Shuswap Areas C, D, & F Local Economic Development Strategy Community Profiles

Shuswap Economic Development Society

Economic Development Strategy

DRAFT

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Prepared for the Shuswap Economic Development Society

by EcoPlan International

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Introduction

The Shuswap Economic Development Society (SEDS) is leading the creation of a new Economic Development Strategy for Electoral Areas C (South Shuswap), D (Deep Creek/Salmon Valley/Falkland), and F (North Shuswap) within the Columbia Shuswap Regional District (CSRD). This process will help shape our community's future, and the Strategy will guide SEDS in providing effective, strategic, and beneficial economic development services to the service area.

This community profile provides a 'snapshot' look at the local economy/economies of CSRD Electoral Areas C, D, and F as of autumn 2022. This profile provides all stakeholders and partners with a common set of facts about the local economy. This helps to build a shared understanding of the current context and recent trends in the local economy/economies of CSRD Electoral Areas C, D, and F and begins to answer the question, "where are we now?"

It includes data and analysis on population and demographics, educational attainment, income levels, development and housing, commuting, labour force and employment, the performance of key economic sectors, and the area's strengths, weaknesses, opportunities, and threats (SWOT).

As three diverse communities, CSRD Electoral Areas C, D, and F have distinct yet interconnected local economies. Depending on data availability, the indicators measured as part of this community profile are, in some cases, measured for the three Areas separately, and in other cases, they are combined. In addition, not all data is available at the geographic scale of Electoral Areas. In these cases, the next closest geographic scale is referred to.

We acknowledge and are grateful that this work is taking place on the Traditional, Ancestral, and Unceded Lands of the Secwepemc People.

Notes on data and sources:

Unless otherwise noted, information is from Statistics Canada data: Census, National Household Survey, and Long Form Census.

This document was first written in the summer of 2022, when only some data from the 2021 Census had been released. For this reason, data from 2021 is included where it is available. This document will be updated with 2021 Census data following its anticipated release in October of 2022.

Additionally, Electoral Area C was divided into Electoral Areas C and G while this Community Profile was being written. This division was not yet reflected in any available data, and as such, this report covers Area C as it was prior to division.

Population and Demographics

Population Growth

As seen in Figure 1 below, the respective populations of Shuswap Electoral Areas C, D, and F have been growing since 2011. Area C is the largest of the three population-wise.

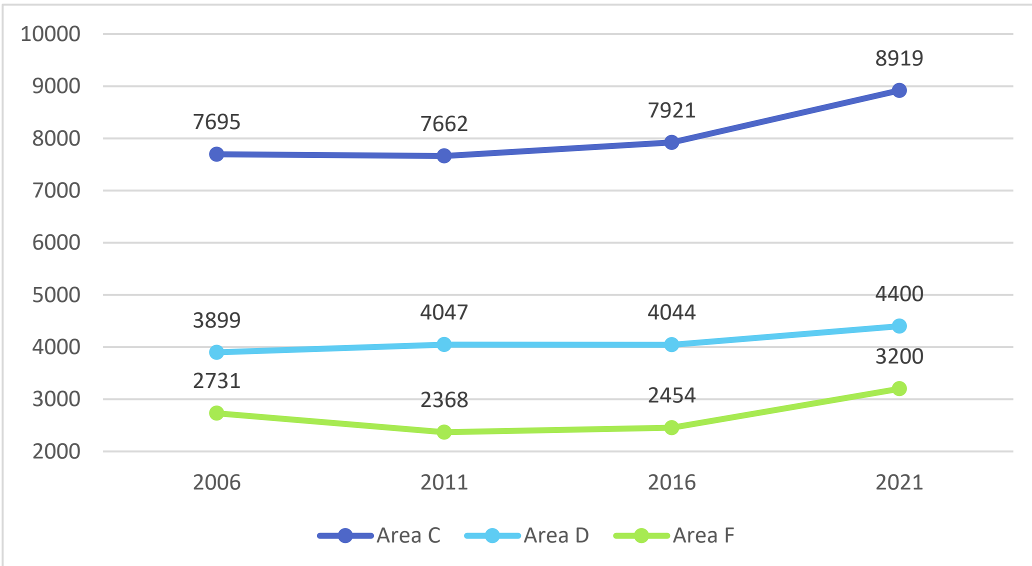

Figure 1 Population for Shuswap Electoral areas C, D, and F from 2006 to 2021.

Compared to the provincial population growth rate, Electoral Areas C, D, and F all had relatively high growth rates between 2016 and 2021, as shown in Table 1. Area F has seen the largest growth in population, with over 30% between 2016 and 2021.

Table 1. Population change rate from the previous census year (%).

	Area C	Area D	Area F	BC
2011[1]	-0.4%	3.8%	-13.3%	7.0%
2016	3.4%	-0.1%	3.6%	5.6%
2021	12.6%	8.8%	30.4%	7.6%

[1] 2011 shows the population change rate from 2006-2011.

Projected Population

Population projections in Figure 2 for the larger Columbia-Shuswap Regional District predict that the number of people living in the region will continue to grow to over 63,000 by 2041, from the 2021 population of 56,961. This is an overall growth rate of 10.6% between 2021 and 2041, or an annual growth rate of about 3.6%, which is consistent with the growth that Electoral Areas C, D, and F have seen over the past ten years.

It is important to note that these projections do not account for the impacts of COVID-19 beyond 2020, in- and out-migration, and industry changes (e.g., mill closures, other new industries opening).

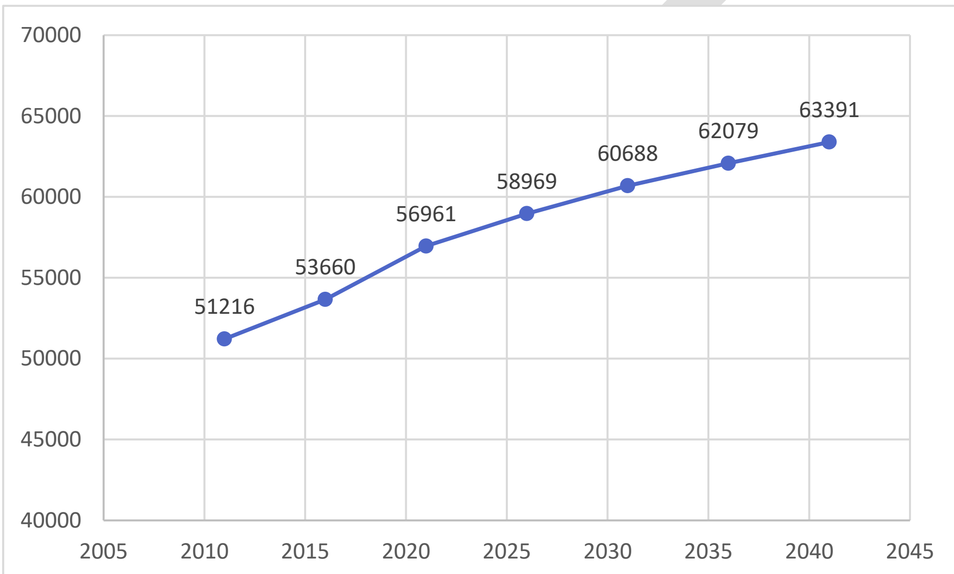

Figure 2 Population projections for the Columbia-Shuswap Regional District 2011-2041[2]

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[2] BC Stats. Population estimates & Projections for British Columbia.

Demographics

Figure 3 shows that the median ages for Electoral Areas C, D, and F from 2006 to 2021 have been higher than the Province as a whole and have been increasing over the past 15 years, meaning that the population is aging. Between 2016 and 2021, both Area C and Area F saw higher median ages for their populations, whereas Area D saw a slight decrease in median age.

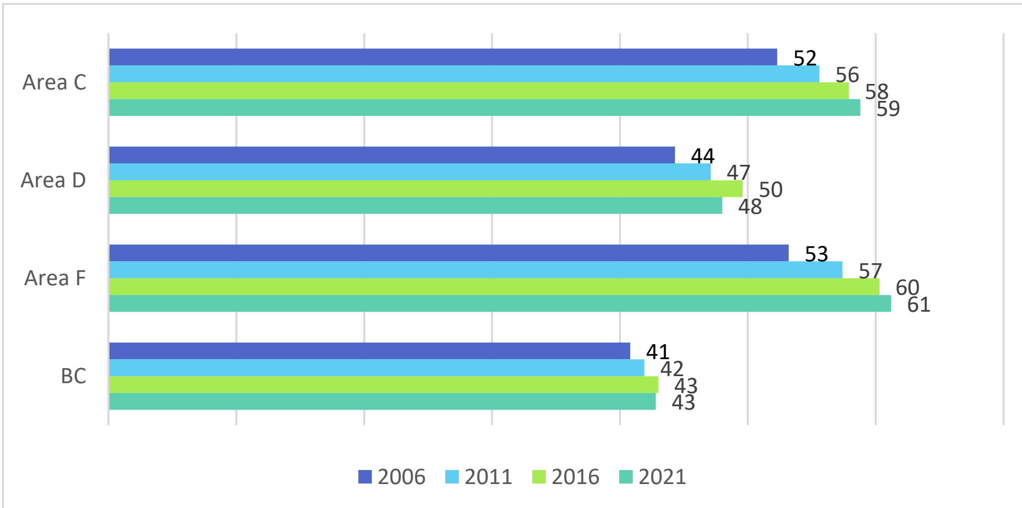

Figure 3 The median age for each Electoral Area from 2006 to 2021

Figure 4 shows the percentage of the population falling into defined 20-year age groups for 2016 and 2021. The graph shows that for Area C, the populations have been staying relatively consistent in age. For Area D and Area F, the population aged 39 and less has grown to be a larger proportion of the whole population.

Considering the large growth of population for Area F compared to the other two Electoral Areas (Figure 1), Figure 4 suggests that the population moving to the area is likely mostly comprised of retirees, as well as some families, representing the growth of the population from ages up to age 39.

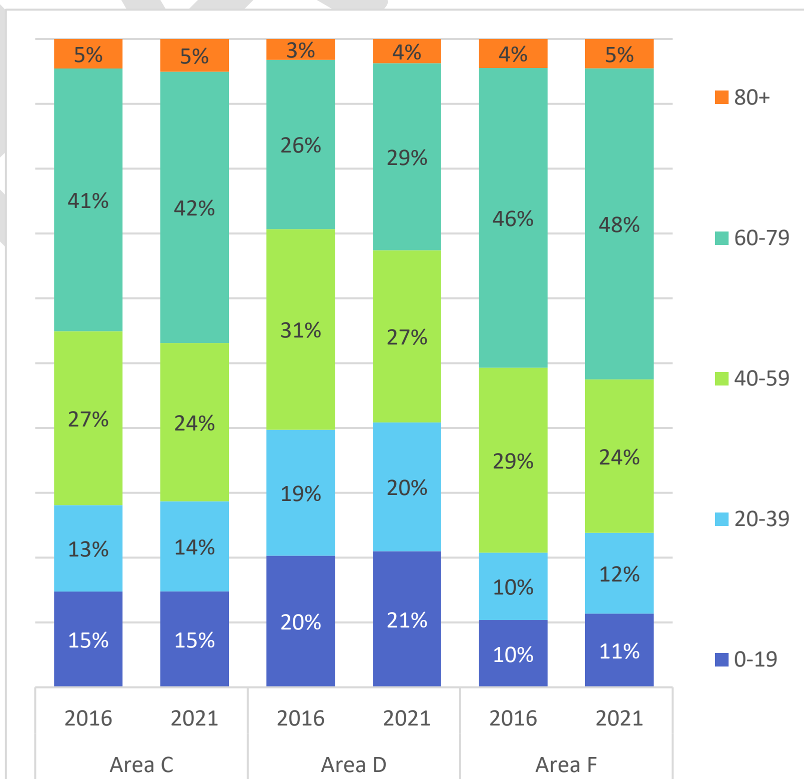

Figure 4 The percentage of the population by Age Group (%) for 2016 and 2021

Income and Income Equality

Income

As seen in Figure 5, Areas C, D and F were slightly below the BC average household total income of $85,000 in 2020. Areas D and F saw lower median household incomes than Area C; yet Area D has had a larger increase in household income compared to Area F from 2015 to 2020. However, the percentage gap between all three Areas and the BC median household income increased from 2015 to 2020.

Figure 5 Median Household Income for Shuswap Areas C, D and F ($) for 2015 and 2020.

Figure 6 and Figure 7 show the income levels of individuals in 2015 and 2020. For both time periods, Electoral Areas C, D, and F follow the provincial average, aside from a larger proportion of individual earners earning less than $29,999 compared to the rest of the province. Overall, the percentage of those earning less than $29,999 has shrunk for all three Electoral Areas.

From 2015 to 2020, Area F saw a slight decrease in the number of individuals earning $100,000 and over. Areas C and D both saw increases in this income bracket, yet all three areas still sit noticeably below the provincial average.

The Official Community Plan (OCP) for Electoral Area C notes that in recent years, more empty nesters and retirees are choosing to locate to the South Shuswap. This means there is a significant amount of nonemployment income that flows through the economy by way of pension plans and other investments, which may not be accurately reflected in the Census data on income for Area C.[3]

Figure 6 The range of Individual total income levels ($) for 2015 divided by electoral area and for BC as a whole.

Figure 7 The range of Individual total income levels ($) for 2020 by electoral area and for BC as a whole.

[3] Electoral Area C Official Community Plan Bylaw No. 725

Income Equality

The Gini coefficient is a standard measure of wealth distribution. The higher the score on a scale of 0.0 to 1.0, the higher the inequality. A Gini coefficient of 0.00 would reflect complete equality. According to Census Mapper, the 2021 Gini coefficients are as follows:[4]

Table 2 Gini coefficient for the Electoral Areas C, D, and F of the Shuswap Regional District.

Adjusted Household Total Income			
Area C: 0.33	Area D: 0.30	Area F: 0.33	BC (2020)[5]: 0.32

As Table 2 displays, Electoral Areas C, D and F all have Gini coefficients of around 0.3, which is close to the provincial average.

Income By Gender

The difference in total individual income by gender shown in Figure 8 shows a disparity between male and female earners in all three Electoral Areas. While male earners in Area C are closely aligned with male earners across the province, female wages on average are between $5,400 (in Area C) and $7,800 (in Area D) less than the average female wage earner in the province. The gap between male and female earners has also increased from 2015 to 2020, with a widening of 3.16% between all three areas. The incomes of women living in Electoral Areas C, D and F are 70.35% of the incomes of men.

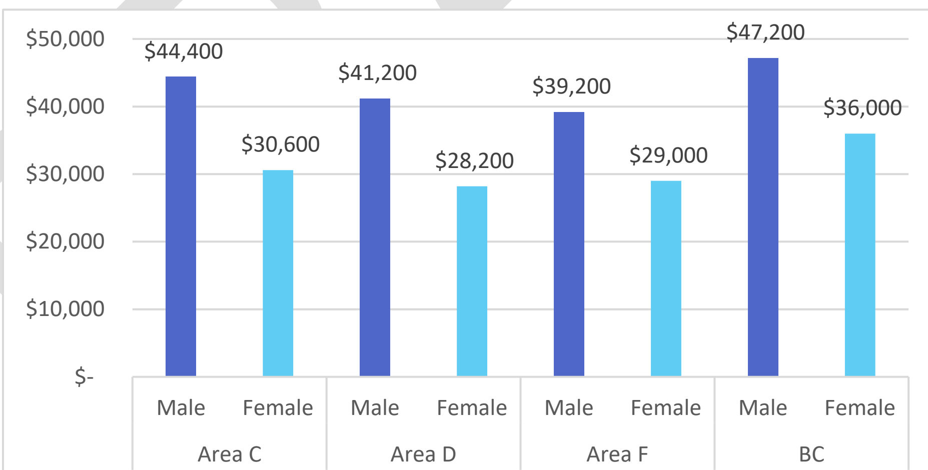

Figure 8 Median Total Income ($) for 2020 for the Shuswap Region, by gender.

[4] Census Mapper calculates the Gini using after-tax household income. Full methodology available at https://censusmapper.ca/maps/3354

[5] Statistics Canada. Table 11-10-0134-01 Gini coefficients of adjusted market, total and after-tax income

Education

For workforce education, Figure 9 shows that Areas C, D and F have a lower portion of residents with bachelor-level university education. Notably, Area D has a much higher population without a certificate degree or diploma, with 14% more residents holding a certificate of apprenticeship or certificate of qualification. Area C and Area F both have higher portions of residents than the BC average with a college degree.

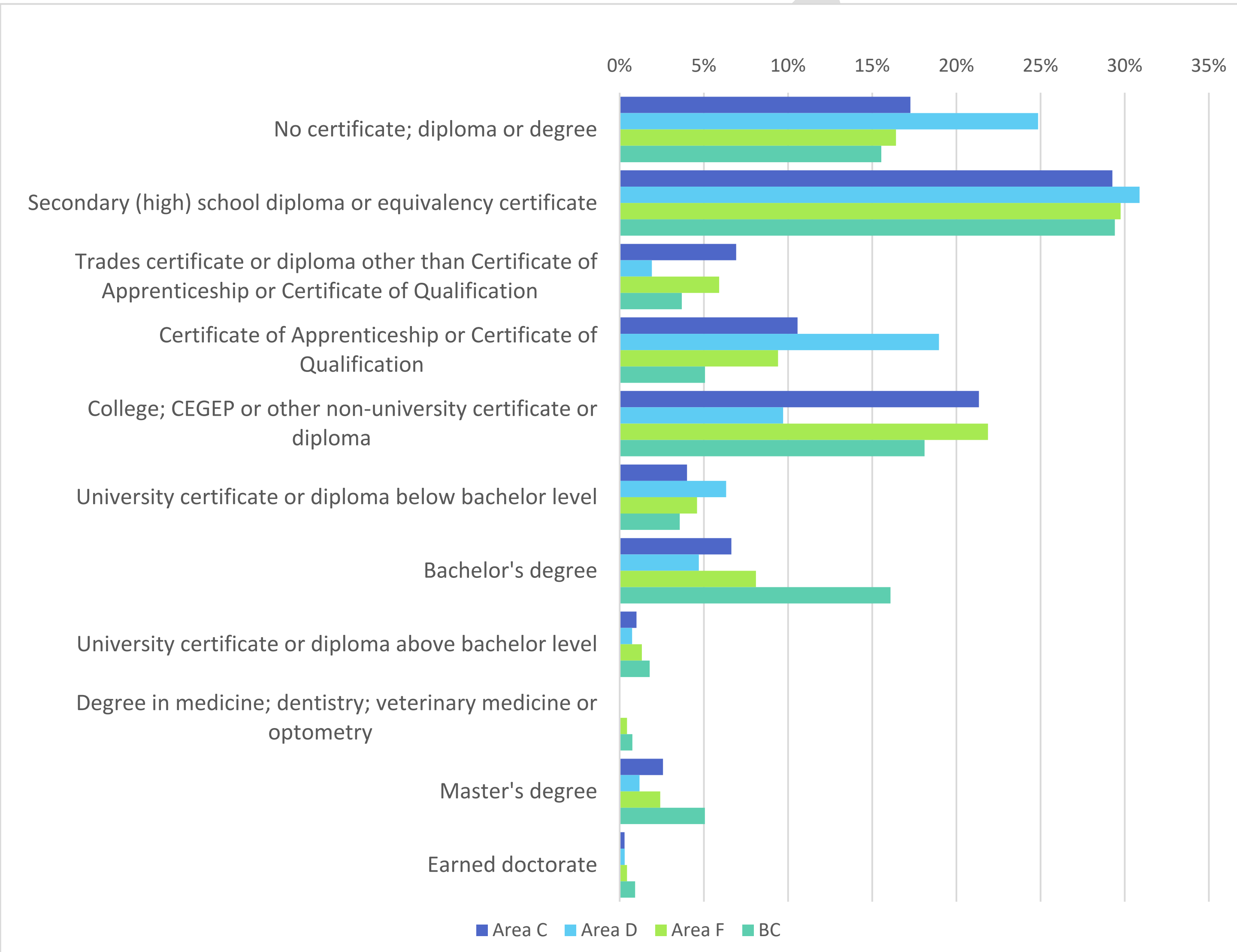

Figure 9 Highest Level of Education Achieved, Age 15+ by the level of Degree achieved, 2015.

Housing and Development

Home Occupancy

Between 2016 and 2021, all three Electoral Areas saw higher-than-provincial-average population growth, and Areas C and F saw higher-than-provincial-average changes in the number of occupied dwellings (Figure 10). However, the change in the total number of dwellings was lower than the provincial average for all three Electoral Areas.

This indicates that the rate of home occupancy rose, while the number of homes not usually occupied fell. These trends are especially notable in Area F, where the population rose by 30%, and 28% more homes were occupied, while there was essentially no change in the number of total dwellings.

As explored in the 2021 Housing Needs Assessment for Electoral Area F, this could be explained by factors (that appear to also apply on a lesser scale, to Area C) including: that the COVID-19 Pandemic made working remotely more appealing to many workers, especially white-collar workers; that COVID-19 saw the permanent move of many previously urban dwellers into what used to be their seasonal homes in rural areas; and provincial policy that dissuades non-occupied home ownership (noting that not all of these policies apply in the CSRD but nevertheless impact peoples' choices of home location).[6]

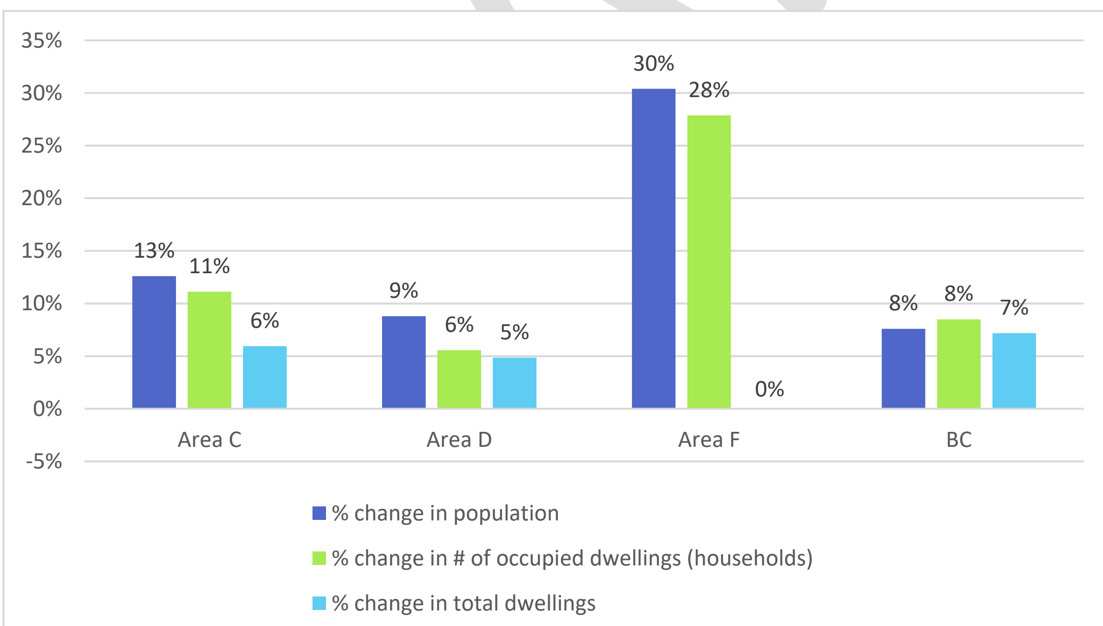

Figure 10 Changes in population, occupied dwellings, and total dwellings 2016-2021.

[6] Columbia Shuswap Regional District Housing Needs Assessment Electoral Area F - North Shuswap (2021) Urbanics Consulting

Homeowners are much more common in Areas C, D, and F than renters, and compared to the provincial average, the proportion of homeowners compared to renters is much higher in all three areas. Figure 11 indicates that of the three Areas, Area D has the largest proportion of renters, and Area F has the smallest.

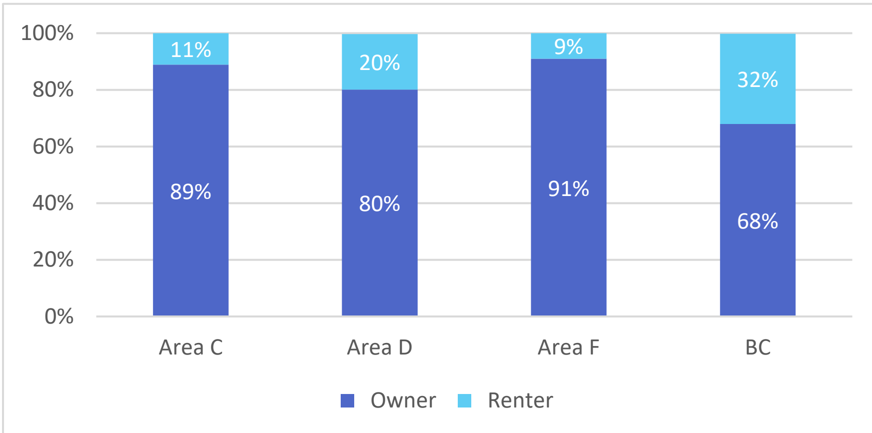

Figure 11 Homes owned compared to rented, 2016

Housing Affordability

At least one-third of all renters in Areas C, D, and F spend more than 30% of their income on shelter costs, with almost 40% in Area F, as shown in Figure 12. While these numbers are lower than the provincial average of 43%, it's important to note the higher proportion of renters in unaffordable housing situations compared to homeowners (which aligns with trends across the province). Between 15% and 20% of homeowners in Areas C, D, and F are spending more of their monthly income on shelter than what is considered to be affordable. The total proportion of both homeowners and renters in unaffordable housing in Areas C, D, and F is lower than the provincial averages.

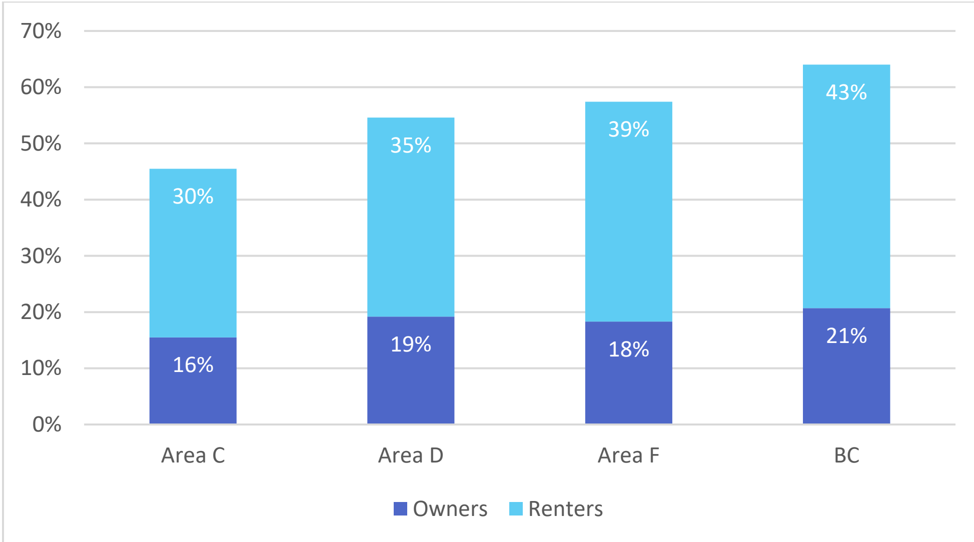

Figure 12 Households spending 30% or more of their income on shelter costs, 2016

Of all three Electoral Areas, Area C renters spent the most on monthly shelter costs, with a median cost of $1,048, which was slightly above the provincial average. Homeowners in all three Areas spent less than the provincial average every month.

Comparing the amount spent by renters to homeowners, Table 3 shows that median shelter costs were higher for renters in Areas C in 2006 and 2016, in Area D in 2006, and Area F in 2016. In Area C in 2016, renters spent almost double what homeowners did on monthly shelter costs.

Table 3 Median monthly shelter costs for dwellings, 2006 - 2016

	2006		2016	
	Owned	Rented	Owned	Rented
Area C	$433	$717	$568	$1,048
Area D	$525	$637	$822	$718
Area F	NA	NA	$573	$749
BC	$876	$752	$1,149	$1,036

Development Trends

In order to identify trends in new housing and construction within the project area, monthly building permits since 2003 (the earliest year available) were analyzed, as shown in Figure 13. It is helpful to compare trends in the project area to similar regions in order to put the numbers into perspective. As such, the CSRD Regional District Remainder (RDR)[7] was compared to the following other Regional District Remainders: Cowichan Valley, North Okanagan, Thompson-Nicola, and Central Kootenay.

[7] As this data is not disaggregated to the electoral area scale, data for "Regional District Remainders" (RDR) was looked at instead – this includes the regional district minus incorporated District Municipalities, Cities, Towns, and Villages. For this project, this area entails the CSRD minus Golden, Revelstoke, Salmon Arm, and Sicamous.

In the CSRD, the monthly value of residential building permits increased by 8.5% from $601,000 in May of 2003 to $5,699,000 in May of 2022, as shown below. While the value has been historically lower than other comparable regions, the value of CSRD RDR building permits has increased at a higher rate than the Provincial average (3.1%) or other comparable areas. Most of this growth in the CSRD has occurred since 2018.

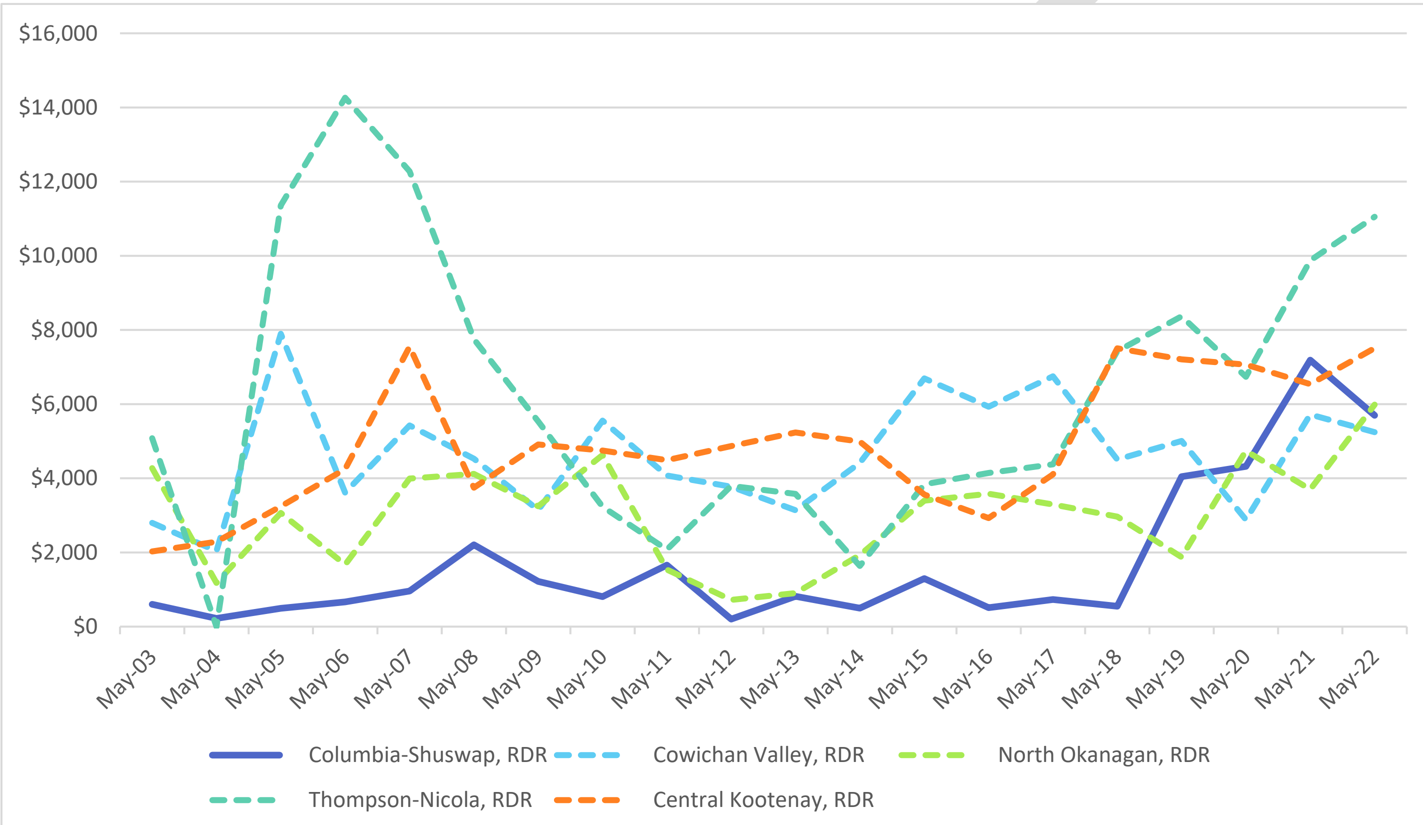

Figure 13 The value of monthly residential building permits for the month of May from 2003-2022 ($ 000).

A comparison to the number of building permits issued across the same time period suggests that the value of each individual residential building permit has also increased in the CSRD, as the number of residential building permits has not increased at the same rate as the value. In other words, more valuable residential construction projects are being undertaken over time, particularly since 2018. The number of building permits in the CSRD RDR increased by 1.75%, from 4 in May of 2003 to 11 in May of 2022, with an average of 4.75 per the month of May across those years, as shown in Figure 14.

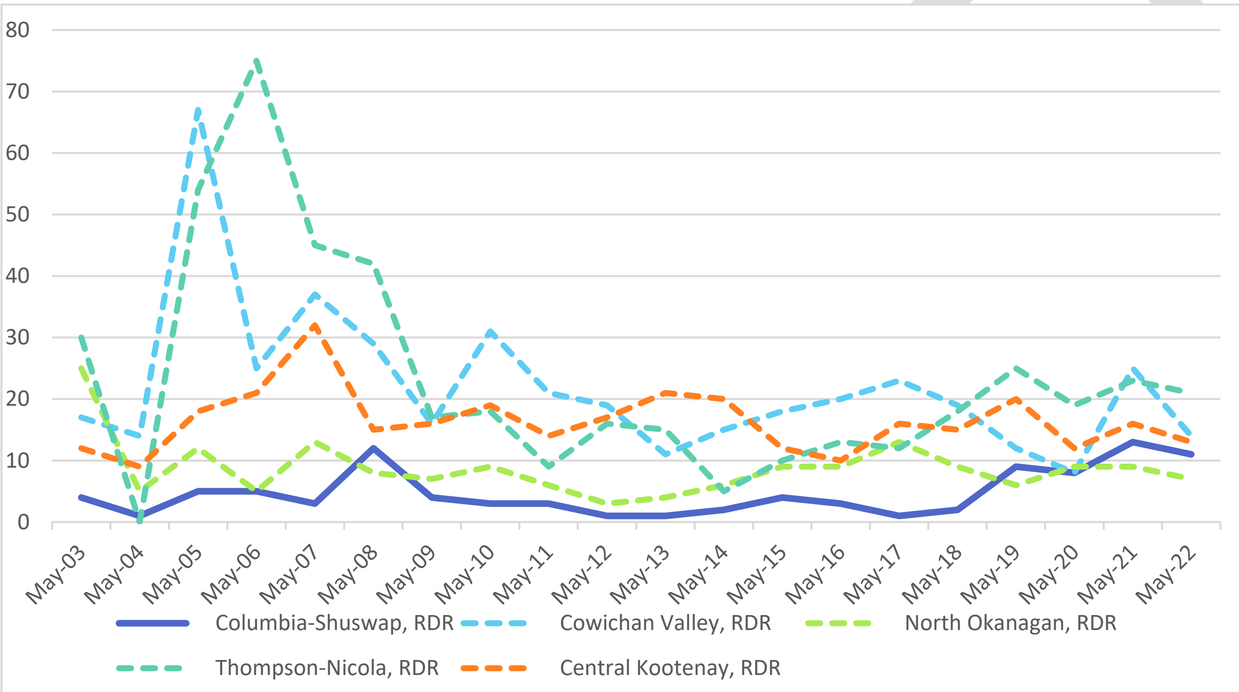

Figure 14 The number (#) of monthly residential building permits issued for the month of May from 2003-2022

Journey to Work

Figure 15 shows that the majority of residents across all three Electoral Areas take less than 30 minutes to travel to work, meaning that those who do travel tend to stay within the Shuswap region.

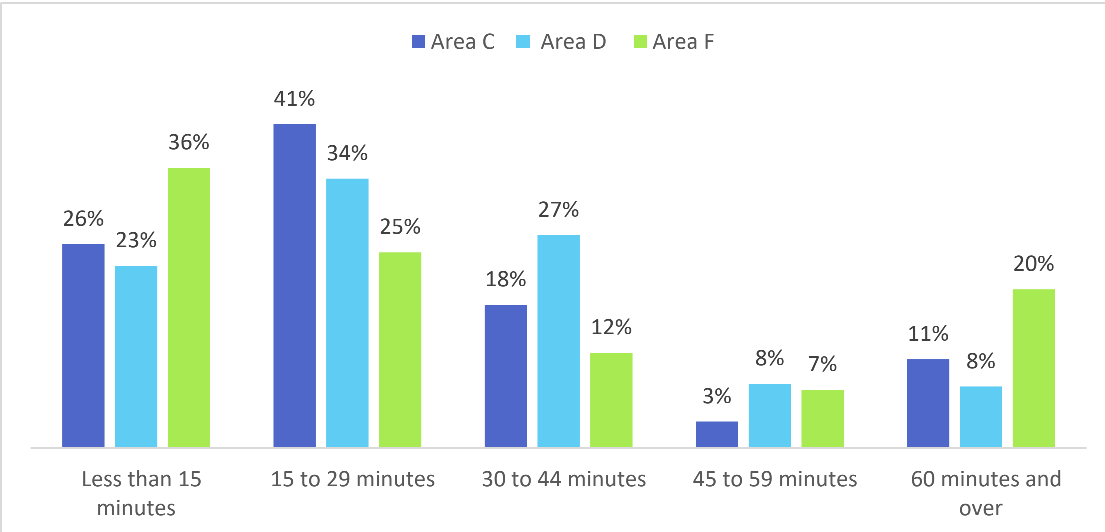

Figure 15 The length of time residents in the Shuswap Region takes for their journey to work, 2016.

Figure 16 below indicates whether residents are commuting to a workplace within their census subdivision (CSD), meaning within Area C, D, or F, or if they have to travel outside of their CSD of residence.

Notably, Figure 15 above shows that 20% of those who live in Area F have indicated that they travel 60+ minutes to their work location. Compared with Figure 16 below, those in Area F also had the highest percentage of 47% of people who stayed within their census subdivision for work. Combining with Figure 17, which shows that Area F has the largest unemployment rates, it indicates there may be some geographical challenges for the labour force residing in Area F to find employment within their census subdivision.

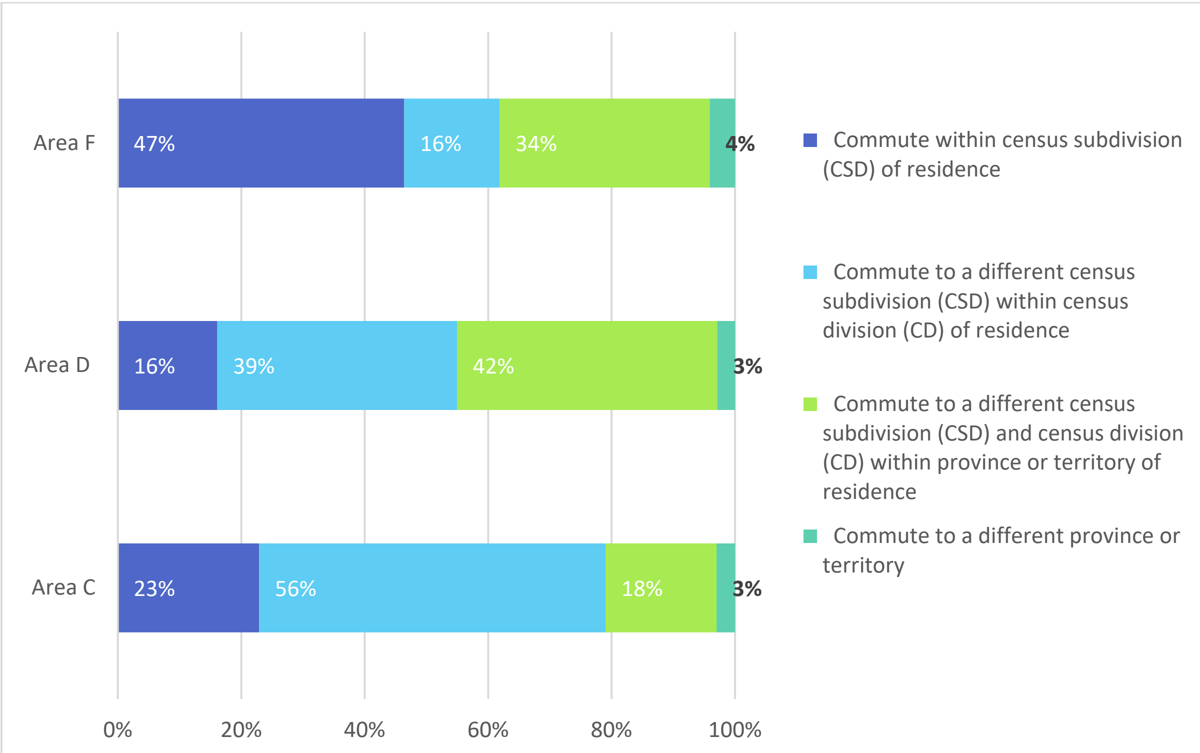

Figure 16 Commute destination for residents within Areas C, D, and F, 2016.

Labour Force and Employment

The employment rates[8] in Electoral Areas C, D, and F are lower than the provincial average, with Area D having the highest employment rate at 52.5% and Area F having the lowest employment rate at 38.9% (Figure 17). Conversely, Area C reports the highest unemployment rate at 11.7% for the available labour force.

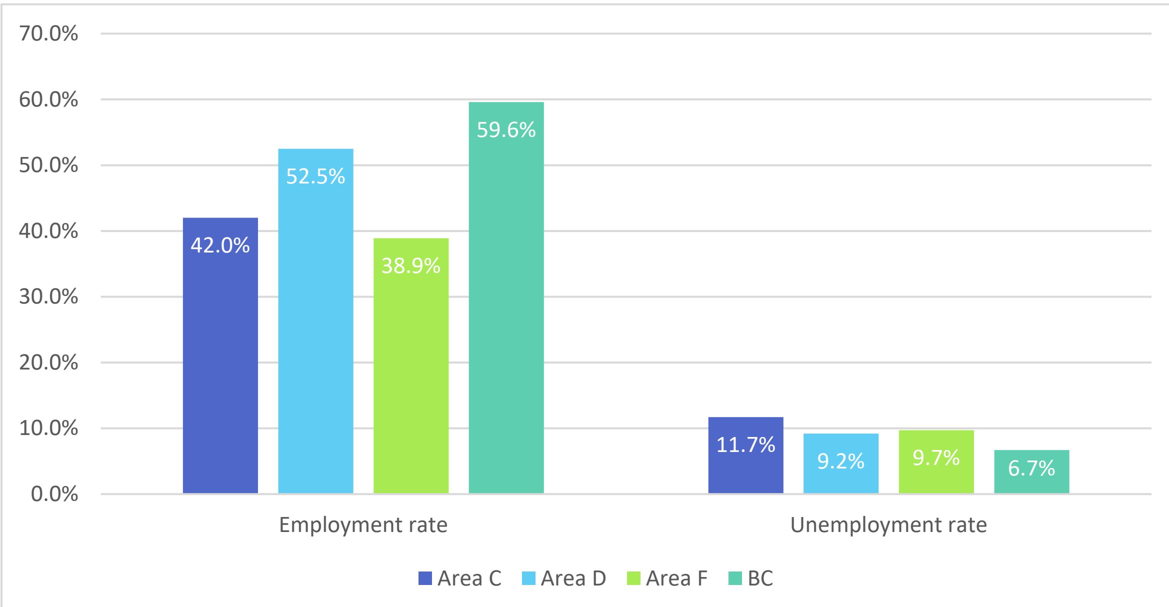

Figure 17 Employment and unemployment rates for those in the labour force in Area C, D, and F compared to BC averages, 2015.

Table 4 shows that the most common types of employment within Areas C, D, and F are trades and transport operations, and sales and service occupations. The portion of the labour force working in trades and transport operations in all three Areas is higher than that of the provincial average. All three Areas also have higher employment rates within the natural resources and agricultural-related occupations, as well as manufacturing and utilities compared to the Province as a whole.

[8] The available labour force classification (including employed, unemployed, and not in the labour force) is assigned to each Statistics Canada respondent aged 15 and over. Employed persons are those who, during the Statistics Canada survey, had a job or paid work, including self-employment. Unemployment includes those who were temporarily laid off, were without work and were available for work. Those who have never worked for pay, those indicating they have retired/are not part of the workforce anymore, and full-time students were not considered available as employees and not part of the labour supply.

Table 4 Percentage (%) of people employed by occupation, 2006-2016

	Area C			Area D			Area F[9]	BC		
	2006	2016	Change	2006	2016	Change	2016	2006	2016	Change
Natural resources; agriculture and related production	10.6%	6.9%	-3.7%	17.4%	9.5%	-7.9%	8.3%	3.9%	2.6%	-1.3%
Manufacturing and utilities	4.0%	3.5%	-0.5%	7.3%	7.2%	-0.1%	5.2%	4.2%	3.2%	-1.0%
Art; culture; recreation and sport	2.4%	1.4%	-1.0%	3.8%	2.1%	-1.7%	4.2%	3.5%	3.8%	0.3%
Natural and applied sciences and related	4.1%	5.7%	1.6%	3.3%	2.8%	-0.5%	2.1%	6.3%	6.7%	0.3%
Health	5.4%	4.8%	-0.6%	4.5%	7.4%	2.9%	5.2%	5.5%	6.7%	1.2%
Education; law and social; community and government services	5.4%	4.6%	-0.8%	1.5%	5.4%	3.9%	5.2%	8.1%	11.1%	3.0%
Management	9.3%	13.5%	4.2%	2.8%	8.5%	5.7%	13.5%	10.5%	11.3%	0.8%
Trades; transport and equipment operators and related	27.7%	23.1%	-4.6%	25.3%	24.1%	-1.2%	23.4%	15.5%	14.9%	-0.6%
Business; finance and administration	11.8%	13.2%	1.4%	10.9%	14.1%	3.2%	8.3%	17.1%	15.2%	-1.9%
Sales and service	19.4%	23.2%	3.8%	23.0%	19.0%	-4.0%	24.5%	25.3%	24.5%	-0.8%

Table 4 also compares sector trends between 2006 and 2016 across the three Electoral Areas and BC. Further discussion of this is included below as part of the Location Quotient analysis.

[9] As data from 2006 was not available for Electoral Area F, a time comparison cannot be made.

The rates of full- and part-time work for Electoral Areas C, D, and F align relatively close to those of the Province, as shown in Figure 18. Seasonal work is included within part year and/or part time work. Area D has the highest percentage of workers working for the full year or full time (42.5%), while Area F has the lowest (31.1%), almost 15% less than the provincial average.

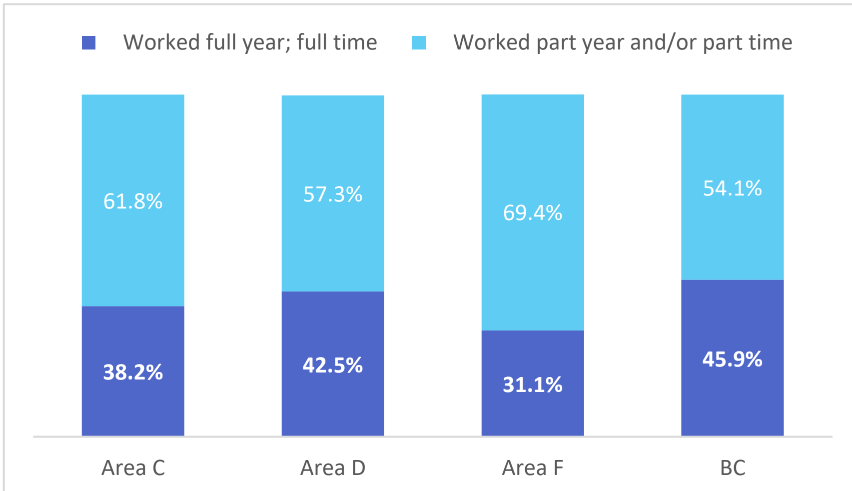

Figure 18 The rate (%) of full-time and part-time work for 2015

Labour Market Analysis

Comparing residents' areas of education (as seen in Table 5) to the industries people are working in (as seen in Table 6) helps to understand discrepancies in the labour market.[10] This is important as labour has been identified as one of the biggest challenges facing Areas C, D, and F. There are various contributing factors to this: a lack of jobs in the right field was identified as one of the most significant barriers to finding work in the Shuswap Labour Market Assessment & Action Plan Report for CSRD Area C, along with the two interrelated factors of a shortage of year-round/full time labourers and lacking housing supply.[11]

"Health professions and related programs" is the second most common Major Field of Study, but is the fourth most common Industry to work in; there are more people trained in health care who live in Areas C, D, and F than there are people who work in health care and live in those areas. This could be partly due to health care workers commuting to work in larger nearby centres, such as Salmon Arm, where more health care jobs are located.

Similarly, Education is the fourth most common Major Field of Study, but ranks 13th as far as Industries of employment, meaning there could be more people qualified to work than there are jobs in Education.

By contrast, Construction is the top Industry of employment, and the third highest Major Field of Study. Agriculture; forestry; fishing and hunting is the third highest Industry of employment, while Agriculture and Natural resources and conservation are numbers 11 and 16 respectively in terms of peoples' Major Fields of Study. This could indicate that there is room for additional training and education opportunities in Construction, Agriculture, and Natural Resources.

While it is difficult to draw any firm conclusions based on comparing these two data sets, it is important to consider how best to match local training and educational opportunities with what types of jobs are available in Areas C, D, and F.

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[10] It's important to note that the categories used for Industries (North American Industry Classification System, or NAICS) are different than the categories used for Major Field of Study (Classification of Instructional Programs, or CIP). As such, perfect comparisons cannot be drawn between the two datasets.
[11] Shuswap Labour Market Assessment & Action Plan Report Final Report. (November 2017). Ironsight.

Table 5. Major fields of study amongst people aged 15+ with postsecondary certificate; diploma or degree, 2016

Average across Areas C, D, and F	
1. Business; management and public administration	17%
2. Health professions and related programs	16%
3. Construction trades	9%
4. Education	8%
5. Mechanic and repair technologies/technicians	7%
6. Architecture, Engineering, and related services[12]	7%
7. Precision production	6%
8. Social and behavioural sciences and law	6%
9. Personal and culinary services	6%
10. Humanities	3%
11. Agriculture; agriculture operations and related sciences	3%
12. Visual and performing arts; and communications technologies	3%
13. Transportation and materials moving	2%
14. Mathematics; computer and information sciences	2%
15. Physical and life sciences and technologies	2%
16. Natural resources and conservation	1%
17. Military and security sciences and services[13]	1%
18. Parks; recreation; leisure and fitness studies	1%

[12] Includes Engineering technologies and engineering-related fields; Historic preservation and conservation.
[13] Includes Military science; leadership and operational art; Military technologies and applied sciences; and Security and protective services.

Table 6 Total labour force population aged 15 years and over by Industry (NAICS), 2016

Average across Areas C, D, and F	
1. Construction	16%
2. Retail trade	13%
3. Agriculture; forestry; fishing and hunting	8%
4. Health care and social assistance	8%
5. Manufacturing	8%
6. Administrative and support; waste management and remediation services	7%
7. Accommodation and food services	5%
8. Other services (except public administration)	5%
9. Transportation and warehousing	4%
10. Professional; scientific and technical services	4%
11. Real estate and rental and leasing	4%
12. Mining; quarrying; and oil and gas extraction	3%
13. Educational services	3%
14. Public administration	3%
15. Arts; entertainment and recreation	2%
16. Wholesale trade	2%
17. Finance and insurance	2%
18. Information and cultural industries	1%
19. Utilities	0%
20. Management of companies and enterprises	0%

Sector Analysis

Sector Strengths

Figure 19 displays the location quotient (LQ) analysis[14] used to understand the relative size of each sector within Areas C, D, and F as they compare to provincial averages based on the number of jobs per sector. A location quotient of 1 is equal to the provincial average (as displayed by the horizontal yellow line on the chart). The higher the location quotient, the more significant the sector is to Areas C, D, and F compared to BC.

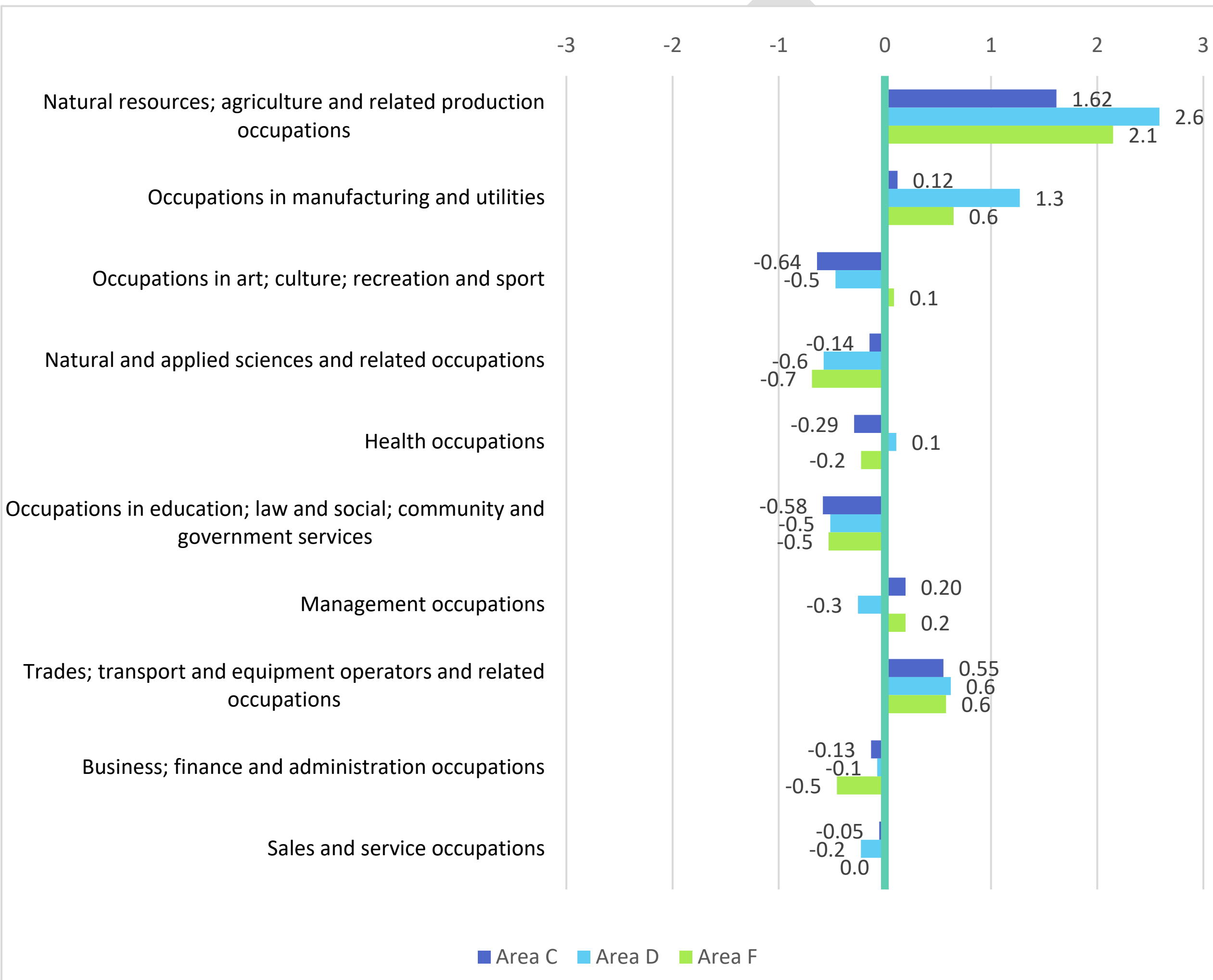

Figure 19 Location Quotient employment by occupation with BC as baseline "0" for 2016

[14] The data used in this calculation was based on the number of people employed in each occupation (NOCS) in 2016.

Based on the LQ analysis, we can conclude the following for Area F in Table 7:

Table 7 Sector analysis for 2016

Occupations with a **higher-than-average** share of jobs:	Occupations with a **lower-than-average** share of jobs:
• Natural resources; agriculture and related production • Manufacturing and utilities • Trades, transport and equipment operators, and related occupations	• Natural and applied sciences and related occupations • Education, Law and Social, Community and Government services • Business, finance, and administration

The following two tables[15] use LQ analysis, as well as the number of people employed per sector, to determine whether each sector plays a stronger-than-average role within the local economy compared to the Province, and if that sector is growing or not. This helps to determine where and how to focus economic development initiatives.

Table 8 Electoral Area C sector changes, 2006-2016

Larger sector but not growing	Larger sector and growing
1. Natural resources; agriculture and related production occupations 2. Trades; transport and equipment operators & related	1. Management occupations 2. Natural and applied sciences and related occupations
Smaller sector and not growing	**Smaller sector and growing**
1. Art; culture; recreation and sport 2. Health occupations 3. Education, law and social, community and government services	1. Occupations in manufacturing and utilities 2. Business; finance and administration 3. Sales and service occupations

As shown in Table 8, the Natural Resources, Agriculture and Related Production occupations sector has declined in Area C, but it still remains the dominant sector. The decline in Area C is consistent with decline in this occupation Province-wide. Additionally, growth in Management occupations has far outpaced the

[15] The same analysis was not feasible for Electoral Area F as data was not included in the 2006 Census for this area.

provincial average, while occupations in Art, culture, recreation, and sport have declined much more than the provincial average.

Table 9 Electoral Area D sector changes, 2006-2016

Larger sector but not growing 1. Natural resources; agriculture and related production occupations 2. Trades; transport and equipment operators & related (*not decreasing but maintained)*	Larger sector and growing 1. Occupations in manufacturing and utilities 2. Health occupations
Smaller sector and not growing 1. Art; culture; recreation and sport 2. Natural and applied sciences and related occupations 3. Sales and service occupations	Smaller sector and growing 1. Education, law and social, community and government services 2. Management occupations 3. Business; finance and administration

For Area D, Table 9 shows that occupations in Education, Law and Social, Community and Government Services have increased significantly for the Area, although the proportion of those working in the field is still lower than the provincial average. The same can be said for Management occupations.

The number of people working in Natural resources; agriculture and related occupations has declined in the Area, although it remains a stronger component of the local economy more than any other sector. The decline still fits within the overall provincial decline of this sector.

Occupations within art, culture, recreation and sport have declined significantly as well, and at a greater rate than the provincial average.

It should also be noted that some sectors are particularly strong in Areas C, D, and F but are not captured in the way that the National Occupation Classification System (NOCS) categorizes occupations.

For example, some tourism jobs would be included under "Sales and service occupations," but the relative weakness of this occupation, according to the LQ analysis, does not capture the full importance of tourism in the local economies of Electoral Areas C, D, and F. For example, the number of residents doing work related to Airbnb properties would not be included in this occupation category. Yet, one can find hundreds of Airbnb listings at any given time in the Shuswap region.

Additionally, residential development is a significant driver in some parts of Electoral Areas C, D, and F. For example, the Official Community Plan (OCP) for Electoral Area C notes that in recent years, residential development has become the driving force for the local economy. While the Trades, transport and equipment operator's occupations would include some of the labour involved in residential development, there are likely other professionals such as developers and architects, some of whom may or may not work from the Shuswap region.

Businesses by Industry

The following tables (Table 8, 9 and 10) provide an overview of the industry types where employment is concentrated for Areas C, D and F as of the 2021 census period. Each table has been divided by industry type and each count represents the number of businesses by the number of employees. The higher the frequency the darker it will appear.

For Area C, Table 10 shows that the greatest concentration of small businesses is within the Construction industry, followed by the Professional, Scientific and Technical Services industries, followed by Other Services. There is one business within each of the Retail Trade sector, the Arts, Entertainment and Recreation sector, and the Accommodation and Food Services sector that has between 50-199 employees.

Table 10 Businesses count by the number of employees for Area C for 2021.

Area C					
	Number of Employees				
Industry	1 to 4	5 to 9	10 to 19	20-49	50-199
Agriculture, Forestry, Fishing and Hunting	10	3	1	2	0
Mining and Oil and Gas Extraction	2	1	0	0	0
Utilities	0	0	0	0	0
Construction	51	13	6	0	0
Manufacturing	4	4	1	0	0
Wholesale Trade	5	1	0	0	0
Retail Trade	11	3	5	1	1
Transportation and Warehousing	11	1	2	0	0
Information and Cultural Industries	1	0	0	0	0
Finance and Insurance	2	1	0	0	0
Real Estate and Rental and Leasing	9	2	1	0	0
Professional, Scientific and Technical Services	21	1	0	0	0
Management of Companies and Enterprises	5	1	0	0	0
Administrative and Support, Waste Management and Remediation Services	7	4	0	0	0
Educational Services	0	1	0	0	0
Health Care and Social Assistance	8	3	1	1	0
Arts, Entertainment and Recreation	1	2	0	1	1
Accommodation and Food Services	3	9	6	1	1
Other Services (except Public Administration)	16	2	0	0	0

Table 11 shows that Area D has the highest number of businesses within the Construction industry, followed by the Agriculture, Forestry, Fishing and Hunting industries. There is one business within the accommodation and food services sector that has between 50-199 employees.

Table 11 Businesses count by the number of employees for Area D for 2021.

Area D					
	Number of Employees				
Industry	1 to 4	5 to 9	10 to 19	20-49	50-199
Agriculture, Forestry, Fishing and Hunting	18	7	3	1	0
Mining and Oil and Gas Extraction	0	1	0	1	0
Construction	23	4	1	0	0
Manufacturing	5	2	0	0	0
Wholesale Trade	3	0	0	0	0
Retail Trade	4	4	0	0	0
Transportation and Warehousing	4	0	0	0	0
Real Estate and Rental and Leasing	4	1	0	0	0
Professional, Scientific and Technical Services	5	1	0	0	0
Administrative and Support, Waste Management and Remediation Services	5	1	0	0	0
Educational Services	0	1	0	1	0
Health Care and Social Assistance	1	2	1	1	0
Arts, Entertainment and Recreation	0	0	0	1	0
Accommodation and Food Services	1	1	1	0	1
Other Services (except Public Administration)	8	1	0	0	0

Area F, as shown in Table 12, has the highest number of businesses in the Construction as well as Real Estate and Rental and Leasing industries, followed by the Administrative and Support, Waste Management and Remediation Services industries.

Table 12 Businesses count by the number of employees for Area F for 2021.

Area F				
	Number of Employees			
Industry	1 to 4	5 to 9	10 to 19	20-49
Agriculture, Forestry, Fishing and Hunting	1	0	0	0
Mining and Oil and Gas Extraction	1	0	0	0
Utilities	1	1	0	0
Construction	8	7	2	0
Manufacturing	0	1	1	0
Wholesale Trade	2	1	0	0
Retail Trade	1	2	1	4
Transportation and Warehousing	1	0	0	0
Information and Cultural Industries	0	0	1	0
Finance and Insurance	1	0	0	0
Real Estate and Rental and Leasing	8	0	0	0
Professional, Scientific and Technical Services	5	0	0	0
Administrative and Support, Waste Management and Remediation Services	6	2	0	0
Health Care and Social Assistance	1	0	0	0
Arts, Entertainment and Recreation	1	2	1	0
Accommodation and Food Services	2	2	2	1
Other Services (except Public Administration)	5	1	1	0

For all three Electoral Areas, the majority of businesses employ between 1-4 employees, including those who are self employed. Following that are businesses that have between 5-9 employees. It is notable that for Area C and D there is at least one industry type that employs between 50-199 employees.

The results in this section are consistent with those found in the Labour Market Analysis in Table 5 and Table 6. The labour market analysis found that Construction is only the third Major Field of Study, even though it is shown consistently to be the most common business types found across all three Areas (Table 10, Table 11, and Table 12). Although there are many businesses in construction, it has been found that there tend to be only 1-4 employees at each business, which may indicate there are a multitude of independent contractors in all three Areas. The types of opportunities to support independent contractors and small business needs is different than those of supporting larger employers and will require further consideration.

SWOT Analysis and Competitive Advantage

Strengths (internal)

Below are some of Electoral Area C, D, and F's relative competitive advantages:

- Relatively high employment in Natural resources, agriculture, and related production occupations, as well as Trades, transport and equipment operators and related occupations
- Well positioned along provincial transportation routes (e.g., CP rail, Highway 1), especially for Area C.
- High quality of life and rural/small town feel offers desirable lifestyles.
- Proximity to beautiful natural surroundings (e.g., the much-valued lakes).
- Ample recreation opportunities and trails.
- Active and vibrant sense of community, including arts, cultural events, markets, and music festivals.
- Strong agricultural and tourism industries and growing agri-tourism business in the area, including wineries.[16]
- Growing dairy industry in Area D.[17]
- Well-established and supported tourism sector.
- Recognized Shuswap branding campaign and public awareness of Shuswap Lake.
- Well-developed website (see shuswapecdev.ca) and internal knowledge of economic development data.
- Strong network of existing business groups and community organizations (e.g., Shuswap Tourism, Chambers of Commerce, local volunteers, etc.).
- Engaged local government (e.g., Electoral Area Directors who sit on the SEDS Board).
- New community water system in Area F.

Weaknesses (internal)

Below are some of Electoral Area C, D, and F's relative competitive disadvantages:

- Inconsistent broadband coverage across the region.
- Inconsistent and, in some areas, limited community infrastructure, like utilities and paved roadways, specifically in Area F (Seymour Arm).
- Aging year-round population, with many residents retired, semi-retired or nearing retirement, which contributes to a smaller workforce.

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[16] Shuswap Economic Development Strategy. (2018). Columbia Shuswap Regional District.
[17] Ibid.

- Labour market supply lack (see above point on aging population) and demand mismatch between residents' skills and employment opportunities available.[18]
- Decreasing primary logging industry (e.g., closure of Mill at Celista Creek in Area F).[19]
- Lack of housing affordability and availability, specifically in Area C. This affects many 'types' of residents, including families, renters, potential residents, seniors wanting to age-in-place, seasonal labourers, and lower-wage earners.
- Limited access to schools (for some residents) and health care services.
- Limited indoor recreational facilities.
- Land constraints to development:
    - Limited industrial and commercially zoned land in all three Electoral Areas. Of the total land area of Areas C, D, and F, 0.04% is zoned for industrial use, and 0.07% is zoned for commercial use.[20]
    - Limited developable and available land in Area C
    - Lack of serviced land available for single-family dwelling home development in Area F
- Limited options for restaurants, shopping, and youth activities.
- Challenges in maintaining consistent services and connectedness between the CSRD and the three Electoral Areas, given the geographic disconnect and unique nature of each Area.[21]

Opportunities (external)

Below are some of Electoral Area C, D, and F's chances or occasions for improvement or progress:

- Growth in Management occupations and Occupations in manufacturing and utilities.
- Further strengthening and developing relationships with Splatsin First Nation, Adams Lake Indian Band, and the Little Shuswap Lake Indian Band.
- COVID-19 Pandemic making remote working/home-based business opportunities more attractive, which could help counteract seasonality and attract more families and younger residents.
- Promoting the Shuswap as a year-round destination and place to call home.
- Increasing post-secondary education opportunities (e.g., at Okanagan College Salmon Arm campus), ideally with consideration for which sectors are growing and may have demand for additional training (e.g., construction, tourism and agritourism).
- Increased outreach through travel and trade shows to attract businesses and tourism.
- Initiative currently (2022) underway to improve broadband internet connection across all three Electoral Areas

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[18] Shuswap Labour Market Assessment & Action Plan Final Report. (2017). Ironsight.
[19] Shuswap Economic Development Strategy. (2018). Columbia Shuswap Regional District.
[20] Personal Communications (2022) CSRD GIS Department. *Note: these numbers are approximations.*
[21] Shuswap Economic Development Strategy. (2018). Columbia Shuswap Regional District.

- Continuing to support and promote local agriculture and agritourism businesses as general awareness grows of the importance of local, sustainable food systems.
- Leveraging increased interest in the area (e.g., previously seasonal residents who are now year-round residents, tourists, and any new development) to improve local services and amenities.

Threats (external)

Below are some of Electoral Area C, D, and F's chances or occasions for negative impacts on the local economy:

- Occupation in Natural resources, agriculture and related production, as well as Trades, transport and equipment operators and related occupations are declining at a faster rate than the provincial decline. This is especially important as these two sectors have traditionally been sectors of high employment for the region.
- Climate change and natural disasters (flooding, wildfire, etc.).
- Water management.[22]
- Profitability of local agriculture when competing with industrial, global food supply chains, along with high barriers to entry for young farmers as the current farming population ages.
- Pressure to develop prime agricultural land.
- Reliance on tourism, a highly seasonal industry, has some negative effects such as consistent labour supply, off-season viability of local businesses, and some quality of life impacts (e.g., access to services, events and festivals) for year-round residents.
- Limited available rental and affordable housing, which can cause individuals to relocate out of the community or dissuade potential new employees/residents from moving to the area.[23]
- Labour market instability with a high proportion of individuals employed seasonally or part-time, particularly in Area C.[24]

[22] Ibid.
[23] Shuswap Labour Market Assessment & Action Plan Final Report. (2017). Ironsight.
[24] Shuswap Labour Market Assessment & Action Plan Final Report. (2017). Ironsight.

Tax Rate Comparison

Property tax rates for businesses, industry and homeowners in Electoral Areas C, D, and F are fairly competitive relative to other rural areas (i.e., areas outside of an incorporated municipality) in the Province. Across all property classes (i.e., residential, business, major/light industry, farm, etc.), Areas C, D, and F rank as follows compared to the rest of the 190 rural areas in BC as of 2022[25]:

- Area F: #66 out of 190
- Area D: #70 out of 190
- Area C: #79 out of 190

[25] Rural property tax rates. (2022). Government of British Columbia. Retrieved from https://www2.gov.bc.ca/gov/content/taxes/property-taxes/annual-property-tax/tax-notice/tax-rates