

Background Report

City of Kawartha Lakes

ECONOMIC DEVELOPMENT STRATEGIC PLAN

economic renewal and how to achieve it

Make no little plans; they have no magic to stir 'our' blood and probably themselves will not be realized. Make big plans; aim high in hope and work, remembering that a noble, logical 'idea' once recorded will never die, but long after we are gone be a living thing, asserting itself with ever-growing insistency. Remember that our 'children' and our 'grandchildren' are going to do things that would stagger us. Let your watchword be order and your beacon beauty.

*Daniel Burnham
Architect / Planner
1921 / adapted*

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INTRODUCTION

Two Paths / One Choice

The City of Kawartha Lakes is an amalgamation of small, rural community gems that are connected by lakes, rivers and bountiful farmland within the municipal boundaries. That in and of itself makes the City of Kawartha Lakes unique and attractive. There is strong evidence of existing economic clusters such as agriculture / food production and tourism / retail, a growing culture sector, advanced light manufacturing and processing, and a well-respected local post-secondary institution. In addition, the City of Kawartha Lakes enjoys a strong construction and distribution sector, and is well-positioned only one hour at reasonable speeds from The Greater Toronto Area (GTA), Canada's largest urban market.

These strengths inform what should be a strong economic opportunity for the future. And to some extent they do. Yet the City of Kawartha Lakes under-performs in household-income, skilled labour pools, future-forward enterprises, the post-secondary educated populous required to start those businesses and subtle declines in population while the average age of City of Kawartha Lakes residents is far higher than the provincial average (as supported by the Situational Analysis 2017, Appendix A).

This creates an interesting set of choices for elected officials, the Economic Development Division, community leaders and the existing base of business owners.

One set of choices informs a path where the City of Kawartha Lakes continues to focus on and do exactly what it is doing today. You can make small changes here and there, continue to develop new ideas and projects and continue to get what you've been getting. According to provincial forecasts, the population will grow to 91,000+ by 2031 and that population should support existing retail and tourism while other business sectors organically grow or shrink in isolation. The highway extension will open, small sub-divisions will keep builders occupied, the City of Kawartha Lakes will attract more of a commuter population and Boomers will continue to relocate here, taking up excess residential inventory and creating demand for new inventory which in turn will keep property values higher than they would be otherwise.

We believe this status quo approach may be attractive to some because it is the path of least resistance.

We also believe it is fraught with risk. As our base of business owners retire, where is the younger population waiting in the wings who will buy those businesses? As massive economic disruption happens without warning all over the world (which makes a tax base that is dependent on a few older industries and property values more vulnerable), will the City of

Kawartha Lakes be diverse enough and future-forward enough to adjust? Will a commuter population shop here or shop where they work? Will an increasingly large senior's population put too much strain on local healthcare and other services? Will our best and brightest young people continue to move away for their education and not return to live? Will other communities in Kawartha Lakes take brand ownership of all the attraction possibilities reflected in those two words?

And the largest question on our minds after completing the process steps prior to writing this plan: will the villages and neighbourhoods that comprise the City of Kawartha Lakes ever realize the genuine, scale-based benefits of the amalgamation for the first time? Or will the communities within the City of Kawartha Lakes (including Lindsay) continue to perceive bias and lack of progress on the municipal front?

A different path is our recommended choice. It is not the path of least resistance because it challenges the status quo. We do not believe simply doing what you're already doing (only more of it) will serve up a brighter future for the City of Kawartha Lakes. We disagree with the provincial population increase forecasts (90,000+ by 2031) as current numbers do not support it (already behind as per 2016 projection of 77,000+). We do not believe sticking with tried and true works in a period of disruption. And we doubt it will address the real challenge before the City of Kawartha Lakes.

Our most profound challenge is about people. The Vision of this strategy must focus on people.

The City of Kawartha Lakes is a city of villages, each with a distinct personality, that is connected by lakes and streams. This positioning appeals to people, both present and those we need to attract. It is unique. It is inclusive of the assets we must focus on and a platform for achieving our goals - primarily focused on attracting, retaining and mobilizing the human resources that will create businesses, employment and long-term stability:

- We need to bring our best and brightest home. We need younger families to make the City of Kawartha Lakes their first choice.
- We need to communicate externally in a way that generates preference for the City of Kawartha Lakes regardless of the audience, including people who already run businesses and live here. We need to position this community as unique, attractive and inspiring – for more than tourism and short visits. We need one message to inspire all.
- We need to upgrade our skills and our base of technically-educated entrepreneurs.
- We need young people to be able to energize communities, support culture and take over local businesses as the Boomer generation starts to step back.

- We need our public sector to work together and respect each other across departments so that all ships can rise. We need to focus on our economic development strengths by supporting growth sectors with integrated 360° services.
- The difference we can make could be profound. Younger families, newer businesses, newer technologies, engaged entrepreneurs: all creating ripples that impact job growth and tax base diversity.

The Economic Development Strategy is a succession plan for our economy.

It is a strategy that is focused on gaining advantage (which is the only reason you undertake strategic planning). The path the City of Kawartha Lakes chooses should be purposeful and deliberate. It shouldn't only be about spending more to attract and support business – it should be about spending differently to drive better results. And it should all be focused on people – because the right mix of engaged people and human resourcefulness is what makes an economy work.

THE STRATEGY PROCESS: PUBLIC / EXECUTIVE SUMMARY

The Economic Development Strategic Planning Process was undertaken in several phases. The first step was an Audit (Appendix B) conducted by Tenzing, that reviewed: the current City of Kawartha Lakes economic development programs; studies, strategies and policies that currently impact local programming; economic and demographic analysis and: incorporated our expertise in business support (Appendix B). A summary of that Audit is reproduced in part here as an important first step in understanding why we landed on the Strategy as proposed.

The second phase of the Economic Development Strategic Planning process was engaging with the local business community and general public. The direction formulated in the Audit was tested and shaped through these engagements. A summary of the input received is also shared in this document.

Audit Summary (Reproduced from May 2017)

The City of Kawartha Lakes is a community of distinct neighbourhoods – lovely villages and towns in their own right, amalgamated together years ago to create scale and efficiency. Whether those gains have been realized or not isn't the focus of this Audit. By creating a comprehensive, integrated Economic Development Strategy, however, that scale and efficiency will be realized through every step of the journey.

One could look at the majority of rural and smaller communities in Ontario and expect to find the same basic economic conditions. And for the most part, these conditions have generally been caused by forces outside the control of any government; business sector disruption, global streamlining of entire industries, competitive and political pressure on all forms of manufacturing, the changing face of retail, technology, changing food preferences – every sector of every rural, small town economy is in play. This is a period of widespread renewal, most peer communities are in the same position and there are no silver bullets.

What also connects almost every rural community is the need to recognize the reality of demographics. Eighty-two percent of Canadians live in cities (major urban centres). This is the result of demographic compounding but also of a multi-generation migration (primarily a continuous youth brain drain) from rural areas to major urban centres, driven by employment opportunities, culture and the connection between major centres and new Canadians.

Though it sounds and feels harsh, what many rural communities are left with is less than optimal for growth and energized development (with technology replacing industry and relevant labour as the primary driver of economic well-being).

Slow population growth, aging workers, less relevant skills, the increasing reliance on public-sector employment and low-wage services employment growth all contribute to the malaise – and often, these are topics few want to tackle openly. This is especially true in Eastern Ontario as documented in the Report titled Eastern Ontario’s Economic Development Strategy (mdb – 2014).

The City of Kawartha Lakes is no different. The data supports this conclusion. Conversations between community business owners, staff and other community leaders support this conclusion (Economic Development Stakeholder Sessions, 2017). Regardless of highway expansion slated to open in 2020 (the impact of which will take years to unfold), we have flat to declining population growth and immediate challenges:

1. How to attract energized, skilled young families and an entrepreneurial culture (more than a bedroom community or a retirement villa and displaced workers from other rural regions). We need to become a preferred choice for a new generation.
2. Overcoming the friction created by a forced amalgamation of smaller villages and communities. We need to initiate a new, positive dialogue.
3. Lack of genuine brand differentiation (there are many other charming small towns in Ontario and the province is full of beautiful, fresh-water lakes).
4. The danger of becoming a bedroom community only (limiting tax base diversification, increasing home prices, etc.).
5. The Boomer succession dilemma; who is here to re-populate 50% or more of the small businesses and leadership positions over the next ten years as Boomers retire (finally).

As a result, and without needing to dive too deeply into population and employment data, one could safely conclude that the economic development challenge most pressing in the City of Kawartha Lakes is not business attraction first, but one of people attraction, mobilization and skills development. The work that needs to be done, if our assumptions are correct, is all about human resources.

Both opportunity and obstacles are mostly people-based (energized local business groups and chambers demonstrates the upside; the downside is captured in the stakeholder session feedback and supported by data about the talent shortage). Human resources issues impact economic development touch points across the spectrum:

- Reported challenges in municipal services (speed of service and approval processes).
- Motivating the owners of serviced industrial real estate.

APPENDIX 1

Current State Audit & Positioning for Strategy Development

Submitted by Tenzing: May 15, 2017

City of Kawartha Lakes Economic Development Current State Audit & Positioning for Strategy Development

"We used to create strategies to attract businesses that create the jobs that attract or keep people. In today's digital age, jobs are now increasingly likely to follow people as opposed to the other way around."

Janna Remes & Jonathan Woetzel McKinsey
Report: Urban World Meeting The Demographic Challenge
November 4, 2016 / ROB

FINAL
MAY 15, 2017

WHAT IS A CURRENT STATE AUDIT?

The Current State Audit for the purposes of developing an economic strategy for The City of Kawartha Lakes is to create a blend of objective data review and subjective interpretation of CKL’s current readiness for economic development going forward. This is not The Strategy – it is simply an assessment, a starting point and an external point of view. Seizing the opportunities and addressing the challenges outlined in the Audit will form the basis of The Strategy.

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OVERVIEW - TOP LINE SUMMARY

The City of Kawartha Lakes is a community of distinct neighbourhoods - lovely villages and towns in their own right, amalgamated together years ago to create scale and efficiency. Whether those gains have been realized or not isn't the focus of this Audit. It will, however, be included in the focus of the Economic Development Strategy that follows in June 2017.

One could look at the majority of rural and smaller communities in Ontario and expect to find the same basic economic conditions. And for the most part, these conditions have generally been caused by forces outside the control of any government; business sector disruption, global streamlining of entire industries, competitive and political pressure on all forms of manufacturing, the changing face of retail, technology, changing food preferences – every sector of every rural, smaller town economy is in play. This is a period of widespread renewal, most peer communities are in the same position and there are no silver bullets.

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Though it sounds and feels harsh, what many rural communities are left with is less than optimal for growth and energized development (with technology replacing industry and relevant labour as the primary driver of economic well-being).

This is especially true in Eastern Ontario as reported in good detail in the Report titled Eastern Ontario's Economic Development Strategy (mdb - 2014). Slow population growth, aging workers, less relevant skills, the increasing reliance on public-sector employment and low-wage services employment growth all contribute to the malaise – and often, these are topics few want to tackle openly.

The City of Kawartha Lakes is no different. The data supports this conclusion (CKL specific data – see Appendix A). Conversations between community business owners, staff and other community leaders support this conclusion (Stakeholder Sessions, 2017). Regardless of highway expansion slated to open in 2020 (the impact of which will take years to unfold), we have flat to declining population growth and immediate challenges:

How to attract energized, skilled young families and an entrepreneurial culture (more than a bedroom community or a retirement villa and displaced workers from other rural regions). We need to become a preferred choice for a new generation.

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As a result, and without needing to dive too deeply into population and employment data, one could safely conclude that the Economic Development challenge most pressing in the City of Kawartha Lakes (CKL) is not business attraction first, but one of people attraction, mobilization and skills development. The work that needs to be done, if our assumptions are correct, is all about human resources. As noted on the cover of this Report, jobs follow people, not necessarily the other way around.

As reported further along in the audit, both opportunity and obstacles are mostly people-based (Impact 32 is an example of a win and stakeholder comments / data about the talent shortage comprise the downside). Human resources development impacts economic development touch points across the spectrum:

- Reported challenges in municipal services (speed of service and approval processes).
- Motivating the owners of serviced yet vacant industrial real estate.
- The types of businesses attracted to CKL business starter programs (good numbers but lower-value businesses).
- Dependence on public sector (employment and heroics) in too many areas of the economy.

On the other hand, what's encouraging at this early stage is more than enough to suggest that energizing the local economy for the long term is a reasonable goal.

- Support of the local business community in (Business Retention, Expansion & Youth Report).

- Elected officials are supportive.
- Economic development portfolios are integrated and already focused on some of the growth opportunities (Agri-production, Tourism, Culture). This means there is a template for engagement and success.
- Unique assets (waterways, a 'city of farms', market proximity, costs of land / business operations, several growing employers).

What Tenzing learned as we went through the materials that were supplied and the discussions that ensued through the top-line audit process is that The City of Kawartha Lakes needs a talent transfusion more than anything else (attracting the right people and firing up those who already reside in your communities). To achieve that, we need to create a Vision of the opportunity that exists in CKL that aligns with our elected government, that connects all the individual efforts and that is attractive to the target audience most likely to want to set up a new life in Kawartha Lakes.

KICK-OFF MEETING REVIEW

The CKL ED team and Tenzing gathered for a two-hour kick-off meeting in November 2016 and a lively discussion focused on practical realities ensued. Right from the start, we were encouraged by the team's ability to get to the facts of the current situation.

The Billboard test (team perceptions of what makes CKL attractive to prospective businesses and entrepreneurs) was fairly consistent around elements of lifestyle (water, cost of living, small town); the consistency is a good starting point and will inform the strategy we adopt further into the development process. Much of the 'team creative' was focused on bringing alumni back to The City (defined as younger people who have moved away from the region). The ED team was aligned around re-connecting with a younger adult audience that had left The City (education, exploring the world) but who might be predisposed to coming back.

Key meeting points:

- The past is full of baggage that must be dealt with (either in the character of what we do or by making positive changes and progress more obvious). There needs to be a line drawn between the past and the future. Baggage includes: amalgamation, taxes, tilt to Lindsay, vacant serviced land, municipal services culture and responsiveness, lack of broadband, action plan implementation, stakeholder fatigue due to over-surveying, lack of meaningful secondary employment, seasonal-only tourism (actual versus desirable), insular municipal departments, brand and brand awareness, retail and services that do not align with attracting younger, energized families, etc. That is a very long list. In our notes, the very last point of the conversation was focused on attracting the right talent. We see that as the imperative.
- There is positive buzz around programs and successes in heritage / culture and longer-running successes among the agricultural community. These are important pillars for building our own best practices.
- From a competitive stand-point, the team provided a long list of communities that are doing economic development well. The majority of examples (Norfolk, Caledon, Bruce, PEC, Kingston, St. Thomas, KW, etc.) either have extremely strong legacy clusters or have embarked on significant brand/positioning initiatives. CKL lacks elements of both building blocks.
- Communicating progress and success to all stakeholders is a gap that can be easily closed (and must be closed). We need to do a better job of telling important influencers that we're doing a better job.

The team commented on establishing 'real' objectives for this project and the list is extensive though not totally inconsistent with the objectives as stated in the RFP.

- Bring youth back
- Define what the ED department does for the community
- Align an Economic Development Vision with Council's Vision and create language specific to talent attraction
- Identify metrics that we can track / are meaningful

***Vision** – the CKL Vision as documented in the 2016–2019 Strategic Plan may not be aligned with the Mission as documented in the same summary. A Vision is an aspirational Vision (what we'll become) – a Mission is how you get there. We doubt revisiting this is a prudent idea, but understanding the disconnect is important.

APPENDIX 2

Economic Development Strategy Public Survey

2017

Economic Development Strategy Public Survey

City of Kawartha Lakes

Economic Development Division

Background

The City of Kawartha Lakes conducted a general survey for input to the Economic Development Strategy. The survey was open to the public between April 7 and April 26, 2017. A total of 292 responses were received.

The survey was available online at www.advantagekawarthalakes.ca and www.city.kawarthalakes.on.ca. The survey was promoted in the April Economic Development Newsletter (approximately 1,000 circulation), the City of Kawartha Lakes Facebook page (boosted), @KL_LifeBalanced Economic Development Twitter account, and through email distributions of the local Chambers of Commerce and the Lindsay BIA. The survey was also promoted in print in the local newspaper and paper copies were available at Municipal Service Centres.

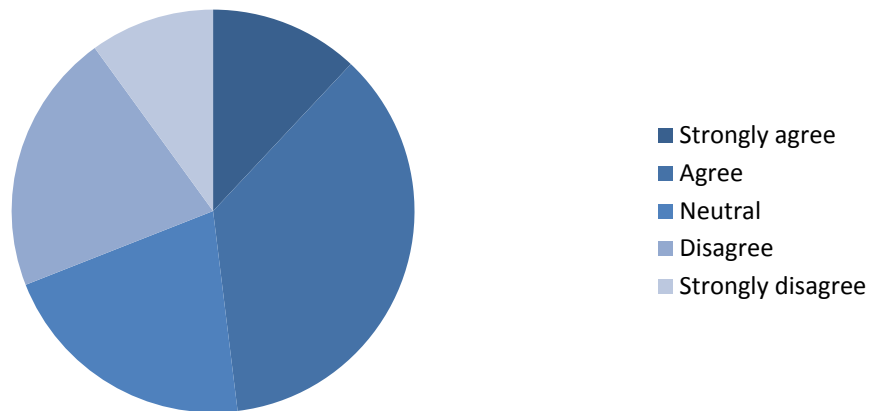
The survey had a total of 15 questions. The questions included both demographic information and input on perceptions of growing the Kawartha Lakes Economy.

Findings from the survey will be incorporated in the City of Kawartha Lakes Economic Development Strategy, Phase 2 Consultations.

Summary of Results

Question 1:

Figure 1: Over the next 5 years, I feel the City of Kawartha Lakes will grow and prosper



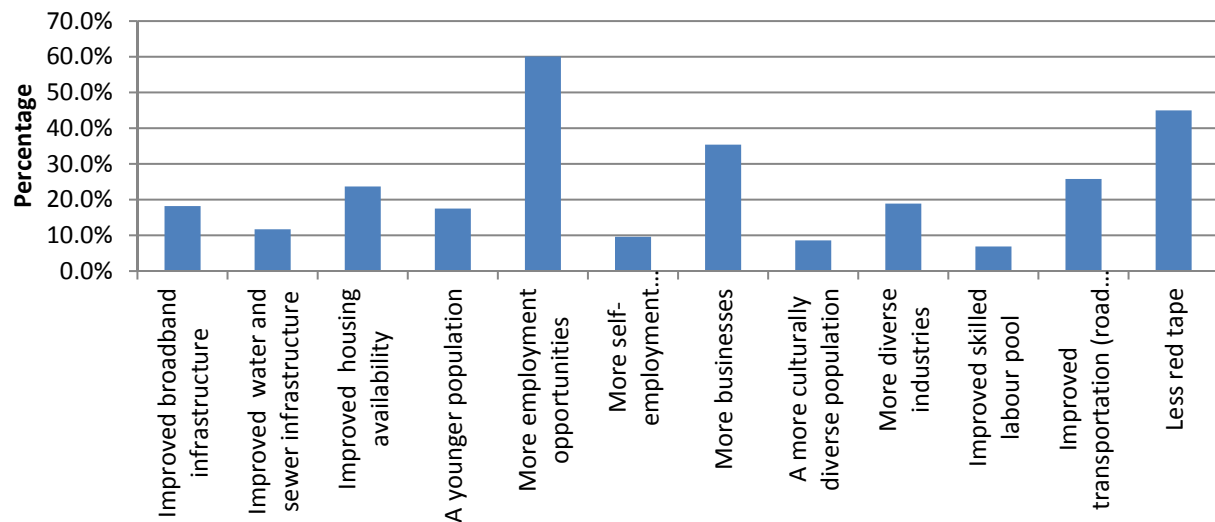
Answer Options	Response Percent	Response Count
Strongly agree	12.0%	35
Agree	36.1%	105
Neutral	21.0%	61
Disagree	21.0%	61
Strongly disagree	10.0%	29
answered question		291
skipped question		1

Question 2: What are the two most important economic opportunities in the City of Kawartha Lakes today?

Category of Comments	Response count
Business investment/ diversification	125
tourism	116
Housing	33
Population increase	28
Community	27
Infrastructure development	27
Jobs	26
Agriculture	26
Red Tape	19
Arts + Culture	11
Development	11
Grand Total	449

Question 3:

Figure 2: From the following list, what 3 opportunities would have the most positive impact on the economic prosperity of the City of Kawartha Lakes?

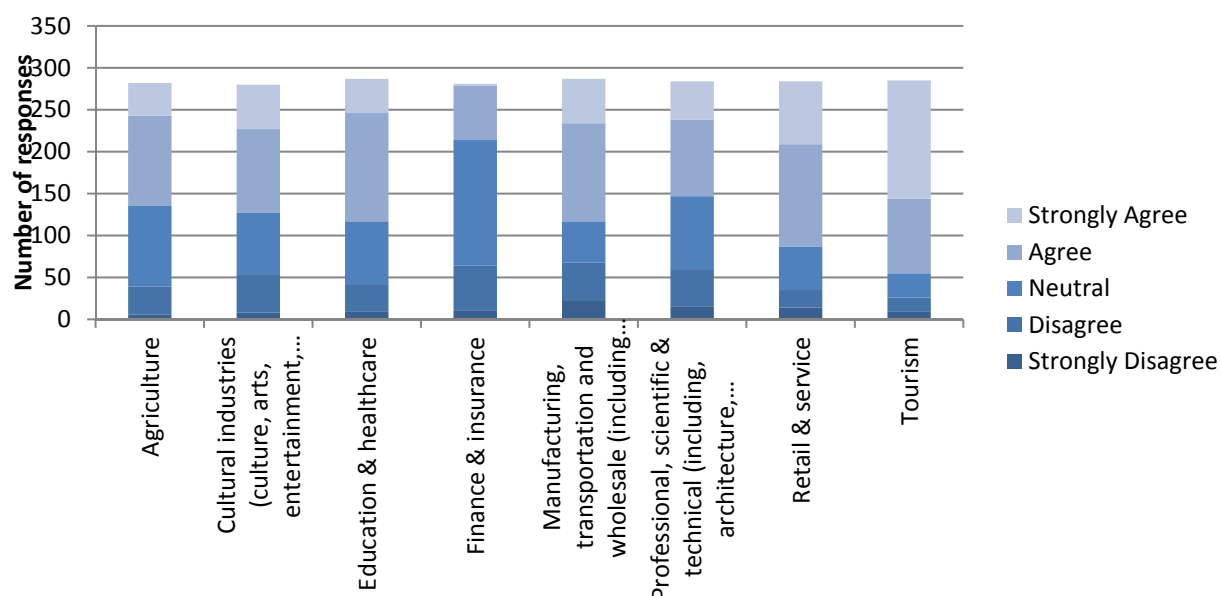


Answer Options	Response Percent	Response Count
Improved broadband infrastructure	18.2%	53
Improved water and sewer infrastructure	11.7%	34
Improved housing availability	23.7%	69
A younger population	17.5%	51
More employment opportunities	60.1%	175
More self-employment opportunities	9.6%	28
More businesses	35.4%	103
A more culturally diverse population	8.6%	25
More diverse industries	18.9%	55
Improved skilled labour pool	6.9%	20
Improved transportation (road & highway Infrastructure)	25.8%	75
Less red tape	45.0%	131
Other (please specify)		43

answered question	291
skipped question	1

Question 4:

Figure 3: For the following sectors, do you agree with this statement “The _____ sector has the greatest opportunity for economic growth in the City of Kawartha Lakes?”



Answer Options	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Response Count
Agriculture	39	107	97	33	6	282
Cultural industries (culture, arts, entertainment, recreation)	53	100	73	46	8	280
Education & healthcare	40	130	76	32	9	287
Finance & insurance	2	65	150	53	11	281
Manufacturing, transportation and wholesale (including food processing etc.)	53	117	49	45	23	287
Professional, scientific & technical (including,	46	91	87	45	15	284

architecture, information technology, engineering etc.)						
Retail & service	75	122	52	21	14	284
Tourism	141	89	29	17	9	285
Other (please specify)						30
answered question						292
skipped question						0

Question 5: what do you think makes the City of Kawartha Lakes unique when compared to other rural communities?

Answered: 245 Skipped: 47

Development Size Cottage Country Poor
 Services Grow Recreation Strong Beautiful
 Red Tape Rural Landscape Community
 Trent Severn Waterway Lakes Culture
 Proximity History Water Trent System
 Tourism Little Small Town Walmart Access
 Welfare Makes

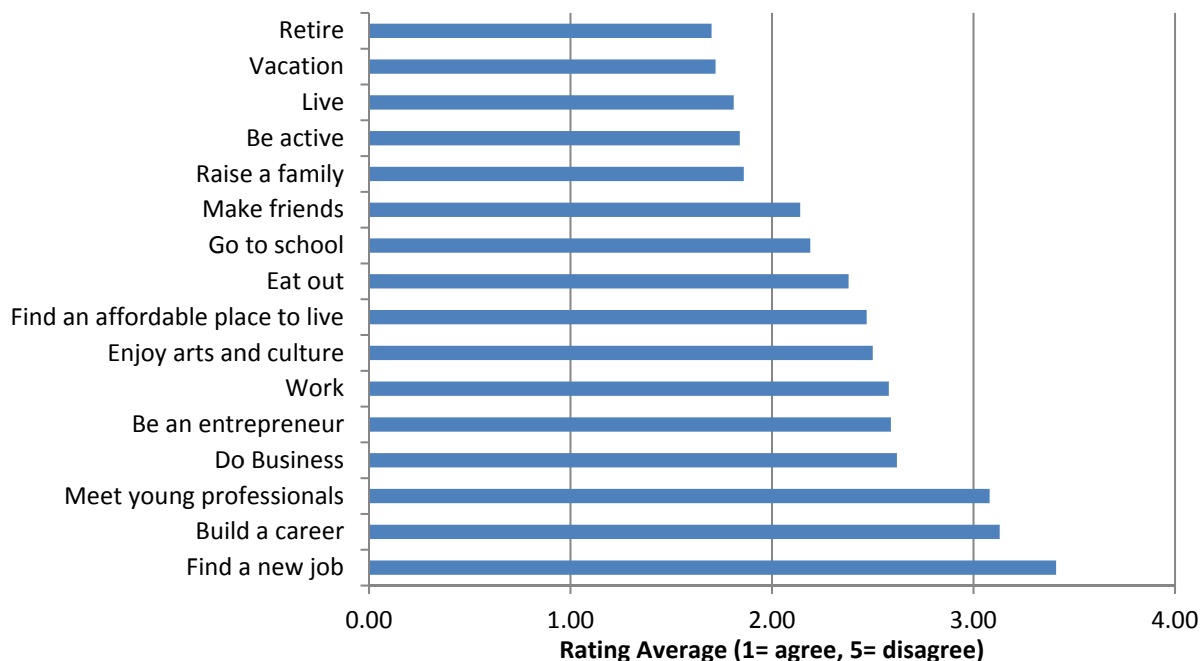
Question 6: what words would you use to describe Kawartha Lakes to someone who has never been here (1-2 words)?

Answered: 254 Skipped: 38

Quaint Lots Live Employment Retirement Affordable
 Welcoming Relaxed Community
 Picturesque Town Quiet Friendly Rural
 Beautiful Big Natural Potential Lakes
 FRESH Cottage Country Conservative Place Stuck
 Expensive Depressed

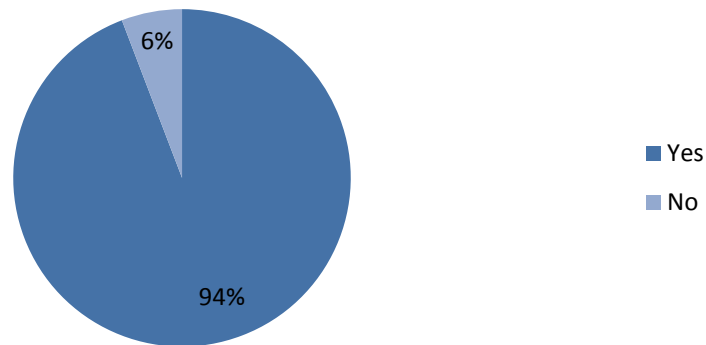
Question 7

Figure 4: Do you agree with the following statement “The City of Kawartha lakes is a good place to



Question 8

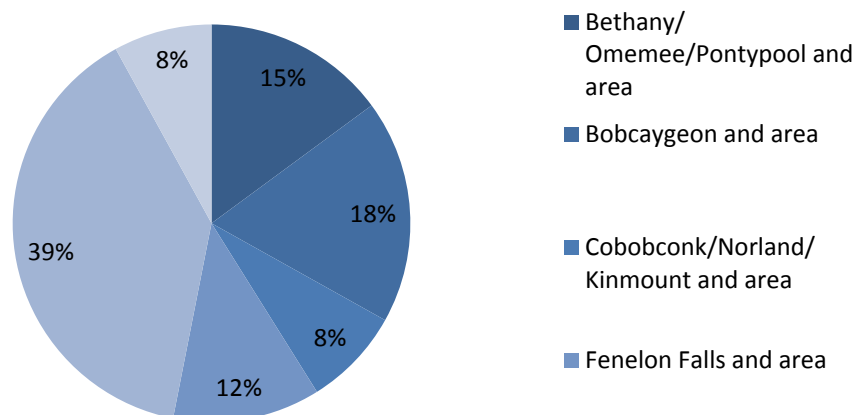
Figure 5: Do you live year round in the City of Kawartha Lakes?



Answer Options	Response Percent	Response Count
Yes	94.2%	274
No	5.8%	17
answered question		291
skipped question		1

Question 9

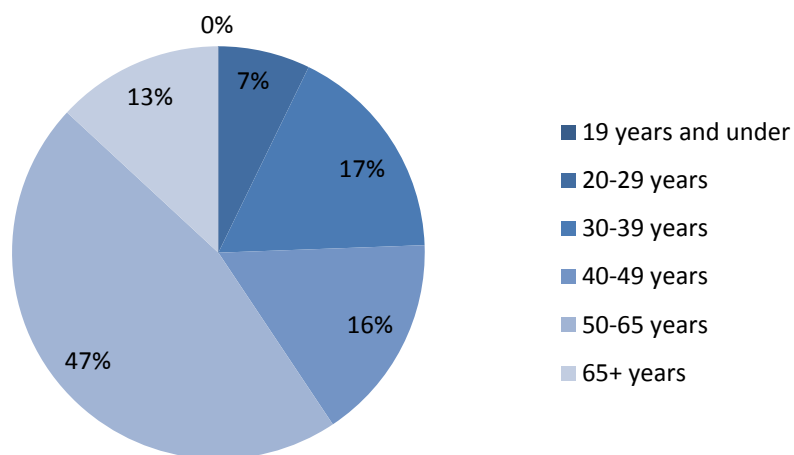
Figure 6: If you answered yes to the previous question, where do you live?



Answer Options	Response Percent	Response Count
Bethany/ Omemee/Pontypool and area	14.9%	41
Bobcaygeon and area	18.2%	50
Cobobconk/Norland/ Kinmount and area	8.0%	22
Fenelon Falls and area	12.0%	33
Lindsay	38.9%	107
Little Britain/ Oakwood/ Woodville/ Kirkfield and area	8.0%	22
answered question		275
skipped question		17

Question 10

Figure 7: What is your age?

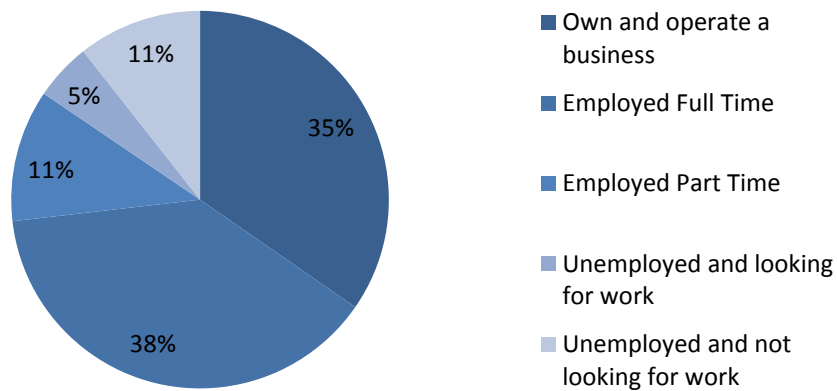


Answer Options	Response Percent	Response Count
19 years and under	0.0%	0
20-29 years	7.2%	21
30-39 years	17.2%	50

40-49 years	16.2%	47
50-65 years	46.2%	134
65+ years	13.1%	38
answered question		290
skipped question		2

Question 11

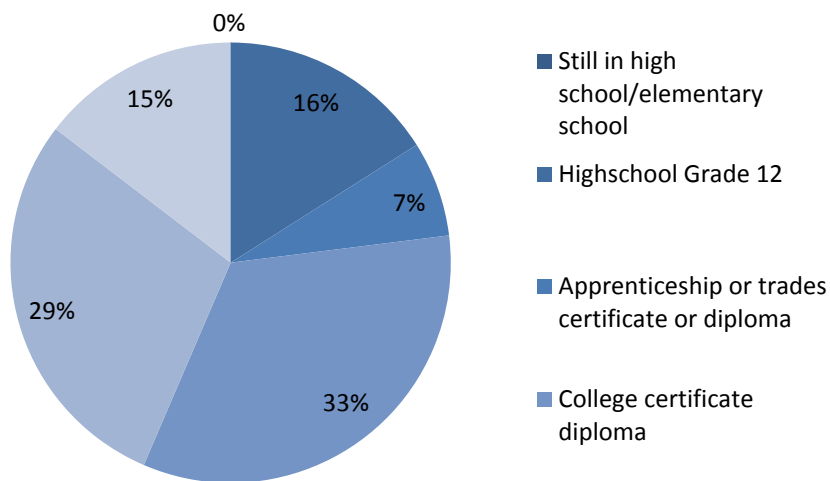
Figure 8: What best describes your current employment status?



Answer Options	Response Percent	Response Count
Own and operate a business	34.6%	98
Employed Full Time	38.5%	109
Employed Part Time	11.3%	32
Unemployed and looking for work	4.9%	14
Unemployed and not looking for work	10.6%	30
answered question		283
skipped question		9

Question 12

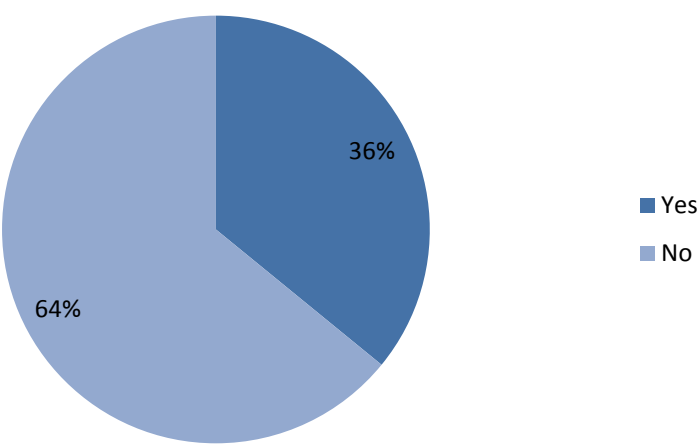
Figure 9: What is your highest level of formal education?



Answer Options	Response Percent	Response Count
Still in high school/elementary school	0.0%	0
Highschool Grade 12	16.0%	46
Apprenticeship or trades certificate or diploma	7.0%	20
College certificate diploma	33.4%	96
University certificate, degree or diploma	28.9%	83
University above bachelor level	14.6%	42
answered question		287
skipped question		5

Question 13

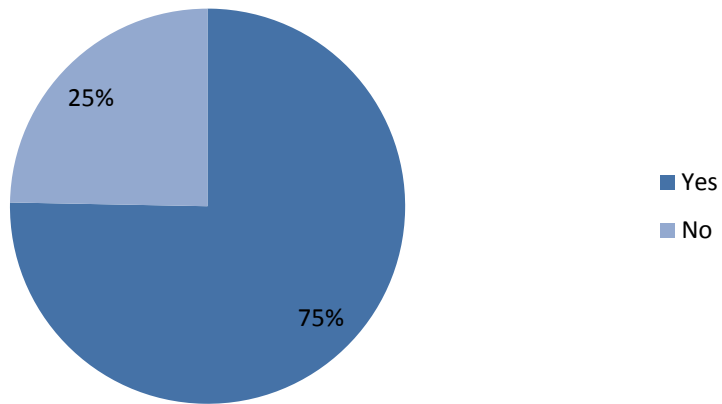
Figure 10: Did you grow up within the current City of Kawartha Lakes boundary?



Answer Options	Response Percent	Response Count
Yes	35.9%	104
No	64.1%	186
answered question		290
skipped question		2

Question 14: Did you move (or come back) to the City of Kawartha Lakes from somewhere else?

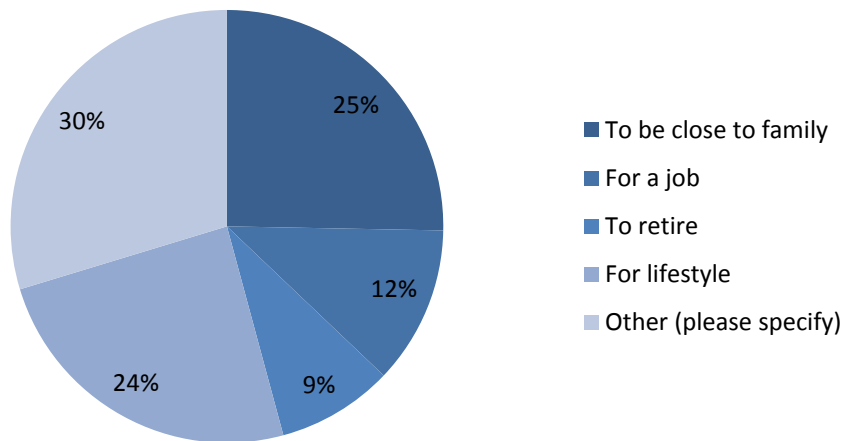
Figure 11: Did you move (or come back) to the City of Kawartha Lakes from somewhere else ?



Answer Options	Response Percent	Response Count
Yes	75.3%	219
No	24.7%	72
answered question		291
skipped question		1

Question 15:

Figure 12: If yes, why did you move to Kawartha Lakes?



Answer Options	Response Percent	Response Count
To be close to family	25.3%	58
For a job	11.8%	27
To retire	8.7%	20
For lifestyle	24.5%	56
Other (please specify)	29.7%	68
answered question		229
skipped question		63

Appendix

Question 2: What are the two most important economic opportunities in the City of Kawartha Lakes today?

Grouping	Statement
Agriculture	Agriculture (14)
	agriculture and environment technology education
	Agritourism
	farmers' markets
	Farming (2)
	marketing local farm products
	non-water agro and history tourism
	Organic/ sustainable (4)
	Strong farming sector
Arts + Culture	Arts & Culture
	arts & heritage events & businesses
	Arts or Cultural based attractions such as festivals
	Arts/Heritage
	Culture (2)
	culture arts & entertainment
	Experiential opportunities in region with rich historical offerings
	Heritage and Culture
	Heritage/arts tourism
	the arts
Business investment/ diversification	Business growth.
	a University and trade school

aggregate supply
Agricultural technology development
Agro/food processing
all job growth-- department stores ie Walmart
Attract high tech computer and biotech companies
Attract industry through tax and land incentives
Attract manufacturing jobs
attract more new employers the city (2)
attracting business to CKL (and not just low paying service jobs)
Attraction of large scale agricultural manufacturing or manufacturing in general
Bring in new business (7) and industry (11)
bring in Walmart (10)and Home Depot (3)
bringing jobs into the east end,manufacturing,industrial
Business
Business Development
business sector
Businesses and activities for young families
Businesses want to move here
Clean Tech
Cleaning up downtown
CONFERENCE CENTRE
Encourage growth/development/innovation in strength sectors instead of trying to develop weaker sectors
environment and natural resources

Expansion for industrial markets with competitive real estate incentive, competitive housing prices to enable relocation.
food industry
Funeral homes
Getting more factories to come
Green Energy (4)
Helping existing businesses expand and thrive.
Higher Learning educational institutions are a great fit for the area too
Industry/commercial growth
Its proximity to Toronto and affordable housing makes it a attractive location for IT companies to set up greenfield campus
Keeping the money in the city....too many people are leaving to shop
Larger Retail Stores
Lindsay Exhibition
Local business support
Local education opportunities which serve diverse educational needs
manufacturing (10)
More big businesses
New business startups
Partnerships with Fleming College and resulting environmental development impact
Promoting local business
Quarries
Restaurants (3) (dine in Montana's, Jack Astor etc) and

	Farmers Market
	Retail (12) business, expansion, growth, box store
	Self entrepreneur
	service (4)
	Service for tourism, retirement community
	Small business(8) development, growth, opportunities
	Small, Medium company expansion
	Soliciting companies to settle in the CKL on the basis of lifestyle in the area.
	The Creative Economy
	Trades
	vacant buildings available for new businesses
	Walmart to create minimum wage jobs
	We have many small businesses here, and I'm sure more would be willing to come if the right measures were put in place
	Work from home offices, particularly those who are presently seasonal who can move
Community	Coboconk
	Creating a community where young people want to live
	Creating community-based health services for all to reduce hospital stay for those that don't need the care but the lack of community support keeps them there. such as people waiting nursing home. Would create jobs as well
	development in the smaller areas such as Omemee
	Developing facilities for Senior Citizens
	Development of demographic specific activities - what exactly is the demographic breakdown for the areas that bring the most tax revenue? LAKE front. Mostly retirees or soon to be retirees. But there is nothing going on - we are

	losing people to communities such as Collingwood
	Health and fitness
	Health care
	Ice Rink
	Improving healthcare
	Not larger, but better involvement from the government branches in relation to schooling; this in order to enable the youth of the Kawarthas to want to return after recovering an education in post graduate schooling elsewhere.
	Nursing homes
	Poverty support/charities
	Recreation
	SENIOR DIRECTED INITIATIVES
	Senior/retirement services/activities(including shopping) (2)
	seniors (4) retiring
	Services appropriate to those moving from GTA
	Services supporting the expected population growth
	Servicing baby boomers
	Support
	The Jail which brings more criminals and their welfare familieswho stay and destroy our town
	Welfare
Development	Construction (3)/Development (2)
	Managed growth in both business sectors and housing
	Real Estate (5) Development

	Real Estate/Retirement Community Development
	We must encourage development in communities other than Lindsay. In cases where development is shovel ready but for one reason or another developers have abandoned projects we must advertise that these sites are available and ready to move forward.
Housing	Affordable housing (3) for the gta
	anything tied to housing and residential needs
	Building new homes (4)
	Housing (14) Development, redevelopment, moving from GTA
	housing in Bobcaygeon
	Housing market/ bedroom community
	Housing prices
	Low income housing
	Movement from Toronto for affordable living.
	Residency
	Residential services and development (2)
	Retirement housing competitive price advantage
	Rising housing costs
	toronto's sprawl ... outrageous t.o. real estate prices are forcing folks to live a little further out than they would like and commute daily to the GTA. These are often professional people with good paying jobs.
Infrastructure development	4 laning of hwy 35 south - speed up to 100km/h
	407 expansion (6) could bring more families to Kawartha Lakes, reaching 115
	available land
	Expanding infrastructure

	Getting to GO routes to extend to Lindsay
	Hydro one
	Improving broadband infrastructure will help create more employment opportunities, tech companies can set up anywhere now
	Improving the quality and coverage of high-speed Internet access
	infrastructure (2)
	Infrastructure outside of LINDSAY
	Inner city cycling routes.
	Land
	Land development - farming , residents
	Making it easier to commute to Peterborough, oshawa, etc. (GO Bus etc.)
	Need to improve transit and roads to make the city accessible
	recycle
	Regional cycling routes.
	Road Repair Companies
	Road repairs
	Roads just have to be done especially in towns and villages quit
	Transportation
Jobs	Better paying jobs
	Employment (8) creation
	Job (10) Creation (incl. construction devel. Retail)
	more businesses to employ people
	more opportunities for self employment

	supports to get jobs in the area
	there is a ton of opportunity to develop and create jobs that is Not being used at all
	utilize vacant factories with real paying jobs
Population increase	a fast growing community
	A younger population
	attracting more GTA families and business in light high costs Toronto
	Available growth
	emerging ... a shift in demographics. Millennials are now the biggest demographic in the workforce, recently surpassing the baby boomers. This demographic shift comes also with a shift in general ethics, morals and purchasing power (ie millennials are much more in tune to environmental issues)
	Gear to younger people
	High cost of living/business in the GTA.
	People moving out of GTA
	people relocating from the GTA
	People want to move here
	Population Growth
	Residents who work from home/cottage
	restaurant and supports for increased population
	retirees (14) moving from toronto and sounding areas, retirement village, services
	Should have more business-younger people would stay
Red Tape	allowing businesses to grow and expand would help
	Allowing development and construction
	Allowing in big box stores (4)

	Allowing new businesses and retail to create jobs
	Are there really any, with taxes and water rates so high.
	be more friendly to potential employers
	business (but not with the current amount of red tape and the lack of desire to help new or exciting businesses expand)
	communication
	issuing building permits fo housing and commerce
	keeping taxes low (2)
	need a culture shift when it comes to development
	Provide incentives and streamline action to attract business.
	relax some rules for small businesses
	The City of Kawartha Lakes needs to shop local
	there are none,this city is closed for development
tourism	Atv trail
	boating and fishing activities
	Cultural Tourism (2)
	development of Arts, Cutlure based tourism (2)
	downtowns (2) hosting events
	entertainment
	environmental (3) tourism/ recreation
	Fishing and boating activities
	food service and lodging
	Improving shopping
	Leisure and hospitality
	making tourism a year round location here

	More shopping malls
	new retail stores for shopping choice and jobs
	Places to shop to keep people in town instead of taking the money to other communities and supporting locally.
	Promoting tourism
	recreation and tourism (2)
	seasonal residents
	Seasonal tourism related to the trent-severn waterway
	service to tourists
	Shopping in town (2) specialty
	Should allow the atv's to go thru - they'd spend money
	Strong tourism sector
	summer tourism in the trent system ouside Lindsay proper
	The Lakes (2)
	There is an opportunity to work with the TSW to capitalize on docking space and create and expand the experience for boaters.
	things for people to do..restaurants,social gathering areas for 35 age plus
	Tourism (67)
	Tourism and other seasonal services (2)
	Tourism Attractions, activities, development (3)
	tourism-not yet realized to its full potential
	tourist infrastructure eg. boat ramps
	Tourists (3)
	Trent River System and Tourism
	Undeveloped riverfront boardwalk and commercial area

	on East Bank north of Wellington Street bridge
	waterfront
	Waterfront related commerce

Question 3

Additional Comments (as received):

enlarge transit e.g. Springdale Gardens

Better access to capital for new ventures and expansion of existing businesses

Rural route bus

realizing we are not a retirement community and being more open minded about tourism promotion snowmobile trails for one

Improved health care. Many services have been taken from the hospital and people now have more reason so to go to city. While out of the area they also shop and eat.

More accessible public services to keep residents in town

Businesses close so early and not available on holidays, hence frustrating for visitors

Abc

power tripping of municipal personnel, of COKL.

You can't support the other opportunities with out businesses paying taxes. A municipality will never succeed if your only tax residents.

Quit taxing the little guy on nickel and dime issues , take control of administration

Capabilities to hook up to Natural gas would increase population in rural communitiespulation in many areas

huge tax breaks and land offers for industry to relocate here

Rural transportation

If you build a bike route infrastructure most of the items above will improve.

Improved services for healthy SENIORS

whether true or not keep hearing about planning and building issues that slow down new business expansion here

Bring Walmart or a department store. Driving to Peterborough to find children's clothes and

housewares (linens) is frustrating

Social enterprise

be more business friendly. staff is too confrontational

More French Immersion options for rural areas without an hour + long bus ride to get there

support for arts & culture in CKL

Larger population in general

better well paying jobs

Tourism

More affordable housing (tiny homes)

need store like walmart

Transportation between the larger populations within CKL

Its hard to pick 3. Improved transportation would include GETTING A GO TRANSIT STOP

Need to start bringing business to the north!

Less red tape creates incentive for business and business creates jobs and people will move close to opportunity

a more positive attitude toward the business that is already in the City

lower taxes

focus on Senior population - they have disposal income

Better and More public transit

Airport availability for small business support

For transportation looking at bus service to and from Oshawa

Less red tape when wanting to sever land or build a house. Less cost when it comes to building permits.

As related above, the lack of business for both skilled and unskilled labour is detrimental to the Kawarthas. That is, there need be corporate appeal to have business in the Kawarthas.

Go buses that come and go to Lindsay from Toronto, Ptbo

All departments of the City need to be consumer friendly. They are working for the residents, not the other way around.

A LOT less red tape

Improvement of culture, heritage, museums, galleries, etc

Question 4

Additional Comments

Please note that my responses are in terms of potential, not our current reality!

Home/cottage renovation, elder care services

Employment for youth & less educated

Home-based business / self-employment

Do something with the Fleetwood plant please.

Trades if we make it more inviting to build housing and industry

Quarries

would be a great place to set up research facilities

Housing/Construction

Organic agriculture/niche products

If you build cycling infrastructure tourism will really improve.

Im in Retail ... Its unlikely small businesses will compete with the Internet and Big Box stores

Quality Retirement engagement

Education and health care should not be paired up. With the demographics we currently have healthcare is a greater need (although it is subpar) My family still does not have a Dr. And the hospital is currently only a people go to die from my experience. But there is incredible potential.

All retail and services are online

Why would any business come here? Taxes are high, so is water, building permits are expensive too?

Niche agriculture

Retail hours must be extended for the busy season

health and elder care

The whole town is dieing a slow death because we all have to leave town for most retail stores and jobs. While we are in other towns, we leave lol s of money in other communities that have what we want. When I first moved to Lindsay over 30 years ago, it was a thriving little town. All of the red tape has killed almost all industries taking away our jobs and our convenience to shop locally.

Just stop the negativity that is inherited and start talking possibilities

What about bringing more Colleges/University like Durham College

Housing and Construction

Part of service and tourism. Resturants and Overnight accommodation industry (resorts, inns close to the lakes)

ecotourism

Growth limited by red tape and development fees, taxes and slowness to respond to opportunities

Cottage Industry

Construction

municipal government will increase

New business incubators

Question 7

Additional comments

Please note that I WANT the City to be a good place to raise a family, but it's not quite there yet (not enough to attract young/growing families to the area, which is why school enrollment keeps dropping).

Play music, golf, get involved... or not.

NOTE: affordable place to live is different for each individual.

It's a good place to live in if you want to have access to Toronto. The access to the city, however, is very limited for anyone who does not want to drive there.

Relax and enjoy

I have grown up here. I went to school here, worked here, and lived here. I have watched the good jobs shut down, specialists for hospital not be replaced, stores where families shop for

clothes and towels close down, parks where pictures could be taken turn to weeds. Now our town has the most fast food stores, restaurants, Tim Hortons with minimum wage jobs and welfare and obesity. Sad!

At one time I thought it would be great for retirement but after 11 years here we have decided to live elsewhere when we retire

Fish

Excellent corrections facility

NORLAND SERIOUSLY NEEDS GARBAGE CANS. PLEASE!!

Volunteer

It's a tough place to do business, many retirees are willing to do odd jobs under the table, businesses are impacted by snow birds and cottagers in the winter.

I think people in this town want to see big box retailers and chain restaurants. Being an entrepreneur of a franchise yes but I feel like mom and pop shops struggle.

I have lived here my entire life of 45 years. My parents both were born & raised in Lindsay. They were on the affordable housing list and died before ever finding affordable housing!! Sad to say

Customer service training is badly needed in service industry

This is a close knit community but they are not welcoming to new people. The taxes are very high and the cost of water and sewer is extremely high. The residents are utility poor. It is hard to support local business when your utility bills take most of your take home income.

Tough to find a good paying job in Kawartha lakes. Most of the young people in my area do not stay in the area to find good paying jobs.

Practice your faith

visit, shop, be in touch with nature (explore),

Raise a family if you have work nearby

APPENDIX 3

Situational Analysis

2017

Situational Analysis

City of Kawartha
Lakes

Economic Development
Division

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Data Sources & Accuracy

This Analysis has been compiled utilizing both primary sources of information as well as demographic models. In an ideal world, we would have access to the 2016 Canadian Census, however because the information has not been released to date the most recent primary sources we have available is the 2011 National Household Survey. For comparison purposes, we have also utilized information from the 2006 Canadian Census of Population.

To bridge the gap, we have employed two sources of modeled information, EMSI Canada Data (2016.3) and SuperDemographics 2016. These are highlighted here:

SuperDemographics 2016 from Manifold Data Mining Inc.

Manifold Data Mining Inc., is a Canadian company specialized in providing demographic and consumer spending information. SuperDemographics 2016 is compiled from: Census from Statistics Canada, Citizenship and Immigration Canada, Health Canada, Industry Canada, Bank of Canada, Real Estate Boards and Companies, Provincial Ministries of Health, Numeris Canada and Manifold proprietary databases.

EMSI Canada Data (2016.3)

Through the Ontario Ministry of Agriculture, Food and Rural Affairs, the City of Kawartha Lakes has access to a powerful demographic tool, ANALYST. This tool is provided by EMSI Canada and provides demographic modeling utilizing the following factors: Canadian Business Patterns (CBP), National Household Survey 2011, Census 2006, Census 2001, Survey of Employment, Payrolls and Hours (SEPH), Labour Force Survey (LFS), Canadian Occupational Projection System (COPS), Demographics, Postsecondary Student Information System (PSIS).

Although we have made every effort to minimize errors in data it should be noted that there is some variance between our sources, this is due to the fact that they employ different algorithms when calculating their information. As an example, as an example the SuperDemographics dataset indicates that Kawartha Lakes' population is 73,886 for 2016, the EMSI dataset indicates that Kawartha Lakes' population is 75,848 and the official 2016 Canadian census indicates that our population is 75,423. Where ever possible we have used the most up to date information.

Kawartha Lakes at a Glance

The City of Kawartha Lakes is located on the north-east boundary of the Greater Toronto Area. Kawartha Lakes is set amidst 250 lakes, 9,570 acres of forests and over 400,000 acres of rural farmland.

The 2016 Canadian Census rates our population is 75,423 and grew from 73,219 in 2011. Kawartha Lakes' median age is 50.5 years and its average age is 46.5 years.

Some of Kawartha Lakes' most competitive industries include metalworking machinery manufacturing; farming and employment services. Over the last 5 years, these industries have also been some of our fastest growing industries.



As a percentage of its population, when comparing the City of Kawartha Lakes and the Province of Ontario, there are more Kawartha Lakes residents working in each of the following occupational fields:

- natural resources, agriculture and related production occupations;
- trades, transport and equipment operators and related occupations;
- occupations in education, law and social community and government services;
- health occupations; and,
- management occupations.

Kawartha Lakes is a great location for businesses in manufacturing due to our proximity to border crossings and major cities. This can be seen below:

Table 1: Distance from Major Cities and Border Crossings to City of Kawartha Lakes

From	To Central City of Kawartha Lakes		
	Est. Distance (km)	Est. Distance (miles)	Est. Driving Time
Boston, MA	905	560	9 hrs
New York, NY	870	540	8 hrs 30 m
Montreal, QC	512	318	6 hrs
Windsor, ON	490	305	5 hrs 45 min
Niagara Falls, ON	260	162	3 hrs 15 min
Gananoque, ON	220	137	2 hrs 45 min
Toronto, ON	131	81	1 hrs 30 m

Kawartha Lakes is a spectacular and naturally beautiful destination enjoyed by tourists and locals alike. The distinct communities along the Trent-Severn Waterway showcase the best in small town shopping with one-of-a-kind shops and boutiques, fabulous places to eat and charming inns and resorts. Kawartha Lakes is an ideal destination for year-round outdoor activities and family outings within Ontario.

The Ontario Ministry of Tourism Culture and Sport releases annual tourism statistics for the City of Kawartha Lakes. Key takeaways from this document are highlighted in Table 2: *Tourism Metrics (2014)*

Table 2: Tourism Metrics (2014)

Metrics	Total	Canada	Ontario	Other Canada
Total Visits				
Total Person Visits (Weighted)	1,478,759	1,478,759	1,470,826	7,932
Length of Stay (Person Visits)				
Overnight	749,078	749,078	742,119	6,959
Same-Day	729,681	729,681	728,708	973
Number of Nights				
Average nights of total visits	1.2	1.2	1.2	7.7
Average nights of overnight visits	2.3	2.3	2.3	8.8
Household/Party Size and Composition				
Party with adult(s) only (%)	78%	78%	78%	90%
Party with children (%)	22%	22%	22%	10%
Gender of Respondents (Person Visits)				
Male	685,458	685,458	683,174	2,284
Female	793,301	793,301	787,652	5,649
Visitor Spending in Region				
Total Visitor Spending	99,389,833	99,389,833	98,393,009	996,824
Overnight Visitor Spending	62,092,812	62,092,812	61,139,776	953,035
Same-Day Visitor Spending	37,297,022	37,297,022	37,253,233	43,789

Source: Ontario Ministry of Tourism, Culture & Sport - 2016

Statistical Highlights

Below is an overview of key demographic information in the City of Kawartha Lakes for 2016. Many of the statistics are highlighted and expanded upon in the rest of this document.

The City of Kawartha Lakes possesses participation and employment rates below those of the Province of Ontario. This means that there is a smaller percentage of the City of Kawartha Lakes' population willing and wanting to work, or, looking for work on average than there is in province. In addition, the City of Kawartha Lakes currently has an unemployment rate higher than that of the Ontario.

On average, incomes in the City of Kawartha Lakes are below the provincial average. In addition, the average value of a dwelling in the Kawartha Lakes is below the provincial average as well.

Table 3: Statistical Highlights, Kawartha Lakes vs. Ontario (2016)

Topic	Demographic Variable	City of Kawartha Lakes	Ontario
Population	Total Population	73,886	13,916,032
	Projected Population 2021	72,494	14,717,595
	Projected Population 2026	71,156	15,557,970
Labour Force	Total Population 15 years and over	64,557	11,665,529
	In the labour force	39,016	7,694,352
	Participation rate	60.44%	65.96%
	Employment rate	56.02%	61.58%
	Unemployment rate	7.31%	6.63%
Income	Average total income, aged 15+	\$31,821	\$33,452
	Median total income, aged 15+	\$43,706	\$48,333
	Average Household income	\$80,487	\$92,806
	Median Household income	\$100,977	\$116,753
Households	Total number of private households	30,577	5,343,770
	Average number of persons in private households	2.38	5.56
Dwellings	Total Number of occupied Dwellings	30,577	5,343,770
	Average Value of Dwelling	\$563,071	\$626,046

Source: SuperDemographics 2016 from Manifold Data Mining Inc.

Of note in Table 4: *Population Changes, Kawartha Lakes vs. Ontario (2011 & 2016)* is the decrease in the adult population aged 15-64. This decrease in population reflects the opposite of the trend seen at the provincial level.

Table 4: Population Changes, Kawartha Lakes vs. Ontario (2011 & 2016)

Topic	Demographic Variable	City of Kawartha Lakes		Ontario	
		2011	2016	2011	2016
Population	Total Population	74,942	75,848	13,263,544	13,921,910
	Children and Youth (0-14)	Decreased		Decreased	
	Adult (15-64)	Decreased		Increased	
	Segments 65+	Increased		Increased	

Source: EMSI Canada Data (2016.3)

The City of Kawartha Lakes has improved its position compared to the province in terms of labour force and household income. We have grown more slowly compared to the provincial benchmark and the value of homes in Kawartha Lakes has grown at a slower rate. This is shown in Table 5: *Statistical Highlights, Changes Kawartha Lakes vs. Ontario (2011 & 2016)*

Table 5: Statistical Highlights Changes, Kawartha Lakes vs. Ontario (2011 & 2016)

Topic	Demographic Variable	City of Kawartha Lakes		Ontario		Percent Change	
		2011	2016	2011	2016	KL (%)	ON (%)
Labour Force	Participation rate	59%	60.44%	65.5%	65.96%	2.38	0.70
	Employment Rate	54%	56.02%	60.1%	61.58%	3.61	2.46
	Unemployment rate	8.5%	7.31%	8.3%	6.63%	-16.28	-20.12
Income	Median family income	69,465	80,487	80,987	92,806	13.69	14.59
	Median Household income	59,392	69,792	66,358	72,907	14.90	9.87
Households	Total number of private households	29,680	30,577	4,886,655	5,343,770	2.93	9.35
Dwelling Value	Average value of dwelling (\$)	283,356	563,071	367,428	626,046	49.68	70.39

Source: SuperDemographics 2016 from Manifold Data Mining Inc.

Demographics Analysis

Population and Age Structure

Table 6: *Population Change, Kawartha Lakes vs. Ontario (2001 – 2016)* outlines the population change in Kawartha Lakes between 2001 and 2016. Information from 2016 is taken from the 2016 Census and is the most accurate count for the City of Kawartha Lakes.

Table 6: Population Change, Kawartha Lakes vs. Ontario (2001 – 2016)

	2001	2006	2011	2016
City of Kawartha Lakes Population Count	69,179	74,561	73,219	75,423
Percent change from previous census	/	7.8	-1.8	3.0
Ontario Population Count	11,410,046	12,160,282	12,851,821	13,448,494
Percent change from previous census	/	6.6	5.7	4.6

Source: Statistics Canada, Census (2006, 2011, 2016)

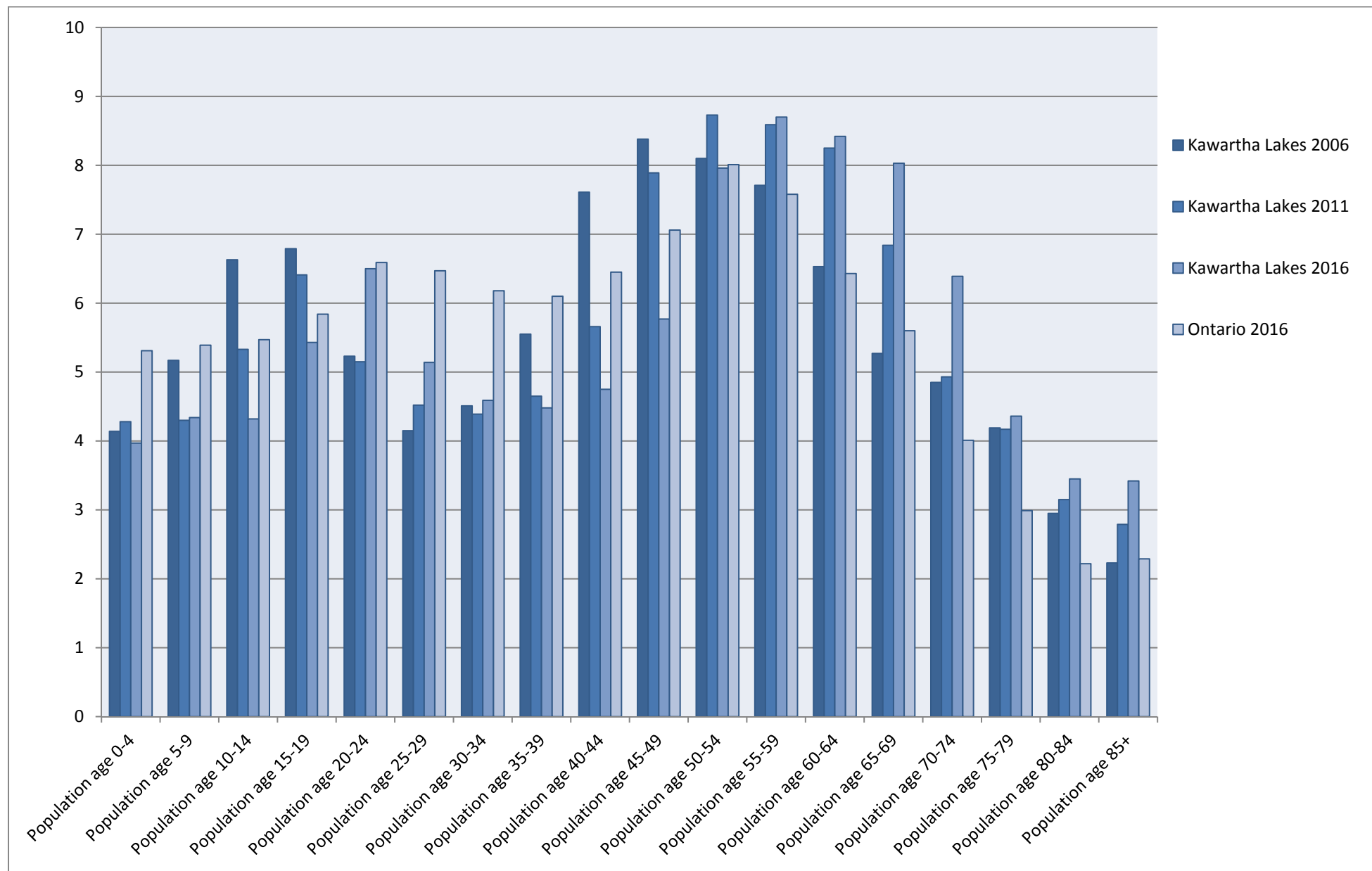
Table 7: Population Distribution by Age Cohort, Kawartha Lakes vs. Ontario, (2006 – 2016)

	Kawartha Lakes 2006	Kawartha Lakes 2011	Kawartha Lakes 2016	Ontario 2016
Population age 0-4	4.14	4.28	3.97	5.31
Population age 5-9	5.17	4.30	4.34	5.39
Population age 10-14	6.63	5.33	4.32	5.47
Population age 15-19	6.79	6.41	5.43	5.84
Population age 20-24	5.23	5.15	6.50	6.59
Population age 25-29	4.15	4.52	5.14	6.47
Population age 30-34	4.51	4.39	4.59	6.18
Population age 35-39	5.55	4.65	4.48	6.10
Population age 40-44	7.61	5.66	4.75	6.45
Population age 45-49	8.38	7.89	5.77	7.06
Population age 50-54	8.10	8.73	7.96	8.01
Population age 55-59	7.71	8.59	8.70	7.58
Population age 60-64	6.53	8.25	8.42	6.43
Population age 65-69	5.27	6.84	8.03	5.60
Population age 70-74	4.85	4.93	6.39	4.01
Population age 75-79	4.19	4.17	4.36	2.99
Population age 80-84	2.95	3.15	3.45	2.22
Population age 85+	2.23	2.79	3.42	2.29

Source: SuperDemographics 2016 from Manifold Data Mining Inc.; 2011 National Household Survey; 2006 Census

Table 7 and Figure 1 represent the same information in different formats. It is noted that the City of Kawartha Lakes' population distribution is below the provincial average in all age cohorts below 50-54 and are above in all demographics cohorts above the age of 55. Roughly 1/3 of our population are between the age of 50 and 70. This results in a median age of 50.5 years and an average age of 46.5 for residents in the City of Kawartha Lakes. Both the median age (+8.4 years) and average age (+5.1 years) are well above their provincial comparators.

Figure 1: Population Distribution by Age Cohort, Kawartha Lakes vs. Ontario, 2006, 2011 & 2016



Source: SuperDemographics 2016 from Manifold Data Mining Inc.; 2011 National Household Survey; 2006 Census

Income

Income Distribution

Table 8: *Income Distribution, Kawartha Lakes vs. Ontario (2011 & 2016)* looks at the change in income distribution in Kawartha Lakes between 2011 and 2016 in addition to the average income distribution in the Province of Ontario in 2016.

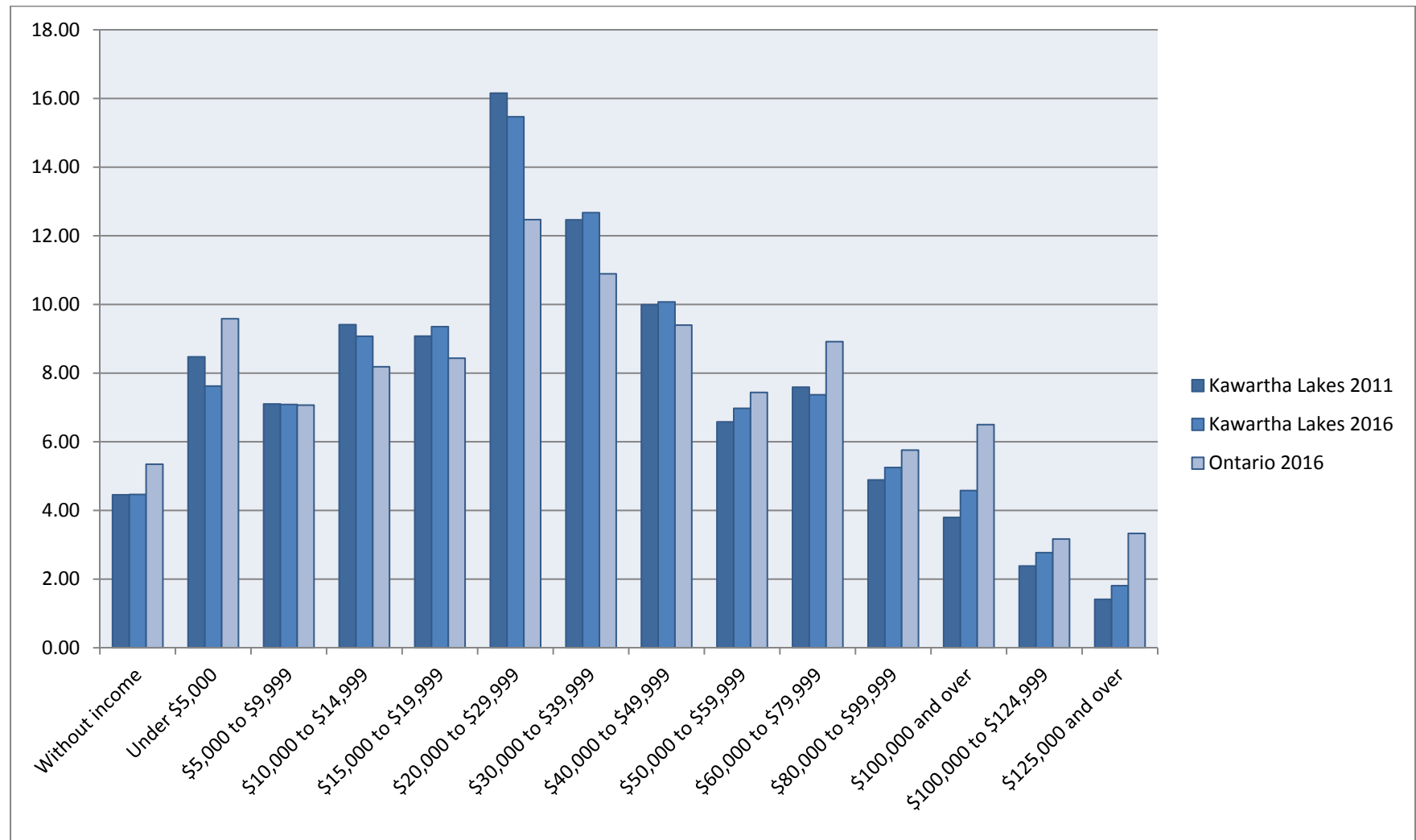
Between 2011 and 2016, the City of Kawartha Lakes has generally moved in the direction of the provincial average. Exceptions to this were for incomes under \$5,000 (which shrunk); incomes between \$15,000 & \$19,999 (which grew); incomes between \$30,000 & \$39,999 (which grew); incomes between \$40,000 & \$49,999 (which grew); and, incomes between \$60,000 & \$69,999 (which shrunk). As a note, it would be an over simplification of the data to infer that the increases for income distribution between \$30,000 & \$49,999 happened as a result of a decrease of those making between \$60,000 & \$69,999.

Table 8: Income Distribution, Kawartha Lakes vs. Ontario (2011 & 2016)

	Kawartha Lakes 2011	Kawartha Lakes 2016	Ontario 2016
Without income	4.46	4.47	5.35
Under \$5,000	8.47	7.62	9.58
\$5,000 to \$9,999	7.10	7.09	7.07
\$10,000 to \$14,999	9.41	9.07	8.19
\$15,000 to \$19,999	9.08	9.35	8.44
\$20,000 to \$29,999	16.16	15.47	12.47
\$30,000 to \$39,999	12.47	12.67	10.89
\$40,000 to \$49,999	9.99	10.07	9.40
\$50,000 to \$59,999	6.58	6.98	7.44
\$60,000 to \$79,999	7.59	7.37	8.92
\$80,000 to \$99,999	4.89	5.25	5.76
\$100,000 and over	3.80	4.58	6.50
\$100,000 to \$124,999	2.38	2.77	3.17
\$125,000 and over	1.41	1.81	3.33

Source: SuperDemographics 2016 from Manifold Data Mining Inc.; 2011 National Household Survey

Figure 2: Income Distribution, Kawartha Lakes vs. Ontario, (2011 & 2016)



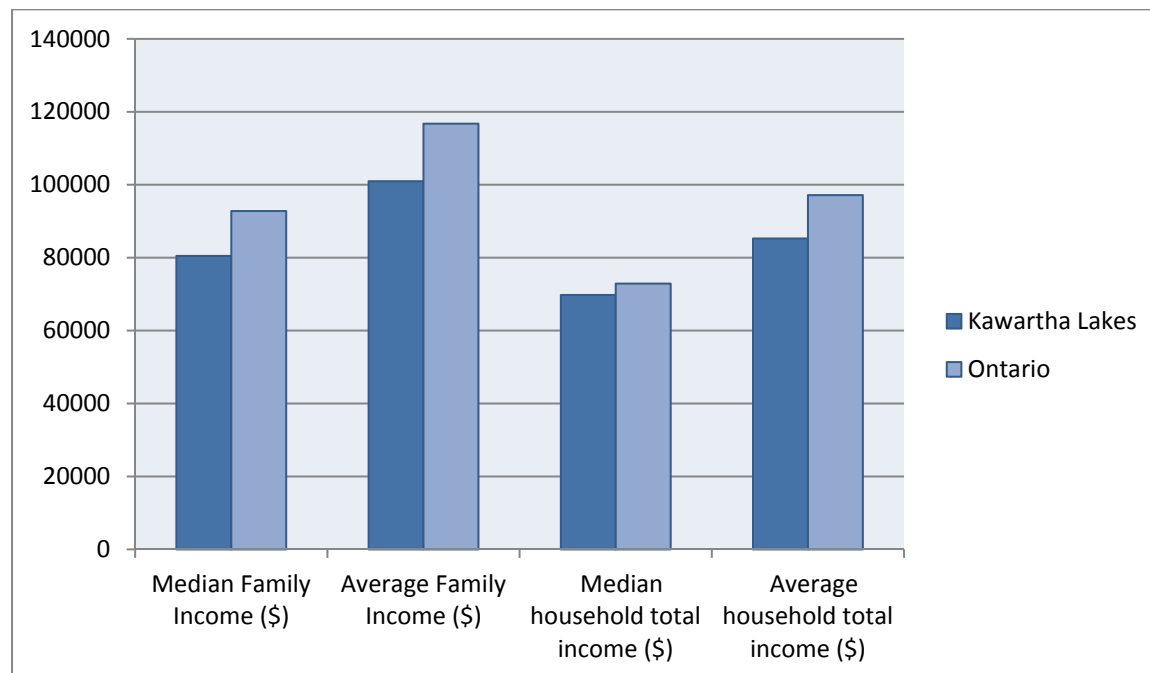
Source: SuperDemographics 2016 from Manifold Data Mining Inc.; 2011 National Household Survey

Family & Household Income

The City of Kawartha Lakes has seen its median household income raise to approximately \$69,800 an increase of 15% since 2011; the City outpaced provincial growth by 5%. The income of individuals in Kawartha Lakes continues to be lower than the provincial comparators; however incomes are rising in comparison to 2011. Residents in Kawartha Lakes make on average \$43,706 each, compared to \$48,333 on average in Ontario.

Interestingly, the gap between incomes shrinks when looking at the median incomes in the province. In Ontario, the median income is \$33,452 and in Kawartha Lakes, the median is \$33,182. This could indicate that in Kawartha Lakes, there is greater parity between residents compared to the rest of the province. To illustrate, 37.6% of residents make less than \$20,000 a year (38.6% in Ontario), 21.8% of residents make more than \$60,000 (27.7% in Ontario), and, 45.2% of our population make between \$20,000 and \$60,000 a year (40.2% in Ontario).

Figure 3: Family & Household Income, Kawartha Lakes vs. Ontario (2016)



Source: SuperDemographics 2016 from Manifold Data Mining Inc.

Educational

Educational Attainment

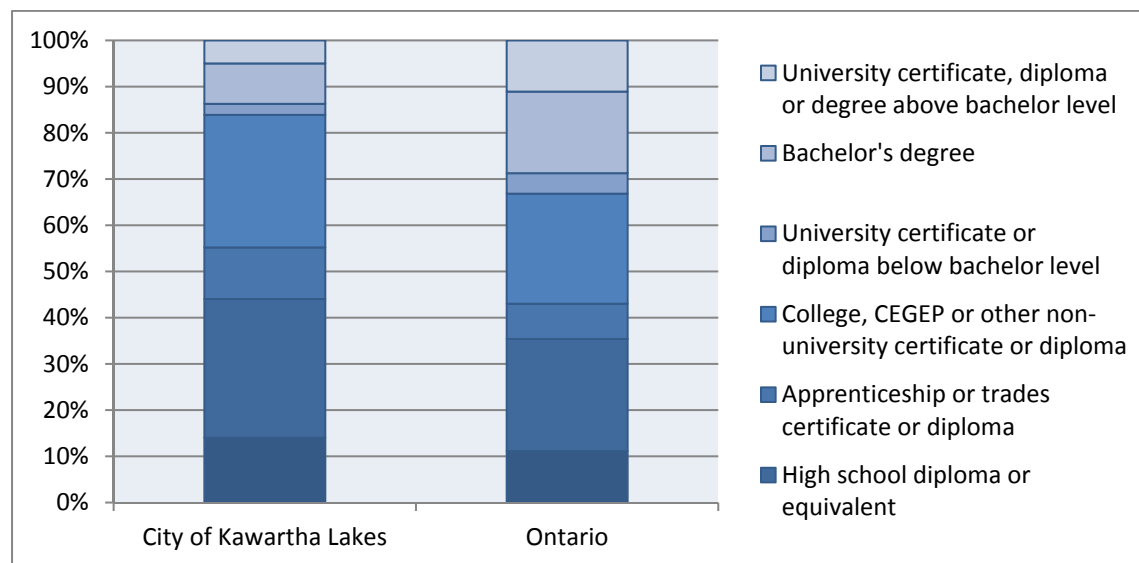
In contrast to the Province of Ontario, the City of Kawartha Lakes has a smaller percentage of post-graduates, bachelor degree or university certificate/diploma holders. Conversely, expressed as a percentage of the overall population, there are more college graduates, apprenticeship graduates, high school graduates or non-completion of high school. Table 9 and Figure 4 break this information down.

Table 9: Education Attainment, Kawartha Lakes vs. Ontario (2016)

	Kawartha Lakes	Kawartha Lakes %	Ontario %
Population 25 to 64 years by	36,793		7553787
No certificate, diploma or degree	5,158	14.02	11.13
Certificate, diploma or degree	31,634	85.98	88.87
High school certificate or equivalent	11,042	30.01	24.28
Postsecondary certificate, diploma or degree	20,593	55.97	64.59
Apprenticeship or trades certificate or diploma	4,114	11.18	7.61
College, CEGEP or other non-university certificate or diploma	10,550	28.67	23.83
University certificate, diploma or degree	5,928	16.11	33.15
University certificate or diploma below bachelor level	884	2.40	4.42
University certificate or degree	5,044	13.71	28.73
Bachelor's degree	3,217	8.74	17.66
University certificate or diploma above bachelor level	1,827	4.97	11.07

Source: 2016 from Manifold Data Mining Inc.

Figure 4: Educational Attainment (ages 25-64), Kawartha Lakes vs. Ontario (2016)



Source: SuperDemographics 2016 from Manifold Data Mining Inc.

Field of Study

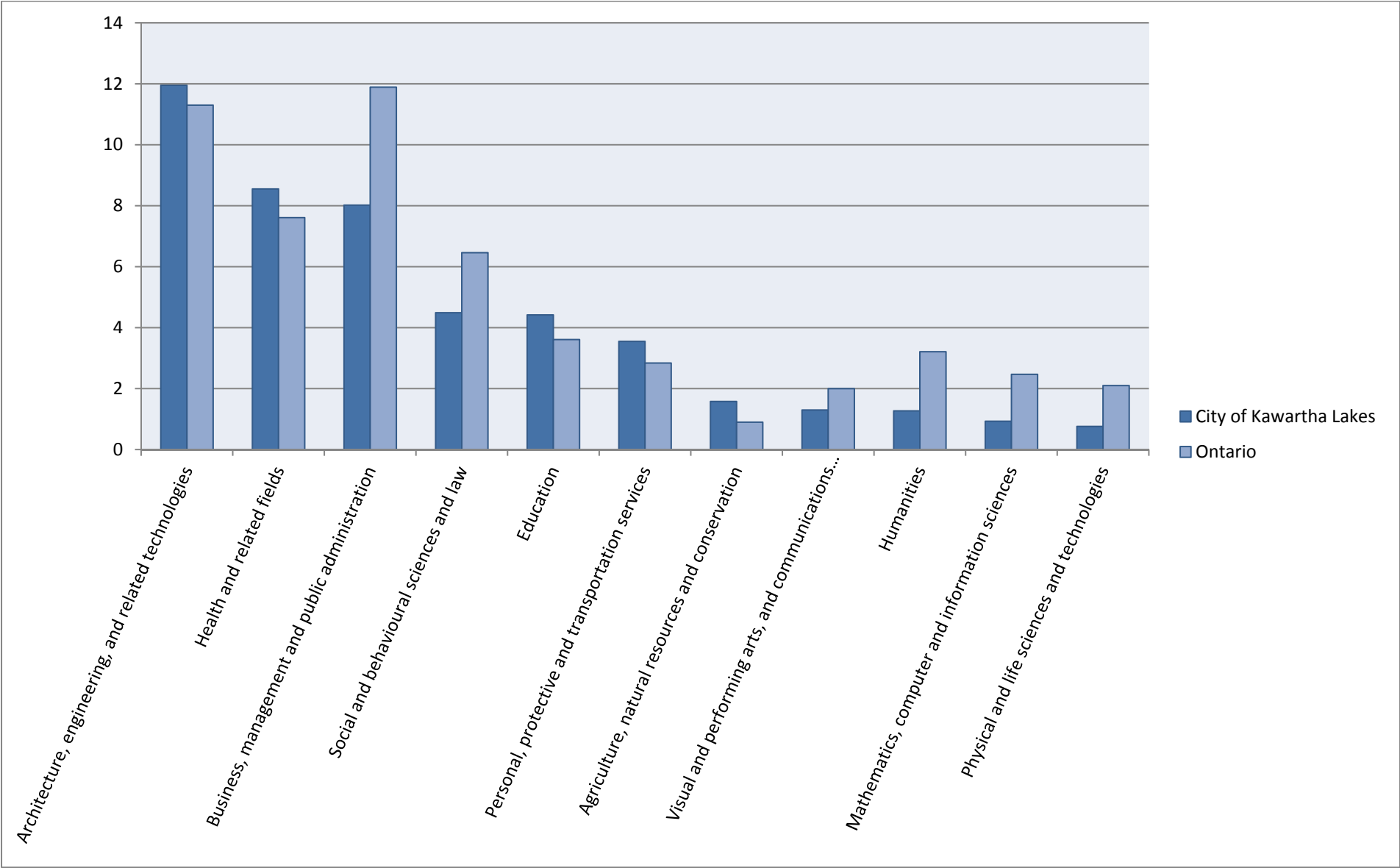
Table 10: *Post-Secondary Field of Study, Kawartha Lakes vs. Ontario (2016)* shows that in Kawartha Lakes, there are more post-secondary graduates in the fields of: education; architecture; engineering and related technologies; agriculture, natural resources and conservation; health and related fields; as well as personal, protective and transportation services. The largest discrepancy in relation to provincial norms is the decrease of graduates with business management and public administration degrees. This is represented graphically in Figure 5.

Table 10: Post-Secondary Field of Study, Kawartha Lakes vs. Ontario (2016)

Field of Study	City of Kawartha Lakes	Ontario
Architecture, engineering, and related technologies	11.95	11.3
Health and related fields	8.55	7.61
Business, management and public administration	8.02	11.89
Social and behavioural sciences and law	4.49	6.46
Education	4.42	3.61
Personal, protective and transportation services	3.55	2.84
Agriculture, natural resources and conservation	1.58	0.9
Visual and performing arts, and communications technologies	1.3	2
Humanities	1.27	3.21
Mathematics, computer and information sciences	0.93	2.47
Physical and life sciences and technologies	0.76	2.1
Other fields of study	0	0.05

Source: SuperDemographics 2016 from Manifold Data Mining Inc.

Figure 5: Post-Secondary Field of Study, Kawartha Lakes vs. Ontario (2016)



Source: SuperDemographics 2016 from Manifold Data Mining Inc.

Migration

The following table demonstrates who has moved to Kawartha Lakes in both the last five years as well as the last year. The table is broken down between movers and non-movers. Movers can be classified as: non-migrants (moved within the same region), migrants (moved within Canada) or external migrants (moved from outside Canada). If a migrant moves within the province they are considered intraprovincial migrants; if a migrant moves from a different province they are considered interprovincial migrants.

Kawartha Lakes is seeing fewer new residents as a percentage of the population than the province. We do however see a larger percentage of movers coming from within the Province.

Table 11: 1 Year Mobility Status, Kawartha Lakes vs. Ontario (2016)

Mobility Status 1 Year ago	Kawartha Lakes	Kawartha Lakes %	Ontario	Ontario %
Population	73,886	100	13,916,032	100
Non-Movers	67,522	91.39	12,287,995	88.30
Movers	6,364	8.61	1,628,037	11.70
Non-Migrants	2,910	3.94	955,507	6.87
Migrants	3,455	4.68	672,529	4.83
Internal Migrants	3,311	4.48	539,072	3.87
Intraprovincial Migrants	3,153	4.27	476,485	3.42
Interprovincial Migrants	158	0.21	62,588	0.45
External Migrants	143	0.19	133,457	0.96

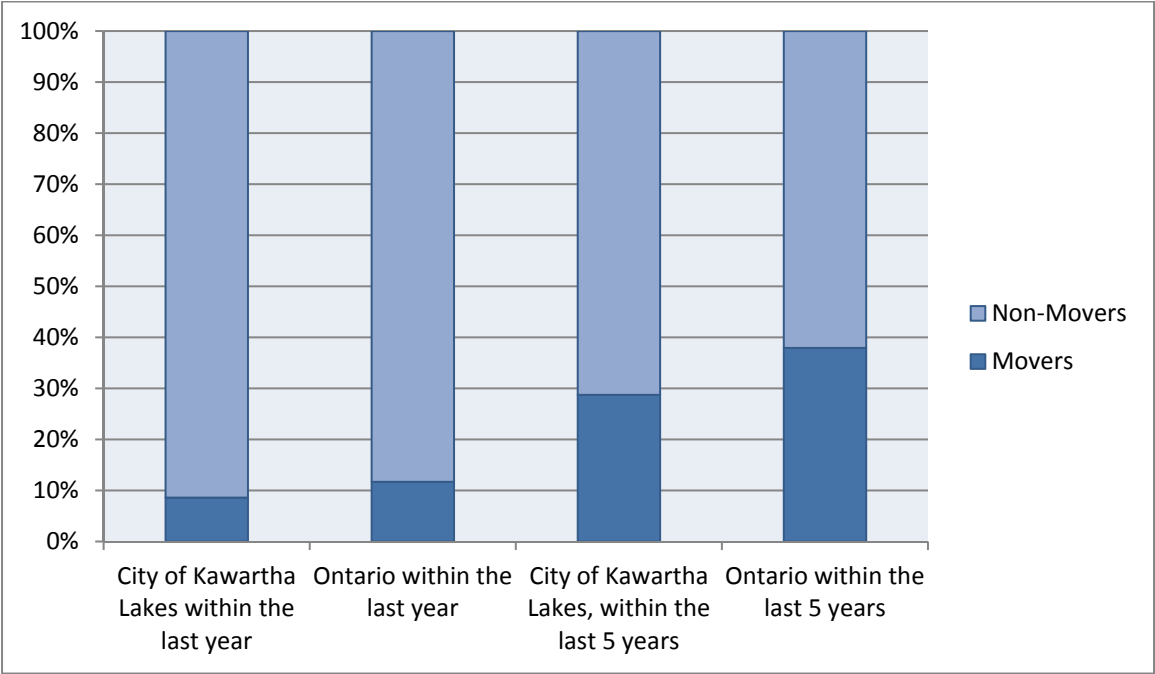
Source: 2016 from Manifold Data Mining Inc.

Table 12: 5 Year Mobility Status, Kawartha Lakes vs. Ontario (2016)

Mobility status 5 years ago	Kawartha Lakes	Kawartha Lakes %	Ontario	Ontario %
Population	73886	100	13,916,032	100
Non-Movers	52651	71.26	8,636,125	62.06
Movers	21235	28.74	5,279,907	37.94
Non-Migrants	9586	12.97	2,920,671	20.99
Migrants	11649	15.77	2,359,236	16.95
Internal Migrants	11428	15.47	1,793,390	12.89
Intraprovincial Migrants	10915	14.77	1,584,028	11.38
Interprovincial Migrants	513	0.69	209,362	1.50
External Migrants	221	0.30	565,847	4.07

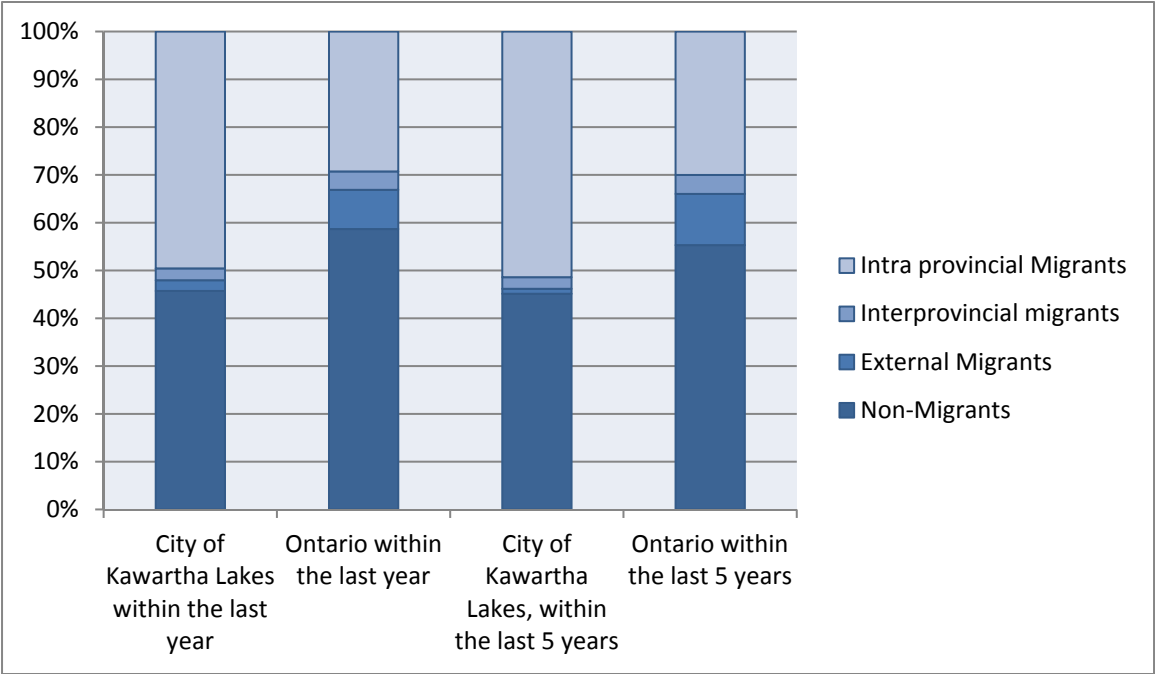
Source: 2016 from Manifold Data Mining Inc.

Figure 6: 1 Year and 5 Year Mobility Status, Kawartha Lakes vs. Ontario (2016)



Source: SuperDemographics 2016 from Manifold Data Mining Inc.

Figure 7: 1 Year and 5 Year Status of Movers, Kawartha Lakes vs. Ontario (2016)



Source: SuperDemographics 2016 from Manifold Data Mining Inc.

Knowledge of Official Languages

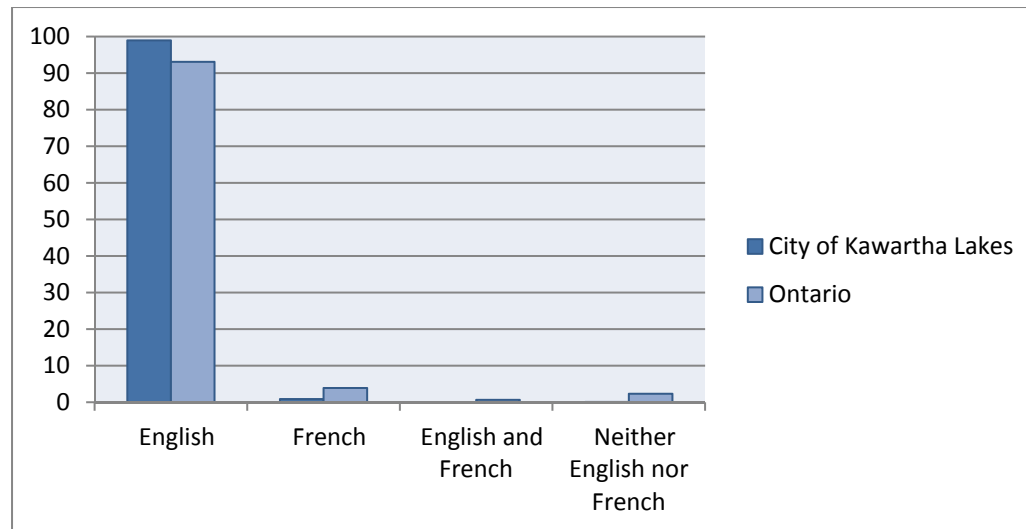
At 99% the City of Kawartha Lakes sees a higher percentage of individuals who speak English and a smaller percentage of the population who speak French.

Table 13: Knowledge of Official Languages, Kawartha Lakes vs. Ontario (2016)

	Kawartha Lakes	Kawartha Lakes %	Ontario %
English Only	73,121	98.96	93.09
French only	665	0.90	3.90
English and French	27	0.04	0.67
Neither English or French	73	0.10	2.34
Total Population	73,886		13,916,032

Source: SuperDemographics 2016 from Manifold Data Mining Inc.

Figure 8: Knowledge of Official Languages, Kawartha Lakes vs. Ontario (2016)



Source: SuperDemographics 2016 from Manifold Data Mining Inc.

Dwelling Characteristics

There are currently 30,577 dwellings in Kawartha Lakes; this is an increase of roughly 900 homes since 2011. The growth of Kawartha Lakes representing a 2.93% increase has lagged behind that of the province which grew 9.35% since 2011.

Cost of Ownership

The average price of a dwelling has risen 50% since 2011 from \$283,356 to \$563,071 in Kawartha Lakes. This is below the 70.4% growth in prices experienced on average by the rest of the province to an average price of \$626,046.

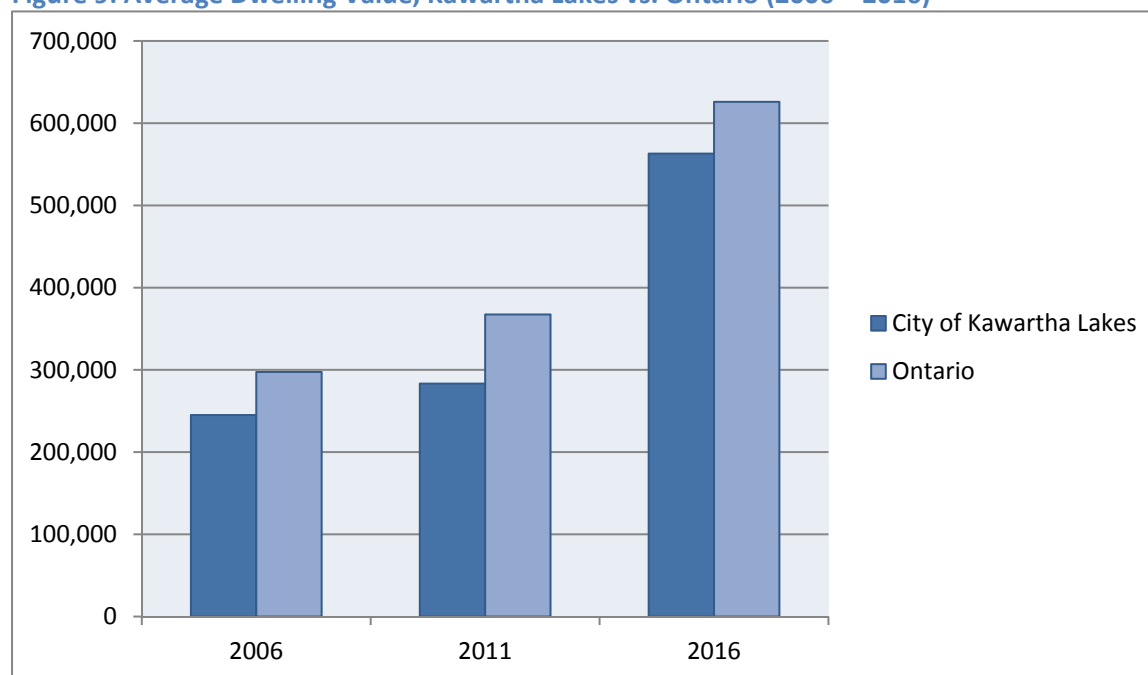
The average price of dwelling only tells half of the story. In 2011, the average house was 4.08 times the median family income in Kawartha Lakes and 4.54 times on average across Ontario. In 2016, the home price to family income ratio has shifted to 7.00 times on average in Kawartha Lakes and 6.75 times across Ontario.

Table 14: Average Dwelling Value, Kawartha Lakes vs. Ontario (2006 – 2016)

	2006	2011	2016
City of Kawartha Lakes (\$)	245,161	283,356	563,071
Ontario (\$)	297,479	367,428	626,046

Source: SuperDemographics 2016 from Manifold Data Mining Inc.; 2011 National Household Survey; 2006 Census

Figure 9: Average Dwelling Value, Kawartha Lakes vs. Ontario (2006 – 2016)



Source: SuperDemographics 2016 from Manifold Data Mining Inc.; 2011 National Household Survey; 2006 Census

Cost of Rentals

The Canada Mortgage and Housing Corporation compiled a list of average housing costs for Bachelor; 1 Bedroom; 2 Bedroom; and 3+ Bedrooms apartments across Ontario. The provincial average for rental properties is \$1,060 (\$840 - Bachelor; \$972 - 1 Bedroom; \$1,121 - 2 Bedroom; and \$ 1,371 3+ Bedrooms) the City of Kawartha Lakes is 14th highest out of 40 on the list at \$938 (\$665 - Bachelor; \$816 - 1 Bedroom; \$1,031 - 2 Bedroom; and 1,193 - 3+ Bedrooms).

To analyse the information, the office of Economic Development compiled the average wages in each of these 40 communities. The average rent for each of these communities was then multiplied by 12 to determine the average annual cost to rent in each of these 40 communities. The average annual cost to rent was then divided by the average wages in a community to determine the rent to wages ratio.

The City of Kawartha Lakes was the second most expensive community to rent in as compared to the average salaries. The table below highlights the 5 most expensive areas to rent by wages, as well as the provincial average and 5 least expensive areas to rent by wages.

Table 15: Average Rent and Wages, & Rent to Wages Ratio (2015)

Service Manager Area	Average Rent (\$)	Average Wages (\$)¹	Rent To Wages Ratio
Regional Municipality of Halton	1,245	50,300	0.297
<i>City of Kawartha Lakes</i>	<i>938</i>	<i>38,500</i>	<i>0.292</i>
County of Dufferin	1,009	41,700	0.290
County of Northumberland	949	40,200	0.283
County of Simcoe	992	42,200	0.282
Ontario	1,060	49,800	0.255
Algoma DSSAB	742	45,500	0.206
County of Norfolk	680	50,900	0.202
City of Windsor	739	43,300	0.199
Thunder Bay DSSAB	701	40,300	0.197
County of Bruce	822	44,500	0.166

Source: CMHC, 2014 Rental Market Survey (2016), EMSI Canada Data (2016.3)

¹ Ideally, median family income would have been utilized in place of Average Wages, however this information has not yet been made available from the 2016 Census, and it would not have been feasible to access the data from Manifold from all 39 other municipalities. Using the municipality's access to the Manifold data for CoKL and provincial data, the ratios are 0.137 Provincially and .140 locally. It should be noted that the Average Wages metric is for a single individual, median family income is for a family of 2.83 individuals on average.

Labour Force Analysis

Key Indicators

This section breaks down key labour force statistics. The participation rate is defined as the percentage of the working aged population who are either currently working or searching for a job. The employment rate measures what percentage of the people available to work are in employment of a job. The unemployment rate consists of individuals who are without work but are available and looking to work.

Both the participation rate and employment rate for Kawartha Lakes have been lower than those of Ontario in 2006, 2011 & 2016. In addition our unemployment rate has been higher than those of Ontario in 2011 and 2016. For a full break down of the labour force indicators, see Table 34 in the data table section.

Table 16: Labour Force Indicators, Kawartha Lakes vs. Ontario (2006 – 2016)

Participation/Employment Rates	Kawartha Lakes Participation Rate	Ontario Participation Rate	Kawartha Lakes Employment Rate	Ontario Employment Rate
2006	61.5	67.1	57.6	62.8
2011	59.0	65.5	54.0	60.1
2016	60.4	66.0	56.0	61.6

Source: SuperDemographics 2016 from Manifold Data Mining Inc.; 2011 National Household Survey; 2006 Census

Table 17: Unemployment Rate, Kawartha Lakes vs. Ontario (2006 – 2016)

Unemployment Rate	Kawartha Lakes Unemployment Rate	Ontario Unemployment Rate
2006	6.2	6.4
2011	8.5	8.3
2016	7.3	6.6

Source: SuperDemographics 2016 from Manifold Data Mining Inc.; 2011 National Household Survey; 2006 Census

Labour Force by Occupation

Table 18: *Labour Force by Occupations, Kawartha Lakes vs. Ontario (2016)* and Figure 10 indicate in which occupations Kawartha Lakes residents work.

The top three Occupations in Kawartha Lakes are Sales and Service, Trades, Transport, Equipment operators and related, as well as Business, Finance and Administration occupations. Kawartha Lakes outperforms in the province in:

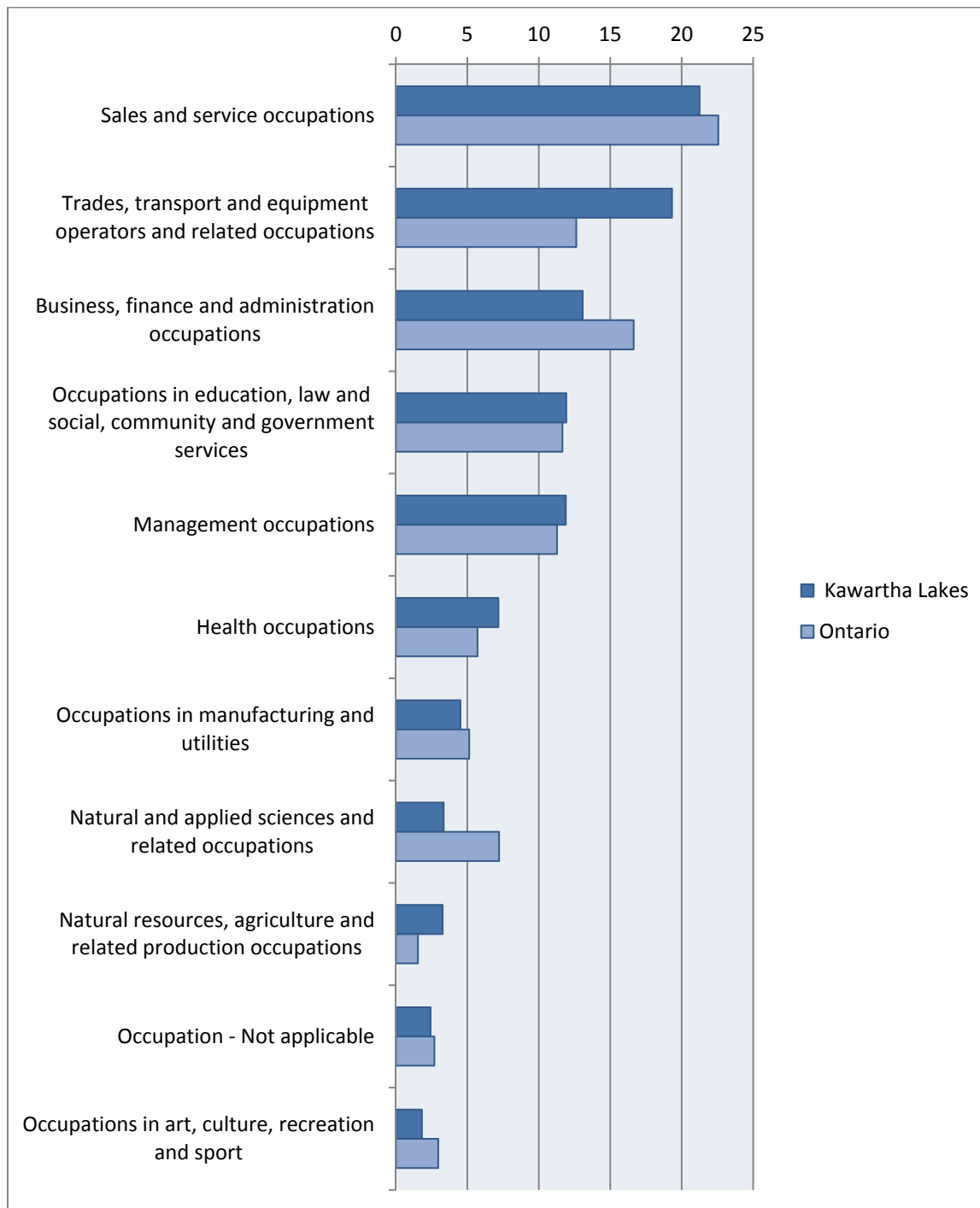
- Natural resources, agriculture and related production occupations
- Trades, transport and equipment operators and related occupations
- Occupations in education, law and social community and government services
- Health occupations
- Management Occupations

Table 18: Labour Force by Occupation, Kawartha Lakes vs. Ontario (2016)

NOCS	Description	Kawartha Lakes %	Ontario %
6	Sales and service occupations	21.25	22.56
7	Trades, transport and equipment operators and related occupations	19.32	12.62
1	Business, finance and administration occupations	13.07	16.64
4	Occupations in education, law and social, community and government services	11.92	11.65
0	Management occupations	11.89	11.27
3	Health occupations	7.17	5.71
9	Occupations in manufacturing and utilities	4.51	5.13
2	Natural and applied sciences and related occupations	3.34	7.22
8	Natural resources, agriculture and related production occupations	3.27	1.54
X	Occupation - Not applicable	2.42	2.69
5	Occupations in art, culture, recreation and sport	1.82	2.96

Source: SuperDemographics 2016 from Manifold Data Mining Inc.

Figure 10: Percentage of Labour Force by Occupation, Kawartha Lakes vs. Ontario (2016)



Source: SuperDemographics 2016 from Manifold Data Mining Inc.

Labour Force by Industry

Table 19: *Resident Labour Force by Industry, Kawartha Lakes vs. Ontario (2016)* and Figure 11 indicate in which industries Kawartha Lakes residents work.

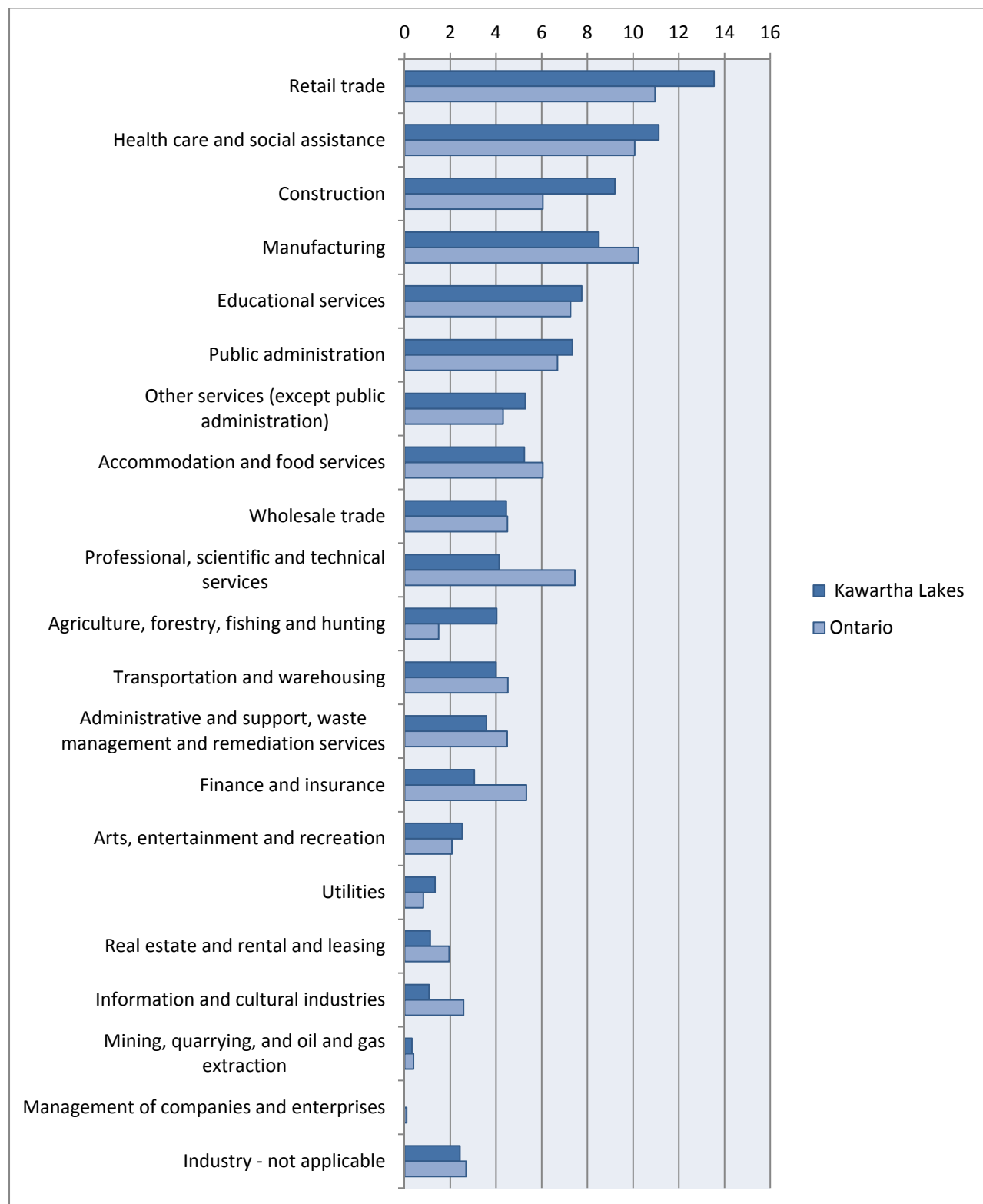
The largest positive deviations from provincial averages are in the Construction, Retail Trade and Agriculture, Forestry, Fishing and Hunting industries. The largest negative deviations from provincial averages are in the Finance and Insurance, Professional, Scientific and Technical Services, and Manufacturing industries.

Table 19: Resident Labour Force by Industry, Kawartha Lakes vs. Ontario (2016)

NAICS	Description	Kawartha Lakes	Kawartha Lakes %	Ontario %
44-45	Retail trade	5,282	13.54	10.96
62	Health care and social assistance	4,338	11.12	10.07
23	Construction	3,589	9.20	6.05
31-33	Manufacturing	3,318	8.50	10.23
61	Educational services	3,025	7.75	7.26
91	Public administration	2,865	7.34	6.69
81	Other services (except public administration)	2,059	5.28	4.31
72	Accommodation and food services	2,044	5.24	6.05
41	Wholesale trade	1,737	4.45	4.50
54	Professional, scientific and technical services	1,615	4.14	7.45
11	Agriculture, forestry, fishing and hunting	1,571	4.03	1.49
48-49	Transportation and warehousing	1,561	4.00	4.52
56	Administration and support, waste management and remediation services	1,396	3.58	4.49
52	Finance and insurance	1,190	3.05	5.33
71	Arts, entertainment and recreation	985	2.52	2.07
22	Utilities	519	1.33	0.82
53	Real estate and rental and leasing	438	1.12	1.95
51	Information and cultural industries	416	1.07	2.58
21	Mining and oil and gas extraction	123	0.32	0.39
55	Management of companies and enterprises	0	0.00	0.09
X0	Industry - Not applicable	946	2.42	2.69
	Total labour force 15 years and over	39,016		7,694,352

Source: SuperDemographics 2016 from Manifold Data Mining Inc.

Figure 11: Percentage of Labour Force by Industry, Kawartha Lakes vs. Ontario (2016)



Source: SuperDemographics 2016 from Manifold Data Mining Inc.

Commuting Flow

In brief, Table 20: *Where Kawartha Lakes Labour Force Works (2011)* indicates that Kawartha Lakes has a labour force with a regular place of work of 25,170. Of our total labour force with a usual place of work, almost 41% commute outside of Kawartha Lakes for work. Table 21: *Place of Residence for Persons Working in Kawartha Lakes (2011)* demonstrates that 88% of workers in Kawartha Lakes live in Kawartha Lakes. A comparison of these Tables is shown in Figure 12: *Commuter Flow in Kawartha Lakes (2011)*.

Table 20: Where Kawartha Lakes Labour Force Works (2011)

Place of work	Total	Male	Female
Kawartha Lakes	14,925	6,200	8,725
Peterborough	2,170	885	1,290
Toronto	1,450	1,025	425
Oshawa	1,090	710	385
Scugog	840	355	490
Brock	570	270	300
Clarington	515	260	250
Whitby	405	200	205
Uxbridge	350	205	145
Pickering	275	225	45
Cavan-Monaghan	225	95	125
Markham	220	125	95
Ajax	210	170	35
Orillia	210	75	140
Newmarket	200	115	85
Smith-Ennismore-Lakefield	185	90	95
Vaughan	180	160	0
Minden Hills	160	110	50
Mississauga	105	40	70
Richmond Hill	100	65	30
Whitchurch-Stouffville	100	70	30
Mnjikaning First Nation 32 (Rama First Nation 32)	85	40	45
East Gwillimbury	80	0	0
Barrie	75	25	50
Ramara	70	40	25
Georgina	65	40	25
Others	310	105	100
Total	25,170	11,700	13,260
Total resident labour force with a usual place of work outside of Kawartha Lakes	10,245	5,500	4,535
Percent of residents declaring a place of work outside of Kawartha Lakes	40.7%	47.6%	34.2%

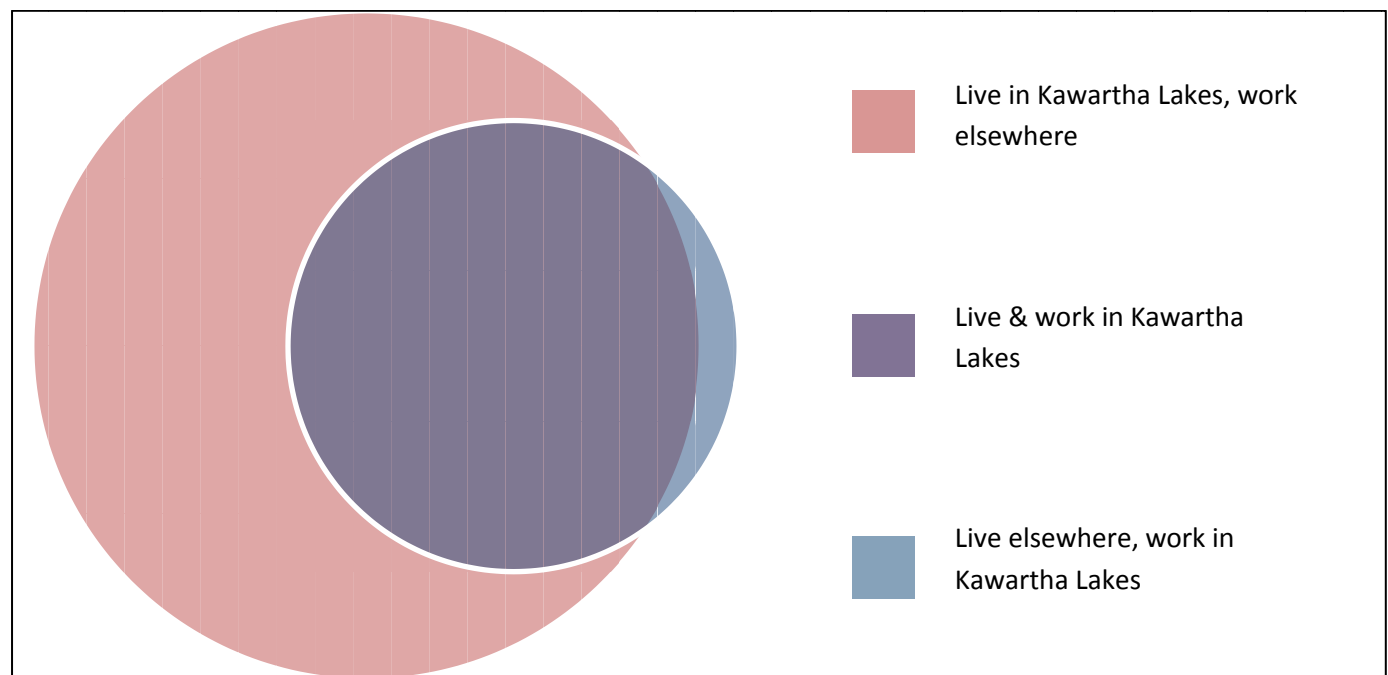
Source: 2011 NHS

Table 21: Place of Residence for Persons Working in Kawartha Lakes (2011)

Place of residence	Total	Male	Female
Kawartha Lakes	14,925	6,200	8,725
Peterborough	610	280	330
Smith-Ennismore-Lakefield	230	85	145
Brock	210	80	125
Clarington	150	60	95
Minden Hills	125	50	80
Scugog	120	35	80
Oshawa	115	55	60
Douro-Dummer	85	0	55
Uxbridge	70	65	0
Otonabee-South Monaghan	60	50	0
Toronto	45	15	30
Ajax	40	0	0
Others	175	110	20
Total	16,960	7,085	9,745
Total non-resident workforce commuting to work in the City of Kawartha Lakes	2,035	885	1,020
Percent of workers (non-residents) commuting to work to the City of Kawartha Lakes	12.0%	12.5%	10.5%

Source: 2011 NHS

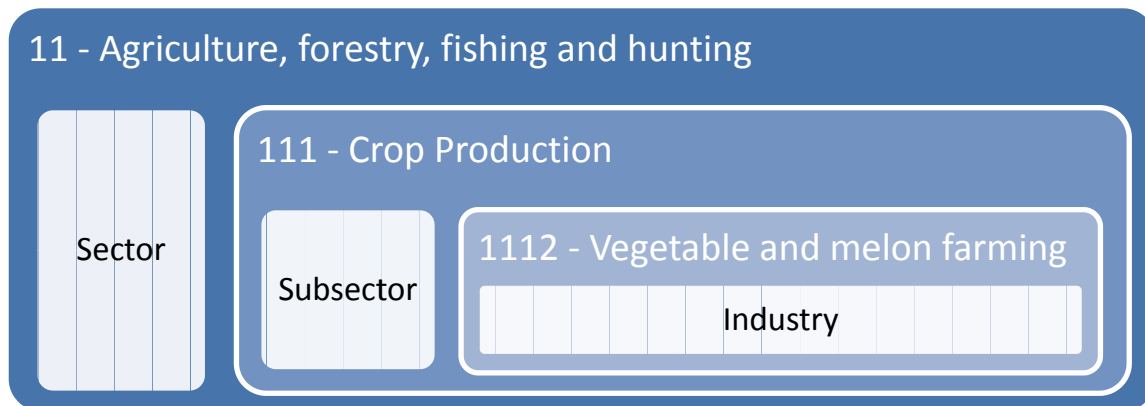
Figure 12: Commuter Flow in Kawartha Lakes (2011)



Economic Base Analysis

Employment Profile

The North American Industry Classification System (NAICS) is a 6 digit classification system utilized across North America. NAICS is used by both government and business to classify businesses based on the type of activity that they undertake. The number of digits utilized is an indication of how specified the classification is. Two digit NAICS are the broadest and are defined as sectors; three and four digits NAICS are more specialized and are defined as subsectors and industries respectively.



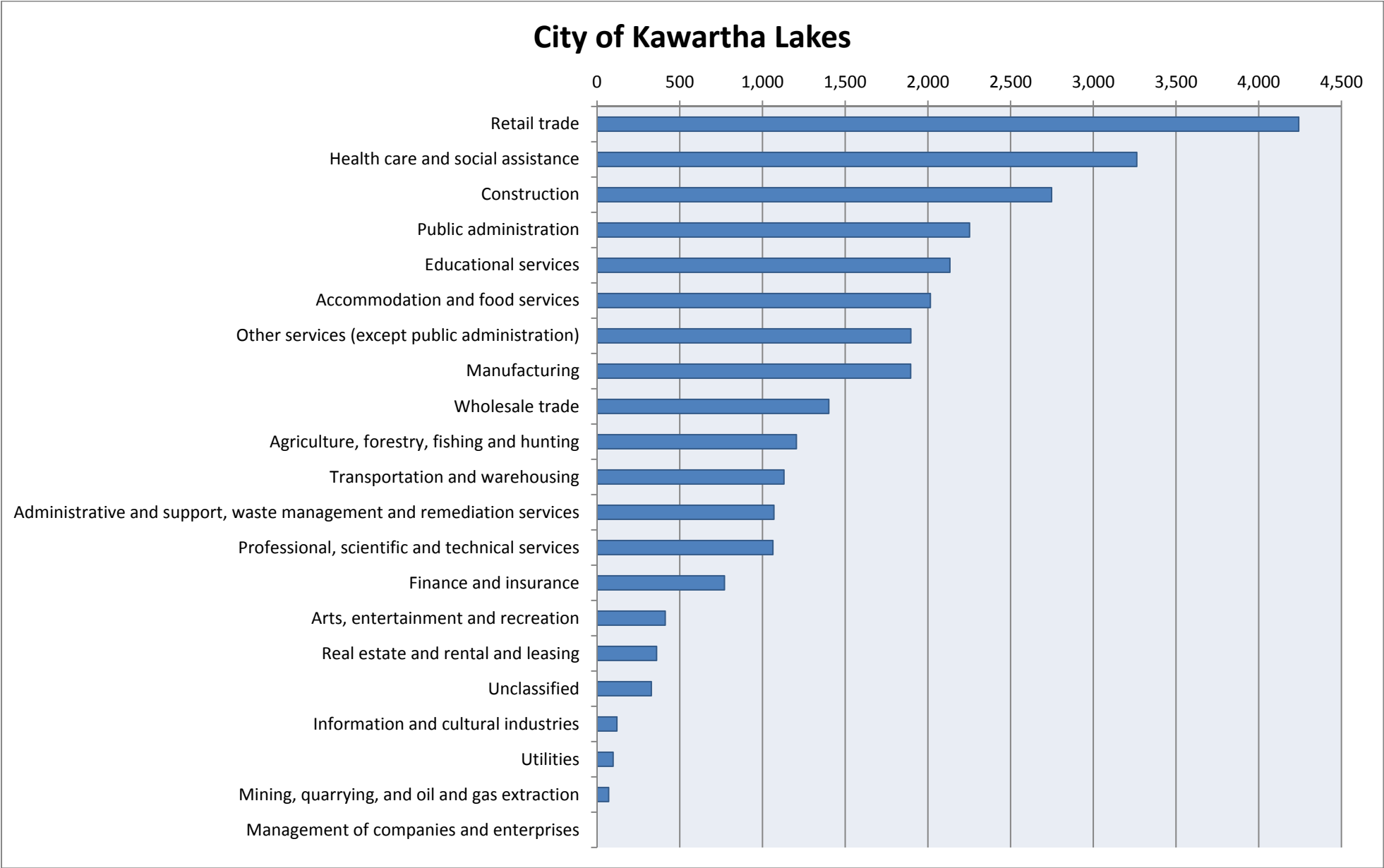
The following Table and Figure demonstrates how the 28,472 Jobs (employees & self-employed) in Kawartha Lakes are divided. The largest sector employer in Kawartha Lakes is the retail trade with 4,242 jobs.

Table 22: Number of Jobs by Sector for Kawartha Lakes (2016)

NAICS	Description	2016 Jobs
44-45	Retail trade	4,242
62	Health care and social assistance	3,263
23	Construction	2,748
91	Public administration	2,252
61	Educational services	2,133
72	Accommodation and food services	2,015
81	Other services (except public administration)	1,897
31-33	Manufacturing	1,896
41	Wholesale trade	1,401
11	Agriculture, forestry, fishing and hunting	1,205
48-49	Transportation and warehousing	1,130
56	Administrative and support, waste management and remediation services	1,069
54	Professional, scientific and technical services	1,063
52	Finance and insurance	770
71	Arts, entertainment and recreation	412
53	Real estate and rental and leasing	360
X0	Unclassified	328
51	Information and cultural industries	120
22	Utilities	97
21	Mining, quarrying, and oil and gas extraction	70
55	Management of companies and enterprises	0

Source: EMSI Canada Data (2016.3)

Figure 13: Number of Jobs by Sector for Kawartha Lakes (2016)



Source: EMSI Canada Data (2016.3)

Location Quotient Analysis

Location Quotient Analysis is a tool used to identify the employment concentration of a specific sector or industry within a specific location against the same sector or industry at either the National or Regional level. For further clarity on the matter, please reference *Annex A – Location Quotient*.

Industries that are producing more than what's typically needed to support a region are in theory exporting their goods to other regions, and conversely industries that are producing less than what is needed to support the community are forced to import goods from other communities. Industries that export are known as basic industries, and those which import are known as non-basic industries.

Location Quotients are a great tool to identify the relative strength of an industry. A score of greater than 1.0 means that an industry is out performing its comparator and a score of below 1.0 means that an industry is underperforming its comparator. Some fluctuations are anticipated, and scores between 0.75 and 1.25 are considered normal. Scores above 1.25 are likely to indicate export and scores below 0.75 are likely to describe import.

The Tables in this section compare the employment concentrations in Kawartha Lakes against both Provincial and National concentration levels.

Location Quotients Analysis by Sector

Table 23: *Provincial and National Location Quotients Analysis by Sector, Kawartha Lakes (2016)* demonstrates both the Provincial and National Location Quotients for each Sector in Kawartha Lakes. The City of Kawartha Lakes is outperforming both the Province and the Nation in 5 key sectors:

- Agriculture, forestry, fishing and hunting
- Construction
- Other services (except public administration)
- Retail trade
- Public administration

Similarly, Kawartha Lakes is underperforming in the following sectors:

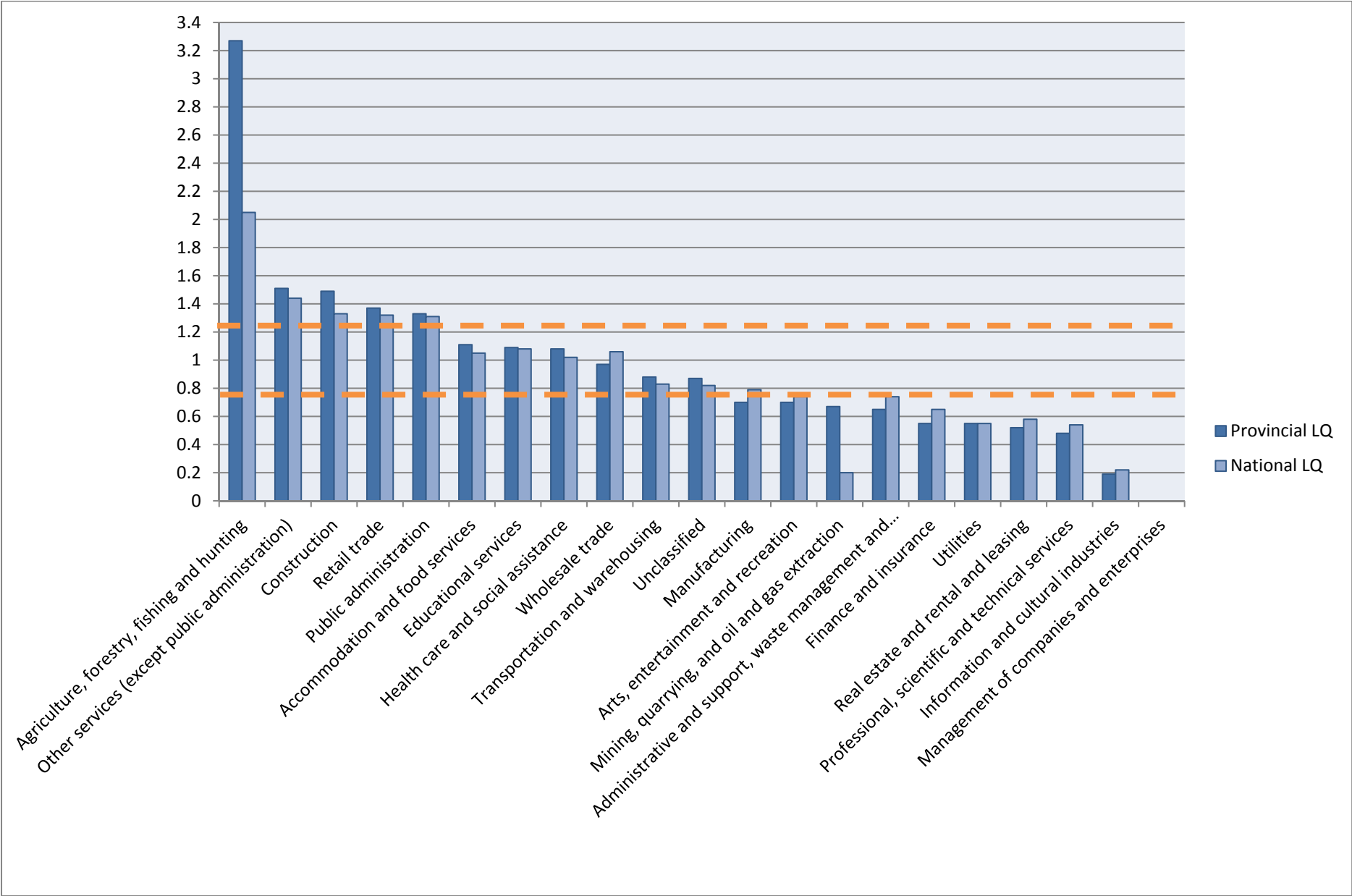
- Management of companies and enterprises
- Information and cultural industries
- Professional, scientific and technical services
- Real estate and rental and leasing
- Finance and Insurance

Table 23: Provincial and National Location Quotients Analysis by Sector, Kawartha Lakes (2016)

NAICS	Description	Provincial LQ	National LQ
11	Agriculture, forestry, fishing and hunting	3.27	2.05
81	Other services (except public administration)	1.51	1.44
23	Construction	1.49	1.33
44-45	Retail trade	1.37	1.32
91	Public administration	1.33	1.31
72	Accommodation and food services	1.11	1.05
61	Educational services	1.09	1.08
62	Health care and social assistance	1.08	1.02
41	Wholesale trade	0.97	1.06
48-49	Transportation and warehousing	0.88	0.83
X0	Unclassified	0.87	0.82
31-33	Manufacturing	0.70	0.79
71	Arts, entertainment and recreation	0.70	0.74
21	Mining, quarrying, and oil and gas extraction	0.67	0.20
56	Administrative and support, waste management and remediation services	0.65	0.74
52	Finance and insurance	0.55	0.65
22	Utilities	0.55	0.55
53	Real estate and rental and leasing	0.52	0.58
54	Professional, scientific and technical services	0.48	0.54
51	Information and cultural industries	0.19	0.22
55	Management of companies and enterprises	0.00	0.00

Source: EMSI Canada Data (2016.3)

Figure 14: Provincial and National Location Quotients Analysis by Sector, Kawartha Lakes (2016)



Source: EMSI Canada Data (2016.3)

Dominant Sub-Sectors

Table 24: *Select Provincial and National Location Quotients by Sub-Sector, Kawartha Lakes (2016)* demonstrates the top 15 Sub-Sectors in Kawartha Lakes. Many of these Sub-Sectors fall within the Sectors which performed well against Provincial and National Location Quotients. Exceptions to this rule include:

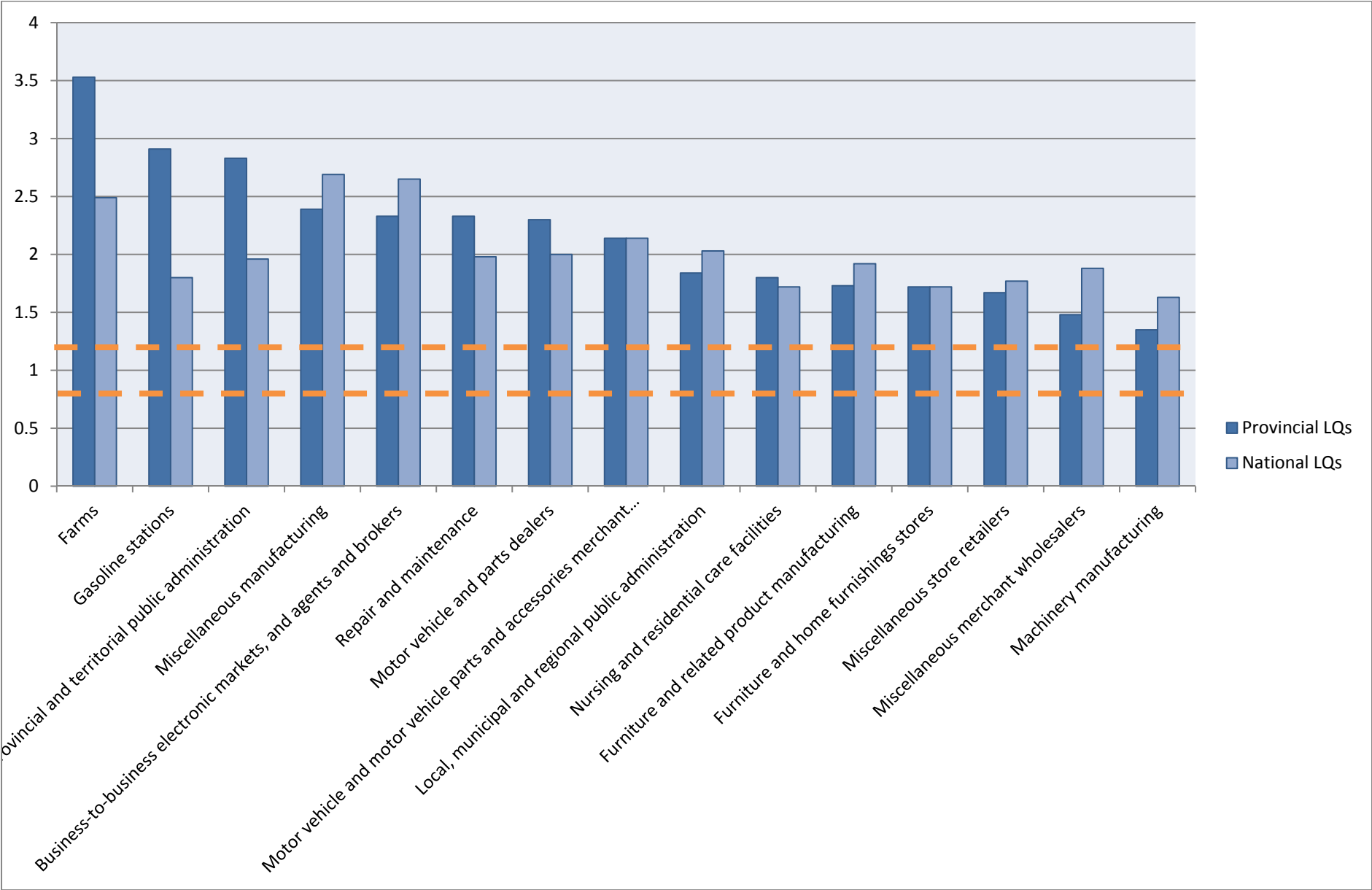
- Miscellaneous manufacturing (339);
- Furniture and related product manufacturing (337); and,
- Machinery manufacturing (333)

Table 25: Select Provincial and National Location Quotients by Sub-Sector, Kawartha Lakes (2016)

NAICS	Description	Provincial LQ	National LQ
111-112	Farms	3.53	2.49
447	Gasoline stations	2.91	1.80
912	Provincial and territorial public administration	2.83	1.96
339	Miscellaneous manufacturing	2.39	2.69
419	Business-to-business electronic markets, and agents and brokers	2.33	2.65
811	Repair and maintenance	2.33	1.98
441	Motor vehicle and parts dealers	2.30	2.00
415	Motor vehicle and motor vehicle parts and accessories merchant wholesalers	2.14	2.14
913	Local, municipal and regional public administration	1.84	2.03
623	Nursing and residential care facilities	1.80	1.72
337	Furniture and related product manufacturing	1.73	1.92
442	Furniture and home furnishings stores	1.72	1.72
453	Miscellaneous store retailers	1.67	1.77
418	Miscellaneous merchant wholesalers	1.48	1.88
333	Machinery manufacturing	1.35	1.63

Source: EMSI Canada Data (2016.3)

Figure 15: Select Provincial and National Location Quotients by Sub-Sector, Kawartha Lakes (2016)



Source: EMSI Canada Data (2016.3)

Dominant Industry Levels

Table 25: *Select Provincial and National Location Quotients by Industry, Kawartha Lakes (2016)*

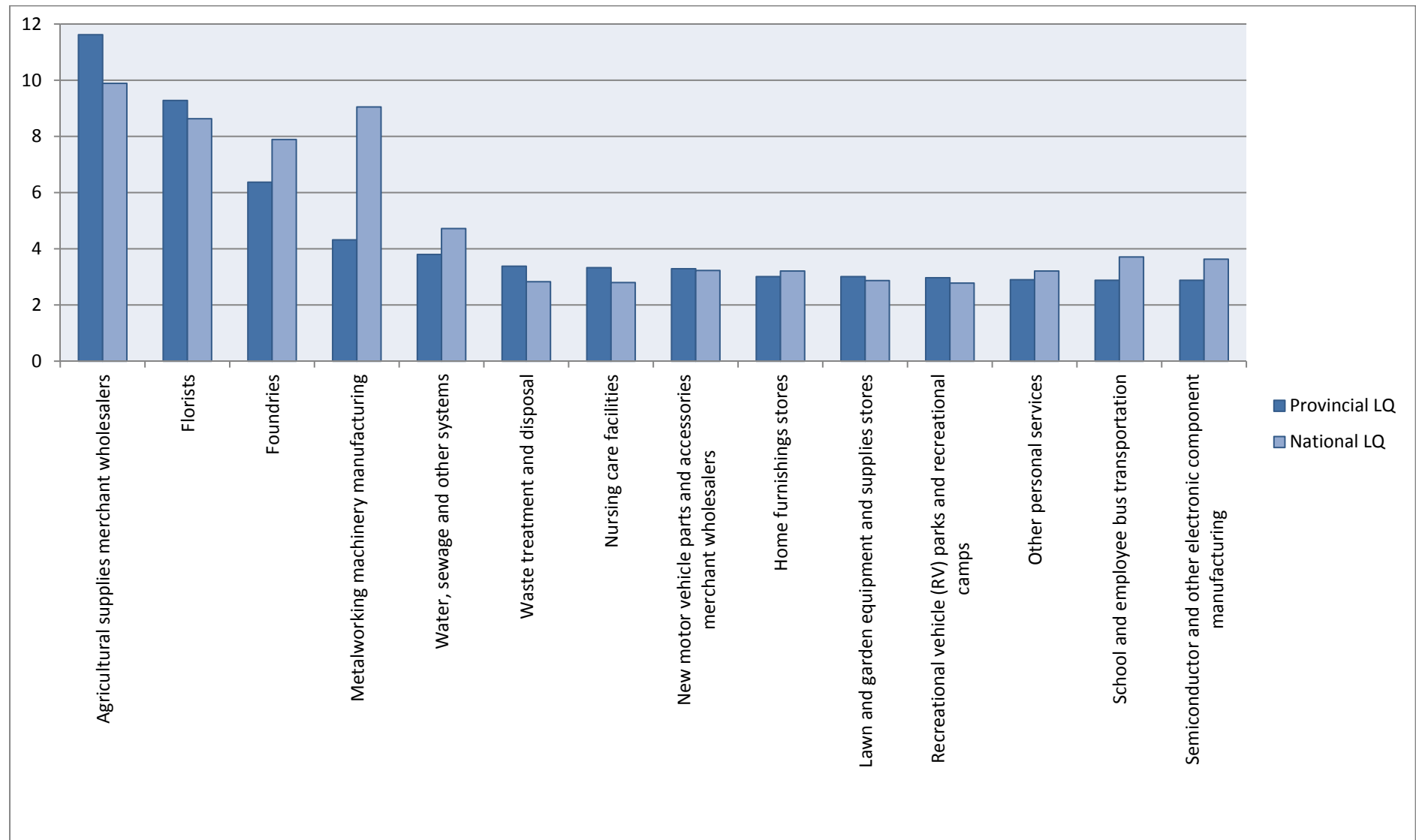
demonstrates the top 15 Industries in Kawartha Lakes. Many of these Industries fall within either the Sectors or Sub-Sectors which performed well against Provincial and National Location Quotients. In some cases, the Industries that do not fall within dominant Sectors or Sub-sectors support industries that do, as is the case of Foundries (3315) which support many businesses that revolve around metal manufacturing. In other scenarios, dominant Industries can be explained by Kawartha Lakes' geography, as is the case of the Water, Sewage and other Systems Industry (2213).

Table 26: *Select Provincial and National Location Quotients by Industry, Kawartha Lakes (2016)*

NAICS	Description	Provincial LQ	National LQ
4183	Agricultural supplies merchant wholesalers	11.62	9.89
4531	Florists	9.28	8.63
3315	Foundries	6.37	7.89
3335	Metalworking machinery manufacturing	4.32	9.05
2213	Water, sewage and other systems	3.80	4.72
5622	Waste treatment and disposal	3.38	2.83
6231	Nursing care facilities	3.33	2.80
4152	New motor vehicle parts and accessories merchant wholesalers	3.29	3.23
4422	Home furnishings stores	3.01	3.21
4442	Lawn and garden equipment and supplies stores	3.01	2.87
7212	Recreational vehicle (RV) parks and recreational camps	2.97	2.78
8129	Other personal services	2.90	3.21
4854	School and employee bus transportation	2.88	3.71
3344	Semiconductor and other electronic component manufacturing	2.88	3.63
3399	Other miscellaneous manufacturing	2.50	2.73

Source: EMSI Canada Data (2016.3)

Figure 16: Select Provincial and National Location Quotients by Industry, Kawartha Lakes (2016)



Source: EMSI Canada Data (2016.3)

Table 26: *Kawartha Lakes, Location Quotient Percent Change (2011 – 2016)* demonstrates the percent change in National Location Quotients for the City of Kawartha Lakes between 2011 and 2016.

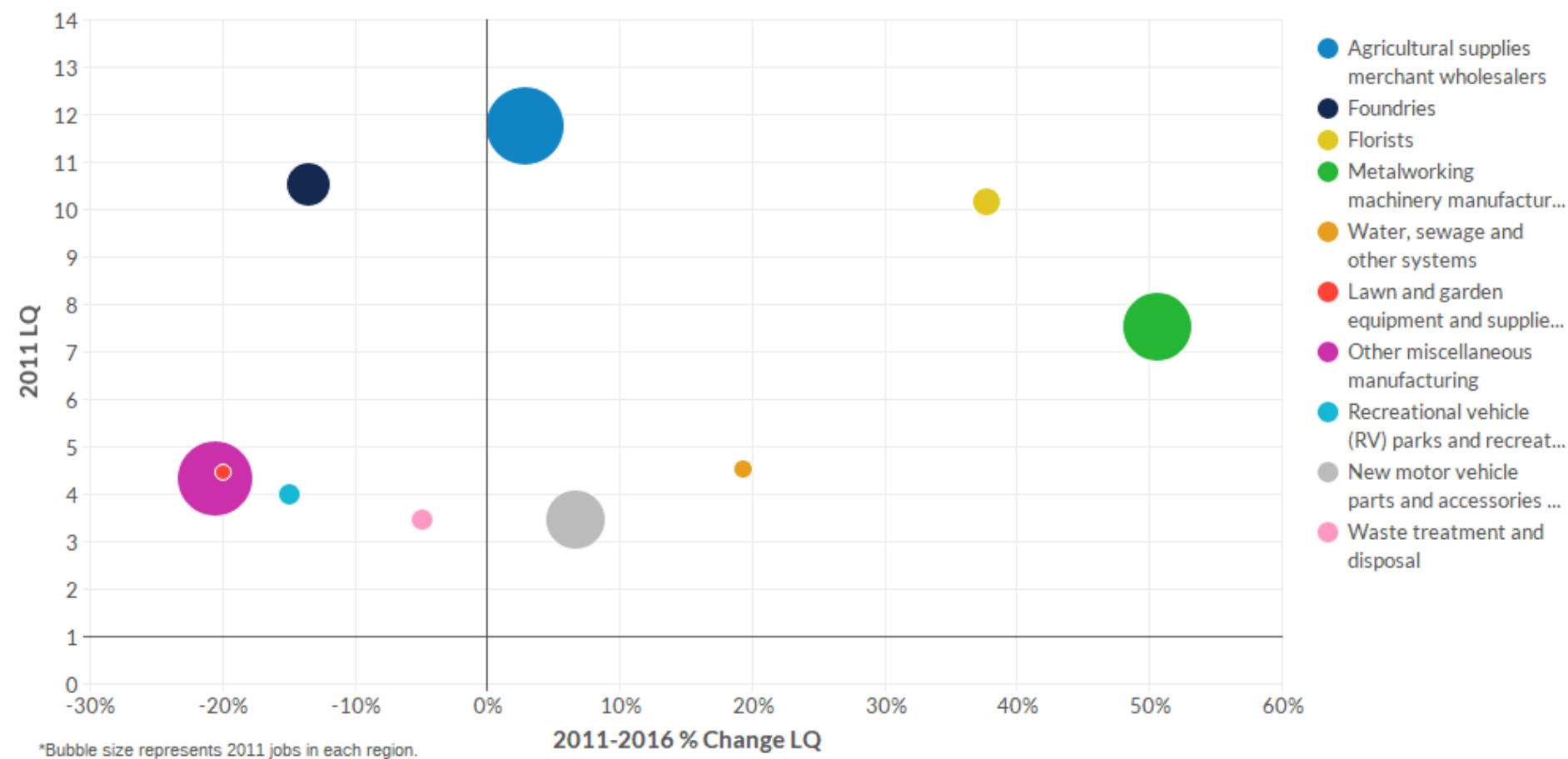
A graphic representation of this table follows.

Table 27: Kawartha Lakes, Location Quotient Percent Change (2011 – 2016)

NAICS	Industry	2011 Jobs	2016 Jobs	Percent Change	2011 LQ	2016 LQ	Percent Change LQ	2015 Wages Per Worker
4183	Agricultural supplies merchant wholesalers	214	246	15%	11.75	12.09	3%	\$38,285
3315	Foundries	130	109	-16%	10.52	9.10	-14%	\$33,308
4531	Florists	90	116	29%	10.18	14.01	38%	\$27,846
3335	Metalworking machinery manufacturing	192	313	63%	7.53	11.33	51%	\$51,381
2213	Water, sewage and other systems	65	78	21%	4.54	5.42	19%	\$75,951
4442	Lawn and garden equipment and supplies stores	57	53	-7%	4.47	3.58	-20%	\$32,943
3399	Other miscellaneous manufacturing	208	180	-13%	4.33	3.44	-21%	\$55,447
7212	Recreational vehicle (RV) parks and recreational camps	72	70	-2%	3.99	3.39	-15%	\$34,269
4152	New motor vehicle parts and accessories merchant wholesalers	168	196	16%	3.48	3.71	7%	\$25,374
5622	Waste treatment and disposal	77	77	0%	3.45	3.28	-5%	\$43,317

Source: EMSI Canada Data (2016.3)

Figure 17: Kawartha Lakes, Location Quotient Percent Change (2011 – 2016)



Source: EMSI Canada Data (2016.3)

Shift-Share Analysis

Another tool which is useful in determining the competitive advantage of a given municipality is the Shift-Share Analysis. Shift-Share Analysis measures the relative strength of a sector within a municipality. It does this by comparing job changes in a community against both the anticipated changes based on national growth as well as the industry growth. Shift-Share Analysis allows for analysis over time, this is different compared to Location Quotients which are a snapshot of a specific year.

Table 27: *Job Growth by Sector, Kawartha Lakes vs. Ontario (2011 – 2016)* provides an overview of job growth by percentage in both Kawartha Lakes as well as the Province. We have seen an increase of 2,551 new jobs which is an increase of 10% since 2011 whereas the Province has only experienced growth of 7%.

Table 28: Job Growth by Sector, Kawartha Lakes vs. Ontario (2011 – 2016)

NAICS	Description	Kawartha Lakes	Ontario
48-49	Transportation and warehousing	45%	13%
31-33	Manufacturing	34%	1%
23	Construction	26%	11%
41	Wholesale trade	24%	6%
81	Other services (except public administration)	23%	0%
56	Administrative and support, waste management and remediation services	13%	6%
54	Professional, scientific and technical services	12%	10%
51	Educational services	10%	9%
72	Accommodation and food services	8%	16%
44-45	Retail trade	4%	7%
22	Utilities	4%	-9%
62	Health care and social assistance	2%	10%
55	Management of companies and enterprises	0%	-12%
91	Public administration	-1%	-2%
11	Agriculture, forestry, fishing and hunting	-4%	-6%
51	Information and cultural industries	-5%	8%
53	Real estate and rental and leasing	-6%	18%
55	Finance and insurance	-8%	8%
71	Arts, entertainment and recreation	-12%	12%
21	Mining, quarrying, and oil and gas extraction	-13%	5%
X0	Unclassified	-17%	-16%

Source: EMSI Canada Data (2016.3)

Table 28 is a Sector Shift Share Analysis for Kawartha Lakes. It should be interpreted as follows:

- NAICS: North American Industry Classification System number
- Description: 2 Digit NAICS identifier.
- 2011 - 2016 Change: The amount of new or lost jobs in each sector.
- Industrial (Ind.) Mix Effect: The expected amount of new or lost jobs in a sector based on national industry trends.
- National (Nat'l) Growth Effect: The expected amount of new or lost jobs in a sector based on national trends.
- Expected Change: The sum of "Industrial Mix Effect" and "National Growth Effect".

- Competitive (comp.) Effect: The difference between “2011-2016 Change” and the “Expected Change”. Positive numbers mean that we are outperforming a sector, and negative numbers indicate that we are performing more poorly.

Our sectors of strengths are in:

- Manufacturing:
- Other services
- Transportation and warehousing
- Wholesale trade

Our weakest sectors are in:

- Health Care and social assistance
- Accommodation and food services
- Arts, entertainment and recreation
- Finance and insurance

Table 29: Shift Share Analysis for Jobs by Sector, Kawartha Lakes (2011 – 2016)

NAICS	Description	2011 - 2016 Change	Ind. Mix Effect	Nat'l Growth Effect	Expected Change	Competitive Effect
11	Agriculture, forestry, fishing and hunting	-51	-125	71	-54	3
21	Mining, quarrying, and oil and gas extraction	-10	-1	5	4	-13
22	Utilities	4	-11	5	-6	9
23	Construction	559	123	123	246	313
31-33	Manufacturing	483	-72	80	8	477
41	Wholesale trade	272	-4	64	60	213
44-45	Retail trade	165	-82	230	148	17
48-49	Transportation and warehousing	352	38	44	82	271
51	Information and cultural industries	-6	-8	7	-1	-5
52	Finance and insurance	-66	-14	47	33	-98
53	Real estate and rental and leasing	-25	22	22	44	-69
54	Professional, scientific and technical services	110	21	54	75	36
55	Management of companies and enterprises	0	0	0	0	0
56	Administrative and support, waste management and remediation services	125	2	53	55	70
61	Educational services	202	33	109	142	60
62	Health care and social assistance	69	156	180	336	-267
71	Arts, entertainment and recreation	-55	15	26	41	-97
72	Accommodation and food services	146	143	105	248	-102
81	Other services (except public administration)	355	-56	87	31	325
91	Public administration	-16	-151	128	-23	8
X0	Unclassified	-65	-52	22	-30	-36
	TOTAL	2,551	-24	1459	1,435	1116

Source: EMSI Canada Data (2016.3)

Table 29 utilizes Shift Share Analysis and the industry level (four digit NAICS) to identify the 10 most competitive industries in Kawartha Lakes over the last five years. Table 26 identifies the 10 fastest growing industries by volume of jobs. Comparing these lists, the following industries are found in both lists:

- Metalworking machinery manufacturing
- Grocery stores
- Farms
- Employment services
- Food merchant wholesalers
- School and employee bus transportation
- Elementary and secondary schools

Table 30: Most Competitive Industries in Kawartha Lakes (2011 – 2016)

NAICS	Industry	Job Change	Ind. Mix Effect	Nat'l Growth Effect	Expected Change	Comp. Effect	2015 Wages Per Worker
3335	Metalworking machinery manufacturing	121	4	12	16	106	\$51,381
4451	Grocery stores	57	-63	45	-18	74	\$16,685
1110	Farms	75	-16	22	6	69	\$16,093
5613	Employment services	90	21	17	38	52	\$25,880
4191	Business-to-business electronic markets, and agents and brokers	49	-4	5	1	48	\$63,490
4131	Food merchant wholesalers	56	2	6	8	47	\$20,763
4854	School and employee bus transportation	56	1	8	9	46	\$29,859
3118	Bakeries and tortilla manufacturing	41	-2	6	4	37	\$28,027
6111	Elementary and secondary schools	132	0	95	95	36	\$59,541
4179	Other machinery, equipment and supplies merchant wholesalers	24	-21	9	-12	36	\$52,005

Source: EMSI Canada Data (2016.3)

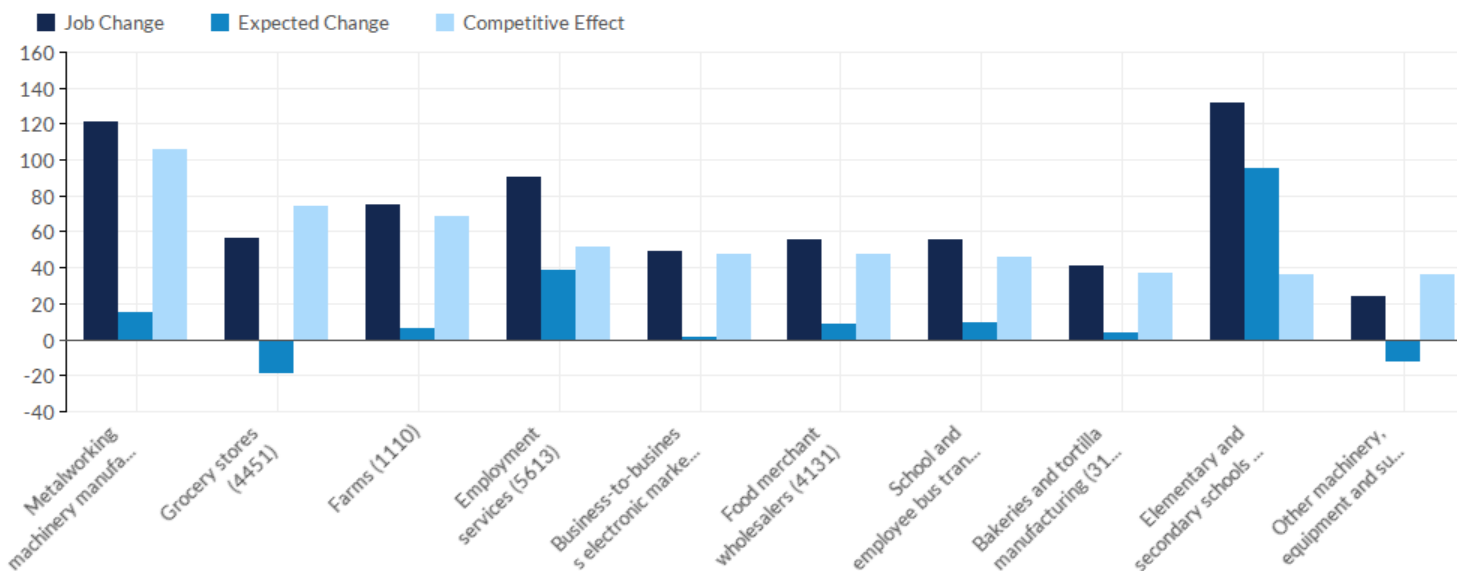
Table 31: Fastest Growing Industries (2011 – 2016)

NAICS	Industry	2011 Jobs	2016 Jobs	Change in Jobs	% Change	2015 Wages Per Worker
6111	Elementary and secondary schools	1,574	1,705	132	8%	\$59,541
3335	Metalworking machinery manufacturing	192	313	121	63%	\$51,381
5613	Employment services	286	377	90	31%	\$25,880
1110	Farms	371	445	75	20%	\$16,093
6231	Nursing care facilities	695	766	72	10%	\$26,341
7225	Full-service restaurants and limited-service eating places	1,292	1,357	65	5%	\$15,241
4422	Home furnishings stores	106	165	59	56%	\$29,902
4451	Grocery stores	742	798	57	8%	\$16,685
4854	School and employee bus transportation	140	196	56	40%	\$29,859
4131	Food merchant wholesalers	100	155	56	56%	\$20,763

Source: EMSI Canada Data (2016.3)

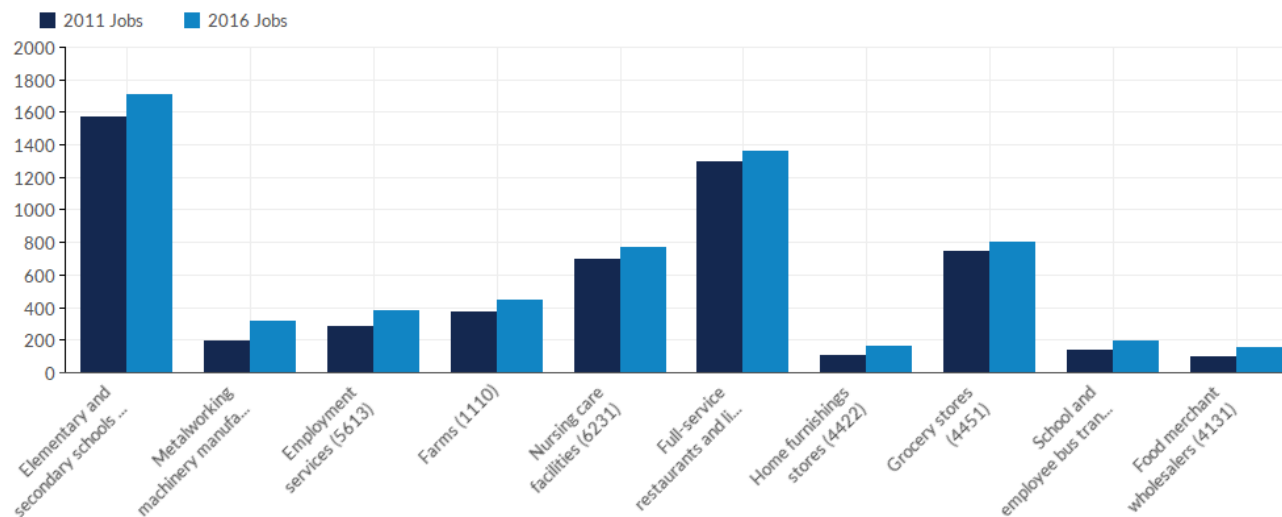
These tables are represented graphically in Figures 18 & 19 on the following page.

Figure 18: Most Competitive Industries in Kawartha Lakes (2011 – 2016)



Source: EMSI Canada Data (2016.3)

Figure 19: Fastest Growing Industries in Kawartha Lakes (2011 – 2016)



Source: EMSI Canada Data (2016.3)

Business Pattern Data

Tables 43 & 44 in the data tables section provide a breakdown of business growth. Below is a summary of the information.

Since 2011, the City of Kawartha Lakes has seen a 56% increase in new businesses rising from 4,395 to 6,867. The province of Ontario has seen a growth of 65% in that same period of time.

Some sectors have seen above average growth in comparison to the Province of Ontario. The largest increases have come from the following sectors:

- Utilities: 625% growth in the number of businesses compared to 215% in the Province.
- Real estate and rental and leasing: 188% growth in the number of businesses compared to 160% in the Province.
- Agriculture, forestry, fishing and hunting: 79% growth in the number of businesses compared to 40% in the Province.
- Professional, scientific and technical services: 44% growth in the number of businesses compared to 37% in the Province.

At a Sub-Sector level, we have had our largest growth from 2011-2016 in the following areas:

- Real estate: 673 new businesses which relates to 204% growth in the number of businesses compared to 171% in the Province.
- Support activities for agriculture and forestry: 21 new businesses which relates to 124% growth in the number of businesses compared to 71% in the Province.
- Performing arts, spectator sports and related industries: 22 new businesses which relate to 85% growth in the number of businesses compared to 77% in the Province.
- Farms: 335 new businesses which relate to 80% growth in the number of businesses compared to 40% in the Province. (It should be noted that farms are in many cases registered differently than regular businesses and as such this increase does not necessarily indicate an 80% increase in farms, but could reflect increased business registrations)

Our Sub-Sectors which saw the largest decline from 2011-2016 are:

- Building materials and supplies merchant wholesalers: a loss of 4 businesses representing a 17% decline.
- Miscellaneous merchant wholesalers: a loss of 5 businesses representing a 17% decline.
- Furniture and home furnishings stores: Decline of 9 businesses representing a 32% decline.
- B2B electronic markets, and agents and brokers: Decline of 6 businesses representing a 33% decline.

Economic Development Trends Analysis

For the last 31 years, Area Development Magazine, a US publication has published a list of the most important site selection data ranked by corporate executives. The table below is a reproduction of their survey. The top 6 site selection strengths for Kawartha Lakes include our Highway Access (1); Low Labour Costs (3); Proximity to Major Markets (9); Quality of Life (10); and, Availability of Buildings (11) & Land (12).

Table 32: Site Selection Factors – Area Development Magazine

Combined Ratings Corporate Survey 2016*		
Site Selection Factors	2016	2015
1. Highway Accessibility	94.4	88.0 (2)**
2. Availability of skilled labour	89.8	92.9 (1)
3. Labour costs	89.6	80.8 (6)
4. Occupancy or construction costs	86.0	85.4 (4)
5. State and local incentives	84.0	75.8 (9)
6. Corporate tax rate	82.3	78.8 (7)
7. Tax exemptions	79.7	74.7 (11)
8. Energy availability and cost	78.5	75.3 (10)
9. Proximity to major markets	78.1	76.3 (8)
10. Quality of Life	76.4	87.6 (3)
11. Available buildings	75.5	83.7 (5)
12. Available land	75.3	73.9 (13)
13. Expedited or “fast-track” permitting	71.7	74.2 (12)
14. Environment regulations	70.8	69.8 (14)
14T. Low union profile	70.8	66.3 (18)
16. Right-to-work state	70.1	67.7 (16T)
17. Inbound/outbound shipping costs	69.1	64.6 (19)
18. Training programs/technical colleges	66.7	68.7 (15)
1T. Availability of long-term financing	66.7	67.7 (16)
20. Proximity to suppliers	66.0	64.3 (20)
21. Raw materials availability	53.7	52.6 (24)
22. Accessibility to major airport	52.4	58.6 (21)
23. Availability of unskilled labour	51.9	47.8 (26)
24. Water availability	46.3	54.6 (22)
25. Availability of advanced ICT services	40.9	53.6 (23)
26. Proximity to innovation/commercialization R&D Centres	39.2	48.4 (25)
27. Railroad service	33.7	32.4 (27)
28. Waterway or Oceanport accessibility	18.1	24.0 (28)

Source: Area Development Magazine – “30th Annual Survey of Corporate Executives: Cautious Optimism Reflected

*All figures are percentages and are the total of “very important” and “important” ratings of the Area Development Corporate Survey and are rounded to the nearest tenth of a percent. **(2015 ranking)

Economic Forecast

Staff from the office of Economic Development undertook of a review of recent forecasts published by Canadian banks. The following is provided as a summary of these publications.

Canada

- Generally positive despite some risks in the market.
- Expected investments in the manufacturing sector (especially in automotive) could lead to positive growth.
- Risks exist as a result of British Columbia & Ontario housing markets.
- Uncertainty in Canada & U.S. relations as a result of trade policies implemented by the new Trump administration has increased risks.

Ontario

- Positive outlook within the province.
- Strong job creation and increased infrastructure expenditures that could lead to increased consumer spending.
- Rapid price increases in the housing market has created some risk in the market in the event of a cooling effect or correction in the market.

Sources

- Provincial Economic Forecast, TD Economics, December 2016
- RBC Economic Outlook – Provincial Fact Sheet, RBC Economic Research, December 2016
- Economic Outlook – Economics and Strategy, National Bank Financial Markets, Winter 2017
- Global Economics – Economic Commentary Canada and the Provinces, January 2017 (Tables 45 & 46 in the Data Tables Section)

Data Tables

Table 33: Changes in Population, Kawartha Lakes (2006, 2011, 2016)

Age Cohort	2006 Population	2011 Population	2016 Population
Under 5 years	4.10%	4.25%	4.07%
5 to 9 years	5.05%	4.22%	4.47%
10 to 14 years	6.50%	5.22%	4.34%
15 to 19 years	6.87%	6.46%	5.27%
20 to 24 years	5.55%	5.42%	5.76%
25 to 29 years	4.47%	4.82%	4.67%
30 to 34 years	4.77%	4.61%	4.78%
35 to 39 years	5.70%	4.74%	4.60%
40 to 44 years	7.74%	5.63%	4.63%
45 to 49 years	8.33%	7.87%	5.76%
50 to 54 years	7.99%	8.71%	8.51%
55 to 59 years	7.57%	8.49%	9.07%
60 to 64 years	6.45%	8.09%	8.63%
65 to 69 years	5.14%	6.75%	8.05%
70 to 74 years	4.67%	4.83%	6.34%
75 to 79 years	4.08%	4.07%	4.33%
80 to 84 years	2.86%	3.09%	3.29%
85 years and over	2.14%	2.71%	3.43%
Total	76,861	74,942	75,848

Source: EMSI Canada Data (2016.3)

Table 34: Percentage of Population by Age, Provincial Comparator (2016)

Age Cohort	Kawartha Lakes	Kawartha Lakes %	Ontario %
Under 5 years	3,088	4.07%	5.18%
5 to 9 years	3,389	4.47%	5.34%
10 to 14 years	3,294	4.34%	5.32%
15 to 19 years	3,999	5.27%	5.94%
20 to 24 years	4,372	5.76%	7.05%
25 to 29 years	3,539	4.67%	6.93%
30 to 34 years	3,624	4.78%	6.73%
35 to 39 years	3,489	4.60%	6.49%
40 to 44 years	3,509	4.63%	6.50%
45 to 49 years	4,371	5.76%	6.87%
50 to 54 years	6,451	8.51%	7.74%
55 to 59 years	6,880	9.07%	7.29%
60 to 64 years	6,545	8.63%	6.19%
65 to 69 years	6,108	8.05%	5.36%
70 to 74 years	4,805	6.34%	3.88%
75 to 79 years	3,288	4.33%	2.87%
80 to 84 years	2,496	3.29%	2.11%
85 years and over	2,600	3.43%	2.21%
Total	75,848	100.00%	100.00%

Source: EMSI Canada Data (2016.3)

Table 35: Population by Income Levels with Percent Change, Kawartha Lakes vs. ON (2011 & 2016)

	Kawartha Lakes			Ontario		
	2011	2016	% Change	2011	2016	% Change
Without Income	2,730	2,883	5.60	556,515	623,850	12.10
With Income	58,515	61,673	5.40	9,917,155	11,041,679	11.34
Under \$5,000	5,190	4,922	-5.16	1,064,160	1,118,031	5.06
\$5,000 to \$9,999	4,350	4,575	5.17	716,195	824,527	15.13
\$10,000 to \$14,999	5,765	5,858	1.61	872,785	954,861	9.40
\$15,000 to \$19,999	5,560	6,039	8.62	875,275	984,092	12.43
\$20,000 to \$29,999	9,895	9,986	0.92	1,361,710	1,454,940	6.85
\$30,000 to \$39,999	7,635	8,182	7.16	1,136,730	1,270,840	11.80
\$40,000 to \$49,999	6,120	6,504	6.27	980,790	1,096,476	11.80
\$50,000 to \$59,999	4,030	4,503	11.74	746,360	867,625	16.25
\$60,000 to \$79,999	4,650	4,758	2.32	964,280	1,040,193	7.87
\$80,000 to \$99,999	2,995	3,390	13.19	574,710	671,791	16.89
\$100,000 and over	2,325	2,957	27.18	624,145	758,303	21.49
\$100,000 to \$124,999	1,460	1,789	22.53	293,865	369,653	25.79
\$125,000 and over	865	1,168	35.03	330,285	388,650	17.67
Population 15 years and over	61,245	64,557	5.41	10,473,670	11,665,529	11.38

Source: SuperDemographics 2016 from Manifold Data Mining Inc.; 2011 National Household Survey

Table 36: Individual Income Levels, Kawartha Lakes vs. Ontario (2016)

	Kawartha Lakes	Kawartha Lakes %	Ontario %
Without Income	2,883	4.47	5.35
With Income	61,673	95.53	94.65
Under \$5,000	4,922	7.62	9.58
\$5,000 to \$9,999	4,575	7.09	7.07
\$10,000 to \$14,999	5,858	9.07	8.19
\$15,000 to \$19,999	6,039	9.35	8.44
\$20,000 to \$29,999	9,986	15.47	12.47
\$30,000 to \$39,999	8,182	12.67	10.89
\$40,000 to \$49,999	6,504	10.07	9.40
\$50,000 to \$59,999	4,503	6.98	7.44
\$60,000 to \$79,999	4,758	7.37	8.92
\$80,000 to \$99,999	3,390	5.25	5.76
\$100,000 and over	2,957	4.58	6.50
\$100,000 to \$124,999	1,789	2.77	3.17
\$125,000 and over	1,168	1.81	3.33
Population 15 years and over	64,557	100.00	11,665,529
Median income (\$) of population 15 years and over	31,821		33,452
Average income (\$) of population 15 years and over	43,706		48,333

Source: SuperDemographics 2016 from Manifold Data Mining Inc.

Table 37: Economic Family Income Levels, Kawartha Lakes vs. Ontario (2016)

	Kawartha Lakes	Ontario
Number of Economic Families	23,028	3,876,390
Median Family Income (\$)	80,487	92,806
Average Family Income (\$)	100,977	116,753
Median household total income (\$)	69,792	72,907
Average household total income (\$)	85,280	97,165

Source: SuperDemographics 2016 from Manifold Data Mining Inc.

Table 38: Average Rent in Ontario (2015)

Service Manager Area	Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom	Total
Ontario	\$840	\$972	\$1,121	\$1,371	\$1,060
Regional Municipality of Halton	\$876	\$1,120	\$1,283	\$1,540	\$1,245
City of Toronto	\$942	\$1,110	\$1,301	\$1,540	\$1,206
Regional Municipality of York	\$833	\$1,091	\$1,262	\$1,441	\$1,189
Regional Municipality of Peel	\$812	\$1,062	\$1,235	\$1,359	\$1,175
City of Ottawa	\$801	\$972	\$1,176	\$1,390	\$1,056
City of Kingston	\$679	\$921	\$1,099	\$1,469	\$1,036
Regional Municipality of Durham	\$793	\$904	\$1,042	\$1,223	\$1,021
County of Dufferin	N/A	\$923	\$1,093	N/A	\$1,009
County of Simcoe	\$689	\$893	\$1,045	\$1,257	\$992
County of Wellington	\$670	\$885	\$1,015	\$1,153	\$966
County of Northumberland	\$530	\$856	\$988	\$1,210	\$949
Regional Municipality of Waterloo	\$704	\$850	\$997	\$1,154	\$947
County of Oxford	\$563	\$776	\$1,045	\$887	\$943
City of Kawartha Lakes	\$665	\$816	\$1,031	\$1,193	\$938
City of Peterborough	\$666	\$816	\$959	\$1,172	\$920
District Municipality of Muskoka	\$656	\$803	\$950	\$1,094	\$905
City of London	\$609	\$787	\$976	\$1,102	\$890
County of Hastings	\$644	\$804	\$917	\$1,092	\$885
City of Greater Sudbury	\$610	\$771	\$953	\$1,114	\$883
County of Lambton	\$630	\$754	\$964	\$1,156	\$874
Regional Municipality of Niagara	\$612	\$765	\$909	\$1,026	\$859
Nipissing DSSAB	\$557	\$725	\$903	\$1,075	\$849
Sault Ste. Marie DSSAB	\$603	\$749	\$917	\$1,131	\$845
City of Brantford	\$627	\$779	\$870	\$950	\$843
City of Hamilton	\$590	\$749	\$917	\$1,062	\$826
County of Bruce	\$567	\$733	\$862	\$920	\$822
United Counties of Leeds & Grenville	\$572	\$710	\$836	\$921	\$793
City of Stratford	\$566	\$702	\$836	\$961	\$790
County of Lennox & Addington	\$559	\$700	\$832	\$962	\$790
County of Grey	\$578	\$692	\$841	\$891	\$783
Kenora DSSAB	\$472	\$680	\$853	N/A	\$768
County of Renfrew	\$624	\$622	\$810	\$983	\$759
United Counties of Prescott & Russell	\$538	\$630	\$786	\$854	\$747
City of St. Thomas	\$489	\$656	\$794	N/A	\$746
Algoma DSSAB	\$537	\$688	\$778	\$797	\$742
City of Windsor	\$536	\$689	\$824	\$942	\$739
City of Cornwall	\$564	\$631	\$778	\$799	\$728
Thunder Bay DSSAB	\$500	\$642	\$740	\$737	\$701
Municipality of Chatham-Kent	\$518	\$635	\$731	\$727	\$693
County of Norfolk	\$570	\$672	\$680	\$843	\$680

Source: CMHC, 2014 Rental Market Survey (2016)

Table 39: Average Rent, Wages and Rent to Wages Ratio (2015)

Service Manager Area	Average Rent (\$)	Average Wages (\$)	Rent To Wages Ratio
Regional Municipality of Halton	1,245	50,300	0.297
City of Kawartha Lakes	938	38,500	0.292
County of Dufferin	1,009	41,700	0.290
County of Northumberland	949	40,200	0.283
County of Simcoe	992	42,200	0.282
Regional Municipality of York	1,189	51,100	0.279
City of Kingston	1,036	45,000	0.276
District Municipality of Muskoka	905	39,600	0.274
County of Oxford	943	41,700	0.271
Regional Municipality of Peel	1,175	52,000	0.271
County of Hastings	885	40,000	0.266
Regional Municipality of Niagara	859	39,300	0.262
City of Peterborough	920	42,600	0.259
Regional Municipality of Durham	1,021	47,500	0.258
County of Wellington	966	45,600	0.254
City of Toronto	1,206	57,100	0.253
County of Grey	783	37,300	0.252
City of Brantford	843	40,400	0.250
City of London	890	43,900	0.243
United Counties of Leeds & Grenville	793	39,700	0.240
Regional Municipality of Waterloo	947	48,000	0.237
Sault Ste. Marie DSSAB	845	43,200	0.235
City of Stratford	790	41,000	0.231
United Counties of Prescott & Russell	747	39,000	0.230
Nipissing DSSAB	849	44,500	0.229
City of Greater Sudbury	883	46,500	0.228
City of Ottawa	1,056	56,300	0.225
City of Hamilton	826	43,900	0.221
County of Renfrew	759	44,900	0.216
City of St. Thomas	746	42,400	0.214
City of Cornwall	728	42,200	0.213
Cochrane DSSAB	823	41,900	0.212
Municipality of Chatham-Kent	693	41,000	0.209
County of Lennox & Addington	790	46,600	0.208
County of Lambton	874	39,800	0.206
Algoma DSSAB	742	45,500	0.206
County of Norfolk	680	50,900	0.202
City of Windsor	739	43,300	0.199
Thunder Bay DSSAB	701	40,300	0.197
County of Bruce	822	44,500	0.166
Ontario	1,060	49,800	0.255

Source: CMHC, 2014 Rental Market Survey (2016), EMSI Canada Data (2016.3)

Table 40: Household Income Levels, Kawartha Lakes vs. Ontario (2016)

	Kawartha Lakes	Kawartha Lakes %	Ontario %
Under \$5,000	562	1.84	2.30
\$5,000 to \$9,999	404	1.32	1.87
\$10,000 to \$14,999	889	2.91	2.91
\$15,000 to \$19,999	1,381	4.52	4.43
\$20,000 to \$29,999	2,552	8.35	7.48
\$30,000 to \$39,999	3,105	10.15	8.40
\$40,000 to \$49,999	3,039	9.94	8.72
\$50,000 to \$59,999	3,085	10.09	8.95
\$60,000 to \$79,999	4,375	14.31	12.77
\$80,000 to \$99,999	3,427	11.21	11.75
\$100,000 to \$124,999	3,317	10.85	10.99
\$125,000 to \$149,999	2,068	6.76	7.78
\$150,000 and over	2,372	7.76	11.65
Total Number of Private Households	30,577		5,343,770
Median household total income (\$)	69,792		72,907
Average household total income (\$)	85,280		97,165

Source: SuperDemographics 2016 from Manifold Data Mining Inc.

Table 41: Post-secondary Qualifications by Major Field of Study, Kawartha Lakes vs. Ontario (2016)

	Kawartha Lakes	Kawartha Lakes %	Ontario %
No postsecondary certificate, diploma or degree	34,315	53.15	45.57
Education	2,856	4.42	3.61
Visual and performing arts, and communications technologies	842	1.30	2.00
Humanities	823	1.27	3.21
Social and behavioural sciences and law	2,900	4.49	6.46
Business, management and public administration	5,179	8.02	11.89
Physical and life sciences and technologies	492	0.76	2.10
Mathematics, computer and information sciences	603	0.93	2.47
Architecture, engineering, and related technologies	7,716	11.95	11.30
Agriculture, natural resources and conservation	1,018	1.58	0.90
Health and related fields	5,517	8.55	7.61
Personal, protective and transportation services	2,294	3.55	2.84
Other fields of study	0	0.00	0.05
Population aged 15 years and over	64,557		11,665,529

Source: SuperDemographics 2016 from Manifold Data Mining Inc.

Table 42: Key Labour Force Indicators, Kawartha Lakes vs. Ontario (2006, 2011, 2016)

	Kawartha Lakes			Ontario		
	2006	2011	2016	2006	2011	2016
Population 15 years and over	61,460	61,245	64,557	9,819,420	10,473,670	11,665,529
In the labour force	37,775	36,130	39,016	6,587,580	6,864,990	7,694,352
Employed	35,420	33,065	36,165	6,164,245	6,297,005	7,183,879
Unemployed	2,355	3,065	2,851	423,335	567,985	510,472
Not in the labour force	23,685	25,115	25,541	3,231,840	3,608,685	3,971,178
Participation rate (%)	61.5	59	60.44	67.1	65.5	65.96
Employment rate (%)	57.6	54	56.02	62.8	60.1	61.58
Unemployment rate (%)	6.2	8.5	7.31	6.4	8.3	6.63

Source: SuperDemographics 2016 from Manifold Data Mining Inc.; 2011 National Household Survey; 2006 Census

Table 43: Resident Labour Force by Occupation, Kawartha Lakes vs. Ontario (2015)

NOCS		Kawartha Lakes	Kawartha Lakes %	Ontario %
X	Occupation - Not applicable	946	2.42	2.69
	All occupations	38,070	97.58	97.31
0	Management occupations	4,638	11.89	11.27
1	Business; finance and administration occupations	5,101	13.07	16.64
2	Natural and applied sciences and related occupations	1,304	3.34	7.22
3	Health occupations	2,799	7.17	5.71
4	Occupations in education; law and social; community and government services	4,651	11.92	11.65
5	Occupations in art; culture; recreation and sport	711	1.82	2.96
6	Sales and service occupations	8,292	21.25	22.56
7	Trades; transport and equipment operators and related occupations	7,538	19.32	12.62
8	Natural resources; agriculture and related production occupations	1,275	3.27	1.54
9	Occupations in manufacturing and utilities	1,760	4.51	5.13
Total labour force 15 years and over		39,016		7,694,352

Source: SuperDemographics 2016 from Manifold Data Mining Inc.

Table 44: Kawartha Lakes Business Pattern Data, Business Establishments – Sector Level (2016)

NAICS	Sector	2011 June	2016 June	2016 June % Total	Kawartha Lakes % Change	Ontario % Change
	Total	4,395	6,867	100.00	56.25	64.54
11	Agriculture, forestry, fishing and hunting	449	805	11.72	79.29	40.01
21	Mining, quarrying, and oil and gas extraction	13	15	0.22	15.38	47.42
22	Utilities	4	29	0.42	625.00	215.26
23	Construction	778	959	13.97	23.26	28.38
31-33	Manufacturing	163	165	2.40	1.23	13.95
41	Wholesale trade	165	155	2.26	-6.06	3.71
44-45	Retail trade	527	562	8.18	6.64	16.25
48-49	Transportation and warehousing	228	238	3.47	4.39	56.65
51	Information and cultural industries	36	45	0.66	25.00	46.93
52	Finance and insurance	195	260	3.79	33.33	33.56
53	Real estate and rental and leasing	358	1,032	15.03	188.27	159.89
54	Professional, scientific and technical services	357	513	7.47	43.70	37.24
55	Management of companies and enterprises	109	104	1.51	-4.59	-14.71
56	Administrative and support, waste management and remediation services	190	250	3.64	31.58	37.43
61	Educational services	39	41	0.60	5.13	45.74
62	Health care and social assistance	178	299	4.35	67.98	92.07
71	Arts, entertainment and recreation	76	111	1.62	46.05	56.88
72	Accommodation and food services	190	230	3.35	21.05	21.91
81	Other services (except public administration)	335	459	6.68	37.01	11.35
91	Public administration	5	4	0.06	-20.00	10.03

Source: EMSI Canada Data (2016.3)

Table 45: Kawartha Lakes Business Pattern Data, Business Establishments, Select Sub-Sector Level (2016)

NAICS	Sector	2011 June	2016 June	2016 June % Total	Kawartha Lakes % Change	Ontario % Change
531	Real estate	330	1,003	14.6	203.9	171.0
115	Support activities for agriculture and forestry	17	38	0.6	123.5	70.6
711	Performing arts, spectator sports and related industries	26	48	0.7	84.6	77.0
111-112	Farms	419	754	11.0	80.0	40.4
621	Ambulatory health care services	126	223	3.2	77.0	98.1
524	Insurance carriers and related activities	29	50	0.7	72.4	109.6
561	Administrative and support services	182	237	3.5	30.2	37.6
238	Specialty trade contractors	485	626	9.1	29.1	28.5
813	Religious, grant-making, civic, and professional and similar organizations	95	121	1.8	27.4	27.6
453	Miscellaneous store retailers	68	82	1.2	20.6	19.0
236	Construction of buildings	248	293	4.3	18.1	33.5
492	Couriers and messengers	18	21	0.3	16.7	69.0
722	Food services and drinking places	138	159	2.3	15.2	22.2
416	Building material and supplies merchant wholesalers	24	20	0.3	-16.7	2.6
418	Miscellaneous merchant wholesalers	29	24	0.3	-17.2	-6.7
442	Furniture and home furnishings stores	28	19	0.3	-32.1	0.4
419	Business-to-business electronic markets, and agents and brokers	18	12	0.2	-33.3	2.0

Source: EMSI Canada Data (2016.3)

Table 46: Canadian Export Forecast by Sector % Growth (2015)

Export Forecast Overview	\$CAD bn 2015	% Share of Total Exports 2015	Export Outlook (%Growth)		
			2015	2016 (f)	2017 (f)
Agri-Food	61.4	10.6	9	3	3
Energy	98.9	17	-30	-15	12
Forestry	34.7	6	7	7	-1
Chemical and Plastics	45.1	7.8	8	3	4
Fertilizers	8.8	1.5	29	-28	6
Metals, Ores and Other Industrial Products	73	12.5	0	-7	3
Industrial Machinery and Equipment	33.3	5.7	9	0	4
Aircraft and Parts	16.5	2.8	14	6	7
Advanced Technology	16.1	2.8	11	2	1
Motor Vehicles and Parts	78.2	13.4	15	16	-7
Consumer Goods	10	1.7	30	11	6
Special Transactions*	5.6	1	34	9	3
Total Goods Sector	481.7	82.8	-2	0	3
Total Services Sector	100.1	17.2	5	4	5
Total Exports	581.8	100	-1	0	3

Source: EDC Global Export Forecast Fall 2016, p. 18. Statistics Canada, EDC Economics, 2014 is actual data, while 2015 and 2016 are forecasts.

*Special transactions are mainly low-valued transactions, value of repairs to equipment and goods returned to country of origin.

Table 47: Ontario Merchandise Export Outlook

Top Sectors	\$CAD mn 2015	% Share of Province's Total Exports 2015	Export Outlook (%Growth)		
			2015	2016 (f)	2017 (f)
Motor Vehicles and Parts	71,442	36.3	14.5	17	-4
Metals, Ores and Other Industrial Products	38,031	19.3	-0.3	-7	2
Chemical and Plastics	25,220	12.8	10.6	3	3
Industrial Machinery and Equipment	18,129	9.2	17.4	6	4
All Others	44,137	22.4	14.7	4	4
Total	196,961	100	11.1	7	0
Total excl. energy	193,737	98.4	11.6	7	0

Source: EDC Global Export Forecast Fall 2016, p. 39. Statistics Canada, EDC Economics.

Annex A – Location Quotient

Location Quotient Analysis is a tool used to identify the employment concentration of a specific sector or industry within a specific location against the same sector or industry at either the National or regional level. Typically, this analysis compares the job density in a region to the density of the same job nationally. Here is the formula for calculation Location Quotients:

$$Location\ Quotient = \frac{\% \text{ of Local Employment in Industry}}{\% \text{ of National Employment in Industry}}$$

The following example explains this point.

Example – The Land of Oz

The fictionalized Land of Oz is a country in Frank Baum’s 1900 classic children’s novel *The Wonderful Wizard of Oz*. It is made of 5 regions, Emerald City, Munchkin Country, Winkie Country, Gillikin Country and Quadling Country.

The table below outlines how employment in The Land of Oz’s 6 employment sectors is divided in amongst the locations of: The Land of Oz, Emerald City, Munchkin Country as well as the Munchkin Village (where Dorothy first lands).

Employment Sectors	Munchkin Village	Munchkin Country	Emerald City	The Land of Oz
Home Repair & Construction	15	115	115	600
Farming	72	600	200	3200
Forestry	40	400	50	1,800
Education	3	40	400	700
Utilities	5	70	500	1,300
Emerald Mining	0	40	1,200	1,500
Total Jobs	135	1,265	2,465	9,100

Step 1

The first step of determining the location quotient is to figure out the concentration of employment in a region. This is done by dividing the number of jobs in a sector by the total number of jobs in the region. The following table outlines the results.

Employment Sectors	Munchkin Village (%)	Munchkin Country (%)	Emerald City (%)	The Land of Oz (%)
Home Repair & Construction	11.11	9.09	4.67	6.59
Farming	53.33	47.43	8.11	35.16
Forestry	29.63	31.62	2.03	19.78
Education	2.22	3.16	16.23	7.69
Utilities	3.70	5.53	20.28	14.29
Emerald Mining	0.00	3.16	48.68	16.48

Step 2 - National

When completing National Location Quotients, the second step and last step is to calculate the employment concentration in a region against the national employment concentration.

Employment Sectors	Munchkin Village LQ (National)	Munchkin Country LQ (National)	Emerald City LQ (National)	The Land of Oz LQ (National)
Home Repair & Construction	1.69	1.38	0.71	1.00
Farming	1.52	1.35	0.23	1.00
Forestry	1.50	1.60	0.10	1.00
Education	0.29	0.41	2.11	1.00
Utilities	0.26	0.39	1.42	1.00
Emerald Mining	0.00	0.19	2.95	1.00

The National Location quotient can tell us the following:

- There are more people working in the Home Repair & Construction sectors in both the Munchkin Village and Munchkin Country than there is in Emerald City or the Land of Oz more generally. This could be attributed to more extreme weather patterns which necessitate additional repairs.
- Farming and Forestry are again very prevalent in the more rural areas and less prevalent in the urban area of the Emerald City.
- As the major population center, the Emerald City sees a higher concentration of employment in Education and Utilities.
- The prevalence of emeralds is centralized in the Emerald City which explains why there is more mining employment than in other parts of the of the Country.

Step 2 – Regional (Provincial)

When completing Regional Location Quotients, the second step and last step is to calculate the employment concentration in a region against the Regional employment concentration.

Employment Sectors	Munchkin Village LQ (Regional)	Munchkin Country LQ (Regional)
Home Repair & Construction	1.22	1.00
Farming	1.12	1.00
Forestry	0.94	1.00
Education	0.70	1.00
Utilities	0.67	1.00
Emerald Mining	0.00	1.00

The Regional Location Quotient can tell us the following:

- The Home Repair & Construction sector is doing marginally better, due to the especially poor weather that can sometimes arise.
- Forestry and Farming concentrations are in the general acceptable range.
- There are less jobs in the education and utilities sectors.

APPENDIX 4

Ongoing Survey Program: Retention Expansion & Youth

2017

Ongoing Survey Program: Retention Expansion & Youth

City of Kawartha
Lakes

Economic Development
Division

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1.0 Introduction

Business Retention and Expansion (BR+E) Surveys are a locally lead tool used in the field of economic development to better understand the business community. It provides a structured approach to ensure that all information is collected in a standardized process. This enables the data to be interpreted over time to see changes in the business community.

The City of Kawartha Lakes started the Ongoing Survey Program: Retention, Expansion & Youth (OSPREY) in October of 2017. This survey is an abridged version of the award winning Ontario BR+E program.

City staff engaged in the survey with the following short and long-term goals in mind:

Table 1: OSPREY Goals

Goals
Short-Term
<u>Goal</u>
Begin the process of building and improving relationships with existing businesses
Identify the positive and challenging attributes of the community as a place to do business
Identify and address immediate concerns and issues of individual businesses through an assessment and referral process
Collect business and market data to support economic development planning
Establish and implement a strategic action plan to support existing businesses
Long-Term
<u>Goal</u>
Increase the competitiveness of existing businesses
Enable business development, investment and job creation
Foster and enhance the environment for business development

2.0 The Survey

The project was led and coordinated by staff in the Economic Development Division. Businesses were identified for survey participation in a variety of ways including: regional selection (e.g. Pontypool and Lindsay Business Parks, smaller communities); referral (e.g. young entrepreneurs); and, targeted selection (e.g. large employers). Of the 40 businesses contacted, 38 participated in the program. Many of the businesses declined due to lack of time on the part of the owners.

With the aim of increasing uptake in the OSPREY, the Economic Development Division condensed the Provincial template to make it more accommodating of local business owners' busy schedules.

Information was gathered under the following themes: General business information; Company Basics; Business Environment; Doing business in Kawartha Lakes; Youth; and, additional information. The list of questions is summarized in Appendix A.

Surveys were conducted by staff in the Economic Development Division across Kawartha Lakes. Surveys were conducted in person, with as many as three participants from the municipality attending the session. Survey results are confidential to help ensure the openness of discussion.

The population in Kawartha Lakes has an aging population. Its median and average ages are 8.4 years and 5.1 years above the provincial rates respectively. The Economic Development Division has an interest in understanding why young entrepreneurs started their businesses here in the hopes of creating a framework to attract more young and dynamic entrepreneurs to the municipality. Throughout this survey process, we spoke to 8 young entrepreneurs under the age of 35.

A draft of this report has been sent to participants in the OSPREY program. Their comments have been incorporated where possible in the final document.

This survey is the first in a series of annual BRE programs. It is anticipated that the municipality will engage in sectorial surveys moving forward including tourism, agriculture and cultural industries. Staff from the Economic Development Division are in the planning phase for a Tourism survey in 2017/2018.

3.0 Executive Summary

The Economic Development Division is pleased to present the 2017 Ongoing Survey Program: Retention Expansion & Youth (OSPREDY) report. Staff met with a total of 38 businesses across much of the City of Kawartha Lakes. This report identifies two types of information, results and trends. Results classify information in terms of hard facts and numbers whereas trends are an interpretation of conversations where common themes were identified. Some of the trends include:

Businesses are optimistic about the outlook of their businesses in Kawartha Lakes. The municipality ranked high as a place to run a business, and there is a belief that the municipality continues to improve or hold as a good/average place to do business.

Future business growth in the City of Kawartha Lakes will likely come from an expanded market. It is important that the municipality does a better job of supporting our business community as they expand. Further, it is important that the City of Kawartha Lakes continues to attract young and dynamic, employees and entrepreneurs. This will be done by upping the current investment marketing offering.

Businesses in Kawartha Lakes are looking for greater opportunities to partner with one another. There is an opportunity for the City to play a role in the facilitation of partnerships.

Potential actions are identified under each of trend sections. The potential actions from across the document have been consolidated at the end of the document. This list of potential actions will be contemplated in addition to background research, economic analysis, community surveys and consultations with key stake holders as part of the 2017 Economic Development Strategic Plan.

4.0 Results

4.1 Total results

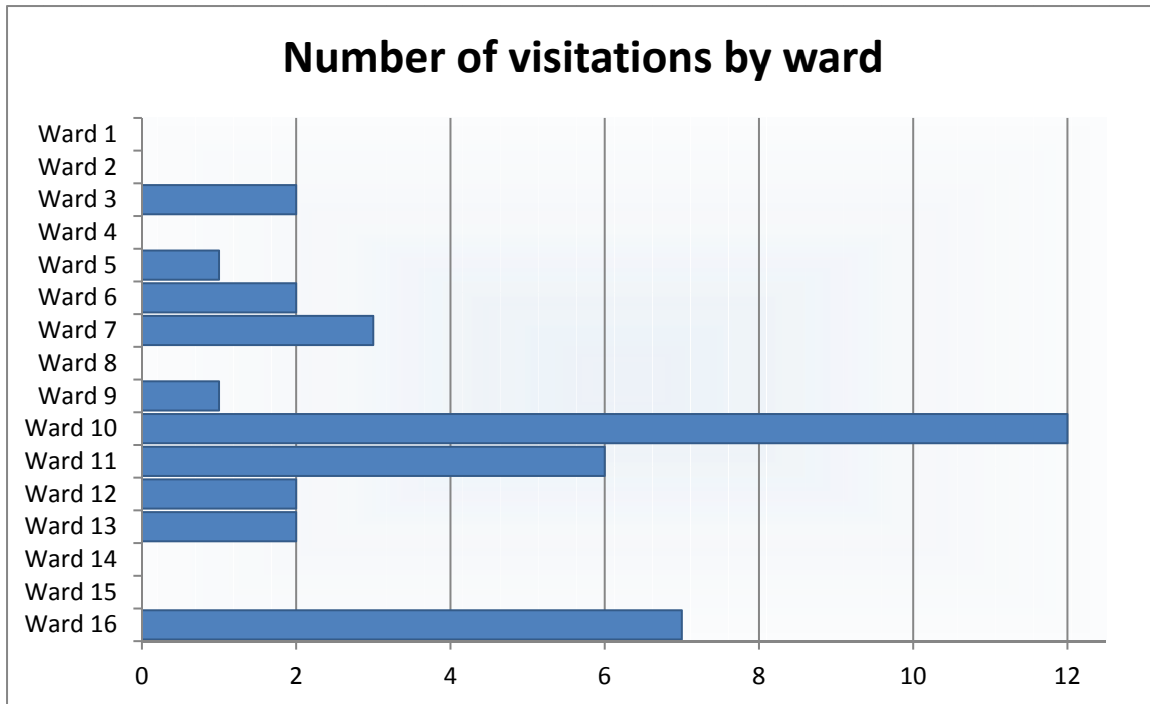
Staff met with a total of 38 businesses, of which 8 were identified as young entrepreneurs. Businesses in Canada are classified under the North American Industry Classification System (NAICS). NAICS classifies businesses based on a 6 digit system. In short, the more digits are used, the more specified the business classification. Breaking down our visitations in the most basic fashion, staff surveyed the following industries:

Table 2: Industries surveyed

Industry Sector	# of businesses
Manufacturing	16
Accommodation and food services	4
Retail trade	4
Construction	3
Wholesale trade	3
Other services (except public administration)	2
Professional, scientific and technical services	2
Administrative and support, waste management and remediation services	1
Arts, entertainment and recreation	1
Transportation and warehousing	1
TOTAL	38

Staff attempted to meet with businesses from all across the City of Kawartha Lakes. The table below outlines the number of businesses staff met with per ward:

Figure 1: Number of visitations by ward

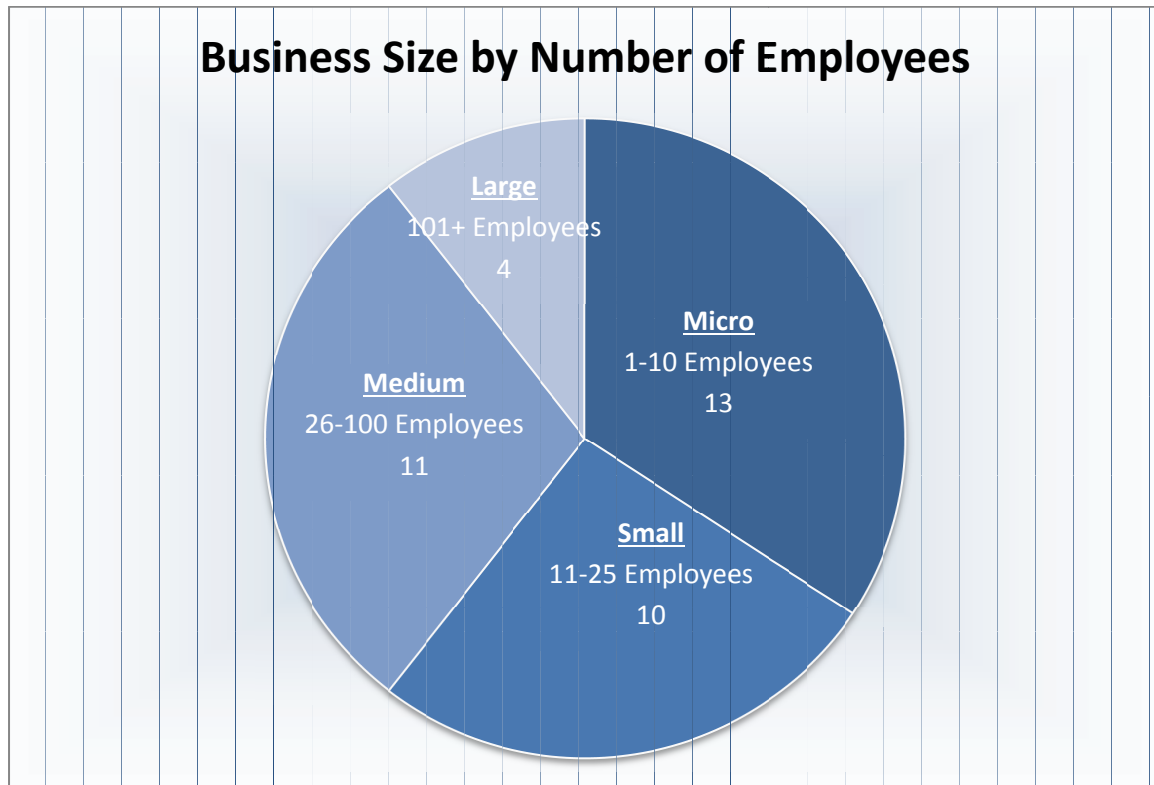


Survey participants were representative of a diverse business population. The gamut ran from one person operations to multi-generational businesses with multi-million dollar sales. In total, these 38 participants represent employers with approximately 1,260 full time employees, 600 part time and seasonal employees, over 1 million square feet of space 1,200 years of business experience and over \$350,000,000 in gross sales.

The tables below break down the survey participants by number of employees, annual sales, years of business as well as years in their current locations.

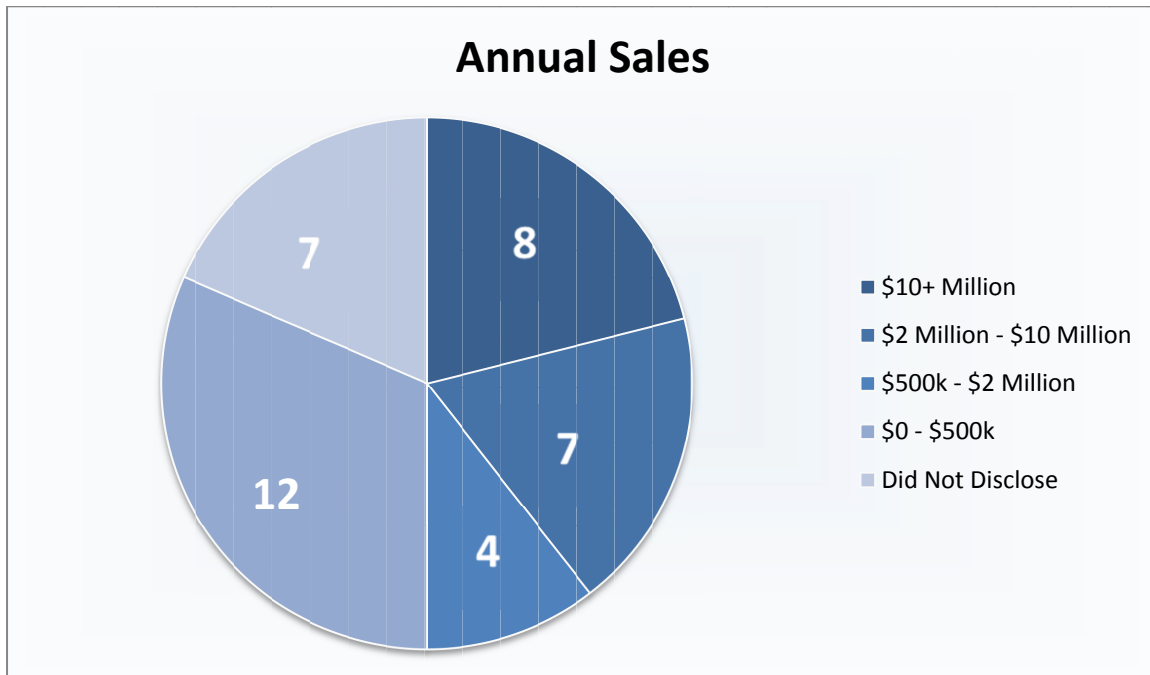
Number of Employees

Figure 2: Number of Visitations by Size of Business



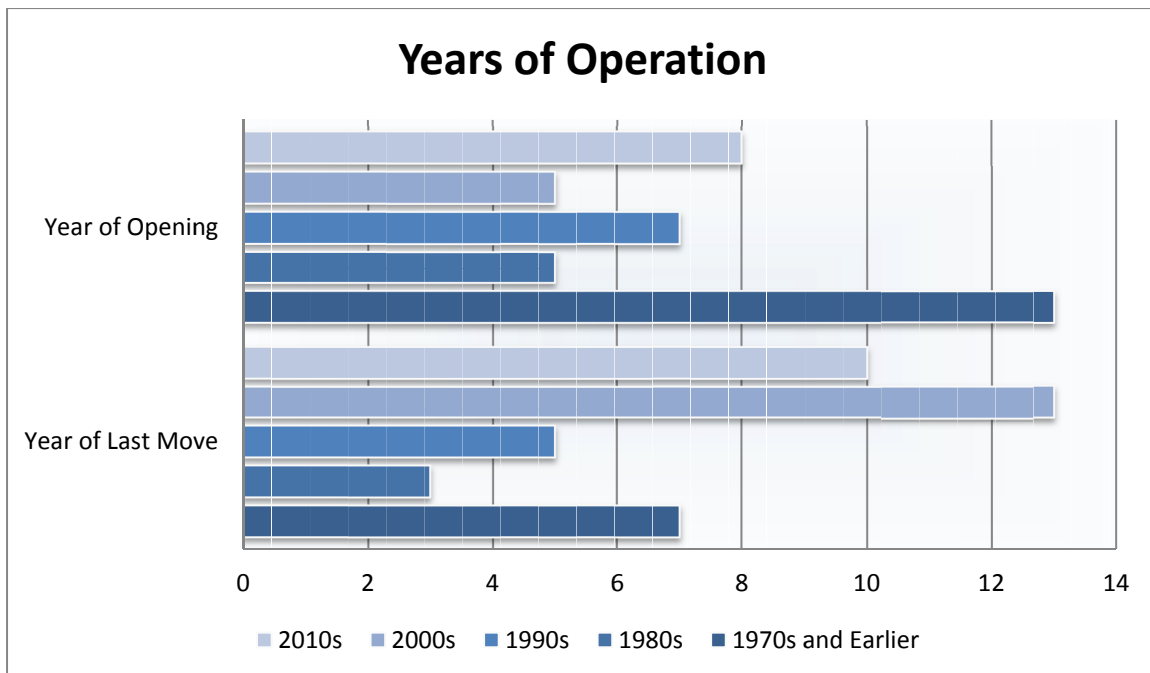
Annual Sales

Figure 3: Number of Visits by Annual Sales



Years of Operation

Figure 4: Number of Visits by Year of Opening and Year of Last Move



4.2 Bricks and Mortar

The businesses surveyed represented a variety of building foot prints. 35 of 38 businesses identified the size of their building foot print. The majority of businesses currently own the sites where their businesses are situated. Of the businesses who rent, one identified major concerns with the potential cost of lease renewal. Staff continues to explore options that could work for the business.

From a servicing perspective, nearly 60% of businesses surveyed have both Municipal Water & Waste Water while nearly 40% currently use Natural Gas. Only 5 of the 38 businesses surveyed are certain that they currently use fibre internet. There were concerns raised with regards to the availability and reliability of internet services.

Municipal staff received comment of general dissatisfaction with the level of service currently provided in the following areas:

- Lindsay's North-East industrial park where concerns were raised with regards to lack of street lighting, sidewalks and the reliability of internet; and,
- Pontypool's business park where concerns were raised with regards to the unavailability of water/waste water connections as well as winter road maintenance which has negatively affected business operations

Figure 5: Number of Visits by Building Footprint

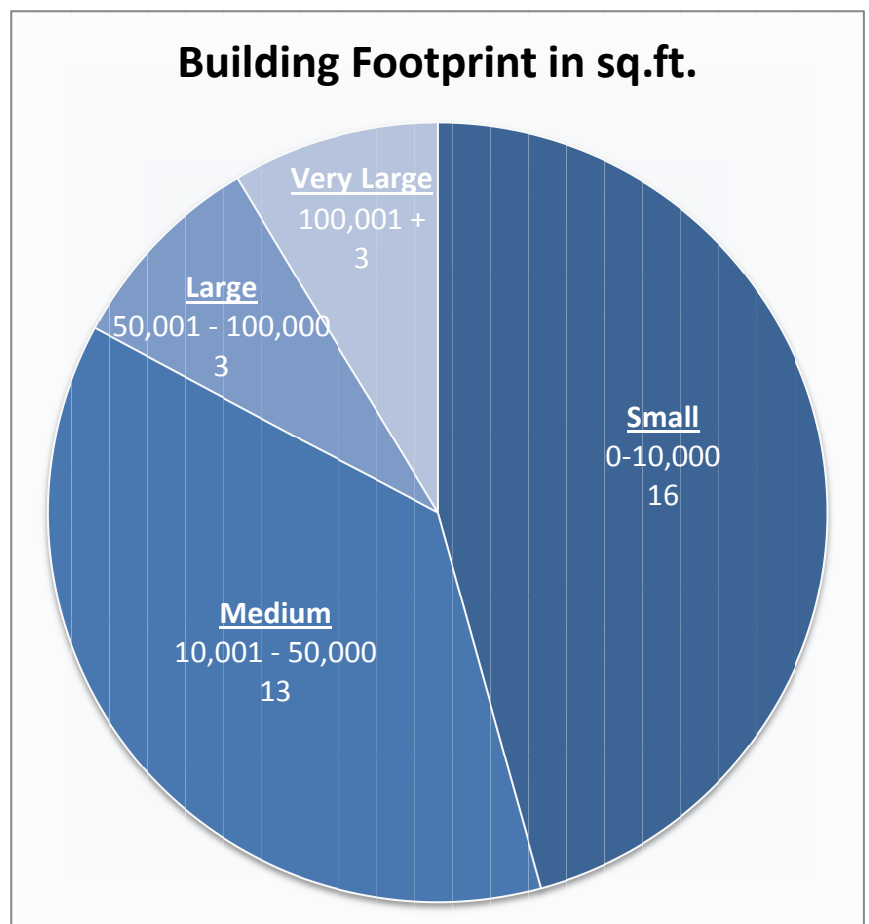
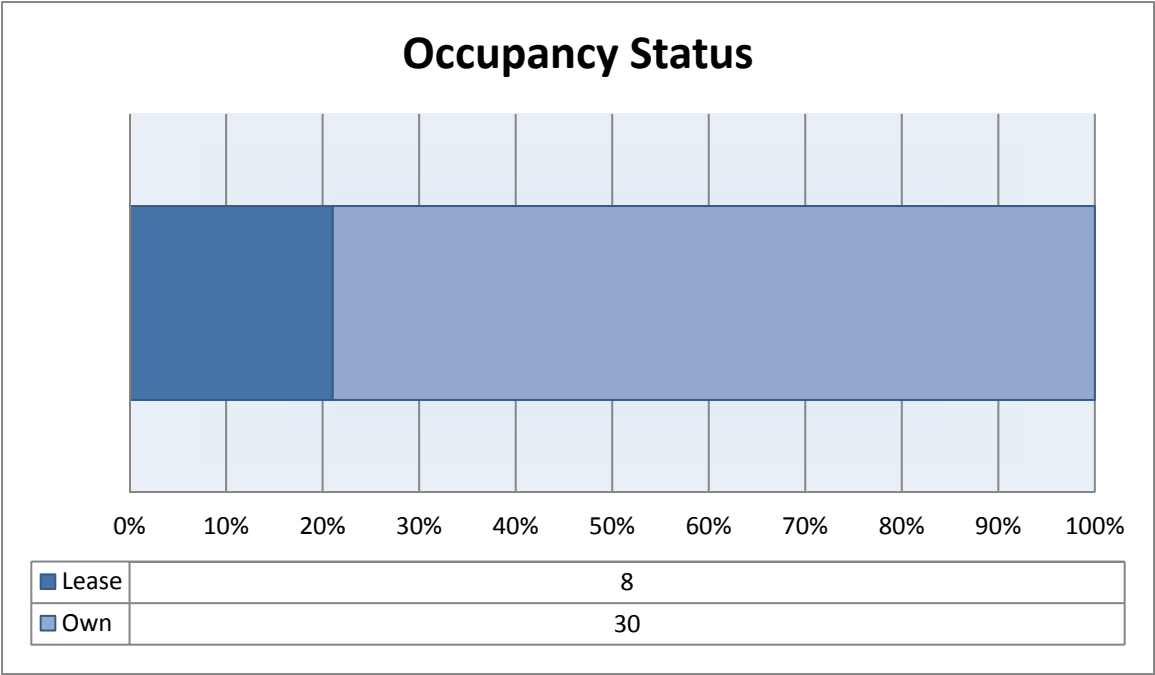
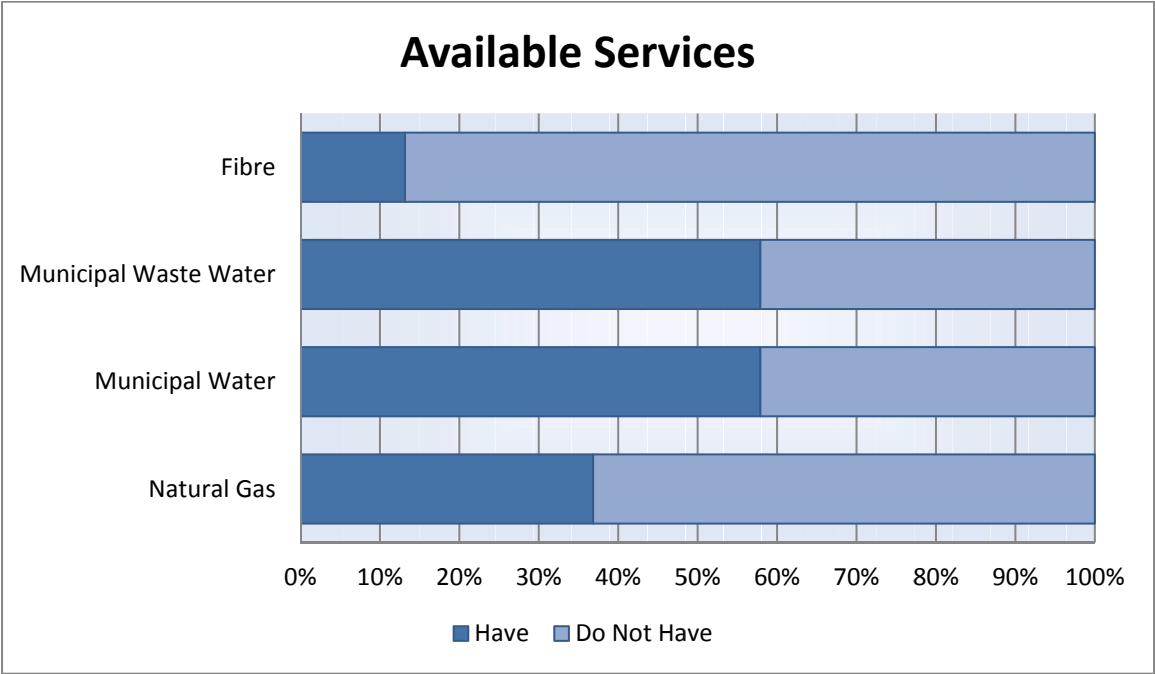


Figure 6: Occupancy Status



Servicing

Figure 7: Servicing



4.3 Proximity to Markets

With access to many major highways, the City of Kawartha Lakes continues to be an excellent location for business accessing local, regional, national and international customers and suppliers. The tables below outline where companies are shipping and receiving. Percentages will not add up to 100 as it was not uncommon for our businesses to ship to multiple locations across the world.

Figure 8: Location of Customers

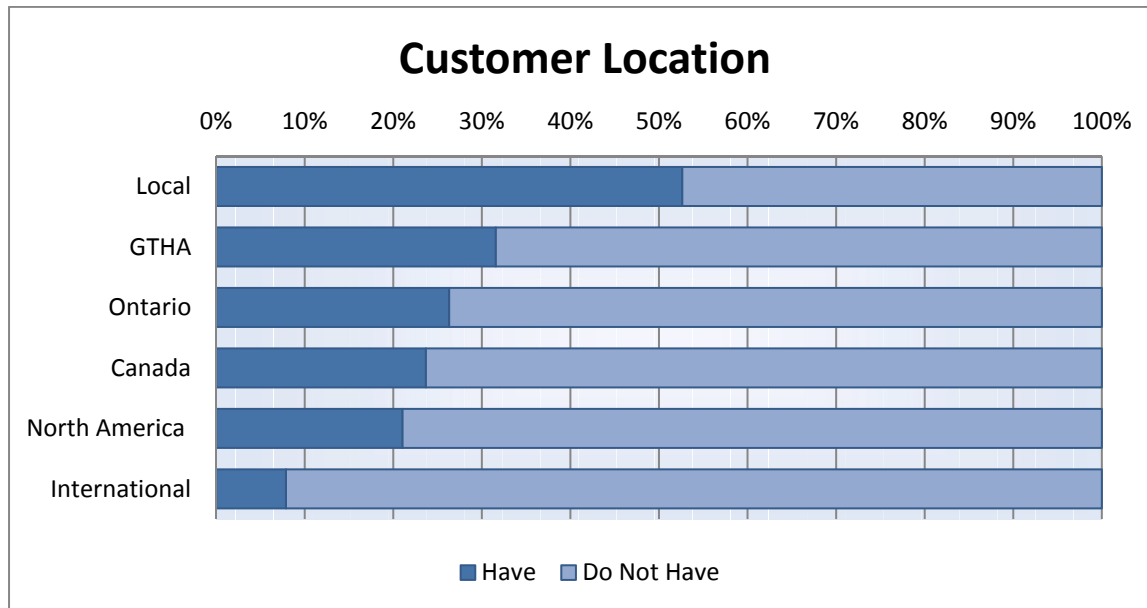
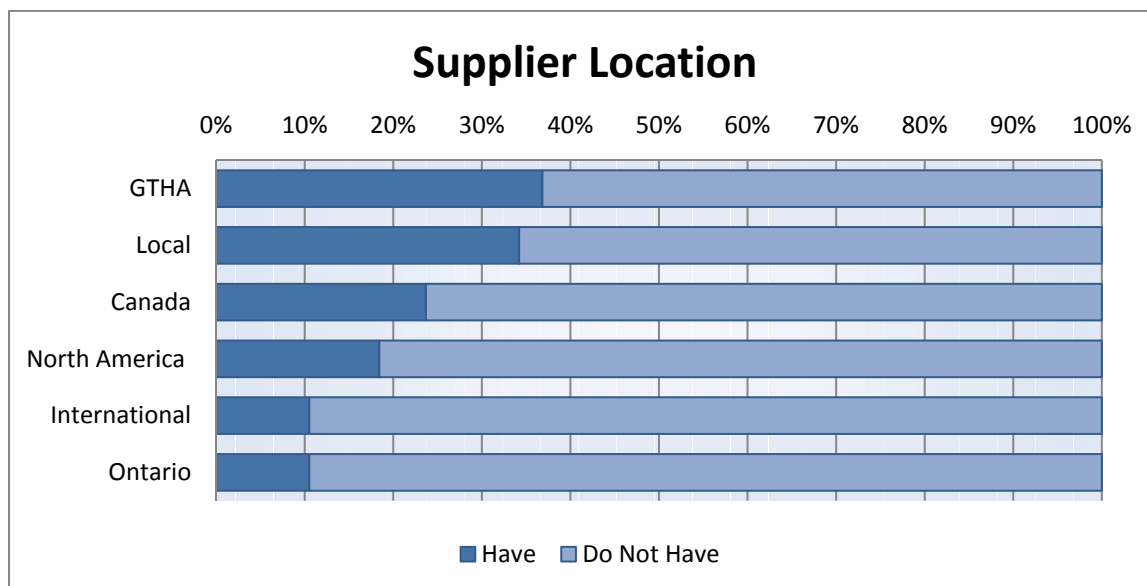


Figure 9: Location of Suppliers



4.4 Business Environment

The following section is useful in identifying the success and strength of the business community in Kawartha Lakes as well as the general outlook for business in Kawartha Lakes. Over 75% of respondents believe that Kawartha Lakes is a Good/Average place to do business, and 80% believe that the City of Kawartha Lakes has improved/stayed the same as a place to do business

The questions for the first graph are highlighted here:

- How is your business compared to 3 years ago?
- How do you see your business in 3 years?
- How has your business historically compared to others in the industry?
- How does your business currently compare to others in the industry?
- How will your business compare to others in the industry?

The first two questions are used to gauge how the business is currently doing and how it expects to be doing in the future. Of the businesses surveyed, 33 out of 38 are doing the same or better than they were 3 years ago, and all of the businesses surveyed anticipate doing better or the same in the future. This indicates a strong outlook from those surveyed.

Similarly, the last 3 questions are asking the respondents to compare themselves to the industry that they find themselves in. It should be noted that more businesses in Kawartha Lakes are anticipating performing better than their industry as time moves forward.

Figure 10: History and Outlook

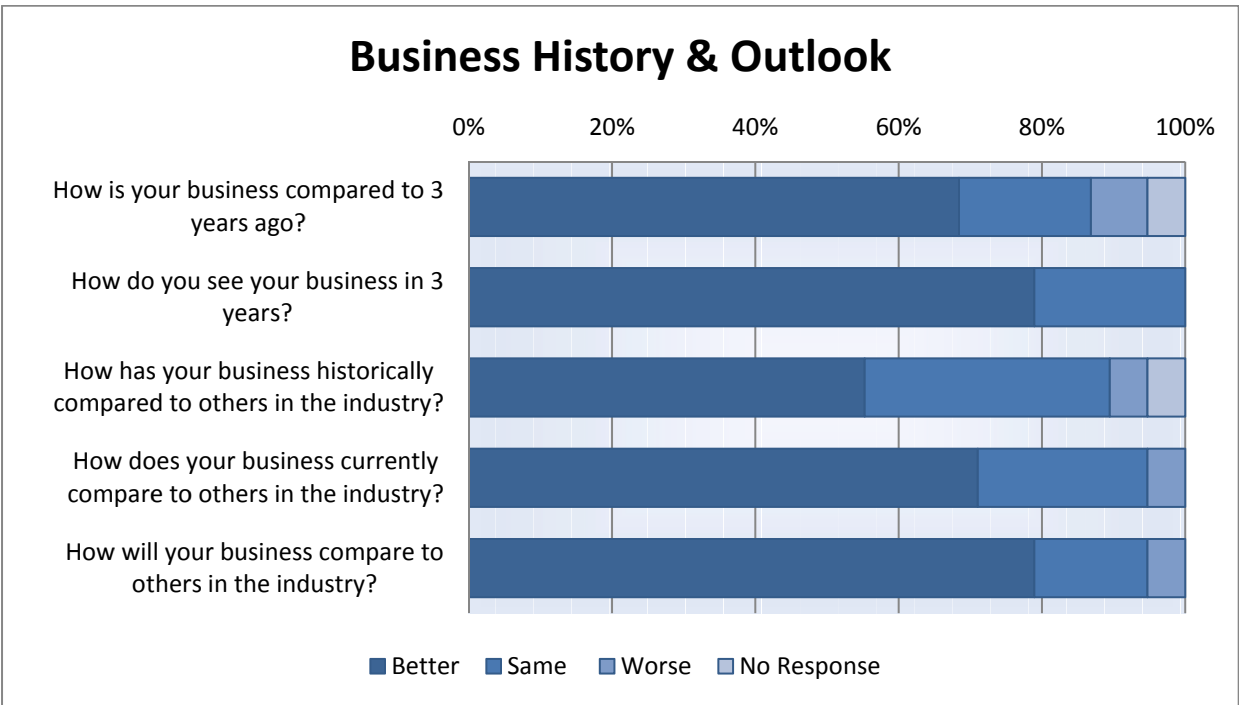


Figure 11: Impression of Kawartha Lakes as a place to do business

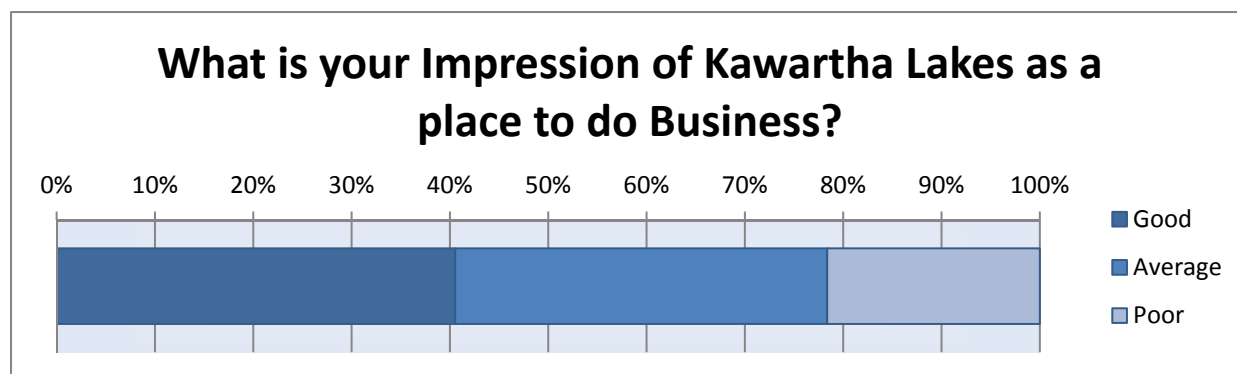


Figure 12: City of Kawartha Lakes Changes in past three years

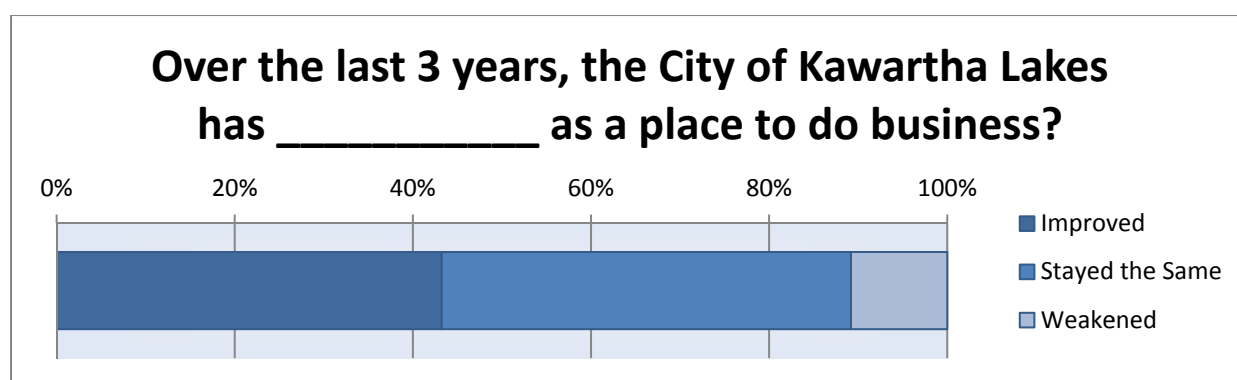


Figure 13: Percentage of Workforce below 35 Years

4.5 Youth

The City of Kawartha Lake's population distribution is below the provincial average in every 5 year age cohort below the age of 55. The tables demonstrate that businesses continue to hire a large proportion of youth. 71% of businesses have engaged in co-op placements for youth to get them involved with local employers.

It has also noted that that over 70% of respondents believe that there are not enough activities for young people in the community and 74% believe that there are not enough jobs in available in the community for young people. Five of the respondents mentioned that there are enough recreation opportunities if the youth in questions enjoys outdoor activities.

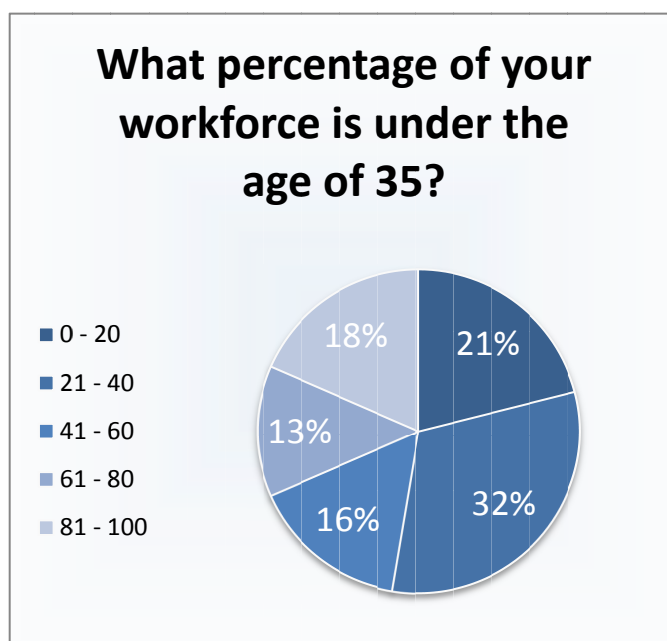


Figure 14: Opportunity for Socialization and Recreation

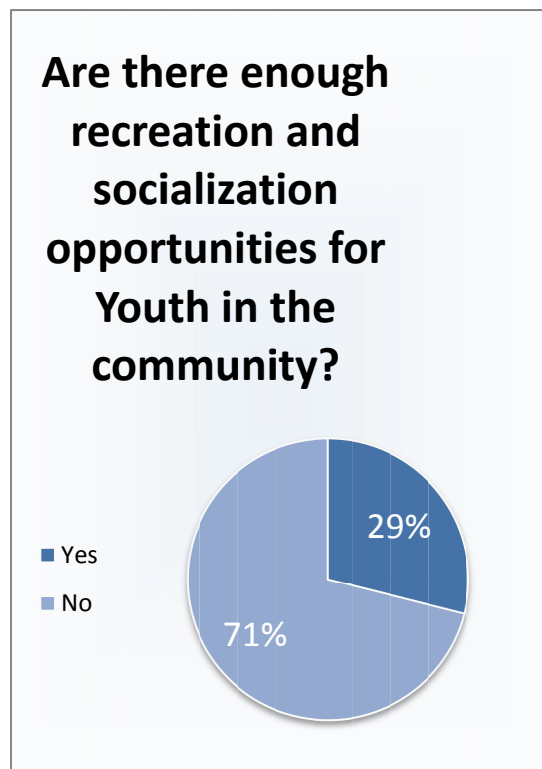


Figure 15: Opportunities for Employment

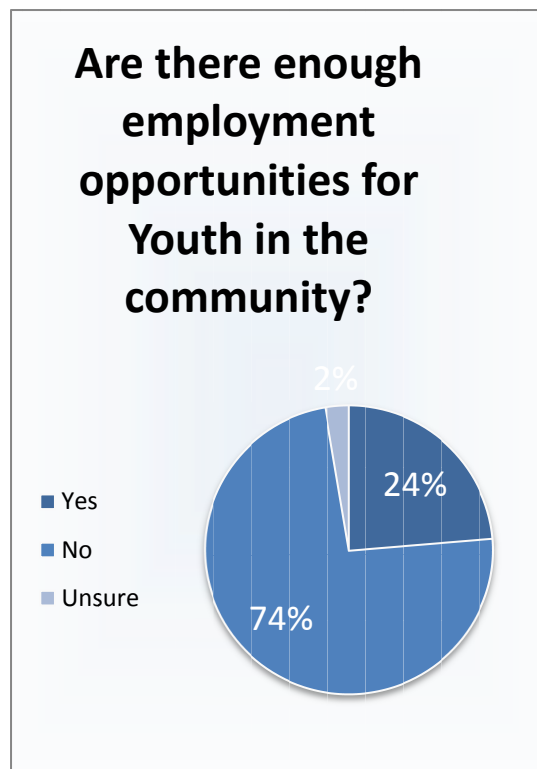
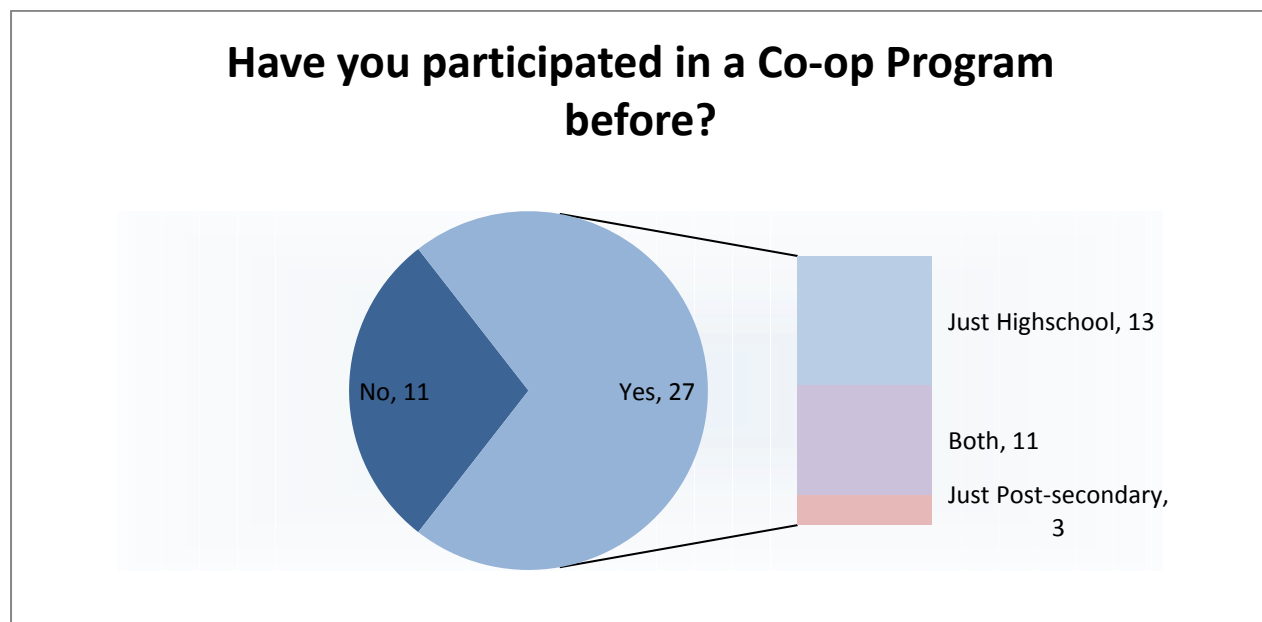
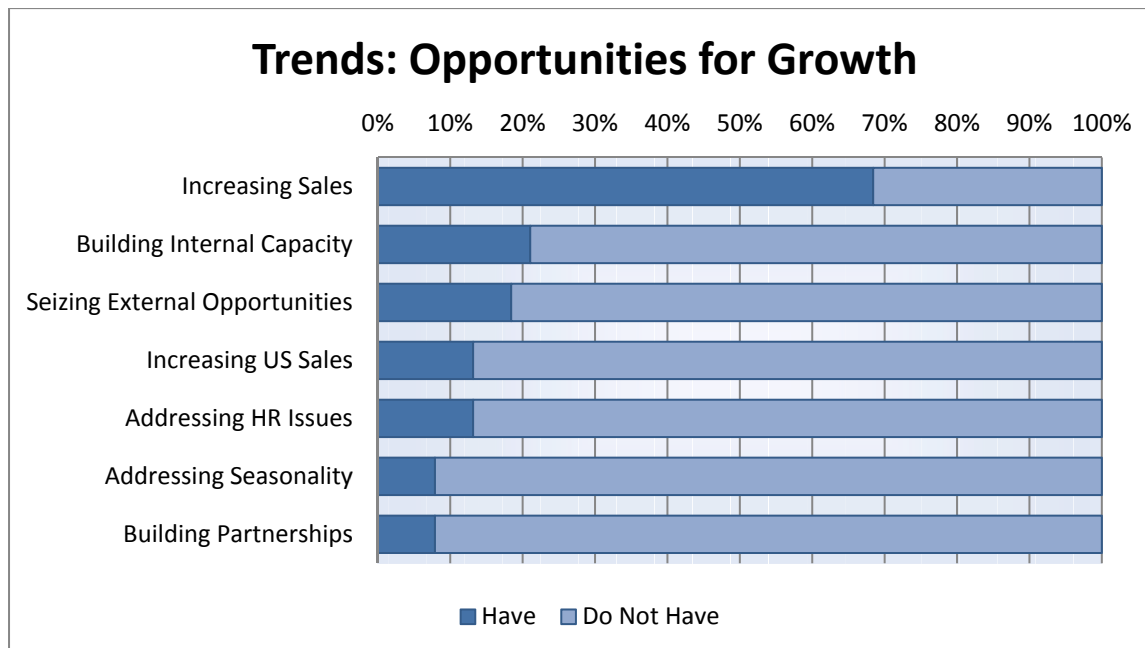


Figure 16: Past Participation in a Co-op Program



5.0 Trends

Figure 17: Trends – Opportunities for Growth



Businesses in the City of Kawartha Lakes are generally enthusiastic about their ability to expand or retain their current levels of success. They see the opportunity to grow their businesses in the following ways:

- Increasing sales – 26 of 38: e.g. the expansion of online sales; and the results of improved marketing
- Building internal Capacity – 8 of 38: e.g. investment in equipment and staff training
- Seizing external opportunities – 6 of 38: e.g. the natural growth of Kawartha Lakes and the increased customer pool that would result
- Addressing HR Issues – 5 of 38: e.g. family successions planning; better management practices; improved work load
- Increasing US sales – 5 of 38: 20% of those looking for increased sales saw their growth potential in the United States
- Addressing Seasonality – 3 of 38: e.g. looking at new ways to achieve consistency across seasons
- Building partnerships – 3 of 38: e.g. working with local business to find leads; co-packing opportunities

Potential Activities

- Workshops – virtual marketing; financing/grant writing; seasonality; import/export
- Increasing access to local organizations e.g. chambers
- Developing partnerships between businesses