Saskatoon Strategic Trends 2024

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

City of Saskatoon

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Demographic

Statistics Canada estimated that the population of Saskatoon Census Subdivision (CSD) was 295,204 as of July 1, 2023. Based on Statistics Canada's population estimate and other sources, the City of Saskatoon estimated that the population was 308,626 as of July 2024.

City of Saskatoon Population Projections, 2014 - 2028 (f)

308,626
COS June 30, 2024 Population Estimate

Statistics Canada, July Annual Estimate — Population Projection - 1.5% growth rate — Population Projection - 2.5% growth rate — Population Projection - 3.5% growth rate
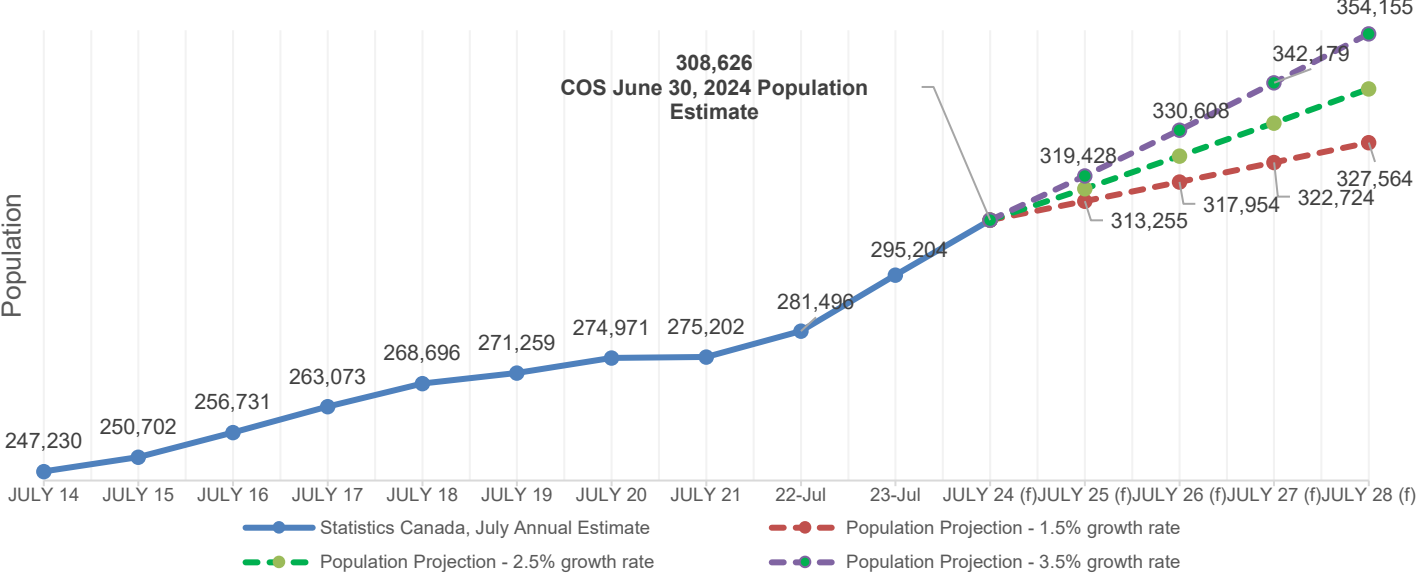
Saskatoon CSD Growth rate, July 2023

Source: Statistics Canada, Demography Division - Annual population estimates by sex, July 1, 2009 to 2022, Saskatoon CSD, based on the Standard Geographical Classification (SGC) 2022, annual (persons)
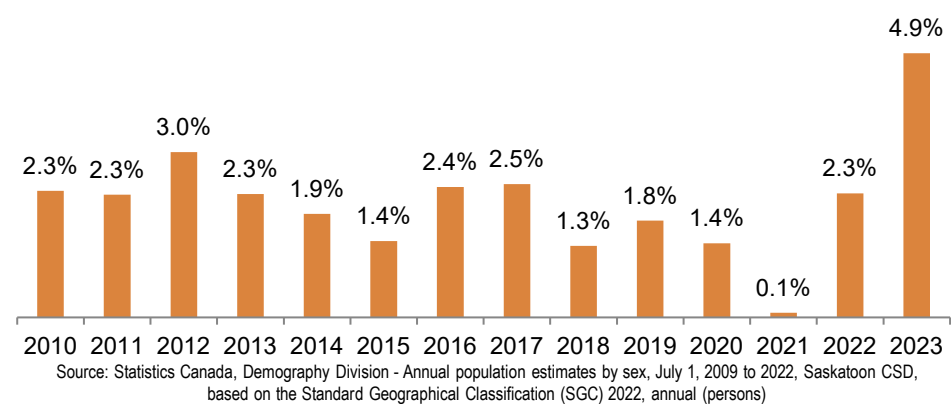
The growth rate and population estimates for the Saskatoon Census Subdivision (CSD) reflect Statistics Canada's new information from the 2021 Census. The average growth rate over the past ten years has been 2.01%. The 2023 growth rate was above this average, and 2024's growth rate is anticipated to decrease gradually.

Saskatoon CMA Growth Rate, July 2023

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) 2021, annual (persons)
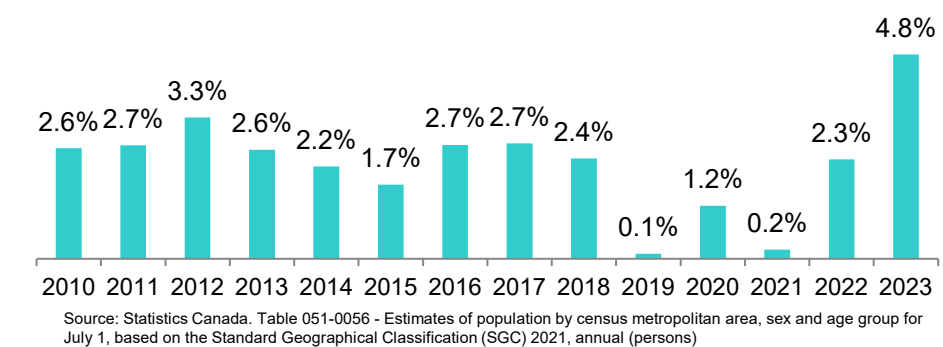
The Saskatoon Census Metropolitan Area (CMA) has experienced a similar moderation in growth rate as the city of Saskatoon. The average growth rate over the past ten years has been 2.09%.

Demographic

Annual Population Growth Saskatoon CMA, 2019-2023
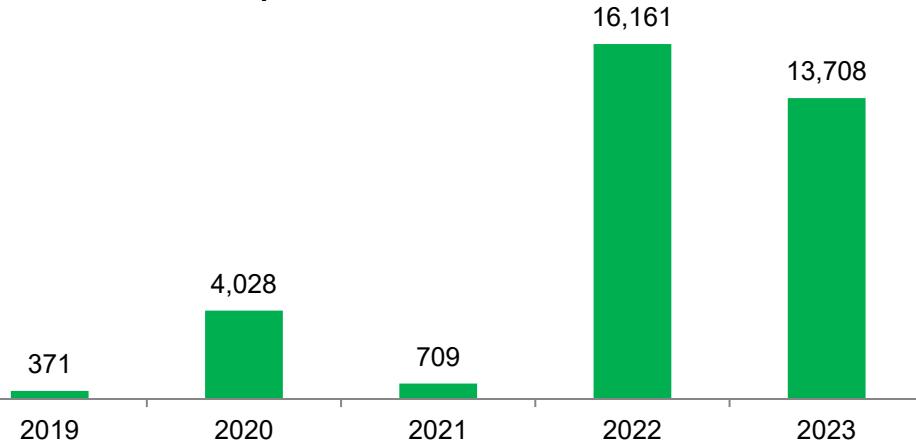
Source: Statistics Canada. Table 17-10-0155-01 Population estimates, July 1, by census

Statistics Canada estimates reveal that the Saskatoon CMA population was 352,093 on July 1, 2023.

There was an increase of 13,708 in 2023, above the five-year average of 6,995 since 2019. Despite a growth rate drop in recent years, CMA population growth has exceeded 6,000 in the past five years, except for 2021.

Net Migration to the Saskatoon CMA, 2017-2023
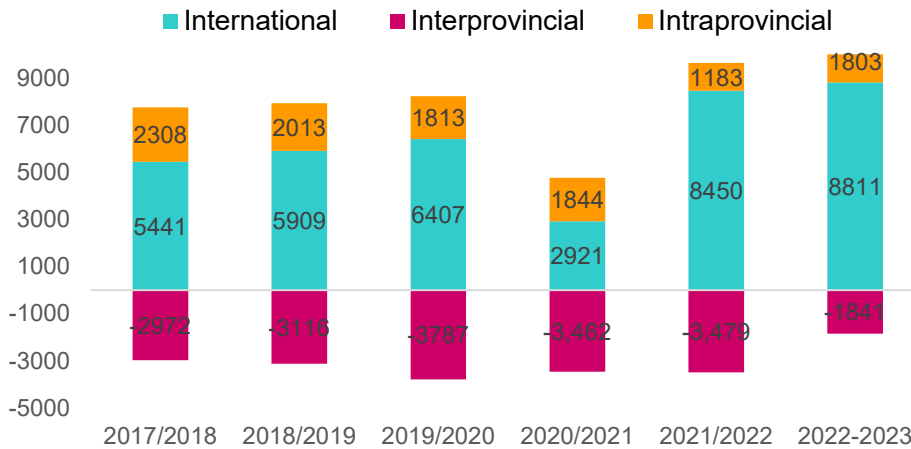
Source: Statistics Canada. Table 17-10-0136-01

Over the past five years, the largest component of annual population growth is net international migration in the Saskatoon CMA. A significant increase in this component was noted for the 2022/2023 year, due to the recent increment in international migration after the COVID-19 pandemic.

In 2023, the Saskatoon CMA saw a growth in intraprovincial migration and a net negative growth in interprovincial migration.

Natural Increase in the Saskatoon CMA Population, 2018-2023
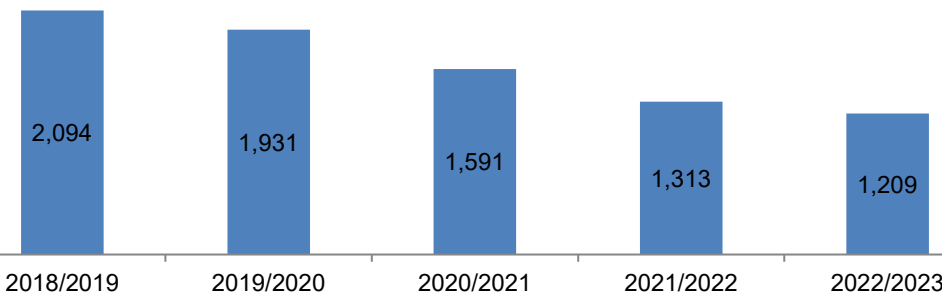
Source: Statistics Canada Annual Demographic Estimates: Subprovincial Area, 2021 -Table 17-10-0149-01

Natural increase (births minus deaths) in the Saskatoon CMA has been trending up over the past ten years, however, there has been a gradual decrease noted since the 2019/2020 year. Since 2017/2018, the average annual natural increase has been 1,628. The 2022/2023 total of 1,209 fell below the five-year average.

Demographic

Net International Migration Western Canada, 2020-2023

Manitoba
- 2020-2021: 10,197
- 2021-2022: 21,340
- 2022-2023: 25,591

Saskatchewan
- 2020-2021: 7,327
- 2021-2022: 16,281
- 2022-2023: 26,124

Alberta
- 2020-2021: 24,007
- 2021-2022: 52,573
- 2022-2023: 54,287

■ 2020-2021 ■ 2021-2022 ■ 2022-2023
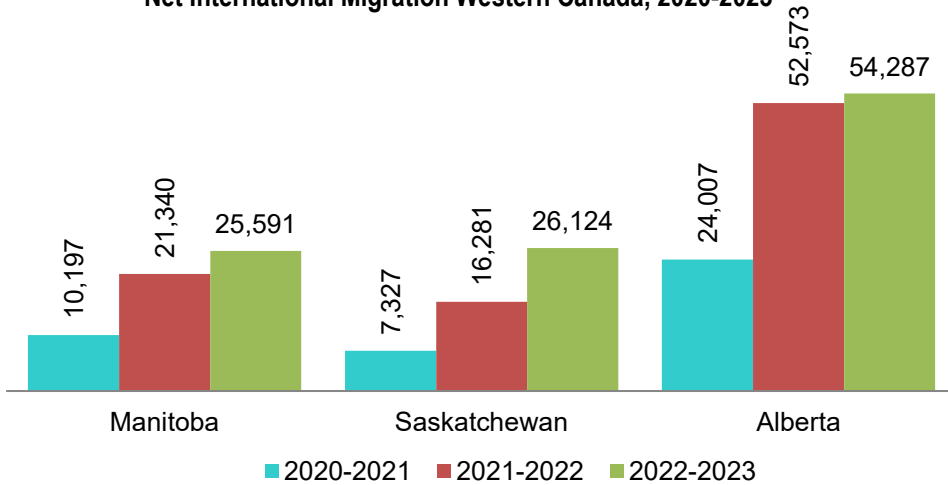
Source: Statistics Canada. Estimates of the components of demographic growth, annual 17-10-0014-01 (formerly CANSIM 051-0011)

The three Prairie provinces each saw an increase in international migration between 2022 and 2023, as was the trend observed nationally. All three Prairie provinces have experienced significantly higher net international migration in recent years compared to earlier in the decade. Alberta had a significantly higher increase, comparatively. Net international migration is the main source of population growth in Saskatchewan and Canada.

Saskatoon CMA distribution of population by age group, 2023

- 0-14 years: 18.3%
- 15-64 years: 66.9%
- 65+ years: 14.7%
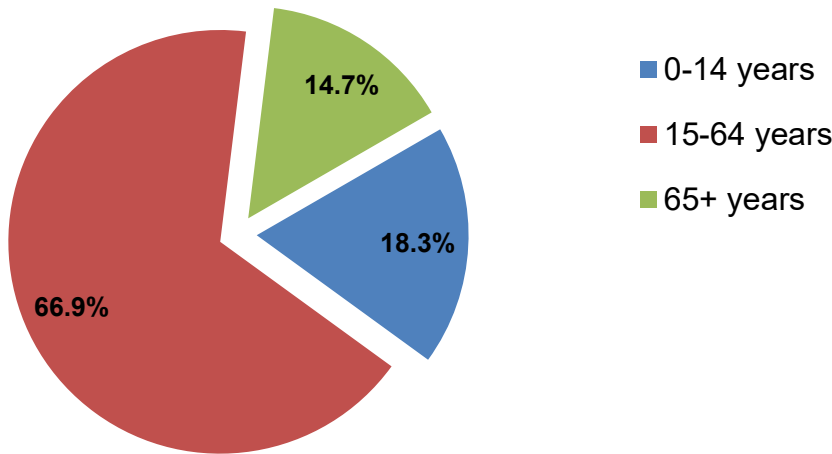
Source: Statistics Canada. Table: 17-10-0148-01 Population estimates, July 1, by census metropolitan area and census agglomeration, 2021 boundaries

The Saskatoon CMA has maintained a working-age (15–64) population of between 66.9% and 70.9% 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 approximately 28 million people living in CMAs as of 2024. Permanent and temporary immigration continues to be the key drivers of population growth in urban Canada.

Indigenous Identity by Geography, 2021 (as % of total population)

- Toronto: 0.7%
- Vancouver: 2.4%
- Edmonton: 5.8%
- Regina: 9.3%
- Saskatoon: 10.4%
- Winnipeg: 11.8%
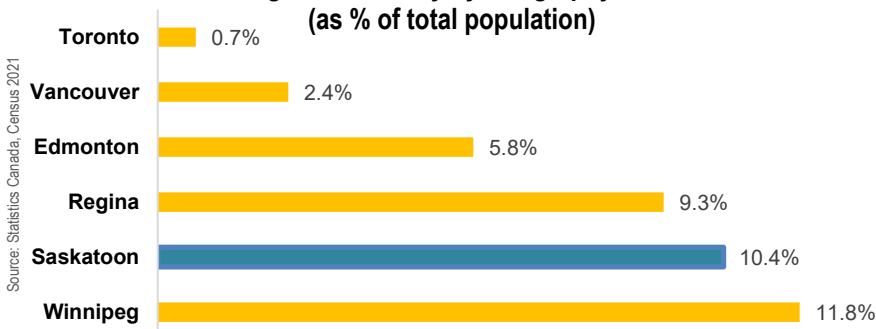
Source: Statistics Canada, Census 2021

In the 2021 Census, approximately 10% of the total population in Saskatoon and Regina identified as Indigenous, and 5.0% of the total population in Canada identified as Indigenous.

At 11.8%, Winnipeg had the highest percentage compared to other Prairie cities.

Development

Annual Increase of Greenfield & Infill Residential Units, 2013-2023

Year	Greenfield	Infill
2023	88.3%	11.7%
2022	85.1%	14.9%
2021	83.2%	16.8%
2020	92.6%	7.4%
2019	87.4%	12.6%
2018	79.6%	20.4%
2017	88.0%	12.0%
2016	84.4%	15.6%
2015	88.6%	11.4%
2014	83.4%	16.6%
2013	87.1%	12.9%

■ Greenfield ■ Infill

The number of new residential units built in 2023 was higher than was recorded in 2022. The proportion of infill development, on the other hand, was lower. The total number of infill units decreased by 3.2% from 2022 to 2023, while greenfield units increased by the same percentage.

The five-year rolling average for infill development was 12.3% in 2023. The City of Saskatoon has set a target of 25% residential infill development by the end of 2024.

City of Saskatoon Building Permits 2013-2023

Source: City of Saskatoon Building Standards

Year	Number of Permits Issued	Series3
2013	5,020	$1,089
2014	4,996	$878
2015	4,327	$1,020
2016	3,950	$728
2017	3,998	$762
2018	3,566	$643
2019	3,133	$642
2020	3,472	$539
2021	3,526	$722
2022	3,270	$761
2023	3,099	$870

■ Series3 —○— Number of Permits Issued

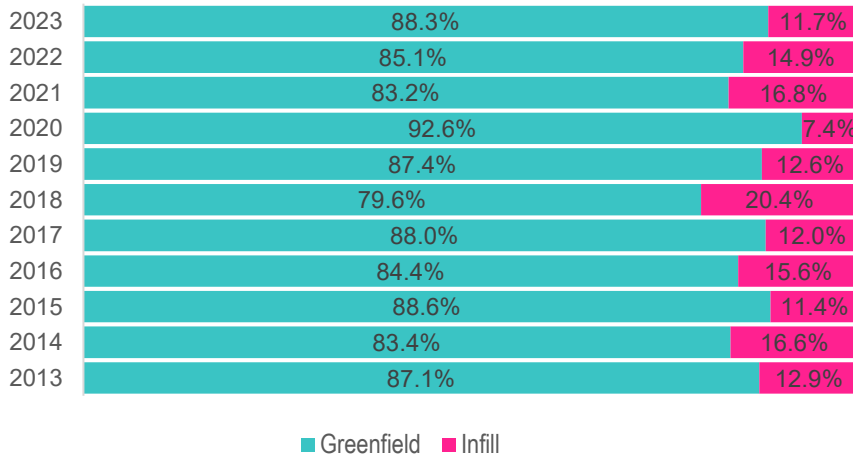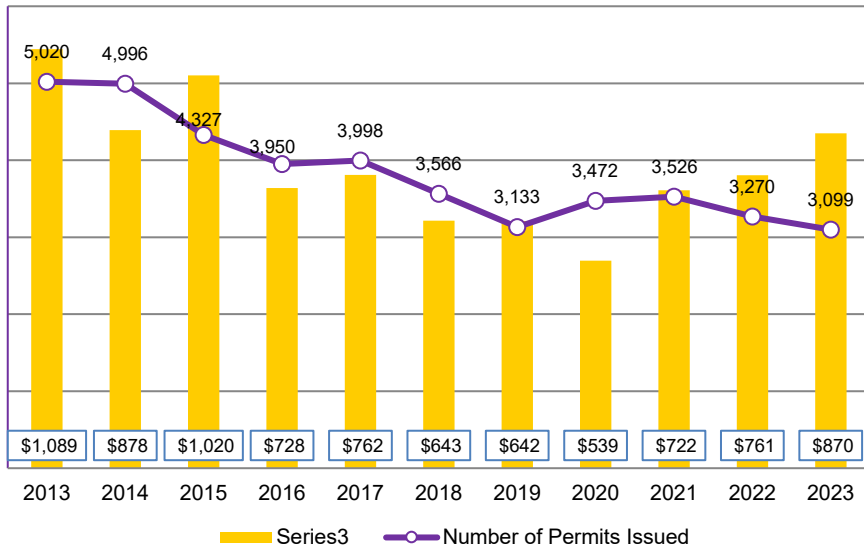The number of building permits issued in 2023 was lower than the previous year, however the total value of construction increased from 2022. This was due to a large amount of activity in the residential sector.

Both measures are below the ten-year average of 3,851 permits issued per year and $786,676 of construction value per year from 2013-2023.

Saskatoon CMA Housing Starts, 2019-2024(f)

Source: Conference Board of Canada, July 2024

Year	Single Unit	Multi-unit
2019	639	684
2020	774	1,135
2021	965	1,675
2022	913	1,746
2023	786	1,862
2024f	1,011	1,887

■ Single Unit ■ Multi-unit
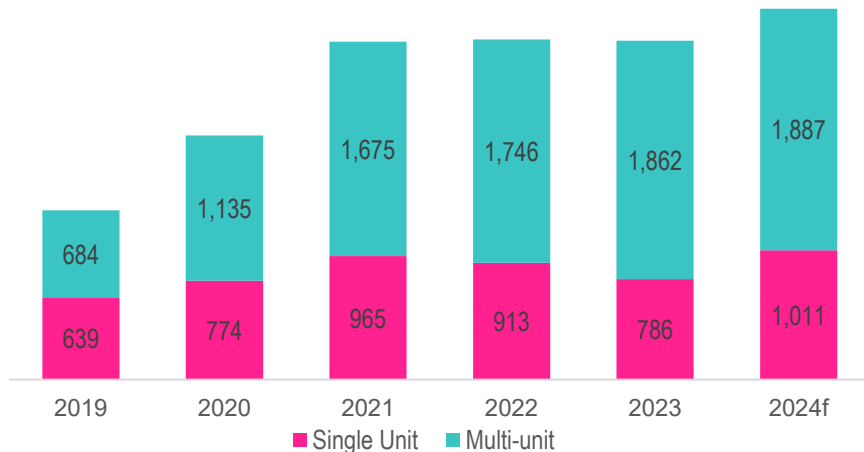
The CBOC estimated an uptick in housing starts in 2023. Their forecasts for 2024 show a generally increasing pattern.

The 2023 estimate indicates single-unit homes lower than the five-year average of 890 units from 2019–2023. The forecasts for 2024, however, indicate single-unit homes above the five-year average. Conversely, the 2022 and 2023 estimates are below the five-year average of 1615 multi-unit housing starts.

Development

Median Residential Sale Price and Units Sold by Type in Saskatoon, 2023

Type	2023 Median	2023 Units Sold
Single Family Dwelling	$414,366	3675
Semi-detached	$353,251	289
Townhouse	$317,063	725
Apartment Condo	$209,965	915

■ 2023 Median ▬ 2023 Units Sold

The total number of residential sales in Saskatoon decreased by approximately 5% from 2022 to 2023. The number of single-family dwelling sales decreased by 0.8%, semi-detached sales decreased by 18.8% from the previous year, and townhouse sales decreased by 14.3%. Apartment condo sales increased by 9.2% in 2022.

The median sale price of all residential units in Saskatoon remained at 1.6% in 2023, similar to what was reported in the previous year. Each dwelling type saw a decrease.

According to CMHC's projections, there will be a further decline in sales until the end of 2024.

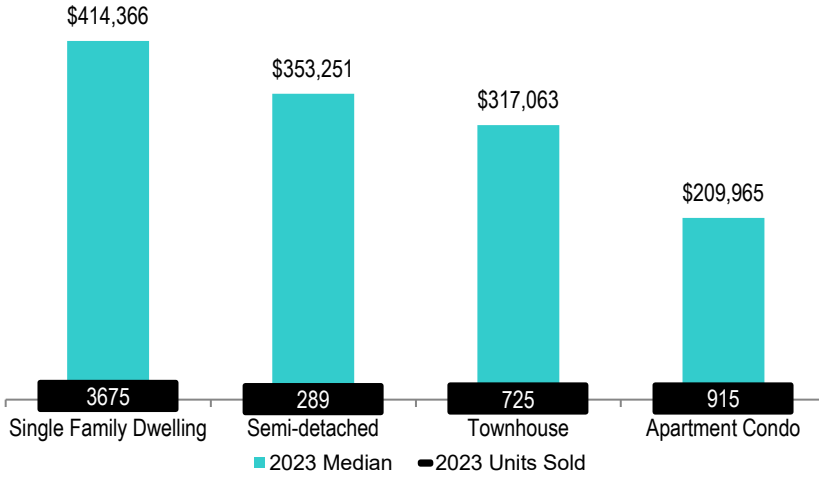## Saskatoon CMA Housing Sales vs Price Change 2019-2024(f)

Year	MLS Sales	Price Change (%)
2019	4,839	-0.6%
2020	5,954	4.3%
2021	7,427	6.4%
2022	6,342	1.2%
2023	6,285	1.4%
2024(f)	6,508	5.1%

■ MLS Sales ●— Price Change (%)
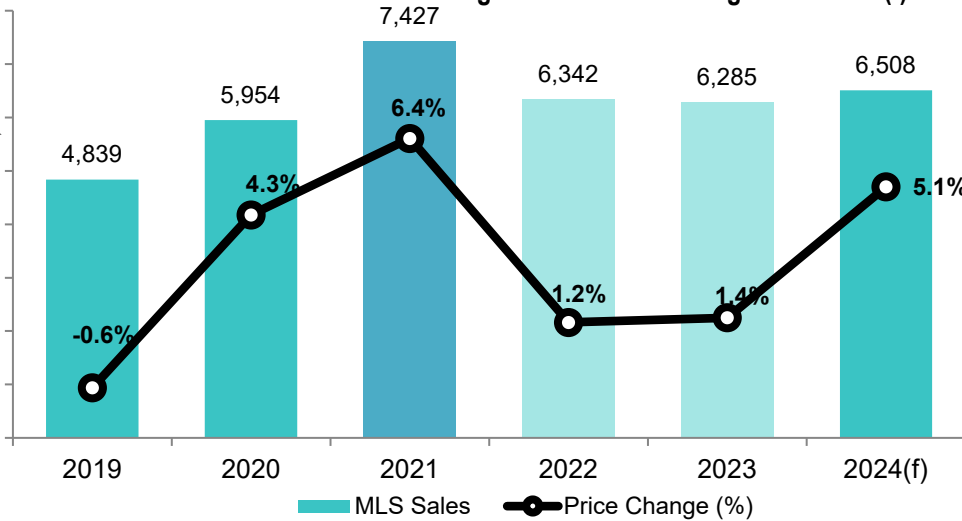
The average resale price in the Saskatoon CMA trended upward in 2023, except for apartment condo sales, perhaps signaling an end to the "buyers market" that has existed over the past few years.

Average house prices rose from 2021 to 2022 in each of the prairie CMAs. Calgary remains the highest, and Regina has the lowest recorded average house price.

Average House Price by CMA, 2022-2024(f)

CMA	2022	2023	2024(f)
Calgary	531,678	551,420	595,000
Edmonton	399,750	385,334	400,000
Saskatoon	354,010	358,872	376,550
Regina	321,714	310,301	323,100
Winnipeg	380,700	368,325	375,000

■ Calgary ■ Edmonton ■ Saskatoon ■ Regina ■ Winnipeg
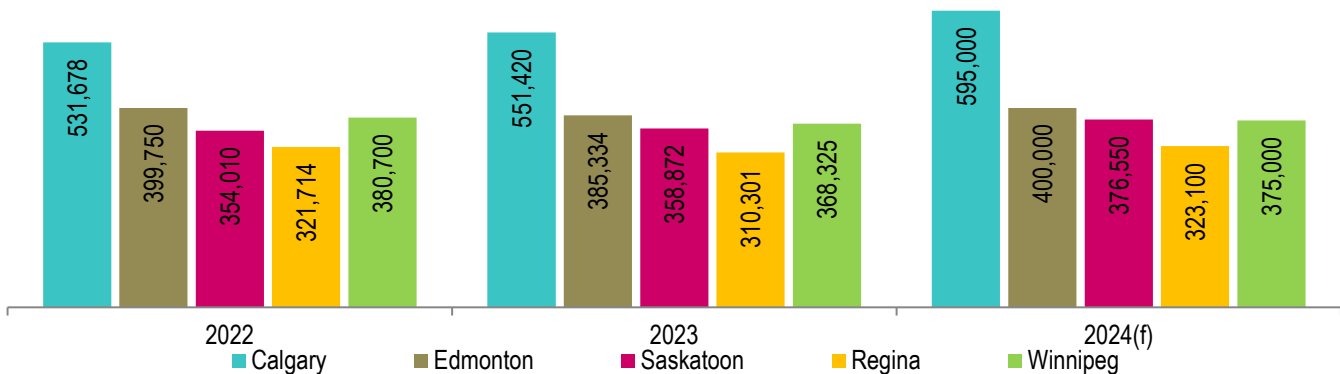
Development

The average rent in the Saskatoon CMA increased by 18.3% from 2022 to 2023. The average rent has been 4.3% over the last 20 years, but CMHC predicts continued downward pressure on the average rental price due to consistent vacancy rates.

Saskatoon CMA Average Rent & Annual Increase (%) 2003-2023

Legend: Average Rent, Low, High, Percentage increase

Average Rent values: $516, $515, $520, $538, $610, $727, $788, $824, $875, $892, $925, $968, $959, $987, $958, $989, $1,022, $1,041, $1,063, $1,152, $1,363

Percentage increase: 2%, 2%, 0%, 1%, 3%, 13%, 19%, 8%, 5%, 6%, 2%, 4%, 5%, -1%, 3%, 3%, 3%, 2%, 2%, 8%, 18%
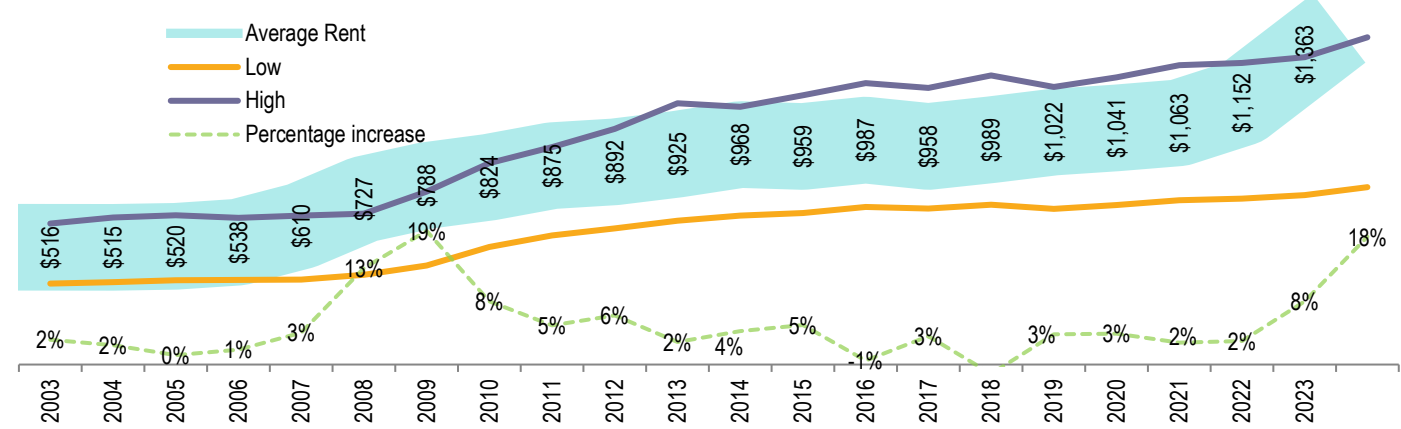
Source: Table 027-0040 - Canada Mortgage and Housing Corporation, average rents for areas with a population of 10,000 and over, annual (dollars), CANSIM (database).

New Attainable Housing Units, 2016-2023

Source: City of Saskatoon, Department of Planning and Development

Annual values: 525, 377, 142, 145, 151, 120, 117, 35

Legend: Annual, Target, Rolling Annual Average

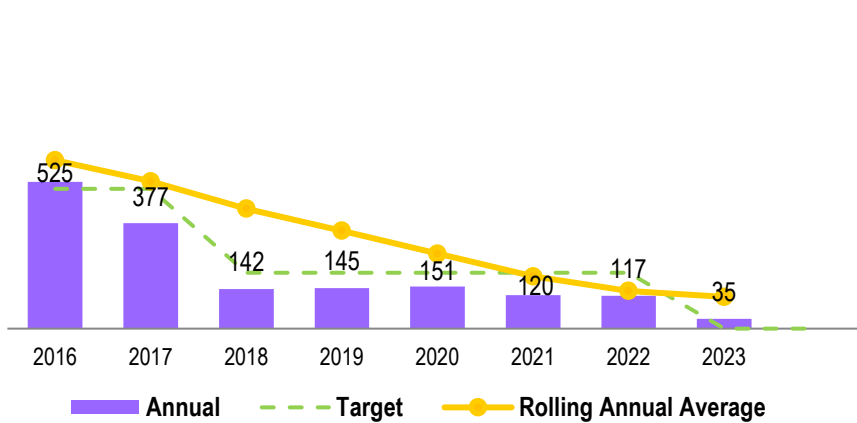The City of Saskatoon has made great efforts to provide attainable housing through a wide range of programs. The affordable units funded by the City in 2023 were the Young Women's Christian Association (YWCA) Transitional Housing units, of which there were 35 units. These units are not ready for occupancy until the end of Fall 2024. Additional affordable units were funded in Saskatoon in 2023 by the Province of Saskatchewan. The City is revamping the affordable housing program, and more units will be funded after the revamp is complete.

Affordable housing providers are continuing to see increased demand for affordable housing as those with lower fixed incomes will continue to be priced out of the market and be at the highest risk of homelessness.

In 2023, this measure characterized the Saskatoon market as more affordable than Calgary and Edmonton, but less affordable than Regina and Winnipeg for single-family homes and a composite of all housing types. Calgary remains rated as the least affordable.

Housing Affordability Measure by City and Type, 2023
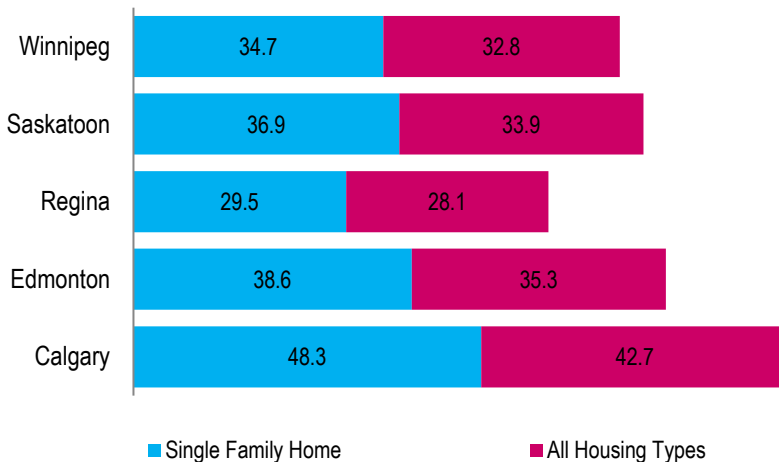
Source: Statistics Canada, Royal LePage, and RBC Economics Research.

City	Single Family Home	All Housing Types
Winnipeg	34.7	32.8
Saskatoon	36.9	33.9
Regina	29.5	28.1
Edmonton	38.6	35.3
Calgary	48.3	42.7

Economy

Saskatoon CMA Real GDP Growth (% change), 2014 - 2024(f)

- 2015: 1.9%
- 2016: 1.2%
- 2017: 1.8%
- 2018: 2.3%
- 2019: 1.6%
- 2020: 0.8%
- 2021: 2.5%
- 2022: 6.3%
- 2023: 4.8%
- 2024f: 3.1%
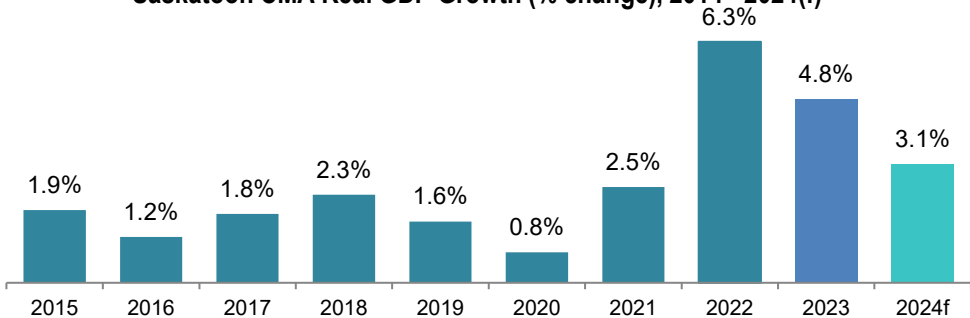
Source: Conference Board of Canada, July 2024

The Saskatoon CMA had a positive GDP growth of 4.8% in 2023. The Saskatoon CMA has a diverse economy that spans a variety of industries.

In 2023, 63% of the GDP was produced in the services-producing sector and 37% was produced in the goods-producing sector.

Percentage of GDP by industry, 2023

- Primary and Utilities 23%
- Construction 9%
- Manufacturing 10%
- Wholesale & Retail Trade 11%
- Transportation & Warehousing 5%
- Information & Cultural Industries 2%
- Finance, Insurance & Real Estate 16%
- Professional, Scientific and Technical 3%
- Non-Commercial Services 12%
- Personal Services 4%
- Public Administration 5%

Source: Conference Board of Canada, Retrieved July 2023

Primary and Utilities and Construction, has seen employment growth since 2023.
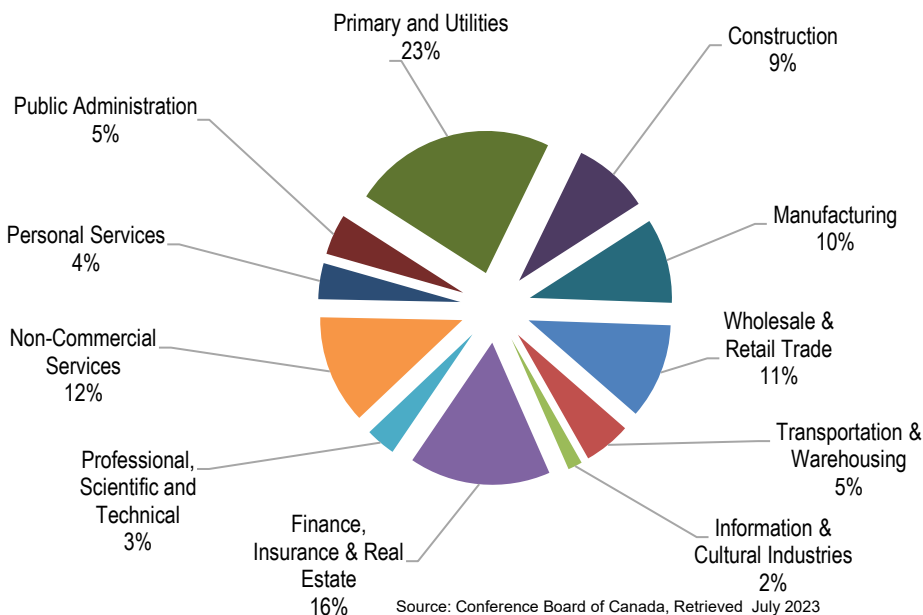
Finance, Insurance & Real Estate, and Non-Commercial Services have all experienced a decrease in employment since 2023.

Manufacturing, wholesale and retail trade, transportation and warehousing, professional, scientific, and technical services, information and cultural industries, and personal, and other services, saw a decline in 2023.

The total employment by industry increased by 184.4(thousands) in the Saskatoon CMA in 2023, an increase from the previous year, and the CMA predicts a positive outlook in the coming years.

Saskatoon CMA Total Employment & Employment by Industry (Thousands), 2019-2024(f)

- 2019: 171.5
- 2020: 165.5
- 2021: 166.9
- 2022: 174.4
- 2023: 180.0
- 2024(f): 184.4

Legend:
- Non-Commercial Services
- Wholesale and Retail Trade
- Arts, Personal, and Other Services
- Construction
- Professional, Scientific and Technical Services
- Primary and Utilities
- Manufacturing
- Transportation and Warehousing
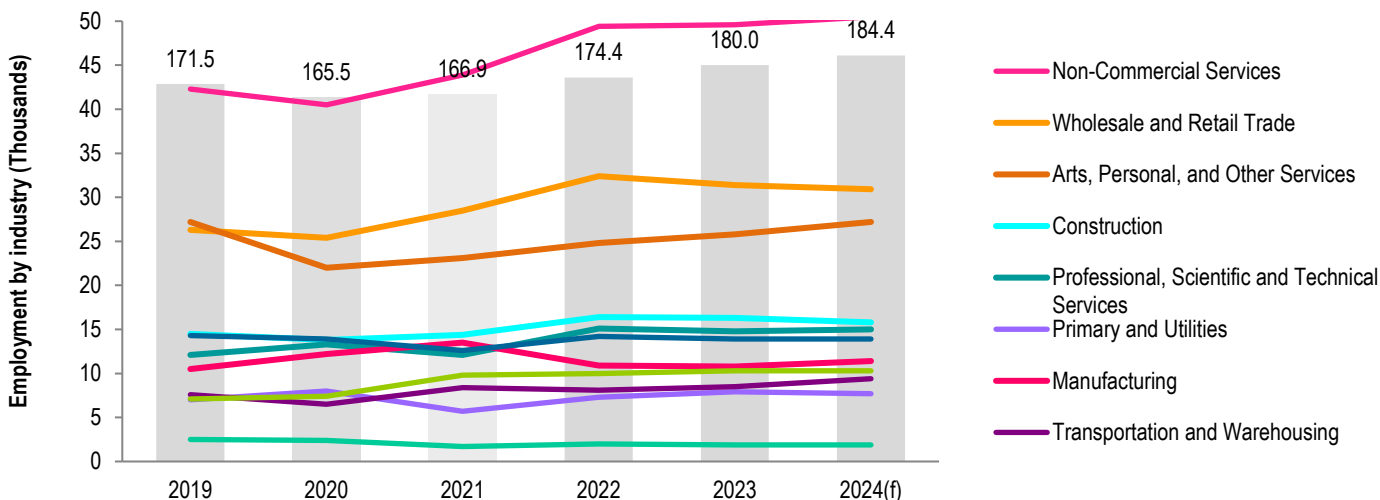
Source: Conference Board of Canada, June 2024

Economy

Unemployment rate by Census Metropolitan Area, 2022-2023

Legend: ■ Saskatoon ■ Regina ■ Winnipeg ■ Edmonton ■ Calgary

2022: 4.3% (Saskatoon), 4.9% (Regina), 4.7% (Winnipeg), 5.9% (Edmonton), 6.2% (Calgary)

2023: 5.1% (Saskatoon), 4.9% (Regina), 4.8% (Winnipeg), 6.1% (Edmonton), 6.1% (Calgary)
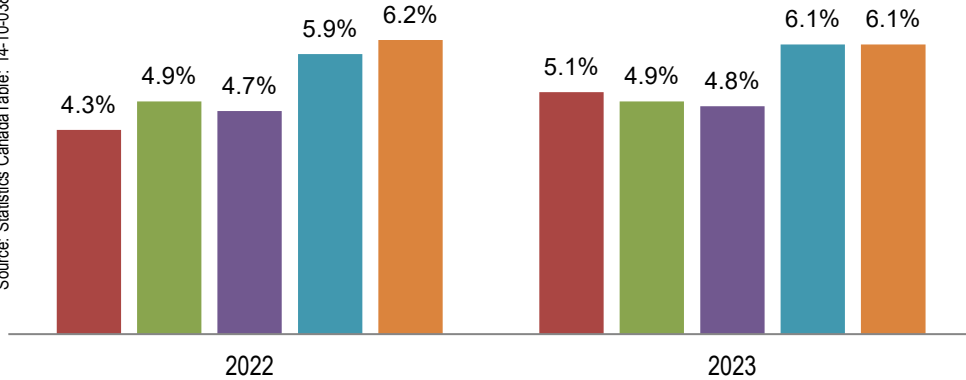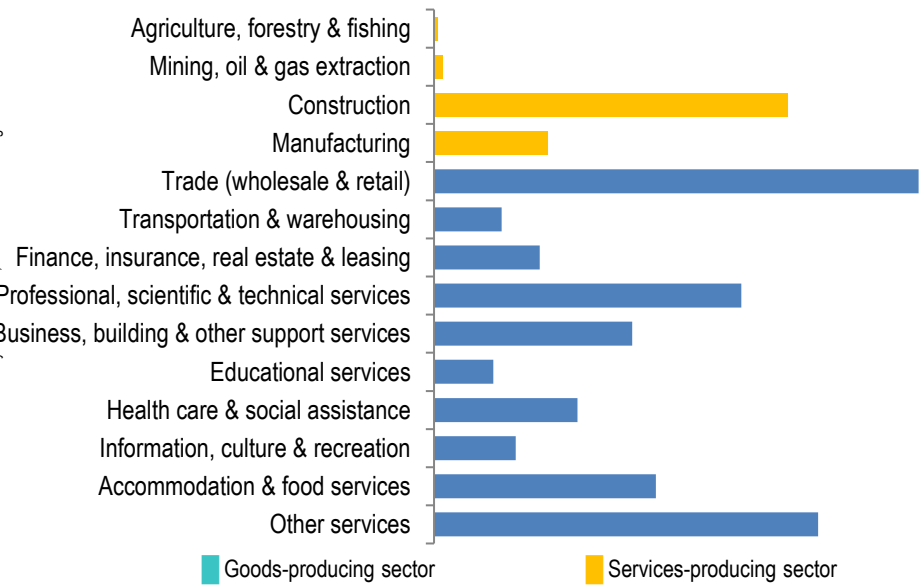
Despite the significant increase in unemployment in the majority of Canadian CMAs, Saskatoon, Winnipeg, and Regina still has better unemployment statistics in 2023. Perhaps the other Canadian CMAs will improve as the economy continues to from the impact of COVID-19. Regina CMA achieved a higher unemployment rate than Saskatoon CMA in 2023.

City of Saskatoon Business Licenses Issued, 2023

Categories (top to bottom): Agriculture, forestry & fishing; Mining, oil & gas extraction; Construction; Manufacturing; Trade (wholesale & retail); Transportation & warehousing; Finance, insurance, real estate & leasing; Professional, scientific & technical services; Business, building & other support services; Educational services; Health care & social assistance; Information, culture & recreation; Accommodation & food services; Other services

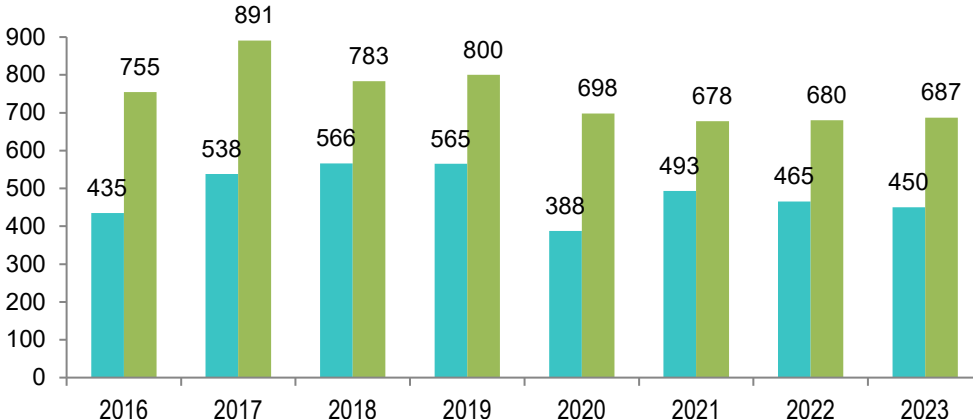Legend: ■ Goods-producing sector ■ Services-producing sector

Increasing the number of businesses in Saskatoon is essential. Most business licenses are issued to the service-producing sector, with trade (wholesale and retail) accounting for the greatest number of licenses.

The City of Saskatoon Business License Program issued 1,137 new business licenses in 2023. This represents a 0.7% increase in new businesses compared to 2022. Home-based businesses represented 60.4% of new business licenses in 2023.

New Business Licenses Issued 2016-2023

Legend: ■ New Commercial/Industrial Businesses ■ New Home-Based Businesses

Year	New Commercial/Industrial Businesses	New Home-Based Businesses
2016	435	755
2017	538	891
2018	566	783
2019	565	800
2020	388	698
2021	493	678
2022	465	680
2023	450	687

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

Economy

Saskatoon Disposable Income per Capita, 2017-2025(f)

Legend: Dollars per capita | Personal Disposable Income % change | CPI % change

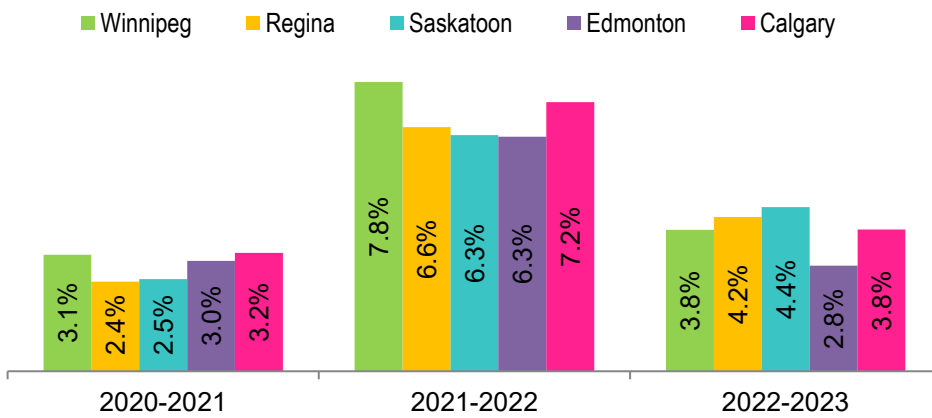| Year	Dollars per capita	Personal Disposable Income % change	CPI % change
2017	$36,274	-0.8%	
2018	$34,348		4.6%
2019	$33,908	0.7%	
2020	$34,942	2.6%	
2021	$32,637	8.4%	
2022	$42,744	1.6%	
2023	$45,296	11.1%	
2024(f)	$46,715	4.7%	
2025(f)	$46,899	4.3%	
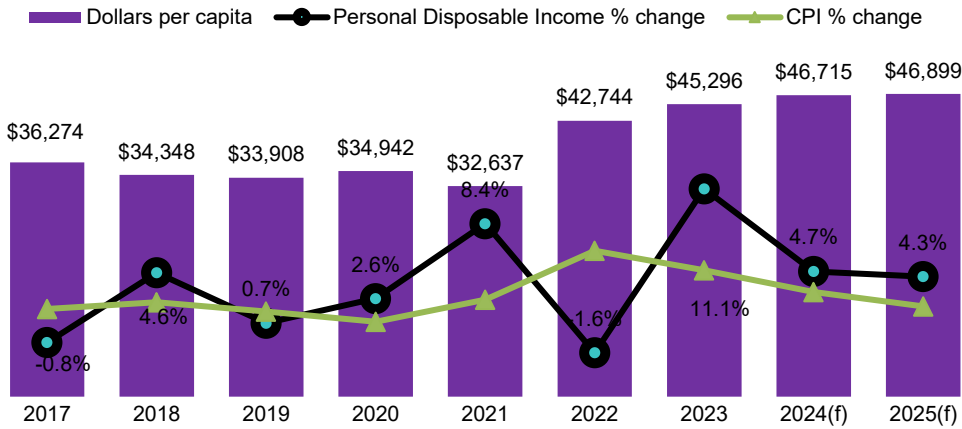
Source: Conference Board of Canada - July 2024

Disposable income per capita increased to 11.1%in 2023 from the recorded -1.6% in 2022, while the consumer price index (CPI) decreased by 4.8%. CBOC is forecasting that disposable income per capita, and CPI will decrease in 2024 and 2025.
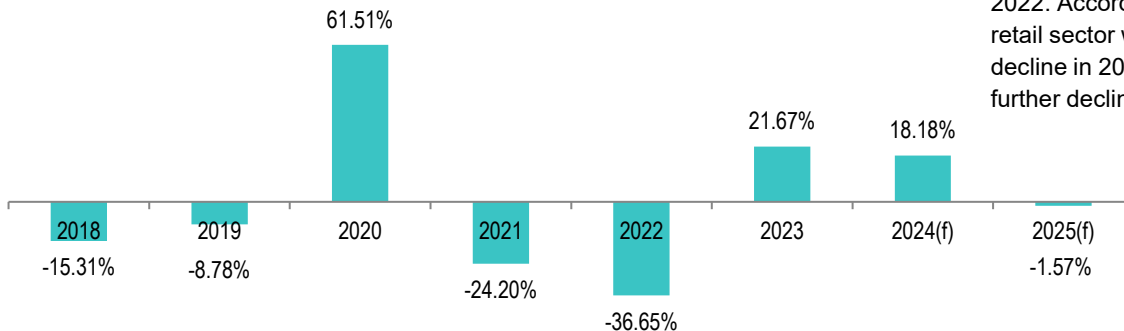
Consumer Price Index, 2020-2023 (base year 2002)

Source: Statistics Canada, CANSIM Table 326-0021

Legend: Winnipeg | Regina | Saskatoon | Edmonton | Calgary

Period	Winnipeg	Regina	Saskatoon	Edmonton	Calgary
2020-2021	3.1%	2.4%	2.5%	3.0%	3.2%
2021-2022	7.8%	6.6%	6.3%	6.3%	7.2%
2022-2023	3.8%	4.2%	4.4%	2.8%	3.8%

The prairie CMAs experienced a decrease in CPI between 2022 and 2023. For this period, the CPI for the Saskatoon CMA decreased by 4.4%. Over the past five years, the average annual increase in CPI was 3.1% in the Saskatoon CMA.

Saskatoon Unemployment Rate, 2018-2025(f)

Year	Value
2018	-15.31%
2019	-8.78%
2020	61.51%
2021	-24.20%
2022	-36.65%
2023	21.67%
2024(f)	18.18%
2025(f)	-1.57%

In 2023, retail sales growth increased to 21.67%after experiencing a -36.65% decrease in 2022. According to the CBOC, the retail sector will experience a decline in 2024, followed by a further decline in 2025.

Source: Conference Board of Canada, July 2024

Environment

Residential Average Annual Daily Water Consumption (litres per capita), 2019-2023

| Year	Value
2019	195
2020	202
2021	210
2022	199
2023	188
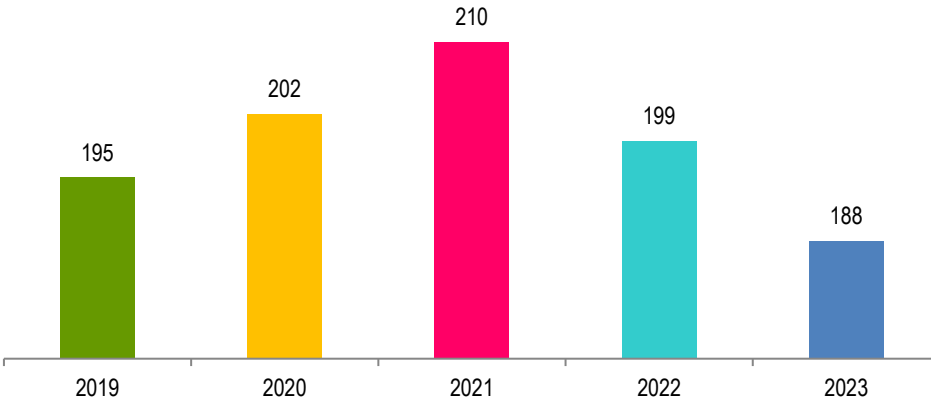
Since 2021, the daily water consumption per capita in Saskatoon has been decreasing. A further decline was noted in 2023.

Saskatoon Water rates are designed to encourage water conservation 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.
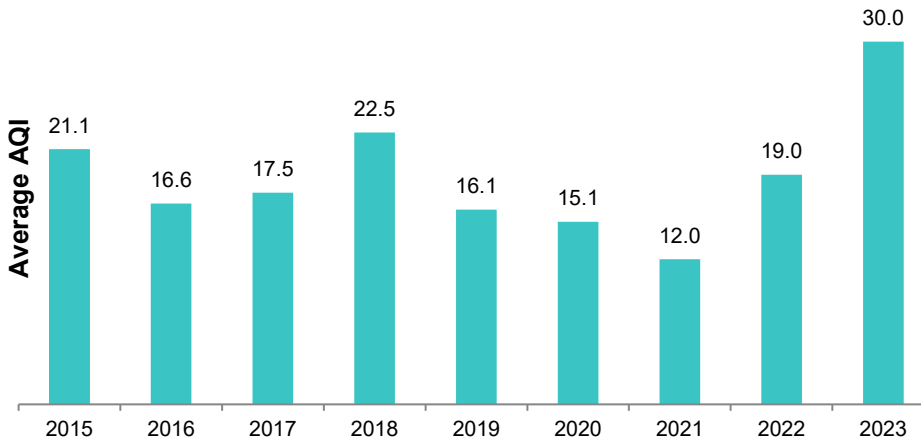
Saskatoon Waste Diversion Rate, 2019-2023

Year	Value
2019	24.3%
2020	26.0%
2021	24.7%
2022	24.5%
2023	33.0%
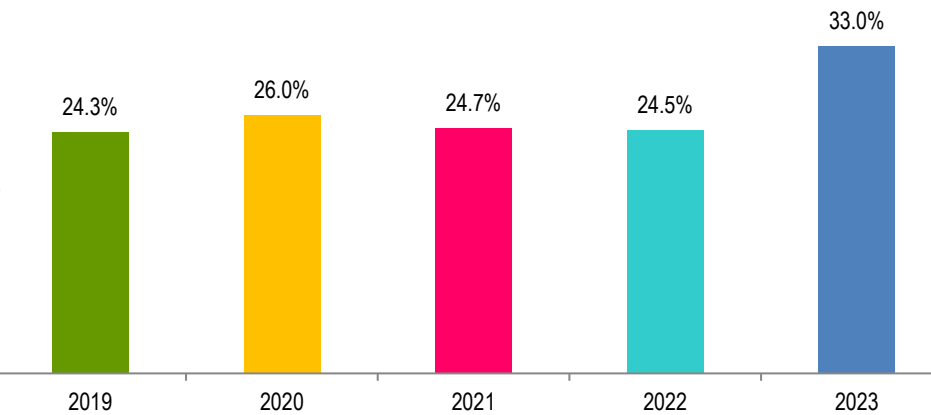
Saskatoon's waste diversion rate in 2023 was 33.0%, an increase from 24.5% in 2022. Significant changes will be required to meet the City of Saskatoon's goal of 70% waste diversion by 2024. Changes recommended include the development of a city-wide organics program for food and yard waste, as well as increased recycling of ICI (Industrial, Commercial, and Institutional) materials. The City calculates waste diversion rates based on diversion and disposal programs run by the City but does not include reduction, reuse, recycling, or disposal through non-city programs.

Historical Air Quality Index (AQI) Measures in Saskatoon 2015-2023

Year	Average AQI
2015	21.1
2016	16.6
2017	17.5
2018	22.5
2019	16.1
2020	15.1
2021	12.0
2022	19.0
2023	30.0

The Saskatchewan Ministry of Environment collects and monitors air quality hourly using the Air Quality Index (AQI). The higher the number, the greater the risk of poor air quality for one's health. In Saskatoon, the overall AQI has increased significantly from the previous years. In 2023, 89.4% of the time, the air quality received the "fair" rating, and 1.7% received the "poor" rating.

Saskatoon's air quality fell into the "poor" category mostly in 2023, however, these situations were resolved, and there were no further concerns.

Environment

Saskatoon Transit Ridership (rides per capita), 2019-2023

| Year	Value
2019	35.3
2020	16.7
2021	15.1
2022	17.2
2023	25.5
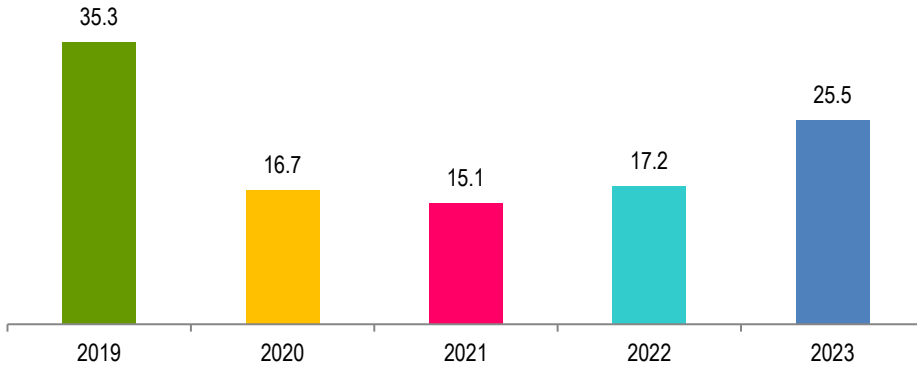
Recovering from the pandemic, the number of transit rides per capita in Saskatoon increased to 25.5, recovering from the 17.2 recorded in 2022. Ridership revenue is back to pre-pandemic levels, as the city welcomed many new riders in some neighbourhoods due to an influx of newcomers to the city.

A noteworthy aspect of the City's Growth Plan is the development of the Bus Rapid Transit (BRT), which will include some bus-only traffic lanes and transit signal priority lights. With improvements to the reliability and efficiency of public transit, the number of realistic transportation options for moving around the city will be expanded for more citizens.

## Kilometers of Cycling-Specific Infrastructure (Paths and Bike Lanes), 2018-2022

Year	Value
2018	192
2019	200
2020	201
2021	202
2022	203
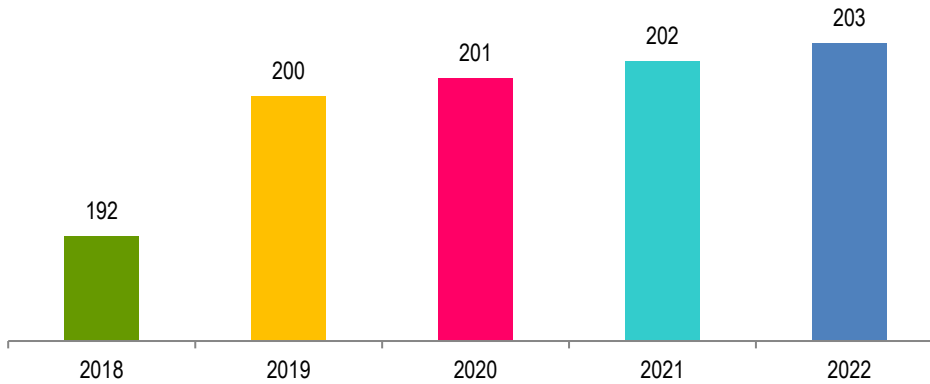
By the end of 2022, 203 Km of cycling-specific infrastructure had been built, exceeding the 2022 target of 188 Km. In February 2023, the city of Saskatoon received a $200,000 funding from the Government of Canada under the Active Transportation Fund to support four planning and education projects - working towards more places for walking and cycling safely.

Mode of Transportation to Work, 2021

- Other 2.0%
- Passenger 6.4%
- Driver 83.9%
- 7.7%
  - Transit 4.5%
  - Walking 1.1%
  - Bicycle 2.1%
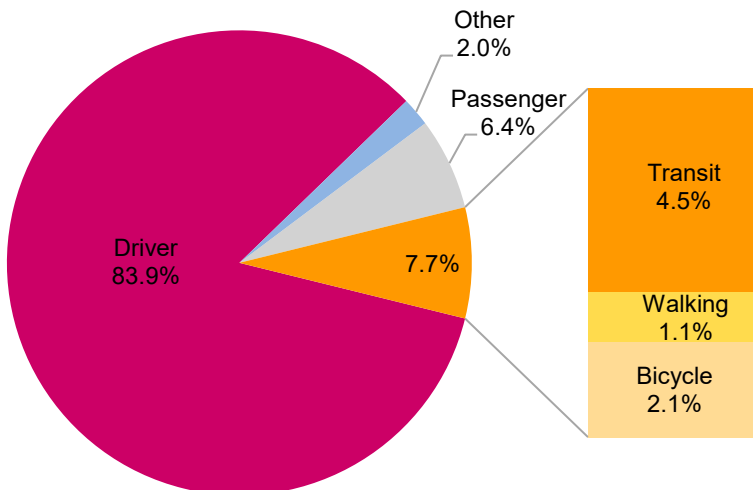
According to the 2021 Census, 83.9% of the labour force drive to work and 7.7% take an alternative mode of transportation including transit, walking, or cycling. Of those, transit is the most common mode. As indicated above, the main pillars of the Growth Plan will include investment in cycling and public transit-specific infrastructure. The intent would be to provide less carbon-intensive options for moving around.

Social

Total Saskatoon Criminal Code Violations (excluding traffic) per 100,000 population, 2019-2023

Year	Other	Violent Crime	Property Crime	Total
2019	2206	1404	5566	9176
2020	2199	1352	4590	8141
2021	2854	1425	5465	9523
2022	2447	1424	5150	9022
2023	2855	1506	5454	9814

Legend: ■ Other ■ Violent Crime ■ Property Crime
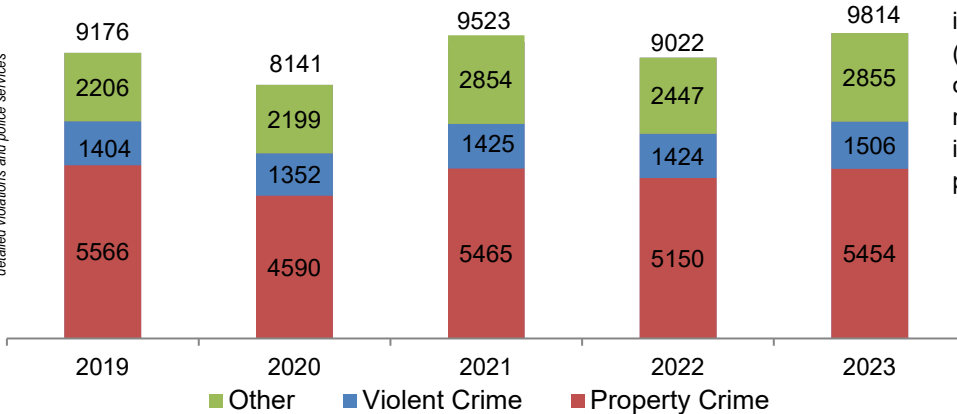
In 2023, the number of crime incidents per 100,000 population (excluding traffic) increased compared to what was previously recorded in 2022. Other crimes increased as well compared to the previous year.

Incidents of Crime (excluding traffic) per 100,000 Population by City, 2023

Cities: Saskatoon, Regina, Winnipeg, Calgary, Edmonton
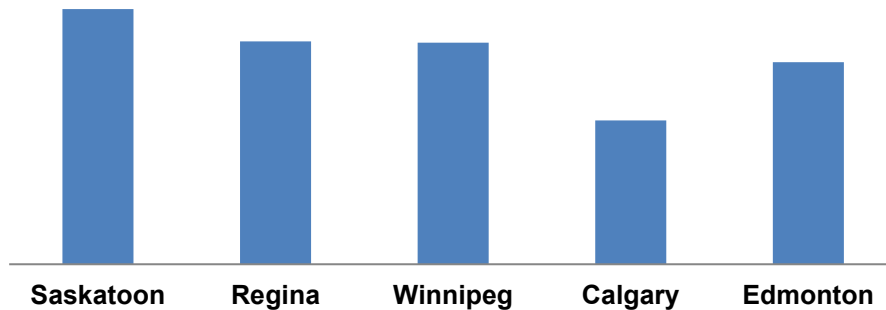
Saskatoon had the highest crime rate per 100,000 population (excluding traffic) among these five prairie cities, in 2023.

Winnipeg, Calgary and Edmonton Saskatoon saw a decrease in crime since 2023. Saskatoon experienced an increase of 863 incidents compared to the previous year.

Crime Severity Index (weighted) for Prairie CMAs, 2023

CMA	Crime Severity Index
Edmonton	104.99
Calgary	70.95
Winnipeg	126.07
Regina	111.61
Saskatoon	116.31
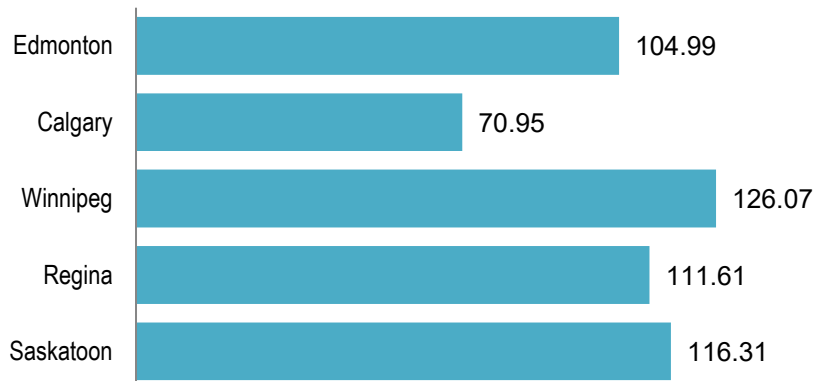
The Crime Severity Index (CSI) measures the volume and severity of police-reported crime in the CMAs. As with crime incidents, all the prairie CMAs except Winnipeg and Calgary experienced increased CSI. In 2023, Saskatoon was rated as the second-highest value in CSI.
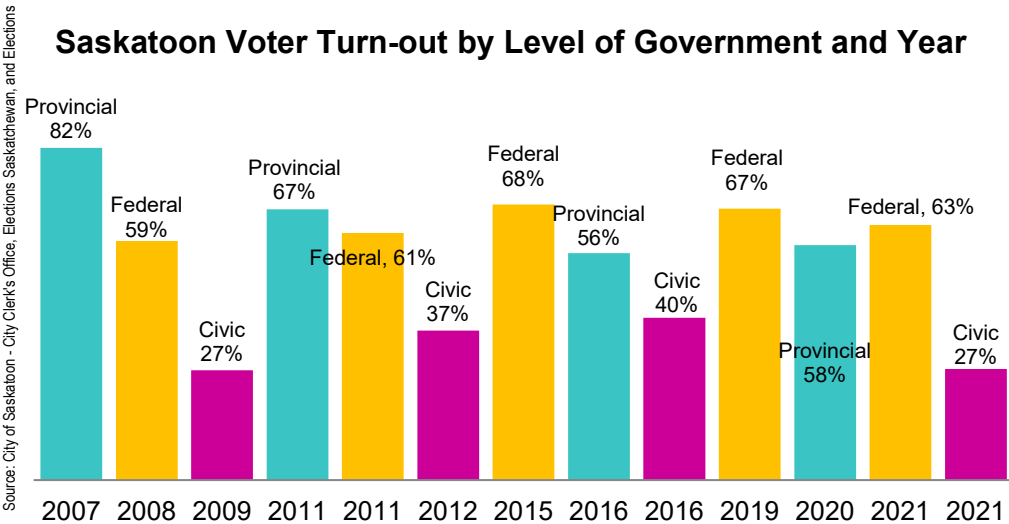
Social

Incidence of Low-Income Among Saskatoon Families, (1996, 2001, 2006, 2011, 2016, 2021)

■ Census   ■ Statistics Canada: National Household Survey 2011

- 1996: 17%
- 2001: 14%
- 2006: 12%
- 2011: 14%
- 2016: 13%
- 2021: 12%
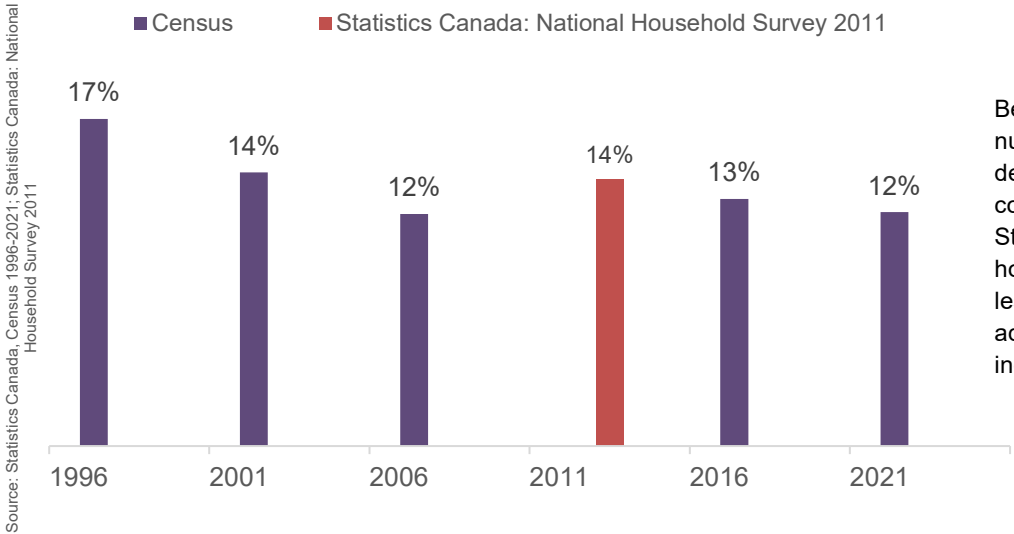
Between 2016 and 2021, the number of low-income families decreased by 1%. Individuals are considered low-income by Statistics Canada if their household's after-tax income is less than 50% of the median adjusted household after-tax income.

Saskatoon Voter Turn-out by Level of Government and Year

- 2007 Provincial 82%
- 2008 Federal 59%
- 2009 Civic 27%
- 2011 Provincial 67%
- 2011 Federal, 61%
- 2012 Civic 37%
- 2015 Federal 68%
- 2016 Provincial 56%
- 2016 Civic 40%
- 2019 Federal 67%
- 2020 Provincial 58%
- 2021 Federal, 63%
- 2021 Civic 27%

The average voter turnout in municipal elections has been 36% since 2008. During the same period, the average voter turnout for federal elections was 64%, while provincial elections had a turnout of 59%. Civic elections typically have lower voter turnout than Provincial and Federal elections.

Voter turnout decreased by 4% in the 2021 federal election compared to 2015 and 2019. Details of the 2024 provincial and federal elections will be provided when Elections Canada updates the voter turnout page.

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 for which data is available 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 offenses 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.