Saskatchewan Small Business Profile 2023

Saskatchewan

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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 2022. It reports on several key economic indicators such as business counts, Gross Domestic Product (GDP) contributions, employment, payroll and revenues. Some key demographics of the self-employed population and distribution of womenowned businesses are also presented. The report also compares Saskatchewan's small business sector to medium and large-sized enterprises, provincially and over time.

Small businesses (employing 0-49 people) make up 98.8% of businesses in Saskatchewan. The small business sector has grown 44.6% since 2012 and increased by 2.6% from 2021 to 2022. With 123 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). More than 26% of Saskatchewan's small businesses are in the agriculture sector. These agricultural businesses are primarily non-employers. The wholesale and retail trade sector has more small businesses with payroll than other sectors. Small businesses continue to contribute significantly to the provincial economy, accounting for nearly a quarter of the province's GDP and offering competitive wages to employees.

In 2022, employment has increased by 3% for small businesses across industries compared to 2021. Most sectors saw gains during this period; however, sectors like mining, wholesale trade, finance and insurance, and real estate experienced decreased employment numbers.

Over 59% of Saskatchewan's small businesses were located outside of Saskatoon and Regina in 2022. About 54% of women-owned business were located outside of Saskatoon and Regina in 2020.

Self-employed people make up 15% of Saskatchewan's employees. Selfemployment has declined 12% since 2012.

The self-employed population was predominantly between the ages of 35-44 years and 55-65 years. 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 over 98.8% of Saskatchewan's nearly 149,000 business enterprises. They are active in virtually every sector of the economy, providing vital products and services.

The 2023 Saskatchewan Small Business Profile looks at the contributions and characteristics of small businesses and the self-employed in Saskatchewan. It includes several key indicators, including the number of small businesses operating in Saskatchewan, a breakdown by industry, the number of people employed by small businesses, and analysis of business.

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 shows that small businesses are expanding and provide significant benefits to Saskatchewan's economy. The number of small businesses grew from 101,771 in 2012 to 147,116 in 2022, a 44.6% increase. Nearly a quarter of Saskatchewan's Gross Domestic Product (GDP) was attributed to small businesses.

Employees share in the benefits of a prosperous small business sector. In 2022, small businesses employed 30.6% of Saskatchewan's workers and paid out nearly \$7.2 billion in wages and salaries, which was 24.9% of the province's total payroll. Since 2012, nominal wages paid by Saskatchewan small businesses grew by 22.3%.

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 are 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 2012 to 2022.

Other data are obtained from the Canadian Employer Employee Dynamics Database (CEEDD). The most recent data available from the CEEDD is for 2020. 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).

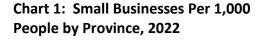
² The SEPH covers employer businesses and reports on number of payroll employees and average weekly earnings. Self-employed persons who are not on payroll are not included in the SEPH data. Also not included are employees in agriculture, fishing and trapping industries, private household services, religious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

1. Saskatchewan Small Business Counts

Businesses by Number of Employees

Of the more than 4.35 million businesses in Canada in 2022, 98.5% (4.29 million) were classified as small (having 0-49 employees). In Saskatchewan, 98.8% of businesses were small in 2022, the highest rate among the provinces. Conversely, New Brunswick had the lowest percentage of small businesses (98.0%).

Overall, 60% of Canada's small businesses are located in Ontario and Québec, and 35.1% are in the western provinces. Saskatchewan accounts for 3.4% of all small businesses in Canada (147,116 establishments). Saskatchewan has the second-highest number of small businesses per capita, with a rate of 123 businesses per 1,000 people. The national average is 110 small businesses per 1,000 people.



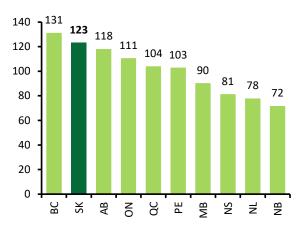


Table	1: Sask	atchewan	Businesses	bv	Size.	2022
Table	T . 2021	atticwan	Dusinesses	NY	JI2C,	2022

Business Class (Number of Employees)	Business Count	% of Total
Small (0-49)	147,116	98.8%
Non-employer	106,208	71.4%
Micro-business		
(1-4)	23,650	15.9%
• Other (5-49)	17,258	11.6%
Medium (50-499)	1,652	1.1%
Large (500+)	75	0.05%
Total Businesses	148,843	100.0%

Source: Statistics Canada, Business Register.

Source: Statistics Canada, Business Register.

In 2022, 71.4% of businesses in Saskatchewan are non-employers and 15.9% are microbusinesses (having 1-4 employees) (Table 1). The number of small businesses increased by 2.6% (3,703 establishments) compared to 2021, ranking tenth among the provinces in terms of percentage change.

From 2012 to 2022, small businesses in Saskatchewan grew by 45,345 (44.6%). Growth was seen across Canada during this time, with a national increase of 76.9% over the period. About 69.2% of Saskatchewan's small business growth since 2012 occurred in non-employers (43,434 establishments) and a smaller portion was made up of those with payroll employees (1,911 establishments).

	% Increase 2021-2022	% Increase 2012-2022
Non-Employer	3.1%	69.2%
Small (1-49)	1.3%	4.9%
Medium (50-499)	6.6%	6.9%
Large (500+)	11.9%	8.7%
Total Small Business (0-49)	2.6%	44.6%

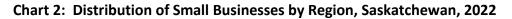
Table 2:	Changes in	Total Business Count,	Saskatchewan
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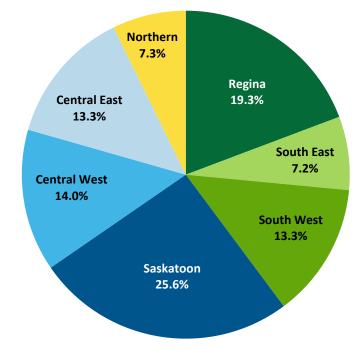
Source: Statistics Canada, Business Register.

Businesses by Region

Small businesses in the Saskatoon census metropolitan area (CMA) (35,253 or 24%) and Regina CMA (24,695 or 16.8%), accounted for 40.8% of the province's 147,116 small businesses in 2022. The Moose Jaw and Prince Albert census agglomerations accounted for 2.4% and 2.5% of total small businesses, respectively.

Over broader geographic areas, the Saskatoon region was home to 25.6% (37,649) of Saskatchewan's small businesses, while the Regina region had 19.3% (28,338) of the total. Small businesses were relatively evenly distributed across the South West region (13.3%), Central East region (13.3%), and Central West region (14.0%).





Source: Statistics Canada, Business Register.

Between 2012 and 2022, the number of small businesses grew in all regions. The number of small businesses grew by 75.0% in the Saskatoon region and 60.6% in the Regina region. During

this period, the number of small businesses with payroll employees increased in two regions: the Saskatoon region (19.3%) and Regina region (19.1%). The Northern region (5.7%), Central East region (7.0%), Central West region (7.9%), South East region (4.5%), and the South West region (2.4%) all experienced a decline in small businesses with payroll employees.

Sector Analysis

In 2022, there were more small businesses in Saskatchewan's agriculture sector³ (38,534) than in any other sector of the economy, accounting for 26.2% of all small businesses in the province. Finance, insurance and real estate (18.9%) represented the highest percentage of small businesses in the service sector.

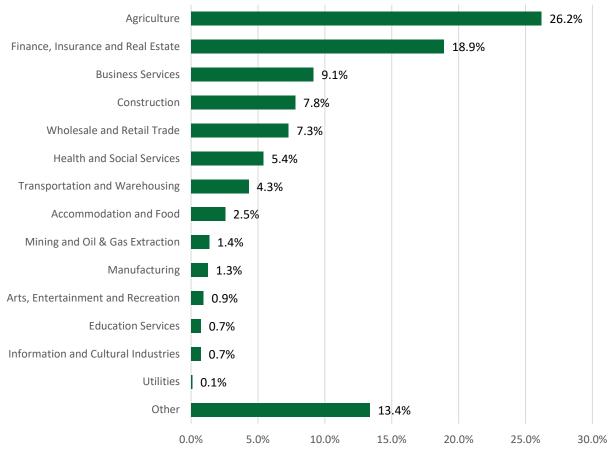


Chart 3: Industry Distribution of Saskatchewan Small Businesses (0-49 Employees), 2022

Source: Statistics Canada, Business Register.

The majority of non-employer small businesses were in two sectors: agriculture (31.2%) and finance, insurance and real estate (23.6%). The agriculture sector accounted for 13.2% of the

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

province's small businesses with payroll employees (5,408). Wholesale and retail trade had the highest share of small businesses with payroll employees (16.5%).

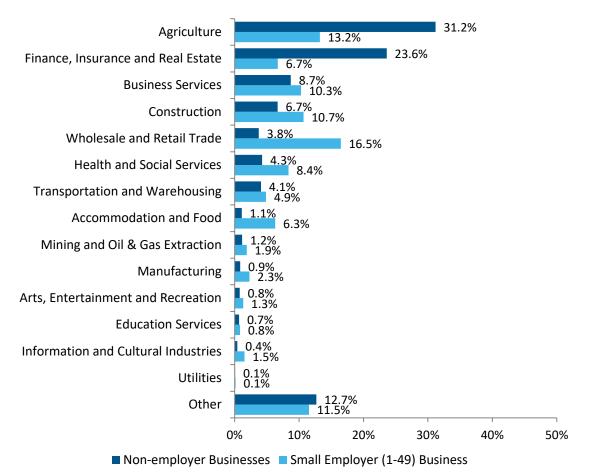


Chart 4: Comparison of Non-employer and Employer Small Businesses, 2022⁴

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.

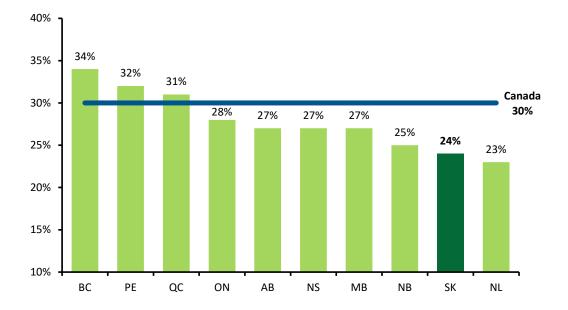
2. Small Business Economic Contribution

GDP Contribution

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

In 2022, small businesses accounted for 24% of Saskatchewan's GDP.⁵ The Canadian average was estimated to be 30% in 2022.





Source: Statistical Service of British Columbia.

Revenue Analysis

In 2022, 71,750 Saskatchewan businesses had less than \$100,000 in annual revenue, accounting for 48.7% of the total businesses⁶ in the province. A further 29.0% (42,690) of businesses had revenue between \$100,000 and \$500,000, and 32,955 businesses (22.3%) had revenue over \$500,000, including 460 (0.3%) with revenue over \$50 million.

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.

⁶ The total number of businesses in the province is 148,843. In this business revenue section, the business numbers add up to 147,395. This is due some unclassified businesses in the total number.

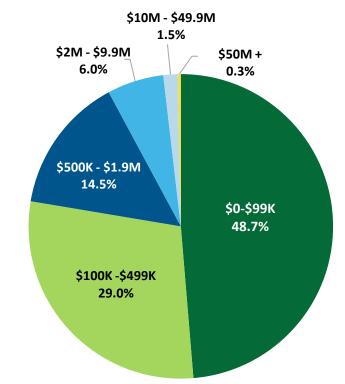


Chart 6: Businesses by Revenue Range, 2022

Source: Statistics Canada, Business Register.

In 2022, the number of businesses in all revenue ranges increased compared to 2021. The lowest revenue range (\$0 to \$99,000) had the smallest increase (0.8%), while the highest revenue range (\$50 million and above) had the largest increase (17.9%). The number of businesses with revenue between \$10 million and \$49.9 million grew by 15.6%, which was the second largest increase in 2022.

In 2022, the agriculture sector had the most businesses with annual revenue below \$10 million (38,355 businesses), followed by real estate, rental and leasing (21,090 businesses). Wholesale trade had the most businesses with annual revenue of \$10 million and above (625 businesses), followed by retail trade (575 businesses).

Regional Analysis of Business Revenue Range

Overall, 43.1% of businesses with less than \$100,000 in revenue were in the Saskatoon CMA (25.5% or 18,330) and Regina CMA (17.6% or 12,620). The Moose Jaw and Prince Albert census agglomerations accounted for 2.6% and 2.4% of businesses with less than \$100,000 in revenue, respectively.

The majority (59.3%) of businesses with less than \$10 million in annual revenue were located outside of Saskatoon and Regina in 2022. Saskatoon and Regina accounted for 48.9% of businesses with \$10 - \$49.9 million in revenue, and 60.9% of businesses with more than \$50 million in revenue in 2022.

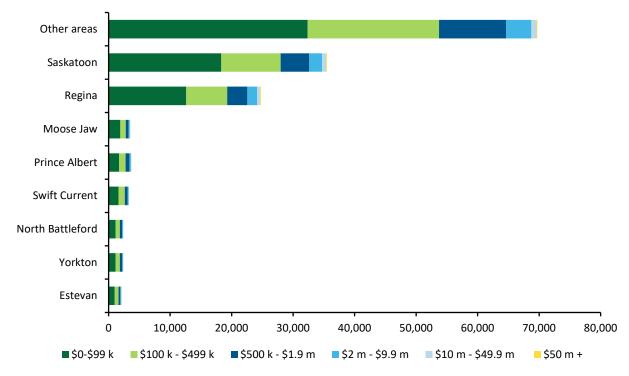


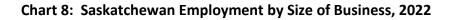
Chart 7: Number of Businesses in Selected Cities by Revenue Range, 2022

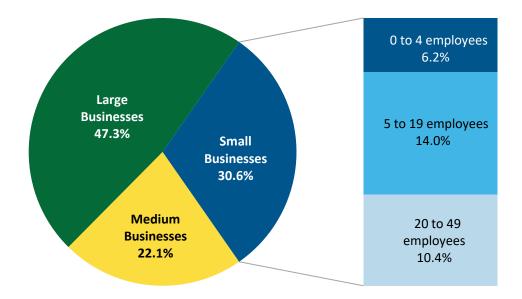
Source: Statistics Canada, Business Register.

3. Small Business Employment and Payroll

Employment by Size of Business

According to the Survey of Employment, Payroll and Hours (SEPH) data, 488,615 employees were on payroll in Saskatchewan in 2022. Although large businesses represent less than 0.1% of Saskatchewan businesses, they accounted for 47.3% of all employees (230,922). Small businesses employed 30.6% of employees (149,700), and medium businesses employed 22.1% (107,993).





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

From 2012 to 2022, small businesses added 1,984 jobs, an increase of 1.3%. During the same period, medium businesses added 9,335 jobs (9.5%) and large businesses added 13,685 jobs (6.3%).

Table 3:	Share of Pa	yroll Employ	yees, 2022
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	% change	% change	Share	Share
	2021-22	2012-22	2022	2012
Micro (0-4)	0.0%	0.8%	6.2%	6.5%
Small (0-49)	3.0%	1.3%	30.6%	31.9%
Medium (50-499)	8.7%	9.5%	22.1%	21.3%
Large (500+)	3.2%	6.3%	47.3%	46.9%

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

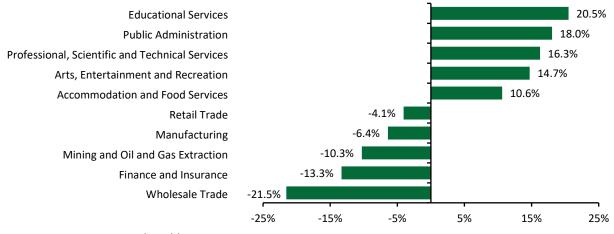
Small Business Employment by Sector

Small businesses, compared to medium and large businesses, accounted for at least half of the total employment in five sectors in 2022. These sectors were other services⁷ (72.5%), construction (63.2%), real estate and rental and leasing (60.1%), accommodation and food services (59.9%), and professional, scientific and technical services (50.4%).

In another five sectors, small enterprises employed at least a quarter of their workforce: administrative and support (44.4%), arts, entertainment and recreation (40.0%), transportation and warehousing (37.2%), retail trade (33.8%), and manufacturing (26.9%).

The sectors with the highest levels of small business employment growth from 2012 to 2022 were educational services (20.5%), public administration (18.0%), professional, scientific and technical services (16.3%), arts, entertainment and recreation (14.7%), and accommodation and food services (10.6%). Sectors with the largest declines in small business employment in the same period were wholesale trade (21.5%), finance and insurance (13.3%), mining and oil and gas extraction (10.3%), manufacturing (6.4%), and retail trade (4.1%). The decline in small business employment in these sectors does not translate to a decline in overall employment for the sectors. For example, total retail trade employment increased by 5.8% from 2012 to 2022. Larger businesses contributed more to overall employment.

Chart 9: Saskatchewan Small Business Employment Change, Top and Bottom Five Sectors, 2012-2022



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

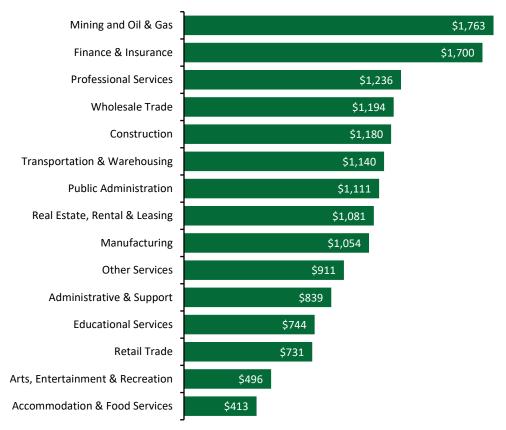
⁷ This sector includes establishments not classified to any other sector, primarily engaged in repairing, or performing general or routine maintenance, on motor vehicles, machinery, equipment and other products to ensure that they work efficiently; providing personal care services, funeral services, 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 2022, average weekly earnings for Saskatchewan's small business employees were \$926, fifth highest among the provinces. Small business employees working in Alberta earned the most in 2022, at \$1,088 per week, followed by Ontario at \$1,049, British Columbia at \$1,035, and Quebec at \$957. Small business employees in Prince Edward Island received the lowest weekly earnings in 2022, at \$832 on average.

In 2022, average weekly earnings for Saskatchewan small business employees ranged from \$413 in accommodation and food services to \$1,763 in the mining and oil and gas sector.

Chart 10: Saskatchewan Small Business Average Weekly Earnings by Sector, 2022 (Industrial Aggregate \$926)



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

In Saskatchewan, small business employee earnings grew by an average of 2.0% per year between 2012 and 2022, the ninth highest growth rate among the provinces, ahead of Alberta (1.8%). The national average for the same period was 2.9% per year. During this time, earnings in Quebec, Prince Edward Island and British Columbia grew above the national average.

Payroll by Business Size

In 2022, Saskatchewan's small businesses paid out approximately \$7.2 billion. Saskatchewan's proportion of payroll from small business (24.9%) was the fifth highest among the provinces. At 30.8%, British Columbia had the highest proportion of payroll attributed to small businesses, followed by Québec at 27.0%, Prince Edward Island at 26.7%, and Alberta at 26.4. The national average was 26.2%.

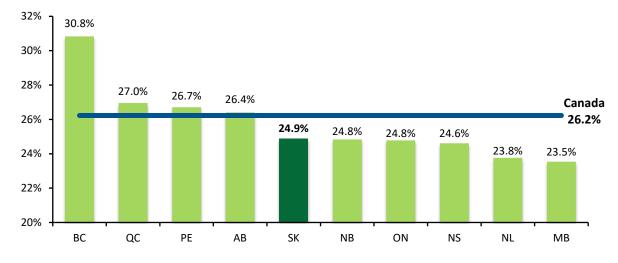


Chart 11: Small Business Sector's Share of Total Provincial Payroll, 2022

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

Micro-businesses (fewer than five employees), accounted for 5.4% of Saskatchewan's total payroll in 2022 (\$1.6 billion) and businesses with 5-19 employees accounted for 11.0% (\$3.2 billion). Businesses with 20-49 employees accounted for 8.6% of the province's total payroll (\$2.5 billion).

In 2022, large businesses (500 or more employees) accounted for 53.7% (\$15.6 billion) of total payroll in Saskatchewan, while medium-sized businesses (50-499 employees) accounted for 21.4% (\$6.2 billion).

4. 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 2022, Saskatchewan had 87,200 self-employed workers, accounting for 14.9% of total employment in Saskatchewan, the second highest among the provinces. Saskatchewan's level of self-employment exceeded the 2022 national average of 13.5% but was down from 18.0% in 2012.

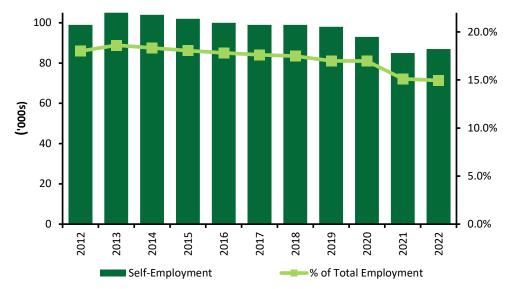


Chart 12: Saskatchewan Self-Employment, 2012-2022

Source: Statistics Canada, Labour Force Survey.

The number of self-employed workers decreased by 11,900 (12.0%), from 99,100 in 2012 to 87,200 in 2022. Agriculture is the single largest sector for small businesses in Saskatchewan. There were 14,400 fewer self-employed workers in the agriculture sector in 2022 compared to 2012, while all non-agriculture sectors combined experienced 2,500 more self-employed workers in 2022 compared to 2012.

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.

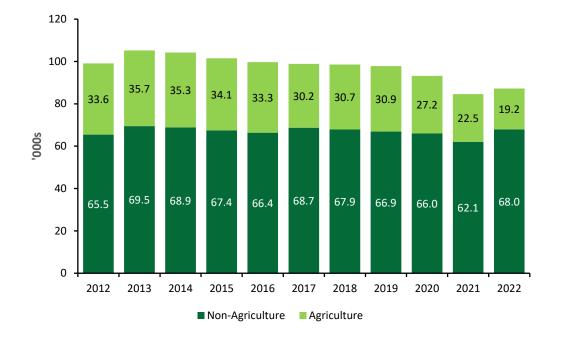


Chart 13: Saskatchewan Self-Employment, Agriculture versus Non-Agriculture, 2012-2022

Source: Statistics Canada, Labour Force Survey.

Self-employed workers tend to work more hours per week than those employed by other people. In 2022, 35.8% of self-employed workers worked more than 50 hours per week, compared to 4.6% of employees.

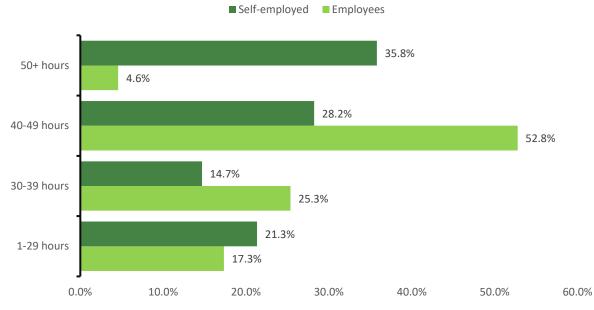


Chart 14: Hours Worked (per week), Self-employed vs. Employees, Saskatchewan, 2022

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 2022, self-employed workers over 45 years of age made up 61.8% of the total self-employed, and 37.0% of the total payroll employees. By comparison, self-employed youth (15-34 years) accounted for 13.3% of all self-employed people, and the youth payroll employee group represents 38.6% of the total payroll employees.

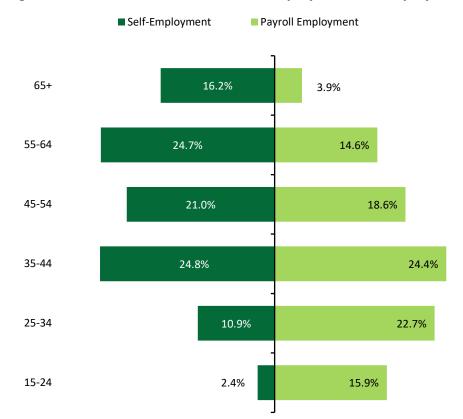


Chart 15: Age Distribution of Saskatchewan Self-employed versus Employees, 2022

Source: Statistics Canada, Labour Force Survey.

Decreased self-employment among younger workers is a long-term trend. Between 2012 and 2022, self-employment among 15–24-year-old youths decreased by 52.3%. Self-employment among the 65 plus age group increased by 11.9% from 2012 to 2022. However, from 2021 to 2022, this age group saw a decrease in self-employment by 4.1%. These changes are partly due to shifting demographics.

	Self-Emple	Self-Employment (% chg)		oyment (% chg)
Age Group	2021-22	2012-22	2021-22	2012-22
15+	3.1%	-12.0%	3.5%	5.8%
15-24	-8.7%	-52.3%	3.5%	-8.7%
25-34	-18.1%	-30.1%	0.7%	2.9%
35-44	10.8%	19.3%	5.3%	34.3%
45-54	12.3%	-29.1%	4.5%	-12.1%
55-64	5.9%	-12.2%	1.6%	6.3%
65+	-4.1%	11.9%	9.2%	39.9%

Table 4: Self-employment by Age Group in Saskatchewan

Source: Statistics Canada, Labour Force Survey.

5. Gender Distribution of Self-employment

In 2022, there were 30,000 self-employed female workers in Saskatchewan, representing 34.4% of total self-employed workers.

In 2022, 19.7% of self-employed females worked in the health care and social assistance sector, and 13.7% worked in the agriculture sector. Of the 57,200 self-employed males, 26.4% worked in the agriculture and 20.8% worked in the construction sectors.

Female Self-employment		Male Self-employment	
Sector	Share by	Sector	Share by
	Sector		Sector
Health care and social assistance	19.7%	Agriculture	26.4%
Agriculture	13.7%	Construction	20.8%
Wholesale and retail trade	10.3%	Transportation and warehousing	8.2%
Professional, scientific and technical services	10.3%	Professional, scientific and technical services	7.5%
Business, building and other support services	6.7%	Wholesale and retail trade	6.3%
Finance, insurance, real estate, rental and leasing	6.3%	Health care and social assistance	5.1%
Educational services	4.7%	Finance, insurance, real estate, rental and leasing	4.9%
Accommodation and food services	4.7%	Forestry, fishing, mining, quarrying, oil and gas	3.1%
Construction	4.0%	Business, building and other support services	3.1%
Information, culture and recreation	2.7%	Information, culture and recreation	2.6%
Manufacturing	1.7%	Manufacturing	2.4%
Transportation and warehousing	1.3%	Accommodation and food services	2.4%
Other services (except public administration)	14.3%	Other services (except public administration)	7.0%
Total	100.0%	Total	100.0%

Table 5:	: Self-employment by Gend	ler and Sector in Saskatchewan
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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 2020, 18.0% of businesses were owned by women. The number of women-owned businesses in Saskatchewan has grown by 41.7% from 2010 to 2020.

Data about women-owned businesses is available with a two-year lag. Based on the most recent data available (2020), 27.5% of women-owned businesses were in Saskatoon, 18.5% in Regina and the remaining 54.0% in other areas of Saskatchewan.

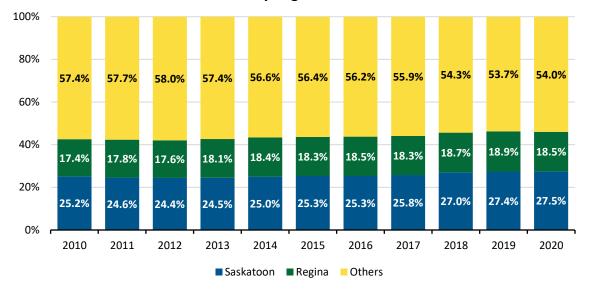


Chart 16: Women-owned Businesses by Region

Source: Statistics Canada, CEEDD.

From 2010 to 2020, women-owned businesses increased 54.9% in Saskatoon, 50.9% in Regina and 33.1% the rest of the province.

Table 6: Growth Rate of Women-owned Businesses

	% Change
Region	2010-20
Saskatoon	54.9%
Regina	50.9%
Other Saskatchewan	33.1%
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.

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