



Vancouver Island/Coast Development Region



The Vancouver Island/Coast Development Region (VICDR) has a total land area of 84,396 km² and contains eight Regional Districts: the Capital, Cowichan Valley, Nanaimo, Alberni-Clayoquot, Comox-Strathcona, Mount Waddington, Powell River, and the Central Coast. In 2007, the VICDR had an estimated population of 754,246,¹ representing 17.2% of British Columbia’s total population, and making it the second-most populated Development Region in the province. The vast majority of the VICDR’s population lives on the east coast of Vancouver Island from Comox south. Large portions of the north and west coasts of the Island, as well as the mainland portion, are for the most part unpopulated.

The VICDR’s economy ranges from the highly-diversified Capital Regional District to the resource-dependent Central Coast. Trade, health care/social assistance, and tourism have consistently been primary economic drivers throughout the Development Region over the last decade, and public administration remains a mainstay of the Capital Regional District, where the provincial government is located. Outside the Capital Regional District, the resource sectors (principally forestry and fisheries, and related manufacturing) remain important, even though employment in these sectors is half of what it was ten years ago. Mining has enjoyed a spurt of new activity in the past couple of years as a result of high commodity prices, but most of this new activity was still in the exploratory or developmental stages.



1. Statistics Canada, *Estimates of Population, by Sex and Age Group: Census Divisions and Census Metropolitan Areas - 2001 Census boundaries*, Annual CANSIM, Table 051-0036.

Over the last five years, construction has been a major economic driver and the number one growth industry throughout the VICDR. This was not surprising given the strong influx of population (especially retirees) over this period, and the resultant demand for housing and commercial construction.

Last year, the VICDR’s population reached a ten-year high of just over 754,000 residents. Between 2002 and 2007, the VICDR’s population grew by 4.8%,² the fourth-highest growth rate in the province after the Mainland/Southwest (8.2%), Thompson-Okanagan (7.1%), and Northeast (5.7%) Development Regions. Two-thirds of new residents moved to the Capital and Nanaimo Regional Districts, while the rest moved to the Comox-Strathcona and Cowichan Valley Regional Districts. The Alberni-Clayoquot and Powell River Regional Districts recorded very modest population increases (530 and 155 persons, respectively), whereas Mount Waddington and the Central Coast lost residents (-972 and -194, respectively).

LIVE Indicators

Educational Achievement

Educational achievement has a significant effect on labour force productivity and, in the longer-term, purchasing power. Between 2002 and 2007, the percentage of the VICDR labour force with post-secondary education rose from 53.2% to 59.8%. While this percentage remained lower than the provincial average throughout this period, the rate of increase exceeded that of the province as a whole, thus narrowing the gap to the provincial average.

Table 8-1: Percent of Labour Force Age 25-54 With a Post-Secondary Certificate/Diploma or Higher Vancouver Island/Coast Development Region, 2002 to 2007

Region	2002	2003	2004	2005	2006	2007	Percentage Point (ppt) Change	
							5-Year 2002-07	1-Year 2006-07
Vancouver Island/Coast DR	53.2%	57.1%	58.0%	57.6%	59.3%	59.8%	+6.6 ppt	+0.5 ppt
British Columbia	57.8%	58.9%	59.3%	59.8%	61.0%	61.7%	+3.9 ppt	+0.7 ppt

Source: Statistics Canada, *Labour Force Survey*, Custom Table

In 2007, two-thirds of VICDR workers *with post-secondary education* held a post-secondary diploma or certificate. This was also the group whose share of the labour force increased the most (4.2 percentage points) over the past five years. The percentage of the labour force with bachelor’s degrees also increased (3.3 percentage points) during this period, but the percentage of workers with more than a bachelor’s degree decreased slightly (-1.0 percentage points). The increase in the number of workers with post-secondary education was not surprising given the tremendous job growth that occurred in the VICDR over the last five years, and an increasing demand for educated workers in the labour market.³



2. Statistics Canada, *Estimates of Population, by Sex and Age Group: Census Divisions and Census Metropolitan Areas - 2001 Census boundaries*, Annual, CANSIM, Table 051-0036.
 3. According to Statistics Canada, 75% of job openings between 2005 and 2015 will require some post-secondary education.

Dependency on the Social Safety Net

Between 2005 and 2007, job growth and increased personal income drove dependence on social assistance and unemployment insurance down in the VICDR, from 4% to 3.4%. Despite further job growth and a reduction in the overall unemployment rate in 2007, the dependency rate⁴ in the Development Region remained unchanged from the previous year, as it did in the province as a whole. Nevertheless, the VICDR continued to enjoy the second-lowest dependency rate in BC after the Mainland/Southwest (3%).

Within the VICDR, the dependency rate either remained the same in 2007 as in 2006, or declined slightly; this was true for all Regional Districts except Alberni-Clayoquot, which was affected by forestry and mill layoffs. However, the largest dependency drops in 2007, which occurred in the Central Coast and Mount Waddington Regional Districts (-2.4 and -1.4 percentage points respectively) are deceiving statistics, as they resulted primarily from workers leaving these areas to seek employment or because their benefits had run out, rather than resulting from employment absorption.⁵

Table 8-2: Basic Income Assistance Recipients & EI Beneficiaries as a % of the Population Age 19-64 Vancouver Island/Coast Development Region, 2005 to 2007⁶

Region	2005	2006	2007
Capital	3.0	2.5	2.5
Cowichan Valley	4.6	3.9	4.0
Nanaimo	4.7	4.1	4.0
Alberni-Clayoquot	5.9	5.2	6.4
Comox-Strathcona	5.0	4.1	3.9
Powell River	4.9	4.1	3.7
Mount Waddington	9.0	5.9	4.5
Central Coast	5.8	7.6	5.2
Development Region Total	4.0	3.4	3.4
British Columbia	3.7	3.3	3.3

Source: BC Stats. Note: BC Stats is currently revising these numbers.

Pre-Tax Income

This analysis uses real pre-tax income per taxfiler (real income) as a metric for comparing purchasing power between the Development Regions.⁷ While the most recent regional income data is only available to 2005, it does give us a picture of how income levels have changed in the Development Regions in the past, and how they compare. By looking at existing economic conditions we can make an educated guess about how real income has changed since 2005.



4. Percentage of population age 19 to 64 receiving UI or social assistance with some exclusions (see footnote 7).
 5. Source: Interview with David Anderson, Economic Development Officer, Central Coast Regional District.
 6. Rates are as of September for each year. These figures include only a subset of those receiving Income Assistance. INCLUDED are those on Temporary Assistance. EXCLUDED are those on Continuous Assistance (disabled or with persistent multiple barriers to employment), Children in the Home of a Relative, OAS/Seniors, and Aboriginal People Living on Reserve.
 7. Pre-tax income is deflated by the Consumer Price Index, with a base year of 2002. In previous editions, we have used real income per capita an indicator; however, the recent release of census population figures has shown that, in some cases, population estimates made by statistical agencies between census years diverge significantly from census counts. We have therefore used the more the number of taxfilers as the denominator, as it is more accurate. Data source: BC Stats, *British Columbia Neighbourhood Income Demographics*. See Glossary at the end of this report for definitions of pre-tax income and taxfiler.

Between 2002 and 2005, real income in the VICDR increased by 5.6%, from \$31,444 to \$33,204. This growth rate was higher than the North Coast (0.5%) and Kootenay (5.3%) Development Regions but lower than the other Development Regions. Nevertheless, taxfilers in the VICDR continued to have the third highest real income after the Northeast (\$38,368) and Mainland/Southwest (\$34,304) Development Regions.

Within the VICDR, real income growth varied widely. In the Capital, Cowichan Valley, Nanaimo, and Comox-Strathcona Regional Districts—which have diverse economies and had the highest population growth—average real income growth ranged from 3.8% to 7.1%. Among the more resource-dependent Regional Districts, which experienced job losses in high-wage sectors, only Alberni-Clayoquot saw a modest increase (1.1%), while Powell River, Mount Waddington, and the Central Coast posted declines (-0.6%, -3.7%, and -6.0% respectively).

Table 8-3: Real Pre-Tax Income per Taxfiler (2002\$), Vancouver Island/Coast Development Region 2002 to 2005

Region	2002	2003	2004	2005	Percentage Point (ppt) Change	
					3-Year 2002-05	1-Year 2004-05
Vancouver Island/Coast DR	\$31,444	\$31,443	\$32,284	\$33,204	+5.6%	+2.9%
British Columbia	\$31,292	\$31,400	\$32,323	\$33,430	+6.8%	+3.4%

Source: BC Stats, *British Columbia Neighbourhood Income Demographics*

Despite problems in the forest sector, the last couple of years (2005 to 2007) were very positive for the VICDR as a result of overall improvements in the provincial economy and the boom in construction activity within the VICDR. Job growth continued to exceed the provincial average rate in 2006 and unemployment continued to drop, resulting in less government income transfers as the labour market absorbed unemployed workers. Although the pace of job creation in 2007 slowed in the VICDR compared to the province as a whole, gains were still made, and unemployment declined to record lows. All of these factors suggest that real income continued to rise within this Development Region in 2006 and 2007.

WORK Indicators

Job Creation

The VICDR outstripped the pace of job creation in BC as a whole between 2003 to 2006, and led the other Development Regions in 2006. In 2007, however, job growth slowed to 2.4%, down from 5.6% in 2006; this was below the provincial average (3.2%) and put the Development Region into fourth place after the Kootenay (10.9%), Northeast (7.9%), and Mainland/Southwest (3.7%) Development Regions. Nevertheless, 8,800 new jobs were created in the VICDR in 2007, the vast majority of which occurred in the Victoria Census Metropolitan Area (CMA)⁸ (7,700, or 87.5%). Last year's increase brought the Development Region's five-year job increase to 60,900 new jobs, which was second only to the Mainland/Southwest (175,500) in absolute number.



8. Statistics Canada only provides a sub-regional labour market breakdown for the Victoria CMA and the Vancouver Island Coast Development Region as a whole. No data is available on a regional district basis.

Table 8-4: Employment, Vancouver Island/Coast Development Region, 2002 to 2007

	2002	2003	2004	2005	2006	2007	Job Creation (000)	
							5-Year 2002-07	1-Year 2006-07
TOTAL EMPLOYMENT (000)	317.4	319.1	334.2	350.0	369.5	378.3	60.9	8.8
Goods-Producing Sector (000)	55.8	62.2	61.1	66.3	68.2	70.3	14.5	2.1
Agriculture	4.3	4.8	5.5	5.0	3.8	3.8	-0.5	0.0
Forestry, fishing, mining, oil and gas	10.4	12.9	9.2	8.7	8.6	9.8	-0.6	1.2
Utilities ⁹	-	-	-	1.7	-	1.7	-	-
Construction	17.1	20.9	23.0	30.3	32.8	35.8	18.7	3.0
Manufacturing	22.7	22.5	22.3	20.6	21.7	19.2	-3.5	-2.5
Services-Producing Sector (000)	261.6	256.9	273.1	283.6	301.3	308.1	46.5	6.8
Trade	54.7	49.7	52.4	55.5	64.3	65.7	11.0	1.4
Transportation & warehousing	13.3	13.6	15.3	14.5	16.8	15.5	2.2	-1.3
Finance, insurance, real estate & leasing	16.7	16.3	16.7	21.1	17.9	23.2	6.5	5.3
Professional, scientific & technical services	16.7	16.0	18.0	20.6	23.2	21.9	5.2	-1.3
Business, building & other support services	12.7	14.5	13.5	14.5	18.5	16.2	3.5	-2.3
Educational services	24.4	22.9	19.7	22.1	24.5	25.8	1.4	1.3
Health care & social assistance	39.2	43.9	43.3	39.9	48.3	52.8	13.6	4.5
Information, culture & recreation	15.2	15.2	16.8	16.2	17.1	17.0	1.8	-0.1
Accommodation & food services	30.9	27.8	36.1	37.2	32.8	31.7	0.8	-1.1
Other services	15.4	15.7	15.1	14.3	12.7	13.1	-2.3	0.4
Public administration	22.5	21.3	26.2	27.8	25.3	25.1	2.6	-0.2

Source: Statistics Canada, *Labour Force Survey Historical Review*

The number of **service-producing jobs** in the VICDR increased by 6,800 in 2007, making up just over three-quarters of the Development Region's total annual gain. Between 2002 and 2007, the service sector added 46,500 jobs to the economy, bringing total employment in this sector to 308,100—81.4% of the VICDR's total job market. Five out of eleven service industries reported gains last year; the most significant being finance, insurance, real estate and leasing, and health and social assistance, which accounted for 5,300 and 4,500 new jobs respectively. Trade, education, and other services also posted increases that collectively added 3,100 new jobs to the VICDR, but all other industries recorded job losses (totalling -6,300).



9. Industries with “-” are estimated to have fewer than 1,500 employees at that particular point in time; therefore, the numbers presented in the table may not add up to total sector figures.

The areas of service industry job gains in the Development Region reflected population growth and a resulting demand for housing-related services, as well as increased goods and services. By contrast, reasons for job losses in this sector were more varied. Labour shortages and the inability to fill job vacancies were reported to have reached critical proportions in accommodation and food services¹⁰ (-1,100 jobs), negatively affecting business sustainability and growth; business, building, and support services¹¹ (-2,300 jobs) and professional, scientific, and technical services¹² (-1,300 jobs) were similarly affected as they competed for workers with other Development Regions and, in some cases, the higher-paying construction industry. In contrast, job losses in transportation and warehousing (-1,300 jobs) reflected the decline in the forest industry and exports.

The **goods-producing sector** also saw 2,100 new jobs created last year, bringing total employment in this sector to 70,300 jobs. Over the last five years, a total of 14,500 new jobs were added in goods production, based entirely on job creation in the construction industry, which more than offset job losses (-4,600) in the resource sector and in manufacturing.

Last year, construction added 3,000 new jobs to the VICDR as a result of continued population growth and a building boom. The construction industry also reported chronic labour shortages, which could potentially impinge on future economic growth. Manufacturing lost 2,500 jobs last year, primarily in forest products, due to the high Canadian dollar and declining US demand.

What is surprising is the reported addition of 1,200 jobs in the forestry, fishing, mining and oil and gas industries, especially given widespread accounts of job losses in forestry.¹³ Some jobs were added in mining, as high commodity prices and the demand for aggregate and stone products stimulated mine exploration and development, and quarry expansion; one example was the opening of the Ocra Sand and Gravel Quarry, which created 27 new jobs. Fisheries also saw some minor job additions in aquaculture. However, interviews with economic development officers in the VICDR confirm that none of these additions was sufficiently large to explain the reported increase,¹⁴ leaving survey sampling as the most probable explanation.¹⁵

Unemployment Rate

Between 2002 and 2007, the unemployment rate in the Vancouver Island/Coast Development Region was cut in half, dropping from 8.7% to 4.3%. Last year, the VICDR's unemployment rate was only slightly higher than the provincial average, and it was the third-lowest within the province after the Northeast (2.1%) and Mainland/Southwest (4%) Development Regions. Within the VICDR, unemployment varied from 3.3% in the Victoria CMA to 5.9% in Nanaimo.



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10. Source: Michelle Stratford, BC Food and Restaurant Association – Vancouver Island Branch.
 11. This industrial category includes office administration, employment placement, collection agencies, document preparation, landscaping, window cleaning and other building management services, packaging, and waste management services.
 12. This industrial category includes legal services, engineering, architecture and design, computer services, consulting services, scientific research, advertising and other professional services (including vets, translators, market research, and photo services).
 13. Gordon Hamilton, "10,000 Forestry Jobs gone in past Year," *Vancouver Sun*, March 1, 2008.
 14. Evelyn Clark (Mt. Waddington Community Futures), Marc Crane (Strathcona Community Futures), Scott Randolph (Powell River Economic Development Officer), and Brenda Paul (Riverscorp, Campbell River Economic Development).
 15. In the smaller Development Regions, the sample size for the Statistics Canada Labour Force Survey is small. Moreover, the survey sample is rotated from year to year, which can affect estimates of labour force size and structure. As a result, employment estimates in some sectors are not necessarily robust, and in a few cases we have been unable to reconcile the 2006-2007 job creation numbers with what is actually happening in a particular labour market.

Table 8-5: Unemployment Rate (%), Vancouver Island/Coast Development Region, 2002 to 2007

Region	2002	2003	2004	2005	2006	2007	Percentage Point (ppt) Change	
							5-Year 2002-07	1-Year 2006-07
Vancouver Island/Coast DR	8.7%	8.6%	7.9%	6.3%	4.9%	4.3%	-4.4 ppt	-0.6 ppt
British Columbia	8.5%	8.0%	7.2%	5.9%	4.8%	4.2%	-4.3 ppt	-0.6 ppt

Source: Statistics Canada

The reduction in unemployment in the VICDR over the past five years was not surprising given the area's strong job growth, which was sufficient to offset layoffs in the forestry sector and push unemployment to a record low. However, the unemployment rate may now be at or near its minimum level. In 2007, labour force participation in the Development Region was the highest it had been in the past decade, and job vacancies were still widespread, prompting employers to seek creative ways to fill vacancies, including importing workers from other countries.¹⁶

What about young workers? Young workers appear to have been major beneficiaries of the VICDR's tight labour market. Youth unemployment dropped 3 percentage points in 2007, down to 5.1%, the lowest level in the province. This marked a significant improvement from 2006, when the VICDR had the third-highest youth unemployment rate after the North Coast (16%) and Kootenay (13.8%) Development Regions.

Table 8-6: Youth (19 to 24 years) Unemployment Rate, Vancouver Island/Coast Development Region 2002 to 2007

Region	2002	2003	2004	2005	2006	2007	Percentage Point (ppt) Change	
							5-Year 2002-07	1-Year 2006-07
Vancouver Island/Coast DR	12.5%	13.6%	10.4%	9.2%	8.1%	5.1%	-7.4 ppt	-3.0 ppt
British Columbia	12.2%	11.4%	10.5%	8.5%	6.4%	6.0%	-6.2 ppt	-0.4 ppt

Source: Statistics Canada, *Labour Force Survey*, Custom Table

INVEST Indicators

Business and Investment Activity

2007 was another stellar year for investment and construction in BC. Residential and non-residential construction were robust; high commodity prices stimulated mining development; energy demand spurred a number of power generating projects; and heavy trade flows with Asia triggered port and transportation investments.¹⁷ Both business and investment activity in the VICDR reflected these trends.



16. Lyle Jenish, "Tourism Industry seeks Filipino Workers," *Globe and Mail*, May 5, 2007.

17. Scotiabank Group, *Provincial Trends*, March 2007.

At the end of December 2007, fifty-nine projects¹⁸ valued at approximately \$6.3 billion were under construction in the VICDR; this was 29% higher than the construction value reported the previous year.¹⁹ Forty projects totalling \$4.7 billion were underway in the Victoria CMA, and nineteen projects totalling \$1.6 billion were underway elsewhere in the VICDR.

Most of this investment (\$4.6 billion or 73%) was residential, residential/resort, or commercial development, with the vast majority (\$4 billion) located in the Victoria CMA. The largest of these developments were: the golf, hotel, and residential development at Bear Mountain in Langford (\$1.2 billion); the Dockside mixed-use development (\$600 million); and the Bayview residential development (\$400 million). Other projects under construction totalled \$1.7 billion²⁰ and included: the East Toba River/Montrose Creek hydroelectric project in Powell River (\$660 million); the NEPTUNE Canada project in Victoria (\$300 million); the Nanaimo Conference Centre (\$220 million); and upgrades to the CFB Esquimalt (\$170 million).

Another seventy-nine projects valued at over \$16.5 billion were proposed in the VICDR: thirty-two projects totalling \$6.3 billion in the Victoria CMA, and forty-seven projects totalling \$10.3 billion elsewhere. Of this proposed investment, 46% was residential, residential/resort, or commercial development. Proposed developments in other sectors totalled \$8.9 billion and included: seven power-generating projects; three power and two LNG-transmission projects; a new mine and quarry; two hospital expansions; five civic facilities; a new private university; the Belleville ferry terminal upgrade; two sewage treatment plants; the Nanaimo airport expansion; and a new highway interchange.²¹

The combined value of development last year in the VICDR, both proposed and under construction, was second only to that of the Mainland/Southwest Development Region. The variety of projects in the VICDR reflected both the expanding population and investor confidence. All in all, 2007 was a very good year for capital investment in the VICDR, spurred by continued population growth, healthy job creation, and higher disposable incomes.

Incorporations and Bankruptcies

2007 was the sixth consecutive year in which the number of business incorporations in the VICDR rose (3.1%), and the number of bankruptcies declined (-7.9%). Over the last five years, annual business incorporations increased by 58.6%, and bankruptcies declined by 63.8%. Both of these trends point to a positive economic environment for entrepreneurs and investors.

Table 8-7: Business Incorporations and Bankruptcies, Vancouver Island/Coast Development Region 2002 to 2007

	2002	2003	2004	2005	2006	2007	Percentage Change	
							5-Year 2002-07	1-Year 2006-07
Business Incorporations	2,512	2,605	3,062	3,715	3,863	3,983	+58.6%	+3.1%
Business Bankruptcies ²²	160	135	113	103	63	58	-63.8%	-7.9%



18. Ministry of Economic Development, *BC Major Projects Inventory*, December 2007.

19. *Ibid.*

20. *Ibid.*

21. *Ibid.*

22. Business bankruptcy data represents the cities of Campbell River, Courtenay, Duncan, Nanaimo, Port Alberni, Powell River, and Victoria.

Business Establishments

Between 2002 and 2007, just over 44,000 new businesses were established provincewide (an increase of 14%), almost three-quarters of which comprised self-employment. Over the same period, 6,666 new businesses were established in the VICDR, an increase (13.2%) that was slightly lower than the provincial average (14%), but tied with the Thompson-Okanagan Development Region for the second-highest growth after the Mainland/Southwest (15.4%).

Last year saw only slight growth (0.4%) in the establishment of new businesses in the VICDR, which was well below its increase in 2006 (2.9%) and the provincial average in 2007 (2.5%). The VICDR's growth ranked fourth in the province after the Mainland/Southwest (3%), Thompson-Okanagan (2%), and Northeast (0.9%) Development Regions. This slowdown suggests that entrepreneurs were cautious about the economy, something that is likely to continue in 2008.

Table 8-8: Number of Business Establishments – all sizes, Vancouver Island/ Coast Development Region, 2002 to 2007²³

Region	2002	2003	2004	2005	2006	2007	Percentage Change	
							5-Year 2002-07	1-Year 2006-07
Vancouver Island/Coast DR	50,401	53,039	55,400	55,267	56,847	57,067	+13.2%	+0.4%
British Columbia	315,277	332,418	346,316	345,227	350,444	359,314	+14.0%	+2.5%

Source: BC Stats and Statistics Canada (2005, 2006 and 2007)

Conclusions

Overall, 2007 was an excellent year for the Vancouver Island/Coast Development Region, despite difficulties in the forest industry and some cautionary signs that emerged for the coming year. Population growth was the highest it had been in ten years, and continued to stimulate a hot real estate market and construction boom across most of the Development Region. As a place in which to live, indicators revealed that educational attainment in the labour force was up. Dependence on social assistance and unemployment insurance either stayed the same as in 2006 or declined slightly (except in the Alberni-Clayoquot Regional District)—the result of five-year job growth that was second only to that of the Mainland/Southwest Development Region. And real income grew in five out of the VICDR's eight Regional Districts.

As a place in which to work and invest, our indicators were also positive. Although the pace of job creation slowed in 2007, 8,800 new jobs were added, reducing unemployment to a record low. Even more impressive was the drop in youth unemployment, as it was the lowest rate in the province last year. Capital investment in the VICDR continued to be robust, exceeding \$22 billion in projects under construction and in development last year, and was second only to that of the Mainland/Southwest Development Region. Business incorporations were up and bankruptcies down for the sixth straight year, confirming that the VICDR was a positive economic environment for entrepreneurs.



23. Changes in methodology in 2005 and 2007 may partially explain declines in business establishment numbers, while changes in methodology in 2006 may partially explain increases.

The increase in business establishments did fall off last year compared to 2006, and was considerably lower than the provincial average (0.4% compared to 2.5%, respectively); however, the VICDR still recorded a small increase between 2006 and 2007, and had the second-highest increase over the last five years (after the Mainland/Southwest).

Our indicators also identified some cautionary signs for the coming year. Difficulties in the forest industry and related manufacturing, combined with labour shortages and resulting higher wages, are likely to slow job growth and, in some sectors, affect business sustainability. In addition, capacity issues in the construction industry and fallout from the faltering US economy and housing market downturn may adversely affect investment activity in the region in 2008.

Glossary of Definitions

- **Business establishments:** Production entity or group of entities that produces goods or services, does not cross provincial boundaries, and provides data on value of output and input costs to the government.
- **Employment income:** Includes wages and salaries, commissions from employment, training allowances, tips and gratuities, and all income from self-employment (business, professional, farming, fishing income, and commissions).
- **Job creation:** Change in number of employed individuals between two given years.
- **Pre-tax income:** Comprised of labour force income (employment income, wages and salaries, income from self-employment, and employment insurance benefits), pension income, old age security, CPP/QPP, superannuation, family allowance income, interest and other investment income, limited partnership income, rental income, other income (such as alimony and income for non-filing spouses), RRSP income, non-taxable income, GST credit, child tax credit, workers' compensation payments, social assistance payments, and guaranteed income supplements. Monies not included in pre-tax income: veterans' disability and dependent pensioners' payments, war veterans' allowances, lottery winnings, and capital gains.
- **Social safety net:** Transfers to unemployed individuals and families from the federal and provincial governments under the auspices of the Income Assistance and Employment Insurance programs.
- **Taxfilers:** Those individuals who have filed a tax return for the reference year, and were alive at the end of the year. Non-filing spouses and non-filing children are not included.
- **Unemployment rate:** Share of employable labour force looking for work but unable to find it.