

**Community Development Institute
University of Northern BC**

A Community for People of all Ages and Stages of Life

**District of Clearwater 2011
Community Economic Development Plan**

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Appendix 6: Socio-Economic Profile

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Availability

Copies of all reports associated with the project have been provided to the District of Clearwater.

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Laura Ryser and Greg Halseth

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Socio-Economic Profile for the District of Clearwater

About this Report

After being incorporated in December 2007, the District of Clearwater embarked on a series of strategic planning and development initiatives. Canfor's announcement in 2009 to close its Vavenby operations (District of Clearwater 2009) provided a further sense of urgency to complete an economic development strategy that would reflect the local assets, aspirations, and priorities of residents. In the summer of 2010, the District of Clearwater approached the Community Development Institute at the University of Northern British Columbia to complete an economic development strategy.

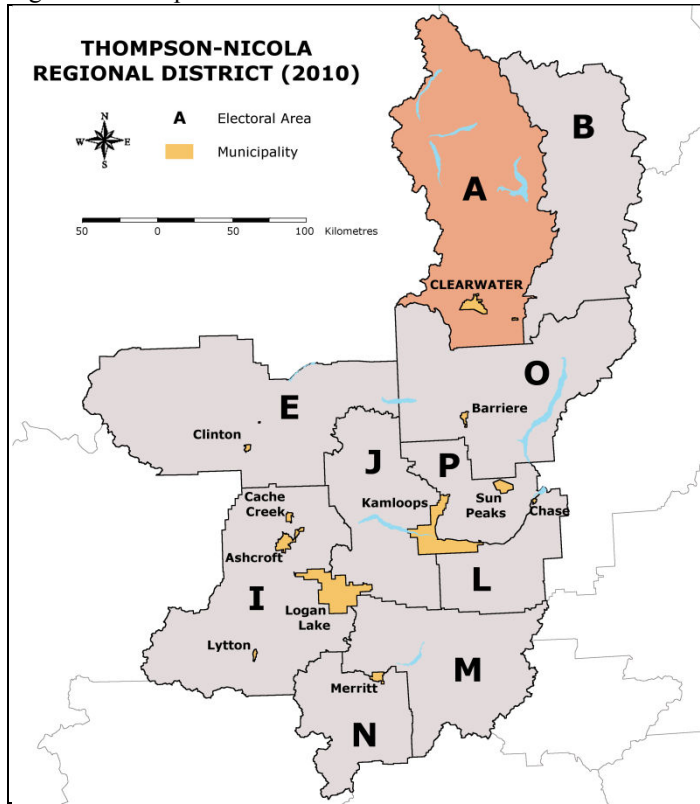
This socio-economic report is an important piece of this community and economic development strategy. A socio-economic profile provides important information to identify capacity gaps, as well as to examine the competitive advantages that can support community and economic development. Understanding this information is critical to inform strategic decisions about infrastructure investments and program development in Clearwater.

This report is divided into two parts. The first part describes the location and physical features of the District of Clearwater and the surrounding area. The second part of the report includes a socio-demographic profile of the Thompson-Nicola Electoral Area A. There is no Census information available for the District of Clearwater since it was not incorporated until 2007 (the last Census was completed in 2006). Instead, data for the District of Clearwater is included in the census subdivision for Thompson-Nicola Electoral Area A. An important caveat to using census data is that Statistics Canada's data collection units do not always line up with the political units of regional districts. Since 2001, however, the settlement area of Clearwater and the rest of Electoral Area A do, in fact, coincide with Statistics Canada's census subdivision collection unit. Since the boundaries of the two separate units do not match prior to 2001, only data for 2001 and 2006 is included.

Part 1: Location and Physical Features

Approximately 7,165 square kilometers in size, Electoral Area A splits the northern tip of the Thompson-Nicola Regional District along with Electoral Area B (Figure 1). The District of Clearwater is the most significant settlement within Electoral Area A and is located along Highway 5. The District is split into two sites including the settlements of Clearwater and Vavenby, which are approximately 27 kilometres apart (Table 1) (Figure 2). Located within the traditional territory of the Simpcw First Nations, the district is also situated to the north of Little Fort and Barriere, and is located almost 125 kilometres north of Kamloops.

Figure 1: Thompson Nicola Electoral Area A



Map credit: Kyle Kusch.

Figure 2: District of Clearwater

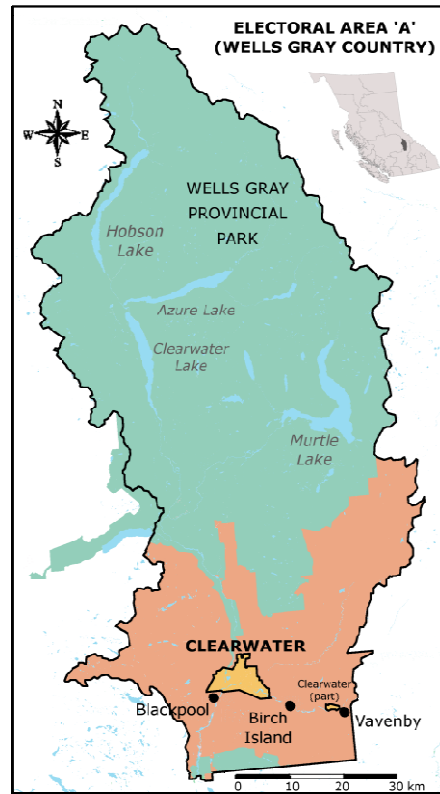


Table 1: Distance between Clearwater and other centres

Town	Distance from Clearwater (km)
Vavenby	27
Little Fort	31
Barriere	62
Kamloops	124
Valemount	196
Prince George	409
Vancouver	479

Source: Google maps.

The region has several natural resource assets, including timber and non-timber forest resources, and low grade copper deposits near Harper Creek. Low volumes of power, however, have made it difficult to attract investment. The region also includes Wells Gray Provincial Park which offers a host of natural amenities to attract tourists and enhance local quality-of-life.

Situated in a group of Columbia Mountain ranges, Clearwater’s climate is influenced by a surrounding topography that reaches up to 3,000 metres. Clearwater itself is situated at an

elevation of 445 metres above sea level. Much of the Cariboo Mountain Ranges are located within Wells Gray Provincial Park just northwest of Clearwater, while the Monashee Mountains are located northeast of the community. The Shuswap Highlands, consisting of hills and plateaus, are located to the east of Clearwater. East facing slopes that are within the rain shadow of mountains will experience less precipitation. As such, Clearwater is subject to a relatively dry climate with approximately 475 mm in total annual precipitation (Table 2), much of which is fairly evenly distributed between rainfall and snowfall throughout the year. This makes Clearwater drier than other places such as Mackenzie or Prince Rupert, but wetter than inland communities in the Southern Interior such as Kamloops (Phillips 1990).

Due to its inland location, the region experiences a continental climate. The region, however, is protected from cold air from the north and the Prairies resulting in more comfortable winter temperatures. Clearwater experiences daily mean temperatures below freezing between November and February. Despite warmer summer temperatures, there is a relatively short growing season.

Table 2: Climate considerations over the period 1971-2000 for Clearwater, BC

Element	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec	Year
Temperature (°C)													
Daily Average	-6.7	-3.0	2.4	7.7	12.1	15.5	18.0	17.5	12.2	5.6	-0.5	-5.3	6.3
Daily maximum	-3.3	1.0	7.8	14.8	19.6	22.7	25.8	25.3	19.0	10.3	2.4	-2.4	11.9
Daily minimum	-10.0	-7.0	-3.0	0.6	4.7	8.3	10.1	9.5	5.3	0.9	-3.4	-8.2	0.7
Freezing days	30.2	26.1	24.8	14.3	3.3	0.15	0.0	0.07	2.6	14.0	24.0	29.8	169.3
Heating days	764.6	584.6	483.8	302.7	184.1	83.0	38.9	52.6	172.2	384.6	557.5	725.6	4334
Cooling days	0.0	0.0	0.0	0.1	3.4	10.5	35.9	29.0	1.0	0.1	0.0	0.0	79.9
Precipitation													
Rainfall (mm)	11.3	10.3	18.6	26.6	38.4	55.1	51.9	45.3	36.2	37.2	25.0	10.2	366.1
Snowfall (cm)	31.7	16.4	4.5	0.7	0.0	0.0	0.0	0.0	0.0	2.0	18.2	35.5	108.9
Precipitation (mm)	43	26.7	23.0	27.3	38.4	55.1	51.9	45.3	36.2	39.1	43.2	45.7	474.9
Snow depth at month-end (cm)	21.0	15.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0	5.0	18.0	5.0

Source: Environment Canada, Canadian Climate Normals 1971-2000.

Note: Information represents data collected at the Vavenby station.

Note: Sunshine and wind data is not available at this location.

Note: Freezing days indicates the number of days annually with the lowest temperature at or below 0°C.

Note: Heating degree-days indicates the number of heating degree days annually (accumulated daily temperature below 18°C).

Note: Cooling degree-days indicates the number of cooling degree days annually (accumulated daily temperature above 18°C).

Part 2: Socio-Demographic Profile

In many resource towns, population changes have been driven by industrial growth followed by periods of restructuring. Since the early 1980s, several pressures have changed the stability of rural and small town places such as Clearwater, including the adoption of labour shedding technologies, fluctuations in commodity prices, international trade disputes, plant closures, and the regionalization of services. As communities experience many changes, Census data can provide key information about demographic changes that have taken place and can provide direction concerning where investments in infrastructure and services are needed to support community and economic development.

Population

Table 3 lists the Census population counts for Thompson Nicola Area A, the whole of the Thompson Nicola Regional District, and for British Columbia. As shown, in 2001, the Thompson Nicola Area A recorded a population of about 4,400 people, with this declining by just over 11% to approximately 3,900 in 2006. This drop in population stands in contrast to a small increase in population in the regional district as a whole and to a more than 5% increase in population in the province.

Table 3: Census population in Thompson-Nicola Area A, 2001-2006, by total population numbers

Place	2001	2006	% Change 2001-2006
Thompson-Nicola Area A	4,399	3,897	-11.4
Thompson-Nicola Regional District	119,222	122,286	2.6
British Columbia	3,907,738	4,113,487	5.3

Source: Statistics Canada 2006, 2001.

Figures 3 and 4 show population pyramids for the Thompson Nicola Area A in 2001 and 2006 respectively. Population pyramids are graphic portraits of the local population in order to show internal demographic changes over time. Broken down by 5 year age groups, the pyramid is constructed with the male population enumerated on the left and the female population enumerated on the right.

In Figure 3, the 2001 population in Thompson Nicola Area A shows a structure that is relatively common to stable and mature natural resource production regions. The bulk of the population is between 35 and 55 years of age. Typically, these are workers who came in the early 1970s or 1980s for expanding resource industry jobs (often in the forestry sector). A second notable group includes their children, especially between the ages of 10 and 20 years of age. A challenge for mature resource industry regions is that the lack of new job creation provides

relatively limited opportunities for high school graduates. In Thompson Nicola Area A, this is shown by the relatively smaller shares of the population in the age groups from 20 to 35 years of age. Young people may have to leave the area to pursue additional education opportunities or to find employment. In 2001, just over 10% of the local population is over 65 years of age.

By 2006, we can see the continuing implications of a mature industrial region. The existing workforce has aged an additional five years and is now moving closer to retirement. The shares of young people in the community are declining as the 15 to 20 year olds from the previous population pyramid have aged and appear to have left the community in search of work or to pursue education opportunities. In contrast to the youth migration issue, the Thompson Nicola Area A now records a much larger older population. In 2006, more than 14% of the local population is comprised of residents 65 years of age or older.

Taken together, these population pyramids reinforce the need to bring new economic opportunities into the valley to provide attraction for young households, and provide employment opportunities for local high school graduates. It also highlights attention to the needs of a growing seniors' population.

Figure 3: Population Pyramid for Thompson-Nicola Area A - 2001

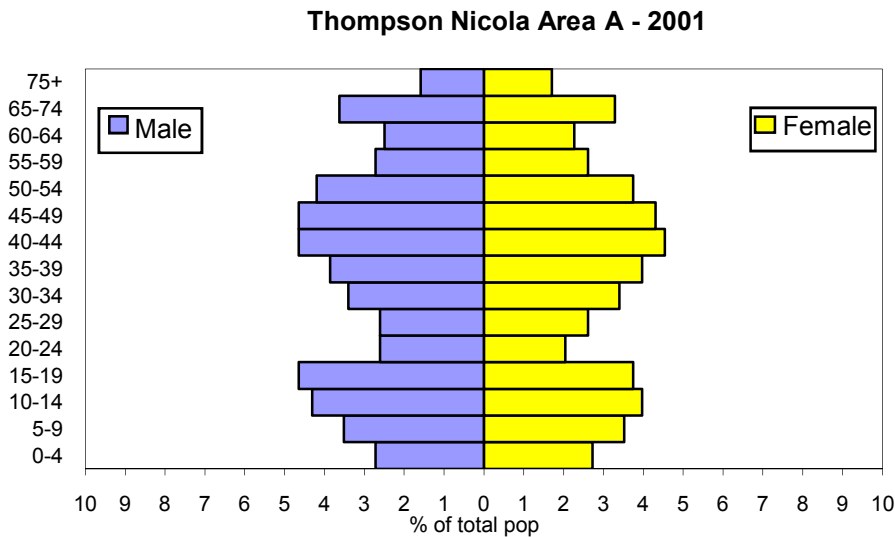
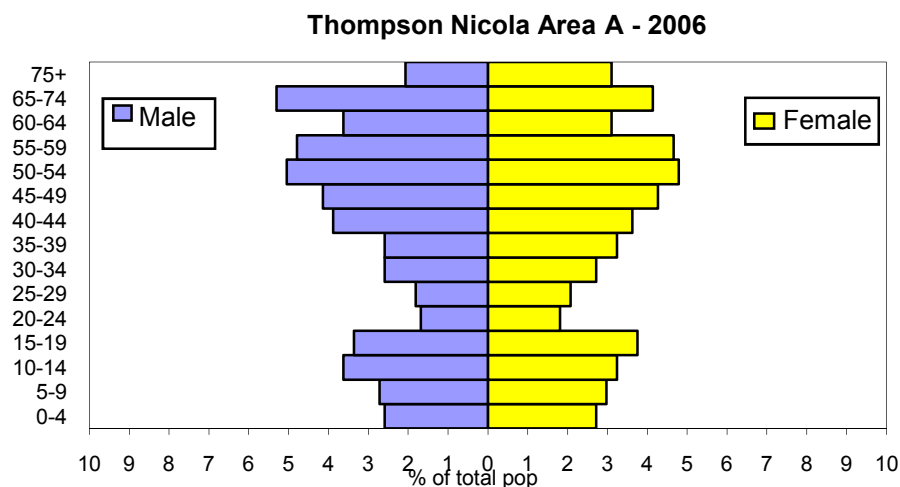


Figure 4: Population Pyramid for Thompson-Nicola Area A – 2006



Tables 4 through 8 identify in numerical form some of the same trends identified from the population pyramids. In Table 4, it is clear that the population 65 years of age and older has grown by approximately 42% from 2001 to 2006. This rate of growth is much faster than seen for the regional district or for the province as a whole. In 2001, Thompson Nicola Area A had a share of older residents that was lower than the region and the province, and it has quickly reached comparable levels. The challenge for Thompson Nicola Area A will be that over the next 10 to 15 years a very large share of the working age population will arrive at 65 years of age.

Table 4: Percent of Population 65 Years and Older in Thompson-Nicola Area A, 2001-2006

Year	Thompson-Nicola Area A	Thompson-Nicola Regional District	BC
2001	10.2	12.9	13.6
2006	14.5	15.1	14.6
2001-2006 % change	42.2	17.1	7.4

Source: Statistics Canada 2006, 2001.

Table 5 explored this notion of an aging workforce a little further. As shown, in 2001, approximately 27% of the workforce in the Thompson Nicola Area A was aged 45 years and older. By 2006, this number had grown to 44% (a change of nearly 26%). This share of the workforce comprised of older workers is larger than in the regional district and becoming more comparable to that seen in the province.

Table 5: Percent Workforce Aged 45 Years and Older in Thompson-Nicola Area A, 2001-2006

Year	Thompson-Nicola Area A	Thompson-Nicola Regional District	BC
2001	27.1	26.8	36.7
2006	34.1	30.6	41.3
2001-2006 % change	25.8	14.2	12.5

Source: Statistics Canada 2006, 2001.

As suggested from the population pyramids, young people are leaving the area following high school graduation. Table 6 lists the population retention rates for youth for between the 2001 and 2006 Census periods. Retention rates means that those who are aged 15 to 19 years of age in 2001 remain in the community in 2006 within the 20 to 24 year age group. When we look at Table 6, it is clear that there is a significant loss of young people living within the community immediately following high school graduation. As shown, only about 37% of 15 to 19 year olds in 2001 were remaining in the community in 2006. For the 20 to 24 year old population (already relatively smaller), only approximately 73% of this population remained in the community 5 years later when they were 25 to 29 years of age. The critical issue for Thompson Nicola Area A is the retention rate for young people immediately after high school. The approximately 36% retention rate is much lower than that seen for the regional district (86%) and that seen for the province (approximately 98%).

Table 6: Population Retention Rates for Youth Between 2001 and 2006, Thompson-Nicola Area A (%)

	Thompson-Nicola Area A	Thompson-Nicola Regional District	BC
15-19 year olds	36.5	86.1	98.4
20-24 year olds	73.1	83.0	100.5

Source: Statistics Canada 2006, 2001.

Tables 7 and 8 describe dependency ratios, and rates of change in dependency ratios between the 2001 and 2006 Census periods. A dependency ratio means the proportion of the working age population to either those younger than the working age (youth dependency), those older than the working age (old age dependency), or both those younger and older than the working age population (total dependency ratio). As shown, there has been a dramatic change in old age dependency (a change of nearly 46%). This reinforces the growing share of seniors in the local population. At the same time, tables 7 and 8 show that the youth dependency ratio has declined due to the smaller share of young people in the community.

Table 7: Dependency Ratios

	Total Dependency		Youth Dependency		Old Age Dependency	
	<u>2001</u>	<u>2006</u>	<u>2001</u>	<u>2006</u>	<u>2001</u>	<u>2006</u>
Thompson-Nicola Area A	44.8	48.1	30.0	26.4	14.8	21.6
Thompson-Nicola Regional District	46.3	46.3	27.5	24.2	18.8	22.1
British Columbia	46.4	45.1	26.5	24.0	20.0	21.2

Source: Statistics Canada 2006, 2001.

Table 8: % Changes in Dependency Ratios, 2001-2006

	Total Dependency	Youth Dependency	Old Age Dependency
	<u>2001-2006 % change</u>	<u>2001-2006 % change</u>	<u>2001-2006 % change</u>
Thompson-Nicola Area A	7.4	-12.0	45.9
Thompson-Nicola Regional District	0.0	-11.3	17.6
British Columbia	-2.8	-9.4	6.0

Source: Statistics Canada 2006, 2001.

Table 9 compares the share of Aboriginal self identified population in Thompson Nicola Area A to the non-Aboriginal and the total population. It is interesting to note that there has been relatively no change in the Aboriginal population between the two Census periods. It should be further noted that Statistics Canada and the Canadian Census have long struggled with collecting data on Aboriginal populations due to a variety of definitional and logistical constraints.

Table 9: Aboriginal Population, Thompson-Nicola Area A

	2001		2006		2001-2006
	<u>Total</u>	<u>%</u>	<u>Total</u>	<u>%</u>	<u>% change</u>
Aboriginal population	400	9.1	400	10.3	0.0
Non-Aboriginal population	3,995	90.9	3,480	89.8	-12.9
Total population	4,395		3,875		-11.8

Source: Statistics Canada 2006, 2001.

Table 10 changes the analysis to look at households. In the first case, the concern is with household structure. As shown, more than half of the population is living in married households,

but the most notably change over the period has been a decline in the proportion of families which are lone parent headed. In particular, male headed lone parent families have decreased in Thompson Nicola Area A quite significantly.

Table 10: Household Structure, Thompson-Nicola Area A

	2001		2006		2001-2006 % change
	Total	%	Total	%	
Total population 15 years +	3,490		3,195		-8.5
Single (never married)	1,005	28.8	805	25.2	-19.9
Married	1,820	52.1	1,700	53.2	-6.6
Separated	145	4.2	150	4.7	3.4
Divorced	350	10.0	345	10.8	-1.4
Widowed	170	4.9	195	6.1	14.7
Total number of families	1,285		1,170		-8.9
Married-couple families	890	69.3	845	72.2	-5.1
Common-law families	185	14.4	190	16.2	2.7
Lone-parent families	205	16.0	135	11.5	-34.1
Female lone-parent families	130		105		-19.2
Male lone-parent families	75		30		-60.0

Source: Statistics Canada 2006, 2001.

Employment

Table 11 examines employment structure through a variety of categories in Thompson Nicola Area A. As shown in the first cluster, most of the local working age population is indeed employed. Between 2001 and 2006, there was a large decline in the share of the population which was unemployed, but commensurate with the decline in the population there may have been an out-migration of those unable to secure employment.

In the next two clusters, it is interesting to identify that while male employment declined by nearly 13%, there was a small upswing in female employment (just over 2%). Again, the number of people who identified themselves as unemployed (both male and female) in 2001 declined in 2006 – again, likely through out-migration.

In the fourth cluster, which looks specifically at young people aged 15 to 24 years of age, there was a precipitous decline in the number who were unemployed or not in the labour force between 2001 and 2006. It is likely that these declines were accounted for by out-migration given what we saw from the population pyramids and the overall population decline.

Table 11: Employment Structure, Thompson-Nicola Area A

	2001	2006	2001-2006 % change
In the labour force	2,370	2,005	-15.4
Employed	1,940	1,820	-6.2
Unemployed	430	190	-55.8
Not in the labour force	1,070	1,165	8.9
Participation rate	68.8	63.2	-8.1
Employment rate	56.3	57.4	2.0
Unemployment rate	18.3	9.5	-48.1
In the labour force – male	1,340	1,060	-20.9
Employed – male	1,090	950	-12.8
Unemployed – male	255	110	-56.9
Not in the labour force – male	450	525	16.7
Participation rate – male	74.7	66.9	-10.4
Employment rate – male	60.7	59.9	-1.3
Unemployment rate – male	19.0	10.4	-45.3
In the labour force – female	1,030	945	-8.3
Employed – female	850	870	2.4
Unemployed – female	175	80	-54.3
Not in the labour force – female	625	640	2.4
Participation rate – female	62.4	59.4	-4.8
Employment rate – female	51.5	54.7	6.2
Unemployment rate – female	17.0	8.5	-50.0
In the labour force – 15-24 years	315	250	-20.6
Employed – 15-24 years	255	215	-40.0
Unemployed – 15-24 years	60	35	-41.7
Not in the labour force – 15-24 years	225	160	-28.9
Participation rate – 15-24 years	58.3	60.2	3.3
Employment rate – 15-24 years	47.2	51.8	9.7
Unemployment rate – 15-24 years	19.0	14.0	-26.3
Total population 15 years + in the labour force	3,445	3,170	-8.0

Source: Statistics Canada 2006, 2001.

As show in Table 12, in 2006, just over 1,000 males and just under 1,000 females were in the labour force. By occupation, men are more commonly employed in areas of natural and applied sciences, trades, transport and equipment operators, primary industry occupations, and resource processing and manufacturing occupations. Women are more commonly employed in business, finance, and administrative occupations, as well as in fields of sales and services.

Table 12: Employment by Occupation, Thompson-Nicola Area A

	2001			2006		
	Total	Male	Female	Total	Male	Female
Total labour force 15 years + by occupation	2,375	1,345	1,030	2,005	1,060	950
Management occupations	175	85	90	125	55	70
Business, finance, & administration	260	0	255	185	30	155
Natural & applied sciences	170	130	35	120	105	20
Health occupations	45	10	35	60	15	45
Social science, education, government, & religion	125	65	65	135	30	105
Art, culture, recreation, & sport	55	15	40	30	15	20
Sales and service occupations	495	120	375	515	100	410
Trades, transport, & equipment operators	460	440	15	330	290	40
Occupations unique to primary industry	310	280	25	330	270	60
Occupations unique to processing, manufacturing, & utilities	185	160	30	145	135	10

Source: Statistics Canada 2006, 2001.

When we look at the percentage change in employment by occupation from 2001 to 2006, it is clear that there were some significant losses across a range of occupational categories for Thompson Nicola Area A (Table 13). In total, management, business and finance, natural and applied sciences, and trades, transportation and equipment operators saw the most significant population declines, followed closely by processing and manufacturing occupations. A couple of occupational areas saw a small amount of growth, but the most significant increase in employment was within health occupations which went from about 45 positions to 60 positions. While female participation is still relatively low, it is interesting to note that in trades, transport, and equipment operators, as well as in primary industry occupations, women appear to have made some progress with employment.

Table 13: Employment by Occupation, Thompson-Nicola Area A, 2001-2006 % change

	<u>Total</u>	<u>Male</u>	<u>Female</u>
Total labour force 15 years + by occupation	-15.6	-21.2	-7.8
Management occupations	-28.6	-35.3	-22.2
Business, finance, & administration	-28.8	n/c	-39.2
Natural & applied sciences	-29.4	-19.2	-42.9
Health occupations	33.3	50.0	28.6
Social science, education, government, & religion	8.0	-53.8	61.5
Art, culture, recreation, & sport	-45.5	0.0	-50.0
Sales and service occupations	4.0	-16.7	9.3
Trades, transport, & equipment operators	-28.3	-34.1	166.7
Occupations unique to primary industry	6.5	-3.6	140.0
Occupations unique to processing, manufacturing, & utilities	-21.6	-15.6	-66.7

Source: Statistics Canada 2006, 2001.

Tables 14 and 15 look at employment by industry for Thompson Nicola Area A. As shown in Table 14, the most dominant employment sectors are those linked to natural resources, especially agriculture and forestry, as well as manufacturing (sawmilling). The second cluster of employment is found in service and support industries. These include construction, as well as transportation and warehousing. A third cluster includes public sector supported employment areas, such as public administration, health care, educational services, and accommodation and food services. There is also a large share of employment in the local retail sector.

In terms of these important sectors, Table 15 shows changes in the employment by industry from 2001 to 2006. In terms of the major employment categories, manufacturing (sawmilling) declined precipitously by 61%. There were also declines in the transportation and warehousing, educational services, and retail trade sectors. There was some important employment growth in the health care and in the agriculture and forestry sector occupations.

Table 14: Employment by Industry, Thompson-Nicola Area A

	2001			2006		
	Total	Male	Female	Total	Male	Female
Total labour force 15 years + by industry (all industries)	2,275	1,310	965	1,980	1,045	935
Agriculture, forestry, fishing, & hunting	375	305	70	480	380	100
Mining & oil and gas extraction	0	10	10	0	0	0
Utilities	10	0	0	0	0	0
Construction	125	95	30	115	90	15
Manufacturing	490	390	100	190	170	20
Wholesale trade	10	10	0	25	20	10
Retail trade	180	60	120	170	35	135
Transportation and warehousing	135	115	25	115	65	40
Information & cultural industries	25	10	15	0	0	0
Finance & insurance	10	0	15	20	0	15
Real estate & rental and leasing	10	0	10	65	20	45
Professional, scientific, & technical services	105	45	60	80	35	50
Management of companies & enterprises	0	0	0	0	0	0
Administrative and support, waste management, & remediation services	25	0	15	60	30	25
Educational services	155	50	100	125	25	95
Health care & social assistance	105	15	95	120	15	105
Arts, entertainment, & recreation	60	30	35	15	0	15
Accommodation & food services	255	50	205	250	35	215
Other services (except public administration)	65	40	30	40	25	15
Public administration	125	85	45	110	75	35

Source: Statistics Canada 2006, 2001.

Table 15: Employment by Industry, Thompson-Nicola Area A, 2001-2006 % change

	Total	Male	Female
Total labour force 15 years + by industry (all industries)	-13.0	-20.2	-3.1
Agriculture, forestry, fishing, & hunting	28.0	24.6	42.9
Mining & oil and gas extraction	0.0	-100.0	-100.0
Utilities	-100.0	0.0	0.0
Construction	-8.0	-5.3	-50.0
Manufacturing	-61.2	-56.4	-80.0
Wholesale trade	150.0	100.0	n/c
Retail trade	-5.6	-41.7	12.5
Transportation and warehousing	-14.8	-43.5	60.0
Information & cultural industries	-100.0	-100.0	-100.0
Finance & insurance	100.0	0.0	0.0
Real estate & rental and leasing	550.0	n/c	350.0
Professional, scientific, & technical services	-23.8	-22.2	-16.7
Management of companies & enterprises	0.0	0.0	0.0
Administrative and support, waste management, & remediation services	140.0	n/c	66.7
Educational services	-19.4	-50.0	-5.0
Health care & social assistance	14.3	0.0	10.5
Arts, entertainment, & recreation	-75.0	-100.0	-57.1
Accommodation & food services	-2.0	-30.0	4.9
Other services (except public administration)	-38.5	-37.5	-50.0
Public administration	-12.0	-11.8	-22.2

Source: Statistics Canada 2006, 2001.

Table 16 identifies households' income characteristics for Thompson Nicola Area A from 2001 to 2006. As shown, most of the households report an annual household income below \$60,000. However, there has been considerable change from 2001 to 2006. Of interest is the increase in the number of households earning between \$10,000 and \$20,000, as well as the number of households earning more than \$80,000 (in particular the growth above \$100,000). Also of note, there has been a large decline in the number of middle income households earning between \$40,000 and \$80,000. As a whole, there was relatively little change in the average and the median household incomes in Thompson Nicola Area A. However, this pattern of limited change belies the more complex story of increasing number of households with very low or very high income levels. It is also worth noting that there has been a more than 13% increase in the incidence of low-income amongst economic families and private households in Thompson Nicola Area A.

Table 16: Household Income Characteristics, Thompson-Nicola Area A

	2001	2006	2001-2006 % change
Number of all private households	1,730	1,665	-3.8
\$0-\$9,999	130	70	-46.2
\$10,000-\$19,999	210	285	35.7
\$20,000-\$29,999	210	160	-23.8
\$30,000-\$39,999	240	245	2.1
\$40,000-\$49,999	215	190	-11.6
\$50,000-\$59,999	170	120	-29.4
\$60,000-\$69,999	180	130	-27.8
\$70,000-\$79,999	165	105	-36.4
\$80,000-\$89,999	60	120	100.0
\$90,000-\$99,999	45	90	100.0
\$100,000 and over	105	145	38.1
Average household income	48,243	50,939	5.6
Median household income	43,378	42,032	-3.1
Incidence of low-income – economic families	8.3	9.4	13.3
Incidence of low-income – unattached individuals, 15 years +	30.6	31.5	2.9
Incidence of low-income – private households	11.9	13.4	12.6

Source: Statistics Canada 2006, 2001.

Note: incidence of low-income is defined as the percentage of economic families or unattached individuals who spend 20% more than average on food, shelter, and clothing.

Tables 17 and 18 include information on individual incomes broken down by various employment categories for Thompson Nicola Area A between 2001 and 2006. Of note is the continuing significant difference between average employment income for men as compared to women, as well as the increases in the share of local income that is derived from government transfer payment. The growing share of low-income households from the previous table, as well as the growing share of seniors' households as noted from the population pyramids may account for the rising importance of government transfer payments. One item of note concerns the relative growth in the average employment income for women 15 years of age and older who are working part-time. This may be related to skills, increasing conversion of full-time to part-time work, or a growing sector within part-time employment that pays relatively higher wage scales.

Table 17: Employment Related Income Characteristics, Thompson-Nicola Area A

	2001			2006		
	Total	Male	Female	Total	Male	Female
Total population 15 years + with employment income	2,365	1,345	1,020	2,200	1,160	1,035
Average employment income, 15 years +	27,235	35,956	15,772	27,805	35,559	19,117
Total employed full-time, 15 years +	865	585	280	820	490	325
Average employment income (\$)	41,378	47,901	27,894	41,676	50,533	28,244
Total employed part-time, 15 years +	1,455	750	705	1,245	600	640
Average employment income (\$)	19,298	26,627	11,563	21,392	26,793	16,316
Composition of income						
Employment income (%)	76.8	n/a	n/a	72.1	74.8	67.3
Government transfer payments (%)	14.7	n/a	n/a	16.9	13.3	23.8
Other (%)	8.4	n/a	n/a	10.9	12.0	8.9

Source: Statistics Canada 2006, 2001.

Note: n/a = data not available.

Table 18: Employment Related Income Characteristics, Thompson-Nicola Area A, 2001-2006 % change

	Total	Male	Female
Total population 15 years + with employment income	-7.0	-13.8	1.5
Average employment income, 15 years +	2.1	-1.1	21.2
Total employed full-time, 15 years +	-5.2	-16.2	16.1
Average employment income (\$)	0.7	5.5	1.3
Total employed part-time, 15 years +	-14.4	-20.0	-9.2
Average employment income (\$)	10.9	0.6	41.1
Composition of income			
Employment income (%)	-6.1	n/a	n/a
Government transfer payments (%)	15.0	n/a	n/a
Other (%)	29.8	n/a	n/a

Source: Statistics Canada 2006, 2001.

Note: n/a = data not available.

Education

Table 19 shows the distribution of educational attainment for the population 15 years of age and older for 2006. Comparable data for 2001 was not available in similar categories. As shown, men were more likely to have no high school diploma or certificate, and were more likely to have an apprenticeship or trades certificate. Women, on the other hand, were more likely to have completed high school, as well as completed some or all of a university degree.

Table 19: Education, Thompson-Nicola Area A

	2006		
	<u>Total</u>	<u>Male</u>	<u>Female</u>
Total population 15 years +	3,170	1,580	1,590
No certificate, diploma, or degree	955	590	370
High school certificate or equivalent	1,005	390	615
Apprenticeship or trades certificate / Diploma	435	275	160
College, CEGEP or other non-university certificate / diploma	390	180	210
University certificate / diploma below the bachelor level	85	25	60
University certificate, diploma or degree	295	115	180

Source: Statistics Canada 2006, 2001.

Housing

Table 19 describes a number of housing characteristics for Thompson Nicola Area A from 2001 to 2006. As shown, the local occupied housing stock is dominated by single detached dwellings (nearly three-quarters of the housing stock). Following this, the next largest share of the local housing stock is comprised of mobile homes (approximately 20%). Amongst the other housing categories, there were some notable changes that are due to individual unit circumstances.

As is common in BC, most of the housing stock is owned by the occupant. In Thompson Nicola Area A, only about 20% of the housing is occupied by renters.

The quality of the housing stock is generally considered to be very good. As shown in Table 18, just over half of the housing stock requires only regular and routine maintenance to keep it in good shape while an additional one-third of the housing stock needs only some minor repairs to be in good condition.

For those households that are renting their accommodation, the cost of renting has gone down just over 10% between 2001 and 2006. This has been accompanied by a comparable decline in the proportion of tenants who are spending more than 30% of their income on rent.

In terms of owner occupied households, the key finding is that between 2001 and 2006, there was a significant (one-third) increase in the value of residential dwellings. Pressure on the local housing market from non-local buyers has been noted as playing an important role in the increasing value of residential property.

Table 19: Housing Characteristics, Thompson-Nicola Area A

	2001		2006		2001-2006 % change
	Total	%	Total	%	
Total # of occupied dwellings	1,730		1,665		-3.8
Single detached dwelling	1,235	71.4	1,205	72.4	-2.4
Semi-detached dwelling	20	1.2	25	1.5	25.0
Row house	30	1.7	0	0.0	-100.0
Apartment, detached duplex	30	1.7	50	3.0	66.7
Apartment, 5 or more storeys	0	0.0	0	0.0	0.0
Apartment, less than 5 storeys	55	3.2	40	2.4	-27.3
Other single attached house	5	0.3	15	0.9	200.0
Movable dwelling	360	20.8	330	19.8	-8.3
Owned	1,385	80.1	1,355	81.4	-2.2
Rented	350	20.2	310	18.6	-11.4
Regular maintenance	910	52.6	890	53.5	-2.2
Minor repairs	580	33.5	595	35.7	2.6
Major repairs	240	13.9	180	10.8	-25.0
Total tenant households	340		305		-10.3
Average gross rent (\$)	663		584		-11.9
Tenants spending 30% + on rent	120	35.3	105	34.4	-12.5
Total owner households	1,340		1,310		-2.2
Average owner's payments	633		586		-7.4
Owners spending 30% + on payments	210	15.7	160	12.2	-23.8
Average value of dwelling (\$)	128,717		172,160	33.8	

Source: Statistics Canada 2006, 2001.

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Population Change Calculations

Population Counts

Simple counts from the Census

Percent Population Change, 1976-2006

Percent Change in Population =

$(\text{Population in T2}) - (\text{Population in T1}) / \text{Population in T1}$

Percent of Population 65 Years and Older

Percent Population 65 Plus

$(\text{Population 65+} / \text{Total Population}) * 100$

Percent of Population of Workforce Aged 45 Years and Older

$(\text{Population 45-64 years}) / (\text{Population 15-64 years}) * 100$

Total Dependency Ratio

$[(\text{Population 65 years and older}) + (\text{Population 0-14 years}) / \text{Population 15-64 years}] * 100$

Young Dependency Ratio

$(\text{Population 0-14 years} / \text{Population 15-64 years}) * 100$

Old Age Dependency Ratio

$(\text{Population 65 years and older} / \text{Population 15-64 years}) * 100$

Population Retention Rates

$\text{Population in 2006 aged XX-XX years} / \text{Population in 2001 aged XX-XX years}$