

Introduction

The Municipal Profile Project

This is one of a series of profiles produced in collaboration with the Federation of PEI Municipalities, the member municipalities, and Human Resources Development Canada.

Information for the 30 municipal profiles was gathered from interviews with municipal administrators, from Statistics Canada Census data, from PEI Government publications, and from many other helpful individuals and agencies.

Contact information for this municipality, Human Resources Development Canada, and the Federation of PEI Municipalities may be found at the end of the profile. A list of all 30 municipal profiles is attached in **Appendix I**.

Interpretation of Census Data

The 1996 Census data were collected either from 100 % of the population or on a sample basis (i.e. from a random sample of one in five households) with the data weighted up to provide estimates for the entire population.

For all census products released, procedures are applied to prevent the possibility of associating statistical data with any identifiable individual. The data are randomly rounded and they are suppressed for certain geographic areas. Random rounding is a method whereby all figures in a tabulation, including totals, are randomly rounded (either up or down) to a multiple of “5” and in some cases “10”. This technique provides strong protection against disclosure, without adding significant error to census data.

Census terms referred to in this document can be found in **Appendix II**.

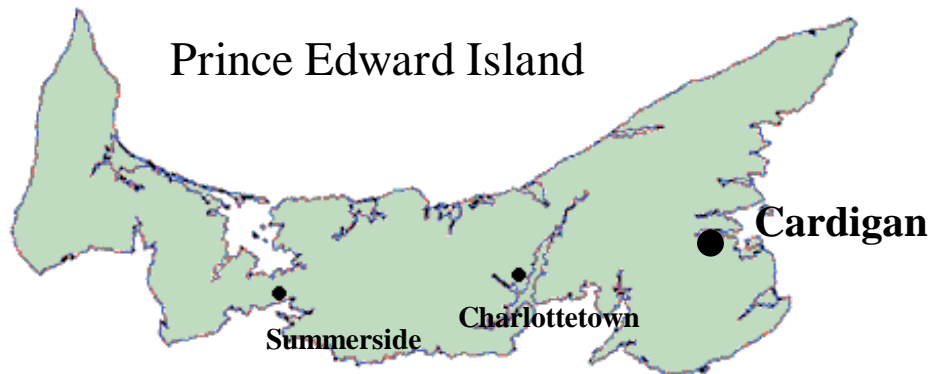
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Municipal Profile: Cardigan, Prince Edward Island

General Overview

Prince Edward Island is located just off the eastern shore of Canada, in the Gulf of St. Lawrence. It is separated from the mainland by the Northumberland Strait.



Cardigan is located in Kings County, on the eastern shore of Prince Edward Island. Cardigan has a population of 371 and covers a land area of 5.2 sq km.

Distances	
Confederation Bridge (to New Brunswick)	100 km
Charlottetown	44 km
Summerside	115 km
Wood Islands ferry (to Nova Scotia)	31 km

Cardigan is part of the federal electoral district of Cardigan, and is in the provincial riding of Cardigan - Baldwin's Road, Provincial District 3.

The Mi'kmaq called the area *Samkook*, meaning "a sandy shore". In the 1767 land lottery, Richard Huck was granted

ownership of Lot 53, but the area was not settled until 1803. Cardigan (an anglicization of the Welsh *Ceredigion*) was named for George Brudenell, 5th Earl of Cardigan, later Duke of Montague. At first known as "Cardigan Bridge", the community and its Scot settlers thrived thanks to the shipbuilding industry, the lumber trade, and ship-borne commerce (potatoes, grains and other produce were shipped to England). The construction of the Island railway in the 1870s led to the construction of several stores, manufacturers and residential subdivisions.

Today, Cardigan is well known for its mussels, and is a favoured destination for many visitors. (from "*Cardigan: Village Made by a Bridge*" by Robert C. Tuck)

Population

At the time of the 1996 Census, Cardigan had a population of 371 people, an increase of 3.3 % since the 1991 Census. The Census reported 185 males and 185 females.

The distribution of the population is shown in the following table.

Population by Age	
Age Group	Population
0-14 years	115
15-24 years	45
25-44 years	110
45-59 years	45
60-64 years	10
65 years +	45
Total	370

Source: 1996 Census

Language and Ethnic Origin

Mother Tongue

In Cardigan, 365 people reported English and 10 people reported Dutch as their mother tongue.

Ethnic Origin

In Cardigan, the most frequently reported ancestral group was Irish, followed closely by Scottish and then Canadian. Together, these three categories made up approximately 68% of the responses. Smaller groups reported their ethnic origins as Dutch, French, English, Italian, German and Welsh.

Employment Income

The average employment income figures for Cardigan are shown in the table below.

Employment Income			
	Number of Persons	Average Employment Income	PEI Average Employment Income
All persons with employment income by work activity	200	\$14,582	\$18,951
Worked full year, full time	95	\$21,457	\$30,039
Worked part year or part time	95	\$ 9,640	\$12,025
Males with employment income	115	\$14,011	\$22,663
Females with employment income	85	\$15,368	\$14,724

Source: 1996 Census

The income figures for males and females are averages of full time, part time and part year employment. The average income for females was higher than for males, 9% above the male average. Provincial averages show that males earn 54% more than females.

The average employment income for all workers in Cardigan was 23% lower than the average employment income for all persons in PEI. This is a reflection of the number of workers who work either on a part year or part time basis, approximately 48% of all persons with employment income in Cardigan.

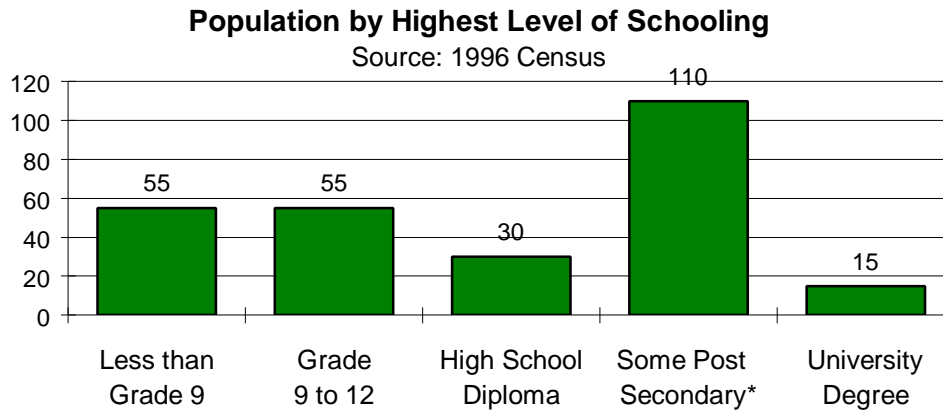
The average income for males in Cardigan was approximately 38% lower than the provincial average, as compared to 4% higher for females.

There were 95 workers in Cardigan who worked in full year, full time employment. The average employment income for this group was \$21,457, which is 29% lower than the provincial average.

The Census family income for 90 families in Cardigan averaged \$40,498.

Education

Of Cardigan’s working age population, 15 years of age and older, (265) approximately 42% have less than Grade 12 education and 58% possess a high school diploma. 6% of the working age population have obtained a university degree. Cardigan has similar levels of education compared to the province as a whole.



* Note – the “Some Post Secondary” category includes those people with college certificates or diplomas.

Post-secondary Qualifications

In Cardigan, there were 55 males and 55 females who reported completing post-secondary qualifications.

Males reported qualifications in the following three categories:

- Engineering and applied science technologies and trades
- Commerce, management and business administration
- Agricultural and biological sciences/technologies

Females reported qualifications in the following categories:

- Fine and applied arts
- Educational, recreational and counselling services
- Commerce, management and business administration
- Agricultural and biological sciences/technologies
- Health professions, sciences and technologies

Labour Force Activity

The census reference week was the week of May 5, 1996. The labour force activity reported refers to the conditions during that week. In P.E.I., May is the month in which seasonal activity is beginning to increase as farmers prepare the land, fishers gear up, construction activity picks up and tourism operators begin to prepare for the coming season. Employment reaches its peak in August and remains high through to and including October.

Labour Force Activity		
	Cardigan	PEI
Total population 15 years and over by labour force activity	265	103750
In the labour force	185	70820
Employed	150	61060
Unemployed	30	9760
Participation rate	69.8 %	68.3 %
Unemployment rate	16.2 %	13.8 %

Source: 1996 Census

At the time of the 1996 Census, Cardigan had a working age population of 265 persons and a labour force which numbered 185. The participation rate was 69.8%, which is slightly higher than the provincial rate of 68.3%.

Cardigan's labour force represents slightly more than one quarter of one per cent of PEI's total labour force. The labour force was composed of 150 persons who were employed and 30 who were unemployed. The unemployment rate during the Census reference week was 16.2%, which is considerably higher than the provincial rate of 13.8%.

Major Industries and Occupations

Labour Force by Industry

The Census reported that the members of Cardigan's labour force were shared between the industrial sectors shown in the table below.

Labour Force by Industry		
	Size of the Labour Force	Percent of the Labour Force
Manufacturing industries	35	19%
Wholesale trade industries	30	16%
Other service industries	25	14%
Retail trade industries	20	11%
Agricultural and related service industries	15	8%
Fishing and trapping industries	15	8%
Real estate operator and insurance agent industries	10	5%
Business service industries	10	5%
Educational service industries	10	5%
Accommodation, food and beverage service industries	10	5%

Source: 1996 Census

Approximately 60 % of Cardigan's labour force is in the four industrial categories of "manufacturing", "wholesale trade", "other service" and "retail trade." The remainder is spread over six categories with a range of 5 % to 8 % in each category.

Fishing

Landings at the port of Cardigan Bay were 53,400 kg in 1996, with a value of \$62,680. This represents a very small percentage of the total value of all landings in PEI. These landings were from the inshore fishery, mainly on vessels less than 35 feet in length. Mussels made up 90 % of the total value of the landings.

Value of 1996 landings in thousands of dollars, Cardigan			
<u>Pelagic & Estuarial</u>		<u>Shellfish</u>	
Herring	.72	Bar Clams	2.01
		Soft Shell Clams	12.61
		Mussels	47.34
Pel. & Est. Total	.72	Shellfish Total	61.96
Port Total 62.68			

Source: Department of Fisheries and Oceans, DFO Statistics

Labour Force by Occupation

The Census reported the following distribution of Cardigan's labour force grouped by occupation. For comparison, the provincial percentage for each category is shown in the last column.

Labour Force by Occupation			
	Cardigan	PEI	
	Labour Force	% of Labour Force	% of Labour Force
Sales and service occupations	60	32%	25%
Business, finance and administrative occupations	30	16%	14%
Occupations unique to primary industry	30	16%	14%
Management occupations	15	8%	7%
Occupations unique to processing, manufacturing and utilities	15	8%	8%
Health occupations	10	5%	5%
Occupations in social science, education, government service and religion	10	5%	6%
Trades, transport and equipment operators and related occupations	10	5%	15%

Source: 1996 Census

Three occupational groups make up approximately 64 % of Cardigan's labour force of 185 people. The remainder is spread over three occupational groups, ranging from 5 % to 8 % in each group.

Labour Force by Occupation, Males and Females

53% of the male labour force (105) is associated with one of the following categories:

- Occupations unique to primary industry, such as fishing and farming occupations, 29%,
- Sales and service occupations, such as wholesale, technical, insurance, real estate sales specialists and wholesale and grain buyers, 24%.

63% of the female labour force (80) is associated with one of the following two categories:

- Sales and service occupations, such as childcare and home support workers, 38%,
- Business, finance and administrative occupations, such as secretaries, 25%.

Business and Commerce

Cardigan has many businesses including:

- Brothers Development Inc
- Brothers Garage Ltd.
- Cardigan Bearing & Steel
- Cardigan Craft Centre and Tea Room
- Cardigan Excavations Ltd.
- Cardigan Feed Services Ltd
- Cardigan Fish Hatchery (administered by the Atlantic Veterinary College)
- Cardigan Garage Ltd.
- Cardigan Sailing Charters
- F & E Maintenance
- Ken MacLean Auto Sales
- Liquor Store
- McKenna Bros. Ltd. - potato dealers
- Quinn's Marine & Machine Shop Repairs Ltd.
- Rice's Service Station
- Stewart's Restoration
- Wim's Store

Accommodations

- Cardigan River Inn
- Harbourside Apt. Motel
- Brudenell Resort nearby

Restaurants

- Cardigan Lobster Suppers
- Rice's Take Out Restaurant

Transportation

Cardigan is located at the junction of provincial roads 321 and 311. It is part of the provincial scenic "Kings Byway Drive" tour. As a result, there is substantial tourist traffic in the summer. Nearby Route 3 connects to the Trans Canada Highway for traffic to and from Charlottetown and the Confederation Bridge. Secondary highways connect to the Wood Islands Ferry Terminal.

The Cardigan wharf facility is maintained by the federal government. Services include lights, gasoline, and 110 volt and 220 volt power.

Housing and Real Estate

The Census reported 115 occupied private dwellings in Cardigan. Over 80 % were single detached houses, and the rest were dwellings in apartments.

There is a four-unit senior's housing building. At the time of this report, May, 1998, another building was being developed as apartment units.

The average Multiple Listing Service list prices for homes in south Kings County region:

\$64,985 for a one or 2 bedroom home
\$157,500 for a 5 or more bedroom home
\$80,182 overall average

Source: PEI Real Estate Association

Education

There is a kindergarten and an elementary school in the community.

Children can attend the Montessori Kindergarten and Nursery School.

For grades 1 to 8, children attend Cardigan Consolidated School, which has a student enrollment of 218.

After grade 8, students are transported by bus to Montague. Montague Intermediate School teaches grades 7 to 9 with an enrollment of 358. This school has a web site at <http://www.edu.pe.ca/montagueint/>.

Montague Regional High School, teaches grades 10 to 12, with an enrollment of 705.

Health Care Facilities

Health care is available in nearby Montague, where the Kings County Memorial Hospital serves the surrounding area. In Montague there are two medical clinics, three pharmacies, an optometrist, one dispensing optician, two vet clinics, a physiotherapy clinic, and an ambulance service. Care for elderly patients is provided at Riverview Manor - (Long Term Care Facility), Fraser Valley Inn Care Facility, MacKinnon-Pines Care Facility and Shady Rest Convalescent Home.

Points of Service

Regional Services Centre

Many government services are accessible at the Southern Kings and Queens Regional Services Centre, which is located 16 km away in Montague. The Centre has full-time offices for:

- Agriculture and Forestry
- Health and Social Services
- Environment, Fish and Wildlife,
- Transportation and Public Works
- Staffing and Classification

On a part-time basis:

- Addictions Services
- Atlantic Canada Opportunities Agency
- Community Affairs and Attorney General, Education, Culture, Heritage, and Recreation Division
- Enterprise PEI
- Health and Social Services
- Forestry Special Products
- Premier's Office
- MLA's Office
- Justice, Probation Services
- Veterans Affairs
- Environment
- Workers Compensation Board

Other Government Services

In Cardigan itself, government facilities include the Post Office and the Liquor Store. The Cardigan Fish Hatchery is administered by the Atlantic Veterinary College.

Municipal Services

Residents of Cardigan are provided with fire protection from the Cardigan Fire Department, blue box recycling, street lighting, and maintenance of the Village building.

Tax rates for 1998 are \$0.40 per \$100 of assessment for both commercial properties, and non-commercial properties.

Recreation

There is a wide range of recreation facilities in and around Cardigan. These include:

- Confederation Trail runs through the community
- Cross country skiing
- Fishing from the causeway and along the river
- Four Ball Diamonds
- Marina
- Outdoor rink
- Rugby field
- Snowmobiling popular on the trail
- Soccer field
- Tennis courts

Brudenell Provincial Park and Resort is nearby, and Panmure Island Provincial Park is also in the area.

The "Three Rivers" area streams are among the best on the Island for catching Rainbow trout, in addition to the abundant brook trout. Anglers have several opportunities to fish for brook trout. These include, among others, Woodville Mills Road Pond, the Cardigan River at the causeway, Easton's Pond, the Brudenell River, Dewar (Munn's) Pond, Martin's Pond, Knox's Pond, Valleyfield Stream, the Old Maritime Electric Dam, Thompson's Pond, and the Montague River.

Atlantic Salmon can also be caught in the Valleyfield River (but a fly must be used if the fish is to be retained).

Cultural Events

The Village hosts several events each year, including:

- Cardigan Canada Day
- New Years Levee
- Annual Pig Roast in July
- Village Christmas Party - Tree decorating, sleigh rides and refreshments
- Annual Ball Tournaments

Churches

Cardigan has two churches, St. Andrew's Presbyterian and All Saints Parish Roman Catholic. Several churches of other denominations are in the surrounding communities.

Community Organizations

Cardigan has many community clubs and organizations including:

- Boughton River Watershed Enhancement Association
- Cardigan River Enhancement
- Catholic Women's League
- Legion
- Lion's Club
- PEI Trappers Association
- Senior Group - Victory Chimes
- Senior's Bridge Club meets twice a week in the Village Complex
- Southeast Environmental Association - a group concerned with the watershed area of the Three Rivers (Cardigan, Montague and Brudnell Rivers)
- Spinners and Weavers Guild
- St. Andrew's Church Ladies Auxillary

For meetings, there is a large room available in the Village Complex, and St. Andrew's Church basement has space available.

Contact Information

To find out more about Cardigan, contact one of the groups below:

Community of Cardigan

Cardigan PE
COA 1G0

Telephone: (902) 583-2198 or (902) 583-2449

Fax: (902) 583-2198

Office hours: No scheduled hours

Council meetings: First Monday of month, 8:00 pm

Chairperson: Noel Wilson

Administrator: Margaret Fogarty

Councillors: Lawrence O'Brien, Andy Williams, Gary Gordon,
Louise MacDonald, Glen Gardiner, Reggie Conahan

Federation of PEI Municipalities

The Federation of Prince Edward Island Municipalities is a body formed for the purpose of representing in one organization the various cities, towns, resort municipalities, and incorporated communities within the Province of Prince Edward Island.

Lisa Doyle-MacBain, Executive Director

1 Kirkdale Road,
Charlottetown, PEI
C1E 1R3

Telephone: (902) 566-1493

Fax: (902) 368-1239

E-mail: macbain@auracom.com

Web site: <http://www.munisource.org/fpeim/>

Human Resources Development Canada

Cardigan is served by the Montague Human Resource Centre. For information on programs and services offered by HRDC, you may visit our website at:

<http://www.pe.hrhc-drhc.gc.ca/commom/>

This site also contains links to other sites of interest.

Montague Human Resource Centre

44 Main Street North

PO Box 580

Montague, Prince Edward Island, Canada C0A 1R0

The Montague Human Resource Centre (HRC) is one of five service delivery sites on Prince Edward Island that offers a full range of Human Resources Development Canada's programs and services. The area served by the Montague HRC is mainly rural and includes southern Kings and Queens Counties. The Town of Montague is the largest community with a population of 1,995. The other communities served by the Montague HRC are: Belfast, Belle River, Cardigan (371), Georgetown (732), Morell (336), Murray Harbour (356), Murray River (420) and Wood Islands.

Employment in the area is highly seasonal. The primary industries of Agriculture and Fishing and the related processing activities for these industries dominate the local economy. Also important to the area are the seasonal jobs generated from the Forestry, Construction, and Tourism industries. Most of the year-round employment is generated from the Community, Business, and Personal Service sector and the Public Administration sector.

Hours of Operation: 8:30 A.M. to 4:00 P.M. Monday to Friday

Telephone Numbers:

Employment Insurance Inquiries: 902-838-3334

Calling from Eldon, Charlottetown, Morell and Vernon River. 902-566-7781

All other areas: Toll free: (English): 1-800-206-7218, (French): 1-800-808-6352

Job line: 902-838-3572

Training and Employment Services: 902-838-5562 Toll Free: 1-800-284-7567

Employer Job Orders: 902-838-5562

Records of Employment: Toll Free: 1-800-578-6821

Income Security Programs: (Canada Pension/Old Age Security)

English: 1-800-277-9914, French: 1-800-277-9915

The Montague Human Resource Centre operates a satellite office in Morell, Tuesdays from 1:00 P.M. to 3:30 P.M. Telephone number: 1-902-961-2784

Appendix I

The following municipalities are members of the Federation of Prince Edward Island Municipalities. A profile of each municipality was created during the Municipal Profile Project between February and June, 1998.

City of Charlottetown
City of Summerside
Town of Alberton
Town of Cornwall
Town of Georgetown
Town of Kensington
Town of Montague
Town of Souris
Town of Stratford
Community of Abrams Village
Community of Borden-Carleton
Community of Brudenell
Community of Cardigan
Community of Central Bedeque
Community of Crapaud
Community of Kinkora
Community of Miscouche
Community of Morell
Community of Murray Harbour
Community of New Haven-Riverdale
Community of North Rustico
Community of O’Leary
Community of Resort Municipality
Community of St. Louis
Community of St. Peter’s Bay
Community of Tignish
Community of Tyne Valley
Community of Victoria
Community of Wellington
Community of Winsloe South

Appendix II

Census Definitions

The following definitions are provided to assist readers in understanding the terminology used in the census data in this report. For further explanation or details please contact the Labour Market Information unit of Human Resource Development Canada.

Average Employment Income of Individuals - is calculated from unrounded data by dividing the aggregate employment income of a specified group of individuals by the number of individuals with employment income in that group. It refers to individuals 15 years and over who reported employment income for the calendar year 1995.

Census Family - refers to:

- 1) a now married couple (with or without never -married sons and /or daughters of either or both spouses), or
- 2) a couple living common-law (with or without never-married sons and/or daughters of either or both spouses), or
- 3) a lone parent of any marital status, with at least one never-married son or daughter living in the same dwelling.

Census reference date - May 14, 1996

Census reference week - The census reference week was the week prior to enumeration.

Employed - includes all persons who worked for pay or in self-employment in the paid labour force in the week prior to enumeration. This includes all persons working for wages or salaries, all self-employed persons (with or with out paid help) working in their own business, farm or professional practice, and all persons working without pay in a family farm or business during the reference week. (The “employed “ also includes persons who were absent from their job or business for a variety of reasons.)

Employment income by work activity - refers to total income received by persons 15 years of age and over during the calendar year 1995 as wages and salaries; net income from non-farm unincorporated business and /or professional practice and net farm self-employment income for all jobs held. Included in this is both full time work (i.e. 30 hours or more per week) and part time (less than 30 hours per week) as well as those who worked full year (49- 52 weeks of the year) or part of the year (less than 49 weeks per year) .

Ethnic origin - refers to the ethnic or cultural group(s) to which the respondents ancestors belonged. (An ancestor was defined as someone from whom a person is descended and is usually more distant than grandparent). Respondents were asked to specify as many groups as applicable.

Knowledge of Official Languages - refers to the ability to conduct a conversation in English only, in French only, in both English and French or in neither of the official languages of Canada.

Knowledge of Non-official Languages - Refers to languages, other than English or French, in which the respondent can conduct a conversation.

Labour Force - refers to those persons 15 years of age and older, excluding institutional residents who were employed or unemployed during the week (Sunday to Saturday) prior to census day

Mother tongue - refers to the first language learned at home in childhood and still understood by the individual at the time of the census.

Participation rate - refers to the total labour force in the week (Sunday to Saturday) prior to Census day, expressed as a percentage of the population 15 years of age and over, excluding institutional residents.

Unemployed - refers to persons 15 years of age and over, excluding institutional residents, who, during the week (Saturday to Sunday) prior to Census Day, were without paid work and were available for work and either; 1) had actively looked for work in the past four weeks; or 2) were on temporary lay-off and expected to return to their job ; or 3) had definite arrangements to start a new job in four weeks or less.

Unemployment rate - refers to the unemployed labour force expressed as a percentage of the total labour force in the week (Sunday to Saturday) prior to Census Day. Data are available for persons 15 years of age and over, excluding institutional residents.

Visible minority - the employment equity act definition was used. It defines Visible minorities as persons (other than Aboriginal Persons) who are non-Caucasian in race or non-white in color.

Working age population - refers to the number of persons in the total population who are 15 years of age and over, excluding institutional residents.