Communities in Boom:

Canada's Top Entrepreneurial Cities

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Entrepreneurs create more than businesses, they create communities. In fact, all of Canada's urban centres can trace their existence to groups of like-minded business owners who made use of their regions' features and nearby resources to build local economies. Today is no different; independent businesses and start-ups are vital sources of energy on which communities grow and flourish. This year, in CFIB's fourth annual instalment of *Communities in Boom*, we identify the large and mid-sized cities in Canada that have the entrepreneurial edge.

What makes an entrepreneurial city?

There is no question that small and medium enterprises (SMEs) are Canada's engine of growth. After all, SMEs employ about 52% of all working individuals in the country. Businesses, whether they are located in urban or rural areas, play an integral part in the economic and social well-being of communities. In this study, Canadians can gain a better understanding of the triumphs and hardships of small business ventures.

There is no single best way to measure the entrepreneurship quotient of cities, so CFIB combines a range of approaches to arrive at a series of scores. It may seem obvious, but the surest signs of an entrepreneurial hot spot are the presence of a **high concentration of entrepreneurs** and a **high business start-up rate**. It is also important that business owners have **high levels of optimism** and **success** in their operations. Good public policy is also critical, so we look at the **presence of supportive local government tax and regulatory policies**.

CFIB assembled 12 indicators. Drawing from published and custom tabulated Statistics Canada sources, the index also contains direct perspectives from CFIB's membership, which numbers more than 108,000 business owners across Canada. 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. There are 100 CMAs and CAs with populations above 25,000 in Canada. In some cases, CFIB disaggregates CMAs in Toronto, Montreal and Vancouver into core and suburban areas, while Ottawa-Gatineau is split into its Ontario and Quebec components.

Entrepreneurship index components:

The 12 core indicators differ substantially from one another in the way they are measured. Therefore, CFIB transforms each one into a standardized index between 0 and 100. The CMA/CA with the lowest score is given the 0 score, while the one with the highest score is given 100. Every other city is given a proportionate score within that range. To arrive at a final score, the 12 index components are placed into three major group categories: *presence*, to indicate levels of entrepreneurial activity; *perspective*, to indicate their levels of optimism and business expectations; and *policy*, to indicate the influence of local governments on business decision making. The scores of the three major components are then combined to arrive at an overall score and ranking. Slightly more weight is applied on presence and policy indicators.

Presence:

1. Net business start-ups: The change in the number of incorporated establishments as a percentage of population, between June 2010 and June 2011. *Source: Canadian Business Patterns.*

2. Businesses per capita: The number of incorporated establishments in June 2011 as a percentage of total population. *Source: Canadian Business Patterns and Census 2006.*

3. Self-employment intensity: The number of self-employed persons in incorporated businesses from July 2010 to June 2011 as a percentage of total employment. *Source: The Labour Force Survey.*

4. Industry employment diversity: The deviation of goods sector and service sector employment from the CMA/CA average (20.8 per cent and 79.2 per cent respectively). *Source: Census 2006.*

Perspective:

5. Future business performance: Percentage of respondents who reported that they expect their business to perform 'Much better' or 'Somewhat better' in the next 12 months. *Source: CFIB Your Business Outlook Survey, aggregate results, September 2010 to August 2011.*

6. Future full-time hiring expectations: Percentage of respondents who expect to add to full-time employment levels within the next 3-4 months *Source: CFIB Your Business Outlook Survey, aggregate results, September 2010 to August 2011.*

7. Overall State of Business: Percentage of respondents who reported that the general situation of their company is 'Good'. *Source: CFIB Your Business Outlook Survey, aggregate results, September 2010 to August 2011.*

Policy:

8. Cost of local government: Percentage of respondents who indicate 'cost of local government' as a major concern for their business. *Source: CFIB, Our Members' Opinions Survey, July 2010 to June 2011.*

9. Local government sensitivity to local businesses: Percentage of respondents who give a 'Good' rating to their local government on 'Awareness of small business'. *Source: CFIB, Our Members' Opinions Survey, July 2010 to June 2011.*

10. Local government regulation: Percentage of respondents who indicate 'government regulation and paperburden' as a major concern for their business. *Source: CFIB, Our Members' Opinions Survey, July 2010 to June 2011.*

11. Local government tax balance: Ratio of commercial property tax rate to the residential tax rate. The total property tax rate used includes municipal, education, and other applicable tax rates. *Source: various municipal and provincial governments.*

12. Bizpal: Whether local government has subscribed to the 'bizpal' program, which aggregates all regulatory requirements of federal, provincial and municipal governments to a single point of contact.

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Results:

Because of large numbers of business owners in the large cities and the higher sample sizes from CFIB surveys there, we are able to highlight the top-ranked urban areas in each of the three modes of comparison: *presence*, *perspective* and *policy*. For the mid-sized centres, we highlight the combined scores.

Big city entrepreneurial presence

Western cities clearly do well here, as do suburban areas that ring a large urban core. These diverse economies have lots of business start-ups and show above average growth in the number of business establishments.

		Score: (/100)
1.	Calgary	76
2.	Kelowna	74
3.	Edmonton	65
4.	Metro Vancouver	64
5.	City of Vancouver	59

Big city entrepreneurial perspective

When it comes to the places where business owners are most upbeat, the list is distributed a little wider across the country. Those in Saskatchewan and Alberta are not much of a surprise, but the top five also include representation from Quebec and Newfoundland and Labrador.

		Score: (/100)
1.	Regina	77
2.	Edmonton	69
3.	St. John's	68
4.	Saskatoon	68
5.	Saguenay	67

Big city entrepreneurial policy

Centres where local governments are trying hardest to support entrepreneurship and where business owners themselves rate their governments most highly include some centres from the above groups, but some others enter the top rankings for the first time.

		Score: (/100)
1.	Saskatoon	73
2.	Regina	70
3.	Oshawa	66
4.	Trois-Rivières	64
5.	Moncton	64

Mid-sized city entrepreneurial presence, perspective & policy

Cities in the next tier that do well overall with respect to entrepreneurship are invariably associated with Canada's resource sectors—oils and gas in the case of the western cities and mining in Quebec.

		Score: (/100)
1.	Grande Prairie	74
2.	Lloydminster	70
3.	Wood Buffalo	64
4.	Red Deer	62
5.	Lethbridge	60

Overall results

Combining all sizes of cities and methods of measuring their entrepreneurial attributes yields a list very similar to CFIB findings from previous years. Lloydminster takes top marks for the second time in three years. The other cities generally do well in at least two out of the three categories of comparison, but with a few exceptions, they tend to be centred in resource regions, located in the prairie provinces or in Quebec.

		Score: (/100)
1.	Grande Prairie	74
2.	Lloydminster	70
3.	Saskatoon	67
4.	Regina	65
5.	Edmonton	64
6.	Wood Buffalo	64
7.	Red Deer	62
8.	Lethbridge	60
9.	Moose Jaw	60
10.	Rouyn-Noranda	60

By comparison, few cities from Ontario or the Atlantic region do well in these scores. For more detailed information on the scores for all 100 of Canada's largest urban areas, see Tables 1 and 2.

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Table 1:
City Entrepreneurial Index: All Rankings, 2011

		Overall Score	Relative Strengths		
			Presence	Perspective	Policy
			(0-100)		
1	Grande Prairie (Alta.)	74	83	86	63
2	Lloydminster (Alta./Sask.)	70	68	71	71
3	Saskatoon (Sask.)	67	57	68	73
4	Regina (Sask.)	65	50	77	70
5	Edmonton (Alta.)	64	65	69	61
6	Wood Buffalo (Alta.)	64	47	94	62
7	Red Deer (Alta.)	62	57	57	67
8	Lethbridge (Alta.)	60	70	49	59
9	Moose Jaw (Sask.)	60	49	53	71
10	Rouyn-Noranda (Que.)	60	40	94	59
11	Rimouski (Que.)	60	41	86	61
12	Prince Albert (Sask.)	59	48	53	69
13	Kelowna (B.C.)	59	74	52	52
14	Trois-Rivières (Que.)	57	44	62	64
15	Salaberry-de-Valleyfield	57	44	75	57
16	Moncton (N.B.)	56	41	63	64
17	Sept-Îles (Que.)	56	43	93	50
18	St. John's (N.L.)	56	41	68	61
19	Saint-Hyacinthe (Que.)	56	53	68	53
20	Charlottetown (P.E.I.)	56	47	46	66
21	Calgary (Alta.)	56	76	62	40
22	New Glasgow (N.S.)	56	41	56	66
23	Saint-Georges (Que.)	55	52	26	70
24	Sudbury (Ont.)	55	44	66	59
25	Toronto GTA (Excl. City	55	58	42	59
26	Prince George (B.C.)	55	45	57	61
27	Port Alberni (B.C.)	55	48	51	61
28	Joliette (Que.)	55	59	32	62
29	Drummondville (Que.)	54	43	50	64
30	Sherbrooke (Que.)	54	47	59	56
31	Penticton (B.C.)	54	64	32	56
32	Timmins (Ont.)	54	45	63	56
33	Winnipeg (Man.)	54	44	54	59
34	Fort St. John (B.C.)	53	70	22	56
35	Kamloops (B.C.)	53	61	42	53
36	Victoriaville (Que.)	53	49	29	67
37	Brandon (Man.)	53	49	45	60
38	Saint-Jean-sur-Richelieu	53	45	43	63
39	Medicine Hat (Alta.)	53	51	44	57
40	Vernon (B.C.)	53	59	40	53
41	Montréal UC (excl. City)	52	56	49	52
42	Abbotsford (B.C.)	52	56	43	53
43	Orillia (Ont.)	52	52	30	62
44	Baie-Comeau (Que.)	51	28	80	55
45	Thunder Bay (Ont.)	51	39	56	57
46	Saguenay (Que.)	51	40	67	51
47	Oshawa (Ont.)	51	40	33	66
48	Guelph (Ont.)	51	41	54	55
49	Fredericton (N.B.)	51	39	39	63
50	Saint John (N.B.)	50	49	29	61
51	Nanaimo (B.C.)	50	45	47	55
52	Campbell River (B.C.)	50	59	25	54
53	Parksville (B.C.)	50	66	16	53
54	Québec (Que.)	50	45	62	47
55	Barrie (Ont.)	49	46	52	51
56	Sault Ste. Marie (Ont.)	49	38	31	65
57	Bathurst (N.B.)	49	45	21	64
58	Kitchener (Ont.)	49	40	54	53
59	Val-d'Or (Que.)	49	39	25	66
60	Shawinigan (Que.)	49	33	41	62
61	Windsor (Ont.)	49	38	45	57
62	Metro Vancouver (Excl. c)	49	64	47	39
63	Hamilton (Ont.)	48	44	42	54
64	Belleville (Ont.)	48	33	43	61
65	Sorel-Tracy (Que.)	48	40	36	59
66	St. Catharines - Niagara	48	45	30	57
67	London (Ont.)	48	44	40	54
68	Owen Sound (Ont.)	48	49	44	48
69	Duncan (B.C.)	47	59	36	44
70	Kentville (N.S.)	47	40	26	61
71	Victoria (B.C.)	47	54	43	44
72	Cape Breton (N.S.)	47	35	42	57
73	Brockville (Ont.)	47	50	14	59
74	Granby (Que.)	47	39	44	54
75	Stratford (Ont.)	47	45	36	52
76	Alma (Que.)	47	49	0	65
77	Halifax (N.S.)	46	40	48	50
78	Ottawa	46	39	38	55
79	Montréal (City)	46	52	56	38
80	Midland (Ont.)	46	34	29	61
81	Chatham-Kent (Ont.)	46	30	38	60
82	Kawartha Lakes (Ont.)	45	26	33	64
83	Truro (N.S.)	45	38	30	56
84	Chilliwack (B.C.)	45	48	19	53
85	Courtenay (B.C.)	45	58	27	43
86	North Bay (Ont.)	44	34	36	55
87	Kingston (Ont.)	44	35	34	55
88	Peterborough (Ont.)	44	45	36	47
89	Thetford Mines (Que.)	44	47	0	61
90	Leamington (Ont.)	44	27	32	60
91	Toronto (City)	44	56	43	36
92	Brantford (Ont.)	44	34	32	55
93	Vancouver (City)	43	59	35	37
94	Woodstock (Ont.)	43	40	47	44
95	Corner Brook (N.L.)	42	37	14	58
96	Gatineau	41	38	34	46
97	Centre Wellington (Ont.)	40	30	24	54
98	Cornwall (Ont.)	39	30	15	56
99	Norfolk (Ont.)	39	22	23	58
100	Sarnia (Ont.)	35	31	17	46

V. Strong | Strong | Moderate | Modest | Weak

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Table 3:
Source Data

	Area(3)	Change in Establishments Per Capita	Establishments Per Capita	Self-empl. as a share of total empl.	Industry Diversity	Next 12mth Business Expectations ="Stronger"	Increase in FT Hiring Expectations	Overall State of Business ="Good"	Cost of Local Government a Concern	Government Awareness of Small Business ="Good"	Regulation & Paper Burden a Concern	Local Property Tax Gap (4)	Bizpal
		%	*per 100*	%	*% deviation from average*	*% response*	*% response*	*% response*	*% response*	*% response*	*% response*	*Commercial rate / Residential rate*	*1 = Yes*
Abbotsford (B.C.)	CMA	0.19	5.09	9.30	10.60	56	11	34	72	7	60	2.793	1
Alma (Que.)	CA	0.20	4.10	7.00	9.10	18	0	17	17	8	42	1.690	0
Baie-Comeau (Que.)	CA	-0.03	3.30	3.66	14.52	50	38	63	45	0	65	1.940	0
Barrie (Ont.)	CMA	-0.04	3.90	6.11	4.00	55	19	40	53	2	82	2.153	0
Bathurst (N.B.)	CA	-0.09	3.39	5.71	0.71	18	0	50	35	7	50	2.250	1
Belleville (Ont.)	CA	-0.10	3.15	1.65	1.79	53	19	27	26	34	22	2.729	0
Brandon (Man.)	CA	0.14	4.31	4.00	1.53	43	5	57	42	13	74	2.465	1
Brantford (Ont.) †	CMA	-0.03	3.73	3.81	10.23	36	14	33	52	6	65	2.758	1
Brockville (Ont.)	CA	0.14	3.07	6.90	3.16	18	9	27	46	22	65	2.787	1
Calgary (Alta.) †	CMA	0.20	8.66	9.57	3.01	55	27	45	75	4	71	3.811	1
Campbell River (B.C.)	CA	0.12	6.04	9.30	9.02	29	14	29	50	0	47	2.910	1
Cape Breton (N.S.)	CA	-0.04	2.31	4.60	6.27	36	9	54	61	6	62	2.483	1
Centre Wellington (Ont.)	CA	-0.40	3.58	6.90	12.50	39	13	17	58	10	75	2.023	0
Charlottetown (P.E.I.)	CA	0.03	5.10	4.96	4.99	37	20	45	7	7	47	2.356	1
Chatham-Kent (Ont.)	CA	-0.26	3.53	6.19	13.40	46	12	35	44	4	34	2.644	1
Chilliwack (B.C.)	CA	0.10	4.43	6.15	6.36	33	5	25	64	6	67	2.793	1
Corner Brook (N.L.)	CA	-0.01	3.89	2.29	4.42	29	0	29	33	2	43	2.781	1
Cornwall (Ont.)	CA	-0.26	2.81	2.77	2.58	33	0	27	79	30	14	2.666	0
Courtenay (B.C.)	CA	-0.18	5.37	9.30	0.84	40	5	32	59	3	56	3.001	0
Drummondville (Que.)	CA	0.12	4.74	6.69	14.64	41	8	63	16	16	59	1.840	0
Duncan (B.C.)	CA	0.00	5.38	9.30	4.25	44	13	33	66	11	66	2.944	0
Edmonton (Alta.)	CMA	0.16	7.00	7.29	1.92	63	30	44	41	10	59	2.439	1
Fort St. John (B.C.)	CA	0.26	9.84	9.30	13.62	42	9	18	73	5	43	2.657	1
Fredericton (N.B.)	CA	-0.05	4.62	3.82	7.10	44	9	41	29	6	63	2.250	1
Gatineau CMA (Que.) (2)		0.05	4.15	3.72	8.55	44	7	35	72	3	95	2.290	0
Granby (Que.)	CA	0.22	4.65	4.56	16.08	35	21	42	50	9	80	2.050	0
Grande Prairie (Alta.)	CA	0.65	9.17	11.80	13.96	73	41	47	63	0	84	1.667	1
Greater Sudbury (Ont.)	CMA	0.05	3.41	3.64	0.04	71	15	50	32	2	56	2.612	1
Guelph (Ont.)	CMA	0.04	4.59	4.85	9.31	48	20	46	51	4	61	2.721	1
Halifax (N.S.)	CMA	0.04	4.55	4.16	8.55	51	15	42	36	3	59	3.370	1
Hamilton (Ont.)	CMA	0.00	4.06	4.60	3.01	50	13	35	66	5	75	2.647	1
Joliette (Que.)	CA	0.23	4.76	7.00	2.46	18	13	50	5	7	63	1.870	0
Kamloops (B.C.)	CA	0.39	5.56	4.70	0.25	60	10	31	52	4	58	2.966	1
Kawartha Lakes (Ont.)	CA	-0.22	2.96	2.35	7.69	42	11	32	50	9	65	2.068	1
Kelowna (B.C.)	CMA	0.27	6.91	10.22	3.09	65	16	33	78	5	62	2.819	1
Kentville (N.S.)	CA	-0.07	4.30	4.60	6.50	47	6	22	47	6	58	2.284	1
Kingston (Ont.)	CMA	-0.04	3.25	3.86	7.67	37	9	40	61	14	74	2.727	1
Kitchener (Ont.)	CMA	0.03	4.28	4.66	9.49	54	19	43	57	6	65	2.891	1
Leamington (Ont.)	CA	-0.01	3.58	6.90	24.22	37	12	34	61	21	71	1.755	0
Lethbridge (Alta.)	CA	0.25	6.53	9.66	3.38	43	16	48	58	9	73	2.385	1
Lloydminster (Alta./Sask.)	CA	-0.17	10.22	11.80	12.63	50	39	47	32	22	70	1.781	1
London (Ont.)	CMA	-0.03	3.96	4.42	2.31	44	13	38	51	5	65	2.862	1
Medicine Hat (Alta.)	CA	0.06	6.72	6.54	10.82	47	19	35	59	3	83	2.262	1
Midland (Ont.)	CA	-0.20	3.23	6.90	11.54	25	13	39	80	11	77	1.941	1
Moncton (N.B.)	CMA	0.07	4.46	3.54	6.80	51	25	52	47	16	64	2.250	1
Montréal CSD (1)		0.08	4.82	6.48	4.25	48	22	48	47	1	72	3.370	0
Montréal Rest of CMA (1)		0.08	4.82	6.48	0.69	49	16	43	31	13	66	2.660	0
Moose Jaw (Sask.)	CA	0.23	3.92	4.12	1.79	45	10	60	7	2	31	1.970	1
Nanaimo (B.C.)	CA	-0.13	4.95	4.88	2.50	59	18	30	57	4	49	2.804	1

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		%	*per 100*	%	*% deviation from average*	*% response*	*% response*	*% response*	*% response*	*% response*	*% response*	*Commercial rate / Residential rate*	*1 = Yes*
New Glasgow (N.S.)	CA	0.03	3.17	4.61	4.73	29	29	57	38	34	79	2.418	1
Norfolk (Ont.)	CA	0.03	3.77	2.36	19.76	40	12	17	54	13	68	2.624	1
North Bay (Ont.)	CA	-0.24	3.32	4.82	6.38	33	17	38	38	14	52	2.418	0
Orillia (Ont.)	CA	0.02	4.39	6.90	2.37	59	6	18	33	11	70	2.407	1
Oshawa (Ont.)	CMA	0.02	2.80	4.58	4.18	40	18	25	33	5	55	2.041	1
Ottawa CMA (2)		0.05	4.15	4.86	10.85	41	15	35	56	6	68	2.705	1
Owen Sound (Ont.)	CA	0.05	3.42	6.90	2.98	49	14	38	64	1	99	2.863	1
Parksville (B.C.)	CA	0.07	5.85	9.30	0.44	44	0	17	69	3	63	2.717	1
Penticton (B.C.)	CA	0.24	5.42	9.30	4.55	43	10	30	77	8	83	2.273	1
Peterborough (Ont.)	CMA	0.06	3.58	4.02	0.65	44	12	33	63	4	69	2.575	0
Port Alberni (B.C.)	CA	0.03	3.87	9.30	11.27	71	14	29	53	4	47	2.308	1
Prince Albert (Sask.)	CA	0.22	3.82	4.41	3.80	58	16	42	37	27	54	2.186	1
Prince George (B.C.)	CA	-0.03	4.61	4.29	3.05	63	20	38	63	5	58	2.156	1
Québec (Que.) †	CMA	0.16	4.16	4.27	5.87	51	20	57	38	6	78	2.720	0
Red Deer (Alta.)	CA	0.15	7.51	6.12	9.03	73	15	35	37	13	69	1.949	1
Regina (Sask.)	CMA	0.21	4.63	5.64	6.53	51	30	69	21	13	57	1.907	1
Rimouski (Que.)	CA	0.13	4.23	3.81	8.18	67	29	69	0	9	79	1.870	0
Rouyn-Noranda (Que.)	CA	0.06	3.67	2.60	3.02	63	41	69	0	24	86	2.320	0
Saguenay (Que.)	CMA	0.01	3.16	3.63	2.41	54	18	64	41	10	86	2.370	0
Saint John (N.B.)	CMA	0.13	3.96	4.84	2.01	34	5	41	41	5	71	2.250	1
Saint-Georges (Que.)	CA	0.32	5.68	7.00	14.22	24	10	40	4	30	93	1.380	0
Saint-Hyacinthe (Que.)	CA	0.15	5.35	7.00	8.35	60	11	69	44	5	77	2.090	0
Saint-Jean-sur-Richelieu (Que.)	CA	0.04	3.83	5.42	5.17	30	10	60	15	30	77	2.070	0
Salaberry-de-Valleyfield (Que.)	CA	0.04	3.61	7.00	8.54	60	20	69	12	4	57	2.230	0
Sarnia (Ont.)	CA	-0.02	3.32	1.70	5.90	30	4	27	77	6	83	2.442	0
Saskatoon (Sask.)	CMA	0.19	5.33	5.19	0.56	53	19	65	35	27	58	1.806	1
Sault Ste. Marie (Ont.)	CA	0.09	2.90	1.98	1.29	45	11	26	17	5	50	2.324	1
Sept-Îles (Que.)	CA	0.05	3.72	3.97	3.35	73	33	67	29	0	86	2.390	0
Shawinigan (Que.)	CA	-0.01	3.12	3.04	7.05	33	0	67	20	9	63	1.750	0
Sherbrooke (Que.)	CMA	0.10	4.22	4.73	3.08	58	12	56	38	7	78	1.910	0
Sorel-Tracy (Que.)	CA	0.02	3.25	7.00	11.37	25	13	50	5	0	42	2.160	0
St. Catharines - Niagara (Ont.)	CMA	-0.02	3.62	5.26	2.06	41	9	31	63	6	75	2.377	1
St. John's (N.L.)	CMA	0.03	4.38	4.36	6.99	58	24	55	16	1	66	2.435	1
Stratford (Ont.)	CA	0.02	4.52	6.90	9.61	35	12	43	63	10	78	2.858	1
Thetford Mines (Que.)	CA	0.04	4.52	7.00	8.93	18	0	17	25	13	90	1.640	0
Thunder Bay (Ont.)	CMA	-0.08	3.62	3.90	3.58	49	21	48	34	8	53	2.940	1
Timmins (Ont.)	CA	0.01	3.30	6.90	5.76	42	27	58	81	3	84	2.200	1
Toronto CSD (1)		-0.02	6.22	6.90	3.50	53	14	33	67	2	64	4.250	1
Toronto Rest of CMA (1)		-0.02	6.22	6.90	1.65	51	16	31	39	12	70	2.194	0
Trois-Rivières (Que.)	CMA	0.12	3.77	4.26	4.19	44	17	68	23	12	68	1.590	0
Truro (N.S.)	CA	-0.15	3.58	4.60	4.24	44	0	38	37	1	88	2.523	1
Val-d'Or (Que.)	CA	-0.04	4.35	2.82	4.42	25	0	50	1	22	88	1.690	0
Vancouver CSD (1)		0.17	6.55	7.44	7.79	50	11	27	61	2	49	4.382	1
Vancouver Rest of CMA (1)		0.17	6.55	7.44	2.37	52	18	35	66	7	64	3.726	0
Vernon (B.C.)	CA	0.23	5.99	6.72	4.97	44	13	38	72	10	73	2.727	1
Victoria (B.C.) †	CMA	0.13	5.56	7.57	8.20	50	15	35	76	7	58	3.567	1
Victoriaville (Que.)	CA	0.13	5.39	7.00	11.78	45	0	36	9	7	54	1.460	0
Windsor (Ont.)	CMA	0.00	3.55	5.33	9.52	55	14	34	52	6	58	2.601	1
Winnipeg (Man.)	CMA	0.05	3.99	3.86	2.45	55	19	43	52	8	67	2.380	1
Wood Buffalo (Alta.)	CA	0.29	4.18	11.80	25.42	73	38	63	26	3	74	2.245	1
Woodstock (Ont.)	CA	-0.06	4.32	6.90	12.16	62	13	33	75	8	82	2.713	0

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Notes:
1) For Montreal, Toronto, and Vancouver, CMA data for Net Business Start-ups, Businesses per Capita, and Self-employment Intensity were applied to city cores and outskirts.
2) For Ottawa and Gatineau, Ottawa-Gatineau CMA data for Net Business Start-ups and Businesses per Capita were applied.
3) A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). A CMA must have a total population of at least 100,000 of which 50,000 or more must live in the urban core. A CA must have an urban core population of at least 10,000. To be included in the CMA or CA, other adjacent municipalities must have a high degree of integration with the central urban area, as measured by commuting flows derived from census place of work data. Source: Statistics Canada.
4) The total property tax rates used include municipal, education, and other applicable levies.

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