Study of
Social and Economic Impacts
of Labour Market Transformations
on Target Groups:
Youth (15-24)
Older Workers (55-64) and
Lone Parents

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Contents

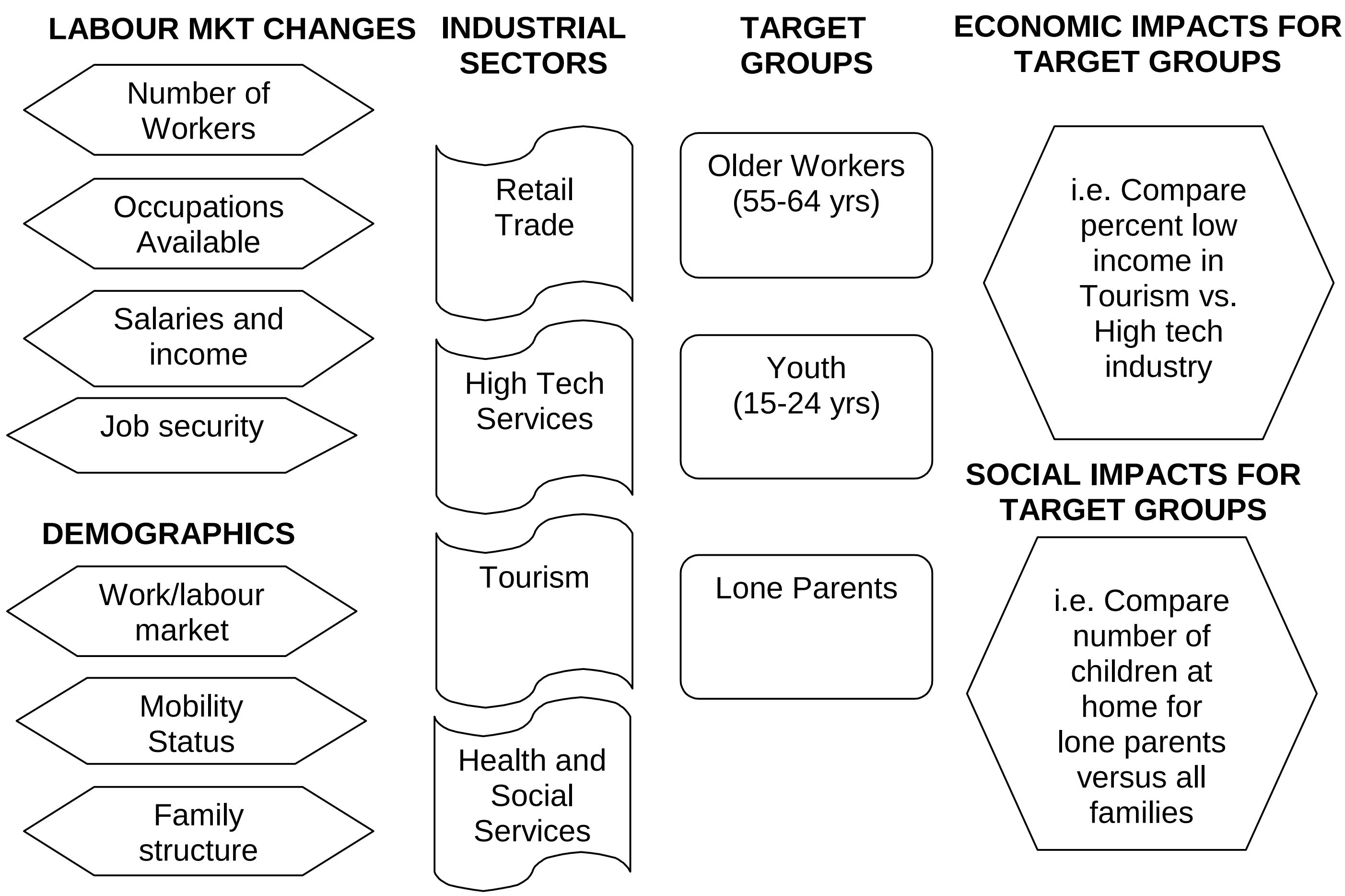
Purpose of the study

The Central Okanagan has a number of unique demographic features. It has one of the fastest growing communities in Canada. Statistics Canada projects that the population of Kelowna will increase by 27.1% between 1996 and 2006, making it the third fastest growing community in the country. The Okanagan region and the Central Okanagan specifically are aging more rapidly than the rest of the province. The economy is undergoing a fundamental change from a resource based economy to a service economy.

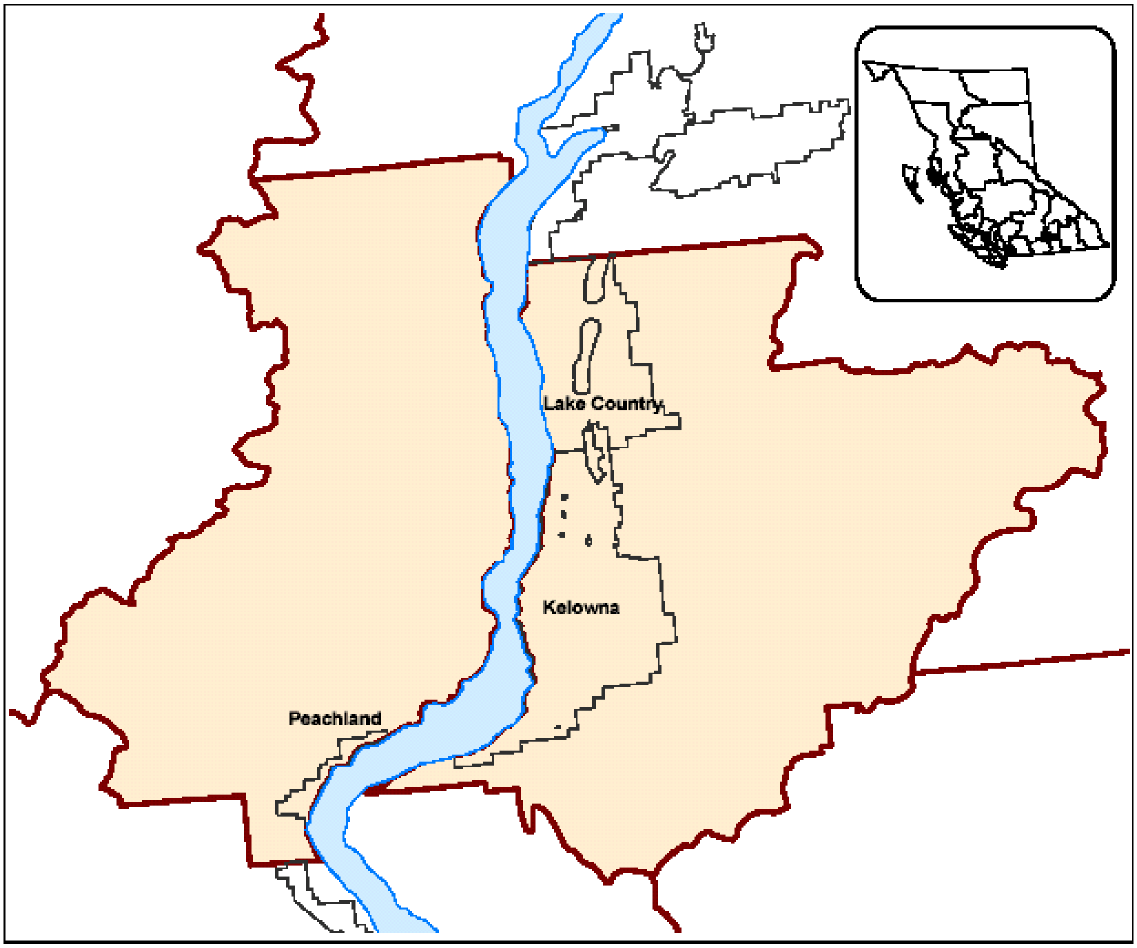
The purpose of this study is to examine the impact of labour market changes on specific target populations within the Central Okanagan. The target populations were selected because they represent the groups for which little specific information has been gathered. The target populations are 1) older workers in the 55-64 age range, 2) youth in the 15-24 age range and 3) lone parents defined as a mother or a father, with no spouse or common-law partner present, living with one or more sons or daughters.

In the industrial mix of the Central Okanagan service industries dominate. These industries have been selected to play a part in the study. The Economic Development Commission indicates that the retail trade industry employs 14.7% of the labour force; health, education and social services 15.4%; and tourism 9.2%. These three sectors represent the highest employers in the area and were used in the study.

Added to these was the high technology service sector. The Central Okanagan is the third largest technology employer in the province, with approximately 270 companies concentrating on computer services and software development. While employing only about 3% of the region's work force, a growth rate of 10-20% annually makes the employment potential for this industry high. For this reason it was included in the study. The following schematic outlines the project.



CENTRAL OKANAGAN REGIONAL DISTRICT



Methodology

A review of existing data was conducted. The majority of the statistics used in this study were found in the 1996 Census. The result of this review indicated the best way to attain this goal was through the creation of a custom tabulation of the population and the industry data. To do so the variables were defined (refer to page 4 for a complete list of variables). In addition aggregated data was identified and relevant survey material was reviewed. Finally a literature search was conducted to find any useful background material.

Definitions

Industrial definitions
The 1996 Census can only be correlated with the Standard Industrial Code (1980 SIC). This proved no problem for the retail, health, education and social services industries. It required some manipulation to define the tourism and high technology industries, neither of which had a specific SIC code. After discussion with Statistics Canada high technology was defined as 80 SIC Industry Group M 772,775 and Tourism 80 SIC industry division Q. This isolated high technology service sectors and divorced tourism from retail trade. Seven components make up the industry variables.

Division M Groups 772, and 775 are defined as computer and related services. Related services include engineering services, scientific and technical services and medical and health services. Computer services are defined as “Establishments primarily engaged in providing rental, leasing, or time share storage, programming, planning and systems work or in the repair of computer equipment.” Division Q includes the accommodation, food and beverage services.

Division O and P includes educational services defined as schools, universities, libraries, museums, archives, and private training schools.

Division J is the retail trade industries that engaged in the buying of commodities for resale to the general public, and for providing services such as general installation and repair. For the purposes of this study the selling of computers and software would be included in this grouping.

Target Group Definitions

The target groups are made up of two age variables and one census family status variable. It was decided that in all cases totals would be acquired, thus the age/parent status variable would have four components: age 15-24, age 55-64, lone parent, and total age/parent status. “Youth” is defined as males or females in the 15-24 age grouping. “Older workers” is defined as males or females in the 55-64 age group who are employed at either a part time or full time occupation. A “Lone parent” is defined as a mother or a father, with no spouse or common-law partner present, living in a dwelling with one or more never-married sons and/or daughters.

Census Definitions

It should be noted that unless otherwise stated or illustrated all figures quoted are from the 1996 Census.

Employment Income
Refers to total income, (wages and salaries and self-employment income) received by persons 15 years of age and over during the calendar year 1995 (Census Dictionary, p.31).

Household Income
The total income of a household is the sum of total incomes of all members of that household (Census Dictionary 145).

Household, Private
Refers to a person or group of persons who occupy a private dwelling and do not have a usual place of residence elsewhere in Canada (Census Dictionary, p.143).

Low Income
Measures of low income are called low-income cut-offs (LICO). LICO's are established for different family sizes and are based on the assumption that if a family spent more than 70% of their income on basic necessities they would be defined as "low income families" (Census Dictionary, p.132).

Lone Parent
Refers to a mother or a father, with no spouse or common-law partner present, living in a dwelling with one or more never-married sons and/or daughters. (Census Dictionary, p.123)

Migrants
Refers to the persons usual census division (CD) of residence May 14th, 1991, five years prior to census day 1996. Intra-provincial migrants are movers, who, on Census Day were living in a different census subdivision than where they resided 5 years earlier in the same province (in a different province = inter-provincial) (Census Dictionary, p.92).

Part-time/Full-time Employment
Refers to persons 15 years of age or older who worked for pay or self-employment in 1995. Full-time is defined as 30 hours per week or more and part-time as less than 30 hours per week (Census Dictionary, p. 50).

List of Variables

Age/Parental Status (4)
1. Total - Age/Parental Status
2 Age 15-24
3. Age 55-64
4. Lone Parent

Note: Total includes all ages 15+.

Mobility Status (One-Year) (3)
1. Total - Mobility Status - One Year
2. Non-Migrants One-Year
3. Migrants One-Year

Note: Non-Migrants includes movers within the same CSD and Non-Movers.

Industry (1980 SIC) (7)
1. Total - Industry
2. Industry Not Applicable
3. All industries
4. High Tech: 80SIC Industry Groups 772, 775
5. Education, Health & Social Services: 80SIC Industry Divisions 0, P 6.
6. Tourism: 80SIC Industry Division Q
7. Retail Trade: 80SIC Industry Division J

Income Statistics (25)
1. Total - Income Statistics
2. Without Employment Income
3. With Employment Income
4. Median Employment Income -
5. Average Employment Income - $
6. Standard Error of Average Employment Incom
7. Without Total Income
S. With Total Income
9. Median Total Income - $
10. Average Total Income - $
II. Standard Error of Average Total Income -
12. Without Household Income
13. With Household Income
14. Median Household Income - $
15. Average Household Income - S
16. Standard Error of Average Household Incon
17. Low Income Status not applicable
I S. In Low Income Status
19. Not in Low Income Status
20. Not in Census Family
21. Without Census Family Income
22. With Census Family Income
23. Median Census Family Income -
24. Average Census Family Income -
25. Standard Error of Average Census Family Income -

Labour Market Activity / Work Activity (9)
1. Total - Labour Market Activity
2. Not in Labour Force
3. Labour Force
4. Experienced Labour Force
5. Employed
6. Experienced Unemployed
7. Inexperienced Unemployed
8. Worked Full-Year Full Time in 1995
9. Worked Part-Year or Part-Time in 1995

Total includes Did Not Work in 1995.

I = 2 + 3
3 = 4 + 7
4 = *5* + 6

Highest Level of Schooling (6)
1. Total - Highest Level of Schooling
2. Less than Secondary (high) school graduation
3. Secondary (high) school graduation only
4. Trades Certificate and Other Non-University Education Only
5. University without degree
6. University with degree

Notes:
Category 2 includes:
Never attended school or attended kindergarten only
Grades I - 4
Grades 5-8
Grades 9-10
Grades 11-13
Category 4 includes:
Trades certificate or diploma
Other non-university education only without other non-university or trades certificate or diploma
Other non-university education only with trades certificate or diploma
Other non-university education only with other non-university certificate or diploma
Category 5 includes:
University without other non-university education without certificate, diploma or degree
University without other non-university education with trades certificate or diploma
University without other non-university education with university certificate or diploma below bachelor level University with other non-university education without certificate, diploma or degree
University with other non-university education with trades certificate or diploma

Overview of Industry Sectors

High Tech Industry Overview

According to BC Stats 10% (665) of the province's high tech firms are located in the Thompson/ Okanagan region. The locations of the firms mirror the geographic pattern of BC's population with most high tech firms located in or near Vancouver (71% - 4,736) while most of the remainder are located in Vancouver Island/Coast (19% - 1,273). Growth in the high tech sector from 1998 to 1999 is distributed throughout the province at an estimated 5% and the Thompson/ Okanagan region experienced a comparable 5.2% growth in 1999 with the addition of 33 firms (BC Stats, June 2000).

The Economic Development Commission (EDC) reports that the Central Okanagan has the third fastest growing high tech sector in British Columbia (CORD EDC, p. 3).

Service industries including computer services, engineering and scientific/technical services, account for approximately two-thirds of the Central Okanagan's high tech sector. The remaining third made up of manufacturers of various products, such as aircraft parts, electrical equipment, mechanical equipment, and monitoring equipment. High tech employment levels increased by 25% from 1995 to 1997 with approximately 270 high tech firms provide 2,000 to 2,500 full-time high tech jobs in the Central Okanagan (http://www.okanagantech.com/).

Tourism Industry Overview

Tourism generates approximately $835 Million in the Okanagan Valley annually. The Okanagan is ranked third in the province in terms of the value of tourism revenue generated annually.

The industry itself is difficult to measure as there is no single definable sector that describes the industry as a whole. A number of industrial sectors are influenced by the tourism industry and they include accommodation, food and beverage, transportation, amusement, retail, and other service industries.

One out of fourteen jobs in British Columbia are related to the tourism industry with an estimated one out of two tourism related jobs stemming from the accommodation sector (BC Stats, December 2000).

In 2000 the Thompson Okanagan (which includes the Central Okanagan) was one of the top 3 performers in seasonally adjusted room revenue with an increase of 2.6% while British Columbia as a whole experienced a 1.6% decrease in room revenue.

Seasonally Adjusted Room Revenue

Region	August 2000	July 2000	% Change
British Columbia	114,064	115,910	-1.6
Top 3 Performers			
Kootenay	5,271	4,995	5.5
Thompson-Okanagan	15,278	14,897	2.6
Cariboo	3,598	3,542	1.6

Source: http://www.bcstats.gov.bc.ca/pubs/tour/tsm0012.PDF

Retail Trade Industry Overview

Retail trade is one of three largest industries employing the most people in the Central Okanagan in 1996; the remaining two largest industries are manufacturing and construction. The retail trade industry in the Central Okanagan also employs proportionately more people in the labour force in 1996 14.7% (9,860) compared to British Columbia which employs 12.5% (238, 420).

Kelowna is a major retail and business service centre in the interior of B.C. and it has the largest shopping centre (673,000 square foot Orchard Park) between Calgary and Vancouver, and most major chain stores are represented locally. As of December 1998, the Central Okanagan has approximately eight million square feet of retail, service and commercial space (CORD EDC, 2000).

The growth of the labour force in the Central Okanagan based on economic sector analysis from 1995-2005 indicates that the number of employed in retail and wholesale trade sector grew by 3% (from 11,210 to 11,440). The Economic Development Commission estimates that the retail and wholesale trade industry grew by 49.5% in the ten-year period from 1986 to 1996 (CORD EDC, 2000).

In British Columbia retail year to date sales to August 2001 increased by 5.8% to $17,861.5 from $16,882.6 in 2000 (J.C. Williams Group, August 2001).

Economic Structure-Number of Firms by Number of Employees								
December 1999	Central Okanagan Regional District						British Columbia	
Industry Based on 1980 SIC	Less than 20	20-49	50-199	200+	Total	% of Total	% of Total	Total
Retail Trade Industries	778	54	24	2	858	13.6%	13.3%	20,546

(Source: http://www.edccord.com/downloads/ecoprofile_2000.pdf p. 52)

Health & Social Services Industry Overview

The health and social services industry in the Central Okanagan employs 10.3% (6,940) of the labour force while overall 9.5% (180,245) of British Columbians worked in Health and Social Services.

BC's health care system is under increasing pressure from a number of issues including increasing costs, higher demands and expectations from both consumers and professionals, and the aging general and health professional populations. Nurses represent the largest single group of professionals within the health care workforce (Access and Intervene, March 2000).

British Columbia is currently experiencing a nursing shortage, particularly in specific regions (ie. the north) and in several specialty areas (i.e. intensive care, surgery). The projected net shortage of nurses in BC in 2000 and 2001 will be approximately 700 per year and the shortage is expected to decline to about 400 per year in 2003 and 2004 (Ministry of Health and Ministry Responsible for Seniors, April 2001).

Economic Structure-Number of Firms by Number of Employees								
December 1999	Central Okanagan Regional District						British Columbia	
Industry Based on 1980 SIC	Less than 20	20-49	50-199	200+	Total	% of Total	% of Total	Total
Health & Social Services	516	39	17	4	576	9.1%	8.8%	13,676

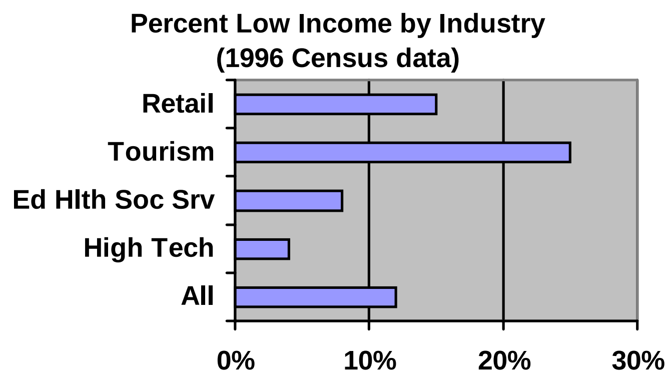
(Source: http://www.edccord.com/downloads/ecoprofile_2000.pdf p. 52)

Overview of Target Groups by Industry Sector

Employment and income status for all populations 15+ in private households across industry sectors.

	Total Population	Without Employment Income	Without Employment Income as % of total	In Low Income Status	In Low Income Status as % of total
Total - Industry	108160	38310	35%	15860	15%
Industry - Not Applicable	35545	33910	95%	6835	19%
All Industries	72610	4400	6%	9030	12%
High Tech Services	1120	35	3%	50	4%
Educ, Health & Soc Srv	11335	615	5%	910	8%
Tourism	6835	630	9%	1735	25%
Retail Trade	10840	740	7%	1635	15%

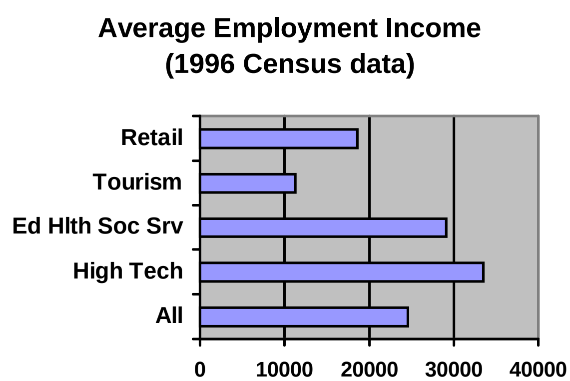
The total population in the Central Okanagan Regional District aged 15+ in private households is 108,160. In all sectors of industry, and after removing the number not applicable, there are 72,610 people. Of the industry sectors under study the largest population is in education, health and social services (11,335) and the smallest is in high technology (1,120). Full details can be seen in Appendix 1.



Those in tourism are most likely to be without employment income (9%) and to be low income (25%), while those in high technology are least likely to be without employment income (3%) and to be low income (4%).

Average incomes for all populations 15+ in private households across industry sectors (1996 dollars).

The average employment income is $24,579 in all industries. Average employment incomes are highest in the high technology sector ($33,466) and lowest in the tourism sector ($11,267), which is consistently the lowest of all income measures.



	Median Employment Income - $	Average Employment Income - $	Median Total Income - $	Average Total Income - $	Median Household Income - $	Average Household Income - $
Total - Industry	$19,304	$24,283	$18,316	$24,123	$38,222	$46,162
Industry - Not Applicable	$5,489	$11,906	$13,266	$17,033	$23,911	$30,588
All Industries	$19,969	$24,579	$22,012	$27,172	$47,784	$54,100
High Tech Services	$30,075	$33,466	$33,304	$36,275	$57,571	$61,419
Educ, Health & Soc Srv	$25,754	$29,101	$28,345	$31,302	$54,271	$61,935
Tourism	$7,698	$11,267	$10,036	$13,415	$25,691	$35,267
Retail Trade	$13,964	$18,583	$16,777	$20,982	$42,272	$47,073

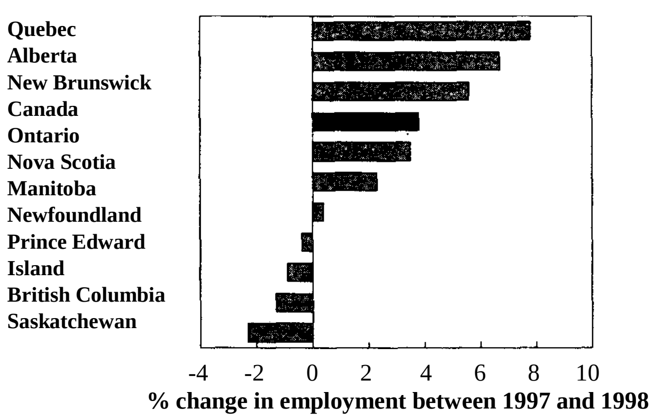
Overview of Youth (15-24)

The youth population of British Columbia in 1996 (483,785) reflects 12.5% of the total youth population of Canada. Since mid-1998 the labour market conditions for youth In B.C. show improvement with the unemployment rate falling and employment rising (BC Stats, June 2001). The improvement is occurring at a slower rate than the overall population. A number of labour market conditions specific to youth have been identified including the decline of the youth population over the past 20 years.

The proportion of B.C. youth engaged in full-time schooling increased which in turn impacts on the number of youth available to work full-time. British Columbia youth experienced an 11.3% increase in school participation from 1990 to 2000 making B.C. one of four provinces that experienced the greatest increase in schooling participation in Canada (BC Stats, June 2001).

An estimated 80% of Canadian youth work in service producing industries while the remaining 20% work in the goods producing sector. In 1998 youth employment in the service sector increased by 3.6% with strong growth mainly in the professional, scientific and technical services, and health care and social assistance. Employment in retail trade, which employs about one quarter of all youth, rose by 2.5% while little change was experienced in the accommodation and food sectors. Youth employment in the goods-producing sector rose by 4.4% in 1998 and within the sector construction and manufacturing, increased 6.5% and 4.5% respectively (Stats Canada, Autumn 1999).

The percentage of youth in Canada identified as never having worked increased from 9.7% 1989 to 23.9% 1998. In B.C. youth who have never worked experienced a similar change from 8.3% to 23.9%. Canadian youth in the age category of 15-16 years experienced the most dramatic increase from 32% in 1989 to 59.7 in 1998 (Stats Canada, Autumn 1999). This is likely to have a substantial impact on the labour force in the years to come.



Source: Labour Force Survey Statistics Canada - Catalogue no. 71-005-XPB

British Columbian youth experienced a negative change in employment from 1997 to 1998. Significantly lower than most of the provinces in Canada. The provinces of Quebec and Alberta experienced the strongest growth.

Employment and income status for youth15-24 in private households across industry sectors.

	Total Population	Without Employment Income	Without Employment Income as % of total	In Low Income Status	In Low Income Status as % of total
Total - Industry	16485	4130	25%	3815	23%
Industry - Not Applicable	3530	3250	92%	1005	28%
All Industries	12950	875	7%	2810	22%
High Tech Services	100	0	0%	10	10%
Educ, Health & Soc Srv	810	45	6%	135	17%
Tourism	3180	275	9%	965	30%
Retail Trade	2635	165	6%	560	21%

There are 12,950 youth employed in all industries in the Central Okanagan Regional District. For these youth there are 7% without employment income and 22% in low income status. The sector where youth are most negatively impacted is in tourism, where 9% are without employment income, followed by retail trade (6%), education, health and social services (6%) and lastly high technology (0%). Youth in tourism are most likely (30%) to be low income status, compared to those in retail trade (21%), education, health and social services (17%) or high tech services (10%).

Average incomes for youth 15-24 in private households across industrial sectors (1996 dollars).

	Median Employment Income - $	Average Employment Income - $	Median Total Income - $	Average Total Income - $	Median Household Income - $	Average Household Income - $
Total - Industry	$5,835	$8,473	$6,784	$9,350	$24,436	$29,313
Industry - Not Applicable	$1,498	$5,613	$1,973	$5,214	$13,175	$17,080
All Industries	$5,985	$8,540	$7,093	$9,709	$25,827	$30,780
High Tech Services	$3,576	$5,535	$4,595	$6,754	$0	$0
Educ, Health & Soc Srv	$7,698	$10,219	$9,011	$11,483	$41,122	$34,467
Tourism	$4,225	$5,776	$5,023	$6,812	$18,491	$22,855
Retail Trade	$5,882	$8,225	$6,995	$9,331	$27,268	$31,920

The average employment income of youth in all industries is $8,540 and average household income is $30,780. Highest average incomes are earned by youth in the education, health and social services sector ($10,219), followed by retail trade ($8,225), tourism ($5,776) and high technology ($5,535). Median wages are similar, and in the same order. For instance the highest median income is in education, health and social services sector ($7,698) and lowest is in high technology ($3,576). Ironically youth earn the least in the high tech sector, whereas the total population earns the most in the high tech sector (see page 8).

These youth live in households whose incomes are highest again in education, health and social services sector ($34,467). There are no youth in high tech with household incomes in the Central Okanagan.

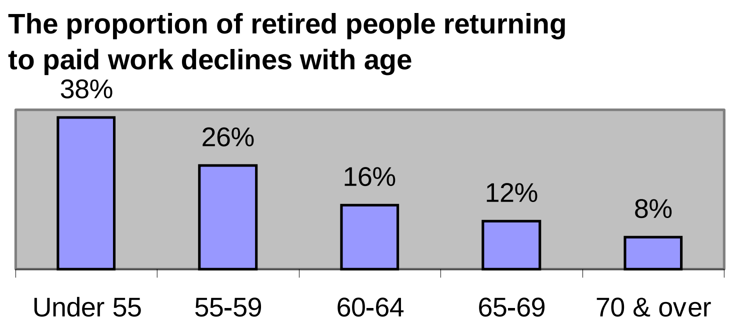
Overview of Older Workers (55-64)

People age 55-64 years comprise 8.6% (321,010) of the population in British Columbia while in Kelowna older workers are slightly above the provincial figure at 9.1% (13,375).

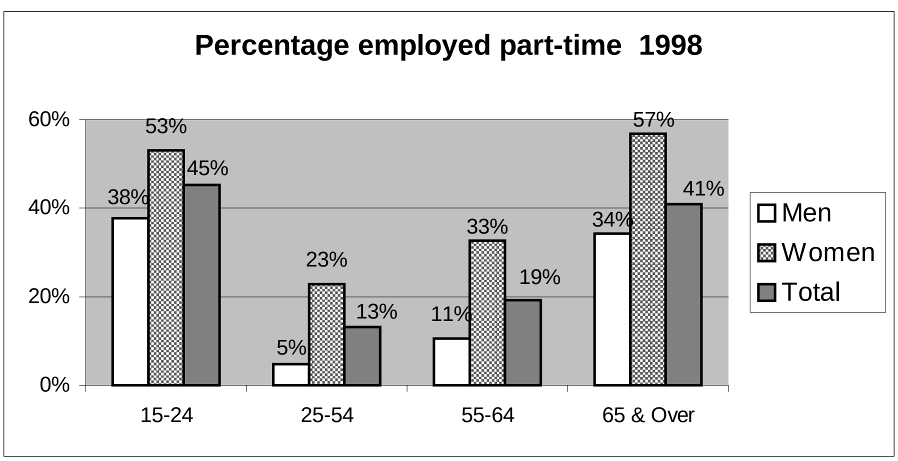
Reasons for returning to work include 25% who returned for financial reasons while other reasons given included “returned to work to occupy spare time”, “because they wanted to”, among other reasons (Stats Canada, Canada’s Changing Retirement Patterns, p.39).

Some retirees are extending their working life by working part-time or choosing self-employment. Retired managers and professionals are more likely to return to work than clerical and service employees, or blue-collar workers. The higher rate of return to work may be explained by the higher levels of education and the types of experience the managers and professional retain. Long-term demographic trends indicate there may be a shortage of younger labour and this may result in an increasing demand for older workers (Stats Canada, Canada’s Changing Retirement Patterns, p.29).

The proportion of people who had returned to the work force following initial retirement was estimated at 13%. Of those retirees 55-64 years of age 42% returned to paid work in 1994. (Statistics Canada, Canada’s Changing Retirement Patterns, p.29).



According to Statistics Canada while the majority of seniors are retired, a substantial number are still part of the paid workforce. Workforce participation of male older workers declined from 74% to 54% between the years 1976 to 1995 and in contrast women’s participation increased to 36% from 30% for the same time period (Statistics Canada, A Portrait of Seniors in Canada, p.89).



In 1998 Canadian older workers comprised 19.3% of the employed population working part-time. Senior women are more likely to be employed part-time (32.7%) than men (10.5%) (Statistics Canada, A Portrait of Seniors in Canada, p.89).

Employment and income status for older workers 55-64 in private households across industry sectors.

	Total Population	Without Employment Income	Without Employment Income as % of total	In Low Income Status	In Low Income Status as % of total
Total - Industry	13085	5920	45%	1880	14%
Industry - Not Applicable	5665	5370	95%	1115	20%
All Industries	7420	550	7%	770	10%
High Tech Services	120	0	0%	0	0%
Educ, Health & Soc Srv	1285	115	9%	105	8%
Tourism	320	20	6%	65	20%
Retail Trade	995	110	11%	110	11%

There are 7,420 older workers employed in all industries in the Central Okanagan Regional District, 7% are without employment income and 10% are low income. Of older workers in retail (11%) are reported to be without employment income. However older workers in tourism have the highest incidence of being low income (20%).

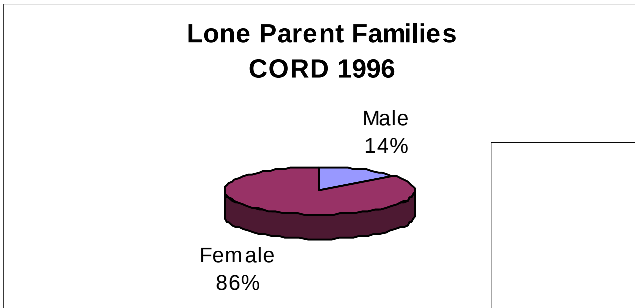
Average incomes for older workers 55-64 in private households across industrial sectors (1996 dollars).

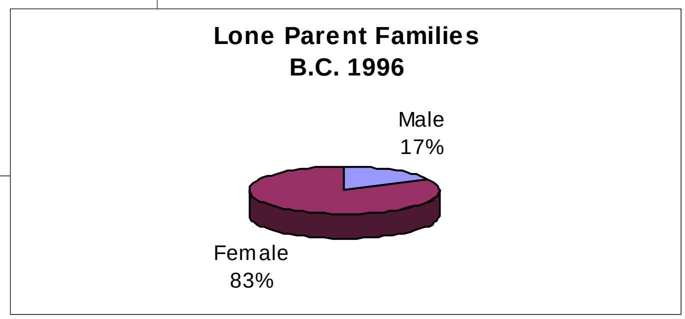
	Median Employment Income - $	Average Employment Income - $	Median Total Income - $	Average Total Income - $	Median Household Income - $	Average Household Income - $
Total - Industry	$20,734	$26,736	$19,426	$25,300	$40,087	$47,244
Industry - Not Applicable	$12,965	$13,244	$10,701	$15,390	$28,221	$33,140
All Industries	$21,576	$27,318	$26,909	$32,156	$46,915	$54,669
High Tech Services	$31,848	$35,647	$42,601	$43,653	$79,656	$72,546
Educ, Health & Soc Srv	$27,923	$31,745	$32,549	$35,383	$51,628	$60,948
Tourism	$14,451	$19,445	$19,261	$23,386	$27,490	$41,630
Retail Trade	$13,956	$17,442	$19,251	$22,426	$37,714	$46,105

The average employment income of older workers is $27,318. Those in the high tech sector have the highest employment incomes ($35,647) and those in retail trade have the lowest ($17,442). The highest average household incomes are also in the high tech sector ($72,546), while the lowest are in tourism ($41,630).

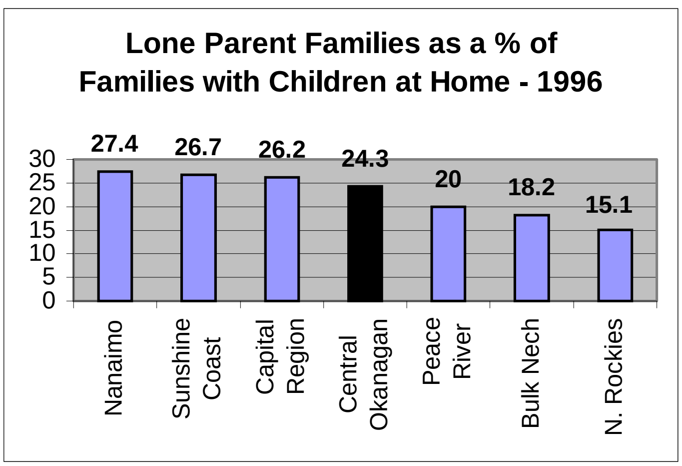
Overview of Lone Parents

In the Central Okanagan 24.3% (5,160) of parents with children at home are lone parent families compared to 22.7% (139,010) in B.C. (http://www.bcstats.gov.bc.ca/data/sep/rd/rd%5F35.pdf).





The average number of children per family in British Columbia and the Central Okanagan in 1996 is 1.8 and a majority of single parents identified themselves as female with one child at home.
(Source: BC Stats, Winter 2001/2001, http://www.bcstats.gov.bc.ca/data/cen96/profiles/csd35000.pdf)



Of the lone parent families with children at home 58% have one child, 31% have two children and the remaining 11% have 3 or more children http://www.bcstats.gov.bc.ca/data/sep/rd/rd%5F35.pdf

Some 25% of Canadian lone parent families are exposed to continuous low income - while only 2% of individuals living in married couple families experience low income for four consecutive years. Lone parents make up a relatively small number of the low-income population but they remain in the low-income level longer than married people with or without children (Statistics Canada, 1999).

Of the lone parent population in B.C. (139,010): 21% (30,110) report having no family member in the labour force, 12% (16,240) had some members in the labour force and 67% (92,660) of the lone parents were in the labour force (http://www.bcstats.gov.bc.ca/DATA/CEN96/bc96cen.pdf p.19).

Employment and income status for lone parents in private households across industry sectors.

	Total Population	*Without Employment Income*	*Without Employment Income as % of total*	*In Low Income Status*	*In Low Income Status as % of total*
Total - Industry	5160	1955	38%	2090	41%
Industry - Not Applicable	1625	1540	95%	975	60%
All Industries	3535	415	12%	1110	31%
High Tech Services	25	10	40%	10	40%
Educ, Health & Soc Srv	865	140	16%	220	25%
Tourism	490	75	15%	270	55%
Retail Trade	565	65	12%	220	39%

There are 3,535 lone parents in all industries in the Central Okanagan Regional District (1996 Census data). The largest numbers are employed in education, health and social services (865) and the fewest in high technology sector (25). Some 40% of those in the high technology sector have no employment income. The impact in terms of low-income status is greatest in tourism (55%).

Average incomes for lone parents in private households across industrial sectors (1996 dollars).

	Median Employment Income - $	**Average Employment Income - $**	**Median Total Income - $**	**Average Total Income - $**	**Median Household Income - $**	**Average Household Income - $**
Total - Industry	$16,054	$19,709	$18,321	$22,483	$24,751	$30,911
Industry - Not Applicable	$14,522	$19,094	$13,980	$15,429	$18,070	$24,121
All Industries	$16,394	$19,726	$22,060	$25,731	$28,246	$34,011
High Tech Services	$38,983	$40,321	$29,042	$34,397	$29,042	$37,829
Educ, Health & Soc Srv	$21,780	$24,721	$27,034	$30,463	$35,355	$38,429
Tourism	$8,999	$10,304	$17,338	$16,913	$19,318	$23,515
Retail Trade	$14,309	$16,047	$18,898	$20,456	$25,206	$29,599

The average employment income of lone parents in all industries is $19,726. In the high technology sector the average income of lone parents is $40,321 whereas in the tourism sector it is $10,304, a difference of nearly 400%.

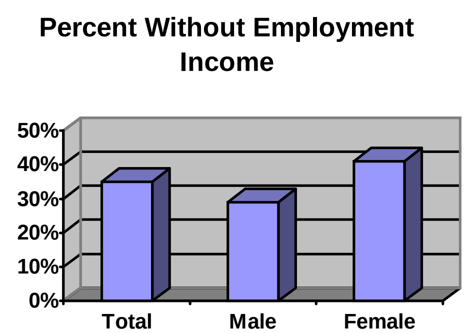
Overview by Subgroup

Male/Female

Employment and income status for males, females and subgroups

	Total Population	Without Employment Income	Without Employment Income as % of total	In Low Income Status	In Low Income Status as % of total
Total	108160	38310	35%	15860	15%
Male	52075	15120	29%	6355	12%
Female	56075	23190	41%	9510	17%

There are 52,075 males and 56,075 females in the Central Okanagan (1996 Census data). Across all age groups 41% of females are without employment income and 29% of males. Furthermore 17% of females are low-income status compared to 12% of males.



	Sex	Total Population	Without Employment Income	Without Employment Income as % of total	In Low Income Status	In low income status as % of total
Age 15 - 24	Total	16485	4130	25%	3815	23%
	Male	8210	1940	24%	1605	20%
	Female	8270	2185	26%	2215	27%
Age 55 - 64	Total	13085	5920	45%	1880	14%
	Male	6315	2185	35%	875	14%
	Female	6765	3735	55%	1005	15%
Lone Parent	Total	5160	1955	38%	2090	41%
	Male	730	165	23%	180	25%
	Female	4430	1785	40%	1905	43%

Among older workers, 55% of females are without employment income compared to 35% of males. Some 40% of female lone parents are without employment income compared to 23% of males.

Among youth 15 to 24 in the Central Okanagan 27% of females are low income compared to 20% of males. Similarly 43% of female lone parents are low income compared to 25% of males.

Average incomes for males, females and subgroups

	Median Employment Income - $	Average Employment Income - $	Median Total Income - $	Average Total Income - $	Median Household Income - $	Average Household Income - $
Total	$19,304	$24,283	$18,316	$24,123	$38,222	$46,162
Male	$25,023	$29,651	$24,975	$30,107	$44,724	$51,781
Female	$14,600	$18,250	$14,241	$18,333	$26,287	$35,672

Average employment income for females ($18,250) is substantially lower than for males ($29,651). The same is true for total income and household income.

Age/Parental Status	Sex	Median Employment Income - $	Average Employment Income - $	Median Total Income - $	Average Total Income - $	Median Household Income - $	Average Household Income - $
Age 15 - 24	Total	$5,835	$8,473	$6,784	$9,350	$24,436	$29,313
	Male	$6,453	$9,911	$7,198	$10,704	$28,941	$34,760
	Female	$5,010	$6,992	$6,385	$8,010	$20,315	$24,390
Age 55 - 64	Total	$20,734	$26,736	$19,426	$25,300	$40,087	$47,244
	Male	$27,585	$32,147	$28,878	$33,232	$45,171	$51,984
	Female	$15,597	$19,363	$12,675	$17,264	$29,569	$34,572
Lone Parent	Total	$16,054	$19,709	$18,321	$22,483	$24,751	$30,911
	Male	$25,050	$29,116	$27,279	$29,937	$33,981	$39,358
	Female	$15,015	$17,707	$17,947	$21,249	$23,964	$29,504

Average incomes for youth are lower for females ($6,992) than males ($9,911). Older working females earn less than older working males. Lone female parents earn less than lone male parents do. The difference across these subgroups vary from just above 1:1 to nearly a 2:1 ratio, but always in favour of males.

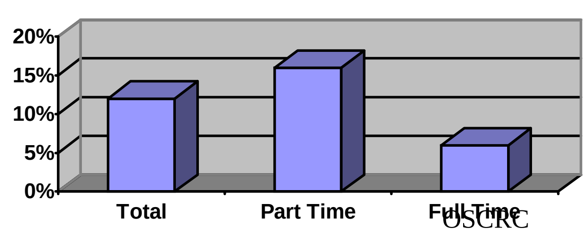
Full Time/Part time

Employment and income status for part time workers, full time workers and subgroups

	Total Population	Without Employment Income	Without Employment Income as % of total	In Low Income Status	In Low Income Status as % of total
Total Full and Part time	69700	2210	3%	8065	12%
Part-Year/Part-Time work	39135	1700	4%	6310	16%
Full-Year/Full-Time work	30565	510	2%	1755	6%

There are 39,135 part time workers and 30,565 full time workers in the Central Okanagan (1996 Census data). The percent of part time workers living in low income is 16% compared to 6% for full time workers.

Percent Low Income by Full/Part Time Work



Labour Market Activity / Work Activity in 1995	Age/Parental Status	Total Population	Without Employment Income	Without Employment Income as % of total	In Low Income Status	In low income status as % of total
Total full and Part time		69700	2210	3%	8065	12%
Part-Year/Part-Time work	Total	39135	1700	4%	6310	16%
	Age 15 - 24	10235	270	3%	2255	22%
	Age 55 - 64	4020	235	6%	535	13%
	Lone Parent	2035	215	11%	810	40%
Full-Year/Full-Time work	Total	30565	510	2%	1755	6%
	Age 15 - 24	1910	25	1%	355	19%
	Age 55 - 64	3080	90	3%	160	5%
	Lone Parent	1290	25	2%	150	12%

Of part time workers without employment income lone parents are highest (11%) compared to older workers (6%) and youth (3%). Of full time workers in low income status youth are highest (19%) compared to lone parents (12%) and older workers (5%).

Average incomes for part time workers, full time workers and subgroups

Labour Market Activity / Work Activity in 1995	Age/Parental Status	Median Employment Income - $	Average Employment Income - $	Median Total Income - $	Average Total Income - $	Median Household Income - $	Average Household Income - $
Total full & part time	Total	$21,199	$25,838	$24,187	$28,717	$46,963	$54,068
Full-Year/Full-Time work	Total	$32,065	$35,833	$33,819	$37,683	$56,589	$62,585
	Age 15 - 24	$17,799	$19,952	$18,252	$20,620	$41,199	$42,901
	Age 55 - 64	$34,260	$38,279	$35,876	$40,549	$55,434	$63,936
	Lone Parent	$28,015	$30,157	$31,824	$34,353	$40,589	$44,670
Part-Year/Part-Time work	Total	$10,333	$15,843	$14,555	$19,751	$37,337	$45,550
	Age 15 - 24	$4,704	$6,466	$5,985	$7,834	$22,063	$25,842
	Age 55 - 64	$12,933	$19,244	$20,006	$26,863	$40,358	$47,571
	Lone Parent	$10,019	$12,764	$18,505	$21,479	$23,575	$28,945

The average employment income for full and part time workers is $25,838. Average employment income is over twice as high for full time workers than part time. Among part time workers youth are paid the least on average ($6,466) for employment and older workers paid the most ($19,244). Among full time workers the same pattern applies.

Migrants/Non migrants

Employment and income status for migrants, non-migrants, and subgroups

Mobility Status (One-Year)	Age/Parental Status	Total Population	Without Employment Income	Without Employment Income as % of total	In Low Income Status	In low income status as % of total
Total	Total	108160	38310	35%	15860	15%
	Age 15 - 24	16485	4130	25%	3815	23%
	Age 55 - 64	13085	5920	45%	1880	14%
	Lone Parent	5160	1955	38%	2090	41%
Migrants	Total	9410	2700	29%	2485	26%
	Age 15 - 24	2380	520	22%	1020	43%
	Age 55 - 64	735	335	46%	135	18%
	Lone Parent	625	290	46%	370	59%
Non-Migrants	Total	98745	35605	36%	13380	14%
	Age 15 - 24	14105	3610	26%	2795	20%
	Age 55 - 64	12350	5585	45%	1745	14%
	Lone Parent	4530	1665	37%	1720	38%

There are 9,410 migrants in the Central Okanagan and 98,745 non-migrants (1996 Census data). Non-migrants are more likely to be without employment income (36%) than are migrants (29%). However migrants are more likely to be low income (26%) than are non-migrants (14%). This may be explained by the fact that there are considerably fewer migrants, and they have moved here for a job, even at low pay.

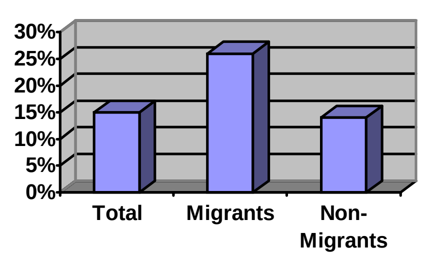
Among migrants the most likely to be low income are lone parents (59%) and youth (43%).

Average incomes for migrants, non-migrants, and subgroups

Mobility Status (One-Year)	Age/Parental Status	Median Employment Income - $	Average Employment Income $	Median Total Income - $	Average Total Income - $	Median Household Income - $	Average Household Income - $
Total	Total	$19,304	$24,283	$18,316	$24,123	$38,222	$46,162
	Age 15 – 24	$5,835	$8,473	$6,784	$9,350	$24,436	$29,313
	Age 55 – 64	$20,734	$26,736	$19,426	$25,300	$40,087	$47,244
	Lone Parent	$16,054	$19,709	$18,321	$22,483	$24,751	$30,911
Migrants	Total	$13,223	$20,298	$14,257	$20,855	$30,623	$40,420
	Age 15 – 24	$6,002	$8,942	$7,502	$10,067	$23,885	$28,435
	Age 55 – 64	$24,037	$32,234	$19,509	$29,001	$32,959	$47,528
	Lone Parent	$6,005	$10,733	$14,738	$17,576	$20,265	$23,012
Non-Migrants	Total	$20,004	$24,706	$18,639	$24,436	$38,847	$46,624
	Age 15 – 24	$5,600	$8,390	$6,609	$9,217	$25,486	$29,552
	Age 55 – 64	$20,642	$26,411	$19,420	$25,075	$40,294	$47,227
	Lone Parent	$17,957	$20,780	$18,710	$23,165	$25,857	$31,912

Migrants' employment income average only $20,298 compared to $24,706 for non-migrants. Among migrants the average wage is youth ($8,942) lone parent ($10,733) and older worker ($32,234), a four-fold difference from low to high.

Percent Low Income by Migrant Status (1996 Census data)



Future Demographic Trends

The Central Okanagan population is projected to increase by about 36,000 over the next 10 years. This projected increase is about 1% above the provincial increase. Over the 10 years the increase over the provincial increase is about 1%. An increase of 3600 individuals will have an impact, but it is clear the Central Okanagan is growing only a little faster than the province as a whole (BC Stats, Regional Population Trends, p.7).

Central Okanagan

2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
158107	162476	167330	172167	176075	179799	183470	187268	191106	194965

Central Okanagan as a % of Total B.C. Population

2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
3.8	3.8	3.9	4.0	4.1	4.1	4.2	4.5	4.7	4.7

Population: Regional District Population Comparison Projections 2010

REGIONAL DISTRICTS	0-17	18-24	25-64	65+
Central Okanagan	35,914	16,974	108,075	34,002
Northern Okanagan	17,881	8,063	50,368	16,181
Okanagan-Similkameen	15,256	6,934	46,320	22,869
British Columbia	873,860	418,143	2,692,418	663,602

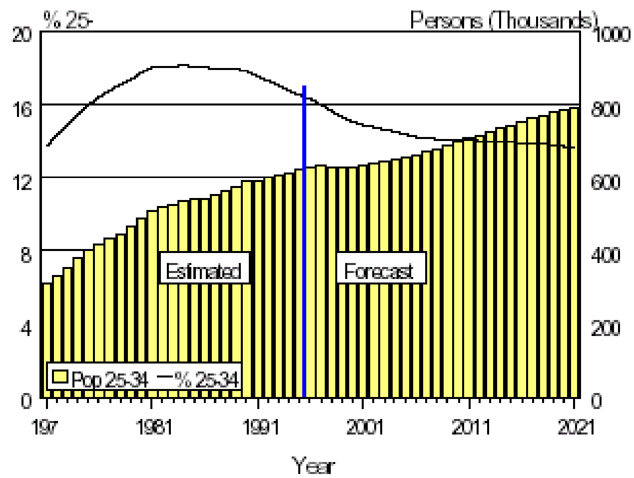
In relative terms, Canada had one of the largest baby booms of those developed nations that experienced this phenomenon. Within Canada the impact of the "boom, bust and echo" template is strongest in B.C. and Ontario. The "baby boomer" generation in 2001 ranges from 40-56, the next generation, the "bust generation" from 27-39, and the so-called "echo" generation from 10-30 years old (Canada in the 21st Century, p. 21). This population dynamic brings into play the fact that age is going to be the most important determinant of economic behaviour over the next 10 years.

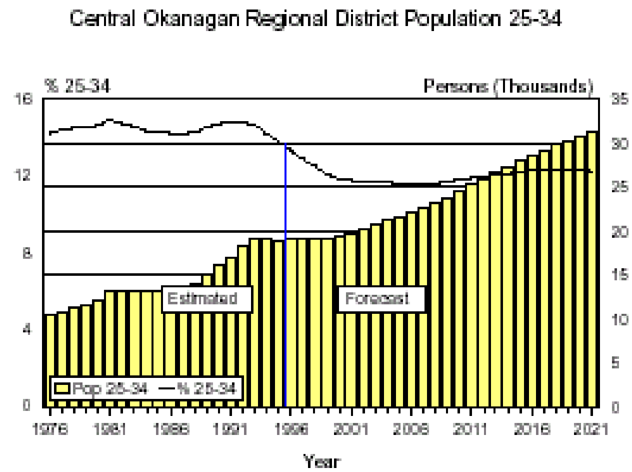
Like Canada, the Central Okanagan's population is aging due to a prolonged period of low fertility and increasing life expectancy. More importantly the number of older individuals is increasing due to the baby boom generation entering the age where working becomes an option rather than a necessity. This impact cannot be understated: "Given Canada's population distribution, the composition of the population will have a substantial impact on the provision of goods and services in the public and private sectors" (Canada in the 21st Century, p. 3).

The youth population is also undergoing a change as the echo generation is enters the youth cohort of 15-25. Throughout the 1980's the youth population fell, however since 1991 the number of young people in Canada has begun to recover. This is particularly true of Western Canada, which has benefited significantly through immigration from Eastern Canada (Youth Population, Trends p.6). The Central Okanagan has not been immune to these trends. In migration estimates for the Central Okanagan the 18-24 age group remain over 10%. The overall population in the 15-24 age bracket has increased from 8.6% of the total Central Okanagan population in 1991 to 12.0% in 1996 (BC Stats: Regional Migration 1998, p4.).

The population distribution that is experiencing the slowest growth is the bust generation(ages 27-39). This is the age which is generally associated with household formation, new housing, and large consumer goods purchase. While the over all numbers increase this age group as a percentage of the total B.C. population continues to drop.

B.C. Population 25-34

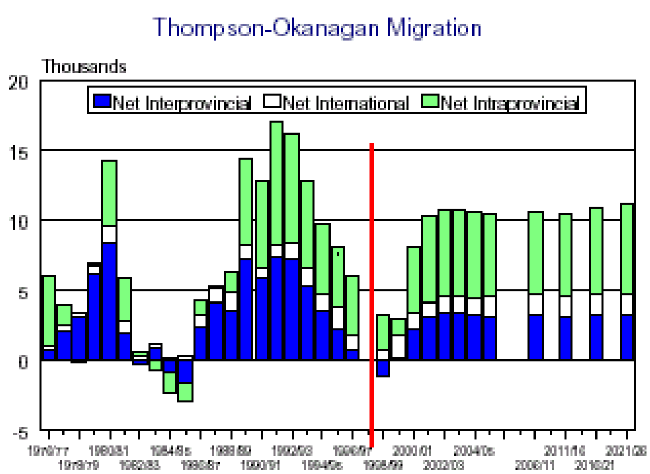




(BC Stats, Regional Population Trend p.16)

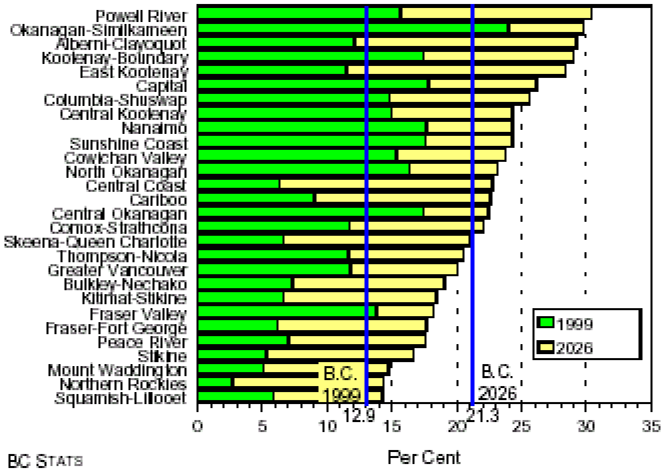
The two above graphs show the forecast for the population for the 25-34 age group, which roughly parallels the “bust generation”. Although in both the case of B.C. and the Central Okanagan the age group shows a net increase, this age group as a percentage of the total population continues to drop. (as represented by the black line).

In the case of the Central Okanagan there is a drop between 2001 and 2006 and then the area seems to keep pace with the provincial levels as the line flattens out. Part of this may be due to relatively high interprovincial and intraprovincial migration.



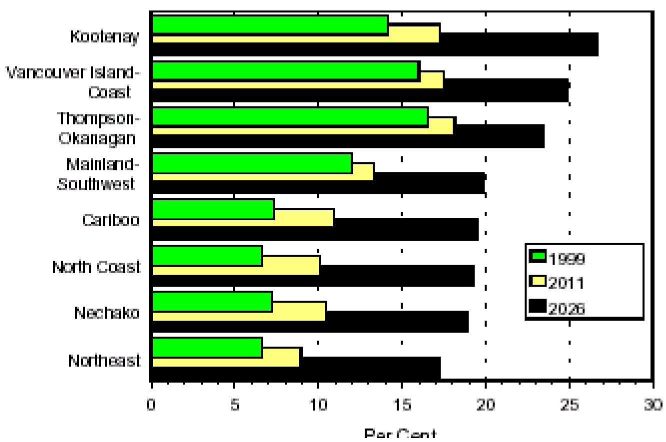
It appears that immigration and in-migration both from other areas of the province and from outside the province will blunt the impact of the “bust generation” in the central Okanagan and the Okanagan Region. It also worth noting that international immigration makes up a relatively small projected increase in the population.

Regional District population 65 and over as a percentage of total population
(BC Stats, "British Columbia Population Projections" p.4)

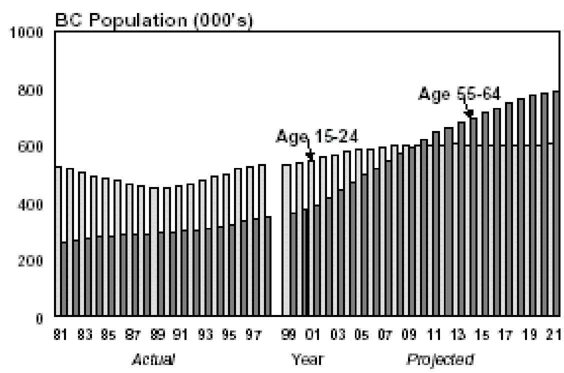


In 1999 the Central Okanagan was a region with an appreciably older population than other regions. The demographic trends suggest the rest of the province will soon equal or surpass the Central Okanagan in average age. By 2026 the area will be very close to the provincial average. As a precursor to this major demographic shift the Central Okanagan can be regarded as an ideal area to study the economic impact of aging.

Development Region population 65 and over as a percentage of total population



Over the next 10 years Thompson Okanagan will continue to grow older much more quickly than the rest of the province. This appears to be a phenomenon of both an aging population and a larger than average number of older Canadians migrating to the area. Because of this the trends predicted for older workers and for retirees will be felt more in both the Central Okanagan and the Okanagan Thompson regions.



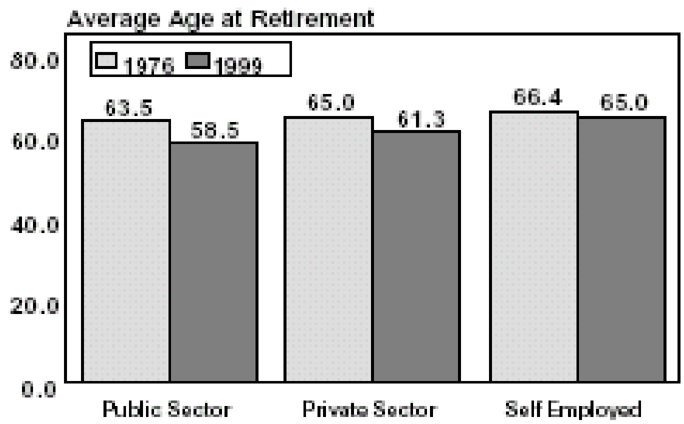
(BC Stats, "British Columbia Population Projections" p.4)

Economic Implications

The younger population (under 50) tends to focus on the purchase of durable goods such as houses, automobiles and refrigerators as well as food and alcoholic beverages. As the aging baby boom generation enters the equation, activities such as saving for retirement and services such as leisure and health services become much more important.

An interesting bi-product of the shift in age could be a shortage in the labour force. The above chart illustrates this fact. Historically, potential new entrants to the workforce, that is the 15-24 year old population, has far exceeded the retiring population. This situation is soon to change. Around the year 2009 the size of the 15-24 population is projected to level off at the same time the older 55-64 increases. This sets the stage for labour shortages. As the Central Okanagan and adjacent regions have a population that is aging more quickly than the rest of the province this effect can only be magnified.

Moreover there could be the added impact of early retirements. Public sector worker make up over 18% of the total Central Okanagan work force making them the second largest employee sector (Economic Development Commission p.32). As the graph below suggests this group in B.C. is retiring at about the age 58 and if the trend continues this age will drop over the next decade.



(BC Stats " When Workers Retire", p.1)

Overview:

The shift from consumer durable goods, which are generally purchased by the younger, family generating ages to services demanded by older individuals will see pressure on health services, an increase demand for travel and tourism and an emphasis on financial planning. The Central Okanagan is well positioned to benefit from all three of these industries. An older population is less burdened by debt and will have more discretionary income. This group can be more concerned about quality and services, as price need not be the determining factor in purchases. This will have implications for the retail trade industry, where, to date the emphasis has been on price and bulk marketing factors more appealing to a younger population rather than service and convenience which is more the preference of an aging population. As the demand for services increases and the potential work force drops it is reasonable to assume that an increase in service will translate into more employment demand and increased employment. If this is the case it may well allow a number of disadvantaged groups including lone parent to move above the low-income cutoff line.

Conclusions

This document is an overview of the social and economic impacts of transformations in the labour market on youth, older workers and lone parents. Their income and employment status as well as income levels have been examined.

Older workers are about average in terms of low-income status, but they are impacted by low wages in tourism and retail trade.

Youth are comparatively worse off, in terms of low-income status, and lower wages, particularly in tourism and the high technology sectors.

Lone parents are the most negatively impacted, with more than twice the average subsisting on low incomes, and with wages lower than usual. The greatest impact is in tourism where 55% are low-income status and wages are about half the average.

Females make up slightly over half the population and workforce yet they are more likely than males to be without employment income. This is particularly true for older female workers and for lone female parents. Female youth and lone parents are more likely to be low-income status. Wages are lower for females in all age groups and for lone parents, as little as one half as much as males in some cases. In general females are negatively impacted by the transformations in the labour market.

Part time workers make up well over half of the workforce in the Central Okanagan. However, they are almost three times as likely to be low income compared to full time workers. Of part time workers, youth and lone parents are the most likely to be low income. Their wages are about half the average.

Migrants make up less than 10% of the Central Okanagan workforce. They are however more likely to be low income, although less likely to be without employment income. This means they tend to work for low wages, especially youth and lone parent migrants, whose wages are less than half the average.

From this we can conclude that the negative impacts of labour market transformations are disproportionately born by the target groups identified. Members of the target groups are more likely to be without employment income, on low incomes. This is particularly true for youth and lone parents, but also true to some extent for older workers. The industrial sectors most affected are tourism, and less so retail trade, and education, health and social services. The high technology sector impacts on youth far more than on older workers and lone parents.

Demographic projections are predicting a labour shortage as aging workers drop their employment. How this will affect the target groups is open to speculation, however it may offer better employment opportunities to youth and lone parents. Whether such a drop will translate into full time jobs, and whether employment opportunities will be affected by an increase in in-migration remains to be seen.

One of the major demographic features of the region is its older average age and its aging population. The province in general will soon start to experience the same phenomenon. This offers the opportunity to study the impact of the aging population of the Central Okanagan and see its social and economic effect. The results could provide information for the rest of the province as the province faces the same situation.

Recommendations

1. Enhance full time jobs intended for youth and older workers
2. Make accommodations for lone parents to allow them to work
3. Increase incomes of part time workers or create full time positions
4. Increase the incomes within tourism
5. Train youth for higher paid work in the high technology sector
6. Mentor youth with older workers. This would assist in the transferring skills base of older workers to youth while older workers extend their working life past/through retirement.
7. Partner with Province Ministry of Health's Health Human Resources Advisory Committee (HHRAC) that was established in December 1999. Its mandate is to address health human resource issues for the province of BC. The Committee is composed of educators, health care administrators, provincial government representatives, unions and associations. With HHRAC the Healthcare as a Career Choice Working Group was established to identify and address healthcare career promotion issues. http://www.hlth.gov.bc.ca/strategic/HCCWG.html
8. Initiate further studies on the motivation for migrating to the Central Okanagan i.e. What are the factors that attract older workers, youth and lone parents to the area?
9. Measure the impact of the aging population on the key service sectors in the Central Okanagan. Isolate what services might be under pressure and the potential economic impact on the region.
10. Begin to plan for the projected labour shortage in the area by focusing on the areas that will experience the shortage first. Develop programs for the under employed to take advantage of these shortages.

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Appendix 1

Employment and Income Status (note all figures are for the Central Okanagan Regional District)

Target Groups	Industry (1980 SIC)	Total Population	Without Employment Income	Without Employment Income as % of total	In Low Income Status	In low income status as % of total
Total	Total - Industry	108160	38310	35%	15860	15%
	Industry - Not Applicable	35545	33910	95%	6835	19%
	All Industries	72610	4400	6%	9030	12%
	High Tech Services	1120	35	3%	50	4%
	Educ, Health & Soc Srv	11335	615	5%	910	8%
	Tourism	6835	630	9%	1735	25%
	Retail Trade	10840	740	7%	1635	15%
Age 15 - 24	Total - Industry	16485	4130	25%	3815	23%
	Industry - Not Applicable	3530	3250	92%	1005	28%
	All Industries	12950	875	7%	2810	22%
	High Tech Services	100	0	0%	10	10%
	Educ, Health & Soc Srv	810	45	6%	135	17%
	Tourism	3180	275	9%	965	30%
	Retail Trade	2635	165	6%	560	21%
Age 55 - 64	Total - Industry	13085	5920	45%	1880	14%
	Industry - Not Applicable	5665	5370	95%	1115	20%
	All Industries	7420	550	7%	770	10%
	High Tech Services	120	0	0%	0	0%
	Educ, Health & Soc Srv	1285	115	9%	105	8%
	Tourism	320	20	6%	65	20%
	Retail Trade	995	110	11%	110	11%
Lone Parent	Total - Industry	5160	1955	38%	2090	41%
	Industry - Not Applicable	1625	1540	95%	975	60%
	All Industries	3535	415	12%	1110	31%
	High Tech Services	25	10	40%	10	40%
	Educ, Health & Soc Srv	865	140	16%	220	25%
	Tourism	490	75	15%	270	55%
	Retail Trade	565	65	12%	220	39%

Average Incomes

Target Groups	Industry (1980 SIC)	Median Employment Income - $	Average Employment Income - $	Median Total Income - $	Average Total Income - $	Median Household Income - $	Average Household Income - $
Total	Total - Industry	$19,304	$24,283	$18,316	$24,123	$38,222	$46,162
	Industry - Not Applicable	$5,489	$11,906	$13,266	$17,033	$23,911	$30,588
	All Industries	$19,969	$24,579	$22,012	$27,172	$47,784	$54,100
	High Tech Services	$30,075	$33,466	$33,304	$36,275	$57,571	$61,419
	Educ, Health & Soc Srv	$25,754	$29,101	$28,345	$31,302	$54,271	$61,935
	Tourism	$7,698	$11,267	$10,036	$13,415	$25,691	$35,267
	Retail Trade	$13,964	$18,583	$16,777	$20,982	$42,272	$47,073
Age 15 - 24	Total - Industry	$5,835	$8,473	$6,784	$9,350	$24,436	$29,313
	Industry - Not Applicable	$1,498	$5,613	$1,973	$5,214	$13,175	$17,080
	All Industries	$5,985	$8,540	$7,093	$9,709	$25,827	$30,780
	High Tech Services	$3,576	$5,535	$4,595	$6,754	$0	$0
	Educ, Health & Soc Srv	$7,698	$10,219	$9,011	$11,483	$41,122	$34,467
	Tourism	$4,225	$5,776	$5,023	$6,812	$18,491	$22,855
	Retail Trade	$5,882	$8,225	$6,995	$9,331	$27,268	$31,920
Age 55 - 64	Total - Industry	$20,734	$26,736	$19,426	$25,300	$40,087	$47,244
	Industry - Not Applicable	$12,965	$13,244	$10,701	$15,390	$28,221	$33,140
	All Industries	$21,576	$27,318	$26,909	$32,156	$46,915	$54,669
	High Tech Services	$31,848	$35,647	$42,601	$43,653	$79,656	$72,546
	Educ, Health & Soc Srv	$27,923	$31,745	$32,549	$35,383	$51,628	$60,948
	Tourism	$14,451	$19,445	$19,261	$23,386	$27,490	$41,630
	Retail Trade	$13,956	$17,442	$19,251	$22,426	$37,714	$46,105
Lone Parent	Total - Industry	$16,054	$19,709	$18,321	$22,483	$24,751	$30,911
	Industry - Not Applicable	$14,522	$19,094	$13,980	$15,429	$18,070	$24,121
	All Industries	$16,394	$19,726	$22,060	$25,731	$28,246	$34,011
	High Tech Services	$38,983	$40,321	$29,042	$34,397	$29,042	$37,829
	Educ, Health & Soc Srv	$21,780	$24,721	$27,034	$30,463	$35,355	$38,429
	Tourism	$8,999	$10,304	$17,338	$16,913	$19,318	$23,515
	Retail Trade	$14,309	$16,047	$18,898	$20,456	$25,206	$29,599

Sex

Target Groups	Sex	Total Population	Without Employment Income	Without Employment Income as % of total	In Low Income Status	In low income status as % of total
Total	Total	108160	38310	35%	15860	15%
	Male	52075	15120	29%	6355	12%
	Female	56075	23190	41%	9510	17%
Age 15 - 24	Total	16485	4130	25%	3815	23%
	Male	8210	1940	24%	1605	20%
	Female	8270	2185	26%	2215	27%
Age 55 - 64	Total	13085	5920	45%	1880	14%
	Male	6315	2185	35%	875	14%
	Female	6765	3735	55%	1005	15%
Lone Parent	Total	5160	1955	38%	2090	41%
	Male	730	165	23%	180	25%
	Female	4430	1785	40%	1905	43%

Target Groups	Sex	Median Employment Income - $	Average Employment Income - $	Median Total Income - $	Average Total Income - $	Median Household Income - $	Average Household Income - $
Total	Total	$19,304	$24,283	$18,316	$24,123	$38,222	$46,162
	Male	$25,023	$29,651	$24,975	$30,107	$44,724	$51,781
	Female	$14,600	$18,250	$14,241	$18,333	$26,287	$35,672
Age 15 - 24	Total	$5,835	$8,473	$6,784	$9,350	$24,436	$29,313
	Male	$6,453	$9,911	$7,198	$10,704	$28,941	$34,760
	Female	$5,010	$6,992	$6,385	$8,010	$20,315	$24,390
Age 55 - 64	Total	$20,734	$26,736	$19,426	$25,300	$40,087	$47,244
	Male	$27,585	$32,147	$28,878	$33,232	$45,171	$51,984
	Female	$15,597	$19,363	$12,675	$17,264	$29,569	$34,572
Lone Parent	Total	$16,054	$19,709	$18,321	$22,483	$24,751	$30,911
	Male	$25,050	$29,116	$27,279	$29,937	$33,981	$39,358
	Female	$15,015	$17,707	$17,947	$21,249	$23,964	$29,504

Part Time/Full Time Work

Labour Market Activity / Work Activity in 1995	Total Population	Without Employment Income	Without Employment Income as % of total	In Low Income Status	In low income status as % of total
Total - Labour Market Activity	108160	38310	35%	15860	15%
Labour Force	68890	5280	8%	8955	13%
Not in Labour Force	39265	33030	84%	6905	18%
Total full and Part time	69700	2210	3%	8065	12%
Part-Year/Part-Time work	39135	1700	4%	6310	16%
Full-Year/Full-Time work	30565	510	2%	1755	6%

Labour Market Activity / Work Activity in 1995	Target Groups	Total Population	Without Employment Income	Without Employment Income as % of total	In Low Income Status	In low income status as % of total
Total full and Part time		69700	2210	3%	8065	12%
Full-Year/Full-Time work	Total - Age/Parental Status	30565	510	2%	1755	6%
	Age 15 - 24	1910	25	1%	355	19%
	Age 55 - 64	3080	90	3%	160	5%
	Lone Parent	1290	25	2%	150	12%
Part-Year/Part-Time work	Total - Age/Parental Status	39135	1700	4%	6310	16%
	Age 15 - 24	10235	270	3%	2255	22%
	Age 55 - 64	4020	235	6%	535	13%
	Lone Parent	2035	215	11%	810	40%

Labour Market Activity / Work Activity in 1995	Target Groups	Median Employment Income - $	Average Employment Income - $	Median Total Income - $	Average Total Income - $	Median Household Income - $	Average Household Income - $
Total full and Part time		$21,199	$25,838	$24,187	$28,717	$46,963	$54,068
Full-Year/Full-Time work	Total	$32,065	$35,833	$33,819	$37,683	$56,589	$62,585
	Age 15 - 24	$17,799	$19,952	$18,252	$20,620	$41,199	$42,901
	Age 55 - 64	$34,260	$38,279	$35,876	$40,549	$55,434	$63,936
	Lone Parent	$28,015	$30,157	$31,824	$34,353	$40,589	$44,670
Part-Year/Part-Time work	Total	$10,333	$15,843	$14,555	$19,751	$37,337	$45,550
	Age 15 - 24	$4,704	$6,466	$5,985	$7,834	$22,063	$25,842
	Age 55 - 64	$12,933	$19,244	$20,006	$26,863	$40,358	$47,571
	Lone Parent	$10,019	$12,764	$18,505	$21,479	$23,575	$28,945

Migrants and non-Migrants

Mobility Status (One-Year)	Target Groups	Total Population	Without Employment Income	Without Employment Income as % of total	In Low Income Status	In low income status as % of total
Migrants	Total	9410	2700	29%	2485	26%
	Age 15 - 24	2380	520	22%	1020	43%
	Age 55 - 64	735	335	46%	135	18%
	Lone Parent	625	290	46%	370	59%
Non-Migrants	Total	98745	35605	36%	13380	14%
	Age 15 - 24	14105	3610	26%	2795	20%
	Age 55 - 64	12350	5585	45%	1745	14%
	Lone Parent	4530	1665	37%	1720	38%
Total	Total	108160	38310	35%	15860	15%
	Age 15 - 24	16485	4130	25%	3815	23%
	Age 55 - 64	13085	5920	45%	1880	14%
	Lone Parent	5160	1955	38%	2090	41%

Mobility Status (One-Year)	Target Groups	Median Employment Income - $	Average Employment Income - $	Median Total Income - $	Average Total Income - $	Median Household Income - $	Average Household Income - $
Migrants	Total	$13,223	$20,298	$14,257	$20,855	$30,623	$40,420
	Age 15 - 24	$6,002	$8,942	$7,502	$10,067	$23,885	$28,435
	Age 55 - 64	$24,037	$32,234	$19,509	$29,001	$32,959	$47,528
	Lone Parent	$6,005	$10,733	$14,738	$17,576	$20,265	$23,012
Non-Migrants	Total	$20,004	$24,706	$18,639	$24,436	$38,847	$46,624
	Age 15 - 24	$5,600	$8,390	$6,609	$9,217	$25,486	$29,552
	Age 55 - 64	$20,642	$26,411	$19,420	$25,075	$40,294	$47,227
	Lone Parent	$17,957	$20,780	$18,710	$23,165	$25,857	$31,912
Total	Total	$19,304	$24,283	$18,316	$24,123	$38,222	$46,162
Total	Age 15 - 24	$5,835	$8,473	$6,784	$9,350	$24,436	$29,313
Total	Age 55 - 64	$20,734	$26,736	$19,426	$25,300	$40,087	$47,244
Total	Lone Parent	$16,054	$19,709	$18,321	$22,483	$24,751	$30,911