



The Honourable Rod Gantefer
Minister of Finance

SASKATCHEWAN PROVINCIAL BUDGET

09-10

SASKATCHEWAN: STRONG AND STEADY

2009 INTERCITY COMPARISON OF TAXES, UTILITIES AND HOUSING: Single Person at \$25,000 Total Income

	Vancouver	Calgary	Saskatoon	Winnipeg	Toronto	Montreal	Saint John	Halifax	Charlottetown	St. John's
<i>Provincial Taxes and Health Premiums</i>										
Provincial Income Tax	\$604	\$673	\$1,126	\$1,660	\$885	\$1,607	\$1,457	\$1,364	\$1,548	\$1,211
Tax Credits and Rebates	\$(100)	\$0	\$(216)	\$(600)	\$(142)	\$(597)	\$0	\$0	\$0	\$0
Health Premiums	\$389	\$0	\$0	\$0	\$300	\$0	\$0	\$0	\$0	\$0
Retail Sales Tax	\$324	\$0	\$217	\$382	\$419	\$590	\$652	\$652	\$547	\$690
Gasoline Tax	\$229	\$90	\$150	\$115	\$147	\$167	\$107	\$155	\$140	\$165
<i>Total Provincial Taxes and Health Premiums</i>	\$1,446	\$763	\$1,277	\$1,557	\$1,609	\$1,767	\$2,216	\$2,171	\$2,235	\$2,066
<i>Household Utility Costs</i>										
Electricity	\$322	\$896	\$614	\$354	\$621	\$396	\$590	\$671	\$992	\$628
Telephone	\$302	\$280	\$258	\$289	\$267	\$266	\$266	\$303	\$296	\$266
Auto Insurance	\$1,441	\$2,020	\$900	\$918	\$2,535	\$1,567	\$1,518	\$2,055	\$1,618	\$2,486
<i>Total Household Utility Costs</i>	\$2,065	\$3,196	\$1,772	\$1,561	\$3,423	\$2,229	\$2,374	\$3,029	\$2,906	\$3,380
<i>Total Taxes and Utilities</i>	\$3,511	\$3,959	\$3,049	\$3,118	\$5,032	\$3,996	\$4,590	\$5,200	\$5,141	\$5,446
<i>Housing Costs</i>										
Rent	\$10,560	\$11,412	\$8,100	\$7,224	\$11,124	\$7,128	\$6,216	\$8,196	\$6,456	\$6,696
<i>Total of Taxes, Utilities and Housing</i>	\$14,071	\$15,371	\$11,149	\$10,342	\$16,156	\$11,124	\$10,806	\$13,396	\$11,597	\$12,142

A single person in Saskatoon earning \$25,000 will pay \$3,049 in total provincial taxes and utilities, the lowest level in Canada



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SASKATCHEWAN: STRONG AND STEADY

2009 INTERCITY COMPARISON OF TAXES, UTILITIES AND HOUSING: Family at \$50,000 Total Income

	Vancouver	Calgary	Saskatoon	Winnipeg	Toronto	Montreal	Saint John	Halifax	Charlottetown	St. John's
<i>Provincial Taxes and Health Premiums</i>										
Provincial Income Tax	\$951	\$1,139	\$840	\$2,416	\$829	\$2,292	\$2,712	\$2,490	\$2,802	\$2,191
Tax Credits and Rebates	\$0	\$0	\$(227)	\$(600)	\$0	\$0	\$0	\$0	\$0	\$0
Active Families Benefit	\$0	\$0	\$(300)	\$(109)	\$0	\$0	\$0	\$(88)	\$0	\$0
Health Premiums	\$1,296	\$0	\$0	\$0	\$300	\$0	\$0	\$0	\$0	\$0
Retail Sales Tax	\$1,080	\$0	\$714	\$1,254	\$1,379	\$1,918	\$2,019	\$2,019	\$1,799	\$2,150
Gasoline Tax	\$458	\$180	\$300	\$230	\$294	\$334	\$214	\$310	\$280	\$330
Total Provincial Taxes and Health Premiums	\$3,785	\$1,319	\$1,327	\$3,191	\$2,802	\$4,544	\$4,945	\$4,731	\$4,881	\$4,671
<i>Household Utility Costs</i>										
Home Heating	\$1,527	\$1,329	\$1,245	\$1,472	\$1,525	\$1,967	\$2,061	\$2,038	\$2,877	\$2,867
Energy Rebate	\$0	\$(185)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Electricity	\$564	\$1,358	\$944	\$559	\$942	\$584	\$910	\$994	\$1,398	\$943
Telephone	\$302	\$280	\$258	\$289	\$267	\$266	\$266	\$303	\$296	\$266
Auto Insurance	\$1,441	\$2,020	\$900	\$918	\$2,535	\$1,567	\$1,518	\$2,055	\$1,618	\$2,486
Total Household Utility Costs	\$3,834	\$4,802	\$3,347	\$3,238	\$5,269	\$4,384	\$4,755	\$5,390	\$6,189	\$6,562
Total Taxes and Utilities	\$7,619	\$6,121	\$4,674	\$6,429	\$8,071	\$8,928	\$9,700	\$10,121	\$11,070	\$11,233
<i>Housing Costs</i>										
Mortgage Costs	\$22,521	\$15,464	\$11,219	\$7,963	\$15,499	\$8,853	\$7,082	\$7,386	\$5,444	\$6,632
Property Taxes	\$3,444	\$1,789	\$2,570	\$2,529	\$3,104	\$2,984	\$2,165	\$2,152	\$2,600	\$1,540
Property Tax Credit	\$(570)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Housing Costs	\$25,395	\$17,253	\$13,789	\$10,492	\$18,603	\$11,837	\$9,247	\$9,538	\$8,044	\$8,172
Total of Taxes, Utilities and Housing	\$33,014	\$23,374	\$18,463	\$16,921	\$26,674	\$20,765	\$18,947	\$19,659	\$19,114	\$19,405

A two-income Saskatoon family earning \$50,000 will pay \$4,674 in total provincial taxes and utilities, the lowest level in Canada



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SASKATCHEWAN PROVINCIAL BUDGET

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SASKATCHEWAN: STRONG AND STEADY

2009 INTERCITY COMPARISON OF TAXES, UTILITIES AND HOUSING: Family at \$75,000 Total Income

	Vancouver	Calgary	Saskatoon	Winnipeg	Toronto	Montreal	Saint John	Halifax	Charlottetown	St. John's
<i>Provincial Taxes and Health Premiums</i>										
Provincial Income Tax	\$2,667	\$3,383	\$3,509	\$5,418	\$3,255	\$6,638	\$5,576	\$5,469	\$5,613	\$4,702
Tax Credits and Rebates	\$0	\$0	\$0	\$(600)	\$0	\$0	\$0	\$0	\$0	\$0
Active Families Benefit	\$0	\$0	\$(300)	\$(109)	\$0	\$0	\$0	\$(88)	\$0	\$0
Health Premiums	\$1,296	\$0	\$0	\$0	\$750	\$0	\$0	\$0	\$0	\$0
Retail Sales Tax	\$1,636	\$0	\$1,092	\$1,898	\$2,095	\$2,905	\$3,042	\$3,042	\$2,719	\$3,238
Gasoline Tax	\$458	\$180	\$300	\$230	\$294	\$334	\$214	\$310	\$280	\$330
Total Provincial Taxes and Health Premiums	\$6,057	\$3,563	\$4,601	\$6,837	\$6,394	\$9,877	\$8,832	\$8,733	\$8,612	\$8,270
<i>Household Utility Costs</i>										
Home Heating	\$1,527	\$1,329	\$1,245	\$1,472	\$1,525	\$1,967	\$2,061	\$2,038	\$2,877	\$2,867
Energy Rebate	\$0	\$(185)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Electricity	\$564	\$1,358	\$944	\$559	\$942	\$584	\$910	\$994	\$1,398	\$943
Telephone	\$302	\$280	\$258	\$289	\$267	\$266	\$266	\$303	\$296	\$266
Auto Insurance	\$1,441	\$2,020	\$900	\$918	\$2,535	\$1,567	\$1,518	\$2,055	\$1,618	\$2,486
Total Household Utility Costs	\$3,834	\$4,802	\$3,347	\$3,238	\$5,269	\$4,384	\$4,755	\$5,390	\$6,189	\$6,562
Total Taxes and Utilities	\$9,891	\$8,365	\$7,948	\$10,075	\$11,663	\$14,261	\$13,587	\$14,123	\$14,801	\$14,832
<i>Housing Costs</i>										
Mortgage Costs	\$22,521	\$15,464	\$11,219	\$7,963	\$15,499	\$8,853	\$7,082	\$7,386	\$5,444	\$6,632
Property Taxes	\$3,444	\$1,789	\$2,570	\$2,529	\$3,104	\$2,984	\$2,165	\$2,152	\$2,600	\$1,540
Property Tax Credit	\$(570)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Housing Costs	\$25,395	\$17,253	\$13,789	\$10,492	\$18,603	\$11,837	\$9,247	\$9,538	\$8,044	\$8,172
Total of Taxes, Utilities and Housing	\$35,286	\$25,618	\$21,737	\$20,567	\$30,266	\$26,098	\$22,834	\$23,661	\$22,845	\$23,004

A two-income Saskatoon family earning \$75,000 will pay \$7,948 in total provincial taxes and utilities, the lowest level in Canada

Taxes and Household Charges - Notes

Tax estimates are calculated for the 2009 calendar year using known changes as of March 6, 2009. Household charges for the bundle of basic utility services (electricity, home heating, telephone and auto insurance) represents a cost comparison of the actual 'known' utility rates for the 2008 calendar year. This methodology has been chosen due to the uncertainty of attempting to forecast utility rates for the coming year. The utility figures exclude federal GST, provincial sales tax and municipal taxes and surcharges.

Provincial Income Tax is calculated for an individual with \$25,000 and two families with \$50,000 and \$75,000 income respectively. It is assumed that family income is earned by both spouses at a 60 per cent to 40 per cent ratio and that the families each claim \$3,000 in child care expenses for two dependent children (ages 6 and 12). Personal non-refundable credits used include the CPP/QPP and EI contribution credits. Gross Québec Personal Income Tax has been reduced by the Québec Child Care Expense Tax Credit and by the 16.5 per cent abatement from federal income tax.

Tax Credits and Rebates refer to refundable provincial income tax credits and rebates designed to reduce the impact of retail sales tax, rental payments and property taxes (those property tax rebate plans administered through provincial income tax systems).

Active Families Benefit refers to the Saskatchewan refundable income tax credit to annually rebate up to \$150 per child for cultural, recreational and sports activities fees for children aged 6 to 14. This initiative took effect January 1, 2009. Manitoba and Nova Scotia provide non-refundable children's fitness tax credits which mirror the federal credit.

Health Premiums are annual premiums for hospital insurance and medical services.

Retail Sales Tax is based upon average family expenditure baskets at the total income levels from the *Survey of Family Expenditures in 2007* (Statistics Canada). The sales tax base in each province was identified from the enacting legislation, with total expenditures adjusted to reflect Saskatchewan consumption patterns. Provincial retail sales taxes were then estimated based on taxable expenditures in each province.

Gasoline Tax is based on annual consumption of 1,000 litres by a single person, and 2,000 litres for each of the families.

Home Heating charges are based on an annual consumption level of 3,200 m³ of natural gas. For Charlottetown and St. John's the figures represent the BTU equivalent consumption of fuel oil.

Electricity charges are based on an annual consumption level of 4,584 kWh for the renter and 8,100 kWh for the homeowners.

Telephone charges are the basic service rates for individual residences.

Auto Insurance is based on a composite index developed by SGI modelled after the index developed by the Consumers' Association of Canada. The index is based on the actual insurance rates quoted for what the driver would pay in each jurisdiction if they had the same car, same coverage, same claims history and driving record at a consistent point in time. The Consumers' Association of Canada developed 34 profiles used to create this index. The impact of "Good Driver" discounts/rebates have been factored in for all applicable jurisdictions.

Rent is based on average one-bedroom apartment rents for each metropolitan area, from the Canada Mortgage and Housing Corporation's *Rental Market Report*, October 2008.

Mortgage Costs are based on average home prices for a detached bungalow, from the Royal LePage Third Quarter 2008 *Survey of Canadian House Prices*, with one-half of the home price being financed over 25 years at a one-year closed mortgage rate of 5.0 per cent.

Property Taxes for all cities are based on the estimated taxes for a sample detached bungalow from the City of Edmonton *2007 Residential Property Taxes and Utility Charges Survey*, with the exception of Charlottetown whose property tax estimate is based on the average of detached bungalows in that city as determined from the Royal LePage Third Quarter 2008 *Survey of Canadian House Prices*. This is a change from previous years where the Royal LePage survey was used for all cities surveyed. All provincial, municipal, education and library property taxes are included in the property taxes figures. The property tax credit line refers to property tax credit programs administered by municipalities on property tax notices.

Information on these pages can be found on page 54 of the 2009-10 Budget Summary Book, at www.finance.gov.sk.ca/budget