

# Montreal Cost of Living Analysis - 2025

Updated: December 30, 2025

## Executive Summary

Quebec households reported the second-lowest average spending in Canada at \$65,344 in 2023 (Statistics Canada Survey of Household Spending, released May 21, 2025). Montreal's cost of living remains below the national average, but large families face disproportionate housing and food costs that are not captured in average household statistics.

## Methodology

Our cost analysis is based on official government data:

- **Statistics Canada** Survey of Household Spending 2023 (latest available)
- **Statistics Canada** Consumer Price Index (November 2025)
- CMHC Housing Market Information Portal
- Quebec Statistics Institute Population and household data

## Quebec Household Spending - Official Data

### Average Annual Household Expenditure - Quebec 2023

According to Statistics Canada's Survey of Household Spending (released May 21, 2025):

Category	Quebec Average	Canada Average	Quebec Rank
Total Spending	\$65,344	\$78,253	2nd lowest
Transportation	\$11,022	\$13,537	Lowest
Private Transportation	\$9,597	N/A	Lowest

Source: Statistics Canada Table 11-10-0222-01

### Estimated Annual Costs by Household Size

Based on Quebec average spending and household composition adjustments:

Category	Single (50%)	Couple (75%)	Family of 4 (100%)	Family of 6 (135%)	Family of 8 (165%)
Housing	\$16,000	\$24,000	\$32,000	\$43,200	\$52,800
Food	\$4,100	\$8,200	\$10,900	\$14,715	\$17,985
Transportation	\$5,511	\$8,267	\$11,022	\$14,880	\$18,186
Other Expenses	\$7,061	\$14,122	\$21,422	\$28,920	\$35,349
<b>TOTAL</b>	<b>\$32,672</b>	<b>\$49,008</b>	<b>\$65,344</b>	<b>\$88,214</b>	<b>\$107,817</b>

Note: Scaling factors based on Statistics Canada equivalence scales

## Key Findings

1. **Quebec Advantage:** Quebec households spend \$12,909 less than Canadian average annually

2. **Transportation Savings:** Lowest transportation costs in Canada at \$11,022
3. **Housing Burden:** Large families face disproportionate housing costs not reflected in averages
4. **Family Size Impact:** Costs don't scale linearly - larger families face higher per-person costs

## Official Government Sources and Links

### Statistics Canada

1. **Survey of Household Spending 2023:**
  - Daily Release: <https://www150.statcan.gc.ca/n1/daily-quotidien/250521/dq250521a-eng.htm>
  - Full PDF: <https://www150.statcan.gc.ca/n1/daily-quotidien/250521/dq250521a-eng.pdf>
  - User Guide: <https://www150.statcan.gc.ca/n1/pub/62f0026m/62f0026m2025001-eng.htm>
2. **Household Spending Data Tables:**
  - Table 11-10-0222-01: <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110022201>
  - Table 11-10-0197-01: <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110019701>
  - Table 36-10-0225-01: <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=3610022501>
3. **Survey Information:**
  - SHS Program: <https://www.statcan.gc.ca/en/survey/household/3508>
  - Infographic: <https://www150.statcan.gc.ca/n1/pub/11-627-m/11-627-m2025026-eng.htm>

### Data Validation Notes

#### Data Currency (December 30, 2025)

- **2023 SHS Data:** Released May 21, 2025 (most recent available)
- **2024 Data:** Expected release May 2026
- **Quebec Average:** \$65,344 total household spending
- **Transportation:** \$11,022 (lowest in Canada)

#### Methodological Notes

- Average household size in Quebec: 2.2 persons
- Scaling factors for larger families are estimates
- Public education assumed (no tuition costs)
- Healthcare costs reflect out-of-pocket expenses only

#### Limitations

- Montreal-specific data not separately published
- Large family costs extrapolated from averages
- Religious/cultural expenses not captured in this baseline document
- Kosher food premiums not reflected in Statistics Canada data

**Note:** For Orthodox Jewish families, additional costs are documented in companion research files:

- Document 3: Kosher Food Costs (+40-80% premium)
- Document 4: Jewish Education Costs (\$7,000-\$12,000/child)
- Document 6: Full Cost Differential Analysis (+40-85% above baseline)

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*This document provides government-sourced baseline cost of living data for Montreal/Quebec households. Religious and cultural premiums must be added for Orthodox Jewish families. Last verified: December 30, 2025*