

# CALCULATING THE COST OF LIVING IN NIAGARA REGION 2016

The Niagara Poverty Reduction Network



This brief provides context on the cost of living in Niagara region in 2016, as well as a detailed description of the methodology used to calculate the expenses in each category.

## CONTEXT

Calculating the cost of living in Niagara region requires a thoughtful process that determines and calculates expenditures necessary to meet basic needs and to participate both economically and socially in the community. In order to maintain calculation consistency with other Canadian communities, but to recognize the unique context of the cost of living in Niagara region, a standardized cost of household expenditures formula was used for a family of four, as outlined in the national living wage framework<sup>1</sup>.

The context and methodology includes the following scenario:

- A healthy family of four – two parents, both aged 35, and two children, one aged three and one aged seven
- One child in full-time daycare
- One child in before and after-school care during the school year and in camps during the summer and school breaks
- Full-time hours of employment per week (37.5) for each of the two parents
- Seven categories of family household expenses line items: Food, Clothing/Footwear, Shelter, Transportation, Child Care, Economic and Community Participation/Inclusion, Other (i.e. Health Benefits, Contingency) as outlined in the national living wage framework.

The cost of living in Niagara region calculation for a family of four includes items to:

- meet basic needs (i.e. shelter, food, transportation, child care, laundry)
- participate in the economic and social fabric of the community (i.e. local monthly outing, recreation membership), and
- buy goods or purchase services that can help to escape marginal subsistence (i.e. school supplies, internet).

These items and services are considered basics that families require for living in the 21<sup>st</sup> century in a developed country such as Canada.

The list of family expenses contains no extravagances. For example, it does not include:

- savings for children's post-secondary education
- debt repayment
- gifts
- home ownership (which can include costs for house down payment, mortgage, insurance, property taxes, maintenance and repairs, large appliances, and more)

The cost of living in Niagara region calculation only demonstrates family household expenses; it does not calculate for possible subsidies, coupons, or discounts which an eligible family could try to access, nor does it look at government taxes or benefits. It is strictly expenditures.

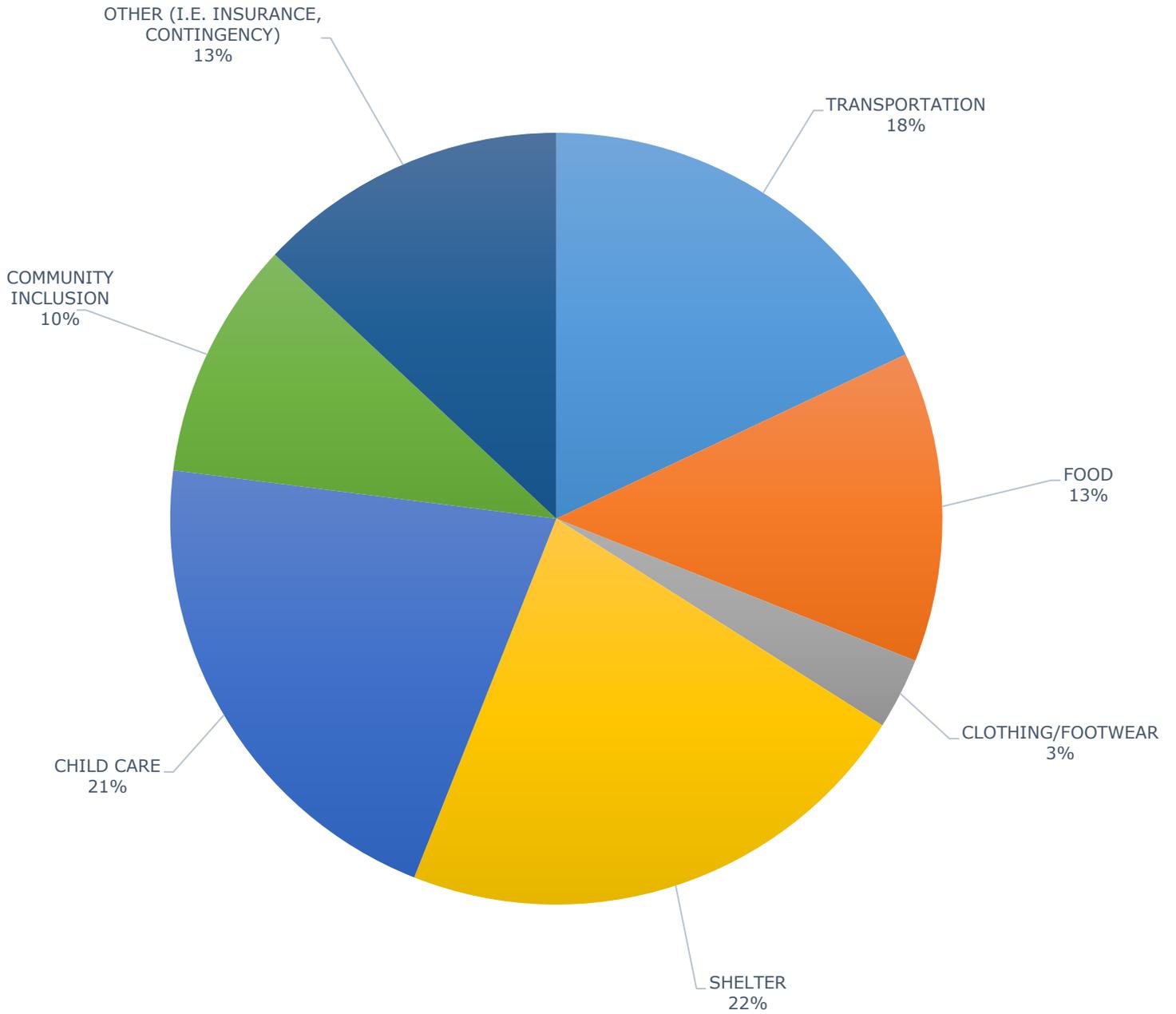
**For 2016, the conservatively estimated cost of living expenses for a family of four in Niagara region totaled \$65,435.51.**

**If a worker received non-OHIP medical insurance, as well as disability and life insurance, through their place of employment, family expenses could be reduced by at least \$5,000.00 annually.**

TABLE 1: NIAGARA REGION'S COST OF LIVING: SUMMARY OF ANNUAL FAMILY EXPENSES

ITEM	ANNUAL AMOUNT
Food	\$8,759.40
Clothing/Footwear	\$1,983.13
<b>SHELTER</b>	
<i>Rent, 3 bedroom apartment</i>	\$12,312.00
<i>Utilities</i>	\$938.98
<i>Tenant Insurance</i>	\$218.16
<i>Household Items and Furnishings</i>	\$609.40
Transportation/Vehicle	\$11,256.44
<b>CHILD CARE</b>	
<i>Daycare</i>	\$12,448.74
<i>Camps (Summer, March Break)</i>	\$1,430.00
<b>ECONOMIC AND COMMUNITY PARTICIPATION/INCLUSION</b>	
<i>Cell Phone</i>	\$690.00
<i>Internet</i>	\$551.28
<i>Family Vacation</i>	\$714.91
<i>Family Outings</i>	\$878.70
<i>Recreation</i>	\$1,462.80
<i>Personal Care</i>	\$935.83
<i>Laundry</i>	\$1,152.00
<i>Reading</i>	\$137.24
<i>School Supplies and Fees</i>	\$300.00
<b>OTHER</b>	
<i>Non-OHIP Medical Insurance</i>	\$3,462.00
<i>Disability and Life Insurance</i>	\$1,677.50
<i>Adult Education</i>	\$1,000.00
<i>Contingency</i>	\$2,517.00
<b>TOTAL FAMILY HOUSEHOLD EXPENSES</b>	<b>\$65,435.51</b>

FIGURE 1: NIAGARA REGION COST OF LIVING HOUSEHOLD EXPENSES BREAKDOWN BY CATEGORY



## METHODOLOGY

### FOOD

Nutritious food is an important part of a healthy life. In Ontario, every public health unit is required to calculate the weekly cost of healthy food for individuals and families of all ages and combinations. The cost of the food is based on the cost to purchase appropriate quantities of up to 60 healthy foods that represent a nutritious diet in different age and gender groups<sup>2</sup>. This does not include any nutritional supplements, special diets, or organic food products. In Niagara region, this information is posted by Niagara Region Public Health on Niagara Region's website and is updated annually<sup>3</sup>.

The monthly cost of healthy food for a family of four with two adults, both aged 35, and two children, one aged seven and one aged three, is \$729.95, with an annual total cost of \$8,759.40. Table 2 provides a breakdown of the cost of nutritious food for a family of four in this scenario.

TABLE 2: HEALTHY FOOD

FAMILY MEMBER	MONTHLY COST	ANNUAL COST
PARENT A	\$253.71	\$3,044.52
PARENT B	\$214.49	\$2,573.88
CHILD A	\$149.16	\$1,789.92
CHILD B	\$112.59	\$1,351.08
TOTAL	\$729.95	\$8,759.40

### CLOTHING AND FOOTWEAR

The cost of clothing and footwear is taken from Statistics Canada's Market Basket Measure (MBM)<sup>4</sup>. The MBM provides an estimate of what a family of four with an income somewhere close to low-income adequacy spends on particular basic items. As a result, the estimate for clothing and footwear is a conservative estimate. The value is taken from the 2011 MBM estimates for Ontario and is adjusted for inflation using Statistics Canada's consumer price index for clothing and footwear. The monthly cost for clothing and footwear is estimated to be \$165.26 (an average of \$40.00 per person in the household) and the annual cost of clothing and footwear for Niagara region's cost of living calculation is calculated at \$1,983.13 (2015 inflation adjusted).

TABLE 3: CLOTHING AND FOOTWEAR

	MONTHLY COST	ANNUAL COST
MARKET BASKET MEASURE ESTIMATE	\$165.26	\$1,983.13

### SHELTER

The costs of shelter include rent, utilities, tenant insurance, and household furnishings. It is assumed that parking is included in the cost of rent for this family. Table 4 outlines the estimated total shelter costs for this family of four.

### RENT

The Canada Mortgage and Housing Corporation (CMHC) provides updated information on median rental costs in rental markets across the country. The cost of rent for this calculation is drawn from CHMC's Fall 2015 Rental Market Report for Ontario and, specifically, the St. Catharines/Niagara area (Grimsby and

West Lincoln are excluded) and is for a three-bedroom apartment. The average monthly rent for a private three-bedroom apartment in St. Catharines/Niagara area is \$1026.00 per month<sup>5</sup>.

The decision to use a three bedroom apartment is based on each child having a separate bedroom. Home ownership, while often desirable, is not always fully affordable for many families and has many additional cost variables including house down payment, mortgage and home insurance, municipal/regional property taxes, home maintenance and repairs, large appliance purchases, and more. The 2015 average housing price for a resale home in Niagara region is \$267,700, which could see mortgage payments around \$1,200.00 per month (slightly higher than a three-bedroom monthly rent)<sup>6</sup>.

#### UTILITIES

The cost of utilities was estimated based on the average monthly energy usage of a unit in a low- or high-rise apartment building. It assumes the cost of water is included in the rent. The cost was then estimated using the on-line utility electricity calculator on the Ontario Energy Board’s website and adjusted for 2015 inflation<sup>7</sup>. The monthly cost of electricity is estimated to be \$78.25 per month or \$938.98 per year.

Of course, the energy efficiency of the building in which one’s apartment is situated will have an effect on the cost of heat and electricity. This could mean that the cost of utilities could be higher than is reflected in this cost of living calculation.

#### TENANT INSURANCE

Tenant insurance is an important component of any renter’s shelter costs because if fire or flooding damages the contents of an apartment, a family would be hard-pressed to be able to afford to replace their possessions. The cost of tenant insurance is based on the lowest quote available on-line from Kanetix for a replacement value of \$40,000 (minimum requirement) and a deductible of \$500.00<sup>8</sup>. The annual cost of tenant insurance is \$218.16, though the cost will vary based on where the apartment is located, the age and construction of the building, whether or not the apartment is in a basement or not, and other factors. Therefore, the true cost of tenant insurance could be higher for some families; this is only a representative estimate of what is available.

#### HOUSEHOLD FURNISHINGS

The annual expenditure on household furnishings comes from Statistics Canada’s 2013 Survey of Household Spending for households with an income in the second quintile. The items include small appliances, rugs and mats, textiles, and linens. The estimated adjusted cost with inflation for 2015 is \$609.40<sup>9</sup>.

TABLE 4: SHELTER COSTS

	MONTHLY COST	ANNUAL COST
Rent-3 Bedroom Apartment	\$1,026.00	\$12,312.00
Utilities	\$78.25	\$938.98
Tenant Insurance	\$18.18	\$218.16
Household Furnishings	\$50.78	\$609.40
Total	\$1,173.21	\$14,078.54

## TRANSPORTATION

In a large geographic area such as Niagara region (nearly 1,900 square kilometres) that currently lacks a seamless, robust regional public transit system, a vehicle is a necessity for commuting throughout the region to and from work, shopping, appointments, errands, recreation venues, and more. Data from the Niagara Workforce Planning Board shows the typical commuting patterns of employed Niagara residents<sup>10</sup>. The numbers of employed residents who commute within the municipality in which they live, compared to employed residents who commute outside the municipality in which they reside are about evenly split. However, most of Niagara's smaller, more rural communities' rates of outside commuting are much higher – these are also typically communities with limited or no public transit. Appendix A outlines the patterns.

Based on these commuting patterns, as well as Niagara region's vast geography and lack of an all-inclusive regional public transit system, Niagara's cost of living calculation includes the cost of owning, operating, and maintaining two vehicles.

## VEHICLE

The cost of owning and operating a vehicle includes: depreciation costs, the annual cost of a license plate sticker, car insurance, gasoline, and maintenance. The cost of purchasing the car is not included in the cost of living calculation; instead the depreciation value is used. Table 5 summarizes the total costs.

- Niagara region's cost of living calculation uses two 2012 Chevrolet Cruze four door sedans (1.4L, 4 cylinder automatic) for its vehicle operation cost estimates. It estimates each vehicle will be driven approximately 18,000 kilometres annually and that this will be split 50% city driving and 50% highway driving.
- The depreciation costs per vehicle are estimated to be \$2,279.75 annually, using average depreciation costs of 30% annually over a four-year operating period. Appendix B outlines this calculation. This is based on a purchase price of each four-year old vehicle at \$12,000.00. The vehicle price will vary depending on type of vehicle purchased, as well as its mileage and overall maintenance.
- The annual cost per vehicle for insurance is \$926.00, which is based on a 20 kilometre commute one way to work, a clean driving record, and a \$500 deductible. This quote was the lowest sourced at Kanetix<sup>11</sup>.
- Based on a twelve month average of local gas prices per litre (estimated at approximately \$1.02/litre – 2015 Niagara average price), an estimated fuel consumption of 7.4 litres/100km and an estimated number of annual kilometres driven (18,000), the annual cost of gas per vehicle is calculated to be \$1358.64<sup>12</sup>.
- Service and repairs, including tire changes and basic vehicle maintenance, are calculated at \$828.00.00 per vehicle per year using a rate of \$0.046 per kilometre driven<sup>13</sup>.
- Three oil changes per vehicle each year are calculated to be \$137.83 total<sup>14</sup>, while an annual license plate sticker is \$98.00 per vehicle<sup>19</sup>.

As per other cost of living expense calculations, these are only estimates and may not reflect the reality of all families and their vehicle ownership experience. An unexpectedly high repair bill, a spike in gasoline prices, or the need to drive more than 18,000 kilometres each year are realities many families face and can make the annual vehicle operation costs higher than our estimate. In order to maintain employment outside the home in Niagara region, having a reliable vehicle is an absolute requirement and is one of the single largest costs a family faces.

TABLE 5: VEHICLE OPERATING EXPENSES – BASED ON TWO VEHICLES

VEHICLE OPERATING ITEMS	MONTHLY COST	ANNUAL COST
Depreciation	\$379.96	\$4,559.50
Insurance	\$154.33	\$1,852.00
Gas	\$226.44	\$2,717.28
Service & Repairs	\$138.00	\$1,656.00
Oil Changes	\$22.97	\$275.66
License Plate Stickers	\$16.33	\$196.00
<b>TOTAL COST TO OPERATE TWO VEHICLES</b>	<b>\$938.03</b>	<b>\$11,256.44</b>

## CHILD CARE

Child care is the single most expensive item on the list of family household expenses in Niagara region (and is often the case in other municipalities). Both reliable full-time, as well as before- and after-school care, are essential when two parents are working full-time jobs. Flexible options can be more difficult to find, especially if shift work or weekend work is part of the parents' job requirements. In the summer months and during Christmas and March Break school closures, camps are required for older children.

Child care options are either home-based or centre-based. This calculation has assumed the family has chosen to use centre-based child care available through the YMCA of Niagara, which operates many centres in or near local schools<sup>16</sup>. There are a range of prices available in different centres and home-based care options; the YMCA of Niagara rates are in line with average centre rates across Niagara. The family's income may qualify for a subsidy to off-set some of the costs.

The YMCA of Niagara offers an Adventure Camp for \$143.00 each week in the summer months<sup>17</sup>. This is amongst the lowest weekly rates for camps in Niagara and provides flexibility for working parents, as campers may be dropped off as early as 8:00AM and picked up as late as 5:00PM without paying additional fees. Christmas and March Break camps may have slightly higher weekly rates.

In total, an estimated \$13,878.74 will be spent on total child care expenses annually. Table 6 provides a breakdown. These expenses include the expectation that parents will take two weeks off per year and not be charged for or require child care. A family discount of 5% is available to all families through the YMCA – the child with highest daily fee pays full fee, additional children receive 5% discount. Not included in child care costs are any potential babysitting fees on evenings or weekends. Fees may be slightly higher or lower, depending on centre space availability and camp availability.

TABLE 6: CHILD CARE COSTS

CHILD	CARE	NUMBER	FEES	ANNUAL COST
3-YEAR OLD	Full-Day Care	250 Days	\$36.90/Day	\$9,225.00
7-YEAR OLD	Before- And After-School Care	186 Days	\$15.96/Day	\$2,968.56
7-YEAR OLD	Full Day Care (School PD Days)	6 Days	\$34.39day	\$206.34
7-YEAR OLD	Half Day Care (School Early Release Days)	2 Days	\$24.42/Day	\$48.84
7-YEAR OLD	YMCA Camp	10 Weeks	\$143.00/Week	\$1,430.00
TOTAL CHILD CARE EXPENSES				\$13,878.74

## ECONOMIC AND COMMUNITY PARTICIPATION/INCLUSION

The ability to participate in the social aspects of community life is an important component of a cost of living calculation. Dignity, respect and inclusion includes the ability to: communicate and interact with neighbours and friends, take outings as a family, have enough money to take a modest vacation each year, and ensure your children have the ability to participate in school activities. In years past, family communication relied on having a land-line telephone and perhaps cable television. Today, digital communication tools such as a home computer are important for inclusion in mainstream communication and learning activities.

There are several items included in Niagara’s cost of living calculation that were deemed important for economic and community participation and social inclusion, such as personal care and maintenance items, recreation, school supplies/fees, and communication. A description of each is below and Table 10 provides a cost breakdown summary of all items. The total annual costs (\$6,822.78) represent just over 10% of the family’s total household expenses.

### CELL PHONE

The calculation includes two basic cell phone plans (unlimited text and talk only, no data plan), and no home land-line phone. One in five households no longer has a landline phone; cell phones provide flexibility for a working family and are a necessity for family contact, making appointments, safety, and emergencies. The calculation is for the cost of two Wind Mobile monthly service plans with taxes only, not the cost to purchase the phones. The monthly total for two plans is approximately \$57.50, which is \$690.00 annually<sup>18</sup>.

### INTERNET

The cost of high speed DSL internet is drawn from TekSavvy, a low-cost internet service provider covering most of Ontario. The monthly cost, with taxes, is \$45.94, which equates to \$551.28 per year<sup>19</sup>. This does not include the activation fee or any additional add-ons.

The cost of purchasing a home computer system and accessories is not included.

The cost of a monthly television cable subscription was not included, as there are lower cost options through digital services available through an antennae or on-line video streaming services.

TABLE 7: COMMUNICATION COSTS

	MONTHLY COST	ANNUAL COST
CELL PHONES (2)	\$57.50	\$690.00
INTERNET SERVICE	\$45.94	\$551.28
TOTAL COMMUNICATION	\$103.44	\$1,241.28

#### FAMILY VACATION

A cost of living calculation assumes the family would take a modest vacation every year. In Niagara's calculation, one week is spent camping in a local campground; the other is taken as a "staycation", in which the family would take trips to local attractions, such as an indoor waterpark or zoo.

The cost of the camping trip includes five nights at Jellystone Park campground in Niagara Falls<sup>20</sup>. The cost of food is assumed to be included in the nutritious food basket costs. The cost of the camping trip does not include the cost to purchase or rent camping equipment.

The cost of the week staycation includes one family pass to the Bird Aviary<sup>21</sup>, Clifton Hill attractions<sup>22</sup>, one-day passes to the Americana Indoor Waterpark<sup>23</sup>, tickets to Safari Niagara<sup>24</sup>, and two children's admissions to Cheeky Monkey's Indoor Playland<sup>25</sup>. Food costs are assumed to be included in the nutritious food basket costs or monthly family outing meal costs. The costs do not include possible discounts available through coupons.

TABLE 8: COST OF TWO-WEEK FAMILY VACATION

VACATION ACTIVITY	COST
Campsite	\$281.75
Bird Aviary Tickets	\$52.73
Clifton Hill Attractions Passes	\$105.58
Americana Indoor Waterpark Passes	\$123.97
Safari Niagara Tickets	\$130.88
Cheeky Monkey's Indoor Playland	\$20.00
TOTAL FAMILY VACATION COSTS	\$714.91

#### FAMILY OUTINGS

Most families will spend a limited amount of money on outings over the course of the year. The Niagara region cost of living calculation assumes the family will go out to eat at a local restaurant one time per month; this is dramatically lower than the national average, which shows that 60% of Canadians eat out one or more times per week<sup>26</sup>. The family meal out will be estimated at a mid-range family-style restaurant at a maximum of \$60.00 per month (this assumes two kids' meals, two adult entrees, two non-alcoholic beverages, taxes, and gratuity). It also assumes the family will attend four movies at a local movie theatre per year at a cost of \$39.68 per visit<sup>27</sup>.

## RECREATION

Recreation is an important component of a healthy, vibrant life. A general family membership at the YMCA of Niagara with HST is \$121.90 per month, or \$1,462.80 annually<sup>28</sup>. Subsidies are available for qualifying families with low incomes. In addition to the YMCA, there are various free recreational activities, such as playgrounds and parks, where families can enjoy the outdoors and participate in community life.

## PERSONAL CARE

Personal care includes items such as soap, shampoo, cosmetics, oral hygiene, toilet paper, over-the-counter medications, haircuts, and household cleaning products. The amount for personal care for a family of four is taken from Statistics Canada's 2013 Survey of Household Spending, second income quintile and, adjusted for 2015 inflation, is estimated to be \$935.83 per year<sup>29</sup>.

## LAUNDRY

Niagara's cost of living calculation assumes the family will utilize a local laundromat once a week to launder clothes and linens. An estimated six loads will be laundered per week (average of 24 loads per month) at a cost of \$4.00 per load. This amount may be slightly higher or lower, depending on what rates are available in one's neighbourhood. Over the course of one year, a family of four would spend an estimated \$1,152.00 on laundry.

## READING

The cost of reading materials (i.e. books, magazines, or newspapers) is based on the 2013 Survey of Household Spending for Ontario households in the second income quintile. The annual cost of reading materials for a family of four is estimated to be \$137.24 when adjusted for 2015 inflation<sup>30</sup>.

TABLE 9: PERSONAL CARE AND MAINTENANCE

	MONTHLY COST	ANNUAL COST
Personal Care	\$77.99	\$935.83
Laundry	\$96.00	\$1,152.00
Reading	\$11.44	\$137.24
TOTAL	\$185.43	\$2,225.07

## SCHOOL SUPPLIES AND FEES

School supplies, such as backpacks and organizers, school pictures, school fees for field trips and pizza/food days can quickly add up. \$300.00 per year is budgeted in this cost of living calculation to ensure full school readiness and social inclusion for all children. This figure could fluctuate by school, based on activities and meal programs offered.

TABLE 10: FAMILY ECONOMIC AND COMMUNITY PARTICIPATION/INCLUSION TOTAL COSTS

ECONOMIC AND COMMUNITY PARTICIPATION/INCLUSION	MONTHLY COST	ANNUAL COST
Communication	\$103.44	\$1,241.28
Family Vacation	\$59.58	\$714.91
Family Outings	\$73.23	\$878.72
Recreation	\$121.90	\$1,462.80
Personal Care/ Maintenance	\$185.43	\$2,225.07
School Supplies/Fees	\$25.00	\$300.00
TOTAL	\$568.58	\$6,822.78

### OTHER FAMILY EXPENDITURES

The expenditures listed so far fall into the categories of general expenses required for basic survival needs (i.e. housing, food) and community participation (i.e. recreation, family outings). There are, however, other expenditures than those general expenses that allow a family health and security above subsistence levels to improve their quality of life. Table 11 summarizes the costs of these expenditures.

### NON-OHIP (ONTARIO HEALTH INSURANCE PLAN) MEDICAL INSURANCE

Non-OHIP medical expenses, including dental care, vision care, and prescription drugs can quickly add up over the course of a year and may be impossible for a family to cover without having an insurance plan. While some employers provide an employee benefits package, not all do. The Wellesley Institute recently reported on the lack of health benefits for people earning low wages; they found that one in three people do not receive any health benefit coverage through their work place and that the lower a person's employment earnings, the greater the likelihood of not receiving employer-provided medical benefits<sup>35</sup>.

The lowest cost to purchase suitable non-OHIP medical insurance for a healthy family of four is based on a quote from Greenshield sourced through Kanetix - \$3,462.00 per year<sup>32</sup>. It has a \$0.00 deductible and includes:

- Dental Care – Up to \$1,000/every 12 months, payable at 80% (preventative cleaning and polishing (every 9 months), routine examinations and x-rays, fillings and extractions, fluoride treatments for children, pit and fissure sealants for children, space maintainers for children, general anesthetics, periodontal treatment such as scaling and root canals, 50% coverage for dentures).
- Prescription Drug Coverage - 90% to a maximum \$3,000.00 per person per year
- Vision Care – Up to \$300.00 every 24 months for contacts, glasses, or laser surgery; \$65.00 every 24 months for eye exams
- Other (Massage Therapy, Chiropractor, Acupuncture, Naturopath, Podiatry, Chiropody, Physiotherapy, Clinical Psychology, Osteopath, Speech Therapist) - \$20 per visit, 20 visits per year per practitioner. \$400 per year for speech therapist. \$600 per year combined for psychologist or registered social worker.

Insurance plans can vary, depending on which services are included. Families may make a choice to customize a plan to better meet their needs.

## DISABILITY AND LIFE INSURANCE

Having disability and life insurance coverage for unexpected illness, injury, or death of an employed adult family member is very important to maintain the stability of the family and overall quality of life. While some employers provide a disability and life insurance package, not all do.

Niagara region's cost of living calculation opted for a moderate disability and life insurance plan, sourced through Kanetix<sup>33</sup>, which includes:

- Critical Illness Insurance (both adults) - \$250,000 coverage, 10 year term, SSQ Financial Group quote - \$1,430.00 per year
- Life Insurance (both adults) - \$250,000 coverage, 10 year term, Equitable Life of Canada quote - \$247.50 per year

The combined annual total for both critical illness and life insurance is \$1,677.50.

## PARENT EDUCATION

Improving one's skills is an important component of ensuring the ability to compete in today's labour market. The cost of living calculation assumes that one parent will complete two community college courses over the course of one year and therefore has estimated a budget of \$1,000.00 per year for two business courses taken at Niagara College<sup>34</sup>, along with any required course materials or books. This number is meant as a proxy for parent education. The cost of courses and materials will vary, and are higher at the university level.

## BANK FEES

Depending on their preference of financial service institutions, some families could pay upwards of \$10.00-\$15.00 per month in bank fees. The Niagara region cost of living calculation opted to go with a no-fee financial institution, an example being PC Financial<sup>35</sup>.

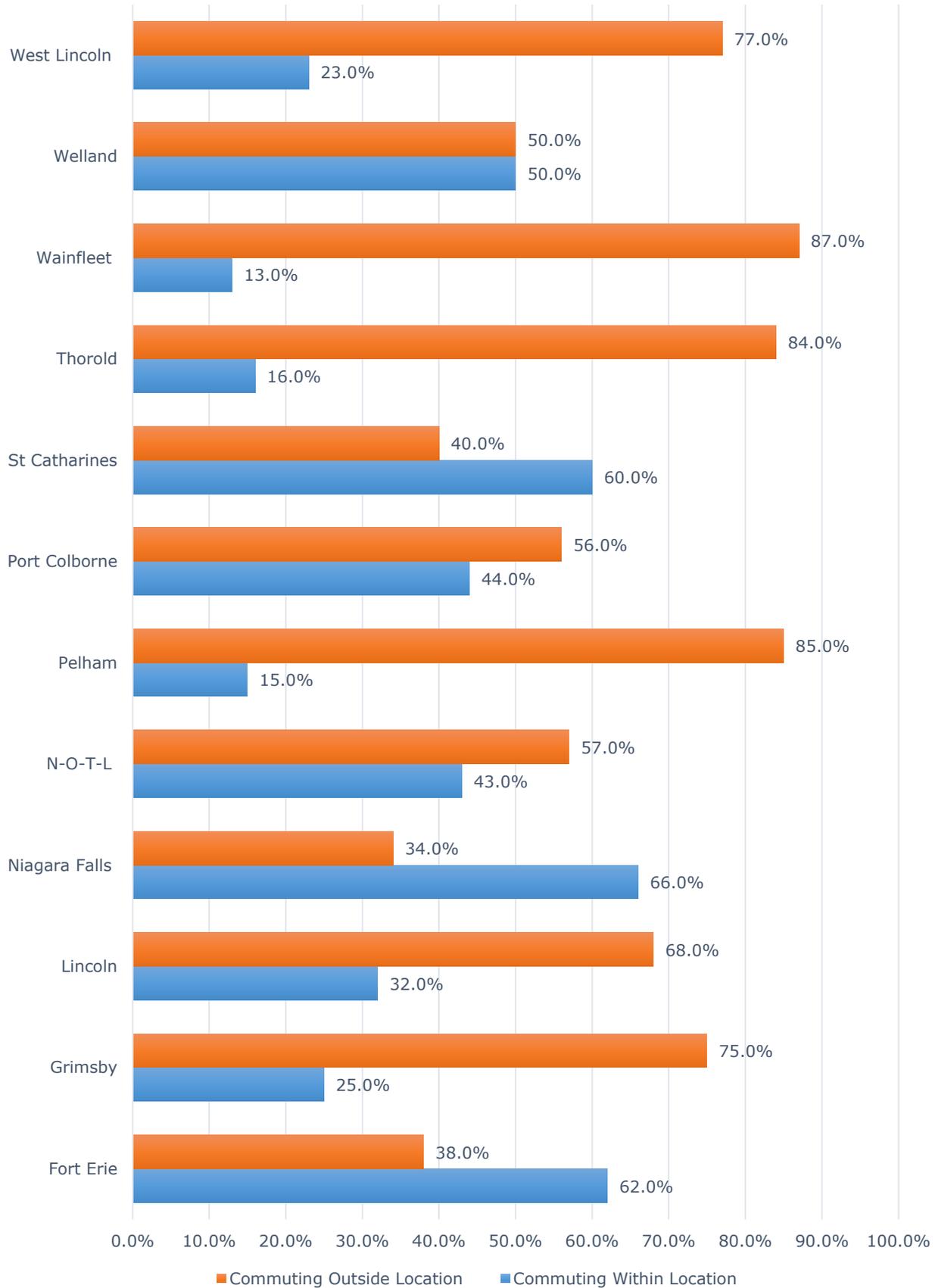
## CONTINGENCY AMOUNT

A contingency amount is included in the cost of living calculation to cover emergency costs, such as higher than expected vehicle operating expenses or repairs or services not fully covered through non-OHIP medical insurance. The contingency amount is four per cent of the total family expenditures, or roughly two weeks' pay. The contingency amount in this calculation is \$2,517.00.

TABLE 11: OTHER FAMILY EXPENDITURES

	MONTHLY COST	ANNUAL COST
Non-OHIP Medical Insurance	\$288.50	\$3,462.00
Disability/Life Insurance	\$139.79	\$1,677.50
Parent Education	\$83.33	\$1,000.00
Contingency	\$209.75	\$2,517.00
TOTAL	\$721.37	\$8,656.50

# APPENDIX A - NIAGARA REGION COMMUTING PATTERNS FOR EMPLOYED RESIDENTS



## APPENDIX B - VEHICLE DEPRECIATION CALCULATION

2012 Chevy Cruze purchased at \$12,000

- Year 1:  $\$12,000 \times 30\%$  depreciation rate = \$8,400 value (\$3,600 depreciation amount)
- Year 2:  $\$8,400 \times 30\%$  depreciation rate = \$5,880 value (\$2,520 depreciation amount)
- Year 3:  $\$5,880 \times 30\%$  depreciation rate = \$4,116 value (\$1,764 depreciation amount)
- Year 4:  $\$4,116 \times 30\%$  depreciation rate = \$2,881 value (\$1,235 depreciation amount)

Average depreciation over four years = \$2,279.75

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