



North Okanagan  
Regional District

<b>1</b>	<b>General Economy</b>
<p>Municipalities in Regional District: Armstrong, Coldstream, Enderby, Lumby, Spallumcheen, Vernon</p> <p>The main economic activities of this region are forestry, agriculture and tourism. There are many wood processing facilities in the area, some of which have announced closures or output reductions. The forest resources have been impacted by the mountain pine beetle infestation and annual allowable cuts have been increased to facilitate salvage harvesting. Agricultural activities in this region are dominated by cattle and other animal ranching, however tree fruit, haymaking and vegetable farming also exist.</p>	

The notes above and later in this report on Demographics and Projections are the basis for BC Stats population projection P33 completed in the Summer of 2008. The projections are updated annually to reflect known demographic shifts and economic conditions. Full projections with "Components of Change", "Special Age Groups", "5 Year Age Cohorts by Sex", and accompanying notes are available for B.C., the 8 development regions, the 28 regional districts, the 79 local health areas (LHAs) and a number of "special areas" of local interest which are not part of a province-wide geocoding system. Individual areas, including age and sex detail, are modestly priced. Users requiring only total population projections are able to self serve for free from our population projection page: [www.bcstats.gov.bc.ca/data/pop/pop/popproj.asp](http://www.bcstats.gov.bc.ca/data/pop/pop/popproj.asp) The full B.C. level projection is available free on the above page.

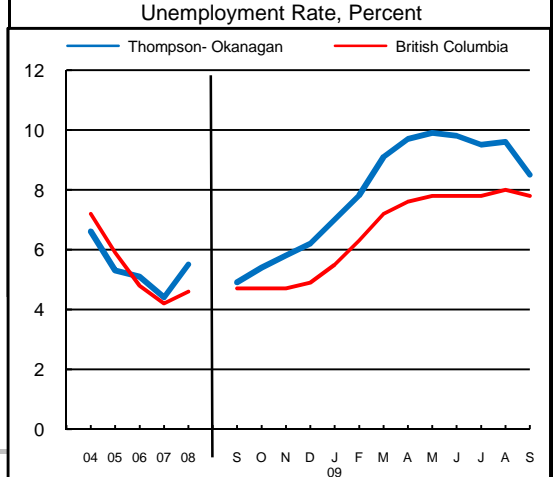
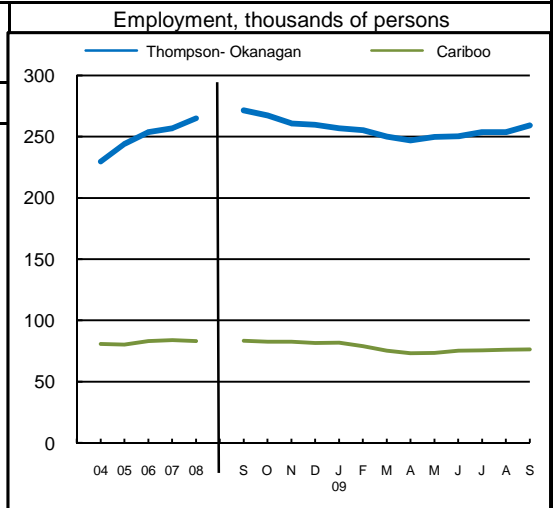
<b>2</b>		<b>Economic Structure - Number of Business Locations, by Sector, by Employment Size, December 2008</b>									
NAICS Code	Industry Sector based on NAICS Canada (North American Industrial Classification System)	North Okanagan								British Columbia	
		Locations With No Employees	Firms with Employees							With Employees	
			Less Than 20	20 to 49	50 to 199	200 Plus	All Sizes with Emp.	Percent of Total	Percent of Total	All Sizes	
	Total, All Industries	3,458	3,093	219	103	13	3,428	100.0%	100.0%	175,003	
11	Agric., Forestry, Fishing & Hunt	357	246	12	7	0	265	7.7%	4.0%	7,009	
21	Mining & Oil & Gas Extract.	12	12	1	0	0	13	0.4%	0.6%	1,071	
22	Utilities	5	6	1	0	0	7	0.2%	0.1%	203	
23	Construction	635	535	24	7	0	566	16.5%	12.1%	21,108	
31	Manufacturing (31-33)	90	123	19	13	3	158	4.6%	4.5%	7,879	
41	Wholesale Trade	117	142	12	4	0	158	4.6%	5.9%	10,359	
44	Retail Trade (44-45)	196	373	39	18	4	434	12.7%	11.9%	20,742	
48	Transp. & Warehousing (48-49)	179	129	13	4	0	146	4.3%	4.4%	7,734	
51	Information & Cultural Indust.	17	22	1	3	0	26	0.8%	1.4%	2,412	
52	Finance & Insurance	242	96	13	3	0	112	3.3%	3.8%	6,564	
53	Real Estate & Rental & Leasing	508	155	2	0	0	157	4.6%	4.5%	7,835	
54	Profes'nl, Scientif. & Tech. Srv	358	262	5	3	0	270	7.9%	11.0%	19,278	
55	Mgmt. of Companies & Enter.	235	53	0	1	1	55	1.6%	1.6%	2,818	
56	Admin. & Sup'rt, Waste Mgmt.	111	139	5	4	0	148	4.3%	4.9%	8,513	
61	Educational Services	29	20	2	0	1	23	0.7%	1.4%	2,363	
62	Health Care & Social Assistance	58	289	27	5	1	322	9.4%	8.4%	14,773	
71	Arts, Entertainment & Recreation	33	52	5	7	0	64	1.9%	1.6%	2,873	
72	Accom. & Food Services	76	162	28	20	1	211	6.2%	6.7%	11,639	
81	Other Serv's (ex. Public Admin.)	199	272	7	0	0	279	8.1%	10.9%	19,095	
91	Public Administration	1	5	3	4	2	14	0.4%	0.4%	735	

Source: Statistics Canada, Business Register Division. Note: This table formerly identified **business establishments**.



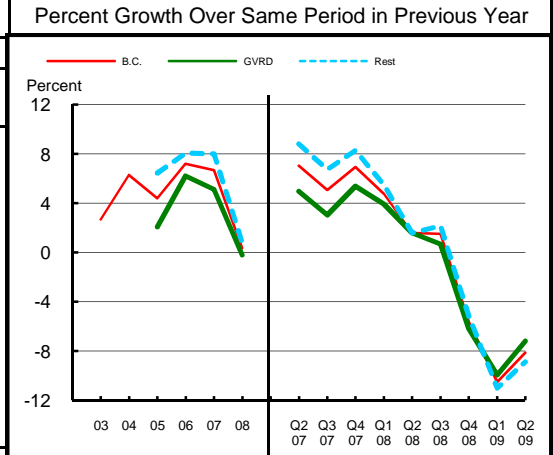
North Okanagan  
Regional District

3 Employment and Unemployment Rate, monthly data are 3-month moving average, actual, ending in stated month							
	Thompson-Okanagan		Cariboo		British Columbia		
	Emp. ('000)	Unemp. %	Emp. ('000)	Unemp. %	Emp. ('000)	Unemp. %	
1999	206.1	9.6	81.4	11.6	1,894.4	8.3	
2000	210.3	9.3	79.1	9.9	1,931.3	7.1	
2001	210.2	9.3	79.4	9.7	1,921.6	7.7	
2002	208.1	9.4	78.0	12.7	1,965.0	8.5	
2003	218.8	8.8	78.2	11.1	2,014.7	8.0	
2004	229.7	6.6	80.7	9.1	2,062.7	7.2	
2005	244.0	5.3	80.1	7.4	2,130.5	5.9	
2006	253.7	5.1	82.9	6.1	2,195.5	4.8	
2007	256.7	4.4	83.8	5.1	2,266.3	4.2	
2008	265.0	5.5	83.1	6.5	2,314.3	4.6	
2008 Jan	253.9	4.8	88.0	5.2	2,286.5	4.1	
2008 Feb	253.6	5.3	86.5	5.8	2,278.9	4.2	
2008 Mar	257.6	5.9	84.0	6.8	2,284.9	4.4	
2008 Apr	260.7	5.6	82.9	7.7	2,295.0	4.4	
2008 May	265.6	5.6	82.7	7.9	2,313.3	4.5	
2008 Jun	271.5	5.1	83.5	7.0	2,329.8	4.4	
2008 Jul	274.8	5.2	83.4	6.9	2,345.0	4.5	
2008 Aug	275.2	4.9	83.2	7.2	2,350.7	4.6	
2008 Sep	271.4	4.9	83.3	6.8	2,337.7	4.7	
2008 Oct	267.3	5.4	82.5	6.4	2,325.3	4.7	
2008 Nov	260.7	5.8	82.4	5.5	2,312.5	4.7	
2008 Dec	259.7	6.2	81.4	5.6	2,304.8	4.9	
2009 Jan	256.9	7.0	81.7	6.1	2,278.4	5.5	
2009 Feb	255.3	7.8	78.8	7.8	2,251.1	6.3	
2009 Mar	249.9	9.1	75.3	10.0	2,227.5	7.2	
2009 Apr	246.8	9.7	73.2	12.0	2,229.0	7.6	
2009 May	249.8	9.9	73.4	12.9	2,243.1	7.8	
2009 Jun	250.2	9.8	75.2	13.5	2,264.6	7.8	
2009 Jul	253.6	9.5	75.6	14.2	2,275.9	7.8	
2009 Aug	253.7	9.6	76.1	13.3	2,280.5	8.0	
2009 Sep	259.2	8.5	76.2	12.4	2,275.8	7.8	
2009 Oct							
2009 Nov							
2009 Dec							
Average: ytd average based on actual data	Jan-Sep08	266.8	5.3	83.6	6.9	2,317.5	4.5
	Jan-Sep09	253.4	9.1	75.5	12.0	2,256.0	7.6
	% Change	-5.0		-9.7		-2.7	



Source: Labour Force Survey, Statistics Canada. Sub-provincial regions are development regions or census metropolitan areas.

4 Retail Sales - based on Statistics Canada monthly survey						
Year or Year/Quarter	\$ millions of retail sales			Percent change on year ago		
	B.C.	Greater Vancouver	Rest of Province	B.C.	Greater Vancouver	Rest of Province
2004	47,216.6	22,243.6	24,973.0	6.3	n/a	n/a
2005	49,286.3	22,702.6	26,583.7	4.4	2.1	6.4
Annual data 2006	52,837.1	24,110.2	28,726.9	7.2	6.2	8.1
2007	56,365.4	25,342.8	31,022.6	6.7	5.1	8.0
2008	56,562.4	25,290.5	31,271.8	0.3	-0.2	0.8
Quarterly data 08 2	14,749.1	6,626.3	8,122.8	1.6	1.6	1.6
08 3	14,923.3	6,466.4	8,456.9	1.5	0.7	2.2
08 4	14,053.2	6,340.4	7,712.7	-5.6	-6.2	-5.2
09 1	11,485.1	5,274.5	6,210.5	-10.5	-10.0	-11.0
09 2	13,550.1	6,150.0	7,400.1	-8.1	-7.2	-8.9



Source: B.C. & GVRD data - Statistics Canada, monthly survey (CANSIM 080-0015).



North Okanagan  
Regional District

**Was 5** **Manufacturing Principal Statistics - Search at [www.made-in-bc.ca](http://www.made-in-bc.ca) for local firms, products and more**

This table is discontinued. Sub-provincial manufacturing principal statistics are no longer being produced.

5		Tourism Room Revenue (\$ Thousands)					Tourism Room Revenue Index 2003=100	
	Year	Total/YTD	Q1	Q2	Q3	Q4	Index	
	North Okanagan Regional District	2005	22,700.7	6,632.0	4,660.4	6,737.6	4,670.8	
2006		23,699.1	5,723.2	5,062.2	8,360.7	4,553.0		
2007		26,070.6	7,326.6	5,356.1	8,243.6	5,144.3		
2008		25,794.0	7,823.9	5,476.4	7,826.0	4,667.6		
2009		11,625.6	6,585.8	5,039.8				
British Columbia	2005	1,681,563.6	351,779.6	404,639.8	610,273.7	314,870.6		
	2006	1,807,608.7	366,165.1	450,747.7	652,476.4	338,219.5		
	2007	1,963,958.7	412,949.3	488,493.9	697,545.2	364,970.3		
	2008	1,977,424.9	435,223.9	503,276.7	687,708.3	351,215.9		
	2009	802,329.6	378,880.1	423,449.6				
2008 Room Revenue by Accommodation Type (\$Thousands   %Share)								
TOTAL	25,794.0	100.0%						
Hotels	14,908.0	57.8%						
Motels	4,918.0	19.1%						
*City of Vernon	17,265.0	66.9%						

asterisk before location denotes sub-area detail

Source: Hotel tax database maintained by Consumer Taxation Branch, Ministry of Small Business and Revenue  
Published in detail monthly by BC Stats.

All room revenue data has been revised. For an explanation, see our periodical called *Tourism Sector Monitor*, April and May issues of 2009.  
Link to explanation of changes: [http://www.bcstats.gov.bc.ca/pubs/pr\\_tour.asp](http://www.bcstats.gov.bc.ca/pubs/pr_tour.asp)

6		Building Permits						Total Permits Index 2003=100	
Year	Total Building Permits	Non Residential				Residential		Index	
		Total Non Res.	Industrial	Commercial	Institutional & Gov't	Units			
		<-- \$ Millions -->							
2001	76.5	36.3	4.7	26.3	5.2	40.2	312		
2002	75.1	28.3	6.3	16.4	5.5	46.8	312		
2003	99.7	28.0	8.1	13.1	6.7	71.7	457		
2004	143.4	24.2	5.3	14.4	4.5	119.2	605		
2005	227.9	74.0	13.4	50.5	10.2	153.9	687		
2006	251.8	60.2	28.7	24.7	6.8	191.6	852		
2007	265.6	60.9	7.5	33.1	20.2	204.7	740		
2008	265.6	90.8	6.8	82.5	1.6	174.9	639		
Jan-Aug 08	203.8	75.2	5.7	68.5	1.0	128.6	452		
Jan-Aug 09	190.5	131.7	7.9	33.0	90.8	58.8	177		

Not all projects require a building permit, and not all municipalities & regions report. Latest month preliminary, previous month is revised.  
Source: Statistics Canada (data collected from municipal and Regional District offices).

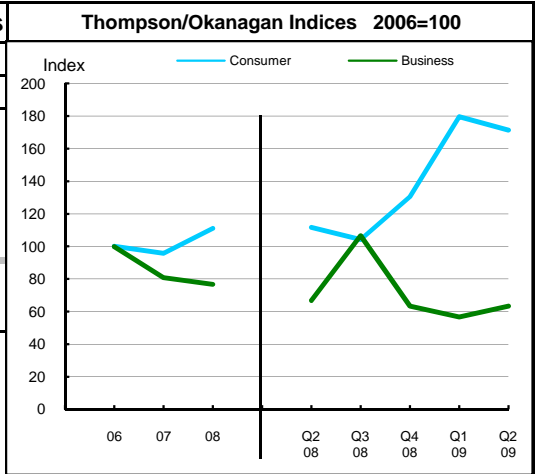


North Okanagan  
Regional District

7 Business and Consumer Bankruptcies, Quarterly - NEW series						
Year	Thompson/Okanagan		Kelowna		British Columbia	
	Consumer	Business	Consumer	Business	Consumer	Business
2006	913	120	378	41	7,020	585
2007	874	97	378	32	6,651	470
2008	1,014	92	426	31	7,293	454
2009						
2010						
YTD-08	478	41	203	14	3,335	202
YTD-09	801	36	331	13	5,400	232

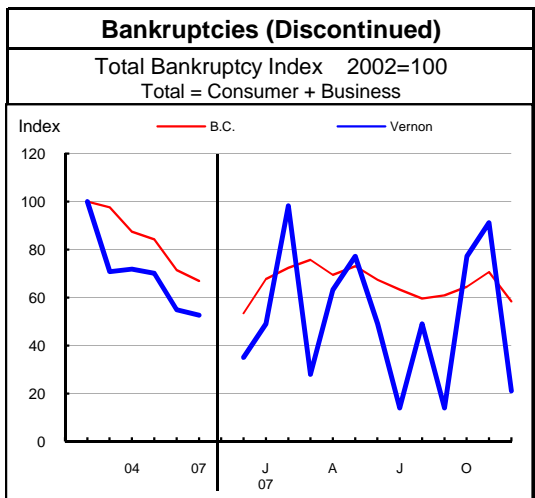
Source: Office of the Superintendent of Bankruptcy, Government of Canada  
Total bankruptcy index includes business and consumer bankruptcies.

Note: Bankruptcy is not a good measure of business failure. Most firms that fail wind down operations and withdraw from business.



8 Incorporations			
Year	Incorporations	Incorporations Index 2003=100	
		Index	250
2001	213		
2002	249		
2003	267		
2004	260		
2005	421		
2006	479		
2007	504		
2008	421		
Jan-Sep 08	341		
Jan-Sep 09	249		

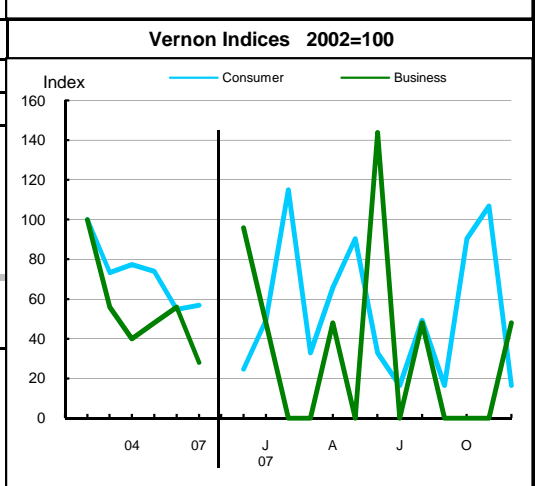
Source: Incorporations - (B.C.) Ministry of Finance



9 Business and Consumer Bankruptcies (Discontinued)						
Year	Vernon		Non-urban B.C.		B.C.	
	Consumer	Business	Consumer	Business	Consumer	Business
2003	107	14	1,186	173	9,385	1,002
2004	113	10	1,139	175	8,378	922
2005	108	12	1,097	155	8,173	786
2006	80	14	856	106	7,021	587
2007	83	7	827	75	6,651	470
Jan-Dec 06	80	14	856	106	7,022	587
Jan-Dec 07	83	7	827	75	6,651	470

Source: Office of the Superintendent of Bankruptcy, Government of Canada  
Total bankruptcy index includes business and consumer bankruptcies.

Note: Bankruptcy is not a good measure of business failure. Most firms that fail wind down operations and withdraw from business.





North Okanagan  
Regional District

Dependence on the Safety Net

10 Basic Income Assistance (Basic Income Assistance Recipients in Subject Group as a percent of Reference Group)							11 Employment Insurance (was UI) (EI beneficiaries as a percent of Reference Group)									
Subject Group (receiving benefits)		All (0-64)	Children <19 yrs in Families	Young Adults (19-24)	'Mid' Group (25-54)	Single Parent Women	Working Age (19-64)	Young Adults (19-24)	'Mid' Group (25-54)	'Older' Workers (55-64)	Note Older Data					
Reference Group		Total Pop. 0-64	Total Pop. <19	Total Pop. 19-24	Total Pop. 25-54	Tot. Female 19-64	Total Pop. 19-64	Total Pop. 19-24	Total Pop. 25-54	Total Pop. 55-64						
North Okanagan Regional District	Sep '07	1.2	1.9	1.5	1.1	0.7	2.3	2.5	2.5	1.5	Mar '07					
	Dec '07	1.3	1.9	1.6	1.4	0.6	1.5	1.5	1.7	1.0	Jun '07					
	Mar '08	1.5	2.1	1.8	1.5	0.6	1.3	1.5	1.5	0.8	Sep '07					
	Jun '08	1.4	2.1	1.7	1.3	0.5	2.1	2.7	2.2	1.6	Dec '07					
	Sep '08	1.5	2.1	2.0	1.4	0.6	3.2	3.9	3.6	1.9	Mar '08					
	Dec '08	1.8	2.5	2.5	1.8	0.8	3.9	4.4	4.4	2.4	Jun '08					
	Mar '09	2.2	2.9	3.3	2.3	0.9	1.9	1.8	2.2	1.0	Sep '08					
	Jun '09	2.3	2.9	3.4	2.3	0.9	3.5	4.2	3.8	2.3	Dec '08					
	Sep '09	2.4	3.4	3.5	2.4	1.1	6.4	8.5	6.9	4.1	Mar '09					
	Duration of Dependence on Income Assistance (As of September 2009)		All* Income Assistance Recipients as % of Total Pop 0-64: Region Compared to B.C.					EI Beneficiaries Aged 19-64 as % of Working Age Population								
Region		Percent					Percent									
B.C.		Region					B.C.					Region				
Total Number of Recipients	1,594	72,592														
Percent Distribution by Duration																
<1 Year	73.7	65.3														
1-2 Years	16.0	18.2														
>2 Years	10.4	16.4														
Source: Ministry of Children and Family Development administrative files and BC Stats population estimates. These figures include only a subset of those receiving income assistance. Excluded are those on Continuous Assistance (disabled or with persistent multiple barriers to employment, children in the home of a relative, and OAS/seniors. A recipient is defined as 'each person living in a family or living alone that is receiving basic income assistance'. Data does not include Aboriginal people living on Reserve. Note: '-' Data too small to release.							Source: Ministry of Housing and Social Development and BC Stats population estimates.									
12 Dependence on Basic Income Assistance and/or Employment Insurance (Basic Income Assistance Recipients + Employment Insurance Recipients in Subject Group as a percent of Reference Group)																
Subject Group (receiving assistance)		All (19-64)	Young Adults (19-24)	'Mid' Group (25-54)	'Older' Group (55-64)	All 'Safety Net' Recipients as % of Total Pop 19-64: Region Compared to B.C.										
Reference Group		Total Pop. 19-64	Total Pop. 19-24	Total Pop. 25-54	Total Pop. 55-64	Percent										
North Okanagan Regional District	Mar '07	3.3	4.0	3.7	2.0											
	Jun '07	2.6	2.8	2.9	1.4											
	Sep '07	2.3	2.9	2.6	1.1											
	Dec '07	3.2	4.3	3.5	1.8											
	Mar '08	4.4	5.4	5.0	2.2											
	Jun '08	5.0	6.0	5.7	2.8											
	Sep '08	3.1	3.8	3.5	1.4											
	Dec '08	4.9	6.5	5.4	2.7											
	Mar '09	8.2	11.6	8.9	4.5											

Note: The EI figures reported above no longer include persons claiming parental/adoption leave. Previous issues of this table did include them.



**North Okanagan  
Regional District**

**13 Demographics**

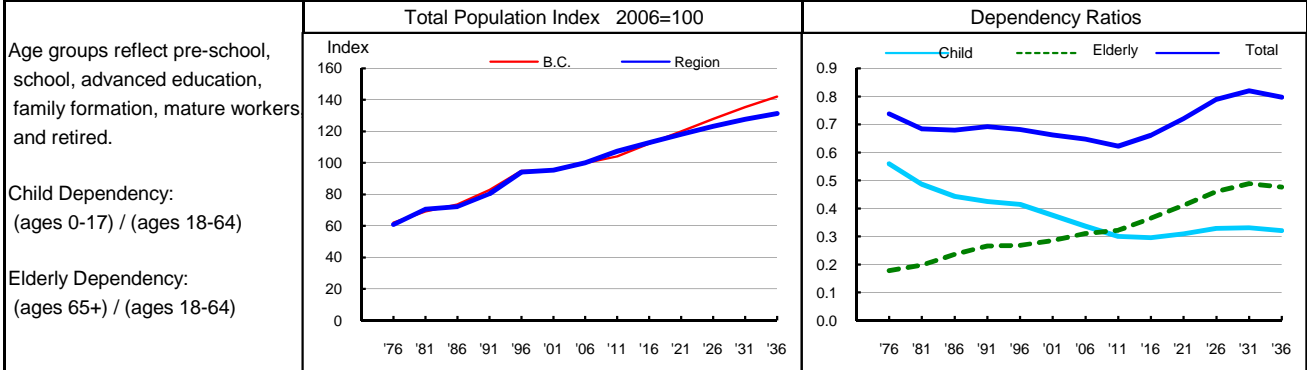
Net migration appears to be recovering from a substantial drop in the late 1990s and the early part of the 21st century. In general, significant inflows of migrants has contributed to strong overall growth in the North Okanagan over the last twenty years. The structure of the population has shifted dramatically, as the population has aged. Between 1986 and 2007, the region's median age increased by over 9.5 years, compared with a provincial gain of 7.2 years. Already older in the mid 1980s, by 2007 the median age was almost four years older than the provincial median. Although it has been on the decline, fertility in North Okanagan continues to be higher than rates for the province as a whole. Consistent with decreasing fertility and an older and ageing population, child dependency ratios have been declining while elderly dependency ratios have been on the rise. Overall dependency is quite high, with over six dependents for every ten people of working age (aged 18 to 64) in 2007, compared with a provincial ratio of 5.1. Natural increase has decreased dramatically and has recently become negative as deaths increased to outnumber births. Despite the effect of negative natural increase, growth in the last four years has been relatively strong, due to substantial net inflows of migrants to the area.

**14 Projection**

Over the next 30 years, the rates of in-migration may not reach those of the early nineties but should be high overall. This net inflow of migrants is expected to result in steady growth despite the increasingly negative natural increase. By 2036, this region is expected to increase its population by almost 23,000 people. The population will continue to age and, by the end of the projection period, North Okanagan will likely have over 7.5 dependents for every 10 people of working age and most of these dependents will be seniors.

**15 Selected Demographic Characteristics**

Year	Population by age group, Thousands of persons							Households (,000)	Dependency Ratios			Year
	0-4	5-17	18-24	25-44	45-64	65+	All Ages		Child	Elderly	Total	
1976	3.6	11.9	6.0	12.2	9.4	4.9	48.0	15.5	0.560	0.179	0.738	1976
1981	4.1	12.0	6.5	15.7	10.9	6.5	55.7	19.4	0.486	0.198	0.684	1981
1986	3.9	11.2	5.6	16.4	11.8	8.0	56.9	21.7	0.443	0.236	0.680	1986
1991	4.0	11.9	5.2	18.7	13.6	10.0	63.3	24.0	0.425	0.266	0.692	1991
1996	4.3	14.0	6.0	21.3	16.8	11.8	74.2	28.7	0.414	0.268	0.682	1996
2001	3.6	13.5	6.1	19.4	19.8	12.9	75.2	30.5	0.376	0.286	0.662	2001
2006	3.5	12.6	6.3	17.9	23.7	14.9	78.9	31.7	0.337	0.311	0.647	2006
2011	3.9	11.7	7.7	18.5	26.0	16.8	84.6	35.4	0.300	0.322	0.623	2011
2016	4.3	11.5	7.1	20.6	25.9	19.6	89.0	38.7	0.296	0.365	0.661	2016
2021	4.6	12.2	6.4	22.4	25.3	22.3	93.2	40.7	0.310	0.411	0.721	2021
2026	4.6	13.2	6.3	23.3	24.7	25.0	97.2	42.5	0.329	0.460	0.789	2026
2031	4.5	13.8	6.9	23.6	24.8	27.0	100.7	44.2	0.332	0.488	0.820	2031
2036	4.5	13.9	7.5	23.1	27.1	27.4	103.5	45.8	0.320	0.476	0.797	2036



Source: Population data are Projection P-34, run in Summer 2009. Figures are adjusted for Census undercount and are for July 1st of stated year.  
Note: Demographics and Projection notes in Tables 13 and 14 are from Projection P-33, run the Summer 2008.