

NATIONAL REPORT · JULY 2026

Canada's Cities on the Rise 2026

Beyond Job Growth:
Where Can You Actually Build a Life?

- Calgary
- Ottawa
- Toronto
- Vancouver
- Montréal

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H1 2026
Data Period

"Finding the right job changes your career.
Finding the right city changes your life."
— Lakive Research, 2026

Executive Summary

LinkedIn recently published its 2026 Cities on the Rise report, spotlighting 25 U.S. metros where job opportunities are expanding fastest. Canada was notably absent from the list.

This report fills that gap — with a sharper lens. Rather than measuring city-level job growth in aggregate, Lakive breaks opportunity down by occupation. Because a city booming in tech hiring means little if you're a nurse. And a city with high vacancy rates for trades workers matters a great deal if you happen to swing a hammer for a living.

We analyzed five major Canadian cities across three dimensions: Employment Opportunity Index (EOI), housing affordability, and overall City Fit Score.

- Calgary** Leads Canada for trades workers and healthcare professionals, combining strong hiring demand with the most affordable housing of any major city.
- Toronto** Offers the broadest employment opportunity — 15 of 20 occupations register High EOI — but housing accessibility has reached a generational low.
- Ottawa** Punches above its size for public sector, legal, and healthcare workers, with housing nearly 30% cheaper than Toronto, same province, same taxes.
- Vancouver** Remains the premier tech and senior healthcare destination, but housing increasingly limits who can realistically build wealth here.
- Montréal** Canada's value city — affordable, culturally rich, and a rising force in AI, gaming, and aerospace, but employment demand still trails the other four cities.

At Lakive, we believe the best career move is one that builds your life — not just your résumé. The question is no longer 'which city has the most jobs.' It's 'which city gives you the best chance of thriving — financially, professionally, and personally.'

Methodology

EOI (Employment Opportunity Index) draws on Canada's Job Bank, provincial licensing bodies, and Statistics Canada's Labour Force Survey. Tiers: **High** = strong demand, active hiring; **Mid** = steady demand, moderate competition; **Low** = oversupply or structural barriers. **City Fit Score (0–100)** weighs EOI, housing affordability, rent-to-income pressure, and city infrastructure. **HPI Years** = median home price ÷ gross annual salary. **RPI** = annual rent ÷ gross income. Data reflects H1 2026 conditions.

Part 1: The National Snapshot

Overall City Rankings — Average Fit Score, All Occupations

Rank	City	Avg. Fit Score	High EOI Jobs	Avg. HPI Years	Avg. RPI
#1	Calgary	79	9 of 20	5.9 yr	28%
#2	Ottawa	72	7 of 20	7.4 yr	31%
#3	Toronto	65	15 of 20	10.5 yr	43%
#4	Vancouver	64	5 of 20	11.4 yr	41%
#5	Montréal	62	0 of 20	6.5 yr	30%

Calgary and Ottawa lead on affordability-adjusted opportunity. Toronto dominates raw hiring breadth but housing costs sharply discount that advantage. Montréal's zero High-EOI occupations reflects a structurally tighter labour market, though its housing affordability softens that blow considerably.

LAKIVE INSIGHT: Three findings that challenge conventional wisdom

01 The affordability-opportunity gap is occupation-specific.

Toronto and Vancouver dominate job listings, but for nurses, electricians, and teachers, the math no longer closes. Calgary and Ottawa deliver a better financial outcome for the majority of working Canadians.

02 Your occupation matters more than your city.

A software engineer and an electrician live in fundamentally different cities even when they share a postal code. Aggregate city rankings miss this entirely.

03 The "coastal premium" is no longer self-evident.

For most occupations outside top-tier tech and finance, moving from Calgary or Ottawa to Vancouver or Toronto means paying significantly more to earn marginally more — or nothing more at all.

Part 2: City Profiles

#1 Calgary — Canada's Trades & Healthcare Capital

79
City Fit

5.9 yr HPI Years	28% Rent/Income	\$1,950/mo 2BR Rent/mo	Alberta No provincial income tax
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Best for: Trades workers, healthcare professionals, and home ownership seekers.

Calgary is Canada's most compelling story in 2026. For the second consecutive year, it leads national rankings for working professionals in trades and healthcare. Alberta's No Provincial Income Tax advantage effectively gives every worker a raise of \$3,000–\$8,000 annually compared to Ontario or BC equivalents.

Occupation	Fit Score	EOI	HPI Years
Family Physician	92	High	2.5 yr
Electrician	91	High	3.9 yr
Registered Nurse	86	High	4.5 yr
Lawyer	86	Mid	4.2 yr
Police Officer	84	High	4.8 yr
Civil Engineer	82	High	6.0 yr

The catch: Tech EOI registers Mid — Calgary's ecosystem is growing but trails Toronto/Vancouver. Culture and transit infrastructure also trail the larger metros.

#2 Ottawa — The Underrated Career City

72
City Fit

7.4 yr HPI Years	31% Rent/Income	\$2,100/mo 2BR Rent/mo	Ontario HST 13%
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Best for: Public sector professionals, lawyers, nurses, and tech workers.

Ottawa rarely makes headlines, but for certain professionals it's quietly the best-run major city in Canada for career building. Compared to Toronto — same province, same taxes — Ottawa's housing costs are nearly 30% lower and its Quality of Life ranks #1 in Canada (Numbeo 2026).

Occupation	Fit Score	EOI	HPI Years
Family Physician	88	High	3.0 yr
Lawyer	84	High	5.0 yr
Registered Nurse	82	High	6.5 yr
Software Engineer	80	High	6.2 yr
Secondary Teacher	80	High	7.0 yr
Police Officer	80	High	6.8 yr

The catch: Private sector is smaller than government presence — fewer startup opportunities. Fewer international connections than Toronto or Vancouver.

#3 Toronto — Opportunity Capital, At a Price

65
City Fit

10.5 yr HPI Years	43% Rent/Income	\$2,750/mo 2BR Rent/mo	Ontario HST 13%
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Best for: High earners — senior physicians, lawyers, software engineers, finance professionals.

Toronto is Canada's undisputed employment capital — 15 of 20 occupations register High EOI. But housing accessibility has reached a generational low. A registered nurse needs 12 years of full gross income to buy a median home. An accountant, 13.8 years. An electrician, 12.5 years. These are not affordability headwinds — they are structural barriers.

Occupation	Fit Score	EOI	HPI Years
Software Engineer	88	High	9.2 yr
Family Physician	86	High	4.5 yr
Lawyer	82	High	7.6 yr
Accountant	72	High	13.8 yr
Registered Nurse	72	High	12.0 yr
Electrician	70	High	12.5 yr

The catch: For workers outside the top income quartile: strong career options, severely limited financial advancement. Toronto offers unmatched opportunity and declining accessibility.

#4 Vancouver — Tech & Healthcare, At a Price

64
City Fit

11.4 yr HPI Years	41% Rent/Income	\$2,950/mo 2BR Rent/mo	British Columbia GST 5% + PST 7%
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Best for: Tech professionals and senior healthcare workers with long-term earning potential.

Vancouver is Canada's most livable city by international indices (EIU 2026 top 10). For tech professionals its software engineering EOI is High. But at 9.5 years of a software engineer's salary to purchase a median home — and 13+ years for most other occupations — the city is increasingly a place people come to earn, not to build lasting financial security.

Occupation	Fit Score	EOI	HPI Years
Software Engineer	84	High	9.5 yr
Family Physician	82	High	5.5 yr
Lawyer	78	Mid	8.1 yr
Pharmacist	74	Mid	10.5 yr
Data Analyst	72	Mid	11.5 yr
Electrician	72	High	13.0 yr

The catch: Mid-income workers face stable employment but severely limited financial advancement. Vancouver has the highest rent-to-income ratios of any city in this analysis.

#5 Montréal — Affordability, Culture & Rising Economy

62
City Fit

6.5 yr HPI Years	30% Rent/Income	\$1,850/mo 2BR Rent/mo	Québec GST + QST ≈15%
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Best for: AI researchers, game developers, aerospace engineers, and creative industries.

Montréal is Canada's most affordable major city by a meaningful margin. A software engineer faces 5.2 years of salary to buy a median home versus 9.5 in Vancouver or 9.2 in Toronto. The Mila Institute makes Montréal a genuine global AI hub. The gaming sector (Ubisoft, EA, Warner Bros.) employs over 15,000 people. Aerospace — Bombardier, Pratt & Whitney, CAE, Bell Textron — makes Montréal one of the world's top three aerospace clusters alongside Seattle and Toulouse.

Occupation	Fit Score	EOI	HPI Years
Family Physician	78	Mid	2.6 yr
Lawyer	72	Mid	4.5 yr
Software Engineer	70	Mid	5.2 yr
Electrician	68	Mid	5.5 yr
Teacher	68	Mid	5.8 yr
Nurse	65	Mid	6.0 yr

The catch: French proficiency is functionally required. Quebec's combined tax burden (GST + QST ≈15%, plus high provincial income tax) offsets some affordability advantage for higher earners.

Employment Opportunity Index — by Occupation

High = strong demand, multiple employers competing. Mid = steady demand, moderate competition. Low = oversupply or structural barriers.

Occupation	Calgary	Ottawa	Toronto	Vancouver	Montréal
Family Physician	High	High	High	High	Mid
Registered Nurse	High	High	High	High	Mid
Software Engineer	Mid	High	High	High	Mid
Electrician	High	Mid	High	High	Mid
Lawyer	Mid	High	High	Mid	Mid
Accountant	High	High	High	Mid	Mid
Secondary Teacher	High	High	Mid	Mid	Mid
Truck Driver	High	Mid	High	Mid	Mid
Civil Engineer	High	High	High	Mid	Mid
AI / Game Dev	Mid	Mid	High	High	Mid
Aerospace Engineer	High	Mid	Mid	Low	Mid
Chef / Retail	High	Mid	Mid	Mid	Mid

Part 3: Which City Wins by Sector

Healthcare #1 Calgary · #2 Ottawa · #3 Toronto Highest EOI breadth + fastest path to home ownership for physicians and nurses.	Technology #1 Vancouver · #2 Toronto · #3 Montréal Deepest tech ecosystem; Montréal compelling for AI and gaming affordability.
Skilled Trades #1 Calgary · #2 Ottawa · #3 Vancouver Calgary dominates on every metric: EOI, HPI Years, rent pressure, fit score.	Legal & Finance #1 Toronto · #2 Ottawa · #3 Calgary Canada's financial and legal capital; Ottawa strong on federal legal and regulatory demand.
Education & Public Service #1 Ottawa · #2 Calgary · #3 Montréal Federal employment anchors Ottawa; Calgary population growth drives new demand.	Aerospace #1 Montréal · #2 Toronto · #3 Calgary Top-3 aerospace cluster globally — Bombardier, Pratt & Whitney, CAE, Bell Textron.

Part 4: The Career Move Matrix

Where should you go in 2026? A quick-reference guide by occupation.

Occupation	Best City	Runner-Up	Avoid If...
Family Physician	Calgary	Ottawa	Vancouver if finances matter
Registered Nurse	Calgary	Ottawa	Toronto / Vancouver — housing near-impossible
Software Engineer	Vancouver	Toronto	If home ownership <7 yrs — Ottawa/Calgary
Electrician	Calgary	Ottawa	Coastal cities — severe housing pressure
Lawyer	Toronto	Ottawa	If mid-career + affordability — Calgary
Accountant	Toronto	Ottawa	If housing is priority — Calgary
Secondary Teacher	Ottawa	Calgary	Montréal unless French-fluent
Truck Driver	Calgary	Toronto	—
Civil Engineer	Calgary	Ottawa	—
AI / Game Dev	Montréal	Vancouver	If High EOI breadth critical — Toronto
Aerospace Engineer	Montréal	Toronto	—
Chef / Retail	Montréal	Calgary	If High EOI urgency — go elsewhere

Conclusion

Canada's labour market in 2026 is not one story — it's five, and they diverge sharply once you factor in occupation and housing.

The dominant theme is a rebalancing away from the coastal giants. Calgary and Ottawa are quietly doing what Toronto and Vancouver cannot: offering meaningful employment at prices that allow workers to actually build wealth.

For those committed to coastal cities, the math still works — but only at the upper end of the income spectrum. For everyone else, the rise of Calgary and Ottawa may be the most important career geography story of this decade.

***"Finding the right job changes your career.
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About This Report

Lakive is a Canadian data platform that helps workers and newcomers make informed decisions about where to live and build their careers. Our methodology combines public data from Statistics Canada, Canada's Job Bank, CMHC, and provincial labour market surveys. Data reflects H1 2026 conditions.

Explore the data: lakive.com/ranking · lakive.com/compare · lakive.com/calculate

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