

Entrepreneurial Communities

Canada's top places to start and grow businesses in 2014

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No city would be a city if not for entrepreneurs. Emerging first as a result of natural features of the land and location, successive growth of settlements, towns and cities depended on a virtuous circle of commercial and social development. Some entrepreneurs were attracted to the advantages of a certain location, while others saw the benefits of large and growing markets for their products. Those areas that grew the fastest, or the most, did so because the commercial advantages were the greatest relative to other areas. The same was true for people; opportunity was a chief reason people came or stayed in a community.

In principle, the process of growth applies to all communities, large and small. However, because each community is unique—with their own set of characteristics—conditions can vary substantially from community to community, or ebb and flow as a result of external economic forces. Changing economic drivers, technologies and consumer behaviours all have a part in setting the path for a community's development.

The common thread of development, however, is the entrepreneurial potential of its residents. Nothing happens automatically. A city grows only because residents are able to make their businesses grow—and a business only grows if the owner makes the decision to do so. In turn, owners only decide to grow if they have the resources to do it and if they believe the investment will have sufficient pay off in the future.

This report is the seventh 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. 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 the board, but all cities have 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 local government tax and regulatory policies.

For cities with populations of roughly 20,000 or more, CFIB assembled 14 indicators. Drawing from published and custom tabulated Statistics Canada sources, the index also contains direct perspectives from CFIB's membership, which numbers more than 109,000 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.

The 14 indicators are grouped into 3 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 14 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 70 mark, while low-scoring cities score closer to 40.

Results:

Overall results

Historically, and for a variety of reasons, CFIB has found entrepreneurial characteristics to be strongest in Canada's prairie cities and the urban areas that ring large urban cores. What they have in common is 'newness'—the prairie economies have only been developed in the past 150 years or so. Only a few generations

separate today's urban prairie residents from their entrepreneurial forbearers. Similarly, suburban entrepreneurs sought the benefits of urban markets already in place, but found outlying areas more conducive to the structure and cost of doing business.

One often sees higher entrepreneurial activity in resource regions as well—although economies there can suffer from wider boom and bust business cycles. Favourable resource development conditions will attract businesses seeking to service increased activity—and, when conditions deteriorate, a strong base of experienced business owners often becomes the primary pillar of community support.

Among major centres, Canada's overall top-ranked entrepreneurial communities in 2014 fit all these main characteristics. The combined communities of Airdrie, Rocky View, Cochrane and Chestermere that ring around Calgary's periphery takes the top score of 70.8 out of a possible 100. This area also received the top score in 2012 and 2013. Periphery communities around Edmonton (which include Strathcona County, St. Albert, Parkland, Spruce Grove, Leduc and other smaller municipalities) climbs to second spot. Saskatoon slipped back a little, but still held its place above Saskatchewan's other major city Regina. Kelowna is not far behind in fifth spot.

Top 10 Overall scores, major cities (CMA population >150,000)

	Score: (/100)	Change from 2013
1. Calgary periphery	70.8	+3.2
2. Edmonton periphery	68.1	+3.9
3. Saskatoon	64.1	-2.9
4. Regina	61.6	+0.7
5. Kelowna	61.2	+1.9
6. City of Edmonton	60.7	-0.2
7. Toronto periphery	59.7	-4.7
8. Guelph	59.4	-0.2
9. City of Calgary	59.1	+4.0
10. St John's	58.0	-0.1

The cities of Edmonton and Calgary also make the top ten, as do the Toronto periphery (known commonly as 'the 905'), nearby Guelph, as well as St. John's. See Table 1 on

page 9 for the detailed rankings for all 120 cities covered in the study¹.

Among mid-sized urban areas, the prairie region is also still well represented, including Lloydminster, Fort McMurray, Grande Prairie and Red Deer. Here, the obvious common element is the resource sector, which has offered many new entrepreneurial and development opportunities. Medicine Hat is another Alberta community in the top 10, as are Camrose and Brooks, which are new to the study this year. Another newcomer, Collingwood, is Ontario's representative in the group, while Thetford Mines and Saint-Georges takes Quebec's top spots.

Top 10 Overall scores, mid-sized cities (CMA/CA population under 150,000)

	Score: (/100)	Change From 2013
1. Lloydminster	72.4	+5.0
2. Fort McMurray	68.0	+6.0
3. Camrose	67.6	-
4. Grande Prairie	67.2	+2.2
5. Brooks	66.3	-
6. Red Deer	64.4	-2.2
7. Collingwood	64.1	-
8. Thetford Mines	63.4	3.2
9. Saint-Georges	62.5	-0.3
10. Medicine Hat	61.3	+4.1

Because each city has its own set of characteristics and advantages, it is helpful to break out the scores according to the three main components defined above.

Entrepreneurial presence

Western cities clearly do well here, as do suburban areas that ring a large urban core. These diverse economies have lots of business

¹ 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.

start-ups and show above average growth in the number of business establishments.

Major cities

	Score: (/25)
City of Vancouver	15.1
Vancouver periphery	14.5
City of Toronto	14.4
Toronto periphery	14.3
Calgary periphery	13.1
Montreal periphery	12.8
City of Montreal	12.6
Kelowna	12.5
Halifax	11.9
Victoria	11.6

Mid-sized cities

	Score: (/25)
Collingwood	15.7
Lloydminster	14.8
Parksville	13.7
Whitehorse	13.6
Cobourg	13.5
Fort St. John	12.8
Salmon Arm	12.4
Yellowknife	12.1
Swift Current	11.7
Vernon	11.6

Entrepreneurial perspective

When it comes to the places where business owners are most upbeat, the list is also spread widely across the country. Those in Saskatchewan and Alberta are not much of a surprise, but the top 10 also include representation from Quebec, Newfoundland and Labrador, British Columbia and Central Ontario.

Major cities

	Score: (/35)
Saskatoon	24.1
St. John's	24.0
Regina	23.2
City of Edmonton	23.2
Calgary periphery	23.1
City of Calgary	23.1
Edmonton periphery	22.9
Kelowna	22.7
Barrie	21.7
Guelph	21.7

Mid-sized cities

	Score: (/35)
Fort McMurray	29.3
Rouyn-Noranda	25.3
Corner Brook	23.9
Thetford Mines	23.5
Lloydminster	23.4
Prince Albert	23.3
Red Deer	23.1
Grande Prairie	23.1
Medicine Hat	23.1
Brandon	22.9

Entrepreneurial policy

Centres where local governments are trying their hardest to support entrepreneurship and where business owners themselves rate their governments most highly include some centres from the above groups. However, some others enter the top rankings for the first time, including Oshawa, Thunder Bay, Trois-Rivières, Rivière-du-Loup, Sorel-Tracy, Brantford and Okotoks.

Major cities

	Score: (/40)
Edmonton periphery	34.8
Calgary periphery	34.6
Saskatoon	31.9
Oshawa	31.3
Thunder Bay	30.0
Toronto periphery	29.8
Trois-Rivières	28.7
City of Edmonton	28.4
Guelph	28.4
Brantford	28.1

Mid-sized cities

	Score: (/40)
Camrose	36.3
Brooks	35.0
Rivière-du-Loup	34.3
Lloydminster	34.3
Grande Prairie	34.1
Fort McMurray	33.7
Red Deer	32.9
Sorel-Tracy	32.9
Okotoks	32.2
Saint-Georges	32.0

These cities tend to have the least distorted property tax systems, measured by comparing the relative equity of commercial and residential property tax rates. While no city in Canada can claim to have a perfectly balanced property tax system, these municipalities can at least be shown to have the 'least unfair' systems.

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 footings². 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.³

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.

² See Jane Jacobs, *The Death and Life of Great American Cities*, Random House; 1961.

³ See AnnaLee Saxenian, *Regional Advantage: Culture and Competition in Silicon Valley and Route 128*, Cambridge: Harvard University Press; 1994.

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 centres⁴.

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 areas⁵.

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 advantages⁶.

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 time⁷.

Edward Glaeser's studies⁸ 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?

⁴ See Duranton & Puga, "From Sectoral to Funcional Urban Specialization", *Journal of Urban Economics* 57 (2005): 343-70.

⁵ 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.

⁶ See Rosenthal & Strange, "The Geography of Entrepreneurship in the New York Metropolitan Area", *FRNBY Economic Policy Review*, Dec 2005, 29-53.

⁷ See Brad Feld, *Startup Communities: Building an entrepreneurial ecosystem in your city*, Wiley; 2012.

⁸ See Edward Glaeser, *Triumph of the City: How Our Greatest Invention Makes Us Richer, Smarter, Healthier, and Happier*, The Penguin Press; 2010.

Appendix

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 City* 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 said previously, this study covers 14 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 four or five data series to arrive at an objective score. To create consistent scales, each variable is standardized to a numeric 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 scores 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 business establishments with employees between June 2013 and June 2014 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.*

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 2011 National Household Survey.*

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. *Source: Statistics Canada. 2011 National Household Survey.*

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 2014 Canadian Business Patterns. NAICS code 51.*

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 ideal conditions for business growth in the area. *Source: CFIB Your Business Outlook Survey, aggregate results. January 2013 to July 2014. (Business Barometer Index). Data extremes are constrained to within the 75th and 25th 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 2013 to July 2014. (per cent of respondents who are hiring in next three to four months). Data extremes are constrained to within the 75th and 25th 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 2013 to July 2014. (per cent of respondents who reported that their company is in good shape). Data extremes are constrained to within the 75th and 25th 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. *Source: Statistics Canada. Investment, Science and Technology Division. June 2013-May 2014 custom tabulation and Statistics Canada. June 2014 Canadian Business Patterns.*

Life Satisfaction

Life satisfaction is a proxy for quality of life which can have a significant effect on business growth. It is assumed that the higher the percentage of individuals in a municipality who are satisfied or very satisfied with life, the greater likelihood that individuals would be willing to take on new ventures (e.g. starting up a business) and the greater likelihood that residents would be involved in the community. *Source: Statistics Canada. 2013 Canadian Community Health Survey.*

Policy

Local government tax balance

The most important local issue to small business owners is total tax burden as it affects businesses' bottom line and ultimately future business growth. Property tax is one of the most burdensome types of taxes for small businesses. The total property tax rate includes municipal, education and other components. 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 taxation among ratepayers. *Source: Municipal and provincial governments. (2014 ratio of commercial property tax rate to the residential tax rate)*

Cost of local government

Many businesses are concerned about how government spending can affect taxes in the long run because a heavy tax burden increases operating costs and reduces businesses'

chances of succeeding. The higher the cost of government, the greater the pressure put on tax revenues. A higher percentage of businesses citing the cost of government as an issue would suggest that a municipality is doing less to control spending and keep taxes at an overall reasonable level. *Source: CFIB. Our Members' Opinions Survey. July 2013 to June 2014. (per cent of respondents who indicate 'cost of local government' as a major concern for their business). Data extremes are constrained to within the 75th and 25th percentiles.*

Local government sensitivity to local businesses

Business owners expect their local governments to be aware of their contributions to society and to help provide a sound environment for growth. The higher the percentage of business owners who feel that their local government is aware of the small business sector, the more likely that the local government is taking concrete actions to promote the sector and the more likely that the business will stay in operation and feel engaged in the community. *Source: CFIB. Our Members' Opinions Survey, July 2013 to June 2014. (per cent of respondents who give a 'Good' rating to their local government on 'Awareness of small business'). Data extremes are constrained to within the 75th and 25th percentiles.*

Local government regulations

Regulatory burden is the second most important issue for small business owners as it generates high costs to business owners in terms of time and money. The higher the proportion of business owners who cite regulatory burden as an issue, the worse off municipalities are in creating a sound environment for businesses. *Source: CFIB. Our Members' Opinions Survey. July 2013 to June 2014. (per cent of respondents who indicate 'government regulation and paperburden' as a major concern for their business). Data extremes are constrained to within the 75th and 25th percentiles.*

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 <http://www.bizpal.ca/en/>.*

Table 1:
City Entrepreneurial Index: All Rankings. 2014

	Presence 0-25	Perspective 0-35	Policy 0-40	Score 0-100	2013-14 chg		Presence 0-25	Perspective 0-35	Policy 0-40	Score 0-100	2013-14 chg
1 Lloydminster	14.8	23.4	34.3	72.4	5.0	63 Vancouver periphery	14.5	19.6	19.3	53.4	-2.6
2 Calgary periphery	13.1	23.1	34.6	70.8	3.2	64 Hamilton	9.4	19.6	24.4	53.4	0.7
3 Edmonton periphery	10.5	22.9	34.8	68.1	3.9	65 Quesnel	8.0	18.8	25.9	52.8	n
4 Fort McMurray	5.0	29.3	33.7	68.0	6.0	66 Kingston	8.0	17.7	26.6	52.3	4.7
5 Camrose	10.6	20.7	36.3	67.6	n	67 Moncton	9.3	18.1	24.8	52.2	-2.6
6 Grande Prairie	10.0	23.1	34.1	67.2	2.2	68 Charlottetown	10.6	13.0	28.5	52.1	0.5
7 Brooks	11.6	19.7	35.0	66.3	n	69 Port Alberni	9.6	11.9	30.5	52.0	0.4
8 Red Deer	8.4	23.1	32.9	64.4	-2.2	70 Granby	9.1	16.9	25.9	51.9	-3.2
9 Saskatoon	8.1	24.1	31.9	64.1	-2.9	71 Montreal periphery	12.8	16.5	22.5	51.8	-2.4
10 Collingwood	15.7	20.6	27.8	64.1	n	72 Kitchener-Cam-Wat	8.4	19.3	23.7	51.4	-3.5
11 Thetford Mines	8.1	23.5	31.7	63.4	3.2	73 Midland	8.6	14.2	28.5	51.2	-3.8
12 Saint-Georges	8.8	21.7	32.0	62.5	-0.3	74 Orillia	9.5	12.5	29.2	51.1	-3.0
13 Regina	10.8	23.2	27.6	61.6	0.7	75 Sault Ste. Marie	6.2	15.8	29.0	51.0	-2.9
14 Medicine Hat	9.4	23.1	28.9	61.3	4.1	76 Salaberry-de-Valleyfield	6.4	16.0	28.6	51.0	-2.1
15 Kelowna	12.5	22.7	26.0	61.2	1.9	77 Nanaimo	9.9	14.8	26.0	50.8	-2.9
16 Chilliwack	9.3	19.9	31.8	61.0	5.7	78 Prince Albert	6.8	23.3	20.6	50.7	-5.9
17 City of Edmonton	9.2	23.2	28.4	60.7	-0.2	79 Victoria	11.6	17.8	21.2	50.5	2.5
18 Swift Current	11.7	22.8	25.9	60.4	n	80 Windsor	6.4	16.5	27.4	50.3	-2.4
19 Rouyn-Noranda	7.2	25.3	27.8	60.3	-3.4	81 Brockville	8.2	14.0	27.9	50.2	1.6
20 Penticton	11.4	19.7	29.2	60.3	0.7	82 Quebec City	8.7	16.6	24.7	50.1	3.7
21 Yorkton	10.1	20.3	29.8	60.2	n	83 Corner Brook	5.4	23.9	20.4	49.7	4.4
22 Yellowknife	12.1	20.0	28.1	60.2	n	84 Ottawa	10.3	13.6	25.7	49.5	-6.2
23 Victoriaville	9.0	21.3	29.7	59.9	-2.3	85 Centre Wellington	11.1	14.1	24.3	49.5	-0.4
24 Lethbridge	9.1	21.2	29.5	59.8	0.7	86 Truro	7.1	12.5	29.4	49.1	-3.7
25 Toronto periphery	14.3	15.6	29.8	59.7	-4.7	87 Saint-Hyacinthe	8.5	13.1	27.4	49.1	-10.4
26 Rivière-du-Loup	10.0	15.1	34.3	59.4	-5.0	88 Peterborough	9.2	17.1	22.8	49.0	1.5
27 Guelph	9.4	21.7	28.4	59.4	-0.2	89 Quebec periphery	9.3	17.1	22.6	49.0	-5.3
28 Salmon Arm	12.4	21.2	25.5	59.1	n	90 New Glasgow	5.7	13.4	29.9	49.0	-4.0
29 City of Calgary	11.1	23.1	24.8	59.1	4.0	91 Saint-Jean-sur-Richelieu	7.3	16.0	25.7	48.9	-3.4
30 Whitehorse	13.6	15.6	29.8	59.1	-2.2	92 Fredericton	9.2	13.7	25.9	48.8	-11.2
31 Drummondville	7.7	21.3	30.1	59.0	-0.1	93 St. Catharines - Niagara	8.3	14.0	26.4	48.8	-2.6
32 Vernon	11.6	22.6	24.7	58.9	3.8	94 Chatham-Kent	8.6	13.8	26.1	48.5	-5.4
33 Prince George	8.1	22.9	27.7	58.7	1.9	95 Owen Sound	10.2	14.2	24.0	48.4	-4.4
34 St. John's	9.5	24.0	24.5	58.0	-0.1	96 Baie-Comeau	6.7	15.7	25.8	48.3	-11.3
35 Okotoks	10.1	15.6	32.2	57.8	n	97 Alma	6.2	14.0	28.1	48.3	-11.0
36 Kentville	11.5	17.8	28.3	57.6	-0.1	98 London	7.4	17.7	23.1	48.2	-2.4
37 Val-d'Or	7.5	22.2	27.3	57.0	-2.6	99 Brantford	6.6	13.5	28.1	48.2	-7.0
38 Brandon	7.6	22.9	26.4	56.9	0.8	100 Norfolk	8.9	13.2	26.0	48.2	-0.4
39 Fort St. John	12.8	18.9	25.0	56.8	2.3	101 City of Vancouver	15.1	18.9	14.2	48.1	-2.7
40 Sherbrooke	8.7	20.4	27.7	56.7	-5.3	102 Saguenay	6.5	17.0	24.6	48.1	-9.8
41 Timmins	5.6	20.2	31.0	56.7	-5.6	103 Saint John	7.7	13.1	27.2	48.0	0.6
42 Barrie	9.0	21.7	25.9	56.6	1.9	104 Cape Breton	6.3	12.4	29.2	47.9	-1.0
43 Parksville	13.7	15.3	27.4	56.4	0.9	105 Sudbury	6.6	14.5	26.6	47.6	-6.7
44 Grand Falls-Windsor	7.8	21.5	26.8	56.2	n	106 Stratford	9.8	14.4	23.2	47.4	-0.5
45 Oshawa	7.4	17.4	31.3	56.1	-0.8	107 Gatineau	9.8	13.8	23.8	47.3	-2.0
46 Moose Jaw	6.9	20.1	28.8	55.9	3.0	108 Edmundston	5.6	16.8	24.7	47.1	n
47 Leamington	5.9	21.6	28.2	55.7	-9.6	109 Halifax	11.9	15.3	19.6	46.8	-8.3
48 Kamloops	9.3	22.9	23.4	55.5	5.0	110 City of Toronto	14.4	13.9	18.1	46.4	-3.2
49 Sorel-Tracy	6.4	16.1	32.9	55.4	2.6	111 Courtenay	10.5	15.8	20.0	46.3	2.7
50 Summerside	7.9	17.5	29.9	55.3	n	112 Cranbrook	11.4	15.8	19.0	46.3	0.1
51 Thunder Bay	6.7	18.5	30.0	55.1	-4.6	113 Sept-Îles	6.4	19.9	19.7	45.9	-1.3
52 Kawartha Lakes	8.6	18.8	27.7	55.1	0.5	114 Belleville	7.4	14.2	23.3	44.9	-4.0
53 Cobourg	13.5	12.1	29.4	55.0	n	115 Sarnia	5.4	14.0	25.3	44.7	-0.7
54 Abbotsford-Mission	9.0	21.1	24.7	54.9	-1.5	116 Bathurst	5.5	12.0	27.1	44.6	-8.0
55 Joliette	8.8	15.2	30.7	54.7	3.2	117 North Bay	7.4	12.5	24.4	44.3	-3.4
56 Rimouski	9.4	17.4	27.8	54.6	-6.1	118 Miramichi	6.6	13.3	23.6	43.5	-7.2
57 Campbell River	9.9	15.5	29.2	54.5	4.0	119 Woodstock	7.6	16.0	19.1	42.6	-2.9
58 Duncan	8.9	21.5	24.0	54.3	7.1	120 Cornwall	6.3	14.0	18.9	39.2	-4.5
59 Trois-Rivières	7.2	18.4	28.7	54.3	-1.3	121 City of Montreal	12.6	12.3	12.3	37.2	-10.6
60 Shawinigan	5.8	18.5	29.9	54.2	-0.8						
61 Winnipeg	9.1	18.4	26.0	53.6	-0.3						
62 North Battleford	9.2	17.3	27.1	53.5	n						

Legend

Strong	Moderate	Modest	Weak
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Table 2:
Source Data. 2014

	Business establishment growth	Business establishments per capita	Info sector	Self-empl %	Life satisfaction	Building permits	Business Barometer	State of business	Full-time hiring	Property tax	Cost of local govt	Govt regulation	Govt awareness of sm.business	BizPaL
	%ch	per 100 capita	% of establ.	% of empl.	% good, v. Good	% of establ.	Index	% good	% yes	Comm/Res ratio	% problem	% problem	% good, adequate	1=yes
St. John's	1.3	3.5	1.6	6.2	93.1	8.4	69.7	48.4	27.3	3.23	39.0	61.8	24.2	1
Grand Falls-Windsor	1.7	3.8	1.1	4.8	91.6	12.6	69.7	48.4	17.7	2.21	64.3	78.0	15.0	1
Corner Brook	-3.0	3.7	0.7	4.7	93.2	8.0	69.7	48.4	25.0	3.69	53.1	65.6	24.5	1
Charlottetown	2.3	4.2	1.4	7.9	93.7	6.3	60.0	35.1	17.7	2.40	39.0	64.3	10.0	1
Summerside	-1.4	3.8	1.2	5.7	93.7	7.5	63.4	45.9	17.7	1.95	39.0	78.0	10.0	1
Halifax	1.7	3.0	2.3	8.3	93.4	5.1	61.9	40.2	22.3	3.22	58.0	75.9	10.4	1
Kentville	0.6	4.0	1.4	11.5	92.0	11.9	61.2	44.9	20.0	2.38	39.0	67.5	10.0	1
Truro	-2.2	3.3	0.9	9.0	91.2	5.0	60.0	38.5	17.7	2.50	45.9	61.8	24.5	1
New Glasgow	-2.8	3.0	0.9	5.9	93.9	3.6	64.0	34.9	19.0	2.42	46.5	61.8	22.2	1
Cape Breton	3.6	2.7	1.0	4.2	91.0	5.0	60.0	34.9	19.6	2.48	39.0	68.2	24.5	1
Moncton	1.8	3.3	1.5	7.0	93.5	6.7	65.5	34.9	23.9	2.70	42.5	76.6	13.5	1
Saint John	0.9	3.1	1.2	6.7	93.2	7.0	60.0	34.9	17.7	2.60	39.0	61.8	10.0	1
Fredericton	-0.1	3.4	1.4	7.9	91.7	7.3	61.8	34.9	20.9	2.89	39.0	62.3	16.8	1
Bathurst	-2.1	3.2	0.7	6.3	91.8	3.3	60.0	37.5	17.7	2.61	39.0	61.8	11.8	1
Miramichi	-0.3	3.4	0.8	6.0	92.6	7.7	60.4	34.9	17.7	2.64	63.3	75.5	10.0	1
Edmundston	-2.8	3.7	0.5	6.5	84.8	7.7	66.7	34.9	21.4	2.71	39.0	78.0	10.0	1
Rimouski	-0.8	3.5	1.4	8.7	92.7	10.1	60.0	48.4	17.7	1.77	39.0	75.8	24.5	0
Rivière-du-Loup	-0.6	4.0	1.4	8.6	92.7	8.0	60.0	41.7	20.0	1.49	48.8	78.0	24.5	1
Baie-Comeau	-1.5	3.1	1.3	4.2	92.9	16.9	60.0	36.4	18.2	2.03	47.0	78.0	22.8	0
Saguenay	3.0	2.8	0.7	7.0	93.6	5.8	60.0	46.2	21.0	2.24	39.2	78.0	24.5	0
Alma	1.4	3.3	0.7	5.6	93.6	6.7	60.0	40.0	17.7	1.70	43.5	78.0	20.0	0
Sept-Îles	-2.1	3.1	1.1	5.7	92.9	6.1	60.0	48.4	27.3	2.93	47.3	77.9	22.6	0
Quebec City	0.7	2.9	1.5	7.8	93.2	8.7	60.2	44.0	18.5	2.71	62.3	78.0	21.7	1
Quebec periphery	0.7	2.9	1.5	9.3	93.2	8.7	61.5	48.4	19.2	2.43	51.2	78.0	23.4	0
Saint-Georges	0.4	3.9	0.7	10.5	92.9	12.8	60.0	45.7	27.3	1.34	39.0	67.7	24.5	0
Thetford Mines	-0.2	3.4	0.9	9.2	92.9	6.8	69.7	48.4	27.3	1.44	64.3	76.5	10.0	1
Sherbrooke	1.3	3.0	1.1	9.8	92.7	6.9	62.9	45.5	27.3	1.53	46.2	78.0	11.0	0
Victoriaville	1.4	3.7	0.9	9.5	92.6	4.8	69.7	41.7	27.3	1.33	54.0	78.0	24.5	0
Trois-Rivières	2.5	2.9	0.8	8.4	92.6	13.6	60.0	48.4	17.7	1.54	50.3	75.2	24.5	0
Shawinigan	-0.3	2.8	0.6	8.6	92.6	2.4	68.2	44.4	17.7	1.47	39.0	76.5	24.5	0
Drummondville	1.0	3.4	0.7	9.4	92.6	10.3	68.3	48.4	20.5	1.42	46.6	77.7	24.3	0
Granby	3.9	3.3	0.8	10.9	95.5	7.3	60.0	47.1	19.6	1.81	59.6	78.0	24.5	0
Saint-Hyacinthe	0.7	3.7	0.7	10.5	95.5	6.4	60.0	34.9	19.0	1.61	56.7	78.0	21.7	0
Sorel-Tracy	-0.3	2.8	0.7	9.0	95.5	9.5	60.0	34.9	23.1	2.00	39.0	61.8	24.5	1
Joliette	1.5	3.7	0.8	10.2	94.9	5.4	61.6	42.9	17.7	1.59	39.0	61.8	24.5	0
Saint-Jean-sur-Richelieu	0.3	2.7	0.9	9.4	94.9	4.0	61.5	45.9	18.9	1.90	39.0	74.6	15.3	0
City of Montreal	2.2	3.0	2.2	10.2	90.1	4.8	61.6	35.2	17.7	3.56	64.3	78.0	10.0	0
Montreal periphery	2.2	3.0	2.2	10.8	94.8	4.8	60.0	41.1	23.3	2.33	53.5	77.3	12.1	1*
Salaberry-de-Valleyfield	-1.1	2.9	0.6	9.7	95.5	3.9	60.0	48.4	17.7	1.65	39.0	61.8	10.0	0
Val-d'Or	1.5	3.2	1.0	6.7	92.7	11.1	63.8	48.4	26.9	1.82	39.0	73.1	19.4	0

	Business establishment growth	Business establishments per capita	Info sector	Self-empl %	Life satisfaction	Building permits	Business Barometer	State of business	Full-time hiring	Property tax	Cost of local govt	Govt regulation	Govt awareness of sm.business	BizPaL
	%ch	per 100 capita	% of establ.	% of empl.	% good, v. Good	% of establ.	Index	% good	% yes	Comm/Res ratio	% problem	% problem	% good, adequate	1=yes
Rouyn-Noranda	1.5	2.9	1.2	5.6	92.7	13.3	68.2	48.4	25.0	1.95	39.0	67.9	24.5	0
Gatineau	1.9	2.7	1.8	8.0	96.0	4.7	64.0	35.3	18.9	2.12	64.3	78.0	21.9	0
Ottawa	1.9	2.7	1.8	9.3	91.0	4.7	61.9	36.1	21.8	2.70	56.1	67.6	17.9	1
Cornwall	0.1	2.5	0.9	7.5	93.3	10.2	60.0	35.8	17.7	2.59	59.3	78.0	10.0	0
Brockville	2.4	2.8	1.0	9.8	92.5	10.6	60.0	34.9	17.7	2.61	51.6	61.8	24.5	1
Kingston	0.9	2.7	1.2	8.6	94.3	8.9	64.8	34.9	23.2	2.70	51.0	61.8	17.3	1
Belleville	0.6	2.8	1.0	8.3	91.1	6.3	64.4	34.9	17.7	2.60	39.0	66.7	19.3	0
Cobourg	2.7	4.0	1.6	13.7	89.7	4.1	60.0	34.9	17.7	2.27	59.1	61.8	24.5	1
Peterborough	0.4	3.0	1.2	11.1	90.9	12.1	61.5	43.6	17.7	2.41	50.7	78.0	24.5	0
Kawartha Lakes	1.5	2.5	0.7	14.2	89.7	9.7	62.8	41.0	27.0	2.03	63.6	78.0	10.0	1
Centre Wellington	3.3	3.0	1.1	14.6	90.9	11.2	60.0	34.9	17.7	2.09	62.3	71.7	20.4	0
Oshawa	2.7	1.9	1.3	7.9	91.3	6.4	68.7	34.9	21.5	1.99	39.0	61.8	10.0	1
City of Toronto	3.9	3.5	2.3	11.3	87.6	5.4	64.6	34.9	19.7	3.69	61.7	64.2	13.8	1
Toronto periphery	3.9	3.5	2.3	10.9	91.9	5.4	63.7	34.9	23.0	2.14	45.6	68.2	11.9	1
Hamilton (Ont.)	3.2	2.7	1.3	9.5	88.8	6.1	69.7	37.6	26.4	2.63	64.3	70.1	10.0	1
St. Catharines - Niagara	1.0	2.8	1.2	9.3	91.9	6.6	63.0	34.9	21.0	2.34	63.1	74.5	17.2	1
Kitchener-Camb-Waterloo	2.0	2.9	1.2	8.5	91.3	7.2	69.3	40.5	22.3	2.83	57.2	67.6	12.4	1
Brantford	0.7	2.6	0.7	9.7	87.0	4.3	60.6	34.9	22.1	2.65	39.0	61.8	19.0	1
Woodstock	2.8	3.2	0.8	7.5	93.9	7.7	60.3	43.3	19.7	2.61	64.3	78.0	14.9	0
Norfolk	1.0	3.1	0.7	13.5	89.1	2.9	60.0	34.9	22.1	2.61	53.5	78.0	24.5	1
Guelph	2.0	3.1	1.2	9.6	90.9	8.2	65.9	42.9	27.2	2.67	39.0	61.8	24.0	1
Stratford	1.2	4.0	1.2	8.9	94.9	5.3	62.6	34.9	22.1	2.73	56.3	78.0	10.0	1
London	1.5	2.8	0.9	9.2	92.9	6.6	65.9	40.5	21.4	2.75	58.3	72.6	13.7	1
Chatham-Kent	6.0	3.0	0.6	11.2	93.9	9.5	61.2	37.8	17.7	2.51	64.3	61.8	10.0	1
Leamington	-9.6	2.8	0.8	12.3	92.1	11.5	68.1	41.7	22.9	1.73	45.8	62.7	14.4	0
Windsor	2.0	2.6	0.7	7.8	92.1	5.5	66.3	38.3	21.6	2.57	39.0	61.8	12.4	1
Sarnia	-2.2	2.7	0.6	8.9	95.1	5.1	60.0	40.7	17.7	2.38	44.1	62.4	23.9	0
Owen Sound	0.0	3.4	1.3	11.3	88.8	10.6	60.0	37.5	20.7	2.58	63.3	78.0	10.0	1
Collingwood	1.8	4.2	2.3	13.3	89.8	9.6	62.5	48.4	25.0	2.02	64.3	78.0	10.0	1
Barrie	2.9	2.8	1.1	10.4	89.8	7.9	69.7	41.2	25.7	2.11	48.1	63.1	16.9	0
Orillia	0.9	3.3	1.0	12.1	89.8	5.4	60.4	34.9	17.7	2.34	55.4	66.3	22.9	1
Midland	2.8	2.7	1.0	10.4	89.8	10.0	60.0	34.9	20.8	1.93	64.3	73.6	12.5	1
North Bay	0.5	3.2	0.9	7.9	91.2	5.3	60.0	34.9	17.7	2.43	39.0	61.8	18.1	0
Greater Sudbury	0.8	2.8	0.9	6.6	91.1	6.3	64.8	37.7	18.3	2.69	39.0	64.7	12.2	1
Timmins	-2.8	3.0	0.9	5.6	92.2	7.4	60.0	45.5	27.3	2.28	39.0	61.8	24.5	1
Sault Ste. Marie	4.3	2.5	0.7	6.1	86.4	18.7	60.2	34.9	17.7	2.57	39.0	61.8	24.5	1
Thunder Bay	1.1	3.1	0.9	6.3	89.0	5.7	65.0	48.4	21.0	2.43	39.0	62.9	24.5	1
Winnipeg	1.3	2.9	1.5	8.0	91.6	5.3	64.1	43.4	22.8	2.62	53.7	65.4	14.1	1
Brandon	2.2	3.3	0.8	8.0	92.5	7.9	68.6	48.4	23.7	2.35	64.3	70.3	14.0	1
Regina	9.1	3.2	1.2	8.6	93.0	5.5	69.7	48.4	27.3	2.23	63.1	74.4	18.9	1
Yorkton	0.7	4.0	0.9	12.3	91.9	8.1	69.7	48.4	17.7	2.11	50.9	78.0	24.5	1
Moose Jaw	2.4	3.3	0.4	9.3	95.0	4.9	65.2	48.4	22.7	2.43	39.0	61.8	15.9	1
Swift Current	1.2	5.3	0.7	13.1	93.8	3.8	69.7	48.4	27.3	2.78	39.0	61.8	10.0	1
Saskatoon	1.8	3.2	0.8	9.7	94.5	8.4	69.7	48.4	27.3	2.00	53.1	61.8	24.5	1

	Business establishment growth	Business establishments per capita	Info sector	Self-empl %	Life satisfaction	Building permits	Business Barometer	State of business	Full-time hiring	Property tax	Cost of local govt	Govt regulation	Govt awareness of sm.business	BizPaL
	%ch	per 100 capita	% of establ.	% of empl.	% good, v. Good	% of establ.	Index	% good	% yes	Comm/Res ratio	% problem	% problem	% good, adequate	1=yes
North Battleford	2.3	4.3	0.6	9.9	95.0	3.4	68.4	41.2	17.7	2.53	54.9	70.6	24.5	1
Prince Albert	0.0	3.1	0.6	9.4	89.9	6.5	67.5	48.4	27.3	3.56	42.6	78.0	21.4	1
Medicine Hat	3.0	4.0	0.6	11.5	94.5	4.5	69.7	48.4	27.3	2.03	63.2	68.4	11.8	1
Brooks	1.5	5.0	0.4	16.3	94.5	5.0	60.0	48.4	27.3	1.54	47.2	69.8	24.5	1
Lethbridge	2.9	3.9	0.6	10.7	94.5	6.4	65.6	48.4	23.3	2.18	54.8	68.8	19.3	1
Okotoks	4.0	4.1	0.6	11.9	91.2	3.6	69.7	35.5	19.4	1.39	61.8	73.5	10.0	1
City of Calgary	4.9	4.1	1.0	10.6	91.2	5.6	69.7	46.8	27.3	2.90	64.3	65.5	19.6	1
Calgary periphery	4.9	4.1	1.0	15.9	91.2	5.6	69.7	48.4	27.3	1.76	43.2	65.8	21.6	1
Red Deer	3.2	4.1	0.4	9.4	93.8	5.0	69.7	48.4	27.3	1.88	50.4	66.9	24.5	1
Camrose	2.3	5.4	0.5	10.2	93.8	4.0	69.7	40.9	27.3	1.49	46.2	61.8	24.5	1
City of Edmonton	5.0	3.8	0.8	8.0	94.5	4.9	69.3	48.4	27.3	2.25	54.4	61.8	13.1	1
Edmonton periphery	5.0	3.8	0.8	11.4	94.5	4.9	69.7	44.6	27.3	1.61	41.7	61.8	17.2	1
Lloydminster	16.3	6.0	0.5	11.1	94.4	5.7	68.5	48.4	27.3	1.56	39.8	74.7	24.5	1
Grande Prairie	0.8	5.7	0.5	8.9	92.9	5.1	68.0	48.4	27.3	1.58	64.3	61.8	24.5	1
Wood Buffalo	5.7	2.7	0.5	3.9	92.9	28.1	69.7	48.4	27.3	1.64	39.0	78.0	24.5	1
Cranbrook	5.3	4.6	0.8	11.5	96.4	3.1	60.0	35.7	25.0	2.57	64.3	78.0	10.0	0
Penticton	0.3	4.5	0.7	15.4	92.8	5.1	69.7	38.5	27.3	1.98	64.3	76.5	18.5	1
Kelowna	1.9	4.3	1.1	15.1	92.8	9.2	69.7	44.8	23.0	2.39	64.3	70.3	10.0	1
Vernon	2.9	4.3	0.8	14.1	92.8	3.2	69.7	45.2	27.3	2.56	64.3	72.6	15.0	1
Salmon Arm	2.2	5.3	0.6	15.0	95.0	10.7	69.7	35.7	25.0	2.45	64.3	70.6	10.0	1
Kamloops	1.0	4.0	0.8	10.5	95.0	3.7	69.7	47.3	26.7	2.67	64.3	78.0	10.0	1
Chilliwack	2.3	3.4	0.7	12.9	94.9	3.3	68.9	45.3	21.0	2.14	46.7	61.9	24.5	1
Abbotsford-Mission	1.4	3.7	0.6	12.6	94.9	2.7	69.7	42.2	27.3	2.49	64.3	73.3	10.0	1
City of Vancouver	1.9	3.9	2.2	13.6	86.2	5.7	66.7	34.9	25.0	4.26	64.3	61.9	10.0	1
Vancouver periphery	1.9	3.9	2.2	12.1	90.9	5.7	69.7	38.4	27.3	3.39	64.3	69.9	11.6	1
Victoria	0.3	3.7	1.4	13.1	91.7	5.7	69.7	35.7	22.3	3.15	64.3	68.4	10.0	1
Duncan	-0.4	3.8	0.5	13.8	94.4	5.6	69.7	44.2	22.9	2.58	64.3	77.3	10.0	1
Nanaimo	0.6	3.6	0.9	13.7	94.4	5.7	60.6	34.9	22.7	2.52	64.3	61.8	13.0	1
Parksville	0.2	3.8	1.2	20.6	94.4	3.5	66.7	34.9	17.7	2.56	45.2	64.5	10.7	1
Port Alberni	4.2	3.5	0.6	12.5	94.4	2.0	60.0	34.9	17.7	1.86	64.3	61.8	10.0	1
Courtenay	-0.5	3.7	0.8	15.7	93.9	3.8	69.7	34.9	17.7	2.68	64.3	61.8	10.0	0
Campbell River	3.6	4.2	0.6	11.6	93.9	2.4	69.7	34.9	17.7	2.19	59.3	61.8	17.4	1
Quesnel	0.5	4.0	0.5	10.1	91.9	2.5	61.1	48.4	27.3	2.3	64.3	78.0	10.0	1
Prince George	0.8	3.9	0.5	10.1	91.9	4.6	69.7	48.4	27.3	2.04	64.3	75.8	10.0	1
Fort St. John	3.5	6.5	0.4	12.6	92.4	3.9	69.4	44.4	17.7	2.67	64.3	63.4	10.0	1
Whitehorse	0.4	4.9	1.6	12.0	90.9	7.4	60.0	43.2	17.7	1.97	64.3	61.8	10.0	1
Yellowknife	4.1	4.4	1.8	6.3	91.6	7.0	69.7	36.1	27.3	1.73	39.0	78.0	24.5	0

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 outskirts.

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) The total property tax rates used include municipal, education and other applicable levies and adjustment factors on downtown properties.

* Laval

