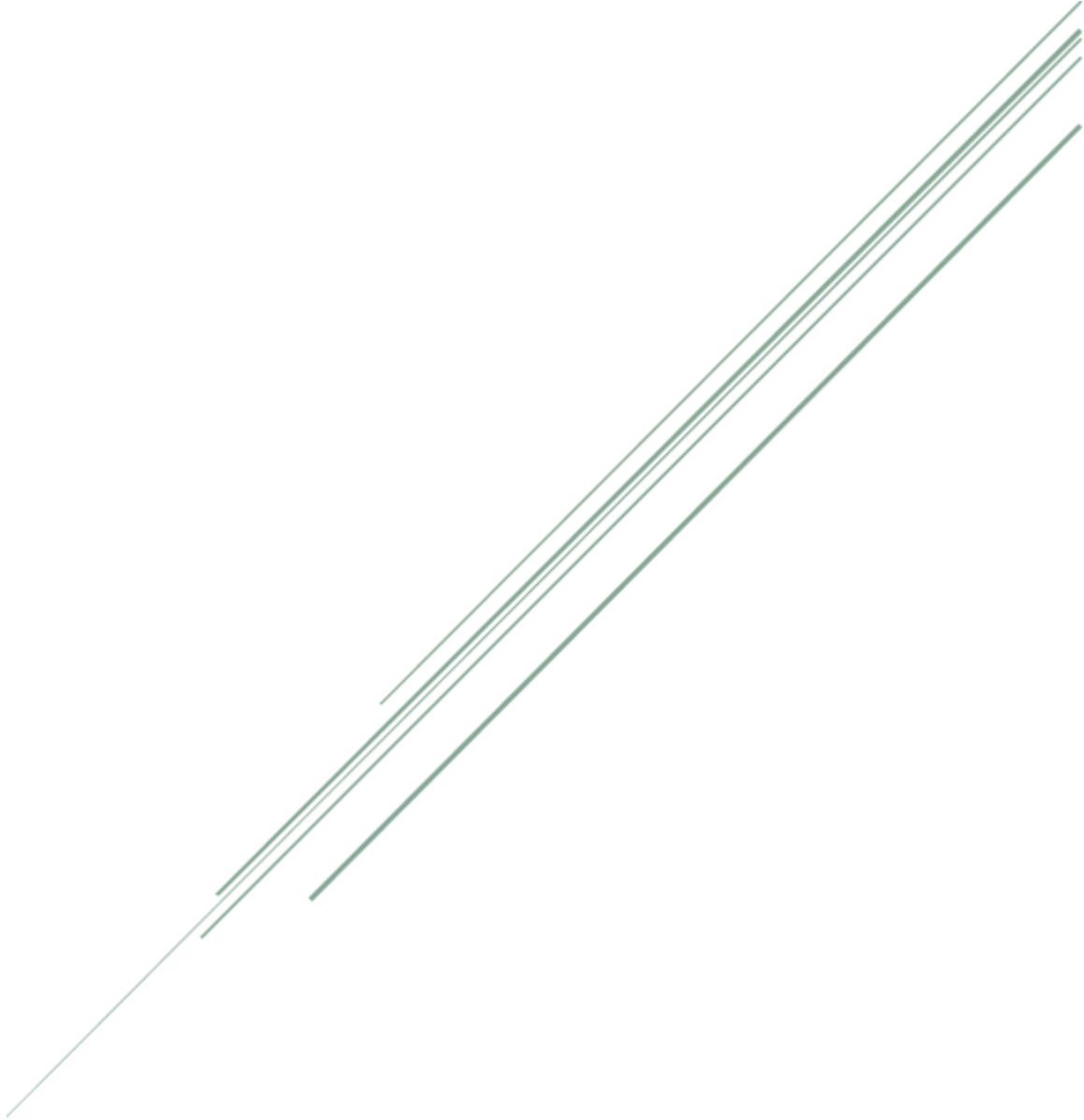# Norfolk County Environmental Scan, 2023

Background Reports & Community Competitive Assessment Report

Contents

Introduction

Norfolk County is a vibrant and growing community located along the coastline of Lake Erie. One of Ontario's geographically largest counties at 1,607 km^2, with access to vibrant natural and cultural amenities, Norfolk County is widely regarded as a desirable place to live, work, and do business.

Norfolk County is dedicated to advancing efforts to build a community that celebrates and values the contributions of visitors, residents, and employees. We are committed to building a community and government in which all members are equitably represented regardless of race, background, and beliefs. Through a sustained commitment to addressing issues of diversity in all forms, we aspire to create a more inclusive, safe, and welcoming community which celebrates the unique gifts, talents and contributions of all.

This competitive assessment provides a snapshot of community and economic conditions in Norfolk County compared to other similarly sized municipalities.

This analysis compares Norfolk County to 7 Canadian communities in Ontario, whose size, demographics, and economics are similar of Norfolk County and offer policies and best practices that the community can look to: Haldimand County (CY), Oxford County (CTY), Middlesex Centre (MU), Central Elgin (MU), Brant (CY), North Bay (CY) and Kawartha Lakes (CY).

Methodology

Over 40 metrics were collected for Norfolk County and the benchmarking (comparator) communities. The metrics fall into the following six categories: People and Diversity, Talent, Economic Vitality, Innovation, Equity, and Quality of Place.

 The data points used in this assessment can serve as a point of reference to gauge the County's performance, outline the County's comparative and competitive advantages or weaknesses, and give the premise to the approaches and recommendations in the economic development strategy.

Data Sources

Staff utilized several sources of data in order to gather research for this report.

Information was analyzed on online databases such as: Lightcast/Analyst, Connect ON, Statistics Canada, and Environics Analytics.

Staff also leveraged existing external partnerships to fill in gaps, such as the Southwest Ontario Tourism Corporation (SWOTC) and the Workforce Planning Board of Grand Erie.

All sources were used in tandem with each other, but most for specified reasons.

Connect ON was instrumental in identifying assets in Norfolk County in both the Agriculture and Manufacturing sectors. This information was used to highlight the County's strengths and areas of opportunities within these specific industries. Utilizing the North American Industry Classification System (NAICS), staff was able to find the number of farms/assets specializing in crops/livestock, and the kinds of manufacturing/factory work performed in the County.

Lightcast/Analyst was used in a variety of ways to gather information on metrics such as employment concentration, major industries, education, occupations, and wages. This source also provided reports on local job postings and companies hiring. This tool enabled staff to create tables comparing all regions, including Ontario and Canada. This was helpful when comparing location indexes (formerly location quotients). Business counts were used to determine the number of establishments in each industry sector.

Statistics Canada was a major source for data. This tool provided information on demographics, immigration, housing, labour, and income. Data was found in both the 2016 and 2021 Census of Population; the Census of Agriculture; the Canadian Mortgage and Housing Corporation; and the Canadian Housing Statistics Program.

Environics Analytics was useful for sourcing qualitative data pertaining to demographics. This helped create a stronger picture of the residents in Norfolk County, including their social values, tendencies, and preferences. Products used from Environics included DemoStats, Opticks, SocialValues, and PRIZM® Bases.

Please note: Unless otherwise specified, this analysis is based primarily on data estimated from internal staff Intelligence.

Caveats

This document bases occupation and industry data on place of residence; not place of work. It relies on the traditional definitions and structures in both the North American Industry Classification System (NAICS) and the National Occupation Classification (NOC).

Disclaimer

Please note that this analysis should not be used for any purpose outside of this scope, and that all analysis is experimental. The data collected shows an estimate of employment in Norfolk County CSD, Ontario, and Canada, and is based on the confines of changes in NAICS code following the 2016 census, the labour force survey, effects of the COVID-19 pandemic, access to specific regional data, and the most current census being 2021. Required changes will occur as the Economic Development department continues to grow its database of analytics and resources by the way of new community research and evolving updates from sources such as Connect ON, Environics, and Statistics Canada, and other internal reports.

Definitions*

- **Concentration/Location Quotient (LQ):** the relative concentration of an industry sector in a given region (Norfolk County CSD) compared to a larger geographic area (Canada).
    o (LQs above 1.00 signify employment concentration above that of the country.
    o LQs above 1.20 typically signal high levels of concentration and are an indicator of possible industry clustering.)
- **Employment Estimate**: the total employment for the specified sector.
- **Business [Location] Count:** the total business location count for the specified sector.
- **Share of Ontario (ON) Sector Employment**: the degree of significance of employment concentration (clustering) in relation to Ontario, expressed as a percentage.
- **Employment Change:** the change in total employment for the specified sector.
- **Business Count Change:** the change in business count for the specified sector.
- **Employment Growth Rate:** the employment growth, over a given reference period (2015 to 2020/2018-2022), for the specified sector, expressed as a percentage.
- **Employment Growth Difference from Ontario (ON):** the difference between Norfolk County CSD and Ontario employment growth rates

* Adapted from Guelph's 2022-2026 Economic Development Strategy Background Report

Key Insights

Population growth in the last 5 years

Norfolk County is home to an estimated 67,490 residents. Over the past five years, Norfolk County's population has increased by 5% percent. The County's growth is on par with the national average, and 1% lower than the provincial rate.

Diversity

Newcomers to Canada make up approximately 11% of Norfolk County's population. This is similar to comparator communities, but lower than the national and provincial percentage. Although the growth rate has seen of a minor decrease (0.30%) within the last five years, the immigrant population totals 7,080 people.

Mature, educated population

The median age in Norfolk County is 45.5, which is slightly higher when compared to provincial and national averages. 58.9% of Norfolk County is of working age (the census defines working age as 15 years old to 64 years old).
Approximately 25% of Norfolk County residents have a College, CEGEP, or other non-university certificate or diploma. This is higher than the national average (21.4%) and also is higher than the provincial average by 1.4%. The population with a college diploma has grown by 9% in the last five years.

Labour Participation and Unemployment

Approximately 31,620 individuals comprise Norfolk County's labour force; 28,395 of these individuals are employed. With a participation rate of 56.5%, Norfolk County falls below the national average (63.7%), and the provincial average (62.8%). This is perhaps due to the large retirement community in the area.
The unemployment rate in 2021 was at 10.2% which is slightly lower than the national (10.3%) and provincial (12.2%) averages. Norfolk County ranks 2nd among comparator communities for the unemployment rate. (Haldimand County is 1st, and Elgin County is 3rd).

Economic Growth

Over the last 5 years, Norfolk County median incomes grew by approximately 18% and this is comparable to both provincial and national growth. The median individual income is now at $39,600 which is lower than comparator communities, indicating the economy is growing slightly slower.

Housing Affordability

According to the Canadian Mortgage and Housing Corporation, "housing is considered 'affordable' if it costs less than 30% of a household's before-tax income." (CMHC, 2023). The goa here is to identify households that may not have enough income left to spend on necessary items after they have paid for their housing.
Norfolk County is relatively affordable to the comparator communities. Renters in Norfolk County are more burdened than homeowners – 34% of renters in Norfolk County are rent-burdened, while only 11.3% of owners are home-burdened (lower than the Canadian national average). Average monthly shelter costs are also lower than provincial and national averages. The median income of all those renting is $49,600 and there are 5,020 rental units total in Norfolk County. This median income ranks mid-range with comparator communities, but Norfolk County has a high number of rental units, especially when compared to Haldimand County, Brant County, Middlesex, and Elgin County.

Gender Wage Disparity

The Canadian Women's Foundation defines the gender wage gap as: "the difference in average earnings of people based on gender…it exists across [all] industries and professional levels." (Canadian Women, 2023). It is important to note that "the gender pay gap is worse for those who face multiple barriers, including racialized women, Indigenous women, and women with disabilities…the gap starts from a young age and carries into senior years." (Canadian Women, 2023).

Norfolk County's gender wage gap is $15,450 which is less than both the national ($16,090) and provincial ($16,620) wage gaps, indicating better pay equality in the workplace, and a higher quality of life in the County.

Poverty, equity, and community

According to the Government of Canada, The Low-Income Measure is defined as: "a fixed percentage (50%) or median-adjusted after-tax income of private households." (2021)

10% of Norfolk County residents are defined as low-income, a 2.7% decrease from 2015, indicating economic growth. Norfolk County's share is roughly in the middle when compared to this set of communities. Nationally, 11.10% of the population is considered low-income, and provincially the share is 10.10%.

Promoting Norfolk County as a tourist destination

Norfolk County has a strong presence as a visitor destination, as is measured by a Google Trends Score, social media hashtags/check-ins, and also TripAdvisor reviews. Visitations to Provincial Parks, Agri-Tourism, as well as major events also promote the County's tourism efforts.

Google Trends was analyzed for this metric; this tool analyzes searches within Google over a specific period of time to see how many searches were queried; a scale of 1-100 is used to plot the interest points.

Instagram was searched using hashtags to gauge tourist engagement (to maintain consistency, #CommunityName was used for each comparator). Norfolk County was tagged 194 times, falling below North Bay at 458, but far above its neighboring community, Haldimand County, which was only tagged 55 times. Facebook check-ins were also investigated; Norfolk County ranks second here, with over 25,000 check-ins (Kawartha Lakes is first with 52,848 check-ins, and North Bay is third with 6,043).

The number of reviews on TripAdvisor are also very telling of Norfolk's strength in tourism: Norfolk County=11,909 reviews; Kawartha Lakes=12,927 reviews; North Bay 13,677 reviews. There are 2 provincial parks located in Norfolk County, which highlight the County's beautiful landscape and also promote tourism. In 2020, Long Point Provincial Park totaled 173, 550 visitors, and Turkey Point totaled 174,077. It is important to note that visitation was impacted by travel restrictions put in place by the COVID-19 pandemic, and numbers should only continue to increase from this point forward. (Data Ontario 2023).

Norfolk County's tourism grows every season, especially in the AgriFood Tourism industry. Norfolk County is home to 6 breweries, accounting for 35% of all breweries in the SCOR (South Central Ontario Region). The county also has 8 of the 22 wineries located in the SCOR, a 36% share. These breweries and wineries not only promote farm retail, but also draw tourists by hosting special events and concerts.

Norfolk County holds annual events that are also a major source for tourism. Several events were recently added to the Top 100 Festivals and Events in Ontario, including the Norfolk

County Fair (115,000 visitors annually), PumpkinFest (approximately 50,000 people visited in 2022 for the 40th anniversary), and Eat & Drink Norfolk. Norfolk County also hosts the Simcoe Christmas Panorama, the South Coast Jazz Festival, the Simcoe Heritage Friendship Festival, Friday the 13th, and more.

People and Diversity

Norfolk County is home to an estimated 67,490 residents. Over the past five years, Norfolk County's population has increased by 5% percent. The County's growth is on par with the national average, and 1% lower than the provincial rate.

A Growing Population

Population Size, 2021

Oxford	7583
Middlesex	18928
Brant	39474
Haldimand	49216
North Bay	52662
Norfolk	67490
Kawartha Lakes	79247
Elgin	94752
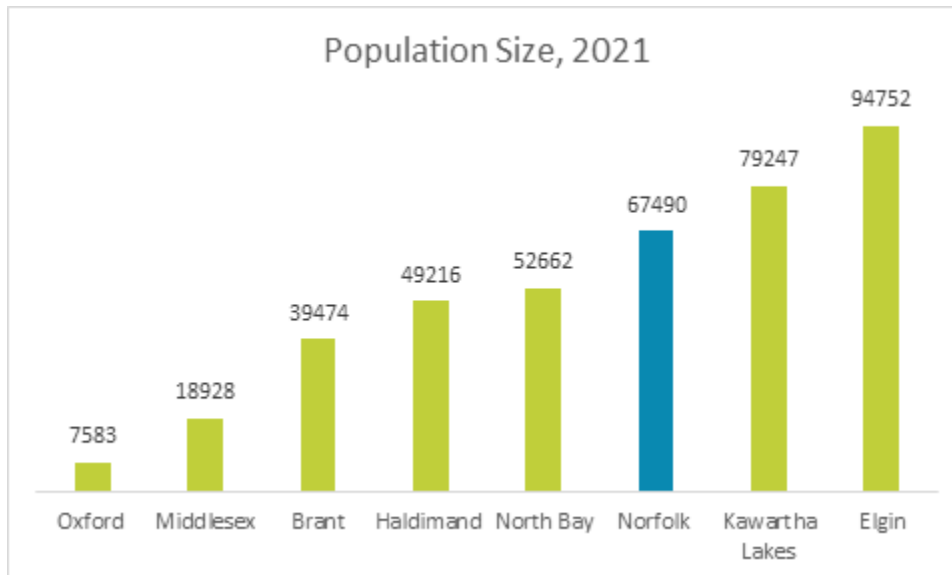
Chart 1.0, Source: Statistics Canada, 2021 Census of Population.

Population Growth Rate, 2016-2021

Oxford	-1%
North Bay	2%
Kawartha Lakes	5%
Canada	5%
Norfolk	5%
Ontario	6%
Elgin	7%
Haldimand	8%
Middlesex	10%
Brant	11%
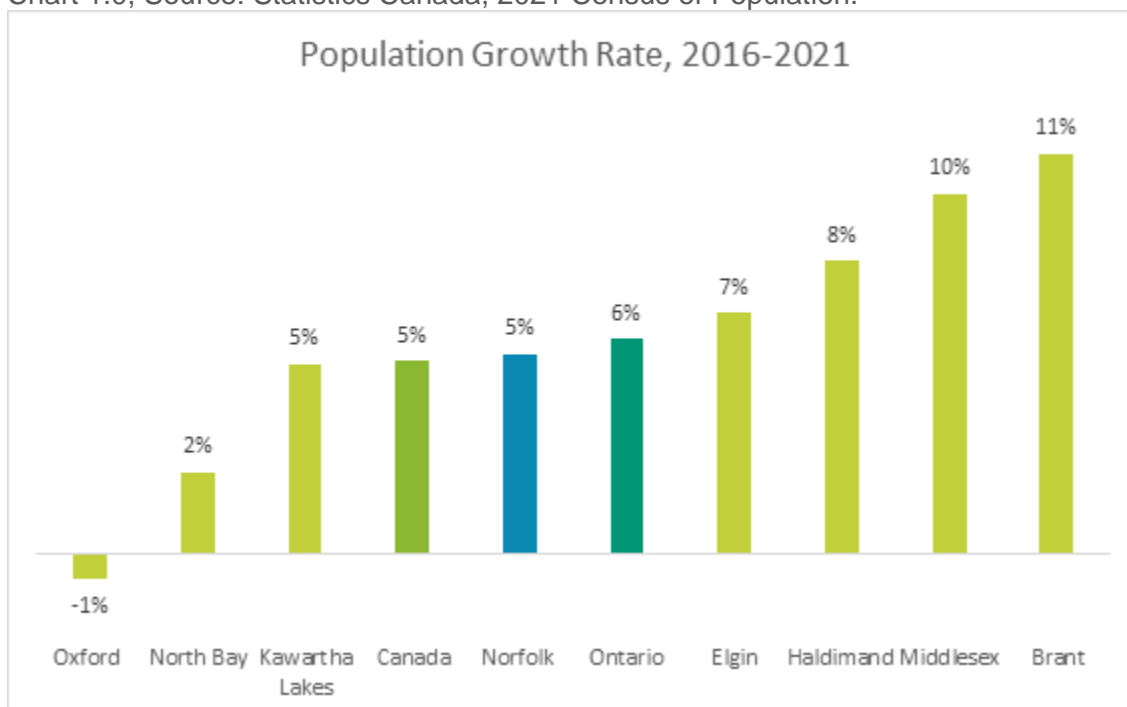
Chart 1.1, Source: Statistics Canada, 2016 and 2021 Census of Population.

Immigrant Population

Newcomers to Canada make up approximately 11% of Norfolk County's population. This is similar to comparator communities, but lower than the national (23%) and provincial (30%) percentage. Norfolk County's immigrant population has grown by 3.28% in the last five years, totaling 7,080 people.

Percentage of Immigrant Population, 2021

Region	Percentage
Ontario	30%
Canada	23%
Middlesex	23%
Brant	14%
Elgin	12%
Oxford	11%
Norfolk	11%
Haldimand	9%
Kawartha Lakes	8%
North Bay	5%
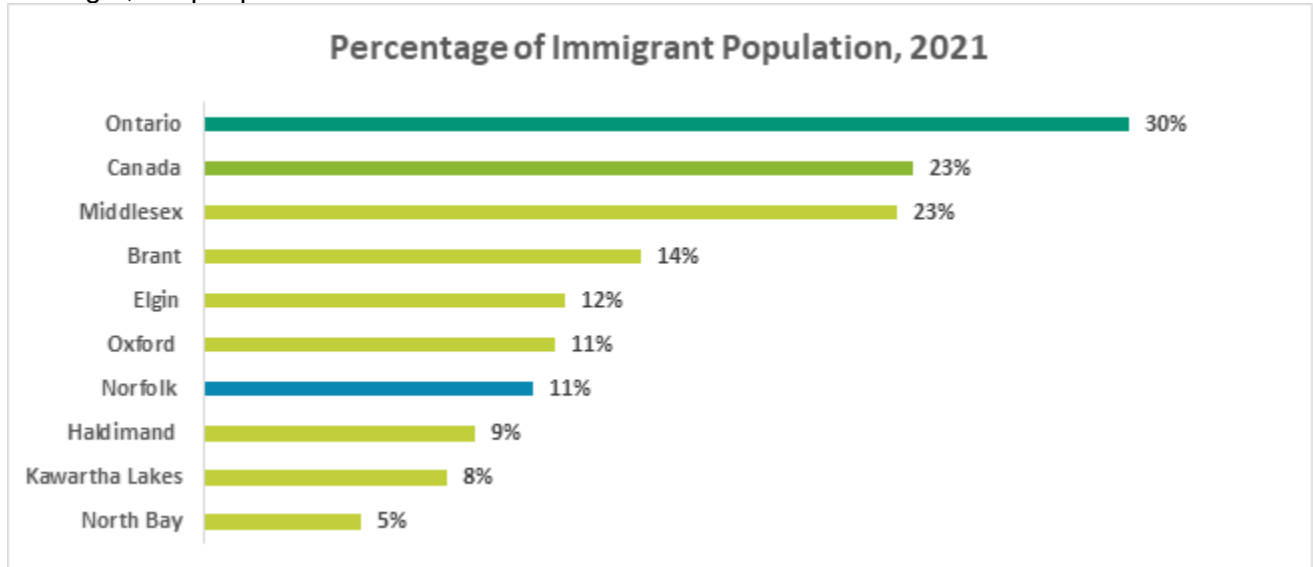
Chart 1.2, Source: Statistics Canada, 2021 Census of Population.

Growth Rate of Immigrant Population, 2016-2021

Region	Growth Rate
Oxford	26.64%
Brant	23.21%
Middlesex	18%
Haldimand	16.50%
Canada	10.80%
Ontario	9.20%
Kawartha Lakes	5.62%
Elgin	4.34%
Norfolk	3.28%
North Bay	-5.70%

Chart 1.3, Source: Statistics Canada, 2021 Census of Population.

Visible Minority Population

The Government of Canada defines a visible minority as "a person in a visible minority group… (other than an Indigenous person…) who is non-white in colour/race, regardless of place of birth." (2023).

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Norfolk County is increasingly attracting visible minorities and is growing more diverse. Approximately 3.4% of Norfolk County's residents are visible minorities; an increase of 59% since 2016. This increase is higher than both the provincial and national percentage. Norfolk County's visible minorities' population (2,225) is smaller than the comparator communities, especially provincially and nationally.

Percentage of Visible Minority Population, 2021

Region	Percentage
Ontario	34.30%
Canada	26.50%
Middlesex	24.70%
Brant	12.90%
Oxford	7.70%
Haldimand	5.40%
Elgin	4.60%
North Bay	4.40%
Norfolk	3.40%
Kawartha Lakes	3.40%
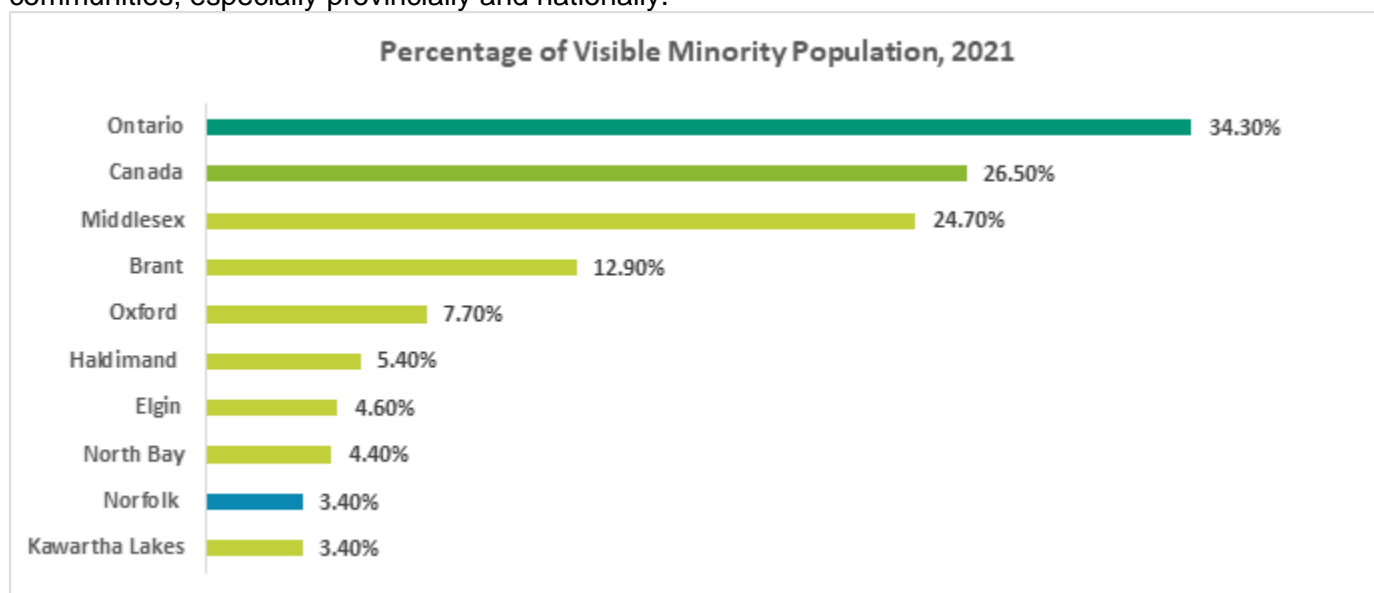
Chart 1.4, Source: Statistics Canada, 2021 Census of Population.

Growth Rate of Visible Minority Population, 2016-2021

Region	Growth Rate
Haldimand County	204.68%
Oxford County	168.55%
Brant	79.35%
Kawartha Lakes	72.20%
Elgin	65%
Middlesex	59.58%
Norfolk County	59.49%
North Bay	37.73%
Canada	25.59%
Ontario	23.98%
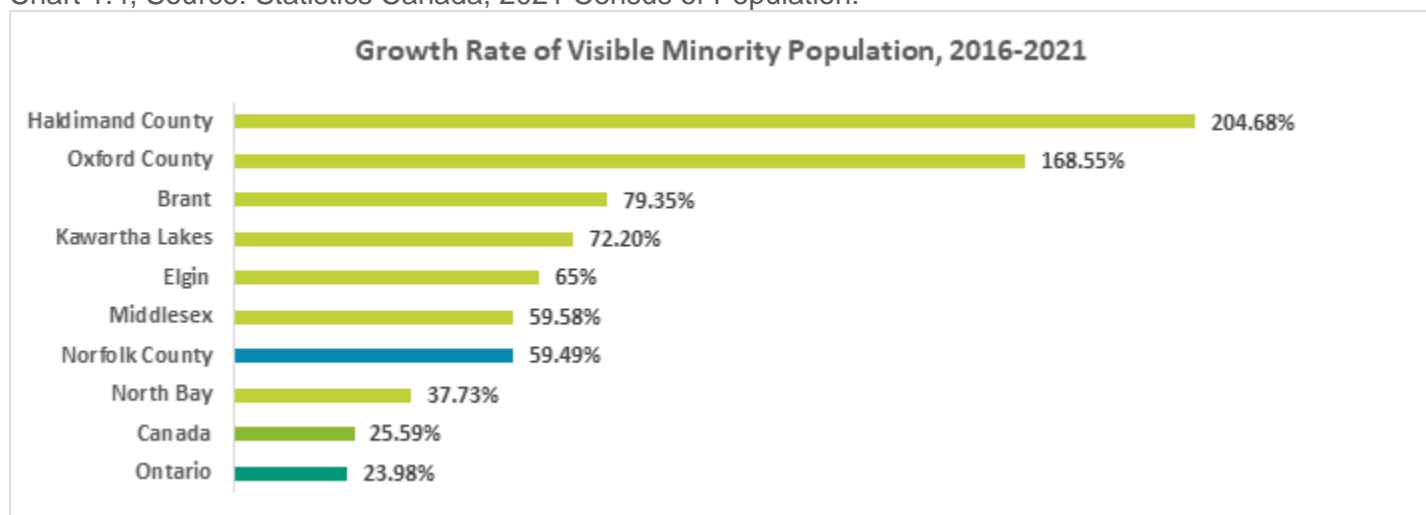
Chart 1.5, Source: Statistics Canada, 2021 Census of Population.

Low Internal Migration Stats

Only 4% of Norfolk County residents are inter-provincial migrants (moving from other areas in Canada), with the majority (95.8%) intra-provincial or coming from other areas in Ontario. This share has grown by 16% in the last five years, which is higher than both the national and provincial numbers.

Internal Migrants, 2021

County	Value
Middlesex	20235
Brant	8940
Oxford County	8230
Elgin	4930
Kawartha Lakes	3900
North Bay	3480
Norfolk County	3335
Haldimand County	2670

■ Intraprovincial migrants   ■ Interprovincial migrants
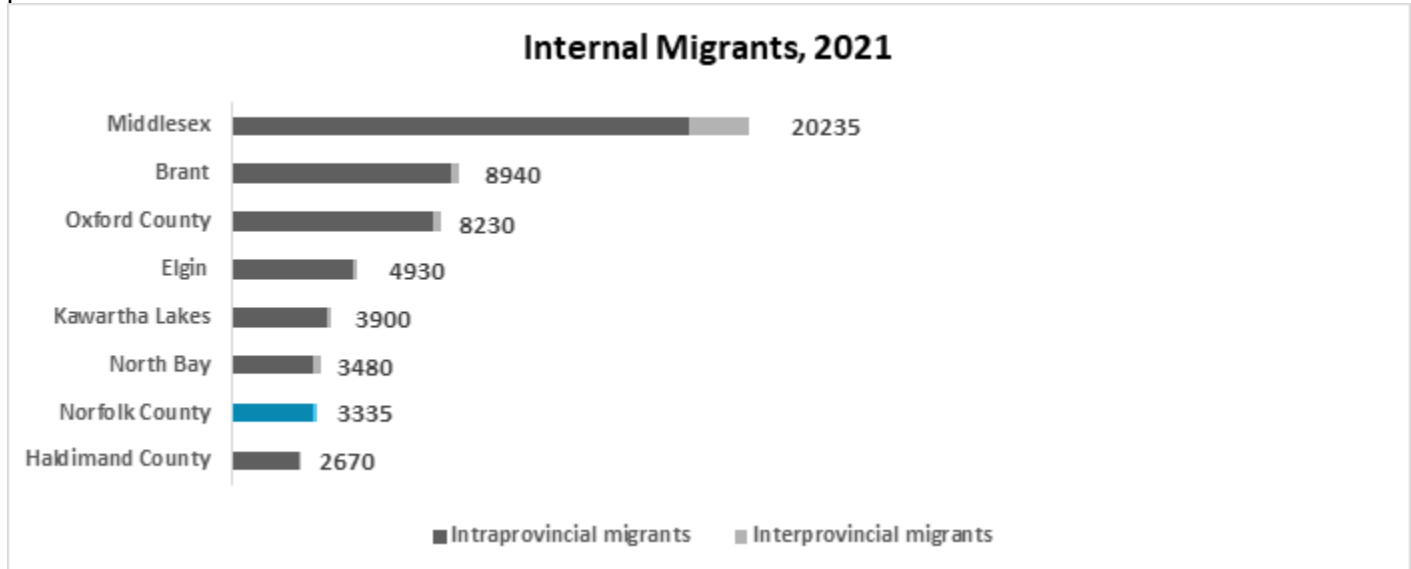
Chart 1.6, Source: Statistics Canada, 2021 Census of Population.

Growth Rate of Internal Migrants, 2015-2020

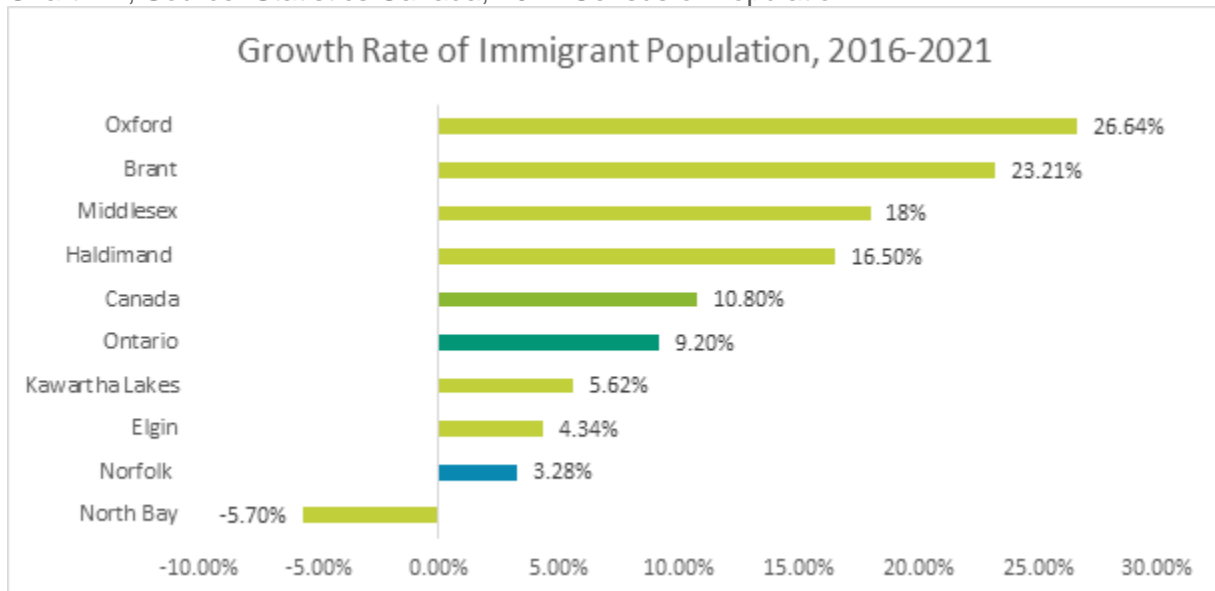| County	Value
Elgin	98%
North Bay	52%
Brant	37%
Oxford County	25%
Norfolk County	16%
Haldimand County	15%
Middlesex	13%
Ontario	7%
Canada	5%
Kawartha Lakes	3%

Chart 1.7, Source: Statistics Canada, 2021 Census of Population.

Urban Indigenous Population

The Government of Canada defines urban indigenous peoples as "primarily First Nation, Inuit and Metis individuals currently residing in urban areas." (2023).
Norfolk County's urban indigenous population (2,120 residents) accounts for 3.2% of the population. It ranks closely with its comparator communities, and is higher than the provincial percentage, but lower than the national. The Indigenous population in Norfolk County has grown by over 18% in the last five years, which is approximately 10% higher than both the national and provincial.

Percentage of Urban Indigenous Population, 2021

North Bay	10.70%
Canada	5.00%
Brant	4.80%
Haldimand County	3.90%
Norfolk County	3.20%
Kawartha Lakes	2.90%
Ontario	2.90%
Middlesex	2.60%
Oxford County	2.30%
Elgin	2.20%
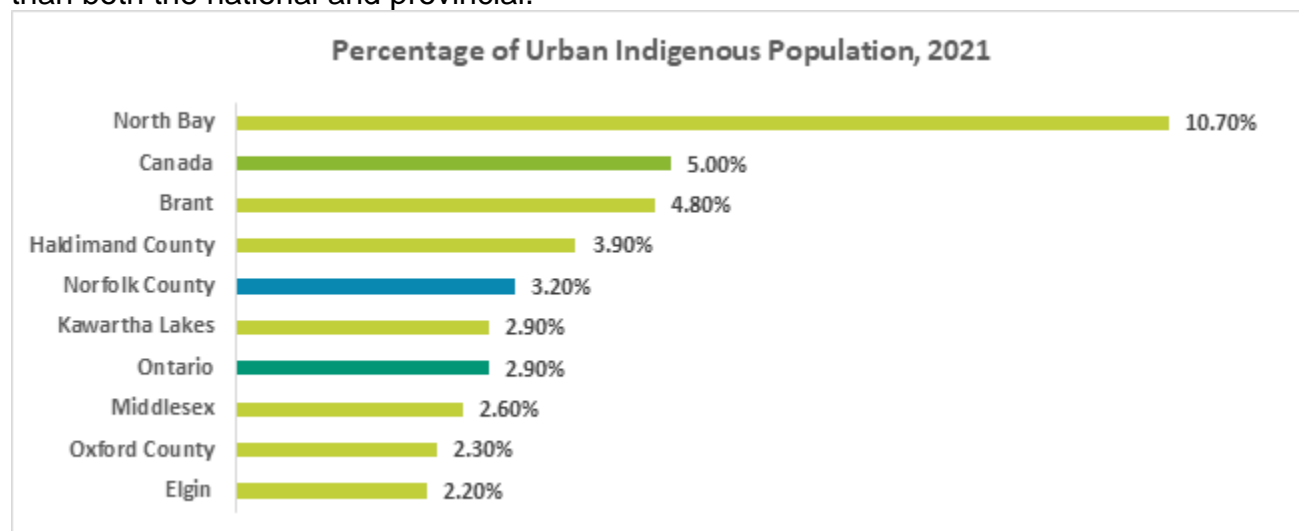
Chart 1.8, Source: Statistics Canada, 2021 Census of Population.

Growth Rate of Indigenous Population, 2016-2021

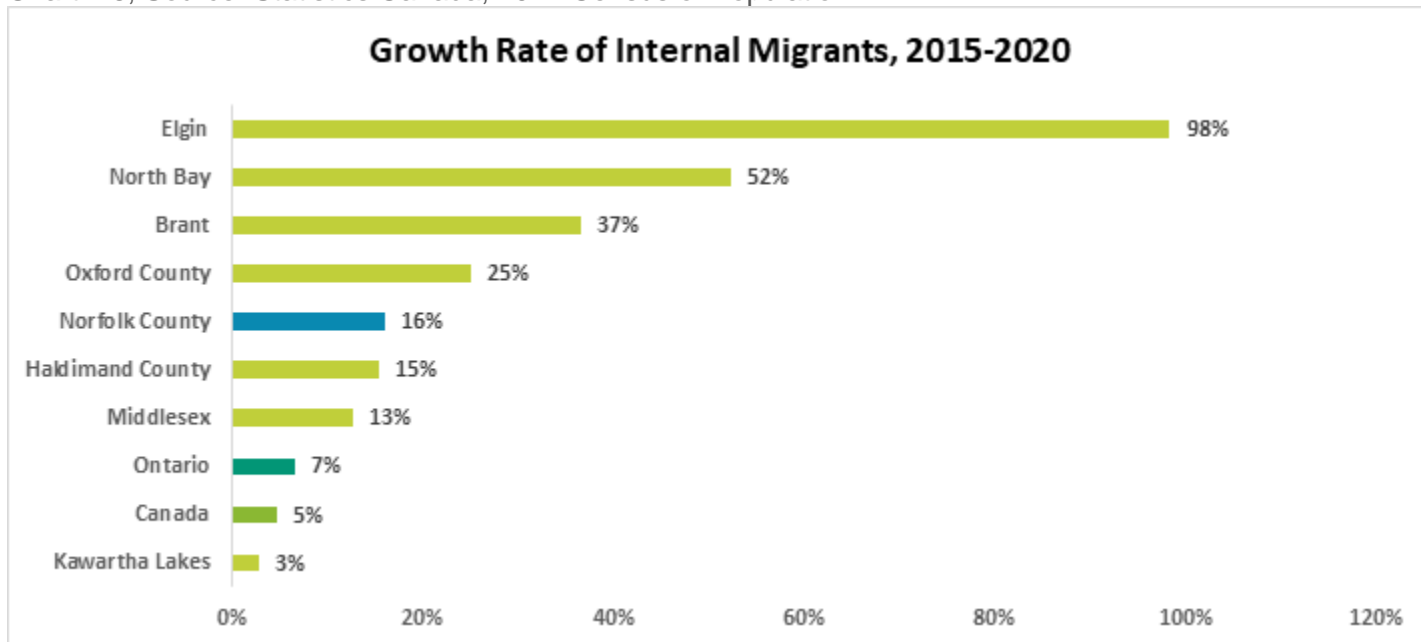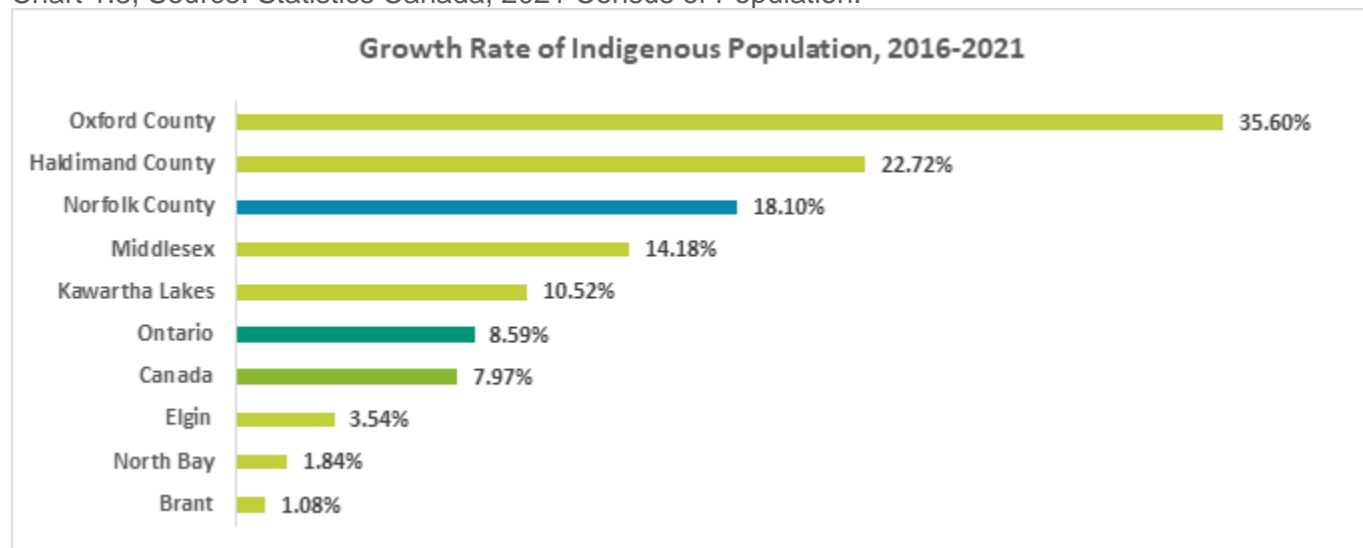|	
Oxford County	35.60%
Haldimand County	22.72%
Norfolk County	18.10%
Middlesex	14.18%
Kawartha Lakes	10.52%
Ontario	8.59%
Canada	7.97%
Elgin	3.54%
North Bay	1.84%
Brant	1.08%

Chart 1.9, Source: Statistics Canada, 2021 Census of Population.

Talent

The majority (58.9%) of Norfolk County's population is of working age, with over 25% having a completed college diploma. The average age for a Norfolk County resident is 45.5 years old, a slightly higher age than both the provincial and national averages. This indicates a mature, educated workforce.

PRIZM Profiles from Environics were used to analyze the talent in Norfolk County; PRIZM (Potential Rating Index for Zip Markets) is a classification system that uses geographic data, demographics and consumer behavior to identify special consumer segments; they are 68 different categories.

According to the PRIZM Profile for Norfolk County, "New Country" is the highest-ranking segment in the area – it speaks to the maturity of Norfolk County's prime talent: "…one of the wealthiest rural segments…nearly two thirds of residents working in well-paying agricultural and blue-collar occupations…Forty percent…are between 45 and 64 years old…" (Environics, 2023)

Older Population

58.9% of Norfolk county's population is working age (15 to 64 years old). There are 5.10% of people in Norfolk County aged 45-49, where the average falls. This is lower than the national and provincial average. This talent pool has only fallen by 1%, which is on par with most of the comparator communities.
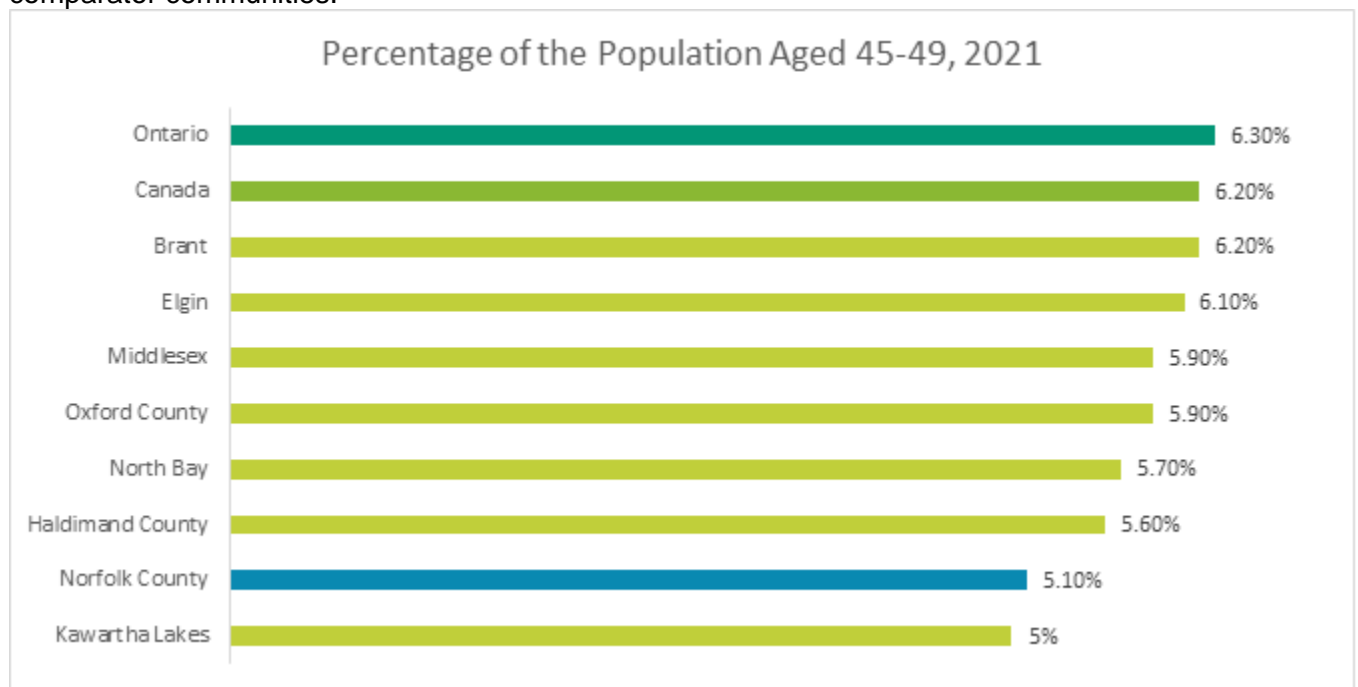

Chart 2.0, Source: Statistics Canada, 2021 Census of Population.

Percentage of Working Age Population (15 to 64), 2021

Region	Percentage
Ontario	65.60%
Middlesex	65.30%
Canada	64.80%
North Bay	63.90%
Brant	63.60%
Oxford County	61.90%
Haldimand County	61.90%
Elgin	61.60%
Norfolk County	58.90%
Kawartha Lakes	58.50%
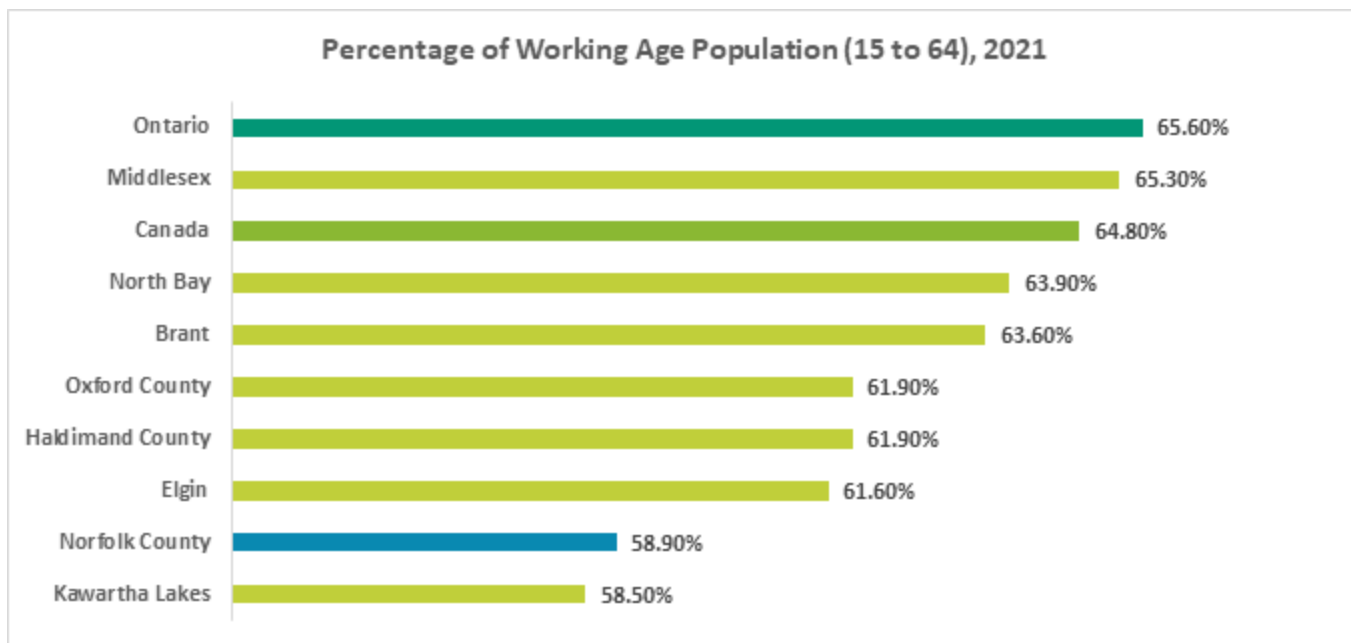
Chart 2.1, Source: Statistics Canada, 2021 Census of Population.

Growth Rate of Population Aged 45-49, 2016-2021

Region	Growth Rate
Brant	-0.30%
Oxford County	-0.40%
Canada	-0.50%
Elgin	-0.50%
North Bay	-0.60%
Middlesex	-0.60%
Ontario	-0.70%
Haldimand County	-1.00%
Norfolk County	-1.00%
Kawartha Lakes	-1.00%
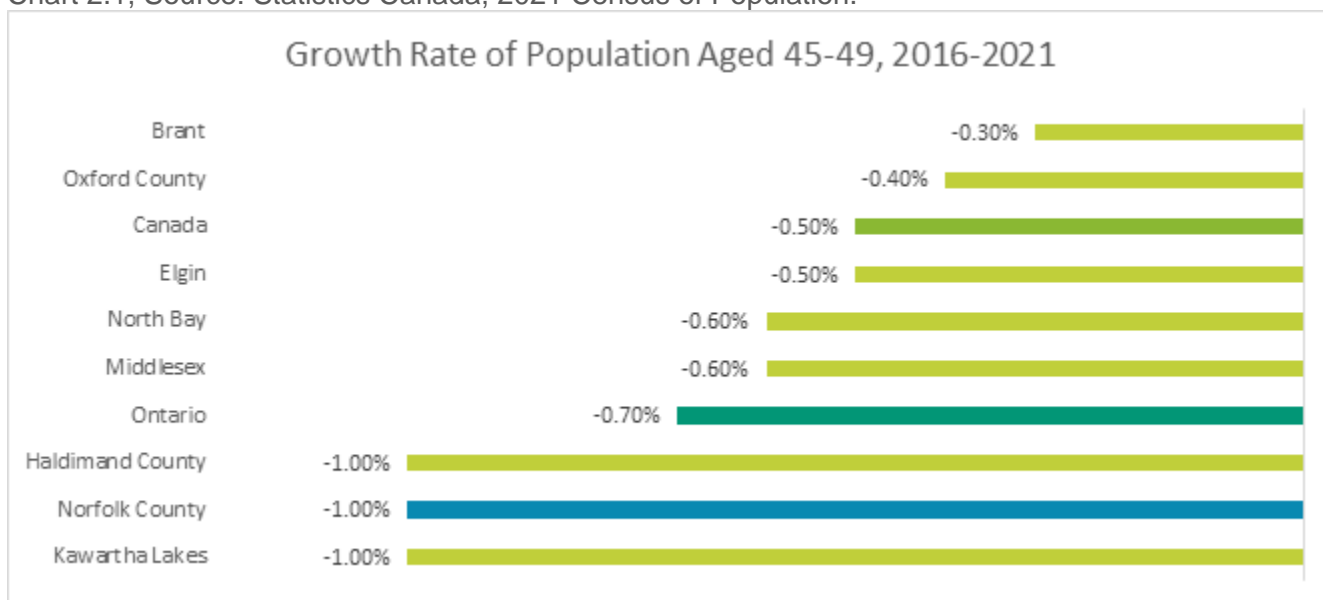
Chart 2.2, Source: Statistics Canada, 2021 Census of Population.

Educational Attainment

Approximately 25% of Norfolk County residents have a College, CEGEP, or other non-university certificate or diploma. This is higher than the national average (21.4%) and also is higher than the provincial average by 1.4%. The population with a college diploma has grown by 9% in the last five years.

21% of Norfolk County's population does not have a degree, certificate, or diploma, which is comparable with both Elgin and Oxford.

Norfolk County falls below the provincial and national averages in terms of percentage of the population with a Bachelor's Degree or higher.

Educational Attainment in Norfolk County, 2021

Secondary (high) school diploma or equivalency certificate, 32%

Apprenticeship or trades certificate or diploma, 8%

University certificate, diploma, or degree at bachelor level or above, 1%

University certificate or diploma below bachelor level, 1%

No certificate, diploma, or degree, 21%

College, CEGEP, or other non-university certificate or diploma, 25%

Chart 2.3, Source: Statistics Canada, 2021 Census of Population.

Percentage of Population with a College, CEGEP, or other non-university certificate or diploma, 2021

Region	Percentage
North Bay	34.80%
Haldimand County	32.60%
Elgin	32.30%
Kawartha Lakes	31.60%
Oxford County	31.20%
Norfolk County	30.80%
Brant	30.20%
Middlesex	27.10%
Ontario	23.60%
Canada	21.40%
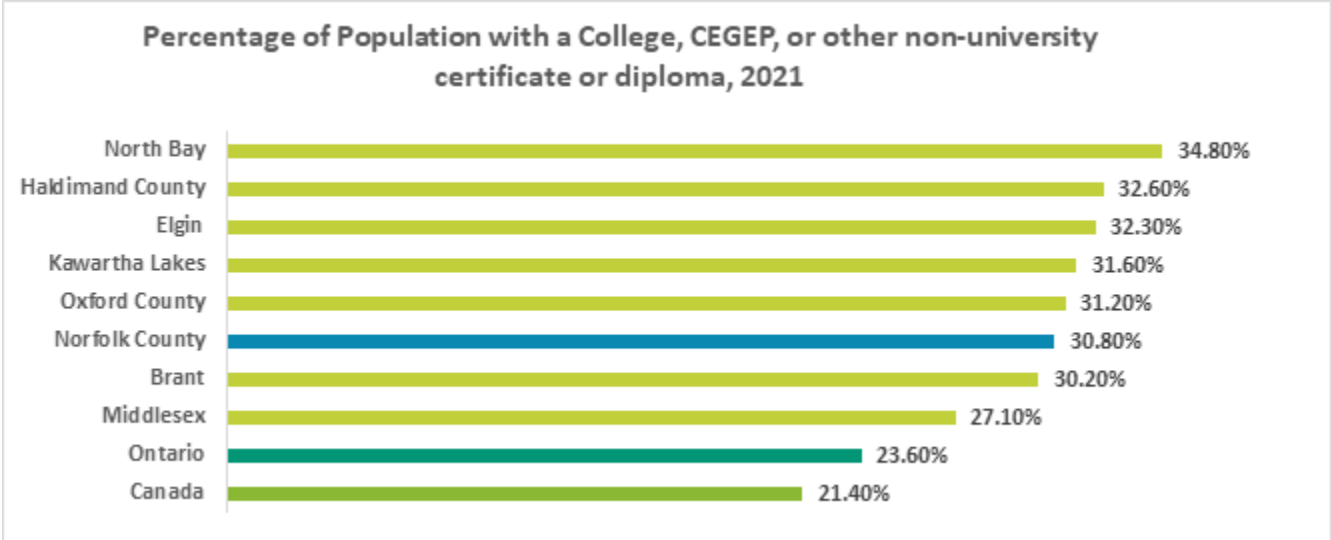
Chart 2.4, Source: Statistics Canada, 2021 Census of Population.

Growth Rate of Population with a College, CEGEP or other non-university certificate or diploma, 2015-2020

Region	Value
Haldimand County	16%
Oxford County	15%
Elgin	10%
Norfolk County	9%
Brant	8%
Middlesex	7%
Kawartha Lakes	7%
North Bay	5%
Ontario	4%
Canada	3%
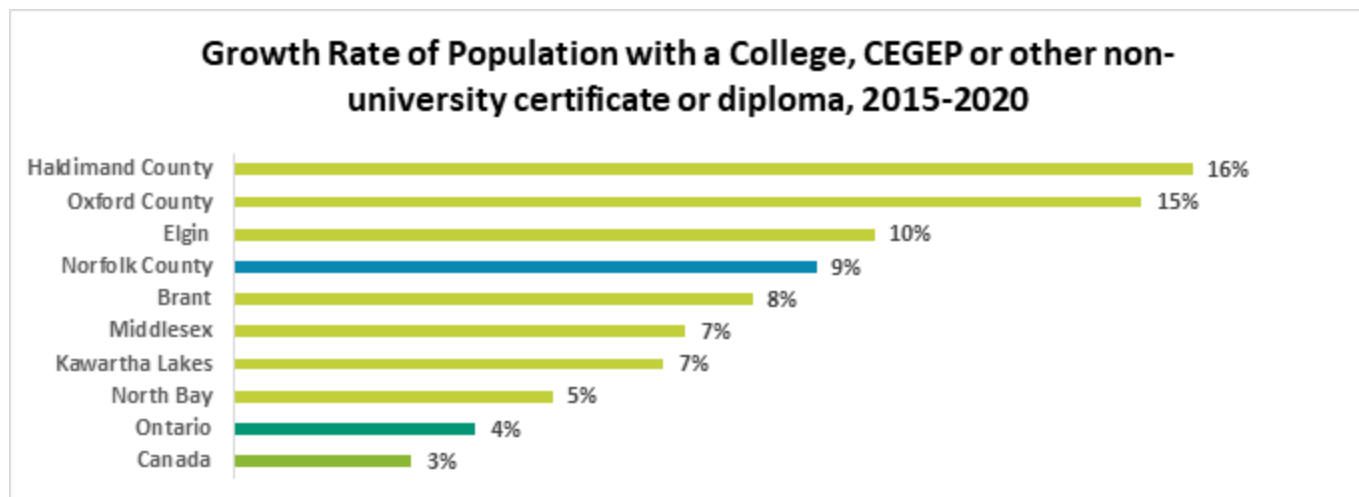
Chart 2.5, Source: Statistics Canada, 2021 Census of Population.

Percentage of Population With No Certificate, Diploma or Degree, 2021

Region	Value
Norfolk County	21.20%
Elgin	21%
Oxford County	20%
Brant	18.50%
Haldimand County	17.80%
Kawartha Lakes	17.50%
North Bay	16.90%
Canada	16.20%
Ontario	15.30%
Middlesex	14.90%

Chart 2.6, Source: Statistics Canada, 2021 Census of Population.

Percentage of Population with a Bachelor's Degree or Higher, 2021

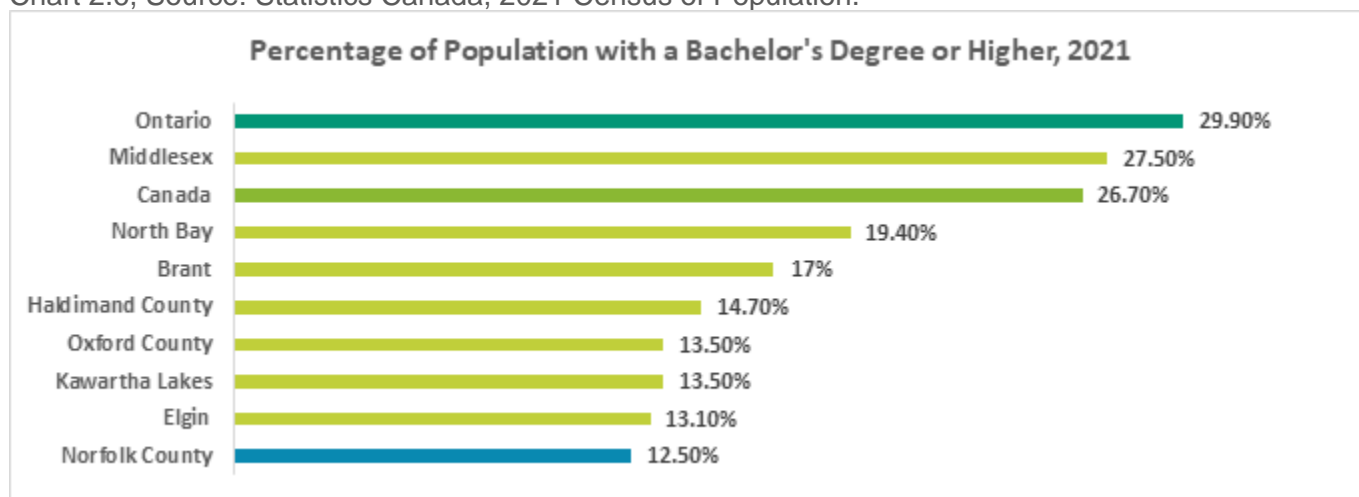| Region	Value
Ontario	29.90%
Middlesex	27.50%
Canada	26.70%
North Bay	19.40%
Brant	17%
Haldimand County	14.70%
Oxford County	13.50%
Kawartha Lakes	13.50%
Elgin	13.10%
Norfolk County	12.50%

Chart 2.7, Source: Statistics Canada, 2021 Census of Population.

Talent Concentration

Less than 9 percent of Norfolk County residents spend more than an hour travelling to work, indicating most of the talent works within the County. This speaks to a strong local economy, and demonstrates there are relevant jobs in the area for the County's residents, in terms of their education and experience level. It also suggests a high quality of life.

When new businesses enter Norfolk County, they will likely rely on this talent concentration. As the County continues to grow, there will be even more attraction for workers who are virtual/remote, or commute.
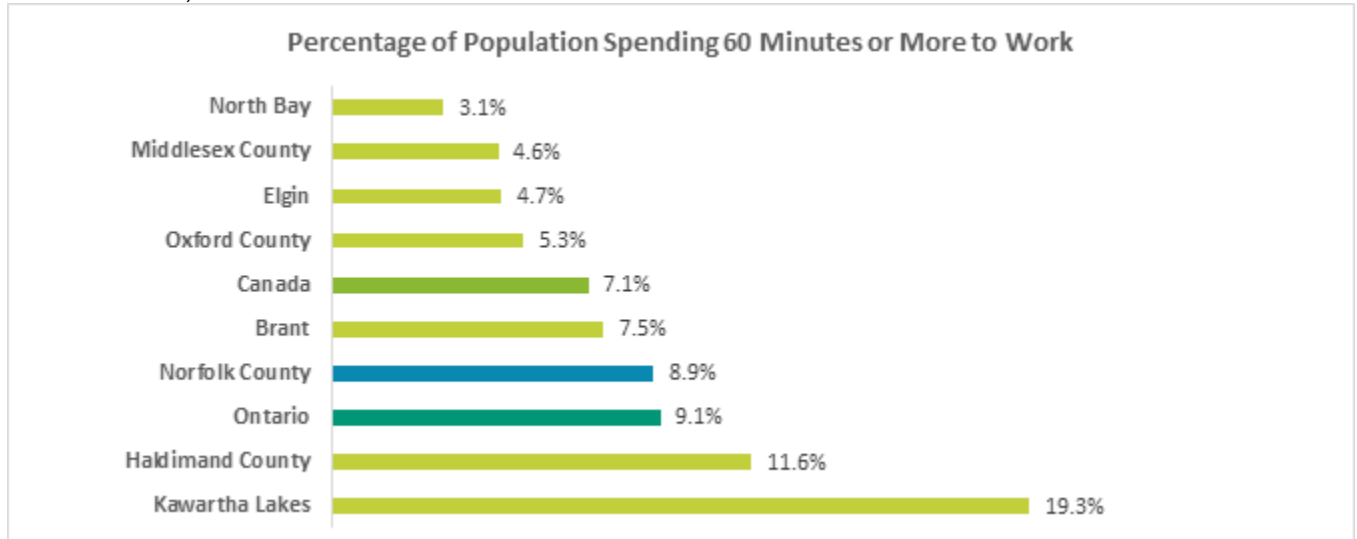
Percentage of Population Spending 60 Minutes or More to Work

Location	Percentage
North Bay	3.1%
Middlesex County	4.6%
Elgin	4.7%
Oxford County	5.3%
Canada	7.1%
Brant	7.5%
Norfolk County	8.9%
Ontario	9.1%
Haldimand County	11.6%
Kawartha Lakes	19.3%

Chart 2.8, Source: Statistics Canada, 2021 Census of Population.

Economic Vitality

High Labour Force Participation and Low Unemployment

Approximately 31,620 individuals comprise Norfolk County's labour force; 28,395 of these individuals are employed. With a participation rate of 56.5%, Norfolk County falls below the national average (63.7%), and the provincial average (62.8%). This is perhaps due to the large retirement community.

The unemployment rate in 2021 was at 10.2% which is slightly lower than the national (10.3%) and provincial (12.2%) averages. Norfolk County ranks 2nd among comparator communities for the unemployment rate.
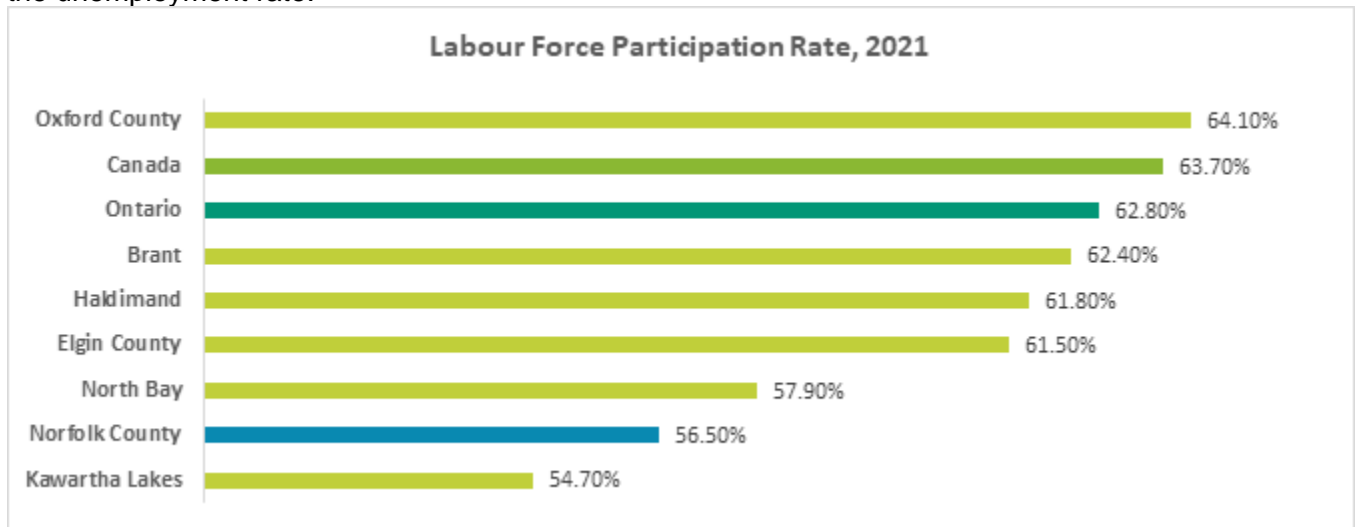

Labour Force Participation Rate, 2021

Region	Rate
Oxford County	64.10%
Canada	63.70%
Ontario	62.80%
Brant	62.40%
Haldimand	61.80%
Elgin County	61.50%
North Bay	57.90%
Norfolk County	56.50%
Kawartha Lakes	54.70%

Chart 2.9, Source: Lightcast/Analyst, 2022

Unemployment Rate, 2021

Region	Rate
Middlesex County	12.40%
Ontario	12.20%
North Bay	12%
Brant	11.40%
Kawartha Lakes	11.20%
Oxford County	10.40%
Canada	10.30%
Elgin County	10.30%
Norfolk County	10.20%
Haldimand	8.40%

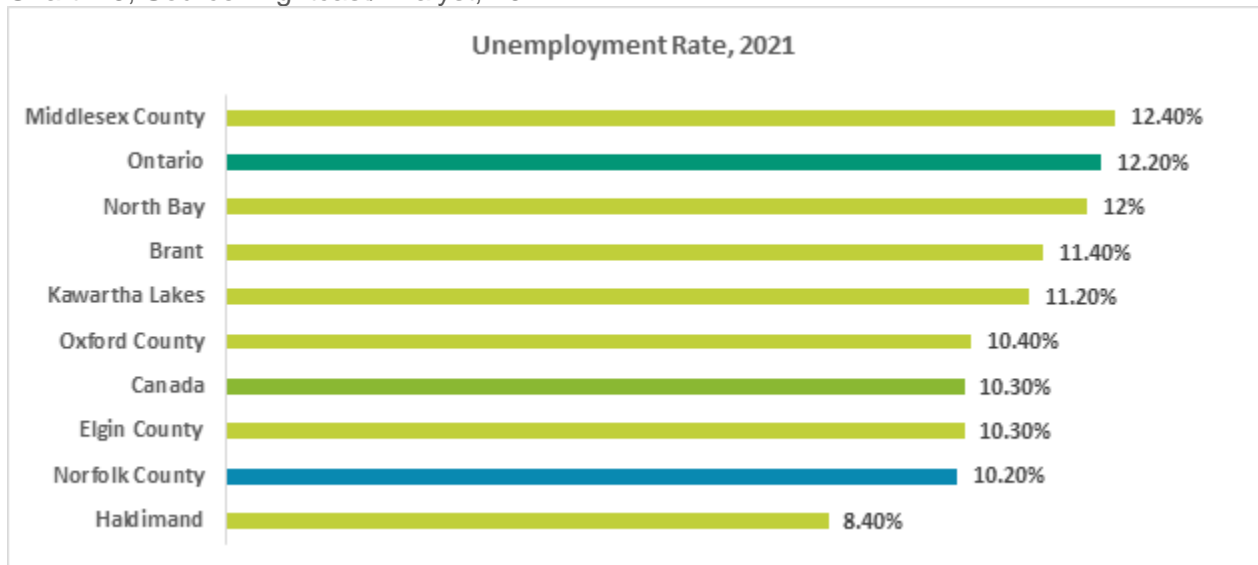Chart 3.0, Source: Lightcast/Analyst, 2022

Growth in Median Individual Incomes

Over the last 5 years, Norfolk County median incomes grew by approximately 18%, which is comparable to both provincial and national growth. Canada, Ontario and the comparator communities all have comparable median individual incomes hovering between $39.2K-$42.8K, but Norfolk is on the lower end of this spectrum.
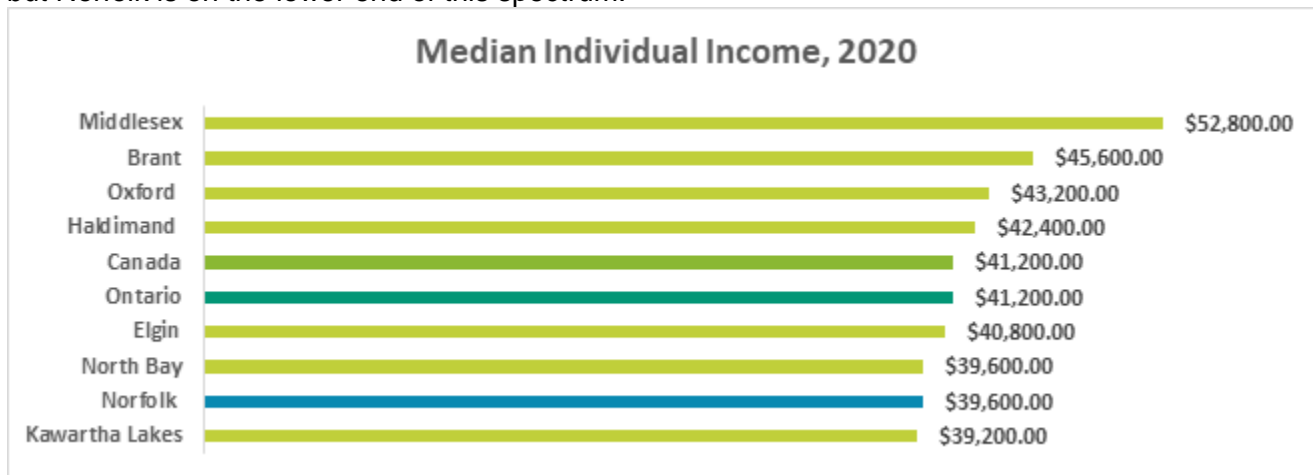
Median Individual Income, 2020

Location	Income
Middlesex	$52,800.00
Brant	$45,600.00
Oxford	$43,200.00
Haldimand	$42,400.00
Canada	$41,200.00
Ontario	$41,200.00
Elgin	$40,800.00
North Bay	$39,600.00
Norfolk	$39,600.00
Kawartha Lakes	$39,200.00

Chart 3.1, Statistics Canada Census of Population 2021

Growth in Median Individual Income, 2015-2020

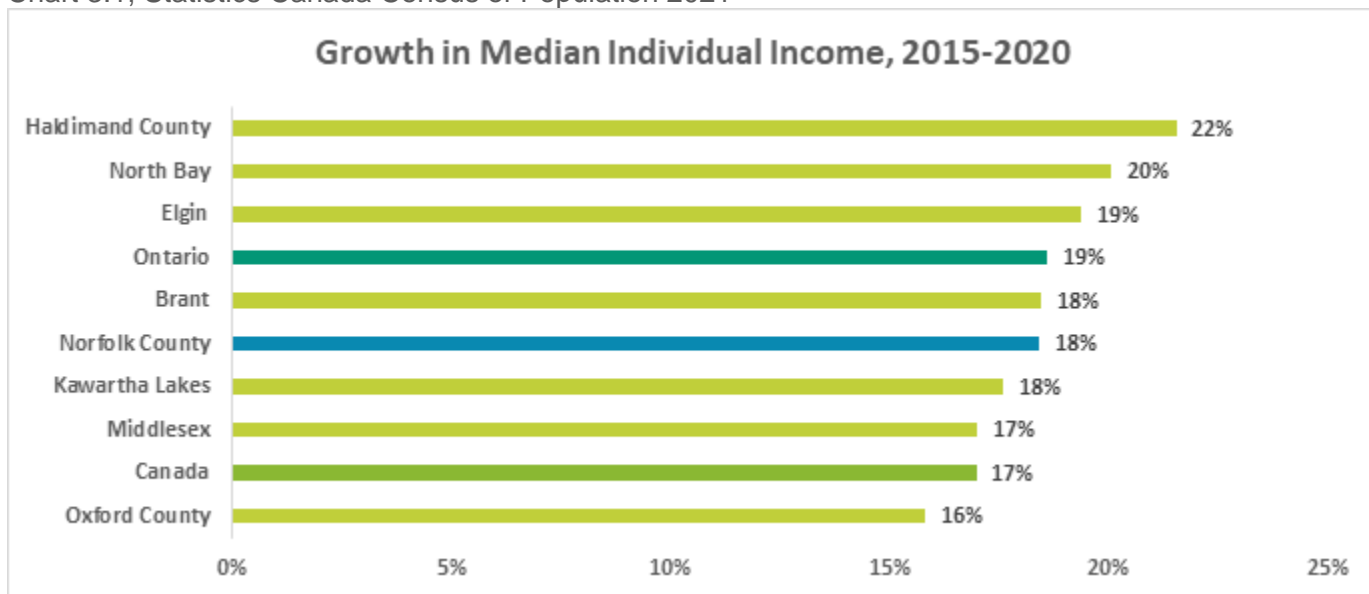| Location	Growth
Haldimand County	22%
North Bay	20%
Elgin	19%
Ontario	19%
Brant	18%
Norfolk County	18%
Kawartha Lakes	18%
Middlesex	17%
Canada	17%
Oxford County	16%

Chart 3.2, Source: Lightcast/Analyst, 2022

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Major Sectors of Employment in Norfolk County

The five major sectors of employment in Norfolk County are:

1. Health Care and Social Assistance (13% of jobs)
2. Retail Trade (13% of jobs)
3. Manufacturing (11% of jobs)
4. and Agriculture, Forestry, Fishing and Hunting (9% of jobs)
5. Accommodation and Food Services (7% of jobs)

According to data provided by Lightcast/Analyst, these five sectors employ just under half (46%) of active workers in Norfolk County.* The following section utilizes NAICs codes to categorize sectors/jobs.

* The database uses a total of 25,458 jobs to calculate industry/job share. Though this statistic differs from the total workforce statistic found on Statistics Canada in the census, this is still a way to understand the industry share within Norfolk County and note its highlights and areas of opportunity. When available, a timeframe of 2018-2022 was used in order to have the most up-to-date statistics.
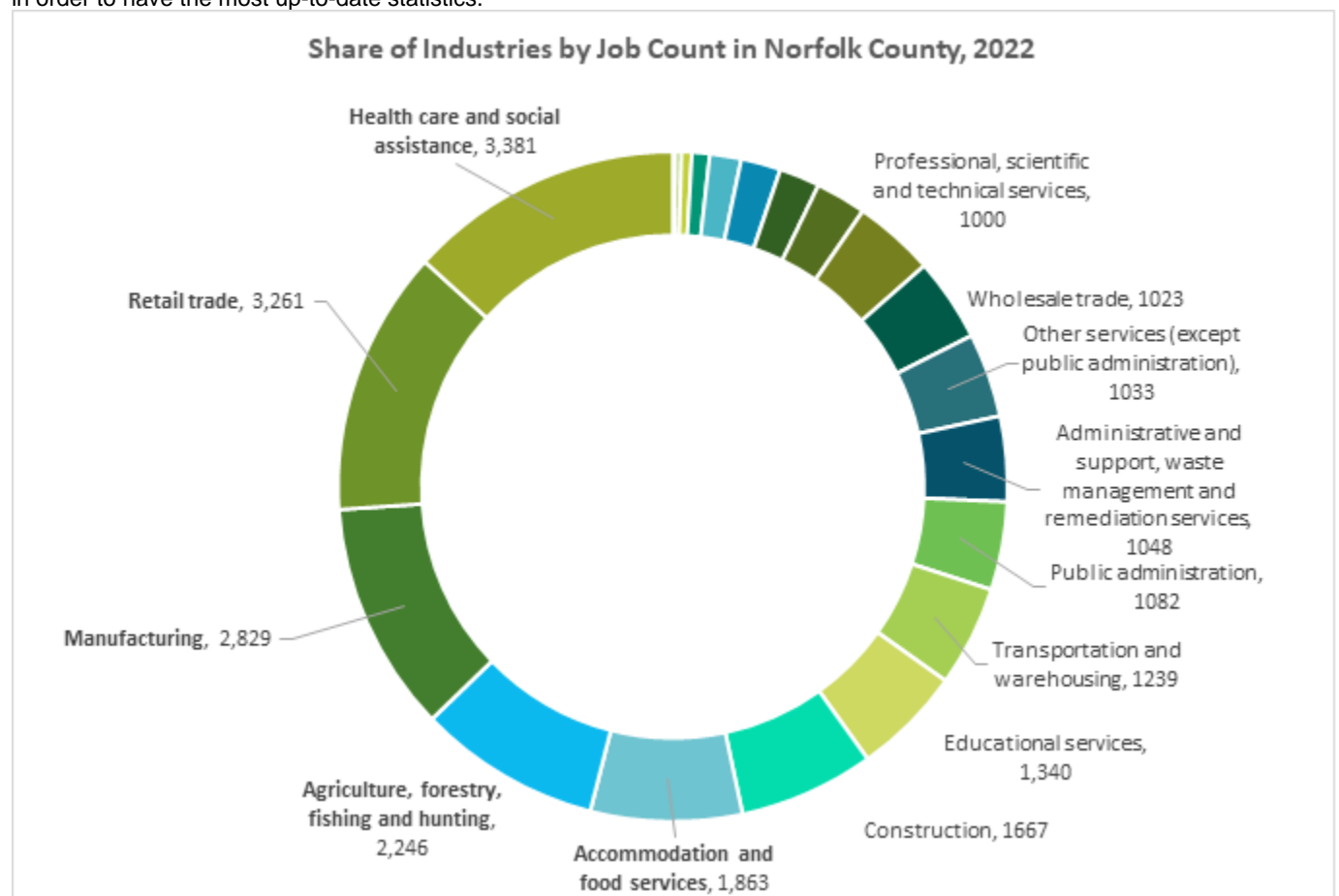
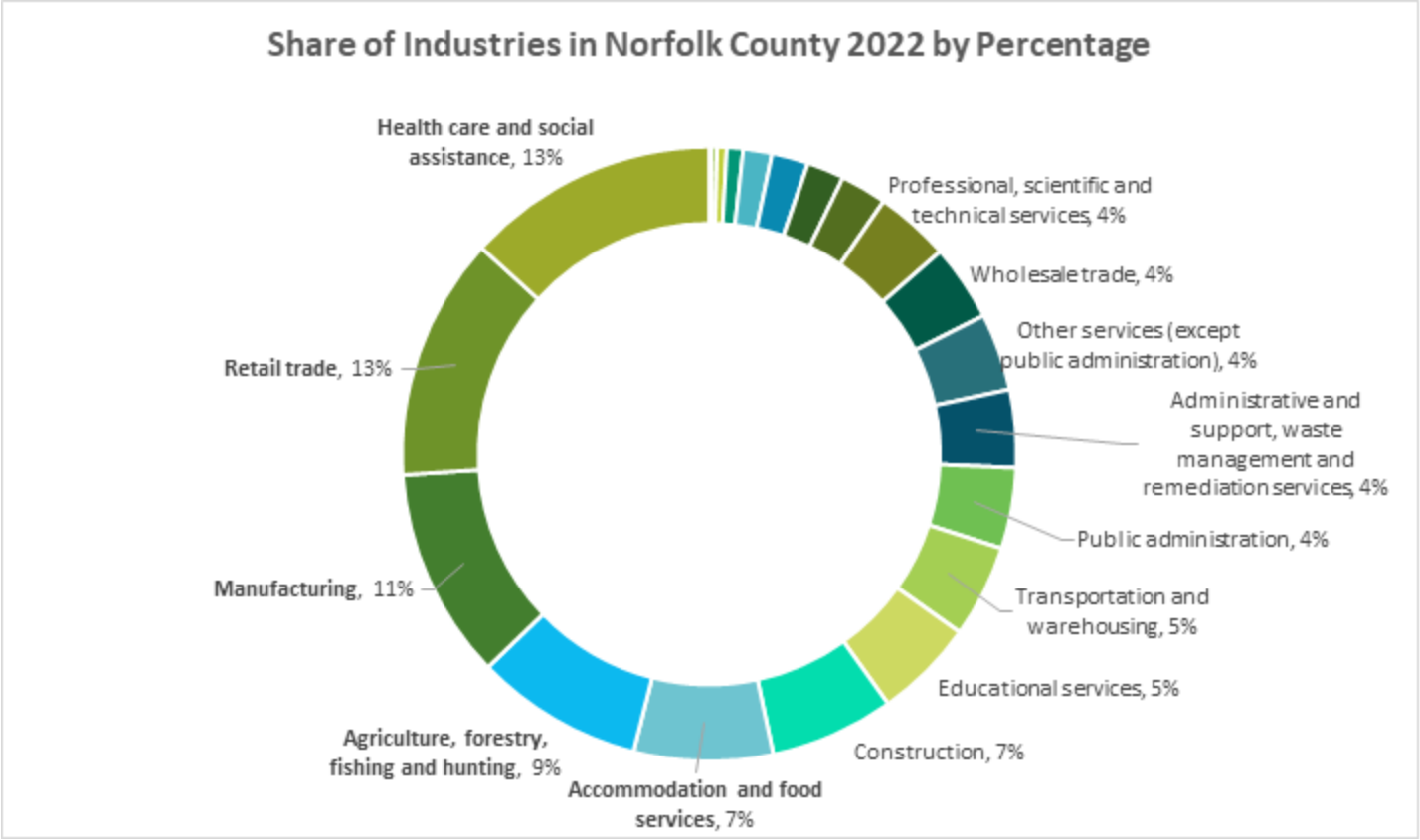

Chart 3.3, Source: Lightcast/Analyst, 2022

Share of Industries in Norfolk County 2022 by Percentage

- Health care and social assistance, 13%
- Professional, scientific and technical services, 4%
- Wholesale trade, 4%
- Other services (except public administration), 4%
- Administrative and support, waste management and remediation services, 4%
- Public administration, 4%
- Transportation and warehousing, 5%
- Educational services, 5%
- Construction, 7%
- Accommodation and food services, 7%
- Agriculture, forestry, fishing and hunting, 9%
- Manufacturing, 11%
- Retail trade, 13%

Chart 3.4, Source: Lightcast/Analyst, 2022

Healthcare and Social Assistance

Norfolk County's employment concentration in healthcare and social assistance sector is 1.27, which is higher than both the provincial and national concentration. This sector employs approximately 3,400 people and has decreased by 13% in the last several years, indicating an opportunity to attract new talent to this sector.

Employment Concentration in Health Care and Social Assistance, 2022

(Oxford County, Brant, Middlesex, Ontario, Elgin, Canada, Haldimand, Kawartha Lakes, Norfolk [1.27], North Bay)
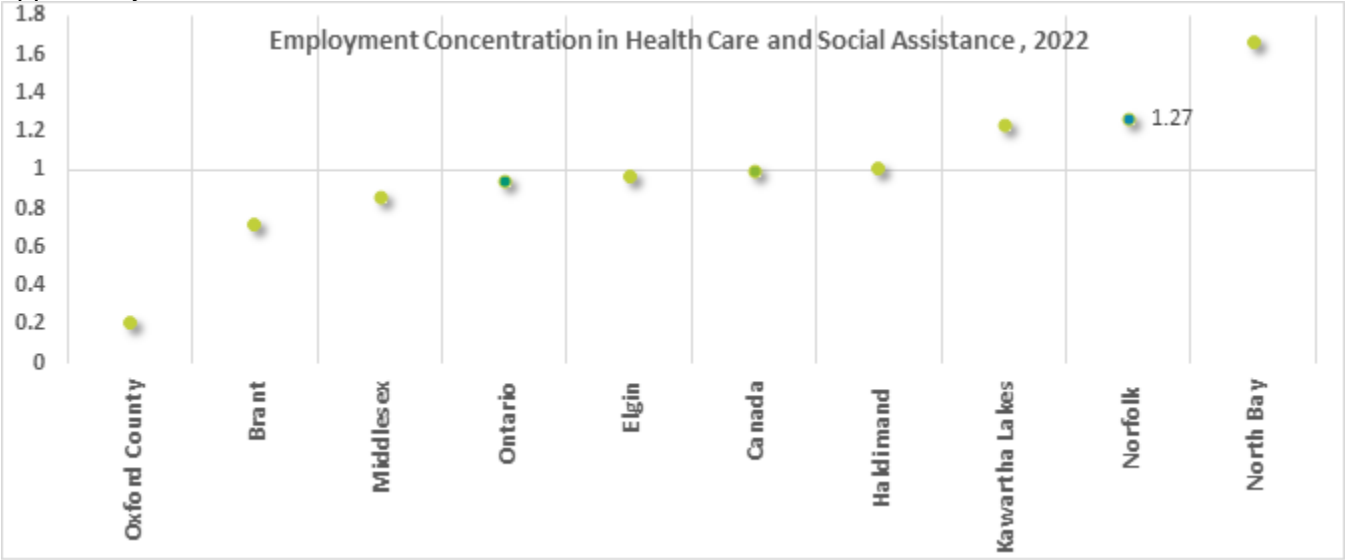
Chart 3.5, Source: Lightcast/Analyst, 2022

Growth Rate of Employment in Health Care and Social Assistance, 2018-2022

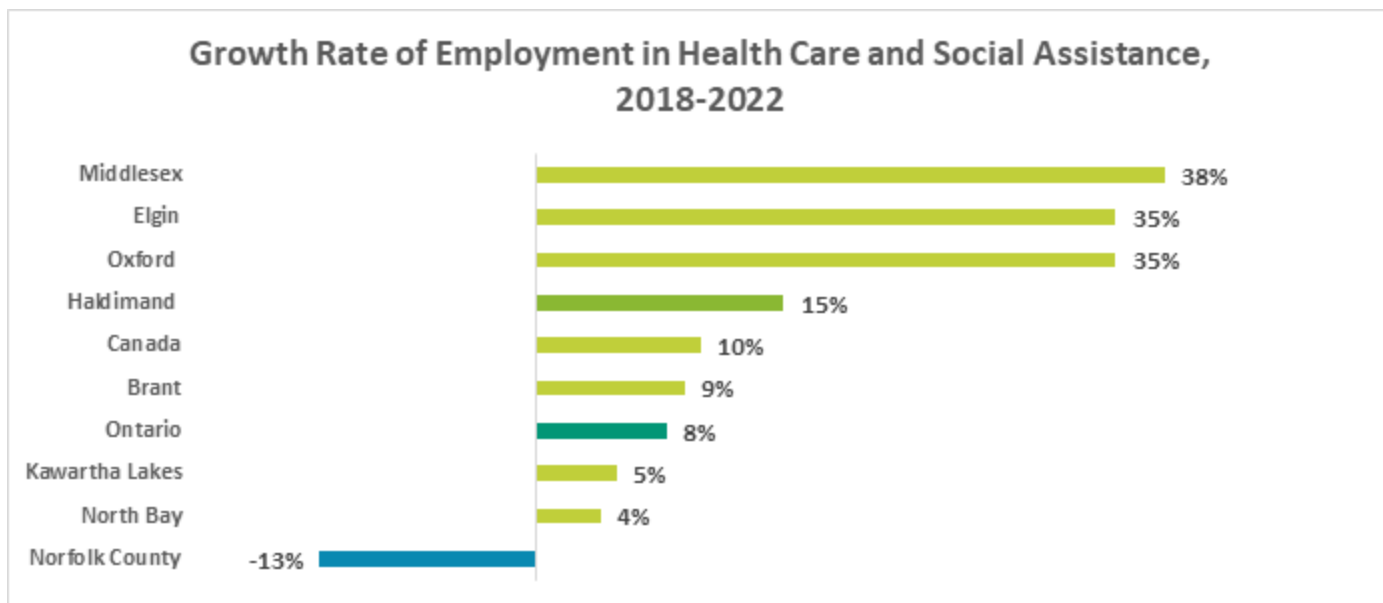| Region	Growth Rate
Middlesex	38%
Elgin	35%
Oxford	35%
Haldimand	15%
Canada	10%
Brant	9%
Ontario	8%
Kawartha Lakes	5%
North Bay	4%
Norfolk County	-13%

Chart 3.6, Source: Lightcast/Analyst, 2022

Retail Trade

The employment concentration for retail trade in Norfolk County is 1.21, which is higher than both the provincial and national concentrations. This sector has declined in numbers by 5% in from 2018-2022, but still employs 3,261 people.

Employment Concentration in Retail Trade, 2022

Norfolk: 1.21

Chart 3.7, Source: Lightcast/Analyst, 2022

Growth Rate of Employment in Retail Trade, 2018-2022

Region	Growth Rate
Middlesex	51%
Haldimand	18%
Brant	13%
Elgin	12%
Oxford	12%
North Bay	3%
Canada	1%
Ontario	-1%
Norfolk	-5%
Kawartha Lakes	-11%
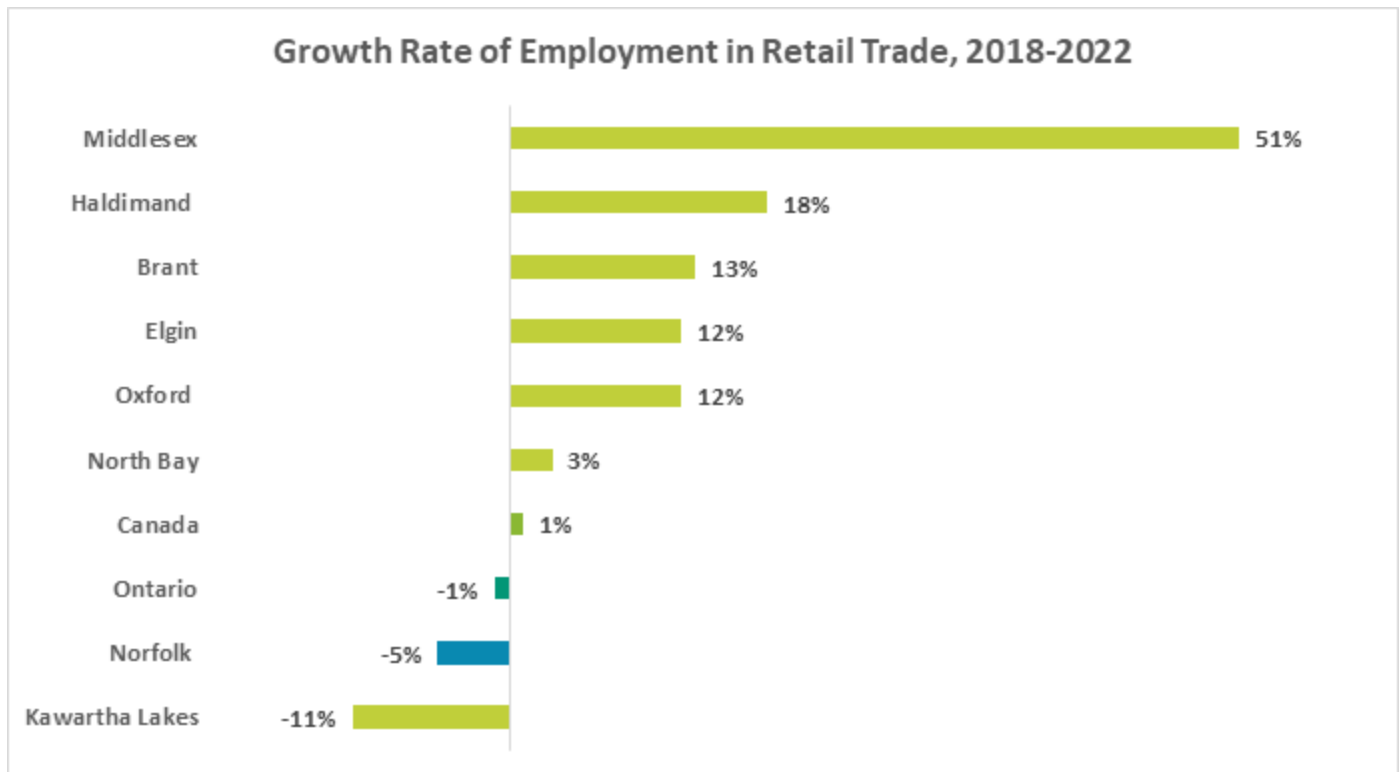
Chart 3.8, Source: Lightcast/Analyst, 2022

Manufacturing

Approximately 11% of Norfolk County residents (2,829 workers) are employed in the manufacturing sector. The concentration is higher than both the provincial and national concentration. The manufacturing sector has stayed the same in terms of growth, which mirrors the national trend; it is better than the provincial average overall which decreased by 2%.

Employment Concentration in Manufacturing, 2022
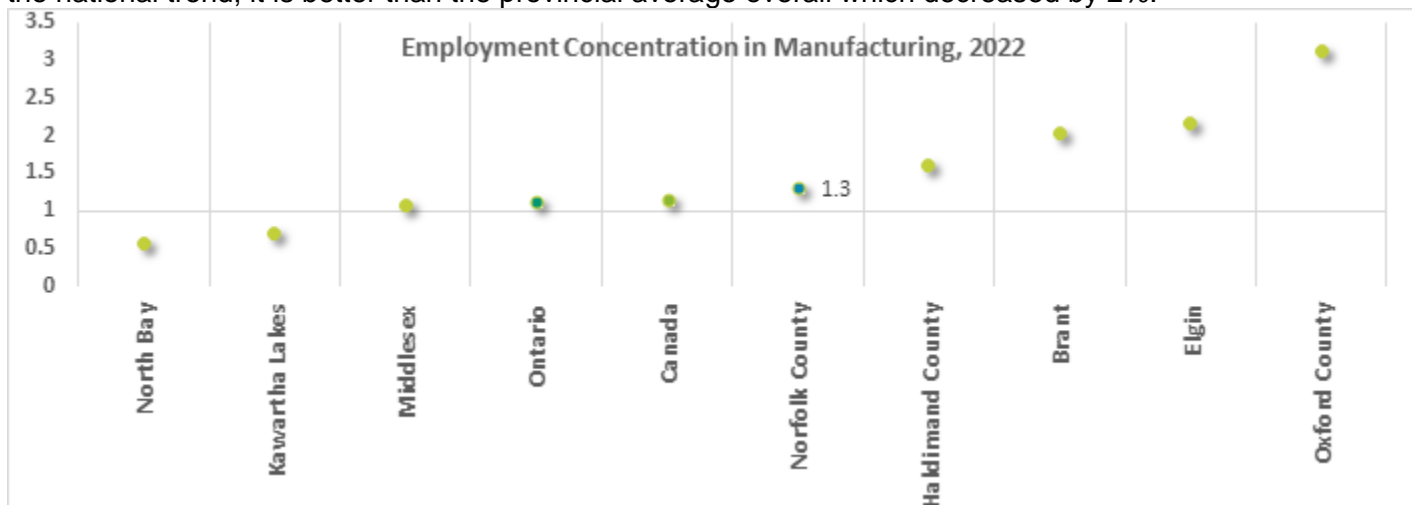
Chart 3.9, Source: Lightcast/Analyst, 2022
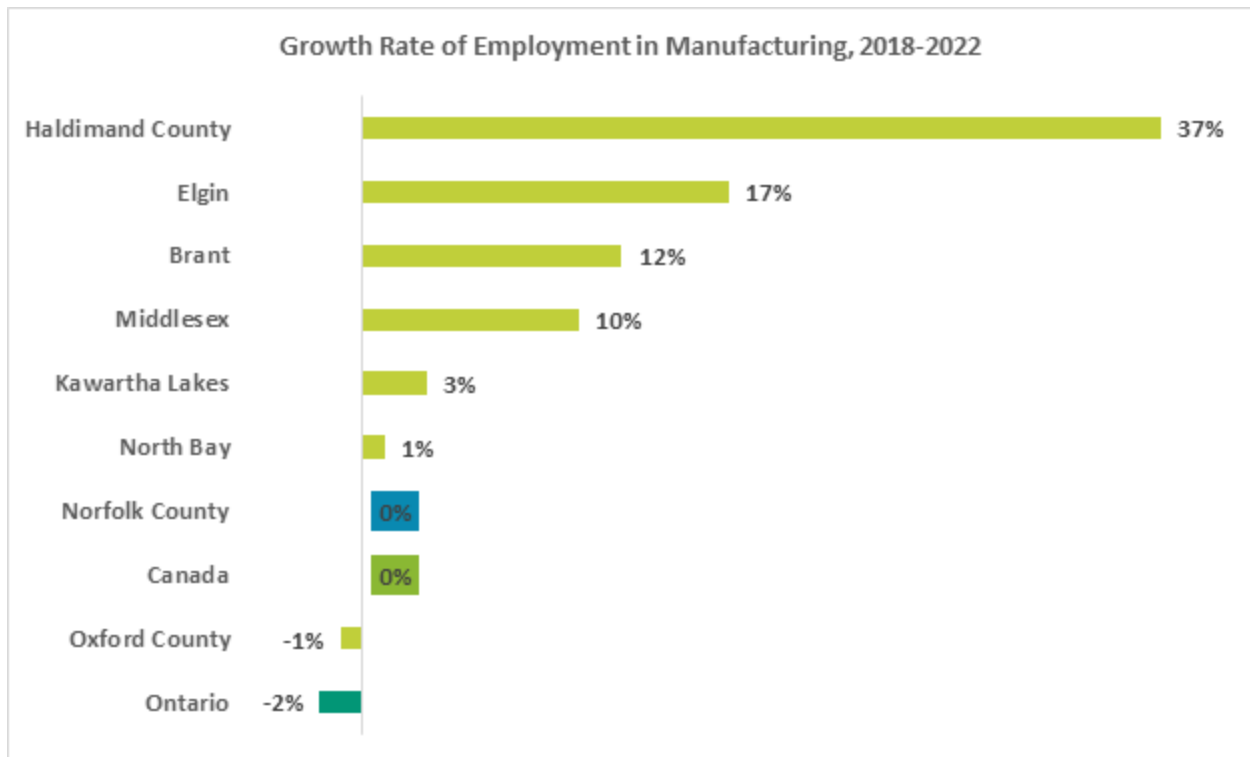
Chart 4.0, Source: Lightcast/Analyst, 2022

Agriculture, Forestry, Fishing and Hunting

Norfolk County's employment concentration in this sector is over five times higher than the national concentration. This sector employs 9% of the area's population, which is 2,246 jobs. This sector has decreased by 10% in the last several years, which is on par with the national trend.
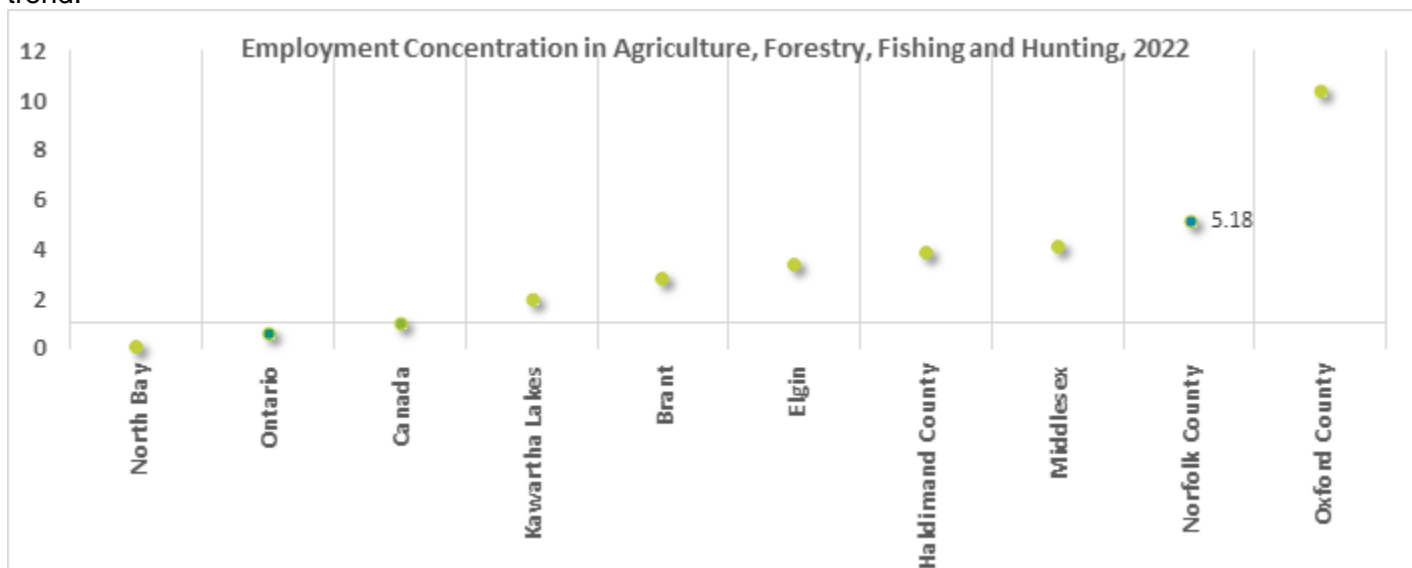
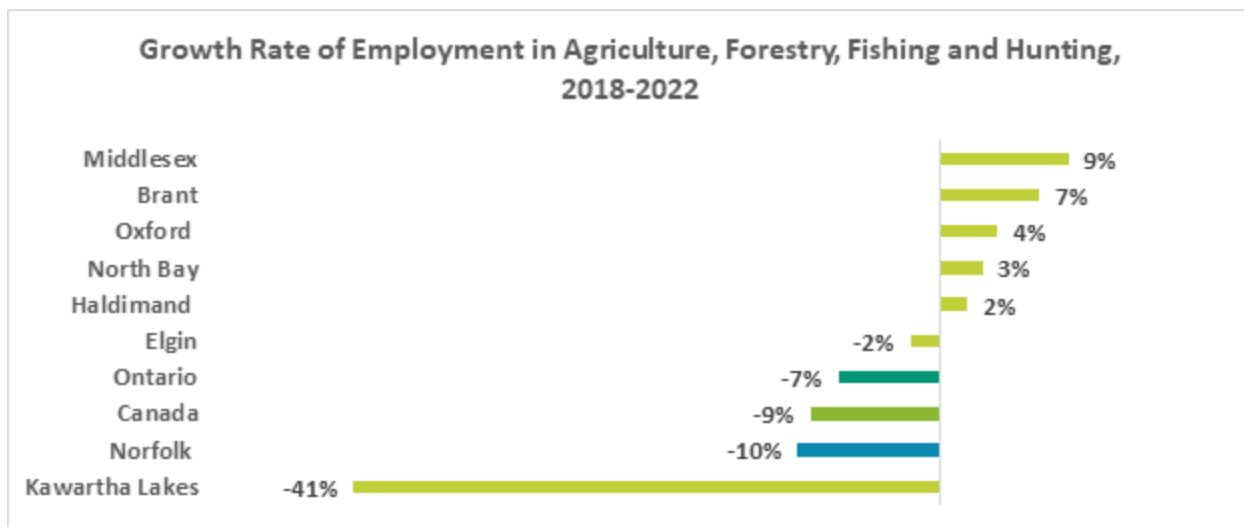Chart 4.1, Source: Lightcast/Analyst, 2022

Growth Rate of Employment in Agriculture, Forestry, Fishing and Hunting, 2018-2022

Middlesex	9%
Brant	7%
Oxford	4%
North Bay	3%
Haldimand	2%
Elgin	-2%
Ontario	-7%
Canada	-9%
Norfolk	-10%
Kawartha Lakes	-41%

Chart 4.2, Source: Lightcast/Analyst, 2022

Accommodation and Food Services

Norfolk County ranks the highest in job concentration in this sector using this set of comparator communities. The job concentration is 1.17, accounting for 1,863 jobs. There was a 16% decrease in this industry from 2018-2022, which can likely be attributed to the negative effects of the COVID-19 pandemic.

Employment Concentration in Accommodation and Food Services, 2022

Middlesex	~0.45
Oxford	~0.75
Brant	~0.78
Haldimand	~0.85
Kawartha Lakes	~0.9
Ontario	~0.95
Canada	~0.98
Elgin	~1.12
North Bay	~1.15
Norfolk	1.17
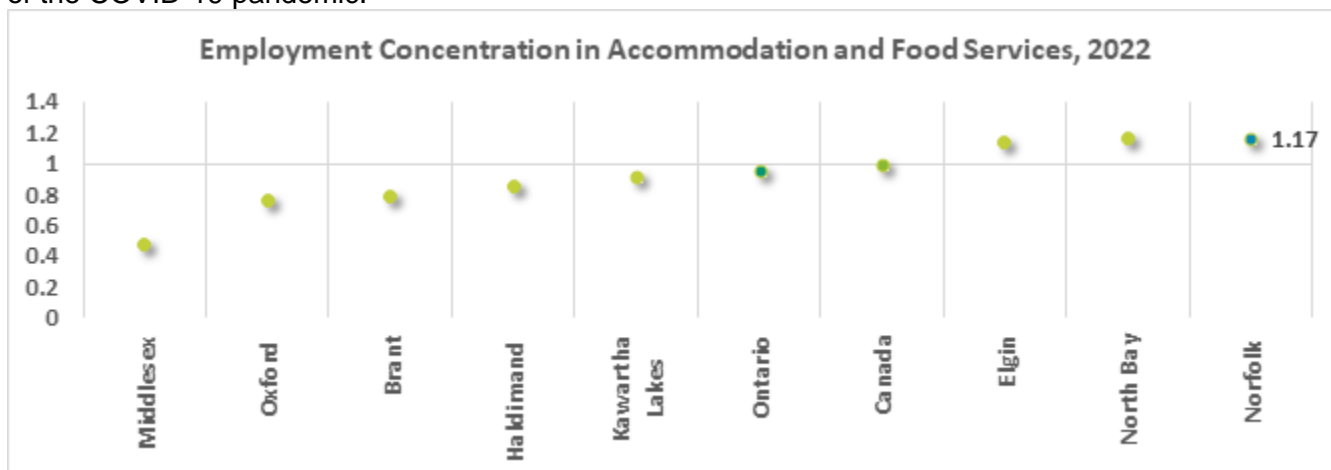
Chart 4.3, Source: Lightcast/Analyst, 2022

Growth Rate of Employment in Accommodation and Food Services, 2018-2022

Haldimand	38%
Elgin	19%
Brant	14%
North Bay	12%
Kawartha Lakes	9%
Oxford	-1%
Canada	-6%
Ontario	-7%
Middlesex	-13%
Norfolk	-16%
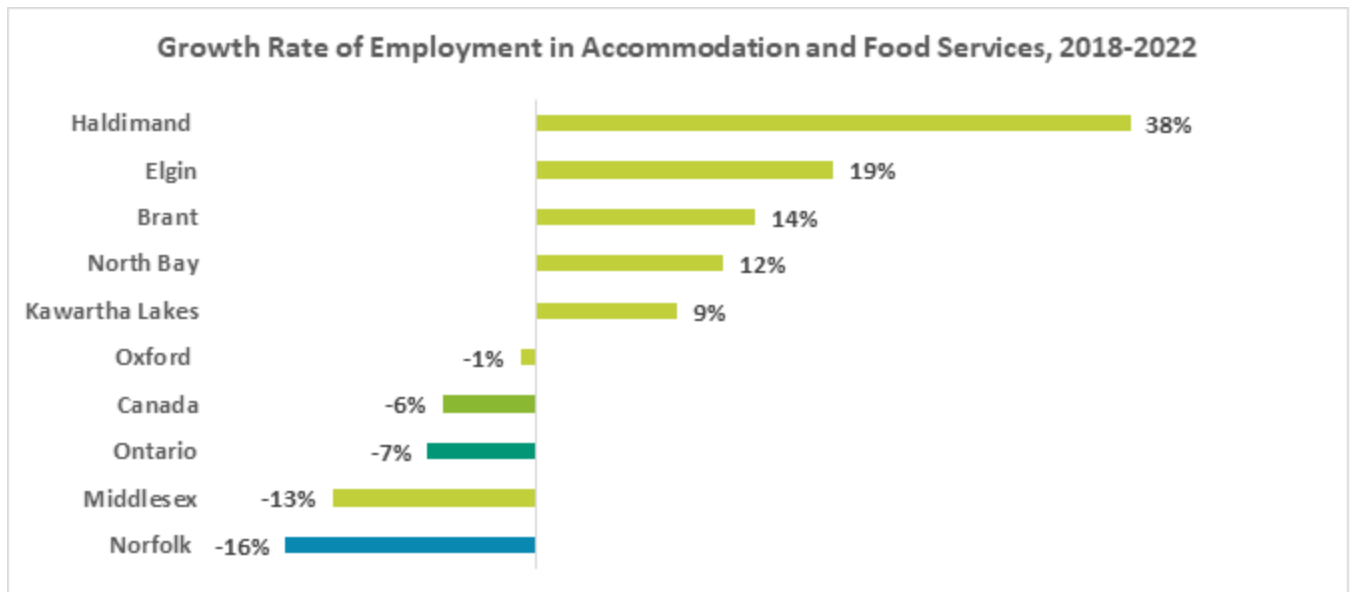
Chart 4.4, Source: Lightcast/Analyst, 2022

Educational Services

Norfolk County's employment concentration in this industry (.73) is smaller than both the provincial and national concentration, but it is on par with most of the other comparator communities. This could possibly be attributed to an overall older population, with a smaller portion being of schooling age. Educational services in Norfolk County have decreased by 6%, whereas nationally, they have grown by 6%.

Employment Concentration in Educational Services, 2022
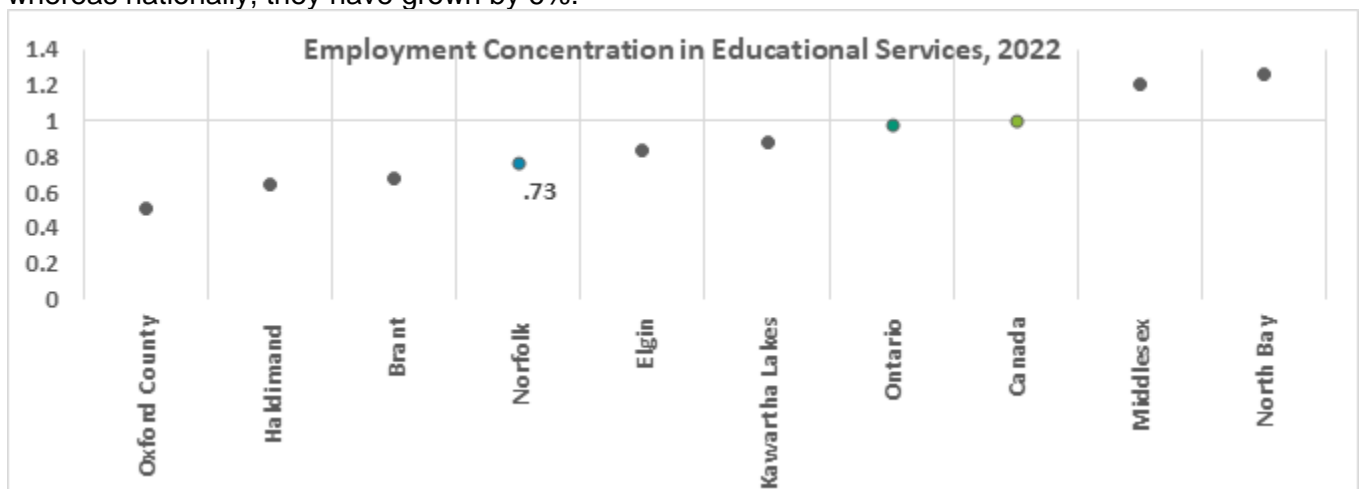
Chart 4.5, Source: Lightcast/Analyst, 2022

Employment Growth in Educational Services, 2018-2022

Region	Growth
Elgin	105%
Haldimand	71%
Middlesex	42%
Brant	15%
Oxford	12%
Canada	6%
Ontario	5%
Kawartha Lakes	5%
Norfolk	-6%
North Bay	-6%
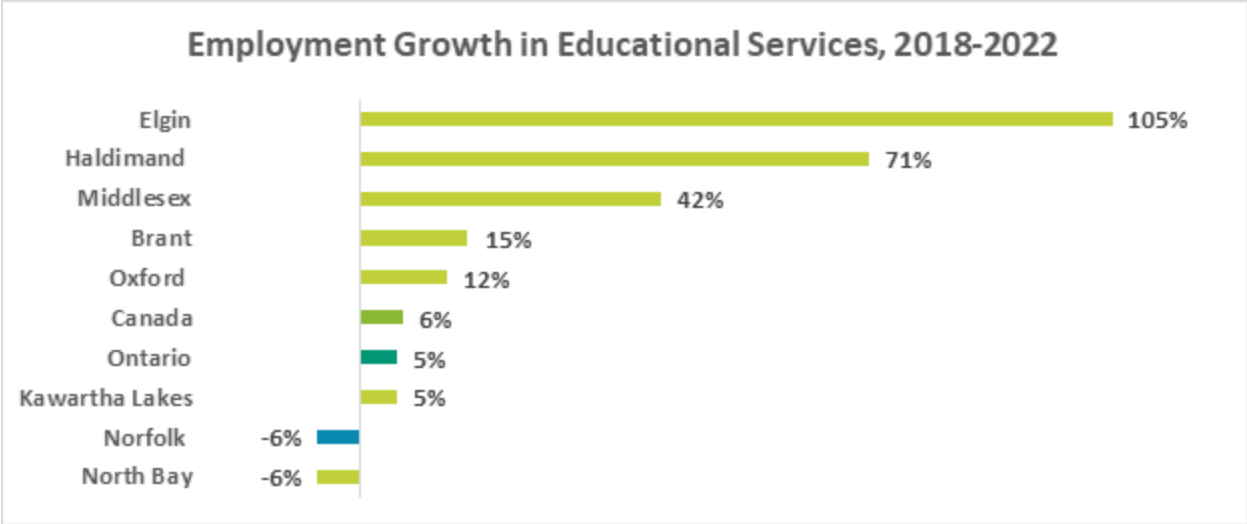
Chart 4.6, Source: Lightcast/Analyst, 2022

Major Occupations

According to the glossary on Lightcast/Analyst, employment concentration (formerly known as "location quotient") can be defined as:

"a way of quantifying how concentrated a characteristic of a particular region is compared to the nation. These characteristics could be an industry's or occupation's share of employment, resident demographic, online profiles or job postings. The [concentration] is the calculation that reveals what makes that particular region "unique" in comparison to the national average." (Lightcast/Analyst 2023).

For the following data, the percentage of the workforce is calculated using the total number of people in the workforce (31,620), not just those currently employed, since we are referring to occupations.

The following section is categorized utilizing the National Occupation Classification. This system describes occupations of Canadians and allows everyone from labour market groups to individual job seekers to describe and understand occupations in a standardized way.
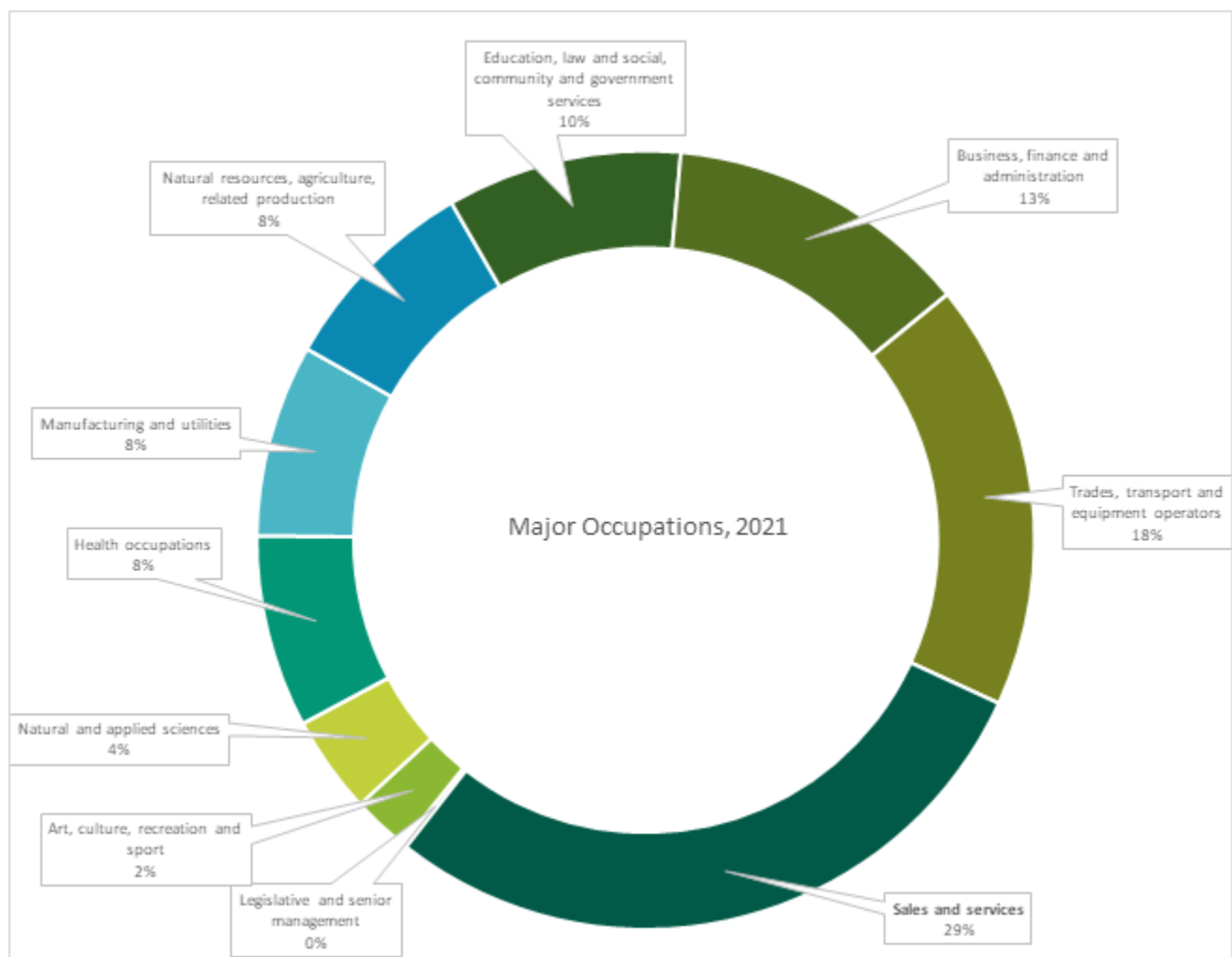
Sales and Service

As of 2022, 7,161 people in Norfolk County are employed in Sales and Service occupations, accounting for 22.6% of the workforce. Norfolk has the highest concentration in this occupation compared to all of the other communities. It is 10% higher than the national and provincial concentration, even though it has seen a 6% decrease from 2018-2022.
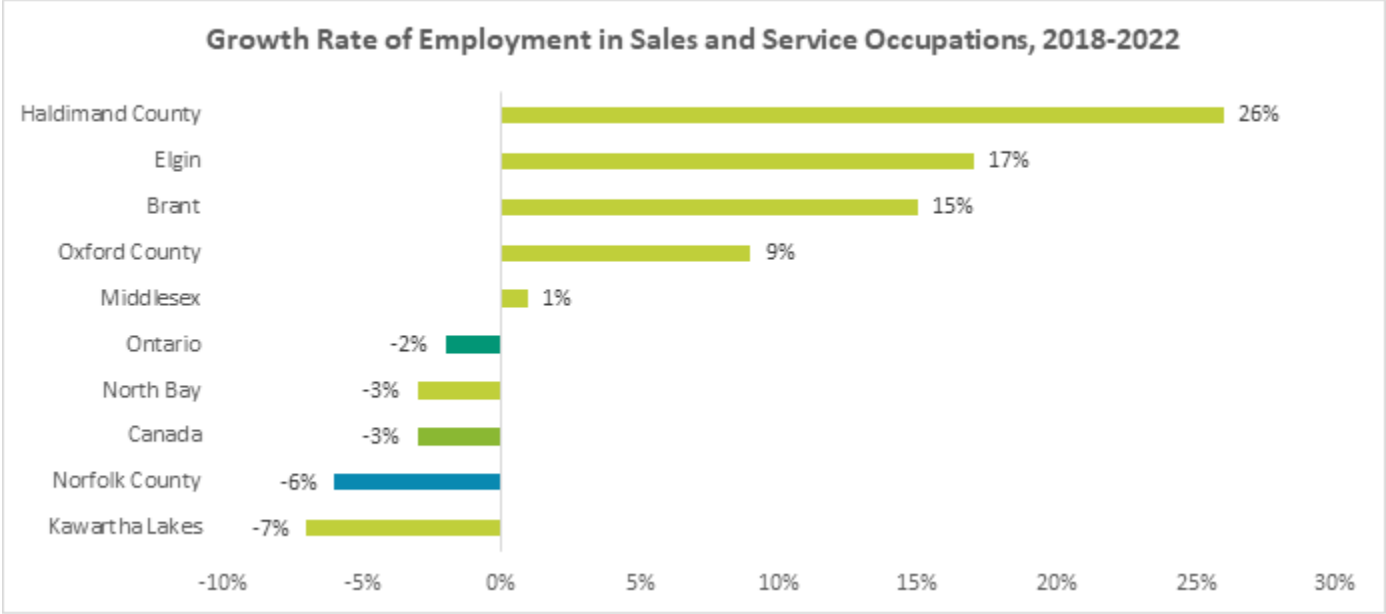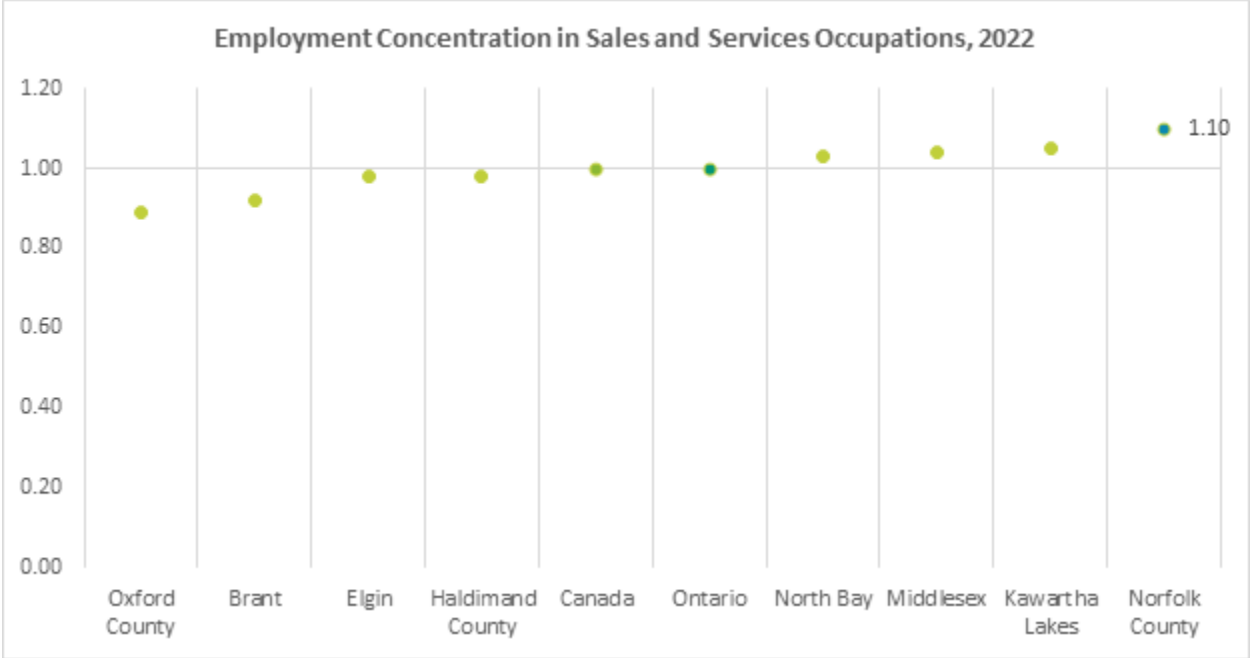

Chart 4.8, Source: Lightcast/Analyst, 2022

Chart 4.9, Source: Lightcast/Analyst, 2022

Education and Public Administration

There are 2,458 people working in Education, Law and Social, Community and Government Services occupations in Norfolk County. This accounts for 7.7% of the workforce. The employment concentration is 18% less than the provincial and national concentrations, and these occupations have seen a minor decrease of 7%.
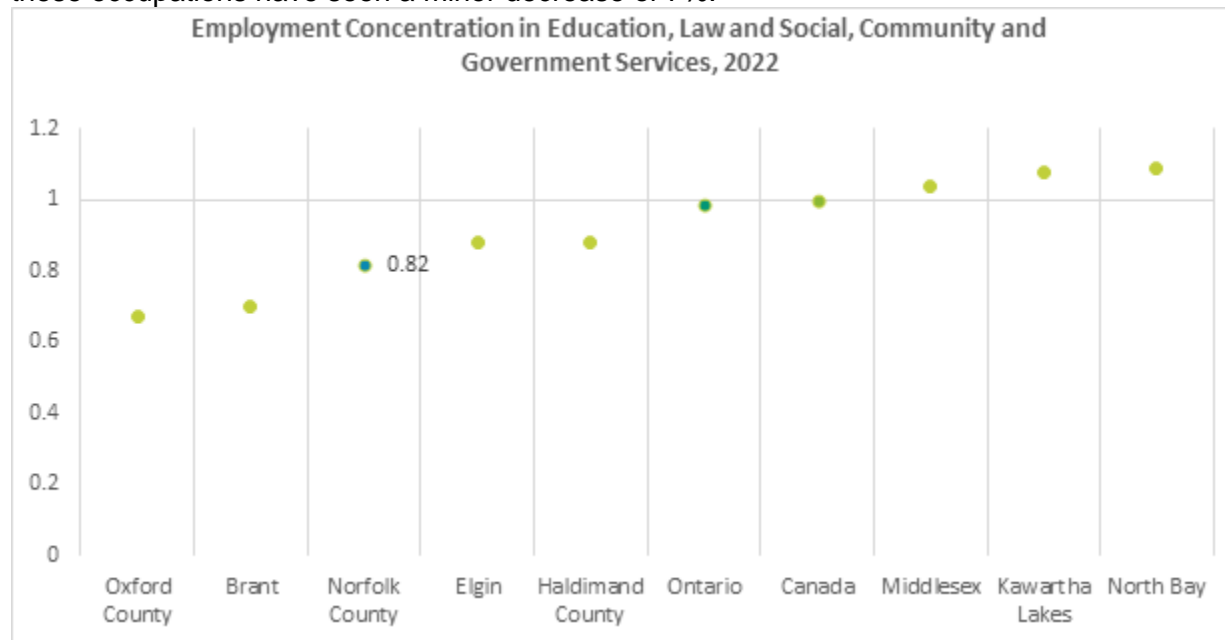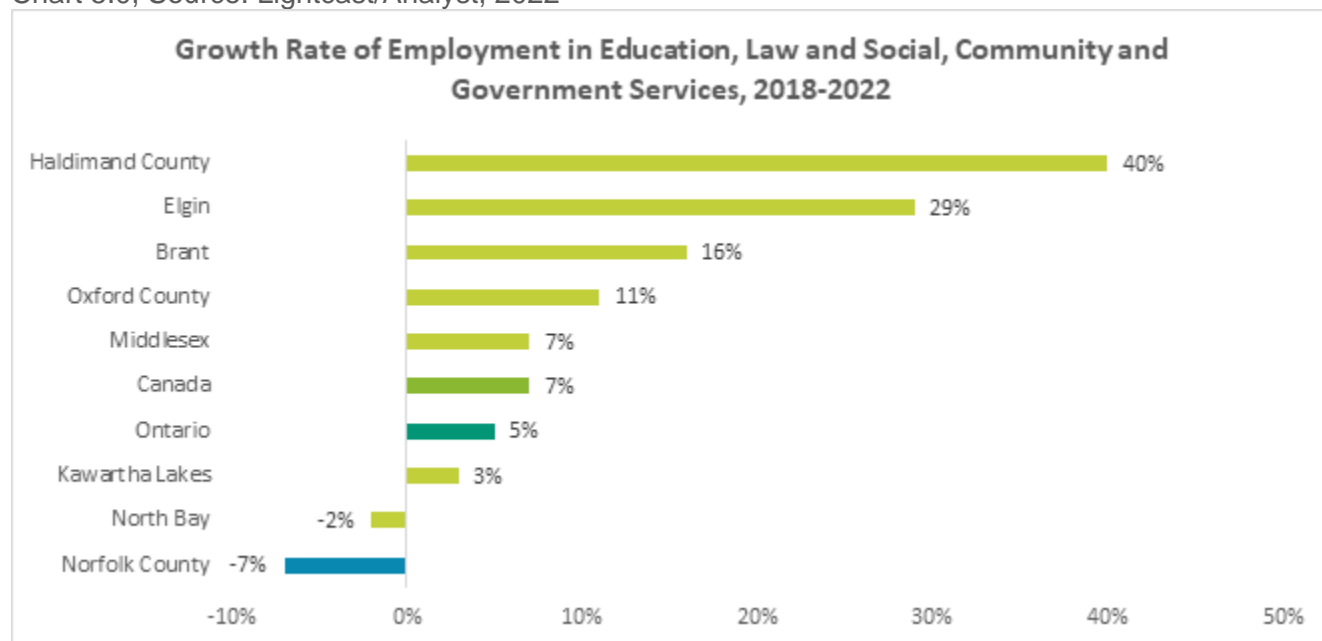

Chart 5.0, Source: Lightcast/Analyst, 2022

Chart 5.1, Source: Lightcast/Analyst, 2022

Business and Finance

3,182 people in Norfolk County are working in Business, Finance and Administration occupations as of 2022. The employment concentration is 0.73, which is lower than the national (1.00) and provincial (1.06). These occupations account for 10% of the workforce, and there has been a small decrease of 2% in the last several years.
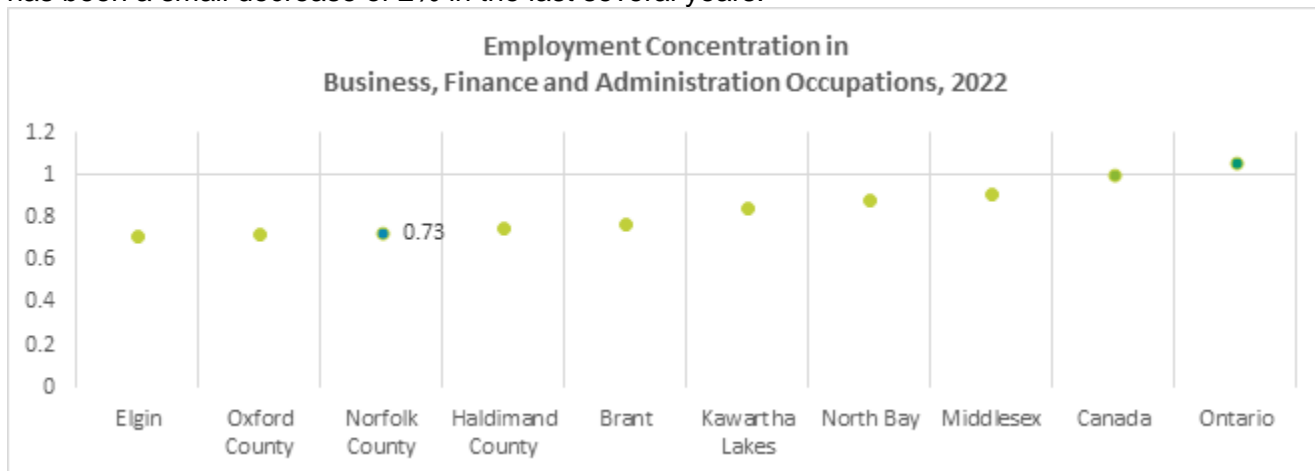
Employment Concentration in Business, Finance and Administration Occupations, 2022

Elgin: 0.71, Oxford County: 0.72, Norfolk County: 0.73, Haldimand County: 0.74, Brant: 0.76, Kawartha Lakes: 0.84, North Bay: 0.88, Middlesex: 0.91, Canada: 1.00, Ontario: 1.04

Chart 5.2, Source: Lightcast/Analyst, 2022

Growth Rate of Employment in Business, Finance, and Administration Occupations, 2022

Haldimand County: 29%
Elgin: 26%
Brant: 21%
Kawartha Lakes: 12%
Oxford County: 12%
North Bay: 11%
Middlesex: 9%
Ontario: 7%
Canada: 7%
Norfolk County: -2%
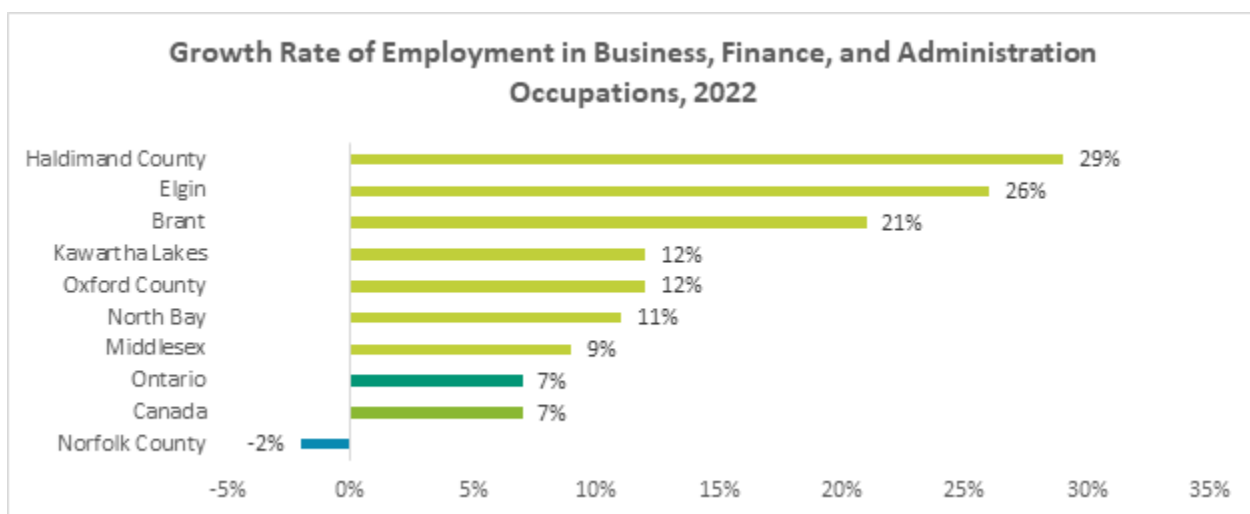
Chart 5.3, Source: Lightcast/Analyst, 2022

Trades and Transport

Norfolk County employs 4,457 people in the Trades and Transport occupations (14% of the workforce). The concentration for this occupation is 7% higher in Norfolk County than it is nationally. These occupations have grown by 2% in the given timeframe, which is on par with the national (3%) and provincial (5%) increases.
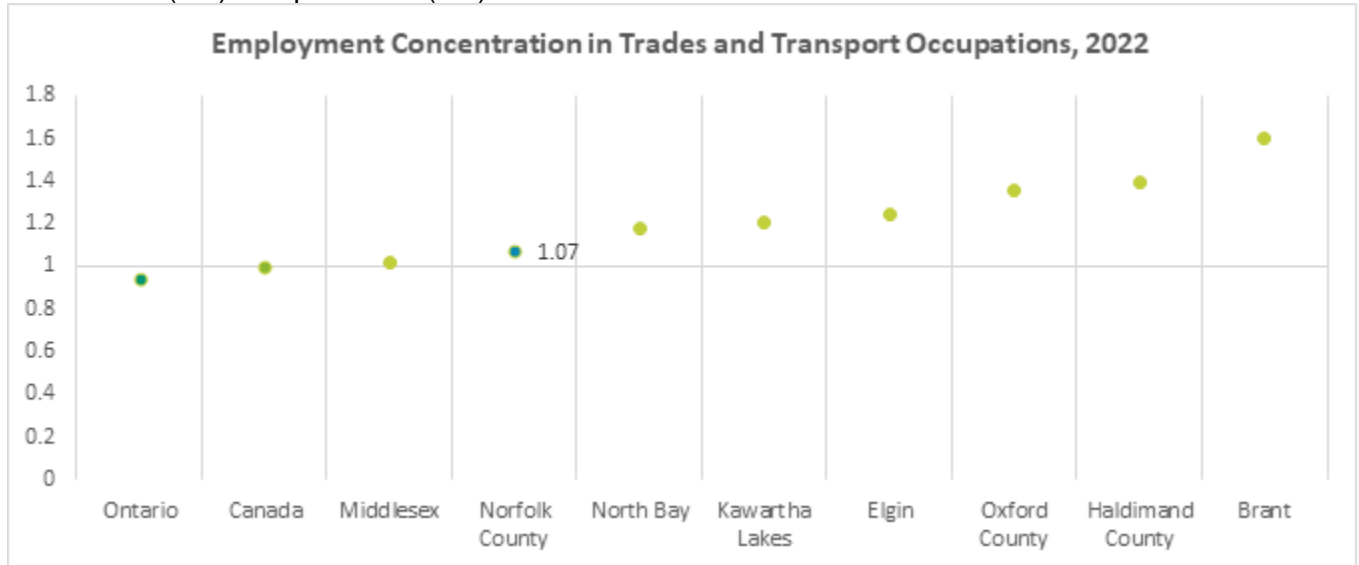

Employment Concentration in Trades and Transport Occupations, 2022

Chart 5.4, Source: Lightcast/Analyst, 2022

Growth Rate of Employment in Trades and Transport Occupations, 2022

Haldimand County	19%
Elgin	18%
Brant	15%
North Bay	12%
Middlesex	11%
Ontario	5%
Oxford County	4%
Canada	3%
Norfolk County	2%
Kawartha Lakes	-7%
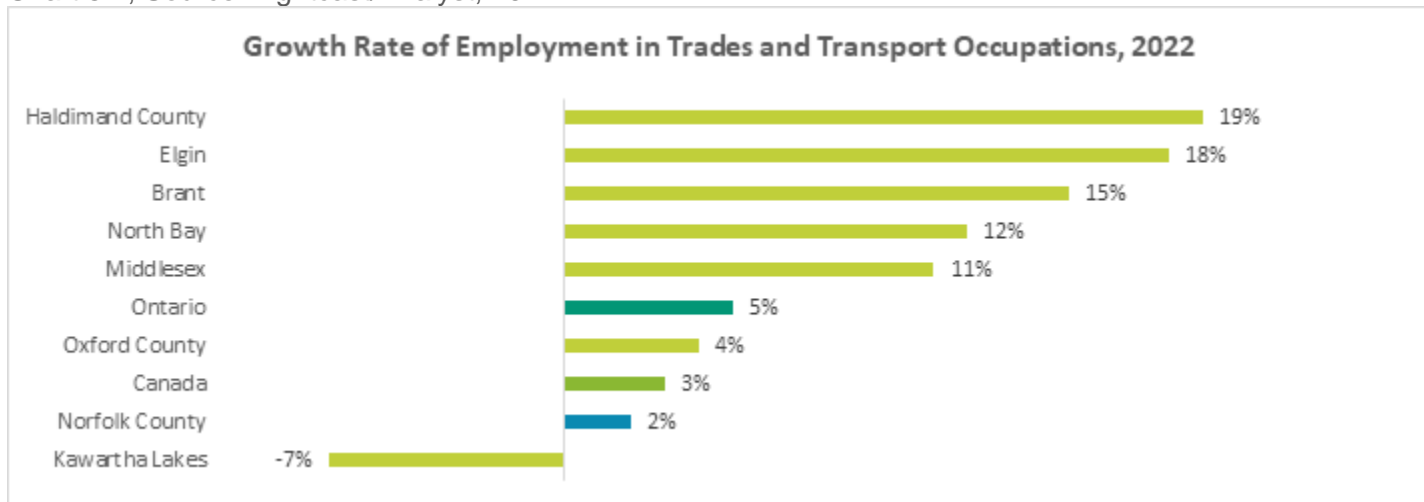
Chart 5.5, Source: Lightcast/Analyst, 2022

Management

There are 53 people in Norfolk County working in Legislative and Senior Management occupations, which account for a smaller portion of the total workforce at 0.16%. The employment concentration is lower than both the provincial and national concentrations. Management occupations saw a decrease of 18%; national and provincial rates also decreased, but by significantly less.
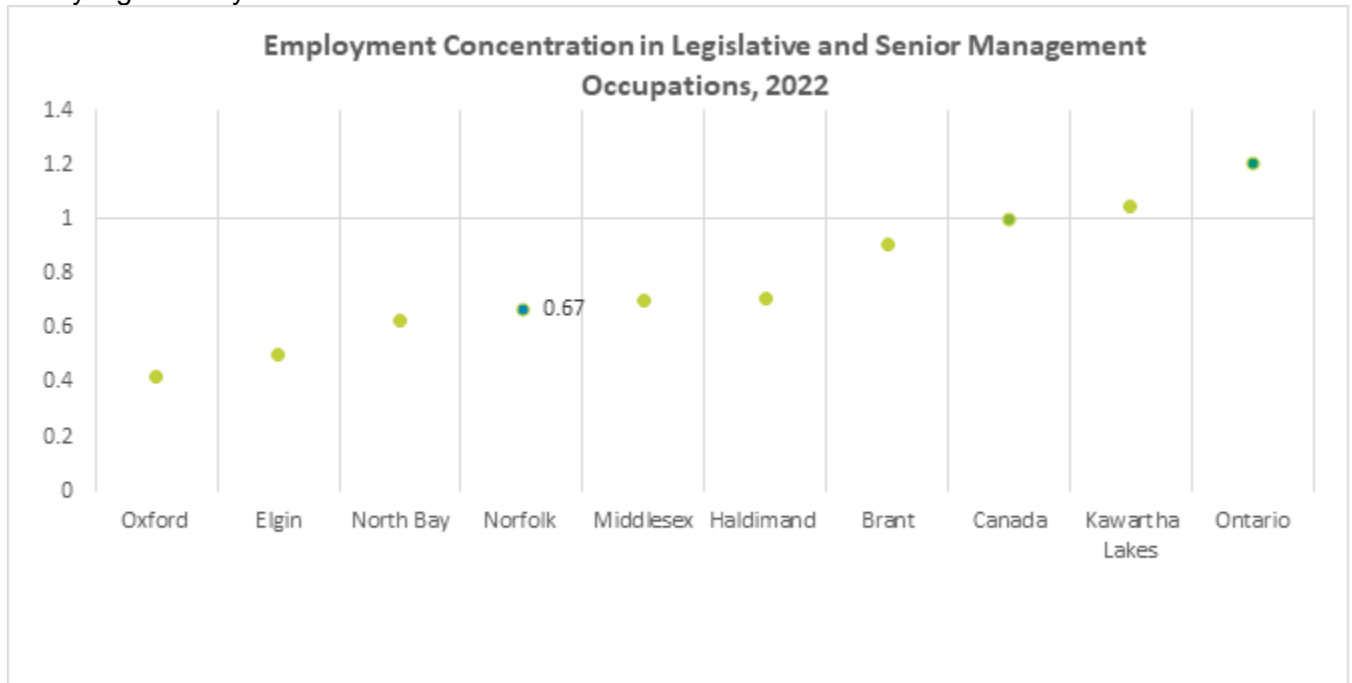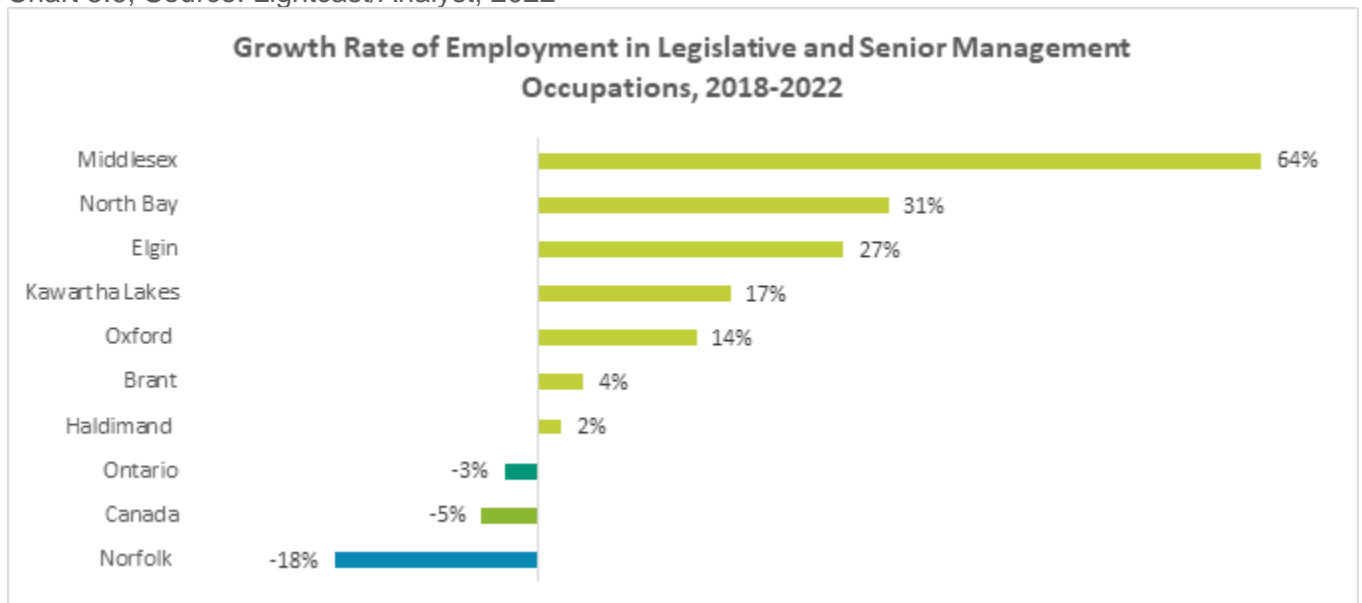

Chart 5.6, Source: Lightcast/Analyst, 2022

Chart 5.7, Source: Lightcast/Analyst, 2022

Manufacturing

1,994 people work in Manufacturing occupations in Norfolk County (6.3% of the workforce). This is 53% higher than the national employment concentration, which could be attributed to major companies such as Toyotetsu being located within the County. This occupation has only decreased by 2% in the last several years, which mirrors the national rate, and is better than the provincial decrease of 5%. 20% of these occupations are classified as Motor Vehicle Parts Manufacturing (NAICS code 3363).
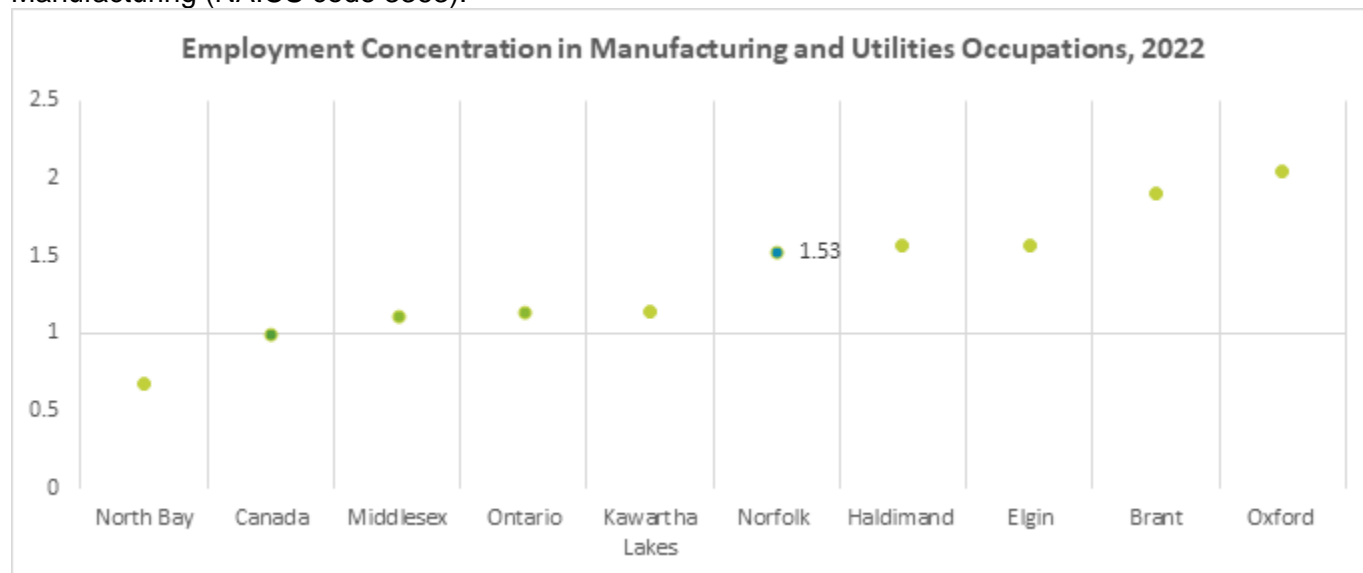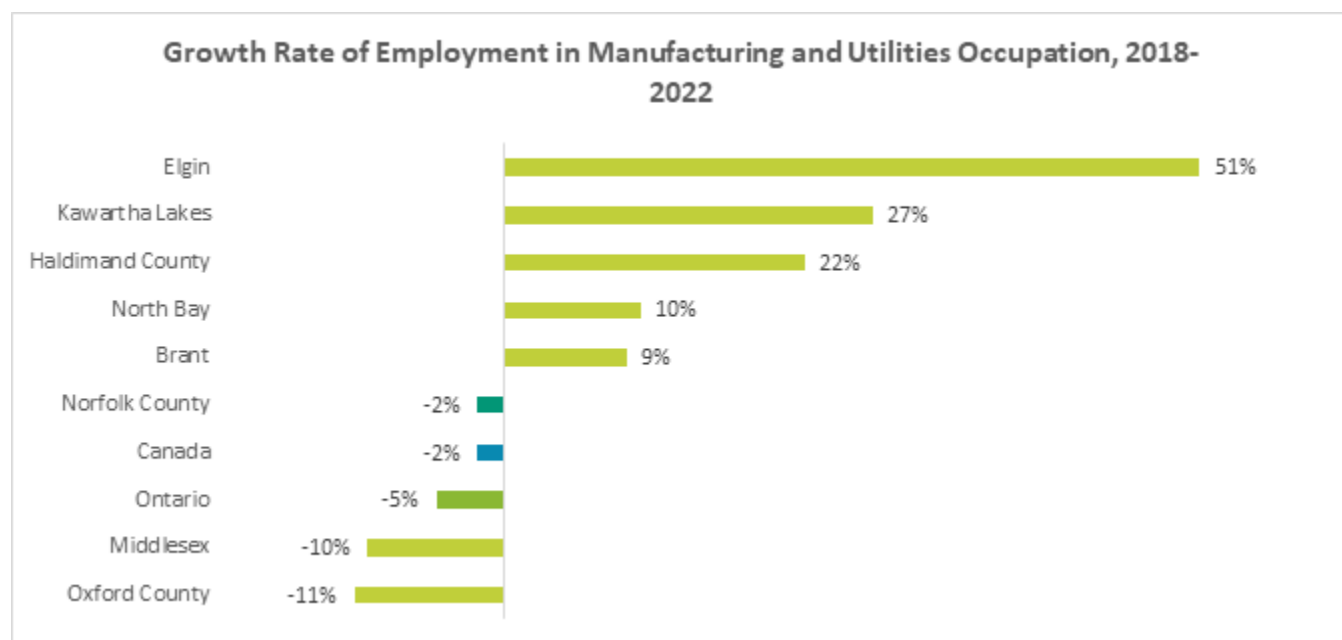

Chart 5.8, Source: Lightcast/Analyst, 2022

Chart 5.9, Source: Lightcast/Analyst, 2022

Natural and Applied Science

Norfolk County's employment concentration in Natural and Applied Science occupations is quite low (0.45), but it similar to most of the comparator communities. There are 1,033 occupations in this category, and jobs have grown by 5% in from 2018-2022. Natural and Applied Science occupations account for 3.2% of the workforce.
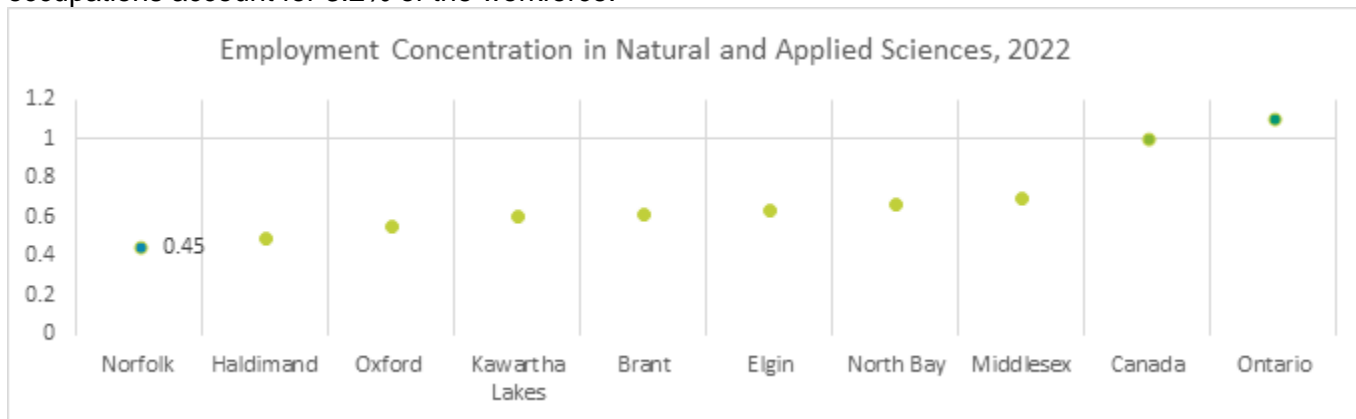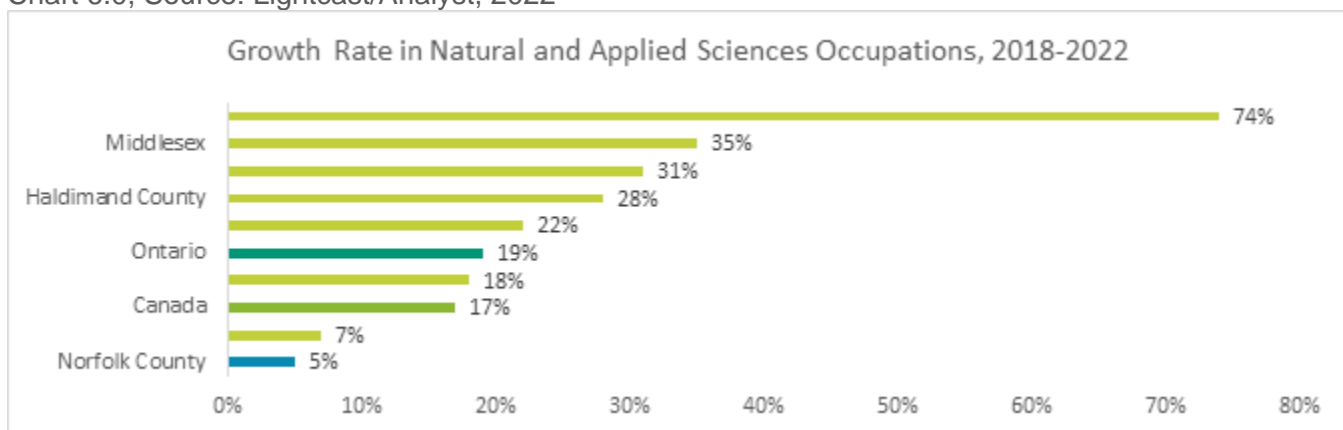

Chart 6.0, Source: Lightcast/Analyst, 2022

Chart 6.1, Source: Lightcast/Analyst, 2022

Natural Resources, and Agriculture

There are 2,136 occupations in this category in Norfolk County, accounting for 6.7% of the labour force. Norfolk County's employment concentration is one of the highest out of all comparators (3.15), and is over 3 times the national concentration. These occupations have declined by 6%, but mirror the provincial and national growth trends.
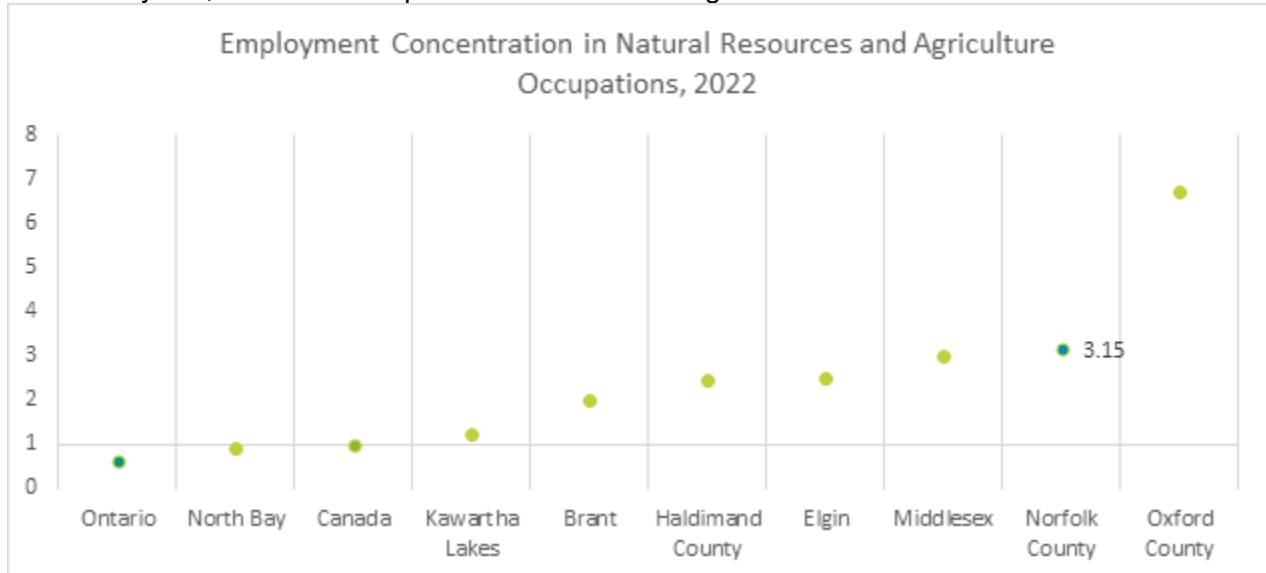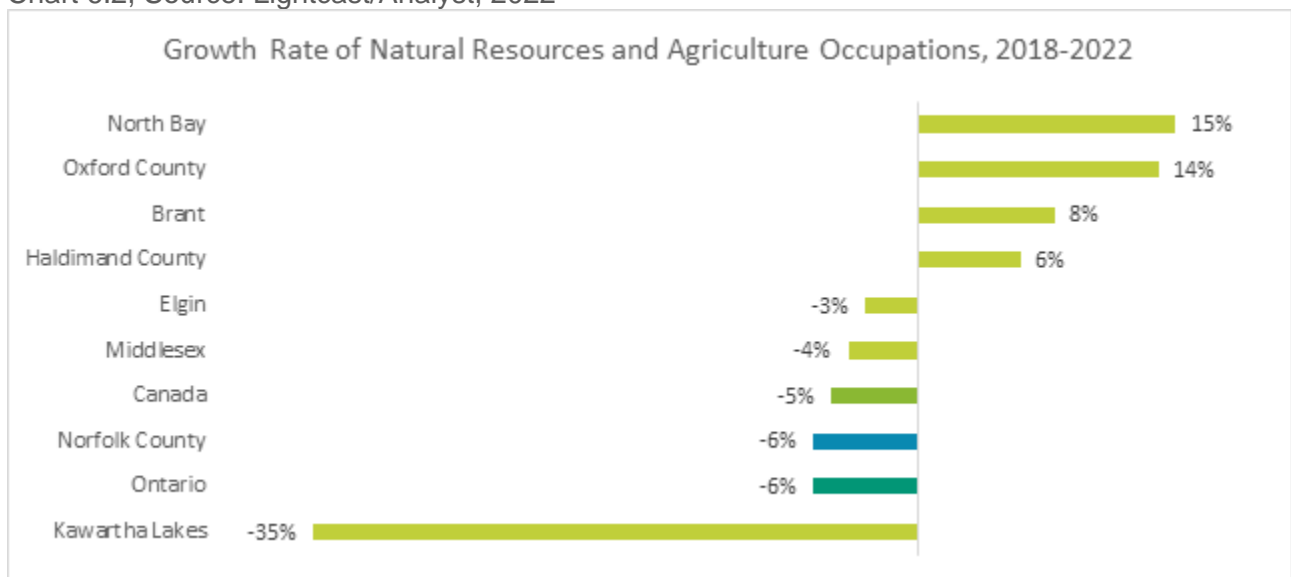

Chart 6.2, Source: Lightcast/Analyst, 2022

Chart 6.3, Source: Lightcast/Analyst, 2022

Health Care

Norfolk County employs 2,004 people in health care occupations, which equals 6.3% of the workforce. These occupations have decreased by 9% from 2018-2022. The County has 3% more healthcare occupations when compared to the national concentration.
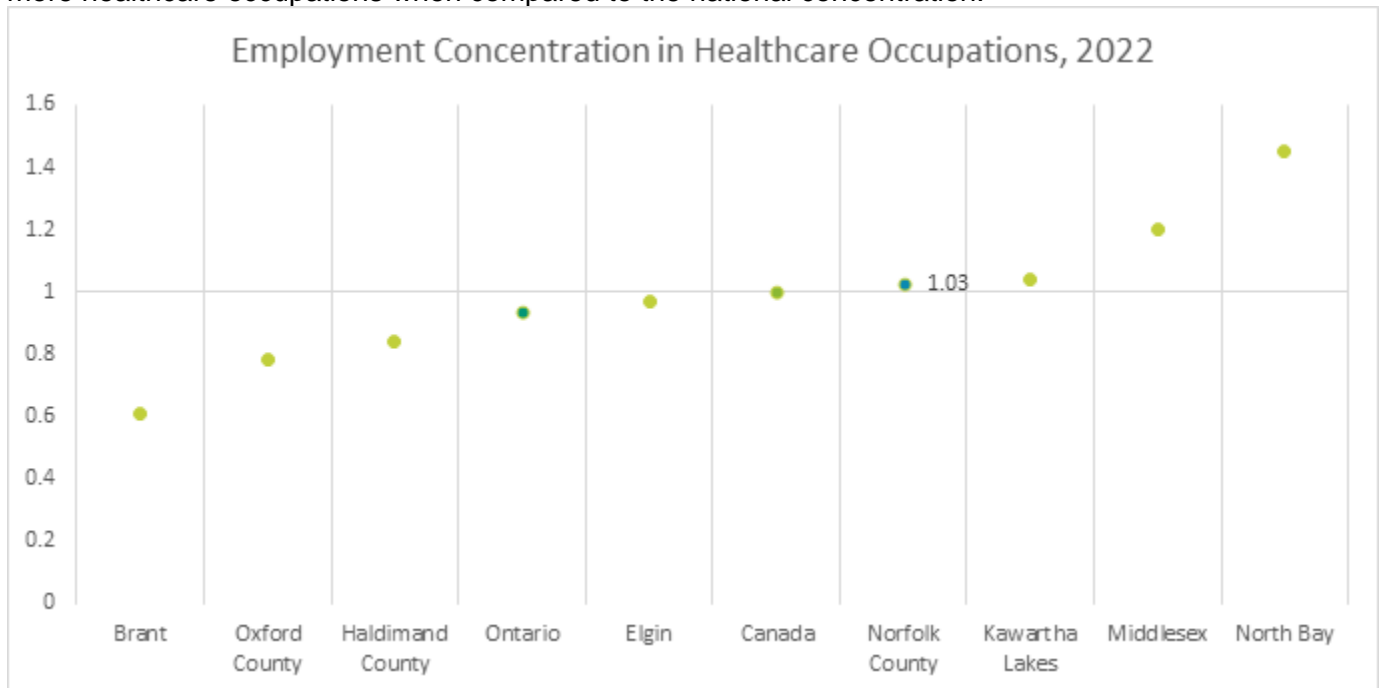

Chart 6.4, Source: Lightcast/Analyst, 2022
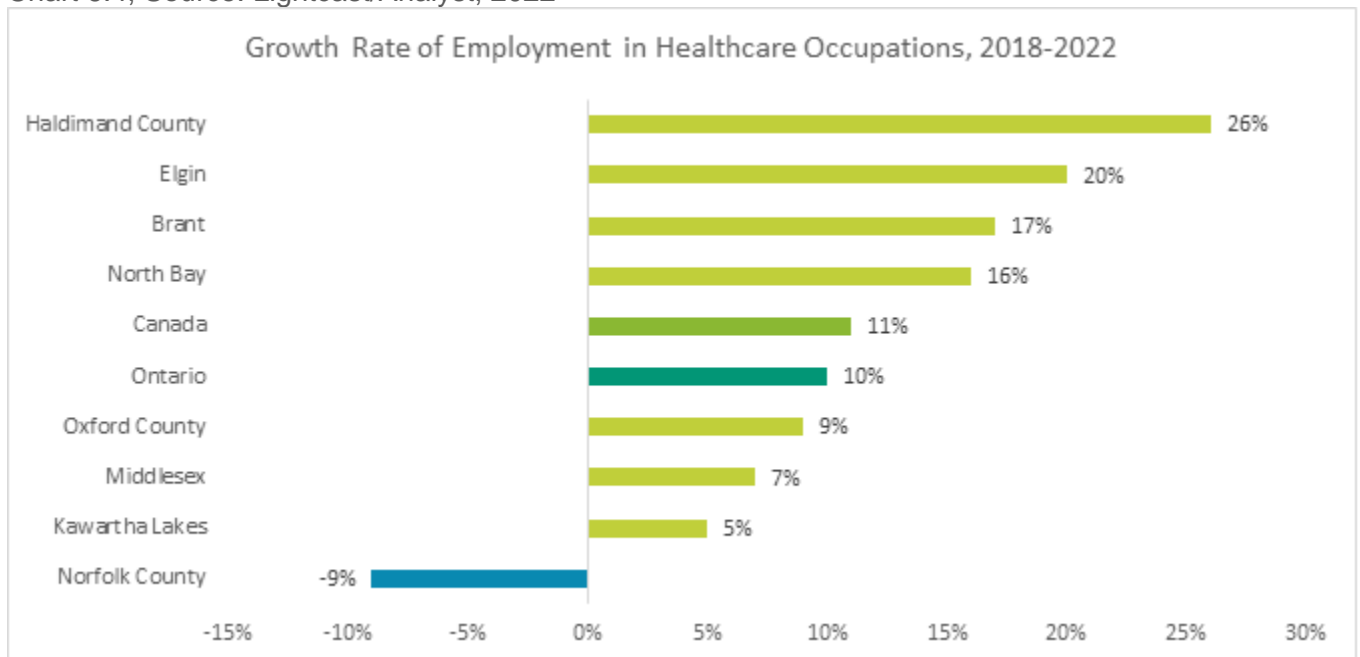
Chart 6.5, Source: Lightcast/Analyst, 2022

Arts, Culture, Recreation, And Sport

There are 594 occupations in this category in Norfolk County, accounting for 1.87% of the workforce. These occupations have decreased by 4%, which is the same as the provincial growth rate. The County's concentration of these occupations is at 0.81. which is the highest out of all the comparator communities, except for the province and the country.

Chart 6.6, Source: Lightcast/Analyst, 2022

Chart 6.7, Source: Lightcast/Analyst, 2022

Innovation

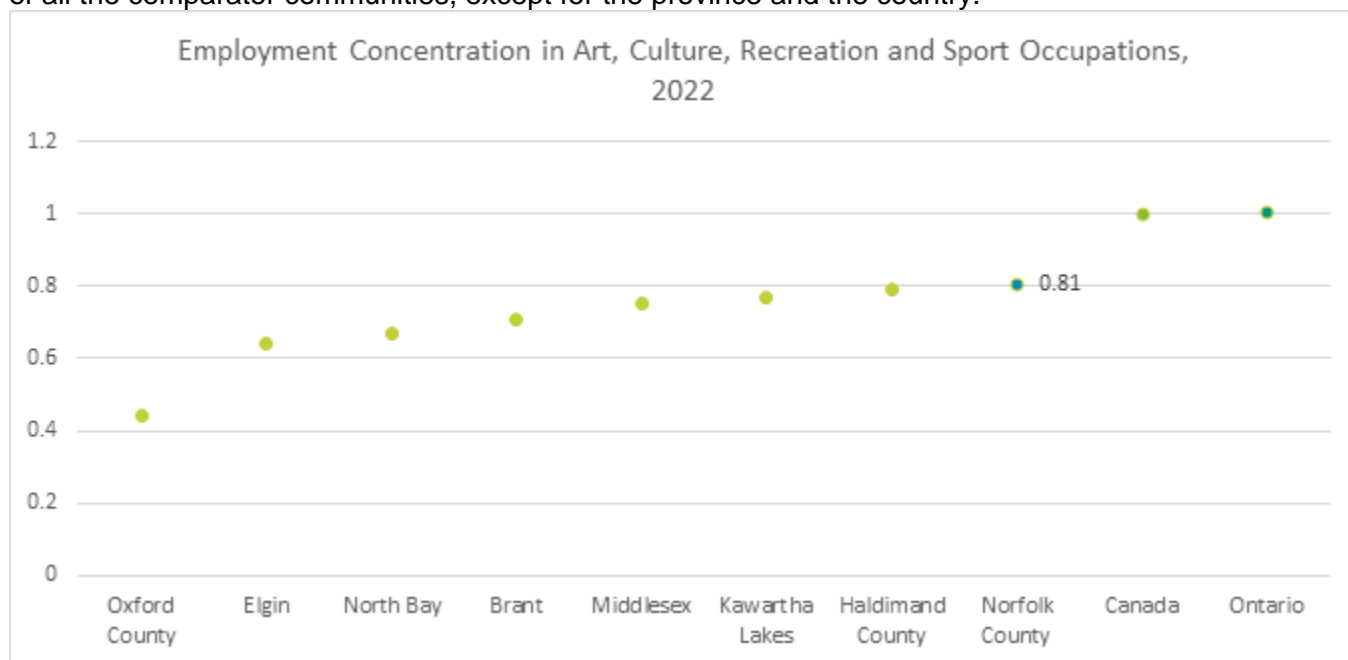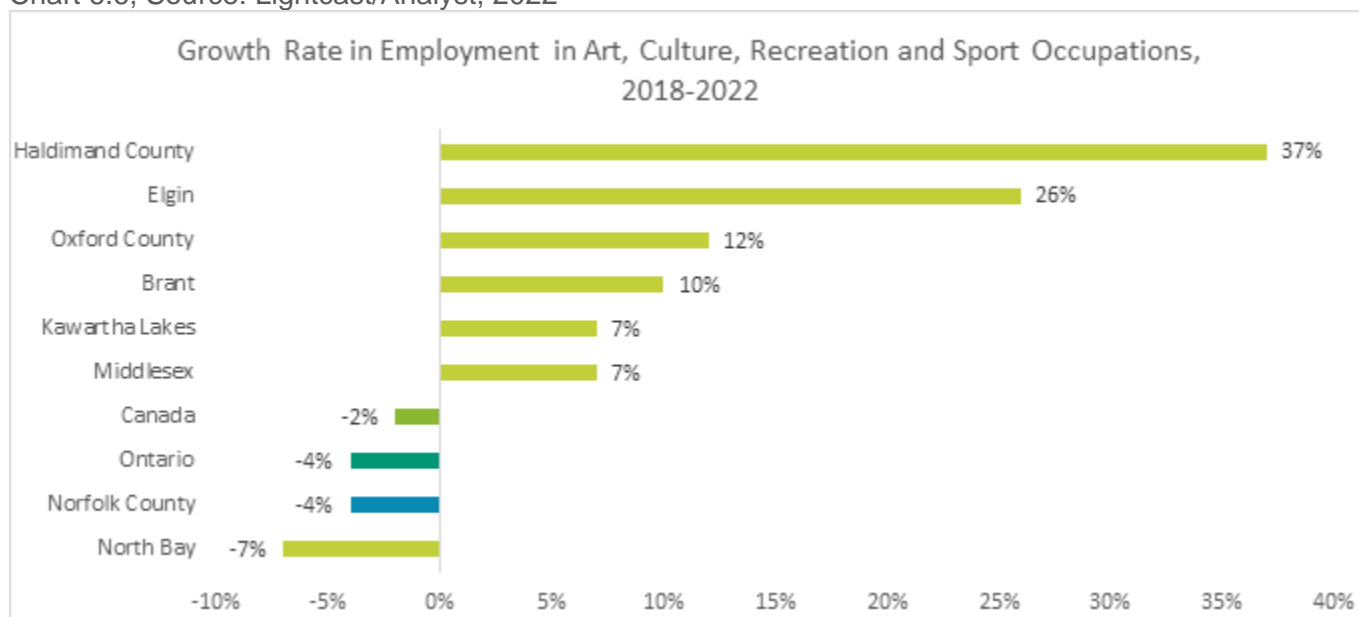One of the major benefits of innovation is its contribution to economic growth. This can be demonstrated by metrics that are closely linked to tourismand agriculture, and manufacturing. These sectors drive productivity forward in the County. The strength of the ecosystem to produce new ideas and companies in Norfolk County is presented in the analysis below:

Accelerators and Incubators

Regional innovation centers close by to Norfolk County include Innovation Guelph, Innovation Factory in Hamilton, and Communitech in Kitchener, and the Brant Resource Enterprise Centre.

Norfolk County is home to several spaces that promote innovation. Groundswell Coworking, located in Simcoe, has office desks for rent and offers a space for community and collaboration. Venture Norfolk, formerly known as Norfolk District Business Development Corporation, supports the local economy by offering services to entrepreneurs, such as help with business start-ups, or current business improvements. Riversyde 83 is a new community space in Simcoe Ontario, which is fully equipped with meeting rooms, work areas, and an industrial kitchen – as they grow, they plan to host workshops and allow young, local entrepreneurs to work in their space. There are also a number of regional innovation centres nearby - including Innovation Guelph, the Innovation Factory in Hamilton, Communitech in Kitchener, as well as the Brantford-Brant Business Resource Centre. The table below shows how Norfolk County compares in terms of local business accelerators and incubators.

Region	Accelerators/Incubators
Norfolk County	Venture Norfolk, Riversyde 83
Haldimand County	Grand Erie Business Centre
Brant	Brantford/Brant Business Resource Enterprise Centre
Kawartha Lakes	Kawartha Lakes Small Business and Entrepreneurship Centre, Innovation Cluster (Peterborough and The Kawarthas), Kawartha Lakes CFDC, THRIVE Coworking Community,
North Bay	Innovation Initiatives Ontario North; The Business Centre Nipissing Parry Sound;
Elgin County	Elgin Business Resource Centre; Innovation Centre for Entrepreneurs;
Oxford County	Community Futures
Middlesex	Community Futures; Fanshawe Centre for Research and Innovation

Chart 6.8

Agriculture and Manufacturing Highlights

Norfolk County is often referred to as "Ontario's Garden." Agricultural strength is exemplified in the high number of crop farms within the county. Organic farming is also an area of success for Norfolk County.

Type of Farming	Amount in Norfolk County	Special Note
Soybean	508 assets	Just under 15% of all soybean farms in the SCOR

Tobacco	171 assets	35% of all tobacco farms in the province are found in Norfolk County; majority of tobacco manufacturing also occurs in the County when compared to SCOR
Mushrooms	3 assets	42.8% of production within the whole SCOR
Potatoes	24 assets	Just under 50% of all the farms in the SCOR
Corn	443 assets	Top crop for Norfolk County
Grain	190 assets	Top crop for Norfolk County
Vegetables	166 assets	Top crop for Norfolk County
Maple Syrup	21 assets (8,812 taps)	Rank 3rd amongst our set of comparators
Organic Farming`	23 assets	Ranks 1st amongst our set of comparators

Chart 6.9, Source: ConnectON, 2023

Agriculture in Norfolk County also extends to animal production; the County's top livestock includes cattle and broiler chickens. There are also 32 farms involved in honeybee production; Norfolk is just below Kawartha Lakes here.

Type of Livestock	Amount in Norfolk County	Special Note
Cattle	69 assets	9.3% share of all farms in the SCOR
Broiler chickens	40 assets	16.5% share of all farms in the SCOR
Fur-bearing animal and rabbit production	1 asset	Accounts for 25% of all farms in the SCOR
Honeybee Production	32 assets	Ranks 2nd amongst our set of comparators

Chart 7.0, Source: ConnectON, 2023

Manufacturing is another major sector in Norfolk County that speaks to its special strengths and highlights.

Type of Manufacturing	Amount in Norfolk County	Special Note
Non-chocolate confectionary manufacturing	1 asset	1 of 1 in the SCOR
Soft drink and ice manufacturing	1 asset	1 of 2 in the SCOR
Footwear manufacturing	1 asset	1 of 1 in the SCOR
Sawmills and Other mill work	3 assets	75% share of all assets in the SCOR
Support activities for printing	1 asset	1 of 1 in the SCOR
Resin and synthetic rubber manufacturing	1 asset	1 of 1 in the SCOR
Printing ink manufacturing	1 asset	1 of 1 in the SCOR
Other rubber product manufacturing	1 asset	1 of 1 in the SCOR
Copper rolling, drawing, extruding and alloying	1 asset	16% share of all assets in the province

Other fabricated wire product manufacturing	1 asset	1 of 2 in the SCOR
Ball and roller bearing manufacturing	1 asset	8.3% share of all assets in the province
Truck trailer manufacturing	2 assets	50% of all assets in the SCOR
Motor vehicle electrical and electronic equipment manufacturing	1 asset	50% of all assets in the SCOR
Boat building	1 asset	1 of 2 in the SCOR

Chart 7.1, Source: Connect ON, 2023

Small Businesses in Norfolk County

Micro-enterprises in Norfolk County account for 16%, which is only slightly lower than the national and provincial averages (17%), and on par when compared to its counterparts.
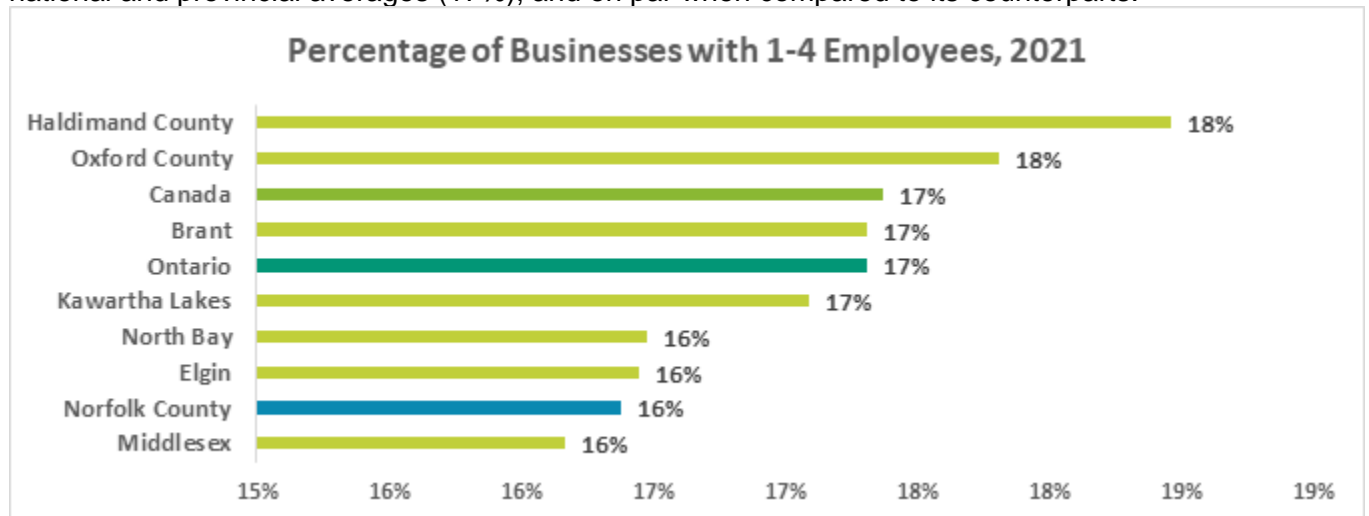

Chart 7.2, Source: Lightcast/Analyst, 2022
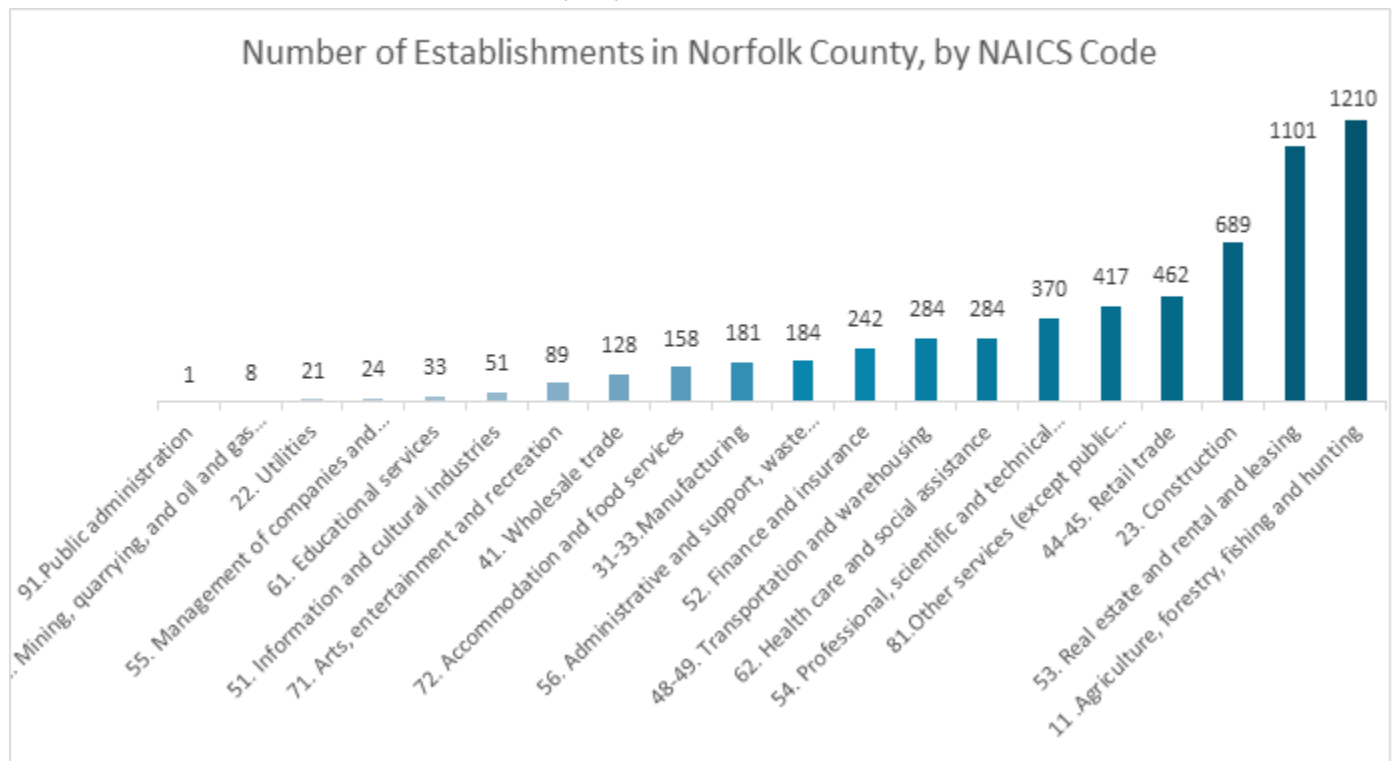
Establishments in Norfolk County by NAICS Code

Chart 7.3, Source: Lightcast/Analyst, 2022

Establishments in the Agriculture, Forestry, Fishing and Farming Sector

There are 1,210 establishments in this sector (19% of all establishments); Norfolk County is the top of the list amongst its comparator communities.
Norfolk County also has the highest number of job postings (177 from July 2022 to July 2023) for these occupations, indicating a better opportunity to find a job in this sector, and a chance to attract new talent.

For every 10,000 residents in Norfolk County, there are approximately 12.1 establishments in this sector.

Number of Establishments in the Agriculture, Forestry, Fishing and Hunting Sector, 2022

County	Number
Norfolk County	1210
Haldimand County	812
Brant	581
Middlesex	469
Oxford County	285
Elgin	249
North Bay	19

Chart 7.4, Source: Lightcast/Analyst, 2022

Percentage of Establishments in the Agriculture, Forestry, Fishing and Hunting Sector, 2022

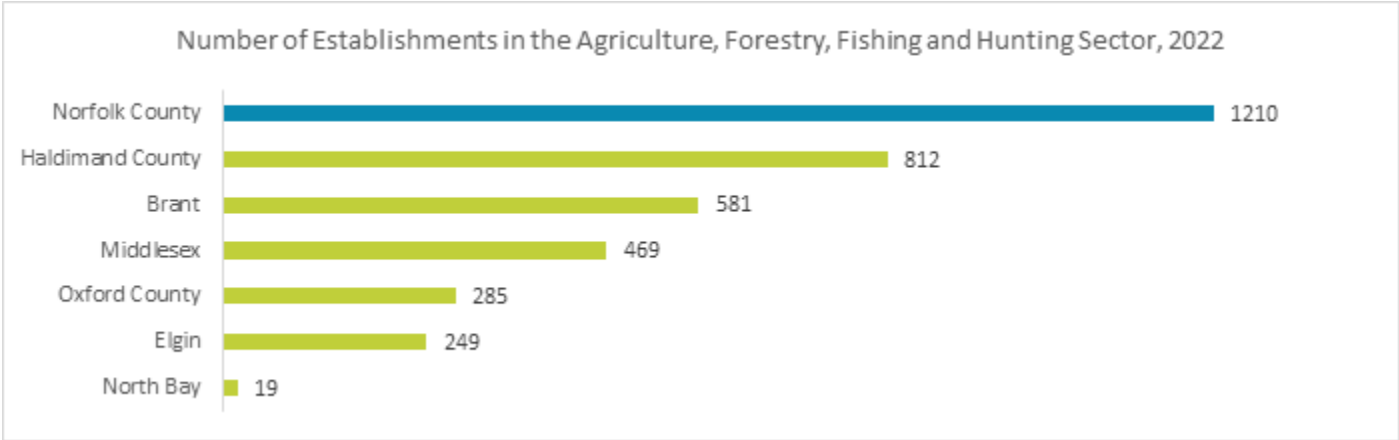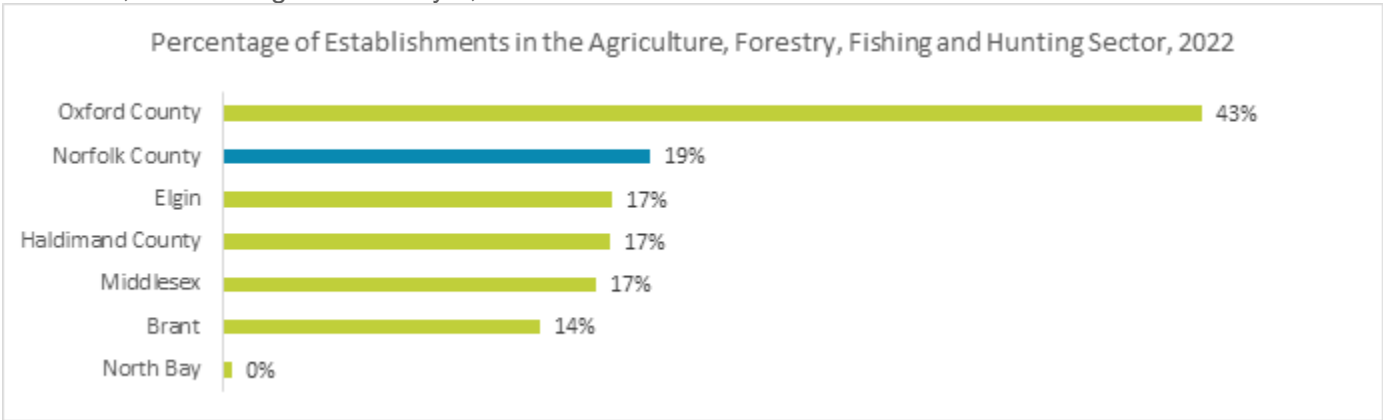| County	Percentage
Oxford County	43%
Norfolk County	19%
Elgin	17%
Haldimand County	17%
Middlesex	17%
Brant	14%
North Bay	0%

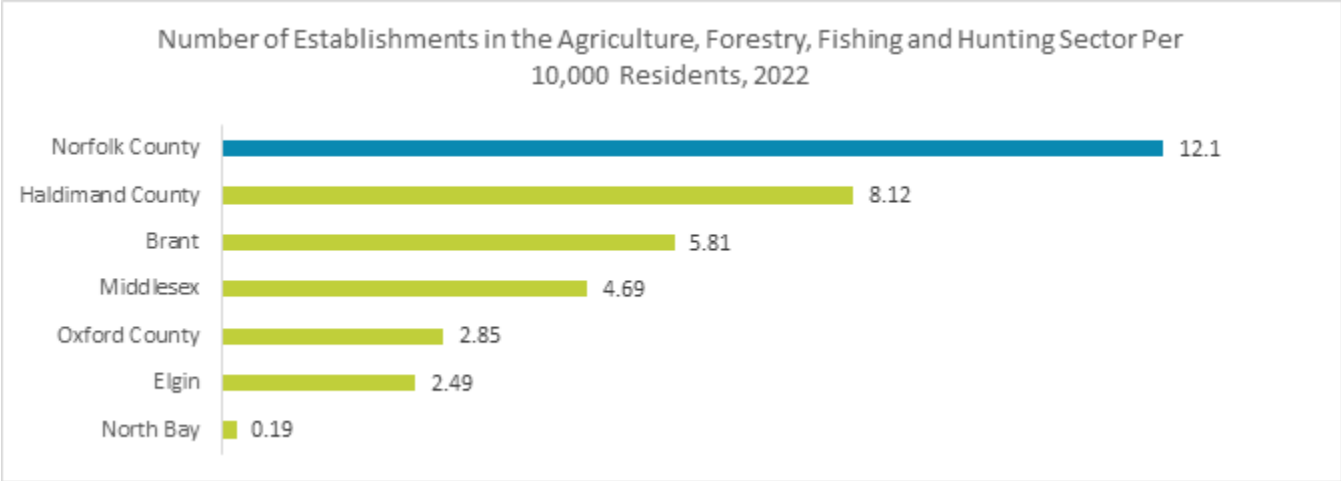Chart 7.5, Source: Lightcast/Analyst, 2022
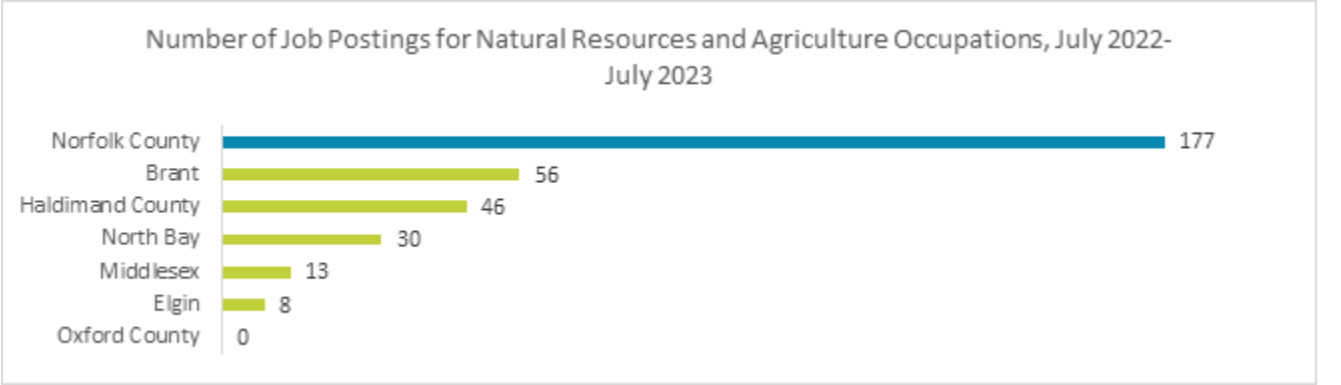
Chart 7.6, Source: Lightcast/Analyst, 2022

Chart 7.7, Source: Lightcast/Analyst, 2023

Establishments in the Retail Trade Sector

Norfolk County's retail trade is growing along with its tourism industry. There are 462 establishments in the Retail Trade sector, accounting for 7.21% of all establishments. Norfolk County is just below Kawartha Lakes, which has 7.3% of establishments in this sector, but slightly lower than North Bay, which is highest at 11.3%.

For every 10,000 residents in Norfolk County, there are approximately 4.62 retail trade establishments.

From July 2022 to July 2023, there were 1,063 unique job postings for Sales and Service Occupations, most of which fall into this industry. Norfolk County ranks third with amount of job postings in this category, indicating a better opportunity to procure employment in this sector.

Number of Establishments in the Retail Trade Sector, 2022

Region	Number
Elgin	552
North Bay	541
Kawartha Lakes	528
Norfolk	462
Haldimand	311
Brant	238
Middlesex	103
Oxford	30

Chart 7.8, Source: Lightcast/Analyst,

Percentage of Establishments in the Retail Trade Sector, 2022

Region	Percentage
North Bay	11%
Kawartha Lakes	7%
Norfolk County	7%
Haldimand County	7%
Elgin	6%
Brant	6%
Oxford County	5%
Middlesex	4%

Chart 7.9, Source: Lightcast/Analyst, 2022

Number of Establishments in the Retail Trade Sector Per 10,000 Residents

Region	Value
Elgin	5.52
North Bay	5.41
Kawartha Lakes	5.28
Norfolk	4.62
Haldimand	3.11
Brant	2.38
Middlesex	1.03
Oxford	0.3

Chart 8.0, Source: Lightcast/Analyst, 2022

Number of Job Postings for Sales and Service Occupations, July 2022-July 2023

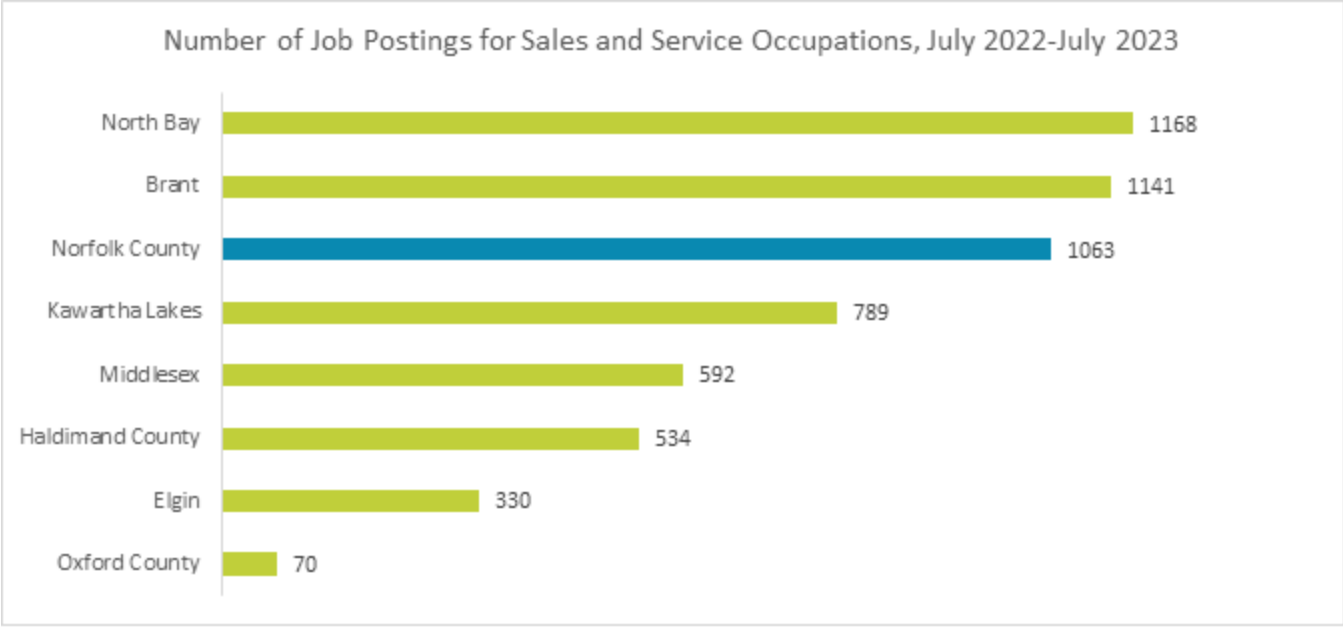| Location	Number
North Bay	1168
Brant	1141
Norfolk County	1063
Kawartha Lakes	789
Middlesex	592
Haldimand County	534
Elgin	330
Oxford County	70

Chart 8.1, Source: Lightcast/Analyst, 2023

Employment of Graduates from Fanshawe College

The top fields that residents of Norfolk County have studied, as categorized by the Classification of Instructional Programs (CIP), include:

- Architecture, engineering, and related trades (25%)

Health and related fields (19%)

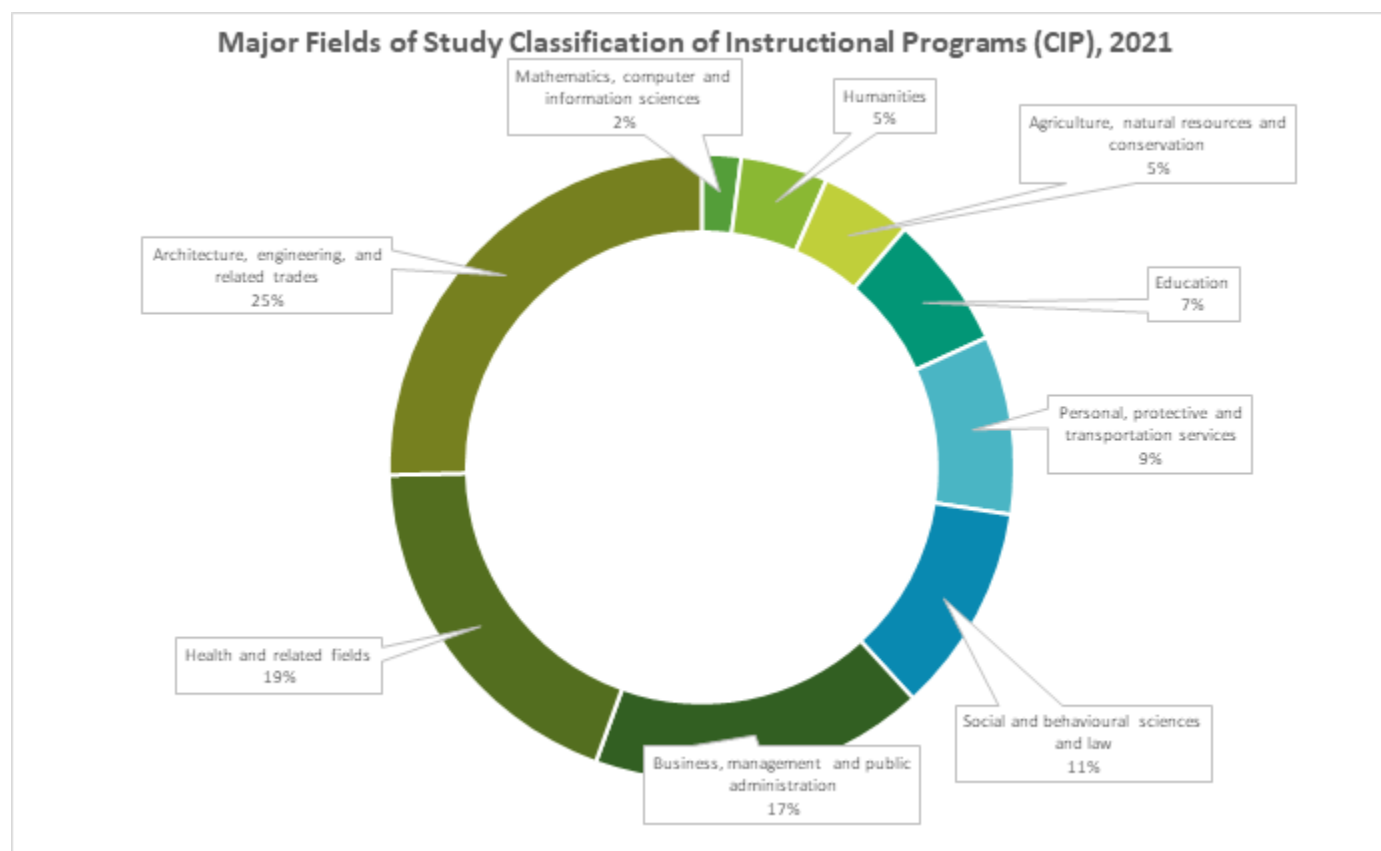Business, management and public administration (17%).

Chart 8.2, Source: Lightcast/Analyst, 2023

The Ontario Colleges KPI Report found that the graduation rate at Fanshawe College is 65.1%; this is on par with other colleges in the province, as well as the total provincial average. Fanshawe College has an 86.7% graduate employment rate, which is 4.3% higher than the provincial average.
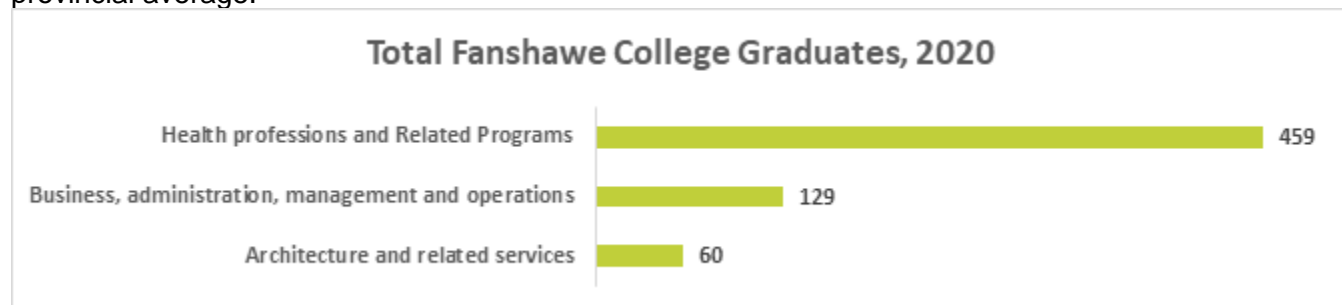

Chart 8.3, Source: Statistics Canada, 2021 Census of Population.

The regional campus for Fanshawe, located in Simcoe within Norfolk County, currently has over 1,300 students (800 part-time and 533 full-time). International enrolment is growing significantly.

The programs Fanshawe College's Simcoe campus offers that are within the scope of these top fields studied include: Personal Support Worker, Social Service Worker, and Welding Techniques.

Part-time studies include Woodworking, Welding, Small Engine Repair, and Automotive Basics.

The campus's two graduate programs correlate directly to Norfolk's agriculture and manufacturing industries: Agri-Business Management, and Supply Chain Management.

Equity

Median Household Income

Household income in Norfolk County falls below the national median by just over 2%, and below the provincial median by nearly 10%. Norfolk County is growing faster than the national average, but slower than the provincial average; this could be due to less profitable industries, education limitations, or inefficiencies within the County. It may also reflect the large retirement community within the area.
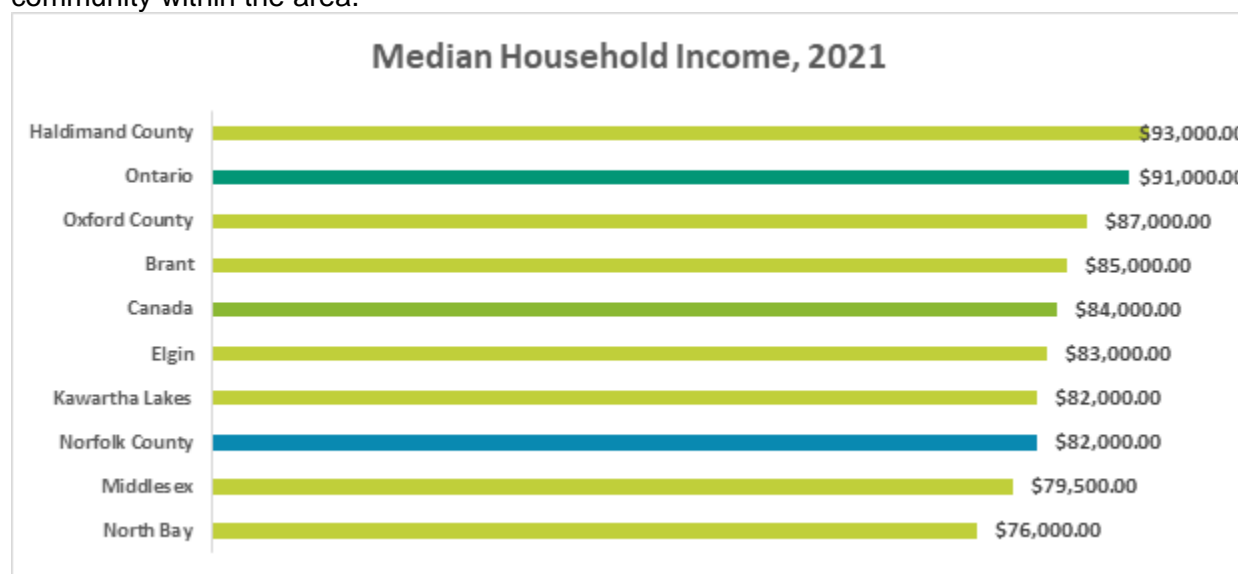

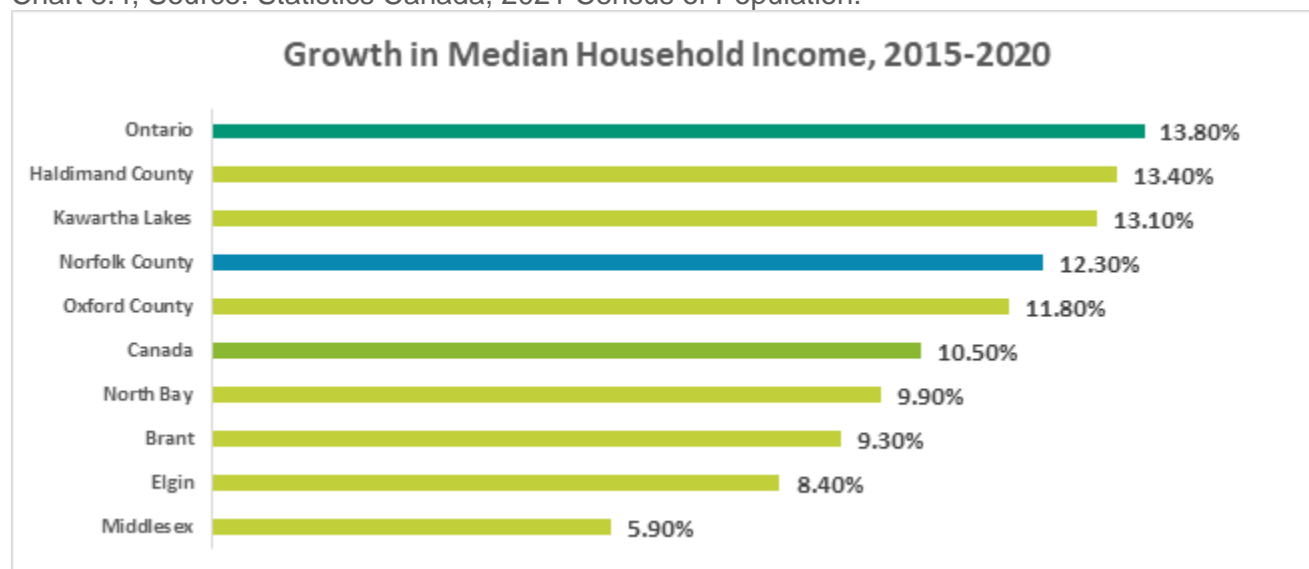Chart 8.4, Source: Statistics Canada, 2021 Census of Population.

Chart 8.5, Source: Statistics Canada, 2021 Census of Population.

Poverty Rate

According to the Government of Canada, The Low-Income Measure is defined as *"a fixed percentage (50%) or median-adjusted after-tax income of private households."* *(2021)*

10% of Norfolk County residents are defined as low-income, a 2.7% decrease from 2015. Norfolk County's share is roughly in the middle when compared to this set of communities.

Prevalence of Low-Income, 2015-2020

- Percentage of population in low income, 2015
- Percentage of population in low income, 2020
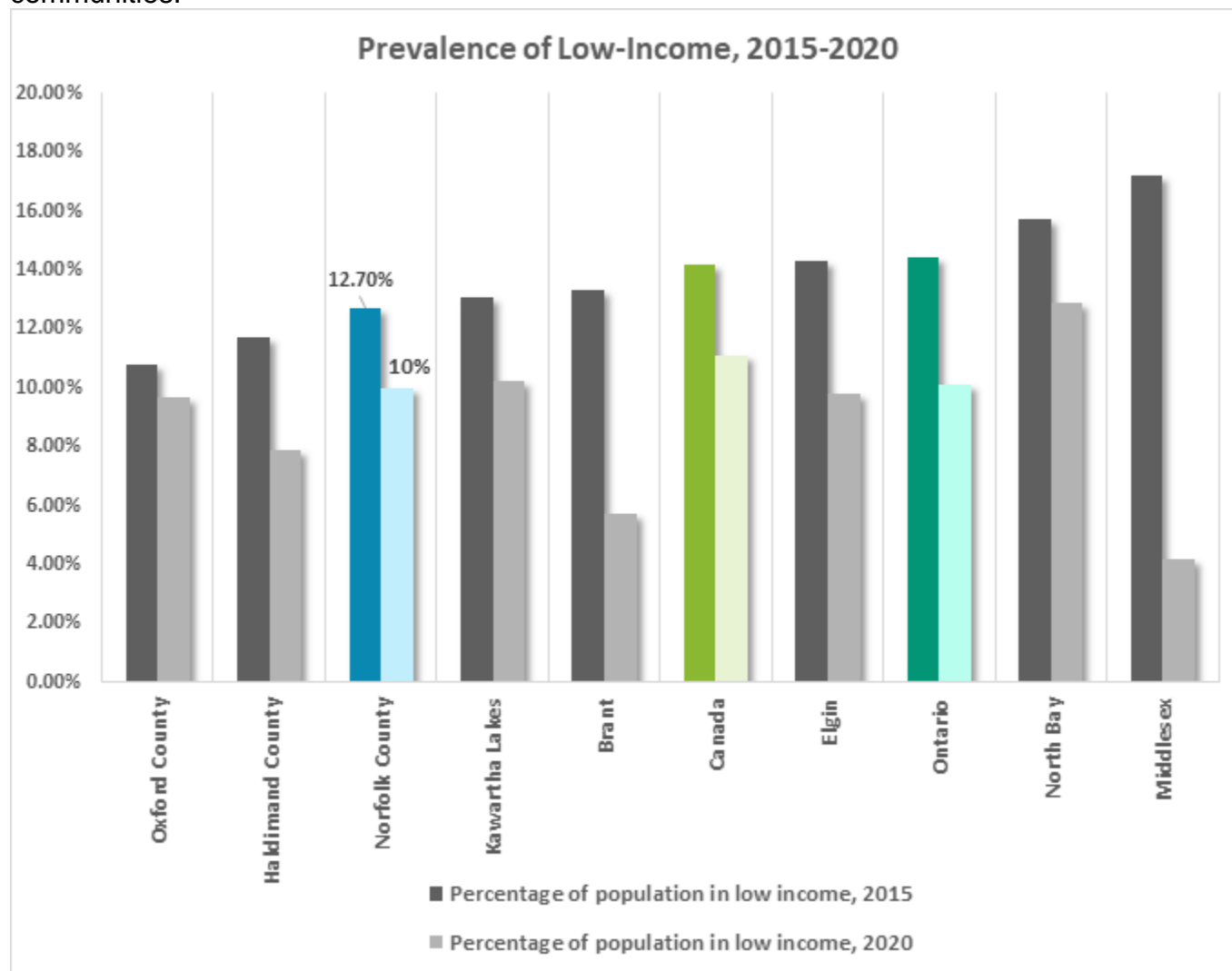
Chart 8.6, Source: Statistics Canada, 2021 Census of Population.

Affordable Housing

According to the Canadian Mortgage and Housing Corporation, "housing is considered 'affordable' if it costs less than 30% of a household's before-tax income." (CMHC, 2023). The goal is to identify households that may not have enough income left to spend on necessary items after they have paid for their housing.

Norfolk County is relatively affordable to the comparator communities. Renters in Norfolk County are more burdened than homeowners, where 34% of renters in Norfolk County are rent-

burdened, while only 11.3% of owners are home-burdened (lower than the Canadian national average). Average monthly shelter costs are also lower than provincial and national averages.
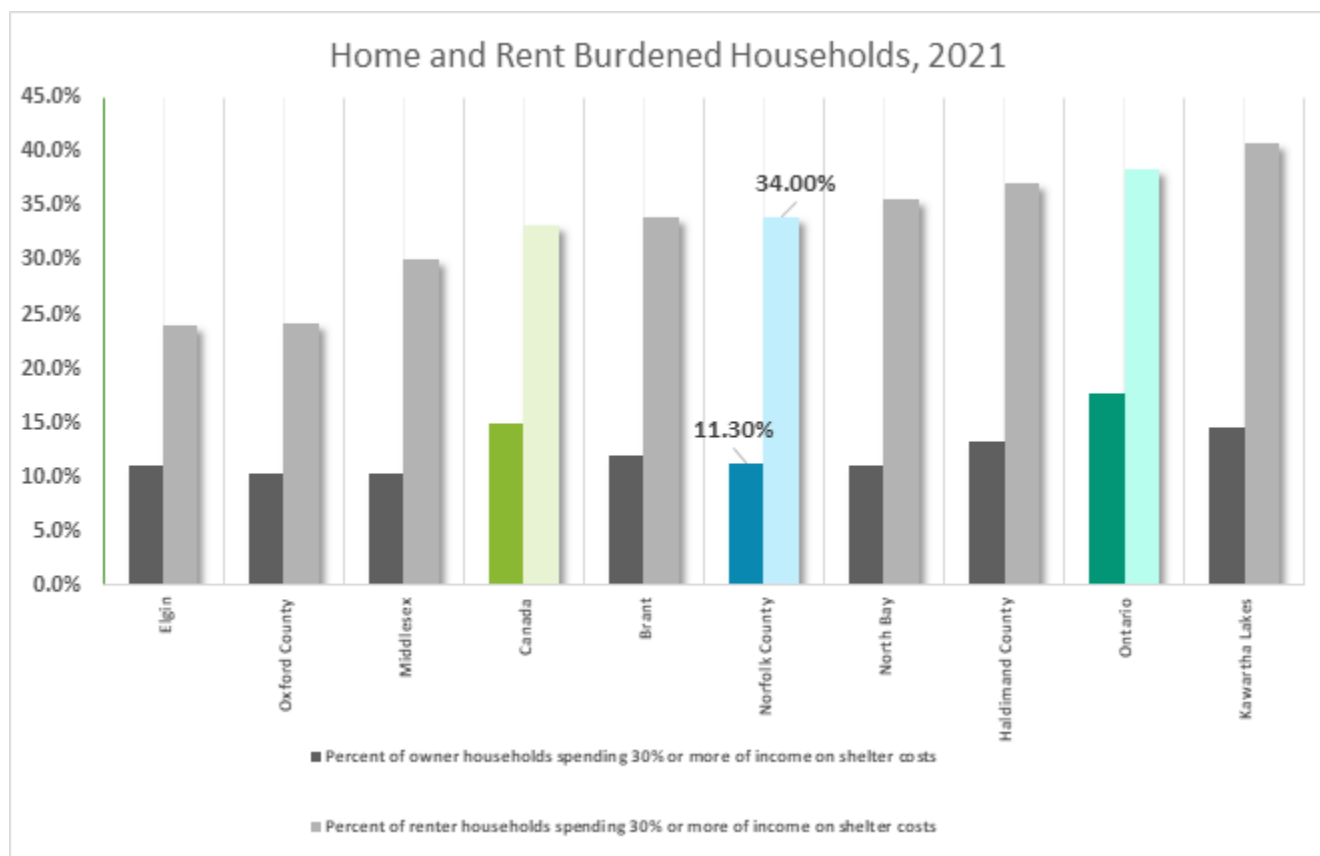

Chart 8.7, Source: Statistics Canada, 2021 Census of Population.
The median income for all those renting in Norfolk County is $49,600, which ranks about mid-range with comparator communities. It is $12,400 lower than the top community; Brant County, where renters have a median income of $62,000.
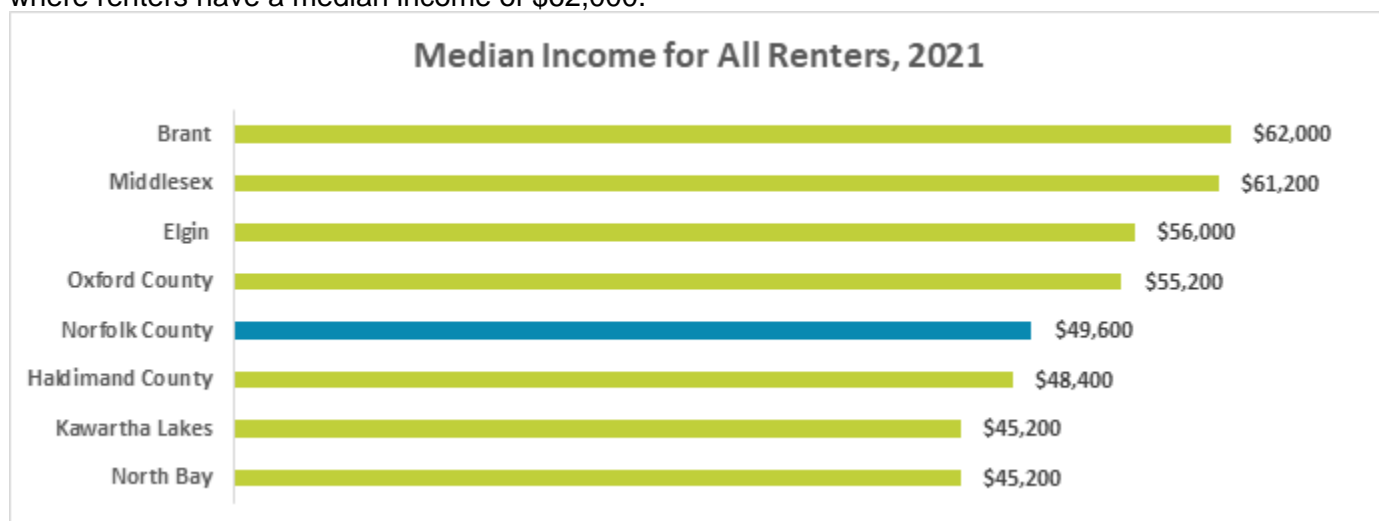

Chart 8.8, Source: Canadian Rental Housing Index, 2021

Norfolk County has a total of 5,020 rental units out of 30,085 total private dwellings, which puts it just below Kawartha Lakes; there are substantially more units in Norfolk County than its neighboring community of Haldimand County, with only 2,760 units.

Total Number of Rental Units and Total Private Dwellings, 2021

	Total Number of Rental Units	Total Number of Private Dwellings
Elgin	545	5845
Middlesex	650	6845
Brant	1720	14778
Haldimand County	2760	20710
Norfolk County	5020	30,085
Kawartha Lakes	5550	38947
Oxford County	6570	49445
North Bay	9535	25077
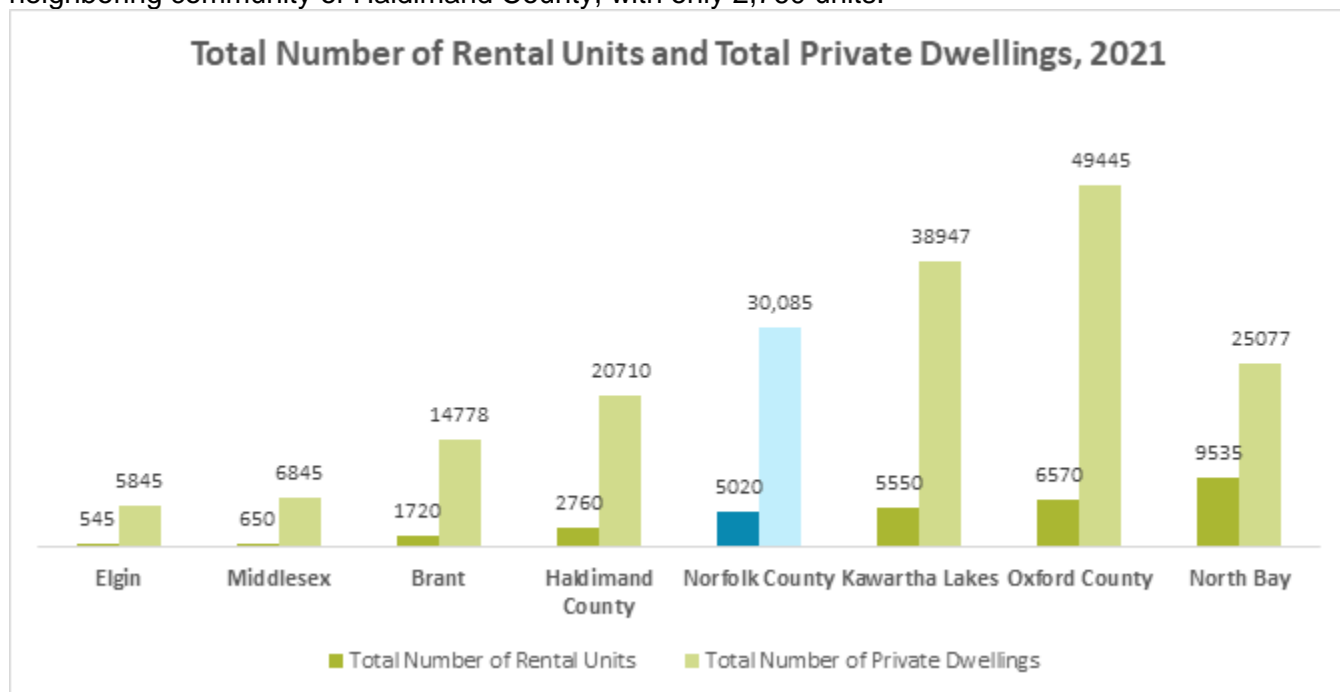
Chart 8.9, Source: Canadian Rental Housing Index, 2021

Average Monthly Shelter Costs, 2020

Norfolk County: $1,180.00 (owned), $1,027.00 (rented)
Canada: $1,498.00
Ontario: $1,700.00, $1,408.00
$1,209.00

Legend: Average monthly shelter costs for owned dwellings; Average monthly shelter costs for rented dwellings

Categories: Norfolk County, North Bay, Kawartha Lakes, Oxford County, Elgin, Haldimand County, Middlesex, Brant, Canada, Ontario
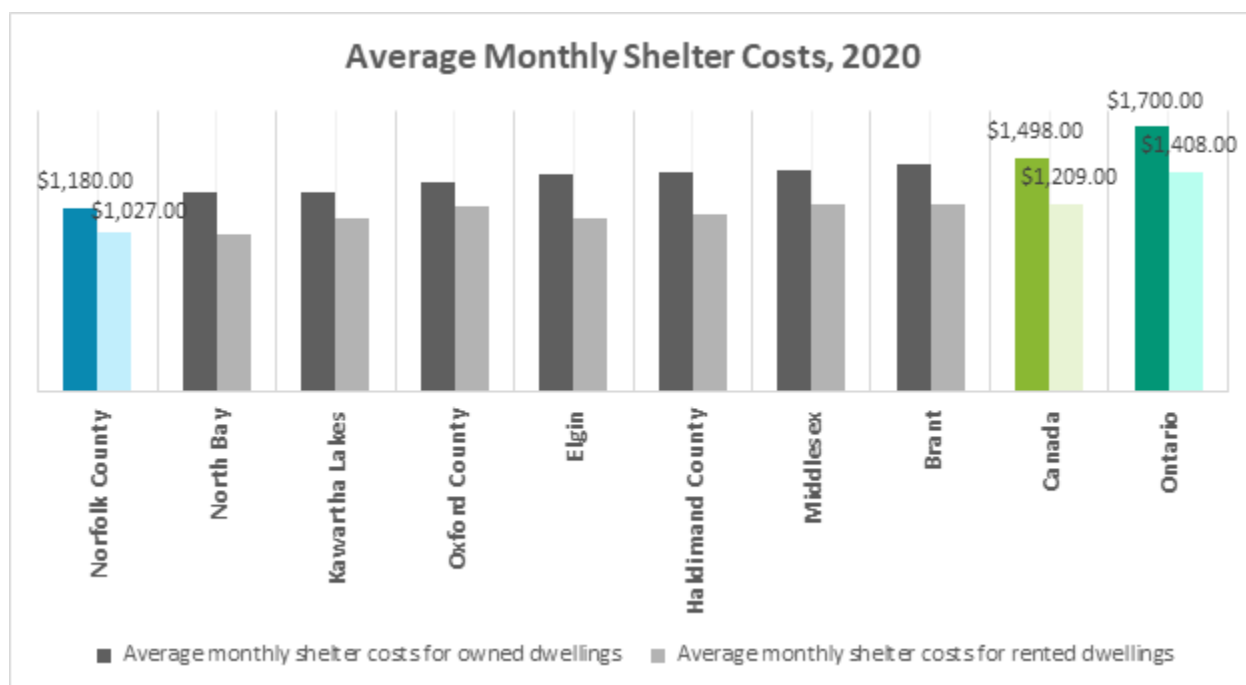
Chart 9.0, Source: Statistics Canada, 2021 Census of Population. Census of Population.

Gender Wage Gap

The Canadian Women's Foundation defines the gender wage gap as *"the difference in average earnings of people based on gender…it exists across [all] industries and professional levels."* (Canadian Women, 2023). It is important to note that "the gender pay gap is worse for those who face multiple barriers, including racialized women, Indigenous women, and women with disabilities…the gap starts from a young age and carries into senior years." (Canadian Women, 2023).

Norfolk County's gender wage gap is $15,450 which is less than both the national ($16,090) and provincial ($16,620) wage gaps, indicating better pay equality in the workplace.

Norfolk not only has lower gender wage gap than the nation and province, female wages are growing at faster rate than comparator communities, nation, province. Within Canada, Norfolk is an attractive destination for women in the workforce.
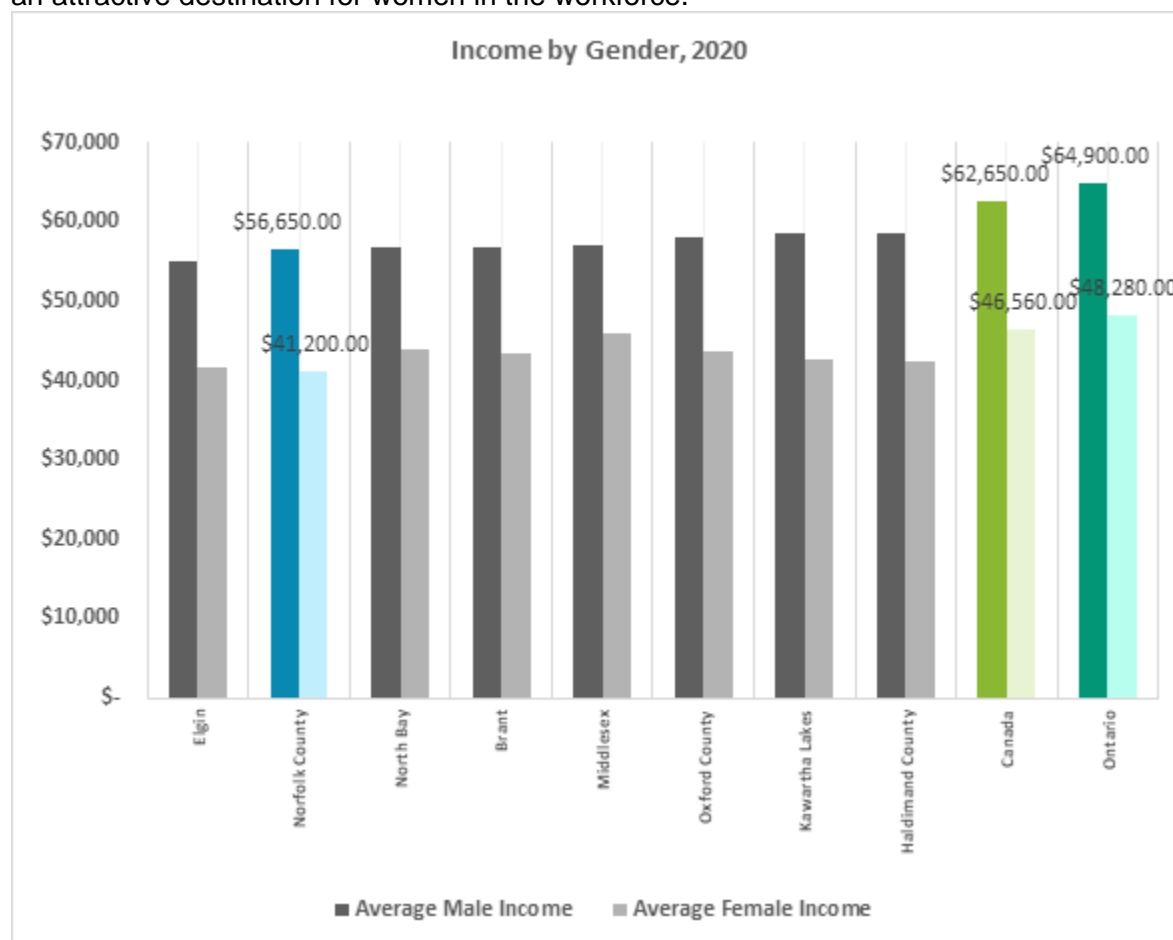

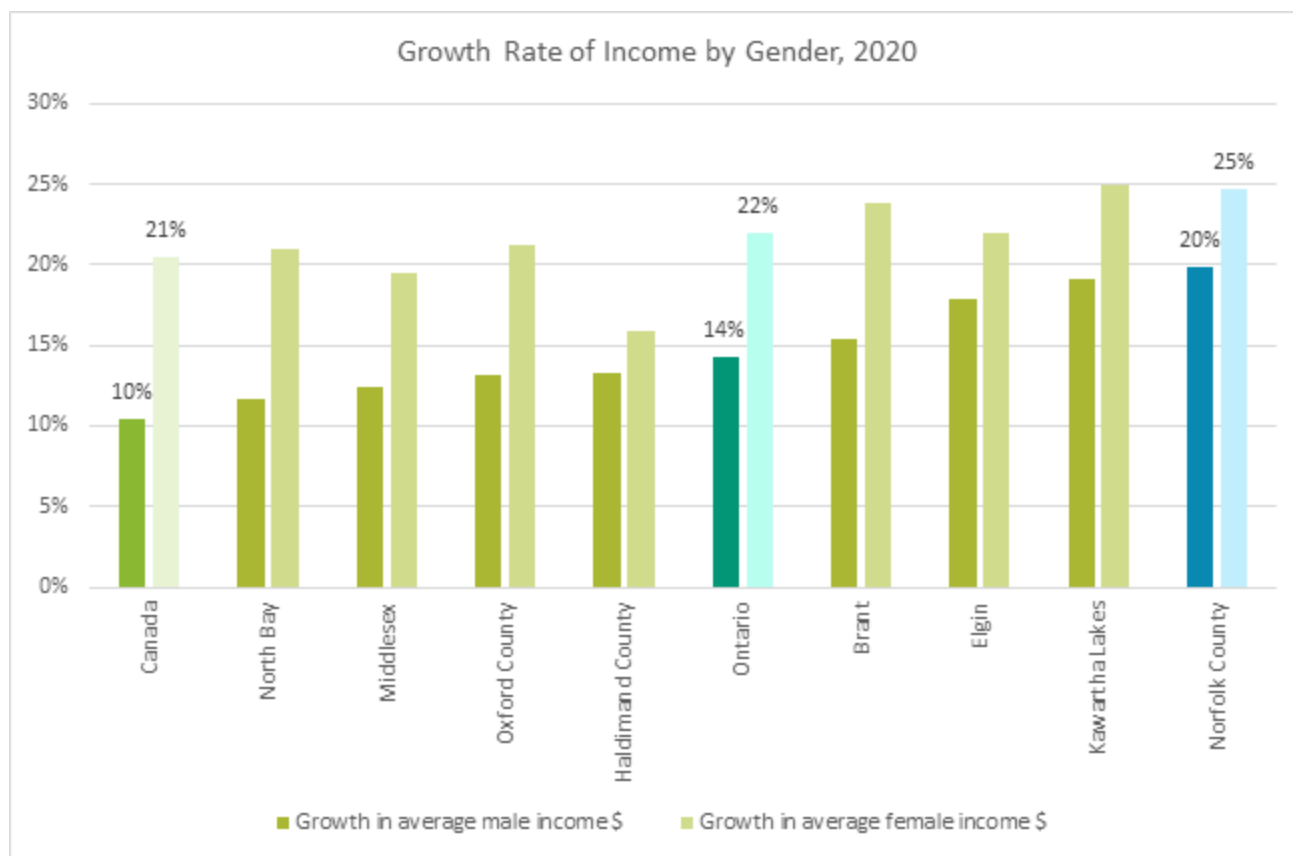Chart 9.1, Source: Statistics Canada, 2021 Census of Population.

Chart 9.2, Source: Statistics Canada, 2021 Census of Population.

Quality of Place

One of the key factors to consider in an area is Quality of Place. This has an effect on population growth; the strength of the overall community and retaining talent; and attracting new talent, and investment opportunities. Tourism is also a consideration of Quality of Place; this sector drives employment and incomes. Quality of Place within Norfolk County is examined in the following analysis.

Short Commutes

The majority of Norfolk County's population commutes to work by truck or car (95.8%). Public transit, walking, and biking are low in percentage, which is a direct reflection of the rural community. Only 0.2% percent of residents take public transit to work, which is on par with comparator communities of similar size. 3.7% of workers walk to work, and 0.3% bicycle.
32% of the population in Norfolk County commutes less than 15 minutes to work.
Out of the current student body at the Simcoe/Norfolk regional campus for Fanshawe College, 61% reside in urban areas and commute (an hour or longer). 17% of students live in nearby counties, and 22% live in Norfolk County.

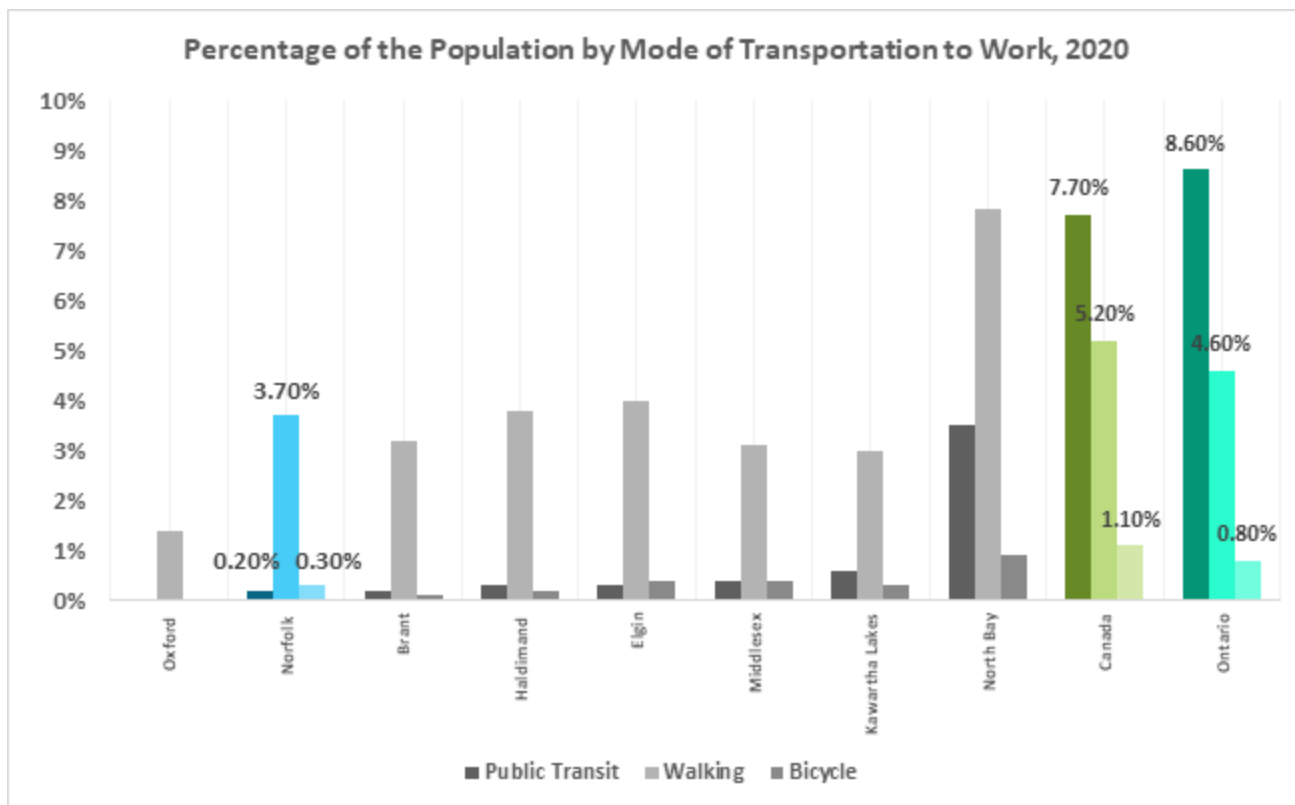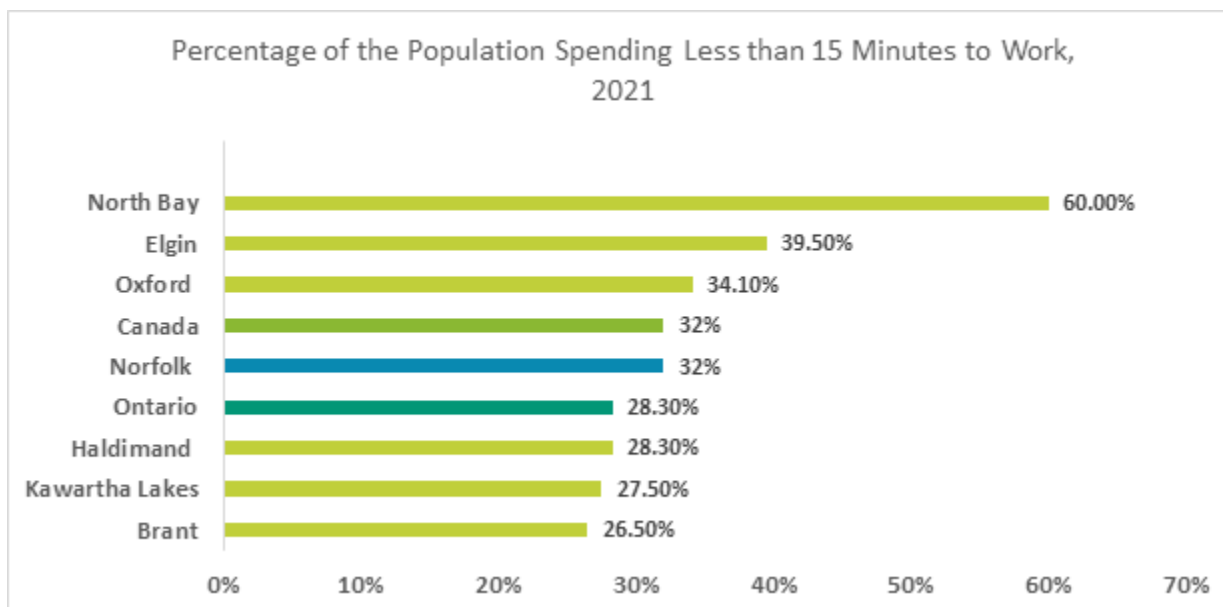Chart 9.3, Source: Statistics Canada, 2021 Census of Population.

Chart 9.4, Source: Statistics Canada, 2021 Census of Population.

Health Care

For every 10,000 residents, there is only 0.0012 healthcare practitioners in Norfolk County. This is exceptionally lower than the national average of 2.4. Our area is lacking in healthcare

professionals. It is difficult for new residents to get a family doctor, long wait times at the ER, and to see various healthcare professionals. this negatively impacts quality of life, but creates an opportunity for healthcare practices to open in Norfolk County.

Number of Healthcare Practitioners Per 10,000 Residents	
Haldimand County	0.0012
Norfolk County	0.0018
North Bay	0.0021
Kawartha Lakes	0.0038
Brant	0.005
Elgin	0.006
Oxford	0.0075
Middlesex	.0724
Ontario	0.94
Canada	2.4

Chart 9.5, Source: Lightcast/Analyst 2023

Housing Prices

Norfolk County's median housing value is $500,000, which is slightly higher than the national average ($472,000). Median value of dwellings has increased by 66% over a 5-year period, higher than both the national (32%) and provincial (54%) increase.
The median listing price for a home in Norfolk County as of July 2023 is $750,000, which is over $80,000 more expensive than the national median, but below the provincial by $106,290.
Homes in Norfolk County are more affordable when compared to the other communities, creating an attraction. However, sellers in the market will make less in Norfolk County when someone else purchases their home.

Median Value of Dwelling, 2021

Ontario	$700,000.00
Brant	$700,000.00
Haldimand County	$600,000.00
Oxford County	$600,000.00
Kawartha Lakes	$572,000.00
Middlesex	$550,000.00
Norfolk County	$500,000.00
Elgin	$500,000.00
Canada	$472,000.00
North Bay	$302,000.00
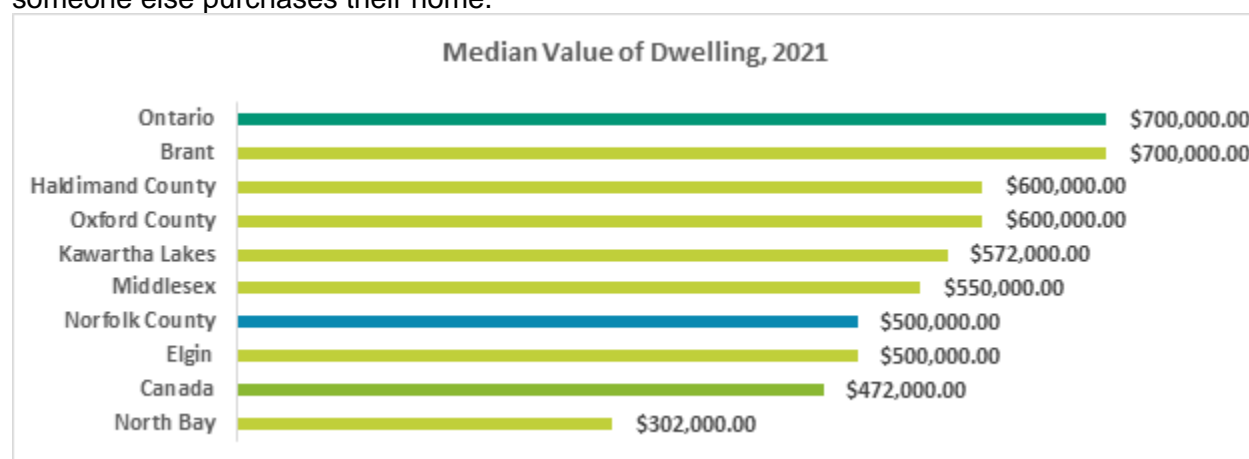
Chart 9.6, Source: Statistics Canada, 2021 Census of Population.
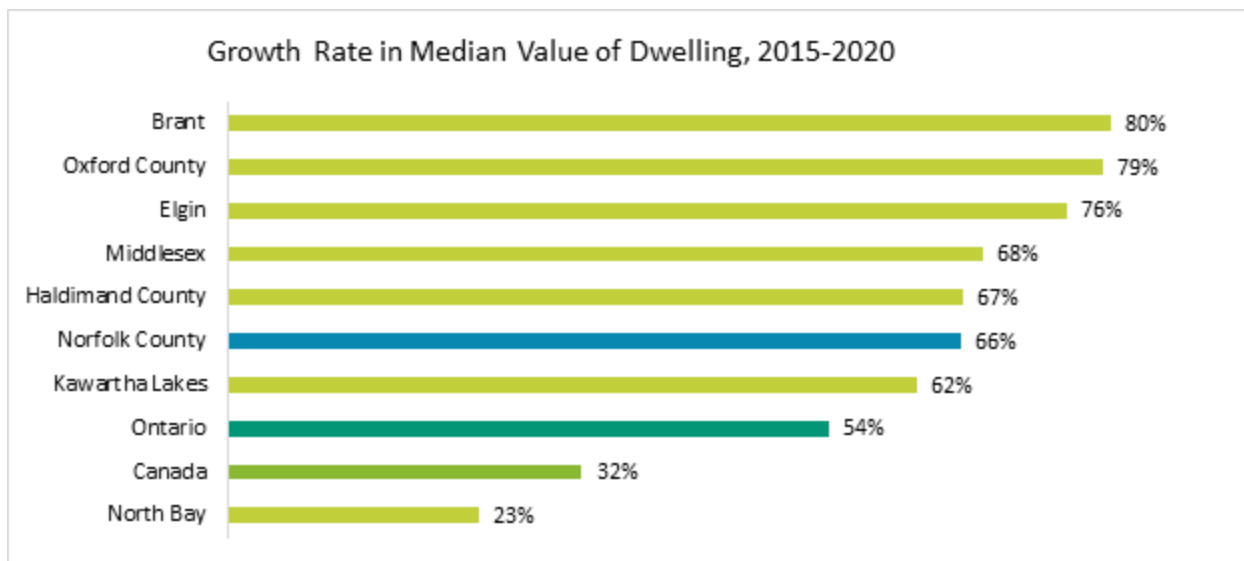
Chart 9.7, Source: Statistics Canada, 2021 Census of Population.

Rental Costs

Average shelter costs in Norfolk County spends $1,027 per month – this is drastically lower than the national average by $379. The County is also much more affordable than nearly all comparator communities. This is a 22.7% increase, which is just above the national increase, and 4.08% lower than the provincial increase.

Chart 9.8, Source: Statistics Canada, 2021 Census of Population.

Growth Rate in Average Monthly Shelter Costs for Rented Dwellings, 2015-2020

Region	Growth Rate
Brant	29.37%
Haldimand County	28.65%
Middlesex	28.60%
Oxford County	26.81%
Ontario	26.78%
Elgin	25.39%
Norfolk County	22.70%
Canada	20.65%
Kawartha Lakes	19.53%
North Bay	12.09%

Chart 9.9, Source: Statistics Canada, 2021 Census of Population.

Home Value to Income Ratio

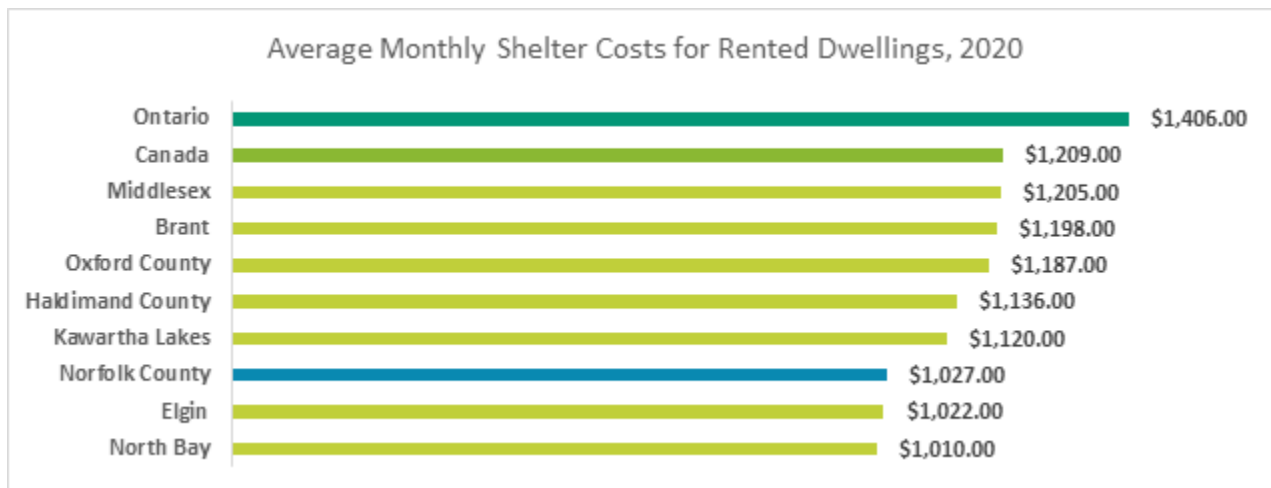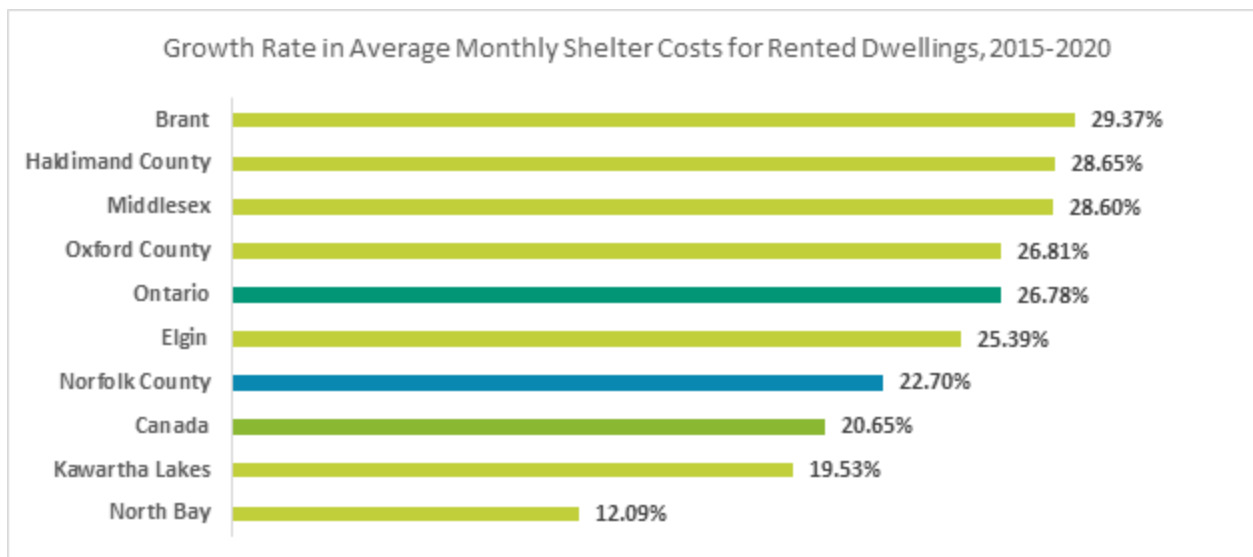The median listing price for a home in Norfolk County as of July 2023 is $750,000, which is over $80,000 more expensive than the national median, but below the provincial by $106,290. According to the Simcoe and District Real Estate Board, the average sale price of a home in Norfolk County for July 2023 was $618,685, a 17.7% decrease from the previous year at the same time. This indicates a buyer's market in the County, because homes are becoming more affordable, and not necessarily selling for their full listing price.

The price of a single-family home is more affordable than all of its comparators, except for Elgin County and North Bay. Norfolk County is considerably more affordable than the province and also the nation as a whole.

Home Value to Income Ratio was calculated by staff by examining the Median Individual Income along with the Average Sale price of a home. Ratios are rounded/approximate. A home in Norfolk County costs approximately 15 times the average resident's income. Norfolk is similar to its surrounding communities, and is more affordable than Canada (19 times) and Ontario (21 times).

Median Listing Prices for Homes, July 2023

Region	Median Listing Price
Middlesex	$1,172,500.00
Brant	$1,149,450.00
Ontario	$856,269.00
Haldimand County	$829,000.00
Oxford County	$797,450.00
Kawartha Lakes	$779,900.00
Norfolk County	$750,000.00
Elgin	$729,950.00
Canada	$668,754.00
North Bay	$449,900.00
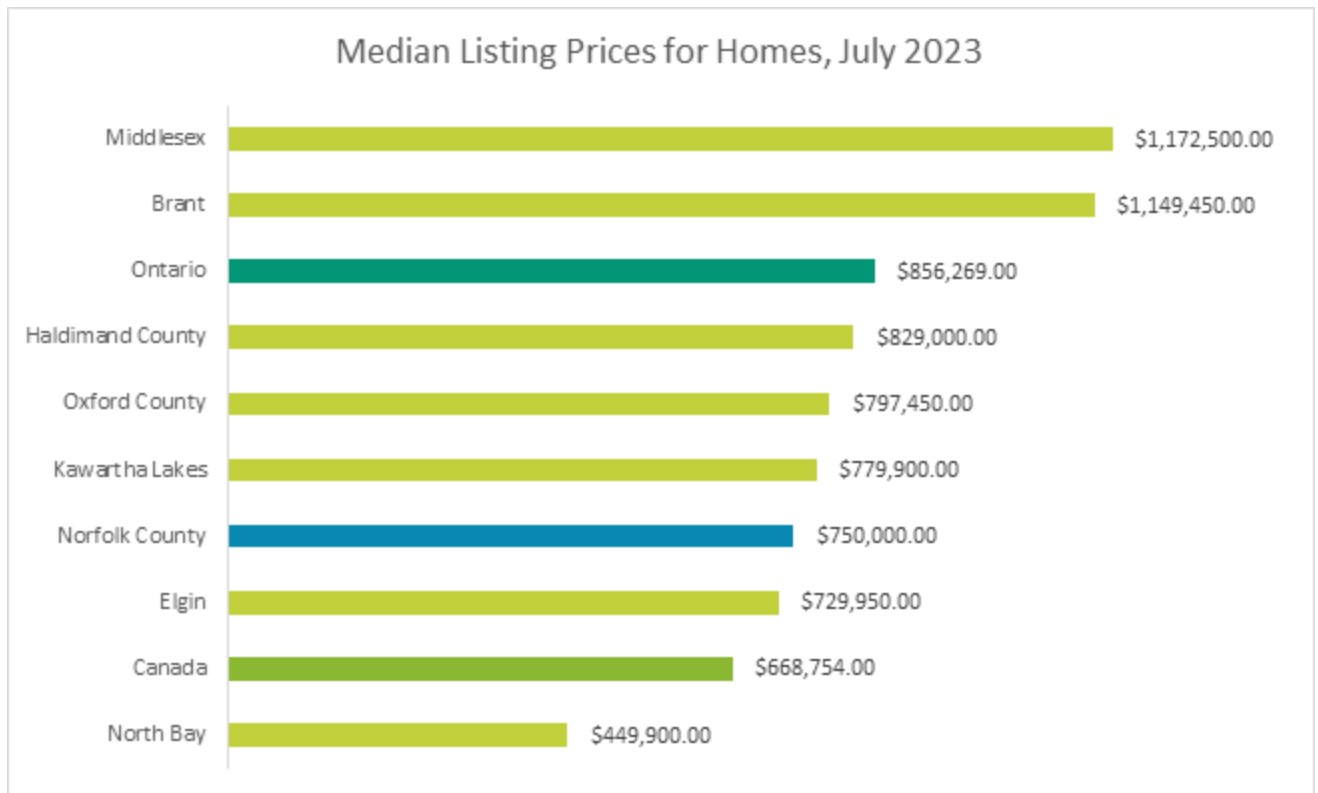
Chart 10.0, Source: OJO Homes, 2023

Average Sale Price of Home, July 2023

Region	Average Sale Price
Ontario	$856,269.00
Haldimand County	$768,113.00
canada	$757,300.00
Kawartha Lakes	$714,400.00
Brant	$712,809.00
Middlesex County	$668,821.00
Oxford	$659,943.00
Norfolk County	$618,685.00
Elgin County	$616,591.00
North Bay	$415,191.00
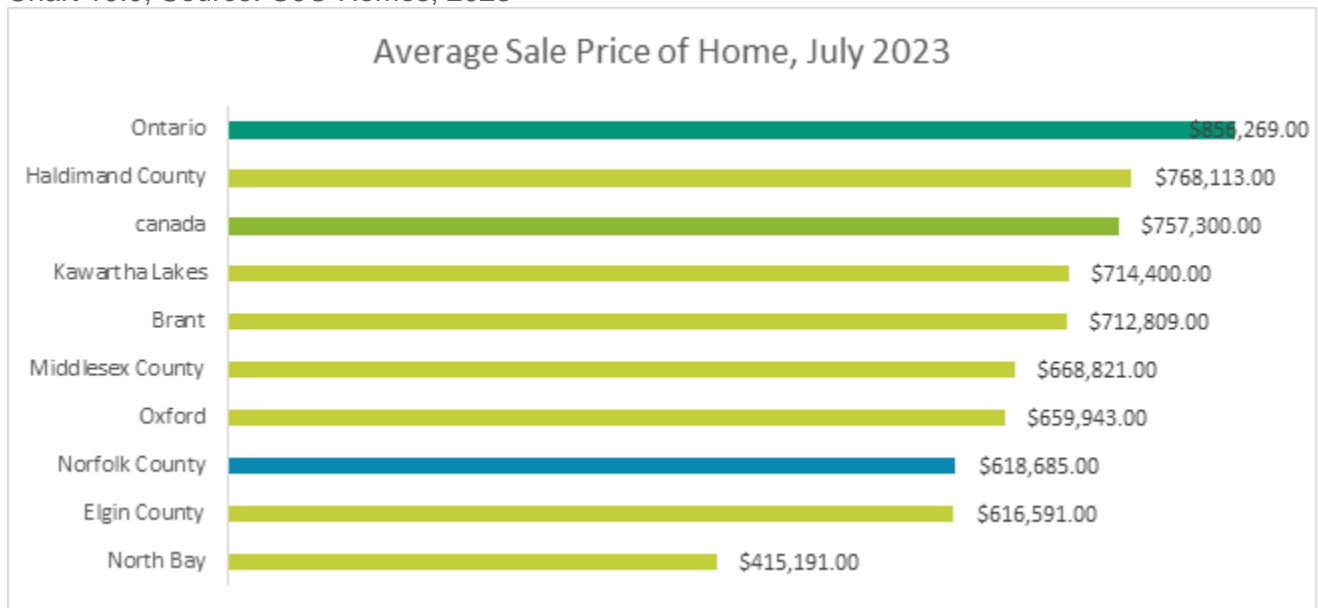
Chart 10.1, Source: Canadian Real Estate Association, 2023

Home Value to Income Ratio, 2023

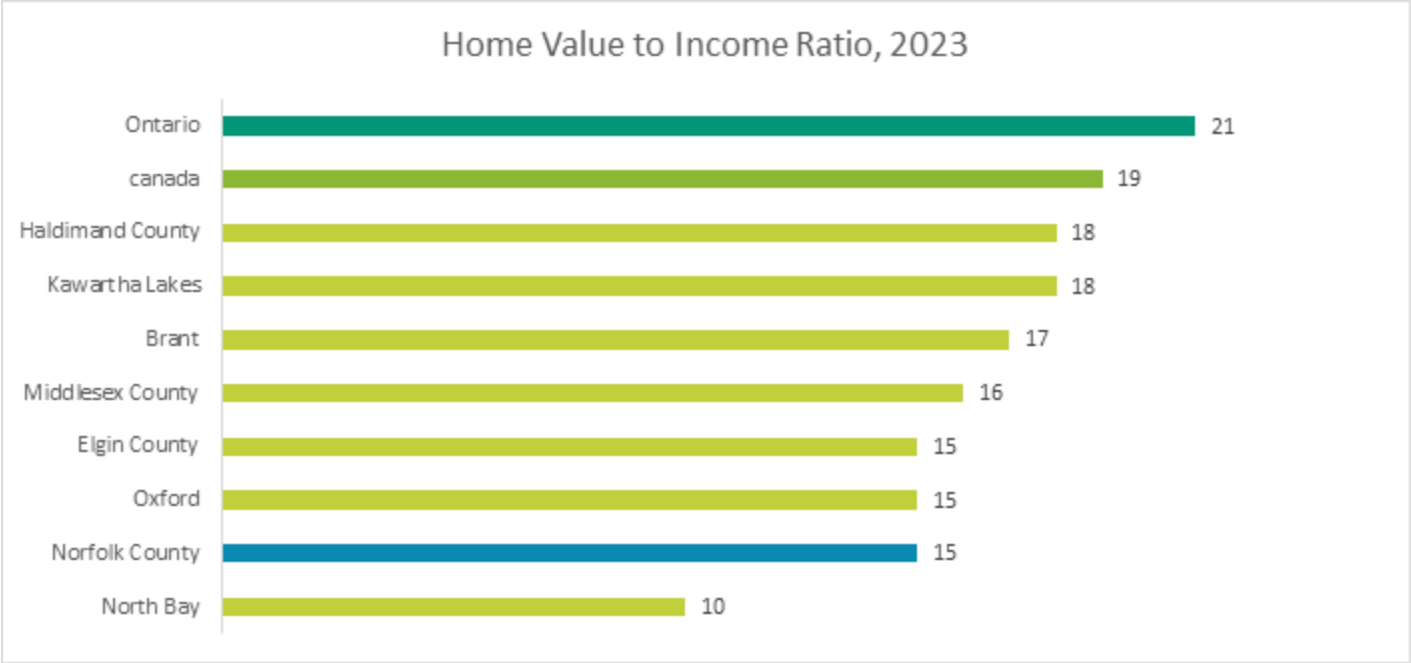| Region	Ratio
Ontario	21
canada	19
Haldimand County	18
Kawartha Lakes	18
Brant	17
Middlesex County	16
Elgin County	15
Oxford	15
Norfolk County	15
North Bay	10

Chart 10.2, Source: Canadian Real Estate Association, 2023

Online Promotional Efforts

Google Trends

A Google Trends Score is a helpful way to measure online searches for each region. A scale of 0-100 is used; a score of 100 is peak popularity, a score of 50 means it is half as popular, and 0 means there was not enough data available. The numbers show the search interest relative to the highest point on the chart for the given time and region.

Within the timeframe of 2018-2023, Norfolk County's average score was a 37, falling just below Haldimand County with a score of 42. North Bay and Kawartha Lakes are tourist hotspots, which could explain their higher score. This is an opportunity fort Norfolk County to gain even more online presence.

Google Trends Score, July 2018-2023

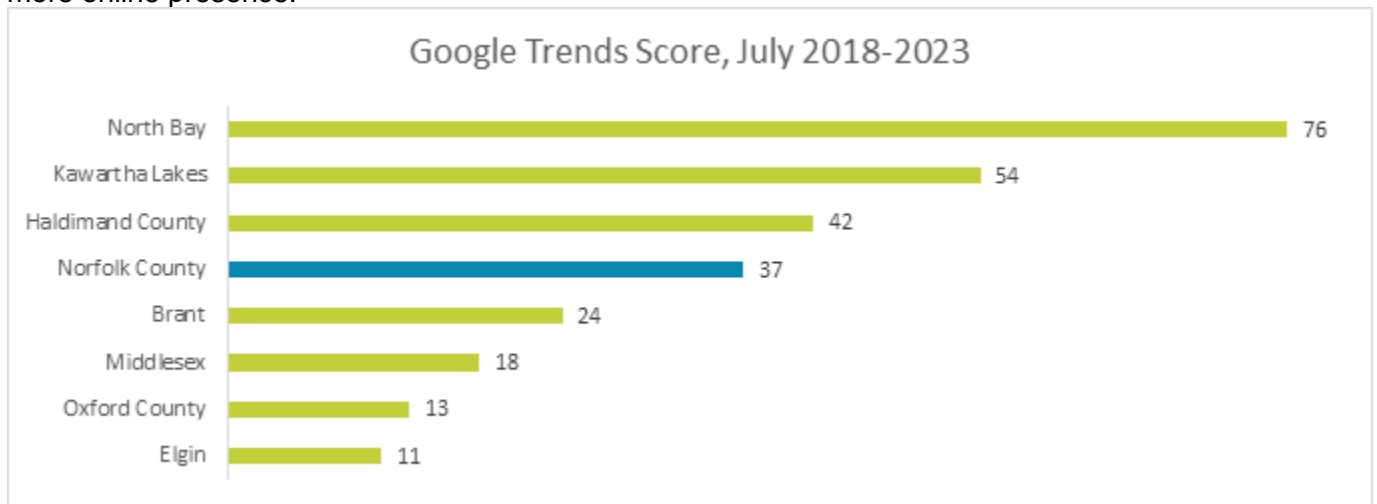| Region	Score
North Bay	76
Kawartha Lakes	54
Haldimand County	42
Norfolk County	37
Brant	24
Middlesex	18
Oxford County	13
Elgin	11

Chart 10.3, Source: Google Trends, 2023

Google Search Results

Norfolk County ranks 3rd amongst its comparators for number of Google Search results, with approximately 207 million results, which is considerably higher than all other communities, except for Oxford County and North Bay.
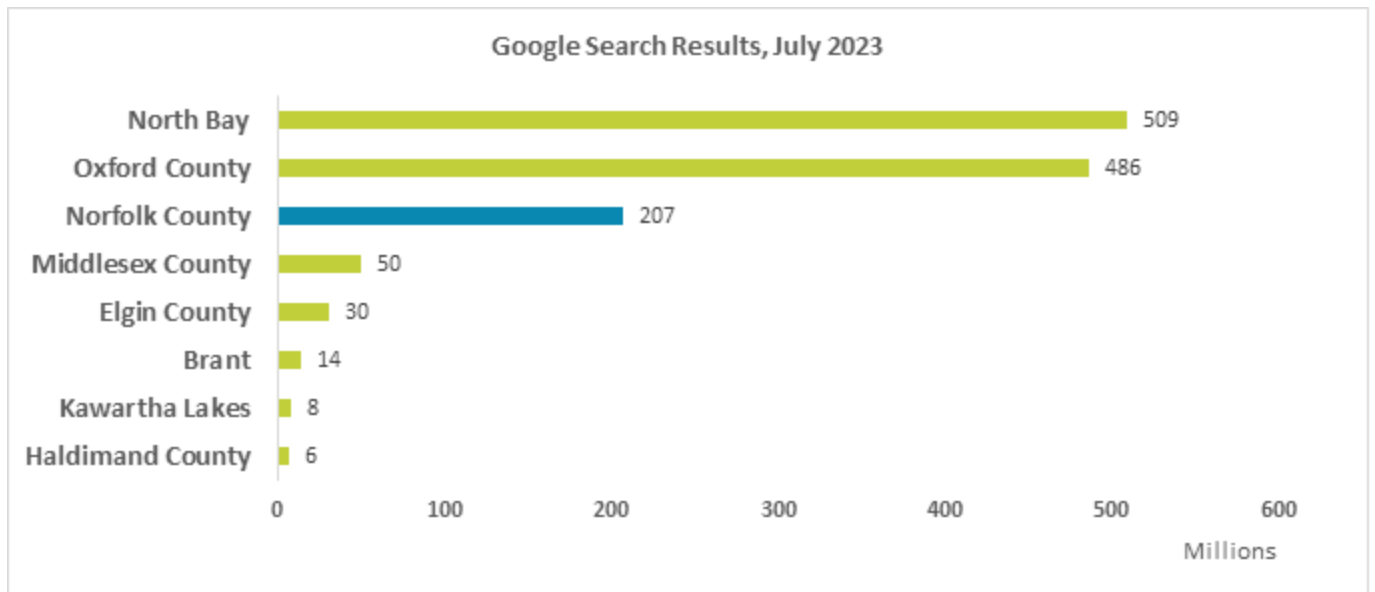
Google Search Results, July 2023

Community	Results (Millions)
North Bay	509
Oxford County	486
Norfolk County	207
Middlesex County	50
Elgin County	30
Brant	14
Kawartha Lakes	8
Haldimand County	6

Chart 10.4, Source: Google Search, 2023

Instagram Engagement

Instagram was used to measure tourist-generated engagement. To maintain consistency, each region was searched via *#CommunityName*. As of July 2023, there were 194,000 uses of the *#NorfolkCounty* tag. Norfolk County is on the high end with hashtag uses, but this could be another space for opportunity to truly brand *#NorfolkCounty.*

Instagram Hashtags, July 2023

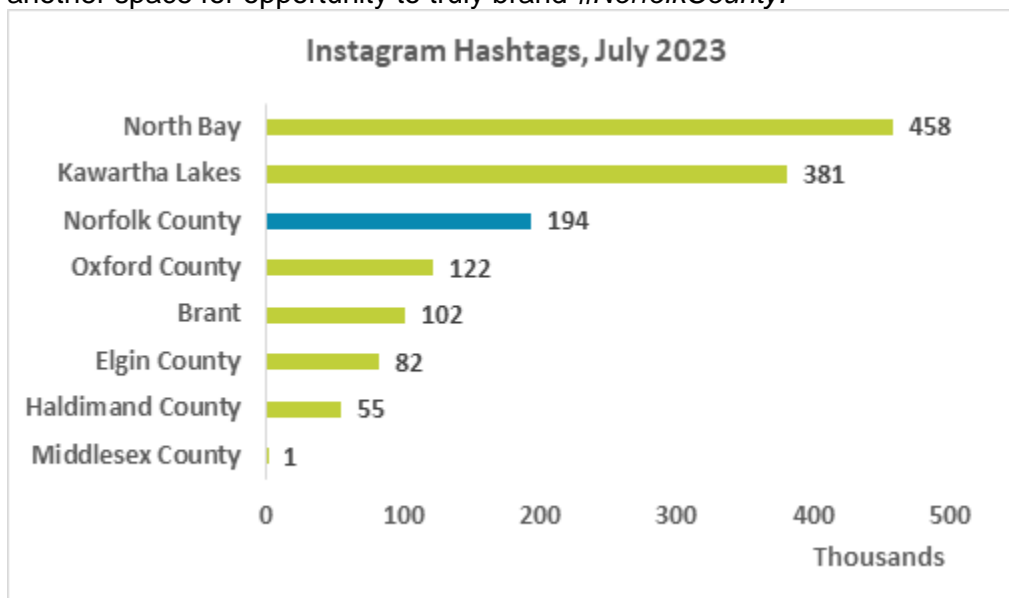| Community	Hashtags (Thousands)
North Bay	458
Kawartha Lakes	381
Norfolk County	194
Oxford County	122
Brant	102
Elgin County	82
Haldimand County	55
Middlesex County	1

Chart 10.5, Source: Instagram, 2023

Facebook Check-Ins

Facebook check-ins were analyzed to measure engagement. Norfolk County has 25,235 check-ins as of July 2023, roughly half of Kawartha Lake's check-ins, but considerably higher than all other communities. There is a huge difference between the top communities, indicating that

Kawartha Lakes, Norfolk County and North Bay are all tourism leaders. This is reason for Norfolk County to leverage tourism efforts even more.
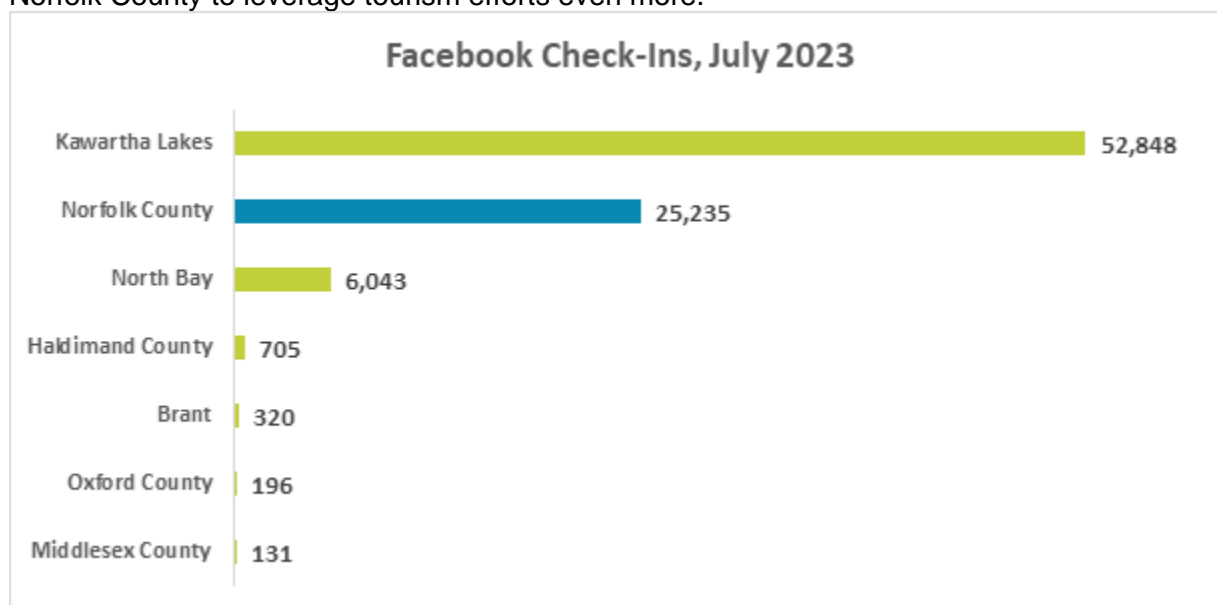
Facebook Check-Ins, July 2023

County	Check-Ins
Kawartha Lakes	52,848
Norfolk County	25,235
North Bay	6,043
Haldimand County	705
Brant	320
Oxford County	196
Middlesex County	131

Chart 10.6, Source: Facebook, 2023

TripAdvisor Reviews

Norfolk County ranks 3rd with 11,909 TripAdvisor reviews. This is similar to North Bay, Kawartha Lakes, and Brant County.
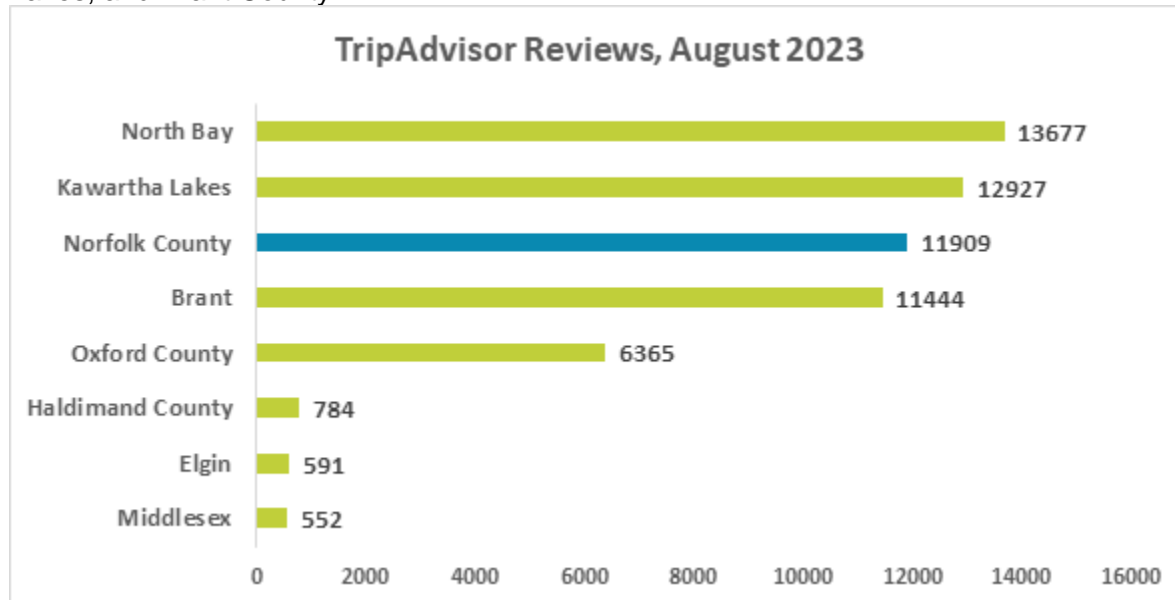
TripAdvisor Reviews, August 2023

County	Reviews
North Bay	13677
Kawartha Lakes	12927
Norfolk County	11909
Brant	11444
Oxford County	6365
Haldimand County	784
Elgin	591
Middlesex	552

Chart 10.7, Source: TripAdvisor, 2023

Extra Information

Introduction

According to the glossary provided by Analyst, industry clusters can be defined using the following parameters: "Industries which tend to co-locate in the same areas; Industries that share a similar workforce; Industries which tend to have supply chain connections. (Lightcast, 2023). These can be a number of different entities, from companies, suppliers, service providers; also, government agencies and any other institution that provides value to the local economy, by means of research, information, technical support and education. These unique networks create a two-fold advantage for a region – a competitive advantage and the opportunity for new businesses to benefit from the clusters.

There is a key difference between traded industry clusters and local industry clusters. Traded industry clusters operate on a larger scale, and their strength is exports. By serving markets outside of the region, new money enters the local economy. These clusters are essential to growth and innovation in a region; they end up driving the economy, provide more jobs, increase average wages, and offer opportunities for innovation and development through research and knowledge sharing.

In order to understand the local economy and its structure, an industry cluster analysis is conducted. The goal is for Norfolk County to categorize its economy into traded industry clusters, and by doing so, have the ability to identify the key elements that comprise the economy and prioritize key clusters. This analysis will act as the strategy for Norfolk County's economy moving forward, and will assist in the following:

- Recognize and aid these clusters/sectors in a variety of ways including strategic partnerships, development of new policies, and programs, etc.;
- Express its role in both regional and national economic levels
- Cultivate the growth of new and applicable business opportunities; and
- Successfully share the competitive advantages of Norfolk County in order to appeal to outside talent and investment

Norfolk County will conduct an environmental cluster analysis. Identifying the cluster assets and their strength/weaknesses will provide a better picture on performance, challenges and direction (new target markets, supply chain requirements, tourism opportunities). The strategy includes a plan with set key performance indicators that will lead the way for advancement in these industries.

Methodology

This analysis was conducted on three geographic levels: Norfolk County [CSD], Ontario [Province] and Canada [Country], using sector (NAICS) definitions aligned with those used at the regional, provincial, and/or federal levels. Norfolk County consists of several single-tier municipalities, with its largest population center being Simcoe, followed by Port Dover, Delhi, Waterford and Port Rowan (in no particular order). With the defined geographies and sectors as the foundation, working within the reference periods of 2015 and 2020, an analysis was undertaken on both business counts and employment for Norfolk County, in relation to Ontario and Canada. All statistics and "concentrations" (formerly location quotient) referenced in this analysis are comparing Norfolk County to Canada.

Employment

In order to determine employment estimates for all three geographies, the 2016 Census of Population and Occupation Reports in Analyst were used. This data was applied to estimate employment for 2015 and 2020. All employment estimates are at the NAICS four-digit level.

When more recent information was available for employment data, this was used. Lightcast/Analyst has information dating to 2022, so for the sections detailing Major Industries and Major Occupations, the timeframe of 2018-2022 has been used.

Business Count

The Canadian Business Patterns, a Statistics Canada data product offered through Lightcast/Analyst, was used to determine business counts. This was used for all three geographic levels and within the 2015-2020 timeframe (when information was available for the year 2022, this data was used). The 4-digit level was used in order to stay consistent across the board, especially when comparing with employment estimates.

Definitions*

- **Concentration/Location Quotient (LQ):** the relative concentration of an industry sector in a given region (Norfolk County CSD) compared to a larger geographic area (Canada).
  - (LQs above 1.00 signify employment concentration above that of the country.
  - LQs above 1.20 typically signal high levels of concentration and are an indicator of possible industry clustering.)
- **Employment Estimate:** the total employment for the specified sector.
- **Business [Location] Count:** the total business location count for the specified sector.
- **Share of Ontario (ON) Sector Employment:** the degree of significance of employment concentration (clustering) in relation to Ontario, expressed as a percentage.
- **Employment Change:** the change in total employment for the specified sector.
- **Business Count Change:** the change in business count for the specified sector.
- **Employment Growth Rate:** the employment growth, over a given reference period (2015 to 2020), for the specified sector, expressed as a percentage.
- **Employment Growth Difference from Ontario (ON):** the difference between Norfolk County CSD and Ontario employment growth rates.

* Adapted from Guelph's 2022-2026 Economic Development Strategy Background Report.

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Caveats

It is important to note that there may be some inconsistencies with industry groups due to the hierarchy and organization of NAICS codes. Employment estimates are collected using 4-digit level NAICS codes, where sectors are defined using the 6-digit level codes. There are some exceptions where sectors do not align at the 4-digit level. The industry group will be omitted if the Canadian industry/industries only make up a small portion of the total industry group. If the Canadian industry/industries make up a significant portion of the industry group, it will be included. Two industry groups that are omitted from the 4-digit level estimates are Cannabis Product Manufacturing (NAICS code 3123) and Cannabis Merchant Wholesalers (NAICS code 4134). This is because they were presented after the 2016 census; however, this will still affect employment estimates for 2020. Business counts for this year include these new codes.

The most recent Census is also from 2021, and the team had hoped for recent data in order to have an accurate depiction of Norfolk County. Some reports from Lightcast/Analyst had information available up to 2022, and in cases where this was possible, the timeframe for analysis was adjusted to 2018-2022.

Please note: All figures at or above one (1) thousand are round to the nearest hundredth, all figures below one (1) thousand are round to the nearest tenth.

Disclaimer

Please note that this analysis should not be used for any purpose outside of this scope, and that all analysis is experimental. The data collected shows an estimate of employment in Norfolk County CSD, Ontario, and Canada, and is based on the confines of changes in NAICS code following the 2016 census, the labour force survey, effects of the COVID-19 pandemic, access to specific regional data, and the most current census being 2021. Required changes will occur as the Economic Development department continues to grow its database of analytics and resources by the way of new community research and evolving updates from sources such as Connect ON, Environics, and Statistics Canada.