

# Atlantic property tax gap report

Analyzing the property tax gap across the Atlantic provinces

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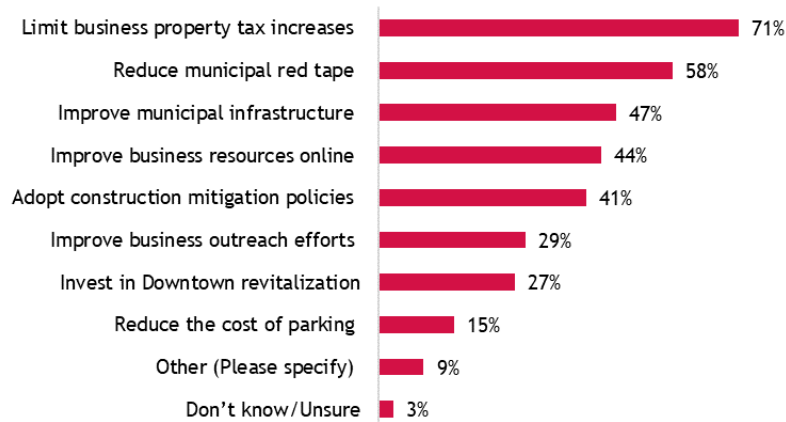
## Introduction

This report shines a light on the gap between residential and commercial property taxes across Atlantic Canada. The property tax gap is the difference between the residential and commercial tax rates for properties within the same jurisdiction. In Atlantic Canada, the rates for commercial properties are often more than two times those of their residential counterparts. Further, CFIB’s 2023 Atlantic Municipal Survey found that property taxes are the top concern for 71% of small businesses in Atlantic Canada.

FIGURE 1

### Limiting property tax increases for small businesses a top priority in Atlantic Canada

Question: “Which of the following should municipal governments prioritize to help your business succeed? (Select all that apply)”



Source: CFIB, Atlantic Municipal Survey, June 27-July 18, 2023, n = 370.



The property tax gap is detrimental to small and medium-sized enterprises (SMEs) for many reasons, including the following.

**Service utilization imbalance:** SMEs often do not use public services to the same extent that residents or larger companies do. However, they are still required to heavily fund these services. For example, in Halifax, commercial properties pay more than residential properties under the Climate Action Rate. Even though, many small businesses are taking initiative to protect the environment by adopting

practices such as recycling (59%) and eliminating single-use plastics (36%).<sup>1</sup>

**Cost constraints:** As the cost of doing business continues to rise, 65% of SMEs cite tax and regulatory costs as major cost constraints.<sup>2</sup> Further, 4 in 10 SMEs cite property taxes as the most harmful tax to their business.<sup>3</sup>

**Tax burden:** SMEs say that if taxes decreased, they would use the savings to pay down debt (54%) and increase employee compensation (56%).<sup>4</sup> Further, because SMEs are required to pay property taxes regardless of how much revenue they are making, they can be particularly damaging during times of low sales.

Municipalities can reduce the property tax gap through many avenues. First, they can reduce overall property taxes through restraint in municipal operating spending. They can also find internal efficiencies while reducing the tax gap between residential and commercial properties. In addition, provincial governments can reduce their portion of the property tax to reduce overall property taxes and help close the property tax gap.

Because each province has its own tax structure, this report showcases and promotes best practices while encouraging provinces and municipalities to reflect on the property tax gap in their respective jurisdictions and consider the impact

their budget-time taxation decisions have on small businesses.

Each table has multiple figures. To help with interpretation, the *tax gap* is the difference between residential and commercial properties' rates per \$100 of property assessment. The *multiplier* is how many times more commercial properties pay compared to their residential counterparts.

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<sup>1</sup> CFIB, 2022 National Environment Survey, September 2022, n = 4,364.

<sup>2</sup> CFIB, MBB - June 2024, n = 662.

<sup>3</sup> CFIB, Your Voice Survey - June 2024, n = 2,035.

<sup>4</sup> Ibid.

## New Brunswick (NB)

In 2023, the New Brunswick government capped municipal commercial property tax rates at 1.7 times the residential rate. Although there is no cap in place at the provincial level, New Brunswick reduced its portion of the tax by 15 cents in 2021. The province charges an additional \$1.856 per \$100 of assessed value for commercial properties, which is the highest amount charged by a provincial government in Atlantic Canada. Currently, the provincial rate only applies to commercial properties. As primary residential properties receive a rebate for its entirety, residential properties essentially pay no provincial property tax. This highlights the need for the New Brunswick government to evaluate the role it has played in widening the property tax gap.

A large portion of the property tax gap can be attributed to the provincial rate. However, 11 of the 15 New Brunswick municipalities examined in this report had their respective commercial property tax multipliers set at the maximum of 1.7 times the residential rate. The other four municipalities were only slightly below the maximum, ranging from 1.6 to 1.66. This underscores that municipal governments have a

role to play in reducing the property tax gap in New Brunswick. To date, New Brunswick is the only Atlantic Canadian province with a tax rate cap in place.

The municipality of Campbellton has the largest property tax gap between residential and commercial properties, with respective rates of \$1.8413 and \$4.98621 and a gap of \$3.14 per \$100 of assessment. By contrast, Rothesay has the smallest property tax gap at \$2.69 per \$100 of assessed value, with a residential rate of \$1.19 and a commercial rate of \$3.879. However, Rothesay's commercial rate is 3.26 times higher than its residential rate, whereas Campbellton's is 2.71 times higher.

In Rothesay, a commercial property assessed at \$100,000 would pay \$2,689 more in property taxes than a residential property assessed at the same value (residential tax = \$1,190; commercial tax = \$3,879). In Campbellton, the same commercial property assessed at \$100,000 would pay \$3,144.91 more in property taxes than a residential property assessed at the same value (residential tax = \$1,841.30; commercial tax = \$4,986.21)

## Recommendations

**Reduce property taxes:** Property taxes can be reduced through restraint in municipal operating spending and by finding internal efficiencies. CFIB recommends that the New Brunswick government amend the Municipalities Act to only allow municipalities a multiplier of 1.5 times or lower.

**Reduce the provincial property tax:** The New Brunswick government should implement a four-year plan to reduce the provincial portion of the property tax to be in line with Nova Scotia (\$0.30). The plan should eventually aim to be in line with Newfoundland and Labrador, which takes no portion of property taxes.

**Close the gap:** The province should ensure a fairer and more balanced property tax system by closing the property tax gap between residential and commercial tax rates.

**Engage in sustainable spending practices:** The province should ensure the growth in operational budgets does not exceed inflation and population growth.

Table 1

**New Brunswick property tax overview**

	Tax Gap Caused by:						Cost of residential property assessed at \$100,000	Cost of commercial property assessed at \$100,000
	Residential tax rate* \$	Commercial tax rate* \$	Tax gap \$	Multiplier X	Municipal %	Provincial %		
Bathurst	1.775	4.8735	3.0985	2.75	40%	60%	\$1,775.00	\$4,873.50
Campbellton	1.8413	4.98621	3.1449	2.71	41%	59%	\$1,841.30	\$4,986.21
Dieppe	1.43	4.2155	2.7855	2.95	33%	67%	\$1,430.00	\$4,215.50
Edmundston	1.635	4.6355	3.0005	2.84	38%	62%	\$1,635.00	\$4,635.50
Fredericton	1.3286	4.11462	2.7860	3.10	33%	67%	\$1,328.60	\$4,114.62
Grand Falls	1.57	4.525	2.9550	2.88	37%	63%	\$1,570.00	\$4,525.00
Miramichi	1.715	4.60	2.8850	2.68	36%	64%	\$1,715.00	\$4,600.00
Moncton	1.4231	4.2189	2.7958	2.96	34%	66%	\$1,423.10	\$4,218.90
Oromocto	1.4201	4.27017	2.8501	3.01	35%	65%	\$1,420.10	\$4,270.17
Quispamsis	1.2777	4.02809	2.7504	3.15	33%	67%	\$1,277.70	\$4,028.09
Riverview	1.4326	4.14816	2.7156	2.90	32%	68%	\$1,432.60	\$4,148.16

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Rothesay	1.19	3.879	2.6890	3.26	31%	69%	\$1,190.00	\$3,879.00
Saint John	1.58	4.542	2.9620	2.87	37%	63%	\$1,580.00	\$4,542.00
Tracadie-Sheila	1.60	4.576	2.9760	2.86	38%	62%	\$1,600.00	\$4,576.00
Woodstock	1.50	4.406	2.9060	2.94	36%	64%	\$1,500.00	\$4,406.00

Residential: The property tax cost per \$100 for a residential property.

Commercial: The property tax cost per \$100 for a commercial property.

Tax gap: The difference between the commercial and residential property tax rates.

Multiplier: How many times commercial properties pay more than their residential counterparts.

\*Residential and commercial rates include the provincial property tax rate. These rates were collected from their respective municipal websites.



## Prince Edward Island (PEI)

PEI property tax rates vary greatly. The largest property tax gap is in the City of Charlottetown, where businesses pay \$2.19 more per \$100 of assessed value than residential properties. The smallest property tax gap is in Alberton, where commercial properties pay \$0.99 more than residential properties per \$100 of assessed value. This means that commercial properties in the City of Charlottetown pay 2.31 times more than their residential counterparts, whereas commercial properties in Alberton pay 1.63 times more than residential properties.

In the City of Charlottetown, a commercial property assessed at \$100,000 would cost \$2,190 more in property taxes than a residential property also assessed at \$100,000 (residential tax = \$1,670; commercial tax = \$3,860).

By contrast, in Alberton, the same commercial property assessed at \$100,000 would cost \$990 more in property taxes than a residential property also assessed at \$100,000 (residential tax = \$1,560; commercial tax = \$2,550).

A large portion of the property tax gap comes from the provincial property tax placed on commercial properties. The provincial rate is \$1.50 per \$100 of assessed value, but residential properties receive a \$0.50 rebate on their provincial property tax rate, bringing it to \$1.00.

However, this is not to exclude the impact municipalities have on the tax gap. The smallest property tax gap at the municipal level is still \$0.49 per \$100 of assessment (Alberton), with the largest being \$1.69 per \$100 of assessment (Charlottetown).

### Recommendations

**Reduce property taxes:** Property taxes can be reduced through restraint in municipal operating spending and by finding internal efficiencies.

**Reduce the provincial property tax:** The PEI government should implement a four-year plan to reduce the provincial portion of the property tax to be in line with Nova Scotia (\$0.30). The plan should eventually aim to be in line with Newfoundland and Labrador, which takes no portion of property taxes.

**Close the gap:** The province should ensure a fairer and more balanced property tax system by closing the property tax gap between residential and commercial tax rates.

**Engage in sustainable spending practices:** The province should ensure the growth in operational budgets does not exceed inflation and population growth.

Table 2

**PEI property tax overview**

	Residential tax rate* \$	Commercial tax rate* \$	Tax gap \$	Multiplier X	Tax Gap Caused by:		Cost of residential property assessed at \$100,000	Cost of commercial property assessed at \$100,000
					Municipal %	Provincial %		
Alberton	1.56	2.55	0.99	1.63	49%	51%	\$1,560.00	\$2,550.00
Charlottetown	1.67	3.86	2.19	2.31	77%	23%	\$1,670.00	\$3,860.00
Cornwall	1.46	2.46	1.00	1.68	50%	50%	\$1,460.00	\$2,460.00
Stratford	1.47	2.85	1.38	1.94	64%	36%	\$1,470.00	\$2,850.00
Summerside	1.74	3.4	1.66	1.95	70%	30%	\$1,740.00	\$3,400.00

Residential: The property tax cost per \$100 for a residential property.

Commercial: The property tax cost per \$100 for a commercial property.

Tax gap: The difference between the commercial and residential property tax rates.

Multiplier: How many times commercial properties pay more than their residential counterparts.

\*Residential and commercial rates include the provincial property tax rate. These rates were collected from their respective municipal websites.

## Nova Scotia (NS)

In Nova Scotia, the property tax rate gap ranges from \$1.10 to \$3.00 per \$100 of assessed value. The smallest property tax gap is in the Municipality of Queens County, District 13 (Liverpool), at \$1.10 per \$100 of assessed value. For comparison, the largest property tax gap is in the Cape Breton Regional Municipality (CBRM), urban area (Sydney), at \$3.00 per \$100 of assessed value. This means that commercial properties in Sydney pay 2.54 times more than their residential counterparts and commercial properties in Liverpool pay 1.58 times more than residential properties. This evaluation excludes the Halifax Regional Municipality (HRM). However, it should be noted that the largest property tax gap in Nova Scotia is in the HRM (business park, Tier 3), where commercial properties pay 5.64 times what residential properties pay.

In Sydney (CBRM), a commercial property assessed at \$100,000 would pay \$2,997.30 more in property taxes than a residential property also assessed at \$100,000 (residential tax = \$1,943.50; commercial tax = \$4,940.80).

The same commercial property in Liverpool (Queens County) assessed at \$100,000 would cost \$1,100 more in property taxes than a residential property also assessed at \$100,000 (residential tax = \$1,895.00; commercial tax = \$2,995.00).

In Nova Scotia, the provincial property tax rate is the same across all properties, with both commercial and residential rates at \$0.30 per \$100 of assessed value.

### Recommendations

**Reduce property taxes:** Property taxes can be reduced through restraint in municipal operating spending and by finding internal efficiencies.

**Reduce the provincial property tax:** The Nova Scotia government should implement a four-year plan to reduce the provincial portion of the property tax to be in line with Newfoundland and Labrador, which takes no portion of property taxes.

**Close the gap:** The province should ensure a fairer and more balanced property tax system by closing the property tax gap between residential and commercial tax rates.

**Engage in sustainable spending practices:** The province should ensure the growth in operational budgets does not exceed inflation and population growth.

**Reform the HRM's property tax system:** While it is positive to see the reform focused on supporting small businesses, current commercial property tax practices focus more on geographic location than on size of business. CFIB is asking the HRM to find a more targeted approach to reform property tax rates for small businesses.

Table 3

**Nova Scotia property tax overview**

	Residential tax rate*	Commercial tax rate*	Tax gap \$	Multiplier X	Tax Gap Caused by:		Cost of residential property assessed at \$100,000	Cost of commercial property assessed at \$100,000
					Municipal %	Provincial %		
	\$	\$						
Halifax Regional Municipality (See Table 4)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Amherst	1.6700	4.4700	2.80	2.68	100%	0%	\$1,670.00	\$4,470.00
Antigonish	1.1300	2.6500	1.52	2.35	100%	0%	\$1,130.00	\$2,650.00
Bridgewater	1.8500	4.0700	2.22	2.20	100%	0%	\$1,850.00	\$4,070.00
Cape Breton Regional Municipality (Sydney)	1.9435	4.9408	3.00	2.54	100%	0%	\$1,943.50	\$4,940.80
Colchester County	0.8850	2.2800	1.40	2.58	100%	0%	\$885.00	\$2,995.00
Inverness County	1.0500	1.9100	0.86	1.82	100%	0%	\$1,050.00	\$1,910.00
Lunenburg	1.3760	3.3580	1.98	2.44	100%	0%	\$1,376.00	\$3,358.00
Queens County, District 13 (Liverpool)	1.8950	2.9950	1.10	1.58	100%	0%	\$1,895.00	\$2,995.00
Truro	1.8500	4.5000	2.65	2.43	100%	0%	\$1,850.00	\$4,500.00
Wolfville	1.4655	3.5655	2.10	2.43	100%	0%	\$1,465.50	\$3,565.50

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Yarmouth	1.6900	4.3100	2.62	2.55	100%	0%	\$1,690.00	\$4,310.00
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Residential: The property tax cost per \$100 for a residential property.  
 Commercial: The property tax cost per \$100 for a commercial property.  
 Tax gap: The difference between the commercial and residential property tax rates.  
 Multiplier: How many times commercial properties pay more than their residential counterparts.  
 \*Residential and commercial rates include the provincial property tax levy. These rates were collected from their respective municipal websites.

## Halifax Regional Municipality (HRM)

The HRM has a more complex tax structure than other jurisdictions in Atlantic Canada. It is examined separately from other Nova Scotian municipalities as the method in which commercial property tax rates are determined makes a comparative analysis to other Atlantic municipalities difficult. In 2020, the HRM reformed its commercial property tax system with the aim to provide tax relief to small businesses. However, the HRM's attempted reform has missed the mark as it provides relief based on a property's location in the municipality (urban, industrial park, business park, rural, etc.), rather than focusing on business size. While it is positive to see the reform focus on supporting small businesses, the HRM needs to reduce the uneven burden placed on commercial properties by finding a more targeted approach to reform property tax rates for small businesses.

Under the current property tax system, the largest property tax gap in the HRM is found in business parks, where properties worth over \$2 million have a tax gap of \$2.904 per \$100 of assessed value. These properties pay more than five times (5.64) more than residential properties do. The smallest tax gap (\$1.981 per \$100 of assessed value) is in the

HRM's rural category. Rural commercial properties in all tiers pay 4.16 more than rural residential properties do.

CFIB recommends that the HRM consider more targeted approaches to help small businesses, no matter their geographic location. One way to do so could be through a small business subclass, as seen in Toronto.<sup>5</sup> This could be a way to more effectively provide tax relief to small businesses.



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<sup>5</sup> City of Toronto. Small Business Property Tax Subclass, 2024. <https://www.toronto.ca/services-payments/property-taxes-utilities/small-business-property-tax-subclass/>

Table 4

**Halifax Regional Municipality property tax overview**

	Residential tax rate*	Commercial tax rate*	Tax gap \$	Multiplier X	Tax Gap Caused by:		Cost of residential property assessed at \$100,000	Cost of commercial property assessed at \$100,000
					Municipal %	Provincial %		
	\$	\$						
Business Park - Tier 1	0.6260	2.8030	2.177	4.48	100%	0%	\$626.00	\$2,803.00
Business Park - Tier 2	0.6260	2.6530	2.027	4.24	100%	0%	\$626.00	\$2,653.00
Business Park - Tier 3	0.6260	3.5300	2.904	5.64	100%	0%	\$626.00	\$3,530.00
Community (Outside Development Area) - Tier 1	0.6260	2.8030	2.177	4.48	100%	0%	\$626.00	\$2,803.00
Community (Outside Development Area) - Tier 2	0.6260	2.6530	2.027	4.24	100%	0%	\$626.00	\$2,653.00
Community (Outside Development Area) - Tier 3	0.6260	2.9530	2.327	4.72	100%	0%	\$626.00	\$2,953.00
Downtown/Community - Tier 1	0.6590	2.8030	2.144	4.25	100%	0%	\$659.00	\$2,803.00
Downtown/Community - Tier 2	0.6590	2.6530	1.994	4.03	100%	0%	\$659.00	\$2,653.00
Downtown/Community - Tier 3	0.6590	2.9530	2.294	4.48	100%	0%	\$659.00	\$2,953.00
Industrial Park - Tier 1	0.6260	2.8030	2.177	4.48	100%	0%	\$626.00	\$2,803.00
Industrial Park - Tier 2	0.6260	2.6530	2.027	4.24	100%	0%	\$626.00	\$2,653.00
Industrial Park - Tier 3	0.6260	3.0830	2.457	4.92	100%	0%	\$626.00	\$3,083.00

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Rural - Tier 1	0.6260	2.6070	1.981	4.16	100%	0%	\$626.00	\$2,607.00
Rural - Tier 2	0.6260	2.6070	1.981	4.16	100%	0%	\$626.00	\$2,607.00
Rural - Tier 3	0.6260	2.6070	1.981	4.16	100%	0%	\$626.00	\$2,607.00

Residential: The property tax cost per \$100 for a residential property.

Commercial: The property tax cost per \$100 for a commercial property.

Tax gap: The difference between the commercial and residential property tax rates.

Multiplier: How many times commercial properties pay more than their residential counterparts.

Tier 1: Property value \$0-\$1 million; Tier 2: Property value \$1 million-\$2 million; Tier 3: Property value \$2 million+

\*Residential and commercial rates include the provincial property tax levy. These rates were collected from the HRM municipal website.



## Newfoundland and Labrador (NL)

Newfoundland and Labrador uses a mil rate system for property taxes. A mil rate is a rate paid per \$1000 of property assessment. This is different from the other previously mentioned provinces which use a rate paid per \$100 of assessment. To create a comparison between other Atlantic provinces and Newfoundland and Labrador, we have converted the mil rate to a rate per \$100 of assessed value.

Newfoundland and Labrador is one of the only provinces in Canada that does not have a provincial property tax. It is positive to see the provincial government not add to the tax burden for both businesses and residents. However, there are additional taxes such as the business tax that are harmful to small businesses in the province.

There is no cap on the difference between residential and commercial rates in Newfoundland and Labrador. The municipality of St. John's has the largest property tax gap at \$2.04 per \$100 of assessed value (20.4 mil). In contrast, the municipality of Gander has the smallest property tax gap, at \$0.01 per \$100 of assessed value (0.1 mil).

In St. John's, a commercial property assessed at \$100,000 would cost \$2,040 more in property taxes than a residential property also assessed at \$100,000 (residential tax = \$810.00; commercial tax = \$2,850.00). In Gander, the same commercial property assessed at \$100,000 would cost \$10 more in property taxes than a residential property also assessed at \$100,000 (residential tax = \$760.00; commercial tax = \$770.00).

### Recommendations

**Reduce property taxes:** Property taxes can be reduced through restraint in municipal operating spending and by finding internal efficiencies.

**Close the gap:** The province should ensure a fairer and more balanced property tax system by closing the gap between residential and commercial tax rates.

**Engage in sustainable spending practices:** The province should ensure the growth in operational budgets does not exceed inflation and population growth.

Table 5

**Newfoundland and Labrador property tax overview**

	Residential tax rate*	Commercial tax rate*	Tax gap \$	Multiplier X	Tax Gap Caused by:		Cost of residential property assessed at \$100,000	Cost of commercial property assessed at \$100,000
					Municipal %	Provincial %		
	\$	\$						
Channel - Port aux Basques	0.90	1.05	0.15	1.17	100%	0%	\$900.00	\$1,050.00
Conception Bay South	0.73	1.15	0.42	1.58	100%	0%	\$730.00	\$1,150.00
Corner Brook	0.5	0.80	0.03	1.60	100%	0%	\$500.00	\$800.00
Deer Lake	0.75	0.80	0.05	1.07	100%	0%	\$750.00	\$800.00
Gander	0.76	0.77	0.01	1.01	100%	0%	\$760.00	\$770.00
Grand Falls - Windsor	0.85	1.08	0.23	1.26	100%	0%	\$850.00	\$1,075.00
Happy Valley - Goose Bay	0.78	1.20	0.43	1.55	100%	0%	\$775.00	\$1,200.00
Labrador City	0.512	1.72	1.21	3.36	100%	0%	\$512.00	\$1,722.00
Marystown	0.70	0.85	0.15	1.21	100%	0%	\$700.00	\$850.00
Stephenville	0.72	0.82	0.10	1.14	100%	0%	\$720.00	\$820.00
St. John's	0.81	2.85	2.04	3.52	100%	0%	\$810.00	\$2,850.00
Wabush	0.70	2.10	1.40	3.00	100%	0%	\$700.00	\$2,100.00

\*Residential: The property tax cost per \$100 for a residential property. These rates were collected from their respective municipal websites.

\*Commercial: The property tax cost per \$100 for a commercial property. These rates were collected from their respective municipal websites.

Tax gap: the difference between the commercial and residential property tax rates.

Multiplier: How many times commercial properties pay more than their residential counterparts.

## Conclusion

The tax gap between residential and commercial properties in Atlantic Canada varies greatly between jurisdictions. Commercial properties often pay over 100% more than their residential counterparts, with almost all municipalities charging commercial properties at least 1.5 times more than residential properties. At the highest end of the spectrum, as seen in Rothesay, New Brunswick, commercial properties are paying 3.26 times more than their residential counterparts. Another example is St. John's, Newfoundland, where commercial properties valued at \$500,000 will pay \$10,200 more in property taxes than residential properties of the same value.

Across Atlantic Canada, some provincial governments are picking winners and losers. In New Brunswick and PEI, commercial properties are charged high property tax rates while residential properties are given tax breaks. Nova Scotia and Newfoundland and Labrador treat all properties equally. The Nova Scotia government has consistent property tax rates across all property types, while Newfoundland and Labrador has no provincial property tax.

By closing the property tax gap and reducing overall property taxes, Atlantic Canadian municipalities can become more small business-friendly. CFIB urges all municipalities in Atlantic Canada to re-evaluate their property tax systems and address their property tax gap.

Further, New Brunswick and PEI's provincial governments should create a four-year plan to reduce their property taxes to \$0.30/per \$100 of assessment. New Brunswick, PEI, and Nova Scotia should also have a longer-term goal of following in the footsteps of Newfoundland and Labrador by eliminating the provincial portion of property taxes. By doing so, all Atlantic provinces will provide much-needed relief to commercial property owners.

By implementing our recommendations of closing the property tax gap, reducing the provincial portion of property taxes, and ensuring municipal spending is sustainable, the property tax gap in Atlantic Canada can be closed and overall property tax rates can be decreased.

## Sources

The Canadian Federation of Independent Business (CFIB) is a non-partisan organization that represents the interests of 97,000 small and medium-sized enterprises (SMEs) across Canada. Entirely funded by its members, CFIB relies on regular surveys to gather their perspectives on various issues, ensuring its direction is member-driven. The Federation advocates vigorously on behalf of SME owners, recognizing their critical role as entrepreneurs.

CFIB's research capabilities are unparalleled, as it can swiftly collect concrete information from its members regarding issues that impact their daily operations.

In this capacity, CFIB serves as a valuable resource for governments to consult when formulating policies for Canada's SME community. A significant portion of the data presented in this report has been sourced from the respective websites of various municipalities.

- The *Atlantic Municipal Survey* period was from June 28 to July 20, 2023. The number of respondents was 370. For comparison purposes, the margin of error for a probability sample of the same size is +/-5.0 percentage points, 19 times out of 20.
- The *Monthly Business Barometer* survey period was from June 4 to June 14, 2024. The number of respondents was 662. For comparison purposes, the margin of error for a probability sample of the same size is +/-3.8 percentage points, 19 times out of 20.
- The *Your Voice Survey* period was from June 4 to June 19, 2024. The number of respondents was 2,035.

- For comparison purposes, the margin of error for a probability sample of the same size is +/-2.17 percentage points, 19 times out of 20.
- The *2022 National Environment Survey* period was from August 15 to September 20, 2022. The number of respondents was 4,364. For comparison purposes, the margin of error for a probability sample of the same size is +/-1.5 percentage points, 19 times out of 20.

Outside data was also used in certain areas for a more rounded view of issues.