



CARDSTON

Economic Report

Table of Contents

Employment Rate	4
Business Establishments	5
Employment by Sector	6
Establishments by Sector	7
Establishments by Size	8
Household After-Tax Income	9
Individual After-Tax Income	10
Individual Employment Income	11
Labour Force Participation Rate	12
Labour Force Status	13
Work Activity	14
Employed Residents by Occupation	15

Executive Summary

Cardston presents a mixed economic picture in which stability at the headline level sits alongside a narrow employment base and uneven work attachment. Labour market measures changed little between 2016 and 2021, with both the employment rate and participation rate edging down only slightly. At the same time, the town's 2021 labour force profile showed a relatively small gap between those employed and those outside the labour force, and the largest work activity group was people who did not work during the year. That combination points to continuity rather than sharp disruption, but also to a community where labour market engagement is not especially deep.

The town's job base is concentrated in a few service sectors, most notably educational services, which stands far above all other employers, with health care and public administration forming the next tier. Occupational patterns echo that structure, with sales and service work the largest category, followed by education, community and government roles, alongside a notable trades presence. Business activity is somewhat different in shape. The number of establishments has remained close to the 600 mark despite year-to-year swings, suggesting a business base that is broadly steady but not consistently expanding. That base is dominated by very small firms, especially businesses with no employees, while larger establishments are uncommon. Sectorally, establishments are led by agriculture, followed by real estate and construction, giving the business landscape a different profile from the employment mix and reinforcing how much local employment depends on a limited set of larger service employers.

Income patterns add another layer to that contrast. Household after-tax income in 2021 was concentrated in the middle and upper ranges, and several higher-income brackets grew over five years, including a sharp increase in households earning \$150,000 and over. Individual incomes, however, were concentrated much lower, with the largest groups in modest after-tax and employment income bands and a comparatively thin upper-income tail. Cardston therefore appears as a town with a stable but fairly restrained labour market, a business base rooted in small enterprises, and an income profile in which stronger household gains coexist with many residents clustered in lower to middle individual earnings ranges.

Employment Rate

Cardston's employment rate was 50.5% in 2021, down from 51.2% in 2016. Over five years, the rate fell 1.37%, leaving just over half of the labour force aged 15 and over employed.

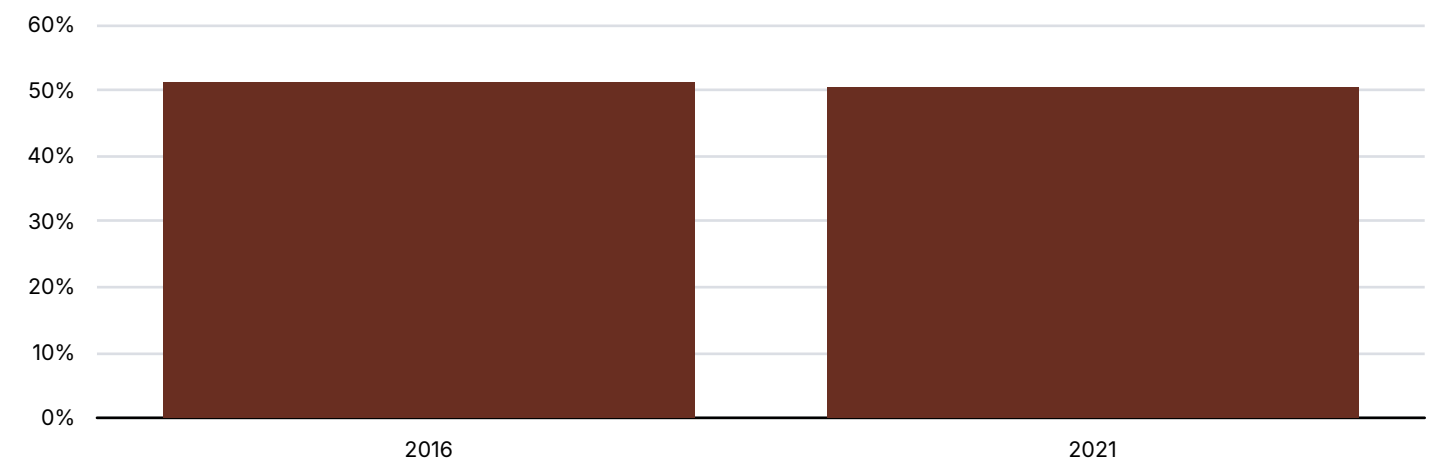
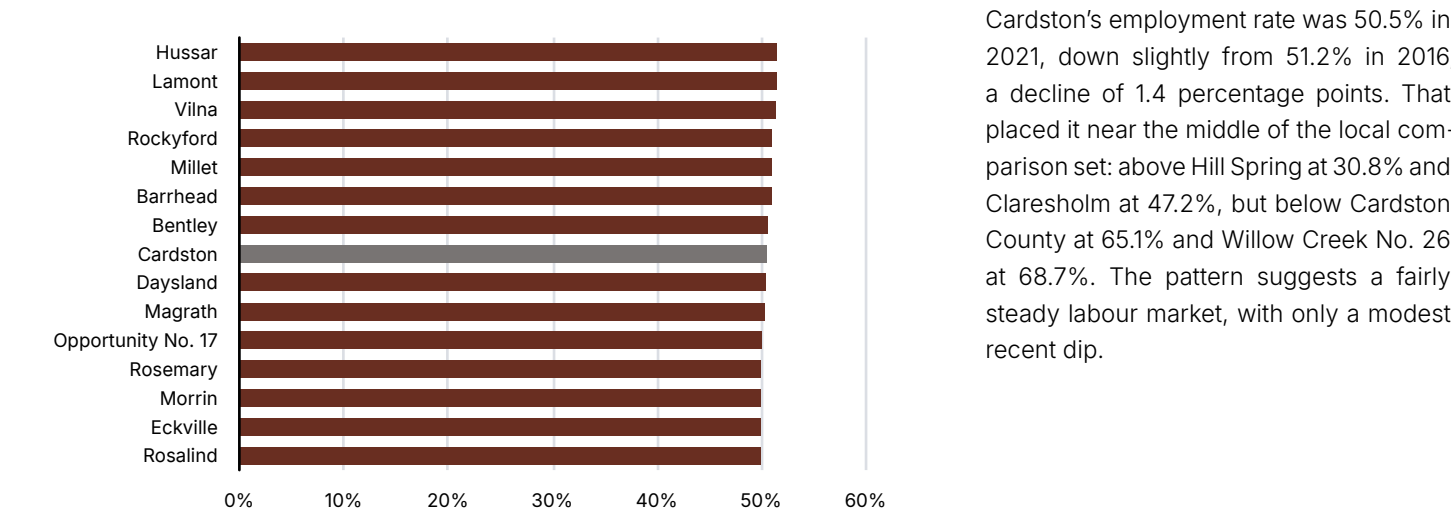


Figure 1.1: Shows the share of the working-age population that is employed. It helps indicate overall labour market health and how fully local talent is being used. (Cardston, 2016-2021)¹

Cardston's employment rate for the labour force aged 15 years and over was 50.5% in 2021, down slightly from 51.2% in 2016. The five-year change was -1.4%, pointing to a modest decline rather than a sharp shift. Even with that dip, the rate remained close to the 50% mark, suggesting that about half of the working-age population was employed at the census date. The limited time series shows a stable-to-softening pattern over the period. With only two observations, the data support a cautious reading: employment was broadly steady, but somewhat lower in 2021 than in 2016.



Cardston's employment rate was 50.5% in 2021, down slightly from 51.2% in 2016, a decline of 1.4 percentage points. That placed it near the middle of the local comparison set: above Hill Spring at 30.8% and Claresholm at 47.2%, but below Cardston County at 65.1% and Willow Creek No. 26 at 68.7%. The pattern suggests a fairly steady labour market, with only a modest recent dip.

Figure 1.2: Comparison of Employment Rate with other locations (Cardston, 2021)¹

Business Establishments

Cardston had 613 business establishments in 2025, up 3.4% from 2024 but below the 2023 peak of 651. Over five years, the total increased 2.0%, after a 6.5% decline from 2023.

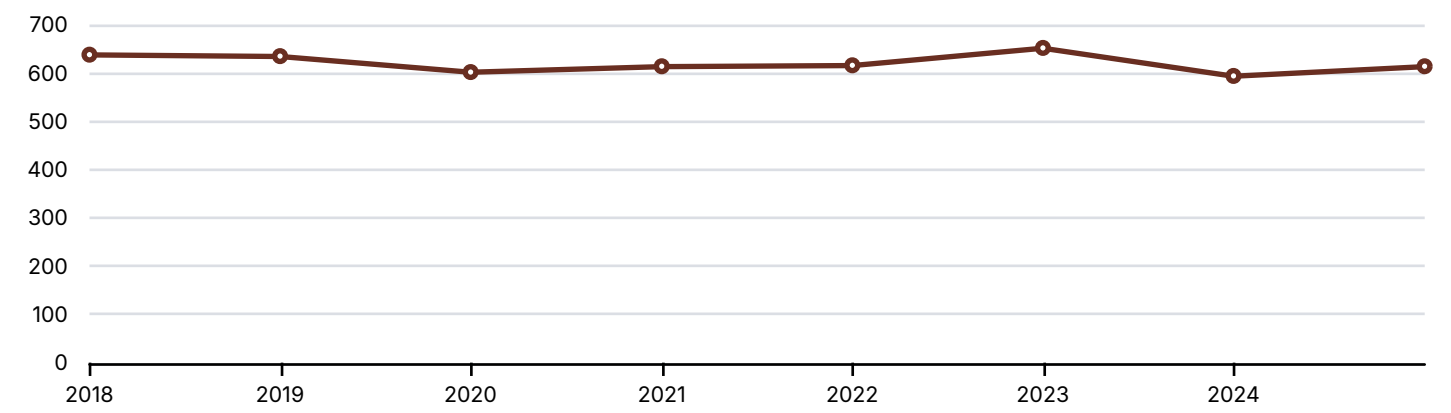


Figure 2.1: Shows the total number of active business establishments in the area, including those without employees. It helps indicate the scale and diversity of the local business base. (Cardston, 2018-2025)²

Cardston’s business base has moved unevenly over the past several years, but it has stayed near the 600-business mark. Active establishments totaled 637 in 2018, slipped to 601 in 2020, then recovered to 651 in 2023. The count fell again to 593 in 2024 before rising to 613 in 2025, up 3.4% from the prior year. The latest figure is still slightly below 2018 and 2023 levels.

Cardston had 613 active business establishments in 2025, placing it above several nearby places in the dataset but below the larger counts seen in Pincher Creek and Claresholm. The total was down from 651 in 2023 and 593 in 2024, after a short rebound earlier in the period. Recent movement was modest: 3.4% growth in 2025 followed an 8.9% decline in 2024. Over five years, Cardston was up 2.0%, suggesting a largely stable business base with some year-to-year volatility.

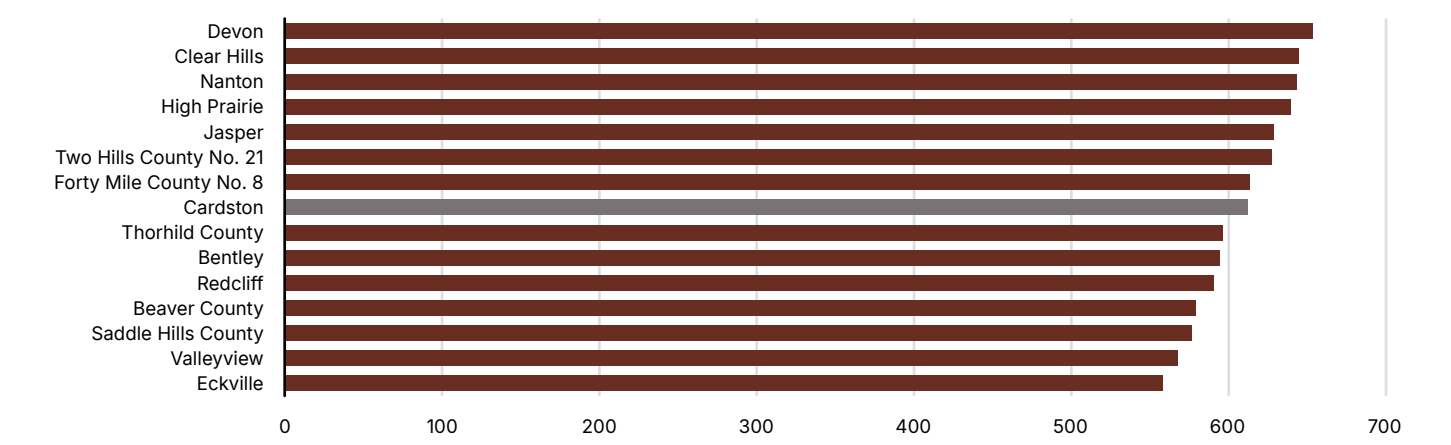


Figure 2.2: Comparison of Business Establishments with other locations (Cardston, 2025)²

Employment by Sector

Educational services remained Cardston’s largest employer in 2025 at 1,448 people, up 2.9% from 2024 and down 1.0% over five years. Health care followed with 499, and retail had 192.

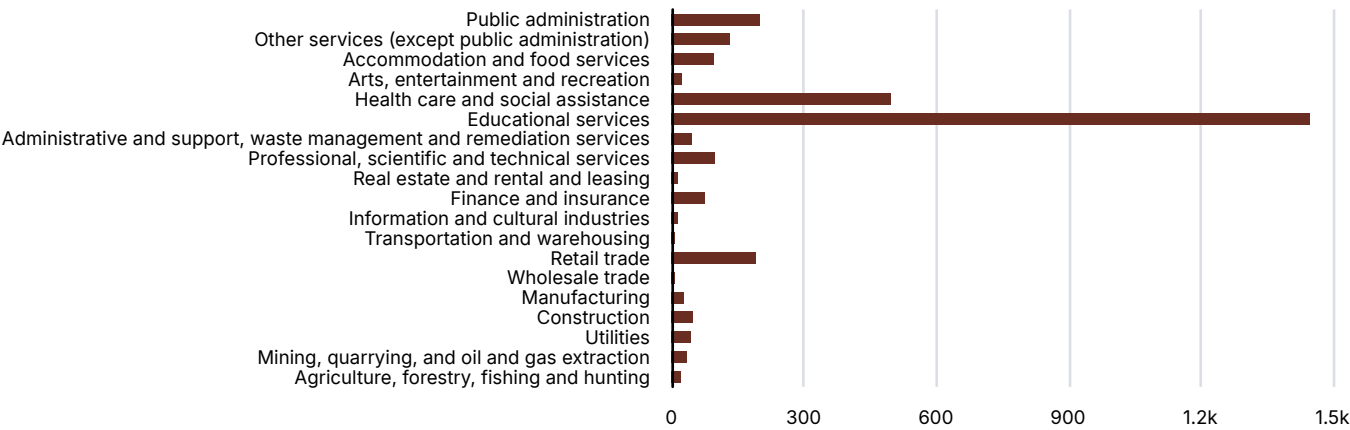
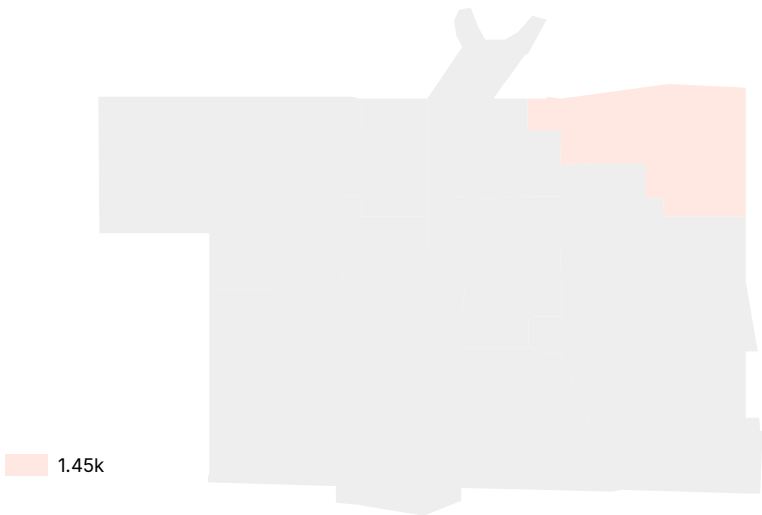


Figure 3.1: Shows how employment is distributed across industry sectors. It helps indicate which sectors account for the largest share of local jobs. (Cardston, 2025)³

Cardston’s employment mix in 2025 is led by educational services, with 1,448 workers, far ahead of health care and social assistance at 499 and public administration at 200. Retail trade follows at 192, while several other sectors are much smaller. Recent change is mixed. Administrative and support services rose 119.1% over 1 year, and professional services increased 112.8% over 5 years, while educational services was nearly flat over 5 years at -1.0%. The largest sectors still account for most local jobs, but growth has been strongest in smaller service categories. This suggests a workforce centered on education, with some recent expansion in selected support and professional activities.



Cardston’s employment base in 2025 is heavily concentrated in educational services, which accounts for 1,448 jobs. Health care and social assistance is the next largest sector at 499, followed by public administration at 200 and retail trade at 192. That mix shows a clear reliance on a small number of service sectors. Recent changes are more mixed: administrative and support services rose 119.1%, while agriculture fell 27.6% and wholesale trade slipped 20.0%.

Figure 3.2: Distribution of Largest Group: Naics - Educational services (Cardston)³

Establishments by Sector

Cardston’s business base in 2025 was led by agriculture with 137 establishments, up 7.0% from 2024 and 24.6% over five years. Real estate followed with 93, while construction held 57.

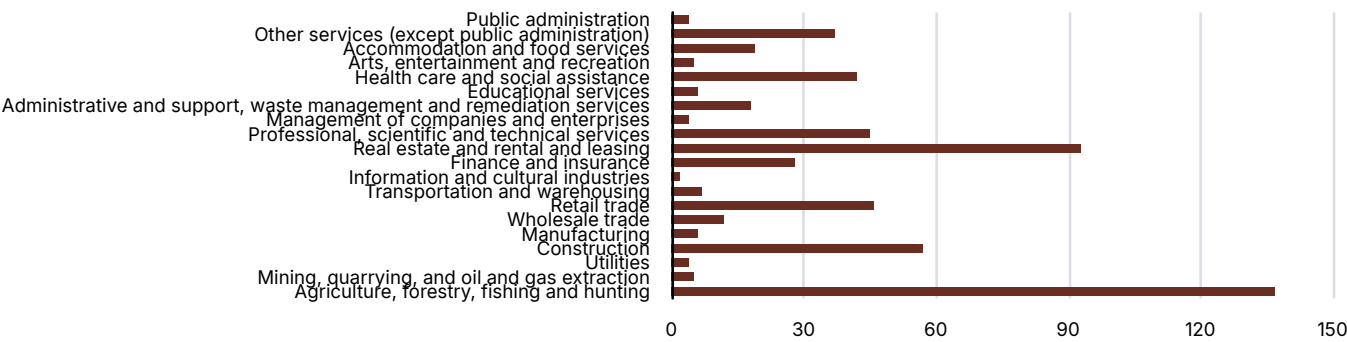


Figure 4.1: Shows how business establishments are distributed across sectors. It helps indicate the sector mix of the local business base. (Cardston, 2025)²

In 2025, Cardston’s business base was led by agriculture, forestry, fishing and hunting, with 137 establishments. Real estate and rental and leasing followed at 93, while construction had 57 and retail trade 46. Health care and social assistance counted 42, and other services 37. Recent changes were mixed. Real estate rose 13.4% from a year earlier, and agriculture increased 7.0%. By contrast, retail fell 9.8%, transportation and warehousing dropped 30.0%, and information and cultural industries declined 60.0%. The pattern suggests a sector mix that is concentrated in a few large categories, with shifts over time differing widely by sector.

In 2025, Cardston’s business base was led by agriculture, forestry, fishing and hunting, with 137 establishments, followed by real estate and rental and leasing at 93 and construction at 57. Retail trade accounted for 46 establishments, while health care and social assistance had 42. The mix points to a small-town economy with a strong land-based and property-related presence, alongside a modest retail and service core.

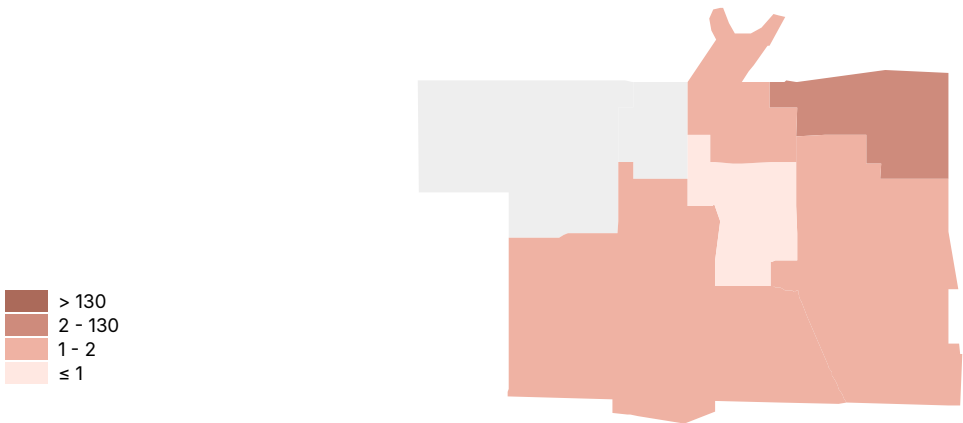


Figure 4.2: Distribution of Largest Group: Naics - Agriculture, forestry, fishing and hunting (Cardston)²

Establishments by Size

Cardston’s establishments remain concentrated among businesses without employees, which rose to 448 in 2025, up 2.5% from 2024 and 3.9% from 2020. The 5 to 9 employee group fell to 28, down 17.7% year over year.

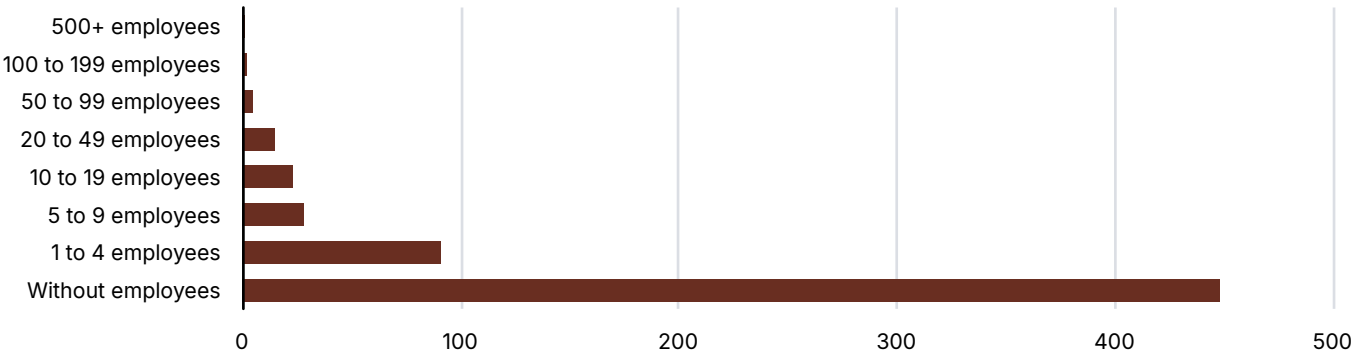


Figure 5.1: Shows how businesses are distributed by number of employees. It helps indicate whether the local economy is dominated by very small, small, or larger firms. (Cardston, 2025)²

Cardston’s business base in 2025 is heavily weighted toward very small establishments. Firms with no employees account for the largest count at 448 businesses, while another 91 have 1 to 4 employees. Larger establishments are much fewer, with only 28 firms in the 5 to 9 employee range and 1 business with 500 or more employees. Recent change is mixed. No-employee establishments rose 2.5% over the year and 3.9% over five years, while 1 to 4 employee firms increased 15.2% annually despite a 3.2% five-year decline. Mid-sized categories remain small and uneven.

Cardston’s business base is dominated by very small establishments. In 2025, 448 businesses had no employees, far more than any other size class, while 91 had 1 to 4 employees. Larger firms were uncommon, with only 15 businesses in the 20 to 49 range and just 1 with 500 or more employees. The pattern suggests a local economy built mainly around owner-operated firms, with a small number of larger employers adding limited depth to the mix.

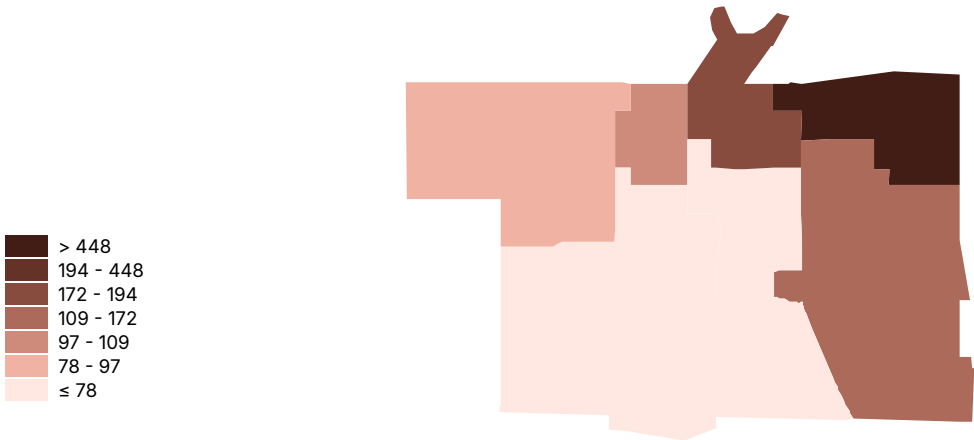


Figure 5.2: Distribution of Largest Group: Business Establishment Size - Without employees (Cardston)²

Household After-Tax Income

Cardston's largest household income group in 2021 was \$150,000 and over, with 120 households, up 84.6% from 2016. Higher-income groups also expanded, including \$125,000 to \$149,999 at 110 households.

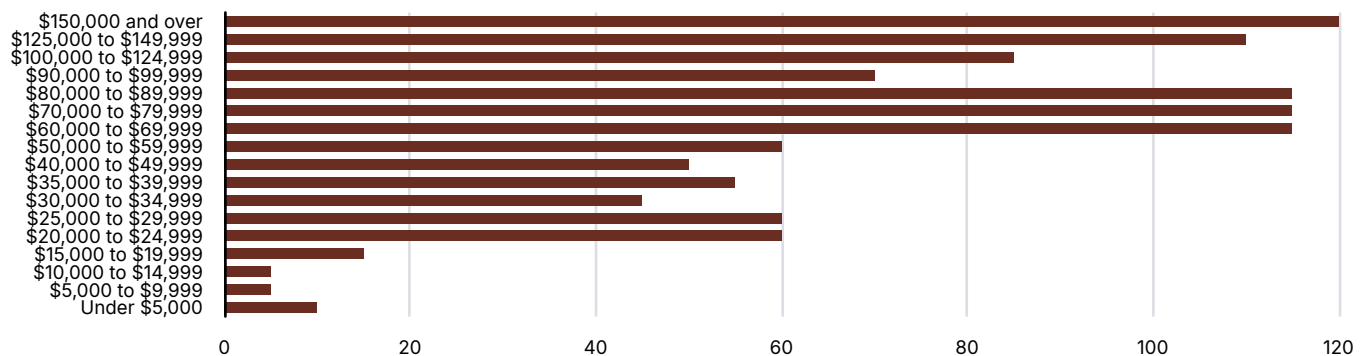


Figure 6.1: Shows household income after taxes across income groups. It helps indicate the resources households have available for day-to-day living after taxes are paid. (Cardston, 2021)¹

Cardston's household after-tax income profile in 2021 is concentrated in the middle and upper ranges, with the largest count in the \$150,000 and over group at 120 households, up 84.6% over five years. Several other higher-income bands also grew, including \$125,000 to \$149,999 at 110 households and \$100,000 to \$124,999 at 85. Lower-income groups generally declined, such as \$5,000 to \$9,999, down 66.7%, while \$20,000 to \$24,999 held steady at 60 households.

Cardston's household after-tax income profile in 2021 is spread across many brackets, with the largest counts in the middle and upper ranges. The biggest groups are \$60,000 to \$69,999, \$70,000 to \$79,999, \$80,000 to \$89,999, and \$150,000 and over, each with 115 or 120 households. Lower-income brackets are smaller, including 10 households under \$5,000 and 5 in both \$5,000 to \$9,999 and \$10,000 to \$14,999. Several higher brackets also grew over five years, especially \$150,000 and over, up 84.6%, suggesting a broader shift toward higher incomes within private households.



Figure 6.2: Distribution of Largest Group: Income Group Household - \$150,000 and over (Cardston)¹

Individual After-Tax Income

Cardston's largest income group was \$20,000 to \$29,999, with 1,075 people. Counts were also high in \$30,000 to \$39,999 at 720 and \$10,000 to \$19,999 at 695, then declined above \$40,000.

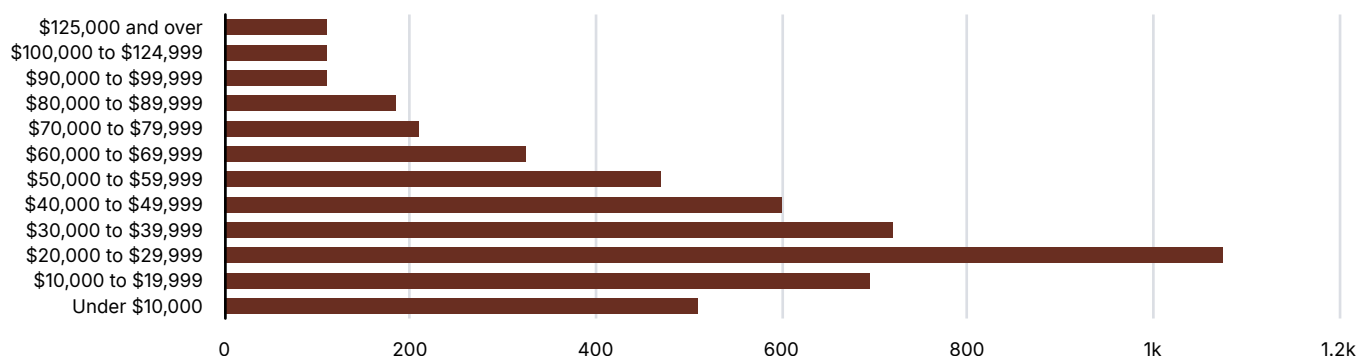


Figure 7.1: Shows individual after-tax income across income groups. It helps indicate the level of disposable income people have after taxes are paid. (Cardston, 2021)¹

In Cardston, individual after-tax income in 2021 was concentrated in the lower and middle income bands. The largest group was \$20,000 to \$29,999, with 1,075 people, followed by \$30,000 to \$39,999 at 720 and \$10,000 to \$19,999 at 695. Counts then tapered off steadily above \$40,000. Only 110 people were in each of the \$90,000 to \$99,999, \$100,000 to \$124,999, and \$125,000 and over groups. The pattern shows a broad base of modest incomes and a much smaller upper-income tail.

In 2021, Cardston's individual after-tax income profile for people aged 15 and over in private households was concentrated in the lower-to-middle ranges. The largest group was those earning \$20,000 to \$29,999, at 1,075 people, followed by \$30,000 to \$39,999 at 720 and \$10,000 to \$19,999 at 695. Higher-income brackets were much smaller: 110 people each were in the \$90,000 to \$99,999, \$100,000 to \$124,999, and \$125,000 and over groups. Across the town's dissemination areas, the same broad pattern appears, with the \$20,000 to \$29,999 band often strongest.

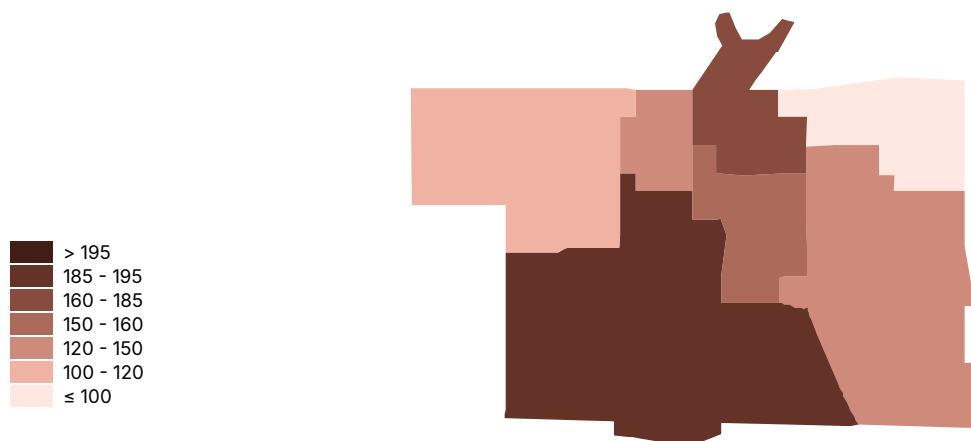


Figure 7.2: Distribution of Largest Group: Income Group Individual - \$20,000 to \$29,999 (Cardston)¹

Individual Employment Income

Cardston's largest income group was under \$5,000, with 525 people. The next largest were \$10,000 to \$19,999 at 440 and \$5,000 to \$9,999 at 345, while \$80,000 to \$89,999 had 85.

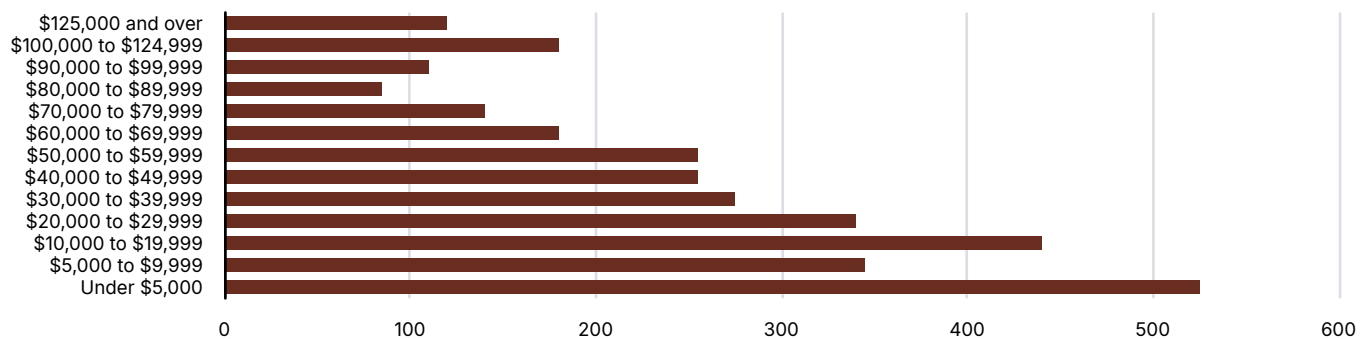


Figure 8.1: Shows individual employment income across income groups. It helps indicate how earnings from work are distributed among residents. (Cardston, 2021)¹

In Cardston, individual employment income in 2021 was spread across a wide set of earnings bands for people aged 15 and over in private households. The largest group was under \$5,000, with 525 people, followed by \$10,000 to \$19,999 with 440. Counts then taper through the middle and upper ranges, reaching 120 people at \$125,000 and over. The profile suggests a broad concentration in lower-income bands rather than a strong tilt toward higher earnings. Because only one year is provided, no time trend can be assessed from this dataset alone.

Cardston's 2021 individual employment income profile is concentrated in the lower income bands, with the largest group under \$5,000 and many residents also in the \$5,000 to \$19,999 range. Counts remain sizeable across the middle: 340 people were in the \$20,000 to \$29,999 band, 275 in \$30,000 to \$39,999, and 255 each in \$40,000 to \$49,999 and \$50,000 to \$59,999. Higher incomes are present but thinner, including 180 people at \$100,000 to \$124,999 and 120 at \$125,000 and over. Across the area's sublocations, the same broad pattern appears, with low-income groups generally larger than the upper brackets.

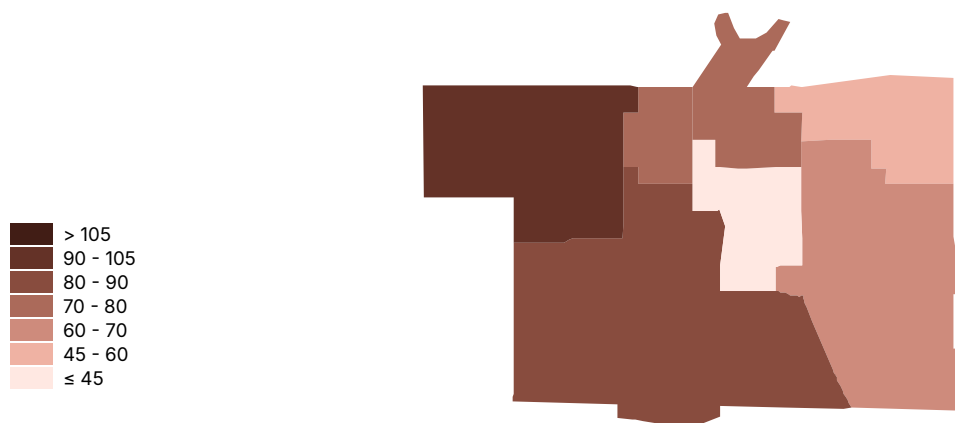


Figure 8.2: Distribution of Largest Group: Income Group Individual - Under \$5,000 (Cardston)¹

Labour Force Participation Rate

Cardston’s labour force participation rate was 54.5% in 2021, down slightly from 54.8% in 2016. Over five years, the rate changed by -0.55%, indicating little movement.

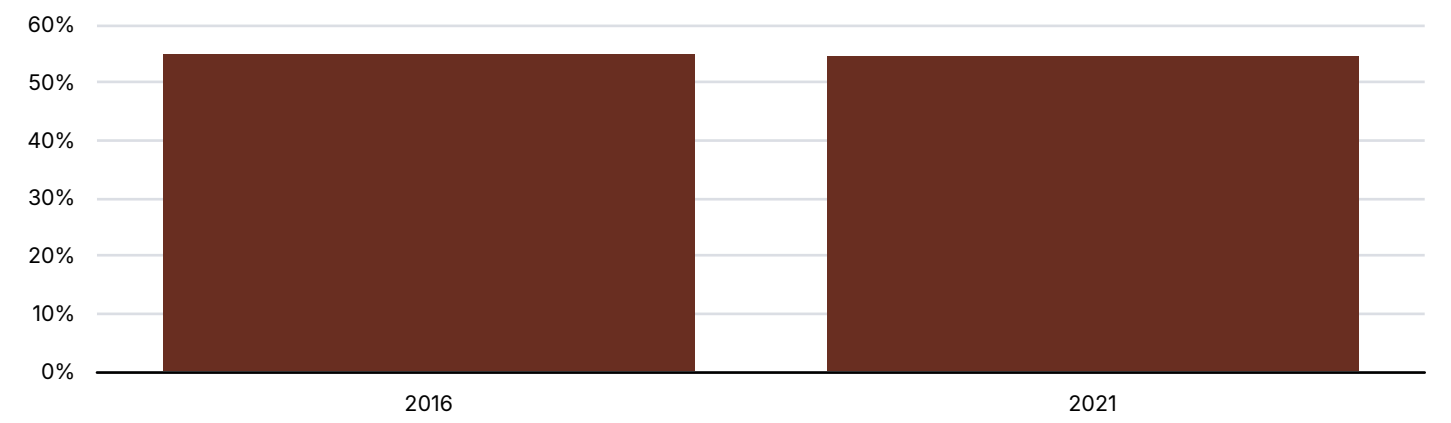


Figure 9.1: Shows the share of the working-age population that is employed or actively looking for work. It helps indicate the level of labour market engagement. (Cardston, 2016-2021)¹

Cardston’s labour force participation rate was essentially stable across the 2016 to 2021 period, moving only slightly lower in the latest census count. The measure captures the share of the working-age population that is employed or actively looking for work. In 2016, the rate stood at 54.8%. By 2021, it was 54.5%, a decline of 0.6% over five years. The change is small enough to suggest broad continuity rather than a sharp shift in labour market engagement.

Cardston’s labour force participation rate was 54.5% in 2021, down slightly from 54.8% in 2016, a 0.6% decline over five years. That places it below several nearby municipalities, including Cardston County at 68.1%, Nanton at 64.2% and Pincher Creek No. 9 at 65.8%, while remaining above Hill Spring at 34.6% and Blood 148 at 41.0%. The pattern suggests a mid-range participation level with limited recent movement, especially compared with stronger or weaker shifts elsewhere in the region.

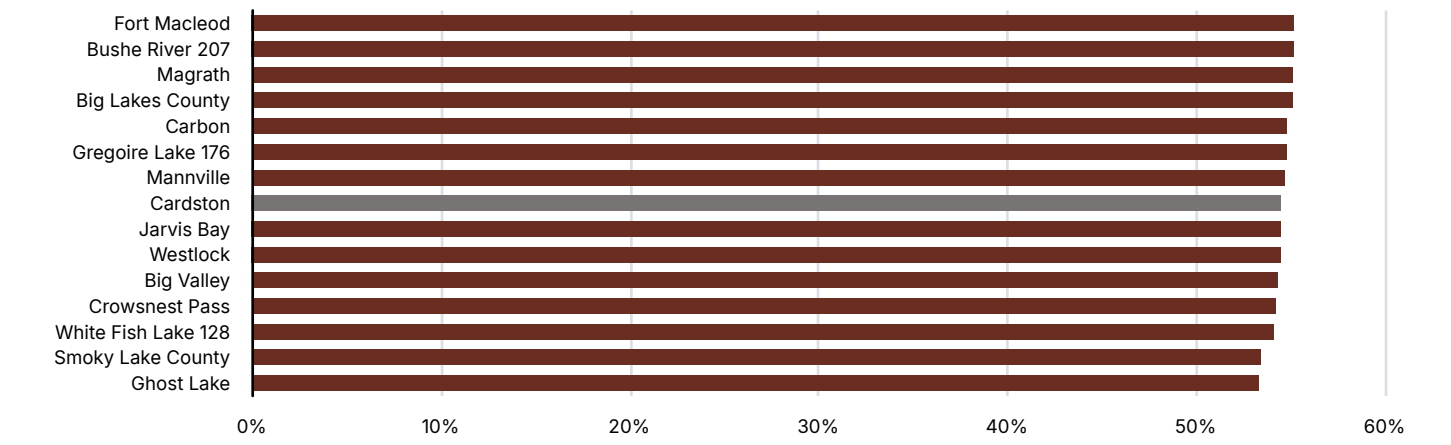


Figure 9.2: Comparison of Labour Force Participation Rate with other locations (Cardston, 2021)¹

Labour Force Status

In Cardston, employed residents remained the largest group in 2021 at 1,405 people, up from 1,320 in 2016. Those not in the labour force rose to 1,265, while unemployed increased to 110.

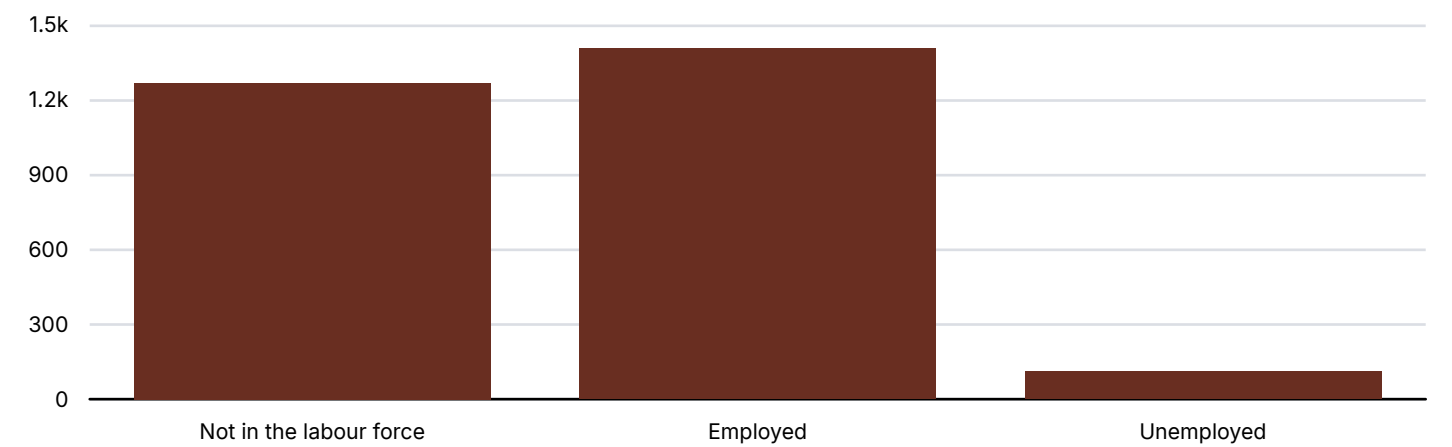


Figure 10.1: Shows whether residents are employed, unemployed, or not in the labour force. It helps indicate how people are participating in the labour market. (Cardston, 2021)¹

In 2021, Cardston's labour force status profile for the population aged 15 years and over showed more residents outside the labour force than in either employment or unemployment. The largest group was not in the labour force, at 1,265 people. Employed residents numbered 1,405, while 110 people were unemployed. That mix suggests a community where labour market participation was shaped as much by those not actively working as by those in work. The employed group remained larger than the unemployed group by a wide margin, while the gap between employment and non-participation was comparatively modest. Source: Statistics Canada, Census Profile.

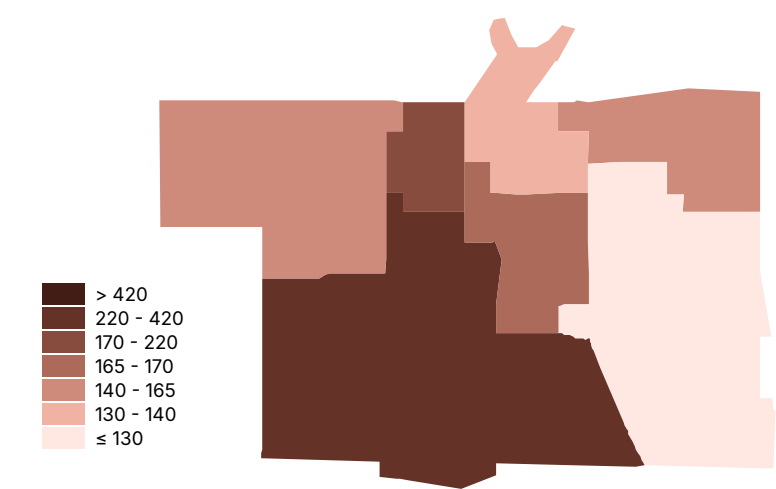


Figure 10.2: Distribution of Largest Group: Labour Force Status - Employed (Cardston)¹

Cardston's labour force status in 2021 shows a fairly even split between people working and those outside the labour force, with employed residents slightly ahead at 1,405 and 1,265 not in the labour force. Unemployment was much smaller at 110 people. The distribution points to a community where most residents aged 15 and over were either attached to work or just outside it. Within the subdivision, some dissemination areas were more employment-heavy than others, including one with 420 employed residents, while another had 220.

Work Activity

Cardston’s largest group in 2021 was people who did not work, at 1,220, up 18.5% from 2016. Those working full year full time reached 760, while part year and/or part time fell to 795.

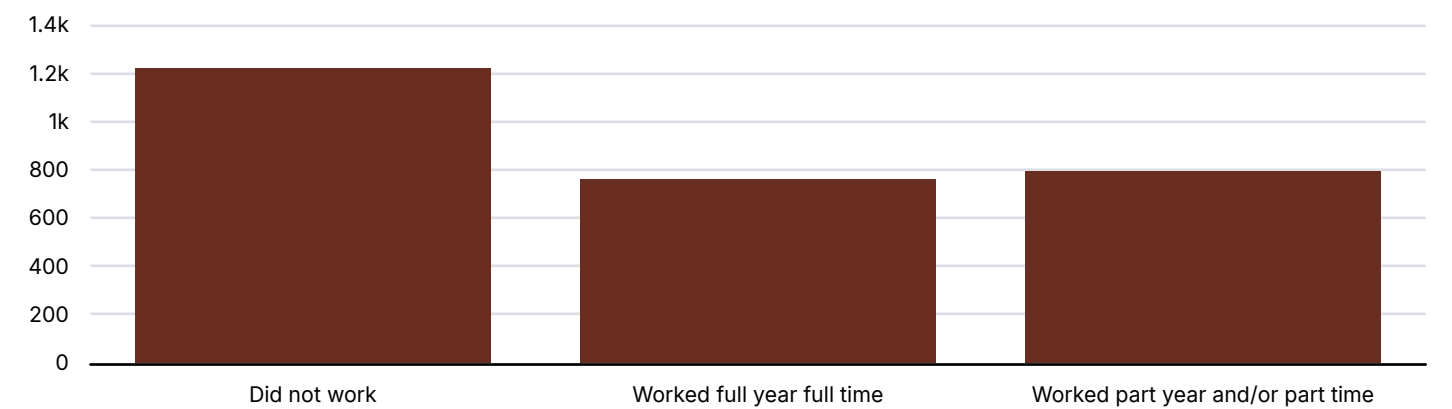


Figure 11.1: Shows the amount of work activity people had during the reference period. It helps indicate attachment to work over the year, not just at a single point in time. (Cardston, 2021)¹

In 2021, Cardston’s work activity profile for people aged 15 and over was tilted toward limited attachment to work during the year. The largest group did not work, at 1,220 people, while 795 worked part year and/or part time and 760 worked full year full time. Over five years, the pattern shifted modestly: the number who did not work rose 18.5%, and full-year full-time work increased 9.4%, while part-year or part-time work fell 8.1%. The mix points to uneven work participation over time.

In 2021, Cardston’s work activity profile for people aged 15 and over was mixed. The largest group did not work, at 1,220 people, while 795 worked part year and/or part time and 760 worked full year full time. Compared with five years earlier, not working rose 18.4%, full-year full-time work increased 9.3%, and part-year or part-time work fell 8.1%. The pattern suggests uneven attachment to work across the population.

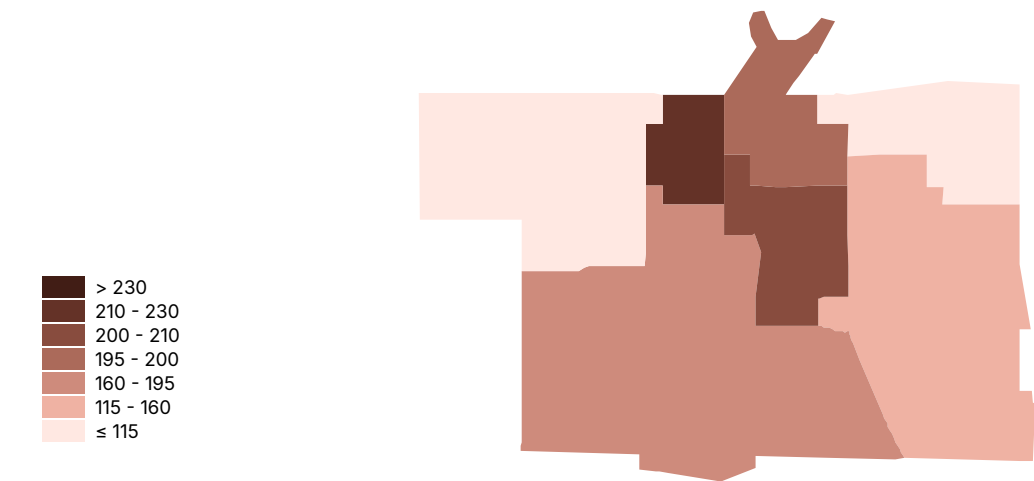


Figure 11.2: Distribution of Largest Group: Work Activity - Did not work (Cardston)¹

Employed Residents by Occupation

Sales and service occupations were the largest group in Cardston in 2021, rising to 450 people from 305 in 2016. Occupations in education, law and social services followed at 270, while legislative and senior management fell to 15.

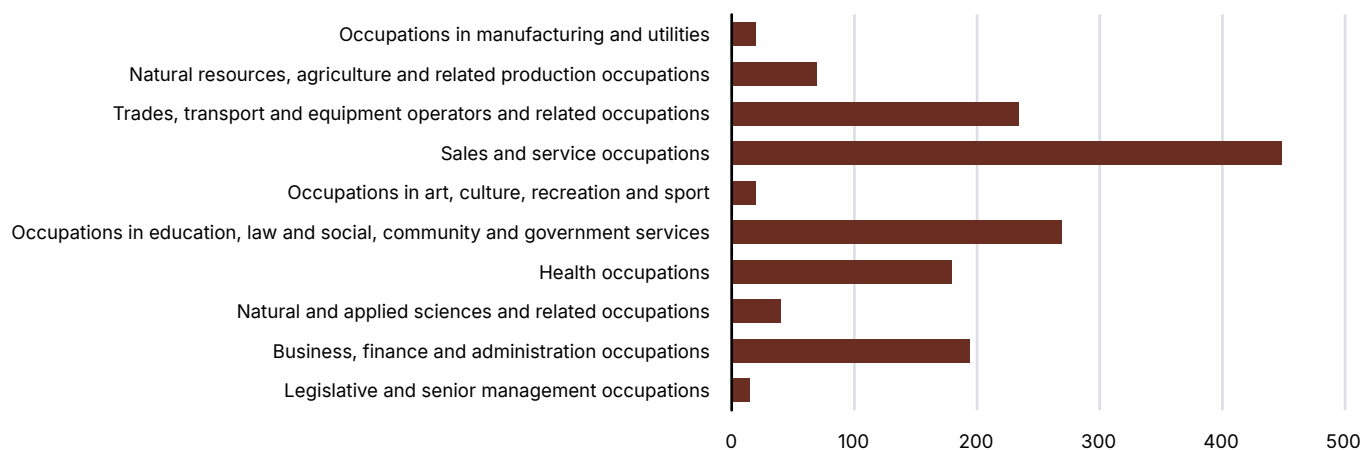


Figure 12.1: Shows the occupations held by employed residents. It helps indicate the community's skill mix and the kinds of work people do. (Cardston, 2021)¹

In Cardston, employed residents in 2021 were concentrated in service, care, and community-oriented work, with sales and service occupations the largest group at 450 people. Occupations in education, law and social, community and government services followed at 270, while trades, transport and equipment operators accounted for 235 and business, finance and administration for 195. Over five years, sales and service rose 47.5%, trades increased 23.7%, and health occupations grew 12.5%, pointing to a shifting mix.

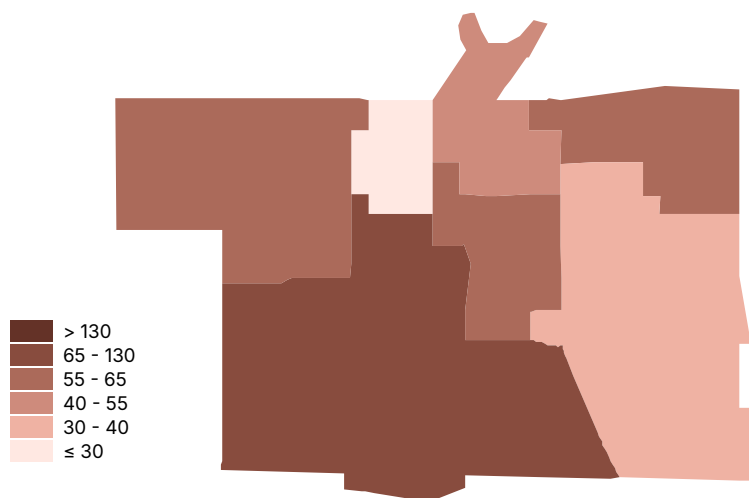


Figure 12.2: Distribution of Largest Group: Occupation - Sales and service occupations (Cardston)¹

In 2021, Cardston's employed residents were concentrated in a few occupation groups, with sales and service occupations the largest at 450 people. Education, law and social, community and government services followed at 270, while trades, transport and equipment operators accounted for 235 and business, finance and administration for 195. Health occupations also numbered 180. By contrast, legislative and senior management and manufacturing and utilities each had 20 people or fewer, showing a more limited presence in those fields.

Data Sources

1. Statistics Canada, Census Profile. Published in Dec 15, 2022.
2. Statistics Canada, Business Register. Published in Jun 1, 2025.
3. Statistics Canada, Business Register; Localintel, Employment by Industry Estimates of Census Areas. Published in Mar 13, 2026.

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