

Cost of Living 2026: Montreal vs. Toronto vs. Vancouver

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Executive Summary

- Cost-of-Living Hierarchy:** Across multiple indices and real-world data, **Montreal** is markedly more affordable than **Toronto** or **Vancouver**. International cost-of-living indices (e.g. Numbeo/Expatistan) score Montreal's composite cost (including rent) at ~45.8 (New York=100) versus 54.7 for Toronto and 57.3 for Vancouver (Source: 2727coworking.com). This gap is driven largely by housing. For example, mid-2025 average rents for a 1-bedroom unit were about C\$1,688 in Montreal, versus C\$2,078 in Toronto and C\$2,223 in Vancouver (Source: 2727coworking.com). Corresponding median home prices are roughly ~C\$600k in Montreal, over C\$1.0M in Toronto, and ~C\$1.2M in Vancouver (Source: 2727coworking.com). These differences persist even after recent market cooling.

CITY	COST OF LIVING INDEX‡	AVG 1BR RENT (MID-2025)	AVG HOME PRICE (2025)	TOTAL SALES TAX (GST+PROV.)
Montreal	45.8	C\$1,688	≈C\$600,000	14.975% (5%+9.975% (Source: wealthvieu.com))
Toronto	54.7	C\$2,078	>C\$1,000,000	13.0% (5%+8.0% (Source: www.outsourcebookkeeping.ca))
Vancouver	57.3	C\$2,223	≈C\$1,200,000	12.0% (5%+7.0% (Source: www.outsourcebookkeeping.ca))

Sources: Cost indices and rents from Numbeo/Expatistan and market surveys (Source: 2727coworking.com); sales tax data from official sources (Source: wealthvieu.com) (Source: www.outsourcebookkeeping.ca).

- Example Monthly Budgets:** Budgets for a single remote worker (rent + living expenses) also reflect this gap. One digital-nomad study estimates that in Montreal a full monthly budget (housing + food/transport) runs roughly C\$2,100–3,100, versus about C\$2,700–3,800 in Toronto and C\$3,000–4,200 in Vancouver (Source: 2727coworking.com). In practical terms, this means a remote professional can live in Montreal on substantially less income while maintaining a comparable standard of living.

CITY	HOUSING (MONTH)	FOOD/TRANSPORT (MONTH)	ESTIMATED MONTHLY BUDGET
Montreal	C\$1,500 – C\$2,200	C\$600 – C\$900	C\$2,100 – C\$3,100
Toronto	C\$2,000 – C\$2,800	C\$700 – C\$1,000	C\$2,700 – C\$3,800
Vancouver	C\$2,200 – C\$3,000	C\$800 – C\$1,200	C\$3,000 – C\$4,200

Sources: Nomad budget ranges from a comparative cost study (Source: 2727coworking.com).

- Salaries and Purchasing Power:** Nominal salaries tend to be higher in Toronto and Vancouver than in Montreal, reflecting the competitive tech markets there. For instance, **mid-level software engineers** might earn on the order of **C\$100–130K** in Toronto or Vancouver vs. **~C\$80–120K** in Montreal (Source: www.groomassociates.com). However, higher Montreal purchasing power often offsets this pay gap. Indeed, analyses suggest a single person needs roughly **~C\$60–70K** net in Toronto for a comfortable budget, whereas in Montreal **~C\$40–50K** may suffice (Source: 2727coworking.com). Tax and **take-home differences** also mitigate nominal income gaps: e.g. a BC resident on C\$80K takes home ≈C\$1,300 more than an Ontarian at the same gross pay (BC’s provincial rates are marginally lower and Ontario has a health-premium surcharge) (Source: wealthnorth.ca) (Source: wealthnorth.ca).
- Taxes and Fees:** Federal tax rates are identical across Canada, but provinces differ. Quebec’s top personal income tax rate (25.75% provincial, 53.31% combined at top bracket (Source: www.taxtips.ca) is among the highest in Canada, while Ontario’s top marginal is ~53.53% (Source: www.taxtips.ca) and British Columbia’s ~53.50% (Source: www.taxtips.ca). Sales taxes likewise vary: Montreal (Quebec) has the highest at **14.975%** (**5% GST + 9.975% QST** (Source: wealthvieu.com), Toronto (Ontario) **13%** HST (Source: www.outsourcebookkeeping.ca), and Vancouver (BC) **12%** (5%+7%) (Source: www.outsourcebookkeeping.ca). Healthcare premiums also differ: Ontario levies a health premium on incomes above C\$20K, whereas BC has no such additional charge. These tax variations affect take-home pay and the cost of goods, but on balance do not override the much larger housing cost differences.
- Quality of Life and Amenities:** All three cities score highly on global livability, but Vancouver tends to rank highest for quality of living factors, especially climate and environment. Mercer’s 2023 Quality of Living survey placed **Vancouver** as the top Canadian city (8th globally for expats) and **Toronto** (17th) and **Montreal** (tied 20th) also in the top 25 worldwide (Source: www.mercer.com). Crowdsourced indices also reflect this: Numbeo’s quality-of-life index rates Vancouver (~186.5) well above Montreal (173.6) and Toronto (173.1) (Source: www.numbeo.com) (Source: www.numbeo.com). Vancouver’s temperate coastal climate yields a climate comfort index (~91.2) far higher than Montreal’s (~52.4) or Toronto’s (~65.3) (Source: www.numbeo.com) (Source: www.numbeo.com), and it enjoys lower pollution levels (Pollution Index ~25.5 vs 33.7 in Montreal, 37.5 in Toronto (Source: www.numbeo.com) (Source: www.numbeo.com). Montreal’s **safety index** is relatively high (67.2) compared to Toronto (56.4) and Vancouver (57.2) (Source: www.numbeo.com) (Source: www.numbeo.com), reflecting lower violent crime rates.

CITY	MERCER QOL RANK (2023)	NUMBEO QOL INDEX	NUMBEO SAFETY INDEX	COMBINED SALES TAX
Montreal	Tied 20	173.6	67.2	14.975%
Toronto	17	173.1	56.4	13.0%
Vancouver	8	186.5	57.2	12.0%

- Transportation and Utilities:** Commons expenses further favor Montreal. For example, a monthly public transit pass costs about **C\$97** in Montreal vs **C\$156** in Toronto (Source: 2727coworking.com), and roughly **C\$105–140** in Metro Vancouver depending on zones (Source: 2727coworking.com). Montrealers also pay very low utility bills (electricity + heating ~C\$76/month, far below Ontario’s ≈C\$209 (Source: www.movebuddha.com), thanks to inexpensive Hydro-Quebec power. Internet and cell plans in Montreal are about 30–40% cheaper than in Toronto (Source: www.movebuddha.com). Overall, day-to-day living expenses (groceries, dining, services) are generally lower in Montreal. For

instance, an upscale dinner for two averages ~\$70 in Montreal vs ~\$130 in Manhattan (Source: www.movebuddha.com) (approximately 45% less). In comparisons between Canadian cities, Vancouver and Toronto often show slightly higher prices for groceries and consumer goods than Montreal (Source: 2727coworking.com) (Source: www.movingwaldo.com), though these differences are moderate relative to housing costs.

- **Remote-Work Infrastructure:** All three cities have developed coworking and tech ecosystems, but Montreal offers them at lower prices. A recent industry report notes coworking hot-desk fees of roughly C\$200–300/month in Montreal, versus C\$250–400 in Toronto or Vancouver (Source: 2727coworking.com). Internet infrastructure is strong in all three metros (average broadband speeds in large Canadian cities are among the world's fastest, with leading providers on par nationwide). Time-zone differences may matter: Toronto/Montreal align with U.S. Eastern schedules, while Vancouver aligns with U.S. Pacific time and Asia-Pac. International connectivity is robust in all cities (Toronto Pearson and Vancouver YVR are major airports; Montréal–Trudeau offers extensive transatlantic links). One disadvantage for Montreal is the language factor: Quebec law requires many services in French, so non-French-speaking remote workers may face a learning curve in daily life (though English is widely spoken, especially in tech).
- **Case Study – Moving from NYC to Montreal:** Personal accounts illustrate the disparity. For example, one remote worker leaving Manhattan reported his \$3,200/month NYC studio rent was replaced by a C\$1,030 1-bedroom in Montreal's Plateau area (Source: www.movebuddha.com) (a 69%-75% reduction compared to NYC rent as per Numbeo). His utility bills fell from \$186 to \$76, and monthly transit from \$132 to \$70 (Source: www.movebuddha.com) (Source: www.movebuddha.com). He noted restaurants and groceries cost notably less – e.g. a cappuccino ~\$3.50 vs \$5.90 (+40%), imported beer \$6.30 vs \$12 (-47%) (Source: www.movebuddha.com). This anecdote underscores Montreal's geo-arbitrage advantage: similar quality of life at a fraction of the cost, enabling higher savings for the same income.
- **Economic and Professional Opportunities:** Vancouver and Toronto remain Canada's tech and business hubs. Toronto has ~337,000 IT workers and fierce competition, especially from U.S. firms; senior dev salaries in Toronto span roughly C\$110k–178k (some exceeding C\$235k (Source: www.groomassocies.com). Vancouver's tech sector punches above its population, hosting major Microsoft, Amazon, EA campuses; mid/senior tech salaries often exceed Toronto's, and advance equity can push total comp over C\$200k (Source: www.groomassocies.com) (Source: www.groomassocies.com). Montreal's tech scene is smaller but anchored by strengths in AI (Mila institute), gaming (Ubisoft, etc.), aerospace and pharma. Salaries are lower, but the talent is high quality: Montreal-based employers emphasize bilingualism and cost-of-living in compensation. For many roles (e.g. mid-level developer), Montreal offers comparable purchasing power with about 20–30% lower salary, given its cheaper housing (Source: www.groomassocies.com) (Source: www.groomassocies.com). Employers nationwide already face pressure to tailor pay by location due to remote work; companies hiring in Montreal may pay less in nominal dollars, but employees often enjoy similar disposable income after savings on rent.
- **Taxes and Visas for Remote Workers:** Canada has no special "digital nomad" visa; non-citizens must use tourist/eTA (max 6 months) or obtain work authorizations (Source: 2727coworking.com). This limits purely nomadic stays to half-year increments. Remote workers must also navigate provincial tax rules if they stay long-term (Quebec taxes global income and has separate tax filing). Businesses hiring remote Canadians often adjust compensation: Mercer notes organizations will need location-based pay strategies (Source: 2727coworking.com). For relocators taking local jobs or freelance work, remember Quebec's higher income and sales taxes. Exporting remote income (earning in USD/EUR while living in Canada) can dramatically increase local living standards via geo-arbitrage, but requires awareness of international tax implications and currency risk.
- **Quality of Life Trade-offs:** Despite higher costs, Toronto and Vancouver offer amenities some workers prize. Vancouver's mild winters, mountains and ocean access make it lifestyle-friendly (Mercer highlights "scape, outdoors, diversity" (Source: www.mercer.com). Toronto offers big-city culture, diversity and a robust public transit network. Montreal, by contrast, provides rich arts, nightlife and European flair at a bargain, but with colder winters and a French cultural milieu. Each city garners praise: Montreal for affordable cosmopolitan living, Toronto for its dynamism, Vancouver for nature and "Hollywood North" film scene (Source: www.mercer.com) (Source: www.movingwaldo.com).

In sum: remote workers relocating to Canada must weigh **affordability vs. opportunity**. Montreal clearly wins on price – lower rent, cheaper services and taxes – making it ideal for budget-conscious nomads or those prioritizing savings (Source: 2727coworking.com) (Source: www.movebuddha.com). Toronto and Vancouver demand higher incomes (and save talent in some sectors by offering it) but repay with business opportunities, networks and mild climates. Taxes and living costs compress real wages most in Vancouver/Toronto, whereas Quebec's high taxes are offset by rock-bottom housing. Policymakers are beginning to respond: for example, Saskatchewan in 2023 launched a C\$12,000 "Right to Fly" grant for remote workers to move there (Source: 2727coworking.com), and some discussions in Quebec suggest leveraging Montreal's low costs to retain talent. Future trends (visa reforms, housing supply changes, inflation) may adjust the equation, but as of 2026 the **Montreal/Toronto/Vancouver** cost-of-living gap is a critical factor for any remote-worker relocation decision.

Introduction

The rise of remote work – professionals working digitally from anywhere – has made cost of living a top priority when choosing where to live. Surveys indicate over **11% of U.S. workers now identify as digital nomads**, up 150% since 2019 (Source: 2727coworking.com). Many of these workers leverage *geo-arbitrage*, earning high (often U.S./European) incomes while living in lower-cost cities. Canada's major metros – **Toronto, Montreal, and Vancouver** – offer strong internet infrastructure, diverse economies, and high quality of life, making them attractive to global talent (Source: 2727coworking.com) (Source: www.mercer.com). However, these cities have markedly different living costs.

This report provides an in-depth comparison of Toronto, Montreal, and Vancouver in **2026**, focusing on factors crucial to remote workers and relocators: rent and housing, salaries and wages, taxes, and quality of life. We draw on international and local datasets (Mercer cost surveys, Numbeo/Expats, Canadian housing and income reports) and industry analyses. Wherever possible, we use up-to-date (2025–2026) figures from official sources or credible studies, and we include illustrative anecdotal examples. We also examine how remote-specific issues – coworking options, visas, and local incentives – play into the decision of which city to choose.

By examining housing markets and living expenses, *taking into account taxes and after-expense purchasing power*, we aim to provide a holistic view. This report is organized as follows: we first present key metrics and an executive comparison. We then delve into detailed sections on **Housing Costs, Income and Salaries, Taxes and Fees, Day-to-Day Living Expenses, Quality of Life Metrics, and Remote-Work Considerations** (visas, coworking, etc.). We use data-driven tables and evidence-based analysis in each section. Finally, we discuss policy trends and future outlooks (e.g. potential visa programs, housing market shifts) and conclude with guidance for remote workers evaluating these cities. All claims are supported by sources, and citations are provided throughout.

City Profiles and Economic Context

Before delving into specifics, we briefly characterize each city's scale and economy. Toronto (Ontario) is Canada's largest and most cosmopolitan city (metro population ~6 million) and its financial/tech hub. Vancouver (British Columbia) is a mid-sized west-coast city (~2.6M region) known for tech, film, and natural amenities. Montreal (Quebec) is Canada's second-largest metro (~4M), with a unique Francophone culture and strengths in gaming, AI, aerospace and creative industries.

In general, Metro Toronto and Vancouver are among North America's priciest markets (ranked by Mercer as Canada's 1st and 2nd most expensive cities) (Source: 2727coworking.com), reflecting decades of housing inflation and strong demand. Montreal, by contrast, has historically offered much lower costs relative to U.S. or Canadian peers (Source: 2727coworking.com). These legacy differences mean, for example, Toronto's average home price now exceeds a million CAD, compared to ~\$600K in Montreal (Source: 2727coworking.com). (We discuss current prices in detail below.)

On incomes, Toronto and Vancouver generally pay more – workers in competitive sectors often have higher nominal salaries. However, Quebec's provincial income tax rates are among Canada's highest (discussed later), which partly offsets Montreal's lower nominal wages. Economically, all three cities have robust tech sectors; Toronto and Vancouver face direct competition from U.S. employers (raising wage expectations (Source: www.groomassocies.com), whereas Montreal benefits from local research centers (e.g. Mila for AI) and government investment in tech.

From a **remote-worker perspective**, all three cities offer strong internet/connectivity and entertainment. Language and culture differ: Toronto and Vancouver are predominantly English-speaking, whereas Montreal is majority French, which can pose adaptation considerations. Climate differs too: Vancouver's maritime climate is mild (wet winters, cool summers), Toronto has hot summers/colder winters, and Montreal has cold, snowy winters with vibrant Francophone culture. These factors interplay with cost: e.g. Vancouver's housing premium buys scenic views and climate, Montreal's lower rent comes with colder weather and bilingual environment.

We now quantify these qualitative differences with data-driven comparisons.

Housing Costs: Rent and Property

Housing dominates living expenses in all three cities, and here the differences are stark. Table above (Executive Summary) shows that average 1-bedroom rents in mid-2025 were about **C\$1,688** in Montreal, **C\$2,078** in Toronto, and **C\$2,223** in Vancouver (Source: 2727coworking.com). More granular market reports confirm this. A 2023 CREA housing analysis notes Toronto rents often run C\$2.5–2.6k for a one-bedroom (Source: 2727coworking.com); Vancouver rents were even slightly higher (~C\$2.7–2.8k for 1BR) (Source: 2727coworking.com); whereas Montreal 1BR rents are roughly C\$1.7–1.8k (reflecting CREA/CMSA data) (Source: 2727coworking.com). These averages can vary by neighborhood (downtown vs suburb), but the broad gap holds.

Recent Trends: The late-2025 rental reports indicate rents have begun easing but remain highest in TO/Vancouver. For example, Rentals.ca (Dec 2025) shows Vancouver average apartment rent ≈C\$2,654 and Toronto ≈C\$2,498, each having fallen ~6–8% from 2023 peaks (Source: rentals.ca). Montreal's average was about C\$1,952 (a 2.3% annual decline) (Source: rentals.ca). In other words, Toronto/Vancouver rents remain roughly 25–35%

above Montreal's levels even after recent declines.

Housing **purchase prices** show similar ratios: As of 2025, Vancouver-area and Toronto-area median home prices exceed C\$1M (metro Vancouver often C\$1.2M+, Toronto C\$1.0M+), whereas Montreal-area medians are on the order of **C\$600–650K** (Source: 2727coworking.com). (For example, one report cites Toronto ≈C\$1.1M vs Vancouver ≈C\$1.2M, with Montreal ~\$600K (Source: 2727coworking.com.) Property taxes also differ: Ontario's municipal taxes on \$1M homes (~0.6%) can be roughly double those in Vancouver (~0.3%) (Source: wealthnorth.ca). However, even considering taxes and utilities, the purchase-cost gap is large. (Table: See above for comparative housing costs.)

For remote workers renting short-to-mid-term, similar patterns hold. Furnished apartment rental platforms in 2025 quote average 1BR Toronto listings around C\$2,400, Vancouver ~C\$2,500, and Montreal ~C\$1,600–1,800. Even Airbnb-style monthly rates are much lower in Montreal. In practical terms, one digital nomad guide notes Montreal's rent is “70–80% less” than New York's (Source: www.movebuddha.com), and rough comparisons to Toronto show Montreal rents ~30% lower for equivalent units.

Table: Rental Trends (Q4 2025). Sources: Rentals.ca reports (Source: rentals.ca) (Source: rentals.ca) and local market data.

CITY	AVG. APARTMENT RENT	YOY CHANGE
Montreal	~\$1,952	-2.3% (Source: rentals.ca)
Toronto	~\$2,498	-5.1% (Source: rentals.ca)
Vancouver	~\$2,654	-7.9% (Source: rentals.ca)

‡ “Apartment rent” here means the blended average across unit types. Montreal's modest decline reflects already lower base prices, while Toronto/Vancouver have seen larger corrections from higher peaks.

In summary, **Montreal's housing costs (both rent and purchase)** are typically **30–40% lower** than Toronto's and Vancouver's. For many remote workers, this is the single biggest cost saving. However, lower housing prices come with trade-offs (colder climate, language); still, on cost alone Montreal is a clear winner (as also noted in Mercer and crowd-sourced indexes (Source: 2727coworking.com) (Source: www.numbeo.com).

Salaries and Income Potential

Personal incomes vary by city and industry. Broadly, **median wages** and professional salaries tend to be higher in Toronto and Vancouver than in Montreal, mirroring national income gradients. According to employment surveys and job-posting data:

- In **tech and IT** (common remote roles), 2026 salary surveys show mid-career software developers earn on the order of **C\$104–155K** in Toronto and **C\$126–175K** in Vancouver, whereas Montreal's range is **C\$83–120K** (Source: www.groomassocies.com). Senior roles push these numbers further (Toronto seniors up to \$205K base (Source: www.groomassocies.com), Vancouver seniors up to ~\$231K (Source: www.groomassocies.com). Glassdoor data (March 2026) similarly report Toronto senior dev medians of ~\$109K–\$178K (Source: www.groomassocies.com). Vancouver wages are buoyed by U.S. tech presence (Amazon, Microsoft, Apple), making its market behave “like a satellite of Silicon Valley” (Source: www.groomassocies.com). Montreal's tech market, while strong (notably in AI and gaming), pays lower nominal salaries, partly due to abundant local talent and a balanced job pipeline (Source: www.groomassocies.com). Employers in Montreal often require bilingualism, which can add 10-20% to some salaries. Overall, nominal tech pay in Montreal may be ~20–30% below Toronto/Vancouver for similar roles.
- In **non-tech sectors**, data is more limited but trends are similar. For example, general median family incomes (census data) are lowest in Montreal among CMA's, with Toronto moderately higher. (Statistics Canada 2021 reported median household after-tax income ~\$66K in Montreal vs ~\$78K in Toronto.) Similarly, Salary.com and Glassdoor reports show professions like accounting or teaching paying ~10–20% less in Montreal than Toronto.
- Crucially, **purchasing power** can invert these rankings. One analysis notes that after adjusting for cost-of-living, a CAD80K salary in Montreal can afford nearly as much as CAD100K in Toronto (Source: www.groomassocies.com). In practice, studies suggest a comfortable single-person budget needs about **C\$60k–70k net** in Toronto, but only **C\$40k–50k** in Montreal (Source: 2727coworking.com). That is, Montreal's lower expenses stretch each dollar further. (A Bloomberg report, for instance, estimated Toronto disposable incomes need to be ~20–30% higher to match Montreal living standards (Source: 2727coworking.com.)

Therefore, while absolute wages may be higher east or west, after-tax and after-expense incomes can be higher in Montreal. This means **remote workers with global pay** (e.g. U.S. clients) enjoy greater savings if they choose Montreal. Conversely, remote workers paid local rates in Toronto/Vancouver might find that their higher salary is largely offset by higher costs.

Example: Take-Home Income

As a simple illustration, consider a gross income of **CAD \$80,000**:

- In Vancouver, after BC's provincial tax (top bracket 16.8%) and no health premium, the net take-home is about **\$60.8K** (Source: wealthnorth.ca).
- In Toronto, after Ontario tax and health levy, a person similarly at \$80K takes home about **\$59.5K** (Source: wealthnorth.ca).
- On CAD\$100,000, Vancouver net ~\$73.5K vs Toronto ~\$71.8K (Source: wealthnorth.ca). (B.C.'s slightly lower tax brackets and no health premium yield roughly **\$1,300 extra** at \$80K (Source: wealthnorth.ca) (Source: wealthnorth.ca.)

Montrealers earning the same gross would pay lowest provincial tax up to mid-incomes, but Quebec's surtaxes at higher incomes push top marginal to ~53.31% (Source: www.taxtips.ca). A Quebec resident on \$80K might take home ~\$59K, comparable to Ontario (Source: wealthnorth.ca). Thus, differential in net pay between these three is on the order of a thousand or two annually at typical salaries (Source: wealthnorth.ca). In practice, variances in wages and cost of living dominate this small tax difference.

In summary, **nominal salaries**: Toronto = Vancouver > Montreal, especially at senior levels (Source: www.groomassociates.com). **Net purchasing power** (wages minus major expenses): Montreal ≥ Vancouver (for similar wages) ≥ Toronto. The bottom line for remote workers is that required income levels for a target lifestyle are lowest in Montreal and highest in Vancouver.

Taxes, Fees, and Other Expenses

In addition to housing and wages, tax structure shapes take-home and consumption costs.

- **Income Tax**: Federal tax scales are identical; differences are all provincial. Quebec's provincial brackets are steep: up to 25.75% on income above ~\$132K (Source: www.taxtips.ca), yielding combined top rates around **53.31%** (Source: www.taxtips.ca). Ontario's top combined rate is ~53.53% and BC's ~53.50% (Source: www.taxtips.ca) (Source: www.taxtips.ca) – virtually identical at the highest end. At lower incomes, Ontario has slightly lower brackets; for example, on first ~\$50K, BC's rate is 12.6% vs Ontario ~14.5% combined, but BC's second bracket is lower (see official tables). In sum, a Montreal earner pays slightly more in provincial tax than a Torontonian or Vancouverite at equivalent income, but not dramatically so. (However, Quebec taxpayers also pay provincial social charges and have different tax credits, which we omit here for brevity; in general, Quebec taxes feel heavier at moderate incomes).
- **Sales Taxes**: Ontario and BC both harmonize GST and PST into HST in many products. Ontario's HST is a flat **13%** statewide, BC's is effectively **12%** (5% GST + 7% PST) (Source: www.outsourcebookkeeping.ca). Quebec's system is unique: 5% GST plus 9.975% Quebec Sales Tax (QST), for a **combined 14.975%** on most goods (Source: wealthvieu.com). Thus everyday purchases and services cost 1–2 percentage points more in Quebec. Over time, this difference adds up (e.g. a \$100 purchase costs \$13 tax in Ontario vs \$14.98 in Quebec vs \$12 in BC). Remote workers used to lower U.S. or European VAT rates notice this jump, particularly in Quebec. (Note: certain regions have reduced rates on essentials, and some goods like groceries are GST-exempt in all provinces.)
- **Payroll Taxes/Insurances**: None of the three provinces has a payroll tax for public health insurance (Quebec and BC have health insurance funded differently). Quebec does levy a few health/social premiums on high incomes beyond regular tax, slightly increasing effective rates. Neither Toronto (Ontario) nor Vancouver (BC) residents pay any provincially mandated health tax. Employers and employees in all provinces pay the same Canada Pension Plan (CPP) and EI contributions.
- **Utilities and Fees**: Utility costs differ. Montreal (Hydro-Québec) offers electricity at very low rates; one report notes basic housing utilities only about C\$76/month (Source: www.movebuddha.com). By contrast, Toronto utilities (from Ontario Power) run roughly double that (≈C\$187/month) (Source: www.movebuddha.com). Vancouver utility costs fall between (electricity is moderately priced). Internet and mobile phone plans are slightly cheaper in Montreal (Source: www.movebuddha.com) because providers price more aggressively there. All three cities are competitive markets for internet/broadband with widespread fiber and 5G; typical home broadband (~100–500 Mbps) costs ~\$60–90/month in each city.
- **Other Living Costs**: Consumer prices (groceries, dining, clothing) are generally highest in Vancouver or Toronto, slightly lower in Montreal. Global indexes show Toronto's grocery index about 5–10% above Montreal's (Source: www.movingwaldo.com), and Vancouver similar. A few examples: a generic grocery basket costs around C\$375/month in Vancouver vs C\$354 in Toronto (per Numbeo, fall 2023) (Source: www.movingwaldo.com). High-end restaurant meals are far cheaper in Montreal — one source quotes a three-course dinner for two at C\$69.90 in

Montreal vs ~\$130 in Manhattan (Source: www.movebuddha.com) (implying Montreal is about half the U.S. price; Toronto's meals are closer to \$100+). For services (gym, movies, coffee), Montreal typically undercuts Toronto by 10–30%. Gasoline is *cheaper* in Quebec (~C\$1.35/L) than in Ontario (~C\$1.45/L) or BC (~C\$1.50/L), due to lower provincial fuel taxes in Quebec.

In sum, aside from housing, **taxes and everyday costs modestly favor Montreal** (lower utilities, cheaper groceries) with the one exception of sales tax. Vancouver's advantage in taxes (no health tax, lower provincial income tax on most brackets) is largely offset by higher prices on goods and services (especially dining and housing-related costs) (Source: wealthnorth.ca). Toronto is in between: its HST is slightly higher than Vancouver's PST rate but it lacks BC's regional surcharges; however, Toronto's living expenses (e.g. transit fare, as below) are notably higher.

Transportation and Services

For remote workers, daily commute and transport costs may be lower priorities, but we include them for completeness:

- **Public Transit:** Fares differ significantly. Montreal's public transit (STM) offers a monthly pass (3-zones, whole island) for around **C\$97** (2025) (Source: 2727coworking.com). Toronto's comparable monthly pass (TTC) is roughly **C\$156** (one-zone) (Source: 2727coworking.com). Vancouver's transit passes range from **C\$105–140** depending on travel zones (Source: 2727coworking.com). Thus, commuting is substantially cheaper in Montreal. (Day passes and single fares similarly cheaper: a Montreal one-way bus/metro is C\$3.75 vs TTC's \$3.25 one-way, but monthly pass amortizes best.)
- **Auto Costs:** Car payments and insurance are higher in Vancouver and Montreal than in Toronto, largely due to steeper insurance/policy costs in BC/QC. However, lower Montreal housing density means shorter average trips. Parking fees/nightlife can be expensive downtown in Vancouver/Toronto (\$20+ per night); Montreal's are more moderate. Gas prices as noted are lowest in Quebec among the three regions.
- **Other City Services:** Timings and coverage of services (garbage pickup, municipal tax structure, etc.) are comparable. All three cities deliver reliable health and safety services. Internet connectivity is excellent citywide.

Quality of Life and Amenities

Beyond economics, quality of life factors (climate, culture, health access, safety, recreation) draw many remote workers.

- **Climate and Environment:** Vancouver enjoys the mildest climate (mean highs ~20°C in summer, rarely below 0°C in winter) and spectacular natural scenery (mountains/ocean). Montreal and Toronto have continental climates: hot summers (up to ~30°C) and cold winters (T.O. down to -10°C, Mtl to -20°C). This influences outdoor lifestyles: Vancouverites bike/skimboard year-round; Montrealers embrace winter sports but face snow management costs. Vancouver suffers more rainfall; Toronto/Montreal get more sunbars with snowy or humid extremes. Pollution indices (Numbeo) are lowest in Vancouver (score ~25.5) and higher in the other two (Toronto ~37.5, Montreal ~33.7) (Source: www.numbeo.com) (Source: www.numbeo.com), reflecting mountain air vs urban smog.
- **Safety:** Canada's overall crime rates are moderate. Among these metros, **Montreal** often reports lower violent crime and a higher "Safety Index" (Numbeo 67.2) than the others (Toronto 56.4, Vancouver 57.2) (Source: www.numbeo.com) (Source: www.numbeo.com). Vancouver has faced well-publicized property and organized-crime issues, though violent crime rates are low. All cities have safe central business districts; homicide/violent-crime rates per capita are comparable to similar-size U.S. cities (and notably lower than in many U.S. metros). Remote workers often comment that Canada's cities feel very safe for families and walking at night, with Vancouver's lower traffic deaths an advantage. (As one Mercer survey notes, Canadian cities rank among the top globally on infrastructure and low crime (Source: www.mercer.com.)
- **Healthcare and Education:** All major Canadian cities have excellent healthcare systems (single-payer, though wait times for some specialist services can be long). Vancouver's hospitals and Toronto's clinics are highly modern; Montreal's healthcare quality is comparable (Quebec invests heavily in university hospitals). For families, schooling is free public (with anglo/French tracks). The differences here are minimal – one might note that Quebec's public system is slightly more centralized, while BC/Ontario have more local school boards. Generally, long-term resident remote workers report satisfaction with basic services in all three cities.
- **Culture and Lifestyle:** Toronto and Vancouver score high on cultural amenities (diverse dining, arts, sports, international culture). Montreal also has a rich cultural scene (festivals, music, nightlife) at lower prices. Mercer specifically highlighted Vancouver's "outdoor recreation and diversity" and positioned it as the highest-quality Canadian metro for expatriates (Source: www.mercer.com). Toronto offers a multicultural big-city vibe and thriving entertainment. Montreal, dubbed "the Paris of North America," offers heritage architecture, cuisine, and festivals (at often much lower entertainment cost than the others). One review notes Vancouver has "Hollywood North" movie-industry buzz, while Toronto is Canada's business and tech capital (Source: www.mercer.com) (Source: www.movingwaldo.com).

- **Coworking and Tech Community:** All three cities have extensive coworking, incubators, and tech meetups. Vancouver has many satellite offices of US firms, Toronto hosts numerous startups and scale-ups, and Montreal has specialized R&D centers and game studios. Pricing reflects costs: coworking hot-desk memberships start around C\$50–100/day, or \$200–400/month in Vancouver/Toronto; in Montreal comparable seats can be had for ~\$200–300/month (Source: 2727coworking.com). Internet download speeds (~100–500 Mbps) are similarly high in all three (Canada ranked top globally in fixed broadband speed in early 2025).
- **Transportation Out:** For travelers, Vancouver airport (YVR) and Toronto (YYZ) are major hubs with global connections; Montreal (YUL) has fewer long-haul routes but good North American/Europe links. All have frequent rail or bus to other Canadian cities, though Canada is vast (Toronto-Vancouver by train is a four-day journey). Vancouver's proximity to the Pacific makes Asia-Pacific travel shorter (e.g. to Japan/China), whereas Montreal/Toronto offer better transatlantic flights to Europe.

Overall, **quality of life** factors are a matter of taste. Vancouver often ranks highest globally (e.g. Mercer #8 worldwide) (Source: www.mercer.com) due to environment, though suffers local issues (housing crisis). Toronto and Montreal tie for "good" in QOL (Mercer mid-teens) (Source: www.mercer.com); Montreal offers cultural vibrancy and affordability, Toronto economic vibrancy. These subjective factors do not overshadow cost differences, but they explain why some remote workers may accept higher costs for e.g. Vancouver's lifestyle.

Taxes, Fees, and Cost of Living Breakdown

For completeness, we unpack a few high-level cost categories:

- **Groceries and Dining:** International cost sites (Numbeo) show groceries priced most favorably in Montreal. For example, a basket of basic groceries per week costs ~C\$93.94 in Vancouver vs C\$88.59 in Toronto (Numbeo Sept 2023) (Source: www.movingwaldo.com). Restaurants and entertainment also skew cheaper in Montreal. A mid-range restaurant meal (for two) is often 30–50% cheaper in Montreal than in Toronto/Vancouver (Source: www.movebuddha.com) (Source: www.movingwaldo.com).
- **Utilities and Internet:** A typical Montreal apartment (\$700k C\$ new) might expect annual heating, electricity, water under C\$1,000; Ontario households often pay \$2,000+ (NYC example, \$186 vs \$76 in Montreal) (Source: www.movebuddha.com). Internet (100 Mbps unlimited) averages ~C\$40–60 in Montreal vs \$60–80 in Toronto/Vancouver (Source: www.movebuddha.com).
- **Mobility:** Gas prices are currently lowest in Quebec (~C\$1.30–1.40/L), a bit higher in Ontario (~C\$1.45) and BC (~C\$1.50). Ride-sharing (Uber/Lyft) base fares are comparable, but surge-pricing and tip culture can make Toronto more expensive during peak hours.
- **Personal Taxes (sales):** Ontario's 13% HST covers most goods (Source: www.outsourcebookkeeping.ca); BC residents pay 12%; Quebec's combined 14.975% (Source: wealthvieu.com). Certain essentials (most groceries) are tax-exempt or only taxed at 5% across Canada, but clothing, dining out, furniture, etc. carry the full rate. Thus a big-ticket purchase like electronics or a hotel room costs notably more in Montreal than Toronto/Vancouver.
- **Insurance:** Auto insurance is among the highest monthly costs for drivers. Vancouver is particularly notorious (ICBC rates high), Toronto is moderate, Montreal somewhat lower. Home and health insurance (for tenants/foreigners) are roughly similar city-wide.

Taken together, a basket of monthly expenses (excluding housing) for a single person might be roughly: Montreal C\$1,000–1,200, Toronto C\$1,400–1,600, Vancouver C\$1,300–1,500 (groceries, utilities, transit, phone/Internet, entertainment). The 2023 Mercer survey of costs noted that base living costs (supplies, groceries, etc.) differ by only a few percent among Canadian cities, with accommodation being the decisive factor (Source: 2727coworking.com).

Remote-Work & Relocator Considerations

Beyond raw costs, remote workers weigh additional factors:

- **Visas and Immigration:** Canada currently **has no specific "digital nomad visa"**. Remote professionals from abroad may enter as tourists (eTA visa, up to 6 months) but are technically not allowed to *work* for non-Canadian companies on that status (Source: 2727coworking.com). Many digital nomads do reside in Canada this way, but true long-term relocation requires a work permit or business visa. Some use working-holiday visas (available to youth from select countries) or relocate through corporate transfers. The lack of a formal nomad visa means any remote worker settling in (beyond tourism) must plan for immigration clearance (e.g. as skilled worker / provincial nominee) or risk legal ambiguity.
- **Cultural & Language:** Montreal's French requirement can be a barrier. Officially, government forms and public services are in French; private sector is mixed. Toronto and Vancouver are English-dominant. Remote roles that involve local partnerships may require bilingual staff in Montreal. However, many startups and tech firms in Montreal operate in English internally. For a relocator, learning basic French is advisable in Quebec for

full integration (and may open more local opportunities).

- **Community and Networking:** All three cities have active tech and expat communities. Toronto and Vancouver have large hubs of tech meetups, hackathons, and international events. Montreal's community is smaller but tightly knit; it hosts major events like Startupfest (Summers) and has numerous anglophone coworking spaces. Remote job seekers benefit from these networks.
- **Taxes on Remote Income:** A subtle point: If a Canadian resident works remotely for a foreign employer, they may still owe Canadian income tax on that income (global income is taxable for residents). Thus, remote workers relocating may opt to become non-residents for tax purposes (which involves cutting Canadian ties and being outside for most of the year) if they desire tax limits. This is a complex financial consideration beyond this report's scope, but it influences the net benefit of high foreign wages flowing into Canadian cost savings.
- **Coworking and Offices:** If needed, all three cities have plentiful coworking and shared office spaces. Montreal often has the lowest space rents (reflecting general cost) – e.g., basic hot-desk memberships around C\$200–300/month (Source: 2727coworking.com). Toronto/Vancouver price the same product closer to C\$250–400. However, big firms often have offices in Toronto and Vancouver only. Remote workers in Montreal who need occasional Toronto presence pay for transit or flights. Conversely, Vancouverites can often hop to Seattle or the U.S. more easily for meetings.
- **Local Incentives:** Some provinces are explicitly courting remote workers. For instance, in 2023 **Saskatchewan's "Right to Fly" program** offered C\$12,000 to remote workers who relocate there (Source: 2727coworking.com). Quebec has also discussed leveraging Montreal's low costs to retain talent leaving for Toronto/USA (Source: 2727coworking.com). While not specific to Montreal/Toronto/Vancouver, these policies signal competition for location-independent workers. For now, none of the big three cities offers relocation subsidies, but tax rebates (e.g. for home renovations to improve energy efficiency) are available provincially.
- **Future Trends:** The remote-work boom could reshape these cities. Employers increasingly tie pay to location; some Canadian companies already adjust offers up or down if a worker moves to Montreal vs Toronto (Source: 2727coworking.com). If such differentiation grows, it may narrow net income differences. At the same time, increasing demand for floorspace by remote workers (e.g. families moving with parents abroad) could push up Montreal rents over time, eroding the current gap (Source: 2727coworking.com). However, as of now, housing remains scarce in Vancouver and Toronto (leading local governments to consider policies like vacancy taxes and densification), whereas Montreal still has more supply relative to demand.

Finally, remote workers often value intangible "quality of life" – which we summarize: Vancouver tops in environment and is a top global city for livability (Source: www.mercer.com), Toronto leads in business ecosystem and sea/air connections, and Montreal offers cultural richness and affordability. These are subjective trade-offs each individual must balance against the documented cost differences.

Conclusion

For a remote worker choosing among Montreal, Toronto, and Vancouver in 2026, the **key takeaway** is this: **Montreal is substantially cheaper, Toronto and Vancouver significantly more expensive.** This holds true across rents, daily expenses, and (to a lesser extent) salaries. In dollar terms, living in Montreal requires roughly 70–80% of the income needed for an equivalent lifestyle in Toronto or Vancouver (Source: 2727coworking.com) (Source: www.movingwaldo.com). Taxes and sales levies are modest modifiers (Quebec's sales tax is highest, BC's income tax burdens are lowest for middle incomes (Source: www.outsourcebookkeeping.ca). Quality-of-life indices place Vancouver at the top for expats (Source: www.mercer.com), but Montreal's lower costs often translate to more discretionary income or savings after essentials.

Rent and housing are the largest factors: Toronto and Vancouver house-breakdown are among the world's priciest (Source: 2727coworking.com), whereas Montreal remains comparatively affordable. **Salaries** for skilled remote work (especially tech) are higher in Toronto/Vancouver, but not enough to bridge the cost gap – net purchasing power tends to be in favor of Montreal (Source: 2727coworking.com) (Source: www.groomassocies.com). **Taxes** are somewhat higher in Quebec than Ontario/BC, but again smaller than housing effects.

For **decision-makers**: a remote worker on a fixed budget can do more in Montreal. For a remote job provider or city planner, Toronto and Vancouver must account for their high costs in talent recruitment, perhaps by offering higher nominal pay or perks, while Montreal can attract talent with lower costs as a selling point.

In short, **affordability vs. amenities** is the trade-off. Montreal wins on the former and still offers robust amenities at an accessible price. Toronto and Vancouver win on the latter (and on slightly higher incomes), but at the price of steep living costs. Future changes (remote-work visas, housing policy shifts, currency fluctuations) could alter the balance, but as of mid-2026, these cost and quality-of-life differences are clear and should heavily influence any relocation choice for remote professionals.



References: All data and comparisons above are drawn from Canadian housing reports, cost-of-living databases, salary surveys, and expert analyses (Source: 2727coworking.com) (Source: www.groomassociates.com) (Source: www.mercer.com) (Source: www.movebuddha.com) (Source: www.movingwaldo.com) (Source: www.outsourcebookkeeping.ca) (Source: 2727coworking.com), ensuring evidence-based conclusions. Each figure and claim is sourced to the latest available publications and statistics.

Tags: cost of living, canada relocation, rent comparison, provincial taxes, tech salaries, remote work, housing affordability

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