



Gender Based Analysis of the Township of Lake of Bays



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i. Introduction

In March 2012, YWCA Muskoka received funding from the Status of Women Canada to undertake a women's community economic development (WCED) project in the Muskoka region. The intent of this project was "...to address the range of institutional barriers and other factors that limit community efforts to advance the economic security and prosperity of women living in rural and remote communities"¹. As a result, women will have the chance to create a community plan that will outline improved economic opportunities for themselves and their communities.

This WCED project began in Gravenhurst in (2012??) and was subsequently named "YW4Work" by its participants. Information was gathered from the community and the women to complete a Gender Based Analysis (GBA). Based on this information, the women of Gravenhurst created a comprehensive community action plan to address the gaps that they identified in their community, such as food security, childcare, and employment. As women in Gravenhurst are beginning to take on leadership roles implementing these project outcomes, YWCA Muskoka has been able to bring the YW4Work project to a new community, the Township of Lake of Bays.

¹ Project Proposal.

To better understand the unique situation of women in Lake of Bays, the following gender-based analysis has been compiled, using a combination of quantitative and qualitative data. Gender-Based analyses are an important tool for examining the differential impacts of policies, programs or services on men and women, or in this case for exploring the different realities of men and women in a certain community or situation. This method of socio-economic analysis takes into account the different roles, responsibilities and life experiences of men and women, and as such provides insight into how disparities can be addressed.

ii. Why Lake of Bays?

The Township of Lake of Bays is made up of a number of small, rural communities so there will be unique challenges, opportunities and experiences in this setting versus that of a town center like Gravenhurst. Many Muskokans do not live in town centers so it was important that this project be taken to the smaller, more isolated communities to honour that.

Lake of Bays has a particularly high, and ever increasing, seasonal population. This has a number of impacts both positive and negative on the local population. The tourism industry offers a strong market for business owners but is largely seasonal. Within Lake of Bays there are three main as well as voting tensions between local and seasonal residents on municipal issues.

In January of 2013 a conversation café was held in Baysville to discuss the needs and interest of the community. At this gathering, a number of themes came up that echoed the issues that were identified in the Lake of Bays Strategic Plan completed in 2009. These issues included: disconnect between local and seasonal residents, disconnect between the communities that make up Lake of Bays due to geography, lack of full-time year-round employment opportunities, and transportation. The fact that these issues have been at the forefront of residents' minds for over four years demonstrates that there is a need for some real movement to happen at the grassroots, since the Township has not affected change as of yet. A number of communities have mobilized and taken economic development into their own hands through the formation of community groups.

Socioeconomic factors and demographics also played a role in the decision to work with the women of Lake of Bays which will be explored in detail in the coming pages.

iii. Demographics

The Township of Lake of Bays makes up six per cent of the District of Muskoka's total population, with a permanent population of 3, 284; however, the Township's population swells

to nearly four times its normal size in the summer months as it is a much loved cottage area and vacation destination. The most recent census to include a count of the seasonal population was in 2006, when the number was at 11, 480².

Figure 4-9
Township of Lake of Bays
Summary of Permanent and Seasonal Population, Households and Employment

Forecast Period	Permanent Population ¹	Seasonal Population	Total Population	Total Households	Total Employment
2011	3,700	12,500	16,200	4,800	1,320
2021	3,900	13,100	17,000	5,095	1,460
2031	4,200	13,500	17,700	5,350	1,650
2041	4,400	13,900	18,300	5,580	1,740
2011-2041	700	1,400	2,100	780	420
2011-2041 Annual Average	20	50	70	30	10
2011-2041 Annual Growth Rate	0.6%	0.4%	0.4%	0.5%	0.9%

Source: Watson & Associates Economists Ltd., 2013.
Note: Numbers may not add precisely due to rounding.
1. Permanent population includes a net Census undercount of approximately 4.6%

Lake of Bays, like most of Muskoka, has an aging population. Although population growth projections have not been done for the Township of Lake of Bays specifically, it has been projected that the growth of the senior population in the District of Muskoka will be pronounced and will outpace the provincial average³. According to growth forecasts by Watson & Associates Economists, the percentage of the Muskoka District population aged 55+ will increase by 10% (from 37-47%) between 2011 and 2031⁴. Currently the median age of the population in Lake of Bays is 53 and this number has climbed steadily from 2001 when it was 48 years of age⁵. Although it is often the case in Canada that women account for a larger proportion of the senior population than men, in Lake of Bays 49% of the total population aged 65 and over are women⁶. However, there is a disproportionate number of senior women living alone in comparison with senior men. Of the total population of women aged 65 and over, 25% are living alone in comparison to only 15% of men over 65⁷. Senior women are a vulnerable population that are often faced with living in poverty. According to Canadian Women's Foundation, senior women are 14% more likely than the average Canadian to experience poverty⁸. However, there has been positive change on this issue given that between 1998 and 2008, the number of senior women living in a low income situation decreased nationwide from

² Statistics Canada. 2011 Census Profile.

³ Watson & Associates Economists. (2013). The District of Muskoka Growth Strategy: 2013 Phase 1 Update (Draft).

⁴ Ibid.

⁵ Statistics Canada. 2001, 2006 & 2011 Census Profiles.

⁶ Statistics Canada. 2011 Census Profile.

⁷ Extrapolated from 2011 Statistics Canada Census Data.

⁸ Canadian Women's Foundation. The Facts About Women in Poverty. <http://www.canadianwomen.org/facts-about-poverty>

11% to 7.6% but there are still twice as many senior women as senior men living on a low income⁹.

Another vulnerable population to be considered in Lake of Bays is the single mother. Over three quarters of the single-parent families in Lake of Bays are headed by women, for a total of 65 female-led lone-parent families in the Township (2011)¹⁰. This is an important population to consider from a social services perspective because single mothers are “consistently the poorest Canadians of all”. 47% of all female lone-parent headed families would be considered low income, compared to only 20% of single fathers¹¹. Single mothers have been found to be at heightened health risk in comparison to mothers who have a partner, for a range of factors. Statistics show that the great majority are low-income, more than half experience food insecurity (compared to 10% of partnered mothers) and 40% experience violence (compared to 7% of partnered mothers)¹². The national statistics are echoed locally given that 6 out of the 11 families currently receiving assistance from the Baysville Food Bank are headed by single mothers¹³.

Unlike larger urban centers, there is little diversity in Muskoka’s population, so a small number of women are a visible minority. Current demographic information shows that Lake of Bays remains largely a white, English-speaking area. Indigenous people and visible minorities each account for only 0.8% of the total population (with 30 people self-identifying under each of the respective categories).

This data demonstrates that there are some groups of women in Lake of Bays that can be identified as vulnerable and who could benefit from community economic development.

iv. Employment, Income and Education

Employment provides a main source of stability and financial well-being for Canadians and enhances life satisfaction by providing social interaction as well as a sense of purpose¹⁴. Rural women face unique challenges to securing employment compared to their urban counterparts as well as rural men. While national unemployment rates for women are lower than men's, rural women in Ontario are the exception (those over age 24 are more likely to be unemployed

⁹ Status of Women Canada. Women in Canada at a Glance: Statistical Highlights 2012.

¹⁰ Statistics Canada. 2011 Census Profile.

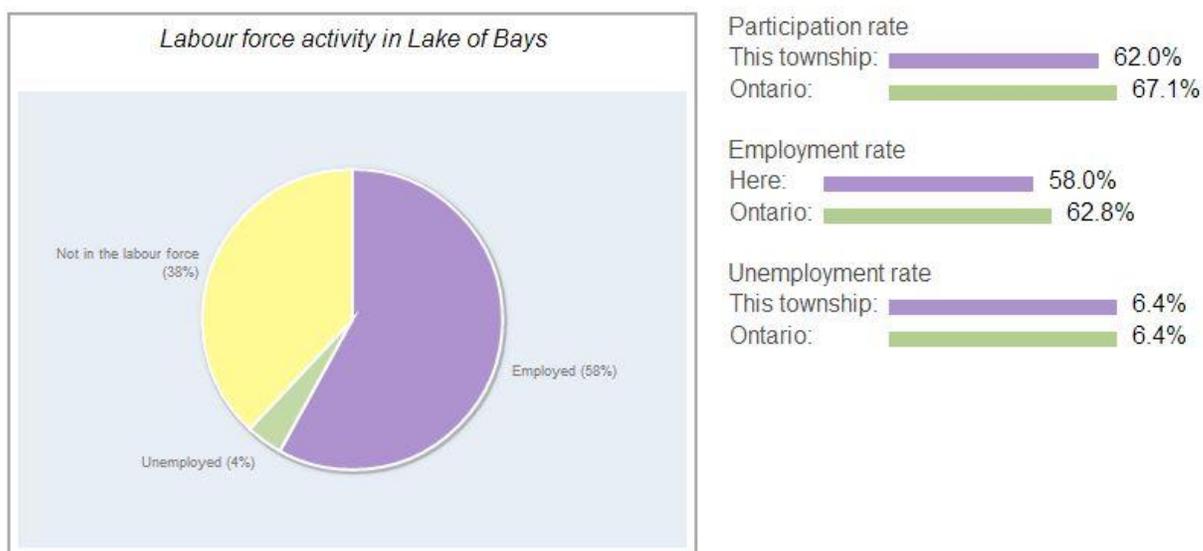
¹¹ Canadian Women’s Foundation. (2007). Environmental Scan: An Overview of Income, Labour Market, and Demographic Trends Related to Women’s Economic Development.

¹² Health Canada. (2003). Healthy Living: Gender Based Analysis. <http://www.hc-sc.gc.ca/hl-vs/pubs/women-femmes/gender-sexes-eng.php>

¹³ Chris Ellis of Baysville Food Bank, current statistic for April 2014.

than rural men)¹⁵. In Lake of Bays, 40% of the permanent population are between the ages of 20 and 54, so employment is an important issue in the area¹⁶. The seasonal, tourism-based economy of the Township poses unique challenges to residents' economic sustainability.

Occupation and Industry



Unemployment in Lake of Bays tripled from 2001 – 2011, from 2.2% to 6.5% for females and 6.3% for males¹⁷. However, the current statistic is still lower than the provincial average of 7.5%. The primary industries in Lake of Bays are construction, retail, and business services, with many residents traveling outside of the Township to other municipalities in Muskoka for work. The top sources of employment for women in the area are sales and service occupations, health care and social services and business finance and administration occupations. The majority of the part-time, seasonal jobs in Lake of Bays appear to be done by women, while men access full-time year round work because many of these opportunities are in the construction and trades sectors, which have low female representation in the workforce. For example, in 2007, women accounted for only 3.7% of students enrolled in building construction programs and 1.5% of graduates from electrical, electronic and related trades programs¹⁸. Sales and service occupations, which are predominantly held by women, are primarily seasonal in Lake of Bays because they are driven by the summer tourist industry; not only are these jobs seasonal and low paying but they also lack benefits. Women in Canada are more likely than men to work part-time because of child-care or other family responsibilities which is of concern because part-time work can limit opportunities for promotion, salary increases, training

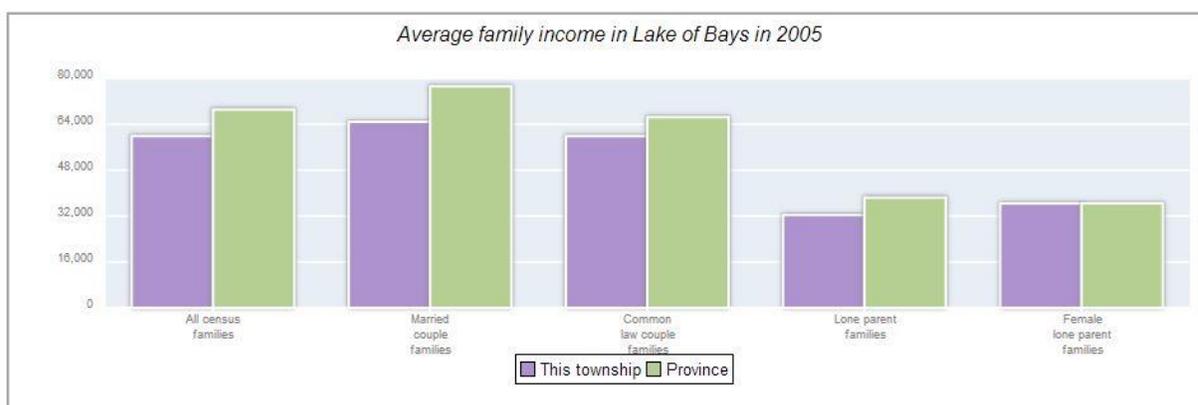
¹⁵ Eastern Ontario Training Board & Rural Women Making Change Research Alliance. (2008). Rural Women: Employment Facts.

¹⁶ Ibid

¹⁷ Extrapolated from Statistics Canada Census Data from 2001 and 2011.

¹⁸ Status of Women Canada. Women in Canada at a Glance: Statistical Highlights 2012.

opportunities and networking¹⁹. These trends in women's work are present province-wide as well as Muskoka-wide, with 57.7% of full-time workers being men and 54% of part time workers being women²⁰. The types of employment available year round to men versus women are an important factor when considering how to address the over \$9,000 average income disparity in the Township (the median incomes for men and women in Lake of Bays are \$30, 624 and \$21, 492, respectively)²¹. Growth projections predict that future employment growth in Muskoka will be largely concentrated within tourism, business/personal services, health care/social assistance and construction so the types of work available to women in Lake of Bays are unlikely to change²². One woman from Dorset expressed her frustration at the job market in Lake of Bays by saying: "Everyone who grows up here spends their life trying to get back, or the ones who do stay end up working below their station". It speaks to the merits of Lake of Bays that young people would like to return, so how can the communities support their young people in attaining sustainable livelihoods?



One opportunity for fulfilling, full-time work is self-employment, which is a growing trend in Lake of Bays. Nearly one quarter of respondents to our Needs Assessment Survey stated that their dream job is to be a self-employed business owner. However self-employment can be risky and does not necessarily result in financial security, especially for rural women. Studies have shown that rural women across Canada are more likely to be self-employed than their urban counterparts; however, recent growth in self-employment in rural areas has been in the less financially secure own-account category²³. Only 20% of self-employed rural women earn an

¹⁹ Business Victoria. (2006). Causes of the Gender Pay Gap. Government of Victoria.

²⁰ Ontario Trillium Foundation. 2008 Community Profile Report on Muskoka Nipissing Parry Sound and Timiskaming.

²¹ Statistics Canada. 2006 Community Profile Lake of Bays.

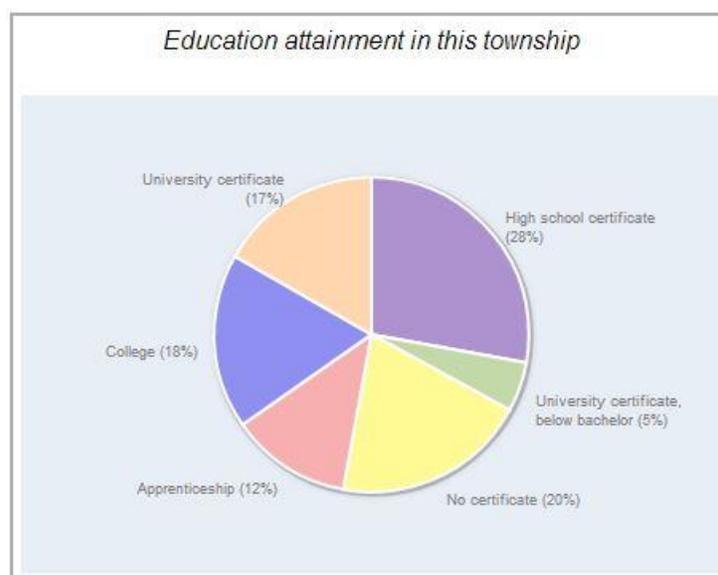
²² Watson & Associates Economists. (2013). The District of Muskoka Growth Strategy: 2013 Phase 1 Update.

²³ Eastern Ontario Training Board & Rural Women Making Change Research Alliance. (2008). Rural Women: Employment Facts.

income of \$20,000 or more, compared to 31% of self-employed urban women and 43% of self-employed rural men²⁴.

Education level is an important social indicator to measure financial security because average annual earnings for Canadians rise in correlation with increased educational attainment, and the rise is much more pronounced for men than women. A 2008 study showed that Canadian women with less than a Grade 9 education earned \$20,800/year on average in comparison to women with a university degree whose average annual earnings were \$62,800; whereas men with less than a Grade 9 education earned \$40,400 or \$91,800 if they had a university degree. In Lake of Bays, 14% of the women 15 and over have not completed high school and a further 28% have only a high school education. There are more men than women in Lake of Bays who lack a high school education (men account for 65% of the total population over 15 without a high school diploma) and yet men are still earning more than women on average.

Education



Education and income levels have impacts beyond financial security, they have also been shown to have an impact on health. In a study performed by the Status of Women Canada in 2012, it was found that women with higher income and education levels were more likely to report positively on the status of their health²⁵.

“Among women aged 45-64, 39% of those who had not completed secondary school described their health as very good or excellent. By

²⁴ Ibid.

²⁵ Status of Women Canada. Women in Canada at a Glance: Statistical Highlights 2012.

comparison, 73% of women in the same age group who had obtained a university degree reported very good or excellent health.”²⁶

When economic sustainability does become an issue, women in Lake of Bays can access social assistance programs such as employment insurance, Ontario Works, and the Ontario Disability Support Program. Muskoka has the highest Ontario Works case load growth in the province based on population size given the 94% increase in cases between 2007-2012²⁷. Lake of Bays accounts for 2% of the Ontario Works caseload in Muskoka, with 29 residents receiving support at the time of writing this analysis²⁸. Women account for 52% of the caseload and the average age of OW clients in Lake of Bays is 40²⁹. These people have sought out this form of support predominantly because of an inability to obtain employment (55%) or health reasons (34%). Unfortunately the nature of women’s work in Lake of Bays - part-time, seasonal, self-employed – renders many women ineligible for EI.

Employment issues in Lake of Bays are complex and long-standing, with distinct considerations for men and women achieving economic sustainability.

v. Housing

Housing is one of several social indicators used to measure financial security. By definition, those with housing affordability problems include families and unattached individuals who spend 30% or more of their total household income on shelter costs. In Lake of Bays, 20% of residents spend more than 30% of their household income on housing.

According to PROMPT (Poverty Reduction of Muskoka Planning Team):

“Individuals and families living on low incomes in Muskoka (Ontario Works, Ontario Disability Support Program, Old Age Security and Guaranteed Income Supplement), would have to spend anywhere from 69% to 127% of their income for food and housing costs alone. Having a job does not necessarily mean that income earned will cover the cost of basic needs. When full-time

²⁶ Ibid.

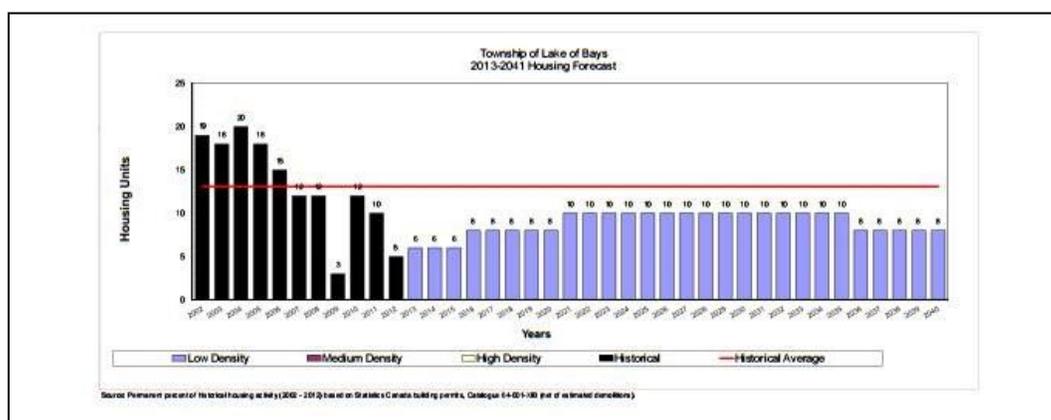
²⁷ The District Municipality of Muskoka. (2013). “Muskoka – The Housing Story: A Ten Year Homelessness in the District Municipalities of Muskoka.” Web address: <https://muskoka.civicweb.net/Documents/DocumentDisplay.aspx?ID=22746>

²⁸ The District Municipality of Muskoka, Community Services Department (645-2412).

²⁹ Ibid.

minimum wage employment is a Muskoka family's income source, 67 per cent of this income would be needed just to pay for food and rent."³⁰

Muskoka has an affordable housing crisis. The average price to purchase a home in Muskoka has risen 40% in the last ten years and there is a three to five year wait for social housing with over 600 people currently on the waitlist³¹. Lake of Bays is one of two municipalities in Muskoka that lack social housing units but the Township does have one affordable housing unit in Baysville. According to census data, many young adults in Lake of Bays (18 yrs and older) are still living with their parents, which could be due, in part, to the high cost of housing in the Township (although this could also signal a lack of employment or educational opportunities). Seasonal housing accounts for 68% of the total housing in Lake of Bays and it is predicted that over the next 25 years, approximately 50% of the permanent housing growth will be due to the conversion of seasonal housing to permanent homes³².



Given the aging population in Lake of Bays (and all of Muskoka) there will be specific housing demands for this population that will have to be met or else many seniors will not be able to stay in Lake of Bays. Watson & Associates write that “[a]n increasing number of permanent residents living in the rural areas of the District will look to the Urban Centres of Muskoka as a place for retirement, given the amenities and services that these communities provide”³³. In particular, anyone unable to renew their driver's license or requiring full time care would need to move into one of the larger town centers in Muskoka. As the majority of the

³⁰ PROMPT: Poverty Reduction of Muskoka Planning Team Facts Sheet. Web address:

<http://www.muskokacommunity.ca/uploads/PLANNING%20TABLES/PROMPT/Fact%20Sheet.pdf>

³¹ The District Municipality of Muskoka. (2013). “Muskoka – The Housing Story: A Ten Year Homelessness in the District Municipalities of Muskoka.” Web address:

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³² Watson & Associates Economists. (2013). The District of Muskoka Growth Strategy: 2013 Phase 2 Update. Web Address: <https://muskoka.civicweb.net/Documents/DocumentDisplay.aspx?ID=22901>

³³ Watson & Associates Economists. (2013). The District of Muskoka Growth Strategy: 2013 Phase 1 Update. Web Address: <https://muskoka.civicweb.net/Documents/DocumentDisplay.aspx?ID=22558>

senior population living on their own - of the 845 residents over 65, 12% live alone and of those seniors living on their own, 63% are women - senior women would be particularly affected by this issue.

vi. Transportation

Traditional public transportation systems are cost prohibitive and inefficient in areas with low population density, such as Muskoka, so people in rural areas are dependent on the use of private vehicles³⁴. In the 2006 census, the primary mode of transportation to work for Lake of Bays residents was car, truck, or van as driver³⁵. The Township of Lake of Bays faces a particularly difficult geographic challenge in terms of transportation since its population is spread out over a large area with no central place of commerce and service delivery for everyone; this issue came up in every community that we conferred with.

Reliance on private vehicles can be more challenging for women because of lower income levels and often being the secondary user of a household vehicle³⁶. Given the wage disparity of nearly \$10,000 between men and women in Lake of Bays, women are at a disadvantage in terms of securing vehicle ownership. In 2007 it was estimated that the cost of operating a vehicle in Ontario is estimated at \$8,400 (not including the cost of purchasing a vehicle), which would be beyond the means of women with low incomes³⁷. As well, many lower income households cannot afford two vehicles and men most often control the use of the one vehicle. Without access to affordable, reliable transportation, it is very difficult for women to find and sustain employment in rural Ontario³⁸. It is rare to find meaningful work within walking distance of home anywhere in Muskoka, but especially in Lake of Bays where the closest town center could be many kilometers away. Many of the options that are closest to home are the low paying service sector jobs that have high female representation in Lake of Bays. In a study performed on women living in rural Ontario, 53% of women reported being confined to lower paid local jobs because of the lack of transportation options³⁹.

Only 15% of rural women in Ontario who have poor or intermittent access to transportation are employed and almost half (44%) of these women have incomes less than \$10,000⁴⁰. Only

³⁴ Siobhan O'Leary. (2008). Rural Women on the Move. Presentation made in Scotland Ontario.

³⁵ Statistics Canada. 2006 Census Profile Lake of Bays.

³⁶ Siobhan O'Leary. (2009). Rural Women & Transportation in Ontario: A Fact Sheet from Rural Women Making Change. Web Address: http://www.rwmc.uoguelph.ca/cms/documents/204/RWT_Fact_Sheet-March_1.pdf

³⁷ Ibid.

³⁸ Ibid.

³⁹ Siobhan O'Leary. (2008). Presentation: Rural Women on the Move. Rural Women Making Change Program.

⁴⁰ Eastern Ontario Training Board & Rural Women Making Change Research Alliance. (2008). Rural Women: Employment Facts.

one-quarter (27%) of rural women live and work in the same municipality, in comparison to more than half of urban women (59%)⁴¹. The lack of child care services in rural communities and the distances that must be travelled to access care are further deterrents for working women in rural areas.

Lake of Bays is a very difficult place to live for someone in a low income situation without regular access to a vehicle. Baysville is the only community with its own food bank, so anyone outside of that community who experiences food insecurity would need to get to Huntsville to access a food bank, which can be anywhere from a 15 – 30 minute. The same drive would be necessary for anyone in need of a Laundromat, as there is not one in Lake of Bays. Lack of a personal vehicle also impacts social isolation because of a reduced ability to participate in social activities for yourself and your kids⁴².

The need for private transportation is also a major barrier to seniors ‘aging in place’ because as one woman shared at a conversation café in Dwight: “When people lose their driver’s license, they have to move”. Seniors are unable to remain in their communities when their eyesight begins to go because they would face isolation and be unable to get to the grocery store, the bank and perform other basic errands.

vii. Childcare

Childcare and early learning options in Canada make up a patchwork system that, as of 2008, had only enough regulated spaces for 20.3% of children under five and 18.6% of children under twelve⁴³. Although the number of men and women in the workforce in Canada is equal, women remain the primary caregivers and therefore are predominantly affected by childcare issues. Lack of access to childcare has been proven to be a major factor in women’s inactivity in the workforce or in their pursuit of part-time rather than full-time work⁴⁴. Not only do women’s employment opportunities increase with better access to child care and early learning programs, but these services are key in reducing child poverty and its adverse impacts on a child’s life⁴⁵. Young families are also less likely to move to a community if access to quality child care is an issue.

⁴¹ Ibid.

⁴² Siobhan O’Leary. (2009). Rural Women & Transportation in Ontario: A Fact Sheet From Rural Women Making Change. Web Address: http://www.rwmc.uoguelph.ca/cms/documents/204/RWT_Fact_Sheet-March_1.pdf

⁴³ YWCA Canada. (2011). Educated, Employed and Equal: The Economic Prosperity Case for National Child Care. Web address: <http://ywcacanada.ca/data/publications/00000047.pdf>

⁴⁴ Ibid.

⁴⁵ Ibid.

The introduction of full-day kindergarten (which will be in full effect across every school board in Ontario in the 2014/2015 school year) is one way the government hoped to ensure all children had access to quality childcare and early childhood education. Irwin Memorial, the only elementary school in Lake of Bays, has had full day kindergarten since 2010 with high enrollment, however many families are still struggling with childcare issues because there is no after school program available at the school. According to a school secretary, this means many kids in need of after school care may have to transfer to another school outside of Lake of Bays.

There is no licensed childcare available in Lake of Bays; however there is one licensed afterschool program, located in Baysville, as well as an 'early years' program. In Dorset, there is no programming for kids, 'young adults' or new Moms. Unlicensed, or informal, childcare is believed to offer 80 per cent of childcare provincially; this is likely a much higher percentage in Lake of Bays. In a Needs Assessment survey conducted with 41 women in Lake of Bays, over 24% of those women had missed work responsibilities due to issues with childcare⁴⁶. Unfortunately, the District of Muskoka's Childcare Fee Subsidy program is only available to families using *licensed* childcare, afterschool programs or approved community recreation programs – so Lake of Bays families would be unlikely to benefit from this subsidy unless they were somehow able to enroll their child in a licensed program in Bracebridge or Huntsville. However, clients on Ontario Works are able to obtain assistance with their childcare costs while working, training, or in school at both licensed and unlicensed centres.

When asked what they would like to create to support women in Lake of Bays, 17% of our survey respondents said more accessible childcare and support for mothers; a wish that was echoed in the Conversation Cafes held in four Lake of Bays communities over the winter of 2014.

viii. Conclusion

This gender based analysis is intended to inform the YW4Work project in developing a community-based economic development plan, by outlining the major issues facing the Lake of Bays area, particularly as they impact women.

While there are a number of assets and resources available to Lake of Bays residents, women living in this area face significant challenges. Unemployment and under-employment expose women to financial risk. Women have less security due to reduced work force participation, the gender pay gap and interruption to paid work due to pregnancy, childcare, and senior care. The seasonal, service-heavy economy results in a lack of full-time, year-round, fulfilling employment opportunities. Female-led lone parent families and senior women who

⁴⁶ YWCA Muskoka. (2014). Lake of Bays Needs Assessment Survey Results.

live alone are two vulnerable populations to whom particular attention must be paid. Transportation issues are serious enough that they can limit women's access to work, result in social isolation, or even force residents to move out of the Township and into a more urban town.

Issues identified in this analysis will provide background for initiatives intended to improve the social and economic well-being of the community, and particularly the women of Lake of Bays.

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