



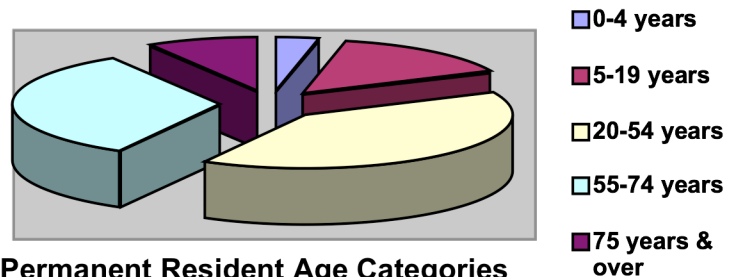
Community Demographic Profile Highlights

Permanent and Seasonal Population. The seasonal population is triple that of the permanent population. The line between permanent and seasonal residents is blurring because many seasonal residents are reaching retirement age and choosing to live longer or permanently in their Lake of Bays home. In 2006, the total population of Lake of Bays Township was approximately 15,200, with 3,720 of these being permanent residents and 11,480 seasonal. Between 2001 and 2006, the Lake of Bays permanent population increased by 28% as compared to 13% in the Muskoka District.

Diversity. English is the mother tongue for 90%, and French is the mother tongue for less than 2% of people in Lake of Bays. 7.5% of people know a language other than English or French. Less than 2% of the population is aboriginal or a visible minority. In 2006, less than 1% of Lake of Bays residents were visible minorities compared with 22.8% in Ontario.

Women and Children. 18% of people who report doing unpaid work are caring for or assisting seniors, and of these, there are twice as many women as men. There are more than 4 times as many women who are widows than men who have lost their spouses. The fertility rate has dropped by 2/3 in the past twenty years. Youth between the ages of 5-19 make up nearly 15% of the population.

Younger Adults. Nearly 40% of Lake of Bays residents are between 20 and 54 years, which are the years that are primarily concerned with work, establishing homes and caring for younger families.

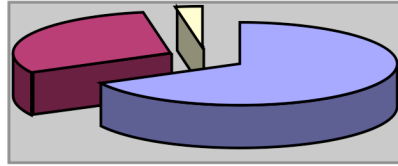


Permanent Resident Age Categories

Older Adults. 44% of the population in Lake of Bays Township was over 55 years of age in 2006, compared with 34% of the population in Muskoka District as a whole. 1/3 of the population (33.2%) was between 55 and 74 years. As this group ages, it has implications for support services that will enable seniors to remain active in their community and living in their Lake of Bays homes for as long as possible.

Tourism. In addition to seasonal residents, there were 258,780 estimated 'visitor nights' (guests of seasonal residents) in Lake of Bays Township. Most of these visits are over the summer months. This is approximately 15% of the reported total for Muskoka District. In addition, there are 16 tourist resorts in Lake of Bays Township, or 18% of the total in Muskoka District.

Housing. There were approximately 3,160 seasonal residences in 2004, which is about 15% of the Muskoka District total. In 2006, permanent residents owned and lived in 1,405 dwellings; and they occupied 135 rental units. 800 new households are expected between 2006 and 2031. In 2006, the size of monthly payments for owner-occupied dwellings was nearly half that in Ontario as a whole (\$561 compared to \$1,046). In the future, affordable housing will become harder to find.



- Seasonal Residences (2004)
- Permanent residents' owned dwellings (2006)
- Rented dwellings (2006)

Growth. The permanent population is expected to grow by 20%, which is roughly half of that which is anticipated for Muskoka District (2006-2031). This coupled with projected seasonal population growth is anticipated to result in 1,900 additional people with an average annual growth of 76 people. Population pressure on the Lake of Bays Township will come from the Greater Golden Horseshoe. Between 2001-2006, 665 people moved into Lake of Bays Township from elsewhere in Ontario, which is nearly 19% of the total population, and the total population increased by 23.1%.

Jobs. There will be an increasing employment trend toward more part-time work that is based in tourist-centred service industries which means that there will be an increase in the number of people who earn less than \$25,000 / year. 400 new jobs are predicted between 2006 and 2031, or an average of 16 new jobs per year.

Wealth. In 2006, the incidence of low income was approaching half of the province as a whole (6% as compared to 11%), and “other money as a percent of total income” was nearly double that of Ontario as a whole (23% as compared to 13%). The median income of couples with children was nearly 50% higher than that of couples without children (\$73,802 compared to \$49,973). A positive economic impact is expected in the future because of the wealth generated by the increased labour market coupled with the relatively high incomes of the 55+ population who are moving to Muskoka District, the increased number of seasonal residents, and tourism.

Education. Lake of Bays Township appears to have a proportionately higher number of permanent residents with university education, at 21.8% compared to Muskoka as a whole at 16.5%. Primary and secondary school attendance levels are forecast to decline in Muskoka.

Health. Like the population as a whole, the most deaths in Lake of Bays are related to cardiovascular and respiratory causes. No deaths were attributed to dementias, cirrhosis or other liver diseases, or accidents not involving transportation. The percentage of deaths attributed to diabetes was double that of Muskoka as a whole. (2000 – 2005)