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Entrepreneurial Communities

Canada's top places to start and grow businesses in 2016

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Cities are visible representations of economic activity. Through them we can see the production and trading of not only tangible goods, but also the exchange of otherwise invisible services. These are physical locations that initially provided opportunity for people to congregate and pursue commercial interests. Those communities that, either naturally or through people's activities, provided the best opportunities grew the most and ultimately became large, permanent urban centres with infrastructure designed to service diverse economies.

The concept of city is often confused with that of local government. While these governments perform necessary administrative functions in providing public services, the root of city building really come from the actions of the residents. Local economies don't grow or shrink because of top-down administrative decisions, but from the bottom-up combined effects of individual investment activities.

The common thread of successful development, therefore, is entrepreneurship. 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.

Every city has a different reason for being, but local governments all have an interest in

enabling growth and development. Local governments don't have total control over their economic pathways, as evidenced by the clear geographic ebbs and flows of investment and people as they move about the country seeking opportunity. Local governments do have influence in the way they interact with their business communities.

This report is the ninth 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 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. For this, we rely on Statistics Canada's definitions of Census Metropolitan Areas (CMAs) and Census Agglomerations (CAs).

The 14 entrepreneurship 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 are closer to 40.

Results:

Overall results

In many respects, the massive sectoral and regional economic restructuring seen in the past two years has shown up in the cities' entrepreneurship score. In other respects, however, the findings are reasonably stable. The resource price bust in Western Canada, for example, has had an obvious effect on business owners' optimism, but its negative influence on business demographics or government policy has been modest.

Nonetheless, in a virtuous circle, entrepreneurship drives opportunity which drives more entrepreneurship. We are seeing a relative rise of city scores in British Columbia and major urban centres in central Canada. Scores in resource-based prairie centres are falling back—but certainly not to the bottom of the list.

For the first time in five years, the top-ranking large community is <u>not</u> the grouping of municipalities that surround Calgary. That honour goes to Kelowna—moving up to take the top spot. The Toronto periphery, approximating the commonly known '905'— which includes a dozen municipalities in Peel and York regions—takes second place, followed closely by geographic proximates Barrie and Guelph.

The relative rise of some Quebec communities shows up in Sherbrooke taking fifth spot, while the peripheral Montreal region—including the West Island, Laval as well as the North and South Shore communities moved up into the top ten for the first time. The Calgary periphery, which includes Airdrie, Rocky View, Cochrane and Chestermere is in a sixth-place tie with Victoria, while the Vancouver periphery (the GVRD without the City of Vancouver), along with nearby Abbotsford-Mission, round out the top 10.

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

	Score: (/100)	Rank in
		2015
1. Kelowna	72.0	2
2. Toronto periphery	69.1	5
3. Barrie	68.8	7
4. Guelph	64.8	6
5. Sherbrooke	64.5	11
6. Calgary periphery	63.5	1
6. Victoria	63.5	16
8. Vancouver periphery	62.6	8
9. Montreal periphery	61.2	34
9. Abbotsford-Mission	61.2	14

That suburban areas tend to score much higher than major urban core cities is no surprise—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. See Table 1 on page 9 for the detailed rankings for all 121 cities covered in the study¹.

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

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	Score: (/100)	Rank
		In 2015
1. Collingwood	72.0	3
1. Rivière-du-Loup	72.0	12
3. Penticton	69.8	1
4. Kentville	68.7	31
5. Saint-Georges	67.4	<i>2</i> 6
6. Chilliwack	66.6	11
7. Cobourg	66.5	18
8. Val-d'Or	65.2	42
9. Salmon Arm	64.8	9
10. Whitehorse	64.7	20

Among mid-sized urban areas, prairie cities have been supplanted by a diverse set in Ontario, Quebec, British Columbia and Nova Scotia. Collingwood takes the top ranking in this group, switching places with Penticton. Rivière-du-Loup also climbs to the top of the list accompanied by a couple of other Quebec communities moving upward: Saint-Georges and Val-d'Or. Kentville enters the top-10 for the first time, while Chilliwack, Cobourg and Whitehorse also move up the list to join Salmon Arm.

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. These indicators, though, change only gradually over time, which means rankings shift only gradually as well.

Major cities

	Score: (/25)
City of Vancouver	19.1
City of Toronto	18.5
Vancouver periphery	18.3
Toronto periphery	18.3
Kelowna	17.6
Victoria	14.7
Montreal periphery	14.5
City of Montreal	14.1
Calgary periphery	13.9
Guelph	13.0

Mid-sized cities

	Score: (/25)
Swift Current	19.8
Collingwood	18.8
Penticton	18.0
Whitehorse	17.3
Salmon Arm	17.0
Kentville	16.6
Yorkton	16.5
Centre Wellington	15.8
Cobourg	15.6
Parksville	15.1

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.

Entrepreneurial perspective

When it comes to the places where business owners are most upbeat, the list is also spread widely across the country. Compared to last year, however, the list is now dominated by communities in Central Ontario, Quebec and South-west British Columbia. Moncton repeats as the lone Atlantic region representative city.

Major cities

	Score: (/35)
Barrie	29.1
Kelowna	25.5
Guelph	25.5
Kitchener-Waterloo-Cambridge	25.1
Peterborough	24.6
Sherbrooke	24.4
Moncton	24.2
Victoria	24.0
Vancouver periphery	23.9
Montreal periphery	23.4

Mid-sized cities

	Score: (/35)
Leamington	27.1
Rivière-du-Loup	26.3
Rouyn-Noranda	25.8
Val-d'Or	25.0
Sainte-Hyacinthe	24.7
Chatham-Kent	24.6
Prince Albert	23.8
Saint-Georges	23.8
Centre Wellington	23.4
Collingwood	23.4

Entrepreneurial policy

Centres where local governments are trying hardest to support entrepreneurship and where business owners themselves rate their governments most highly include some from the above groups. However, this is where some of the Prairie cites continue to do well.

Major cities

•	Score: (/40)
Edmonton periphery	35.3
Calgary periphery	33.1
Saskatoon	32.3
Toronto periphery	30.8
Oshawa	30.8
Trois-Rivières	30.6
Sherbrooke	30.1
Gatineau	29.4
St. Catharines-Niagara	29.2
Kelowna	28.9

Mid-sized cities

	Score: (/40)
Camrose	36.6
Lloydminster	36.6
Fort McMurray	35.3
Grande Prairie	34.7
Shawinigan	34.6
Brooks	34.6
Okotoks	34.4
Rimouski	34.2
Alma	34.1
Joliette	33.6

Along with survey results of business owners showing the most positive views of their local governments' policies, cities in Alberta and Quebec structurally tend to have the least-problematic property tax systems from a business development viewpoint.

All local governments unadvisedly tax their commercial and industrial properties at rates significantly higher than their residential properties. However, the range of this overcharge is significant across the country—from a 37 per cent premium in Rimouski to a 334 percent premium in the City of Vancouver. In almost three-quarters of the cities in the list, commercial tax rates are more than double that of residential properties.

Deductibility of commercial property taxes for income tax purposes is the most common justification given by local policy makers for higher charges, but that rationale misrepresents the different concepts of personal and corporate income. Even if one overlooks that critique, however, combined federal and provincial corporate income tax rates are about 15 percent for small and 25

per cent for large businesses. 'Equalizing' the effect of deductibility across property classes, therefore, means commercial property tax premiums should be no higher than 25 per cent above residential equivalents within any community—i.e. a commercial/residential ratio of 1.25.

Even this premium may be higher than justified. Evidence in large cities shows that business properties use far fewer local government services than residents. This means local government property tax policy almost everywhere in the country is a massive subsidization of residents. Not only does it lead to inefficiency and the overprovision of government services, it hampers business creation and growth.

For any local government to be taken seriously about encouraging business development, therefore, they have to start reducing business property tax rates relative to residential rates.

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.

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—

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

³ See Anna Lee Saxenian, *Regional Advantage: Culture and Competition in Silicon Valley and Route 128*, Cambridge: Harvard University Press; 1994. ⁴ See Duranton & Puga, "From Sectoral to Functional Urban Specialization", *Journal of Urban Economics* 57 (2005): 343-70.

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?

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 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 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 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 2015 and June 2016 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 97th and 3rd 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 2015 Intercensal Population Estimates. Data extremes are constrained to within the 97th and 3rd 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. 2011 National Household Survey. Data extremes are constrained to within the 97*th and 3rd 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 2016 Canadian Business Patterns. NAICS code 51. Data extremes are constrained to within the 97th and 3th 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 results. January 2015 to August 2016. (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 2015 to August 2016. (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 2015 to August 2016. (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 2015-May 2016 custom tabulation and Statistics Canada. June 2016 Canadian Business Patterns. Data extremes are constrained to within the 3rd and 97th percentiles.

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. 2014 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 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 taxation among ratepayers. Source: School boards, municipal and provincial governments. (Based on 2016 tax rates. For Quebec municipalities, 2015 rates were used)

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 2015 to June 2016. (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 2015 to June 2016. (per cent of decided respondents who say 'yes' on whether their local government 'understands the reality of running a 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 2015 to June 2016. (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 www.bizpal.ca.*

Table 1: City Entrepreneurial Index: All Rankings. 2016

Collingwood 18.8 23.4 22.9 72.0 1.2 64 Queenel 11.1 18.7 27.8 57.5	7.9 2.2 7.8 5.7 7.7 -3.0 7.6 2.2 7.4 -10.2 7.4 10.6 7.0 4.8 6.9 4.2 6.6,7 2.0 6.3 9.3 6.2 3.4 7.5.6 7.4 5.5.8 4.7 5.6 -2.1 5.1 3.8 4.7 8.8 4.6 0.5 4.5 -6.3 4.5 -6.3 4.5 1.1 4.4 5.4 3.8 -12.1 3.8 -12.1 3.8 -2.1 4.6 6.5 3.7 6.5
1 Collingwood 18.8 23.4 29.9 72.0 1.2 64 Quesnel 11.1 18.7 27.8 57.2 28.0 11.2 18.1 18.4 26.5 57.2 28.0 17.0 5.8 65.0 53.0 11.1 18.7 27.8 57.3 18.0 19.3 18.3 27.3 57.3 18.0 19.3 18.3 27.3 57.3 18.0 19.3 18.3 27.3 18.0 19.3 18.3 27.3 18.0 19.3 18.3 27.3 18.0 19.3 18.3 27.3 18.0 19.3 18.3 27.3 18.0 19.3 18.3 27.3 18.0 19.3 18.3 27.3 18.0 19.3 18.3 27.3 18.0 19.3 18.3 27.3 18.0 19.3 18.3 27.3 18.0 19.3 18.3 27.3 18.0 19.3 18.3 27.3 18.3 27.3 18.0 19.3 18.3 27.3 27.3 18.3 27.3 18.3 27.3 18.3 27.3 18.3 27.3 18.3 27.3 18.3 27.3 27.3 18.3 27.3 27.3 18.3 27.3 18.3 27.3 18.3 27.3 18.3 27.3 18.3 27.3 18.3 27.3 27.3 18.3 27.3 18.3 27.3 18.3 27.3 18.3 27.3 18.3 27.3 18.3 27.3 27.3 27.3 27.3 27.3 27.3 27.3 27	7.7 -3.0 7.6 -2.2 7.4 -10.2 7.0 4.8 6.9 4.2 6.7 2.0 6.3 9.3 6.2 3.4 4.7 5.8 4.7 5.1 -2.1 5.1 3.8 4.9 3.3 4.7 8.8 4.9 0.5 4.1 3.3 4.1 5.4 4.5 -6.3 4.5 1.1 4.5 -6.3 4.5 -6.3 4.5 1.1 4.5 -6.3 4.7 8.8 6.9 -6.3 6.1 -2.1 6.3 3.1 6.3 3.1 6.4 6 -6.3 6.3 3.1 6.5 6.3 6.3 3.1 6.5 6.3 6.3 3.1 6.5 6.3 6.3 3.1 6.5 6.3 6.3 3.1 6.5 6.3 6.3 3.1 6.5 6.3 6.5 6.3 6.5 6.3 6.5 6.3 6.6 6.3 6.7 9.3 6.8 9.3 6.9
1 Collingwood 18.8 23.4 29.9 72.0 1.2 64 Quenel 11.1 18.7 22.8 27.8 Rivere-du-Loup 13.3 26.3 32.4 72.0 6.6 65 Saskatoon 9.3 15.8 32.3 57.8 River-du-Loup 13.3 26.3 32.4 72.0 6.6 66 New Glasgow 5.5 22.0 29.9 57.8 River-du-Loup 12.3 20.7 22.0 29.9 57.5 River-du-Loup 12.3 20.7 22.0 29.9 57.5 River-du-Loup 12.5 29.1 22.1 88.8 2.9 67.6 Courtenay 12.3 22.7 22.0 29.9 57.5 River-du-Loup 13.3 20.0 30.8 89.1 1.7 6.8 Moose Jaw 9.0 23.2 24.7 56.6 Barrie 12.5 29.1 22.1 88.8 6.9 69 Hamilton 10.7 20.6 22.4 56.6 River-du-Loup 13.3 23.8 22.3 67.4 6.7 71 City of Toronto 18.5 19.5 12.5 12.5 12.5 12.5 12.5 12.5 12.5 12	7.6 2.2 7.4 -10.2 7.0 4.8 6.9 4.2 6.6.7 2.0 6.3 9.3 6.2 3.4 7.5.6 4.7 5.1 3.8 4.9 3.3 4.7 8.8 4.9 3.3 4.7 8.8 4.1 4.5 -6.3 4.5 3.1 4.5 1.1 4.5 -3.6 3.7 -3.6 0.9
2 Rivière-du-Loup 13.3 26.3 22.4 72.0 5.8 65 Saskatoon 9.3 15.8 22.0 22.9 27.1 4 Pentiction 18.0 21.5 30.3 69.8 2-9 67 Courtenay 12.3 2.7 2.2 57 5 Toronto periphery 18.3 20.0 30.8 99.1 1.7 68 Moose Jaw 9.0 23.2 24.7 56 68 Barrie 12.5 29.1 27.1 68.8 6.9 69 Hamilton 10.7 20.6 25.4 56.7 Kentville 16.6 22.9 29.1 28.8 21.2 32.7 66.6 67 Kentville 16.6 22.9 29.1 21.8 8.7 8.4 70 Granby 10.3 21.5 22.5 22.1 22.5 24.5 56.6 Courtenay 10.7 City of Toronto 18.5 19.5 11.7 City of Toronto 18.5 11.7 City of Toronto 18.5 19.5 19.5 19.5 19.5 19.5 19.5 19.5 19	7.4 -10.2 7.4 10.6 7.0 4.8 6.9 4.2 6.6,7 2.0 6.3 9.3 6.2 3.4 5.5 4.7 5.5 7.4 5.5 3.6 5.1 -2.1 5.1 3.8 4.9 3.3 4.7 8.8 4.9 0.5 4.6 -0.4 4.5 -6.3 4.5 1.1 4.5 1.1 4.4 5.4 3.8 -12.1 3.8 -12.1 3.9 3.1 4.9 -3.1 4.9 -3.1 4.0 0.9
Relowna	7.4 10.6 7.0 4.8 6.9 4.2 6.6,7 2.0 6.3 9.3 6.2 3.4 5.8 4.7 5.6 7.4 5.5 3.6 5.1 -2.1 5.1 3.8 4.9 3.3 4.7 8.8 4.9 0.5 6.3 -0.4 4.5 -6.3 4.5 -6.3 4.5 1.1 4.5 -6.3 4.5 -6.3 4.7 5.4 3.8 -7 2.1 6.3 3.1 6.3 3.1 6.3 3.1 6.3 0.9 6.3 3.1 6.3 0.9 6.3 0.9
4 Penticton 18.0 21.5 18.0 21.5 18.0 21.5 18.0 20.0 30.8 30.1 30.8	7.0 4.8 6.9 4.2 6.7 2.0 6.3 9.3 6.2 3.4 5.5 4.7 5.6 7.4 5.3 3.6 5.1 -2.1 5.1 3.8 4.9 3.3 4.7 8.8 4.6 0.5 4.6 -0.4 4.5 -6.3 4.5 3.1 4.5 1.1 4.4 5.4 5.3 3.6 6.3 3.8 4.7 -6.3 4.5 3.1 6.3 5.1 6.3 6.1 6.3 6.1
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6 Barrie 12.5 2.9.1 62.7 68.8 6.9 6.9 Hamilton 10.7 20.6 25.4 5.6 6.9 1.5 1.5 1.5 1.5 1.5 1.5 1.5 1.5 1.5 1.5	6.7 2.0 6.3 9.3 6.2 3.4 4.7 5.6 7.4 5.5.3 3.6 5.1 -2.1 5.1 3.8 4.9 3.3 4.7 8.8 4.6 0.5 4.6 -0.4 4.5 -6.3 4.5 1.1 4.5 1.1 4.4 5.4 3.3 -7 -3.6 0.9
7 Kentville 16.6 22.9 2.9.1 68.7 8.4 70 Granby 10.3 21.5 24.5 56 8 Saint-Georges 11.3 23.8 32.3 67.4 6.7 71 City of Toronto 18.5 19.5 18.2 56 9 Chilliwack 12.8 21.2 32.7 66.6 0.4 72 City of Vancouver 19.1 22.5 14.2 55 10 Cobourg 15.6 19.5 31.5 66.5 3.8 73 Belleville 8.0 23.2 24.4 55 11 Val-d'0r 11.6 25.0 28.5 65.2 8.0 74 Port Alberni 9.0 15.6 30.7 55 12 Guelph 13.0 25.5 26.4 64.8 1.0 75 Baie-Comeau 4.8 20.1 30.1 55 13 Salmon Arm 17.0 17.8 30.0 64.8 3.1 76 Prince Albert 7.2 23.8 24.1 55 14 Whitehorse 17.3 17.1 30.3 64.7 3.3 77 London 8.9 21.9 24.0 54 15 Rimouski 10.0 20.5 34.2 64.7 4.1 78 Quebec City 9.8 22.7 22.2 54 15 Simouski 10.0 20.5 34.2 64.7 4.1 78 Quebec City 9.8 22.7 22.2 54 15 Simouski 10.0 20.5 34.2 64.7 4.1 78 Quebec City 9.8 22.7 22.2 54 15 Simouski 10.0 20.5 34.2 64.7 4.1 78 Quebec City 9.8 22.7 22.2 54 15 Simouski 10.0 20.5 34.2 64.7 4.1 78 Quebec City 9.8 22.7 22.2 54 15 Simouski 10.0 20.5 34.2 64.7 4.1 78 Quebec City 9.8 22.7 22.2 54 15 Simouski 10.0 20.5 34.2 64.7 4.1 6.5 Berbrooke 10.0 24.4 30.1 64.5 4.2 79 Halffax 9.4 21.8 23.4 54 17 Yellowknife 11.5 19.3 33.4 64.3 -1.1 80 Winnipeg 10.6 18.2 25.7 54 19 Centre Wellington 13.8 22.5 27.8 64.1 6.5 81 Regina 7.8 19.4 27.3 54 19 Centre Wellington 15.8 23.4 24.8 64.0 6.7 82 Brantford 8.8 21.2 24.5 54 22 24.5 54 22 24.5 54 24.5	6.3 9.3 6.2 3.4 5.8 4.7 5.6 7.4 5.1 -2.1 5.1 3.8 4.9 3.3 4.7 8.8 4.6 0.5 4.6 -0.4 4.5 -6.3 4.5 1.1 4.4 5.4 3.3 -7 -3.6 0.9
8 Saint-Georges 11.3 23.8 23.8 67.4 6.7 71 City of Toronto 18.5 19.5 18.2 56 56 City of Chillwack 12.8 21.2 32.7 66.6 0.4 72 City of Toronto 18.5 19.5 18.2 56 19.5 18.2 56 19.5 19.5 18.2 56 19.5	6.2 3.4 5.8 4.7 5.6 7.4 5.1 3.6 5.1 -2.1 5.1 3.8 4.9 3.3 4.7 8.8 4.6 0.5 4.6 -0.4 4.5 -6.3 4.5 1.1 4.4 5.4 4.4 5.4 3.8 -12.1 3.8 -12.1 3.7 -3.6 0.9
9 Chilliwack 12.8 21.2 32.7 66.6 0.4 72 City of Vancouver 19.1 22.5 14.2 55.5 10 Cobourg 15.6 19.5 31.5 66.5 3.8 73 Belleville 8.0 23.2 24.4 55.5 11 Val-d'Or 11.6 25.0 28.5 65.2 8.0 74 Port Alberni 9.0 15.6 30.7 55.1 25.2 26.4 64.8 1.0 75 Baie-Comeau 4.8 20.1 30.1 55.1 30.0 64.8 3.1 76 Prince Albert 7.2 23.8 24.1 55.1 31.5 31	5.8 4.7 5.6 7.4 5.3 3.6 5.1 -2.1 5.1 3.8 4.9 3.3 4.7 8.8 4.6 0.5 4.6 -0.4 4.5 -6.3 4.5 3.1 4.5 1.1 5.4 5.4 5.3 5.3 6.3 7.3 7.3 7.3 7.3 7.3 7.3 7.3 7
10 Cobourg 15.6 19.5 31.5 66.5 3.8 73 Belleville 8.0 23.2 24.4 55.1 Val-d'Or 11.6 25.0 26.5 65.2 8.0 74 Port Alberni 9.0 15.6 30.7 55.1 2 Guelph 13.0 25.5 26.4 64.8 1.0 75 Baie-Comeau 4.8 20.1 30.1 55.1 35.3 Salmon Arm 17.0 17.8 30.0 64.8 -3.1 76 Prince Albert 7.2 23.8 24.1 55.1 1.3 Salmon Arm 17.0 17.8 30.0 64.8 -3.1 76 Prince Albert 7.2 23.8 24.1 55.1 1.3 Salmon Arm 17.0 17.8 30.0 64.8 -3.1 76 Prince Albert 7.2 23.8 24.1 55.1 1.3 Salmon Arm 17.0 17.8 30.0 64.8 -3.1 76 Prince Albert 7.2 23.8 24.1 55.1 1.3 Salmon Arm 17.0 17.8 30.0 64.7 3.3 77 London 8.9 21.9 24.0 54.1 1.3 Salmon Arm 17.0 10.0 20.5 34.2 64.7 4.1 78 Quebec City 9.8 22.7 22.2 54.1 1.5 Salmon Ministry 10.0 24.4 30.1 64.5 4.2 79 Halifax 9.4 21.8 23.4 54.1 1.5 Salmon Ministry 10.6 Salmon 18.2 22.7 22.5 54.3 Salmon Ministry 10.1 13.8 22.5 27.8 64.1 6.5 81 Regina 7.8 19.4 27.3 54.1 1.2 Salmon 19.8 22.5 27.8 64.1 6.5 81 Regina 7.8 19.4 27.3 54.1 1.2 Salmon 19.1 1.2 Salm	5.6 7.4 5.3 3.6 5.1 -2.1 5.1 3.8 4.9 3.3 4.7 8.8 4.6 0.5 4.6 -0.4 4.5 -6.3 4.5 3.1 4.5 1.1 4.4 5.4 5.4 5.3 3.7 -3.6 9.9
11 Val-d'Or 11.6 25.0 28.5 65.2 8.0 74 Port Alberni 9.0 15.6 30.7 55.12 Guelph 13.0 25.5 26.4 64.8 1.0 75 Baie-Comeau 4.8 20.1 30.1 55.13 Salmon Arm 17.0 17.8 30.0 64.8 3.1 76 Prince Albert 7.2 23.8 24.1 55.14 Whitehorse 17.3 17.1 30.3 64.7 3.3 77 London 8.9 21.9 24.0 54.15 Rimouski 10.0 20.5 34.2 64.7 4.1 78 Quebec City 9.8 22.7 22.2 54.16 Sherbrooke 10.0 24.4 30.1 64.5 4.2 79 Halifax 9.4 21.8 23.4 54.1 7 Yellowknife 11.5 19.3 33.4 64.3 -1.1 80 Winnipeg 10.6 18.2 25.7 54.1 7 Yellowknife 11.5 19.3 33.4 64.3 -1.1 80 Winnipeg 10.6 18.2 25.7 54.1 7 Yellowknife 11.5 19.3 23.4 54.3 -1.1 80 Winnipeg 10.6 18.2 25.7 54.1 7 Yellowknife 11.5 19.3 25.4 54.2 29.2 64.0 6.7 82 Brantford 8.8 21.2 24.5 54.2 20 Saint-Hyacinthe 10.1 24.7 29.2 64.0 12.1 83 Ottawa 10.8 19.9 23.8 54.2 1 Vernon 14.5 22.0 27.4 63.9 2.7 84 Miramichi 7.9 19.2 27.3 54.2 1 Vernon 14.5 22.0 27.4 63.9 2.7 84 Miramichi 7.9 19.2 27.3 54.2 1 Vernon 14.5 22.0 27.4 63.9 2.7 84 Miramichi 7.9 19.2 21.3 54.2 1 Vernon 14.5 22.0 27.4 63.9 2.7 84 Miramichi 7.9 19.2 21.3 54.2 1 Vernon 14.5 22.0 27.4 63.9 2.7 84 Miramichi 7.9 19.2 21.5 22.3 2 Calgary periphery 13.9 16.5 33.1 63.5 9.5 86 Campbell River 9.2 16.5 28.0 53.2 5 Prince George 10.2 22.7 30.4 63.4 1.2 88 Greater Sudbury 3.8 22.8 27.1 53.2 5 Prince George 10.2 22.7 30.4 63.4 1.2 88 Greater Sudbury 3.8 22.8 27.1 53.2 5 Prince George 10.2 22.7 30.4 63.4 1.2 88 Greater Sudbury 3.8 22.8 27.1 53.2 5 Prince George 10.2 22.7 30.4 63.4 1.2 88 Greater Sudbury 3.8 22.8 27.1 53.2 5 Prince George 10.2 22.7 30.4 63.4 1.2 88 Greater Sudbury 3.8 22.8 27.1 53.2 5 Prince George 10.2 22.7 30.4 63.4 1.2 88 Greater Sudbury 3.8 22.8 27.1 53.2 5 Prince George 10.2 22.7 30.4 63.4 1.2 88 Greater Sudbury 3.8 22.8 27.1 53.2 5 Prince George 10.2 22.7 30.4 63.4 1.2 88 Greater Sudbury 3.8 22.8 5 Prince George 10.2 22.7 30.4 63.4 1.2 88 Greater Sudbury 3.8 22.8 5 Prince George 10.2 22.7 30.4 63.4 1.2 88 Greater Sudbury 3.8 22.8 5 Prince George 10.2 22.7 30.4 63.4 1.2 88 Greater Sudbury 3.8 22.8 5 Prince George 10.2 22.7 30.4 63.4 1.2 88 Grea	5.3 3.6 5.1 -2.1 5.1 3.8 4.9 3.3 4.7 8.8 4.6 0.5 4.6 -0.4 4.5 -6.3 4.5 3.1 4.5 1.1 4.4 5.4 3.3 -12.1 3.3 -2.6 3.7 0.9
11 Val-d'Or 11.6 25.0 28.5 65.2 8.0 74 Port Alberni 9.0 15.0 30.7 55 12 Guelph 13.0 25.5 26.4 64.8 1.0 75 Baie-Comeau 4.8 20.1 30.1 55 13 Salmon Arm 17.0 17.8 30.0 64.8 -3.1 76 Prince Albert 7.2 23.8 24.1 55 14 Whitehorse 17.3 17.1 30.3 64.7 3.3 77 London 8.9 21.9 24.0 54 15 Rimouski 10.0 20.5 34.2 64.7 4.1 78 Quebec City 9.8 22.7 22.2 54 16 Sherbrooke 10.0 24.4 30.1 64.5 4.2 79 Halifax 9.4 21.8 23.4 54 17 Yellowknife 11.5 19.3 33.4 64.3 -1.1 80 Winnipeg 10.6 18.2 25.7 54 18 Charlottetown 13.8 22.5 27.8 64.1 6.5 81 Regina 7.8 19.4 27.3 54 19 Centre Wellington 15.8 23.4 24.8 64.0 6.7 82 Brantford 8.8 21.2 24.5 54 20 Saint-Hyacinthe 10.1 24.7 29.2 64.0 12.1 83 Ottawa 10.8 19.9 23.8 54 21 Vernon 14.5 22.0 27.4 63.9 2.7 84 Miramichi 7.9 19.2 27.3 54 22 Leamington 7.6 27.1 29.0 63.7 -3.6 85 Medicine Hat 10.3 12.8 30.7 53 23 Calgary periphery 13.9 16.5 33.1 63.5 5.5 86 Campbell River 9.2 16.5 28.0 53 24 Victoria 14.7 24.0 24.8 63.5 5.5 86 Campbell River 9.2 16.5 28.0 53 25 Prince George 10.2 22.7 30.4 63.4 1.2 88 Greater Sudbury 3.8 22.8 27.1 53 25 Prince George 13.0 13.1 36.6 62.7 5.2 90 Salaberry-de-Valleyfield 4.5 15.9 32.5 52.4 53 27 Carmose 13.0 13.1 36.6 62.7 5.2 90 Salaberry-de-Valleyfield 4.5 15.9 32.5 52.4 53 28 Vancouver periphery 18.3 23.9 23.4 62.5 1.5 94 Yorkton 16.6 14.2 27.6 52 52 52 52 52 52 52 5	5.3 3.6 5.1 -2.1 5.1 3.8 4.9 3.3 4.7 8.8 4.6 0.5 4.6 -0.4 4.5 -6.3 4.5 3.1 4.5 1.1 4.4 5.4 3.3 -12.1 3.3 -2.6 3.7 0.9
13 Salmon Arm 17.0 17.8 30.0 64.8 -3.1 756 Prince Albert 7.2 23.8 24.1 55 14 Whitehorse 17.3 17.1 30.3 64.7 3.3 77 London 8.9 21.9 24.0 54 15 Rimouski 10.0 20.5 34.2 64.7 4.1 78 Quebec City 9.8 22.7 22.2 54 16 Sherbrooke 10.0 24.4 30.1 64.5 4.2 79 Halifax 9.4 21.8 23.4 54 17 Yellowknife 11.5 19.3 33.4 64.3 -1.1 80 Winnipeg 10.6 18.2 25.7 54 18 Charlottetown 13.8 22.5 27.8 64.1 6.5 81 Regina 7.8 19.4 27.3 34 19. Centre Wellington 15.8 23.4 24.8 64.0 6.7 82 Brantford 8.8 21.2 24.5 54 19. Centre Wellington 15.8 23.4 24.8 64.0 6.7 82 Brantford 8.8 21.2 24.5 54 21.2 Vermon 14.5 22.0 27.4 63.9 2.7 84 Miramichi 7.9 19.2 27.3 54 22.2 Leamington 7.6 27.1 29.0 63.7 -3.6 85 Medicine Hat 10.3 12.8 30.7 53 23. Calgary periphery 13.9 16.5 33.1 63.5 -9.5 86 Campbell River 9.2 16.5 28.0 53.2 4 Victoria 14.7 24.0 24.8 63.5 5.5 87 Midland 10.2 14.5 29.0 53 27. Camrose 13.0 13.1 36.6 60.4 9.2 10.9 38 Brandon 10.6 14.2 27.6 52.3 16.5 29.1 16.5 12.5 23.1 16.5 29.0 Talk 17.1 22.5 24.8 62.3 1.0 93 Brandon 10.6 14.2 27.6 52.2 27.5 27.5 28.0 13.0 15.1 22.5 24.8 62.3 1.0 93 Brandon 10.6 14.2 27.6 52.2 27.5 27.5 27.5 27.5 27.5 27.5 27.5	5.1 -2.1 5.1 3.8 4.9 3.3 4.7 8.8 4.6 0.5 4.6 -0.4 4.5 -6.3 4.5 1.1 4.4 5.4 4.4 5.4 3.3 -12.1 3.3 -2.6 3.7 0.9
14 Whitehorse 17.3 17.1 30.3 64.7 3.3 77 London 8.9 21.9 24.0 54.15 Rimouski 10.0 20.5 34.2 64.7 4.1 78 Quebec City 9.8 22.7 22.2 54.16 Sherbrooke 10.0 24.4 30.1 64.5 4.2 79 Halifax 9.4 21.8 23.4 54.17 Yellowknife 11.5 19.3 33.4 64.3 -1.1 80 Winnipeg 10.6 18.2 25.7 54.18 Charlottetown 13.8 22.5 27.8 64.1 6.5 81 Regina 7.8 19.4 27.3 54.19 Centre Wellington 15.8 23.4 24.8 64.0 6.7 82 Brantford 8.8 21.2 24.5 54.2 20 Saint-Hyacinthe 10.1 24.7 29.2 64.0 12.1 83 Ottawa 10.8 19.9 23.8 54.2 1 Vernon 14.5 22.0 27.4 63.9 2.7 84 Miramichi 7.9 19.2 27.3 54.2 1 Vernon 14.5 22.0 27.4 63.9 2.7 84 Miramichi 7.9 19.2 27.3 54.2 1 Vernon 14.5 22.0 27.4 63.9 2.7 84 Miramichi 7.9 19.2 27.3 54.2 1 Vernon 14.5 22.0 27.4 63.5 -9.5 86 Campbell River 9.2 16.5 28.0 53.2 2 Victoria 14.7 24.0 24.8 63.5 5.5 87 Midland 10.2 14.5 29.0 53.7 53.2 2 Victoria 14.7 24.0 24.8 63.5 5.5 87 Midland 10.2 14.5 29.0 53.2 52.5 Prince George 10.2 22.7 30.4 63.4 1.2 88 Greater Sudbury 3.8 22.8 27.1 53.2 2 Victoria 19.8 17.7 25.8 63.3 61.1 89 Edmundston 8.5 19.5 25.4 53.2 2 Victoria 19.8 17.7 25.8 63.3 61.4 9 Orillia 8.5 16.6 27.7 52.2 2 Victoria 19.8 17.7 25.8 63.3 61.4 9 Orillia 8.5 16.6 27.7 52.2 2 Victoria 19.8 17.7 25.8 63.3 62.5 1.5 92 Sault Ste. Marie 3.7 21.6 27.2 52.2 2 Victoria 19.8 17.7 25.8 63.3 62.5 1.5 92 Sault Ste. Marie 3.7 21.6 27.2 52.3 52.1 53.3 52.3 52.3 52.3 52.3 52.3 52.3 52.3	4.9 3.3 4.7 8.8 4.6 0.5 4.6 -0.4 4.5 -6.3 3.1 4.5 1.1 4.4 5.4 4.3.8 -12.1 3.7 -3.6 3.7 0.9
14 Whitehorse	4.9 3.3 4.7 8.8 4.6 0.5 4.6 -0.4 4.5 -6.3 3.1 4.5 1.1 4.5 1.1 4.4 5.4 3.3.8 -12.1 3.7 -3.6 3.7 0.9
15 Rimouski 10.0 20.5 34.2 64.7 4.1 78 Quebec City 9.8 22.7 22.2 54 16 Sherbrooke 10.0 24.4 30.1 64.5 4.2 79 Halifax 9.4 21.8 23.4 23.4 23.4 23.4 24.8 64.1 6.5 81 Regina 7.8 19.4 27.3 54 19 Centre Wellington 15.8 23.4 24.8 64.0 6.7 82 Brantford 8.8 21.2 24.5 54 20 Saint-Hyacinthe 10.1 24.7 29.2 64.0 62.7 82 Brantford 8.8 21.2 24.5 54 21 Vernon 14.5 22.0 27.4 63.9 2.7 34 Miramichi 7.9 19.2 27.3 54 21 Vernon 14.5 22.0 27.4 63.9 2.7 34 Miramichi 7.9 19.2 27.3 54 21 Vernon 14.5 22.0 27.4 63.9 2.7 34 Miramichi	4.7 8.8 4.6 0.5 4.6 -0.4 4.5 -6.3 4.5 3.1 4.5 1.1 4.4 5.4 3.8 -12.1 3.7 -3.6 3.7 0.9
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50 Wood Buffalo 1.5 22.1 35.3 58.9 -5.6 113 City of Montreal 14.1 21.3 12.4 47	7.9 11.7
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	2.8 -2.3
	2.2 -2.7
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	2.1 -2.2
57 Peterborough 9.4 24.6 24.2 58.2 5.7 120 North Bay 5.6 12.8 23.6 42	2.0 -1.8
58 Kitchener-Wat-Cam. 9.4 25.1 23.6 58.2 1.7 121 Corner Brook 5.2 17.6 18.6 41	1.4 -3.8
59 Owen Sound 9.1 20.1 28.8 58.0 2.8	

Totals may not add due to rounding

Legend	d			
	Strong	Moderate	Modest	

Entrepreneurial Communities 11

Table 2: Source Data. 2016

	Business establishment growth	Business establishments per capita	Info, culture sector	Self-empl %	Life satisfaction	Building permits	Business Barometer [®]	State of business	Full-time hiring	Property tax	Cost of local govt	Govt regulation	Govt understands sm.business	BizPaL
	%ch	per 100 residents	% of establ.	% of empl.	% Good, v. good	% of establ.	Index	% good	% yes	Comm/Res ratio	% problem	% problem	% good, adequate	1=yes
St. John's	-0.9	3.3	1.2	6.2	93.0	12.1	53.3	43.4	13.3	3.23	37.2	53.9	15.6	1
Grand Falls-Windsor	-1.6	3.5	1.2	4.8	94.6	7.2	57.9	48.1	13.3	2.42	59.6	72.3	15.6	1
Corner Brook	-0.8	3.4	0.6	4.7	92.1	7.3	54.2	33.3	25.4	3.93	37.2	53.9	15.6	1
Charlottetown	2.1	3.9	1.2	7.9	94.0	7.3	65.7	42.9	19.8	2.31	37.2	72.3	15.6	1
Summerside	-1.2	3.5	1.5	5.7	94.0	5.7	65.7	48.1	15.8	1.95	37.2	72.3	15.6	1
Halifax	-1.6	2.7	1.7	8.3	92.2	5.0	65.7	41.1	25.4	2.72	59.6	72.3	15.6	1
Kentville	1.3	3.6	1.7	11.5	91.5	14.1	59.2	44.7	13.3	2.37	40.0	53.9	15.6	1
Truro	-2.1	3.0	1.2	9.0	91.5	10.0	65.7	48.1	17.6	2.46	37.2	53.9	32.3	1
New Glasgow	-1.3	2.7	1.0	5.9	93.4	4.9	63.0	48.1	20.0	2.42	37.5	61.3	32.3	1
Cape Breton	-1.6	2.5	1.0	4.7	88.4	4.1	57.1	33.3	13.3	2.48	41.2	70.6	15.6	1
Moncton	-0.7	3.0	1.4	7.0	93.2	8.3	65.7	42.3	25.4	2.69	37.2	53.9	15.6	1
Saint John	-2.8	2.8	1.2	6.7	93.2	6.9	59.2	33.3	21.5	2.61	40.8	59.8	17.2	1
Fredericton	0.1	3.1	1.4	7.9	91.2	6.9	58.5	33.3	15.9	2.89	39.3	62.0	15.6	1
Bathurst	-0.9	3.1	0.8	6.3	86.7	3.9	58.3	48.1	13.3	2.61	37.2	53.9	31.6	1
Miramichi	0.1	3.3	0.9	6.0	92.4	3.9	61.5	48.0	17.4	2.64	37.2	53.9	15.6	1
Edmundston	-0.1	3.5	0.9	6.5	92.4	10.7	63.9	33.3	13.3	2.71	37.2	72.3	20.8	1
Rimouski	-0.1	3.2	1.1	8.7	95.5	12.1	53.3	48.1	13.3	1.37	54.1	72.3	28.6	1
Rivière-du-Loup	-0.8	3.8	1.7	8.6	95.5	9.9	64.9	48.1	25.4	1.57	59.6	72.3	25.9	1
Baie-Comeau	-0.9	2.8	0.9	4.7	95.0	11.4	53.3	48.1	13.3	1.97	54.1	72.3	28.6	1
Saguenay	-0.3	2.6	0.7	7.0	94.8	8.4	53.3	41.9	13.3	2.46	59.6	72.3	32.3	1
Alma	1.5	3.2	0.6	5.6	94.8	7.4	53.3	44.4	13.3	1.70	50.9	56.4	30.0	1
Sept-Îles	-1.3	2.9	0.8	5.7	95.0	5.5	53.3	33.3	13.3	2.89	54.1	72.3	28.6	1
Quebec City	0.7	2.6	1.3	7.8	93.2	8.7	57.7	48.1	25.4	3.12	59.6	72.3	27.1	1
Quebec periphery	0.7	2.6	1.3	9.3	93.2	8.7	56.0	43.1	15.4	2.90	45.2	65.4	29.7	0
Saint-Georges	1.4	3.6	0.6	10.5	94.6	11.7	56.5	45.5	25.0	1.40	37.2	53.9	32.3	0
Thetford Mines	-0.3	3.1	0.9	9.2	94.6	3.2	65.4	38.5	25.4	1.90	37.2	65.2	32.3	1
Sherbrooke	0.2	2.6	1.2	9.8	95.2	6.6	65.7	48.1	24.1	1.98	55.8	71.2	30.4	1
√ictoriaville	-0.4	3.3	1.1	9.5	91.2	5.7	65.7	48.1	13.3	1.58	59.6	72.3	32.3	0
Trois-Rivières	0.2	2.6	0.8	8.4	91.2	12.6	58.3	38.1	25.4	1.65	37.2	53.9	32.3	0
Shawinigan	-1.1	2.5	0.6	8.6	91.2	3.0	65.7	48.1	13.3	1.68	48.0	53.9	32.3	1
Drummondville	0.1	3.0	0.7	9.4	91.2	9.0	58.1	48.1	20.0	1.82	38.5	72.3	32.3	1
Granby	0.8	3.1	0.8	10.9	93.4	9.2	65.7	42.9	14.7	2.07	56.7	72.3	32.3	0
Saint-Hyacinthe	0.1	3.4	0.8	10.5	93.4	8.6	65.2	42.9	25.4	1.55	45.7	72.3	32.3	0
Sorel-Tracy	-2.1	2.5	0.8	9.0	93.4	6.0	53.3	33.3	13.3	2.22	40.9	54.5	32.3	1
loliette	1.4	3.4	1.0	10.2	94.8	4.9	53.3	33.3	17.6	1.86	42.0	62.0	29.3	1
Saint-Jean-sur-Richelieu	0.3	2.5	0.9	9.4	94.8	4.9	60.6	48.1	13.3	1.98	37.2	71.6	32.3	1
City of Montreal	0.9	2.7	1.9	10.2	93.3	5.1	64.3	39.8	22.5	3.61	59.6	72.3	16.1	0
Montreal periphery	0.9	2.7	1.9	10.8	92.3	5.1	64.9	45.9	22.3	2.74	45.8	72.3	26.8	0.5
Salaberry-de-Valleyfield	-2.1	2.7	0.5	9.7	93.4	3.7	53.3	48.1	16.7	2.11	42.9	57.1	30.4	1
Val-d'Or	0.2	2.9	1.8	6.7	93.4	15.7	53.3	48.1	21.1	1.71	37.2	72.3	28.6	0

Entrepreneurial Communities 12

	Business establishment growth	Business establishments per capita	Info, culture sector	Self-empl %	Life satisfaction	Building permits	Business Barometer [®]	State of business	Full-time hiring	Property tax	Cost of local govt	Govt regulation	Govt understands sm.business	BizPaL
	%ch	per 100 residents	% of establ.	% of empl.	% Good, v. good	% of establ.	Index	% good	% yes	Comm/Res ratio	% problem	% problem	% good, adequate	1=yes
Rouyn-Noranda	1.8	2.8	1.8	5.6	93.4	15.7	65.7	48.1	13.3	2.45	59.6	72.3	28.6	0
Cornwall	-1.2	2.4	0.9	7.5	92.8	6.7	58.3	33.3	13.3	2.59	37.2	72.3	31.6	0
Gatineau	0.1	2.4	1.6	8.0	92.9	5.0	63.7	43.8	17.1	2.24	45.3	59.9	19.7	1
Ottawa	0.1	2.4	1.6	9.3	92.5	5.0	65.1	37.2	22.3	2.72	51.3	69.9	15.6	1
Brockville	-2.9	2.5	0.5	9.8	89.9	7.1	53.3	33.3	15.4	2.67	45.8	66.7	20.0	1
Kingston	0.0	2.5	1.4	8.6	92.3	6.7	59.0	33.3	17.4	2.70	53.3	68.0	15.6	1
Belleville	-0.2	2.6	1.1	8.3	92.7	6.4	60.8	48.1	23.4	2.58	37.2	53.9	32.3	0
Cobourg	-1.7	3.6	1.8	13.7	92.7	4.3	63.0	45.8	13.3	2.26	37.2	53.9	32.3	1
Peterborough	-1.0	2.8	1.1	11.1	89.8	10.5	60.3	44.4	21.8	2.35	41.3	72.3	31.9	0
Kawartha Lakes	3.0	2.4	0.8	14.2	92.7	7.3	54.1	34.5	14.3	2.00	37.2	58.4	15.7	1
Centre Wellington	3.0	2.8	1.1	14.6	94.9	12.0	62.9	43.3	13.3	2.13	49.2	72.3	30.5	0
Oshawa	2.4	2.4	1.1	7.9	92.0	6.4	65.3	33.3	14.6	2.00	37.2	63.1	15.6	1
City of Toronto	3.0	3.3	1.9	11.3	88.7	5.3	62.2	33.3	22.8	3.54	59.6	66.2	15.6	1
Toronto periphery	3.0	3.3	1.9	10.9	91.8	5.3	63.2	35.4	24.6	2.15	40.9	60.6	22.8	1
Hamilton (Ont.)	1.5	2.6	1.1	9.5	92.3	5.9	61.0	39.5	25.4	2.49	58.7	65.5	16.8	1
St. Catharines - Niagara	0.0	2.6	1.1	9.3	92.9	5.8	65.7	41.3	23.0	2.33	44.6	61.9	23.4	1
Kitchener-Camb-Waterloo	0.6	2.7	1.1	8.5	92.4	8.2	65.7	45.5	25.4	2.83	56.4	62.4	15.6	1
Brantford	2.0	2.5	0.6	9.7	92.4	6.5	60.1	41.0	25.4	2.61	58.7	72.3	21.3	1
Woodstock	0.4	3.0	0.8	7.5	91.3	6.7	60.2	39.2	20.4	2.61	59.6	72.3	15.6	1
Norfolk	-2.9	2.7	0.9	13.5	89.9	3.0	53.7	41.5	22.6	2.59	58.6	72.3	32.3	1
Guelph	2.1	2.9	1.3	9.6	94.9	8.5	64.8	48.1	25.4	2.63	47.4	60.2	17.1	1
Stratford	-1.3	3.6	0.7	8.9	90.0	3.2	56.8	38.1	25.4	2.71	59.6	72.3	15.6	1
London	0.6	2.6	1.0	9.2	91.6	6.4	65.5	47.6	18.7	2.71	50.2	70.8	15.6	1
Chatham-Kent	-1.6	2.7	0.9	11.2	92.8	13.1	60.2	40.3	25.2	2.49	53.8	63.5	17.6	1
Leamington	-1.3	2.6	0.8	12.3	86.6	12.5	65.7	48.1	25.4	1.73	45.1	62.7	32.3	0
Windsor	1.0	2.4	0.7	7.8	86.6	5.3	65.7	47.7	25.4	2.56	37.2	62.4	30.4	1
Sarnia	-2.1	2.4	0.7	8.9	90.6	4.6	53.3	39.8	13.3	2.35	37.2	72.3	32.3	0
Owen Sound	-2.3	3.0	1.2	11.3	92.0	8.7	53.8	40.8	22.2	2.53	40.4	63.5	32.3	1
Collingwood	3.0	4.0	1.3	13.3	92.3	5.1	65.4	48.1	25.4	2.01	59.6	72.3	32.3	1
Barrie	2.9	2.7	1.0	10.4	92.3	15.4	65.7	46.2	25.4	2.10	42.6	61.1	28.7	0
Orillia	-2.9	2.9	1.2	12.1	92.3	5.0	56.8	33.3	22.7	2.30	47.7	64.9	18.7	1
Midland	0.2	2.5	1.2	10.4	92.3	8.0	53.3	33.3	13.9	1.92	59.6	72.3	20.7	1
North Bay	-2.5	2.8	1.0	7.9	93.2	4.9	55.1	33.3	13.3	2.45	37.2	53.9	15.6	0
Greater Sudbury	-1.8	2.5	0.8	6.6	89.3	7.5	61.4	46.0	20.6	2.67	37.2	53.9	15.6	1
Timmins	-2.7	2.7	1.3	5.6	93.0	8.8	53.3	35.3	25.4	2.38	47.7	64.9	18.7	1
Sault Ste. Marie	-2.0	2.4	0.9	6.1	94.8	15.7	56.4	33.3	21.1	2.68	37.2	53.9	20.8	1
Thunder Bay	-0.7	2.8	0.7	6.3	89.2	4.4	53.8	39.7	23.3	2.49	37.2	65.7	21.0	1
Winnipeg	1.6	2.7	1.2	8.0	93.1	5.2	58.8	43.3	17.8	2.62	58.6	53.9	15.6	1
Brandon	1.7	3.1	1.0	8.0	92.4	7.0	53.3	36.7	16.7	2.40	51.4	53.9	19.4	1
Regina	-0.7	2.9	0.9	8.6	96.4	5.7	60.3	48.1	16.7	2.23	55.1	65.9	21.3	1
Yorkton	2.2	3.8	1.3	12.3	94.1	4.1	53.3	33.3	13.3	3.21	44.0	72.3	31.6	1
Moose Jaw	0.8	3.0	0.7	9.3	92.1	4.7	65.7	48.1	22.7	2.53	59.6	72.3	15.6	1
Swift Current	1.9	5.0	1.3	13.1	96.9	5.5	55.6	38.9	22.2	2.67	55.3	65.8	32.3	1
Saskatoon	0.7	3.0	0.8	9.7	93.9	6.8	54.8	37.9	18.8	2.00	41.7	63.5	32.3	1

Entrepreneurial Communities 13

	Business establishment growth	Business establishments per capita	Info, culture sector	Self-empl %	Life satisfaction	Building permits	Business Barometer®	State of business	Full-time hiring	Property tax	Cost of local govt	Govt regulation	Govt understands sm.business	BizPaL
	%ch	per 100 residents	% of establ.	% of empl.	% Good, v. good	% of establ.	Index	% good	% yes	Comm/Res ratio	% problem	% problem	% good, adequate	1=yes
North Battleford	-1.0	4.0	1.4	9.9	94.4	5.5	59.4	48.1	13.3	2.68	59.6	61.5	30.0	1
Prince Albert	-1.4	2.8	1.0	9.4	90.4	6.0	64.5	48.1	25.4	3.36	37.2	53.9	32.3	1
Medicine Hat	-1.0	3.8	0.7	11.5	92.5	4.8	53.3	33.8	14.3	2.11	47.8	64.5	31.3	1
Brooks	-2.9	4.2	0.9	15.6	92.5	5.7	53.3	33.3	15.4	1.55	37.5	58.3	16.7	1
Lethbridge	0.9	3.7	0.7	10.7	92.5	5.5	53.3	44.5	21.0	2.18	59.6	67.2	22.8	1
Okotoks	0.6	3.9	1.0	11.9	93.0	3.4	53.3	37.9	13.3	1.40	51.0	58.8	16.2	1
City of Calgary	-0.2	3.8	0.9	10.6	93.0	5.4	53.3	33.3	13.4	2.89	59.6	59.9	18.7	1
Calgary periphery	-0.2	3.8	0.9	15.6	93.0	5.4	53.3	44.1	13.3	1.80	42.9	58.9	21.1	1
Red Deer	-0.5	3.8	0.5	9.4	93.0	4.8	53.3	33.3	13.3	1.96	57.8	68.3	31.3	1
Camrose	-1.5	5.0	1.0	10.2	93.0	5.4	53.3	33.3	13.3	1.51	37.5	56.3	32.3	1
City of Edmonton	0.7	3.6	0.7	8.0	93.9	5.0	53.3	33.3	13.3	2.39	59.6	54.3	15.6	1
Edmonton periphery	0.7	3.6	0.7	11.4	93.9	5.0	53.3	33.3	13.3	1.65	45.2	56.9	32.3	1
Lloydminster	-2.8	5.0	0.7	11.1	93.7	3.5	53.3	33.3	17.8	1.51	37.2	53.9	32.3	1
Grande Prairie	-2.4	5.0	0.7	8.9	95.6	6.7	53.3	33.3	25.0	1.54	59.6	53.9	32.3	1
Wood Buffalo	-2.7	2.5	0.8	4.7	95.6	15.7	58.3	33.3	20.0	1.62	37.2	61.5	32.3	1
Cranbrook	-1.7	4.1	1.4	11.5	90.3	3.0	57.1	33.3	16.0	2.54	59.6	53.9	15.6	1
Penticton	2.8	4.3	0.8	15.4	94.7	5.5	65.7	46.2	18.4	1.94	59.6	58.6	15.6	1
Kelowna	1.9	3.8	1.2	15.1	94.7	8.6	65.7	48.1	25.4	2.43	47.0	53.9	23.8	1
Vernon	1.1	3.9	0.7	14.1	94.7	4.1	65.7	42.3	25.4	2.62	41.5	53.9	15.8	1
Salmon Arm	0.1	4.9	0.9	15.0	91.2	9.2	61.1	33.3	13.3	2.49	37.2	53.9	32.3	1
Kamloops	-0.1	3.7	1.0	10.5	91.2	3.1	65.7	47.7	25.4	2.49	59.6	53.9	15.9	1
Chilliwack	2.8	3.2	0.5	12.9	94.8	5.0	65.7	39.6	25.4	2.09	37.2	56.3	32.3	1
Abbotsford-Mission	2.5	3.4	0.5	12.6	94.8	2.9	65.7	48.1	25.4	2.49	59.6	61.8	15.6	1
City of Vancouver	1.5	3.7	1.9	13.6	87.2	5.9	65.7	42.4	25.4	4.34	59.6	53.9	15.6	1
Vancouver periphery	1.5	3.7	1.9	12.1	92.3	5.9	65.7	46.6	25.4	3.41	59.6	57.1	16.6	1
Victoria	0.5	3.4	1.4	13.1	93.3	6.1	65.7	44.6	24.8	3.17	45.7	53.9	27.4	1
Duncan	0.8	3.5	0.5	13.8	93.0	4.4	65.7	33.3	25.4	2.49	59.6	57.7	21.4	1
Nanaimo	-0.1	3.3	0.8	13.7	93	4.5	65.7	45.9	23.3	2.51	59.6	63.6	15.6	1
Parksville	0.6	3.4	1.1	15.6	93	3.4	65.7	48.1	25.4	2.53	53.6	67.9	15.6	1
Port Alberni	-2.0	3.2	0.9	12.5	93	3.5	65.7	33.3	14.3	1.80	59.6	61.5	15.6	1
Courtenay	-0.1	3.5	0.6	15.6	92.9	3.8	65.7	48.1	25.0	2.65	51.5	54.5	25.0	0
Campbell River	-1.7	3.8	0.6	11.6	92.9	2.9	65.7	33.3	18.5	2.29	59.6	53.9	15.6	1
Quesnel	-0.9	3.6	1.1	10.1	92.5	2.9	53.3	44.4	25.4	2.32	58.5	53.9	17.8	1
Prince George	-0.1	3.8	0.7	10.1	92.5	3.9	64.0	48.1	25.4	2.10	46.2	53.9	19.0	1
Fort St. John	0.8	5.0	0.6	12.6	94	2.9	53.3	33.3	13.3	2.68	59.6	53.9	15.6	1
Whitehorse	0.5	4.5	1.5	12.0	92.3	5.1	53.3	38.5	25.4	1.70	59.6	72.3	15.6	1
Yellowknife	-2.0	3.8	1.9	6.3	88.8	6.0	58.1	48.1	19.4	1.73	37.2	72.3	32.3	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 are, 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.