNICITY (BROAD CATEGORIES)

People of British Isles origins represent over half (57.7%) of the population of Lake Country. Western European origins represent 32.3% of the population. In general, Lake Country is less ethnically diverse than BC overall. Percentages total more than 100% because people selected multiple ethnicities.

Ethnicity (Broad Categories) Lake Country and BC, 2006⁷

	Lake Country		Central Okanagan
	People	Percent	
Total population by ethnic origin	9,545	100.0%	100.0%
British Isles origins	5,510	57.7%	54.1%
Western European origins	3,080	32.3%	30.4%
Other North American origins	2,150	22.5%	22.3%
Eastern European origins	1,675	17.5%	19.1%
Northern European origins	1,040	10.9%	9.9%
French origins	990	10.4%	11.8%
Southern European origins	560	5.9%	7.1%
Aboriginal origins	540	5.7%	5.6%
East and Southeast Asian origins	150	1.6%	2.9%
South Asian origins	115	1.2%	1.6%
Other European origins	90	0.9%	0.8%
West Asian origins	80	0.8%	0.3%
Oceania origins	65	0.7%	0.6%
Arab origins	20	0.2%	0.2%
African origins	10	0.1%	0.5%
Caribbean origins	-	0.0%	0.3%
Latin, Central and South American origins	-	0.0%	0.6%

⁷ BC Stats, 2006 Census Profile, Lake Country DM, March 2009

3.3.2 ETHNICITY (DETAILED CATEGORIES)

Over a third (38.8%) of residents identified English as an ethnic origin compared to 29.6% for BC overall. The next most common ethnicity was German (5.0%), and Scottish (23.8%). Percentages total more than 100% because people selected multiple ethnicities.

Ethnicity (Detailed Categories, Broad Categories Removed) Lake Country and BC, 2006⁸

	Lake Country		Central Okanagan
	People	Percent	Percent
Total population by ethnic origin	9545	100.0%	100.0%
English	3705	38.8%	34.0%
German	2385	25.0%	24.0%
Scottish	2275	23.8%	23.6%
Canadian	2045	21.4%	21.0%
Irish	1640	17.2%	17.6%
French	990	10.4%	11.8%
Scandinavian origins	965	10.1%	9.3%
Ukrainian	795	8.3%	8.4%
Dutch (Netherlands)	630	6.6%	5.8%
Polish	425	4.5%	5.1%
Russian	410	4.3%	4.2%
Welsh	360	3.8%	2.9%
Italian	320	3.4%	4.1%
Métis	315	3.3%	2.0%
North American Indian	220	2.3%	3.7%
All Other Mentions	1905	20.0%	23.5%

⁸ BC Stats, 2006 Census Profile, Lake Country DM, March 2009

3.4 MARITAL STATUS

Over half (57.6%) of Lake Country's population 15 years and over were legally married in 2006.

Legal Marital Status, 2006⁹

	Lake Country				BC
	Total	Percent	Male	Female	
Total population 15 years and over	8,015	100.0%	3,990	4,020	3,433,880
Never legally married (single)	2,075	25.9%	29.3%	22.5%	32.1%
Legally married (and not separated)	4,615	57.6%	57.8%	57.3%	50.4%
Separated, but still legally married	245	3.1%	3.1%	3.0%	3.2%
Divorced	695	8.7%	7.9%	9.5%	8.3%
Widowed	385	4.8%	1.9%	7.7%	6.0%

Half of couple families in Lake Country did not have children at home (49.3%) compared to 48.6% for BC overall.

Couple Families by Type and Presence and Number of Children, 2006¹⁰

	Couple Families			Married Couple Families		Common-Law Couples	
	Population	Percent	BC	Lake Country	BC	Lake Country	BC
Total	2,615	100.0%	100.0%	2,265	100.0%	345	100.0%
Without children at home	1,290	49.3%	48.6%	48.8%	45.9%	53.6%	64.6%
With children at home	1,315	50.3%	51.4%	51.2%	54.1%	44.9%	35.4%
1 child	490	18.7%	19.8%	19.4%	20.1%	14.5%	17.9%
2 children	585	22.4%	22.2%	22.7%	23.9%	20.3%	12.0%
3 or more children	240	9.2%	9.4%	9.1%	10.1%	10.1%	5.5%

Lone-Parent Families by Type and Presence and Number of Children¹¹

	All lone-parents			Male Parent		Female Parent	
	Population	%	BC	Lake Country	BC	Lake Country	BC
Total	325	100.0%	100.0%	60	100.0%	260	100.0%
1 child	240	73.8%	61.9%	83.3%	66.9%	73.1%	60.7%
2 children	45	13.8%	28.7%	0.0%	25.3%	17.3%	29.6%
3 or more children	35	10.8%	9.3%	16.7%	7.8%	9.6%	9.7%

⁹ Statistics Canada. 2007. Lake Country, British Columbia, . 2006 Community Profiles. 2006 Census, Modified: 2009-03-10. <http://www12.statcan.ca/english/census06/data/profiles/community/Index.cfm?Lang=E> (accessed May 15, 2009)

¹⁰ BC Stats, 2006 Census Profile, Lake Country DM, March 2009

¹¹ IBID

3.5 GENDER

The population of Lake Country is split relatively equally between males (50.1%) and females (49.9%) with only slightly more males than females.

Population Gender and Age Characteristics¹²

	Lake Country		BC	
	Male	Female	Male	Female
Total Population	4,810	4,790	2,013,990	2,099,495
Gender Split	50.1%	49.9%	49.0%	51.0%
0 to 4 years	4.7%	4.5%	5.1%	4.7%
5 to 14 years	12.5%	11.6%	12.2%	11.1%
15 to 24 years	14.0%	12.4%	13.6%	12.6%
25 to 34 years	8.4%	8.2%	12.1%	12.2%
35 to 44 years	14.1%	16.5%	15.1%	15.3%
45 to 54 years	19.1%	19.3%	16.1%	16.2%
55 to 64 years	14.2%	13.5%	12.4%	12.2%
65 years and over	12.9%	14.1%	13.5%	15.6%
Median age of the population	42.9	43.5	40	41.5
% of the population aged 15 and over	83.0%	83.9%	82.7%	84.2%

3.6 EDUCATION

The proportion of the population with a college or university education was lower for Lake Country (34.7%) than for BC in general (41.4%). However, the proportion of apprenticeship and trade certificate/diplomas (15.0%) was significantly higher than BC overall (10.9%). This educational profile is consistent with the labour force requirements in the region.

Educational Attainment¹³

	Lake Country				BC
	Population	Percent	Males	Females	
Total population 15 years and over	7,950	100.0%	3,960	3,990	3,394,910
No certificate, diploma or degree	1,605	20.2%	20.5%	20.1%	19.9%
High school certificate or equivalent	2,395	30.1%	27.1%	33.1%	27.9%
Apprenticeship or trades certificate or diploma	1,195	15.0%	21.0%	9.3%	10.9%
College, CEGEP or other non-university certificate or diploma	1,470	18.5%	16.2%	20.8%	16.7%
University certificate or diploma below the bachelor level	355	4.5%	3.8%	5.0%	5.4%
University certificate, diploma or degree	935	11.8%	11.7%	11.9%	19.3%
College / University	2,760	34.7%	31.7%	37.7%	41.4%

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

¹³ IBID

3.7 PERSONAL INCOME (POPULATION 15 YEARS AND OVER)

The median income of persons 15 years and over in Lake Country for 2005 was \$25,477 compared to \$24,867 for BC overall. The average income in Lake Country was \$32,916 compared to \$34,519 in BC overall.

There were proportionately more people in Lake Country (43.7%) in the middle income ranges (\$15,000 to \$44,999) than for BC overall (41.9%).

Total income in 2005 of population 15 years and over Lake Country and BC¹⁴

	Both Sexes		BC
	Persons	Percent	
Population 15 years and over	7,950	100.0%	100.0%
Without Income	300	3.8%	4.8%
With Income	7,650	100.0%	100.0%
Under \$15,000	2,435	31.8%	32.7%
\$15,000 to \$24,999	1,325	17.3%	17.5%
\$25,000 to \$34,999	1,115	14.6%	13.5%
\$35,000 to \$44,999	900	11.8%	10.9%
\$45,000 to 59,999	735	9.6%	10.8%
\$60,000 and over	1,120	14.6%	14.7%

¹⁴ BC Stats, 2006 Census Profile, Lake Country DM, March 2009

4 Household Characteristics

4.1 PRIVATE HOUSEHOLDS

4.1.1 SELECTED HOUSEHOLD CHARACTERISTICS

In 2006, there were 3,465 households in Lake Country. The average household size was 2.6 people, slightly higher than the BC average of 2.5 people. Over two thirds of Lake Country households contained a couple (68.5%).

Selected Household Characteristics Lake Country and BC, 2006¹⁵

	Lake Country		BC
	Households	Percent	
Total private households	3,645	100.0%	1,643,150
Households containing a couple (married or common-law) with children	1,150	31.6%	26.3%
Households containing a couple (married or common-law) without children	1,345	36.9%	29.6%
One-person households	705	19.3%	28.0%
Other household types	445	12.2%	16.1%
Average household size	2.6		2.5

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

4.1.2 SIZE OF HOUSEHOLD

Two person households were the most common household type in Lake Country (39.5%), which was a slightly higher proportion than for BC overall (34.2%).

Number of Households by Size of Household, Lake Country and BC, 2006¹⁶

	Lake Country		BC
	Households	Percent	
Total number of private households	3,645	100.0%	100.0%
1 person	710	19.5%	28.1%
2 persons	1,440	39.5%	34.2%
3 persons	545	15.0%	14.8%
4 to 5 persons	855	23.5%	19.6%
6 or more persons	100	2.7%	3.3%

4.1.3 SENIORS IN PRIVATE HOUSEHOLDS

In 2006, there were 1,245 seniors living in private households. One quarter of these (23.3%) were not in a census family. Census family refers to a married couple (with or without children of either or both spouses), a couple living common-law (with or without children of either or both partners) or a lone parent of any marital status, with at least one child living in the same dwelling. A couple may be of opposite or same sex. 'Children' in a census family include grandchildren living with their grandparent(s) but with no parents present.¹⁷

Seniors in Private Households, 2006¹⁸

	Seniors (65 and older)		
	Persons	Percent	BC
Total seniors in private households	1,245	100.0%	100.0%
Number of persons not in census families	290	23.3%	34.5%
Living with relatives	40	3.2%	5.3%
Living with non-relatives only	-	0.0%	1.8%
Living alone	250	20.1%	27.3%
Number of census family persons	955	76.7%	65.5%

¹⁶ BC Stats, 2006 Census Profile, Lake Country DM, March 2009

¹⁷ Statistics Canada. 2007. Lake Country, British Columbia, . 2006 Community Profiles. 2006 Census, Modified: 2009-03-10. <http://www12.statcan.ca/english/census06/data/profiles/community/Index.cfm?Lang=E> (accessed May 15, 2009)

¹⁸ BC Stats, 2006 Census Profile, Lake Country DM, March 2009

4.2 Household Income

4.2.1 MEDIAN HOUSEHOLD INCOME

Overall, the median income of households in Lake Country was \$56,592 compared to \$52,709 for BC overall. Couple households with children had a lower median income in Lake Country (\$78,692) than for BC overall (\$79,509). Couple households without children also had a lower median income than for the province overall likely due to the large number of retirees and seniors in the region.

The median income of a specified group of households is that amount which divides their income size distribution, ranked by size of income, into two halves. That is, the incomes of the first half of households are below the median, while those of the second half are above the median. Median incomes of households are normally calculated for all units in the specified group, whether or not they reported income.¹⁹

Household Income Profile Lake Country and BC, 2005²⁰

	Lake Country	BC
All private households (\$)	\$56,592	\$52,709
Couple households with children (\$)	\$78,692	\$79,509
Couple households without children (\$)	\$59,781	\$63,969
One-person households (\$)	\$30,300	\$27,773
Other household types (\$)	\$54,544	\$47,266

4.2.2 GROWTH IN AVERAGE HOUSEHOLD INCOME

Household income in Lake Country has historically lagged behind BC overall. However, between 2000 and 2005 average income in Lake Country grew significantly (28.7%) and surpassed the provincial average.

Average Household Income Lake Country and BC, 1980 to 2005²¹

	Lake Country		BC	
	Average Income	Percent Change	Average Income	Percent Change
1980	\$24,353		\$26,171	
1985	\$30,245	24.2%	\$33,497	28.0%
1990	\$43,594	44.1%	\$46,909	40.0%
1995	\$46,762	7.3%	\$50,667	8.0%
2000	\$53,513	14.4%	\$57,593	13.7%
2005	\$68,882	28.7%	\$67,675	17.5%

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

²⁰ *IBID*

²¹ *BC Stats, 2006 Census Profile, Lake Country DM, March 2009*

4.3 SOURCE OF INCOME

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

Lake Country Source of Total Income, 2006²²

	Lake Country		BC
	\$ Thousands	% of Total	% of Total
Employment	73,331	51.0%	65.9
Pension	35,233	24.5%	12.5
Investment	14,215	9.9%	8.6
Self-Employed	7,554	5.3%	6.0
Other	10,025	7.0%	5.0
Tax Exempt	3,357	2.3%	2.0
Total	143,714	100.0%	100.0

4.4 DWELLINGS

In total, there were 3,640 dwellings in Lake Country in 2006. The proportion of owned dwellings was higher for Lake Country (84.3%) than for the province overall (69.7%). Lake Country has a higher than average proportion of single-detached housing (83.4%) than BC overall (49.0%).

Selected Dwelling Characteristics Lake Country and BC, 2006²³

	Lake Country		BC
	Dwellings	Percent	
Number of occupied private dwellings	3,640	100.0%	100.0%
Owned	3,070	84.3%	69.7%
Rented	575	15.8%	30.1%
Band housing	-	0.0%	0.2%
Single-detached house	3,035	83.4%	49.0%
Semi-detached house	65	1.8%	3.1%
Row house	120	3.3%	6.8%
Apartment, duplex	240	6.6%	10.2%
Apartment, building with 5 or more storeys	-	0.0%	7.2%
Apartment, building with under 5 storeys	65	1.8%	20.9%
Other single-attached house	10	0.3%	0.2%
Movable dwelling	110	3.0%	2.6%
Average number of rooms per dwelling	7.9		6.4
Average number of bedrooms per dwelling	3.2		2.7

²² BC Stats, Community Facts, Lake Country, February 2009, <http://www.bcstats.gov.bc.ca/data/dd/facsheet/cf092.pdf> (Accessed May 15, 2009)

²³ BC Stats, 2006 Census Profile, Lake Country DM, March 2009

5 Labour Force Characteristics

5.1 DEFINITIONS²⁴

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

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

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

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

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

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

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

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

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

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

²⁴ Statistics Canada. 2007. *Central Okanagan, British Columbia (table). 2006 Community Profiles. 2006 Census. Statistics Canada Catalogue no. 92-591-XWE. Ottawa. Released Revised March 10, 2009.* <http://www12.statcan.ca/english/census06/data/profiles/community/Index.cfm?Lang=E> (accessed April 15, 2009).

5.2 SIZE OF THE LABOUR FORCE

In 2006 there were 5,515 people in the Lake Country labour force. Labour force refers to persons who were either employed or unemployed during the week (Sunday to Saturday) prior to Census Day (May 16, 2006).²⁵ There were 3,960 males and 3,990 females in the labour force. The participation rate for males (76.4%) was higher than for females (59.5%)

The labour force participation rate was significantly higher for Lake Country (69.4%) than for the BC overall (65.6%).

Selected Labour Force Characteristics Lake Country and BC, 2006²⁶

	Lake Country				BC
	Total		Male	Female	
Total population 15 years and over	7,950		3,960	3,990	3,394,910
In the labour force	5,515	69.4%	3,025	2,495	2,226,380
Employed	5,250	66.0%	94.7%	95.2%	94.0%
Unemployed	270	4.9%	5.1%	4.6%	6.0%
Not in the labour force	2,430		935	1,495	1,168,525
Participation rate	69.4%		76.4%	62.5%	65.6%
Employment rate	66.0%		72.3%	59.5%	61.6%
Unemployment rate	4.9%		5.1%	4.6%	6.0%

The unemployment rate in Lake Country has been volatile. However, the unemployment rate has decreased significantly over the past ten years from a peak 17.7% in 1996 to a low of 4.9% in 2006.

Changes in Lake Country Labour Force 1986 to 2006²⁷

	1986	1991	1996	2001	2006
In the labour force	3,990	5,230	4,770	4,980	5,515
Employed	3,280	4,570	7,270	4,680	5,250
Unemployed	705	665	500	305	270
Not in the labour force	2,580	2,565	2,205	2,545	2,430
Participation rate	60.7%	67.1%	68.4%	66.2%	69.4%
Unemployment rate	17.7%	12.7%	10.5%	6.1%	4.9%

²⁵ Statistics Canada. 2007. Lake Country, British Columbia, . 2006 Community Profiles. 2006 Census, Modified: 2009-03-10. <http://www12.statcan.ca/english/census06/data/profiles/community/Index.cfm?Lang=E> (accessed May 15, 2009)

²⁶ IBID

²⁷ BC Stats, 2006 Census Profile, Lake Country DM, March 2009

5.3 LABOUR FORCE BY INDUSTRY SEGMENT

The largest segment of the Lake Country labour force is in the business services industry segment (20.3%) followed by construction (12.8%) and retail trade (8.8%). There are proportionately more people in the construction industry in Lake Country (12.8%) than in BC overall (7.6%).

Labour Force by Industry Segment Lake Country and BC, 2006²⁸

	Lake Country				BC
	People	Percent	Males	Females	
Total experienced labour force 15 years and over ⁷⁶	5,490	100.0%	3,005	2,480	2,193,115
Business services	1,115	20.3%	21.8%	18.3%	19.9%
Construction	700	12.8%	20.0%	4.2%	7.6%
Retail trade	485	8.8%	6.5%	11.7%	11.4%
Health care and social services	480	8.7%	2.5%	16.3%	9.7%
Manufacturing	475	8.7%	12.0%	4.6%	8.6%
Agriculture and other resource-based industries	420	7.7%	7.5%	7.9%	4.9%
Finance and real estate	290	5.3%	3.8%	7.1%	6.2%
Wholesale trade	280	5.1%	6.7%	3.2%	4.2%
Educational services	280	5.1%	3.7%	7.1%	7.0%
Other services	960	17.5%	15.5%	19.8%	20.6%

²⁸ Statistics Canada. 2007. Lake Country, British Columbia, . 2006 Community Profiles. 2006 Census, Modified: 2009-03-10. <http://www12.statcan.ca/english/census06/data/profiles/community/Index.cfm?Lang=E> (accessed May 15, 2009)

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

5.4.1 LABOUR FORCE BY OCCUPATION (MAJOR CATEGORIES)

In 2006, the most common occupation in Lake Country were sales and service occupations (21.2%), followed by trades, transport and equipment operators (20.2%) and business, finance and administration occupations (15.2%). The profile of labour force occupations was very similar to BC in general.

Labour Force by Occupation Lake Country and BC, 2006²⁹

	Lake Country				BC
	People	Percent	Male	Female	
Total experienced labour force 15 years and over	5,490	100.0%	3,005	2,485	2,193,115
Sales and service occupations	1,165	21.2%	16.5%	27.2%	25.3%
Trades, transport and equipment operators and related occupations	1,110	20.2%	34.4%	2.8%	15.5%
Business, finance and administration occupations	835	15.2%	5.2%	27.4%	17.1%
Management occupations	595	10.8%	13.0%	8.2%	10.5%
Occupations in social science, education, government service and religion	395	7.2%	4.8%	10.1%	8.1%
Occupations unique to primary industry	370	6.7%	7.0%	6.2%	3.9%
Natural and applied sciences and related occupations	365	6.6%	10.5%	2.2%	6.3%
Health occupations	340	6.2%	2.3%	11.1%	5.5%
Occupations unique to processing, manufacturing and utilities	205	3.7%	4.7%	2.6%	4.2%
Occupations in art, culture, recreation and sport	115	2.1%	1.8%	2.4%	3.5%

²⁹ Statistics Canada. 2007. Lake Country, British Columbia, . 2006 Community Profiles. 2006 Census, Modified: 2009-03-10. <http://www12.statcan.ca/english/census06/data/profiles/community/Index.cfm?Lang=E> (accessed May 15, 2009)

5.4.2 TOP TEN OCCUPATIONS (DETAILED CATEGORIES)

Sales and service occupations were the most common detail category occupations in Lake Country (7.2%), followed by clerical occupations (7.0%), and technical occupations related to natural and applied sciences (4.4%).

Top Ten Occupations (Major Categories Removed)³⁰

	Lake Country		RDCO
	People	Percent	Percent
Total labour force 15 years and over by occupation	5,515	100.0%	86,390
Occupation - Not applicable	30	0.5%	0.9%
All occupations	5,490	99.5%	99.1%
Sales and service occupations	395	7.2%	8.6%
Clerical occupations	385	7.0%	8.1%
Technical occupations related to natural and applied sciences	240	4.4%	2.6%
Occupations unique to agriculture, excluding labourers	235	4.3%	2.1%
Managers in retail trade, food and accommodation services	215	3.9%	4.0%
Construction trades	205	3.7%	5.0%
Other managers	200	3.6%	3.9%
Retail salespersons and sales clerks	200	3.6%	5.2%
Trades helpers, construction and transportation labourers and related occupations	200	3.6%	2.4%
Teachers and professors	185	3.4%	2.9%

³⁰ Statistics Canada 2006 Census prepared by BC Stats July 21, 2008, Custom Data Run

5.5 LABOUR FORCE BY CLASS OF WORKER

The proportion of self-employed people in Lake Country was higher in 2006 than BC overall particularly in the unincorporated segment. 20.2% of the labour force in Lake Country were self employed compared to 14.1% for BC overall.

Labour Force by Class of Worker 2006³¹

	Both Sexes			Male			Female		
	Lake Country		BC	Lake Country		BC	Lake Country		BC
Total labour force 15 years & over	5,520	100.0%	100.0%	3,025	100.0%	100.0%	2,495	100.0%	100.0%
Class of worker - Not applicable	30	0.5%	1.5%	15	0.5%	1.3%	10	0.4%	1.7%
All classes of worker	5,485	99.4%	98.5%	3,005	99.3%	98.7%	2,480	99.4%	98.3%
Paid workers	4,805	87.0%	89.0%	2,590	85.6%	88.0%	2,210	88.6%	90.1%
Employees	4,345	78.7%	84.1%	2,255	74.5%	81.3%	2,090	83.8%	87.2%
Self-employed (incorporated)	455	8.2%	4.9%	335	11.1%	6.7%	120	4.8%	2.9%
Without paid help	190	3.4%	1.8%	145	4.8%	2.4%	45	1.8%	1.1%
With paid help	270	4.9%	3.1%	195	6.4%	4.2%	75	3.0%	1.8%
Self-employed (unincorporated)	665	12.0%	9.2%	410	13.6%	10.5%	255	10.2%	7.7%
Without paid help	500	9.1%	6.5%	310	10.2%	7.1%	185	7.4%	5.8%
With paid help	165	3.0%	2.7%	95	3.1%	3.4%	70	2.8%	1.9%
Unpaid family workers	15	0.3%	0.3%	-	0.0%	0.2%	15	0.6%	0.5%

³¹ BC Stats, 2006 Census Profile, Lake Country DM, July 2008

6 Land Taxation Rates

Real Property Tax Rates: \$ per \$1000 of Assessed Property (Land/Buildings)³²

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

* Note: Rural tax rates presented are estimates only. To determine the exact rate including local services you need to be familiar with the area or specific property. You can estimate rural property tax for specific locations using the on-line tax calculator at http://www.sbr.gov.bc.ca/applications/rpt/tax_calc/online_calculator.asp

³² By phone and e-mail from: City of Kelowna, District of Lake Country, District of Peachland, RDCO, June 2009

7 Construction and Business Activity

7.1 BUILDING PERMITS

The overall number and value of residential building permits peaked in 2006 with \$63.2 million in permits issues. Non-residential permit values saw their highest value on record in 2007 at \$11.6 million. 2007 saw the highest value of total permits issued at \$59.1 million. 2008 saw a significant decline in both residential and in particular non-residential permits issued.

Values of Building Permits 2003 to 2008³³

Year	Residential		Non-Residential	Total
	Number of Units	Value (\$'000)	Value (\$'000)	Value (\$'000)
2003	-	-	-	-
2004	-	-	-	-
2005	134	25,571	5,632	31,203
2006	466	61,705	1,508	63,213
2007	255	47,489	11,622	59,111
2008	178	43,183	5,187	48,370

7.2 INCORPORATIONS

2008 saw the highest number of incorporations in Lake Country in the past six years exceeding the previous peak value of 26 in 2007.

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

Business Formations 2003 - 2008³⁴

	Incorporations
2003	12
2004	9
2005	13
2006	18
2007	26
2008	28

³³ BC Stats, Community Facts, Lake Country, February 2009, <http://www.bcstats.gov.bc.ca/data/dd/facsheet/cf092.pdf> (Accessed May 15, 2009)

³⁴ IBID

7.3 BUSINESS LICENSES

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

Business Licenses³⁵

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

Mobile Business Licenses³⁶

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

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

³⁵ *Municipalities by phone and e-mail*

³⁶ *Regional District of the Central Okanagan, Inspections,*
<http://www.regionaldistrict.com/docs/inspections/Mobile%20Business%20Licence%20Pilot.pdf>, Accessed June 1, 2009)

8 Local Government Contacts

REGIONAL DISTRICT OF CENTRAL OKANAGAN

1450 KLO Road
Kelowna BC, V1W 3Z4

www.regionaldistrict.com

Contact: Harold Reay, Chief Administrative Officer

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

CENTRAL OKANAGAN ECONOMIC DEVELOPMENT COMMISSION

1450 KLO Road
Kelowna BC, V1W 3Z4

Toll Free: (877) 332-2673

Tel: (250) 469-6280

Contact: Robert Fine, Manager of Economic Development

E-mail: info@investkelowna.com

Web site: www.investkelowna.com

CITY OF KELOWNA

1435 Water Street
Kelowna BC, V1Y 1J4

Tel: (250) 469-8500

Contact: Ron Mattiussi, City Manager

Fax: (250) 861-7412

www.kelowna.ca

DISTRICT OF WEST KELOWNA

Mount Boucherie Municipal Facility
West Kelowna, BC V1Z 2T6

Tel: (250) 707-2999

Fax: (250) 707-2997

Contact: Jason Johnson, CEO

www.districtofwestside.ca

THE CORPORATION OF THE DISTRICT OF PEACHLAND

5806 Beach Avenue
Peachland BC, V0H 1X0

Tel: (250) 767-2647

Contact: Elsie Lemke, Administrator

Fax: (250) 767-3433

www.peachland.ca

THE DISTRICT OF LAKE COUNTRY

10150 Bottom Wood Lake Road

Lake Country BC, V4V 2M1

Contact: Randy Rose, Administrator

www.lakecountry.bc.ca

Tel: (250) 766-5650

Fax: (250) 766-0116

WESTBANK FIRST NATION

301 – 515 Hwy 97 South

Kelowna BC, V1Z 3J2

E-mail: mail@wfn.ca

Web site: www.wfn.ca

Tel: (250) 769-4999

Fax: (250) 769-4377