

# WINDSOR'S FLAWED PLANNING

DATA THAT SIMPLY DOESN'T ADD UP

1.



**7,752 = POPULATION INCREASE**

EXPECTED IN WINDSOR THROUGH 2031

Windsor's Planning Department acknowledges the city's population might decrease after 2031. Their projections don't break down population by age, though Windsor's Official Plan acknowledges the community is aging.

2.

**4,219 FEWER 20-64 YEAR OLDS**

EXPECTED REGIONALLY THROUGH 2031

Our working age population is shrinking. The Ministry of Finance expects only our retiree age demographic to expand in significant numbers, mainly those older than 75.



3.



**BUT: 21,140 NEW JOBS?**

BASED ON REPORTS FROM 2008

That's almost 3 times Windsor's expected population increase. It's not supported by up to date analysis. The Sandwich South Secondary Plan uses pre-recession projections.

**If our population increases by 8,000 and none of that increase is working age people, where will the 21,000 new jobs come from?**

## Source:

1. [City of Windsor, 2018](#)
2. [Ministry of Finance, 2018](#)
3. [EDP Consulting, 2008](#)

In 2008, strong population growth projections by the consulting firm Lapointe led the consulting firm EDP to project a need for land to accommodate **21,140 new jobs by 2026**. 11,695 new jobs would be accommodated “in the city”. New land would be needed for the remaining 9,445 jobs.

**Table 6: New Employment at Fixed Places of Work in Windsor (Base Case)**

| Sector                           | New Employment (2007-2026) |
|----------------------------------|----------------------------|
| Manufacturing                    | 4,545                      |
| Other Industrial Related         | 2,705                      |
| Population and Business Services | 9,410                      |
| Institutional                    | 4,460                      |
| Primary                          | 20                         |
| <b>Total</b>                     | <b>21,140</b>              |

Source: EDP Consulting

This 2008 employment calculation was based on an expectation of robust population growth in the period from 2006-2026.

**Table 6: Population Growth, City of Windsor, 2006-2031, Reference Scenario<sup>2</sup>**

| Year | Population | 5-Year |          | Annual Growth Rate |
|------|------------|--------|----------|--------------------|
|      |            | Change | % Change |                    |
| 2006 | 216,473    |        |          |                    |
| 2011 | 220,037    | 3,564  | 1.6%     | 0.33%              |
| 2016 | 230,985    | 10,948 | 5.0%     | 0.98%              |
| 2021 | 243,055    | 12,070 | 5.2%     | 1.02%              |
| 2026 | 256,034    | 12,979 | 5.3%     | 1.05%              |
| 2031 | 267,670    | 11,636 | 4.5%     | 0.89%              |

Source: Lapointe Consulting Inc.

Source: Page 7 of [LaPointe's 2008 Population and Housing Projections](#)

A decade later, in 2018, the City of Windsor now expects Windsor’s population to reach only 225k by 2026. It foresees no further growth beyond 2031. The currently expected population in 2031 is now **43k lower** than expected a decade ago.

Table 1: Windsor Potential Growth Scenario

| Year                            | 2016    | 2021    | 2026    | 2031    | 2036    |
|---------------------------------|---------|---------|---------|---------|---------|
| 2015 Projection (Planning Dept) | 217,716 | 221,955 | 224,677 | 225,466 | 225,466 |
| Growth (5 year increments)      |         | 4,240   | 2,722   | 789     | NIL     |

Yet also in 2018, the [CR42SP Background Report](#) (page 34) **maintains the 2008 projection of 21k new jobs, without adjusting for the lower population growth expectations on which this figure was originally based** (The report does extend the period to reach this target by five years, from 2026 to 2031. However, since population is expected to grow by only 789 people between 2026 and 2031, it is difficult to imagine how this might happen).

This Background Report notes that now, only 6,880 jobs can be accommodated in Sandwich South. The remaining 2,565 (9,445-6,880) are to be filled “in the city”.

**This means a total of 14,260 jobs are to be created on available employment land in existing parts of Windsor by 2031, with a further “overflow” of 6,880 in Sandwich South.**

#### **Why this doesn't make sense**

- The projected 21,140 new jobs greatly exceed Windsor's currently expected population growth (7,750) through 2031.
- The Ministry of Finance projects a declining working age (20-64) population through 2031. Most population growth will be among those aged 75+.
- 21% (4,545) of the new jobs are projected to be in manufacturing, in spite of significant risks of further manufacturing job losses to outsourcing and automation
- The projection encompasses new jobs only. The new hospital will employ approximately 4,000, **but this represents a *shift*, rather than *new employment***. If Sandwich South can physically accommodate a total of 6,880 jobs, it implies only approximately 3,000 new jobs can be created there.
- Construction on the new Gordie Howe Bridge will lead to significant job creation starting in 2019; however, this will end when the bridge is complete. As well, the vast majority of these jobs will be located at the bridge site, not in vacant employment land within the city.

## Why this is a problem

The land needs calculation is being used to justify greenfield expansion of Windsor's developed footprint. This is premature at best.

In the absence of a realistic demand for employment land in the next 20 years, there is no justification for the employment argument supporting the development of Sandwich South.

The risk is that municipal and private resources will be spent unnecessarily developing the outskirts of Windsor, rather than investing in existing neighbourhoods. In the absence of strong population growth, this will make it harder to supply all neighbourhoods with a full array of services and amenities. For example, think of the wards that are still waiting for sidewalk construction or a community centre. Think of the roads with major potholes.

## Data Sources

### 1. City of Windsor Current Population Growth Projections

Source: [Pages 18 and 184](#)

Table 1: Windsor Potential Growth Scenario

| Year                               | 2016    | 2021    | 2026    | 2031    | 2036    |
|------------------------------------|---------|---------|---------|---------|---------|
| 2015 Projection<br>(Planning Dept) | 217,716 | 221,955 | 224,677 | 225,466 | 225,466 |
| Growth<br>(5 year increments)      |         | 4,240   | 2,722   | 789     | NIL     |

The overall population of the City is anticipated to grow by approximately 7,750 persons between 2016 and 2036. It is possible as a result of an aging demographic that the population of the City may decline slightly between 2031 and 2036. For the purposes of this analysis we have assumed no growth in the 2031 – 2036 period. It is noted that reduced population does not mean reduced housing units since reduction in family size increases demand for housing.

**Source:** [Page 20](#)

*“EDP consulting recommended an employment density of 23 and 28 jobs per ha be used for the City. This is an acceptable density to use on a gross basis. Different types of areas will generate different densities. Business Park type uses would generate densities of up to 50 jobs per ha, while light manufacturing and logistics would typically generate 10 to 15 jobs per ha. The Windsor Regional Hospital will generate an employment density of 120 jobs per ha.”*

*The available supply of land in the City that is designated for employment uses is 275ha. Based on 25 jobs per ha, these lands could accommodate 6,880 jobs. Based on EDP projection of 9,445 fixed employment jobs, there would be a need to designate enough land to accommodate an additional 2,565 jobs in the City. At 25 jobs per ha, there is a need to designate about 102 gross ha of land.”*

## **2. Hemson Development Charges Background Study, 2015**

**Source:** [Page 3](#)

The 2015 Hemson Development Charges Background Study projects employment growth that is more in line with current population projections.

But it was disregarded in the Sandwich South Secondary Plan:

*Employment in Windsor is forecast to grow by approximately 2,600 employees over the next ten-years, 600 of which will be in new non-residential space.*

## **3. Hemson Development Charges Amendment Background Study for the Sandwich South Planning District, 2018**

**Source:** [Appendix A](#)

The even more recent Hemson Development Charges Background Study projects employment of 10,977 in Sandwich South. It does not explain how the projections grew from the total of 2,600 reported by the same firm just three years earlier.

Note that:

- The 2015 Hemson study identified growth of 2,600 jobs overall.
- The 2018 Hemson study refers to 10,977 jobs in Sandwich South. It does not mention total job growth for the city as a whole.

Furthermore, the 2018 study:

- Gives no indication about how much of this employment represents a shift from other parts of the city
- Does not analyze total population growth for the City of Windsor. It is not a demographic study; its purpose is to allocate development charges equitably
- Calculated employment as a constant 82.9% of each year’s population growth **in the planning area** and is not based on an economic analysis of employment. It is therefore a calculation, rather than a projection
- Encompasses both the East Pelton and County Road 42 development areas
- Extends to 2036
- Does not include the projected 3,000-4,000 hospital jobs. The new hospital would be a one-off employment event, rather than a gradual one as implied in the table below. Yet the hospital jobs cannot be in addition to the 10,977 jobs, because there doesn’t appear to be enough land allocated to so much employment.

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APPENDIX A  
TABLE 1

Job growth is calculated as a constant %.

SANDWICH SOUTH PLANNING DISTRICT  
POPULATION, HOUSEHOLD & EMPLOYMENT FORECAST SUMMARY

| Mid-Year  | Population in New Households | Pop. in New HH Growth | New Occupied Households | Occupied Household Growth | HH Size | Employment by POW | Employment by POW Growth | Activity Rate |
|-----------|------------------------------|-----------------------|-------------------------|---------------------------|---------|-------------------|--------------------------|---------------|
| 2018      | 697                          | 697                   | 262                     | 262                       | 2.66    | 578               | 578                      | 82.9%         |
| 2019      | 1,394                        | 697                   | 524                     | 262                       | 2.66    | 1,155             | 578                      | 82.9%         |
| 2020      | 2,091                        | 697                   | 786                     | 262                       | 2.66    | 1,733             | 578                      | 82.9%         |
| 2021      | 2,788                        | 697                   | 1,048                   | 262                       | 2.66    | 2,311             | 578                      | 82.9%         |
| 2022      | 3,485                        | 697                   | 1,310                   | 262                       | 2.66    | 2,889             | 578                      | 82.9%         |
| 2023      | 4,182                        | 697                   | 1,572                   | 262                       | 2.66    | 3,466             | 578                      | 82.9%         |
| 2024      | 4,879                        | 697                   | 1,834                   | 262                       | 2.66    | 4,044             | 578                      | 82.9%         |
| 2025      | 5,576                        | 697                   | 2,096                   | 262                       | 2.66    | 4,622             | 578                      | 82.9%         |
| 2026      | 6,273                        | 697                   | 2,358                   | 262                       | 2.66    | 5,200             | 578                      | 82.9%         |
| 2027      | 6,970                        | 697                   | 2,620                   | 262                       | 2.66    | 5,777             | 578                      | 82.9%         |
| 2028      | 7,667                        | 697                   | 2,882                   | 262                       | 2.66    | 6,355             | 578                      | 82.9%         |
| 2029      | 8,364                        | 697                   | 3,144                   | 262                       | 2.66    | 6,933             | 578                      | 82.9%         |
| 2030      | 9,061                        | 697                   | 3,406                   | 262                       | 2.66    | 7,511             | 578                      | 82.9%         |
| 2031      | 9,758                        | 697                   | 3,668                   | 262                       | 2.66    | 8,088             | 578                      | 82.9%         |
| 2032      | 10,455                       | 697                   | 3,930                   | 262                       | 2.66    | 8,666             | 578                      | 82.9%         |
| 2033      | 11,152                       | 697                   | 4,192                   | 262                       | 2.66    | 9,244             | 578                      | 82.9%         |
| 2034      | 11,849                       | 697                   | 4,454                   | 262                       | 2.66    | 9,822             | 578                      | 82.9%         |
| 2035      | 12,546                       | 697                   | 4,716                   | 262                       | 2.66    | 10,399            | 578                      | 82.9%         |
| 2036      | 13,243                       | 697                   | 4,978                   | 262                       | 2.66    | 10,977            | 578                      | 82.9%         |
| 2018-2036 |                              | 13,243                |                         | 4,978                     |         |                   | 10,977                   |               |

Source: Hemson Consulting, 2018, based on City of Windsor East Pelton Secondary Plan and County Road 42 Secondary Plan

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**APPENDIX A**  
**TABLE 5**

**SANDWICH SOUTH PLANNING DISTRICT**  
**EMPLOYMENT GROWTH IN NEW NON-RESIDENTIAL SPACE BY CATEGORY**

**Employment Density**  
 Major Office 27.0 m<sup>2</sup> per employee  
 Population-Related Employment 70.0 m<sup>2</sup> per employee  
 Employment Land Employment 100.0 m<sup>2</sup> per employee

| Mid-Year  | Major Office            |                                       | Population-Related      |                                       | Employment Land         |                                       | Total Emp in New Space  |                         |
|-----------|-------------------------|---------------------------------------|-------------------------|---------------------------------------|-------------------------|---------------------------------------|-------------------------|-------------------------|
|           | Emp Growth in New Space | Growth in New Space (m <sup>2</sup> ) | Emp Growth in New Space | Growth in New Space (m <sup>2</sup> ) | Emp Growth in New Space | Growth in New Space (m <sup>2</sup> ) | Emp Growth in New Space | Space (m <sup>2</sup> ) |
| 2018      | 0                       | 0                                     | 395                     | 27,657                                | 183                     | 18,264                                | 578                     | 45,921                  |
| 2019      | 0                       | 0                                     | 395                     | 27,657                                | 183                     | 18,264                                | 578                     | 45,921                  |
| 2020      | 0                       | 0                                     | 395                     | 27,657                                | 183                     | 18,264                                | 578                     | 45,921                  |
| 2021      | 0                       | 0                                     | 395                     | 27,657                                | 183                     | 18,264                                | 578                     | 45,921                  |
| 2022      | 0                       | 0                                     | 395                     | 27,657                                | 183                     | 18,264                                | 578                     | 45,921                  |
| 2023      | 0                       | 0                                     | 395                     | 27,657                                | 183                     | 18,264                                | 578                     | 45,921                  |
| 2024      | 0                       | 0                                     | 395                     | 27,657                                | 183                     | 18,264                                | 578                     | 45,921                  |
| 2025      | 0                       | 0                                     | 395                     | 27,657                                | 183                     | 18,264                                | 578                     | 45,921                  |
| 2026      | 0                       | 0                                     | 395                     | 27,657                                | 183                     | 18,264                                | 578                     | 45,921                  |
| 2027      | 0                       | 0                                     | 395                     | 27,657                                | 183                     | 18,264                                | 578                     | 45,921                  |
| 2028      | 0                       | 0                                     | 395                     | 27,657                                | 183                     | 18,264                                | 578                     | 45,921                  |
| 2029      | 0                       | 0                                     | 395                     | 27,657                                | 183                     | 18,264                                | 578                     | 45,921                  |
| 2030      | 0                       | 0                                     | 395                     | 27,657                                | 183                     | 18,264                                | 578                     | 45,921                  |
| 2031      | 0                       | 0                                     | 395                     | 27,657                                | 183                     | 18,264                                | 578                     | 45,921                  |
| 2032      | 0                       | 0                                     | 395                     | 27,657                                | 183                     | 18,264                                | 578                     | 45,921                  |
| 2033      | 0                       | 0                                     | 395                     | 27,657                                | 183                     | 18,264                                | 578                     | 45,921                  |
| 2034      | 0                       | 0                                     | 395                     | 27,657                                | 183                     | 18,264                                | 578                     | 45,921                  |
| 2035      | 0                       | 0                                     | 395                     | 27,657                                | 183                     | 18,264                                | 578                     | 45,921                  |
| 2036      | 0                       | 0                                     | 395                     | 27,657                                | 183                     | 18,264                                | 578                     | 45,921                  |
| 2018-2036 | 0                       | 0                                     | 7,507                   | 525,483                               | 3,470                   | 347,009                               | 10,977                  | 872,493                 |



These cannot be hospital jobs.

#### 4. EDP Consulting: City of Windsor Employment Projections & Employment Land Needs Analysis, 2008

Source: [Page 26](#)

In 2008, the "base case" was considered to be the most appropriate for planning purposes. However, by 2016, it was clear that even the "low growth" scenario was

**Table 5: Employment at Fixed Places of Work Projections, Windsor**

| Scenario    | 2006    | 2011    | 2016    | 2021    | 2026    |
|-------------|---------|---------|---------|---------|---------|
| Base Case   | 120,700 | 120,970 | 126,200 | 133,290 | 141,840 |
| Low Growth  | 120,700 | 117,650 | 119,120 | 122,130 | 125,220 |
| High Growth | 120,700 | 125,900 | 136,630 | 149,010 | 162,520 |

Source: EDP Consulting

The Base Case scenario is considered to be the most appropriate for the twenty year planning period based on past and expected future trends. A 2026 employment level of around 141,840 is projected under this scenario, which would represent an increase of 21,140 jobs at fixed places of work in Windsor over the planning period from the estimated 2006 level. Based on sector trends and assumptions outlined in Chapter 2, it is estimated that these jobs will be distributed by sector groupings as shown in Table 6.

**Table 6: New Employment at Fixed Places of Work in Windsor (Base Case)**

| Sector                           | New Employment (2007-2026) |
|----------------------------------|----------------------------|
| Manufacturing                    | 4,545                      |
| Other Industrial Related         | 2,705                      |
| Population and Business Services | 9,410                      |
| Institutional                    | 4,460                      |
| Primary                          | 20                         |
| <b>Total</b>                     | <b>21,140</b>              |

Source: EDP Consulting

It should be noted that only a portion of new employment is expected to locate within business parks/employment lands areas, with the remainder locating in institutional, commercial and 'working at home' locations. The employment lands portion of new employment is estimated based on a number of adjustments as discussed in Section 3.2 on the following page.

over-optimistic. According to Stats Canada, Windsor had a [labour force of 92,535](#) in 2016.

### 3.2.5 Institutional Employment Adjustment

It is assumed that 90% of future institutional employment will occur on land designated or zoned for institutional uses and not in business parks/industrial employment lands.

### 3.3 Projected Employment for Business Parks/Employment Lands

Based on the assumptions outlined in Section 3.2, the level of employment which is expected to locate on employment lands in Windsor is around 9,445, which is roughly 45% of the new employment at fixed places of work projected for Windsor between 2007 and 2026.

**Table 7: Estimated New Jobs on Employment Lands in Windsor**

| Sector                           | New Employment (2007-2026) |
|----------------------------------|----------------------------|
| Manufacturing                    | 4,545                      |
| Other Industrial Related         | 2,570                      |
| Population and Business Services | 1,880                      |
| Institutional                    | 450                        |
| <b>Total</b>                     | <b>9,445</b>               |

Source: EDP Consulting

EDP's employment projections above are based on Lapointe's "Base Case". This is noteworthy, because the actual underlying population growth through 2016 has proven to be considerably more anaemic than even the "low growth" scenario:

**Table 62: Windsor Projected Population Change, 2006-2031  
Low Growth Scenario**

| Year | Population | 5-Year |          | Annual Growth Rate |
|------|------------|--------|----------|--------------------|
|      |            | Change | % Change |                    |
| 2006 | 216,473    |        |          |                    |
| 2011 | 219,698    | 3,225  | 1.5%     | 0.30%              |
| 2016 | 226,631    | 6,933  | 3.2%     | 0.62%              |
| 2021 | 235,521    | 8,890  | 3.9%     | 0.77%              |
| 2026 | 243,809    | 8,288  | 3.5%     | 0.69%              |
| 2031 | 250,206    | 6,398  | 2.6%     | 0.52%              |

Source: Lapointe Consulting Inc.

## 5. Timing

For the purposes of the 2018 land needs calculation, the 2026 projection was extended by 5 years.

Source: [Page 191](#)

In 2008, Lapointe Consulting completed a study for the City entitled: Population and Housing Projections: 2006-2031 and Affordable Housing Targets. Population growth has also been slower than anticipated in this report. This could result in slower growth in employment. While EDP considered the economic downturn in 2007, the report could not have considered that it would take the City, as well as much of Canada, almost five years to recover from that downturn. To reflect this economic history, the 2026 employment projection will be used as the 2031 projection for the purposes of this analysis.

## 6. Lapointe: Windsor Essex and City of Windsor Population and Housing Projections 2006-2031, 2008

Source: [Table 6](#)

The 2008 EDP study relied on demographic projections prepared in the same year by the consulting firm, Lapointe Consulting Inc.

The passage of time proves these projections to have been too optimistic.

For the year 2016, Lapointe's projection exceeds the [2016 Census \(217,188\)](#) by 14k or 6%. The 2031 projection of 267,670 exceeds the City's own current expectation of 225,466 by 42,204 persons, a difference of 19%.

**Table 6: Population Growth, City of Windsor, 2006-2031, Reference Scenario<sup>2</sup>**

| Year | Population     | 5-Year |          | Annual Growth Rate |
|------|----------------|--------|----------|--------------------|
|      |                | Change | % Change |                    |
| 2006 | 216,473        |        |          |                    |
| 2011 | 220,037        | 3,564  | 1.6%     | 0.33%              |
| 2016 | <b>230,985</b> | 10,948 | 5.0%     | 0.98%              |
| 2021 | 243,055        | 12,070 | 5.2%     | 1.02%              |
| 2026 | 256,034        | 12,979 | 5.3%     | 1.05%              |
| 2031 | 267,670        | 11,636 | 4.5%     | 0.89%              |

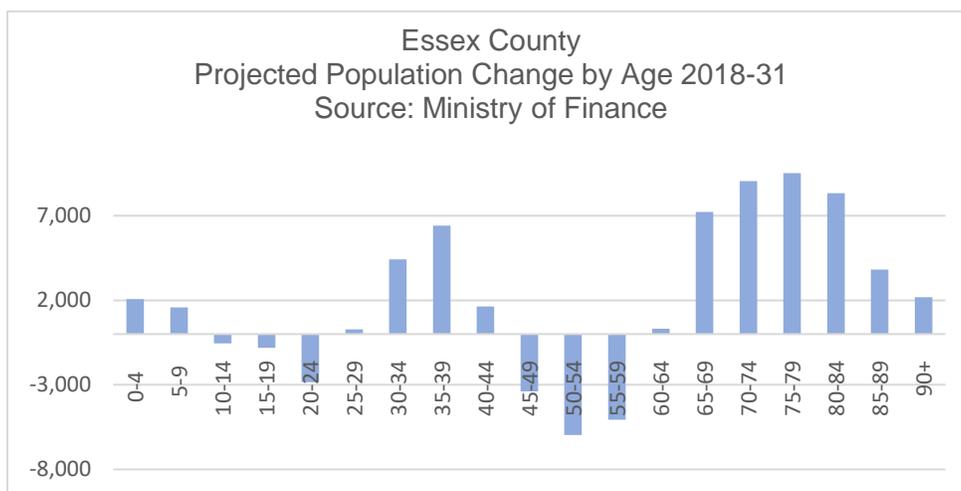
Source: Lapointe Consulting Inc.

## 7. Reality Check: Population analysis by age

Source: [Ministry of Finance tables](#)

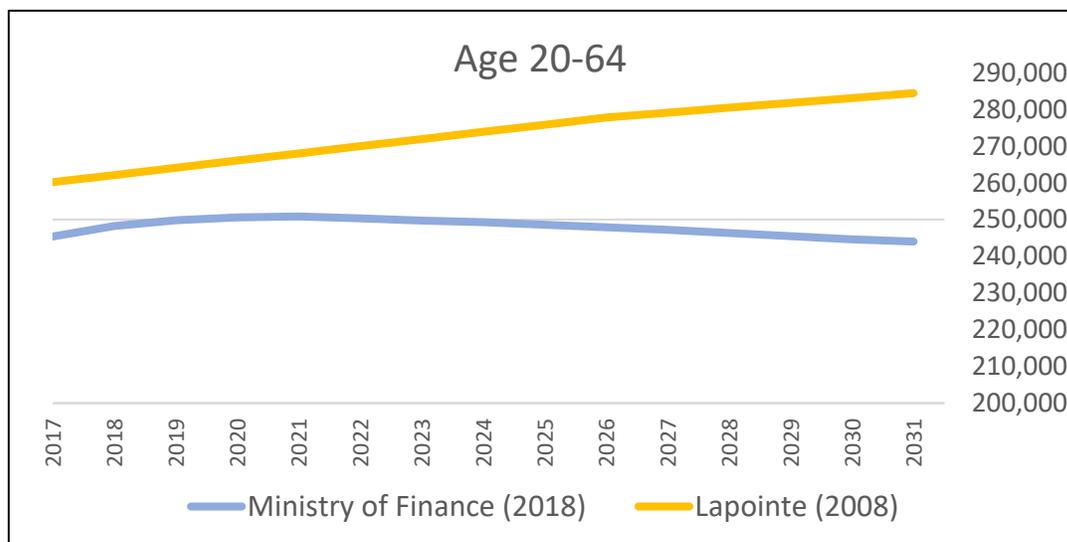
The City of Windsor does not break down its data by age group. For this reason the Ministry of Finance projection by age group for Essex County is depicted in the graph below.

This graph shows a small net decline in the *regional* 20-64 year old population through 2031.



The following graph shows the divergence in *regional* working-age population expectations between the 2008 reports, and the more recent 2018 Ministry of Finance projections.

**By 2031, the discrepancy between the two data sources is 40,397 persons.**



The Lapointe line above is compiled from the following [table](#) in Lapointe's report:

**Table 3: Windsor-Essex Age Distribution, 2006-2031, Reference Scenario**

|       | 2006    |        | 2016    |        | 2026    |        | 2031    |        | 2006-2026 |        | 2006-2031 |        |
|-------|---------|--------|---------|--------|---------|--------|---------|--------|-----------|--------|-----------|--------|
|       | Total   | %      | Total   | %      | Total   | %      | Total   | %      | Change    | Chg. % | Change    | Chg. % |
| 0-4   | 23,200  | 5.9%   | 23,115  | 5.5%   | 26,536  | 5.7%   | 27,354  | 5.6%   | 3,336     | 14.4%  | 4,154     | 19.1%  |
| 5-9   | 24,815  | 6.3%   | 23,406  | 5.6%   | 26,990  | 5.8%   | 28,447  | 5.8%   | 2,175     | 8.8%   | 3,632     | 15.6%  |
| 10-14 | 26,935  | 6.8%   | 24,859  | 5.9%   | 26,946  | 5.7%   | 28,831  | 5.9%   | 11        | 0.0%   | 1,896     | 7.6%   |
| 15-19 | 27,085  | 6.9%   | 26,740  | 6.4%   | 27,348  | 5.8%   | 28,988  | 5.9%   | 263       | 1.0%   | 1,903     | 7.0%   |
| 0-19  | 102,035 | 25.9%  | 98,120  | 23.3%  | 107,820 | 23.0%  | 113,620 | 23.1%  | 5,785     | 5.7%   | 11,585    | 11.9%  |
| 20-24 | 26,370  | 6.7%   | 29,012  | 6.9%   | 29,174  | 6.2%   | 29,557  | 6.0%   | 2,804     | 10.6%  | 3,187     | 11.7%  |
| 25-29 | 24,385  | 6.2%   | 29,311  | 7.0%   | 31,421  | 6.7%   | 31,577  | 6.4%   | 7,036     | 28.9%  | 7,192     | 27.1%  |
| 30-34 | 26,865  | 6.8%   | 28,436  | 6.8%   | 33,666  | 7.2%   | 33,603  | 6.8%   | 6,801     | 25.3%  | 6,738     | 27.4%  |
| 35-39 | 28,830  | 7.3%   | 26,256  | 6.2%   | 33,539  | 7.1%   | 35,636  | 7.2%   | 4,709     | 16.3%  | 6,806     | 25.2%  |
| 40-44 | 32,370  | 8.2%   | 28,465  | 6.8%   | 32,185  | 6.9%   | 35,229  | 7.2%   | (185)     | -0.6%  | 2,859     | 9.9%   |
| 20-44 | 138,820 | 35.3%  | 141,480 | 33.7%  | 159,985 | 34.1%  | 165,602 | 33.7%  | 21,165    | 15.2%  | 26,782    | 19.9%  |
| 45-49 | 30,515  | 7.8%   | 29,531  | 7.0%   | 28,832  | 6.1%   | 32,954  | 6.7%   | (1,683)   | -5.5%  | 2,439     | 7.6%   |
| 50-54 | 26,915  | 6.8%   | 32,158  | 7.7%   | 29,330  | 6.2%   | 28,881  | 5.9%   | 2,415     | 9.0%   | 1,966     | 6.5%   |
| 55-59 | 24,245  | 6.2%   | 29,647  | 7.1%   | 29,101  | 6.2%   | 28,861  | 5.9%   | 4,856     | 20.0%  | 4,616     | 17.5%  |
| 60-64 | 18,420  | 4.7%   | 25,411  | 6.0%   | 30,532  | 6.5%   | 28,098  | 5.7%   | 12,112    | 65.8%  | 9,678     | 41.3%  |
| 45-64 | 100,095 | 25.4%  | 116,747 | 27.8%  | 117,795 | 25.1%  | 118,794 | 24.2%  | 17,700    | 17.7%  | 18,699    | 16.7%  |
| 65-69 | 14,610  | 3.7%   | 22,278  | 5.3%   | 27,231  | 5.8%   | 29,051  | 5.9%   | 12,621    | 86.4%  | 14,441    | 82.4%  |
| 70-74 | 12,565  | 3.2%   | 16,165  | 3.8%   | 22,314  | 4.8%   | 25,116  | 5.1%   | 9,749     | 77.6%  | 12,551    | 93.1%  |
| 75-79 | 10,965  | 2.8%   | 11,735  | 2.8%   | 17,874  | 3.8%   | 19,408  | 3.9%   | 6,909     | 63.0%  | 8,443     | 77.2%  |
| 80-84 | 8,320   | 2.1%   | 8,132   | 1.9%   | 10,432  | 2.2%   | 13,290  | 2.7%   | 2,112     | 25.4%  | 4,970     | 60.9%  |
| 85+   | 5,985   | 1.5%   | 5,601   | 1.3%   | 5,899   | 1.3%   | 6,940   | 1.4%   | (86)      | -1.4%  | 955       | 16.8%  |
| 65+   | 52,445  | 13.3%  | 63,911  | 15.2%  | 83,750  | 17.8%  | 93,805  | 19.1%  | 31,305    | 59.7%  | 41,360    | 74.1%  |
| Total | 393,395 | 100.0% | 420,258 | 100.0% | 469,350 | 100.0% | 491,821 | 100.0% | 75,955    | 19.3%  | 98,426    | 24.6%  |

Source: Lapointe Consulting Inc.