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# Saskatoon Strategic Trends

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



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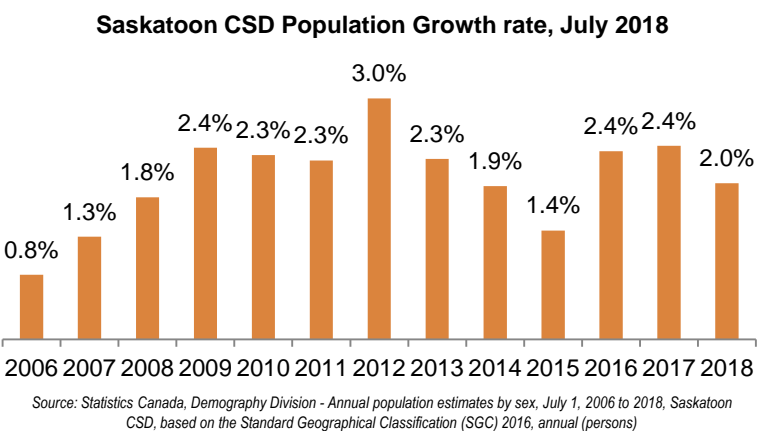
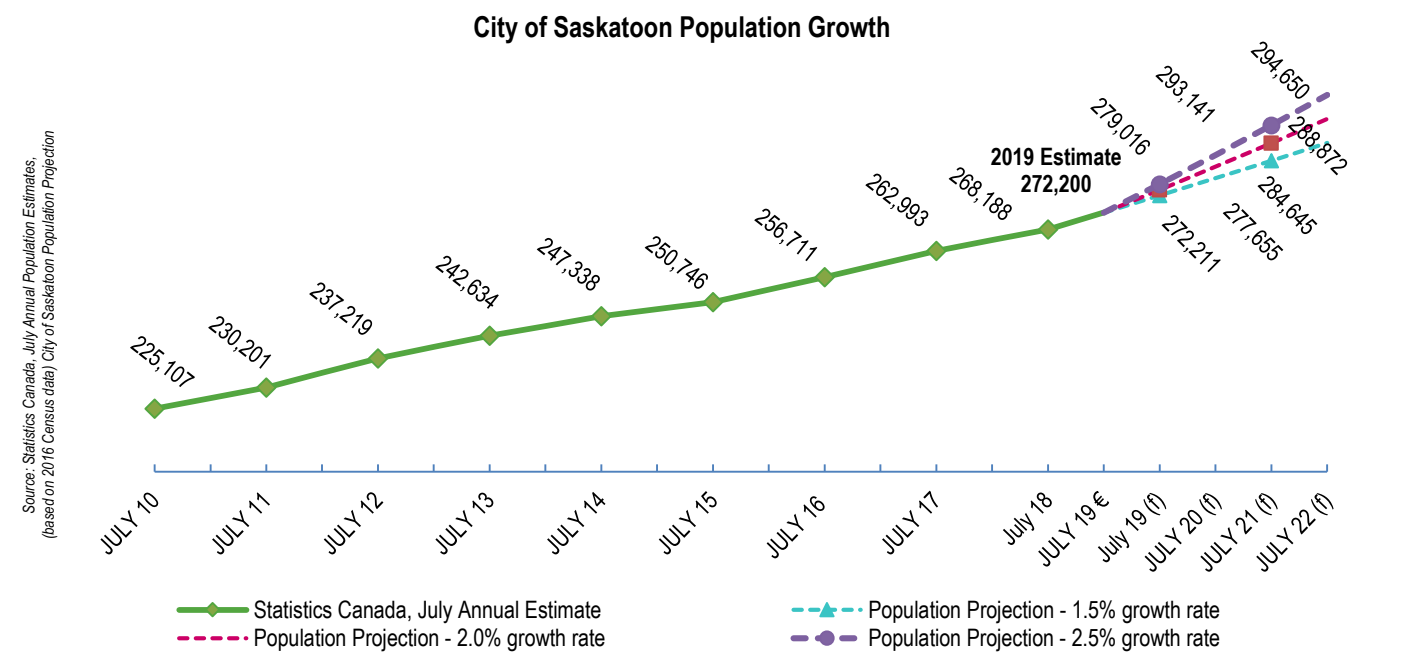
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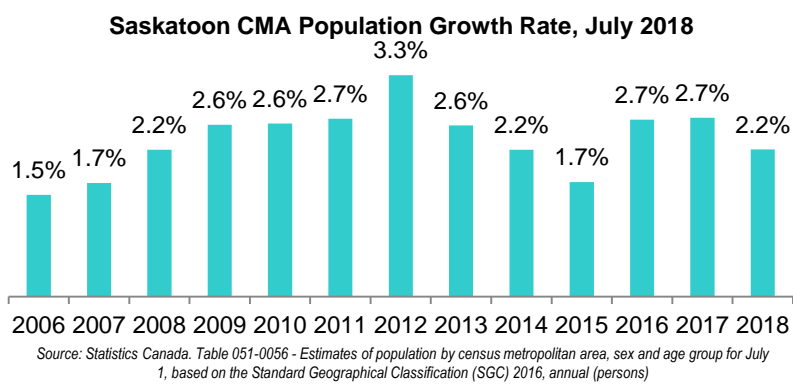
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# Demographic

Statistics Canada estimated that the population of Saskatoon Census Subdivision (CSD) was 268,188 as of July 1, 2018. Based on Statistics Canada population estimate and other sources, the City of Saskatoon estimated that the population was 272,200 as of July 2019.

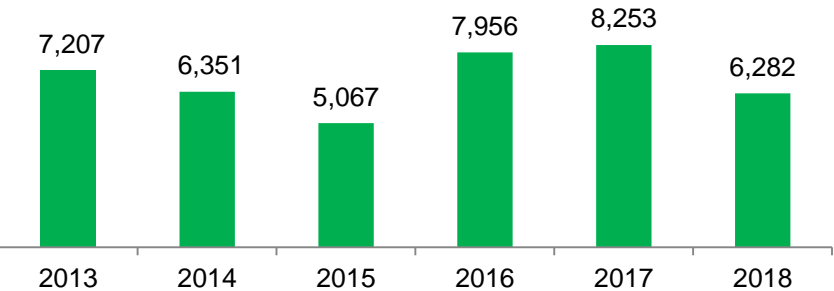


The growth rate and population estimates for the Saskatoon Census Subdivision (CSD) has been revised by Statistics Canada to reflect new information from the 2016 Census. A previously estimated higher growth rate has been moderated down. The average growth rate over the past ten years has been 2.2%, just above the growth rate in 2018. It is anticipated that the growth rate will remain consistent in 2019.



The Saskatoon Census Metropolitan Area (CMA) has experienced a similar moderation in growth rate as the City of Saskatoon. The average growth rate over the past ten years has been 2.5%; higher than 2018. After leading the way in growth rate among CMAs, Regina and Saskatoon fell below five Ontario CMAs, led by Peterborough at 3.1%.

## Annual Population Growth Saskatoon CMA, 2013-2018

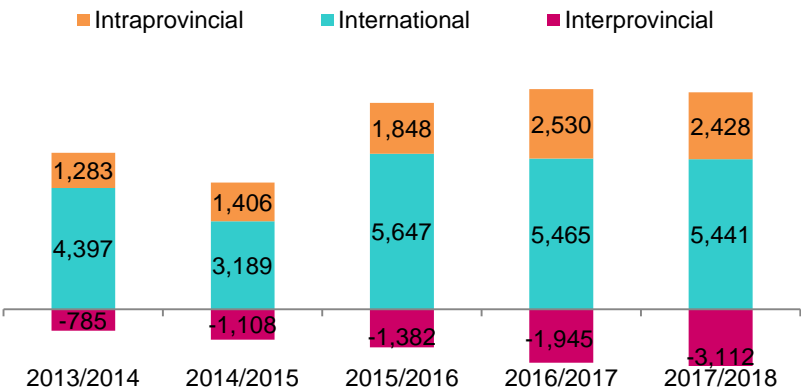


Source: Statistics Canada. Table 051-0056 - Estimates of population by census metropolitan area, sex and age group for July 1, based on the Standard Geographical Classification (SGC) 2016, annual (persons), CANSIM (database).

Statistics Canada estimates reveal that the Saskatoon CMAs population was 322,568 on July 1, 2018.

Over the past six years, the annual net population growth exceeded 5,000 people per year in the Saskatoon CMA. There was a 6,282 increase in 2018, below the five year average of 6,782 since 2014.

## Net Migration to the Saskatoon CMA, 2013-2018

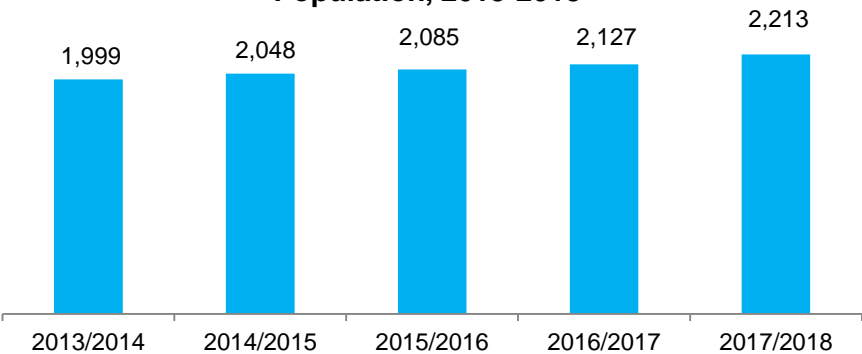


Source: Statistics Canada. Table 051-0057

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

In 2017 to 2018, the Saskatoon CMA saw continued trends of increases in net positive international and intraprovincial migration as well as a net negative interprovincial migration.

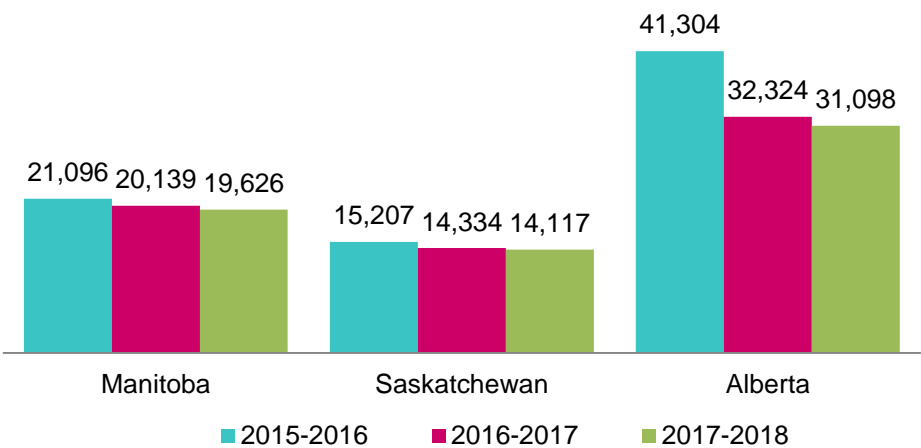
## Natural Increase in the Saskatoon CMA Population, 2013-2018



Source: Statistics Canada Components of population growth by CMA, 2018

Natural increase (births minus deaths) in the Saskatoon CMA has been trending up over the past ten years. Over the past five years, the average annual natural increase has risen to 2,094. The Conference Board of Canada (CBOC) is forecasting natural increase to continue the positive trajectory over the next four years.

## Net International Migration Western Canada, 2015-2018

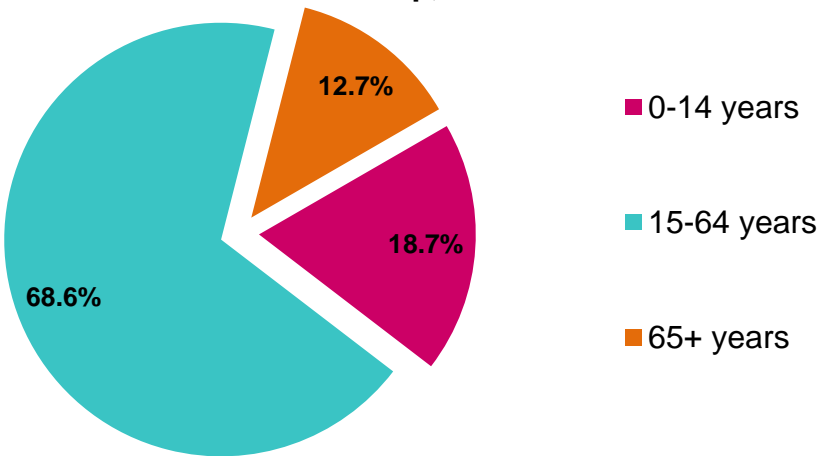


Source: Statistics Canada Annual Demographic Estimates: Canada, Provinces and Territories, 2018

The three prairie provinces all saw slight decreases in net international migration in 2017-2018, down from the high in 2015-2016 in support of the resettlement of refugees. The previous three years have seen a significantly higher number of net international migration as compared to earlier in the decade.

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

## Saskatoon CMA Distribution of Population by Age Group, 2018



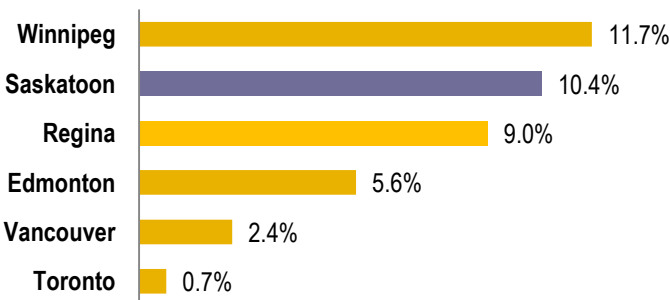
Source: Statistics Canada. Table 051-0056 - Estimates of population by census metropolitan area, sex and age group for July 1, based on the Standard Geographical Classification

The Saskatoon CMA has maintained a working-age (15-64) population of between 68% and 71% over the past 15 years. This is a feature of maintaining one of the lowest median ages of all CMAs in Canada.

Canada continues to become more urbanized with 26.5 million people living in CMAs on July 1, 2018. Permanent and temporary immigration is the key driver of population growth in urban Canada.

The Saskatoon CMA has the sixth highest proportions of adult populations (15-64), and the second highest proportion of youths (0-14), trailing only the Lethbridge CMA.

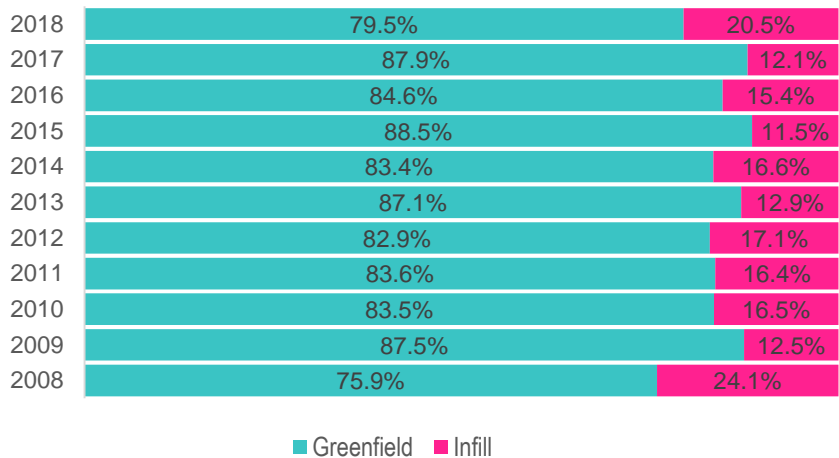
## Indigenous Identity by Geography, 2016 (as % of total population)



In the 2016 Census, approximately 10% of the total population in Saskatoon and Regina identified as Indigenous and 4.9% of the total population in Canada. At 11.7%, Winnipeg had the highest percentage when compared to other prairie cities.

## Annual Increase of Greenfield & Infill Residential Units, 2008-2018

Source: City of Saskatoon Mapping and Research

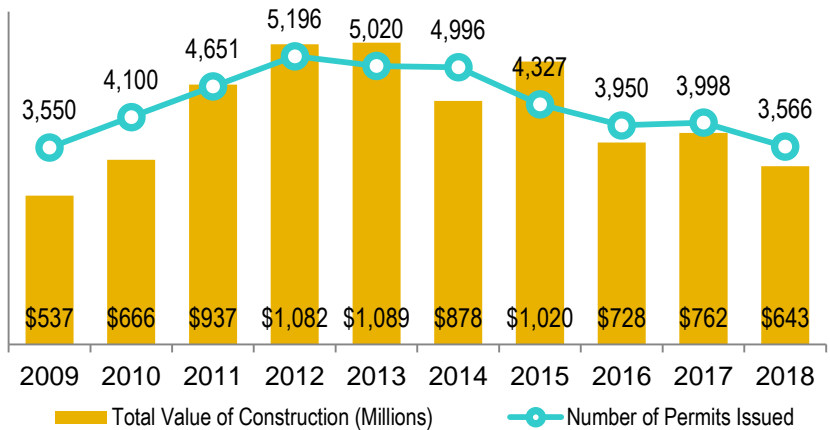


The total number of new residential units in 2018 was well below the previous year, with a total of 1,280 units. However, the proportion of infill development in 2018 greatly exceeded the previous year with a high of 20.5%. The total number of infill units received a slight bump from the previous three years due to residential development in the downtown.

The five year rolling average for infill development was 14.8% in 2018. The City of Saskatoon has set a target of 25% residential infill development by 2023.

## City of Saskatoon Building Permits, 2009-2018

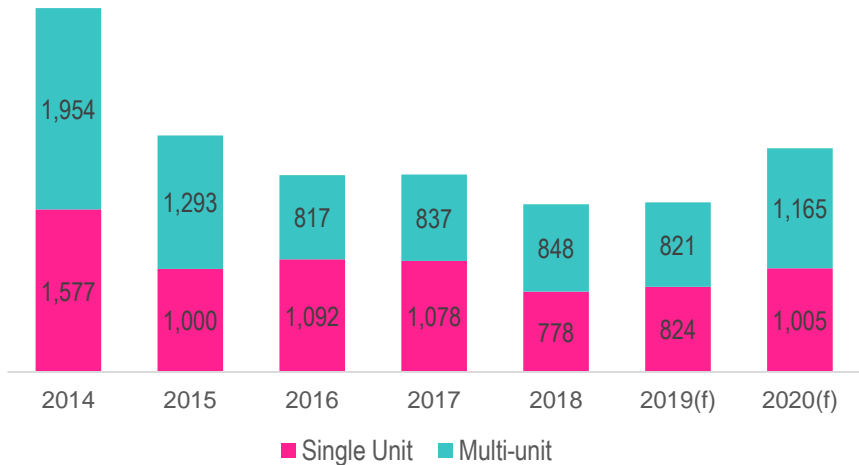
Source: City of Saskatoon, Building Standards



The number of building permits issued and the construction value of those permits both decreased from 2017 to 2018. Both numbers fell below the ten year average of 4,350 permits issued per year and \$834,131,000 of construction value per year from 2009-2018.

## Saskatoon CMA Housing Starts, 2014-2020(f)

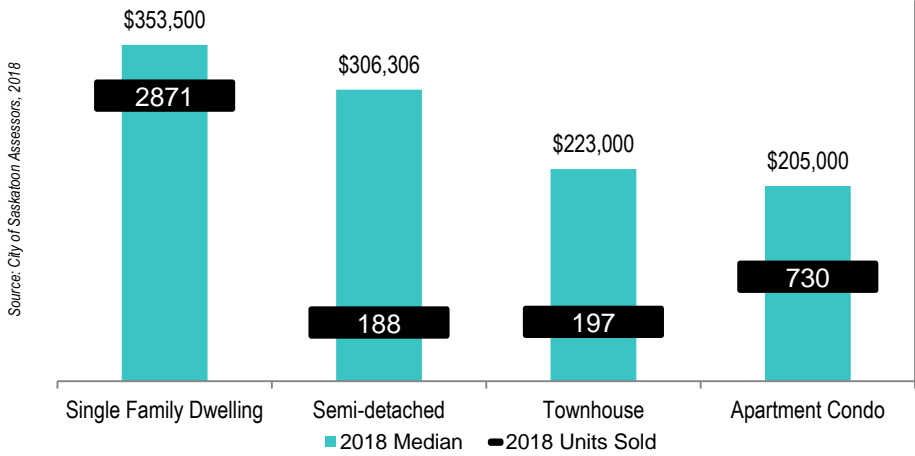
Source: Conference Board of Canada, May 2018



The CBOC is forecasting a slight increase in housing starts in 2019 and a further increase in 2020. The Canadian Mortgage and Housing Corporation (CMHC) support this general trend.

*The CMHC Fall 2018 Housing Market Outlook* is projecting modest gains in new and resale housing markets and that Saskatoon's rental vacancies will trend lower but remain elevated.

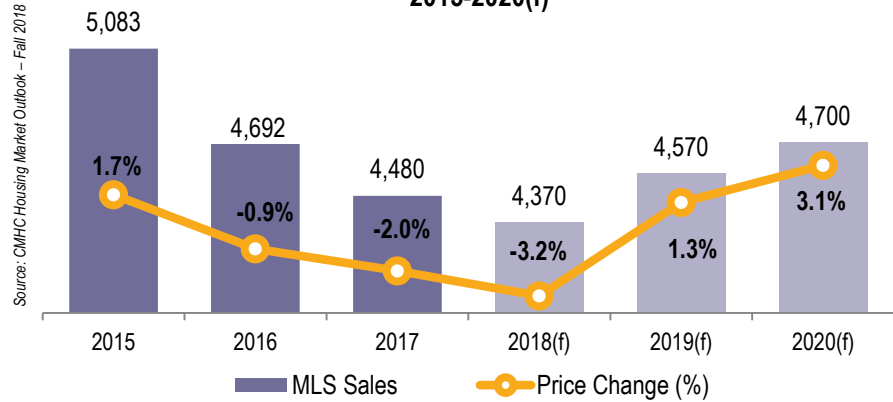
Median Residential Sale Price and Units Sold by Type in Saskatoon, 2018



The total number of residential sales decreased by approximately 7% from 2017 to 2018 in Saskatoon. The number of single family dwelling sales decreased by 5% while semi-detached sales increased 34% from the previous year. Townhouse and apartment condo sales decreased by 15% and 16% respectively.

The median sale price of all residential units decreased by 2.6% from 2017 to 2018. The four dwellings types varied in performance between 2017 and 2018, however all saw a decrease in median sale price. The lowest decrease was for single family dwellings and the greatest decrease was for semi-detached dwellings.

Saskatoon CMA Residential Units Sold vs Price Change 2015-2020(f)

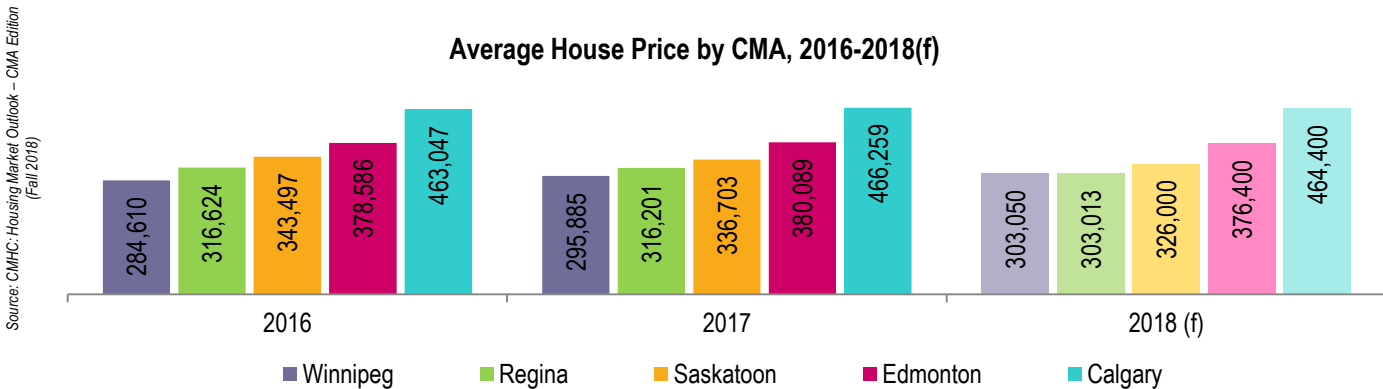


According to CMHC, MLS sales in the Saskatoon CMA dropped for the third consecutive year in 2017, although the decrease in 2017 was less than the previous two. Sales were forecasted to continue to decrease in 2018.

The average resale price in the Saskatoon CMA was forecasted to trend down in 2018 before rebounding in 2019 and 2020. Housing supply has been rising faster than demand, resulting in a “buyers market”. This trend was forecasted to continue into 2018.

Average house prices in the prairie CMAs are consistently highest in Calgary and lowest in Winnipeg, with Saskatoon in the middle. Those trends are anticipated to be maintained in 2018.

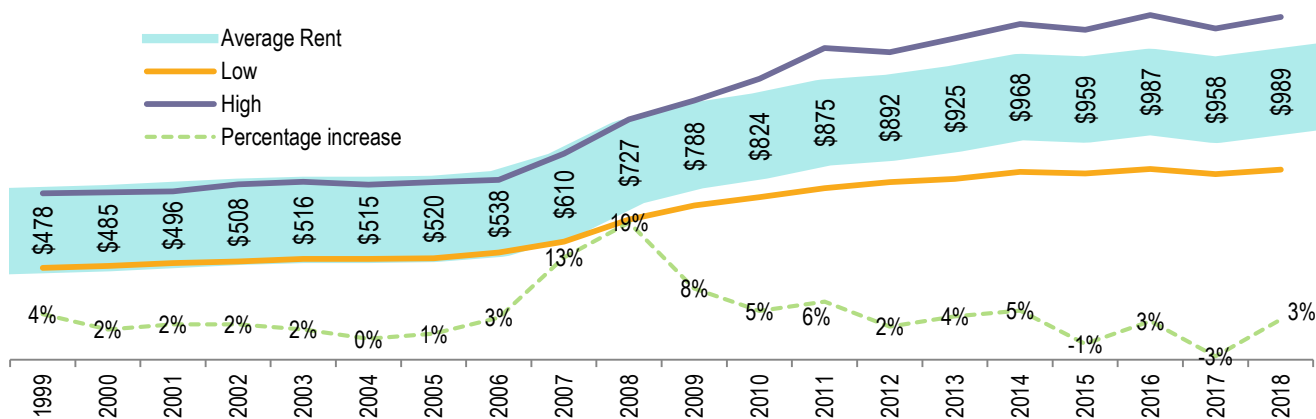
Average House Price by CMA, 2016-2018(f)



# Development

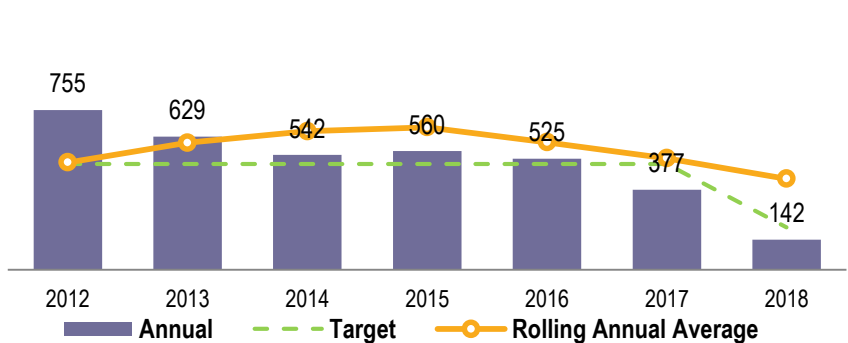
The average rent in the Saskatoon CMA increased by 3.2% from 2017 to 2018. The average rent increased by an average of 4.0% over the past 20 years, however CMHC is predicting continued downward pressure on the average rental price due to steady vacancy rates.

Saskatoon CMA Average Rent & Annual Increase (%) 1999-2018

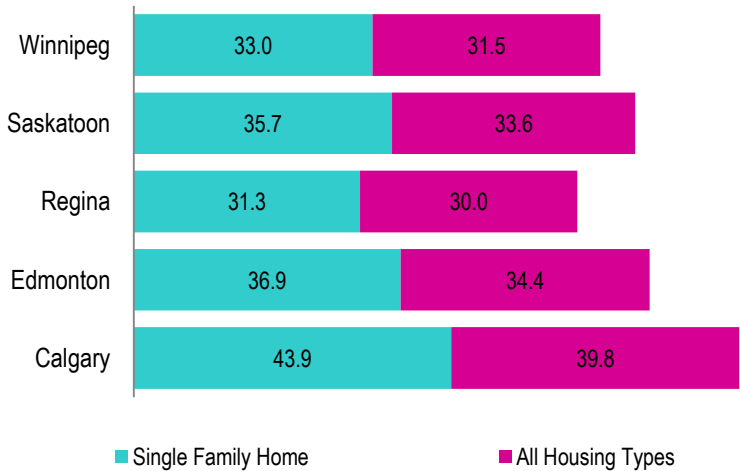


Source: Table 027-0040 - Canada Mortgage and Housing Corporation, average rents for areas with a population of 10,000 and over, annual (dollars), CANSIM (database).

New Attainable Housing Units, 2012-2018



Housing Affordability Measure by City and Type, 2018



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 did not reach the lower target number of 200 units in 2018 due to a lower demand for affordable and entry level ownership housing.

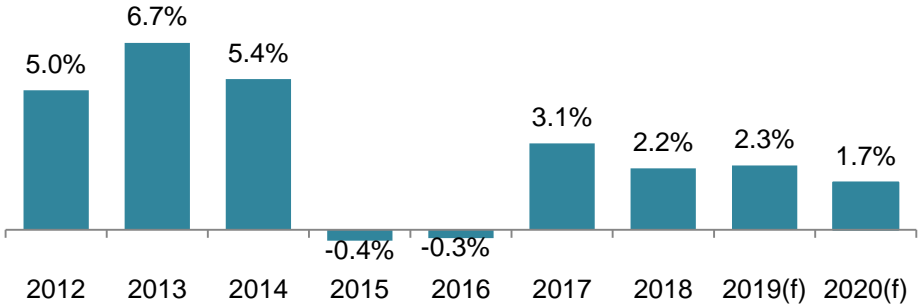
Royal Bank of Canada describes the Affordability Measure as the percentage of a typical household's pre-tax income used towards mortgage expenses (mortgage, taxes, and utilities). The higher the percentage, the less affordable the home becomes. CMHC indicates that no more than 32% of gross income should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

In 2018, this measure characterized the Saskatoon market as more affordable than Calgary and Edmonton, but less affordable than Regina and Winnipeg for both single family homes and a composite of all housing types. Calgary rated as the least affordable.



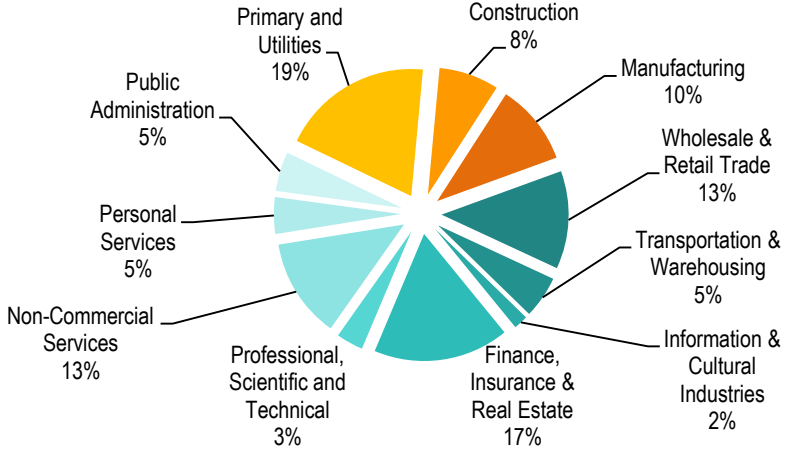
Source: Conference Board of Canada, March 2019

**Saskatoon CMA Real GDP Growth 2012 – 2020f (% change)**



The Saskatoon CMA maintained positive GDP growth in 2018. The CBOC is forecasting that trend will continue in 2019 and 2020, hovering around 2.0%. According to the CBOC, 2018 saw a 2.2% growth rate in Real Gross Domestic Product (GDP). The CBOC is forecasting that will remain moderate in 2019, with a 2.3% GDP growth rate.

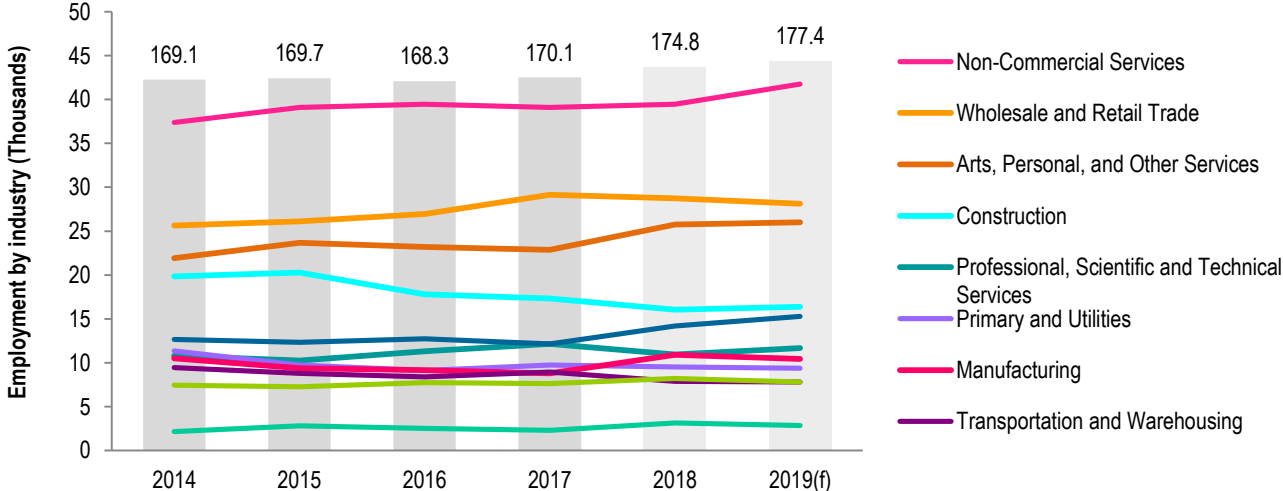
**Percentage of GDP by Industry, 2018**



The Saskatoon CMA has a diverse economy that spans a variety of industries. In 2018, 63% of the GDP was produced in the services-producing sector and 37% was produced in the goods-producing sector; this ratio has fluctuated marginally over the past 20 years.

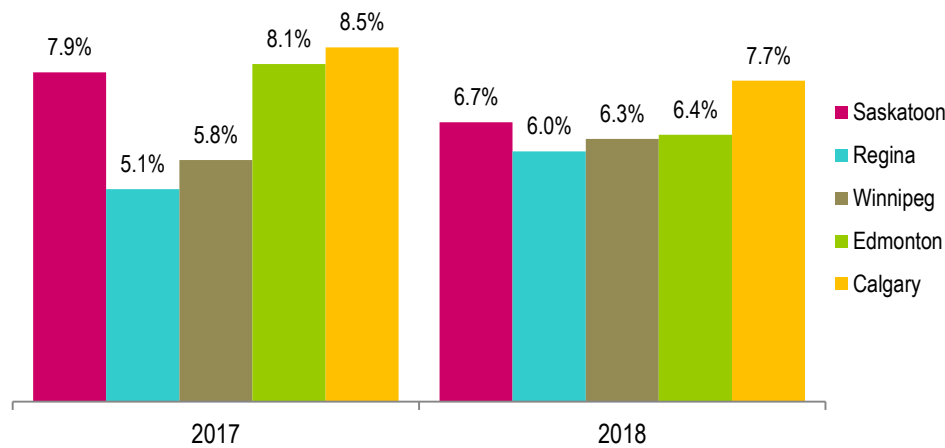
Total employment grew by 2.79% in the Saskatoon CMA in 2018. The sector that saw the most growth was the arts, personal services and other services sector, which saw an increase of 2,900 between 2017 and 2018. Employment increases since 2014 were also seen across most sectors including non-commercial services, wholesale and retail trade, professional, scientific and technical services, manufacturing, finance, insurance and real estate, public administration and defence, and information and cultural industries sectors. Employment declined since 2014 in construction, primary and utilities, and transportation and warehousing.

**Saskatoon CMA Total Employment & Employment by Industry (Thousands), 2014-2019(f)**



Source: Statistics Canada, table 282-0129

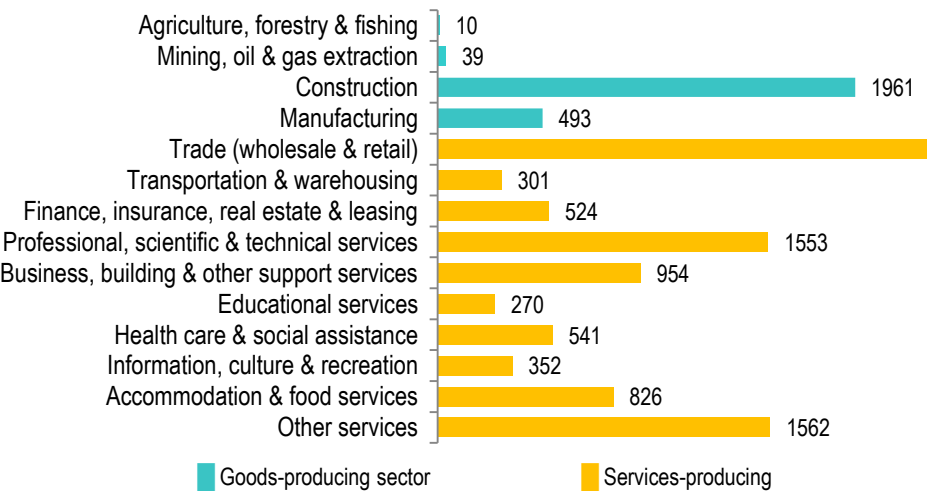
Unemployment Rate by Census Metropolitan Area, 2017-2018



The unemployment rate in the Saskatoon CMA decreased 0.8% from 2017 to 2018. The Saskatoon CMA continues to have a higher unemployment rate than the Regina CMA.

Of these five prairie cities, Saskatoon, Edmonton, and Calgary saw decreases in unemployment rate, while Regina and Winnipeg saw increases from 2016 to 2017.

City of Saskatoon Business Licenses Issued, 2018

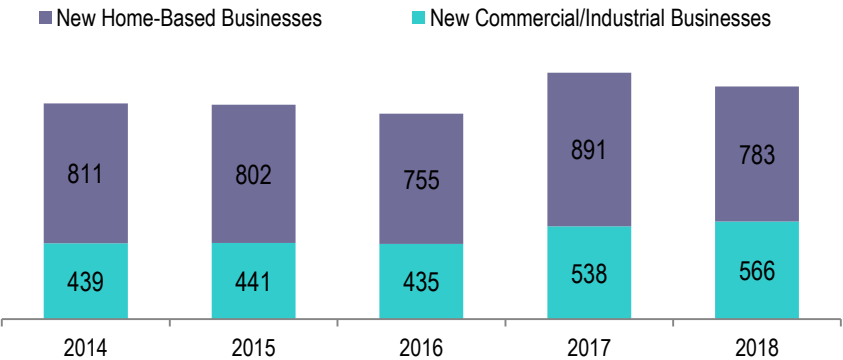


According to the 2018 City of Saskatoon Business Profile, there has been a 38% increase in licensed businesses since 2008.

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 2018

New Business Licenses Issued, 2014-2018



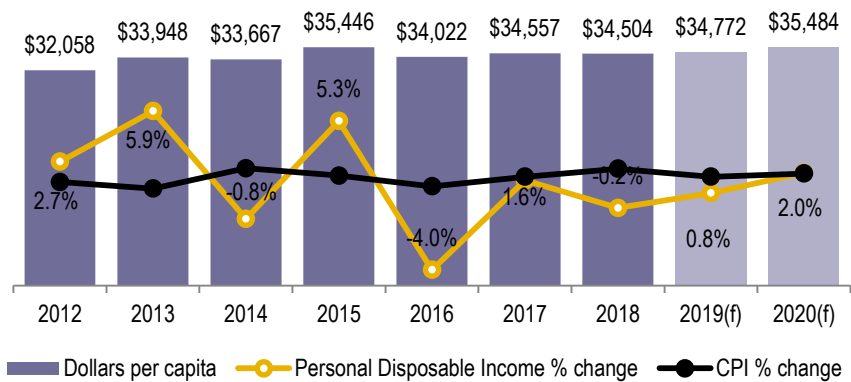
Source: City of Saskatoon, Business Profile - Annual Report 2018

The City of Saskatoon Business License Program issued 1,349 new business licenses in 2018. Home based businesses represented 58% of new business licenses in 2018 and 43% of the total licensed businesses in Saskatoon.

The most frequent new commercial business was trade (wholesale and retail) and the top new home based business was for the professional, scientific and technical services sector.

## Saskatoon CMA Disposable Income per Capita, 2012-2020(f)

Source: Conference Board of Canada – March 2019

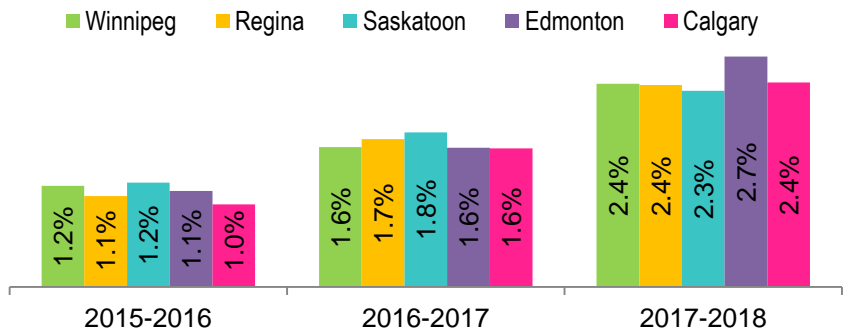


Disposable income per capita decreased slightly by 0.2% from 2017 to 2018, whereas the consumer price index (CPI) increased by 2.3%. This means that after tax income has not kept pace with inflation over this period.

CBOC is forecasting that disposable income per capita will see modest increases in 2019 and 2020, while CPI will remain steady around 2%.

## Consumer Price Index , 2015-2018 (base year 2002)

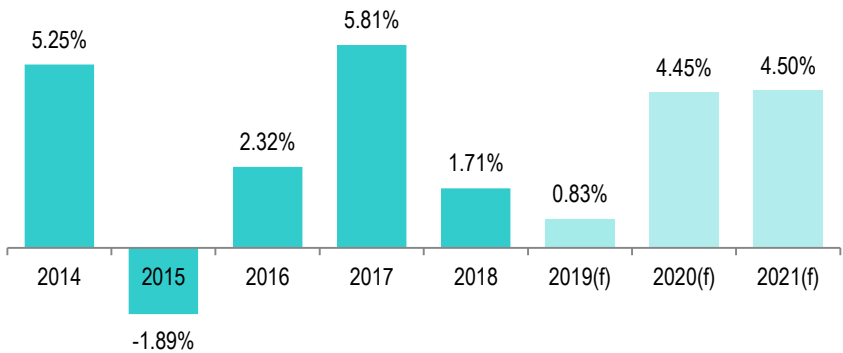
Source: Statistics Canada, CANSIM Table 326-0021



The prairie CMAs experienced marginal increases in CPI between 2017 and 2018. For this period, the CPI for the Saskatoon CMA increased 2.3%. Over the past five years the average annual increase in CPI was 1.8% in the Saskatoon CMA.

## Retail Sales Growth (%) in Saskatoon 2014-2021(f)

Source: Conference Board of Canada, May 7, 2019

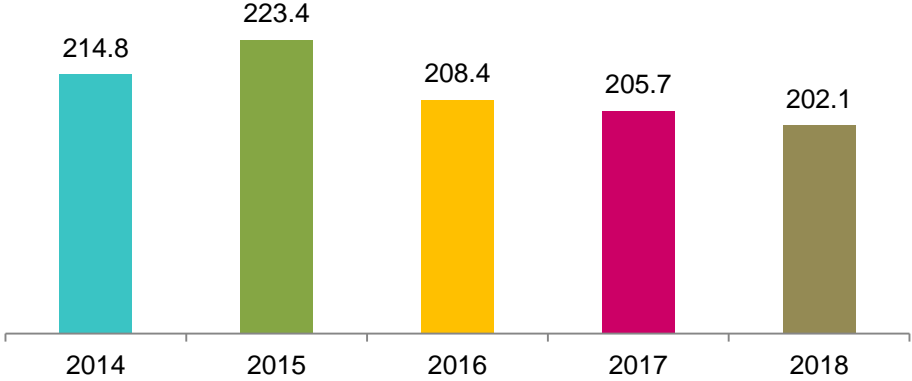


In 2018, retail sales growth returned to a more modest growth rate of 1.71% after experiencing a relative high of 5.81% in 2017

The CBOC is projecting that the retail sector will see modest growth in 2019 before seeing more substantial growth in 2020.

Source: Water 2018 Annual Report, City of Saskatoon

Residential Average Annual Daily Water Consumption (litres per capita), 2014-2018

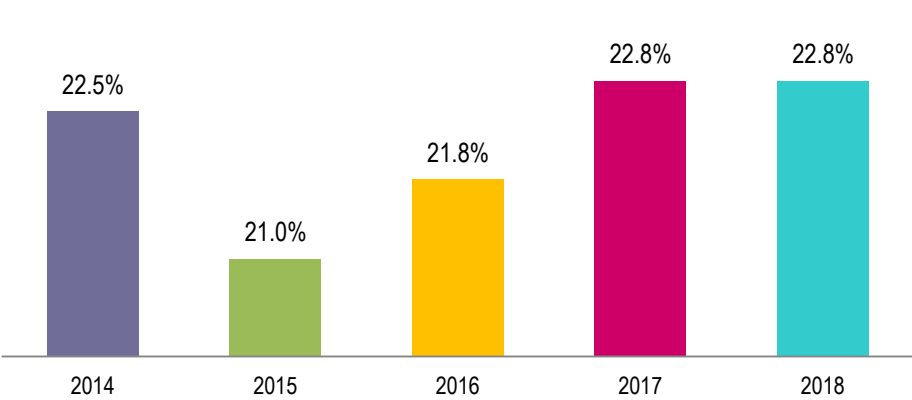


Daily water consumption per capita in the city of Saskatoon decreased marginally between 2017 and 2018.

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.

Source: City of Saskatoon, Waste Management Annual Report, 2018

Saskatoon Waste Diversion Rate, 2014-2018

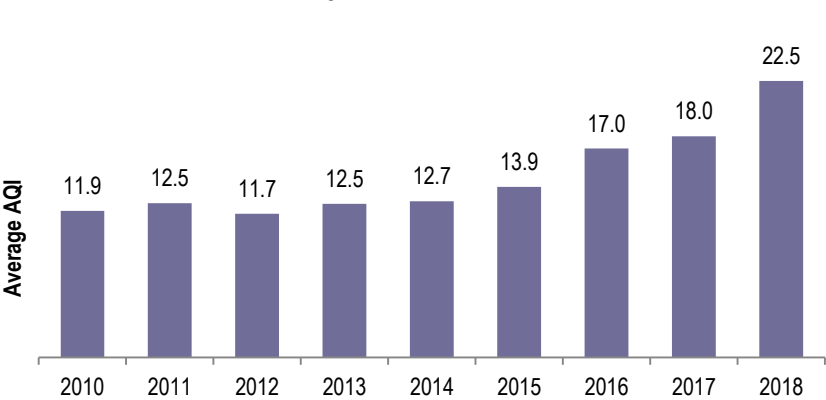


Saskatoon's 2018 waste diversion rate remained consistent from 2017 at 22.8%. To meet the City of Saskatoon's goal of 70% Waste Diversion by 2023, significant changes will need to occur.

Recommended changes include the development of a city-wide organics program for food and yard waste, and further recycling of ICI (Industrial, Commercial and Institutional) materials. The City calculates the waste diversion rate based on City run diversion and disposal programs, but does not include reduction, reuse, recycling or disposal through non-City programs.

Source: Government of Saskatchewan, Ministry of Environment, Historical Air Quality Data

Historical Air Quality Index (AQI) in Saskatoon 2010-2018

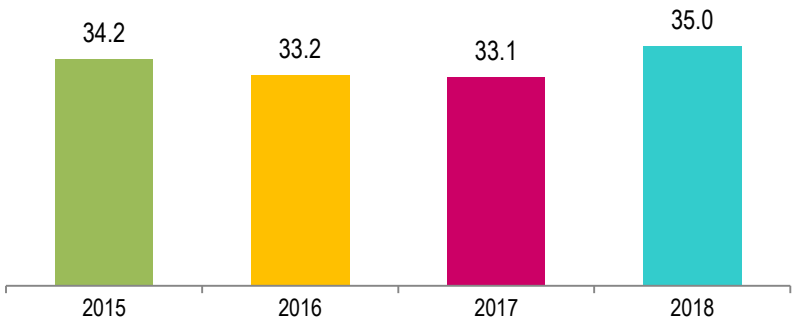


Air quality is collected hourly and monitored by the Saskatchewan Ministry of Environment using the Air Quality Index (AQI). The higher the number, the greater the health risk associated with air quality.

Overall In 2018 the air quality in Saskatoon was rated "good" for 93.3% of the time. There were 55 occurrences (55 hours) that the air quality was considered "poor" or "very poor". This is over 13 times more frequent than 2017. These incidences of poor air quality were mostly due to smoke from forest fires within and outside of the province.



Saskatoon Transit Ridership (Rides per Capita), 2015-2018

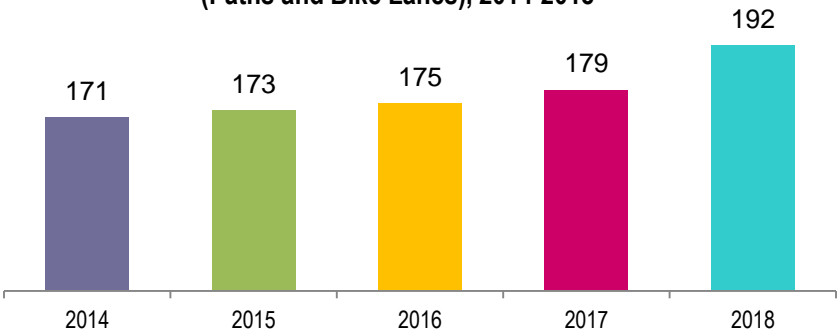


Source: City of Saskatoon, Saskatoon Transit

The number of transit rides per capita in Saskatoon increased in 2018 after taking a slight dip in 2016 and 2017. A significant aspect of the Growth Plan is the development of Bus Rapid Transit (BRT), including some bus-only traffic lanes along stretches of the route.

With improvements to the reliability and speed of public transit, the number of realistic options for commuting and moving around the city will be expanded for more citizens.

Kilometres of Cycling-Specific Infrastructure (Paths and Bike Lanes), 2014-2018

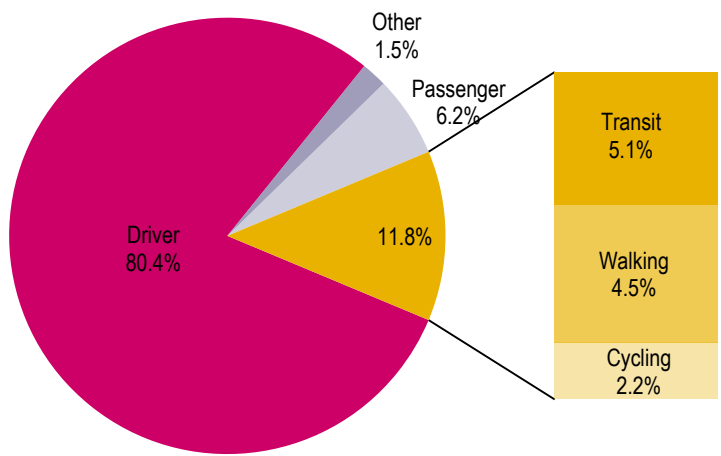


Source: City of Saskatoon, Planning & Development

Since 2014, the City of Saskatoon has increased cycling specific infrastructure by 21 Km. This is an average of 5.3 Km constructed annually.

By the end of 2018 a total of 192 Km of cycling specific infrastructure was constructed, surpassing the 2023 target of 188 Km. Further cycling infrastructure for all ages and abilities (AAA) in the Downtown is anticipated by the mid-2020s.

Mode of Transportation to Work, 2016



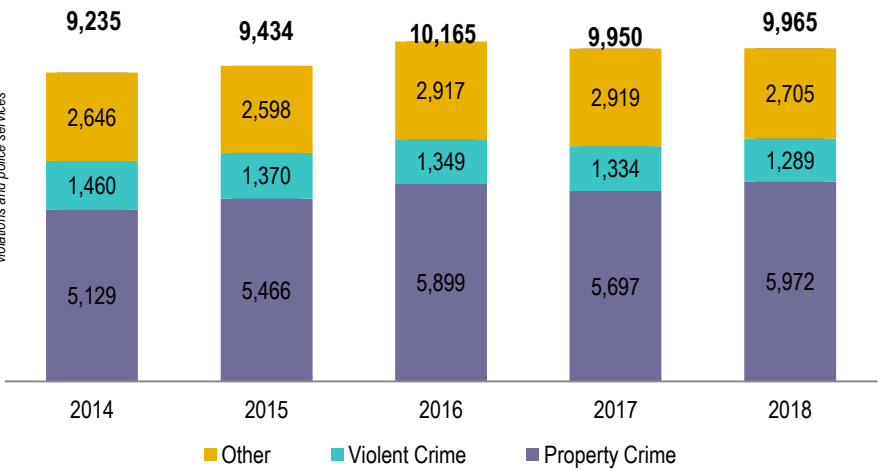
Source: Statistics Canada: Census, 2016

According to the 2016 Census, 80.4% of the labour force drive to work and 11.8% take an alternative mode of transportation including transit, walking, or cycling. Of those, transit is the most common mode.

As indicated above, major pillars of the Growth Plan will include investment in cycling and public transit specific infrastructure. The intent would be to provide less carbon-intensive options for moving around. Early success for those initiatives could be revealed in the mode share shown in the next (2021) Census.

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

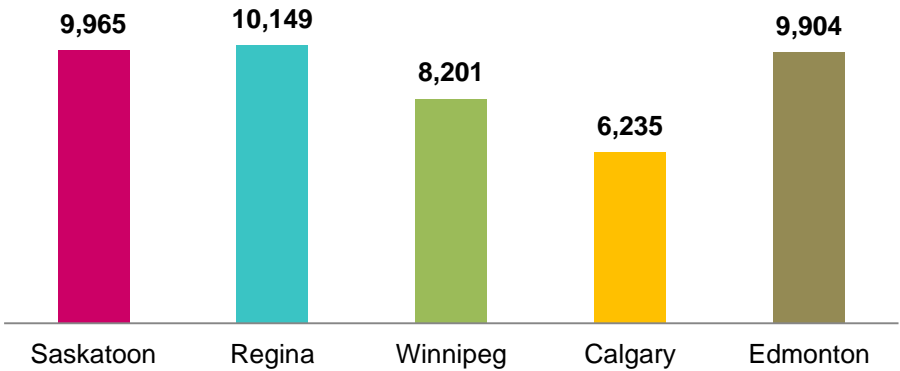
Incidents of Crime (excluding traffic) per 100,000 Population for Saskatoon, 2014-2018



The number of incidents of crime per 100,000 population (excluding traffic) increased 8% overall since 2014 in Saskatoon; including increases in both property crime and other non-violent crimes. However, violent crime has been decreasing annually since 2007.

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

Incidents of Crime (excluding traffic) per 100,000 Population by City, 2018

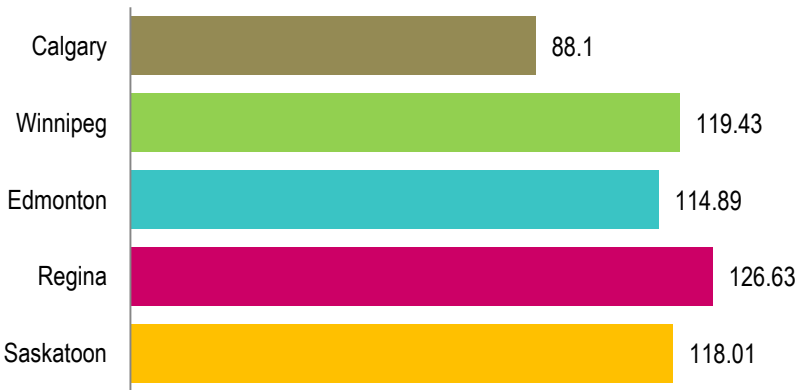


Saskatoon has the second highest crime rate per 100,000 population (excluding traffic) among these five prairie cities, falling out of the top spot for the first time in eight years.

All five prairie cities saw increases in per capita crime rate in 2018 with Regina having the most significant increase.

Source: Statistics Canada. Table 252-0052

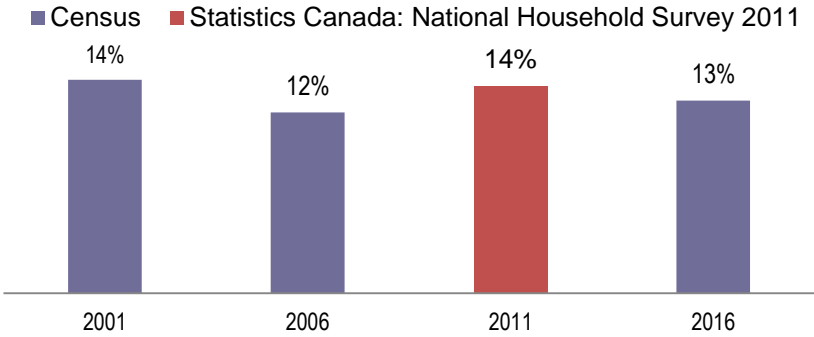
Crime Severity Index (weighted) for Prairie CMAs, 2018



Crime Severity Index (CSI) measures the volume and severity of police-reported crime in the CMAs. One year after Statistics Canada reported that the Saskatoon CMA had the highest CSI in 2017, the Saskatoon CMA fell below Winnipeg and Regina in CSI in 2018.

Incidence of Low-Income Among Saskatoon Families, (2001, 2006, 2011, 2016)

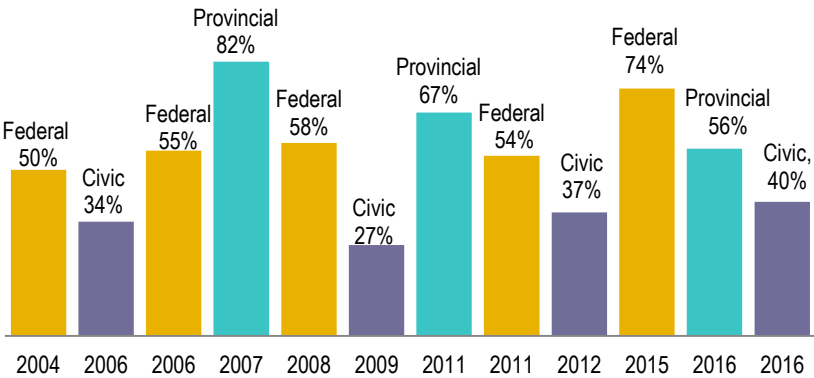
Source: Statistics Canada, Census 2001-2006, 2016; Statistics Canada: National Household Survey 2011



The number of low-income families decreased by 1% between 2011 and 2016. 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 2016. The census provides a statistical portrait of our country and its people. The census includes everyone 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, Aspen Ridge, Blairmore DA, Blairmore SC, Briarwood, Brighton, 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 was collected in 2011 as part of the voluntary NHS. The information collected in the NHS provides 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.



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