

# On the Shores of Opportunity: An Economic Profile of Temiskaming Shores

March 2022

By: William Dunstan  
and Joel Montagnes

Commentary  
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### Our main offices:

- Thunder Bay is on Robinson-Superior Treaty territory and the land is the traditional territory of the Anishnaabeg and Fort William First Nation.
- Sudbury is on the Robinson-Huron Treaty territory and the land is the traditional territory of the Atikameksheng Anishnaabeg as well as Wahnapiatae First Nation.
- Kirkland Lake is on the Robinson-Huron Treaty territory and the land is the traditional territory of Cree, Ojibway, and Algonquin Peoples.
- All are home to many diverse First Nations, Inuit and Métis peoples.

We recognize and appreciate the historic connection that Indigenous people have to these territories. We recognize the contributions that they have made in shaping and strengthening these communities, the province and the country as a whole.

This report was made possible through the support of our partner, Northern Ontario Heritage Fund Corporation. Northern Policy Institute expresses great appreciation for their generous support but emphasizes the following: The views expressed in this commentary are those of the author and do not necessarily reflect the opinions of the Institute, its Board of Directors or its supporters. Quotation with appropriate credit is permissible.

Author's calculations are based on data available at the time of publication and are therefore subject to change.

Editor: Mark Campbell

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Published by Northern Policy Institute

874 Tungsten St.

Thunder Bay, Ontario P7B 6T6



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City of Temiskaming Shores

The City of Temiskaming Shores (formerly the Town of Haileybury, New Liskeard and the Township of Dymond), one of the most picturesque and attractive communities in Northern Ontario, Canada, is an amalgamated municipality with a population of 9,920, poised to embrace the future. The beauty of Lake Temiskaming, the clean air, our natural features, ideal boating, hiking, skiing, snowmobiling, golfing and numerous other recreational amenities make this an exceptional place to both live and work.

## About the Authors

### William Dunstan



William Dunstan, born and raised in Ottawa, is entering his fourth year in the Public Affairs and Policy Management program at Carleton University. In addition to an interdisciplinary academic background, he brings with him prior experience in public policy through having previously worked with the federal government and a think tank. In his free time, William enjoys cycling and hiking, and is also involved in intercollegiate debate.

### Joel Montagnes



A Historian by education, Joel Montagnes made the transition into Public Policy when he realized how much of an impact the Past has on policy issues of the Present and the Future and how the methodologies he learned, as a Historian, can be applied to policy writing and problem solving. He has an Honors B.A. with Distinction in History and Canadian Studies from the University of Toronto, an M.A. in History from the University of Calgary, and is about to complete a Masters of Public Policy from the School of Public Policy at the University of Calgary. His area of focus has traditionally been Canadian military history, defence policy, national security and international relations.

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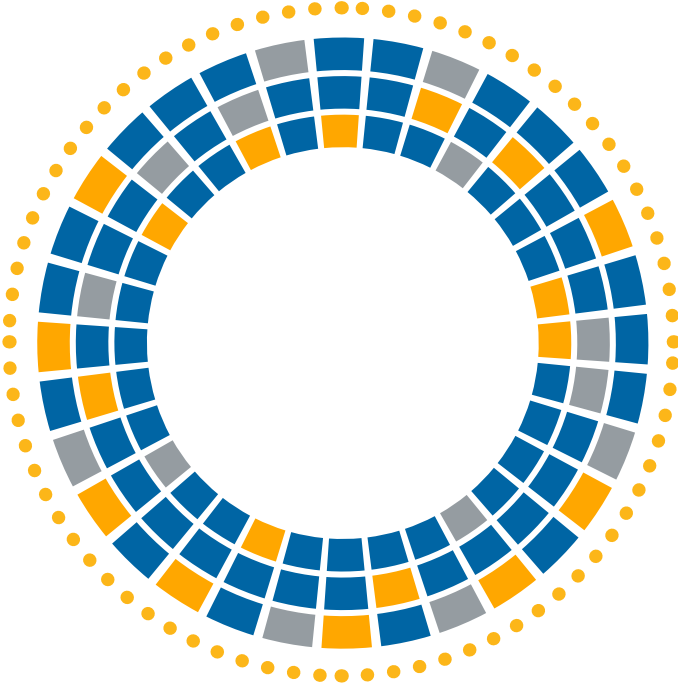
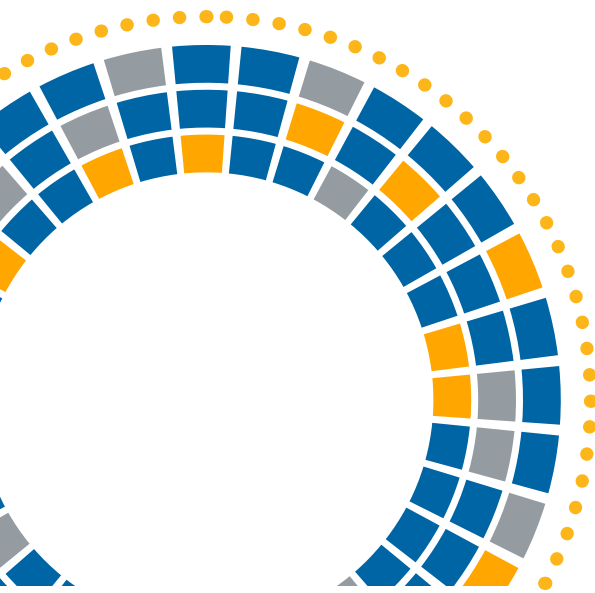
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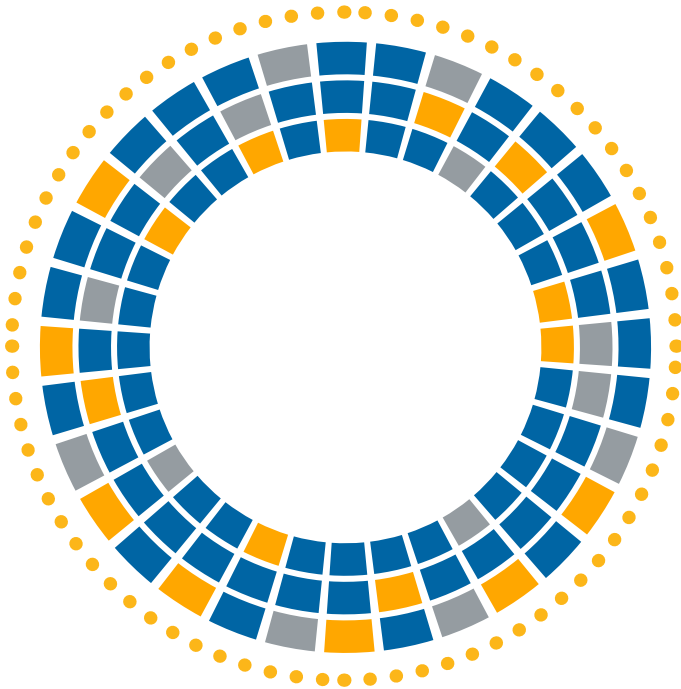
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# Executive Summary

This economic profile of Temiskaming Shores is designed to build off of works previously done by Northern Policy Institute (NPI). In this case, this profile focuses on recent economic and demographic trends in the community of Temiskaming Shores in order to make projections about future growth in the community. Despite the social and economic disruption of the COVID-19 International Pandemic, Temiskaming Shores is better situated for economic and population growth, in terms of quality of life, education and job opportunities, compared to other communities in Northern Ontario and Canada, in general.

Temiskaming Shores is benefiting from a growing population, high rates of employment (as well as employment in many areas of skilled labour) and comparatively lower rates of unemployment compared to other communities in both Northern Ontario and Canada. Combined with lower costs of living and an excellent quality of life rating as well as many economic and social opportunities for individuals from minority groups, such as Francophone-Canadians and Indigenous Peoples, Temiskaming Shores has promising economic prospects.



# Introduction



One of Northeastern Ontario's best kept secrets, Temiskaming Shores is, located between the Cities of North Bay and Timmins, situated on the shores of Lake Temiskaming. With a population of 9634 in 2021, the City is also situated in a promising position to enjoy future economic growth. With rising median incomes, high labour force participation and employment rates relative to the rest of Northeastern Ontario, and resilient businesses that weathered the COVID-19 pandemic, Temiskaming Shores is – and is positioned to continue to be – a prosperous community. Temiskaming Shores is fortunate to have large Francophone and Indigenous populations, respectively, low housing costs, and low levels of economic dependency.

This paper contributes to an economic profile of the City of Temiskaming Shores and is complementary to data found on the City of Temiskaming Shores' Economic Development website. The economic profile analyzes the state of the local economy, demographics, labour force, income, education, and housing to better understand measures the city has undertaken to promote economic development. Additionally, the economic profile can be used to further develop Temiskaming Shores' business opportunities, investment prospects, migration streams, and labour priorities.

Specifically, this paper expands upon the economic profile of Temiskaming Shores published by Northern Policy Institute in 2020 (see Labelle 2020). This paper includes updated data for indicators for which new data is available, data from additional geographies to enrich certain sections of the 2020 paper, and several new indicators that capture additional factors influencing the city's economy. Although Statistics Canada conducted its latest census in the spring of 2021, many results from this census have not been released as of this paper's publication. Hence, sections of the 2020 paper that used 2016 census data have not been updated for 2021 as updated data is not yet available. Table 1 lists the indicators included in this paper and the indicators included in the 2020 piece.

Finally, further assessments of the economic and demographic impact of the COVID-19 Pandemic will need to be conducted as more data becomes available from various sources.

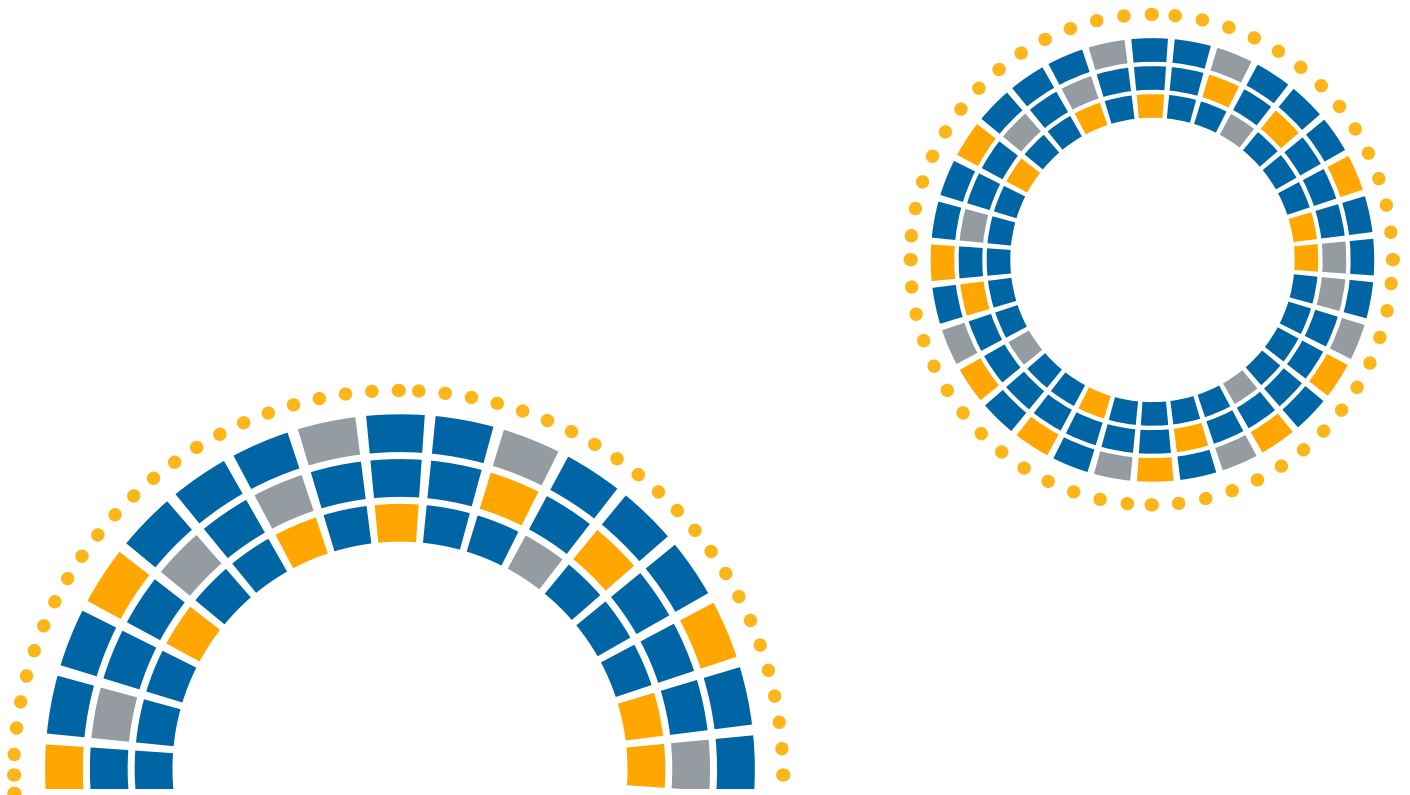


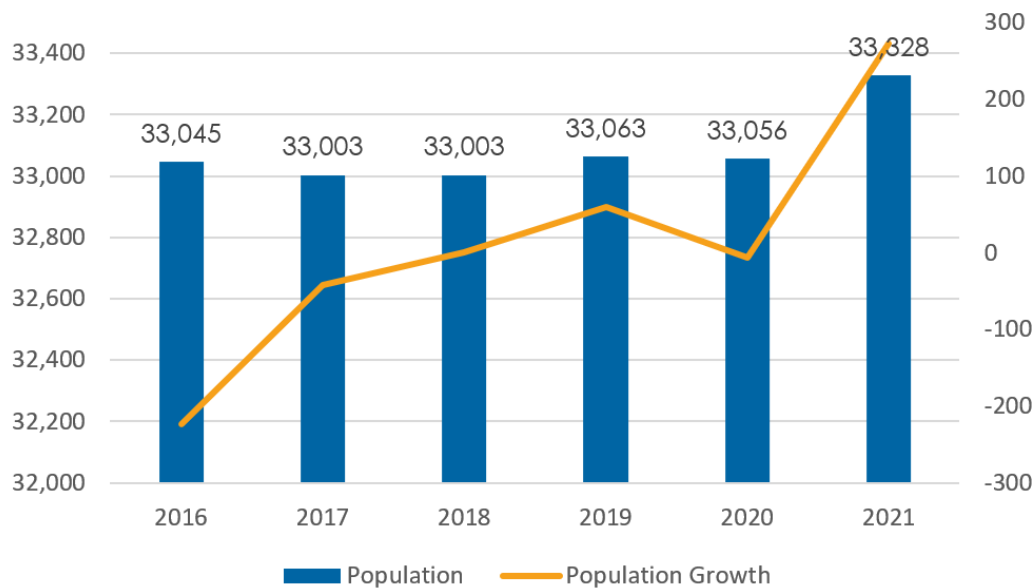
Table 1: Overview of Indicators Included in 2020 and 2021 Papers

2020 Indicators	2021 Indicators
<b>Demographics and Education</b>	
Population, by Age and Sex, Temiskaming Shores, 2016	Population Estimates for Timiskaming District and Northeastern Ontario (NEO), 2016 to 2021
Francophones as Total Percentage of the Population, Temiskaming Shores, 2011 and 2016	Educational Attainment of Immigrants vs. General Population in South Temiskaming, 2016
Indigenous Peoples as Total Percentage of the Population, Temiskaming Shores, 2006 to 2016	Educational Attainment of Indigenous Residents vs. General Population in South Temiskaming, 2016
Educational Attainment, Temiskaming Shores and Ontario, 2016	
<b>Labour Force Characteristics</b>	
Labour Force Participation in Temiskaming Shores, Ontario, and Canada, 2006 to 2016	Labour Force Participation in Temiskaming Shores, NEO, and Ontario, 2006 to 2016
Employment Rates in Temiskaming Shores and Ontario, 2006 to 2016	Employment Rates in Temiskaming Shores, NEO, and Ontario, 2006 to 2016
Unemployment Rates in Temiskaming Shores and Ontario, 2006 to 2016	Unemployment Rates in Temiskaming Shores, NEO, and Ontario, 2006 to 2016
	Labour Force Characteristics, by Sex, Temiskaming Shores, 2016
	Labour Force Characteristics, Aboriginal Identity and General Populations, Temiskaming Shores, 2016
<b>Economic Dependency and Incomes</b>	
Average and Median After-Tax Household Income, Temiskaming Shores, 2010 and 2015	Economic Dependency Levels, Temiskaming Shores and various NEO geographies, 2016
<b>Occupation, Industry, and Business</b>	
Business Counts, Temiskaming Shoes, 2016 to 2019	Business Counts, Temiskaming Shoes, 2016 to 2021
Labour Force Composition by Occupation in Temiskaming Shores, 2011 and 2016	Labour Force Composition by Industry in Temiskaming Shores, NEO, and Ontario, 2016
Labour Force Composition by Industry in Temiskaming Shores, 2011 and 2016	
<b>Housing</b>	
Average Value of Dwelling, Temiskaming Shores and Ontario, 2006 to 2016	Real Estate Prices, Cochrane and Timiskaming Districts, 2020 to 2021
Household Income Spent on Shelter Costs, Temiskaming Shores, Ontario, and Canada, 2016	Residential Building Permits Issued in Temiskaming Shores, 2016 to 2020

# Population Change

The last three censuses reveal a population decline in Temiskaming Shores. In 2006, the community had a population of 10,442, this figure declined to 10,400 in 2011, 9,920 in 2016. Uand 9634 as per 2021 census within which Temiskaming Shores is located. As seen in Figure 1, these estimates suggest that the population of the Timiskaming District has remained stable in recent years. The population is naturally declining with the number of deaths each year exceeding the number of births, but the district tends to receive enough migrants from other regions of Canada and internationally to sustain its current population. Similar trends may have occurred in Temiskaming Shores, which has a population that is much older than the Canadian average, and that is continuing to age (Labelle 2020, 7). Statistics Canada (2021 a), estimates that the population of the Timiskaming District grew by 0.03% between 2016 and 2020, whereas the population of Northeastern Ontario, as a whole, is estimated to have decreased by 0.59% over the same period. Overall, while the population change for the district is incremental, a growing population can indicate a growing labour force and a growing market for businesses. Continuing to drive population growth will be key.

Figure 1: Population Estimates for Timiskaming District, 2016 to 2021



Source: Author's calculations from Statistics Canada (2022).

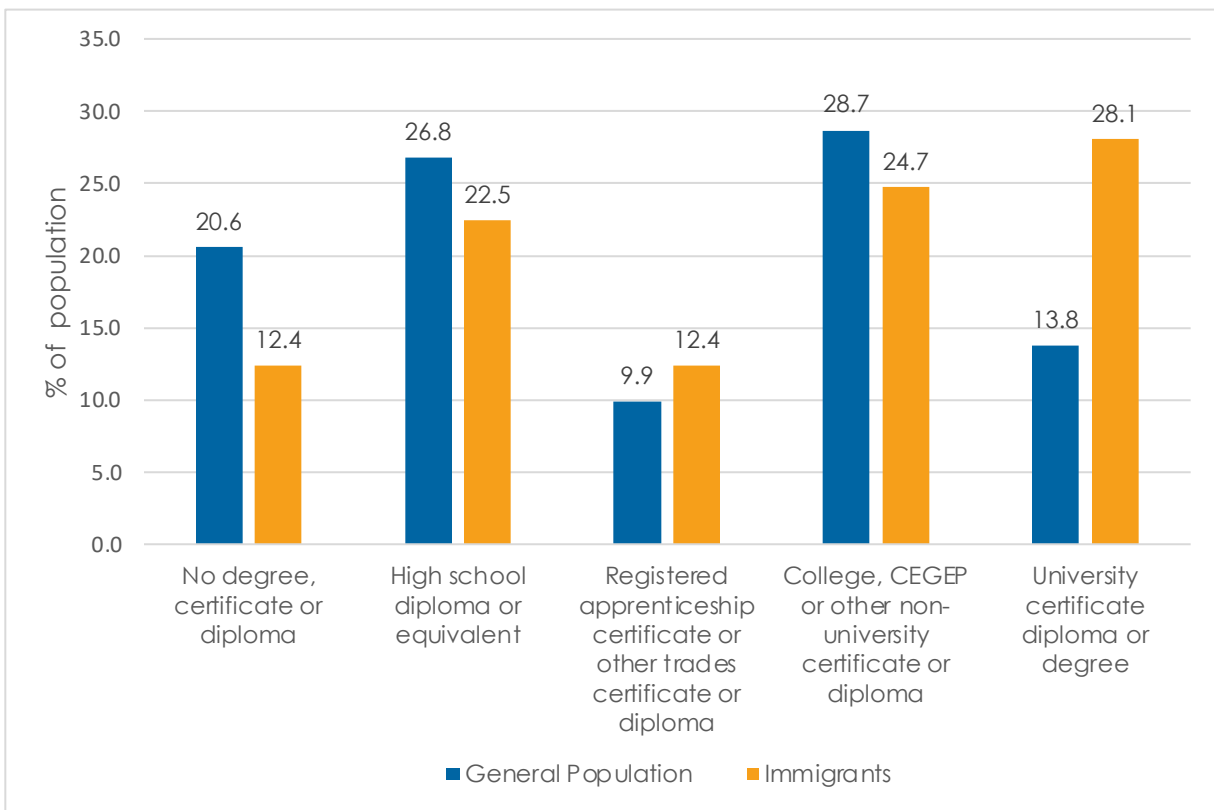




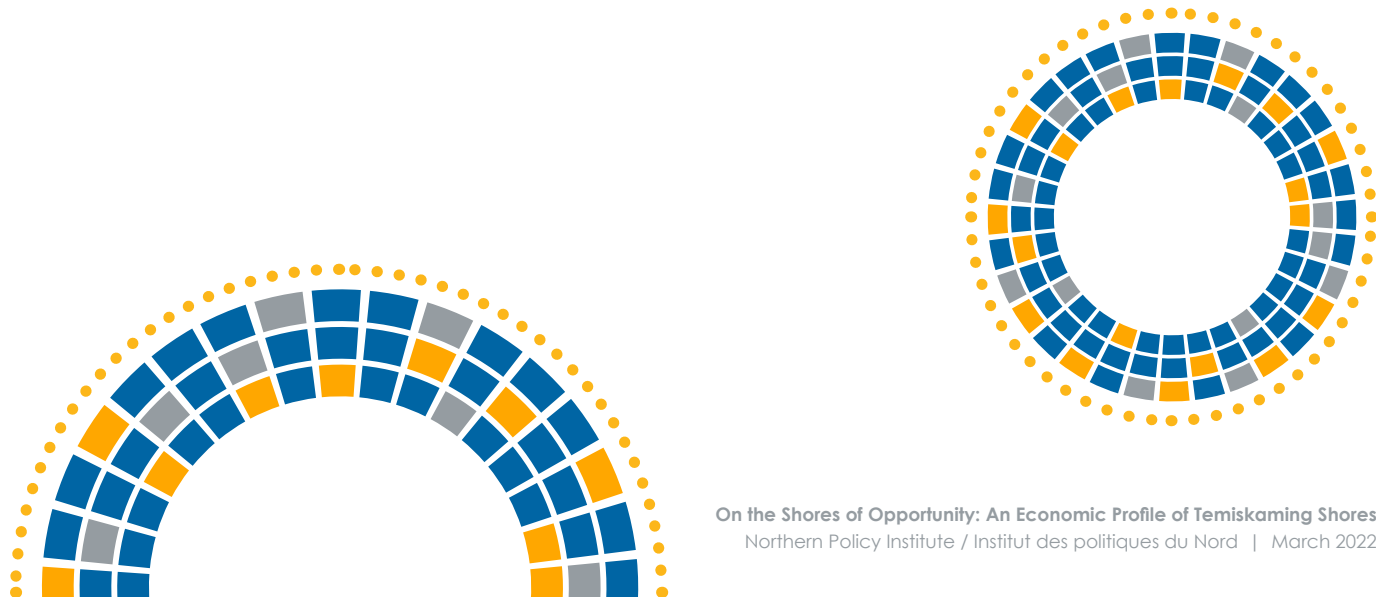
# Demographics

The 2020 paper for the Temiskaming Shores economic profile observed that immigrants can benefit said community through their valuable insights and multiple perspectives developed by their diverse backgrounds. In addition, immigrants bring with them prior training and education. Data for South Temiskaming – a region consisting of Temiskaming Shores and several small neighboring towns – supports this claim. As seen in Figure 2, immigrants in South Temiskaming have, on average, greater educational attainment than the Temiskaming Shores' population as a whole. Notably, 65.2 per cent of immigrants have credentials beyond a high school diploma, compared to 52.4 per cent of the general population. As well, more than twice as many immigrants have a university diploma, certificate, or degree.

Figure 2: Highest Level of Educational Attainment for Immigrants and the General Population aged 20-74, South Temiskaming, 2016

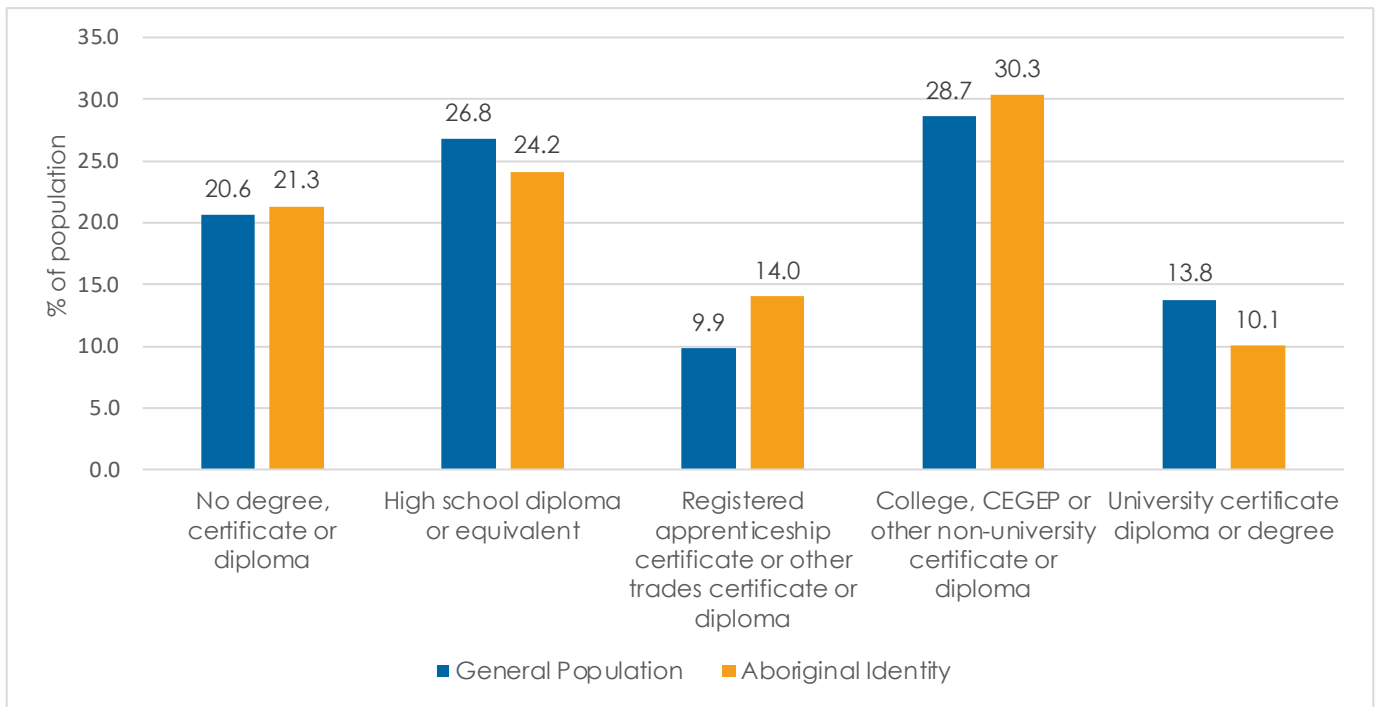


Source: Author's calculations from Far Northeast Training Board, "Labour Market Information," 2021.

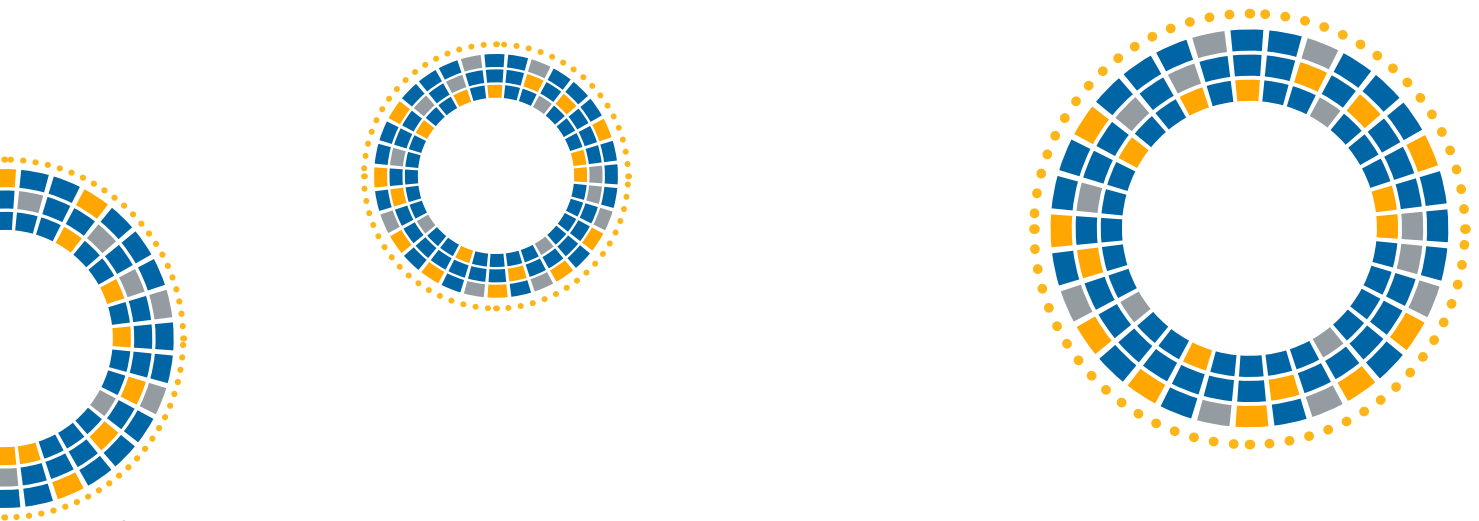


Educational attainment data for South Temiskaming also sheds light on the region's Indigenous population. Figure 3 compares educational attainment for Indigenous<sup>1</sup> residents with that of the general population in South Temiskaming. Compared to the general population, a greater share of the Indigenous population have credentials beyond a high school diploma, but the share with a university diploma, certificate, or degree is smaller than that for the general population. Additionally, slightly fewer Indigenous people have a high school diploma at minimum. As the Indigenous population of Temiskaming Shores is young and growing quickly (Labelle 2020, 8-9), continued efforts to improve educational attainment for this demographic could significantly strengthen the future labour force.

Figure 3: Highest Level of Educational Attainment for People of Aboriginal Identity and the General Population aged 20-74, South Temiskaming, 2016



Source: Author's calculations from Far Northeast Training Board, "Labour Market Information," 2021.



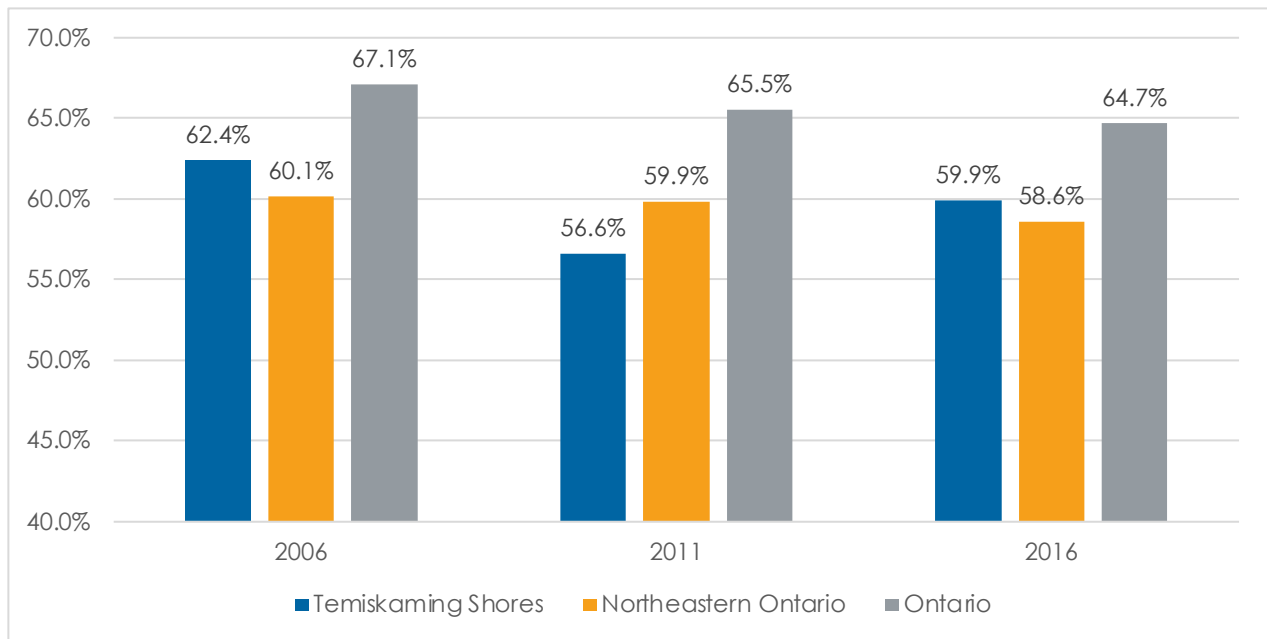
<sup>1</sup> Statistics Canada uses the term "Aboriginal Identity" to denote people who identify with the Indigenous Peoples of Canada. This includes those who are First Nations, Métis or Inuk (Inuit), and/or those who are Registered or Treaty Indians, and/or those who have membership in a First Nation or Indian band (Statistics Canada 2017).

# Labour Force Characteristics

This section has been updated from the 2020 paper to include statistics for Northeastern Ontario. Statistics for Northeastern Ontario reflect average figures, weighted by labour force size, of the census districts<sup>2</sup> of Algoma, Cochrane, Greater Sudbury, Manitoulin, Nipissing, Parry Sound, Sudbury, and Timiskaming. Including Northeastern Ontario in this analysis allows for Temiskaming Shores to be compared with its neighboring regions. This updated section also includes demographic breakdowns of data for Temiskaming Shores, specifically, it compares the labour force characteristics of males and females, as well as Temiskaming Shores' Indigenous and general populations.

In 2006 and 2016, Temiskaming Shores had stronger labour force characteristics than the Northeastern Ontario average. Labour force participation and employment rates were higher, while unemployment rates were lower. This means that Temiskaming Shores had a greater proportion of its population working, earning income for themselves and providing a labour force to local businesses. From 2006 to 2011, labour force participation and employment rates fell more dramatically in Temiskaming Shores than in Northeastern Ontario as a whole, and the increase in unemployment rates was larger in Temiskaming Shores. The abnormalities of 2011 could represent Temiskaming Shores having been hit harder by the recession than most other communities in Northeastern Ontario. Nevertheless, the city's labour force indicators recovered rapidly between 2011 and 2016. Temiskaming Shores tends to perform better on labour force participation and employment than its Northeastern Ontario neighbors, although both the city and the wider region consistently underperform relative to provincial averages.

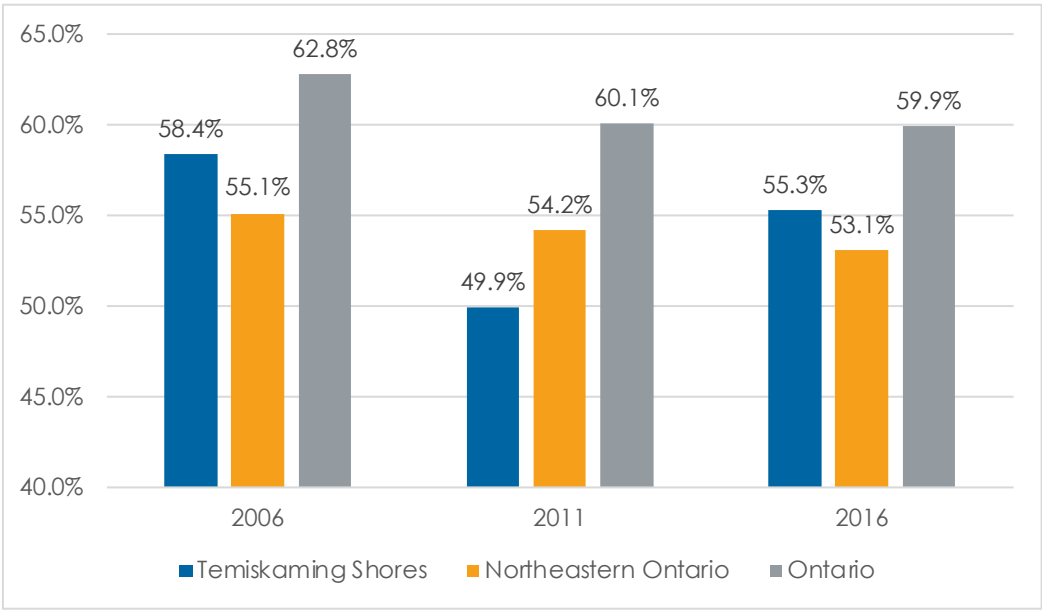
Figure 4: Total Labour Force Participation Rate, by Region and Year, 2006-16



Source: Author's calculations from Statistics Canada (2006, 2011, 2016).

<sup>2</sup> Census division (CD) is the general term for provincially legislated areas (such as a county or regional district) or their equivalents. Census divisions are intermediate geographic areas between the province/territory level and a municipality (Statistics Canada 2018a).

Figure 5: Employment Rate, by Region and Year, 2006-16



Source: Author's calculations from Statistics Canada (2006, 2011, 2016).

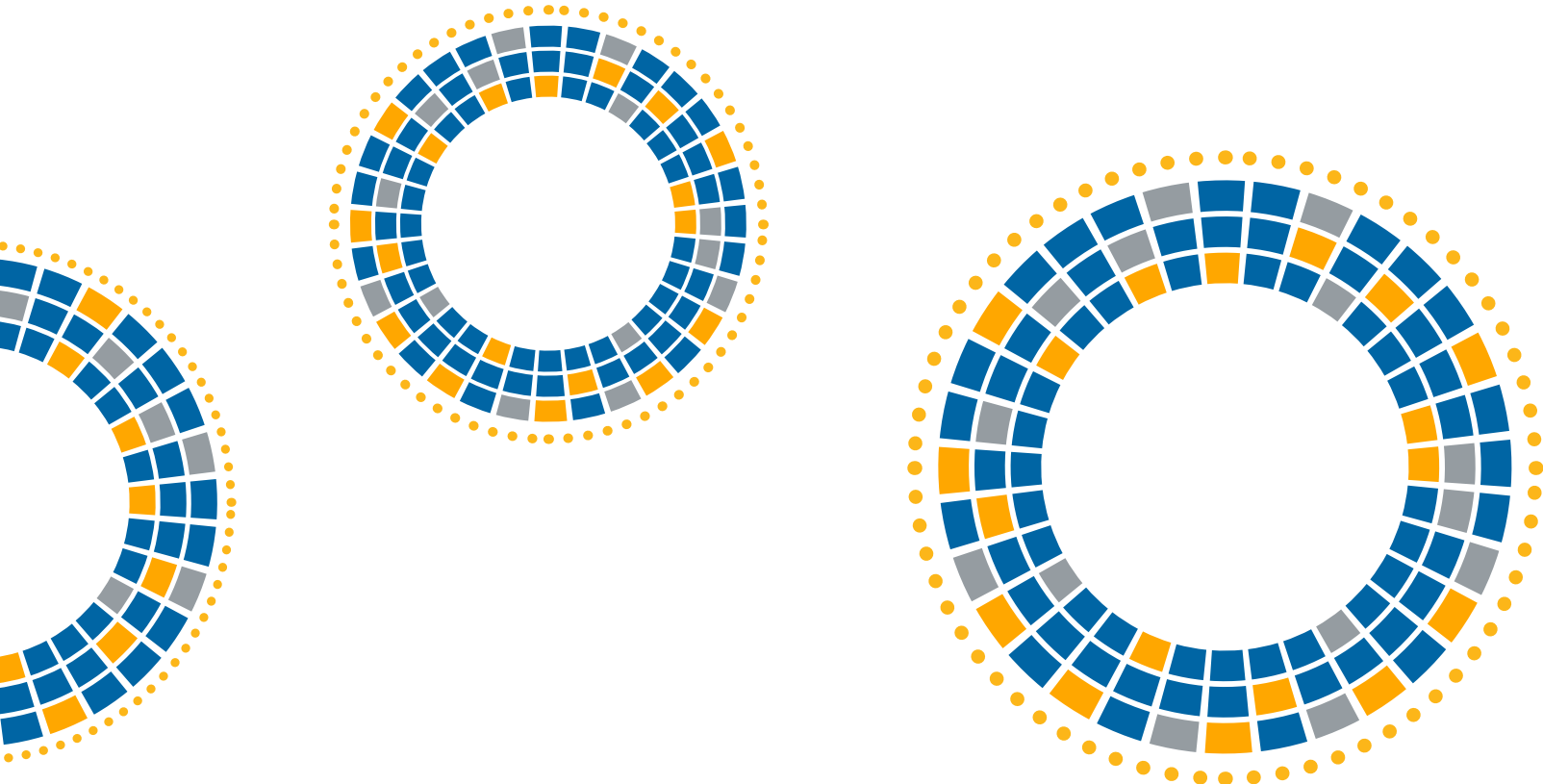
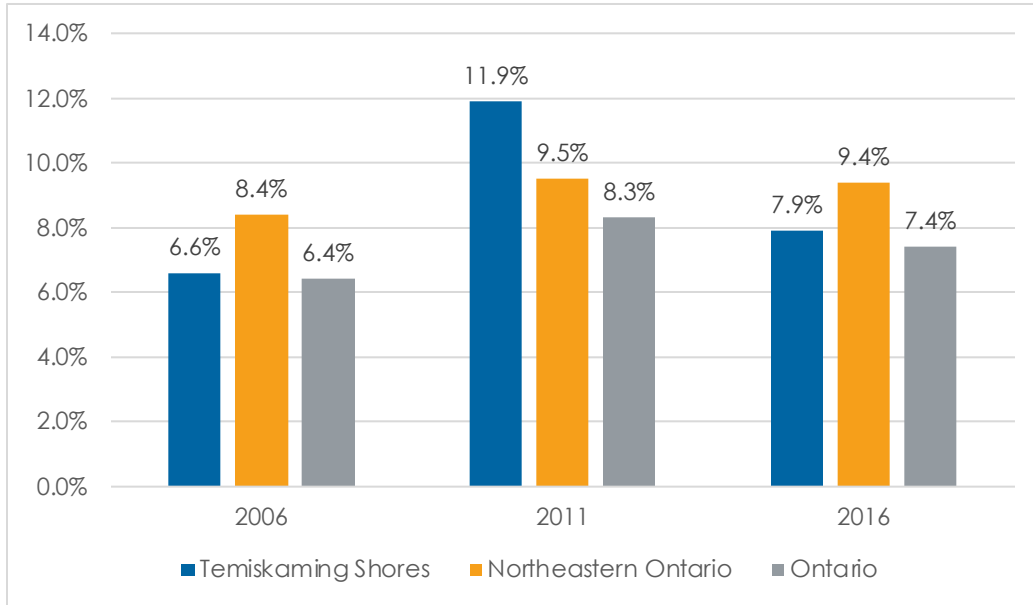


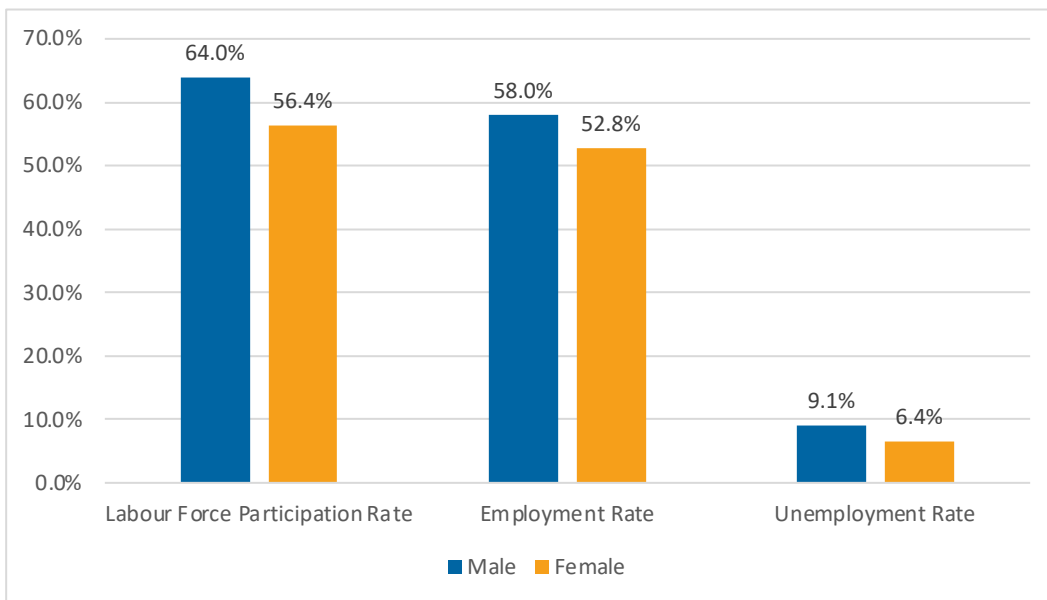
Figure 6: Unemployment Rate, by Region and Year, 2006-16



Source: Author's calculations from Statistics Canada (2006, 2011, 2016).

As seen in Figure 7, labour force participation and employment rates in Temiskaming Shores are higher for males than for females, as is the unemployment rate. This means that males are more likely to have a job or to be actively seeking work. Increasing the female labour force participation rate to current male levels could boost Temiskaming Shores' economy and mitigate the effects of population aging on the size of the local labour force over the coming years. On a COVID19 note, females were significantly impacted during the pandemic due to a higher proportion of women employed in public-facing sectors. As such, continuing to support business recovery efforts and other wrap around supports like childcare are important.

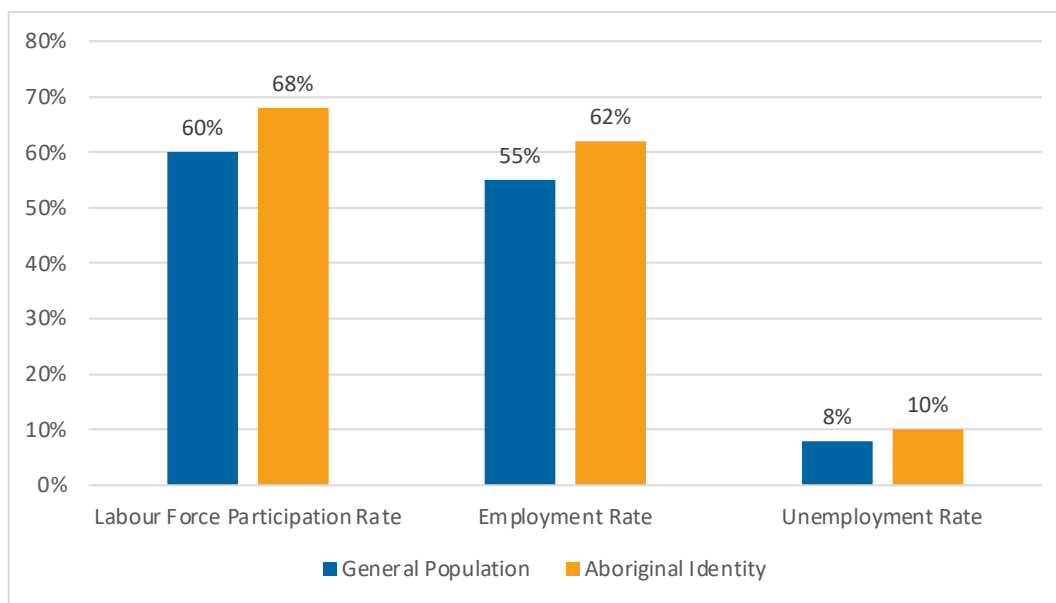
Figure 7: Labour Force Characteristics, by Sex, Temiskaming Shores, 2016



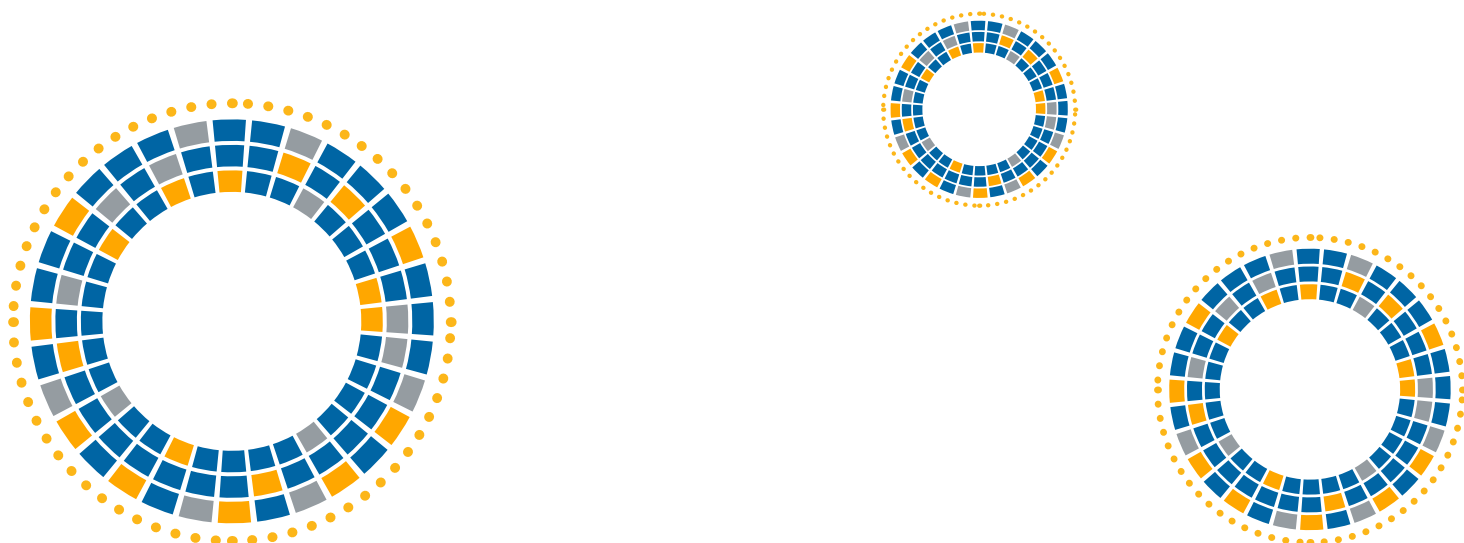
Source: Author's calculations from Statistics Canada (2016).

Figure 8 reveals that the Indigenous (or Aboriginal Identity) population in Temiskaming Shores has a higher labour force participation and employment rates than the general population as a whole, although the unemployment rate for Indigenous people is slightly above average. High labour force participation and employment rates a positive sign for population growth reasons. As the population continues to age, the demographic dependency ratio (DDR is the proportion of dependents such as youth and seniors to workers) will increase. In other words, workers actively in the labour force will be taking on a heavier burden of caring for dependents (e.g. taxes to pay for health services for seniors. Research has shown that if we are to counter a rising DDR, we will need to not only ensure the domestic population is actively participating in the workforce, but we are attracting migrants as well (see Cirtwill, Hagar and Rizzuto 2021).

Figure 8: Labour Force Characteristics, Aboriginal Identity and General Populations, Temiskaming Shores, 2016

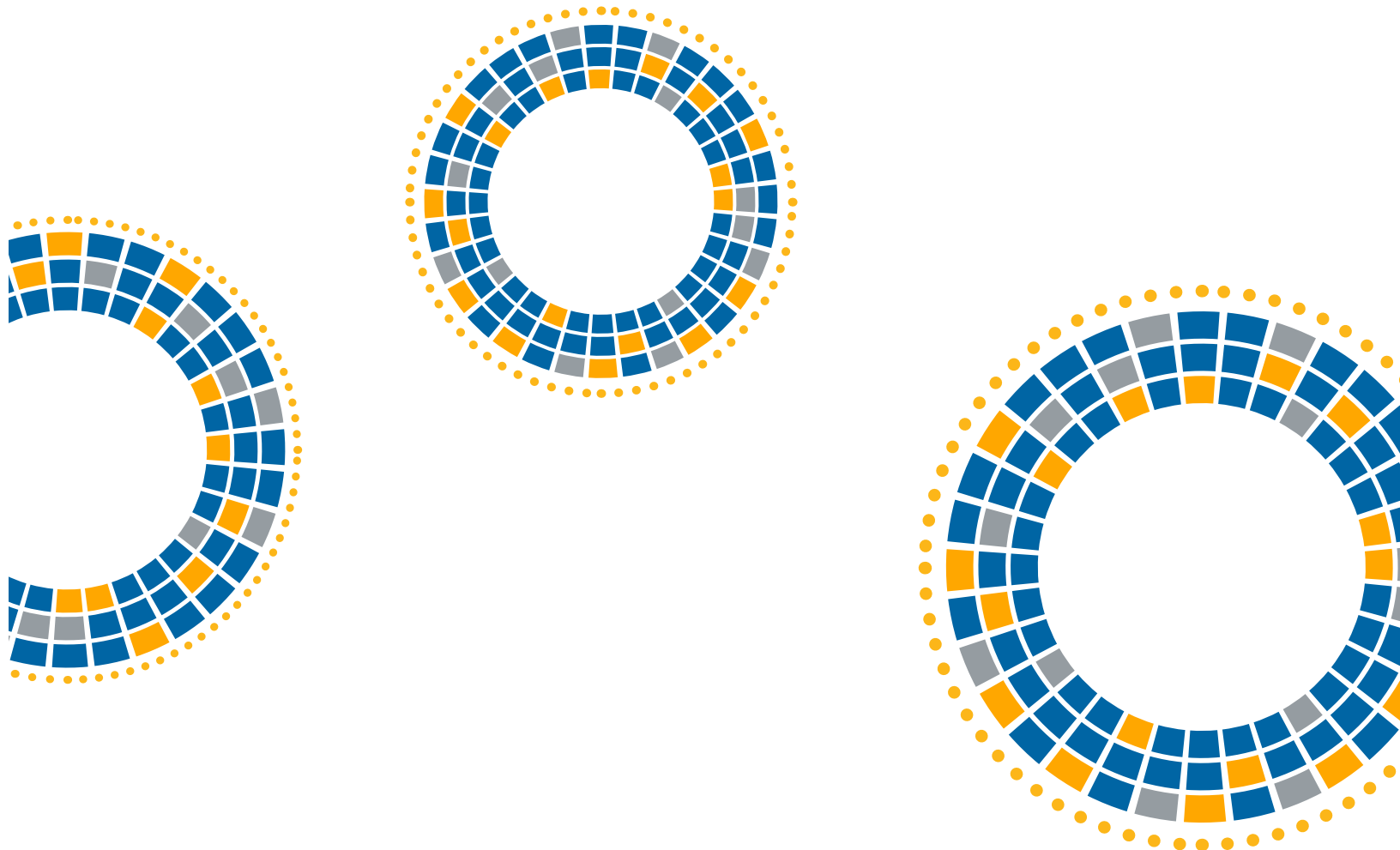


Source: Author's calculations from Statistics Canada (2016, 2020).



# Economic Dependency

Canadian Index of Multiple Deprivation (CIMD) is an area-based index composed of several dimensions of deprivation (the quality of a social group's living conditions and environment) and marginalization (degree of control of resources by an individual and/or social group). One of these dimensions is economic dependency – essentially, reliance on sources of income other than employment income. Using 2016 census data, Statistics Canada produced multiple regionalized versions of the Index that compare geographies within a given province or region on each individual dimension. The Ontario index can be used to compare Temiskaming Shores' level of economic dependency with that of all other Ontario census subdivisions (municipalities)<sup>3</sup>. The Ontario index calculates economic dependency through several variables including the percentage of the population aged younger than 15 and older than 64, labour force participation rates, and the proportion of the population receiving government transfer payments. Based on their level of economic dependency, municipalities and districts were assigned factor scores, which were then used to produce a ranking. A higher factor score<sup>4</sup> and a higher ranking both indicate a higher level of economic dependency.



<sup>3</sup> Census subdivision (CSD) is the general term for municipalities or areas treated as municipal equivalents for statistical purposes (Statistics Canada 2018b).

<sup>4</sup> Factor scores for the CIMD are ordinal, as opposed to cardinal, numbers. Cardinal numbers tell how many or how much of something there are, whereas ordinal numbers tell the position of something within a group. CIMD factor scores, therefore, reflect a geography's level of economic dependency relative to other geographies.

Table 2 shows that in 2016, Temiskaming Shores had a lower level of economic dependency than much of the surrounding region. This means that residents of Temiskaming Shores gain more of their income from productive economic activity – and less via government transfers – than residents elsewhere in Northeastern Ontario. The city's relatively low level of economic dependency is an indication of a business-friendly community that is a good place to work or invest.

Temiskaming Shores had a lower level of economic dependency than Kapuskasing and Kirkland Lake – two Northeastern Ontario communities of similar population size and remoteness. The city did, however, have a higher level of economic dependency than nearby North Bay. Furthermore, Temiskaming Shores' level of economic dependency was lower than that of all Northeastern Ontario districts except for Greater Sudbury and Cochrane.

**Table 2: Economic Dependency, Quintile Ranking and Factor Score, by Municipality and District, 2016**

Municipality	Quintile Ranking	Factor Score
<b>Temiskaming Shores</b>	<b>3</b>	<b>0.4574</b>
Kirkland Lake	4	0.5262
Kapuskasing	4	0.6159
North Bay	3	0.3436
<b>District</b>		
Algoma	5	0.8070
Cochrane	3	0.1119
Greater Sudbury	2	0.0692
Manitoulin	5	1.0235
Nipissing	4	0.4707
Parry Sound	5	0.9065
Sudbury	5	0.5955
Timiskaming	5	0.5215

Source: Statistics Canada, "Canadian Index of Multiple Deprivation," (2021b).

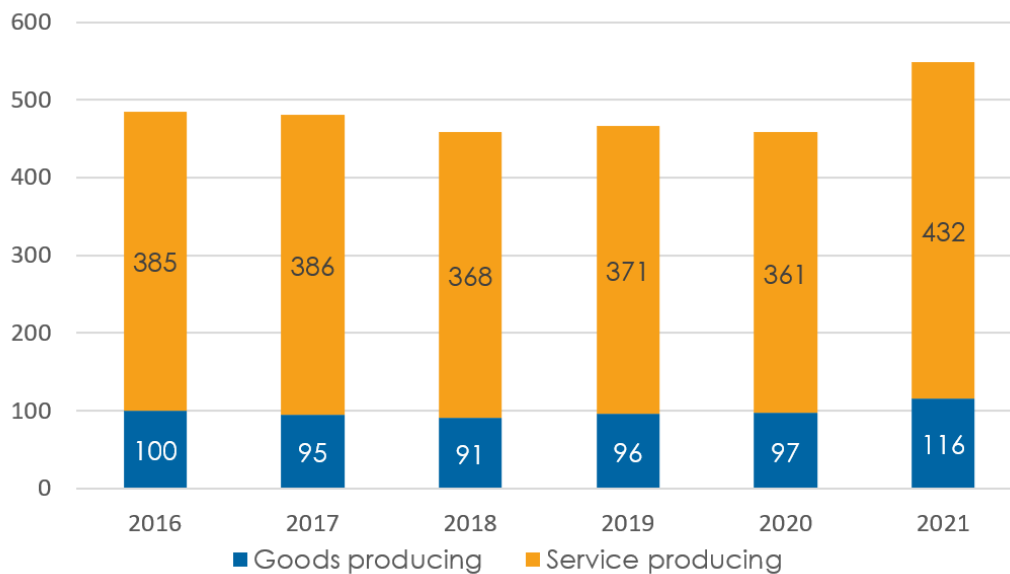




# Occupation, Industry, and Business

Statistics Canada has released updated business counts for 2020. In 2020, Temiskaming Shores experienced a slight decline in business counts, driven by a net loss of 10 service-producing firms that year. This decline may be attributable to COVID-19's impact on the economy that occurred in 2020. However, this trend reversed itself in 2021, with a marked increase in service producing companies as well as in goods producing firms. Figure 9 illustrates that this annual change in business counts is not unusually large relative to those seen in recent years. 2020's business counts, therefore, can be interpreted as a positive sign for Temiskaming Shores' economy as they suggest that few businesses permanently closed, in 2020, as a result of the COVID-19 pandemic. Of course, businesses in Temiskaming Shores were impacted by the pandemic; nevertheless, these statistics suggest that the effects of COVID-19, as of 2020, were not disastrous for most businesses. These statistics align with survey results from October 2020 that found that over 80 per cent of respondent businesses in Temiskaming Shores had their finances negatively impacted by the pandemic but not to such an extent that they feared going out of business (FNETB 2020, 4). Fourteen per cent of businesses indicated in the same survey that they believed the pandemic could put them out of business (FNETB 2020, 4).

Figure 9: Business Counts, by Goods- or Service-producing Firms, Temiskaming Shores, 2016–2021



Source: Author's calculations from Statistics Canada, "Business Counts," various issues.

The 2020 paper examined the industrial composition of Temiskaming Shores' labour force. This paper will build upon these findings by comparing figures for Temiskaming Shores with those for Northeastern Ontario – defined and calculated as earlier – and Ontario. Table 3 shows the percentage of the labour force in each of the three regions that is employed in various industries.

In Temiskaming Shores, the five largest industries by share of the labour force are retail trade, health care and social assistance, education services, construction, and manufacturing. This list bears resemblance to the top five industries for Northeastern Ontario and the province more generally.

Also, as Conteh (2017) states, Temiskaming Shores and other neighbouring communities (Cobalt, Kirkland Lake, Earlton, Englehart, James, Larder Lake, Matachewan and Temagami) make up the Temiskaming Shores Industrial Corridor. Given that this economic zone has prime agricultural land, Temiskaming Shores could capitalize on this agricultural land through manufacturing (ibid 2017, 23).

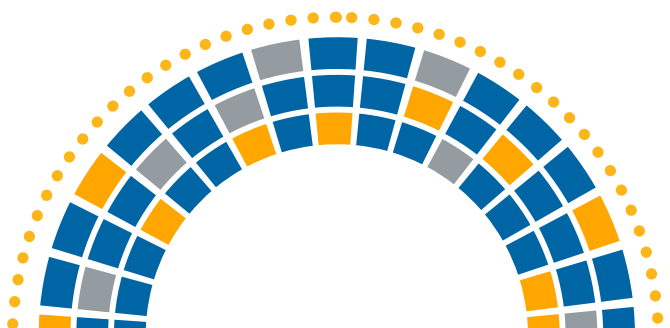


Table 3: Labour Force Composition by Industry, 2016, Temiskaming Shores, Northeastern Ontario, and Ontario

Industry	Temiskaming Shores	Northeastern Ontario	Ontario
Agriculture, forestry, fishing and hunting	2.0%	1.9%	1.5%
Mining, quarrying, and oil and gas extraction	4.5%	5.9%	0.5%
Utilities	1.4%	1.0%	0.7%
Construction	8.2%	8.0%	6.8%
Manufacturing	6.5%	6.3%	9.8%
Wholesale trade	1.1%	2.4%	3.9%
Retail trade	15.8%	12.7%	11.2%
Transportation and warehousing	5.1%	4.7%	4.7%
Information and cultural industries	1.9%	1.3%	2.5%
Finance and insurance	2.3%	2.3%	5.5%
Real estate and rental and leasing	1.0%	1.4%	2.1%
Professional, scientific and technical services	3.9%	4.0%	8.1%
Management of companies and enterprises	0.0%	0.1%	0.2%
Administrative and support, waste management and remediation services	2.9%	4.2%	4.9%
Educational services	9.6%	7.9%	7.6%
Health care and social assistance	15.6%	15.0%	10.8%
Arts, entertainment and recreation	1.6%	1.9%	2.1%
Accommodation and food services	5.9%	7.4%	6.9%
Other services (except public administration)	5.3%	4.3%	4.3%
Public administration	5.0%	7.5%	6.0%

Source: Author's calculations from Statistics Canada (2016).

# Housing



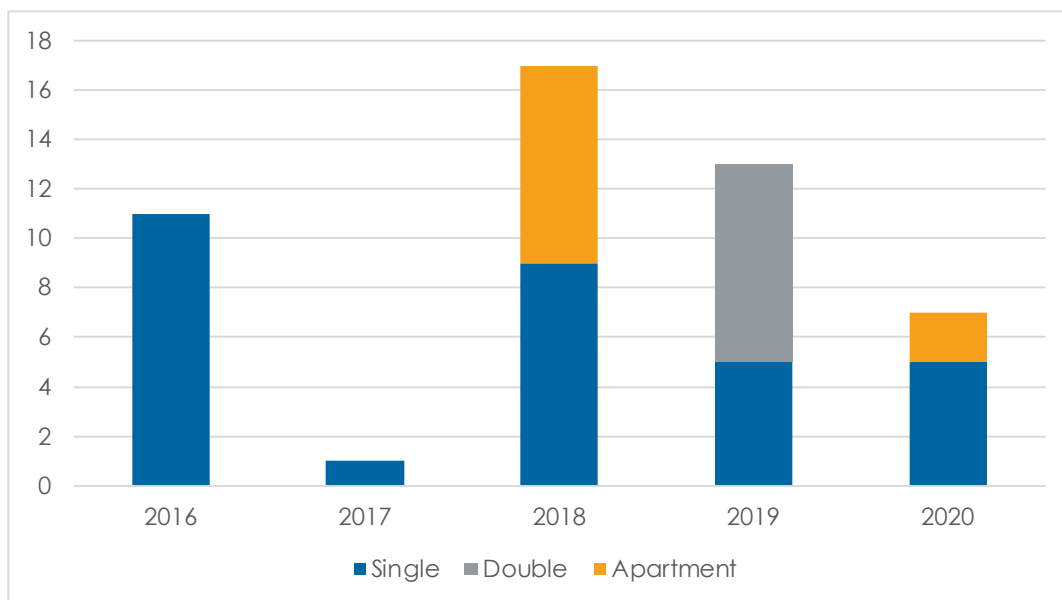
Temiskaming Shores has long benefited from comparatively low housing costs. From 2006 to 2016, the average value of a dwelling in Temiskaming Shores was consistently well below the Ontario average, and the share of households, both owners and renters, in Temiskaming Shores who spend more than 30 per cent of their income on shelter costs was also below both the Ontario and Canada averages in 2016 (Labelle 2020, 18). Low housing costs can encourage economic development by making the city a more attractive place to work or start a business. People considering moving to Temiskaming Shores can expect to spend less of their income on housing; therefore, they can expect to have more money available to spend on other things that they value.

More recent cost of housing data is not available for Temiskaming Shores; however, recent data is available for the Cochrane and Timiskaming districts combined. In this region, average real estate prices have increased from \$183,899 in June 2020 to \$226,335 in June 2021 (CREA 2021). This 23 per cent increase is significant, but slightly smaller than the 26 per cent increase experienced in both Ontario and Canada as a whole over the same period. These increases in pricing are not unique, however, as COVID19 has influenced the housing market by impacting supply chains, materials costs, and mortgage rates (Rizzuto 2021).

Since the research and writing of this report, a Federal Election occurred in September, 2021. A major topic of the Election was cost of living, specifically, affordable housing. While all major political parties promised direct capital injections into the Canadian economy to make housing more affordable (Carrick, 2021). However, economic and real estate pundits are expressing doubt that this system will work and may even raise prices of homes in communities that currently enjoy lower housing prices (Carrick, 2021). It is, as of now, unclear what will happen to the Canadian housing market or how much control Temiskaming Shores will have over real estate prices. As a caveat, Temiskaming Shores should be vigilant about this trend because, as stated in this report, Temiskaming Shores currently has comparatively affordable housing which could face increased demand from people fleeing urban sprawl and expensive living combined with inflation and government subsidies. These could all cause Temiskaming Shores' real estate to increase in price until the desired demographics cited in this report are priced out of its housing market.

As seen in Figure 10, building permits issued in Temiskaming Shores indicate a slight decline in new housing in recent years for the city. Single unit houses represent the majority of new builds between 2016 and 2020. Low-density housing (single and double) accounts for approximately 80 per cent of building permits issued between 2016 and 2020, with high-density (apartments) accounting for the remainder. This distribution roughly aligns with housing density targets set by the City in 2015 (City of Temiskaming Shores 2015).

Figure 10: Residential Building Permits Issued, by Number and Type, Temiskaming Shores, 2016 to 2020



Source: Author's calculations from Statistics Canada, "Building Permits," various issues.

# Conclusion

Several findings in this paper indicate favorable economic conditions in Temiskaming Shores, and strong prospects for future growth and prosperity. Compared to much of Northeastern Ontario, Temiskaming Shores enjoys higher rates of labour force participation and employment, as well as lower levels of economic dependency. Further, data from 2020 suggest that relatively few businesses in Temiskaming Shores permanently closed due to the COVID-19 pandemic. Finally, considering the latest regional data, it is likely that housing affordability remains an economic advantage for the city.

This paper sheds light on additional details relating to Temiskaming Shores' economy. Immigrants in the region have greater average educational attainment than the general population. There are modest discrepancies in educational attainment between the general population and Indigenous people, and Indigenous people participate in the labour force and are employed at higher rates. Additionally, labour force participation and employment rates for males exceed those for females; closing this gap could further strengthen the local economy. Lastly, a comparatively large share of the labour force is engaged in retail trade, education services, transportation and warehousing, and other industries, indicating that these may be areas of comparative advantage for Temiskaming Shores' economy.

Below are some recommendations as the community continues to move forward:

1. Temiskaming Shores ought to establish a long term housing construction strategy. The City has done a good job thus far at being proactive enough in building new housing units. However, if a significant increase in the population is desired, including young people and families, a variety of homes must be available at affordable prices. A major part of the current housing/affordability crisis is that there are few homes available with increasing demand, thus raising prices and homes cannot be built fast enough as they are being built reactively. With a proper, long-term strategy in place, Temiskaming Shores can identify: suitable land to build homes on, the types of homes that will be in demand and have a reasonable supply of quality homes available to meet demand in the area while keeping prices from increasing due to scarcity or panic buying.
2. Population growth should continue to be top of mind. As the analysis illustrated, there are impacts to an aging population and ensuring that not only are targeted efforts needed to ensure participation of the domestic labour force, but that attraction and retention strategies are used to encourage newcomers to live and work in the community.
3. Given the percentage of individuals with a high school degree or below, focus on access to and encouragement of higher education is a must. As Moazzami (2019) states, a little over 70 per cent of new jobs will need some post-secondary credentials.

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### **Picture Yourself Here: An Economic Snapshot of Temiskaming Shores**

Mercedes Labelle

### **Northern Projections: Human Capital Series – Timiskaming District**

Dr. Bakhtiar Moazzami

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The Temiskaming Foundation

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