

Saskatoon Strategic Trends 2017

AN OVERVIEW OF
DEMOGRAPHIC, DEVELOPMENT,
ECONOMIC, ENVIRONMENTAL,
SOCIAL ISSUES & TRENDS

Table of Contents

Demographic

Saskatoon CSD Population, 2008-2021(f)	2
Saskatoon CSD Population Growth Rate, July 2016	2
Saskatoon CMA Population Growth Rate, July 2016	2
Annual Population Growth Saskatoon CMA, 2011-2016	3
Net Migration to the Saskatoon CMA, 2011-2016	3
Natural Increase in the Saskatoon CMA Population, 2011-2016	3
Net International Migration Western Canada, 2013-2016	4
Saskatoon CMA Distribution of Population by Age Group, 2016	4
Aboriginal Identity by Geography(as % of total population), 2011	4

Development

Annual Increase of Greenfield & Infill Residential Units, 2006-2016	5
City of Saskatoon Building Permits, 2007-2016	5
Saskatoon CMA Housing Starts, 2012-2018(f)	5
Median Residential Sale Price and Units Sold by Type in Saskatoon, 2016	6
Saskatoon CMA Residential Units Sold vs Price Increases, 2012-2017(f)	6
Average House Price by CMA (dollars), 2014-2016(f)	6
Saskatoon CMA Average Rent & Annual Increase(%), 1997-2016	7
New Attainable Housing Units, 2010-2016	7
Housing Affordability Measure by City and Dwelling Type, 2016	7

Economy

Saskatoon CMA Real GDP Growth (% change), 2010-2018(f)	8
Percentage of GDP by Industry, 2016	8
Saskatoon CMA Total Employment and Employment by Industry (Thousands), 2013-2018(f)	8
Unemployment Rate by Census Metropolitan Area, 2015-2016	9
City of Saskatoon Business Licenses Issued, 2016	9
New Business Licenses Issued, 2012-2016	9
Saskatoon CMA Disposable Income per Capita, 2010-2018(f)	10
Consumer Price Index (base year 2002), 2013-2016	10
Retail Sales Growth (%) in Saskatoon, 2011-2018(f)	10

Environment

Residential Average Annual Daily Water Consumption (Litres per Capita), 2012-2016	11
Saskatoon Waste Diversion Rate, 2012-2016	11
Historical Air Quality Index (AQI) Measures in Saskatoon, 2008-2016	11
Saskatoon Transit Ridership (Rides per Capita), 2013-2016	12
Kilometres of Cycling-Specific Infrastructure (Paths and Bike Lanes), 2012-2016	12
Mode of Transportation to Work, 2011	12

Social

Incidents of Crime (excluding traffic) per 100,000 Population for Saskatoon, 2012-2016	13
Total Criminal Code Violations (excluding traffic) per 100,000 Population by City, 2016	13
Crime Severity Index (weighted) for Prairie CMAs, 2016	13
Incidence of Low-Income Among Saskatoon Families, (1996, 2001, 2006, 2011)	14
Saskatoon Voter Turn-out by Level of Government and Year	14

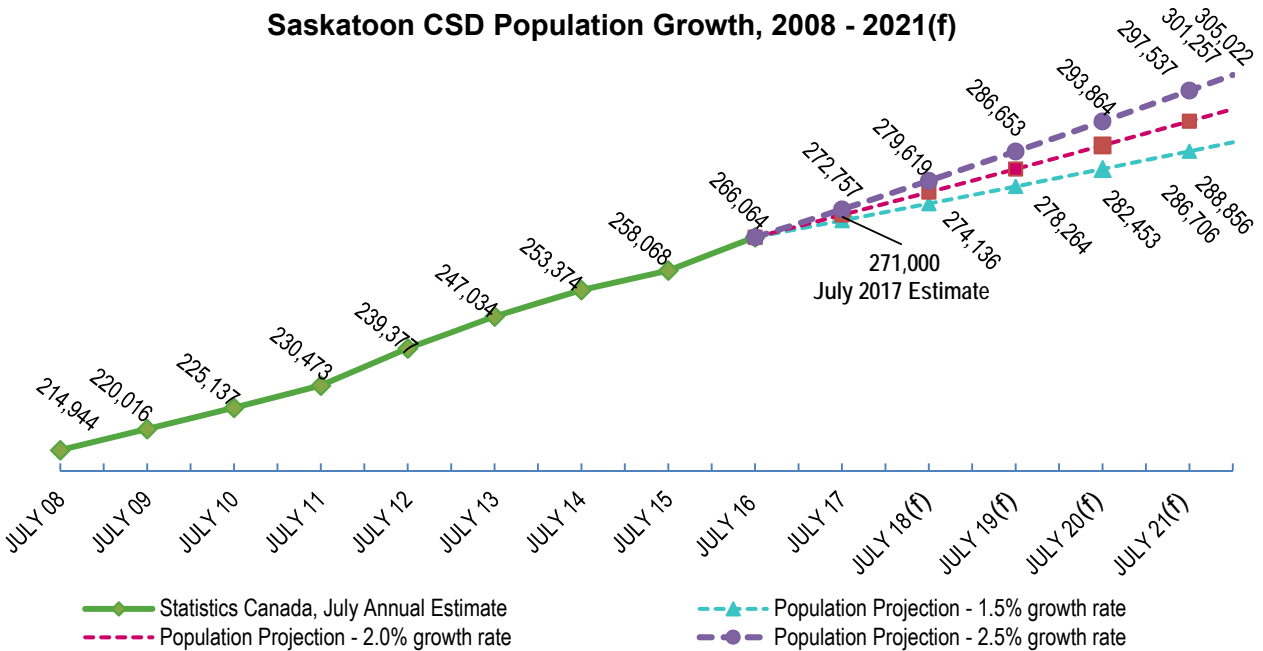
Glossary	15-17
----------	-------

Demographic

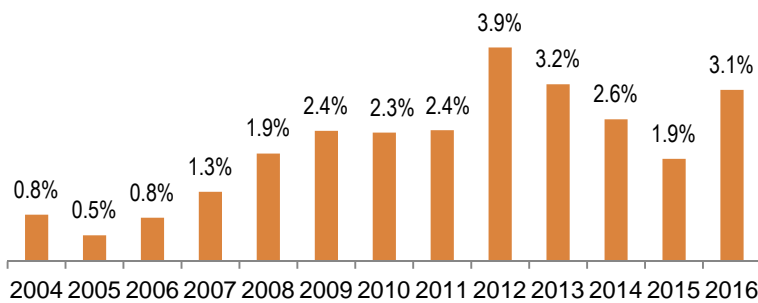
Statistics Canada estimated that the population of Saskatoon Census Subdivision (CSD) was 266,064 as of July 1, 2016. Based on Statistics Canada population estimate and other sources, the City of Saskatoon estimated that the population was 271,000 as of July 2017.

Saskatoon CSD Population Growth, 2008 - 2021(f)

Source: Statistics Canada, July Annual Population Estimates, (based on 2016 Census data) City of Saskatoon Population Projection



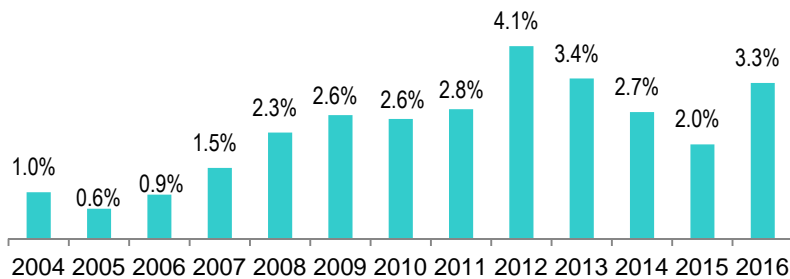
Saskatoon CSD Growth Rate, July 2016



Source: Statistics Canada, Demography Division - Annual population estimates by sex, July 1, 2004 to 2016, Saskatoon CSD, based on the Standard Geographical Classification (SGC) 2016, annual (persons)

The growth rate for the Saskatoon Census Subdivision (CSD) rebounded in 2016, surpassing 3% for the first time since 2013. The past five years, the growth rate has been well above the historic average. It is expected that the growth rate will be more moderate in 2017.

Saskatoon CMA Growth Rate, July 2016

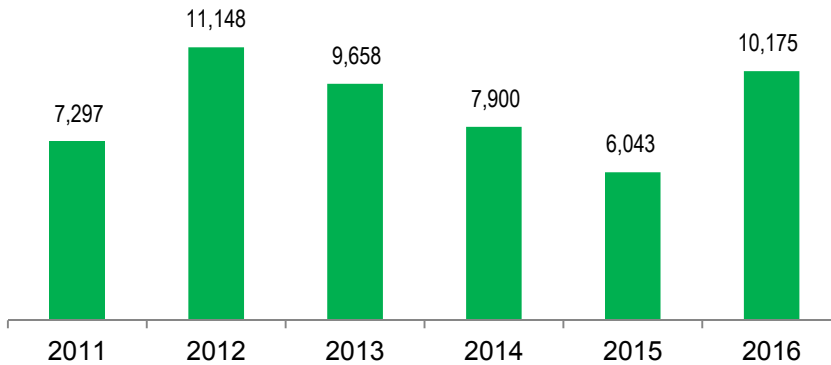


Source: Statistics Canada, Table 051-0056 - Estimates of population by census metropolitan area, sex and age group for July 1, based on the Standard Geographical Classification (SGC) 2016, annual (persons)

The Saskatoon Census Metropolitan Area (CMA) has experienced a similar rebound in growth rate as the City of Saskatoon. After a three year decline in growth rate after the high of 4.1% in 2012, the growth rate increased to 3.3%. Preliminary estimates show that the Saskatoon CMA led the way in growth rate among CMAs with a population growth rate of +31.1 per thousand.

Demographic

Annual Population Growth Saskatoon CMA, 2011-2016

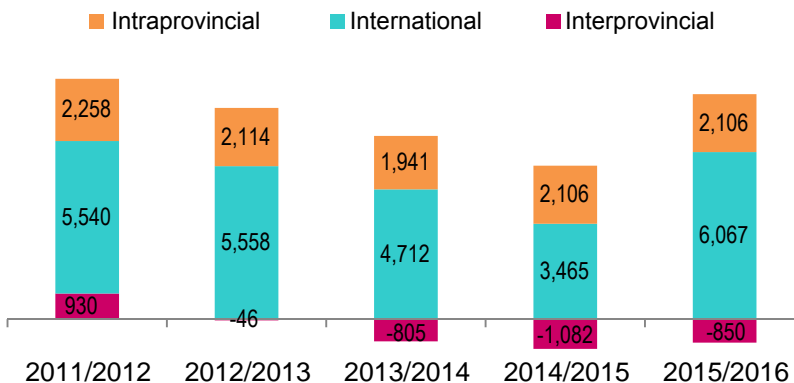


Source: Statistics Canada. Table 051-0056 - Estimates of population by census metropolitan area, sex and age group for July 1, based on the Standard Geographical Classification (SGC) 2011, annual (persons). CANSIM (database).

Statistics Canada estimates reveal that the Saskatoon CMA population was 315,150 on July 1, 2016.

Over the past six years, the annual net population growth exceeded 6,000 people per year in the Saskatoon CMA. There was a 10,175 increase in 2016, the highest increase since 2012.

Net Migration to the Saskatoon CMA, 2011-2016

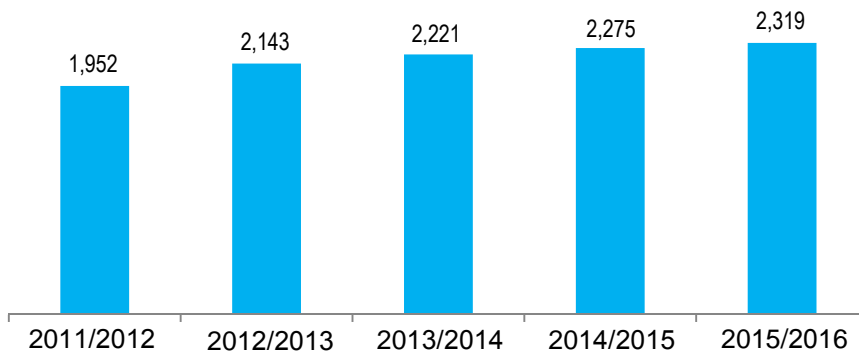


Source: Statistics Canada. Table 051-0057

Over the past five years, the largest component of annual population growth is net international migration in the Saskatoon CMA.

In 2015 to 2016, the Saskatoon CMA saw the largest increase in net international migration in the past decade. Interprovincial migration, however, continued a four year trend in 2015-2016 with negative net migration.

Natural Increase in the Saskatoon CMA Population, 2011-2016

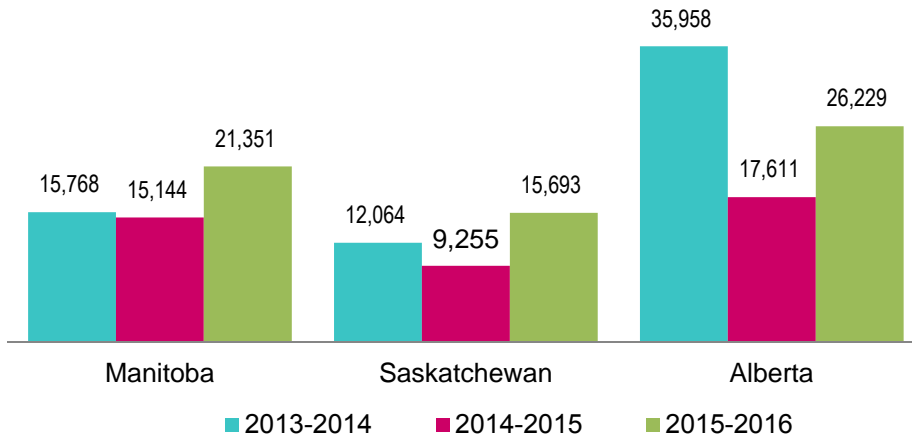


Source: Statistics Canada Annual Demographic Estimates: Subprovincial Area, 2016

Natural increase (births minus deaths) in the Saskatoon CMA has been rising over the past ten years. Over the past 20 years, the annual average natural increase is 1,426. Over the past five years, the average annual natural increase has risen to 2,182. The Conference Board of Canada (CBOC) is forecasting natural increase to surpass 2,200 annually over the next three years.

Demographic

Net International Migration Western Canada, 2013-2016

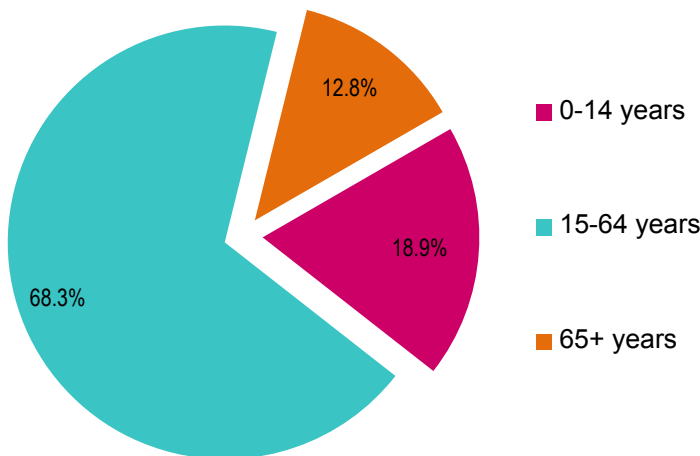


Source: Statistics Canada Annual Demographic Estimates: Canada, Provinces and Territories, 2016

The three prairie provinces experienced a rebound in net international migration in 2016, supported by the resettlement of refugees. After a decrease in net international migration growth in 2014-2015, Saskatchewan saw an increase in international migration growth in 2015-2016, supported by government policies to relocate Syrian refugees to Saskatchewan.

Net international migration is the main source of population growth in Saskatchewan and in Canada.

Saskatoon CMA Distribution of Population by Age Group, 2016



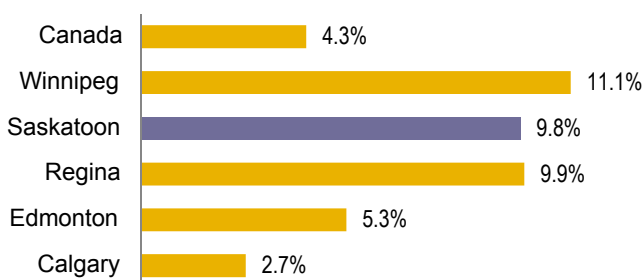
Source: Statistics Canada. Table 051-0056 - Estimates of population by census metropolitan area, sex and age group for July 1, based on the Standard Geographical Classification

According to Statistics Canada, the median age of the Saskatoon CMA is 35.6 and the median age in Canada is 40.6.

As of July 2016, 25,534,700 people, or 7 in 10 Canadians, were living in a census metropolitan area. Between July 1, 2015 and June 30, 2016, the five CMAs with the highest population growth were in the Prairies. Preliminary estimates show that the Saskatoon CMA led the way with a population growth rate of +31.1 per thousand.

On July 1, 2016, the four CMAs in Canada having the lowest median age were in Alberta and Saskatchewan. Saskatoon has the lowest median age.

Aboriginal Identity by Geography(as % of total population), 2011

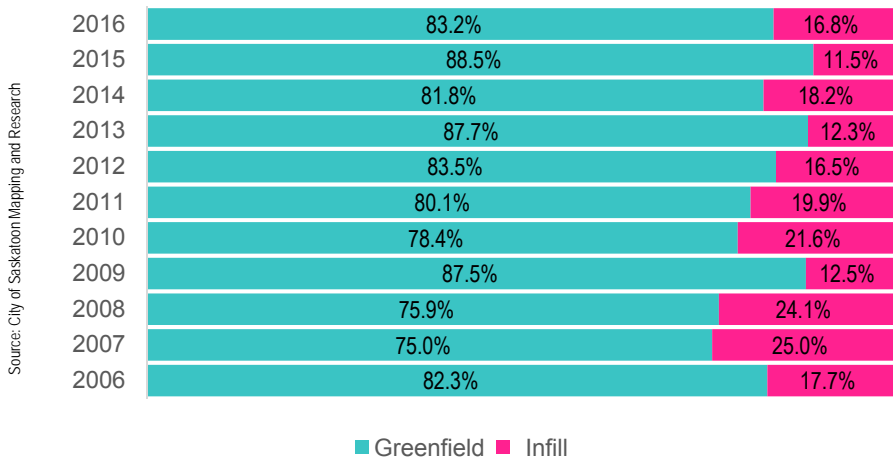


Source: Statistics Canada: National Household Survey 2011

In the 2011 National Household Survey, approximately 10% of the total population in Saskatoon and Regina identified as Aboriginal along with 4.3% of the total population in Canada. At 11.1%, Winnipeg had the highest percentage of Aboriginal population when compared to other prairie cities.

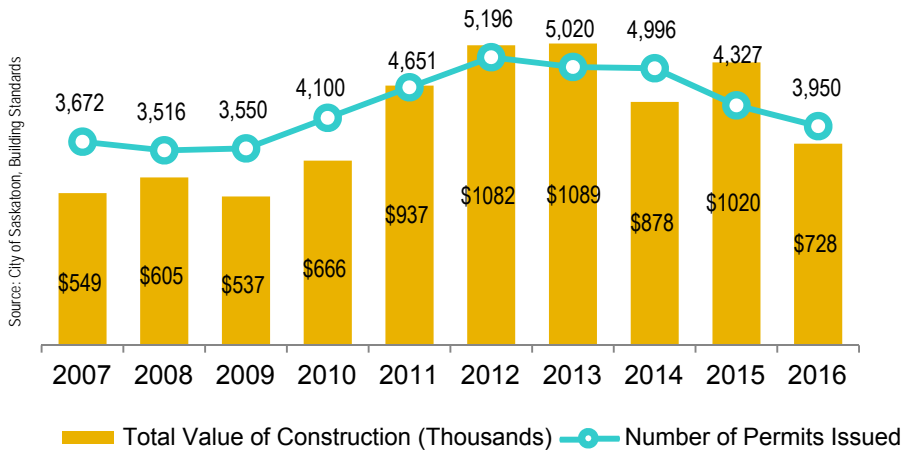
Development

Annual Increase of Greenfield & Infill Residential Units, 2006-2016



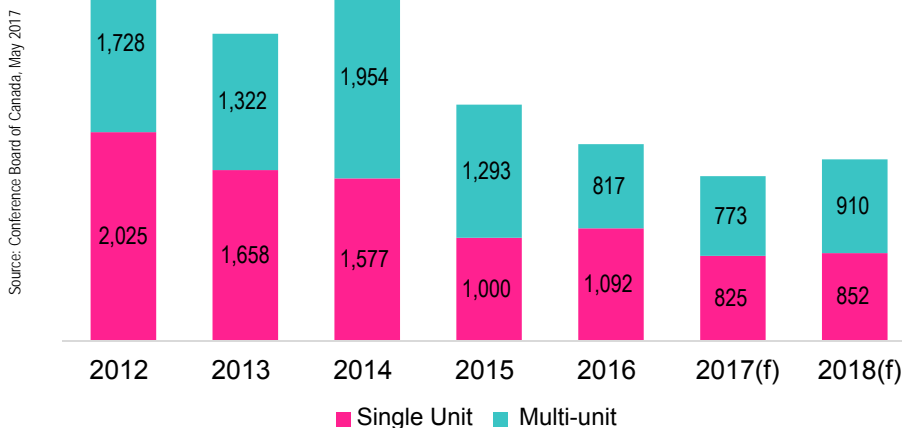
The total number of new residential units in Saskatoon has been decreasing annually since peaking in 2012. In 2016, the number of new residential units in the new neighbourhoods decreased significantly compared to 2015, whereas the number of new residential units in established neighbourhoods stayed relatively constant. This created an increase in the proportion of residential infill. The City of Saskatoon has set a target of 25% residential infill development by 2023.

City of Saskatoon Building Permits, 2007-2016



The number of building permits issued and the construction value of those permits both decreased in 2016. Both numbers fell below the ten year average of 4,298 permits issued per year and \$809,000 of construction value per year from 2007-2016.

Saskatoon CMA Housing Starts, 2012-2018(f)

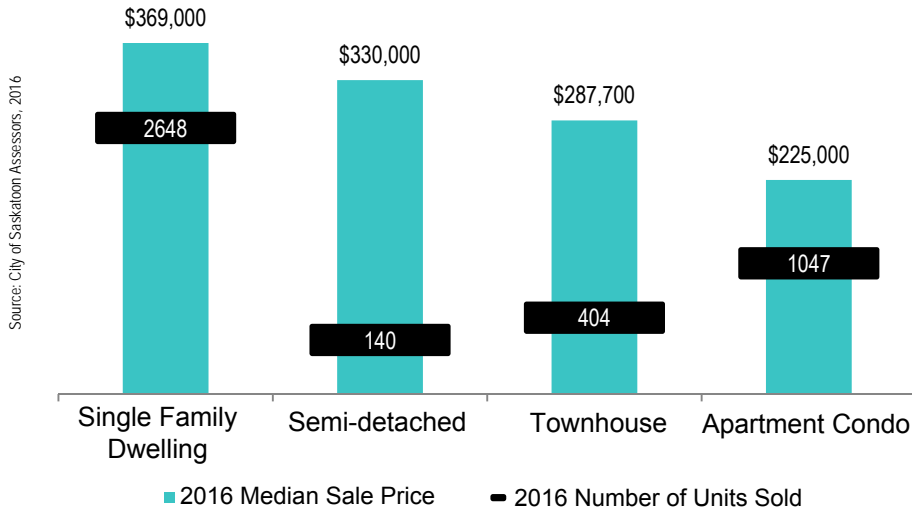


The CBOC is forecasting a decline in housing starts in 2017, followed by a slight reversal in 2018. The Canadian Mortgage and Housing Corporation (CMHC) support this general trend.

The CMHC Fall 2016 Housing Market Outlook indicated that a predicted gradual improvement in economic conditions and a continued draw down of inventory will support a modest increase in total housing starts in 2017 and 2018.

Development

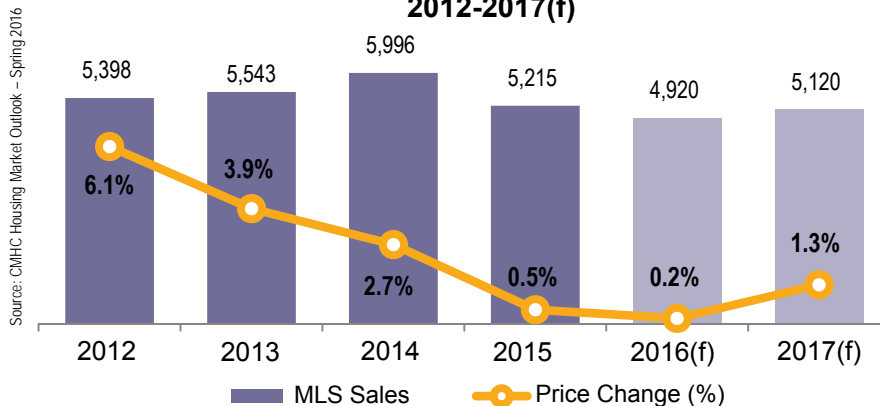
Median Residential Sale Price and Units Sold by Type in Saskatoon, 2016



The total number of residential sales decreased 17% from 2015 to 2016 in Saskatoon. The number of single family dwelling sales decreased by 15%. Semi-detached and townhouse sales decreased by 34% and 38% respectively. Apartment condo sales remained relatively unchanged to the previous year.

The median sale price decreased along with the number of sales. From 2015 to 2016 the median sale price decreased by 9.7%. All four dwelling types saw a decrease in sales price, ranging from a 1.5% decrease in semi-detached to a 10.1% decrease in the sales price of apartment condos.

Saskatoon CMA Residential Units Sold vs Price Increases, 2012-2017(f)

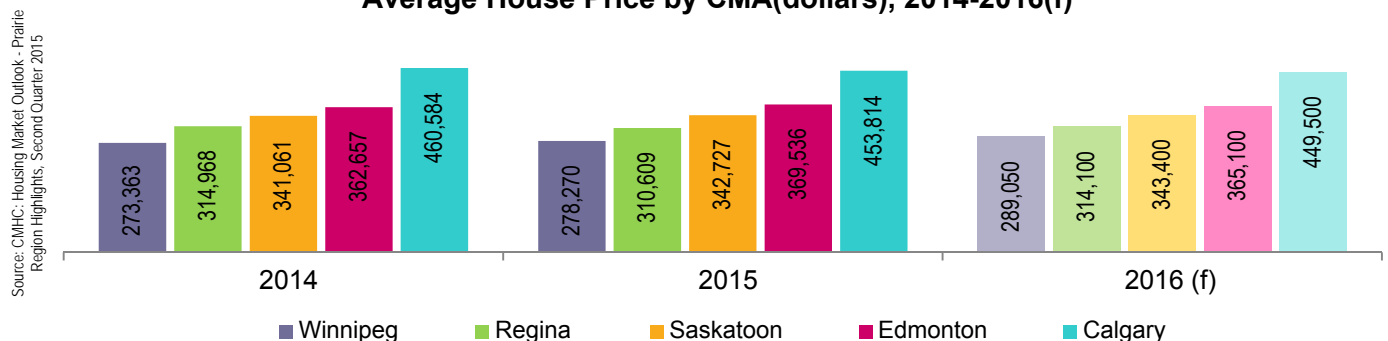


According to CMHC, MLS sales in the Saskatoon CMA dropped by 13% in 2015; this is the first decline since 2010. Sales are forecasted to decrease in 2016. The average resale price in the Saskatoon CMA increased by less than one percent in 2015.

Housing supply has been rising faster than demand, resulting in a “buyers market”. This trend is forecast to continue into 2016 and 2017.

Average house prices in the prairie CMAs are consistently highest in Calgary and lowest in Winnipeg, with Saskatoon in the middle. Edmonton had the highest increase at 1.9% in 2015, while Calgary had the largest decrease at 1.5%.

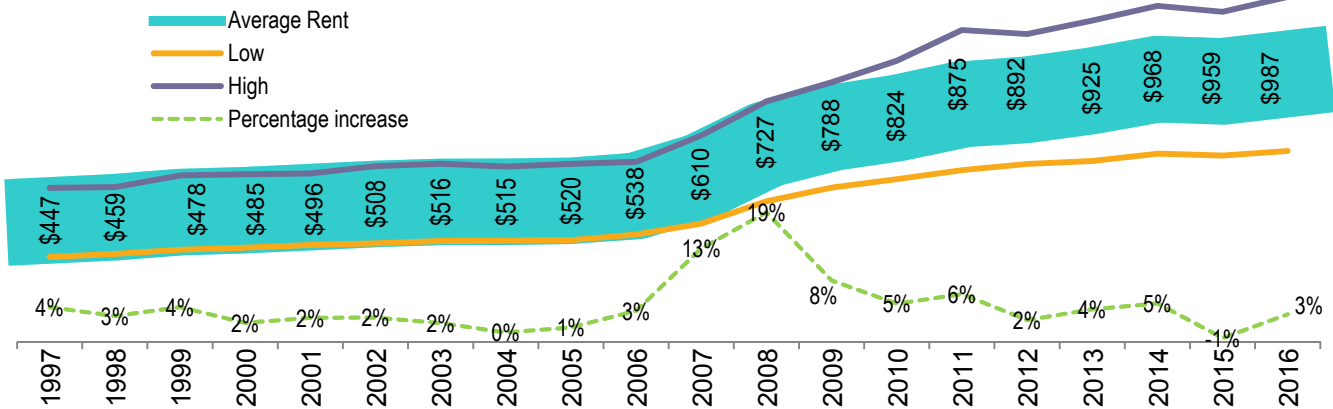
Average House Price by CMA(dollars), 2014-2016(f)



Development

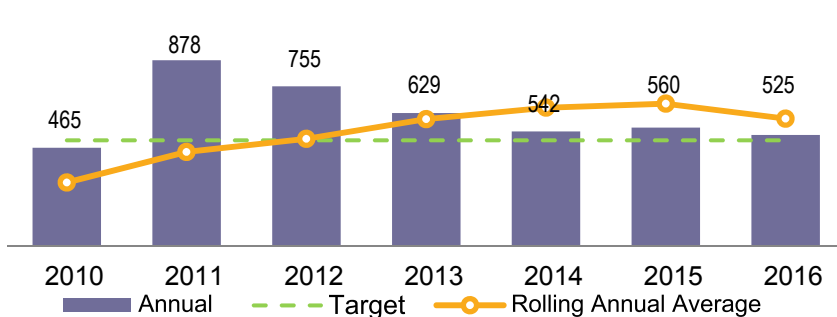
The average rent in the Saskatoon CMA increased by 3% from 2015 to 2016 after decreasing slightly in 2015 for the first time in at least 20 years. The average rent increased by an average of 4.3% over the past 20 years, however CMHC is predicting continued downward pressure on the average rental price due to steady vacancy rates.

Saskatoon CMA Average Rent & Annual Increase(%), 1997-2016



Source: Table 027-0040 - Canada Mortgage and Housing Corporation, average rents for areas with a population of 10,000 and over, annual (dollars), CANSIM (database).

New Attainable Housing Units, 2010-2016

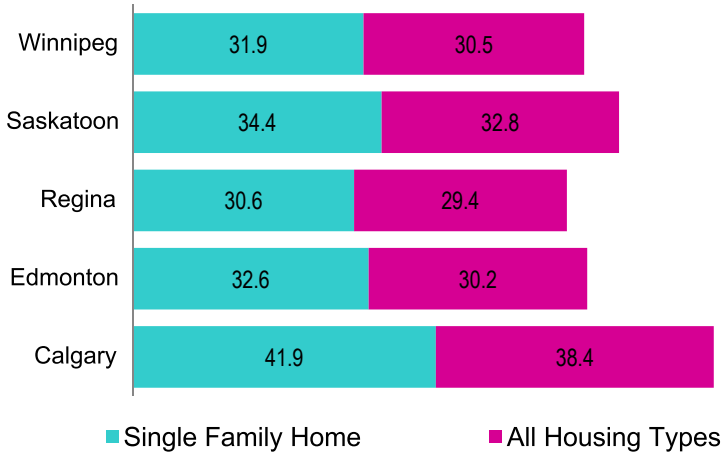


Source: City of Saskatoon, Planning & Development

The City of Saskatoon has made great efforts to provide attainable housing through a wide range of programs that target home ownership and rental opportunities.

The City of Saskatoon has achieved a rolling annual average target of adding 500 new attainable housing units.

Housing Affordability Measure by City and Type, 2016



Source: Statistics Canada, Royal LePage, and RBC Economics Research.

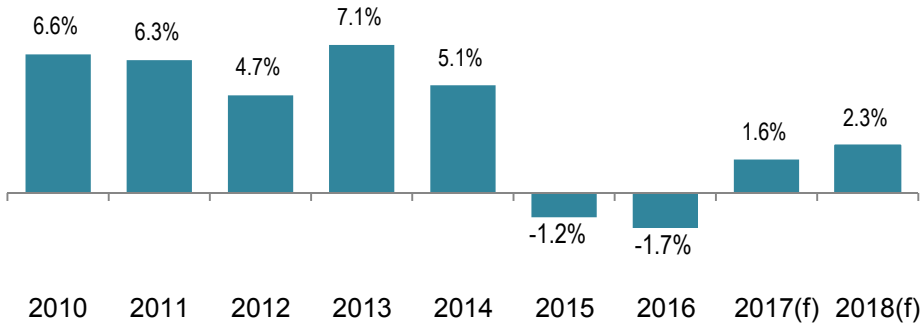
Royal Bank of Canada describes the Affordability Measure as the percentage of a typical household's pre-tax income used towards mortgage expenses (mortgage, taxes, and utilities). The higher the percentage, the less affordable the home becomes. CMHC indicates that no more than 32% of gross income should go towards mortgage expenses.

In 2016, this measure characterized Saskatoon as the second least affordable housing market for both single family homes and a composite of all housing types out of the major prairie cities. Calgary rated as the least affordable.

Economy

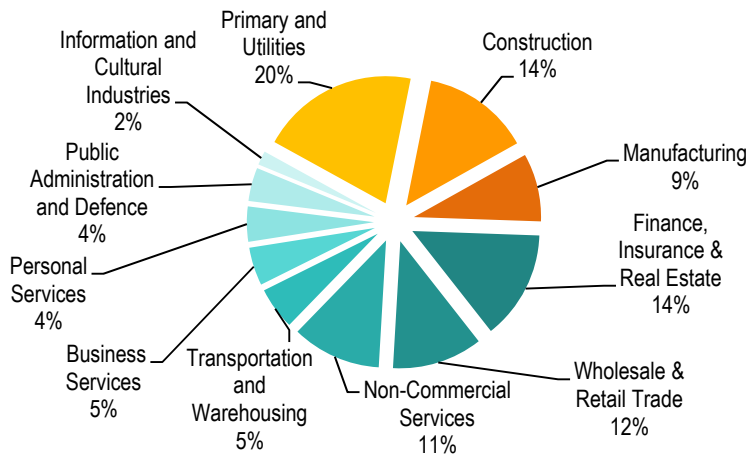
Saskatoon CMA Real GDP Growth(% change), 2010 – 2018(f)

Source: Conference Board of Canada, May 2017



After five years of robust economic growth in the Saskatoon CMA since 2010, 2016 marked the second successive year that saw negative GDP growth. According to the CBOC, 2016 saw a 1.7% negative growth rate in Real Gross Domestic Product (GDP) in 2016. The CBOC is forecasting that will turn around in 2017, with a 1.6% GDP growth rate.

Percentage of GDP by Industry, 2016



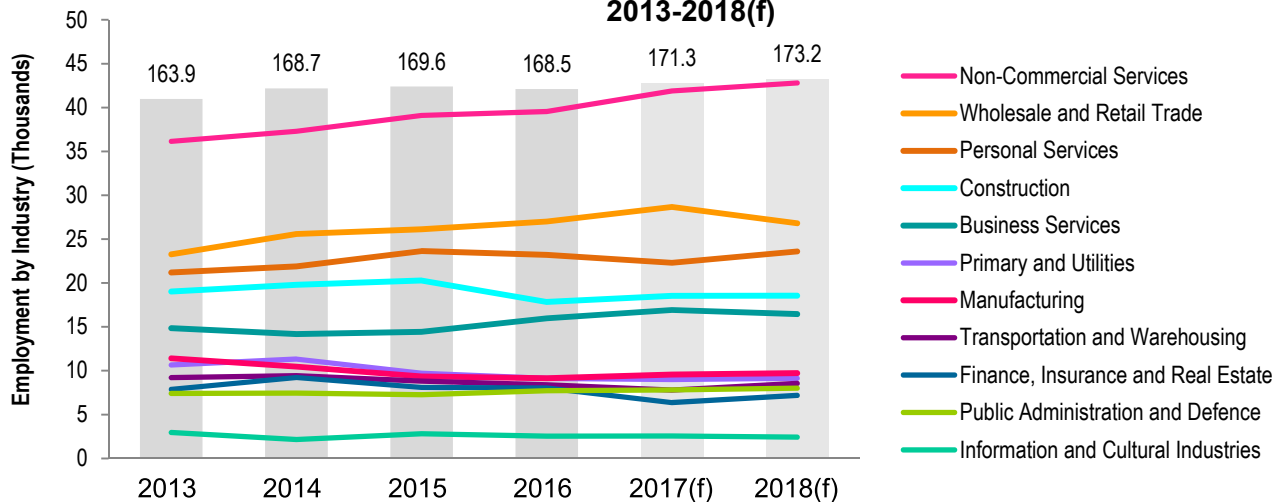
The Saskatoon CMA has a diverse economy that spans a variety of industries.

In 2016, 57% of the GDP was produced in the services-producing sector and 43% was produced in the goods-producing sector; this ratio has fluctuated marginally over the past 20 years.

Total employment shrunk by 0.66% in the Saskatoon CMA in 2016. The sector that saw the most negative growth was the Construction sector, which saw a decrease of 2,500 jobs. However, employment increases were seen in a number of sectors, including non-commercial services, business services, and wholesale and retail trade. Employment declined in the personal services, primary and utilities, manufacturing, transportation and warehousing, finance, insurance and real estate, and information and cultural industries between 2015 and 2016.

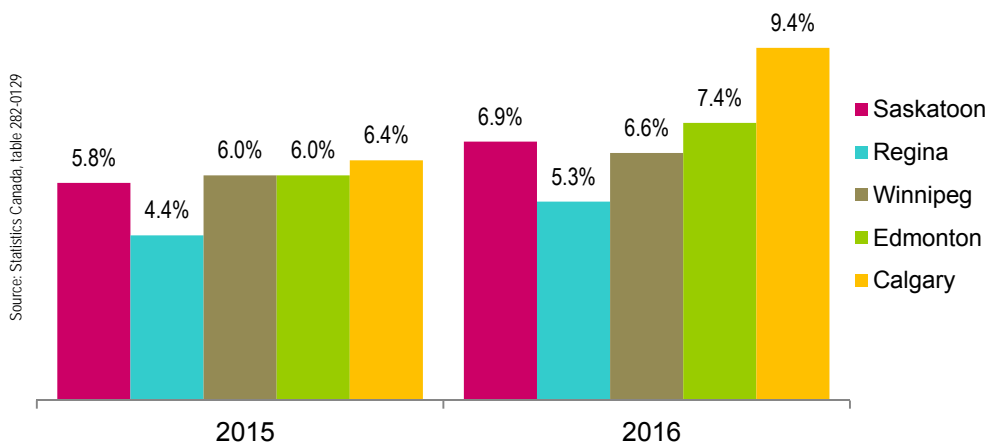
Saskatoon CMA Total Employment and Employment by Industry(Thousands), 2013-2018(f)

Source: Conference Board of Canada - May 10, 2017



Economy

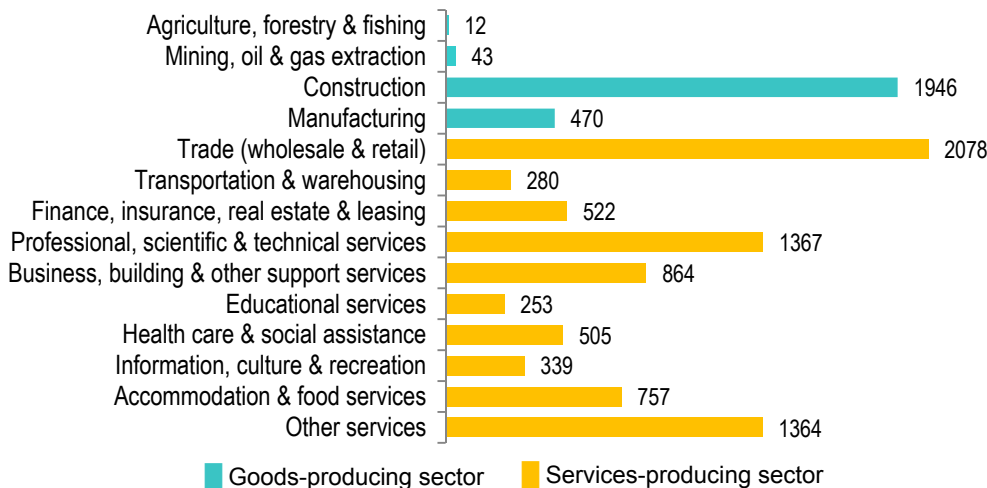
Unemployment Rate by Census Metropolitan Area, 2015-2016



The unemployment rate in the Saskatoon CMA increased 1.1% from 2015 to 2016. The Saskatoon CMA continues to have a higher unemployment rate than the Regina CMA.

Of these five prairie cities, Edmonton and Calgary saw the two highest jumps in unemployment rate, with increases of 1.4% and 3.0% respectively from 2015 to 2016.

City of Saskatoon Business Licenses Issued, 2016

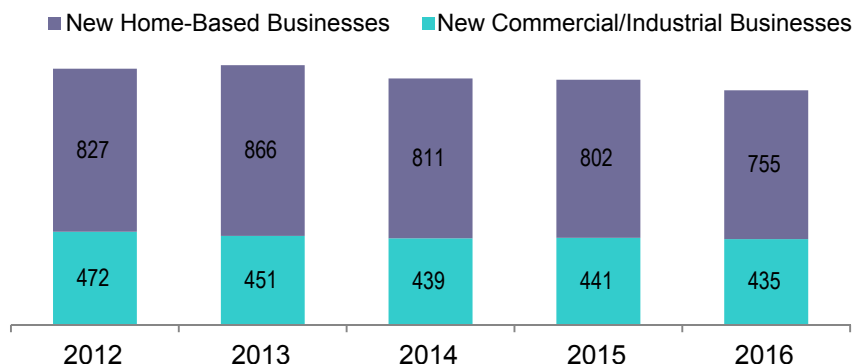


According to the 2016 City of Saskatoon Business Profile, there has been a 43% increase in business licenses since 2006.

The majority of business licenses are issued for the service-producing sector and within the sector, trade (wholesale and retail) makes up the largest number of licenses.

Source: City of Saskatoon, Business License Program, "Business Profile - Annual Report 2016"

New Business Licenses Issued, 2012-2016



The City of Saskatoon Business License Program issued 1,190 new business licenses in 2016. Home based businesses represented 63% of new business licenses in 2016 and 42% of the total licensed businesses in Saskatoon.

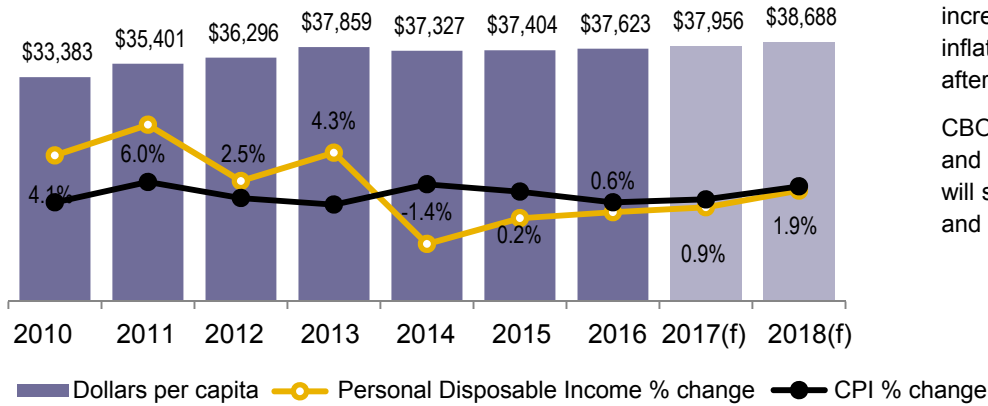
The most frequent new commercial business was restaurants and the top new home based business was building and dwelling services.

Source: City of Saskatoon, Business Profile - Annual Report 2016

Economy

Saskatoon CMA Disposable Income per Capita, 2010-2018(f)

Source: Conference Board of Canada – July 2017

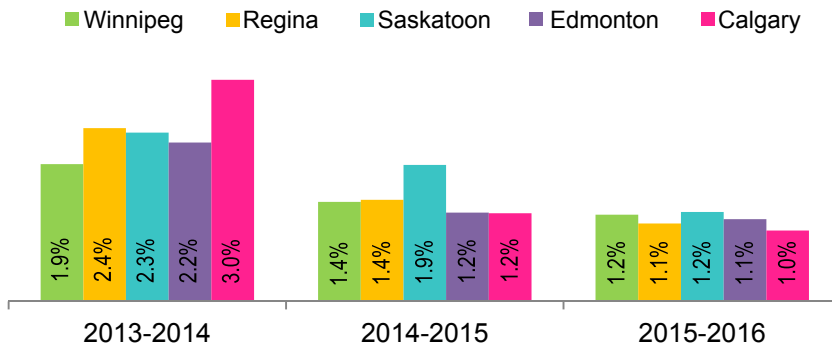


Disposable income increased by 0.6% from 2015 to 2016, whereas the consumer price index (CPI) increased by 1.2%. This means that inflation has increased faster than after tax income over this period.

CBOC is forecasting that both CPI and disposable income per capita will see modest increases in 2017 and 2018.

Consumer Price Index (base year 2002), 2013-2016

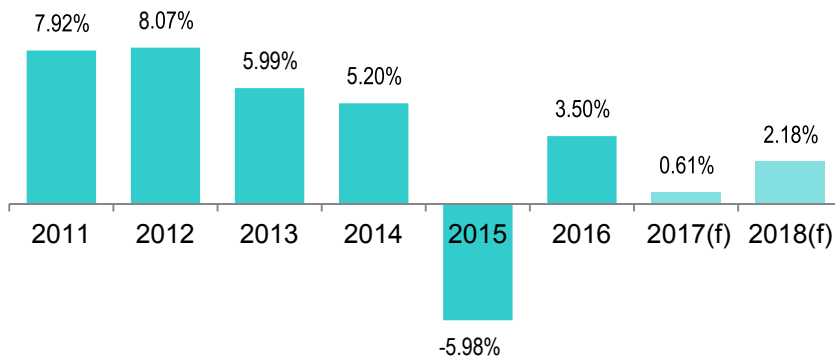
Source: Statistics Canada, CANSIM Table 326-0021



The prairie CMAs experienced marginal increases in CPI between 2015 and 2016. For this period, the CPI for the Saskatoon CMA increased 1.2%. Over the past five years the average annual increase in CPI was 1.8% in the Saskatoon CMA.

Retail Sales Growth (%) in Saskatoon, 2011-2018(f)

Source: Conference Board of Canada, May 10, 2017

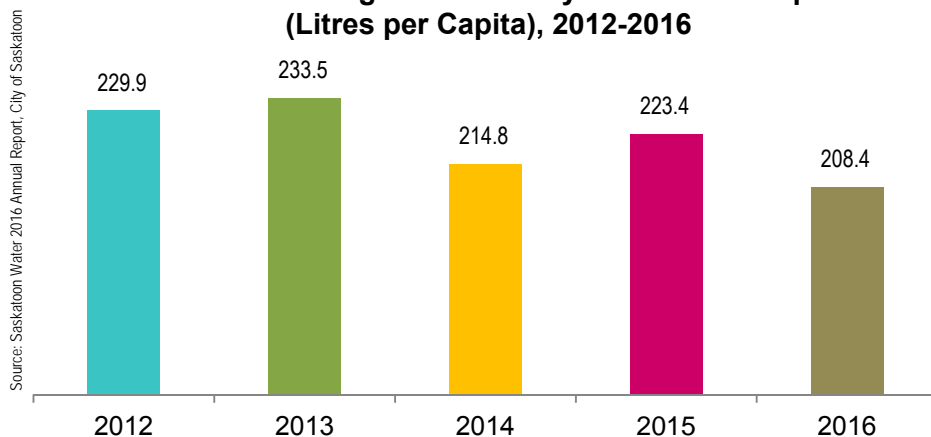


In 2016, retail sales growth experienced a rebound, growing by 3.5% after having negative growth in 2015. 2016 retail sales growth is comparable to the five year average of 3.4%.

The CBOC is projecting that the retail sector will see growth in 2017 and again in 2018, although at a more modest rate.

Environment

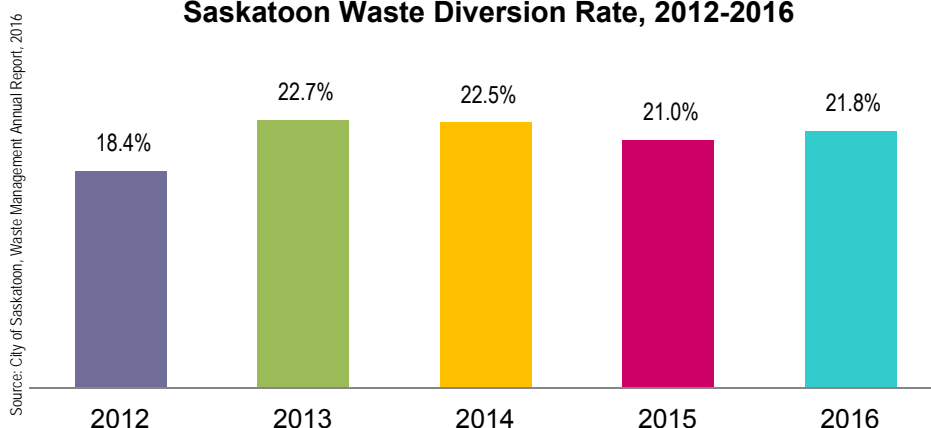
**Residential Average Annual Daily Water Consumption
(Litres per Capita), 2012-2016**



Daily water consumption per capita in the city of Saskatoon decreased between 2015 and 2016.

Saskatoon Water rates are designed to encourage water conservation in order to defer the need for high capital intensive capacity projects. Due to fluctuating seasonal irrigation demands, Saskatoon's total average annual daily consumption varies significantly from year to year.

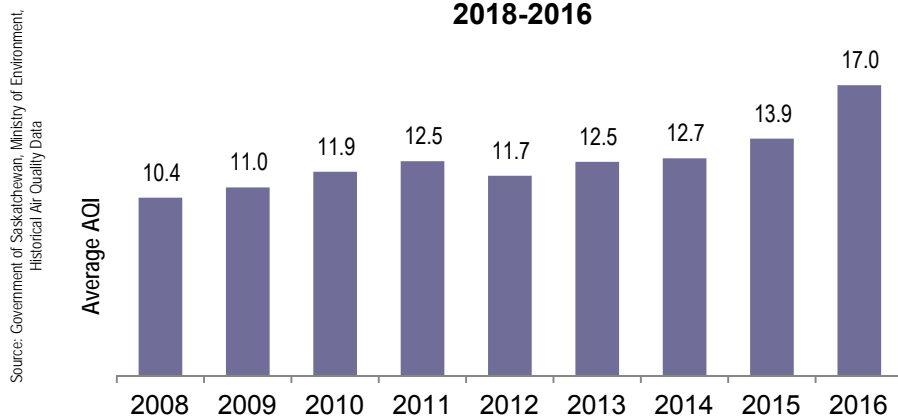
Saskatoon Waste Diversion Rate, 2012-2016



Saskatoon's 2016 waste diversion rate slightly increased from 2015. According to the 2016 Integrated Waste Management Annual report, about half of the waste diverted from the landfill was compost and about 35% was through curbside residential recycling.

The City calculates the waste diversion rate based on City run diversion and disposal programs. It does not include reduction, reuse, recycling or disposal through non-City programs, such as beverage containers, e-waste or nearby landfills.

**Historical Air Quality Index(AQI) Measures in Saskatoon,
2008-2016**

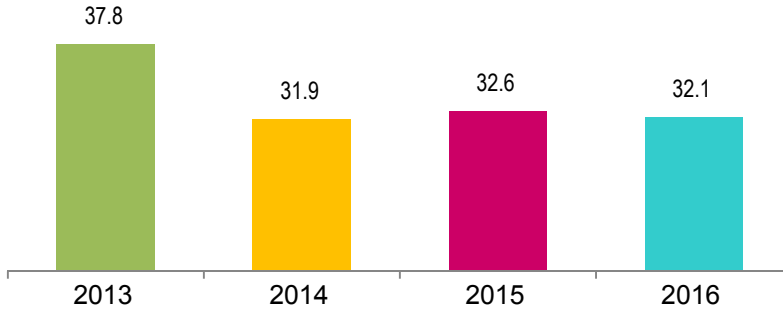


Air quality is collected hourly and monitored by the Saskatchewan Ministry of Environment using the Air Quality Index (AQI). The higher the number, the greater the health risk associated with air quality. A measure of less than 25 is good air quality and anything over 50 is considered poor. In 2016 the air quality in Saskatoon was considered "good" for 98.8% of the time and "fair" for the remainder. There was only one occurrence that the air quality was considered "poor".

Environment

Saskatoon Transit Ridership (Rides per Capita), 2013-2016

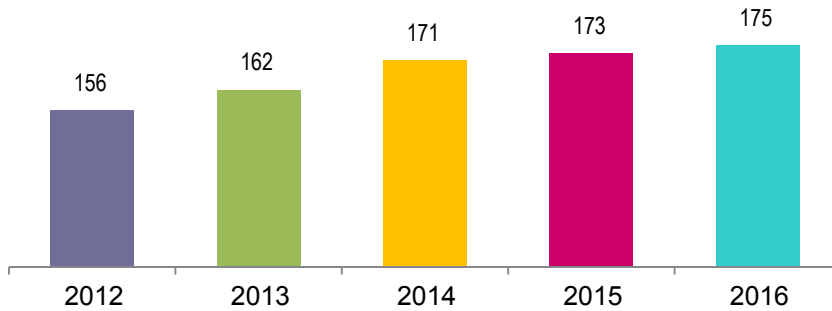
Source: City of Saskatoon, Saskatoon Transit



The number of transit rides per capita in Saskatoon decreased slightly from 2015 as anticipated by the City of Saskatoon. New route changes were introduced in July 2016. With these changes, there is typically a small dip in numbers, followed by a recovery period and then a continued increase in ridership numbers in the months to follow.

Kilometres of Cycling-Specific Infrastructure (Paths and Bike Lanes), 2012-2016

Source: City of Saskatoon, Planning & Development

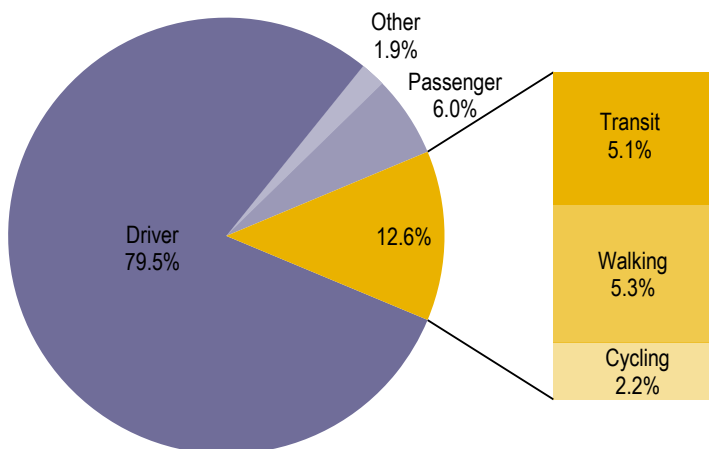


Since 2012, the City of Saskatoon has increased cycling specific infrastructure by 19.9 Km. There is an average of 4.0 Km constructed annually.

In 2016, the City of Saskatoon implemented phase two of a downtown protected bike lane demonstration project. The results of the project will be brought forward in the fall of 2017.

Mode of Transportation to Work, 2011

Source: National Household Survey, 2011

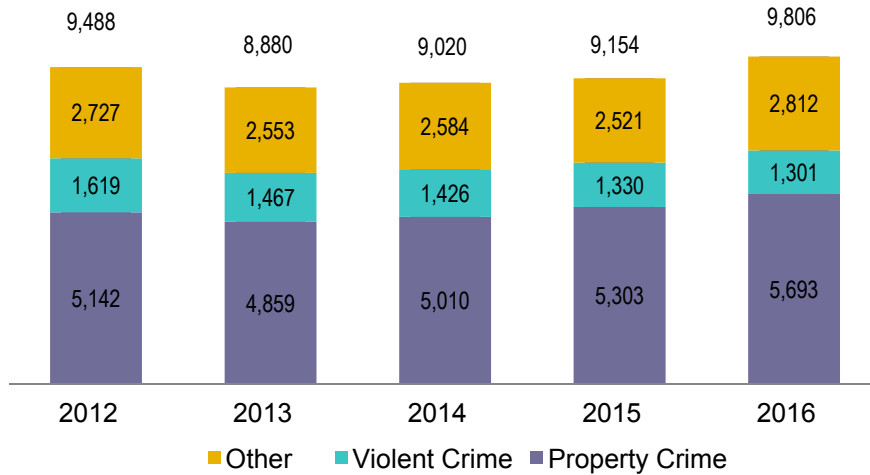


According to the 2011 NHS Survey, 79.5% of the labour force drive to work and 12.6% take an alternative mode of transportation including transit, walking, or cycling. Of those, walking is the most common mode.

As indicated above, since 2011, there has been an increase in the amount of cycling-specific infrastructure, intended to increase cycling as a form of alternative transportation. Details for the Mode of Transportation to Work for 2016 will be available in 2018.

Incidents of Crime (excluding traffic) per 100,000 Population for Saskatoon, 2012-2016

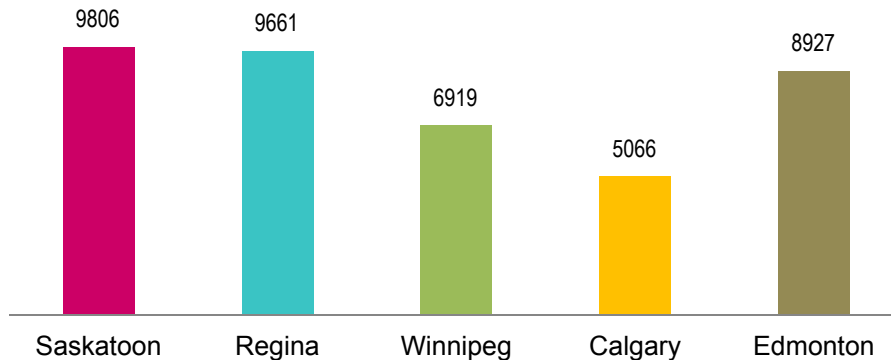
Source: Statistics Canada. Table 252-0079 - Incident-based crime statistics, by detailed violations and police services



The number of incidents of crime per 100,000 population (excluding traffic) increased 3% overall since 2012 in Saskatoon; including increases in both property crime and other non-violent crimes. However, violent crime has been decreasing annually since 2007.

Total Criminal Code Violations(excluding traffic) per 100,000 Population by City, 2016

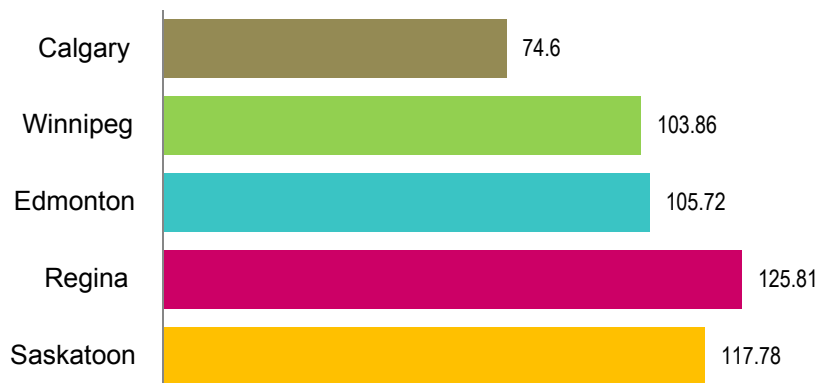
Source: Statistics Canada. Table 252-0078, 252-0079, 252-0080 - Incident-based crime statistics, by detailed violations and police services



Saskatoon has the highest crime rate per 100,000 population (excluding traffic) among these five prairie cities for the sixth straight year. Only Calgary saw a decrease in the per capita crime rate in 2016 among the five prairie cities.

Crime Severity Index(weighted) for Prairie CMAs, 2016

Source: Statistics Canada. Table 252-0052

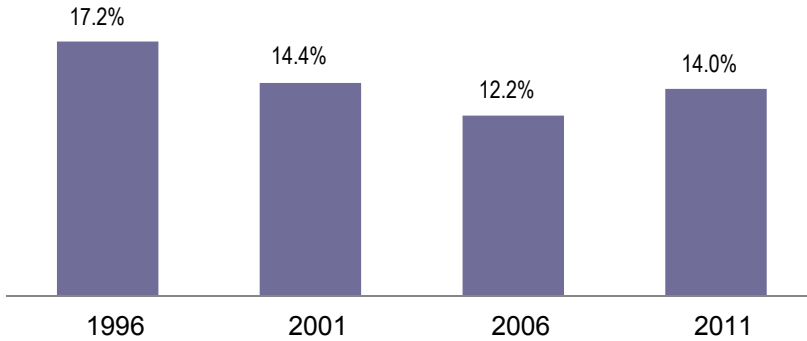


Crime Severity Index (CSI) measures the volume and severity of police-reported crime in the CMAs. Statistics Canada reported that out of 33 CMAs, Saskatoon had the second highest CSI in 2016, behind only Regina.

Social

Incidence of Low-Income Among Saskatoon Families, (1996, 2001, 2006, 2011)

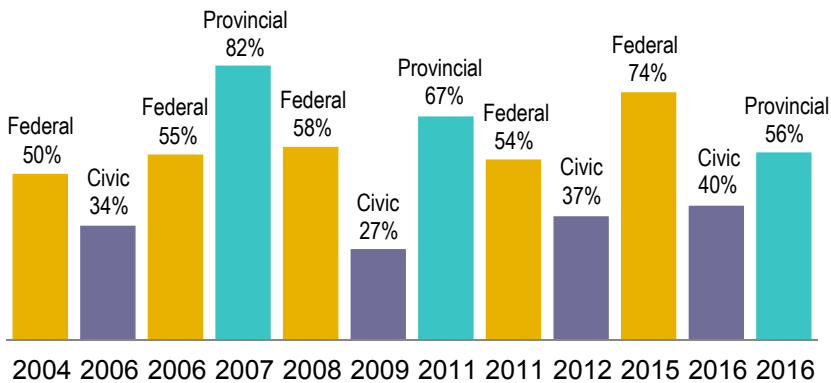
Source: Statistics Canada, Census 1996-2006; Statistics Canada: National Household Survey 2011



The number of low-income families increased by 1.8% between 2006 and 2011. Statistics Canada considers individuals as having low income if the after-tax income of their household falls below 50% of the median adjusted household after-tax income.

Saskatoon Voter Turn-out by Level of Government and Year

Source: City of Saskatoon, City Clerk's Office, Province of Saskatchewan, Chief Electoral Officer and Elections Canada



Since 2004 the average voter turn-out for civic elections has been 35%. Over that same timeframe, the average voter turn-out for federal elections was 58% and 68% for provincial elections.

Provincial elections tend to have a higher voter turn-out than civic and federal elections. The 2016 Provincial election saw a 11% decrease in voter turn-out compared to five years earlier, in part due to a much higher number of registered voters. Alternatively, the 2015 federal election had a 20% increase in voter turn-out compared to the 2011 federal elections.

Glossary

Attainable Housing is defined as housing that adequately meets the needs of a household and costs less than 30% of the household's gross monthly income.

Census: Every five years, Statistics Canada conducts a census. The last census was taken in 2011. The census provides a statistical portrait of our country and its people. The census includes every man, woman and child living in Canada on Census day, as well as Canadians who are abroad.

Components of population growth are factors underlying population growth and changes in its age structure. They include: births, deaths, immigration, emigration, net non-permanent residents and, for regions in a given territory, internal migration.

Consumer Price Index (CPI) measures price movements in a basket of goods and services that a typical family buys. An arbitrary base year is chosen for which the index is assigned a value of 100 (presently 2002). Changes in the cost of the basket are tracked over time by comparing the index value to the base year. For example, an index number of 105 for a particular year indicates that prices have risen by 5% since the base year.

Crimes against the person involve the use or threatened use of violence against a person, including homicide, attempted murder, assault, sexual assault and robbery. Robbery is considered a crime against the person because unlike other theft offences it involves the use, or threat of, violence.

Crimes against property involve unlawful acts to gain property, but do not involve the use or threat of violence against the person. They include offences such as break and enter, theft and fraud.

Crime rates are based on the number of incidents reported to police per 100,000 population. Rates are used to make comparisons over time and among geographic areas with different populations. The "crime rate" represents total *Criminal Code* incidents, excluding traffic incidents. It does not include other federal statutes such as drug offences.

Crime Severity Index (weighted) measures both the volume and severity of crimes reported to the police. To calculate the CSI, each violation is assigned a weight. CSI weights are based on the violation's incarceration rate, as well as the average length of prison sentence handed down by criminal courts. The more serious the average sentence, the higher the weight for that offence. To calculate the CSI, the weighted

offences are summed and then divided by the population. As with the other indexes, to simplify comparison, the CSI is then standardized to a base of "100" (for the CSI, the base year is 2006).

Cycling-Specific Infrastructure includes cycling suitable for novices including bike boulevards, paved off-road multi-use trails, walkways or park paths, and gravel or crusher dust off-road multi-use trails and intermediate on-road bike lanes.

Disposable Income is personal income minus personal income tax payments.

Economic growth is the change in real gross domestic product (GDP).

Employment Rate: The employment rate (formerly the employment/population ratio) is the number of persons employed expressed as a percentage of the population 15 years of age and over.

Good-producing industries: Includes agriculture, forestry, fishing, mining, and oil and gas extraction; utilities (electric power, gas and water); construction; and manufacturing.

Greenfield neighbourhoods used in the calculations include: Airport Business Area, Arbor Creek, Blairmore DA, Blairmore SC, Briarwood, Confederation Park, Dundonald, Evergreen, Hampton Village, Kensington, Lakeridge, Lakewood SC, North Industrial, Parkridge, Rosewood, Silverspring, South West Industrial, Stonebridge, The Willows, University Heights SC, Willowgrove.

Housing Affordability Measure The RBC Housing Affordability Measures show the proportion of median pre-tax household income that would be required to service the cost of mortgage payments (principal and interest), property taxes, and utilities on a single-family detached home, as well as for an overall aggregate of all housing types in a given market. The affordability measures are based on a 25% down payment, a 25-year mortgage loan at a five-year fixed rate.

The higher the measure, the more difficult it is to afford a home. For example, an affordability measure of 50% means that home ownership costs, including mortgage payments, utilities, and property taxes take up 50% of a typical household's pre-tax income. (RBC Royal Bank)

Glossary

Industry Classification Categories used by the Conference Board of Canada:

Business Services Sector

- **Professional, Scientific and Technical Services** includes activities in which human capital is the major input. The main components of this sector are legal services; accounting, tax preparation, bookkeeping and payroll services; architectural, engineering and related services; specialized design services; computer systems design and related services; management, scientific and technical consulting services; scientific research and development services; and advertising, public relations, and related services.
- **Management of Companies and Enterprises** includes managing companies and enterprises and/or holding the securities or financial assets of companies and enterprises, for the purpose of owning a controlling interest in them and/or influencing their management decisions. They may undertake the function of management, or they may entrust the function of financial management to portfolio managers.
- **Administrative and Support, Waste Management and Remediation Services** comprises establishments of two different types: those primarily engaged in activities that support the day-to-day operations of other organizations; and those primarily engaged in waste management activities.

Construction Sector includes constructing, repairing and renovating buildings and engineering works, and in subdividing and developing land.

Finance, Insurance & Real Estate Sector

- **Finance and Insurance** includes financial transactions (that is, transactions involving the creation, liquidation, or change in ownership of financial assets) or in facilitating financial transactions.
- **Real Estate and Rental and Leasing** includes renting, leasing or otherwise allowing the use of tangible or intangible assets. Establishments primarily engaged in managing real estate for others; selling, renting and/or buying of real estate for others; and appraising real estate, are also included.

Information and Cultural Industries Sector includes producing and distributing (except by wholesale and retail methods) information and cultural products. Establishments providing the means to transmit or distribute these products or providing access to equipment and expertise for processing data are also included.

Manufacturing Sector includes the chemical, mechanical or physical transformation of materials or substances into new products.

Non-Commercial Services Sector

- **Educational Services** includes providing instruction and training in a wide variety of subjects. This instruction and training is provided by specialized establishments, such as schools, colleges, universities and training centres.
- **Health Care and Social Assistance** includes providing health care by diagnosis and treatment, providing residential care for medical and social reasons, and providing social assistance, such as counselling, welfare, child protection, community housing and food services, vocational rehabilitation and child care, to those requiring such assistance.

Personal Services Sector

- **Arts, Entertainment and Recreation** includes operating facilities or providing services to meet the cultural, entertainment and recreational interests of their patrons.
- **Accommodation and Food Services** includes providing short-term lodging and complementary services to travellers, vacationers and others. Also, this sector includes preparing meals, snacks and beverages, to customer orders, for immediate consumption on and off the premises.
- **Other Services** (except public administration) comprises establishments, not classified to any other sector, primarily engaged in repairing, or performing general or routine maintenance, on motor vehicles, machinery, equipment and other products to ensure that they work efficiently; providing personal care services, funeral services, laundry services and other services to individuals, such as pet care services and photo finishing services; organizing and promoting religious activities; supporting various causes through grant-making, advocating (promoting) various social and political causes, and promoting and defending the interests of their members.

Primary & Utilities Sector

- **Agriculture, Forestry, Fishing and Hunting** includes growing crops, raising animals, harvesting timber, harvesting fish and other animals from their natural habitats and providing related support activities.
- **Mining, Quarrying, and Oil and Gas Extraction** includes extracting and or exploration of naturally occurring minerals.
- **Utilities** includes operating electric, gas and water utilities.

Glossary

Public Administration Sector includes activities of a governmental nature, that is, the enactment and judicial interpretation of laws and their pursuant regulations, and the administration of programs based on them.

Transportation and Warehousing Sector includes transporting passengers and goods, warehousing and storing goods. The modes of transportation are road (trucking, transit and ground passenger), rail, water, air and pipeline.

Wholesale & Retail Trade Sector

- **Wholesale Trade** includes wholesaling merchandise, generally without transformation, and rendering services incidental to the sale of merchandise. The wholesaling process is an intermediate step in the distribution of goods. Many wholesalers are organized to sell merchandise in large quantities to retailers, and business and institutional clients.
- **Retail trade** includes retailing merchandise, generally without transformation, and rendering services incidental to the sale of merchandise. The retailing process is the final step in the distribution of merchandise; retailers are therefore organized to sell merchandise in small quantities to the general public. This sector comprises two main types of retailers, store and non-store retailers.

Infill neighbourhoods used in the calculations include: Adelaide/Churchill, Avalon, Brevoort Park, Buena Vista, Caswell Hill, Central Business District, Central Industrial, City Park, College Park, College Park East, Confederation SC, Eastview, Erindale, Exhibition, Fairhaven, Forest Grove, Greystone Heights, Grosvenor Park, Haultain, Holiday Park, Holliston, Hudson Bay Park, Kelsey - Woodlawn, King George, Lakeview, Lawson Heights, Lawson Heights SC, Massey Place, Mayfair, Meadowgreen, Montgomery Place, Mount Royal, North Park, Nutana, Nutana Park, Nutana SC, Pacific Heights, Pleasant Hill, Queen Elizabeth, Richmond Heights, River Heights, Riversdale, Silverwood Heights, Sutherland, U of S Lands South MA, University Heights DA, Varsity View, West Industrial, Westmount, Westview, Wildwood

Inflation is the percentage change in prices from one period to the next.

Labour Force is the sum of employed and unemployed persons aged 15 and up. Excludes those who are not employed and who are not looking for work.

National Household Survey (NHS): Information previously collected by the mandatory long-form census questionnaire will be collected as part of the new voluntary NHS. The information collected in the NHS will provide data to support government programs directed at target populations. Information from the

NHS will also support provincial/territorial and local government planning and program delivery.

Natural Increase is the variation in the population counts over a given period resulting from the difference between births and deaths.

Net international migration is the variation obtained according to the following formula: (Immigrants + returning emigrants + net non-permanent residents) – (emigrants + net temporary emigration).

Net Migration is the difference between immigration and emigration or difference between in and out-migrants.

Real Gross Domestic Product (Real GDP) is value of all final goods and services produced in a geographical region, adjusted for inflation.

Saskatoon Census Metropolitan Area (CMA) is a geographic area formed by one or more adjacent municipalities centred on a population centre (known as the core). A CMA must have a total population of at least 100,000 of which 50,000 or more must live in the core. The Saskatoon CMA includes the following census subdivisions: Allan, Asquith, Blucher No. 343, Bradwell, Clavet, Colonsay, Colonsay No. 342, Corman Park No. 344, Dalmeny, Delisle, Dundurn, Dundurn No. 314, Elstow, Langham, Martensville, Meacham, Osler, Saskatoon, Shields, Thode, Vanscoy, Vanscoy No. 345, Warman, Whitecap.

Saskatoon Census Subdivision is the area comprised of the municipality of Saskatoon.

Services-producing industries includes trade; transportation and warehousing; finance, insurance, real estate and leasing; professional, scientific and technical services; business, building and other support services, educational services; health care and social assistance; information, culture and recreation; accommodation and food services; other services; and public administration.

Statistics Canada is Canada's central statistical agency. Statistics Canada is legislated to serve this function for the whole of Canada and each of the provinces.

Unemployment Rate Is the number of unemployed persons expressed as a percentage of the labour force.

Unemployment Is the number of people who are available for work and are actively looking for jobs, or have looked for work in the previous four weeks.



saskatoon.ca

OCTOBER 2017