Terrace and Area Seniors' Needs Project

Population Background and Trends Report

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Acknowledgements

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Availability

Copies of all reports associated with the Terrace and Area Seniors Needs' Study are available in a number of locations. In Terrace, copies have been deposited with the City and the public library. At the University of Northern British Columbia, copies have been deposited at the Weller Library or can be accessed on the Community Development Institute website: http://www.unbc.ca/cdi/research.html

Project Reports

- Methodology Report
- Population Background and Trends
- Final Report
- Executive Summary

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Terrace and Area Seniors' Needs Project
Population Background and Trends Report

1.0 Project Description

Since the 1980s, Canada's population has been aging. In small towns, the provision of housing, services, and facilities influence the decisions of individuals when choosing to retire in a community. In the City of Terrace, there were about 686 people over the age of 65 in 1991, but by 2001 there were about 1041 people over age 65 (Census, 2001*)*. The increase in the number of older residents, and the increase in the number of residents who wish to remain in Terrace when they retire, have increased the level of interest in how the community, local services, and available housing options will meet the needs of a growing seniors' population. As a result, UNBC and the City of Terrace are working together to assess the needs of older residents.

The purpose of the Terrace and Area Seniors Needs' Project is to examine housing and support service needs for seniors in the City of Terrace. Given that Terrace is a service hub for a wider region, interviews and focus groups included people from the surrounding rural areas and neighbouring First Nations' communities. The work was carried out by a research team from UNBC with the goal to provide local leaders with information relevant to decision-making over community planning and infrastructure investments. The project was carried out in the winter of 2006.

Table 1.1 Timeline

December 2005	• Project application developed • Terrace funding confirmed • Project Contribution Agreement confirmed • UNBC Research Ethics Board process completed
January 2006	• Project begins • Review with Terrace Advisory Group • Initiate review of local population data and preparation of population change report • Organize interviews and focus groups for assessment of seniors' needs • Begin local interviews
February 2006	• January 30 to February 18 conduct key informant interviews • February 1 to 16 conduct focus groups • Completion of analysis from interview and focus group data • Complete population change report
March 2006	• Review of draft project reports with Terrace Advisory Group • Final reports completed and sent to City of Terrace

2.0 Methodology

The data for this section of the project was collected through a review of Statistics Canada's Census population data. The Census is undertaken every five years and provides information on the age distribution of local populations. While the age groupings at which population information is reported does vary between Census periods, it is none-the-less possible to reconstruct the recent population history of the community. Analysis of this population data assessed the following issues:

1) the rates of population growth in pre and post retirement age groups,

2) the rates of seniors' retention, as estimated by the age structure of the population over time and the number of seniors' remaining in the community, and

3) an estimate of potential growth in the seniors' population based on the current age distribution of the population.

In the tables and figures below, data for the City of Terrace is derived from Statistics Canada's 'Census Subdivision' (CSD) category. In BC, CSD's correspond with the boundaries of our incorporated municipalities. For the area surrounding the City of Terrace, however, it must be noted that population information is not as straightforward to obtain or compare. It is not collected at a geographic scale that would allow it simply to be added to the Terrace data.

Instead, it is grouped with a large region comprising part of the unorganized territory of the Kitimat-Stikine Regional District.

One way to capture this broader sense of a municipality and its surrounding region is through Statistics Canada's Census Agglomeration (CA) category. A CA includes an urban core population (the municipality) together with any neighbouring Stats Can data collection units where 50% or more of the employed labour force commutes to work in the urban core. Statistics Canada uses such labour market commuter flows as a proxy for a 'functional region'.

Therefore, in some parts of this report, data are reported for the City of Terrace, the Terrace CA, the Kitimat-Stikine Regional District, and the province of BC. The goal is to give a range of contexts against which the changes occurring in Terrace can be compared.

A final caution concerns the Census recording of First Nations and aboriginal population data. Such has proved to be a challenge for Statistics Canada, and both the City and Terrace CA data should be treated as 'undercounting" First Nations and aboriginal population data

3.0 Population Change

Table 3.1 shows the population numbers for Terrace from 1971 to 2001. There was steady growth from 1971 to 1996, with an increase of 2,788 residents in the City. In 2001, the Census recorded a population closer to 12,000. This represents a small population loss over the preceding five year period and mirrors a more general pattern of population losses over this same time period for towns across northern BC. Despite this slight population loss, the City of Terrace has grown by 17.5% from 1971 to 2001.

In comparison to the provincial growth rate which was approximately 13% from 1991 to 1996 and approximately 5% from 1996 to 2001, the City of Terrace had a slightly slower growth rate from 1991 to 1996, and a decline in population during the period from 1996 to 2001. These numbers are, however, more in line with the Kitimat-Stikine Regional District which also experienced a population decline from 1996 to 2001.

The emergence of the City of Terrace as a service centre for the region means that it is important to consider the Terrace CA population patterns as well (Table 3.1). Between 1971 and 2001 the population for the Terrace CA grew from about 14,000 to about 20,000. As with the City data, there was growth from 1971 to 1996 and a small decline to 2001 (mirroring the general pattern seen across northern BC).

While Terrace has emerged as a service centre for the region, the City and surrounding areas still have a strong reliance on the forest industry. Difficulties in the forest industry over the late 1990s and early 2000s have meant limited opportunity for additional population growth.

Table 3.1 Population Counts

Year	Terrace (City)	Terrace [CA]	Kitimat-Stikine	BC
1971	9,991	14,226*	37,325	2,184,621
1976	10,251	15,000	38,720	2,392,790
1981	10,915	17,850**	42,400	2,744,467
1986	10,532	17,390***	39,483	2,883,367
1991	11,433	18,908	42,053	3,282,061
1996	12,779	20,941	43,618	3,724,500
2001	12,109	19,980	40,876	3,907,738

Source: Statistics Canada

* Between 1971 and 1976 there was a boundary change. This figure represents the population that exists in Terrace [CA] as per the 1976 boundary.

** This figure represents the 1981 total population count from the adjusted boundaries that aligned with 1986 boundaries.

*** Between the 1976 and the 1986 Censuses, the boundary for Terrace's CA was increased. In the 1976 Census, Terrace [CA] was comprised of Kitimat –Stikine Subd. C [SRD], Kulspai 6 [IR] and Terrace [DM]. In the 1981 Census, Terrace [CA] was comprised of Dolphin Island 1 [R], Kitamaat 2 [R], Kitasoo 1 [R], Kitimat 8 [DM], Kitimat-Stikine, Subd. C [SRD], Kitsumkaylum 1 [R], Kshish 4 [R], Kulkayu 4 [R], Kulspai 6 [R], and Terrace [DM]. In the 1986 Census, Terrace [CA] was comprised of Kitimat-Stikine, Subd. C [SRD], Kitsumkaylum 1 [R], Kshish 4 and 4A [R], Kulspai 6 [R], and Terrace [DM].

As shown in Table 3.2, the percent population change in the City of Terrace has fluctuated between 1971 and 2001. The pattern of population change in the Terrace CA follows the same trends as for the City. Over that same period, population change in British Columbia was approximately 10% from 1971 to 1976, 15% from 1976 to 1981, 5% from 1981 to 1986, 14% over the 1986 to 1991 period, and 14% again between 1991 and 1996. Between 1996 and 2001, the population in BC grew by only 5%.

In contrast to provincial growth rates, the Kitimat-Stikine Regional District experienced slower growth rates during the periods of growth, followed by population declines during the 1981 to 1986 and 1996 to 2001 periods. The trend for Terrace is similar, although population declines are not as severe as for the Regional District. Between 1981 and 1996 there was a population loss, while during each of 1971 to 1976, 1976 to 1981, 1986 to 1991, and 1991 to 1996, there was population growth. During the most recent 5 year Census period, there was a population decrease.

Table 3.2 Percent Population Change, 1971-2001

Year	Terrace (City)	Terrace (CA)	Kitimat-Stikine RD	BC
1971-1976	2.6	5.4	3.7	9.5
1976-1981	6.5	19.0*	9.5	14.7
1981-1986	-3.5	-2.6*	-6.9	5.1
1986-1991	8.6	8.7	6.5	13.8
1991-1996	11.8	10.8	3.7	13.5
1996-2001	-5.3	-4.6	-6.3	4.9

Source: Statistics Canada
** These figures were calculated using the 1981 total population count from the adjusted boundaries that aligned with 1986 boundaries.

As described for many places across northern BC, much of the out-migration in recent years is by young households. This loss of younger people, together with the numbers of people aging-in-place, means that the Terrace area is dealing with an accelerating pattern of population aging. This is a process now underway in many rural and small town places across North America, and especially across northern BC. These population trends provide support for the observations which many in the town have been making about the need to address a growing 'seniors' issue.

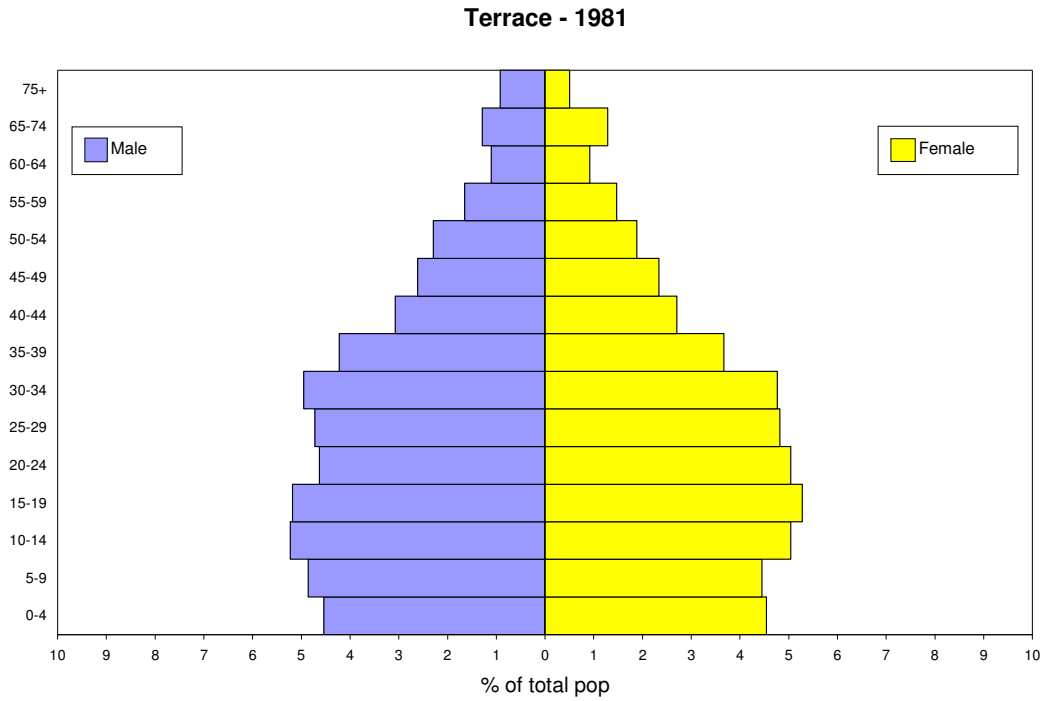
4.0 Population Pyramids

Against this backdrop of population growth and then decline, are associated changes in the age structure of Terrace's population. These changes in age structure reflect the preceding discussion with respect to population aging and its constituent elements: youth out-migration and aging-in-place.

Population pyramids provide a 'picture' of the local population at any given point of time. Broken down into males and females, the pyramid identifies the proportion of the population within particular age groups. As a result, pyramids can provide a useful tool for illustrating how a local population is changing over time.

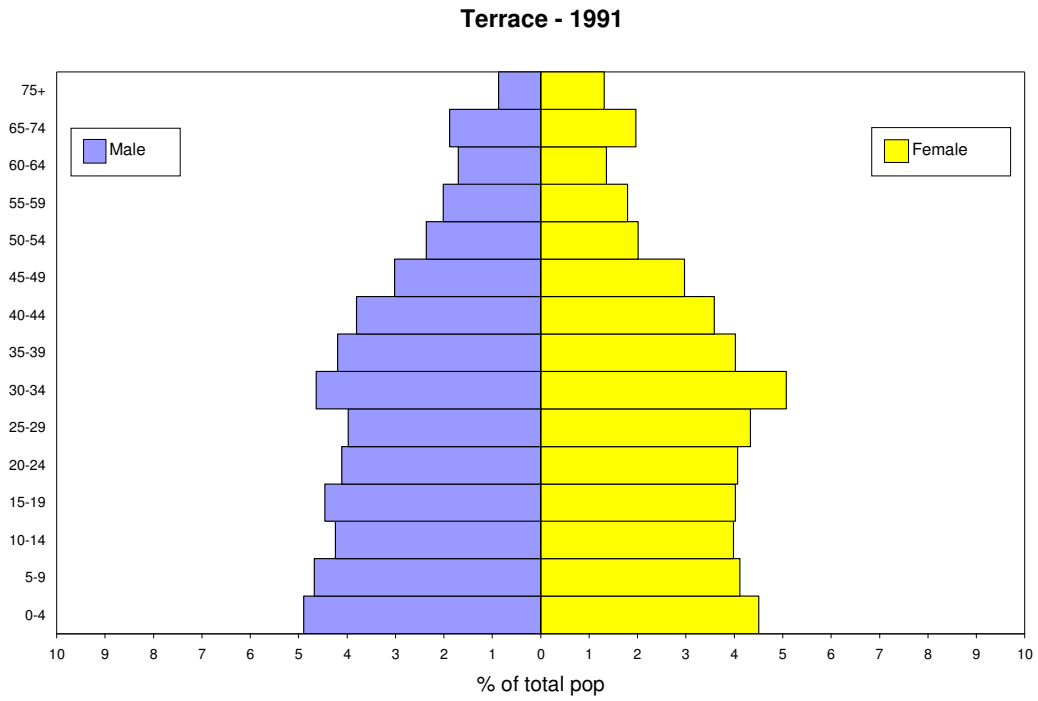
Figures 4.1 though 4.3 are the population pyramids for the City of Terrace from 1981 to 2001. Age data from 1971 for the City was not available in the necessary 5 year age intervals, with the result that we could not build a population pyramid.

Figure 4.1 City of Terrace Population – 1981



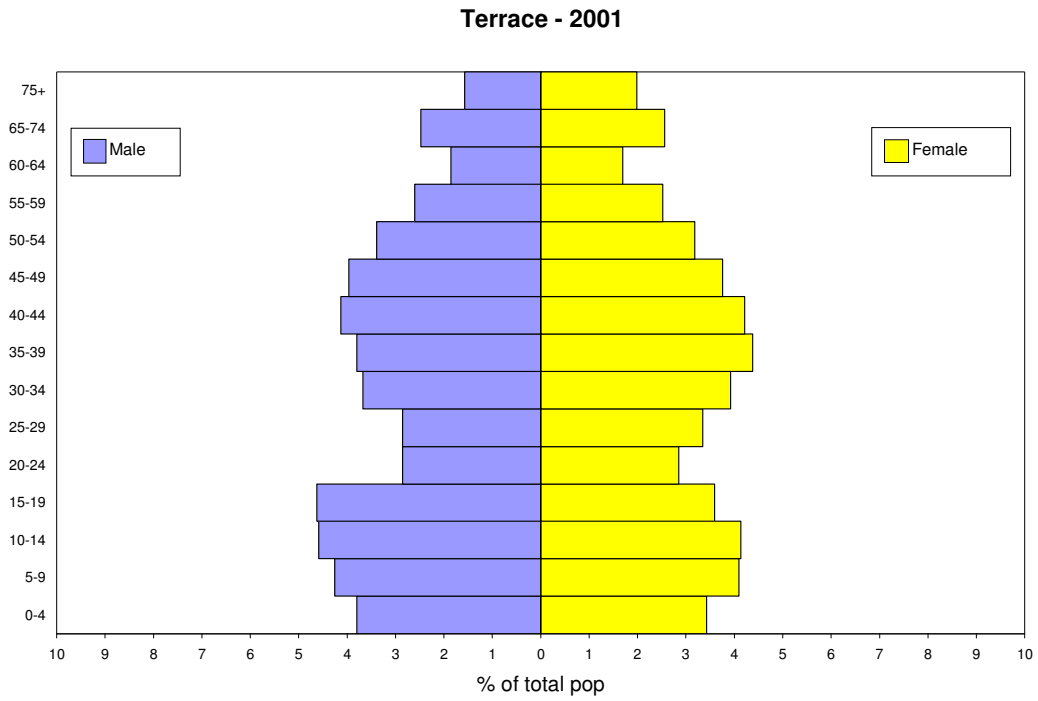
The population pyramids for the City of Terrace show a pattern typical of resource towns in northern BC. In 1981, the population is dominated by young families (Figure 4.1). This is shown by the large proportion of the local population in the 25 to 40 year age groups and the corresponding 0 to 20 year age groups. In a city like Terrace, young families were drawn by the work opportunities of an expanding forest industry and growing commercial/retail base.

Figure 4.2 City of Terrace Population – 1991



There are a few changes by 1991. There is a slight decline in the share of young family households in the City, as well as a smaller share of children in the 10 to 19 year age groups (Figure 4.2). There are also more adults in the older age cohorts, particularly from age 40-44 and higher. An aging-in-place process is starting where the workforce is fully engaged in a stable industrial base, but where limited new job growth has slowed the in-migration of younger households. Such also contributes to the out-migration of youth. This is seen by the smaller shares of the population in the 20-24 and 25-29 year cohorts. Young people may be leaving to pursue employment or educational opportunities outside of Terrace. Again, this population pyramid pattern is quite common in resource towns and across northern BC.

Figure 4.3 City of Terrace Population – 2001



By 2001, the trend towards population aging is again seen. Family households are now concentrated in the 30 to 50 year age groups and there is also a larger share of the population over age 50 than at any time in the past (Figure 4.3). Aging-in-place among those in the workforce, and a continued out-migration of young people in the 20-24 and 25-30 year age cohorts, continues to be easily seen within this population pyramid.

Figures 4.4 though 4.5 are the population pyramids for the Terrace CA from 1991 to 2001. As a result of the changing boundaries used by Statistics Canada in defining the Terrace CA in the 1971, 1976, and 1981 periods, we were not able to build comparable population pyramids for these points in time.

Figure 4.4 Terrace CA Population – 1991

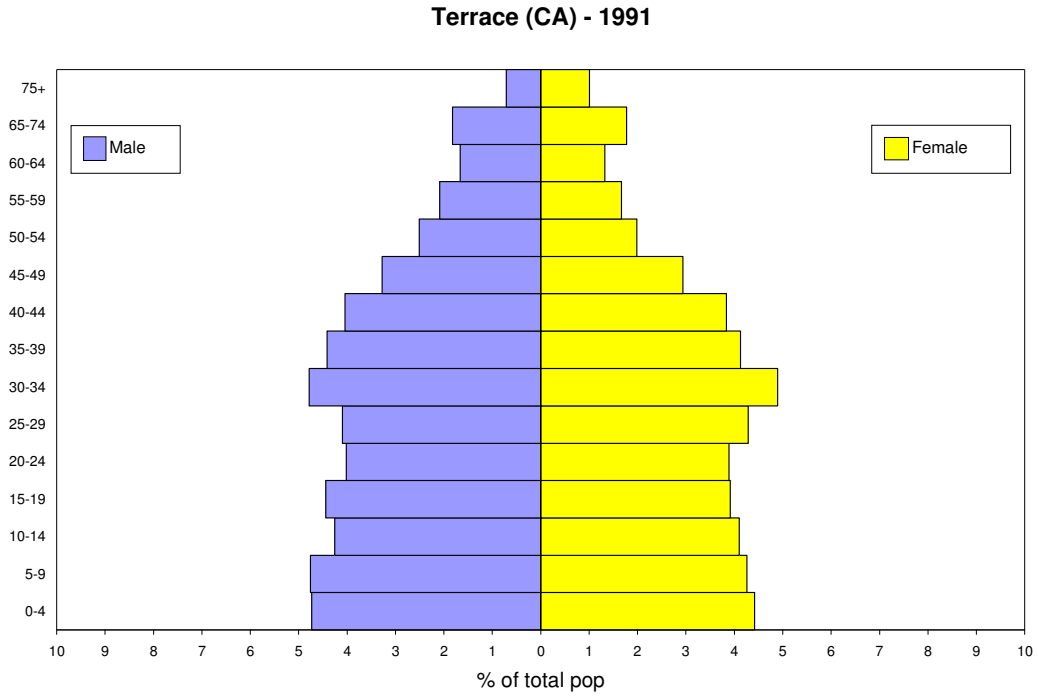
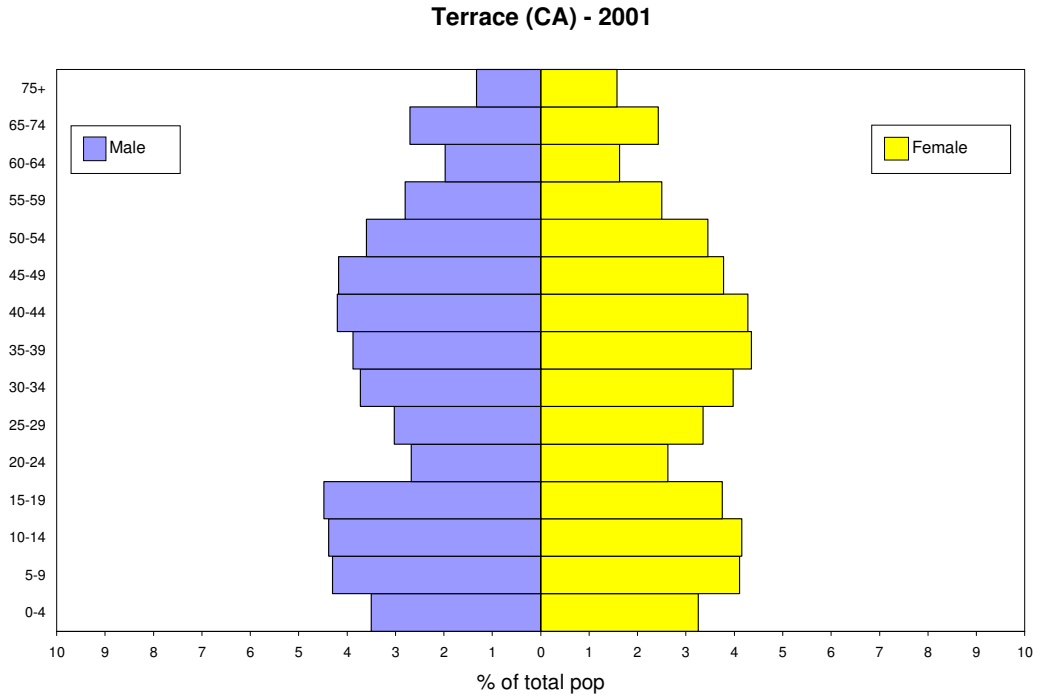


Figure 4.5 Terrace CA Population – 2001



The population pyramids for the Terrace CA follow very closely the patterns described for the City. In 1991, there is still a strong share of young family households with children, but the ages

of the adults are clustered in the 30-44 age groups (Figure 4.4). There is also a strong share of older adults. Again, the age distributions in the Terrace CA mirror almost exactly the age distributions for the City. These types of population pyramid patterns were quite common across northern BC in 1991.

By 2001, the trend towards population aging is again seen. For the Terrace CA, family households are now concentrated in the 30 to 50 year age groups and there is a growing share of the population over age 50 (Figure 4.4). Aging-in-place among those in the workforce, and a continued out-migration of young people in the 20-24 and 25-30 year age cohorts, is also affecting the Terrace CA population. As in 1991, the age distributions in the Terrace CA mirror almost exactly the age distributions for the City.

5.0 Age Dependency Ratios

This section of the report deals with population change in terms of the shift described above between younger and older populations in Terrace. As shown in Table 5.1, the trend at all scales is that the percent of the population aged 65 years and older has increased since 1971. In Kitimat-Stikine Regional District, the percent of the population aged 65 and older has increased from approximately 3% in 1971 to approximately 8% in 2001. Over that same period, the percent of the population aged 65 and over in the City of Terrace changed from approximately 5% to nearly 9%. The rate of increase in the seniors' population is higher for the Regional District as a whole compared to that for the City of Terrace. While data for the Terrace CA is only comparable since 1986, the scale and trends of population aging follow those for the City.

Table 5.1 Percent of Population 65 Years and Older, 1971-2001

Year	Terrace (City)	Terrace (CA)	Kitimat-Stikine RD
1971	4.6	--	2.6
1976	3.8	--	2.8
1981	4.0	--	2.8
1986	4.8	4.2	3.7
1991	6.0	5.3	4.6
1996	7.0	6.3	5.8
2001	8.6	8.0	7.7

Source: Statistics Canada

Many resource dependent regions across northern BC are experiencing a process called "Frontier Aging". In this case, an established workforce where there is limited new employment growth over time will age-in-place as people continue with their occupational engagement. As shown in Table 5.2, the percent of the workforce aged 45 years and older has increased in both the Kitimat-Stikine Regional District and the City of Terrace since 1971 (with the recent changes in the Terrace CA mirroring the City pattern). For this table, the 'workforce' is defined as between ages 15 and 64 years. In the Kitimat-Stikine Regional District, the share of the workforce aged

45 to 64 increased from about 20% in 1971 to about 35% in 2001. Over that same time, the share of the workforce between ages 45 and 64 in the City of Terrace grew from about 22% to about 35%. It is this 'nearing retirement' population that will be very important due to its future impacts on services and housing needs for older residents.

Table 5.2 Percent Workforce Aged 45 Years and Older, 1971-2001

Year	Terrace (City)	Terrace (CA)	Kitimat-Stikine RD
1971	21.7	--	20.0
1976	21.2	--	20.6
1981	21.2	--	20.0
1986	24.0	23.2	23.3
1991	25.5	25.6	25.9
1996	27.7	28.6	28.9
2001	34.2	35.0	35.2

Source: Statistics Canada

Dependency Ratios

The transition in age relationships can also be characterized by 'dependency ratios'. A dependency ratio calculates the proportion of the population of interest against the remainder of the population in a particular place.

For example, in Table 5.3, the total dependency ratio is calculated for the period from 1971 to 2001 for each of BC, Kitimat-Stikine Regional District, Terrace CA, and the City of Terrace. The total dependency ratio combines all those people over the age of 65 with all those people under the age of 15 and compares this to the remainder of the population. That is, those who are children (not in the workforce) and those who are retired (not in the workforce) are combined and compared against the workforce which would be supporting them. This is a statistical measure to try to illustrate changes in the relationship between the working age population and the very young and older populations.

The total dependency ratio combines both young and old populations. As noted in Section 4 with respect to the population pyramids, the transition in Terrace has involved a reduction in the share of the young population and an increase in the share of the population over age 65. The following tables identify the scale of this change and compare it to both the Kitimat-Stikine Regional District and BC results.

As shown in Table 5.3, the total dependency ratio for BC from 1971 through to 2001 varied from approximately 60% in 1971 to about 47% in 2001. For the Kitimat-Stikine Regional District, the trend has been more uniformly downward. In 1971, the total dependency ratio for Kitimat-Stikine Regional District was about 69%, declining to just under 46% in 2001. In Terrace, the pattern is one of decline. For the City of Terrace, the total dependency ratio declined from about

58% from 1971 to about 49 % in 2001. Available data for the Terrace CA put the total dependency ratio at about 47% for the past 15 years.

In other words, across both the Regional District and within Terrace, there is a growing proportion of working age residents relative to the very young and very old population. As noted earlier, this is likely the result of an aging-in-place of the workforce and smaller shares of young households with children.

Table 5.3 Total Dependency Ratio, 1971-2001 (Percent)

Year	Terrace (City)	Terrace (CA)	Kitimat-Stikine RD	BC
1971	57.6	--	69.1	59.5
1976	55.5	--	58.6	51.4
1981	48.5	--	50.2	47.7
1986	46.1	46.2	48.1	48.4
1991	48.1	46.7	47.3	49.3
1996	48.8	46.9	47.3	50.1
2001	48.9	46.5	45.9	46.4

Source: Statistics Canada

As shown in Table 5.4, the young dependency ratio calculated for the period 1971 to 2001 shows a number of quite remarkable declines. In BC, the share of the population under age 15, compared to the rest of the working age population, was approximately 45% in 1971 and this has declined to approximately 27% in 2001. For the Kitimat-Stikine Regional District, the young dependency ratio was 65% in 1971 and this declined to approximately 35% in 2001. In the City of Terrace, the young dependency ratio was approximately 50% in 1971, declining to approximately 36% in 2001. For the Terrace CA, there is a pattern of decline that is similar to the City. As noted above, the dramatic changes in the share of the young population is driving the large dependency ratio shifts to this point in time.

Table 5.4 Young Dependency Ratio, 1971-2001 (Percent)

Year	Terrace (City)	Terrace (CA)	Kitimat-Stikine RD	BC
1971	50.0	--	64.6	44.5
1976	49.6	--	54.1	36.5
1981	42.6	--	46.0	31.7
1986	39.0	40.0	42.6	30.4
1991	39.1	38.9	40.4	30.1
1996	38.3	37.7	38.7	30.4
2001	36.1	34.7	34.6	26.5

Source: Statistics Canada

If changes in the young dependency ratios have been driving the overall dependency ratio changes to this point, the emphasis will soon shift to the old age dependency side of the equation. As will be noted below, there has been growth in old age dependency ratios. This growth in the share of the population in older age groups was also shown in the earlier discussion of population pyramids. To date, however, the size of these older age groups has not been large in northern BC. But with the coming of the 'baby boom' retirement years, the old age dependency ratio will have more impact on overall dependency ratio changes.

In contrast to the young dependency ratios, there has been growth in the old age dependency ratio across all three scales from 1971 to 2001 (Table 5.4). For BC, the old age dependency ratio was approximately 15% in 1971, increasing to approximately 20% in 2001. For the Kitimat-Stikine Regional District, the old age dependency ratio was approximately 5% in 1971 and more than doubled to about 11% in 2001. The change in the City of Terrace has grown from approximately 8% in 1971 to approximately 13% by 2001. These increases have been modest compared to what will occur over the next 15 years as local aging-in-place means that there is a large number of 'baby boom' workers who are soon to retire and put increased demands on seniors' services and housing.

Table 5.4 Old Age Dependency Ratio, 1971-2001 (Percent)

Year	Terrace (City)	Terrace (CA)	Kitimat-Stikine RD	BC
1971	7.6	--	4.5	15.0
1976	5.9	--	4.4	14.9
1981	5.9	--	4.2	16.0
1986	7.1	6.2	5.5	18.0
1991	8.9	7.8	6.8	19.2
1996	10.5	9.2	8.6	19.7
2001	12.8	11.8	11.2	20.0

Source: Statistics Canada

6.0 Retention Rates

While the preceding sections have included information on how Terrace's population has changed, and how there is a 'bubble' of older workers approaching retirement, this section deals with an estimate of how Terrace's seniors' population may change in the coming years. To do this, we have calculated potential retention rates for the population at retirement age and created high, medium, and low estimates for how many of those who retire may stay in the community.

Retention Rates

In all of these estimates, we have used 10 year time periods. These are from 1971 to 1981, 1981 to 1991, and 1991 to 2001. Over each of these three time periods, we are concerned with the change in the size of specific population age groups over that 10 year period and focussed around

the critical retirement age of 65. Thus, we compare the size of the population that was aged 55 to 64 years of age in the first time period against the population which is then aged 65 to 74 years ten years later in time period two. Then, we compare the size of the population that was aged 55 to 64 years of age in the second time period against the population which is then aged 65 to 74 years ten years later in time period three. Three elements impact population change as this group ages. The first is in-migration, the second is out-migration, and the third is death. In this study we are assuming that rates of mortality have not, and will not, change significantly between 1971 and 2011. We are also, based on the information noted above, suggesting that in-migration of a large number of seniors to the City is not yet a significant issue. As a result, we are going to call this change in the size of the population from the first time period to a period ten years later as the 'retention rate'. That is, how many of the pre-retirement age group are we able to keep, or retain, in the community 10 years hence. Our interest is with how much of that population in the first time period is still in the community ten years later, and ten years older.

Table 6.1 shows the population retention rates as calculated for the Kitimat-Stikine Regional District. Between 1971 and 1981, approximately 54% of those people who were 55 to 65 years of age in 1971 were retained in the community in 1981. Between 1981 and 1991, approximately 69% of those people who were 55 to 64 years of age in 1981 were retained in the community in 1991 as a population aged 65 to 74. Between 1991 and 2001, about 73% of those people who were 55 to 64 years of age in 1991 were retained in the community in 2001 as a population aged 65 to 74.

Table 6.1 Population Retention Rates Kitimat-Stikine Regional District 1981-2001 (Percent)

	55-64 years to 65-74 years
1971-1981	53.5
1981-1991	68.6
1991-2001	73.4

Source: Statistics Canada

In Table 6.2, the population retention rates are calculated for the Terrace CA from 1981 to 2001. Given the problem of Statistics Canada changing the CA boundaries through the 1970s and 1980s, these results should be used with caution. Between 1981 and 1991, the retention of the population from its pre-retirement to immediate post-retirement age group was only 43%. Between 1991 and 2001, however, the retention rates around the time of retirement increased to approximately 80%.

Table 6.2 Population Retention Rates Terrace (CA) 1981-2001 (Percent)

	55-64 years To 65-74 years
1971-1981	--
1981-1991	42.9*
1991-2001	80.4

Source: Statistics Canada
*likely skewed too low due to use of 1981 CA data when boundary was at its largest extent

Table 6.3 shows the population retention rates for the City Terrace from 1971 to 2001. Between 1971 and 1981, the retention of the population from its pre-retirement to immediate post-retirement age group was approximately 62%. This increased to approximately 79% for the 1981 to 1991 period. Between 1991 and 2001 the retention rates around retirement stayed approximately the same at 78%.

Table 6.3 Population Retention Rates Terrace (City) 1981-2001 (Percent)

	55-64 years To 65-74 years
1971-1981	62.2
1981-1991	78.6
1991-2001	77.7

Source: Statistics Canada

Estimates

To estimate the potential retirement population in Terrace towards the year 2011, we will use three scenarios. The low range scenario is the nearly 43% retention rate experienced in the Terrace CA between 1981 and 1991. The mid range estimate uses the 65.2% average retention rate experienced by the Kitimat-Stikine Regional District over the 1971 to 2001 period. The high estimate is derived from the approximately 80% retention rate in the Terrace CA from 1991 to 2001.

In 2001, there were about 1045 people in the City of Terrace who were aged 55 to 64 years. Multiplying this by each of the retention estimates yields potential numbers of 'new seniors' in the age 65 to 74 year group who will be retained in the City to the year 2011. The high estimate

suggests an addition of approximately 844 seniors while the low estimate suggests an addition of approximately 450 seniors (Table 6.4). We can have a fair level of confidence that the low estimate will be exceeded. If one adds those former residents who might return to make use of family/friend support networks as they age, the number of seniors in the community has the capacity to grow considerably.

In 2001, there were about 1785 people in the greater Terrace CA who were aged 55 to 64 years. Multiplying this number by each of the three retention scenarios yields a high estimate of approximately 1431 'new' seniors while the low estimate suggests an addition of approximately 764 'new' seniors (Table 6.4).

Table 6.4 Estimate of Potential Growth of Seniors, 2001-2011

Year	Terrace (City)	Terrace (CA)	Kitimat-Stikine RD
High	844	1431	2927
Mid	685	1160	2373
Low	450	764	1562

Source: Statistics Canada
High estimate based on 80.4% retention.
Mid-range estimate based on 65.2% retention.
Low estimate based on 42.9% retention.

In 2001, there were already about 1041 seniors (age 65 and over) in the City of Terrace. Using the three retention scenarios, we can estimate that the seniors' population in the City has the potential to grow by between 43% and 81% (Table 6.5).

For the Terrace CA, there were already about 1600 seniors (age 65 and over) in 2001. Using the retention scenarios, we can estimate that the seniors' population in the CA has the potential to grow by between 48% and 90% (Table 6.5).

The future growth of seniors will be significant within the City and even more dramatic in the surrounding area – with many of these surrounding seniors looking to use services and facilities within the City.

Table 6.5 Estimate of Increase to Seniors Population, 2001-2011 (percent)

Year	Terrace (City)	Terrace (CA)	Kitimat-Stikine RD
High	81.1	89.4	93.1
Mid	65.8	72.5	75.5
Low	43.2	47.8	49.7

Source: Statistics Canada
2001 Seniors population in City of Terrace = 1041
2001 Seniors population in Terrace CA = 1600
2001 Seniors population in Kitimat-Stikine Regional District = 3145

7.0 Conclusion

The purpose of this report has been to provide population background information for the Terrace area and use this to estimate the scale of potential growth in the local seniors' population. The data are derived from the Census and are, at times, compared to data from BC and the Kitimat-Stikine Regional District.

Since 1971, the population of the City of Terrace has grown from about 9,000 to over 12,000 people. At the same time, the population of the greater Terrace area has grown from about 14,000 to about 20,000 people. As is common across northern BC, the addition of new economic activities has only just stayed apace with workplace changes such as automation, with the net result being limited job growth. This lack of job growth has stemmed the in-flow of young families seeking work. One consequence is a process of workforce aging-in-place.

This aging-in-place is clearly seen in the population pyramids for both the City of Terrace and the Terrace CA. The population during the 1970s and 1980s was comprised largely of young families with young children. By 2001, the workforce (buoyed by steady work in the forest sector) has aged, there are proportionally fewer children (especially the very youngest children), and proportionally more older residents. Along with this aging-in-place is some youth out-migration, likely in pursuit of work or educational opportunities.

This population aging is confirmed with an investigation of dependency ratios. A dependency ratio compares the young and/or old population against the working age population in order to provide benchmarks for assessing change over time. While there has been growth in the population over 65 years of age in Terrace, the largest share of population aging at this point in time can be attributed to the declining share of young people.

While the growing seniors' population may not yet be numerically large in Terrace, the pending retirement of a large group of older workers will change this. The question is, how many of these workers will remain in Terrace after they retire? Past experience suggests that the City of Terrace

has been very successful in retaining people in the community when they retire. From 1971 to 2001, the retention rates for retiring workers is estimated to be between 62% and 79%.

Using a range of retention rate scenarios, we can estimate that the City of Terrace may be adding between 450 (low estimate) and 844 (high estimate) 'new' seniors between 2001 and 2011. There is confidence that this number will be closer to the high estimate. We can also estimate that the Terrace CA may be adding between 764 (low estimate) and 1431 (high estimate) 'new' seniors between 2001 and 2011.

The coming retirement of the large 'bubble' of older workers will put considerable pressure on seniors' services and facilities. Within the City, the seniors' population has the potential to grow by between 43% and 81%. For the entire Terrace CA, the seniors' population has the potential to grow by between 48% and 90%. While much of this seniors' population will still be among the 'young elderly', others will start to require a greater level of housing, support, and health services.

Appendix A
Population Change Calculations

Table 3.1 Population Counts

Simple counts from the Census

Table 3.2 Percent Population Change, 1986-2001

Percent Change in Population =
(Population in T2) - (Population in T1) / (Population in T1)

Table 5.1 Percent of Population 65 Years and Older

Percent Population 65 Plus =
(Population 65+ / Total Population) * 100

Table 5.2 Percent Population of Workforce Aged 45 Years and Older

Composition of Working Aged Population =
(Population 45 - 64 years) / (Population 15 - 64 years) * 100

Table 5.3 Total Dependency Ratio

Dependency Ratio =
[(Population 65 years & older) + (Population 0-14 years) / Population 15-64 years] * 100

Table 5.4 Young Dependency Ratio

Young Age Dependency Ratio =
(Population 0-14 years / Population 15-64 years) * 100

Table 5.5 Old Age Dependency Ratio, 1971-2001 (Percent)

Old Age Dependency Ratio =
(Population 65 years & older / Population 15-64 years) * 100

Table 6.1, Table 6.2 & Table 6.3 Population Retention Rates

Retention Rates =
Example 1981 to1991
Population in 1991 aged 65-74 years / Population in 1981 aged 55-64 years

Table 6.4 Estimate of Potential Growth of Seniors, 2001-2011

High/ Low Growth in Retention Rate
High = (2001 population aged 55 - 64 years) * (highest calculated retention rate)
Low = (2001 population aged 55 - 64 years) * (lowest calculated retention rate)

Table 6.5 Estimate of Percent Increase to Seniors Population

For High/Mid/Low Retention Rates
(estimated number of new seniors to 2011) / (2001 population over age 65) * 100