



2014

New Year's Tax Changes

December 2013

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About the Canadian Taxpayers Federation

The Canadian Taxpayers Federation (CTF) is a federally incorporated, non-profit and non-partisan advocacy organization dedicated to lower taxes, less waste and accountable government. The CTF was founded in 1990 when the *Association of Saskatchewan Taxpayers* and the *Resolution One Association of Alberta* joined forces to create a national taxpayers organization. Today, the CTF has more than 84,000 supporters from coast-to-coast.

The CTF maintains a federal office in Ottawa as well as provincial and regional offices in British Columbia, Alberta, the Prairies, Ontario and Atlantic Canada. Provincial and regional offices conduct research and advocacy activities specific to their provinces in addition to acting as local organizers of nation-wide initiatives.

CTF offices field hundreds of media interviews each month, hold press conferences, utilize social media like twitter, Facebook, YouTube and the CTF blog, as well as issuing regular news releases, commentaries and publications to advocate on behalf of CTF supporters. The CTF's flagship publication, *The Taxpayer* magazine, is published four times a year. *Action Update* e-mails on current issues are sent to CTF supporters regularly. CTF offices also send out weekly *Let's Talk Taxes* commentaries to more than 800 media outlets and personalities nationwide.

CTF representatives speak at functions, make presentations to government, meet with politicians and organize petition drives, events and campaigns to mobilize citizens to affect public policy change. All CTF staff and board directors are prohibited from holding a membership in any political party. The CTF is independent of any institutional affiliations. Contributions to the CTF are not tax deductible.

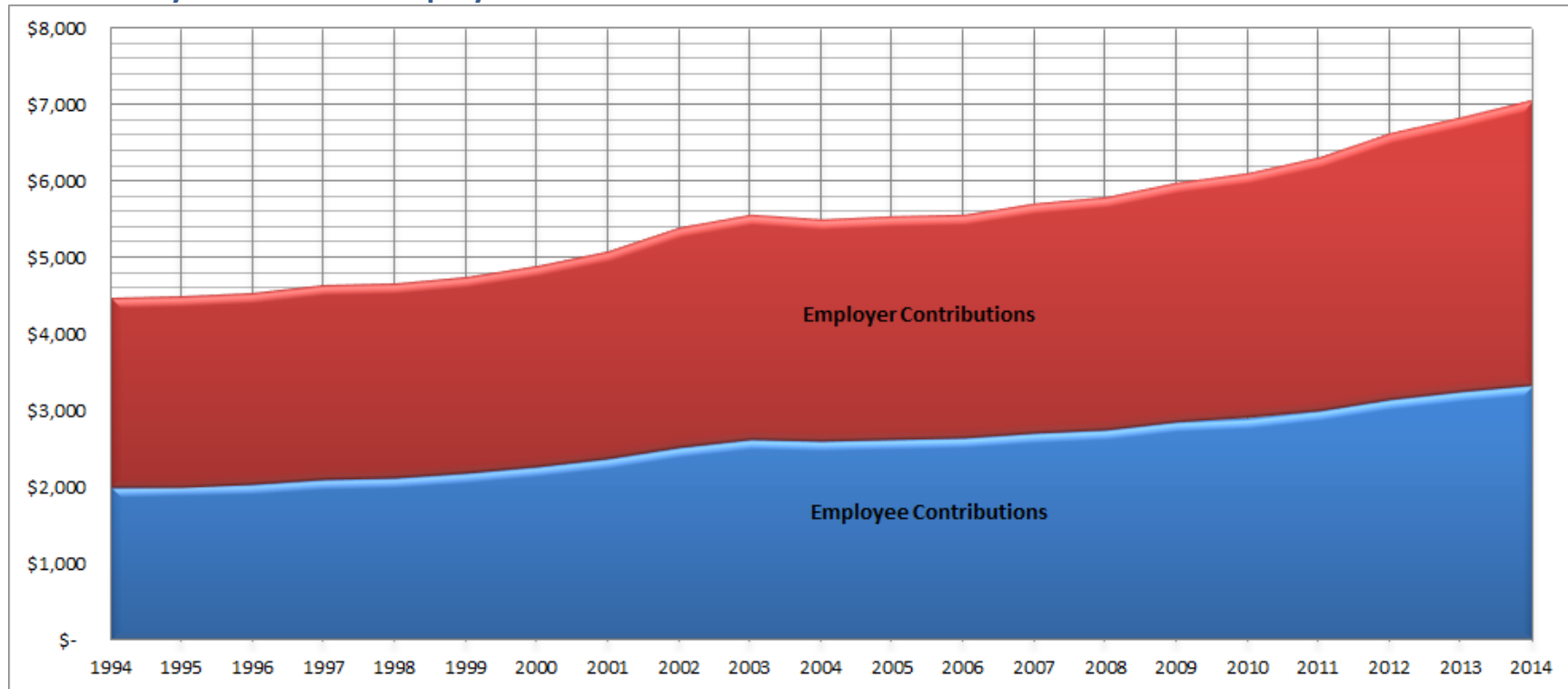
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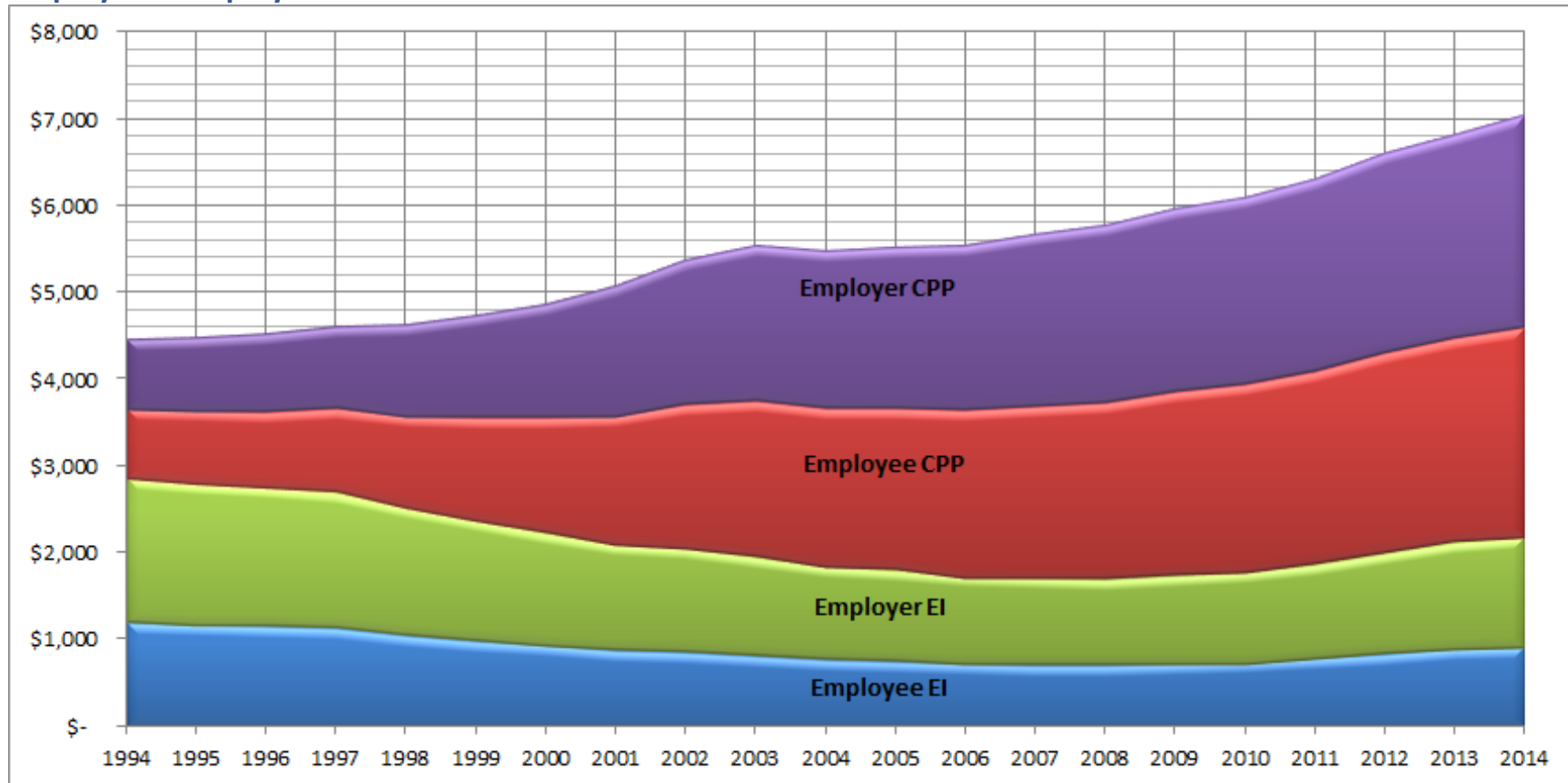
EI & CPP Payroll Taxes Per Employee: 1994-2014



Source: CRA Payroll Tax Rates.

Note: Payroll taxes are calculated differently in Quebec and administered under different programs. Figures for this chart and all subsequent data are for all provinces except Quebec.

Employer & Employee CPP & EI Taxes: 1994-2014



Source: CRA Payroll Tax Rates.

Combined Employee & Employer Payroll Taxes: 1994-2014

Year	Employee Portion	Employee %	Employer Portion	Employer %	Total Payroll Taxes	Percentage Increase	Total Employee and Employer Net Increase
1994	\$2,003	45%	\$2,482	55%	\$4,486	n/a	n/a
1995	\$2,021	45%	\$2,489	55%	\$4,509	0.51%	\$23
1996	\$2,044	45%	\$2,504	55%	\$4,548	0.86%	\$39
1997	\$2,100	45%	\$2,552	55%	\$4,653	2.31%	\$105
1998	\$2,122	45%	\$2,543	55%	\$4,665	0.26%	\$12
1999	\$2,181	46%	\$2,579	54%	\$4,760	2.04%	\$95
2000	\$2,266	46%	\$2,640	54%	\$4,907	3.09%	\$147
2001	\$2,374	47%	\$2,725	53%	\$5,099	3.91%	\$192
2002	\$2,531	47%	\$2,874	53%	\$5,406	6.02%	\$307
2003	\$2,621	47%	\$2,948	53%	\$5,570	3.03%	\$164
2004	\$2,604	47%	\$2,912	53%	\$5,516	-0.97%	-\$54
2005	\$2,622	47%	\$2,926	53%	\$5,548	0.58%	\$32
2006	\$2,640	47%	\$2,933	53%	\$5,573	0.45%	\$25
2007	\$2,710	47%	\$2,998	53%	\$5,708	2.42%	\$135
2008	\$2,760	48%	\$3,045	52%	\$5,806	1.72%	\$98
2009	\$2,850	48%	\$3,143	52%	\$5,994	3.24%	\$188
2010	\$2,911	48%	\$3,209	52%	\$6,120	2.10%	\$126
2011	\$3,004	47%	\$3,319	53%	\$6,324	3.33%	\$204
2012	\$3,147	47%	\$3,483	53%	\$6,630	4.84%	\$306
2013	\$3,247	47%	\$3,604	53%	\$6,851	3.33%	\$221
2014	\$3,339	47%	\$3,735	53%	\$7,074	3.26%	\$223

Source: CRA Payroll Tax Rates.

Employee Payroll Taxes: 1994-2014

Year	EI rate per \$100 of earnings	Max Insurable Earnings	Employee EI Taxes	CPP rate per \$100 of earnings	Max Pensionable Earnings	Employee CPP Taxes	Total Employee Payroll Taxes Paid	Net Increase	Percentage Increase
1994	3.07%	\$40,560	\$1,197	2.60%	\$34,400	\$806	\$2,003	n/a	n/a
1995	3.00%	\$42,380	\$1,170	2.70%	\$34,900	\$851	\$2,021	\$17	0.86%
1996	2.95%	\$39,000	\$1,151	2.80%	\$35,400	\$893	\$2,044	\$23	1.15%
1997	2.90%	\$39,000	\$1,131	3.00%	\$35,800	\$969	\$2,100	\$56	2.75%
1998	2.70%	\$39,000	\$1,053	3.20%	\$36,900	\$1,069	\$2,122	\$22	1.04%
1999	2.55%	\$39,000	\$995	3.50%	\$37,400	\$1,187	\$2,181	\$59	2.79%
2000	2.40%	\$39,000	\$936	3.90%	\$37,600	\$1,330	\$2,266	\$85	3.89%
2001	2.25%	\$39,000	\$878	4.30%	\$38,300	\$1,496	\$2,374	\$108	4.77%
2002	2.20%	\$39,000	\$858	4.70%	\$39,100	\$1,673	\$2,531	\$157	6.63%
2003	2.10%	\$39,000	\$819	4.95%	\$39,900	\$1,802	\$2,621	\$90	3.54%
2004	1.98%	\$39,000	\$772	4.95%	\$40,500	\$1,832	\$2,604	-\$17	-0.65%
2005	1.95%	\$39,000	\$761	4.95%	\$41,100	\$1,861	\$2,622	\$18	0.69%
2006	1.87%	\$39,000	\$729	4.95%	\$42,100	\$1,911	\$2,640	\$18	0.70%
2007	1.80%	\$40,000	\$720	4.95%	\$43,700	\$1,990	\$2,710	\$70	2.65%
2008	1.73%	\$41,100	\$711	4.95%	\$44,900	\$2,049	\$2,760	\$50	1.86%
2009	1.73%	\$42,300	\$732	4.95%	\$46,300	\$2,119	\$2,850	\$90	3.26%
2010	1.73%	\$43,200	\$747	4.95%	\$47,200	\$2,163	\$2,911	\$60	2.11%
2011	1.78%	\$44,200	\$787	4.95%	\$48,300	\$2,218	\$3,004	\$76	2.62%
2012	1.83%	\$45,900	\$840	4.95%	\$50,100	\$2,307	\$3,147	\$142	5.35%
2013	1.88%	\$47,400	\$891	4.95%	\$51,100	\$2,356	\$3,247	\$100	3.19%
2014	1.88%	\$48,600	\$914	4.95%	\$52,500	\$2,426	\$3,339	\$92	2.83%

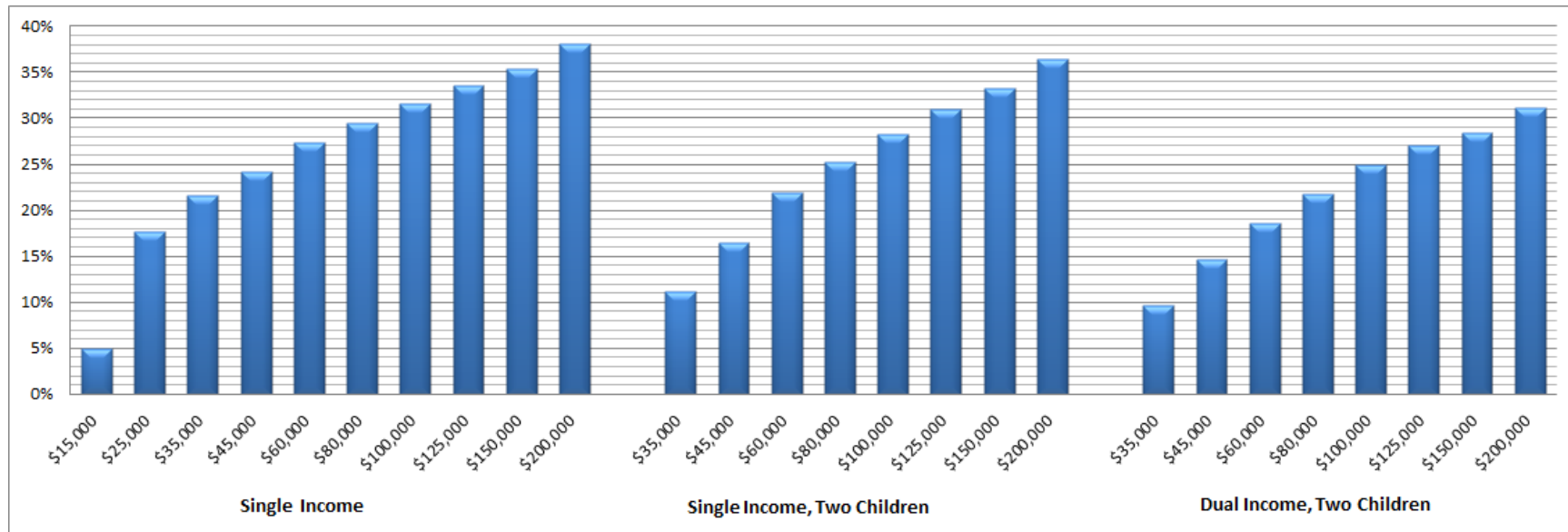
Source: CRA Payroll Tax Rates

Employer Payroll Taxes: 1994-2014

Year	El rate per \$100 of earnings	Max Insurable Earnings	Employer EI taxes	CPP rate per \$100 of earnings	Max Pensionable Earnings	Employer CPP taxes	Total Employer Payroll Taxes Paid	Net Increase	Percentage Increase
1994	4.30%	\$40,560	\$1,676	2.60%	\$34,400	\$806	\$2,482	n/a	n/a
1995	4.20%	\$42,380	\$1,638	2.70%	\$34,900	\$851	\$2,489	\$6.00	0.25%
1996	4.13%	\$39,000	\$1,611	2.80%	\$35,400	\$893	\$2,504	\$15.00	0.62%
1997	4.06%	\$39,000	\$1,583	3.00%	\$35,800	\$969	\$2,552	\$49.00	1.94%
1998	3.78%	\$39,000	\$1,474	3.20%	\$36,900	\$1,069	\$2,543	-\$9.00	-0.37%
1999	3.57%	\$39,000	\$1,392	3.50%	\$37,400	\$1,187	\$2,579	\$36.00	1.41%
2000	3.36%	\$39,000	\$1,310	3.90%	\$37,600	\$1,330	\$2,640	\$62.00	2.38%
2001	3.15%	\$39,000	\$1,229	4.30%	\$38,300	\$1,496	\$2,725	\$85.00	3.20%
2002	3.08%	\$39,000	\$1,201	4.70%	\$39,100	\$1,673	\$2,874	\$150.00	5.49%
2003	2.94%	\$39,000	\$1,147	4.95%	\$39,900	\$1,802	\$2,948	\$74.00	2.57%
2004	2.77%	\$39,000	\$1,080	4.95%	\$40,500	\$1,832	\$2,912	-\$37.00	-1.24%
2005	2.73%	\$39,000	\$1,065	4.95%	\$41,100	\$1,861	\$2,926	\$14.00	0.48%
2006	2.62%	\$39,000	\$1,022	4.95%	\$42,100	\$1,911	\$2,933	\$7.00	0.23%
2007	2.52%	\$40,000	\$1,008	4.95%	\$43,700	\$1,990	\$2,998	\$65.00	2.23%
2008	2.42%	\$41,100	\$995	4.95%	\$44,900	\$2,049	\$3,045	\$47.00	1.56%
2009	2.42%	\$42,300	\$1,025	4.95%	\$46,300	\$2,119	\$3,143	\$98.00	3.23%
2010	2.42%	\$43,200	\$1,046	4.95%	\$47,200	\$2,163	\$3,209	\$66.00	2.11%
2011	2.49%	\$44,200	\$1,101	4.95%	\$48,300	\$2,218	\$3,319	\$110.00	3.42%
2012	2.56%	\$45,900	\$1,176	4.95%	\$50,100	\$2,307	\$3,483	\$164.00	4.93%
2013	2.63%	\$47,400	\$1,248	4.95%	\$51,100	\$2,356	\$3,604	\$120.57	3.46%
2014	2.63%	\$48,600	\$1,279	4.95%	\$52,500	\$2,426	\$3,735	\$131.58	3.65%

Source: CRA Payroll Tax Rates

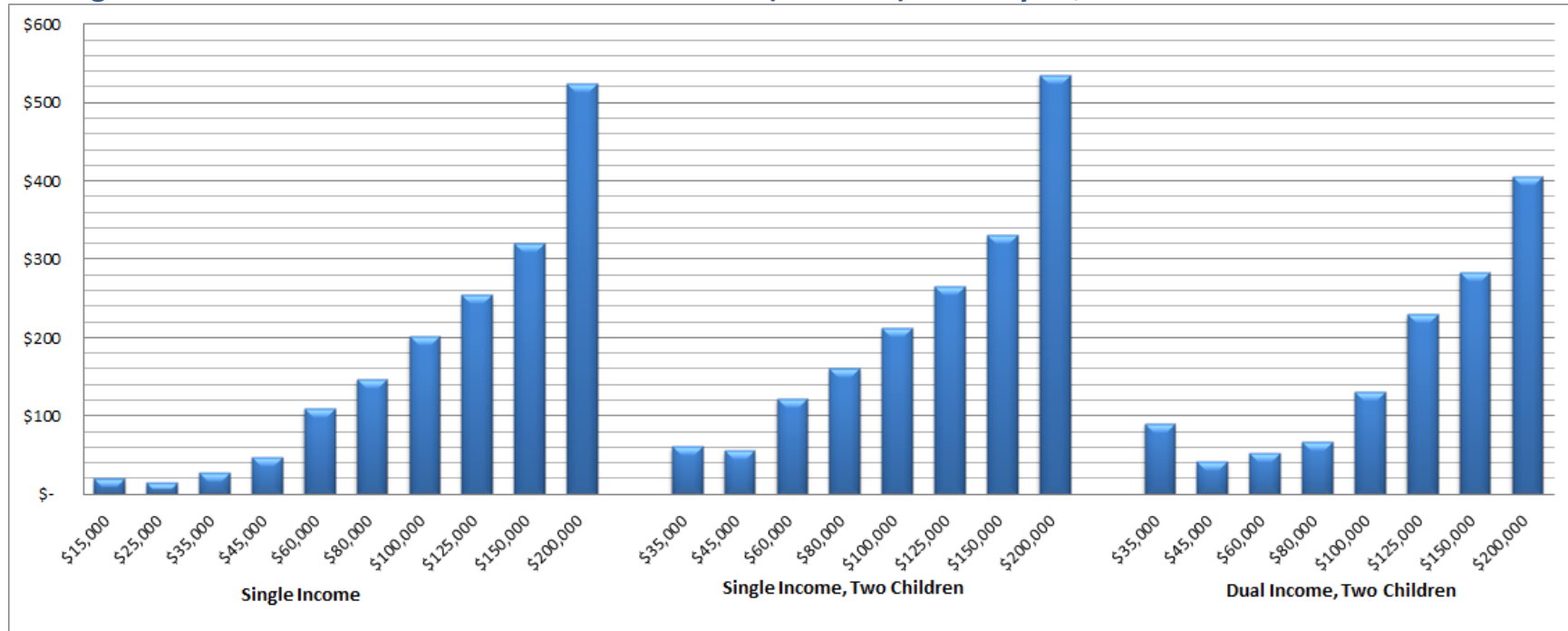
Income and Payroll Tax Burden for Select Income Scenarios, Adjusted for Inflation: January 1st, 2014



Note: 2014 income levels in this and all subsequent scenarios are adjusted for provincial inflation levels from the Sept. 2011-Sept. 2012 average Consumer Price Index. For example, a 2013 income of \$100,000 with a provincial CPI of 2% will see 2013 taxes calculated from an income of \$102,000. See Annex I for provincial inflation rates.

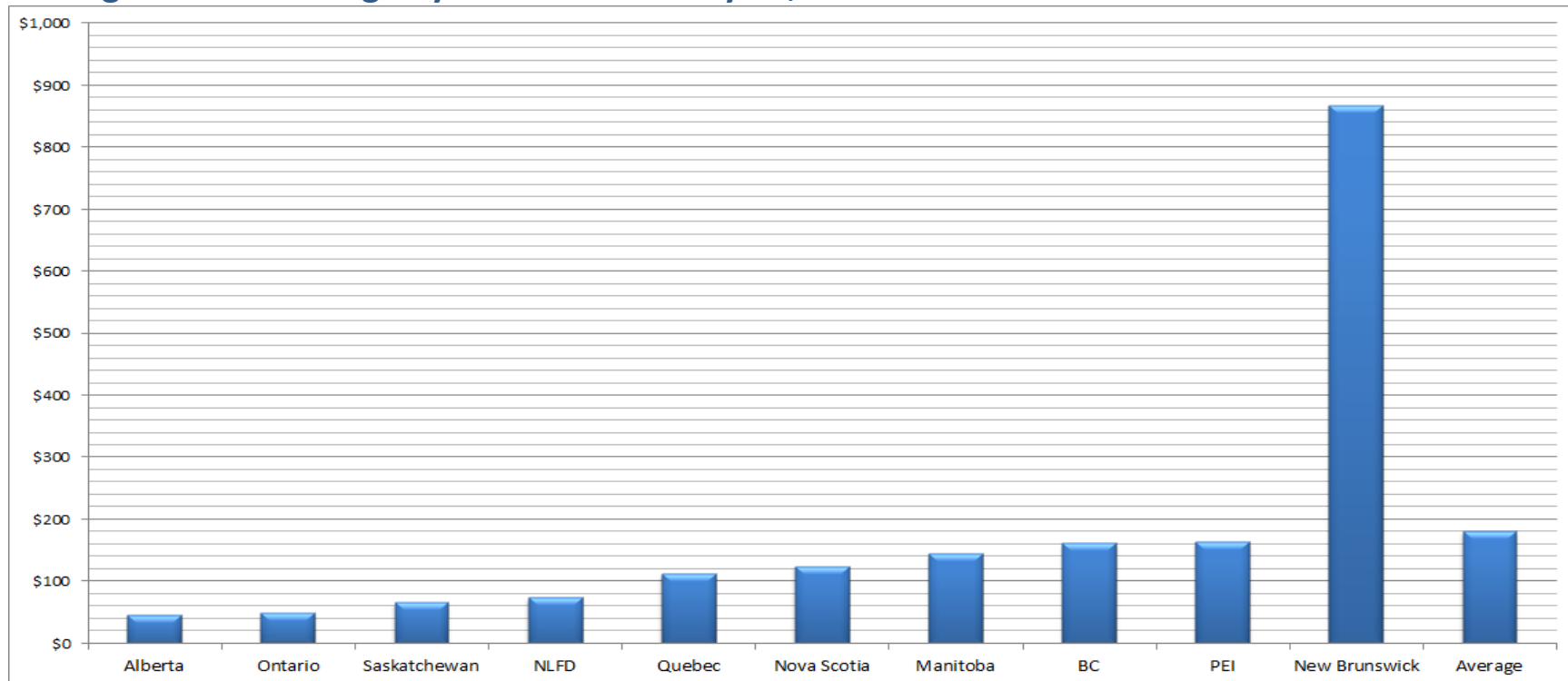
	\$15,000	\$25,000	\$35,000	\$45,000	\$60,000	\$80,000	\$100,000	\$125,000	\$150,000	\$200,000
Single Income	4.9%	17.7%	21.5%	24.2%	27.3%	29.4%	31.5%	33.6%	35.4%	38.0%
Single Income, Two Children	n/a	n/a	11.1%	16.5%	21.8%	25.3%	28.2%	30.9%	33.2%	36.3%
Dual Income, Two Children	n/a	n/a	9.6%	14.6%	18.5%	21.7%	24.9%	27.0%	28.4%	31.1%

Average Net Tax Increase for Select Income Scenarios (National): January 1st, 2014



	\$15,000	\$25,000	\$35,000	\$45,000	\$60,000	\$80,000	\$100,000	\$125,000	\$150,000	\$200,000
Single Income	\$20	\$15	\$28	\$48	\$109	\$147	\$202	\$254	\$320	\$524
Single Income, Two Children	n/a	n/a	\$61	\$56	\$122	\$160	\$212	\$265	\$331	\$535
Dual Income, Two Children	n/a	n/a	\$90	\$42	\$53	\$68	\$131	\$229	\$282	\$406

Average Net Tax Change by Province: January 1st, 2014



	Alberta	Ontario	SK	NLFD	Quebec	NS	Manitoba	BC	PEI	NB	CDN Average
Average Tax Increase by Jurisdiction	\$46	\$49	\$66	\$75	\$112	\$125	\$145	\$162	\$164	\$869	\$181

Taxpayer Scenario: \$15,000 (single earner)

	Federal Only	CPP	EI	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD	Average
Tax Paid 2013	-\$125	\$569	\$282	\$304	\$555	\$727	\$1,173	\$747	\$216	\$727	\$925	\$1,108	\$727	\$721
Tax Paid 2014	-\$126	\$576	\$285	\$264	\$572	\$751	\$1,249	\$760	\$240	\$724	\$980	\$1,202	\$767	\$751
Total Change	(\$1)	\$7	\$3	(\$40)	\$17	\$24	\$76	\$14	\$24	(\$3)	\$55	\$94	\$40	\$30
Effective Tax Rate 2013				2.0%	3.7%	4.8%	7.8%	5.0%	1.4%	4.8%	6.2%	7.4%	4.8%	4.8%
Effective Tax Rate 2014				1.8%	3.8%	4.9%	8.2%	5.0%	1.6%	4.8%	6.4%	7.9%	5.0%	4.9%
CPP Increase				\$7	\$7	\$7	\$7	\$7	\$17	\$7	\$7	\$7	\$7	\$8
EI Increase				\$3	\$3	\$3	\$3	\$3	\$5	\$3	\$3	\$3	\$3	\$3
Bracket Creep				\$0	\$0	\$0	\$21	\$0	\$0	\$0	\$10	\$14	\$0	\$4
Health Tax Changes				\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other Tax Changes				(\$50)	\$1	\$6	\$21	(\$3)	(\$1)	(\$17)	\$23	\$50	\$19	\$5
Natural Growth from Wage Increase				\$0	\$6	\$9	\$24	\$8	\$3	\$5	\$13	\$21	\$11	\$10
Real Tax Increase				-\$41	\$11	\$15	\$52	\$6	\$21	-\$8	\$42	\$73	\$29	\$20

Taxpayer Scenario: \$25,000 (single earner)

	Federal Only	CPP	EI	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD	Average
Tax Paid 2013	\$1,697	\$1,064	\$470	\$4,015	\$3,818	\$4,136	\$4,806	\$4,232	\$5,039	\$4,243	\$4,548	\$4,775	\$4,387	\$4,400
Tax Paid 2014	\$1,712	\$1,075	\$474	\$4,026	\$3,865	\$4,197	\$4,917	\$4,275	\$5,128	\$4,289	\$4,626	\$4,893	\$4,466	\$4,468
Total Change	\$15	\$11	\$4	\$11	\$47	\$62	\$111	\$43	\$89	\$47	\$78	\$118	\$79	\$68
Effective Tax Rate 2013				16.1%	15.3%	16.5%	19.2%	16.9%	20.2%	17.0%	18.2%	19.1%	17.5%	17.6%
Effective Tax Rate 2014				16.1%	15.3%	16.6%	19.3%	16.9%	20.3%	17.0%	18.3%	19.2%	17.6%	17.7%
CPP Increase				\$11	\$11	\$11	\$11	\$11	\$30	\$11	\$11	\$11	\$11	\$13
EI Increase				\$4	\$4	\$4	\$4	\$4	\$8	\$4	\$4	\$4	\$4	\$5
Bracket Creep				\$0	\$0	\$5	\$21	\$0	\$0	\$0	\$10	\$14	\$0	\$5
Health Tax Changes				\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other Tax Changes				(\$9)	(\$10)	(\$8)	(\$22)	(\$15)	(\$5)	\$1	(\$7)	\$3	(\$3)	(\$7)
Natural Growth from Wage Increase				\$4	\$42	\$50	\$96	\$42	\$56	\$30	\$59	\$87	\$66	\$53
Real Tax Increase				\$7	\$5	\$12	\$15	\$0	\$33	\$17	\$19	\$32	\$13	\$15

Taxpayer Scenario: \$35,000 (single earner)

	Federal Only	CPP	EI	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD	Average
Tax Paid 2013	\$3,094	\$1,559	\$658	\$7,248	\$6,830	\$7,241	\$7,970	\$6,783	\$8,562	\$7,498	\$7,781	\$7,889	\$7,245	\$7,505
Tax Paid 2014	\$3,122	\$1,575	\$664	\$7,294	\$6,911	\$7,340	\$8,157	\$6,852	\$8,698	\$7,595	\$7,924	\$8,086	\$7,367	\$7,622
Total Change	\$28	\$16	\$6	\$46	\$80	\$99	\$186	\$68	\$136	\$97	\$144	\$197	\$122	\$118
Effective Tax Rate 2013				20.7%	19.5%	20.7%	22.8%	19.4%	24.5%	21.4%	22.2%	22.5%	20.7%	21.4%
Effective Tax Rate 2014				20.8%	19.5%	20.7%	22.8%	19.4%	24.6%	21.5%	22.4%	22.7%	20.7%	21.5%
CPP Increase				\$16	\$16	\$16	\$16	\$16	\$44	\$16	\$16	\$16	\$16	\$18
EI Increase				\$6	\$6	\$6	\$6	\$6	\$12	\$6	\$6	\$6	\$6	\$7
Bracket Creep				\$0	(\$0)	\$5	\$34	(\$0)	\$0	(\$0)	\$33	\$36	\$0	\$11
Health Tax Changes				\$33	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3
Other Tax Changes				(\$16)	(\$16)	(\$15)	(\$29)	(\$21)	(\$14)	\$23	(\$13)	(\$3)	(\$9)	(\$11)
Natural Growth from Wage Increase				\$7	\$75	\$87	\$160	\$68	\$95	\$53	\$102	\$143	\$109	\$90
Real Tax Increase				\$39	\$5	\$12	\$26	\$0	\$42	\$44	\$42	\$54	\$13	\$28

Taxpayer Scenario: \$45,000 (single earner)

	Federal Only	CPP	EI	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD	Average
Tax Paid 2013	\$4,592	\$2,054	\$846	\$10,097	\$9,943	\$10,489	\$11,353	\$9,801	\$12,558	\$10,810	\$11,397	\$11,383	\$10,624	\$10,846
Tax Paid 2014	\$4,634	\$2,074	\$854	\$10,122	\$10,064	\$10,639	\$11,641	\$9,901	\$12,751	\$11,033	\$11,600	\$11,671	\$10,815	\$11,024
Total Change	\$41	\$20	\$8	\$25	\$121	\$149	\$288	\$100	\$193	\$222	\$203	\$288	\$191	\$178
Effective Tax Rate 2013				22.4%	22.1%	23.3%	25.2%	21.8%	27.9%	24.0%	25.3%	25.3%	23.6%	24.1%
Effective Tax Rate 2014				22.5%	22.1%	23.4%	25.4%	21.8%	28.0%	24.3%	25.4%	25.5%	23.7%	24.2%
CPP Increase				\$20	\$20	\$20	\$20	\$20	\$57	\$20	\$20	\$20	\$20	\$24
EI Increase				\$8	\$8	\$8	\$8	\$8	\$15	\$8	\$8	\$8	\$8	\$8
Bracket Creep				(\$0)	(\$0)	\$8	\$34	\$0	(\$0)	(\$1)	\$33	\$36	(\$0)	\$11
Health Tax Changes				\$33	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3
Other Tax Changes				(\$46)	(\$16)	(\$12)	(\$2)	(\$26)	(\$17)	\$118	(\$6)	\$18	\$4	\$1
Natural Growth from Wage Increase				\$10	\$109	\$126	\$228	\$98	\$139	\$77	\$149	\$206	\$160	\$130
Real Tax Increase				\$15	\$11	\$23	\$60	\$2	\$54	\$145	\$54	\$82	\$31	\$48

Taxpayer Scenario: \$60,000 (single earner)

	Federal Only	CPP	EI	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD	Average
Tax Paid 2013	\$7,840	\$2,356	\$891	\$14,830	\$15,004	\$15,996	\$16,823	\$14,901	\$18,690	\$16,392	\$17,218	\$17,014	\$16,067	\$16,294
Tax Paid 2014	\$7,902	\$2,426	\$914	\$14,930	\$15,221	\$16,249	\$17,237	\$15,097	\$19,002	\$16,909	\$17,546	\$17,426	\$16,371	\$16,599
Total Change	\$61	\$69	\$23	\$100	\$217	\$253	\$415	\$196	\$312	\$517	\$328	\$412	\$304	\$305
Effective Tax Rate 2013				24.7%	25.0%	26.7%	28.0%	24.8%	31.2%	27.3%	28.7%	28.4%	26.8%	27.2%
Effective Tax Rate 2014				24.9%	25.1%	26.8%	28.2%	24.9%	31.3%	28.0%	28.9%	28.5%	26.9%	27.3%
CPP Increase				\$69	\$69	\$69	\$69	\$69	\$108	\$69	\$69	\$69	\$69	\$73
EI Increase				\$23	\$23	\$23	\$23	\$23	\$27	\$23	\$23	\$23	\$23	\$23
Bracket Creep				\$0	\$0	\$8	\$33	\$0	\$0	\$0	\$47	\$36	\$0	\$12
Health Tax Changes				\$33	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3
Other Tax Changes				-\$39	-\$40	-\$40	-\$49	-\$46	-\$30	\$308	-\$36	-\$24	-\$30	-\$3
Natural Growth from Wage Increase				\$15	\$166	\$193	\$338	\$149	\$207	\$118	\$225	\$308	\$242	\$196
Real Tax Increase				\$85	\$51	\$60	\$77	\$46	\$105	\$399	\$103	\$104	\$62	\$109

Taxpayer Scenario: \$80,000 (single earner)

	Federal Only	CPP	EI	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD	Average
Tax Paid 2013	\$12,240	\$2,356	\$891	\$20,906	\$21,404	\$22,996	\$24,377	\$21,446	\$26,401	\$23,505	\$24,952	\$24,639	\$23,067	\$23,369
Tax Paid 2014	\$12,341	\$2,426	\$914	\$21,012	\$21,691	\$23,333	\$25,005	\$21,704	\$26,801	\$24,357	\$25,381	\$25,222	\$23,475	\$23,798
Total Change	\$101	\$69	\$23	\$107	\$288	\$337	\$628	\$259	\$400	\$853	\$429	\$583	\$409	\$429
Effective Tax Rate 2013				26.1%	26.8%	28.7%	30.5%	26.8%	33.0%	29.4%	31.2%	30.8%	28.8%	29.2%
Effective Tax Rate 2014				26.2%	26.8%	28.8%	30.6%	26.9%	33.1%	30.2%	31.3%	31.0%	28.9%	29.4%
CPP Increase				\$69	\$69	\$69	\$69	\$69	\$108	\$69	\$69	\$69	\$69	\$73
EI Increase				\$23	\$23	\$23	\$23	\$23	\$31	\$23	\$23	\$23	\$23	\$23
Bracket Creep				\$0	\$0	\$8	\$98	\$0	\$0	\$0	\$47	\$70	\$0	\$23
Health Tax Changes				\$33	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3
Other Tax Changes				(\$40)	(\$40)	(\$40)	(\$53)	(\$49)	(\$31)	\$591	(\$36)	(\$25)	(\$31)	\$25
Natural Growth from Wage Increase				\$21	\$236	\$277	\$490	\$215	\$292	\$169	\$326	\$446	\$347	\$282
Real Tax Increase				\$15	\$11	\$23	\$60	\$2	\$54	\$145	\$54	\$82	\$31	\$48

Taxpayer Scenario: \$100,000 (single earner)

	Federal Only	CPP	EI	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD	Average
Tax Paid 2013	\$17,156	\$2,356	\$891	\$28,166	\$28,319	\$30,511	\$32,773	\$29,687	\$35,174	\$31,312	\$33,259	\$32,895	\$30,642	\$31,274
Tax Paid 2014	\$17,301	\$2,426	\$914	\$28,252	\$28,689	\$30,949	\$33,607	\$30,030	\$35,681	\$32,627	\$33,819	\$33,685	\$31,185	\$31,852
Total Change	\$145	\$69	\$23	\$86	\$370	\$438	\$834	\$343	\$507	\$1,315	\$560	\$791	\$543	\$579
Effective Tax Rate 2013				28.2%	28.3%	30.5%	32.8%	29.7%	35.2%	31.3%	33.3%	32.9%	30.6%	31.3%
Effective Tax Rate 2014				28.2%	28.4%	30.6%	32.9%	29.7%	35.3%	32.4%	33.4%	33.1%	30.7%	31.5%
CPP Increase				\$69	\$69	\$69	\$69	\$69	\$108	\$69	\$69	\$69	\$69	\$73
EI Increase				\$23	\$23	\$23	\$23	\$23	\$31	\$23	\$23	\$23	\$23	\$23
Bracket Creep				(\$0)	\$0	\$8	\$99	(\$0)	(\$0)	\$0	\$56	\$77	\$0	\$24
Health Tax Changes				\$33	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3
Other Tax Changes				(\$67)	(\$34)	(\$29)	(\$16)	(\$46)	(\$20)	\$996	(\$22)	\$26	(\$10)	\$78
Natural Growth from Wage Increase				\$28	\$312	\$367	\$659	\$297	\$388	\$227	\$434	\$596	\$461	\$377
Real Tax Increase				\$57	\$58	\$71	\$175	\$46	\$119	\$1,088	\$126	\$195	\$82	\$202

Taxpayer Scenario: \$125,000 (single earner)

	Federal Only	CPP	EI	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD	Average
Tax Paid 2013	\$23,656	\$2,356	\$891	\$38,227	\$37,319	\$40,309	\$43,623	\$40,539	\$47,020	\$41,427	\$44,134	\$43,986	\$40,467	\$41,705
Tax Paid 2014	\$23,859	\$2,426	\$914	\$38,323	\$37,788	\$40,872	\$44,674	\$40,991	\$47,660	\$43,332	\$44,836	\$44,978	\$41,158	\$42,461
Total Change	\$204	\$69	\$23	\$96	\$469	\$563	\$1,051	\$451	\$639	\$1,905	\$702	\$991	\$691	\$756
Effective Tax Rate 2013				30.6%	29.9%	32.2%	34.9%	32.4%	37.6%	33.1%	35.3%	35.2%	32.4%	33.4%
Effective Tax Rate 2014				30.6%	29.9%	32.3%	35.0%	32.5%	37.7%	34.4%	35.4%	35.3%	32.4%	33.6%
CPP Increase				\$69	\$69	\$69	\$69	\$69	\$108	\$69	\$69	\$69	\$69	\$73
EI Increase				\$23	\$23	\$23	\$23	\$23	\$31	\$23	\$23	\$23	\$23	\$23
Bracket Creep				\$0	\$0	\$15	\$99	(\$0)	(\$0)	(\$0)	\$57	\$77	\$0	\$25
Health Tax Changes				\$33	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3
Other Tax Changes				(\$67)	(\$34)	(\$28)	(\$16)	(\$46)	(\$18)	\$1,512	(\$22)	\$28	(\$9)	\$130
Natural Growth from Wage Increase				\$38	\$411	\$485	\$876	\$406	\$519	\$301	\$575	\$795	\$608	\$501
Real Tax Increase				\$58	\$58	\$79	\$175	\$46	\$121	\$1,603	\$126	\$196	\$83	\$254

Taxpayer Scenario: \$150,000 (single earner)

	Federal Only	CPP	EI	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD	Average
Tax Paid 2013	\$30,604	\$2,356	\$891	\$48,851	\$46,767	\$51,007	\$54,921	\$51,840	\$60,016	\$52,366	\$55,457	\$55,527	\$50,741	\$52,749
Tax Paid 2014	\$30,870	\$2,426	\$914	\$48,927	\$47,349	\$51,711	\$56,243	\$52,409	\$60,841	\$54,786	\$56,391	\$56,762	\$51,610	\$53,703
Total Change	\$266	\$69	\$23	\$76	\$581	\$704	\$1,321	\$568	\$825	\$2,419	\$933	\$1,235	\$869	\$953
Effective Tax Rate 2013				32.6%	31.2%	34.0%	36.6%	34.6%	40.0%	34.9%	37.0%	37.0%	33.8%	35.2%
Effective Tax Rate 2014				32.6%	31.2%	34.1%	36.8%	34.6%	40.1%	36.3%	37.1%	37.2%	33.9%	35.4%
CPP Increase				\$69	\$69	\$69	\$69	\$69	\$108	\$69	\$69	\$69	\$69	\$73
EI Increase				\$23	\$23	\$23	\$23	\$23	\$31	\$23	\$23	\$23	\$23	\$23
Bracket Creep				\$0	(\$0)	\$15	\$100	(\$0)	(\$0)	(\$0)	\$124	\$76	(\$0)	\$31
Health Tax Changes				\$33	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3
Other Tax Changes				(\$98)	(\$25)	(\$16)	\$27	(\$42)	\$24	\$1,947	(\$6)	\$63	\$15	\$189
Natural Growth from Wage Increase				\$49	\$515	\$613	\$1,103	\$519	\$662	\$381	\$724	\$1,004	\$763	\$633
Real Tax Increase				\$27	\$66	\$91	\$219	\$50	\$163	\$2,038	\$210	\$232	\$107	\$320

Taxpayer Scenario: \$200,000 (single earner)

	Federal Only	CPP	EI	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD	Average
Tax Paid 2013	\$45,104	\$2,356	\$891	\$70,701	\$66,267	\$73,008	\$78,121	\$75,045	\$85,042	\$74,900	\$80,457	\$79,212	\$71,890	\$75,464
Tax Paid 2014	\$45,500	\$2,426	\$914	\$71,850	\$67,063	\$73,975	\$79,907	\$75,995	\$86,098	\$78,370	\$81,716	\$80,874	\$73,077	\$76,892
Total Change	\$397	\$69	\$23	\$1,149	\$796	\$968	\$1,786	\$951	\$1,056	\$3,470	\$1,259	\$1,662	\$1,187	\$1,428
Effective Tax Rate 2013				35.4%	33.1%	36.5%	39.1%	37.5%	42.5%	37.5%	40.2%	39.6%	35.9%	37.7%
Effective Tax Rate 2014				35.9%	33.2%	36.5%	39.2%	37.6%	42.6%	38.9%	40.3%	39.7%	36.0%	38.0%
CPP Increase				\$69	\$69	\$69	\$69	\$69	\$108	\$69	\$69	\$69	\$69	\$73
EI Increase				\$23	\$23	\$23	\$23	\$23	\$31	\$23	\$23	\$23	\$23	\$23
Bracket Creep				(\$0)	(\$0)	\$15	\$99	\$0	(\$0)	(\$0)	\$125	\$77	\$0	\$32
Health Tax Changes				\$33	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3
Other Tax Changes				\$953	(\$25)	(\$17)	\$29	\$106	(\$20)	\$2,833	(\$6)	\$64	\$15	\$393
Natural Growth from Wage Increase				\$72	\$730	\$877	\$1,567	\$752	\$937	\$545	\$1,049	\$1,430	\$1,080	\$904
Real Tax Increase				\$1,078	\$66	\$90	\$219	\$198	\$119	\$2,925	\$210	\$232	\$107	\$524

Taxpayer Scenario: \$35,000 (Family with two children, single income)

	Federal Only	CPP	EI	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD	Average
Tax Paid 2013	\$768	\$1,559	\$658	\$4,290	\$2,986	\$2,986	\$3,893	\$3,286	\$2,990	\$3,834	\$4,709	\$4,922	\$4,388	\$3,828
Tax Paid 2014	\$775	\$1,575	\$664	\$4,590	\$3,028	\$3,036	\$4,045	\$3,321	\$3,069	\$3,856	\$4,832	\$5,098	\$4,481	\$3,936
Total Change	\$7	\$16	\$6	\$300	\$43	\$50	\$152	\$36	\$79	\$23	\$123	\$177	\$93	\$107
Effective Tax Rate 2013				12.3%	8.5%	8.5%	11.1%	9.4%	8.5%	11.0%	13.5%	14.1%	12.5%	10.9%
Effective Tax Rate 2014				13.1%	8.6%	8.6%	11.3%	9.4%	8.7%	10.9%	13.6%	14.3%	12.6%	11.1%
CPP Increase				\$16	\$16	\$16	\$16	\$16	\$44	\$16	\$16	\$16	\$16	\$18
EI Increase				\$6	\$6	\$6	\$6	\$6	\$12	\$6	\$6	\$6	\$6	\$7
Bracket Creep				\$0	\$0	(\$0)	\$54	\$0	\$0	\$0	\$33	\$36	(\$0)	\$12
Health Tax Changes				\$66	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7
Other Tax Changes				\$207	(\$12)	(\$7)	(\$3)	(\$19)	(\$11)	(\$26)	\$6	\$29	\$5	\$17
Natural Growth from Wage Increase				\$5	\$33	\$36	\$79	\$33	\$33	\$27	\$62	\$90	\$66	\$46
Real Tax Increase				\$295	\$10	\$14	\$73	\$3	\$46	(\$4)	\$61	\$86	\$27	\$61

Taxpayer Scenario: \$45,000 (Family with two children, single income)

	Federal Only	CPP	EI	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD	Average
Tax Paid 2013	\$2,266	\$2,054	\$846	\$8,121	\$5,858	\$5,215	\$7,464	\$6,435	\$8,649	\$7,436	\$8,326	\$8,416	\$7,766	\$7,369
Tax Paid 2014	\$2,287	\$2,074	\$854	\$8,158	\$5,939	\$5,317	\$7,713	\$6,505	\$8,807	\$7,566	\$8,508	\$8,683	\$7,928	\$7,512
Total Change	\$21	\$20	\$8	\$38	\$81	\$102	\$249	\$69	\$158	\$130	\$182	\$267	\$162	\$144
Effective Tax Rate 2013				18.0%	13.0%	11.6%	16.6%	14.3%	19.2%	16.5%	18.5%	18.7%	17.3%	16.4%
Effective Tax Rate 2014				18.1%	13.1%	11.7%	16.8%	14.3%	19.4%	16.7%	18.7%	19.0%	17.4%	16.5%
CPP Increase				\$20	\$20	\$20	\$20	\$20	\$57	\$20	\$20	\$20	\$20	\$24
EI Increase				\$8	\$8	\$8	\$8	\$8	\$15	\$8	\$8	\$8	\$8	\$8
Bracket Creep				\$0	(\$0)	\$13	\$54	(\$0)	\$0	\$0	\$33	\$36	\$0	\$14
Health Tax Changes				\$66	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7
Other Tax Changes				(\$65)	(\$11)	(\$1)	\$16	(\$22)	(\$10)	\$50	\$13	\$50	\$17	\$4
Natural Growth from Wage Increase				\$8	\$65	\$63	\$151	\$64	\$96	\$53	\$109	\$154	\$117	\$88
Real Tax Increase				\$29	\$16	\$39	\$97	\$5	\$62	\$78	\$73	\$114	\$45	\$56

Taxpayer Scenario: \$60,000 (Family with two children, single income)

	Federal Only	CPP	EI	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD	Average
Tax Paid 2013	\$5,514	\$2,356	\$891	\$12,853	\$10,918	\$10,722	\$13,080	\$12,165	\$15,102	\$13,318	\$14,147	\$14,047	\$13,210	\$12,956
Tax Paid 2014	\$5,555	\$2,426	\$914	\$12,966	\$11,095	\$10,927	\$13,459	\$12,336	\$15,392	\$13,783	\$14,454	\$14,438	\$13,485	\$13,233
Total Change	\$41	\$69	\$23	\$113	\$177	\$206	\$378	\$171	\$289	\$466	\$307	\$391	\$275	\$277
Effective Tax Rate 2013				21.4%	18.2%	17.9%	21.8%	20.3%	25.2%	22.2%	23.6%	23.4%	22.0%	21.6%
Effective Tax Rate 2014				21.6%	18.3%	18.0%	22.0%	20.4%	25.4%	22.8%	23.8%	23.6%	22.1%	21.8%
CPP Increase				\$69	\$69	\$69	\$69	\$69	\$108	\$69	\$69	\$69	\$69	\$73
EI Increase				\$23	\$23	\$23	\$23	\$23	\$27	\$23	\$23	\$23	\$23	\$23
Bracket Creep				\$0	\$0	\$13	\$55	(\$0)	(\$0)	\$0	\$47	\$36	(\$0)	\$15
Health Tax Changes				\$66	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7
Other Tax Changes				(\$58)	(\$36)	(\$29)	(\$32)	(\$43)	(\$13)	\$278	(\$17)	\$8	(\$16)	\$4
Natural Growth from Wage Increase				\$13	\$121	\$130	\$264	\$122	\$167	\$96	\$185	\$255	\$199	\$155
Real Tax Increase				\$100	\$56	\$76	\$114	\$48	\$122	\$370	\$122	\$136	\$76	\$122

Taxpayer Scenario: \$80,000 (Family with two children, single income)

	Federal Only	CPP	EI	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD	Average
Tax Paid 2013	\$9,914	\$2,356	\$891	\$18,930	\$17,318	\$17,722	\$20,829	\$18,627	\$22,813	\$20,430	\$21,881	\$21,672	\$20,209	\$20,043
Tax Paid 2014	\$9,995	\$2,426	\$914	\$19,049	\$17,566	\$18,011	\$21,425	\$18,860	\$23,191	\$21,232	\$22,289	\$22,234	\$20,589	\$20,444
Total Change	\$80	\$69	\$23	\$119	\$247	\$290	\$596	\$233	\$378	\$802	\$408	\$562	\$380	\$401
Effective Tax Rate 2013				23.7%	21.6%	22.2%	26.0%	23.3%	28.5%	25.5%	27.4%	27.1%	25.3%	25.1%
Effective Tax Rate 2014				23.8%	21.7%	22.2%	26.3%	23.3%	28.7%	26.4%	27.5%	27.3%	25.4%	25.3%
CPP Increase				\$69	\$69	\$69	\$69	\$69	\$108	\$69	\$69	\$69	\$69	\$73
EI Increase				\$23	\$23	\$23	\$23	\$23	\$31	\$23	\$23	\$23	\$23	\$23
Bracket Creep				(\$0)	(\$0)	\$13	\$119	\$0	(\$0)	\$0	\$47	\$70	(\$0)	\$25
Health Tax Changes				\$66	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7
Other Tax Changes				(\$57)	(\$35)	(\$29)	(\$35)	(\$46)	(\$13)	\$562	(\$17)	\$7	(\$16)	\$32
Natural Growth from Wage Increase				\$19	\$191	\$214	\$420	\$187	\$252	\$148	\$286	\$393	\$304	\$241
Real Tax Increase				\$100	\$56	\$76	\$176	\$46	\$125	\$654	\$122	\$169	\$76	\$160

Taxpayer Scenario: \$100,000 (Family with two children, single income)

	Federal Only	CPP	EI	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD	Average
Tax Paid 2013	\$14,830	\$2,356	\$891	\$26,190	\$24,234	\$25,237	\$29,419	\$26,721	\$31,586	\$28,238	\$30,188	\$29,927	\$27,785	\$27,952
Tax Paid 2014	\$14,954	\$2,426	\$914	\$26,288	\$24,564	\$25,627	\$30,225	\$27,036	\$32,070	\$29,502	\$30,727	\$30,669	\$28,299	\$28,501
Total Change	\$124	\$69	\$23	\$98	\$330	\$390	\$806	\$316	\$484	\$1,264	\$539	\$742	\$514	\$548
Effective Tax Rate 2013				26.2%	24.2%	25.2%	29.4%	26.7%	31.6%	28.2%	30.2%	29.9%	27.8%	28.0%
Effective Tax Rate 2014				26.3%	24.3%	25.3%	29.6%	26.8%	31.7%	29.3%	30.3%	30.1%	27.9%	28.2%
CPP Increase				\$69	\$69	\$69	\$69	\$69	\$108	\$69	\$69	\$69	\$69	\$73
EI Increase				\$23	\$23	\$23	\$23	\$23	\$31	\$23	\$23	\$23	\$23	\$23
Bracket Creep				\$0	(\$0)	\$13	\$120	\$0	\$0	(\$0)	\$56	\$70	(\$0)	\$26
Health Tax Changes				\$66	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7
Other Tax Changes				(\$86)	(\$29)	(\$19)	\$2	(\$44)	(\$4)	\$967	(\$3)	\$38	\$4	\$83
Natural Growth from Wage Increase				\$26	\$267	\$304	\$593	\$268	\$349	\$205	\$394	\$542	\$418	\$337
Real Tax Increase				\$72	\$63	\$86	\$213	\$48	\$135	\$1,059	\$145	\$199	\$96	\$212

Taxpayer Scenario: \$125,000 (Family with two children, single income)

	Federal Only	CPP	EI	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD	Average
Tax Paid 2013	\$21,330	\$2,356	\$891	\$36,251	\$33,234	\$35,034	\$40,337	\$37,573	\$43,432	\$38,353	\$41,063	\$40,955	\$37,610	\$38,384
Tax Paid 2014	\$21,512	\$2,426	\$914	\$36,360	\$33,663	\$35,550	\$41,341	\$37,997	\$44,049	\$40,206	\$41,744	\$41,925	\$38,272	\$39,111
Total Change	\$183	\$69	\$23	\$109	\$429	\$516	\$1,003	\$424	\$617	\$1,854	\$681	\$970	\$662	\$727
Effective Tax Rate 2013				29.0%	26.6%	28.0%	32.3%	30.1%	34.7%	30.7%	32.9%	32.8%	30.1%	30.7%
Effective Tax Rate 2014				29.1%	26.6%	28.1%	32.4%	30.1%	34.9%	31.9%	33.0%	32.9%	30.2%	30.9%
CPP Increase				\$69	\$69	\$69	\$69	\$69	\$108	\$69	\$69	\$69	\$69	\$73
EI Increase				\$23	\$23	\$23	\$23	\$23	\$31	\$23	\$23	\$23	\$23	\$23
Bracket Creep				(\$0)	(\$0)	\$19	\$120	\$0	\$0	\$0	\$57	\$76	(\$0)	\$27
Health Tax Changes				\$66	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7
Other Tax Changes				(\$85)	(\$29)	(\$17)	(\$19)	(\$44)	(\$1)	\$1,482	(\$3)	\$61	\$5	\$135
Natural Growth from Wage Increase				\$36	\$366	\$422	\$811	\$376	\$479	\$279	\$536	\$741	\$566	\$461
Real Tax Increase				\$73	\$63	\$94	\$193	\$48	\$138	\$1,574	\$145	\$229	\$96	\$265

Taxpayer Scenario: \$150,000 (Family with two children, single income)

	Federal Only	CPP	EI	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD	Average
Tax Paid 2013	\$28,278	\$2,356	\$891	\$46,875	\$42,682	\$45,733	\$51,636	\$48,874	\$56,428	\$49,292	\$52,386	\$52,495	\$47,883	\$49,428
Tax Paid 2014	\$28,523	\$2,426	\$914	\$46,963	\$43,223	\$46,389	\$52,909	\$49,415	\$57,230	\$51,660	\$53,298	\$53,710	\$48,723	\$50,352
Total Change	\$245	\$69	\$23	\$89	\$541	\$656	\$1,274	\$541	\$802	\$2,368	\$912	\$1,215	\$840	\$924
Effective Tax Rate 2013				31.2%	28.5%	30.5%	34.4%	32.6%	37.6%	32.9%	34.9%	35.0%	31.9%	33.0%
Effective Tax Rate 2014				31.3%	28.5%	30.6%	34.6%	32.6%	37.7%	34.2%	35.1%	35.2%	32.0%	33.2%
CPP Increase				\$69	\$69	\$69	\$69	\$69	\$108	\$69	\$69	\$69	\$69	\$73
EI Increase				\$23	\$23	\$23	\$23	\$23	\$31	\$23	\$23	\$23	\$23	\$23
Bracket Creep				\$0	\$0	\$20	\$120	\$0	(\$0)	\$0	\$124	\$76	\$0	\$34
Health Tax Changes				\$66	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7
Other Tax Changes				(\$116)	(\$21)	(\$6)	\$24	(\$40)	\$41	\$1,917	\$12	\$97	\$28	\$194
Natural Growth from Wage Increase				\$47	\$470	\$550	\$1,037	\$489	\$623	\$359	\$684	\$950	\$720	\$593
Real Tax Increase				\$42	\$71	\$106	\$236	\$52	\$180	\$2,009	\$228	\$265	\$120	\$331

Taxpayer Scenario: \$200,000 (Family with two children, single income)

	Federal Only	CPP	EI	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD	Average
Tax Paid 2013	\$42,778	\$2,356	\$891	\$68,724	\$62,182	\$67,733	\$74,835	\$72,078	\$81,454	\$71,826	\$77,386	\$76,180	\$69,033	\$72,143
Tax Paid 2014	\$43,154	\$2,426	\$914	\$69,886	\$62,938	\$68,653	\$76,573	\$73,002	\$82,487	\$75,245	\$78,623	\$77,821	\$70,191	\$73,542
Total Change	\$376	\$69	\$23	\$1,162	\$756	\$920	\$1,738	\$924	\$1,033	\$3,419	\$1,238	\$1,641	\$1,158	\$1,399
Effective Tax Rate 2013				34.4%	31.1%	33.9%	37.4%	36.0%	40.7%	35.9%	38.7%	38.1%	34.5%	36.1%
Effective Tax Rate 2014				34.9%	31.1%	33.9%	37.5%	36.1%	40.8%	37.4%	38.8%	38.2%	34.6%	36.3%
CPP Increase				\$69	\$69	\$69	\$69	\$69	\$108	\$69	\$69	\$69	\$69	\$73
EI Increase				\$23	\$23	\$23	\$23	\$23	\$31	\$23	\$23	\$23	\$23	\$23
Bracket Creep				\$0	(\$0)	\$20	\$119	(\$0)	\$0	(\$0)	\$124	\$76	(\$0)	\$34
Health Tax Changes				\$66	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7
Other Tax Changes				\$934	(\$20)	(\$6)	\$25	\$109	(\$3)	\$2,804	\$13	\$97	\$29	\$398
Natural Growth from Wage Increase				\$70	\$685	\$814	\$1,501	\$723	\$897	\$523	\$1,009	\$1,376	\$1,037	\$864
Real Tax Increase				\$1,092	\$71	\$106	\$237	\$201	\$136	\$2,896	\$229	\$265	\$121	\$535

Taxpayer Scenario: \$35,000 (Family with two children, dual income)

	Federal Only	CPP	EI	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD	Average
Tax Paid 2013	\$627	\$1,386	\$658	\$3,285	\$2,671	\$2,671	\$3,519	\$2,926	\$2,272	\$3,402	\$4,077	\$4,390	\$3,907	\$3,312
Tax Paid 2014	\$632	\$1,402	\$664	\$3,561	\$2,712	\$2,719	\$3,656	\$2,963	\$2,344	\$3,419	\$4,170	\$4,540	\$3,996	\$3,408
Total Change	\$5	\$16	\$6	\$276	\$42	\$49	\$137	\$37	\$72	\$17	\$94	\$150	\$89	\$96
Effective Tax Rate 2013				9.4%	7.6%	7.6%	10.1%	8.4%	6.5%	9.7%	11.6%	12.5%	11.2%	9.5%
Effective Tax Rate 2014				10.2%	7.7%	7.7%	10.2%	8.4%	6.6%	9.7%	11.8%	12.7%	11.2%	9.6%
CPP Increase				\$16	\$16	\$16	\$16	\$16	\$41	\$16	\$16	\$16	\$16	\$18
EI Increase				\$6	\$6	\$6	\$6	\$6	\$12	\$6	\$6	\$6	\$6	\$7
Bracket Creep				\$0	\$0	\$0	\$42	(\$0)	(\$0)	(\$0)	\$19	\$28	(\$0)	\$9
Health Tax Changes				\$66	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7
Other Tax Changes				\$185	(\$7)	\$24	\$45	\$45	\$17	\$9	\$28	\$79	\$79	\$50
Natural Growth from Wage Increase				\$4	\$27	\$3	\$29	(\$29)	\$2	(\$14)	\$25	\$22	(\$12)	\$6
Real Tax Increase				\$272	\$15	\$46	\$109	\$66	\$69	\$30	\$69	\$128	\$101	\$90

Taxpayer Scenario: \$45,000 (Family with two children, dual income)

	Federal Only	CPP	EI	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD	Average
Tax Paid 2013	\$2,024	\$1,881	\$846	\$6,905	\$5,460	\$4,776	\$6,795	\$5,635	\$7,769	\$6,658	\$6,976	\$7,383	\$6,705	\$6,506
Tax Paid 2014	\$2,042	\$1,901	\$854	\$6,985	\$5,532	\$4,864	\$6,989	\$5,723	\$7,911	\$6,724	\$7,107	\$7,587	\$6,836	\$6,626
Total Change	\$18	\$20	\$8	\$81	\$72	\$87	\$194	\$88	\$142	\$67	\$131	\$204	\$131	\$120
Effective Tax Rate 2013				15.3%	12.1%	10.6%	15.1%	12.5%	17.3%	14.8%	15.5%	16.4%	14.9%	14.5%
Effective Tax Rate 2014				15.5%	12.2%	10.7%	15.2%	12.6%	17.4%	14.8%	15.6%	16.6%	15.0%	14.6%
CPP Increase				\$20	\$20	\$20	\$20	\$20	\$54	\$20	\$20	\$20	\$20	\$23
EI Increase				\$8	\$8	\$8	\$8	\$8	\$15	\$8	\$8	\$8	\$8	\$8
Bracket Creep				\$0	(\$0)	\$10	\$42	(\$0)	(\$0)	\$0	\$19	\$27	(\$0)	\$10
Health Tax Changes				\$66	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7
Other Tax Changes				(\$20)	(\$16)	(\$8)	(\$12)	\$3	(\$13)	(\$8)	(\$7)	\$15	\$2	(\$6)
Natural Growth from Wage Increase				\$7	\$60	\$58	\$137	\$57	\$86	\$47	\$91	\$134	\$101	\$78
Real Tax Increase				\$74	\$12	\$30	\$57	\$31	\$56	\$20	\$40	\$70	\$30	\$42

Taxpayer Scenario: \$60,000 (Family with two children, dual income)

	Federal Only	CPP	EI	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD	Average
Tax Paid 2013	\$4,121	\$2,624	\$1,128	\$11,213	\$9,978	\$9,434	\$11,502	\$9,409	\$13,522	\$11,391	\$11,376	\$11,874	\$10,902	\$11,060
Tax Paid 2014	\$4,157	\$2,650	\$1,138	\$11,297	\$10,100	\$9,578	\$11,786	\$9,504	\$13,747	\$11,570	\$11,611	\$12,158	\$11,095	\$11,245
Total Change	\$37	\$27	\$10	\$84	\$121	\$143	\$284	\$95	\$225	\$179	\$236	\$285	\$194	\$185
Effective Tax Rate 2013				18.7%	16.6%	15.7%	19.2%	15.7%	22.5%	19.0%	19.0%	19.8%	18.2%	18.4%
Effective Tax Rate 2014				18.8%	16.6%	15.8%	19.3%	15.7%	22.7%	19.1%	19.1%	19.9%	18.2%	18.5%
CPP Increase				\$27	\$27	\$27	\$27	\$27	\$74	\$27	\$27	\$27	\$27	\$31
EI Increase				\$10	\$10	\$10	\$10	\$10	\$20	\$10	\$10	\$10	\$10	\$11
Bracket Creep				\$0	(\$0)	\$10	\$42	\$0	(\$0)	(\$0)	\$66	\$27	\$0	\$14
Health Tax Changes				\$66	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7
Other Tax Changes				(\$30)	(\$25)	(\$17)	(\$26)	(\$36)	(\$19)	\$62	(\$17)	\$5	(\$8)	(\$11)
Natural Growth from Wage Increase				\$11	\$110	\$114	\$231	\$94	\$150	\$80	\$149	\$215	\$164	\$132
Real Tax Increase				\$73	\$11	\$30	\$52	\$1	\$75	\$99	\$86	\$70	\$30	\$53

Taxpayer Scenario: \$80,000 (Family with two children, dual income)

	Federal Only	CPP	EI	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD	Average
Tax Paid 2013	\$6,916	\$3,614	\$1,504	\$16,507	\$16,003	\$15,645	\$18,124	\$15,111	\$20,483	\$17,387	\$18,407	\$18,501	\$17,099	\$17,327
Tax Paid 2014	\$6,978	\$3,649	\$1,518	\$16,596	\$16,190	\$15,863	\$18,564	\$15,261	\$20,799	\$17,677	\$18,734	\$18,951	\$17,385	\$17,602
Total Change	\$62	\$36	\$14	\$89	\$188	\$218	\$440	\$150	\$316	\$290	\$327	\$450	\$287	\$275
Effective Tax Rate 2013				20.6%	20.0%	19.6%	22.7%	18.9%	25.6%	21.7%	23.0%	23.1%	21.4%	21.7%
Effective Tax Rate 2014				20.7%	20.0%	19.6%	22.8%	18.9%	25.7%	21.9%	23.1%	23.3%	21.4%	21.7%
CPP Increase				\$36	\$36	\$36	\$36	\$36	\$100	\$36	\$36	\$36	\$36	\$42
EI Increase				\$14	\$14	\$14	\$14	\$14	\$26	\$14	\$14	\$14	\$14	\$15
Bracket Creep				(\$0)	\$0	\$10	\$67	(\$0)	\$0	\$0	\$67	\$72	\$0	\$22
Health Tax Changes				\$66	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7
Other Tax Changes				(\$43)	(\$38)	(\$29)	(\$40)	(\$50)	(\$36)	\$118	(\$30)	(\$7)	(\$20)	(\$18)
Natural Growth from Wage Increase				\$17	\$176	\$188	\$364	\$151	\$226	\$123	\$240	\$335	\$257	\$208
Real Tax Increase				\$73	\$11	\$30	\$76	-\$1	\$90	\$167	\$86	\$115	\$30	\$68

Taxpayer Scenario: \$100,000 (Family with two children, dual income)

	Federal Only	CPP	EI	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD	Average
Tax Paid 2013	\$10,627	\$4,604	\$1,782	\$22,962	\$22,855	\$22,969	\$25,613	\$22,816	\$28,951	\$24,939	\$26,265	\$26,116	\$24,480	\$24,797
Tax Paid 2014	\$10,718	\$4,648	\$1,827	\$23,044	\$23,150	\$23,316	\$26,278	\$23,067	\$29,406	\$25,565	\$26,735	\$26,768	\$24,929	\$25,226
Total Change	\$91	\$45	\$45	\$82	\$295	\$346	\$664	\$252	\$455	\$626	\$471	\$652	\$449	\$429
Effective Tax Rate 2013				23.0%	22.9%	23.0%	25.6%	22.8%	29.0%	24.9%	26.3%	26.1%	24.5%	24.8%
Effective Tax Rate 2014				23.0%	22.9%	23.0%	25.8%	22.8%	29.1%	25.4%	26.4%	26.3%	24.6%	24.9%
CPP Increase				\$45	\$45	\$45	\$45	\$45	\$127	\$45	\$45	\$45	\$45	\$53
EI Increase				\$45	\$45	\$45	\$45	\$45	\$52	\$45	\$45	\$45	\$45	\$46
Bracket Creep				(\$0)	(\$0)	\$16	\$68	\$0	\$0	\$0	\$66	\$72	(\$0)	\$22
Health Tax Changes				\$66	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7
Other Tax Changes				(\$97)	(\$47)	(\$35)	(\$8)	(\$67)	(\$44)	\$358	(\$28)	\$17	(\$9)	\$4
Natural Growth from Wage Increase				\$23	\$252	\$276	\$515	\$228	\$320	\$178	\$343	\$473	\$368	\$298
Real Tax Increase				\$59	\$43	\$70	\$149	\$23	\$135	\$448	\$128	\$179	\$80	\$131

Taxpayer Scenario: \$125,000 (Family with two children, dual income)

	Federal Only	CPP	EI	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD	Average
Tax Paid 2013	\$16,110	\$4,712	\$1,782	\$30,474	\$30,937	\$31,800	\$34,503	\$30,690	\$38,764	\$33,887	\$35,700	\$35,148	\$33,189	\$33,509
Tax Paid 2014	\$16,237	\$4,851	\$1,827	\$30,670	\$31,383	\$32,310	\$35,373	\$31,091	\$39,405	\$34,995	\$36,376	\$35,999	\$33,817	\$34,142
Total Change	\$127	\$139	\$45	\$196	\$446	\$510	\$870	\$401	\$640	\$1,109	\$676	\$850	\$628	\$633
Effective Tax Rate 2013				24.4%	24.7%	25.4%	27.6%	24.6%	31.0%	27.1%	28.6%	28.1%	26.6%	26.8%
Effective Tax Rate 2014				24.5%	24.8%	25.5%	27.7%	24.6%	31.2%	27.8%	28.7%	28.3%	26.7%	27.0%
CPP Increase				\$139	\$139	\$139	\$139	\$139	\$216	\$139	\$139	\$139	\$139	\$146
EI Increase				\$45	\$45	\$45	\$45	\$45	\$54	\$45	\$45	\$45	\$45	\$46
Bracket Creep				\$0	(\$0)	\$16	\$67	(\$0)	(\$0)	\$0	\$94	\$73	\$0	\$25
Health Tax Changes				\$66	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7
Other Tax Changes				(\$84)	(\$79)	(\$73)	(\$74)	(\$91)	(\$58)	\$681	(\$68)	(\$42)	(\$56)	\$6
Natural Growth from Wage Increase				\$31	\$341	\$383	\$694	\$308	\$429	\$243	\$467	\$637	\$500	\$403
Real Tax Increase				\$166	\$105	\$127	\$176	\$93	\$212	\$865	\$209	\$214	\$128	\$229

Taxpayer Scenario: \$150,000 (Family with two children, dual income)

	Federal Only	CPP	EI	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD	Average
Tax Paid 2013	\$21,610	\$4,712	\$1,782	\$37,899	\$38,937	\$40,550	\$44,056	\$38,897	\$48,406	\$42,752	\$45,367	\$44,738	\$41,933	\$42,353
Tax Paid 2014	\$21,787	\$4,851	\$1,827	\$38,102	\$39,471	\$41,165	\$45,242	\$39,375	\$49,159	\$44,264	\$46,168	\$45,828	\$42,692	\$43,147
Total Change	\$176	\$139	\$45	\$204	\$534	\$615	\$1,186	\$479	\$753	\$1,513	\$801	\$1,090	\$758	\$793
Effective Tax Rate 2013				25.3%	26.0%	27.0%	29.4%	25.9%	32.3%	28.5%	30.2%	29.8%	28.0%	28.2%
Effective Tax Rate 2014				25.4%	26.0%	27.1%	29.6%	26.0%	32.4%	29.3%	30.4%	30.0%	28.0%	28.4%
CPP Increase				\$139	\$139	\$139	\$139	\$139	\$216	\$139	\$139	\$139	\$139	\$146
EI Increase				\$45	\$45	\$45	\$45	\$45	\$63	\$45	\$45	\$45	\$45	\$47
Bracket Creep				\$0	(\$0)	\$16	\$197	\$0	\$0	\$0	\$94	\$140	(\$0)	\$45
Health Tax Changes				\$66	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7
Other Tax Changes				(\$85)	(\$79)	(\$73)	(\$82)	(\$95)	(\$61)	\$1,021	(\$70)	(\$44)	(\$56)	\$38
Natural Growth from Wage Increase				\$38	\$429	\$488	\$887	\$390	\$535	\$308	\$592	\$810	\$631	\$511
Real Tax Increase				\$166	\$104	\$127	\$299	\$89	\$219	\$1,205	\$208	\$280	\$127	\$282

Taxpayer Scenario: \$200,000 (Family with two children, dual income)

	Federal Only	CPP	EI	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD	Average
Tax Paid 2013	\$33,641	\$4,712	\$1,782	\$55,663	\$55,968	\$59,081	\$64,875	\$58,704	\$69,788	\$61,954	\$65,848	\$65,119	\$60,614	\$61,761
Tax Paid 2014	\$33,925	\$4,851	\$1,827	\$55,828	\$56,702	\$59,938	\$66,537	\$59,384	\$70,797	\$64,578	\$66,963	\$66,695	\$61,694	\$62,912
Total Change	\$284	\$139	\$45	\$165	\$735	\$858	\$1,662	\$680	\$1,009	\$2,624	\$1,115	\$1,576	\$1,080	\$1,150
Effective Tax Rate 2013				27.8%	28.0%	29.5%	32.4%	29.4%	34.9%	31.0%	32.9%	32.6%	30.3%	30.9%
Effective Tax Rate 2014				27.9%	28.0%	29.6%	32.6%	29.4%	35.0%	32.1%	33.1%	32.8%	30.4%	31.1%
CPP Increase				\$139	\$139	\$139	\$139	\$139	\$216	\$139	\$139	\$139	\$139	\$146
EI Increase				\$45	\$45	\$45	\$45	\$45	\$63	\$45	\$45	\$45	\$45	\$47
Bracket Creep				(\$0)	\$0	\$16	\$197	(\$0)	\$0	\$0	\$113	\$154	\$0	\$48
Health Tax Changes				\$66	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7
Other Tax Changes				(\$140)	(\$66)	(\$53)	(\$24)	(\$92)	(\$41)	\$1,992	(\$41)	\$59	(\$16)	\$158
Natural Growth from Wage Increase				\$56	\$617	\$711	\$1,305	\$588	\$770	\$449	\$859	\$1,179	\$912	\$745
Real Tax Increase				\$109	\$118	\$147	\$357	\$92	\$238	\$2,175	\$255	\$396	\$168	\$406

Inflation Factors

	Federal/National	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD
Inflation	0.9%	0.1%	1.1%	1.2%	2.1%	1.0%	1.1%	0.7%	1.3%	1.8%	1.5%
Jurisdictional Adjustment	0.9%	0.1%	1.1%	0.9%	0.0%	1.0%	0.95%	0.9%	0.0%	0.0%	1.5%
Provincial Difference	0.0%	0.0%	0.0%	0.3%	2.1%	0.0%	0.15%	-0.2%	1.3%	1.8%	0.0%

*October 2012 to September 2013 CPI average

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Notes:

- All figures are estimates
- Totals may not add up due to rounding
- 'Average' does not control for population, weighing all provinces equally
- 'Effective Rate' is the average rate based on taxable income in 2013
- Working Income Tax Benefits (WITB) not yet released. CTF indexation used to approximate from 2012 figures
- Federal taxes for low income levels may vary by province due to differences in the Working Income Tax Benefit (WITB)
- Quebec 2013 calculations are approximations based on indexation from 2012
- CPP and EI are administered differently in Quebec. All figures for Quebec reflect QPP and QPIP/EI
- Bracket Creep results when tax brackets are not adjusted to inflation. Nova Scotia, PEI and Manitoba do not adjust their tax brackets for inflation, although Manitoba has increased their personal exemption amount, resulting in a smaller case of bracket creep. Much smaller cases of bracket creep result in New Brunswick and Saskatchewan due to their adjusting their brackets to federal inflation, which is lower than their respective provincial rates of inflation