 <https://toronto.citynews.ca/2017/11/30/commuter-conundrum-car-vs-go-train/>

Toronto millennials: is it worth it to own a car in the city?

By: [Rebecca Lee](#) on December 5, 2016

A war is waging in Toronto.

Mayor John Tory announced his support for DVP and Gardiner tolls on Thursday and many drivers in the city were not happy. GTA-ers commuting from the 'burbs were furious, some councillors snubbed Tory and vowed to withhold support, and Toronto residents feared an increase in side-street traffic.

Meanwhile, others applauded what they called a progressive revenue model and expressed hope that the tolls would reduce congestion in the city, resulting in safer streets and shorter travel times.

The move has definitely divided the city, as our Twitter poll shows:



LowestRates.ca @LowestRates_ca · Nov 28

What do you think about the possibility of Toronto adding tolls to use the DVP and the Gardiner?

39% I'm all for it!

39% Not cool, Toronto

22% Doesn't matter to me.

The toll controversy renews one of the biggest dilemmas for millennial city dwellers: is owning a car worth it?

We took to our office to ask drivers on opposite ends of the debate. Here's what they had to say.

Yes – it's way more convenient than TTC-ing with a toddler



Viewpoint #1

Name: Vin Heney

Age: 34

Family status: Married with one kid

Number of household drivers: 1

Housing status: Rents an apartment in midtown Toronto

Proximity to transit: 5-minute walk to the bus and a 15-minute walk to the streetcar — not convenient.

Do you drive to work? Rarely

Car ownership costs: My car is paid off, so each month I plan for insurance (\$125), fuel (\$60), and maintenance (\$100), bringing my costs to approximately \$285.

How often do you drive? Usually one-to-two times per week

Why do you drive? Trips out of town, occasional trips around the city (despite traffic and parking, driving is still usually easier than navigating the TTC with a baby), groceries, errands.

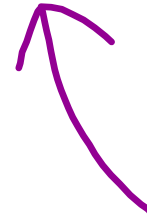
Best part of owning: The best part of owning a car is the convenience. If we need to bring our kid to the doctor's or shop for groceries, we just hop in the car and go. If we're planning a weekend trip out of town, we can leave from our house whenever we're ready — as opposed to transiting across the city to pick up a rental. I also love being able to help friends if they need a car for something.

Worst part of owning: The costs. Owning is expensive no matter how you slice it. Unexpected maintenance costs can be budget busters; earlier this year, a routine check-up turned into \$2,500 worth of repairs. And paying insurance for a car I hardly use never feels great. Also, the lack of parking and the parking costs around Toronto are brutal, and the traffic can be stressful as hell.

No — insurance and parking fees downtown are a huge cash grab



Viewpoint #2



Name: Jorge Loria

Age: 34

Family status: Married with no kids

Number of household drivers: 1

Housing status: Owns a condo in Toronto's downtown core

Proximity to transit: 10-minute walking distance to the subway station. I'm close to the streetcar and bus routes. I also work close to downtown.

Do you drive to work? No

Car rental costs: It varies depending on the time of the year, but the costs could be \$200 to \$250 a month. I just rent when I'm leaving Toronto for the weekend, but the rental price depends on the type of car, the number of days I'm renting the car, the time of the year, etc. I also have annual driving costs because I have a car share membership: \$45 annual fee, plus \$65 for insurance. And everytime I use the service, I pay per hour (\$9-\$10/hour depending on the car).

How often do you drive? Maximum two times a month, but it depends on the weather. I usually drive more between spring and the beginning of fall. During the winter, I use those services way less.

Why do you drive? To travel outside of Toronto on weekends and run errands when necessary.

Best part of renting? Avoiding high fees for insurance and parking. Living in downtown Toronto is expensive and paying for insurance and parking in the area is way too much. I'm also an immigrant and not having my previous driving experience fully recognized in Ontario is a huge setback that would raise the price of my car insurance. Plus, owning a parking space in my building costs between \$20,000 and \$25,000. Adding that to my mortgage doesn't make sense when I don't need to drive to work everyday.

Worst part of renting? Prices vary depending on demand and the time of the year. The extra time that it takes to pick up and deliver the car is another small inconvenience.

Yes — we're die-hard drivers and use our car every day



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Viewpoint #3

Name: Aidan Potvin-O'Connell

Age: 37

Family status: Married with no children

Number of household drivers: 2

Housing status: Owns a condo in Toronto's downtown core

Proximity to transit: A 24-hour streetcar route is a 90-second walk from our front door and the closest subway stop is only about a 5-minute walk away

Do you drive to work? I don't, because I can take the subway to work and get there in about 20-25 minutes — but my husband takes the car to work everyday. He works in Mississauga and his hours vary, so taking a car is really the only option, or at least the one that makes the most sense.

Car rental costs: We pay about \$725 a month to own our car. That breaks down to \$125 to rent a spot (unfortunately, we don't own the spot), \$300 for car payments (thankfully, we have just a few more months remaining until the car is paid off!), \$150 for insurance, and around \$150 for gas. Keep in mind, that does not include any costs related to the maintenance of the car, which varies depending on what may need to be repaired.

How often do you drive? Aside from my husband using the car five days a week to get to and from work, I personally use the car once a week for groceries, but that's about it. The only exception would be the occasional visit once a month to visit family.

Why do you drive? I think it's because we both have always had access to cars and really just can't give up owning a car. We also really do have no option other than owning because it's not worth using car share when the car goes to and from the 905 five days a week and a three-hour return trip on the TTC and Mississauga Transit is absolutely ridiculous!

Best part of owning? The convenience. It's great to be able to pick up and go whenever and wherever we please, without having to call around to find a car to rent or worry if there's a car available at the local car share lot. We also have family in the west end of Toronto and south of Windsor, so it makes visiting family very easy.

Worst part of owning? The cost. It sucks knowing that we pay so much (especially when you consider what that amounts to over the course of a year and what other things the money could go towards), but the payoff of having a car at your disposal whenever you want makes it totally worth it.

Driving in Toronto: it's a love-hate kind of thing

For some drivers, buying a car in the city makes total sense: Aidan and his husband seriously *need* a car everyday and Vin has a two-year-old that picks up daycare germs and has to be taken to the doctor (if you're a parent, you get it). For others, like Jorge, the costs gets excessive — like two-times-the-current-cost-of-renting excessive. That's why he, and other Toronto residents like him, choose to rent or use car share programs instead.

Thankfully, we've got options. Cars are the expensive rust buckets we just can't live without, but that doesn't always mean we have to own one ourselves.