

City of Kawartha Lakes: Fenelon Falls

Market Area Data Report

Foreword

June 11, 2015

The Ministry of Agriculture, Food and Rural Affairs is pleased to provide the City of Kawartha Lakes - Fenelon Falls with the attached Market Data Report. Market data provides communities with information about local market conditions and opportunities so they can develop effective strategies for community revitalization.

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 2015 MapInfo and 2011 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.

Communities are urged to consider the information contained herein as foundational information to be used in conjunction with other reports such as a resident survey and a business owner survey, to conduct an analysis of their local market area.

On the following pages you will find a significant amount of data. To some, the volume of information may seem to be overwhelming. It is important to understand that there are helpful processes that may be used to conduct data analysis. For instance, the DR Coordinators manual provides an outline of an example process (see pages 53-58 starting with "Holding a Market Analysis Review Meeting"). Additionally, a "Facilitator Tip Sheet" may be found on the DR USB included with the manual (see Resource III-1 Facilitator Tip Sheet.pdf).

Once you have summarized this, and other reports, we encourage you to use the report as a basis for creating a market area analysis report and perhaps other documents and presentations. To enable easy edit /copy /paste functions, the document is in Microsoft Word format.

If you reproduce the information from this report please acknowledge the participation of the Ministry of Agriculture, Food and Rural Affairs.

Should you have any questions or concerns regarding the report, please contact:

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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 2006 and 2011. 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.

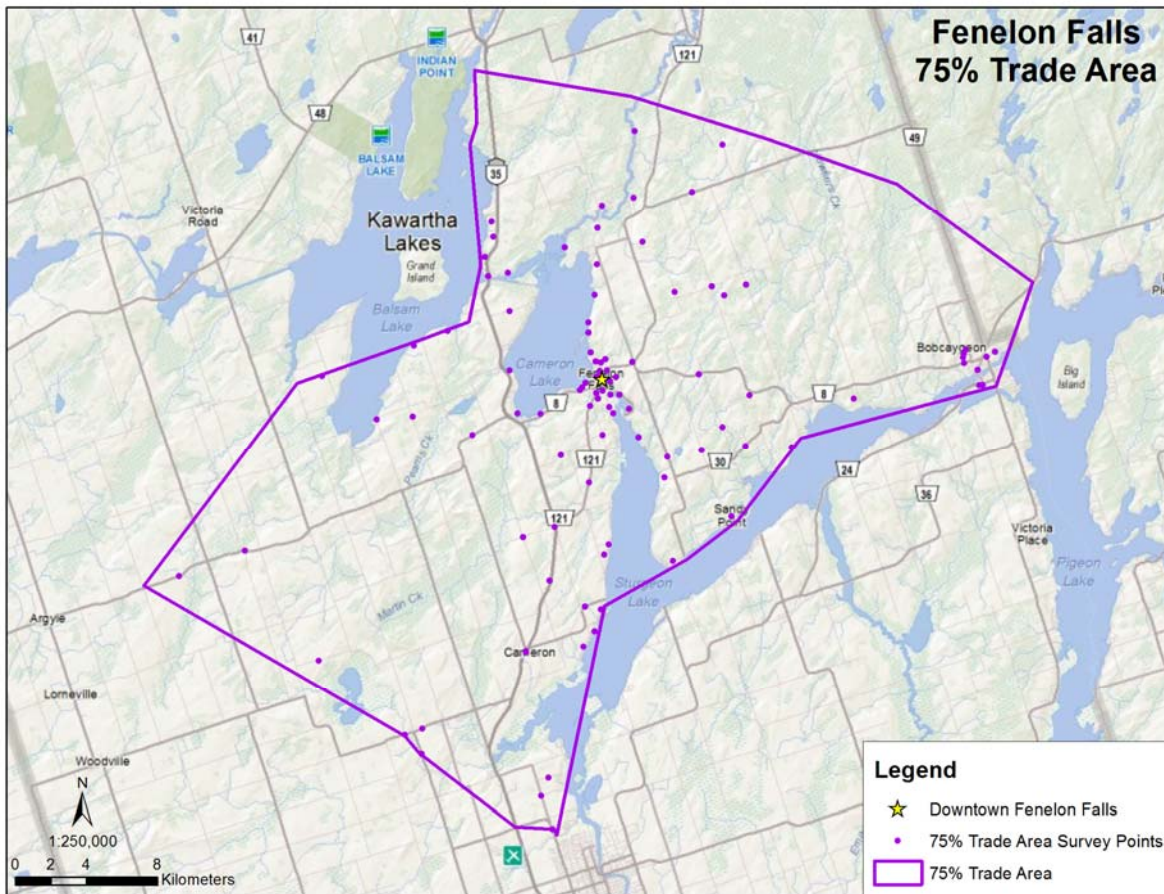
A customer origin survey was conducted at locations throughout the downtown, where customers were asked to provide their postal code and their place of residence. A total of 432 responses were analyzed using Geographic Information Systems (GIS)².

2.1 Size and Shape of the Downtown Trade Area

The trade area was established using the place of residence of the closest 75% 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.

² A description of GIS is available in the Glossary

Figure 1: Downtown Fenelon Falls Trade Area



Source: Statistics Canada Census, 2011 and MapInfo Canada, 2015

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 single-tier municipality – the City of Kawartha Lakes, 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 | Fenelon Falls Trade Area |
|-------------------------------------|---------------------------------|
| 2011 Census | 14,126 |
| 2015 Population estimate | 14,534 |
| 2018 Population Projection | 15,056 |
| Land Area, km² | 461.9 |
| Persons per km² | 29.87 |
| Dwellings per km² | 17.61 |

Source: Statistics Canada Census, 2011 and MapInfo Canada, 2015

3.1.2 Population Projections

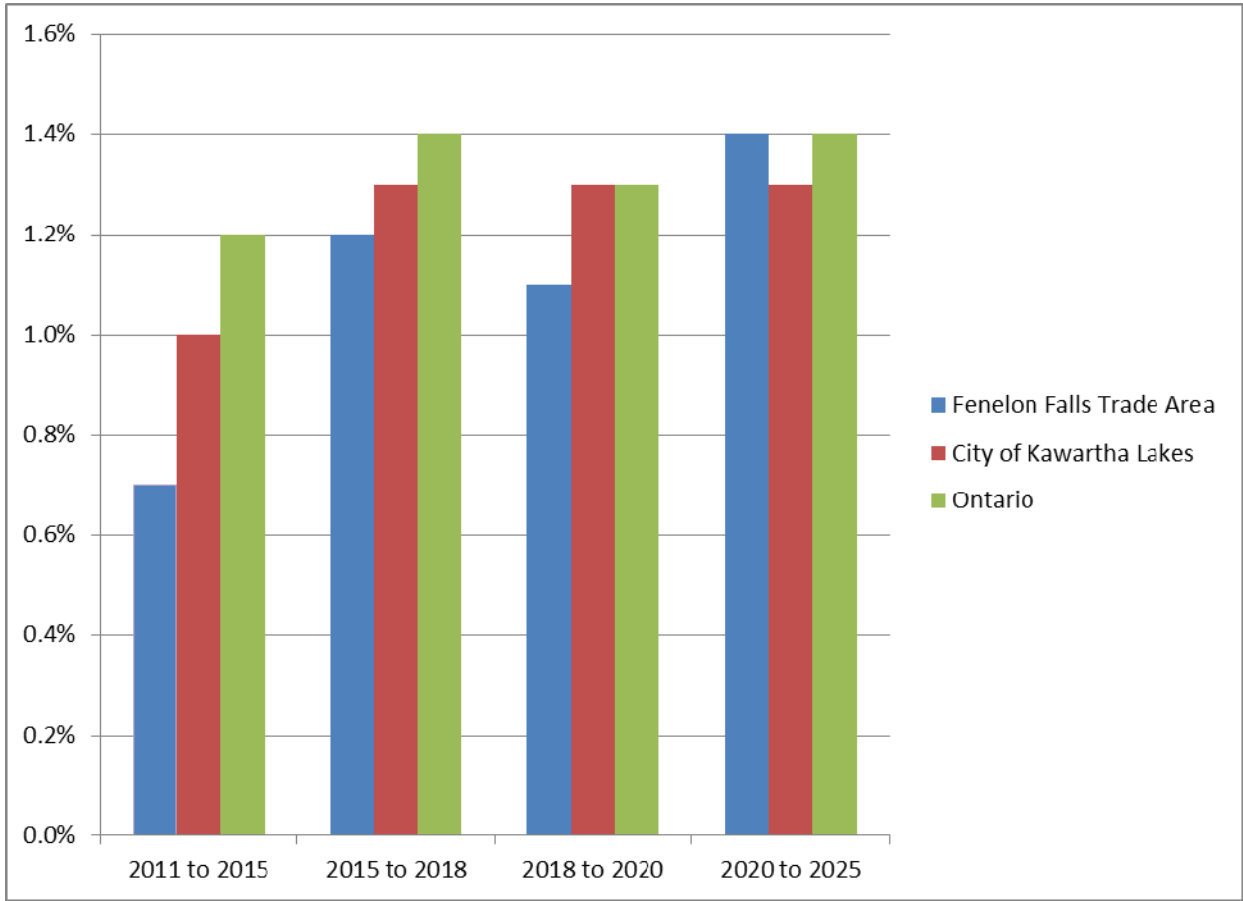
Anticipated household or population growth may indicate future opportunities for business expansion and/or recruitment.

Table 2. Population Projections

| Population Projections | Fenelon Falls Trade Area | City of Kawartha Lakes | Ontario |
|--|--------------------------|------------------------|------------|
| Total Population | | | |
| 2011 Census* | 14,126 | 74,941 | 13,248,701 |
| 2015 estimated | 14,534 | 77,858 | 13,879,252 |
| 2018 projected | 15,056 | 80,966 | 14,461,672 |
| 2020 projected | 15,399 | 83,027 | 14,849,243 |
| 2025 projected | 16,450 | 88,412 | 15,879,134 |
| Change in Population (persons) | | | |
| 2011 to 2015 | 408 | 2,917 | 630,551 |
| 2015 to 2018 | 522 | 3,108 | 582,420 |
| 2018 to 2020 | 343 | 2,061 | 387,571 |
| 2020 to 2025 | 1,051 | 5,385 | 1,029,891 |
| Change in Population (percent) | | | |
| 2011 to 2015 | 2.9% | 3.9% | 4.8% |
| 2015 to 2018 | 3.6% | 4.0% | 4.2% |
| 2018 to 2020 | 2.3% | 2.5% | 2.7% |
| 2020 to 2025 | 6.8% | 6.5% | 6.9% |
| Rate of Change in Population (percent per year) | | | |
| 2011 to 2015 | 0.7% | 1.0% | 1.2% |
| 2015 to 2018 | 1.2% | 1.3% | 1.4% |
| 2018 to 2020 | 1.1% | 1.3% | 1.3% |
| 2020 to 2025 | 1.4% | 1.3% | 1.4% |

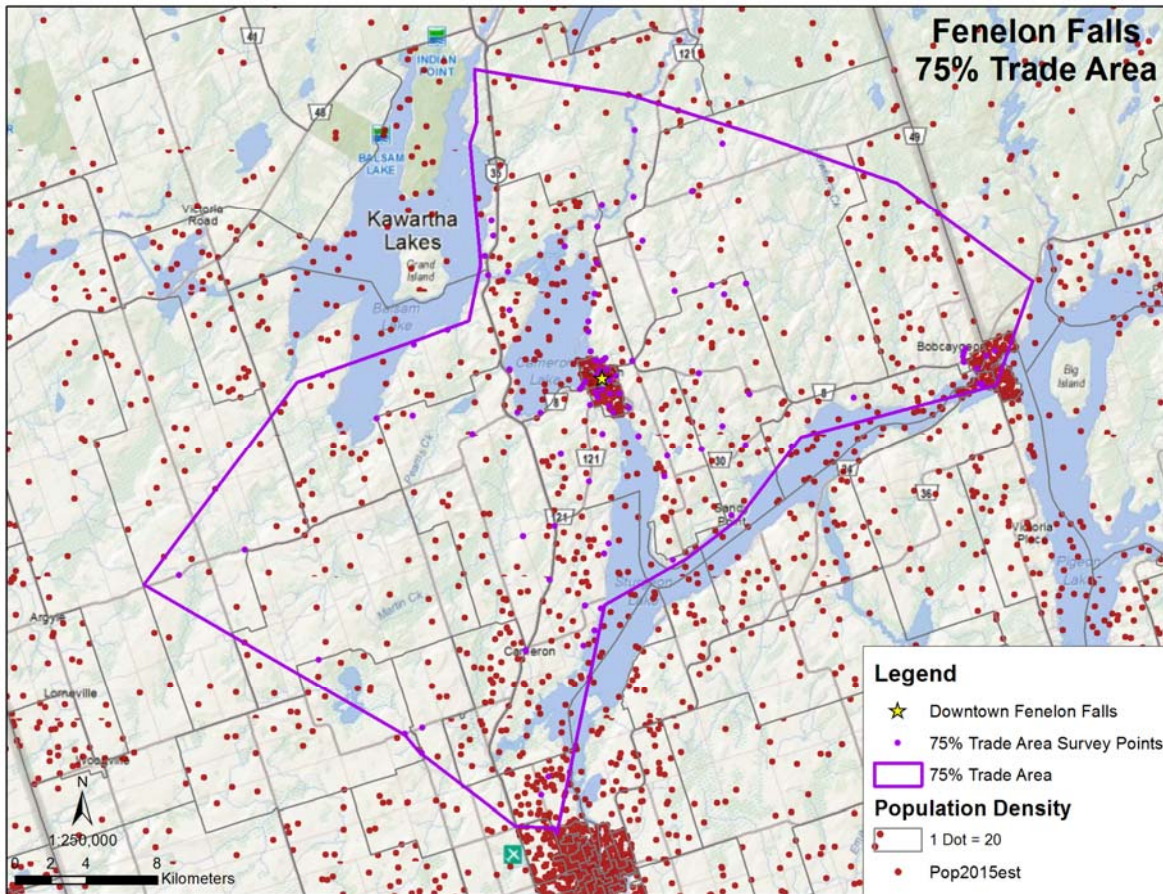
*These population projections have been generated by MapInfo Canada, 2015

Graph 1. Estimated and Projected Rate of Population Change 2011 to 2025



Source: MapInfo Canada, 2015

Figure 2: *Estimated Population by Dissemination Area 2015*



Source: Statistics Canada Census, 2011 and MapInfo Canada, 2015

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

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 – the City of Kawartha Lakes– to the trade area. When examining Ontario as a whole, the demographic data suggests that 52% 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 | Fenelon Falls Trade Area | | | City of Kawartha Lakes | | | Ontario | | |
|---------------------------------|--------------------------|-----|-------|------------------------|-----|-------|------------|-----|-------|
| | | % | Index | | % | Index | | % | Index |
| Total Daytime Population | 13,886 | | | 71,397 | | | 13,282,068 | | |
| Daytime Employees | 5,375 | 39% | 75 | 29,447 | 41% | 80 | 6,861,083 | 52% | 100 |
| Daytime Population at home | 8,511 | 61% | 127 | 41,950 | 59% | 122 | 6,420,985 | 48% | 100 |
| Age 0 to 14 years | 1,591 | 11% | 69 | 10,242 | 14% | 86 | 2,218,734 | 17% | 100 |
| Age 15 to 64 years | 3,153 | 23% | 131 | 15,445 | 22% | 125 | 2,299,456 | 17% | 100 |
| Age 65 plus years | 3,767 | 27% | 189 | 16,263 | 23% | 159 | 1,902,795 | 14% | 100 |

**This Daytime Population estimate has been generated by MapInfo Canada, 2015*

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

| Households | Fenelon Falls Trade Area | City of Kawartha Lakes | Ontario |
|---------------------------------------|--------------------------|------------------------|-----------|
| Total Households | | | |
| 2011 Census* | 6,065 | 30,260 | 5,024,748 |
| 2015 estimated | 6,298 | 31,761 | 5,323,390 |
| 2018 projected | 6,618 | 33,469 | 5,606,800 |
| 2020 projected | 6,829 | 34,608 | 5,795,570 |
| 2025 projected | 7,360 | 37,162 | 6,255,751 |
| Change in Households | | | |
| 2006 to 2015 | 233 | 1,501 | 298,642 |
| 2015 to 2018 | 320 | 1,708 | 283,410 |
| 2018 to 2020 | 211 | 1,139 | 188,770 |
| 2020 to 2025 | 531 | 2,554 | 460,181 |
| Change in Households (percent) | | | |
| 2011 to 2015 | 3.8% | 5.0% | 5.9% |
| 2015 to 2018 | 5.1% | 5.4% | 5.3% |
| 2018 to 2020 | 3.2% | 3.4% | 3.4% |
| 2020 to 2025 | 7.2% | 6.9% | 7.4% |

Household estimates and projections have been generated by MapInfo Canada, 2015
Source: Statistics Canada Census, 2011, and MapInfo Canada, 2015.

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

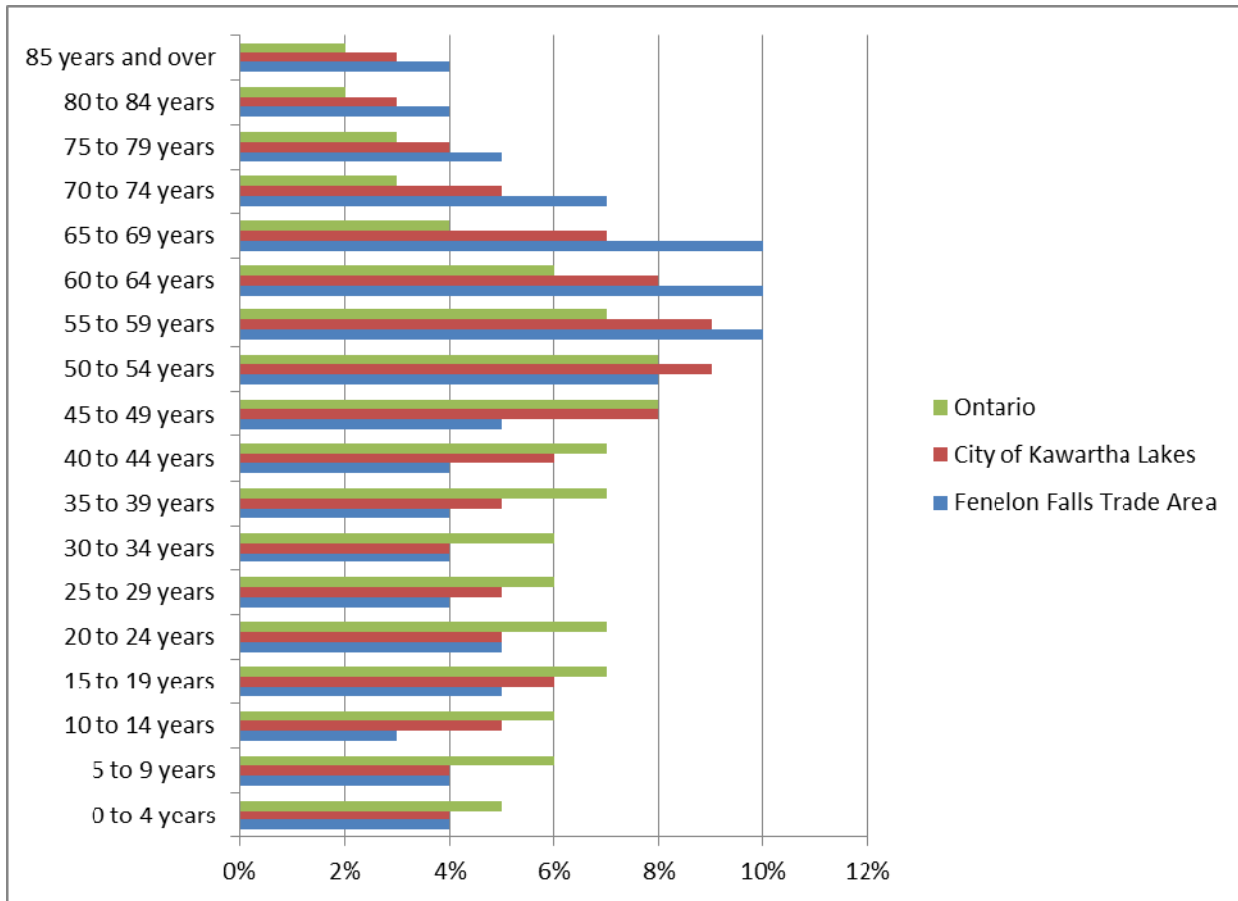
For example, drug stores often do well in communities with a larger number of people over the age of 65. Realizing and catering to the needs of an aging population can be beneficial to any retailer in a community reflecting this demographic trend. Similarly, toy stores, day care centres, and stores with 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 | Fenelon Falls Trade Area | | | City of Kawartha Lakes | | | Ontario | | |
|---------------------------------|--------------------------|-----|-------|------------------------|----|-------|----------------|----|-------|
| 2015 Population estimate | 14,534 | % | Index | 77,858 | % | Index | 13,879,252 | % | Index |
| 0 to 4 years | 537 | 4% | 70 | 3,100 | 4% | 78 | 702,665 | 5% | 100 |
| 5 to 9 years | 556 | 4% | 71 | 3,105 | 4% | 77 | 711,605 | 6% | 100 |
| 10 to 14 years | 498 | 3% | 64 | 3,895 | 5% | 91 | 761,100 | 6% | 100 |
| 15 to 19 years | 680 | 5% | 78 | 4,665 | 6% | 96 | 861,130 | 7% | 100 |
| 20 to 24 years | 743 | 5% | 72 | 3,665 | 5% | 77 | 850,485 | 7% | 100 |
| 25 to 29 years | 617 | 4% | 61 | 3,250 | 5% | 71 | 812,575 | 6% | 100 |
| 30 to 34 years | 578 | 4% | 59 | 3,185 | 4% | 71 | 798,770 | 6% | 100 |
| 35 to 39 years | 527 | 4% | 56 | 3,385 | 5% | 71 | 842,230 | 7% | 100 |
| 40 to 44 years | 575 | 4% | 60 | 4,130 | 6% | 79 | 922,325 | 7% | 100 |
| 45 to 49 years | 793 | 5% | 78 | 5,735 | 8% | 97 | 1,052,910 | 8% | 100 |
| 50 to 54 years | 1,186 | 8% | 103 | 6,325 | 9% | 112 | 1,004,295 | 8% | 100 |
| 55 to 59 years | 1,423 | 10% | 137 | 6,185 | 9% | 127 | 862,220 | 7% | 100 |
| 60 to 64 years | 1,429 | 10% | 163 | 5,980 | 8% | 139 | 763,450 | 6% | 100 |
| 65 to 69 years | 1,433 | 10% | 190 | 4,895 | 7% | 155 | 562,295 | 4% | 100 |
| 70 to 74 years | 1,090 | 7% | 202 | 3,500 | 5% | 141 | 439,550 | 3% | 100 |
| 75 to 79 years | 762 | 5% | 188 | 3,025 | 4% | 151 | 355,625 | 3% | 100 |
| 80 to 84 years | 573 | 4% | 190 | 2,225 | 3% | 146 | 270,950 | 2% | 100 |
| 85 years and over | 534 | 4% | 170 | 1,945 | 3% | 141 | 245,135 | 2% | 100 |
| Median Age | 54.9 | | 136 | 48.3 | | 120 | 40.4 | | 100 |
| Dominant Age Group | 65 to 69 years | | 0 | 50 to 54 years | | | 45 to 49 years | | |

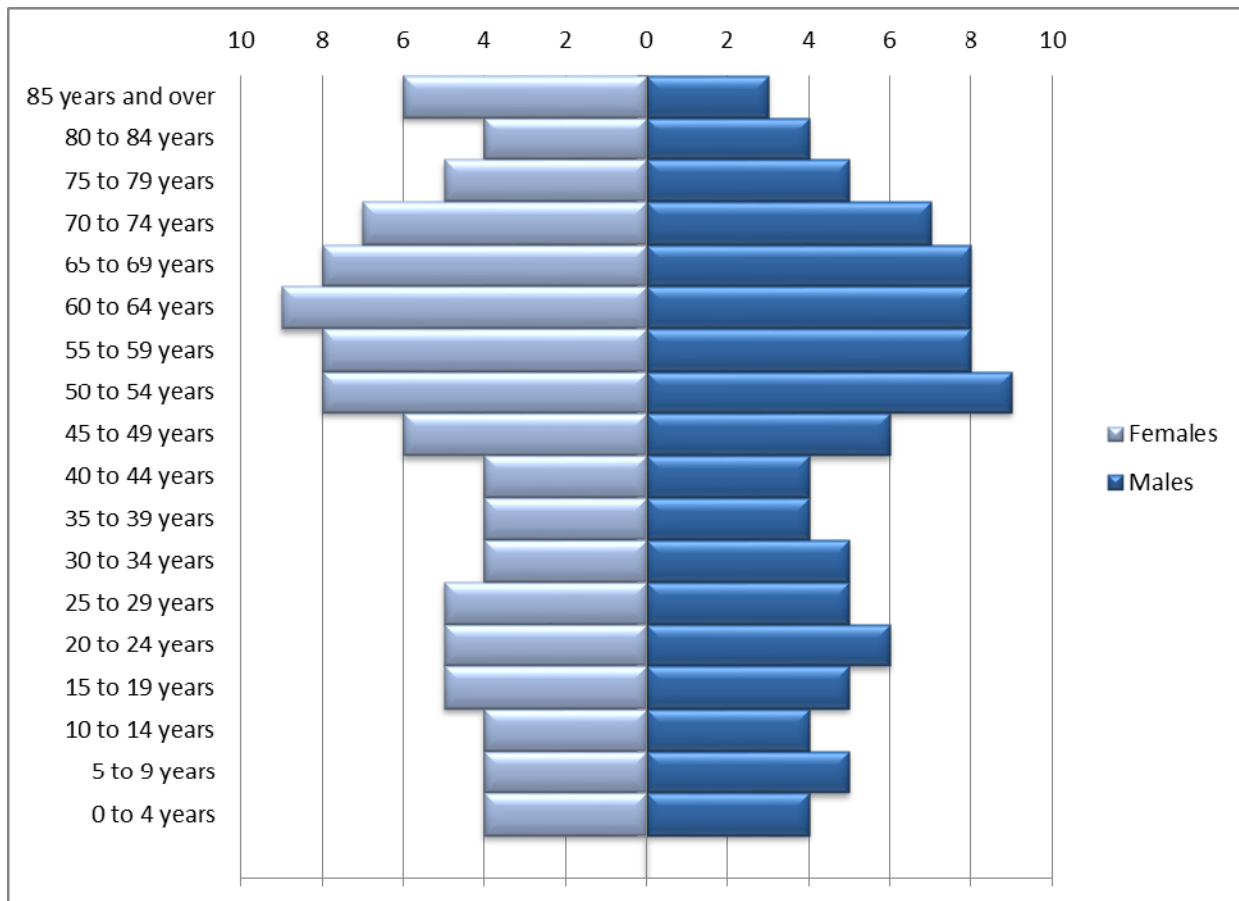
Source: Statistics Canada Census, 2011, and MapInfo Canada, 2015.

Graph 2. Age Distribution



Source: Statistics Canada Census, 2011, and MapInfo Canada, 2015.

Graph 3. 2015 Estimated Population Pyramid



Source: Statistics Canada Census, 2011, and MapInfo Canada, 2015.

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.

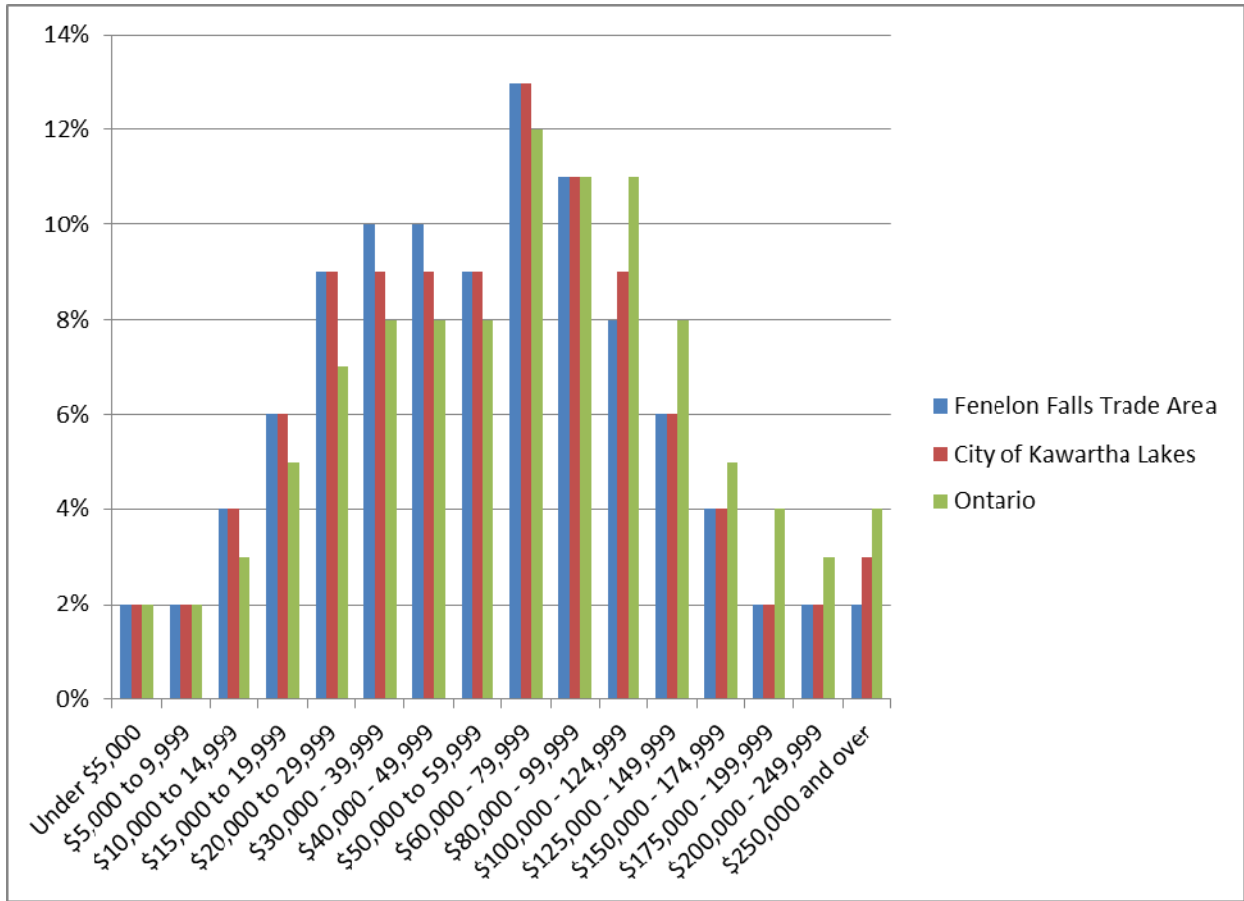
Table 7. Income

| Income | Fenelon Falls Trade Area | | | City of Kawartha Lakes | | | Ontario | | |
|--|--------------------------|-----|-------|------------------------|-----|-------|-----------|-----|-------|
| | | % | Index | | % | Index | | % | Index |
| Average Household income | | | | | | | | | |
| 2015 estimated | \$78,916 | | 82 | \$81,297 | | 84 | \$96,415 | | 100 |
| 2018 projected | \$85,864 | | 81 | \$88,505 | | 84 | \$105,775 | | 100 |
| 2020 projected | \$90,498 | | 81 | \$93,314 | | 83 | \$112,041 | | 100 |
| 2015 Estimated Households by Income | 6,298 | | | 31,761 | | | 5,323,390 | | |
| Under \$5,000 | 133 | 2% | 100 | 641 | 2% | 96 | 112,025 | 2% | 100 |
| \$5,000 to 9,999 | 143 | 2% | 105 | 726 | 2% | 105 | 115,955 | 2% | 100 |
| \$10,000 to 14,999 | 231 | 4% | 113 | 1,159 | 4% | 112 | 173,693 | 3% | 100 |
| \$15,000 to 19,999 | 378 | 6% | 120 | 1,830 | 6% | 116 | 265,344 | 5% | 100 |
| \$20,000 to 29,999 | 574 | 9% | 123 | 2,775 | 9% | 118 | 394,752 | 7% | 100 |
| \$30,000 - 39,999 | 639 | 10% | 130 | 2,940 | 9% | 119 | 414,103 | 8% | 100 |
| \$40,000 - 49,999 | 630 | 10% | 127 | 2,959 | 9% | 118 | 419,568 | 8% | 100 |
| \$50,000 to 59,999 | 566 | 9% | 118 | 2,794 | 9% | 116 | 404,085 | 8% | 100 |
| \$60,000 - 79,999 | 791 | 13% | 108 | 4,098 | 13% | 111 | 617,331 | 12% | 100 |
| \$80,000 - 99,999 | 672 | 11% | 99 | 3,608 | 11% | 105 | 574,891 | 11% | 100 |
| \$100,000 - 124,999 | 530 | 8% | 79 | 2,974 | 9% | 88 | 565,814 | 11% | 100 |
| \$125,000 - 149,999 | 375 | 6% | 74 | 1,973 | 6% | 78 | 426,588 | 8% | 100 |
| \$150,000 - 174,999 | 230 | 4% | 68 | 1,175 | 4% | 69 | 284,529 | 5% | 100 |
| \$175,000 - 199,999 | 146 | 2% | 64 | 742 | 2% | 64 | 192,984 | 4% | 100 |
| \$200,000 - 249,999 | 106 | 2% | 60 | 541 | 2% | 60 | 150,871 | 3% | 100 |
| \$250,000 and over | 152 | 2% | 61 | 826 | 3% | 66 | 210,857 | 4% | 100 |

Source: Statistics Canada Census, 2011, and MapInfo Canada, 2015.

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

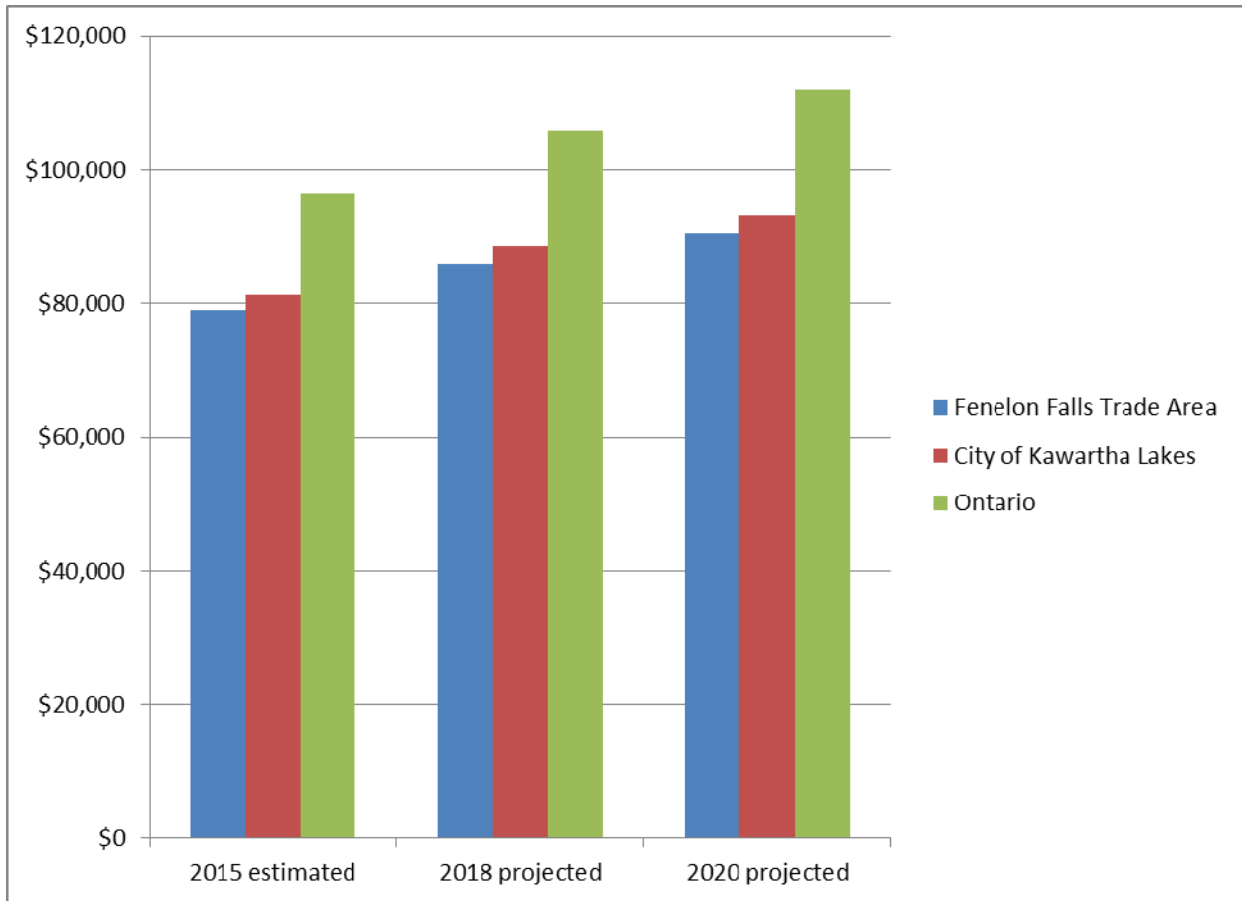
Graph 4. Income Distribution



Source: Statistics Canada Census, 2011, and MapInfo Canada, 2015.

Graph 4 illustrates the 2015 estimated percentage of households by Income Distribution for the Fenelon Falls Trade Area, the City of Kawartha Lakes, and the Province of Ontario.

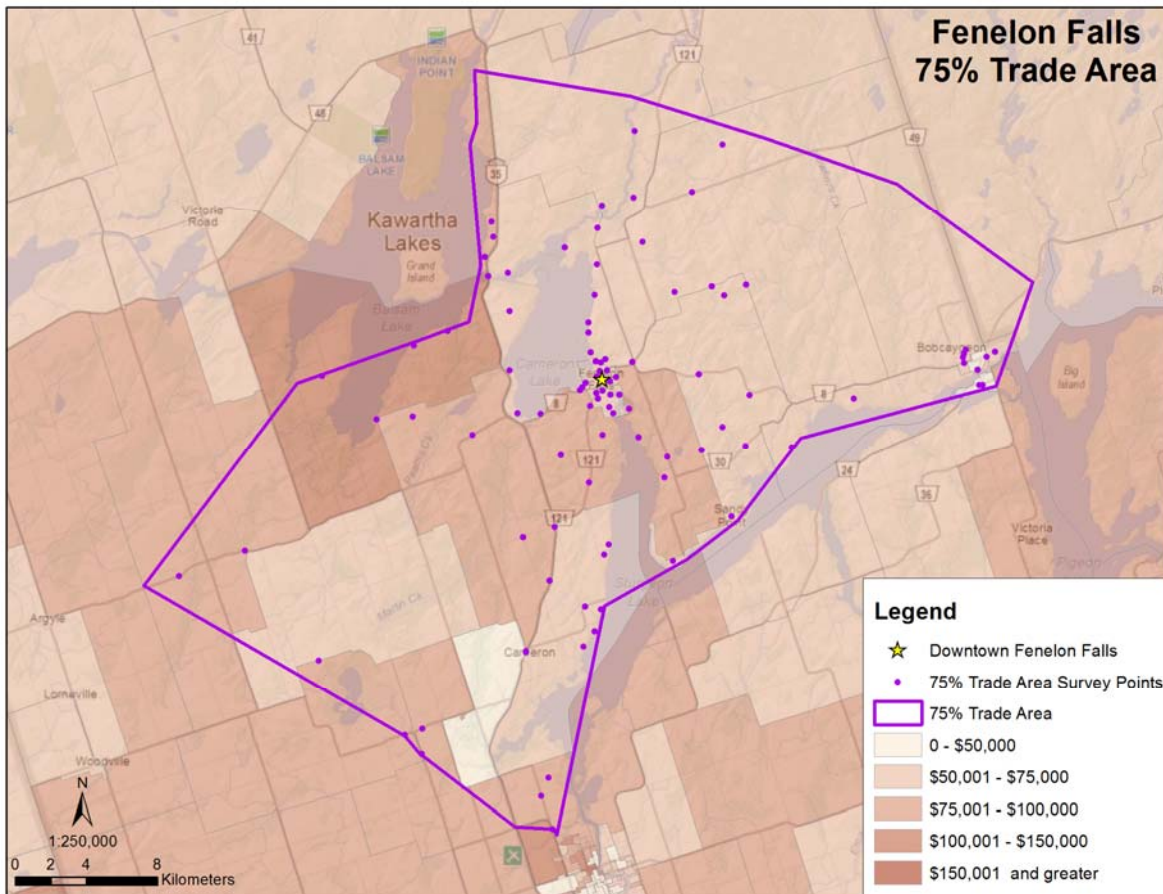
Graph 5. Estimated and Projected Household Income



Source: Statistics Canada Census, 2011, and MapInfo Canada, 2015.

Graph 5 illustrates the estimated and projected average household income from 2015 to 2020.

Figure 3: 2015 *Estimated Average Household Income*



Source: Statistics Canada Census, 2011, and MapInfo Canada, 2015

Figure 3 is a geographic representation of average household income estimated for 2015.

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 | Fenelon Falls Trade Area | | | City of Kawartha Lakes | | | Ontario | | |
|--|--------------------------|-----|-------|------------------------|-----|-------|-----------|-----|-------|
| | | % | Index | | % | Index | | % | Index |
| Census families in private households by family structure | 4,000 | | | 22,100 | | | 3,605,570 | | |
| Married couple families | 3,030 | 76% | 105 | 16,325 | 74% | 102 | 2,610,030 | 72% | 100 |
| With no children at home | 1,948 | 49% | 161 | 9,370 | 42% | 140 | 1,089,180 | 30% | 100 |
| With children at home | 1,078 | 27% | 64 | 6,950 | 31% | 75 | 1,520,470 | 42% | 100 |
| 1 child | 434 | 11% | 70 | 2,705 | 12% | 79 | 557,960 | 15% | 100 |
| 2 children | 449 | 11% | 60 | 2,975 | 13% | 72 | 676,150 | 19% | 100 |
| 3 or more children | 158 | 4% | 50 | 1,210 | 5% | 69 | 285,710 | 8% | 100 |
| Common-law families | 512 | 13% | 117 | 2,935 | 13% | 122 | 393,280 | 11% | 100 |
| With no children at home | 356 | 9% | 137 | 1,770 | 8% | 123 | 235,295 | 7% | 100 |
| With children at home | 168 | 4% | 96 | 1,245 | 6% | 129 | 157,925 | 4% | 100 |
| 1 child | 73 | 2% | 85 | 610 | 3% | 129 | 77,365 | 2% | 100 |
| 2 children | 62 | 2% | 101 | 445 | 2% | 130 | 55,755 | 2% | 100 |
| 3 or more children | 20 | 0% | 71 | 180 | 1% | 115 | 25,460 | 1% | 100 |
| Lone-parent families | 445 | 11% | 67 | 2,805 | 13% | 76 | 602,835 | 17% | 100 |
| Male parent | 101 | 3% | 77 | 670 | 3% | 93 | 117,780 | 3% | 100 |
| 1 child | 75 | 2% | 87 | 460 | 2% | 96 | 77,915 | 2% | 100 |
| 2 children | 30 | 1% | 86 | 185 | 1% | 96 | 31,360 | 1% | 100 |
| 3 or more children | 1 | 0% | 14 | 65 | 0% | 118 | 8,955 | 0% | 100 |
| Female parent | 348 | 9% | 65 | 2,180 | 10% | 73 | 484,740 | 13% | 100 |
| 1 child | 241 | 6% | 77 | 1,300 | 6% | 75 | 281,360 | 8% | 100 |
| 2 children | 105 | 3% | 65 | 600 | 3% | 67 | 145,110 | 4% | 100 |
| 3 or more children | 31 | 1% | 48 | 205 | 1% | 57 | 58,825 | 2% | 100 |

Source: Statistics Canada Census, 2011.

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 | Fenelon Falls Trade Area | | | City of Kawartha Lakes | | | Ontario | | |
|--|--------------------------|-----|-------|------------------------|-----|-------|-----------|-----|-------|
| | | % | Index | | % | Index | | % | Index |
| 2015 Occupied Private Dwellings by Tenure | 6,298 | | 100 | 31,761 | | 100 | 5,323,390 | | 100 |
| Owner | 5,337 | 85% | 116 | 27,156 | 86% | 117 | 3,879,655 | 73% | 100 |
| Renter | 961 | 15% | 56 | 4,605 | 14% | 54 | 1,437,633 | 27% | 100 |
| 2015 Occupied Private Dwellings by Structure Type | 6,298 | | 100 | 31,761 | | 100 | 5,323,390 | | 100 |
| Single-detached house | 5,518 | 88% | 158 | 26,850 | 85% | 153 | 2,949,434 | 55% | 100 |
| Semi-detached house | 56 | 1% | 16 | 545 | 2% | 30 | 304,623 | 6% | 100 |
| Row house | 141 | 2% | 26 | 567 | 2% | 21 | 457,234 | 9% | 100 |
| Apartment; building that has fewer than five storeys | 483 | 8% | 76 | 2,190 | 7% | 68 | 539,012 | 10% | 100 |
| Apartment; building that has five or more storeys | 8 | 0% | 1 | 666 | 2% | 13 | 874,181 | 16% | 100 |
| Apartment; duplex | 64 | 1% | 32 | 766 | 2% | 75 | 172,219 | 3% | 100 |
| Other single-attached house | 11 | 0% | 97 | 56 | 0% | 96 | 9,813 | 0% | 100 |
| Movable dwelling | 15 | 0% | 73 | 121 | 0% | 120 | 16,874 | 0% | 100 |

Source: Statistics Canada Census, 2011.

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 siting 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 | Fenelon Falls Trade Area | | | City of Kawartha Lakes | | | Ontario | | |
|---|--------------------------|-----|-------|------------------------|-----|-------|------------------|-----|-------|
| | | % | Index | | % | Index | | % | Index |
| 2015 Population 25 to 64 years by Educational Attainment | 7,127 | | | 40,097 | | | 7,626,425 | | |
| No certificate, diploma or degree | 1,017 | 14% | 143 | 5,473 | 14% | 137 | 759,673 | 10% | 100 |
| High school diploma or equivalent | 2,167 | 30% | 126 | 12,045 | 30% | 124 | 1,842,930 | 24% | 100 |
| Apprenticeship or trades certificate or diploma | 817 | 11% | 165 | 4,517 | 11% | 162 | 529,862 | 7% | 100 |
| College, CEGEP or other non university certificate or diploma | 1,999 | 28% | 112 | 12,457 | 31% | 124 | 1,904,410 | 25% | 100 |
| University certificate or diploma below bachelor level | 91 | 1% | 38 | 245 | 1% | 18 | 258,329 | 3% | 100 |
| Bachelor's degree | 653 | 9% | 48 | 3,720 | 9% | 48 | 1,463,291 | 19% | 100 |
| University certificate, diploma or degree above bachelor level | 383 | 5% | 47 | 1,640 | 4% | 36 | 867,930 | 11% | 100 |

Source: Statistics Canada Census, 2011.

3.1.10 Employment

Employment rates are another strong indicator of the spending power of residents. If the market has a 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 11 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 | Fenelon Falls Trade Area | | | City of Kawartha Lakes | | | Ontario | | |
|---|--------------------------|-----|-------|------------------------|-----|-------|------------|-----|-------|
| | | % | Index | | % | Index | | % | Index |
| 2015 Population 15 years and over by Labour Force Activity | 12,677 | | | 65,788 | | | 11,456,039 | | |
| In the labour force | 6,022 | 48% | 73 | 35,908 | 55% | 84 | 7,458,267 | 65% | 100 |
| Not in the labour force | 6,654 | 52% | 150 | 29,880 | 45% | 130 | 3,997,772 | 35% | 100 |
| Participation Rate | 47.5% | | 73 | 54.6% | | 84 | 65.1% | | 100 |

Source: Statistics Canada Census, 2011.

3.1.11 Occupations

Many employers use the concentration of workers as another gauge of a market's set of preferences. Examples include specialty apparel stores thrive on middle to upper income areas. Office supply stores are especially sensitive to the occupational profile.

Table 12. Occupations

| Occupations | Fenelon Falls Trade Area | | | City of Kawartha lakes | | | Ontario | | |
|---|--------------------------|-----|-----|------------------------|-----|-----|-----------|-----|-----|
| | | % | | % | | | % | | |
| 2015 Labour Force by Occupation | 6,022 | | | 35,908 | | | 7,458,267 | | |
| Management | 734 | 12% | 113 | 4,579 | 13% | 119 | 801,320 | 11% | 100 |
| Business, finance & administrative | 967 | 16% | 86 | 5,053 | 14% | 76 | 1,385,313 | 19% | 100 |
| Natural & applied sciences | 89 | 1% | 24 | 304 | 1% | 14 | 455,185 | 6% | 100 |
| Health | 353 | 6% | 150 | 1,906 | 5% | 135 | 292,636 | 4% | 100 |
| Social science, education, government and religion | 455 | 8% | 66 | 3,498 | 10% | 85 | 857,026 | 11% | 100 |
| Art, culture, recreation and sport | 0 | 0% | | 66 | 0% | 16 | 85,703 | 1% | 100 |
| Sales and service | 1,862 | 31% | 111 | 10,049 | 28% | 100 | 2,079,110 | 28% | 100 |
| Trades, transport and equipment operators and related | 1,509 | 25% | 161 | 9,405 | 26% | 168 | 1,161,777 | 16% | 100 |
| Primary industry-specific | 23 | 0% | 91 | 253 | 1% | 165 | 31,766 | 0% | 100 |
| Processing, manufacturing and utilities | 30 | 0% | 15 | 745 | 2% | 63 | 245,672 | 3% | 100 |
| Occupation - Not applicable | 0 | 0% | | 50 | 0% | 17 | 62,759 | 1% | 100 |

Source: Statistics Canada Census, 2011.

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. Note that the sum of the ethnic groups in this table is greater than the population in private households because a person may report more than one ethnic origin.

Table 13. Ethic Origins

| Ethnic Origins | Fenelon Falls Trade Area | | | City of Kawartha lakes | | | Ontario | | |
|---|--------------------------|------|-----|------------------------|-----|-----|------------|------|-----|
| | | % | | % | | | % | | |
| 2015 Total Population in Private Households By Selected Ethnic Origins | 14,118 | | 100 | 76,030 | | 100 | 13,674,794 | | 100 |
| North American Aboriginal origins | 307 | 2% | 75 | 1,922 | 3% | 87 | 396,554 | 3% | 100 |
| First Nations (North American Indian) | 200 | 1% | 67 | 1,123 | 1% | 69 | 290,866 | 2% | 100 |
| Other North American origins | 5,031 | 36% | 149 | 29,085 | 38% | 160 | 3,274,118 | 24% | 100 |
| Canadian | 4,865 | 34% | 150 | 28,371 | 37% | 162 | 3,150,599 | 23% | 100 |
| European origins | 11,367 | 81% | 124 | 60,199 | 79% | 122 | 8,859,677 | 65% | 100 |
| British Isles origins | 9,909 | 70% | 179 | 51,489 | 68% | 173 | 5,352,736 | 39% | 100 |
| English | 6,682 | 47% | 207 | 33,296 | 44% | 191 | 3,130,774 | 23% | 100 |
| Irish | 4,061 | 29% | 178 | 21,709 | 29% | 177 | 2,205,013 | 16% | 100 |
| Scottish | 3,873 | 27% | 169 | 21,020 | 28% | 170 | 2,218,633 | 16% | 100 |
| French origins | 1,052 | 7% | 72 | 7,325 | 10% | 93 | 1,424,101 | 10% | 100 |
| French | 1,047 | 7% | 71 | 7,341 | 10% | 93 | 1,422,951 | 10% | 100 |
| Western European origins (except French origins) | 1,957 | 0.14 | 105 | 11,706 | 0 | 116 | 1,812,875 | 0.13 | 100 |
| Dutch | 677 | 5% | 137 | 3,931 | 5% | 148 | 478,348 | 3% | 100 |
| German | 1,223 | 9% | 98 | 7,297 | 10% | 109 | 1,203,938 | 9% | 100 |
| Northern European origins (except British Isles origins) | 133 | 1% | 65 | 593 | 1% | 54 | 197,758 | 1% | 100 |
| Eastern European origins | 901 | 6% | 68 | 4,224 | 6% | 59 | 1,281,977 | 9% | 100 |
| Polish | 188 | 1% | 41 | 995 | 1% | 41 | 441,561 | 3% | 100 |
| Russian | 37 | 0% | 25 | 140 | 0% | 17 | 147,515 | 1% | 100 |
| Ukrainian | 386 | 3% | 129 | 1,158 | 2% | 72 | 290,368 | 2% | 100 |
| Southern European origins | 460 | 3% | 25 | 2,939 | 4% | 30 | 1,781,585 | 13% | 100 |
| Italian | 183 | 1% | 20 | 1,457 | 2% | 29 | 898,610 | 7% | 100 |
| Caribbean origins | 17 | 0% | 4 | 120 | 0% | 6 | 379,163 | 3% | 100 |
| Latin, Central and South American origins | 0 | 0% | 0 | 61 | 0% | 4 | 248,536 | 2% | 100 |
| African origins | 1 | 0 | 0 | 67 | 0 | 4 | 314,159 | 0.02 | 100 |
| Asian origins | 229 | 2% | 8 | 734 | 1% | 5 | 2,827,308 | 21% | 100 |
| West Central Asian and Middle Eastern origins | 0 | 0% | 0 | 37 | 0% | 2 | 394,762 | 3% | 100 |
| South Asian origins | 22 | 0% | 2 | 203 | 0% | 3 | 1,069,420 | 8% | 100 |
| East Indian | 22 | 0% | 3 | 123 | 0% | 3 | 711,249 | 5% | 100 |
| East and Southeast Asian origins | 165 | 1% | 12 | 387 | 1% | 5 | 1,301,092 | 10% | 100 |
| Chinese | 0 | 0% | 0 | 107 | 0% | 3 | 744,780 | 5% | 100 |
| Filipino | 0 | 0% | 0 | 21 | 0% | 1 | 286,870 | 2% | 100 |

Source: Statistics Canada Census, 2011.

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

| Immigrants | Fenelon Falls Trade Area | | City of Kawartha Lakes | | Ontario | |
|--|--------------------------|-------|--------------------------|-------|----------------|-------|
| 2015 Total Population in Private Households by Immigrant Status | 13,873 | | 73,206 | | 13,052,570 | |
| 2015 Total Immigrants by Selected Places of Birth | 1,297 | | 5,535 | | 3,734,380 | |
| Top 5 Immigrant Places of Birth | United Kingdom | 6.84% | United Kingdom | 5.58% | United Kingdom | 3.64% |
| | Korea, South | 1.11% | Germany | 0.44% | India | 2.65% |
| | Germany | 0.40% | Netherlands | 0.35% | China | 2.35% |
| | Netherlands | 0.35% | United States of America | 0.24% | Philippines | 1.75% |
| | Other Places in Europe | 0.10% | Korea, South | 0.23% | Italy | 1.56% |

Source: Statistics Canada Census, 2011.

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 | Fenelon Falls Trade Area | | City of Kawartha Lakes | | Ontario | |
|---|--------------------------|----|------------------------|----|-------------|-----|
| | | % | | % | | % |
| 2015 Base Year Total Population in Private Households | 14,118 | | 76,030 | | 13,674,794 | |
| Total Visible Minority Population | 261 | 1% | 914 | 1% | 3,567,848 | 26% |
| Top 3 Visible Minorities | Korean | | South Asian | | South Asian | |
| | South Asian | | Korean | | Chinese | |
| | Black | | Chinese | | Black | |

Source: Statistics Canada Census, 2011.

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 (2012)

- *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

| 2015 CanEx - Expenditures Summary | Fenelon Falls Trade Area | | | | City of Kawartha Lakes | | | | Ontario | | | |
|--|--------------------------|---------------------------------|-----|-------|------------------------|---------------------------------|-----|-------|----------------------|---------------------------------|-----|-------|
| | Total Expenditure | Expenditure per Household | % | Index | Total Expenditure | Expenditure per Household | % | Index | Total Expenditure | Expenditure per Household | % | Index |
| Total expenditure | \$465,693,086 | \$73,945 | | | \$2,403,189,937 | \$75,665 | | | \$459,347,372,707 | \$86,289 | | |
| Total current consumption | \$341,434,060 | \$54,215 | 73% | 104 | \$1,758,867,867 | \$55,378 | 73% | 104 | \$323,031,862,570 | \$60,682 | 70% | 100 |
| Food | \$43,798,245 | \$6,955 | 9% | 96 | \$234,530,417 | \$7,384 | 10% | 100 | \$44,987,822,458 | \$8,451 | 10% | 100 |
| Shelter | \$85,244,550 | \$13,536 | 18% | 91 | \$453,878,178 | \$14,290 | 19% | 94 | \$92,341,766,563 | \$17,346 | 20% | 100 |
| Household operation | \$24,381,371 | \$3,871 | 5% | 113 | \$123,982,059 | \$3,904 | 5% | 111 | \$21,278,746,761 | \$3,997 | 5% | 100 |
| Household furnishings and equipment | \$14,108,866 | \$2,240 | 3% | 106 | \$74,193,874 | \$2,336 | 3% | 108 | \$13,071,090,915 | \$2,455 | 3% | 100 |
| Clothing | \$16,281,936 | \$2,585 | 3% | 82 | \$89,930,404 | \$2,831 | 4% | 87 | \$19,683,268,383 | \$3,698 | 4% | 100 |
| Transportation | \$73,748,531 | \$11,710 | 16% | 120 | \$370,049,387 | \$11,651 | 15% | 117 | \$60,686,817,443 | \$11,400 | 13% | 100 |
| Health care | \$14,525,641 | \$2,306 | 3% | 126 | \$72,327,146 | \$2,277 | 3% | 122 | \$11,340,902,550 | \$2,130 | 2% | 100 |
| Personal care | \$6,744,110 | \$1,071 | 1% | 89 | \$37,480,429 | \$1,180 | 2% | 96 | \$7,447,746,228 | \$1,399 | 2% | 100 |
| Recreation | \$35,642,071 | \$5,659 | 8% | 135 | \$162,201,135 | \$5,107 | 7% | 119 | \$25,992,537,176 | \$4,883 | 6% | 100 |
| Reading materials and other printed matter | \$1,727,868 | \$274 | 0% | 104 | \$9,183,275 | \$289 | 0% | 107 | \$1,646,035,458 | \$309 | 0% | 100 |
| Education | \$3,475,931 | \$552 | 1% | 49 | \$25,110,027 | \$791 | 1% | 69 | \$6,947,804,169 | \$1,305 | 2% | 100 |
| Tobacco products and alcoholic beverages | \$10,737,976 | \$1,705 | 2% | 116 | \$56,734,849 | \$1,786 | 2% | 119 | \$9,104,499,584 | \$1,710 | 2% | 100 |
| Games of chance | \$2,394,107 | \$380 | 1% | 155 | \$10,185,076 | \$321 | 0% | 128 | \$1,521,995,519 | \$286 | 0% | 100 |
| Miscellaneous expenditures | \$8,622,754 | \$1,369 | 2% | 122 | \$39,081,373 | \$1,230 | 2% | 107 | \$6,980,695,516 | \$1,311 | 2% | 100 |
| Personal taxes | \$87,103,088 | \$13,831 | 19% | 87 | \$450,678,807 | \$14,190 | 19% | 87 | \$98,988,137,713 | \$18,595 | 22% | 100 |
| Personal insurance payments and pension contributions | \$24,155,936 | \$3,836 | 5% | 96 | \$128,460,260 | \$4,045 | 5% | 99 | \$24,908,219,871 | \$4,679 | 5% | 100 |
| Gifts of money and contributions | \$12,999,999 | \$2,064 | 3% | 103 | \$65,182,878 | \$2,052 | 3% | 100 | \$12,419,040,243 | \$2,333 | 3% | 100 |

Source: MapInfo Canada, 2015.

4.1.2 Food

| 2015 CanEx - Expenditures Food | Fenelon Falls Trade Area | | | | City of Kawartha Lakes | | | | Ontario | | | |
|------------------------------------|--------------------------|---------------------------------|-----|-------|------------------------|---------------------------------|-----|-------|----------------------|---------------------------------|-----|-------|
| | Total Expenditure | Expenditure per Household | % | Index | Total Expenditure | Expenditure per Household | % | Index | Total Expenditure | Expenditure per Household | % | Index |
| Food | \$43,798,245 | \$6,955 | | | \$234,530,417 | \$7,384 | | | \$44,987,822,458 | \$8,451 | | |
| Food purchased from stores | \$33,911,877 | \$5,385 | 77% | 103 | \$181,682,677 | \$5,720 | 77% | 103 | \$33,765,291,370 | \$6,343 | 75% | 100 |
| Locally and on day trips | \$32,902,202 | \$5,224 | 75% | 103 | \$176,402,761 | \$5,554 | 75% | 103 | \$32,893,727,906 | \$6,179 | 73% | 100 |
| While on trips overnight or longer | \$1,009,674 | \$160 | 2% | 119 | \$5,279,931 | \$166 | 2% | 116 | \$871,563,636 | \$164 | 2% | 100 |
| Board paid to private households | \$93,316 | \$15 | 0% | 54 | \$937,186 | \$30 | 0% | 101 | \$177,162,818 | \$33 | 0% | 100 |
| Day board and children's lunches | \$38,327 | \$6 | 0% | 35 | \$297,498 | \$9 | 0% | 51 | \$110,992,294 | \$21 | 0% | 100 |
| While on trips overnight or longer | \$54,989 | \$9 | 0% | 85 | \$639,691 | \$20 | 0% | 185 | \$66,170,485 | \$12 | 0% | 100 |
| Food purchased from restaurants | \$9,793,052 | \$1,555 | 22% | 91 | \$51,910,553 | \$1,634 | 22% | 90 | \$11,045,368,065 | \$2,075 | 25% | 100 |

Source: MapInfo Canada, 2015.

4.1.3 Shelter

| 2015 CanEx - Expenditures | Fenelon Falls Trade Area | | | | City of Kawartha Lakes | | | | Ontario | | | |
|---|--------------------------|-----------------|------------|-----------|------------------------|-----------------|------------|-----------|------------------------|-----------------|------------|------------|
| Shelter | Total Expenditure | Expenditure per | % | Index | Total Expenditure | Expenditure per | % | Index | Total Expenditure | Expenditure per | % | Index |
| Shelter | \$85,244,550 | \$13,536 | | | \$453,878,178 | \$14,290 | | | \$92,341,766,563 | \$17,346 | | |
| Principal accommodation | \$78,189,883 | \$12,415 | 92% | 79 | \$420,068,876 | \$13,226 | 93% | 82 | \$85,823,658,051 | \$16,122 | 93% | 100 |
| Rented living quarters | \$10,133,129 | \$1,609 | | | \$57,657,645 | \$1,815 | | | \$16,410,324,945 | \$3,083 | | |
| Rent | \$9,900,531 | \$1,572 | 98% | 100 | \$56,372,099 | \$1,775 | 98% | 100 | \$16,096,616,391 | \$3,024 | 98% | 100 |
| Tenants' maintenance, repairs and alterations | \$63,530 | \$10 | 1% | 87 | \$378,881 | \$12 | 1% | 89 | \$120,597,183 | \$23 | 1% | 100 |
| Tenants' insurance premiums | \$169,072 | \$27 | 2% | 117 | \$906,672 | \$29 | 2% | 134 | \$193,110,201 | \$36 | 1% | 100 |
| Owned living quarters | \$50,764,287 | \$8,061 | | | \$271,453,379 | \$8,547 | | | \$55,071,143,016 | \$10,345 | | |
| Regular mortgage payments | \$28,332,917 | \$4,499 | 56% | 98 | \$160,814,851 | \$5,063 | 59% | 98 | \$33,170,839,417 | \$6,231 | 60% | 100 |
| Repairs and maintenance | \$2,742,008 | \$435 | 5% | 118 | \$13,460,043 | \$424 | 5% | 125 | \$2,182,881,287 | \$410 | 4% | 100 |
| Condominium charges | \$684,137 | \$109 | 1% | 38 | \$3,224,866 | \$102 | 1% | 38 | \$1,733,976,561 | \$326 | 3% | 100 |
| Property taxes | \$9,922,980 | \$1,576 | 20% | 100 | \$51,476,072 | \$1,621 | 19% | 96 | \$10,840,179,268 | \$2,036 | 20% | 100 |
| Homeowners' insurance premiums | \$3,498,808 | \$556 | 7% | 131 | \$18,330,548 | \$577 | 7% | 132 | \$2,817,312,222 | \$529 | 5% | 100 |
| Other expenditures for owned living quarters | \$5,583,435 | \$887 | 11% | 115 | \$24,146,968 | \$760 | 9% | 113 | \$4,325,946,584 | \$813 | 8% | 100 |
| Commissions for sale of real estate | \$2,500,068 | \$397 | 5% | 120 | \$9,976,515 | \$314 | 4% | 116 | \$1,739,645,708 | \$327 | 3% | 100 |
| Legal fees related to the dwelling(s) | \$775,365 | \$123 | 2% | 105 | \$3,229,266 | \$102 | \$0 | 100 | \$656,825,395 | \$123 | \$0 | 100 |
| Mortgage insurance premiums | \$765,987 | \$122 | 2% | 136 | \$3,906,684 | \$123 | 1% | 139 | \$571,926,048 | \$107 | 1% | 100 |
| Appraisals, surveying and mortgage penalties | \$628,703 | \$100 | 1% | 132 | \$2,958,269 | \$93 | 1% | 134 | \$448,883,458 | \$84 | 1% | 100 |
| Transfer taxes and land registration fees | \$913,313 | \$145 | 2% | 91 | \$4,076,240 | \$128 | 2% | 91 | \$908,665,482 | \$171 | 2% | 100 |
| Water, fuel and electricity | \$17,292,446 | \$2,746 | 34% | 132 | \$90,957,809 | \$2,864 | 34% | 129 | \$14,342,164,578 | \$2,694 | 26% | 100 |
| Water and sewage | \$2,233,918 | \$355 | 4% | 116 | \$10,221,974 | \$322 | 4% | 103 | \$2,004,100,839 | \$376 | 4% | 100 |
| Electricity | \$8,526,548 | \$1,354 | 17% | 139 | \$46,232,627 | \$1,456 | 17% | 141 | \$6,658,948,314 | \$1,251 | 12% | 100 |
| Natural Gas | \$4,478,734 | \$711 | 9% | 104 | \$22,578,789 | \$711 | 8% | 96 | \$4,752,248,512 | \$893 | 9% | 100 |
| Other Fuel | \$2,053,241 | \$326 | | 195 | \$11,924,413 | \$375 | | 216 | \$926,866,020 | \$174 | | 100 |
| Other accommodation | \$7,054,668 | \$1,120 | | | \$33,809,282 | \$1,064 | | | \$6,518,108,112 | \$1,224 | | |
| Owned vacation home | \$2,443,001 | \$388 | 35% | 91 | \$10,796,446 | \$340 | 32% | 94 | \$2,210,773,655 | \$415 | 34% | 100 |

| 2015 CanEx - Expenditures | Fenelon Falls Trade Area | | | | City of Kawartha Lakes | | | | Ontario | | | |
|--|--------------------------|-------|-----|-----|------------------------|-------|-----|-----|-----------------|-------|-----|-----|
| Repairs and maintenance | \$667,344 | \$106 | 9% | 90 | \$2,884,785 | \$91 | 9% | 77 | \$720,173,137 | \$135 | 11% | 100 |
| Property taxes and sewage charges | \$873,388 | \$139 | 12% | 91 | \$4,032,693 | \$127 | 12% | 99 | \$785,137,852 | \$147 | 12% | 100 |
| Insurance premiums | \$283,995 | \$45 | 4% | 91 | \$1,244,415 | \$39 | 4% | 101 | \$238,592,753 | \$45 | 4% | 100 |
| Electricity, water and fuel | \$456,280 | \$72 | 6% | 100 | \$1,999,884 | \$63 | 6% | 115 | \$335,164,086 | \$63 | 5% | 100 |
| Other expenses for owned vacation home | \$161,984 | \$26 | 2% | 71 | \$634,652 | \$20 | 2% | 93 | \$131,705,338 | \$25 | 2% | 100 |
| Traveller accommodation | \$4,611,667 | \$732 | 65% | 105 | \$23,012,833 | \$725 | 68% | 103 | \$4,307,334,262 | \$809 | 66% | 100 |
| Hotels and motels | \$3,029,126 | \$481 | 43% | 95 | \$15,130,983 | \$476 | 45% | 94 | \$3,094,753,815 | \$581 | 47% | 100 |
| Other accommodation away from home | \$1,582,543 | \$251 | 22% | 130 | \$7,881,847 | \$248 | 23% | 125 | \$1,212,579,596 | \$228 | 19% | 100 |

Source: MapInfo Canada, 2015.

4.1.4 Household Operation

| 2015 CanEx - Expenditures Household Operation | Fenelon Falls Trade Area | | | | City of Kawartha Lakes | | | | Ontario | | | |
|--|--------------------------|---------------------------------|-----|-------|------------------------|---------------------------------|-----|-------|----------------------|---------------------------------|-----|-------|
| | Total Expenditure | Expenditure per Household | % | Index | Total Expenditure | Expenditure per Household | % | Index | Total Expenditure | Expenditure per Household | % | Index |
| Household operation | \$24,381,371 | \$3,871 | | | \$123,982,059 | \$3,904 | | | \$21,278,746,761 | \$3,997 | | |
| Telephone | \$4,635,024 | \$736 | 19% | 109 | \$23,736,342 | \$747 | 19% | 109 | \$3,727,136,168 | \$700 | 18% | 100 |
| Purchase of telephones and equipment | \$392,554 | \$62 | 2% | 96 | \$1,950,779 | \$61 | 2% | 94 | \$357,255,682 | \$67 | 2% | 100 |
| Telephone services | \$4,242,470 | \$674 | 17% | 110 | \$21,785,559 | \$686 | 18% | 111 | \$3,369,880,141 | \$633 | 16% | 100 |
| Cell phone, pager and handheld text messaging services | \$3,105,296 | \$493 | 13% | 77 | \$16,435,155 | \$517 | 13% | 80 | \$3,540,940,004 | \$665 | 17% | 100 |
| Internet access services | \$1,875,031 | \$298 | 8% | 86 | \$9,952,480 | \$313 | 8% | 89 | \$1,911,186,937 | \$359 | 9% | 100 |
| On-line Services | \$47,183 | \$7 | 0% | 58 | \$295,917 | \$9 | 0% | 72 | \$70,434,958 | \$13 | 0% | 100 |
| Postal and other communication services | \$449,916 | \$71 | 2% | 97 | \$2,398,495 | \$76 | 2% | 101 | \$405,842,574 | \$76 | 2% | 100 |
| Child care expenses | \$1,985,306 | \$315 | 8% | 82 | \$9,696,763 | \$305 | 8% | 79 | \$2,113,519,874 | \$397 | 10% | 100 |
| Child care outside the home | \$1,575,901 | \$250 | 6% | 83 | \$7,574,852 | \$238 | 6% | 78 | \$1,658,862,758 | \$312 | 8% | 100 |
| Day-care centres | \$1,162,432 | \$185 | 5% | 85 | \$5,566,330 | \$175 | 4% | 81 | \$1,186,573,718 | \$223 | 6% | 100 |
| Other child care outside the home | \$413,471 | \$66 | 2% | 76 | \$2,008,515 | \$63 | 2% | 73 | \$472,289,011 | \$89 | 2% | 100 |
| Child care in the home | \$409,402 | \$65 | 2% | 79 | \$2,121,908 | \$67 | 2% | 80 | \$454,656,891 | \$85 | 2% | 100 |
| Domestic and other custodial services | \$998,646 | \$159 | 4% | 69 | \$4,545,808 | \$143 | 4% | 62 | \$1,266,816,940 | \$238 | 6% | 100 |
| Pet expenses | \$4,304,510 | \$683 | 18% | 134 | \$20,941,441 | \$659 | 17% | 128 | \$2,799,710,963 | \$526 | 13% | 100 |
| Pet food | \$1,884,127 | \$299 | 8% | 134 | \$9,921,896 | \$312 | 8% | 139 | \$1,227,203,958 | \$231 | 6% | 100 |
| Purchase of pets and related pet goods | \$451,051 | \$72 | 2% | 112 | \$2,533,684 | \$80 | 2% | 123 | \$352,741,994 | \$66 | 2% | 100 |
| Veterinarian and other services | \$1,969,332 | \$313 | 8% | 141 | \$8,485,856 | \$267 | 7% | 119 | \$1,219,764,899 | \$229 | 6% | 100 |
| Household cleaning supplies | \$1,641,730 | \$261 | 7% | 99 | \$8,996,486 | \$283 | 7% | 107 | \$1,444,437,556 | \$271 | 7% | 100 |
| Detergent and other soaps | \$974,484 | \$155 | 4% | 97 | \$5,305,119 | \$167 | 4% | 104 | \$877,328,986 | \$165 | 4% | 100 |
| Other household cleaning supplies | \$667,243 | \$106 | 3% | 103 | \$3,691,361 | \$116 | 3% | 112 | \$567,108,364 | \$107 | 3% | 100 |
| Paper, plastic and foil household supplies | \$2,054,973 | \$326 | 8% | 100 | \$10,964,829 | \$345 | 9% | 104 | \$1,802,272,448 | \$339 | 8% | 100 |
| Stationery (excluding school supplies) | \$457,484 | \$73 | 2% | 105 | \$2,314,923 | \$73 | 2% | 104 | \$382,045,674 | \$72 | 2% | 100 |
| Other paper and plastic supplies | \$1,597,489 | \$254 | 7% | 98 | \$8,649,908 | \$272 | 7% | 105 | \$1,420,226,844 | \$267 | 7% | 100 |
| Other paper supplies | \$1,094,609 | \$174 | 4% | 97 | \$5,943,908 | \$187 | 5% | 104 | \$982,774,941 | \$185 | 5% | 100 |
| Plastic and foils supplies | \$502,879 | \$80 | 2% | 100 | \$2,706,010 | \$85 | 2% | 106 | \$437,451,870 | \$82 | 2% | 100 |
| Garden supplies and services | \$2,383,601 | \$378 | 10% | 129 | \$11,527,381 | \$363 | 9% | 123 | \$1,610,581,159 | \$303 | 8% | 100 |

| 2015 CanEx - Expenditures | Fenelon Falls Trade Area | | | | City of Kawartha Lakes | | | | Ontario | | | |
|---|--------------------------|-------|----|-----|------------------------|-------|----|-----|---------------|-------|----|-----|
| Nursery and greenhouse stock, cut flowers, and decorative plants | \$1,123,634 | \$178 | 5% | 115 | \$5,475,959 | \$172 | 4% | 110 | \$855,752,278 | \$161 | 4% | 100 |
| Fertilizers, herbicides, insecticides, pesticides, soil and soil conditioners | \$365,490 | \$58 | 1% | 124 | \$1,836,736 | \$58 | 1% | 123 | \$256,220,307 | \$48 | 1% | 100 |
| Horticultural services, snow and garbage removal | \$894,479 | \$142 | 4% | 157 | \$4,214,686 | \$133 | 3% | 145 | \$498,608,472 | \$94 | 2% | 100 |
| Other household supplies | \$900,154 | \$143 | 4% | 134 | \$4,490,944 | \$141 | 4% | 132 | \$585,861,496 | \$110 | 3% | 100 |

Source: MapInfo Canada, 2015.

4.1.5 Household Furnishings

| 2015 CanEx - Expenditures Household furnishings | Fenelon Falls Trade Area | | | | City of Kawartha Lakes | | | | Ontario | | | |
|--|--------------------------|---------------------------------|-----|-------|------------------------|---------------------------------|-----|-------|----------------------|---------------------------------|-----|-------|
| | Total Expenditure | Expenditure per Household | % | Index | Total Expenditure | Expenditure per Household | % | Index | Total Expenditure | Expenditure per Household | % | Index |
| Household furnishings | \$6,638,024 | \$1,054 | | | \$35,017,530 | \$1,103 | | | \$7,135,657,842 | \$1,340 | | |
| Furniture | \$4,333,903 | \$688 | 65% | 97 | \$24,228,970 | \$763 | 69% | 102 | \$4,823,296,050 | \$906 | 68% | 100 |
| Rugs, mats and underpadding | \$251,669 | \$40 | 4% | 80 | \$1,353,751 | \$43 | 4% | 82 | \$337,608,485 | \$63 | 5% | 100 |
| Window coverings and household textiles | \$1,224,919 | \$194 | 18% | 123 | \$5,409,759 | \$170 | 15% | 103 | \$1,070,550,663 | \$201 | 15% | 100 |
| Art, antiques and decorative ware | \$827,536 | \$131 | 12% | 98 | \$4,025,056 | \$127 | 11% | 91 | \$904,202,162 | \$170 | 13% | 100 |
| Works of art, carvings and vases | \$453,177 | \$72 | 7% | 91 | \$2,222,376 | \$70 | 6% | 85 | \$534,924,562 | \$100 | 7% | 100 |
| Antiques | \$93,142 | \$15 | 1% | 115 | \$451,367 | \$14 | 1% | 105 | \$87,245,036 | \$16 | 1% | 100 |
| Glass mirrors, and mirror and picture frames | \$281,215 | \$45 | 4% | 107 | \$1,351,313 | \$43 | 4% | 98 | \$282,032,417 | \$53 | 4% | 100 |

Source: MapInfo Canada, 2015.

4.1.6 Household Equipment

| 2015 CanEx - Expenditures Household Equipment | Fenelon Falls Trade Area | | | | City of Kawartha Lakes | | | | Ontario | | | |
|---|--------------------------|---------------------------------|-----|-------|------------------------|---------------------------------|-----|-------|----------------------|---------------------------------|-----|-------|
| | Total Expenditure | Expenditure per Household | % | Index | Total Expenditure | Expenditure per Household | % | Index | Total Expenditure | Expenditure per Household | % | Index |
| Household equipment | \$6,392,097 | \$1,015 | | | \$34,448,980 | \$1,085 | | | \$5,079,486,334 | \$954 | | |
| Household appliances | \$2,869,551 | \$456 | 45% | 101 | \$14,735,117 | \$464 | 43% | 96 | \$2,265,460,183 | \$426 | 45% | 100 |
| Room air conditioners, portable humidifiers and dehumidifiers | \$172,778 | \$27 | 3% | 95 | \$860,420 | \$27 | 2% | 88 | \$144,685,410 | \$27 | 3% | 100 |
| Refrigerators and freezers | \$784,202 | \$125 | 12% | 109 | \$4,216,450 | \$133 | 12% | 109 | \$569,782,432 | \$107 | 11% | 100 |
| Cooking equipment | \$365,647 | \$58 | 6% | 102 | \$1,762,524 | \$55 | 5% | 91 | \$285,317,453 | \$54 | 6% | 100 |
| Microwave ovens | \$61,569 | \$10 | 1% | 104 | \$307,582 | \$10 | 1% | 96 | \$47,052,248 | \$9 | 1% | 100 |
| Small electric food preparation appliances | \$277,082 | \$44 | 4% | 66 | \$1,591,879 | \$50 | 5% | 71 | \$332,766,439 | \$63 | 7% | 100 |
| Washers and dryers | \$613,443 | \$97 | 10% | 102 | \$3,175,354 | \$100 | 9% | 98 | \$476,510,963 | \$90 | 9% | 100 |
| Sewing machines, vacuum cleaners and other rug cleaning equipment | \$258,200 | \$41 | 4% | 141 | \$1,206,021 | \$38 | 4% | 122 | \$145,491,835 | \$27 | 3% | 100 |
| Portable Dishwashers | \$44,308 | \$7 | 1% | 145 | \$209,876 | \$7 | 1% | 127 | \$24,317,134 | \$5 | 0% | 100 |
| Other electric equipment and appliances | \$190,333 | \$30 | 3% | 86 | \$950,540 | \$30 | 3% | 79 | \$176,351,786 | \$33 | 3% | 100 |
| Attachments and parts for major appliances | \$101,981 | \$16 | 2% | 128 | \$454,463 | \$14 | 1% | 106 | \$63,183,997 | \$12 | 1% | 100 |
| Home and workshop tools and equipment | \$672,750 | \$107 | 11% | 106 | \$3,815,249 | \$120 | 11% | 112 | \$504,283,703 | \$95 | 10% | 100 |
| Power tools and equipment | \$404,115 | \$64 | 6% | 113 | \$2,292,871 | \$72 | 7% | 118 | \$285,395,160 | \$54 | 6% | 100 |
| Other tools | \$268,633 | \$43 | 4% | 98 | \$1,522,372 | \$48 | 4% | 103 | \$218,888,468 | \$41 | 4% | 100 |
| Lawn, garden and snow-removal tools and equipment | \$1,238,100 | \$197 | 19% | 140 | \$7,060,715 | \$222 | 20% | 148 | \$701,341,517 | \$132 | 14% | 100 |
| Power lawn, garden and snow removal equipment | \$1,055,801 | \$168 | 17% | 156 | \$5,922,111 | \$186 | 17% | 162 | \$539,033,230 | \$101 | 11% | 100 |
| Other lawn, garden and snow removal equipment | \$182,302 | \$29 | 3% | 89 | \$1,138,606 | \$36 | 3% | 103 | \$162,308,208 | \$30 | 3% | 100 |
| Lamps and lampshades | \$117,931 | \$19 | 2% | 58 | \$694,942 | \$22 | 2% | 63 | \$162,959,150 | \$31 | 3% | 100 |
| Non-electric kitchen and cooking equipment | \$363,381 | \$58 | 6% | 75 | \$1,980,815 | \$62 | 6% | 76 | \$383,993,056 | \$72 | 8% | 100 |
| Cutlery, flatware and silverware | \$70,685 | \$11 | 1% | 57 | \$407,175 | \$13 | 1% | 61 | \$98,992,307 | \$19 | 2% | 100 |
| Non-electric cleaning equipment | \$248,815 | \$40 | 4% | 86 | \$1,308,010 | \$41 | 4% | 84 | \$229,873,083 | \$43 | 5% | 100 |
| Luggage | \$134,893 | \$21 | 2% | 69 | \$717,285 | \$23 | 2% | 68 | \$155,221,461 | \$29 | 3% | 100 |
| Home security equipment | \$55,784 | \$9 | 1% | 78 | \$354,458 | \$11 | 1% | 92 | \$56,918,480 | \$11 | 1% | 100 |
| Other household equipment, parts and accessories | \$620,206 | \$98 | 10% | 95 | \$3,375,208 | \$106 | 10% | 96 | \$520,443,382 | \$98 | 10% | 100 |
| Maintenance and repairs of furniture and equipment | \$573,724 | \$91 | | | \$2,163,363 | \$68 | | | \$318,410,375 | \$60 | | |
| Furniture, carpeting and household textiles | \$335,380 | \$53 | 58% | 99 | \$1,157,689 | \$36 | 54% | 90 | \$188,718,099 | \$35 | 59% | 100 |
| Major household appliances | \$140,638 | \$22 | 25% | 87 | \$621,312 | \$20 | 29% | 102 | \$89,821,516 | \$17 | 28% | 100 |
| Other maintenance and repairs of furniture and equipment | \$97,705 | \$16 | 17% | 207 | \$384,357 | \$12 | 18% | 162 | \$39,870,607 | \$7 | 13% | 100 |
| Services related to furnishings and equipment | \$505,021 | \$80 | | 79 | \$2,563,991 | \$81 | | 80 | \$537,534,829 | \$101 | | 100 |
| Rental of heating equipment | \$236,687 | \$38 | 47% | 123 | \$1,235,054 | \$39 | 48% | 127 | \$204,330,426 | \$38 | 38% | 100 |
| Other services related to furnishings and equipment | \$79,177 | \$13 | 16% | 107 | \$354,676 | \$11 | 14% | 94 | \$78,914,255 | \$15 | 15% | 100 |
| Home security services | \$189,159 | \$30 | 37% | 79 | \$974,260 | \$31 | 38% | 80 | \$254,290,101 | \$48 | 47% | 100 |

Source: MapInfo Canada, 2015

4.1.7 Clothing

| 2015 CanEx - Expenditures Clothing | Fenelon Falls Trade Area | | | | City of Kawartha Lakes | | | | Ontario | | | |
|--|--------------------------|---------------------------|-----|-------|------------------------|---------------------------|-----|-------|-------------------|---------------------------|-----|-------|
| | Total Expenditure | Expenditure per Household | % | Index | Total Expenditure | Expenditure per Household | % | Index | Total Expenditure | Expenditure per Household | % | Index |
| Clothing | \$16,281,936 | \$2,585 | | 100 | \$89,930,404 | \$2,831 | | 100 | \$19,683,268,383 | \$3,698 | | 100 |
| Women's and Girls' wear (4 years and over) | \$9,115,896 | \$1,447 | 56% | 102 | \$49,964,052 | \$1,573 | 56% | 101 | \$10,827,838,065 | \$2,034 | 55% | 100 |
| Clothing | \$4,869,744 | \$773 | 30% | 67 | \$27,505,026 | \$866 | 31% | 75 | \$6,179,467,000 | \$1,161 | 31% | 100 |
| Footwear | \$1,489,046 | \$236 | 9% | 104 | \$8,057,026 | \$254 | 9% | 101 | \$1,738,860,132 | \$327 | 9% | 100 |
| Athletic footwear | \$491,056 | \$78 | 3% | 105 | \$2,770,146 | \$87 | 3% | 107 | \$566,982,731 | \$107 | 3% | 100 |
| Non-athletic footwear | \$997,991 | \$158 | 6% | 103 | \$5,286,880 | \$166 | 6% | 99 | \$1,171,877,292 | \$220 | 6% | 100 |
| Accessories | \$400,062 | \$64 | 2% | 101 | \$2,210,786 | \$70 | 2% | 101 | \$480,917,643 | \$90 | 2% | 100 |
| Jewellery and watches | \$920,315 | \$146 | 6% | 101 | \$5,210,620 | \$164 | 6% | 104 | \$1,100,150,079 | \$207 | 6% | 100 |
| Watches | \$116,431 | \$18 | 1% | 112 | \$537,026 | \$17 | 1% | 93 | \$125,899,069 | \$24 | 1% | 100 |
| Jewellery | \$803,884 | \$128 | 5% | 100 | \$4,673,593 | \$147 | 5% | 105 | \$974,250,908 | \$183 | 5% | 100 |
| Clothing gifts to non-household members | \$1,436,728 | \$228 | 9% | 131 | \$6,980,594 | \$220 | 8% | 115 | \$1,328,441,780 | \$250 | 7% | 100 |
| Men's and Boys' wear (4 years and over) | \$5,699,455 | \$905 | 35% | 97 | \$32,250,224 | \$1,015 | 36% | 100 | \$7,075,179,744 | \$1,329 | 36% | 100 |
| Clothing | \$3,210,622 | \$510 | 20% | 93 | \$18,209,159 | \$573 | 20% | 95 | \$4,189,586,427 | \$787 | 21% | 100 |
| Footwear | \$1,151,532 | \$183 | 7% | 102 | \$6,638,060 | \$209 | 7% | 106 | \$1,364,769,871 | \$256 | 7% | 100 |
| Athletic footwear | \$542,702 | \$86 | 3% | 99 | \$3,111,778 | \$98 | 3% | 103 | \$661,622,656 | \$124 | 3% | 100 |
| Non-athletic footwear | \$608,827 | \$97 | 4% | 105 | \$3,526,278 | \$111 | 4% | 110 | \$703,146,772 | \$132 | 4% | 100 |
| Accessories | \$231,487 | \$37 | 1% | 95 | \$1,351,855 | \$43 | 2% | 101 | \$293,445,938 | \$55 | 1% | 100 |
| Jewellery and watches | \$175,047 | \$28 | 1% | 55 | \$1,353,027 | \$43 | 2% | 76 | \$387,578,094 | \$73 | 2% | 100 |
| Watches | \$86,843 | \$14 | 1% | 85 | \$557,508 | \$18 | 1% | 99 | \$123,037,546 | \$23 | 1% | 100 |
| Jewellery | \$88,208 | \$14 | 1% | 40 | \$795,533 | \$25 | 1% | 66 | \$264,540,548 | \$50 | 1% | 100 |
| Clothing gifts to non-household members | \$930,762 | \$148 | 6% | 134 | \$4,698,117 | \$148 | 5% | 122 | \$839,798,421 | \$158 | 4% | 100 |
| Children's wear (under 4 years) | \$604,391 | \$96 | 4% | 107 | \$3,265,492 | \$103 | 4% | 105 | \$683,207,991 | \$128 | 3% | 100 |
| Clothing and cloth diapers | \$168,952 | \$27 | 1% | 97 | \$999,409 | \$31 | 1% | 104 | \$210,657,198 | \$40 | 1% | 100 |
| Footwear | \$33,505 | \$5 | 0% | 124 | \$185,700 | \$6 | 0% | 124 | \$32,752,725 | \$6 | 0% | 100 |
| Clothing gifts to non-household members | \$401,933 | \$64 | 2% | 110 | \$2,080,375 | \$66 | 2% | 104 | \$439,798,176 | \$83 | 2% | 100 |
| Clothing material, notions and services | \$862,194 | \$137 | 5% | 95 | \$4,450,635 | \$140 | 5% | 89 | \$1,097,039,906 | \$206 | 6% | 100 |
| Clothing material, yarn, thread and other notions (excluding household textiles) | \$328,316 | \$52 | 2% | 221 | \$1,416,136 | \$45 | 2% | 173 | \$179,449,201 | \$34 | 1% | 100 |
| Services | \$533,878 | \$85 | 3% | 70 | \$3,034,498 | \$96 | 3% | 72 | \$917,590,580 | \$172 | 5% | 100 |
| Laundry and dry-cleaning service | \$201,887 | \$32 | 1% | 58 | \$1,181,499 | \$37 | 1% | 61 | \$423,936,199 | \$80 | 2% | 100 |
| Laundromats and self-servicing dry cleaning | \$210,239 | \$33 | 1% | 75 | \$1,138,266 | \$36 | 1% | 73 | \$339,283,989 | \$64 | 2% | 100 |
| Other clothing services | \$121,750 | \$19 | 1% | 95 | \$714,739 | \$23 | 1% | 101 | \$154,370,418 | \$29 | 1% | 100 |

Source: MapInfo Canada, 2015

4.1.8 Transportation

| 2015 CanEx - Expenditures Transportation | Fenelon Falls Trade Area | | | | City of Kawartha Lakes | | | | Ontario | | | |
|---|--------------------------|---------------------------------|-----|-------|------------------------|---------------------------------|-----|-------|----------------------|---------------------------------|-----|-------|
| | Total Expenditure | Expenditure per Household | % | Index | Total Expenditure | Expenditure per Household | % | Index | Total Expenditure | Expenditure per Household | % | Index |
| Transportation | \$73,748,531 | \$11,710 | | | \$370,049,387 | \$11,651 | | | \$60,686,817,443 | \$11,400 | | |
| Private transportation | \$69,084,582 | \$10,970 | 94% | 106 | \$345,704,827 | \$10,885 | 93% | 106 | \$53,720,706,732 | \$10,091 | 89% | 100 |
| Purchase of automobiles and trucks | \$26,892,041 | \$4,270 | 36% | 117 | \$134,983,531 | \$4,250 | 36% | 117 | \$18,963,016,486 | \$3,562 | 31% | 100 |
| Automobiles | \$13,224,416 | \$2,100 | 18% | 104 | \$63,270,517 | \$1,992 | 17% | 100 | \$10,427,101,542 | \$1,959 | 17% | 100 |
| Trucks (including vans) | \$14,773,094 | \$2,346 | 20% | 131 | \$75,892,908 | \$2,389 | 21% | 134 | \$9,304,367,713 | \$1,748 | 15% | 100 |
| Separate sale of automobiles and trucks | -\$1,105,466 | -\$176 | -1% | 118 | -\$4,179,894 | -\$132 | -1% | 89 | -\$768,455,374 | -\$144 | -1% | 100 |
| Purchase of automotive accessories | \$764,811 | \$121 | 1% | 218 | \$2,556,687 | \$80 | 1% | 146 | \$288,122,240 | \$54 | 0% | 100 |
| Rented and leased automobiles and trucks | \$5,104,105 | \$810 | 7% | 92 | \$23,313,640 | \$734 | 6% | 84 | \$4,555,451,489 | \$856 | 8% | 100 |
| Rented automobiles & trucks | \$625,052 | \$99 | 1% | 86 | \$2,791,903 | \$88 | 1% | 76 | \$598,966,665 | \$113 | 1% | 100 |
| Rental fees (including insurance and mileage) | \$421,056 | \$67 | 1% | 80 | \$1,898,037 | \$60 | 1% | 72 | \$432,436,396 | \$81 | 1% | 100 |
| Gas and other fuels | \$184,309 | \$29 | 0% | 100 | \$792,009 | \$25 | 0% | 86 | \$151,166,935 | \$28 | 0% | 100 |
| Other expenses for rented automobiles and trucks | \$19,685 | \$3 | 0% | 105 | \$101,856 | \$3 | 0% | 109 | \$15,363,253 | \$3 | 0% | 100 |
| Leasing fees for automobiles and trucks | \$4,479,052 | \$711 | 6% | 93 | \$20,521,727 | \$646 | 6% | 85 | \$3,956,484,850 | \$743 | 7% | 100 |
| Regular leasing fees for automobiles and trucks | \$4,297,923 | \$682 | 6% | 97 | \$19,515,931 | \$614 | 5% | 88 | \$3,645,785,506 | \$685 | 6% | 100 |
| Other leasing fees for automobiles and trucks | \$181,130 | \$29 | 0% | 48 | \$1,005,802 | \$32 | 0% | 53 | \$310,699,191 | \$58 | 1% | 100 |
| Operation of owned and leased automobiles and trucks | \$36,323,609 | \$5,768 | 49% | 100 | \$10,610,766 | \$334 | 3% | 103 | \$1,687,582,005 | \$317 | 3% | 100 |
| Gasoline and other fuels | \$18,770,309 | \$2,980 | 25% | 113 | \$21,552,819 | \$679 | 6% | 98 | \$3,619,576,045 | \$680 | 6% | 100 |
| Tires, batteries, and other automotive parts and supplies | \$2,082,207 | \$331 | 3% | 102 | \$1,507,739 | \$47 | 0% | 43 | \$576,657,448 | \$108 | 1% | 100 |
| Maintenance and repair | \$4,158,636 | \$660 | 6% | 95 | \$98,423 | \$3 | 0% | 23 | \$70,530,209 | \$13 | 0% | 100 |
| Garage rent and parking | \$248,037 | \$39 | 0% | 35 | \$1,409,322 | \$44 | 0% | 46 | \$506,127,199 | \$95 | 1% | 100 |
| At dwelling (not included in rent) | \$22,886 | \$4 | 0% | 27 | \$582,373 | \$18 | 0% | 76 | \$124,914,774 | \$23 | 0% | 100 |
| Parking away from home | \$225,152 | \$36 | 0% | 37 | \$1,054,060 | \$33 | 0% | 81 | \$212,786,080 | \$40 | 0% | 100 |
| Driving lessons | \$74,442 | \$12 | 0% | 49 | \$40,684,391 | \$1,281 | 11% | 84 | \$7,900,184,657 | \$1,484 | 13% | 100 |
| Drivers' licences and tests | \$205,159 | \$33 | 0% | 79 | \$13,054,457 | \$411 | 4% | 120 | \$1,789,789,495 | \$336 | 3% | 100 |
| Private and public vehicle insurance premiums | \$7,519,257 | \$1,194 | 10% | 78 | \$119,574 | \$4 | 0% | 63 | \$31,025,352 | \$6 | 0% | 100 |
| Registration fees (including insurance if part of registration) | \$2,905,469 | \$461 | 4% | 134 | \$1,710,787 | \$54 | 0% | 109 | \$256,865,746 | \$48 | 0% | 100 |
| Vehicle security and communication | \$16,287 | \$3 | 0% | 43 | \$24,344,552 | \$766 | 7% | 57 | \$6,966,107,399 | \$1,309 | 11% | 100 |
| Other automobile and truck operation services | \$343,805 | \$55 | 0% | 110 | \$2,054,784 | \$65 | 1% | 21 | \$1,585,400,288 | \$298 | 3% | 100 |
| Public transportation | \$4,663,946 | \$741 | 6% | 55 | \$1,707,265 | \$54 | 0% | 64 | \$438,202,008 | \$82 | 1% | 100 |
| City or commuter bus, subway, street car and commuter train | \$355,264 | \$56 | 0% | 18 | \$13,908,588 | \$438 | 4% | 59 | \$3,859,802,465 | \$725 | 6% | 100 |
| Taxi | \$325,434 | \$52 | 0% | 61 | \$580,357 | \$18 | 0% | 80 | \$119,453,199 | \$22 | 0% | 100 |
| Airplane | \$2,525,290 | \$401 | 3% | 54 | \$433,942 | \$14 | 0% | 69 | \$103,395,656 | \$19 | 0% | 100 |
| Train | \$123,219 | \$20 | 0% | 85 | \$2,088,614 | \$66 | 1% | 83 | \$411,006,259 | \$77 | 1% | 100 |
| Highway bus | \$81,332 | \$13 | 0% | 65 | \$693,871 | \$22 | 0% | 65 | \$174,610,000 | \$33 | 0% | 100 |
| Other passenger transportation | \$403,889 | \$64 | 1% | 81 | \$1,394,743 | \$44 | 0% | 97 | \$236,396,237 | \$44 | 0% | 100 |

| | | | | | | | | | | | | |
|--|-----------|-------|----|-----|-------------|-------|----|-----|---------------|------|----|-----|
| Other local transportation services | \$129,994 | \$21 | 0% | 61 | \$3,571,015 | \$112 | 1% | 130 | \$448,847,338 | \$84 | 1% | 100 |
| Other inter-city passenger transportation services | \$273,897 | \$43 | 0% | 95 | \$1,394,743 | \$44 | 0% | 97 | \$236,357,680 | \$44 | 0% | 100 |
| Household moving, storage and delivery services | \$849,522 | \$135 | 1% | 156 | \$3,571,015 | \$112 | 1% | 130 | \$448,766,395 | \$84 | 1% | 100 |

Source: MapInfo Canada, 2015.

4.1.9 Health Care

| 2015 CanEx - Expenditures Health care | Fenelon Falls Trade Area | | | | City of Kawartha Lakes | | | | Ontario | | | |
|---|--------------------------|---------------------------------|-----|-------|------------------------|---------------------------------|-----|-------|----------------------|---------------------------------|-----|-------|
| | Total Expenditure | Expenditure per Household | % | Index | Total Expenditure | Expenditure per Household | % | Index | Total Expenditure | Expenditure per Household | % | Index |
| Health care | \$14,525,641 | \$2,306 | | | \$72,327,146 | \$2,277 | | | \$11,340,902,550 | \$2,130 | | |
| Direct costs to household | \$10,198,864 | \$1,619 | 70% | 99 | \$50,031,579 | \$1,575 | 69% | 98 | \$8,044,774,344 | \$1,511 | 71% | 100 |
| Health care supplies | \$418,655 | \$66 | 3% | 121 | \$2,056,267 | \$65 | 3% | 119 | \$270,284,040 | \$51 | 2% | 100 |
| Medicinal and pharmaceutical products | \$4,057,379 | \$644 | 28% | 117 | \$19,157,238 | \$603 | 26% | 111 | \$2,717,406,621 | \$510 | 24% | 100 |
| Prescribed | \$2,530,866 | \$402 | 17% | 123 | \$11,964,810 | \$377 | 17% | 117 | \$1,608,261,926 | \$302 | 14% | 100 |
| Other medicines and pharmaceutical products | \$1,526,515 | \$242 | 11% | 107 | \$7,192,439 | \$226 | 10% | 102 | \$1,109,144,734 | \$208 | 10% | 100 |
| Physicians' care | \$69,690 | \$11 | 0% | 49 | \$403,692 | \$13 | 1% | 58 | \$109,935,192 | \$21 | 1% | 100 |
| Health care practitioners | \$607,419 | \$96 | 4% | 71 | \$3,246,603 | \$102 | 4% | 76 | \$670,979,094 | \$126 | 6% | 100 |
| Health care practitioners in the home | \$20,804 | \$3 | 0% | 21 | \$185,181 | \$6 | 0% | 37 | \$77,981,476 | \$15 | 1% | 100 |
| Other health care practitioners | \$586,612 | \$93 | 4% | 77 | \$3,061,424 | \$96 | 4% | 81 | \$592,997,424 | \$111 | 5% | 100 |
| Eye-care goods and services | \$1,360,597 | \$216 | 9% | 77 | \$7,241,425 | \$228 | 10% | 82 | \$1,377,594,854 | \$259 | 12% | 100 |
| Prescription eye wear | \$980,306 | \$156 | 7% | 85 | \$5,032,677 | \$158 | 7% | 88 | \$901,510,676 | \$169 | 8% | 100 |
| Other eye care goods | \$137,919 | \$22 | 1% | 55 | \$874,253 | \$28 | 1% | 70 | \$196,557,627 | \$37 | 2% | 100 |
| Eye care services (e.g., surgery, exams) | \$242,372 | \$38 | 2% | 68 | \$1,334,498 | \$42 | 2% | 75 | \$279,526,462 | \$53 | 2% | 100 |
| Dental services | \$3,257,553 | \$517 | 22% | 103 | \$15,332,255 | \$483 | 21% | 97 | \$2,478,056,869 | \$466 | 22% | 100 |
| Hospital care | \$252,086 | \$40 | 2% | 109 | \$1,452,620 | \$46 | 2% | 126 | \$180,789,060 | \$34 | 2% | 100 |
| Other medical services | \$175,485 | \$28 | 1% | 57 | \$1,141,472 | \$36 | 2% | 75 | \$239,727,932 | \$45 | 2% | 100 |
| Health insurance premiums | \$4,326,774 | \$687 | 30% | 102 | \$22,295,561 | \$702 | 31% | 106 | \$3,296,127,132 | \$619 | 29% | 100 |
| Public hospital, medical and drug plans | \$1,511,706 | \$240 | 10% | 106 | \$6,786,445 | \$214 | 9% | 95 | \$1,118,126,712 | \$210 | 10% | 100 |
| Private health insurance plans | \$2,815,070 | \$447 | 19% | 101 | \$15,509,108 | \$488 | 21% | 112 | \$2,177,999,896 | \$409 | 19% | 100 |
| Private health care plans (e.g., supplementary coverage, extended benefit packages, drug plans) | \$1,703,564 | \$271 | 12% | 95 | \$10,061,739 | \$317 | 14% | 113 | \$1,400,489,558 | \$263 | 12% | 100 |
| Dental plans | \$254,225 | \$40 | 2% | 103 | \$1,395,772 | \$44 | 2% | 114 | \$192,409,837 | \$36 | 2% | 100 |
| Accident and disability insurance | \$857,278 | \$136 | 6% | 114 | \$4,051,597 | \$128 | 6% | 109 | \$585,100,020 | \$110 | 5% | 100 |

Source: MapInfo Canada, 2015.

4.1.10 Personal Care

| 2015 CanEx - Expenditures Personal care | Fenelon Falls Trade Area | | | | City of Kawartha Lakes | | | | Ontario | | | |
|--|--------------------------|---------------------------------|-----|-------|------------------------|---------------------------------|-----|-------|----------------------|---------------------------------|-----|-------|
| | Total Expenditure | Expenditure per Household | % | Index | Total Expenditure | Expenditure per Household | % | Index | Total Expenditure | Expenditure per Household | % | Index |
| Personal care | \$6,744,110 | \$1,071 | | | \$37,480,429 | \$1,180 | | | \$7,447,746,228 | \$1,399 | | |
| Personal care supplies and equipment | \$3,977,227 | \$632 | 59% | 103 | \$22,347,453 | \$704 | 60% | 104 | \$4,250,078,494 | \$798 | 57% | 100 |
| Personal care preparations | \$3,316,742 | \$527 | 49% | 105 | \$18,421,767 | \$580 | 49% | 105 | \$3,498,740,674 | \$657 | 47% | 100 |
| Hair care products | \$841,758 | \$134 | 12% | 104 | \$4,909,488 | \$155 | 13% | 110 | \$889,739,189 | \$167 | 12% | 100 |
| Makeup, skin care and manicure products | \$788,492 | \$125 | 12% | 96 | \$4,349,596 | \$137 | 12% | 95 | \$907,966,524 | \$171 | 12% | 100 |
| Fragrance products | \$421,836 | \$67 | 6% | 101 | \$2,242,782 | \$71 | 6% | 97 | \$460,620,739 | \$87 | 6% | 100 |
| Personal deodorants and soaps | \$814,359 | \$129 | 12% | 115 | \$4,411,502 | \$139 | 12% | 113 | \$778,775,485 | \$146 | 10% | 100 |
| Oral hygiene products | \$450,297 | \$72 | 7% | 108 | \$2,508,414 | \$79 | 7% | 108 | \$461,638,519 | \$87 | 6% | 100 |
| Disposable diapers | \$172,518 | \$27 | 3% | 81 | \$1,085,569 | \$34 | 3% | 92 | \$233,749,514 | \$44 | 3% | 100 |
| Electric hair-styling and personal care appliances | \$138,982 | \$22 | 2% | 97 | \$770,887 | \$24 | 2% | 97 | \$158,091,019 | \$30 | 2% | 100 |
| Other personal care supplies and equipment | \$348,984 | \$55 | 5% | 107 | \$2,069,235 | \$65 | 6% | 114 | \$359,496,698 | \$68 | 5% | 100 |
| Personal care services | \$2,766,881 | \$439 | 41% | 96 | \$15,132,961 | \$476 | 40% | 94 | \$3,197,666,248 | \$601 | 43% | 100 |
| Hair grooming | \$2,295,833 | \$365 | 34% | 99 | \$12,492,152 | \$393 | 33% | 97 | \$2,565,460,026 | \$482 | 34% | 100 |
| Other personal services | \$471,050 | \$75 | 7% | 82 | \$2,640,811 | \$83 | 7% | 83 | \$632,205,960 | \$119 | 8% | 100 |

Source: MapInfo Canada, 2015.

4.1.11 Recreation

| 2015 CanEx - Expenditures Recreation | Fenelon Falls Trade Area | | | | City of Kawartha Lakes | | | | Ontario | | | |
|--|--------------------------|---------------------------------|-----|-------|------------------------|---------------------------------|-----|-------|----------------------|---------------------------------|-----|-------|
| | Total Expenditure | Expenditure per Household | % | Index | Total Expenditure | Expenditure per Household | % | Index | Total Expenditure | Expenditure per Household | % | Index |
| Recreation | \$35,642,071 | \$5,659 | | | \$162,201,135 | \$5,107 | | | \$25,992,537,176 | \$4,883 | | |
| Recreation equipment and associated services | \$6,737,570 | \$1,070 | 19% | 72 | \$36,652,878 | \$1,154 | 23% | 86 | \$6,835,395,266 | \$1,284 | 26% | 100 |
| Sports and athletic equipment | \$1,072,730 | \$170 | 3% | 69 | \$5,848,532 | \$184 | 4% | 83 | \$1,135,721,354 | \$213 | 4% | 100 |
| Playground equipment, above-ground pools and accessories | \$127,668 | \$20 | 0% | 97 | \$645,276 | \$20 | 0% | 108 | \$96,006,632 | \$18 | 0% | 100 |
| Toys and children's vehicles | \$483,273 | \$77 | 1% | 68 | \$2,830,857 | \$89 | 2% | 87 | \$521,144,706 | \$98 | 2% | 100 |
| Video game systems and parts | \$547,841 | \$87 | 2% | 65 | \$3,279,250 | \$103 | 2% | 86 | \$612,561,152 | \$115 | 2% | 100 |
| Artists' materials, handicraft and hobbycraft kits and materials | \$264,743 | \$42 | 1% | 84 | \$1,496,731 | \$47 | 1% | 105 | \$228,759,589 | \$43 | 1% | 100 |
| Computer equipment and supplies | \$2,368,312 | \$376 | 7% | 68 | \$12,909,432 | \$406 | 8% | 81 | \$2,547,318,426 | \$479 | 10% | 100 |
| Computer hardware | \$1,603,887 | \$255 | 4% | 63 | \$9,091,769 | \$286 | 6% | 78 | \$1,863,096,512 | \$350 | 7% | 100 |
| Computer software | \$263,744 | \$42 | 1% | 74 | \$1,173,326 | \$37 | 1% | 72 | \$261,544,125 | \$49 | 1% | 100 |
| Computer supplies and other equipment | \$500,682 | \$80 | 1% | 86 | \$2,644,344 | \$83 | 2% | 100 | \$422,677,359 | \$79 | 2% | 100 |
| Photographic goods and services | \$1,013,756 | \$161 | 3% | 81 | \$5,111,969 | \$161 | 3% | 89 | \$916,881,404 | \$172 | 4% | 100 |
| Digital cameras and accessories | \$632,182 | \$100 | 2% | 83 | \$3,171,105 | \$100 | 2% | 92 | \$555,167,622 | \$104 | 2% | 100 |
| Other cameras and accessories | \$116,297 | \$18 | 0% | 79 | \$546,001 | \$17 | 0% | 82 | \$106,901,805 | \$20 | 0% | 100 |
| Photographers and other photographic services | \$265,277 | \$42 | 1% | 76 | \$1,394,865 | \$44 | 1% | 88 | \$254,811,872 | \$48 | 1% | 100 |
| Musical instruments, parts and accessories | \$317,128 | \$50 | 1% | 66 | \$1,818,935 | \$57 | 1% | 83 | \$350,337,392 | \$66 | 1% | 100 |
| Collectors' items (e.g., stamps, coins) | \$76,297 | \$12 | 0% | 73 | \$333,403 | \$10 | 0% | 70 | \$76,157,302 | \$14 | 0% | 100 |
| Camping, picnic equipment and accessories (excluding BBQs) | \$215,499 | \$34 | 1% | 83 | \$1,168,572 | \$37 | 1% | 99 | \$188,366,976 | \$35 | 1% | 100 |
| Supplies and parts for recreational equipment | \$199,305 | \$32 | 1% | 120 | \$957,181 | \$30 | 1% | 127 | \$120,689,826 | \$23 | 0% | 100 |
| Rental, maintenance and repairs of equipment | \$51,009 | \$8 | 0% | 90 | \$252,732 | \$8 | 0% | 98 | \$41,450,164 | \$8 | 0% | 100 |

Source: MapInfo Canada, 2015.

4.1.12 Recreation Vehicles

| 2015 CanEx - Expenditures Recreation Vehicles | Fenelon Falls Trade Area | | | | City of Kawartha Lakes | | | | Ontario | | | |
|---|--------------------------|---------------------------------|-----|-------|------------------------|---------------------------------|-----|-------|----------------------|---------------------------------|-----|-------|
| | Total Expenditure | Expenditure per Household | % | Index | Total Expenditure | Expenditure per Household | % | Index | Total Expenditure | Expenditure per Household | % | Index |
| Recreation vehicles and associated services | \$13,660,468 | \$2,169 | | | \$47,748,316 | \$1,503 | | | \$4,243,516,955 | \$797 | | |
| Purchase of recreation vehicles | \$10,912,904 | \$1,733 | 80% | 125 | \$35,498,035 | \$1,118 | 74% | 116 | \$2,720,518,743 | \$511 | 64% | 100 |
| Bicycles, parts and accessories | \$144,136 | \$23 | 1% | 15 | \$904,038 | \$28 | 2% | 27 | \$295,828,056 | \$56 | 7% | 100 |
| Other recreational vehicles and outboard motors | \$10,768,766 | \$1,710 | 79% | 138 | \$34,594,000 | \$1,089 | 72% | 127 | \$2,424,690,668 | \$455 | 57% | 100 |
| Travel trailers | \$1,640,098 | \$260 | 12% | 122 | \$5,334,105 | \$168 | 11% | 113 | \$418,914,442 | \$79 | 10% | 100 |
| Tent trailers | \$180,165 | \$29 | 1% | 122 | \$585,948 | \$18 | 1% | 113 | \$46,017,099 | \$9 | 1% | 100 |
| Motorcycles | \$2,028,504 | \$322 | 15% | 129 | \$6,711,293 | \$211 | 14% | 122 | \$488,203,118 | \$92 | 12% | 100 |
| Snowmobiles | \$620,202 | \$98 | 5% | 103 | \$2,083,722 | \$66 | 4% | 99 | \$186,867,369 | \$35 | 4% | 100 |
| Motor homes | \$180,165 | \$29 | 1% | 122 | \$585,948 | \$18 | 1% | 113 | \$46,017,099 | \$9 | 1% | 100 |
| Truck campers | \$180,165 | \$29 | 1% | 122 | \$585,948 | \$18 | 1% | 113 | \$46,017,099 | \$9 | 1% | 100 |
| Boats | \$4,198,059 | \$667 | 31% | 173 | \$13,032,042 | \$410 | 27% | 154 | \$753,831,483 | \$142 | 18% | 100 |
| Outboard motors and personal watercraft | \$223,649 | \$36 | 2% | 122 | \$727,379 | \$23 | 2% | 113 | \$57,124,890 | \$11 | 1% | 100 |
| All-terrain vehicles | \$1,275,474 | \$203 | 9% | 124 | \$4,159,637 | \$131 | 9% | 116 | \$319,812,364 | \$60 | 8% | 100 |
| Other recreation vehicle purchases | \$242,286 | \$38 | 2% | 122 | \$787,990 | \$25 | 2% | 113 | \$61,885,245 | \$12 | 1% | 100 |
| Operation of recreational vehicles | \$2,747,570 | \$436 | 20% | 56 | \$12,250,283 | \$386 | 26% | 71 | \$1,522,998,232 | \$286 | 36% | 100 |
| Bicycle maintenance and repairs | \$31,352 | \$5 | 0% | 16 | \$171,653 | \$5 | 0% | 26 | \$59,743,155 | \$11 | 1% | 100 |
| Expenses for rented and leased recreational vehicles | \$13,339 | \$2 | 0% | 11 | \$60,226 | \$2 | 0% | 15 | \$36,169,671 | \$7 | 1% | 100 |
| Gasoline and other fuels | \$673,381 | \$107 | 5% | 60 | \$3,046,645 | \$96 | 6% | 78 | \$347,788,210 | \$65 | 8% | 100 |
| Supplies and parts | \$682,400 | \$108 | 5% | 65 | \$3,097,872 | \$98 | 6% | 84 | \$327,347,964 | \$61 | 8% | 100 |
| Maintenance and repair jobs | \$314,574 | \$50 | 2% | 41 | \$1,576,917 | \$50 | 3% | 58 | \$240,805,072 | \$45 | 6% | 100 |
| Insurance premiums | \$708,482 | \$112 | 5% | 67 | \$2,891,608 | \$91 | 6% | 78 | \$329,525,154 | \$62 | 8% | 100 |
| Registration fees and licences | \$119,645 | \$19 | 1% | 63 | \$505,413 | \$16 | 1% | 77 | \$58,616,377 | \$11 | 1% | 100 |
| Other expenses for operation of recreational vehicles | \$204,394 | \$32 | 1% | 52 | \$899,955 | \$28 | 2% | 65 | \$123,002,875 | \$23 | 3% | 100 |

Source: MapInfo Canada, 2015.

4.1.13 Recreation Services

| 2015 CanEx - Expenditures Recreation Services | Fenelon Falls Trade Area | | | | City of Kawartha Lakes | | | | Ontario | | | |
|--|--------------------------|---------------------------------|-----|-------|------------------------|---------------------------------|-----|-------|----------------------|---------------------------------|-----|-------|
| | Total Expenditure | Expenditure per Household | % | Index | Total Expenditure | Expenditure per Household | % | Index | Total Expenditure | Expenditure per Household | % | Index |
| Recreation services | \$10,782,107 | \$1,712 | | | \$54,680,020 | \$1,722 | | | \$10,415,141,671 | \$1,956 | | |
| Entertainment | \$5,344,123 | \$849 | 50% | 98 | \$28,432,913 | \$895 | 52% | 103 | \$5,278,538,970 | \$992 | 51% | 100 |
| Movie theatres | \$431,285 | \$68 | 4% | 60 | \$2,784,676 | \$88 | 5% | 77 | \$691,509,924 | \$130 | 7% | 100 |
| Live sports events | \$393,572 | \$62 | 4% | 90 | \$2,028,411 | \$64 | 4% | 91 | \$424,730,953 | \$80 | 4% | 100 |
| Live performing arts | \$538,978 | \$86 | 5% | 76 | \$2,913,982 | \$92 | 5% | 81 | \$683,976,987 | \$128 | 7% | 100 |
| Admission to museums and other activities | \$251,436 | \$40 | 2% | 90 | \$1,384,690 | \$44 | 3% | 97 | \$271,074,746 | \$51 | 3% | 100 |
| Rental of cablevision and satellite services | \$3,728,853 | \$592 | 35% | 112 | \$19,321,152 | \$608 | 35% | 115 | \$3,207,246,262 | \$602 | 31% | 100 |
| Rental of cablevision services | \$1,959,809 | \$311 | 18% | 80 | \$10,204,057 | \$321 | 19% | 83 | \$2,355,534,515 | \$442 | 23% | 100 |
| Rental of satellite services | \$1,769,041 | \$281 | 16% | 201 | \$9,117,088 | \$287 | 17% | 204 | \$851,711,325 | \$160 | 8% | 100 |
| Use of recreation facilities | \$1,570,591 | \$249 | 15% | 90 | \$7,577,845 | \$239 | 14% | 85 | \$1,694,618,743 | \$318 | 16% | 100 |
| Single usage and membership fees and dues for sports and recreation facilities | \$1,342,390 | \$213 | 12% | 92 | \$6,470,952 | \$204 | 12% | 87 | \$1,414,513,452 | \$266 | 14% | 100 |
| Video, pinball and carnival games | \$61,868 | \$10 | 1% | 134 | \$293,286 | \$9 | 1% | 125 | \$44,596,173 | \$8 | 0% | 100 |
| Children's camps | \$166,331 | \$26 | 2% | 68 | \$813,615 | \$26 | 1% | 66 | \$235,509,052 | \$44 | 2% | 100 |
| Package travel tours | \$3,735,497 | \$593 | 35% | 107 | \$18,126,162 | \$571 | 33% | 102 | \$3,378,638,142 | \$635 | 32% | 100 |
| Other recreational services | \$131,901 | \$21 | 1% | 201 | \$543,102 | \$17 | 1% | 163 | \$63,345,429 | \$12 | 1% | 100 |

Source: MapInfo Canada, 2015.

4.1.14 Home Entertainment

| 2015 CanEx - Expenditures Home Entertainment | Fenelon Falls Trade Area | | | | City of Kawartha Lakes | | | | Ontario | | | |
|--|--------------------------|---------------------------------|-----|-------|------------------------|---------------------------------|-----|-------|----------------------|---------------------------------|-----|-------|
| | Total Expenditure | Expenditure per Household | % | Index | Total Expenditure | Expenditure per Household | % | Index | Total Expenditure | Expenditure per Household | % | Index |
| Home entertainment equipment and services | \$4,461,860 | \$708 | | | \$23,119,771 | \$728 | | 86 | \$4,498,479,074 | \$845 | | 100 |
| Equipment | \$3,771,242 | \$599 | 85% | 98 | \$19,575,722 | \$616 | 85% | 98 | \$3,882,204,410 | \$729 | 86% | 100 |
| Audio (e.g., radio, CD players, speakers) | \$850,788 | \$135 | 19% | 112 | \$4,279,094 | \$135 | 19% | 108 | \$768,766,856 | \$144 | 17% | 100 |
| Pre-recorded audio and video cassette tapes, compact discs and DVDs | \$831,826 | \$132 | 19% | 111 | \$4,522,859 | \$142 | 20% | 116 | \$757,741,017 | \$142 | 17% | 100 |
| Blank audio and video tapes, CDs, DVDs | \$165,192 | \$26 | 4% | 128 | \$754,264 | \$24 | 3% | 113 | \$130,026,190 | \$24 | 3% | 100 |
| Televisions, VCRs, camcorders and other television/video components | \$1,923,437 | \$305 | 43% | 87 | \$10,019,515 | \$315 | 43% | 88 | \$2,225,670,314 | \$418 | 49% | 100 |
| Home Entertainment Services | \$690,618 | \$110 | 15% | 113 | \$3,544,048 | \$112 | 15% | 112 | \$616,273,511 | \$116 | 14% | 100 |
| Rental of videotapes and DVDs and video games | \$503,549 | \$80 | 11% | 99 | \$2,755,598 | \$87 | 12% | 105 | \$512,136,474 | \$96 | 11% | 100 |
| Rental of home entertainment, computer and communications equipment and other services | \$5,948 | \$1 | 0% | 85 | \$43,094 | \$1 | 0% | 118 | \$7,076,776 | \$1 | 0% | 100 |
| Maintenance and repair of audio, video, computer and communications equipment | \$181,120 | \$29 | 4% | 188 | \$745,353 | \$23 | 3% | 149 | \$97,060,326 | \$18 | 2% | 100 |

Source: MapInfo Canada, 2015.

4.1.15 Reading Materials and Education

| 2015 CanEx - Expenditures Reading materials and other printed matter | Fenelon Falls Trade Area | | | | City of Kawartha Lakes | | | | 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 | \$1,727,868 | \$274 | | | \$9,183,275 | \$289 | | | \$1,646,035,458 | \$309 | | |
| Newspapers | \$611,804 | \$97 | 35% | 96 | \$3,241,349 | \$102 | 35% | 101 | \$536,350,155 | \$101 | 33% | 100 |
| Magazines and periodicals | \$384,150 | \$61 | 22% | 96 | \$2,095,476 | \$66 | 23% | 104 | \$337,743,198 | \$63 | 21% | 100 |
| Books and pamphlets (excluding school books) | \$622,291 | \$99 | 36% | 77 | \$3,329,851 | \$105 | 36% | 82 | \$684,592,985 | \$129 | 42% | 100 |
| Maps, sheet music and other printed matter | \$52,136 | \$8 | 3% | 119 | \$230,759 | \$7 | 3% | 105 | \$36,898,528 | \$7 | 2% | 100 |
| Services related to reading materials (e.g., duplicating, library fees) | \$57,486 | \$9 | 3% | 96 | \$285,840 | \$9 | 3% | 95 | \$50,450,455 | \$9 | 3% | 100 |
| Education | \$3,475,931 | \$552 | | | \$25,110,027 | \$791 | | | \$6,947,804,169 | \$1,305 | | |
| Supplies | \$242,654 | \$39 | 7% | 64 | \$1,854,633 | \$58 | 7% | 98 | \$318,706,596 | \$60 | 5% | 100 |
| Kindergarten, nursery, elementary and secondary | \$150,247 | \$24 | 4% | 81 | \$1,003,627 | \$32 | 4% | 107 | \$156,787,833 | \$29 | 2% | 100 |
| Post-secondary | \$92,408 | \$15 | 3% | 48 | \$851,003 | \$27 | 3% | 88 | \$161,918,703 | \$30 | 2% | 100 |
| Textbooks | \$306,216 | \$49 | 9% | 41 | \$2,214,058 | \$70 | 9% | 59 | \$633,295,115 | \$119 | 9% | 100 |
| Kindergarten, nursery, elementary and secondary | \$13,087 | \$2 | 0% | 22 | \$111,523 | \$4 | 0% | 38 | \$49,594,188 | \$9 | 1% | 100 |
| Post-secondary | \$293,132 | \$47 | 8% | 42 | \$2,102,535 | \$66 | 8% | 60 | \$583,700,476 | \$110 | 8% | 100 |
| Tuition fees | \$2,413,832 | \$383 | 69% | 41 | \$17,326,361 | \$546 | 69% | 58 | \$5,021,997,865 | \$943 | 72% | 100 |
| Kindergarten, nursery, elementary and secondary | \$474,058 | \$75 | 14% | 51 | \$3,221,828 | \$101 | 13% | 69 | \$787,932,820 | \$148 | 11% | 100 |
| Post-secondary | \$1,939,773 | \$308 | 56% | 39 | \$14,104,527 | \$444 | 56% | 56 | \$4,234,063,984 | \$795 | 61% | 100 |
| Other courses and lessons (excluding driving) | \$475,368 | \$75 | 14% | 47 | \$3,460,500 | \$109 | 14% | 68 | \$855,922,512 | \$161 | 12% | 100 |
| Other educational services | \$37,862 | \$6 | 1% | 27 | \$254,468 | \$8 | 1% | 36 | \$117,881,034 | \$22 | 2% | 100 |

Source: MapInfo Canada, 2015.

4.1.16 Alcohol and Tobacco

| 2015 CanEx - Expenditures Tobacco products and alcoholic beverages | Fenelon Falls Trade Area | | | | City of Kawartha Lakes | | | | Ontario | | | |
|---|--------------------------|---------------------------|-----|-------|------------------------|---------------------------|-----|-------|-------------------|---------------------------|-----|-------|
| | Total Expenditure | Expenditure per Household | % | Index | Total Expenditure | Expenditure per Household | % | Index | Total Expenditure | Expenditure per Household | % | Index |
| Tobacco products and alcoholic beverages | \$10,737,976 | \$1,705 | | | \$56,734,849 | \$1,786 | | | \$9,104,499,584 | \$1,710 | | |
| Tobacco products and smokers' supplies | \$4,452,815 | \$707 | 41% | 109 | \$25,117,112 | \$791 | 44% | 117 | \$3,459,766,539 | \$650 | 38% | 100 |
| Cigarettes | \$4,070,724 | \$646 | 38% | 104 | \$23,597,205 | \$743 | 42% | 114 | \$3,319,245,307 | \$624 | 36% | 100 |
| Other tobacco products and smokers' supplies | \$382,090 | \$61 | 4% | 231 | \$1,519,898 | \$48 | 3% | 174 | \$140,520,852 | \$26 | 2% | 100 |
| Alcoholic beverages | \$6,285,160 | \$998 | 59% | 94 | \$31,617,738 | \$995 | 56% | 90 | \$5,644,732,990 | \$1,060 | 62% | 100 |
| Served on licensed premises | \$1,937,757 | \$308 | 18% | 86 | \$9,474,448 | \$298 | 17% | 80 | \$1,908,968,587 | \$359 | 21% | 100 |
| Purchased from stores | \$4,022,611 | \$639 | 37% | 95 | \$20,808,906 | \$655 | 37% | 93 | \$3,580,907,552 | \$673 | 39% | 100 |
| Self-made alcoholic beverages | \$324,791 | \$52 | 3% | 178 | \$1,334,383 | \$42 | 2% | 138 | \$154,856,974 | \$29 | 2% | 100 |

Source: MapInfo Canada, 2015.

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 retail and service 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 retail and service businesses that exist in your community and the theoretical ability for the trade area to support that type of business. This information may help you understand potential new business opportunities.

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
- The analysis is for the community, not the downtown
- Location specific characteristics which influence market potential, such as income and average age within the community, are ignored

5.4 North American Industrial Code (NAICS)

The tables below include reference to NAICS. Detailed information for these codes may be found within Statistic Canada's website at:

<http://www23.statcan.gc.ca/imdb/p3VD.pl?Function=getVDPPage1&TVD=118464>

5.4 Threshold Analysis

| NAICS Code | NAICS Description | #Businesses In Ontario | Population Required to Sustain Business | Trade Area Population | Theoretical Capacity for Community (n = 14,534) | Actual Business in Community | Potential Businesses |
|------------|---|------------------------|---|-----------------------|---|------------------------------|----------------------|
| 441110 | NEW CAR DEALERS | 1,411 | 9,847 | 14,534 | 1 | 0 | 1 |
| 441120 | USED CAR DEALERS | 2,070 | 6,712 | 14,534 | 2 | 3 | -1 |
| 441210 | RECREATIONAL VEHICLE DEALERS | 303 | 45,854 | 14,534 | 0 | 0 | 0 |
| 441222 | BOAT DEALERS | 441 | 31,505 | 14,534 | 0 | 2 | -2 |
| 441228 | MOTORCYCLE, ATV & ALL OTHER MOTOR VEHICLE DEALERS | 771 | 18,021 | 14,534 | 1 | 2 | -1 |
| 441310 | AUTOMOTIVE PARTS & ACCESSORIES STORES | 1,643 | 8,456 | 14,534 | 2 | 0 | 2 |
| 441320 | TIRE DEALERS | 795 | 17,477 | 14,534 | 1 | 1 | 0 |
| 442110 | FURNITURE STORES | 2,074 | 6,699 | 14,534 | 2 | 0 | 2 |
| 442210 | FLOOR COVERING STORES | 980 | 14,177 | 14,534 | 1 | 0 | 1 |
| 442291 | WINDOW TREATMENT STORES | 522 | 26,617 | 14,534 | 1 | 1 | 0 |
| 442299 | ALL OTHER HOME FURNISHINGS STORES | 939 | 14,796 | 14,534 | 1 | 0 | 1 |
| 443141 | HOUSEHOLD APPLIANCE STORES | 1,093 | 12,712 | 14,534 | 1 | 2 | -1 |
| 443142 | ELECTRONIC STORES | 5,460 | 2,545 | 14,534 | 6 | 2 | 4 |
| 444110 | HOME CENTERS | 800 | 17,367 | 14,534 | 1 | 1 | 0 |
| 444120 | PAINT & WALLPAPER STORES | 440 | 31,577 | 14,534 | 0 | 0 | 0 |
| 444130 | HARDWARE STORES | 711 | 19,541 | 14,534 | 1 | 1 | 0 |
| 444190 | OTHER BUILDING MATERIAL DEALERS | 3165 | 4,390 | 14,534 | 3 | 2 | 1 |
| 444210 | OUTDOOR POWER EQUIPMENT STORES | 366 | 37,961 | 14,534 | 0 | 2 | -2 |
| 444220 | NURSERY, GARDEN CENTER & FARM SUPPLY STORES | 1,016 | 13,675 | 14,534 | 1 | 0 | 1 |
| 445110 | SUPERMARKETS/OTHER GROCERY (EXC CONVENIENCE) STRS | 4,530 | 3,067 | 14,534 | 5 | 3 | 2 |
| 445120 | CONVENIENCE STORES | 1,592 | 8,727 | 14,534 | 2 | 0 | 2 |
| 445210 | MEAT MARKETS | 547 | 25,400 | 14,534 | 1 | 0 | 1 |
| 445220 | FISH & SEAFOOD MARKETS | 97 | 143,235 | 14,534 | 0 | 0 | 0 |
| 445230 | FRUIT & VEGETABLE MARKETS | 332 | 41,849 | 14,534 | 0 | 0 | 0 |
| 445120 | CONVENIENCE STORES | 1,592 | 8,727 | 14,534 | 2 | 2 | 0 |
| 445299 | ALL OTHER SPECIALTY FOOD STORES | 1,017 | 13,662 | 14,534 | 1 | 1 | 0 |
| 445310 | BEER, WINE & LIQUOR STORES | 1,569 | 8,855 | 14,534 | 2 | 2 | 0 |
| 446110 | PHARMACIES & DRUG STORES | 3,566 | 3,896 | 14,534 | 4 | 3 | 1 |
| 446120 | COSMETICS, BEAUTY SUPPLIES & PERFUME STORES | 1,192 | 11,656 | 14,534 | 1 | 0 | 1 |

| NAICS Code | NAICS Description | #Businesses In Ontario | Population Required to Sustain Business | Trade Area Population | Theoretical Capacity for Community (n = 14,534) | Actual Business in Community | Potential Businesses |
|------------|---|------------------------|---|-----------------------|---|------------------------------|----------------------|
| 446130 | OPTICAL GOODS STORES | 1,380 | 10,068 | 14,534 | 1 | 0 | 1 |
| 446191 | FOOD (HEALTH) SUPPLEMENT STORES | 960 | 14,473 | 14,534 | 1 | 1 | 0 |
| 446199 | ALL OTHER HEALTH & PERSONAL CARE STORES | 1,283 | 10,829 | 14,534 | 1 | 1 | 0 |
| 447190 | OTHER GASOLINE STATIONS | 2,426 | 5,727 | 14,534 | 3 | 1 | 2 |
| 448110 | MEN'S CLOTHING STORES | 741 | 18,750 | 14,534 | 1 | 0 | 1 |
| 448120 | WOMEN'S CLOTHING STORES | 3,397 | 4,090 | 14,534 | 4 | 4 | 0 |
| 448130 | CHILDREN'S & INFANTS' CLOTHING STORES | 536 | 25,921 | 14,534 | 1 | 0 | 1 |
| 448140 | FAMILY CLOTHING STORES | 992 | 14,006 | 14,534 | 1 | 0 | 1 |
| 448150 | CLOTHING ACCESSORIES STORES | 892 | 15,576 | 14,534 | 1 | 0 | 1 |
| 448190 | OTHER CLOTHING STORES | 1,474 | 9,426 | 14,534 | 2 | 1 | 1 |
| 448210 | SHOE STORES | 1,326 | 10,478 | 14,534 | 1 | 0 | 1 |
| 448310 | JEWELRY STORES | 1,763 | 7,881 | 14,534 | 2 | 0 | 2 |
| 448320 | LUGGAGE & LEATHER GOODS STORES | 261 | 53,233 | 14,534 | 0 | 0 | 0 |
| 451110 | SPORTING GOODS STORES | 2,145 | 6,477 | 14,534 | 2 | 1 | 1 |
| 451120 | HOBBY, TOY & GAME STORES | 851 | 16,326 | 14,534 | 1 | 0 | 1 |
| 451130 | SEWING, NEEDLEWORK & PIECE GOODS STORES | 513 | 27,083 | 14,534 | 1 | 0 | 1 |
| 451140 | MUSICAL INSTRUMENT & SUPPLIES STORES | 327 | 42,489 | 14,534 | 0 | 1 | -1 |
| 451211 | BOOK STORES | 710 | 19,569 | 14,534 | 1 | 0 | 1 |
| 452111 | DEPARTMENT STORES (EXCEPT DISCOUNT DEPT STORES) | 809 | 17,174 | 14,534 | 1 | 2 | -1 |
| 452112 | DISCOUNT DEPARTMENT STORES | 755 | 18,402 | 14,534 | 1 | 2 | -1 |
| 452990 | ALL OTHER GENERAL MERCHANDISE STORES | 1,970 | 7,053 | 14,534 | 2 | 2 | 0 |
| 453110 | FLORISTS | 1,566 | 8,872 | 14,534 | 2 | 2 | 0 |
| 453210 | OFFICE SUPPLY& STATIONARY STORES | 574 | 24,025 | 14,534 | 1 | 0 | 1 |
| 453220 | GIFT, NOVELTY & SOUVENIR STORES | 2,302 | 6,036 | 14,534 | 2 | 4 | -2 |
| 453310 | USED MERCHANDISE STORES | 1,623 | 8,561 | 14,534 | 2 | 5 | -3 |
| 453910 | PET & PET SUPPLY STORES | 1,006 | 13,811 | 14,534 | 1 | 0 | 1 |
| 453920 | ART DEALERS | 721 | 19,270 | 14,534 | 1 | 1 | 0 |
| 453998 | ALL OTHER MISC STORE RETAILERS (EXC TOBACCO STRS) | 2,714 | 5,119 | 14,534 | 3 | 3 | 0 |
| 487210 | SCENIC & SIGHTSEEING TRANSPORTATION, WATER | 222 | 62,585 | 14,534 | 0 | 1 | -1 |
| 512131 | MOTION PICTURE THEATRES (EXCEPT DRIVE-INS) | 281 | 49,444 | 14,534 | 0 | 0 | 0 |
| 515112 | RADIO STATIONS | 385 | 36,088 | 14,534 | 0 | 0 | 0 |

| NAICS Code | NAICS Description | #Businesses In Ontario | Population Required to Sustain Business | Trade Area Population | Theoretical Capacity for Community (n = 14,534) | Actual Business in Community | Potential Businesses |
|------------|---|------------------------|---|-----------------------|---|------------------------------|----------------------|
| 519120 | LIBRARIES & ARCHIVES | 1,067 | 13,021 | 14,534 | 1 | 1 | 0 |
| 522110 | COMMERCIAL BANKING | 3,106 | 4,473 | 14,534 | 3 | 2 | 1 |
| 522130 | CREDIT UNIONS | 508 | 27,350 | 14,534 | 1 | 0 | 1 |
| 523930 | INVESTMENT ADVICE | 3,319 | 4,186 | 14,534 | 3 | 0 | 3 |
| 524210 | INSURANCE AGENCIES & BROKERAGES | 5,234 | 2,655 | 14,534 | 5 | 4 | 1 |
| 531210 | OFFICES OF REAL ESTATE AGENTS & BROKERS | 6,708 | 2,071 | 14,534 | 7 | 5 | 2 |
| 532111 | PASSENGER CAR RENTAL | 957 | 14,518 | 14,534 | 1 | 0 | 1 |
| 532120 | TRUCK, UTILITY TRAILER & RV RENTAL & LEASING | 1,028 | 13,515 | 14,534 | 1 | 0 | 1 |
| 532210 | CONSUMER ELECTRONICS & APPLIANCES RENTAL | 172 | 80,778 | 14,534 | 0 | 1 | -1 |
| 532310 | GENERAL RENTAL CENTERS | 584 | 23,791 | 14,534 | 1 | 1 | 0 |
| 541110 | OFFICES OF LAWYERS | 9,593 | 1,448 | 14,534 | 10 | 3 | 7 |
| 541120 | OFFICES OF NOTARIES | 129 | 107,704 | 14,534 | 0 | 0 | 0 |
| 541199 | ALL OTHER LEGAL SERVICES | 1,108 | 12,540 | 14,534 | 1 | 1 | 0 |
| 541211 | OFFICES OF CERTIFIED PUBLIC ACCOUNTANTS | 3,234 | 4,296 | 14,534 | 3 | 1 | 2 |
| 541213 | TAX PREPARATION SERVICES | 1,402 | 9,910 | 14,534 | 1 | 1 | 0 |
| 541219 | OTHER ACCOUNTING SERVICES | 1,093 | 12,712 | 14,534 | 1 | 0 | 1 |
| 541310 | ARCHITECTURAL SERVICES | 1,185 | 11,725 | 14,534 | 1 | 0 | 1 |
| 541320 | LANDSCAPE ARCHITECTURAL SERVICES | 367 | 37,858 | 14,534 | 0 | 0 | 0 |
| 541330 | ENGINEERING SERVICES | 2,304 | 6,030 | 14,534 | 2 | 0 | 2 |
| 541340 | DRAFTING SERVICES | 204 | 68,107 | 14,534 | 0 | 1 | -1 |
| 541430 | GRAPHIC DESIGN SERVICES | 1,323 | 10,502 | 14,534 | 1 | 1 | 0 |
| 541612 | HUMAN RESOURCES CONSULTING SERVICES | 609 | 22,814 | 14,534 | 1 | 1 | 0 |
| 541613 | MARKETING CONSULTING SERVICES | 986 | 14,091 | 14,534 | 1 | 1 | 0 |
| 541850 | OUTDOOR ADVERTISING | 299 | 46,468 | 14,534 | 0 | 1 | -1 |
| 541870 | ADVERTISING MATERIAL DISTRIBUTION SERVICES | 269 | 51,650 | 14,534 | 0 | 1 | -1 |
| 541921 | PHOTOGRAPY STUDIOS, PORTRAIT | 1,296 | 10,721 | 14,534 | 1 | 0 | 1 |
| 541922 | COMMERCIAL PHOTOGRAPHY | 386 | 35,994 | 14,534 | 0 | 0 | 0 |
| 541940 | VETERINARY SERVICES | 1,495 | 9,294 | 14,534 | 2 | 1 | 1 |
| 541990 | ALL OTHER PROFESSIONAL, SCIENTIFIC/TECHNICAL SVCS | 536 | 25,921 | 14,534 | 1 | 1 | 0 |
| 561311 | EMPLOYMENT PLACEMENT AGENCIES | 1,816 | 7,651 | 14,534 | 2 | 0 | 2 |

| NAICS Code | NAICS Description | #Businesses In Ontario | Population Required to Sustain Business | Trade Area Population | Theoretical Capacity for Community (n = 14,534) | Actual Business in Community | Potential Businesses |
|------------|---|------------------------|---|-----------------------|---|------------------------------|----------------------|
| 561510 | TRAVEL AGENCIES | 2,555 | 5,438 | 14,534 | 3 | 1 | 2 |
| 561520 | TOUR OPERATORS | 38 | 365,627 | 14,534 | 0 | 0 | 0 |
| 561599 | ALL OTHER TRAVEL ARRANGEMENT/RESERVATION SERVICES | 135 | 102,917 | 14,534 | 0 | 0 | 0 |
| 611620 | SPORTS & RECREATION INSTRUCTION | 1,435 | 9,682 | 14,534 | 2 | 0 | 2 |
| 611691 | EXAM PREPARATION & TUTORING | 695 | 19,991 | 14,534 | 1 | 0 | 1 |
| 611692 | AUTOMOBILE DRIVING SCHOOLS | 771 | 18,021 | 14,534 | 1 | 0 | 1 |
| 611699 | ALL OTHER MISCELLANEOUS SCHOOLS & INSTRUCTION | 368 | 37,755 | 14,534 | 0 | 0 | 0 |
| 621111 | OFFICES OF PHYSICIANS (EXC MENTAL HEALTH SPECS) | 9,093 | 1,528 | 14,534 | 10 | 2 | 8 |
| 621210 | OFFICES OF DENTISTS | 6,591 | 2,108 | 14,534 | 7 | 1 | 6 |
| 621310 | OFFICES OF CHIROPRACTORS | 2,578 | 5,389 | 14,534 | 3 | 5 | -2 |
| 621320 | OFFICES OF OPTOMETRISTS | 1,596 | 8,705 | 14,534 | 2 | 1 | 1 |
| 621340 | OFFICES-PHYSICAL, OCCPTNL/SPEECH THRPS/T/AUDLGSTS | 479 | 29,006 | 14,534 | 1 | 0 | 1 |
| 621391 | OFFICES OF PODIATRISTS | 527 | 26,364 | 14,534 | 1 | 0 | 1 |
| 621399 | OFFICES OF ALL OTHER MISC HEALTH PRACTITIONERS | 3,595 | 3,865 | 14,534 | 4 | 0 | 4 |
| 624410 | CHILD DAY CARE SERVICES | 3,652 | 3,804 | 14,534 | 4 | 2 | 2 |
| 711110 | THEATRE COMPANIES & DINNER THEATRES | 281 | 49,444 | 14,534 | 0 | 0 | 0 |
| 711190 | OTHER PERFORMING ARTS COMPANIES | 260 | 53,438 | 14,534 | 0 | 0 | 0 |
| 711310 | PROMOTERS WITH FACILITIES | 880 | 15,788 | 14,534 | 1 | 0 | 1 |
| 711510 | INDEPENDENT ARTISTS, WRITERS & PERFORMERS | 1,327 | 10,470 | 14,534 | 1 | 0 | 1 |
| 712110 | MUSEUMS | 632 | 21,984 | 14,534 | 1 | 1 | 0 |
| 713930 | MARINAS | 577 | 24,079 | 14,534 | 1 | 6 | -5 |
| 713290 | OTHER GAMBLING INDUSTRIES | 230 | 60,408 | 14,534 | 0 | 0 | 0 |
| 713940 | FITNESS & RECREATIONAL SPORTS CENTERS | 2,687 | 5,171 | 14,534 | 3 | 2 | 1 |
| 713950 | HOTELS (EXCEPT CASINO HOTELS) & MOTELS | 1,935 | 7,180 | 14,534 | 2 | 4 | -2 |
| 713990 | BOWLING CENTERS | 213 | 65,229 | 14,534 | 0 | 0 | 0 |
| 721110 | BED-&-BREAKFAST INNS | 567 | 24,504 | 14,534 | 1 | 2 | -1 |
| 721191 | ALL OTHER TRAVELER ACCOMMODATION | 1,331 | 10,439 | 14,534 | 1 | 11 | -10 |
| 722310 | FOOD SERVICE CONTRACTORS | 596 | 23,312 | 14,534 | 1 | 1 | 0 |
| 722320 | CATERERS | 1,086 | 12,794 | 14,534 | 1 | 1 | 0 |
| 722421 | DRINKING PLACES ALCOHOLIC BEVERAGES | 883 | 15,735 | 14,534 | 1 | 0 | 1 |
| 722511 | FULL-SERVICE RESTAURANTS | 22,359 | 621 | 14,534 | 23 | 20 | 3 |

| NAICS Code | NAICS Description | #Businesses In Ontario | Population Required to Sustain Business | Trade Area Population | Theoretical Capacity for Community (n = 14,534) | Actual Business in Community | Potential Businesses |
|------------|---|------------------------|---|-----------------------|---|------------------------------|----------------------|
| 522515 | LIMITED-SERVICE RESTAURANTS | 332 | 41,849 | 14,534 | 0 | 0 | 0 |
| 722515 | SNACK & NONALCOHOLIC BEVERAGE BARS | 3,797 | 3,659 | 14,534 | 4 | 3 | 1 |
| 811111 | GENERAL AUTOMOTIVE REPAIR | 7,625 | 1,822 | 14,534 | 8 | 6 | 2 |
| 811113 | AUTOMOTIVE TRANSMISSION REPAIR | 241 | 57,651 | 14,534 | 0 | 1 | -1 |
| 811118 | AUTOMOTIVE BODY, PAINT & INTERIOR REPAIR/MAINT | 2,166 | 6,415 | 14,534 | 2 | 1 | 1 |
| 811121 | OTHER AUTOMOTIVE MECHANICAL/ELECTRICAL RPR/MAINT | 309 | 44,964 | 14,534 | 0 | 0 | 0 |
| 811122 | AUTOMOTIVE GLASS REPLACEMENT SHOPS | 495 | 28,068 | 14,534 | 1 | 0 | 1 |
| 811192 | CAR WASHES | 918 | 15,135 | 14,534 | 1 | 2 | -1 |
| 811198 | ALL OTHER AUTOMOTIVE REPAIR & MAINTENANCE | 462 | 30,073 | 14,534 | 0 | 0 | 0 |
| 811212 | COMPUTER & OFFICE MACHINE REPAIR & MAINTENANCE | 923 | 15,053 | 14,534 | 1 | 0 | 1 |
| 811412 | APPLIANCE REPAIR & MAINTENANCE | 446 | 31,152 | 14,534 | 0 | 0 | 0 |
| 811420 | REUPHOLSTERY & FURNITURE REPAIR | 859 | 16,174 | 14,534 | 1 | 3 | -2 |
| 811430 | FOOTWEAR & LEATHER GOODS REPAIR | 263 | 52,828 | 14,534 | 0 | 0 | 0 |
| 811490 | OTHER PERSONAL & HOUSEHOLD GOODS REPAIR & MAINT | 1,381 | 10,061 | 14,534 | 1 | 2 | -1 |
| 812111 | BARBER SHOPS | 693 | 20,049 | 14,534 | 1 | 1 | 0 |
| 812112 | BEAUTY SALONS | 11,052 | 1,257 | 14,534 | 12 | 8 | 4 |
| 812113 | NAIL SALONS | 1,162 | 11,957 | 14,534 | 1 | 1 | 0 |
| 812191 | DIET & WEIGHT REDUCING CENTRES | 1,374 | 10,112 | 14,534 | 1 | 0 | 1 |
| 812199 | OTHER PERSONAL CARE SERVICES | 3,696 | 3,759 | 14,534 | 4 | 0 | 4 |
| 812210 | FUNERAL HOMES & FUNERAL SERVICES | 812 | 17,111 | 14,534 | 1 | 1 | 0 |
| 812320 | DRYCLEANING & LAUNDRY SVCS (EXCEPT COIN-OPERATED) | 1,948 | 7,132 | 14,534 | 2 | 1 | 1 |
| 812910 | PET CARE (EXCEPT VETERINARY) SERVICES | 1,869 | 7,434 | 14,534 | 2 | 1 | 1 |
| 813110 | RELIGIOUS ORGANIZATIONS | 7,740 | 1,795 | 14,534 | 8 | 9 | -1 |
| 812921 | PHOTOFINISHING LABORATORIES (EXCEPT ONE-HOUR) | 244 | 56,942 | 14,534 | 0 | 0 | 0 |
| 812990 | ALL OTHER PERSONAL SERVICES | 1,432 | 9,702 | 14,534 | 1 | 0 | 1 |

Source: MapInfo Canada, 2015.

Appendix 1. Estimates and Projections

Methodology Statement

Population & Households Estimates and Projections 2015 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.

The MapInfo Canadian Estimates and Projections database variables are "updated" from their Census 2011 values. MapInfo estimates and projections for Canada are updated annually. The reference date for the data is always July 1, which is considered the midpoint for the reference year. 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 MapInfo Canada demographic update process. The 2011 census information is used as the benchmark for all of the estimates and projections in this release.

The principal population characteristics in the Estimates and Projections database are age and sex. These characteristics are derived through a cohort component method that takes into account the aging of the population, mortality rates by age and sex, fertility rates, and differential migration by age and sex.

The principal household characteristics in the Estimates and Projections database are age of household maintainer and household income. The distribution of households by age of maintainer is derived from the cohort component model results and the probabilities associated with a person in a given age group being the primary maintainer of a household as defined by Statistics Canada. Household Income is derived from an economic-demographic model developed in part by Strategic Projections, Inc. for higher levels of geography. For smaller geographic layers, including Dissemination Areas, income trends based on census information are combined with regional income trends in order to estimate and project household income. The distribution of households by income is derived from a process which advances census-based income distributions in a manner consistent with the trend in average income for a DA. All income figures are given in current year dollars for each year of the series. Note that this presentation does not involve the use of an income deflator to take into account inflation.

Daytime Population 2015 Edition

Methodology Statement

Daytime Population estimates are based on compiled business data which includes counts of employees who work, presumably during the day, at the business location within a given dissemination area.

These statistics are aggregated for each DA to arrive at estimates of the number of daytime employees. Daytime Employees are then added to the at-home residential population – whether retired, in school, or simply not in the labour force – to arrive at total Daytime Population. These estimates are useful for businesses interested in attracting customers, for example, at their daytime location as opposed to the nighttime, residential location.

Canada Expenditure Potential (CanEx) 2015

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 be nearly 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.