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Who Bears the Burden of Property Taxes in Canada's Largest Metropolitan Areas?



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Contents

Executive Summary / i

1. Introduction / 1

2. What Are Property Taxes? / 3

3. The Causes and Consequences of Higher Tax Rates on Commercial
and Industrial Properties / 4

4. Property Tax Rates and Ratios in Canada's Five Largest Metropolitan Areas / 8

5. Conclusion / 18

Appendix Property Tax Rates by Metropolitan Region / 19

About the authors / 26

Acknowledgments / 26

About the Fraser Institute / 27

Publishing Information / 28

Supporting the Fraser Institute / 29

Purpose, Funding, and Independence / 29

Editorial Advisory Board / 30

Executive Summary

Property taxes are the primary source of revenue for local governments in Canada. The revenues raised are used to pay for a variety of public services including police, schools, fire protection, roads, and sewers. Owners of different classes of property, including residential, commercial and industrial, pay taxes. In principle, both considerations of efficiency and fairness suggest that the taxes paid by individual property owners should reflect the costs that they impose on municipal service providers. This is commonly referred to as the “user pay” principle. Therefore, to the extent that property tax rates differ across property classes, the differences should reflect commensurate differences in the relative costs that those asset classes impose on municipalities.

This study compares property tax ratios for major residential and non-residential property classes in five of Canada’s largest metropolitan areas: Ontario’s Greater Toronto and Hamilton Area, Quebec’s Greater Montreal, British Columbia’s Lower Mainland, and Alberta’s Calgary and Edmonton regions. Relative tax rates are calculated as the tax rate paid by different categories of non-residential owners compared to tax rates paid by residential owners. The data are from the most recent year of available data for each region (2017, 2018, or 2019).

The study finds that in most cities, commercial and industrial tax rates are typically higher than residential rates and sometimes by relatively large amounts. For example, in British Columbia’s Lower Mainland, industrial property tax rates can be 10-to-20 times higher than residential rates in some communities. In the Greater Toronto and Hamilton region, commercial property tax rates were more than twice residential rates, while industrial property tax rates were almost three times those of residential rates. Ratios of commercial and industrial rates to residential rates for the Greater Montreal region are similar to those of the Greater Toronto and Hamilton area (though with greater variation), while in the Calgary and Edmonton regions, the municipal tax rate for non-residential owners is close to twice that of residential owners on average.

The higher property taxes paid by non-residential asset owners relative to owners of residential assets raise important questions about the criteria used by jurisdictions in levying property taxes. While the study does not evaluate whether municipalities are employing a user-pay principle in setting property tax rates, it can be argued that the lower rates paid by owners of residential housing reflect the fact that local governments face incentives to minimize taxation on groups most likely to vote in local elections, most notably homeowners. Given the identified differences in property-tax rates across property classes, considerations of transparency and accountability make it incumbent upon jurisdictions levying property taxes to justify differences in the property-tax rates levied upon owners of different classes of property.

1. Introduction

Across Canada's communities, many important services such as roads, waste management, and public safety are paid for, in whole or in part, through property taxes. These taxes are the primary revenue source for local governments in Canada, and the third-largest source of tax revenue across all levels of government (Statistics Canada, 2018).

The rate at which property is taxed depends on the jurisdiction in which it is situated, as well as its use. Residential, commercial, industrial, and other land-uses are often taxed at different rates, at the discretion of municipal governments, provincial governments, or school boards. In general, non-residential properties—such as commercial and industrial properties—are taxed at higher rates than residential properties. For example, commercial properties in Toronto, Canada's largest city by population, faced rates that were almost quadruple (3.81 times) residential rates in 2017 (Ontario, Ministry of Municipal Affairs and Housing, 2018).

Justification for these differences is lacking, and what little rationale has been presented in the literature on the subject fails to address fundamental issues with the tax as it is currently implemented in many communities. One possible explanation is that there has been a partial substitution of historical municipal revenue sources with higher property taxes on non-residential uses. A second is that various federal and provincial income-tax credits available to businesses allegedly created room for municipalities to capture the foregone tax revenues, that is, the savings to businesses from the tax credits. A third possible explanation of the differences in tax rates is that they reflect differences in local service consumption. Whatever the possible justification, there is reason to doubt that differences in property tax rates among property classes are generally representative of benefits received from local services. Rather, it is more likely (Sorensen, 1995; Bish, 2004) that non-residential land-uses are taxed at higher rates in order to offset lower rates for residential property-owning voters, in effect subsidizing the latter's use of local government services.

If disproportionate rates of property taxation reflect cross-subsidization, this inequality can have negative consequences for Canadians. For one thing, higher taxes on businesses can erode competitiveness, leading to migration of businesses, reduced hiring and investment, or even business closures. For another, an opaque connection between tax rates and the services that taxes are meant to support erodes the democratic accountability of elected representatives.

The following study compares property tax rates across property classes, expressed as ratios, between municipalities in five of Canada's largest metropolitan areas: Toronto, Montreal, Vancouver, Calgary, and Edmonton. In total, 182 municipalities are included,

representing 46% of Canada's population in 2016, the latest census year. To account for variation in provincial policy governing property taxation and data availability, comparisons are made (and presented) among municipalities within metropolitan areas.

As a summary report of property-tax ratios, the comparisons that follow are not meant to determine the appropriateness of tax rates in individual municipalities. Rather, they identify where ratios between property classes are most (and least) pronounced. The differences raise important questions about the purpose, equity, and efficiency of property taxation in Canada's largest urban areas.

2. What Are Property Taxes?

Many important services consumed by Canadians—such as police and fire protection, roads, and sewers—are paid for, in whole or in part, through property taxes. These taxes—levied as a share of assessed real property values—are the primary revenue source for local governments in Canada, amounting to \$61 billion nationwide in 2017; they represent the third largest source of tax revenue across all levels of government (Statistics Canada, 2018).

The property tax is an *ad valorem* (value-based) tax on real property, including land, buildings, and structures. Through various assessment practices, provincial or municipal governments estimate the market value of properties.¹ Jurisdictions levying property taxes in turn use these assessments to establish the total value of all properties within their boundaries. After establishing budget priorities and taking into consideration all projected non-property-tax revenues, jurisdictions then determine the property-tax rates required to fund services.

Rates are set as a fraction of assessed value, expressed either as a percentage of total property value or as a mill rate.² Rates are determined and taxes collected from property owners on an annual basis, often with the option of staggered payments. As such, property taxes are more “visible” to property owners—who receive assessment and taxation notices and administer payments—than to tenants, who pay these taxes indirectly through their rents.³

Although provincial governments and school boards levy property taxes in certain jurisdictions,⁴ the largest share of property taxation in Canada is collected by municipalities. As the largest revenue instrument and only tax available to municipalities, the primary role of property taxation is to fund local services: the day-to-day operation and maintenance of road and sewer systems, libraries, protective services, public transportation and schools, among other services, are supported in whole or in part by property taxes raised from the local assessment base.⁵ In this regard, this tax can be viewed as connecting the payment for services with their consumption. In other words, the property tax can be broadly compared to a “group user charge for benefits received” within city limits (Bish, 2004). The actual efficiency of the property tax, however, becomes questionable upon closer inspection of how tax rates differ from one property class to another.

1. Although property-value assessments are undertaken by municipalities in certain provinces, such as Quebec, assessment practices are nevertheless governed by provincial legislation, such as the *Regulation respecting the real estate assessment roll* chapter in Quebec’s *Act Respecting Municipal Taxation* (1991, c.32, s.1).

2. The mill rate is the property tax rate (in dollars) for every \$1,000 of assessed value. In Quebec, rates are typically presented in dollars for every \$100 of assessed value.

3. For more on the incidence of property taxation, see Kitchen, 2002: chap. 5.

4. In all four provinces included in this report, provincial governments or school boards levy property taxes for the purposes of education. In British Columbia, property taxes can also be levied on behalf of Regional Hospital Districts.

5. Capital expenditures can also be partially funded by property taxes, although this is typically not their primary purpose.

3. The Causes and Consequences of Higher Tax Rates on Commercial and Industrial Properties

For all the property tax's resemblance to a benefits tax—a tax closely linking payments with the benefits received by payers—it diverges from this model in several important ways. For one, some jurisdictions exempt certain groups or property classes, such as places of worship, not-for-profits, and low-income households, from property taxes. For another, some jurisdictions are geographically large and diverse in their urban makeup, including more sparsely populated areas as well as more densely populated areas, likely leading to divergent service usage or needs, despite belonging to a similar or identical range of tax classes.⁶ Most importantly, jurisdictions also typically tax different property classes at different rates—in some cases to significant degrees (as shown in section 4) without explicitly linking benefits for the property class to tax rates. This section explores, first, the reasons for these differences, and second, the possible consequences of disproportionately taxing businesses.

3.1 Why the differences?

Explanations for tax-rate differences among property classes are seldom provided by local governments. However, the academic literature and policy publications on the subject suggest several possible—if poorly justified—reasons. Some point to municipalities' replacement of revenues collected from largely defunct local business taxes, which were more pervasive among Canadian municipalities during the first half of the twentieth century, with higher non-residential (for example, commercial and industrial) property taxes.⁷ Depending on the province, municipalities levied business taxes based on rental

6. Some large, geographically and architecturally diverse cities such as Hamilton, Ontario set rates by subregion (pre-amalgamation municipalities). However, there is an argument that property-tax rates by class (*e.g.*, residential) disregard the economies of scale associated with density. For example, townhomes with the same assessed value as single detached homes in a different neighbourhood face identical tax payments, despite consuming less local infrastructure (*e.g.*, roads, sewers, street lighting) per household. For more discussion of this subject, see Slack, 2002a.

7. Kitchen (2002) identifies the replacement of defunct business taxes as an argument used to justify higher non-residential property taxes, while pointing out that the fundamental issue (lack of justification based on benefits received) remains. Such concerns are not new. For a primer on the nature and extent of municipal business taxation in Canada during the mid-20th Century, see Clark (1948), who also expressed

income from commercial properties, or square footage of space occupied by businesses. But as Clark (1948) observed when those taxes were more pervasive, municipalities were not forthcoming in justifying them.

In a similar vein (compensation for or replacement of municipal revenue streams with increases in non-residential property taxes), the Quebec government allowed municipalities to levy higher non-residential rates following cuts to provincial transit subsidies (commonly known as the Ryan reforms) in 1992 (Quebec, Ministry of Municipal Affairs and Land Occupancy, 2017; University of Sherbrooke, 1991). Here too, there is no clear link between higher rates and the level of services received by businesses. Another recurring argument cites the legal ability of businesses to deduct property taxes from provincial and federal income taxes as an incentive for local governments to impose higher property-tax rates on these classes. In doing so, municipalities are able to recoup a portion of tax revenue that would otherwise not be collected (or be refunded) by senior levels of government. Kitchen (2005) discusses this argument, while pointing to some of its flaws—including that primary residences are also beneficiaries from federal and provincial tax policies, notably their capital gains tax-exempt status.

An important concern with these “revenue recapture” arguments for the divergence between residential and non-residential property-tax rates is that they do not take into account the amount or nature of local services provided to different property classes relative to taxes paid. Therefore, rather than embodying a benefits tax rationale (or any variant of the “user pay” principle), revenue recapture arguments appear to justify higher non-residential tax rates based on the ability of municipalities to collect property taxes from different groups. Indeed, a growing body of academic literature argues that local governments face incentives to minimize taxation on groups most likely to vote in local elections, most notably homeowners (Fischel, 2001, 2009), while shifting more of the tax burden onto groups that are less likely or unable to vote, such as businesses (Brunori, 2003; Slack, 2013). Similarly, the low “visibility”⁸ of property taxes to tenants—both residential and commercial—makes them less likely to oppose or scrutinize the rates they shoulder indirectly, through rents (Kitchen, 2002). These incentives increase the likelihood of the tax burden migrating away from homeowners and towards businesses and renters—two groups which, as the next section will show, tend to face higher property tax rates in many Canadian communities.

Beyond the apparent political incentives jurisdictions face to levy higher property-tax rates on non-residential and tenant properties, there also exist several documented

concern at the weak justification for higher taxes on businesses.

8. By “visibility” is meant the relative awareness of a tax based on first-hand exposure. Notably, the receipt by property owners of both assessment and tax notices, as well as the requirement to pay these taxes actively (rather than have them passively deducted from a monthly salary, for example) may cause greater awareness among these groups than among tenants, whose contribution to property taxes is bundled into their regular rent payments.

instances suggesting, or even confirming, the effective subsidization of residential properties by non-residential properties. For example, the City of Vancouver commissioned a report from consulting firm MMK in 2006 (Vancouver, 2007), updating a similar report by KPMG in 1995, measuring consumption of tax-supported municipal services by property class. According to the most recent report, non-residential properties paid \$2.42 in taxes for every \$1.00 of benefits received, while residential properties paid \$0.56 in taxes for every \$1.00 of benefits.

These findings broadly align with those of Kitchen and Slack (1993), who compared eight Ontario municipalities' property taxes and government spending. Among their findings were that taxes collected from non-residential property classes accounted for 28% to 51% of all property tax revenues, while municipal spending on these property classes only accounted for 31% to 40% of municipal expenditures. Similarly, Oakland and Testa (1995) found that non-residential property classes' share of state and municipal spending in the United States is typically lower than the share of tax revenue collected from these classes.⁹

3.2 Possible consequences of disproportionate non-residential tax rates

There are several possible consequences of local governments responding to incentives to reduce one group's property-tax burden while increasing another's, irrespective of each group's actual consumption of local services. First, the resulting subsidy from one property class to another effectively nullifies the notion of property tax as a "benefits" tax (a tax reflecting the benefits received by taxpayers, in this case local services). Such an outcome would not only reduce the tax's efficiency but also leave the tax without an underlying rationale. Without clear guidance on the property tax's purpose, it is more likely to be influenced by electoral considerations than considerations of fairness or efficiency.

The second possible consequence is the effect upon political accountability. Without the explicit goal of reflecting a "group user charge" for services such as policing, roads, and fire protection, it becomes more difficult for citizens to hold local governments accountable for their fiscal decisions, as the tax's purpose—and thus its net benefits—cannot be easily determined.

A third possible consequence is the impact on competitiveness. Businesses are generally mobile, and disproportionately high tax rates can influence decisions to grow or (re)locate in another municipality. This is especially true in metropolitan areas, where a higher number of competing jurisdictions can influence the investment decisions of individuals and businesses, as originally hypothesized by Tiebout (1956). More precisely, high property taxes at any point in time should be capitalized into the values of properties. So,

9. For a summary of similar studies, see Kitchen and Tassonyi, 2012 and Mintz and Roberts, 2006.

for new properties, investors will take property-tax rates into account prior to making their investment decisions. If the tax rate on a property is “too high”, that is, if it makes the property too expensive to operate, the investor will not buy the asset at its offered price. As a result, there might be fewer commercial and industrial start-ups than would be the case with a lower property tax. In the case of existing properties, an unexpected increase in taxes might encourage existing commercial and industrial firms to close down or move. In either case, in the long run, there will be fewer commercial and industrial businesses in the tax jurisdiction than would otherwise be the case.¹⁰

Business investment is also mobile between provinces. And, importantly, provincial governments establish the scope within which municipalities may use the property tax, including the number of property classes and potential limits on the divergence between rates. For example, the Ontario government introduced “ranges of fairness” between residential and non-residential property-tax rates in 1998.¹¹ In practice, this meant establishing targeted ratios between classes that municipalities were to converge towards over time.¹² This suggests provincial concern over property-tax ratios and, as the next section will show, non-residential property tax rates are typically closer to residential rates in Ontario than in British Columbia, for example, although large gaps persist in certain areas.

The important efficiency, equity, and accountability concerns, as well as economic risks stemming from disproportionately high or low property-tax rates for certain property classes should prompt Canadians and their policy makers to consider the rationale underpinning rate differences in their communities. The next section sets the stage for such considerations by reporting property-tax ratios among different property classes across Canada’s largest metropolitan areas.

10. Found and Tomlinson (2018) find that, in the municipalities they examine, business property taxes represent approximately half of the total investment tax burden faced by businesses.

11. For more on Ontario’s property tax reforms in the 1990s, see Slack, 2002b.

12. The Ontario government’s “ranges of fairness” reforms were not accompanied by any published analysis of the benefits received from municipal services by property class (Kitchen, 2002). This being the case, the underlying definition of “fairness” is unclear. However, the fact that the province sought to close the gap between residential and non-residential rates suggests a concern that municipalities were overtaxing businesses relative to residents.

4. Property Tax Rates and Ratios in Canada's Five Largest Metropolitan Areas

This section includes ratios between property-tax rates for major residential and non-residential property classes in five of the country's largest metropolitan areas: Ontario's Greater Toronto and Hamilton Area (GTHA); Quebec's Greater Montreal; British Columbia's Lower Mainland;¹³ and Alberta's Calgary and Edmonton regions.¹⁴ With a combined population of 16.3 million across 182 municipalities, these regions were home to 46% of Canada's population during the 2016 census (Statistics Canada, 2017).

All data points are expressed as the ratio of tax rates to the residential base rate (non-residential rates divided by the residential rates). Residential base classes are in the first column from the left in each table, and labeled according to each province's naming conventions.¹⁵ Data are from the most recent year available to the public, as compiled by provincial governments. For a full list of rates by municipality, see the Appendix (p. 19).

Because there are variations in important factors affecting property taxation, such as assessment practices, jurisdictions able to levy the tax, the array of taxable classes that are unique to different provincial and local contexts, and data availability, all ratios are presented by province and metropolitan area rather than across all 182 municipalities in the report. This is also why property tax rates themselves are not included in this section, as rates alone are only relevant for comparative purposes when accompanied by data on assessed property values—which differ greatly both between and within metropolitan areas.

4.1 Greater Toronto and Hamilton Area

The Greater Toronto and Hamilton Area (GTHA) is Ontario's (and Canada's) largest urban region, with more than 7 million residents living in the combined Toronto, Hamilton, and Oshawa census metropolitan areas. The vast majority live in incorporated municipalities, which number 29 as of the 2016 census.

13. The Lower Mainland encompasses the Vancouver and Abbotsford census metropolitan areas.

14. These metropolitan regions all feature among the six in Canada with over one million inhabitants. The remaining region, Ottawa-Gatineau, was excluded because of its unique location straddling the Ontario-Quebec border, rendering direct comparative analysis of property tax ratios—based on provincial data—less straightforward.

15. In Ontario: Residential, Fully Occupied; in Quebec, Residential (<6 units); in British Columbia: Residential; in Alberta: Residential. See p. 11 and fn. 19 for the details of Quebec's property classes.

In Ontario, property taxes are levied by upper-tier (for example, York Region, Peel Region), lower-tier (for example, Markham, Mississauga), and single-tier (for example, Toronto, Hamilton) municipal governments, as well as by the provincial government for the funding of public education. Collection of all property taxes, however, occurs at the municipal level. Municipal rates vary according to local policy, while the Ontario Minister of Finance sets a single education rate every year for residential properties, which applies across all municipalities. The minister also sets non-residential rates for education, which may vary by municipality.

Taxes can be levied on up to 16 property classes, notably residential, multi-residential, commercial and industrial, as well as a range of optional classes and sub-classes. The municipal rates faced by each property class can represent the combination of lower-tier and upper-tier municipal rates (where applicable), as well special levies such as Toronto's City Building Fund—a separate fund created for infrastructure financing.

Table 4.1, which presents the ratios among tax rates in GTHA municipalities¹⁶ (with residential rates as the base), includes the four most common property classes: residential, multi-residential, commercial, and industrial (all fully occupied). Each class is further divided by municipal, education, and combined ratios. Combined ratios are the result of dividing the total (municipal plus education) rates of each class by the total base (residential) class. All data are from 2017, the most recent year of complete municipal financial data from the Ontario Ministry of Municipal Affairs and Housing's (2019) *Financial Information Return* (FIR) database at the time of writing.

Across the GTHA, classes other than the base class (Residential, Fully Occupied) faced higher property tax rates in 2017. Total (combined municipal + education) multi-residential¹⁷ property-tax rates were 1.53 times the base residential rates, on average (unweighted, across municipalities), ranging from one-to-one ratios in nine municipalities (all in York Region) to 2.42 times in Hamilton and 2.47 times in Orangeville. With education rates on this class being identical to the base residential rate, higher ratios are entirely driven by municipal tax-rate differentials.

Commercial property-tax rates were higher, averaging 2.22 times the residential base rates across municipalities. Unlike multi-residential rates, the education rates were significantly higher for commercial properties, averaging 5.76 times the education base rates for residential. Municipal rates on commercial properties were far lower, ranging from 1.18 in York Region's nine municipalities to 2.86 in Toronto.

Of the four classes included in table 4.1, industrial property-tax rates were the highest relative to the residential base rate, with a cross-municipal average ratio of 2.93

16. Ratios are based on combined upper-tier and lower-tier municipality rates, as combined in the Ontario Ministry of Municipal Affairs and Housing's (2019) *Financial Information Return* (FIR) database. Two exceptions are Toronto and Hamilton, the region's only single-tier municipalities.

17. This category includes higher density properties such as apartment buildings, which can include both owners and renters.

Table 4.1: Property tax ratios, by property class, in the Greater Toronto and Hamilton Area (2017)

| property class → | Residential, Fully Occupied | | | Multi-residential, Fully Occupied | | | Commercial, Fully Occupied | | | Industrial, Fully Occupied | | |
|---------------------------|--------------------------------|-----------|-----------|--------------------------------------|-----------|-----------|-------------------------------|-----------|-----------|-------------------------------|-----------|-----------|
| | levy → | Municipal | Education | Total | Municipal | Education | Total | Municipal | Education | Total | Municipal | Education |
| Hamilton | 1.00 | 1.00 | 1.00 | 2.69 | 1.00 | 2.42 | 1.98 | 6.56 | 2.71 | 3.44 | 7.16 | 4.03 |
| Toronto | 1.00 | 1.00 | 1.00 | 2.66 | 1.00 | 2.21 | 2.86 | 6.37 | 3.81 | 2.84 | 6.80 | 3.91 |
| Dufferin | | | | | | | | | | | | |
| Mono | 1.00 | 1.00 | 1.00 | — | — | — | 1.22 | 5.65 | 2.06 | 2.20 | 7.77 | 3.25 |
| Orangeville | 1.00 | 1.00 | 1.00 | 2.68 | 1.00 | 2.47 | 1.22 | 5.65 | 1.78 | 2.20 | 7.77 | 2.91 |
| Durham | | | | | | | | | | | | |
| Ajax | 1.00 | 1.00 | 1.00 | 1.87 | 1.00 | 1.73 | 1.45 | 6.22 | 2.19 | 2.26 | 7.77 | 3.12 |
| Clarington | 1.00 | 1.00 | 1.00 | 1.87 | 1.00 | 1.74 | 1.45 | 6.22 | 2.12 | 2.26 | 7.77 | 3.03 |
| Oshawa | 1.00 | 1.00 | 1.00 | 1.87 | 1.00 | 1.76 | 1.45 | 6.22 | 2.03 | 2.26 | 7.77 | 2.92 |
| Pickering | 1.00 | 1.00 | 1.00 | 1.87 | 1.00 | 1.73 | 1.45 | 6.22 | 2.19 | 2.26 | 7.77 | 3.11 |
| Uxbridge | 1.00 | 1.00 | 1.00 | 1.87 | 1.00 | 1.73 | 1.45 | 6.22 | 2.21 | 2.26 | 7.77 | 3.14 |
| Whitby | 1.00 | 1.00 | 1.00 | 1.87 | 1.00 | 1.74 | 1.45 | 6.22 | 2.16 | 2.26 | 7.77 | 3.08 |
| Halton | | | | | | | | | | | | |
| Burlington | 1.00 | 1.00 | 1.00 | 2.00 | 1.00 | 1.79 | 1.46 | 4.81 | 2.17 | 2.36 | 7.46 | 3.44 |
| Halton Hills | 1.00 | 1.00 | 1.00 | 2.00 | 1.00 | 1.79 | 1.46 | 4.81 | 2.16 | 2.36 | 7.46 | 3.43 |
| Milton | 1.00 | 1.00 | 1.00 | 2.00 | 1.00 | 1.75 | 1.46 | 4.81 | 2.29 | 2.36 | 7.46 | 3.62 |
| Oakville | 1.00 | 1.00 | 1.00 | 2.00 | 1.00 | 1.78 | 1.46 | 4.81 | 2.21 | 2.36 | 7.46 | 3.50 |
| Niagara | | | | | | | | | | | | |
| Grimsby | 1.00 | 1.00 | 1.00 | 2.00 | 1.00 | 1.85 | 1.76 | 6.37 | 2.45 | 2.63 | 7.77 | 3.40 |
| Peel | | | | | | | | | | | | |
| Brampton | 1.00 | 1.00 | 1.00 | 1.70 | 1.00 | 1.59 | 1.30 | 5.83 | 2.06 | 1.47 | 6.88 | 2.38 |
| Caledon | 1.00 | 1.00 | 1.00 | 1.72 | 1.00 | 1.57 | 1.33 | 5.83 | 2.26 | 1.59 | 6.88 | 2.69 |
| Mississauga | 1.00 | 1.00 | 1.00 | 1.59 | 1.00 | 1.46 | 1.45 | 5.83 | 2.37 | 1.59 | 6.88 | 2.71 |
| Simcoe | | | | | | | | | | | | |
| Bradford-West Gwillimbury | 1.00 | 1.00 | 1.00 | 1.40 | 1.00 | 1.33 | 1.25 | 6.37 | 2.16 | 1.54 | 7.77 | 2.64 |
| New Tecumseth | 1.00 | 1.00 | 1.00 | 1.40 | 1.00 | 1.33 | 1.25 | 6.37 | 2.16 | 1.54 | 7.77 | 2.64 |
| York | | | | | | | | | | | | |
| Aurora | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.18 | 5.52 | 2.08 | 1.42 | 6.37 | 2.44 |
| East Gwillimbury | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.18 | 5.52 | 2.06 | 1.42 | 6.37 | 2.43 |
| Georgina | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.18 | 5.52 | 1.87 | 1.42 | 6.37 | 2.20 |
| King | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.18 | 5.52 | 2.02 | 1.42 | 6.37 | 2.37 |
| Markham | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.18 | 5.52 | 2.24 | 1.42 | 6.37 | 2.62 |
| Newmarket | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.18 | 5.52 | 2.04 | 1.42 | 6.37 | 2.40 |
| Richmond Hill | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.18 | 5.52 | 2.20 | 1.42 | 6.37 | 2.58 |
| Vaughan | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.18 | 5.52 | 2.19 | 1.42 | 6.37 | 2.57 |
| Whitchurch-Stouffville | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.18 | 5.52 | 2.11 | 1.42 | 6.37 | 2.48 |

Source: Ontario, Ministry of Municipal Affairs and Housing, 2018.

in 2017. As with the commercial class, provincially determined education rates were far higher for industrial properties than the residential rates, averaging 7.14 times. Municipally determined rates were also higher, ranging from 1.42 in York Region to 3.44 in Hamilton. Overall, the smallest ratios regionwide are concentrated in most of York Region’s nine municipalities, while the largest ratios are in Toronto and Hamilton—both single-tier municipalities.

4.2 Greater Montreal

Greater Montreal is Quebec’s largest census metropolitan area, and Canada’s second largest, with a population of 4.1 million inhabitants in 2016 living across its 91 incorporated municipalities, anchored by the city of Montreal. In Quebec, property taxes are levied both by municipalities and by school boards, with each setting its rates and collecting them separately (unless they opt to collect jointly). Moreover, the boundaries of the school boards’ authority do not align with municipal boundaries, rendering their addition to existing provincial datasets on municipal property taxes far more difficult. For this reason, the current analysis excludes school board property-tax ratios.¹⁸

There are 7 property classes in Quebec; the four most relevant to the present analysis are: [1] the base residential class that includes all residential properties with fewer than 6 housing units, [2] residential buildings having 6 units or more, [3] non-residential, and [4] industrial.¹⁹ In some cases, notably in multi-tiered municipalities such as Montreal, additional property taxes can be levied by individual boroughs, typically as a flat rate across all classes.

Table 4.2 includes property-tax ratios in 2018 across the four property classes mentioned above in Greater Montreal’s 91 municipalities. All data, other than those for Montreal and Longueuil, were drawn from the Quebec Ministry of Municipal Affairs and Housing’s annual municipal financial reports (2019), which includes tax rates by municipality and property class. In multi-tiered municipalities (Montreal and Longueuil), two sets of tax ratios are presented: those for the borough with the largest (labelled “max”) ratio between the base residential and non-residential rates; and those for the borough with the smallest (labelled “min”) such ratio.²⁰

18. Following the passage of Bill 166 in 2018, school boards will levy uniform rates within political administrative regions, likely allowing for fuller analysis of property taxation, by municipality, in Quebec after 2019.

19. The French labels used by the Quebec Ministry of Municipal Affairs and Housing for these classes are: [1] *Résiduelle (résidentielle et autres)*; [2] *Immeubles de 6 logements ou plus*; [3] *Immeubles non résidentiels*; [4] *Immeubles industriels*.

20. Montreal’s “min” and “max” were selected from among its nine pre-amalgamation boroughs, which all share identical base rates, but differ on cross-class borough property-tax rates. Montreal’s “min” borough was Rivière-des-Prairies–Pointe-aux-Trembles, while its “max” borough was Ville-Marie. Longueuil’s “min” borough was Saint-Hubert, while its “max” borough was Greenfield Park.

Table 4.2: Property tax ratios, by property class, in Greater Montreal (2018)

| | Residential (<6 units) | Residential (6+ units) | Non- residential | Industrial | | Residential (<6 units) | Residential (6+ units) | Non- residential | Industrial |
|----------------------|---------------------------|---------------------------|---------------------|------------|-----------------------------|---------------------------|---------------------------|---------------------|------------|
| Baie-d'Urfé | 1.00 | 1.00 | 5.07 | — | Montréal-Est | 1.00 | 1.16 | 4.37 | 4.47 |
| Beaconsfield | 1.00 | 1.00 | 4.18 | — | Montréal-Ouest | 1.00 | 1.00 | 2.56 | — |
| Beauharnois | 1.00 | 1.00 | 2.17 | 2.17 | Notre-Dame-de-l'Île-Perrot | 1.00 | — | 2.22 | — |
| Beloeil | 1.00 | 1.09 | 2.27 | 2.27 | Oka | 1.00 | 1.00 | 1.77 | 1.77 |
| Blainville | 1.00 | 1.03 | 3.15 | 3.66 | Otterburn Park | 1.00 | 1.00 | 1.62 | — |
| Bois-des-Filion | 1.00 | 1.33 | — | — | Pincourt | 1.00 | 1.15 | 3.58 | — |
| Boisbriand | 1.00 | 1.00 | 3.45 | 4.40 | Pointe-Calumet | 1.00 | 1.00 | 1.24 | — |
| Boucherville | 1.00 | 1.00 | 4.45 | 3.93 | Pointe-Claire | 1.00 | 1.00 | 4.07 | 4.53 |
| Brossard | 1.00 | 1.00 | 3.92 | 3.85 | Pointe-des-Cascades | 1.00 | 1.07 | 2.04 | — |
| Candiac | 1.00 | 1.00 | 3.17 | 3.10 | Repentigny | 1.00 | 1.00 | 2.43 | 2.46 |
| Carignan | 1.00 | 1.00 | 2.01 | — | Richelieu | 1.00 | 1.17 | 1.80 | 2.13 |
| Chambly | 1.00 | 1.11 | 2.26 | 2.82 | Rosemère | 1.00 | — | 3.14 | — |
| Charlemagne | 1.00 | 1.13 | 3.30 | 3.30 | Saint-Amable | 1.00 | — | 1.46 | — |
| Châteauguay | 1.00 | 1.27 | 2.37 | 2.37 | Saint-Basile-le-Grand | 1.00 | 1.10 | 2.40 | 2.40 |
| Côte-Saint-Luc | 1.00 | 1.19 | — | — | Saint-Bruno-de-Montarville | 1.00 | 1.00 | 4.29 | 3.88 |
| Coteau-du-Lac | 1.00 | 1.06 | — | — | Saint-Colomban | 1.00 | 1.00 | 1.25 | 1.20 |
| Delson | 1.00 | 1.00 | 2.64 | 2.93 | Saint-Constant | 1.00 | 1.02 | 2.62 | 3.40 |
| Deux-Montagnes | 1.00 | 1.01 | 2.76 | 2.76 | Saint-Eustache | 1.00 | 1.02 | 3.03 | 3.03 |
| Dollard-des-Ormeaux | 1.00 | 1.00 | 3.66 | — | Saint-Isidore | 1.00 | 1.00 | 1.00 | 1.00 |
| Dorval | 1.00 | 1.00 | 4.43 | 4.48 | Saint-Jean-sur-Richelieu | 1.00 | 1.00 | 2.36 | 2.81 |
| Gore | 1.00 | 1.00 | 1.00 | 1.00 | Saint-Jérôme | 1.00 | 1.00 | 3.23 | 3.51 |
| Hampstead | 1.00 | 1.00 | 2.75 | — | Saint-Joseph-du-Lac | 1.00 | 1.03 | 1.57 | 1.53 |
| Hudson | 1.00 | — | 1.06 | — | Saint-Lambert | 1.00 | 1.17 | 2.54 | 2.55 |
| Kirkland | 1.00 | 1.00 | 4.55 | — | Saint-Lazare | 1.00 | — | 1.61 | — |
| L'Assomption | 1.00 | 1.00 | 2.10 | 2.78 | Saint-Lin-Laurentides | 1.00 | — | 1.77 | — |
| L'Épiphanie (city) | 1.00 | — | 1.22 | — | Saint-Mathias-sur-Richelieu | 1.00 | 1.00 | 1.52 | 1.94 |
| L'Épiphanie (Parish) | 1.00 | — | 1.49 | — | Saint-Mathieu | 1.00 | — | 2.00 | — |
| L'Île-Cadieux | 1.00 | 1.00 | 1.00 | 1.00 | Saint-Mathieu-de-Beloeil | 1.00 | — | 2.13 | 2.39 |
| L'Île-Dorval | 1.00 | 1.00 | 1.00 | 1.00 | Saint-Philippe | 1.00 | 1.11 | 1.69 | — |
| L'Île-Perrot | 1.00 | 1.00 | 2.42 | — | Saint-Placide | 1.00 | 1.00 | 1.00 | 1.00 |
| La Prairie | 1.00 | 1.00 | 2.65 | 3.44 | Saint-Sulpice | 1.00 | 1.00 | 1.00 | 1.00 |
| Laval | 1.00 | 1.12 | 3.90 | — | Saint-Zotique | 1.00 | 1.24 | 1.86 | — |
| Lavaltrie | 1.00 | 1.00 | 1.00 | 1.00 | Sainte-Anne-de-Bellevue | 1.00 | 1.00 | 3.79 | — |
| Léry | 1.00 | 1.00 | 2.10 | — | Sainte-Anne-des-Plaines | 1.00 | 1.00 | 2.03 | 2.05 |
| Les Cèdres | 1.00 | 1.11 | 1.70 | 2.18 | Sainte-Catherine | 1.00 | 1.17 | 2.05 | 2.35 |
| Les Coteaux | 1.00 | — | 1.56 | — | Sainte-Julie | 1.00 | 1.02 | 2.52 | 2.71 |
| Longueuil (max) | 1.00 | 1.16 | 3.21 | 3.81 | Sainte-Marthe-sur-le-Lac | 1.00 | 1.00 | 2.67 | 2.50 |
| Longueuil (min) | 1.00 | 1.00 | 3.09 | 3.30 | Sainte-Thérèse | 1.00 | 1.06 | 3.84 | 4.99 |
| Lorraine | 1.00 | — | 3.11 | — | Senneville | 1.00 | — | 5.08 | — |
| Mascouche | 1.00 | 1.12 | 2.97 | 2.74 | Terrasse-Vaudreuil | 1.00 | 1.00 | 2.40 | 2.35 |
| McMasterville | 1.00 | 1.00 | 2.09 | — | Terrebonne | 1.00 | 1.00 | 2.41 | 2.62 |
| Mercier | 1.00 | 1.09 | 2.76 | 2.62 | Varenes | 1.00 | 1.08 | — | — |
| Mirabel | 1.00 | 1.10 | 3.02 | 3.93 | Vaudreuil-Dorion | 1.00 | 1.14 | 2.63 | 2.75 |
| Mont-Royal | 1.00 | 1.00 | 4.18 | 4.18 | Vaudreuil-sur-le-Lac | 1.00 | — | 2.39 | 2.70 |
| Mont-Saint-Hilaire | 1.00 | 1.00 | 2.28 | 2.28 | Verchères | 1.00 | — | 2.20 | — |
| Montréal (max) | 1.00 | 1.00 | 4.39 | — | Westmount | 1.00 | 1.01 | 3.91 | — |
| Montréal (min) | 1.00 | 1.00 | 3.98 | — | | | | | |

Sources: Longueuil, 2018; Montreal, 2018; Quebec, Ministry of Municipal Affairs and Housing, 2019.

As in Ontario, higher-density residential properties (in this case, defined as having 6 or more units) face higher tax rates than their lower-density counterparts. However, with a cross-municipal average ratio of 1.05, this phenomenon is far less pronounced than in Ontario. Approximately half of municipalities reporting a property-tax rate for this class apply the same rate as for the base residential class, while even the most pronounced ratio is 1.27, in Châteauguay.

Ratios are far higher for non-residential (commercial) properties, averaging 2.60 times the base rate across municipalities. Here too, several smaller municipalities apply a 1-to-1 ratio on non-residential properties. However, municipalities closer to the region's core (on the Island of Montreal or the inner ring surrounding it) tend to have higher ratios for this property class. The western Island suburbs of Senneville, Baie-D'Urfé, and Kirkland have the largest ratios for this property class, while the city of Montreal also has among the 10-to-20 highest ratios, depending on the borough.

Just about half of Greater Montreal municipalities feature tax rates for industrial properties. Among these, several simply match the base residential or non-residential rates, while others, notably the municipalities of Pointe-Claire and Dorval, both of which border or include Montreal's international airport and its abutting business parks, levy property-tax rates approximately 4.5 times higher than their base (residential) rates—the two highest ratios in the region.

4.3 Lower Mainland

British Columbia's Lower Mainland, Canada's third largest urban region, encompasses the Vancouver and Abbotsford census metropolitan areas. Of its 2.5 million inhabitants in 2016, more than 98% lived in its 23 incorporated municipalities. British Columbian municipalities levy their own property taxes, while also collecting property-tax revenue on behalf of regional districts, the provincial government (for schools, the provincial land-value assessment authority and, in some cases, police), hospital districts, the Municipal Finance Authority (an independent body providing financing and investment management to BC municipalities), or local transit commissions.

Taxes are levied across nine property classes, notably Residential, Major Industry, Light Industry, and Business, which are presented in table 4.3. Each class is further divided by municipal, regional district, hospital district (where applicable), school, and total (combined) ratios. Total ratios represent the sum of all rates for all taxing authorities within a certain property class, divided by the sum of all rates for the residential base class. All data are from 2019 and based on the BC Ministry of Municipal Affairs and Housing's Local Government Statistics database (2019).

In the 23 jurisdictions featured, total (combined) business tax rates are 3.15 times higher than residential rates, on average, ranging from 2.17 times on Bowen Island to 3.73 in Mission. Among cities with more than 5,000 inhabitants, municipal (not

Table 4.3: Property tax ratios, by property class, in the Lower Mainland (2019)

| property class → | Residential | | | | | | Major Industry | | | | | | |
|------------------------|-------------|-----------|-------------|----------|--------|-------|----------------|-----------|-------------|----------|--------|-------|-------|
| | levy → | Municipal | Reg'l Dist. | Hospital | School | Other | Total | Municipal | Reg'l Dist. | Hospital | School | Other | Total |
| Abbotsford | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | — | — | — | — | — | — |
| Anmore | 1.00 | 1.00 | — | 1.00 | 1.00 | 1.00 | 1.00 | — | — | — | — | — | — |
| Belcarra | 1.00 | 1.00 | — | 1.00 | 1.00 | 1.00 | 1.00 | — | — | — | — | — | — |
| Bowen Island | 1.00 | 1.00 | — | 1.00 | 1.00 | 1.00 | 1.00 | — | — | — | — | — | — |
| Burnaby | 1.00 | 1.00 | — | 1.00 | 1.00 | 1.00 | 1.00 | 16.31 | 3.40 | — | 3.60 | 7.84 | 10.75 |
| Coquitlam | 1.00 | 1.00 | — | 1.00 | 1.00 | 1.00 | 1.00 | 14.59 | 3.40 | — | 3.35 | 7.84 | 10.27 |
| Delta | 1.00 | 1.00 | — | 1.00 | 1.00 | 1.00 | 1.00 | 11.00 | 3.40 | — | 3.29 | 8.85 | 8.48 |
| Langley, City | 1.00 | 1.00 | — | 1.00 | 1.00 | 1.00 | 1.00 | — | — | — | — | — | — |
| Langley, District | 1.00 | 1.00 | — | 1.00 | 1.00 | 1.00 | 1.00 | 2.81 | 3.40 | — | 3.12 | 7.84 | 3.29 |
| Lions Bay | 1.00 | 1.00 | — | 1.00 | 1.00 | 1.00 | 1.00 | — | — | — | — | — | — |
| Maple Ridge | 1.00 | 1.00 | — | 1.00 | 1.00 | 1.00 | 1.00 | 7.30 | 3.40 | — | 2.90 | 7.84 | 6.02 |
| Mission | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 3.18 | 3.18 | 3.40 | 2.82 | 12.37 | 3.16 |
| New Westminster | 1.00 | 1.00 | — | 1.00 | 1.00 | 1.00 | 1.00 | 9.87 | 3.40 | — | 3.15 | 7.84 | 7.65 |
| North Vancouver, City | 1.00 | 1.00 | — | 1.00 | 1.00 | 1.00 | 1.00 | 16.25 | 3.40 | — | 3.84 | 7.84 | 11.28 |
| North Vancouver, Dist. | 1.00 | 1.00 | — | 1.00 | 1.00 | 1.00 | 1.00 | 13.46 | 3.40 | — | 3.84 | 7.84 | 9.65 |
| Pitt Meadows | 1.00 | 1.00 | — | 1.00 | 1.00 | 1.00 | 1.00 | 8.81 | 3.40 | — | 2.90 | 7.84 | 6.90 |
| Port Coquitlam | 1.00 | 1.00 | — | 1.00 | 1.00 | 1.00 | 1.00 | 3.70 | 3.40 | — | 3.35 | 7.84 | 3.88 |
| Port Moody | 1.00 | 1.00 | — | 1.00 | 1.00 | 1.00 | 1.00 | 20.25 | 3.40 | — | 3.35 | 7.84 | 14.29 |
| Richmond | 1.00 | 1.00 | — | 1.00 | 1.00 | 1.00 | 1.00 | 6.38 | 3.40 | — | 3.51 | 7.84 | 5.43 |
| Surrey | 1.00 | 1.00 | — | 1.00 | 1.00 | 1.00 | 1.00 | 5.36 | 3.40 | — | 3.26 | 7.84 | 4.79 |
| Vancouver | 1.00 | 1.00 | — | 1.00 | 1.00 | 1.00 | 1.00 | 22.76 | 3.40 | — | 4.11 | 7.84 | 14.30 |
| West Vancouver | 1.00 | 1.00 | — | 1.00 | 1.00 | 1.00 | 1.00 | 13.61 | 3.40 | — | 4.73 | 7.84 | 10.08 |
| White Rock | 1.00 | 1.00 | — | 1.00 | 1.00 | 1.00 | 1.00 | — | — | — | — | — | — |

| property class → | Light Industry | | | | | | Business | | | | | | |
|------------------------|----------------|-----------|-------------|----------|--------|-------|----------|-----------|-------------|----------|--------|-------|-------|
| | levy → | Municipal | Reg'l Dist. | Hospital | School | Other | Total | Municipal | Reg'l Dist. | Hospital | School | Other | Total |
| Abbotsford | 2.22 | 3.40 | 3.40 | 2.64 | 2.79 | 2.40 | 2.40 | 2.99 | 2.45 | 2.45 | 2.64 | 2.78 | 2.86 |
| Anmore | — | — | — | — | — | — | — | 1.00 | 2.45 | — | 3.35 | 3.20 | 2.23 |
| Belcarra | — | — | — | — | — | — | — | 2.45 | 2.45 | — | 3.35 | 3.22 | 2.91 |
| Bowen Island | 4.16 | 3.40 | — | 4.73 | 3.85 | 4.23 | 4.23 | 1.00 | 2.45 | — | 4.73 | 3.02 | 2.17 |
| Burnaby | 3.54 | 3.40 | — | 3.60 | 4.35 | 3.63 | 3.63 | 3.54 | 2.45 | — | 3.60 | 3.64 | 3.55 |
| Coquitlam | 4.19 | 3.40 | — | 3.35 | 4.35 | 3.92 | 3.92 | 3.67 | 2.45 | — | 3.35 | 3.64 | 3.54 |
| Delta | 2.96 | 3.40 | — | 3.29 | 3.91 | 3.15 | 3.15 | 3.04 | 2.45 | — | 3.29 | 3.45 | 3.15 |
| Langley, City | 3.00 | 3.40 | — | 3.12 | 4.35 | 3.14 | 3.14 | 3.07 | 2.45 | — | 3.12 | 3.64 | 3.12 |
| Langley, District | 3.05 | 3.40 | — | 3.12 | 4.35 | 3.17 | 3.17 | 3.65 | 2.45 | — | 3.12 | 3.64 | 3.46 |
| Lions Bay | — | — | — | — | — | — | — | 2.92 | 2.45 | — | 4.73 | 3.20 | 3.43 |
| Maple Ridge | 3.15 | 3.40 | — | 2.90 | 4.35 | 3.16 | 3.16 | 3.15 | 2.45 | — | 2.90 | 3.64 | 3.10 |
| Mission | 3.18 | 3.18 | 3.40 | 2.82 | 2.79 | 3.08 | 3.08 | 4.19 | 4.19 | 2.45 | 2.82 | 2.78 | 3.73 |
| New Westminster | 4.66 | 3.40 | — | 3.15 | 4.35 | 4.17 | 4.17 | 3.86 | 2.45 | — | 3.15 | 3.64 | 3.62 |
| North Vancouver, City | 3.12 | 3.40 | — | 3.84 | 4.35 | 3.47 | 3.47 | 3.12 | 2.45 | — | 3.84 | 3.64 | 3.39 |
| North Vancouver, Dist. | 4.27 | 3.40 | — | 3.84 | 4.35 | 4.12 | 4.12 | 2.79 | 2.45 | — | 3.84 | 3.64 | 3.20 |
| Pitt Meadows | 4.96 | 3.40 | — | 2.90 | 4.35 | 4.28 | 4.28 | 3.27 | 2.45 | — | 2.90 | 3.64 | 3.17 |
| Port Coquitlam | 3.70 | 3.40 | — | 3.35 | 4.35 | 3.64 | 3.64 | 3.35 | 2.45 | — | 3.35 | 3.64 | 3.36 |
| Port Moody | 5.31 | 3.40 | — | 3.35 | 4.35 | 4.65 | 4.65 | 2.38 | 2.45 | — | 3.35 | 3.64 | 2.74 |
| Richmond | 2.76 | 3.40 | — | 3.51 | 4.35 | 3.18 | 3.18 | 2.76 | 2.45 | — | 3.51 | 3.64 | 3.10 |
| Surrey | 2.63 | 3.40 | — | 3.26 | 4.35 | 3.01 | 3.01 | 3.11 | 2.45 | — | 3.26 | 3.64 | 3.20 |
| Vancouver | 3.20 | 3.40 | — | 4.11 | 4.35 | 3.64 | 3.64 | 3.20 | 2.45 | — | 4.11 | 3.64 | 3.56 |
| West Vancouver | 13.61 | 3.40 | — | 4.73 | 4.35 | 9.72 | 9.72 | 2.06 | 2.45 | — | 4.73 | 3.64 | 3.06 |
| White Rock | — | — | — | — | — | — | — | 2.30 | 2.45 | — | 3.26 | 3.64 | 2.69 |

Source: British Columbia, Ministry of Municipal Affairs and Housing, 2019.

provincial or other) tax ratios on businesses are lowest in West Vancouver (2.06 times the residential base rate), and highest in Mission (4.19 times).

More significant variation in total (combined) tax ratios is found in the two industrial categories, which average 3.88 (for light industry) and 8.14 (for major industry). This variation is accentuated when looking at municipal rates, especially in the major industry property class. Cities along the Burrard Inlet, which offers important deep-water port access, tend to have the highest ratios in this category, with Vancouver and Port Moody both at more than 20 times the residential base rate, and Burnaby and the City of North Vancouver both at more than 15 times.²¹ Such vast differences are unique among the major urban regions studied here, raising important questions about the rationale used in setting industrial rates in these communities.

4.4 Calgary and Edmonton Regions

The last province featured in this report is Alberta, Canada's fourth most populous and the location of its fourth and sixth largest census metropolitan areas (CMAs): the Calgary and Edmonton regions. The Calgary and Edmonton CMAs were home to 1.4 and 1.3 million inhabitants in 2016, respectively—more than half of Albertans, spread across 39 municipalities.

Of all the provinces included here, Alberta's approach to property taxation is the simplest. Taxes are raised by municipalities, as well as the provincial government to fund the Alberta School Foundation Fund (ASFF), which contributes to the budgets of Alberta's public and separate school boards. Moreover, there are only four property tax classes: residential, non-residential, farmland, and machinery and equipment (which must equal the non-residential rate).²²

To facilitate inter-municipal comparisons, standardized property tax data are compiled annually by the Alberta Ministry of Municipal Affairs. Table 4.4 was produced using the most recent year of the ministry's Municipal Financial & Statistical Data (2018) on property tax rates at the time of this study's production: 2018. It features the two most prominent property classes, residential and non-residential—the latter includes industrial properties.

Across the Calgary region's municipalities, general municipal (non-education) tax rates on non-residential properties average twice residential rates, with total (combined municipal-provincial) non-residential rates falling to an average of 1.76 times that of their residential counterparts. The general municipal average falls to 1.85, and combined average falls to 1.66 in the Edmonton region, although it is important to point out that, unlike the Calgary region, the Edmonton region includes numerous small municipalities

21. For more on the link between higher industrial property tax ratios and important logistical features such as ports and railways in British Columbia, see Bish, 2004.

22. For more on property taxation in Alberta, see Alberta Urban Municipalities Association, 2019.

Table 4.4: Property tax ratios, by property class, in the Calgary and Edmonton regions (2018)

| | Residential | | | Non-Residential | | |
|-------------------|-------------------------------|---|-------|-------------------------------|---|-------|
| | General Municipal Tax Rate | Education—Alberta School Foundation Fund Tax Rate | Total | General Municipal Tax Rate | Education—Alberta School Foundation Fund Tax Rate | Total |
| Calgary | | | | | | |
| Airdrie | 1.00 | 1.00 | 1.00 | 2.05 | 1.50 | 1.84 |
| Beiseker | 1.00 | 1.00 | 1.00 | 1.07 | 1.44 | 1.15 |
| Calgary | 1.00 | 1.00 | 1.00 | 3.93 | 1.67 | 3.06 |
| Chestermere | 1.00 | 1.00 | 1.00 | 1.88 | 1.29 | 1.73 |
| Cochrane | 1.00 | 1.00 | 1.00 | 1.38 | 1.43 | 1.39 |
| Crossfield | 1.00 | 1.00 | 1.00 | 1.31 | 1.55 | 1.39 |
| Irricana | 1.00 | 1.00 | 1.00 | 1.41 | 1.11 | 1.33 |
| Rocky View County | 1.00 | 1.00 | 1.00 | 3.00 | 1.39 | 2.18 |
| Edmonton | | | | | | |
| Beaumont | 1.00 | 1.00 | 1.00 | 1.39 | 1.36 | 1.38 |
| Betula Beach | 1.00 | 1.00 | 1.00 | 1.00 | 1.42 | 1.22 |
| Bon Accord | 1.00 | 1.00 | 1.00 | 2.02 | 1.47 | 1.85 |
| Bruderheim | 1.00 | 1.00 | 1.00 | 2.16 | 1.37 | 1.95 |
| Calmar | 1.00 | 1.00 | 1.00 | 1.35 | 1.58 | 1.39 |
| Devon | 1.00 | 1.00 | 1.00 | 1.47 | 1.48 | 1.47 |
| Edmonton | 1.00 | 1.00 | 1.00 | 2.81 | 1.53 | 2.45 |
| Fort Saskatchewan | 1.00 | 1.00 | 1.00 | 1.78 | 1.46 | 1.67 |
| Gibbons | 1.00 | 1.00 | 1.00 | 1.85 | 1.40 | 1.72 |
| Golden Days | 1.00 | 1.00 | 1.00 | 1.00 | 1.27 | 1.11 |
| Itaska Beach | 1.00 | 1.00 | 1.00 | 1.00 | 1.30 | 1.10 |
| Kapasiwin | 1.00 | 1.00 | 1.00 | 4.45 | 1.49 | 2.92 |
| Lakeview | 1.00 | 1.00 | 1.00 | 1.00 | 1.51 | 1.22 |
| Leduc | 1.00 | 1.00 | 1.00 | 1.20 | 1.59 | 1.30 |
| Leduc County | 1.00 | 1.00 | 1.00 | 2.09 | 1.47 | 1.81 |
| Legal | 1.00 | 1.00 | 1.00 | 2.40 | 1.45 | 2.15 |
| Morinville | 1.00 | 1.00 | 1.00 | 1.00 | 1.44 | 1.12 |
| Parkland County | 1.00 | 1.00 | 1.00 | 2.00 | 1.50 | 1.80 |
| Point Alison | 1.00 | 1.00 | 1.00 | 4.96 | 1.43 | 2.31 |
| Redwater | 1.00 | 1.00 | 1.00 | 2.33 | 1.42 | 2.10 |
| Seba Beach | 1.00 | 1.00 | 1.00 | 1.00 | 1.47 | 1.22 |
| Spring Lake | 1.00 | 1.00 | 1.00 | 1.00 | 1.17 | 1.06 |
| Spruce Grove | 1.00 | 1.00 | 1.00 | 1.43 | 1.45 | 1.43 |
| St. Albert | 1.00 | 1.00 | 1.00 | 1.39 | 1.33 | 1.38 |
| Stony Plain | 1.00 | 1.00 | 1.00 | 1.33 | 1.40 | 1.35 |
| Strathcona County | 1.00 | 1.00 | 1.00 | 2.07 | 1.48 | 1.84 |
| Sturgeon County | 1.00 | 1.00 | 1.00 | 2.85 | 1.40 | 2.25 |
| Sundance Beach | 1.00 | 1.00 | 1.00 | 1.00 | 1.29 | 1.12 |
| Thorsby | 1.00 | 1.00 | 1.00 | 1.94 | 1.51 | 1.86 |
| Wabamun | 1.00 | 1.00 | 1.00 | 2.46 | 1.33 | 2.12 |
| Warburg | 1.00 | 1.00 | 1.00 | 1.71 | 1.46 | 1.65 |

Source: Alberta, Ministry of Municipal Affairs, 2018.

(classified as summer villages, villages, or towns). Indeed, 12 of the Edmonton region's 31 municipalities had fewer than 1,000 inhabitants in 2016, consisting primarily (if not solely) of residences. Nevertheless, the average general municipal ratio of non-residential to residential across the Edmonton region's 13 municipalities with more than 5,000 residents actually falls to 1.75, and the average total (combined) ratio falls to 1.63, suggesting a clearer tendency towards smaller property-tax ratios in the Edmonton region than in the Calgary region.

This tendency holds between the cities of Edmonton and Calgary proper, with Edmonton's municipal non-residential rate being 2.81 times the residential base rate, compared to Calgary's municipal non-residential rate being 3.93 times higher than residential. This also holds true for total (combined municipal-education) non-residential rates in Calgary (3.06 times residential) compared to Edmonton (2.45). In fact, Calgary's total (combined) ratio is the highest of all municipalities across both regions.

5. Conclusion

Property taxes play an important role in funding services Canadians rely on every day, and they are a central feature of local as well as provincial government finance. The rates at which these taxes are levied can differ greatly among property classes, most notably between residential and non-residential classes such as commercial and industrial. Local and provincial governments are seldom forthcoming with justifications for these differences, and the few reasons identified do not suggest a close connection between taxes paid and services consumed. Rather, there is a possibility (and indeed a likelihood) that governments favour lower tax rates for residential property-owning voters, and higher tax rates for property classes that do not vote in local elections, notably businesses.

If and where true, this phenomenon can have significant implications for political accountability, as well as competitiveness, efficiency and fairness. It is therefore important for Canadians to consider tax rates and the tax ratios among classes of property in their communities, and question how closely they tie to the services consumed by each class. To help inform discussions on this subject, this report has provided a summary of ratios among the property tax rates of different property classes in 182 municipalities across five of Canada's largest metropolitan areas. In most cities, commercial and industrial tax rates are typically higher than residential—sometimes showing a very large difference. In British Columbia's Lower Mainland, industrial property tax rates are 10-to-20 times higher than residential rates in some communities, much higher than in other provinces. Ontario and Quebec also have different rates for higher-density residential properties, such as high-rise apartment buildings. These rates are typically higher than those for lower-density residential, raising further questions about the rationale driving political decisions to set rates.

Ultimately, it is incumbent upon jurisdictions levying property taxes (for example, municipalities, provinces, and school boards) to justify the differences in property-tax rates among property classes. Residents and businesses paying these taxes would benefit from knowing the underlying rationale or motivations for these differences. More transparency and accountability in public finances is never a bad thing.

Appendix—Property Tax Rates by Metropolitan Region

Table A.1: Property tax rates (%), by property class, in the Greater Toronto and Hamilton Area (2017)

| property class → | Residential, Fully Occupied | | | Multi-residential, Fully Occupied | | | Commercial, Fully Occupied | | | Industrial, Fully Occupied | | |
|---------------------------|--------------------------------|-----------|-----------|--------------------------------------|-----------|-----------|-------------------------------|-----------|-----------|-------------------------------|-----------|-----------|
| | levy → | Municipal | Education | Total | Municipal | Education | Total | Municipal | Education | Total | Municipal | Education |
| Hamilton | 0.948 | 0.179 | 1.127 | 2.552 | 0.179 | 2.731 | 1.877 | 1.174 | 3.051 | 3.263 | 1.281 | 4.545 |
| Toronto | 0.483 | 0.179 | 0.662 | 1.284 | 0.179 | 1.463 | 1.380 | 1.140 | 2.520 | 1.370 | 1.216 | 2.586 |
| Dufferin | | | | | | | | | | | | |
| Mono | 0.767 | 0.179 | 0.946 | — | — | — | 0.935 | 1.012 | 1.947 | 1.685 | 1.390 | 3.075 |
| Orangeville | 1.231 | 0.179 | 1.410 | 3.299 | 0.179 | 3.478 | 1.502 | 1.012 | 2.514 | 2.706 | 1.390 | 4.096 |
| Durham | | | | | | | | | | | | |
| Ajax | 0.972 | 0.179 | 1.151 | 1.814 | 0.179 | 1.993 | 1.409 | 1.114 | 2.523 | 2.196 | 1.390 | 3.586 |
| Clarington | 1.097 | 0.179 | 1.276 | 2.047 | 0.179 | 2.226 | 1.590 | 1.114 | 2.705 | 2.479 | 1.390 | 3.869 |
| Oshawa | 1.306 | 0.179 | 1.485 | 2.437 | 0.179 | 2.616 | 1.893 | 1.114 | 3.007 | 2.951 | 1.390 | 4.341 |
| Pickering | 0.975 | 0.179 | 1.154 | 1.820 | 0.179 | 1.999 | 1.414 | 1.114 | 2.528 | 2.203 | 1.390 | 3.593 |
| Uxbridge | 0.946 | 0.179 | 1.125 | 1.766 | 0.179 | 1.945 | 1.372 | 1.114 | 2.486 | 2.138 | 1.390 | 3.528 |
| Whitby | 1.021 | 0.179 | 1.200 | 1.906 | 0.179 | 2.085 | 1.481 | 1.114 | 2.595 | 2.307 | 1.390 | 3.697 |
| Halton | | | | | | | | | | | | |
| Burlington | 0.666 | 0.179 | 0.845 | 1.331 | 0.179 | 1.510 | 0.969 | 0.860 | 1.829 | 1.571 | 1.335 | 2.906 |
| Halton Hills | 0.678 | 0.179 | 0.857 | 1.356 | 0.179 | 1.535 | 0.987 | 0.860 | 1.847 | 1.600 | 1.335 | 2.935 |
| Milton | 0.543 | 0.179 | 0.722 | 1.086 | 0.179 | 1.265 | 0.791 | 0.860 | 1.651 | 1.282 | 1.335 | 2.617 |
| Oakville | 0.619 | 0.179 | 0.798 | 1.239 | 0.179 | 1.418 | 0.902 | 0.860 | 1.762 | 1.462 | 1.335 | 2.797 |
| Niagara | | | | | | | | | | | | |
| Grimsby | 1.020 | 0.179 | 1.199 | 2.039 | 0.179 | 2.218 | 1.793 | 1.140 | 2.933 | 2.682 | 1.390 | 4.072 |
| Peel | | | | | | | | | | | | |
| Brampton | 0.889 | 0.179 | 1.068 | 1.515 | 0.179 | 1.694 | 1.153 | 1.043 | 2.196 | 1.307 | 1.231 | 2.538 |
| Caledon | 0.683 | 0.179 | 0.862 | 1.176 | 0.179 | 1.355 | 0.906 | 1.043 | 1.949 | 1.085 | 1.231 | 2.317 |
| Mississauga | 0.670 | 0.179 | 0.849 | 1.065 | 0.179 | 1.244 | 0.973 | 1.043 | 2.016 | 1.068 | 1.231 | 2.300 |
| Simcoe | | | | | | | | | | | | |
| Bradford-West Gwillimbury | 0.829 | 0.179 | 1.008 | 1.163 | 0.179 | 1.342 | 1.037 | 1.140 | 2.177 | 1.275 | 1.390 | 2.665 |
| New Tecumseth | 0.834 | 0.179 | 1.013 | 1.171 | 0.179 | 1.350 | 1.044 | 1.140 | 2.184 | 1.283 | 1.390 | 2.673 |
| York | | | | | | | | | | | | |
| Aurora | 0.689 | 0.179 | 0.868 | 0.689 | 0.179 | 0.868 | 0.814 | 0.988 | 1.801 | 0.976 | 1.140 | 2.116 |
| East Gwillimbury | 0.700 | 0.179 | 0.879 | 0.700 | 0.179 | 0.879 | 0.827 | 0.988 | 1.815 | 0.992 | 1.140 | 2.132 |
| Georgina | 0.949 | 0.179 | 1.128 | 0.949 | 0.179 | 1.128 | 1.121 | 0.988 | 2.109 | 1.345 | 1.140 | 2.485 |
| King | 0.748 | 0.179 | 0.927 | 0.748 | 0.179 | 0.927 | 0.883 | 0.988 | 1.871 | 1.060 | 1.140 | 2.200 |
| Markham | 0.557 | 0.179 | 0.736 | 0.557 | 0.179 | 0.736 | 0.658 | 0.988 | 1.646 | 0.789 | 1.140 | 1.929 |
| Newmarket | 0.725 | 0.179 | 0.904 | 0.725 | 0.179 | 0.904 | 0.857 | 0.988 | 1.845 | 1.028 | 1.140 | 2.168 |
| Richmond Hill | 0.583 | 0.179 | 0.762 | 0.583 | 0.179 | 0.762 | 0.689 | 0.988 | 1.677 | 0.827 | 1.140 | 1.967 |
| Vaughan | 0.590 | 0.179 | 0.769 | 0.590 | 0.179 | 0.769 | 0.697 | 0.988 | 1.685 | 0.836 | 1.140 | 1.976 |
| Whitchurch-Stouffville | 0.653 | 0.179 | 0.832 | 0.653 | 0.179 | 0.832 | 0.771 | 0.988 | 1.759 | 0.925 | 1.140 | 2.065 |

Source: Ontario, Ministry of Municipal Affairs and Housing, 2019.

Table A.2: Property tax rates (%), by property class, in Greater Montreal (2018)

| | Residential (<6 units) | Residential (6+ units) | Non- residential | Industrial | | Residential (<6 units) | Residential (6+ units) | Non- residential | Industrial |
|----------------------|---------------------------|---------------------------|---------------------|------------|-----------------------------|---------------------------|---------------------------|---------------------|------------|
| Baie-d'Urfé | 0.592 | 0.592 | 3.000 | — | Montréal-Est | 0.890 | 1.035 | 3.889 | 3.978 |
| Beaconsfield | 0.838 | 0.838 | 3.504 | — | Montréal-Ouest | 1.273 | 1.273 | 3.263 | — |
| Beauharnois | 0.727 | 0.727 | 1.581 | 1.581 | Notre-Dame-de-l'Île-Perrot | 0.650 | — | 1.444 | — |
| Beloil | 0.771 | 0.840 | 1.750 | 1.750 | Oka | 0.717 | 0.717 | 1.267 | 1.267 |
| Blainville | 0.676 | 0.694 | 2.129 | 2.476 | Otterburn Park | 0.837 | 0.837 | 1.353 | — |
| Bois-des-Filion | 0.637 | 0.847 | — | — | Pincourt | 0.733 | 0.844 | 2.621 | — |
| Boisbriand | 0.715 | 0.715 | 2.465 | 3.143 | Pointe-Calumet | 0.834 | 0.834 | 1.031 | — |
| Boucherville | 0.624 | 0.624 | 2.774 | 2.454 | Pointe-Clairee | 0.891 | 0.891 | 3.623 | 4.037 |
| Brossard | 0.609 | 0.611 | 2.391 | 2.343 | Pointe-des-Cascades | 0.782 | 0.837 | 1.597 | — |
| Candiac | 0.653 | 0.653 | 2.069 | 2.027 | Repentigny | 0.849 | 0.849 | 2.066 | 2.092 |
| Carignan | 0.595 | 0.595 | 1.195 | — | Richelieu | 0.586 | 0.683 | 1.054 | 1.246 |
| Chambly | 0.711 | 0.790 | 1.607 | 2.003 | Rosemère | 0.536 | — | 1.684 | — |
| Charlemagne | 0.744 | 0.844 | 2.457 | 2.457 | Saint-Amable | 0.778 | — | 1.134 | — |
| Châteauguay | 0.949 | 1.204 | 2.249 | 2.249 | Saint-Basile-le-Grand | 0.753 | 0.830 | 1.810 | 1.810 |
| Côte-Saint-Luc | 1.111 | 1.318 | — | — | Saint-Bruno-de-Montarville | 0.620 | 0.620 | 2.657 | 2.409 |
| Coteau-du-Lac | 0.530 | 0.562 | — | — | Saint-Colomban | 0.746 | 0.746 | 0.930 | 0.895 |
| Delson | 0.831 | 0.831 | 2.191 | 2.431 | Saint-Constant | 0.720 | 0.735 | 1.890 | 2.450 |
| Deux-Montagnes | 0.895 | 0.905 | 2.468 | 2.468 | Saint-Eustache | 0.672 | 0.687 | 2.033 | 2.033 |
| Dollard-des-Ormeaux | 0.956 | 0.956 | 3.495 | — | Saint-Isidore | 0.802 | 0.802 | 0.802 | 0.802 |
| Dorval | 0.756 | 0.756 | 3.347 | 3.382 | Saint-Jean-sur-Richelieu | 0.830 | 0.830 | 1.956 | 2.334 |
| Gore | 0.675 | 0.675 | 0.675 | 0.675 | Saint-Jérôme | 0.809 | 0.809 | 2.610 | 2.840 |
| Hampstead | 1.088 | 1.088 | 2.993 | — | Saint-Joseph-du-Lac | 0.586 | 0.603 | 0.920 | 0.893 |
| Hudson | 0.824 | — | 0.875 | — | Saint-Lambert | 1.065 | 1.250 | 2.702 | 2.715 |
| Kirkland | 0.848 | 0.848 | 3.857 | — | Saint-Lazare | 0.691 | — | 1.111 | — |
| L'Assomption | 0.882 | 0.882 | 1.854 | 2.455 | Saint-Lin-Laurentides | 0.637 | — | 1.131 | — |
| L'Épiphanie (city) | 0.731 | — | 0.890 | — | Saint-Mathias-sur-Richelieu | 0.679 | 0.679 | 1.033 | 1.318 |
| L'Épiphanie (parish) | 0.686 | — | 1.022 | — | Saint-Mathieu | 0.720 | — | 1.440 | — |
| L'Île-Cadieux | 0.341 | 0.341 | 0.341 | 0.341 | Saint-Mathieu-de-Beloil | 0.489 | 0.000 | 1.039 | 1.168 |
| L'Île-Dorval | 1.990 | 1.990 | 1.990 | 1.990 | Saint-Philippe | 0.807 | 0.897 | 1.365 | — |
| L'Île-Perrot | 0.833 | 0.833 | 2.020 | — | Saint-Placide | 0.629 | 0.629 | 0.629 | 0.629 |
| La Prairie | 0.660 | 0.661 | 1.748 | 2.268 | Saint-Sulpice | 0.581 | 0.581 | 0.581 | 0.581 |
| Laval | 0.771 | 0.862 | 3.009 | — | Saint-Zotique | 0.631 | 0.783 | 1.176 | — |
| Lavaltrie | 0.850 | 0.850 | 0.850 | 0.850 | Sainte-Anne-de-Bellevue | 0.915 | 0.915 | 3.465 | — |
| Léry | 0.580 | 0.580 | 1.220 | — | Sainte-Anne-des-Plaines | 0.953 | 0.953 | 1.931 | 1.950 |
| Les Cèdres | 0.666 | 0.741 | 1.131 | 1.455 | Sainte-Catherine | 0.966 | 1.130 | 1.977 | 2.268 |
| Les Coteaux | 0.593 | — | 0.927 | — | Sainte-Julie | 0.680 | 0.697 | 1.714 | 1.846 |
| Longueuil (max) | 0.943 | 1.090 | 3.023 | 3.589 | Sainte-Marthe-sur-le-Lac | 0.758 | 0.758 | 2.021 | 1.893 |
| Longueuil (min) | 0.951 | 0.952 | 2.944 | 3.140 | Sainte-Thérèse | 0.706 | 0.750 | 2.712 | 3.526 |
| Lorraine | 0.802 | — | 2.495 | — | Senneville | 0.731 | — | 3.716 | — |
| Mascouche | 0.797 | 0.896 | 2.369 | 2.183 | Terrasse-Vaudreuil | 0.870 | 0.870 | 2.089 | 2.044 |
| McMasterville | 0.684 | 0.685 | 1.429 | — | Terrebonne | 0.910 | 0.910 | 2.191 | 2.383 |
| Mercier | 0.719 | 0.785 | 1.988 | 1.885 | Varenes | 0.577 | 0.626 | — | — |
| Mirabel | 0.494 | 0.542 | 1.494 | 1.942 | Vaudreuil-Dorion | 0.619 | 0.704 | 1.627 | 1.701 |
| Mont-Royal | 0.717 | 0.717 | 2.995 | 2.995 | Vaudreuil-sur-le-Lac | 0.509 | — | 1.216 | 1.376 |
| Mont-Saint-Hilaire | 0.720 | 0.720 | 1.638 | 1.638 | Verchères | 0.650 | — | 1.430 | — |
| Montréal (max) | 0.820 | 0.822 | 3.598 | — | Westmount | 0.823 | 0.834 | 3.218 | — |
| Montréal (min) | 0.931 | 0.933 | 3.709 | — | | | | | |

Note: See p. 11 and fn. 20 for a description of the "min" and "max" tax ratios given for Montreal and Longueuil.
Sources: Longueuil, 2018; Montreal, 2018; Quebec, Ministry of Municipal Affairs and Housing, 2019.

Table A.3: Property tax rates (%), by property class, in the Lower Mainland (2019)

| property class → | Residential | | | | | | | Major Industry | | | | | |
|------------------------|-------------|-----------|-------------|----------|--------|-------|-------|----------------|-------------|----------|--------|-------|-------|
| | levy → | Municipal | Reg'l Dist. | Hospital | School | Other | Total | Municipal | Reg'l Dist. | Hospital | School | Other | Total |
| Abbotsford | 0.309 | 0.008 | 0.013 | 0.140 | 0.004 | 0.475 | — | — | — | — | — | — | — |
| Anmore | 0.136 | 0.017 | — | 0.111 | 0.041 | 0.305 | — | — | — | — | — | — | — |
| Belcarra | 0.112 | 0.021 | — | 0.111 | 0.040 | 0.284 | — | — | — | — | — | — | — |
| Bowen Island | 0.211 | 0.004 | — | 0.078 | 0.054 | 0.347 | — | — | — | — | — | — | — |
| Burnaby | 0.151 | 0.004 | — | 0.103 | 0.026 | 0.284 | 2.465 | 0.014 | — | 0.370 | 0.205 | 3.054 | — |
| Coquitlam | 0.198 | 0.004 | — | 0.111 | 0.026 | 0.339 | 2.895 | 0.014 | — | 0.370 | 0.205 | 3.484 | — |
| Delta | 0.234 | 0.004 | — | 0.112 | 0.038 | 0.389 | 2.578 | 0.014 | — | 0.370 | 0.339 | 3.301 | — |
| Langley, City | 0.232 | 0.004 | — | 0.118 | 0.026 | 0.381 | — | — | — | — | — | — | — |
| Langley, District | 0.209 | 0.004 | — | 0.118 | 0.026 | 0.358 | 0.589 | 0.014 | — | 0.370 | 0.205 | 1.178 | — |
| Lions Bay | 0.170 | 0.005 | — | 0.078 | 0.041 | 0.295 | — | — | — | — | — | — | — |
| Maple Ridge | 0.283 | 0.004 | — | 0.127 | 0.026 | 0.441 | 2.067 | 0.015 | — | 0.370 | 0.205 | 2.656 | — |
| Mission | 0.298 | 0.007 | 0.013 | 0.131 | 0.004 | 0.454 | 0.949 | 0.023 | 0.044 | 0.370 | 0.048 | 1.435 | — |
| New Westminster | 0.245 | 0.004 | — | 0.118 | 0.026 | 0.393 | 2.418 | 0.015 | — | 0.370 | 0.205 | 3.007 | — |
| North Vancouver, City | 0.169 | 0.004 | — | 0.096 | 0.026 | 0.296 | 2.750 | 0.015 | — | 0.370 | 0.205 | 3.339 | — |
| North Vancouver, Dist. | 0.166 | 0.004 | — | 0.096 | 0.026 | 0.293 | 2.237 | 0.014 | — | 0.370 | 0.205 | 2.825 | — |
| Pitt Meadows | 0.263 | 0.005 | — | 0.127 | 0.026 | 0.421 | 2.318 | 0.016 | — | 0.370 | 0.205 | 2.909 | — |
| Port Coquitlam | 0.236 | 0.004 | — | 0.111 | 0.026 | 0.377 | 0.873 | 0.015 | — | 0.370 | 0.205 | 1.462 | — |
| Port Moody | 0.240 | 0.004 | — | 0.111 | 0.026 | 0.381 | 4.856 | 0.015 | — | 0.370 | 0.205 | 5.446 | — |
| Richmond | 0.155 | 0.004 | — | 0.105 | 0.026 | 0.291 | 0.988 | 0.014 | — | 0.370 | 0.205 | 1.577 | — |
| Surrey | 0.176 | 0.004 | — | 0.114 | 0.026 | 0.319 | 0.941 | 0.014 | — | 0.370 | 0.205 | 1.529 | — |
| Vancouver | 0.134 | 0.004 | — | 0.090 | 0.026 | 0.254 | 3.040 | 0.014 | — | 0.370 | 0.205 | 3.628 | — |
| West Vancouver | 0.143 | 0.004 | — | 0.078 | 0.026 | 0.252 | 1.951 | 0.015 | — | 0.370 | 0.205 | 2.540 | — |
| White Rock | 0.230 | 0.004 | — | 0.114 | 0.026 | 0.374 | — | — | — | — | — | — | — |

| property class → | Light Industry | | | | | | | Business | | | | | |
|------------------------|----------------|-----------|-------------|----------|--------|-------|-------|-----------|-------------|----------|--------|-------|-------|
| | levy → | Municipal | Reg'l Dist. | Hospital | School | Other | Total | Municipal | Reg'l Dist. | Hospital | School | Other | Total |
| Abbotsford | 0.686 | 0.029 | 0.044 | 0.370 | 0.011 | 1.140 | 0.925 | 0.021 | 0.032 | 0.370 | 0.011 | 1.358 | — |
| Anmore | — | — | — | — | — | — | 0.136 | 0.042 | — | 0.370 | 0.132 | 0.680 | — |
| Belcarra | — | — | — | — | — | — | 0.275 | 0.052 | — | 0.370 | 0.130 | 0.827 | — |
| Bowen Island | 0.876 | 0.014 | — | 0.370 | 0.210 | 1.470 | 0.211 | 0.010 | — | 0.370 | 0.164 | 0.755 | — |
| Burnaby | 0.535 | 0.014 | — | 0.370 | 0.113 | 1.032 | 0.535 | 0.010 | — | 0.370 | 0.095 | 1.010 | — |
| Coquitlam | 0.831 | 0.014 | — | 0.370 | 0.113 | 1.329 | 0.727 | 0.010 | — | 0.370 | 0.095 | 1.203 | — |
| Delta | 0.693 | 0.014 | — | 0.370 | 0.149 | 1.227 | 0.713 | 0.010 | — | 0.370 | 0.132 | 1.225 | — |
| Langley, City | 0.697 | 0.014 | — | 0.370 | 0.113 | 1.194 | 0.715 | 0.010 | — | 0.370 | 0.095 | 1.189 | — |
| Langley, District | 0.638 | 0.014 | — | 0.370 | 0.113 | 1.135 | 0.764 | 0.010 | — | 0.370 | 0.095 | 1.239 | — |
| Lions Bay | — | — | — | — | — | — | 0.497 | 0.013 | — | 0.370 | 0.132 | 1.012 | — |
| Maple Ridge | 0.894 | 0.015 | — | 0.370 | 0.113 | 1.392 | 0.894 | 0.011 | — | 0.370 | 0.095 | 1.369 | — |
| Mission | 0.949 | 0.023 | 0.044 | 0.370 | 0.011 | 1.397 | 1.248 | 0.030 | 0.032 | 0.370 | 0.011 | 1.691 | — |
| New Westminster | 1.141 | 0.015 | — | 0.370 | 0.113 | 1.640 | 0.946 | 0.011 | — | 0.370 | 0.095 | 1.422 | — |
| North Vancouver, City | 0.528 | 0.015 | — | 0.370 | 0.113 | 1.026 | 0.528 | 0.011 | — | 0.370 | 0.095 | 1.004 | — |
| North Vancouver, Dist. | 0.709 | 0.014 | — | 0.370 | 0.113 | 1.207 | 0.463 | 0.010 | — | 0.370 | 0.095 | 0.938 | — |
| Pitt Meadows | 1.304 | 0.016 | — | 0.370 | 0.113 | 1.803 | 0.860 | 0.012 | — | 0.370 | 0.095 | 1.337 | — |
| Port Coquitlam | 0.873 | 0.015 | — | 0.370 | 0.113 | 1.371 | 0.790 | 0.011 | — | 0.370 | 0.095 | 1.266 | — |
| Port Moody | 1.274 | 0.015 | — | 0.370 | 0.113 | 1.773 | 0.570 | 0.011 | — | 0.370 | 0.095 | 1.046 | — |
| Richmond | 0.427 | 0.014 | — | 0.370 | 0.113 | 0.924 | 0.427 | 0.010 | — | 0.370 | 0.095 | 0.902 | — |
| Surrey | 0.463 | 0.014 | — | 0.370 | 0.113 | 0.960 | 0.546 | 0.010 | — | 0.370 | 0.095 | 1.021 | — |
| Vancouver | 0.427 | 0.014 | — | 0.370 | 0.113 | 0.925 | 0.427 | 0.010 | — | 0.370 | 0.095 | 0.902 | — |
| West Vancouver | 1.951 | 0.015 | — | 0.370 | 0.113 | 2.449 | 0.295 | 0.010 | — | 0.370 | 0.095 | 0.770 | — |
| White Rock | — | — | — | — | — | — | 0.529 | 0.011 | — | 0.370 | 0.095 | 1.005 | — |

Source: British Columbia, Ministry of Municipal Affairs and Housing, 2019.

Table A.4: Property tax rates (%), by property class, in the Calgary and Edmonton regions (2018)

| | Residential | | | | Non-Residential | | | |
|-------------------|----------------------------|---|-------|-------|----------------------------|---|-------|-------|
| | General Municipal Tax Rate | Education—Alberta School Foundation Fund Tax Rate | Other | Total | General Municipal Tax Rate | Education—Alberta School Foundation Fund Tax Rate | Other | Total |
| Calgary | | | | | | | | |
| Airdrie | 0.420 | 0.245 | 0.004 | 0.669 | 0.861 | 0.367 | 0.004 | 1.232 |
| Beiseker | 0.909 | 0.266 | 0.004 | 1.179 | 0.971 | 0.383 | 0.004 | 1.358 |
| Calgary | 0.390 | 0.246 | 0.000 | 0.636 | 1.532 | 0.410 | 0.000 | 1.943 |
| Chestermere | 0.816 | 0.266 | 0.004 | 1.086 | 1.536 | 0.343 | 0.004 | 1.882 |
| Cochrane | 0.457 | 0.253 | 0.004 | 0.714 | 0.629 | 0.361 | 0.004 | 0.994 |
| Crossfield | 0.518 | 0.251 | 0.004 | 0.773 | 0.681 | 0.389 | 0.004 | 1.073 |
| Irricana | 0.842 | 0.266 | 0.004 | 1.112 | 1.183 | 0.296 | 0.004 | 1.484 |
| Rocky View County | 0.251 | 0.255 | 0.004 | 0.510 | 0.754 | 0.355 | 0.004 | 1.113 |
| Edmonton | | | | | | | | |
| Beaumont | 0.652 | 0.247 | 0.002 | 0.900 | 0.907 | 0.335 | 0.002 | 1.244 |
| Betula Beach | 0.243 | 0.261 | 0.000 | 0.504 | 0.243 | 0.370 | 0.000 | 0.613 |
| Bon Accord | 0.713 | 0.256 | 0.011 | 0.980 | 1.442 | 0.376 | 0.000 | 1.818 |
| Bruderheim | 0.894 | 0.262 | 0.037 | 1.193 | 1.935 | 0.358 | 0.037 | 2.329 |
| Calmar | 0.958 | 0.246 | 0.002 | 1.206 | 1.289 | 0.390 | 0.002 | 1.680 |
| Devon | 0.573 | 0.260 | 0.002 | 0.835 | 0.842 | 0.384 | 0.002 | 1.228 |
| Edmonton | 0.620 | 0.244 | 0.000 | 0.864 | 1.744 | 0.374 | 0.000 | 2.118 |
| Fort Saskatchewan | 0.508 | 0.256 | 0.007 | 0.771 | 0.904 | 0.374 | 0.007 | 1.285 |
| Gibbons | 0.640 | 0.259 | 0.010 | 0.909 | 1.187 | 0.363 | 0.010 | 1.559 |
| Golden Days | 0.410 | 0.271 | 0.000 | 0.681 | 0.410 | 0.344 | 0.000 | 0.754 |
| Itaska Beach | 0.612 | 0.283 | 0.000 | 0.896 | 0.612 | 0.368 | 0.000 | 0.981 |
| Kapasiwin | 0.225 | 0.241 | 0.000 | 0.465 | 1.000 | 0.358 | 0.000 | 1.358 |
| Lakeview | 0.343 | 0.249 | 0.000 | 0.592 | 0.343 | 0.377 | 0.000 | 0.720 |
| Leduc | 0.716 | 0.256 | 0.002 | 0.973 | 0.857 | 0.407 | 0.002 | 1.265 |
| Leduc County | 0.329 | 0.257 | 0.002 | 0.588 | 0.687 | 0.376 | 0.002 | 1.065 |
| Legal | 0.759 | 0.256 | 0.010 | 1.025 | 1.820 | 0.371 | 0.010 | 2.201 |
| Morinville | 0.697 | 0.255 | 0.009 | 0.961 | 0.697 | 0.366 | 0.009 | 1.073 |
| Parkland County | 0.397 | 0.251 | 0.006 | 0.655 | 0.795 | 0.376 | 0.006 | 1.177 |
| Point Alison | 0.088 | 0.262 | 0.000 | 0.349 | 0.435 | 0.373 | 0.000 | 0.808 |
| Redwater | 0.842 | 0.271 | 0.010 | 1.123 | 1.960 | 0.384 | 0.010 | 2.354 |
| Seba Beach | 0.271 | 0.250 | 0.000 | 0.521 | 0.271 | 0.367 | 0.000 | 0.638 |
| Spring Lake | 0.474 | 0.259 | 0.000 | 0.733 | 0.474 | 0.305 | 0.000 | 0.779 |
| Spruce Grove | 0.597 | 0.256 | 0.005 | 0.857 | 0.853 | 0.371 | 0.005 | 1.228 |
| St. Albert | 0.790 | 0.253 | 0.009 | 1.052 | 1.101 | 0.337 | 0.012 | 1.450 |
| Stony Plain | 0.599 | 0.263 | 0.005 | 0.867 | 0.795 | 0.367 | 0.005 | 1.167 |
| Strathcona County | 0.432 | 0.251 | 0.012 | 0.695 | 0.894 | 0.371 | 0.012 | 1.277 |
| Sturgeon County | 0.365 | 0.247 | 0.009 | 0.621 | 1.038 | 0.346 | 0.009 | 1.393 |
| Sundance Beach | 0.411 | 0.285 | 0.000 | 0.696 | 0.411 | 0.369 | 0.000 | 0.780 |
| Thorsby | 1.239 | 0.255 | 0.002 | 1.496 | 2.400 | 0.385 | 0.002 | 2.787 |
| Wabamun | 0.650 | 0.273 | 0.005 | 0.928 | 1.600 | 0.362 | 0.005 | 1.967 |
| Warburg | 0.936 | 0.260 | 0.002 | 1.198 | 1.601 | 0.379 | 0.002 | 1.982 |

Source: Alberta, Ministry of Municipal Affairs, 2018.

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