

## The Development of Victoria as a Retirement Centre

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Article abstract

The significance of Victoria as a retirement location relative to other cities in Canada is the major focus of the article. Census data on the proportion of elderly and middle aged population in Canadian cities is investigated, as well as data on the migration of the elderly. Victoria is compared with other Canadian cities to determine when it became a significant destination for retirement and the degree of distinctiveness it achieved as a retirement centre since that time.



- REFERENCES:
- |                                      |                                    |
|--------------------------------------|------------------------------------|
| 1. Christ Church Cathedral.          | 8. Methodist Church.               |
| 2. Episcopal Methodist Church.       | 9. St. John's Church.              |
| 3. Catholic Church.                  | 10. Fire Engine House.             |
| 4. St. Andrew's Presbyterian Church. | 11. Dock and Landing Pier Company. |
| 5. Newspaper.                        | 12. Government Buildings.          |
| 6. First Presbyterian Church.        | 13. Custom House.                  |
| 7. Baptist Church.                   | 14. City Council Chamber.          |

BIRD'S-EYE VIEW OF  
**VICTORIA,**  
 Vancouver Island, B. C. 1878.

- REFERENCES:
- |                           |                           |
|---------------------------|---------------------------|
| 15. Power Mill.           | 21. Royal Hospital.       |
| 16. Old Police Hall.      | 22. Marine Hospital.      |
| 17. Foresters' Hall.      | 23. A. S. S. S.           |
| 18. Jail Building.        | 24. Government Buildings. |
| 19. Masonic Hall.         | 25. Assembly.             |
| 20. City Hall and Market. | 26. Market Square.        |
| 21. College School.       | 27. Old Market Hall.      |
| 22. Public Schools.       |                           |

*Bird's-Eye View of Victoria, B.C., 1878.*  
 SOURCE: Picture Division, Public Archives of Canada. C 107375.

*Vue à vol d'oiseau de Victoria, C.-B., 1878.*  
 SOURCE: Division de l'iconographie, Archives publiques du Canada. C 107375.

## Research Notes/Notes des recherches

### The Development of Victoria as a Retirement Centre\*

Charles N. Forward

#### *Résumé/Abstract*

*L'importance de Victoria comme centre de retraite, par rapport aux autres villes du Canada, constitue le point central de cet article. Les données du recensement sur la proportion de personnes âgées et moyennement âgées vivant dans les villes canadiennes ont été examinées, ainsi que les données sur le déplacement des personnes âgées. La comparaison entre les autres villes canadiennes et Victoria permet de déterminer à quel moment cette dernière est devenue une destination privilégiée pour les retraités et de préciser comment elle se distingue comme centre de retraite depuis lors.*

*The significance of Victoria as a retirement location relative to other cities in Canada is the major focus of the article. Census data on the proportion of elderly and middle aged population in Canadian cities is investigated, as well as data on the migration of the elderly. Victoria is compared with other Canadian cities to determine when it became a significant destination for retirement and the degree of distinctiveness it achieved as a retirement centre since that time.*

Victoria is widely known in Canada as a suitable place in which to retire and is commonly perceived as having a high proportion of retired people. It began in the mid-nineteenth century as a fur-trading headquarters and became a frontier commercial city soon after. It developed into the dominant commercial, manufacturing, military and government city of British Columbia during the latter part of the nineteenth century, but lost its commercial and manufacturing supremacy to Vancouver by 1900. In the present century Victoria retained its military and government roles and became more oriented toward tourism, and more obviously a destination for retirement. This article represents an attempt to measure the changing significance of Victoria as a place for retirement relative to other Canadian Cities during the past century.

It is based mainly on the available statistical evidence from Census of Canada sources and, hopefully, will provide a basis for further research on this topic directed toward explanations.

Over a period of fifty years from 1881 to 1931, Victoria evolved from the lowest to highest rank among major Canadian cities in proportion of elderly population (Table 1). During the latter part of the nineteenth century, Victoria was a frontier city with a relatively youthful population. By 1921 its component of elderly people was significantly above average and within the next decade it had become, statistically, the foremost centre for elderly residents in the country. Even in 1921, while exceeded by four other cities in the East (London, Saint John, St. Catharines and Quebec), Victoria led in the West (Table 2).

During the next fifty years from 1931 to 1981, not only did the proportion of elderly in Victoria increase steadily, but Victoria's lead over other cities continued to widen (Table 2). By 1981 Victoria's percentage of elderly exceeded that of the second highest city by half

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**TABLE 1**  
**Comparison of Victoria With All Other Canadian Metropolitan**  
**Areas in Percentage of Population 65 and Over, 1881-1981**

Year	Victoria's Rank	Total Canadian Metropolitan Areas*
1881	11	11
1891	11	12
1901	9	12
1911	(no data)	
1921	5	21
1931	1	17
1941	1	21
1951	1	22
1961	1	22
1971	1	22
1981	1	24

\* Because metropolitan areas were not defined until 1941, data from earlier censuses refers to cities which eventually were classed as metropolitan areas.

**TABLE 2**  
**Differences in Percentage Between Victoria and**  
**Other City Groups in Population 65 and Over, 1921-1981**

Date	Area	Victoria Percentage 65 and Over	Difference From Second City	Difference From Second City in the West	Difference From Average of Other Six Western Cities
1921	City	4.80	(Victoria ranked 5)	+1.60	+2.50
1931	City	8.84	+0.91	+3.82	+5.22
1941	City	11.90	+2.63	+3.17	+5.85
1951	C.M.A.	15.84	+4.00	+4.00	+6.93
1961	C.M.A.	15.92	+4.81	+4.81	+7.70
1971	C.M.A.	15.12	+5.07	+5.07	+6.96
1981	C.M.A.	17.03	+5.51	+5.51	+7.95

as much again. Within the West, Victoria's lead was even more pronounced in the 1930s and 1940s when London was ranked second in Canada. Since 1951, Vancouver has occupied that second position. A comparison of Victoria's percentage of elderly with that of the average of the six other western cities further emphasizes the increasing differentiation of Victoria's population from those of other cities in Western Canada.

So far, Victoria has been compared only with other metropolitan areas and it would be of interest to know how it compares with smaller cities that may also be important destinations for retirement. Unfortunately, the population figures for incorporated cities are not comparable with those for metropolitan areas because the political boundaries of cities may not include all the suburban areas that are actually

parts of the geographic cities, whereas the definition of a metropolitan area effectively includes all of the urban entity. Among cities that are not metropolitan areas those that have been classed as census agglomerations come closest to resembling metropolitan areas. In 1961, Victoria Metropolitan Area was the highest of all of the 130 cities in Canada over 10,000 population, with 15.9 per cent sixty-five and over. The next highest were Vernon (city, 14.6) and Kelowna (census agglomeration, 14.3). In 1971, Victoria (15.1) was exceeded slightly by Penticton (city, 15.3), while Leamington (city) and Vernon (city) had the same percentages as Victoria. In 1981 both Penticton (19.4) and Leamington (18.4) had higher percentages than did metropolitan Victoria. However, if one compared them with the City of Victoria (25.8) they would assume second and third positions, respectively.

**TABLE 3**  
**Net Migration of Population 65 and Over in**  
**Canadian Metropolitan Areas, 1956-1976**

Period	Victoria	Second City	Total Number of Cities
1956-61	+1,496	+1,319 (Vancouver)	13
1971-76	+2,320	+1,000 (St. Catharines)	23

1971-76 Victoria's net gain from outside B.C. +1,830 (79%)  
 1971-76 Victoria's net gain from within B.C. + 490 (21%)

**TABLE 4**  
**Differences in Percentage Between Victoria and the**  
**Other City Groups in Male Population 55-64, 1921-1981**

Year	Area	Victoria Percentage 55-64	Difference From Second City in Canada	Difference From Second City in the West	Difference From Average of Other Six Western Cities
1921	City	8.41	+1.43	+1.70	+3.77
1951	City	12.01	+0.86	+0.94	+2.16
1981	C.M.A	10.97	+0.49	+1.67	+3.26

Another indicator of the significance of Victoria as a retirement centre is the migration data from the Census of Canada. Information first became available on an age selective basis for metropolitan areas in 1961, but comparable data were not published again until 1976 (Table 3). From the figures for in-migration and out-migration the total net migration of elderly was calculated. In both periods Victoria registered the highest net migration of all Canadian metropolitan areas, despite its relatively small size compared with many others. The second city in the 1956-61 period was Vancouver, about five times the size of Victoria. In the 1971-76 period Victoria's net gain in number of elderly migrants was more than twice as great as that of the second city (St. Catharines). The 1971-76 data were classified by origin within and outside the province. The fact that the great majority were from outside British Columbia indicates that Victoria's attraction for retirement is not localized, but rather, is effective in other parts of the country as well.

The retired population is not confined solely to those sixty-five and over, but it is difficult to determine the size of the "young retired" group. In a planning board study of retirement in Victoria several data sources were used to determine the size of this group.<sup>1</sup> It was noted that the census occupational classification does not include "retired" as a category. Data for the age groups 45-54 and 55-64 by occupational categories that were interpreted as essentially retired, pensioners, investors, and property owners, were obtained from Revenue Canada. The number of people who declared

their occupations as "retired" in the federal poll list of 1968 were counted. And, finally, a questionnaire that included information on retirement by age groups was administered to a small sample of the population. Through correlation of these varied sources it was determined that the great majority of young retired were in the age group 55-64.<sup>2</sup> Therefore, a high proportion of population in the 55-64 age group may be taken as an indicator of a higher than average number of young retired people in a city. However, the young retired group is difficult to pin down statistically and this indicator must be interpreted as somewhat inconclusive. In order to best isolate this group only the percentage of male population 55-64 was determined for Canadian metropolitan areas (Table 4). Victoria was highest throughout the period, though the difference from the second city in Canada had declined a little by 1981. In the West, Victoria retained its significant lead over the other cities. This evidence indicates that Victoria's attraction for retirement is effective in the middle-aged, as well as the elderly group in Canada.

In conclusion, it has been indicated that Victoria became the foremost Canadian city as a place of residence for the elderly by 1931 and that since that time its lead over other cities in this respect has widened. Victoria has steadily become more distinctive as a Canadian retirement centre and there is no reason to believe that this trend will not continue into the future. The positive net migration of elderly to Victoria that became more pronounced in the 1970s than in the 1950s confirms this

characteristic. In addition, Victoria has a higher proportion of population aged 55-64 than other Canadian cities, which implies that the young retired group also is larger. The complex task of explanation is left to others. The simple explanation in the popular literature — that Victoria has an attractive physical environment for retirement, particularly climate — is merely a starting point.

Notes

1. Capital Regional Planning Board of B.C., *Retirement in the Capital Region of B.C.* (Victoria: Capital Region Planning Board of B.C., December, 1969).
2. *Ibid.*, 15.