Appendix I

This document is the first of three documents comprising the appendices for the Calgary Affordable Housing Needs Assessment. Population and economic trends in Calgary are researched in this first appendix. The report makes use of secondary data sources and is a compilation of research, data, and findings from other City of Calgary departments and outside organizations. Due to the variety and availability of source data, several years and time periods are referenced throughout. The study area in this report is Calgary, Alberta, Canada, as defined by the city limit boundary. Some reference to the Calgary Economic Region and the Calgary Census Metropolitan Area (CMA) is made where data specific to the city was unavailable.

Calgary Population and Economic Trends

Population and economic trends directly affect how a city grows. These are considered “demand indicators”, and taking a big picture overview of Calgary provides insight into current and future demand for affordable housing. This document will examine population and economic trends affecting growth by looking into these factors:

1. Population and demographics - natural increase, immigration, temporary foreign workers, aging population and Aboriginal population
2. Household formation, and
3. The economy - labour market and employment, wages, occupational demand, age of the labour force and household income trends.

Population and Demographics

2011 marked the 27th consecutive year of population growth in Calgary. Calgary’s population gains have been fuelled by relatively strong economic growth and high birth rates (The City of Calgary, LUPP & PDA, 2011). In April 2011 Calgary’s population was 1,090,936, with most of the 2010-2011 population growth occurring in the new communities (The City of Calgary, 2011). Population growth has been distributed unevenly throughout the city, with some areas experiencing population growth and other experiencing population decline (see Figure 4, Civic Census Results, The City of Calgary). Between 2001 and 2006 the population of Calgary grew by 12.4 percent. This compares to an increase of 10.6 percent in Alberta, and 5.4 percent nation-wide. During this period, Alberta experienced the second-highest growth among the provinces and territories, and Calgary was the fifth fastest growing urban area in Alberta. By 2006, Calgary had become the fourth largest urban area in Canada (Statistics Canada, 2008).

Between 2006 and 2009, Calgary grew by 7.4 percent, with large growth occurring in key age groups: the 0-4 cohort grew by 13 percent, the 55-64 cohort grew by 17
percent, and the 24-34 cohort grew by 13 percent. This growth reflects three trends in Calgary: there has been a “mini-baby boom” in recent years, the baby boomer generation is aging into the next cohorts, and economic (labour force) immigration in response to job availability has been strong (The City of Calgary, LUPP & PDA, 2011).

There is a ‘mini baby boom’ currently occurring in Calgary. Calgary had a 10% increase in the number of children 0-4 years of age between 2006 and 2011 (Statistics Canada, 2012). Calgary was in the top 15% of all municipalities with a 5,000 plus population based on the % change of children 0-14 years from 2006 to 2011 (Statistics Canada, 2012). Again, even if the rates of housing need among families with children remain the same, the number of households in need is expected to grow as the number of families with children grows.

Calgary’s population is expected to reach 1,238,800 persons by 2017, increasing at an annual rate of 2.0 percent between 2012 and 2017 (The City of Calgary, CFO’s Department, 2012). It is expected that between 2006 and 2036, Calgary’s size and demographic profile will be significantly shaped by three trends: population aging, immigration, and growth in the urban Aboriginal population (Merrill Cooper, 2006). These trends will be examined below.

**Natural Increase**

There were 9,858 more births than deaths in Calgary from the period 2010-2011, accounting for about half of the population growth (The City of Calgary, 2011). Fertility rates are expected to decline over the period 2011-2021, falling from 15 births per 1,000 in 2011 to 12 is 2021 (The City of Calgary, Corporate Economics, 2011).
Figure 1: Population growth in Calgary (The City of Calgary, Corporate Economics, 2011)

![Population growth in Calgary](image1)

Figure 2: Sources of population growth in Calgary (The City of Calgary, Corporate Economics, 2011).

![Sources of population growth in Calgary](image2)
2011 Civic Census Results
The City of Calgary

Figure 3 Percentage Population Change, Calgary 2010-2011 (The City of Calgary, City Clerk’s, 2011)
Immigration

Net migration (the number of persons moving to Calgary less the number of persons moving away from Calgary) resulted in an increase of 19,658 Calgary residents from 2011 to 2012. This is a significant increase over the 9,563 increase between 2010-2011 (The City of Calgary, CFO's Department, 2012). For the period 2010-2020, net migration, which includes foreign immigration, is expected to increase in significance and become the major contributor to population growth (The City of Calgary, 2010) (The City of Calgary, Corporate Economics, 2010). Between 2001 and 2006, the foreign-born population in the Calgary Census Metropolitan Area (CMA) grew by 28 percent and in 2006, recent immigrants (those arriving within the last 5 years) accounted for 5.4 percent of Calgary’s population. For comparison, the Canadian-born population only grew by 9.1 percent in the same period. In fact, the growth in Calgary’s foreign-born population outpaced that of cities of comparable size, and ranked among one of the fastest in the country. Between 2006 and 2031, Calgary’s immigrant population is expected to increase from 24 percent to 30 percent (Statistics Canada, The Daily, 2010).

The majority of Calgary’s recent foreign immigrants are coming from The Philippines, followed by India and China. Almost 61 percent of foreign immigrants to Calgary are labour force migrants, also known as economic immigrants (The City of Calgary, CNS, 2011). Migrants are typically young and, in the period 1996-2006, almost 33 percent of all immigrants to the Calgary Region were between 18 and 31 years old (Urban Futures, 2008).

Temporary Foreign Workers

In 2010, 8,193 temporary foreign workers (TFWs) entered Calgary, bringing the total number of TFWs present in Canada, as of December 1st 2010, to 18,478. For the period 2008-2010, the top 3 source countries for TFWs entering Canada were The United States, Mexico and France. The top 3 source countries for TFWs present in Canada as of December 1st 2010 are Philippines, United States and Mexico. As of December 1st 2010, approximately 21% of TFWs present in Canada filled intermediate and clerical positions, another 19% filled professional positions, 16% filled skilled and technical positions, 8% filled managerial positions, and 7% filled elemental and labourer positions. The remaining 29% did not state their occupational skill level. (Citizenship and Immigration Canada, 2011).

Aging Population

2011 marked the first year that the baby boomers, born between 1945 and 1965, started turning 65. The aging population is becoming a significant point of discussion amongst the three levels of government. In 2011, the 65-plus cohorts accounted for just less than 10 percent of Calgary’s population. For the period
2011-2021, it is estimated that the senior population (65+) will increase by about 55 percent, from about 106,515 to 165,577. This increase is significant, especially when compared to a 19 percent general population increase. The senior population will account for over 13 percent of Calgary’s population by 2021, and nearly 17 percent by 2026.

Forecasts to 2036 predict that there will be three times as many seniors living in Calgary than there were in 2006, and almost one in five Calgarians will be a senior (The City of Calgary, Corporate Economics, 2011) (The City of Calgary, LUPP, 2011) (The City of Calgary, CNS, 2011). At the same time, a net loss is expected in the 20-24 and 25-29 age cohorts, as a small cohort of 10-20 year olds age into their 20’s (The City of Calgary, Corporate Economics, 2011). It is estimated that by the 2030s, the number of seniors in Calgary will surpass the number of children in Calgary (The City of Calgary, CNS, 2011).

While these figures draw attention to the aging population, Calgary remains a relatively young city. In 2006, the median age in Calgary was 35.7, compared to 39.5 nationally. Additionally, while the rest of the country saw large increases in the 65+ age cohorts between 2001 and 2006, Calgary saw an increase of just 5 percent, lower than the average growth for all age groups (The City of Calgary, LUPP & PDA, 2011). The relatively young age of Calgarians can, in part, be attributed to the recent economic boom, which has attracted young mobile workers to relocate to Calgary.

Figure 4: Population change 2011-2021, Calgary (The City of Calgary, Corporate Economics, 2011)
Aboriginal Population

In 2006, there were 26,575 Aboriginal persons living in the Calgary CMA, with the vast majority living within the city limits. Between 1996 and 2006 the Aboriginal population in the Calgary CMA nearly doubled, and by 2006 accounted for 2.5 per cent of the CMA’s total population. The median age of Calgary’s Aboriginal population is 27 years, 9 years younger than the non-Aboriginal population. Aboriginal urbanization is on the rise in Calgary. The main reasons for moving into the city are education, job opportunities and to be closer to family. In 2006, approximately 14% of Aboriginal persons in the Calgary CMA worked in the construction industry, while another 12% worked in the retail trade industry. A breakdown of occupations shows that approximately 28% of Aboriginal persons were employed in sales and service in 2006. (The City of Calgary, CNS, 2010). It is expected that in the near future, Calgary will be home to significantly more Aboriginal children, youth and young adults. Some predictions estimate that by 2011, Calgary could be home to 45,432 Aboriginal persons, and by 2017 that number could reach 65,422 (Merrill Cooper, 2006).

Key Population and Demographic Findings: Calgary is now the fourth largest city in Canada. During the last census period, the population grew at a rate above the provincial and national averages. It is expected that at least half of the population growth over the next decade will be from young foreign immigration. A rapidly growing young Aboriginal population will contribute significantly to Calgary’s future demographic profile and it
is also expected that the fastest growing age group in the next few decades will be seniors. Calgary is currently experiencing a baby boom.
Household Formation

The term ‘household’ refers to individuals living together in the same dwelling. There are many different types of households, such as single-person, room mates, single-parent, and multi-generational households, to name a few. The formation of new households is a key driver in housing demand because every household requires their own dwelling. Household formation is generally attributed to three factors: population growth, population aging and propensity to form new households (including social factors such as marriage and divorce trends, and economic factors such as incomes and mortgage lending rates). Household growth in Canada had been on a steady decline since the 1970s, until, the period of 2001-2006, during which time it grew. As a general rule, to keep up with housing demand, housing completions should outpace household formation (Canada Mortgage and Housing Company, 2007).

Between 2001 and 2006, at 16.6 percent, household growth in Calgary was the second-highest of all the Census Metropolitan Areas in Canada. Nonetheless, housing completions managed to outpace household formation (Canada Mortgage and Housing Company, 2007).

![Housing growth (single-detached, semi- and multi-)](chart.png)

Figure 6: Housing growth, total units and new suburban communities share, Calgary (The City of Calgary, LUPP & PDA, 2011)

In the period 2012-2017, households are expected to increase by approximately 50,600 units. By the end of 2012, housing starts were expected to total 11,200 units. At this rate, housing starts may keep pace with household formation, but as
mortgage borrowing rules have tightened, housing starts are expected to decrease from 2012 numbers. (The City of Calgary, CFO's Department, 2012).

Household sizes in Calgary are expected to continue to decrease. Between 2001 and 2006, average household size in Calgary decreased from 2.64 to 2.57 (Canada Mortgage and Housing Company, 2007). Between 2001 and 2031, household size is expected to decrease from 2.6 persons per household to 2.4 persons per household. Household composition is also expected to change over this period, with single and dual-parent families contributing to a decreasing proportion of households (Merrill Cooper, 2006).

A household maintainer is the person responsible for paying the rent, the mortgage, the taxes, and/or other services or utilities associated with the home. More than one person may be identified as a household maintainer. Household maintainer rates generally increase with age, and as Calgary’s population ages, there will be an ever-increasing demand for housing. Because the highest maintainer rates among the oldest age groups are for apartments, there will be an enormous demand for apartment-style housing. Some estimates suggest that by 2076, an additional 182,410 apartments (189 percent more) will be needed to accommodate demographic change alone (Urban Futures, 2008).

**Key Household Formation Findings:** Household formation is a key driver of housing demand. Household size is predicted to continue to shrink and more of the growth in household formation will occur among households without children, especially those in the older age groups. Because those in the oldest age groups exhibit higher maintainer rates for apartments, demand for apartments is expected to increase.
Economy

Calgary is the hub of Alberta’s energy sector, and it was hit hard by the global economic downturn of 2008 and low energy prices. As of July 2011, the Calgary economy was still recovering and most economic indicators were below their pre-recession peak (The City of Calgary, 2011). However, economic activity in The Calgary Economic Region (CER) was quickly recovering and was expected to grow by 3 percent in 2011, due mainly to growth in the service-producing sectors (The City of Calgary, CFO’s Dept, 2011). Several economic indicators were showing gains as of September 2011. For example, the 12-month-moving-average inflation rate increased to 1.5 percent, the Index of Consumer Confidence and retail sales were increasing, real GDP was up, and housing starts and real estate sales increased.

Additionally, although the West Texas Intermediate (WTI) crude oil prices decreased during 2011, they were still much higher than 2009 and 2010 averages (The City of Calgary, Corporate Economics, 2011). Real GDP is expected to average 4.1 percent annually from 2012 to 2015, and inflation is expected to increase by 1.6 percent in 2011, 1.9 percent in 2012, and then stabilize around 2.0 percent from 2013-2015 (Alberta Human Services, 2011). Also a positive economic indicator, building permit values are expected to range from $4.2 billion to $5.2 billion in 2012, up from $2.9 billion in 2010 (The City of Calgary, CFO’s Department, 2012).

Labour Market & Employment

Economic growth was predicted to resume in 2011 with an increased demand for labour resulting in a late 2011-early 2012 recouping of most jobs that were lost during the recession. The service sector was leading job recovery and it is expected that by the end of 2011, total service employment will be higher than its 2009 level (The City of Calgary, 2011). The City of Calgary estimates that positive GDP growth from 2012 forward should create an increasing demand for labour, which will, in turn, drive down unemployment rates and drive up wage increases (The City of Calgary, Corporate Economics, 2011).

In the third quarter of 2011, employment in the Calgary CMA averaged 728,600, up 2.5 percent from the previous year (Alberta Human Services, 2011). The labour force participation rate peaked at 76.8 percent in 2008 then declined steadily to 74.6 percent in 2010 (The City of Calgary, 2011). As Calgary stabilizes and recovers, so will the labour participation rate. As of September 2011, the Calgary CMA had the highest labour participation rate among Canada’s census metropolitan areas, at 74.8 percent (Alberta Human Services, 2011).
Until just recently, the unemployment rate in Calgary had been increasing since 2007 when it sat at just 3.2 percent. By 2010, it had climbed to 7.0 percent. However, as of September 2011, the unemployment rate in the Calgary Region decreased to 6.1 percent (The City of Calgary, 2011) (The City of Calgary, Corporate Economics, 2011). For the period 2011-2021, the unemployment rate for Calgary is expected to decline to less than five percent, and remain lower than the national unemployment rate through the period. It is expected that this will act as a catalyst for migration during the period as job seekers come to Calgary (The City of Calgary, Corporate Economics, 2011).

Some sectors of the population were hit harder than others in the 2008/2009 recession and it is worth noting that their recovery may be slower. During the period 2008-2009:

- Full-time employment dropped by 2.8 percent, while part-time employment rose by 10.5 percent,
- The youth unemployment rate jumped to 14 percent,
- The female lone-parent unemployment rate jumped to 15.2 percent,
- The unemployment rate among recent immigrants jumped to 10.9 percent, and
- The unemployment rate for Aboriginals rose to 13.9 percent (The City of Calgary, CNS, 2011)

The labour force replacement ratio in Calgary, that is the portion of the population aged 15-24 relative to those aged 55-64, is expected to decline during the period 2010-2020 (The City of Calgary, Corporate Economics, 2010). This translates to a lower population entering than exiting the labour force, and a resulting labour shortage.

**Age of the Labour Force**

In 2006, the largest share of the Calgary’s labour force was between the age of 35 and 44, younger than the overall average for Canada. The 15-24 and 25-34 age groups also represent a higher proportion of the workforce in Calgary than they do nationally (Calgary Economic Development, 2009). In other words, Calgary has a relatively young workforce compared to the rest of Canada.

*Table 1: Age of the labour force, Calgary*

<table>
<thead>
<tr>
<th>Age Categories</th>
<th>Calgary 2006</th>
<th>Alberta 2006</th>
<th>Canada 2006</th>
</tr>
</thead>
<tbody>
<tr>
<td>15-24</td>
<td>17.1%</td>
<td>18.4%</td>
<td>16.1%</td>
</tr>
<tr>
<td>25-34</td>
<td>22.9%</td>
<td>21.1%</td>
<td>19.9%</td>
</tr>
<tr>
<td>35-44</td>
<td>23.8%</td>
<td>22.7%</td>
<td>24.3%</td>
</tr>
<tr>
<td>45-54</td>
<td>22.9%</td>
<td>23.0%</td>
<td>24.4%</td>
</tr>
<tr>
<td>55-64</td>
<td>11.0%</td>
<td>11.8%</td>
<td>12.7%</td>
</tr>
<tr>
<td>65 and over</td>
<td>2.3%</td>
<td>3.0%</td>
<td>2.6%</td>
</tr>
</tbody>
</table>
The lifecycle pattern of labour force participation suggests that there will be a loss of labour supply as the boom generation ages into the retirement stage of the lifecycle (Urban Futures, 2008). Over the period 2010-2020, the dependency ratio, that is the ratio of the population which is economically dependent on the rest of the population, is expected to increase (The City of Calgary, Corporate Economics, 2010).

Wages

As of September 2012, the minimum wage in Alberta was $9.75/hour, and $9.05/hour for employees serving liquor (Government of Alberta, Human Services, 2012). As of December 1st, 2012, Alberta had the lowest minimum wage in Canada (Wikipedia, 2013). While Albertan’s continue to have the lowest minimum wage in the country, as of 2011 they face the highest cost of living in the country, at 4.8% higher than the national average (Government of Alberta, Social Policy Framework).

Living wages are generally defined as the wage needed for a single person working full-time to reach the poverty line or low-income cut-off. In 2011, the LICO for a single person in Calgary was $22,637 (Statistics Canada, 2011). Based on this, the minimum living wage in Calgary for 2011 was $12.00 per hour for 35 hours per week, 52 weeks per year (Public Interest Alberta, 2011).

While minimum wage remains low, average wages remain high. Among Canada’s six largest cities, on average Calgary consistently had the highest salaries and wages per employee for the past 14 years (Calgary Economic Development, Live in Calgary, 2010). The average hourly wage in Calgary in September, 2011 was $26.41 (The City of Calgary, Corporate Economics, 2011). This is an increase of $1.25/hour over the November 2010 average of $25.16/hour (Calgary Economic Development, 2011). Wage increases were not expected for part-time workers through 2011 (Calgary & Region Economic Update 2011, Q2). In general, the difference between Calgary’s minimum wage and its average wage reflects an ever-growing gap between Calgary’s poor and rich. Table 1 illustrates wages by industry in Calgary in 2009, and highlights this discrepancy. In 2009, the lowest average annual salary was $21,278, whereas the highest was $97,933.
### Table 2: Calgary Region, wages by industry, 2009

<table>
<thead>
<tr>
<th>Industry</th>
<th>Average Hours Worked</th>
<th>Average Hourly Wage</th>
<th>= annual salary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accommodation &amp; Food Services</td>
<td>33</td>
<td>$12.40</td>
<td>$21,278</td>
</tr>
<tr>
<td>Information, Culture &amp; Recreation</td>
<td>33.5</td>
<td>$16.31</td>
<td>$28,412</td>
</tr>
<tr>
<td>Retail Trade</td>
<td>33.2</td>
<td>$17.32</td>
<td>$29,901</td>
</tr>
<tr>
<td>Agriculture</td>
<td>41.9</td>
<td>$19.70</td>
<td>$42,922</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>40.1</td>
<td>$22.70</td>
<td>$47,334</td>
</tr>
<tr>
<td>Transportation &amp; Warehousing</td>
<td>40.9</td>
<td>$22.86</td>
<td>$48,619</td>
</tr>
<tr>
<td>Finance, Insurance &amp; Real Estate</td>
<td>36.5</td>
<td>$23.51</td>
<td>$44,622</td>
</tr>
<tr>
<td>Total, All Industries</td>
<td>37.4</td>
<td>$25.33</td>
<td>$49,262</td>
</tr>
<tr>
<td>Health Care &amp; Social Services</td>
<td>36.8</td>
<td>$26.39</td>
<td>$50,500</td>
</tr>
<tr>
<td>Construction</td>
<td>41.2</td>
<td>$28.28</td>
<td>$60,587</td>
</tr>
<tr>
<td>Educational Services</td>
<td>33.5</td>
<td>$29.32</td>
<td>$51,075</td>
</tr>
<tr>
<td>Public Administration</td>
<td>37.6</td>
<td>$31.23</td>
<td>$61,061</td>
</tr>
<tr>
<td>Scientific, Technical &amp; Professional Services</td>
<td>39.2</td>
<td>$35.88</td>
<td>$73,138</td>
</tr>
<tr>
<td>Oil &amp; Gas Extraction</td>
<td>40.8</td>
<td>$46.16</td>
<td>$97,933</td>
</tr>
</tbody>
</table>

Modified from: (Government of Alberta, 2009 Alberta Wage and Salary Survey, 2010)

### Occupational Demand

Between September 2010 and September 2011, the largest employment growth sectors were accommodation and food services, retail trade, health care and social assistance, and natural resources (Alberta Human Services, 2011).

Between 2006 and 2036, job growth in Calgary is expected to shift increasingly away from construction and manufacturing toward health, professional services, and food and accommodation services. This is partly a reflection of population aging (Merrill Cooper, 2006). In turn, “the labour market may be increasingly polarized between high-skill, high-wage jobs and low-wage, low-skill jobs. Although demand for workers may contribute to higher wages and better working conditions in low-skill jobs, it is highly unlikely that these changes will be sufficient to keep low-skilled workers out of poverty.” (Merrill Cooper, 2006 p. 12)
### Table 3: Employment by industry, Calgary economic region, 2010

<table>
<thead>
<tr>
<th>Industries</th>
<th>Persons (000’s)</th>
<th>Distribution (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture</td>
<td>9.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Forestry, Fishing, Mining, Oil &amp; Gas</td>
<td>50.0</td>
<td>6.6</td>
</tr>
<tr>
<td>Utilities</td>
<td>5.9</td>
<td>0.8</td>
</tr>
<tr>
<td>Construction</td>
<td>75.4</td>
<td>10.0</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>49.6</td>
<td>6.6</td>
</tr>
<tr>
<td>Wholesale Trade</td>
<td>26.5</td>
<td>3.5</td>
</tr>
<tr>
<td>Retail Trade</td>
<td>84.7</td>
<td>11.2</td>
</tr>
<tr>
<td>Transportation and Warehousing</td>
<td>41.4</td>
<td>5.5</td>
</tr>
<tr>
<td>Information and Cultural Industries</td>
<td>15.8</td>
<td>2.1</td>
</tr>
<tr>
<td>Finance, Scientific and Technical Services</td>
<td>47.3</td>
<td>6.3</td>
</tr>
<tr>
<td>Professional, Scientific and Technical Services</td>
<td>80.4</td>
<td>10.6</td>
</tr>
<tr>
<td>Management of Companies and Enterprises</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Administrative and Support, Waste Management and Remediation Services</td>
<td>27.7</td>
<td>3.7</td>
</tr>
<tr>
<td>Educational Services</td>
<td>44.6</td>
<td>5.9</td>
</tr>
<tr>
<td>Health Care and Social Assistance</td>
<td>77.1</td>
<td>10.2</td>
</tr>
<tr>
<td>Arts, Entertainment and Recreation</td>
<td>21.0</td>
<td>2.8</td>
</tr>
<tr>
<td>Accommodation and Food Services</td>
<td>40.3</td>
<td>5.3</td>
</tr>
<tr>
<td>Other Services (Except Public Administration)</td>
<td>34.2</td>
<td>4.5</td>
</tr>
<tr>
<td>Public Administration</td>
<td>24.3</td>
<td>3.2</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>755.3</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

(Statistics Canada, 2010)

### Household Income Trends

Between 2003 and 2008, total median income for families in Calgary grew by 22 percent. Incomes increased by 55 percent for lone-parent families and by 60 percent for unattached individuals (The City of Calgary, CNS, 2011). However, as the recession hit in 2008-2009, many households lost household wealth and incurred household debt. Retirees and pre-retirement employees were significantly impacted by the fall in the stock market. Between 2008 and 2009, the median income of Calgary families decreased by about 4 percent. By the second half of 2009 household wealth was beginning to recover, however household spending was largely driven by incurring debt (The City of Calgary, CNS, 2011) (The Calgary Foundation, 2011). The benefits of economic growth in Calgary are not generally shared by all. While average income rose by 2.5% from 2008 to 2009, median income fell by the same amount (The City of Calgary, CNS, 2011). Rising incomes
have been concentrated among those already considered wealthy (Merrill Cooper, 2006).

**Key Economic Findings:** Calgary has experienced strong economic growth in recent years. Current projections suggest that the economy will continue to grow, albeit much more modestly. Although Calgary has a younger labour force, compared to the rest of Canada, it still includes significant numbers of the baby boomer age group, who are expected to retire out of the labour market. Future employment growth is expected to concentrate in the health, professional services, and food and accommodation services sectors. This last sector has a relatively low hourly wage and resulting annual income. The large gap between the minimum and the average wage in Calgary reflects disparity between the poor and wealthy. Some upward pressure on wages is expected to result from future labour shortages, but its affect on part-time, low-skilled, and low-wage earners will likely be limited. Alberta continues to have the lowest minimum wage in the country, yet it has the highest cost of living in the country.
References


The City of Calgary, City Clerk's. (2011). *2011 Civic Census Results*.


