

## COST OF LIVING COMPARATIVE ANALYSIS

Family at \$60,000 gross income	Taber & District	Lethbridge	Calgary	Edmonton	Fort McMurray
Family Income Tax(includes CPP&EI)	\$13,308	\$13,308	\$13,308	\$13,308	\$13,308
Provincial Income Tax	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000
Health Premiums	\$1,056	\$1,056	\$1,056	\$1,056	\$1,056
Gasoline Tax*	\$180	\$180	\$180	\$180	\$180
<b>Total Federal and Provincial Taxes</b>	<b>\$20,544</b>	<b>\$20,544</b>	<b>\$20,544</b>	<b>\$20,544</b>	<b>\$20,544</b>
Mortgage Costs**	\$16,173	\$18,687	\$31,335	\$27,870	\$42,247
Property Tax & Utility Charges	\$3,000	\$3,855	\$3,708	\$3,889	\$5,176
Consumer Goods***	\$6,645	\$6,948	\$7,356	\$7,200	\$8,326
Parking - hourly Meters	0	\$1,008	\$5,040	\$4,032	\$1,008
<b>Total Household Charges</b>	<b>\$25,818</b>	<b>\$30,498</b>	<b>\$47,439</b>	<b>\$42,991</b>	<b>\$56,757</b>
<b>Annual Net Disposable Income</b>	<b>\$13,638</b>	<b>\$8,958</b>	<b>-\$7,983</b>	<b>-\$3,535</b>	<b>-\$17,301</b>
Family at \$80,000 gross income	Taber & District	Lethbridge	Calgary	Edmonton	Fort McMurray
Family Income Tax(includes CPP&EI)	\$17,777	\$17,777	\$17,777	\$17,777	\$17,777
Provincial Income Tax	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000
Health Premiums	\$1,056	\$1,056	\$1,056	\$1,056	\$1,056
Gasoline Tax*	\$180	\$180	\$180	\$180	\$180
<b>Total Federal and Provincial Taxes</b>	<b>\$27,013</b>	<b>\$27,013</b>	<b>\$27,013</b>	<b>\$27,013</b>	<b>\$27,013</b>
Mortgage Costs**	\$16,173	\$18,687	\$31,335	\$27,870	\$42,247
Property Tax & Utility Charges	\$3,000	\$3,855	\$3,708	\$3,889	\$5,176
Consumer Goods***	\$6,645	\$6,948	\$7,356	\$7,200	\$8,326
Parking - hourly Meters	0	\$1,008	\$5,040	\$4,032	\$1,008
<b>Total Household Charges</b>	<b>\$25,818</b>	<b>\$30,498</b>	<b>\$47,439</b>	<b>\$42,991</b>	<b>\$56,757</b>
<b>Annual Net Disposable Income</b>	<b>\$27,169</b>	<b>\$22,489</b>	<b>\$5,548</b>	<b>\$9,996</b>	<b>-\$3,770</b>

<b>Family at \$100,000 gross income</b>	<b>Taber &amp; District</b>	<b>Lethbridge</b>	<b>Calgary</b>	<b>Edmonton</b>	<b>Fort McMurray</b>
Family Income Tax(includes CPP&EI)	\$23,133	\$23,133	\$23,133	\$23,133	\$23,133
Provincial Income Tax	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Health Premiums	\$1,056	\$1,056	\$1,056	\$1,056	\$1,056
Gasoline Tax*	\$180	\$180	\$180	\$180	\$180
<b>Total Federal and Provincial Taxes</b>	<b>\$34,369</b>	<b>\$34,369</b>	<b>\$34,369</b>	<b>\$34,369</b>	<b>\$34,369</b>
<b>Mortgage Costs**</b>					
Mortgage Costs**	\$16,173	\$18,687	\$31,335	\$27,870	\$42,247
Property Tax & Utility Charges	\$3,000	\$3,855	\$3,708	\$3,889	\$5,176
Consumer Goods***	\$6,645	\$6,948	\$7,356	\$7,200	\$8,326
Parking - hourly Meters	0	\$1,008	\$5,040	\$4,032	\$1,008
<b>Total Household Charges</b>	<b>\$25,818</b>	<b>\$30,498</b>	<b>\$47,439</b>	<b>\$42,991</b>	<b>\$56,757</b>
<b>Annual Net Disposable Income</b>	<b>\$39,813</b>	<b>\$35,133</b>	<b>\$18,192</b>	<b>\$22,640</b>	<b>\$8,874</b>
<b>*Based on Annual Purchas of \$2000</b>					
<b>**Based on the Average price of a NEW HOME at prime</b>					
<b>***Based on purchase of \$600 per month using AED cost indices</b>					
<b>Sources:</b>	Monthly Housing Statistics CMHC				
	2005 Place-to-Place Price Comparison Survey				
	2006 Residential Property Taxes and Utility Charges Survey - The City of Edmonton				