



Town of Cobourg: 2015 Update
Market Area Data Report

Foreword

April 30, 2015

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

Trade area boundaries used in the report were derived from locally collected survey data (2013) and as such the Ministry makes no warranty as to the reliability and accuracy of the information. The demographic data provided here is based on 2015 MapInfo and 2011 Statistics Canada Census data and may not reflect more current trends in the area.

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

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

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

On the following pages you will find a significant amount of data. To some, the volume of information may seem to be overwhelming. It is important to understand that there are helpful processes that may be used to conduct data analysis. For instance, the DR Coordinators manual provides an outline of an example process (see page 53 starting with "Holding a Market Analysis Review Meeting").

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

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

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

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1.0 Introduction – Analyzing Your Trade Area

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

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

1.1 The Importance of Determining Your Trade Area

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

1.2 Different Types of Trade Areas

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

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

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

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

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

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

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

1.3 Trade Area Demographics – General Guidelines

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

1.3.1. Demographic Scale and Character

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

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

2.0 Defining the Downtown Trade Area

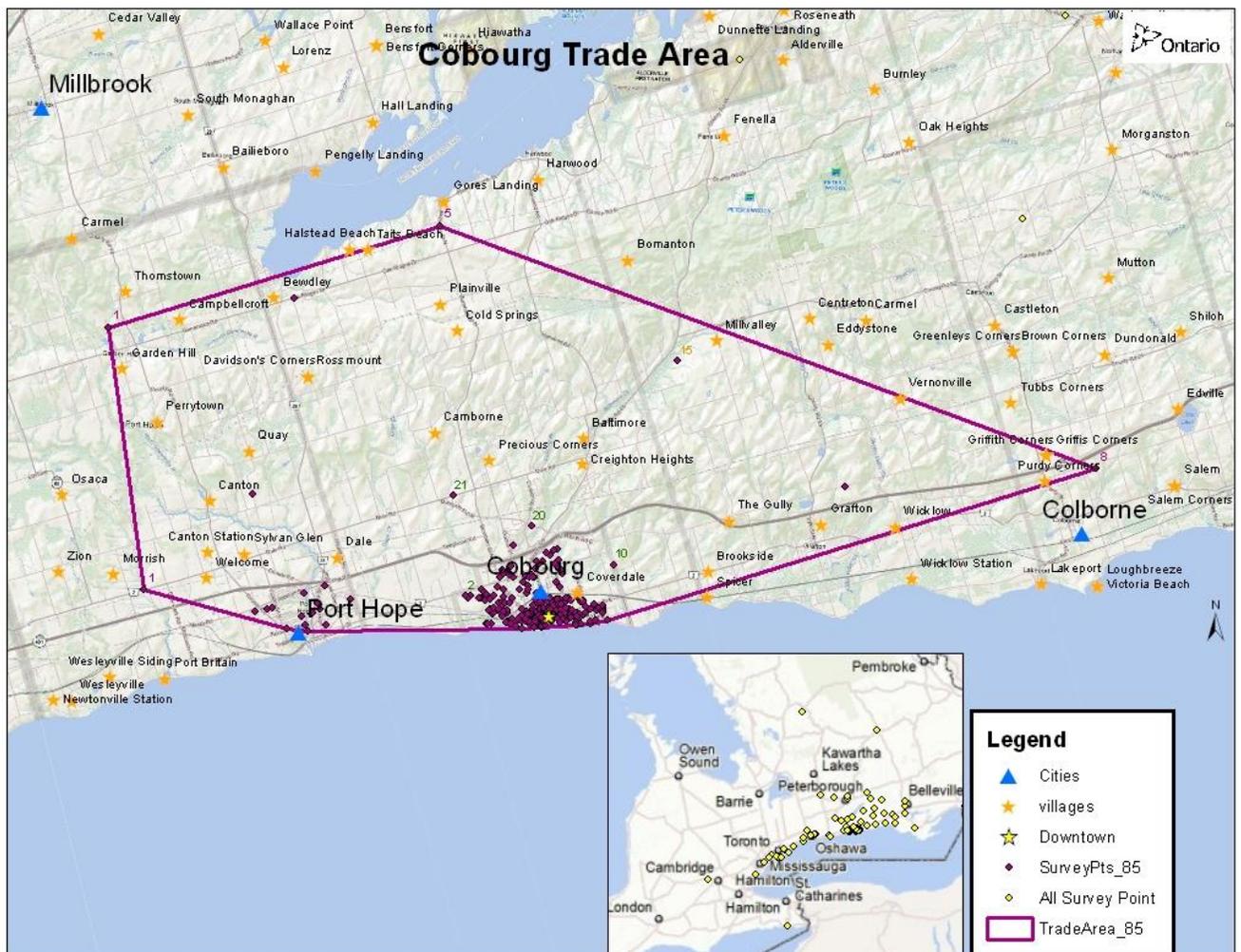
The trade area is the geographic area in which the majority of current and potential customers for downtown retail and service businesses reside. It is also the area in which existing businesses are located.

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

2.1 Size and Shape of Downtown the Trade Area

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

Figure 1: Cobourg Trade Area



² A description of GIS is available in the Glossary

3.0 Demographic Characteristics of the Trade Area

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

3.1 General Population Characteristics

3.1.1 Population

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

Table 1. Current Population

Population	Trade Area (85%)
2011 Census	42,315
2015 Population estimate	43,291
Land Area, km²	452.61
Persons per km²	91.35
Dwellings per km²	39.2

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

3.1.2 Population Projections

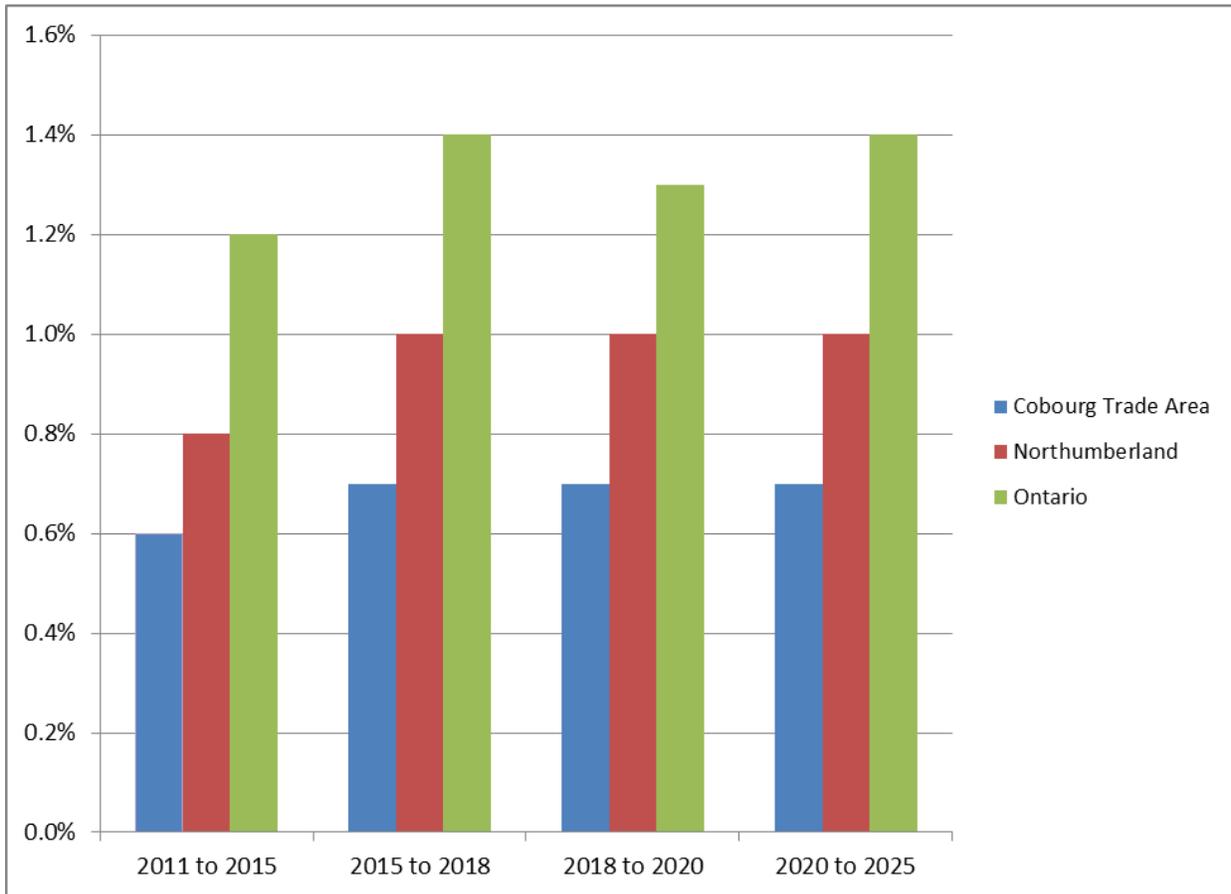
Anticipated household or population growth may indicate future opportunities for business expansion and/or recruitment.

Table 2. Population Projections

Estimates and Projections	Trade Area (85%)	Northumberland	Ontario
Total Population			
2011 Census*	42,315	84,059	13,248,701
2015 estimated	43,291	86,740	13,879,252
2018 projected	44,258	89,384	14,461,672
2020 projected	44,897	91,145	14,849,243
2025 projected	46,488	95,628	15,879,134
Change in Population (persons)			
2011 to 2015	977	2,681	630,551
2015 to 2018	967	2,644	582,420
2018 to 2020	640	1,761	387,571
2020 to 2025	1,591	4,483	1,029,891
Change in Population (percent)			
2011 to 2015	2.3%	3.2%	4.8%
2015 to 2018	2.2%	3.0%	4.2%
2018 to 2020	1.4%	2.0%	2.7%
2020 to 2025	3.5%	4.9%	6.9%
Rate of Change in Population (percent per year)			
2011 to 2015	0.6%	0.8%	1.2%

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

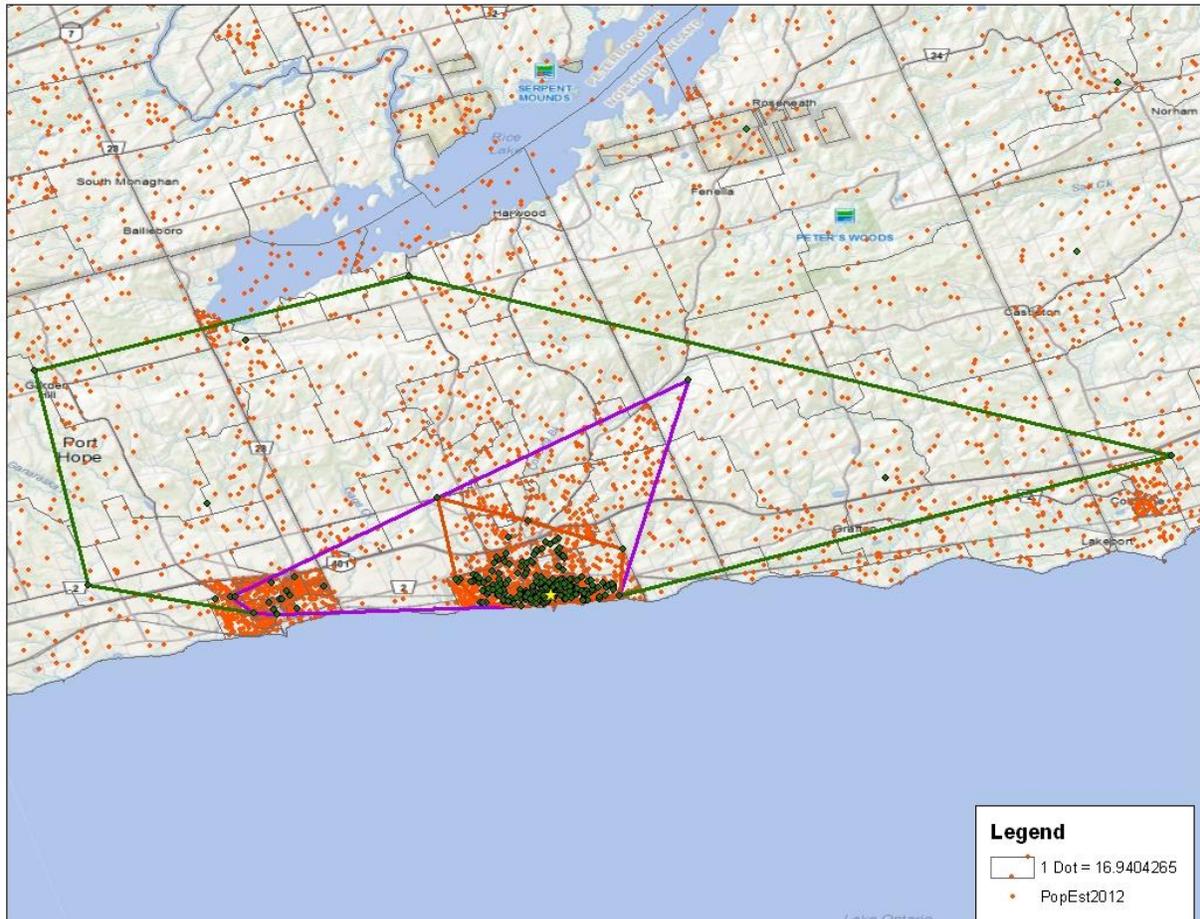
Graph 1. Estimated and Projected Rate of Population Change 2011 to 2025



Source: MapInfo Canada, 2015

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

Figure 2: Estimated Population by Dissemination Area, 2012



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

3.1.3 Daytime Population

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

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

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

Table 3. Daytime Population

Daytime Population	Trade Area (85%)			Northumberland			Ontario		
	42,582	%	Index	77,727	%	Index	13,282,068	%	Index
Total Daytime Population									
Daytime Employees	19,845	47%	90	31,829	41%	79	6,861,083	52%	100
Daytime Population at home	22,737	53%	110	45,898	59%	122	6,420,985	48%	100
Age 0 to 14 years	5,593	13%	79	11,013	14%	85	2,218,734	17%	100
Age 15 to 64 years	7,657	18%	104	16,006	21%	119	2,299,456	17%	100
Age 65 plus years	9,488	22%	156	18,879	24%	170	1,902,795	14%	100

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

3.1.4 Households

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

Table 4. Households

Estimates and Projections	Trade Area (85%)	Northumberland	Ontario
Total Households			
2011 Census*	17,125	33,960	5,024,748
2015 estimated	18,009	35,956	5,323,390
2018 projected	18,834	37,841	5,606,800
2020 projected	19,377	39,081	5,795,570
2025 projected	20,464	41,802	6,255,751
Change in Households			
2006 to 2015	884	1,996	298,642
2015 to 2018	825	1,885	283,410
2018 to 2020	543	1,240	188,770
2020 to 2025	1086	2,721	460,181
Change in Households (percent)			
2011 to 2015	5.2%	5.9%	5.9%
2015 to 2018	4.6%	5.2%	5.3%
2018 to 2020	2.9%	3.3%	3.4%
2020 to 2025	5.3%	6.5%	7.4%

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

3.1.5 Age

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

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

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

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

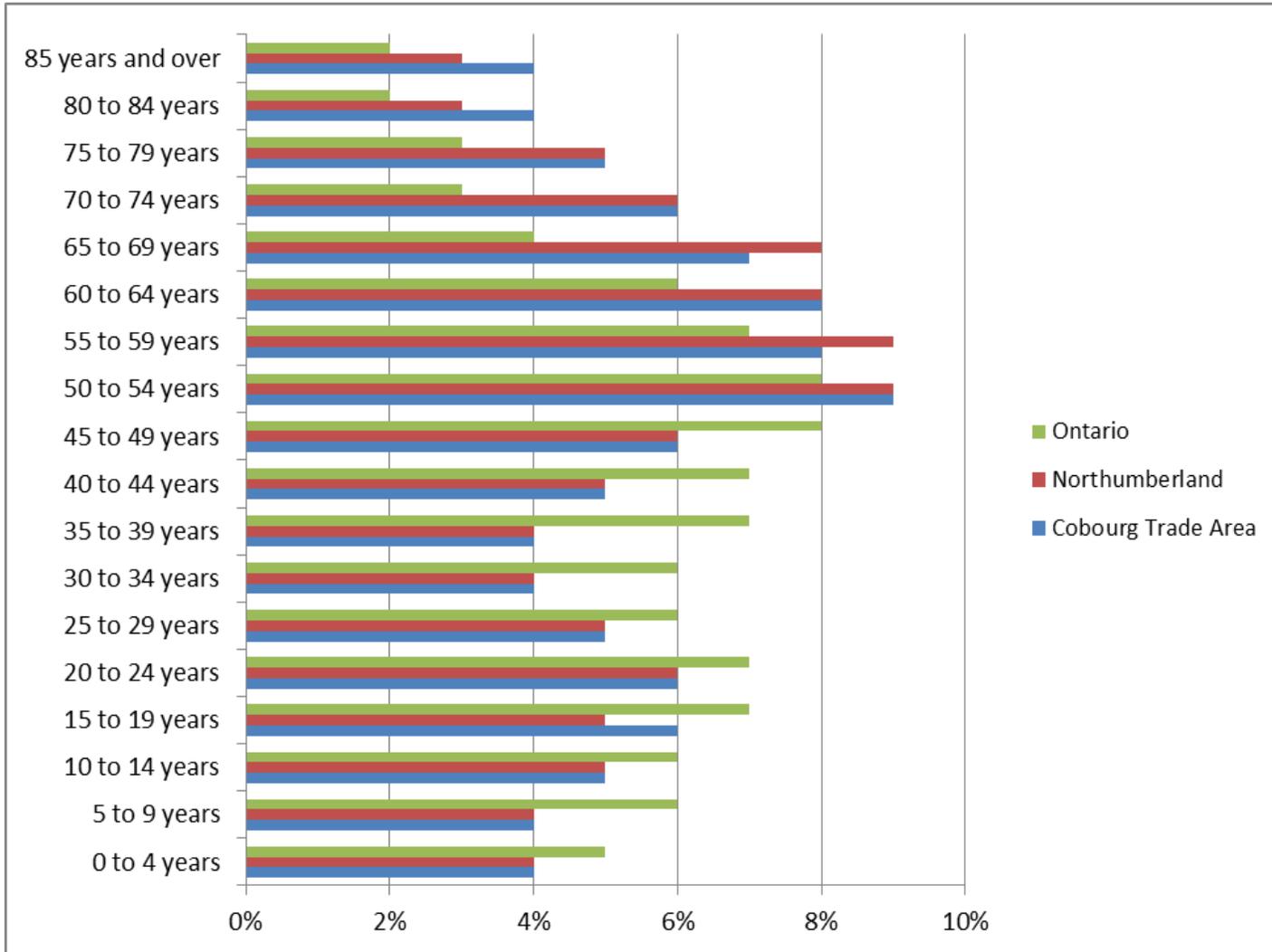
For example, drug stores often do well in communities with a larger number of people over the age of 65. Realizing and catering to the needs of an aging population can be beneficial to any retailer in a community reflecting this demographic trend. Similarly, toy stores, day care centres, and stores with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

Table 6. Age Distribution

Age Distribution	Trade Area (85%)			Northumberland			Ontario		
2015 Population estimate	43,291	%		86,740	%		13,879,252	%	
0 to 4 years	1,633	4%	72	3,215	4%	71	702,665	5%	100
5 to 9 years	1,823	4%	78	3,610	4%	77	711,605	6%	100
10 to 14 years	2,137	5%	92	4,188	5%	90	761,100	6%	100
15 to 19 years	2,386	6%	92	4,616	5%	88	861,130	7%	100
20 to 24 years	2,671	6%	87	5,015	6%	81	850,485	7%	100
25 to 29 years	2,276	5%	75	4,233	5%	70	812,575	6%	100
30 to 34 years	1,864	4%	64	3,782	4%	64	798,770	6%	100
35 to 39 years	1,840	4%	66	3,732	4%	67	842,230	7%	100
40 to 44 years	2,191	5%	76	4,486	5%	78	922,325	7%	100
45 to 49 years	2,694	6%	89	5,428	6%	90	1,052,910	8%	100
50 to 54 years	3,889	9%	114	7,866	9%	115	1,004,295	8%	100
55 to 59 years	3,613	8%	117	7,639	9%	123	862,220	7%	100
60 to 64 years	3,253	8%	124	6,972	8%	133	763,450	6%	100
65 to 69 years	3,213	7%	143	6,926	8%	153	562,295	4%	100
70 to 74 years	2,550	6%	159	5,313	6%	165	439,550	3%	100
75 to 79 years	2,062	5%	171	4,113	5%	170	355,625	3%	100
80 to 84 years	1,580	4%	175	2,907	3%	161	270,950	2%	100
85 years and over	1,617	4%	172	2,699	3%	144	245,135	2%	100
Median Age	50.2		124	50.7		125	40.4		100
Dominant Age Group	50 to 54		0	50 to 54		1	45 to 49		100

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

Graph 2. Age Distribution



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

3.1.6 Income Distribution

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

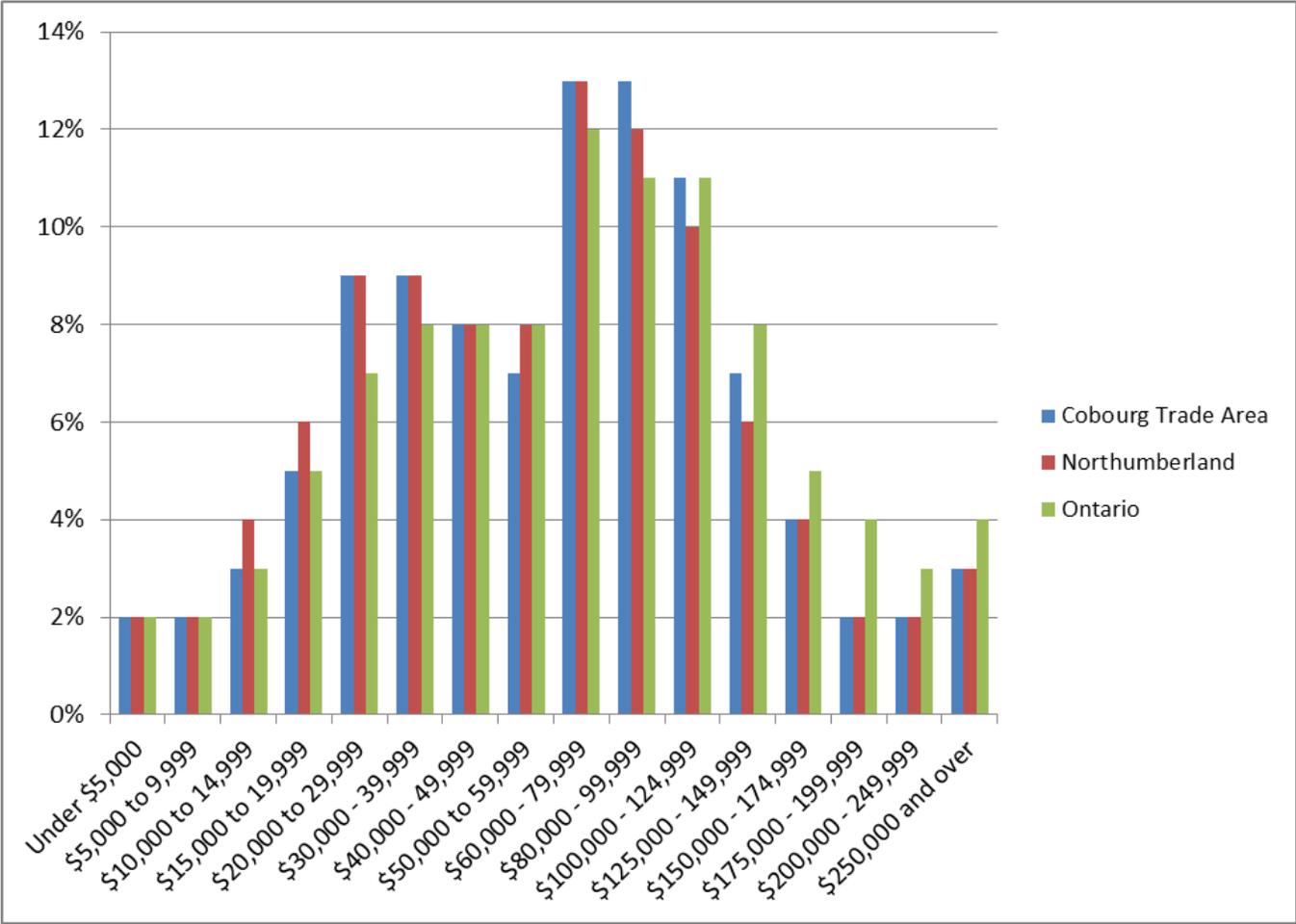
Table 7. Income

Income	Trade Area (85%)			Northumberland			Ontario		
		%	Index		%	Index		%	Index
Average household income									
2015 estimated	\$86,090		89	\$82,848		86	\$96,415		100
2018 projected	\$93,328		88	\$89,798		85	\$105,775		100
2020 projected	\$98,145		88	\$94,423		84	\$112,041		100
2015 Estimated Households by Income	18,009			35,956			5,323,390		
Under \$5,000	311	2%	82	672	2%	89	112,025	2%	100
\$5,000 to 9,999	389	2%	99	854	2%	109	115,955	2%	100
\$10,000 to 14,999	622	3%	106	1,388	4%	118	173,693	3%	100
\$15,000 to 19,999	981	5%	109	2,197	6%	123	265,344	5%	100
\$20,000 to 29,999	1552	9%	116	3,347	9%	125	394,752	7%	100
\$30,000 - 39,999	1578	9%	113	3,240	9%	116	414,103	8%	100
\$40,000 - 49,999	1493	8%	105	3,001	8%	106	419,568	8%	100
\$50,000 to 59,999	1,333	7%	98	2,727	8%	100	404,085	8%	100
\$60,000 - 79,999	2260	13%	108	4,608	13%	110	617,331	12%	100
\$80,000 - 99,999	2294	13%	118	4,374	12%	113	574,891	11%	100
\$100,000 - 124,999	1982	11%	104	3,624	10%	95	565,814	11%	100
\$125,000 - 149,999	1234	7%	86	2,231	6%	77	426,588	8%	100

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

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

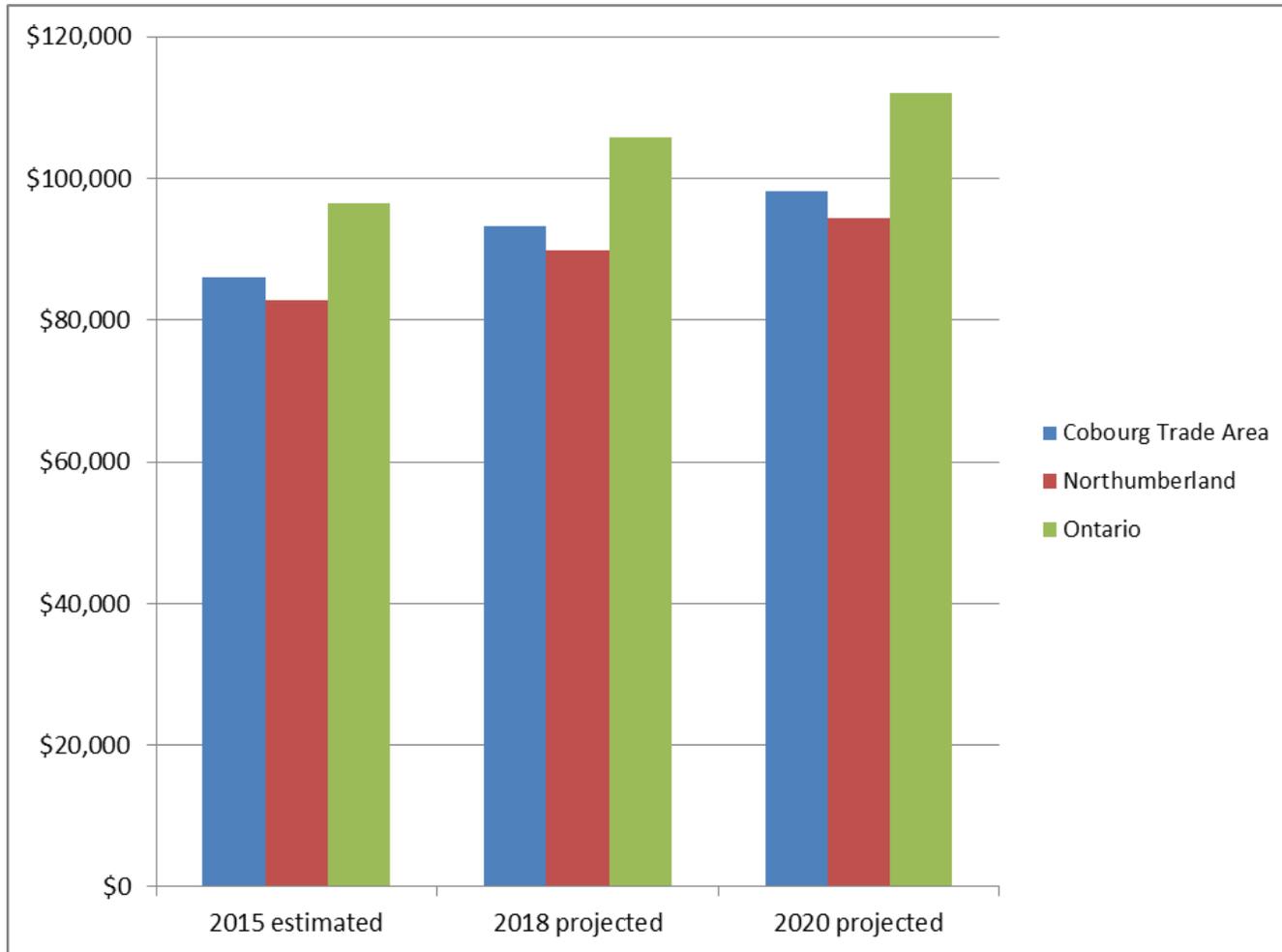
Graph 3. Income Distribution



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

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

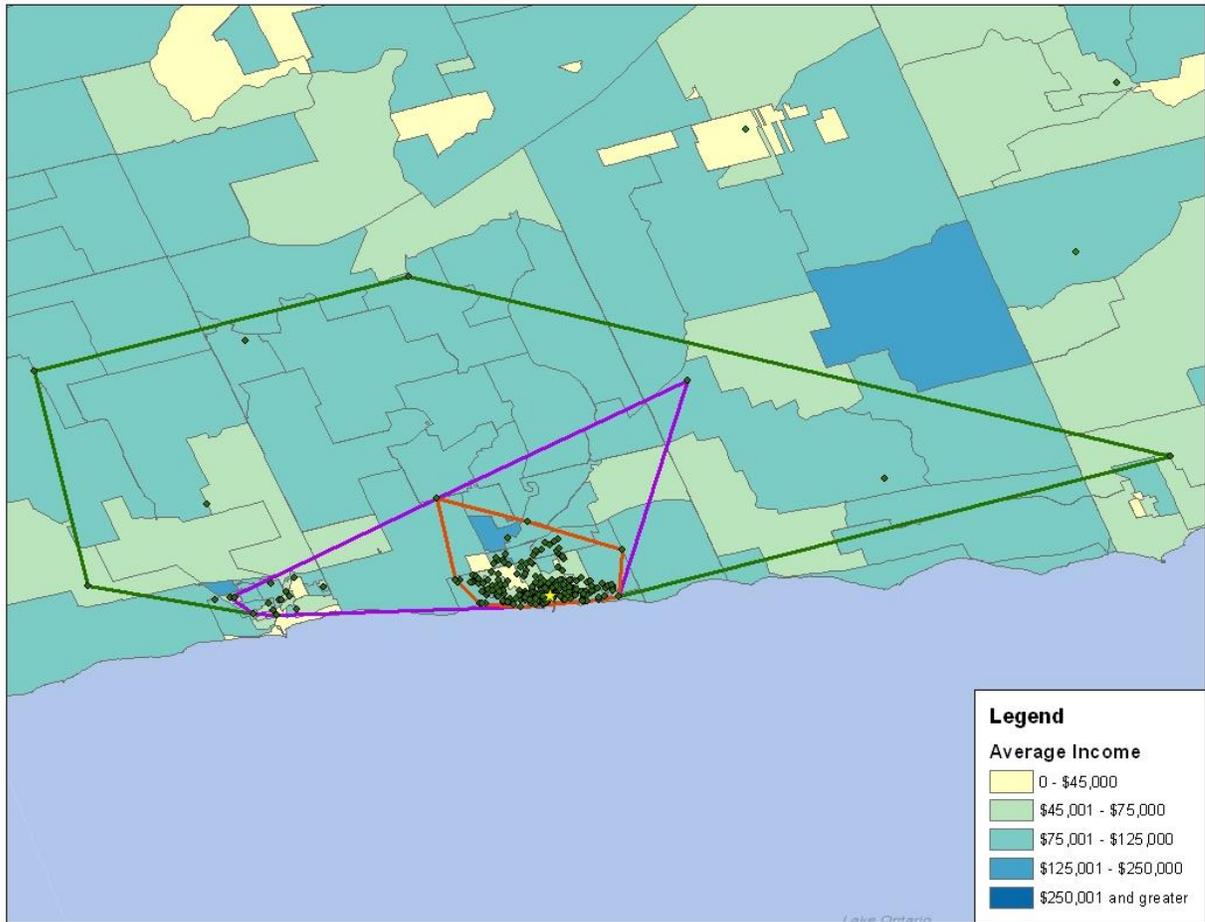
Graph 4. Estimated and Projected Household Income



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

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

Figure 3: 2012 Estimated Average Household Income



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

3.1.7 Family Structure and Marital Status

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

Table 8. Family Structure

Family Structure and Marital Status	Trade Area (85%)			Northumberland			Ontario		
			Index			Index			Index
Census families in private households by family structure	13,659	%	Index	27,746	%	Index	4,073,953	%	Index
Married couples	9,569	70%	98	19,960	72%	100	2,924,819	72%	100
With no children at home	5,231	38%	130	11,551	42%	142	1,199,019	29%	100
With children at home	4,338	32%	75	8,409	30%	72	1,725,800	42%	100
Common-law couples	1,739	13%	120	3,708	13%	126	430,507	11%	100
With no children at home	1,005	7%	117	2,198	8%	125	257,220	6%	100
With children at home	734	5%	126	1,510	5%	128	173,287	4%	100
Total lone-parent families	2,351	17%	97	4,078	15%	83	718,627	18%	100
Number of Census Family Persons	36,427		0	73,499		1	11,658,626		100
Persons per Census Family	2.7		93	2.7		93	2.9		100
Married couples	9,569	70%	98	19,960	72%	100	2,924,819	72%	100
With no children at home	5,231	38%	130	11,551	42%	142	1,199,019	29%	100
With children at home	4,338	32%	75	8,409	30%	72	1,725,800	42%	100
Common-law couples	1,739	13%	120	3,708	13%	126	430,507	11%	100
With no children at home	1,005	7%	117	2,198	8%	125	257,220	6%	100
With children at home	734	5%	126	1,510	5%	128	173,287	4%	100
Total lone-parent families	2,351	17%	97	4,078	15%	83	718,627	18%	100
Number of Census Family Persons	36,427		0	73,499		1	11,658,626		100
Persons per Census Family	2.7		93	2.7		93	2.9		100

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

3.1.8 Housing Tenure and Dwelling Characteristics

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

Table 9. Housing Tenure and Dwelling Characteristics

Housing Tenure and Dwelling Characteristics	Trade Area (85%)			Northumberland			Ontario		
		%	Index		%	Index		%	Index
2015 Occupied Private Dwellings by Tenure	18,009		100	35,956		100	5,323,390		100
Owner	14,220	79%	108	30,266	84%	116	3,879,655	73%	100
Renter	3,790	21%	78	5,678	16%	58	1,437,633	27%	100
2015 Occupied Private Dwellings by Structure Type	16,801		100	33,290		100	5,323,390		100
Single-detached house	11,988	71%	128	26,885	81%	145	2,949,434	55%	100
Apartment 5 or more storeys	725	4%	27	725	2%	13	304,623	6%	100
Movable dwelling	18	0%	32	70	0%	65	457,234	9%	100
Other dwelling	4,071	24%	87	5,575	17%	60	539,012	10%	100
Semi-detached house	598	4%	62	790	2%	42	874,181	16%	100
Row house	1,097	7%	77	1,350	4%	48	172,219	3%	100
Apartment, detached duplex	231	1%	42	350	1%	32	9,813	0%	100
Apartment less than 5 storeys	2,093	12%	122	3,030	9%	89	16,874	0%	100
2015 Occupied Private Dwellings by Tenure	18,009		100	35,956		100	5,323,390		100
Owner	14,220	79%	108	30,266	84%	116	3,879,655	73%	100
Renter	3,790	21%	78	5,678	16%	58	1,437,633	27%	100

Source: MapInfo Canada, 2015.

3.1.9 Educational Attainment

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

Table 10. Educational Attainment

Educational Attainment	Trade Area (85%)			Northumberland			Ontario		
		%	Index		%	Index		%	Index
2015 Population 25 to 64 years by Educational Attainment	21,619			44,138			7,626,425		
No certificate, diploma or degree	1,796	8%	83	3,917	9%	89	759,673	10%	100
High school diploma or equivalent	6,505	30%	125	13,253	30%	124	1,842,930	24%	100
Apprenticeship or trades certificate or diploma	2,070	10%	138	4,802	11%	156	529,862	7%	100
College, CEGEP or other non university certificate or diploma	6,791	31%	126	14,033	32%	127	1,904,410	25%	100
University certificate or diploma below bachelor level	170	1%	23	282	1%	19	258,329	3%	100
Bachelor's degree	3,041	14%	73	5,409	12%	64	1,463,291	19%	100
University certificate, diploma or degree above bachelor level	1,247	6%	51	2,442	6%	49	867,930	11%	100

Source: MapInfo Canada, 2015.

3.1.10 Employment

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

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

Table 11. Employment

Employment	Trade Area (85%)			Northumberland			Ontario		
		%	Index		%	Index		%	Index
2015 Population 15 years and over by Labour Force Activity	36,254			73,261			11,456,039		
In the labour force	20,554	57%	87	40,842	56%	86	7,458,267	65%	100
Not in the labour force	15,701	43%	124	32,419	44%	127	3,997,772	35%	100
Participation Rate	56.7%			55.7%			65.1%		100

Source: MapInfo Canada, 2015.

3.1.14 Visible Minorities

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

Table 12. Visible Minorities

Visible minorities	Trade Area (85%)			Northumberland			Ontario		
		%	Index		%	Index		%	Index
2015 Total Population in Private Households by Visible Minority Groups	41,946		6	84,274		6	13,674,794		100
Total Visible Minority Population	925	2%		1376	2%		3,567,848	26%	
Top 3 Visible Minorities	South Asian			South Asian			South Asian		
	Filipino			Filipino			Chinese		
	Korean			Black			Black		

Source: MapInfo Canada, 2015.

4.0 Household Expenditure Estimates

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

This dataset can be used:

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

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

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

4.1 Canadian Expenditure Potential Categories (2011)

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

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

4.1.1 Expenditure Potential Summary

2015 CanEx - Expenditures Summary	Trade Area (85%)				Northumberland				Ontario			
	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index
Total expenditure	\$1,425,458,053	\$79,151			\$2,760,148,914	\$76,765			\$459,347,372,707	\$86,289		
Total current consumption	\$1,027,594,821	\$57,059	72%	103	\$2,011,130,712	\$55,933	73%	104	\$323,031,862,570	\$60,682	70%	100
Food	\$139,073,523	\$7,722	10%	100	\$265,890,549	\$7,395	10%	98	\$44,987,822,458	\$8,451	10%	100
Shelter	\$281,522,320	\$15,632	20%	98	\$518,139,376	\$14,410	19%	93	\$92,341,766,563	\$17,346	20%	100
Household operation	\$69,407,720	\$3,854	5%	105	\$141,266,502	\$3,929	5%	110	\$21,278,746,761	\$3,997	5%	100
Household furnishings and equipment	\$42,397,593	\$2,354	3%	105	\$85,579,455	\$2,380	3%	109	\$13,071,090,915	\$2,455	3%	100
Clothing	\$54,672,210	\$3,036	4%	90	\$102,304,565	\$2,845	4%	87	\$19,683,268,383	\$3,698	4%	100
Transportation	\$206,250,817	\$11,452	14%	110	\$425,946,868	\$11,846	15%	117	\$60,686,817,443	\$11,400	13%	100
Health care	\$38,897,031	\$2,160	3%	110	\$79,414,160	\$2,209	3%	117	\$11,340,902,550	\$2,130	2%	100
Personal care	\$22,682,589	\$1,259	2%	98	\$42,277,426	\$1,176	2%	94	\$7,447,746,228	\$1,399	2%	100
Recreation	\$90,477,770	\$5,024	6%	112	\$190,749,953	\$5,305	7%	122	\$25,992,537,176	\$4,883	6%	100
Reading materials and other printed matter	\$5,512,903	\$306	0%	108	\$10,446,073	\$291	0%	106	\$1,646,035,458	\$309	0%	100
Education	\$16,275,320	\$904	1%	76	\$29,191,442	\$812	1%	70	\$6,947,804,169	\$1,305	2%	100
Tobacco products and alcoholic beverages	\$32,850,813	\$1,824	2%	116	\$63,855,964	\$1,776	2%	117	\$9,104,499,584	\$1,710	2%	100

Source: MapInfo Canada, 2015.

4.1.2 Food

2015 CanEx - Expenditures Food	Trade Area (85%)				Northumberland				Ontario			
	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index
Food	\$139,073,523	\$7,722			\$265,890,549	\$7,395			\$44,987,822,458	\$8,451		
Food purchased from stores	\$106,378,772	\$5,907	76%	102	\$205,381,161	\$5,712	77%	103	\$33,765,291,370	\$6,343	75%	100
Locally and on day trips	\$103,174,410	\$5,729	74%	101	\$199,591,835	\$5,551	75%	103	\$32,893,727,906	\$6,179	73%	100
While on trips overnight or longer	\$3,204,369	\$178	2%	119	\$5,789,339	\$161	2%	116	\$871,563,636	\$164	2%	100
Board paid to private households	\$341,138	\$19	0%	62	\$782,450	\$22	0%	101	\$177,162,818	\$33	0%	100
Day board and children's lunches	\$162,280	\$9	0%	47	\$266,835	\$7	0%	51	\$110,992,294	\$21	0%	100
While on trips overnight or longer	\$178,858	\$10	0%	87	\$515,621	\$14	0%	185	\$66,170,485	\$12	0%	100
Food purchased from restaurants	\$32,353,614	\$1,796	23%	95	\$59,726,940	\$1,661	22%	90	\$11,045,368,065	\$2,075	25%	100

Source: MapInfo Canada, 2015.

4.1.3 Shelter

2015 CanEx - Expenditures Shelter	Trade Area (85%)				Northumberland				Ontario			
	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index
Shelter	\$281,522,320	\$15,632			\$518,139,376	\$14,410			\$92,341,766,563	\$17,346		
Principal accommodation	\$261,334,127	\$14,511	93%	90	\$479,465,598	\$13,335	93%	83	\$85,823,658,051	\$16,122	93%	100
Rented living quarters	\$41,787,226	\$2,320			\$63,618,907	\$1,769			\$16,410,324,945	\$3,083		
Rent	\$40,868,251	\$2,269	98%	100	\$62,122,546	\$1,728	98%	100	\$16,096,616,391	\$3,024	98%	100
Tenants' maintenance, repairs and alterations	\$324,948	\$18	1%	106	\$505,533	\$14	1%	108	\$120,597,183	\$23	1%	100
Tenants' insurance premiums	\$594,022	\$33	1%	121	\$990,820	\$28	2%	132	\$193,110,201	\$36	1%	100
Owned living quarters	\$168,251,318	\$9,342			\$313,548,734	\$8,720			\$55,071,143,016	\$10,345		
Regular mortgage payments	\$101,282,586	\$5,624	60%	100	\$186,477,211	\$5,186	59%	99	\$33,170,839,417	\$6,231	60%	100
Repairs and maintenance	\$6,837,406	\$380	4%	103	\$15,505,204	\$431	5%	125	\$2,182,881,287	\$410	4%	100
Condominium charges	\$2,941,616	\$163	2%	56	\$3,973,046	\$110	1%	40	\$1,733,976,561	\$326	3%	100
Property taxes	\$33,094,360	\$1,838	20%	100	\$60,102,738	\$1,672	19%	97	\$10,840,179,268	\$2,036	20%	100
Homeowners' insurance premiums	\$10,094,335	\$561	6%	117	\$20,647,693	\$574	7%	129	\$2,817,312,222	\$529	5%	100
Other expenditures for owned living quarters	\$14,001,018	\$777	8%	106	\$26,842,838	\$747	9%	109	\$4,325,946,584	\$813	8%	100
Commissions for sale of real estate	\$6,026,635	\$335	4%	113	\$11,171,623	\$311	4%	113	\$1,739,645,708	\$327	3%	100
Legal fees related to the dwelling(s)	\$1,948,443	\$108	1%	97	\$3,664,670	\$102	\$0	98	\$656,825,395	\$123	\$0	100
Mortgage insurance premiums	\$2,170,013	\$120	1%	124	\$4,456,746	\$124	1%	137	\$571,926,048	\$107	1%	100
Appraisals, surveying and mortgage penalties	\$1,591,808	\$88	1%	116	\$3,203,030	\$89	1%	125	\$448,883,458	\$84	1%	100
Transfer taxes and land registration fees	\$2,264,126	\$126	1%	82	\$4,346,781	\$121	1%	84	\$908,665,482	\$171	2%	100
Water, fuel and electricity	\$51,295,511	\$2,848	30%	117	\$102,297,873	\$2,845	33%	125	\$14,342,164,578	\$2,694	26%	100
Water and sewage	\$6,199,813	\$344	4%	101	\$11,352,472	\$316	4%	100	\$2,004,100,839	\$376	4%	100
Electricity	\$25,037,946	\$1,390	15%	123	\$52,007,599	\$1,446	17%	137	\$6,658,948,314	\$1,251	12%	100
Natural Gas	\$14,938,112	\$829	9%	103	\$26,147,157	\$727	8%	97	\$4,752,248,512	\$893	9%	100
Other Fuel	\$5,119,637	\$284		163	\$12,790,630	\$356		204	\$926,866,020	\$174		100
Other accommodation	\$20,188,183	\$1,121			\$38,673,765	\$1,076			\$6,518,108,112	\$1,224		
Owned vacation home	\$6,711,167	\$373	33%	98	\$12,647,257	\$352	33%	96	\$2,210,773,655	\$415	34%	100
Repairs and maintenance	\$1,859,502	\$103	9%	83	\$3,217,863	\$89	8%	75	\$720,173,137	\$135	11%	100

2015 CanEx - Expenditures	Trade Area (85%)				Northumberland				Ontario			
Property taxes and sewage charges	\$2,683,127	\$149	13%	110	\$4,935,629	\$137	13%	106	\$785,137,852	\$147	12%	100
Insurance premiums	\$740,777	\$41	4%	100	\$1,449,167	\$40	4%	102	\$238,592,753	\$45	4%	100
Electricity, water and fuel	\$1,072,749	\$60	5%	103	\$2,270,043	\$63	6%	114	\$335,164,086	\$63	5%	100
Other expenses for owned vacation home	\$355,012	\$20	2%	87	\$774,564	\$22	2%	99	\$131,705,338	\$25	2%	100
Traveller accommodation	\$13,477,022	\$748	67%	101	\$26,026,508	\$724	67%	102	\$4,307,334,262	\$809	66%	100
Hotels and motels	\$9,206,916	\$511	46%	96	\$17,366,558	\$483	45%	95	\$3,094,753,815	\$581	47%	100
Other accommodation away from home	\$4,270,098	\$237	21%	114	\$8,659,941	\$241	22%	120	\$1,212,579,596	\$228	19%	100

Source: MapInfo Canada, 2015.

4.1.4 Household Operation

2015 CanEx - Expenditures Household Operation	Trade Area (85%)				Northumberland				Ontario			
	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index
Household operation	\$69,407,720	\$3,854			\$141,266,502	\$3,929			\$21,278,746,761	\$3,997		
Telephone	\$13,308,613	\$739	19%	109	\$26,595,651	\$740	19%	109	\$3,727,136,168	\$700	18%	100
Purchase of telephones and equipment	\$1,032,373	\$57	1%	89	\$2,188,450	\$61	2%	94	\$357,255,682	\$67	2%	100
Telephone services	\$12,276,238	\$682	18%	112	\$24,407,189	\$679	17%	111	\$3,369,880,141	\$633	16%	100
Cell phone, pager and handheld text messaging services	\$10,060,734	\$559	14%	87	\$18,684,812	\$520	13%	80	\$3,540,940,004	\$665	17%	100
Internet access services	\$5,897,845	\$327	8%	95	\$11,232,477	\$312	8%	89	\$1,911,186,937	\$359	9%	100
On-line Services	\$172,270	\$10	0%	75	\$333,734	\$9	0%	72	\$70,434,958	\$13	0%	100
Postal and other communication services	\$1,486,434	\$83	2%	112	\$2,769,017	\$77	2%	101	\$405,842,574	\$76	2%	100
Child care expenses	\$5,593,005	\$311	8%	81	\$11,465,905	\$319	8%	79	\$2,113,519,874	\$397	10%	100
Child care outside the home	\$4,294,267	\$238	6%	79	\$8,838,772	\$246	6%	78	\$1,658,862,758	\$312	8%	100
Day-care centres	\$3,010,964	\$167	4%	78	\$6,533,284	\$182	5%	81	\$1,186,573,718	\$223	6%	100
Other child care outside the home	\$1,283,297	\$71	2%	83	\$2,305,482	\$64	2%	73	\$472,289,011	\$89	2%	100
Child care in the home	\$1,298,740	\$72	2%	88	\$2,627,134	\$73	2%	80	\$454,656,891	\$85	2%	100
Domestic and other custodial services	\$2,782,880	\$155	4%	67	\$5,623,439	\$156	4%	62	\$1,266,816,940	\$238	6%	100
Pet expenses	\$10,559,661	\$586	15%	116	\$24,053,678	\$669	17%	128	\$2,799,710,963	\$526	13%	100
Pet food	\$4,850,953	\$269	7%	121	\$11,000,438	\$306	8%	139	\$1,227,203,958	\$231	6%	100
Purchase of pets and related pet goods	\$1,371,859	\$76	2%	119	\$2,814,706	\$78	2%	123	\$352,741,994	\$66	2%	100
Veterinarian and other services	\$4,336,857	\$241	6%	109	\$10,238,535	\$285	7%	119	\$1,219,764,899	\$229	6%	100
Household cleaning supplies	\$4,992,418	\$277	7%	106	\$10,099,422	\$281	7%	107	\$1,444,437,556	\$271	7%	100
Detergent and other soaps	\$2,961,012	\$164	4%	103	\$5,919,760	\$165	4%	104	\$877,328,986	\$165	4%	100
Other household cleaning supplies	\$2,031,403	\$113	3%	110	\$4,179,656	\$116	3%	112	\$567,108,364	\$107	3%	100
Paper, plastic and foil household supplies	\$6,030,198	\$335	9%	103	\$12,107,885	\$337	9%	104	\$1,802,272,448	\$339	8%	100
Stationery (excluding school supplies)	\$1,281,464	\$71	2%	103	\$2,561,679	\$71	2%	104	\$382,045,674	\$72	2%	100
Other paper and plastic supplies	\$4,748,731	\$264	7%	102	\$9,546,194	\$265	7%	105	\$1,420,226,844	\$267	7%	100
Other paper supplies	\$3,259,139	\$181	5%	102	\$6,512,345	\$181	5%	104	\$982,774,941	\$185	5%	100
Plastic and foils supplies	\$1,489,587	\$83	2%	104	\$3,033,851	\$84	2%	106	\$437,451,870	\$82	2%	100
Garden supplies and services	\$6,125,684	\$340	9%	117	\$13,198,457	\$367	9%	123	\$1,610,581,159	\$303	8%	100
Nursery and greenhouse stock, cut flowers, and decorative plants	\$3,151,338	\$175	5%	113	\$6,261,083	\$174	4%	110	\$855,752,278	\$161	4%	100

2015 CanEx - Expenditures Household Operation	Trade Area (85%)				Northumberland				Ontario			
Fertilizers, herbicides, insecticides, pesticides, soil and soil conditioners	\$969,397	\$54	1%	116	\$2,120,950	\$59	2%	123	\$256,220,307	\$48	1%	100
Horticultural services, snow and garbage removal	\$2,004,952	\$111	3%	123	\$4,816,426	\$134	3%	145	\$498,608,472	\$94	2%	100
Other household supplies	\$2,397,972	\$133	3%	125	\$5,102,015	\$142	4%	132	\$585,861,496	\$110	3%	100

Source: MapInfo Canada, 2015.

4.1.5 Household Furnishings

2015 CanEx - Expenditures Household furnishings	Trade Area (85%)				Northumberland				Ontario			
	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index
Household furnishings	\$20,834,449	\$1,157			\$40,478,654	\$1,126			\$7,135,657,842	\$1,340		
Furniture	\$14,348,808	\$797	69%	102	\$28,181,930	\$784	70%	103	\$4,823,296,050	\$906	68%	100
Rugs, mats and underpadding	\$1,039,353	\$58	5%	105	\$1,714,697	\$48	4%	90	\$337,608,485	\$63	5%	100
Window coverings and household textiles	\$3,050,188	\$169	15%	98	\$6,152,118	\$171	15%	101	\$1,070,550,663	\$201	15%	100
Art, antiques and decorative ware	\$2,396,101	\$133	12%	91	\$4,429,901	\$123	11%	86	\$904,202,162	\$170	13%	100
Works of art, carvings and vases	\$1,309,246	\$73	6%	84	\$2,469,928	\$69	6%	81	\$534,924,562	\$100	7%	100
Antiques	\$270,360	\$15	1%	106	\$441,702	\$12	1%	89	\$87,245,036	\$16	1%	100
Glass mirrors, and mirror and picture frames	\$816,496	\$45	4%	99	\$1,518,258	\$42	4%	95	\$282,032,417	\$53	4%	100

Source: MapInfo Canada, 2015.

4.1.6 Household Equipment

2015 CanEx - Expenditures Household Equipment	Trade Area (85%)				Northumberland				Ontario			
	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index
Household equipment	\$18,816,181	\$1,045			\$39,635,125	\$1,102			\$5,079,486,334	\$954		
Household appliances	\$8,261,958	\$459	44%	98	\$16,941,056	\$471	43%	96	\$2,265,460,183	\$426	45%	100
Room air conditioners, portable humidifiers and dehumidifiers	\$427,467	\$24	2%	80	\$980,132	\$27	2%	87	\$144,685,410	\$27	3%	100
Refrigerators and freezers	\$2,529,410	\$140	13%	120	\$5,036,855	\$140	13%	113	\$569,782,432	\$107	11%	100
Cooking equipment	\$1,057,594	\$59	6%	100	\$2,188,484	\$61	6%	98	\$285,317,453	\$54	6%	100
Microwave ovens	\$154,019	\$9	1%	88	\$352,210	\$10	1%	96	\$47,052,248	\$9	1%	100
Small electric food preparation appliances	\$972,156	\$54	5%	79	\$1,806,006	\$50	5%	70	\$332,766,439	\$63	7%	100
Washers and dryers	\$1,668,458	\$93	9%	95	\$3,545,662	\$99	9%	95	\$476,510,963	\$90	9%	100
Sewing machines, vacuum cleaners and other rug cleaning equipment	\$584,445	\$32	3%	108	\$1,240,091	\$34	3%	109	\$145,491,835	\$27	3%	100
Portable Dishwashers	\$74,353	\$4	0%	83	\$225,958	\$6	1%	119	\$24,317,134	\$5	0%	100
Other electric equipment and appliances	\$559,673	\$31	3%	86	\$1,079,959	\$30	3%	79	\$176,351,786	\$33	3%	100
Attachments and parts for major appliances	\$234,361	\$13	1%	100	\$485,668	\$14	1%	99	\$63,183,997	\$12	1%	100
Home and workshop tools and equipment	\$1,991,057	\$111	11%	107	\$4,437,688	\$123	11%	113	\$504,283,703	\$95	10%	100
Power tools and equipment	\$1,141,490	\$63	6%	108	\$2,570,173	\$71	6%	115	\$285,395,160	\$54	6%	100
Other tools	\$849,565	\$47	5%	105	\$1,867,518	\$52	5%	109	\$218,888,468	\$41	4%	100
Lawn, garden and snow-removal tools and equipment	\$3,407,765	\$189	18%	131	\$8,168,082	\$227	21%	149	\$701,341,517	\$132	14%	100
Power lawn, garden and snow removal equipment	\$2,787,713	\$155	15%	139	\$6,923,512	\$193	17%	164	\$539,033,230	\$101	11%	100
Other lawn, garden and snow removal equipment	\$620,056	\$34	3%	103	\$1,244,573	\$35	3%	98	\$162,308,208	\$30	3%	100
Lamps and lampshades	\$474,927	\$26	3%	79	\$809,159	\$23	2%	64	\$162,959,150	\$31	3%	100
Non-electric kitchen and cooking equipment	\$1,114,830	\$62	6%	78	\$2,178,981	\$61	5%	73	\$383,993,056	\$72	8%	100
Cutlery, flatware and silverware	\$298,195	\$17	2%	81	\$517,581	\$14	1%	67	\$98,992,307	\$19	2%	100
Non-electric cleaning equipment	\$755,514	\$42	4%	89	\$1,484,839	\$41	4%	83	\$229,873,083	\$43	5%	100
Luggage	\$431,310	\$24	2%	75	\$807,516	\$22	2%	67	\$155,221,461	\$29	3%	100
Home security equipment	\$233,561	\$13	1%	111	\$429,500	\$12	1%	97	\$56,918,480	\$11	1%	100
Other household equipment, parts and accessories	\$1,847,054	\$103	10%	96	\$3,860,714	\$107	10%	95	\$520,443,382	\$98	10%	100
Maintenance and repairs of furniture and equipment	\$1,119,857	\$62			\$2,502,675	\$70			\$318,410,375	\$60		
Furniture, carpeting and household textiles	\$586,297	\$33	52%	88	\$1,314,285	\$37	53%	89	\$188,718,099	\$35	59%	100
Major household appliances	\$310,247	\$17	28%	98	\$714,886	\$20	29%	101	\$89,821,516	\$17	28%	100
Other maintenance and repairs of furniture and equipment	\$223,314	\$12	20%	166	\$473,498	\$13	19%	176	\$39,870,607	\$7	13%	100
Services related to furnishings and equipment	\$1,627,104	\$90		90	\$2,962,991	\$82		82	\$537,534,829	\$101		100
Rental of heating equipment	\$720,442	\$40	44%	116	\$1,375,770	\$38	46%	122	\$204,330,426	\$38	38%	100
Other services related to furnishings and equipment	\$217,794	\$12	13%	91	\$426,012	\$12	14%	98	\$78,914,255	\$15	15%	100
Home security services	\$688,867	\$38	42%	90	\$1,161,207	\$32	39%	83	\$254,290,101	\$48	47%	100

Source: MapInfo Canada, 2015

4.1.7 Clothing

2015 CanEx - Expenditures Clothing	Trade Area (85%)				Northumberland				Ontario			
	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%		Total Expenditure	Expenditure per Household	%	Index
Clothing	\$54,672,210	\$3,036		100	\$102,304,565	\$2,845		100	\$19,683,268,383	\$3,698		100
Women's and Girls' wear (4 years and over)	\$30,480,391	\$1,692	56%	101	\$56,823,900	\$1,580	56%	101	\$10,827,838,065	\$2,034	55%	100
Clothing	\$16,887,675	\$938	31%	81	\$31,157,726	\$867	30%	75	\$6,179,467,000	\$1,161	31%	100
Footwear	\$4,868,525	\$270	9%	101	\$9,177,167	\$255	9%	102	\$1,738,860,132	\$327	9%	100
Athletic footwear	\$1,621,454	\$90	3%	103	\$3,148,405	\$88	3%	107	\$566,982,731	\$107	3%	100
Non-athletic footwear	\$3,247,076	\$180	6%	100	\$6,028,761	\$168	6%	99	\$1,171,877,292	\$220	6%	100
Accessories	\$1,276,999	\$71	2%	96	\$2,427,707	\$68	2%	97	\$480,917,643	\$90	2%	100
Jewellery and watches	\$3,253,165	\$181	6%	106	\$5,960,162	\$166	6%	104	\$1,100,150,079	\$207	6%	100
Watches	\$310,775	\$17	1%	89	\$605,271	\$17	1%	92	\$125,899,069	\$24	1%	100
Jewellery	\$2,942,390	\$163	5%	109	\$5,354,898	\$149	5%	106	\$974,250,908	\$183	5%	100
Clothing gifts to non-household members	\$4,194,017	\$233	8%	114	\$8,101,120	\$225	8%	117	\$1,328,441,780	\$250	7%	100
Men's and Boys' wear (4 years and over)	\$19,481,047	\$1,082	36%	99	\$36,801,164	\$1,024	36%	100	\$7,075,179,744	\$1,329	36%	100
Clothing	\$11,142,232	\$619	20%	96	\$20,895,870	\$581	20%	96	\$4,189,586,427	\$787	21%	100
Footwear	\$3,806,369	\$211	7%	100	\$7,525,700	\$209	7%	106	\$1,364,769,871	\$256	7%	100
Athletic footwear	\$1,805,670	\$100	3%	98	\$3,539,153	\$98	3%	103	\$661,622,656	\$124	3%	100
Non-athletic footwear	\$2,000,701	\$111	4%	102	\$3,986,553	\$111	4%	109	\$703,146,772	\$132	4%	100
Accessories	\$754,277	\$42	1%	93	\$1,514,044	\$42	1%	99	\$293,445,938	\$55	1%	100
Jewellery and watches	\$922,146	\$51	2%	86	\$1,569,097	\$44	2%	78	\$387,578,094	\$73	2%	100
Watches	\$338,536	\$19	1%	99	\$613,387	\$17	1%	96	\$123,037,546	\$23	1%	100
Jewellery	\$583,613	\$32	1%	79	\$955,712	\$27	1%	70	\$264,540,548	\$50	1%	100
Clothing gifts to non-household members	\$2,856,021	\$159	5%	122	\$5,296,439	\$147	5%	121	\$839,798,421	\$158	4%	100
Children's wear (under 4 years)	\$1,882,622	\$105	3%	99	\$3,605,989	\$100	4%	102	\$683,207,991	\$128	3%	100
Clothing and cloth diapers	\$609,659	\$34	1%	104	\$1,132,232	\$31	1%	103	\$210,657,198	\$40	1%	100
Footwear	\$90,524	\$5	0%	99	\$196,669	\$5	0%	115	\$32,752,725	\$6	0%	100
Clothing gifts to non-household members	\$1,182,439	\$66	2%	97	\$2,277,091	\$63	2%	100	\$439,798,176	\$83	2%	100
Clothing material, notions and services	\$2,828,142	\$157	5%	93	\$5,073,507	\$141	5%	89	\$1,097,039,906	\$206	6%	100
Clothing material, yarn, thread and other notions (excluding household textiles)	\$693,112	\$38	1%	139	\$1,575,073	\$44	2%	169	\$179,449,201	\$34	1%	100
Services	\$2,135,034	\$119	4%	84	\$3,498,438	\$97	3%	73	\$917,590,580	\$172	5%	100
Laundry and dry-cleaning service	\$873,916	\$49	2%	74	\$1,433,993	\$40	1%	65	\$423,936,199	\$80	2%	100
Laundromats and self-servicing dry cleaning	\$766,243	\$43	1%	81	\$1,216,920	\$34	1%	69	\$339,283,989	\$64	2%	100
Other clothing services	\$494,875	\$27	1%	115	\$847,525	\$24	1%	106	\$154,370,418	\$29	1%	100

Source: MapInfo Canada, 2015.

4.1.8 Transportation

2015 CanEx - Expenditures Transportation	Trade Area (85%)				Northumberland				Ontario			
	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index
Transportation	\$206,250,817	\$11,452			\$425,946,868	\$11,846			\$60,686,817,443	\$11,400		
Private transportation	\$190,203,108	\$10,561	92%	104	\$397,833,178	\$11,064	93%	106	\$53,720,706,732	\$10,091	89%	100
Purchase of automobiles and trucks	\$71,778,490	\$3,986	35%	111	\$154,792,599	\$4,305	36%	116	\$18,963,016,486	\$3,562	31%	100
Automobiles	\$35,562,660	\$1,975	17%	100	\$75,088,087	\$2,088	18%	103	\$10,427,101,542	\$1,959	17%	100
Trucks (including vans)	\$38,340,045	\$2,129	19%	121	\$84,012,937	\$2,337	20%	129	\$9,304,367,713	\$1,748	15%	100
Separate sale of automobiles and trucks	-\$2,124,218	-\$118	-1%	81	-\$4,308,428	-\$120	-1%	80	-\$768,455,374	-\$144	-1%	100
Purchase of automotive accessories	\$1,155,688	\$64	1%	118	\$3,097,192	\$86	1%	153	\$288,122,240	\$54	0%	100
Rented and leased automobiles and trucks	\$13,780,271	\$765	7%	89	\$27,262,099	\$758	6%	85	\$4,555,451,489	\$856	8%	100
Rented automobiles & trucks	\$1,753,504	\$97	1%	86	\$3,413,981	\$95	1%	81	\$598,966,665	\$113	1%	100
Rental fees (including insurance and mileage)	\$1,227,571	\$68	1%	84	\$2,362,155	\$66	1%	78	\$432,436,396	\$81	1%	100
Gas and other fuels	\$469,747	\$26	0%	91	\$936,073	\$26	0%	88	\$151,166,935	\$28	0%	100
Other expenses for rented automobiles and trucks	\$56,185	\$3	0%	108	\$115,755	\$3	0%	107	\$15,363,253	\$3	0%	100
Leasing fees for automobiles and trucks	\$12,026,768	\$668	6%	89	\$23,848,115	\$663	6%	86	\$3,956,484,850	\$743	7%	100
Regular leasing fees for automobiles and trucks	\$11,224,281	\$623	5%	91	\$22,432,299	\$624	5%	88	\$3,645,785,506	\$685	6%	100
Other leasing fees for automobiles and trucks	\$802,486	\$45	0%	76	\$1,415,822	\$39	0%	65	\$310,699,191	\$58	1%	100
Operation of owned and leased automobiles and trucks	\$103,488,621	\$5,746	50%	102	\$212,681,161	\$5,915	50%	101	\$1,687,582,005	\$317	3%	100
Gasoline and other fuels	\$51,423,326	\$2,855	25%	110	\$108,458,427	\$3,016	25%	113	\$3,619,576,045	\$680	6%	100
Tires, batteries, and other automotive parts and supplies	\$5,827,787	\$324	3%	102	\$12,199,696	\$339	3%	103	\$576,657,448	\$108	1%	100
Maintenance and repair	\$11,760,315	\$653	6%	96	\$24,345,372	\$677	6%	96	\$70,530,209	\$13	0%	100
Garage rent and parking	\$1,034,364	\$57	1%	53	\$1,722,446	\$48	0%	43	\$506,127,199	\$95	1%	100
At dwelling (not included in rent)	\$102,843	\$6	0%	43	\$115,760	\$3	0%	23	\$124,914,774	\$23	0%	100
Parking away from home	\$931,520	\$52	0%	54	\$1,606,685	\$45	0%	45	\$212,786,080	\$40	0%	100
Driving lessons	\$312,763	\$17	0%	74	\$644,479	\$18	0%	74	\$7,900,184,657	\$1,484	13%	100
Drivers' licences and tests	\$667,421	\$37	0%	92	\$1,178,673	\$33	0%	79	\$1,789,789,495	\$336	3%	100
Private and public vehicle insurance premiums	\$25,415,930	\$1,411	12%	95	\$47,992,409	\$1,335	11%	87	\$31,025,352	\$6	0%	100
Registration fees (including insurance if part of registration)	\$6,002,988	\$333	3%	99	\$14,019,808	\$390	3%	112	\$256,865,746	\$48	0%	100
Vehicle security and communication	\$75,961	\$4	0%	72	\$133,271	\$4	0%	61	\$6,966,107,399	\$1,309	11%	100
Other automobile and truck operation services	\$967,759	\$54	0%	111	\$1,986,574	\$55	0%	110	\$1,585,400,288	\$298	3%	100
Public transportation	\$16,047,692	\$891	8%	68	\$28,113,676	\$782	7%	58	\$438,202,008	\$82	1%	100
City or commuter bus, subway, street car and commuter train	\$2,127,782	\$118	1%	40	\$2,783,787	\$77	1%	25	\$3,859,802,465	\$725	6%	100
Taxi	\$1,127,430	\$63	1%	76	\$1,835,041	\$51	0%	60	\$119,453,199	\$22	0%	100
Airplane	\$8,932,350	\$496	4%	68	\$15,842,526	\$441	4%	58	\$103,395,656	\$19	0%	100
Train	\$321,455	\$18	0%	79	\$651,149	\$18	0%	78	\$411,006,259	\$77	1%	100
Highway bus	\$256,207	\$14	0%	73	\$482,119	\$13	0%	66	\$174,610,000	\$33	0%	100
Other passenger transportation	\$1,213,940	\$67	1%	87	\$2,492,463	\$69	1%	86	\$236,396,237	\$44	0%	100
Other local transportation services	\$413,245	\$23	0%	70	\$879,418	\$24	0%	72	\$448,847,338	\$84	1%	100
Other inter-city passenger transportation services	\$800,699	\$44	0%	100	\$1,613,049	\$45	0%	97	\$236,484,048	\$44	0%	100

2015 CanEx - Expenditures Transportation	Trade Area (85%)				Northumberland				Ontario			
Household moving, storage and delivery services	\$2,068,523	\$115	1%	136	\$4,026,592	\$112	1%	128	\$448,985,594	\$84	1%	100

Source: MapInfo Canada, 2015.

4.1.9 Health Care

2015 CanEx - Expenditures Health care	Trade Area (85%)				Northumberland				Ontario			
	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index
Health care	\$38,897,031	\$2,160			\$79,414,160	\$2,209			\$11,340,902,550	\$2,130		
Direct costs to household	\$27,047,275	\$1,502	70%	98	\$55,034,866	\$1,531	69%	98	\$8,044,774,344	\$1,511	71%	100
Health care supplies	\$1,026,006	\$57	3%	111	\$2,119,973	\$59	3%	112	\$270,284,040	\$51	2%	100
Medicinal and pharmaceutical products	\$9,810,834	\$545	25%	105	\$20,590,446	\$573	26%	108	\$2,717,406,621	\$510	24%	100
Prescribed	\$6,028,680	\$335	15%	109	\$12,634,554	\$351	16%	112	\$1,608,261,926	\$302	14%	100
Other medicines and pharmaceutical products	\$3,782,145	\$210	10%	99	\$7,955,886	\$221	10%	102	\$1,109,144,734	\$208	10%	100
Physicians' care	\$264,882	\$15	1%	70	\$486,606	\$14	1%	63	\$109,935,192	\$21	1%	100
Health care practitioners	\$2,110,561	\$117	5%	92	\$3,919,030	\$109	5%	83	\$670,979,094	\$126	6%	100
Health care practitioners in the home	\$87,845	\$5	0%	33	\$202,229	\$6	0%	37	\$77,981,476	\$15	1%	100
Other health care practitioners	\$2,022,720	\$112	5%	99	\$3,716,807	\$103	5%	90	\$592,997,424	\$111	5%	100
Eye-care goods and services	\$4,248,577	\$236	11%	90	\$8,082,701	\$225	10%	84	\$1,377,594,854	\$259	12%	100
Prescription eye wear	\$2,918,887	\$162	8%	94	\$5,634,667	\$157	7%	89	\$901,510,676	\$169	8%	100
Other eye care goods	\$518,281	\$29	1%	77	\$937,262	\$26	1%	68	\$196,557,627	\$37	2%	100
Eye care services (e.g., surgery, exams)	\$811,412	\$45	2%	85	\$1,510,775	\$42	2%	77	\$279,526,462	\$53	2%	100
Dental services	\$8,244,646	\$458	21%	97	\$17,045,926	\$474	21%	98	\$2,478,056,869	\$466	22%	100
Hospital care	\$599,530	\$33	2%	97	\$1,463,799	\$41	2%	116	\$180,789,060	\$34	2%	100
Other medical services	\$742,240	\$41	2%	90	\$1,326,389	\$37	2%	79	\$239,727,932	\$45	2%	100
Health insurance premiums	\$11,849,750	\$658	30%	105	\$24,379,284	\$678	31%	106	\$3,296,127,132	\$619	29%	100
Public hospital, medical and drug plans	\$3,558,810	\$198	9%	93	\$7,535,378	\$210	9%	96	\$1,118,126,712	\$210	10%	100
Private health insurance plans	\$8,290,936	\$460	21%	111	\$16,843,899	\$468	21%	110	\$2,177,999,896	\$409	19%	100
Private health care plans (e.g., supplementary coverage, extended benefit packages, drug plans)	\$5,072,586	\$282	13%	106	\$10,613,248	\$295	13%	108	\$1,400,489,558	\$263	12%	100
Dental plans	\$794,526	\$44	2%	120	\$1,563,571	\$43	2%	116	\$192,409,837	\$36	2%	100
Accident and disability insurance	\$2,423,822	\$135	6%	121	\$4,667,079	\$130	6%	114	\$585,100,020	\$110	5%	100

Source: MapInfo Canada, 2015.

4.1.10 Personal Care

2015 CanEx - Expenditures Personal care	Trade Area (85%)				Northumberland				Ontario			
	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index
Personal care	\$22,682,589	\$1,259			\$42,277,426	\$1,176			\$7,447,746,228	\$1,399		
Personal care supplies and equipment	\$13,156,884	\$731	58%	102	\$25,160,456	\$700	60%	104	\$4,250,078,494	\$798	57%	100
Personal care preparations	\$10,806,306	\$600	48%	101	\$20,744,202	\$577	49%	104	\$3,498,740,674	\$657	47%	100
Hair care products	\$2,882,615	\$160	13%	106	\$5,546,463	\$154	13%	110	\$889,739,189	\$167	12%	100
Makeup, skin care and manicure products	\$2,617,534	\$145	12%	95	\$4,828,019	\$134	11%	94	\$907,966,524	\$171	12%	100
Fragrance products	\$1,335,312	\$74	6%	95	\$2,587,470	\$72	6%	99	\$460,620,739	\$87	6%	100
Personal deodorants and soaps	\$2,506,591	\$139	11%	106	\$4,951,536	\$138	12%	112	\$778,775,485	\$146	10%	100
Oral hygiene products	\$1,464,249	\$81	6%	104	\$2,830,705	\$79	7%	108	\$461,638,519	\$87	6%	100
Disposable diapers	\$669,929	\$37	3%	94	\$1,210,256	\$34	3%	91	\$233,749,514	\$44	3%	100
Electric hair-styling and personal care appliances	\$471,503	\$26	2%	98	\$874,074	\$24	2%	97	\$158,091,019	\$30	2%	100
Other personal care supplies and equipment	\$1,209,149	\$67	5%	110	\$2,331,936	\$65	6%	114	\$359,496,698	\$68	5%	100
Personal care services	\$9,525,706	\$529	42%	98	\$17,116,963	\$476	40%	94	\$3,197,666,248	\$601	43%	100
Hair grooming	\$7,766,481	\$431	34%	99	\$14,078,469	\$392	33%	97	\$2,565,460,026	\$482	34%	100
Other personal services	\$1,759,223	\$98	8%	91	\$3,038,488	\$85	7%	85	\$632,205,960	\$119	8%	100

Source: MapInfo Canada, 2015.

4.1.11 Recreation

2015 CanEx - Expenditures Recreation	Trade Area (85%)				Northumberland				Ontario			
	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index
Recreation	\$90,477,770	\$5,024			\$190,749,953	\$5,305			\$25,992,537,176	\$4,883		
Recreation equipment and associated services	\$21,454,389	\$1,191	24%	90	\$42,252,544	\$1,175	22%	84	\$6,835,395,266	\$1,284	26%	100
Sports and athletic equipment	\$3,657,315	\$203	4%	93	\$6,751,506	\$188	4%	81	\$1,135,721,354	\$213	4%	100
Playground equipment, above-ground pools and accessories	\$304,066	\$17	0%	91	\$722,431	\$20	0%	103	\$96,006,632	\$18	0%	100
Toys and children's vehicles	\$1,837,610	\$102	2%	101	\$3,364,159	\$94	2%	88	\$521,144,706	\$98	2%	100
Video game systems and parts	\$1,919,729	\$107	2%	90	\$3,718,565	\$103	2%	83	\$612,561,152	\$115	2%	100
Artists' materials, handicraft and hobbycraft kits and materials	\$772,869	\$43	1%	97	\$1,676,157	\$47	1%	100	\$228,759,589	\$43	1%	100
Computer equipment and supplies	\$7,679,320	\$426	8%	87	\$15,011,268	\$417	8%	80	\$2,547,318,426	\$479	10%	100
Computer hardware	\$5,567,498	\$309	6%	86	\$10,541,664	\$293	6%	77	\$1,863,096,512	\$350	7%	100
Computer software	\$657,292	\$36	1%	72	\$1,444,391	\$40	1%	75	\$261,544,125	\$49	1%	100
Computer supplies and other equipment	\$1,454,524	\$81	2%	99	\$3,025,209	\$84	2%	98	\$422,677,359	\$79	2%	100
Photographic goods and services	\$2,891,715	\$161	3%	91	\$5,893,448	\$164	3%	88	\$916,881,404	\$172	4%	100
Digital cameras and accessories	\$1,767,839	\$98	2%	91	\$3,595,800	\$100	2%	88	\$555,167,622	\$104	2%	100
Other cameras and accessories	\$321,817	\$18	0%	86	\$653,156	\$18	0%	83	\$106,901,805	\$20	0%	100
Photographers and other photographic services	\$802,056	\$45	1%	90	\$1,644,492	\$46	1%	88	\$254,811,872	\$48	1%	100
Musical instruments, parts and accessories	\$956,243	\$53	1%	78	\$1,995,528	\$55	1%	78	\$350,337,392	\$66	1%	100
Collectors' items (e.g., stamps, coins)	\$167,756	\$9	0%	63	\$417,093	\$12	0%	75	\$76,157,302	\$14	0%	100
Camping, picnic equipment and accessories (excluding BBQs)	\$647,562	\$36	1%	99	\$1,290,684	\$36	1%	93	\$188,366,976	\$35	1%	100
Supplies and parts for recreational equipment	\$484,119	\$27	1%	115	\$1,107,277	\$31	1%	125	\$120,689,826	\$23	0%	100
Rental, maintenance and repairs of equipment	\$136,093	\$8	0%	94	\$304,436	\$8	0%	100	\$41,450,164	\$8	0%	100

Source: MapInfo Canada, 2015.

4.1.12 Recreation Vehicles

2015 CanEx - Expenditures Recreation Vehicles	Trade Area (85%)				Northumberland				Ontario			
	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index
Recreation vehicles and associated services	\$21,484,738	\$1,193			\$58,738,134	\$1,634			\$4,243,516,955	\$797		
Purchase of recreation vehicles	\$14,634,498	\$813	68%	106	\$43,873,005	\$1,220	75%	116	\$2,720,518,743	\$511	64%	100
Bicycles, parts and accessories	\$687,394	\$38	3%	46	\$1,196,676	\$33	2%	29	\$295,828,056	\$56	7%	100
Other recreational vehicles and outboard motors	\$13,947,105	\$774	65%	114	\$42,676,335	\$1,187	73%	127	\$2,424,690,668	\$455	57%	100
Travel trailers	\$2,199,212	\$122	10%	104	\$6,524,632	\$181	11%	113	\$418,914,442	\$79	10%	100
Tent trailers	\$241,576	\$13	1%	104	\$716,716	\$20	1%	113	\$46,017,099	\$9	1%	100
Motorcycles	\$2,852,445	\$158	13%	115	\$8,007,274	\$223	14%	119	\$488,203,118	\$92	12%	100
Snowmobiles	\$882,101	\$49	4%	93	\$2,519,148	\$70	4%	97	\$186,867,369	\$35	4%	100
Motor homes	\$241,576	\$13	1%	104	\$716,716	\$20	1%	113	\$46,017,099	\$9	1%	100
Truck campers	\$241,576	\$13	1%	104	\$716,716	\$20	1%	113	\$46,017,099	\$9	1%	100
Boats	\$4,941,392	\$274	23%	129	\$16,558,595	\$461	28%	159	\$753,831,483	\$142	18%	100
Outboard motors and personal watercraft	\$299,894	\$17	1%	104	\$889,724	\$25	2%	113	\$57,124,890	\$11	1%	100
All-terrain vehicles	\$1,722,428	\$96	8%	106	\$5,062,902	\$141	9%	114	\$319,812,364	\$60	8%	100
Other recreation vehicle purchases	\$324,882	\$18	2%	104	\$963,862	\$27	2%	113	\$61,885,245	\$12	1%	100
Operation of recreational vehicles	\$6,850,241	\$380	32%	89	\$14,865,126	\$413	25%	71	\$1,522,998,232	\$286	36%	100
Bicycle maintenance and repairs	\$133,795	\$7	1%	44	\$216,312	\$6	0%	26	\$59,743,155	\$11	1%	100
Expenses for rented and leased recreational vehicles	\$47,253	\$3	0%	26	\$90,091	\$3	0%	18	\$36,169,671	\$7	1%	100
Gasoline and other fuels	\$1,476,641	\$82	7%	84	\$3,495,006	\$97	6%	73	\$347,788,210	\$65	8%	100
Supplies and parts	\$1,769,012	\$98	8%	107	\$3,746,522	\$104	6%	83	\$327,347,964	\$61	8%	100
Maintenance and repair jobs	\$1,168,114	\$65	5%	96	\$2,121,872	\$59	4%	64	\$240,805,072	\$45	6%	100
Insurance premiums	\$1,443,701	\$80	7%	87	\$3,412,518	\$95	6%	75	\$329,525,154	\$62	8%	100
Registration fees and licences	\$224,068	\$12	1%	75	\$566,492	\$16	1%	70	\$58,616,377	\$11	1%	100
Other expenses for operation of recreational vehicles	\$587,660	\$33	3%	94	\$1,216,316	\$34	2%	71	\$123,002,875	\$23	3%	100

Source: MapInfo Canada, 2015.

4.1.13 Recreation Services

2015 CanEx - Expenditures Recreation Services	Trade Area (85%)				Northumberland				Ontario			
	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index
Recreation services	\$34,144,982	\$1,896			\$62,915,190	\$1,750			\$10,415,141,671	\$1,956		
Entertainment	\$16,924,212	\$940	50%	98	\$31,932,469	\$888	51%	100	\$5,278,538,970	\$992	51%	100
Movie theatres	\$1,847,351	\$103	5%	81	\$3,190,736	\$89	5%	76	\$691,509,924	\$130	7%	100
Live sports events	\$1,227,667	\$68	4%	88	\$2,208,655	\$61	4%	86	\$424,730,953	\$80	4%	100
Live performing arts	\$1,972,689	\$110	6%	88	\$3,448,462	\$96	5%	83	\$683,976,987	\$128	7%	100
Admission to museums and other activities	\$880,776	\$49	3%	99	\$1,565,585	\$44	2%	96	\$271,074,746	\$51	3%	100
Rental of cablevision and satellite services	\$10,995,734	\$611	32%	105	\$21,519,033	\$598	34%	111	\$3,207,246,262	\$602	31%	100
Rental of cablevision services	\$6,469,853	\$359	19%	84	\$11,298,014	\$314	18%	79	\$2,355,534,515	\$442	23%	100
Rental of satellite services	\$4,525,873	\$251	13%	162	\$10,221,006	\$284	16%	198	\$851,711,325	\$160	8%	100
Use of recreation facilities	\$4,957,059	\$275	15%	89	\$9,047,623	\$252	14%	88	\$1,694,618,743	\$318	16%	100
Single usage and membership fees and dues for sports and recreation facilities	\$4,241,387	\$236	12%	91	\$7,690,984	\$214	12%	90	\$1,414,513,452	\$266	14%	100
Video, pinball and carnival games	\$194,348	\$11	1%	133	\$352,682	\$10	1%	131	\$44,596,173	\$8	0%	100
Children's camps	\$521,332	\$29	2%	68	\$1,003,963	\$28	2%	71	\$235,509,052	\$44	2%	100
Package travel tours	\$12,005,253	\$667	35%	108	\$21,309,184	\$593	34%	104	\$3,378,638,142	\$635	32%	100
Other recreational services	\$258,450	\$14	1%	124	\$625,903	\$17	1%	164	\$63,345,429	\$12	1%	100

Source: MapInfo Canada, 2015.

4.1.14 Home Entertainment

2015 CanEx - Expenditures Home Entertainment	Trade Area (85%)				Northumberland				Ontario			
	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index
Home entertainment equipment and services	\$13,393,630	\$744		88	\$26,843,885	\$747		88	\$4,498,479,074	\$845		100
Equipment	\$11,429,403	\$635	85%	99	\$22,785,333	\$634	85%	98	\$3,882,204,410	\$729	86%	100
Audio (e.g., radio, CD players, speakers)	\$2,301,536	\$128	17%	101	\$4,725,481	\$131	18%	103	\$768,766,856	\$144	17%	100
Pre-recorded audio and video cassette tapes, compact discs and DVDs	\$2,639,277	\$147	20%	117	\$5,256,373	\$146	20%	116	\$757,741,017	\$142	17%	100
Blank audio and video tapes, CDs, DVDs	\$404,810	\$22	3%	105	\$875,054	\$24	3%	113	\$130,026,190	\$24	3%	100
Televisions, VCRs, camcorders and other television/video components	\$6,083,768	\$338	45%	92	\$11,928,422	\$332	44%	90	\$2,225,670,314	\$418	49%	100
Home Entertainment Services	\$1,964,219	\$109	15%	107	\$4,058,537	\$113	15%	110	\$616,273,511	\$116	14%	100
Rental of videotapes and DVDs and video games	\$1,594,328	\$89	12%	105	\$3,133,112	\$87	12%	103	\$512,136,474	\$96	11%	100
Rental of home entertainment, computer and communications equipment and other services	\$20,843	\$1	0%	99	\$41,549	\$1	0%	98	\$7,076,776	\$1	0%	100
Maintenance and repair of audio, video, computer and communications equipment	\$349,055	\$19	3%	121	\$883,887	\$25	3%	153	\$97,060,326	\$18	2%	100

Source: MapInfo Canada, 2015.

4.1.15 Reading Materials and Education

2015 CanEx - Expenditures Reading materials and other printed matter	Trade Area (85%)				Northumberland				Ontario			
	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index
Reading materials and other printed matter	\$5,512,903	\$306			\$10,446,073	\$291			\$1,646,035,458	\$309		
Newspapers	\$1,927,807	\$107	35%	106	\$3,606,193	\$100	35%	100	\$536,350,155	\$101	33%	100
Magazines and periodicals	\$1,202,086	\$67	22%	105	\$2,388,238	\$66	23%	105	\$337,743,198	\$63	21%	100
Books and pamphlets (excluding school books)	\$2,105,152	\$117	38%	91	\$3,881,277	\$108	37%	84	\$684,592,985	\$129	42%	100
Maps, sheet music and other printed matter	\$121,528	\$7	2%	97	\$263,853	\$7	3%	106	\$36,898,528	\$7	2%	100
Services related to reading materials (e.g., duplicating, library fees)	\$156,325	\$9	3%	92	\$306,505	\$9	3%	90	\$50,450,455	\$9	3%	100
Education	\$16,275,320	\$904			\$29,191,442	\$812			\$6,947,804,169	\$1,305		
Supplies	\$1,022,056	\$57	6%	95	\$1,998,565	\$56	7%	93	\$318,706,596	\$60	5%	100
Kindergarten, nursery, elementary and secondary	\$526,368	\$29	3%	99	\$1,117,886	\$31	4%	106	\$156,787,833	\$29	2%	100
Post-secondary	\$495,688	\$28	3%	90	\$880,676	\$24	3%	81	\$161,918,703	\$30	2%	100
Textbooks	\$1,516,197	\$84	9%	71	\$2,557,144	\$71	9%	60	\$633,295,115	\$119	9%	100
Kindergarten, nursery, elementary and secondary	\$103,354	\$6	1%	62	\$143,944	\$4	0%	43	\$49,594,188	\$9	1%	100
Post-secondary	\$1,412,840	\$78	9%	72	\$2,413,202	\$67	8%	61	\$583,700,476	\$110	8%	100
Tuition fees	\$11,525,255	\$640	71%	68	\$20,430,603	\$568	70%	60	\$5,021,997,865	\$943	72%	100
Kindergarten, nursery, elementary and secondary	\$1,689,104	\$94	10%	63	\$3,529,967	\$98	12%	66	\$787,932,820	\$148	11%	100
Post-secondary	\$9,836,148	\$546	60%	69	\$16,900,623	\$470	58%	59	\$4,234,063,984	\$795	61%	100
Other courses and lessons (excluding driving)	\$2,029,438	\$113	12%	70	\$3,924,412	\$109	13%	68	\$855,922,512	\$161	12%	100
Other educational services	\$182,380	\$10	1%	46	\$280,727	\$8	1%	35	\$117,881,034	\$22	2%	100

Source: MapInfo Canada, 2015.

4.1.16 Alcohol and Tobacco

2015 CanEx - Expenditures Tobacco products and alcoholic beverages	Trade Area (85%)				Northumberland				Ontario			
	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index	Total Expenditure	Expenditure per Household	%	Index
Tobacco products and alcoholic beverages	\$32,850,813	\$1,824			\$63,855,964	\$1,776			\$9,104,499,584	\$1,710		
Tobacco products and smokers' supplies	\$14,212,297	\$789	43%	114	\$28,225,810	\$785	44%	116	\$3,459,766,539	\$650	38%	100
Cigarettes	\$13,586,738	\$754	41%	113	\$26,726,519	\$743	42%	115	\$3,319,245,307	\$624	36%	100
Other tobacco products and smokers' supplies	\$625,558	\$35	2%	123	\$1,499,294	\$42	2%	152	\$140,520,852	\$26	2%	100
Alcoholic beverages	\$18,638,515	\$1,035	57%	92	\$35,630,152	\$991	56%	90	\$5,644,732,990	\$1,060	62%	100
Served on licensed premises	\$5,852,688	\$325	18%	85	\$10,675,082	\$297	17%	80	\$1,908,968,587	\$359	21%	100
Purchased from stores	\$12,154,777	\$675	37%	94	\$23,418,401	\$651	37%	93	\$3,580,907,552	\$673	39%	100
Self-made alcoholic beverages	\$631,045	\$35	2%	113	\$1,536,666	\$43	2%	141	\$154,856,974	\$29	2%	100
Tobacco products and alcoholic beverages	\$32,850,813	\$1,824			\$63,855,964	\$1,776			\$9,104,499,584	\$1,710		

Source: MapInfo Canada, 2015.

5.0 Business Mix Analysis

5.1 Market Threshold Analysis

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

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

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

5.2 Benefits of a Threshold Analysis

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

5.3 Cautions in the Use of a Threshold Analysis

- The number of businesses does not account for size
- The analysis is for the trade area, not the downtown
- Location specific characteristics which influence market potential, such as income and average age within the community, are ignored
- Caution should be used to determine the level of demand for an industry where population is not a significant factor in e.g. (3259) Other Chemical Product Manufacturing.
- A few industry sectors have been eliminated from the report as the data shows no businesses in Ontario for that category. Other data sources have shown that businesses do exist for these categories. A nil amount could therefore, be misleading.

5.4 North American Industrial Code (NAICS)

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

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

5.4 Threshold Analysis

NAICS Code	Industry Description	#Businesses In Ontario	Pop'n Req'd to Sustain Business	Theoretical Capacity for Community	Actual In Community Trade Area	Potential Businesses
44111001	NEW CAR DEALERS	1,411	9,847	4	8	-4
44112005	USED CAR DEALERS	2,070	6,712	6	10	-4
44121011	RECREATIONAL VEHICLE DEALERS	303	45,854	1	1	0
44122218	BOAT DEALERS	441	31,505	1	2	-1
44122801	MOTORCYCLE, ATV & ALL OTHER MOTOR VEHICLE DEALERS	771	18,021	2	4	-2
44131011	AUTOMOTIVE PARTS & ACCESSORIES STORES	1,643	8,456	5	5	0
44132001	TIRE DEALERS	795	17,477	2	2	0
44211024	FURNITURE STORES	2,074	6,699	6	6	0
44221001	FLOOR COVERING STORES	980	14,177	3	3	0
44229101	WINDOW TREATMENT STORES	522	26,617	2	1	1
44229930	ALL OTHER HOME FURNISHINGS STORES	939	14,796	3	2	1
44314125	HOUSEHOLD APPLIANCE STORES	1,093	12,712	3	2	1
44314241	ELECTRONIC STORES	5,460	2,545	17	13	4
44411002	HOME CENTERS	800	17,367	2	3	-1
44412003	PAINT & WALLPAPER STORES	440	31,577	1	2	-1
44413005	HARDWARE STORES	711	19,541	2	1	1
44419018	OTHER BUILDING MATERIAL DEALERS	3,165	4,390	10	15	-5
44421004	OUTDOOR POWER EQUIPMENT STORES	366	37,961	1	4	-3
44422010	NURSERY, GARDEN CENTER & FARM SUPPLY STORES	1,016	13,675	3	5	-2
44511003	SUPERMARKETS/OTHER GROCERY (EXC CONVENIENCE) STRS	4,530	3,067	14	9	5
44512001	CONVENIENCE STORES	1,592	8,727	5	2	3
44523003	FRUIT & VEGETABLE MARKETS	332	41,849	1	2	-1
44529912	ALL OTHER SPECIALTY FOOD STORES	1,017	13,662	3	4	-1
44531004	BEER, WINE & LIQUOR STORES	1,569	8,855	5	6	-1
44611009	PHARMACIES & DRUG STORES	3,566	3,896	11	8	3
44612004	COSMETICS, BEAUTY SUPPLIES & PERFUME STORES	1,192	11,656	4	3	1
44613003	OPTICAL GOODS STORES	1,380	10,068	4	5	-1
44619103	FOOD (HEALTH) SUPPLEMENT STORES	960	14,473	3	4	-1
44619903	ALL OTHER HEALTH & PERSONAL CARE STORES	1,283	10,829	4	3	1
44719005	OTHER GASOLINE STATIONS	2,426	5,727	8	5	3
44811006	MEN'S CLOTHING STORES	741	18,750	2	1	1
44812010	WOMEN'S CLOTHING STORES	3,397	4,090	11	9	2
44813003	CHILDREN'S & INFANTS' CLOTHING STORES	536	25,921	2	1	1

NAICS Code	Industry Description	#Businesses In Ontario	Pop'n Req'd to Sustain Business	Theoretical Capacity for Community	Actual In Community Trade Area	Potential Businesses
44814001	FAMILY CLOTHING STORES	992	14,006	3	3	0
44815048	CLOTHING ACCESSORIES STORES	892	15,576	3	1	2
44819021	OTHER CLOTHING STORES	1,474	9,426	5	2	3
44821007	SHOE STORES	1,326	10,478	4	4	0
44831012	JEWELRY STORES	1,763	7,881	5	4	1
44832002	LUGGAGE & LEATHER GOODS STORES	261	53,233	1	1	0
45111006	SPORTING GOODS STORES	2,145	6,477	7	6	1
45112035	HOBBY, TOY & GAME STORES	851	16,326	3	3	0
45113017	SEWING, NEEDLEWORK & PIECE GOODS STORES	513	27,083	2	2	0
45121105	BOOK STORES	710	19,569	2	5	-3
45211101	DEPARTMENT STORES (EXCEPT DISCOUNT DEPT STORES)	809	17,174	3	4	-1
45211201	DISCOUNT DEPARTMENT STORES	755	18,402	2	2	0
45299013	ALL OTHER GENERAL MERCHANDISE STORES	1,970	7,053	6	4	2
45311001	FLORISTS	1,566	8,872	5	5	0
45321009	OFFICE SUPPLIES & STATIONERY STORES	574	24,205	2	2	0
45322013	GIFT, NOVELTY & SOUVENIR STORES	2,302	6,036	7	6	1
45331033	USED MERCHANDISE STORES	1,623	8,561	5	11	-6
45391004	PET & PET SUPPLIES STORES	1,006	13,811	3	3	0
45392002	ART DEALERS	721	19,270	2	2	0
45399102	TOBACCO STORES	289	48,076	1	1	0
45399852	ALL OTHER MISC STORE RETAILERS (EXC TOBACCO STRS)	2,714	5,119	8	11	-3
45439007	OTHER DIRECT SELLING ESTABLISHMENTS	711	19,541	2	2	0
52211002	COMMERCIAL BANKING	3,106	4,473	10	7	3
52213003	CREDIT UNIONS	508	27,350	2	1	1
52393002	INVESTMENT ADVICE	3,319	4,186	10	12	-2
52399101	TRUST, FIDUCIARY & CUSTODY ACTIVITIES	281	49,444	1	1	0
52421006	INSURANCE AGENCIES & BROKERAGES	5,234	2,655	16	19	-3
53121003	OFFICES OF REAL ESTATE AGENTS & BROKERS	6,708	2,071	21	26	-5
53132003	OFFICES OF REAL ESTATE APPRAISERS	350	39,697	1	2	-1
53211101	PASSENGER CAR RENTAL	957	14,518	3	2	1
53212016	TRUCK, UTILITY TRAILER & RV RENTAL & LEASING	1,028	13,515	3	2	1
53221002	CONSUMER ELECTRONICS & APPLIANCES RENTAL	172	80,778	1	1	0
53229932	ALL OTHER CONSUMER GOODS RENTAL	158	87,936	0	1	-1
53231003	GENERAL RENTAL CENTERS	584	23,791	2	1	1

NAICS Code	Industry Description	#Businesses In Ontario	Pop'n Req'd to Sustain Business	Theoretical Capacity for Community	Actual In Community Trade Area	Potential Businesses
54111002	OFFICES OF LAWYERS	9,593	1,448	30	31	-1
54119901	ALL OTHER LEGAL SERVICES	1,108	12,540	3	4	-1
54121101	OFFICES OF CERTIFIED PUBLIC ACCOUNTANTS	3,234	4,296	10	12	-2
54121301	TAX PREPARATION SERVICES	1,402	9,910	4	4	0
54121903	OTHER ACCOUNTING SERVICES	1,093	12,712	3	2	1
54131001	ARCHITECTURAL SERVICES	1,185	11,725	4	2	2
54132004	LANDSCAPE ARCHITECTURAL SERVICES	367	37,858	1	3	-2
54133006	ENGINEERING SERVICES	2,304	6,030	7	3	4
54137002	SURVEYING & MAPPING (EXCEPT GEOPHYSICAL) SERVICES	382	36,371	1	3	-2
54141003	INTERIOR DESIGN SERVICES	1,538	9,034	5	3	2
54143006	GRAPHIC DESIGN SERVICES	1,323	10,502	4	3	1
54192110	PHOTOGRAPHY STUDIOS, PORTRAIT	1,296	10,721	4	2	2
54192204	COMMERCIAL PHOTOGRAPHY	386	35,994	1	2	-1
54194009	VETERINARY SERVICES	1,495	9,294	5	4	1
56131102	EMPLOYMENT PLACEMENT AGENCIES	1,816	7,651	6	8	-2
56151007	TRAVEL AGENCIES	2,555	5,438	8	5	3
56162204	LOCKSMITHS	574	24,205	2	1	1
61162014	SPORTS & RECREATION INSTRUCTION	1,435	9,682	4	4	0
61169102	EXAM PREPARATION & TUTORING	695	19,991	2	3	-1
61169201	AUTOMOBILE DRIVING SCHOOLS	771	18,021	2	1	1
62111107	OFFICES OF PHYSICIANS (EXC MENTAL HEALTH SPECS)	9,093	1,528	28	13	15
62121003	OFFICES OF DENTISTS	6,591	2,108	21	16	5
62131002	OFFICES OF CHIROPRACTORS	2,578	5,389	8	10	-2
62132003	OFFICES OF OPTOMETRISTS	1,596	8,705	5	5	0
62133001	OFFICES-MENTAL HEALTH PRACTITIONERS (EXC PHYSCNS)	360	38,594	1	2	-1
62134001	OFFICES-PHYSICAL, OCCPTNL/SPEECH THRPS/ST/AUDLGSTS	479	29,006	1	1	0
62139103	OFFICES OF PODIATRISTS	527	26,364	2	3	-1
62139936	OFFICES OF ALL OTHER MISC HEALTH PRACTITIONERS	3,595	3,865	11	10	1
62441003	CHILD DAY CARE SERVICES	3,652	3,804	11	8	3
71111007	THEATER COMPANIES & DINNER THEATERS	281	49,444	1	4	-3
71113002	MUSICAL GROUPS & ARTISTS	163	85,238	1	1	0
71119002	OTHER PERFORMING ARTS COMPANIES	260	53,438	1	1	0
71131003	PROMOTERS WITH FACILITIES	880	15,788	3	2	1
71211001	MUSEUMS	632	21,984	2	2	0

NAICS Code	Industry Description	#Businesses In Ontario	Pop'n Req'd to Sustain Business	Theoretical Capacity for Community	Actual In Community Trade Area	Potential Businesses
71329003	OTHER GAMBLING INDUSTRIES	230	60,408	1	2	-1
71394008	FITNESS & RECREATIONAL SPORTS CENTERS	2,687	5,171	8	7	1
71395001	BOWLING CENTERS	213	65,229	1	1	0
71399020	ALL OTHER AMUSEMENT & RECREATION INDUSTRIES	935	14,860	3	3	0
72111002	HOTELS (EXCEPT CASINO HOTELS) & MOTELS	1,935	7,180	6	8	-2
72119101	BED-&-BREAKFAST INNS	567	24,504	2	1	1
72231001	FOOD SERVICE CONTRACTORS	596	23,312	2	3	-1
72232001	CATERERS	1,086	12,794	3	1	2
72241001	DRINKING PLACES ALCOHOLIC BEVERAGES	883	15,735	3	1	2
72251117	FULL-SERVICE RESTAURANTS	22,359	621	70	52	18
72251302	LIMITED-SERVICE RESTAURANTS	332	41,849	1	1	0
72251505	SNACK & NONALCOHOLIC BEVERAGE BARS	3,797	3,659	12	10	2
81111104	GENERAL AUTOMOTIVE REPAIR	7,625	1,822	24	20	4
81112102	AUTOMOTIVE BODY, PAINT & INTERIOR REPAIR/MAINT	2,166	6,415	7	5	2
81112201	AUTOMOTIVE GLASS REPLACEMENT SHOPS	495	28,068	2	4	-2
81119101	AUTOMOTIVE OIL CHANGE & LUBRICATION SHOPS	240	57,891	1	1	0
81119201	CAR WASHES	918	15,135	3	2	1
81119818	ALL OTHER AUTOMOTIVE REPAIR & MAINTENANCE	462	30,073	1	2	-1
81121206	COMPUTER & OFFICE MACHINE REPAIR & MAINTENANCE	923	15,053	3	1	2
81142013	REUPHOLSTERY & FURNITURE REPAIR	859	16,174	3	3	0
81149058	OTHER PERSONAL & HOUSEHOLD GOODS REPAIR & MAINT	1,381	10,061	4	3	1
81211101	BARBER SHOPS	693	20,049	2	3	-1
81211202	BEAUTY SALONS	11,052	1,257	34	25	9
81211302	NAIL SALONS	1,162	11,957	4	2	2
81219103	DIET & WEIGHT REDUCING CENTERS	1,374	10,112	4	3	1
81219910	OTHER PERSONAL CARE SERVICES	3,696	3,759	12	15	-3
81232002	DRYCLEANING & LAUNDRY SVCS (EXCEPT COIN-OPERATED)	1,948	7,132	6	3	3
81233102	LINEN SUPPLY	111	125,170	0	1	-1
81291028	PET CARE (EXCEPT VETERINARY) SERVICES	1,869	7,434	6	4	2
81299030	ALL OTHER PERSONAL SERVICES	1,432	9,702	4	3	1

Appendix 1. Estimates and Projections

Methodology Statement

Population & Households Estimates and Projections 2015 Edition

Methodology Statement

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

The MapInfo Canadian Estimates and Projections database variables are "updated" from their Census 2011 values. MapInfo estimates and projections for Canada are updated annually. The reference date for the data is always July 1, which is considered the midpoint for the reference year. The estimation and projection methodology involves a combination of top-down methods (national to census subdivision), using traditional demographic techniques, and bottom-up methods (dissemination area to census subdivision) using demographic techniques along with proprietary spatial modeling techniques. Significant efforts are applied to the task of integrating the latest Statistics Canada data into the MapInfo Canada demographic update process. The 2011 census information is used as the benchmark for all of the estimates and projections in this release.

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

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

Daytime Population 2015 Edition

Methodology Statement

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

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

Canada Expenditure Potential (CanEx) 2015

Methodology Statement

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

Appendix 2. Glossary of Terms

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

Census Data

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

Census Geography

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

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

Dissemination Areas (DA)

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

Geographic Information Systems (GIS)

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