

# 2007 INTERCITY COMPARISONS



## 2007 INTERCITY COMPARISON OF TAXES AND HOUSEHOLD CHARGES

### Single Person at \$25,000 Total Income

	Vancouver	Calgary	Saskatoon	Winnipeg	Toronto	Montreal	Saint John	Halifax	Charlotte- town	St. John's
Provincial Income Tax	\$750	\$805	<b>\$1,618</b>	\$1,706	\$903	\$1,686	\$1,476	\$1,407	\$1,575	\$1,699
Tax Credits and Rebates	0	0	<b>(105)</b>	(425)	(142)	(597)	0	0	0	0
Health Premiums	389	528	<b>0</b>	0	300	0	0	0	0	0
Retail Sales Tax	433	0	<b>316</b>	530	577	820	931	931	699	981
Gasoline Tax	205	90	<b>150</b>	115	147	167	107	155	140	165
<b>Total Provincial Taxes</b>	<b>\$1,777</b>	<b>\$1,423</b>	<b>\$1,979</b>	<b>\$1,926</b>	<b>\$1,785</b>	<b>\$2,076</b>	<b>\$2,514</b>	<b>\$2,493</b>	<b>\$2,414</b>	<b>\$2,845</b>
Rent	\$9,792	\$9,360	<b>\$5,952</b>	\$6,684	\$10,752	\$6,888	\$5,544	\$7,776	\$6,060	\$6,504
Electricity	328	579	<b>585</b>	337	616	385	550	587	735	587
Telephone	305	283	<b>261</b>	295	268	268	264	300	293	263
Auto Insurance	1,510	2,097	<b>894</b>	989	3,815	1,456	1,593	2,268	1,678	2,308
<b>Total Household Charges</b>	<b>\$11,935</b>	<b>\$12,319</b>	<b>\$7,692</b>	<b>\$8,305</b>	<b>\$15,451</b>	<b>\$8,997</b>	<b>\$7,951</b>	<b>\$10,931</b>	<b>\$8,766</b>	<b>\$9,662</b>
<b>Total</b>	<b>\$13,712</b>	<b>\$13,742</b>	<b>\$9,671</b>	<b>\$10,231</b>	<b>\$17,236</b>	<b>\$11,073</b>	<b>\$10,465</b>	<b>\$13,424</b>	<b>\$11,180</b>	<b>\$12,507</b>

Source: Saskatchewan Finance, 2007 - 2008 Saskatchewan Provincial Budget

## 2007 INTERCITY COMPARISON OF TAXES AND HOUSEHOLD CHARGES

### Dual-Income Family at \$50,000 Total Income

	Vancouver	Calgary	Saskatoon	Winnipeg	Toronto	Montreal	Saint John	Halifax	Charlotte- town	St. John's
Provincial Income Tax	\$1,115	\$1,310	<b>\$2,302</b>	\$2,505	\$955	\$1,203	\$2,661	\$2,575	\$2,856	\$3,104
Tax Credits and Rebates	0	0	<b>0</b>	(400)	0	0	0	0	0	0
Health Premiums	1,296	1,056	<b>0</b>	0	300	0	0	0	0	0
Retail Sales Tax	1,057	0	<b>780</b>	1,248	1,375	1,888	2,018	2,018	1,626	2,135
Gasoline Tax	410	180	<b>300</b>	230	294	334	214	310	280	330
<b>Total Provincial Taxes</b>	<b>\$3,878</b>	<b>\$2,546</b>	<b>\$3,382</b>	<b>\$3,583</b>	<b>\$2,924</b>	<b>\$3,425</b>	<b>\$4,893</b>	<b>\$4,903</b>	<b>\$4,762</b>	<b>\$5,569</b>
Mortgage Costs	\$20,585	\$15,166	<b>\$7,035</b>	\$7,098	\$14,959	\$8,590	\$5,420	\$7,153	\$5,566	\$5,515
Property Taxes	2,799	1,939	<b>2,275</b>	3,245	3,253	2,736	1,800	2,142	2,600	1,200
Property Tax Credit	(570)	0	<b>(102)</b>	0	0	0	0	0	0	0
Home Heating	1,737	1,439	<b>1,361</b>	1,643	1,789	2,111	2,627	2,219	2,461	2,511
Energy Rebate	0	(309)	<b>0</b>	0	0	0	0	0	0	0
Electricity	546	890	<b>901</b>	536	972	567	842	938	1,098	892
Telephone	305	283	<b>261</b>	295	268	268	264	300	293	263
Auto Insurance	1,510	2,097	<b>894</b>	989	3,815	1,456	1,593	2,268	1,678	2,308
<b>Total Household Charges</b>	<b>\$26,912</b>	<b>\$21,505</b>	<b>\$12,625</b>	<b>\$13,806</b>	<b>\$25,056</b>	<b>15,728</b>	<b>\$12,546</b>	<b>\$15,020</b>	<b>\$13,696</b>	<b>\$12,689</b>
<b>Total</b>	<b>\$30,790</b>	<b>\$24,051</b>	<b>\$16,007</b>	<b>\$17,389</b>	<b>\$27,980</b>	<b>\$19,153</b>	<b>\$17,439</b>	<b>\$19,923</b>	<b>\$18,458</b>	<b>\$18,258</b>

Source: Saskatchewan Finance, 2007 - 2008 Saskatchewan Provincial Budget



Saskatoon Regional Economic Development Authority Inc.  
 345 Third Ave South, Saskatoon, SK S7K 1M6  
 Tel: 306.664.0707 1.800.706.1977 Fax: 306.244.5033  
 info@sreda.com www.sreda.com

2007 Intercity Comparisons

# 2007 INTERCITY COMPARISONS



## 2007 INTERCITY COMPARISON OF TAXES AND HOUSEHOLD CHARGES

### Dual-Income Family at \$75,000 Total Income

	Vancouver	Calgary	Saskatoon	Winnipeg	Toronto	Montreal	Saint John	Halifax	Charlotte- town	St. John's
Provincial Income Tax	\$3,125	\$3,657	<b>\$5,015</b>	\$5,572	\$3,340	\$5,857	\$5,489	\$5,562	\$5,726	\$6,423
Tax Credits and Rebates	0	0	<b>0</b>	(400)	0	0	0	0	0	0
Health Premiums	1,296	1,056	<b>0</b>	0	750	0	0	0	0	0
Retail Sales Tax	1,465	0	<b>1,081</b>	1,728	1,904	2,617	2,783	2,783	2,240	2,946
Gasoline Tax	410	180	<b>300</b>	230	294	334	214	310	280	330
<b>Total Provincial Taxes</b>	<b>\$6,296</b>	<b>\$4,893</b>	<b>\$6,396</b>	<b>\$7,130</b>	<b>\$6,288</b>	<b>\$8,808</b>	<b>\$8,486</b>	<b>\$8,655</b>	<b>\$8,246</b>	<b>\$9,699</b>
Mortgage Costs	\$20,585	\$15,166	<b>\$7,035</b>	\$7,098	\$14,959	\$8,590	\$5,420	\$7,153	\$5,566	\$5,515
Property Taxes	2,799	1,939	<b>2,275</b>	3,245	3,253	2,736	1,800	2,142	2,600	1,200
Property Tax Credit	(570)	0	<b>(102)</b>	0	0	0	0	0	0	0
Home Heating	1,737	1,439	<b>1,361</b>	1,643	1,789	2,111	2,627	2,219	2,461	2,511
Energy Rebate	0	(309)	<b>0</b>	0	0	0	0	0	0	0
Electricity	546	890	<b>901</b>	536	972	567	842	938	1,098	892
Telephone	305	283	<b>261</b>	295	268	268	264	300	293	263
Auto Insurance	1,510	2,097	<b>894</b>	989	3,815	1,456	1,593	2,268	1,678	2,308
<b>Total Household Charges</b>	<b>\$26,912</b>	<b>\$21,505</b>	<b>\$12,625</b>	<b>\$13,806</b>	<b>\$25,056</b>	<b>\$15,728</b>	<b>\$12,546</b>	<b>\$15,020</b>	<b>\$13,696</b>	<b>\$12,689</b>
<b>Total</b>	<b>\$33,208</b>	<b>\$26,398</b>	<b>\$19,021</b>	<b>\$20,936</b>	<b>\$31,344</b>	<b>\$24,536</b>	<b>\$21,032</b>	<b>\$23,675</b>	<b>\$21,942</b>	<b>\$22,388</b>

Source: Saskatchewan Finance, 2007 - 2008 Saskatchewan Provincial Budget

Each year, Saskatchewan Finance undertakes a study of provincial taxes and typical household charges in major Canadian cities. The results of this survey show that Saskatoon compares favourably with other cities in Canada, having the lowest overall combined taxes and charges of the ten cities surveyed for a single person with an income of \$25,000, as well as a dual-income family at \$50,000 and \$75,000.

Saskatoon's favourable standing in this comparison with other Canadian cities is due to a number of factors. Saskatchewan has the lowest combined charges for auto insurance, basic telephone service, home heating and electricity. Also, housing costs in Saskatoon associated with mortgage payments and property taxes are among the lowest in Canada.

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.

Saskatchewan's personal income tax reform continues to be implemented in 2007, with additional tax reductions occurring for all provincial taxpayers.

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

2007 Intercity Comparisons



**Saskatoon Regional Economic Development Authority Inc.**  
**345 Third Ave South, Saskatoon, SK S7K 1M6**  
**Tel: 306.664.0707 1.800.706.1977 Fax: 306.244.5033**  
**info@sreda.com www.sreda.com**



# 2007 INTERCITY COMPARISONS

## 2007 INTERCITY COMPARISON OF TAXES AND HOUSEHOLD CHARGES

Single-Income Family at \$110,000 Total Income

	Vancouver	Calgary	Saskatoon	Winnipeg	Toronto	Montreal	Saint John	Halifax	Charlotte- town	St. John's
Provincial Income Tax	\$5,888	\$7,071	<b>\$9,243</b>	\$10,208	\$6,259	\$12,023	\$10,478	\$10,677	\$10,634	\$12,064
Tax Credits and Rebates	0	0	<b>0</b>	(400)	0	0	0	0	0	0
Health Premiums	1,296	1,056	<b>0</b>	0	750	0	0	0	0	0
Retail Sales Tax	1,465	0	<b>1,081</b>	1,728	1,904	2,617	2,783	2,783	2,240	2,946
Gasoline Tax	410	180	<b>300</b>	230	294	334	214	310	280	330
<i>Total Provincial Taxes</i>	<i>\$9,059</i>	<i>\$8,307</i>	<i><b>\$10,624</b></i>	<i>\$11,766</i>	<i>\$9,207</i>	<i>\$14,974</i>	<i>\$13,475</i>	<i>\$13,770</i>	<i>\$13,154</i>	<i>\$15,340</i>
Mortgage Costs	\$33,257	\$19,834	<b>\$9,240</b>	\$10,552	\$28,338	\$16,380	\$10,777	\$11,697	\$8,383	\$9,201
Property Taxes	4,250	2,004	<b>4,328</b>	4,565	4,387	4,919	2,500	2,507	3,200	2,133
Property Tax Credit	(570)	0	<b>(216)</b>	0	0	0	0	0	0	0
Home Heating	1,737	1,439	<b>1,361</b>	1,643	1,789	2,111	2,627	2,219	2,461	2,511
Energy Rebate	0	(309)	<b>0</b>	0	0	0	0	0	0	0
Electricity	546	890	<b>901</b>	536	972	567	842	938	1,098	892
Telephone	305	283	<b>261</b>	295	268	268	264	300	293	263
Auto Insurance	1,510	2,097	<b>894</b>	989	3,815	1,456	1,593	2,268	1,678	2,308
<i>Total Household Charges</i>	<i>\$41,035</i>	<i>\$26,238</i>	<i><b>\$16,769</b></i>	<i>\$18,580</i>	<i>\$39,569</i>	<i>\$25,701</i>	<i>\$18,603</i>	<i>\$19,929</i>	<i>\$17,113</i>	<i>\$17,308</i>
<b>Total</b>	<b>\$50,094</b>	<b>\$34,545</b>	<b>\$27,393</b>	<b>\$30,346</b>	<b>\$48,776</b>	<b>\$40,675</b>	<b>\$32,078</b>	<b>\$33,699</b>	<b>\$30,267</b>	<b>\$32,648</b>

Sources: Saskatchewan Finance, 2007 - 2008 Saskatchewan Provincial Budget; Royal LePage, Survey of Canadian House Prices (Q3, 2006); openrealestate.ca; MLS.ca; City of Saskatoon; City of Calgary; Halifax Regional Municipality

The above table is a modified version of the 2007 Intercity Comparison of Taxes and Household Charges that appeared in the 2007 - 2008 Saskatchewan budget document released March 22, 2007.

The annual budget tables were prepared for a dual-income family earning \$50,000 and \$75,000. The assumptions used in those tables have been slightly revised for the \$110,000 income family profile.

- The income tax numbers have been recalculated for a single-income family earning \$110,000.
- The retail sales tax numbers have been revised based on the figures computed for a \$110,000 family, which were based on the Statistics Canada *Survey of Family Expenditures in 2004* data.
- The mortgage and property tax numbers have been revised from those calculated for a \$50,000 and \$75,000 family. The budget table assumes that those families reside in a “detached three bedroom bungalow” and it is assumed that the \$110,000 family resides in an “executive-style two-storey house.” This data is from Royal LePage’s Survey of Canadian House Prices.
- The underlying consumption assumptions for the utility cost numbers have not been modified. It is assumed that consumption (for home heating, electricity, telephone and auto insurance) would not be significantly different for a \$110,000 family when compared to the \$75,000 profile.



**Saskatoon Regional Economic Development Authority Inc.**  
**345 Third Ave South, Saskatoon, SK S7K 1M6**  
**Tel: 306.664.0707 1.800.706.1977 Fax: 306.244.5033**  
**info@sreda.com www.sreda.com**

2007 Intercity Comparisons