# District of Parry Sound Socioeconomic Profile

2011 National Household Survey

Developed in partnership with



District of Parry Sound Community

Development Collaborative

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#### INTRODUCTION

The District of Parry Sound Social Services Administration Board, on behalf of the District of Parry Sound Community Development Collaborative, has undertaken this second project in order to provide a socioeconomic profile for the District of Parry Sound and some of its communities, based on the National Household Survey (NHS), 2011. Specifically, the report looks at income, education, and labour force status for the District and some of the local communities. The strong relationship among these three variables is well known and they continue to be viewed by many, as the main predictors of socioeconomic status and outcomes. Additionally, given the fundamental role housing plays in creating healthy, sustainable communities, shelter costs are also included in the profile.

The report complements the Collaborative's April 2013 Demographic Profile- and other local data- by expanding the analysis to include these key societal markers. The additional data and analysis in this report will further inform community planning efforts and vision for sustainable communities.

Specifically, the report is intended to:

- Give some meaning to the raw NHS data for the District of Parry Sound and its municipalities and areas, for which there is data.
- Provide an updated socioeconomic snapshot of the people living in the District of Parry Sound and some of the municipalities and areas – through key markers of income, education and labour force status.
- Benchmark the District of Parry Sound's socioeconomic data to Ontario as a relative measure of performance and progress.
- Build upon the Collaborative's previous work including the community asset mapping (2012) and demographic profile (2013) to further inform the planning and development process in the District of Parry Sound and the municipalities and areas.
- Promote community dialogue and/or action around the socioeconomic evidence as it relates to the Collaborative's mission of creating sustainable conditions for the social and economic well-being of the district's citizens.
- Support advocacy and inform government policy.

#### **METHODOLOGY**

This is a descriptive report based on a quantitative analysis of some of the National Household Survey (NHS) variables: income; education; labour force status; and shelter costs. The distribution of the respective variables is shown pictorially with tables and charts at the district and sub-district level of geography. This includes the District of Parry Sound and some of its census subdivisions (municipalities and areas) for which there is NHS data available. Summary statistics are also provided for Ontario for the same variables, so as to provide a benchmark for comparison with the district. A description of the data is also provided through a narrative which highlights the key points of the data distribution by using summary measures of centre and/or spread, or by identifying statistical outliers.

Each variable is looked at independently (univariate analysis). Additionally, some of the variables are looked at with other key variables (bivariate analysis) to see if there is a relationship between them. Specifically, the prevalence of low income and education is cross-tabulated with sex, and broad age groups. Additionally, labour force status is cross-tabulated with sex and education. This analysis is done through the use of two-way tables (for categorical data). Exploring these relationships is important as it may reveal areas that require further investigation, or where strategies and action are required to improve outcomes (for example, educational attainment for a certain age group).

#### REPORT PRODUCTION

This study was funded by the District of Parry Sound Social Services Administration Board (DPSSAB). The data compilation, analysis, and report writing was prepared by Dave Plumstead, MBA, Analyst, for the District of Parry Sound Social Planning Collaborative.

#### **NOTES – DATA QUALITY**

- 1) Unless otherwise stated, the data in this report has been sourced from Statistics Canada, National Household Survey 2011. The National Household Survey (NHS) is a voluntary survey that replaces the former mandatory long-form census.
- 2) In terms of statistical reporting through the national census and household survey, the census division (CD) of Parry Sound has 30 census subdivisions (CSD). These subdivisions correspond directly to the District of Parry Sound's 22 municipalities, six First Nation Reserves, and two unorganized territories (hereafter referred to as 'unincorporated areas' in this report). Due to poor quality data however, the National Household Survey data has been suppressed by Statistics Canada for 13 of these areas, and partly suppressed for five of the First Nation Reserves, depending upon the variable. Thus, the data in this report covers only 12 to 17 of the district's municipalities and areas, depending on the variable being analyzed (see Appendix A, for the list of municipalities and areas that have data suppression).
- 3) Closely related to the above, one of the data quality indicators for the National Household Survey is the global non-response rate (GNR) which combines household survey non-response with survey question non-response into a single rate. A lower GNR indicates better quality data, and vice-versa. Data with a GNR of 50% or more is suppressed (in the survey design, Statistics Canada assumed a 50% response rate). As a starting reference point, Ontario's GNR is 27.1%. The GNR for the District of Parry Sound is relatively high at 40.6%. The GNR for the district's 11 municipalities and one unincorporated area described in this report ranges between 33.5% and 48.5% (see Appendix A, for list of GNRs). However, most of these areas are above 40.0%. The GNR for the First Nations in the District of Parry Sound excluding Henvey Inlet 2 where all data has been suppressed due to the small population ranges between 11.5% and 18.8%. However, the data for these First Nations has been suppressed for certain variables, including income and shelter costs (which are two of the variables in this report).

- 4) The main problem with high GNRs and non-responses to surveys and survey questions in general, is that of representation. If the people not responding to the survey have different characteristics than those who are responding, then the survey results are biased and not reflective of the population under study. As the NHS sample data is used to make inferences about the population, this possible bias needs to be considered when interpreting the results for the population, and the statements and conclusions in this report.
- 5) The 2011 NHS data in this report should not be directly compared with the equivalent data from the 2006 long form census. The long form census and National Household Survey employed different methodology to collect the data. Thus, it is uncertain whether a change in the data between the two periods is a real change or one resulting from the change in methodology or non-response bias mentioned above.
- 6) Despite the caveats and data limitations described above, the data is still useful, depending on the intended purpose and the extent to which it is being used. For the purpose of community planning and development, the survey data can be used to generally inform the District of Parry Sound Social Planning Collaborative and provide some evidence in support of strategy development and implementation. As Canada's largest survey, the NHS provides data for the District of Parry Sound and some of its municipalities and areas, which is not available from any other source.

#### **NOTES - GENERAL**

- 7) The reference period for the income data is 2010 while the reference period for the other data (education, labour force and shelter costs) is 2011.
- 8) For the purpose of this report and to simplify the writing, the District of Parry Sound's municipalities, towns, villages, and townships are referred to as "municipalities".
- 9) To ensure the confidentiality of survey respondents, Statistics Canada randomly rounds (either up or down) all figures and totals to a multiple of '5' or in some cases '10'. Thus when the data is summed or grouped, the total value may not match the sum of the individual values because they are independently rounded. (Similarly, percentages that are calculated on rounded data, may not necessarily add to 100%). Additionally, the counts may vary slightly among NHS products, for example, between the NHS profiles and data tables.
- 10) Some of the municipalities and areas in the District of Parry Sound have relatively small populations (this is particularly true for the First Nation Reserves). The data for these areas is more prone to distortion or inaccuracy as a result of Statistics Canada's random rounding process (above), particularly where sub-populations or groups occur. Also, as these small areas can have relatively large percentages of distribution for a given variable relative to their population, the data should be interpreted with caution when making comparisons with other areas.
- 11) Statistics Canada also suppresses data in order to protect confidentiality. For example, if a population has less than 40 persons then all data is suppressed. Additionally, for areas with

populations less than 250 persons, or if the number of private households is less than 40, the income data will not be available (the suppressed data however, is included in the aggregate totals). In the District of Parry Sound, four of the First Nation Reserves included in the National Household Survey, have populations less than 250 persons. Thus, the income data is not available for these Reserves. Additionally, one Reserve – Henvey Inlet 2 – has a population less than 40 persons so no data is available, either for confidentiality or data quality reasons.

#### Income

- Based on the 2011 National Household Survey, there are 34,425 people ages 15 years and older in the District of Parry Sound, who have some source of income (approximately 96.3% of the population 15 years +).
- The median income for these individuals is \$27,124 while the average income is \$35,024. In contrast, the provincial median income is higher at \$30,526 while the average income is \$42,264.
- The large difference between the median and average incomes in both, the district and province, results in a skewed income distribution.
- In the District of Parry Sound's 13 municipalities and areas for which National Household Survey income data is available, median incomes range from just below \$20,000 in unincorporated Parry Sound Centre and Parry Island First Nation, to just above \$40,000 in Callander.
   Approximately half these municipalities and areas are at the provincial median income level or higher, while the other half are below it.
- o The median income of male survey respondents in the District of Parry Sound is \$33,643 which is close to 50% higher than that of females (\$22,647). This income disparity is also present at the provincial level whereby the median income of males (\$36,971) is 45.0% higher than females (\$25,412).

#### Composition of Income, District of Parry Sound

- o The majority (80%) of the income in the District of Parry Sound is market income while the remaining (20.0%) income is from government transfer payments.
- o In terms of market income, employment income accounts for nearly two-thirds (61.3%) of the district's total income, or 76.6% of market income. This includes wages and salaries (56.9%) and self-employment income (4.4%).
- The remaining 18.7% of the market income is comprised of retirement pensions, superannuation and annuities (13.1%), investment income (3.7%) and other money income (1.9%).
- o In terms of government transfer payments, the CPP/QPP, OAS and GIS account for 12.0% of the income in the District of Parry Sound. These income sources also represent the majority (60.0%) of the district's government transfers.
- Income from employment insurance and child benefits represent a relatively small amount of the income in the district at 2.2% and 1.3% respectively (or 17.5% of government transfer payments).
- The remaining (4.4%) income in the District of Parry Sound is from other government sources which include social assistance, provincial income supplements for seniors, training programs, veterans' pensions/allowances, workers compensation, and various tax credits and refunds.

Composition of Income, District of Parry Sound and Ontario

- The District of Parry Sound has significantly less market income and more government transfer payments than Ontario. The province derives an additional 7.7% of its income from market sources. On the flip side, provincial income from government transfer payments is less than the district by the same amount (7.7% of total income).
- o In terms of market income, Ontario derives a larger share of its total income from employment than Parry Sound District (74.8% vs. 61.3% respectively).
- Parry Sound District however, has nearly twice the income from retirement pensions, superannuation and annuities (13.1% vs. 7.0%). Meanwhile income from investments is comparable between the province and district (4.2% vs. 3.7%) as is other money income (1.7% vs. 1.9%).
- o In terms of government transfer payments, the income in Parry Sound District that comes from the CPP, OAS and GIS, is almost twice that of Ontario.
- In contrast to the province, there is also significantly more income in the district that comes from employment insurance and other government sources. The income from child benefits however is the same.

#### Composition of Income, District of Parry Sound Municipalities and Areas

- People in Callander have the largest share (89.0%) of market income and the smallest share (11.0%) of government transfer payments while the unincorporated area of Parry Sound Centre has the smallest share (62.5%) of market income and the largest share (37.4%) of government transfer payments. These two areas aside, the share of market income in the remaining municipalities and areas ranges between 74.4% in Whitestone and 87.0% in Nipissing (and subsequently the share of government transfer payments ranges between 25.7% and 12.8% in these areas).
- Generally in the areas that have a larger percentage of market income, more of this income is derived from employment, although there are exceptions where investment income is relatively high (for example, in McDougall and Carling).
- Similarly, in most of the areas that have a larger percentage of government transfer payments, more of this income is derived from the Canada Pension Plan (CPP), Old Age Security and the Guaranteed Income Supplement (GIS).

#### Prevalence of Low Income

- Based on the National Household Survey results, 12.4% of the District of Parry Sound's population, or 5,010 people, live in households with income below the after-tax Low Income Measure (LIM). This is lower than Ontario, where 13.9% of the population lives in low income households as measured by the LIM.
- Approximately two-thirds of the people living in households below the LIM are between the ages of 18 and 64 years. This represents 13.7% of the household population in this age group. A further 14.0% are a mix of children and youth ages six to 17 years, giving a prevalence of low income for this age group of 14.5%.

- Senior citizens represent another 14.5% of those living in households under the LIM which represents 7.9% of the seniors household population.
- Children under the age of six account for the remaining 5.0% of those living under the LIM and this represents 12.7% of the children in the District of Parry Sound, under the age of six.

## Share and Prevalence of Low Income by Broad Age Groups-Comparison with Ontario

- o In the District of Parry Sound, senior citizens represent a significantly larger share of those living below the LIM than in Ontario. Conversely, the district has a smaller share of children and youth under the age of 18 years, that live in households that are below the LIM.
- o In terms of the prevalence of low income within the age groups however, the District of Parry Sound has significantly fewer children under the age of six, who are living in low income households, and also fewer children and youth ages 6 to 17 years.

#### Prevalence of Low Income by Sex

- o In the District of Parry Sound, 54.1% of those living below the after-tax Low Income Measure (LIM) are females while the remaining 45.9% are males. The share of males and females living in low income households in the district is comparable to the province (53.6% females, 46.4% males).
- o In terms of the prevalence of low income within the sexes, 13.5% of the district's females are living below the LIM as are 11.3% of the males. This is lower than Ontario for both sexes (14.5% and 13.2% for females and males respectively).

#### Prevalence of low Income by Age Group and Sex

- While the prevalence of low income is greater amongst females than males in the district (from above), the opposite holds true for children under five years. The prevalence of low income amongst male children ages 0 to five is significantly higher than for females.
- Additionally, the prevalence of low income for males under the age of six (15.6%) and females between the ages of six and 64 (16.7% and 15.0%), is significantly higher than the district's prevalence of low income for the general population (12.4%).

## Prevalence of Low Income, District of Parry Sound Municipalities and Areas

- o The prevalence of low income varies across the municipalities and areas for which there is data, ranging from just under 5.0% of the population in Strong and Callander, to well over 20.0% of the population in the unincorporated area of Parry Sound Centre.
- Generally, with some exceptions, the above corresponds to the median income and income composition data for these same municipalities and areas described earlier, i.e., the prevalence of low income is lower in the municipalities and areas that have higher median incomes and a greater share of market income over government transfers –and vice versa.

#### Median Income of Family Households, the District of Parry Sound

- The district's median family income is approximately \$66,000.
- Families comprised of couples without children have a median income that is a little lower (\$60,683) than that for all families.
- On the other hand, couples with children have a median income that is over one-third higher (\$90,610) than the median family income.
- o Lone-parents have a median income (\$45,457) that is approximately two-thirds of the median family income, and half that of couple families with children.
- Single households have a median income of \$24,530 which is the lowest income out of the common family and household types.

## Median Income of Family and Households, District of Parry Sound and Ontario

- o In comparing the district's median family household incomes with Ontario, the provincial incomes are higher across the board.
- Ontario's median family income is approximately 22.0% (\$14,750) higher than the District of Parry Sound while household income is 19.0% higher (\$10,600).
- o In relative terms, the largest difference in income is between single (one-person) households, with the provincial median income 35.5% higher than the district (or approximately \$8,700).
- The smallest difference is between lone-parent families, where the provincial median is just 4.0% (\$1,780) higher than the district.
- Ontario's median income across the remaining family and household types is between 12.0% and 22.0% higher than the District of Parry Sound (or between \$11,000 and \$14,500).

#### Household Income Distribution

- The District of Parry Sound's income distribution is skewed relative to the median, half the household incomes extend farther to the right into the higher incomes, resulting in an uneven income distribution.
- A little over one-third (35.7%) of the district's households are at a lower income level, with income under \$40,000. Within this group, approximately one-quarter of the household income is between \$20,000 and \$40,000 while the other 11.0% is under \$20,000.
- Moving into the mid-income levels, approximately 18.0 % of the households in the District of Parry Sound have incomes between \$ 40,000 and \$60,000, while another 16.0% have household incomes between \$60,000 and \$80,000.
- The remaining 30.0% of the district's households are in the upper-income levels with income over \$80,000. Approximately 10.0% of the households have income between \$80,000 and \$100,000 with another 10.0% between \$100,000 and \$125,000. The remaining 10% of the district's households in this group have an income that is over \$125,000.

Household Income Distribution, the District of Parry Sound and Ontario

- o The district has the same pattern of household income distribution as the province. However, the district has more households in the lower income groups and fewer households in the higher income groups, with the cross-over occurring at the \$80,000 income level.
- For example, 70.0% of the households in the District of Parry Sound have incomes under \$80,000 compared to 59.0% of the households in Ontario. This leaves 30.0% of the district's households with incomes of \$80,000 or more, compared with 41.0% of the province's households.
- The biggest difference between the district and province is in the \$20,000 to \$40,000 income group (where the district has 1.4 times the per-capita households) and the \$150,000> group (where the province has twice the per-capita households).
- The percentage of households with low income under \$20,000 is the same in the district and province.

## Household Income Distribution, District of Parry Sound Municipalities and Areas

- For the same municipalities and areas for which data is available, the greatest variation in household income is in the lower income groups.
- o The percentage of households with incomes under \$40,000 ranges from 14.0% in Strong to 55.0% in the unincorporated area of Parry Sound Centre. In the remaining municipalities, between 20.0% and 39.0% of the respective households have income under \$40,000.
- O Moving into the mid-income levels, the percentage of households with incomes between \$40,000 and \$60,000 ranges from 8.0% in Carling to 28.3% in Strong. These two areas aside, the range narrows to between 11.2% and 24.3% in the remaining municipalities and areas.
- O A similar variation is seen at the next income level, \$60,000 to \$80,000. Nipissing and Magnetawan have the lowest (8.6% and 10.6%) percentage of households in this income group while Carling and Machar have the highest (20.0% and 24.4% respectively). These areas aside, the range narrows to between 13.0% and 15.2%.
- The percentage of households in the upper income levels over \$80,000 ranges from 8.5% in Parry Sound Centre to over half (54.0%) the households in Callander.

#### **Education**

- Close to half (47.7%) the population in the district has a postsecondary education while another quarter of the population does not have any certificate, diploma or degree (i.e. less than high school). The remaining 27.5% has a high school diploma or equivalent.
- o Within the postsecondary group, 45.7% or 21.8% of the district's total population ages 15 years and older has a college or other, non-university certificate or diploma. A further 24.0% of this group or 11.5% of the total population has an apprenticeship or trades certificate or diploma. A small percentage (5.5%) of those with a postsecondary education or 2.6% of the district's total population has a university certificate or diploma that is below the bachelor's level.

Those with a university bachelor's degree or higher represent one-quarter of the district's population that has a postsecondary education, or 11.8% of the district's total population ages 15 years and older.

#### Educational Attainment, the District of Parry Sound and Ontario

- There is a significant difference between the district and province in terms of low education and postsecondary education.
- o In the District of Parry Sound, 6.0% more of the population (ages 15 years and older) does not have any certificates, diplomas or degrees compared with the province. On the postsecondary front, the district has 7.0% fewer people with a postsecondary education.
- There is also a significant difference within the postsecondary group. For example, the District of Parry Sound has 4.1% more of the population that has an apprenticeship or trades certificate or diploma, than the province. On the other hand, it has 11.7% fewer people with a university bachelor's degree or higher.

#### Educational Attainment and Sex, District of Parry Sound 2011

- A larger share of males than females (3.4% more) do not have a certificate, diploma or degree, while a larger share of females (1.8% more) has a postsecondary education. The share of males and females with a high school diploma or equivalent is approximately the same.
- O Although the difference between the number of males and females in each group is small, more females than males in the District of Parry Sound have attained a higher level of education. This becomes more evident when breaking down postsecondary education further by sex, as in the following points.
- The largest difference between the sexes is at the university level, whereby approximately two thirds of the people who have a bachelor's degree in the district, are female. Over half (55.5%) of those with a university certificate, diploma or degree above bachelor level are also female, versus 45.5% male.
- o There are also significantly more females (59.4%) in the District of Parry Sound who have a college certificate or diploma, than males (40.6%).
- Males on the other hand, make up the majority (73.1%) of those with an apprenticeship or trades certificate or diploma. There are also more males than females, who have a university certificate or diploma that is below the bachelor level.

#### Education and Sex, the District of Parry Sound and Ontario

 There are more females in the province than in the district, with an apprenticeship or trades certificate or diploma, and more males that have a college or other, non-university certificate or diploma, or a bachelor's degree.

 Additionally, whereas close to the same number of males and females in the province have university qualifications above the bachelor level, there are significantly more females than males in the district, with this postsecondary qualification.

#### **Labour Force**

#### Labour Force Participation and Unemployment

- According to the National Household Survey, the District of Parry Sound's potential labour force
   –the population ages 15 years and over is approximately 35,750 people.
- o A little over half (56.9%) of this population ages 15 years and over is participating in the labour force. Of this group, 11.8% (2,395 people) are unemployed while the remainder is employed.
- The remaining 43.1% (15,400) of the population ages 15 years and over is not in the labour force for whatever reason (i.e., they are neither employed nor unemployed).
- Ontario's labour force participation rate during the same period was 65.5% while its unemployment rate was 8.3% - thus the district has a relatively smaller labour force with more people unemployed.

#### Labour Force Participation and Unemployment, District of Parry Sound Municipalities and Areas

- Unemployment and participation rates vary by municipality and area. The unemployment rate ranges from 5.6% in Nipissing to approximately 24.0% - or nearly one quarter of the populationin Sundridge. Most of the municipalities and areas in this group have relatively high unemployment rates that start above 10.0%.
- In terms of labour force participation, the percentage of the population ages 15 years and over that is in the labour force ranges from 40.5% in Parry Sound Centre, to 72.7% in the Dokis 9 Reserve.
- o In Parry Sound Centre, Magnetawan, and Carling, the participation rates are below 50.0%, meaning that over half the population ages 15 years and over in these respective areas, is not in the labour force (these areas also have relatively large senior citizen populations which help to explain the lower participation rates).
- Turning to the highest labour force participation in the district, the Dokis and French River Reserves have participation rates of 70.0% and more (it should be noted however, that these Reserves have small populations with 165 people or less, so this represents a relatively small number of people, and the data may be affected by random rounding).
- Aside from the low and high outliers mentioned above, the labour force participation rate in the remaining municipalities and areas varies between 53.2% in Whitestone and 66.7% in Magnetewan 1 (again however, this represents a small number of people as the Reserve's population is less than 100).

## Labour Force Participation, Unemployment, and Sex, District of Parry Sound

- o Males and females comprise an equal share of the population ages 15 years and older -the potential labour force in the District of Parry Sound.
- O However, the labour force status between the two differs considerably. The labour force is comprised of more males (53.9%) than females (46.1%).
- Additionally, males have a higher labour participation rate, with 61.4% of the male population ages 15 years and over in the labour force, versus 52.4% of the female population.
- Males however, have an unemployment rate that is over one and a half times that of females (14.3% vs. 8.8% respectively).

## Labour Force Participation, Unemployment, and Sex, District of Parry Sound and Ontario

- The composition of the labour force in terms of the share of males and females is comparable between the district and province.
- However, the province has significantly higher participation rates for both sexes, meaning that it
  has a greater percentage of the respective male and female population ages 15 years and over
  in the labour force, than the district does.
- Whereas the district has a high unemployment rate for males (14.3%) relative to females (8.8%),
   the unemployment rate for males and females in the province is the same, and lower (8.3%).

## Labour Force Participation, Unemployment, and Sex, District of Parry Sound Municipalities and areas, 2011

o The percentage of the labour force that is male in the respective municipalities and areas ranges from 62.7% in Whitestone to 40.0% on the Magnetewan 1 Reserve. Subsequently, the percentage of the labour force that is female ranges from 60.0% on the Magnetewan 1 Reserve to 36.1% in Whitestone.

#### **Participation**

- O As noted earlier, the participation rates for females are lower than for males at the district and provincial level, and this plays out across the municipalities and areas as well. The exception is on the Dokis 9 Reserve where female labour force participation is higher than for males, and the Magnetewan 1 Reserve where the participation rates are the same. On these two Reserves and the French River Reserve, female participation rates are above 65.0% which is relatively high in the district. The French River Reserve also has the highest (80.0%) male participation rate in the district.
- o In Whitestone, Magnetawan, Carling, and Parry Sound Centre, female participation is below 45.0% which is low for the district. Whitestone aside, these areas also have relatively low male participation rates, which are below 55.0%.

o In the remaining municipalities and areas, female participation rates vary between 52.3% in Strong and 61.1% in Parry Island First Nation. Meanwhile, male participation rates vary between 57.8% in Sundridge and 68.0% in Nipissing. It can also be noted that the largest difference (10.0% or more) between male and female participation rates are in Nipissing, Parry Sound, Strong, Whitestone, Magnetawan, and Carling.

#### Unemployment

- Note: The counts for unemployed males and females on the First Nation Reserves other than Parry Island First Nation – are 10 or less. Thus, this data should be interpreted with caution as it may have been significantly distorted by random rounding and differ from the actual unemployed counts on the Reserves.
- The unemployment rate for males is higher than for females across the municipalities and areas, with the exception of the Magnetewan and Dokis Reserves (as per the note above however, this data should be interpreted cautiously as it may have been significantly distorted by random rounding).
- Male unemployment ranges between 5.8% in Nipissing and 30.0% in Parry Island First Nation.
   Meanwhile, female unemployment ranges from 3.2% in Callander to 21.4% in Sundridge (not including the Magnetewan 1 Reserve).

## Labour Force Status and Age Groups, District of Parry Sound with Comparison to Ontario

- o Sixty percent of the district's youth population ages 15 to 24 years is in the labour force, but over one-quarter (26.9%) of the group is unemployed. Within this group, the participation rate is much higher (80.4%) for those ages 20 to 24, but so is unemployment, as almost one-third (31.0%) of these older youth are unemployed (versus 20.8% for younger youth between the ages of 15 and 19 years).
- The district's youth participation rate is a little higher than Ontario's (58.6%) but the youth unemployment rate is significantly higher than the provincial rate (20.2%).
- Three quarters of the district's core working group between the ages of 25 and 64, is in the labour force, and approximately one out of ten on average, are unemployed. The younger part of this group (ages 25-44) has a higher (87.3%) participation rate, and slightly higher unemployment (11.7%).
- The participation rate for the district's core working group is lower than Ontario's (80.2%) for the same group, while the unemployment rate is higher than Ontario's (6.3%).
- A little over one-tenth of the district's senior citizens ages 65 years and older, remain in the labour force, and 8.2% are unemployed. This participation rate is a little lower than the provincial rate (13.6%) for seniors, while the unemployment rate is a little higher than the province (6.1%).

Labour Force Status and Age Groups, District of Parry Sound Municipalities and Areas.

- Note: The labour force counts in many of the municipalities and areas start becoming small for the three general age groups and are prone to significant distortion by random rounding. This is particularly true for the number of youth and seniors who are unemployed in the municipalities and areas, where many of the counts are zero or 10. Thus the data needs to be interpreted cautiously as the published survey counts may differ from the actual population counts.
- Referring to the first table in Appendix L, youth unemployment is recorded as zero in half the
  district's municipalities and areas covered in this report. Again, this data may not reflect the
  actual unemployment in the population due to the rounding of the data.
- o In the remaining areas, youth unemployment ranges between 15.2% in Powassan to over 50% in McDougall and the Shawanaga Reserve. Meanwhile, participation rates range from 40.0% of the youth population (ages 15 to 24 years) in Parry Sound Centre, to 76.9% in Sundridge.
- Unemployment for the core working group (second table in Appendix L) ranges from a low of 5.1% in Callander to a high of 20.9% in Sundridge. The labour force participation rates for this group are fairly consistent, with most of the municipalities and areas in the 70-percent range.
- o In Parry Sound Centre, nearly three quarters of the seniors who are in the labour force, are unemployed as recorded by the NHS. The low labour force participation rates for this age group would be expected, although a few outliers can be noted, such as in Nipissing and the Dokis Reserve, where a high percentage of seniors are in the labour force.

#### Labour Force Status and Education, District of Parry Sound

#### Education Levels of the District of Parry Sound's Labour Force

- Close to one-third of the district's labour force has a high school diploma or equivalent while another 14.5% has less than a high school education (i.e., no certificate, diploma, or degree).
- o The remaining 55.5% of the labour force has a postsecondary education. Of this postsecondary group, approximately half or 28.0% of the district's total labour force has a college or other, non-university certificate or diploma. A further 21.0% of this group or 11.6% of the labour force has an apprenticeship or trades certificate or diploma.
- Those with a university certificate, diploma or degree at the bachelor level or above, account for approximately one-quarter of this postsecondary group, or 13.4% of the district's labour force.
   The remaining 4.1% of those with a postsecondary education or 2.3% of the labour force has a university certificate or diploma below the bachelor level.

## Education Levels for those not in the District of Parry Sound's Labour Force

Close to two-thirds (62.2%) of those not in the district's labour force, have a high school diploma or equivalent, or less than a high school education. A further 13.8% have a college or other, nonuniversity certificate or diploma, while 11.4% have an apprenticeship or trades certificate or diploma.

 The remaining 12.6% of those not in the district's labour force, have a university certificate, diploma or degree at the bachelor level or above (9.5%) or a university certificate or diploma below the bachelor level.

## Education Levels of the Labour Force in the District of Parry Sound and Ontario

- The District of Parry Sound's labour force is generally less educated than Ontario's labour force, as measured by the educational levels and hierarchy used in this report.
- The district's labour force has a higher percentage of people with a high school education or less and subsequently, lower percentage of people with a postsecondary education. There are also significant differences between the district and provincial labour forces, in terms of the level of postsecondary education.
- o In the District of Parry Sound, 44.7% of the labour force has a high school diploma or equivalent, or less than a high school education (i.e., no certificate, diploma or degree). This is considerably higher than the percentage of people in Ontario's labour force with the same, lower levels of education (36.8%).
- In terms of those with a postsecondary education, the district's labour force has a larger percentage of people with an apprenticeship or trades certificate or diploma, than Ontario's labour force (11.6% vs. 7.4% respectively).
- The district also has proportionately more people in the labour force who have a college or other, non-university certificate or diploma (27.9% vs. 23.2%).
- On the other hand, the District of Parry Sound's labour force has half the percentage of people with a university certificate or diploma below the bachelor level, than Ontario's labour force (2.3% vs. 4.4% respectively). It also has less than half the percentage of people with a university certificate, diploma or degree at the bachelor level or above (13.4% vs. 28.2%).

#### Education Levels of the Labour Force in the District of Parry Sound Municipalities and Areas

Note: The percentage of the labour force by education level for the municipalities and areas is listed in a table in Appendix M for reference. It should be noted in referencing the table that the number of people in the district with a university certificate or diploma below the bachelor level is a relatively small number to start with (940 people), and becomes even smaller when divided across 17 geographies. Thus, many of the counts for this education level are zero and may have been significantly affected by random rounding. Also, as mentioned previously, the First Nation Reserves have small populations and by extension, small labour forces. Thus the counts across the six categories of education are relatively small for the Reserves, which can lead to relatively large percentages and/or distorted data through random rounding.

o In referencing the table, the percentage of the labour force with less than a high school education (i.e., no certificate, diploma or degree) is highest in the Reserves where between 21.0% to 33.5% of the labour force is in this category (again however, this represents a relatively

- small number of people (140 total) and caution should be applied in interpreting the data, due to the small counts). On the other end, Callander and Carling have the smallest percentage (less than 8.5%) of the labour force that has less than a high school education. In the remaining municipalities and areas, the percentage of the labour force in this category ranges between 10.0% and 19.0%.
- The percentage of people in the labour force with an apprenticeship or trades certificate or diploma, ranges between 5.0% and 17.0% in most of the areas. Carling is a high outlier, with approximately 30.0% of its labour force having an apprenticeship or trades certificate or diploma.
- The percentage of the labour force that has a college or other, non-university certificate or diploma, ranges widely across the municipalities and areas, from 16.7% to 33.3%. This is the most common postsecondary level of education in the municipalities and areas.
- A university certificate or diploma below the bachelor level is not a common postsecondary level in the District of Parry Sound. Most of the municipalities and areas covered in this report do not have anyone in the labour force with this level of education, as recorded by the National Household Survey (although as per the note above, some of the data may have been rounded and differ than the actual count in the population).
- The percentage of the labour force with a university certificate, diploma or degree at the bachelor level or above, ranges between 5.6% and 17.7% across the municipalities and areas. This does not include the high outlier of Callander which has 22.8% of its labour force with a university certificate, diploma or degree at the bachelor level or above, or the areas that do not have anyone with this level of education as recorded by the National Household Survey.

## Labour Force Participation, Unemployment, and Education, District of Parry Sound

- o Generally, higher levels of unemployment are associated with lower levels of education, and this is also the case in the District of Parry Sound. For example, those without a high school education have a local unemployment rate of approximately 17.0% while those with a university certificate, diploma or degree at the bachelor level or above, have a rate of approximately 6.0%.
- In between these lower and upper levels of education, people with a high school diploma or equivalent also face high unemployment (15.2%) but this drops off to 9.5% for those with an apprenticeship or trades certificate or diploma, and 9.8% for those with a college or other, nonuniversity certificate or diploma.
- In terms of labour force participation, only about one-third of those without a high school education are in the district's labour force. The participation rate nearly doubles however (to 62.5%) for those with a high school diploma or equivalent.
- The district's labour force participation rate (57.5%) for those with an apprenticeship or trades certificate or diploma, is lower than for those with a high school - and no postsecondary education.

- Close to three-quarters (72.8%) of those with a college or other, non-university certificate or diploma, are in the district's labour force – this is the highest participation rate for all the groups.
- Labour force participation then drops to less than half (48.9%) for those with a university certificate or diploma below the bachelor level, but increases to over two-thirds (65.0%) for those with a university certificate, diploma or degree at the bachelor level or above.

## Labour Force Participation, Unemployment, and Education, District of Parry Sound and Ontario

- At the lower levels of education, i.e., for those with or without a high school education, the labour force participation and unemployment rates do not vary significantly between the province and district. Generally, Ontario has slightly higher participation rates for these groups, and lower unemployment.
- The exception however, is for people with a high school education who are unemployed, where there is a significant difference between the district and province (15.2% vs. 10.9% respectively).
- o For the postsecondary levels however, there are significant differences between the province and district in terms of participation and unemployment rates.
- Ontario has higher participation rates and lower unemployment rates for each level of education, with the exception of the university certificate or diploma below the bachelor level, where there is no unemployment in the District of Parry Sound, as recorded by the National Household Survey.
- Of particular significance, in Ontario, two-thirds of those with an apprenticeship or trades certificate or diploma are in the labour force, versus a little over half of those with the same qualification, in the District of Parry Sound. Additionally, four-fifths of the people in the province who have a university certificate, diploma or degree at the bachelor level or above, are in the labour force, versus two-thirds of the people with the same level of education in the district.

#### Housing

#### **Tenure**

- The 2011 National Household Survey and Census of Population recorded 18,075 dwellings/households in the District of Parry Sound. The majority (84.7%) of these households are homeowners while the remainder (14.8%) are renters. A small percentage (0.5%) is band housing.
- The district's housing tenure differs significantly from Ontario, which has a lower homeownership rate (71.5%) and larger (28.5%) percentage of renters.
- In the district's municipalities and areas housing tenure ranges from approximately 42.0% renters and 58% owners in Parry Sound and Magnetewan Reserve, to 0% renters and 100% owners in Whitestone and Carling, as recorded by the National Household Survey.

In absolute terms, Parry Sound has the majority (1,185 or 44.0%) of the district's renters (2,685).
 Powassan has the next largest number of renters (200), followed by Callander (130) and
 Sundridge (105). In the remaining municipalities and areas, there are 70 renters or less.

#### Housing Affordability, District of Parry Sound

- According to national housing standards, housing is *affordable* when it does not cost more than 30.0% of before-tax household income to rent or own.
- o In the District of Parry Sound, 22.2% of the households spend 30.0% or more of total household income on shelter costs.
- Amongst the district's homeowners, 17.2% are spending 30.0% or more of their income on shelter costs while
- On the rental side, half the district's renters are spending 30.0% or more of their total household income on shelter costs.
- o Compared to Ontario, the District of Parry Sound has fewer households overall, spending above the affordability threshold (22.2% vs. 27.0% respectively).
- o However, whereas the district has fewer owners spending 30.0% or more of their income on shelter costs than the province (17.2% vs. 20.9% respectively), it has more renters spending above the affordability threshold (50.5% vs. 42.3%).

#### Housing Affordability, District of Parry Sound Municipalities and Areas

- o In Parry Sound, over one-third (36.4%) of the households are spending 30.0% or more of their household income on shelter costs which is the highest in the district this includes 22.5% of the homeowners and 55.3% of the renters.
- Whitestone has the smallest percentage (6.7%) of households spending 30.0% or more of income on shelter costs. In absolute terms however, this equates to a relatively small number (25) of households comprised of mainly homeowners.
- The percentage of households spending over the affordability threshold in the remaining municipalities and areas ranges from 8.2% (40 households) in Strong to 26.0% (330 households) in Powassan.

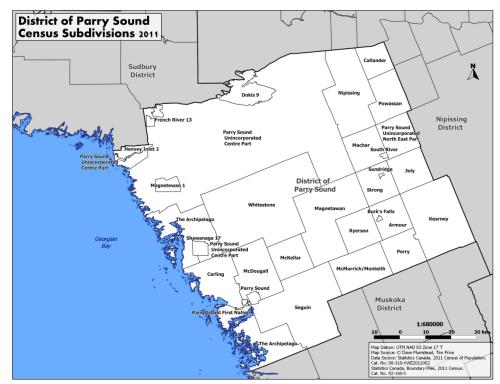
#### 1.0 DISTRICT OF PARRY SOUND



The District of Parry Sound is located in Northeastern Ontario. The district sits on the eastern shore of Georgian Bay and is bordered by Muskoka District to the south, Nipissing District to the North and East, and Sudbury and Manitoulin Districts to the Northwest. The district covers an area of 9,300 square kilometers which accounts for 3.3% of Northeastern Ontario's area. Given the district's population of approximately 42,100 people however, it has a larger share of the Northeast's population (7.5%). The District of Parry Sound's population density of 4.5 people per square kilometre is twice that of Northeastern Ontario (2.0) but is well below that of Ontario (14.1).

As shown by the map below, the District of Parry Sound is comprised of 22 various townships, towns, villages and municipalities. The district also includes six First Nations and two

unincorporated areas (i.e., areas without municipal representation). The district is predominantly rural



with approximately 80% of the population living in rural areas outside the population centres. The remaining 20% live in the district's three population centres of Parry Sound, Powassan, and South River. <sup>2</sup> As mentioned earlier, there is NHS data for 17 of these areas.

#### 2.1 Median Income, the District of Parry Sound

Based on the 2011 National Household Survey, there are 34,425 people ages 15 years and older living in the District of Parry Sound, who have some source of income (approximately 96.3 % of the population ages 15 years +). The median income for these individuals is \$27,124 while the average income is \$35,024. In contrast, the provincial median income is higher at \$30,526 while the average income is \$42,264. The large difference between the median and average income at both the provincial and district level indicates that the income distribution is strongly skewed to the right, i.e., there is a relatively small number of people with relatively large incomes.

#### 2.1.1 Median Income, Municipalities and Areas

Table 1 below shows the median income for the District of Parry Sound's municipalities and areas for which there is data. The data is presented in descending order, starting with the municipality that has the highest median income.

Table 1. Median Income, 2010			
Callander	\$40,715		
Nipissing	\$35,305		
Carling	\$33,150		
McDougall	\$32,281		
Strong	\$30,326		
Powassan	\$30,317		
Machar	\$27,505		
Whitestone	\$25,829		
Parry Sound	\$24,839		
Sundridge	\$22,118		
Magnetawan	\$20,345		
Parry Sound, Centre	\$19,822		
Parry Island FN	\$19,627		

Median incomes range from just below \$20,000 in unincorporated Parry Sound Centre and Parry Island First Nation, to just above \$40,000 in Callander. Approximately half these municipalities and areas are at the provincial median income level or higher, while the other half are below it.

#### 2.1.2 Median Income and Sex

There is a significant difference between the sexes of the survey respondents in terms of their income. The median income of male respondents in the District of Parry Sound is \$33,643 which is close to 50% higher than that of females (\$22,647). This income disparity is also present at the provincial level whereby the median income of males (\$36,971) is 45.0% higher than females (\$25,412).

Income disparity between the sexes is also present in the

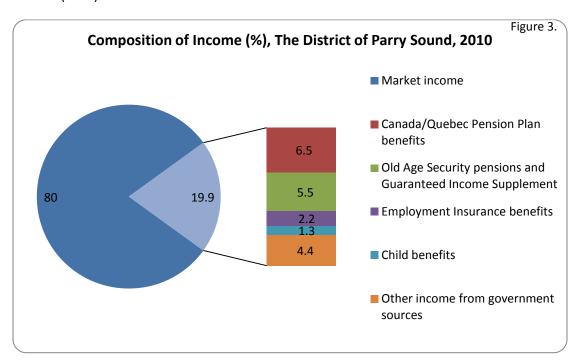
municipalities and areas shown in Table 1, although it varies by area. The difference in median income between males and females is the smallest in McDougall (9.4%), Parry Sound (18.0%) and Magnetawan (22.8%), and the largest in Nipissing (64.0%), Whitestone (66.7%) and Machar (68.0%). In the remaining municipalities and areas, male median incomes are between 42.5% and 57.8% higher than females.

#### 2.2 Composition of Income, District of Parry Sound

Figure 3 on the following page shows the various sources of income for people ages 15 years and older in the District of Parry Sound. It can be noted from the chart that the majority (80%) of the income in the district is market income while the remaining 20.0% is from government transfer payments.

In terms of market income, employment income accounts for nearly two-thirds (61.3%) of the district's total income, or 76.6% of market income. This includes wages and salaries (56.9%) and self-employment

income (4.4%).



The remaining 18.7% of the market income is comprised of retirement pensions, superannuation and annuities (13.1%), investment income (3.7%) and other money income (1.9%) which includes severance pay, alimony, child support, bursaries, study grants, etc.

In terms of government transfer payments, the CPP/QPP, OAS and GIS account for 12.0% of the income in the District of Parry Sound. These income sources also represent the majority (60.0%) of the district's government transfers. Income from employment insurance and child benefits represent a relatively small amount of the income in the district at 2.2% and 1.3% respectively (or 17.5% of government transfer payments). The remaining (4.4%) income in the District of Parry Sound is from other government sources which include social assistance, provincial income supplements for seniors, training programs, veterans' pensions/allowances, workers compensation, and various tax credits and refunds.

#### 2.2.1 Composition of Income, District of Parry Sound and Ontario

The table below shows the composition of income for the population ages 15 years and older in the District of Parry Sound (DPS) and Ontario:

Table 2. Income Source (%), 2010		
	DPS	Ontario
Market income	80.0	87.7
Government transfer payments	20.0	12.3
Canada/Quebec Pension Plan benefits (CPP, QPP)	6.5	3.4
Old Age Security pensions and Guaranteed Income Supplement	5.5	2.8
Employment Insurance (EI) benefits	2.2	1.4
Child benefits	1.3	1.4
Other income from government sources	4.4	3.3

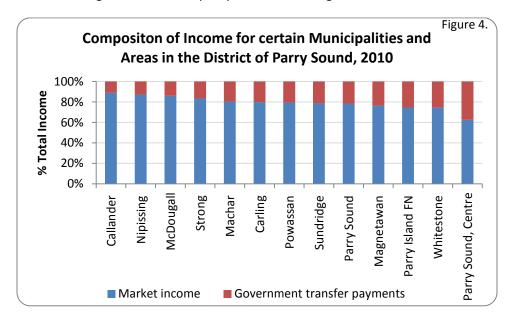
It can be noted that the District of Parry Sound has significantly less market income and more government transfer payments than Ontario. The province derives an additional 7.7% of its income from market sources. On the flip side, provincial income from government transfer payments is less than the district by the same amount (7.7% of total income).

In terms of market income, Ontario derives a larger share of its total income from employment – which as noted earlier includes wages and salaries, and self-employment – than the District of Parry Sound (74.8% vs. 61.3% respectively). The district however, has nearly twice the income from retirement pensions, superannuation and annuities (13.1% vs. 7.0%). Meanwhile income from investments is comparable between the province and district (4.2% vs. 3.7%) as is other money income (1.7% vs. 1.9%).

Returning to Table 2, it can be noted that in terms of government transfer payments, the income in the District of Parry Sound that comes from the CPP, OAS and GIS, is almost twice that of Ontario. This reflects the district's relatively large share of senior citizens as described in the Parry Sound District Demographic Profile (February 2013).<sup>3</sup> In contrast to the province, there is also significantly more income in the district that comes from employment insurance and other government sources. The income from child benefits however is the same.

#### 2.2.2 Composition of Income, District of Parry Sound Municipalities and Areas

Figure 4 below shows the composition of income by *market income* and *government transfer payments* for individuals 15 years and older, living in the District of Parry Sound's municipalities and areas for which there is data (and which were presented earlier in Table 1). The data is presented in descending order, starting with the municipality that has the largest share of market income:



As noted by the chart, people in Callander have the largest share (89.0%) of market income and the smallest share (11.0%) of government transfer payments while the unincorporated area of Parry Sound Centre has the smallest share (62.5%) of market income and the largest share (37.4%) of government transfer payments. These two areas aside, the share of market income in the remaining municipalities

and areas ranges between 74.4% in Whitestone and 87.0% in Nipissing (and subsequently the share of government transfer payments ranges between 25.7% and 12.8% in these areas).

A further breakdown of the composition of income for these municipalities and areas can be found in Appendix B (p. 66). Generally in the areas that have a larger percentage of market income, more of this income is derived from employment, although there are exceptions where investment income is relatively high (for example, in McDougall and Carling). Similarly, in the areas that have a larger percentage of government transfer payments, more of this income is derived from the Canada Pension Plan (CPP), Old Age Security and the Guaranteed Income Supplement (GIS). Again, there are exceptions, such as with Parry Island First Nation where more of the government income is derived from child benefits and other government income sources.

Statistical outliers can also be noted in the data in Appendix B. For example, the relatively large percentage of income from self-employment in Callander and Machar, the large investment income in Carling, or the large percentage of Old Age Security pensions and GIS in Parry Sound Centre.

#### 2.3 Prevalence of Low Income

For the purposes of the National Household Survey (NHS), Statistics Canada defined low income individuals, families and households according to various low income measures. The measure used in the NHS standard products – and this report – is the Low-Income Measure (LIM) After Tax. The LIM represents half the median, after-tax income of households, adjusted for household size.

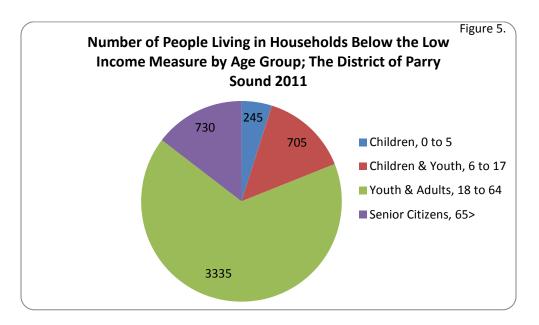
Based on the NHS results, 12.4% of the District of Parry Sound's population, or 5,010 people, live in households with income below the after-tax Low Income Measure (LIM). This is lower than Ontario, where 13.9% of the population lives in low income households as measured by the LIM.

#### 2.3.1 Prevalence of Low Income by Broad Age Groups

The chart on the following page shows the number of people living below the Low Income Measure in the District of Parry Sound, by broad age groups.

Approximately two-thirds of the people living in households below the LIM are between the ages of 18 and 64 years. This represents 13.7% of the household population in this age group. A further 14.0% are a mix of children and youth ages six to 17 years, giving a prevalence of low income for this age group of 14.5%.

Senior citizens represent another 14.5% of those living in households under the LIM which represents 7.9% of the seniors' household population. Children under the age of six account for the remaining 5.0% of those living under the LIM and this represents 12.7% of the children in the District of Parry Sound, under the age of six.



## 2.3.1.1 Share and Prevalence of Low Income by Broad Age Groups-Comparison with Ontario The table below shows the percentage of people living in households that are below the after-tax Low Income Measure (LIM) for the District of Parry Sound (DPS) compared to Ontario:

Table 3. Share of Low Income				
Age Group	DPS	ON		
0 to 5	4.9%	8.9%		
6 to 17	14.1%	17.7%		
18 to 64	66.5%	65.1%		
65>	14.6%	8.3%		
Total	100.0%	100.0%		

In the District of Parry Sound, senior citizens represent a significantly larger share of those living below the LIM than in Ontario. Conversely, the district has a smaller share of children and youth under the age of 18 years, that live in households that are below the LIM. This reflects the difference in population structure whereby the district has proportionately more senior citizens and fewer children and youth than the province (Plumstead, 2013).

In terms of the prevalence of low income within the age groups however, the District of Parry Sound has a lower percentage in each of the age groups as noted in Table 4 below:

Table 4. Prevalence of Low Income			
Age Group	DPS	ON	
0 to 5	12.7%	18.4%	
6 to 17	14.5%	16.8%	
18 to 64	13.7%	13.9%	
65>	7.9%	8.3%	
Low income	12.4%	13.9%	

Having said that, the prevalence of low income amongst youth and adults (18 to 64 years) and senior citizens (65> years) in the District of Parry Sound is similar to that in Ontario. However, the district has significantly fewer children under the age of six, who are living in low income households, and also fewer children and youth ages 6 to 17 years.

#### 2.3.2 Prevalence of Low Income by Sex

In the District of Parry Sound, 54.1% of those living below the after-tax Low Income Measure (LIM) are females while the remaining 45.9% are males. Given that the district's general population is comprised equally of males and females, it appears that females are over-represented in low income households. However, the share of males and females living in low income households in the district is comparable to the province (53.6% females, 46.4% males).

In terms of the prevalence of low income within the sexes, 13.5% of the district's females are living below the LIM as are 11.3% of the males. This is lower than Ontario for both sexes (14.5% and 13.2% for females and males respectively).

#### 2.3.3 Prevalence of low Income by Age Group and Sex

The table below shows the prevalence of low income by sex and age group in the District of Parry Sound and the relationship between the two.

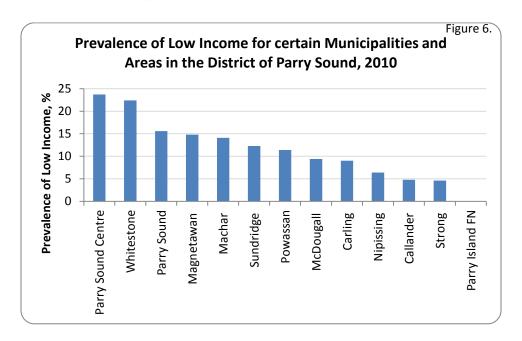
Table 5. Prevalence of Low Income (%) in DPS, 2011					
Sex	Age				
M/F	0-5	6-17	18-64	65>	Total
Male	15.6	13.0	12.4	6.5	11.3
Female	9.7	16.7	15.0	9.2	13.5
Total	12.7	14.5	13.7	7.9	12.4

It's interesting to note that while the prevalence of low income is greater amongst females than males in the district, the opposite holds true for children under five years. The prevalence of low income amongst male children ages 0 to five is significantly higher than for females.

The relatively high prevalence of low income for specific sub-groups of sex and age can also be noted. For example, the prevalence of low income for males under the age of six (15.6%) and females between the ages of six and 64 (16.7% and 15.0%), is significantly higher than the district's prevalence of low income for the general population (12.4%).

#### 2.3.4 Prevalence of Low Income, District of Parry Sound Municipalities and Areas

Figure 6 on the following page shows the prevalence of low income – as measured by the percentage of the population living in households that are below the after tax Low Income Measure – in the district's municipalities and areas for which there is data (and which were presented earlier in Table 1). The data is presented in descending order, starting with the municipality that has the largest percentage of people living in low income households.



The prevalence of low income varies across the municipalities and areas, ranging from just under 5.0% of the population in Strong and Callander, to well over 20.0% of the population in the unincorporated area of Parry Sound Centre. Generally, with some exceptions, the above corresponds to the median income and income composition data for these areas described earlier, i.e., the prevalence of low income is lower in the municipalities and areas that have higher median incomes and a greater share of market income over government transfers —and vice versa. Parry Island First Nation is one of the exceptions, as there are no people living below the low income line as recorded by the National Household Survey, and yet, the Reserve has the lowest median income in this group.

<u>Note</u>: the prevalence of low income for the above areas is not shown by age groups because many of the cell counts for the subgroups are small, and may have been significantly distorted by the random rounding process.

#### 2.4 Median Income of Family Households, the District of Parry Sound

While the sections above have described individual income for those 15 years and older, these remaining sections now take a look at family and household income.

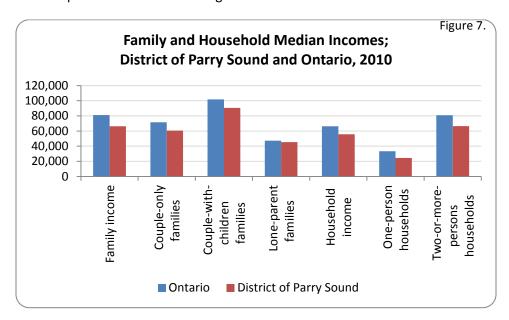
The table below shows the median income for the common family and household types in the District of Parry Sound:<sup>4</sup>

Table 6. Family/Household Median Income			
	\$		
Family	66,236		
Couples without children	60,683		
Couples with children	90,610		
Lone-parents	45,457		
Household	55,761		
Two-or-more persons household	66,541		
One-person (single) household	24,530		

As noted from the table, the district's median family income is approximately \$66,000. Families comprised of couples without children account for approximately 53.0% of the families in the District of Parry Sound and have a median income that is a little lower than that for all families. On the other hand, couples with children – approximately 35.0% of the district's family population -have a median income that is over one-third higher than the median family income. Lone-parents account for the remaining 10.5% of the district's families and have a median income that is approximately two-thirds of the median family income, and half that of couple families with children.

Switching over to the household population (the families described above are a subuniverse of households-see endnote 4), the district's median household income is \$55,761. Single households account for a little over one-quarter (26.0%) of the district's household population and have a median income of \$24,530. This is the lowest income out of the common family and household types. Additionally, given that this income is just \$5,000 above the low income threshold for households with one person (see table of LIM thresholds in Appendix D), the prevalence of low income for single households in the District of Parry Sound would be relatively high.

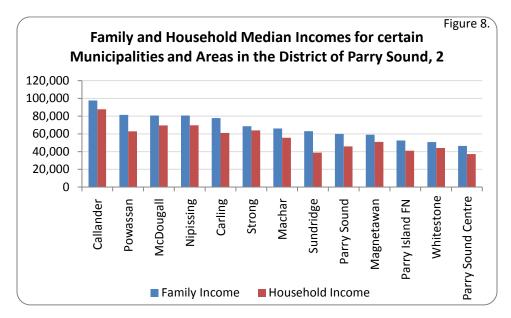
# 2.4.1 Median Income of Family and Households, District of Parry Sound and Ontario In comparing the district's median incomes, above, with Ontario, it can be noted from the chart below that the provincial incomes are higher across the board:



Ontario's median family income is approximately 22.0% (\$14,750) higher than the District of Parry Sound while household income is 19.0% higher (\$10,600). In relative terms, the largest difference in income is between single (one-person) households, where the provincial median income is 35.5% higher than the district (or approximately \$8,700). The smallest difference is between lone-parent families, where the provincial median is just 4.0% (\$1,780) higher than the district. Ontario's median income across the remaining family and household types is between 12.0% and 22.0% higher than the District of Parry Sound (or between \$11,000 and \$14,500).

#### 2.4.2 Median Income of Family and Households, District of Parry Sound Municipalities and Areas

The chart below shows the median income for families and households in the District of Parry Sound's municipalities and areas, for which there is data. The data is presented in descending order, starting with the municipality that has the highest median income for families and households.



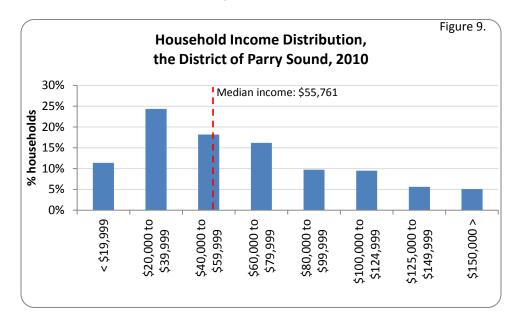
Median family income ranges from approximately \$46,000 in the unincorporated area of Parry Sound Centre to more than double (\$97,000) that in Callander. Although median household income generally follows the same order as family income for the municipalities and areas, it can be noted that some municipalities have higher family incomes but lower household incomes, than the next municipality in the ranking (for example, Powassan, Sundridge, Parry Sound).

For further reference, the table in Appendix C (p. 67) shows the median income for the common family and household types, for the municipalities and areas above (the municipalities and areas are presented in the same order as the chart above). Generally, similar patterns in the variation of income between the municipalities and areas can be noted, for the various types of families and households. However, a few observations stand out. For example, the median income for lone-parents in Callander (\$90,000) is clearly an outlier. The income is twice or more the income of lone-parents in the district's other municipalities and areas, and it is also higher than the median income for couple-families with children in the other areas (except those in Callander). Also, the median income for single households in some of the municipalities and areas is relatively low. In Carling, Magnetawan and Parry Island First Nation, half the single households are living close to – or below – the low income measure (\$19,460 –see table in Appendix D, p. 68).

#### 2.5 Household Income Distribution

While the previous sections have described income in terms of the median for individuals, families and households, this section looks at the distribution of income for households in the District of Parry Sound and some of its municipalities and areas.

Figure 9 below shows the distribution of household income in the District of Parry Sound. Income is shown in increments of \$20,000 up to an income level of \$100,000, and then in increments of \$25,000.



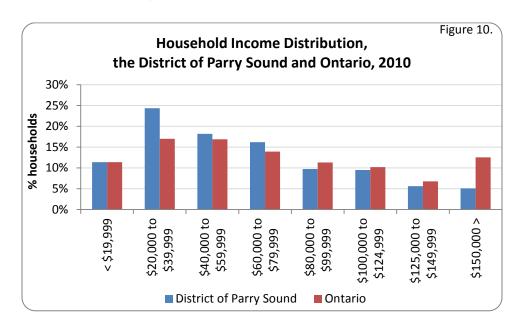
Earlier in the report it was mentioned that the district's income distribution is skewed to the right, and the above chart shows this graphically. Relative to the median, half the household incomes extend farther to the right into the higher incomes, resulting in an uneven income distribution (it can be noted that skewed distributions for income data are not uncommon).

A little over one-third (35.7%) of the district's households are at a lower income level, with income under \$40,000. Within this group, approximately one-quarter of the household income is between \$20,000 and \$40,000 while the other 11.0% is under \$20,000. Moving into the mid-income levels, approximately 18.0 % of the households in the District of Parry Sound have incomes between \$40,000 and \$60,000, while another 16.0% have household incomes between \$60,000 and \$80,000.

The remaining 30.0% of the district's households are in the upper-income levels with income over \$80,000. Approximately 10.0% of the households have income between \$80,000 and \$100,000 with another 10.0% between \$100,000 and \$125,000. The remaining 10% of the district's households in this group have an income over \$125,000.

#### 2.5.1 Household Income Distribution, the District of Parry Sound and Ontario

The chart on the following page compares the District of Parry Sound's household income distribution with that of Ontario:

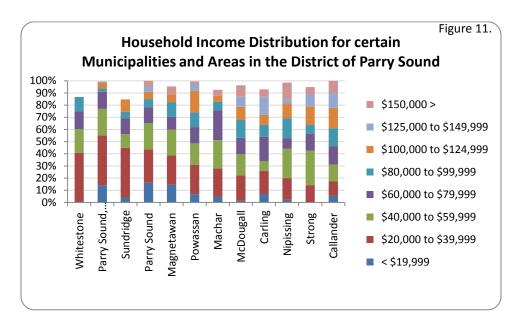


The district has the same pattern of household income distribution as the province. However, it can be noted that the district has more households in the lower income groups and fewer households in the higher income groups, with the cross-over occurring at the \$80,000 income level. For example, 70.0% of the households in the District of Parry Sound have incomes under \$80,000 compared to 59.0% of the households in Ontario. This leaves 30.0% of the district's households with incomes of \$80,000 or more, compared with 41.0% of the province's households.

The biggest difference between the district and province is in the \$20,000 to \$40,000 income group (where the district has 1.4 times the per-capita households) and the \$150,000> group (where the province has twice the per-capita households). The percentage of households with low income under \$20,000 is the same in the district and province, while the percentage of households in the remaining income groups in each of the two areas is within 2.2% of each other.

### 2.5.2 Household Income Distribution, District of Parry Sound Municipalities and Areas

Figure 11 on the following page shows the income distribution for the same municipalities and areas presented in earlier sections of the report and for which there is data (<u>note</u>: household income data for Parry Island First Nation has been suppressed so it is not included). In order to look for patterns in the data, the data has been organized in descending order, starting with the area that has the largest percentage of households in the \$20,000 to \$39,999 income group (which is the largest income group in most of the areas). Although this is a busy chart as it shows eight income groups for 12 different areas, it gives a general picture of the household income distribution across these areas (the table in Appendix E, p. 69, provides the percentage of households in each income group and area). It should also be noted that the household population for some of the areas in the chart falls well short of adding up to 100%. This is due to random rounding of the data which has a larger effect on smaller counts. This is particularly evident for Whitestone, Sundridge, Machar, and Carling that have smaller household populations. Thus the data for these areas should be interpreted accordingly.



A general pattern in the data can be noted. The municipalities and areas on the left side of the chart tend to have a higher percentage of households in the lower income groups under \$40,000. Moving through the chart from left to right, the percentage of households in these lower income groups decrease as the percentage of households in the middle to upper income groups increase.

The greatest variation in household income amongst the municipalities and areas is in the lower income groups. The percentage of households with incomes under \$40,000 ranges from 14.0% in Strong to 55.0% in the unincorporated area of Parry Sound Centre. Whitestone, Parry Sound and Sundridge also have a relatively large percentage of households in this group (between 41.0% and 45.0%) while in addition to Strong, Callander and Nipissing also have relatively few (20.0% or less). In the remaining municipalities in the chart, between 20.0% and 39.0% of the respective households have income under \$40,000. It can be noted that Whitestone and Strong do not have any households with income below \$20,000, as recorded by the National Household Survey. However, these areas have a smaller household population and the data may have been significantly affected by random rounding. Thus, the survey income data for these areas should be interpreted cautiously as it may differ from the actual income in the household population.

Moving into the mid-income levels, the percentage of households with incomes between \$40,000 and \$60,000 ranges from 8.0% in Carling to 28.3% in Strong. These two areas aside, the range narrows to between 11.2% and 24.3% in the remaining municipalities and areas. A similar variation is seen at the next income level, \$60,000 to \$80,000. Nipissing and Magnetawan have the lowest (8.6% and 10.6%) percentage of households in this income group while Carling and Machar have the highest (20.0% and 24.4% respectively). These areas aside, the range narrows to between 13.0% and 15.2%.

The percentage of households in the upper income levels over \$80,000 ranges from 8.5% in Parry Sound Centre to over half (54.0%) the households in Callander. It can be noted from the chart that some of the municipalities and areas do not have any households in certain income groups above \$80,000, as

### 2.0 INCOME, 2010

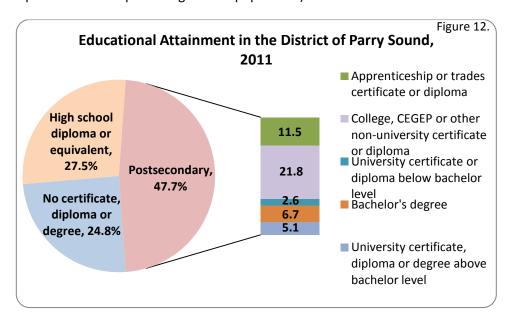
recorded by the National Household Survey. These areas include Whitestone, Parry Sound Centre, Sundridge, Magnetawan, and Machar. However, the survey income data for these areas may have been affected by random rounding and differ significantly from the actual income in the population, so should be interpreted with caution.

It can be noted from the chart that in terms of general income distribution, Callander presents a good example of household income that is more evenly distributed. The percentage of households in each income group is much more consistent, and if the data were put into a chart similar to Figure 9, it would show more of an even (normal) income distribution.

#### 3.1 Educational Attainment, the District of Parry Sound

The 2011 National Household Survey asked respondents (ages 15 years and over) questions about their educational qualifications and the certificates, diplomas and degrees they may have obtained. The level of educational attainment was then derived from this data, based on the respondent's most advanced certificates, diplomas or degrees, and a general hierarchy of credentials that is tied to 'in class' duration, obtained through high school, trades, college, and university.

Figure 12 below shows the level of education for the District of Parry Sound's population ages 15 years and older (<u>note</u>: the category "university certificate or diploma below bachelor level" should be interpreted with caution as it may have been over-reported in the NHS. This category however, represents a small percentage of the population).<sup>5</sup>



Close to half (47.7%) the population in the district has a postsecondary education while another quarter of the population does not have any certificate, diploma or degree (i.e. less than high school). The remaining 27.5% has a high school diploma or equivalent (such as General Educational Development or Adult Basic Education).

Within the postsecondary group, 45.7% - or 21.8% of the district's total population ages 15 years and older – has a college or other, non-university certificate or diploma. A further 24.0% of this group – or 11.5% of the total population - has an apprenticeship or trades certificate or diploma. A small percentage (5.5%) of those with a postsecondary education – or 2.6% of the district's total population – has a university certificate or diploma that is below the bachelor's level.

Those with a university bachelor's degree or higher represent one-quarter of the district's population that has a postsecondary education, or 11.8% of the district's total population ages 15 years and older.

#### 3.1.1 Educational Attainment, the District of Parry Sound and Ontario

The table below shows the district's education levels from above, alongside those of Ontario.

Table 7. Educational Attainment (%) 2011		
	DPS	ON
No certificate, diploma or degree	24.8	18.7
High school diploma or equivalent	27.5	26.8
Postsecondary certificate, diploma or degree	47.7	54.6
Apprenticeship or trades certificate or diploma	11.5	7.4
College, CEGEP or other non-university certificate or diploma	21.8	19.8
University certificate or diploma below bachelor level	2.6	4.1
Bachelor's degree	6.7	14.5
University certificate, diploma or degree above bachelor level	5.1	8.9

There is a significant difference between the two in terms of low education and postsecondary education. In the District of Parry Sound, 6.0% more of the population (ages 15 years and older) does not have any certificates, diplomas or degrees compared with the province. On the postsecondary front, the district has 7.0% fewer people with a postsecondary education.

The table also shows significant differences within the postsecondary group. For example, the District of Parry Sound has 4.1% more of the population that has an apprenticeship or trades certificate or diploma, than the province. On the other hand, it has 11.7% fewer people with a university bachelor's degree or higher.

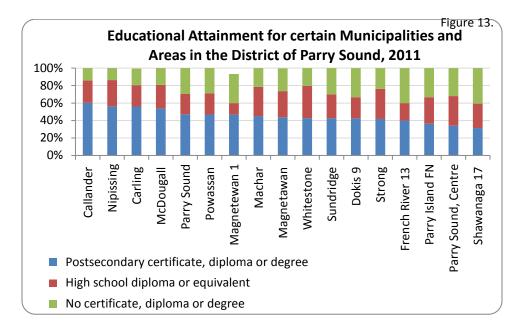
Given the strong relationship between education and income, Table 7 goes a long way in explaining the difference in income between the district and province, described earlier.

#### 3.1.2 Educational Attainment, District of Parry Sound Municipalities and Areas

Figure 13 on the following page shows the three main categories of educational attainment for the population ages 15 years and older, in the District of Parry Sound's municipalities and areas for which there is NHS data. The data has been arranged in descending order, starting with the municipality that has the largest population with a postsecondary education (<a href="note">note</a>: the education data is expanded to include the additional four First Nation Reserves. The Reserves were not included in the previous income section because the data was suppressed to meet confidentiality standards. Having said that, the Reserve data should be interpreted with caution because the Reserve populations are relatively small to begin with, and become even smaller when they are broken down into subgroups such as those for education. Thus, the data is more prone to distortion from the random rounding process, and the survey counts for educational attainment may differ significantly from those found in the actual Reserve populations).

The level of education varies widely across the areas. For example, the percentage of the population 15 years and older with a postsecondary education, ranges from 31.3% on the Shawanaga Reserve to nearly twice (60.4%) that, in Callander. Meanwhile, those with a high school diploma or equivalent ranges from 13.3% of the population on the Magnetewan Reserve to 40.0% in Whitestone. Nipissing has

the smallest percentage (13.6%) of the population without a certificate, diploma or degree while the Shawanaga Reserve has the largest (40.6%).



For further reference and planning purposes, the table in Appendix F (p. 70) shows the levels of postsecondary education by percentage population, for the municipalities and areas above. Although the data is presented in the same order as the chart above (i.e., descending order based on postsecondary education), clear patterns or relationships in the data are not readily evident. However, it is still interesting to look at the range of postsecondary education levels across the municipalities and areas, and also any outliers or anomalies. For example, the Shawanaga 17 Reserve stands out as an outlier with a large percentage of its postsecondary population having a college diploma or certificate (Note: in absolute terms however, this represents a small number of households and again, the data should be interpreted with caution as it may have been significantly distorted by random rounding). Sundridge meanwhile is somewhat of an anomaly, having the largest percentage of population in the district with a university education (bachelor's or higher) but also a relatively large population without a postsecondary education.

#### 3.2 Educational Attainment and Sex, District of Parry Sound 2011

The table below shows the level of educational attainment in the District of Parry Sound, by the percentage of males and females ages 15 years and over.

Table 8. Education and Sex, DPS 2011			
	Male	Female	Total
No certificate, diploma or degree	12.8	12.0	24.8
High school diploma or equivalent	13.7	13.8	27.5
Postsecondary certificate, diploma or degree	23.4	24.3	47.7
Percentage of population 15 yrs. +	49.9	50.1	100.0

As mentioned earlier, approximately one quarter of the district's population ages 15 years and over does not have a high school education (i.e., no certificate, diploma or degree) and males account for a slightly larger percentage (1.0%) of this group than females. Meanwhile, the percentage of males and females is the same for another 27.5% of the population that has a high school diploma or equivalent. For the remaining 47.7% of the district's population that has a postsecondary education, the share of females is slightly larger (1.0%) than for males. Generally, the distribution of the sexes across educational attainment follows that of population, where males and females comprise equal shares.

Table 9 below looks at the relationship between educational attainment and sex in the District of Parry Sound by showing the percentage of males and females within each education group.

Table 9. Educational Attainment and Sex, DPS			
	Male	Female	Total
No certificate, diploma or degree	51.7	48.3	100.0
High school diploma or equivalent	49.8	50.2	100.0
Postsecondary certificate, diploma or degree	49.1	50.9	100.0

A larger share of males than females (3.4% more) do not have a certificate, diploma or degree, while a larger share of females (1.8% more) has a postsecondary education. The share of males and females with a high school diploma or equivalent is approximately the same. So, although the difference between the number of males and females in each group is small, more females than males in the District of Parry Sound have attained a higher level of education. This becomes more evident when breaking down postsecondary education further by sex, as in the next subsection:

#### 3.2.1 Postsecondary Education and Sex, District of Parry Sound

The table below now looks at the relationship between the various levels of postsecondary education and the sexes, by showing the percentage of males and females within each postsecondary group.

Table 10. Postsecondary Education and Sex, DPS 2011			
	Male	Female	Total
Apprenticeship or trades certificate or diploma	73.1	26.8	99.9
College, CEGEP or other non-university certificate or diploma	40.6	59.4	100.0
University certificate or diploma below bachelor level	51.6	48.4	100.0
Bachelor's degree	38.0	62.0	100.0
University certificate, diploma or degree above bachelor level	44.5	55.5	100.0

There is a strong relationship between postsecondary levels of education and sex in the District of Parry Sound. The largest difference between the sexes is at the university level, whereby approximately two thirds of the people who have a bachelor's degree in the district, are female. Over half (55.5%) of those with a university certificate, diploma or degree above bachelor level are also female, versus 45.5% male. There are also significantly more females (59.4%) in the District of Parry Sound who have a college certificate or diploma, than males (40.6%).

Males on the other hand, make up the majority (73.1%) of those with an apprenticeship or trades certificate or diploma. There are also more males than females, who have a university certificate or diploma that is below the bachelor level.

The strong relationship between postsecondary education and sex described above, is a significant finding. Particularly, there are fewer males and more females than expected in the district, that have a college or other, non-university certificate or diploma, or a bachelor's degree or higher. In absolute terms, this effect is large as it translates into approximately 2,200 more females than males in the district, with this higher level of education. Additionally, while male participation in apprenticeship and trades programs is more common, there are still fewer females than expected, with an apprenticeship or trades certificate or diploma.

#### 3.2.2 Education and Sex, the District of Parry Sound and Ontario

Table 11 below compares the percentages of males and females within each education group, for the District of Parry Sound (DPS) and Ontario (ON).

Table 11. Educational Attainment and Sex, DPS 2011			
	Male	Female	Total
DPS. No certificate, diploma or degree	51.7	48.3	100.0
ON. No certificate, diploma or degree	49.0	51.0	100.0
DPS. High school diploma or equivalent	49.8	50.2	100.0
ON. High school diploma or equivalent	47.7	52.3	100.0
DPS. Postsecondary certificate, diploma or degree	49.1	50.9	100.0
ON. Postsecondary certificate, diploma or degree	48.5	51.5	100.0

The table reveals that the percentage of males and females attaining the respective education levels are similar between the district and province. Having said that, there are subtle differences which may be of importance. For example, more males than females are without a high school education in the district, versus more females than males in the province (the spread is also wider in the district). This could be significant, given the relative standing of females to males in educational attainment, as described earlier for the district.

The table below turns to comparing levels of postsecondary education by sex, between the District of Parry Sound and Ontario.

Table 12. Postsecondary Education and Sex, DPS 2011				
	District of Pari	ry Sound	Onta	ario
	Male	Female	Male	Female
Apprenticeship or trades certificate or diploma	73.1	26.8	67.5	32.5
College, CEGEP or other non-university certificate or diploma	40.6	59.4	43.2	56.8
University certificate or diploma below bachelor level	51.6	48.4	45.3	54.7
Bachelor's degree	38.0	62.0	45.7	54.3
University certificate, diploma or degree above bachelor level	44.5	55.5	50.4	49.6

There are proportionately more females in the province than in the district, with an apprenticeship or trades certificate or diploma, and more males that have a college or other, non-university certificate or diploma, or a bachelor's degree. Additionally, whereas close to the same numbers of males and females in the province have university qualifications above the bachelor level, there are significantly more females than males in the district, with this postsecondary qualification.

## 3.2.3 Educational Attainment and Sex, District of Parry Sound Municipalities and Areas

For reference and planning purposes, Appendix G (p. 71) includes three charts showing educational attainment by sex, for the district's municipalities and areas (<u>note</u>: Magnetewan 1 has not been included because the data is too distorted from random rounding. Also, French River 13 is not included in one of the charts for the same reason).

The percentage of males and females with less than a high school education varies widely throughout the municipalities and areas, ranging from 38.9% males and 61.1% females in Magnetawan, to 67.9% males and 30.2% females in Strong. Parry Sound and the French River 13 Reserve have close to the same number of males and females without any certificates, diplomas or degrees.

In unincorporated Parry Sound Centre and the Parry Island First Nation, males comprise 40.0% of those with a high school diploma or equivalent, while females comprise the other 60.0%. On the other end of the range, females comprise less than 40.0% of this group in McDougall, Nipissing, and the Shawanaga 17 Reserve, while males are above 60.0% in these areas. Powassan and Parry Sound have close to the same number of males and females with a high school diploma or equivalent.

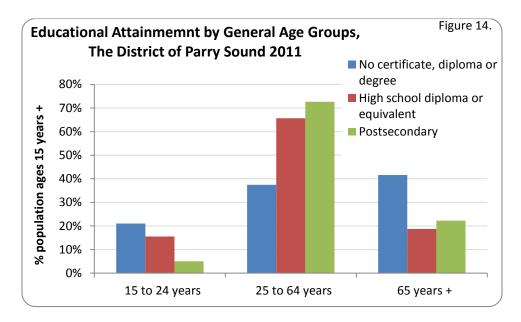
The percentage of males and females with a postsecondary education ranges from 30.8% males and 69.2% females in Sundridge, to 60.4% males and 39.6% females in unincorporated Parry Sound Centre. More of the municipalities and areas have close to the same number of males and females with a postsecondary education, and these include Callander, Machar, and the Shawanaga, French River, and Dokis Reserves.

# 3.3 Educational Attainment and General Age Groups, District of Parry Sound 2011

Figure 14 on the following page shows the level of educational attainment in the District of Parry Sound, by the general age groups. As mentioned earlier, close to half the district's population 15 years of age and over, (47.7% or 17,060 people) has a postsecondary education. The majority (72.2%) of this postsecondary population is in the core working group, between the ages of 25 and 64 years. Another 22.3% of those with a postsecondary education are senior citizens 65 years and older, while the remaining 5.0% are youth between the ages of 15 and 24 years.

Also from a previous section, a further 27.5% of the district's population (or 9,840 people) has a high school diploma or equivalent. Those in the core working group also account for the majority (65.7%) of

those with this level of education, followed by seniors 65 years and over (18.8%) and youth between the ages of 15 and 24 years (15.5%).



Those with less than a high school education (i.e., no certificate, diploma or degree) comprise the remaining 24.7% of the district's population, 15 years of age and over (or 8,850 people). Senior citizens 65 years and over, account for 41.6% of those without a high school education, followed by core workers ages 25 to 64 (37.5%), and youth between the ages of 15 and 24 (21.0%).

Table 13 below now looks at the relationship between educational attainment and age in the District of Parry Sound, by showing the percentage of people within each age group by their level of education.

Table 13. Educational Attainment			
and Age Groups, 2011	15 to 24	25 to 64	65 +
No certificate, diploma or degree	43.8%	14.9%	39.5%
High school diploma or equivalent	36.0%	29.1%	19.8%
Postsecondary	20.3%	55.9%	40.8%
Total	100.1%	100.0%	100.1%

Not surprisingly, the older age groups are associated with higher levels of educational attainment, as measured by the completion of postsecondary education. Some youth in the 15 to 24 age group would not yet have completed high school, or postsecondary education. Having said that, the fact that approximately 44.0% of the district's youth do not have a certificate, diploma, or degree seems high. For example, based on census and NHS data, the district's youth population (ages 15 to 24) is approximately 4,300. On the assumption that those ages 15 to 17 have not yet completed high school, this equates to approximately 1,300 -or 30.0% of this group - that would not have a certificate, diploma or degree.

With regard to the district's core working group between the ages of 25 and 64, the postsecondary rate of 60.0% appears on the low side. By many accounts, more of the workforce will need education and training that goes beyond a high school diploma, to meet the job demands of the future. By some accounts, approximately 77.0% of Ontario's workforce will need some sort of postsecondary education to meet future job requirements (Miner, 2010). Held to this benchmark, the district's postsecondary rate for the core working group is considerably low.

#### 3.3.1 Postsecondary Education and Age Groups, District of Parry Sound

Table 14 below looks at the relationship between postsecondary education and age groups, by showing the percentage of people within each age group which has attained the respective levels of postsecondary education.

Table 14. Postsecondary Education and Age, DPS 2011			
	15 to 24	25 to 64	65 +
Apprenticeship or trades certificate or diploma	10.5	21.8	35.0
College, CEGEP or other non-university certificate or diploma	54.7	49.5	31.4
University certificate or diploma below bachelor level	9.9	4.3	8.4
University certificate, diploma or degree at bachelor level or above	25.0	24.4	25.1
Total	100.1	100.0	99.9

There appears to be a moderate relationship between postsecondary education and age in the District of Parry Sound. Proportionately, more seniors 65 years and over have an apprenticeship or trades certificate or diploma, and fewer have a college, or other certificate or diploma, compared to the other-younger- age groups. Additionally, the number of people with an apprenticeship or trades certificate or diploma appears to increase with age, with over one-third of the district's senior citizens having an apprenticeship or trades certificate or diploma. By many accounts, Canada is facing a shortage of skilled trades and labour as the ageing population leaves the workforce, and this can be seen playing out at the local level as well. A university education at the bachelor level or higher, is seen equally important across the age groups as they have the same percentage of people with this level of education.

## 3.3.2 Educational Attainment and Age Groups, the District of Parry Sound and Ontario

The table below compares the percentage of people in each age group that have attained the respective levels of education, for the District of Parry Sound (DPS) and Ontario (ON).

Table 15. Educational Attainment and			
Age Groups, DPS and ON 2011	15 to 24	25 to 64	65 +
DPS. No certificate, diploma or degree	43.8	14.9	39.5
ON. No certificate, diploma or degree	34.5	11.0	34.1
DPS. High school diploma or equivalent	36.0	29.1	19.8
ON. High school diploma or equivalent	40.5	24.3	23.4
DPS. Postsecondary	20.3	55.9	40.8
ON. Postsecondary	24.9	64.8	42.6

Earlier it was stated that the percentage of the district's youth ages 15 to 24 without a certificate, diploma or degree seemed high (43.8%). This appears to be the case as the district has significantly more youth than the province, without a high school education. Additionally, fewer of the district's youth have a high school diploma or equivalent, or a postsecondary education, than the province's youth.

The percentage of the district's core working group (ages 25 to 64) with a postsecondary education is also well below that of the provincial core working group.

#### 3.3.3 Postsecondary Education and Age Groups, District of Parry Sound and Ontario

The table below compares the levels of postsecondary education by age groups, between the District of Parry Sound and Ontario.

Table 16. Postsecondary Education and Age Groups, DPS and ON 2011				
	15 to 24	25 to 64	65 +	
DPS. Apprenticeship or trades certificate or diploma	10.5	21.8	35.0	
ON. Apprenticeship or trades certificate or diploma	9.5	12.0	24.7	
DPS. College, CEGEP or other non-university certificate or diploma	54.7	49.5	31.4	
ON. College, CEGEP or other non-university certificate or diploma	41.4	36.4	32.3	
DPS. University certificate or diploma below bachelor level	9.9	4.3	8.4	
ON. University certificate or diploma below bachelor level	9.4	7.0	9.3	
DPS. University certificate, diploma or degree at bachelor level or above	25.0	24.4	25.1	
ON. University certificate, diploma or degree at bachelor level or above	39.7	44.6	33.7	

Generally, in most cases across the age-groups, the District of Parry Sound has more people with an apprenticeship or trades certificate or diploma, or a college, or other certificate or diploma, and fewer people with a university education at a bachelor level or higher, than Ontario.

#### Youth Ages 15 to 24

The percentage of youth in the district and province are comparable in terms of those with an apprenticeship or trades certificate or diploma, and a university certificate or diploma that is below the bachelor level. However, there is a significant difference between the two youth populations in the postsecondary areas of college and university. In the District of Parry Sound, an additional 13.3% of the youth population has a college, or other non-university certificate or diploma, compared with the province. Meanwhile, there are 14.7% fewer youth in the district with a university degree, diploma, or certificate that is at the bachelor's level or higher.

#### Core Working Group Ages 25 to 64

A little over one-fifth of the district's core workers have an apprenticeship or trades certificate or diploma, versus a little over one-tenth of Ontario's same working group. There is also a significant difference at the university and college level. In Ontario, the percentage of core workers with a university bachelor's degree, diploma, certificate or higher, is approaching twice that of the District of Parry Sound. Ontario on the other hand has 13.1% fewer core workers with a college, or other non-university certificate or diploma, compared with the district.

#### Senior Citizens ages 65 +

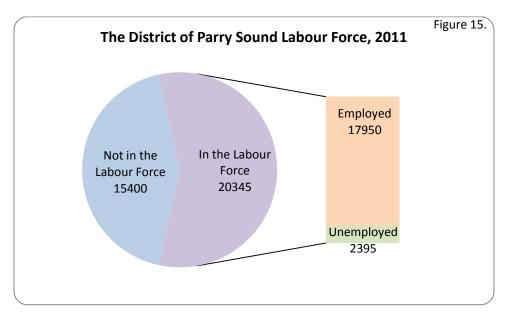
The percentage of seniors in the district and province are comparable in terms of those with a college, or other non-university certificate or diploma, and a university certificate or diploma that is below the bachelor level. However, there is a significant difference between the two senior citizen populations in the areas of apprenticeships and trades, and university. In the District of Parry Sound, a little over one-third of the senior citizens have an apprenticeship or trades certificate or diploma, versus one-quarter of Ontario's senior citizen population. Meanwhile, these numbers are reversed at the university level whereby one-third of the senior citizens in Ontario have a university bachelor's degree, diploma, certificate or higher, versus one-quarter of the district's senior citizens.

## 3.3.4 Educational Attainment and Age, District of Parry Sound Municipalities and Areas

The tables in Appendices H –J (pp 72-74) include the counts for postsecondary levels by the respective age groups, for the district's municipalities and areas for which there is data. As the tables are rather large with approximately 240 counts each (7 columns x 34 rows) they have been included more for planning and reference purposes. But it is interesting to see how the education levels vary by age group and municipality/area. This data will be particularly useful for labour force planning and development, and program/service design and delivery.

#### 4.1 Labour Force Participation and Unemployment

According to the National Household Survey, the District of Parry Sound's potential labour force – the population ages 15 years and over – is approximately 35,750 people. The chart below shows the labour force status of this population:



A little over half (56.9%) of the district's population ages 15 years and over is participating in the labour force. Of this group, 11.8% (2,395 people) are unemployed while the remainder is employed. The remaining 43.1% (15,400) of the population ages 15 years and over is not in the labour force for whatever reason (i.e., they are neither employed nor unemployed). These reasons could include education/training; retirement; taking care of children/family; labour force discouragement; illness/disability; etc.

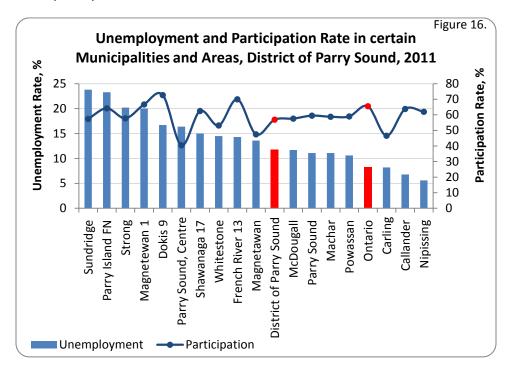
Ontario's labour force participation rate during the same period was 65.5% while its unemployment rate was 8.3% - thus the district has a relatively smaller labour force with more people unemployed.

## 4.1 Labour Force Participation and Unemployment, District of Parry Sound Municipalities and Areas

Unemployment and participation rates vary by municipality and area, as shown in the chart on the following page. The unemployment rate (bar chart) ranges from 5.6% in Nipissing to approximately 24.0% - or nearly one quarter of the population- in Sundridge. Most of the municipalities and areas in this group have relatively high unemployment rates that start above 10.0%. While in absolute terms this represents a relatively small number of people, it would still translate into increased social and economic pressure in these respective areas.

In terms of labour force participation (line chart), the percentage of the population ages 15 years and over that is in the labour force ranges from 40.5% in Parry Sound Centre, to 72.7% in the Dokis 9 Reserve. In Parry Sound Centre, Magnetawan, and Carling, the participation rates are below 50.0%,

indicating that over half the population ages 15 years and over in these respective areas, is not in the labour force. These areas also have relatively large senior citizen populations which help to explain the lower participation rates. <sup>6</sup>



Turning to the highest labour force participation in the district, the Dokis and French River Reserves have participation rates of 70.0% and more. It should be noted however, that these Reserves have small populations with 165 people or less, so this represents a relatively small number of people, and the data may be affected by random rounding.

Aside from the low and high outliers mentioned above, the labour force participation rate in the remaining municipalities and areas varies between 53.2% in Whitestone and 66.7% in Magnetewan 1 (again however, this represents a small number of people as the Reserve's population is less than 100).

It's also interesting to note the weak correlation between participation and unemployment rates, across the various geographies. Areas in the district with relatively low participation rates can have either low or high unemployment, and the same holds true for areas with high participation rates, which can also have either low or high unemployment. Having said the above, some relationships do appear. For example, the district's First Nation Reserves have high participation rates and also high unemployment. Additionally, within each of the respective municipalities and areas, the relationship between labour force participation and unemployment would be stronger as the two interact through changes in the local labour force composition, etc. for that specific area.

The size of the labour force in the District of Parry Sound and the municipalities and areas, above, has a strong influence on the local economies. Economic growth and output are very much dependent upon the human capital that is available. Many of the municipalities above have relatively low participation

rates under 60.0%. Coupled with this, the district has a relatively older population to start with, which will only be growing into the future. But the population growth across the younger age groups in the district is expected to be negative (Plumstead, 2013). Thus, all things being equal, these demographic conditions will likely result in fewer workers and less output (unless another component of growth- such as productivity – increases to compensate). The above is a major consideration when developing plans and strategies for sustainable communities and economic stability in the District of Parry Sound, because the size and composition of the workforce –current and future – will have a large impact on the local economies.

# 4.2 Labour Force Participation, Unemployment, and Sex, District of Parry Sound

The table below shows the labour force status by sex for the population ages 15 years and older, in the District of Parry Sound:

Table 17. Labour Force			
Status and Sex, DPS 2011	Male	Female	Total
In the Labour Force	10965	9380	20345
Not in the Labour Force	6885	8515	15400
Total /Potential Labour Force	17850	17895	35745
Participation Rate	61.4%	52.4%	56.9%
Unemployment Rate	14.3%	8.8%	11.8%

Males and females comprise an equal share of the population ages 15 years and older -the potential labour force - in the district. However, as shown in the table, the labour force status between the two differs considerably. More males are in the district's labour force than females (53.9% and 46.1% respectively). Additionally, males have a higher labour participation rate, with 61.4% of the male population ages 15 years and over in the labour force, versus 52.4% of the female population. Perhaps most surprising is the difference in unemployment between the two, with males having an unemployment rate that is over one and a half times that of females (14.3% vs. 8.8%). This likely ties back to the education levels discussed earlier in the report, where the district's males generally have lower levels of education (and hence employment opportunities) than females.

## 4.2.1 Labour Force Participation, Unemployment, and Sex, District of Parry Sound and Ontario

The table below compares the district's labour force status of males and females, with Ontario:

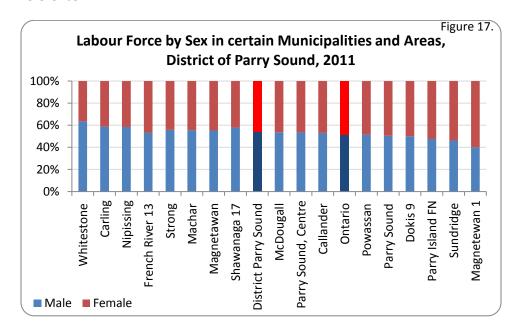
Table 18. Labour Force Status		
and Sex, DPS and Ontario, 2011	Male	Female
Labour Force Composition, DPS	53.9	46.1
Labour Force Composition, ON	51.6	48.4
Participation Rate, DPS	61.4	52.4
Participation Rate, ON	69.9	61.4
Unemployment Rate, DPS	14.3	8.8
Unemployment Rate, ON	8.3	8.3

The composition of the labour force in terms of the share of males and females is comparable between the district and province. However, the province has significantly higher participation rates for both sexes, meaning that it has a greater percentage of the respective male and female population ages 15 years and over in the labour force, than the district does. Finally, whereas the district has a high unemployment rate for males (14.3%) relative to females (8.8%), the unemployment rate for males and females in the province is the same, and lower (8.3%).

4.2.2 Labour Force Participation, Unemployment, and Sex, District of Parry Sound Municipalities and areas, 2011

#### 4.2.2.1 Labour Force Composition

Figure 17 below shows the labour force composition by sex for the municipalities and areas in the district, for which there is data. The data is presented in descending order, starting with the area that has the largest percentage of males in the labour force. District and provincial data is also shown for reference.



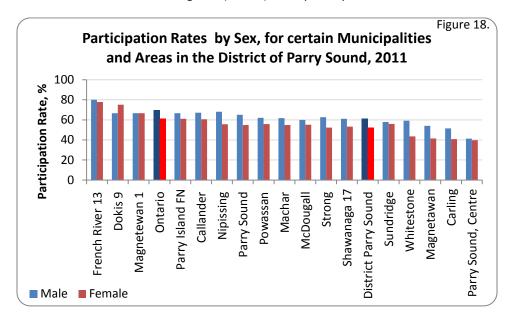
The percentage of the labour force that is male in the respective municipalities and areas, ranges from 62.7% in Whitestone to 40.0% on the Magnetewan 1 Reserve. Subsequently, the percentage of the labour force that is female ranges from 60.0% on the Magnetewan 1 Reserve to 36.1% in Whitestone.

#### 4.2.2.2 Labour Force Participation

Figure 18 on the following page shows the labour force participation rates for males and females in the municipalities and areas. The data is presented in descending order, starting with the area that has the highest labour force participation overall.

As noted earlier, the participation rates for females are lower than for males at the district and provincial level, and this plays out across the municipalities and areas as well. The exception is on the Dokis 9 Reserve where female labour force participation is higher than for males, and the Magnetewan

1 Reserve where the participation rates are the same. On these two Reserves and the French River Reserve, female participation rates are above 65.0% which is relatively high in the district. The French River Reserve also has the highest (80.0%) male participation rate in the district.



In Whitestone, Magnetawan, Carling, and Parry Sound Centre, female participation is below 45.0% which is low for the district. Whitestone aside, these areas also have relatively low male participation rates, which are below 55.0%.

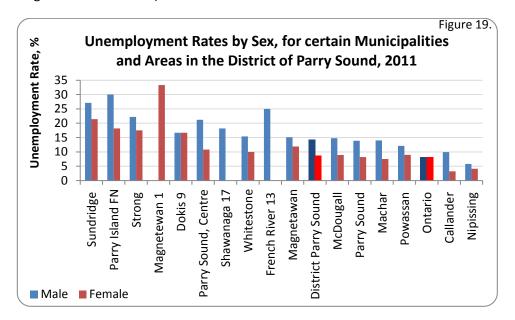
In the remaining municipalities and areas, female participation rates vary between 52.3% in Strong and 61.1% in Parry Island First Nation. Meanwhile, male participation rates vary between 57.8% in Sundridge and 68.0% in Nipissing. It can also be noted that the largest difference (10.0% or more) between male and female participation rates are in Nipissing, Parry Sound, Strong, Whitestone, Magnetawan, and Carling.

#### 4.2.2.3 Unemployment

Figure 19 on the following page shows the unemployment rates for males and females in the municipalities and areas. The data is presented in descending order, starting with the area that has the highest unemployment rate (see also, Figure 16, p. 48). Notes 1) Carling is not included in the chart because the counts for unemployed males and females are zero each, but the total unemployed count is 40. Thus, the sub-group data is inaccurate due to random rounding. 2) The counts for unemployed males and females on the First Nation Reserves - other than Parry Island First Nation – are 10 or less. Thus, this data should be interpreted with caution as it may have been significantly distorted by random rounding and differ from the actual unemployed counts on the Reserves.

The unemployment rate for males is higher than that for females across the municipalities and areas, with the exception of the Magnetewan and Dokis Reserves; (as per the note above however, this data should be interpreted cautiously as it may have been significantly distorted by random rounding). Male unemployment ranges between 5.8% in Nipissing and 30.0% in Parry Island First Nation. Meanwhile,

female unemployment ranges from 3.2% in Callander to 21.4% in Sundridge (not including the Magnetewan 1 Reserve).



# 4.3 Labour Force Status and Age Groups, District of Parry Sound with Comparison to Ontario

The table below shows the participation and unemployment rates by general age groups, in the District of Parry Sound:

Table 19. Labour Force Status and Age, 2011	Participation, %	Unemployment, %
15 to 24 years	60.0	26.9
25 to 64 years	75.3	9.7
65 years and over	11.7	8.2

Sixty percent of the district's youth population ages 15 to 24 years is in the labour force, but over one-quarter (26.9%) of the group is unemployed. Within this group, the participation rate is much higher (80.4%) for those ages 20 to 24, but so is unemployment, as almost one-third (31.0%) of these older youth are unemployed (versus 20.8% for younger youth between the ages of 15 and 19 years). The district's youth participation rate is a little higher than Ontario (58.6%) but the youth unemployment rate is significantly higher than the province (20.2%).

Three quarters of the district's core working group between the ages of 25 and 64, is in the labour force, and approximately one out of ten on average, are unemployed. The younger part of this group (ages 25-44) has a higher (87.3%) participation rate, and slightly higher unemployment (11.7%). The participation rate for the district's core working group is lower than Ontario's (80.2%), while the unemployment rate is higher than Ontario's (6.3%).

A little over one-tenth of the district's senior citizens ages 65 years and older, remain in the labour force, and 8.2% are unemployed. This participation rate is a little lower than the provincial rate (13.6%) for seniors, while the unemployment rate is a little higher than the province (6.1%).

## 4.3.1 Labour Force Status and Age Groups, District of Parry Sound Municipalities and Areas.

The unemployment and participation rates for the general age groups in the district's municipalities and areas, are listed in tables in Appendix L (p. 76) for reference. It should be noted that the labour force counts in many of the municipalities and areas start becoming small for the three general age groups and are prone to significant distortion by random rounding. This is particularly true for the number of youth and seniors who are unemployed in the municipalities and areas, where many of the counts are zero or 10. Thus the data needs to be interpreted cautiously as the published survey counts may differ from the actual population counts (for example, it's unlikely that the seniors' unemployment rate is zero everywhere except Parry Sound Centre).

Referring to the first table in Appendix L, youth unemployment is recorded as zero in half the district's municipalities and areas covered in this report. Again, this data may not reflect the actual unemployment in the population due to the rounding of the data. In the remaining areas, youth unemployment ranges between 15.2% in Powassan to over 50% in McDougall and the Shawanaga Reserve. Meanwhile, participation rates range from 40.0% of the youth population (ages 15 to 24 years) in Parry Sound, Centre, to 76.9% in Sundridge.

Unemployment for the core working group (second table in Appendix L) ranges from a low of 5.1% in Callander to a high of 20.9% in Sundridge. The labour force participation rates for this group are fairly consistent, with most of the municipalities and areas in the 70-percent range.

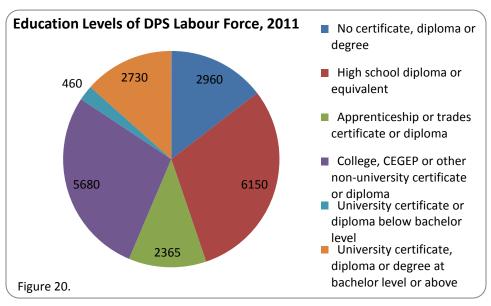
As noted above, although the unemployment rate for senior citizens is recorded as zero in all the areas except for one, this data may not reflect the actual unemployment in the population due to the rounding of the data (for example, earlier it was noted that the district's unemployment rate for this group is 8.2%). In Parry Sound Centre, nearly three quarters of the seniors who are in the labour force, are unemployed as recorded by the NHS. The low labour force participation rates for this age group would be expected, although a few outliers can be noted, such as in Nipissing and the Dokis Reserve, where a high percentage of seniors are in the labour force.

#### 4.4 Labour Force Status and Education, District of Parry Sound

Earlier it was noted that the District of Parry Sound's potential labour force –the population ages 15 years and over – is approximately 35,750 people. This section now looks at the education levels of this population.

#### 4.4.1 Education Levels of the District of Parry Sound's Labour Force

The chart on the following page shows the number of people in the District of Parry Sound's labour force, ages 15 years and over, by their level of education. Close to one-third of the district's labour force has a high school diploma or equivalent while another 14.5% has less than a high school education (i.e.,



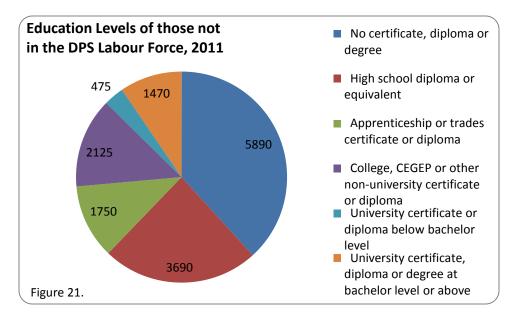
no certificate, diploma, or degree).

The remaining 55.5% of the labour force has a postsecondary education. Of this postsecondary group, approximately half – or 28.0% of the district's total labour force – has a college or other, non-university certificate or diploma. A further 21.0% of this group – or 11.6% of the labour force – has an apprenticeship or trades certificate or diploma.

Those with a university certificate, diploma or degree at the bachelor level or above, account for approximately one-quarter of this postsecondary group, or 13.4% of the district's labour force. The remaining 4.1% of those with a postsecondary education – or 2.3% of the labour force - has a university certificate or diploma below the bachelor level.

#### 4.4.2 Education Levels for those not in the District of Parry Sound's Labour Force

The chart below now looks at the number of people, ages 15 years and over, who are not in the district's labour force, by their level of education.



As mentioned earlier in the report, these people may not be in the labour force for a number of reasons, including education/training; retirement; taking care of children/family; labour force discouragement; illness/disability; etc.

Close to two-thirds (62.2%) of those not in the district's labour force, have a high school diploma or equivalent, or less than a high school education. A further 13.8% have a college or other, non-university certificate or diploma, while 11.4% have an apprenticeship or trades certificate or diploma. The remaining 12.6% of those not in the district's labour force, have a university certificate, diploma or degree at the bachelor level or above (9.5%) or a university certificate or diploma below the bachelor level.

## 4.4.3 Education Levels of the Labour Force in the District of Parry Sound and Ontario

As evidenced by Table 20 below, the District of Parry Sound's labour force is generally less educated than Ontario's labour force, as measured by the educational levels and hierarchy used in this report. The district's labour force has a higher percentage of people with a high school education or less and subsequently, lower percentage of people with a postsecondary education. There are also significant differences between the district and provincial labour forces, in terms of the level of postsecondary education.

Table 20. Education Levels of Labour Force, Ages 15 years and over, 2011	DPS,	ON, %
No certificate, diploma or degree	14.5	10.4
High school diploma or equivalent	30.2	26.4
Apprenticeship or trades certificate or diploma	11.6	7.4
College, CEGEP or other non-university certificate or diploma	27.9	23.2
University certificate or diploma below bachelor level	2.3	4.4
University certificate, diploma or degree at bachelor level or above	13.4	28.2
Total	100	100

In the District of Parry Sound, 44.7% of the labour force has a high school diploma or equivalent, or less than a high school education (i.e., no certificate, diploma or degree). This is considerably higher than the percentage of people in Ontario's labour force with the same, lower levels of education (36.8%).

In terms of those with a postsecondary education, the district's labour force has a larger percentage of people with an apprenticeship or trades certificate or diploma, than Ontario's labour force (11.6% vs. 7.4% respectively). The district also has proportionately more people in the labour force who have a college or other, non-university certificate or diploma (27.9% vs. 23.2%).

On the other hand, the District of Parry Sound's labour force has half the percentage of people with a university certificate or diploma below the bachelor level, than Ontario's labour force (2.3% vs. 4.4% respectively). It also has less than half the percentage of people with a university certificate, diploma or degree at the bachelor level or above (13.4% vs. 28.2%).

## 4.4.4 Education Levels of the Labour Force in the District of Parry Sound Municipalities and Areas

The percentage of the labour force by education level for the municipalities and areas is listed in a table in Appendix M (p. 77) for reference (the table presents the data in ascending order, starting with the area that has the lowest education level as measured by the percentage of the labour force that has a high school education or less). It should be noted in referencing the table that the number of people in the district with a university certificate or diploma below the bachelor level is a relatively small number to start with (940 people), and becomes even smaller when divided across 17 geographies. Thus, many of the counts for this education level are zero and may have been significantly affected by random rounding. Also, as mentioned previously, the First Nation Reserves have small populations and by extension, small labour forces. Thus the counts across the six categories of education are relatively small for the Reserves, which can lead to relatively large percentages and/or distorted data through random rounding.

In referencing the table, the percentage of the labour force with less than a high school education (i.e., no certificate, diploma or degree) is highest in the Reserves where between 21.0% to 33.5% of the labour force is in this category. Again however, this represents a relatively small number of people (140 total) and caution should be applied in interpreting the data, due to the small counts. On the other end, Callander and Carling have the smallest percentage (less than 8.5%) of the labour force that has less than a high school education. In the remaining municipalities and areas, the percentage of the labour force in this category ranges between 10.0% and 19.0%.

The percentage of people in the labour force with an apprenticeship or trades certificate or diploma, ranges between 5.0% and 17.0% in most of the areas. Carling is a high outlier, with approximately 30.0% of its labour force having an apprenticeship or trades certificate or diploma.

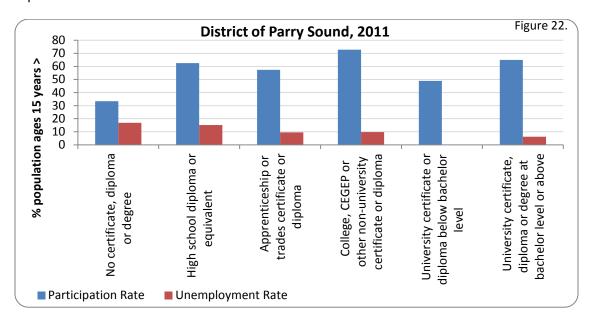
The percentage of the labour force that has a college or other, non-university certificate or diploma, ranges widely across the municipalities and areas, from 16.7% to 33.3%. This is the most common postsecondary level of education in the municipalities and areas.

A university certificate or diploma below the bachelor level is not a common postsecondary level in the District of Parry Sound. Most of the municipalities and areas covered in this report do not have anyone in the labour force with this level of education, as recorded by the National Household Survey (although as per the earlier note, some of the data may have been rounded and differ from the actual count in the population).

The percentage of the labour force with a university certificate, diploma or degree at the bachelor level or above, ranges between 5.6% and 17.7% across the municipalities and areas. This does not include the high outlier of Callander which has 22.8% of its labour force with a university certificate, diploma or degree at the bachelor level or above, or the areas that do not have anyone with this level of education as recorded by the National Household Survey.

# 4.5 Labour Force Participation, Unemployment, and Education, District of Parry Sound

The figure below shows the participation and unemployment rates by the level of education for those in the District of Parry Sound's labour force. The data is arranged from the lowest level of education to the highest, based on the general hierarchy of education used by Statistics Canada and throughout this report.



The strong relationship between education and unemployment is well known, with higher levels of unemployment often associated with lower levels of education, and vice-versa. As shown above, this is also the case in the District of Parry Sound. For example, those without a high school education have a local unemployment rate of approximately 17.0% while those with a university certificate, diploma or degree at the bachelor level or above, have a rate of approximately 6.0%. In between these polar opposites, people with a high school diploma or equivalent also face high unemployment (15.2%) but this drops off to 9.5% for those with an apprenticeship or trades certificate or diploma, and 9.8% for those with a college or other, non-university certificate or diploma.

In terms of labour force participation, only about one-third of those without a high school education are in the district's labour force. The participation rate nearly doubles however (to 62.5%) for those with a high school diploma or equivalent, showing what a large impact a high school diploma can have on the local labour force.

It's interesting to note that the district's labour force participation rate (57.5%) for those with an apprenticeship or trades certificate or diploma, is lower than for those with a high school - and no postsecondary - education. Given the reported demand for the trades, and the current public policy aimed at increasing the number of workers with this qualification, it begs the question of where the other 42.5% are and why they are not in the district's labour force.

Close to three-quarters (72.8%) of those with a college or other, non-university certificate or diploma, are in the district's labour force – this is the highest participation rate for all the groups. Labour force participation then drops to less than half (48.9%) for those with a university certificate or diploma below the bachelor level, but increases to over two-thirds (65.0%) for those with a university certificate, diploma or degree at the bachelor level or above.

## 4.5.1 Labour Force Participation, Unemployment, and Education, District of Parry Sound and Ontario

The table below compares the District of Parry Sound's participation and unemployment rates by education level (from above), with Ontario:

Table 21. Participation and Unemployment Rates by Level of Education, DPS and		
Ontario, 2011	DPS	ON
No certificate, diploma or degree; participation rate	33.4	36.4
No certificate, diploma or degree; unemployment rate	16.9	14.3
High school diploma or equivalent; participation rate	62.5	64.6
High school diploma or equivalent; unemployment rate	15.2	10.9
Apprenticeship or trades certificate or diploma; participation rate	57.4	65.7
Apprenticeship or trades certificate or diploma; unemployment rate	9.5	7.2
College, CEGEP or other non-university certificate or diploma; participation rate	72.8	77.0
College, CEGEP or other non-university certificate or diploma; unemployment rate	9.8	6.3
University certificate or diploma below bachelor level; participation rate	48.9	71.2
University certificate or diploma below bachelor level; unemployment rate	0.0	7.1
University certificate, diploma or degree at bachelor level or above; participation rate	65.0	79.1
University certificate, diploma or degree at bachelor level or above; unemployment rate	6.2	5.7

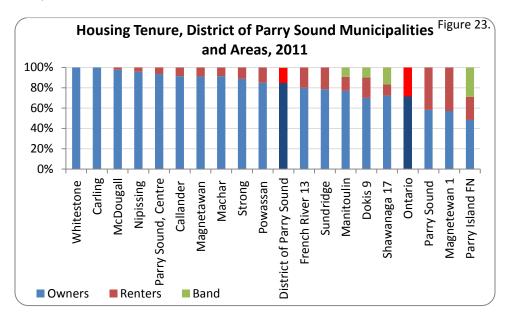
At the lower levels of education, i.e., for those with or without a high school education, the labour force participation and unemployment rates do not vary significantly between the province and district. Generally, Ontario has slightly higher participation rates for these groups, and lower unemployment. The exception however, is for people with a high school education who are unemployed, where there is a significant difference between the district and province (15.2% vs. 10.9% respectively).

For the postsecondary levels however, there are significant differences between the province and district in terms of participation and unemployment rates. Ontario has higher participation rates and lower unemployment rates for each level of education, with the exception of the university certificate or diploma below the bachelor level, where there is no unemployment in the District of Parry Sound, as recorded by the National Household Survey. Of particular significance, in Ontario, two-thirds of those with an apprenticeship or trades certificate or diploma are in the labour force, versus a little over half of those with the same qualification, in the District of Parry Sound. Additionally, four-fifths of the people in the province who have a university certificate, diploma or degree at the bachelor level or above, are in the labour force, versus two-thirds of the people with the same level of education in the district.

#### 5.1 Housing Tenure

The 2011 National Household Survey and Census of Population recorded 18,075 dwellings/households in the District of Parry Sound. The majority (84.7%) of these households are homeowners while the remainders (14.8%) are renters. A small percentage (0.5%) is band housing. The district's housing tenure differs significantly from Ontario, which has a lower homeownership rate (71.5%) and larger (28.5%) percentage of renters.

The chart below shows the housing tenure throughout the district's municipalities and areas. The data is presented in descending order, starting with the municipality that has the highest percentage of homeowners. The District of Parry Sound and Ontario are also shown on the chart for reference and comparison:



(<u>Note</u>: the number of renters is 10 or less in some of the First Nation Reserves, Whitestone, and Carling, thus the data may have been distorted by rounding and differ from the actual counts in the population).

Housing tenure ranges from approximately 42.0% renters and 58% owners in Parry Sound and Magnetewan Reserve, to 0% renters and 100% owners in Whitestone and Carling, as recorded by the National Household Survey.

In absolute terms, Parry Sound has the majority (1,185 or 44.0%) of the district's renters (2,685). Powassan has the next largest number of renters (200), followed by Callander (130) and Sundridge (105). In the remaining municipalities and areas, there are 70 renters or fewer.

#### 5.2 Housing Affordability, District of Parry Sound

According to national housing standards, housing is *acceptable* to live in when it is *suitable* (has enough bedrooms for the size and composition of the family household), *adequate* (does not require any major repairs), and *affordable* (does not cost more than 30.0% of before-tax household income).

#### 5.0 HOUSING, 2011

This section looks at the *affordability* standard in terms of the owners and renters (above) in the District of Parry Sound, and the number of these households that are spending more than 30.0% of their income on housing. Often the focus and concern around housing affordability is directed more towards renters, as owners may choose to pay more than 30.0% of their income on their housing costs (which include mortgage, utilities, other municipal services, and property taxes). Thus, it can be unclear whether owners are spending above the affordability threshold by choice, or if they are experiencing problems related to housing affordability.

In the District of Parry Sound, 22.2% of the households spend 30.0% or more of total household income on shelter costs. Amongst the district's homeowners, 17.2% are spending 30.0% or more of their income on shelter costs (however, a little less than half the owners have a mortgage). At the time of the survey, average homeowner shelter costs were \$930. On the rental side, half the district's renters are spending 30.0% or more of their total household income on shelter costs (and 17.0% of the renters are in subsidized housing). Average shelter costs for renters during the survey were \$780.

Compared to Ontario, the District of Parry Sound has fewer households overall, spending above the affordability threshold (22.2% vs. 27.0% respectively). However, whereas the district has fewer owners spending 30.0% or more of their income on shelter costs than the province (17.2% vs. 20.9% respectively), it has more renters spending above the affordability threshold (50.5% vs. 42.3%).

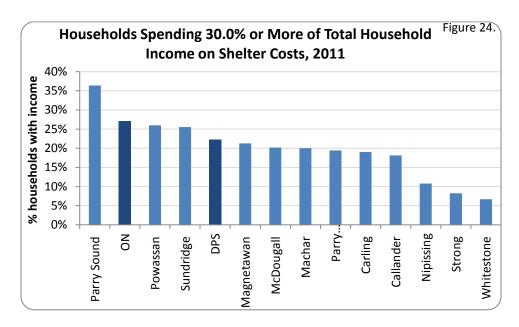
#### 5.2.1 Housing Affordability, District of Parry Sound Municipalities and Areas

The chart on the following page shows the percentage of households in the district's municipalities, which spend 30.0% or more of their total household income on shelter costs (<u>note</u>: the data for the district's First Nations is not included because it has been suppressed by Statistics Canada). The data is presented in descending order, starting with the municipality that has the largest percentage of households spending above the affordability threshold.

In Parry Sound, over one-third (36.4%) of the households are spending 30.0% or more of their household income on shelter costs which is the highest in the district. In absolute terms, this equates to 1,030 households, and includes 22.5% of the homeowners and 55.3% of the renters. On the low end of the range, Whitestone has the smallest percentage (6.7%) of households spending 30.0% or more of income on shelter costs. In absolute terms however, this equates to a relatively small number (25) of households comprised mainly of homeowners.

The percentage of households spending over the affordability threshold in the remaining municipalities and areas ranges from 8.2% (40 households) in Strong to 26.0% (330 households) in Powassan.

## 5.0 HOUSING, 2011



#### **GLOSSARY**

**ABE:** Adult Basic Education

**DPS:** District of Parry Sound.

**Employed:** by NHS definition, this refers to persons who, during the survey reference week:

(a) did any work at all at a job or business, that is, paid work in the context of an employer-employee relationship, or self-employment. It also includes persons who did unpaid family work, which is defined as unpaid work contributing directly to the operation of a farm, business or professional practice owned and operated by a related member of the same household;

(b) had a job but were not at work due to factors such as their own illness or disability, personal or family responsibilities, vacation or a labour dispute. This category excludes persons not at work because they were on layoff or between casual jobs, and those who did not then have a job (even if they had a job to start at a future date).

**Family:** In this report, 'family' refers to the economic family which according to the Statistics Canada definition, "refers to a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common-law, adoption or a foster relationship. A couple may be of opposite or same sex" (note: this is different than the 'census family' which includes a married couple with or without children, a common-law couple with or without children, or a lone-parent with children).

**GED:** General Educational Development.

**Household:** In this report, 'household' refers to a non-family household which includes "either one person living alone in a private dwelling or to a group of two or more people who share a private dwelling, but who do not constitute a census family".

Labour Force: Consists of people ages 15 years and over, who are either employed or unemployed.

**LIM:** Low Income Measure. By Statistics Canada definition, the Low-income measure (after-tax) is a fixed percentage (50%) of median adjusted after-tax income of households observed at the person level, where 'adjusted' indicates that a household's needs are taken into account. Adjustment for household sizes reflects the fact that a household's needs increase as the number of members increase, although not necessarily by the same proportion per additional member.

**NHS:** National Household Survey.

**Participation:** This is the percentage of the population aged 15 years and over that was in the labour force during the reference week (May 1 to May 7, 2011) of the National Household Survey. The participation rate for a particular group such as sex (males and females), is the number of that group that is in the labour force, expressed as a percentage of the total number in that group.

#### **GLOSSARY**

**Shelter Costs:** As per the National Household Survey, shelter costs for owners include, where applicable, the mortgage payment, the costs of electricity, heat, water and other municipal services, property taxes and condominium fees. Shelter costs for renters include, where applicable, the monthly rent and the costs of electricity, heat, water and other municipal services.

**Unemployed**: By NHS definition, this refers to persons who, during the survey reference week, were without paid work or without self-employment work and were available for work and either:

- (a) had actively looked for paid work in the past four weeks; or
- (b) were on temporary lay-off and expected to return to their job; or
- (c) had definite arrangements to start a new job in four weeks or less.

**Unemployment rate:** This is the number of people unemployed, expressed as a percentage of the labour force.

## **REFERENCES**

Miner, R. (2010). People without Jobs, Jobs Without People, Ontario's Labour Market Future.

Plumstead, D. (2013). District of Parry Sound Demographic Profile, 2011 Census of Population.

## A. Global Non Response Rates and Suppression, National Household Survey 2011

Parry Sound	GNR, %
NHS 2011	
Parry Sound	33.5
Sundridge	46.3
Burk's Falls	suppressed
South River	suppressed
Callander	40.3
Powassan	42.5
Perry	suppressed
McDougall	40.4
Strong	44.6
Armour	suppressed
Seguin	suppressed
Shawanaga 17	11.5 (part suppression)
McKellar	suppressed
Parry Island FN	12.8 (part suppression)
French River 13	18.0 (part suppression)
Carling	49.2
Machar	33.8
Nipissing	48.5
Ryerson	suppressed
McMurrich/ Monteith	suppressed
Magnetawan	45.5
Magnetewan 1	18.9 (part suppression)
Kearney	suppressed
Joly	suppressed
Dokis 9	12.6 (part suppression)
Parry Sound, Northeast	suppressed
Whitestone	48.0
The Archipelago	suppressed
Parry Sound, Centre	42.0
Henvey Inlet 2	suppressed
District of Parry Sound	40.6

## B. Composition of Income, 2010

	Callander	Nipissing	McDougall	Strong	Machar	Carling	Powassan	Sundridge	Parry Sound	Magnetawan	Parry Island FN	Whitestone	Parry Sound, Centre
Composition of total income in 2010 of													
population 15 years and over (%)	100.2	100	100	99.5	100	100	100	100	100.1	100	101.6	100	99.7
Market income	89.1	87	86	83.4	80.4	79.8	79.4	78.8	78.4	76.5	74.7	74.4	62.5
Employment income	72.7	76.1	60.3	63.4	63.5	48.9	65.5	61.8	63.3	52.2	67	49.4	38.8
Wages and salaries	63.8	71.1	55	61.4	55.7	47.9	62.4	58.7	57.2	52	66.2	46.8	34.8
Self-employment income	8.9	5.4	5.2	1.4	8.1	1.2	3.1	3.3	6.1	0.3	0	2.6	4.4
Investment income	2.3	2.1	9.4	4	2.5	13.6	1.7	6.7	3.9	5.1	0.3	4.1	3
Retirement pensions, annuities	12.4	8.7	13.4	14.1	12.9	14.2	10.3	8.7	9.7	14.9	6.1	18.8	19.4
Other money income	1.7	0.6	2.7	2.1	0.9	3.5	2	1.8	1.6	4.3	8.0	1.6	1.3
Government transfer payments	11	12.8	14	16.8	19.8	20.1	20.5	21.1	21.5	23.6	25.5	25.7	37.4
Canada/Quebec Pension Plan benefits	4.4	3.8	5.4	4.9	5.3	7.5	6.1	6.1	6.2	7.4	3.9	10.4	12
Old Age Security pensions and GIS	2.4	2.7	3.9	3.7	5.4	5.9	5.8	6	5.8	8.1	5.4	7.8	12.2
Employment Insurance benefits	1.2	2.3	1.5	3.7	2.2	2.5	2.5	1.5	1.9	2.6	2.4	2.2	2.9
Child benefits	0.8	1.1	0.9	1.2	1.6	1.2	1.4	1.3	1.7	0.6	4.9	0.7	1.8
Other income from government sources	2.2	2.8	2.4	3.2	5.5	3	4.7	6.2	5.9	5	9.2	4.4	8.6

Data Source: 2011 National Household Survey-Statistics Canada. NHS Profile 99-014-X2011016.

## C. Median Income (\$), 2010

	Callander	Powassan	McDougall	Nipissing	Carling	Strong	Machar	Sundridge	Parry Sound	Magnetawan	Parry Island FN	Whitestone	Parry Sound Centre
Family	97640	81452	80711	80583	77699	68572	66098	62913	60006	59115	52617	50649	46464
Couples with	37040	01402	00711	00000	11033	00372	00030	02313	00000	33113	32017	30043	40404
children	78594	67857	66519	64121	60356	49935	65550	36001	60991	58895	60406	39040	42736
Couples without children	112504	89958	104369	91484	117361	111779	75033	66415	90791	95088	80175	94422	60235
Lone-parents													
-	90289	45417	43634	58055	38786	45688	48320	55538	46527	33578	34509	50546	37297
Households	87649	62886	69419	69751	61099	63976	55683	38871	45854	50858	41052	44088	37230
One-person (single)	39428	21340	35311	35494	19795	43038	36873	22072	21519	20280	19172	38044	21086
Two-or-more- persons	97092	73039	78962	80604	77699	68572	65564	65574	61082	59116	52367	50649	45158

Data Source: 2011 National Household Survey-Statistics Canada. NHS Profile 99-014-X2011016.

D. Low Income Measure Thresholds for Households of Canada, 2010

Household Size	After-tax Income, \$
1 person	19,460
2 person	27,521
3 persons	33,706
4 persons	38,920
5 persons	43,514
6 persons	47,667
7 persons	51,486

Source: 2011 National Household Survey

## E. Household Income Distribution, 2010

Income	Whitestone	Parry Sound, Centre	Sundridge	Parry Sound	Magnetawan	Powassan	Machar	McDougall	Carling	Nipissing	Strong	Callander
< \$19,999	0.0%	14.1%	4.1%	16.2%	14.4%	6.8%	4.9%	1.4%	7.0%	2.1%	0.0%	5.3%
\$20,000 to \$39,999	41.0%	40.8%	40.8%	27.5%	24.2%	24.1%	23.2%	20.9%	19.0%	17.9%	14.1%	11.9%
\$40,000 to \$59,999	19.3%	22.1%	11.2%	21.7%	21.2%	17.7%	23.2%	17.3%	8.0%	24.3%	28.3%	13.9%
\$60,000 to \$79,999	14.5%	14.1%	13.3%	12.9%	10.6%	13.5%	24.4%	13.6%	20.0%	8.6%	14.1%	15.2%
\$80,000 to \$99,999	12.0%	2.8%	5.1%	6.9%	12.1%	12.0%	7.3%	14.5%	10.0%	16.4%	7.1%	14.6%
\$100,000 to \$124,999	0.0%	4.7%	10.2%	6.0%	6.1%	17.7%	4.9%	10.9%	8.0%	12.1%	15.2%	16.9%
\$125,000 to \$149,999	0.0%	0.9%	0.0%	4.4%	0.0%	5.3%	0.0%	8.6%	15.0%	3.6%	10.1%	12.3%
\$150,000 >	0.0%	0.0%	0.0%	4.8%	6.8%	2.6%	4.9%	9.1%	6.0%	13.6%	6.1%	10.3%

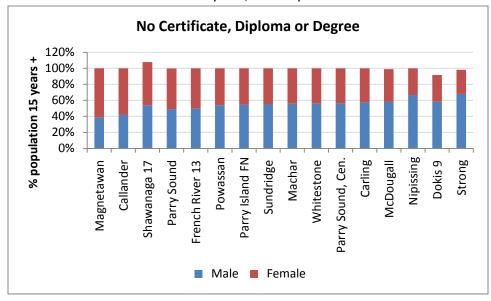
Data Source: 2011 National Household Survey-Statistics Canada. NHS Profile 99-014-X2011016.

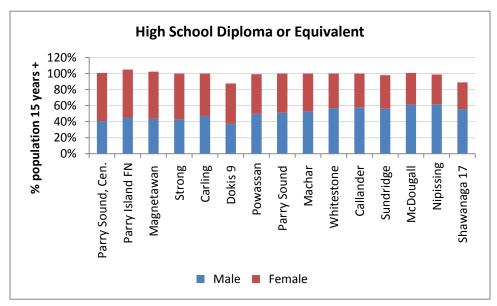
### F. Educational Attainment, Population 15 years and older (%), 2011

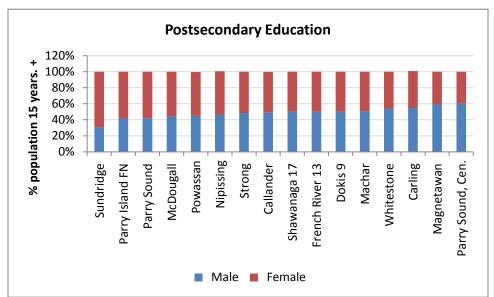
	Callander	Nipissing	Carling	McDougall	Parry Sound	Powassan	Magnetewan 1	Machar	Magnetawan	Whitestone	Sundridge	Dokis 9	Strong	French River 13	Parry Island First Nation	Parry Sound Centre	Shawanaga 17
Postsecondary certificate, diploma or degree	60.0	56.3	56.0	53.9	47.2	46.9	46.7	45.1	43.9	42.7	42.6	42.4	41.7	40.0	36.4	34.1	31.3
High school diploma or equivalent	25.3	30.1	24.4	27.0	23.2	24.0	13.3	33.3	29.9	36.9	27.3	24.2	34.5	20.0	30.3	33.8	28.1
No certificate, diploma or degree	14.3	13.6	19.1	19.1	29.7	29.3	33.3	22.2	25.9	20.4	30.6	36.4	23.8	40.0	33.3	32.1	40.6
Apprenticeship or trades certificate or diploma	16.1	23.0	41.9	13.3	20.4	22.3	42.9	18.8	25.4	32.8	14.1	28.6	16.1	37.5	25.0	38.1	30.0
College, CEGEP or other non-university certificate or diploma	41.4	55.3	40.2	46.4	46.7	58.2	57.1	52.2	39.3	41.8	43.6	35.7	48.4	62.5	45.8	50.0	80.0
University certificate or diploma below bachelor level	7.4	1.9	0.0	7.7	4.9	3.1	0.0	5.8	9.0	11.9	6.4	14.3	5.4	0.0	8.3	0.0	0.0
Bachelor's degree	16.6	12.4	10.3	19.4	16.5	10.5	28.6	11.6	15.6	7.5	11.5	21.4	12.9	0.0	12.5	5.2	0.0
University certificate, diploma or degree above bachelor level	17.9	7.5	6.8	12.9	11.7	5.9	0.0	11.6	9.8	0.0	25.6	0.0	19.4	0.0	0.0	4.5	0.0

Data Source: 2011 National Household Survey-Statistics Canada. NHS Profile 99-014-X2011016.

#### G. Educational Attainment by Sex, Municipalities and Areas 2011







#### H. Educational Attainment, Youth Ages 15 to 24; DPS Municipalities and Areas

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Municipality /Area	Total	No certificate, diploma or degree	High school diploma or equivalent	Apprenticeship or trades certificate or diploma	College, CEGEP or other non-university certificate or diploma	University certificate or diploma below bachelor level	University certificate, diploma or degree at bachelor level or above
McDougall	275	105	140	0	0	0	10
J	92.7%	38.2%	50.9%	0.0%	0.0%	0.0%	3.6%
Parry Sound	745	365	195	0	95	0	55
	95.3%	49.0%	26.2%	0.0%	12.8%	0.0%	7.4%
Carling	130	45	40	0	0	0	0
	65.4%	34.6%	30.8%	0.0%	0.0%	0.0%	0.0%
Whitestone	40	0	25	0	0	0	0
	62.5%	0.0%	62.5%	0.0%	0.0%	0.0%	0.0%
Magnetawan	160	40	90	0	20	0	0
	93.8%	25.0%	56.3%	0.0%	12.5%	0.0%	0.0%
Strong	165	70	55	0	45	0	0
	103.0%	42.4%	33.3%	0.0%	27.3%	0.0%	0.0%
Sundridge	65	50	0	0	0	0	0
	76.9%	76.9%	0.0%	0.0%	0.0%	0.0%	0.0%
Machar	75	35	35	0	0	0	0
	93.3%	46.7%	46.7%	0.0%	0.0%	0.0%	0.0%
Powassan	295	80	90	0	85	0	10
	89.8%	27.1%	30.5%	0.0%	28.8%	0.0%	3.4%
Callander	395	145	160	0	55	0	35
	100.0%	36.7%	40.5%	0.0%	13.9%	0.0%	8.9%
Nipissing	165	30	100	0	10	0	0
	84.8%	18.2%	60.6%	0.0%	6.1%	0.0%	0.0%
Shawanaga 18	35	20	15	0	0	0	0
	100.0%	57.1%	42.9%	0.0%	0.0%	0.0%	0.0%
Parry Island FN	75	45	25	0	0	0	0
	93.3%	60.0%	33.3%	0.0%	0.0%	0.0%	0.0%
French River 14	20	10	10	0	10	0	0
	_						0.00/
	150.0%	50.0%	50.0%	0.0%	50.0%	0.0%	0.0%
Dokis 10	<b>150.0%</b> 15	10	50.0%	0.0%	50.0%	0.0%	0.0%
Dokis 10	150.0%						
Dokis 10 Magnetewan 2	<b>150.0%</b> 15	10	0	0	0	0	0
	150.0% 15 66.7%	10 66.7%	0.0%	0 0.0%	0.0%	0.0%	0 0.0%
	150.0% 15 66.7%	10 66.7% 10	0 0.0% 0	0 0.0% 0	0 0.0% 0	0 0.0% 0	0 0.0% 0

Data source: 2011 National Household Survey, Statistics Canada; 99-012-X2011055. Notes:

<sup>1.</sup> The percentages highlighted in yellow have been significantly affected by random rounding and should be interpreted with caution.

<sup>2.</sup> The numbers highlighted in red are small counts of 10 or less and may have been distorted by the random rounding process. These survey counts may differ significantly from the actual counts in the population.

I. Educational Attainment, Core Working Group Ages 25 to 64; DPS Municipalities and Areas

Municipality /Area	Total	No certificate, diploma or degree	High school diploma or equivalent	Apprenticeship or trades certificate or diploma	College, CEGEP or other non- university certificate or diploma	University certificate or diploma below bachelor level	University certificate, diploma or degree at bachelor level or above
McDougall	1500 <b>100.3%</b>	180 <b>12.0%</b>	385 <b>25.7%</b>	120 <b>8.0%</b>	430 <b>28.7%</b>	65 <b>4.3%</b>	325 <b>21.7%</b>
Parry Sound	3115 <b>99.8%</b>	605 <b>19.4%</b>	735 <b>23.6%</b>	340 <b>10.9%</b>	875 <b>28.1%</b>	60 <b>1.9%</b>	495 <b>15.9%</b>
Carling	560 <b>100.9%</b>	30 <b>5.4%</b>	155 <b>27.7%</b>	150 <b>26.8%</b>	190 <b>33.9%</b>	0.0%	40 <b>7.1%</b>
Whitestone	510 <b>98.0%</b>	100 <b>19.6%</b>	220 <b>43.1%</b>	40 <b>7.8%</b>	100 <b>19.6%</b>	0.0%	40 <b>7.8%</b>
Magnetawan	790 <b>101.3%</b>	160 <b>20.3%</b>	250 <b>31.6%</b>	100 <b>12.7%</b>	180 <b>22.8%</b>	50 <b>6.3%</b>	60 <b>7.6%</b>
Strong	715 <b>100.7%</b>	105 <b>14.7%</b>	290 <b>40.6%</b>	45 <b>6.3%</b>	165 <b>23.1%</b>	10 1.4%	105 <b>14.7%</b>
Sundridge	570 <b>99.1%</b>	85 <b>14.9%</b>	225 <b>39.5%</b>	35 <b>6.1%</b>	115 <b>20.2%</b>	0.0%	105 <b>18.4%</b>
Machar	515 <b>96.1%</b>	90 <b>17.5%</b>	155 <b>30.1%</b>	40 <b>7.8%</b>	150 <b>29.1%</b>	0.0%	60 <b>11.7%</b>
Powassan	1725 <b>100.0%</b>	335 <b>19.4%</b>	415 <b>24.1%</b>	205 <b>11.9%</b>	575 <b>33.3%</b>	15 <b>0.9%</b>	180 <b>10.4%</b>
Callander	2225 <b>100.0%</b>	175 <b>7.9%</b>	500 <b>22.5%</b>	215 <b>9.7%</b>	695 <b>31.2%</b>	100 <b>4.5%</b>	540 <b>24.3%</b>
Nipissing	1020 <b>99.5%</b>	95 <b>9.3%</b>	300 <b>29.4%</b>	125 <b>12.3%</b>	360 <b>35.3%</b>	0.0%	135 <b>13.2%</b>
Shawanaga 17	115 <b>95.7%</b>	35 <b>30.4%</b>	30 <b>26.1%</b>	10 8.7%	35 <b>30.4%</b>	0.0%	0.0%
Parry Island FN	220 <b>100.0%</b>	50 <b>22.7%</b>	65 <b>29.5%</b>	25 <b>11.4%</b>	50 <b>22.7%</b>	10 4.5%	20 <b>9.1%</b>
French River 13	70 <b>100.0%</b>	25 <b>35.7%</b>	10 14.3%	15 <b>21.4%</b>	20 <b>28.6%</b>	0.0%	0.0%
Dokis 9	115 <b>100.0%</b>	30 <b>26.1%</b>	35 <b>30.4%</b>	10 8.7%	25 <b>21.7%</b>	0.0%	15 <b>13.0%</b>
Magnetewan 1	50 <b>100.0%</b>	15 <b>30.0%</b>	10 20.0%	10 20.0%	15 <b>30.0%</b>	0.0%	0.0%
Parry Sound, Centre	1110 <b>99.1%</b>	205 <b>18.5%</b>	490 <b>44.1%</b>	135 <b>12.2%</b>	225 <b>20.3%</b>	0.0%	45 <b>4.1%</b>

Data source: 2011 National Household Survey, Statistics Canada; 99-012-X2011055. Notes:

<sup>1.</sup> The numbers highlighted in red are small counts of 10 or less and may have been distorted by the random rounding process. These survey counts may differ significantly from the actual counts in the population.

### J. Educational Attainment, Senior Citizens Ages 65+; DPS Municipalities and Areas

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Municipality /Area	Total	No certificate, diploma or degree	High school diploma or equivalent	Apprenticeship or trades certificate or diploma	College, CEGEP or other non-university certificate or diploma	University certificate or diploma below bachelor level	University certificate, diploma or degree at bachelor level or above
McDougall	525 <b>100.0%</b>	155 <b>29.5%</b>	100 <b>19.0%</b>	45 <b>8.6%</b>	135 <b>25.7%</b>	25 <b>4.8%</b>	65 <b>12.4%</b>
Parry Sound	1290 <b>99.6%</b>	550 <b>42.6%</b>	265 <b>20.5%</b>	150 <b>11.6%</b>	165 <b>12.8%</b>	25 <b>1.9%</b>	130 <b>10.1%</b>
Carling	345 <b>97.1%</b>	120 <b>34.8%</b>	60 <b>17.4%</b>	90 <b>26.1%</b>	35 <b>10.1%</b>	0.0%	30 <b>8.7%</b>
Whitestone	235 <b>87.2%</b>	55 <b>23.4%</b>	40 <b>17.0%</b>	65 <b>27.7%</b>	35 <b>14.9%</b>	0.0%	10 4.3%
Magnetawan	440 <b>100.0%</b>	165 <b>37.5%</b>	85 <b>19.3%</b>	55 <b>12.5%</b>	40 <b>9.1%</b>	0.0%	95 <b>21.6%</b>
Strong	230 <b>102.2%</b>	95 <b>41.3%</b>	40 <b>17.4%</b>	25 <b>10.9%</b>	20 <b>8.7%</b>	20 <b>8.7%</b>	35 <b>15.2%</b>
Sundridge	280 <b>100.0%</b>	140 <b>50.0%</b>	20 <b>7.1%</b>	15 <b>5.4%</b>	50 <b>17.9%</b>	15 <b>5.4%</b>	40 <b>14.3%</b>
Machar	180 <b>97.2%</b>	45 <b>25.0%</b>	70 <b>38.9%</b>	25 <b>13.9%</b>	20 <b>11.1%</b>	0.0%	15 <b>8.3%</b>
Powassan	710 <b>100.7%</b>	395 <b>55.6%</b>	150 <b>21.1%</b>	75 <b>10.6%</b>	80 <b>11.3%</b>	0.0%	15 <b>2.1%</b>
Callander	515 <b>101.9%</b>	125 <b>24.3%</b>	140 <b>27.2%</b>	90 <b>17.5%</b>	40 <b>7.8%</b>	40 <b>7.8%</b>	90 <b>17.5%</b>
Nipissing	250 <b>96.0%</b>	75 <b>30.0%</b>	30 <b>12.0%</b>	40 <b>16.0%</b>	80 <b>32.0%</b>	0.0%	15 <b>6.0%</b>
Shawanaga 17	15 <b>0.0%</b>	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Parry Island FN	40 <b>75.0%</b>	15 <b>37.5%</b>	15 <b>37.5%</b>	0.0%	0.0%	0.0%	0.0%
French River 13	10 <b>0.0%</b>	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Dokis 9	35 <b>85.7%</b>	20 <b>57.1%</b>	0.0%	10 28.6%	0.0%	0.0%	0.0%
Magnetewan 1	10 100.0%	10 100.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Parry Sound, Centre	725 <b>100.0%</b>	360 <b>49.7%</b>	115 <b>15.9%</b>	125 <b>17.2%</b>	100 <b>13.8%</b> -012-X201105	0.0%	25 <b>3.4%</b>

Data source: 2011 National Household Survey, Statistics Canada; 99-012-X2011055. Notes:

<sup>1.</sup> The percentages highlighted in yellow have been significantly affected by random rounding and should be interpreted with caution.

<sup>2.</sup> The numbers highlighted in red are small counts of 10 or less and may have been distorted by the random rounding process. These survey counts may differ significantly from the actual counts in the population.

K. Labour Force Participation and Unemployment Rates, DPS Municipalities and Areas

Municipality/Area, 2011	Participation Rate, %	Unemployment Rate, %
Sundridge	57.4	23.8
Parry Island FN	64.2	23.3
Strong	57.8	20.2
Magnetewan 1	66.7	20.0
Dokis 9	72.7	16.7
Parry Sound, Centre	40.5	16.4
Shawanaga 17	62.5	15.0
Whitestone	53.2	14.5
French River 13	70.0	14.3
Magnetawan	47.5	13.6
District of Parry Sound	56.9	11.8
McDougall	57.6	11.7
Parry Sound	59.5	11.1
Machar	58.8	11.1
Powassan	59.0	10.6
Ontario	65.5	8.3
Carling	46.6	8.2
Callander	63.8	6.8
Nipissing	62.0	5.6

Data Source: 2011 National Household Survey-Statistics Canada. NHS Profile 99-014-X2011016.

## L. Labour Force Participation and Unemployment by Age Groups, Municipalities and Areas

Ages 15-24	Shawanaga 17	McDougall	Strong	Parry Island First Nation	Parry Sound	Magnetawan	Callander	Powassan	Carling	Whitestone	Sundridge	Machar	Nipissing	French River 13	Dokis 9	Magnetewan 1	Parry Sound, Centre
Participation Rate, %	42.9	63.6	63.6	46.7	67.1	68.8	68.4	55.9	50	50	76.9	53.3	45.5	75	66.7	66.7	40
Unemployment Rate, %	66.7	51.4	47.6	42.9	25	18.2	16.7	15.2	0	0	0	0	0	0	0	0	0

Ages 25-64	Sundridge	Parry Island First Nation	French River 13	Dokis 9	Magnetawan	Whitestone	Strong	Shawanaga 17	Parry Sound, Centre	Machar	Powassan	Parry Sound	Nipissing	McDougall	Carling	Callander	Magnetewan 1
Participation Rate, %	75.4	77.3	78.6	82.6	63.3	68.6	71.3	69.6	62.2	78.6	78	78.5	72.5	74.7	70.5	75.1	80
Unemployment Rate, %	20.9	20.6	18.2	15.8	14	12.9	12.7	12.5	11.6	11.1	10.4	8	6.1	5.4	5.1	5.1	0

Age 65 >	McDougall	Parry Sound	Carling	Whitestone	Magnetawan	Strong	Sundridge	Machar	Powassan	Callander	Nipissing	Shawanaga 17	Parry Island First Nation	French River 13	Dokis 9	Magnetewan 1	Parry Sound, Centre
Participation																	
Rate, %	4.8	9.3	7.2	19.1	10.2	15.2	14.3	0	13.4	10.7	32	0	0	0	42.9	0	7.6
Unemployment																	
Rate, %	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	72.7

Data Source: National Household Survey-Statistics Canada. NHS Profile 99-012-X2011055.

M. Education Levels of the Labour Force in the District of Parry Sound Municipalities and Areas

	No certificate, diploma or degree	High school diploma or equivalent	Apprenticeship or trades certificate or diploma	College, CEGEP or other non-university certificate or diploma	University certificate or diploma below bachelor level	University certificate, diploma or degree at bachelor level or above
Parry Sound, Centre	13.1%	47.5%	10.6%	21.9%	0.0%	5.6%
Shawanaga 17	25.0%	35.0%	10.0%	25.0%	0.0%	0.0%
Magnetawan	19.1%	36.6%	11.5%	20.6%	0.0%	10.7%
Whitestone	13.3%	42.2%	16.9%	19.3%	0.0%	6.0%
Parry Island FN	21.4%	33.3%	11.9%	23.8%	0.0%	7.1%
Dokis 9	25.0%	29.2%	12.5%	16.7%	0.0%	8.3%
Sundridge	12.4%	40.0%	6.7%	24.8%	0.0%	13.3%
Strong	16.3%	34.1%	6.2%	27.1%	0.0%	15.5%
Magnetewan 1	30.0%	20.0%	20.0%	30.0%	0.0%	0.0%
French River 13	33.3%	13.3%	13.3%	26.7%	0.0%	0.0%
Machar	15.6%	30.0%	5.6%	32.2%	0.0%	13.3%
Parry Sound	18.9%	24.6%	10.3%	28.2%	2.9%	15.0%
McDougall	11.3%	31.2%	7.5%	29.3%	3.0%	17.7%
Powassan	14.6%	27.3%	9.9%	36.3%	0.9%	10.9%
Nipissing	10.1%	30.9%	9.6%	36.0%	0.0%	13.5%
Callander	6.5%	28.8%	7.3%	31.0%	3.8%	22.8%
Carling	8.3%	20.8%	29.2%	33.3%	0.0%	8.3%

Data Source: 2011 National Household Survey-Statistics Canada. NHS Profile 99-012-X2011055.

#### **ENDNOTES**

<sup>1</sup> These include Dokis 9, French River 13, Magnetewan 1, and Shawanaga 17. Also, the population of Henvey Inlet 2 is less than 40 persons so all data is suppressed.

<sup>&</sup>lt;sup>2</sup> Statistics Canada has replaced the term "urban area" with "population centre". Population centres are characterized by areas that have a population of 1,000 or more people, and a population density of 400 or more people per square kilometre. All the areas outside of population centres are considered to be rural.

<sup>&</sup>lt;sup>3</sup> Senior citizens ages 65 years and over account for 22.5% of Parry Sound District's population, and 14.6% of Ontario's population.

<sup>&</sup>lt;sup>4</sup> Households and families are separate universes in the National Household Survey. Families include married or common-law couples with or without children, or lone parent families, and persons living with relatives other than those just mentioned. Households include non-family types such as those living with non-relatives only, or living alone.

<sup>&</sup>lt;sup>5</sup> Comparisons with other data sources suggest that the category 'university certificate or diploma below bachelor's level' was over-reported in the NHS. This category likely includes some responses that are actually college certificates or diplomas, bachelor's degrees or other types of education (e.g., university transfer programs, bachelor's programs completed in other countries, incomplete bachelor's programs, non-university professional designations). Data users are advised to interpret the results for the 'university certificate or diploma below the bachelor's level' category with caution.

<sup>&</sup>lt;sup>6</sup> Senior Citizens represent one-third of the population in Parry Sound, Centre. Magnetawan and Carling also have relatively large percentages of seniors (28.0% and 26.5% respectively).