2006 INTERCITY COMPARISONS

2006 INTERCITY COMPARISON OF TAXES AND HOUSEHOLD CHARGES

Single Person at \$25,000 Total Income

| | | | | | | Saint | Charlotte- | | St. |
|----------|--|--|---|--|--|---|---|--|---|
| ancouver | Calgary | Saskatoon | Winnipeg | Toronto | Montreal | John | Halifax | town | John's |
| \$828 | \$857 | \$1,637 | \$1,715 | \$913 | \$1,874 | \$1,491 | \$1,427 | \$1,574 | \$1,697 |
| 0 | 0 | (103) | (425) | (142) | (597) | 0 | 0 | 0 | 0 |
| 389 | 528 | 0 | 0 | 300 | 0 | 0 | 0 | 0 | 0 |
| 435 | 0 | 453 | 526 | 571 | 807 | 902 | 902 | 690 | 954 |
| 205 | 90 | 150 | 115 | 147 | 167 | 145 | 155 | 140 | 165 |
| \$1,857 | \$1,475 | \$2,137 | \$1,931 | \$1,789 | \$2,251 | \$2,538 | \$2,484 | \$2,404 | \$2,816 |
| \$9,456 | \$7,992 | \$5,724 | \$6,468 | \$10,656 | \$6,744 | \$5,292 | \$7,512 | \$5,832 | \$6,468 |
| 321 | 510 | 556 | 333 | 568 | 373 | 500 | 525 | 718 | 554 |
| 309 | 286 | 264 | 303 | 273 | 273 | 264 | 300 | 293 | 263 |
| 1,462 | 2,128 | 941 | 1,047 | 3,837 | 1,626 | 1,778 | 2,408 | 1,665 | 2,756 |
| \$11,548 | \$10,916 | \$7,485 | \$8,151 | \$15,334 | \$9,016 | \$7,834 | \$10,745 | \$8,508 | \$10,041 |
| \$13,405 | \$12,391 | \$9,622 | \$10,082 | \$17,123 | \$11,267 | \$10,372 | \$13,229 | \$10,912 | \$12,857 |
| 7 | \$828 0 389 435 205 \$1,857 \$9,456 321 309 1,462 \$11,548 \$13,405 | \$828 \$857 0 0 389 528 435 0 205 90 \$1,857 \$1,475 \$9,456 \$7,992 321 510 309 286 1,462 2,128 \$11,548 \$10,916 | \$828 \$857 \$1,637 0 0 (103) 389 528 0 435 0 453 205 90 150 \$1,857 \$1,475 \$2,137 \$9,456 \$7,992 \$5,724 321 510 556 309 286 264 1,462 2,128 941 \$11,548 \$10,916 \$7,485 \$13,405 \$12,391 \$9,622 | \$828 \$857 \$1,637 \$1,715 0 0 0 (103) (425) 389 528 0 0 435 0 453 526 205 90 150 115 \$1,857 \$1,475 \$2,137 \$1,931 \$9,456 \$7,992 \$5,724 \$6,468 321 510 556 333 309 286 264 303 1,462 2,128 941 1,047 \$11,548 \$10,916 \$7,485 \$8,151 \$13,405 \$12,391 \$9,622 \$10,082 | \$828 \$857 \$1,637 \$1,715 \$913 0 0 (103) (425) (142) 389 528 0 0 0 300 435 0 453 526 571 205 90 150 115 147 \$1,857 \$1,475 \$2,137 \$1,931 \$1,789 \$9,456 \$7,992 \$5,724 \$6,468 \$10,656 321 510 556 333 568 309 286 264 303 273 1,462 2,128 941 1,047 3,837 \$11,548 \$10,916 \$7,485 \$8,151 \$15,334 \$13,405 \$12,391 \$9,622 \$10,082 \$17,123 | \$828 \$857 \$1,637 \$1,715 \$913 \$1,874 0 0 (103) (425) (142) (597) 389 528 0 0 300 0 435 0 453 526 571 807 205 90 150 115 147 167 \$1,857 \$1,475 \$2,137 \$1,931 \$1,789 \$2,251 \$9,456 \$7,992 \$5,724 \$6,468 \$10,656 \$6,744 321 510 556 333 568 373 309 286 264 303 273 273 1,462 2,128 941 1,047 3,837 1,626 \$11,548 \$10,916 \$7,485 \$8,151 \$15,334 \$9,016 \$13,405 \$12,391 \$9,622 \$10,082 \$17,123 \$11,267 | Ancouver Calgary Saskatoon Winnipeg Toronto Montreal John \$828 \$857 \$1,637 \$1,715 \$913 \$1,874 \$1,491 0 0 (103) (425) (142) (597) 0 389 528 0 0 300 0 0 435 0 453 526 571 807 902 205 90 150 115 147 167 145 \$1,857 \$1,475 \$2,137 \$1,931 \$1,789 \$2,251 \$2,538 \$9,456 \$7,992 \$5,724 \$6,468 \$10,656 \$6,744 \$5,292 321 510 556 333 568 373 500 309 286 264 303 273 273 264 1,462 2,128 941 1,047 3,837 1,626 1,778 \$11,548 \$10,916 \$7,485 \$8,151 \$15,334< | Ancouver Calgary Saskatoon Winnipeg Toronto Montreal John Halifax \$828 \$857 \$1,637 \$1,715 \$913 \$1,874 \$1,491 \$1,427 0 0 (103) (425) (142) (597) 0 0 389 528 0 0 300 0 0 0 435 0 453 526 571 807 902 902 205 90 150 115 147 167 145 155 \$1,857 \$1,475 \$2,137 \$1,931 \$1,789 \$2,251 \$2,538 \$2,484 \$9,456 \$7,992 \$5,724 \$6,468 \$10,656 \$6,744 \$5,292 \$7,512 321 510 556 333 568 373 500 525 309 286 264 303 273 273 264 300 1,462 2,128 941 <t< td=""><td>Kancouver Calgary Saskatoon Winnipeg Toronto Montreal John Halifax town \$828 \$857 \$1,637 \$1,715 \$913 \$1,874 \$1,491 \$1,427 \$1,574 0 0 (103) (425) (142) (597) 0 0 0 0 389 528 0 0 300 0 0 0 0 0 435 0 453 526 571 807 902 902 690 205 90 150 115 147 167 145 155 140 \$1,857 \$1,475 \$2,137 \$1,931 \$1,789 \$2,251 \$2,538 \$2,484 \$2,404 \$9,456 \$7,992 \$5,724 \$6,468 \$10,656 \$6,744 \$5,292 \$7,512 \$5,832 321 510 556 333 568 373 500 525 718 309 <</td></t<> | Kancouver Calgary Saskatoon Winnipeg Toronto Montreal John Halifax town \$828 \$857 \$1,637 \$1,715 \$913 \$1,874 \$1,491 \$1,427 \$1,574 0 0 (103) (425) (142) (597) 0 0 0 0 389 528 0 0 300 0 0 0 0 0 435 0 453 526 571 807 902 902 690 205 90 150 115 147 167 145 155 140 \$1,857 \$1,475 \$2,137 \$1,931 \$1,789 \$2,251 \$2,538 \$2,484 \$2,404 \$9,456 \$7,992 \$5,724 \$6,468 \$10,656 \$6,744 \$5,292 \$7,512 \$5,832 321 510 556 333 568 373 500 525 718 309 < |

Source: Saskatchewan Finance, 2006 - 2007 Saskatchewan Provincial Budget

2006 INTERCITY COMPARISON OF TAXES AND HOUSEHOLD CHARGES

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

| Dual-Income Family at | 50,000 Iotal Income | | | | | | Saint | Charlotte- | | St. |
|-------------------------|---------------------|----------|-----------|----------|----------|----------|----------|------------|----------|----------|
| | Vancouver | Calgary | Saskatoon | Winnipeg | Toronto | Montreal | John | Halifax | town | 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 Charge. | \$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

2006 INTERCITY COMPARISON OF TAXES AND HOUSEHOLD CHARGES

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

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

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

2006 INTERCITY COMPARISON OF TAXES AND HOUSEHOLD CHARGES

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

| | | | | | | | Saint C | | Charlotte- | St. |
|-------------------------|------------|----------|-----------|----------|----------|----------|----------|----------|------------|----------|
| | Vancouver | Calgary | Saskatoon | Winnipeg | Toronto | Montreal | John | Halifax | town | 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 |
| Total Provincial Taxes | \$9,430 | \$8,428 | \$11,141 | \$11,976 | \$9,542 | \$15,549 | \$13,348 | \$13,754 | \$13,083 | \$15,281 |
| 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 |
| Total Household Charge. | s \$31,581 | \$20,345 | \$14,107 | \$17,419 | \$36,800 | \$23,459 | \$17,406 | \$17,824 | \$15,874 | \$17,254 |
| 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.

