

Commentary | May 2023

How Affordable is the North?

By: Holly Parsons and
William Dunstan



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We recognize and appreciate the historic connection that Indigenous peoples have to these territories. We support their efforts to sustain and grow their nations. We also recognize the contributions that they have made in shaping and strengthening local communities, the province, and Canada.

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About the Authors



Holly Parsons

Originally from Calgary, Alberta, Holly moved to Australia and graduated with a B.A. in Politics & Policy Studies and International Relations from Deakin University in Melbourne. Holly gained experience in research, policy analysis, and advocacy while working at grassroots NGOs in Australia and Indonesia. Now, back in Canada, Holly Parsons moved to Australia to pursue her undergraduate degree and graduated with a B.A. in Politics & Policy Studies and International Relations from Deakin University in Melbourne. Holly gained experience in research, policy analysis, and advocacy while working at grassroots NGOs in Australia and Indonesia. Once moving back to Canada, Holly joined Northern Policy Institute as a Policy Analyst and has worked on various research projects related to population growth, northern governance, homelessness, addiction and mental health, and others. Holly is also currently pursuing a master's degree in Human Security and Peacebuilding from Royal Roads University. In her spare time, Holly loves to travel, ski, read, cook vegan recipes, and be outdoors. On the weekends, you can find Holly hiking, camping, kayaking, and exploring the majestic Canadian Shield. Holly loves to travel, ski, read books, cook vegan recipes, and be outdoors.



William Dunstan

William Dunstan is a recent graduate of Carleton University's Public Affairs and Policy Management program. During his undergraduate studies, William learned about the wide world of public policy and developed a particular research interest in economic policy and regional development. Professionally, he has worked in several policy-related roles both in the think tank sphere and with the federal government. Originally from Ottawa, William developed a love for Northeastern (or Central) Ontario and the region's high quality of living during his time as an Experience North intern in 2021.

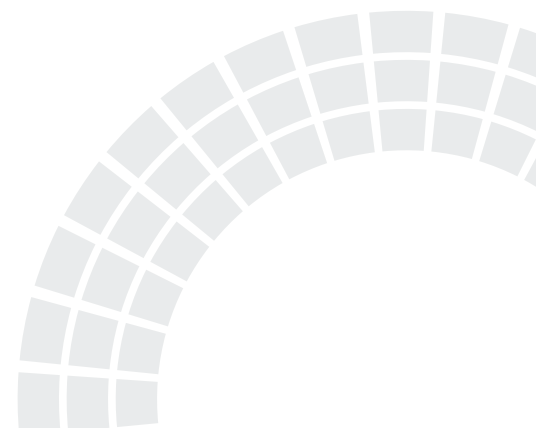
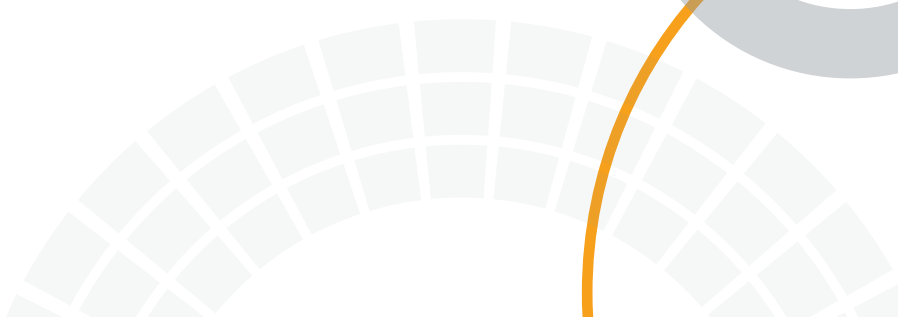


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Executive Summary

Cost of living is a critical variable for any community. It determines the quality-of-life residents can enjoy on a given budget. Furthermore, for many Northern Ontario communities that need to attract and retain more people to address demographic challenges, cost of living influences where people choose to live.

To understand the relative affordability of Northern Ontario communities, this commentary compares the prices of various goods and services between Northern Ontario's major urban centres, smaller and more remote communities, and urban centres in Southern Ontario. The costs of goods and services varies between communities. Gasoline is least expensive in urban centres in Southern Ontario. Housing is least expensive in some of Northern Ontario's smaller communities.

To meaningfully compare living costs between communities, it is necessary to consider the price of multiple goods and services together. This can be challenging to do, especially when including smaller communities; not all communities offer identical goods and services, and there is often limited data in smaller communities. Nevertheless, when looking at essentials such as housing, food, and transportation, combined

costs are generally lower in Northern Ontario than in Southern Ontario. When comparing smaller and more remote Northern Ontario communities and Northern Ontario's urban centres, living costs are not universally lower in either. Kapuskasing and Marathon, both relatively small and remote communities, are among the least expensive places to pay for essentials. By contrast, Sioux Lookout, another small and remote community, is more expensive than any of Northern Ontario's "Big Five" urban centres – North Bay, Greater Sudbury, Timmins, Sault Ste. Marie, and Thunder Bay.

Northern Ontario communities should strive to reduce living costs, both to strengthen their affordability advantage in some areas and to close the gap with southern urban centres in others. Reducing living costs will be particularly important in some of Northern Ontario's more remote communities, where some products, such as food, remain significantly more expensive than in urban centres. New policies and innovative, community-led solutions could help communities achieve this. These approaches could include building 'eco-villages' in remote communities like Sioux Lookout and advancing airship technology to forego the traditional cargo planes for the delivery of goods to the Far North.



Introduction

Is there a difference between rural and urban living costs? If so, by how much?

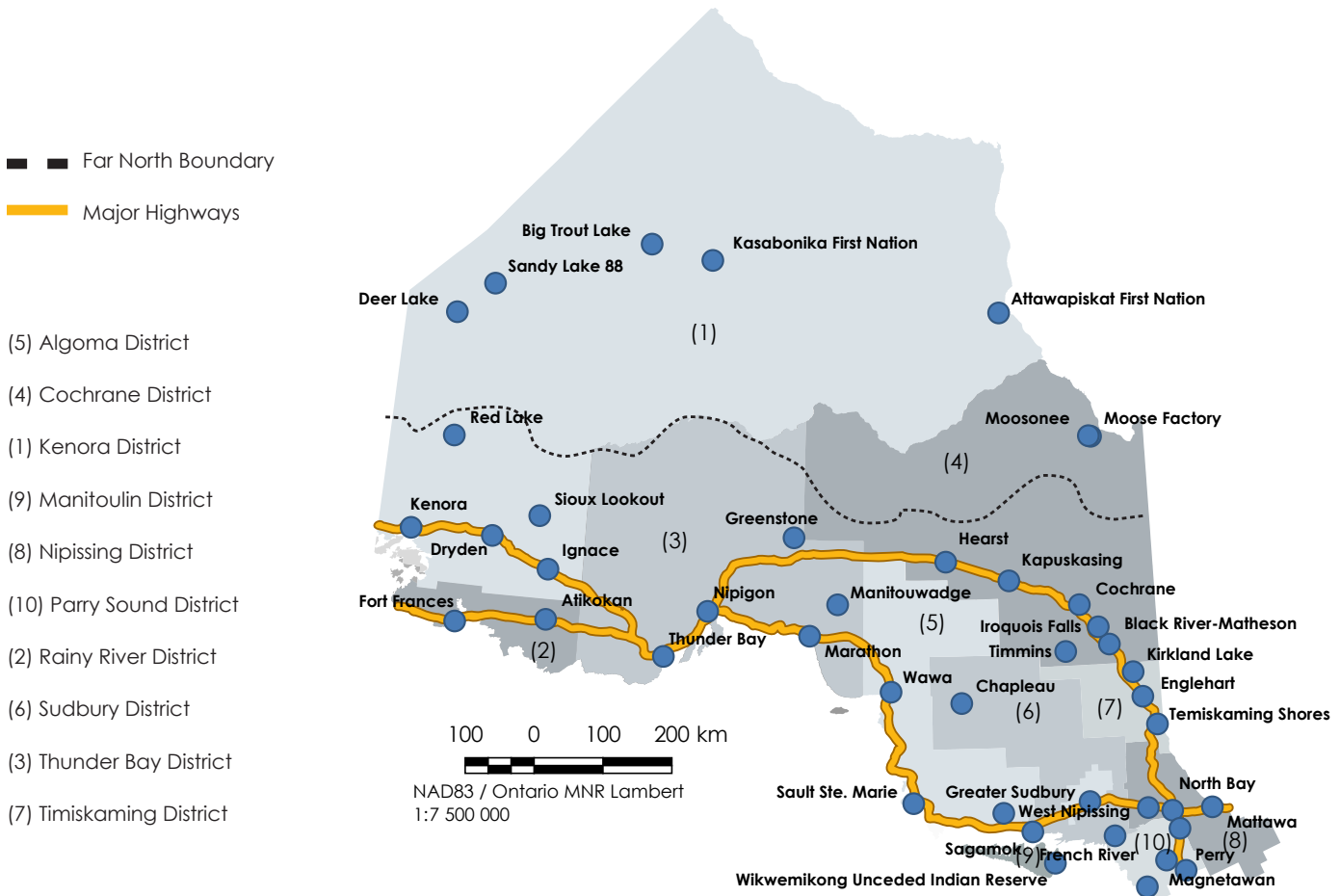
To answer these questions, this paper expands on the living costs analysis done by Anthony Noga in *A Tale of Ten Cities: Comparing Costs for a Family of Four in Urban Areas of Northern and Southern Ontario* to include more communities in Ontario's central, western, and northern regions – the area commonly referred to collectively as “Northern Ontario”. Notably, a significant proportion of the population in these regions do live outside urban areas. While Noga's commentary was focused on comparing the urban cost of living between Ontario's northern and southern regions, this commentary will compare the cost of living among northern communities, particularly small, rural, and remote ones.

Determining living costs, however, for smaller communities throughout Northern Ontario is no small task. One challenge is to determine how best to represent these large and diverse regions while maintaining a manageable project scope. This commentary adopted Charles Conteh's construct of geographical economic clusters and industrial corridors to guide decision-making and chose communities dispersed throughout them. In summary, Conteh identifies six urban economic zones centred by the ‘big six’ municipalities in Northern Ontario (Sudbury, Thunder Bay, Sault Ste. Marie, Timmins, North Bay, and Kenora)—and five industrial corridors (Temiskaming Shores, Greenstone-Marathon, Fort Frances, Parry Sound, and Manitoulin Island).

This was an important starting point for this commentary, as Conteh established his construct of economic zones by grouping communities bound by geography, specific economic challenges, and shared resources (Conteh 2017, 4). In turn, Conteh simplified and organized the diversity of communities in Northern Ontario into manageable economic zones. Subsequently, community populations within each economic cluster and corridor were considered to ensure the chosen northern communities have a wide range of population sizes. As such, the northern communities examined in this commentary range from fewer than 1,000 to 165,000 people. Although Conteh excludes Ontario's northern region (also known as the Far North) due to its “particular characteristics, potential, and constraints” (Conteh 2017, 4), this commentary sought to represent this region by including Moosonee, Attawapiskat, Sachigo Lake, and Pikangikum, where data was available. Notably, Ottawa, London, Niagara Falls, and Barrie were included in Noga's commentary to compare the cost of living in Ontario's central, western, and northern regions with that of the province's southern regions.

¹ The major cities in Northern Ontario are not so “north”. In fact, we are south of: Winnipeg, Calgary, Edmonton, Regina, Vancouver, London (UK), Berlin, and Paris (FR). Geographically, Northern Ontario is more accurately broken up into three regions: central, western and northern.





Cost of living is measured by analyzing a fixed basket of indicators that either satisfy basic human needs (e.g., food and shelter) or are frequently purchased by the majority (e.g., recreation and entertainment) (Statistics Canada 2021). A standard basket of indicators includes food, shelter, transportation, childcare, education, recreation and entertainment, household operations, clothing and footwear, and health and personal care, among others (Statistics Canada 2021). To further maintain manageable project scope, this commentary chose shelter, food, transportation, childcare, education, and entertainment for its basket of indicators.

By using these indicators and analyzing ten smaller communities in Northern Ontario – plus communities from the Far North where data permits – alongside the 10 cities from Noga's analysis, this commentary will paint an encompassing picture of the cost of living in Ontario's central, western, and northern regions.



Methodology

Cost of living is estimated as closely as possible using official sources, primary research, and crowdsourcing in sequence of preference. Collecting data for this commentary was particularly difficult for smaller communities for two reasons: data deprivation and data suppression (Cuddy 2016). First, collecting data at the local level requires a large amount of human and fiscal resources that are often unavailable, unaffordable, or both due to sparse populations and distance in northern regions. Second, in smaller geographical regions with low populations, data are often suppressed to protect the confidentiality of individuals (Statistics Canada 2019). Although official sources such as Statistics Canada and Kent Group were preferred, data deprivation and suppression often limited the usefulness of these sources. Thus, alternative methods were pursued.

Primary research was conducted as a secondary method to collect data that were missing from official sources. It included online data collection from the websites of grocery stores, universities and colleges, recreation centres and golf clubs, and cities and municipalities. Direct outreach via phone and email to District Social Service Administration Boards (DSSABs) and Consolidated Municipal Service Managers (CMSMs) was conducted to collect childcare data. Although this method was used frequently throughout this commentary to counteract the challenges of data deprivation and suppression, it also posed several challenges of its own in terms of finding consistent and comparable data. Ideally, every golf course offers regular green fees seven days a week; every grocery store sells two-pound bags of navel oranges; and every town has a recreational facility that sells monthly memberships so that rates can be easily compared and analyzed. However, some golf courses may offer weekday and weekend rates; some grocery stores may sell individual oranges only; and some recreational facilities may sell three-month memberships only. Where data were not directly comparable, they were manipulated by the author so that comparable estimates could be produced (e.g., a three-month pass is divided by three for an estimated monthly rate). Additionally, sample sizes of some indicators were narrowed so that a manageable project scope could be maintained. For example, instead of exhausting research on the rates of every recreational facility for the 20 communities examined in this commentary, the YMCA was chosen for its popularity and midrange fees to represent the average cost one might expect to spend on a membership in their respective community. In communities without YMCAs, a fee average was calculated among all recreational facilities.

In some cases, the usefulness of these sources was surpassed by the challenges acknowledged above. Consequently, crowdsourcing websites such as gasbuddy.com, rates.com, and numbeo.com were used to fill the final data gaps. Crowdsourcing uses the expertise of community members to collect valuable and reliable data (Statistics Canada 2019). In fact, as part of its modernization strategy, Statistics Canada itself has embarked on two crowdsourcing pilots: the OpenStreetMap (OSM), completed in March 2018, and one focused on the costs of cannabis (Statistics Canada 2019). Both projects have been praised for their ingenuity. This commentary adopted Statistics Canada's methodology of using complementary data alongside crowdsourced data to further validate their accuracy and reliability where possible.

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Cost of Living Index

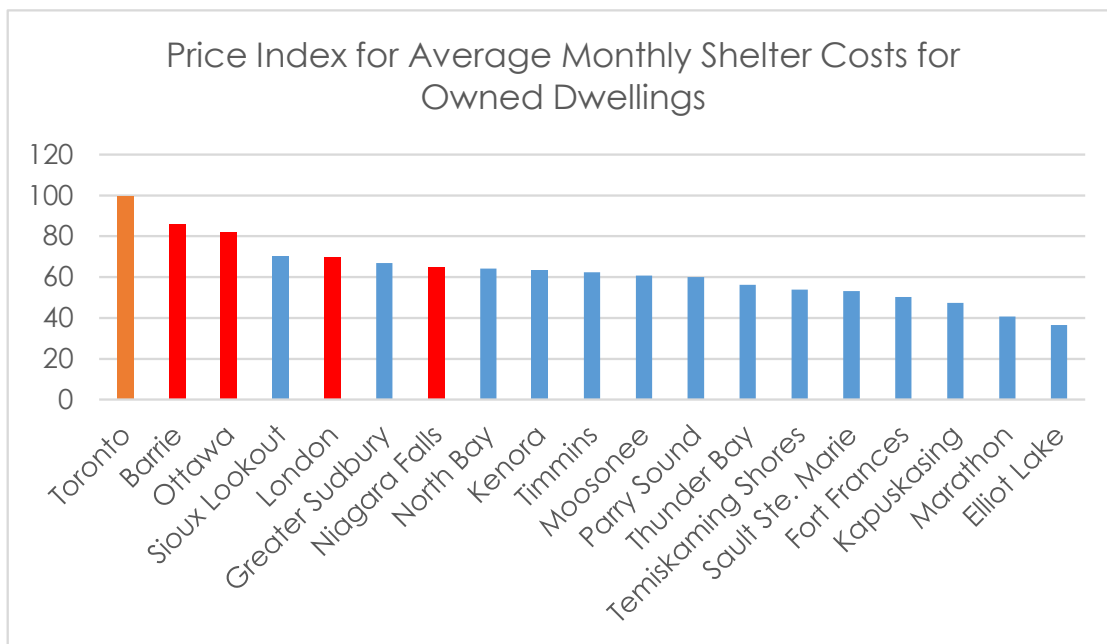
In this commentary, living costs are expressed using a cost of living index for simplicity and readability. The index itself is a theoretical price index used as a standard of comparison to measure the average price of goods and services among the chosen communities. Toronto is a suitable city as an index as most Ontarians have a general sense of its cost of living. As the prime index indicator, Toronto is always equal to 100. As indicators are measured using the cost of living index, they will receive a score below, equal to, or above 100. Every point scored below or above 100 represents a percentage difference in the cost of that good or service compared to Toronto. For example, Sioux Lookout scored 141 on the food index, meaning groceries there are 41 per cent more expensive than in Toronto. On the other hand, North Bay scored a food index of 99, meaning groceries there are 1 per cent less costly than in Toronto.



Shelter

Shelter costs include mortgage payments, property taxes, utilities, and other municipal services. Figure 1 shows that homeowners in Northern Ontario generally enjoy lower shelter costs than their counterparts in Ontario's southern regions. At the low end of the spectrum, homeowners in Elliot Lake enjoy shelter costs that are an astonishing 63 per cent less than homeowners in Toronto. Although Sioux Lookout has the highest rates in Ontario's northern region, homeowners there still spend 30 per cent less than their counterparts in Toronto. In fact, the 10 communities with the lowest shelter costs are in Northern Ontario and they save 30 per cent or more than homeowners in Toronto.

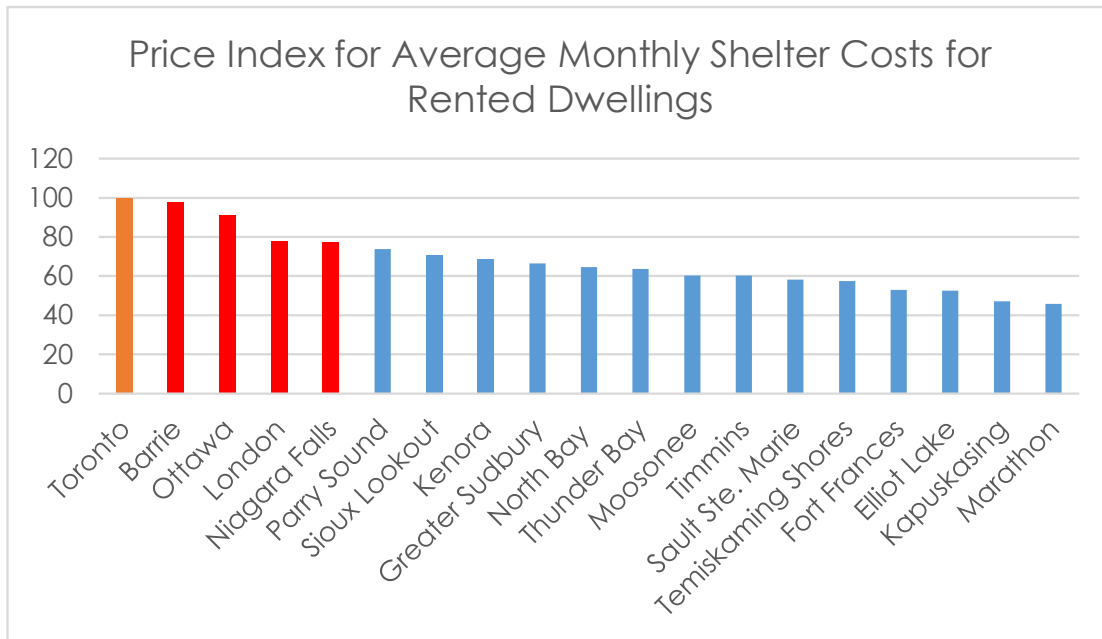
Figure 1: Shelter Index (Owned Dwellings)



Source: Statistics Canada 2021 census profiles. Retrieved October 12, 2022.

Figure 2 shows similar findings for renters. Most renters in Northern Ontario spend far less on shelter costs than their southern counterparts. Like homeowners, renters in Sioux Lookout spend more on shelter costs than other renters in Northern Ontario. However, they still spend 29 per cent less than renters in Toronto, 27 per cent less than renters in Barrie, and 20 per cent less than renters in Ottawa.

Figure 2: Shelter Index (Rented Dwellings)



Source: Statistics Canada 2021 census profiles. Retrieved October 12, 2022.

Conclusively, both homeowners and renters in Ontario's central, western, and northern regions enjoy considerable savings on shelter costs compared to their southern counterparts. High shelter costs for homeowners and renters in Sioux Lookout are the result of a housing shortage in terms of both affordability and attainability (Municipality of Sioux Lookout 2018). In a recent survey conducted by the Municipality of Sioux Lookout and Capital Park Consulting, residents unanimously identified the lack of affordable housing as the municipality's key weakness (Capital Park Consulting 2020). According to Capital Park Consulting, lack of affordable housing was "the first thing mentioned in all of the focus group meetings and in all of the interviews we conducted" (Capital Park Consulting 2020). Immigration from the South and the North has put pressure on housing demand in Sioux Lookout, yet construction on new builds has been slow due to the limited skill sets typical of a small community, the cost of transporting goods to the North, and the lengthy paperwork required for new builds (Government of Ontario 2021).

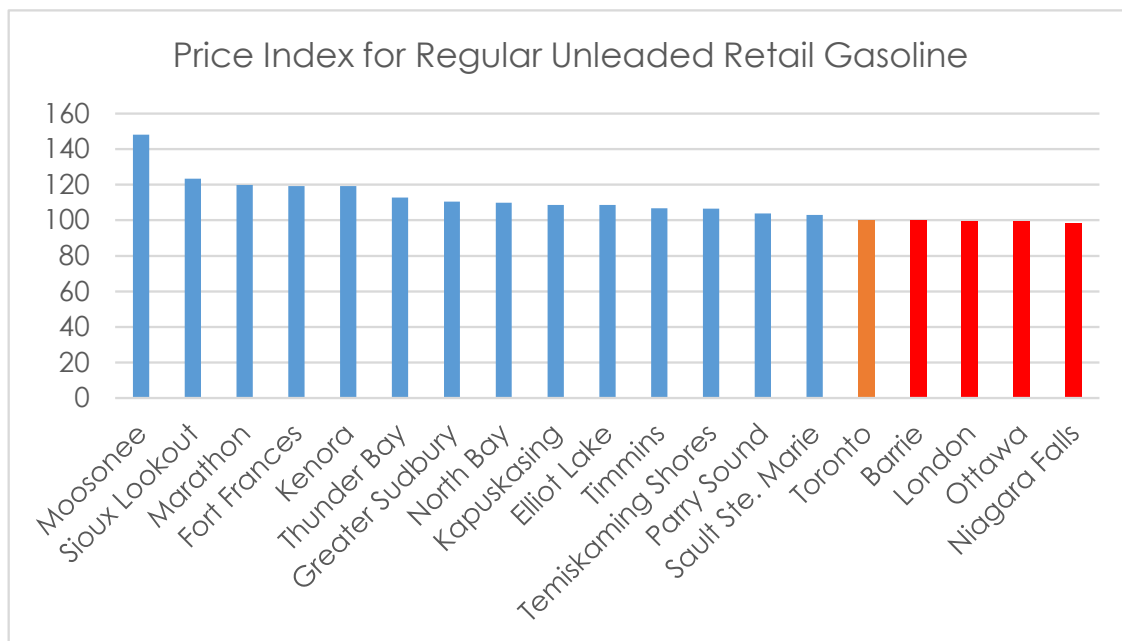
To address housing shortages provincewide, the Ministry of Municipal Affairs and Housing developed an action plan in 2019 called *More Homes, More Choice: Ontario's Housing Supply Action Plan*. The plan outlines strategies to cut the red tape and reduce regulations that make building new houses costly and time-consuming (Minister of Municipal Affairs and Housing 2019). It is complemented by the *Community Housing Renewal Strategy*, which aims to stabilize and grow the community housing sector to help low- and moderate-income earners with their shelter costs (Ministry of Municipal Affairs and Housing 2019). To ensure the *Community Housing Renewal Strategy* caters to regional and community housing needs, two new programs were launched in 2019 and 2020 that empower municipal service managers to implement solutions to meet local needs (Ministry of Affairs and Housing 2019). The provincial government is also currently reviewing the *Development Charges Act* and the *Planning Act* to identify reform opportunities that will help meet housing development goals (Ministry of Municipal Affairs and Housing 2021).

Transportation

This section analyzes gasoline prices, insurance rates, vehicle registration fees, and public transportation costs. Figure 3 shows retail gasoline prices on October 14, 2022, providing insight as to variations on an average day across Ontario. On this day, gasoline prices were between 3 and 23 per cent higher per litre in Ontario's central and western regions than in Toronto. In the Far North – Moosonee – gas was 48 per cent more expensive. To put this in perspective, to fill a Ford F-150—Canada's best-selling vehicle of 2020 (driving.ca)—in Moosonee, where gasoline was the most expensive, it would cost \$208.71 compared to \$140.85 in Toronto. Given that Ontarians drive, on average, 16,000 kilometres per year (thinkinsure.ca 2021) and fuel economy for a Ford F-150 is 100 kilometres per 15 litres of gas (US Department of Energy 2021), it would cost an estimated \$5,757.60 to fill up in Moosonee and \$3,885.60 to fill up in Toronto annually if gasoline prices remained the same. Of course, it is unlikely that residents of Moosonee are driving as much as residents of Toronto given comparatively limited roads.

Prices in Moosonee reflect the logistical challenges of transporting goods to a remote community where year-round access is limited. It is, perhaps, not surprising that gasoline prices in Moosonee and Sioux Lookout were the most expensive due to the remoteness of each community. Residents of Sault Ste. Marie and Parry Sound enjoyed the lowest gasoline prices among northern communities on this day, with gasoline prices that were 3 to 4 per cent more expensive than in Toronto.

Figure 3: Retail Gasoline Index (October 14, 2022)

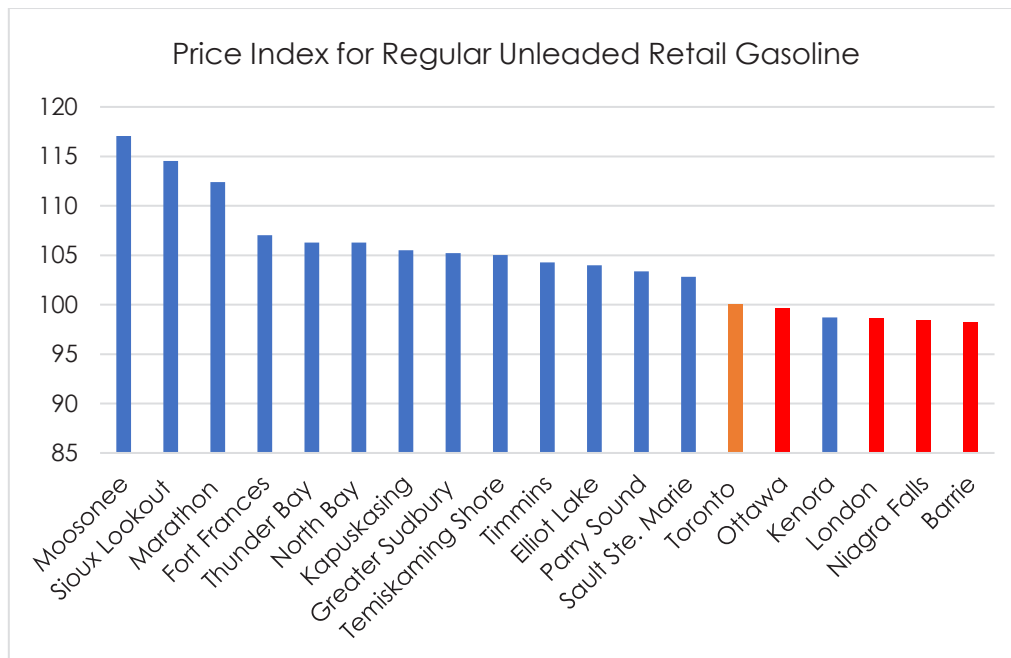


Source: caa.com, gasbuddy.com, and communications with retailers. Retrieved October 14, 2022.

²Data collected June 18, 2021.

This commentary acknowledges that Figure 3 shows a snapshot of gasoline prices for a particular day. To validate that the data in Figure 3 are representative of typical price differentials between communities, previously collected data from June 16, 2021 is provided in Figure 4. Data consistencies between gasoline prices recorded on June 16, 2021, and October 14, 2022 suggest that Figure 3 fairly represents daily differences in prices throughout Ontario. In both figures, communities in Southern Ontario enjoy the lowest prices while rural and remote communities in Northern Ontario experience higher prices.

Figure 4: Retail Gasoline Index (June 16, 2021)

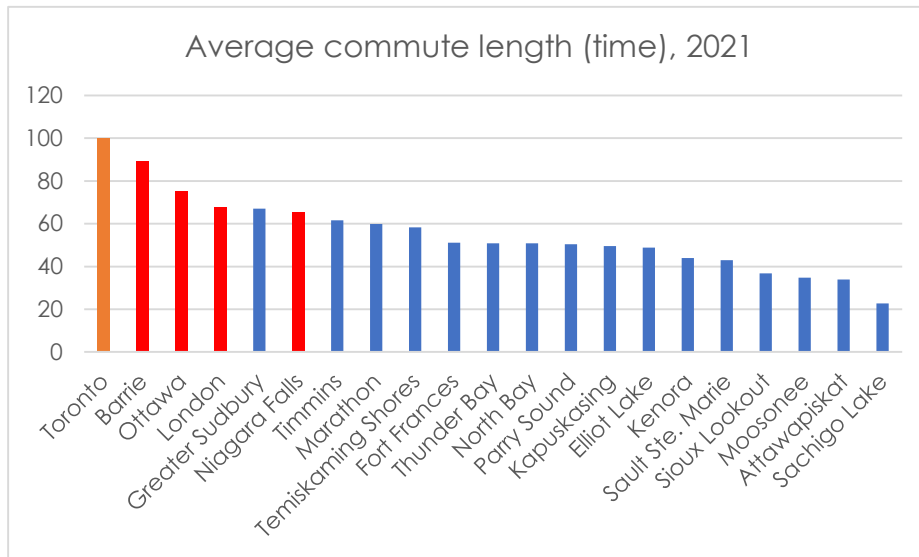


Source: caa.com, gasbuddy.com, and communications with retailers. Retrieved June 16, 2021.

Gasoline prices in Northern Ontario are often higher than prices in the South. The cost of transporting petroleum products by marine transport, rail, or tanker truck increases by distance travelled (CIPMA 2021) and these regions are still being serviced by refineries located in Southern Ontario and Montreal and are not connected by pipelines (CIPMA 2021). Petroleum markets in Thunder Bay and other western communities see fluctuations in prices independently from markets in Ontario's southern regions; instead, prices align more with markets in western Canada (CIPMA 2021).

Although gasoline prices are higher in Northern Ontario, it is important to note that average commute lengths in these regions are often substantially shorter than those in Southern Ontario, as shown in Figure 5. Therefore, higher gasoline prices in Northern Ontario do not necessarily mean higher transportation costs for residents.

Figure 5: Average commute length

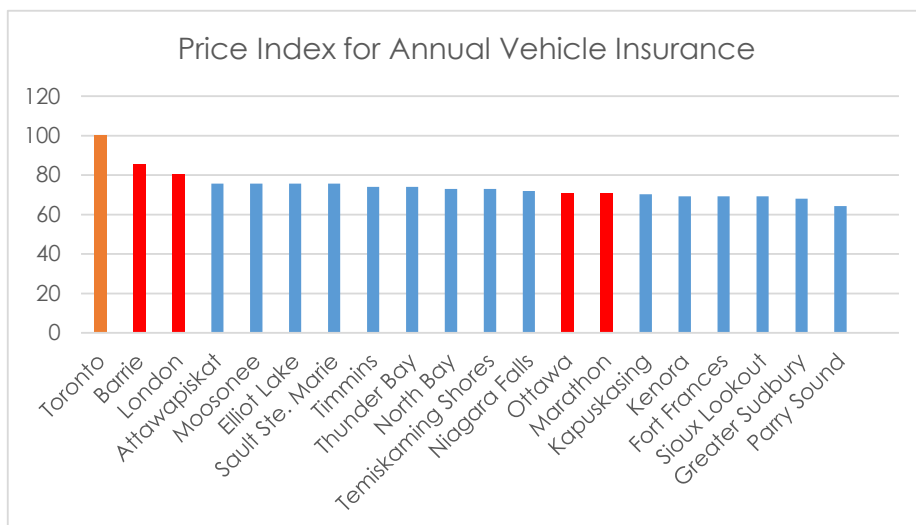


Source: Author's calculation based on Statistics Canada Table 98-10-0458-01.

Auto insurance rates and vehicle registration fees are another major component of transportation costs. As Figure 6 shows, auto insurance rates in Ontario's central, western, and northern regions are equal to or less than rates in Toronto and most southern Ontario cities. The highest insurance rates, which are in Attawapiskat, Moosonee, Elliot Lake, and Sault Ste. Marie, are 24 per cent lower than rates in Toronto. On the other hand, residents in Parry Sound, where auto insurance rates are the lowest, save 36 per cent compared to Torontonians. Insurance rates vary moderately between Northern Ontario communities within a margin of 12 per cent.

Importantly, vehicle registration fees also favour residents in Ontario's central, western, and northern regions. Annual vehicle registration fees in these regions are \$60 on average, compared to \$120 in Ontario's southern regions.

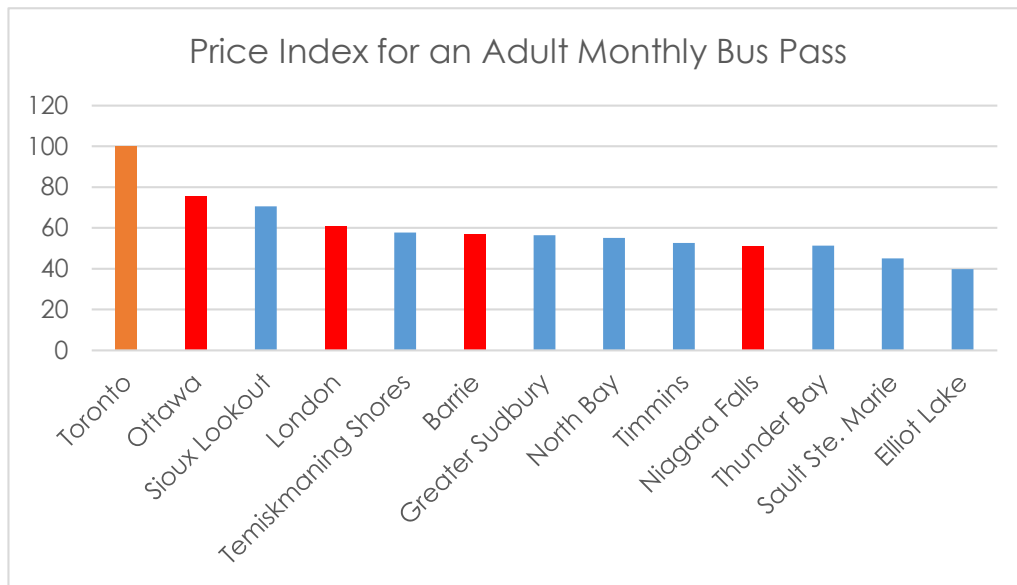
Figure 6: Vehicle Insurance Rates Index



Source: rates.ca. Retrieved October 14, 2022.

Figure 7 shows that public transportation costs are relatively comparable throughout Northern Ontario. Apart from Sioux Lookout, the price index for Northern Ontario communities ranges between 40 and 58. Once again, Sioux Lookout places the highest among northern communities, Monthly bus passes in Sioux Lookout, however, are still 29 per cent less expensive than in Toronto. At the opposite end of the spectrum, bus passengers in Sault Ste. Marie and Elliot Lake save 50 per cent or more than Torontonians on their monthly pass. Only 14 communities are shown in Figure 7. This is because not all communities have a municipal bus service; specifically, many smaller communities in the North such as Fort Frances and Marathon lack local public transit.

Figure 7: Public Transportation Index



Source: City websites. Retrieved October 12, 2022.



Food

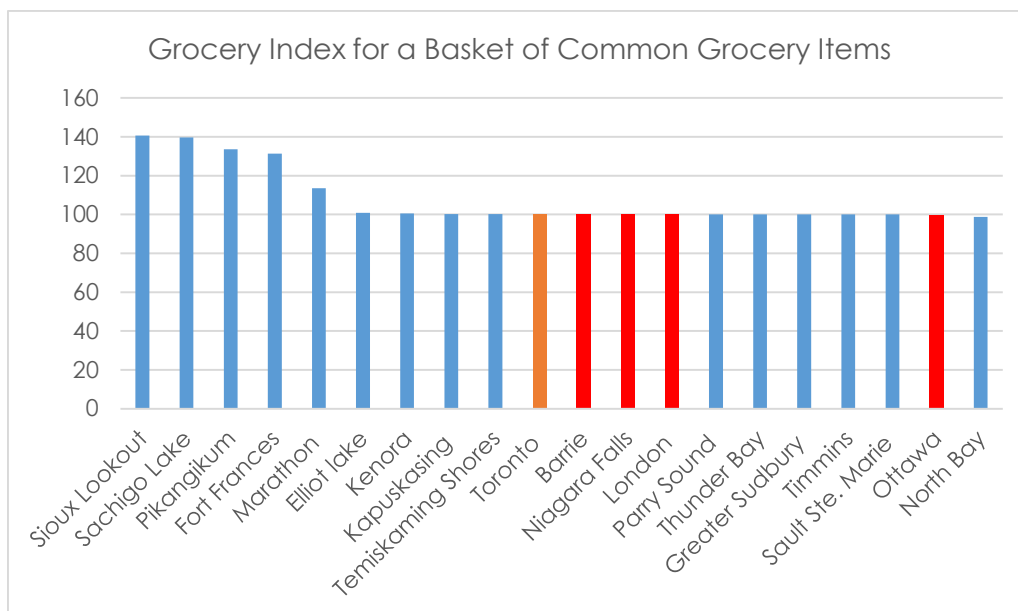
The food price index in Figure 8 represents a grocery basket of 18 common and healthy food items one might buy at familiar chains to feed themselves during a week. The grocery basket includes fresh fruit and vegetables, fresh meat and dairy products, and general pantry items such as flour, sugar, and coffee.

Many communities in Ontario's central and western regions pay roughly the same for this hypothetical grocery basket than Toronto. Groceries in North Bay are slightly more than 1 per cent less expensive than in Toronto and are the least expensive of all communities. Nevertheless, as Figure 8 shows, grocery prices are much higher in many of Northern Ontario's more rural and remote communities. Groceries in Sioux Lookout, Sachigo Lake, and Pikangikum cost the most, with an index of 141, 140, and 134, respectively.



Importantly, the indexes for Sachigo Lake and Pikangikum reflect subsidized prices from Nutrition North Canada (NNC). NNC is a federal initiative established in 2011 that provides subsidies for healthy foods and other essential items, such as diapers and personal hygiene products, in remote communities to offset transportation costs. To put this into context, the total amount for the hypothetical food basket in Sachigo Lake is \$136.99 with NNC subsidies versus \$186.65 without subsidies. To be eligible for the NNC, communities must lack year-round surface transportation (i.e., road, rail, or marine access); meet the provincial definition of a northern community; have an airport, post office, or grocery store; and have a year-round population according to the national census (Government of Canada 2020). NNC subsidies increase by five per cent each year to accommodate inflation and population growth (Government of Canada 2021). For the 2020 and 2021 fiscal years, NNC operated a budget of just over \$103 million.

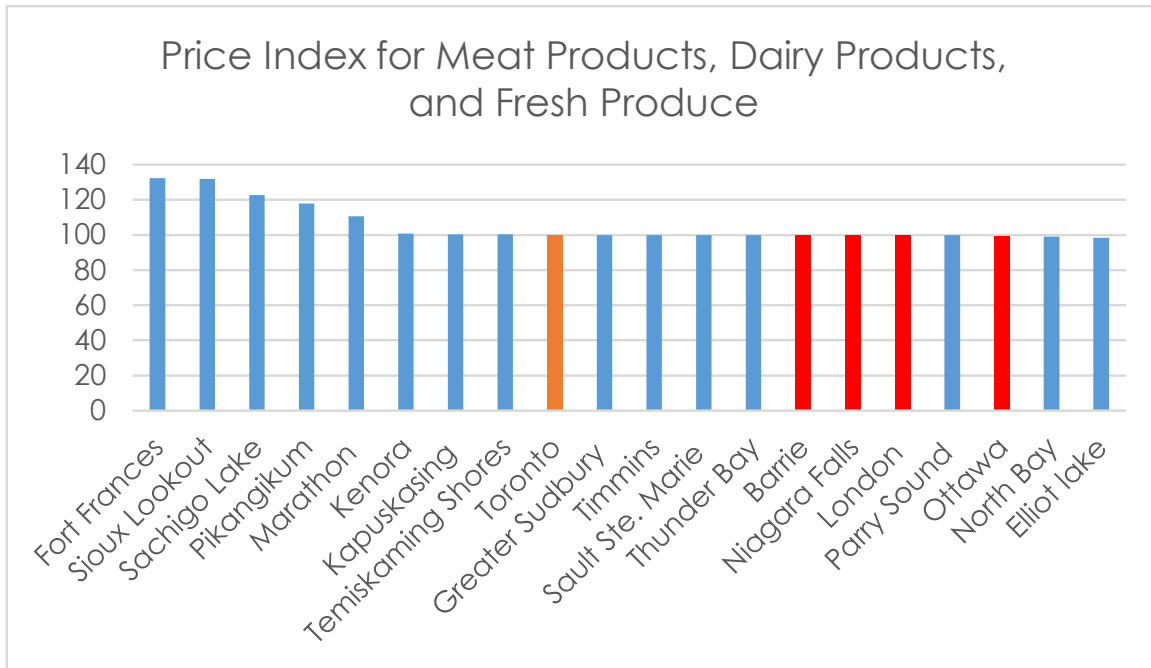
Figure 8: Food Price Index



Source: Grocery store websites. Retrieved October 19, 2022.

Like gasoline prices, the prices of perishable foods are heavily influenced by the logistics of the dominant south-to-north food distribution system that exists across Canada (Dillabough 2016). When transported long distances, perishable foods require expensive infrastructure along the way to hold inventory and prevent spoilage (Dillabough 2016). Suppliers increase prices to cover transportation and infrastructure costs, and potential losses that may occur (Dillabough 2016). Additionally, it is not uncommon for small, remote, and isolated communities in the North to have only one grocery store; this lack of competition has created a monopolistic environment in many northern communities that drives up food prices (Melillo 2018).

Figure 9: Food Price Index (Perishable Foods)



Source: Grocery store websites. Retrieved October 19, 2022.

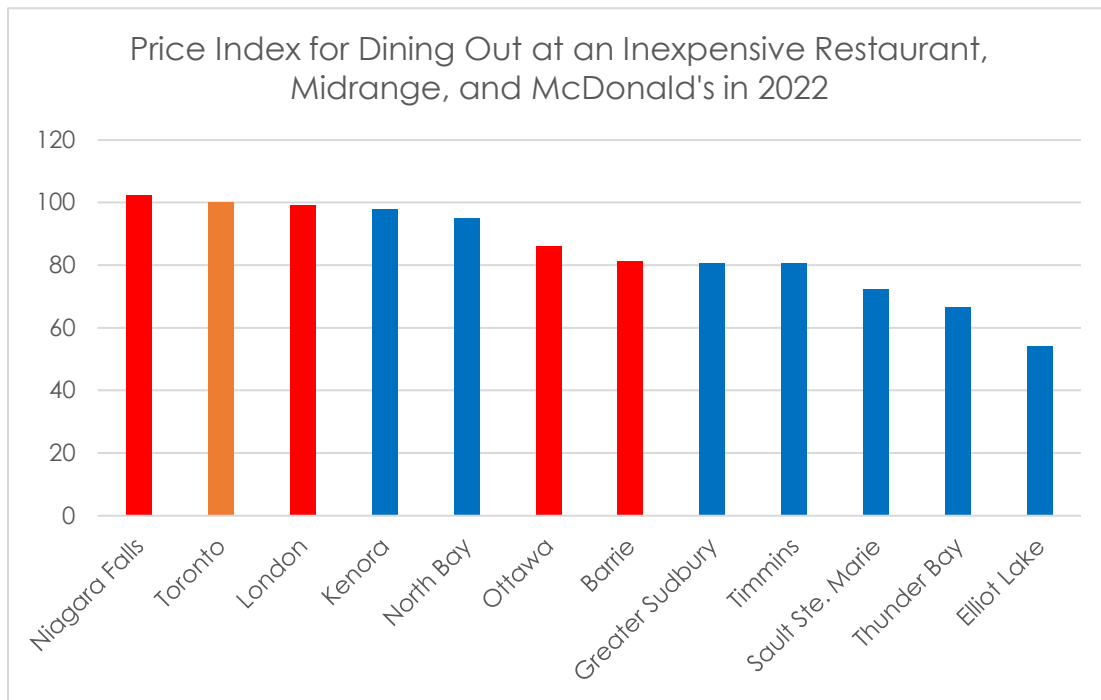
Figure 9 shows how the above factors directly impact the cost of perishable foods in Northern Ontario's most remote communities. The five communities with the highest prices for perishable food – Fort Frances, Sioux Lookout, Sachigo Lake, Pikangikum, and Marathon – each have only one grocery store, excluding convenience stores and gas stations that may also sell some food. Prices for perishable foods in these communities are between 10 and 32 percent higher than in Toronto. Once again, prices in Sachigo Lake and Pikangikum are reduced through NNC subsidies.

Beyond NNC, another federal initiative that could reduce food costs in the North is the Food Policy for Canada, which is mandated to increase food security, support community-based food security initiatives, recognize food as a significant determinant of health, and acknowledge the impacts of climate change on hunting, harvesting, and access to traditional foods (Parliament of Canada 2020). Moreover, the policy is committed to allocating \$15 million over five years to create the Northern Isolated Community Initiatives Fund to support community led food production projects (Parliament of Canada 2020). Additionally, the federal government and local Indigenous partners established The Harvesters Support Grant and Community Food Programs Fund that offers funding to eligible northern communities to support traditional hunting, harvesting, and food sharing practices. Funding can be used to purchase community harvesting equipment, educate community members on traditional practices and techniques, purchase food preparation and storage units such as community freezers, and promote food sharing initiatives (Government of Canada 2020). Twenty-seven communities in the Far North of Ontario currently receive funding through the Harvesters Support Grant and Community Food Programs Fund (Government of Canada 2021).

Provincial programs to address food insecurity are outlined in the Building Ontario's First Food Security Strategy discussion paper; however, these programs focus on health care and education about healthy diets rather than directly addressing economic barriers. Programs include the Northern Fruit and Vegetable Program, Ontario's Healthy Kids Strategy, and Fresh From the Farm (Government of Ontario 2019). Local initiatives such as community gardens in Attawapiskat, Sioux Lookout, Timmins, Marathon, Fort Frances, and Thunder Bay are gaining relative popularity. The challenges of growing fruits and vegetables in colder climates are being overcome with greenhouses and innovative agrotechnology that extend the growing season. On a larger scale, Borealis Fresh Farms, which has operations in Timmins, South Porcupine, and Cochrane, provides year-round fresh produce using "agri-tech vertical hydroponic modular farming systems" sold commercially (Borealis Fresh Farms 2018).

While the cost of groceries is generally higher in Northern Ontario, Figure 10 shows the opposite is generally true for dining out. The index in Figure 10 is the combined averages of the cost of one meal at an inexpensive restaurant, a meal for two at a mid-range restaurant that includes three courses, and a McMeal at McDonald's (or the equivalent combo meal). Niagara Falls is the most expensive of all communities, with an index of 102. The costs to dine out in Kenora and North Bay are more expensive than those in other Northern Ontario communities, but are still 2 per cent and 5 per cent less expensive than in Toronto, respectively. Elliot Lake is the least expensive northern community for dining out; it has an index of 54.

Figure 10: Dining Out Index



Source: Numbeo.com. Retrieved October 12, 2022.

Higher costs for dining out in Kenora and Niagara Falls are likely a reflection of both places being popular tourist destinations in Ontario. Thousands of cottagers, boaters, and beachgoers alike flock to Kenora from neighbouring provinces and the Midwestern United States during the summer months to enjoy Lake of the Woods. In the summer, Kenora's population doubles in size, contributing to robust hospitality and tourism industries (Invest Ontario 2021).

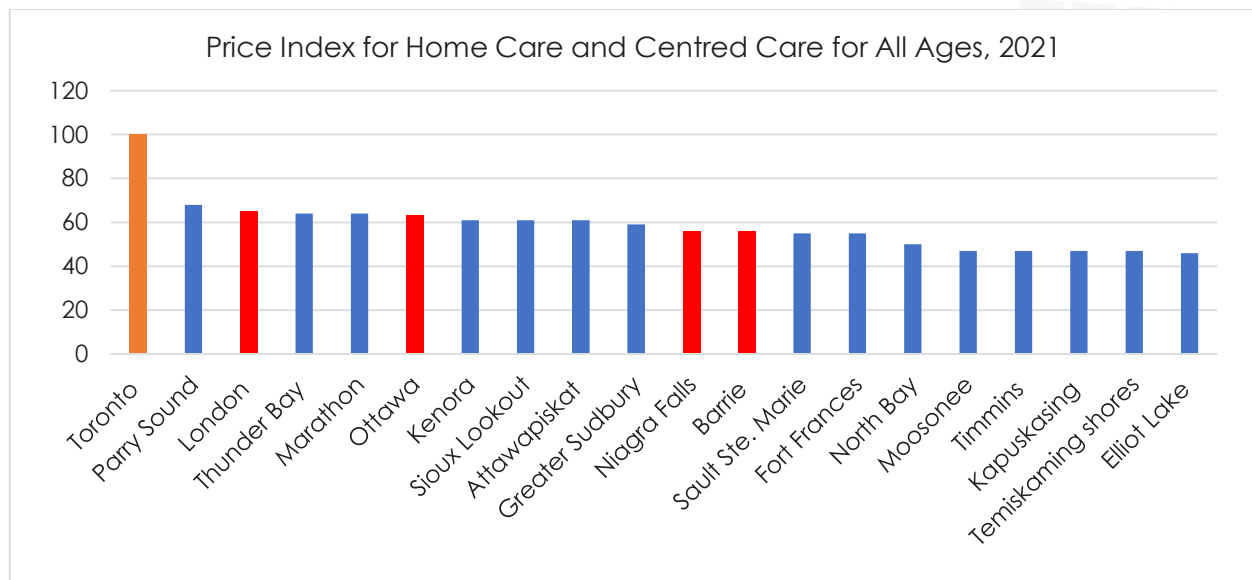


Childcare

As figure 11 shows, parents in Parry Sound, Thunder Bay, and Marathon spend the most on childcare compared to parents in other parts of Northern Ontario, while parents in Kapuskasing, Temiskaming Shores, and Elliot Lake spend the least. The demographics in Elliot Lake likely explain the relatively low cost of childcare as the largest age group is between 65 and 69 years old and the smallest age group is between 0 and 4 (Statistics Canada 2016). Children between 0 and 9 years old make up only 6 per cent of the population in Elliot Lake (Statistics Canada 2016). More generally, however, cost of childcare is comparable across Northern Ontario with an index range of only 22 per cent.



Figure 11: Childcare Index



Source: Data collected by direct outreach to District Social Service Administration Boards and Consolidated Municipal Service Managers.³ (Note that data collected from District Social Service Administration Boards reflect district averages.)

Since 2020, the provincial government has made the Childcare Access and Relief from Expenses (CARE) tax credit available to middle-income families who use a wide range of childcare services. On average, CARE tax relief amounts to \$1,250 per family and can be collected in addition to the Child Care Expense Deduction (Ministry of Finance 2021). The Child Care Expense Deduction provides federal and provincial income tax relief on childcare expenses so that parents can work or further their education (Ministry of Finance 2021).

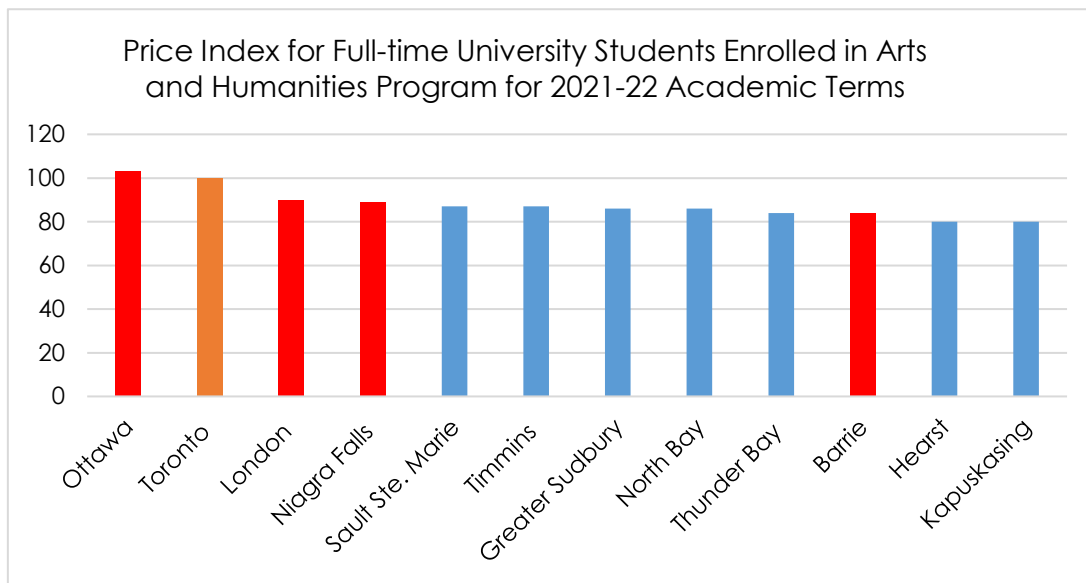
³ 2021 data was used for this indicator. With Ontario having signed onto the Canada-wide Early Learning and Child Care system in 2022, gradual rollout of this program may have produced temporary, unrepresentative discrepancies in childcare costs between communities in the most recent data.



Education

Figure 12 shows that university tuition fees are extremely comparable across Ontario's central and western regions, with an index range of only 3 per cent. Moreover, all students enrolled at universities in these regions pay less for their education than students in Toronto, and less than most students in Ontario's southern regions. Notably, some southern universities—namely those in London, Niagara Falls, and Barrie—have tuition fees that are quite comparable to universities in Ontario's central and western regions.

Figure 12: Postsecondary Education Index (Universities)

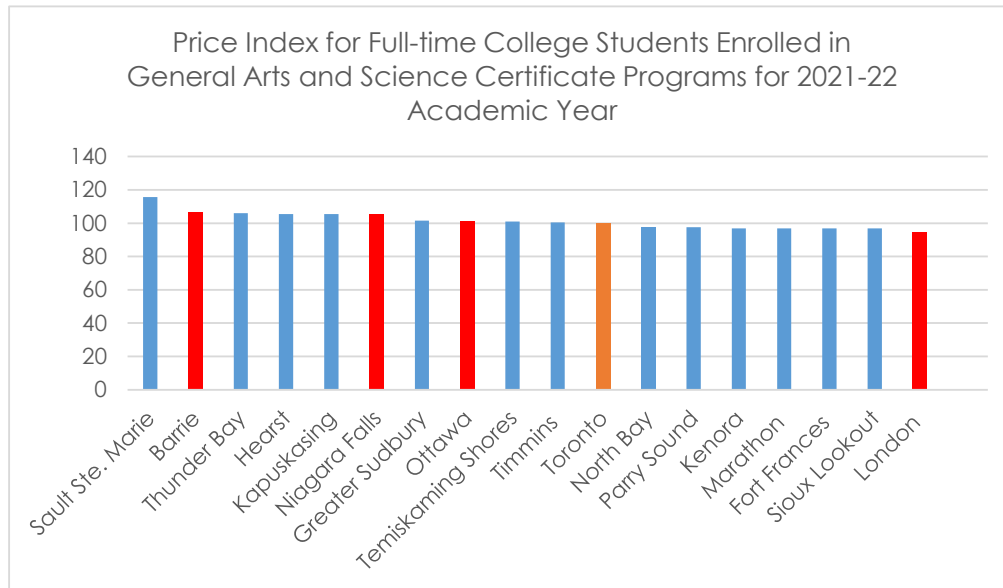


Source: univcan.ca and university websites. Retrieved October 12, 2022. (Note that Toronto and Ottawa are average figures. Barrie is derived from Lakehead University courses available at Georgian College. Timmins is derived from Algoma University courses available at Northern College and from Université de Hearst.



College tuition fees are also very comparable across Ontario with indexes ranging 22 per cent, as shown in Figure 13. At the high end of the spectrum, college students in Sault Ste. Marie spend 16 per cent more on their college education than students in Toronto. Tuition fees in Thunder Bay, Greater Sudbury, and Timmins are also higher than in Toronto, but by smaller margins of 6 per cent, 2 per cent, and 1 per cent, respectively. Among Northern Ontario communities, students in Sioux Lookout pay the least for their college education with an index of 96.

Figure 13: Postsecondary Education Index (Colleges)



Source: College websites. Retrieved October 13, 2022. Note that Toronto, Ottawa, Greater Sudbury, and Timmins are average figures.

To make postsecondary education more affordable for students, the provincial government reduced tuition fees by 10 per cent for all funding-eligible postsecondary education programs in the 2019-2020 academic year and froze tuition fees at this rate for the 2020-2021 academic year (Ministry of Finance 2019).



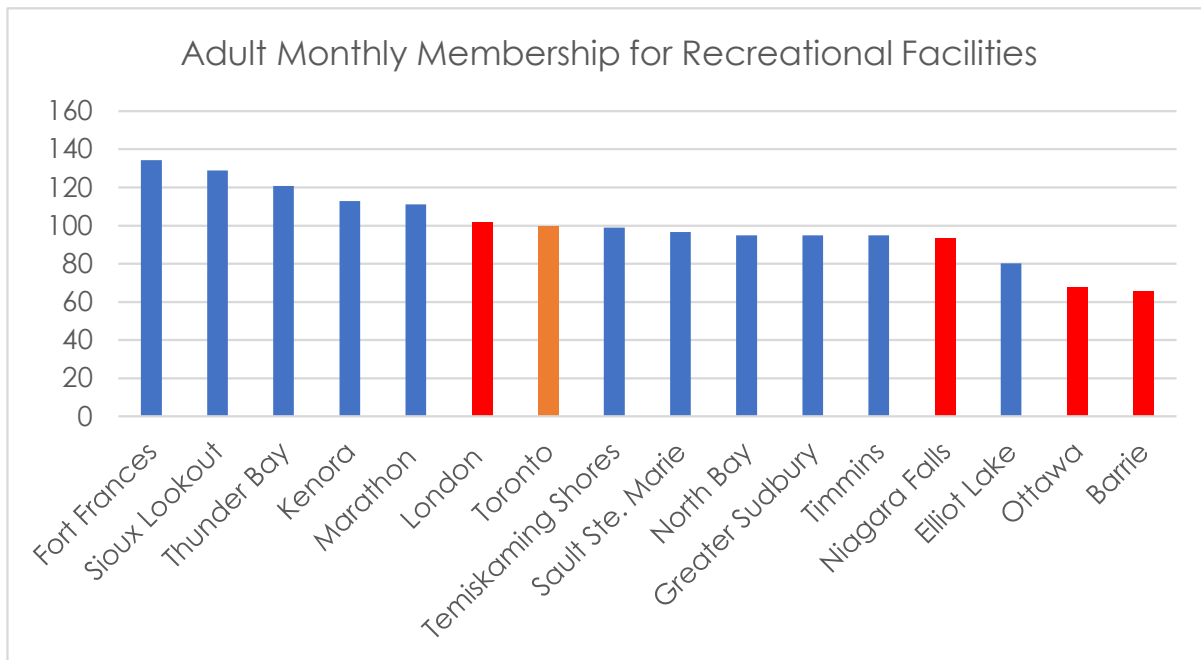
Recreation

Choosing indicators that show recreational spending was difficult, as amenities were extremely limited in small and remote communities, most commonly to indoor arenas, curling clubs, golf clubs, and recreational facilities. Indoor arenas and curling clubs posed many challenges for collecting comparable data as these amenities are not typically priced for individual use; they are priced in other inconsistent ways, such as for the use by leagues or tournaments. On the contrary, golf clubs and recreational facilities provided consistent prices for an 18-hole round of golf and monthly memberships that could easily be compared and analyzed. The Far Northern communities of Moosonee, Attawapiskat, Sachigo Lake, and Pikangikum had neither golf clubs nor recreational facilities whose fees could be compared to other northern communities.



Figure 14 shows that adult monthly recreational memberships are considerably more expensive in Fort Frances and Sioux Lookout. In Fort Frances, a monthly membership costs 34 per cent more than in Toronto, while memberships in Sioux Lookout are 29 per cent more expensive. Memberships in Thunder Bay, Kenora, and Marathon are also more expensive than in Toronto, with indexes of 121, 113, and 111, respectively. On the other hand, memberships in Elliot Lake and Temiskaming Shores are 20 and 21 per cent less expensive than in Toronto. Monthly memberships are generally less expensive in Southern Ontario, with the three lowest index values belonging to London, Ottawa, and Barrie.

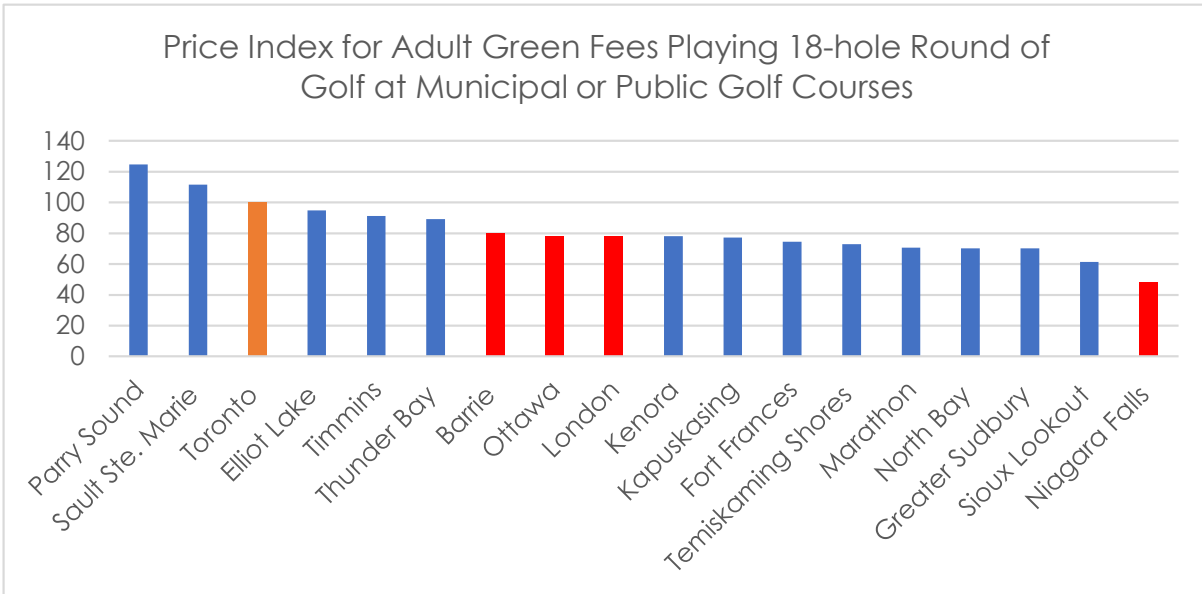
Figure 14: Recreation Index (Memberships)



Source: Municipal and recreation facility websites. Retrieved June 22, 2021.

Green fees throughout Ontario vary. Golfers in Parry Sound and Sault Ste. Marie pay the most for a round of golf; green fees in these two communities are 25 per cent and 12 per cent more than those in Toronto, respectively. Golfers in Elliot Lake, Timmins, and Thunder Bay pay relatively the same amount as golfers in London and Barrie. Golfers in six Northern Ontario communities – Fort Frances, Temiskaming Shores, Marathon, North Bay, Greater Sudbury, and Sioux Lookout – pay less than 75 per cent of the average green fee in Toronto.

Figure 15: Recreation Index (Round of Golf)



Source: Municipal and golf club websites. Retrieved October 13, 2022.

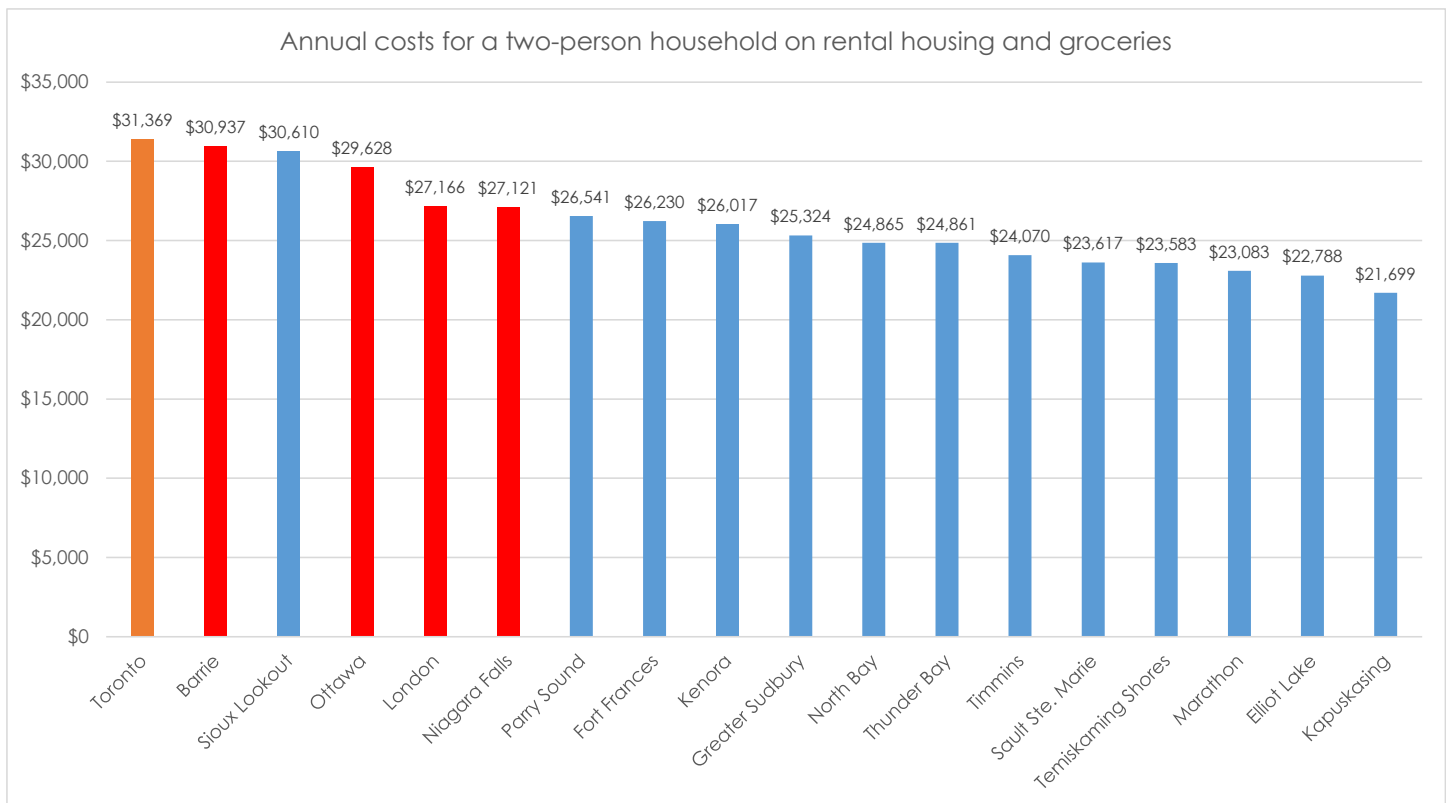


Comparison of Household Expenses

This commentary has shown so far that the costs of different products are not universally higher or lower in certain communities. Some products, such as gasoline, are least expensive in southern urban centres. Other products, such as housing, are least expensive in certain small northern communities. To determine which communities have the highest overall cost of living, one must compare the combined costs of multiple products. Figures 16 and 17 compare how much a household would need to spend annually on various essentials.

Figure 16 looks at an imaginary two-person household in twenty different communities. It shows how much they would spend on groceries and rental housing, assuming they have the average monthly shelter costs for a rented dwelling in their community. The communities where the combined costs for these two essentials are lowest are all small communities in Northern Ontario: Kapuskasing, Elliot Lake, Marathon, and Temiskaming Shores. However, the communities in Northern Ontario with the highest combined costs are also relatively small: Sioux Lookout, Parry Sound, and Fort Frances. With the exception of Sioux Lookout, the combined costs for these two essentials are higher in Southern Ontario than in Northern Ontario.

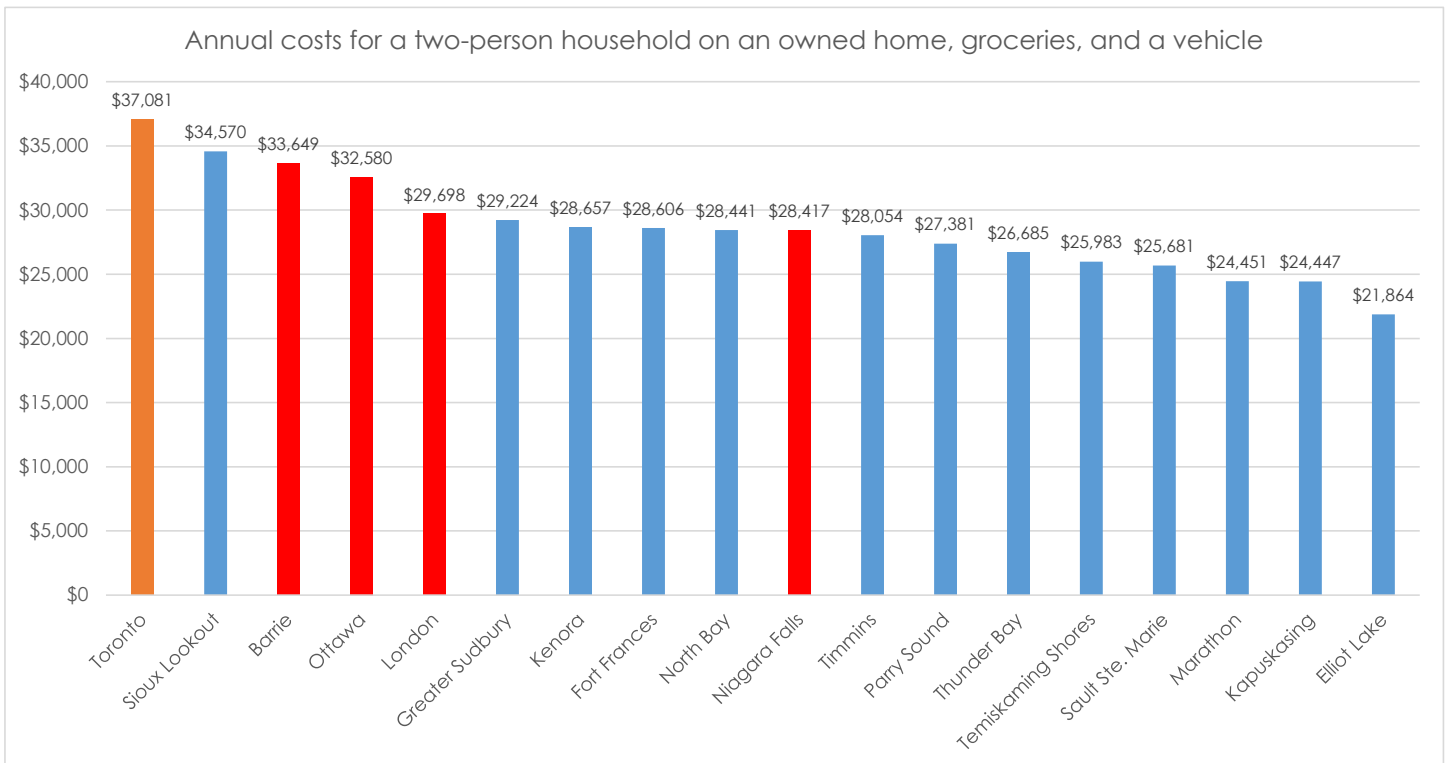
Figure 16: Combined costs of rental housing and groceries



Source: Authors' calculation using data from Table 2 and Table 8.

Figure 17 looks at a similar two-person household. It assumes they own a home for which they pay average monthly shelter costs, and that they have a vehicle on which they spend the average amount on car insurance for their region and purchase 1,500 litres of gas per year. Adding in the cost of groceries, many of Northern Ontario's small communities again come out on top; combined costs are lowest in Elliot Lake, Kapuskasing, and Marathon. Other small communities rank between Northern Ontario's largest communities. Fort Frances, for example, has lower combined costs than Greater Sudbury, but higher combined costs than North Bay, Timmins, Sault Ste. Marie, and Thunder Bay. Another similarity to Figure 16 is that apart from Sioux Lookout, combined costs are generally lower in Northern Ontario communities.

Figure 17: Combined costs of owned housing, groceries, and a vehicle



Source: Authors' calculation using data from Tables 1, 3, 6, and 8.



Cost of living and COVID-19

The COVID-19 pandemic has had a rollercoaster effect on the cost of goods and services across Canada due to supply shortages and changes in Canadian consumer demands. In April 2021, the monthly national House Price Index rose 9.9 per cent, with the largest gain in Ottawa at 23.7 per cent, as Canadians flooded the housing market looking for larger living spaces (Statistics Canada 2021). Additionally, Canadian consumers saw a sharp increase in the price of meat as COVID-19 outbreaks at Canadian meat processing facilities halted production. The supply of fresh fruits and vegetables was also impacted by supply shortages as borders with important trading partners closed. In April 2020, retail gasoline prices dropped to the lowest monthly average since December 2008 at 77.8 cents per litre, then rose again to pre-pandemic highs (Statistics Canada 2021). More recently, gasoline prices have continued to climb. In Thunder Bay, the price of gas rose nearly 24 per cent between January 2021 and January 2023 (Statistics Canada 2023). Undoubtedly, the cost of some goods and services in this commentary reflects these market fluctuations. It is important to remember, however, that the pandemic has had an impact on every community in Ontario. Therefore, the data still reflect the difference in the cost of living between communities in Ontario's central, western, northern, and southern regions.



Conclusion

“Cost of living” encompasses the costs of numerous goods and services. As this commentary shows, the costs of these goods and services vary between communities, and the community where one product is most expensive is not necessarily the one where another product is. That is because the cost of goods and services are affected by multiple factors, and these factors can place opposite pressures on the price of different products. Distance from major centres, for instance, raises transportation costs and therefore the price of gasoline and food. At the same time, this distance can temper demand for housing, contributing to lower housing prices.

Because prices vary between communities unevenly, a meaningful cost of living analysis requires multiple goods and services to be considered together. In this commentary, the breadth of goods and services that could be compared between communities was constrained by differences in what products are available in different communities and by limited data in many smaller communities. Nevertheless, when looking at essentials such as housing, food, and transportation, combined costs are generally lower in Northern Ontario than in Southern Ontario. When comparing living costs in smaller and more remote Northern Ontario communities and Northern Ontario’s urban centres, there is not a consistent pattern. Kapuskasing and Marathon, both relatively small and remote communities, are among the least expensive places to pay for essentials. By contrast, Sioux Lookout, another small and remote community, is more expensive than any of Northern Ontario’s “Big Five” urban centres – North Bay, Greater Sudbury, Timmins, Sault Ste. Marie, and Thunder Bay.

It is no secret that Northern Ontario is confronting an uncertain economic future due to the demographic challenges of an aging population, low fertility rate, and out-migration of youth and the working-age population (Zefi 2019). Northern Ontario communities should prioritize population growth through retention of the current population and the attraction of newcomers to fill current and projected gaps in the labour force. Maintaining a relatively low cost of living in the North will support these efforts. Northerners are less inclined to migrate to communities that have higher living costs and newcomers are more likely to settle in communities with lower living costs.

Northern Ontario communities should continue to look for ways to reduce living costs, including through new policies and innovative community-led solutions. Community planners and decision-makers should consider innovative solutions such as building ‘ecovillages’ in Sioux Lookout, as proposed by Northern Community Solutions (Northern Community Solutions n.d.). Another innovative solution that could reduce food prices in remote communities is advancing airship technology to replace traditional cargo planes (Melillo 2019). Solutions like these could be explored with federal funding for pilot projects.



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About Northern Policy Institute

Northern Policy Institute is Northern Ontario's independent, evidence-driven think tank. We perform research, analyze data, and disseminate ideas. Our mission is to enhance Northern Ontario's capacity to take the lead position on socio-economic policy that impacts our communities, our province, our country, and our world.

We believe in partnership, collaboration, communication, and cooperation. Our team seeks to do inclusive research that involves broad engagement and delivers recommendations for specific, measurable action. Our success depends on our partnerships with other entities present in or passionate about Northern Ontario.

Based in Thunder Bay, Sudbury, and Kirkland Lake, NPI is active in every region of Northern Ontario. During the summer months we have satellite offices in communities across Northern Ontario staffed by teams of Experience North placements. These placements are university and college students working in your community on issues important to you and your neighbours.

Related Research

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