The City of Calgary

LOW-INCOME POPULATION NUMBERS

September 15th, 2025

The City of Calgary's Demographics and Evaluation team, part of the Community Strategies Business Unit conducts an analysis of low-income population numbers annually, to identify the proportion of individuals and families living in low income relative to the general population. **In 2023, 231,730 people in Calgary were living in low income, based on the Census Family Low Income Measure, After Tax (CFLIM-AT), representing approximately 15.9 per cent of the population.** There are various low-income concepts, or different ways of defining and measuring low income. It is important to clarify the purpose or use of the low-income statistics, as different data sources and low-income measures yield varying numbers. For more information on these sources and concepts, please refer to the Frequently Asked Questions in the next section.

Data Sources and Methodology

The T1 Family File (T1FF) is a Statistics Canada data source and provides annual income and demographic information based on income tax returns submitted to the Canada Revenue Agency[1]. The latest T1FF data on the Census Family Low Income Measure, After Tax (CFLIM-AT) was released in July 2025 and is used to determine the number and percentage of people in low income in Calgary, as shown in Table 1. This data includes nearly all individuals who filed an individual T1 tax return and recipients of federal child benefits, representing approximately 93 per cent of the Calgary population. The most recent municipal level (or census subdivision) data is sourced from the Community Data Program published in August 2025 for the **2023 tax year**[2].

The low-income population forecast is calculated using the average of the most recent three years of CFLIM-AT data, alongside Calgary's population outlook provided by The City of Calgary's Corporate Economics Division. Corporate Economics updates Calgary's population outlook every June, releasing this in the _Spring Calgary and Region Economic Outlook_. The low-income population forecast will be updated annually as new CFLIM-AT and Calgary population outlook data become available.

Calgary Low-Income Population Numbers

In 2023, 231,730 people in Calgary were living in low income, based on the Census Family Low Income Measure, After Tax (CFLIM-AT), or approximately 15.9 per cent of the population. As seen in Table 1, the percentage of people in low income in 2023 was slightly lower compared to 2022 (16.1%).

Based on the most recent CFLIM-AT data from 2021 to 2023, the three-year moving average percentage of people in low income is projected to be 15.3 per cent. As seen in Table 1, the forecasted number of people in low income for 2024 to 2026 are shown in gray. This forecast may be useful for programs and services to assess whether their financial or physical resources are sufficient to meet the needs of Calgary's low-income population and plan accordingly for the future.

Table 1: Calgary Low-Income Population Numbers, based on T1 Family File Census family low-income measure, after tax (CFLIM-AT)			
Year	Total Population	Per Cent	Counts
2020	1,302,437	11.9%	154,990
2021	1,319,280	13.9%	183,380
2022	1,379,068	16.1%	222,030
2023	1,461,850	15.9%	231,730
2024	1,509,811*	15.3%**	231,001
2025	1,562,595*	15.3%**	239,077
2026	1,596,972*	15.3%**	244,337

*Corporate Economics Population Outlook, as of June 2025
** Estimated percentage of individuals in low income based on T1FF low-income three-year moving average

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[1] For more information on the T1 Family File, please see Frequently Asked Questions in the next section

[2] The Census Metropolitan Area geographical level data (includes Calgary and surrounding areas, such as Airdrie, Beiseker, Chestermere, Cochrane, Crossfield, Irrcana, Rocky View County, and Tsuu T'ina Nation) is available on StatsCan website Statistics Canada. Table 11-10-0018-01 After-tax low income status of tax filers and dependants based on Census Family Low Income Measure (CFLIM-AT), by family type and family type composition

FREQUENTLY ASKED QUESTIONS

1. **The City of Calgary used to provide low-income numbers using the Census Low-income measure, after tax (LIM-AT), why is the T1 Family File Census Family Low Income Measure, After Tax (CFLIM-AT) used for low-income estimates now?**

   Prior to 2025, the best available dataset to estimate the number and percentage of people in low incomes in Calgary is the Census Low-income measure, after (LIM-AT). The Census data is consistent and reliable; however, it is only available every five years and there is a lag between the data collection, processing, and release of results. The Census data collection methodology also excludes certain populations like people living on reserves or collective dwellings[3], which do not affect low-income estimates for larger geographies like at the provincial or the census metropolitan area level. Population differences are more likely to be affected at lower levels of geography, like the municipal (census subdivision) level. LIM-AT remains useful for other purposes like the Calgary Equity Index, combining multiple data points to compare data across geographic areas.

   The T1 Family File Census Family Low Income Measure, After Tax (CFLIM-AT) data became recently available and it addresses these gaps: CFLIM-AT is released more frequently on an annual basis and provides a better population coverage at the municipal (census subdivision) level. The methodology to collect CFLIM-AT data was updated in 2018 to improve conceptual comparability with other Statistics Canada products like the Census LIM-AT. With several years of CFLIM-AT data available at the municipal level, the City of Calgary is now better able to compare the low-income population numbers relative to the general population. CFLIM-AT is also being used by the City of Edmonton as one of their poverty indicators.

2. **Statistics Canda offers three main data sources for low-income estimates -the Census of Population, Canadian Income Survey, and the T1 Family File. What are the main differences between these three data sources?**

   As seen in Table 2, the main differences between the three data sources include the source of data, the frequency of data availability, population coverage, and the low-income unit of analysis for low-income. *Census* data is a comprehensive count of the entire Canadian population; it is collected every five years through questionnaires on various socio-economic topics and combines the information with other data from Canada Revenue Agency T1 income tax and benefit returns. Low-income measures are derived from households[4], however, excludes populations from people that live on reserves and collective dwellings.

   Canadian Income Survey (CIS) collects data from a probability sample of the Canadian population, is collected annually, and is meant to be a supplement to the Labour Force Survey. CIS is like the Census in terms of unit of analysis and population coverage. Since CIS collects data from a sample of the population, it does not accurately capture the total number and percentage of people in-low incomes in Calgary due to sample variability.

   The *T1 Family File (T1FF)* resembles the Census in that it contains income information for a large majority of individuals residing in Canada. T1FF is collected annually and includes almost all individuals who file an individual T1 tax return. Low-income measures are derived from census families[5] and includes those who file taxes from those that live on reserves and collective dwellings.

Table 2: Comparison of Data Sources - Census of Population, Canadian Income Survey, and T1 Family File			
Key Difference	Census of Population	Canadian Income Survey	T1 Family File
Source of data	Questionnaires on various socio-economic topics completed by All Canadians, and Canada Revenue Agency's T1 income tax and benefits	Questionnaires from sub-sample of Labour Force Survey respondents	Administrative records from Canada Revenue Agency's T1 income tax and benefit returns
Frequency	Every five years	Annual	Annual
Population of Coverage	Population in private households, excluding population from collective dwellings and reserves	Population in private households, excluding population from collective dwellings and reserves	All tax filers and their dependents, and includes people living in collective dwellings and on reserves
Low-income unit of analysis	Household income	Household income	Census family income

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[3] Statistics Canada defines collective dwelling as a dwelling of a commercial, institutional, or communal nature in which a person or group of persons reside or could reside. Examples include lodging or rooming houses, hotels, motels, tourist establishments, nursing homes, residences for senior citizens, hospitals, staff residences, military bases, work camps, correctional facilities and group homes.
[4] Statistics Canada defines household as a person or a group of people occupying the same dwelling, regardless of their relationship to each other.
[5] Statistics Canada defines census families as married couples or couples living common law with or without children, or lone parents with at least one child living in the same dwelling.

In general, the Census calculates the Low-income measure, After Tax (LIM-AT) using household income while the T1FF uses census family income to calculate the Census Family Low Income Measure, After Tax (CFLIM-AT). For population coverage, the Census does not collect data from those that live in collective dwellings and reserves due to data collection limitations. T1FF uses administrative data so it is exempt from these limitations. For instance, comparing the 2020 number and percentage of people in low incomes in Calgary from two data sources, CFLIM-AT data as seen in Table 1 establishes 154,990 people, or 11.9% of people in low income in Calgary. Compared to the Census data, 115,560 people, or 8.9% of people in low income in Calgary. While the total Calgary population is similar from both data sources (a difference of 10,667 people), CFLIM-AT estimates 39,430 more people in low-incomes than the Census.

3. **What is the difference between household, census family, and economic family units of analysis?**
    While income data is collected for individuals, it is useful to examine income situations of families or households since income may be pooled together and shared to pay for expenses[6]. Statistics Canada refers *household* as a person or a group of people occupying the same dwelling, regardless of their relationship to each other. *Economic families* are groups of two or more people living in the same dwelling who are related to each other by blood, marriage, common law, or adoption. *Census families* are married couples or couples living common law with or without children, or lone parents with at least one child living in the same dwelling. Households and economic families are larger units of measure compared to census families, so one household or one economic family may include multiple census families. For instance, two families living in the same private dwelling is considered one household or one economic family but is considered two census families. The different units of analysis affect the adjusted median income calculations, which contributes to the variability of low-income estimates.

4. **Statistics Canada uses three standard low-income concepts – Low-Income Measure (LIM), Market Basket Measure (MBM), and Low Income Cut-Off (LICO). What are the main differences between these low-income concepts?**
    Low-income indicators are commonly used to identify population groups that are at risk of social and economic hardship at a particular time, or over time. Low-income data is often available for before tax or after tax, depending on data purpose. The key differences between the different low-income concepts are shown in Table 3.

Table 3: Comparison of Low-income Concepts – Census Family Low Income Measure, Low-Income Measure, Market Basket Measure, and Low Income Cut-Off				
Key Difference	Census Family Low Income Measure	Low-Income Measure	Market Basket Measure	Low Income Cut-Off
Data Source	T1 Family File	Census of Population	Census of Population	Census of Population
Geography	No regional variation	No regional variation	53 regions	Size of area of residence
Threshold	Half the median adjusted income	Half the median of adjusted income	Price of the basket of goods and services for the reference family	Income level at which families usually spend 20 percentage points more than the average family on shelter, food and clothing
Advantage	• Data available annually • Better population coverage at the municipal geographical level	• Most widely used low-income indicator internationally as low-income comparison is relative to the overall income distribution within a society • Used in Calgary Equity Index to compare with other indicators	• Reflects the up-to-date cost of a basket of goods and services representing a modest, basic standard of living for a particular region and family size • Canada's official measure of poverty	• Useful for determining income-based program eligibility as it is comparable to line 15000 on an applicant's notice of assessment • Used by programs that support low-income populations like Fair Entry to determine eligibility
Disadvantage	Does not factor in cost of living	Does not factor in cost of living	Basket of goods and services may not accurately reflect changes in consumer spending habits or emerging essential items	Does not account for current costs or what people spend money on today (i.e. internet)

Source: Statistics Canada. March 29, 2023. Low-income concepts and statistics, 2021 Census of Population

The Low-income measure, after tax (LIM-AT), one of the most widely used low-income indicators internationally, is a relative measure of low income, and the threshold refers to 50% of median adjusted after-tax income of the unit of analysis[7]. LIM-ATs do not factor in specific cost of living or geographical variations. The low-income measure, before tax is also available, but Statistics Canada recommends using LIM-AT for most analytical needs regarding the topic of low income because it accounts for the reduced spending power after all government transfers including taxes are accounted for.

Market Basket Measure (MBM), as Canada's official measure of poverty, is based on the cost of a basket of food, clothing, shelter, transportation, and other items for a family of four that reflects a modest, basic standard of living. The MBM threshold is on the disposable income, by deducting income taxes and non-discretionary spending, such as mandatory payroll deductions, medical expenses and childcare expenses from total income[8]. MBM takes in cost considerations for different geographical regions but is only available for 25% of the Census sample population as some of the expenses information is only collected through the Census long-form questionnaire.

Low Income cut-off (LICO) is an income threshold set by Statistics Canada below which individuals or families would likely have devoted a larger share of their total income than average to the necessities of food, shelter and clothing[9]. LICO is based on spending, and the threshold varies by family size and area of residence (ie. small rural areas versus census metropolitan areas of 500,00 inhabitants or more). The LICO threshold is still based on 1992 cost of living adjusted for inflation, so Statistics Canada recommends using other low-income indicators when they are available. Low-income data is also available for before tax or after tax, depending on data purpose. Typically, LICO-BT remains useful for determining any income-based program eligibility as it is comparable to Line 15000 of applicant's notice of assessment (NOA) from Canada Revenue Agency. Line 15000 on an applicant's NOA shows whether their total income is below LICO-BT, which is relatively easy to provide as proof of financial eligibility.

5. **Can the CFLIM-AT be estimated for geographies smaller than the municipal (census subdivision) level, such as the community or ward level?**
    CFLIM-AT is based on tax filers data, which means geography is based on the tax filer's mailing address at the time of filing. It is recommended that CFLIM-AT should NOT be calculated at the community and ward level because mailing addresses used during tax filing may not necessarily be the tax filer's residential addresses. For instance, some people use the mailing addresses of their accountants when they file their taxes, so it may seem like there are lots of individuals in low incomes in the accountant's mailing address, but in fact those individuals' residential addresses are in different communities. For community level low-income data in Calgary, it is best to use data from the Census, which is available at: https://www.calgary.ca/communities/profiles.html. For Ward level low-income data, please visit: https://www.calgary.ca/communities/profiles/wards.html

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[7] Statistics Canada. July 13, 2022. *Low-income measure, after tax. (LIM-AT).* Dictionary, Census of Population, 2021 – Low-income measure, after tax (LIM-AT)
[8] Statistics Canada. July 13, 2022. *Market Basket Measure (MBM).* Dictionary, Census of Population, 2021 – Market Basket Measure (MBM)
[9] Statistics Canada. July 13, 2022. *Low-income cut-offs, before tax (LICO-BT).* Dictionary, Census of Population, 2021 – Low-income cut-offs, before tax