

Saskatchewan Small Business Profile 2022



Ministry of Trade and Export Development
Strategic Policy and Competitiveness Division

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Key Facts

The Saskatchewan Small Business Profile provides an update of the characteristics and contributions of small business establishments in Saskatchewan in 2021. It reports on a number of key economic indicators such as business counts, Gross Domestic Product (GDP) contributions, employment, payroll and revenues. Some key demographics of the self-employed population are also presented. The paper compares the small business sector to medium and large-sized enterprises, over time and compared to other provinces.

Small businesses (employing 0-49 people) make up nearly 99% of businesses in Saskatchewan. The small business sector has grown 51.2% since 2011 but decreased by 1.8% from 2020 to 2021. With 122 small businesses for every 1,000 people, Saskatchewan has the second highest per capita rate in the country.

Most small businesses in Saskatchewan are non-employers or micro-businesses (1-4 employees). Nearly 27% of small businesses in Saskatchewan are in the agriculture sector. These agricultural businesses are primarily non-employers. The wholesale and retail trade sector had more small businesses with payroll than other sectors.

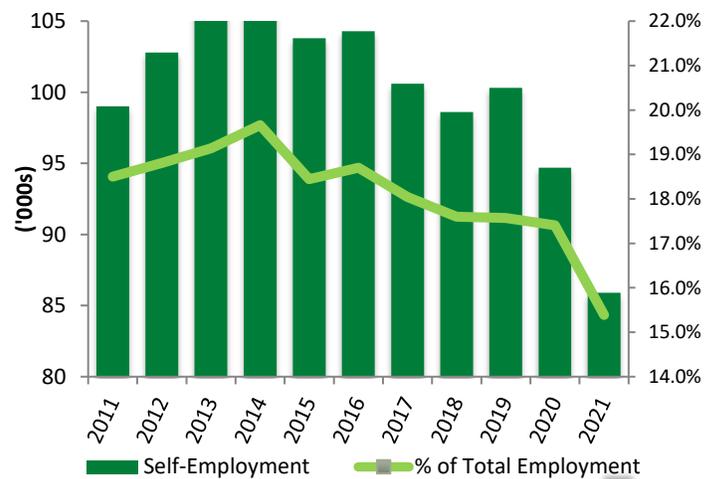
Small businesses continue to contribute significantly to the provincial economy, accounting for a quarter of the province's GDP and offering competitive wages to employees.

In 2020, some sectors saw decreases in employment due to the pandemic. All sectors saw gains in 2021, with employment increasing by 9.1% for small businesses across industries.

Nearly 60% of Saskatchewan's small businesses were located outside of Saskatoon and Regina in 2021. Nearly 55% of women-owned business were located outside of Saskatoon and Regina in 2019.

Self-employed people make up 15.4% of Saskatchewan's employees. Self-employment has declined 13.2% since 2011.

Saskatchewan Self-employment, 2011-2021



Source: Statistics Canada, Labour Force Survey.

The self-employed population were predominately between the ages of 55-65 years of age. A greater proportion of self-employed people spend 50+ hours working per week than those who are employees.

Introduction

Small businesses – businesses with fewer than 50 employees – account for 98.9% of the over 145,000 business enterprises in the province of Saskatchewan. They are active in virtually every sector of the economy, providing vital products and services.

The 2022 Saskatchewan Small Business Profile looks at the contributions and characteristics of small businesses and the self-employed in Saskatchewan. It reports on several key indicators, including the number of small businesses operating in Saskatchewan, a breakdown by industry, the number of people small businesses employ, and analysis of business revenues including by region within the province.

This report compares the small business sector to medium and large-sized enterprises. It looks at data over time and how Saskatchewan small business numbers compare to other provinces and the national average.

This report demonstrates small businesses are growing and provide significant benefit to Saskatchewan's economy. The number of small businesses grew from 94,879 in 2011 to 143,413 in 2021, a 51.2% increase. A quarter (25%) of Saskatchewan's Gross Domestic Product (GDP) was attributed to small businesses.

Employees share in the benefits of a prosperous small business sector. In 2021, small businesses employed 31% of Saskatchewan's workers and paid out almost \$6.9 billion in wages and salaries, which was 25.4% of the province's total payroll. Since 2011, nominal wages paid by Saskatchewan small businesses grew by 24.8%.

Small businesses are essential for economic growth and contribute to the quality of life of Saskatchewan people.

Technical Note

In this report, businesses are classified according to number of employees. Small businesses are classified as those with fewer than 50 employees (including business establishments that do not keep payroll employment, known as “non-employer”, or “indeterminate”), medium businesses are those with 50 to 499 employees, while large businesses are those with 500 or more employees.

Most data for this report were obtained from Statistics Canada’s Labour Force Survey, Statistics Canada’s Business Register¹ and the Survey of Employment, Payroll, and Hours (SEPH²), and the Statistical Service of B.C. (B.C. Stats) from 2011 to 2021.

Other data were obtained from the Canadian Employer Employee Dynamics Database (CEEDD). The most recent data available from the CEEDD is for 2019. This data is used to highlight gender-based characteristics of self-employment.

It is important to note a methodological change by Statistics Canada in 2014: the status of “Indeterminate” was revised to “Without employees.” This caused a shift in the categorization of approximately 70,000 businesses across Canada to the “Without Employees” category.

¹ The Business Register contains stratification, collection and response information for Canadian businesses. The Business Register maintains a complete, up to date and unduplicated list of all active businesses in Canada that have a corporate income tax (T2) account, are an employer or have a GST account. Industry breakdowns are based on the North American Industry Classification System (NAICS).

² The SEPH covers employer businesses and reports on number of payroll employees and average weekly earnings. Self-employed persons who are not on payroll are not included in the SEPH data. Also not included are employees in agriculture, fishing and trapping industries, private household services, religious organizations, and military personnel of defense services.

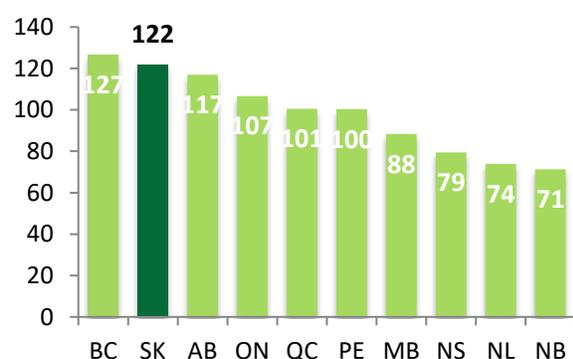
1. Saskatchewan Small Business Counts

Businesses by Number of Employees

Of the more than 4.15 million businesses in Canada in 2021, 98.6% (4.1 million) were classified as small (having 0-49 employees). In Saskatchewan, 98.9% of businesses were small, which is the highest among the provinces. Conversely, New Brunswick had the lowest percentage of small businesses (98.0%).

Overall, 59.8% of Canada's small businesses were located in Ontario and Québec, and 35.3% were in the western provinces. Saskatchewan accounted for 3.5% of all small businesses in Canada (143,413 establishments). Saskatchewan had the second-highest number of small businesses per capita, with a rate of 122 businesses per 1,000 people. The national average was 108 small businesses per 1,000 people.

Chart 1: Small Businesses Per 1,000 People by Province, 2021



Source: Statistics Canada, Business Register.

Table 1: Saskatchewan Businesses by Size, 2021

Business Class (Number of Employees)	Business Count	% of Total
Small (0-49)	143,413	98.9%
• Non-employer	103,020	71.0%
• Micro-business (1-4)	23,411	16.1%
• Other (5-49)	16,982	11.7%
Medium (50-49)	1,549	1.07%
Large (500+)	67	0.05%
Total Businesses	145,029	100.0%

Source: Statistics Canada, Business Register.

In 2021, 71.0% of businesses in Saskatchewan were non-employers and 16.1% were micro-businesses (having 1-4 employees) (Table 1). The number of small businesses decreased by 1.8% (2,603 establishments) compared to 2020, ranking eighth among the provinces in terms of percentage change.

From 2011 to 2021, small businesses in Saskatchewan grew by 48,534 (51.2%). Growth was seen across Canada during this time, with a national increase of 73.7% over the period. Nearly 81.0% of Saskatchewan's small business growth since 2011 occurred in non-employers (46,056 establishments) and a smaller portion was made up of those with payroll employees (2,478 establishments).

Table 2: Changes in Total Business Count, Saskatchewan

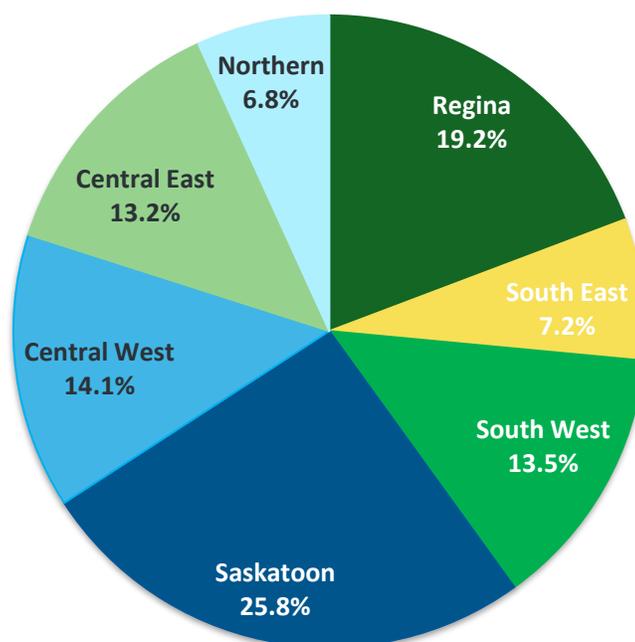
	% 2020-2021	% 2011-2021
Non-Employer	-1.6%	80.9%
Small (1-49)	-2.3%	6.5%
Medium (50-499)	-3.4%	9.0%
Large (500+)	-5.6%	0.0%
Total Small Business (0-49)	-1.8%	51.2%

Source: Statistics Canada, Business Register.

Businesses by Region

Small businesses in the Saskatoon census metropolitan area (CMA) (34,016 or 23.7%) and Regina CMA (23,488 or 16.4%), accounted for 40.1% of the province's 143,413 small businesses in 2021. The Moose Jaw and Prince Alberta census agglomerations accounted for 2.4% and 2.6% of total small businesses, respectively.

Over broader geographic areas, the Saskatoon region was home to 25.8% (36,957) of Saskatchewan's small businesses, while the Regina region had 19.2% (27,576) of the total. Small businesses were relatively evenly distributed across the South West region (13.5%), Central East region (13.2%), and Central West region (14.1%).

Chart 2: Number of Small Businesses by Region, Saskatchewan, 2021

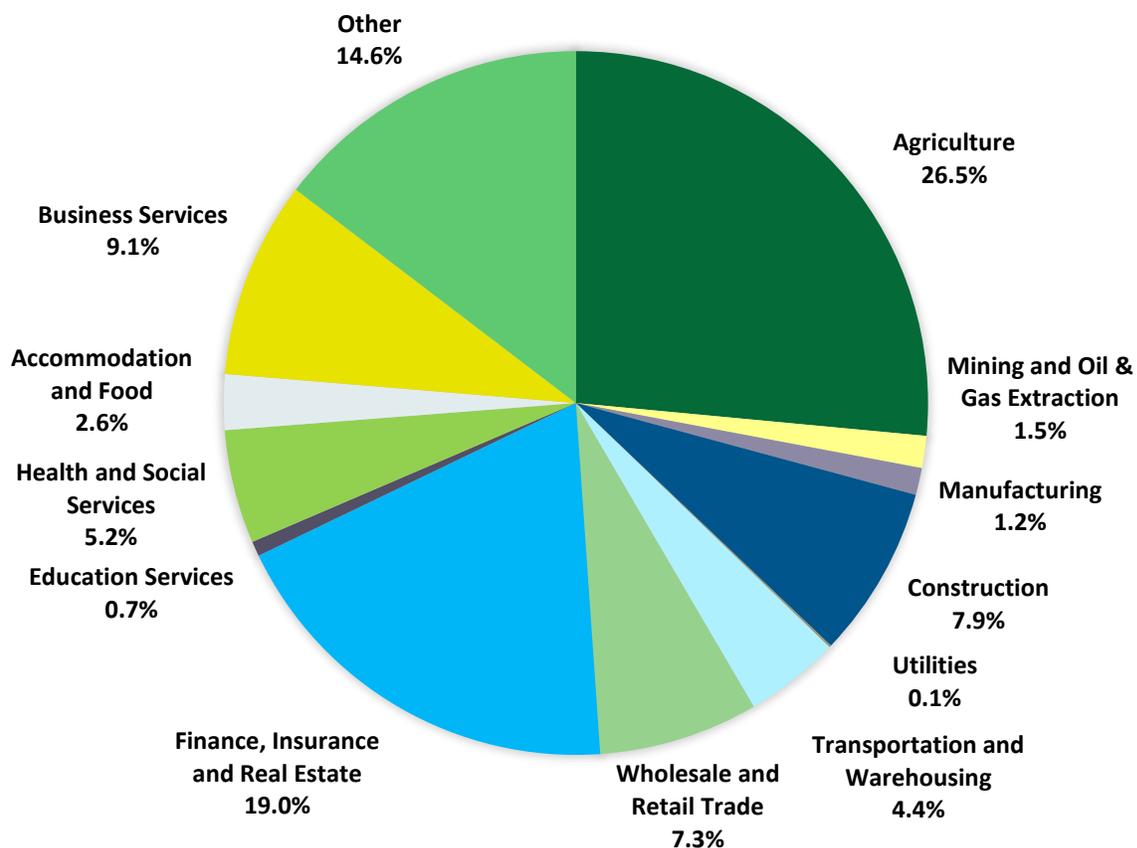
Source: Statistics Canada, Business Register.

Between 2011 and 2021, the number of small businesses grew in all regions. The number of small businesses grew by 82.5% in the Saskatoon region and 66.5% in the Regina region. During this period, the number of small businesses with payroll employees increased in three regions: the Saskatoon region (24.3%), Regina region (19.3%) and the South West region (1.2%). The Northern region (9.2%), Central East region (8.8%), Central West region (6.2%), and the South East region (0.9%) all experienced a decline in small businesses with payroll employees.

Sector Analysis

In 2021, there were more small businesses in Saskatchewan's agriculture sector³ (37,991) than in any other sector of the economy, accounting for 26.5% of all small businesses in Saskatchewan. Finance, insurance and real estate (19.0%) represented the highest percentage of small businesses in the service sector.

Chart 3: Industry Distribution of Saskatchewan Small Businesses (0-49 Employees), 2021

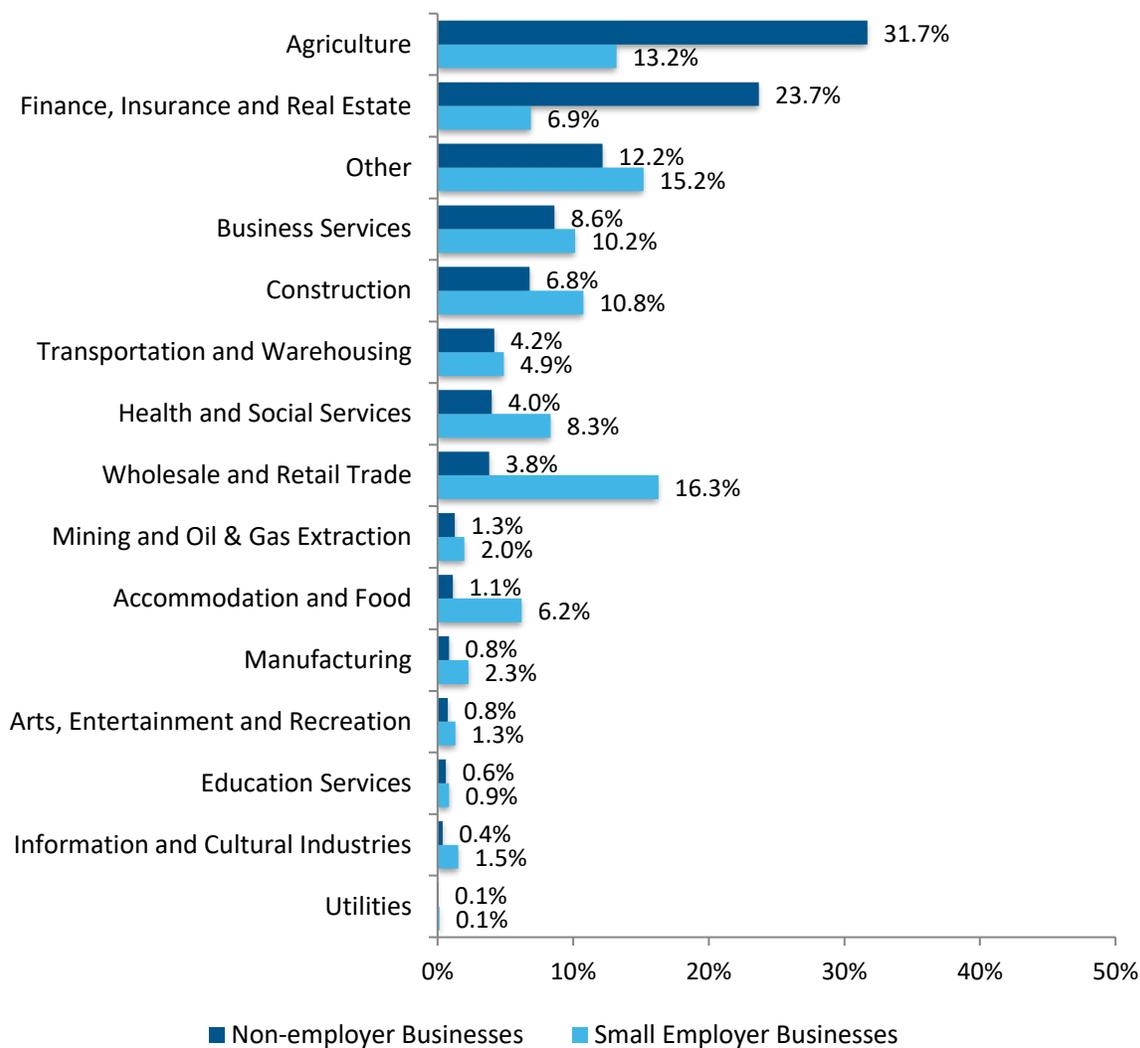


Source: Statistics Canada, Business Register.

³ The agriculture sector includes agriculture, forestry, fishing and hunting, as well as related support activities.

The majority of non-employer small businesses were in two sectors: agriculture (31.7%) and finance, insurance and real estate (23.7%). The agriculture sector accounted for 13.2% of employer small businesses (5,331). Wholesale and retail trade had the highest share of small businesses with payroll employees (16.3%).

Chart 4: Comparison of Non-employer and Employer Small Businesses, 2021⁴



Source: Statistics Canada, Business Register.

⁴ "Other" includes: public administration and "other services". The sector of "other services" includes 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. Private households are also included.

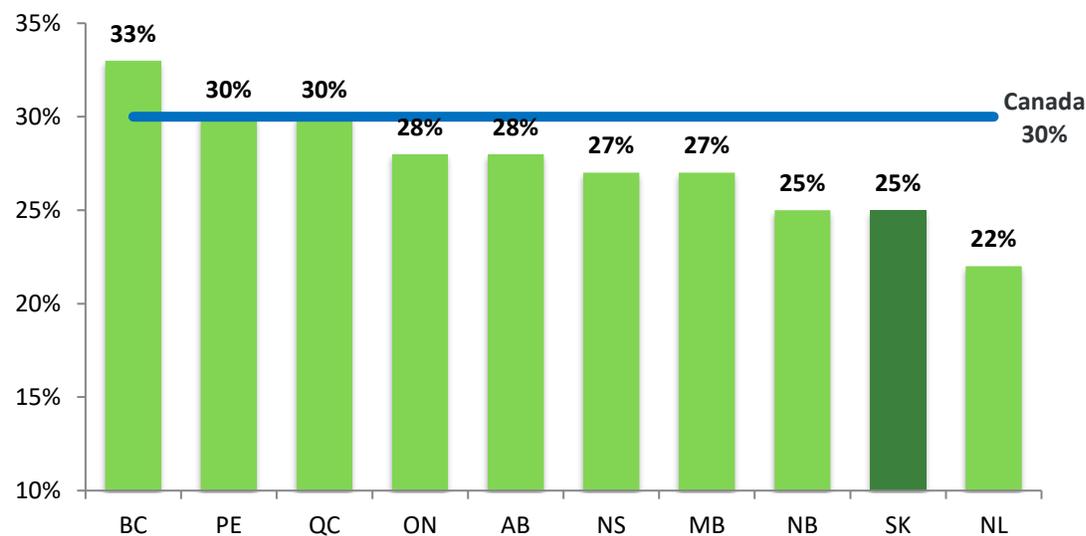
4. Small Business Economic Contribution

GDP Contribution

Small businesses contribute to the provincial economy as producers of goods and services, as consumers, and as employers.

In 2021, small businesses accounted for 25.0% of Saskatchewan's GDP.⁵ The Canadian average was estimated to be 30.0% in 2021.

Chart 5: Small Business Contribution to GDP, 2021



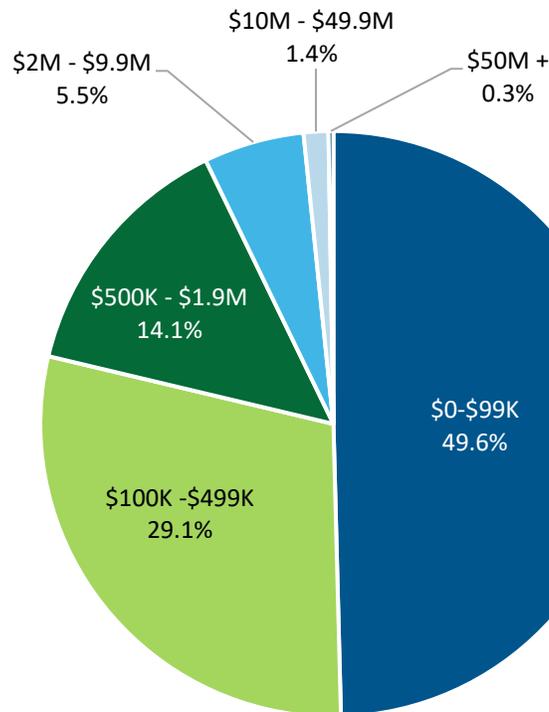
Source: Statistical Service of British Columbia.

⁵ B.C. Stats has developed a method to determine the contribution of small businesses to GDP, using the income-based approach of the System of National Accounts. B.C. Stats' definition of "small business" covers businesses with fewer than 50 employees, plus those operated by the self-employed.

Revenue Analysis

In 2021, 71,210 Saskatchewan businesses had less than \$100,000 in annual revenue, accounting for nearly half of the total businesses⁶ in the province. A further 29.1% (41,825) of businesses had revenue between \$100,000 and \$500,000, and 30,560 businesses (21.3%) had revenue over \$500,000, including 390 (0.3%) with revenue over \$50 million.

Chart 6: Businesses by Revenue Range, 2021



Source: Statistics Canada, Business Register.

Compared to 2020, the number of businesses in the lowest revenue ranges declined. Businesses with \$100,000 - \$499,999 in revenue had the largest decrease at 2.9%, while businesses with revenue of \$2 million to \$9.9 million had the highest increase at 7.6%.

In 2021, the agriculture sector had 37,860 businesses, each with annual revenue of less than \$10 million. This was more than any other sector, and followed by real estate, rental and leasing with 20,490 businesses in that range. Wholesale trade had the highest number of businesses with annual revenue of \$10 million and above with 550 businesses, followed by retail trade with 490 businesses.

⁶ The total number of businesses in the province is 145,029. However, in this business revenue section, the business numbers add up to 143,595 businesses in the province. This is due some unclassified businesses in the total number.

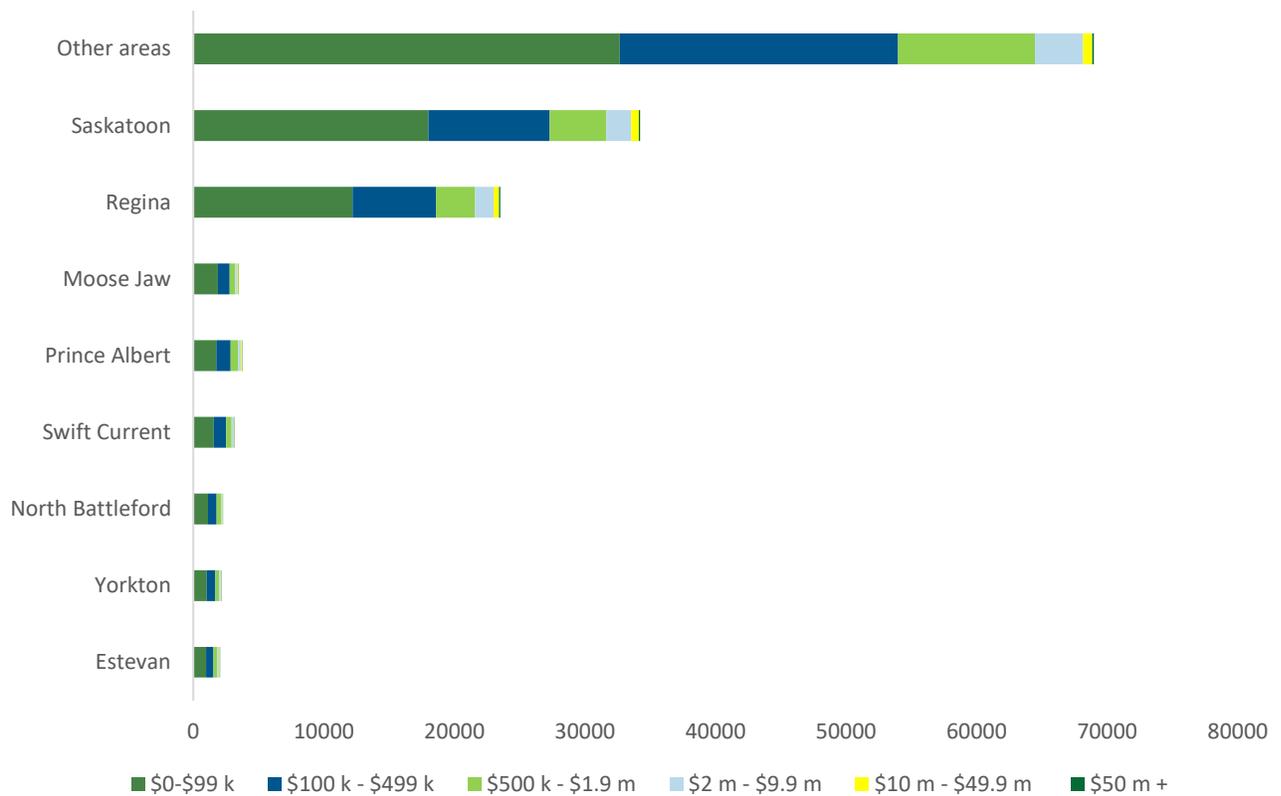
Regional Analysis of Business Revenue Range

Overall, 42.4% of businesses with less than \$100,000 in revenue were located in the Saskatoon CMA (25.3% or 18,015) and Regina CMA (17.1% or 12,205). The Moose Jaw and Prince Albert census agglomerations accounted for 2.6% and 2.5% of businesses with less than \$100,000 in revenue, respectively.

The majority (59.8%) of businesses with less than \$10 million in annual revenue were located outside of Saskatoon and Regina in 2021. Saskatoon and Regina accounted for 50.6% of businesses with \$10 - \$49.9 million in revenue, and 55.1% of businesses with more than \$50 million in revenue in 2021.

Chart 7: Businesses in Selected Cities by Revenue Range, 2021

Source: Statistics Canada, Business Register.

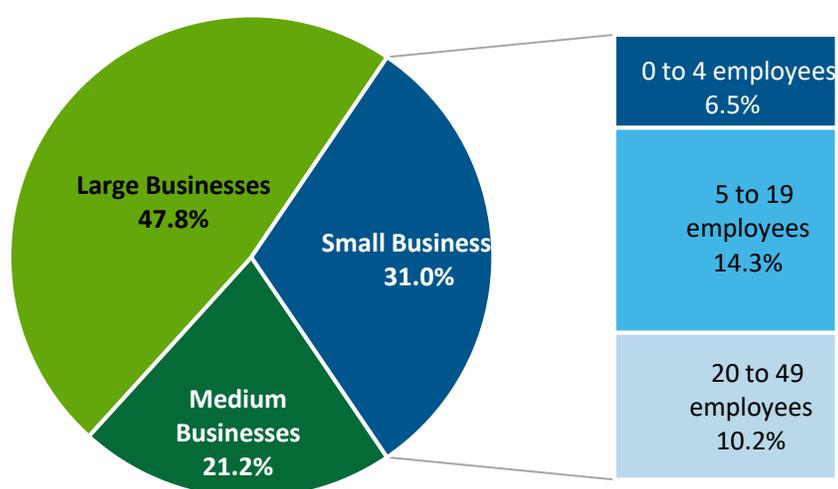


5. Small Business Employment and Payroll

Employment by Size of Business

According to the Survey of Employment, Payroll and Hours (SEPH) data, 468,538 employees were on payroll in Saskatchewan in 2021. Although large businesses represent less than 0.1% of Saskatchewan businesses, they employed 47.8% of all employees (223,783). Small businesses employed 31.0% of employees (145,395), and medium businesses employed 21.2% (99,361).

Chart 8: Saskatchewan Employment by Size of Business, 2021



Source: Survey of Employment, Payroll and Hours (SEPH).

From 2011 to 2021, small businesses added 1,771 jobs, an increase of 1.2%. During the same period, medium businesses added 5,266 jobs (5.6%) and large businesses added 13,939 jobs (6.6%).

Table 3: Share of Payroll Employees, 2021

	% change 2020-21	% change 2011-20	Share 2021	Share 2011
Micro (0-4)	4.2%	2.9%	6.5%	6.6%
Small (0-49)	9.1%	1.2%	31.0%	32.1%
Medium (50-499)	7.8%	5.6%	21.2%	21.0%
Large (500+)	2.3%	6.6%	47.8%	46.9%

Source: Survey of Employment, Payrolls and Hours (SEPH).

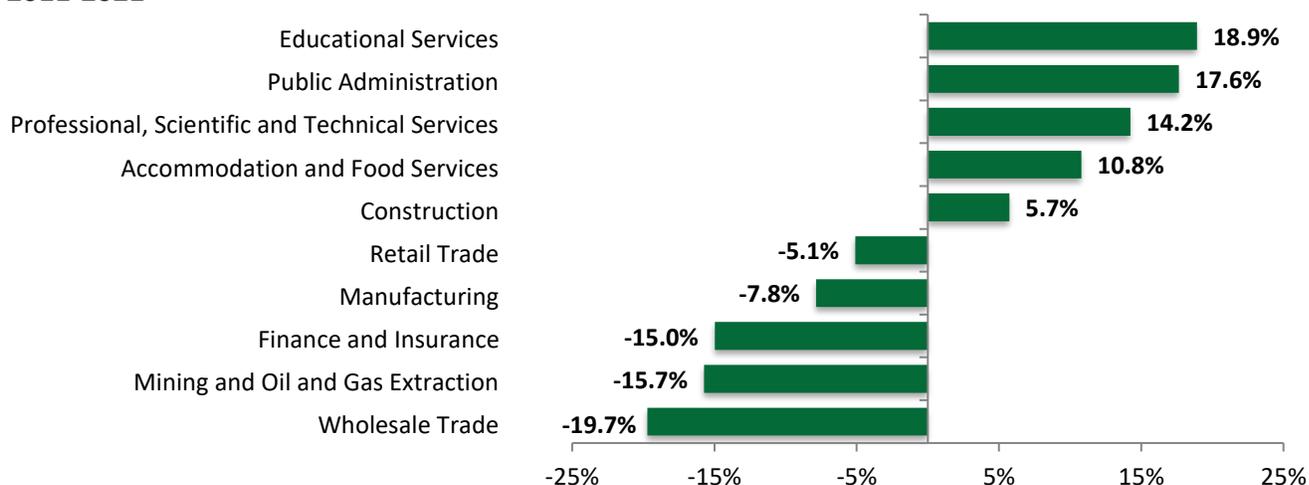
Small Business Employment by Sector

Small businesses, compared to medium and large businesses, accounted for the majority of total employment in five sectors in 2021. These sectors were other services⁷ (73.8%), construction (65.7%), real estate and rental and leasing (64.9%), accommodation and food services (64.5%), and professional, scientific and technical services (51.8%).

Another five sectors accounted for at least a quarter of the workforce employed by small enterprises, compared to medium and large businesses; administrative and support (45.4%), arts, entertainment and recreation (44.6%), transportation and warehousing (37.7%), retail trade (33.8%), and manufacturing (27.1%).

The sectors with the highest levels of small business employment growth from 2011 to 2021 were educational services (18.9%), public administration (17.6%), professional, scientific and technical services (14.2%), accommodation and food services (10.8%), and construction (5.7%). Sectors with the largest declines in small business employment in the same period were wholesale trade (19.7%), mining and oil and gas extraction (-5.7%), finance and insurance (15.0%), manufacturing (7.8%) and retail trade (5.1%). The declines in small business employment in these sectors does not translate to a decline in the overall employment for the sectors. For example, total retail trade employment increased by 3.5% from 2011 to 2021. Larger businesses contributed more to overall employment.

Chart 9: Saskatchewan Small Business Employment Change, Top and Bottom Five Sectors, 2011-2021



Source: Statistics Canada Table 14-10-0215-01

⁷ This sector includes 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. Private households are also included.

Average Weekly Earnings

In 2021, average weekly earnings for Saskatchewan's small business employees were \$908, fifth highest among the provinces. Small business employees working in Alberta earned the most in 2021, at \$1,062 per week, followed by Ontario at \$1,021, British Columbia at \$992, and Quebec at \$928. Small business employees in Prince Edward Island received the lowest weekly earnings, at \$800 on average, in 2021.

In 2021, average weekly earnings for Saskatchewan small business employees ranged from \$419 in accommodation and food services to a high of \$1,579 in the mining and oil and gas sector.

Chart 10: Saskatchewan Small Business Average Weekly Earnings by Sector, 2021 (Industrial Aggregate \$908)



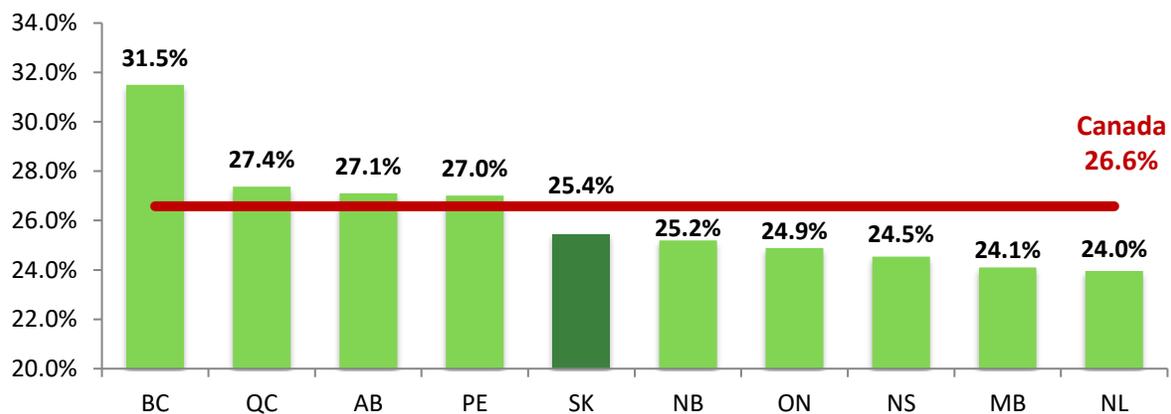
Source: Statistics Canada, Table 14-10-0217-01.

In Saskatchewan, small business employee earnings grew by an average of 2.2% per year between 2011 and 2021, the ninth highest growth rate among the provinces, ahead of Alberta (1.8%). The national average for the same period was 2.8% per year. During this time, earnings in Quebec, Prince Edward Island and British Columbia grew above the national average.

Payroll by Business Size

In 2021, Saskatchewan's small businesses paid out approximately \$6.9 billion. Saskatchewan's proportion of payroll from small business (25.4%) was the fifth highest among the provinces. At 31.5%, British Columbia had the highest proportion of payroll attributed to small businesses, followed by Québec at 27.4%, Alberta at 27.1% and Prince Edward Island at 27.0%. The national average stood at 26.6%.

Chart 11: Small Business Sector's Share of Total Provincial Payroll, 2021



Source: Statistics Canada, Table 14-10-0217-01.

Micro-businesses (fewer than five employees), accounted for 5.6% of Saskatchewan's total payroll in 2021 (\$1.5 billion) and businesses with 5-19 employees accounted for 11.3% (\$3 billion). Businesses with 20-49 employees accounted for 8.5% of the province's total payroll (\$2.3 billion).

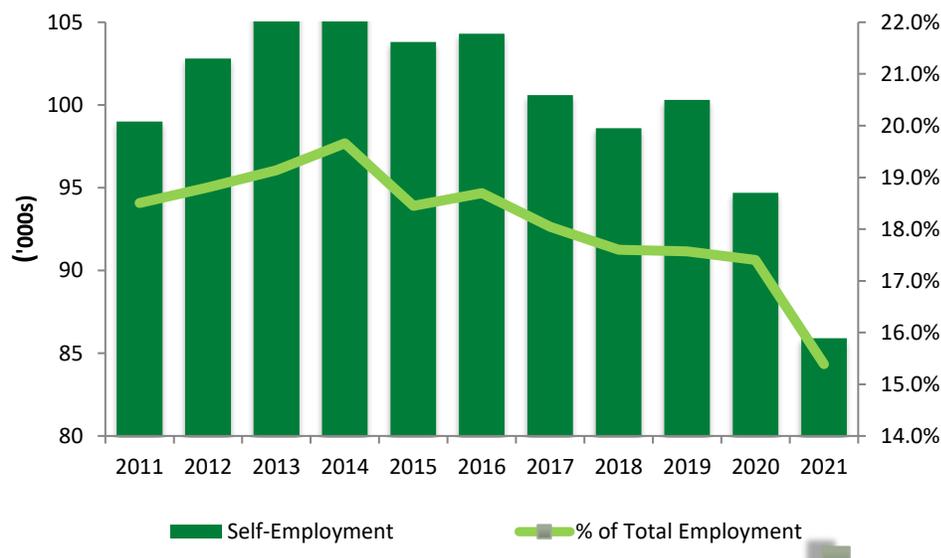
In 2021, large businesses (500 or more employees) accounted for 54.0% of the total payroll (\$14.6 billion), while medium-sized businesses (50-499 employees) accounted for 20.6% (\$5.6 billion).

6. Self-employment

Statistics Canada's Labour Force Survey identifies self-employed workers as working owners of a business, persons who work on their own account but do not have a business, such as freelance work, and persons working without pay in a family business⁸.

In 2021, Saskatchewan had 85,900 self-employed workers, accounting for 15.4% of total employment in Saskatchewan, the second highest among the provinces. Saskatchewan's level of self-employment exceeded the 2021 national average of 14.1% but was down from 18.5% in 2011.

Chart 12: Saskatchewan Self-Employment, 2011-2021

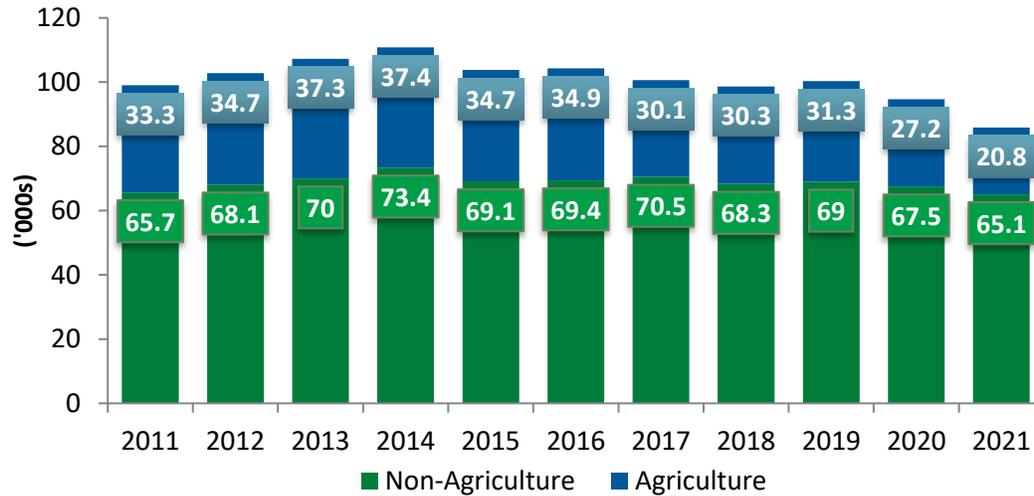


Source: Statistics Canada, Labour Force Survey.

⁸ Self-employed businesses can be operated as an unincorporated or incorporated entity. Each of these categories can be further classified as operating with paid help or without paid help. Another category of self-employed workers is unpaid members of family businesses. This produces five categories of self-employed workers in the province.

The number of self-employed workers decreased by 13,100 (13.2%), from 99,000 in 2011 to 85,900 in 2021. As the largest sector for small businesses, there were 12,500 fewer self-employed workers in the agriculture sector in 2021 compared to 2011. The non-agriculture sector experienced 600 fewer self-employed workers in 2021 compared to 2011.

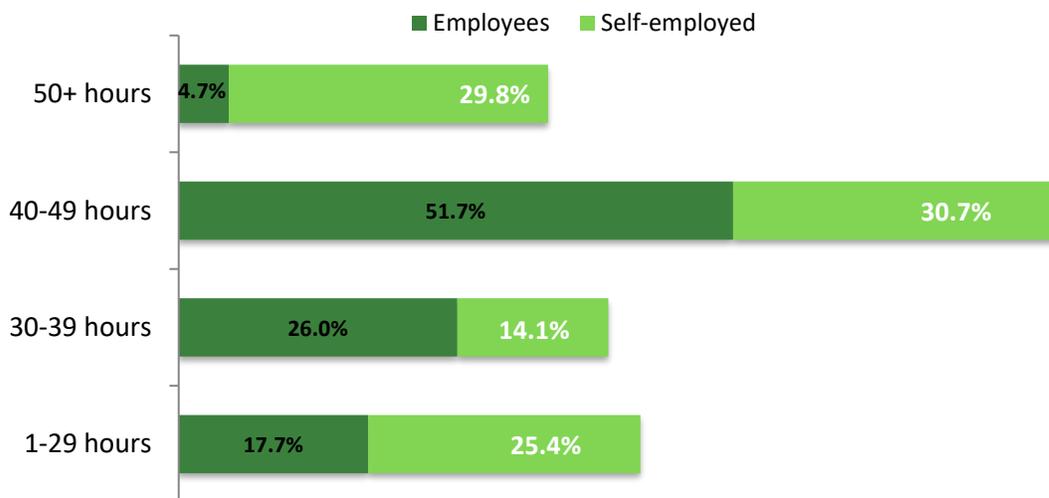
Chart 13: Saskatchewan Self-Employment, Agriculture versus Non-Agriculture, 2011-2021



Source: Statistics Canada, Labour Force Survey.

Self-employed workers tend to work more hours per week than those employed by other people. In 2021, 29.8% of self-employed workers worked more than 50 hours per week, compared to 4.7% of employees.

Chart 14: Hours Worked (per week), Self-employed vs. Employees, Saskatchewan, 2021

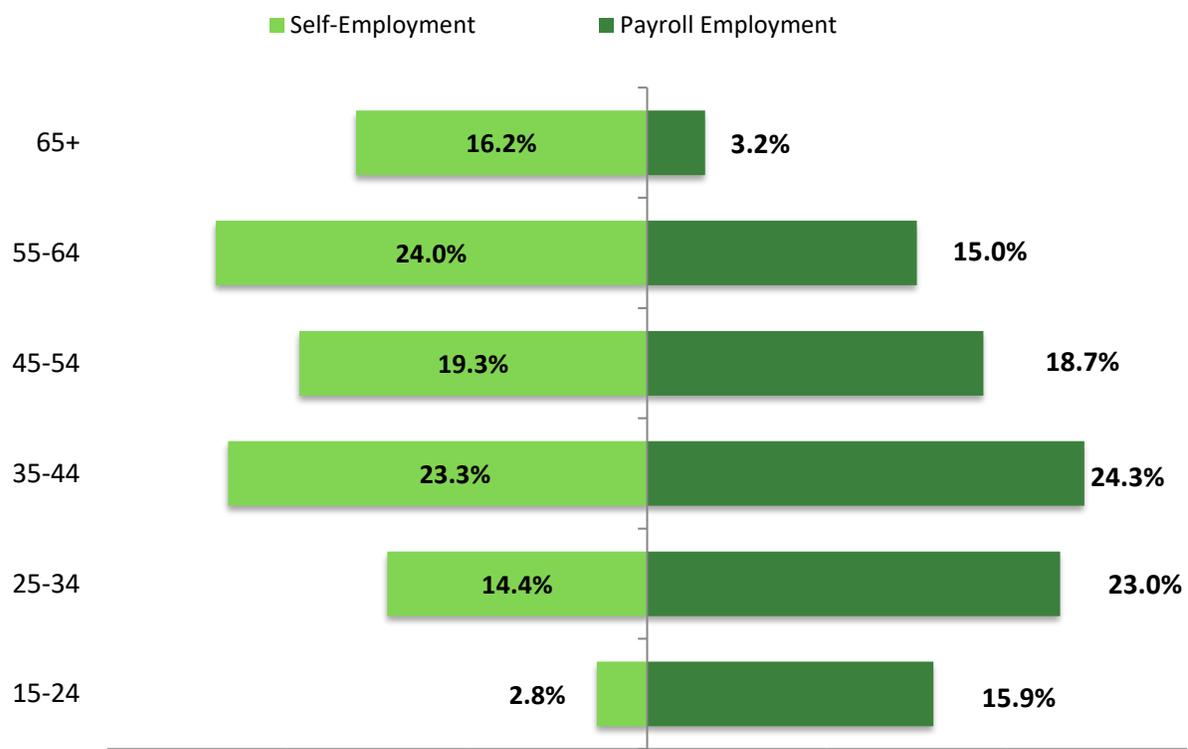


Source: Statistics Canada, Labour Force Survey.

Age Distribution of the Self-employed

Older age groups represent the largest percentage of self-employment in Saskatchewan. In 2021, self-employed workers over 45 years of age made up 59.5% of total self-employment, and 36.9% of payroll employees. By comparison, self-employed youth (15-34 years) accounted for 17.2% of all self-employed people, and 38.9% of payroll employees.

Chart 15: Age Distribution of Saskatchewan Self-employed versus Employees, 2021



Source: Statistics Canada, Labour Force Survey.

Decreased self-employment among younger workers is a long-term trend. Between 2011 and 2021, self-employment among 15–24-year-old youths decreased by 31.4%. Self-employment among the 65 plus age group increased by 18.8% from 2011 to 2021. However, from 2020 to 2021, this age group saw a decrease in self-employment by 10.9% and a decrease of 7.3% in employment. These changes are partly due to shifting demographics.

Table 4: Self-employment by Age Group in Saskatchewan

Age Group	Self-Employment (% chg)		Total Employment (% chg)	
	2020-21	2011-21	2020-21	2011-21
15+	-9.3%	-13.2%	2.6%	4.3%
15-24	-36.8%	-31.4%	9.9%	-10.0%
25-34	1.6%	-6.8%	2.3%	6.0%
35-44	-2.9%	5.8%	5.2%	32.4%
45-54	-6.7%	-39.0%	-0.2%	-17.8%
55-64	-16.3%	-16.3%	0.2%	8.7%
65+	-10.9%	18.8%	-7.3%	35.3%

Source: Statistics Canada, Labour Force Survey.

7. Gender Distribution of Self-employment

In 2021, just under 36.0% of self-employed workers in Saskatchewan were female (30,800), seventh among the provinces in terms of share of female self-employment and below the national average of 36.8%.

Of the 36,100 self-employed individuals in goods producing sectors in 2021, 18.3% were female and 81.7% were male. Out of the 49,800 self-employed people in the service-based sectors, 48.4% were female while 51.6% were male.

In 2021, 17.2% of self-employed females worked in the health care and social assistance sector, and 14.3% worked in the agriculture sector. Nearly half of self-employed males worked in the agriculture (29.7%) and construction (19.7%) sectors.

Table 5: Self-employment by Gender and Sector in Saskatchewan

Female Self-employment		Male Self-employment	
Sector	Share by Sector	Sector	Share by Sector
Health care and social assistance	17.2%	Agriculture	29.7%
Agriculture	14.3%	Construction	19.7%
Professional, scientific and technical services	12.3%	Transportation and warehousing	6.7%
Wholesale and retail trade	9.4%	Wholesale and retail trade	6.3%
Business, building and other support services	9.1%	Professional, scientific and technical services	6.2%
Construction	5.5%	Finance, insurance, real estate, rental and leasing	4.7%
Educational services	5.2%	Health care and social assistance	4.3%
Finance, insurance, real estate, rental and leasing	4.9%	Business, building and other support services	4.0%
Accommodation and food services	2.6%	Accommodation and food services	2.9%
Information, culture and recreation	2.3%	Information, culture and recreation	2.5%
Transportation and warehousing	1.6%	Manufacturing	1.8%
All Other Sectors	15.6%	All Other Sectors	11.1%
Total	100.0%	Total	100.0%

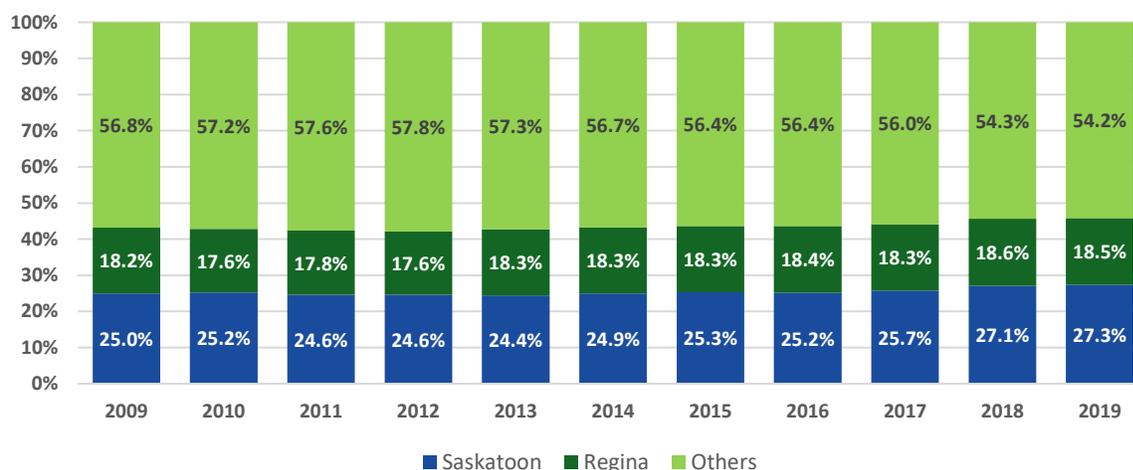
Source: Statistics Canada, Labour Force Survey.

Women-Owned Businesses

In Saskatchewan, women-owned businesses (where 51% or more ownership shares are held by women) have consistently made-up approximately one-fifth of total businesses⁹. In 2019, 21.5% of businesses were owned by women. The number of women-owned businesses in Saskatchewan has grown by 41.7% from 2009 to 2019.

Data about women-owned businesses is only available with a two-year lag. Based on the most recent data available (2019), 27.3% of women-owned businesses were in Saskatoon, 18.5% in Regina and the remaining 54.2% in other areas of Saskatchewan.

Chart 16: Women-owned Businesses by Region



Source: Statistics Canada, CEEDD.

From 2009 to 2019, women-owned businesses increased 54.8% in Saskatoon, 44.3% in Regina and 35.1% the other regions.

Table 6: Growth Rate of Women-owned Businesses

Region	% Change 2009-19
Saskatoon	54.8%
Regina	44.3%
Other Saskatchewan	35.1%
Total	41.7%

Source: Statistics Canada, CEEDD.

⁹ The most recent publicly collected information on the distribution of women-owned business in Saskatchewan comes from the CEEDD and its Business Owner Module. This data is lagged by two years. This database is a matched data set between a series of different Canadian firms and individual worker files such as tax documents, in which 51.0% of gender-ownership of the business can be clearly defined.

Sources of Data

Statistics Canada defines “businesses” as different types of organizations from both the public and private sectors, such as a corporation, a self-employed individual, a government entity, a non-profit organization, a partnership, or financial fund. A business is viewed as an integrated structure composed of legal and non-legal operating units and is assigned a North America Industry Classification System (NAICS) code.

Statistics Canada, Business Register, Business Establishment Counts, Canada and Provinces, NAICS, End-of-Year Business Count.

Statistics Canada, Table 14-10-0215-01 - Employment by Enterprise Survey of Employment, Payroll, and Hours (SEPH) for all Employees, for selected industries classified using the NAICS, Annual (Persons).

Statistics Canada, Table 14-10-0217-01 - Average Weekly Earnings by Enterprise SEPH for all Employees, for selected industries classified using the NAICS, Annual (Dollars).

Statistics Canada, Labour Force Survey (LFS), Employment by Class of Worker, Public and Private Sector, Employees and self-employed, Sex, Industry, Canada, Provinces, Annual Average. Statistics Canada, Table 14-10-0027-01 & Table 14-10-0018-01.

Statistics Canada, Survey of Suppliers of Business Financing.

Custom Tabulations: Canadian Employer Employee Dynamics Database (CEEDD).

Statistical Service of B.C., Small Business Contribution to GDP Estimates based on income-based approach of the System of National Accounts.

Statistics Canada, Business Register, Business Establishment Counts by Revenue Range, Canada and Provinces, NAICS, End-of-Year Business Count.

For more information, please contact us:

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