

2006 INTERCITY COMPARISONS



2006 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	\$828	\$857	\$1,637	\$1,715	\$913	\$1,874	\$1,491	\$1,427	\$1,574	\$1,697
Tax Credits and Rebates	0	0	(103)	(425)	(142)	(597)	0	0	0	0
Health Premiums	389	528	0	0	300	0	0	0	0	0
Retail Sales Tax	435	0	453	526	571	807	902	902	690	954
Gasoline Tax	205	90	150	115	147	167	145	155	140	165
Total Provincial Taxes	\$1,857	\$1,475	\$2,137	\$1,931	\$1,789	\$2,251	\$2,538	\$2,484	\$2,404	\$2,816
Rent	\$9,456	\$7,992	\$5,724	\$6,468	\$10,656	\$6,744	\$5,292	\$7,512	\$5,832	\$6,468
Electricity	321	510	556	333	568	373	500	525	718	554
Telephone	309	286	264	303	273	273	264	300	293	263
Auto Insurance	1,462	2,128	941	1,047	3,837	1,626	1,778	2,408	1,665	2,756
Total Household Charges	\$11,548	\$10,916	\$7,485	\$8,151	\$15,334	\$9,016	\$7,834	\$10,745	\$8,508	\$10,041
Total	\$13,405	\$12,391	\$9,622	\$10,082	\$17,123	\$11,267	\$10,372	\$13,229	\$10,912	\$12,857

Source: Saskatchewan Finance, 2006 - 2007 Saskatchewan Provincial Budget

2006 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	\$1,242	\$1,414	\$2,353	\$2,523	\$1,023	\$798	\$2,692	\$2,616	\$2,853	\$3,101
Tax Credits and Rebates	0	0	0	(400)	0	0	0	0	0	0
Health Premiums	1,296	1,056	0	0	300	0	0	0	0	0
Retail Sales Tax	1,020	0	1,074	1,207	1,323	1,823	1,949	1,949	1,554	2,064
Gasoline Tax	410	180	300	230	294	334	290	310	280	330
Total Provincial Taxes	\$3,968	\$2,650	\$3,727	\$3,560	\$2,940	\$2,955	\$4,931	\$4,875	\$4,687	\$5,495
Mortgage Costs	\$16,609	\$9,244	\$6,047	\$6,612	\$13,754	\$7,677	\$5,233	\$6,348	\$5,164	\$5,225
Property Taxes	2,718	1,939	2,275	3,306	3,172	2,644	1,800	2,142	2,500	1,200
Property Tax Credit	(570)	0	(102)	0	0	0	0	0	0	0
Home Heating	1,674	1,463	1,332	1,517	1,665	2,275	2,443	2,423	2,315	2,318
Energy Rebate	0	(259)	0	0	0	0	0	0	0	0
Electricity	534	776	843	533	909	554	793	864	1,089	854
Telephone	309	286	264	303	273	273	264	300	293	263
Auto Insurance	1,462	2,128	941	1,047	3,837	1,626	1,778	2,408	1,665	2,756
Total Household Charges	\$22,736	\$15,577	\$11,600	\$13,318	\$23,610	15,049	\$12,311	\$14,485	\$13,026	\$12,616
Total	\$26,704	\$18,227	\$15,327	\$16,878	\$26,550	\$18,004	\$17,242	\$19,360	\$17,713	\$18,111

Source: Saskatchewan Finance, 2006 - 2007 Saskatchewan Provincial Budget

2006 Intercity Comparisons



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2006 INTERCITY COMPARISONS



2006 INTERCITY COMPARISON OF TAXES AND HOUSEHOLD CHARGES

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

	Vancouver	Calgary	Saskatoon	Winnipeg	Toronto	Montreal	Saint John	Charlotte- Halifax	town	St. John's
Provincial Income Tax	\$3,360	\$3,769	\$5,092	\$5,671	\$3,387	\$6,247	\$5,566	\$5,610	\$5,731	\$6,428
Tax Credits and Rebates	0	0	0	(400)	0	0	0	0	0	0
Health Premiums	1,296	1,056	0	0	750	0	0	0	0	0
Retail Sales Tax	1,418	0	1,495	1,677	1,840	2,538	2,711	2,711	2,155	2,872
Gasoline Tax	410	180	300	230	294	334	290	310	280	330
Total Provincial Taxes	\$6,484	\$5,005	\$6,887	\$7,178	\$6,271	\$9,119	\$8,567	\$8,631	\$8,166	\$9,630
Mortgage Costs	\$16,609	\$9,244	\$6,047	\$6,612	\$13,754	\$7,677	\$5,233	\$6,348	\$5,164	\$5,225
Property Taxes	2,718	1,939	2,275	3,306	3,172	2,644	1,800	2,142	2,500	1,200
Property Tax Credit	(570)	0	(102)	0	0	0	0	0	0	0
Home Heating	1,674	1,463	1,332	1,517	1,665	2,275	2,443	2,423	2,315	2,318
Energy Rebate	0	(259)	0	0	0	0	0	0	0	0
Electricity	534	776	843	533	909	554	793	864	1,089	854
Telephone	309	286	264	303	273	273	264	300	293	263
Auto Insurance	1,462	2,128	941	1,047	3,837	1,626	1,778	2,408	1,665	2,756
Total Household Charges	\$22,736	\$15,577	\$11,600	\$13,318	\$23,610	\$15,049	\$12,311	\$14,485	\$13,026	\$12,616
Total	\$29,220	\$20,582	\$18,487	\$20,496	\$29,881	\$24,168	\$20,878	\$23,116	\$21,192	\$22,246

Source: Saskatchewan Finance, 2006 - 2007 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 7% 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 2006, 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.

2006 Intercity Comparisons



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2006 INTERCITY COMPARISONS

2006 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	\$6,306	\$7,192	\$9,346	\$10,469	\$6,358	\$12,677	\$10,347	\$10,733	\$10,648	\$12,079
Tax Credits and Rebates	0	0	0	(400)	0	0	0	0	0	0
Health Premiums	1,296	1,056	0	0	1,050	0	0	0	0	0
Retail Sales Tax	1,418	0	1,495	1,677	1,840	2,538	2,711	2,711	2,155	2,872
Gasoline Tax	410	180	300	230	294	334	290	310	280	330
<i>Total Provincial Taxes</i>	<i>\$9,430</i>	<i>\$8,428</i>	<i>\$11,141</i>	<i>\$11,976</i>	<i>\$9,542</i>	<i>\$15,549</i>	<i>\$13,348</i>	<i>\$13,754</i>	<i>\$13,083</i>	<i>\$15,281</i>
Mortgage Costs	\$24,333	\$13,751	\$7,581	\$9,104	\$25,942	\$14,356	\$9,728	\$8,972	\$7,312	\$8,896
Property Taxes	3,839	2,200	3,294	4,915	4,174	4,375	2,400	2,857	3,200	2,167
Property Tax Credit	(570)	0	(148)	0	0	0	0	0	0	0
Home Heating	1,674	1,463	1,332	1,517	1,665	2,275	2,443	2,423	2,315	2,318
Energy Rebate	0	(259)	0	0	0	0	0	0	0	0
Electricity	534	776	843	533	909	554	793	864	1,089	854
Telephone	309	286	264	303	273	273	264	300	293	263
Auto Insurance	1,462	2,128	941	1,047	3,837	1,626	1,778	2,408	1,665	2,756
<i>Total Household Charges</i>	<i>\$31,581</i>	<i>\$20,345</i>	<i>\$14,107</i>	<i>\$17,419</i>	<i>\$36,800</i>	<i>\$23,459</i>	<i>\$17,406</i>	<i>\$17,824</i>	<i>\$15,874</i>	<i>\$17,254</i>
Total	\$41,011	\$28,773	\$25,248	\$29,395	\$46,342	\$39,008	\$30,754	\$31,578	\$28,957	\$32,535

Sources: Saskatchewan Finance, 2006 - 2007 Saskatchewan Provincial Budget
 Royal LePage, Survey of Canadian House Prices (Q3, 2005)
 City of Saskatoon
 City of Calgary
 Halifax Regional Municipality

The above table is a modified version of the 2006 Intercity Comparison of Taxes and Household Charges that appeared in the 2006 - 2007 Saskatchewan budget document released April 6, 2006.

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 sales tax numbers have been revised based on the figures computed for a \$110,000 family based on the Statistics Canada 'Family Expenditure' 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 detached two storey home." 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.



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