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To the Editor Leader Post

Alan Thomarat ("Report calling Saskatchewan unaffordable got it all wrong," February 11) wrongly claims that the *9th Annual Demographia International Housing Affordability Survey* uses 2006 income data for comparison to 2012 house price data.

In fact, *Demographia* used 2012 median household income estimates. These were developed from national statistical agency data for more than 300 metropolitan areas, including Saskatoon (\$66,500) and Regina (\$70,900). The *Demographia* survey provides reliable housing affordability ratings in the metropolitan areas of seven nations, including Saskatoon and Regina.

Perhaps the article confuses household income with family income. The 2006 census reported median family income at \$65,800 in Saskatoon and \$70,400 in Regina, similar to the *Demographia* 2012 estimates for median household income. The 2006 census, however, reported lower median household income, at \$51,200 in Saskatoon and \$55,600 in Regina (median household incomes are lower, because families exclude single person households and households of unrelated people, which routinely have lower incomes).

Housing affordability is a serious concern. In a recent lecture, Tiff Macklem, Senior Deputy Governor of the Bank of Canada indicated a 40 percent average house price increase relative to incomes over the last decade. Saskatoon and Regina have been among the metropolitan areas with inordinately rising prices.

The quality of life of future households and those aspiring to home ownership requires, in large measure, that housing be affordable.

Sincerely, Wendell Cox Co-author, Demographia International Housing Affordability Survey Principal, Demographia St. Louis