



Town of Cobourg

Market Analysis Report

FEBRUARY 28, 2013

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Foreword

This report was prepared by the Ontario Ministry of Agriculture, Food and Rural Affairs (OMAFRA) for the benefit of Town of Cobourg.

Market Analysis provides communities with information about local market conditions and opportunities so they can develop effective strategies for community revitalization. Determining the size and demographic characteristics of a community's trade area is a critical component of the analysis. The trade area analysis provides information about local consumer demand and demographic characteristics of a community's trade area. The business mix analysis provides information about business located in your trade area.

The information contained herein is for informational and illustrative purposes only, and is intended for use by experienced market analysts. Although efforts have been made to be accurate, the information contained herein is not necessarily authoritative and may be subject to change. The Government of Ontario accepts no responsibility for any errors within or omissions from this information or for any actions or decisions taken in reliance upon it. The Government of Ontario accepts no responsibility for any direct, indirect, special, incidental or consequential damages whatsoever and howsoever caused, arising out of or in connection with reliance upon the information contained in these materials.

Trade area boundaries used in the report were derived from locally collected survey data, and as such the Ministry makes no warranty as to the reliability and accuracy of the information. The demographic data provided here is based on 2012 MapInfo and 2006 Statistics Canada Census data and may not reflect more current trends in the area.

The population projections and expenditure estimates reflect a third party methodology (MapInfo Canada). They incorporate explicit economic assumptions about spending behaviour. This methodology is described in Appendix 1. None of the projections or estimates represent Ontario Government policy targets, or desired population outcomes.

Readers are cautioned that the secondary data compiled here only provides one perspective on the community's economy. It is provided with the understanding that the local project team is reviewing this information in the context of other important inputs including knowledge about the local community from other sources including: business inventories, municipal studies, results of community surveys and discussions with other community members.

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1.0 Introduction – Analyzing Your Trade Area

Market Analysis provides communities with information about local market conditions and opportunities, so they can develop effective strategies for community revitalization. Determining the size and demographic characteristics of a community's trade area is a critical component of the analysis. This trade area analysis provides information about local consumer demand and demographic characteristics to:

1. Learn the characteristics and buying habits of consumers in the trade area;
2. Determine the most appropriate consumer groups to target; and,
3. Enable assessment of the types of businesses, merchandise sold, and services offered.

1.1 The Importance of Determining Your Trade Area

A trade area is the geographic area in which the majority of customers for the business district reside. Once the size of the trade area is determined, you can estimate the number of potential customers that may patronize your businesses. Knowing the trade area also sets the geographic parameters for obtaining demographic and lifestyle information. This information provides insights into the people who live in the trade area and enables you to assess consumer demand for local products and services. A trade area's size and shape are influenced by many different factors including: the size or attractiveness of the supply point; the number, location and relative attractiveness of competing stores; accessibility to the store, in terms of ease of travel to the store against physical and man-made barriers that impede access; and, the relative geographical distribution of persons with a profile which is known to be predisposed to patronize this type of market¹. Furthermore, both the size and shape of trade areas are greatly influenced by the distance customers are willing to travel.

1.2 Different Types of Trade Areas

This trade area analysis is based on the community as a whole, and provides a generalized trade area for businesses in the community. However, it is important to note that different types of retail and service businesses have different trade areas depending on the type and quality of products sold, particular customer preferences and business activity. While every store has its own unique trade area, they can be classified into two different types:

Convenience-shopping trade areas are characterized by the ease of access to the goods and services. People will base their decision to buy convenience items (gasoline, groceries, etc.) on shorter travel distance or travel time.

Comparison-shopping trade areas are based on price, selection, quality and style. Consumers are more likely to make purchase decisions after comparing product options (furniture, appliances, etc.) and are willing to travel longer distances for their purchases, making the trade area larger.

Another factor that affects the size of the trade area is the type of customers that frequent the business district, including local residents, community employees and visitors/tourists:

- Local residents usually represent the majority of spending potential for community businesses.
- Community employees may live within the trade area of community businesses, but may also commute from outside of the area. These employees are potential customers for local businesses.
- Tourists also represent potential consumers of community products and services.

This trade area analysis provides detailed information on the local resident market; however, it provides limited information about community employees and tourist markets. Other data collection methods such as surveys and focus groups should be used to gather detailed information on these markets if required.

¹ Hernandez, T., Lea, T., and Bermingham, P. (2004). What's In A Trade Area? *Centre for the Study of Commercial Activity*. Toronto: Ryerson University.

1.3 Trade Area Demographics – General Guidelines

Trade area definition is not solely a mapping exercise – at some point the trade area needs to be populated with data (e.g., demographic data about the resident population). It will no doubt be of significant interest to see the geographic extent of your community's trade area - in terms of size and shape – but it is the demographic information derived from the trade area that will provide the most details about your local consumer base. When reading through this document you should view the information as providing insights into both the size of the market (or scale) and the varying types of consumers (or demographic character). Demographics alone will not tell you which store to open or the ideal merchandise mix to offer – such business decisions are highly complex and multifaceted – and require information from many different sources. Demographic analysis does however provide key insights into business potential based on the size and character of the local consumer base. A technical term for bringing together information from multiple sources is 'triangulation' – the analysis presented in this report should be seen as one part of the triangulation process that your community is undertaking in assessing the local market. The demographic analysis should be viewed in parallel with your business and resident surveys, along with other components of the toolkit.

1.3.1. Demographic Scale and Character

The key contribution of this report is in providing your community with insights on the scale and character of the local consumer base. It is important to make the key distinction between what can be termed relative and absolute demographics.

- **Relative demographics** are measures of central tendency or percentages for a given trade area, they include variables such as; median age, persons per household, average number of children per family, average household income, average house value, percentage of persons with university education, percentage of households that immigrated between 2001 and 2006. These relative variables are, as the name indicates, 'relatively' insensitive to the precise definition of the trade area. For example, average household income for a trade area whether defined by a drive-time from the downtown or a custom-defined area based on customer survey may be similar in relative terms. This is due to the fact that: (i) the trade areas will probably share a large proportion of the same neighbourhoods (i.e. they will overlap); and, (ii) there is an underlying tendency for demographic variables for areas close to one another to be more similar compared to those areas further away. When retail analysts speak of the socioeconomic and demographics "character" of a trade area they are typically referring to relative demographics. Relative variables are often used for site selection and broader marketing initiatives.
- **Absolute demographics** are totals (counts) that include variables such as, total number of households, total number of persons aged 18 or less, total income, total number of persons with university education. Absolute demographics can be extremely sensitive to the trade area definition, for example, if two trade areas share 80 percent of the same neighbourhoods, the 20 percent difference can result in significant differences in the raw counts, e.g., four or five densely populated neighbourhoods within a trade area can dramatically increase the total population or total household income variables, while leaving average household income relatively unaffected. Absolute variables are important when looking at the total size of the market, for example, you may identify that 22% of the target customer demographic that you define (e.g. females aged 35-54 years of age) reside in the trade area, however, if this is only 125 people – then total market opportunity will likely be low. Most demographic analysis proceeds with relative variables and then adds one of two absolute (typically households or population).

2.0 Defining the Downtown Trade Area

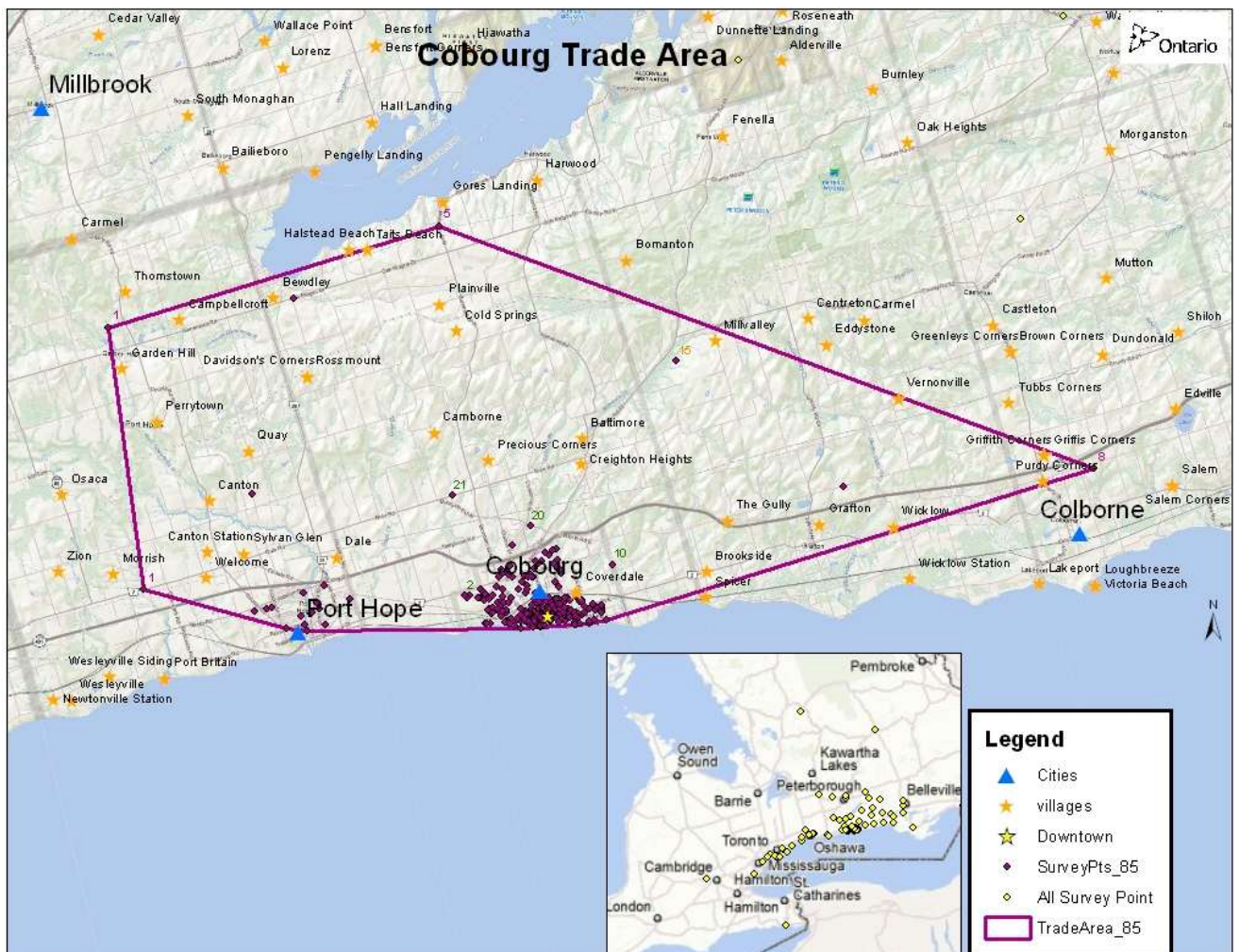
The trade area is the geographic area in which the majority of current and potential customers for downtown retail and service businesses reside. It is also the area in which existing businesses are located.

A customer origin survey was conducted at locations throughout the downtown, where customers were asked to provide their postal code and their place of residence. A total of 635 responses were analyzed using Geographic Information Systems (GIS)².

2.1 Size and Shape of Downtown the Trade Area

The trade area was established using the place of residence of the closest 85% of customers. This does not mean that people from outside that boundary never frequent the downtown area but simply that the majority of the customers are likely drawn from this area. The boundary of the trade area is presented in the following map.

Figure 1. Trade Area



² A description of GIS is available in the Glossary

3.0 Demographic Characteristics of the Trade Area

This section provides key demographic data for the trade area. The data and the trends revealed are important as they reflect the potential sales of retail goods and services within the trade area. Population characteristics can also be important indicators of demand/need for public services such as libraries, daycare centres and recreation facilities, which can often play a key role in attracting people to the community. Comparing this trade area with similar featured municipalities, in this case the upper level municipality – Northumberland, along with the province of Ontario allows demographic “baselines” to be established. These baselines help determine whether your trade area has low, medium, or high levels in a particular demographic category.

3.1 General Population Characteristics

3.1.1 Population

Knowing the population size of the trade area is important for estimating consumer demand. Population is defined as all persons living within the trade area boundary.

Table 1. Current Population

Population	Trade Area (85%)
2006 Census	42,353
2012 Population estimate	43,348
Land Area, km²	442.80
Persons per km²	92.60
Dwellings per km²	37.30

Source: Statistics Canada Adjust Census, 2006 and MapInfo Canada, 2012

3.1.2 Population Projections

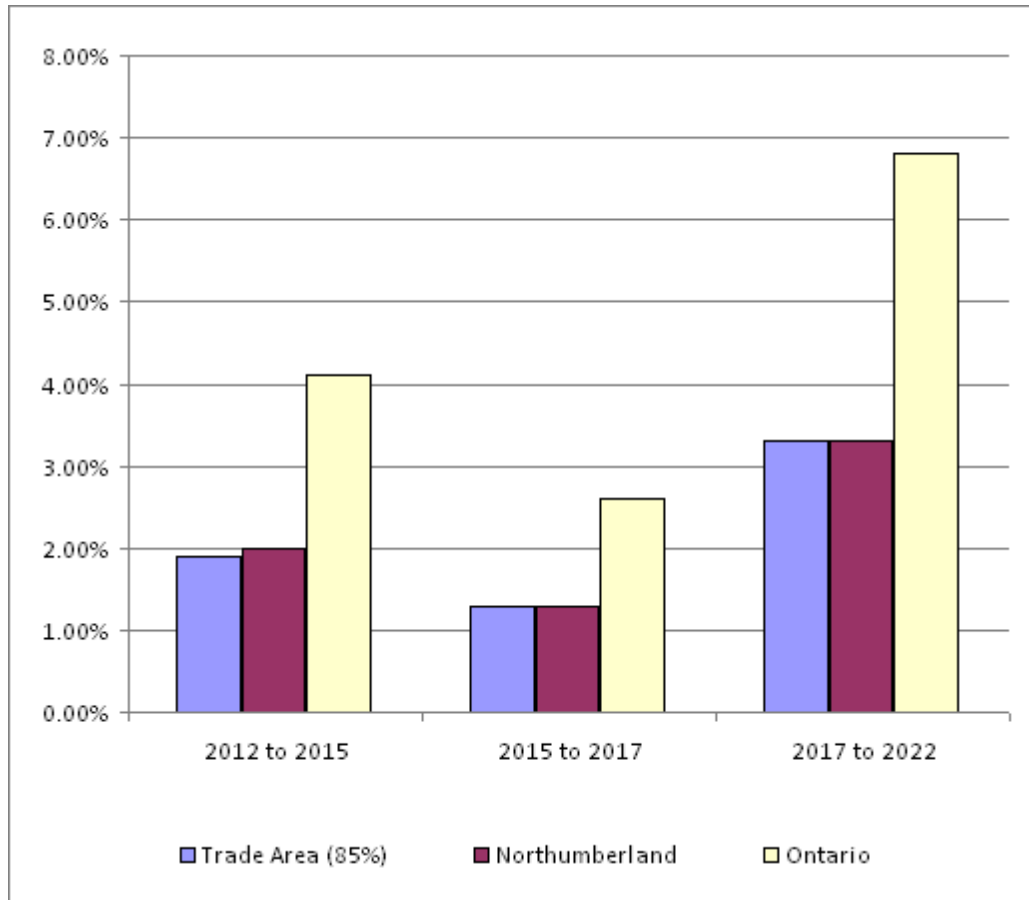
Anticipated household or population growth may indicate future opportunities for business expansion and/or recruitment.

Table 2. Population Projections

2012 Estimates and Projections	Trade Area (85%)	Northumberland	Ontario
Total Population			
2006 Census	42,353	83,526	12,665,392
2012 estimated	43,348	85,534	13,576,228
2015 projected	44,183	87,207	14,138,202
2017 projected	44,738	88,324	14,512,151
2022 projected	46,196	91,273	15,496,824
Change in Population (persons)			
2006 to 2012	995	2,008	910,836
2012 to 2015	835	1,673	561,974
2015 to 2017	555	1,117	373,949
2017 to 2022	1,458	2,949	984,673
Change in Population (percent)			
2006 to 2012	2.30%	2.40%	7.20%
2012 to 2015	1.90%	2.00%	4.10%
2015 to 2017	1.30%	1.30%	2.60%
2017 to 2022	3.30%	3.30%	6.80%
Rate of Change in Population (percent per year)			
2006 to 2012	0.40%	0.40%	1.20%
2012 to 2015	0.60%	0.70%	1.40%
2015 to 2017	0.60%	0.60%	1.30%
2017 to 2022	0.70%	0.70%	1.40%

*These population projections have been generated by MapInfo Canada, 2012

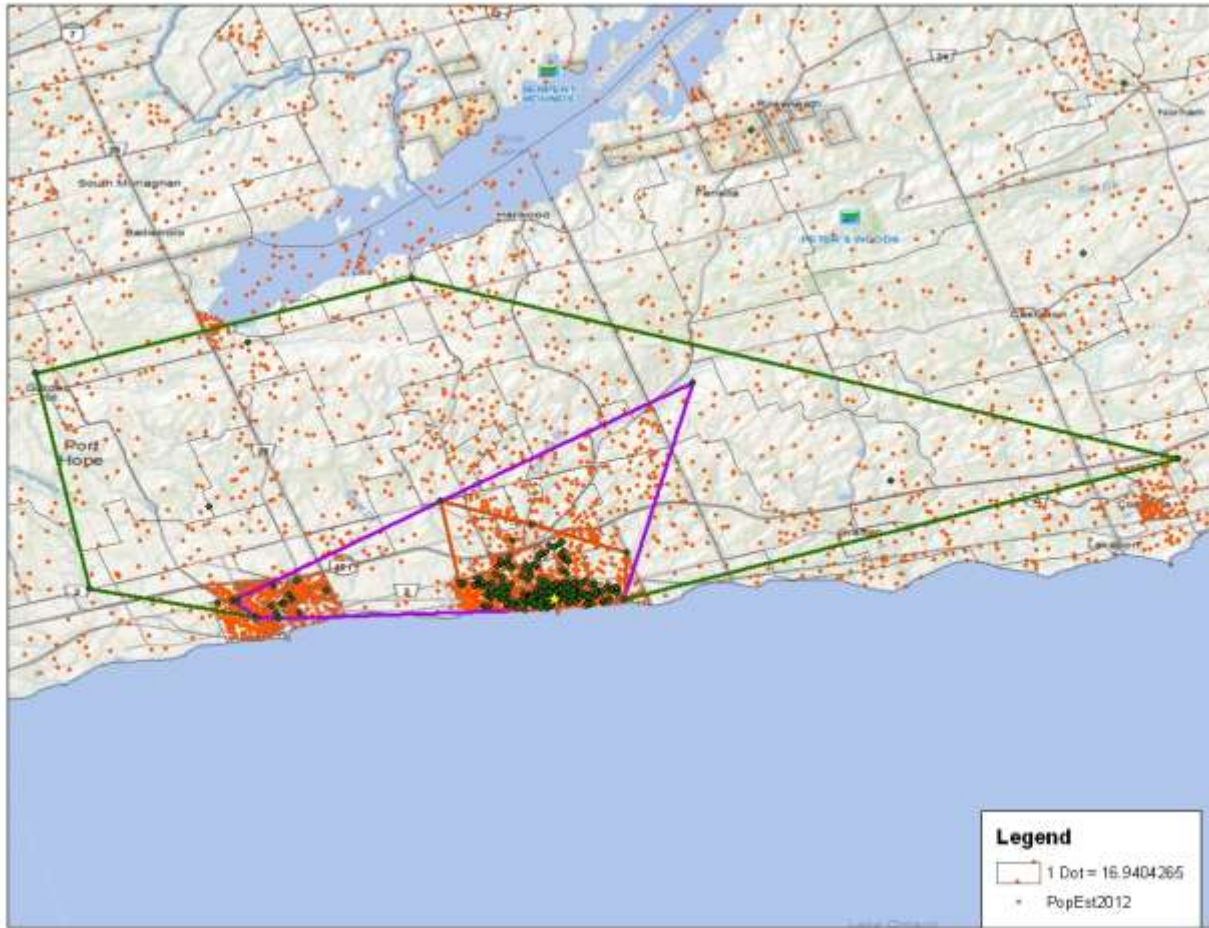
Graph 1. Estimated and Projected Rate of Population Change 2012 to 2022



Source: MapInfo Canada, 2012

Figure 2 is a dot-density map illustrating population density in the trade area, and it is useful for determining where concentrations of people live.

Figure 2. Estimated Population by Dissemination Area 2012



Source: Statistics Canada Adjusted Census, 2006 and MapInfo Canada, 2012

3.1.3 Daytime Population

“Daytime population” is an estimate that includes both people who work in the area and residents living at home during the day, such as stay-at-home parents and retirees.

Knowing daytime population is important in identifying different retail opportunities. For instance, having a high daytime population creates a greater potential demand for restaurants, bars, financial institutions, dry cleaners, florists, coffee shops, business supply stores, retailers, and specialty stores catering to daytime shoppers.

The index value is used to compare variables between markets of different sizes in a relative and proportional manner. This is accomplished by using the Province of Ontario as a 'benchmark', and then comparing the secondary benchmark – Northumberland – to the trade area. When examining Ontario as a whole, the demographic data suggests that 53% of the daytime population are employees. This proportion is then assigned as the benchmark for which to compare other markets to, and is assigned a value of 100. The index column is a fast and intuitive way to compare demographic variables between markets of differing size. Any values deviating more than 10 index points in either direction are colour coded (green for values above 110, red for values below 90).

Table 3. Daytime Population

Daytime Population	Trade Area (85%)			Northumberland			Ontario		
	39,783	%	Index	73,868	%	Index	12,898,908	%	Index
Total Daytime Population									
Daytime Employees	18,710	47%	89	32,096	43%	82	6,819,222	53%	100
Daytime Population at home	21,073	53%	112	41,772	57%	120	6,079,686	47%	100
Age 0 to 14 years	5,850	15%	86	11,215	15%	88	2,216,650	17%	100
Age 15 to 64 years	6,477	16%	98	13,566	18%	111	2,138,006	17%	100
Age 65 plus years	8,746	22%	164	16,991	23%	172	1,725,030	13%	100

**This Daytime Population estimate has been generated by MapInfo Canada, 2012*

3.1.4 Households

Along with population and daytime population, the number of households is another method for quantifying the current market size and growth, both of which are vital in determining consumer demand. Households consist of one or more persons who live in the same housing unit, regardless of their relationship to each other (including all occupied housing units). Anticipated growth in the number of households may indicate an increase in future demand for goods and services which translates into opportunities for business expansion and/or recruitment.

Table 4. Households

2011 Estimates and Projections	Trade Area (85%)	Northumberland	Ontario
Total Households			
2006 Census	16,162	32,399	4,728,845
2012 estimated	17,417	34,851	5,195,092
2015 projected	18,187	36,373	5,471,697
2017 projected	18,702	37,393	5,653,835
2022 projected	19,824	39,642	6,115,289
Change in Households			
2006 to 2012	1,255	2,452	466,247
2012 to 2015	770	1,522	276,605
2015 to 2017	515	1,020	182,138
2017 to 2022	1,122	2,249	461,454
Change in Households (percent)			
2006 to 2012	7.80%	7.60%	9.90%
2012 to 2015	4.40%	4.40%	5.30%
2015 to 2017	2.80%	2.80%	3.30%
2017 to 2022	5.70%	5.70%	7.50%

Household estimates and projections have been generated by MapInfo Canada, 2012
Source: Statistics Canada Adjusted Census, 2006, and MapInfo Canada, 2012.

3.1.5 Age

Age is an important demographic factor because the type and level of personal expenditures changes as individuals' age. Therefore, the number and proportion of people in the trade area from different age groups will determine the viability and potential for certain business types and store merchandise (see Table 5).

Table 5. Consumer Products or Services Purchased Disproportionately by Particular Age Groups

Age Group	Product or Service
Under 25	Transportation, apparel, entertainment, personal care, food away from home, education
25 to 34	Home ownership, household appliances, do-it-yourself products, housing costs, entertainment, apparel, transportation
35 to 49	Apparel, housing costs, home ownership, entertainment, transportation
50 to 64	Travel, recreational products and services, personal insurance, household furnishing
65 to 79	Health, travel, home services, housing repairs, food at home, public transportation
80 and over	Health, home services, housing repairs, food at home

Source: U.S. Bureau of Labor Statistics, Consumer Expenditures in 1995, 1997; based on Consumer Expenditure Survey data

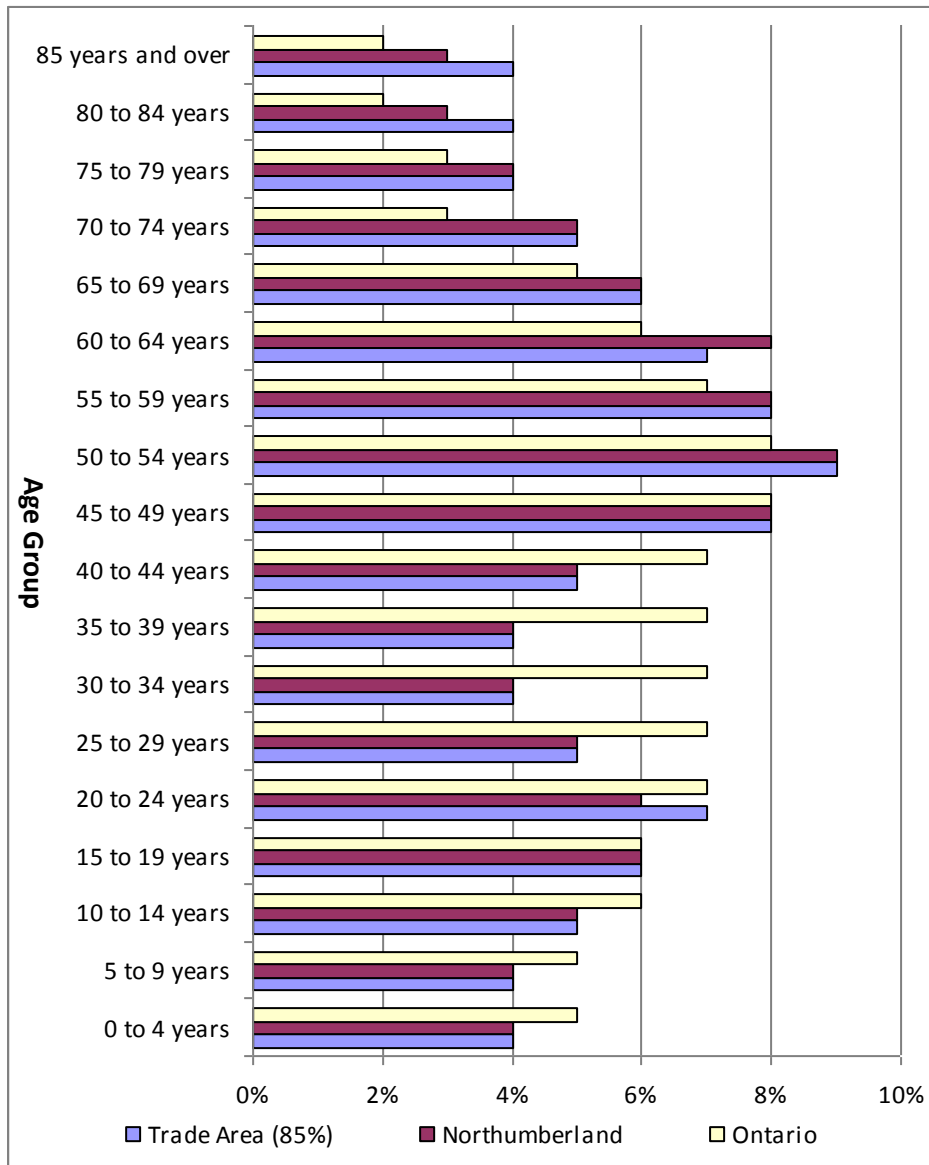
For example, drug stores often do well in communities with a larger number of people over the age of 65. Realizing and catering to the needs of an aging population can be beneficial to any retailer in a community reflecting this demographic trend. Similarly, toy stores, day care centres, and stores with baby care items can be successful in areas with many children and infants. Clothing stores and fast food establishments might thrive in retail areas that contain a large concentration of adolescents. Theatres serve a broad section of the population; however, specialized entertainment and recreation options can target certain age groups.

Table 6. Age Distribution

Age Distribution	Trade Area (85%)			Northumberland			Ontario		
2012 Estimated Population	43,348	%	Index	85,534	%	Index	13,576,228	%	Index
0 to 4 years	1,739	4%	75	3,316	4%	73	725,049	5%	100
5 to 9 years	1,892	4%	81	3,575	4%	77	734,994	5%	100
10 to 14 years	2,219	5%	92	4,324	5%	91	756,607	6%	100
15 to 19 years	2,729	6%	100	5,165	6%	96	858,434	6%	100
20 to 24 years	2,889	7%	94	5,188	6%	86	960,582	7%	100
25 to 29 years	2,128	5%	68	4,119	5%	67	976,211	7%	100
30 to 34 years	1,791	4%	61	3,635	4%	63	914,001	7%	100
35 to 39 years	1,818	4%	63	3,685	4%	65	905,248	7%	100
40 to 44 years	2,317	5%	75	4,632	5%	76	963,509	7%	100
45 to 49 years	3,490	8%	101	6,908	8%	101	1,081,848	8%	100
50 to 54 years	3,915	9%	117	7,922	9%	120	1,051,004	8%	100
55 to 59 years	3,369	8%	116	7,103	8%	123	913,447	7%	100
60 to 64 years	3,128	7%	127	6,630	8%	136	771,144	6%	100
65 to 69 years	2,486	6%	127	5,469	6%	141	615,442	5%	100
70 to 74 years	2,112	5%	147	4,498	5%	159	448,609	3%	100
75 to 79 years	1,950	4%	172	3,692	4%	165	354,905	3%	100
80 to 84 years	1,598	4%	182	2,923	3%	169	274,988	2%	100
85 years and over	1,778	4%	206	2,750	3%	162	270,206	2%	100
Median Age	48.1		121	48.7		123	39.8		100
Dominant Age Group	50 to 54			50 to 54			45 to 49		

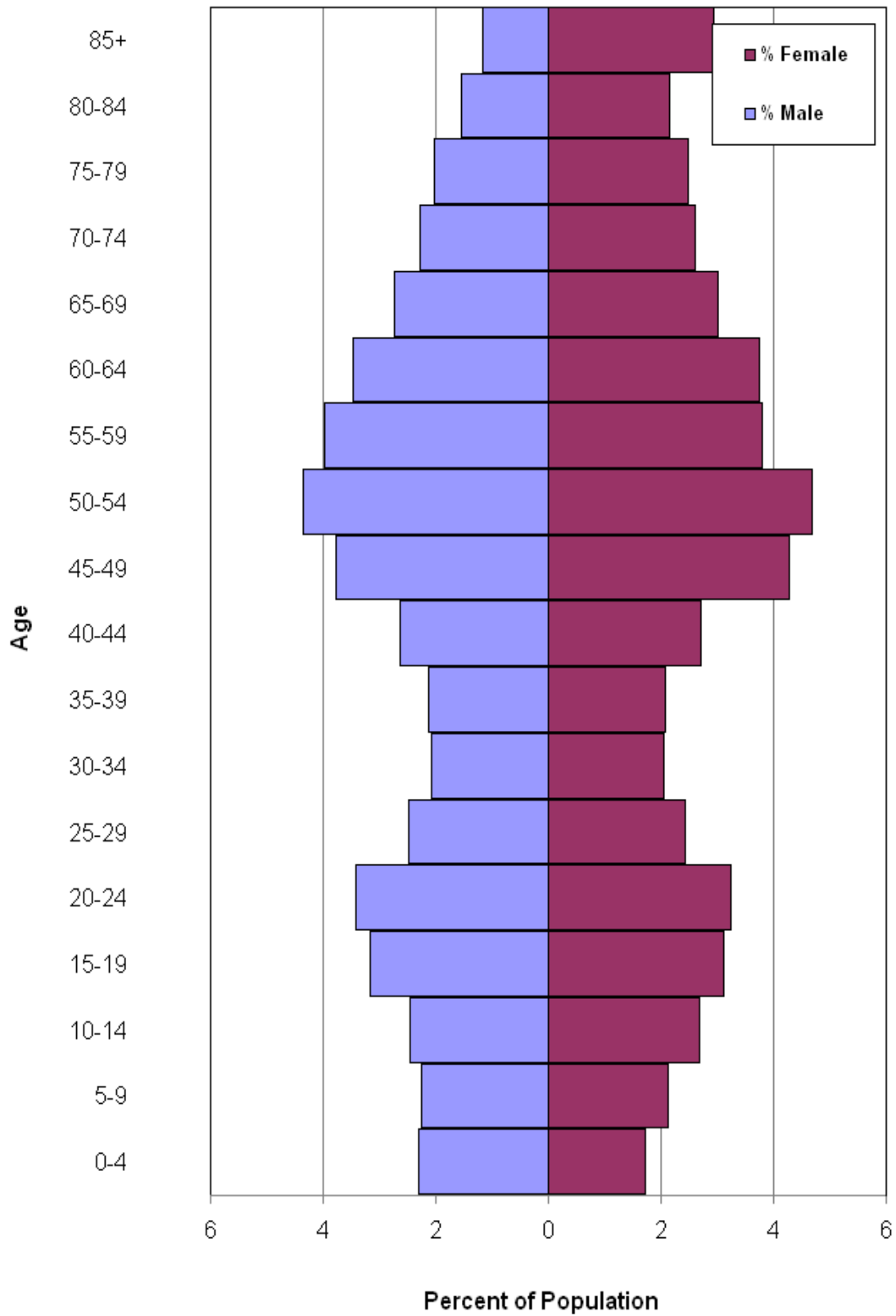
Source: Statistics Canada Adjusted Census, 2006, and MapInfo Canada, 2012.

Graph 2. Age Distribution



Source: Statistics Canada Adjusted Census, 2006, and MapInfo Canada, 2012.

Graph 3. 2012 Estimated Population Pyramid



Source: Statistics Canada Adjusted Census, 2006, and MapInfo Canada, 2012.

3.1.6 Income Distribution

Household income is a good indicator of the spending power of residents, as well as their preferences for particular goods and services. To decide where to locate a store, retailers may consider the median or average household income in a trade area or seek a minimum number of households within a certain income range. Another common practice is to analyze the distribution of household incomes. Discount stores avoid extreme high or low income areas. Traditional department stores focus on markets with incomes over \$35,000, while some specialty fashion stores target incomes above \$75,000. A few store categories, including auto parts, are typically found in areas with lower household incomes³. It should be noted however, that using income as the sole measure of a market's tastes and preferences may be misleading. Other factors that may be considered include family structure, education, occupation, and ethnicity.

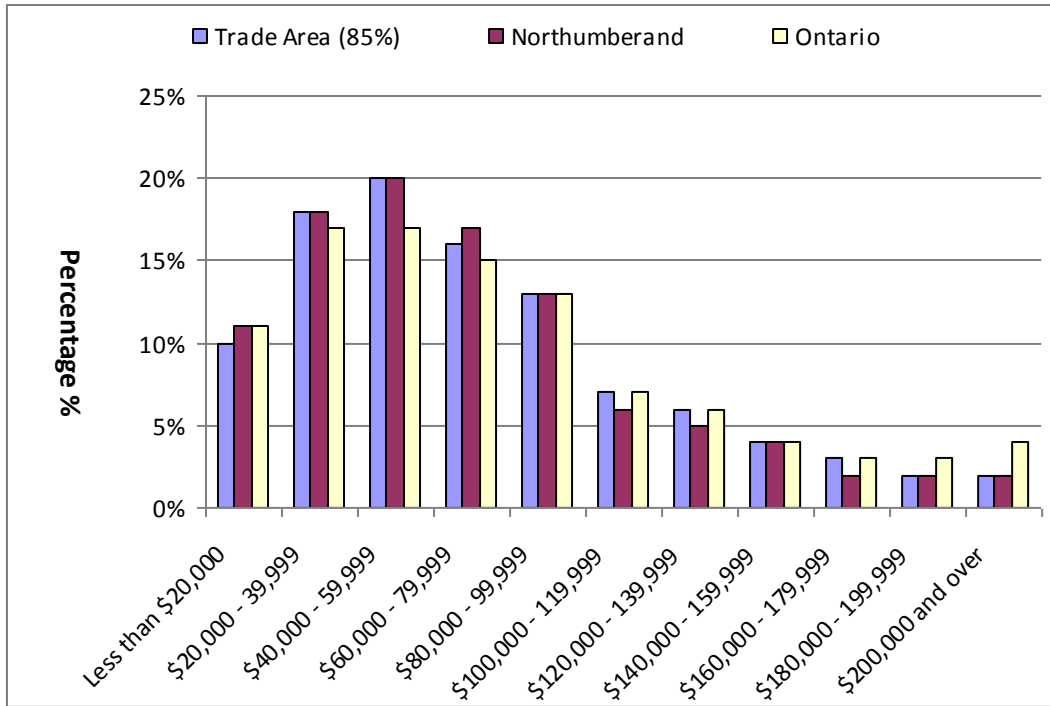
Table 7. Income

Income	Trade Area (85%)			Northumberland			Ontario		
		%	Index		%	Index		%	Index
2005 Average after-tax Income	\$29,719		96	\$28,125		91	\$31,011		100
2005 Median after-tax household income	\$51,250		98	\$48,856		94	\$52,183		100
2005 Average after-tax household income	\$59,069		93	\$55,885		88	\$63,441		100
Average household income									
2012 estimated	\$80,913		88	\$76,611		83	\$92,225		100
2015 projected	\$87,172		86	\$82,768		82	\$101,489		100
2017 projected	\$91,346		85	\$86,889		81	\$107,700		100
2012 Estimated Households by Income	17,417			34,851			5,195,092		
Less than \$20,000	1,673	10%	84	3,721	11%	94	590,996	11%	100
\$20,000 - 39,999	3,082	18%	107	6,399	18%	111	863,048	17%	100
\$40,000 - 59,999	3,516	20%	118	7,086	20%	119	887,672	17%	100
\$60,000 - 79,999	2,834	16%	107	6,000	17%	113	791,380	15%	100
\$80,000 - 99,999	2,217	13%	101	4,359	13%	99	654,650	13%	100
\$100,000 - 119,999	1,138	7%	96	2,089	6%	88	352,252	7%	100
\$120,000 - 139,999	1,021	6%	106	1,847	5%	96	287,705	6%	100
\$140,000 - 159,999	741	4%	102	1,259	4%	87	216,842	4%	100
\$160,000 - 179,999	477	3%	86	846	2%	76	165,704	3%	100
\$180,000 - 199,999	353	2%	68	632	2%	60	155,751	3%	100
\$200,000 and over	365	2%	48	613	2%	40	229,092	4%	100

Source: Statistics Canada Adjusted Census, 2006, and MapInfo Canada, 2012.

³ Community and Business District Market Analysis, Center for Community Economic Development, University of Wisconsin.

Graph 4. Income Distribution



Source: Statistics Canada Adjusted Census, 2006, and MapInfo Canada, 2012.

Graph 5 illustrates the estimated and projected average household income from 2012 to 2017.

Figure 4 is a geographical representation of household income estimated for 2012.

Graph 5. Estimated and Projected Household Income



Source: Statistics Canada Adjusted Census, 2006, and MapInfo Canada, 2011.

Figure 1. 2012 Estimated Average Household Income



Source: Statistics Canada Adjusted Census, 2006, and MapInfo Canada, 2012.

3.1.7 Family Structure and Marital Status

Households can be composed of people living alone, families with or without children, single parent households, or a number of unrelated people living together. Family structure is important in identifying different retail opportunities. For instance, households with children generally will spend more money on children's clothes and food while married households without children typically spend more on appliances and home furnishings. Empty-nesting boomers are also more likely to have higher disposable incomes.

Table 8. Family Structure

Family Structure and Marital Status	Trade Area (85%)			Northumberland			Ontario		
	11,965	%	Index	24,375	%	Index	3,422,320	%	Index
Census families in private households by family structure									
Married couples	8,775	73%	99	18,150	74%	101	2,530,560	74%	100
With no children at home	4,355	36%	124	9,655	40%	134	1,008,550	29%	100
With children at home	4,340	36%	82	8,480	35%	78	1,522,010	44%	100
Common-law couples	1,415	12%	115	3,055	13%	122	351,045	10%	100
With no children at home	745	6%	102	1,700	7%	114	209,300	6%	100
With children at home	625	5%	126	1,345	6%	133	141,745	4%	100
Lone-parent families	1,725	14%	91	3,170	13%	82	540,715	16%	100
Male parent	365	3%	105	665	3%	94	99,610	3%	100
Lone Female parent	1,350	11%	88	2,490	10%	79	441,105	13%	100
Total children at home by age	12,055			23,020			3,977,005		
Under 6 years of age	2,190	18%	90	4,185	18%	90	800,665	20%	100
6 - 14 years	4,475	37%	106	8,600	37%	107	1,390,905	35%	100
15 - 17 years	1,725	14%	115	3,450	15%	121	493,595	12%	100
18 - 24 years	2,625	22%	105	4,765	21%	99	828,155	21%	100
25 years and over	915	8%	65	2,005	9%	75	463,690	12%	100
Size of families	11,965			24,375			3,422,320		
2 persons	6,265	52%	116	13,385	55%	122	1,544,385	45%	100
3 persons	2,310	19%	86	4,580	19%	84	768,690	22%	100
4 persons	2,230	19%	83	4,370	18%	80	769,210	22%	100
5 or more persons	1,065	9%	90	2,025	8%	84	340,035	10%	100

Source: Statistics Canada Adjusted Census, 2006.

3.1.8 Housing Tenure and Dwelling Characteristics

"Housing tenure" refers to the number of owner occupied and renter occupied housing units. "Dwelling characteristics" refers to the age and type of housing units. These statistics are valuable in analyzing the potential for a variety of different products and services. For instance, a higher level of home ownership typically translates into higher expenditures for home furnishings and home equipment. Furthermore, dwelling characteristics such as the age of the dwelling, type of dwelling unit, etc. may point to different levels of demand for home improvement, furniture, appliances, hardware, paint/wallpaper, floor covering, garden centers and other home products and services.

Table 9. Housing Tenure and Dwelling Characteristics

Housing Tenure and Dwelling Characteristics	Trade Area (85%)			Northumberland			Ontario		
		%	Index		%	Index		%	Index
2006 Housing Ownership	15,715			31,545			4,554,250		
Owned	12,250	78%	110	25,665	81%	115	3,235,495	71%	100
Rented	3,445	22%	76	5,865	19%	65	1,312,295	29%	100
Occupied private dwellings by period of construction	15,715			31,545			4,554,250		
Before 1946	3,250	21%	139	7,855	25%	167	677,875	15%	100
1946 - 1960	2,270	14%	95	3,830	12%	80	690,155	15%	100
1961 - 1970	2,055	13%	93	3,525	11%	79	640,660	14%	100
1971 - 1980	2,375	15%	89	4,765	15%	89	776,745	17%	100
1981 - 1985	655	4%	56	1,600	5%	68	338,575	7%	100
1986 - 1990	1,630	10%	115	3,445	11%	121	410,155	9%	100
1991 - 1995	1,255	8%	125	2,285	7%	113	291,480	6%	100
1996 - 2000	930	6%	86	1,760	6%	81	312,215	7%	100
2001 - 2006	1,010	6%	70	2,485	8%	86	417,170	9%	100
Dominant period of construction	Before 1946	21%		Before 1946	25%		1971 - 1980	17%	
Occupied private dwellings by maintenance required	15,715			31,545			4,554,250		
Regular maintenance only	10,420	66%	98	20,575	65%	96	3,092,900	68%	100
Minor repairs	4,215	27%	105	8,690	28%	108	1,162,105	26%	100
Major repairs	995	6%	96	2,290	7%	110	300,015	7%	100
2006 Type of Housing Units	15,715			31,545			4,554,250		
Single-detached house	11,345	72%	129	25,400	81%	144	2,551,760	56%	100
Semi-detached house	605	4%	67	910	3%	50	260,175	6%	100
Row house	830	5%	67	1,025	3%	41	358,500	8%	100
Apartment, duplex	240	2%	44	420	1%	38	158,755	3%	100
Apartment less than 5 storeys	1,805	11%	107	2,735	9%	81	490,355	11%	100
Highrise Apartment	705	4%	29	705	2%	14	710,790	16%	100
Other single-attached house	45	0%	111	105	0%	129	11,725	0%	100
Movable dwelling	160	1%	380	240	1%	284	12,200	0%	100
Average value of dwelling	\$247,642			\$233,081			\$297,479		100
Rented Dwellings	3,445		100	5,865		100	1,312,295		100
Households spending 30 to 99% of household income on gross rent	1230	36%	96	2155	37%	99	487,775	37%	100
Owned Dwellings	12,250		100	25,665		100	3,235,495		100
Households spending 30% to 99% more of household income on major payments	1,685	14%	77	3,930	15%	86	574,620	18%	100

Source: Statistics Canada Adjusted Census, 2006.

3.1.9 Educational Attainment

Although retailers are generally interested in income levels to determine potential consumer demand, educational attainment is also a useful indicator for understanding a market's potential. In particular, the citing of bookstores is often based on the number of highly educated individuals in the trade area. Similarly, computer and software stores are often located in areas with high levels of education.

Table 10. Educational Attainment

Educational Attainment	Trade Area (85%)			Northumberland			Ontario		
		%	Index		%	Index		%	Index
2006 Total Population by Educational Attainment	33,065			66,110			9,819,420		
No certificate, diploma or degree	8,230	25%	112	17,245	26%	117	2,183,630	22%	100
Certificate, diploma or degree	24,715	75%	96	48,845	74%	95	7,635,790	78%	100
High school certificate	9,265	28%	105	18,545	28%	105	2,628,570	27%	100
Apprenticeship or trades certificate or diploma	3,085	9%	117	6,965	11%	132	785,110	8%	100
College, CEGEP or other non-university certificate/diploma	7,115	22%	117	13,985	21%	115	1,804,775	18%	100
University certificate, diploma or degree	5,050	15%	62	9,330	14%	57	2,417,325	25%	100
University certificate or diploma below bachelor level	880	3%	64	2,000	3%	73	405,275	4%	100
University certificate or degree	4,155	13%	61	7,335	11%	54	2,012,055	20%	100
Bachelor's degree	2,610	8%	62	4,745	7%	57	1,243,725	13%	100
University certificate or diploma above bachelor level	620	2%	75	1,075	2%	65	245,145	2%	100
Degree in medicine, dentistry, veterinary medicine or optometry	35	0%	18	165	0%	42	57,685	1%	100
Master's degree	650	2%	49	1,085	2%	41	391,695	4%	100
Earned doctorate	180	1%	72	205	0%	41	73,785	1%	100

Source: Statistics Canada Adjusted Census, 2006.

3.1.10 Employment

Employment rates are another strong indicator of the spending power of residents. If the market has large proportion of individuals who are unemployed then it may be more suitable for second hand or thrift type stores to penetrate that market. High-end apparel type retailers may not find a strong enough demand to sustain their business.

Table 12 presents the breakdown of the employment activity within the trade area. It should be noted that this distribution reflects workers living within the trade area and not necessarily commuting to the trade area.

Table 11. Employment

Employment	Trade Area (85%)			Northumberland			Ontario		
		%	Index		%	Index		%	Index
Population 15 years and over by Labour Force Activity	33,140			66,105			9,819,420		
In the labour force	20,745	63%	93	40,560	61%	91	6,587,580	67%	100
Employed	19,505	59%	94	38,130	58%	92	6,164,245	63%	100
Unemployed	1,190	4%	83	2,435	4%	85	423,330	4%	100
Not in the labour force	12,365	37%	113	25,535	39%	117	3,231,840	33%	100
Participation rate	62.60%		93	61.40%		91	67.10%		100
Unemployment rate	5.70%		89	6.00%		93	6.40%		100
Employment-population ratio	58.86%		94	57.68%		92	62.78%		100

Source: Statistics Canada Adjusted Census, 2006.

3.1.11 Occupations

Many retailers use the concentration of white or blue-collar workers as another gauge of a market's set of preferences. Specialty apparel stores thrive on middle to upper income areas and above average white-collar employment. Office supply stores and large music and video stores are especially sensitive to the occupational profile. These retailers target growth areas with a majority of white-collar workers. Please refer to Appendix 3 for a breakdown of occupations and their classifications.

Table 12. Occupations

Occupations	Trade Area (85%)			Northumberland			Ontario		
		%	Index		%	Index		%	Index
All occupations	20,455			40,035			6,473,730		
White Collar	5,550	27%	78	10,935	27%	79	2,261,500	34%	100
Grey Collar	7,220	35%	92	14,370	35%	94	2,487,030	38%	100
Blue Collar	5,780	28%	119	13,495	33%	142	1,539,950	23%	100
Occupation - Not applicable	260	1%	73	535	1%	76	113,845	2%	100

Source: Statistics Canada Adjusted Census, 2006.

3.1.12 Ethnic Origin

The ethnic origin of potential customers in a trade area affects the relative demand for different types of goods and services. Therefore, knowing the ethnicity of an area is important when choosing the merchandise to be carried. Correct assortments, fashion orientation, food, advertising media, and product selection can all be influenced by ethnicity.

Table 13. Top Five Ethnic Origins

Ethnic Origin	Trade Area (85%)	Northumberland	Ontario
Top 5 Ethnic Origins	English	English	English
	Canadian	Canadian	Canadian
	Scottish	Scottish	Scottish
	Irish	Irish	Irish
	French	French	French

Source: Statistics Canada Adjusted Census, 2006.

3.1.13 Recent Immigrants by Place of Birth

Cultural diversity is a feature of many communities across Canada and immigration is an important component of both population and economic growth.

Table 14. Recent Immigrants by Place of Birth

	Trade Area (85%)		Northumberland		Ontario	
Total Immigrants by Selected Places of Birth (2001-2006)	205		330		580,740	
Top 5 Immigrant Places of Birth (2001-2006)	All other places of birth	41%	All other places of birth	31%	India	15%
	Philippines	12%	United States of America	10%	All other places of birth	15%
	China	9%	China	7%	China	13%
	Korea, South	9%	India	6%	Pakistan	8%
	India	6%	Philippines	6%	Philippines	6%

Source: Statistics Canada Adjusted Census, 2006.

3.1.14 Visible Minorities

Visible minority is a term used to classify a person who is visibly not one of the majority races in a given population. In Canada, there are a high proportion of people identified as visible minority. Due to visible minorities' spending power, knowing their ethnic background and preference is critical when targeting these customer groups and developing different types of goods and services for them.

Table 15. Visible Minorities

Visible minorities	Trade Area (85%)			Northumberland			Ontario		
		%	Index		%	Index		%	Index
Total Population by Visible Minority Groups	39,890			79,060			12,028,895		
Total Population by Visible Minority Groups Visible minorities	1010	3%	11	1720	2%	10	2,745,205	23%	100
Top 3 visible minorities									
	Chinese	21%		Black	24%		South Asian	30%	
	South Asian	20%		South Asian	19%		Chinese	22%	
	Black	15%		Chinese	18%		Black	18%	

Source: Statistics Canada Adjusted Census, 2006.

4.0 Household Expenditure Estimates

This section presents estimates of the expenditures of trade area residents by particular products and services. Household spending on goods and services are key indicators in estimating market potential. The Household Expenditure Potential data provides estimates of average annual expenditures for a wide range of goods and services for Canadian households. The data includes both average dollars per household and total dollars spent within the community trade area.

This dataset can be used:

- To estimate total expenditure for a good or service in the trade area.
- To compare local supply against market demand.
- As a reference in conjunction with a business's own sales data to derive first approximation estimates of market share. This aids in developing effective strategies for business development.

Readers are cautioned that the methodology of creating these estimates reflects economic and demographic assumptions and limitations (see Appendix A) as well as possible errors resulting from local survey sampling. The household expenditure estimates include a colour-coded index which standardizes the comparison between the values found in the trade area, and those of the benchmark regions. Indexing allows for a comparison between regions of different size by comparing proportions relative to the population of each region instead of absolute values. The index system is color-coded using the following criteria: index above 110 = green (high), index between 110 and 90 = black (normal), index below 90 = red (low). It is recommended that anyone interpreting these estimates should familiarize themselves with these factors before drawing any conclusions based on the information provided.

The tables that follow include expenditure categories that fall under the major categories listed below. The unit of measure is total dollars spent each year.

4.1 Canadian Expenditure Potential Categories (2011)

- *Food*
- *Shelter*
- *Household Operation*
- *Household Furnishings*
- *Household Equipment*
- *Clothing*
- *Transportation*
- *Health Care*
- *Personal Care*
- *Recreation*
- *Reading Materials and Education*
- *Alcohol and Tobacco*

**Expenditure Potential represents the expenditure patterns of Canadians based on Statistics Canada's Survey of Household Spending, MapInfo Canada's Estimates and Projections and PSYTE Canada Advantage cluster system. For more information on the methodology used by MapInfo please refer to Appendix 1.*

4.1.1 Expenditure Potential Summary

2011 CanEx - Expenditures Summary	Trade Area (85%)				Northumberland				Ontario			
	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index
Total expenditure	\$1,342,756,398	\$77,095			\$2,569,229,347	\$73,720			\$443,662,184,824	\$85,400		
Total current consumption	\$968,282,427	\$55,594	72%	103	\$1,869,553,179	\$53,644	73%	104	\$310,524,198,098	\$59,773	70%	100
Food	\$130,815,859	\$7,511	10%	100	\$245,914,705	\$7,056	10%	99	\$43,080,637,340	\$8,293	10%	100
Shelter	\$263,992,374	\$15,157	20%	98	\$481,541,418	\$13,817	19%	94	\$88,840,884,832	\$17,101	20%	100
Household operation	\$65,968,096	\$3,788	5%	107	\$131,658,947	\$3,778	5%	111	\$20,463,051,195	\$3,939	5%	100
Household furnishings and equipment	\$40,044,085	\$2,299	3%	105	\$79,455,967	\$2,280	3%	109	\$12,600,471,755	\$2,425	3%	100
Clothing	\$51,567,148	\$2,961	4%	90	\$94,781,569	\$2,720	4%	86	\$18,964,342,413	\$3,650	4%	100
Transportation	\$195,019,637	\$11,197	15%	111	\$397,276,734	\$11,399	15%	118	\$58,241,673,304	\$11,211	13%	100
Health care	\$36,605,996	\$2,102	3%	111	\$73,037,208	\$2,096	3%	116	\$10,877,425,503	\$2,094	2%	100
Personal care	\$21,426,393	\$1,230	2%	99	\$39,119,321	\$1,122	2%	95	\$7,141,818,089	\$1,375	2%	100
Recreation	\$85,471,061	\$4,907	6%	113	\$179,093,835	\$5,139	7%	123	\$25,077,646,797	\$4,827	6%	100
Reading materials and other printed matter	\$5,186,538	\$298	0%	108	\$9,706,493	\$279	0%	105	\$1,589,775,276	\$306	0%	100
Education	\$15,665,435	\$899	1%	77	\$27,256,306	\$782	1%	70	\$6,735,306,133	\$1,296	2%	100
Tobacco products and alcoholic beverages	\$30,827,432	\$1,770	2%	117	\$58,756,276	\$1,686	2%	117	\$8,705,621,116	\$1,676	2%	100

Source: MapInfo Canada, 2012.

4.1.2 Food

2011 CanEx - Expenditures Food	Trade Area (85%)				Northumberland				Ontario			
	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index
Food	\$130,815,859	\$7,511			\$245,914,705	\$7,056			\$43,080,637,340	\$8,293		
Food purchased from stores	\$100,058,140	\$5,745	76%	102	\$189,713,416	\$5,444	77%	103	\$32,300,875,712	\$6,218	75%	100
Locally and on day trips	\$97,067,416	\$5,573	74%	102	\$184,378,291	\$5,290	75%	103	\$31,463,407,082	\$6,056	73%	100
While on trips overnight or longer	\$2,990,741	\$172	2%	118	\$5,335,147	\$153	2%	112	\$837,468,871	\$161	2%	100
Board paid to private households	\$286,609	\$16	0%	56	\$714,198	\$20	0%	74	\$169,818,609	\$33	0%	100
Day board and children's lunches	\$148,873	\$9	0%	46	\$240,684	\$7	0%	39	\$107,213,428	\$21	0%	100
While on trips overnight or longer	\$137,737	\$8	0%	72	\$473,517	\$14	0%	133	\$62,605,058	\$12	0%	100
Food purchased from restaurants	\$30,471,113	\$1,750	23%	95	\$55,487,096	\$1,592	23%	92	\$10,609,942,888	\$2,042	25%	100

Source: MapInfo Canada, 2012.

4.1.3 Shelter

2011 CanEx - Expenditures Shelter	Trade Area (85%)				Northumberland				Ontario			
	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index
Shelter	\$263,992,374	\$15,157			\$481,541,418	\$13,817			\$88,840,884,832	\$17,101		
Principal accommodation	\$244,937,750	\$14,063	93%	89	\$445,478,309	\$12,782	93%	81	\$82,402,904,680	\$15,862	93%	100
Rented living quarters	\$37,126,177	\$2,132			\$56,493,319	\$1,621			\$15,326,800,243	\$2,950		
Rent	\$36,300,444	\$2,084	98%	100	\$55,148,599	\$1,582	98%	100	\$15,033,138,157	\$2,894	98%	100
Tenants' maintenance, repairs and alterations	\$295,197	\$17	1%	107	\$458,686	\$13	1%	110	\$113,612,255	\$22	1%	100
Tenants' insurance premiums	\$530,537	\$30	1%	122	\$886,026	\$25	2%	134	\$180,048,676	\$35	1%	100
Owned living quarters	\$159,003,063	\$9,129			\$293,918,173	\$8,434			\$53,296,640,944	\$10,259		
Regular mortgage payments	\$96,323,016	\$5,530	61%	101	\$175,979,262	\$5,049	60%	100	\$32,030,699,737	\$6,166	60%	100
Maintenance, repairs and replacements	\$6,549,638	\$376	4%	103	\$14,451,607	\$415	5%	123	\$2,135,040,321	\$411	4%	100
Condominium charges	\$2,443,796	\$140	2%	49	\$3,325,963	\$95	1%	36	\$1,667,171,042	\$321	3%	100
Property taxes	\$31,311,978	\$1,798	20%	99	\$56,255,475	\$1,614	19%	97	\$10,563,551,262	\$2,033	20%	100
Homeowners' insurance premiums	\$9,600,308	\$551	6%	118	\$19,202,388	\$551	7%	128	\$2,728,003,530	\$525	5%	100
Other expenditures for owned living quarters	\$12,774,319	\$733	8%	103	\$24,703,458	\$709	8%	107	\$4,172,167,554	\$803	8%	100
Water, fuel and electricity	\$48,808,442	\$2,802	31%	119	\$95,066,734	\$2,728	32%	125	\$13,779,439,478	\$2,652	26%	100
Other accommodation	\$19,054,614	\$1,094			\$36,063,093	\$1,035			\$6,437,979,657	\$1,239		
Owned vacation home	\$6,275,662	\$360	33%	95	\$11,806,099	\$339	33%	95	\$2,224,239,484	\$428	35%	100
Traveller accommodation	\$12,778,954	\$734	67%	102	\$24,256,995	\$696	67%	103	\$4,213,740,251	\$811	65%	100
Hotels and motels	\$8,764,676	\$503	46%	98	\$16,278,618	\$467	45%	96	\$3,033,641,819	\$584	47%	100
Other accommodation away from home	\$4,014,270	\$230	21%	115	\$7,978,368	\$229	22%	121	\$1,180,097,595	\$227	18%	100

Source: MapInfo Canada, 2012.

4.1.4 Household Operation

2011 CanEx - Expenditures Household Operation	Trade Area (85%)				Northumberland				Ontario			
	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index
Household operation	\$65,968,096	\$3,788			\$131,658,947	\$3,778			\$20,463,051,195	\$3,939		
Communications	\$29,137,010	\$1,673	44%	98	\$55,140,257	\$1,582	42%	93	\$9,226,906,151	\$1,776	45%	100
Telephone	\$12,456,686	\$715	19%	109	\$24,504,372	\$703	19%	107	\$3,553,629,175	\$684	17%	100
Cellular services	\$9,535,457	\$547	14%	87	\$17,364,305	\$498	13%	80	\$3,392,946,075	\$653	17%	100
Internet services	\$5,578,953	\$320	8%	95	\$10,392,641	\$298	8%	89	\$1,823,759,968	\$351	9%	100
Postal and other communication services	\$1,397,413	\$80	2%	111	\$2,568,854	\$74	2%	103	\$389,229,439	\$75	2%	100
Child care expenses	\$5,381,891	\$309	8%	81	\$10,968,290	\$315	8%	83	\$2,048,915,058	\$394	10%	100
Child care outside the home	\$4,118,942	\$236	6%	79	\$8,456,978	\$243	6%	82	\$1,607,624,440	\$309	8%	100
Child care in the home	\$1,262,954	\$73	2%	89	\$2,511,320	\$72	2%	88	\$441,290,547	\$85	2%	100
Domestic and other custodial services	\$2,669,524	\$153	4%	65	\$5,345,512	\$153	4%	65	\$1,271,993,034	\$245	6%	100
Pet expenses	\$10,193,799	\$585	15%	118	\$22,578,847	\$648	17%	131	\$2,677,693,212	\$515	13%	100
Pet food	\$4,674,812	\$268	7%	124	\$10,197,515	\$293	8%	136	\$1,169,118,165	\$225	6%	100
Purchase of pets and related pet goods	\$1,308,572	\$75	2%	121	\$2,626,833	\$75	2%	122	\$334,270,919	\$64	2%	100
Veterinarian and other services	\$4,210,416	\$242	6%	111	\$9,754,507	\$280	7%	129	\$1,174,303,989	\$226	6%	100
Household cleaning supplies	\$4,735,775	\$272	7%	107	\$9,348,306	\$268	7%	105	\$1,378,582,928	\$265	7%	100
Paper, plastic and foil household supplies	\$5,705,508	\$328	9%	103	\$11,165,764	\$320	8%	101	\$1,719,718,898	\$331	8%	100
Garden supplies and services	\$5,872,569	\$337	9%	115	\$12,361,708	\$355	9%	122	\$1,578,480,692	\$304	8%	100
Other household supplies	\$2,272,008	\$130	3%	126	\$4,750,244	\$136	4%	132	\$560,755,927	\$108	3%	100

Source: MapInfo Canada, 2012.

4.1.5 Household Furnishings

2011 CanEx - Expenditures Household furnishings	Trade Area (85%)				Northumberland				Ontario			
	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index
Household furnishings	\$19,572,582	\$1,124			\$37,438,358	\$1,074			\$6,901,416,501	\$1,328		
Furniture	\$13,453,570	\$772	69%	102	\$26,005,840	\$746	69%	103	\$4,654,537,686	\$896	67%	100
Rugs, mats and underpadding	\$1,007,417	\$58	5%	108	\$1,633,899	\$47	4%	92	\$328,797,647	\$63	5%	100
Window coverings and household textiles	\$2,870,973	\$165	15%	98	\$5,723,750	\$164	15%	102	\$1,037,399,555	\$200	15%	100
Art, antiques and decorative ware	\$2,240,615	\$129	11%	90	\$4,074,855	\$117	11%	85	\$880,681,007	\$170	13%	100
Works of art, carvings and vases	\$1,238,677	\$71	6%	83	\$2,280,673	\$65	6%	80	\$525,653,529	\$101	8%	100
Antiques	\$232,318	\$13	1%	99	\$389,736	\$11	1%	87	\$82,935,637	\$16	1%	100
Glass mirrors, and mirror and picture frames	\$769,625	\$44	4%	100	\$1,404,461	\$40	4%	95	\$272,091,774	\$52	4%	100

Source: MapInfo Canada, 2012.

4.1.6 Household Equipment

2011 CanEx - Expenditures Household Equipment	Trade Area (85%)				Northumberland				Ontario			
	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index
Household equipment	\$17,867,712	\$1,026			\$36,881,323	\$1,058			\$4,867,306,399	\$937		
Household appliances	\$7,860,917	\$451	44%	99	\$15,815,041	\$454	43%	96	\$2,171,203,498	\$418	45%	100
Room air conditioners, portable humidifiers and dehumidifiers	\$418,529	\$24	2%	83	\$912,315	\$26	2%	88	\$137,201,546	\$26	3%	100
Refrigerators and freezers	\$2,409,871	\$138	13%	120	\$4,741,241	\$136	13%	115	\$545,599,544	\$105	11%	100
Cooking equipment	\$1,013,518	\$58	6%	100	\$2,075,680	\$60	6%	100	\$275,087,911	\$53	6%	100
Microwave ovens	\$147,358	\$8	1%	89	\$326,468	\$9	1%	95	\$45,204,654	\$9	1%	100
Small electric food preparation appliances	\$924,818	\$53	5%	79	\$1,679,171	\$48	5%	69	\$319,488,204	\$61	7%	100
Washers and dryers	\$1,593,891	\$92	9%	95	\$3,294,764	\$95	9%	95	\$456,759,022	\$88	9%	100
Sewing machines, vacuum cleaners and other rug cleaning equipment	\$540,188	\$31	3%	107	\$1,126,673	\$32	3%	108	\$138,035,552	\$27	3%	100
Portable Dishwashers	\$72,108	\$4	0%	84	\$209,468	\$6	1%	118	\$23,373,840	\$4	0%	100
Other electric equipment and appliances	\$522,774	\$30	3%	84	\$1,004,596	\$29	3%	78	\$169,687,405	\$33	3%	100
Attachments and parts for major appliances	\$217,858	\$13	1%	98	\$444,657	\$13	1%	97	\$60,765,272	\$12	1%	100
Home and workshop tools and equipment	\$1,896,088	\$109	11%	107	\$4,098,486	\$118	11%	112	\$480,794,290	\$93	10%	100
Power tools and equipment	\$1,099,238	\$63	6%	110	\$2,398,879	\$69	7%	117	\$271,545,148	\$52	6%	100
Other tools	\$796,852	\$46	4%	104	\$1,699,616	\$49	5%	107	\$209,249,139	\$40	4%	100
Lawn, garden and snow-removal tools and equipment	\$3,182,504	\$183	18%	129	\$7,561,829	\$217	21%	149	\$669,566,209	\$129	14%	100
Power lawn, garden and snow removal equipment	\$2,586,243	\$148	14%	137	\$6,394,906	\$183	17%	165	\$512,758,422	\$99	11%	100
Other lawn, garden and snow removal equipment	\$596,266	\$34	3%	104	\$1,166,925	\$33	3%	98	\$156,807,764	\$30	3%	100
Lamps and lampshades	\$442,293	\$25	2%	76	\$745,174	\$21	2%	62	\$158,057,721	\$30	3%	100
Non-electric kitchen and cooking equipment	\$1,058,553	\$61	6%	78	\$2,014,363	\$58	5%	72	\$367,739,878	\$71	8%	100
Cutlery, flatware and silverware	\$276,784	\$16	2%	79	\$477,606	\$14	1%	66	\$95,100,443	\$18	2%	100
Non-electric cleaning equipment	\$721,574	\$41	4%	90	\$1,373,375	\$39	4%	83	\$219,355,578	\$42	5%	100
Luggage	\$402,582	\$23	2%	73	\$755,015	\$22	2%	67	\$149,412,247	\$29	3%	100
Home security equipment	\$225,321	\$13	1%	111	\$407,227	\$12	1%	97	\$55,294,426	\$11	1%	100
Other household equipment, parts and accessories	\$1,801,095	\$103	10%	98	\$3,633,206	\$104	10%	96	\$500,781,675	\$96	10%	100
Maintenance and repairs of furniture and equipment	\$1,055,155	\$61	0%		\$2,354,818	\$68	0%		\$311,818,612	\$60	0%	100
Furniture, carpeting and household textiles	\$553,996	\$32	53%	88	\$1,233,250	\$35	52%	88	\$185,441,586	\$36	59%	100
Major household appliances	\$288,654	\$17	27%	97	\$668,636	\$19	28%	101	\$87,519,743	\$17	28%	100
Other maintenance and repairs of furniture and equipment	\$212,502	\$12	20%	163	\$452,930	\$13	19%	174	\$38,857,087	\$7	12%	100
Services related to furnishings and equipment	\$1,548,628	\$89	0%	89	\$2,781,457	\$80	0%	80	\$519,928,856	\$100	0%	100
Rental of heating equipment	\$690,738	\$40	45%	119	\$1,291,247	\$37	46%	123	\$195,508,078	\$38	38%	100
Other services related to furnishings and equipment	\$206,975	\$12	13%	92	\$403,079	\$12	14%	100	\$75,397,343	\$15	15%	100
Home security services	\$650,910	\$37	42%	88	\$1,087,129	\$31	39%	82	\$249,023,431	\$48	48%	100

Source: MapInfo Canada, 2012

4.1.7 Clothing

2011 CanEx - Expenditures Clothing	Trade Area (85%)				Northumberland				Ontario			
	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%		Total Expenditure	Expenditure per Household	%	Index
Clothing	\$51,567,148	\$2,961			\$94,781,569	\$2,720			\$18,964,342,413	\$3,650		
Women's and Girls' wear (4 years and over) Clothing	\$28,771,834	\$1,652	56%	101	\$52,719,194	\$1,513	56%	101	\$10,430,768,251	\$2,008	55%	100
Footwear	\$15,905,919	\$913	31%	80	\$28,789,369	\$826	30%	72	\$5,947,061,031	\$1,145	31%	100
Athletic footwear	\$4,604,951	\$264	9%	101	\$8,504,983	\$244	9%	102	\$1,673,020,518	\$322	9%	100
Non-athletic footwear	\$1,553,801	\$89	3%	105	\$2,928,966	\$84	3%	107	\$545,826,431	\$105	3%	100
Accessories	\$3,051,145	\$175	6%	100	\$5,576,001	\$160	6%	99	\$1,127,194,048	\$217	6%	100
Jewellery and watches	\$1,211,959	\$70	2%	96	\$2,249,078	\$65	2%	97	\$463,511,107	\$89	2%	100
Watches	\$3,126,817	\$180	6%	108	\$5,649,584	\$162	6%	106	\$1,064,113,218	\$205	6%	100
Jewellery	\$288,999	\$17	1%	87	\$567,857	\$16	1%	93	\$122,552,487	\$24	1%	100
Clothing gifts to non-household members	\$2,837,815	\$163	6%	111	\$5,081,727	\$146	5%	108	\$941,560,649	\$181	5%	100
Men's and Boys' wear (4 years and over) Clothing	\$3,922,188	\$225	8%	112	\$7,526,189	\$216	8%	117	\$1,283,060,971	\$247	7%	100
Footwear	\$18,410,005	\$1,057	36%	99	\$34,080,120	\$978	36%	100	\$6,827,340,861	\$1,314	36%	100
Athletic footwear	\$10,507,970	\$603	20%	95	\$19,331,837	\$555	20%	96	\$4,047,186,569	\$779	21%	100
Non-athletic footwear	\$3,634,495	\$209	7%	102	\$6,985,283	\$200	7%	106	\$1,314,412,253	\$253	7%	100
Accessories	\$1,736,870	\$100	3%	100	\$3,295,191	\$95	3%	104	\$635,619,845	\$122	3%	100
Jewellery and watches	\$1,897,626	\$109	4%	103	\$3,690,092	\$106	4%	109	\$678,791,937	\$131	4%	100
Watches	\$720,723	\$41	1%	93	\$1,411,696	\$41	1%	99	\$284,088,399	\$55	1%	100
Jewellery	\$865,959	\$50	2%	85	\$1,436,771	\$41	2%	76	\$376,157,194	\$72	2%	100
Clothing gifts to non-household members	\$318,606	\$18	1%	98	\$564,359	\$16	1%	94	\$119,577,305	\$23	1%	100
Children's wear (under 4 years) Clothing and cloth diapers	\$547,355	\$31	1%	78	\$872,413	\$25	1%	68	\$256,579,928	\$49	1%	100
Footwear	\$2,680,846	\$154	5%	122	\$4,914,526	\$141	5%	122	\$805,495,379	\$155	4%	100
Accessories	\$1,781,367	\$102	3%	100	\$3,334,558	\$96	4%	102	\$656,410,305	\$126	3%	100
Jewellery and watches	\$580,461	\$33	1%	106	\$1,056,648	\$30	1%	105	\$201,244,093	\$39	1%	100
Watches	\$86,124	\$5	0%	101	\$184,476	\$5	0%	118	\$31,309,558	\$6	0%	100
Jewellery	\$1,114,782	\$64	2%	97	\$2,093,435	\$60	2%	99	\$423,856,611	\$82	2%	100
Clothing gifts to non-household members	\$2,603,939	\$150	5%	91	\$4,647,687	\$133	5%	89	\$1,049,820,655	\$202	6%	100
Clothing material, notions and services	\$666,681	\$38	1%	143	\$1,477,243	\$42	2%	172	\$171,547,299	\$33	1%	100
notions (excluding household textiles) Services	\$1,937,256	\$111	4%	81	\$3,170,437	\$91	3%	72	\$878,273,107	\$169	5%	100
Laundry and dry-cleaning service	\$796,457	\$46	2%	71	\$1,306,637	\$37	1%	63	\$413,882,389	\$80	2%	100
Laundromats and self-servicing dry cleaning	\$673,215	\$39	1%	79	\$1,073,427	\$31	1%	68	\$314,926,476	\$61	2%	100
Other clothing services	\$467,582	\$27	1%	115	\$790,375	\$23	0	106	\$149,464,043	\$29	1%	100

Source: MapInfo Canada, 2012.

4.1.8 Transportation

2011 CanEx - Expenditures Transportation	Trade Area (85%)				Northumberland				Ontario			
	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index
Transportation	\$195,019,637	\$11,197			\$397,276,734	\$11,399			\$58,241,673,304	\$11,211		
Private transportation	\$180,084,566	\$10,340	92%	104	\$371,132,392	\$10,649	93%	106	\$51,536,152,968	\$9,920	88%	100
Purchase of automobiles and trucks	\$68,008,716	\$3,905	35%	112	\$144,741,538	\$4,153	36%	117	\$18,159,732,814	\$3,496	31%	100
Automobiles	\$33,959,726	\$1,950	17%	101	\$70,819,043	\$2,032	18%	104	\$10,001,472,217	\$1,925	17%	100
Trucks (including vans)	\$36,031,517	\$2,069	18%	121	\$77,863,935	\$2,234	20%	128	\$8,899,380,176	\$1,713	15%	100
Separate sale of automobiles and trucks	(\$1,982,528)	(\$114)	-1%	80	(\$3,941,442)	(\$113)	-1%	78	(\$741,121,984)	(\$143)	-1%	100
Purchase of automotive accessories	\$1,077,467	\$62	1%	117	\$2,940,860	\$84	1%	156	\$276,120,107	\$53	0%	100
Rented and leased autos and trucks	\$12,907,611	\$741	7%	87	\$25,373,794	\$728	6%	84	\$4,425,236,481	\$852	8%	100
Rented automobiles & trucks	\$1,616,306	\$93	1%	83	\$3,201,586	\$92	1%	81	\$580,686,321	\$112	1%	100
Rental fees (including insurance and mileage)	\$1,134,490	\$65	1%	80	\$2,224,152	\$64	1%	77	\$421,512,013	\$81	1%	100
Gas and other fuels	\$432,238	\$25	0%	89	\$870,143	\$25	0%	88	\$144,658,586	\$28	0%	100
Other expenses for rented automobiles and trucks	\$49,579	\$3	0%	102	\$107,297	\$3	0%	108	\$14,515,720	\$3	0%	100
Leasing fees for automobiles and trucks	\$11,291,306	\$648	6%	88	\$22,172,208	\$636	6%	85	\$3,844,550,164	\$740	7%	100
Regular leasing fees for autos & trucks	\$10,534,247	\$605	5%	89	\$20,850,877	\$598	5%	86	\$3,541,832,222	\$682	6%	100
Other leasing fees for autos and trucks	\$757,060	\$43	0%	75	\$1,321,336	\$38	0%	64	\$302,717,802	\$58	1%	100
Operation of owned and leased automobiles and trucks	\$98,090,729	\$5,632	50%	102	\$198,076,086	\$5,684	50%	101	\$28,675,054,037	\$5,520	49%	100
Gasoline and other fuels	\$48,753,771	\$2,799	25%	111	\$101,110,013	\$2,901	25%	113	\$13,141,374,542	\$2,530	23%	100
Tires, batteries, and other automotive parts and supplies	\$5,518,505	\$317	3%	102	\$11,285,075	\$324	3%	102	\$1,616,841,465	\$311	3%	100
Maintenance and repair	\$11,099,956	\$637	6%	96	\$22,683,997	\$651	6%	96	\$3,470,639,059	\$668	6%	100
Garage rent and parking	\$953,613	\$55	0%	51	\$1,592,319	\$46	0%	42	\$559,038,933	\$108	1%	100
At dwelling (not included in rent)	\$85,683	\$5	0%	39	\$96,868	\$3	0%	22	\$65,554,879	\$13	0%	100
Parking away from home	\$867,929	\$50	0%	53	\$1,495,452	\$43	0%	44	\$493,484,112	\$95	1%	100
Driving lessons	\$313,981	\$18	0%	79	\$604,892	\$17	0%	75	\$118,318,829	\$23	0%	100
Drivers' licences and tests	\$618,800	\$36	0%	91	\$1,081,700	\$31	0%	78	\$202,578,070	\$39	0%	100
Private and public vehicle insurance premiums	\$24,154,356	\$1,387	12%	95	\$44,817,693	\$1,286	11%	87	\$7,574,089,773	\$1,458	13%	100
Registration fees (including insurance if part of registration)	\$5,684,831	\$326	3%	99	\$12,907,668	\$370	3%	110	\$1,715,836,160	\$330	3%	100
Vehicle security and communication	\$73,052	\$4	0%	74	\$122,709	\$4	0%	61	\$29,353,323	\$6	0%	100
Other automobile and truck operation services	\$919,852	\$53	0%	111	\$1,869,997	\$54	0%	111	\$246,982,852	\$48	0%	100
Public transportation	\$14,935,069	\$857	8%	67	\$26,144,339	\$750	7%	57	\$6,705,517,068	\$1,291	12%	100
City or commuter bus, subway, street car and commuter train	\$1,974,596	\$113	1%	39	\$2,576,793	\$74	1%	25	\$1,496,093,142	\$288	3%	100
Taxi	\$1,031,262	\$59	1%	73	\$1,665,532	\$48	0%	58	\$419,659,194	\$81	1%	100
Airplane	\$8,357,939	\$480	4%	67	\$14,805,779	\$425	4%	58	\$3,750,367,818	\$722	6%	100
Train	\$298,990	\$17	0%	77	\$608,243	\$17	0%	77	\$116,249,932	\$22	0%	100
Highway bus	\$238,216	\$14	0%	73	\$440,183	\$13	0%	66	\$97,824,477	\$19	0%	100
Other passenger transportation	\$1,145,620	\$66	1%	86	\$2,323,816	\$67	1%	86	\$396,745,066	\$76	1%	100
Other local transportation services	\$386,474	\$22	0%	69	\$811,951	\$23	0%	71	\$168,470,824	\$32	0%	100
Other inter-city passenger transportation services	\$759,145	\$44	0%	99	\$1,511,860	\$43	0%	97	\$228,274,237	\$44	0%	100
Household moving, storage and delivery services	\$1,888,443	\$108	1%	132	\$3,723,997	\$107	1%	127	\$428,577,189	\$82	1%	100

4.1.9 Health Care

2011 CanEx - Expenditures Health care	Trade Area (85%)				Northumberland				Ontario			
	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index
Health care	\$36,605,996	\$2,102			\$73,037,208	\$2,096			\$10,877,425,503	\$2,094		
Direct costs to household	\$25,365,807	\$1,456	69%	98	\$50,669,239	\$1,454	69%	98	\$7,721,337,330	\$1,486	71%	100
Health care supplies	\$988,405	\$57	3%	113	\$1,952,116	\$56	3%	112	\$259,506,150	\$50	2%	100
Medicinal and pharmaceutical products	\$9,101,574	\$523	25%	104	\$18,827,290	\$540	26%	108	\$2,591,357,511	\$499	24%	100
Prescribed	\$5,560,819	\$319	15%	108	\$11,447,103	\$328	16%	111	\$1,531,240,176	\$295	14%	100
Other medicines and pharmaceutical products	\$3,540,756	\$203	10%	99	\$7,380,183	\$212	10%	104	\$1,060,117,272	\$204	10%	100
Physicians' care	\$259,884	\$15	1%	73	\$454,235	\$13	1%	64	\$106,499,514	\$21	1%	100
Health care practitioners	\$1,935,259	\$111	5%	87	\$3,580,999	\$103	5%	81	\$657,589,683	\$127	6%	100
Health care practitioners in the home	\$81,594	\$5	0%	31	\$179,892	\$5	0%	34	\$78,973,697	\$15	1%	
Other health care practitioners	\$1,853,659	\$106	5%	95	\$3,401,090	\$98	5%	88	\$578,615,852	\$111	5%	100
Eye-care goods and services	\$4,001,971	\$230	11%	90	\$7,432,177	\$213	10%	84	\$1,323,284,602	\$255	12%	100
Prescription eye wear	\$2,744,085	\$158	7%	94	\$5,168,000	\$148	7%	89	\$865,424,588	\$167	8%	100
Other eye care goods	\$498,719	\$29	1%	78	\$872,725	\$25	1%	69	\$189,561,662	\$36	2%	100
Eye care services (e.g., surgery, exams)	\$759,166	\$44	2%	84	\$1,391,450	\$40	2%	77	\$268,298,050	\$52	2%	100
Dental services	\$7,746,454	\$445	21%	97	\$15,829,882	\$454	22%	99	\$2,383,814,088	\$459	22%	100
Hospital care	\$623,209	\$36	2%	109	\$1,362,067	\$39	2%	120	\$169,507,399	\$33	2%	100
Other medical services	\$709,055	\$41	2%	92	\$1,230,489	\$35	2%	80	\$229,777,989	\$44	2%	100
Health insurance premiums	\$11,240,188	\$645	31%	106	\$22,367,968	\$642	31%	106	\$3,156,087,271	\$608	29%	100
Public hospital, medical and drug plans	\$3,395,426	\$195	9%	95	\$6,945,766	\$199	10%	97	\$1,067,180,642	\$205	10%	100
Private health insurance plans	\$7,844,762	\$450	21%	112	\$15,422,199	\$443	21%	110	\$2,088,906,060	\$402	19%	100
Private health care plans (e.g., supplementary coverage, extended benefit packages, drug plans)	\$4,830,946	\$277	13%	107	\$9,672,129	\$278	13%	108	\$1,336,264,180	\$257	12%	100
Dental plans	\$753,808	\$43	2%	121	\$1,438,775	\$41	2%	115	\$185,830,536	\$36	2%	100
Accident and disability insurance	\$2,260,004	\$130	6%	118	\$4,311,292	\$124	6%	113	\$566,810,818	\$109	5%	100

Source: MapInfo Canada, 2012.

4.1.10 Personal Care

2011 CanEx - Expenditures Personal care	Trade Area (85%)				Northumberland				Ontario			
	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index
Personal care	\$21,426,393	\$1,230			\$39,119,321	\$1,122			\$7,141,818,089	\$1,375		
Personal care supplies and equipment	\$12,477,402	\$716	58%	102	\$23,288,402	\$668	60%	105	\$4,060,067,828	\$782	57%	100
Personal care preparations	\$10,244,675	\$588	48%	102	\$19,179,281	\$550	49%	105	\$3,343,528,801	\$644	47%	100
Hair care products	\$2,742,022	\$157	13%	108	\$5,139,736	\$147	13%	111	\$847,827,344	\$163	12%	100
Makeup, skin care and manicure products	\$2,477,578	\$142	12%	95	\$4,440,990	\$127	11%	93	\$871,061,933	\$168	12%	100
Fragrance products	\$1,271,816	\$73	6%	96	\$2,404,164	\$69	6%	100	\$440,584,072	\$85	6%	100
Personal deodorants and soaps	\$2,373,906	\$136	11%	106	\$4,577,174	\$131	12%	112	\$743,232,725	\$143	10%	100
Oral hygiene products	\$1,379,354	\$79	6%	104	\$2,617,212	\$75	7%	108	\$440,822,437	\$85	6%	100
Disposable diapers	\$642,519	\$37	3%	96	\$1,142,728	\$33	3%	93	\$223,150,945	\$43	3%	100
Electric hair-styling and personal care appliances	\$444,956	\$26	2%	98	\$809,849	\$23	2%	98	\$150,960,581	\$29	2%	100
Other personal care supplies and equipment	\$1,145,247	\$66	5%	111	\$2,156,537	\$62	6%	115	\$342,426,916	\$66	5%	100
Personal care services	\$8,948,988	\$514	42%	97	\$15,830,918	\$454	40%	94	\$3,081,749,012	\$593	43%	100
Hair grooming	\$7,299,883	\$419	34%	98	\$13,018,527	\$374	33%	96	\$2,472,116,861	\$476	35%	100
Other personal services	\$1,649,105	\$95	8%	90	\$2,812,382	\$81	7%	84	\$609,631,798	\$117	9%	100

Source: MapInfo Canada, 2012.

4.1.11 Recreation

2011 CanEx - Expenditures Recreation	Trade Area (85%)				Northumberland				Ontario			
	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index
Recreation	\$85,471,061	\$4,907			\$179,093,835	\$5,139			\$25,077,646,797	\$4,827		
Recreation equipment and associated services	\$20,474,677	\$1,176	24%	92	\$39,406,860	\$1,131	22%	84	\$6,562,543,831	\$1,263	26%	100
Sports and athletic equipment	\$3,465,491	\$199	4%	93	\$6,305,627	\$181	4%	80	\$1,097,874,195	\$211	4%	100
Playground equipment, above-ground pools and accessories	\$292,181	\$17	0%	93	\$676,976	\$19	0%	102	\$92,527,192	\$18	0%	100
Toys and children's vehicles	\$1,769,148	\$102	2%	104	\$3,167,619	\$91	2%	89	\$498,764,185	\$96	2%	100
Video game systems and parts	\$1,856,809	\$107	2%	93	\$3,463,462	\$99	2%	83	\$584,863,405	\$113	2%	100
Artists' materials, handicraft and hobbycraft kits and materials	\$758,656	\$44	1%	102	\$1,573,733	\$45	1%	101	\$218,925,045	\$42	1%	100
Computer equipment and supplies	\$7,292,889	\$419	9%	87	\$13,955,606	\$400	8%	80	\$2,445,595,789	\$471	10%	
Computer hardware	\$5,268,979	\$303	6%	87	\$9,760,338	\$280	5%	77	\$1,786,157,694	\$344	7%	100
Computer software	\$621,135	\$36	1%	72	\$1,358,377	\$39	1%	75	\$252,066,340	\$49	1%	100
Computer supplies and other equipment	\$1,402,774	\$81	2%	101	\$2,836,895	\$81	2%	98	\$407,371,365	\$78	2%	100
Photographic goods and services	\$2,721,618	\$156	3%	91	\$5,466,437	\$157	3%	87	\$878,861,855	\$169	4%	100
Digital cameras and accessories	\$1,665,981	\$96	2%	92	\$3,337,828	\$96	2%	88	\$531,610,560	\$102	2%	100
Other cameras and accessories	\$304,544	\$17	0%	87	\$612,404	\$18	0%	83	\$103,144,941	\$20	0%	
Photographers and other photographic services	\$751,094	\$43	1%	90	\$1,516,207	\$44	1%	87	\$244,106,116	\$47	1%	100
Musical instruments, parts and accessories	\$926,955	\$53	1%	81	\$1,852,945	\$53	1%	77	\$335,360,870	\$65	1%	100
Collectors' items (e.g., stamps, coins)	\$166,917	\$10	0%	65	\$401,721	\$12	0%	74	\$75,624,763	\$15	0%	100
Camping, picnic equipment and accessories (excluding BBQs)	\$621,758	\$36	1%	102	\$1,207,285	\$35	1%	94	\$179,017,460	\$34	1%	
Supplies and parts for recreational equipment	\$468,215	\$27	1%	119	\$1,045,076	\$30	1%	127	\$115,308,835	\$22	0%	100
Rental, maintenance and repairs of equipment	\$134,042	\$8	0%	99	\$290,378	\$8	0%	102	\$39,819,811	\$8	0%	100

Source: MapInfo Canada, 2012.

4.1.12 Recreation Vehicles

2011 CanEx - Expenditures Recreation Vehicles	Trade Area (85%)				Northumberland				Ontario			
	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index
Recreation vehicles and associated services	\$20,096,948	\$1,154			\$56,066,190	\$1,609			\$4,120,838,309	\$793		
Purchase of recreation vehicles	\$13,670,363	\$785	68%	106	\$42,071,763	\$1,207	75%	117	\$2,650,925,086	\$510	64%	100
Bicycles, parts and accessories	\$638,452	\$37	3%	46	\$1,104,037	\$32	2%	29	\$283,677,502	\$55	7%	100
Other recreational vehicles and outboard motors	\$13,031,915	\$748	65%	113	\$40,967,736	\$1,176	73%	127	\$2,367,247,550	\$456	57%	100
Travel trailers	\$2,056,316	\$118	10%	103	\$6,253,627	\$179	11%	112	\$410,056,668	\$79	10%	100
Tent trailers	\$225,881	\$13	1%	103	\$686,949	\$20	1%	112	\$45,044,096	\$9	1%	100
Motorcycles	\$2,659,791	\$153	13%	115	\$7,640,388	\$219	14%	118	\$475,264,015	\$91	12%	100
Snowmobiles	\$832,361	\$48	4%	94	\$2,420,777	\$69	4%	98	\$182,026,719	\$35	4%	100
Motor homes	\$225,881	\$13	1%	103	\$686,949	\$20	1%	112	\$45,044,096	\$9	1%	100
Truck campers	\$225,881	\$13	1%	103	\$686,949	\$20	1%	112	\$45,044,096	\$9	1%	100
Boats	\$4,612,765	\$265	23%	128	\$15,967,515	\$458	28%	159	\$736,445,392	\$142	18%	100
Outboard motors and personal watercraft	\$280,407	\$16	1%	103	\$852,770	\$24	2%	112	\$55,916,966	\$11	1%	100
All-terrain vehicles	\$1,608,853	\$92	8%	106	\$4,847,967	\$139	9%	114	\$311,828,362	\$60	8%	100
Other recreation vehicle purchases	\$303,775	\$17	2%	103	\$923,834	\$27	2%	112	\$60,576,620	\$12	1%	100
Operation of recreational vehicles	\$6,426,585	\$369	32%	90	\$13,994,417	\$402	25%	70	\$1,469,913,429	\$283	36%	100
Bicycle maintenance and repairs	\$126,933	\$7	1%	46	\$203,697	\$6	0%	26	\$56,868,725	\$11	1%	100
Expenses for rented and leased recreational vehicles	\$46,768	\$3	0%	26	\$88,426	\$3	0%	17	\$37,577,934	\$7	1%	100
Gasoline and other fuels	\$1,363,414	\$78	7%	84	\$3,237,704	\$93	6%	71	\$333,113,281	\$64	8%	100
Supplies and parts	\$1,670,358	\$96	8%	109	\$3,531,113	\$101	6%	82	\$315,202,067	\$61	8%	100
Maintenance and repair jobs	\$1,109,937	\$64	6%	97	\$2,040,466	\$59	4%	64	\$233,534,272	\$45	6%	100
Insurance premiums	\$1,346,030	\$77	7%	87	\$3,210,848	\$92	6%	74	\$318,606,374	\$61	8%	100
Registration fees and licences	\$211,779	\$12	1%	78	\$518,931	\$15	1%	68	\$55,837,957	\$11	1%	100
Other expenses for operation of recreational vehicles	\$551,360	\$32	3%	95	\$1,163,219	\$33	2%	72	\$119,172,751	\$23	3%	100

Source: MapInfo Canada, 2012.

4.1.13 Recreation Services

2011 CanEx - Expenditures Recreation Services	Trade Area (85%)				Northumberland				Ontario			
	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index
Recreation services	\$32,280,751	\$1,853			\$58,691,886	\$1,684			\$10,075,831,279	\$1,939		
Entertainment	\$15,921,057	\$914	49%	98	\$29,510,766	\$847	50%	100	\$5,072,760,155	\$976	50%	100
Movie theatres	\$1,751,162	\$101	5%	82	\$2,957,834	\$85	5%	77	\$662,772,107	\$128	7%	100
Live sports events	\$1,155,519	\$66	4%	87	\$2,030,791	\$58	3%	84	\$414,066,839	\$80	4%	100
Live performing arts	\$1,876,510	\$108	6%	88	\$3,230,673	\$93	6%	83	\$666,609,889	\$128	7%	100
Admission to museums and other activities	\$832,161	\$48	3%	99	\$1,463,286	\$42	2%	96	\$261,874,603	\$50	3%	100
Rental of cablevision and satellite services	\$10,305,707	\$592	32%	105	\$19,828,184	\$569	34%	111	\$3,067,436,285	\$590	30%	100
Rental of cablevision services	\$6,028,945	\$346	19%	83	\$10,386,397	\$298	18%	79	\$2,254,461,851	\$434	22%	100
Rental of satellite services	\$4,276,760	\$246	13%	164	\$9,441,790	\$271	16%	199	\$812,974,292	\$156	8%	100
Use of recreation facilities	\$4,730,638	\$272	15%	89	\$8,566,348	\$246	15%	89	\$1,653,914,720	\$318	16%	100
Single usage and membership fees and dues for sports and recreation facilities	\$4,054,377	\$233	13%	92	\$7,283,349	\$209	12%	91	\$1,379,361,149	\$266	14%	100
Video, pinball and carnival games	\$182,051	\$10	1%	132	\$331,879	\$10	1%	133	\$42,975,057	\$8	0%	100
Children's camps	\$494,213	\$28	2%	67	\$951,127	\$27	2%	71	\$231,578,458	\$45	2%	100
Package travel tours	\$11,389,274	\$654	35%	108	\$20,037,468	\$575	34%	105	\$3,289,067,108	\$633	33%	100
Other recreational services	\$239,778	\$14	1%	125	\$577,293	\$17	1%	165	\$60,089,003	\$12	1%	100

Source: MapInfo Canada, 2012.

4.1.14 Home Entertainment

2011 CanEx - Expenditures Home Entertainment	Trade Area (85%)				Northumberland				Ontario			
	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index
Home entertainment equipment and services	\$12,618,660	\$725		87	\$24,928,705	\$715		86	\$4,318,429,032	\$831		100
Equipment	\$10,750,499	\$617	85%	99	\$21,131,764	\$606	85%	98	\$3,729,275,427	\$718	86%	100
Audio (e.g., radio, CD players, speakers)	\$2,182,198	\$125	17%	101	\$4,397,783	\$126	18%	103	\$739,531,583	\$142	17%	100
Pre-recorded audio and video cassette tapes, compact discs and DVDs	\$2,475,975	\$142	20%	117	\$4,906,137	\$141	20%	118	\$723,212,292	\$139	17%	100
Blank audio and video tapes, CDs, DVDs	\$379,478	\$22	3%	105	\$813,930	\$23	3%	113	\$124,244,766	\$24	3%	100
Televisions, VCRs, camcorders and other television/video components	\$5,712,854	\$328	45%	91	\$11,013,908	\$316	44%	89	\$2,142,286,532	\$412	50%	100
Home Entertainment Services	\$1,868,155	\$107	15%	109	\$3,796,935	\$109	15%	112	\$589,152,578	\$113	14%	100
Rental of videotapes and DVDs and video games	\$1,513,014	\$87	12%	106	\$2,926,996	\$84	12%	104	\$488,492,952	\$94	11%	100
Rental of home entertainment, computer and communications equipment and other services	\$19,907	\$1	0%	103	\$36,861	\$1	0%	96	\$6,644,948	\$1	0%	100
Maintenance and repair of audio, video, computer and communications equipment	\$335,236	\$19	3%	122	\$833,079	\$24	3%	154	\$94,014,555	\$18	2%	100

Source: MapInfo Canada, 2012.

4.1.15 Reading Materials and Education

2011 CanEx - Expenditures Reading materials and other printed matter	Trade Area (85%)				Northumberland				Ontario			
	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index
Reading materials and other printed matter	\$5,186,538	\$298			\$9,706,493	\$279			\$1,589,775,276	\$306		
Newspapers	\$1,806,691	\$104	35%	104	\$3,340,958	\$96	34%	96	\$518,044,664	\$100	33%	100
Magazines and periodicals	\$1,139,521	\$65	22%	104	\$2,223,804	\$64	23%	102	\$325,989,581	\$63	21%	100
Books and pamphlets (excluding school books)	\$1,979,608	\$114	38%	89	\$3,610,043	\$104	37%	81	\$661,754,939	\$127	42%	100
Maps, sheet music and other printed matter	\$114,319	\$7	2%	96	\$249,197	\$7	3%	104	\$35,687,410	\$7	2%	100
Services related to reading materials (e.g., duplicating, library fees)	\$146,388	\$8	3%	90	\$282,465	\$8	3%	87	\$48,298,591	\$9	3%	100
Education	\$15,665,435	\$899			\$27,256,306	\$782			\$6,735,306,133	\$1,296		
Supplies	\$986,032	\$57	6%	96	\$1,866,691	\$54	7%	91	\$305,545,522	\$59	5%	100
Kindergarten, nursery, elementary and secondary	\$525,825	\$30	3%	104	\$1,053,579	\$30	4%	104	\$150,293,344	\$29	2%	100
Post-secondary	\$460,210	\$26	3%	88	\$813,116	\$23	3%	78	\$155,252,168	\$30	2%	
Textbooks	\$1,430,454	\$82	9%	70	\$2,367,061	\$68	9%	58	\$609,999,198	\$117	9%	100
Kindergarten, nursery, elementary and secondary	\$99,575	\$6	1%	61	\$136,762	\$4	1%	42	\$48,596,922	\$9	1%	100
Post-secondary	\$1,330,880	\$76	8%	71	\$2,230,306	\$64	8%	59	\$561,401,831	\$108	8%	
Tuition fees	\$11,065,994	\$635	71%	68	\$19,059,205	\$547	70%	58	\$4,870,349,383	\$937	72%	100
Kindergarten, nursery, elementary and secondary	\$1,729,566	\$99	11%	64	\$3,369,011	\$97	12%	62	\$807,731,895	\$155	12%	100
Post-secondary	\$9,336,425	\$536	60%	69	\$15,690,188	\$450	58%	58	\$4,062,616,525	\$782	60%	
Other courses and lessons (excluding driving)	\$1,998,899	\$115	13%	72	\$3,693,125	\$106	14%	66	\$833,510,951	\$160	12%	
Other educational services	\$184,050	\$11	1%	47	\$270,211	\$8	1%	35	\$115,900,130	\$22	2%	100

Source: MapInfo Canada, 2012.

4.1.16 Alcohol and Tobacco

2011 CanEx - Expenditures Tobacco products and alcoholic beverages	Trade Area (85%)				Northumberland				Ontario			
	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index
Tobacco products and alcoholic beverages	\$30,827,432	\$1,770			\$58,756,276	\$1,686			\$8,705,621,116	\$1,676		
Tobacco products and smokers' supplies	\$13,413,465	\$770	44%	116	\$25,791,154	\$740	44%	117	\$3,267,823,690	\$629	38%	100
Cigarettes	\$12,832,443	\$737	42%	116	\$24,466,981	\$702	42%	116	\$3,135,367,017	\$604	36%	100
Other tobacco products and smokers' supplies	\$581,024	\$33	2%	124	\$1,324,176	\$38	2%	148	\$132,456,396	\$25	2%	100
Alcoholic beverages	\$17,413,964	\$1,000	56%	90	\$32,965,110	\$946	56%	90	\$5,437,797,243	\$1,047	62%	100
Served on licensed premises	\$5,447,202	\$313	18%	84	\$9,827,827	\$282	17%	80	\$1,831,314,201	\$353	21%	100
Purchased from stores	\$11,363,086	\$652	37%	93	\$21,672,458	\$622	37%	93	\$3,455,358,794	\$665	40%	100
Self-made alcoholic beverages	\$603,672	\$35	2%	113	\$1,464,828	\$42	2%	144	\$151,124,300	\$29	2%	100

Source: MapInfo Canada, 2012.

5.0 Business Mix Analysis

5.1 Market Threshold Analysis

Given a retail market of a particular population size the natural question is what types of establishments can it support. While several factors contribute to the vitality of the local retail market, the most fundamental factor is the relative size of the market in terms of potential customers.

The Market Threshold Analysis provides information on the types of businesses that exist in your trade area and the theoretical ability for the trade area to support that type of business. This information may help you understand potential new business opportunities.

It may also help you identify situations where more businesses exist in the trade area than the theoretical capacity would suggest. Local knowledge may help understand why these businesses are successful.

5.2 Benefits of a Threshold Analysis

- This is a resource which can be used to help identify potential business opportunities.
- Market threshold estimates may help an entrepreneur think through the market potential of his or her business idea.
- Market threshold analysis helps frame the basic marketing question: can a community of a given size support a particular type of establishment?

5.3 Cautions in the Use of a Threshold Analysis

- The number of businesses does not account for size, only registered businesses
- The analysis is for the trade area, not the downtown
- Location specific characteristics which influence market potential, such as income and average age within the community, are ignored

5.4 Threshold Analysis

NAICS Code	Industry Description	#Businesses In Ontario	Pop'n Req'd to Sustain Business	Theoretical Capacity for Community	Actual In Trade Area	Potential Businesses
1111	Oilseed and Grain Farming	0	0	0	0	0
1112	Vegetable and Melon Farming	11	1168348	0.01	0	0.01
1113	Fruit and Tree Nut Farming	14	917988	0.02	0	0.02
1114	Greenhouse, Nursery, and Floriculture Production	122	105343	0.16	0	0.16
1119	Other Crop Farming	619	20762	0.81	0	0.81
1121	Cattle Ranching and Farming	82	156730	0.11	1	-0.89
1122	Hog and Pig Farming	10	1285182	0.01	0	0.01
1123	Poultry and Egg Production	14	917988	0.02	2	-1.98
1124	Sheep and Goat Farming	0	0	0	0	0
1125	Aquaculture	36	356995	0.05	2	-1.95
1129	Other Animal Production	29	443166	0.04	0	0.04
1131	Timber Tract Operations	1	12851825	0	0	0
1132	Forest Nurseries and Gathering of Forest Products	0	0	0	0	0
1133	Logging	137	93809	0.18	1	-0.82
1141	Fishing	1	12851825	0	0	0
1142	Hunting and Trapping	7	1835975	0.01	0	0.01
1151	Support Activities for Crop Production	133	96630	0.17	2	-1.83
1152	Support Activities for Animal Production	669	19211	0.88	2	-1.12
1153	Support Activities for Forestry	83	154841	0.11	0	0.11
2111	Oil and Gas Extraction	46	279388	0.06	0	0.06
2121	Coal Mining	1	12851825	0	0	0
2122	Metal Ore Mining	17	755990	0.02	0	0.02
2123	Non-Metallic Mineral Mining and Quarrying	750	17136	0.98	3	-2.02
2131	Support Activities for Mining	60	214197	0.08	0	0.08
2211	Electric Power Generation, Transmission and Distribution	237	54227	0.31	1	-0.69
2212	Natural Gas Distribution	89	144403	0.12	1	-0.88
2213	Water, Sewage and Other Systems	70	183598	0.09	1	-0.91

NAICS Code	Industry Description	#Businesses In Ontario	Pop'n Req'd to Sustain Business	Theoretical Capacity for Community	Actual In Trade Area	Potential Businesses
2361	Residential Building Construction	8543	1504	11.18	30	-18.82
2362	Non-Residential Building Construction	3399	3781	4.45	11	-6.55
2371	Utility System Construction	680	18900	0.89	1	-0.11
2372	Land Subdivision	747	17205	0.98	4	-3.02
2373	Highway, Street, and Bridge Construction	881	14588	1.15	4	-2.85
2379	Other Heavy and Civil Engineering Construction	265	48497	0.35	1	-0.65
2381	Foundation, Structure, and Building Exterior Contractors	4010	3205	5.25	13	-7.75
2382	Building Equipment Contractors	9760	1317	12.77	26	-13.23
2383	Building Finishing Contractors	5301	2424	6.94	19	-12.06
2389	Other Specialty Trade Contractors	4932	2606	6.45	26	-19.55
3111	Animal Food Manufacturing	92	139694	0.12	0	0.12
3112	Grain and Oilseed Milling	27	475994	0.04	0	0.04
3113	Sugar and Confectionery Product Manufacturing	118	108914	0.15	0	0.15
3114	Fruit and Vegetable Preserving and Specialty Food Manufacturing	69	186258	0.09	0	0.09
3115	Dairy Product Manufacturing	19	676412	0.02	0	0.02
3116	Animal Slaughtering and Processing	372	34548	0.49	0	0.49
3117	Seafood Product Preparation and Packaging	58	221583	0.08	0	0.08
3118	Bakeries and Tortilla Manufacturing	1606	8002	2.1	4	-1.9
3119	Other Food Manufacturing	622	20662	0.81	2	-1.19
3121	Beverage Manufacturing	341	37689	0.45	0	0.45
3122	Tobacco Manufacturing	14	917988	0.02	0	0.02
3131	Fibre, Yarn and Thread Mills	12	1070985	0.02	0	0.02
3132	Fabric Mills	73	176052	0.1	1	-0.9
3133	Textile and Fabric Finishing and Fabric Coating Mills	161	79825	0.21	1	-0.79
3141	Textile Furnishings Mills	65	197720	0.09	0	0.09
3149	Other Textile Product Mills	336	38249	0.44	0	0.44
3151	Clothing Knitting Mills	21	611992	0.03	0	0.03

NAICS Code	Industry Description	#Businesses In Ontario	Pop'n Req'd to Sustain Business	Theoretical Capacity for Community	Actual In Trade Area	Potential Businesses
3152	Cut and Sew Clothing Manufacturing	97	132493	0.13	0	0.13
3159	Apparel Accessories and Other Apparel Manufacturing	247	52032	0.32	0	0.32
3161	Leather and Hide Tanning and Finishing	4	3212956	0.01	1	-0.99
3162	Footwear Manufacturing	13	988602	0.02	0	0.02
3169	Other Leather and Allied Product Manufacturing	64	200810	0.08	1	-0.92
3211	Sawmills and Wood Preservation	83	154841	0.11	0	0.11
3212	Veneer, Plywood, and Engineered Wood Product Manufacturing	86	149440	0.11	0	0.11
3219	Other Wood Product Manufacturing	687	18707	0.9	3	-2.1
3221	Pulp, Paper and Paperboard Mills	139	92459	0.18	0	0.18
3222	Converted Paper Product Manufacturing	541	23756	0.71	1	-0.29
3231	Printing and Related Support Activities	2684	4788	3.51	4	-0.49
3241	Petroleum and Coal Product Manufacturing	72	178498	0.09	0	0.09
3251	Basic Chemical Manufacturing	20	642591	0.03	0	0.03
3252	Resin, Synthetic Rubber, and Artificial Synthetic Fibers and Filaments Manufacturing	111	115782	0.15	1	-0.85
3253	Pesticide, Fertilizer, and Other Agricultural Chemical Manufacturing	75	171358	0.1	2	-1.9
3254	Pharmaceutical and Medicine Manufacturing	86	149440	0.11	0	0.11
3255	Paint, Coating and Adhesive Manufacturing	135	95199	0.18	1	-0.82
3256	Soap, Cleaning Compound and Toilet Preparation Manufacturing	67	191818	0.09	0	0.09
3259	Other Chemical Product Manufacturing	149	86254	0.19	0	0.19
3261	Plastics Product Manufacturing	457	28122	0.6	0	0.6
3262	Rubber Product Manufacturing	135	95199	0.18	0	0.18
3271	Clay Product and Refractory Manufacturing	165	77890	0.22	0	0.22
3272	Glass and Glass Product Manufacturing	154	83453	0.2	0	0.2
3273	Cement and Concrete Product Manufacturing	131	98106	0.17	1	-0.83
3274	Lime and Gypsum Product Manufacturing	17	755990	0.02	0	0.02
3279	Other Non-metallic Mineral Product Manufacturing	321	40037	0.42	0	0.42
3311	Iron and Steel Mills and Ferro-alloy Manufacturing	214	60055	0.28	3	-2.72
3312	Steel Product Manufacturing from Purchased Steel	120	107099	0.16	0	0.16

NAICS Code	Industry Description	#Businesses In Ontario	Pop'n Req'd to Sustain Business	Theoretical Capacity for Community	Actual In Trade Area	Potential Businesses
3313	Alumina and Aluminum Production and Processing	47	273443	0.06	0	0.06
3314	Non-ferrous Metal (except Aluminum) Production and Processing	59	217828	0.08	0	0.08
3315	Foundries	191	67287	0.25	1	-0.75
3321	Forging and Stamping	200	64259	0.26	1	-0.74
3322	Cutlery and Hand Tool Manufacturing	86	149440	0.11	1	-0.89
3323	Architectural and Structural Metals Manufacturing	1595	8058	2.09	6	-3.91
3324	Boiler, Tank and Shipping Container Manufacturing	101	127246	0.13	0	0.13
3325	Hardware Manufacturing	66	194725	0.09	0	0.09
3326	Spring and Wire Product Manufacturing	200	64259	0.26	0	0.26
3327	Machine Shops; Turned Product; and Screw, Nut, and Bolt Manufacturing	1711	7511	2.24	6	-3.76
3328	Coating, Engraving, Heat Treating, and Allied Activities	640	20081	0.84	2	-1.16
3329	Other Fabricated Metal Product Manufacturing	361	35601	0.47	1	-0.53
3331	Agriculture, Construction, and Mining Machinery Manufacturing	414	31043	0.54	3	-2.46
3332	Industrial Machinery Manufacturing	225	57119	0.29	1	-0.71
3333	Commercial and Service Industry Machinery Manufacturing	456	28184	0.6	1	-0.4
3334	Ventilation, Heating, Air-Conditioning and Commercial Refrigeration Equipment Manufacturing	235	54689	0.31	1	-0.69
3335	Metalworking Machinery Manufacturing	788	16309	1.03	3	-1.97
3336	Engine, Turbine, and Power Transmission Equipment Manufacturing	188	68361	0.25	1	-0.75
3339	Other General Purpose Machinery Manufacturing	1175	10938	1.54	8	-6.46
3341	Computer and Peripheral Equipment Manufacturing	45	285596	0.06	0	0.06
3342	Communications Equipment Manufacturing	264	48681	0.35	1	-0.65
3343	Audio and Video Equipment Manufacturing	73	176052	0.1	0	0.1
3344	Semiconductor and Other Electronic Component Manufacturing	235	54689	0.31	0	0.31
3345	Navigational, Measuring, Medical and Control Instruments Manufacturing	305	42137	0.4	0	0.4
3346	Manufacturing and Reproducing Magnetic and Optical Media	59	217828	0.08	0	0.08
3351	Electric Lighting Equipment Manufacturing	125	102815	0.16	0	0.16
3352	Household Appliance Manufacturing	114	112735	0.15	0	0.15
3353	Electrical Equipment Manufacturing	162	79332	0.21	1	-0.79

NAICS Code	Industry Description	#Businesses In Ontario	Pop'n Req'd to Sustain Business	Theoretical Capacity for Community	Actual In Trade Area	Potential Businesses
3359	Other Electrical Equipment and Component Manufacturing	282	45574	0.37	0	0.37
3361	Motor Vehicle Manufacturing	49	262282	0.06	0	0.06
3362	Motor Vehicle Body and Trailer Manufacturing	243	52888	0.32	2	-1.68
3363	Motor Vehicle Parts Manufacturing	385	33381	0.5	0	0.5
3364	Aerospace Product and Parts Manufacturing	26	494301	0.03	0	0.03
3365	Railroad Rolling Stock Manufacturing	27	475994	0.04	0	0.04
3366	Ship and Boat building	87	147722	0.11	0	0.11
3369	Other Transportation Equipment Manufacturing	12	1070985	0.02	0	0.02
3371	Household and Institutional Furniture and Kitchen Cabinet Manufacturing	1659	7747	2.17	3	-0.83
3372	Office Furniture (including Fixtures) Manufacturing	302	42556	0.4	1	-0.6
3379	Other Furniture Related Product Manufacturing	49	262282	0.06	0	0.06
3391	Medical Equipment and Supplies Manufacturing	1099	11694	1.44	7	-5.56
3399	Other Miscellaneous Manufacturing	2451	5244	3.21	6	-2.79
4111	Farm Product Wholesaler-Distributors	0	0	0	0	0
4121	Petroleum Product Wholesaler-Distributors	0	0	0	0	0
4131	Food Wholesaler-Distributors	0	0	0	0	0
4132	Beverage Wholesaler-Distributors	0	0	0	0	0
4133	Cigarette and Tobacco Product Wholesaler-Distributors	0	0	0	0	0
4141	Textile, Clothing and Footwear Wholesaler-Distributors	0	0	0	0	0
4142	Home Entertainment Equipment and Household Appliance Wholesaler-Distributors	0	0	0	0	0
4143	Home Furnishings Wholesaler-Distributors	0	0	0	0	0
4144	Personal Goods Wholesaler-Distributors	0	0	0	0	0
4145	Pharmaceuticals, Toiletries, Cosmetics and Sundries Wholesaler-Distributors	0	0	0	0	0
4151	Motor Vehicle Wholesaler-Distributors	0	0	0	0	0
4152	New Motor Vehicle Parts and Accessories Wholesaler-Distributors	0	0	0	0	0
4153	Used Motor Vehicle Parts and Accessories Wholesaler-Distributors	0	0	0	0	0
4161	Electrical, Plumbing, Heating and Air-Conditioning Equipment and Supplies Wholesaler-Distributors	0	0	0	0	0
4162	Metal Service Centres	0	0	0	0	0

NAICS Code	Industry Description	#Businesses In Ontario	Pop'n Req'd to Sustain Business	Theoretical Capacity for Community	Actual In Trade Area	Potential Businesses
4163	Lumber, Millwork, Hardware and Other Building Supplies Wholesaler-Distributors	0	0	0	0	0
4171	Farm,Lawn and Garden Machinery and Equipment Wholesaler-Distributors	0	0	0	0	0
4172	Construction, Forestry, Mining, and Industrial Machinery, Equipment and Supplies Wholesaler-Distributors	0	0	0	0	0
4173	Computer and Communications Equipment and Supplies Wholesaler-Distributors	0	0	0	0	0
4179	Other Machinery, Equipment and Supplies Wholesaler-Distributors	0	0	0	0	0
4181	Recyclable Material Wholesaler-Distributors	0	0	0	0	0
4182	Paper, Paper Product and Disposable Plastic Product Wholesaler-Distributors	0	0	0	0	0
4183	Agricultural Supplies Wholesaler-Distributors	0	0	0	0	0
4184	Chemical (except Agricultural) and Allied Product Wholesaler-Distributors	0	0	0	0	0
4189	Other Miscellaneous Wholesaler-Distributors	0	0	0	0	0
4191	Wholesale Electronic Markets, and Agents and Brokers	0	0	0	0	0
4231	Motor Vehicle and Motor Vehicle Parts and Supplies Merchant Wholesalers	1151	11166	1.51	4	-2.49
4232	Furniture and Home Furnishing Merchant Wholesalers	614	20931	0.8	1	-0.2
4233	Lumber and Other Construction Materials Merchant Wholesalers	1628	7894	2.13	11	-8.87
4234	Professional and Commercial Equipment and Supplies Merchant Wholesalers	2321	5537	3.04	3	0.04
4235	Metal and Mineral (except Petroleum) Merchant Wholesalers	466	27579	0.61	3	-2.39
4236	Household Appliances and Electrical and Electronic Goods Merchant Wholesalers	2867	4483	3.75	12	-8.25
4237	Hardware, and Plumbing and Heating Equipment and Supplies Merchant Wholesalers	1192	10782	1.56	6	-4.44
4238	Machinery, Equipment, and Supplies Merchant Wholesalers	3871	3320	5.06	12	-6.94
4239	Miscellaneous Durable Goods Merchant Wholesalers	3220	3991	4.21	12	-7.79
4241	Paper and Paper Product Merchant Wholesalers	469	27403	0.61	1	-0.39
4242	Drugs and Druggists' Sundries Merchant Wholesalers	315	40799	0.41	0	0.41
4243	Apparel, Piece Goods, and Notions Merchant Wholesalers	769	16712	1.01	0	1.01
4244	Grocery and Related Product Merchant Wholesalers	1872	6865	2.45	1	1.45
4245	Farm Product Raw Material Merchant Wholesalers	184	69847	0.24	0	0.24
4246	Chemical and Allied Products Merchant Wholesalers	447	28751	0.58	1	-0.42
4247	Petroleum and Petroleum Products Merchant Wholesalers	422	30455	0.55	3	-2.45
4248	Beer, Wine, and Distilled Alcoholic Beverage Merchant Wholesalers	13	988602	0.02	0	0.02

NAICS Code	Industry Description	#Businesses In Ontario	Pop'n Req'd to Sustain Business	Theoretical Capacity for Community	Actual In Trade Area	Potential Businesses
4249	Miscellaneous Nondurable Goods Merchant Wholesalers	1418	9063	1.86	6	-4.14
4251	Wholesale Electronic Markets and Agents and Brokers	1015	12662	1.33	2	-0.67
4411	Automobile Dealers	3898	3297	5.1	26	-20.9
4412	Other motor Vehicle Dealers	1514	8489	1.98	9	-7.02
4413	Automotive Parts, Accessories and Tire Stores	2646	4857	3.46	8	-4.54
4421	Furniture Stores	2229	5766	2.92	7	-4.08
4422	Home Furnishings Stores	2555	5030	3.34	8	-4.66
4431	Electronics and Appliance Stores	7158	1795	9.37	20	-10.63
4441	Building Material and Supplies Dealers	4884	2631	6.39	24	-17.61
4442	Lawn and Garden Equipment and Supplies Stores	1328	9678	1.74	10	-8.26
4451	Grocery Stores	6583	1952	8.61	24	-15.39
4452	Specialty Food Stores	2407	5339	3.15	8	-4.85
4453	Beer, Wine and Liquor Stores	1481	8678	1.94	5	-3.06
4461	Health and Personal Care Stores	7655	1679	10.02	26	-15.98
4471	Gasoline Stations	2573	4995	3.37	12	-8.63
4481	Clothing Stores	8647	1486	11.31	27	-15.69
4482	Shoe Stores	1492	8614	1.95	8	-6.05
4483	Jewellery, Luggage and Leather Goods Stores	2190	5868	2.87	6	-3.13
4511	Sporting Goods, Hobby and Musical Instrument Stores	4081	3149	5.34	11	-5.66
4512	Book Stores and News Dealers	972	13222	1.27	7	-5.73
4521	Department Stores	1944	6611	2.54	11	-8.46
4529	Other General Merchandise Stores	1892	6793	2.48	8	-5.52
4531	Florists	1635	7860	2.14	7	-4.86
4532	Office Supplies, Stationery and Gift Stores	3147	4084	4.12	16	-11.88
4533	Used Merchandise Stores	1695	7582	2.22	23	-20.78
4539	Other Miscellaneous Store retailers	4679	2747	6.12	18	-11.88
4541	Electronic Shopping and Mail-Order Houses	261	49241	0.34	0	0.34
4542	Vending Machine Operators	217	59225	0.28	0	0.28

NAICS Code	Industry Description	#Businesses In Ontario	Pop'n Req'd to Sustain Business	Theoretical Capacity for Community	Actual In Trade Area	Potential Businesses
4543	Direct Selling Establishments	891	14424	1.17	3	-1.83
4811	Scheduled Air Transportation	161	79825	0.21	0	0.21
4812	Non-Scheduled Air Transportation	17	755990	0.02	0	0.02
4821	Rail Transportation	66	194725	0.09	0	0.09
4831	Deep Sea, Coastal and Great Lakes Water Transportation	1	12851825	0	0	0
4832	Inland Water Transportation	57	225471	0.07	0	0.07
4841	General Freight Trucking	1368	9395	1.79	5	-3.21
4842	Specialized Freight Trucking	3395	3786	4.44	12	-7.56
4851	Urban Transit Systems	48	267746	0.06	0	0.06
4852	Interurban and Rural Bus Transportation	253	50798	0.33	0	0.33
4853	Taxi and Limousine Service	1239	10373	1.62	10	-8.38
4854	School and Employee Bus Transportation	8	1606478	0.01	0	0.01
4855	Charter Bus Industry	161	79825	0.21	0	0.21
4859	Other Transit and Ground Passenger Transportation	141	91148	0.18	1	-0.82
4861	Pipeline Transportation of Crude Oil	40	321296	0.05	0	0.05
4862	Pipeline Transportation of Natural Gas	0	0	0	0	0
4869	Other Pipeline Transportation	0	0	0	0	0
4871	Scenic and Sightseeing Transportation, Land	23	558775	0.03	0	0.03
4872	Scenic and Sightseeing Transportation, Water	148	86837	0.19	2	-1.81
4879	Scenic and Sightseeing Transportation, Other	81	158665	0.11	0	0.11
4881	Support Activities for Air Transportation	225	57119	0.29	0	0.29
4882	Support Activities for Rail Transportation	144	89249	0.19	1	-0.81
4883	Support Activities for Water Transportation	105	122398	0.14	1	-0.86
4884	Support Activities for Road Transportation	920	13969	1.2	8	-6.8
4885	Freight Transportation Arrangement	893	14392	1.17	0	1.17
4889	Other Support Activities for Transportation	12	1070985	0.02	0	0.02
4911	Postal Service	758	16955	0.99	1	-0.01
4921	Couriers and Express Delivery Services	621	20695	0.81	1	-0.19

NAICS Code	Industry Description	#Businesses In Ontario	Pop'n Req'd to Sustain Business	Theoretical Capacity for Community	Actual In Trade Area	Potential Businesses
4922	Local Messengers and Local Delivery	2	6425912	0	0	0
4931	Warehousing and Storage	496	25911	0.65	3	-2.35
5111	Newspaper, Periodical, Book, and Directory Publishers	1743	7373	2.28	7	-4.72
5112	Software Publishers	18	713990	0.02	0	0.02
5121	Motion Picture and Video Industries	1185	10845	1.55	1	0.55
5122	Sound Recording Industries	314	40929	0.41	0	0.41
5151	Radio and Television broadcasting	593	21673	0.78	7	-6.22
5152	Pay and Specialty Television	47	273443	0.06	0	0.06
5171	Wired Telecommunications Carriers	314	40929	0.41	1	-0.59
5172	Wireless Telecommunications Carriers (except Satellite)	784	16393	1.03	3	-1.97
5174	Satellite Telecommunications	0	0	0	0	0
5179	Other Telecommunications	333	38594	0.44	1	-0.56
5182	Data Processing, Hosting, and Related Services	1014	12674	1.33	1	0.33
5191	Other Information Services	1344	9562	1.76	4	-2.24
5210	Monetary Authorities - Central bank	0	0	0	0	0
5221	Depository Credit Intermediation	3738	3438	4.89	13	-8.11
5222	Non-Depository Credit Intermediation	2930	4386	3.83	12	-8.17
5223	Activities Related to Credit Intermediation	444	28946	0.58	1	-0.42
5231	Securities and Commodity Contracts Intermediation and Brokerage	177	72609	0.23	0	0.23
5232	Securities and Commodity Exchanges	23	558775	0.03	0	0.03
5239	Other Financial Investment Activities	5847	2198	7.65	28	-20.35
5241	Insurance Carriers	113	113733	0.15	0	0.15
5242	Agencies, Brokerages and Other Insurance Related Activities	5886	2183	7.7	34	-26.3
5251	Insurance and Employee Benefit Funds	205	62692	0.27	0	0.27
5259	Other Investment Pools and Funds	43	298880	0.06	0	0.06
5260	Funds and other financial Vehicles	0	0	0	0	0
5311	Lessors of Real Estate	5283	2433	6.91	20	-13.09
5312	Offices of Real Estate Agents and Brokers	7276	1766	9.52	32	-22.48

NAICS Code	Industry Description	#Businesses In Ontario	Pop'n Req'd to Sustain Business	Theoretical Capacity for Community	Actual In Trade Area	Potential Businesses
5313	Activities Related to Real Estate	1200	10710	1.57	4	-2.43
5321	Automotive Equipment Rental and Leasing	1649	7794	2.16	6	-3.84
5322	Consumer Goods Rental	1275	10080	1.67	3	-1.33
5323	General Rental Centres	557	23073	0.73	2	-1.27
5324	Commercial and Industrial Machinery and Equipment Rental and Leasing	292	44013	0.38	0	0.38
5331	Lessors of Non-Financial Intangible Assets (except Copyrighted Works)	32	401620	0.04	0	0.04
5411	Legal Services	13432	957	17.57	55	-37.43
5412	Accounting, Tax Preparation, Bookkeeping and Payroll Services	6224	2065	8.14	26	-17.86
5413	Architectural, Engineering and Related Services	4941	2601	6.46	21	-14.54
5414	Specialized Design Services	3376	3807	4.42	15	-10.58
5415	Computer Systems Design and Related Services	2895	4439	3.79	5	-1.21
5416	Management, Scientific and Technical Consulting Services	6334	2029	8.29	13	-4.71
5417	Scientific Research and Development Services	1259	10208	1.65	2	-0.35
5418	Advertising, Public Relations, and Related Services	3036	4233	3.97	5	-1.03
5419	Other Professional, Scientific and Technical Services	5110	2515	6.69	18	-11.31
5510	Management of Companies and Enterprises	0	0	0	0	0
5511	Management of Companies and Enterprises	280	45899	0.37	0	0.37
5611	Office Administrative Services	436	29477	0.57	1	-0.43
5612	Facilities Support Services	0	0	0	0	0
5613	Employment Services	2407	5339	3.15	10	-6.85
5614	Business Support Services	1639	7841	2.14	4	-1.86
5615	Travel Arrangement and Reservation Services	2931	4385	3.83	7	-3.17
5616	Investigation and Security Services	1392	9233	1.82	7	-5.18
5617	Services to Buildings and Dwellings	6808	1888	8.91	29	-20.09
5619	Other Support Services	1593	8068	2.08	6	-3.92
5621	Waste Collection	434	29612	0.57	1	-0.43
5622	Waste Treatment and Disposal	133	96630	0.17	0	0.17
5629	Remediation and Other Waste Management Services	204	62999	0.27	0	0.27

NAICS Code	Industry Description	#Businesses In Ontario	Pop'n Req'd to Sustain Business	Theoretical Capacity for Community	Actual In Trade Area	Potential Businesses
6111	Elementary and Secondary Schools	6678	1925	8.74	27	-18.26
6112	Community Colleges and C.E.G.E.P.s	8	1606478	0.01	0	0.01
6113	Universities	624	20596	0.82	4	-3.18
6114	Business Schools and Computer and Management Training	438	29342	0.57	1	-0.43
6115	Technical and Trade Schools	313	41060	0.41	0	0.41
6116	Other Schools and Instruction	4765	2697	6.23	21	-14.77
6117	Educational Support Services	587	21894	0.77	3	-2.23
6211	Offices of Physicians	10378	1238	13.58	29	-15.42
6212	Offices of Dentists	8405	1529	11	24	-13
6213	Offices of Other Health Practitioners	10126	1269	13.25	39	-25.75
6214	Out-Patient Care Centres	1845	6966	2.41	4	-1.59
6215	Medical and Diagnostic Laboratories	850	15120	1.11	4	-2.89
6216	Home Health Care Services	604	21278	0.79	1	-0.21
6219	Other Ambulatory Health Care Services	2051	6266	2.68	7	-4.32
6221	General Medical and Surgical Hospitals	342	37578	0.45	2	-1.55
6222	Psychiatric and Substance Abuse Hospitals	474	27114	0.62	4	-3.38
6223	Specialty (except Psychiatric and Substance Abuse) Hospitals	8	1606478	0.01	0	0.01
6231	Nursing Care Facilities	702	18307	0.92	5	-4.08
6232	Residential Developmental Handicap, Mental Health and Substance Abuse Facilities	23	558775	0.03	0	0.03
6233	Community Care Facilities for the Elderly	1096	11726	1.43	9	-7.57
6239	Other Residential Care Facilities	252	50999	0.33	1	-0.67
6241	Individual and Family Services	6062	2120	7.93	61	-53.07
6242	Community Food and Housing, and Emergency and Other Relief Services	278	46230	0.36	1	-0.64
6243	Vocational Rehabilitation Services	960	13387	1.26	1	0.26
6244	Child Day-Care Services	3987	3223	5.22	17	-11.78
7111	Performing Arts Companies	836	15373	1.09	7	-5.91
7112	Spectator Sports	204	62999	0.27	1	-0.73
7113	Promoters (Presenters) of Performing Arts, Sports and Similar Events	866	14840	1.13	6	-4.87

NAICS Code	Industry Description	#Businesses In Ontario	Pop'n Req'd to Sustain Business	Theoretical Capacity for Community	Actual In Trade Area	Potential Businesses
7114	Agents and Managers for Artists, Athletes, Entertainers and Other Public Figures	68	188997	0.09	0	0.09
7115	Independent Artists, Writers and Performers	1117	11506	1.46	1	0.46
7121	Heritage Institutions	1113	11547	1.46	7	-5.54
7131	Amusement Parks and Arcades	188	68361	0.25	0	0.25
7132	Gambling Industries	320	40162	0.42	2	-1.58
7139	Other Amusement and Recreation Industries	6031	2131	7.89	22	-14.11
7211	Traveller Accommodation	3982	3227	5.21	13	-7.79
7212	RV (Recreational Vehicle) Parks and Recreational Camps	1117	11506	1.46	1	0.46
7213	Rooming and Boarding Houses	10	1285182	0.01	0	0.01
7221	Full-Service Restaurants	0	0	0	0	0
7222	Limited-Service Eating Places	0	0	0	0	0
7223	Special Food Services	1661	7737	2.17	7	-4.83
7224	Drinking Places (Alcoholic Beverages)	997	12890	1.3	3	-1.7
7225	Restaurants and Other Eating Places	26945	477	35.25	89	-53.75
8111	Automotive Repair and Maintenance	12474	1030	16.32	49	-32.68
8112	Electronic and Precision Equipment Repair and Maintenance	898	14312	1.17	1	0.17
8113	Commercial and Industrial Machinery and Equipment (except Automotive and Electronic) Repair and Maintenance	215	59776	0.28	0	0.28
8114	Personal and Household Goods Repair and Maintenance	3059	4201	4	14	-10
8121	Personal Care Services	17938	716	23.47	63	-39.53
8122	Funeral Services	1136	11313	1.49	5	-3.51
8123	Dry Cleaning and Laundry Services	2453	5239	3.21	4	-0.79
8129	Other Personal Services	2502	5137	3.27	7	-3.73
8131	Religious Organizations	8723	1473	11.41	35	-23.59
8132	Grant-Making and Giving Services	197	65238	0.26	1	-0.74
8133	Social Advocacy Organizations	1771	7257	2.32	4	-1.68
8134	Civic and Social Organizations	1126	11414	1.47	5	-3.53
8139	Business, Professional, Labour and Other Membership Organizations	6774	1897	8.86	19	-10.14
8141	Private Households	0	0	0	0	0

Industry Description	#Businesses In Ontario	Pop'n Req'd to Sustain Business	Theoretical Capacity for Community	Actual In Trade Area	Potential Businesses
Defence Services	0	0	0	0	0
Federal Protective Services	0	0	0	0	0
Federal Labour, Employment and Immigration Services	0	0	0	0	0
Foreign Affairs and International Assistance	0	0	0	0	0
Other Federal Government Public Administration	0	0	0	0	0
Provincial Protective Services	0	0	0	0	0
Provincial Labour and Employment Services	0	0	0	0	0
Other Provincial and Territorial Public Administration	0	0	0	0	0
Municipal Protective Services	0	0	0	0	0
Other Local, Municipal and Regional Public Administration	0	0	0	0	0
Aboriginal Public Administration	0	0	0	0	0
International and Other Extra-Territorial Public Administration	0	0	0	0	0
Executive, Legislative, and Other General Government Support	12873	998	16.84	66	-49.16
Justice, Public Order, and Safety Activities	1677	7664	2.19	12	-9.81
Administration of Human Resource Programs	2	6425912	0	0	0
Administration of Environmental Quality Programs	3	4283942	0	0	0
Administration of Housing Programs, Urban Planning, and Community Development	0	0	0	0	0
Administration of Economic Program	50	257036	0.07	0	0.07
Space Research and Technology	0	0	0	0	0
National Security and International Affairs	430	29888	0.56	2	-1.44
Unclassified	21855	588	28.59	36	-7.41

Appendix 1. Estimates and Projections

Methodology Statement

Population & Households Estimates and Projections 2012 Edition

Methodology Statement

The Pitney Bowes Business Insight demographers, geographers, and statisticians responsible for producing this data update have over 25 years of experience in producing demographic estimates and projections for the U.S. and Canada. The methodologies used to develop and update the Canadian demographic estimates and projections build on this expertise using a combination of traditional demographic techniques as well as innovative processes, which take advantage of proprietary resources.

In the development of the estimates and projections, the base 2006 census population and household counts were adjusted using the Statistics Canada “post-censal” estimates of net under-coverage from the 2006 Census coverage evaluation survey. In doing so, Pitney Bowes Business Insight made adjustments to the 2006 census population (base) to account for the population missed in the 2006 Census. Two variables are included in the database – 2006 “adjusted” population and 2006 “adjusted” households – which show the effects of the undercount adjustment. In fact, these two variables provide the most appropriate base for making assessments of the underlying demographic trend for any geographic area.

The estimation and projection methodology involves a combination of top-down methods (national to census subdivision), using traditional demographic techniques, and bottom-up methods (dissemination area to census subdivision) using demographic techniques along with proprietary spatial modeling techniques. Significant efforts are applied to the task of integrating the latest Statistics Canada data into the Pitney Bowes Business Insight demographic update process. The 2006 census information is used as the benchmark for all of the estimates and projections in this release.

Control totals (top-down estimates and projections) based on an economic-demographic model are provided annually by **Strategic Projections Inc.(SPI)** for total population at the census subdivision (CSD) level and for age and sex distributions at the census division (CD) level. These controls are consistent with the adjustments for undercount in the 2006 Census.

Daytime Population 2011 Edition

Methodology Statement

A “component method” was employed which used the following dissemination area (DA)-level components: the at-home population by age group (under 15 years, 15 to 64 years, and 65+ years) and daytime employees who work in the DA from business data geocoded to each DA. The sum of the at-home population and the at-work population (daytime employees) equals the daytime population. People who live in the DA but who participate in the labour force are generally assumed to work outside their DA of residence. Constraints include the reconciling of daytime population with total population within major labour markets and within provinces for areas outside major labour markets.

Canada Expenditure Potential (CanEx) 2011

Methodology Statement

The Canada Expenditure Potential database is developed using Statistics Canada's Survey of Household Spending (SHS) and Pitney Bowes MapInfo PSYTE® Canada Advantage cluster system. The survey respondents are geocoded by Statistics Canada to their dissemination area (DA) of residence. Then, while maintaining strict confidentiality and data suppression standards, Statistics Canada aggregates and tabulates all SHS data by PSYTE® Canada Advantage cluster. Coefficients are derived by Pitney Bowes MapInfo such that when applied against an independently derived estimate of aggregate household expenditures at the DA level, an estimate of detailed consumer expenditures is generated. Careful attention is paid to statistics reliability due to sample size, and in some cases imputations and substitutions are made to maintain reliability and consistency within the database.

Appendix 2. Glossary of Terms

Here you will find some background information and rationale on the datasets and software that were used to perform the trade area analysis using a Geographic Information System.

Census Data

The Canadian Census is conducted once every five years, with a questionnaire being distributed to every household in the country. Each household is required by law to complete this questionnaire, making it the most comprehensive survey of the country's population. In its entirety, the Census consists of two data sets: the 2A data set that contains responses to a list of questions that are asked of every household, and the 2B data set that is derived from a more detailed list of questions distributed to one in five Canadian households.

Census Geography

The collection of Census data would not nearly be as meaningful if there was no means of relating the data to some spatial or geographic unit of reference. Data is aggregated and made available to the public at different geographic units.

To increase the accuracy of the trade area analysis, it was important that the smallest geographic level of census data was used. These are 'dissemination areas'. Dissemination areas are a useful level of geography to tabulate information when conducting a detail analysis of an area (helps to ensure that the resulting compilation of data will accurately represent the population of the trade area, which do not conform to municipal boundaries). Conducting data analysis at the DA level insures a more precise and accurate picture of "who is within the trade area" and aid in the development of appropriate community strategies.

Dissemination Areas (DA)

The DA is the smallest unit of Census geography at which data are readily available. On average, a dissemination area comprises a small area composed of one or more neighbouring blocks, with a population of 400 to 700 persons.

Geographic Information Systems (GIS)

The term GIS is generally used to describe a technology comprised of hardware, software, and data that integrates computerized mapping and database management and/or analysis functions.

Appendix 3. Occupation Breakdown

2006 - Labour Force by Occupation	Classification
<i>Management</i>	
Senior management	White Collar
Specialist managers	White Collar
Managers in retail trade, food and accommodation	White Collar
Other managers	White Collar
<i>Business, finance and administrative</i>	
Professional	White Collar
Finance and insurance	White Collar
Secretaries	Grey Collar
Administrative and regulatory	Grey Collar
Clerical supervisors	Grey Collar
Clerical occupations	Grey Collar
<i>Natural and applied sciences</i>	
Professional	White Collar
Technical	White Collar
<i>Health occupations</i>	
Professional	White Collar
Nurses and supervisors	White Collar
Technical occupations	White Collar
Assisting/support occupations	Grey Collar
<i>Social science, education, government and religion</i>	
Judges, lawyers, psychologists, social workers, ministers of religion, policy and program officers	White Collar
Teachers and professors	White Collar
Paralegals, social service workers and occupations in education and religion	Grey Collar
<i>Art, culture, recreation and sport</i>	
Professional occupations	White Collar
Technical occupations	White Collar
<i>Sales and service</i>	
Supervisors	White Collar
Wholesale, technical, insurance, real estate sales, retail, wholesale and grain buyers	White Collar
Retail salespersons and clerks	Grey Collar
Cashiers	Grey Collar
Chefs and cooks	Grey Collar
Food and beverage service	Grey Collar
Protective services	Grey Collar
Travel and accommodation, recreation and sport attendants	Grey Collar
Childcare and home support	Grey Collar
Other sales and service	Grey Collar
<i>Trades, transport and equipment operators and related</i>	
Contractors and supervisors	Blue Collar
Construction trades	Blue Collar
Stationary engineers, power station operators, electrical and telecommunications	Blue Collar
Machinists, metal forming, shaping and erecting	Blue Collar
Mechanics	Blue Collar
Other trades	Blue Collar
Heavy equipment, crane operators and drillers	Blue Collar
Transportation equipment operators, excluding labourers	Blue Collar
Helpers and labourers (low skilled)	Blue Collar
<i>Primary industry-specific</i>	
Agriculture excluding labourers	Blue Collar
Forestry, mining, oil and gas extraction, and fishing, excluding labourers	Blue Collar
Primary production labourers (low skilled)	Blue Collar
<i>Processing, manufacturing and utilities</i>	
Supervisors in manufacturing	Blue Collar
Machine operators in manuf.	Blue Collar
Assemblers in manufacturing	Blue Collar
Labourers in processing, manufacturing and utilities (low skilled)	Blue Collar