

# Thriving in the City: What does it cost to live a healthy life?

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Wellesley Institute works in research and policy to improve health and health equity in the GTA through action on the social determinants of health.

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We would like to acknowledge this sacred land on which the Wellesley Institute operates. It has been a site of human activity for 15,000 years. This land is the territory of the Huron-Wendat and Petun First Nations, the Seneca, and most recently, the Mississaugas of the Credit River. The territory was the subject of the Dish With One Spoon Wampum Belt Covenant, an agreement between the Iroquois Confederacy and Confederacy of the Ojibwe and allied nations to peaceably share and care for the resources around the Great Lakes.

Today, the meeting place of Toronto is still the home to many Indigenous people from across Turtle Island and we are grateful to have the opportunity to work in the community, on this territory.

Revised by the Elders Circle (Council of Aboriginal Initiatives) on November 6, 2014

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## Introduction

Recently released census data reveals that while incomes across Canada have increased in the past decade, progress in Ontario and in Toronto have lagged behind.<sup>1</sup> As Ontarians have become increasingly concerned with issues of housing affordability and precarious job markets, the province has responded with a suite of policy changes, including reforms to employment legislation and social assistance. Many of these policies focus on getting people to a level of income adequacy that allows them to meet their basic needs, like food and shelter. However, Wellesley Institute recognizes that in order to achieve health equity, policy-makers must adopt a broader definition of health that goes beyond basic needs and strives towards conditions that allow everyone to truly thrive.

The ability to thrive involves more than just physical health. Social and economic needs are important facets of health and well-being that are often overlooked in current policy approaches. *Thriving in the City: A framework for income and health*<sup>2</sup> argues that connecting with ones' community and family, investing in education and employment, and building financial security are essential for achieving good health across the life course. It also provides an evidence-based framework that defines individuals' needs across physical, mental, social, and economic dimensions of health and well-being.

Building on that framework, this paper assesses what it costs to thrive in the Greater Toronto Area (GTA). The framework is divided into nine components with specific items in each and costs are estimated for each item. In doing so, this highlights how the collective responsibility for creating a thriving city is shared: individuals, communities, employers, and public services each play a role in creating a social environment that allows people to live full, healthy lives.

## Research Aims

The Thriving in the City project, as a whole, aims to answer the following questions:

1. What constitutes “thriving” with respect to key dimensions of physical, mental, and social health?
2. What goods, resources and services are required for a person to “thrive”?
3. How much does it cost to thrive in the GTA?

The first two research questions are addressed in the first Thriving in the City<sup>2</sup> report. The third question, giving an estimate of the total compensation required to support people to thrive in the GTA, is addressed here.

This project focuses on single working-age people age 25-40, without significant disabilities or chronic conditions, who live in the GTA. A forthcoming report by Wellesley Institute will explore the Thriving in the City framework for older adults. Individuals with disabilities or

chronic conditions, or those with families, have different needs, and these will be addressed in future iterations of this work.

## Methods

An evidence review determined parameters for achieving good health in nine domains: food, shelter, transportation, health care, personal care, physical activity, social participation, professional development, and savings/debt. These parameters led to more specific requirements, using secondary survey data to tailor the requirements to a GTA context. The framework was then presented to two focus groups in Toronto and Mississauga to ensure its acceptability and relevance for GTA residents in the 24-40 age range. A more detailed explanation of methodology for developing the framework is explained in the first report.

Building on the initial framework, this paper aims to define the costs of thriving in the GTA. To achieve this, we have estimated the costs of each requirement listed in the framework. The information presented in this report cannot account for the subjective preferences and circumstances of each individual, and does not purport to describe an ideal way of living. Instead the estimates are grounded in hypothetical scenarios guided by norms in the GTA and Canada, within the parameters of the requirements described in the *Thriving in the City* framework.

The estimates presented here assume that a person is not eligible for means-tested benefits and does not receive significant benefits from their employer, but does have access to publicly available services. In addition, these estimates cannot adequately capture the cost of thriving across the entire GTA. As highlighted in previous focus groups, there are distinct needs and norms in urban and suburban regions, particularly with regards to housing and transportation needs. To account for these distinctions, the estimates include two scenarios: one for a renter without a car living in downtown Toronto, and another for a homeowner with a car living in Mississauga.

For goods and commercial services, the costs are largely drawn from major stores or suppliers or from online price estimator tools. Using price estimator tools necessitates some assumptions which are described in the tables. For more variable costs such as housing and utilities, the costs are drawn from market data and consumer surveys. When no other options were available, costs were drawn from expenditure surveys although these can reflect spending habits that are often constrained by inadequate incomes. Expenditure data were mainly drawn from the Survey of Household Spending (SHS) conducted by Statistics Canada, using a custom tabulation with only single-person households in Ontario broken down by tenure type where possible.<sup>3</sup> Focus group feedback informed the frequency and type of items listed in each domain. The items, cost estimates, and rationale for cost estimates is described below for each of the nine domains. Detailed rationale for the inclusion of each domain is available in the first report.

## Cost Estimates

### Food and Nutrition: \$3,605 per year

The *Nutritious Food Basket* tool, developed by Health Canada in alignment with *Canada's Food Guide*, was used to estimate the costs of groceries.<sup>4</sup> Toronto Public Health uses the tool to monitor food costs annually for different populations and household structures. The estimated monthly costs for men and women aged 19-30 were averaged and calculated on a yearly basis. In addition, this component includes costs for foil and paper supplies required for food preparation, drawn from the SHS.

<b>Groceries</b>	\$3,415 (\$247-\$341 per month)	Nutritious Food Basket Estimate, Toronto Public Health 2016. Average for women and men age 19-30. <sup>4</sup>
<b>Food prep supplies</b>	\$190	"Paper, plastic & foil supplies" in SHS, Statistics Canada 2015. <sup>3</sup>

### Shelter: \$14,225 – \$21,926 per year

The shelter component of the framework includes two scenarios: one for a renter in Toronto, and one for a homeowner in Mississauga, reflecting the norms for this age group in both cities. Both scenarios account for the cost of a small studio unit in a moderately walkable neighbourhood. Walkability was determined using the *WalkScore* real estate tool; neighbourhoods with a score of 50/100 or higher were considered acceptable, which is the case for most of central Toronto and Mississauga.<sup>5</sup> The rental rates for central Toronto are drawn from annual surveys conducted by Canada Mortgage & Housing Corporation and generally include utility costs. The mortgage rates are drawn from *Condos.ca* data, indicating that the average price for the least expensive 10 percent of units last year was \$216,000. The mortgage calculation assumes a 10 percent down payment, a 25-year amortization period and 3 percent interest rate.

#### Scenario 1: Renter, City of Toronto

<b>Rent (including utilities)</b>	\$13,056 (\$1,336 per month)	Average bachelor/studio apartment rent for central Toronto Zone 1. Greater Toronto Area Rental Market Report, Canada Mortgage & Housing Corporation 2016. <sup>6</sup>
<b>Equipment</b>	\$313	"Household Equipment" in SHS, Statistics Canada 2015. Renters only. <sup>3</sup>
<b>Furnishings</b>	\$651	"Furnishings" in SHS, Statistics Canada 2015. Renters only. <sup>3</sup>
<b>Insurance</b>	\$204	Quote from SquareOne Insurance. Includes \$20,000 personal property insurance and \$1 million liability insurance.

#### Scenario 2: Homeowner, Mississauga

<b>Mortgage</b>	\$11,412 (\$951 per month)	Estimate from Condos.ca. Studio unit with \$21,6000 listing price, 10% down, and 25-year amortization at 3% interest. <sup>7</sup>
<b>Utilities</b>	\$1,248	“Utilities” in SHS, Statistics Canada 2015. Adjusted downward to 50% of average to account for small housing size. Owners only. <sup>3</sup>
<b>Equipment</b>	\$781	“Household Equipment” in SHS, Statistics Canada 2015. Owners only. <sup>3</sup>
<b>Furnishings</b>	\$833	“Household Furnishings” in SHS, Statistics Canada 2015. Owners only. <sup>3</sup>
<b>Repairs &amp; maintenance</b>	\$742	“Repairs & maintenance of owned living quarters” and “Service related to household furnishings & equipment” in SHS, Statistics Canada 2015. Owners only. <sup>3</sup>
<b>Condo fees</b>	\$3,540	Estimate from “Toronto Condo Maintenance Fee Stats,” Condos.ca 2015. Assumes 500 square foot unit. <sup>8</sup>
<b>Property taxes</b>	\$1,835	Estimate from City of Mississauga property tax rates 2017. Assumes home value of \$216,000. <sup>9</sup>
<b>Homeowner’s insurance</b>	\$312	Quote from SquareOne Insurance. \$20,000 personal property insurance and \$1 million liability insurance.

## Transportation: \$2,400 – \$6,414 per year

The transportation component of the framework includes two scenarios: one for a transit user in central Toronto and one for a car user in Mississauga. This reflects trends in car ownership across the GTA.<sup>10</sup> For transit users, the cost of a monthly Metropass is included. To supplement this, the costs of a car sharing membership, a three-day car rental, coach fare, GO transit fare, and Union-Pearson express fare, and occasional taxi trips are also included.

The cost of car payments is based on the typical low-end listed price of a Honda Civic on Autotrader.ca. The car payment calculation assumes a purchase price of \$10,000 purchase price with 10 percent down and a 5-year term with 3 percent interest. Car repairs, maintenance, and gas are estimated using CAA Car Costs tools and reports, assuming 12,000-15,000 kilometres driven per year. Parking fees are drawn from Condos.ca survey data and typical costs for Green P public lots in Toronto. In addition to the costs of a car, there are additional costs for occasional transit and taxi fare.

### Scenario 1: Transit User, City of Toronto: \$2,400

<b>Transit</b>	\$1,716	Adult TTC Metropass and 1 round-trip Union Pearson Express fare.
<b>Car share</b>	\$238	ZipCar fees and 12 2-hour trips in low-cost car option.
<b>Regional travel</b>	\$266	Enterprise 3-day car rental and insurance, MegaBus round trip to Montreal, and GO Transit round trip to Niagara Falls.
<b>Taxi</b>	\$180	Quote from Toronto Fare Finder. Includes 12 5km taxi trips.

## Scenario 2: Car User, Mississauga

<b>Car payments</b>	\$1,944	Estimate from Autotrader.ca. Honda Civic 2012 model. \$10000 purchase price, 10% down payment, and 5-year term with 3% interest. <sup>11</sup>
<b>Car insurance</b>	\$2,172	Quote from Pembridge Insurance. 30-year-old driver in Mississauga with Honda Civic 2012 model.
<b>License &amp; registration</b>	\$138	License plate sticker and 5-year license fees for Southern Ontario.
<b>Repairs &amp; maintenance</b>	\$483	Estimate from CAA Driving Costs Report 2012. Honda Civic 2012 model with 12,000-15,000km driving per year. <sup>12</sup>
<b>Gas</b>	\$929	Estimate from CAA Driving Costs Calculator. Honda Civic 2012 model with 12,000-15,000km driving per year. <sup>13</sup>
<b>Condo parking</b>	\$516	Estimate from 'Toronto Condo Maintenance Fees Stats,' Condos.ca 2017. <sup>7</sup>
<b>Lot/street parking</b>	\$48	6 day passes for downtown Green P parking lots.
<b>Transit</b>	\$94	6 round-trip TTC fares and 1 round-trip Union Pearson Express fare.
<b>Taxi</b>	\$90	Quote from Toronto Fare Finder. Includes 6 5km taxi trips.

### Physical Activity: \$562 per year

The physical activity component of the framework includes costs of a community fitness centre membership in Toronto or Mississauga and repairs and maintenance for a bicycle. Community fitness centres offer access to a wide range of activities such as swimming, group fitness classes, and drop-in sports, while also offering a chance for socializing. Cycling is also a common outdoor leisure activity among Canadian adults, and can be an effective form of transportation for some short trips.

<b>Fitness centre membership</b>	\$492	Type B Adult Membership for City of Toronto Recreation Centre.
<b>Bicycle maintenance</b>	\$70	Quote from Canadian Tire for basic tune-up and flat tire replacement.

### Health Care: \$2,179 per year

The health care component includes a comprehensive health insurance package including dental care, vision care, drug coverage, accident insurance, travel insurance, and extended benefits such as physiotherapy. Basic health coverage is not included as it is assumed that a person is eligible for OHIP. There are additional costs allocated to over-the-counter health products such as medicines and first aid supplies.

<b>Extended health insurance</b>	1,860	Quote from Manulife Insurance for Enhanced Coverage for healthy 30-year-old in Ontario.
<b>Over-the-counter products</b>	319	Non-prescribed medicine and healthcare supplies' in SHS, Statistics Canada 2015. <sup>3</sup>

## Personal Care & Hygiene: \$1,826 per year

Costs for personal care and hygiene were drawn from the Survey of Household Spending. To estimate the costs of clothing, the cost is the average for men and women.

<b>Clothing</b>	776	“Women & Girls Wear” and “Men & Boys Wear” in SHS, Statistics Canada 2015. Average for women and men. <sup>3</sup>
<b>Toiletries</b>	858	“Personal care products” and “hair grooming services” in SHS, Statistics Canada 2015. <sup>3</sup>
<b>Cleaning supplies</b>	129	“Household cleaning supplies & equipment” in SHS, Statistics Canada 2015. <sup>3</sup>
<b>Laundry</b>	63	“Laundry & dry-cleaning services” in SHS, Statistics Canada 2015. <sup>3</sup>

## Social Participation: \$5,996 per year

The social participation component encompasses a range of activities that support mental health and allow people to connect with family, friends, and community. These include hobbies, social outings, charity and civic contributions, telecom services, and travel. Compared to the other components, social participation is the most subjective. Each individual has distinct preferences for types of activities. However, the items are examples of popular activities as discussed in focus groups and Statistics Canada’s General Social Survey. The costs were primarily drawn from the Survey of Household Spending and other expenditure surveys or listed retail/service prices. For some highly variable items, such as restaurant meals and flights, the typical cost was estimated based on a range of options listed online. International flight destinations were chosen based on the most common countries of origin for immigrants in the GTA (China, India and the Philippines).

<b>Books</b>	50	“Books” in SHS, Statistics Canada 2015. <sup>3</sup>
<b>Magazines/newspapers</b>	176	Toronto Star 1-year digital subscription
<b>Music</b>	50	“Music downloads” in SHS, Statistics Canada 2015. <sup>3</sup>
<b>Creative projects</b>	200	Typical cost from Curry’s Art Supply for canvas, paints, and brushes.
<b>Cultural outings</b>	366	2 Art Gallery of Ontario passes; 2 Toronto Symphony Orchestra tickets; 2 Royal Ontario Museum passes; 2 Blue Jays tickets; 2 Cineplex movie tickets; 2 local concert tickets
<b>Special occasions</b>	240	Typical additional cost of entertaining family or friends at home monthly. (Supplement to regular food component).
<b>Gifts</b>	558	Average holiday gift expenditures in Ontario. Holiday Outlook Report, BMO 2015. <sup>14</sup>
<b>Restaurant outings</b>	1,040	Typical cost from Toronto Life Restaurant Listings for 1 weekly sit-down meal in low- to mid-price range.

<b>Charity contributions</b>	531	"Charitable donations" in SHS, Statistics Canada 2015. <sup>3</sup>
<b>Civic contributions</b>	200	Typical cost of membership fees for local service club.
<b>Internet</b>	420	Tekksavy 15mbps wireless internet plan.
<b>Phone</b>	552	Freedom Mobile 2g smartphone plan.
<b>TV/movies</b>	96	Netflix streaming subscription.
<b>Provincial travel</b>	124	Ontario Parks 3-night campsite rental. (Transportation and food included in relevant components).
<b>Domestic travel</b>	193	Quote from Expedia.ca for 3-night stay in private hostel room in Montreal; plus weekend tourist pass. (Transportation and food included in relevant components.)
<b>International travel</b>	1200	Typical cost from Google Flights for round-trip airfare to China/India/Philippines.

## Professional Development: \$2,492 per year

The professional development component includes expenses for ongoing training, equipment, and networking. It does not include the costs of postsecondary education which is captured under the Savings/Debt component. Certification, professional membership, and equipment costs can vary substantially depending on professional field; these estimates use common examples from each category. Additional training and adult education resources may be available for free through local libraries and employment centres.

<b>Certifications</b>	310	St. John's Ambulance first aid and mental health first aid certification course.
<b>Training</b>	800	Full course from Continuing Education programs at Ryerson, University of Toronto, or George Brown College.
<b>Professional membership</b>	450	Toronto or Mississauga Board of Trade individual membership.
<b>Conference</b>	300	Typical cost from Eventbrite for local industry conference or symposium.
<b>Software</b>	70	Microsoft Office personal software suite.
<b>Hardware</b>	250	Typical cost from BestBuy for mid-range Asus laptop repair and upgrades.
<b>Networking</b>	312	LinkedIn Premium online networking membership.

## Savings & Debt: \$11655 - \$12901 per year

The Financial Consumer Agency of Canada's savings guidelines were used to estimate costs for the general savings, retirement savings, and debt repayment.<sup>15</sup> The component again includes two scenarios for renters and homeowners, recognizing that homeowners have home equity to draw on for retirement. For both groups, general savings are calculated based on 10 percent of overall expenses, i.e. the sum of all other categories. Retirement savings for homeowners are an additional 10 percent of overall expenses; the proportion is adjusted to

20 percent for renters to account for a lack of home equity. (This does not include mandatory CPP contributions). Student debt is also included. The majority of Ontario graduates have some amount of student debt. Debt repayments were calculated using the average debt load of \$21,586 (for those completing 4-year degrees between 2005-2013) and average repayment time of 9.5 years.

### Scenario 1: Renter, City of Toronto

<b>General savings</b>	3,344	10% of annual expenses less debt.
<b>Retirement savings</b>	6,689	20% of annual expenses less debt. Adjusted upwards from 10% to account for lack of home equity.
<b>Debt repayment</b>	2,868	Average repayable OSAP debt. Government of Ontario 2014. <sup>16</sup> Repayment time of 10 years. <sup>17</sup>

### Scenario 2: Homeowner, Mississauga

<b>General savings</b>	4,394	10% of annual expenses less debt.
<b>Retirement savings</b>	4,394	10% of annual expenses less debt.
<b>Debt repayment</b>	2,868	Average re-payable OSAP debt. Government of Ontario 2014. <sup>16</sup> Repayment time of 10 years. <sup>17</sup>

## Discussion

Based on these estimates, the cost of thriving is between \$46,186 and \$55,432 after tax for a single person age 25-40 living in the Greater Toronto Area. This figure indicates total cost of supporting an individual’s ability to thrive, which is defined as meeting their basic material needs, enabling connections to community and family, supporting educational and professional advancement, and ensuring long-term financial security. Each of these factors support peoples’ health and well-being across the life course.

This figure demonstrates the gap between current income levels and one that would allow people to thrive. It is well above the income level for a current Ontario minimum wage worker, which would amount to approximately \$20,000 after taxes. A future minimum wage worker earning \$15 per hour would still fall well short of this figure, with an after-tax income of approximately \$25,500, just half of what it costs to thrive. The most substantial costs are associated with shelter, savings and debt. While there may be room for adjustment in personal spending based on an individual’s preferences (for example, forgoing restaurant meals or gym memberships), such changes amount to a small proportion of the overall cost, and are unlikely to close this substantial gap.

However, this figure does not have to indicate an ideal take-home income or wage for an individual. Instead, it illustrates the total resources required to live a healthy life in the GTA. This benchmark could be met through raising incomes. However, it can also be met through other supports including public services, social programs, employer-sponsored benefits, and community facilities. The responsibility for supporting peoples' ability to thrive can be shared between individuals, employers, communities, and broader society.

The framework assumes that a person is able to access only current universally-available services and supports from public institutions. These supports help to contain the costs in the framework. For example, the costs for health care and savings for retirement are far lower than they would be in the absence of publicly-funded social programs like OHIP and CPP. Community services such as local libraries and community centres offer a host of in-kind services, which means that the costs for leisure activities and physical activity are significantly lower than they would be otherwise.

Moving forward, there is a need to re-consider how other players can contribute to peoples' well-being. For example, if an employer provided comprehensive health benefits, supported professional development opportunities with an annual fund, and offered a modest RRSP matching program, the overall figure could be reduced by over \$5000. Changes in public services and social programs would similarly change the amount of income a person needs to thrive. For example, provincial investment towards post-secondary tuition grants would reduce debt burdens; federal investment in affordable housing would reduce shelter costs; and local investment in transit could make transit more affordable. Such investments would help close the gap between what GTA residents are earning and what they need to live full, healthy lives.

This how individual income is only one component of a broader social safety net that supports a thriving population. While raising wages and strengthening social assistance is a critical step towards improving quality of life for Ontarians, there is a need to consider how other supports can contribute to peoples' ability to thrive. Individuals, communities, employers, and governments across all levels have a role to play. These players share responsibility for supporting a physically, socially, and economically healthy population. This cost of thriving provides a way to understand the gap between the current environment and one that allows everyone to thrive, and can be a starting point for a broader conversation about what is really needed to improve health and health equity in the GTA.

## Endnotes

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