TOWN OF Tecumseh
ONTARIO · CANADA

Lakeshore
OUR COMMUNITIES. OUR HOME.

SHARED COMMERCIAL ECONOMIC DEVELOPMENT STRATEGY

for *Tecumseh-Lakeshore*

January 2022

McSWEENEY
inspiring economic sustainability®

Shared Commercial Economic Development Strategy for Tecumseh-Lakeshore

January 2022

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1. INTRODUCTION

The Town of Tecumseh (Tecumseh) and the Municipality of Lakeshore (Lakeshore) are located on the south shore of Lake St. Clair, in Essex County, in southwestern Ontario. Tecumseh and Lakeshore, with a combined population of 63,000, offer unique characteristics but share the same small-town friendliness, and are enhanced by the warm climate and natural beauty of southwestern Ontario. These two communities are situated close to an international population of five million and are located east of the City of Windsor, which has a population of approximately 200,000.

Tecumseh and Lakeshore are in an enviable position. With an affluent, educated, and growing population, the area is ripe for business investment.

Purpose of the Shared Commercial Economic Development Strategy

The need for an economic development strategy was initiated as a result of the local businesses, specifically the commercial (retail, restaurants, and service) sector in the Study Area, being particularly hard hit by the COVID-19 pandemic upheaval that has taken place over the past 20 months.

The strategy identifies top actions for the two communities to undertake and includes:

- The identification of priority areas of focus that will sustainably and successfully generate wealth, investment and employment and enhance the viability of existing business, expand existing business, and attract new investment and businesses.
- Immediate, short, and long-term action items identifying innovative strategies, actions necessary to draw on Tecumseh and Lakeshore's strengths, competitive advantages and priority opportunities, as well as address any challenges.

The strategy also:

- Focuses on supporting and retaining existing businesses and jobs in Tecumseh and Lakeshore.
- Leverages assets where it makes the most sense to do so.
- Encourages greater investment in the Study Area.
- Aims to attract new businesses to the Study Area.
- Helps Tecumseh and Lakeshore achieve long-term employment growth.

This new Shared Commercial Economic Development Strategy for Tecumseh and Lakeshore lays out collaborative actions for success over the next five years.

2. BACKGROUND

The evolution of retail has gone through multiple transformations over the past fifty years. The small independent 'mom and pop' retailers made up the fabric of downtowns across the country and anchored and supported local communities.

With the introduction of the shopping mall concept, the independent 'mom and pop' retailers were impacted as the commercial areas moved further outside of the downtown central core into the more suburban, automobile-oriented developments, weakening the importance of downtowns.

Most recently the onslaught of the big box store has had a significantly negative impact on these independent 'mom and pop' retailers.

Big box stores generally offer lower-paying wages and part-time jobs. Due to their immense buying power, big box stores can hurt smaller retailers by being able to provide the same goods at lower prices. Many of these big box stores offer services (i.e., optical, automotive repairs) as well, at lower rates.

They also have an effect on local municipalities. This table represents an example of a comparison of big box stores vs downtown businesses and their impact on the municipality's property taxes[1]. Although this is US based it can be assumed that this is as relevant in Canada.

	Big Box Store	Downtown Business
Size of Property (Acres)	34.0	0.19
Size of building (sf)	220,000	54,000
Tax Value ($)	$20,000,000 (US)	$11,000,000 (US)
Property Taxes/Acre	$6,500 (US)	$634,000 (US)

Although the big box stores do have a place in the local economy and are able to draw a great number of consumers to their location while providing lower-cost options to shoppers, they do not generally offer the level of friendliness and customer service that the smaller independent retailers can provide. Local retailers have the opportunity to be different from big box stores and offer alternative shopping experiences with personalized service, as well as supporting the local community (i.e., sponsoring local sports teams and local events).

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[1] https://www.strongtowns.org/journal/2017/11/3/big-box-stores-are-costing-our-cities-far-more-than-we-ever-imagined

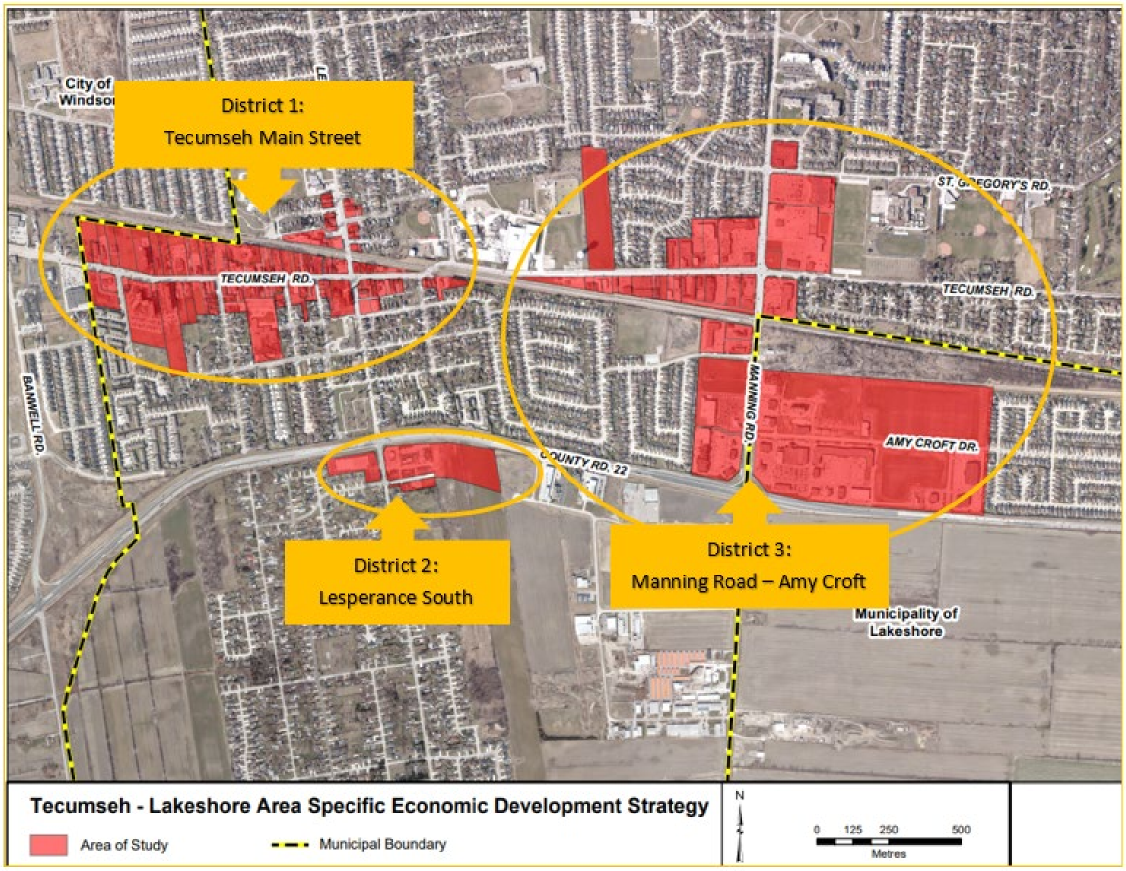
Entering a new era of commerce, e-commerce and internet shopping will continue to put pressure on the independent retailers.

Geographic Boundaries of the Study Area

Three unique commercial districts offer a mix of businesses and different shopping experiences, but at the same time, complement each other. Being in close proximity to each other, they can build on their strengths and support various types of retail while building synergies between the three districts. There is also the opportunity to better connect them with each of their surrounding residential areas, in order to keep the local money within the Study Area.

The geographic boundaries of the area can be seen in red on the map. Made up of three distinct commercial districts, the Study Area offers varied but complementary shopping experiences.

Figure 1: Three Districts of the Study Area



Source: McSweeney and Associates, 2021

District 1: Tecumseh Main Street

The Tecumseh Road corridor is one of the principal east-west transportation routes within, as well as to and from, the Town of Tecumseh. In addition to Main Street, this district also includes lands generally one block north and south of the roadway, including the former St. Anne's School property (north campus) that runs south to Arbour Street, and the heritage character node along Lesperance Road north of the railway tracks.

Tecumseh Main Street District is considered Tecumseh's historic downtown, and offers an eclectic mix of restaurants, retail stores, offices, churches, entertainment uses such as open spaces, and general service amenity commercial businesses such as a funeral home, and a bank[2]. In the last couple of years there have been several new mid-rise residential developments built or in process of being built in this district, with a total of 323 new units added to the area.

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[2] Tecumseh Road Main Street Community Improvement Plan, 2016

District 2: Lesperance South

Located on the south side of County Road 22 at Lesperance Road, the Lesperance South District includes the attractively designed Tecumseh Town Centre on the east side of Lesperance, with a mix of independent restaurants and services. The Home Hardware is located on the west side.

District 3: Manning Road- Amy Croft

Manning Road (County Road 19) is a major north-south urban arterial road under the jurisdiction of the County of Essex, that connects to Highway 401 to the south and straddles the municipal boundary between Tecumseh and Lakeshore south of the CN Railway.

Manning Road north of County Road 22 to St. Gregory's Road provides access to several retail/commercial developments consisting of a mix of big-box retail, new plazas and several older plazas. This district is the largest of the three and is automobile-oriented. It extends on Tecumseh Road and easterly on Amy Croft Drive in Lakeshore.

The Amy Croft (Lakeshore) site has most recently been developed with a mix of residential, commercial, and a hotel.

Local And Regional Economic Development Resources

Local Economic Development Organizations

Town of Tecumseh

Tecumseh currently does not have an economic development office or a dedicated staff person available for economic development. Through an organizational review completed in 2021, the Development Services Department has taken on responsibility for local economic development. This strategy is the first initiative taken on by the department.

Municipality of Lakeshore

There is currently a Division of Economic Development and Mobility in Lakeshore, with one dedicated economic development officer. The mandate of the economic development department is to attract and retain business for Lakeshore. The key services that the division offers are Business Planning, Advice, Incentives; Networking and Connections; Development and Building Concierge; Mobility and Innovation; Data and Insights; and Tourism Development.

Joint Tecumseh-Lakeshore Inter-Municipal Committee

The Corporation of the Town of Tecumseh, and the Municipality of Lakeshore, in December of 2019, created the Joint Tecumseh-Lakeshore Inter-Municipal Committee, a committee set up to investigate opportunities for addressing mutual interests and concerns. Their mandate extends for the current term of council.

Tecumseh BIA

The Tecumseh BIA is staffed by one person that reports to a volunteer board of management. The BIA encompasses all commercial areas north of County Road 22 that are located in Tecumseh, representing over 575 businesses. The BIA has members in all three districts that form the Study Area.

Regional Economic Development Organizations

Invest WindsorEssex

Invest WindsorEssex is an overarching not-for-profit organization supported by the City of Windsor and County of Essex. It is responsible for advancing economic development to grow and sustain prosperity in the region. The focus of Invest WindsorEssex is to develop and execute strategies to retain, expand, attract and help to start up new businesses in the region.

Invest WindsorEssex represents nine municipalities, Amherstburg, Essex, Kingsville, Lakeshore, LaSalle, Leamington, Pelee Island, Tecumseh, and Windsor. Invest WindsorEssex represents these jurisdictions in the world market, with primary focus on industrial business attraction in the areas of auto-mobility, vehicle electrification, food and beverage manufacturing and technology.

Invest WindsorEssex also hosts the Small Business and Entrepreneurship Centre (SBEC). The SBEC provides entrepreneurs and small business owners with the training and support necessary to start and grow a business from concept through start-up and early growth stages of business.

Windsor Essex Regional Chamber of Commerce

The Windsor Essex Regional Chamber of Commerce is a membership-driven organization representing over 700 members from various industry sectors including manufacturing, agriculture, transportation, finance, and education among others. For over 143 years the Chamber has been the voice of business in Windsor-Essex promoting the needs of members to all levels of government[3].

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[3] Become a Member - Windsor-Essex Reg. Chamber of Commerce (windsoressexchamber.org)

Tourism Windsor Essex Pelee Island

> Tourism Windsor Essex Pelee Island is the official Destination Marketing Organization (DMO) for the regional tourism industry. This not-for-profit organization is specifically focused on tourism and is dedicated to promoting and selling Windsor, Essex, and Pelee Island as a destination for tourists, convention goers and business travellers.

In conclusion:

The regional organization of Invest WindsorEssex, is focused on larger regional programs including investment attraction for the major industrial sectors of the region. They tend to be more overarching and are responsible for the region as an entity and although they represent all of the communities located in the region, they represent them as part of the whole of Essex County. Their capacity to engage with each of the municipalities within the region as well as all the smaller businesses in the region is limited due to resources and geography. Invest WindsorEssex rely on their partnerships with the local economic development offices to provide information on the local communities to support the bigger picture.

The more localized strategies for the smaller individual communities are generally implemented by the local economic development offices and Business Improvement Areas, those organizations that know their business communities intimately and are the 'on the ground' resources for their local businesses.

Creating A Harmonized Economic Development Program

Economic development is "a process of creating and utilizing physical, human, financial, and social assets to generate improved and broadly shared economic well-being and quality of life for a community or region"[4].

Economic development is a long-term process. It is a process that is always evolving due to local, regional and world shifts in the economy and changes in the community and requires strategic and deliberate guidance to ensure the long-term viability of business in a community.

This strategy sets out a harmonized economic development program for the Tecumseh and Lakeshore Study Area that focuses on the sustainability and growth of the three districts, with special consideration for the joint opportunities in the Manning Road-Amy Croft District. With its shared geography and separate jurisdictions, provisions are needed to ensure a cohesive and collaborative strategy is undertaken by the two municipalities.

The consultation process for developing this strategy resulted in three distinct goals, with related objectives and actions, as set out in Section 3. To complement these goals and complete the strategy, the following overarching objectives and actions are recommended.

The following proposed objectives and actions are the basis for local economic development and will enable the actions in the three goals to be completed effectively and in a streamlined manner.

OBJECTIVE: To make economic development a long-term investment for Tecumseh and Lakeshore to ensure long-term success for the Study Area.

ACTION	LEAD PARTNER(S)
Ensure adequate capacity exists to support and implement joint local economic development programs and initiatives in the Study Area and the shared border, potentially through shared economic development resources.	Tecumseh and Lakeshore
Establish annual and long-term budget allocations for local economic development to ensure there are resources in place to support the actions for the Study Area.	Tecumseh and Lakeshore

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[4] Seidman, Karl F., (2005) Economic Finance, Thousand Oaks: Sage Publications

OBJECTIVE: To develop alignments and consistencies between Tecumseh and Lakeshore to support investment in the Study Area.

ACTION	LEAD PARTNER(S)
Ensure that policies and bylaws in the Manning Road – Amy Croft District are aligned between the two municipal partners (i.e., sign bylaws, urban design policies) to present a seamless and consistent commercial district.	Tecumseh and Lakeshore
Ensure that zoning is in place in the appropriate locations in the Study Area to support the potential businesses envisioned for the Study Area (i.e., medical uses supporting the new hospital).	Tecumseh and Lakeshore
Develop alignment and consistency of economic development websites by providing shared data in both the Tecumseh and the Lakeshore websites that are applicable to the Study Area. ■ Include the most current information related to the Study Area that is applicable and beneficial specifically to investors. ■ Determine the key resource(s) required to update the Study Area data. ■ Link the Tecumseh and the Lakeshore economic development websites to the Tecumseh BIA, Small Business and Entrepreneurship Centre and Invest WindsorEssex websites. ■ Include a link to the Invest WindsorEssex website page that hosts leasing information on vacant commercial lands and properties in Tecumseh and Lakeshore. ■ Ensure that consistent language and resources are used in both the Tecumseh and Lakeshore economic development websites.	Tecumseh and Lakeshore
Establish a complementary concierge program/pre-application process to provide investors with individualized service in an easy-to-understand, seamless manner and to	Tecumseh and Lakeshore

educate and guide investors through the complex planning process, including but not limited to: ■ Produce a branded process flow map to explain application processes and licensing requirements in a simplified manner. ■ Educate internal front-line staff, when speaking with investors, on understanding internal processes, resources available and directing them to dedicated staff. When speaking with investors ensure that they are using language and referencing resources consistently. ■ Educate staff on the role of the Invest WindsorEssex Small Business and Entrepreneurship Centre. ■ Adapt Lakeshore's existing Small Business Guides for use in Tecumseh.	

3. GOALS AND STRATEGIC ACTIONS

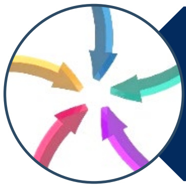
During the consultation process for the Shared Commercial Economic Development Strategy, three connected goals emerged as the most prominent themes of focus. These goals, along with the actions, were based on a comprehensive understanding of Tecumseh and Lakeshore, their economy, businesses and stakeholders, as well as their collective aspirations.

Strengths, Challenges, Opportunities, Aspirations and Results (SCOAR®)[5] (see Appendix 1 for the full SCOAR® analysis) was compiled after an extensive consultation process which included one on one interviews, online survey, business review, a comprehensive document review, and the completion of a Situational Analysis and a Retail Market Analysis. The SCOAR® was used as the fundamental basis to determine the three goals and the actions and came directly from input from the key community stakeholders.

As a result of extensive consultations and research, twenty-three attainable and doable actions were established and to be implemented over the next five years. The actions are the responsibility of various stakeholders in Tecumseh and Lakeshore including Tecumseh and Lakeshore staff, as well as the input from local and regional economic development organizations.

The three strategic goals:

Goal 1: COLLABORATING AND CONNECTING



Goal 2: CREATING A DESTINATION

Goal 3: BRANDING, COMMUNICATING, AND MARKETING

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[5] A SWOT analysis has a "50%" focus on "negative" aspects of analysis. While a SOAR analysis emphasizes the positive, it fails to address barriers or challenges to economic growth that every community faces. Our SCOAR® Analysis provides greater balance than either SWOT or SOAR analysis.

Goal 1: Collaborating and Connecting

Building positive relationships makes a stronger community. Collaborating and buying into the message "we are all in this together" encourages support for a common vision and works towards making that vision happen. Collaboration is the key to success.

A common vision is vital in that it helps to articulate the future of the Study Area and describe a desired outcome for the future. It clarifies what is being strived for and what is needed to be achieved in the Study Area. It provides clarity when it comes to future opportunities for development as everyone is on the same page moving forward.

OBJECTIVES AND ACTIONS

OBJECTIVE: To establish a cohesive vision for the Study Area.

ACTION	LEAD PARTNER(S)
Co-create a vision for the overall Study Area and from this, set the stage for three distinct brands, one for each district.	Tecumseh and Lakeshore

OBJECTIVE: To develop a cohesive network of organizations that understand their individual and collective roles and responsibilities to best support the Study Area.

ACTION	LEAD PARTNER(S)
Define, map out and communicate the roles and responsibilities of the local and regional agencies that influence, serve and support businesses in the Study Area, including but not limited to: • Windsor Essex Regional Chamber of Commerce	Tecumseh and Lakeshore

• Invest WindsorEssex, Small Business and Entrepreneurship Centre • Tecumseh BIA • Essex County Medical Society • Municipality of Lakeshore • Town of Tecumseh • Tourism Windsor Essex Pelee Island • Community Future Essex County • WEtech Alliance Account for gaps and overlaps between the organizations in order to use resources most efficiently and effectively.	

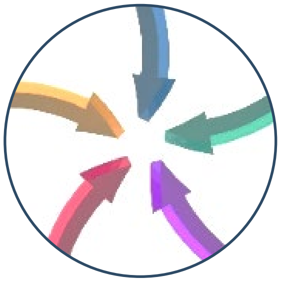
OBJECTIVE: To have Tecumseh BIA, Tecumseh and Lakeshore working together to support and strengthen the business community in the Study Area.

ACTION	LEAD PARTNER(S)
Work together to arrive at an understanding of the roles and responsibilities of the Tecumseh BIA, the Town of Tecumseh, and the Municipality of Lakeshore.	Tecumseh, Lakeshore, and the Tecumseh BIA
That the BIA continues to explore joint opportunities to collaborate and support businesses in the Amy Croft (Lakeshore) area.	Lakeshore and the Tecumseh BIA

OBJECTIVE: Improve traffic conditions to benefit the area and to support local business.

ACTION	LEAD PARTNER(S)
Tecumseh and Lakeshore to advocate to the County to request that the County move forward with the proposed improvements on Manning Road at County Road 22, and to continue to extend improvements along Manning Road within the Study Area.	Tecumseh and Lakeshore
Tecumseh to continue to implement the Tecumseh Road Community Improvement Plan (CIP), to evolve this area from a commuter thoroughfare to one that encourages walking, cycling and micro-mobility while also providing for improved parking and traffic calming.	Tecumseh, Lakeshore County Wide Active Transportation System (CWATS)
Consider effective integration and delivery of service for Tecumseh Transit and Lakeshore's future transit system.	Tecumseh and Lakeshore

Goal 2: Creating a Destination



Creating a destination that acts as a centre of the community with public meeting spaces and commercial centres, inspires and attracts investment. Economically vibrant commercial areas that are the heart and soul of the community provide an identity for the area and pride in the community. A sense of place is what makes one community different from another.

OBJECTIVES AND ACTIONS

OBJECTIVE: To create a place that has a strong sense of community and a desirable image where the public feels that they have come to a special place.

ACTION	LEAD PARTNER(S)
The two municipalities to collaborate on common urban design guidelines for the shared portion of the Manning Road-Amy Croft District.	Tecumseh and Lakeshore
Continue to support and implement the Tecumseh Road CIP by allocating an annual budget to the program. • As projects are completed communicate and celebrate the progress of the Tecumseh CIP to the residents and businesses.	Tecumseh

OBJECTIVE: To create an integrated destination to encourage active transportation options (walking, biking, etc.) safely with vehicular traffic while enhancing vibrancy through intensification.

ACTION	LEAD PARTNER(S)
Complete a joint Tecumseh and Lakeshore Manning Road-Amy Croft Urban Design study and identify standards and guidelines that need to be completed to create 'complete streets' that are attractive and safe for all users.	Tecumseh, Lakeshore County Wide Active Transportation System (CWATS)
Continue to increase residential intensification in the three districts, in a context-sensitive way.	Property Owners
Work with property owners to increase density of commercial properties throughout the three districts. This intensification could include the redevelopment of brownfield sites; the development of vacant and/or underutilized lots; infill development; and the expansion or conversion of existing buildings.	Property Owners
Develop a network of bike paths connecting the three districts, as well as connecting each district to the residential areas they serve.	Tecumseh and Lakeshore

OBJECTIVE: To attract and retain residents to live, shop and play in the Study Area.

ACTION	LEAD PARTNER(S)
In future strategic plans, planning processes and urban design guidelines, encompass ways to attract and retain all age groups to live in the community and support local business in the Study Area.	Tecumseh and Lakeshore

Goal 3: Branding, Communicating and Marketing

The importance of creating a positive, cohesive brand for each of the three districts in the Study Area. This will help to clearly communicate the identity, shape the perception, and build loyalty for each district.

Communications involve creating a dialogue between partners including the different levels of government, local businesses, and residents to support the area.

Marketing is about promoting the three districts to attract customers to support existing businesses and to encourage economic investment.

OBJECTIVES AND ACTIONS

OBJECTIVE: To establish a brand and messaging that is unique to the three districts.

ACTION	LEAD PARTNER(S)
Using the established vision for the Study Area, collectively reimagine, and establish a clear identity and brand for each of the three districts.	Tecumseh BIA, with Lakeshore and Tecumseh

OBJECTIVE: To partner with local business organizations to support and promote local business.

ACTION	LEAD PARTNER(S)
Investigate opportunities to improve existing marketing programs and create new ways designed to promote each district.	Tecumseh BIA
Work with Invest WindsorEssex, the Small Business and Entrepreneurship Centre and the broader economic development ecosystem to help identify, support, and administer relevant grants and programs in the Study Area. (i.e., the Digital Main Street which helps businesses adopt new digital technologies to better position themselves in the marketplace and therefore engage with new customers.)	Invest WindsorEssex and Small Business and Entrepreneurship Centre
Work with Tourism Windsor Essex Pelee Island to explore the opportunity of establishing a municipal accommodations tax that will be used to promote and market tourism for Tecumseh and Lakeshore.	Tourism Windsor Essex Pelee Island

OBJECTIVE: To communicate the advantages of the Study Area to investors and residents.

ACTION	LEAD PARTNER(S)
Create 'why invest here' information with supporting facts to help to entice investment to the area.	Tecumseh and Lakeshore
Create a 'why invest here' collateral marketing piece.	Tecumseh and Lakeshore
Explore the opportunity of establishing a team of influential entrepreneurs from the area to harness their expertise, to guide the implementation of this strategy and help attract businesses.	Tecumseh BIA

OBJECTIVE: That local businesses, particularly those businesses in the hard-hit retail and restaurant sector, undertake initiatives to improve their viability in today's market environment.

ACTION	LEAD PARTNER(S)
That the local businesses in the Study Area investigate opportunities for brick-and-mortar stores to branch out from being a solely sales-focused model and expand into offering an experience-focused retail "event", where applicable.	Tecumseh BIA, SBEC and Local Businesses
That the local businesses in the Study Area investigate opportunities to establish a dual approach to business that includes offering customers a digital presence as well as a physical presence.	Tecumseh BIA, SBEC and Local Businesses

4. PROCESS FOLLOWED

The process followed to develop the Shared Commercial Economic Development Strategy was comprised of a document review and web searches, followed by a statistical analysis of the Tecumseh and Lakeshore economy and demographics that yielded a current socio-economic report and retail market study. As well, a comprehensive consultation process was completed to better understand the combined communities.

QUANTITATIVE ANALYSIS

Document Review
Data Analysis
Situational Analysis & Retail Market Study

QUALITATIVE ANALYSIS

First Round of Consultations (online survey, one-on-one interviews)
SCOAR® Analysis
Second Round of Consultations (Business Summit)
Strategic Directions and Action Planning Session (with Staff)

Draft Shared Commercial Economic Development Strategy
Tecumseh and Lakeshore Staff Consultations on the Draft Strategy
Intermunicipal Committee

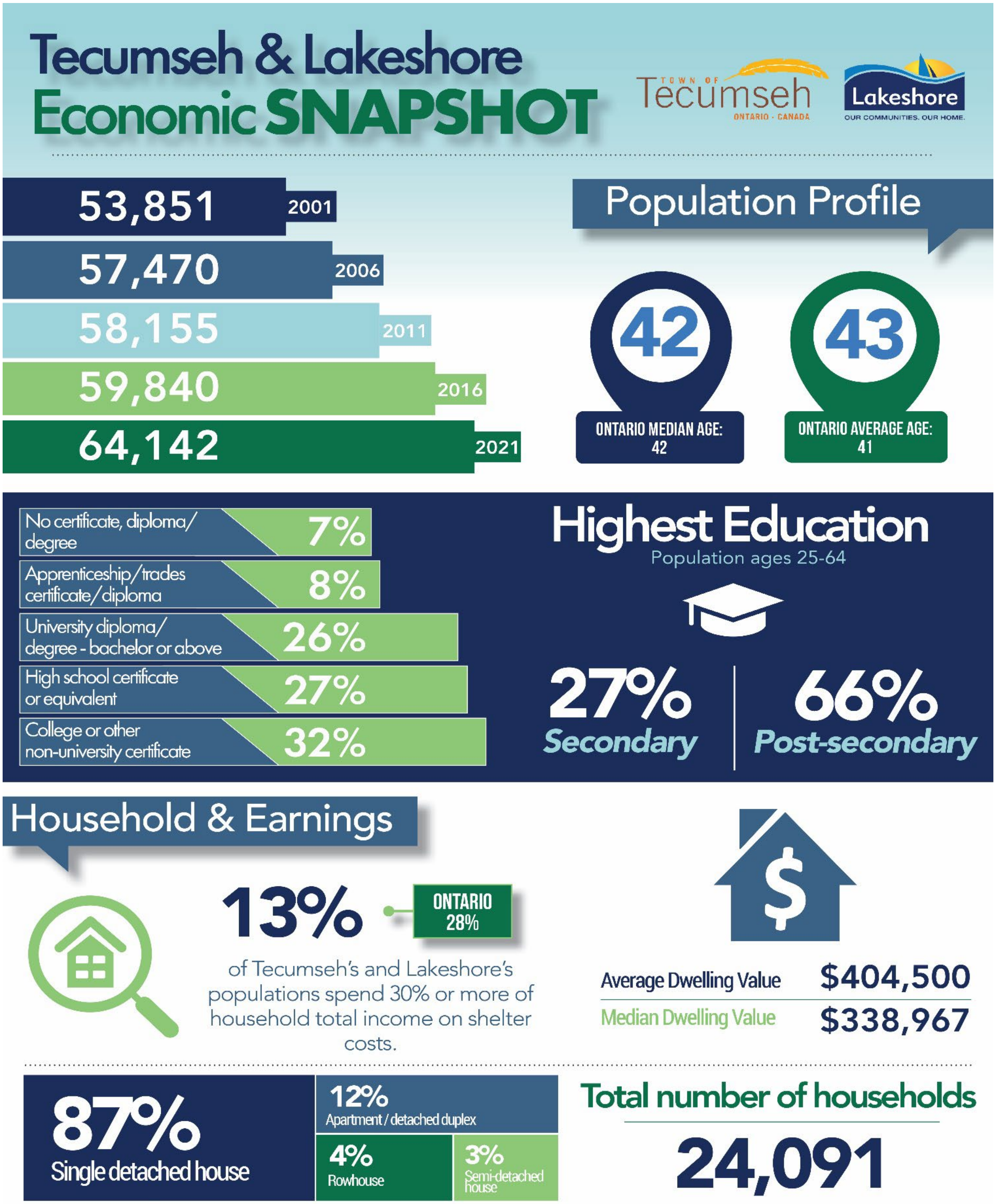
SHARED COMMERCIAL ECONOMIC DEVELOPMENT STRATEGY

Document Review

The following documents were reviewed and provided background information on the Study Area.

- Amy Croft Secondary Plan (2018)
- Town of Tecumseh New Official Plan Process, Commercial Discussion Paper (2015)
- Tecumseh Road Main Street Community Improvement Plan, 2016
- Lakeshore-Tecumseh IMC: Transit Options Study – Update, 2021
- Tecumseh-Lakeshore Situational Analysis, 2021
- Tecumseh-Lakeshore Retail Market Study, 2021

Snapshot of Tecumseh and Lakeshore



Tecumseh & Lakeshore Economic SNAPSHOT

53,851	2001
57,470	2006
58,155	2011
59,840	2016
64,142	2021

Population Profile

42
ONTARIO MEDIAN AGE: 42

43
ONTARIO AVERAGE AGE: 41

Highest Education

Population ages 25-64

No certificate, diploma/ degree	7%
Apprenticeship/trades certificate/diploma	8%
University diploma/ degree - bachelor or above	26%
High school certificate or equivalent	27%
College or other non-university certificate	32%

27% *Secondary*

66% *Post-secondary*

Household & Earnings

13% ONTARIO 28%

of Tecumseh's and Lakeshore's populations spend 30% or more of household total income on shelter costs.

Average Dwelling Value	$404,500
Median Dwelling Value	$338,967

87% Single detached house

12% Apartment / detached duplex

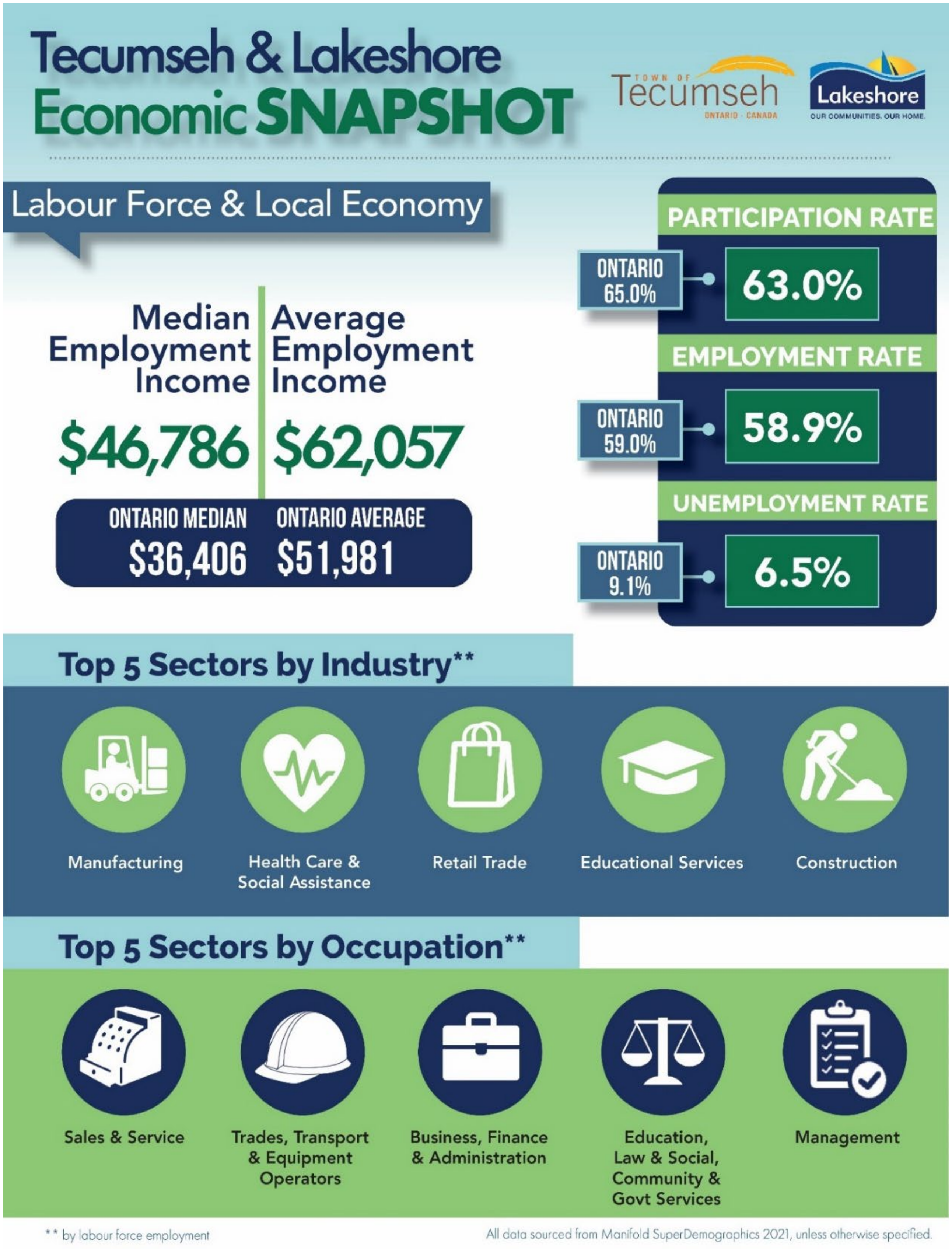
4% Rowhouse

3% Semi-detached house

Total number of households

24,091

All data sourced from Manifold SuperDemographics 2021, unless otherwise specified.



Tecumseh & Lakeshore Economic SNAPSHOT

Labour Force & Local Economy

Median Employment Income	Average Employment Income
$46,786	$62,057
ONTARIO MEDIAN $36,406	ONTARIO AVERAGE $51,981

	Tecumseh & Lakeshore	Ontario
PARTICIPATION RATE	63.0%	65.0%
EMPLOYMENT RATE	58.9%	59.0%
UNEMPLOYMENT RATE	6.5%	9.1%

Top 5 Sectors by Industry**

- Manufacturing
- Health Care & Social Assistance
- Retail Trade
- Educational Services
- Construction

Top 5 Sectors by Occupation**

- Sales & Service
- Trades, Transport & Equipment Operators
- Business, Finance & Administration
- Education, Law & Social, Community & Govt Services
- Management

** by labour force employment

All data sourced from Manifold SuperDemographics 2021, unless otherwise specified.

Key Findings from Situational Analysis

Tecumseh and Lakeshore engaged McSweeney & Associates to assist with the creation of a report which would provide a better understanding of the current economic and business climate within Tecumseh and Lakeshore. This report, titled 'Situational Analysis - Town of Tecumseh and Municipality of Lakeshore', provides a more detailed qualitative analysis of Tecumseh and Lakeshore.

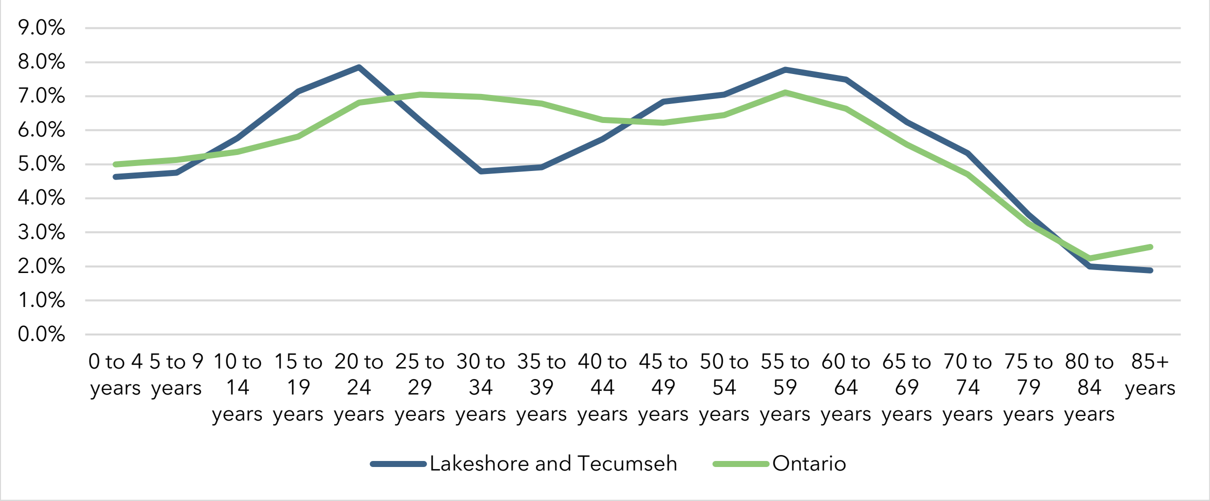
Population Growth

Table 1: Population Change, Tecumseh and Lakeshore vs. Ontario, 2001-2026

	2001	2006	2011	2016	2021	2026
Tecumseh and Lakeshore Population Count	53,851	57,470	58,155	59,840	64,142	66,862
% Change	/	6.7%	1.2%	2.9%	/	4.2%
Ontario Population Count	11,410,046	12,160,282	12,851,821	13,448,494	14,402,859	15,082,674
% Change	/	6.6%	5.7%	4.6%	/	4.7%

Source: Statistics Canada Census Profiles 2001-2016. Manifold SuperDemographics 2021-2026. Note that the two sources use different methods and thus, are not directly comparable.

Figure 2: Percent Population by Age, Tecumseh and Lakeshore vs. Ontario, 2021



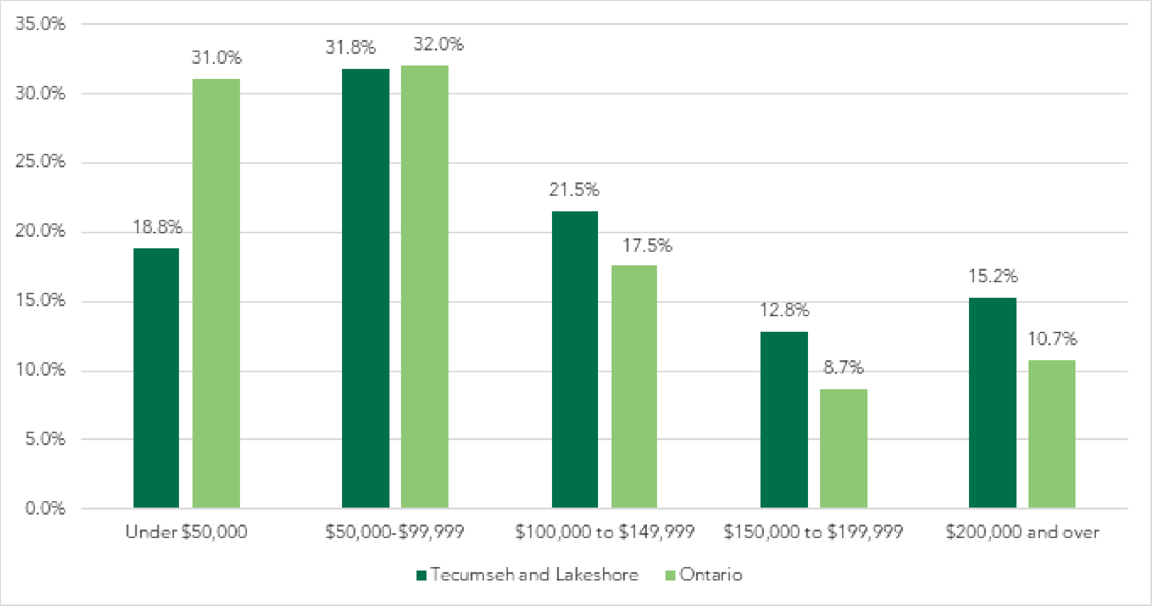
Source: McSweeney & Associates and Manifold Data Mining Inc. SuperDemographics 2021

Compared to Ontario, Tecumseh and Lakeshore have a lesser population of those aged 25 to 39, but a larger youth and older adult (45+) population. Overall, Tecumseh and Lakeshore's working-age population (ages 15-64 – 65.9%) is similar to Ontario's (66.2%). Tecumseh and Lakeshore's median age is slightly higher than Ontario's (43, compared to 41 for Ontario) but their average ages are the same (42).

Income

- In 2020, **Tecumseh and Lakeshore's median employment income was $46,786**, 29% higher than in Ontario ($36,406).
- In 2020, the **average employment income for Tecumseh and Lakeshore residents was $62,057**, 19% higher than in Ontario ($51,981).

Figure 3 : Household Income Levels by Percentage of the Population, 2020



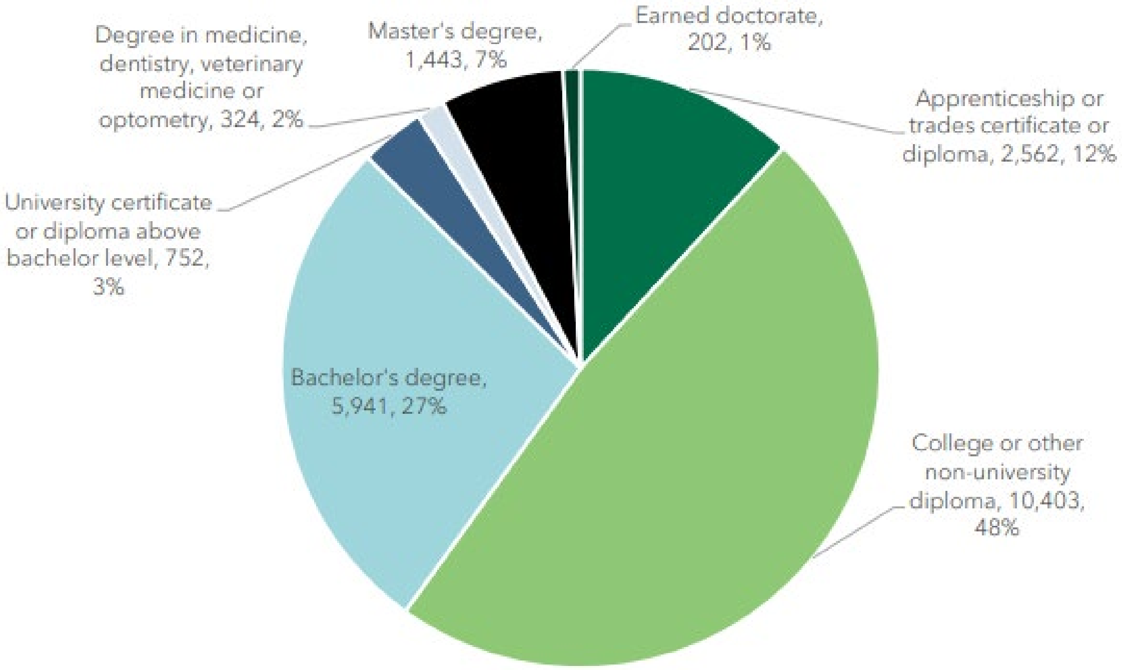
Source: Manifold Data Mining Inc. 2021 (2020 incomes).

Education

Figure 4 illustrates the post-secondary educational attainment of Tecumseh and Lakeshore residents ages 25 to 64. Based on Figure 5, it can be concluded that:

- A total of 21,627 residents aged 25 to 64 have post-secondary education.
- A college degree is the most common type of education; attained by 48% of residents, aged 25 to 64, with a post-secondary education (attained by 10,403 residents).

Figure 4: Percentage of Residents aged 24-65 with Post-Secondary Attainment, 2021



Source: Manifold Data Mining Inc. 2021 (2020 incomes).

Key Findings from the Retail Market Analysis

Tecumseh and Lakeshore engaged McSweeney & Associates to assist with the creation of a report which would provide a better understanding of the retail sector within Tecumseh and Lakeshore. This report, titled 'Retail Market Analysis - Town of Tecumseh and Municipality of Lakeshore', provides a more detailed overview of the state of retail trade and an analysis of industry trends in Canada and an overview of the retail market in Tecumseh and Lakeshore.

Data from Statistics Canada presented in this section alongside other literature and analyses show that:

- For the retail sector, broadly, the financial impact of COVID-19 was short-lived but led to significant upheaval in the way retailers do business.
- The rise of e-commerce is notable, but still relatively small compared to in-store shopping.
- COVID-19 did not lead to a complete reinvention of retail trade but did speed up some shifting dynamics, including the move to experiential retail.

An assessment of retail trade on a national and provincial scale show that:

- Socio-demographic trends related to demand factors suggest that the retail trade sector will thrive in the medium-to-long term.
- Suppliers and buyers for retailers are consistent across the sector; manufacturers and wholesalers supply retailers, who in turn typically sell to end consumers.
- Strengths of the sector include low capital, wage, and import costs
- Weaknesses of the sector include relatively low overall revenues and government assistance along with high levels of competition.

Within Tecumseh and Lakeshore, identifying key sectors in terms of employment, business counts, exports, and sales within the retail sector. Among other findings show that:

- Employment in Tecumseh and Lakeshore's retail sector has increased by over 600 jobs over the last decade, from 1,683 in 2011 to 2,308 jobs in 2021. This trend is projected to continue over the next five years, with the local sector being responsible for 2,490 positions in 2026.

Demographic data for Tecumseh and Lakeshore residents shows that in 2020:

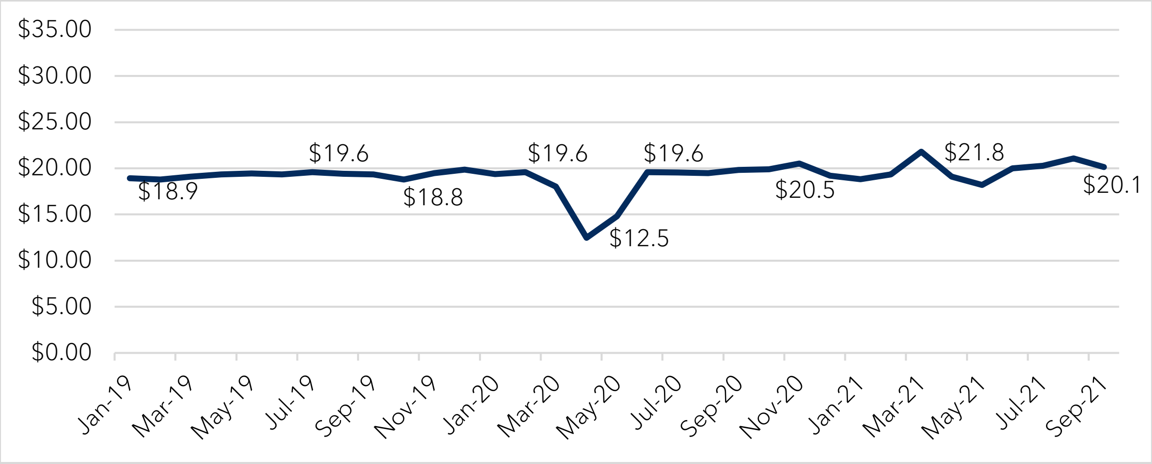
- Tecumseh and Lakeshore residents spent on average $31,562 per household on retail goods, compared to $28,662 for all Ontario households.

- Among retail goods, Tecumseh and Lakeshore residents were most likely to spend money on groceries, automobile purchases, or clothing.

The Changing Nature of Retail Due to COVID-19

The COVID-19 pandemic has significantly altered the way retail stores have operated. During the first half of 2020 retail sales plummeted due to stay-at-home orders and other public safety measures. Though these measures helped contain the further spread of COVID-19, they did significantly impact local retail businesses. Fortunately, however, many of the revenue shocks were relatively short-lived. As Figure 6 shows, while there was a precipitous drop in retail sales in Ontario from February 2020 ($19.6 billion) to April ($12.5 billion), by June 2020 sales were back to February levels ($19.6 billion). Though Ontario retailers have faced more volatility during the pandemic, average sales values have remained similar to pre-pandemic levels.

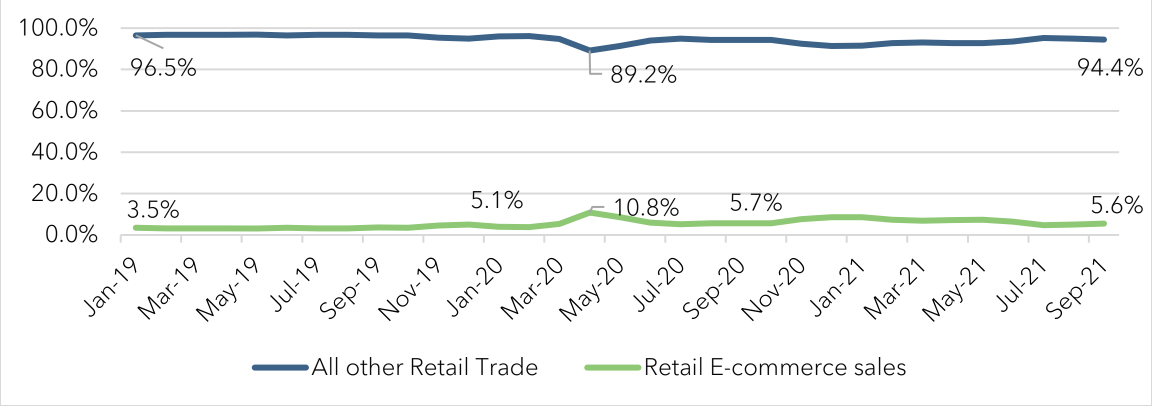
Figure 5: Retail Trade Sales by Month, Ontario, January 2019-September 2021 ($ Billions)



Source: Statistics Canada. Table 20-10-0008-02 Retail trade sales by industry.

E-trade is growing, but not nearly as quickly as it may seem to some. It peaked at 10.8% of all sales in April 2020 and has since gone down to 5.6% of all sales. Online sales are growing, but it is not an overwhelming takeover of the retail sector.

Figure 6: E-Commerce as a Percentage of National Retail Sales, January 2019-September 2021



Source: Statistics Canada. Table 20-10-0072-01 Retail e-commerce sales.

The analysis suggests that post-pandemic, many retailers will benefit from:

- **Embracing a dual approach to commerce.**

Twenty-first-century shopping habits make clear that businesses benefit from having a seamless connection between their physical and digital presence. Given the approach that many consumers are choosing to embrace, stores lacking an online presence are likely to find themselves struggling to attract and retain customers.

- **Transitioning their stores from a sales-focused "store" to an experience-focused "event".**

The ability to quickly and painlessly transition "needs" shopping from an in-person hassle to a stress-free online experience means that many traditional shopping trips will be done virtually. Brick-and-mortar retailers can fight back, however, by changing their traditional point-of-sale-centric model into one that offers unique experiences. The data suggest that these in-person experiences will ultimately lead to consumers spending more money on the business than they would online, and to being more loyal shoppers.

Stakeholder Consultations

133 stakeholders were consulted and provided input throughout this process. The consultations consisted of confidential one-on-one interviews; an online survey open to the public and a virtual business summit.

Interviews & Community Online Surveys

One on one phone interviews

A total of 27 one-on-one phone interviews were completed, 15 from Lakeshore and 12 from Tecumseh.

The following shows the breakdown of the 27 interviews, noting that there was relatively equal representation from both the private and public sectors.

Regional Organizations	4
Real Estate	2
Municipal Staff	5
Elected officials	6
Businesses	7
Developers	3

Community online survey

An online survey, located on PlaceSpeak, a location-based citizen engagement platform hosted by Tecumseh, was available to the public for the month of November 2021. There were 684 views, with 81 people completing the survey.

SCOAR® Analysis

With the completion of the one-on-one phone interviews and online consultations, a comprehensive SCOAR® (Strengths, Challenges, Opportunities, Aspirations, Results) Analysis was prepared. The SCOAR® (Strengths, Challenges, Opportunities, Aspirations, Results) is a detailed analysis of the current situation involving statistical analysis of the local economy, regional competitive outlook, trends and forecasts, investment readiness assessment, strengths/weaknesses/opportunities review using the McSweeney exclusive SCOAR® analysis.

The results of the SCOAR® analysis are found in Appendix 1.

Virtual Business Summit

The Virtual Business Summit provided opportunity for participants to begin to develop a set of draft strategic actions that would form the base of the Shared Commercial Economic Development Strategy.

A workbook was distributed to the Business Summit participants outlining the results from the SCOAR®, and key data findings, along with three themes and questions that were developed for discussion purposes.

Theme 1: Collaborating and Connecting

Theme 2: Creating a Destination

Theme 3: Branding, Communicating and Marketing

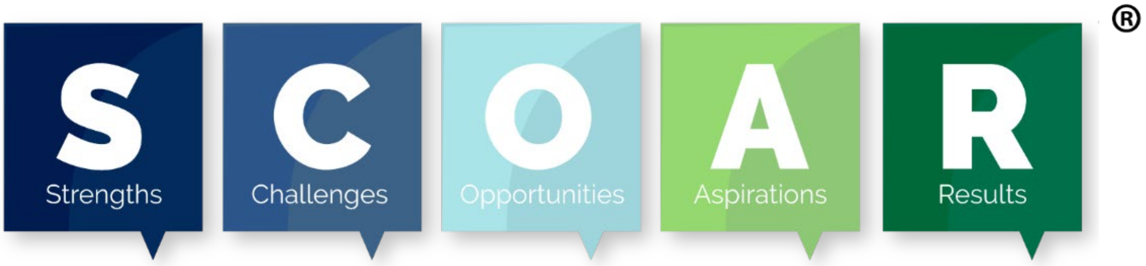
A Virtual Business Summit was held on the evening of December 7 with participation from 25 key stakeholders, including representation from Tecumseh and Lakeshore staff, Tecumseh and Lakeshore elected officials, the Tecumseh BIA, local business, real estate, and local and regional organizations.

Strategic Directions and Action Planning Session

Upon completion of the Business Summit, a draft set of strategic economic development actions were prepared and provided to Tecumseh and Lakeshore staff for review. To ensure that the actions aligned with the aspirations and vision of Tecumseh and Lakeshore, a virtual strategic planning session was held with these key municipal staff. Collaboratively, McSweeney & Associates and staff set out agreed-upon strategic actions that are doable and realistic for the Study Area for the next five years.

APPENDIX 1

SCOAR® Analysis for Tecumseh and Lakeshore



- Affluent population – high median total household income.
- Desirable community to live in – safe and secure with a sense of community.
- Growing population.
- Considerable uptake in façade improvement grants and residential intensification projects have taken place in the Tecumseh Community Improvement Plan area.
- Road infrastructure improvements along Manning Road and Lesperance has been initiated.
- Beautification efforts have been adopted, along Tecumseh Road.
- Improved streetscaping has taken place on Tecumseh Road at the CN train crossing improving the transitioning over the track.
- Good location and easily accessible from E.C. Row, the 401, Windsor, Belle River, and many communities within Essex County.
- Surrounded by residential neighbourhoods.
- New investment planned and taking place in and around the study area (i.e., hotel, hospital, high-density residential, commercial, new infrastructure, etc.).
- Unique, niche businesses located in the study area that draw customers from outside the Area.
- Good mix of businesses including key anchors (i.e., grocery stores, banks, medical, specialty retailers, etc.).
- Compact and relatively navigable and easy to get around Study Area.
- Local residents support local businesses.
- Long history that goes back to 1792.

- Three distinct commercial areas – Manning Road, Tecumseh Road Downtown, and Amy Croft that complement each other.

C

Challenges

- Traffic flow and traffic management (i.e., timing of traffic lights) throughout the entire Study Area create havoc.
- Tecumseh Road is a thoroughfare for commuters and does not encourage stopping and walking very well.
- Cohesiveness and physical connectivity between the three commercial Areas are disjointed.
- Limited convenient public transit.
- Limited amounts of parking in the Tecumseh Road/Lesperance Road Area.
- Difficult to safely walk and/or bike throughout the Study Area.
- Service commercial uses (i.e., automotive sales and repair) located in the Area are now out of character for the Area.
- Some commercial areas are looking tired and rundown, traffic corridors are unattractive and unappealing.
- Limited sewer capacity in Lakeshore limits growth.
- Limited expansion opportunities for investment within the Study Area.
- Lack of cohesive marketing.
- No central location where residents and visitors can come together for shared community experiences.
- Study Area encompasses both Lakeshore and Tecumseh with their own set of development processes, bylaws, policies, and procedures ultimately creating confusion.
- Multiple levels of government, organizations that represent different parts of the Study Area.
- Railway track cuts directly through the Study Area creating a physical dividing line.
- Becoming increasingly more challenging to work through municipal processes due to the complexity of requirements for development.

Opportunities

- Improve traffic flow and road access along Manning Road.
- Increase the availability of developable land and commercial buildings to provide an investment opportunity.
- Make the area more welcoming through beautification of the area and improving the streetscape.
- Increase the number of greenspaces in the Study Area.
- Create a central hub where residents and visitors can assemble as a community.
- Invest in improved linkages and a safe environment for active transportation networks.
- Connect the Study Area into one integrated area offering a diverse shopping experience.
- Brand the Study Area as a place to live, work, shop, and play.
- Create a vision for the area and develop it as a unique destination.
- Improve the mix of businesses with more unique, innovative, niche businesses.
- Better access to transit (i.e., on-demand transit).
- Develop an identifiable brand in the Study Area.
- Market the area to help existing businesses and to attract new business investment.
- More harmonized bylaws, policies, and procedures for the two municipalities.
- Coordinate efforts between municipalities and organizations to work together to support the Study Area.
- Intensification of residential and commercial.
- Better promotion of the Community Improvement Plan.

A
Aspirations

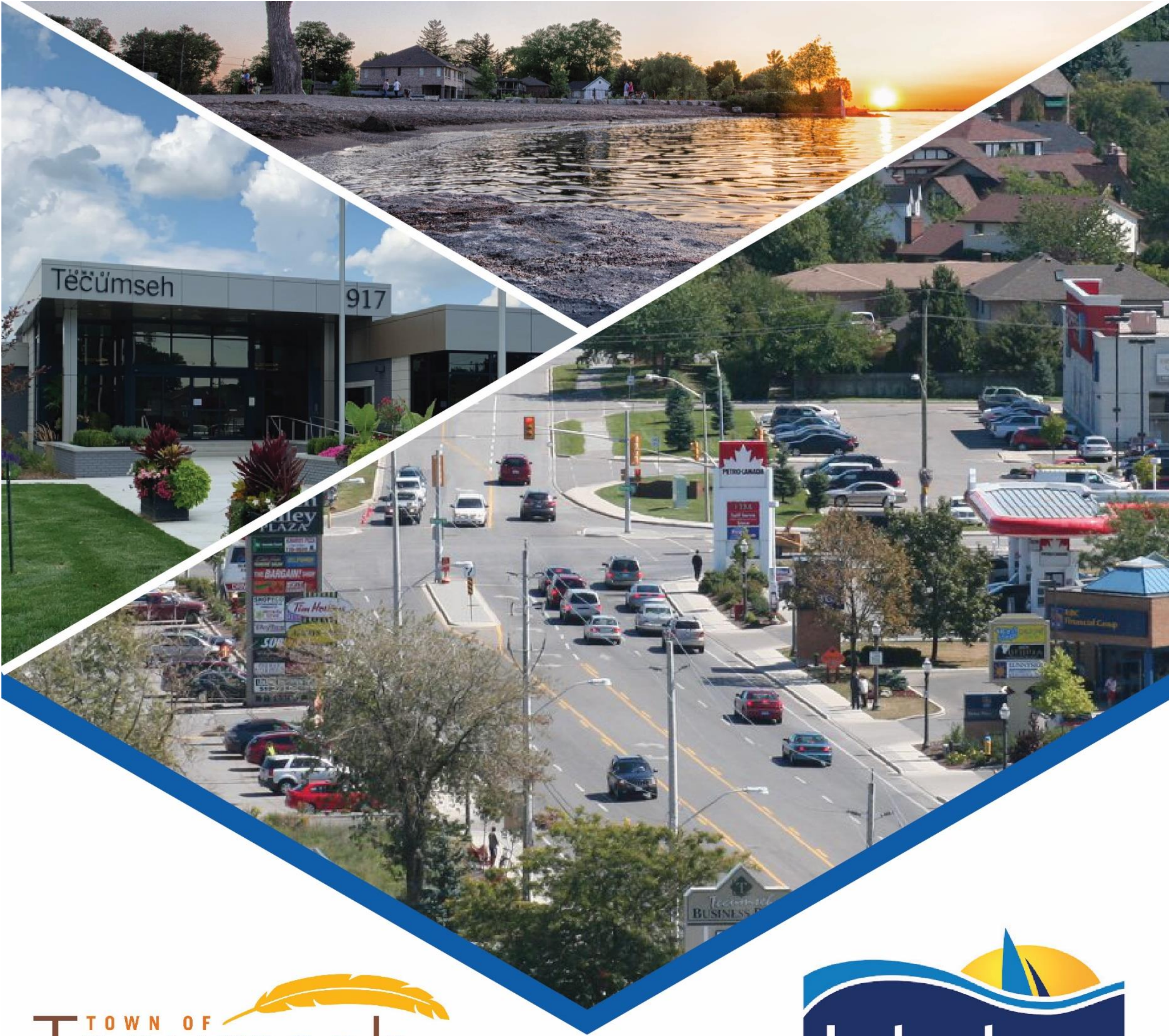
- Become a destination with a strong, identifiable brand.
- Have a safer and more connected active transportation network.
- Have improved traffic management resulting in less traffic congestion.
- Establish a central main street or downtown where residents and visitors can assemble with ample parking spaces available.
- To be a connected commercial core offering a mix of shopping experiences and businesses.

R
Results

- A branded commercial core that is a cohesive, connected destination with a successful mix of businesses, increased investment that supports residents and attracts visitors. It provides options for active transportation and vehicular traffic to coexist with improved urban design elements and green spaces.
- Tecumseh and Lakeshore will have a strong collaborative relationship that will not only support and contribute to the success of the three commercial districts but will help to improve and strengthen the economy of the two communities.

APPENDIX 2

Situational Analysis for Tecumseh and Lakeshore



TOWN OF
Tecumseh
ONTARIO · CANADA

Lakeshore
OUR COMMUNITIES. OUR HOME.

Situational Analysis

for the *Town of Tecumseh*
& *Municipality of Lakeshore*

December 2021

McSWEENEY
inspiring economic sustainability®

Situational Analysis

For the Town of Tecumseh and Municipality of Lakeshore

December 2021

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53,851	2001
57,470	2006
58,155	2011
59,840	2016
64,142	2021

Population Profile

42

ONTARIO MEDIAN AGE: 42

43

ONTARIO AVERAGE AGE: 41

Highest Education

Population ages 25-64

No certificate, diploma/ degree	7%
Apprenticeship/trades certificate/diploma	8%
University diploma/ degree - bachelor or above	26%
High school certificate or equivalent	27%
College or other non-university certificate	32%

27% *Secondary*

66% *Post-secondary*

Household & Earnings

13%

ONTARIO 28%

of Tecumseh's and Lakeshore's populations spend 30% or more of household total income on shelter costs.

Average Dwelling Value	$404,500
Median Dwelling Value	$338,967

87% Single detached house

12% Apartment / detached duplex

4% Rowhouse

3% Semi-detached house

Total number of households

24,091

All data sourced from Manifold SuperDemographics 2021, unless otherwise specified.

Tecumseh & Lakeshore Economic SNAPSHOT

Town of Tecumseh Ontario · Canada

Lakeshore
OUR COMMUNITIES. OUR HOME.

Labour Force & Local Economy

Median Employment Income	Average Employment Income
$46,786	$62,057
ONTARIO MEDIAN $36,406	ONTARIO AVERAGE $51,981

PARTICIPATION RATE	
63.0%	ONTARIO 65.0%
EMPLOYMENT RATE	
58.9%	ONTARIO 59.0%
UNEMPLOYMENT RATE	
6.5%	ONTARIO 9.1%

Top 5 Sectors by Industry**

- Manufacturing
- Health Care & Social Assistance
- Retail Trade
- Educational Services
- Construction

Top 5 Sectors by Occupation**

- Sales & Service
- Trades, Transport & Equipment Operators
- Business, Finance & Administration
- Education, Law & Social, Community & Govt Services
- Management

** by labour force employment

All data sourced from Manifold SuperDemographics 2021, unless otherwise specified.

DATA SOURCES

Please note that every effort has been made to use the most current data available. There are four major sources of information for the remainder of this document:

- The 2001 to 2016 Census from Statistics Canada.
- Canadian Business Registry (CBR) – December 2020
- SuperDemographics 2021 from Manifold Data Mining Inc.
- EMSI Analyst 2021.Q1

Canadian Business Registry (CBR)

The major sources of information for the business registry are updated from the Statistics Canada survey program and Canada Revenue Agency's (CRA) Business Number account files. This CRA administrative data source allows for the creation of a complete set of all business entities.

Manifold Projection Method

Production of 2021 Demographic data estimates is partially based on population statistics collected by the Statistics Canada Census Program. Manifold estimates demographic data annually, including population projections for 5 and 10 years in the future. Manifold methodologies are based on the following techniques:

- Enhanced cohort survival methods;
- Nearest neighbourhood and regression techniques; and
- Structural coherence techniques.

Manifold Data Sources include:	
Statistics Canada	Real Estate Boards/Companies
Health Canada	Canadian Bankers Association
Regional Health Ministries	Bank of Canada
Citizenship and Immigration Canada	Canada Post Corporation
Regional School Boards	Consumer and business directories books
Flyer Distribution Association	Proprietary survey and research
Publication of hospitals, CMHC, BBM and partners	

EMSI Analyst

EMSI data brings the various snapshots of the Canadian economy together in a single picture. First, it aligns the geographies of the data from 2001 to the present, which means the Town of Tecumseh and Municipality of Lakeshore of 2001 are the same as the Town of Tecumseh and Municipality of Lakeshore (hereafter referred to as Tecumseh and Lakeshore) of 2021. This results in geographically detailed data (down to the Census Subdivision level) that apply to today's economy.

The data is remarkably detailed, providing information on 305 industry classifications using the North American International Classification System (NAICS) system and 522 occupations from Statistics Canada's National Occupational Classification (NOCs) classification system in over 4,300 integrated geographical areas. The data is updated twice a year, so users have the most current information possible. And to top it all off, it adds 10-year projections based on the CBR data so that it provides an idea of the future alongside the past and present.

EMSI Data Sources include:
Canadian Business Registry (CBR)
2001, 2006, and 2011, 2016 Census data
Survey of Employment, Payroll and Hours (SEPH)
Labour Force Surveys (LFS)
Canadian Occupational Projection System (COPS)
CANSIM Demographics
Post-secondary Student Information System (PSIS) Education Data

1. DEMOGRAPHIC ANALYSIS

1.1. Population Growth

This subsection illustrates population characteristics for the Town of Tecumseh and the Municipality of Lakeshore. The wider economic landscape relevant to the region is explored by using Ontario as a benchmark.

Table 1 illustrates population changes in Tecumseh and Lakeshore from 2001 to 2026 compared to Ontario. The census population in Tecumseh and Lakeshore grew 11.1% between 2001 and 2016, meanwhile, Ontario's population grew 17.9% during the same ten-year period. The population in Tecumseh and Lakeshore is expected to increase by approximately 4.2% over the next five years.

Table 1: Population Change, Tecumseh and Lakeshore vs. Ontario, 2001-2026

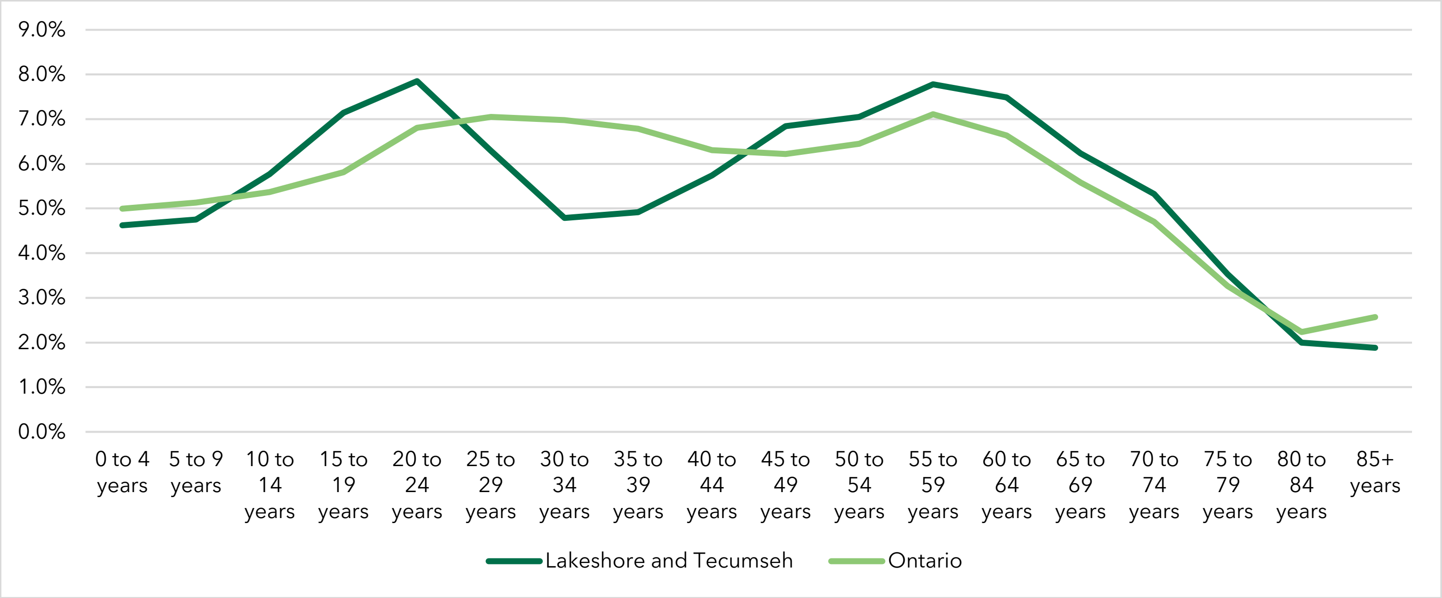
	2001	2006	2011	2016	2021	2026
Tecumseh and Lakeshore Population Count	53,851	57,470	58,155	59,840	64,142	66,862
% Change	/	6.7%	1.2%	2.9%	/	4.2%
Ontario Population Count	11,410,046	12,160,282	12,851,821	13,448,494	14,402,859	15,082,674
% Change	/	6.6%	5.7%	4.6%	/	4.7%

Source: Statistics Canada Census Profiles 2001-2016. Manifold SuperDemographics 2021-2026. Note that the two sources use different methods and thus, are not directly comparable.

The population in Tecumseh and Lakeshore grew by 11.1% between 2001 and 2016

Figure 1 contrasts the age profile of residents in Tecumseh and Lakeshore and Ontario, in 2021. Tecumseh and Lakeshore have a larger percentage of youth population (0-24), compared to Ontario.

Figure 1: Percent Population by Age, Tecumseh and Lakeshore vs. Ontario, 2021



Source: McSweeney & Associates and Manifold Data Mining Inc. SuperDemographics 2021

Compared to Ontario, Tecumseh and Lakeshore have a lesser population of those aged 25 to 39, but a larger youth and older adult (45+) population. Overall, Tecumseh and Lakeshore's working-age population (ages 15-64 – 65.9%) is similar to Ontario's (66.2%). Tecumseh and Lakeshore's median age is slightly higher than Ontario's (43, compared to 41 for Ontario) but their average ages are the same (42).

2021 Age Profile Snapshot		
Age Group	Tecumseh and Lakeshore	Ontario
0-14	15.1%	15.5%
15-64	65.9%	66.2%
65+	19.0%	18.4%

Source: McSweeney & Associates and Manifold Data Mining Inc. SuperDemographics 2021

The median age of Tecumseh and Lakeshore's male population is slightly lower than the female population, 42.39 compared to 44.25.

2021 Tecumseh and Lakeshore Age Profile Snapshot		
Age Group	Male	Female
0-14	15.4%	14.9%
15-64	66.6%	65.2%
65+	18.1%	19.9%

Source: McSweeney & Associates and Manifold Data Mining Inc. SuperDemographics 2021

1.2. Income, Households and Attainability

This subsection describes income, households and housing costs of the population. This information is relevant within the context of economic development planning because it provides an understanding of whether a region has attainable housing for resident labour – a key factor in residential and labour force attraction and retention. With regards to employment income, the following observations can be made[1]:

- In 2020, Tecumseh and Lakeshore's median employment income was $46,786, 29% higher than in Ontario ($36,406).
- In 2020, the average employment income for Tecumseh and Lakeshore residents was $62,057, 19% higher than in Ontario ($51,981).

Figure 2 illustrates the distribution of household incomes. Approximately 50.6% of households in Tecumseh and Lakeshore earn less than $100,000, compared to 63.0% in Ontario.

- Median household total income in Tecumseh and Lakeshore: $108,712 vs. $83,780 in Ontario.
- Average household total income in Tecumseh and Lakeshore: $131,494 vs. $109,708 in Ontario.

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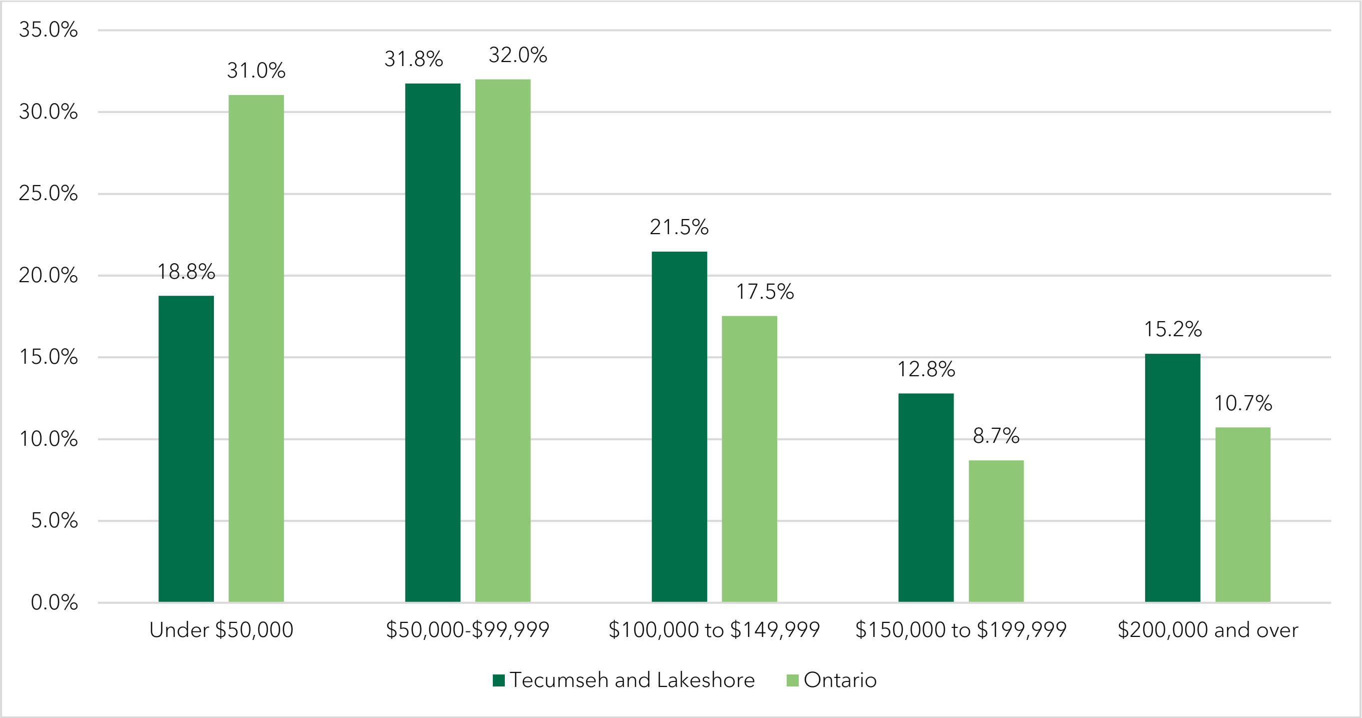
[1] As noted previously, all income data uses the year previous; therefore 2021 data uses 2020 incomes.

Figure 2: Household Income Levels by Percentage of the Population, 2020



Source: Manifold Data Mining Inc. 2021 (2020 incomes).

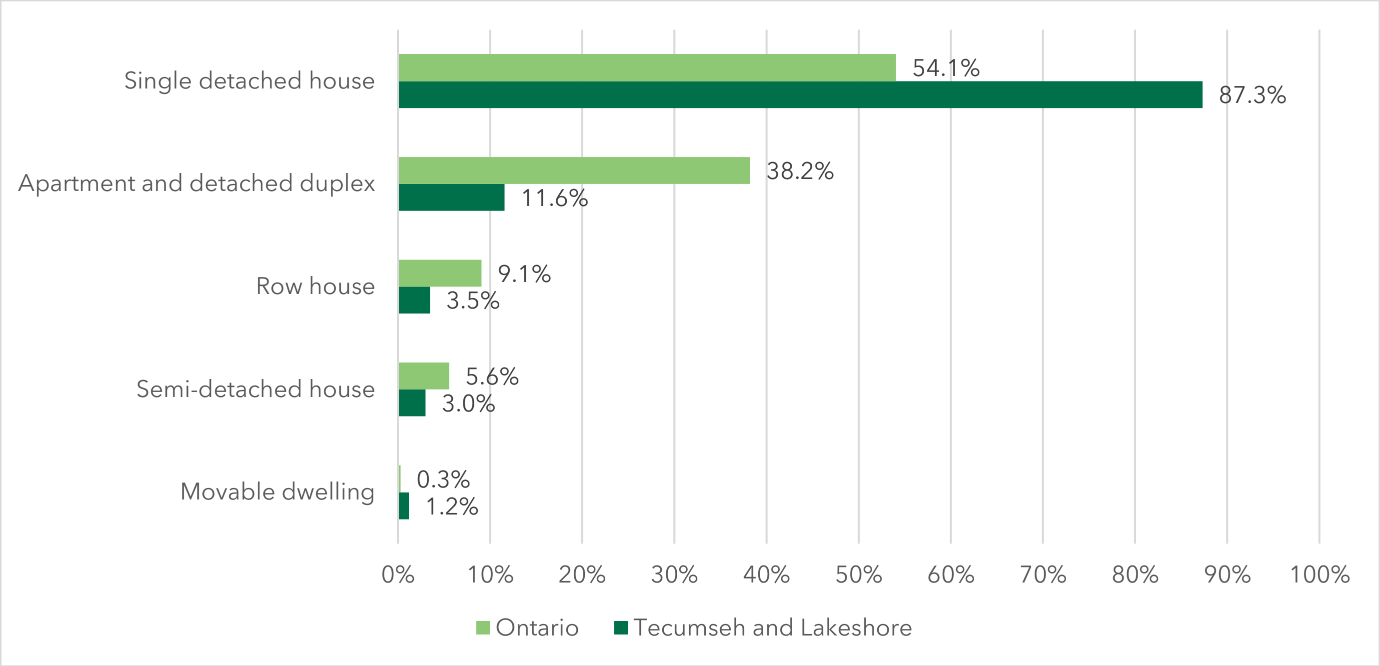
On average, the residents in Tecumseh and Lakeshore have higher levels of employment and household income compared to Ontario. These communities also offer significantly more favourable costs of housing. Table 2 and Figure 3 highlight key housing characteristics. Compared to Ontario, Tecumseh and Lakeshore have a lower cost of housing but less variety in housing stock, including significantly fewer apartment units (see Figure 3).

Table 2: Households and Dwelling Attainability, 2021

Housing Characteristics	Tecumseh and Lakeshore	Ontario
Total Number of Households	24,091	5,700,884
Average value of dwelling ($)	$404,500	$635,227
Median value of dwellings ($)	$338,967	$475,166
Median monthly shelter costs for rented dwellings ($)	$1,036	$1,106
Average monthly shelter costs for rented dwellings ($)	$1,244	$1,215
% of households owned	90%	70%
% of households rented	10%	30%
Average number of persons in private households	2.64	2.53
Population spending 30% or more of household total income on shelter costs	13%	28%

Source: McSweeney & Associates from Manifold Data Mining Inc. SuperDemographics. 2021

Figure 3: Occupied Dwellings by Structure Type, 2021

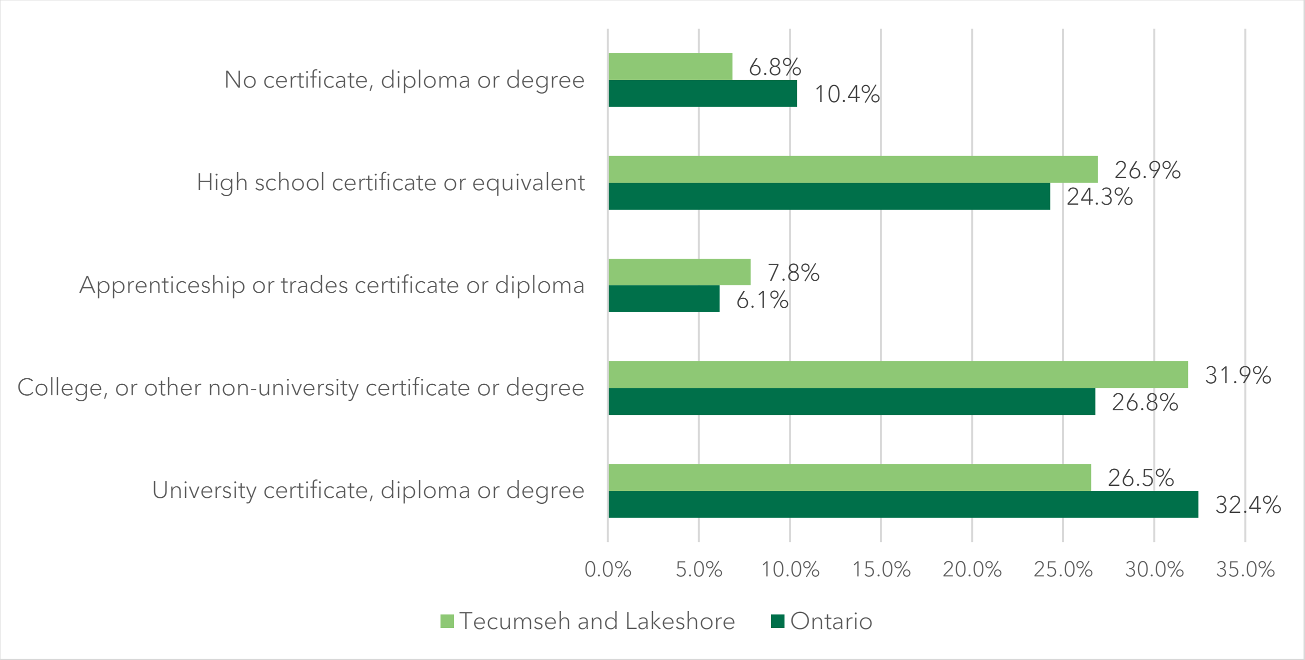


Source: McSweeney & Associates from Manifold Data Mining Inc. SuperDemographics. 2021

1.3. Education, Skills and Training

This subsection reviews the level of education and major fields of study for residents of Tecumseh and Lakeshore and Ontario. Figures 4 and 5 outline the education levels obtained by Tecumseh and Lakeshore residents ages 25-64, as compared to Ontario. Definitions may be found in the footnote.

Figure 4: Educational Attainment Breakdown, Residents Ages 25 to 64, 2021[2]



Source: McSweeney & Associates from Manifold Data Mining Inc. SuperDemographics 2021

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[2] 'High school diploma or equivalent' includes persons who have graduated from a secondary school or equivalent. It excludes persons with a post-secondary certificate diploma or degree.

'Post-secondary certificate diploma or degree' includes 'apprenticeship or trades certificates or diplomas' 'college CEGEP or other non-university certificates or diplomas' and university certificates diplomas and degrees.

'Apprenticeship or trades certificate or diploma' includes Registered Apprenticeship certificates

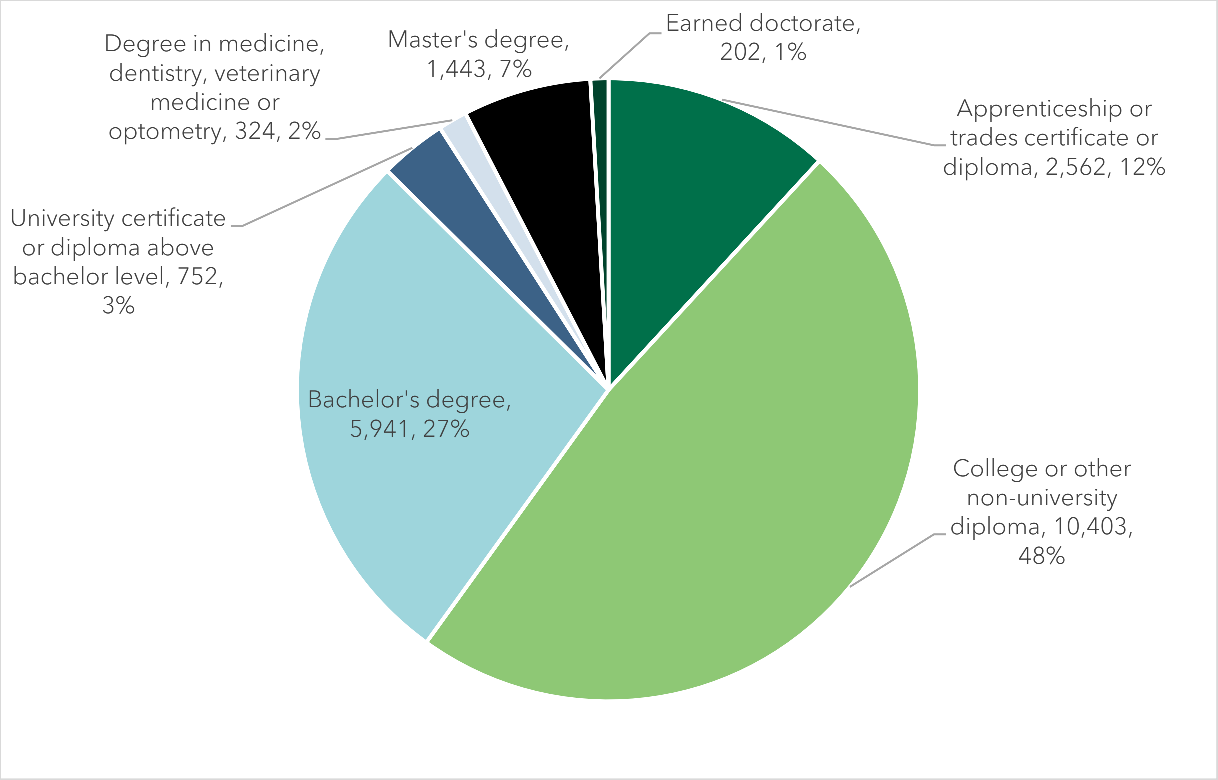
'University certificate diploma or degree includes the categories 'University certificate or diploma above bachelor level'

'Degree in medicine dentistry veterinary medicine or optometry' 'Master's degree' and 'Earned doctorate.'

Figure 5 illustrates the post-secondary educational attainment of Tecumseh and Lakeshore residents ages 25 to 64. Based on Figure 5, it can be concluded that:

- A total of 21,627 residents aged 25 to 64 have post-secondary education.
- A college degree is the most common type of education; attained by 48% of residents, aged 25 to 64, with a post-secondary education (attained by 10,403 residents).

Figure 5: Percentage of Residents aged 24- 65 with Post-Secondary Attainment, 2021



Source: McSweeney & Associates from Manifold SuperDemographics 2021

Table 3 illustrates the major fields of study[3] for all residents 15 years and older, from most prominent to least. It is collected for the highest certificate, diploma or degree above the high school or secondary school level. The largest field of study in the population is 'Health professions and related programs'; and 'Business, management, marketing and related support'.

---

[3] 'Major Field of study' is defined by Classification of Instructional Programs (CIP) 2016 for the population aged 15 years and over in private households. It is collected for the highest certificate, diploma or degree above the high school or secondary school level: www.statcan.gc.ca/concepts/classification-eng.htm.

Table 3: Post-Secondary Major Field of Study, Tecumseh and Lakeshore, 2021

Classification of Instructional Programs (CIP)	Total	Female	Male
Total population aged 15 years and over in private households	54,424	27,532	26,892
No postsecondary certificate, diploma or degree	23,948	11,902	12,046
51. Health professions and related programs	5,078	4,308	770
52. Business, management, marketing and related support services	5,044	2,904	2,140
13. Education	2,261	1,749	513
48. Precision production	1,750	40	1,710
15. Engineering technologies and engineering-related fields	1,553	97	1,456
46. Construction trades	1,364	22	1,342
47. Mechanic and repair technologies/technicians	1,344	18	1,325
12. Personal and culinary services	1,255	992	262
14. Engineering	1,189	195	994
45. Social sciences	1,020	585	435
11. Computer and information sciences and support services	825	296	529
19. Family and consumer sciences/human sciences	672	638	34
42. Psychology	663	475	188
43. Security and protective services	612	161	452
50. Visual and performing arts	568	294	274
22. Legal professions and studies	468	289	179
44. Public administration and social service professions	455	387	68
31. Parks, recreation, leisure and fitness studies	373	199	174
09. Communication, journalism and related programs	343	191	152
01. Agriculture, agriculture operations and related sciences	341	168	173
24. Liberal arts and sciences, general studies and humanities	335	226	109
26. Biological and biomedical sciences	331	183	148
40. Physical sciences	295	79	216
30.01 Biological and physical sciences	286	153	133
49. Transportation and materials moving	256	69	187
23. English language and literature/letters	245	160	84
54. History	194	102	92
03. Natural resources and conservation	185	103	82
04. Architecture and related services	158	18	140
27. Mathematics and statistics	126	65	61
16. Aboriginal and foreign languages, literatures and linguistics	124	83	41
55. French language and literature/letters	118	74	44

10. Communications technologies/technicians and support services	116	49	67
39. Theology and religious vocations	101	49	52
38. Philosophy and religious studies	93	46	47
41. Science technologies/technicians	89	31	57
60. Dental, medical and veterinary residency programs	78	41	38
30B Interdisciplinary social and behavioural sciences	62	50	11
28. Military science, leadership and operational art	28	3	25
25. Library science	26	22	4
30A Interdisciplinary humanities	19	6	13
30.16 Accounting and computer science	12	0	12
29. Military technologies and applied sciences	10	0	10
05. Area, ethnic, cultural, gender, and group studies	6	5	0
30C Other interdisciplinary physical and life sciences	5	2	3
30D Interdisciplinary mathematics, computer and information sciences	3	2	1

Source: McSweeney & Associates from Manifold Data Mining Inc. SuperDemographics 2021.

2. LABOUR FORCE PROFILING & ANALYSIS

2.1. Key Indicators

Tecumseh and Lakeshore have a labour force of 34,286 persons.

Tecumseh and Lakeshore have a lower unemployment rate, alongside comparable employment and participation rates relative to Ontario.

Males in Tecumseh and Lakeshore have higher participation and employment rates than females, and females in Tecumseh and Lakeshore have a slightly lower rate of participation than females across the entire province. These data may indicate an opportunity to grow the labour force by increasing participation among females.

Table 4: Key Labour Force Statistics by Gender, Tecumseh and Lakeshore, 2021

Labour Force Activity	Tecumseh and Lakeshore			Ontario		
	Total	Male	Female	Total	Male	Female
Total population 15 years and over	54,424	26,892	27,532	12,416,947	6,009,942	6,407,005
In the labour force	34,286	17,827	16,459	8,064,527	4,161,043	3,903,484
Employed	32,068	16,808	15,260	7,328,357	3,798,173	3,530,183
Unemployed	2,218	1,019	1,199	736,170	362,869	373,301
Not in the labour force	20,138	9,065	11,073	4,352,420	1,848,899	2,503,521
Participation rate %	63.0	66.3	59.8	65.0	69.2	61.0
Employment rate %	58.9	62.5	55.4	59.0	63.2	55.1
Unemployment rate %	6.5	5.7	7.3	9.1	8.7	9.6

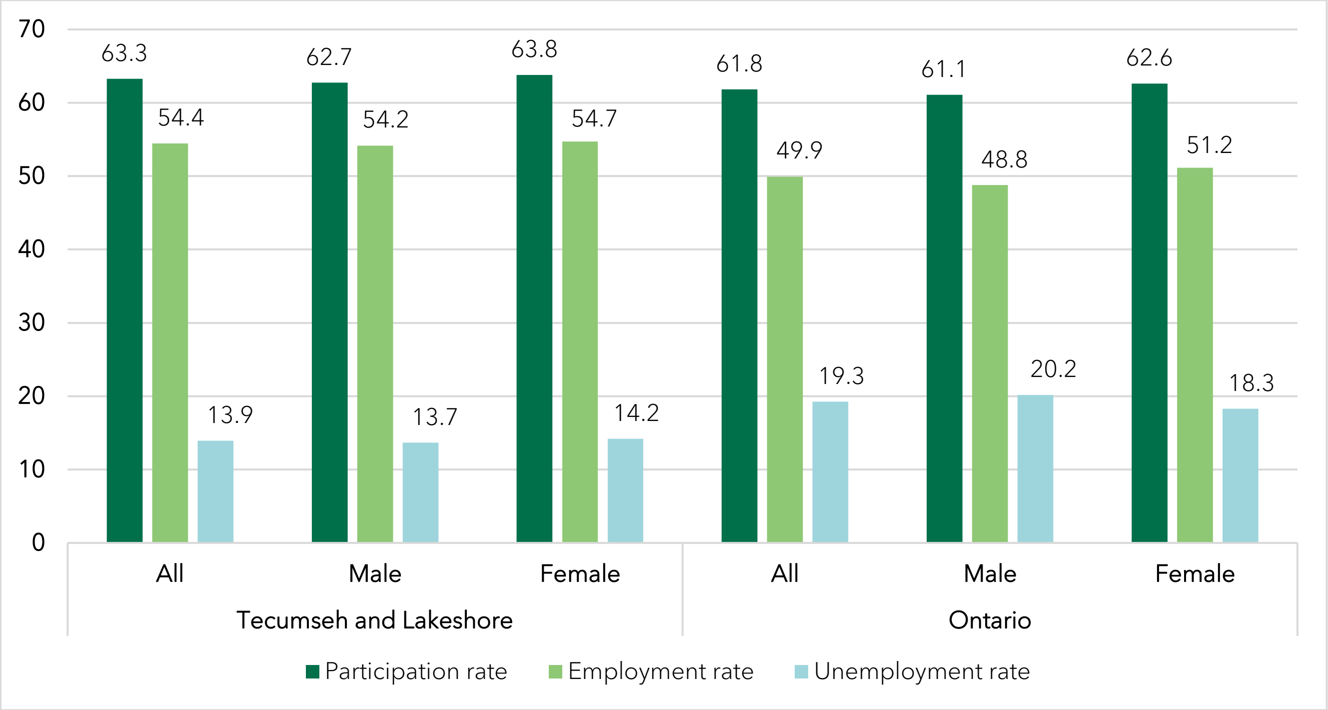
Source: McSweeney & Associates from Manifold Data Mining Inc. SuperDemographics 2021

Tecumseh and Lakeshore have a slightly lower participation rate than Ontario.

Key labour force indicators can be further broken down by age and sex and used to highlight underemployed/underutilized labour groups. Tecumseh and Lakeshore have a low unemployment rate for the population, being 2.66% lower than the provincial rate. This trend holds for both males (3.0% lower than the provincial rate) and females (2.28% lower). These data suggest that the vast majority of residents who are looking for work can find suitable employment.

Figure 6 illustrates that youth (ages 15 to 24) in Tecumseh and Lakeshore are actively engaged in the labour force (more than the same age group in Ontario) but significantly underemployed relative to those 25 and older. Further outreach to youth, particularly females, who have the highest unemployment rate, represents an opportunity to support economic growth and may enhance youth labour force involvement. Connecting local youth to meaningful work experiences (i.e., internships, co-ops, volunteer, etc.), can create opportunities to grow the skills supply of young people in Tecumseh and Lakeshore.

Figure 6: Labour Force Statistics by Gender, Population 15 to 24, 2021



Source: Manifold SuperDemographics 2021

The following table illustrates labour force characteristics for youth and mature adults (25 and older) in Tecumseh and Lakeshore, benchmarked against Ontario data.

Table 5: Labour Force Characteristics by Age and Sex, 2021

	Population 15 to 24 years old:					
	Tecumseh and Lakeshore			Ontario		
	Total	Male	Female	Total	Male	Female
Participation rate (%)	63.3	62.7	63.8	61.8	61.1	62.6
Employment rate (%)	54.4	54.2	54.7	49.9	48.8	51.2
Unemployment rate (%)	13.9	13.7	14.2	19.3	20.2	18.3
	Population 25 years and over:					
	Tecumseh and Lakeshore			Ontario		
	Total	Male	Female	Total	Male	Female
Participation rate (%)	63.0	67.1	59.0	65.5	70.8	60.7
Employment rate (%)	60.0	64.4	55.6	60.6	65.9	55.8
Unemployment rate (%)	4.9	4.1	5.7	7.5	6.9	8.1

Source: Manifold SuperDemographics, 2021

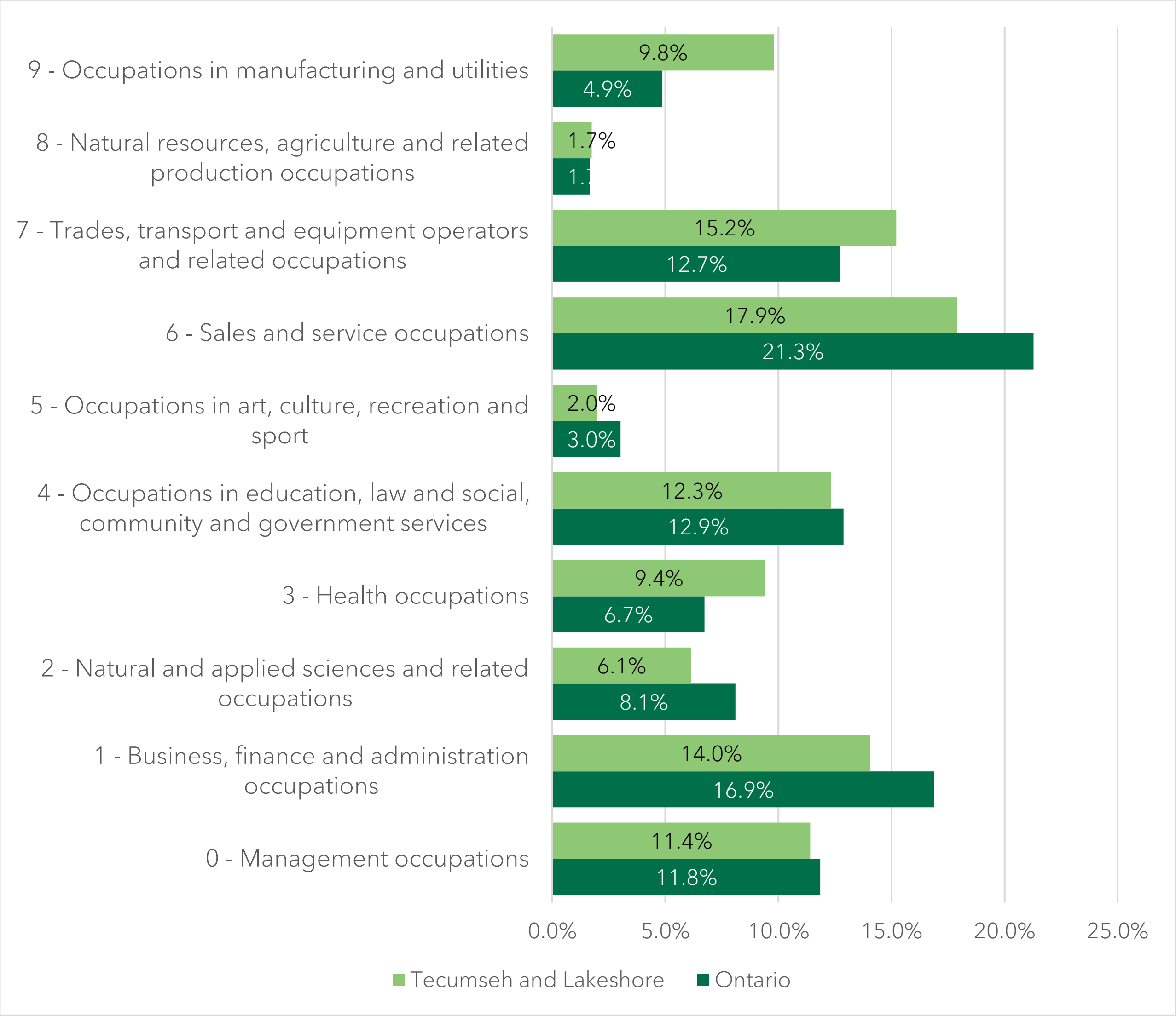
2.2. Labour Supply in Tecumseh and Lakeshore

Persons in the labour force can be classified using the National Occupational Classification (NOCs) codes; a four-tiered hierarchical arrangement of occupational groups with successive levels of disaggregation. It contains broad occupational categories (1-digit), major (2-digit code), minor (3-digit code) and unit groups (4-digit code).

Figure 7 shows that Tecumseh and Lakeshore residents most commonly work in:

- Sales and service occupations
- Trades, transport and equipment operators and related occupations
- Business, finance and administration occupations
- Occupations in education, law and social, community and government services

Figure 7: Resident Labour Force by Occupation, 1-digit NOCs, 2021



Source: Manifold SuperDemographics 2021.

The number of part-time and full-time workers also helps identify potential labour force engagement and supply. In Tecumseh and Lakeshore, 54.3% of employed individuals typically worked full-time while 45.7% worked part-time. This is slightly higher than the rest of Ontario where 52.4% of individuals typically worked full-time and 47.6% worked part-time.

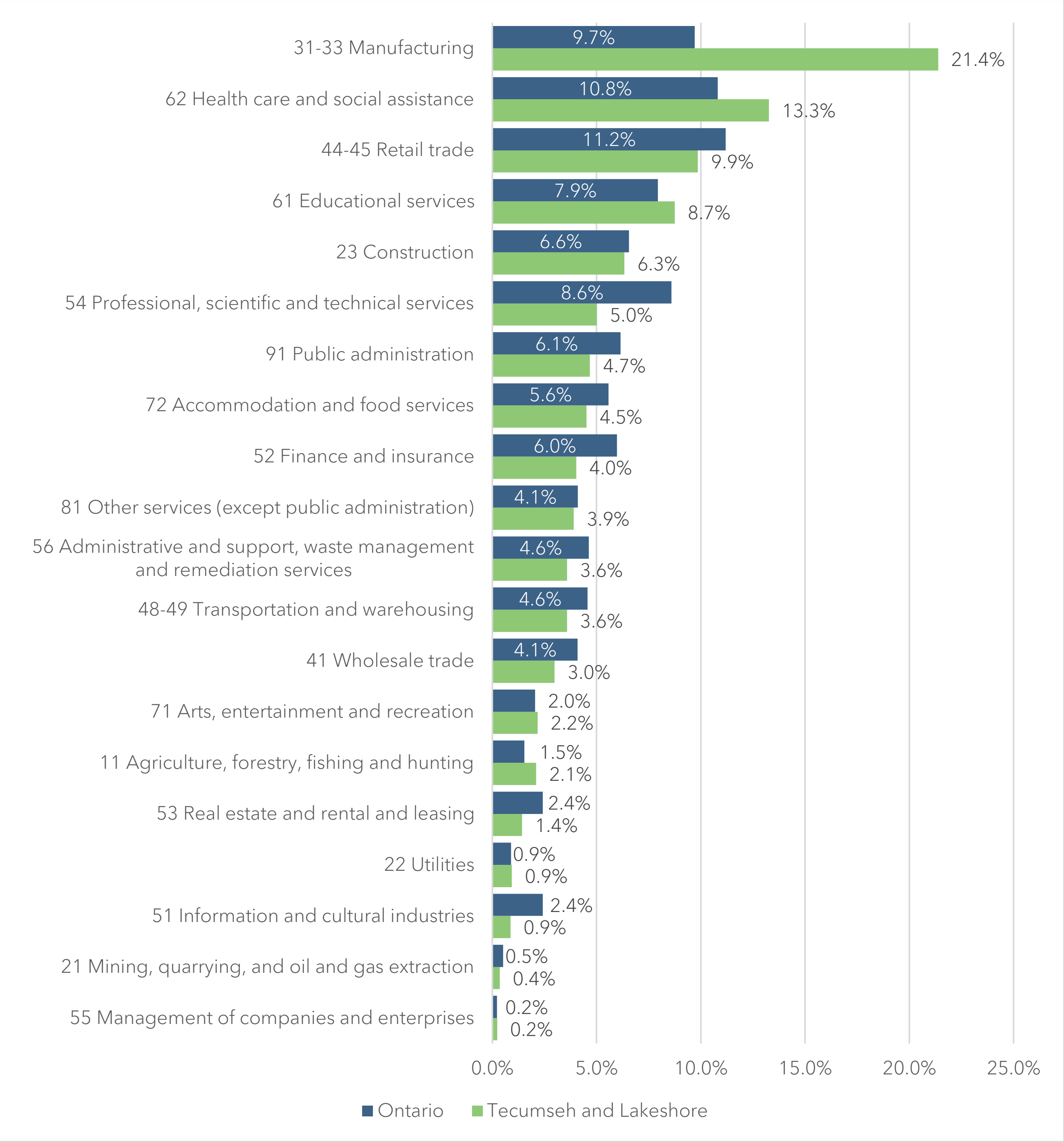
Table 6: Percentage of employed individuals by full-time or part-time status, 2021

Status	Tecumseh and Lakeshore	Tecumseh and Lakeshore %	Ontario %
Full-Time	20,145	54.3%	52.4%
Part-Time	16,929	45.7%	47.6%

Source: Manifold SuperDemographics 2021.

The following figure illustrates the supply of labour that Tecumseh and Lakeshore residents provide for specific sectors. Tecumseh and Lakeshore have larger labour concentrations relative to Ontario in several sectors, but most prominently in manufacturing. Concentrations are explored in-depth in section 3.4.

Figure 8: Labour Force by Industry, 2021



Source: Manifold SuperDemographics 2021.

2.3. Labour Market Gaps/Surpluses

Labour market gaps/surpluses are a measure of how well local labour supply meets local demand. Total occupational demand is difficult to map, as businesses change and alter demand based on a variety of factors (i.e., season, economic/financial outlook, technology, resource availability, etc.). The total number of jobs is used as a proxy for current occupational demand. Similarly, labour supply for a given occupation can be difficult to calculate since skills could be considered adaptable and could supply several occupations. Here, the resident labour force that has worked in an occupation (it is their current position or the position of the longest duration in the past year), is used as a proxy for local occupational supply.

The labour market gap/surplus is defined as the difference between the number of jobs (i.e., demand by occupation) in Tecumseh and Lakeshore and the number of workers living in Tecumseh and Lakeshore that worked/work in that occupation (i.e., local supply). There are more jobs than workers in Tecumseh and Lakeshore, making the area a net importer of labour. In Tecumseh and Lakeshore, there is a net deficit of approximately 1,224 workers.

An occupation where the number of workers in the local economy is less than the number of jobs is considered to have a labour gap. Moreover, occupations with only a few workers more than what the demand is for labour can also be said to have shortages.

In Tecumseh and Lakeshore, two sectors have labour gaps of over 3,500 individuals:

- 7 Trades, transport and equipment operators and related (3,839 more jobs than workers)
- 9 Occupations in manufacturing and utilities (3,783)

In Tecumseh and Lakeshore, the following occupations have the largest labour market surpluses – where there are more workers than jobs available in the local economy:

- 4 Occupations in education, law and social, community and government services (2,326 fewer jobs compared to workers in the sector)
- 3 Health occupations (1,956)
- 1 Business, finance and administration occupations (1,173)
- 0 Management occupations (1,012)

These gaps/surpluses are only an approximation since local demand could be higher than the total number of jobs (i.e., there may be unfilled positions), and supply could be higher if we account for persons who have transferable skills and could potentially fill other occupations. Nevertheless, the results in the table below indicate the direction and magnitude of local labour market imbalances.

Table 7: Labour Market Gaps/Surpluses by Occupation, 1-digit NOCs, 2021

Occupation Group (1-digit NOCs code)	Tecumseh and Lakeshore Residents Working in Occupation	Jobs in Tecumseh and Lakeshore	Gap (-)/ Surplus (+)
6 Sales and service occupations	5,976	6,205	-229
7 Trades, transport and equipment operators and related occupations	5,077	8,916	-3,839
1 Business, finance and administration occupations	4,689	3,516	1,173
4 Occupations in education, law and social, community and government services	4,117	1,791	2,326
0 Management occupations	3,808	2,796	1,012
9 Occupations in manufacturing and utilities	3,272	7,055	-3,783
3 Health occupations	3,146	1,190	1,956
2 Natural and applied sciences and related occupations	2,049	2,632	-583
5 Occupations in art, culture, recreation and sport	657	518	139
8 Natural resources, agriculture and related production occupations	582	382	200
N/A or Unclassified	912	508	404
Total Labour Force 15 years and older	**34,286**	**35,510**	**-1,224**

Source: EMSI Analyst 2021.Q1. Employed and Self Employed, and Manifold SuperDemographics 2021

The same type of analysis can be done for labour supply and demand for local industries. The industries with the largest labour surpluses (Table 8) are:

- Healthcare and social assistance (2,636 additional workers than positions)
- Educational services (1,670)
- Public administration (1,069)

These are industries that could be further attracted into the local economy, as they can be well supported by the local workforce. Conversely, where the municipality has the largest labour gaps/shortages (i.e., manufacturing) it could present a challenge in terms of developing these industries further, as the Tecumseh and Lakeshore area will be competing with surrounding economic areas to attract this labour.

Table 8: Labour Market Surplus by Sector, 2021

Sectors	Tecumseh and Lakeshore Residents Working in industry	Jobs in Tecumseh and Lakeshore	Gaps (-)/ Surpluses (+)
31-33 Manufacturing	7,137	13,842	-6,705
62 Health care and social assistance	4,428	1,792	2,636
44-45 Retail trade	3,291	2,308	983
61 Educational services	2,919	1,249	1,670
23 Construction	2,114	3,697	-1,583
54 Professional, scientific and technical services	1,673	1,317	356
91 Public administration	1,563	494	1,069
72 Accommodation and food services	1,508	1,412	96
52 Finance and insurance	1,343	446	897
81 Other services (except public administration)	1,303	1,486	-183
48-49 Transportation and warehousing	1,196	1,682	-486
56 Administrative and support, waste management and remediation services	1,196	1,753	-557
41 Wholesale trade	998	1,749	-751
71 Arts, entertainment and recreation	727	304	423
11 Agriculture, forestry, fishing and hunting	702	539	163
53 Real estate and rental and leasing	475	545	-70
22 Utilities	313	172	141
51 Information and cultural industries	291	139	152
21 Mining, quarrying, and oil and gas extraction	119	0	119
55 Management of companies and enterprises	77	76	1
N/A or unclassified	912	508	404
Total Labour Force 15 years and older	**34,286**	**35,510**	**-1,224**

Source: EMSI Analyst 2021.Q1. Employed and Self-Employed, and Manifold SuperDemographics 2021

2.4. Workforce Commuting Flow

This subsection aims to identify the most probable labour force recruitment area for the Tecumseh and Lakeshore area using commuting patterns for persons that work in the two communities. Tables 9 and 10 show commuting flows for persons reporting a **"usual place of work"** in the Tecumseh and Lakeshore area, and reveal the following trends regarding labour force commuting:

- The top three areas that Tecumseh and Lakeshore supply labour to are: Windsor, Chatham-Kent, and Essex.
- Tecumseh and Lakeshore exports 67% of its resident labour with a usual place of work
- Top recruitment areas for Tecumseh and Lakeshore are Windsor, LaSalle, and Amherstburg
- Tecumseh and Lakeshore import 67% of the total workforce with a usual place of work in Tecumseh and Lakeshore.

Table 9: Top Places to Work for Tecumseh and Lakeshore Residents, 2016

Place of Work	Total	Male	Female
Windsor, CY	13,440	6,590	6,855
Lakeshore-Tecumseh	8,260	4,240	4,020
Chatham-Kent, MU	1,055	465	580
Essex, T	630	250	375
Leamington, MU	455	190	265
LaSalle, T	375	210	155
Kingsville, T	295	115	180
Amherstburg, T	130	70	60
London, CY	45	20	20
Toronto, C	45	10	35
Mississauga, CY	25	15	0
Ottawa, CV	20	15	10
Total residents with a usual place of work	**24,775**	**12,190**	**12,555**
# of residents working outside of Lakeshore-Tecumseh	16,515	7,950	8,535
% of residents working outside of Lakeshore-Tecumseh	67%	65%	68%

Source: Statistics Canada, Commuting Flows Tables 2016.

Table 10: Top Labour Recruitment Areas for Tecumseh and Lakeshore, 2016

Place of Work	Total	Male	Female
Windsor, CY	10,395	6,480	3,915
Lakeshore-Tecumseh	8,260	4,240	4,020
LaSalle, T	1,365	925	445
Amherstburg, T	1,270	925	350
Essex, T	1,185	765	415
Kingsville, T	895	650	255
Chatham-Kent, MU	760	520	240
Leamington, MU	470	355	110
West Elgin, MU	30	25	0
London, CY	20	15	0
Toronto, C	20	15	0
Ottawa, CV	20	15	10
Total workers with a usual place of residence	**24,690**	**14,930**	**9,760**
# of workers residing outside of Lakeshore-Tecumseh	16,430	10,690	5,740
% of workers residing outside of Lakeshore-Tecumseh	67%	72%	59%

Source: Statistics Canada, Commuting Flows Tables 2016

The Labour Recruiting Area

A distinct area has been identified as the most likely labour recruitment area for the Tecumseh and Lakeshore economy. The labour recruitment area encompasses those municipalities which supply more than 1% of the total labour supply for Tecumseh and Lakeshore businesses. Thus, the following municipalities – including Tecumseh and Lakeshore – are considered to be the most probable workforce available to support businesses and investment attraction into the area:

Table 11: Top Labour Recruitment Areas by percentage of labour force supplied, Tecumseh and Lakeshore, 2016

Most probable recruitment area:	Total Labour Supplied to Tecumseh-Lakeshore Area	% of Labour Supplied
Tecumseh-Lakeshore	8,260	25.8%
Essex, T	1,185	11.6%
Amherstburg, T	1,270	10.8%
LaSalle, T	1,365	8.4%
Kingsville, T	895	8.4%
Windsor, CY	10,395	6.4%
Leamington, MU	470	3.8%
Chatham-Kent, MU	760	1.5%
West Elgin, MU	30	1.2%

Source: Statistics Canada, Commuting Flows Tables 2016, calculations done by McSweeney and Associates

2.5. Labour Recruiting Area: Emerging and in-Demand Occupations

This subsection outlines trends about the occupations employed within Tecumseh and Lakeshore's labour recruiting area, regardless of where workers live. The objective is to understand which occupations are concentrated, growing, and emerging, and could possibly be leveraged to drive economic growth in the municipality. For the purposes of this report, it was identified that Tecumseh and Lakeshore's recruiting area would be the Windsor CMA, encompassing the City of Windsor and Towns of Amherstburg, LaSalle, Tecumseh and Lakeshore.

Examining occupation by location will help discern whether there is a concentration of talent/skills, and that in turn, will help identify the industries that are potentially likely to flourish as a result of those skills being available. The occupations are analyzed at the four-digit National Occupation Classification[4]; the most disaggregated level. The following tables and charts illustrate the following:

- Occupations with a large number of jobs in 2021
- Occupations with a large percentage of job growth between 2016-2021
- Occupations with a large projected job growth between 2021-2028
- Occupations that are concentrated in labour shed relative to the rest of Canada.

> The objective is to understand which occupations are concentrated, growing and emerging in the labour recruiting area

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[4] National Occupation Classification: https://www.canada.ca/en/immigration-refugees-citizenship/services/immigrate-canada/express-entry/eligibility/find-national-occupation-code.html

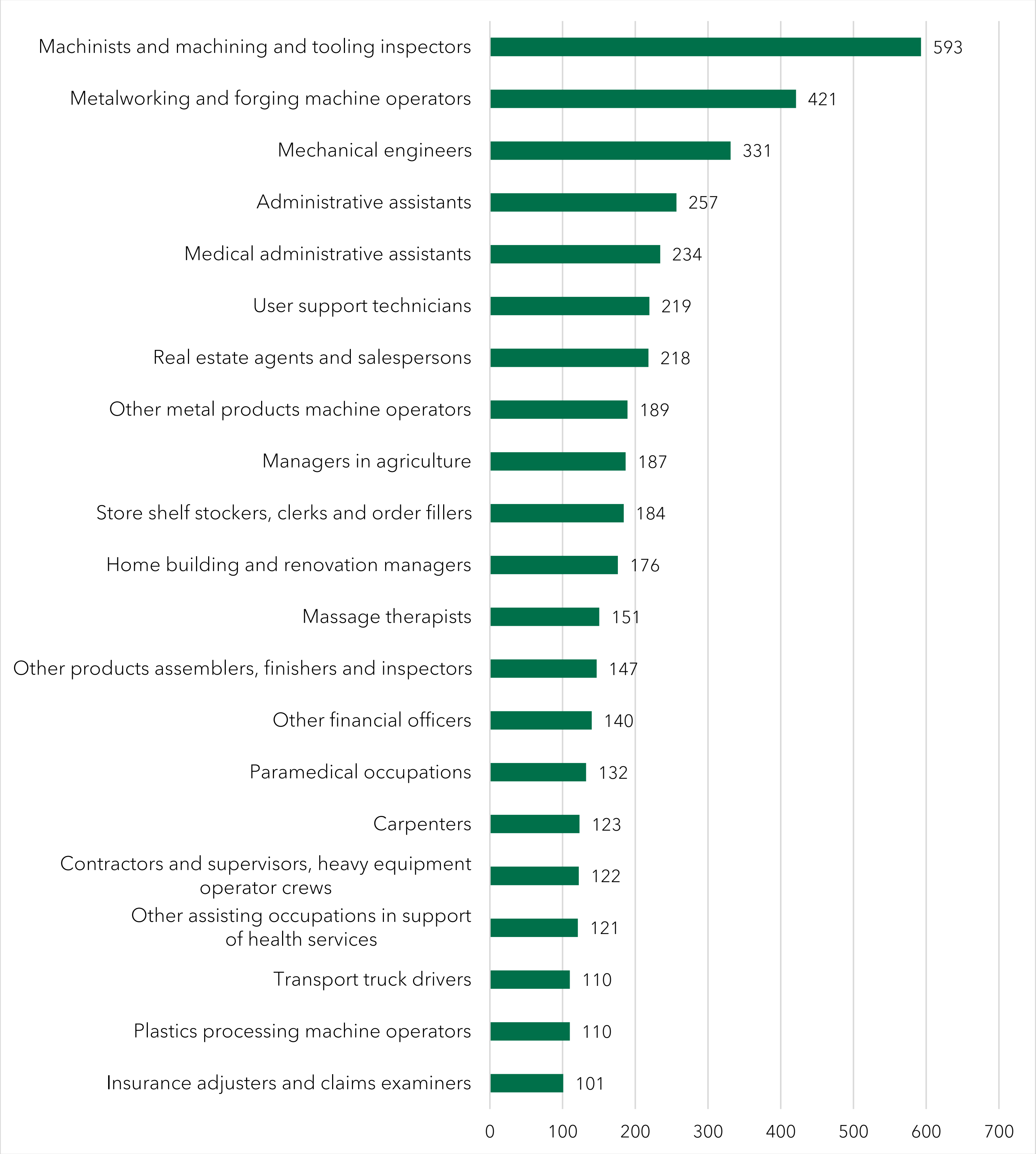
Table 12: Occupations with Highest Level of Employment in the Labour Recruitment Area

Description	2016 Jobs	2021 Jobs	2016-2021 Change	2016-2021 % Change	2021 Median Wages
Food counter attendants, kitchen helpers and related support occupations	4,404	4,075	-329	-7%	$27,948
Retail salespersons	4,581	4,011	-570	-12%	$31,337
Motor vehicle assemblers, inspectors and testers	4,193	4,002	-191	-5%	$57,025
Transport truck drivers	3,459	3,569	110	3%	$49,085
Cashiers	3,635	3,308	-328	-9%	$28,848
Registered nurses and registered psychiatric nurses	3,293	3,142	-151	-5%	$78,423
Nurse aides, orderlies and patient service associates	2,638	2,613	-25	-1%	$44,278
Retail and wholesale trade managers	2,604	2,426	-178	-7%	$71,150
Material handlers	2,591	2,188	-403	-16%	$40,645
Janitors, caretakers and building superintendents	2,571	2,082	-489	-19%	$4,112
Machinists and machining and tooling inspectors	1,375	1,968	593	43%	$54,223
Elementary school and kindergarten teachers	1,928	1,865	-63	-3%	$84,800
Metalworking and forging machine operators	1,426	1,847	421	30%	$419,932
Other metal products machine operators	1,650	1,840	189	11%	$48,410
Cooks	2,071	1,808	-262	-13%	$30,985
Other customer and information services representatives	1,745	1,748	3	0%	$38,738
Retail sales supervisors	1,717	1,715	-2	0%	$38,384
Store shelf stockers, clerks and order fillers	1,529	1,713	184	12%	$28,882
Food and beverage servers	1,899	1,592	-307	-16%	$30,305
Light duty cleaners	1,538	1,580	41	3%	$34,393
Secondary and elementary school teachers and educational counsellors, n.e.c.	1,860	1,576	-284	-15%	$87,952

Source: EMSI Analyst 2021.1 – Employees. Note that negative numbers are in red text in parenthesis.

Figure 9 illustrates occupations that added the largest total number of jobs to the economy of the labour recruitment area between 2016 and 2021.

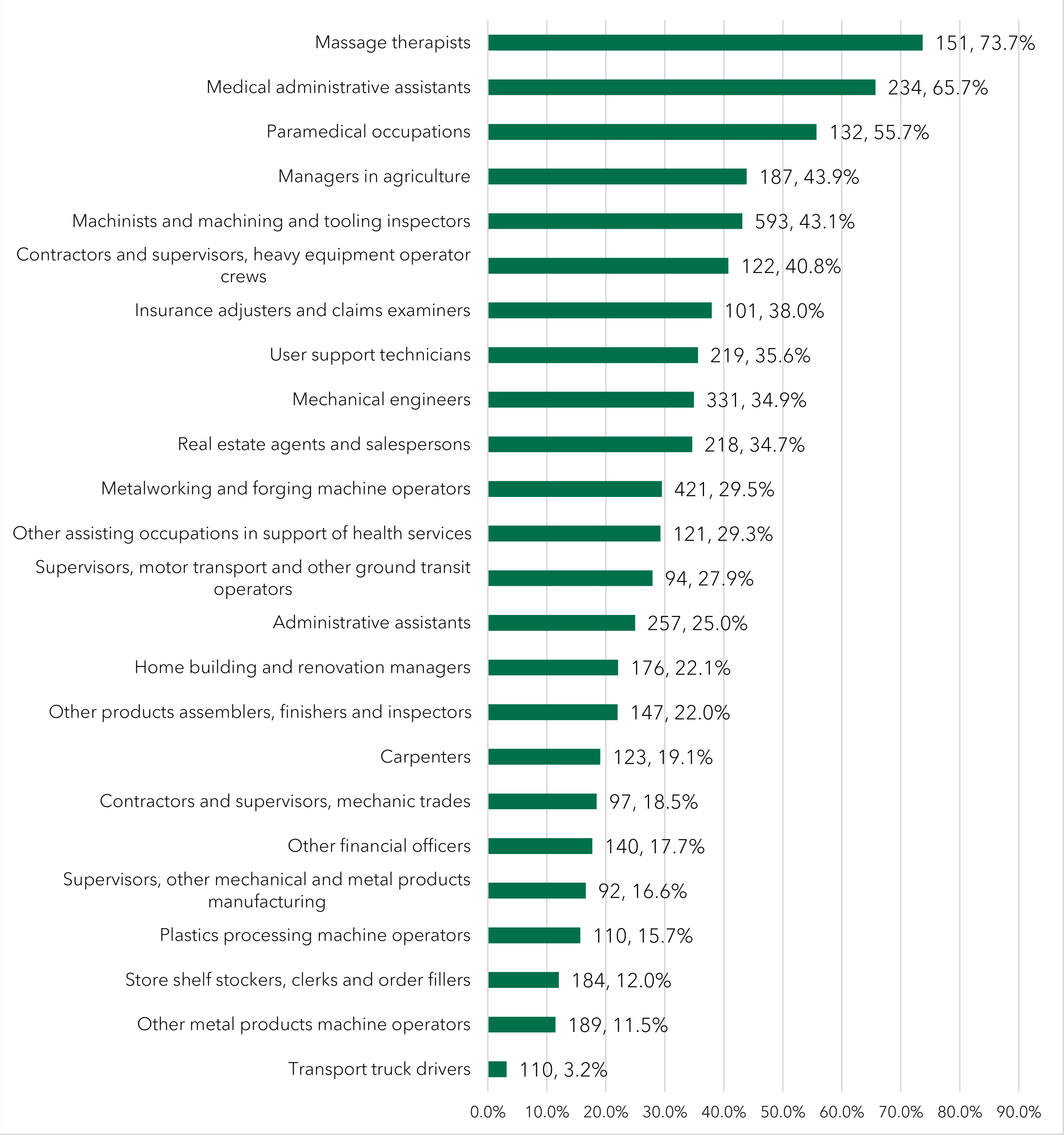
Figure 9: Largest Absolute Job Growth in the Labour Recruitment Area, 2016-2021



Source: EMSI Analyst 2021.1 – Employees

Figure 10 illustrates occupations that had the most intense growth in jobs, and also had a relevant impact on the economy as they added a minimum of 79 jobs to the labour recruitment area (0.05% of total jobs).

Figure 10: Largest (%) Growth Occupations in the Labour Recruiting Area, 2016-2021



Source: EMSI Analyst 2021.1 – Employees

Location Quotient is used to measure the relative concentration of an occupation; that is, it compares the percentage of jobs per occupation in the labour shed, relative to the total percentage of jobs in the same occupation in Ontario and Canada. A location quotient above 2 means the labour recruiting area employs twice as many jobs in that occupation than is typical in the nation. Such a high concentration shows that there is some momentum in growing or attracting these jobs that is unique to the region.

Table 13 illustrates the occupations that represent a significant percentage of the jobs (0.01%) and are more heavily concentrated in the labour recruitment area, relative to Ontario and the rest of Canada—using a location quotient measure. Occupations are considered to be concentrated if they have a location quotient greater than 1.25.

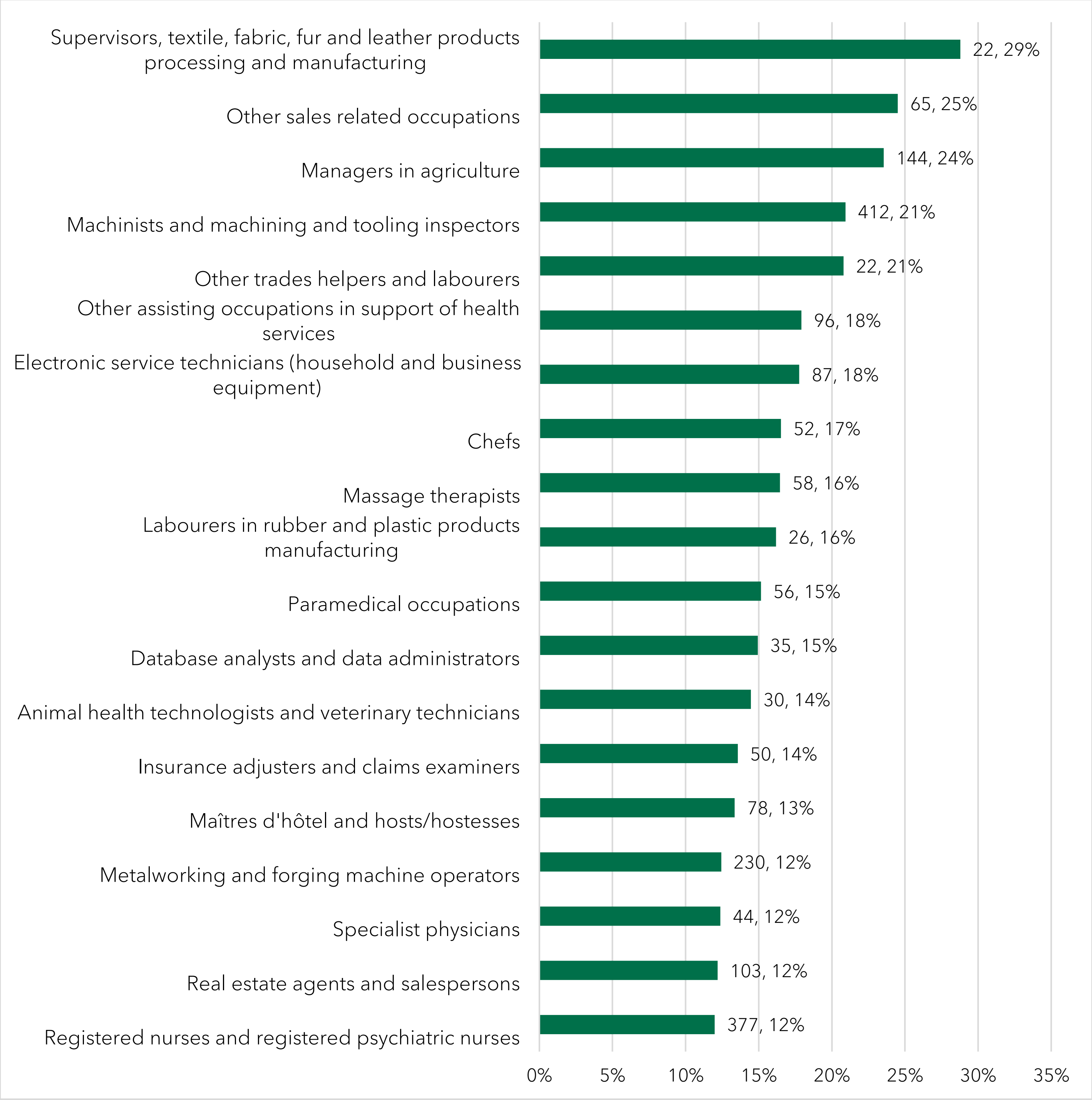
Table 13: Concentrated Occupations in the Labour Recruitment Area, 2021

Occupation	2021 Jobs in the local labour recruiting area	Location Quotient
Relative to Ontario		
Motor vehicle assemblers, inspectors and testers	4,002	8.05
Tool and die makers	1,179	6.32
Machinists and machining and tooling inspectors	1,968	5.76
Metalworking and forging machine operators	1,847	3.84
Labourers in metal fabrication	1,097	3.74
Other metal products machine operators	1,840	3.64
Supervisors, motor vehicle assembling	643	3.44
Machining tool operators	364	3.42
Plastics processing machine operators	810	3.37
Casino occupations	237	3.33
Relative to Canada		
Motor vehicle assemblers, inspectors and testers	4,002	18.87
Tool and die makers	1,179	13.06
Supervisors, motor vehicle assembling	643	7.62
Other metal products machine operators	1,840	7.39
Metalworking and forging machine operators	1,847	7.01
Machinists and machining and tooling inspectors	1,968	6.05
Labourers in metal fabrication	1,097	5.89
Machining tool operators	364	4.70
Plastics processing machine operators	810	4.44
Mechanical engineers	1,278	3.85

Source: EMSI Analyst 2021.1

Lastly, we investigate emerging occupations by looking at which occupations have strong projected percentage growth over the next five years in the defined labour recruitment area. Figure 11 presents the occupations projected to add at least 20 jobs to the local labour recruitment area and have the highest projected percentage growth from 2021 to 2026.

Figure 11: Large Projected Job Growth in the Labour Recruitment Area, 2021-2026



Source: EMSI Analyst 2021.1 – Employees

2.6. Key Occupations for Labour-Based Investment Attraction

Some key occupations stand out in the labour recruitment area, as they are growing, projected to grow and/or are concentrated. The following list represents occupations that have performed well in the labour recruitment area analysis and represent a strong possibility for labour-based investment attraction. Occupations related to publicly funded industries and retail-related occupations are not considered here.

The following are key existing occupations: they are large (100+ jobs), growing (by at least 3% of total jobs), concentrated (with an LQ greater than 1.50), and pay well (2020 median wage of $50,000 or higher):

1. Mechanical engineers
2. Industrial and manufacturing engineers
3. Paramedical occupations
4. Supervisors, other mechanical and metal products manufacturing
5. Supervisors, plastic and rubber products manufacturing
6. Other trades and related occupations[5]
7. Machinists and machining and tooling inspectors

The following are key emerging occupations; those that are not yet concentrated (LQ less than 1.25) and had the largest percentage growth over the past 5 years (over 30% of total jobs), while at the same time being well-paying occupations wages (2021 median wage of $50,000 or higher):

1. Industrial designers
2. Database analysts and data administrators
3. Real estate agents and salespersons
4. Home building and renovation managers
5. Insurance adjusters and claims examiners
6. Software engineers and designers
7. Specialist physicians

The above occupations form a group of what will be referred to as **"key occupations"**, which are widely employed and increasingly in demand within the municipality. They represent the best opportunity in terms of attracting industry to Tecumseh and Lakeshore based on labour market patterns. In what follows, the industries that most commonly hire these key occupations are revealed using inverse staffing patterns.

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[5] This includes tradespersons and related skilled workers who repair, service, install, calibrate, or fabricate a variety of products but are not classified in other trades. These positions include blacksmiths, farriers, gunsmiths, locksmiths, and others. For a complete list, see https://www.services.labour.gov.on.ca/labourmarket/jobProfile/jobProfileFullView.xhtml?nocCode=7384

Table 14 shows which industries in Ontario most commonly employ (by largest number of jobs) all of the identified key occupations. From the list of industries identified to most commonly hire the "key occupations" in the region, the following are poised to have the fastest growth over the next 5 years:

- Software publishers
- Offices of physicians
- Data processing, hosting, and related services
- General medical and surgical hospitals
- Computer systems design and related services

Table 14: Key Staffing Patterns, 2021-2026

Industry	Key Occupations Group Jobs in Industry (2021)	Key Occupations Group Jobs in Industry (2026)	% Change (2021-2026)	% of Total Jobs in Industry (2020)
Computer systems design and related services	15,821	18,325	16%	12.21%
Insurance carriers	9,212	9,563	4%	17.02%
Offices of real estate agents and brokers	7,160	7,585	6%	54.79%
Architectural, engineering and related services	6,983	7,661	10%	9.68%
General medical and surgical hospitals	6,145	7,206	17%	2.94%
Other ambulatory health care services	5,774	6,652	15%	60.14%
Motor vehicle parts manufacturing	5,097	5,332	5%	8.38%
Agencies, brokerages and other insurance related activities	4,173	4,539	9%	10.27%
Software publishers	4,149	5,047	22%	15.01%
Plastic product manufacturing	3,871	3,860	0%	9.59%
Machine shops, turned product, and screw, nut and bolt manufacturing	3,651	3,754	3%	27.00%
Other federal services (9112-9119)	3,252	3,444	6%	2.17%
Computer and communications equipment and supplies merchant wholesalers	3,127	3,486	11%	8.55%

Local, municipal and regional public administration	2,964	2,938	-1%	1.70%
Metalworking machinery manufacturing	2,836	2,980	5%	19.21%
Scientific research and development services	2,818	2,997	6%	12.14%
Offices of physicians	2,546	3,035	19%	5.18%
Other general-purpose machinery manufacturing	2,449	2,646	8%	15.48%
Depository credit intermediation	2,170	2,498	15%	1.44%
Data processing, hosting, and related services	2,041	2,401	18%	14.05%
Other fabricated metal product manufacturing	1,811	2,026	12%	17.60%
Electric power generation, transmission and distribution	1,785	1,948	9%	4.34%
Aerospace product and parts manufacturing	1,771	1,615	-9%	17.71%

Source: EMSI Analyst 2021.1 – Employees and Self-Employed

3. ECONOMIC BASE ANALYSIS

The list of industries in Table 14 (previous page) is an indication of industries that could be successful to Tecumseh and Lakeshore given the labour force supply or could be further developed alongside supporting industries.

This section investigates the local economy pertinent for the area of Tecumseh and Lakeshore; that is, the jobs and businesses that drive the local economy. As such, the central focus of this section will be Tecumseh and Lakeshore, benchmarked by Ontario.

This section reports industry statistics related to exports, employment, and business growth for the local economy with the aim of uncovering key industries that either exist or are emerging in the region today.

The "North American Industry Classification System" (NAICS) of classifying industries is used for this report. The largest groupings or aggregations of industries categories are called sectors, which are broken down into sub-sectors, which are then further broken down into Industries. An example of this breakdown follows:

Sector Level	31-33 Manufacturing industries
Sub-sector Level	311 Food manufacturing
Industry Level	3111 Animal food manufacturing

3.1. Employment Profile

The primary employment sectors in Tecumseh and Lakeshore are manufacturing; retail trade; retail; and administrative and support, waste management and remediation services. Between 2016 and 2021, the local economy grew by 1,322 jobs (3.8%) to a total of 35,875 jobs. Percentage job growth in Tecumseh and Lakeshore was higher than in the province, where job totals shrunk by 0.54% between 2016-2021. Table 155 indicates percentage job growth, by sector, for each of these economies. Note that negative numbers are indicated by red text in parenthesis.

Table 15: Employment Growth by Sector, Tecumseh and Lakeshore, vs Ontario, 2016-2021

NAICs	Description	Change in Jobs	Tecumseh and Lakeshore % Change	Ontario % Jobs Change
11	Agriculture, forestry, fishing and hunting	(58)	-9.8%	-9.0%
21	Mining, quarrying, and oil and gas extraction	N/A	N/A	4.1%
22	Utilities	37	26.2%	7.7%
23	Construction	416	12.5%	2.5%
31-33	Manufacturing	616	4.6%	-4.3%
41	Wholesale trade	143	8.9%	-2.4%
44-45	Retail trade	63	2.8%	-5.1%
48-49	Transportation and warehousing	81	5.0%	14.4%
51	Information and cultural industries	4	2.6%	-9.0%
52	Finance and insurance	6	1.3%	6.2%
53	Real estate and rental and leasing	59	12.0%	-4.3%
54	Professional, scientific and technical services	169	14.6%	10.9%
55	Management of companies and enterprises	1	0.9%	17.0%
56	Administrative and support, waste management and remediation services	(144)	-7.6%	1.1%
61	Educational services	31	2.5%	3.4%
62	Health care and social assistance	195	12.1%	5.8%
71	Arts, entertainment and recreation	(112)	-26.9%	-17.5%
72	Accommodation and food services	(293)	-16.9%	-23.7%
81	Other services (except public administration)	19	1.3%	-4.5%
91	Public administration	91	21.8%	3.7%
X0	Unclassified	(2)	-0.3%	-6.2%
All	Total	1,322	3.8%	-0.5%

Source: EMSI Analyst 2021.1 – Employees and Self-Employed

To better understand how each sector supports jobs, Figure 12 shows the largest industries in Tecumseh and Lakeshore by number of jobs in 2021. Jobs in 2016 are also shown to illustrate employment change.

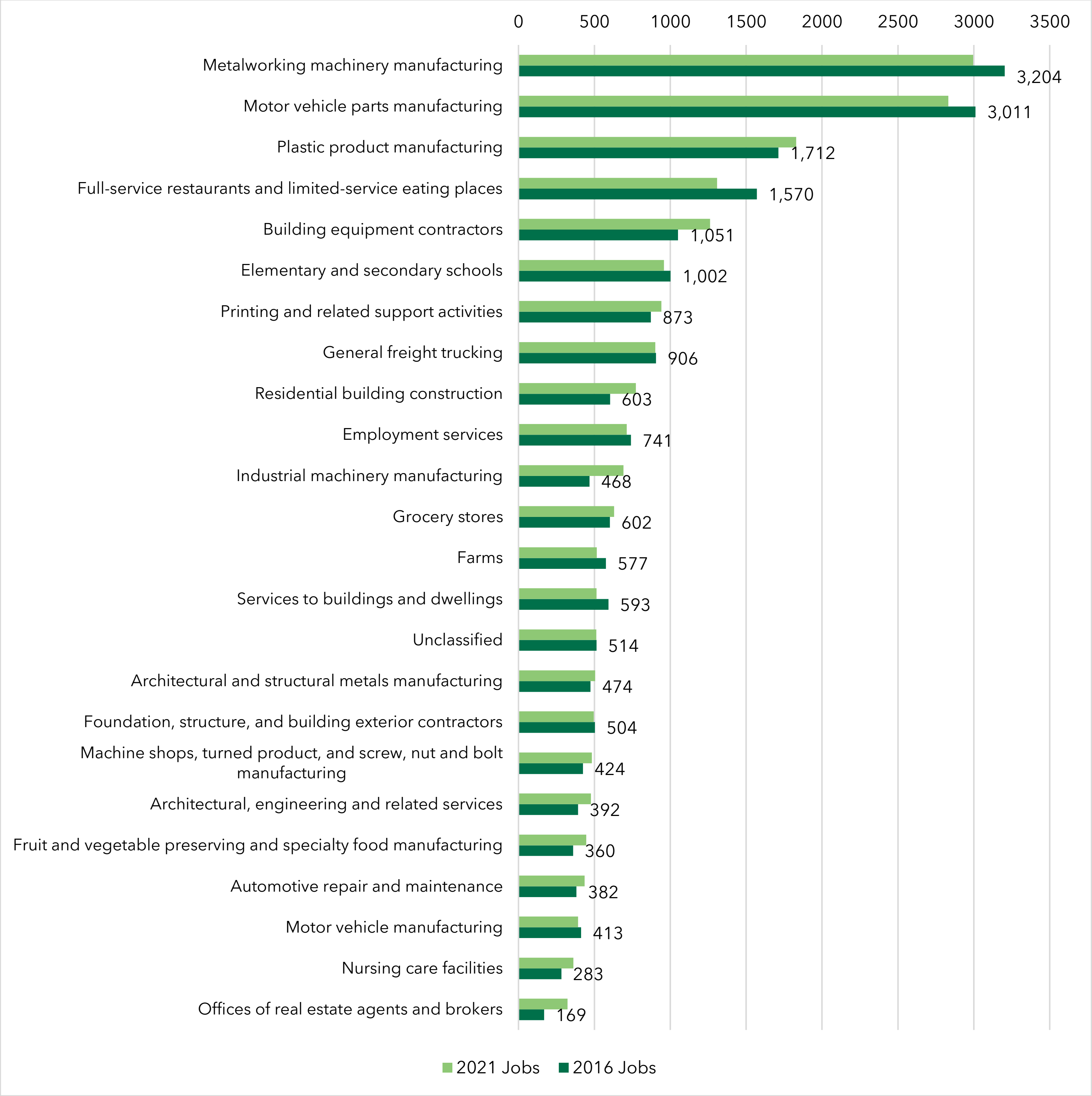

Figure 12: Largest Industries by Number of Jobs, 2016-2021

Source: EMSI Analyst 2021.1 – Employees and Self-Employed

Figure 13 illustrates potential areas for investment attraction as they are having a significant economic impact in terms of job creation—publicly funded industries (i.e., education and healthcare), retail and wholesale trade, as well as those related to residential construction are excluded as they are not pertinent to investment attraction since they are dependent on population growth.

Figure 13: Largest Growth Sectors and Industries by Employment Level, 2016 -2021

Manufacturing

- Industrial machinery manufacturing
- Plastic product manufacturing
- Other fabricated metal product manufacturing
- Fruit and vegetable preserving and specialty food manufacturing
- Machine shops, turned product, & screw, nut and bolt manufacturing

Professional Services

- Architectural, engineering and related services
- Computer systems design and related services
- Printing and related support activities

Construction

- Building equipment contractors
- Other heavy and civil engineering construction
- Highway, street and bridge construction

Source: EMSI Analyst 2021.1 – Employees and Self-Employed

3.2. Economic Output

This subsection highlights industries with the largest economic impact. The following table illustrates industries with the highest level of economic output as measured by total sales. Average wages by industry are also illustrated. Four industries each account for over $1 billion in total sales within Tecumseh and Lakeshore; *motor vehicle parts manufacturing metalworking machinery manufacturing, motor vehicle manufacturing,* and *plastic product manufacturing*.

Table 16: Economic Output by Industry

Industry	Sales	Average Wages
Motor vehicle parts manufacturing	$3,436,219,574	$54,782
Metalworking machinery manufacturing	$1,439,938,261	$68,796
Motor vehicle manufacturing	$1,260,895,622	$70,371
Plastic product manufacturing	$1,001,339,898	$54,742
Industrial machinery manufacturing	$355,020,306	$63,335
Fruit and vegetable preserving and specialty food manufacturing	$308,685,270	$51,789
Printing and related support activities	$250,845,745	$49,638
Residential building construction	$248,275,015	$42,091
Machine shops, turned product, and screw, nut and bolt manufacturing	$185,267,703	$51,955
General freight trucking	$173,959,787	$42,614
Other miscellaneous manufacturing	$167,070,531	$48,738
Other fabricated metal product manufacturing	$165,920,947	$46,741
Building equipment contractors	$163,873,596	$59,001
Farms	$155,344,928	$36,099
Alumina and aluminum production and processing	$154,881,694	$66,206
Other general-purpose machinery manufacturing	$151,753,531	$64,966
Architectural, engineering and related services	$121,608,778	$80,910
Architectural and structural metals manufacturing	$116,679,471	$47,581
Specialized freight trucking	$108,671,848	$55,007
Elementary and secondary schools	$107,026,360	$64,294
Foundation, structure, and building exterior contractors	$104,735,452	$45,181
Full-service restaurants and limited-service eating places	$84,999,507	$15,069
Navigational, measuring, medical and control instruments manufacturing	$82,108,176	$61,333
Cement and concrete product manufacturing	$69,615,328	$56,512
Iron and steel mills and ferro-alloy manufacturing	$59,408,336	$64,420
Forging and stamping	$58,606,618	$56,694
Foundries	$58,502,165	$62,922
Pharmaceutical and medicine manufacturing	$58,368,256	$47,192
Cutlery and hand tool manufacturing	$56,465,912	$64,443
All industries	**$13,188,054,209**	**$49,170**

Source: 2021.Q1 EMSI Analyst, based on 2017 National Input-Output Tables by StatsCan

3.3. Export Sales

This subsection investigates export sales by industry. Exports show the amount of money that is spent by industries located outside the region (domestically and internationally) in exchange for goods or services produced by an industry located in Tecumseh and Lakeshore. In 2017, the most recent data available, total export sales amounted to $10,232,997,417. Listed below are the largest drivers or external revenues into Tecumseh and Lakeshore.

Table 17: Top Export Dollars Flowing into Tecumseh and Lakeshore by Industry, 2017

Industry	Total Export Sales
Motor vehicle parts manufacturing	$2,688,547,509
Metalworking machinery manufacturing	$1,363,610,196
Motor vehicle manufacturing	$1,128,642,561
Plastic product manufacturing	$877,318,855
Industrial machinery manufacturing	$331,617,990
Fruit and vegetable preserving and specialty food manufacturing	$284,532,594
Printing and related support activities	$239,920,343
Machine shops, turned product, and screw, nut and bolt manufacturing	$164,855,745
Other fabricated metal product manufacturing	$146,914,778
Other miscellaneous manufacturing	$135,637,063
Other general-purpose machinery manufacturing	$123,937,522
General freight trucking	$118,727,290
Alumina and aluminum production and processing	$113,063,443
Farms	$102,855,222
Elementary and secondary schools	$87,098,228
Architectural and structural metals manufacturing	$78,638,203
Architectural, engineering and related services	$76,511,333
Residential building construction	$73,384,766
Specialized freight trucking	$70,623,196
Building equipment contractors	$66,838,901
Navigational, measuring, medical and control instruments manufacturing	$56,921,167
Foundation, structure, and building exterior contractors	$53,248,325
Forging and stamping	$51,982,209

Source: 2021.Q1 EMSI Analyst, based on 2017 National Input-Output Tables by StatsCan

3.4. Industry Supply Chain Analysis

An economic base analysis analyzes how the local economy functions. It does not provide solutions to economic problems but instead provides useful information required for decision-making about economic strategies.

The economic base analysis helps determine which economic activities "bring money in", and where money might be "leaking out". Another way to assess this metric is to assess the in-region and imported purchases made by each subsector within Tecumseh and Lakeshore. Table 17 presents the top 20 industries in terms of total purchases made, as well as the percentage of those purchases that are made in-region and out-of-region.

Table 18: Top Industries by Purchasing Power, Tecumseh and Lakeshore, 2017

Industry	Total Purchases from Sector	Percentage Purchased in Region	Percentage Purchased Out of Region
Motor vehicle parts manufacturing	$747,647,461	98.9%	1.1%
Iron and steel mills and ferro-alloy manufacturing	$298,160,749	8.3%	91.7%
Resin, synthetic rubber, and artificial and synthetic fibres and filaments manufacturing	$198,779,676	0.5%	99.5%
Plastic product manufacturing	$179,167,876	66.0%	34.0%
Petroleum and coal product manufacturing	$84,672,171	0.0%	100.0%
General freight trucking	$83,351,592	55.5%	44.5%
Alumina and aluminum production and processing	$73,931,167	56.0%	44.0%
Electric power generation, transmission and distribution	$73,611,373	11.6%	88.4%
Metalworking machinery manufacturing	$72,107,429	97.9%	2.1%
Farms	$70,915,728	39.6%	60.4%
Architectural and structural metals manufacturing	$67,725,928	55.6%	44.4%
Architectural, engineering and related services	$66,914,570	62.8%	37.2%
Depository credit intermediation	$64,629,683	12.0%	88.0%
Specialized freight trucking	$64,028,065	48.8%	51.2%
Lessors of real estate	$57,504,331	16.7%	83.3%
Other general-purpose machinery manufacturing	$55,773,293	29.3%	70.7%

Lessors of non-financial intangible assets (except copyrighted works)	$52,797,639	0.0%	100.0%
Industrial machinery manufacturing	$51,845,079	23.9%	76.1%
Management of companies and enterprises	$49,218,229	8.0%	92.0%
Other fabricated metal product manufacturing	$46,744,888	36.8%	63.2%
Foundries	$45,781,332	23.5%	76.5%
Steel product manufacturing from purchased steel	$45,109,749	13.0%	87.0%
Machine shops, turned product, and screw, nut and bolt manufacturing	$43,176,744	45.3%	54.7%

Source: 2021.Q1 EMSI Analyst, based on 2017 National Input-Output Tables by StatsCan

3.5. Location Quotient Analysis

Location quotient analysis compares the level of employment concentration (or specialization) in a local economy (i.e., Tecumseh and Lakeshore) to the level of employment concentration in one or more benchmark areas. In other words, does the local economy have proportionately more or fewer employees in specific industries than the benchmark area?

3.5.1. Location Quotient Analysis by Sector

Location Quotients (LQ) help to identify the strengths of the community. The location quotient at the broadest industry classification level indicates that Tecumseh and Lakeshore have the strongest specializations relative to the rest of the nation in the following sectors:

- Manufacturing
- Construction
- Wholesale Trade

The location quotient data at the broadest industry level indicates that Tecumseh and Lakeshore have the strongest specializations relative to the rest of Ontario in the following sectors:

- Manufacturing
- Construction
- Agriculture, forestry, fishing and hunting

3.5.2. Location Quotient Analysis by Industry

This subsection investigates employment concentrations at a more granular level – the industry groups. The following tables list the **industries** that are concentrated in Tecumseh and Lakeshore's local economy, and that account for a minimum of 1% of jobs (at least 358 positions) in the local economy:

Table 19: Concentrated Industries, Relative to the Rest of Canada, 2021

Description	2021 Jobs	2021 National Location Quotient
Metalworking machinery manufacturing	2,995	82.60
Motor vehicle parts manufacturing	2,832	22.09
Industrial machinery manufacturing	692	20.58
Fruit and vegetable preserving and specialty food manufacturing	446	12.18
Plastic product manufacturing	1,830	11.93
Printing and related support activities	941	10.22
Machine shops, turned product, and screw, nut and bolt manufacturing	483	7.25
Motor vehicle manufacturing	392	5.62
Architectural and structural metals manufacturing	504	4.42
General freight trucking	902	2.32
Employment services	713	2.09
Building equipment contractors	1,263	2.00
Foundation, structure, and building exterior contractors	496	1.63
Automotive repair and maintenance	436	1.53

Source: EMSI Analyst 2021.Q1 – Employees and Self Employed

Table 20: Concentrated Industries, Relative to the Rest of Ontario, 2021

Description	2021 Jobs	2021 Provincial Location Quotient
Metalworking machinery manufacturing	2,995	39.97
Industrial machinery manufacturing	692	18.97
Fruit and vegetable preserving and specialty food manufacturing	446	16.01
Motor vehicle parts manufacturing	2,832	9.58
Plastic product manufacturing	1,830	9.09
Printing and related support activities	941	8.21
Machine shops, turned product, and screw, nut and bolt manufacturing	483	6.58

Architectural and structural metals manufacturing	504	4.59
Motor vehicle manufacturing	392	2.69
General freight trucking	902	2.02
Building equipment contractors	1,263	1.92
Foundation, structure, and building exterior contractors	496	1.72
Automotive repair and maintenance	436	1.67
Employment services	713	1.48

Source: EMSI Analyst 2021.Q1 – Employees and Self Employed

3.6. Shift-Share Analysis

Shift-share analysis compares the local employment growth/decline of regional jobs by industry to the employment growth/decline of that industry within Canada, as well as the job growth overall for Canada. More specifically, this analytical tool examines the job growth/decline by attributing growth, stability, or decline in particular industries over time due to three distinct forces:

- National economic growth: regional job growth/decline that is attributable to the growth, stability, or decline of the entire Canadian economy. Industries will be impacted positively or negatively by the state of the Canadian economy and consumer spending at a national level, external to any local factors.
    - Industry growth: regional job growth/decline that is attributable to the growth, stability, or decline of that particular economic activity in the Canadian economy (with the economic growth component removed). General industry trends are outside the influence of local actors and are therefore removed from the local impact.
- Local economic growth: local job growth/decline that is attributable to the local economy because it is growing/declining more or less quickly than jobs in the larger economy (with the Canadian economic and industry growth components removed).

This tool, when correctly interpreted, provides greater descriptive power than the location quotient method. It has been applied to NAICS Industries using place of work statistics. Shift-share analysis allows the examination of changes through time (trends) versus the static snapshot of location quotients.

3.6.1. Shift-Share Analysis within Tecumseh and Lakeshore

This subsection looks to the past (2011) and future projections (2028) to assess which sectors are most positively impacted by local factors. The example below applies the model to the motor vehicle parts manufacturing:

From 2011 to 2028 the *motor vehicle parts manufacturing* sector saw an increase of 1,005 jobs in Tecumseh and Lakeshore. Of those jobs:

- 78 can be applied to large-scale industry factors that are relevant to the sector regardless of geographic location.
- 204 can be applied to national economic growth factors and their impact on the national sector.
- The remaining 723 jobs can be applied to factors specific to the local sector within Tecumseh and Lakeshore.

Table 20 allocates employment changes of these industries to national, industry and regional/local effects.

Table 21: Shift-Share Analysis: Competitive Industries, Tecumseh and Lakeshore, 2011-2028

Industry (NAICS classification)	Growth/ Decline	Industry Growth Effect	National Economic Effect	Regional / Local Effect
Metalworking machinery manufacturing	877	401	221	1,058
Motor vehicle parts manufacturing	1,005	78	204	723
Building equipment contractors	771	41	62	668
Plastic product manufacturing	677	65	128	614
Printing and related support activities	411	248	55	604
Employment services	520	12	24	509
Architectural and structural metals manufacturing	419	6	16	409
Offices of real estate agents and brokers	395	3	1	391
Industrial machinery manufacturing	487	132	31	325
General freight trucking	494	140	47	307

Source: EMSI Analyst 2021.1 – Employees and Self-Employed

The above table identifies that the three industries most positively impacted by regional/local effects are:

- Metalworking machinery manufacturing
- Motor vehicle parts manufacturing
- Building equipment contractors

Conversely, Table 21 presents the five industries most negatively impacted by regional/local effects from 2011-2028.

Table 22: Shift-Share Analysis: Declining Industries, Tecumseh and Lakeshore, 2011-2028

Industry (NAICS classification)	Growth/ Decline	Industry Growth Effect	National Economic Effect	Regional / Local Effect
Community care facilities for the elderly	36	106	14	155
Investigation and security services	70	67	19	155
Facilities support services	16	189	0	173
Services to buildings and dwellings	51	79	59	190
Management of companies and enterprises	162	32	24	218

Source: EMSI Analyst 2021.1 – Employees and Self-Employed

3.7. Employer Structure

This subsection illustrates the number and size of employers by industry in the town. The data in this section comes from Statistics Canada's Canadian Business Patterns dataset. Employers in this dataset include businesses in the Business Register, which are all Canadian businesses that meet at least one of the three following criteria:

- Have an employee workforce for which they submit payroll remittances to Canada Revenue Agency; or
- Have a minimum of $30,000 in annual revenue; or
- Are incorporated under a federal or provincial act and have filed a federal corporate income tax form within the past three years.

Statistics Canada divides businesses into two major groupings:

1. Businesses with a determinate number of employees; and
2. Businesses with an indeterminate number of employees.

Businesses without employees correspond to the "indeterminate" employment category from the previous reference periods. For economic development purposes, businesses with a determinate number of employees (one or more) are of greater interest than indeterminate businesses (which frequently are not active or have very low levels of economic activity). An increase in the number of indeterminate businesses can, however, signal potential new business startups.

According to the Canadian Business Registry, Tecumseh and Lakeshore had 6,924 businesses as of December 2020, of which 2,358 (34.1%) had employees. Of these 2,358 businesses, the majority had between one and nine employees (1,630 or 69.1%). Comparatively, 63 businesses (2.7%) had over 100 employers.

Table 23: Business counts by size, Tecumseh and Lakeshore, 2020

	1 to 9 Employees	10 to 99 Employees	100+ Employees	Indeterminate	Total
Number of Businesses	1,630	665	63	4,566	6,924

Source: Canadian Business Patterns December 2020 from EMSI

The largest sectors by total number of businesses with employees in Tecumseh and Lakeshore are:

1. Real estate and rental and leasing
2. Construction
3. Agriculture, forestry, fishing and hunting

When further broken down into business counts by sub-sector, the five largest subsectors.

Table 24: Top 5 sub-sectors by business counts, Tecumseh and Lakeshore, 2020

Sector	Businesses
Lessors of real estate	675
Farms	570
General freight trucking	392
Other financial investment activities	313
Residential building construction	186

Source: Canadian Business Counts 2020

Many of these businesses, however, are self-employed individuals with no employees. Table 24 notes the subsectors in Tecumseh and Lakeshore by businesses only with employees, excluding self-employed individuals.

Table 25: Top 5 sub-sectors by businesses with employees, Tecumseh and Lakeshore, 2020

Sector	Businesses with employees
General freight trucking	141
Full-service restaurants and limited-service eating places	113
Physicians	92
Residential building construction	85
Building equipment contractors	77

Source: Canadian Business Counts 2020

Finally, the sectors with the greatest number of businesses employing over 100 people are listed in Table 25.

Table 26: Top 5 sub-sectors by businesses with over 100 employees, Tecumseh and Lakeshore, 2020

Sector	Businesses with over 100 employees
Motor vehicle parts manufacturing	10
Metalworking machinery manufacturing	8
Grocery stores	3
Plastic product manufacturing	3
Other general-purpose machinery manufacturing	3
Nursing care facilities	3

Source: Canadian Business Counts 2020

APPENDIX 3

Retail Market Strategy for Tecumseh and Lakeshore

Retail Market Analysis

for the Town of Tecumseh and Municipality of Lakeshore

Prepared by:
McSWEENEY
inspiring economic sustainability®

December 2021

Retail Market Analysis

For the Town of Tecumseh and Municipality of Lakeshore

December 2021

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EXECUTIVE SUMMARY

This retail market analysis is designed to provide readers with a better understanding of the retail sector in the Town of Tecumseh and Municipality of Lakeshore (referred to as Tecumseh and Lakeshore). To do this, the paper has been broken down into four sections, beginning with a broad industry overview before narrowing our scope with each section to finally present specific spending habit data for the average Tecumseh and Lakeshore household.

First, an overview of the state of retail trade and an analysis of industry trends and projections is provided. Data from Statistics Canada presented in this section alongside other literature and analyses show that:

- For the retail sector, broadly, the financial impact of COVID-19 was short-lived but led to significant upheaval in the way retailers do business.
- The rise of e-commerce is notable, but still relatively small compared to in-store shopping.
- COVID-19 did not lead to a complete reinvention of retail trade but did speed up some shifting dynamics, including the move to experiential retail.

This analysis will then narrow in scope to an assessment of retail trade on a national and provincial scale, highlighting key demand impacts, suppliers and buyers for retailers, and strengths and weaknesses of the sector. These data show that:

- Socio-demographic trends related to demand factors suggest that the retail trade sector will thrive in the medium-to-long term.
- Suppliers and buyers for retailers are consistent across the sector; manufacturers and wholesalers supply retailers, who in turn typically sell to end consumers.
- Strengths of the sector include low capital, wage, and import costs
- Weaknesses of the sector include relatively low overall revenues and government assistance along with high levels of competition.

Following this, a business analysis will be done within Tecumseh and Lakeshore, identifying key sectors in terms of employment, business counts, exports, and sales within the retail sector. Among other findings, this section shows that that:

- Employment in Tecumseh and Lakeshore's retail sector has increased by over 600 jobs over the last decade, from 1,683 in 2011 to 2,308 jobs in 2021. This trend is projected to continue over the next five years, with the local sector being responsible for 2,490 positions in 2026.

Finally, demographic data for Tecumseh and Lakeshore residents will be assessed with a specific eye to how those realities impact retail in the area. This sector shows that in 2020:

- Tecumseh and Lakeshore residents spent on average $31,562 per household on retail goods, compared to $28,662 for all Ontario households.
- Among retail goods, Tecumseh and Lakeshore residents were most likely to spend money on groceries, automobile purchases, or clothing.

DATA SOURCES

Please note that every effort has been made to use the most current data available. There are four major sources of information for the remainder of this document:

- The 2001 to 2016 Census from Statistics Canada
- Canadian Business Registry (CBR) – December 2020
- SuperDemographics 2021 from Manifold Data Mining Inc.
- CanaCode 2021 Demographic Clusters from Manifold Data Mining Inc.
- Household Spending Patterns 2021 from Manifold Data Mining Inc.
- EMSI Analyst 2021.Q1

Canadian Business Registry (CBR)

The major sources of information for the business registry are updated from the Statistics Canada survey program and Canada Revenue Agency's (CRA) Business Number account files. This CRA administrative data source allows for the creation of a complete set of all business entities.

Manifold Projection Method

Production of 2021 Demographic data estimates is partially based on population statistics collected by the Statistics Canada Census Program. Manifold estimates demographic data annually, including population projections for 5 and 10 years in the future. Manifold methodologies are based on the following techniques:

- Enhanced cohort survival methods;
- Nearest neighbourhood and regression techniques; and
- Structural coherence techniques.

Manifold Data Sources include:	
Statistics Canada	Real Estate Boards/Companies
Health Canada	Canadian Bankers Association
Regional Health Ministries	Bank of Canada
Citizenship and Immigration Canada	Canada Post Corporation
Regional School Boards	Consumer and business directories books
Flyer Distribution Association	Proprietary survey and research
Publication of hospitals, CMHC, BBM and partners	

EMSI Analyst

EMSI data brings the various snapshots of the Canadian economy together in a single picture. First, it aligns the geographies of the data from 2001 to the present, which means the Town of Tecumseh and Municipality of Lakeshore of 2001 are the same as the Town of Tecumseh and Municipality of Lakeshore (hereafter referred to as Tecumseh and Lakeshore) of 2021. This results in geographically detailed data (down to the Census Subdivision level) that apply to today's economy.

The data is remarkably detailed, providing information on 305 industry classifications using the North American International Classification System (NAICS) system and 522 occupations from Statistics Canada's National Occupational Classification (NOCs) classification system in over 4,300 integrated geographical areas. The data is updated twice a year, so users have the most current information possible. And to top it all off, it adds 10-year projections based on the CBR data so that it provides an idea of the future alongside the past and present.

EMSI Data Sources include:
Canadian Business Registry (CBR)
2001, 2006, and 2011, 2016 Census data
Survey of Employment, Payroll and Hours (SEPH)
Labour Force Surveys (LFS)
Canadian Occupational Projection System (COPS)
CANSIM Demographics
Post-secondary Student Information System (PSIS) Education Data

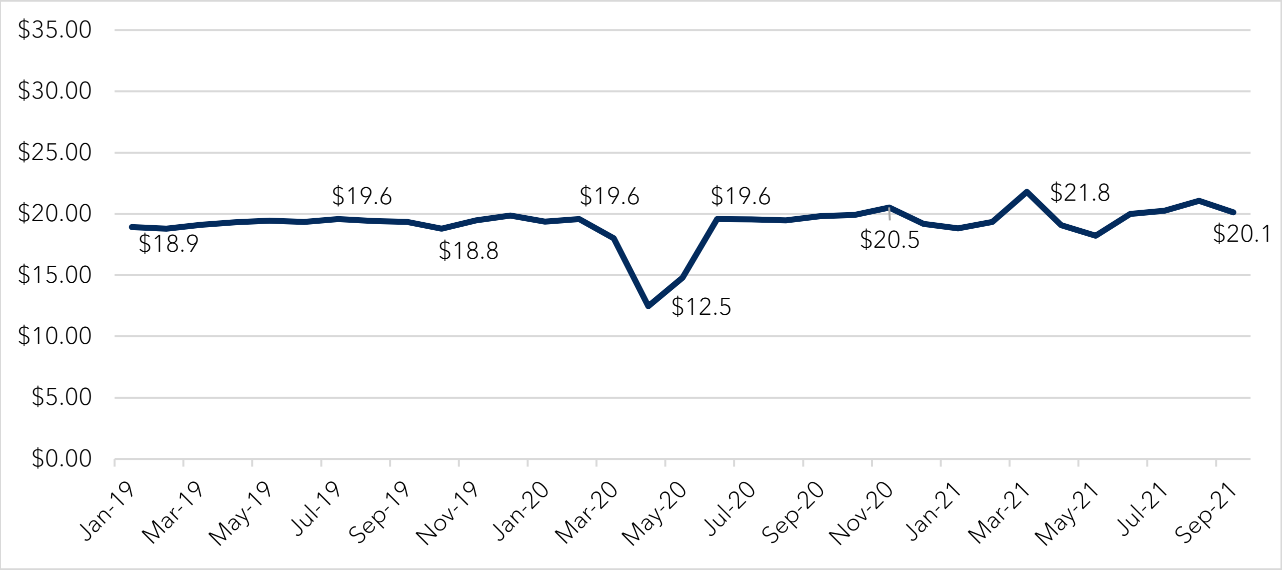
1. RETAIL TRADE SECTOR ANALYSIS

Section 1 begins with an assessment of the impact COVID-19 has had on the retail sector and its potential long-term impacts. There is then a shift to a discussion as to whether these trends are new or merely a continuation of already observed changes, before framing the discussion in terms of "needs" versus "wants" shopping. Next, "experiential" shopping is defined alongside a discussion of its benefits and how it relates to retailers post-COVID-19. Finally, we summarize two strategies through which retailers can use this information post-COVID-19.

1.1. The Changing Nature Of Retail Due To COVID-19

The COVID-19 pandemic has significantly altered the way retail stores have operated. During the first half of 2020 retail sales plummeted due to stay-at-home by-laws and other public safety measures. Though these recommendations and laws helped prevent the further spread of COVID-19, they did significantly impact local retail businesses. Fortunately, however, many of the revenue shocks were relatively short-lived. As Figure 1 shows, while there was a precipitous drop in retail sales from February 2020 ($19.6 billion in retail sales in Ontario) to April ($12.5 billion), by June 2020 sales were back to February levels ($19.6 billion). Though Ontario retailers have faced more volatility during the pandemic, average values have remained similar to pre-pandemic levels.

Figure 1: Retail Trade Sales by Month, Ontario, January 2019-September 2021 ($ Billions)



Source: Statistics Canada. Table 20-10-0008-02 Retail trade sales by industry.

Although the low sales figures brought on by the pandemic were relatively short-lived, retailers nevertheless felt the need to adapt their businesses more aggressively than other sectors. Specifically, whereas approximately half of all businesses (regardless of the sector) "added new ways to interact with or sell to customers" during the pandemic, four out of every five retailers (80.2%) adapted in this way. Retailers were also more likely to have to increase maintenance costs and alter their products or services offered to customers, compared to other sectors (Table 1).

Table 1: COVID-19 Adaptation Methods by Retailers

Adaptation	Percentage of Retailers that Adapted	Percentage of all Businesses that Adapted
Added new ways to interact with or sell to customers	80.2%	49.0%
Increased maintenance costs	44.0%	23.0%
Altered products or services offered to customers	36.7%	27.4%

Source: Statistics Canada. Table 33-10-0250-01 Changes made by businesses to adapt to the COVID-19 pandemic, by business characteristics.

These forced adaptations, alongside other pandemic-related realities, have led to analysts calling COVID-19 an "evolutionary bottleneck"[1] that will "upend retail as we know it"[2], "significantly disrupt" the sector[3], and potentially lead to a "great reset"[4] and "new normal"[5] in how retail business is done. Potential adaptations and adjustments by retailers include a shift to e-commerce, a greater emphasis on "place-based" organizations (i.e., main streets or business improvement districts) to support business resilience, and a more significant embrace of technological supports in-stores. Although many see COVID-19 as a catalyst for these potentially seismic shifts in consumer engagement, others argue that this is merely a continuation (or slight updating) of previous retail trends.

1.2. Catalyst or Continuation?

During the COVID-19 pandemic, e-commerce became a crucial tool for local and larger-scale retailers to reach consumers that were unable or unwilling to shop in person. At the same time, when e-commerce is measured as a percentage of total retail sales, it becomes clear that brick-and-mortar shopping is still vastly superior in terms of total sales.

Specifically, Figure 2 demonstrates that before the pandemic (December 2019) e-commerce represented 5.1% of total sales. While that number spiked at the height of the pandemic to 10.8% of total sales, by September 2021 that total had returned to 5.6% of all sales.

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[1] Brookings Institute. 2020. *COVID-19 Will Upend Retail but there are Steps we can Take to Save it.*

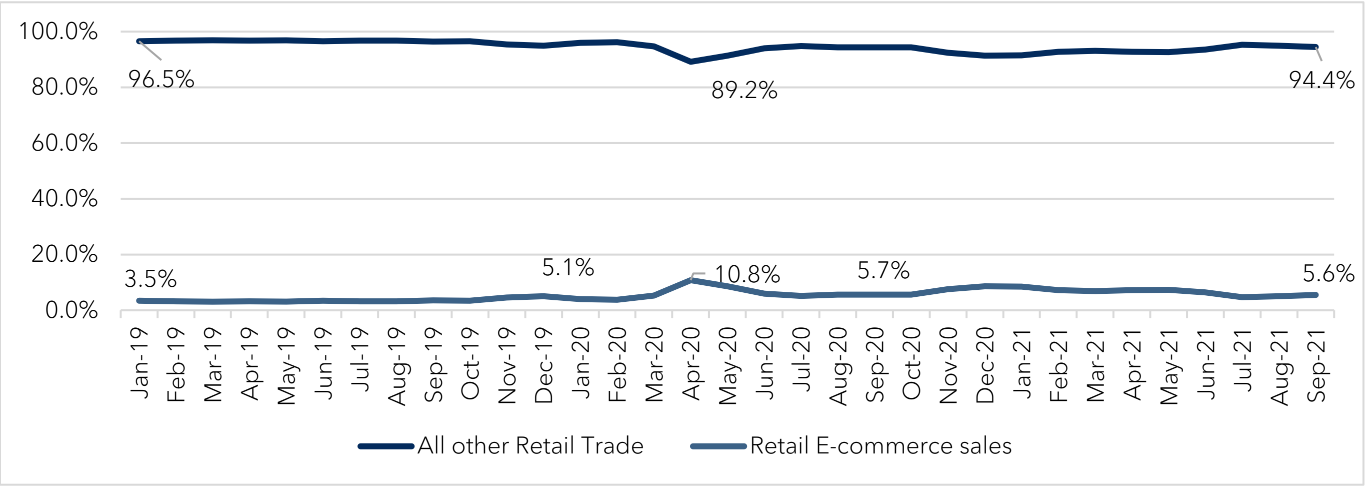
[2] McKinsey & Company. 2021. *Sporting goods 2021: The next normal for an industry in flux.*

[3] KPMG. 2021. *The Realities of Retailing in a COVID-19 World.*

[4] We Forum. 2021. *The Great Retail Reset.*

[5] Pew Research Center. 2021. *Experts Say the 'New Normal' in 2025 Will Be Far More Tech-Driven, Presenting More Big Challenges.*

Figure 2: E-Commerce as a Percentage of National Retail Sales, January 2019-September 2021



Source: Statistics Canada. Table 20-10-0072-01 Retail e-commerce sales.

Compared to January 2019 (3.5% of sales) it is clear that e-commerce has increased slightly. Still, however, e-commerce in September 2021 only represented approximately $1 out of every $20 spent by retail consumers. Therein, though shoppers are more likely to shop online in September 2021 than they were in January 2019, it appears that the trend is more of a continuation of pre-pandemic growth of online shopping, rather than a complete paradigm shift brought on by COVID-19.

Many stores will also be loath to embrace an entirely online experience, as consumers are less likely to spend money online compared to in-store shopping and are less loyal to their favourite brands and stores. To begin, a 2019 study of American consumers found that 71% of shoppers spend more than $50 in-store, compared to 54% doing so online[6]. Moreover, 34% of shoppers spent over $100 in-store, compared to only 21% doing so online. This is potentially explained by consumers being more comfortable making large purchases in-store compared to smaller purchases online. However, this potential explanation does not fully account for the difference. For example, the same study notes that 89% of women and 78% of men who shop in-store admitted to "sometimes or always adding additional items to their cart", compared to only 67% of men and 77% of women doing so when shopping online.

These data make clear that consumers are more apt to "add on" to their purchases when shopping in-store more often than when they shop online. Other benefits to enticing consumers to complete their purchase in-store include a heightened sense of brand loyalty for those who shop in-person and an increased ability to sign customers up for loyalty programs[7]. Both of these benefits lead to an expected increase in future sales, suggesting that customer retention is much stronger in-person.

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[6] First Insight. 2019. *The State of Consumer Spending: In-Store Impulse Shopping Stands the Test of Time*

[7] KPMG. 2019. *The Truth about Customer Loyalty.*

At the same time, although shopping remains a predominantly in-person experience, research on retail goods is now more consistently done online, a trend that is expected to continue to grow significantly. Specifically, a 2019 study noted that approximately 4-in-5 shoppers research their product online before purchasing, regardless of whether their end purchase was made in-store or online[8]. Moreover, according to Export Development Canada, already by 2018, 45% of Canadians visited a store's website before purchasing in a brick-and-mortar store[9]. Additionally, the relationship between in-store and online engagement is not only a one-way street. For those who purchase goods online, 36% noted that they prefer to be able to browse in-store before purchasing online, to ensure that they like the fit and feel of the product.

As with any shift in dynamics, it is likely that local stores embracing both models (brick-and-mortar, or entirely online) will outperform those who chose to embrace one in lieu of the other. Stores finding the most success through the pandemic were those who integrated a positive online experience with enhanced in-person experiences, a reality that is likely to continue.

1.3. Needs vs Wants Shopping

Deepak Chopra, former President & CEO of Canada Post, suggests that the struggle between brick-and-mortar shopping and e-commerce must be understood through a different dynamic – needs vs wants shopping. Mr. Chopra defines needs shopping as those purchases that are a chore for people, as they represent shopping trips to pick up necessary goods – groceries, diapers for new parents, new shoes to replace ones that are worn out, etc.

Wants shopping, on the other hand, represents shopping that a consumer chooses to do because they desire the experience (i.e., "retail therapy", shopping for enjoyable hobbies, etc.). Needs shopping is easily replaceable online, as this shopping is considered a hassle and the seamlessness of an online experience (and delivery) eases its burden on the consumer. In contrast, much of the enjoyment from "wants" shopping comes from the experience itself. In this way, shopping for these goods online is not as enjoyable an experience and e-commerce therefore will not eat into this category of in-person retail. For this reason, it is imperative for brick-and-mortar retailers to change their experience and consumer engagement model to ensure that their business is seen as a "wants" shopping experience, rather than a necessary chore. This trend was already underway prior to the pandemic, with many stores embracing "experiential shopping."

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[8] GE Capital Retail Bank. 2019. *Shopper Research Study.*

[9] Export Development Canada. 2018. *Best of Both Worlds: Combining the Physical and Digital Retail Experience.*

1.4. Experiential shopping

Experiential shopping is defined as a retail experience that provides an immersive and shareable experience prioritizing consumer engagement over specific sales. The pre-pandemic rise of experiential shopping helps buttress Mr. Chopra's arguments regarding needs vs wants shopping, as experiential retailers have made an effort to transition shopping that would potentially be considered "needs" shopping into an experience that warrants consumers "wanting" to make the journey into the brick-and-mortar location. Notably, before COVID-19, when assessing brick-and-mortar locations, experiential retailers and other services were consistently replacing stores that were more focused on expedient sales[10]. Some examples of experiential retail strategies include:

- Home improvement stores offering "do-it-yourself" classes.
- Appliance or grocery stores that offer interactive cooking classes, wine bars, or other home product demos.
- Sporting goods stores that incorporate new technology to allow for consumers to "test drive" equipment.
- Clothing retailers with high-tech fitting rooms that enable shoppers to see what an item of clothing would look like in different sizes, colours, styles and so forth.

Specific examples of retailers that have shifted their store strategies include:

- Lululemon, where some stores offer free yoga classes in stores.
- Patagonia, which connects consumers in-store with group-led hikes.
- In New York City, Casper, a mattress company, sells 45-minute naps in their "private sleeping pods" to help sell their mattresses, sheets and pillows.
- Marvel: Avengers S.T.A.T.I.O.N, an immersive half-exhibit half-store that tours the world and allows fans to become "fully immersed in the Marvel fictional world", further connecting the Marvel brand to potential consumers.

These examples align with the above arguments that a positive experience will encourage consumers to remain shopping in-store, while those stores focused on quick sales and a lack of consumer engagement have a service that is easily replaceable online.

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[10] SPUR. 2018. *How New Approaches to the Storefront are Reviving Retail*.

1.5. Post-COVID-19 Retail Sector Analysis

The above analysis suggests that post-pandemic, many retailers will benefit from:

- Embracing a dual approach to e-commerce.

Twenty-first-century shopping habits make clear that businesses benefit from having a seamless connection between their physical and digital presence. Given the approach that many consumers are choosing to embrace, stores lacking an online presence are likely to find themselves struggling to attract and retain customers.

- Transitioning their stores from a sales-focused "store" to an experience-focused "event".

The ability to quickly and painlessly transition "needs" shopping from an in-person hassle to a stress-free online experience means that many traditional shopping trips will be done virtually. Brick-and-mortar retailers can fight back, however, by changing their traditional point-of-sale-centric model into one that offers unique experiences. The above data suggest that these in-person experiences will ultimately lead to consumers spending more money on the business than they would online, and to being more loyal shoppers.

2. RETAIL TRADE SECTOR: CANADA AND ONTARIO

Though the retail sector is undoubtedly changing, many of the underlying realities (i.e., demographic demand factors, suppliers and buyers) remain the same. This section profiles the retail trade sector on a national and provincial scale. Using a broad lens, the key demand factors for the sector and outline future projections for those factors are assessed. Then there is an assessment of the supply chain and key purchasing sectors for the sector, before providing an overview of the strengths and weaknesses of the retail trade sector.

Although individual retailers and local sectors will invariably face unique situations, having a broad understanding of the factors and determinants that help shape retail trade will help stakeholders better adapt to shifting provincial, national, and international trends.

2.1. Demand Factors

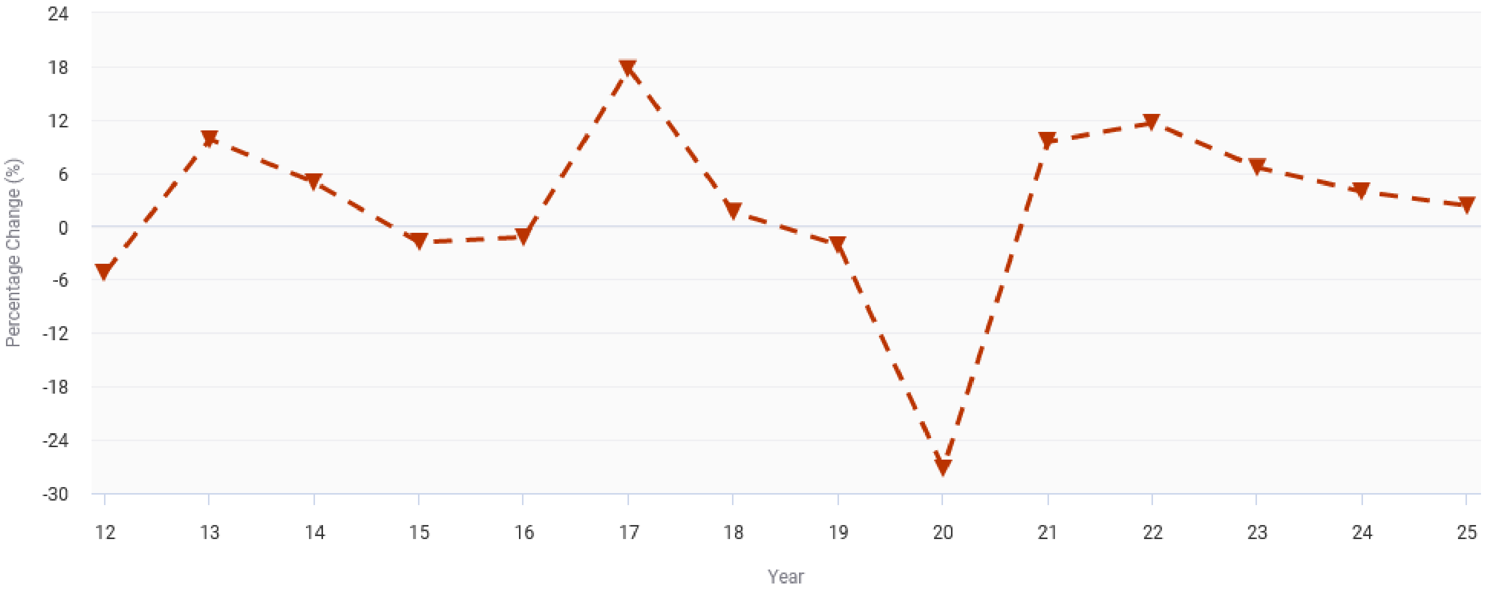
Retail trade in Canada and Ontario is most directly impacted by changing consumer behaviour and demographics; demand factors include the consumer confidence index, population, leisure time, and per capita disposable income.

2.1.1. Canadian Consumer Confidence Index

Consumer confidence is critical to the success of retailers because the more confidence consumers have in the general outlook of the economy, the more likely they are to spend money rather than invest in long-term savings.

In the last twenty years, the consumer confidence index has gone through two periods of substantial decline: during the financial crisis and the COVID-19 pandemic. However, outside of these exogenous shocks, consumer confidence has generally been on the rise, a trend that is projected to continue to improve in 2022 and over the medium to long term. Other factors including low interest rates are expected to prop up consumer confidence through the next decade, suggesting that this factor will be a positive in terms of shaping retail demand. As can be seen in Figure 3 below, after a period of instability, consumer confidence is expected to rise at an annual level between 6% and 2% from 2023-25.

Figure 3: Consumer Confidence Index Percentage Change, Canada, 2012-25



Source: IBIS World 2021

2.1.2. Provincial and Federal Population

Population growth helps drive demand for retail products because it widens the scope of customers that a business can attract. A smaller population supports fewer retail stores, while a growing population helps businesses across all retail sub-sectors.

Broadly, Canada's population growth rate is projected to continue at a rate of approximately 1.2% over the next five years. Ontario, meanwhile, is projected to grow at a much faster rate (4.7%). Further analysis by Smart Prosperity suggests that there will be a growth of 911,347 net new in Ontario between 2021-31, including an additional 92,999 net new families in Southwest Ontario alone[11]. This substantial population growth across the province will help many retailers find a stable consumer base to support their business.

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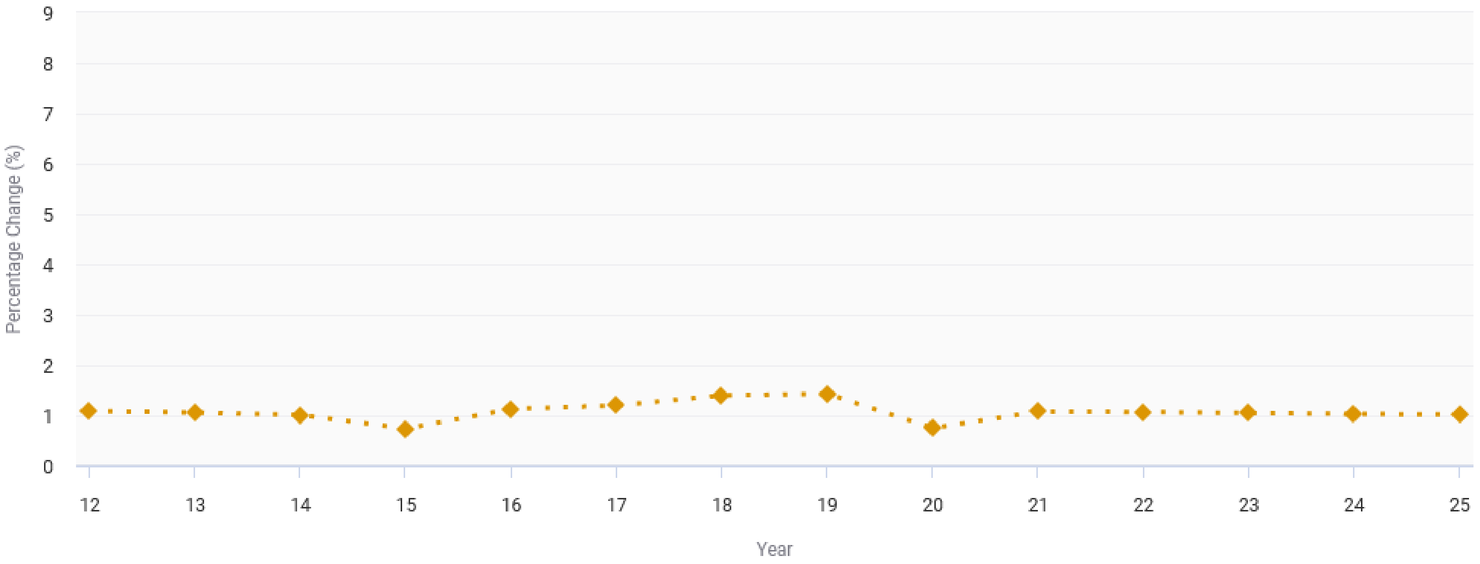
[11] Smart Prosperity Institute. 2021. *Baby Needs a New Home: Projecting Ontario's Growing Number of Families and their Housing Needs.*

Figure 4: Population Percentage Change, Canada, 2012-25



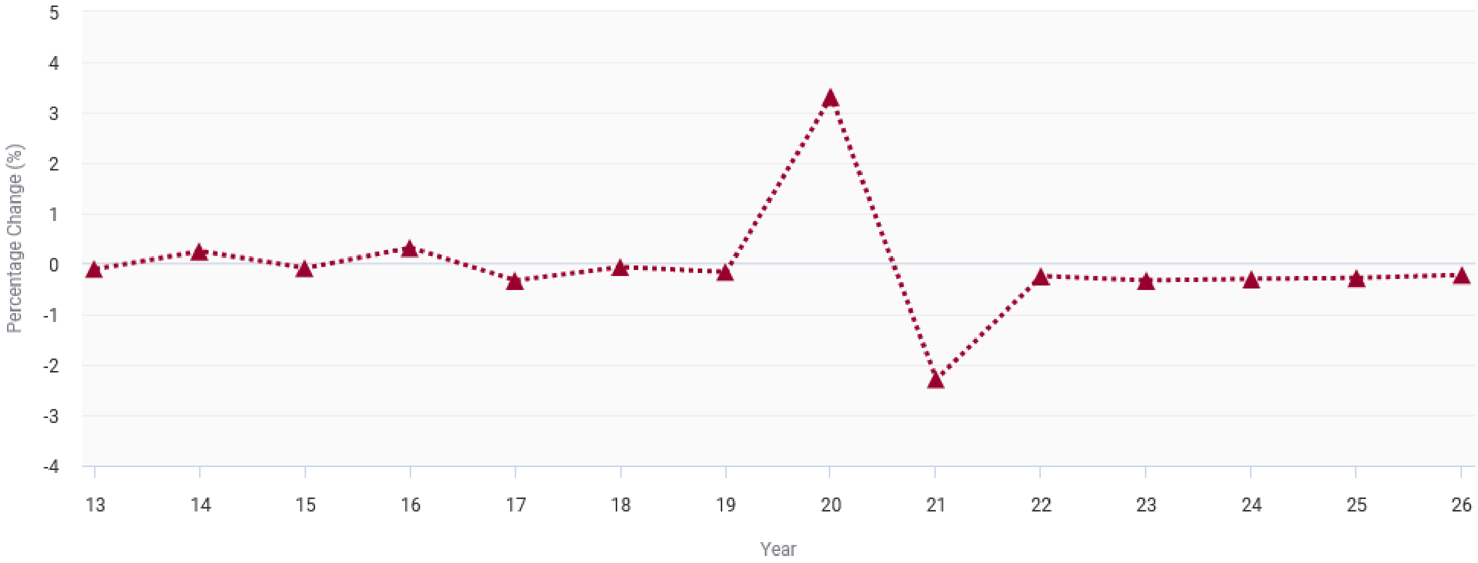
Source: IBIS World 2021

2.1.3. Leisure Time

Similar to the consumer confidence index, leisure time is important to many retail subsectors because increased leisure time allows consumers to spend their disposable income. Those with less leisure time will find spending their discretionary income more difficult.

The pandemic significantly increased the amount of leisure time for many Canadians, however, this was a short-term adjustment. The economic recovery has reduced unemployment substantially and over the next five years, leisure time is expected to largely remain the same or decrease slightly compared to pre-pandemic levels. In the medium to long term (post-2026), however, Canada's ageing population is likely to stimulate growth in the average number of hours spent on leisure, as more Canadians transition to retirement. As such, average leisure time for Canadians is expected to increase after 2026.

Figure 5: Leisure Time Percentage Change, Canada, 2012-25



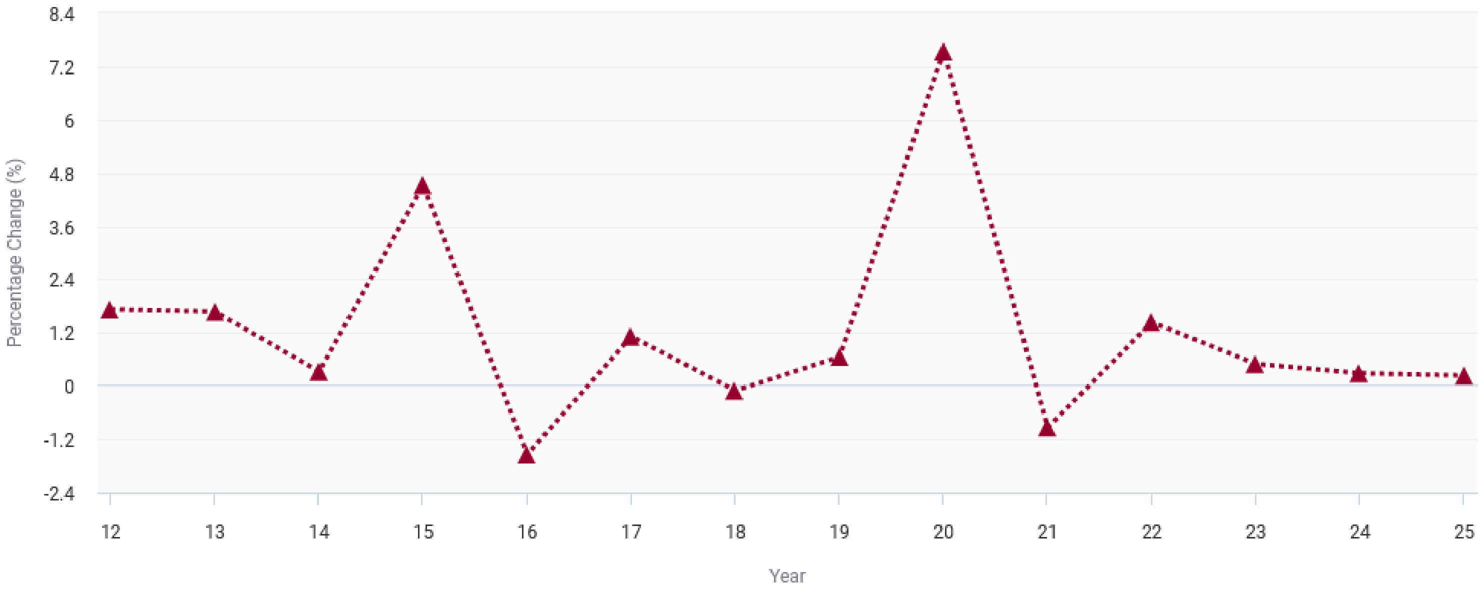
Source: IBIS World 2021

2.1.4. Per Capita Disposable Income

Per capita, disposable income is critical to many retail outlets, as this measure assesses income after payment of taxes and other necessary costs. While some retailers (i.e., grocery stores) are less subject to disposable income volatility due to the necessity of the goods they sell, many others (i.e., hobby, furniture, consumer electronics, recreational vehicle stores, etc.), sell goods that rely on consumers having the money they are willing to spend on non-necessity goods.

Per capita, disposable income has remained at a steadily increasing pace in Canada and Ontario over the past 30 years. Through multiple shocks in the last twenty years (the financial crisis and COVID-19), per capita, disposable income has been successfully propped up through a combination of overall growth and government spending. After stimulus spending directed at supporting an economic recovery during the COVID-19 pandemic subsides, the Bank of Canada began quantitative tightening in 2021. This shift will likely lead to a short-term decrease in disposable income, however, the overall outlook over the next five years is still strong, projecting average annual increases of 0.8% in per capita disposable income from 2022-2025. Once again, these projections suggest a strong future market for the retail sector.

Figure 6: Per Capita Disposable Income Percentage Change, Canada, 2012-25



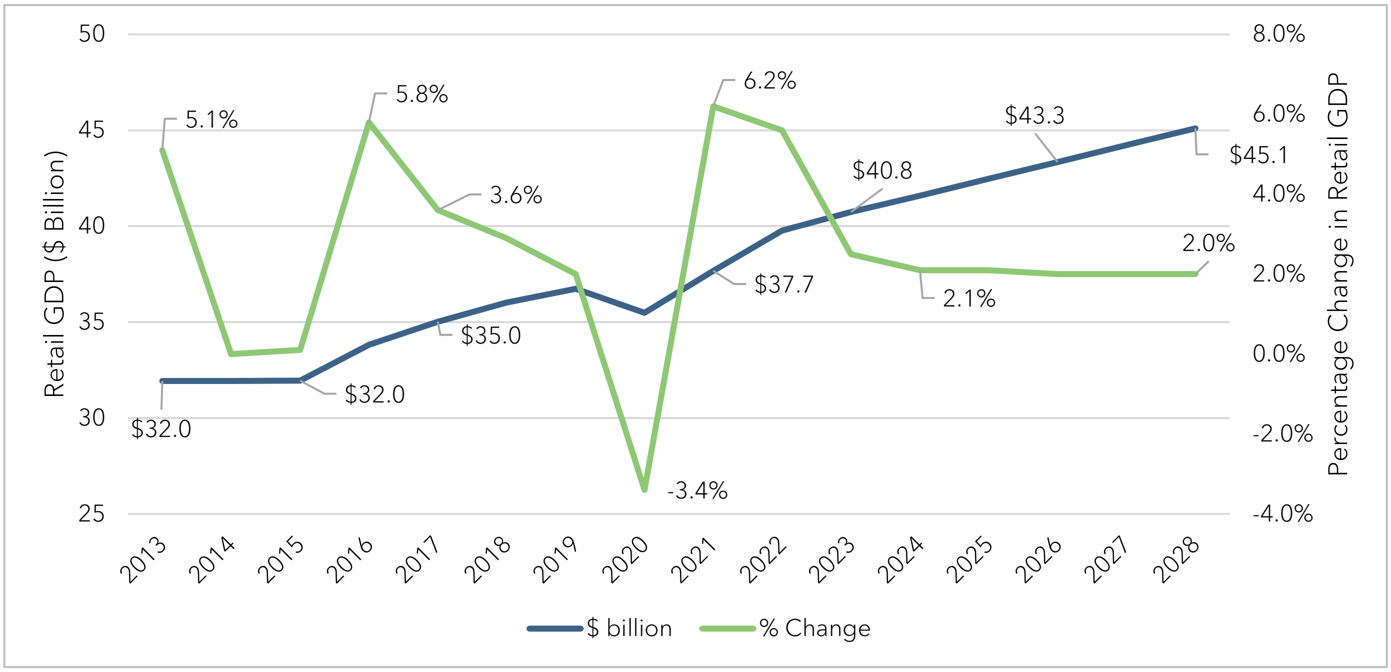
Source: IBIS World 2021

2.1.5. Overall Future Demand Outlook

After a transitory period of turbulence during the COVID-19 pandemic, the underlying demographic realities of Canadian and Ontario consumers suggest that the retail sector is poised for a strong period of growth. Section 1 illustrates that there are shifting realities to the nature of how retail business may be conducted, but the general trends regarding consumer demand in retail products appear strong.

As can be seen in the figure below, future projections for Ontario's retail sector GDP are expected to rebound significantly in 2021 and 2022 after a pandemic-related dip in 2020, followed by steady annual growth (approximately 2%) through 2028.

Figure 7: Retail GDP, Total ($ Billion) and Percentage Change, Canada, 2012-25



Source: IBIS World 2021

2.2. Supply Chain for the Retail Sector in Ontario

Specific suppliers of retail goods are dependent on the subsector, as each subsector (i.e., clothing retailers, hardware stores, auto parts, grocery stores, etc.) relies on specific goods being available. Generally, they fall within one of three categories:

1) Goods producers (i.e., frozen or snack food producers, natural goods extractors, mills, etc.)
2) Manufacturers (i.e., auto parts, batteries, furniture, apparel, etc.)
3) Wholesalers of manufactured and natural goods

Key purchasers for the retail sector can be likewise separated into two categories

1) End consumers
2) Businesses relying on consumer goods (i.e., electricians, restaurants, auto mechanics, hotels & motels, etc.)

2.3. Strengths and Weaknesses of the Sector

2.3.1. Strengths

Strengths of the retail sector at a national level include:

- Low import costs

The majority of consumer-facing retailers face low import costs because they rely on manufacturers or wholesalers to bring goods into Canada. Retail goods in general face low import fees, allowing for the relative free trade of goods internationally and keeping costs low. As will be seen in the below subsection on weaknesses, this is a clear strength given the other financial burdens that retailers face.

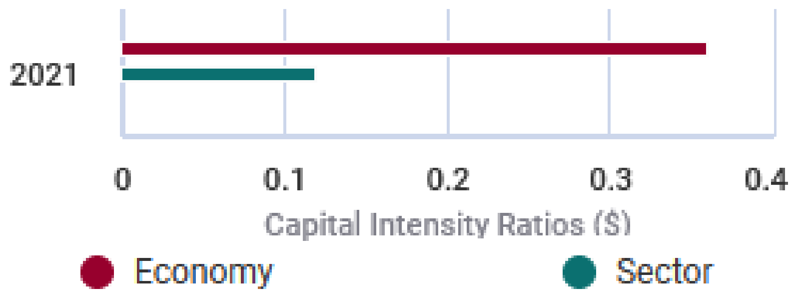
- Moderately high revenues per employee

Employees are required for merchandising, customer service and to process sales transactions. Though the industry is labour intensive which caps overall profits, lower than average employee wages and cheaper manufacturing supply costs have led to retail businesses retaining a moderately high revenue per employee, compared to other sectors.

- Low capital requirements

While retailers have begun to increase their use of technology (i.e., electronic bar-coding systems, inventory level monitors, and point-of-sale systems), capital requirements for brick-and-mortar retailers are still low compared to other industries. Figure 8 demonstrates that while the average business across all sectors spends $0.36 per dollar on capital investments, the average retail business only spends $0.12 per dollar.

Figure 8: Capital Intensity Ratio, Entire Economy and Retail Sector, Canada, 2021



Source: IBIS World 2021

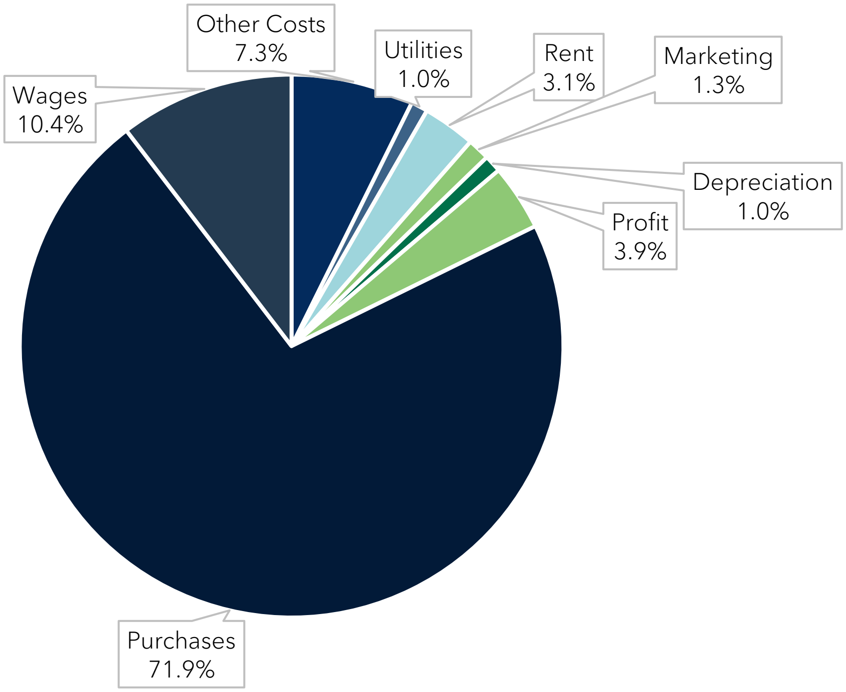
2.3.2. Weaknesses

Weaknesses for retail trade relative to other industries include:

- Relatively low overall profits

Low overall profits result from the industry typically being labour intensive and a high cost of goods sold. Relating to labour, although wages are typically less than other industries, the necessity of having staff to complete transactions and stock stores means that total profit levels are generally capped due to workforce constraints. The cost of goods sold for retailers is also significant, with the average retail business paying approximately $0.72 for goods per $1 of sales.

Figure 9: Cost Structure, Retail Sector, Canada, 2021



Source: IBIS World 2021

- Low levels of assistance from government

Though extensive support was given to many retailers during COVID-19, typically, retailers are provided minimal assistance from provincial or federal governments relative to other sectors. Instead, retail-related trade supports typically benefit the manufacturers and wholesalers of goods, as those businesses typically handle the goods until they reach the local market, rather than the consumer-facing retail outlets. Local businesses must therefore rely on local supports (i.e., local BIAs, chambers of commerce, or business improvement zones) more heavily than businesses in other sectors.

- High competition

Retail market operators face significant internal competition when compared to other sectors of the economy. First, large-scale operators are typically able to offer discounts relative to smaller-scale stores, forcing profit margins to minimal levels. Second, consumers in this market are quite sensitive to price changes, trends, and brand recognition, meaning that retailers have to consistently match and adapt their strategies to remain relevant. Third, a lack of barriers to entry in the retail sector, especially as online shopping becomes more prevalent, means that retail stores not only have to fight existing stores but also consistently fend off potential newcomers to the sector.

2.4. Retail Sector Assessment

Overall, many of the factors influencing retail trade in Canada appear positive when projecting into the future. While the sector has experienced an incredibly turbulent time during COVID-19, the underlying data suggest that the medium to long-term outlook will stabilize due to positive demographic factors including an increase in disposable income, more leisure time for Canadians as the population ages, and a strong consumer confidence index.

Moreover, the supply chain for the retail sector is relatively stable; traditional manufacturers, goods producers, and wholesalers remain as key suppliers while the sales are focused typically on the end-consumer. Finally, while high competition and a high cost-of-goods sold rate tend to keep profits relatively low and are weaknesses to doing business in the sector, relatively low import costs, wages, and capital requirements are key strengths that allow for many retail businesses to survive and thrive. While there are many shifting dynamics and challenging aspects of doing business within the retail trade sector, the overall health and outlook of the sector appear quite positive.

3. RETAIL TRADE SECTOR: TECUMSEH AND LAKESHORE

In profiling the retail trade sector in Tecumseh and Lakeshore, this section has been broken down into three parts. First, the data related to the job counts in the broad retail sector as well as various retail subsectors is presented. Next, information on past, current, and projected future job counts, as well as use location quotient to present these counts in context with provincial and national figures is provided. Also, shift-share analysis is used to estimate the impact of the local business climate on future job projections.

Next, there is the transition to business counts, measuring the total number of businesses by retail subsector and number of employees, before using a market threshold analysis to estimate which retail business subsectors might have room for business growth locally. Finally, using sales, wages, and export data the overall size of the outputs of Tecumseh and Lakeshore's retail subsectors is assessed.

3.1. Retail Jobs in Tecumseh and Lakeshore

The retail sector in Tecumseh and Lakeshore housed approximately 2,350 jobs in 2021, making it the third-largest industry in Tecumseh and Lakeshore, behind manufacturing and construction. Between 2021 and 2026 retail trade is projected to see job growth of 182 positions, making it the second fastest-growing industry in terms of total job growth, and third fastest in terms of percentage growth (7.9%).

Table 2: Retail Trade Jobs, 2011-2026, Tecumseh and Lakeshore

Year	Jobs	Increase
2011	1,683	--
2016	2,277	594
2021	2,308	31
2026	2,490	182

Source: EMSI Analyst 2021.1

We are further able to break the retail sector into subsectors to measure job counts. As can be seen in Table 3, grocery stores employ the most individuals within the retail trades sector, representing 630 jobs in Tecumseh and Lakeshore in 2021.

Projecting job growth forward into the medium-term, grocery stores are still projected to be the largest subsector in 2028, offering 688 jobs in Tecumseh and Lakeshore. This subsector is also responsible for the largest total job growth between 2011 and 2028, with a projected increase of 302 total jobs.

In terms of largest relative growth, specialty food stores is projected to grow 847% from 2011 to 2028, rising steadily from 16 local positions in 2011 to 152 in 2028.

Table 3: Jobs per Retail Trade Subsector, 2011, 2021, and 2028

Description	2011 Jobs	2021 Jobs	2028 Jobs	2011 - 2028 Change	2011 - 2028 % Change
Grocery stores	386	630	688	302	78%
Health and personal care stores	166	234	245	79	47%
Building material and supplies dealers	275	203	202	73	-26%
Gasoline stations	180	180	186	6	3%
Automobile dealers	88	128	133	44	50%
Specialty food stores	16	126	152	136	847%
Automotive parts, accessories and tire stores	92	111	120	27	30%
Other miscellaneous store retailers	27	96	120	93	343%
Other general merchandise stores	61	93	110	49	81%
Electronic shopping and mail-order houses	18	73	89	71	385%
Other motor vehicle dealers	87	73	70	16	-19%
Direct selling establishments	16	57	63	47	291%
Sporting goods, hobby and musical instrument stores	49	53	47	2	-4%
Home furnishings stores	16	38	38	22	136%
Clothing stores	76	36	33	43	-57%
Book stores and news dealers	54	36	34	20	-37%
Lawn and garden equipment and supplies stores	3	34	37	29	365%
Electronics and appliance stores	20	27	25	5	26%
Beer, wine and liquor stores	0	25	27	27	N/A
Shoe stores	0	22	23	23	N/A
Department stores	45	22	23	22	-50%
Office supplies, stationery and gift stores	4	19	16	8	100%
Jewellery, luggage and leather goods stores	31	16	8	23	-74%
Florists	8	16	16	8	100%
Furniture stores	16	13	14	2	-15%
Used merchandise stores	16	9	8	8	-50%

Source: EMSI Analyst 2021.1

3.1.1. Location Quotient

While gross job count data tells a story about the size of local industry, it does not place the sector within a relative scope. To measure the size of the industry relative to a benchmark region, we can turn to location quotient data. Location quotient is used to measure the relative concentration of an occupation; that is, it compares the percentage of jobs per occupation in the labour shed, relative to the total percentage of jobs in the same occupation in Ontario and Canada. A location quotient of two means the labour recruiting area employs twice as many jobs in that occupation than is typical in the nation. Such a high concentration shows that there is some momentum in growing or attracting these jobs that is unique to the region.

Table 4 illustrates the relative concentration of retail trade subsectors within Tecumseh and Lakeshore, relative to Ontario and the rest of Canada. Industries are considered to be concentrated if they have a location quotient greater than 1.25.

As can be seen, the three most heavily concentrated industries relative to provincial totals are:

- Other motor vehicle dealers[12] (2.28 times more concentrated locally than provincially)
- Gasoline stations (1.93 times more concentrated)
- Book stores and news dealers (1.81 times more concentrated)

Relative to national totals, the three most heavily concentrated industries are:

- Other motor vehicle dealers (2.67 times more concentrated locally than provincially)
- Book stores and news dealers (2.43 times more concentrated)
- Automotive parts, accessories and tire stores (1.79 times more concentrated)

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[12] Other motor vehicle dealers comprise businesses engaged in retailing recreational vehicles, motorcycles, boats, or other non-traditional vehicles. This sector does not include those businesses that sell traditional automobiles, SUVs, trucks, or vans.

Table 4: Tecumseh and Lakeshore Location Quotient Data, 2021

Industry	2021 Jobs	Provincial LQ	National LQ
Grocery stores	642	0.86	0.64
Health and personal care stores	253	0.72	0.71
Building material and supplies dealers	206	0.84	1.49
Gasoline stations	182	1.93	1.46
Specialty food stores	120	1.01	0.08
Automotive parts, accessories and tire stores	110	1.76	1.79
Automobile dealers	103	0.37	0.44
Other general merchandise stores	95	0.35	0.38
Other miscellaneous store retailers	94	0.67	0.37
Electronic shopping and mail-order houses	73	1.02	0.79
Other motor vehicle dealers	72	2.28	2.67
Sporting goods, hobby and musical instrument stores	57	0.50	0.48
Direct selling establishments	54	0.83	0.28
Clothing stores	43	0.15	0.27
Home furnishings stores	40	0.58	0.12
Book stores and news dealers	34	1.81	2.43
Lawn and garden equipment and supplies stores	29	1.19	0.42
Electronics and appliance stores	27	0.35	0.13
Shoe stores	24	0.52	0.01
Beer, wine and liquor stores	20	0.26	0.01
Department stores	18	0.08	0.22
Florists	13	0.78	0.17
Office supplies, stationery and gift stores	12	0.31	0.03
Furniture stores	11	0.15	0.07
Jewellery, luggage and leather goods stores	<10	N/A	N/A
Used merchandise stores	<10	N/A	N/A
Total	2,350	0.65	0.61

Source: EMSI Analyst 2021.1

3.1.2. Shift-Share Analysis

The retail sector shift-share analysis compares the projected local employment growth/decline of retail jobs in Tecumseh and Lakeshore from 2021 to 2028 to the projected employment growth/decline of that industry within Canada, as well as the job growth overall for Canada. This tool can project the expected change in jobs based on non-regional factors and compare it to the actual projected change to present a competitive effect impact that isolates the impact of the local business/retail ecosystem.

This tool, when correctly interpreted, provides greater descriptive power than the location quotient method. It has been applied to NAICS Industries using place of work statistics. Shift-share analysis allows the examination of changes through time (trends) versus the static snapshot of location quotients.

Table 5 illustrates that, based on non-regional factors, the expected increase in jobs in Tecumseh and Lakeshore's retail sector from 2021 to 2028 would be 99. Instead, the projected actual increase is 170 jobs, suggesting that there is a local competitive effect supporting the creation of an additional 71 jobs over that time frame.

The competitive effect is largest for the specialty food stores subsector. Though this subsector is only projected to grow by one job due to non-regional factors, its projected actual increase is instead 24 jobs, suggesting the local competitive effect will support 23 additional jobs.

Table 5: Shift-Share Analysis, Tecumseh and Lakeshore, 2021-2028

Description	2021 Jobs	2028 Jobs	Expected Change	Projected Actual Change	Competitive Effect
Grocery stores	642	712	60	70	10
Health and personal care stores	253	270	6	17	11
Building material and supplies dealers	206	213	11	7	4
Gasoline stations	182	190	2	8	6
Specialty food stores	120	144	1	24	23
Automotive parts, accessories and tire stores	110	113	4	3	1
Automobile dealers	103	101	1	2	1
Other general merchandise stores	95	117	12	22	10
Other miscellaneous store retailers	94	121	13	27	14
Electronic shopping and mail-order houses	73	92	17	19	2
Other motor vehicle dealers	72	68	1	4	5
Sporting goods, hobby and musical instrument stores	57	55	1	2	1
Direct selling establishments	54	58	2	4	2
Clothing stores	43	40	6	3	3
Home furnishings stores	40	37	2	3	1
Book stores and news dealers	34	31	6	3	3
Lawn and garden equipment and supplies stores	29	32	1	3	2
Electronics and appliance stores	27	22	5	5	0
Shoe stores	24	23	6	1	5
Beer, wine and liquor stores	20	21	1	1	0
Department stores	18	21	1	3	2
Florists	13	11	0	2	2
Office supplies, stationery and gift stores	12	<10	3	N/A	N/A
Furniture stores	11	12	0	1	1
Jewellery, luggage and leather goods stores	<10	0	2	N/A	N/A
Used merchandise stores	<10	<10	1	N/A	N/A
Total	2,350	2,520	99	170	71

Source: EMSI Analyst 2021.1

3.1.3. Staffing Patterns

Using staffing patterns, we can assess the occupations most frequently employed by retail trade businesses. In total, three occupations *(cashiers, retail and wholesale trade managers, and retail salespersons*) account for nearly half of all jobs within the sector (47%). These data project a healthy outlook for retail sector occupations; specifically, of the 16 occupations that represent more than 1% of total jobs in the sector, all except for two are expected to see growth from 2011-2028.

- Cashier positions are expected to see the largest total growth, increasing from 243 jobs in 2011 to 414 jobs in 2028 (171 additional jobs, a growth of 70%)
- Food counter attendants, kitchen helpers and related support occupations are projected to see the largest relative growth, increasing from 11 positions in 2011 to 44 in 2028 (33 jobs, 300% growth).

Table 6: Staffing Patterns for Occupations with Over 1% of Total Jobs in Retail Sector

Occupation	2011 Jobs	2021 Jobs	2028 Jobs	2011-2028 Change	2011-2028 % Change	% of Total Jobs in Retail Sector
Cashiers	243	382	414	171	70%	16%
Retail and wholesale trade managers	347	378	420	73	21%	16%
Retail salespersons	285	363	363	78	27%	15%
Store shelf stockers, clerks and order fillers	142	211	231	89	63%	9%
Retail sales supervisors	78	177	180	102	131%	8%
Service station attendants	64	64	78	14	22%	3%
Other medical technologists and technicians (except dental health)	28	48	50	22	79%	2%
Food counter attendants, kitchen helpers and related support occupations	11	37	44	33	300%	2%
Pharmacists	17	29	30	13	76%	1%
Other customer and information services representatives	18	29	33	15	83%	1%
Material handlers	33	28	29	4	-12%	1%
Bakers	17	27	29	12	71%	1%
Other sales related occupations	<10	27	29	20	222%	1%
Butchers, meat cutters and fishmongers - retail and wholesale	27	26	25	2	-7%	1%
Automotive service technicians, truck and bus mechanics and mechanical repairers	22	26	26	4	18%	1%
Shippers and receivers	20	24	24	4	20%	1%

Source: EMSI Analyst 2021.1

3.2. Business Counts

Another measure of the retail sector's impact on the community is through the number of businesses within the sector. As noted in Table 7, in June 2021 in Tecumseh and Lakeshore there were 408 businesses in the retail trade sector. Of these businesses, 170 have unknown employment totals (which typically suggests a single person running a business with no employees), while the majority of the rest are small businesses, with 1-9 employees.

Table 7: Retail Business Counts by Number of Employees, June 2021

Business Size	Retail Businesses by Size
1-9 Employees	159
10-49 Employees	65
50-99 Employees	11
100+	3
Indeterminate (self-employed)	170
Total	408

Source: Canadian Business Counts June 2021

Breaking down this information further, we can assess the number of retail businesses in Tecumseh and Lakeshore by 6-digit NAICS. The largest six-digit subsector in terms of the number of businesses is *convenience stores*, with 32 businesses, followed by *pharmacies and drug stores* with 31.

Table 8: Top Sectors by Business Counts, Retail Subsectors, June 2021

Business Size	1-9 Employees	10-49 Employees	50-99 Employees	100+	Indeterminate (self-employed)	Total
Convenience stores	19	8	0	0	5	**32**
Pharmacies and drug stores	8	5	4	0	14	**31**
Other gasoline stations	5	4	0	0	14	**23**
Other direct selling establishments	4	0	0	0	19	**23**
All other miscellaneous general merchandise stores	8	4	0	0	8	**20**
All other health and personal care stores	9	0	0	0	9	**18**
Used car dealers	3	5	0	0	8	**16**

All other miscellaneous store retailers (except beer and wine-making supplies stores)	4	4	0	0	8	**16**
Automotive parts and accessories stores	7	2	0	0	5	**14**
Supermarkets and other grocery (except convenience) stores	2	3	3	3	1	**12**

Source: Canadian Business Counts June 2021

3.2.1. Market Threshold Analysis

The Market Threshold Analysis uncovers what sorts of additional retail stores the area might be able to support, based on the provincial threshold, and considering the local size of the area population. The theoretical capacity of the community is calculated by dividing the community's population by the number of people per business type in Ontario.

The theoretical capacity for retail businesses in Tecumseh and Lakeshore is:

$$= \frac{\textit{Total population in the community}}{(\textit{Total number of Ontario businesses in industry } X \div \textit{Total population in Ontario})}$$

The City of Toronto represents a concentration of businesses and people unlike any other place in Ontario. For the theoretical threshold analysis, the City of Toronto businesses and population were subtracted from the Ontario figures to avoid inflating the threshold capacity of the rural area in question. Table 9 evaluates threshold capacity for retail industries (NAICS 44-45) in Tecumseh and Lakeshore. Note that the red numbers indicate negative figures and the magnitude of the potential gap in the number of businesses.

Our threshold analysis calculations suggest that a significant number of retail subsectors have room to grow in terms of store capacity within Tecumseh and Lakeshore. In terms of the sector with the most immediate per capita growth potential, there are eight fewer local furniture stores than the population estimates suggest Tecumseh and Lakeshore could hold. It should be noted that this does not suggest Tecumseh and Lakeshore need eight furniture stores, merely that the area could theoretically, based on per capita provincial data, sustain eight furniture stores where there are currently none. Considerations must be accounted for including furniture stores in surrounding areas as well as specific shopping habits of local residents. This should be seen as a suggestive analysis, not a specific actionable directive.

Table 9: Threshold Analysis for Retail Subsectors, Tecumseh and Lakeshore, 2021

	Ontario minus Toronto		Tecumseh and Lakeshore		
Description	Number of Businesses	People per businesses	Theoretical Capacity	Current Total	Gap
Furniture stores	1,435	7,946	8	0	8
Family clothing stores	1,497	7,617	8	1	7
All other miscellaneous store retailers (except beer and wine-making supplies stores)	3,976	2,868	22	16	6
Gasoline stations with convenience stores	2,112	5,399	12	7	5
Electronic shopping and mail-order houses	2,997	3,805	17	12	5
Gift, novelty and souvenir stores	1,387	8,221	8	4	4
Hobby, toy and game stores	784	14,545	4	1	3
All other sporting goods stores	938	12,157	5	2	3
Baked goods stores	578	19,728	3	0	3
New car dealers	1,439	7,924	8	5	3
Optical goods stores	1,075	10,607	6	3	3
Shoe stores	884	12,899	5	2	3
All other clothing stores	1,199	9,510	7	4	3
Supermarkets and other grocery (except convenience) stores	2,582	4,416	15	12	3
Floor covering stores	583	19,559	3	1	2
Women's clothing stores	1,644	6,936	9	7	2
Office supplies and stationery stores	396	28,795	2	0	2
Clothing accessories stores	528	21,597	3	1	2
Vending machine operators	318	35,858	2	0	2
Appliance, television and other electronics stores	1,205	9,463	7	5	2

Source: Manifold SuperDemographics 2021 and Canadian Business Counts June 2021

3.3. Industry Outputs

This subsection highlights industries with the largest economic impact in Tecumseh and Lakeshore. We are able to measure that through three separate measures – sales, wages, and exports. The first two measurements assess the direct impacts in the community, while exports reflect sales made outside the region that generate subsequent local economic activity.

Table 10 presents sales and wage data for all retail subsectors in Tecumseh and Lakeshore. As can be seen, total sales within the sector total over $153 million and total wages for all employees within the sector total approximately $55.6 million.

Table 10: Sales and Wages for Retail Subsectors, 2021

Industry	Sales	Total Wages
Grocery stores	$27,978,941	$11,326,236
Health and personal care stores	$19,979,843	$6,991,907
Gasoline stations	$17,003,557	$3,397,819
Automobile dealers	$16,698,969	$7,203,681
Building material and supplies dealers	$14,951,652	$5,786,376
Automotive parts, accessories and tire stores	$9,953,945	$4,293,980
Other motor vehicle dealers	$7,532,494	$3,249,403
Electronic shopping and mail-order houses	$6,323,941	$1,786,375
Home furnishings stores	$4,062,922	$1,437,285
Sporting goods, hobby and musical instrument stores	$3,639,035	$1,322,103
Specialty food stores	$3,629,224	$1,469,157
Clothing stores	$3,170,313	$905,523
Other miscellaneous store retailers	$2,548,567	$776,094
Lawn and garden equipment and supplies stores	$1,999,231	$773,714
Beer, wine and liquor stores	$1,737,722	$703,452
Electronics and appliance stores	$1,685,570	$860,640
Book stores and news dealers	$1,633,796	$593,577
Shoe stores	$1,627,047	$464,726
Furniture stores	$1,255,594	$444,175
Direct selling establishments	$1,215,995	$343,492
Other general merchandise stores	$1,149,442	$399,366
Office supplies, stationery and gift stores	$1,038,717	$316,312
Department stores	$840,533	$292,038
Jewelry, luggage and leather goods stores	$633,369	$180,906
Florists	$472,373	$143,848
Used merchandise stores	$390,413	$118,889
Total	$153,153,206	$55,581,075

Source: EMSI Analyst 2021.1

The structural realities of local brick-and-mortar retailers mean that the majority of retail sales are made locally. At the same time, we are still able to measure export totals by industry subsector. In terms of export sales, the retail sector in Tecumseh and Lakeshore in 2021 is responsible for values of $61.7 million, which accounts for 40.3% of total industry sales.

Table 11: Export Values for Retail Subsectors, 2021

Industry	Exports	Percentage of Total Sales
Grocery stores	$9,163,230	32.8%
Automobile dealers	$7,780,878	46.6%
Health and personal care stores	$6,987,157	35.0%
Gasoline stations	$6,196,248	36.4%
Building material and supplies dealers	$5,473,072	36.6%
Automotive parts, accessories and tire stores	$5,045,557	50.7%
Other motor vehicle dealers	$4,903,855	65.1%
Electronic shopping and mail-order houses	$4,532,391	71.7%
Home furnishings stores	$1,462,106	36.0%
Specialty food stores	$1,234,130	34.0%
Sporting goods, hobby and musical instrument stores	$1,157,751	31.8%
Lawn and garden equipment and supplies stores	$1,019,351	51.0%
Book stores and news dealers	$966,728	59.2%
Clothing stores	$917,215	28.9%
Other miscellaneous store retailers	$897,990	35.2%
Beer, wine and liquor stores	$573,339	33.0%
Electronics and appliance stores	$540,077	32.0%
Shoe stores	$517,005	31.8%
Furniture stores	$468,698	37.3%
Direct selling establishments	$402,542	33.1%
Other general merchandise stores	$392,719	34.2%
Office supplies, stationery and gift stores	$358,886	34.6%
Department stores	$251,225	29.9%
Jewellery, luggage and leather goods stores	$189,955	30.0%
Florists	$157,461	33.3%
Used merchandise stores	$119,541	30.6%
Total (all subsectors)	$61,709,106	40.3%

Source: EMSI Analyst 2021.1

4. DEMOGRAPHICS IN TECUMSEH AND LAKESHORE

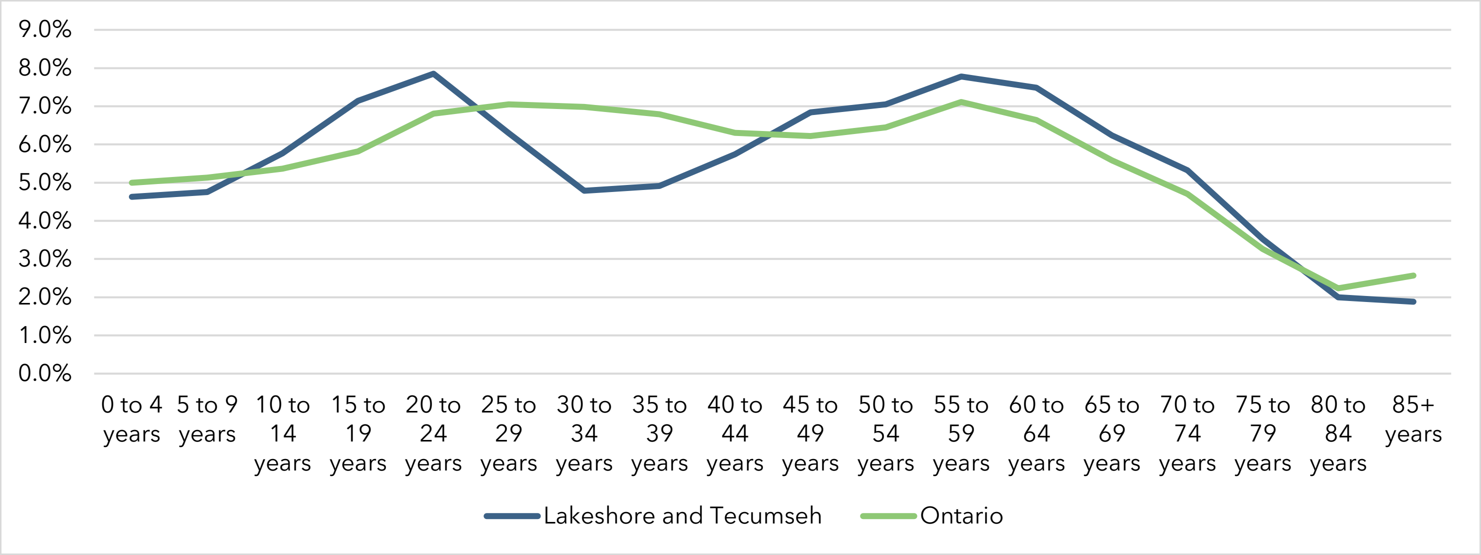
This section breaks down sociodemographic details of the residents of Tecumseh and Lakeshore with a specific eye towards how those demographic details impact the retail trades sector. It begins with an income and employment profile for Tecumseh and Lakeshore residents, outlining income, spending, and employment data. It then presents CanaCode demographic cluster data that profiles various sociodemographic groupings of Tecumseh and Lakeshore households. Finally, we break down average spending data by household to profile typical spending habits of Tecumseh and Lakeshore residents.

4.1. Population, Income and Employment

4.1.1. Population

The Town of Tecumseh and Municipality of Lakeshore have a combined population of 64,142 people in 2021, projected to rise to 66,862 by 2026. Tecumseh and Lakeshore have a larger percentage of youth (0-24) compared to Ontario, as well as a larger number of individuals either retired or approaching retirement (45+).

Figure 10: Percent Population by Age, Tecumseh and Lakeshore and Ontario, 2021



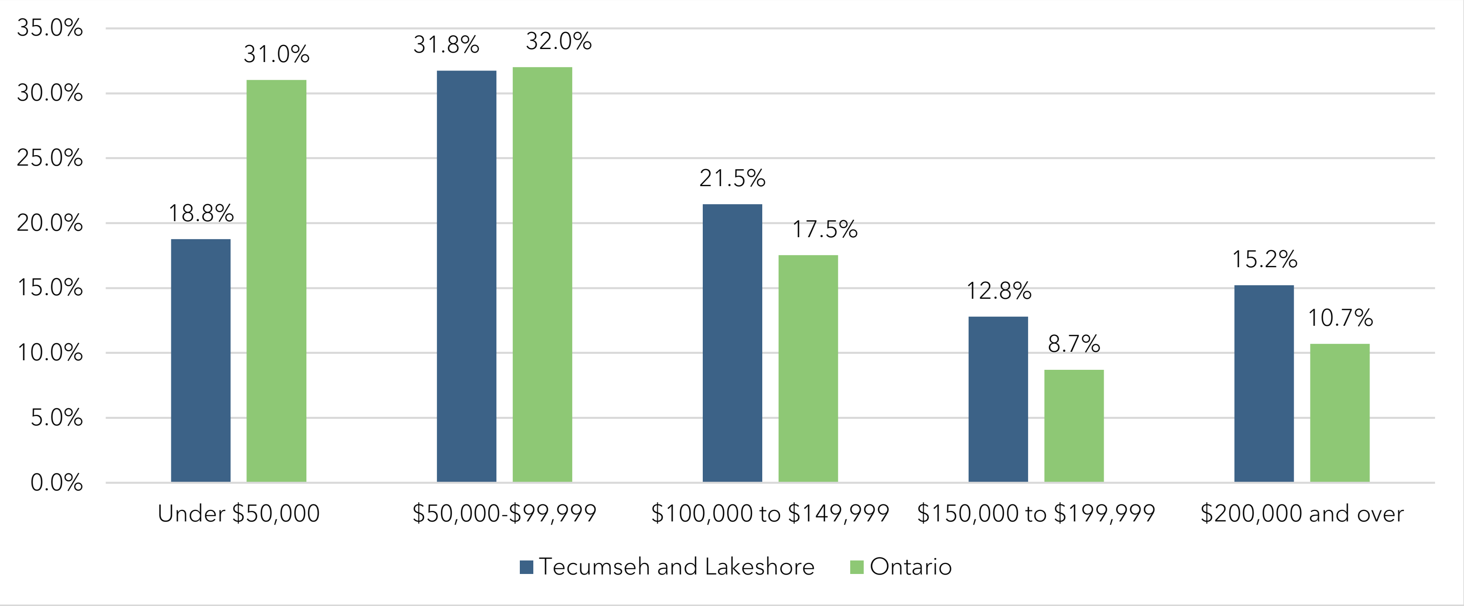
Source: McSweeney & Associates and Manifold Data Mining Inc. SuperDemographics 2021

4.1.2. Income and Household Spending

Tecumseh and Lakeshore's residents have, on average, higher total income figures than the rest of the Province. Specifically, the average employment income for Tecumseh and Lakeshore residents was $62,057, 19% higher than in Ontario ($51,981).

When broken down by income categories, Tecumseh and Lakeshore's income advantage becomes even more clear. Tecumseh and Lakeshore households are significantly less likely to make under $50,000 (18.8% of residents, compared to 31.0% of Ontario households) and significantly more likely to make over $100,000 (49.5%) than Ontario households (36.9%). This is a positive reality for potential retailers in the Tecumseh and Lakeshore area, as section two made clear that lifestyle factors including disposable income are a key aspect of demand for the retail sector.

Figure 11: Household Incomes for Tecumseh and Lakeshore and Ontario Residents, 2020



Source: McSweeney & Associates and Manifold Data Mining Inc. SuperDemographics 2021

It is also important to compare dwelling costs for Tecumseh and Lakeshore residents to Ontario residents. This is because in certain areas of Ontario higher salaries reflect a significantly higher cost of living. As such, the percentage of household total income spent on housing is more reflective of the potential retail spending capacity of residents relative to Ontario.

Once again, indications are strong for Tecumseh and Lakeshore's retail sector. While the median Ontario household spends 15.8% of their income on housing, the median Tecumseh and Lakeshore household only spends 11.4% of their total income. A similar trend holds for average households, where 11.4% of income is spent on housing for average Tecumseh and Lakeshore households, compared to 13.3% of average Ontario household incomes.

Table 12: Household Income and Dwelling Costs, 2021

Housing Characteristics	Tecumseh and Lakeshore	Ontario
Median annual shelter costs for rented dwellings ($)	$12,432	$13,272
Average annual shelter costs for rented dwellings ($)	$14,928	$14,580
Median Household total income ($)	$108,712	$83,780
Average household total income ($)	$131,494	$109,708
Median Percentage of household total income spent on housing	11.4%	15.8%
Average Percentage of household total income spent on housing	11.4%	13.3%

Source: McSweeney & Associates from Manifold Data Mining Inc. SuperDemographics. 2021

4.1.3. Resident Employment

Another aspect of demographic analysis we can undertake is an assessment of where Tecumseh and Lakeshore residents work. While Section 3 assessed the count of industry jobs and occupations in the area regardless of where those employees live, this section will flip the analysis to look at which industries and occupations residents work within, regardless of where they work. As can be seen in Table 13, when viewed through this lens retail trade is still a major sector, as it is responsible for employing almost 3,300 Tecumseh and Lakeshore residents, fewer than only the manufacturing and health care and social assistance sectors.

Table 13: Residents Employed per Sector, Tecumseh and Lakeshore, 2021

Sectors	Tecumseh and Lakeshore Residents Working in Industry
Manufacturing	7,137
Health care and social assistance	4,428
Retail trade	3,291
Educational services	2,919
Construction	2,114
Professional, scientific and technical services	1,673
Public administration	1,563
Accommodation and food services	1,508
Finance and insurance	1,343
Other services (except public administration)	1,303
Transportation and warehousing	1,196
Administrative and support, waste management and remediation services	1,196
Wholesale trade	998
Arts, entertainment and recreation	727

Agriculture, forestry, fishing and hunting	702
Real estate and rental and leasing	475
Utilities	313
Information and cultural industries	291
Mining, quarrying, and oil and gas extraction	119
Management of companies and enterprises	77
Total Labour Force 15 years and older	33,374

Source: McSweeney & Associates and Manifold Data Mining Inc. SuperDemographics 2021

When assessing where Tecumseh and Lakeshore residents work, similar to Section 3, retail trade is a key sector. Specifically, 9.6% of employed Tecumseh and Lakeshore residents (3,291 residents) work within the sector. This makes retail trade the third most prominent sector in terms of resident employment, behind *manufacturing and health care and social assistance*.

Table 14: Employment in Retail Trade, Tecumseh and Lakeshore, 2021

Category	Total
Residents employed in retail trades	3,291
Total residents employed in identifiable industry	33,374
Percent of workforce employed in retail trades	9.9%

Source: McSweeney & Associates and Manifold Data Mining Inc. SuperDemographics 2021

Data also suggest that there is a significant base of Tecumseh and Lakeshore residents who currently travel outside their communities for employment within this sector. Specifically, while 3,291 residents are working in the retail trade sector, only 2,308 jobs exist locally. This therein suggests that 983 residents are working in the sector who are unable to find work locally. As such, there is a significant existing labour pool that current and prospective retail businesses can potentially.

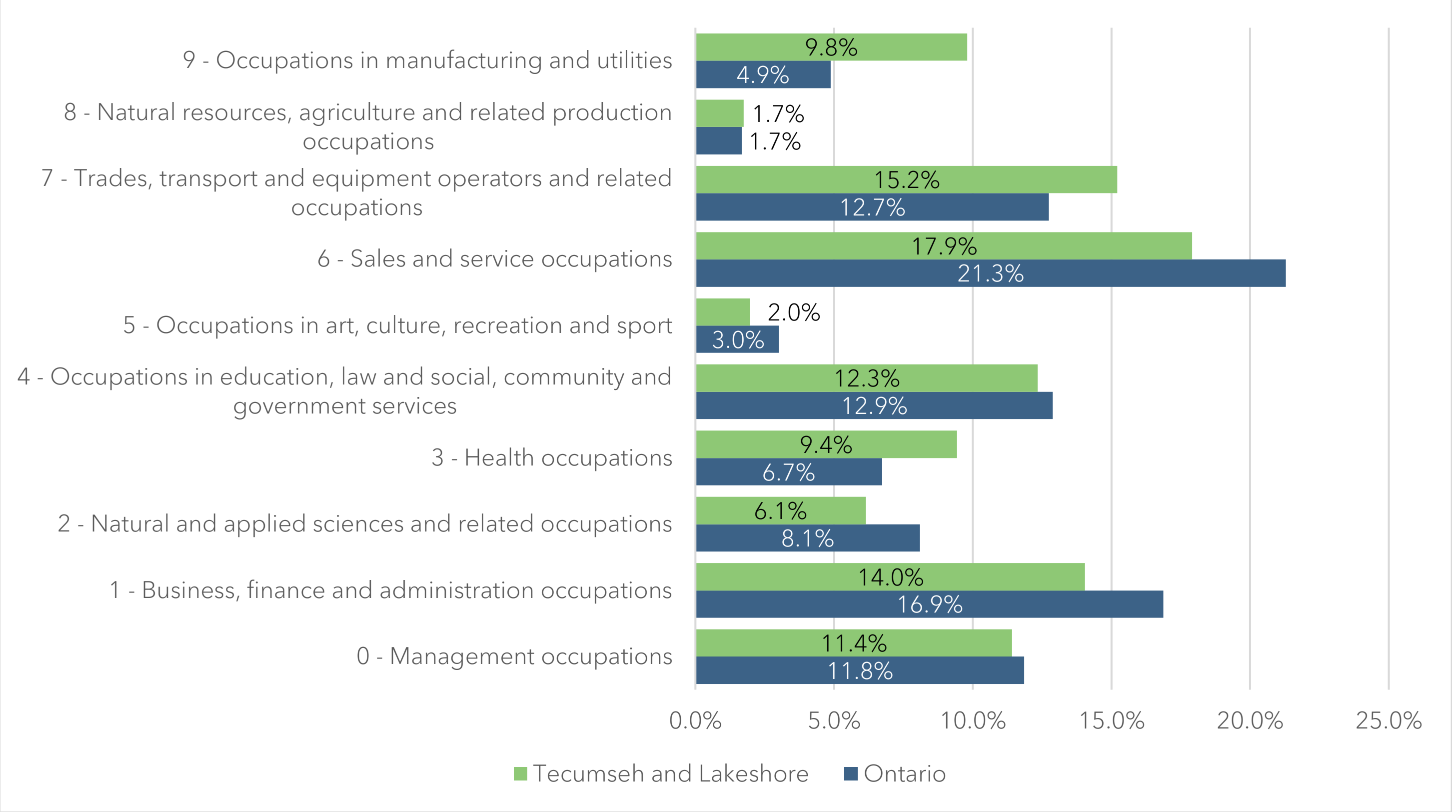
Table 15: Labour Market Gap, Retail Trade, Tecumseh and Lakeshore, 2021

Category	Total
Residents employed in retail trades	3,291
Retail trades jobs in Tecumseh and Lakeshore	2,308

Source: McSweeney & Associates and Manifold Data Mining Inc. SuperDemographics 2021 and EMSI Analyst 2020.1

We are further able to assess the resident labour force by occupation. As can be seen in Figure 12, sales and service occupations are slightly less predominant in Tecumseh and Lakeshore than Ontario (17.9% locally compared to 21.3% at a provincial level). At the same time, sales and services occupations are still the major occupation class locally, with no other occupation class being responsible for more than 15.2% of local jobs.

Figure 12: Resident Labour Force by Occupation, 1-digit NOC, 2021



Source: Manifold SuperDemographics 2021.

4.2. Demographic Clusters

The demographic clusters shown below clearly demonstrate that Tecumseh and Lakeshore households are more likely to fit within *affluent, elite professionals,* or *up the ladder* demographic profiles when compared to provincial and national averages. In contrast, Tecumseh and Lakeshore households are less likely to fall within the *ethnic cruisers, urban life in small towns, new Canadians,* and *rural handymen* demographics.

Table 16: CanaCode Demographic Clusters, Tecumseh and Lakeshore, 2021

	Household: Count	Household: Percentage		
Demographic Cluster	Tecumseh and Lakeshore	Tecumseh and Lakeshore	Ontario	Canada
Affluents	1,726	7.2%	5.2%	3.1%
Elite Professionals	3,818	15.8%	9.0%	6.2%
Ethnic Cruisers	214	0.9%	6.9%	3.9%
Nest Builders	1,621	6.7%	8.1%	5.6%
Buy Me a New Home	1,849	7.7%	13.3%	10.3%
Empty Nesters	317	1.3%	5.3%	5.4%
Up the Ladder	12,965	53.8%	13.7%	11.6%
High Trades	366	1.5%	6.1%	4.1%
Urban Life in Small Towns	130	0.5%	4.3%	6.2%
Joyful Country	0	0.0%	2.6%	7.8%
Rural Handymen	87	0.4%	1.7%	4.6%
Comfortable Apartment Dwellers	240	1.0%	13.2%	11.7%
Singles	352	1.5%	2.2%	5.6%
The New Canadians	127	0.5%	3.1%	4.0%
Renters	20	0.1%	1.7%	3.0%
One Parent Families	0	0.0%	0.8%	2.1%
Thrifty	259	1.1%	2.9%	4.0%
Total	24,091	100%	100%	100%

Source: Manifold CanaCode Lifestyle Clusters 2021

The top five demographic clusters in terms of percentage of households in Tecumseh and Lakeshore are profiled below with a specific eye to retail-related impacts. Together, these five clusters represent 91.2% of households in the area; no other demographic cluster represents more than 1.5% of households. Full details on each of the demographic clusters are available in Appendix A.

4.2.1. Up the Ladder (53.8% of households in Tecumseh and Lakeshore)

Up the ladder households make up over half of all households in Tecumseh and Lakeshore, significantly more than the provincial (13.7%) and national (11.6%) representation. These households are typically younger families or new suburbanites and many work in trades and transportation/logistics sectors.

These households are more likely to spend money on interior decorating, gardening, and woodworking than average Canadians. They are also more likely to spend money on dressing well (clothing retail) but are not as brand-conscious as more affluent demographics, being more willing to purchase no-name products. Big-ticket purchases for this demographic include personal watercraft, motor homes, snowmobiles, camping trailers, pools, motorcycles, and water coolers/water delivery services

4.2.2. Elite Professionals (15.8% of households)

Elite professionals are typically managers and professionals with university degrees in science and law. This demographic is twice as likely as the average Canadian to have earned a master's degree or doctorate. These households have average incomes of approximately $160,000 and houses valued at approximately $1.3 million.

Related to retail spending, they are significantly more likely to spend money on computer-related items, education, and leisure activities (golf, skiing, youth sports). Big-ticket purchases include sailboats, ski/snowboard equipment, motor homes, computers/tablets, HDTVs, fireplaces and hot tubs/spas.

4.2.3. Buy Me a New Home (7.7% of households)

These households are more likely than average to house double earners, with average incomes of approximately $126,000. For those within this demographic who have purchased a house, the average value is approximately $720,000. These are typically young families and new home buyers working in white-collar positions.

This demographic is more likely than the Canadian average to shop at the Bay and Costco, invest in home improvement, and spend on evening entertainment. Big-ticket purchases include pools, ski/snowboard and golf equipment, handheld video game systems, and security systems.

4.2.4. Affluents (7.2% of households)

Individuals within the *affluent* demographic cluster are often senior executives & managers, health professionals, business and financial professionals, judges, lawyers, psychologists, social workers, ministers of religion, and policy and program officers. Their average income is approximately $250,000 and average home values of approximately $1.7 million.

Related to retail trade purchases, individuals within this demographic cluster are more likely than the Canadian average to spend on extravagant purchases and less likely to spend thriftily, preferring to be brand-conscious. Big-ticket purchases from this demographic include recreation vehicles, luxury cars, ski/snowboard equipment, sail and powerboats, golf equipment, and home exercise equipment.

4.2.5. Nest Builders (6.7% of households)

Nest builders are typical middle-aged urban Canadians who typically spend significantly on building the value of their homes. These individuals typically work in natural and applied sciences, management, business, finance and administration, social science, government service, and religion sectors. Their average income is approximately $130,000 with household values of approximately $740,000.

In terms of expected purchasers, on average they are more likely to spend on entertainment and shop at Costco and home furnishing/improvement stores. Big-ticket purchases include camping trailers, fireplaces, and golf equipment.

4.3. Spending Habits

Utilizing Manifold Data Mining's Household Spending Patterns data, we can assess the spending patterns of average households in Tecumseh and Lakeshore compared to Ontario households.13 We begin this subsection with an assessment of spending patterns at a broad level before delving deeper into the specifics of retail spending patterns of Tecumseh and Lakeshore residents. Before presenting the data, two key notes are worth highlighting:

1) These household spending patterns are snapshots in time; they represent spending habits for households in 2020. These data do not project how spending habits may change over time and should not be seen as such.
2) These spending patterns are averages for residents, not money spent in the community. This means that money spent by residents of other communities who travel to Tecumseh and Lakeshore will not be captured in this data. Similarly, money spent by Tecumseh and Lakeshore residents in other communities will be captured in this data.

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[13] It is important to note that these household spending patterns are snapshots in time; they represent spending habits for households in 2021. These data are helpful in providing an understanding of what residents have spent money on, but they do not project any data into the future or assess how spending habits may change over time.

4.3.1. Household Spending Habits

Tecumseh and Lakeshore residents spent, on average, $106,459 in 2020 (this spending does not include savings such as RRSP contributions), compared to $95,768 for residents across Ontario. In 2020 Tecumseh and Lakeshore residents also spent approximately $3,000 more on retail goods, on average, than Ontario residents as a whole ($31,562 compared to $28,662). On average, spending on retail goods was the second most common expense for Tecumseh and Lakeshore households, behind only housing expenses.

Relative spending habits were fairly consistent between Tecumseh and Lakeshore residents and the broader Ontario demographic. Ontario residents spent 1.2% more of their expenses on housing in 2020, while Tecumseh and Lakeshore residents spent 1.4% more on charity, miscellaneous fees, and taxes. All other categories were within 0.3% of each other in terms of relative spending.

Table 17: Household Spending Habits by Major Spending Category, Tecumseh and Lakeshore and Ontario, 2020

	Tecumseh and Lakeshore		Ontario	
Major Spending Category	Average Per Household	Percentage	Average Per Household	Percentage
Housing[14]	$33,768	31.7%	$31,493	32.9%
Retail	$31,562	29.6%	$28,662	29.9%
Charity/Miscellaneous Fees/Taxes	$21,336	20.0%	$17,841	18.6%
Professional Services	$6,932	6.5%	$6,022	6.3%
Transportation	$4,027	3.8%	$3,719	3.9%
Entertainment	$3,716	3.5%	$3,354	3.5%
Health Care	$2,923	2.7%	$2,643	2.8%
Educational Services	$2,194	2.1%	$2,035	2.1%
Total	$106,459	100.0%	$95,768	100.0%

Source: Manifold Data Mining Household Spending Patters 2021

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[14] The housing spending category in this section incorporates different subcategories than the housing costs in Table 12 and should not be compared directly.

We are further able to measure the total spent per major spending category by Tecumseh and Lakeshore households. As can be seen in Table 18, in total Tecumseh and Lakeshore residents spent approximately $786 million on retail goods in 2020.

Table 18: Total Spending, Tecumseh and Lakeshore Households, by Spending Category, 2020

Major Spending Category	Total Spending, Tecumseh and Lakeshore Households
Housing	$840,844,518
Retail	$785,935,322
Charity/Miscellaneous Fees/Taxes	$531,282,756
Professional Services	$172,623,692
Transportation	$100,268,857
Entertainment	$92,539,586
Health Care	$72,795,583
Educational Services	$54,632,794
Total	$2,650,923,109

Source: Manifold Data Mining Household Spending Patters 2021

4.3.2. Retail Spending Patterns

We are able to break the retail purchases into smaller subcategories to better understand the purchasing habits of Tecumseh and Lakeshore residents[15]. As can be seen, Tecumseh and Lakeshore residents spent over $3,000 on three different retail categories in 2020:

- Food purchased from supermarkets ($7,527 on average)
- Purchases of automobiles and trucks ($3,520)
- Clothing ($3,197)

Tables 20 and 21 further break down grocery and clothing purchases into subsequent categories, as these are made of a variety of smaller purchases. Due to the nature of single large purchases of automobiles or trucks, this retail sector does not need a further breakdown.

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[15] Please note that these retail figures are slightly different from the above totals (approximately $150 difference). This is due to rounding and tabulation differences.

Table 19: Top 10 Retail Categories for Average Household Expense, 2020, Tecumseh and Lakeshore

Spending Description	Tecumseh and Lakeshore Average	Ontario Average	Tecumseh and Lakeshore Total
Food purchased from supermarkets	$7,527	$6,822	$187,437,297
Purchase of automobiles and trucks	$3,520	$3,226	$87,656,500
Clothing	$3,197	$3,071	$79,610,987
Household furnishings, art and antiques	$2,757	$2,469	$68,649,567
Gasoline and other fuels	$2,273	$1,981	$56,592,503
Tobacco Products and Alcoholic Beverages	$1,673	$1,491	$41,651,903
Vehicle Maintenance and Repair	$1,527	$1,335	$38,031,297
Food or beverages purchased from specialty stores[16]	$930	$816	$23,160,420
Personal care supplies and equipment	$876	$835	$21,800,826
Food purchased online or store delivery	$847	$802	$21,078,697
Food purchased from other stores (e.g., department stores, drug stores, etc.)	$660	$623	$16,442,130
Recreation vehicles and associated services	$610	$553	$15,194,590
Rented and leased automobiles and trucks	$524	$396	$13,053,104
Computer equipment and supplies	$476	$434	$11,855,366
Paper, plastic and foil household supplies.	$456	$414	$11,344,896
Pet food	$432	$388	$10,757,232
Purchase of recreation vehicles	$404	$372	$10,057,514
Tires, batteries, and other automotive parts/supplies	$351	$313	$8,727,801
Nursery and greenhouse stock, cut flowers, and decorative plants	$303	$260	$7,535,043
Home entertainment equipment and services	$302	$278	$7,507,652
Household cleaning supplies.	$264	$237	$6,566,394
Toys, e-games and arts/hobby materials	$225	$175	$5,605,215
Food purchased from convenience stores	$223	$282	$5,540,473
Sports and athletic equipment	$153	$137	$3,819,813
Photographic goods and services	$117	$115	$2,903,457

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[16] Specialty stores include butcher shops, fresh produce stores, bakeries, fish markets, delicatessens, health food stores, and market stands.

Purchase of pets	$102	$93	$2,529,942
Children's toy as a gift to persons outside of the household or charity	$95	$80	$2,360,615
Purchase of automotive accessories	$81	$75	$2,012,001
Bicycle maintenance and repairs	$79	$71	$1,969,669
Fertilizers, soil and soil conditioners	$69	$57	$1,725,639
Video game rental	$68	$59	$1,688,288
Musical instruments, parts and accessories	$56	$54	$1,396,946
Purchase of pet related goods	$50	$48	$1,237,580
Camping, picnic equipment and accessories (excluding BBQ's)	$47	$44	$1,165,367
Pesticides	$35	$29	$861,575
Supplies and parts, recreational equipment	$29	$22	$732,089
Collectors' items (e.g., stamps, coins)	$20	$18	$490,550
Playground equipment, above-ground pools and accessories	$15	$12	$366,045
Rental, maintenance and repairs of equipment	$11	$11	$266,441
Gasoline and other fuels	$9	$9	$221,619
Supplies and parts	$8	$8	$186,758
Maintenance and repair jobs	$5	$5	$126,995
Expenses for rented and leased RVs	$1	$2	$24,901
Total	$31,402	$28,519	$781,943,692

Source: Manifold Data Mining Household Spending Patters 2021

Table 20 presents spending patterns related to groceries (purchased across all types of stores, not just supermarkets) in 2020. Tecumseh and Lakeshore households spent over $1,000, on average, for five grocery products:

- Meat - Residents spent on average $2,315 on in 2020 (22.5% of grocery expenses)
- Dairy products and eggs - $1,316 (12.8%)
- Fruit and nuts - $1,283 (12.5%)
- Vegetables - $1,187 (11.5%)
- Bakery goods - $1,034 (10.0%)

Table 20: Resident Spending Patterns, Groceries, 2020

Spending Description	Tecumseh and Lakeshore Average	Ontario Average	Tecumseh and Lakeshore Total
Meat	$2,315	$2,096	$57,653,285
Dairy products and eggs	$1,316	$1,170	$32,757,266
Fruit and nuts	$1,283	$1,209	$31,957,943
Vegetables	$1,187	$1,126	$29,547,527
Bakery goods	$1,034	$923	$25,737,674
Cereal grains and cereal products	$606	$570	$15,090,006
Sugar and confectionery	$430	$381	$10,694,980
Other non-alcoholic beverages	$400	$359	$9,960,400
Condiments, spices and vinegar	$357	$334	$8,894,637
Fish and other marine products	$351	$346	$8,742,741
Coffee and tea	$271	$243	$6,738,211
Other food preparations	$157	$149	$3,919,417
Frozen prepared food	$157	$146	$3,914,437
Snack food	$130	$118	$3,227,170
Ready-to-serve prepared food	$122	$114	$3,045,392
Margarine, oils and fats (excluding butter)	$105	$95	$2,614,605
Soup (except infant soup)	$74	$68	$1,832,714
Total	$10,294[17]	$9,448	$256,328,404

Source: Manifold Data Mining Household Spending Patters 2021

There are four major spending categories for clothing for Tecumseh and Lakeshore residents in 2020:

- Women's and girls' (4 years and over) wear - $48.0 million total spent by Tecumseh and Lakeshore residents in 2020
- Men's and boys' (4 years and over) wear - $28.4 million total spent in 2020
- Children's (under 4 years) wear - $2.0 million total spent in 2020
- Services related to clothing - $1.1 million total spent in 2020

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[17] This total is larger than the total in Table 19 because it covers groceries sold at all types of stores, not broken down by *supermarket, specialty stores, etc.*

Table 21 further breaks these four categories down to provide detailed data on each.

Table 21: Resident Spending Patterns, Clothing, 2020

Spending Description	Tecumseh and Lakeshore Average	Ontario Average	Tecumseh and Lakeshore Total
Women's and girls' wear (4 years and over)	*$1,931*	*$1,800*	*$48,078,851*
Clothing	$1,014	$933	$25,259,574
Athletic footwear	$69	$63	$1,705,719
Non-athletic footwear	$264	$243	$6,568,884
Accessories	$98	$94	$2,435,318
Watches	$34	$31	$851,614
Jewellery	$111	$106	$2,766,501
Clothing gifts to non-household members	$341	$330	$8,491,241
Men's and boys' wear (4 years and over)	*$1,139*	*$1,137*	*$28,369,709*
Clothing	$617	$600	$15,373,877
Athletic footwear	$93	$89	$2,303,343
Non-athletic footwear	$143	$138	$3,553,373
Accessories	$41	$42	$1,025,921
Watches	$14	$14	$343,634
Jewellery	$36	$39	$906,396
Clothing gifts to non-household members	$195	$215	$4,863,165
Children's wear (under 4 years)	*$81*	*$88*	*$2,019,471*
Clothing and cloth diapers	$42	$50	$1,035,882
Footwear	$9	$10	$211,659
Clothing gifts to non-household members	$31	$28	$771,931
Services	*$46*	*$46*	*$1,140,466*
Laundry and dry-cleaning service	$25	$23	$620,035
Laundromats and self-service dry cleaning	$16	$19	$385,966
Maintenance, repair and alteration	$5	$4	$134,465
Total	$3,197	$3,071	$79,608,497

Source: Manifold Data Mining Household Spending Patterns 2021

APPENDIX A

<table>
<tr><th colspan="2">CanaCode Major Lifestyles</th></tr>
<tr><td>Cluster A: Affluents
3.56% of Canadian households

• Top Earners & Owners
• Well Established & Urban
• Worldly & Sophisticated
• Average Maintainers’ Age 50</td><td>Senior executives & managers, health professionals, business and financial professionals, judges, lawyers, psychologists, social workers, ministers of religion, and policy and program officers. Average income: $250,747, home value* $1,669,784. Average maintainers’ age 50.2, household size 2.85. 83.4% of them have British and European ancestors; reside in Toronto, Calgary, Vancouver and Ottawa. With university or higher degree, they spend 2.7X average on education, other retirement or pension funds, and recreational vehicles. They travel, drive luxury cars, spend 2X average on childcare, and own vacation homes more than average. More Jewish (4.7X average). They are careful of what they eat in order to keep their weight under control. They consider themselves to be sophisticated in lifestyle, enjoy being extravagant, brand conscious but spend with discipline, and shop heavily at the Bay.
Purchasing Big Ticket Items: More likely than Canadian average to purchase ski/snowboard equipment, sail boats, golf equipment, power boats, giftware, HDTV's/iPods, satellite radios, fireplaces, hot tubs/spas, and home exercise equipment.
*Home value is a combination of listing prices and consumer self-reported estimates. It is subject to 20% variation.</td></tr>
<tr><td>Cluster B: Elite Professionals
7.56% of Canadian households

• Highly Educated
• Techno Savvy
• Urban Families
• Graying Boomers</td><td>These are managers and professionals with university degrees in science and law. Nearly 2X average earned a master's degree or doctorate. Average income: $159,187; live in relatively new houses valued at $1,256,602. Average maintainers’ age is 48.8, household size 2.74. 81% of them have British and European ancestors; 11.4% French and 81% live in Ontario, BC, and Alberta. They spend 1.6X average on education, 1.4X average on computer related items. They travel, play golf, ski, and play soccer. They read about business, finance, science fiction, sports, and news. They like to try gourmet and healthy cooking. They consider themselves to be more sophisticated in lifestyle than average and are self-confident and ambitious. They often shop in the Bay and Costco.
Purchasing Big Ticket Items: More likely than Canadian average to purchase sail boats, ski/snowboard equipment, motor homes, computers/tablets, smart phones, HDTV's, and electronics, fireplaces and hot tubs/spas.</td></tr>
</table>

<table>
<tr><th colspan="2">CanaCode Major Lifestyles</th></tr>
<tr><td>Cluster C: Ethnic Cruisers
4.52% of Canadian households

• Ethnic & Established
• Highly Travelled
• Family Focused
• Home & Health</td><td>Well established ethnic households. 39% are immigrants. 45% are visible minorities (35% Asians, 6.2% Blacks and Latin American). 13.2% southern European (Italian/Portuguese/ Spanish/Greek). Average income $136,484, home value $1,264,281. A variety of lifestages. Large household size (2.93). Highly educated, they work in management and professional roles of corporations in finance and insurance, the applied sciences, information, and cultural industries. They travel internationally 1.4X average, cook, play soccer, and read about business, finance, fashion, healthcare, sports, and news. They consider themselves to be sophisticated in lifestyle, enjoy being extravagant, and career is their first priority. More likely to think the man should be the head of the family. Shop more than average at the Bay. Price is more important than convenience when shopping.

Purchasing Big Ticket Items: More likely than Canadian average to purchase sail/power boats, personal watercraft, motor homes, electronic organizers, digital radios, motorcycles, smart telephones, HDTV's, and high tech gadgets (E.g. Fitbit, iPod and iPad).</td></tr>
<tr><td>Cluster D: Nest Builders
6.64% of Canadian households

• Renovators
• White Collar Families
• Little Luxuries
• Home & Garden</td><td>Typical middle, urban Canadians who prefer to invest in and renovate (1.2X average) their homes. Average income: $128,727; house value $737,392, and household size 2.67. They are slightly above average in education and work in natural and applied sciences, management, business, finance and administration, social science, government service, and religion. They are 20% more likely to be of British, Italian, Ukrainian, and Polish heritage and live in Edmonton, Calgary, Toronto, and Ottawa. Besides home renovation, they read about business, mystery, sports, and gardening. They are 1.3X more active in Golf than Canadian average. They enjoy entertainment and career is not their first priority. They shop more often than average at Costco.

Purchasing Big Ticket Items: More likely than Canadian average to purchase camping trailers and fireplaces, Golf equipment and spend significantly more on home renovation.</td></tr>
</table>

CanaCode Major Lifestyles	
Cluster E: Buy Me a New Home 11.90% of Canadian households  **• Double Earners** **• Young Families** **• Home Buyers** **• Home & Garden**	Double earners working hard for their homes (avg. value $719,928), they have an average income of $125,980. Household size 2.74, many of them have multiple-family households with relatives, and 4 or more people in a household (1.4X). 15% higher than average have a university education, they are white collar workers likely residing in major cities, working in large companies, and more than 1.4X likely to be Chinese, Italian, Portuguese, or Greek. Besides paying off their mortgage, they spend more than average on mutual funds and stocks, their children's education, and travel. They read about home improvement, business, best sellers, and sports. Their participation rate in skiing and golf is 20% higher than the average. They like to go out with friends and are easily persuaded. Shop more often than average at the Bay and Costco. **Purchasing Big Ticket Items:** More likely than Canadian average to purchase pools, ski/snowboard and golf equipment, handheld video game systems, car alarms/security systems, portable electronics, and digital music players (e.g. iPod and iPad).
Cluster F: Empty Nesters 4.45% of Canadian households  **• Retirement Age** **• Golf & Grandkids** **• Slowing Pace of Life** **• Travel & Recreation**	Household size 2.22, income $104,151, they live in older homes with average value of $619,082. With high disposable income and more free time, they travel, cook, garden, and dote on their grandchildren. They spend more on healthcare, hospital care, recreational vehicles, reading, donations, and supporting people living in Canada. More live performing arts and gardening, less sports. They are found (in order of importance) in Ontario, B.C., New Brunswick, Nova Scotia and Manitoba. They are concerned about the nutritional content of food products they buy and are more likely to think new and improved on packages is just an advertising gimmick. Price is more important to them than convenience. Career is not their first priority. Purchasing Big Ticket Items: More likely than the Canadian average to purchase a fireplace. Less likely to purchase sail boats, pools, snowmobiles, electronic organizers/PDA's, ski/snowboard equipment, digital radios, console or handheld video game systems.

<table>
<tr><th colspan="2">CanaCode Major Lifestyles</th></tr>
<tr><td>Cluster G: Up the Ladder
14.88% of Canadian Households

• Young Families
• New Suburbanites
• Kids, Dogs & Station Wagons
• Dynamic Careers</td><td>Middle class households in busy life-stage. Income ($101,084) and home value ($577,729) are slightly below the Canadian average. Household size is 2.43. 25.2% of them have a home language of French and many of them work in the trades, transport and equipment as operators. More Montreal dwellers which have common-law couples and lone-parent families with children at home. They spend more on healthcare supplies and childcare. In their precious leisure time they read more about relationships, interior decorating, organic gardening, and woodworking. Occasionally they ski. They think an important part of their life and activities is dressing smartly. They enjoy being extravagant, but think no-name products are as good as nationally advertised brands. They like to go out with friends and also have fun at home. They consider career as their first priority.
Purchasing Big Ticket Items: More likely than the Canadian average to purchase personal watercraft, motor homes, snowmobiles, camping trailers, pools, motorcycles, and water coolers/water delivery services.</td></tr>
<tr><td>Cluster H: High Trades
6.41% of Canadian Household

• Skilled Trades
• Secondary Education
• Hardworking
• Family Oriented</td><td>Working rural families that reside in British Columbia Nova Scotia or New Brunswick, many of them are Canadian, Italian or Portuguese. Income of $88,794 and home value of $627,881. They are more likely to live in a detached duplex or semi-detached houses with 2.28 in household size. Educational level in apprenticeship or trades. They work more than average in art, culture, recreation, trades, agriculture and related production occupations, sport, and as heavy equipmen and crane operators. They read about natural health and romance. They do home renovation and some hunting and fishing. They may not spend a lot of time on personal grooming. They are open minded to new products and admire brand names. Convenience is more important than price when shopping. They pay attention to woman's rights. They are more likely than average to do e-commerce and shop online.
Purchasing Big Ticket Items: More likely than the Canadian average to purchase tools, motor homes and motorcycles.</td></tr>
</table>

CanaCode Major Lifestyles	
Cluster I: Urban Life in Small Towns 6.40% of Canadian Households  • **Service Industry** • **Spend On Basics** • **Single Parents** • **Home & Community**	Anglophones in small towns, many in the Atlantic, Prairie, and BC provinces. They tend to work in trades, transportation, heavy equipment and forestry operations, mining, oil and gas extraction, and fishing. Many do not have a fixed work place or worked at home. Income $96,483, home value $407,665, household size 2.35. They spend more on medicinal and pharmaceutical products, bingo, casinos, slot machines, video lottery terminals, boats and pets. They drive to work and enjoy gardening, playing bingo and lotteries, and reading history and the Bible. Average engagement on sports, but less on skiing. Many think young people are too sexually active. Prefer to go shopping at Giant Tiger and discount or online stores. Price is more important than convenience. **Purchasing Big Ticket Items:** More likely than the Canadian average to purchase a water coolers/water delivery service, satellite dishes for RVs, car stereos, pools (above or in-ground), and camping trailers.
Cluster J: Joyful Country 3.17% of Canadian Households  • **Skilled Trades & Services** • **Spend On Basics** • **Some Post-Secondary** • **Outdoorsy / Crafty / Pickup Trucks**	Rural households with large share of Francophone, many reside in Quebec, Maritimes, Saskatchewan, and Manitoba. Income $92,499, home value $381,656, household size 2.36. They spend more than average on their home, gardening, recreation vehicles and insurance premiums, gasoline and fuel, medicine, and bingo. They give 48% above average to non-religious charitable organizations. They work at home, in natural resources, agriculture, the trades, transportation, and heavy equipment operations. They hunt and fish more than average. When they make a purchase, they often spend more than they thought and would. Like shopping at Giant Tiger, but also online shopping. Looking for convenience, not price. Prefer to postpone a purchase than buy on credit and enjoy entertaining themselves at home rather than going out. **Purchasing Big Ticket Items:** More likely than the Canadian average to purchase hot tubs/spas, snowmobiles, pools (above or in-ground), satellite dishes for RVs, camping trailers, power boats, tires, and water coolers/water delivery services.

<table>
<tr><th colspan="2">CanaCode Major Lifestyles</th></tr>
<tr><td>Cluster K: Rural Handymen
3.39% of Canadian Households

• Blue Collar
• Larger Common Law Family
• Some Secondary
• Older Homes / Pickup Trucks</td><td>Rural and many have French ancestry. They work in the trades, transportation and heavy equipment operations, agriculture, mining, farming, fishing, and forestry. Income $86,162, home value $308,574, household size 2.29. More 55+ year olds, live in old large single houses. They play bingo, hunt, and fish. Many are farmers in Maritimes, Manitoba and Saskatchewan. When they buy products, they are more likely than average to favour convenience over price. Shop more often at Giant Tiger and other community department stores. They often buy more than thought and prefer to postpone a purchase than buy on credit. Treat no-name products as good as brands. Like to work on community projects. Television is their primary source of entertainment. They'd rather spend a quiet evening at home than go out to a party.

Purchasing Big Ticket Items: More likely than the Canadian average to purchase snowmobiles, boats, satellite dishes/antennas, camping trailers, motor homes and motorcycles, water coolers/water delivery services, tires, pools (above or in-ground), fireplaces, vacuum cleaners, photo printers, and home exercise equipment.</td></tr>
<tr><td>Cluster L: Comfortable Apartment Dwellers
11.45% of Canadian Households

• Seniors and Singles
• Soft Skills
• Disposable Income
• Mixed Interests</td><td>Seniors and young professionals without kids, they have an income of $61,189, home value of $477,527 (rental), and a household size of 2.03. High percentages of lone female parents, immigrants, widows, separated, divorcées, and singles. They work in art, culture, recreation, sports, sales, and services. They live in large cities and have good disposable income. They like domestic traveling. They read history, relationships, world news, and politics. Average engagement in sports. Advertising is an important source of information. Prefer low-calorie or 'light' foods and drinks. Like to try new products. Brand loyal but see no-name as equally good. Convenience is more important than price when shopping. Career and working are a priority. Television is a major source of entertainment. They keep their home very neat and clean and feel a single person can have a satisfying, enjoyable life.

Purchasing Big Ticket Items: Other things equal, dwelling type and lifestage of consumers in this segment refrain themselves from purchases of motor homes, personal watercraft, pools, power boats, hot tubs/spas, camping trailers, ski/snowboard equipment, sail boats, motorcycles, snowmobiles, water coolers/water delivery services, fireplaces, and home exercise equipment.</td></tr>
</table>

CanaCode Major Lifestyles	
Cluster M: Singles 4.27% of Canadian Households  **• Old Age** **• Primary Industries** **• Bus, Metro, Walk** **• Renters** **• Government Transfer Payments**	Age 65+, they live in Quebec, Montreal, and New Brunswick. They rent, live in common-law or one-parent households, and are divorced or widowed. Income $84,004 with high portion of government transfer, home value $466,415. Many of them work in primary manufacturing industries, have a fixed work place, or are retired. They often use public transit or walk. They read about fashion, relationships, and mystery, and spend more on health care. Average engagement in sports, but slightly more in playground equipment. They like to work on community projects and shop at Giant Tiger. Prefer low-calorie or 'light' foods and drinks. Brand loyal and won't try a new product until it's been proven, but treat no-name products similarly to brand name ones. Convenience is more important than price when shopping. Lead busy social life and go out with friends often. **Purchasing Big Ticket Items:** Below average consumption, but more likely than Canadian average to purchase home air-conditioning, car alarms/security systems, and motor homes.
Cluster N: The New Canadians 2.92% of Canadian Households  **• Immigrant Strivers** **• Genteel Blue-Collar** **• Bus, Metro, Walk** **• Young Families**	From the Philippines, Africa, Middle East, Latin, Central and South American, they work in blue-collar jobs well below their education levels and reside in Ontario, BC, Manitoba, Saskatchewan, PE and NT. Income $78,864, home value $518,705 (rented), and household size 2.19. They are young (25-34) families with children under 6. They move frequently and read a lot. Less time spent on sports. Advertising is an important source of information. Internet, social media and TV are their primary sources of entertainment. Price is more important than convenience. Considered to be sophisticated and may feel lonely. Like to work on community projects. **Purchasing Big Ticket Items:** Limited consumption, but more likely than Canadian average to purchase digital radios, handheld video game systems, cellular and smart phones, electronics and portable digital music players (E.g. iPod and iPad).

CanaCode Major Lifestyles	
Cluster O: Renters 3.13% of Canadian Households  **• Singles + Couples** **• Public Sector / Arts** **• New Canadians** **• Want To Own**	They tend to be in the Maritimes and Montreal. Income $61,531, home value $434,806 (rented), and household size 2.06, though 47% of them are non-family households. They spend a large portion of their income on rent and tenants' insurance. They are likely blue collar workers in natural resources, manufacturing, utilities, art, culture, recreation, and sports. They often read fashion, science fiction, and romance. They like to go hunting and plan on buying a home. They feel they are too tolerant of products and services that do not meet their expectations. They shop at community (cultural) supermarkets and department stores. Advertising is an important source of information. They like to try new products and convenience is more important than price. Brand neutral. Like to work on community projects. May feel lonely. **Purchasing Big Ticket Items:** Hardly any consumption on big items. Those who live on the coasts may be interested in sail boats.
Cluster P: One Parent Families 1.76% of Canadian Households  **• Low Disposable Income** **• Blue Collar / Sales** **• Junior Education** **• Young Families**	More than average in Northwest and Yukon territories, Manitoba, Saskatchewan, and Quebec. Income $66,002, home value $433,594 (rented mostly), household size 2.43. They spend more on health care supplies and matches. They are blue-collar workers in natural resources and related production occupations, sales and services, education, community, and government services. The proportion of Native Canadians, Arabian, African, Caribbean, Latin American, and Italian are significantly higher than average. They read books on relationships, science fiction, and romance. They like to try new products. Advertising is an important source of information for them. They are impulsive buyers and often buy more than expected. Brand loyal but treat no-name equally. They lead a busy social life and like to work on community projects. Work and career have high priority. Like to cook. May feel lonely, but family life and having children are most important. **Purchasing Big Ticket Items:** Basic consumption on big ticket items, i.e., home air-conditioning, baby furniture, car alarms/security systems, snowmobiles and personal watercraft.

<table>
<tr><th colspan="2">CanaCode Major Lifestyles</th></tr>
<tr><td>Cluster Q: Thrifty
3.60% of Canadian Households

• Seniors / Single Parent
• Blue Collar Renters
• Public Transit Users
• Little Disposable Income</td><td>Seniors (65+) or age 25-34 and one-parent families with young kids. Income $43,693, home value $411,873, household size 1.9, and they have very little disposable income. 2.6X average are African, 1.9X Latin American, 2.2X Arabian and 2X Caribbean. 1.6X average households are tenant households in subsidized housing. They consist of a high portion of divorced, widows and separated households. They feel very lonely. They are blue collars in the process industries, manufacturing, sales, service, art, culture, recreation, and sports. Over 24% reside in Montreal. They feel that sex is used too much to sell products. Like to try new products. Often buy more than thought. Brand loyal but treat no-name equally. Leading a busy social life and like to work on community projects. Try to keep abreast of changes in style and fashion. Work and career are important. Like to cook. They'd rather spend a quiet evening at home than go out to a party and shop often at discount stores.

Purchasing Big Ticket Items: The only viable consumption on big items of consumers in this cluster seems to be the home air-conditioning.</td></tr>
<tr><td>Cluster R: Business
</td><td>Pure business or commercial postal codes without residents,
or new postal codes without data.</td></tr>
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