2
AUTOMOTIVE, CONSTRUCTION AND FINANCE SECTORAL EMPLOYMENT ANALYSIS

The Planning and Economic Development Committee recommends:

1. **Receipt of the presentation by Michael Skelly, Senior Planner and Paul Bottomley, Manager, Growth Management, Economy and Information Research; and**

2. **Adoption of the recommendation contained in the following report dated August 16, 2012, from the Executive Director, Corporate and Strategic Planning.**

1. RECOMMENDATION

It is recommended that Council receive this report for information.

2. PURPOSE

This report presents to Council the results of the Automotive, Construction and Financial Sectoral Employment Analysis which provides an overview of employment trends for three key sectors in the Region: Automotive, Construction and the Finance, Insurance and Real Estate sector.

3. BACKGROUND

York Region has a diverse economy with strengths in a number of different sectors. A diverse economy allows for greater ability to withstand economic downturns and for the provision of a range of different types of jobs. Having a greater understanding of the Region’s key economic sectors can assist in the development of more effective economic development programs, land use planning policies and other Regional programs and initiatives to support continued economic growth. The information is used to establish sector-focused investment attraction marketing materials and programs, and assists in targeting York Region companies for assistance in growing their businesses. Analysis of the Region’s economic sectors will assist in monitoring the performance of the Region’s key sectors and in tracking job creation in the Region.

A previous report to Planning and Economic Development Committee and Regional Council in June 2012, entitled ‘York Region Sectoral Employment Analysis’, presented the results of the sectoral analysis for the Information and Communications Technology

(ICT), Life Sciences and Business and Professional Services sectors. Taken together, those three sectors accounted for about 71,000 jobs in the Region in 2011. That report concluded those sectors are significant contributors to the Region's knowledge-based economy, provide high quality jobs in the Region and will contribute to future employment growth in the Region.

Industry clusters are key drivers of economic growth

An industry cluster is a geographic concentration of interconnected businesses and institutions in a common industry that both compete and cooperate. Industry clustering provides a number of key economic benefits including: potential cost savings from the nearby availability of specialized suppliers and support services, encouraging networking and innovation and facilitating the incubation of new businesses. New firms and workers are drawn to an existing cluster which further contributes to overall productivity and efficiency. This report focuses on employment data and trends for businesses in three key industry clusters.

York Region Sectoral Employment Analysis is based on York Region's Employment Survey

Employment data for the analysis in this report is based on the York Region 2011 Employment Survey, as well as industry data from each of the identified sectors. The York Region Employment Survey is a comprehensive annual survey of all businesses in the Region undertaken in partnership with the local municipalities. The survey collects detailed information on the business activities of the surveyed establishments. The annual York Region Employment and Industry publication reports on employment and economic trends by major industry sector. The Automotive, Construction and Finance Sectoral Employment Analysis provides a more detailed analysis of three sectors using data from the Employment Survey.

The Automotive Sector was identified in the 2005 York Region Economic Strategy as among the key industry clusters in the Region. The Construction and Finance, Insurance and Real Estate sectors are also recognized as important economic sectors in York Region. Collectively, these three sectors provided nearly 86,000 jobs in the Region in 2011. Together with the Information and Communications Technology, Life Sciences and Business and Professional Services sectors this accounts for nearly 35% of the surveyed employment base in York Region in 2011.

4. ANALYSIS AND OPTIONS

This section summarizes the findings of the employment analysis of York Region's Automotive, Construction and Finance, Insurance and Real Estate sectors. Collectively, the three sectors provided about 86,000 jobs in 2011 or about 19% of the Region's total surveyed employment base. Future growth in these sectors will contribute towards meeting the Region's forecasted employment growth of 264,000 jobs by 2031.

Provincial and Federal data indicate that the majority of occupations in these three sectors are full-time positions. They are also predominantly positions with earnings at or above the average employment income of persons employed on a full-time basis. In addition, these occupations were shown to experience unemployment rates that are less than half of the unemployment rate for the entire labour force in Ontario.

AUTOMOTIVE SECTOR

The Automotive sector consists of motor vehicle and parts manufacturers, wholesalers and distributors as well as vehicle dealers and automotive repair and maintenance businesses (see *Table 1*). The detailed definition by North American Industrial Classification System (NAICS) codes for this sector as well as for the Construction and Finance, Insurance and Real Estate sectors are provided in *Council Attachment 1* to this report.

The Automotive Sector remains a key part of York Region's Economy

The Automotive sector is a key export industry in Ontario and is primarily located in the Windsor to Oshawa corridor. This area contains 12 assembly plants, over 300 parts manufacturers and a highly skilled labour force of more than 87,000. According to Provincial statistics, Ontario produces more vehicles than any other North American jurisdiction (over 2.1 million vehicles in 2011) with a large share of these vehicles exported to the United States and other countries.

The Automotive sector in York Region is an integral part of the Ontario Automotive industry with the presence of the global head office of Magna International Inc. and its related companies along with other automotive parts businesses. In addition, York Region is home to the Canadian head offices for several global Automotive industry leaders including Honda, BMW, Hyundai, Mazda, Suzuki and Volvo. The Region's competitive advantages for the Automotive sector are based on accessibility to major air and road transportation networks and easy access to assembly and parts plants, as well as retail and wholesale establishments.

One of the action items in the draft 2012 Economic Development Action Plan is to assist in the development of Innovation Hubs within York Region. Ontario is a major centre for automotive research and development, including the AUTO21 research and innovation partnership between industry, institutions and the public sector, an initiative supported by the Federal Government through the Networks of Centres of Excellence Secretariat. AUTO21 currently supports projects with Magna International, as well as with Faurecia Automotive Seating in Bradford, located just outside of York Region. Ontario is also a major centre of green automotive research and development which is supported by significant Provincial funding and support. This includes funding toward Magna

International's research and development of their electric vehicle and other "clean auto" technologies at their Aurora, Brampton, St. Thomas and Concord plants.

Automotive assembly and parts businesses have significant economic multiplier impacts on local and regional economies

A number of industries feed into the Automotive sector including the plastics and steel, machinery and equipment, transportation and the service industries. Because of these extensive linkages to other industries, the Automotive sector has significant economic multiplier impacts. According to Federal Government estimates, every ten direct jobs in automotive assembly leverages five jobs in motor-vehicle parts, seven in other manufacturing industries (fabricated metal products, plastics, machinery, etc.) and twenty-four jobs in non-manufacturing sectors (engineering, accounting, legal, financial, wholesale, etc.).

York Region's Automotive sector employed approximately 21,700 people in 1,428 businesses in 2011 (see *Table 1*), an increase of more than 1,200 employees and 20 businesses from 2010. Approximately 44% of the Region's 2011 Automotive sector employment is in Automotive parts manufacturing. Vehicle and parts dealers also comprise a large share of the Automotive sector employment base at just under 30% of the total.

Table 1
Distribution of Automotive Sector Employment by Industry Group, York Region, 2011

Automotive Industry Group	2011 Employment	Share
Transportation Equipment Manufacturing	9,491	43.7%
Motor Vehicle and Parts Wholesaler-Distributors	2,207	10.2 %
Motor Vehicle and Parts Dealers	6,485	29.8%
Repair and Maintenance	3,543	16.3%
Total – all Automotive Industry Groups	**21,726**	**100%**

Source: York Region 2011 Employment Survey
Note: Employment figures quoted from the York Region Employment Survey do not include farm and home-based employment

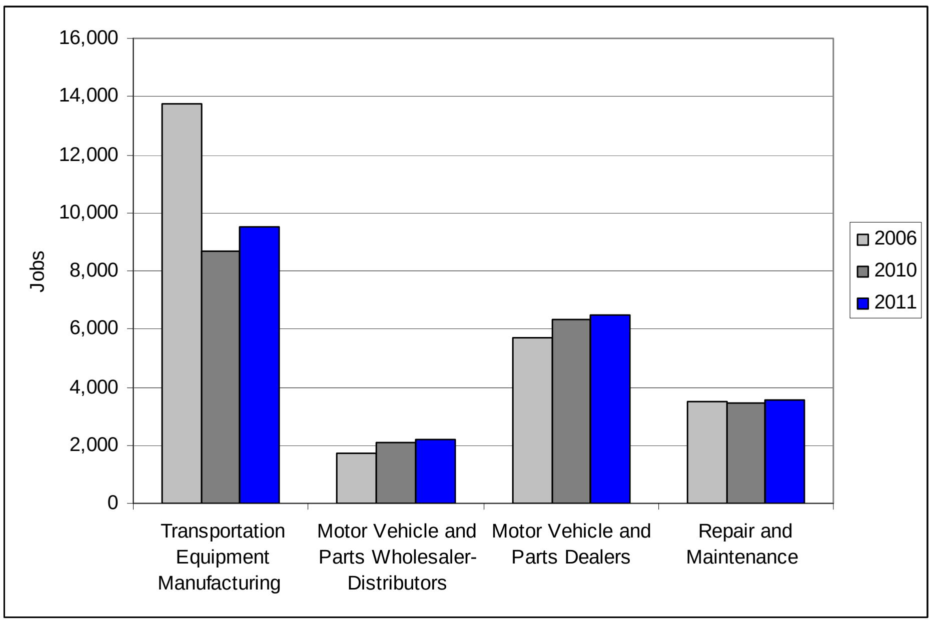
York Region's Automotive sector continues to recover from the recession of 2008/2009

Employment in the North American Automotive assembly and parts industries saw a decline in recent years. In terms of 2011 Automotive assembly and parts manufacturing jobs, Canada, Ontario and York Region have all seen a reduction from 2006 employment levels, however they are recovering from the low that was reached in 2009/10.

More than 17% of North American automotive assembly takes place in Canada, with approximately 85% of Canadian-made automobiles exported to the USA. After a low period of automotive sales in the U.S. in 2009 there has been a 10% increase each year in the number of automobiles sold in 2010 and 2011. As sales in the United States continue to climb, the Automotive sector recovery in Canada should continue.

Figure 1 shows Automotive sector employment growth by industry group from 2006 to 2011. The decline in the manufacturing component of the Automotive sector resulting from the 2008/2009 economic recession is evident. However, from 2010 to 2011, manufacturing employment in the Automotive sector has been rising.

Figure 1
Distribution of Automotive Employment by Industry Group
York Region, 2006, 2010 and 2011



Source: York Region 2006, 2010 and 2011 Employment Survey

Region’s Automotive sector is concentrated in four municipalities in the Region

Just over 40% of the total Automotive sector employment base is located in Vaughan with additional concentrations in Markham, Newmarket and Richmond Hill (see columns 2 and 3 of *Table 2* below). Table 2 also shows the geographic distribution of automotive manufacturing employment. The manufacturing component of the Automotive sector provides the most significant multiplier impacts among the sector’s industry groups. Vaughan, Newmarket and Aurora collectively account for about 80% of the York Region Automotive Sector manufacturing 2011 employment.

Table 2
Automotive Sector Employment By Local Municipality, 2011

Municipality	Total Automotive Sector Employment		Manufacturing Automotive Sector Employment	
	Employment	Share	Employment	Share
Aurora	1,613	7.4%	1,155	12.2%
East Gwillimbury	357	1.6%	207	2.2%
Georgina	262	1.2%	35	0.4%
King	289	1.3%	200	2.1%
Markham	4,252	19.6%	795	8.4%
Newmarket	3,329	15.3%	1,917	20.2%
Richmond Hill	2,372	10.9%	628	6.6%
Vaughan	9,009	41.5%	4,543	47.9%
Whitchurch-Stouffville	243	1.1	11	0.1%
York Region	21,726	100.0%	9,491	100.0%

Source: York Region 2011 Employment Survey

The Automotive sector's manufacturing and distribution businesses are located within the Region's employment areas. Vehicle dealerships and repair services are more dispersed throughout the Region including locations in major corridors as shown in Map 1 in *Council Attachment 1*.

CONSTRUCTION SECTOR

The Construction sector is a major economic engine for both Ontario and York Region. It keeps the economy moving forward by constructing buildings for businesses, the infrastructure to support growth, new homes for residents, and provides jobs for people directly employed in the Construction sector.

The Construction sector consists of businesses in the Building Construction, Heavy Civil Engineering Construction, and Specialty Trade Contractors industry groups (see *Table 3*). The Construction sector is sensitive to economic cycles, often showing decline or growth greater than the decline or growth of the overall economy for the same period. This trend was evident in the Construction sector employment numbers through the economic recession in 2008-2009 and the subsequent recovery.

Majority of the Region's Construction Sector Employment is in the Specialty Trade Contractor Industry Group

The new housing and renovation industry is the largest industry in Ontario. Ontario's construction industry employed an estimated 442,500 people in 2010. In the GTA, approximately $5 billion per year is invested in building and land development in the non-residential building sector.

York Region is home to Canada's 3rd highest residential construction volume and 4th largest overall construction market. Many of Canada's leading construction, development and property management firms, as well as the Toronto Construction Association and The Construction Institute of Canada call York Region home.

In York Region, the Construction sector employs 30,296 people, equivalent to approximately 7% of the total surveyed employment in the Region (see *Table 3*) and equates to about 7% of the provincial total for the construction industry. Just over 60% of the employment in the Construction sector is in specialty contracting, 23% in residential and non-residential construction and the remainder in Heavy Civil Engineering Construction.

Table 3
Distribution of Construction Sector Employment by Industry Group, York Region, 2011

Construction Industry Group	2011 Employment	Share
Construction of Buildings	6,993	23.1%
Heavy Civil Engineering Construction	5,061	16.7%
Specialty Trade Contractors	18,242	60.2%
Total – all Construction Industry Groups	**30,296**	**100%**

Source: York Region 2011 Employment Survey
Note: Employment figures quoted from the York Region Employment Survey do not include farm and home-based employment

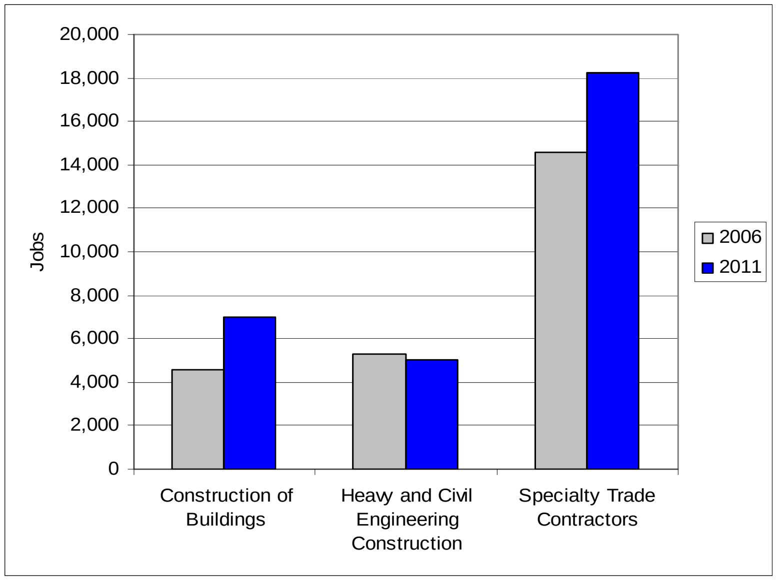
York Region is home to a well-established and growing Green Building Hub

More than 350 firms involved in Green construction and development are located within York Region. There are also award winning municipal LEED and sustainable development initiatives taking place within the Region. This presents an opportunity for York Region to promote and encourage the continued development of a Green Building Innovation Hub, in support of the corresponding action item in the draft 2012 Economic Development Action Plan.

York Region's Construction sector has shown employment growth across most industry groups

The GTA Construction sector employment force declined in 2009 from record high levels in 2008. After a relatively stagnant period in 2010, construction employment has again climbed above 2006 numbers and is close to its 2008 peak. York Region demonstrates a similar trend with an overall increase in Construction sector employment from 2006 to 2011 (see *Figure 2*). The Specialty Contractors and Construction of Buildings industry groups showed strong growth from 2006 to 2011 with only the Heavy and Civil Engineering Construction industry group employment remaining at a level slightly below 2006.

Figure 2
Distribution of Construction Employment by Industry Group
York Region, 2006 and 2011



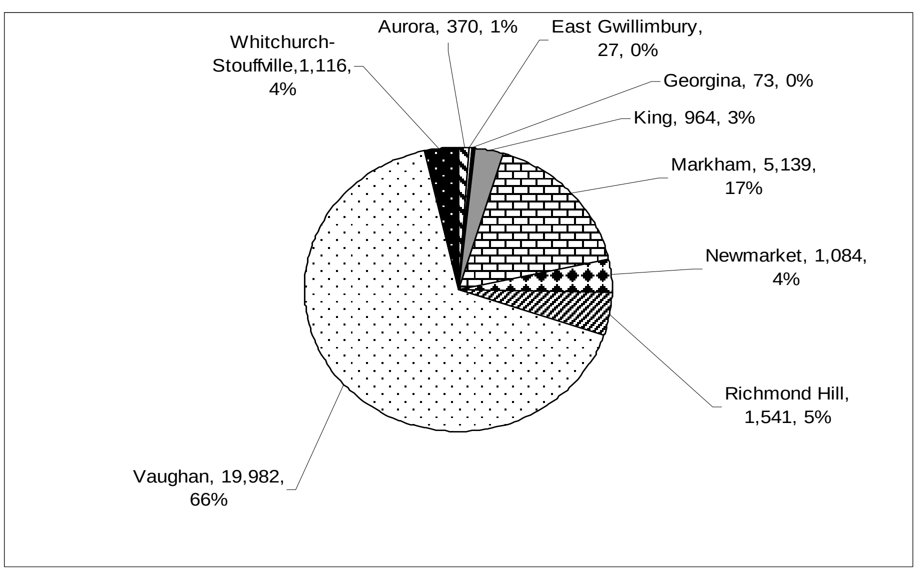
Source: York Region 2006 and 2011 Employment Survey

York Region's Construction sector is concentrated in Vaughan

Nearly two thirds of the Region's employment in the Construction sector is located within Vaughan with 17% in Markham (see *Figure 3*). The remainder of the Construction sector employment is distributed across other municipalities in the Region.

Figure 3
Construction Sector Employment by Local Municipality

York 2011



Source: Region

Employment Survey

The Region's Construction sector businesses are located mainly within employment areas with a smaller number in more rural locations as shown in Map 2 in *Council Attachment 1*.

FINANCE, INSURANCE & REAL ESTATE SECTOR

In 2011, York Region's Finance, Insurance and Real Estate sector employed 33,924 people in 1,467 businesses. Within this total, the Real Estate industry group comprises about 30%, and the Credit Intermediation and Related Activities industry group makes up nearly 29% (see *Table 4*).

York Region is part of the GTA finance and insurance hub

Ontario's financial services industry, centred in the GTA, is one of North America's top three financial services hubs, and is among the top 10 in the world. With steady growth in the financial services sector between 2000 and 2010, employment grew by 31%. The majority of Canada's largest financial services companies are located in Toronto. AMEX Canada and TD Waterhouse Inc. are among the major financial services firms with head offices located in York Region.

In 2010, Ontario's Insurance industry employed more than 77,000 individuals at over 6,000 businesses. The GTA is the largest insurance hub in Canada and the 8th largest insurance hub in the world. In North America, only New York's and Chicago's Insurance industries are larger. Between 2005 and 2010 employment in the Ontario Insurance industry increased more than 12%. York Region is home to nearly 11% of the Ontario Insurance industry, with 8,394 employees at 409 businesses. Allstate Insurance and State Farm Insurance are major insurance industry employers in York Region.

Table 4
Distribution of Finance, Insurance and Real Estate Sector Employment by Industry Group, York Region, 2011

Finance, Insurance and Real Estate Industry Group	2011 Employment	Share
Monetary Authorities – Central Bank	53	0.2%
Credit Intermediation and Related Activities	9,682	28.5%
Securities, Commodity Contracts and Other Financial Investment and Related Activities	5,382	15.9%
Insurance Carriers and Related Activities	8,394	24.7%
Funds and Other Financial Vehicles	84	0.3%
Real Estate	10,329	30.4%
Total – All Finance, Insurance and Real Estate Industry Groups	**33,924**	**100%**

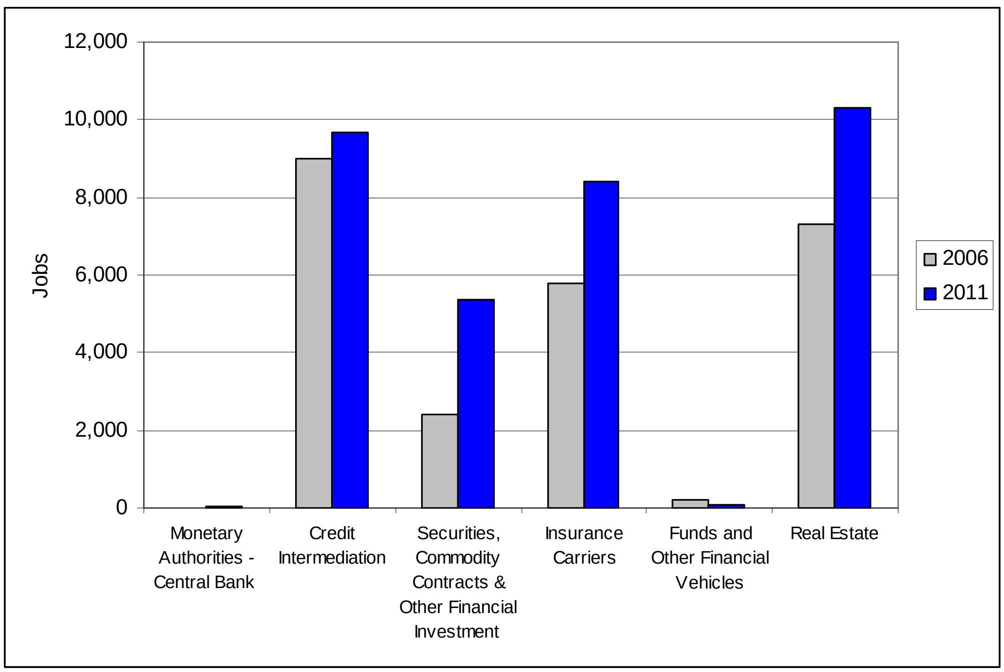
Source: York Region 2011 Employment Survey
Note: Employment figures quoted from the York Region Employment Survey do not include farm and home-based employment

York Region's Finance, Insurance and Real Estate Sector has grown 37% since 2006

Overall Finance, Insurance and Real Estate sector employment in York Region has increased by 37% over 2006 levels, with growth in 5 of 6 industry groups (see *Figure 4*). The largest growth was in the real estate industry group, which added just over 3,000 jobs between 2006 and 2011, followed by the Securities, Commodity Contracts and Other Financial Investment industry group and the Insurance Carrier industry groups.

Figure 4

Distribution of Finance, Insurance and Real Estate Employment by Industry, York Region, 2006 and 2011



Source: York Region 2006 and 2011 Employment Surveys

Over the last 10 years, the Finance, Insurance and Real Estate sector has been one of the fastest growing sectors in the Region (see *Table 5*).

Table 5
Top 5 Sectors - York Region Surveyed Employment Change, 2001 and 2011

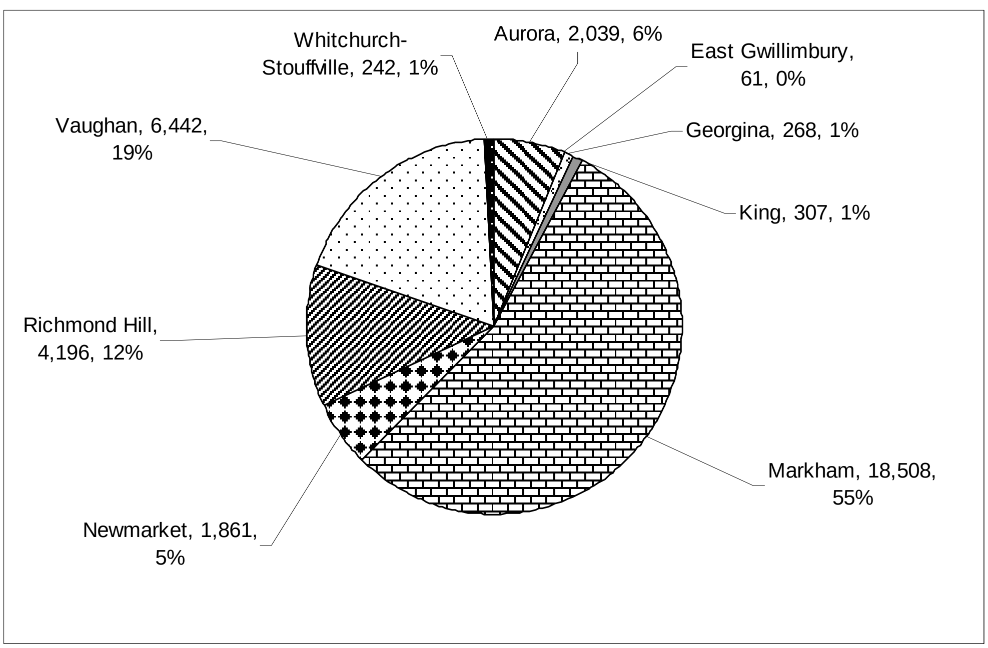
Sector	2001 Employment	2011 Employment	2001-2011 Employment Growth	Average Annual % Change 2001-2011
Education	12,280	25,031	12,751	7.4%
Health Care and Social Assistance	15,860	31,175	15,315	7.0%
Finance, Insurance, Real Estate & Leasing	21,971	34,253	12,282	4.6%
Business Services	46,915	73,117	26,202	4.6%
Retail Trade	39,749	60,709	20,960	4.3%

Source: York Region Employment & Industry 2011 report

Over half of the Region's Finance, Insurance and Real Estate Employment is in Markham

Just over half of total Finance, Insurance and Real Estate employment in the Region is located in Markham (see *Figure 5*). When Richmond Hill is added, nearly two thirds of the Finance, Insurance and Real Estate employment in York Region is concentrated in the Highway 404-Highway 7 area.

Figure 5
Finance, Insurance and Real Estate Sector Employment By Local Municipality



Source: York Region 2011 Employment Survey

Map 3 in *Council Attachment 1* shows the locations of the Finance, Insurance and Real Estate businesses in the Region. The Highway 404-Highway 7 node is evident along with locations throughout the Region's employment areas and corridors including business locations in corridors in Vaughan, Newmarket and Aurora.

The majority of employment in the Finance, Insurance and Real Estate sector is accommodated in office buildings in the Region; many of which are located in the Region's employment areas. While there will continue to be new office development in employment areas, Regional Centres and Corridors are planned to play an increasingly important role in accommodating new employment growth in the Region, a large share of which will be employment in office buildings.

Link to Key Council-approved Plans

The Sectoral Employment Analysis increases the understanding of the Region's economy and supports the Regional Official Plan goal of economic vitality to "create a competitive and flexible economic environment that encourages investment and diversity of employment opportunities." It also supports the 2011 to 2015 Strategic Plan objective of positioning York as the "Region of Choice" for innovative growing employment sectors as well as the Vision 2051 goal area of fostering "An Innovation Economy." Annual reporting on economic sectors enables the Region to make better decisions and implement initiatives that enhance our economic vitality and foster an innovative economy. Findings from this report and future economic sector analyses can be used as input for a number of forthcoming Regional economic development initiatives including the development of innovation hubs, the Region's investment attraction program and the business development and export program.

5. FINANCIAL IMPLICATIONS

The analysis of the Region's sectors presented in this report will assist Regional Staff and Council in the development of Regional economic development policies and programs. Reporting on the performance of the Region's key sectors is an integral part of monitoring changes in the Region's economy. The Automotive, Construction and Finance Sectoral Employment Analysis was undertaken with in-house resources and uses the results of the York Region Employment Survey.

6. LOCAL MUNICIPAL IMPACT

Data used in this report is taken from the York Region Employment Survey. This survey is undertaken annually with the assistance of all nine local municipalities through financial aid and survey promotion.

Having a better understanding of the Region's sectors will lead to more effective regional support of these sectors and in turn translate to economic benefits for all local municipalities.

7. CONCLUSION

The Automotive, Construction and Finance, Insurance and Real Estate sectors are all key components of the Region's employment base and will continue to be important contributors to future job growth and the Regional economy. Collectively, these sectors provided nearly 86,000 jobs in the Region. The Construction and Finance, Insurance and Real Estate sectors have shown strong employment growth over the last five years. While employment in the automotive sector had declined during and immediately following the 2008/2009 recession, recent employment data has shown an upturn in employment levels.

As noted in the York Region Sectoral Employment Analysis report, dated June 13, 2012, the Information and Communications Technology (ICT), Life Sciences, and Business and Professional Services sectors account for 71,000 jobs in York Region. Taken together, the six sectors examined account for nearly 35% of the surveyed employment base in York Region. These sectors will continue to contribute to meeting the Region's employment targets and provide high quality jobs.

According to Provincial data, the majority of occupations available in all six of these sectors are full-time positions which experience low unemployment and higher-than-average incomes. These are the types of occupations which are important in maintaining a stable, skilled workforce and a strong Regional economy.

The Region's employment areas will continue to play a key role in accommodating future growth in the Automotive, Construction and Finance, Insurance and Real Estate sectors. For the Finance, Insurance and Real Estate sector, an increasing share of employment growth is planned to occur in the Region's Centres and Corridors.

By developing a better understanding of the performance of the Region's key sectors, more effective economic development programs can be developed, thereby facilitating continued economic growth and expansion of the Region's sectors and their support services. The results of the research on the Region's key sectors can help inform the development of action items for the Region's Economic Development Action Plan.

For more information on this report, please contact Paul Bottomley, Manager, Growth Management at (905) 830-4444 Ext. 1530, or Valerie Shuttleworth, Director, Long Range Planning at Ext. 1525.

The Senior Management Group has reviewed this report.

(The attachment referred to in this clause is attached to this report.)

Automotive, Construction, and Finance Sectoral Employment Analysis

Presentation to Planning and Economic Development Committee

Michael Skelly, Senior Planner,
Long Range Planning

September 5, 2012

Presentation Outline

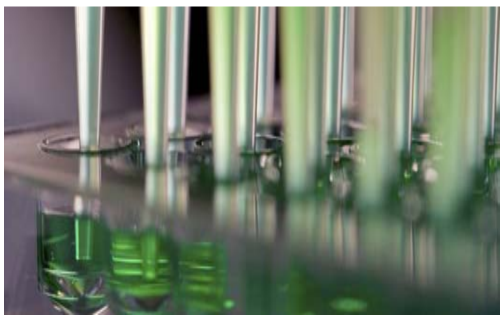
- Importance of key sectors in achieving economic goals
- Overview of 3 key sectors
- Recommendation

Economic clusters drive economic growth

- Benefits of economic clusters:
  - Foster growth in new and existing businesses
  - Encourage networking and innovation
  - Draw qualified employees to the area

- Focus of the report is on sectoral employment trends within economic clusters in the Region

June 2012 report examined ICT, Life Sciences and Business & Professional Services Sectors



Together these sectors:

- Provide 71,000 high quality jobs in York Region
- Contribute to improving Region’s employment/resident ratio
- Demonstrate the importance of Employment Lands in the knowledge-based economy

Automotive, Construction, and Finance, Insurance and Real Estate account for 86,000 jobs

Automotive

- e.g. automotive and parts manufacturing, vehicle and parts wholesaler-distributors, dealers, repair and maintenance

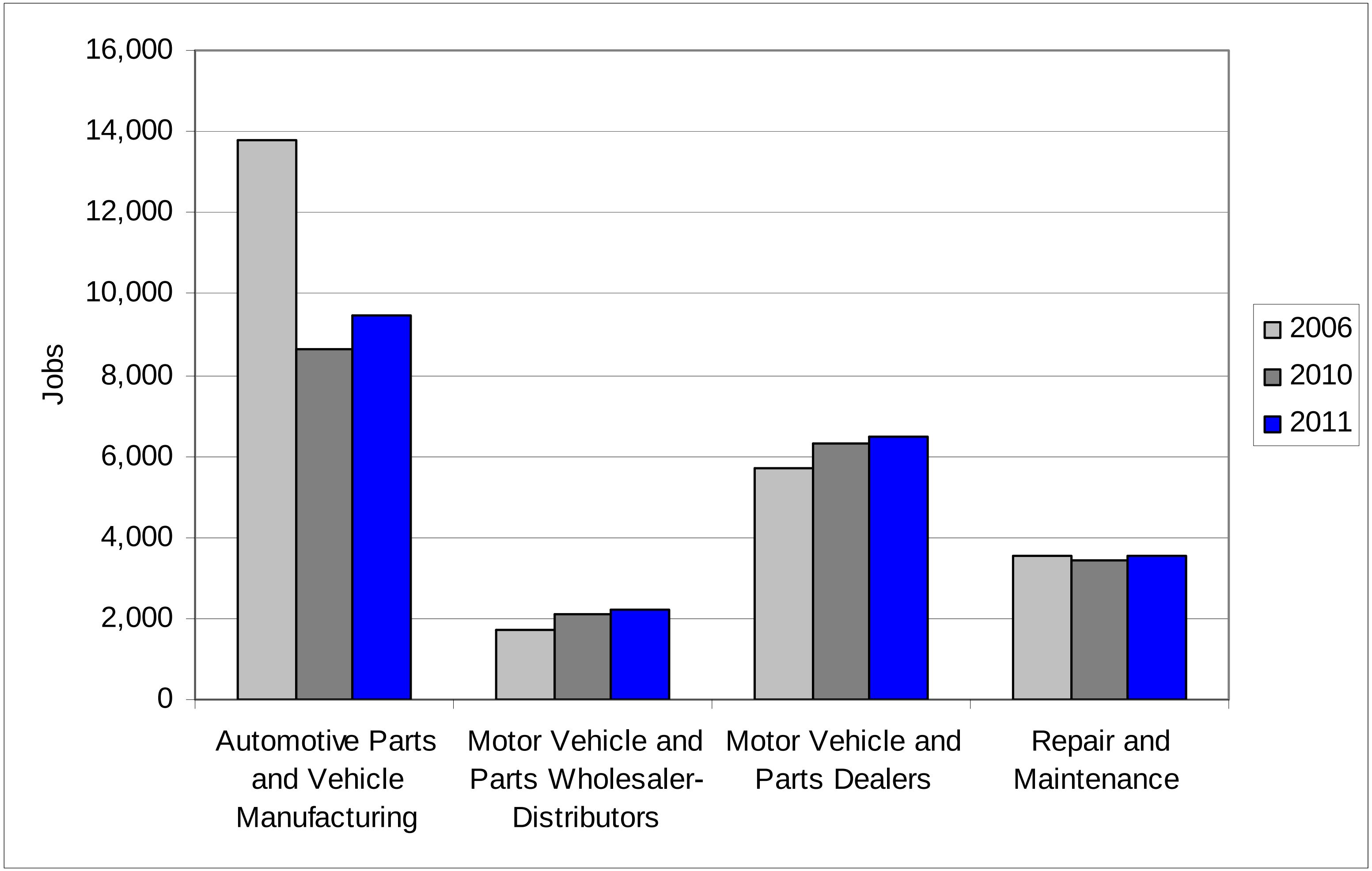
Construction

- e.g. construction of buildings, heavy and civil engineering construction, specialty trade contractors

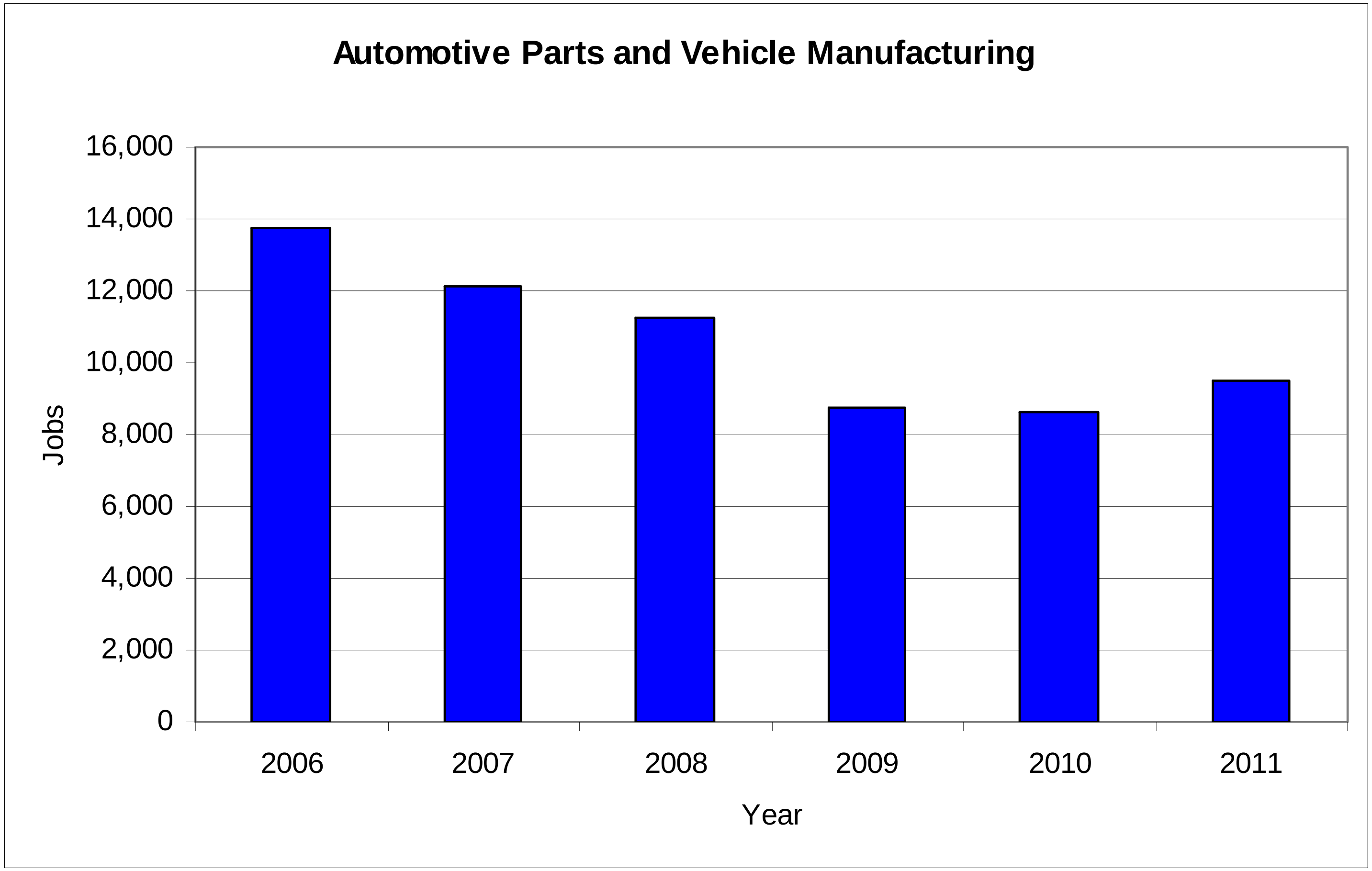
Finance, Insurance, and Real Estate

- e.g. banks, credit, securities, financial investment, insurance carriers, funds, real estate

Automotive Manufacturing Industry recovering in recent years

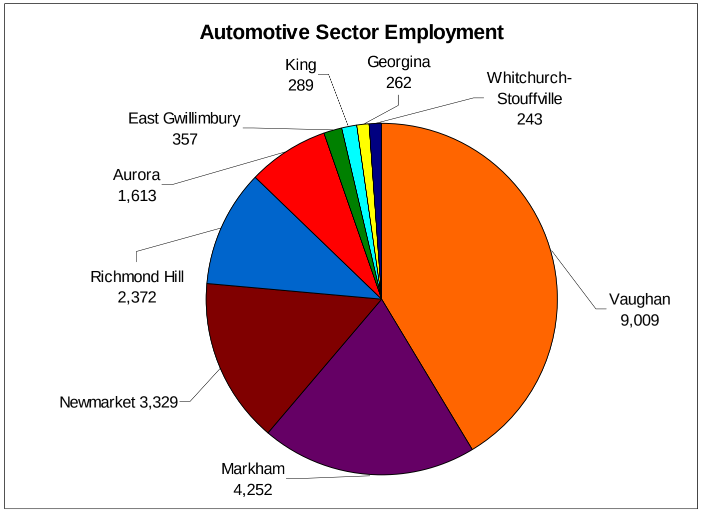


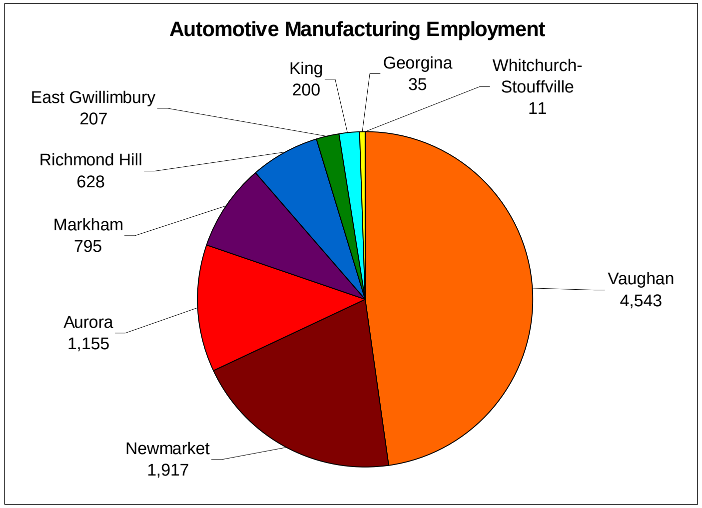
Automotive Parts and Vehicle Manufacturing Industry continues to recover

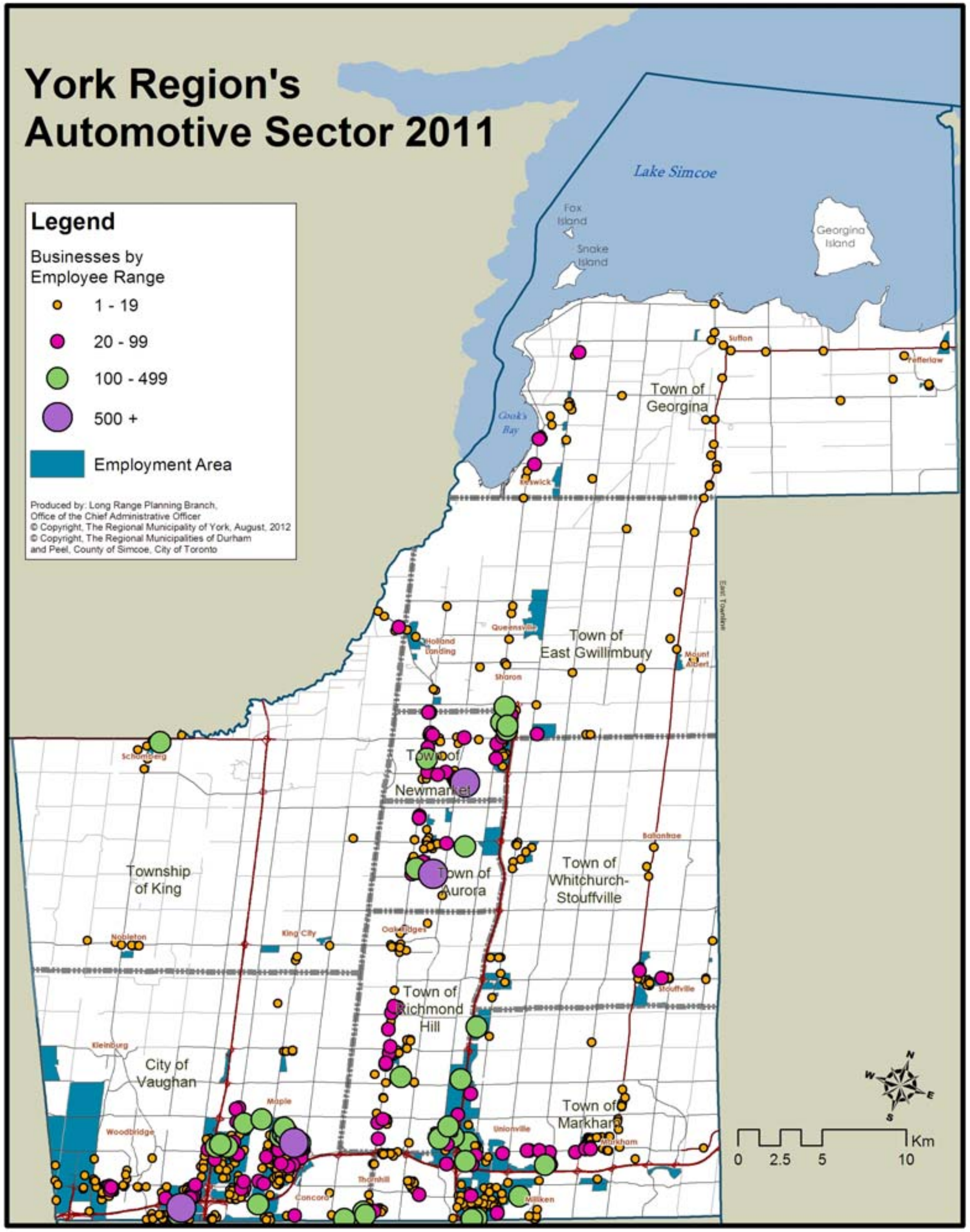


Auto manufacturing industry has high economic spin-off impacts

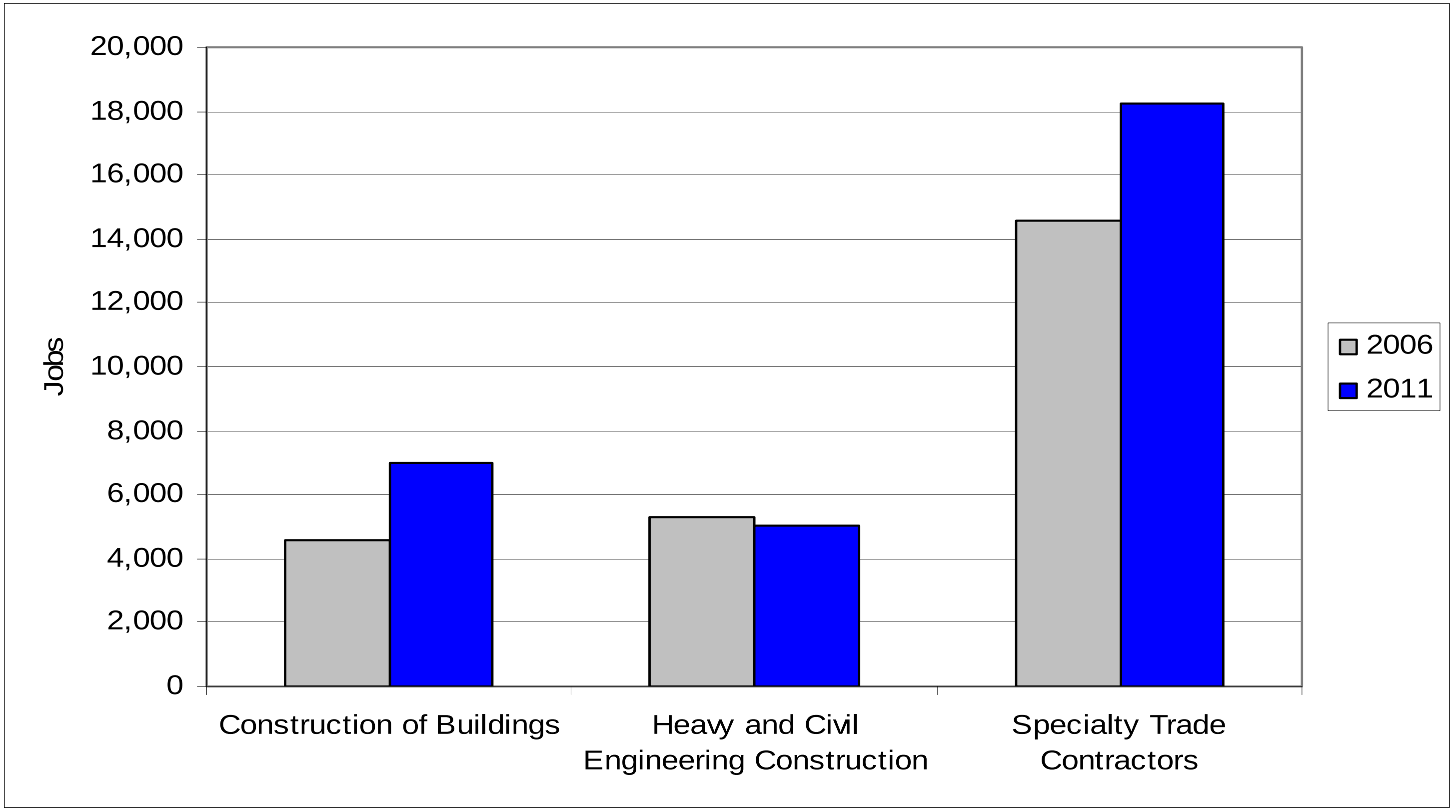
Automotive Sector concentrated in Region's employment lands





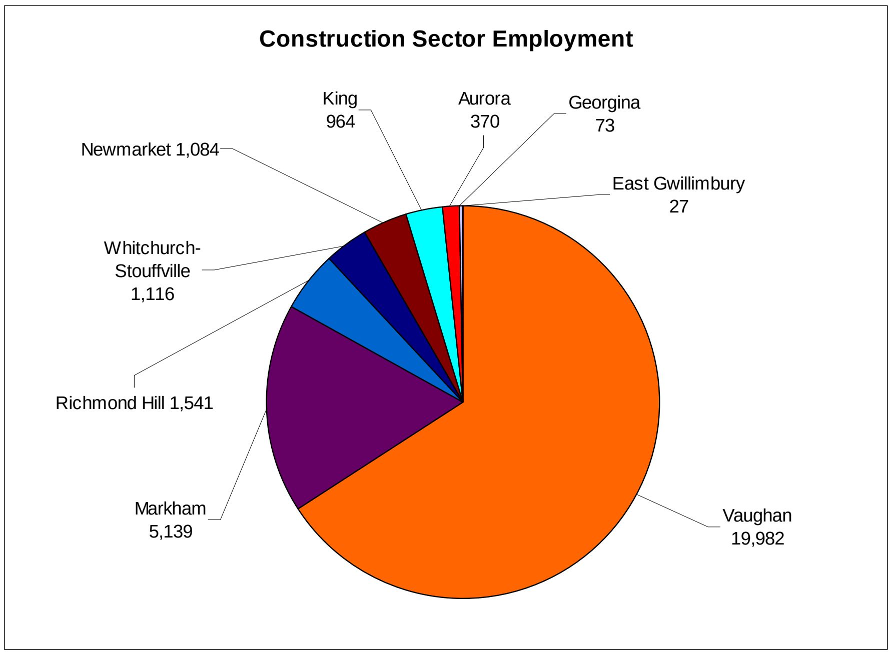


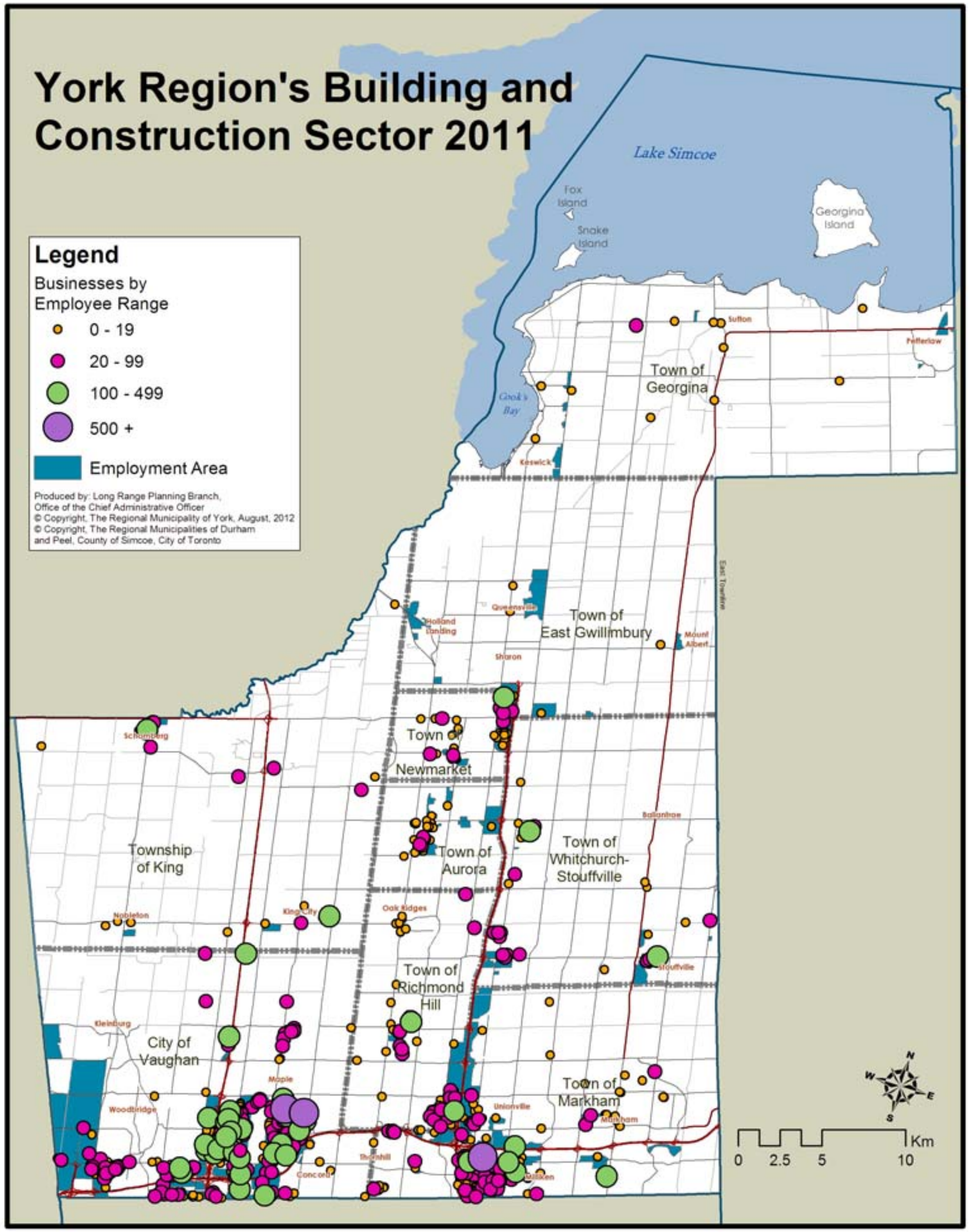
Construction sector continues to show strong growth



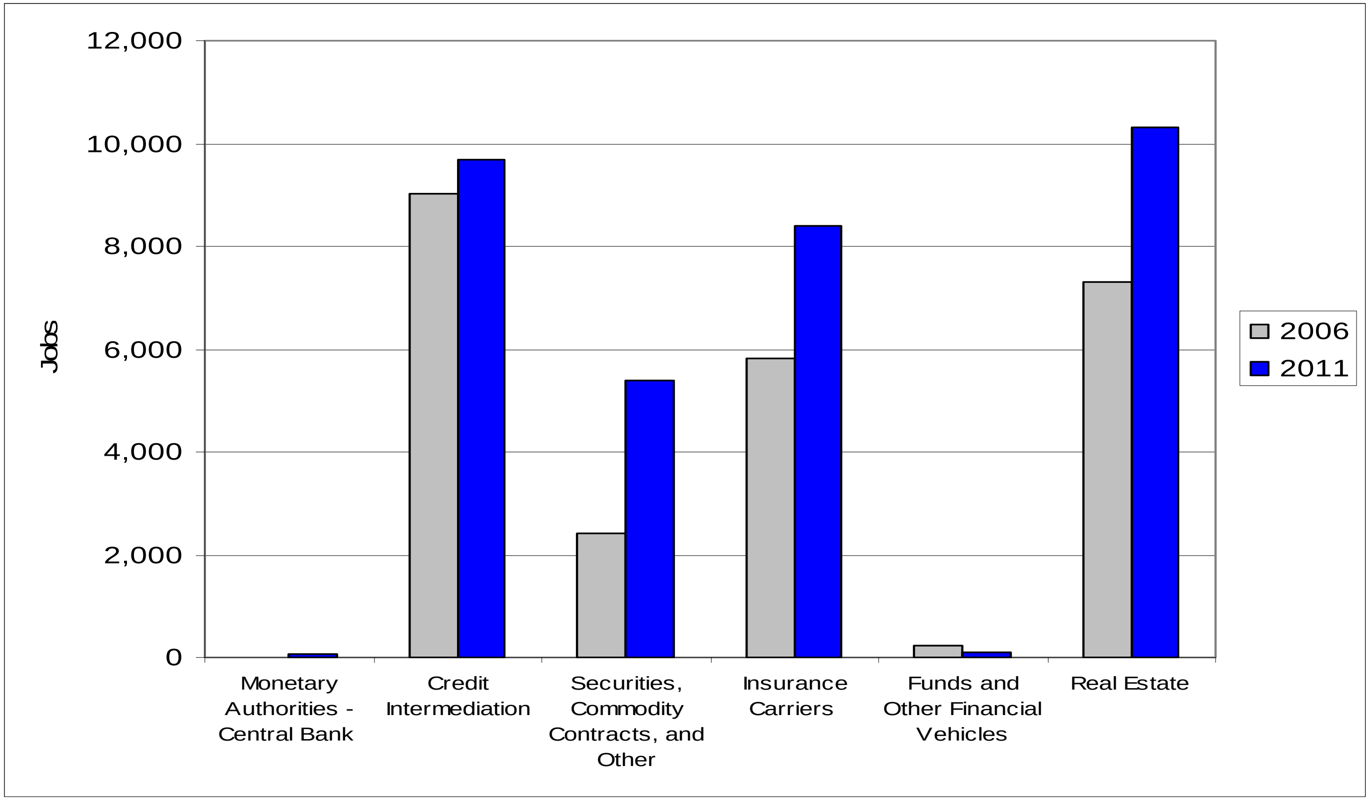
Construction sector employment is up 23.7% since 2006

The Region's Construction businesses are located in employment lands and more rural locations.



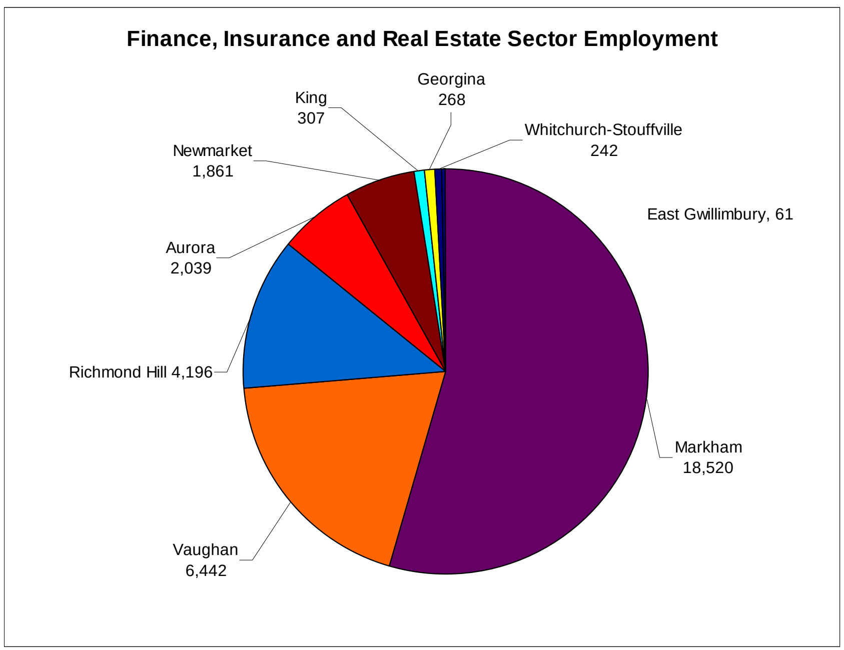


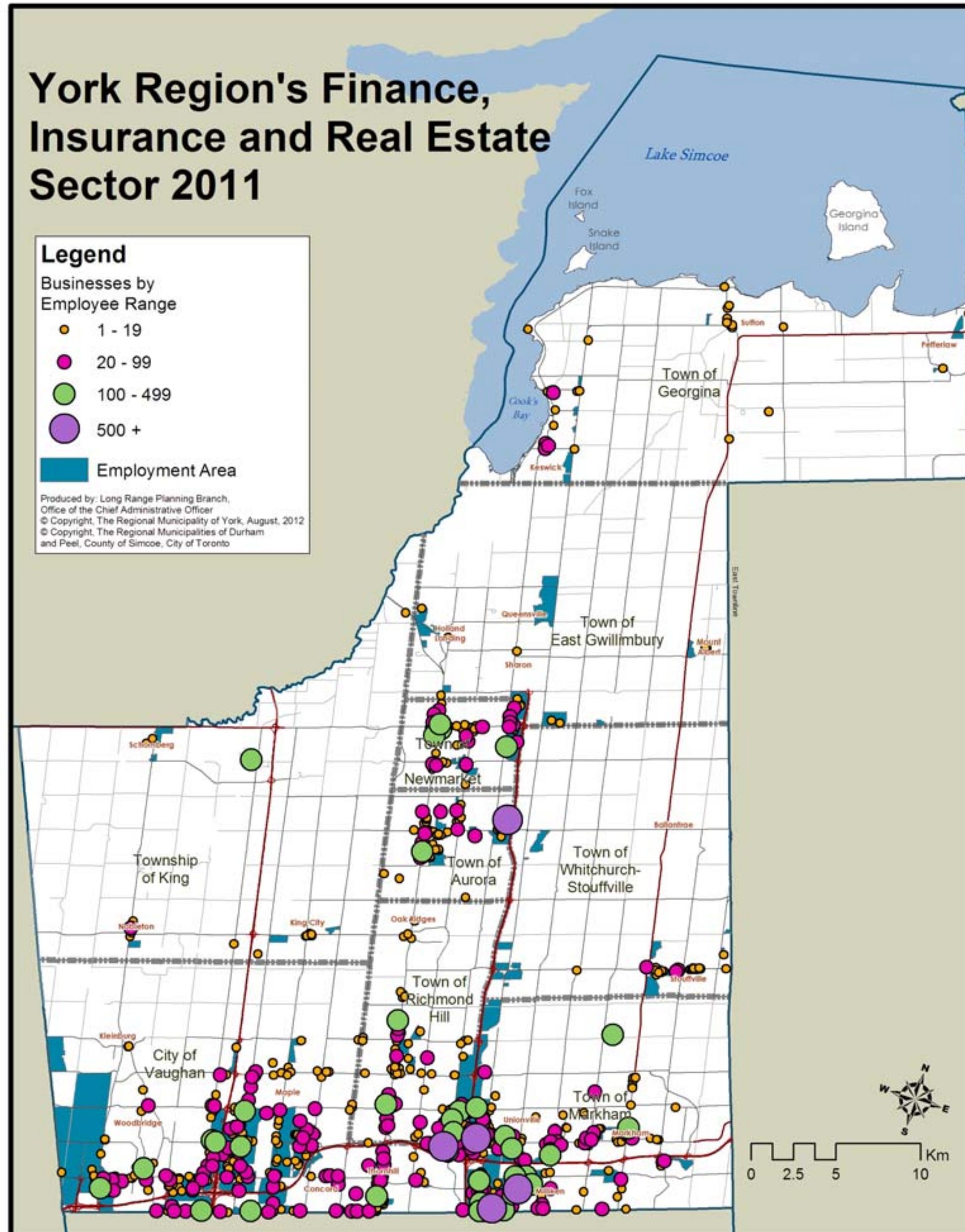
Finance, Insurance and Real Estate sector has grown 37% since 2006



The GTA is home to North America's 3rd largest Finance and Insurance hubs

Office development is expected to increase in the Region’s Centres and Corridors





Planning and Economic Development Committee/September 5, 2012

York Region

Sectoral Employment Analysis Observations

- Construction and Finance sectors show employment growth between 2006 and 2011
- Automotive sector is showing signs of recovery
- Provide mainly full-time employment with higher-than-average income and low unemployment
- Contribute to meeting the Region's employment targets
- Underscore the importance of the Region's employment lands and Centres and Corridors

Recommendation

- Committee receive the Automotive, Construction, and Finance Sectoral Employment Analysis report for information.

Industry Cluster Definitions by 2002 North American Industry Classification System (NAICS)

Table 1
Automotive Sector Definition by 2002 NAICS

2002 NAICS	Industry
33611	Automobile and Light-Duty Motor Vehicle Manufacturing
33612	Heavy-Duty Truck Manufacturing
33621	Motor Vehicle Body and Trailer Manufacturing
33631	Motor Vehicle Gasoline Engine and Engine Parts Manufacturing
33632	Motor Vehicle Electrical and Electronic Equipment Manufacturing
33633	Motor Vehicle Steering and Suspension Components (except Spring) Manufacturing
33634	Motor Vehicle Brake System Manufacturing
33635	Motor Vehicle Transmission and Power Train Parts Manufacturing
33636	Motor Vehicle Seating and Interior Trim Manufacturing
33637	Motor Vehicle Metal Stamping
33639	Other Motor Vehicle Parts Manufacturing
41511	New and Used Automobile and Light-Duty Truck Wholesaler-Distributors
41512	Truck, Truck Tractor and Bus Wholesaler-Distributors
41519	Recreational and Other Motor Vehicles Wholesaler-Distributors
41521	Tire Wholesaler-Distributors
41529	Other New Motor Vehicle Parts and Accessories Wholesaler-Distributors
41531	Used Motor Vehicle Parts and Accessories Wholesaler-Distributors
44111	New Car Dealers
44112	Used Car Dealers
44121	Recreational Vehicle Dealers
44122	Motorcycle, Boat and Other Motor Vehicle Dealers
44131	Automotive Parts and Accessories Stores
44132	Tire Dealers
81112	Automotive Body, Paint, Interior and Glass Repair
81119	Other Automotive Repair and Maintenance

Table 2
Building and Construction Sector Definition by 2002 NAICS

2002 NAICS	Industry
23611	Residential Building Construction
23621	Industrial Building and Structure Construction
23622	Commercial and Institutional Building Construction
23711	Water and Sewer Line and Related Structures Construction
23712	Oil and Gas Pipeline and Related Structures Construction
23713	Power and Communication Line and Related Structures Construction
23721	Land Subdivision
23731	Highway, Street and Bridge Construction
23799	Other Heavy and Civil Engineering Construction
23811	Poured Concrete Foundation and Structure Contractors
23812	Structural Steel and Precast Concrete Contractors
23813	Framing Contractors
23815	Glass and Glazing Contractors
23816	Roofing Contractors
23817	Siding Contractors
23819	Other Foundation, Structure and Building Exterior Contractors
23821	Electrical Contractors
23822	Plumbing, Heating and Air-Conditioning Contractors
23829	Other Building Equipment Contractors
23831	Drywall and Insulation Contractors
23832	Painting and Wall Covering Contractors
23833	Flooring Contractors
23834	Tile and Terrazzo Contractors
23835	Finish Carpentry Contractors
23839	Other Building Finishing Contractors
23899	All Other Specialty Trade Contractors

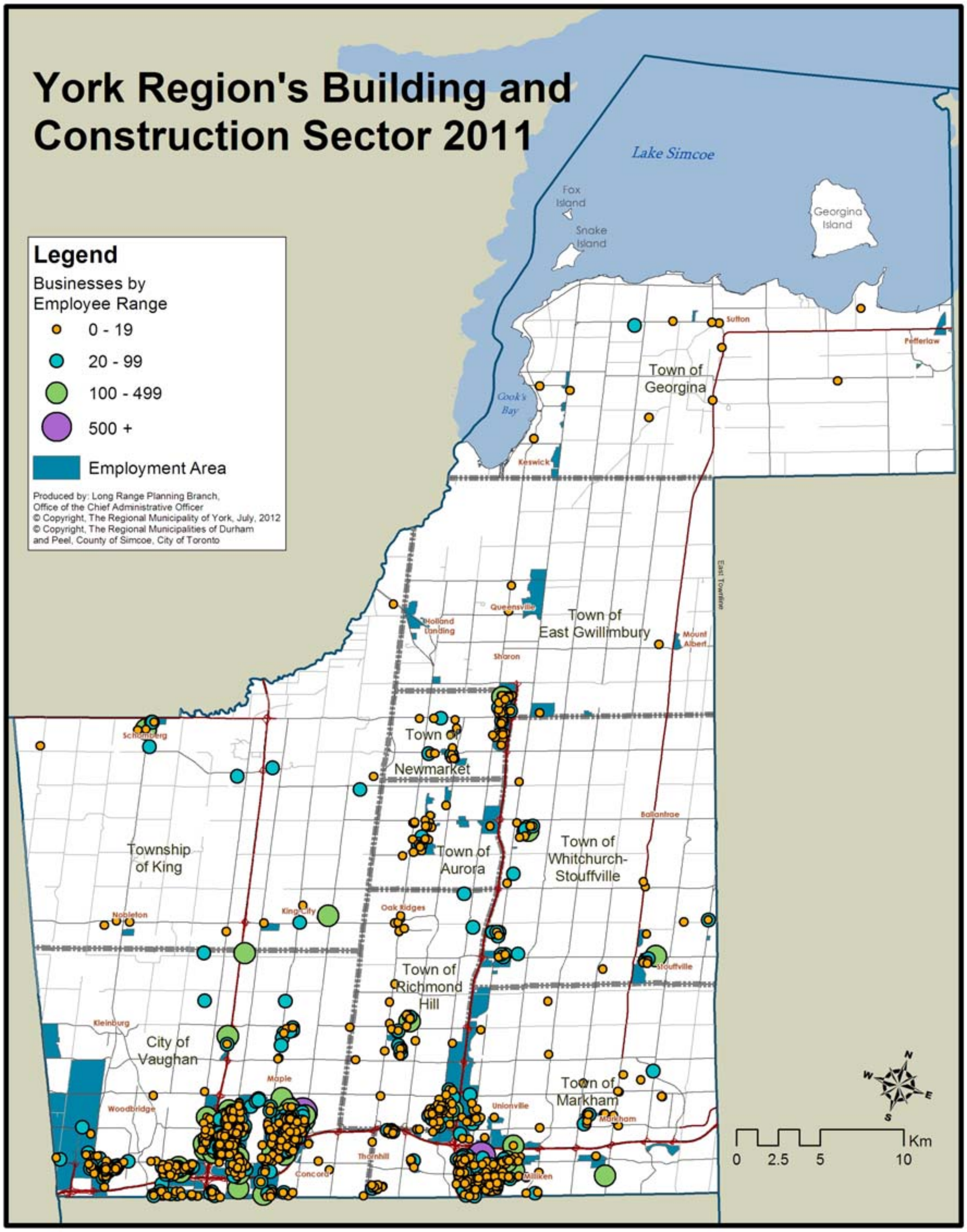
Table 3
Finance, Insurance and Real Estate Sector Definition by 2002 NAICS

2002 NAICS	Industry
52111	Monetary Authorities – Central Bank
52211	Banking
52213	Local Credit Unions
52219	Other Depository Credit Intermediation
52221	Credit Card Issuing
52222	Sales Financing
52229	Other Non-Depository Credit Intermediation
52231	Mortgage and Non-Mortgage Loan Brokers
52232	Financial Transactions Processing, Reserve and Clearing House Activities
52311	Investment Banking and Securities Dealing
52312	Securities Brokerage
52313	Commodity Contracts Dealing
52314	Commodity Contracts Brokerage
52321	Securities and Commodity Exchanges
52391	Miscellaneous Intermediation
52392	Portfolio Management
52393	Investment Advice
52399	All Other Financial Investment Activities
52411	Direct Life, Health and Medical Insurance Carriers
52412	Direct Insurance (except Life, Health and Medical) Carriers
52413	Reinsurance Carriers
52421	Insurance Agencies and Brokerages
52429	Other Insurance Related Activities
52611	Pension Funds
52691	Open-End Investment Funds
52692	Mortgage Investment Funds
52693	Segregated (except Pension) Funds
52698	All Other Funds and Financial Vehicles
53111	Lessors of Residential Buildings and Dwellings
53112	Lessors of Non-Residential Buildings (except Mini-Warehouses)
53113	Self-Storage Mini-Warehouses
53119	Lessors of Other Real Estate Property
53121	Offices of Real Estate Agents and Brokers
53131	Real Estate Property Managers
53132	Offices of Real Estate Appraisers
53139	Other Activities Related to Real Estate

Geographical Representation by Sector

Map One
York Region Automotive Sector

Map Two
York Region Building and Construction Sector



Map Three
York Region Finance, Insurance and Real Estate Sector