

# Living in Rural Alberta

UK Health Edition



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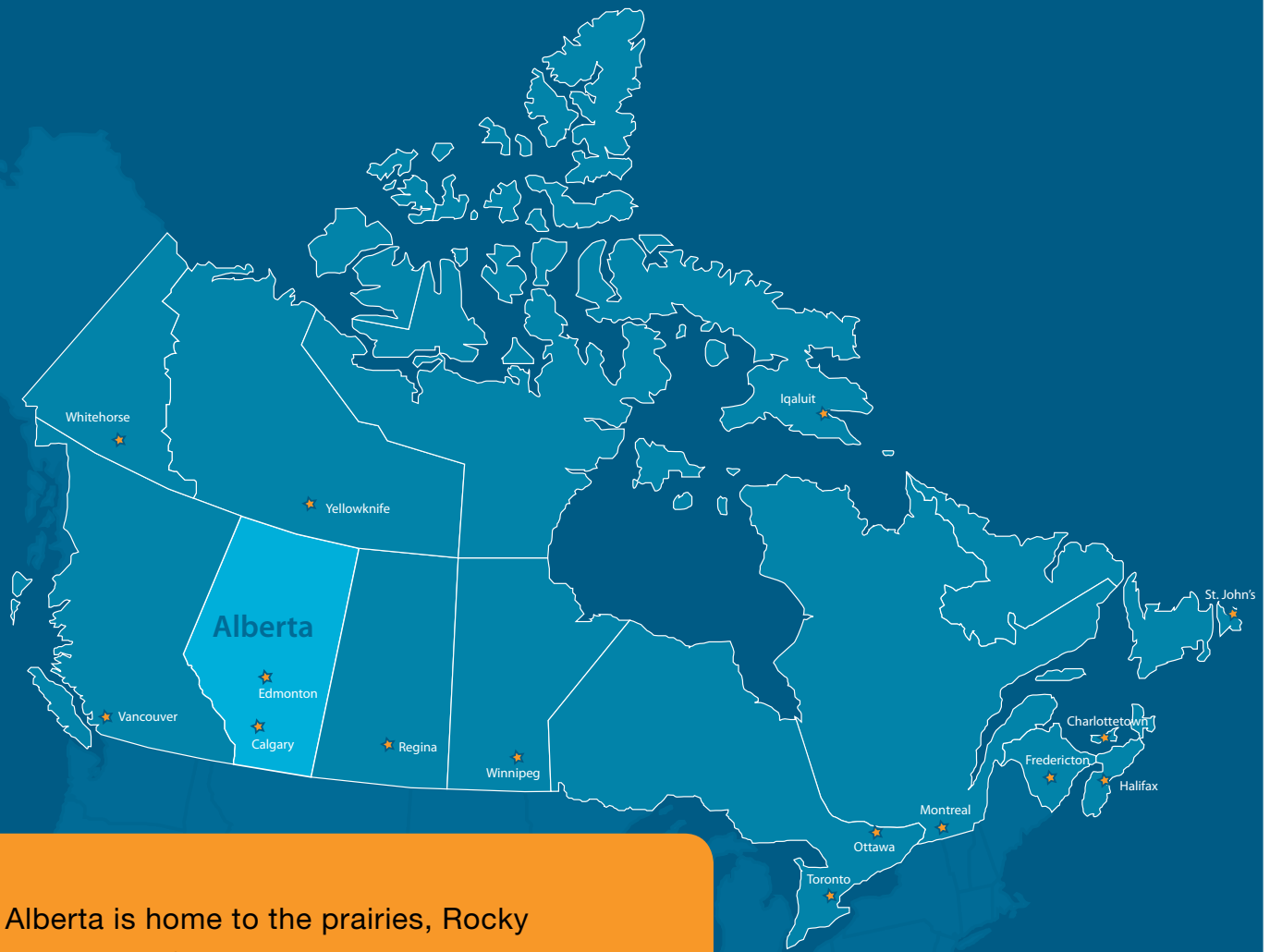
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Alberta

Freedom To Create. Spirit To Achieve.



Alberta is home to the prairies, Rocky Mountains, four glorious seasons and people with an entrepreneurial spirit. As our population grows, so does our need for family doctors in our rural communities. You can expect a fulfilling career with time to truly enjoy life. Our overall cost of living including housing, entertainment and taxes is one of the lowest in Canada, giving you more disposable income to enjoy.



## Cost of Living

Living in Alberta is relatively affordable. In an international study ranking the most expensive cities around the world, Calgary, Alberta ranked very affordable at #109. Other Alberta cities and towns are so affordable, they were not included on the list.

*Source: Mercer Human Resource Consulting Cost of Living Survey for 2010*

## Housing

Real estate in Alberta remains affordable which makes owning your own home a reality.

Average rent per month for a two-bedroom flat as of October 2009:

Calgary	£650 (€753)
Edmonton	£601 (€696)
Grande Prairie	£539 (€625)
Lethbridge	£503 (€583)
Medicine Hat	£406 (€471)
Red Deer	£503 (€583)

*Source: Canada Mortgage and Housing Corporation*

Average price of a residential unit as of October 2009:

Calgary	£337,541 (€391,139)
Edmonton	£293,583 (€340,200)
Grande Prairie	£195,011 (€225,977)
Lethbridge	£192,848 (€223,470)
Medicine Hat	£188,633 (€218,586)
Red Deer	£251,693 (€291,659)

*Source: Housing Bulletin Monthly Report December 2009*

## Health Care

Most people living and working in Alberta get universal access to hospital and medical services under the Alberta Health Care Insurance Plan (AHCIP). AHCIP fees are covered by the Government of Alberta. Most temporary foreign workers and their families are also eligible.

Patients in Alberta are responsible for the cost of prescription medication; however, most people have benefit plans which cover these costs in addition to physiotherapy, chiropractic appointments and massage therapy.

## Transportation

Alberta has some of the best maintained highways in Canada and our road systems are extensive. Transportation options in our cities include car, train, bus or bicycle. Rural Alberta communities offer taxi and bus services for the elderly and handicapped. Almost everyone owns their own vehicle. In addition, there is bus service between communities and to the cities.

To operate a car, truck or van you need a driver's licence, insurance and registration on your vehicle. Similar to the U.K., Canada also uses the metric system to represent speed limits.

The majority of rural communities also have a local airport. Alberta also has two international airports located in Edmonton and Calgary which offer direct non-stop flights to the U.K..



## Wages

### Doctors

Base wage for Family Doctors\* £137,875 (€159,768)  
 Base wage for Specialists\* £194,084 (€226,009)

\*Average annual fee-for-service per full time equivalency (April 1, 2008–March 31, 2009). Base wage does not include benefits, profit shares and other forms of compensation and incentives.

In Alberta, doctors are paid on a fee-for-service basis and the annual income will vary depending on factors such as location and the number of patients treated.

Doctors are eligible for reimbursement of their medical malpractice insurance costs subject to a \$1,000 fee. Fees are deductible through the Alberta Medical Association (AMA).

Doctors in Alberta also have access to a physician retention program. The program offers a yearly lump sum payment for every year of practice in the province as well as a clinical stabilization fund which provides increased remuneration and incentives should doctors establish practice in an underserved area of the province.

Source: Alberta Health and Wellness

### Nursing

Salaries for nurses vary depending on the employer, the nurse's hours, educational qualifications, experience and responsibilities. All nursing wages are hourly except where otherwise indicated. Wages and salaries

do not include overtime hours, benefits, profit shares, bonuses and other forms of compensation.

Registered Nurse	£17.57–£23.07 (€20.46–€26.87)
Licensed Practical Nurse	£11.66–£15.26 (€13.58–€17.77)
Certified Graduate Nurse/Graduate Psychiatric Nurse	£16.08–£19.64 (€18.72–€22.88)
Shift premium	£1.36–£2.31 (€1.58–€2.68)
Weekend premium	£1.49 (€1.74)
Overtime	two times base hourly salary

Source: United Nurses of Alberta Collateral Agreement 2007-2010

### Other Health Care Positions

Physiotherapists	£19.36–£28.68 (€22.44–€33.24)
Diagnostic Sonographer	£20.39–£27.37 (€23.63–€31.72)
Magnetic Resonance Imaging Technologist	£19.28–£26.54 (€22.35–€30.75)
Laboratory Technologist	£17.64–£ 26.29 (€20.44–€30.47)
Occupational Therapists	£19.36–£28.68 (€22.44–€33.24)

Source: Alberta Learning Information Service, 2009 Alberta Wage and Salary Survey

## Grocery Items

On average, Albertans spend £4,563 (€5,288) per year on grocery items.

Source: 2008 Survey of Household Spending, Statistics Canada





## Taxes

Alberta's personal tax advantage results from a low single rate tax system, including the highest basic and spousal exemptions in the country, no provincial sales tax, the lowest petrol tax rate among the provinces and low property taxes. At 10 per cent, Alberta has the lowest top marginal tax rate on personal income among the provinces.

**Two income family of four earning £44,374 (€51,420)**  
Alberta Provincial and Federal Taxes £9,567 (€11,086)

**Two income family of four earning £73,956 (€85,699)**  
Alberta Provincial and Federal Taxes £18,897 (€21,899)

Albertans also have access to the Canada Child Tax Benefit to help offset the expense of raising children aged 18 and under. This tax benefit is determined based on family income and residency requirements.

Alberta businesses have the lowest business taxes in Canada. Alberta's business tax advantage is a result of low corporate income tax rates, no capital tax and no payroll tax.

*Source: Alberta Finance, January 2010*

## Child Care

Private day homes, after school programs and daycares are available in rural communities. Average childcare cost for a daycare in Alberta for a month ranges from £621-£828 (€720-€960).

*Source: Quotes from Edmonton area daycare centres*

## Quality of Life

In rural Alberta, you can experience a relaxed pace of life, enjoy the great outdoors and spend time getting to know your community. A typical small Albertan community has similar services to that of a city, such as restaurants, banking, telecommunications, high speed Internet, schools and medical services.

Calgary, Alberta ranked #28 out of the top 50 cities with the highest quality of life and first out of eco-cities. London ranked #38 and Birmingham and Glasgow were jointly ranked at #56.

*Source: Mercer Human Resource Consulting Quality of Living Survey for 2010*

## Weather

Alberta is Canada's sunniest province with more than 2,000 hours of sunshine each year with four distinct seasons.

**Average Summer Temperature Ranges**  
(June to August) 15°C to 23°C (60° F to 73° F)

**Average Winter Temperature Ranges**  
(November to February) -8°C to -25°C (18° F to -13° F)

Despite the cold, Alberta winters are usually dry, the sun is often shining, and the days are spectacularly bright. During the winter, you can go skiing and skating with the family or stay indoors and spend the day shopping. Main roads and highways are cleared of snow to ensure that travel in the communities and to the main centres is easily accessible and safe.

Our houses and office buildings are well insulated and have very good heating systems. Even when it is cold outside, we stay warm inside.

*Source: Study in Alberta*



## Education

Albertans are among the best educated people in North America. In 2008, 62 per cent of the labour force, 25 years of age and older, held a post-secondary education certificate, diploma or degree.

Children living in Alberta must attend school from ages six to 16. Public education is provided free of cost for children and people under 20 years of age, up to the end of secondary school.

### Kindergarten to Grade 12

- Kindergarten is an optional level of education that takes place before a child enters Grade 1, normally when a child is under six years of age.
- Elementary education takes place for a child who attends Grade 1 to Grade 6.
- Junior high school starts at Grade 7 and ends after Grade 9. Junior high school students are usually between the ages of 11 and 15 years.
- Senior high school starts at Grade 10 and ends after Grade 12. Senior high school students are usually between the ages of 16 and 18 years.

Parents and students can choose from a wide range of schools (public, Catholic, Francophone, charter, private) and unique and innovative programs (home education, online/virtual schools, outreach programs, alternative programs). The majority of Albertans attend and graduate through the public school system.

For most schools in Alberta, the school year starts in late August or early September and ends in late June. The school day usually starts between 8 and 9 a.m. and ends between 3 and 4 p.m.

Schools are closed on weekends and public holidays. They also are closed between Christmas and New Year's Day, and for one week called Spring Break in March or April.

After completing the required high school courses, students must pass a series of examinations that include provincially set examinations to qualify for an

Alberta High School Diploma. Students are expected to find out which courses are required to enter the post-secondary institutions they wish to attend and to select their high school courses accordingly.

### Did you know?

The high school completion rate in Alberta is 71.5 per cent.

### Post-secondary

Alberta's post-secondary system has 26 publicly funded institutions, including six universities, two technical institutes, 11 public colleges, five private university colleges, and two arts and culture institutions. Many private vocational training institutions also serve Alberta.

Generally, international student fees for publicly-funded institutions in Alberta are calculated based on the actual cost of post-secondary education, while Canadians and landed immigrants pay tuition fees that are subsidized through the provincial government.

### Annual Tuition Range by Institution Type

Universities	£6,366–£11,154 (€7,664–€13,427)
Public Colleges	£3,929–£7,145 (€4,729–€8,602)
Polytechnics	£5,654–£7,981 (€6,806–€9,607)
Private Colleges	£4,948–£5,888 (€5,956–€7,088)

Source: *Study in Alberta and Alberta Education* accessed August 19, 2010



## Utilities

The utilities industry in Alberta includes: electric power generation, transmission and distribution, natural gas distribution and water, sewer and irrigation systems. Whether you are renting an apartment or live in a detached house or duplex, you will most likely be responsible for paying for gas and power services.

Regulated residential natural gas and electricity yearly costs based on prices effective February 2010 in Edmonton were estimated at £508 (€589) and £320 (€371) respectively. Other residential household costs may include:

Satellite TV	£20.75 (€24.00) upwards per month
Phone	£17.75 (€20.55) upwards per month
Water	£20.75 (€24.00) upwards per month
Internet	£26.60 (€30.85) upwards per month

*Source: Utilities Consumer Advocate and Service Alberta accessed February 2, 2010*

## Petrol

Alberta has the lowest petrol tax among the provinces. In addition, there is no road tax. Petrol costs £0.53 (€0.62) per litre\*.

*\*Information correct as of February 2, 2010*

## Entertainment

Rural Alberta offers plenty of activities to enjoy throughout the year. Play a round of golf at your local golf course, go skiing for a weekend in the mountains, travel to see Alberta's historic sites or visit a major city to do some shopping. You can also stay in town and participate in the local events and festivals.

Golf (18 holes at a semi-private course)	£26.05 (€30.20)
Bottle of wine	£8.70 (€10.30)
Bowling	£3.85 (€4.45)
Movie admission	£7.40 (€8.55)
Museum entrance	£5.90 (€6.85)
Nightclub entrance	£2.95 (€3.40)
Pint of beer	£3.20 (€3.70)
Recreation facility pass (includes indoor swimming pool, racquetball/squash court and weight room):	
one-time adult admission	£2.95 (€3.45)
yearly family pass	£390.50 (€452.50)
yearly adult pass	£195.25 (€226.25)
Racquetball/squash court	£2.95 (€3.45) per hour
Hockey ticket	£25.45 (€29.50)
Lift ticket (skiing at a local hill):	
adult	£17.75 (€20.60)
child	£11.85 (€13.70)
Theatre ticket	£38.50 (€45.00)

*Please note:*

*All currency has been converted at an exchange rate of \$1.00 CAD = £0.591648 GBP = 0.685595 EUR as of February 2, 2010*



**Government of Alberta**   
Canada 

[www.AlbertaCanada.com/immigration](http://www.AlbertaCanada.com/immigration)

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