

# MUSKOKA LABOUR MARKET STUDY APPENDICES

Prepared for: Simcoe Muskoka Workforce Development Board



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## APPENDIX A: DATA ANALYSIS FOR MUSKOKA

### KEY FINDINGS

- ❖ Muskoka has an older age profile, largely because of the older adults moving to Muskoka, not because youth are leaving
- ❖ Muskoka residents have lower rates of university attendance, especially among males
- ❖ A portion of Muskoka males end up in jobs that rank higher than their levels of education, largely due to employment in construction and as managers in the service sector
- ❖ A portion of Muskoka females end up in jobs that rank slightly lower than their levels of education, largely due to employment in lower-skilled service sector occupations
- ❖ Muskoka residents have a higher employment rate than the rest of Ontario
- ❖ Muskoka residents have slightly higher rates of reliance on Employment Insurance benefits and social assistance compared to the average for the rest of Ontario, but lower than neighbouring Parry Sound and Nipissing
- ❖ Muskoka males earn 87% that of the males in the rest of Ontario (excluding Toronto wages), and Muskoka females earn 87% that of females in the rest of Ontario
- ❖ In terms of the seasonality of the local economy: Muskoka is a part of a larger tourism region; 60% of all annual visitors come to this area during the months of July, August and September, and 66% of all annual visitor spending occurs during those months

### DETAILED HIGHLIGHTS

#### DEMOGRAPHICS AND POPULATION CHANGE

- Muskoka has an older population profile compared to the average for Ontario
- By and large, this is primarily the result of both an aging resident population as well as a considerable influx of older adults choosing to move to Muskoka
- In net terms, there is not a significant out-migration of youth; the number of youth leaving Muskoka is only slightly larger than the number of youth moving into Muskoka
- The aging of the resident population is more pronounced in the smaller townships (Lake of Bays, Muskoka Lakes and Georgian Bay) than in the larger towns (Gravenhurst, Bracebridge and Huntsville)
- The number of immigrant newcomers coming to Muskoka has declined somewhat, while the number of non-permanent residents has declined considerably; newcomers make up an extremely small percentage of the Muskoka population

#### EDUCATION ATTAINMENT

- Compared to the Ontario average, in most age and gender categories, Muskoka residents have higher rates of those with no certificate, those with a high school diploma, and apprenticeship or college certificates, and much lower university level completion

- Women in Muskoka are more likely to obtain a college or university certificate than men, who are more likely than women to obtain an apprenticeship certificate
- Over time, more Muskoka residents are getting a high school diploma than not completing high school; women are increasing their levels of either college or university attainment; among men, their levels of college or university attainment appear to be holding steady, while their levels of obtaining an apprenticeship certificate are dropping

#### ATTENDANCE AT SCHOOL

- Muskoka youth aged 15-19 years old have a slightly lower rate of attendance at school; among those not attending school and who do not have a high school diploma, around half are not employed (in 2016, this amounted to around 100 youth); this percentage is similar to the Ontario average; among those with a high school diploma, over 90% are employed (the unemployed amount to approximately 20 youth)
- Muskoka youth aged 20-24 years old, for those without a high school diploma, around half are not employed (once more, around 100 youth), with more of them female; for those with a high school diploma, among males over 90% are employed and among females – 75%; for those with a post-secondary certificate, almost all are employed
- Among Muskoka residents aged 25-44 years old, they are less likely to be attending school of any sort, compared to residents of Toronto or residents of Ontario minus Toronto; women are more likely to be pursuing further education than men, and the higher your level of educational attainment, the more likely it is that you may be pursuing further education

#### LABOUR FORCE STATISTICS

- Historically, the employment rate has been slightly lower in Muskoka than in the rest of Ontario because of its older population; the drop in the employment rate that occurred as a result of the 2008 recession was more pronounced in Muskoka, especially among males
- At every level of educational attainment, Muskoka residents have a higher employment rate than the Ontario average
- In terms of absolute numbers, the largest single group not in the labour force are females with a post-secondary degree who are aged 55 to 64 years old, followed by females of that same age with a high school diploma and then males of that age with a post-secondary degree

#### LABOUR MARKET DATA

- Place of work: There are slightly more jobs present in Muskoka than there is an equal number of employed residents, meaning that to fill all these jobs there needs to be a small influx of commuters from outside Muskoka
- Working from home: Muskoka Lakes and Lake of Bays have a considerably higher proportion of its employed residents working from home, compared to the provincial average, with a very high proportion of professionals working from home
- Jobs with no fixed address: Muskoka has a notably higher than average proportion of its employed residents working in jobs with no fixed address, in particular, Muskoka Lakes and Georgian Bay
- Employment by industry: Four industries have a notably higher than average share of jobs in Muskoka compared to the provincial average: Construction; Retail Trade; Arts, Entertainment & Recreation; and Accommodation & Food Services; many of the occupations in these industries are highly concentrated by gender, with high proportions of females working in Health Occupations

and Sales & Service Occupations, and very high proportions of males working in Trades and Transport and Equipment Operator Occupations

- Sales and service occupations have high proportion of part-time weeks: Many of the prominent occupations in Sales & Service Occupations have over 40% of their jobs providing mainly part-time jobs
- Education levels and the skill level of jobs Muskoka residents are employed in:
  - Employed Muskoka females have considerably higher levels of university education than Muskoka males but they are employed in jobs that require a university degree at about the same rate as Muskoka males
  - Employed Muskoka females have about the same level of college or trades/apprenticeship education as Muskoka males but they hold a considerably lower proportion of jobs that require college or trades/apprenticeship education
  - Even though there is a high proportion of Muskoka employed males with a high school diploma, more of them find work in jobs that require a post-secondary level of education, while the Muskoka females are disproportionately employed in jobs that require no educational attainment, given their levels of education
- Muskoka employment in jobs requiring a university degree: Not only are Muskoka residents employed in smaller proportions in jobs requiring a university degree, but their distribution in occupations with that designation tilts higher toward managers in retail & wholesale trade, food, accommodation and construction services
- Age of managers in retail, wholesale, food, accommodation and construction: In Toronto, one in five of these managers is 55 years or older; in the rest of Ontario, the figure is one four; in Muskoka, the proportion is greater than one in three

#### EMPLOYMENT INCOME

- Muskoka males earn 87% that of the males in the rest of Ontario, and Muskoka females earn 87% that of females in the rest of Ontario
- Muskoka residents, both males and females, working in Health Occupations earn 101% that what residents in the rest of Ontario earn, and considerably higher than the ratio of all occupations. Other occupations where Muskoka residents fare as well or better include: Education, Law, Social and Government Occupations, as well as Manufacturing Occupations. Muskoka residents working in Art, Culture, Recreation and Sport Occupations earn considerably less than the rest of Ontario residents, and considerably lower than the average comparison, as do Muskoka residents working in Primary Occupations

#### EMPLOYMENT ONTARIO CLIENT DATA

- Employment Ontario provides services to assist the unemployed to access jobs. Compared to the unemployed population in Muskoka, somewhat more females than males use these services, while fewer youth make use of them; approximately 60% have no more than a high school diploma, very similar to the figures for the unemployed in Muskoka
- Almost one in five have been unemployed for over a year; around 19% are receiving Employment Insurance and 15% are receiving Ontario Works; 17% self-identify as having a disability
- For those for whom there is data, 22% had previously worked as a construction labourer and 18% had worked as a light duty cleaner or food counter attendant

#### SOURCE OF INCOME

- The percentage of residents reporting employment income in Muskoka is close to the average for the rest of Ontario, with Bracebridge and Huntsville exactly equal to the average
- Among Muskoka residents, a higher proportion receive Canada Pension Plan benefits compared to the rest of Ontario. They also have somewhat higher rates of reliance on Employment Insurance (regular benefits) and slightly higher rates of reliance on social assistance, although lower than the rates in neighbouring Parry Sound and Nipissing

#### NUMBER OF ESTABLISHMENTS

- Firms with fewer than 10 employees make up 92% of all establishments in Muskoka, very similar to the provincial average of 93%
- Among establishments with no employees, Muskoka has considerably more such establishments in Construction and a smaller number in Professional, Scientific & Technical Services (usually self-employed accountants, lawyers, engineers and consultants)
- Among firms with employees, Muskoka has a very high proportion of firms in Construction, more than double the provincial average and accounting for over a quarter of establishments with employees; there are also higher proportions of establishments in Retail Trade, as well as Administrative and Support Services (primarily services to buildings and dwellings, notably landscaping and cleaning services)
- Compared to the Ontario average, Muskoka has a smaller share of establishments with employees in: Professional, Scientific & Technical Services (around half the provincial average); Wholesale Trade; Transportation & Warehousing; and Health Care & Social Assistance

#### COMMUTING

- Huntsville has by far the largest proportion of its commuters travelling inside Huntsville (over three-quarters – 77%); Bracebridge has two-thirds internal commuters (68%) and Gravenhurst only half (48%)

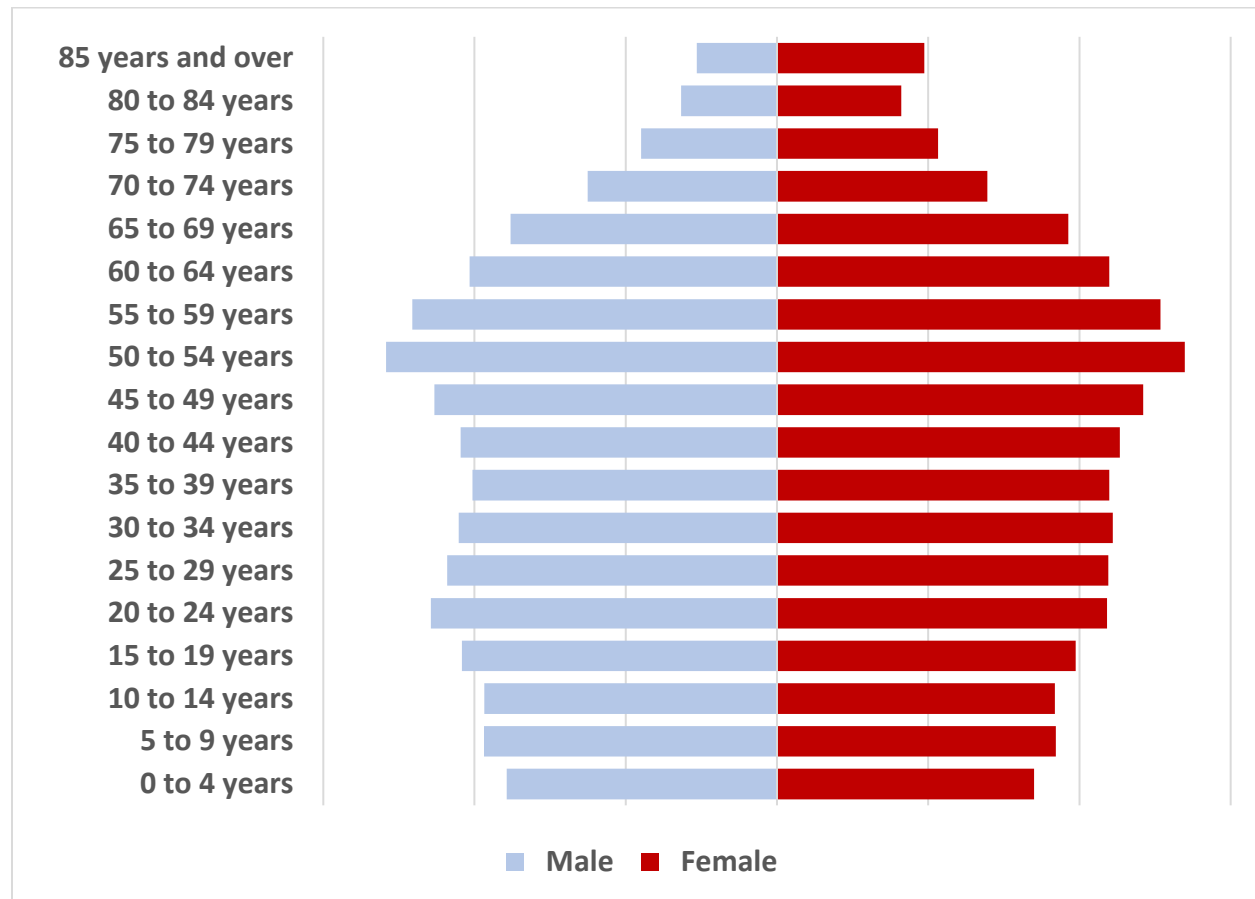
#### VISITOR DATA

- Data which covers Muskoka, Parry Sound, Algonquin Park, Almaguin Highlands and Loring-Restoule (Regional Tourism Organization 12) shows that 60% of all annual visitors come during the months of July, August and September, and 66% of all annual visitor spending occurs during those months (if the quarter were defined as June, July and August, the degree of seasonality would likely be even more pronounced)
- Four categories account for most of that spending: Accommodation (one-quarter); Food and Beverage at Stores (one-fifth); Transportation (one-fifth); Food and Beverage at Restaurants (one-fifth)
- Around half of the 10.7 million evenings that visitors spend in the RTO 12 area annually are in private cottages

# POPULATION

## AGE DISTRIBUTION

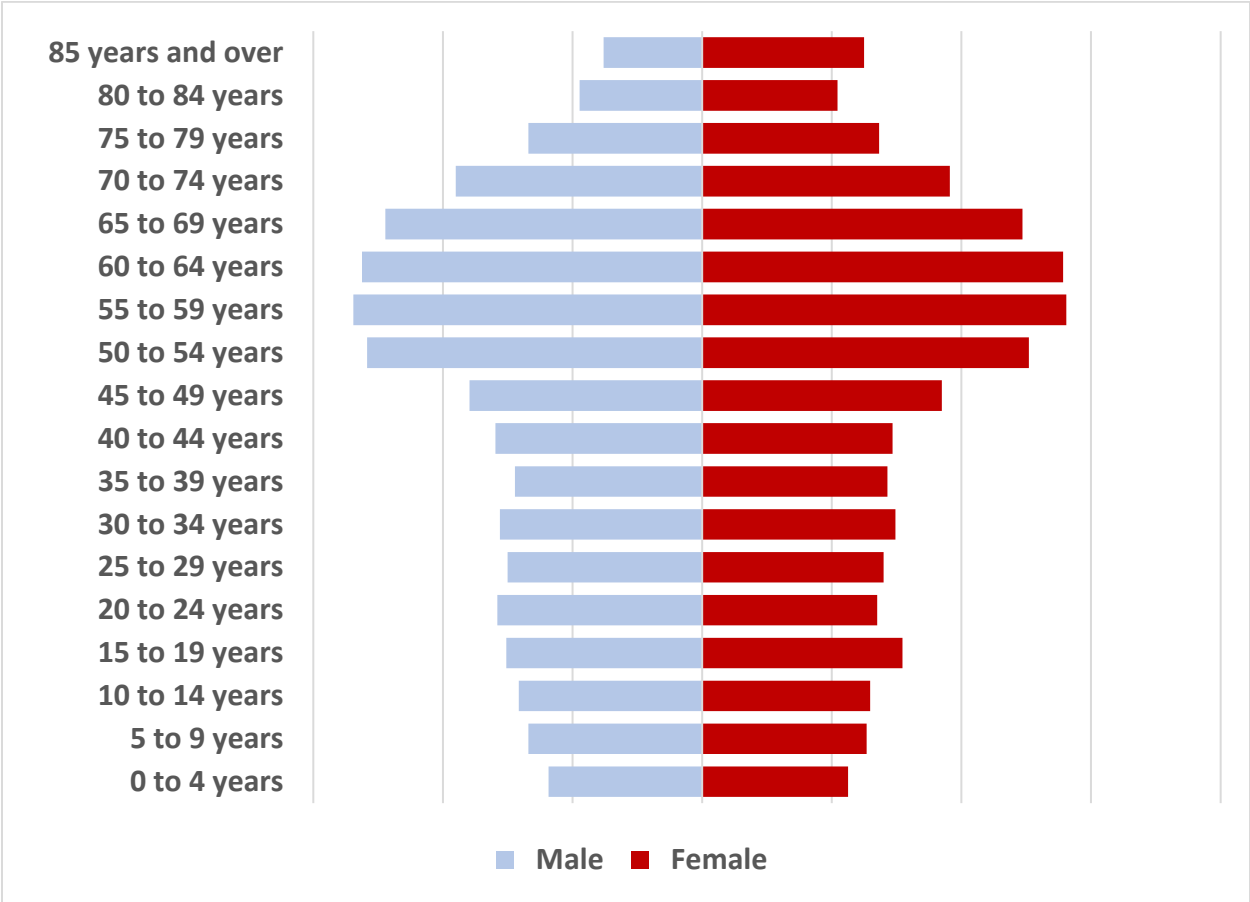
CHART 1: POPULATION PYRAMID, ONTARIO 2016



Statistics Canada, 2016 Census

Chart 1 illustrates the population distribution for Ontario, by age segments and by gender. A typical population pyramid should have a wider base at the bottom and progressively smaller bands as one moves up the age scale. The reasons why Ontario's age profile would not fit the theoretical pattern are several: the Baby Boom generation was much larger than the generation that preceded it and that followed it, so that a bulge occurs in the pyramid, now in the 50-69 age range. There is also the Baby Boom echo, the children of the Baby Boom generation, most evident at the 20-24 years old range. Further, the influx of immigrants also has distorted the pyramid, because newcomers arriving to Canada tend to have a younger profile than individuals already here, and so they fill in the age pyramid in the middle sections. Finally, a declining birth rate means that the youth age ranges (say, 0-19 years old, are smaller than many of the older age groups, until one reaches those aged 65 years and older.

CHART 2: POPULATION PYRAMID, MUSKOKA 2016



Statistics Canada, 2016 Census

Chart 2 shows the population pyramid for Muskoka. Compared to the Ontario distribution, Muskoka has a far more top-heavy distribution. In fact, over half (51.9%) of the Muskoka population is over 50 years old, compared to only 37.6% of the Ontario population. Of the 49 census divisions that make up Ontario, Muskoka has the 4<sup>th</sup> highest proportion of their population aged 50 years and older, coming after Haliburton (63.3%), Prince Edward County (57.4%) and Parry Sound (54.4%).

Chart 3 provides the same population pyramid profiles for each of the Muskoka municipalities.



CHART 3: POPULATION PYRAMID, MUSKOKA MUNICIPALITIES, 2016



Statistics Canada, 2016 Census

**TABLE 1: COMPARISON OF CONCENTRATION OF AGE RANGES IN MUSKOKA MUNICIPALITIES TO PROVINCIAL AVERAGE, 2016**

AGE ↓	Gravenhurst	Bracebridge	Lake of Bays	Huntsville	Muskoka Lakes	Georgian Bay
85 or more	1.86	1.64	0.95	1.50	1.09	1.09
80 to 84	1.68	1.55	1.77	1.32	1.45	1.55
75 to 79	1.66	1.55	2.00	1.31	1.79	1.59
70 to 74	1.64	1.51	2.46	1.38	1.92	2.15
65 to 69	1.55	1.38	2.07	1.20	1.87	2.22
60 to 64	1.43	1.33	1.95	1.29	1.67	1.78
55 to 59	1.22	1.14	1.43	1.19	1.41	1.46
50 to 54	1.06	1.04	1.00	1.05	1.14	1.16
45 to 49	0.89	0.89	0.77	0.90	0.77	0.69
40 to 44	0.77	0.74	0.71	0.85	0.71	0.68
35 to 39	0.78	0.76	0.56	0.83	0.59	0.60
30 to 34	0.83	0.80	0.52	0.84	0.67	0.59
25 to 29	0.74	0.74	0.49	0.82	0.63	0.62
20 to 24	0.64	0.75	0.54	0.79	0.75	0.57
15 to 19	0.68	0.92	0.68	0.90	0.83	0.77
10 to 14	0.70	0.86	0.64	0.93	0.61	0.64
5 to 9	0.71	0.84	0.57	0.89	0.54	0.46
0 to 4	0.69	0.81	0.42	0.83	0.58	0.54

Statistics Canada, 2016 Census

Table 1 provides the ratio between the share of a given age category as a percentage of the total population of that municipality compared to the percentage share of that same age category for the province as a whole. Thus, if the percentage share of an age group is exactly equal to the same share for the province, the ratio would be 1.00 (as is the case for those 50-54 years old in Lake of Bays. If the percentage share is double that of the province, the ratio would be 2.00, and if the percentage share is half, the ratio would be 0.50.

The colour coding reads as follows: the more the colour of the cell is yellow, the lower the ratio, and the more green, the higher the ratio, with no colour representing values around 1.00. Thus, Lake of Bays has a considerably lower share of adults in the child-rearing ages (20 to 49 years old), as well as proportionately fewer children (0 to 14 years old) and youth (15 to 24 years old), and much more older adults (60 to 79 years old), often twice the provincial proportions.

While Lake of Bays, Muskoka Lakes and Georgian Bay may have a larger proportion of older residents, when it comes to those aged 85 years and older, those proportions change, and the larger towns in Muskoka (Gravenhurst, Bracebridge and Huntsville) have considerably higher proportions of the elderly in that category.

## POPULATION AND AGE CHANGES

Over the past 15 years, the population of Muskoka has steadily increased (Table 2). This trend is generally replicated in each of the towns, except that the population of Lake of Bays peaked in 2006 and has declined since, while the population of Muskoka Lakes declined between 2011 to 2016.

TABLE 2: TOTAL POPULATION, MUSKOKA AND ITS MUNICIPALITIES, 2001 TO 2016

	2001	2006	2011	2016
MUSKOKA	53,106	57,563	58,017	60,599
Gravenhurst	10,899	11,046	12,055	12,311
Bracebridge	13,751	15,652	15,414	16,010
Lake of Bays	2,900	3,570	3,476	3,167
Huntsville	17,338	18,280	19,056	19,816
Muskoka Lakes	6,042	6,467	6,707	6,588
Georgian Bay	1,991	2,340	2,482	2,499

The older Muskoka population profile represents aging over time. Table 3 compares the population distribution by age categories for the municipal areas, grouped into larger towns (Gravenhurst, Bracebridge and Huntsville) and smaller towns (Lake of Bays, Muskoka Lakes and Georgian Bay), between 2006 and 2016.

TABLE 3: AGE POPULATION DISTRIBUTION, LARGER AND SMALLER MUSKOKA TOWNS AND TOWNSHIPS, 2006 AND 2011

AGE RANGE	LARGER TOWNS		CHANGE	PERCENT CHANGE	SMALLER TOWNSHIPS		CHANGE	PERCENT CHANGE
	2006	2016			2006	2016		
0-14	7,000	6,465	-535	-7.6%	1,720	1,125	-595	-34.6%
15-24	5,315	4,835	-480	-9.0%	1,315	1,120	-195	-14.8%
25-54	17,790	16,850	-940	-5.3%	4,510	3,710	-800	-17.7%
55+	14,870	19,980	5,110	34.4%	4,855	6,320	1,465	30.2%
TOTAL	44,975	48,130	3,155	7.0%	12,400	12,275	-125	-1.0%

Statistics Canada, 2006 and 2016 Census

Between 2006 and 2016, both the larger and the smaller towns and townships in Muskoka experienced a significant increase in their resident population aged 55 years and older, in both cases 30% or more. And while both categories have seen a decline in all the other age groups, the percentage decline has been more severe in the small townships (from 15% to 35%) compared to the larger towns (5% to 9%).

The result has been a modest increase in population among the larger towns, and a slight decline in population among the smaller townships.

## **MIGRATION AND POPULATION CHANGE**

TABLE 4: MIGRATION IN AND OUT OF MUSKOKA, BY AGE, 2011-2016

	AGE RANGES					TOTAL
	0-17	18-24	25-44	45-64	65+	
2011-2012						
IN-MIGRATION	486	329	754	815	394	2778
OUT-MIGRATION	378	345	752	484	330	2289
NET MIGRATION	108	-16	2	331	64	489
2012-2013						
IN-MIGRATION	436	273	708	748	341	2506
OUT-MIGRATION	341	319	600	429	296	1985
NET MIGRATION	95	-46	108	319	45	521
2013-2014						
IN-MIGRATION	461	282	737	867	367	2714
OUT-MIGRATION	347	335	661	515	365	2223
NET MIGRATION	114	-53	76	352	2	491
2014-2015						
IN-MIGRATION	465	320	793	753	398	2729
OUT-MIGRATION	410	297	733	528	422	2390
NET MIGRATION	55	23	60	225	-24	339
2015-2016						
IN-MIGRATION	487	314	900	997	474	3172
OUT-MIGRATION	310	310	692	498	417	2227
NET MIGRATION	177	4	208	499	57	945
TOTAL FIVE YEARS	549	-88	454	1726	144	2785
AVG ANNUAL	110	-18	91	345	29	557

Statistics Canada, *Annual Migration Estimates by Census Division* (from tax filer administrative data)

In terms of people moving in and out of Muskoka, several observations:

- Muskoka has had a net increase of 557 persons per year between 2011 and 2016;
- By far the largest net increase by migration is among those aged 45 to 64 years old;
- All the other age categories show relatively minor net changes;
- Even among youth aged 18 to 24 years of age, while around 1,600 left between 2011-2016, 1500 arrived, with a net change over five years of 88 individuals leaving, resulting in minus 18 per year.

TABLE 5: MIGRATION CHANGE AND POPULATION CHANGE BY AGE, MUSKOKA, 2011-2016

MIGRATION FIGURES, 2011 to 2016				NET TOTAL POPULATION CHANGE, 2011 TO 2016	
	In-migrants	Out-migrants	Net-migrants		Net change
0-17 years old	2,335	1,786	549	0-19 years old	-685
18-24 years old	1,518	1,606	-88	20-24 years old	-95
25-44 years old	3,892	3,438	454	25-44 years old	-75
45-64 years old	4,180	2,454	1,726	45-64 years old	585
65 years & older	1,974	1,830	144	65 years & older	2,805
<b>TOTAL</b>	<b>13,899</b>	<b>11,114</b>	<b>2,785</b>	<b>TOTAL</b>	<b>2,535</b>

Statistics Canada, *Annual Migration Estimates by Census Division* (from tax filer administrative data); 2011 National Household Survey and 2016 Census

Table 5 shows the changes in population by age category due to migration and the changes in population overall. Thus, among residents aged 0-17 years old, there was a net influx of 549 migrants. But the total population dropped by 685, as a result of residents growing older and moving into the 18-24 years old category, with fewer births replacing those individuals (the child-rearing population segment, roughly 20 to 44 years of age, is also slightly under-represented in Muskoka). This aging of the population that is already present in Muskoka plays itself out among all the population groups. In each category, the shift is toward the older age category, so that those aged 65 years and older gain the most, not from migration (which was only a net increase of 144), but from people getting older in Muskoka.

TABLE 6: TOP TEN REGIONS FOR MIGRATION, BOTH FROM MUSKOKA AND TO MUSKOKA, 2011-2016

MOVING TO MUSKOKA FROM		NET	MOVING FROM MUSKOKA TO	
York	885	570	315	York
Toronto	1,538	559	979	Toronto
Peel	769	507	262	Peel
Durham	633	347	286	Durham
Halton	582	303	279	Halton
Simcoe	2,852	205	2,647	Simcoe
Hamilton	392	165	227	Hamilton
Parry Sound	1,347	111	1,236	Parry Sound
Waterloo	352	96	256	Waterloo
Brant	131	95	36	Brant

Statistics Canada, *Annual Migration Estimates by Census Division* (from tax filer administrative data), 2011-2016

Where are the migrants coming from? As Table 6 illustrates, the net difference is largest from York, Toronto and Peel. The greatest amount of total movement is between Muskoka and Simcoe, with around 2,800 coming from Simcoe and 2,600 moving to Simcoe.

Between 2006 and 2011, these patterns were much the same (Table 7), with Peel, Toronto and Halton being the largest net sources (with York a close fourth), and with movement between Simcoe and Muskoka being the largest absolute amount of migration (but with the net result in favour of Simcoe).

TABLE 7: TOP TEN REGIONS FOR MIGRATION, BOTH FROM MUSKOKA AND TO MUSKOKA, 2006-2011

MOVING TO MUSKOKA FROM		NET	MOVING FROM MUSKOKA TO	
Peel	834	519	315	Peel
Toronto	1,474	408	1,066	Toronto
Halton	581	331	250	Halton
York	714	288	426	York
Foreign	404	214	190	Foreign
Durham	527	192	335	Durham
Hamilton	358	112	246	Hamilton
Simcoe	2,415	-107	2,522	Simcoe
Calgary Div. No. 6	103	-92	195	Calgary Div. No. 6
Wellington	245	85	160	Wellington

Statistics Canada, *Annual Migration Estimates by Census Division* (from tax filer administrative data), 2006-2011

## IMMIGRATION

TABLE 8: IMMIGRANTS IN LAST FIVE YEARS AND NON-PERMANENT RESIDENTS, MUSKOKA, 2006-2016

CENSUS YEAR	2001-2006	2006-2011	2011-2016	NON-PERMANENT RESIDENTS
2006	280			205
	<b>2001-2005</b>			
2011	190	185		270
		<b>2006-2010</b>		
2016	200	250	200	65

Statistics Canada, 2006 Census, 2011 National Household Survey and 2016 Census

Table 8 presents the data on immigration to Muskoka. Each census provides statistics on the composition of an area's residents by immigration status, including Canadian-born as well as immigrants by period of immigration. This table shows the number of immigrants who arrived in Muskoka in the five years prior to the census measurement, for each of 2016, 2011 and 2006. Thus, in 2006, 280 newcomers (previous five years) immigrated, compared to 185 for the five years prior to 2011 and 200 individuals for the five years prior to 2016.

Evidently, the number of newcomers arriving has gone down somewhat (with a slight uptick between 2011 and 2016). In terms of the proportion of these newcomers as a share of the total population in Muskoka, the figures are as follows: in 2006, newcomers represented 0.50% of the Muskoka population, in 2011 – 0.33%, and in 2016 – 0.34%. To put these figures in context, we present two comparisons. The Toronto Census Metropolitan Area (essentially the Greater Toronto Area) had 6.1% of its population represented by newcomers in 2016. The figure for the rest of Ontario minus the Toronto CMA was 1.6%. So, Muskoka's proportion is considerably lower than the Ontario figures, excluding the Toronto CMA.

During that same period, the number of non-permanent residents also dropped, from around 200 in 2006 and almost 300 in 2011 to 65 in 2016. This was no doubt due to the great restrictions placed on the Temporary Foreign Worker Program.

Finally, we compared what happened to each cohort of newcomers. When the newcomer figure is being calculated, that previous five years will include both census years; for example, in 2011, the previous five years of newcomers stretched from 2006 to 2011. But in 2016, the period of immigration that corresponded to that same range was 2006 to 2010, a slightly smaller time period.

Thus, looking at the 2001-2006 cohort column, in 2006 that figure was 280, but in 2011, the number of Muskoka residents who said they arrived to Canada between 2006 and 2010 was 190, a considerable drop, with that number rising slightly to 200 in 2016. For those who arrived between 2006 and 2011, that cohort appears to have increased in size, from 185 in 2011 to 250 in 2016.

In summary:

- The number of newcomers arriving to Muskoka is very small and appears to have declined somewhat;
- The number of non-permanent residents has declined considerably;
- While some newcomers who arrived between 2001 and 2006 appeared to have left Muskoka by 2011, in 2016 there appears to have been some immigrants moving from elsewhere in Canada to Muskoka.

# EDUCATION

## EDUCATIONAL ATTAINMENT

Table 9 presents the educational attainment in 2016 of Muskoka residents aged 15 years and older and compares it to the 2011 Muskoka figure and the 2016 average for Ontario.

TABLE 9: EDUCATIONAL ATTAINMENT OF POPULATION AGED 15 YEARS AND OVER, MUSKOKA 2011 AND 2016, AND ONTARIO 2016

MALES				FEMALES		
Muskoka 2016	Muskoka 2011	Ontario 2016		Muskoka 2016	Muskoka 2011	Ontario 2016
15 to 24 year olds						
37%	45%	35%	No certificate, diploma or degree	38%	35%	32%
45%	36%	44%	High school certificate or equivalent	38%	46%	40%
4%	5%	2%	Apprenticeship certificate or equivalent	1%	2%	1%
10%	9%	9%	College certificate or diploma	14%	10%	11%
4%	5%	10%	University certificate, diploma or degree	8%	7%	15%
25 to 44 year olds						
13%	12%	9%	No certificate, diploma or degree	8%	7%	7%
33%	30%	25%	High school certificate or equivalent	26%	25%	18%
14%	18%	7%	Apprenticeship certificate or equivalent	4%	4%	3%
24%	24%	23%	College certificate or diploma	35%	39%	27%
16%	16%	35%	University certificate, diploma or degree	28%	25%	45%
45 to 64 year olds						
16%	15%	14%	No certificate, diploma or degree	10%	12%	12%
27%	26%	26%	High school certificate or equivalent	34%	32%	28%
16%	18%	11%	Apprenticeship certificate or equivalent	5%	6%	4%
23%	24%	21%	College certificate or diploma	29%	27%	27%
17%	17%	29%	University certificate, diploma or degree	21%	24%	29%

Statistics Canada, 2011 National Household Survey and 2016 Census

Table 9 shows that:

- Compared to the Ontario average, in most age and gender categories, Muskoka residents have higher rates of those with no certificate, those with a high school diploma, and apprenticeship or college certificates, and much lower university level completion;
- Women in Muskoka are more likely to obtain a college or university certificate than men, who are more likely than women to obtain an apprenticeship certificate;



- Over time, more Muskoka residents are getting a high school diploma rather than not completing high school; women are increasing their levels of either college or university attainment; among men, their levels of college or university attainment appear to be holding steady, while their levels of obtaining an apprenticeship certificate are dropping.

## **SCHOOL ATTENDANCE**

This Census question asked whether the person attended school in the previous nine months (at any time between September 2015 and May 10, 2016), and the type of school they attended. The tables below compare the results by gender and by different age groups. The geographies are defined as follows: Muskoka, then a modified Greater Toronto Area, consisting of Toronto, York, Peel and Halton; (Durham is actually much more reflective of the rest of Ontario); this modified GTA has very high school attendance and educational attainment figures (only the Ottawa Region matches their numbers). The Ontario averages are represented by the Ontario figures minus this modified GTA.

**TABLE 10: PERCENTAGE DISTRIBUTION OF SCHOOL ATTENDANCE, MALES AND FEMALES AGED 15-19 YEARS OLD, MUSKOKA AND ONTARIO MINUS PARTS OF THE GREATER TORONTO AREA, 2016**

	MALES			FEMALES		
	MUSKOKA	ONTARIO MINUS GTA*	GTA*	MUSKOKA	ONTARIO MINUS GTA*	GTA*
<b>Did not attend school</b>	18%	15%	10%	14%	12%	8%
<b>Yes, attended school</b>	82%	85%	90%	86%	88%	92%
<b>Elementary/secondary school</b>	66%	68%	67%	63%	66%	66%
<b>Tech/trade school or college</b>	10%	8%	7%	7%	8%	6%
<b>University</b>	5%	9%	15%	15%	13%	20%
<b>Two or more of the above</b>	2%	0%	1%	1%	0%	1%

Statistics Canada, 2016 Census

GTA\* refers to Toronto, York, Reel and Halton

Even among youth 15-19 years old, Muskoka youth have a slightly lower school attendance profile than the rest of Ontario, with 3% more males and 2% more females not attending school. That is not to say that the figures for Muskoka are the worst in Ontario – among the 49 census divisions, there are lower school attendance percentages. But Muskoka does fall in the bottom half of the rankings. There are a few bright spots: slightly more Muskoka males in this age range attend technical or trade school or community college, and the university attendance figures for Muskoka females in this age range are also higher. There is, though, a considerable gap between the university attendance percentages of males

and females in Muskoka, much more than elsewhere. Meanwhile, the numbers for the modified GTA are exceptionally high.

**TABLE 11: PERCENTAGE DISTRIBUTION OF SCHOOL ATTENDANCE, MALES AND FEMALES AGED 20-24 YEARS OLD, MUSKOKA, ONTARIO MINUS GTA\* AND GTA\*, 2016**

	MALES			FEMALES		
	MUSKOKA	ONTARIO MINUS GTA*	GTA*	MUSKOKA	ONTARIO MINUS GTA*	GTA*
<b>Did not attend school</b>	63%	52%	40%	52%	45%	35%
<b>Yes, attended school</b>	37%	48%	60%	48%	55%	65%
<b>Elementary/secondary school</b>	2%	3%	3%	3%	3%	3%
<b>Tech/trade school or college</b>	17%	20%	19%	17%	19%	17%
<b>University</b>	17%	25%	36%	28%	33%	44%
<b>Two or more of the above</b>	2%	0%	1%	0%	0%	1%

Statistics Canada, 2016 Census

GTA\* refers to Toronto, York, Reel and Halton

Among youth aged 20-24 years old, the school attendance gap among Muskoka youth aged 20-24 years old increases considerably, and the attendance figures for tech/trade school or college, or for university, are lower for both genders compared to the Ontario numbers. Muskoka males in particular have a lower university attendance rate.

### **YOUTH NOT IN SCHOOL, NOT EMPLOYED, NOT LOOKING FOR WORK (NEET)**

The school attendance data allows us to put a figure to those youth aged 15 to 24 years old who are neither in school, in a job or looking for work.

**TABLE 12: NUMBER AND PERCENT OF YOUTH NOT IN SCHOOL NOT EMPLOYED AND NOT LOOKING FOR WORK, BY AGE, GENDER AND LEVEL OF EDUCATIONAL ATTAINMENT, MUSKOKA, 2016**

	15-19 YEARS OLD		20-24 YEARS OLD	
	MALES	FEMALES	MALES	FEMALES
<b>NO HIGH SCHOOL DIPLOMA</b>				
TOTAL Number	100	125	130	75
NEET Number	50	70	45	55
NEET Percent	50%	56%	35%	73%
<b>HIGH SCHOOL DIPLOMA</b>				
TOTAL Number	160	85	585	295
NEET Number	10	10	45	75
NEET Percent	6%	12%	8%	25%
<b>APPRENTICESHIP, COLLEGE DIPLOMA OR UNIVERSITY DEGREE</b>				
TOTAL Number			265	320
NEET Number			10	5
NEET Percent			4%	2%

Statistics Canada, 2016 Census

Given the smaller population of Muskoka, as we start dissecting the population into several sub-groups (age, gender, school completion, level of educational attainment), the figures become quite small, and the absolute numbers in each cell become slightly less reliable. But what is significant is the relative comparisons:

- Around half of youth aged 15 to 19 years of age who are not in school and have not obtained a high school diploma are not working;
- The same applies to youth aged 20 to 24 years of age, but there appears to be a higher proportion of females who are not working;
- Those with a high school diploma are far more likely to be working, but their likelihood of being in the labour force drops considerably for females as they become 20 to 24 years old;
- Those youth who have a post-secondary certificate are very unlikely not to be in the labour force.

To provide a context for these figures: for those aged 15 to 19 years old and without a high school diploma, the results are much the same in the rest of Ontario, while in Toronto over three-quarters of them would not be in the labour force. For those with a high school diploma and between the ages of 15 and 19 years old, youth in the rest of Ontario are almost twice as likely to be out of the labour force, and in Toronto over four times as likely to be out of the labour force. For youth aged 20 to 24 years old, the results for those with or without a high school diploma are much the same, while for those with a post-secondary degree, there are slightly higher rates of not being in the labour force in Toronto and in the rest of Ontario compared to Muskoka.

## **SCHOOL ATTENDANCE AMONG ADULTS**

The school attendance data among adults aged 25 to 44 years of age reflects two likely population groups: those who have continued post-graduate education following their post-secondary degree, and those who have returned to school after some time to improve their labour market outcomes. Table 13 provides the data for Muskoka by different educational attainment levels and compares the results to residents of Toronto and to residents of the rest of Ontario minus Toronto.

**TABLE 13: SCHOOL ATTENDANCE AMONG ADULTS AGED 25 TO 44 YEARS OLD, BY GENDER AND BY EDUCATIONAL ATTAINMENT, FOR RESIDENTS OF MUSKOKA, TORONTO AND ONTARIO MINUS TORONTO, 2016**

	NO CERTIFICATE		HIGH SCHOOL DIPLOMA		POST-SECONDARY CERTIFICATE	
	MALES	FEMALES	MALES	FEMALES	MALES	FEMALES
<b>MUSKOKA</b>						
Number	5	15	65	50	230	340
% of total	1%	7%	4%	4%	8%	10%
<b>TORONTO</b>						
Number	980	850	7,265	5,755	36,070	48,455
% of total	4%	7%	11%	13%	14%	17%
<b>ONTARIO MINUS TORONTO</b>						
Number	2,970	2,440	19,890	15,355	83,975	107,385
% of total	3%	5%	7%	8%	11%	13%

The way to read Table 13 is as follows: take the example of males with no educational certificate in Muskoka – there were five residents who in the nine months prior to the 2016 Census who were attending school, and they represented 1% of all males in Muskoka aged 25 to 44 years old who were attending school.

The table shows the following about the 25 to 44 years old category:

- Females are more likely to be attending school than males;
- As one's prior level of education increases, one is more likely to be attending school;
- Toronto has a higher rate of school attendance in each category then the rest of Ontario, which in every case except one has a higher rate of school attendance than Muskoka.

# LABOUR FORCE STATISTICS

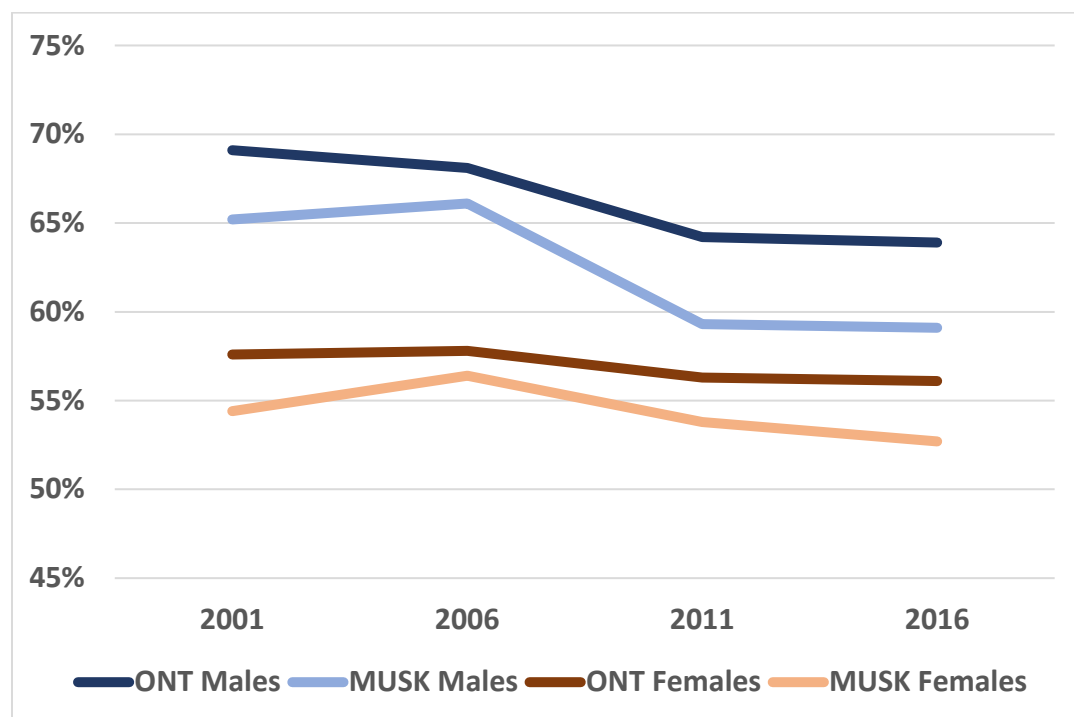
## EMPLOYMENT RATES

There are a number of common terms we use to measure labour force activity, as follows:

- Participation rate: of all adults aged 15 years and older, what percentage is either working or actively looking for work (these are people in the labour force);
- Unemployment rate: of people in the labour force, what percentage is not employed but looking for work;
- Employment rate: of all adults aged 15 years and older, what percentage is working.

In this section, in order to make comparisons between population categories and over time, we will focus on the employment rate.

CHART 4: EMPLOYMENT RATES BY GENDER, MUSKOKA AND ONTARIO, 2001-2016



Statistics Canada, 2001 Census, 2006 Census, 2011 National Household Survey, 2016 Census

Historically, the employment rate for both males and females in Muskoka has been lower than that for Ontario. One likely reason for this is because the Muskoka population has been consistently older on average than the Ontario population. For both populations, the trend line for the employment rate has been dropping, with the rate dropping more severely between 2006 and 2011, a likely consequence of the 2008 recession. That drop in the employment rate was more pronounced in Muskoka than in the rest of Ontario and was especially pronounced among males.

**TABLE 14: EMPLOYMENT RATES BY AGE AND GENDER, MUSKOKA MUNICIPALITIES AND ONTARIO, 2016**

	Gravenhurst	Bracebridge	Lake of Bays	Huntsville	Muskoka Lakes	Georgian Bay	Ontario
<b>MALES</b>							
15-24 years old	51%	52%	68%	57%	59%	58%	49%
25-44 years old	84%	89%	83%	88%	86%	82%	85%
45-64 years old	68%	78%	81%	73%	73%	71%	76%
65 years and older	19%	19%	16%	19%	25%	15%	19%
<b>FEMALES</b>							
15-24 years old	56%	65%	52%	63%	56%	67%	51%
25-44 years old	75%	82%	88%	78%	77%	67%	76%
45-64 years old	62%	68%	67%	68%	68%	64%	67%
65 years and older	12%	13%	13%	11%	14%	4%	10%

Statistics Canada, 2016 Census

Table 14 shows the employment rates for different age groups and gender by each Muskoka municipality are well within the range of the Ontario averages, except for a few instances: residents aged 45-64 years old in Gravenhurst (both genders) appear to have a lower employment rate, as do those aged 65 years and older in Georgian Bay. Among those aged 15-24 years old, their employment rates in Muskoka are higher than the Ontario average because more of them are not pursuing further education and instead are working. If the individual municipal figures are more or less in line with the Ontario averages, why would the overall employment rate for Muskoka be lower? Because the mix of age groups in Muskoka relies on an older population, which contributes a smaller proportion of its numbers to the employment rate.

Table 15 provides the employment rates by educational attainment. Only the range of those aged 25 to 44 years old is profiled, to focus on that population no longer in school and also not close to retirement age. In every instance, the employment rate for Muskoka residents is greater than the provincial average. (Once again, the overall Ontario employment rate is greater than that for Muskoka because the Ontario labour force has a higher proportion of workers with higher levels of educational attainment, which have higher rates of employment.)

TABLE 15: EMPLOYMENT RATES BY EDUCATIONAL ATTAINMENT AND BY GENDER, RESIDENTS AGED 25 TO 44 YEARS OLD, MUSKOKA AND ONTARIO, 2016

	LEVEL OF EDUCATIONAL ATTAINMENT				
	No certificate	High school	Apprenticeship	College	University
<b>MALES</b>					
<b>Muskoka</b>	71%	86%	91%	90%	91%
<b>Ontario</b>	66%	80%	87%	89%	89%
<b>FEMALES</b>					
<b>Muskoka</b>	45%	70%	85%	82%	88%
<b>Ontario</b>	44%	66%	73%	81%	82%

Statistics Canada, 2016 Census

Because of the different proportions of residents by age category and educational attainment, it can be hard to imagine the scale of the populations that are being profiled. Table 16 shows the number of individuals who were not in the labour force (that is, not employed and not looking for work), by gender, age and education. These are figures from the 2016 Census. They would not accurately represent how many such individuals are in those categories in 2018, but they are indicative of the scale of numbers we are talking about, and the relative sizes between different population groups.

TABLE 16: NUMBER OF INDIVIDUALS NOT IN THE LABOUR FORCE, BY AGE RANGES, GENDER AND EDUCATIONAL ATTAINMENT, MUSKOKA 2016

	25-44 YEARS OLD	45-54 YEARS OLD	55-64 YEARS OLD
<b>MALES</b>			
No certificate	130	140	280
High school	160	90	430
Post-secondary	195	215	865
<b>FEMALES</b>			
No certificate	200	125	305
High school	325	240	875
Post-secondary	460	310	1095

Statistics Canada, 2016 Census

In whatever category, the number of individuals not in the labour force increases with the level of education and with age. By far, the largest single group not in the labour force are females with a post-

secondary degree who are aged 55 to 64 years old, followed by females of that same age with a high school diploma and males of that age with a post-secondary degree.



# LABOUR MARKET DATA

## PLACE OF WORK

Table 17 presents place of work data (Table 18 presents percentages), which has two components. Most labour market data is expressed in terms of residents, and their place of work status describes the locational characteristic of their job, which includes working from home, working outside of Canada (a very small amount which is not being displayed in Table 17), working in a job that does not have a fixed workplace (for example, a construction labourer moving from worksite to worksite), and a job with a fixed workplace (going to the same workplace every day, a “usual place of work”). All this data relates to Muskoka residents, but it does not tell us where geographically they work (except for those working from home). Certainly, those jobs with no fixed workplace can be anywhere, but so can the jobs with a fixed workplace – they could be in Muskoka or in a neighbouring district or county.

The other place of work data refers to where the job is located: it provides the actual count of jobs in a given locality. It certainly includes individuals working from home, but it cannot include jobs with no fixed workplace. Moreover, it does not tell us where the workers come from. A job in Muskoka may be filled by a resident of Muskoka or by someone living in a neighbouring district or county.

The ratio between jobs in Muskoka and Muskoka residents employed in a job with a fixed workplace tells us if there is a sufficient number of jobs to provide employment for all local residents if they chose all to work in their district. It gives a sense of the degree to which a given location would sustain its working population.

**TABLE 17: PLACE OF WORK DATA AND JOB LOCATION DATA, MUSKOKA AND ITS MUNICIPALITIES, AND ONTARIO, 2016**

	PLACE OF WORK STATUS OF RESIDENTS				Local jobs excluding from home	RATIO: Jobs to usual place of work
	TOTAL – Place of Work Status	Worked at home	No fixed workplace	Usual place of work		
<b>Ontario</b>	6,612,150	480,290	736,715	5,356,000	5,386,980	1.01
<b>Muskoka</b>	28,340	2,770	5,005	20,470	21,020	1.03
<b>Gravenhurst</b>	4,990	475	810	3,675	3,335	0.91
<b>Bracebridge</b>	7,760	480	1,420	5,830	6,680	1.15
<b>Lake of Bays</b>	1,505	235	275	990	575	0.58
<b>Huntsville</b>	9,695	895	1,525	7,235	7,845	1.08
<b>Muskoka Lakes</b>	3,230	540	720	1,965	1,890	0.96
<b>Georgian Bay</b>	1,080	140	230	710	670	0.94

Statistics Canada, 2016 Census

TABLE 18: PLACE OF WORK DATA AND JOB LOCATION DATA, MUSKOKA AND ITS MUNICIPALITIES, AND ONTARIO, 2016

	PLACE OF WORK STATUS OF RESIDENTS		
	Worked at home	No fixed workplace	Usual place of work
<b>Ontario</b>	7%	11%	81%
<b>Muskoka</b>	10%	18%	72%
<b>Gravenhurst</b>	10%	16%	74%
<b>Bracebridge</b>	6%	18%	75%
<b>Lake of Bays</b>	16%	18%	66%
<b>Huntsville</b>	9%	16%	75%
<b>Muskoka Lakes</b>	17%	22%	61%
<b>Georgian Bay</b>	13%	21%	66%

Statistics Canada, 2016 Census

Muskoka actually has slightly more jobs in a fixed location compared to residents working in a usual place of work, which means that Muskoka relies on more individuals commuting into the district than it has residents commuting out of the district (the net difference is not that great, around 550 individuals in 2016, representing around 2.6% of the jobs present in Muskoka). Nevertheless, it points to the fact that residents alone cannot fill all the jobs.

Muskoka Lakes and Lake of Bays have a considerably higher proportion of its employed residents working from home, compared to the provincial average. By occupation, these two communities also have a very high proportion of their employed professionals working from home, much higher than the provincial average.

Muskoka Lakes together with Georgian Bay have a very high proportion of residents working in jobs with no fixed address, around double the provincial average, and all other Muskoka communities have higher than average figures.

## **EMPLOYMENT BY INDUSTRY**

The following two tables illustrate the distribution of employment by industry. Table 19 shows the distribution of employed Muskoka residents and Table 20 shows the distribution of jobs.

TABLE 19: EMPLOYED MUSKOKA RESIDENTS BY INDUSTRY, 2016

	ONTARIO	MUSKOKA	Gravenhurst	Bracebridge	Lake of Bays	Huntsville	Muskoka Lakes	Georgian Bay
<b>TOTAL EMPLOYED RESIDENTS</b>	6612150	28,340	4,985	7,760	1,505	9,690	3,230	1,080
<b>Agriculture, forestry, fishing, farming</b>	1.5%	1.0%	0.4%	0.6%	2.0%	0.9%	2.8%	0.0%
<b>Mining and oil and gas extraction</b>	0.4%	0.6%	0.8%	0.2%	1.0%	0.7%	0.3%	0.9%
<b>Utilities</b>	0.7%	0.9%	0.8%	1.1%	1.0%	1.2%	0.3%	0.0%
<b>Construction</b>	6.6%	14.6%	13.4%	15.3%	14.6%	12.2%	20.1%	19.0%
<b>Manufacturing</b>	9.9%	5.7%	6.5%	4.1%	5.3%	6.8%	5.6%	6.0%
<b>Wholesale trade</b>	3.9%	2.5%	1.7%	2.1%	3.3%	3.1%	2.2%	3.7%
<b>Retail trade</b>	11.1%	15.0%	17.3%	14.6%	13.0%	15.3%	11.5%	17.1%
<b>Transportation and warehousing</b>	4.8%	3.3%	3.8%	4.1%	3.0%	2.6%	2.9%	3.7%
<b>Information and cultural industries</b>	2.5%	1.3%	0.8%	1.5%	2.3%	1.4%	0.6%	0.9%
<b>Finance and insurance</b>	5.6%	2.2%	1.9%	2.1%	4.0%	2.0%	2.9%	0.9%
<b>Real estate and rental and leasing</b>	2.1%	2.8%	1.8%	2.5%	2.7%	2.2%	5.9%	5.6%
<b>Professional, scientific, technical</b>	8.2%	5.5%	5.3%	4.4%	9.0%	5.8%	6.0%	4.6%
<b>Management of companies</b>	0.2%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Administrative and support</b>	4.7%	5.4%	4.8%	5.2%	5.6%	5.6%	6.2%	4.6%
<b>Educational services</b>	7.6%	5.4%	5.6%	6.7%	5.0%	5.0%	3.9%	3.7%
<b>Health care and social assistance</b>	11.1%	11.2%	11.0%	12.2%	6.0%	13.5%	6.3%	6.5%
<b>Arts, entertainment and recreation</b>	2.0%	3.5%	3.9%	3.2%	5.3%	2.1%	6.3%	4.6%
<b>Accommodation and food services</b>	6.6%	9.2%	8.5%	8.0%	10.6%	10.8%	7.3%	10.6%
<b>Other services</b>	4.3%	4.0%	4.9%	3.4%	3.3%	4.6%	3.9%	0.9%
<b>Public administration</b>	6.1%	5.9%	6.4%	8.5%	3.3%	4.1%	4.6%	6.9%

Statistics Canada, 2016 Census

TABLE 20: JOBS IN MUSKOKA BY INDUSTRY, 2016

	ONTARIO	MUSKOKA	Gravenhurst	Bracebridge	Lake of Bays	Huntsville	Muskoka Lakes	Georgian Bay
<b>TOTAL NUMBER OF JOBS</b>	5867265	23,795	3,815	7,165	810	8,740	2,430	805
<b>Agriculture, forestry, fishing, farming</b>	1.5%	0.9%	0.4%	0.3%	1.2%	1.3%	2.9%	0.0%
<b>Mining and oil and gas extraction</b>	0.4%	0.5%	0.4%	0.2%	1.2%	0.7%	0.0%	0.0%
<b>Utilities</b>	0.7%	0.7%	0.9%	0.9%	0.0%	0.7%	0.0%	0.0%
<b>Construction</b>	3.6%	7.3%	6.4%	7.3%	8.0%	5.3%	15.6%	8.1%
<b>Manufacturing</b>	10.6%	6.2%	4.6%	4.8%	7.4%	8.9%	3.9%	1.9%
<b>Wholesale trade</b>	4.1%	2.4%	2.0%	1.8%	2.5%	3.6%	1.4%	1.2%
<b>Retail trade</b>	12.1%	17.9%	16.9%	17.9%	10.5%	19.8%	14.4%	22.4%
<b>Transportation and warehousing</b>	4.0%	2.5%	3.3%	4.1%	1.9%	1.1%	0.8%	5.6%
<b>Information and cultural industries</b>	2.6%	1.3%	0.7%	1.4%	3.7%	1.4%	0.4%	1.9%
<b>Finance and insurance</b>	6.1%	2.1%	2.1%	2.6%	1.2%	2.2%	1.4%	0.0%
<b>Real estate and rental and leasing</b>	2.1%	3.1%	1.6%	2.9%	3.7%	2.5%	7.8%	4.3%
<b>Professional, scientific, technical</b>	8.5%	5.8%	5.2%	5.3%	6.2%	6.6%	6.2%	5.0%
<b>Management of companies</b>	0.2%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%
<b>Administrative and support</b>	3.8%	3.7%	2.6%	4.3%	4.9%	3.0%	6.2%	3.1%
<b>Educational services</b>	7.9%	5.0%	6.3%	5.9%	3.7%	4.7%	1.4%	3.7%
<b>Health care and social assistance</b>	11.6%	12.8%	13.5%	16.3%	1.9%	14.5%	1.2%	5.0%
<b>Arts, entertainment and recreation</b>	2.0%	4.3%	3.1%	2.8%	14.2%	1.8%	12.3%	13.7%
<b>Accommodation and food services</b>	7.2%	12.7%	10.6%	9.8%	19.1%	14.0%	17.7%	12.4%
<b>Other services</b>	4.4%	4.5%	3.5%	5.2%	1.2%	4.9%	3.5%	3.1%
<b>Public administration</b>	6.6%	6.3%	15.7%	6.4%	8.0%	2.8%	2.7%	8.1%

Statistics Canada, 2016 Census

There are four industries where their total share of all jobs in Muskoka is significantly greater than the provincial average: Construction; Retail Trade; Arts, Entertainment & Recreation; and Accommodation & Food Services. At the provincial level, these four industries account for 25% of all jobs, while in Muskoka they account for 43% of all jobs. The consequence is that many of the other industries have a smaller share. Those industries that may cater to the seasonal cottage influx also keep their percentages higher, namely: Real Estate & Rental and Leasing; Administrative & Support Services (includes services to buildings); and Other Services (personal services and repair shops). Finally, Health Care & Social Assistance commands a larger share of Muskoka jobs, most likely because of the older population.

These industries are made up of distinct occupations and in many cases they are very concentrated in terms of one gender or another. Table 21 shows the gender distribution for several broad occupational categories: Health Occupations (in Health Care & Social Assistance); Sales and Service Occupations (predominant in Retail Trade and Accommodation & Food Services); and Trades, Transport and Equipment Operators and Related Occupations (predominant in Construction). The pattern in Muskoka is similar to the pattern in other parts of Ontario.

**TABLE 21: PERCENTAGE GENDER DISTRIBUTION IN SELECT OCCUPATIONAL CATEGORIES, MUSKOKA, 2016**

<b>OCCUPATION</b>	<b>MALES</b>	<b>FEMALES</b>
<b>ALL OCCUPATIONS</b>	52%	48%
<b>HEALTH OCCUPATIONS</b>	18%	83%
<b>SALES AND SERVICE OCCUPATIONS</b>	37%	63%
<b>TRADES, TRANSPORT AND EQUIPMENT OPERATORS</b>	93%	7%

Statistics Canada, 2016 Census

In a number of the Sales and Service Occupations, the percentage of women is over 80%, such as: Cashiers (91%); Light Duty Cleaners (88%); and Food and Beverage Servers (84%).

These jobs among the Sales and Service Occupations also have a high incidence of part-time work. In 2015, among the following occupations over 40% of the jobs had mainly part-time weeks in Muskoka:

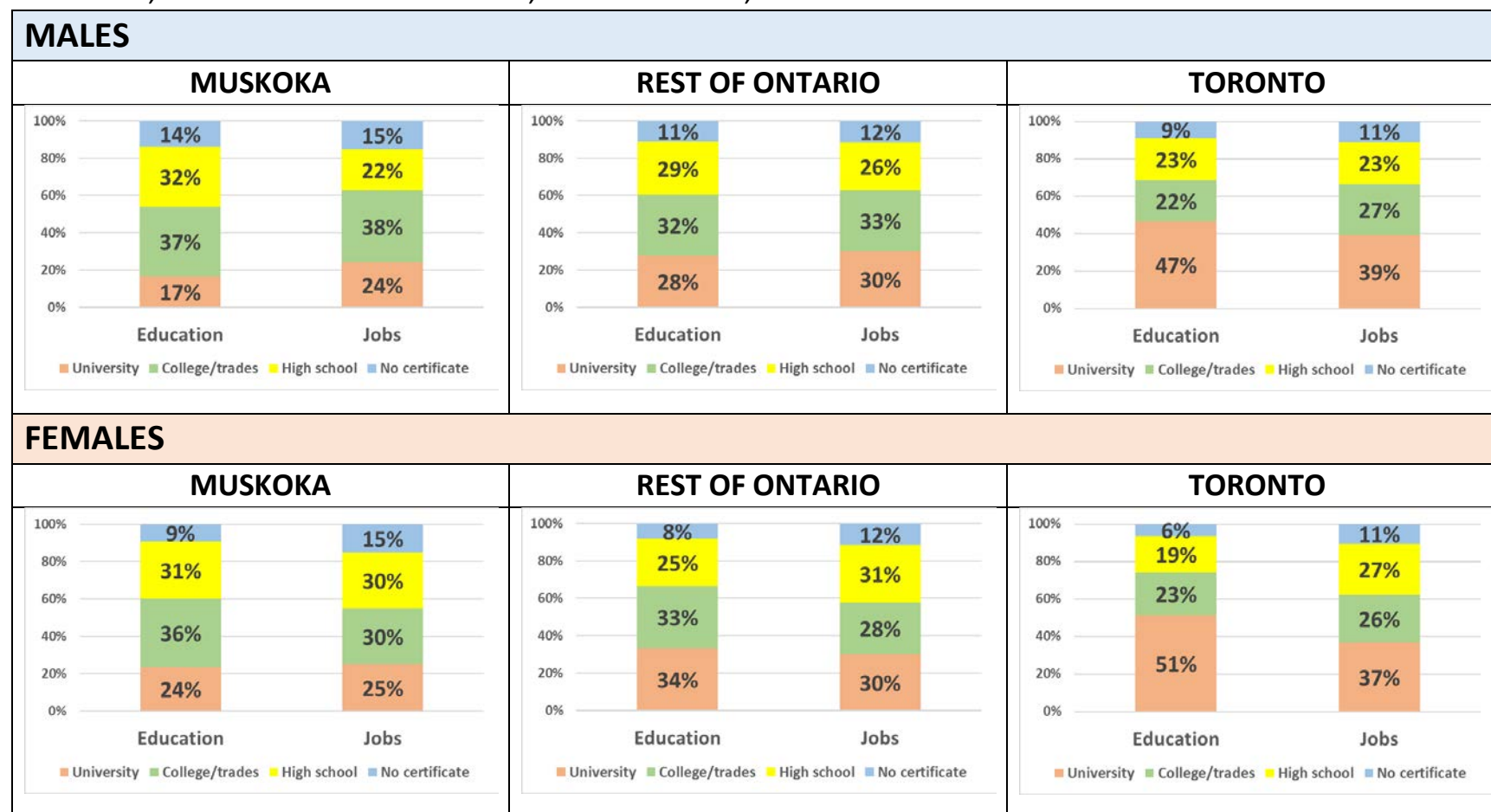
- Retail salespersons (44%)
- Light duty cleaners (44%)
- Food and beverage servers (52%)
- Food counter attendants (58%)
- Cashiers (62%)

## **EDUCATION AND OCCUPATIONAL SKILL LEVELS**

One relevant comparison is between the level of educational attainment of residents and the educational requirements of the jobs they are employed in. Census data provides that kind of insight.

Chart 5 illustrates this match by showing the percentages of residents with a university degree and the percentage of the jobs they are employed in requiring a university degree (orange colour); and the same for college or trades/apprenticeship education versus jobs requiring that level of education (green colour); then high school education and high school level jobs (yellow); and no certificate/no requirement (blue).

**CHART 5: EDUCATION LEVELS OF RESIDENTS AND OCCUPATIONAL SKILL LEVELS OF JOBS THEY ARE EMPLOYED IN, MUSKOKA, ONTARIO MINUS TORONTO, AND TORONTO, 2016**



Statistics Canada, 2016 Census

The data is provided for both males and females, and three geographies are highlighted. In addition to Muskoka, the data for Toronto and the rest of Ontario minus Toronto is presented, because the Toronto figures are so different from the rest of Ontario that to average out the numbers into one Ontario chart distorts the significantly distinct labour markets that exist in Toronto and the rest of the province.

Some observations arising from Chart 5:

- Employed Muskoka females have considerably higher levels of university education than Muskoka males but they are employed in jobs that require a university degree at about the same rate as Muskoka males;
- Employed Muskoka females have about the same level of college or trades/apprenticeship education as Muskoka males but they hold a considerably lower proportion of jobs that require college or trades/apprenticeship education;
- As a general pattern, this is similar to the situation in Toronto as well as the rest of Ontario;
- The proportion of jobs requiring university degrees is lower than what is found in the rest of Ontario, and for both areas the proportions are much lower than the employment situation for Toronto residents;
- Even though there is a high proportion of Muskoka employed males with a high school degree, more of them find work in jobs that require a post-secondary level of education, while the Muskoka females are disproportionately employed in jobs that require no educational attainment, given their levels of education.

Table 22 looks more closely at the distribution of employment among residents in jobs that require a university degree. The following categories describe the main headings (the examples are not exhaustive):

- Senior management: Legislators and senior managers in the public and private sectors
- Specialized mid-management: Managers in such sectors as business administration, public administration, engineering, information technology, health care, social services, public protection, art, culture, recreation and sport;
- Mid-management: Managers in such sectors as sales and marketing, retail and wholesale, food and accommodation services, and customer and personal services;
- Mid-management in trades: Managers in construction, transportation, natural resources, agriculture and manufacturing;
- Professionals in business/finance: Accountants, investment advisors, human resources and business services professionals;
- Professionals in science: Physical and life scientists, engineers, architects, planners, mathematicians, computer and IT professionals;
- Professionals in nursing: Nursing supervisors and registered nurses;
- Health professionals: Physicians, dentists, veterinarians, optometrists, pharmacists, physiotherapists;
- Professionals in education: university professors, college instructors, secondary and elementary school teachers;
- Professionals in social sector: lawyers, social workers, counsellors, policy researchers;
- Professionals in art and culture: librarians, writers, editors, creative and performing artists

One could question whether Mid-Management positions such as a retail store manager, restaurant manager, motel manager or bed & breakfast operator truly requires a university degree, but Statistics Canada has chosen to designate all manager positions in the “A” skill category, which includes managers and professionals.

**TABLE 22: DISTRIBUTION OF EMPLOYED RESIDENTS IN JOBS REQUIRING A UNIVERSITY EDUCATION, MUSKOKA, TORONTO AND REST OF ONTARIO, 2016**

	<b>MUSKOKA</b>		<b>REST OF ONTARIO</b>		<b>TORONTO</b>	
	<b>MALE</b>	<b>FEMALE</b>	<b>MALE</b>	<b>FEMALE</b>	<b>MALES</b>	<b>FEMALE</b>
<b>Senior management</b>	6%	2%	6%	2%	5%	3%
<b>Special mid-management</b>	9%	13%	13%	14%	13%	15%
<b>Mid-management</b>	21%	17%	14%	11%	10%	8%
<b>Mid-management in trades</b>	23%	5%	14%	3%	6%	2%
<b>Professionals in business/finance</b>	9%	7%	10%	13%	16%	17%
<b>Professionals in science</b>	10%	4%	22%	7%	22%	8%
<b>Professionals in nursing</b>	0%	12%	1%	11%	1%	6%
<b>Health professionals</b>	5%	7%	4%	6%	4%	6%
<b>Professionals in education</b>	7%	18%	8%	20%	7%	15%
<b>Professionals in social sector</b>	6%	12%	7%	11%	10%	14%
<b>Professionals in arts and culture</b>	3%	4%	2%	3%	6%	7%
<b>TOTAL</b>	100%	100%	100%	100%	100%	100%

Statistics Canada, 2016 Census

Muskoka females working in jobs requiring a university degree are distributed across these various occupations much like other females in Ontario, except that a higher proportion is employed in Mid-Management positions, and a lower proportion as Professionals in Business & Finance or Professionals in Science. Among Muskoka males, however, the difference with the rest of the province is particularly striking: 45% are employed in Mid-Management positions, in fields such as retail, food and accommodation services or as construction managers. This is what accounts for the smaller proportion of Muskoka males with university degrees and the higher proportion of males in jobs that technically require a university degree. The most significant shortfall between Muskoka males and the rest of the province, including in Toronto, is that Muskoka has less than half the share of males employed as professionals in science (scientists, engineers and IT professionals).

If we focus in on three mid-management positions, those of retail and wholesale trade managers, food and accommodation services managers, and construction managers, in Toronto 21% of those managers are aged 55 years and older. In the rest of Ontario, the figure is 25%. In Muskoka, 35% of these managers are over the age of 55 years old.



## **EMPLOYMENT INCOME**

Comparing employment income between occupations and localities requires a proper context. It is well understood that different categories of occupations earn different levels of earnings. What is sometimes overlooked is the significant difference in wages by gender and by geography.

Even when one compares workers employed full-time and full-year, the discrepancies are quite stark. Table 23 compared the average employment incomes of all workers employed full-time and full-year, and provides a comparison, using the income of male workers in the rest of Ontario (excluding Toronto) as the baseline of “100%” and displaying the other incomes in relation to that figure.

**TABLE 23: AVERAGE EMPLOYMENT INCOME OF ALL MALE AND FEMALE WORKERS, TORONTO, REST OF ONTARIO AND MUSKOKA, 2015**  
(MALE WORKERS IN REST OF ONTARIO = 1.00)

	TORONTO		REST OF ONTARIO		MUSKOKA	
	MALES	FEMALES	MALES	FEMALES	MALES	FEMALES
<b>Average income</b>	\$ 89,498	\$ 65,856	\$ 73,521	\$ 56,863	\$ 63,793	\$ 49,155
<b>Ratio</b>	122%	90%	100%	77%	87%	67%

Statistics Canada, 2016 Census

The spread of income is quite wide, and the spread between each geography is considerable, at least 10% and as high as 20%, yet the spread between genders in each geography is even higher.

Table 24 compares the average employment income between the rest of Ontario and Muskoka only, because the Toronto incomes are significantly higher and the fairer comparison for Muskoka is with Ontario average excluding the Toronto figures. Data is provided for each major occupational category.

The ratios that are provided compare gender to gender – that is, male incomes for Muskoka are expressed as a ratio of the figures for males in the rest of Ontario, and similarly female incomes in Muskoka are expressed as a ratio of female incomes in the rest of Ontario. Overall, the average incomes for all occupations place Muskoka incomes lower than that of the rest of Ontario: Muskoka males are 87% that of the males in the rest of Ontario, and Muskoka females are 67% that of females in the rest of Ontario.

Yet that ratio does not hold for each occupational category: for example, Muskoka residents, both males and females, working in Health Occupations earn 101% that what residents in the rest of Ontario earn, and considerably higher than the ratio of all occupations. Other occupations where Muskoka residents fare as well or better include: Education, Law, Social and Government Occupations, as well as Manufacturing Occupations. Muskoka residents working in Art, Culture, Recreation and Sport Occupations earn considerably less than the rest of Ontario residents, and considerably lower than the average comparison, as do Muskoka residents working in Primary Occupations.

Among two categories of employment which are rather prominent in Muskoka, namely Sales & Service Occupations (various hospitality sector jobs) and Trades and Transport and Equipment Operators Occupations (construction jobs), the ratio of Muskoka earnings to the earnings of the rest of Ontario are pretty much equal to the ration among all occupations, that is, it does not stray from the average.

**TABLE 24: AVERAGE EMPLOYMENT INCOMES BY OCCUPATIONAL CATEGORIES, MALE AND FEMALE RESIDENTS OF MUSKOKA AND THE REST OF ONTARIO, AND PERCENT COMPARISON, 2015**

	REST OF ONTARIO		MUSKOKA		PERCENT	
	MALES	FEMALES	MALES	FEMALES	MALES	FEMALES
<b>ALL OCCUPATIONS</b>	\$ 73,521	\$ 56,863	\$ 63,793	\$ 49,155	87%	86%
<b>Management occupations</b>	\$ 100,452	\$ 75,453	\$ 85,221	\$ 58,922	85%	78%
<b>Business, finance, administration</b>	\$ 78,157	\$ 54,894	\$ 81,720	\$ 47,284	105%	86%
<b>Natural and applied sciences</b>	\$ 87,080	\$ 74,274	\$ 74,594	\$ 70,771	86%	95%
<b>Health occupations</b>	\$ 90,262	\$ 63,636	\$ 91,573	\$ 64,441	101%	101%
<b>Education, law, social, government</b>	\$ 91,197	\$ 65,256	\$ 92,543	\$ 59,253	101%	91%
<b>Art, culture, recreation and sport</b>	\$ 51,013	\$ 46,171	\$ 34,477	\$ 33,054	68%	72%
<b>Sales and service occupations</b>	\$ 53,480	\$ 37,411	\$ 47,214	\$ 32,575	88%	87%
<b>Trades, transport, equipment operators</b>	\$ 57,585	\$ 44,621	\$ 51,268	\$ 38,497	89%	86%
<b>Primary occupations (natural resources)</b>	\$ 52,697	\$ 28,775	\$ 38,292	\$ 21,691	73%	75%
<b>Manufacturing + utilities occupations</b>	\$ 60,437	\$ 42,696	\$ 58,644	\$ 48,246	97%	113%

Statistics Canada, 2016 Census

## **SOURCES OF INCOME**

Employment income is only one source of income and in the context of a labour market study, it is one indicator regarding employment outcomes. But some other data relating the sources of income shed some light on labour market dynamics as well. Table 25 highlights figures regarding some of these other sources of data. The total population considered in Table 15 are all residents aged 15 years or older who are living in private households (this excludes those living in institutions, primarily long-term care facilities). The data lists the percentage of these residents who received income under the following categories:

- Employment income (those who worked in 2015)
- As a subset of employment income, those who reported income from self-employment
- Canada Pension Plan (includes Quebec Pension Plan, and all categories: retirement, disability and survivor benefits)
- Employment Insurance (regular benefits for unemployed)
- Social assistance benefits (includes Ontario Works and Ontario Disability Support Program)

**TABLE 25: SELECT SOURCES IN INCOME, RESIDENTS AGED 15 YEARS AND OLDER LIVING IN PRIVATE HOUSEHOLDS, SELECT GEOGRAPHIES, 2015**

	<b>MUSKOKA</b>							<b>COMPARISONS</b>			
	<b>MUSKOKA</b>	<b>Gravenhurst</b>	<b>Bracebridge</b>	<b>Lake of Bays</b>	<b>Huntsville</b>	<b>Muskoka Lakes</b>	<b>Georgian Bay</b>	<b>Haliburton</b>	<b>Nipissing</b>	<b>Parry Sound</b>	<b>Rest of Ontario</b>
<b>Employment income</b>	68.7%	64.1%	71.0%	66.5%	71.0%	68.4%	61.1%	59.1%	66.2%	64.6%	71.0%
<b>Self-employment income</b>	13.4%	11.0%	12.8%	18.0%	13.4%	16.9%	11.5%	13.1%	7.9%	11.7%	10.4%
<b>Canada Pension Plan (CPP)</b>	34.9%	37.7%	34.1%	42.7%	30.6%	38.7%	41.4%	45.0%	30.5%	37.9%	23.5%
<b>EI - Regular benefits</b>	6.4%	6.5%	6.0%	6.3%	6.2%	6.5%	8.8%	5.7%	7.4%	8.0%	4.8%
<b>Social assistance benefits</b>	5.0%	7.4%	4.6%	2.5%	5.2%	2.2%	4.2%	5.3%	8.8%	6.2%	4.6%

CPP figures include retirement benefits, disability benefits and survivor benefits.

Statistics Canada, 2016 Census

In addition to the figures for Muskoka and its municipalities, several other geographies have been added for the sake of context: the rest of Ontario (excluding Toronto), as well as the neighbouring County of Haliburton, the District of Parry Sound and the District of Nipissing.

The percentage of residents reporting employment income in Muskoka (68.7%) is close to the average for the rest of Ontario (71.0%). However, the figures for Bracebridge and Huntsville are exactly on the provincial average, whereas the slightly lower number for the other municipalities would appear to be a consequence of a higher proportion of the population receiving CCP. Gravenhurst appears to sit in the middle, with both a higher CCP rate but also a rather low employment rate.

Muskoka residents have higher rates of self-employment, led by residents of Lake of Bays and Muskoka Lakes.

Muskoka has a slightly higher proportion of individuals receiving EI regular benefits compared to the rest of Ontario, although its figures are lower than those for Nipissing and Parry Sound. Georgian Bay stands out for its higher EI rates.

The proportion of residents receiving social assistance in Muskoka is just slightly higher than the rate for the rest of Ontario, but notably lower than the rate for Nipissing and Parry Sound. However, Gravenhurst does have a rate considerably higher than the other municipalities.

## **NUMBER OF ESTABLISHMENTS**

Statistics Canada maintains an on-going count of business establishments across the country, relying on administrative data (corporate income tax and GST files) and surveys of businesses. This registry of businesses is called Canadian Business Counts and is updated every six months. Establishments are categorized by number of employees and by industry. Establishments with no employees are most often self-employed individuals, and establishments with employees represent the employers in that locality.

Statistics Canada is not always able to ascertain the industry the establishment belongs to, and so it publishes two figures: (1) total of classified and unclassified, together with the number of employees (but no industry data); (2) classified by industry, together with the number of employees. Table 26 shows the figures for all classified and unclassified firms, by number of employees.

**TABLE 26: ALL ESTABLISHMENTS BY NUMBER OF EMPLOYEES, MUSKOKA AND ITS MUNICIPALITIES, JUNE 2018**

	NUMBER OF EMPLOYEES									TOTAL WITH EMPLOYEES
	0	1-4	5-9	10-19	20-49	50-99	100-199	200-499	500+	
MUSKOKA	5368	1408	618	387	186	47	40	9	0	8063
Gravenhurst	947	232	109	66	29	10	6	0	0	1399
Bracebridge	1415	392	181	103	50	8	10	5	0	2164
Lake of Bays	345	86	31	22	7	2	2	0	0	495
Huntsville	1590	414	177	121	57	20	16	2	0	2397
Muskoka Lakes	866	230	101	60	37	4	6	2	0	1306
Georgian Bay	205	54	19	15	6	3	0	0	0	302

Statistics Canada, Canadian Business Counts, June 2018

It is evident that most establishments in Muskoka have only a few employees. The 49 establishments that employ 100 or more workers make up less than 1% of all establishments. Firms with less than ten employees make up 92% of all establishments. Statistics such as these incline communities to proclaim that “our businesses are mainly small businesses.” That is certainly true, but it does not make Muskoka unique. Across of Ontario, 93% of all establishments have fewer than ten employees. Tables 27 and 28 show the industry distribution of classified establishments, those with no employees and those with employees.

TABLE 27: CLASSIFIED ESTABLISHMENTS WITH NO EMPLOYEES, BY INDUSTRY, MUSKOKA AND ITS MUNICIPALITIES, JUNE 2018

	ONTARIO	MUSKOKA	Gravenhurst	Bracebridge	Lake of Bays	Huntsville	Muskoka Lakes	Georgian Bay
<b>TOTAL NUMBER OF ESTABLISHMENTS</b>	1112412	5368	947	1415	345	1590	866	205
<b>Agriculture, forestry, fishing, farming</b>	4.2%	2.2%	2.0%	1.8%	3.4%	2.0%	3.3%	1.2%
<b>Mining and oil and gas extraction</b>	0.1%	0.0%	0.0%	0.0%	0.3%	0.1%	0.0%	0.0%
<b>Utilities</b>	0.3%	0.3%	0.0%	0.4%	0.3%	0.3%	0.1%	0.6%
<b>Construction</b>	9.8%	16.7%	16.3%	16.7%	18.2%	15.6%	18.5%	16.8%
<b>Manufacturing</b>	1.8%	2.2%	2.7%	1.6%	2.4%	2.4%	2.2%	2.4%
<b>Wholesale trade</b>	2.1%	1.5%	2.3%	1.0%	1.4%	1.3%	1.7%	1.8%
<b>Retail trade</b>	4.5%	5.9%	6.9%	6.3%	4.1%	5.1%	6.4%	5.4%
<b>Transportation and warehousing</b>	5.9%	3.1%	4.0%	3.9%	1.4%	2.5%	2.5%	2.4%
<b>Information and cultural industries</b>	1.6%	1.1%	0.8%	0.8%	0.3%	1.8%	1.0%	1.2%
<b>Finance and insurance</b>	7.8%	6.6%	6.1%	7.5%	7.4%	5.9%	5.9%	10.2%
<b>Real estate and rental and leasing</b>	26.7%	26.4%	28.0%	25.9%	24.0%	25.9%	27.8%	24.6%
<b>Professional, scientific, technical</b>	14.3%	10.5%	9.4%	10.4%	13.2%	11.2%	9.5%	10.2%
<b>Management of companies</b>	1.2%	1.1%	0.7%	1.2%	1.0%	1.2%	1.3%	1.2%
<b>Administrative and support</b>	3.9%	4.8%	4.2%	4.4%	5.4%	5.3%	5.2%	3.6%
<b>Educational services</b>	1.1%	0.9%	1.2%	0.9%	2.0%	0.7%	0.5%	0.6%
<b>Health care and social assistance</b>	5.7%	4.5%	3.3%	5.8%	1.0%	6.1%	2.5%	3.0%
<b>Arts, entertainment and recreation</b>	2.0%	2.3%	1.9%	2.3%	2.7%	2.3%	1.7%	4.8%
<b>Accommodation and food services</b>	1.5%	2.7%	2.4%	2.1%	6.4%	1.9%	3.4%	4.8%
<b>Other services</b>	5.5%	7.3%	7.8%	6.9%	5.1%	8.5%	6.4%	5.4%
<b>Public administration</b>	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Statistics Canada, Canadian Business Counts, June 2018

TABLE 28: CLASSIFIED ESTABLISHMENTS WITH EMPLOYEES, BY INDUSTRY, MUSKOKA AND ITS MUNICIPALITIES, JUNE 2018

	ONTARIO	MUSKOKA	Gravenhurst	Bracebridge	Lake of Bays	Huntsville	Muskoka Lakes	Georgian Bay
<b>TOTAL NUMBER OF ESTABLISHMENTS</b>	455274	2529	425	719	102	886	289	108
<b>Agriculture, forestry, fishing, farming</b>	2.0%	0.9%	0.7%	0.4%	0.7%	1.3%	1.7%	0.0%
<b>Mining and oil and gas extraction</b>	0.2%	0.4%	0.5%	0.0%	2.1%	0.4%	0.5%	0.0%
<b>Utilities</b>	0.1%	0.2%	0.2%	0.1%	0.0%	0.5%	0.0%	0.0%
<b>Construction</b>	11.3%	26.3%	26.8%	23.7%	32.6%	21.8%	37.0%	24.7%
<b>Manufacturing</b>	4.8%	3.7%	4.4%	4.5%	3.5%	3.1%	3.1%	1.1%
<b>Wholesale trade</b>	5.1%	2.6%	3.5%	3.5%	0.7%	1.7%	1.7%	6.5%
<b>Retail trade</b>	11.4%	14.0%	13.3%	13.0%	12.1%	17.3%	12.0%	9.7%
<b>Transportation and warehousing</b>	6.7%	2.6%	3.3%	3.0%	2.1%	2.4%	1.4%	4.3%
<b>Information and cultural industries</b>	1.7%	1.3%	0.9%	1.4%	0.7%	1.8%	0.7%	0.0%
<b>Finance and insurance</b>	3.9%	2.9%	2.6%	4.1%	2.1%	3.0%	1.4%	1.1%
<b>Real estate and rental and leasing</b>	4.3%	4.0%	3.3%	4.0%	2.8%	3.8%	5.3%	6.5%
<b>Professional, scientific, technical</b>	14.4%	7.3%	7.2%	8.1%	7.8%	7.6%	5.8%	4.3%
<b>Management of companies</b>	0.6%	0.3%	0.0%	0.6%	0.0%	0.3%	0.2%	0.0%
<b>Administrative and support</b>	4.5%	6.6%	3.7%	5.8%	9.9%	5.5%	10.6%	11.8%
<b>Educational services</b>	1.3%	0.5%	0.7%	1.0%	0.0%	0.3%	0.2%	1.1%
<b>Health care and social assistance</b>	10.1%	7.5%	6.1%	9.6%	2.8%	11.8%	1.0%	0.0%
<b>Arts, entertainment and recreation</b>	1.4%	2.7%	2.3%	2.3%	3.5%	1.3%	4.1%	10.8%
<b>Accommodation and food services</b>	6.9%	7.8%	10.5%	4.7%	10.6%	8.1%	7.5%	12.9%
<b>Other services</b>	8.9%	8.0%	9.8%	9.8%	5.0%	7.7%	5.3%	4.3%
<b>Public administration</b>	0.3%	0.4%	0.2%	0.4%	0.7%	0.1%	0.5%	1.1%

Statistics Canada, Canadian Business Counts, June 2018

Among establishments with no employees, the distribution by industry in Muskoka is not too dissimilar from that for Ontario, except that Muskoka has considerably more such establishments in Construction and a smaller number in Professional, Scientific & Technical Services (usually self-employed accountants, lawyers, engineers and consultants). The high proportion of establishments with no employees in the Real Estate and Rental & Leasing sector is made up primarily of landlords and, secondarily, of real estate agents.

Among establishments with employees, the differences between Muskoka and the Ontario averages are more pronounced, in particular, the very high proportion of firms in Construction, more than double the provincial average and making up over a quarter of such establishments. In Lake of Bays, these firms make up almost a third of all establishments, and in Muskoka Lakes, the proportion reaches 37%. There are also higher proportions of establishments in Retail Trade, as well as Administrative and Support Services (primarily services to buildings and dwellings, notably landscaping and cleaning services). These all reflect the business opportunities created by the presence of cottagers and tourists.

On the other hand, Muskoka has notably fewer establishments with employees in the categories of: Wholesale Trade; Transportation & Warehousing; Professional, Scientific & Technical Services (around half the provincial average); and Health Care & Social Assistance.



## **EMPLOYMENT ONTARIO CLIENT DATA**

Employment Ontario is a provincial program which funds an array of services directed at supporting better labour market outcomes for Ontario residents. These include: employment services; literacy and basic skills; apprenticeship; Second Career (support for extended re-training or education); and a number of specialized programs (including employer incentives for training and hiring).

This section will profile some of the client data for employment services provided in Muskoka. Overall, two types of clients are served:

- Assisted Clients: receive more hands-on, intensive and individualized assistance and guidance;
- Unassisted Referral and Information clients (individuals who make use of the resources available at an employment service office)

This data refers to Assisted clients served in Muskoka in fiscal year 2017-2018 (April 1, 2017 to March 31, 2018). In certain cases, it compares the profile of these clients to the profile of the unemployed in Muskoka at the time of the 2016 Census. While the actual number of unemployed no doubt varies between 2016 and 2018, the actual demographic proportions (what percentage are male, or by age or education) usually doesn't vary all that much, and it is the proportions that are being compared Table 29). (In 2017-2018, the number of Unassisted Employment Services clients was 1,584 and the number of Assisted Employment Services clients was 707.)

**TABLE 29: DEMOGRAPHIC CHARACTERISTICS OF EO ASSISTED CLIENTS (2017-2018) COMPARED TO UNEMPLOYED RESIDENTS (2016 CENSUS)**

	<b>Assisted clients</b>	<b>Unemployed</b>
<b>GENDER</b>		
Males	52%	57%
Females	49%	43%
<b>AGE</b>		
15-24 years old	17%	31%
25-44 years old	36%	27%
45-64 years old	44%	35%
65 years or older	3%	8%
<b>EDUCATIONAL ATTAINMENT</b>		
No certificate	18%	21%
High school diploma	41%	41%
Some post-secondary	8%	0%
Trades or college	24%	27%
Bachelor	8%	7%
Above Bachelor	2%	3%

Statistics Canada, 2016 Census; Ontario Ministry of Trades, Colleges and Universities, Employment Ontario client data, 2017-2018

Overall, the Muskoka EO Assisted clients have a higher proportion of females and a lower proportion of youth, compared to their share of Muskoka unemployed residents. The level of educational attainment between the unemployed and those seeking Employment Ontario assistance is very similar, with approximately 60% having no more than a high school diploma.

Almost half (46%) of the EO Assisted clients have been unemployed for three months or less, while one out of five (20%) have been unemployed for over a year.

In terms of sources of income, around 5% are actually employed, 19% are in receipt of Employment Insurance and 15% are in receipt of Ontario Works. Almost half (45%) state they have no source of income (this question relates to their personal circumstances – they could be living in a household with their parents or a partner).

The EO client data asks individuals to self-identify certain characteristics. In the case of the Muskoka clients, 29 self-identified as members of an Aboriginal group, 11 as a visible minority, 22 as a newcomer to Canada (arrived in last five years), 36 as an internationally-trained professional, and 175 as having a disability.

For those for which there was lay-off data, these were the most common previous occupation:

- 75 (22%) were construction labourers
- 60 (18%) had worked in service support occupations (food counter attendant; kitchen helper; light duty cleaner)
- 26 (8%) had worked in sales support occupations (cashier; store shelf stocker)

Of these 707 Assisted clients, 72% secured employment and another 12% entered a training or education program.

## COMMUTING DATA

Commuting data from the 2016 Census shows the relationship between the place of residence and the place of work. The data highlights only commuters (that is, people leaving home for work) and only those working at a job with a fixed address, but this represents around three-quarters of all workers,

The tables below list for each municipality where their residents are commuting to, as well as where their workers are coming from. The percentages relate to the percentage of all commuting residents leaving a home in that municipality and the percentage of all commuting workers arriving to a job in that municipality.

TABLE 30: COMMUTING PATTERNS, FROM AND TO EACH MUSKOKA MUNICIPALITY, 2016

TABLE 30a: GRAVENHURST TOP COMMUTING DESTINATIONS AND ORIGINS					
COMMUTING FROM GRAVENHURST TO			COMMUTING TO GRAVENHURST FROM		
	Number	%	%	Number	
Gravenhurst	1,640	48%	52%	1,640	Gravenhurst
Bracebridge	815	24%	21%	665	Bracebridge
Orillia	235	7%	6%	200	Muskoka Lakes

The table shows each entry representing more than 10% of the category or the top three entries.

TABLE 30b: BRACEBRIDGE TOP COMMUTING DESTINATIONS AND ORIGINS					
COMMUTING FROM BRACEBRIDGE TO			COMMUTING TO BRACEBRIDGE FROM		
	Number	%	%	Number	
Bracebridge	3,775	68%	59%	3,775	Bracebridge
Gravenhurst	665	12%	13%	815	Gravenhurst
Huntsville	395	7%	12%	785	Huntsville

The table shows each entry representing more than 10% of the category or the top three entries.

TABLE 30c: HUNTSVILLE TOP COMMUTING DESTINATIONS AND ORIGINS					
COMMUTING FROM HUNTSVILLE TO			COMMUTING TO HUNTSVILLE FROM		
	Number	%	%	Number	
Huntsville	5,380	77%	71%	5,380	Huntsville
Bracebridge	785	11%	7%	525	Perry
Lake of Bays	205	3%	5%	410	Lake of Bays

The table shows each entry representing more than 10% of the category or the top three entries.

TABLE 30d: LAKE OF BAYS TOP COMMUTING DESTINATIONS AND ORIGINS					
COMMUTING FROM LAKE OF BAYS TO			COMMUTING TO LAKE OF BAYS FROM		
	Number	%	%	Number	
Huntsville	410	49%	47%	225	Lake of Bays
Lake of Bays	225	27%	43%	205	Huntsville
Bracebridge	120	14%	6%	30	Bracebridge

The table shows each entry representing more than 10% of the category or the top three entries.

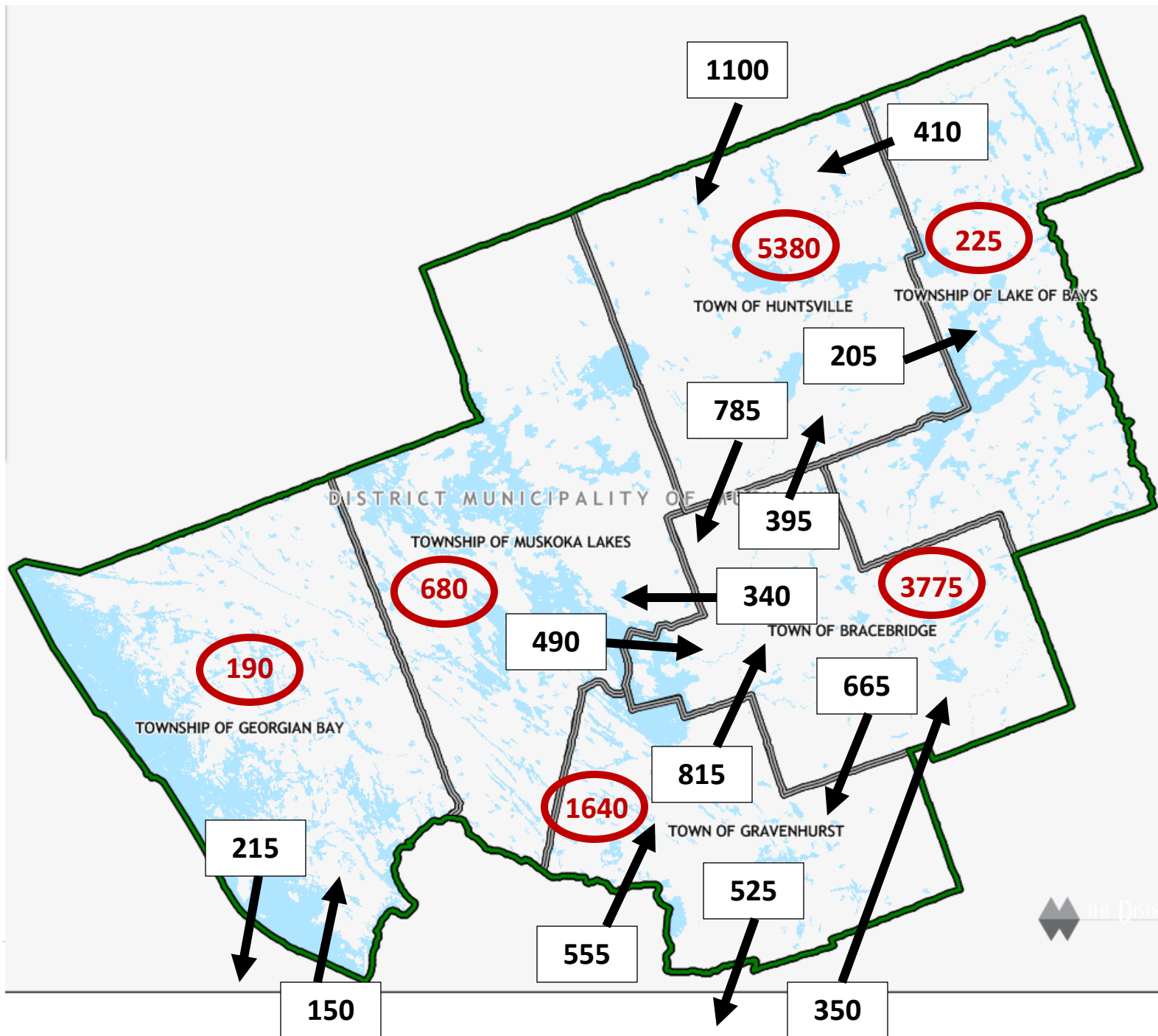
TABLE 30e: MUSKOKA LAKES TOP COMMUTING DESTINATIONS AND ORIGINS					
COMMUTING FROM MUSKOKA LAKES TO			COMMUTING TO MUSKOKA LAKES FROM		
	Number	%	%	Number	
Muskoka Lakes	680	38%	43%	680	Muskoka Lakes
Bracebridge	490	27%	22%	340	Bracebridge
Gravenhurst	200	11%	12%	190	Gravenhurst

The table shows each entry representing more than 10% of the category or the top three entries.

TABLE 30f: GEORGIAN BAY TOP COMMUTING DESTINATIONS AND ORIGINS					
COMMUTING FROM GEORGIAN BAY TO			COMMUTING TO GEORGIAN BAY FROM		
	Number	%	%	Number	
Georgian Bay	190	32%	41%	190	Georgian Bay
Severn	80	13%	17%	80	Tay
Toronto	65	11%	11%	50	Muskoka Lakes

The table shows each entry representing more than 10% of the category or the top three entries.

**RED OVAL = COMMUTING INSIDE MUNICIPALITY; BLACK SQUARES = EXTERNAL COMMUTING**



Huntsville has by far the largest proportion of its commuters travelling inside Huntsville (over three-quarters – 77%). Bracebridge has two-thirds internal commuters (68%) and Gravenhurst only half (48%). A quarter of Gravenhurst's commuters travel to Bracebridge for work, and one out of six travel to Simcoe County. Bracebridge attracts more commuters from surrounding municipalities than it sends. Almost one of six jobs (15%) located in Huntsville (not counting individuals working from home) are filled by workers commuting from Nipissing.

In terms of the townships, Lake of Bays and Muskoka Lakes are oriented toward their neighbouring towns, Huntsville and Bracebridge. Georgian Bay, which has a smaller employment base and smaller workforce, has commuting exchanges primarily with Simcoe County, not the rest of Muskoka.

## **VISITOR DATA**

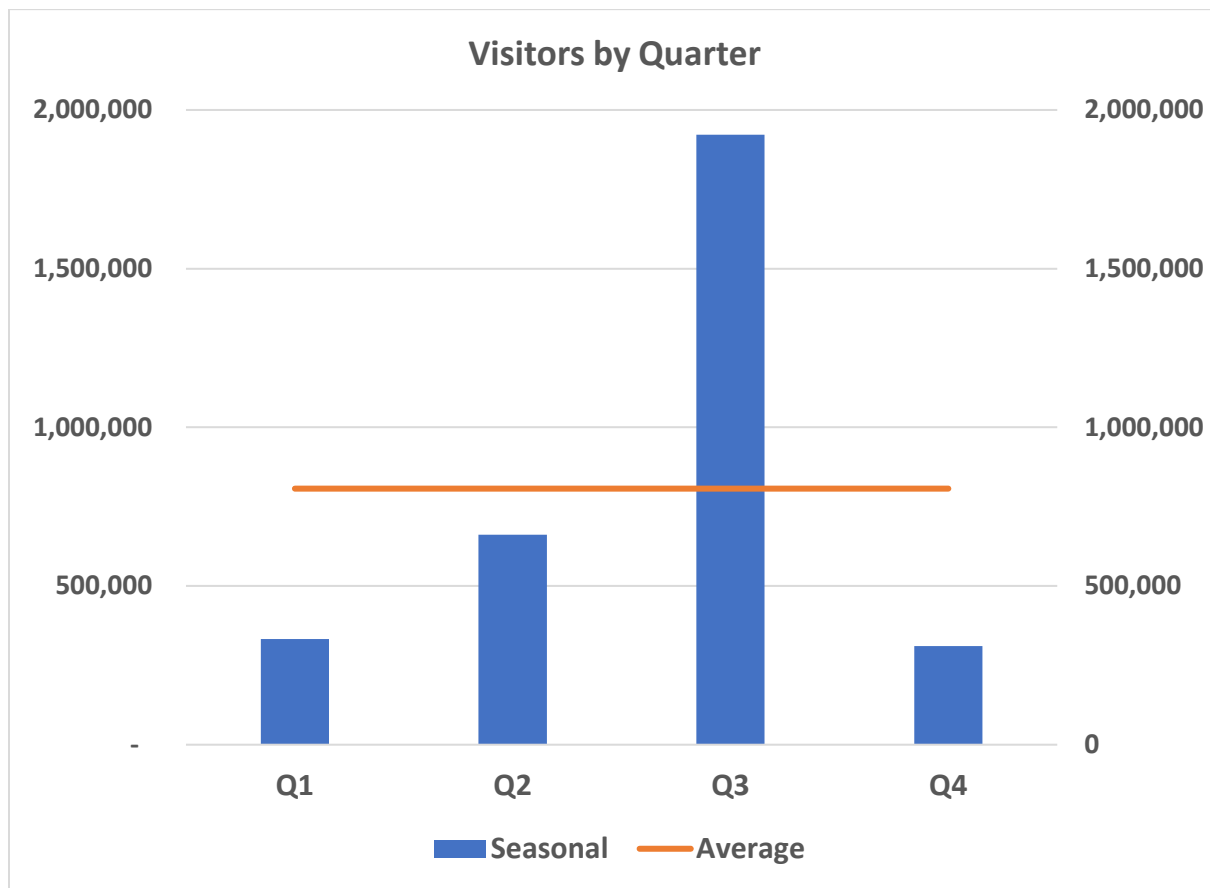
The seasonal traffic of visitors to Muskoka has a bearing on workforce needs, particularly with respect to various service sector industries such as food services, retail stores and accommodation services.

Data relating to visitors is available from Statistics Canada's *Travel Survey of Residents of Canada and the International Travel Survey*, which is assembled by the Ontario Ministry of Tourism, Culture and Sport to match the province's regional tourism organizations. The data presented in this report represents the figures for the census division of Muskoka.

Chart 6 illustrates the number of visitors per quarter, with the quarters identified as follows:

Q1	First quarter	January, February, March
Q2	Second quarter	April, May, June
Q3	Third quarter	July, August, September
Q4	Fourth quarter	October, November, December

**CHART 6: VISITORS PER QUARTER, MUSKOKA, 2016**



Statistics Canada, *Travel Survey of Residents of Canada and the International Travel Survey*

The horizontal line in the chart represents the average number of visitors per quarter. The number of visitors in Quarter 3 (July, August, September) is 2.4 times that the annual average per quarter. The detailed figures are presented in Table 31.

**TABLE 31: NUMBER OF VISITORS PER QUARTER, AVERAGE PER QUARTER AND MULTIPLE OF AVERAGE, MUSKOKA, 2016**

	QUARTER 1	QUARTER 2	QUARTER 3	QUARTER 4	AVERAGE
<b>Number of visitors</b>	333,348	662,078	1,921,554	310,533	806,878
<b>Multiple of average</b>	0.41	0.82	2.38	0.38	

Another way to express these statistics: 60% of all annual visitors come during the months of July, August and September. It is probably a safe assumption to say that if the data was calculated on the basis of a quarter which comprised June, July and August, one would see an even greater degree of seasonality expressed in terms of visitors.

The degree of seasonality has a significant impact in terms of the tourism workforce. Great variations in the number of person-visits from one season to the next requires a greater reliance on seasonal workers. Workers looking for year-round work will be less likely to be attracted to these seasonal jobs, except perhaps as a stop-gap when unemployed. Each year employers need to recruit a new batch of workers, who may or may not return the following season. These workers may have less invested in their work because it is short-term, and employers may be less inclined to provide much training, knowing these employees will likely soon be gone.

Visitor spending over the course of a year amounts to \$500 million, and is distributed across various categories in the following way:

**TABLE 32: PERCENTAGE DISTRIBUTION OF VISITOR SPENDING BY CATEGORIES, MUSKOKA, 2016**

SPENDING CATEGORY	PER CENT
<b>TRANSPORTATION</b>	18.3%
<b>ACCOMMODATION</b>	21.8%
<b>FOOD AND BEVERAGE</b>	42.3%
<b>Food and Beverage at Stores</b>	20.6%
<b>Food and Beverage at Restaurants</b>	21.7%
<b>RECREATION/ENTERTAINMENT</b>	7.2%
<b>Recreation</b>	3.6%
<b>Culture</b>	3.6%
<b>RETAIL</b>	10.4%
<b>Clothing</b>	4.2%
<b>Other Retail</b>	6.2%

Statistics Canada, *Travel Survey of Residents of Canada and the International Travel Survey*



There are four major categories of spending:

- Accommodation (21.8%)
- Food and Beverage at Restaurants (21.7%)
- Food and Beverage at Stores (20.6%)
- Transportation (18.3%)

Over 95% of the spending on Transportation is for vehicle operations, mainly gas and possibly some repair expenditures.

When it comes to visitor accommodation in Muskoka, however, visitors spend half (51%) of all their nights in private cottages and another 19% in private homes. The next largest categories are 8% in hotels and another 8% in camping and RV facilities. In total, visitors spend 2 million evenings annually in the Muskoka area.

**TABLE 33: PERCENTAGE DISTRIBUTION OF VISITOR NIGHTS SPENT IN MUSKOKA BY ACCOMMODATION, 2016**

<b>ACCOMMODATION TYPE</b>	<b>PER CENT</b>
Nights in roofed commercial	20%
Nights in hotels	8%
Nights in motels	2%
Nights in commercial cottage/cabins	5%
Nights in other roofed commercial	5%
Nights in camping/RV facilities	8%
Nights in private homes/cottages	70%
Nights in private homes	19%
Nights in private cottages	51%
Nights in other	2%

Statistics Canada, *Travel Survey of Residents of Canada and the International Travel Survey*

To get a sense of impact during the high season, consider the following rough calculation:

**TABLE 34: NUMBER OF RESIDENTS AND VISITORS PER DAY, QUARTER 3, MUSKOKA, 2016**

	<b>Number</b>	<b>Percent of permanent residents</b>
<b>Number of residents per day</b>	60,599	
<b>Number of overnight visitors per day</b>	13,016	22%
<b>Number of day-only visitors per day</b>	6,408	11%
<b>TOTAL additional visitors per day</b>	21,116	32%

Table 34 presents a number of assumptions, including that no Muskoka residents leave during this time, that the proportion of overnight visitors during Quarter 3 is the same as the proportion of all visitors during Quarter 3 and that the Muskoka residents who are counted as visitors to Muskoka are all day visitors (this is why the calculation is “rough,” but its value is in estimating orders of magnitude). The result is that, on average, during Quarter 3, the entire Muskoka population increases roughly by a third (32%). In reality, a greater proportion of those visitors come during the weekend, so that the actual increase in population would be much larger during those days and correspondingly lower during the rest of the week.

## APPENDIX B: THEMES FROM THE RESIDENTS' FOCUS GROUPS

### Introduction

While many Muskoka employers describe the kind of labour shortage which is detrimental to their businesses, job seekers in Muskoka describe issues and challenges they believe prevent many Muskoka employers from using the full potential of the local labour force. These job seeker views were documented in a series of focus groups held between November 30<sup>th</sup> and December 21<sup>st</sup>, 2018. Throughout the process, participants disclosed to researchers their job skills, work experiences in the Muskoka labour force – with some making comparisons to other labour markets – as well as their individual needs and preferences. Collectively, they described what seems to be a shortage of viable job opportunities in the region as opposed to a shortage of labour. The viability of jobs, according to respondents, was affected by issues and challenges such as people's ability to travel to work, revealing the impact of both an affordable housing shortage and a shortage of effective public transportation, the high cost of living and a shortage of adequately-paying year-round full-time jobs, and clashing with hiring managers and job supervisors on issues such as exclusion, stereotyping in hiring practices, and poor workplace and human resource management practices. Understanding the issues and challenges faced by Muskoka residents in the labour market can shed some light on how Muskoka employers can find ways to identify and retain good employees to deliver their businesses.

The focus groups were held in three Muskoka municipalities: Bracebridge, Gravenhurst and Huntsville and included participants from other parts of Muskoka. Among the participants were unemployed youth, adults returning to school or seeking help through EO Employment Services, individuals with permanent disabilities or health challenges but not receiving ODSP, individuals with disabilities who receive ODSP, people receiving employment insurance as well as people who do not, individuals who are employed but looking for secondary work, a healthy gender balance and an age range spanning from 16 to over 60. Participants also included individuals who had spent their entire lives in Muskoka, individuals who moved to Muskoka mid-life as well as individuals who were born in Muskoka and returned after a long absence. As one participant stated, "Muskoka draws you back."

Among the professions and skills levels represented in the groups were people with education or experience in the IT sector, business administration, nursing and personal support work, cooks, retail sector, trucking, rail work, restaurant workers (front- and back-of-the-house) and bartending, construction, dog grooming, recreational programming, entrepreneurs including web-based ventures, the plumbing sector, cleaning and housekeeping, property maintenance, laundry services, real estate development, lawn maintenance and general contracting, automotive work, industrial mechanics, childcare workers, managers, consultants, community support work, individuals with less than a high school education, with a high school diploma and individuals with university degrees.

Although the focus groups took place in several different municipalities and either at employment services facilities or at an educational institution, by and large very similar observations were made throughout all of them. The groups were all very engaged, enthusiastic to speak about the job market, and filled with individuals who were highly motivated, yet facing barriers, to find work. What follows is a description of the major issues and challenges identified by the groups.

## **Inadequate or complete lack of transportation**

Participants in all focus groups raised the issue of being able to access the workplace as being of primary importance to them. 'Accessing the workplace' in this context means both a shortage of transportation and a shortage of housing. For Muskoka residents who do not own their own vehicles, their ability to work is dependent on either living closely to their workplace or being able to access public or any other kind of affordable and flexible transportation that will allow them to move from home to work and back on a regular basis. In other words, the lack of transportation often keeps qualified job candidates from applying to jobs which they have no means of reaching on a routine basis.

One focus group described a community where many don't drive their own cars, and bike, walk or catch rides instead. Taxis are too expensive to take every day. They ask for better public transportation. There was a specific request to increase the frequency of bus #11. Participants also felt it would be useful to extend the GO Train up to Orillia. Several people mentioned they were thinking of starting an Uber service.

In another group, several participants described relying on family members to get rides to and from work, but having to contribute to gas, anyway, which can cost a lot. Others do resort to taking taxis but are earning very little money to begin with. For those working in construction, their contractors sometimes provide transportation, picking up crew members on the way to a construction site, making it easier.

There are a few Uber drivers in Huntsville, but it does better in the summer. One focus group participant explained that Uber had replaced a local bus service. There are also private ride-share opportunities to Toronto on Facebook. Generally, however, participants agree there is a lack of good transportation in the area.

Last, discussion with youth specifically also revealed that access to better transportation would be a motivator for them to remain in Muskoka.

## **Lack of affordable housing**

Many focus group participants described being unable to find affordable housing near desired places of work, which was how they hoped to deal with the lack of public transportation. Others, who have moved or returned to live in Muskoka, have found various way of dealing with the expensive housing market by living with friends, renting sublet single rooms they can afford or by renting an apartment and subletting some rooms to others. In one case, a participant was hounded by her employer to sublet a room to him because he was not able to find affordable accommodation for himself. Mostly, local participants without their own transportation were restricted to look for job opportunities within walking distance of their lodgings, even if they were overqualified for the jobs. This circumstance was most pronounced in the job-poor and transportation-poor community of Gravenhurst.

Focus group participants found all municipalities in Muskoka to have very expensive housing, especially given their that salaries were lower.

One participant explained that it took him ten years to get into a place of his own. Another participant who owns his own home admitted that he can earn four times more income in the short-term rental

market than the long term, in this way offering up one explanation for the shortage of affordable rentals. He further remarked:

*“The local economy is divided into have’s and have not’s. The cost of living here is substantial. The people who have, also have choices. The people who don’t are struggling. For them, it’s restrictive to buy and restrictive to rent. At the lower end, people don’t have the disposable income to put back into the economy – only the top 5% can do that. The lower end does not have the money to put into the economy and stimulate small business. We depend on Toronto to bring the money up here.”*

Another focus group explained what restrictive rents are to them: one couple rent outside of town for \$1200/month and pushed back against their landlord who wanted to raise it to \$1600/month. Another participant explained that a one-bedroom apartment rents anywhere from \$1400 to \$1600 per month. Last, another participant explained that there will be some new low-income units opening in Huntsville. The individual added ironically, however, that all the people in the group would likely be ineligible for the housing because they earn too much money, while their salaries do not actually meet the level of a living wage.

When asked about what would motivate them to stay in Muskoka, youth focus groups identified affordable housing as important.

### **Stereotyping: Age, gender, disability and appearance**

While transportation and housing were among the most important factors for individuals looking for work in Muskoka, participants raised other issues that stop employers from building a better workforce for their businesses. The first of these issues is stereotyping, whether it is coming from hiring managers, supervisors or co-workers, and is directed along gender lines, disabilities, race or age.

A very intense discussion arose in one focus group about gender issues in the workplace. Although one participant raised the issue, every single other participant jumped in to strongly agree and add to the discussion. The participant described a situation whereby it was easier for her to find work in landscaping, painting or construction when she was younger, but the work wasn’t reliable. She explained that she was held back from advancing because of her gender. According to her, women often get bullied if they do a better job than men in those sectors by their male coworkers. She said, *“If you are making them look lazy, you become an outcast.”*

Other participants offered examples of the same experiences other woman have had in those same industries in Muskoka, claiming that workplace attitudes are still very old fashioned. And, although more women are participating in those industries, very rarely do you see women in higher positions.

The opposite is true for Personal Support Workers except the gender bias is against men.

Among the adults participating in the focus group, there was a general perception that youth come to work with a sense of entitlement and that the younger generation, generally, does not want to put in the work to sustain employment. This reflects the existence of a bias towards all youth by the older generation, in the same way that biases exist towards gender or other subpopulations, and not just among employers, but by the general population. As any stereotyped subpopulation, one can anticipate that youth entering the workplace are faced with the challenge of being stereotyped in this way.

At the same time, many focus group participants (not of retirement age) complained that they feel they have a more difficult time finding work because of their age. For example, a 26-year-old took a pre-apprenticeship program to become an industrial mechanic but was only able to find a few job opportunities after he finished that were extremely low paying. He was unable to secure an apprenticeship because employers prefer to recruit *“straight out of High School,”* instead. Another participant had the same experience with a lighting company. A general discussion ensued about more mature workers having a harder time finding work because their salaries need to be higher than salaries for younger people.

A significant number of focus group participants were both older and had a disability that affected their ability only to do certain kinds of work. This meant that if they previously had more physical jobs, they would need to find work in an office. Others had newly acquired disabilities that did not affect their ability to work but were apparent physically, such as scarring or limps. People with these challenges felt discriminated against because of their disabilities, saying that they can no longer get past the interview stage in their job search and believed that their disabilities scare potential employers.

One participant with lifelong disabilities stressed that there are many people with special needs who are underutilised. Despite the fact that they have skills, *“They end up folding towels at hotels for very low pay.”*

Another participant explained that there are a lot of judgments about young people. They experience discrimination for any tattoos, piercings, coloured hair. Another participant touched on the existing racial discrimination. *“People felt that this one guy with dreadlocks was a criminal...but he was the nicest guy.”*

### **The Muskoka salary-level**

There was broad consensus among all focus group participants that the salary rates in Muskoka are too low compared to salary rates in other parts of Ontario, especially when taking the high cost of living in Muskoka into consideration. This compels people to look for solutions that will allow them a living wage, such as holding out for better paying jobs, combining wage earnings with other sources of income, and looking for work outside of Muskoka.

One participant summed up the salary problem by explaining the circumstances of his own life and the decisions he made because of them. He worked for a number of years in various companies as a mechanic and in construction to support his family, but despite his seniority and the relatively good wage he was earning, his annual income still fell short by about \$15,000 each year. Like a number of other people in Muskoka facing the same income shortfalls, he decided to look for work outside the province (in Alberta), where he has now been for a number of years. He now returns home to his family in Muskoka for four months each year while continuing to work outside. His children are preparing to now do the same.

Focus group participants confirmed that there are a number of people in Muskoka who work in Alberta.

Another participant explained that while living in Muskoka, he worked for the railway, in this way escaping Muskoka salary levels. Yet another participant was planning to move to the Maritimes to join family there and try and earn a better living.

Some participants who had recently moved to (or moved back to) Muskoka recalled being told by interviewers and employers that the lower salary rate was a “*Muskoka rate*.” Even more participants admitted to the same experience. This explanation for salaries seems to affect both skilled and unskilled labour at the lower end of the pay scale.

According to another individual returning to Muskoka from Alberta, *“For the same job, I was paid \$12/hour in Huntsville compared to \$17/hour in Edmonton.”* Another participant explained, *“I used to work as a plumber [in Muskoka], and I can say that I almost had too much work. Rich people from Toronto would call when their cottages were opened. It was very busy, but I was paid the very bottom of the pay scale at \$15/hour.”* Yet another participant stressed that the lower wages stop people from moving to work in Muskoka. *“Welders in Toronto won’t come up here because they aren’t paid as much and because they can’t find housing.”*

The story repeats itself in another group: *“I was paid more for the same job in Edmonton, yet the cost of living is just as high.”* The same individual explained that higher paying jobs require at least two years of experience, making it hard for young people to earn a living wage. Most participants felt that \$14/hour was not a living wage for Muskoka, and that \$18-\$20 is closer to one.

Indeed, most participants in all the focus groups confirmed that salary was not the most important aspect of work, being able to earn a living wage is a necessity. Yet paying a living wage is something that *“many employers don’t want to do.”*

### **Shifting hours**

Focus group participants described the variance in shift work throughout the year, whereby in the summer time, you are asked often to work over time, whereas in the winter, the same employers might just give you several three or four hour shifts a week. As one participant explained, *“I have huge retail and restaurant experience and I will almost always get a call back when I apply. But when I get there, the position is not what I want. They will offer you three hours a day instead of a full shift. Its not worth the drive.”*

Participants all agree that they seek reliable full-time employment.

### **Poor workplace management practices**

Participants of every focus group described experiences of poor management or supervision practices in workplaces, which they believe contribute to high employee turnover rates in Muskoka.

In “*high-demand*” industries, workers feel they are disrespected and treated poorly because they can be easily replaced. In factories, for example, workers feel *“unappreciated and come to work angry.”* Other participants explained that, *“Because of the shortage of work, the rate of pay is significantly lower than in the city,”* contributing to this overall sense of being unappreciated. Participants also shared positive experiences, whereby employers tried to pay living wages or one previous small business owner sharing that she used to say *“Thank you”* to her staff at the end of each work day, which she felt contributed to the low employee turnover rates she used to enjoy as an employer.

The opposite can be true in industries, like construction, where some employees show little loyalty or incentive to work well for employers knowing they can always find a new job. The issue of construction work is also addressed in the section on stereotyping and gender.

Each focus group described different aspects of supervision – management issues, which some people emphasized were not caused by “owners”, but by hired managers or supervisors.

Of the larger businesses, practices of one retailer stood out as examples. This store opened an outlet and hired a lot of people for the first three months, then let go about half the staff. The layoffs created a very toxic environment among those who remained because the management did not *manage communications and expectations.*”

Some organizations in the health sector also received criticism over management practices. One former personal care worker explained:

*“In the health sector, they can’t keep staff because upper management is terrible. If you are sick, you have to stay, or they will threaten your job. Employers don’t listen to the needs of employees.”*

Another participant shared his experience at a fast food outlet for five months, where he was required to work every weekend without ever getting the hours he asked for. Another spoke about their experience at a different fast food place, where he would work the shift ending at midnight, then be required to stay until 2am to close up because the next shift wouldn’t show up. Then he was accused of stealing by his supervisor. Another person recounted being fired from a job because they took time off for a family members’ funeral, another being refused time off to take care of their sick child and yet another being refused time off. *“They don’t care about anyone else but themselves. The overriding message to employees is that they can be replaced.”*

Several people commented that working for relatives is better than other types of work: relatives will pay more and treat them better.

There were also examples of good management practices:

- *“Muskoka Brewery engages in the community, pays a living wage and provides benefits. It is a good model for other businesses.”*
- *“Muskoka Lumber is a great place to work. People don’t leave there.”*

### **Poor hiring practices leading to jobs with multiple roles**

Participants raised the issue of employers tasking employees with jobs for which they were not hired. Participants found this to be a frustrating and disrespectful practice by employers. As one participant put it, *“They advertise the job you think you want, but then expect you to do more in order to reduce their bottom line.”*

The following were provided as examples of this practice:

- *“You might be hired for an administrative job, but they will expect you to take on five different roles.”*
- *“I was hired as a baker, but I had to also do marketing and customer service work.”*



- *“Employers will advertise for a social worker but will expect that person to also work as a personal support worker.”*
- *“If they hire an industrial mechanic, they will also expect this person to have skills in pipefitting, electrical and other areas.”*

### **Lack of advertisement for job openings**

Participants talked about the challenges of finding job opportunities in Muskoka, saying that there were few jobs postings and that they tended to learn about openings by word-of-mouth or through family. Next to using Employment Ontario services, some participants looked for openings on the website *Indeed*, while others responded to signs posted in the windows of business.

*“Sometimes restaurants will just keep the resumes coming in because of high turnover. [Name of restaurant] is a good example of this.”* Another participant spoke about a friend’s trucking business in Orillia that keeps the Help Wanted sign up ... just to prove to staff that they are replaceable.

A third participant stated, *“I get leads through my brother, who works in construction and talks to people in the industry. I also used to go straight to the site to get work.... Word of mouth is the best.”*

For those individuals who are returning to moving to Muskoka and have few family members, their biggest challenge in learning about job opportunities was their lack of local contacts.

### **Comments about general experiences and different industries and sectors**

- *“In the trucking industry, guys do not want to be away from their families, work weekends. But, it is the industry standard.”*
- *“In construction, guys go from job to job. They make enough to get high, drink beer, go to the next job, and do it again.” “They will go from job to job as there are so many jobs available.”*
- *“There are jobs available, but there will be 30 people in line for each one. Employers are not willing to pay for experience and education.....There is no incentive for people to do more than work a couple of weeks, and make enough money to buy beer. Outside construction companies come in and provide benefits, funds for tools and create warming stations – things that local businesses don’t do.”*
- *“Many people ask to be laid off after summer, so they are eligible for EI.”*

### **Youth**

Two focus group were held with only youth, albeit some youth also participated in the other focus groups. The youth-specific focus groups additionally probed participants about their future plans and things that youth would want in order to build a life in Muskoka.

When asked about remaining in Muskoka, only a minority of participants said they would want to remain. The following is a list of what would compel them to remain:

- *Personal reasons*
- *Cheaper rent*
- *Better transit*

- *More diverse downtown areas*
- *Fewer tourists*
- *Better access to food (open earlier, close later)*
- *More affordable recreation for local youth and kids (winter sports that are not targeted to tourists, bigger movies theatre, indoor laser tag, paintball, arcades, bumper cars, go-carting axe throwing, cyber cafes, ) and more programs and clubs for adults and not just those limited to families.*

Conversely, the following is a list of reasons that youth would leave Muskoka:

- *Getting away from name recognition\** (this speaks to Muskoka being a small community, and people being stigmatized for life because of something that they or their family member have been involved in)
- *More affordable housing*
- *More things to do*
- *Better transportation*
- *More diverse communities*

When it came to experience in Muskoka's workforce, the youth described problems they experienced:

- *Employees not treated as equals*
- *Supervisors being judgmental, impatient and disrespectful towards employees and engaging in power dynamics and feeding conflict*
- *Poor workplace safety practices*
- *Poor pay*

Additional challenges:

- Lack of childcare
- Lack of job diversity

Generally, participants in both focus group stressed how much they valued Muskoka and its beauty. Also, participants stressed that while salary is very important, but – much like the adult focus groups, working in full-time positions that are positive environments and with employers with whom a positive relationship can be built is also extremely important.

### **Summary of Key Recommendations from Focus Group Participants**

- Better transit / transportation
- More affordable housing
- Employers exercising more flexibility with staff
- Living wages
- Mutual respect
- Utilize people with special needs more effectively
- Working effectively with different generations of people
- Discontinue discriminatory stereotyping and practices

- Cultivating loyalty by building relationships, communicating well, understanding that loyalty is not always about money, building capacity, engaging young people creatively
- Advertising job openings publicly
- Tackle the need for full-time year-round work

## APPENDIX C: RESULTS OF MUSKOKA RESIDENTS' SURVEY

### Introduction

This survey was a combination of an on-line survey and a hard copy survey that was distributed through a number of partners in the Muskoka area, consisting of:

- Adult Learning, Trillium Lakelands District School Board
- Agilec Employment Services
- Contact North
- Employment North
- Georgian College – College and Career Prep
- Ontario Works, District of Muskoka
- Student Co-op Program, Trillium Lakelands District School Board
- YMCA Employment Services
- Youth Quest (YMCA)

The survey deliberately targeted youth and individuals who were seeking employment. The survey had 11 substantive questions, as well as an open-ended concluding question inviting further comments. The survey had a high completion rate: 296 individuals started the survey and 278 completed the survey.

### Profile of respondents

A large portion of the respondents lived in Huntsville (44%) and a few respondents provided more than one place of residence.

**Table 1: Residence of respondents**

Location	Number	Percent
Gravenhurst	48	16%
Bracebridge	50	17%
Lake of Bays	7	2%
Huntsville	130	44%
Muskoka Lakes	16	5%
Lake of Bays	3	1%
Elsewhere in Muskoka	24	8%
Elsewhere outside of Muskoka	25	8%

There was a greater proportion of females who made up the survey sample, almost six out of ten respondents.

**Table 2: Survey respondents by gender**

<b>Males</b>	<b>Females</b>	<b>Trans/Other/ Prefer not to disclose</b>
118	173	1

The respondents represented a mix of age ranges, somewhat skewed toward younger and older persons.

**Table 3: Survey respondents by age**

	<b>15-19 years old</b>	<b>20-24 years old</b>	<b>25-34 years old</b>	<b>35-44 years old</b>	<b>45-54 years old</b>	<b>55-64 years old</b>	<b>65 years and older</b>
<b>Number</b>	76	43	49	33	49	44	2
<b>Percent</b>	25.7%	14.5%	16.6%	11.2%	16.6%	14.9%	0.7%

By far, most respondents had either no educational certificate or a high school diploma (57%).

**Table 4: Survey respondents by educational attainment**

	<b>Less than high school</b>	<b>A high school diploma</b>	<b>A vocational private college certificate</b>	<b>A part of a trades or apprenticeship program</b>	<b>Some community college</b>	<b>Some university</b>	<b>A trades or apprenticeship certificate</b>	<b>A community college</b>	<b>A Bachelor degree</b>	<b>A Master degree or higher</b>
<b>Number</b>	88	80	12	5	30	21	10	40	26	8
<b>Percent</b>	30.0%	27.3%	4.1%	1.7%	10.2%	7.2%	3.4%	13.7%	8.9%	2.7%

Respondents were asked their sources of income in the last 12 months, to understand their level of attachment to the labour market as well as to what degree they relied on various forms of income support. Table 5 presents the results.

There is a considerable mix of income sources, with almost half (45%) having been employed at least six months in a full-time job, as well as individuals who have been on one form or another of income support. This provides a good sample of individuals who can be considered to be less strongly attached to the labour market, which is the population this study wished to focus on. (Among those who wrote in other responses, the more common ones involved either a disability pension or a retirement pension.

**Table 5: Sources of income in last 12 months**

	<b>OFTEN (at least six months)</b>	<b>SOME OF THE TIME</b>	<b>NEVER</b>
<b>I have been employed in a full-time job (over 30 hours per week)</b>	45%	27%	28%
<b>I have been employed in a part-time job (less than 30 hours per week)</b>	33%	37%	31%
<b>I have been employed in contract work (as contractor for a fixed period of time)</b>	7%	17%	77%
<b>I have done casual work (jobs without regular hours, usually paid in cash)</b>	16%	39%	46%
<b>I have received Employment Insurance</b>	13%	24%	63%
<b>I have received Ontario Works (social assistance) payments</b>	15%	13%	72%
<b>I have received Ontario Disability Support Program payments</b>	12%	3%	85%
<b>I have received workers' compensation (WSIB)</b>	2%	6%	92%

## Prior work experience

Respondents were asked to identify the different kinds of jobs they had worked in, over the last five years. There were 773 occupations identified by the 286 respondents who answered this question (including 72 responses in the “Other” category, most of which actually could fit into the occupations profiled).

Half (49%) of the respondents had worked in a customer service capacity, and around one out of five had worked in other service sector jobs such as cleaner, cashier or shelf stocker. Another one in five had worked in each of landscaping and construction, as well as in a supervisory capacity. All these jobs represent common occupations in Muskoka.

There was less experience with office-related jobs such as: Office (clerical) – 12% of respondents; worked in business and/or marketing (7%); professional services (6%); and worked in information technology (4%).

**Table 6: Prior work experience over last five years**

<b>Occupation</b>	<b>Number</b>	<b>Percent</b>
Customer service (example: sales clerk in a store, server in a restaurant or at a food counter, greeter, hostess, front desk clerk)	139	49%
Cleaning (cleaning rooms in hotels, or offices or homes)	77	27%
Cashier or shelf stocker (in a retail or grocery store)	67	23%
Landscaping (labourer, gardener, cutting and pruning, snow shovelling)	64	22%
Construction (a labourer, carpenter, roofer, renovator or skilled trades person)	63	22%
Supervisor (provided direction or supervised other workers)	57	20%
Health sector (for example, home care worker, personal support worker, nurse)	38	13%
Child care	34	12%
Office (clerk filing documents, doing data entry, receptionist, secretary)	33	12%
Worked in a factory or warehouse, example: on an assembly line or loading dock	26	9%
Driver (truck, bus, taxi, courier)	21	7%
Attendant (marina, golf course, gym, recreational facility)	20	7%
Worked in business and/or marketing	19	7%
Professional services (bookkeeping, accountant, legal services, consultant)	17	6%
Provided personal services (for example, hairdresser or laundry services)	14	5%
Worked in Information Technology (developed websites, created/managed datasets, resolved computer problems, developed applications)	10	4%
Attendant or security guard	2	1%

## Reasons for working

A series of statements about reasons for working were presented to the survey respondents and they were asked to rate them. A value was assigned to each rating so that an average score could be calculated. The ratings and their value were as follows:

- Very important: +2
- Somewhat important: +1
- Not at all important: 0

Table 7 presents the average score for each statement for all respondents, as well as broken down by the age range of each respondent. The answers by age range are also colour-coded to highlight

responses that are notably higher (green) or lower (orange) than the average score. The statements are listed in order of descending importance.

The need to pay the bills scores highest among all respondents, although it is ranked much lower by youth aged 15-19 years old. Coming a very close second is the desire to feel that one is doing something useful at work. That sentiment was generally widely held, with the strongest backing for that proposition among those 35-44 years old. Indeed, individuals aged 35-44 years old had the strongest support for most of the statements, while youth aged 15-19 years old had most of the weakest.

**Table 7: Reasons for working, for all and by age**

	ALL	YEARS OF AGE					
		15-19	20-24	25-34	35-44	45-54	55+
I need to pay the bills.	1.69	1.07	1.88	1.95	1.97	1.91	1.86
I feel I am doing something useful when I work.	1.63	1.47	1.45	1.73	1.83	1.70	1.72
I like having something to do.	1.47	1.26	1.40	1.48	1.73	1.55	1.57
I am pursuing a career.	1.40	1.15	1.58	1.60	1.89	1.37	1.08
I work to support others (for example, children).	1.03	0.48	0.94	1.26	1.79	1.48	0.84
My parents or partner expect this of me.	0.89	1.07	1.16	0.86	0.81	0.67	0.59

## Important features of a job

Respondents were asked what they looked for in a job. A series of features were presented and respondents were asked to rate them. A value was assigned to each rating so that an average score could be calculated. The ratings and their value were as follows:

- Very important: +3
- Important: +2
- Somewhat important: +1
- Not important: 0

Table 8 presents the average score for each statement for all respondents, as well as broken down by the age range of each respondent. The answers by age range are once again colour-coded to highlight high and low scores.

The features are listed in order of descending importance. The five most important features are:



- Having regular, predictable hours
- Earning as much or more than previous job
- Job security
- Receiving training
- Having opportunities for advancement

There are significant differences in ratings assigned to various features dependent on age. These suggest opportunities for employers when it comes to managing and scheduling a labour force of different ages.

**Table 8: Important features of a job, for all and by age**

	ALL	YEARS OF AGE					
		15-19	20-24	25-34	35-44	45-54	55+
Having regular, predictable hours or knowing my work schedule at least a week in advance	2.42	2.38	2.49	2.48	2.59	2.24	2.40
Earning at least as much or more as what I make now or what I made in my last job	2.33	2.12	2.44	2.53	2.60	2.26	2.20
Job security: knowing that my job will be there a year or two from now	2.25	1.92	2.23	2.40	2.70	2.22	2.35
Receiving training while I am working	2.23	2.26	2.30	2.34	2.37	1.89	2.20
Opportunities to advance to a better position	2.20	2.08	2.37	2.55	2.70	1.89	1.84
Being able to work full-time hours; I need or I want the hours	2.12	1.74	2.49	2.31	2.57	2.11	1.89
Having access to benefits, such as an extended health plan and/or a pension plan	1.94	1.55	1.88	2.07	2.40	2.00	2.09
Having flexibility for when I am able to work	1.93	2.21	2.10	2.19	1.70	1.42	1.80
Interacting regularly with customers and with co-workers; I am a people person	1.75	1.56	1.57	1.80	1.87	1.76	2.04
Not having to work nights	1.68	1.31	1.52	1.79	1.97	1.60	2.25
Working in a fast-paced environment, responding to different situations	1.52	1.41	1.55	1.83	1.70	1.22	1.49
Being comfortable with my position, not feeling I have to move up a career ladder	1.43	1.51	1.50	1.16	1.21	1.20	1.84
Not having to work weekends	1.33	1.03	1.29	1.66	1.41	1.22	1.60
Being able to work-part-time hours – I only want to or can work a limited number of hours	1.27	1.70	1.28	1.32	0.79	0.82	1.33
Working indoors for most of the time	1.26	1.20	1.29	1.20	1.00	1.25	1.58

Working in a predictable, routine job	1.25	1.59	1.38	1.11	1.07	0.84	1.31
Not having to work evenings	1.24	0.72	1.24	1.39	1.52	1.21	1.79
Being able to work from home sometimes	0.94	0.91	0.79	0.96	1.33	0.78	1.00
Working outdoors for most of the time	0.86	1.01	0.84	1.12	0.90	0.33	0.83
Not having to work days	0.35	0.61	0.31	0.31	0.29	0.09	0.37

## Barriers to employment

Respondents were further asked to rate a set of issues according to the degree that these could serve as personal barriers to employment. They were asked to assign a value to each feature. The values were assigned a score, as follows:

- Very much a barrier: +3
- A barrier: +2
- Somewhat of a barrier: +1
- Not a barrier: 0

Table 9 presents the average score for each item for all respondents, as well as broken down by age groups, with the usual highlighting.

**Table 9: Possible barriers to employment, for all and by age**

	ALL	YEARS OF AGE					
		15-19	20-24	25-34	35-44	45-54	55+
The likelihood of shift work, or work on evenings or weekend	1.10	0.68	0.95	1.33	1.11	1.00	1.76
Finding somewhere to live that is affordable and somewhat close enough to the workplace	1.03	0.96	1.26	1.22	1.00	0.80	0.96
Transportation to and from the workplace	0.94	1.39	0.81	1.11	0.45	0.69	0.74
Having the confidence in myself that I can do the job	0.89	1.18	1.00	0.93	0.86	0.56	0.66
The work skills necessary to perform the job	0.74	0.72	1.00	0.76	0.57	0.78	0.62
Physical demands of the work	0.67	0.64	0.73	0.38	0.46	0.73	1.02
Having to interact regularly with people	0.44	0.74	0.58	0.55	0.21	0.11	0.22
Child care for my dependents	0.40	0.25	0.35	0.87	0.89	0.20	0.11

The most significant barrier relates to scheduling, referencing the likelihood of shift work or working on evenings or weekends. The next two biggest items were affordable housing and transportation. As before, there are significant variations by age – residents aged 25-44 years old are most likely to feel that child care is an issue, youth aged 15-19 years old are unbothered by the prospect of shift work, while those aged 55 years and older are greatly bothered by it.

### Interest in specific occupations

Respondents were asked to indicate their level of interest in a list of occupations. Table 10 shows the number of respondents by age who indicated they were very interested in that occupation.

**Table 10: Respondents very interested in the listed occupations**

	15-19 years old	20-24 years old	25-34 years old	35-44 years old	45-54 years old	55 years and older	ALL
Health sector (home care worker, PSW, nurse)	9	9	13	14	14	9	69
Customer service (salesperson, server, greeter, front desk)	11	4	10	5	10	9	49
Supervisor (provide direction or supervise other workers)	13	3	13	14	18	12	74
Driver (truck, bus, taxi, courier)	5	5	3	4	5	3	25
Attendant (marina, golf course, gym, recreational facility)	8	5	8	3	1	3	28
Office (clerk, data entry, receptionist, secretary)	2	9	13	3	17	16	60
Construction (labourer, carpenter, roofer, renovator)	12	13	14	4	4	2	49
Landscaping (labourer, gardener, snow shovelling)	12	11	11	2	2	1	39
Child care	13	4	6	1	3	2	29
Cleaning (cleaning rooms in hotels, or offices)	4	2	3	0	2	0	11
Cashier or shelf stocker (in a retail or grocery store)	7	3	2	2	6	3	23
Attendant or security guard	8	6	6	3	5	0	28
IT (develop websites, datasets, applications)	9	9	6	4	2	3	33
Work in a factory or warehouse	6	1	3	1	3	3	17

Professional (bookkeeping, accountant, legal, consultant)	3	6	8	4	13	9	43
Business and/or marketing	9	9	9	7	9	11	54
Provide personal services (hairstylist or laundry services)	4	1	3	1	2	1	12
<b>TOTAL</b>	<b>73</b>	<b>43</b>	<b>46</b>	<b>28</b>	<b>45</b>	<b>46</b>	<b>283</b>

The purpose of Table 10 is to demonstrate among this cross-section of individuals, many of whom are looking for work, there exist job candidates for all positions. Even the least desirable occupations attract more than just a handful of interested candidates.

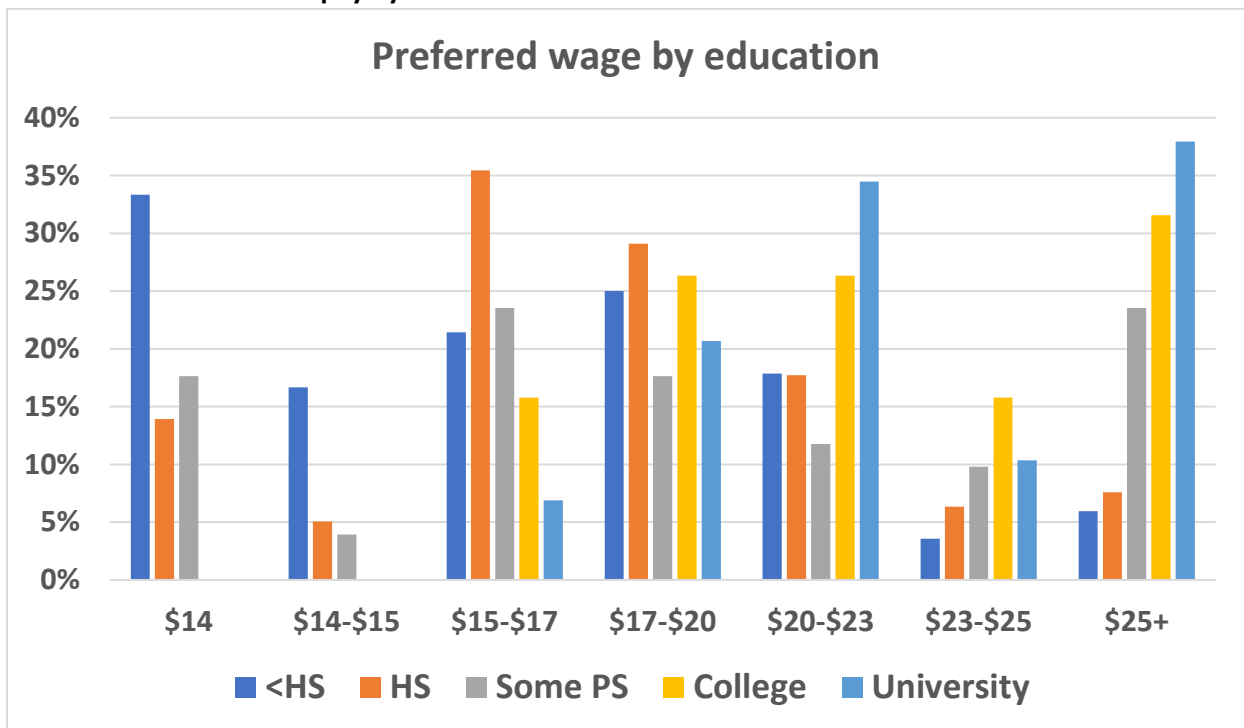
### Desired rate of pay

Respondents were asked the following question:

“What is the minimum rate of pay for which you would work, the rate of pay that makes work worthwhile for you? (Take into account what you need, as well as your skills and your work experience)”

Charts 1 and 2 illustrate the responses, Chart 1 by level of education and Chart 2 by age.

**Chart 1: Preferred rate of pay by level of education**



Most answers cluster in the middle range, between \$15 and \$23 an hour. It is also evident that individuals with less education, in particular with no high school diploma, are more likely to select a lower wage – one-third were willing to accept \$14 an hour and 50% were willing to accept under \$15 an hour, whereas close to 40% of those with a university degree were aiming for over \$25 an hour, and close to 50% were seeking over \$23 an hour.

The same pattern applies when the data is analyzed by age category and is apparent from Chart 2.

**Chart 2: Preferred rate of pay by age range**

