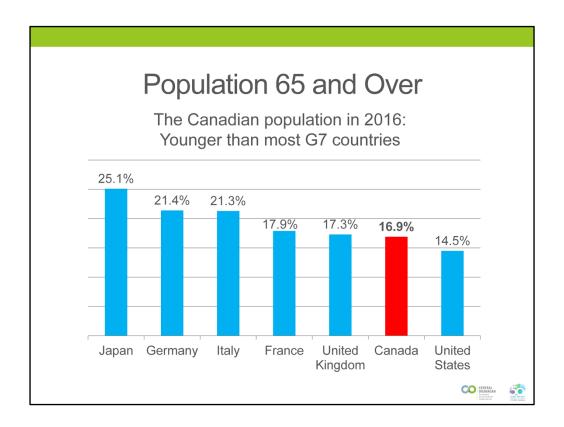




CENSUS 2016 CENTRAL OKANAGAN HIGHLIGHTS

Unless otherwise noted all headings, comments, tables and data have been directly sourced from <u>Statistics Canada</u>, <u>Census Profile</u>, 2016 Census.

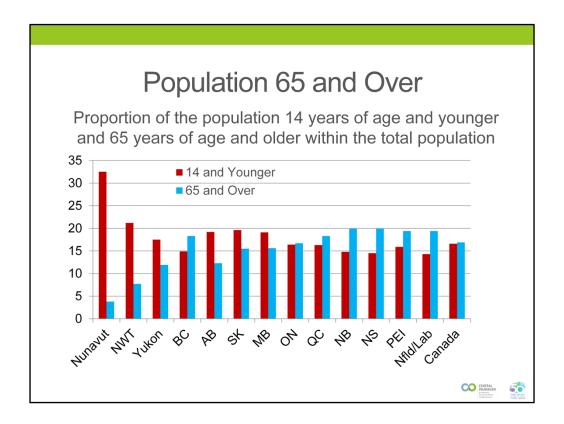


Canada's overall population grew by 5.0% from 2011 to 2016 and the number of children 14 years of age and younger increased by 4.1%.

As a result of the rapid increase in the number of people 65 years of age and older since 2011, 2016 marked the first time that the census enumerated more seniors (5.9 million) than children 14 years of age and younger (5.8 million).

For the first time, the share of seniors (16.9%)—the share they represent of the total Canadian population—exceeded the share of children (16.6%). The increase in the proportion of seniors from 2011 to 2016 was the largest observed since 1871—a clear sign that Canada's population is aging at a faster pace.

Despite the recent acceleration in population aging, Canada had a lower proportion of seniors in 2016 than any other G7 country except the United States.



British Columbia: High concentration of very old people on Vancouver Island In 2016, the proportion of seniors (18.3%) in British Columbia was similar to Eastern Canada. British Columbia also had the lowest proportion of children 14 years of age and younger in Western Canada.

For many years, British Columbia has had the highest life expectancy among the provinces and territories, as well as lower fertility.

More seniors than children in Kelowna

More than one in five people in seven large urban centres in the country were 65 years of age and older. However, none of these CMAs were in the Atlantic or Prairie provinces: Trois-Rivières (22.3%), Peterborough (22.2%), St. Catharines—Niagara (21.8%), Kelowna (21.4%), Victoria (21.1%), Saguenay (20.6%) and Belleville (20.1%). With the exception of Kelowna and Victoria, population growth in these CMAs was also lower than anywhere else.

More than two in five people were 65 years of age and older in four Canadian municipalities. Three of the four are located on Vancouver Island: Qualicum Beach (52.1%), Parksville (42.4%) and Sidney (40.9%). The fourth municipality is Osoyoos (42.9%), located south of Kelowna, close to the US border.



British Columbia's fastest and Canada's sixth fastest growing census metropolitan area The overall population increase in the Region from 2011-2016 was 8.4%, well above the national and provincial rates of 5% and 5.6%.

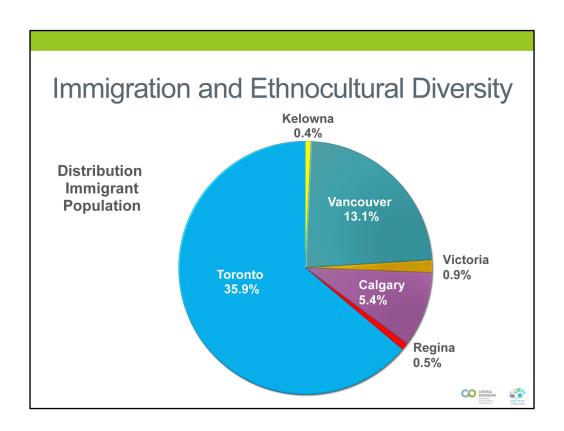
Growing number of young professionals and families

The Kelowna CMA experienced above average growth in the number of 30-34 year olds with an increase of 21.8% from 2011-2016, compared to only 13.7% in BC and 8% across Canada.

The number of children (0-14) in the region has increased by 4.7% from 2011-2016, slightly higher than the Canadian increase of 4% and more than double the provincial increase of 2.1%.

Proportion of persons over 65 years of age

The number of persons over 65 years has increased 21%. Of the regions with more than 20% of population over 65, only Kelowna CMA and Victoria also had positive growth rates. While a significant proportion of the population is over 65, the region continues to grow and attract individuals and families of all ages.



According to the 2016 Census, there were 7,540,830 foreign-born individuals who came to Canada through the immigration process, representing over one-fifth (21.9%) of Canada's total population. This proportion is close to the 22.3% recorded during the 1921 Census, the highest level since Confederation.

The Kelowna CMA has an immigrant population of 26,455, representing 13.9% of the regions total population. (lowest in the country)

Immigration and Ethnocultural Diversity		Number- Immigrant Population	Distribution (%) Immigrant Population	Proportion (%) Immigrant Population
	Canada	7,540,830	100.0	21.9
	Kelowna	26,455	0.4	13.9
	Vancouver	989,545	13.1	40.8
	Victoria	65,610	0.9	18.3
	Calgary	404,700	5.4	29.4
	Regina	36,910	0.5	15.9
	Toronto	2,705,550	35.9	46.1
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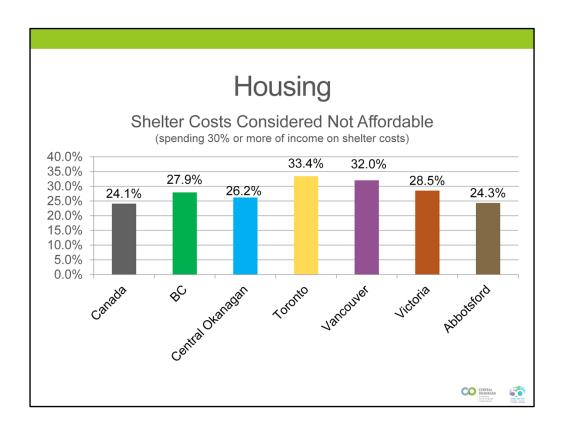
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Homeownership rates in Kelowna CMA (73.3%) are significantly higher than the BC average of 68%. Canada 67.8%

Millennials have a lower homeownership rate than baby boomers at the age of 30 For many years, baby boomers (because of their demographic weight) were driving changes in homeownership rates across Canada. But this is different for younger generations. Younger adults aged 20 to 34—those often referred to as the millennial generation— are slower to get into the housing market than was the case for the baby boomers at that age.

To demonstrate this, one can compare homeownership rates of baby boomers at age 30 in 1981, with millennials aged 30 in 2016. At the age of 30, among millennials who lived in their own home, just over half (50.2%) were owners in 2016, compared with 55.5% of boomers in 1981.



Shelter costs and affordability

In 1986, the Canada Mortgage and Housing Corporation and the provinces agreed to assess housing affordability against a threshold based on whether the household spent 30% or more of its average monthly total income on shelter costs. For this purpose, shelter costs include mortgage payments, rent, the cost of electricity, heat, water and other municipal services, property taxes, and condominiums fees.

The proportion of households with monthly shelter costs considered not affordable in Canada was 24.1% in 2016, compared with 24.4% in 2006.

Among census metropolitan areas in 2016, Toronto (33.4%) and Vancouver (32.0%) had the highest proportion of households that paid 30% or more of their total income on shelter costs. Saguenay (16.9%) and Québec (17.8%) had the lowest proportions of households living in dwellings with shelter costs that were not considered affordable.

26.2% of owner and tenant households in Kelowna CMA spend 30% or more of income on shelter costs.

- The percentage of Central Okanagan households spending more than 30% of total income on shelter costs is slightly above the national average of 24.1% and slightly below the BC average of 27.9%.
- Only 18.8% of households who owned their home spent 30% or more of total income on housing costs, compared to 45.9% of renter households.

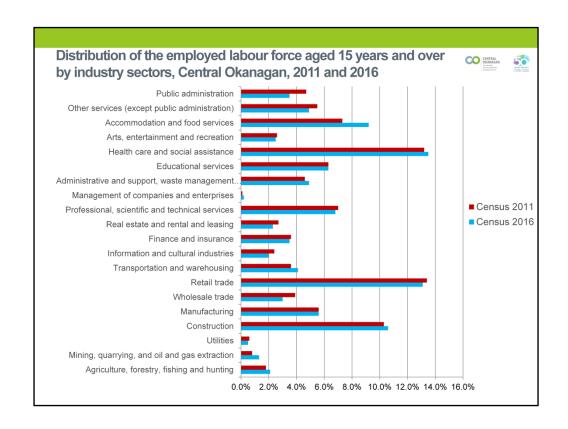
Family	COTINAL CONTROL OF THE PARTY OF			
	Census 2011	Census 2016	% Change	
Families in private household	52,405	56,765	8%	***
Couples without children	26,070	29,010	11%	Ť
Couples with children	18,865	19,870	5%	İ

Increase in couples without children

• The number of couples without children in the Kelowna CMA increased by 11%, slightly more than the overall increase in all types of families (8%) and the province wide increase in couples without children (9%).

Decrease in lone-parent families with 3 or more children

• The only family grouping that experienced a decrease from 2011 to 2016 is lone-parent families with 3 or more children, which fell by 1%. Lone-parent families with 2 children and couples with 3 or more children rose by just 1% and 2% respectively, indicating a trend towards smaller families.



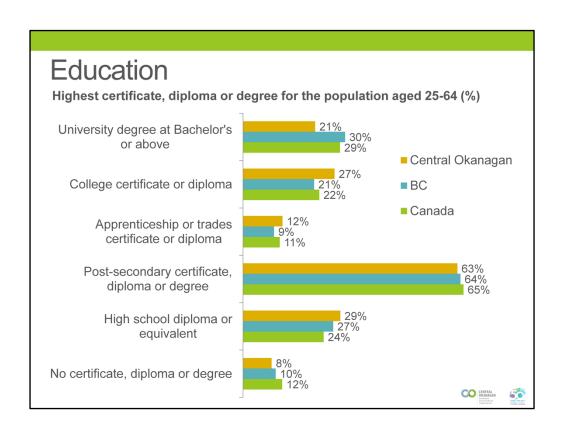
The top 3 industry sectors of employment for the Central Okanagan in 2016 are Healthcare and Social Assistance (13.5%); Retail Trade (13.1%) and Construction (10%).

The 3 industry sectors in the region that saw the largest increase in their labour force distribution between 2011 and 2016 include: Accommodation and Food Services (from 7.3% to 9.2%); Transportation and Warehousing (from 3.6% to 4.1%) and Mining, Quarrying, and Oil and Gas Extraction (from 0.8% to 1.3%).

Labour Force	Total population aged 15 years and over	In the labour force	Participation rate (%)				
Central Okanagan	163,000	10,3840	63.7				
Lake Country	10,705	7,235	67.6				
Kelowna	106,400	69,145	65				
Central Okanagan EA (East)	3,360	2,140	63.7				
West Kelowna	26,680	16,960	63.6				
Tsinstikeptum10	1,230	760	61.8				
Central Okanagan J (West)	1,735	1,000	57.6				
Peachland	4,855	2,450	50.5				
Tsinstikeptum 9	6,540	3,285	50.2				
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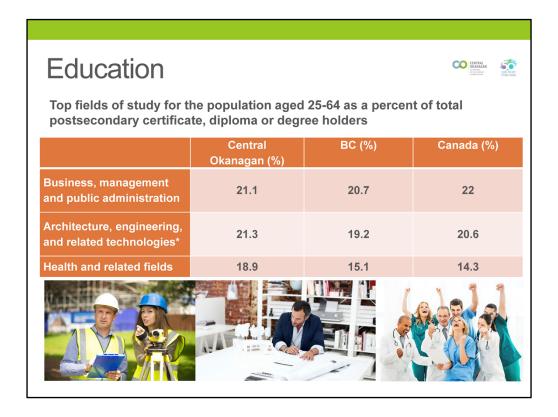
The participation rate for the Kelowna CMA in 2016 was 63.7%, just below the provincial rate of 63.9% and the national rate of 65.2%.

The employment rate for Central Okanagan communities, from highest to lowest, is as follows: District of Lake Country 62.5%; City of Kelowna 60.5%; City of West Kelowna 59.5%; Westbank First Nation – Tsinstikeptum 10 55.7% and Tsinstikeptum 9 46.3%; and the District of Peachland 46.1%.



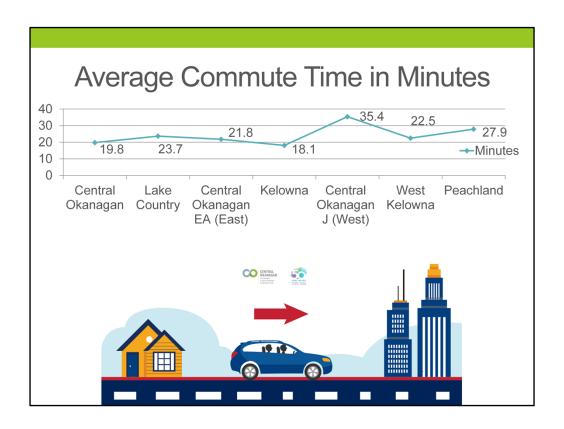
While the proportion of Kelowna CMA (Central Okanagan) residents with a post-secondary certificate, diploma or degree is slightly lower than the provincial and national averages, the Kelowna CMA has a higher proportion of apprenticeship/trades or college certificate or diploma holders.

Residents of Central Okanagan (56.4%) are more likely to have studied outside of their current province of residence than the Canadian average (72.8%). This is partly due to educated migrants from other parts of Canada relocating to the region.



The proportion of the working age population with post-secondary education in the health care field is significantly higher than the provincial and national averages at 18.9% versus 15.1% provincially and 14.3% nationally. Health Care continues to contribute to strong job demand in the Kelowna CMA.

Architecture, engineering and related technologies is the highest proportion of postsecondary certificate, diploma or degree holders in the Kelowna CMA with 21.3%, higher than both the provincial and national average. This category includes construction trades, precision production and mechanic/repair technicians, all of which are seeing strong demand with growth in the construction/development and aviation/aerospace sectors in the region.



The share of workers using a private vehicle to get to work decreased notably in Kelowna (COEDC: -3% in Kelowna CMA), Victoria and Oshawa from 1996 to 2016. In Kelowna and Victoria, the share of commuters walking or cycling and using public transit increased (COEDC: +32% in Kelowna CMA).

Kelowna CMA commute times are lower than the provincial and national averages With the exception of Peachland and Central Okanagan West, communities in the Kelowna CMA enjoy average commute times below the provincial and national averages of 25.9 minutes and 26.2 minutes respectively.

Commuters in the City of Kelowna had the lowest commute times in the region with an average commute of 18.1 minutes. They were also the most likely to commute by sustainable methods with 4.3% taking public transit and 9.3% walking or cycling to work.

The three CMAs with the highest shares of people working at home were in British Columbia. Kelowna had the highest proportion at 9.3%, followed by Victoria (8.4%) and Vancouver (8.2%). These CMAs also had some of the highest proportions of people working in professional, scientific and technical services, such as engineers (including computer engineers), accountants and various kinds of consultants.

The Kelowna CMA (Central Okanagan) has the highest share of people working at home in Canada (9.3%), above the provincial share of 8.5% and the national share of 7.4%.

The top 3 industries (NAICS) for those working at home in the region include: Professional, Scientific and Technical Services (23.2%); Healthcare and Social Assistance (8.3%); and Construction (7.9%).

Central Okanagan East has the highest percentage of workers commuting to a different community census subdivision (87%) while Kelowna has the lowest percentage at 6%.

Central Okanagan West has the highest percentage of workers commuting to a different census division (35%) followed by Peachland (16%) and Lake Country (15%).

2% of workers living in the Regional District of Central Okanagan commute to a different province or territory for work, the majority of those workers live in Kelowna (865 out of 1400).

The top two destinations for Central Okanagan residents outside of the CMA are Vernon and Penticton.

The top destination outside of the Okanagan is Wood Buffalo (Fort McMurray) with slightly less than 1% of Kelowna CMA residents commuting to the area for work in 2016.