

Demographic Housing Study

Bruce County

—

January 2023



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01

Introduction



County overview

Regional Introduction, Land use

Bruce County is located in Southwestern Ontario, comprising of eight municipalities that can broadly be divided into three distinct regions. With a population of **72,017 in 2021**, the County is spread across **4,076 square kilometers**, with a population density of ~18 people per square kilometer.



Peninsula Region

The region has a strong focus on **tourism** with a smaller permanent population and significantly higher summer population. It comprises 2 municipalities - **Northern Bruce Peninsula** and **South Bruce Peninsula**.

Both Municipalities are tourist destinations, although South Bruce Peninsula has a larger permanent population anchored in Sauble Beach and Wiarton.

Lakeshore Region

The most **densely populated region** in the County and comprises 2 municipalities - **Kincardine** and **Saugeen Shores**.

Kincardine is a lakeside community and is home to many permanent and seasonal residents. Saugeen Shores is home to a high proportion of permanent and temporary workers employed at Bruce Power and secondary suppliers. This employment pattern has a significant influence on housing in the region.

Inland Region

The Inland region has strong **agricultural roots** with moderate population growth. It comprises of 4 municipalities - **Arran-Elderslie**, **Brockton**, **Huron – Kinloss** and **South Bruce**.

Arran-Elderslie is a rural municipality known for its natural landscape and rural life. Brockton is also a rural community with rolling countryside of the Saugeen and Teeswater Rivers. Huron-Kinloss is a township bordering lake Huron and South Bruce is the gateway to the County comprising of 3 villages and 2 towns.



County overview

Housing Strategy and Initiatives

As the Service Manager, Bruce County establishes, administers, and funds housing and homeless programs and services. The **Housing Services Division** manages the administration and directly provides housing supports and services. The division also supports the delivery of housing programs and services.



Highlighted below are the County's housing **strategies** and **initiatives**:

- In 2013, Bruce County released its **Long-Term Housing Strategy (2013-2023)** – “*Housing Choices for All*”
- In 2019, a **Housing and Homelessness Plan** update modernized key strategies to help meet the housing needs of the communities. The update included actions to increase affordable housing stock in the County. The target was to create 445 new affordable housing units between 2013 and 2023



Bruce County has several housing affordability initiatives:

- 1024 families supported through **Community Housing**
- Sustained investment in the **Home Repair Program**
- **Housing Stability Fund** - assist households with first or last month's rent, rent arrears, utility arrears and/or moving expenses
- The **Home Ownership Program** provides 5% down payment assistance to new home-owners
- Investment in **Affordable Housing**



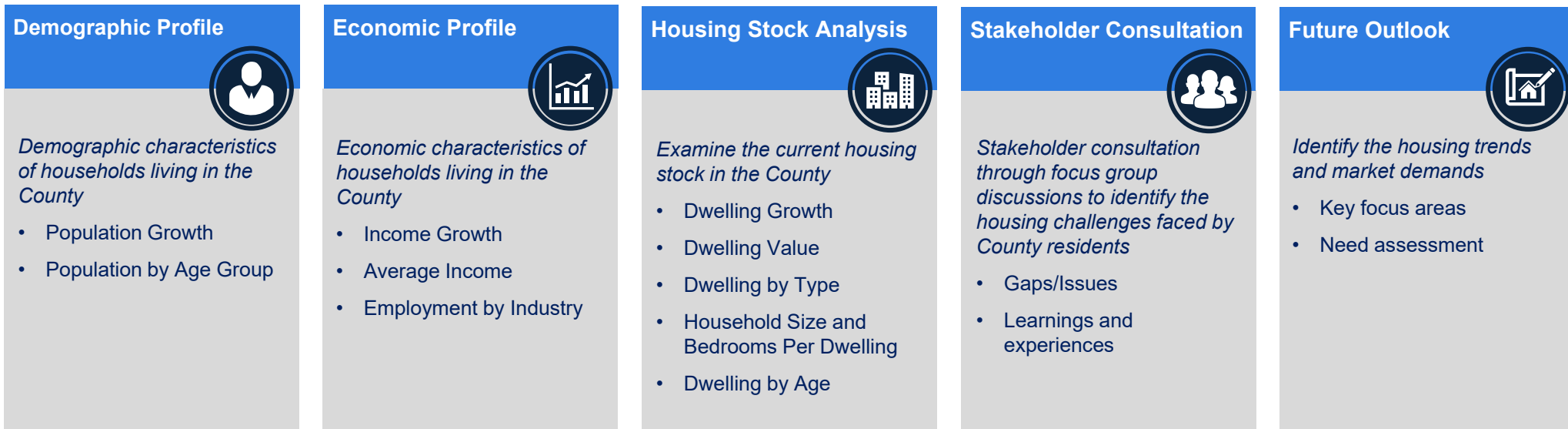


Purpose and scope

Bruce County is conducting a comprehensive Housing Demographic study using census information, proprietary micro-data and stakeholder consultations to better understand the County's changing demographic characteristics, current and future housing supply and demand, key housing gaps/issues, and key factors affecting housing demands, supply and affordability issues.

Data collection was conducted through a review of Bruce County's open data portal and proprietary documents, Statistic Canada, CMHC, and Environics analytics.

The discovery session had balanced representation from across the county and was structured as a seminar to collect feedback on a range of topics.



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Demographic Profile

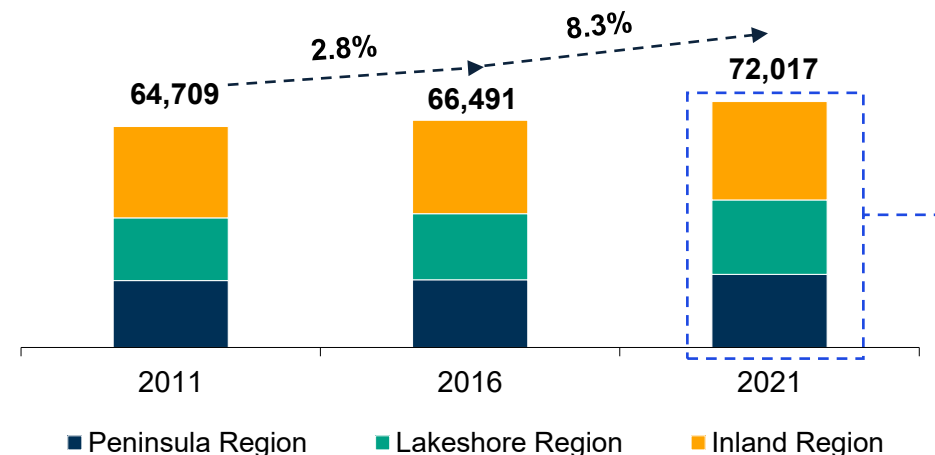


Growth in County population

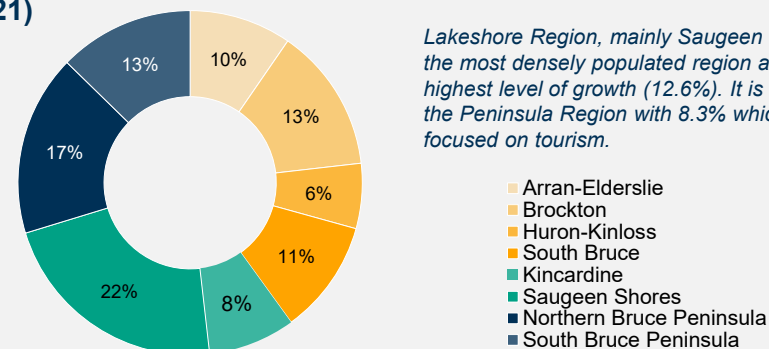
Regional Statistics

- Between 2016 and 2021, Bruce County's **population increased by 8.3%** accounting for total of 5,526 additional residents.
- Average age in the County is 48.5 years**, higher than the provincial average of 44.8 years.
- 60% of Bruce County's population falls in the **working age group** (15 to 64 years)
- Between 2014 and 2019, the County attracted **15,200 new residents**, aged between 18-64 years¹
- The population is expected to reach 86,000 by 2046, a **growth of 19.4% between 2021 and 2046**²
- Projected **10-25% increase in number of children** under the age of 14 between 2020-2046

Population Growth, Bruce County (2011-2021)



Population Growth by Municipality, Bruce County (2021)



Lakeshore Region, mainly Saugeen Shores, is the most densely populated region and saw the highest level of growth (12.6%). It is followed by the Peninsula Region with 8.3% which is more focused on tourism.

Sources:

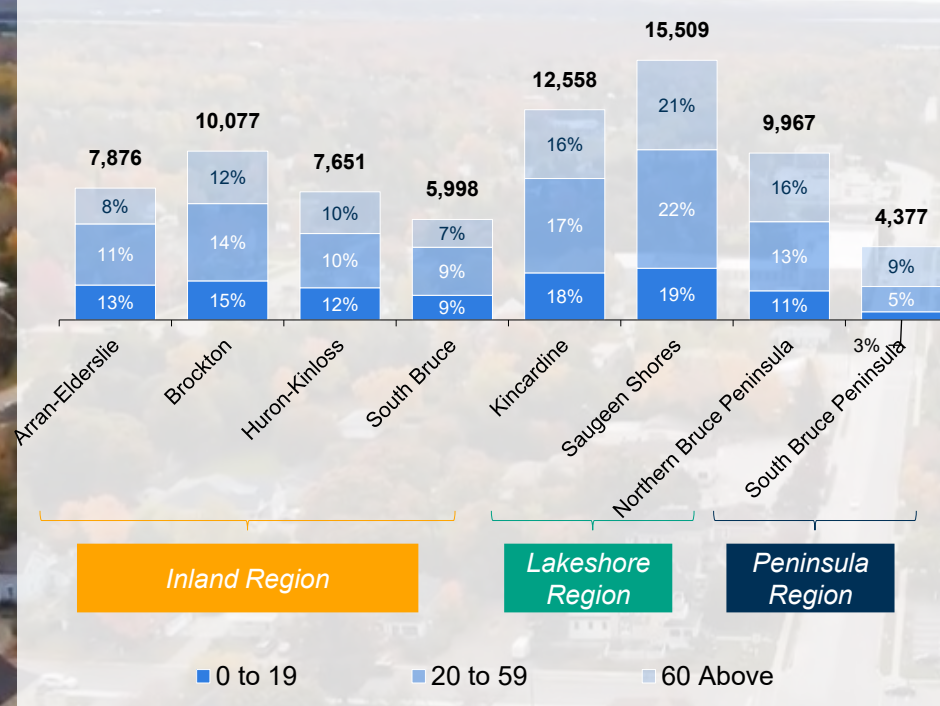
- LOCAL LABOUR MARKET PLAN 2022 - Four County Labour Market Planning Board
- Bruce County Webpage - Affordable Housing in Bruce County Section (14 November 2022)



Population characteristics

Trends

Population by Municipality by Age Group (2022)



- Between 2011 and 2016, the County experienced a slow growth rate with an annual increase of only 0.54%. More recently, the **annual population growth rate has increased three-fold reaching 1.6% (2016-2021)**
- Over the next 25 years, factors that would determine the population characteristics of the County are - **an ageing population fueled in part by the influx of younger retirees and moderate population growth in younger age brackets**
- Bruce County's growth is also connected to the growth experienced in Southern Ontario. **Sustained population growth in the GTA will put pressure on the County's housing stock**

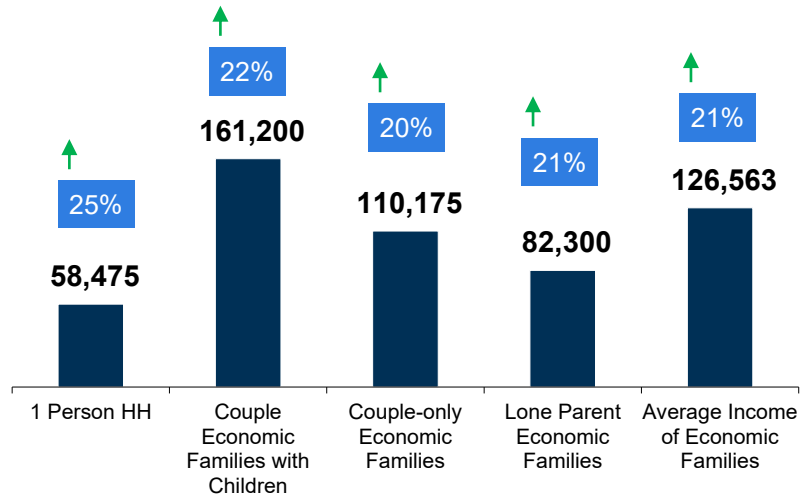
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Economic Profile

Income characteristics

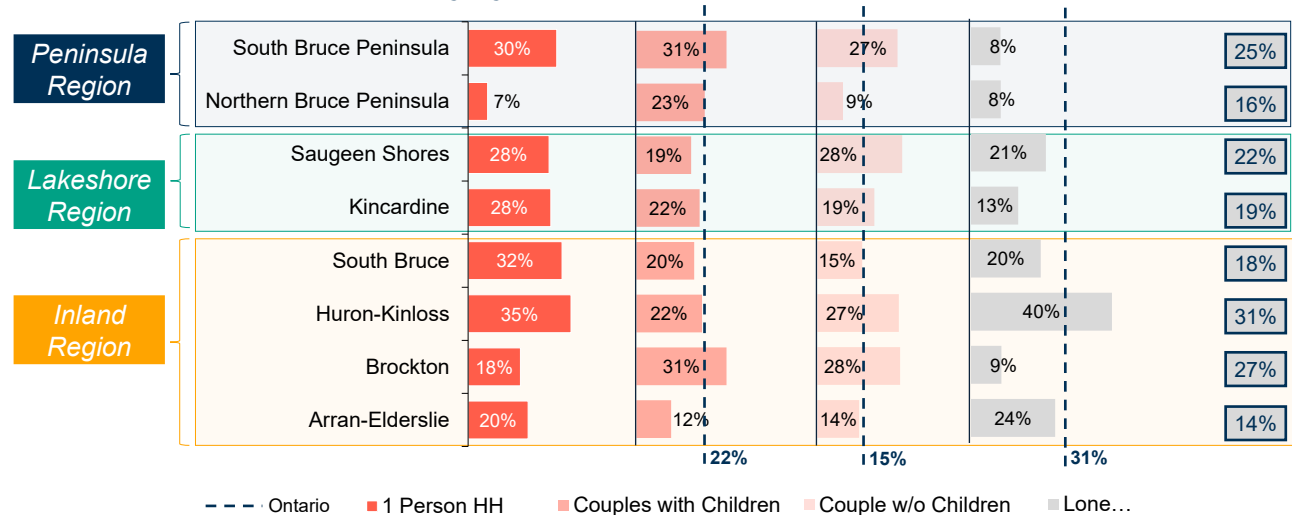
Household Income

Annual Income (before tax) by Type of Residents (2020), Bruce County



Legend: XX The blue box represent the Income Growth 2015 to 2020 for Bruce County

Income Growth 2015 to 2020, by Type of Resident



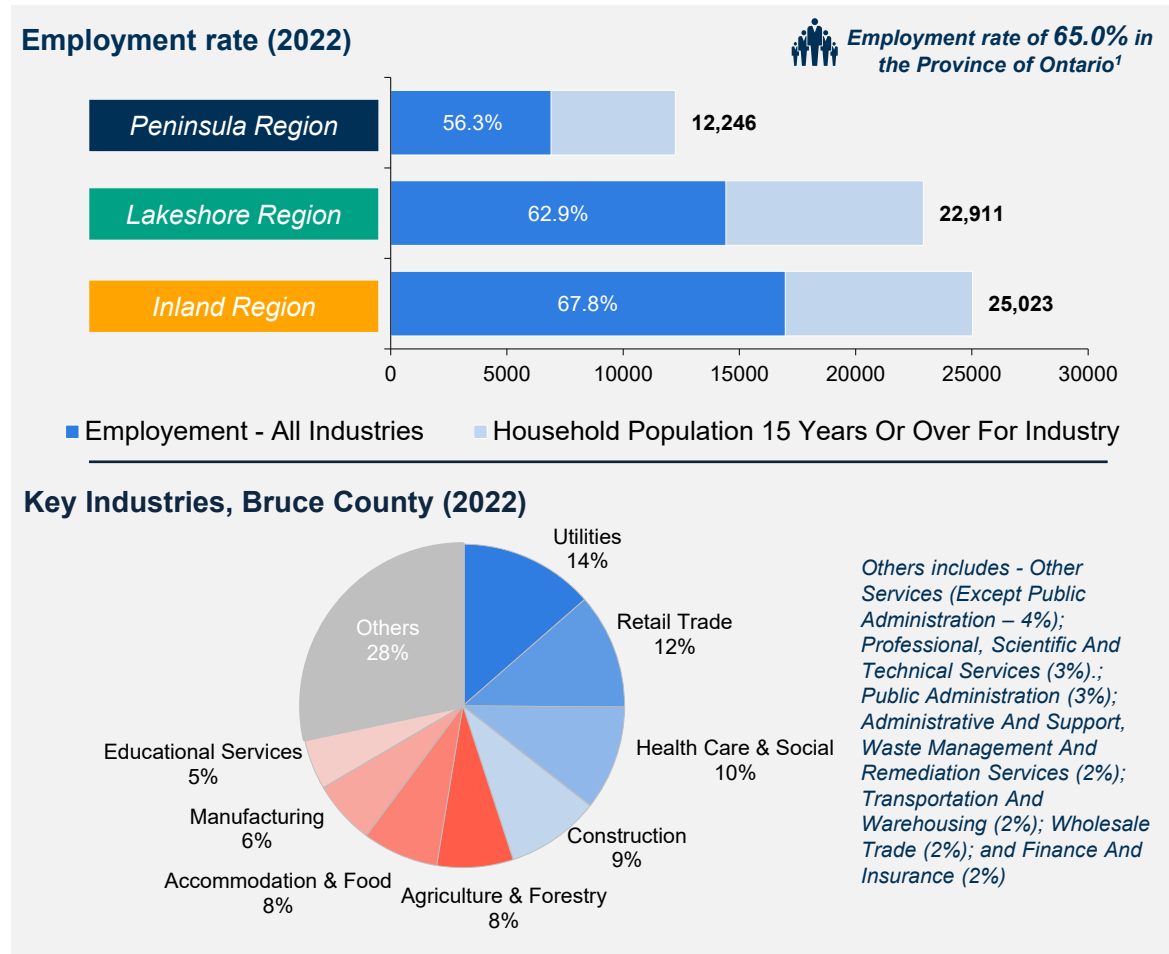
Legend: XX The grey box represent the Average Income Growth 2015 to 2020 for each Municipality

- 16% of households in the county have income over \$150,000. This is high compared to provincial figures where only 9% of the households report an income greater than \$150,000.
- Between 2015 and 2020, average income increased by 21% across the county. Huron-Kinloss experienced an income growth of 31% followed by Brockton (27%) and South Bruce Peninsula (25%)
- Huron-Kinloss also saw the highest income growth in the lone parent families (40%) and 1 person household categories (35%). Whereas Brockton and South Bruce Peninsula had the maximum growth (31%) in the couples with children category



Industry characteristics

Key Industries and Employment



Sources:

1. ONTARIO LABOUR MARKET REPORT- January 2022 ([Link](#))

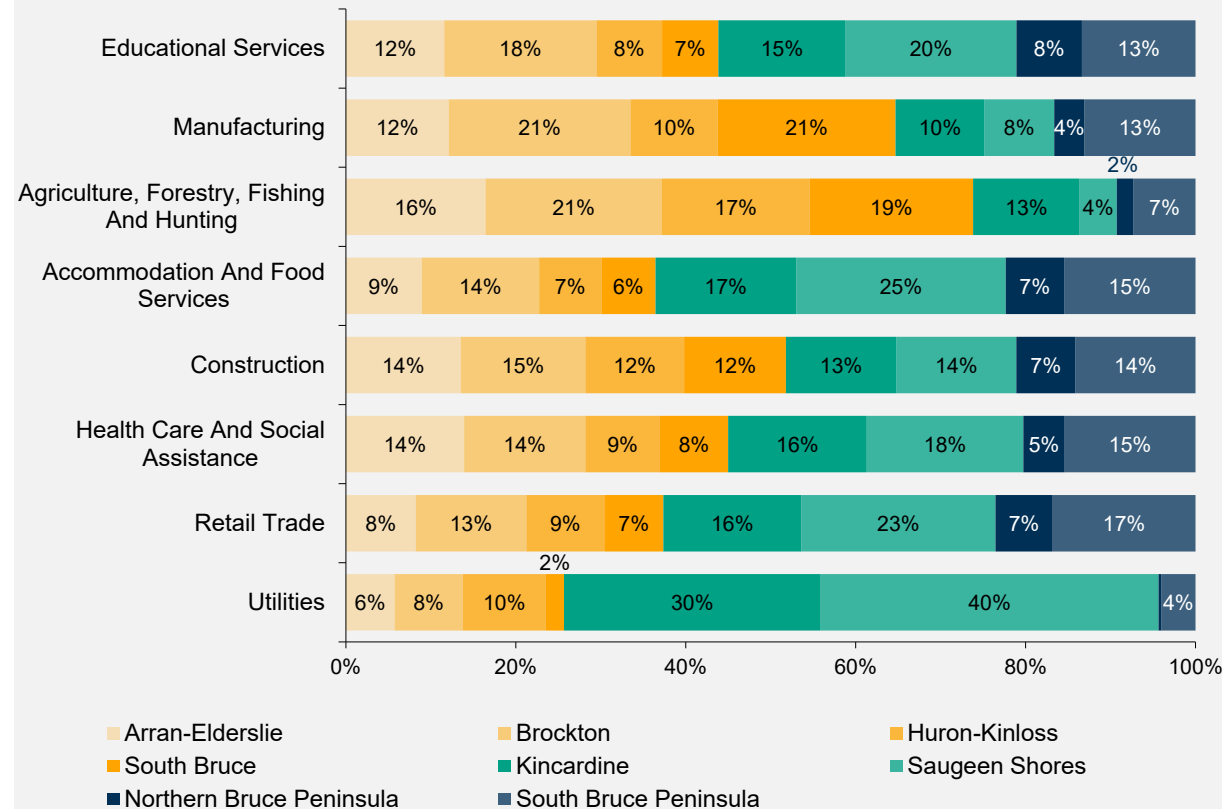
- **63.6%** of household population over the age of 15 were gainfully **employed**
- Inland region employs **68%** of its total **available population** across industries whereas Peninsula region employs **56%**
- The **utilities sector employs the highest share of workforce in the County** (14%). The County is home to a large industrial employer **Bruce Power** located in Kincardine.
- Following utilities (14%), retail trade (12%) and healthcare and social assistance (10%) are major industries where people are gainfully employed.
- **Top 8 employment sectors** account for **72%** of the total employed population



Industry characteristics

Employment Trends

Employment by Municipality in Top 8 Employing Industries, Bruce County (2022)



Peninsula Region

- **Retail Trade industry** is the largest employer (~24%) in the region followed by *Accommodation And Food Services (22%)* and *Health Care And Social Assistance industries (20%)*
- Utilities is not a dominant employment sector

Lakeshore Region

- 70% of the employment in the County's **Utilities industry** comes from the Lakeshore region (40% from Saugeen Shores and 30% from Kincardine)
- Similarly, the region contributes to ~40% of the employment in the Retail Trade industry

Inland Region

- The region contributes ~45% to the total employment in the top 8 sectors
- **Agriculture, Forestry, Fishing And Hunting** is the largest employer (~74%) in the region
- The region also has significant presence in **Manufacturing, Construction and Health Care And Social Assistance** industries

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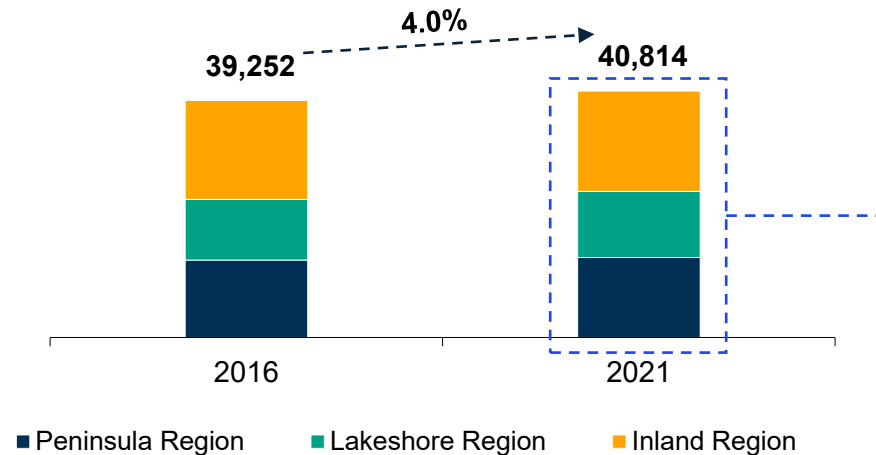
Housing Stock Analysis



Increase in dwelling units in the County

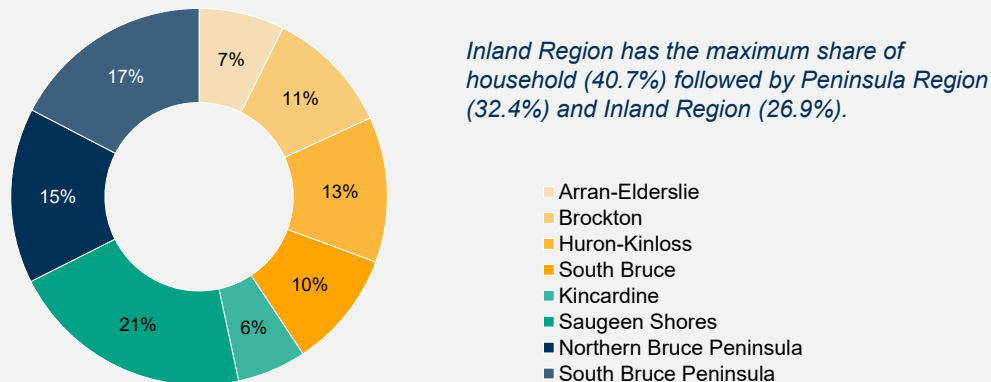
Dwelling Growth and Distribution

Dwelling Growth, Bruce County (2016-2021)



- Between 2016 and 2021, Bruce County's **Dwelling units increased by 4.0%** accounting for total of 1,562 additional units
- Lakeshore region saw a dwelling growth of 9.3%** followed by Peninsula Region (3.2%) and Inland Region (1.4%)
- Saugeen Shores municipality had the most significant growth of 12%** between 2016 and 2021. It was followed by Northern Bruce Peninsula and Brockton with 4% growth each
- Also, Saugeen Shores accounts for 21% of all dwelling units in Bruce County.
- 82% of the residents of the county are home owners**, 18% are renters*

Household by Municipality, Bruce County (2021)

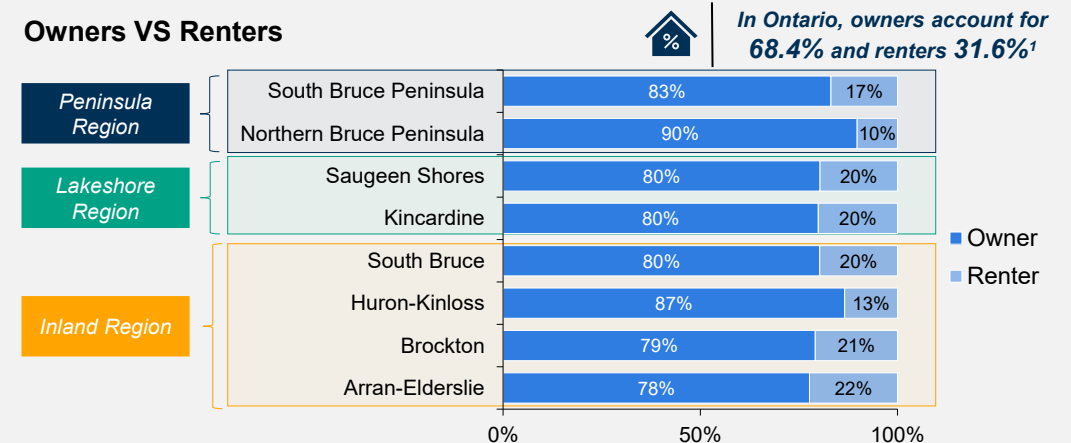


Sources:

1. Statistics Canada - September 2022 ([Link](#))

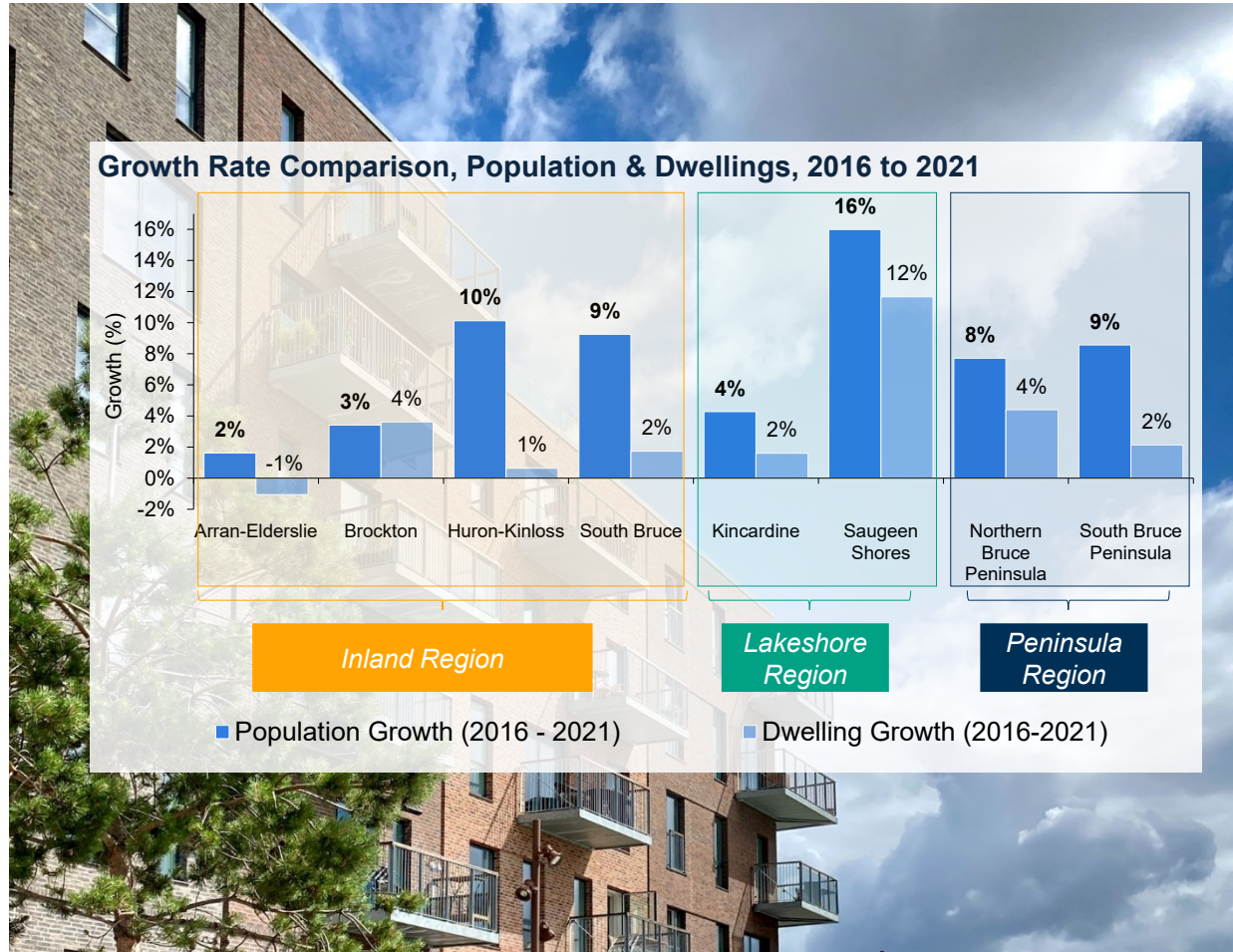


Owners VS Renters



Characteristics of dwelling units

Trends



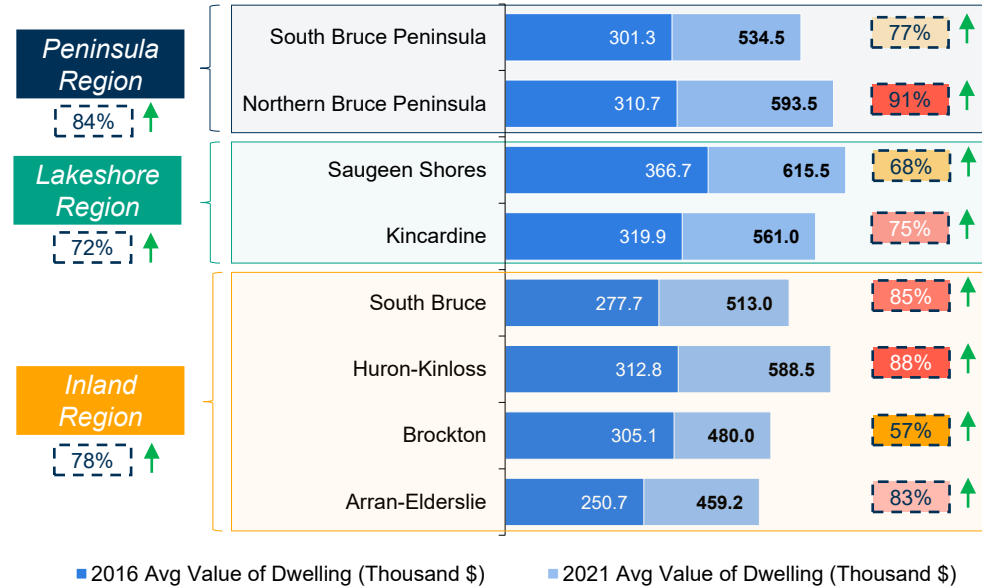
- At the county level, some **imbalances** in population and dwelling growth **exist**, especially in Huron-Kinloss, South Bruce, and South Bruce Peninsula these imbalances are more pronounced.
- Lakeshore region has the highest reported population growth as well as in dwelling units**, this trend is driven by Saugeen Shores municipality
- Inland region saw the lowest growth in dwelling units** compared to lakeshore and peninsula region.



Impact on value of dwelling units

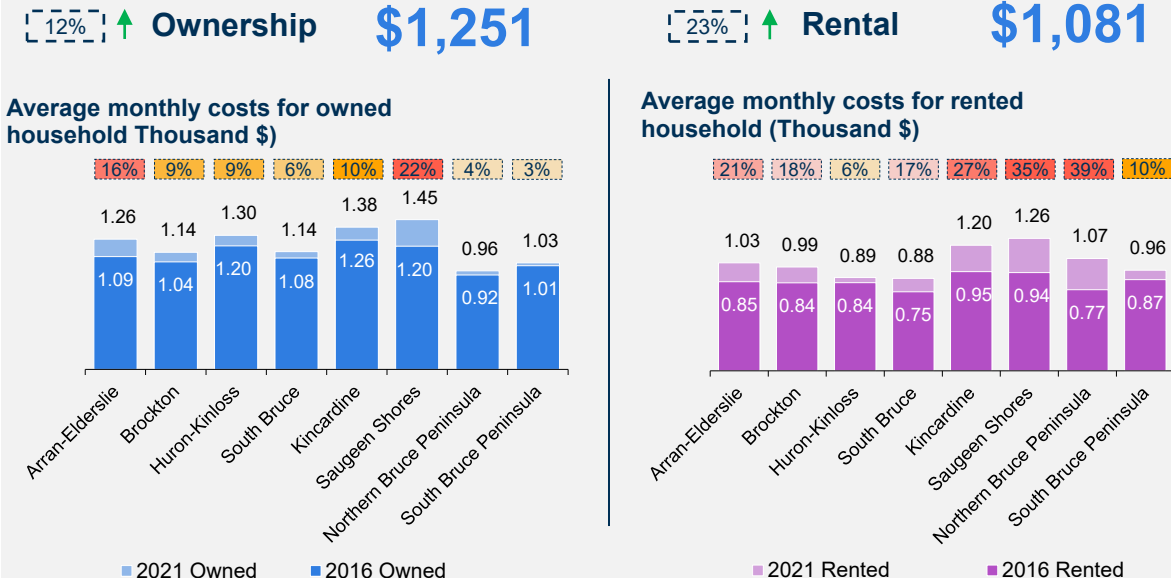
Household Value

Value of Dwelling Growth (2016-2021), Thousand \$



Legend: [XX] The box represent the household Value Growth 2016 to 2021

Average Monthly Housing Cost, Bruce County (2020)

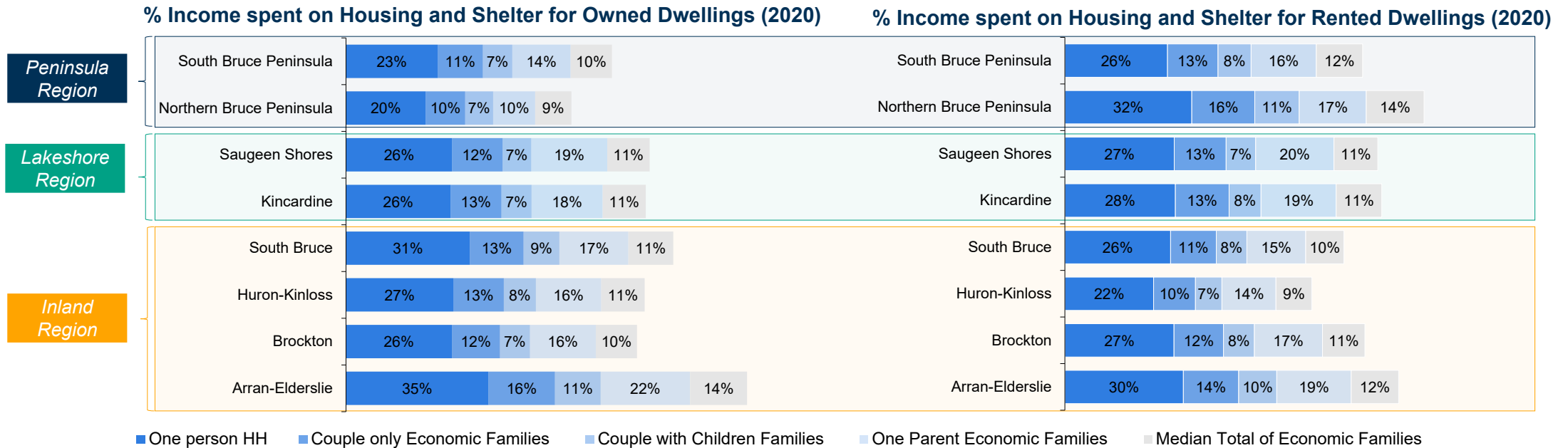


- Value of Dwellings across the county increased by **76%** between 2016 and 2021, much higher than the provincial growth of **59%** in dwelling value between 2016 (\$506,409) and 2021 (\$807,000)
- In Ontario, the average monthly housing cost for owned and rented dwellings increased by **16%** and **27%** respectively between 2016 and 2021. In 2021, the average monthly cost of owned dwelling reached \$1,700 and for rented dwelling was \$1,408
- Saugeen Shores had a significant dwelling growth along with the highest increase in the monthly housing costs



Expense on household

Household value as a percentage of income



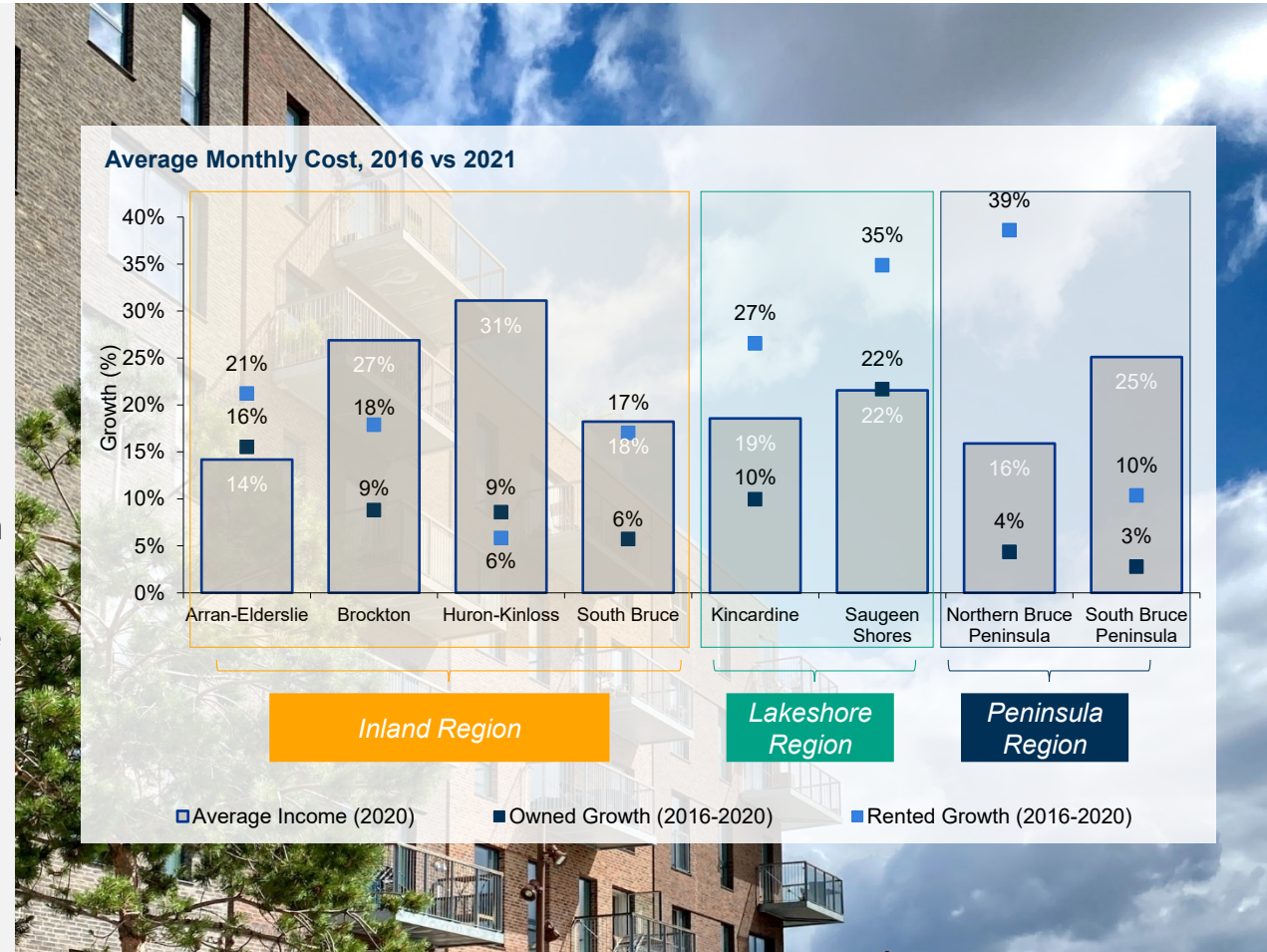
- At an average 14% of the income is spent on housing and shelter for owned dwellings in Bruce County, in comparison of 18% in Ontario. On the contrary, 12% of the income is spent on rented dwellings in the County, versus 15% in Ontario
- One person household spend the maximum (~26%) on housing and shelter when compared to other resident type. Though the income growth of one person household between 2015 and 2020 was the least
- Couple with Children Families spend the least (~8%) on housing and shelter while they saw the maximum growth in income



Household characteristics

Trends

- Between 2016 and 2021, Bruce County saw a **21% average increase in income** while the average monthly cost of housing and shelter increased by **10% for owner households** and **22% for renter households**
- Northern Bruce Peninsula, Saugeen Shores and Kincardine experienced a steep rise in the cost of housing and shelter for rented dwelling
- Brockton, Huron-Kinloss and South Bruce Peninsula saw higher growth in income when compared to the growth in cost of housing – both owned and rented
- 45% of renters** spend more than 30% of income on housing; and 18% of renters spending over 50% on housing
- This highlights the **affordability issues** facing both renters and owners as the high cost of housing and shelter is presenting unique challenges, renters are especially vulnerable

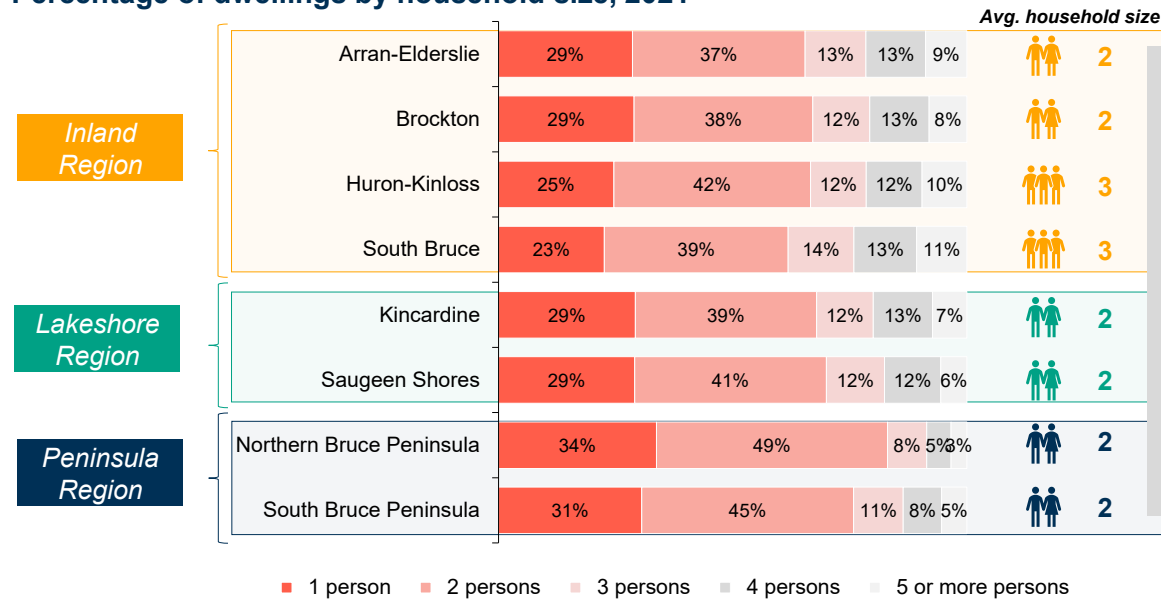




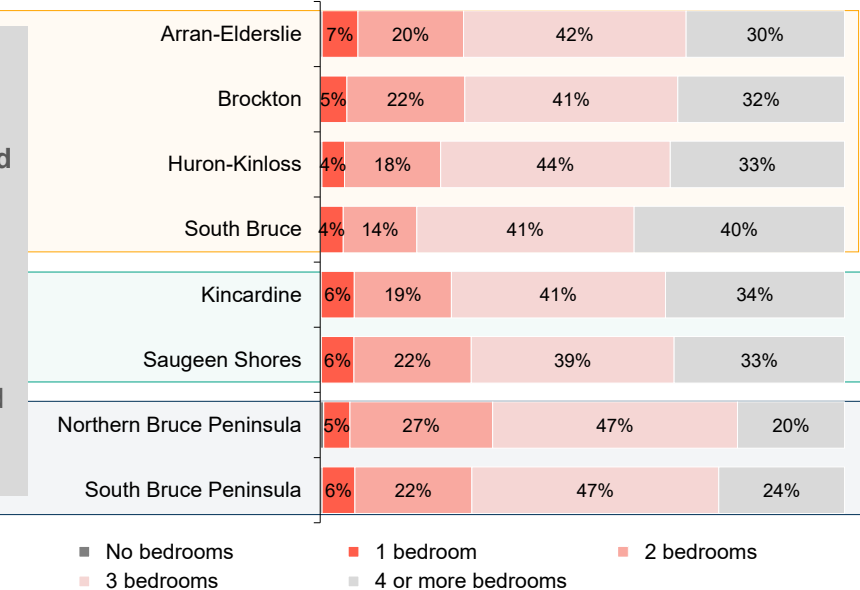
Occupancy and Dwelling Size

Household Size and Bedrooms Per Dwelling, 2021

Percentage of dwellings by household size, 2021



Percentage of dwellings by number of bedrooms, 2021



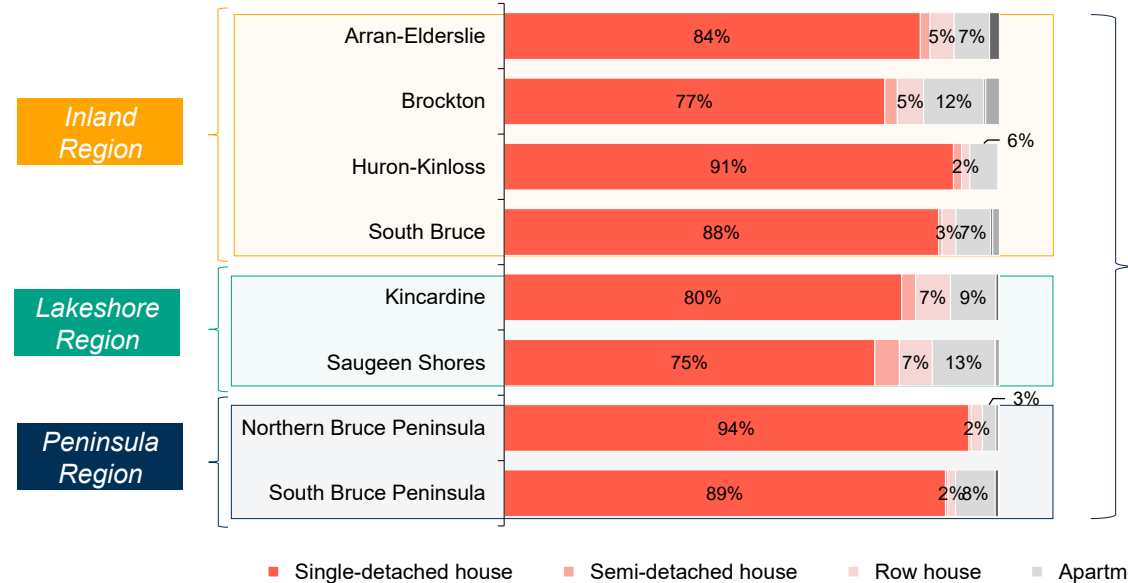
Average Household Size in Bruce County is **2.3** members per household

- 60% the households in Bruce County have **household size of 2 or less persons**, however, over 65% of dwellings across the county have 3 or more bedrooms.
- Dwellings across Bruce County have a **higher housing capacity** than the need of the average household, for instance in Northern Bruce Peninsula, the **average household consists 2 people whereas 95% of the dwellings have 2 or more bedrooms**.

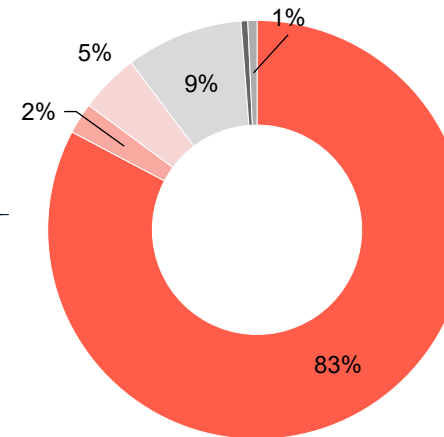
Dwelling Types

Dwelling Type Breakdown, 2021

Municipality: Percentage of dwellings by structure type in each municipality, 2021



County: Percentage of dwellings by structure type, 2021



83%
Of dwellings in the County
fall under single detached
house

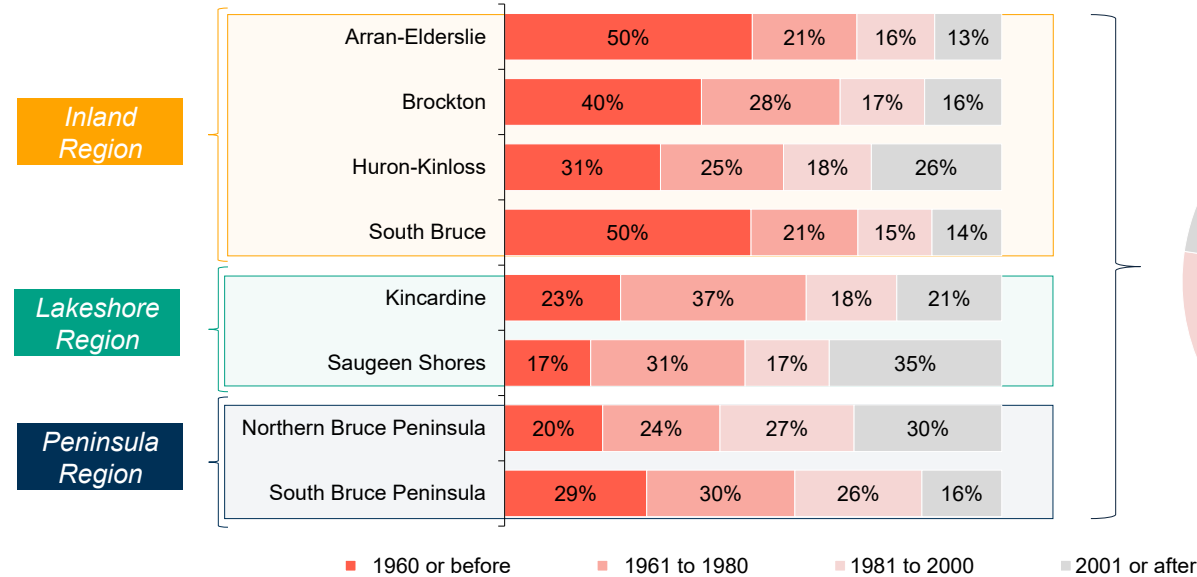
- **Single detached houses remained popular** in both 2016 (84% of the housing share) and 2021 (83% of the housing share)
- Northern-Bruce Peninsula, Huron-Kinloss, South Bruce Peninsula, and South Bruce have **the highest share of single detached houses** in the region
- With majority of housing falling under the category of single detached homes, the County has **low residential density**
- In Ontario, **54% of the dwellings fall under the single detached house** followed by **31% in Apartment**, 9% in Row houses and 6% in Semi-detached houses



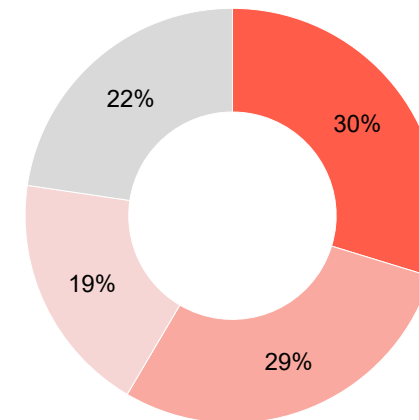
Dwellings by period of Construction

Period of Construction

Municipality: Percentage of dwellings by period of construction, 2021



County: Percentage of dwellings by period of construction, 2021



22%

of dwellings in the County
were constructed after the
year 2000.

- **50%** of the housing stock in **South Bruce** and **Arran Elderslie** is over **60 years old**
- Inland Region has the oldest housing stock and may benefit from refurbishment or reconstruction.
- The refurbishment/reconstruction of older housing stock may present opportunities to gently densify residential areas in the County as majority of the houses presently fall in the single detached home category
- Bruce County's housing stock is relatively **old by provincial standards**, for instance, 30% of the Bruce County's housing stock was constructed in 1960 or before, whereas 23% of Ontario's housing stock dates to the same period.



Housing needs assessment

Demographic changes

Ageing population continues to highlight the importance of accessible housing units. An influx of working age group and younger age brackets in the County is also worth noting.



Employment trends are influencing housing demand

Bruce Power's Life-Extension Program began in 2016 and will continue until 2053. The Program involves the Major Component Replacement Project will continue for another 13 years. This employment trend is a major driver for housing in the County. (Source: Plan the Bruce: Homes 2020)



Lack of housing options

83% of dwellings in the County are single detached houses, thus, highlighting the lack of diversity in housing options in the County.



Affordability of housing units

Housing in Bruce County, particularly along the lakeshore, has become increasingly unaffordable, not only for low-income individuals and families, but among middle income earners as well. (Source: Housing & Homelessness Plan Update). 45% of renters spend more than 30% of their income on housing whereas 18% of renters spend over 50%.



Maintaining existing stocks

30% of Bruce County's dwellings were constructed before 1960, which may highlight a need for capital commitment, including for the community housing portfolio owned by Bruce County Housing Corporation



Gap in housing supply

At the county level, some imbalances in population and dwelling growth exist. This is most pronounced in areas with large inventory traditionally recreational dwellings or second homes, which are increasingly used year-round. There is a need to focus efforts on higher density housing and appropriate land development in key areas to support complete communities.



Location & lack of services

Lack of a reliable transport network makes it difficult for people to find and maintain affordable housing while sustaining their employment. Affordable housing is available in outlying areas where access to employment, services, and support is limited without a robust transportation network. (Source: Housing & Homelessness Plan Update)



High cost of utilities

The high cost of utilities was not identified as a top housing issue. A great amount of work has been done in this area including implementation of the Low Energy Assistance Program (LEAP), the Ontario Electricity Support Program (OESP) and the Housing Stability Fund (HSF). Each of the programs are available to lower income individuals and families to assist with the cost of their electricity bill and/or arrears (Source: Housing & Homelessness Plan Update)

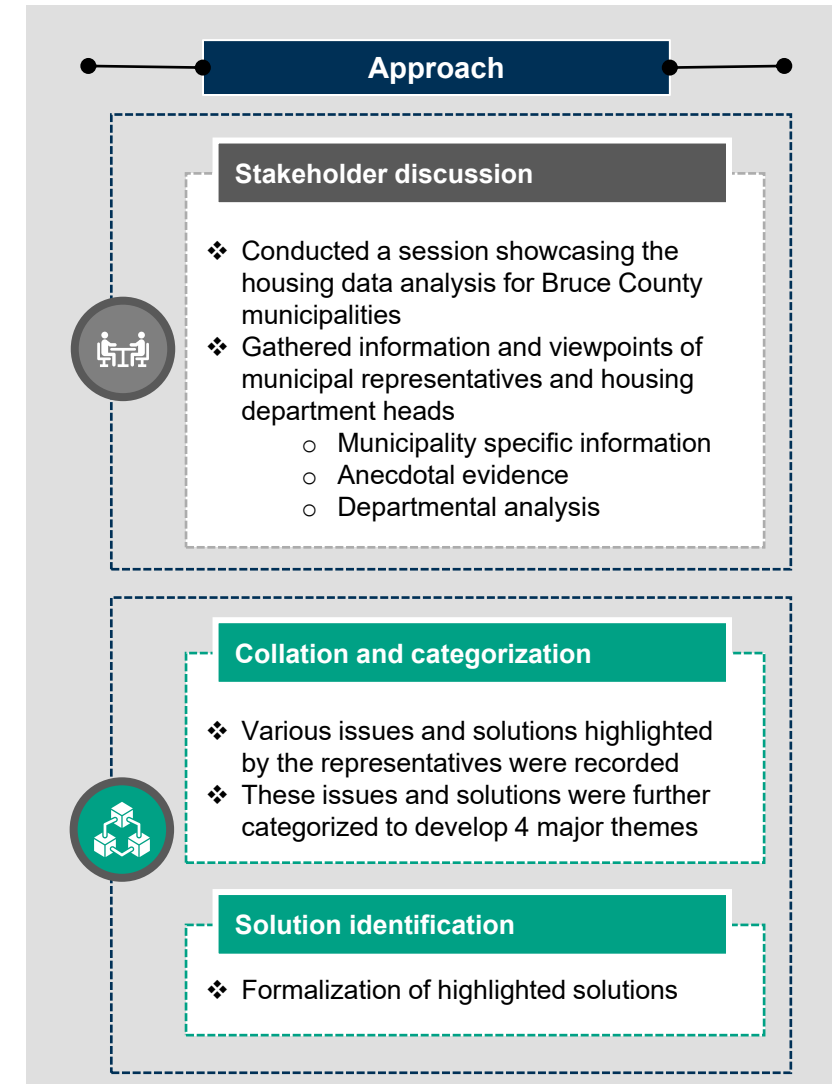


05

Stakeholder Consultation & Future Outlook



Stakeholder Consultation Session





Stakeholder Consultation Snippets

“One person households are the most vulnerable when it comes to housing -

- **Rural:** Mostly seniors who have lost their partners and are struggling with a large facility for maintenance;cases where their children have left the area for work and do not have family network to support their living.....want to downsize
- **Urban:** Mostly mid-age population with their struggles in current labour market.....

There is a “large **transition population** (floating population) who live through the week but go back to their place in some other county on weekends and maintain a rental arrangement in Bruce County...

Discussion panel extracts

“Household supply and growth are relative to access of services and community areas.

- North part of the county has a large supply of dwellings which is outside the formal settlement area and is historically cottage type. Historically, these facilities were seasonally occupied, however, now with change in trend these are being occupied around the year.
- These units are not considered a part of **attainable housing** as these facilities are far away from commercial areas such as grocery store, offices, etc.

*“Lack of supply in **rental dwelling** is evident from the doubling of rent in recent times....*



Key Solutions for Housing Issues

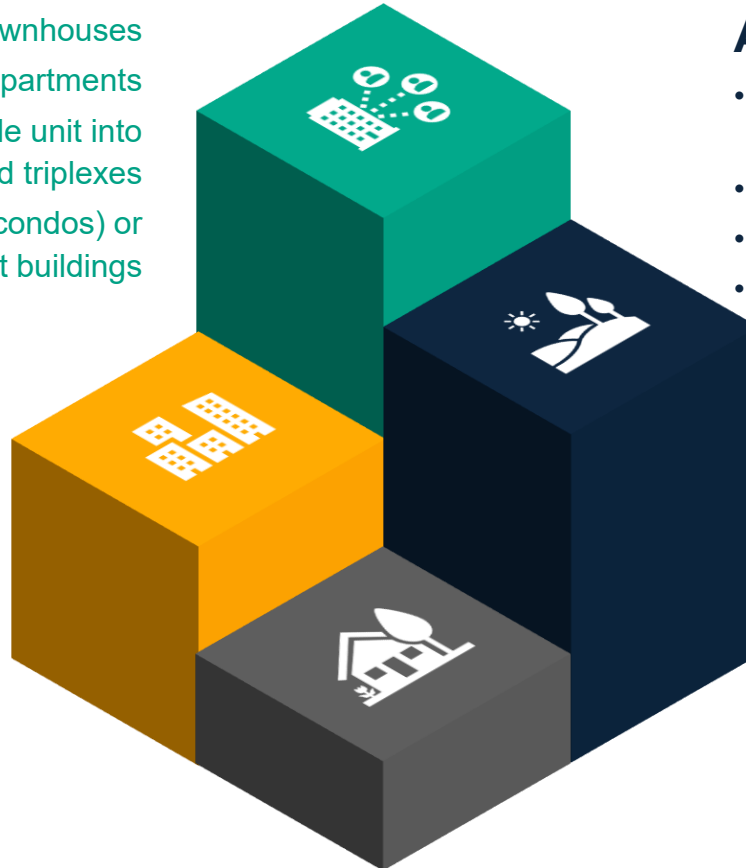
Solutions are driven by highlights from stakeholder consultation

Densification

- Infilling and intensification for example Townhouses
- Renovation of houses to add basement apartments
 - Additions/renovation of existing single unit into multiple units, such as, duplexes and triplexes
 - Development of condominiums (condos) or apartment buildings

Developing mixed land-use zones/Transit Oriented Development

- Area based development plan: Residential uses above or behind commercial uses
- Development densities that support transit



Area Regeneration

- Development of urban green spaces, along with the effective management of green belts
- Development of community improvement plans
- Development of walkable neighborhoods
- Improved services and utilities

Home-share programs

- Senior citizens
- Students
- One person household



Measuring the implementation of Housing Solutions

Illustrative list of indicators



Densification



- Percentage change (from the base year) in no. of dwelling units by structure type
- Percentage change (from the base year) in the no. of people dwelling per square kilometer



Area Regeneration



- Percentage change (from the base year) in green space per capita
- Percentage change (from the base year) in the length of bicycle lane and pedestrian path per sq km of the city area
- Walk Score: Walkability index based on the distance catchments to amenities such as grocery stores, schools, parks, libraries, restaurants, and coffee shops. Walk Score's algorithm awards maximum points to amenities within 5 minutes' walk (.25 mi), and a decay function assigns points for amenities up to 30 minutes away. Scores are normalized from 0 to 100.



Developing mixed land-use zones/ Transit Oriented Development



- Percentage of mix land use area to the total area of the city
- Percentage change (from the base year) in the length of public transport routes per sq km of the city area (public transport length will include bus route, metro/inter city tram, etc.)
- Walk Score



Home-share programs



- Percentage of no. of people living in home share facilities by the total no. of people willing to avail the home share services (This requires a survey of existing municipal population (single working, students, single senior citizens) to determine the willingness of citizens to opt such facilities)
- Percentage change (from the base year) in no. of online listed home share providers
- Percentage change (from the base year) in no. of applications received for the home share programs



Densification

Issues in the County

Smaller household size with larger houses



The avg. household size of county is 2.3 members with over 65% dwellings with more than 3 bedrooms

Gap in housing supply



The growth in dwelling units across County does not match the population growth

Low density residential zone



83% of dwellings in the county are single detached houses

Aging housing stock



Over 30% of the dwelling units in the County are over 60 years old

Identified solutions

Densification



Renovation/addition

This includes renovation/addition of existing single unit into multiple units, such as, duplexes and triplexes; addition of basement apartments to existing houses



New development

Development of condominiums (condos) or apartment buildings



Gentle Redevelopment

Gradual integration of existing stock and new housing development through infilling and redevelopment of worn-out housing stock.

Implementation support



Policy



Incentives

- Floor Area Ratio (FAR)
- Tax Increment Financing



Financial support

- Lower rate of interest



Area Regeneration

Issues in the County

Location & lack of services

Lack of services due to location, leads to increased cost of living



Low density residential zone

83% of dwellings in the county are single detached houses



Aging housing stock

Over 30% of the dwelling units in the County are over 60 years old



Identified solutions

Area Regeneration



Urban green spaces

Development of parks and gardens, walking trails, green belts and playing areas for children; developing effective management plan for green spaces



Community improvement plan

Developing walkable neighbourhoods, revitalizing areas of a city or community through existing improvement plans/programs, grants and incentives. This includes reuse and restoration of lands, buildings and infrastructure



Services & utilities

Provisioning of improved amenities and services, such as, renewable energy sources for electricity, cooking & heating fuel, transportation charging infrastructure, among others

Implementation support



Policy/ Programs



Incentives



Financial support awareness



Mixed Land-Use Zones/Transit Oriented Development (TOD)

Issues in the County

Smaller household size with larger houses



The avg. household size of county is 2.3 members with over 65% dwellings with more than 3 bedrooms

High rent



Growth in rent over the years have been higher than the income growth highlighting shortage of supply of rental houses

Low density residential zone



83% of dwellings in the county are single detached houses

Aging housing stock



Over 30% of the dwelling units in the County are over 60 years old

Identified solutions

Mixed Land Use/TOD



Area Based Development

Developing an area based plan with commercial and residential areas in the same zone



Transit Oriented Development

Developing high density areas along the transit line (Metro/Bus Rapid Transit), with support from municipalities/county. These areas can have both commercial and residential areas



Mixed-use building

Buildings with commercial areas in the lower floors and residences above

Implementation support



Policy/ Programs



Incentives

- Tax Increment Financing



Financial support

- Grants



Home-share

Issues in the County

Gap in housing supply

The growth in dwelling units across County does not match the population growth



High rent

Growth in rent over the years has been higher than the income growth highlighting shortage of supply of rental houses



High spending on housing and shelter as percentage of income

One person household spent roughly 26% of their pre-tax income on housing and shelter.



Identified solutions

Home-share

The objective of an existing Senior Home Share program run by Bruce County is to bring together older home providers with individuals seeking an affordable place to live. In exchange for providing a private room in their home, seniors receive household assistance (i.e., cooking, cleaning, transportation, maintenance, etc.)



Developing new buildings

Co-living facilities with shared services may be developed



Utilising existing facilities

Existing large dwelling units with multiple bedrooms may be utilised for home-share programs

Implementation support



Policy/Program

Existing program run by the County



Operating/ managing organizations

- *Incentivizing organizations for maintaining home-share facilities*

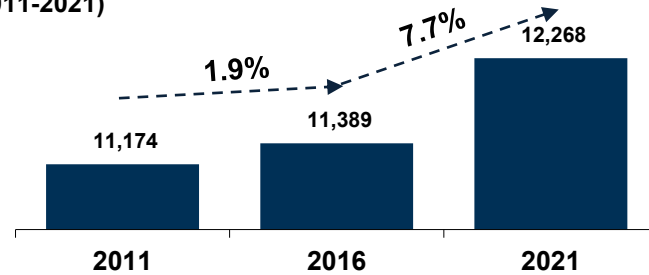
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Appendix

Northern Bruce Peninsula

Municipality Stats – Demographic, Economic, and Housing Stock

Population Growth, Northern Bruce Peninsula
(2011-2021)



Persons in Private Household

Two Persons
On average in private
household



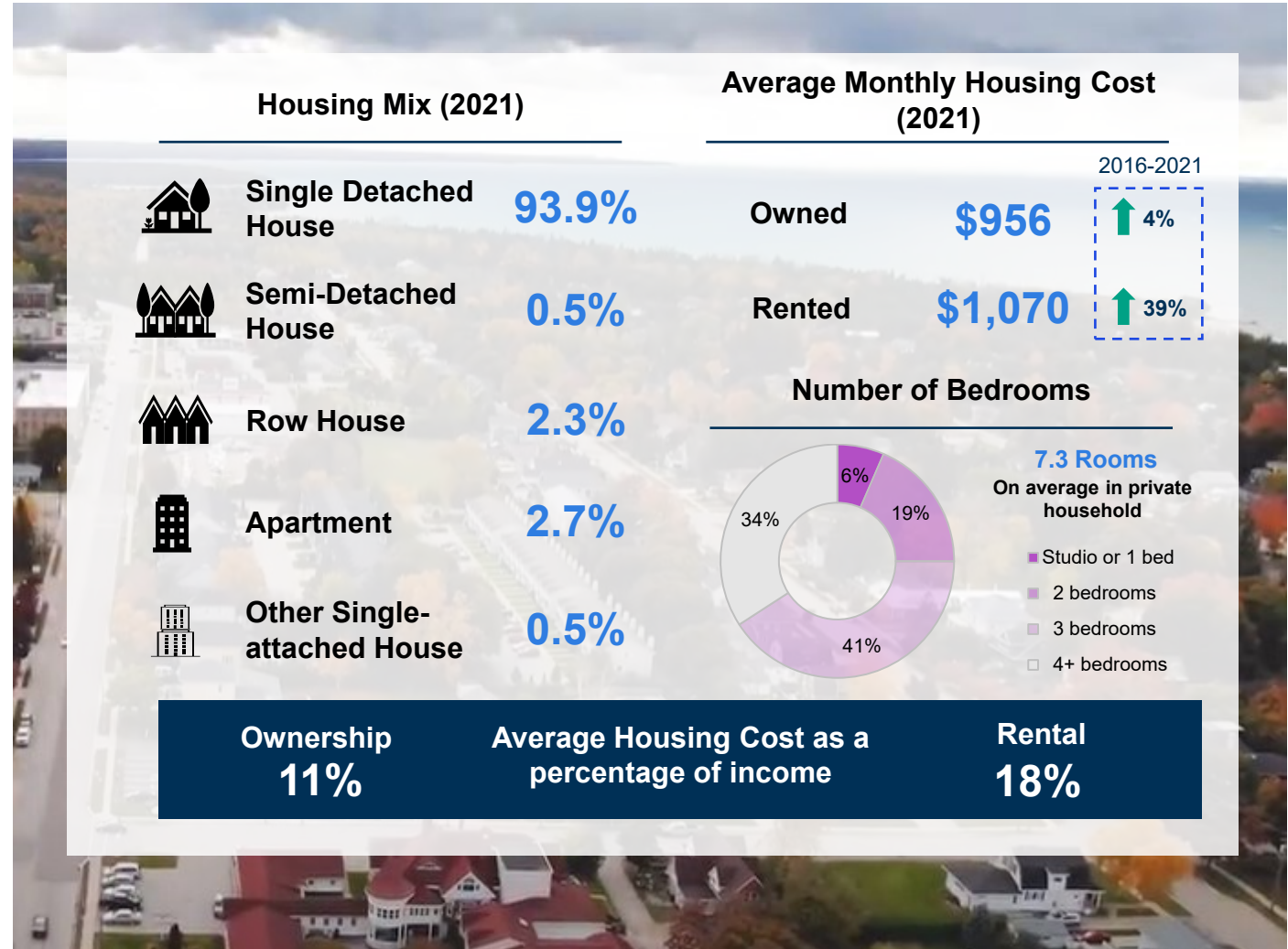
61 Median Age (Years)

16% Growth in Average
Income (2015-2020)

Average Value of Households (2021) –
\$593,500



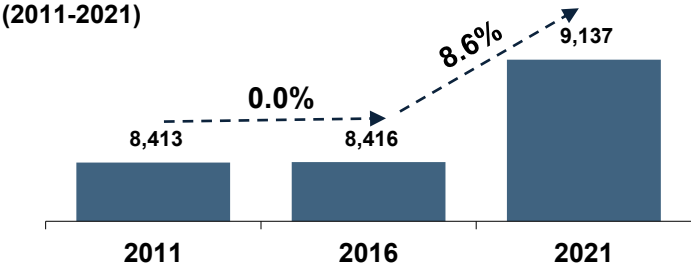
Retail Trade is the largest employer
followed by *Construction and Health
Care And Social Assistance* industry



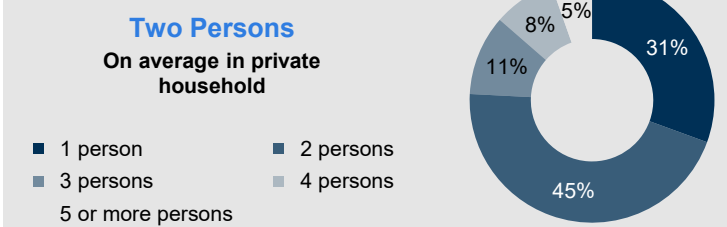
South Bruce Peninsula

Municipality Stats – Demographic, Economic, and Housing Stock

Population Growth, South Bruce Peninsula
(2011-2021)



Persons in Private Household



57

Median Age (Years)

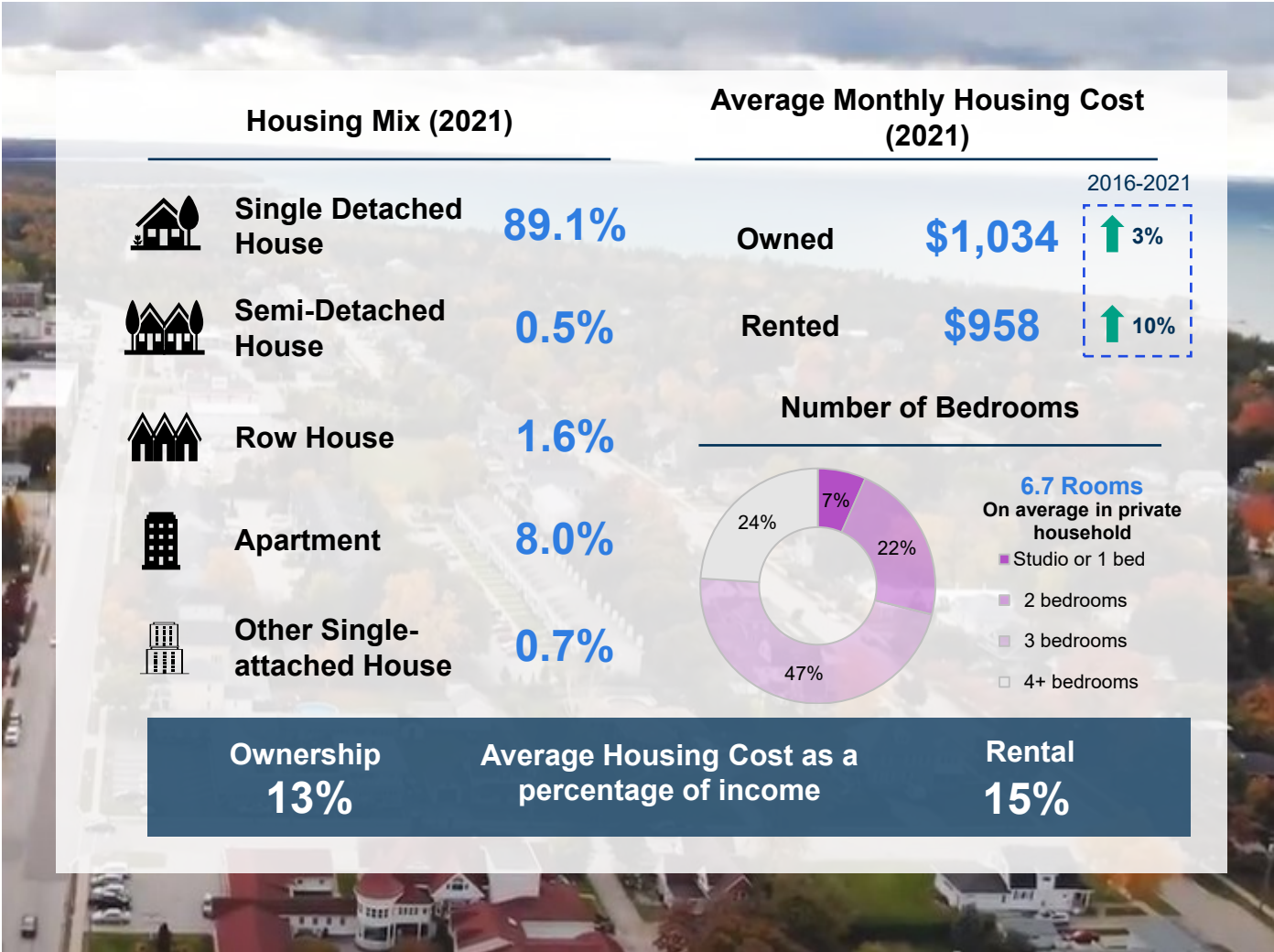
25%

**Growth in Average
Income (2015-2020)**

**Average Value of Households (2021) –
\$534,500**



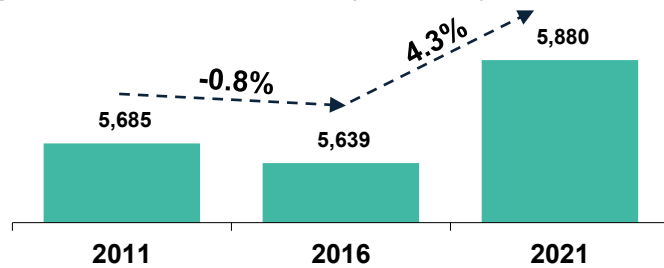
Retail Trade is the largest employer followed by *Health Care And Social Assistance* and *Construction* industry



Kincardine

Municipality Stats – Demographic, Economic, and Housing Stock

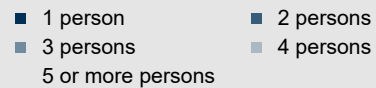
Population Growth, Kincardine (2011-2021)



Persons in Private Household

Two Persons

On average in private household



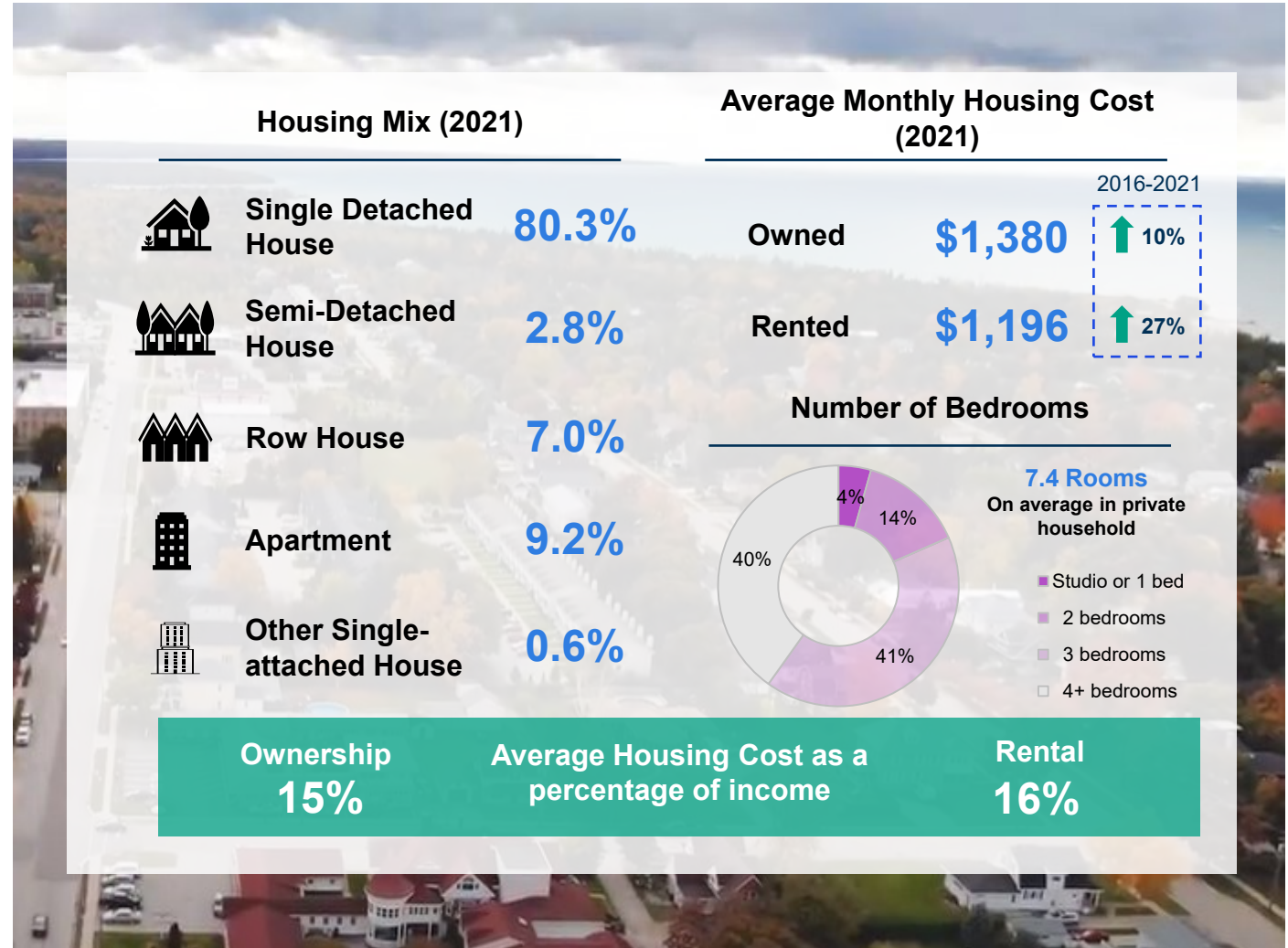
45 Median Age (Years)

19% Growth in Average Income (2015-2020)

Average Value of Households (2021) –
\$561,000



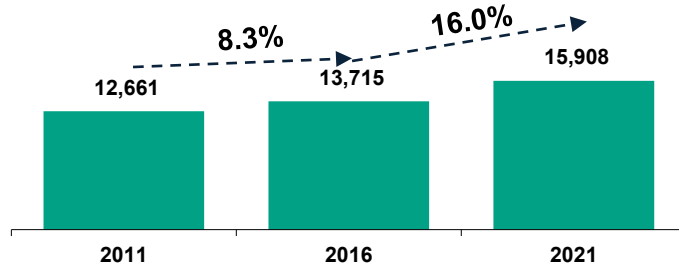
Utilities is the largest employer followed by *Retail Trade* and *Health Care And Social Assistance* industry



Saugeen Shores

Municipality Stats – Demographic, Economic, and Housing Stock

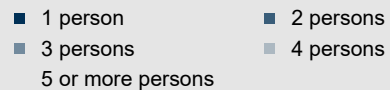
Population Growth, Saugeen Shores (2011-2021)



Persons in Private Household

Two Persons

On average in private household



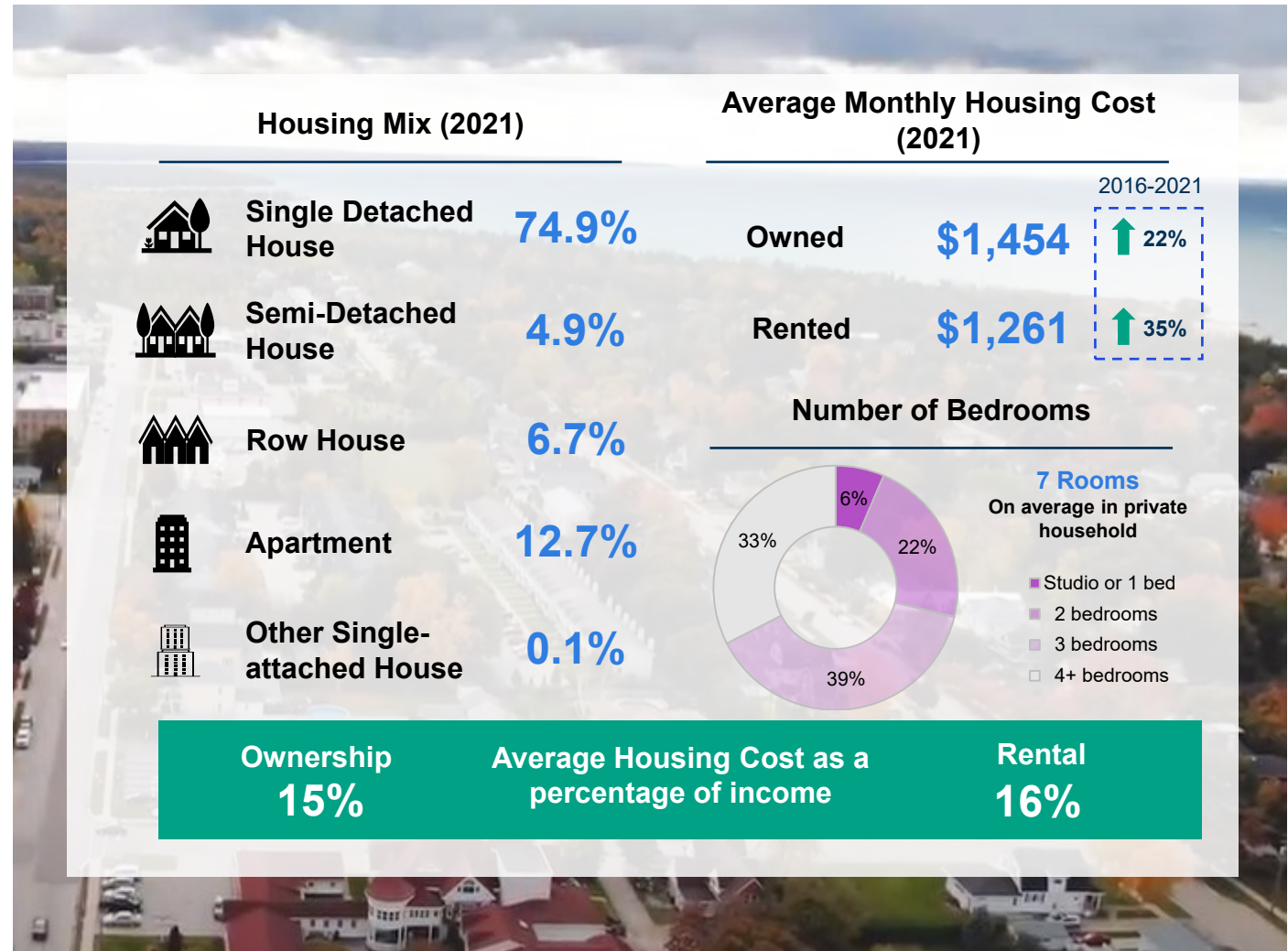
47 Median Age (Years)

22% Growth in Average Income (2015-2020)

Average Value of Households (2021) –
\$615,500



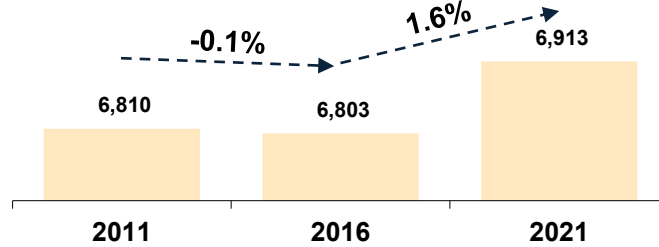
Utilities is the largest employer followed by *Retail Trade* and *Health Care And Social Assistance* industry



Arran-Elderslie

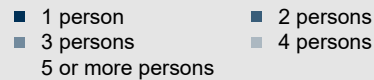
Municipality Stats – Demographic, Economic, and Housing Stock

Population Growth, Arran-Elderslie (2011-2021)



Persons in Private Household

Two Persons
On average in private household



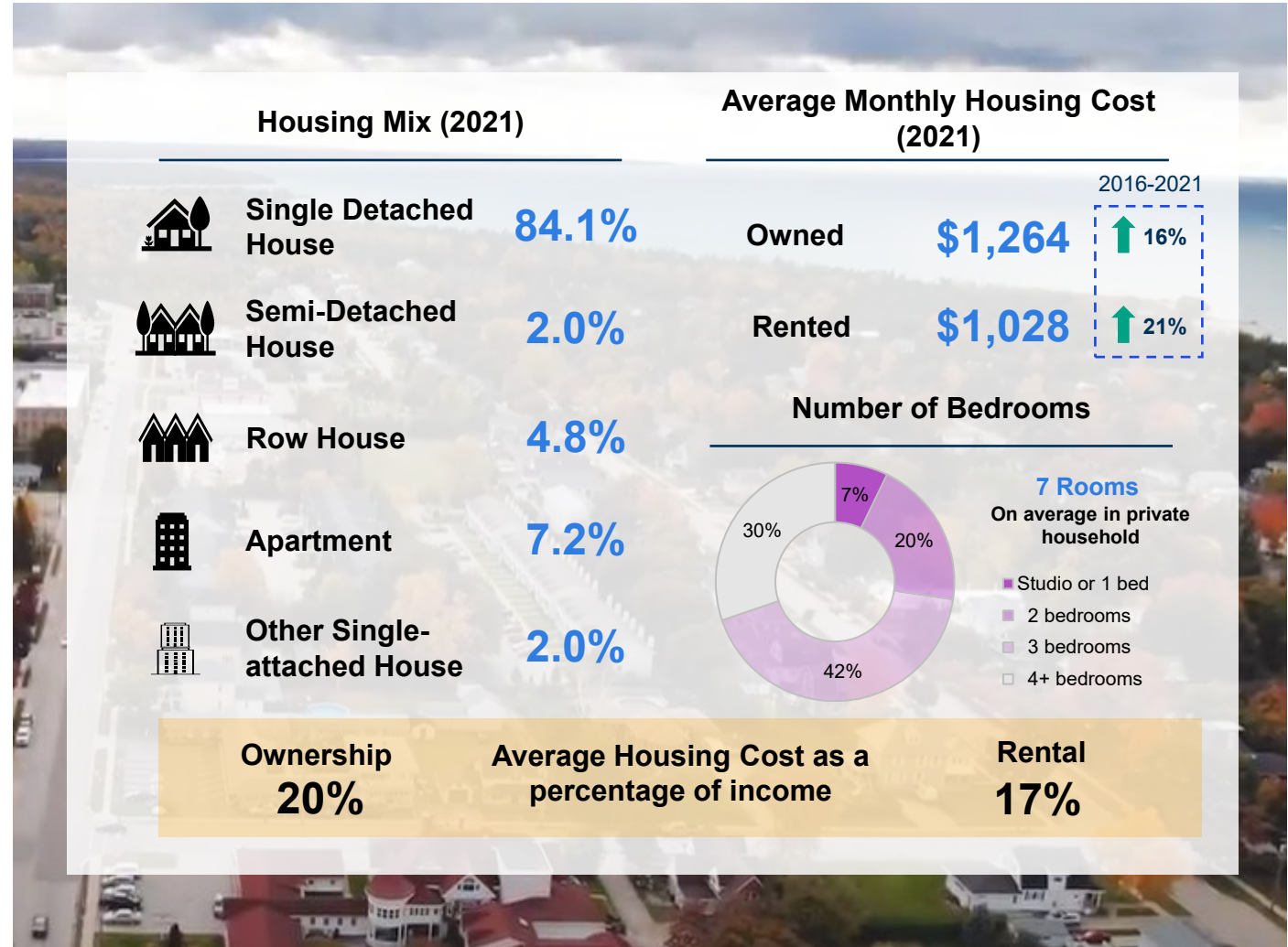
42 Median Age (Years)

14% Growth in Average Income (2015-2020)

Average Value of Households (2021) –
\$459,200



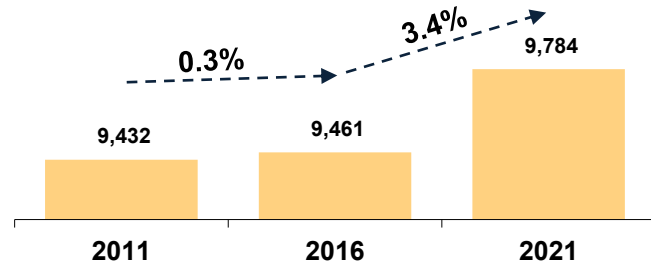
Health Care And Social Assistance is the largest employer followed by *Construction* industry



Brockton

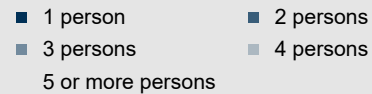
Municipality Stats – Demographic, Economic, and Housing Stock

Population Growth, Brockton (2011-2021)



Persons in Private Household

Two Persons
On average in private household



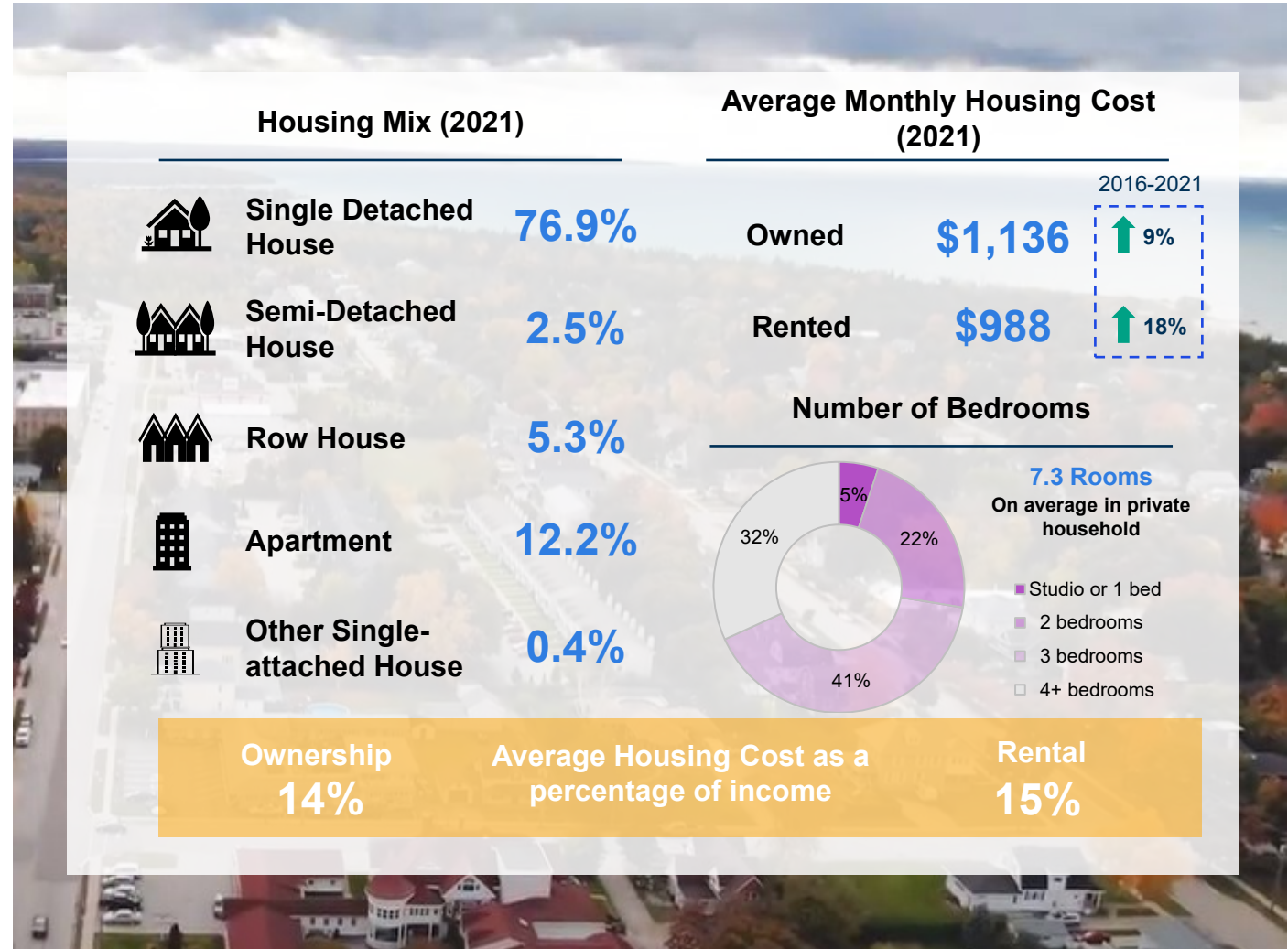
45 Median Age (Years)

27% Growth in Average Income (2015-2020)

Average Value of Households (2021) –
\$480,000



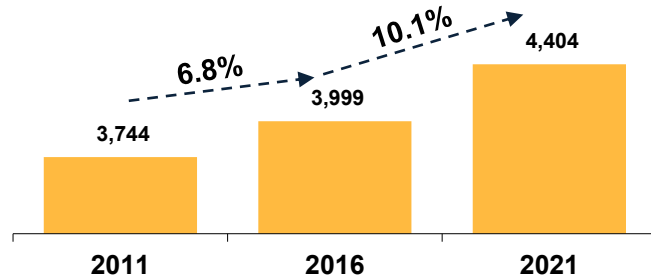
Retail Trade is the largest employer followed by *Health Care And Social Assistance* and *Construction* industry



Huron-Kinloss

Municipality Stats – Demographic, Economic, and Housing Stock

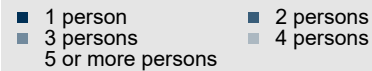
Population Growth, Huron-Kinloss (2011-2021)



Persons in Private Household

Three Persons

On average in private household



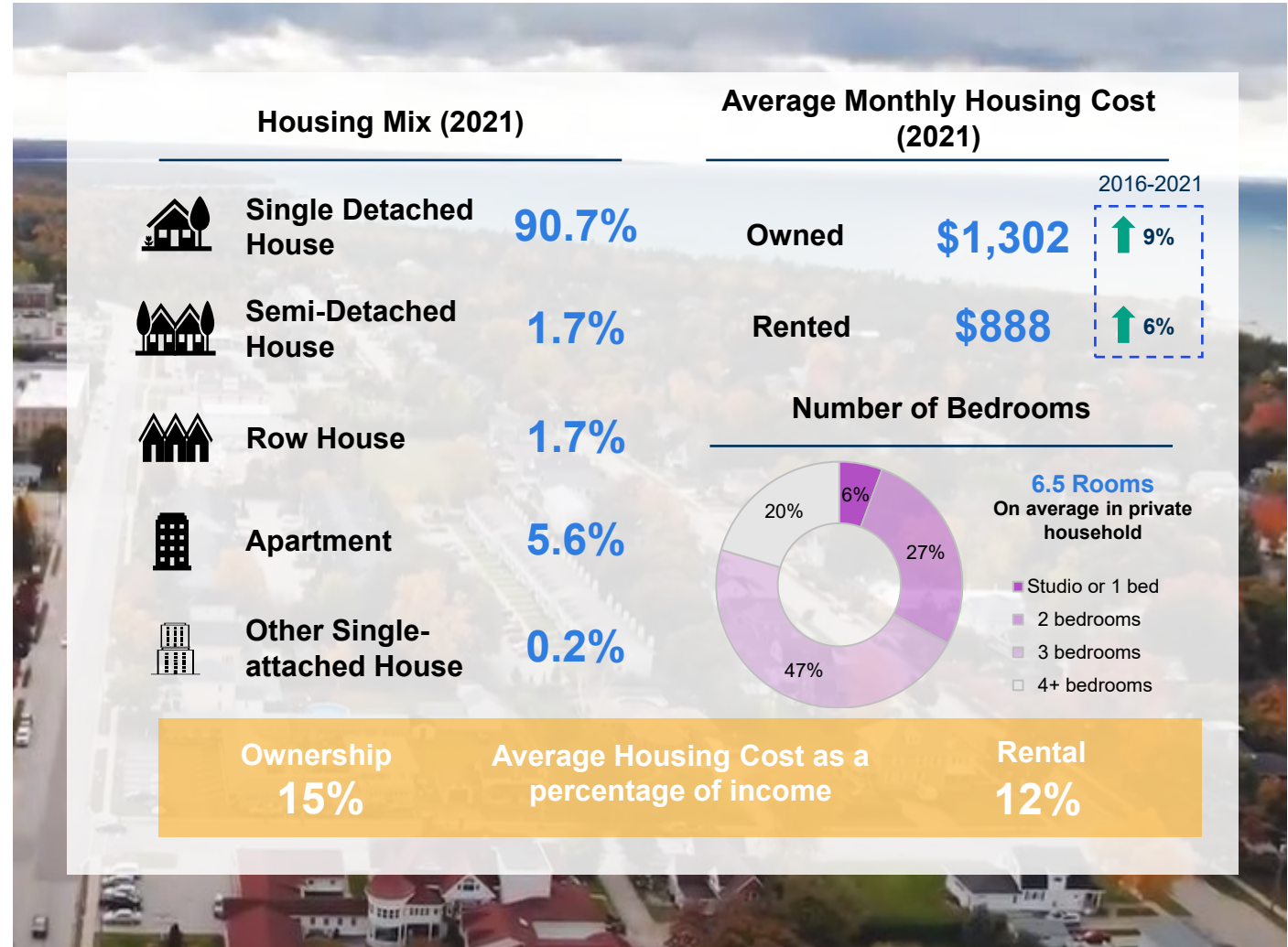
46 Median Age (Years)

31% Growth in Average Income (2015-2020)

Average Value of Households (2021) –
\$588,500



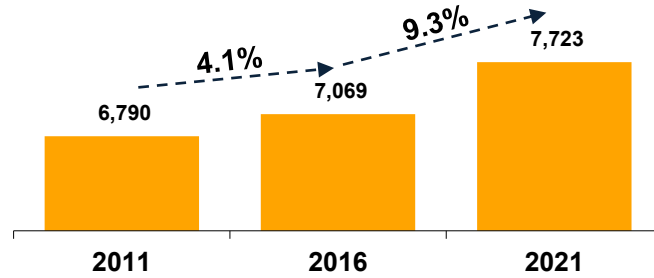
Agriculture, Forestry, Fishing And Hunting is the largest employer followed by *Utilities* industry



South Bruce

Municipality Stats – Demographic, Economic, and Housing Stock

Population Growth, South Bruce (2011-2021)



Persons in Private Household



41 Median Age (Years)

18% Growth in Average Income (2015-2020)

Average Value of Households (2021) –
\$513,000



Agriculture, Forestry, Fishing And Hunting is the largest employer followed by *Manufacturing* industry

