

# Canadian Intercity Comparison of Taxes, Utilities and Housing

Single Person with \$25,000 Total Income	Vancouver, BC	Calgary, AB	Saskatoon, SK	Winnipeg, MB	Toronto, ON	Montréal, QC	Saint John, NB	Halifax, NS	Charlottetown, PEI	St. John's, Nfld.
<i>Provincial Taxes and Health Premiums</i>										
Provincial Income Tax	\$ 692	\$ 734	\$ 1,161	\$ 1,686	\$ 897	\$ 1,643	\$ 1,529	\$ 1,386	\$ 1,548	\$ 1,387
Tax Credits and Rebates	-	-	(108)	(425)	(142)	(597)	-	-	-	-
Health Premiums	389	-	-	-	300	-	-	-	-	-
Retail Sales Tax	433	-	294	530	577	820	931	931	754	981
Gasoline Tax	205	90	150	115	147	167	107	155	140	165
<b>Total Provincial Taxes and Health Premiums</b>	<b>\$ 1,719</b>	<b>\$ 824</b>	<b>\$ 1,497</b>	<b>\$ 1,906</b>	<b>\$ 1,779</b>	<b>\$ 2,033</b>	<b>\$ 2,567</b>	<b>\$ 2,472</b>	<b>\$ 2,442</b>	<b>\$ 2,533</b>
<i>Household Utility Costs</i>										
Electricity	\$ 333	\$ 707	\$ 611	\$ 342	\$ 605	\$ 390	\$ 596	\$ 613	\$ 757	\$ 590
Telephone	302	280	258	289	265	265	265	301	295	264
Auto Insurance	1,546	1,888	814	995	3,529	1,468	1,532	2,181	1,621	2,591
<b>Total Household Utility Costs</b>	<b>\$ 2,181</b>	<b>\$ 2,875</b>	<b>\$ 1,683</b>	<b>\$ 1,626</b>	<b>\$ 4,399</b>	<b>\$ 2,123</b>	<b>\$ 2,393</b>	<b>\$ 3,095</b>	<b>\$ 2,673</b>	<b>\$ 3,445</b>
<b>Total Taxes and Utilities</b>	<b>\$ 3,900</b>	<b>\$ 3,699</b>	<b>\$ 3,180</b>	<b>\$ 3,532</b>	<b>\$ 6,178</b>	<b>\$ 4,156</b>	<b>\$ 4,960</b>	<b>\$ 5,567</b>	<b>\$ 5,115</b>	<b>\$ 5,978</b>
<i>Housing Costs</i>										
Rent	\$ 10,152	\$ 10,764	\$ 6,768	\$ 6,936	\$ 10,800	\$ 6,972	\$ 5,916	\$ 7,908	\$ 6,288	\$ 6,540
<b>Total of Taxes, Utilities and Housing</b>	<b>\$ 14,052</b>	<b>\$ 14,462</b>	<b>\$ 9,948</b>	<b>\$ 10,468</b>	<b>\$ 16,978</b>	<b>\$ 11,128</b>	<b>\$ 10,876</b>	<b>\$ 13,475</b>	<b>\$ 11,403</b>	<b>\$ 12,518</b>
Family with \$50,000 Total Income	Vancouver, BC	Calgary, AB	Saskatoon, SK	Winnipeg, MB	Toronto, ON	Montréal, QC	Saint John, NB	Halifax, NS	Charlottetown, PEI	St. John's, Nfld.
<i>Provincial Taxes and Health Premiums</i>										
Provincial Income Tax	\$ 1,015	\$ 1,201	\$ 938	\$ 2,465	\$ 909	\$ 1,213	\$ 2,754	\$ 2,534	\$ 2,802	\$ 2,518
Tax Credits and Rebates	0	0	(227)	(400)	0	0	0	0	0	0
Health Premiums	1,296	0	0	0	300	0	0	0	0	0
Retail Sales Tax	1,057	0	715	1,248	1,375	1,888	2,018	2,018	1,782	2,135
Gasoline Tax	410	180	300	230	294	334	214	310	280	330
<b>Total Provincial Taxes and Health Premiums</b>	<b>\$ 3,778</b>	<b>1,381</b>	<b>\$ 1,726</b>	<b>\$ 3,543</b>	<b>\$ 2,878</b>	<b>\$ 3,435</b>	<b>\$ 4,986</b>	<b>\$ 4,862</b>	<b>\$ 4,864</b>	<b>\$ 4,983</b>
<i>Household Utility Costs</i>										
Home Heating	\$ 1,453	\$ 1,166	\$ 1,206	\$ 1,427	\$ 1,488	\$ 1,827	\$ 1,961	\$ 1,723	\$ 2,282	\$ 2,318
Energy Rebate	0	(147)	0	0	0	0	0	0	0	0
Electricity	554	1,116	940	545	952	575	913	983	1,132	899
Telephone	302	280	258	289	265	265	265	301	295	264
Auto Insurance	1,546	1,888	814	995	3,529	1,468	1,532	2,181	1,621	2,591
<b>Total Household Utility Costs</b>	<b>\$ 3,855</b>	<b>\$ 4,303</b>	<b>\$ 3,218</b>	<b>\$ 3,256</b>	<b>\$ 6,234</b>	<b>\$ 4,135</b>	<b>\$ 4,671</b>	<b>\$ 5,188</b>	<b>\$ 5,330</b>	<b>\$ 6,072</b>
<b>Total Taxes and Utilities</b>	<b>\$ 7,633</b>	<b>\$ 5,684</b>	<b>\$ 4,944</b>	<b>\$ 6,799</b>	<b>\$ 9,112</b>	<b>\$ 7,570</b>	<b>\$ 9,657</b>	<b>\$ 10,050</b>	<b>\$ 10,194</b>	<b>\$ 11,055</b>
<i>Housing Costs</i>										
Mortgage Costs	\$ 26,232	\$ 18,139	\$ 11,277	\$ 7,868	\$ 16,204	\$ 9,418	\$ 7,255	\$ 7,601	\$ 5,758	\$ 5,899
Property Taxes	3,088	1,939	2,275	3,225	3,513	3,131	2,200	2,142	2,600	1,333
Property Tax Credit	(570)	0	(153)	0	0	0	0	0	0	0
<b>Total Housing Costs</b>	<b>\$ 28,750</b>	<b>\$ 20,078</b>	<b>\$ 13,399</b>	<b>\$ 11,093</b>	<b>\$ 19,717</b>	<b>\$ 12,549</b>	<b>\$ 9,455</b>	<b>\$ 9,743</b>	<b>\$ 8,358</b>	<b>\$ 7,232</b>
<b>Total of Taxes, Utilities and Housing</b>	<b>\$ 36,383</b>	<b>\$ 25,762</b>	<b>\$ 18,343</b>	<b>\$ 17,892</b>	<b>\$ 28,829</b>	<b>\$ 20,119</b>	<b>\$ 19,112</b>	<b>\$ 19,793</b>	<b>\$ 18,552</b>	<b>\$ 18,287</b>

# Canadian Intercity Comparison of Taxes, Utilities and Housing

Family with \$75,000 Total Income	Vancouver, BC	Calgary, AB	Saskatoon, SK	Winnipeg, MB	Toronto, ON	Montréal, QC	Saint John, NB	Halifax, NS	Charlottetown, PEI	St. John's, Nfld.
<i>Provincial Taxes and Health Premiums</i>										
Provincial Income Tax	\$ 2,900	\$ 3,509	\$ <b>3,629</b>	\$ 5,489	\$ 3,306	\$ 5,782	\$ 5,667	\$ 5,515	\$ 5,616	\$ 5,319
Tax Credits and Rebates	0	0	<b>0</b>	(400)	0	0	0	0	0	0
Health Premiums	1,296	0	<b>0</b>	0	750	0	0	0	0	0
Retail Sales Tax	1,465	0	<b>989</b>	1,728	1,904	2,617	2,783	2,783	2,461	2,946
Gasoline Tax	410	180	<b>300</b>	230	294	334	214	310	280	330
<b>Total Provincial Taxes and Health Premiums</b>	<b>\$ 6,071</b>	<b>\$ 4,745</b>	<b>\$ 4,918</b>	<b>\$ 7,047</b>	<b>\$ 6,254</b>	<b>\$ 8,733</b>	<b>\$ 8,664</b>	<b>\$ 8,608</b>	<b>\$ 8,357</b>	<b>\$ 8,595</b>
<i>Household Utility Costs</i>										
Home Heating	\$ 1,453	\$1,166	\$ <b>1,206</b>	\$ 1,427	\$ 1,488	\$ 1,827	\$ 1,961	\$ 1,723	\$ 2,282	\$ 2,318
Energy Rebate	0	(147)	<b>0</b>	0	0	0	0	0	0	0
Electricity	554	1,116	<b>940</b>	545	952	575	913	983	1,132	899
Telephone	302	280	<b>258</b>	289	265	265	265	301	295	264
Auto Insurance	1,546	1,888	<b>814</b>	995	3,529	1,468	1,532	2,181	1,621	2,591
<b>Total Household Utility Costs</b>	<b>\$ 3,855</b>	<b>\$ 4,303</b>	<b>\$ 3,218</b>	<b>\$ 3,256</b>	<b>\$ 6,234</b>	<b>\$ 4,135</b>	<b>\$ 4,671</b>	<b>\$ 5,188</b>	<b>\$ 5,330</b>	<b>\$ 6,072</b>
<b>Total Taxes and Utilities</b>	<b>\$ 9,926</b>	<b>\$ 7,992</b>	<b>\$ 8,136</b>	<b>\$ 10,303</b>	<b>\$ 12,488</b>	<b>\$ 12,868</b>	<b>\$ 13,335</b>	<b>\$ 13,796</b>	<b>\$ 13,687</b>	<b>\$ 14,667</b>
<i>Housing Costs</i>										
Mortgage Costs	\$ 26,232	\$ 18,139	\$ <b>11,277</b>	\$ 7,868	\$ 16,204	\$ 9,418	\$ 7,255	\$ 7,601	\$ 5,758	\$ 5,899
Property Taxes	3,088	1,939	<b>2,275</b>	3,225	3,513	3,131	2,200	2,142	2,600	1,333
Property Tax Credit	(570)	0	<b>(153)</b>	0	0	0	0	0	0	0
<b>Total Housing Costs</b>	<b>\$ 28,750</b>	<b>\$ 20,078</b>	<b>\$ 13,399</b>	<b>\$ 11,093</b>	<b>\$ 19,717</b>	<b>\$ 12,549</b>	<b>\$ 9,455</b>	<b>\$ 9,743</b>	<b>\$ 8,358</b>	<b>\$ 7,232</b>
<b>Total of Taxes, Utilities and Housing</b>	<b>\$ 38,676</b>	<b>\$ 28,070</b>	<b>\$ 21,535</b>	<b>\$ 21,396</b>	<b>\$ 32,205</b>	<b>\$ 25,417</b>	<b>\$ 22,790</b>	<b>\$ 23,539</b>	<b>\$ 22,045</b>	<b>\$ 21,899</b>

\* - Source: Government of Saskatchewan Ministry of Finance

Calculating the combined cost of provincial taxes, utilities and housing is a reliable way to compare the attractiveness of living in different parts of Canada.

The results of this survey show that Saskatoon compares favourably with other cities in Canada, having the second lowest combined taxes and utility costs of the 10 cities surveyed for a single person with an income of \$25,000; the lowest combined taxes and utility costs for the \$50,000 family; and the second lowest combined taxes and utility costs for the \$75,000 representative family.

In previous years, Saskatoon consistently ranked as the lowest for combined taxes, utilities and housing costs of the 10 cities surveyed for each of the representative families. However, 2007 witnessed record home price increases in Saskatoon, reflective of Saskatchewan's thriving economy. Higher home prices were the single factor responsible for Saskatoon's higher cost ranking in this comparison.

The combined effect of Saskatchewan's Provincial Sales Tax (PST) rate of 5% and the PST's broad list of personal exemptions means that Saskatchewan families pay amongst the lowest provincial sales tax in Canada. Alberta, with no sales tax, has health care premiums that approximate the sales tax paid in Saskatchewan by average families.

All of these factors combine to make Saskatoon compare very favourably with other Canadian cities when considering the living costs facing individuals and families.



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