Demographic Characteristics
Of British Columbia's
Senior Population:
An Environmental Scan
August 2005
The population of BC is growing
The population of BC has always seen growth, although at variable rates. Growth has been driven by not only interprovincial and international migration, but also by 'natural increase' - the excess of births over deaths. With the aging of the population, declines in fertility rates, increases in deaths and moderate levels of in-migration, the average total population growth rate is expected to decline.

The number of seniors is increasing
With the aging of the population and the migration of seniors to BC, the number of persons 65+ has been on the rise. The growth in the total population (all ages) was greater than the 65+ group during the 1950's and 1960's and during the peak of the international migration in the early 1990's. However, for the foreseeable future, the growth rate for seniors will be significantly greater than for the overall population. In BC, the main driver of growth in the 65+ age group is the aging of the baby-boom generation rather than migration of seniors. As females have a greater life expectancy than males, they tend to make up more of the senior population.

The growth rate of the senior population is greater than that for the whole
For the last 35 years, growth in the senior population has almost always been greater than growth in the rest of the population. With the aging of the baby boom, this will continue for the foreseeable future.
BC is not the 'oldest' province

BC has the fifth oldest population in Canada. Patterns of migration and the age of migrants moving into and out of a region help determine its age structure. Migrants tend to be younger, so jurisdictions with high in-migration tend to be younger than those with high net out-migration or low net in-migration. Saskatchewan and New Brunswick have higher proportions of seniors because generally more people leave than move to these regions.

There are other countries with greater proportion of seniors

BC’s proportion of seniors ranks up with the more industrialized countries, but it is lower than those of the United Kingdom, Germany, Greece, Japan and Italy.

The number of seniors is increasing at a greater rate than labour force workers (18-64 year olds)

The Elderly Dependency Ratio (EDR) is the number of persons aged 65+ per 100 persons aged 18-64 (those typically in the work force). The EDR is changing as a result of the baby-boomers aging out of the work force, the declining fertility and no large increase in migration.
The number of the 'oldest-old' are increasing

Even more than with the population 65 and over, women make up a greater proportion of the population aged 85+. If types of services and delivery modes vary according to gender, then knowing the projected sex ratio at various ages could prove useful.

Different senior age groupings are growing at different rates

As per capita service delivery costs may differ among the senior age groups, analysis of programs and expenditures for each age group will support the appropriate allocation of resources.

Life expectancy of seniors is increasing, but more rapidly for males than females

Life expectancy is a general measure of the health of a population - a longer life expectancy indicates fewer serious health problems that could shorten a person's life span (heart disease, lack of access to good food, AIDS, etc). Looking just at life expectancy from age 65, the difference for males and females is quite evident. However, this difference (looking at the inset of the male to female ratio) shows that senior male and female life expectancies are becoming more similar.
The Population Pyramid summarizes how the demographic components of deaths, births, migration and ageing impact on the population structure over time.

The 'baby-boom' is the most significant feature of the age structure of BC. This aging population bulge will have a large impact on the type, structure and location of government services for seniors.

Between 1996 and 2001, migration for the whole population showed outflows from the north-west and strong inflows to the south-west.

Many people left the province for employment in other provinces between 1996 and 2001. Regions that were primarily resource dependent had the largest outflow.

Migration of the population aged 55+ was positive in the Okanagan and in the south-west, except for Vancouver.

Migration of the 55+ group was positive in areas that are thought of as appealing to retirees (Okanagan, south Vancouver Island), while other regions of the province had more seniors leaving than arriving. However, within the south-west region the exception was Vancouver, where there was an outflow.
The proportion seniors make up of regional populations varies considerably

The proportion of the total population that is aged 65 and over is increasing in all regions of the province, but in some areas at a greater rate than others. This means that long term planning for many government services must take into account the changing balance of the regional representation of seniors.

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Kootenay Boundary</td>
<td>11.5</td>
<td>15.8</td>
<td>16.6</td>
<td>17.2</td>
<td>25.0</td>
<td>29.4</td>
</tr>
<tr>
<td>South Vancouver Island</td>
<td>16.7</td>
<td>17.5</td>
<td>17.2</td>
<td>17.4</td>
<td>24.2</td>
<td>28.9</td>
</tr>
<tr>
<td>East Kootenay</td>
<td>8.2</td>
<td>13.7</td>
<td>13.9</td>
<td>14.6</td>
<td>22.1</td>
<td>27.0</td>
</tr>
<tr>
<td>Richmond</td>
<td>7.3</td>
<td>11.2</td>
<td>11.7</td>
<td>12.5</td>
<td>21.9</td>
<td>26.2</td>
</tr>
<tr>
<td>Central Vancouver Island</td>
<td>10.6</td>
<td>17.3</td>
<td>17.8</td>
<td>18.2</td>
<td>22.9</td>
<td>25.8</td>
</tr>
<tr>
<td>Okanagan</td>
<td>14.5</td>
<td>19.4</td>
<td>19.6</td>
<td>19.8</td>
<td>22.9</td>
<td>25.7</td>
</tr>
<tr>
<td>North Shore/Coast Garibaldi</td>
<td>10.1</td>
<td>13.7</td>
<td>14.0</td>
<td>14.5</td>
<td>21.3</td>
<td>25.0</td>
</tr>
<tr>
<td>Thompson Cariboo</td>
<td>6.6</td>
<td>13.2</td>
<td>14.1</td>
<td>14.7</td>
<td>20.9</td>
<td>24.4</td>
</tr>
<tr>
<td>North Vancouver Island</td>
<td>6.4</td>
<td>12.4</td>
<td>13.5</td>
<td>14.0</td>
<td>20.1</td>
<td>24.1</td>
</tr>
<tr>
<td>British Columbia</td>
<td>10.7</td>
<td>13.2</td>
<td>13.7</td>
<td>14.1</td>
<td>19.5</td>
<td>23.5</td>
</tr>
<tr>
<td>Fraser South</td>
<td>8.8</td>
<td>11.6</td>
<td>13.2</td>
<td>13.8</td>
<td>19.3</td>
<td>23.2</td>
</tr>
<tr>
<td>Fraser North</td>
<td>10.4</td>
<td>10.9</td>
<td>11.1</td>
<td>11.5</td>
<td>17.3</td>
<td>22.1</td>
</tr>
<tr>
<td>Northwest</td>
<td>3.3</td>
<td>7.4</td>
<td>8.2</td>
<td>8.7</td>
<td>15.9</td>
<td>21.6</td>
</tr>
<tr>
<td>Northern Interior</td>
<td>3.5</td>
<td>8.0</td>
<td>8.8</td>
<td>9.2</td>
<td>16.1</td>
<td>20.9</td>
</tr>
<tr>
<td>Vancouver</td>
<td>15.0</td>
<td>12.3</td>
<td>12.2</td>
<td>12.4</td>
<td>16.1</td>
<td>20.3</td>
</tr>
<tr>
<td>Northeast</td>
<td>4.2</td>
<td>7.3</td>
<td>7.8</td>
<td>8.1</td>
<td>13.9</td>
<td>19.6</td>
</tr>
<tr>
<td>Fraser East</td>
<td>11.6</td>
<td>13.7</td>
<td>13.7</td>
<td>13.8</td>
<td>16.3</td>
<td>19.4</td>
</tr>
</tbody>
</table>

Source: BC Stats
The number of seniors relative to the working age population is increasing.

The Elderly Dependency Ratio (EDR) provides an indication of the potential demand the 65+ age group may have on those aged 18-64 in the work force. Low EDR areas have either high levels of work force aged in-migrants or started out with relatively younger population age structures. High EDR areas are regions that attract older migrants, or started out with relatively older population age structures.

The Elderly Dependency Ratio is increasing in all regions.

* Elderly Dependency Ratio = (persons aged 65+) per (100 persons aged 18-64)

Source: BC Stats
First Nations population show regional concentrations

From the 2001 Census question of Aboriginal Identity, it can be seen that the First Nation population is numerically concentrated in the south-central and north-west regions of the province.

The highest proportion of regional population that is First Nations is in the north

The proportion of the total resident regional population that indicated that they were of Aboriginal Identity varies across the province, with the highest proportions in northern BC and upper Vancouver Island.

First Nation seniors make up higher proportions of their population group in the north

The regions with higher proportions of First Nation populations are also areas where the percentage of the First Nations population that is 65+ is highest.
Higher proportions of First Nations seniors tend to live on-reserve in the coastal areas

Province-wide, about 27 percent of First Nations population reported living on-reserve in the 2001 Census (from the 'Aboriginal Identity' question), while 37 percent of First Nations seniors did so. There was considerable regional variation in this measure, with a very high percentage reported (71%) in the same region with the highest proportion of First Nations' population on reserve (60%).

The number of visible minorities is increasing in the senior’s age group

As the main sources of immigrants to British Columbia have changed from European to Asian countries, the ethnic and visible minority makeup of the province has changed. In 2001, a large proportion of the province had very low proportions of visible minorities 55+, except for the concentration in the lower mainland.

The proportion of the 55+ population who currently speak neither English nor French is highest in the lower mainland

In 2001, 5.7% of the population aged 55+ could not conduct a conversation in English or French. The highest proportion of this group was in the Greater Vancouver Regional District (with 10.9%).
Higher proportions of seniors with University Degrees are concentrated in the south-west

From the 2001 Census, seniors who have received a bachelors or higher degree are concentrated in the south-west region of the province. Given the small number of seniors in the north-west, the high proportion shown there may be due to the 'random-rounding' of the census data for this variable.

Almost a third of seniors residing in the eastern part of the province live alone

The proportion of seniors living alone varies across the province. In 2001, 28.4% of seniors lived alone. Of those seniors living alone, 71.9% were women and 28.1% were men. The highest proportion of women 65+ living alone are in south Vancouver Island and the south eastern corner of the province. These women in particular may experience financial challenges, as women in general tend to have lower average incomes.

Northern BC shows higher proportions of employed seniors

The percentage of the population (non-institutionalized) aged 65 and over that worked (full- or part-time) in the year 2000 is not insignificant, but is concentrated in the younger age groups of seniors. For BC, rates of working go from 23% of 65-69’s, 10% for 70-74’s to 5% for 75-79s. Thus the 65+ rate is highly dependent on the number of 65-69 year olds by region. These areas also have higher rates of income from self-employment than other regions.
Median Income of seniors is highest in the south-west

The median income (half the persons have income above and half below the ranged amount) from all income sources in 2000 shows higher incomes in the southern half of the province, with the highest incomes in the south-west. For seniors the overall BC median income from major sources was $17,580 ($22,744 for males, 15,240 for females) in 2000.

Male and female median incomes show differences overall, but also a wide range of regional variation

From 2001 Census information on income, the northern parts of the province show a much lower average income, and greater similarity in median income levels between males and females, than on Vancouver Island.

Seniors in eastern regions of BC receive higher proportions of their total income from government transfers

Of the major sources of income reported in the 2001 Census (wages and salaries, self-employment, investment income, government transfers), government transfers (which includes CPP) accounted for 67.8% of seniors’ income overall in BC. This share is higher in the eastern parts of the province. The ‘Other Income Sources’ (e.g. annuities, civil service pensions, alimony, etc) represented the second largest source at 18.3%; ‘Wages & Salaries’ represented 4.5% for BC senior residents.