



**Westbank First Nation
2008 Economic Profile**

2008

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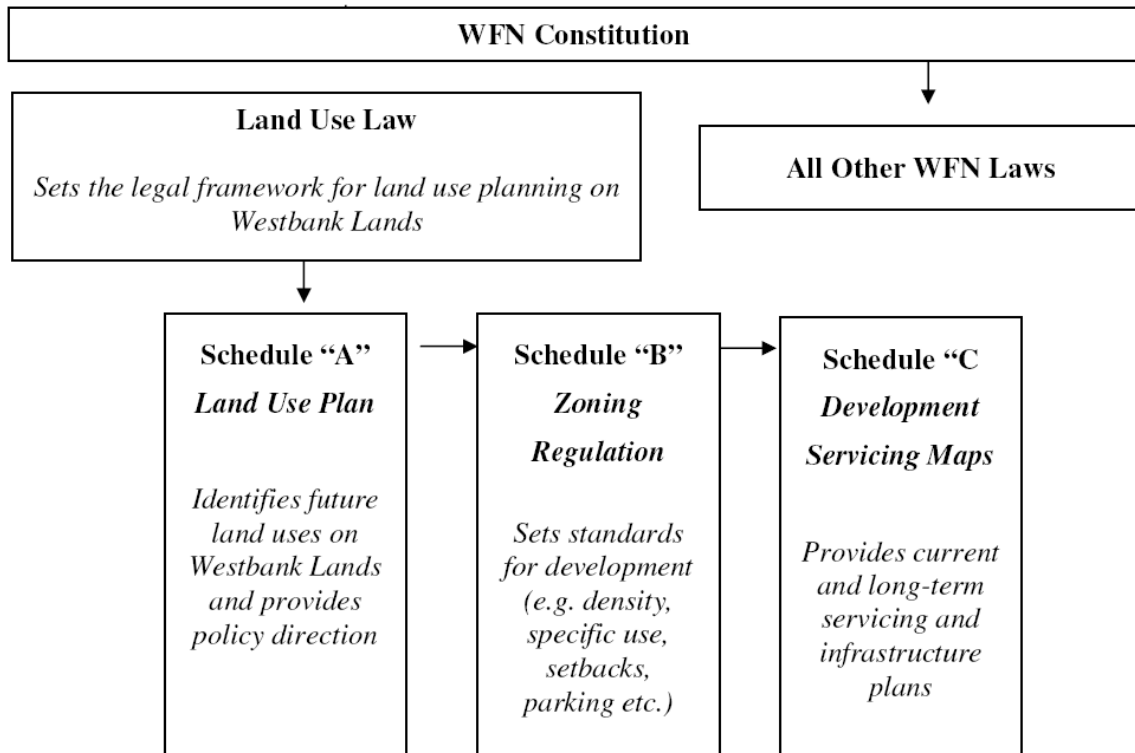
1. Self-Government

Westbank First Nation is proud to be on the leading edge of aboriginal self-governance in Canada. Westbank First Nation (WFN) is governed under the Westbank Self Government Act, the Westbank First Nation Self Government Agreement between WFN and the Government of Canada dated October 3rd 2003, and the Westbank First Nation Constitution, ratified on April 1, 2005. The objective of the Chief and Council is to continue to grow the economy on the WFN reserves and provide a solid and predictable economic climate in which business can flourish and members can prosper.

Westbank First Nation has implemented one of the most comprehensive sets of community laws in Canada that cover the development and regulation of reserve lands. All persons residing or conducting business on reserve are subject to Westbank First Nation Laws. WFN laws are governed by the Westbank First Nation Constitution, as amended July 19, 2007. The Constitution sets out principals and laws that provide a vision and foundation to guide the social, economic, political and community development of Westbank First Nation.

Land use on WFN lands is governed by the Westbank First Nation Land Use Law (no. 2007-01). This law sets out a comprehensive land use plan, zoning, procedures for variance and other matters. Considering the current and anticipated rates of growth, land use planning is especially important for WFN lands. The Land Use Plan promotes orderly growth by allocating future land uses to those areas most suited, while still protecting key community features. The plan facilitates complementary development, while also calling for more detailed analysis when it is needed for proposed larger neighbourhood level developments.

The following flowchart outlines where the Land Use Plan falls within the hierarchy of WFN Law.



2. Geography

2.1. TRADITIONAL TERRITORIES

Westbank First Nation is located in south central British Columbia, Canada, in the Okanagan Valley. Westbank First Nation is one of seven native communities that belong to the Okanagan Nation. The Okanagan (syilx) traditional territories extend from the south central interior of B.C. to north central Washington State which they have inhabited for thousands of years. The syilx are a division of the Interior Salish and speak the nsyilxcən language.

Okanagan Nation (ONA) Traditional Territory¹



¹ Westbank First Nation website, Community Profile, Map, <http://www.wfn.ca/pdf/WFN%20General.pdf> (Accessed January 2009)

2.2. WESTBANK FIRST NATION LANDS

Westbank First Nation is comprised of five reserves totalling 2,161.0 hectares. The two primary reserves are Tsinstikeptum 9 and 10 which border on the west side of Okanagan Lake and are in close proximity to the City of Kelowna. These reserves are bordered by the new Westside District Municipality which was incorporated in 2007. The remaining three reserve areas are located on the east side of Okanagan Lake in the Kelowna area. These reserves are largely unpopulated areas.

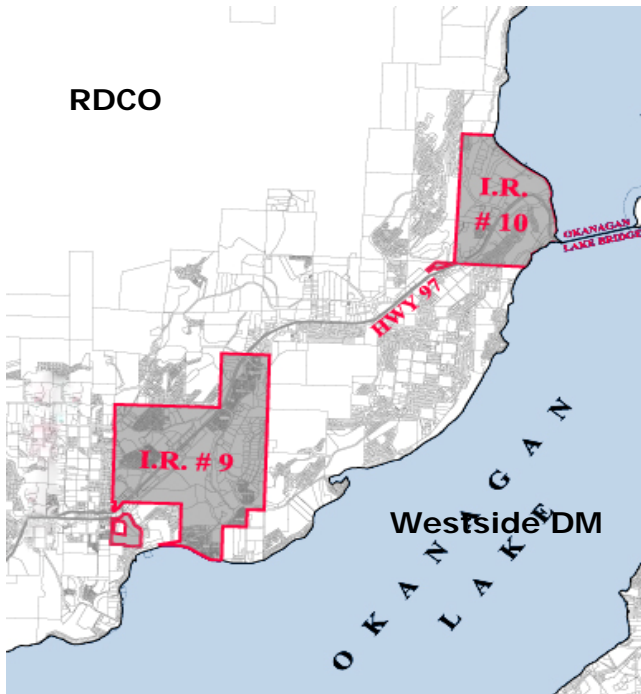
Location and Size of Westbank First Nation Lands²

	Longitude	Latitude	Hectares	Square Kilometres
Tsinstikeptum 9	119°36'00"	49°51'00"	641.8	6.418
Tsinstikeptum 10	119°32'00"	49°53'00"	339.0	3.390
Mission Creek 8	119°28'00"	49°51'00"	2.0	0.020
Medicine Hill 11	119°45'00"	49°50'00"	515.7	5.157
Medicine Creek 12	119°50'00"	49°50'00"	662.5	6.665
Total – 5 Reserves			2,161.0	21.160

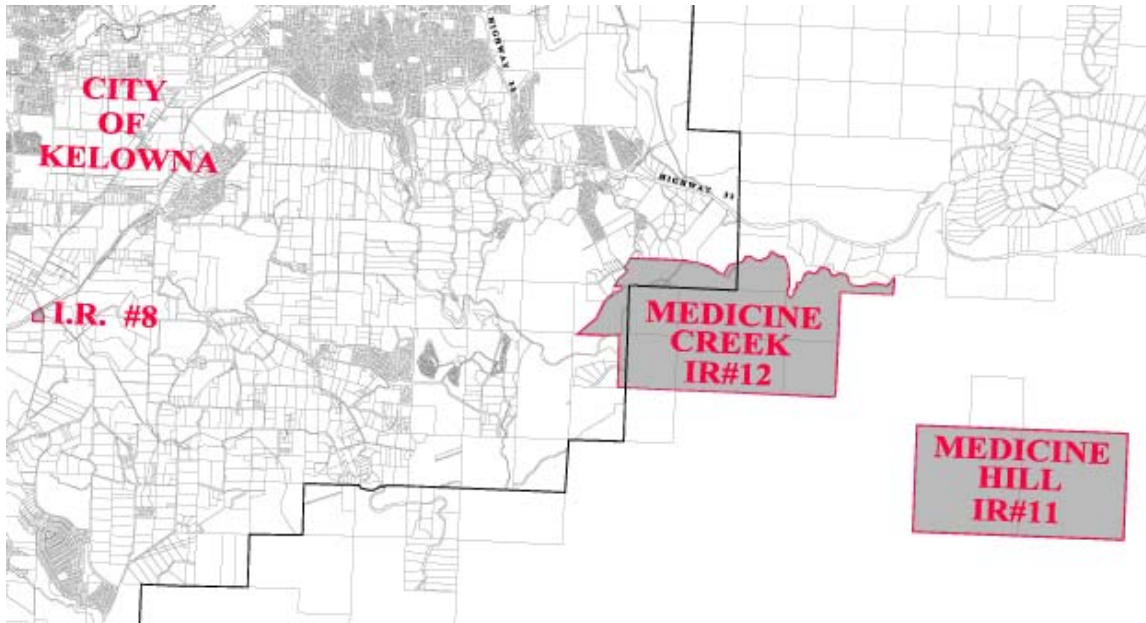
² DIAND/MAINC, *Self-Governing First Nations Land Registry, Reserve Report (provided by WFN)*

2.2.1. WESTBANK FIRST NATION LANDS MAPS

Westbank First Nation – Westbank Lands³



Westbank First Nation – Kelowna Area Lands⁴



³ Westbank First Nation, January 2009
⁴ IBID

3. Population

3.1. WFN MEMBERSHIP PROFILE

The WFN membership consists of 666 members of whom 379 live on WFN lands. According to BC Stats, there were 510 Registered status Indians living on WFN which includes members of other First Nations.

Westbank First Nation Member is defined as someone that is a registered Indian under the Indian Act as well as registered under the WFN membership roll. A status Indian is a registered Indian under the Indian Act. A self identified aboriginal person is a definition that is utilized within Statistics Canada to determine aboriginal heritage.

Total population by Registered Indian status, 2006

	Tsinstikeptum 9	Tsinstikeptum 10	WFN Total	RDCO
	5,170	1,045	6,215	160,560
Registered Indian	440	70	510	1,965
Not a Registered Indian	4,725	975	5,700	158,595

3.1.1. WFN MEMBERSHIP AGE PROFILE

The WFN membership age profile is very similar to the Aboriginal identity population on WFN in general. However, the proportion of WFN members 19 years and under is higher for the Aboriginal identity population (38.1%) compared to WFN members (30.6%). Conversely, the proportion of WFN members aged 20 to 29 years (16.5%) is higher than the Aboriginal identity population on WFN (9.4%).

WFN Membership Age Profile

	WFN Membership		Aboriginal Identity	
	People	Percent	People	Percent
Total	666	100.0%	810	100.0%
Age 0 – 9	106	15.9%	129	15.9%
Age 10 - 19	98	14.7%	180	22.2%
Age 20 - 29	110	16.5%	76	9.4%
Age 30 - 39	95	14.3%	111	13.7%
Age 40 - 49	104	15.6%	128	15.8%
Age 50 - 59	82	12.3%	104	12.8%
Age 60 - 69	49	7.4%	41	5.1%
Age 70 - 79	14	2.1%	29	3.6%
Age 80+	8	1.2%	12	1.5%

3.1.1. WFN MEMBERSHIP GENDER PROFILE

There are slightly more male WFN members (51.2%) than female members (48.8%)

WFN Membership Gender Profile

	People	Percent
Total WFN Membership	666	100.0%
Female	325	48.8%
Male	341	51.2%

3.1.2. WFN MEMBERSHIP BY PLACE OF RESIDENTS

The WFN membership consists of 666 members of which 379 live on WFN lands. According to BC Stats, there were 510 Registered status Indians living on WFN, which includes members of other First Nations.

WFN Membership by Place of Residents

	People	Percent
Total WFN Membership	666	100.0%
OFF-Reserve	287	43.1%
ON-Reserve	379	56.9%

3.2. POPULATION AND GROWTH

In 2006 the total population residing on WFN lands was 6,207 including aboriginal and non-aboriginal people. The total population grew 5.6% from 2001 to 2006 with the largest percentage growth occurring on Tsinstikeptum 10 (21.0%).

WFN Population Compared to RDCO and BC 2001 to 2007⁵

	Tsinstikeptum 9	Tsinstikeptum 10	WFN Total	RDCO	BC
Population in 2006	5,171	1,036	6,207	162,276	4,113,487
Population in 2001	5,022	856	5,878	147,739	3,907,738
2001 to 2006 population change (%)	3.0%	21.0%	5.6%	9.8%	5.3%

Included in the Aboriginal identity population are those persons who reported identifying with at least one Aboriginal group, that is, North American Indian, Métis or Inuit, and/or those who reported being a Treaty Indian or a Registered Indian, as defined by the Indian Act of Canada, and/or those who reported they were members of an Indian band or First Nation.⁶

Aboriginal and Non-Aboriginal Population⁷

	Tsinstikeptum 9		Tsinstikeptum 10		WFN Total		RDCO	BC
	People	Percent	People	Percent	People	Percent		
Total Aboriginal and non-Aboriginal identity population	5,170	100.0%	1,040	100.0%	6,210	100.0%	160,560	4,074,385
Aboriginal identity population	705	13.6%	105	10.1%	810	13.0%	6,120	4.8%
Non-Aboriginal identity population	4,465	86.4%	945	90.9%	5,410	87.1%	154,440	95.2%

⁵ Statistics Canada. 2007. *Tsinstikeptum 9 & 10*, British Columbia (table). 2006 Community Profiles. 2006 Census. Statistics Canada Catalogue no. 92-591-XWE. Ottawa. Released March 13, 2007. <http://www12.statcan.ca/english/census06/data/profiles/community/Index.cfm?Lang=E> (accessed November, 2008).

⁶ *IBID*

⁷ *IBID*

3.3. POPULATION DENSITY

The total land area of WFN lands (excluding Medicine Hill 11, Medicine Creek 12, Mission Creek 8) was 10.2 square kilometres. The population density for WFN was 606.2 people per square kilometre compared to 55.9 for the Regional District and only 4.4 for BC overall.

Population and Density 2006⁸

	Tsinstikeptum 9	Tsinstikeptum 10	WFN Total*	RDCO	BC
Population in 2006	5,171	1,036	6,207	162,276	4,113,487
Population density per square kilometre	757.2	303.8	606.2	55.9	4.4
Land area (square km)	6.83	3.41	10.24	2,904.01	924,815.43

* Note: Excluding Medicine Hill 11, Medicine Creek 12, Mission Creek 8

⁸ Statistics Canada. 2007. *Tsinstikeptum 9 & 10*, British Columbia (table). 2006 Community Profiles. 2006 Census. Statistics Canada Catalogue no. 92-591-XWE. Ottawa. Released March 13, 2007. <http://www12.statcan.ca/english/census06/data/profiles/community/Index.cfm?Lang=E> (accessed November 4, 2008).

4. Demography

4.1. AGE

4.1.1. OVERALL POPULATION AGE DISTRIBUTION

The largest proportion of the population is between 40 and 64 years of age (36.8%). There is a small secondary bulge in the age profile between the ages of 10 and 19 (10.7%). At 47.9 years, the median age of people living on WFN lands is higher than for the Region District overall (43.4 years).

Age Distribution Tsinstikeptum 9 and 10, RDCO and BC, 2006⁹

	Tsinstikeptum 9 and 10		RDCO	BC
	Population	Percent		
Total population	6,205	100.0%	162,275	4,113,485
0 to 4 years	265	4.3%	4.4%	4.9%
5 to 9 years	285	4.6%	5.1%	5.4%
10 to 14 years	335	5.4%	6.2%	6.2%
15 to 19 years	330	5.3%	6.6%	6.7%
20 to 24 years	275	4.4%	6.2%	6.5%
25 to 29 years	270	4.4%	5.1%	6.0%
30 to 34 years	310	5.0%	5.3%	6.2%
35 to 39 years	335	5.4%	6.1%	7.1%
40 to 44 years	445	7.2%	7.7%	8.1%
45 to 49 years	455	7.3%	8.2%	8.4%
50 to 54 years	450	7.3%	7.5%	7.8%
55 to 59 years	490	7.9%	7.0%	7.0%
60 to 64 years	445	7.2%	5.7%	5.2%
65 to 69 years	430	6.9%	5.2%	4.1%
70 to 74 years	445	7.2%	4.6%	3.5%
75 to 79 years	345	5.6%	4.0%	2.9%
80 to 84 years	205	3.3%	2.9%	2.2%
85 years and over	90	1.5%	2.3%	1.8%
Median age of the population ⁵	47.9		43.4	40.8
% of the population aged 15 and over	85.9%		84.3%	83.5%

⁹ Statistics Canada. 2007. *Tsinstikeptum 9 & 10, British Columbia (table). 2006 Community Profiles. 2006 Census. Statistics Canada Catalogue no. 92-591-XWE. Ottawa. Released March 13, 2007.* <http://www12.statcan.ca/english/census06/data/profiles/community/Index.cfm?Lang=E> (accessed November 13, 2008).

4.1.2. ABORIGINAL POPULATION AGE DISTRIBUTION

The age profile of the aboriginal community is significantly younger than the overall population. Over three in ten people (32.4%) in the aboriginal population is between the ages of 5 and 19 years. The next largest segment of the aboriginal population is between the ages of 35 and 49 (25.9%). The median age of the aboriginal population in WFN (34.4 years) is nine years younger than for the Regional district.

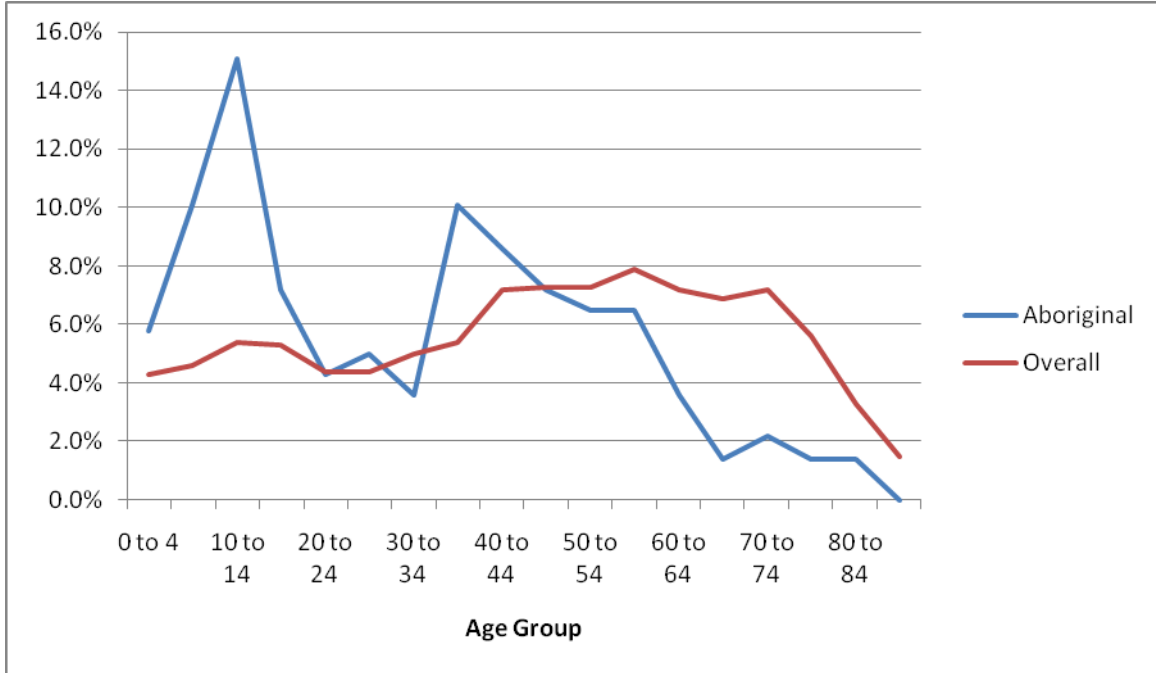
Age Distribution Tsinstikeptum 9 and 10, RDCO and BC, 2006¹⁰

	Tsinstikeptum 9 and 10		RDCO	BC
	Population	Percent		
Total population	810	100.0%	162,275	4,113,485
0 to 4 years	47	5.8%	4.4%	4.9%
5 to 9 years	82	10.1%	5.1%	5.4%
10 to 14 years	122	15.1%	6.2%	6.2%
15 to 19 years	58	7.2%	6.6%	6.7%
20 to 24 years	35	4.3%	6.2%	6.5%
25 to 29 years	41	5.0%	5.1%	6.0%
30 to 34 years	29	3.6%	5.3%	6.2%
35 to 39 years	82	10.1%	6.1%	7.1%
40 to 44 years	70	8.6%	7.7%	8.1%
45 to 49 years	58	7.2%	8.2%	8.4%
50 to 54 years	52	6.5%	7.5%	7.8%
55 to 59 years	52	6.5%	7.0%	7.0%
60 to 64 years	29	3.6%	5.7%	5.2%
65 to 69 years	12	1.4%	5.2%	4.1%
70 to 74 years	17	2.2%	4.6%	3.5%
75 to 79 years	12	1.4%	4.0%	2.9%
80 to 84 years	12	1.4%	2.9%	2.2%
85 years and over	0	0.0%	2.3%	1.8%
Median age of the population ⁵	34.4		43.4	40.8
% of the population aged 15 and over	69.5		84.3%	83.5%

Note: Totals may not add to 100% due to data suppression.

¹⁰ Statistics Canada. 2007. Tsinstikeptum 9 & 10, British Columbia (table). 2006 Community Profiles. 2006 Census. Statistics Canada Catalogue no. 92-591-XWE. Ottawa. Released March 13, 2007. <http://www12.statcan.ca/english/census06/data/profiles/community/Index.cfm?Lang=E> (accessed November 13, 2008).

Overall Age Distribution Compared to Aboriginal Age Distribution, 2006



4.1.3. GROWTH IN OVERALL POPULATION GROWTH BY AGE GROUP

The overall WFN population grew by 5.6% from 2001 to 2006. The fastest growing age segment was the 55 year and older segment which grew by 17.2% to account for 39.5% of the overall population. The middle age groups, from 20 to 54 years of age, grew 3.5% over the same period and now accounts for 40.9% of the population. The youngest age group (0 to 19 years) shrank between 2001 and 2006 and now accounts for 19.6% of the WFN population.

Growth in Overall Population Growth by Age Group¹¹

	2001					2006				
	9	10	WFN total		BC	9	10	WFN Total		BC
	People	People	People	Percent		People	People	People	Percent	
Total - All persons (3)	5,020	855	5,875	100.0%	3,907,740	5,170	1,035	6,205	100.0%	4,113,485
Age 0-4	235	45	280	4.8%	5.3%	210	55	265	4.3%	4.9%
Age 5-14	620	100	720	12.3%	12.8%	505	115	620	10.0%	11.6%
Age 15-19	260	55	315	5.4%	6.9%	275	55	330	5.3%	6.7%
Age 20-24	180	40	220	3.7%	6.2%	220	55	275	4.4%	6.5%
Age 25-44	1,260	225	1,485	25.3%	30.1%	1,105	255	1,360	21.9%	27.4%
Age 45-54	590	160	750	12.8%	15.3%	715	190	905	14.6%	16.1%
Age 55-64	595	85	680	11.6%	9.7%	770	165	935	15.1%	12.3%
Age 65-74	770	80	850	14.5%	7.3%	780	95	875	14.1%	7.6%
Age 75-84	430	50	480	8.2%	4.8%	505	45	550	8.9%	5.1%
Age 85 and over	70	10	80	1.4%	1.5%	80	10	90	1.5%	1.8%
Median age of the population	44.2	42.0	43.9		38.4	48.6	44.4	47.9		40.8
% of the population ages 15 and over	82.8%	82.5%	82.7%		81.9%	86.3%	84.1%	85.9%		83.5%

¹¹ Statistics Canada. 2008. *Tsinstikeptum 9 & 10, British Columbia (table). Aboriginal Population Profile. 2006 Census. Statistics Canada Catalogue no. 92-594-XWE. Ottawa. Released January 15, 2008.* <http://www12.statcan.ca/english/census06/data/profiles/aboriginal/Index.cfm?Lang=E> (accessed November 17, 2008).

4.1.4. ABORIGINAL IDENTITY POPULATION GROWTH BY AGE GROUP^{12, 13}

Overall, the WFN Aboriginal identity population grew 23.8% from 2001 to 2006 compared to 15.3% for the Aboriginal identity population for the province overall. The 19 years and under age group grew 46.4% from 2001 to 2006 and now accounts for 37.6% of the Aboriginal identity population. The 20 to 54 year age group grew 9.5% over the same period and now accounts for 44.8% of the Aboriginal identity population. The Aboriginal identity population aged 55 years and over grew 14.8% from 2001 to 2006 and accounts for 16.2%.

Aboriginal Identity Population Growth by Age Group

	Tsinstikeptum 9 and 10				BC	
	2001		2006			
	People	Percent	People	Percent	2001	2006
Total - All persons	650	100.0%	805	100.0%	170,025	196,070
Age 0-4	30	4.7%	46	5.7%	9.1%	8.3%
Age 5-14	134	20.6%	200	24.8%	21.5%	19.9%
Age 15-19	43	6.5%	57	7.1%	9.6%	10.2%
Age 20-24	61	9.3%	34	4.3%	7.3%	7.6%
Age 25-44	200	30.8%	217	27.0%	31.2%	28.2%
Age 45-54	67	10.3%	108	13.5%	11.1%	13.5%
Age 55-64	73	11.2%	80	9.9%	6.0%	7.4%
Age 65-74	30	4.7%	29	3.5%	2.9%	3.5%
Age 75-84	12	1.9%	23	2.8%	1.1%	1.3%
Age 85 and over	0	0.0%	0	0.0%	0.2%	0.3%
Median age of the Aboriginal identity population	31.3		34.4		26.8	28.1
% of the Aboriginal identity population ages 15 and over	73.8		69.5		69.4	71.8

Note: Totals do not add correctly due to rounding and data suppression.

12 Statistics Canada. 2002. 2001 Census Aboriginal Population Profiles. Released June 17, 2003. Last modified: 2005-11-30. Statistics Canada Catalogue no. 94F0043XIE.

<http://www12.statcan.ca/english/Profil01/AP01/Index.cfm?Lang=E> (accessed November 17, 2008).

13 Statistics Canada. 2008. Tsinstikeptum 9 & 10, British Columbia (table). Aboriginal Population Profile. 2006 Census. Statistics Canada Catalogue no. 92-594-XWE. Ottawa. Released January 15, 2008.

<http://www12.statcan.ca/english/census06/data/profiles/aboriginal/Index.cfm?Lang=E> (accessed November 17, 2008).

4.2. HOME LANGUAGE¹⁴

Home language refers to the language that was most often spoken at home by the individual at the time of the census. Almost all residents of WFN spoke English most often at home (97.5%). No one spoke French most commonly at home (0.0%). Dutch was the most common other language spoken at home (1.0%).

Home Language

	Tsinstikeptum 9	Tsinstikeptum 10	WFN Total	RDCO
Total population by language spoken most often at home	5,170	1,045	6,215	160565
Single responses	99.7%	99.0%	99.6%	99.0%
English	98.7%	91.4%	97.5%	94.9%
French	0.0%	0.0%	0.0%	0.4%
Non-official languages	1.0%	7.7%	2.1%	3.7%
Dutch	0.0%	6.2%	1.0%	0.2%
Japanese	0.6%	0.0%	0.5%	0.1%
Persian (Farsi)	0.0%	1.4%	0.2%	0.0%
Italian	0.2%	0.0%	0.2%	0.2%
German	0.2%	0.0%	0.2%	0.8%
Panjabi (Punjabi)	0.2%	0.0%	0.2%	0.7%
Other languages	0.2%	0.0%	0.2%	0.1%
Multiple responses	0.4%	1.0%	0.5%	1.0%
English and French	0.2%	0.0%	0.2%	0.1%
English and non-official language	0.2%	1.0%	0.3%	0.9%
French and non-official language	0.0%	0.0%	0.0%	0.0%
English, French and non-official language	0.0%	0.0%	0.0%	0.0%

¹⁴ BC Stats, Special data run, July 2008.

4.2.1. LANGUAGE CHARACTERISTICS OF THE ABORIGINAL IDENTITY POPULATION¹⁵

Among the Aboriginal identity population, the majority speak only English (84.4%) which is similar to the Aboriginal population in the province as a whole (85.1%). 8.5% of the WFN Aboriginal population have knowledge of Aboriginal languages compared to 9.3% for the province in general.

Language characteristics of the Aboriginal identity population

	Tsinstikeptum 9 & 10				BC
	People	Percent	Males	Females	
Total Aboriginal identity population	805	100.0%	377	428	196075
Knowledge of Aboriginal language(s)	69	8.5%	7.6%	8.0%	9.3%
Knowledge of English only	679	84.4%	87.9%	81.3%	85.1%
Knowledge of French only	0	0.0%	0.0%	0.0%	0.0%
Knowledge of English and French only	46	5.7%	3.0%	9.3%	4.0%
Knowledge of other languages	11	1.4%	3.0%	0.0%	1.5%
% of the Aboriginal identity population whose mother tongue is an Aboriginal language	7.8%		7.6%	9.3%	9.3%
% of the Aboriginal identity population who speak an Aboriginal language most often at home	0.0%		0.0%	0.0%	85.1%
% of the Aboriginal identity population with knowledge of Aboriginal language(s)	8.5%		7.6%	8.0%	0.0%

Note: Totals may not add correctly due to rounding and data suppression.

¹⁵ Statistics Canada. 2008. *Tsinstikeptum 9 & 10, British Columbia (table). Aboriginal Population Profile. 2006 Census. Statistics Canada Catalogue no. 92-594-XWE. Ottawa. Released January 15, 2008.* <http://www12.statcan.ca/english/census06/data/profiles/aboriginal/Index.cfm?Lang=E> (accessed November 15, 2008).

4.3. ETHNICITY

4.3.1. ETHNICITY (BROAD CATEGORIES) ¹⁶

Over half of residents on WFN lands are of British Isles origins (56.0%). Western European origins were the next most common ethnic origin (25.2%), followed by Other North American origins (21.6%) and Aboriginal origins (15.3%). Not surprisingly, the proportion of Aboriginal origins was significantly higher for WFN than for the Regional District overall (5.6%).

Ethnicity (Broad Categories) WFN and Central Okanagan, 2006

	Tsinstikeptum 9	Tsinstikeptum 10	WFN Total	RDCO
Total population by ethnic origin	5170	1045	6215	160560
British Isles origins	55.1%	60.3%	56.0%	54.1%
Western European origins	27.5%	13.9%	25.2%	30.4%
Other North American origins	20.7%	25.8%	21.6%	22.3%
Aboriginal origins	16.2%	11.0%	15.3%	5.6%
Eastern European origins	13.5%	13.4%	13.5%	19.1%
French origins	10.6%	16.7%	11.7%	11.8%
Northern European origins	9.4%	4.8%	8.6%	9.9%
Southern European origins	4.4%	1.9%	4.0%	7.1%
East and Southeast Asian origins	0.9%	0.0%	0.7%	2.9%
Latin, Central and South American origins	0.7%	0.0%	0.6%	0.6%
Other European origins	0.4%	1.4%	0.6%	0.8%
African origins	0.4%	1.0%	0.5%	0.5%
Oceania origins	0.5%	0.0%	0.4%	0.6%
Arab origins	0.0%	1.0%	0.2%	0.2%
West Asian origins	0.0%	1.0%	0.2%	0.3%
Caribbean origins	0.0%	0.0%	0.0%	0.3%
South Asian origins	0.0%	0.0%	0.0%	1.6%

¹⁶ BC Stats, Special data run, July 2008.

4.3.2. ABORIGINAL IDENTITY TSINSTIKEPTUM 9 AND 10, 2006¹⁷

Within the Aboriginal identity population, North American Indian was the most common (70.9%). There is also a significant segment of Métis (24.8%).

Aboriginal Identity Tsinstikeptum 9 and 10, 2006

	Tsinstikeptum 9 and 10	
	People	Percent
Total population	6,206	100.0%
Total Aboriginal identity population	810	13.1%
North American Indian - single response	574	70.9%
Métis - single response	201	24.8%
Inuit - single response	11	1.4%
Multiple Aboriginal identity responses	0	0.0%
Aboriginal responses not included elsewhere ⁷	34	4.3%
Non-Aboriginal identity population	5,396	86.9%

¹⁷ Statistics Canada. 2008. *Tsinstikeptum 9 & 10, British Columbia (table). Aboriginal Population Profile. 2006 Census. Statistics Canada Catalogue no. 92-594-XWE. Ottawa. Released January 15, 2008.* <http://www12.statcan.ca/english/census06/data/profiles/aboriginal/Index.cfm?Lang=E> (accessed November 15, 2008).

4.3.3. ETHNICITY (BROAD CATEGORIES REMOVED)¹⁸

English origins were the most common overall (41.1%), followed by Canadian (25.4%) and Scottish (23.0%). North American Indian ranked sixth overall in terms of detailed population ethnicities (12.6%).

Ethnicity (Broad Categories Removed), 2006

	Tsinstikeptum 9	Tsinstikeptum 10	WFN Total*	RDCO
Total population by ethnic origin	5,170	1,045	6,215	160,560
English	30.4%	41.1%	32.2%	34.0%
Canadian	19.9%	25.4%	20.8%	21.0%
Scottish	19.2%	23.0%	19.9%	23.6%
Irish	18.8%	17.2%	18.5%	17.6%
German	21.0%	6.2%	18.5%	24.0%
North American Indian	13.2%	9.6%	12.6%	3.7%
French	10.6%	16.7%	11.7%	11.8%
Scandinavian origins	9.4%	4.8%	8.6%	9.3%
Dutch (Netherlands)	5.9%	9.1%	6.4%	5.8%
Ukrainian	4.7%	6.2%	5.0%	8.4%
Polish	3.9%	2.4%	3.6%	5.1%
British Isles	3.3%	1.4%	3.0%	1.9%
Métis	3.1%	1.4%	2.8%	2.0%
Russian	2.8%	1.4%	2.6%	4.2%
Welsh	2.6%	1.9%	2.5%	2.9%
Other	13.7%	16.3%	14.2%	25.8%

¹⁸ BC Stats, Special data run, July 2008.

4.4. LEGAL MARITAL STATUS

Just over half (50.5%) of WFN residents are legally married compared to 52.8% for the Regional District overall. There were fewer single people (26.3%) in WFN compared to the Regional District (28.0%), and slightly more divorces (11.4%) compared to the Regional District (9.2%).

Legal Marital Status¹⁹

	Tsinstikeptum 9	Tsinstikeptum 10	WFN Total	RDCO
Total population 15 years and over by legal marital status	4,460	870	5,330	13,6750
Never legally married (single)	26.5%	25.3%	26.3%	28.0%
Legally married (and not separated)	50.1%	52.3%	50.5%	52.8%
Separated, but still legally married	4.6%	4.6%	4.6%	3.4%
Divorced	11.1%	13.2%	11.4%	9.2%
Widowed	7.7%	4.6%	7.2%	6.7%

The marital status of the Aboriginal identity population in WFN is dramatically different than for the population overall which is likely due to the younger population base. Only 29.1% of Aboriginals are legally married compared to 50.5% for WFN overall. In addition, the proportion of divorced people was higher for the WFN Aboriginal identity population (21.8%) than for Aboriginal identity population for province as a whole (8.3%).

Legal Marital Status of the Aboriginal Identity Population²⁰

	Tsinstikeptum 9 and 10				BC
	People	%	Males	Females	
Total Aboriginal identity population 15 years and over	559	100.0%	248	311	140,820
Never legally married (single)	243	43.4%	50.0%	40.0%	53.9%
Legally married (and not separated)	169	30.3%	31.8%	29.1%	29.1%
Separated, but still legally married	23	4.0%	6.8%	3.6%	4.9%
Divorced	90	16.2%	9.1%	21.8%	8.3%
Widowed	23	4.0%	4.5%	5.5%	3.7%

¹⁹ BC Stats, Special data run, July 2008

²⁰ Statistics Canada. 2008. Tsinstikeptum 9 & 10, British Columbia (table). Aboriginal Population Profile. 2006 Census. Statistics Canada Catalogue no. 92-594-XWE. Ottawa. Released January 15, 2008.

<http://www12.statcan.ca/english/census06/data/profiles/aboriginal/Index.cfm?Lang=E> (accessed November 15, 2008).

4.5. GENDER

Overall, the gender split for WFN is roughly equal with 50.9% male and 49.1% female. The median age of WFN residents is 47.5 years compared to 48.3 for females.

Gender²¹

	Tsinstikeptum 9		Tsinstikeptum 10		WFN Total		BC	
	Male	Female	Male	Female	Male	Female	Male	Female
Total Population	2,480	2,695	515	525	2,995	3,220	2,013,990	2,099,495
Gender Split	48.0%	52.1%	49.8%	50.2%	50.9%	49.1%	49.0%	51.0%
0 to 4 years	50.0%	50.0%	54.5%	45.5%	49.2%	50.8%	51.2%	48.8%
5 to 14 years	48.5%	51.5%	52.2%	47.8%	48.8%	51.2%	51.4%	48.6%
15 to 24 years	49.5%	50.5%	45.5%	54.5%	51.7%	48.3%	50.9%	49.1%
25 to 34 years	50.5%	49.5%	57.1%	42.9%	46.8%	53.2%	48.6%	51.4%
35 to 44 years	46.8%	53.2%	46.7%	53.3%	46.4%	53.6%	48.5%	51.5%
45 to 54 years	47.6%	52.4%	42.1%	57.9%	44.4%	55.6%	48.7%	51.3%
55 to 64 years	43.5%	56.5%	48.5%	51.5%	49.7%	50.3%	49.4%	50.6%
65 years and over	49.5%	50.5%	56.7%	43.3%	50.8%	49.2%	45.3%	54.7%
Median age of the population	48.1	49.1	44.4	44.2	47.5	48.3	40	41.5
% of the population aged 15 and over	85.9	86.5	83.3	85.6	85.5%	86.4%	82.7	84.2

²¹ Statistics Canada. 2007. *Tsinstikeptum 9 & 10, British Columbia (table). 2006 Community Profiles. 2006 Census. Statistics Canada Catalogue no. 92-591-XWE. Ottawa. Released March 13, 2007.* <http://www12.statcan.ca/english/census06/data/profiles/community/Index.cfm?Lang=E> (accessed November 17, 2008).

4.5.1. ABORIGINAL IDENTITY GENDER CHARACTERISTICS

The gender of the Aboriginal identity population is skewed slightly towards females (53.2%). However the gender skew is larger in distinct age groups and switches between male skewed groups and female skewed groups. This is due in part to the small population count which tend to yield more volatile results than larger populations.

The median age of the female Aboriginal identity population (36.3 years) is significantly higher than for males (30.0 years).

Aboriginal Identity Gender Characteristics²²

	Tsinstikeptum 9 & 10		BC	
	Male	Female	Male	Female
Total Population	377	428	94,855	101,215
Gender Split	46.8%	53.2%	48.4%	51.6%
0 to 4 years	62.5%	37.5%	50.2%	49.8%
5 to 14 years	51.4%	48.6%	51.5%	48.5%
15 to 24 years	37.5%	62.5%	50.5%	49.5%
25 to 34 years	75.0%	25.0%	47.5%	52.5%
35 to 44 years	26.9%	73.1%	45.7%	54.3%
45 to 54 years	31.6%	68.4%	45.7%	54.3%
55 to 64 years	64.3%	35.7%	47.0%	53.0%
65 years and over	33.3%	66.7%	44.9%	55.1%
Median age of the population	30.0	36.3	26.2	29.8
% of the population aged 15 and over	68.2%	72.0%	70.2%	73.3%

²² Statistics Canada. 2008. *Tsinstikeptum 9 & 10, British Columbia (table). Aboriginal Population Profile. 2006 Census. Statistics Canada Catalogue no. 92-594-XWE. Ottawa. Released January 15, 2008.* <http://www12.statcan.ca/english/census06/data/profiles/aboriginal/Index.cfm?Lang=E> (accessed November 18, 2008).

4.6. EDUCATION

The proportion of the population with a college or university education was lower for WFN (26.5%) than for BC in general (41.4%). However, the proportion of apprenticeship and trade certificate/diplomas (17.8%) was significantly higher than BC overall (10.9%). This educational profile is consistent with the labour force requirements in the region.

Educational Attainment²³

	Tsinstikeptum	Tsinstikeptum	WFN Total		BC
	9	10	People	Percent	
Total population 15 years and over	4,450	870	5,320	100.0%	3,394,910
No certificate, diploma or degree	25.5%	28.7%	1,385	26.0%	19.9%
High school certificate or equivalent	29.3%	33.3%	1,595	30.0%	27.9%
Apprenticeship or trades certificate or diploma	18.2%	15.5%	945	17.8%	10.9%
College, CEGEP or other non-university certificate or diploma	17.9%	13.8%	915	17.2%	16.7%
University certificate or diploma below the bachelor level	5.7%	2.3%	275	5.2%	5.4%
University certificate, diploma or degree	3.4%	8.0%	220	4.1%	19.3%

²³ Statistics Canada. 2007. *Tsinstikeptum 9 & 10, British Columbia (table). 2006 Community Profiles. 2006 Census. Statistics Canada Catalogue no. 92-591-XWE. Ottawa. Released March 13, 2007.* <http://www12.statcan.ca/english/census06/data/profiles/community/Index.cfm?Lang=E> (accessed November 18, 2008).

4.6.1. ABORIGINAL IDENTITY EDUCATIONAL ATTAINMENT

The education attainment level of the WFN Aboriginal identity population is generally higher than for the Aboriginal identity population of the province overall. The proportion of those with apprenticeship or trades certificate or diploma (22.2%) was significantly higher than the provincial average (12.5%) as was the proportion of Aboriginal identity population with college, CEGEP or other non-university certificate or diploma (20.2%) compared to the province (14.4%).

Aboriginal Identity Educational Attainment²⁴

	Tsinstikeptum 9 & 10		BC
	People	Percent	
Total Aboriginal identity population 15 years and over	559	100.0%	140,825
No certificate, diploma or degree	164	29.3%	39.0%
High school certificate or equivalent	90	16.2%	25.3%
Apprenticeship or trades certificate or diploma	124	22.2%	12.5%
College, CEGEP or other non-university certificate or diploma	113	20.2%	14.4%
University certificate or diploma below the bachelor level	40	7.1%	3.4%
University certificate or degree	23	4.0%	5.3%

²⁴ Statistics Canada. 2008. *Tsinstikeptum 9, British Columbia (table). Aboriginal Population Profile. 2006 Census. Statistics Canada Catalogue no. 92-594-XWE. Ottawa. Released January 15, 2008.* <http://www12.statcan.ca/english/census06/data/profiles/aboriginal/Index.cfm?Lang=E> (accessed November 18, 2008).

4.7. PERSONAL INCOME (POPULATION 15 YEARS AND OVER)

The median income of persons 15 years and over (with income) for WFN was \$19,963 in 2005 compared to \$24,867 for BC overall. The proportion of government transfers as a percent of total income was higher for WFN (25.2%) than for the province as a whole (10.7%) as were other moneys (20.0% for WFN compared to 14.2% for the province).

Total Income in 2005²⁵

	Tsinstikeptum 9	Tsinstikeptum 10	WFN Total	BC
Persons 15 years and over with income (counts)	4,315	825	5,140	3,230,565
Median income - Persons 15 years and over (\$)	\$19,574	\$21,999	\$19,963	\$24,867
Median income after tax - Persons 15 years and over (\$)	\$18,834	\$20,693	\$19,132	\$22,785
Composition of total income (100%)	100.0%	100.0%	100.0%	100.0%
Earnings - As a % of total income	54.9%	67.1%	56.9%	75.1%
Government transfers - As a % of total income	25.2%	14.9%	23.5%	10.7%
Other money - As a % of total income	20.0%	18.5%	19.8%	14.2%

Both the median total income (\$19,964) and average total income (25,417) for WFN individuals was lower than for the Regional District overall. There were proportionately more (75.3%) of WFN residents with income lower than \$34,999 in 2005 than the Regional District average (61.9%).

Total Income Profile 2005²⁶

	Tsinstikeptum 9	Tsinstikeptum 10	WFN Total	RDCO
Population 15 years and over	4,450	875	5,325	100.0%
Without Income	3.0%	5.1%	3.4%	3.4%
With Income	4,310	825	5,135	100.0%
Under \$15,000	35.8%	29.1%	34.8%	28.9%
\$15,000 to \$24,999	25.4%	26.1%	25.5%	15.7%
\$25,000 to \$34,999	16.1%	9.1%	15.0%	17.3%
\$35,000 to \$44,999	10.7%	14.5%	11.3%	12.9%
\$45,000 to 59,999	7.2%	14.5%	8.4%	12.9%
\$60,000 and over	5.0%	6.7%	5.3%	11.8%
Median income \$	\$19,574	\$21,999	\$19,964	\$25,039
Average income \$	\$24,239	\$31,572	\$25,417	\$33,241

²⁵ Statistics Canada. 2007. *Tsinstikeptum 10, British Columbia (table). 2006 Community Profiles. 2006 Census. Statistics Canada Catalogue no. 92-591-XWE. Ottawa. Released March 13, 2007.* <http://www12.statcan.ca/english/census06/data/profiles/community/Index.cfm?Lang=E> (accessed November 18, 2008).

²⁶ BC Stats, *Special data run, July 2008*

4.7.1. INCOME IN 2005 OF THE ABORIGINAL IDENTITY POPULATION²⁷

In total, there were 553 Aboriginal identity persons 15 years and over with income on WFN. Median income for this group was \$18,019 which was higher than median income for the Aboriginal identity population of the province as a whole (\$15,836). The income composition of the Aboriginal identity population on WFN included was very similar to the Aboriginal population of the province overall.

Income in 2005 of the Aboriginal Identity Population

	Tsinstikeptum 9 & 10	BC
Total Aboriginal identity population 15 years and over with income (counts)	553	129,165
Median income - Total Aboriginal identity population 15 years and over (\$)	\$18,019	\$15,836
Composition of total income (100%)	100.0%	100.0%
Earnings - As a % of total income	75.3%	77.0%
Government transfers - As a % of total income	18.6%	17.8%
Other money - As a % of total income	5.4%	5.3%

27 Statistics Canada. 2008. *Tsinstikeptum 9 & 10, British Columbia (table). Aboriginal Population Profile. 2006 Census. Statistics Canada Catalogue no. 92-594-XWE. Ottawa. Released January 15, 2008.* <http://www12.statcan.ca/english/census06/data/profiles/aboriginal/Index.cfm?Lang=E> (accessed November 18, 2008).

5. Household Characteristics

5.1. PRIVATE HOUSEHOLDS

In total, there are 2,785 households in WFN. The majority (84.9%) of these are on Tsinstikeptum 9 with the remainder on Tsinstikeptum 10. There are no households on Mission Creek 8, Medicine Hill 11 or Medicine Creek 12.

5.1.1. SELECTED HOUSEHOLD CHARACTERISTICS²⁸

Selected Household Characteristics

	Tsinstikeptum 9	Tsinstikeptum 10	WFN Total		BC
			Households	Percent	
Total private households	2,365	420	2,785	100.0%	1,643,150
Households containing a couple (married or common-law) with children	16.3%	17.9%	460	16.5%	26.3%
Households containing a couple (married or common-law) without children	40.2%	45.2%	1,140	40.9%	29.6%
One-person households	26.6%	14.3%	690	24.8%	28.0%
Other household types	16.9%	22.6%	495	17.8%	16.1%
Average household size	2.2	2.5	2.2		2.5

²⁸ Statistics Canada. 2007. *Tsinstikeptum 9 & 10, British Columbia (table). 2006 Community Profiles. 2006 Census. Statistics Canada Catalogue no. 92-591-XWE. Ottawa. Released March 13, 2007.* <http://www12.statcan.ca/english/census06/data/profiles/community/Index.cfm?Lang=E> (accessed November 18, 2008).

5.1.2. SIZE OF HOUSEHOLD²⁹

Overall, there were 6,185 persons living in private households on WFN. The largest proportion of WFN households are two person households (48.3%) which is slightly higher than the Regional District (40.6%).

The overall average number of persons per household was 2.2, the same as for the Regional district.

Size of Household

	Tsinstikeptum	Tsinstikeptum	WFN Total		RDCO
	9	10	Households	Percent	
Total number of private households by household size	2,365	420	2,785	100.0%	66,925
1 person	26.6%	17.9%	705	25.3%	25.6%
2 persons	48.8%	45.2%	1345	48.3%	40.6%
3 persons	11.6%	15.5%	340	12.2%	13.6%
4 to 5 persons	11.8%	17.9%	355	12.7%	17.9%
6 or more persons	1.3%	3.6%	45	1.6%	2.3%
Number of persons in private households	5,150	1,035	6,185		159,710
Average number of persons in private households	2.2	2.5	2.2		2.4

5.1.3. SENIORS IN PRIVATE HOUSEHOLDS³⁰

In 2006, there were 1,515 person aged 65 years and over on WFN. One quarter (25.4%) of these were not in Census families. Census family refers to a married couple (with or without children of either or both spouses), a couple living common-law (with or without children of either or both partners) or a lone parent of any marital status, with at least one child living in the same dwelling. A couple may be of opposite or same sex. 'Children' in a census family include grandchildren living with their grandparent(s) but with no parents present.³¹

Seniors in Private Households

	Tsinstikeptum	Tsinstikeptum	WFN Total		RDCO
	9	10	Households	Percent	
Total number of persons aged 65 years and over	1,365	150	1,515	24.5%	29,165
Number of persons not in census families aged 65 years and over	27.1%	10.0%	385	25.4%	28.8%
Living with relatives	1.8%	6.7%	35	2.3%	2.6%
Living with non-relatives only	1.8%	0.0%	25	1.7%	1.8%
Living alone	23.1%	0.0%	315	20.8%	24.4%
Number of census family persons aged 65 years and over	995	140	1,135	74.9%	20,765

²⁹ BC Stats, Special data run, July 2008

³⁰ IBID

³¹ Statistics Canada. 2007. Tsinstikeptum 9 & 10, British Columbia (table). 2006 Community Profiles. 2006 Census. Statistics Canada Catalogue no. 92-591-XWE. Ottawa. Released March 13, 2007.

<http://www12.statcan.ca/english/census06/data/profiles/community/Index.cfm?Lang=E> (accessed October 27, 2008)

5.2. HOUSEHOLD INCOME

5.2.1. MEDIAN HOUSEHOLD INCOME³²

Overall, the median WFN household income (\$40,945) was \$11,764 lower than the provincial median household income. WFN median household income was lower than the provincial median across all household types.

Median Income in 2005

	Tsinstikeptum 9	Tsinstikeptum 10	WFN Total	BC
All private households (\$)	\$39,453	\$49,346	\$40,945	\$52,709
Couple households with children (\$)	\$50,229	\$52,063	\$50,506	\$79,509
Couple households without children (\$)	\$44,348	\$58,997	\$46,557	\$63,969
One-person households (\$)	\$22,775	\$16,848	\$21,881	\$27,773
Other household types (\$)	\$37,457	\$42,621	\$38,236	\$47,266

5.2.2. ABORIGINAL IDENTITY MEDIAN HOUSEHOLD INCOME³³

Aboriginal identity median household income (\$39,553) was only slightly lower than for WFN overall (\$40,945). WFN Aboriginal identity median income grew 25.4% from 2000 to 2005 compared to 21.3% provincially and also outpaced the growth rate in median income for WFN overall.

Aboriginal Identity Median Household Income

	WFN	BC
Median income in 2005 - All private households (\$)	39,553	42,059
Median household income (\$)	31,539	34,671

5.2.3. GROWTH IN MEDIAN HOUSEHOLD INCOME³⁴

WFN median household income grew 14.9% between 2000 and 2005 compared to 12.6% provincially.

Growth in Median Household Income

	Tsinstikeptum 9	Tsinstikeptum 10	WFN Total	BC
Median income in 2005 - All private households (\$)29	\$39,453	\$49,346	\$40,945	\$52,709
Median household income, 2000 (\$) - All households	\$34,061	\$46,014	\$35,628	\$46,802

32 Canada. 2007. *Tsinstikeptum 9 & 10, British Columbia (table). 2006 Community Profiles. 2006 Census. Statistics Canada Catalogue no. 92-591-XWE. Ottawa. Released March 13, 2007.*
<http://www12.statcan.ca/english/census06/data/profiles/community/Index.cfm?Lang=E> (accessed November 20, 2008).

33 *IBID* and Statistics Canada. 2002. *2001 Community Profiles. Released June 27, 2002. Last modified: 2005-11-30. Statistics Canada Catalogue no. 93F0053XIE.*

<http://www12.statcan.ca/english/Profile01/CP01/Index.cfm?Lang=E> (accessed November 20, 2008).

34 *IBID, IBID*

5.3. DWELLINGS³⁵

There are 2,785 occupied private dwellings on WFN. The largest proportion of these are "other dwellings" (51.4%) followed by single detached houses (37.5%). 'Other occupied private dwellings' includes other single attached houses and movable dwellings such as mobile homes and other movable dwellings such as houseboats and railroad cars.

The vast majority (91.1%) of dwellings on WFN are owned rather than rented compared to 69.7% provincially.

Occupied Private Dwelling Characteristics

	Tsinstikeptum 9	Tsinstikeptum 10	WFN Total	BC
Total private dwellings occupied by usual residents	2,365	420	2,785	1,643,150
Single-detached houses - as a % of total occupied private dwellings	27.5%	94.0%	37.5%	49.2%
Semi-detached houses - as a % of total occupied private dwellings	10.4%	0.0%	8.8%	3.1%
Row houses - as a % of total occupied private dwellings	0.4%	0.0%	0.3%	6.9%
Apartments, duplex - as a % of total occupied private dwellings	0.4%	4.8%	1.1%	10.0%
Apartments in buildings with fewer than five storeys - as a % of total occupied private dwellings	1.1%	0.0%	0.9%	20.9%
Apartments in buildings with five or more storeys - as a % of total occupied private dwellings	0.0%	0.0%	0.0%	7.1%
Other dwellings - as a % of total occupied private dwellings	60.5%	0.0%	51.4%	2.8%
Number of owned dwellings	91.1%	89.3%	90.8%	69.7%
Number of rented dwellings	8.5%	10.7%	8.8%	30.1%

³⁵ Statistics Canada. 2007. Tsinstikeptum 9 & 10, British Columbia (table). 2006 Community Profiles. 2006 Census. Statistics Canada Catalogue no. 92-591-XWE. Ottawa. Released March 13, 2007. <http://www12.statcan.ca/english/census06/data/profiles/community/Index.cfm?Lang=E> (accessed November 20, 2008).

5.3.1. OCCUPIED PRIVATE DWELLING CHARACTERISTICS OF THE ABORIGINAL IDENTITY POPULATION³⁶

In total, there are 727 dwellings on WFN occupied by the Aboriginal identity population. The majority (57.3% or 417 dwellings) of these are on Tsinstikeptum 10. A significantly higher proportion of Aboriginal identity dwellings are owned on WFN (77.4%) compared to the provincial average (52.4%).

Occupied Private Dwelling Characteristics of the Aboriginal Identity Population

	Tsinstikeptum 9 & 10	BC
Total private dwellings occupied by usual residents	727	89,675
Single detached houses - as a % of total occupied private dwellings	41.9%	54.4%
Semi-detached houses - as a % of total occupied private dwellings	9.7%	4.0%
Row houses - as a % of total occupied private dwellings	3.2%	7.1%
Apartments, duplex - as a % of total occupied private dwellings	0.0%	6.9%
Apartments in buildings with fewer than five storeys - as a % of total occupied private dwellings	0.0%	19.3%
Apartments in buildings with five or more storeys - as a % of total occupied private dwellings	0.0%	3.1%
Other dwellings - as a % of total occupied private dwellings	45.2%	5.3%
Number of owned dwellings	77.4%	52.4%
Number of rented dwellings	19.4%	43.2%

³⁶ Statistics Canada. 2008. *Tsinstikeptum 9 & 10, British Columbia (table). Aboriginal Population Profile. 2006 Census. Statistics Canada Catalogue no. 92-594-XWE. Ottawa. Released January 15, 2008.* <http://www12.statcan.ca/english/census06/data/profiles/aboriginal/Index.cfm?Lang=E> (accessed November 20, 2008).

6. Labour Force Characteristics

6.1. SIZE OF THE LABOUR FORCE³⁷

Overall, there are 5,320 people in the WFN labour force. The participation rate was 54.9% overall, compared to 65.6% provincially. The unemployment rate was 5.7% compared to 6.0% provincially. The unemployment rate was lowest on Tsinstikeptum 10 where only 1.9% of the labour force is unemployed.

Labour force activity

	Tsinstikeptum 9	Tsinstikeptum 10	WFN Total	BC
Total population 15 years and over	4,445	875	5,320	3,394,910
In the labour force	2,380	540	2,920	2,226,380
Employed	2,225	525	2,750	2,092,770
Unemployed	155	10	165	133,615
Not in the labour force	2,070	335	2,405	1,168,525
Participation rate	53.5%	61.7%	54.9%	65.6%
Employment rate	50.1%	60.0%	51.7%	61.6%
Unemployment rate	6.5%	1.9%	5.7%	6.0%

6.1.1. LABOUR FORCE CHARACTERISTICS BY GENDER

There are 2,550 males in the WFN labour force and 2,770 females in the labour force. The participation rate is significantly higher for males (60.2%) compared to females (49.8%). Both rates are significantly lower than the provincial averages.

Labour Force Activity by Gender

	WFN		BC	
	Male	Female	Male	Female
Total population 15 years and over	2,550	2,770	1,649,590	1,745,320
In the labour force	1,535	1,380	1,166,660	1,059,725
Employed	1,455	1,300	1,099,535	993,230
Unemployed	80	85	67,120	66,490
Not in the labour force	1,015	1,385	482,930	685,600
Participation rate	60.2%	49.8%	70.7%	60.7%
Employment rate	57.1%	46.9%	66.7%	56.9%
Unemployment rate	5.2%	6.2%	5.8%	6.3%

³⁷ Statistics Canada. 2007. *Tsinstikeptum 10, British Columbia (table). 2006 Community Profiles. 2006 Census. Statistics Canada Catalogue no. 92-591-XWE. Ottawa. Released March 13, 2007.*
<http://www12.statcan.ca/english/census06/data/profiles/community/Index.cfm?Lang=E> (accessed November 20, 2008).

6.1.1. ABORIGINAL IDENTITY LABOUR FORCE CHARACTERISTICS³⁸

There are 559 Aboriginal identity persons in the WFN labour force. The participation rate of Aboriginal identity persons on WFN is 71.4% which is significantly higher than the provincial Aboriginal identity participation rate of 65.0%. The unemployment rate of the WFN Aboriginal identity population (8.6%) was slightly higher than the WFN population overall (6.5%), but almost half that of the provincial Aboriginal identity population (15.0%).

Labour Force Activity Characteristics of the Aboriginal Identity Population

	WFN	BC
Total Aboriginal identity population 15 years and over	559	140,820
In the labour force	399	91,535
Employed	371	77,850
Unemployed	34	13,685
Not in the labour force	160	49,290
Participation rate	71.4%	65.0%
Employment rate	66.3%	55.3%
Unemployment rate	8.6%	15.0%

38 Statistics Canada. 2008. Tsinstikeptum 9, British Columbia (table). Aboriginal Population Profile. 2006 Census. Statistics Canada Catalogue no. 92-594-XWE. Ottawa. Released January 15, 2008. <http://www12.statcan.ca/english/census06/data/profiles/aboriginal/Index.cfm?Lang=E> (accessed November 20, 2008).

6.1.2. CHANGE LABOUR FORCE INDICATORS FOR THE ABORIGINAL IDENTITY POPULATION³⁹

The WFN Aboriginal identity labour force grew 15.0% from 2001 to 2006 compared to 19.3% provincially. The number of Aboriginal people not in the labour force remained similar to 2001 levels for WFN compared to showing a 12.6% increase provincially. Not in the labour force refers to persons 15 years of age and over, excluding institutional residents, who are neither employed nor unemployed. It includes students, homemakers, retired workers, seasonal workers in an 'off' season who were not looking for work, and persons who could not work because of a long-term illness or disability.

The Aboriginal identity population's participation rate grew 3.9% for WFN compared to 2.1% provincially. The unemployment rate dropped slight for the WFN Aboriginal identity labour force (-0.7%) between 2001 and 2006. Despite the fact that the unemployment rate dropped significantly provincially over the same period unemployment among the Aboriginal identity labour force for WFN remained significantly below the provincial average.

Change Labour Force Indicators for the Aboriginal Identity Population

	WFN			BC		
	2001	2006	% Change	2001	2006	% Change
Total Aboriginal identity population 15 years and over	486	559	15.0%	118,030	140,820	19.3%
In the labour force	328	399	21.7%	74,241	91,535	23.3%
Employed	297	371	24.7%	57,481	77,850	35.4%
Unemployed	31	34	12.2%	16,704	13,685	18.1%
Not in the labour force	158	160	1.1%	43,789	49,290	12.6%
Participation rate	67.5%	71.4%	3.9%	62.9%	65.0%	2.1%
Employment rate	61.2%	66.3%	5.1%	48.7%	55.3%	6.6%
Unemployment rate	9.3%	8.6%	-0.7%	22.5%	15.0%	-7.5%

³⁹ Statistics Canada. 2002. 2001 Census Aboriginal Population Profiles. Released June 17, 2003. Last modified: 2005-11-30. Statistics Canada Catalogue no. 94F0043XIE. <http://www12.statcan.ca/english/Profil01/AP01/Index.cfm?Lang=E> (accessed November 20, 2008).

6.2. LABOUR FORCE BY INDUSTRY SEGMENT⁴⁰

The largest proportion of the WFN labour force is employed in the business services industry (18.6%), followed by retail trade and other services (15.7% each), and construction (14.5%). The construction industry employs proportionately more people in WFN than the provincial average (7.6%).

Labour Force by Industry Segment

	Tsinstikeptum	Tsinstikeptum	WFN Total		BC
	9	10	People	Percent	
Total experienced labour force 15 years and over	2,335	535	2,870	100.0%	2,193,115
Business services	18.0%	21.5%	535	18.6%	19.9%
Retail trade	15.4%	16.8%	450	15.7%	11.4%
Other services	15.6%	15.9%	450	15.7%	20.6%
Construction	14.1%	15.9%	415	14.5%	7.6%
Health care and social services	12.2%	8.4%	330	11.5%	9.7%
Manufacturing	7.7%	1.9%	190	6.6%	8.6%
Finance and real estate	5.8%	8.4%	180	6.3%	6.2%
Wholesale trade	4.5%	3.7%	125	4.4%	4.2%
Agriculture and other resource-based industries	3.6%	1.9%	95	3.3%	4.9%
Educational services	3.0%	4.7%	95	3.3%	7.0%

⁴⁰ Statistics Canada. 2007. *Tsinstikeptum 9 & 10, British Columbia (table). 2006 Community Profiles. 2006 Census. Statistics Canada Catalogue no. 92-591-XWE. Ottawa. Released March 13, 2007.* <http://www12.statcan.ca/english/census06/data/profiles/community/Index.cfm?Lang=E> (accessed November 24, 2008).

6.2.1. INDUSTRY CHARACTERISTICS OF THE ABORIGINAL IDENTITY POPULATION⁴¹

The largest industry segment within the Aboriginal identity labour force is construction (20.3%), followed by health care and social services (18.8%) and other services (15.9%). There are proportionately more people in the construction and health care and social services industry than for the Aboriginal identity labour force provincially.

Industry Characteristics of the Aboriginal Identity Population

	WFN		BC
	People	Percent	
Total experienced labour force 15 years and over with an Aboriginal identity	399	100.0%	87,720
Construction industries	81	20.3%	9.9%
Health care and social services	75	18.8%	9.5%
Other services	64	15.9%	27.2%
Agriculture and other resource-based industries	35	8.7%	8.8%
Business services	35	8.7%	14.1%
Manufacturing industries	29	7.2%	8.9%
Retail trade	29	7.2%	10.4%
Finance and real estate	29	7.2%	2.9%
Educational services	17	4.3%	5.8%
Wholesale trade	0	0.0%	2.4%

⁴¹ Statistics Canada. 2007. *Tsinstikeptum 9 & 10, British Columbia (table). 2006 Community Profiles. 2006 Census. Statistics Canada Catalogue no. 92-591-XWE. Ottawa. Released March 13, 2007. <http://www12.statcan.ca/english/census06/data/profiles/community/Index.cfm?Lang=E> (accessed November 24, 2008).*

6.3. LABOUR FORCE OCCUPATIONS (NATIONAL OCCUPATIONAL CLASSIFICATION FOR STATISTICS 2006)

6.3.1. LABOUR FORCE BY OCCUPATION (MAJOR CATEGORIES)⁴²

The most common occupations for WFN are sales and service occupations (30.5%), followed by trades, transport and equipment operators and related occupations (22.1%) and business, finance and administration occupations (16.2%).

Labour Force by Occupation (Major Categories)

	Tsinstikeptum	Tsinstikeptum	WFN Total		BC
	9	10	People	Percent	
Total experienced labour force 15 years and over	2,335	535	2,870	100.0%	2,193,115
G Sales and service occupations	30.6%	29.9%	875	30.5%	25.3%
H Trades, transport and equipment operators and related occupations	22.9%	18.7%	635	22.1%	15.5%
B Business, finance and administration occupations	15.8%	17.8%	465	16.2%	17.1%
A Management occupations ⁷⁵	6.6%	14.0%	230	8.0%	10.5%
E Occupations in social science, education, government service and religion	5.4%	5.6%	155	5.4%	8.1%
I Occupations unique to primary industry	4.9%	4.7%	140	4.9%	3.9%
D Health occupations	4.1%	2.8%	110	3.8%	5.5%
J Occupations unique to processing, manufacturing and utilities	4.5%	0.0%	105	3.7%	4.2%
C Natural and applied sciences and related occupations	2.8%	1.9%	75	2.6%	6.3%
F Occupations in art, culture, recreation and sport	2.1%	1.9%	60	2.1%	3.5%

⁴² Statistics Canada. 2007. *Tsinstikeptum 9 & 10, British Columbia (table). 2006 Community Profiles. 2006 Census. Statistics Canada Catalogue no. 92-591-XWE. Ottawa. Released March 13, 2007.* <http://www12.statcan.ca/english/census06/data/profiles/community/Index.cfm?Lang=E> (accessed November 24, 2008).

6.3.2. OCCUPATION CHARACTERISTICS OF THE ABORIGINAL IDENTITY POPULATION⁴³

Sales and service occupations and trades, transport and equipment operators and related occupations were the most common occupations among the Aboriginal identity labour force (23.2% each) followed by business, finance and administration occupations (15.9%) and occupations in social science, education, government service and religion (13.0%).

Occupation Characteristics of the Aboriginal Identity Population

	WFN		BC
	People	Percent	
Total experienced labour force 15 years and over with an Aboriginal identity	399	100.0%	87,720
G Sales and service occupations	93	23.2%	28.7%
H Trades, transport and equipment operators and related occupations	93	23.2%	19.9%
B Business, finance and administration occupations	64	15.9%	13.5%
E Occupations in social science, education, government service and religion	52	13.0%	9.1%
A Management occupations ⁵⁷	29	7.2%	6.3%
I Occupations unique to primary industry	23	5.8%	7.7%
C Natural and applied sciences and related occupations	17	4.3%	3.3%
D Health occupations	17	4.3%	3.2%
J Occupations unique to processing, manufacturing and utilities	12	2.9%	5.7%
F Occupations in art, culture, recreation and sport	0	0.0%	2.6%

⁴³ Statistics Canada. 2008. *Tsinstikeptum 9, British Columbia (table). Aboriginal Population Profile. 2006 Census. Statistics Canada Catalogue no. 92-594-XWE. Ottawa. Released January 15, 2008.*
<http://www12.statcan.ca/english/census06/data/profiles/aboriginal/Index.cfm?Lang=E> (accessed November 24, 2008).

6.3.3. TOP TEN OCCUPATIONS (MAJOR CATEGORIES REMOVED)

Overall, sales and service occupations were the most common occupations when major categories are removed (9.2%), followed by clerical occupations (8.4%), and construction trades (7.2%).

Top Ten Occupations (Major Categories Removed)⁴⁴

	Tsinstikeptum 9	Tsinstikeptum 10	WFN Total		BC
			People	Percent	
Total labour force 15 years and over by occupation	2,380	540	2,920	100.0%	86,390
Occupation - Not applicable	1.9%	0.0%	45	1.5%	0.9%
All occupations	98.1%	99.1%	2,870	98.3%	99.1%
G9 Sales and service occupations, n.e.c.	9.9%	6.5%	270	9.2%	8.6%
B5 Clerical occupations	8.4%	8.3%	245	8.4%	8.1%
H1 Construction trades	6.1%	12.0%	210	7.2%	5.0%
G2 Retail salespersons and sales clerks	6.1%	2.8%	160	5.5%	5.2%
H7 Transportation equipment operators and related workers, excluding labourers	5.7%	2.8%	150	5.1%	2.8%
H8 Trades helpers, construction and transportation labourers and related occupations	4.4%	1.9%	115	3.9%	2.4%
A2 Managers in retail trade, food and accommodation services	1.5%	9.3%	85	2.9%	4.0%
G8 Child care and home support workers	2.3%	5.6%	85	2.9%	1.7%
A3 Other managers, n.e.c.	3.2%	0.0%	75	2.6%	3.9%
E0 Judges, lawyers, psychologists, social workers, ministers of religion, and policy and program officers	2.3%	3.7%	75	2.6%	1.8%
Other Occupations	47.1%	41.7%	1,345	46.1%	55.4%

⁴⁴ BC Stats, Special data run, July 2008

6.4. LABOUR FORCE BY CLASS OF WORKER

The majority of the labour force are classified as paid workers (88.9%) with the majority of those being classified as employees (86.1%). The proportion of self-employed people is slightly lower for WFN (12.1%) than for the Regional district overall (15.9%).

Labour Force by Class of Worker

	Tsinstikeptum	Tsinstikeptum	WFN Total		RDCO
	9	10	People	Percent	
Total labour force 15 years and over by class of worker	2,375	540	2,915	100.0%	86,390
Class of worker - Not applicable	1.9%	0.0%	45	1.5%	0.9%
All classes of worker	98.3%	99.1%	2870	98.5%	99.1%
Paid workers	88.0%	92.6%	2590	88.9%	88.2%
Employees	87.4%	80.6%	2510	86.1%	82.8%
Self-employed (incorporated)	0.6%	12.0%	80	2.7%	5.3%
Without paid help	0.0%	2.8%	15	0.5%	1.8%
With paid help	0.4%	9.3%	60	2.1%	3.5%
Self-employed (unincorporated)	10.1%	6.5%	275	9.4%	10.6%
Without paid help	8.0%	5.6%	220	7.5%	7.4%
With paid help	1.9%	0.0%	45	1.5%	3.1%
Unpaid family workers	0.0%	0.0%	0	0.0%	0.4%

7. Land Taxation Rates

Real Property Tax Rates: \$ per \$1000 of Assessed Property (Land/Buildings)⁴⁵

Municipality	Business	Light Industry	Major Industry	Residential
Westbank First Nation	19.3814	23.6552	n/a	6.3504
Kelowna	18.8072	19.3902	27.8492	6.3896
Lake Country	20.0491	26.8551	31.7189	5.9486
Peachland	16.5344	22.0027	n/a	6.2241
RDCO – Electoral Westside	14.2 to 15.8	19.7 to 22.0	19.7 to 22.0	5.8 to 6.5
RDCO – Central Okanagan East	14.1 to 15.9	19.6 to 22.0	19.6 to 22.0	5.8 to 6.5

Change in WFN Land Taxation Rates⁴⁶

Rates	2005	2006	2007	2008
1 - Residential	9.1107	8.4772	7.2988	6.3504
2 - Utilities	34.8028	35.1804	34.3044	33.6571
5 - Light Industry	25.5099	25.4316	25.5458	23.6552
6 - Business/ Other	25.5099	22.0407	18.9769	19.3814
8 - Recreation	11.5706	10.7660	9.2695	10.1606

⁴⁵ By phone and e-mail from: City of Kelowna, District of Lake Country, District of Peachland, RDCO, April 2008

⁴⁶ By e-mail, Westbank First Nation

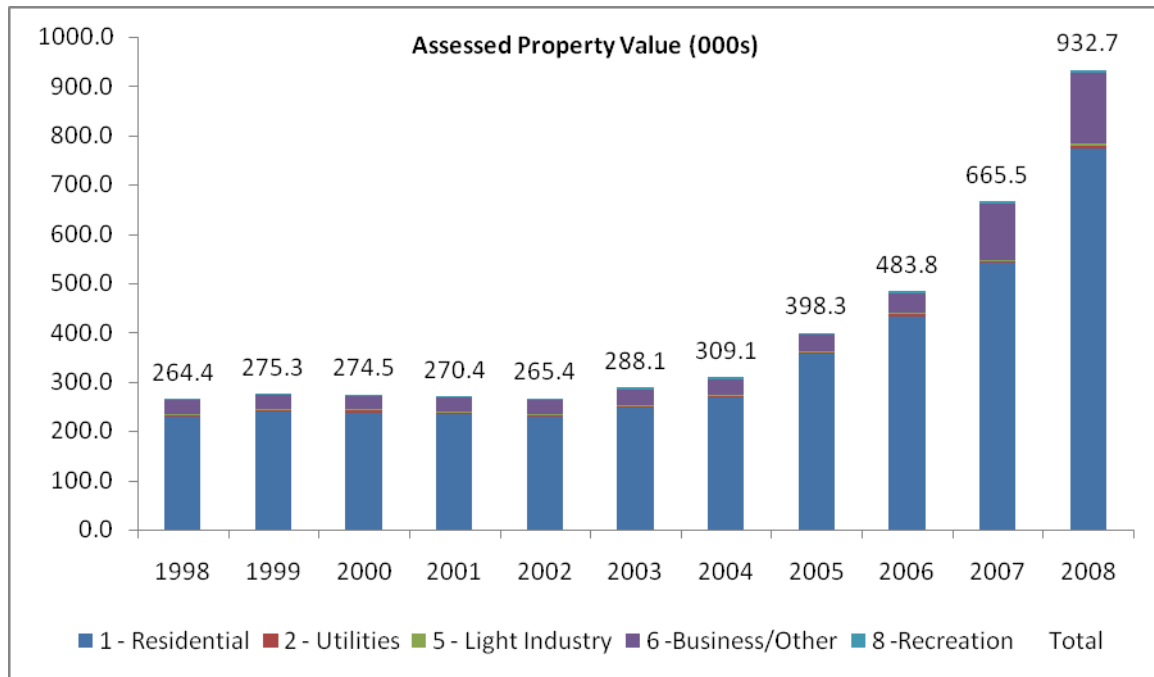
8. Property Assessments⁴⁷

In total, WFN properties are assessed at \$932.7 million. The assess value of WFN properties increased 130% from 2005 to 2008.

WFN Assessed Property Values (,000s)

	2005	2006	2007	2008
1 - Residential	356.3	433.5	541.7	774.0
2 - Utilities	3.9	4.0	4.2	4.8
5 - Light Industry	1.8	1.9	1.8	4.1
6 -Business/Other	32.6	40.2	112.7	144.9
8 -Recreation	3.7	4.2	5.2	4.8
Total	398.3	483.8	665.5	932.7

Growth in Assessed Property Values



⁴⁷ By e-mail, Westbank First Nation, November 2008

9. Construction and Business Activity

9.1. BUILDING PERMITS

In 2008, WFN have issued 248 building permits valued at \$43.59 million. The average value per permit is \$175,805. The number of permits issued has grown dramatically each year since WFN established self government in 2005. The number of permits grew 46.7% from 169 in 2005 to 248 in 2008.

WFN Building Permits and Values 2005 - 2008

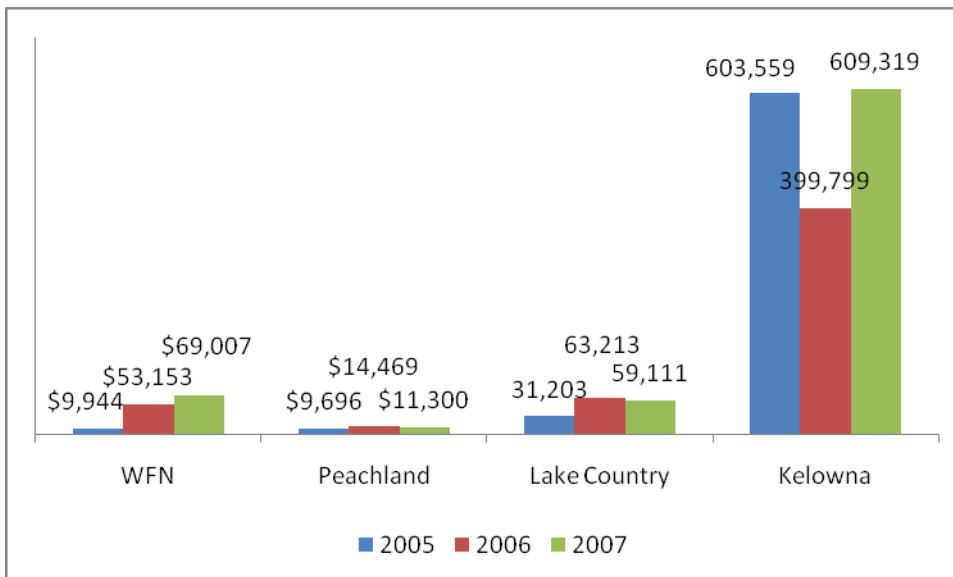
Westbank First Nation	2008	2007	2006	2005
Total Number of Permits	248	215	188	169
Total Permit Values (000s)	\$43,599.8	\$69,006.9	\$53,153.5	\$9,944.4
\$ Value of Residential Permits (000s)	\$24,031.7	\$36,921.2	\$39,6434.6	\$5,574.4
\$ Value of Commercial Permits (000s)	\$19,568.1	\$32,085.7	\$12,815.0	\$570.0
\$ Value of Industrial Permits (000s)	\$0	\$0	\$0	\$0
\$ Value of Institutional Permits (000s)	\$0	\$0	\$694.9	\$3,800.0
Number of New Residential Units	113	187	285	52

9.1.1. BUILDING PERMITS BY COMMUNITY⁴⁸

Building Permits by Community

WFN	Residential		Non-Residential	Total
Year	Number of Units	Value (\$'000)	Value (\$'000)	Value (\$'000)
2005	52	\$5,574	\$4,370	\$9,944
2006	285	\$39,644	\$13,510	\$53,153
2007	187	\$36,921	\$32,086	\$69,007
Kelowna				
Year				
2005	2,633	441,539	162,020	603,559
2006	1,352	302,964	96,835	399,799
2007	1,671	395,406	213,913	609,319
Peachland				
Year				
2005	53	\$9,482	\$214	\$9,696
2006	80	\$14,284	\$185	\$14,469
2007	39	\$11,090	\$210	\$11,300
Lake Country				
Year				
2005	134	37,452	5,632	31,203
2006	466	38,835	1,508	63,213
2007	255	40,932	11,622	59,111

Total Value of Building Permits by Community



⁴⁸ Economic Development Commission of the Central Okanagan, 2008 Regional Economic Profile, 2008

9.2. INCORPORATIONS

Business formations and failures data is not available for electoral for Tsinstikeptum 9 or 10.

9.3. BUSINESS LICENSES

In 2008, there are a total of 341 licensed businesses in WFN, of which 88 are new licenses issued this year.

Business Licenses⁴⁹

		Westbank First Nation		
		WFN Members	Non Members	Total
2008	Total Licenses	67	274	341
	New	11	77	88
	Renewed	56	197	253

Business Licenses by Community⁵⁰

Area	WFN	City of Kelowna	District of Lake Country	District of Peachland	RDCO	District of Westside	Total
Total Licenses	341	8,956	633	210	397	1,209	11,405
New	88	1,513	102	37	64	n/a	1,716
Renewed	253	7,443	531	173	333	n/a	8,480

⁴⁹ By e-mail, Westbank First Nation, 2008

⁵⁰ Economic Development Commission of the Central Okanagan, 2008 Regional Economic Profile, 2008

10. Local Government Contacts

10.1. WESTBANK FIRST NATION

Westbank First Nation Government consists of one Chief and four Councillors who are elected pursuant the Westbank First Nation Constitution. The Chief and Council serve a 3 year term fulfilling the duties imposed by the WFN Constitution and WFN Law.

Westbank First Nation

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Website: www.wfn.ca

Phone: (250) 769-4999

Chief and Council	Phone: 250-769-4999	Fax: 250-769-4377
Administration & Reception	Phone: 250-769-4999	Fax: 250-769-4377
BC Assessment Authority	Phone: 1-800-990-1192	
Community Services	Phone: 250-768-0227	Fax: 250-768-0528
Economic Development	Phone: 250-769-4999	Fax: 250-769-2430
Finance	Phone: 250-769-4999	Fax: 250-769-4420
Intergovernmental Affairs	Phone: 250-769-2440	Fax: 250-769-2036
Lands Resources	Phone: 250-769-2442	Fax: 250-769-2443
Law Enforcement	Phone: 250-769-4999	Fax: 250-769-2443
Maintenance	Phone: 250-707-0493	Fax: 250-707-0727
Public Works	Phone: 250-769-2449	Fax: 250-769-2441
Recreation	Phone: 250-768-7337	Fax: 250-768-7943
Taxation	Phone: 250-769-2400	Fax: 250-769-2401
WFN Utilities	Phone: 250-707-3332	Fax: 250-707-3339