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# Entrepreneurial Communities

## Canada's top places to start and grow businesses in 2018

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As social creatures, it is no surprise that people naturally seek common places. This desire to cluster leads to the formation and growth of settlements, villages and towns as opportunities arise from natural resources nearby, from economies of scale in the production of goods and services, or from being placed along advantageous trading routes. If the conditions are right, some of these communities can turn into massive urban centres, serving a diverse populace and their broadening needs. The same shifts can happen in the other direction if economic advantages dry up or move to other more hospitable locations.

It is easy to see that, broadly speaking, it is the state of the economy that dictates the rise and fall of cities. Many local governments, however, seem to believe they embody the entire local economy, not simply its administrative structure. In reality, they control only some of the levers that make cities work. How well these levers are used, however, can make a tremendous difference to local businesses and residents. Depending on their by-law, taxation or service standard policies, local governments can either promote growth of economic activity or impede entrepreneurship and job creation.

Also, while local governments can influence local economic activity, they can't usually make it happen directly. For that, they need local entrepreneurs to carry the ball—those who risk their own capital, time and effort. It is the sum of all these individual efforts to build their

businesses that creates a growing economy. When municipal governments set competitive tax rates, fair fees for licenses and permits, and when local regulations are streamlined and well designed, residents and businesses are more likely to make investments.

This report is the tenth annual look at what entrepreneurial characteristics Canada's largest cities possess. We collect a wide range of data to try to capture the level of dynamism of each community and then place it on a measurable scale. Although we produce city rankings, we are not trying to define a singular concept of entrepreneurship or success. Instead, we are trying to identify the relative entrepreneurial strengths and weaknesses of cities across the full range of measures. No city is strong across all elements, but each has at least one relative set of strengths.

It may seem obvious, but one of the surest signs of an entrepreneurial hot spot is the presence of a **high concentration of entrepreneurs** and a **high business start-up rate**. It is also important that business owners have **high levels of optimism** and **success** in their operations. Good public policy is also critical, so we look at the **presence of supportive (or harmful) local government tax and regulatory policies**.

For cities with populations of roughly 20,000 or more, CFIB assembled 13 indicators. Drawing from published and custom tabulated Statistics Canada sources, the index also contains direct perspectives from CFIB's membership, which numbers more than 110,000 business owners across Canada.

Note that in defining a 'city', we use the 'lower-case c' economic region definition rather than the 'upper-case C' municipal boundary definition. In other words, we examine the whole local urban (i.e. employment) area, instead of just the central city. This provides a more reasonable picture of entrepreneurial activity, especially in areas where separate municipalities are tightly bunched. For this, we rely on Statistics Canada's definitions of Census Metropolitan Areas (CMAs) and Census Agglomerations (CAs).

The 13 entrepreneurship indicators are grouped into three main categories:

- ▶ **Presence** is a representation of the scale and growth of business ownership.
- ▶ **Perspective** covers indicators associated with optimism and growth plans.
- ▶ **Policy** represents indicators associated with the actions local governments take with respect to business taxation and regulation.

Each of the 13 data series is recast as index values between 100 (highest) and 0 (lowest). These values are arranged in their three main groups and then weighted to arrive at an overall score, also a value between 0 and 100. Top scoring cities receive a score near the mid-70s mark, while low-scoring cities are closer to 40.

There are two new variables for 2018: self-employed earnings and the provincial property tax ratio (or school board ratio). One variable from

2017, covering life satisfaction, has been removed from the index. As a result, scores and rankings for 2018 are not precisely comparable to previous editions.

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## Results:

### Overall results

Developments in all three major categories of comparison—the economy, business demographics and in government policy impacted 2018 rankings. Business optimism improved considerably in Quebec, pushing many communities there up the rankings. The most recent 2016 Census data also provided a fresher look on the entrepreneurial make-up of each area.

Also, favourable provincial legislation introduced in 2017 in Saskatchewan helped narrow the distortions between residential and commercial property taxation in cities there.<sup>1</sup> Finally, positive provincial legislation was introduced in Quebec in 2018 which equalizes education property taxes between residential and non-residential properties. Moreover, this new legislation exempts the first \$25,000 of valuation from the education tax and establishes only 17 tax regions besides the island of Montreal for education taxes purposes. Each of these 17 regions regroups several “commissions scolaires” which have now to apply a unique education tax equal to the lowest tax rate for that region for the 2017-2018 year.<sup>2</sup>

Among the large centers, the top 10 spots are shared by four Quebec cities, two Ontario, two Saskatchewan communities, with Alberta and BC having one city each in the leading group. Kelowna, takes the top ratings overall among Canada's large cities followed by four Quebec communities, Sherbrooke, Trois-Rivières, Montreal periphery and Gatineau.

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<sup>1</sup> Saskatchewan municipalities must base their residential mill rates on 80 per cent of assessed values rather than 70 per cent. Business properties continue to be taxed on 100 per cent of their value.

<sup>2</sup> Projet de loi 166, Loi portant réforme du système de taxation scolaire.

The peripheral communities surrounding Toronto (which stretch from Oakville in the west, Ajax in the east and north to Lake Simcoe) were collectively the sixth-ranking region in the group, while the other Ontario center, the Kitchener-Waterloo-Cambridge region, holds the ninth place. Saskatoon jumped up to seventh and Regina to the eighth spot. The Edmonton periphery region takes the tenth spot.

**Table 1**  
**Top 10 overall scores, major cities**  
**(CMAs with population over 150,000)**

	Score: (/100)
1 Kelowna (B.C.)	63.5
2 Sherbrooke (Que.)	61.9
3 Trois-Rivières (Que.)	61.2
4 Montreal periphery (Que.)	60.9
5 Gatineau (Que.)	59.5
6 Toronto periphery (Ont.)	59.0
7 Saskatoon (Sask.)	58.6
8 Regina (Sask.)	58.1
9 Kitchener-Cambridge-Waterloo (Ont.)	57.6
10 Edmonton periphery (Alta.)	57.0

It is no surprise that suburban areas tend to score much higher than major urban core cities—the outer rings of major centres are usually better incubators of new businesses because of more-accommodative public policy, lower relative costs and still-reasonably good access to large markets.

**Table 2**  
**Top 10 overall scores, mid-sized cities**  
**(CAs with population under 150,000)**

	Score: (/100)
1 Whitehorse (Y.T.)	75.0
2 Winkler (Man.)	69.7
3 Victoriaville (Que.)	68.3
4 Rimouski (Que.)	67.6
5 Rivière-du-Loup (Que.)	67.2
6 Collingwood (Ont.)	67.0
6 Grande Prairie (Alta.)	67.0
8 Saint-Georges (Que.)	66.9
9 Val-d'Or (Que.)	65.4
10 Squamish (B.C.)	65.0

Among mid-sized urban areas, the results show a Western and Quebec concentration. Last year's champion, Whitehorse, kept its top spot followed by Winkler, Manitoba. Three centres in Quebec

follow up: Victoriaville, Rimouski and Rivière-du-Loup. The other Quebec cities, Saint-Georges and Val-d'Or, take the eighth and ninth spots. The only Ontario community, Collingwood, sits on the sixth spot sharing it with Grande Prairie, Alberta. The list is rounded up by Squamish in the tenth spot.

See Table 9 on page 9 for the detailed rankings for all 125 cities covered in the study.<sup>3</sup> Because each city has its own set of innate characteristics and relative advantages, it is helpful to break out the scores according to the three main components defined above.

## Entrepreneurial presence

Large urban cores tend to score highly on this metric. These diverse economies have lots of business start-ups and show above-average businesses per capita because of the wide range of opportunities large markets generate.

**Table 3**  
**Top 10 Scores for Entrepreneurial Presence**  
**Major cities**

	Score: (/33.3)
1 Vancouver periphery (B.C.)	21.8
1 City of Vancouver (B.C.)	21.8
3 Toronto periphery (Ont.)	20.7
3 City of Toronto (Ont.)	20.7
5 Kelowna (B.C.)	20.2
6 Montreal periphery (Que.)	19.5
6 City of Montreal (Que.)	19.5
8 Gatineau (Que.)	18.0
9 Victoria (B.C.)	17.7
10 Belleville (Ont.)	17.5

The Vancouver region, both the city proper and its surrounding municipalities rank highest among Canada's large urban centres followed by the Toronto periphery and the Toronto-core region.

<sup>3</sup> The city definitions are based on Statistics Canada's Census Metropolitan Areas (CMAs) and Census Agglomerations (CAs), which cover local economic regions better than simply using municipal boundaries. In addition, CFIB disaggregates CMAs in Toronto, Montreal, Vancouver, Calgary, Edmonton and Quebec into core and suburban areas, while Ottawa-Gatineau is split into its Ontario and Quebec components.

Kelowna also ranks highly. The Montreal-surrounding area and Montreal-core region come in sixth place.

Squamish tops the next tier of communities followed by Collingwood and Lloydminster in second and third spots. Afterwards, there is one Ontario city (Owen Sound in fifth), one Northern community (Whitehorse, in seventh place) and a diverse group of cities in the West (Fort St. John, Swift Current, Salmon Arm, Winkler and Grande Prairie).

**Table 4**  
**Top 10 Scores for Entrepreneurial Presence**  
**Mid-sized cities**

	Score: (/33.3)
1 Squamish (B.C.)	27.9
2 Collingwood (Ont.)	24.4
3 Lloydminster (Alta/Sask.)	23.1
4 Fort St. John (B.C.)	22.9
5 Owen Sound (Ont.)	21.9
6 Swift Current (Sask.)	21.6
7 Whitehorse (Y.T.)	21.5
8 Salmon Arm (B.C.)	20.8
9 Winkler (Man.)	19.7
10 Grande Prairie (Alta.)	19.2

## Entrepreneurial perspective

When it comes to the places where business owners are most upbeat, the list is seeing strong representation from Quebec and Ontario—with four of the top 10 being from each of these two provinces, plus one city from NB (Moncton) and one from BC (Kelowna).

**Table 5**  
**Top 10 Scores for Entrepreneurial Perspective**  
**Major cities**

	Score: (/33.3)
1 Trois-Rivières (Que.)	23.6
2 Quebec periphery (Que.)	20.8
3 Quebec City (Que.)	20.4
4 Sherbrooke (Que.)	20.1
4 Moncton (N.B.)	20.1
6 Kitchener-Waterloo-Cambridge (Ont.)	19.3
6 Brantford (Ont.)	19.3
8 Windsor (Ont.)	19.0
9 Kelowna (B.C.)	18.8
9 Guelph (Ont.)	18.8

When it comes to the mid-size cities where business owners are most buoyant, Quebec communities take six on the top ten spots ( Val-d’Or, Saint-Georges, Rouyn-Noranda, Rimouski, Victoriaville and Saint-Hyacinthe). The rest is a mix of cities from various corners Leamington, Ont—which actually takes first spot, Whitehorse (Yukon), Winkler (Man), and Kentville-New Minas in Nova Scotia.

**Table 6**  
**Top 10 Scores for Entrepreneurial Perspective**  
**Mid-sized cities**

	Score: (/33.3)
1 Leamington (Ont.)	27.6
2 Val-d’Or (Que.)	26.2
3 Saint-Georges (Que.)	23.6
4 Whitehorse (Y.T.)	23.0
5 Rouyn-Noranda (Que.)	22.8
5 Rimouski (Que.)	22.8
7 Winkler (Man.)	21.9
8 Victoriaville (Que.)	21.7
9 Kentville-New Minas (N.S.)	20.8
10 Saint-Hyacinthe (Que.)	20.3

## Entrepreneurial policy

Although not represented highly in the Presence or Perspective categories, Prairie cities tend to rank considerably better in the policy area, collecting six of the top-10 spots among large centres. Quebec and Ontario communities take each two spots with Sherbrooke and Gatineau, and the Toronto periphery and Oshawa respectively.

**Table 7**  
**Top 10 Scores for Entrepreneurial Policy**  
**Major cities**

	Score: (/33.3)
1 Edmonton periphery (Alta.)	29.8
2 Saskatoon (Sask.)	29.6
3 Regina (Sask.)	29.4
4 Sherbrooke (Que.)	27.6
5 Calgary periphery (Alta.)	27.5
6 Lethbridge (Alta.)	26.6
7 Gatineau (Que.)	26.4
8 Toronto periphery (Ont.)	26.2
9 Oshawa (Ont.)	25.1
10 Winnipeg (Man.)	24.9

Quebec mid-sized cities tend to score highly on the policy front too; hence it's not surprising to see five in the top ten from "la belle province": Thetford Mines, Victoriaville, Saint-Georges, Rivière-du-Loup et Shawinigan. The rest of the spots are being taken by Western communities—Okotoks, Camrose, Grande Prairie, Brooks and one Northern city—Whitehorse.

**Table 8**  
**Top 10 Scores for Entrepreneurial Policy**  
**Mid-sized cities**

	Score: (/33.3)
1 Thetford Mines (Que.)	30.9
2 Okotoks (Alta.)	30.8
3 Victoriaville (Que.)	30.7
3 Saint-Georges (Que.)	30.7
5 Whitehorse (Y.T.)	30.5
6 Camrose (Alta.)	30.3
7 Grande Prairie (Alta.)	30.2
8 Rivière-du-Loup (Que.)	30.1
8 Brooks (Alta.)	30.1
8 Shawinigan (Que.)	30.1

Nearly all local governments unadvisedly tax their commercial and industrial properties at rates significantly higher than their residential properties.<sup>4</sup> Rates on commercial properties are routinely double those placed on the equivalent value of residential properties, but the range varies widely across the country and even among cities in close proximity to one another.

These commercial/residential tax ratios are often higher in the large cities, but less problematic in the suburban centres immediately surrounding them. Commercial properties in Montreal and Calgary, for example, are taxed at rates 4.5- and

4.1-times the respective residential rates, but in the cities surrounding them, ratios are 3.1- and 2.2-times respectively. Tax imbalances are almost as high in Vancouver, where ratios are 4.0-times in the City versus 3.6-times in adjacent communities.

Municipal taxes are not the only form of property taxation. Most jurisdictions also have provincially mandated property taxes, typically directed towards education funding. Like municipal taxes, these ratios also vary widely. They are in perfect one-to-one balance in Quebec and nearly that in Nova Scotia, but mushroom to an incomprehensible 7.9 ratio among many cities in Ontario.

To varying degrees, but on balance, local government property tax policy almost everywhere in the country is a source of substantial subsidization of residential sector services by business property owners. Not only does it lead to inefficiency and the overprovision of government services, it hampers business creation and growth.

Apart from taxation, local regulation policies have a major impact on the day-to-day operations of businesses. Regulations and their effects are hard to quantify, but that does not mean governments should not try to take stock. One positive step taken in the past decade or so has been for individual cities to adopt BizPal, a nationwide system that unites notification of basic federal, provincial and municipal regulatory requirements under one roof. New businesses, therefore, are alerted to all the regulatory steps and approvals one must get without having to search out each government office.

Other forms of regulatory mitigation or assistance are more difficult to quantify and, while they don't make it into this report, represent useful steps forward. Business owners support city governments adopting single-business registration numbers in their record-keeping, which allows businesses to use the same number they have in dealing with the federal government or provincial agencies. Additionally, creating and improving service standards are also a way for municipal governments to help reduce the time and cost of permits and approvals.

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<sup>4</sup> Property taxes are a major cost to doing business, but mill rates—the rate of tax per \$1,000 of property value—are difficult to compare across jurisdictions. Differing standards of public services requested by residents, differing underlying property values and differing fiscal arrangements with their respective provincial governments all affect rates set by municipalities each year. To make property tax conditions comparable, we use a measure of *relative tax load*, which is the ratio of commercial tax rates as a share of residential rates—in effect, the measure of internal tax fairness within each city.

## Appendix A

### CFIB's entrepreneurship index components:

All these theoretical concepts provide a rich list of potential metrics on which to measure entrepreneurial quotient of cities across Canada. In practice, however, there are relatively few available that are clear, consistent and timely. But even with the limited data, there are certainly many ways to measure the level of entrepreneurship in a municipality.

The *Entrepreneurial Community* rankings aim to assess the degree to which municipalities have enabled entrepreneurs and small businesses to start, grow and prosper. In addition to using various data sources from Statistics Canada, the perspectives of small business owners are taken into consideration based on unique CFIB data. Most of the data for the following indicators are collected on a CMA/CA basis (population of roughly 20,000 and over) based on data available from Statistics Canada. In some instances, provincial averages are derived for missing/suppressed data. Where available, more city core and suburban data have been included for Toronto, Montreal, Vancouver, Calgary, Edmonton, Quebec and Ottawa-Gatineau.

As mentioned at the beginning, this study covers 13 indicators placed within three specific areas: Presence, Perspective and Policy, to assess the level of entrepreneurship in a municipality. Each of these three major concepts relies on multiple data series to arrive at a numerical score. To create consistent scales, each variable is standardized to a scale of 0 to 100. The city with the top data point is given 100, while the bottom data point is given a zero. The data for all other cities are then given the proportional value within that 0-100 range. The individual standardized data are then averaged and weighted across the three major categories to arrive at a total score out of 100.

## Presence

### *Business establishment growth*

The per cent change in classified business establishments with employees between June 2017 and June 2018 provides the most recent look at how the number of businesses has increased. Higher net business establishment growth suggests that a municipality possesses a stronger ability to foster new or experienced entrepreneurs in the area. *Source: Statistics Canada, Canadian Business Patterns. Data extremes are constrained to within the 97<sup>th</sup> and 3<sup>rd</sup> percentiles.*

### *Business establishments per capita*

In addition to business establishment growth, it is also important to assess the level of entrepreneurship relative to the population size of a municipality. The higher number of business establishments per individual in a municipality points to a greater proportion of business leaders, more business opportunities, increased competition and the potential for higher employment growth. *Source: Statistics Canada, Canadian Business Patterns and 2016 Census Population Estimates. Data extremes are constrained to within the 97<sup>th</sup> and 3<sup>rd</sup> percentiles.*

### *Self-employment as a percentage of total employment*

Looking at the proportion of individuals that are self-employed is another indication of entrepreneurship. A higher percentage of self-employed in a municipality shows that individuals have been more willing to start a business in the municipality given the current environment. These data are only updated every five years at every Census cycle. *Source: Statistics Canada, 2016 Census. Data extremes are constrained to within the 97<sup>th</sup> and 3<sup>rd</sup> percentiles.*

### *Information and cultural businesses*

Information is a key component of the entrepreneurial process. Successful entrepreneurs often see opportunities to take ideas and processes from one sector and apply them to another. Although there is no single way to

measure information flows objectively, we think a proxy approach is to measure the relative presence of businesses in the information and cultural sector, which includes media and publishing—the theory being that higher numbers of information and cultural business establishments relative to the total suggests a greater local appetite for the exchange of information. Data include establishments with employees and those that are of indeterminate size. *Source: Statistics Canada, June 2018 Canadian Business Patterns. NAICS code 51. Data extremes are constrained to within the 97<sup>th</sup> and 3<sup>rd</sup> percentiles.*

### *Young business owners*

Entrepreneurial success is often a function of experience and capital, which is why business owners tend to be older than the general population on average. The presence of larger numbers of younger business owners in one region versus another, however, can suggest that the opportunities and incentives to launch are accelerated, signalling a more robust start-up culture. This measure is defined as incorporated or unincorporated self-employed aged 15 to 34, as a percentage of total self-employed. *Source: Statistics Canada, 2016 Census. Data extremes are constrained to within the 97<sup>th</sup> and 3<sup>rd</sup> percentiles.*

## Perspective

### *Expected future business performance*

Data on small business confidence sheds light on how business owners expect to perform in the next year based on expected customer demand and local economic conditions. The higher the level of business confidence, the better a municipality is at creating conditions for business growth in the area. *Source: CFIB Your Business Outlook Survey, aggregate result, January 2017 to September 2018. (Business Barometer® Index). Data extremes are constrained to within the 75<sup>th</sup> and 25<sup>th</sup> percentiles.*

### *Future full-time hiring expectations*

Firms in need of workers on a permanent basis demonstrate that business is exhibiting signs of long term growth. A greater percentage of businesses that plan on hiring more full-time

workers in the next three to four months is further indication that a municipality is in a stronger position to grow. *Source: CFIB Your Business Outlook Survey, aggregate results, January 2017 to September 2018 (per cent of respondents who are hiring full-time in next three to four months). Data extremes are constrained to within the 75<sup>th</sup> and 25<sup>th</sup> percentiles.*

### *Overall State of Business*

Business performance can be a function of a supportive environment. Cities with a higher percentage of business owners in a ‘good’ state show greater strength in creating a business friendly environment. *Source: CFIB Your Business Outlook Survey, aggregate results, January 2017 to Sept. 2018 (per cent of respondents who reported that their firm is in good shape). Data extremes are constrained to within the 75<sup>th</sup> and 25<sup>th</sup> percentiles.*

### *Commercial, industrial and institutional building permits*

The number of building permits, as a proportion of the number of business establishments, captures the breadth of new building projects by existing businesses. The greater number of building permits per business, the stronger the municipality is at encouraging business investment. *Sources: Statistics Canada, Investment, Science and Technology Division, June 2017-May 2018 custom tabulation and Statistics Canada, June 2018 Canadian Business Patterns. Data extremes are constrained to within the 3<sup>rd</sup> and 97<sup>th</sup> percentiles.*

### *Self-employed earnings*

The earnings of self-employed people are an indicator of the relative health, well-being and sustainability of the independent business sector in a community. This measure is defined as the median annual employment earnings of self-employed people who are incorporated employers. Although dividend earnings are not included in this measure, they are not a significant factor since investments are only a common form of earnings in the top 20 per cent of business owners or so. *Source: Statistics Canada, 2016 Census. Data extremes are constrained to within the 97<sup>th</sup> and 3<sup>rd</sup> percentiles.*

## Policy

### *Municipal property tax ratio*

The most important local issue to small business owners is the municipal tax burden, as it affects businesses' bottom lines and ultimately future business growth potentials. Property tax, municipal or provincial, is one of the most burdensome types of taxes for small businesses. The municipal property tax rate includes the municipal component charged on a percentage of assessment basis. In some cases, estimates are made to account for base taxes and occupancy taxes. The tax ratio is the commercial tax rate divided by the residential tax rate within the community. A low ratio indicates a more equitable distribution of municipal taxation among ratepayers. For the purposes of calculating the overall policy score, this variable is given double the weight of the other two variables below because it generally represents the dominant share of property taxes in all communities. *Source: Municipal governments. (Based on 2018 tax rates.)*

### *Provincial property tax ratio*

The other aspect of property taxes is the provincial property tax. In some provinces, this is being called "education property tax", or "schoolboard taxes" but in essence it is a tax that is applied as a percentage on the assessment value of the property. This indicator does not measure the load of the provincial property tax but rather the relative load among ratepayers, commercial versus residential. With the exception of NL, all other jurisdictions charge provincial property taxes. Some, e.g. Quebec, impose equal tax rates on both residential and commercial ratepayers, while most others impose much higher tax rates on commercial ratepayers compared to residential ones.

Our indicator gives the maximum score in both instances where there is no tax at all (e.g. NL) and in Quebec's case where the load is equally divided among the two classes of ratepayers. The provincial tax ratio is the provincial commercial tax rate divided by the provincial residential tax rate within the community. A ratio of 1 indicates perfectly equitable distribution of provincial taxation among ratepayers. *Sources: Municipal governments, school boards, and provincial governments. (Based on 2018 tax rates.)*

### *BizPaL*

BizPaL is an online source of information for permits and licences that may be required to start and grow a business. With the increased usage of BizPaL, businesses have a higher likelihood of succeeding if given the right information. There are areas that BizPaL can improve on to better serve small businesses. While BizPaL may not be a perfect solution for all businesses, it can be a good source for a business to refer to when first starting out. Hence, municipalities are given partial scores even if they have not registered with BizPaL to date. Municipalities that have registered with BizPaL are allocated full scores. *Source: BizPaL website [www.bizpal.ca](http://www.bizpal.ca)*



**Table 9:**  
**City Entrepreneurial Index: 2018**

	Presence 0-33.3	Perspective 0-33.3	Policy 0-33.3	Score 0-100		Presence 0-33.3	Perspective 0-33.3	Policy 0-33.3	Score 0-100
1 Whitehorse (Y.T.)	21.5	23.0	30.5	<b>75.0</b>	66 Ottawa (Ont.)	16.8	14.7	22.9	<b>54.4</b>
2 Winkler (Man.)	19.7	21.9	28.1	<b>69.7</b>	66 Victoria (B.C.)	17.7	18.6	18.1	<b>54.4</b>
3 Victoriaville (Que.)	15.9	21.7	30.7	<b>68.3</b>	68 City of Toronto (Ont.)	20.7	13.5	20.1	<b>54.3</b>
4 Rimouski (Que.)	15.4	22.8	29.4	<b>67.6</b>	69 Quebec City (Que.)	13.8	20.4	20.0	<b>54.2</b>
5 Rivière-du-Loup (Que.)	17.8	19.3	30.1	<b>67.2</b>	70 Charlottetown (P.E.I.)	13.4	20.0	20.7	<b>54.1</b>
6 Collingwood (Ont.)	24.4	16.7	25.9	<b>67.0</b>	71 Kentville-New Minas (N.S.)	12.9	20.8	20.3	<b>54.0</b>
6 Grande Prairie (Alta.)	19.2	17.6	30.2	<b>67.0</b>	72 Duncan (B.C.)	14.8	14.4	24.7	<b>53.9</b>
8 Saint-Georges (Que.)	12.6	23.6	30.7	<b>66.9</b>	73 Guelph (Ont.)	12.1	18.8	22.9	<b>53.8</b>
9 Val-d'Or (Que.)	14.4	26.2	24.8	<b>65.4</b>	74 Nanaimo (B.C.)	15.8	15.0	22.9	<b>53.7</b>
10 Squamish (B.C.)	27.9	15.0	22.1	<b>65.0</b>	74 London (Ont.)	13.5	17.7	22.5	<b>53.7</b>
11 Yellowknife (N.W.T.)	19.0	17.6	28.2	<b>64.8</b>	76 Brantford (Ont.)	11.2	19.3	23.1	<b>53.6</b>
12 Saint-Hyacinthe (Que.)	16.6	20.3	27.8	<b>64.7</b>	77 Stratford (Ont.)	13.0	18.0	22.3	<b>53.3</b>
12 Salmon Arm (B.C.)	20.8	20.2	23.7	<b>64.7</b>	77 Hamilton (Ont.)	14.1	15.3	23.9	<b>53.3</b>
14 Lloydminster (Alta/Sask.)	23.1	11.6	29.7	<b>64.4</b>	79 Carleton Place (Ont.)	11.0	18.9	23.2	<b>53.1</b>
15 Fort St. John (B.C.)	22.9	16.9	24.1	<b>63.9</b>	80 Prince Albert (Sask.)	14.5	14.7	23.6	<b>52.8</b>
16 Kelowna (B.C.)	20.2	18.8	24.5	<b>63.5</b>	81 Port Alberni (B.C.)	12.2	12.4	28.0	<b>52.6</b>
17 Centre Wellington (Ont.)	17.0	20.2	25.3	<b>62.5</b>	82 Prince George (B.C.)	12.5	13.6	26.4	<b>52.5</b>
18 Drummondville (Que.)	14.0	19.9	28.1	<b>62.0</b>	82 City of Edmonton (Alta.)	13.6	14.7	24.2	<b>52.5</b>
19 Sherbrooke (Que.)	14.2	20.1	27.6	<b>61.9</b>	84 Abbotsford - Mission (B.C.)	16.6	14.9	20.8	<b>52.3</b>
20 Trois-Rivières (Que.)	12.8	23.6	24.8	<b>61.2</b>	85 Yorkton (Sask.)	18.1	9.4	24.7	<b>52.2</b>
21 Baie-Comeau (Que.)	15.3	18.7	27.0	<b>61.0</b>	85 Moose Jaw (Sask.)	13.6	12.3	26.3	<b>52.2</b>
22 Montreal periphery (Que.)	19.5	18.1	23.3	<b>60.9</b>	87 Windsor (Ont.)	10.7	19.0	22.1	<b>51.8</b>
23 Brandon (Man.)	15.0	17.7	28.1	<b>60.8</b>	88 Saint John (N.B.)	10.2	18.2	23.3	<b>51.7</b>
24 Rouyn-Noranda (Que.)	15.9	22.8	21.7	<b>60.4</b>	89 New Glasgow (N.S.)	14.3	12.0	25.3	<b>51.6</b>
25 Joliette (Que.)	15.4	16.3	28.1	<b>59.8</b>	89 Oshawa (Ont.)	13.3	13.2	25.1	<b>51.6</b>
26 Leamington (Ont.)	9.5	27.6	22.5	<b>59.6</b>	91 Cranbrook (B.C.)	17.0	9.4	25.0	<b>51.4</b>
26 Penticton (B.C.)	15.6	15.9	28.1	<b>59.6</b>	92 Lethbridge (Alta.)	15.1	9.6	26.6	<b>51.3</b>
28 Gatineau (Que.)	18.0	15.1	26.4	<b>59.5</b>	93 Midland (Ont.)	10.8	14.2	25.9	<b>50.9</b>
29 Okotoks (Alta.)	18.2	10.4	30.8	<b>59.4</b>	93 Timmins (Ont.)	11.4	17.5	22.0	<b>50.9</b>
30 Swift Current (Sask.)	21.6	15.0	22.7	<b>59.3</b>	93 St. John's, N.E. Avalon (N.L.)	12.5	17.5	20.9	<b>50.9</b>
30 Fort McMurray (Alta.)	15.0	16.2	28.1	<b>59.3</b>	96 Brockville (Ont.)	16.6	11.8	22.4	<b>50.8</b>
32 Thetford Mines (Que.)	12.5	15.8	30.9	<b>59.2</b>	97 Truro (N.S.)	12.4	13.1	25.1	<b>50.6</b>
33 Toronto periphery (Ont.)	20.7	12.1	26.2	<b>59.0</b>	98 Halifax (N.S.)	13.7	14.9	21.9	<b>50.5</b>
34 Chilliwack (B.C.)	15.5	18.3	24.9	<b>58.7</b>	99 Fredericton (N.B.)	14.7	14.3	21.4	<b>50.4</b>
35 Saskatoon (Sask.)	15.9	13.1	29.6	<b>58.6</b>	100 Quesnel (B.C.)	15.0	10.9	24.2	<b>50.1</b>
36 Brooks (Alta.)	17.8	10.4	30.1	<b>58.3</b>	101 Saguenay (Que.)	10.0	16.1	23.9	<b>50.0</b>
37 Regina (Sask.)	13.7	15.0	29.4	<b>58.1</b>	101 St. Catharines - Niagara (Ont.)	13.1	13.2	23.7	<b>50.0</b>
38 Kamloops (B.C.)	13.1	20.1	24.8	<b>58.0</b>	103 Corner Brook (N.L.)	14.5	15.4	20.0	<b>49.9</b>
39 Grand Falls-Windsor (N.L.)	16.1	14.7	26.8	<b>57.6</b>	103 Sudbury (Ont.)	10.8	16.7	22.4	<b>49.9</b>
39 Kitchener - Cambridge - Waterloo (Ont.)	15.9	19.3	22.4	<b>57.6</b>	105 Kawartha Lakes (Ont.)	14.0	13.0	22.0	<b>49.0</b>
41 Alma (Que.)	12.7	17.6	26.9	<b>57.2</b>	105 Wasaga Beach (Ont.)	13.7	13.5	21.8	<b>49.0</b>
42 Granby (Que.)	15.4	19.4	22.3	<b>57.1</b>	107 Woodstock (Ont.)	9.6	16.7	22.6	<b>48.9</b>
43 Edmonton periphery (Alta.)	13.6	13.6	29.8	<b>57.0</b>	108 Kingston (Ont.)	14.6	12.0	22.2	<b>48.8</b>
44 Campbell River (B.C.)	14.5	17.2	25.2	<b>56.9</b>	109 Sept-Îles (Que.)	11.7	15.9	21.0	<b>48.6</b>
44 City of Montreal (Que.)	19.5	17.4	20.0	<b>56.9</b>	109 Barrie (Ont.)	12.8	14.9	20.9	<b>48.6</b>
46 Summerside (P.E.I.)	11.0	17.2	28.5	<b>56.7</b>	109 Norfolk (Ont.)	15.1	9.8	23.7	<b>48.6</b>
47 Vancouver periphery (B.C.)	21.8	17.3	17.5	<b>56.6</b>	112 Sarnia (Ont.)	10.6	13.6	24.0	<b>48.2</b>
48 Belleville (Ont.)	17.5	16.6	22.4	<b>56.5</b>	113 City of Calgary (Alta.)	15.9	12.8	19.2	<b>47.9</b>
49 Shawinigan (Que.)	10.8	15.5	30.1	<b>56.4</b>	114 Sorel-Tracy (Que.)	8.3	13.0	26.4	<b>47.7</b>
49 Salaberry-de-Valleyfield (Que.)	10.9	18.7	26.8	<b>56.4</b>	115 North Bay (Ont.)	15.7	13.1	18.7	<b>47.5</b>
51 Cobourg (Ont.)	16.6	15.1	24.5	<b>56.2</b>	116 Sault Ste. Marie (Ont.)	11.2	14.4	21.4	<b>47.0</b>
51 Parksville (B.C.)	14.7	17.7	23.8	<b>56.2</b>	117 Cape Breton (N.S.)	8.9	12.4	25.3	<b>46.6</b>
51 Quebec periphery (Que.)	13.8	20.8	21.6	<b>56.2</b>	117 Orillia (Ont.)	8.9	13.6	24.1	<b>46.6</b>
51 Vernon (B.C.)	16.5	16.3	23.4	<b>56.2</b>	119 Chatham-Kent (Ont.)	10.0	13.2	23.3	<b>46.5</b>
55 Owen Sound (Ont.)	21.9	11.5	22.7	<b>56.1</b>	120 Miramichi (N.B.)	11.0	12.1	23.1	<b>46.2</b>
56 City of Vancouver (B.C.)	21.8	18.5	15.5	<b>55.8</b>	121 Thunder Bay (Ont.)	9.1	14.9	21.7	<b>45.7</b>
57 Winnipeg (Man.)	13.1	17.7	24.9	<b>55.7</b>	122 Bathurst (N.B.)	7.9	13.1	23.3	<b>44.3</b>
58 Red Deer (Alta.)	14.8	12.8	27.9	<b>55.5</b>	123 Courtenay (B.C.)	13.9	11.7	18.5	<b>44.1</b>
58 Calgary periphery (Alta.)	15.9	12.1	27.5	<b>55.5</b>	124 Cornwall (Ont.)	10.8	10.7	18.3	<b>39.8</b>
60 Camrose (Alta.)	16.1	8.9	30.3	<b>55.3</b>	125 Pembroke (Ont.)	9.6	10.0	18.1	<b>37.7</b>
61 Edmundston (N.B.)	13.2	19.3	22.6	<b>55.1</b>					
62 Moncton (N.B.)	12.1	20.1	22.7	<b>54.9</b>					
63 Peterborough (Ont.)	11.9	18.5	24.4	<b>54.8</b>					
64 North Battleford (Sask.)	16.7	10.9	27.0	<b>54.6</b>					
64 Medicine Hat (Alta.)	15.7	12.1	26.8	<b>54.6</b>					

Note: The final score may differ from the total sum due to rounding.

Legend: Strong Moderate Modest Weak

Table 10:  
Source Data, 2018

	Business establmnt growth	Business establmnt per capita	Info. culture sector	Self-empl %	Self- employed aged 15-34	Building permits	Median earnings	Business Barometer*	State of business	Full-time hiring	Municipal property tax	Education property tax	BizPaL
	% change	per 100 residents	% of establ.	% of empl.	% of total self-empl.	% of establ.	\$ of Incorp, employers	Index	% good	% yes	Comm./ Res. ratio	Comm./ Res. ratio	1=yes
St. John's. NE Avalon (N.L.)	-1.6	3.1	1.5	6.8	15.9	12.0	64,876	53.0	29.9	11.1	3.61	-	1
Grand Falls-Windsor (N.L.)	2.0	3.6	1.6	5.4	17.1	4.8	80,004	53.7	40.7	11.1	2.42	-	1
Corner Brook (N.L.)	9.7	3.7	1.0	5.1	14.7	10.0	53,919	55.9	31.3	12.5	3.90	-	1
Charlottetown (P.E.I.)	0.3	3.7	1.3	9.8	12.3	5.9	50,101	68.6	58.8	20.0	3.52	1.50	1
Summerside (P.E.I.)	-4.4	3.4	1.2	6.8	14.9	4.6	30,555	80.6	62.5	18.8	1.95	1.50	1
Halifax (N.S.)	2.4	2.7	1.6	9.1	15.2	5.2	43,214	68.1	43.6	18.4	3.41	1.02	1
Kentville-New Minas (N.S.)	-8.3	3.3	1.4	12.1	12.9	10.2	33,039	68.9	54.5	23.8	3.73	1.02	1
Truro (N.S.)	3.4	3.1	1.2	9.6	11.6	4.8	42,562	60.0	49.1	16.4	2.75	1.02	1
New Glasgow (N.S.)	18.8	3.3	0.9	7.5	14.5	3.8	45,679	61.1	50.0	6.3	2.70	1.02	1
Cape Breton (N.S.)	1.7	2.5	1.1	5.6	10.5	3.3	52,485	60.0	34.6	11.1	2.72	1.02	1
Moncton (N.B.)	1.6	3.0	1.4	7.9	13.9	7.0	53,787	63.6	43.6	30.8	2.80	2.80	1
Saint John (N.B.)	1.3	2.8	1.3	7.4	13.0	7.8	62,611	62.6	40.7	9.8	2.71	2.71	1
Fredericton (N.B.)	3.3	3.2	1.7	8.2	14.8	7.6	50,386	58.3	38.5	12.5	3.01	3.01	1
Bathurst (N.B.)	-2.9	3.0	0.8	6.9	12.3	4.3	53,482	53.6	50.0	7.7	2.71	2.71	1
Miramichi (N.B.)	-1.4	3.3	1.3	7.1	11.3	4.9	47,613	62.5	30.0	15.0	2.74	2.74	1
Edmundston (N.B.)	5.4	3.7	0.9	9.9	9.8	12.5	49,163	71.9	37.5	12.5	2.82	2.82	1
Rimouski (Que.)	4.9	3.4	1.4	9.6	14.4	10.8	47,436	75.0	71.4	21.4	1.88	1.00	1
Rivière-du-Loup (Que.)	6.6	3.9	1.7	9.6	11.7	8.2	37,635	67.4	65.1	20.9	1.74	1.00	1
Baie-Comeau (Que.)	-1.4	2.8	1.6	6.5	22.0	8.4	42,285	76.7	46.2	23.1	2.37	1.00	1
Saguenay (Que.)	1.3	2.6	1.0	8.3	15.4	9.1	47,310	53.8	43.8	21.9	3.00	1.00	1
Alma (Que.)	1.1	3.2	1.1	9.2	16.4	8.1	50,118	50.0	53.8	23.1	2.39	1.00	1
Sept-Îles (Que.)	0.4	2.9	1.1	6.6	17.5	2.4	54,729	73.1	41.7	8.3	3.59	1.00	1
Quebec City (Que.)	1.9	2.6	1.4	9.6	17.1	4.8	50,105	73.3	62.7	23.3	3.79	1.00	1
Quebec periphery (Que.)	1.9	2.6	1.4	9.6	17.1	4.8	50,105	68.5	64.7	26.5	3.46	1.00	1
Saint-Georges (Que.)	-6.9	3.3	1.1	11.4	16.1	13.4	45,158	76.6	71.9	22.6	1.61	1.00	1
Thetford Mines (Que.)	0.6	3.2	0.8	11.4	14.7	3.9	43,102	61.1	52.9	29.4	1.57	1.00	1
Sherbrooke (Que.)	0.5	2.6	1.3	11.7	17.0	7.2	40,171	76.9	56.3	39.1	2.25	1.00	1
Victoriaville (Que.)	0.6	3.3	1.3	11.7	18.0	6.7	48,364	93.8	86.7	46.7	1.62	1.00	1
Trois-Rivières (Que.)	1.0	2.6	1.1	10.1	18.6	13.9	39,799	72.0	64.9	24.6	1.96	1.00	0
Shawinigan (Que.)	-5.6	2.4	0.7	11.0	17.5	1.6	38,599	65.0	44.4	50.0	1.73	1.00	1
Drummondville (Que.)	5.4	3.1	1.0	10.8	16.2	9.9	41,729	60.0	59.1	30.2	2.14	1.00	1
Granby (Que.)	6.8	3.2	1.0	12.3	15.6	9.5	43,212	73.6	66.7	15.6	2.48	1.00	0
Saint-Hyacinthe (Que.)	9.6	3.6	0.9	10.8	16.1	7.8	42,285	67.4	62.5	41.7	2.21	1.00	1
Sorel-Tracy (Que.)	-15.6	2.1	1.0	9.9	13.7	10.0	32,493	41.7	50.0	0.0	2.50	1.00	1
Joliette (Que.)	0.1	3.4	1.4	11.3	16.1	4.9	53,823	55.3	44.4	22.2	2.14	1.00	1
City of Montreal	3.9	2.8	2.0	11.9	17.7	4.8	43,872	70.8	48.8	25.3	4.47	1.00	1
Montreal periphery (Que.)	3.9	2.8	2.0	11.9	17.7	4.8	43,872	70.4	53.7	25.7	3.13	1.00	1

	Business establmnt growth	Business establmnt per capita	Info. culture sector	Self-empl %	Self- employed aged 15-34	Building permits	Median earnings	Business Barometer®	State of business	Full-time hiring	Municipal property tax	Education property tax	BizPaL
	% change	per 100 residents	% of establ.	% of empl.	% of total self-empl.	% of establ.	\$ of Incorp. employers	Index	% good	% yes	Comm./ Res. ratio	Comm./ Res. ratio	1=yes
Salaberry-de-Valleyfield (Que.)	-0.9	2.6	0.9	10.0	16.9	4.1	32,374	77.3	72.7	36.4	2.41	1.00	1
Val-d'Or (Que.)	1.2	3.0	1.7	8.3	16.2	10.4	68,775	65.0	55.6	44.4	1.97	1.00	0
Rouyn-Noranda (Que.)	-2.0	2.8	2.2	7.6	18.9	20.3	46,197	83.3	83.3	17.6	2.59	1.00	0
Cornwall (Ont.)	-0.4	2.2	1.2	7.9	16.5	6.5	49,055	43.8	36.7	6.4	1.94	7.88	0
Gatineau (Que.)	4.0	2.4	1.9	10.4	18.5	1.3	35,869	66.1	55.4	16.9	2.49	1.00	1
Ottawa (Ont.)	4.0	2.4	1.9	10.3	16.0	4.1	52,564	62.0	38.5	16.9	1.87	6.41	1
Carleton Place (Ont.)	0.0	2.4	0.3	12.9	12.3	5.0	47,421	70.0	60.0	20.0	1.80	7.49	1
Brockville (Ont.)	18.2	3.0	1.3	11.3	11.6	5.4	49,585	58.0	38.0	7.8	1.95	7.88	1
Pembroke (Ont.)	-3.2	2.9	1.3	9.3	12.8	5.6	48,006	56.7	23.3	0.0	1.98	7.88	0
Kingston (Ont.)	4.7	2.6	1.7	10.0	13.5	6.9	47,569	54.8	35.6	13.7	1.98	7.88	1
Belleville (Ont.)	23.9	3.2	1.5	9.5	13.9	5.8	49,538	66.5	47.2	15.6	1.95	7.88	1
Cobourg (Ont.)	-4.4	3.5	2.0	12.1	8.4	4.7	51,995	56.8	50.0	15.8	1.52	7.88	1
Peterborough (Ont.)	-6.4	2.5	1.6	11.7	12.7	8.4	49,295	61.6	54.8	17.2	1.54	7.88	1
Kawartha Lakes (Ont.)	6.3	2.5	0.9	14.6	11.6	6.8	44,574	60.7	39.8	14.4	2.05	6.41	1
Centre Wellington (Ont.)	4.2	2.8	1.5	14.9	14.2	12.4	39,757	62.8	52.6	22.1	1.51	5.89	1
Oshawa (Ont.)	3.8	1.9	1.3	9.3	16.1	6.7	44,895	60.3	35.8	17.8	1.45	6.34	1
City of Toronto (Ont.)	2.5	3.3	2.0	12.7	17.1	5.2	43,809	64.4	39.1	18.7	2.44	6.41	1
Toronto periphery (Ont.)	2.5	3.3	2.0	12.7	17.1	5.2	43,809	59.2	36.8	19.0	1.35	5.80	1
Hamilton (Ont.)	3.3	2.6	1.4	10.7	15.5	5.0	48,987	62.7	44.5	17.9	2.01	4.98	1
St. Catharines - Niagara (Ont.)	4.1	2.6	1.3	10.6	13.7	5.3	48,145	57.5	39.0	17.5	1.71	6.41	1
Kitchener - Cambridge - Waterloo (Ont.)	6.5	2.8	1.3	9.8	18.5	10.6	47,330	63.7	48.7	19.3	1.95	7.88	1
Brantford (Ont.)	4.1	2.5	1.0	10.0	14.1	6.2	48,926	65.9	49.4	28.9	1.81	7.88	1
Woodstock (Ont.)	-15.5	2.5	1.2	7.2	16.6	11.2	52,121	54.0	41.0	13.3	1.90	7.88	1
Norfolk (Ont.)	8.1	2.8	1.0	13.9	14.0	3.1	43,909	51.2	47.1	12.5	1.69	7.88	1
Guelph (Ont.)	-2.3	2.8	1.3	10.2	16.2	7.8	55,905	63.6	33.3	21.4	1.84	7.11	1
Stratford (Ont.)	-9.3	3.2	1.3	11.9	14.3	11.4	52,175	56.8	46.3	12.6	1.98	7.88	1
London (Ont.)	3.3	2.6	1.2	10.6	16.2	6.7	53,269	62.5	47.0	16.4	1.93	7.88	1
Chatham-Kent (Ont.)	-7.0	2.5	1.1	12.3	12.7	8.9	47,987	54.8	35.5	12.7	1.76	7.88	1
Leamington (Ont.)	-3.4	2.5	0.8	11.5	13.6	12.7	58,756	64.8	58.4	28.9	1.08	7.79	0
Windsor (Ont.)	3.4	2.5	0.8	8.8	15.6	7.0	52,048	63.5	47.2	22.1	2.02	7.88	1
Sarnia (Ont.)	6.1	2.6	1.0	9.1	12.8	3.8	54,213	53.2	41.6	16.0	1.63	7.88	1
Wasaga Beach (Ont.)	0.0	1.7	1.4	13.9	11.4	9.9	38,065	52.8	27.8	22.2	1.25	6.41	0
Owen Sound (Ont.)	23.4	3.7	1.6	12.4	15.5	6.7	42,341	62.2	28.9	13.5	1.88	7.88	1
Collingwood (Ont.)	7.1	4.3	1.8	17.1	13.9	5.1	40,670	63.9	52.9	25.0	1.25	6.41	1
Barrie (Ont.)	0.9	2.7	1.2	11.1	15.5	5.4	42,035	62.2	49.6	20.0	1.43	6.41	0
Orillia (Ont.)	-22.7	2.1	1.1	9.6	13.6	5.6	48,053	46.2	53.8	15.4	1.60	7.88	1
Midland (Ont.)	-5.3	2.3	1.4	11.2	12.5	8.3	43,407	59.4	47.8	13.0	1.25	6.41	1
North Bay (Ont.)	7.4	2.9	1.5	9.7	15.3	5.9	56,150	57.1	24.1	9.6	1.88	6.41	0
Sudbury (Ont.)	1.7	2.5	1.3	7.8	13.8	7.1	58,101	57.4	42.0	11.8	1.98	6.41	1
Timmins (Ont.)	-0.8	2.7	1.4	6.6	15.8	8.8	59,170	57.5	42.1	5.9	2.05	6.41	1
Sault Ste. Marie (Ont.)	1.5	2.3	1.3	7.1	15.2	15.9	49,773	52.9	29.0	9.7	2.18	6.41	1
Thunder Bay (Ont.)	-0.7	2.8	0.9	7.9	15.2	4.6	63,121	59.5	35.1	10.5	2.12	6.41	1
Winnipeg (Man.)	0.3	2.6	1.5	8.5	17.4	5.5	59,225	63.0	40.2	14.8	2.06	3.96	1

	Business establmnt growth	Business establmnt per capita	Info. culture sector	Self-empl %	Self- employed aged 15-34	Building permits	Median earnings	Business Barometer®	State of business	Full-time hiring	Municipal property tax	Education property tax	BizPaL
	% change	per 100 residents	% of establ.	% of empl.	% of total self-empl.	% of establ.	\$ of Incorp. employers	Index	% good	% yes	Comm./ Res. ratio	Comm./ Res. ratio	1=yes
Winkler (Man.)	0.0	3.6	1.1	13.7	25.3	10.8	44,904	69.2	63.9	22.2	1.44	3.86	1
Brandon (Man.)	1.3	3.0	1.7	8.2	17.2	6.3	53,688	61.5	48.6	16.7	1.44	3.85	1
Regina (Sask.)	1.0	2.8	1.3	9.3	18.5	4.9	58,872	58.0	41.3	8.8	1.66	1.90	1
Yorkton (Sask.)	6.6	4.0	1.6	10.8	12.0	3.1	32,128	50.0	50.0	0.0	2.61	1.90	1
Moose Jaw (Sask.)	1.4	2.9	1.1	9.5	18.7	4.3	52,782	59.3	37.0	7.4	2.30	1.90	1
Swift Current (Sask.)	-3.0	4.8	1.6	14.1	17.1	3.5	52,021	60.7	33.3	23.1	3.03	1.90	1
Saskatoon (Sask.)	3.0	2.9	1.1	10.5	21.5	6.5	50,439	57.7	32.9	14.3	1.61	1.90	1
North Battleford (Sask.)	2.2	3.9	1.4	10.8	15.0	5.0	54,965	45.0	26.3	5.3	2.14	1.90	1
Prince Albert (Sask.)	6.2	2.9	1.5	8.9	14.7	6.9	65,499	53.0	21.2	12.1	2.83	1.90	1
Medicine Hat (Alta.)	-0.3	3.6	1.1	12.6	16.5	5.6	50,081	57.1	29.5	14.8	2.28	1.55	1
Brooks (Alta.)	-2.2	3.9	1.1	16.0	16.4	3.9	45,534	47.4	42.1	15.8	1.61	1.53	1
Lethbridge (Alta.)	-1.1	3.5	0.9	11.5	19.3	5.6	48,230	52.7	31.7	9.9	2.33	1.45	1
Okotoks (Alta.)	0.1	3.7	1.1	13.0	20.9	4.8	53,676	48.7	24.3	0.0	1.47	1.53	1
City of Calgary (Alta.)	0.0	3.5	1.2	11.5	17.9	5.6	52,550	59.0	20.1	12.3	4.10	1.67	1
Calgary periphery	0.0	3.5	1.2	11.5	17.9	5.6	52,550	58.8	13.9	9.6	2.16	1.43	1
Red Deer (Alta.)	0.4	3.5	0.9	9.9	19.9	5.4	53,126	54.9	14.0	16.0	2.07	1.45	1
Camrose (Alta.)	-0.1	4.7	0.9	10.5	15.7	4.1	50,587	31.8	9.4	3.1	1.62	1.35	1
City of Edmonton	-0.8	3.3	1.0	10.0	18.7	5.5	59,123	55.7	20.7	14.6	2.80	1.53	1
Edmonton periphery	-0.8	3.3	1.0	10.0	18.7	5.5	59,123	55.4	20.6	10.3	1.70	1.45	1
Lloydminster (Alta/Sask.)	8.8	5.5	1.1	10.4	23.1	2.8	57,115	50.0	14.8	11.1	1.74	1.36	1
Grande Prairie (Alta.)	0.0	5.1	0.8	9.1	30.4	7.3	67,925	56.2	29.1	20.5	1.60	1.49	1
Fort McMurray (Alta.)	2.3	2.6	1.2	5.1	24.9	11.0	81,193	50.0	12.5	0.0	2.08	1.26	1
Cranbrook (B.C.)	-0.2	4.0	1.4	11.9	14.9	5.0	50,601	47.6	23.8	5.0	2.55	1.95	1
Penticton (B.C.)	-0.9	3.9	1.1	14.7	9.8	7.0	60,089	58.0	26.8	12.7	1.77	2.50	1
Kelowna (B.C.)	1.7	3.9	1.5	15.7	15.1	9.6	42,162	71.2	53.2	16.2	2.40	2.90	1
Vernon (B.C.)	1.8	4.0	0.9	15.4	12.3	4.1	50,170	59.2	48.6	23.7	2.75	2.39	1
Salmon Arm (B.C.)	1.5	4.7	1.1	18.0	15.1	7.9	49,376	72.1	69.7	15.2	2.77	2.07	1
Kamloops (B.C.)	0.0	3.6	1.1	10.7	13.4	3.0	54,892	68.3	52.4	22.2	2.54	2.12	1
Chilliwack (B.C.)	2.7	3.3	0.8	13.8	16.2	5.3	41,272	67.7	62.5	23.8	2.41	2.55	1
Abbotsford - Mission (B.C.)	3.2	3.4	0.7	13.5	17.8	2.8	46,519	60.9	46.8	22.2	3.17	2.84	1
City of Vancouver	1.6	3.7	2.1	13.6	16.6	5.2	47,004	69.4	48.9	25.0	4.03	4.69	1
Vancouver periphery	1.6	3.7	2.1	13.6	16.6	5.2	47,004	63.5	47.8	26.5	3.61	3.77	1
Squamish (B.C.)	11.4	3.9	2.1	16.2	18.6	3.0	41,699	60.0	100.0	20.0	2.71	3.66	1
Victoria (B.C.)	1.2	3.3	1.6	13.8	14.7	4.7	50,387	68.2	49.7	22.7	3.61	3.28	1
Duncan (B.C.)	-1.6	3.5	0.7	17.5	12.4	5.6	42,109	55.6	50.0	23.3	2.50	2.34	1
Nanaimo (B.C.)	2.5	3.4	1.1	14.0	14.7	4.3	45,635	57.7	59.6	19.2	2.84	2.46	1
Parksville (B.C.)	-5.5	3.2	1.2	20.5	9.1	4.0	42,220	70.5	52.4	30.0	2.61	2.66	1
Port Alberni (B.C.)	-0.5	3.0	1.0	12.7	13.6	4.0	54,856	54.2	41.7	0.0	1.93	2.00	1
Courtenay (B.C.)	-2.2	3.4	0.8	15.6	10.2	4.0	33,039	59.7	36.1	20.0	2.92	2.38	0
Campbell River (B.C.)	0.4	3.9	0.5	13.4	10.5	4.4	31,718	67.7	56.7	23.3	2.47	2.08	1
Quesnel (B.C.)	2.7	3.8	1.1	12.2	13.4	1.4	50,174	45.5	27.3	18.2	2.88	1.23	1
Prince George (B.C.)	0.6	3.6	1.0	8.8	15.7	2.1	65,448	45.0	28.9	15.8	2.33	1.68	1
Fort St. John (B.C.)	6.8	6.9	0.7	11.6	27.6	1.9	69,133	72.2	33.3	11.1	2.72	1.98	1

	Business establmt growth	Business establmt per capita	Info. culture sector	Self-empl %	Self-employed aged 15-34	Building permits	Median earnings	Business Barometer®	State of business	Full-time hiring	Municipal property tax	Education property tax	BizPaL
	% change	per 100 residents	% of establ.	% of empl.	% of total self-empl.	% of establ.	\$ of Incorp. employers	Index	% good	% yes	Comm./ Res. ratio	Comm./ Res. ratio	1=yes
Whitehorse (Y.T.)	2.7	4.5	1.9	11.7	15.3	6.7	60,840	58.3	60.7	32.1	1.65	1.00	1
Yellowknife (N.W.T.)	-1.0	3.6	2.0	6.4	20.5	8.8	64,901	42.1	47.4	11.1	2.13	1.00	1

Notes:

- 1) For Montreal, Toronto, Vancouver, Calgary, Edmonton and Quebec, CMA data for business establishment growth, businesses per capita and self-employment were applied to city cores and peripheries.
- 2) For Ottawa and Gatineau, Ottawa-Gatineau CMA data for Business establishment growth and businesses per capita were applied.
- 3) A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). A CMA must have a total population of at least 100,000 of which 50,000 or more must live in the urban core, a CA must have an urban core population of at least 10,000. To be included in the CMA or CA, other adjacent municipalities must have a high degree of integration with the central urban area, as measured by commuting flows derived from census place of work data. Source: Statistics Canada.
- 4) For NL communities, there is no provincial property tax.

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## Appendix B

### What makes an entrepreneurial city?

Just as people have sought the secrets of entrepreneurial success for themselves, others have tried to understand the characteristics and drivers of growing communities. In one sense, the two concepts could not be more different. Entrepreneurs are mobile, self directed individuals capable of changing their environment and their place in it. Communities on the other hand *are* the environment—dotted lines on a map—inanimate grids anchored to the ground.

In another sense, though, communities take on personalities based on the activities of their residents. Residents also form a sense of belonging and loyalty that conceptually extend beyond mere placement of their foundation footings<sup>5</sup>. If we also take into consideration the fact that the majority of business relations and information channels are local, it is not surprising to find that most entrepreneurs create and operate their businesses within an hour's distance of their homes.<sup>6</sup>

It is also important to note that almost anywhere one looks, there is some sort of individual entrepreneurial activity taking place. Churn is a consistent force within local economies at any point in a business cycle. The question is, are entrepreneurial acts happening in sufficient quantity to be making a difference to the economy at a neighbourhood, city or regional level.

The health and growth of communities have bearing on the individuals who live and work there. Residents and those who run the local governments have assets planted in the ground in their communities. The value of those assets is

dependent on the level of economic activity that happens around them. Growing communities raise property values, utilize infrastructure more effectively and provide residents with a greater range of economic and social opportunities. Shrinking communities, however, strand peoples' built-up assets. Although individuals are capable of moving to greener pastures, moves are not costless.

The origins of a community usually emerge from the attributes of location—weather, a harbour, a crossroad, a natural resource nearby. People converge on that location to take advantage of the opportunities—and the lower collective costs of meeting their needs. Communities often get their first spurt of growth from the production of goods from their nearby resources. Often it is in the production of goods and the business economies of scale that lead to community growth. Later, however, as the business service sector develops and concentrates, some of these cities see further expansion as they become regional or national business centres<sup>7</sup>.

Proximity to other cities can make a big difference in how a community can develop—particularly among small and mid-sized centres that can take on very different characteristics depending on their distance from larger more integrated urban areas<sup>8</sup>.

City boundaries and government structures are relevant, insofar that they become the basis for data collection and measurement. But, they are often arbitrary or meaningless from an economic development standpoint. In some cases, entrepreneurship is rooted in neighbourhood characteristics; in others, it may be because of regional economic advantages<sup>9</sup>.

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<sup>5</sup> See Jane Jacobs, *The Death and Life of Great American Cities*, Random House; 1961.

<sup>6</sup> See Anna Lee Saxenian, *Regional Advantage: Culture and Competition in Silicon Valley and Route 128*, Cambridge: Harvard University Press; 1994.

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<sup>7</sup> See Duranton & Puga, "From Sectoral to Functional Urban Specialization", *Journal of Urban Economics* 57 (2005): 343-70.

<sup>8</sup> See Akihiro Otsuka, "Determinants of New Firm Formation in Japan: A Comparison of the Manufacturing and Service Sectors", *Economics Bulletin*, 18.4 (2008): 1-7.

<sup>9</sup> See Rosenthal & Strange, "The Geography of Entrepreneurship in the New York Metropolitan Area", *FRNBY Economic Policy Review*, Dec 2005, 29-53.

Despite the millions of influences that affect community growth, nothing would happen if it weren't for individuals making entrepreneurial decisions to hire, invest or innovate. The more of those people in a community, the stronger the growth that follows. Because the greater the pool of would-be, emerging or even seasoned entrepreneurs, the more opportunities for them. since they often benefit from and feed the entrepreneurial community at the same time<sup>10</sup>.

Edward Glaeser's studies<sup>11</sup> of major US cities find that among the many variables, including population density and industrial diversity, the two dominant causes of growth were 1) high numbers of self-employed people and 2) low costs of business operations. He adds that cities provide the venues for cross-pollination of ideas, and the likelihood that someone will seize a concept from one type of industry and apply it to a completely different one in a new way. He sums up by saying that places where educated people want to live are the most likely to foster this type of ideas exchange.

Education and cultural activities are also worth noting because they are commonly used as investment in community growth. Although there may be positive linkages in the short term, the long-term causal relationships are not always clear. Do strong public institutions generate 'better' cities or do strong communities generate 'better' institutions?

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<sup>10</sup> See Brad Feld, *Startup Communities: Building an entrepreneurial ecosystem in your city*, Wiley; 2012.

<sup>11</sup> See Edward Glaeser, *Triumph of the City: How Our Greatest Invention Makes Us Richer, Smarter, Healthier, and Happier*, The Penguin Press; 2010.