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2015

New Year's Tax Changes

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About the Canadian Taxpayers Federation

The Canadian Taxpayers Federation (CTF) is a federally incorporated, not-for-profit citizen's group dedicated to lower taxes, less waste and accountable government. The CTF was founded in Saskatchewan 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 84,000 supporters nation-wide

The CTF maintains a federal office in Ottawa and regional offices in British Columbia, Alberta, Prairie (SK and MB), Ontario and Atlantic. Regional offices conduct research and advocacy activities specific to their provinces in addition to acting as regional organizers of Canada-wide initiatives.

CTF offices field hundreds of media interviews each month, hold press conferences and issue regular news releases, commentaries, online postings and publications to advocate on behalf of CTF supporters. 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. Each week CTF offices send out Let's Talk Taxes commentaries to more than 800 media outlets and personalities across Canada.

Any Canadian taxpayer committed to the CTF's mission is welcome to *join at no cost* and receive issue and *Action Updates*. Financial supporters can additionally receive the CTF's flagship publication, *The Taxpayer* magazine published four times a year.

The CTF is independent of any institutional or partisan affiliations. All CTF staff, board and representatives are prohibited from holding a membership in any political party. In 2013 the CTF raised \$3.9 million on the strength of 22,971 donations. Donations to the CTF are not deductible as a charitable contribution.

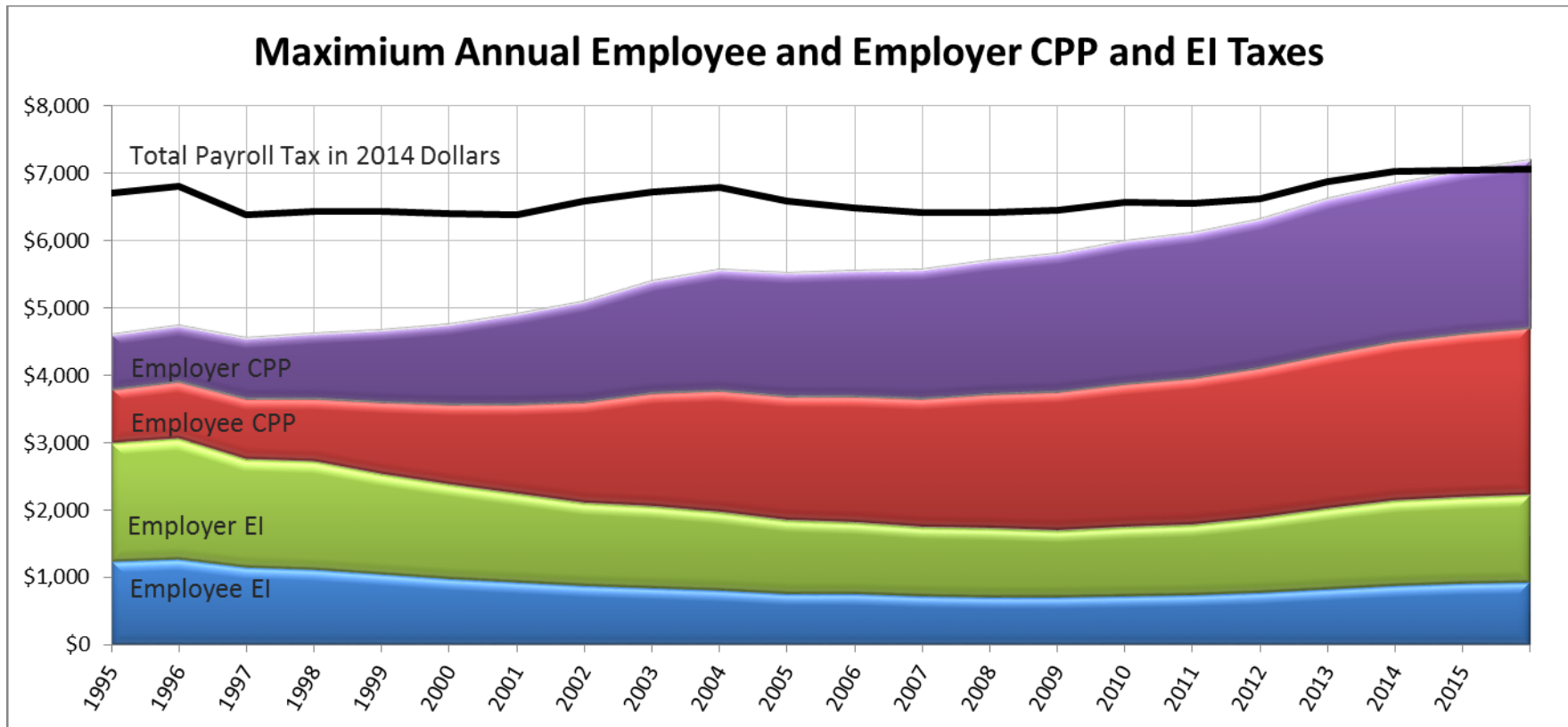
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Table of Contents

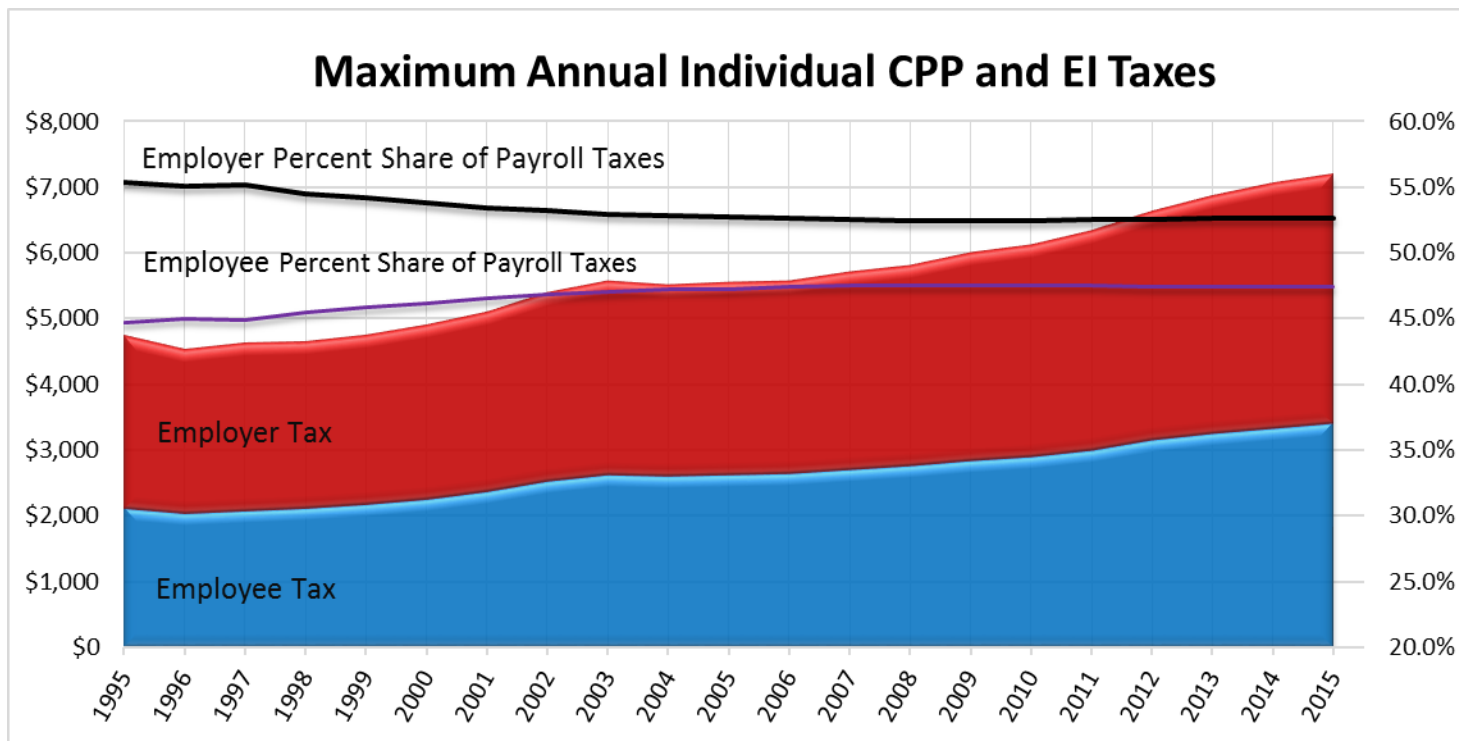
About the Canadian Taxpayers Federation.....	1
Summary.....	3
Maximum Annual EI & CPP Payroll Taxes Per Employee: 1995-2015.....	4
Example Tax Cases Explained.....	9
Accounting for Inflation.....	10
2015 Tax Rates.....	11
2014 to 2015 Tax Rate Changes.....	13
2014 to 2015 Tax Changes in Dollars.....	15
Tax Savings from the Family Tax Cut and UCCB Changes.....	17
Provincial Calculations for Various Cases.....	19
The Lower Mainland TransLink Sales Tax.....	32

Summary

- The biggest tax changes for 2015 are from the changes to the Universal Child Care Benefit (UCCB). They lower the taxes for all families with children under eighteen.
- There are also big tax savings for families from the Family Tax Cut that will be implemented retroactively for the 2014 tax year.
- Tax changes at the provincial level are mostly the result of bracket creep:
 - Manitoba, Nova Scotia and PEI do not index their tax brackets at all. Ontario doesn't index its tax brackets above \$150,000. New Brunswick and Saskatchewan use the national inflation rate for indexation purposes, which in some years will result in bracket creep.
- There is very little change to the Canadian Pension Plan and Employment Insurance payroll taxes. The rates for both stay the same, but the income thresholds are increasing.
- Employees and employers pay equal CPP taxes, but EI has a higher tax rate for employers. The employer's share of EI and CPP taxes has been relatively constant at a little less than 53% since 2006.
- A proposed Lower Mainland (Vancouver) TransLink sales tax would be the biggest tax increase anywhere in the country.



The CPP rate hasn't changed since 2003 and the EI rate has been frozen since 2012. However the maximum pensionable and insurable earnings are indexed to inflation. Salary earned above those maximums are not taxed. For CPP the maximum pensionable salary was \$52,500 in 2014 and will increase to \$53,600 in 2015. For EI the maximum insurable earnings for 2014 was \$48,600 and will increase to \$49,500 for 2015.



Since 2006 the employer's share of EI and CPP taxes has been relatively constant at a little less than 53%. Employees and employers pay equal CPP taxes, but EI has a higher tax rate for employers.

Maximum Individual CPP and EI Taxes								
Year	Employee Tax	Employee Share	Employer Tax	Employer Share	Total Tax	Total Tax in 2014 Dollars	Change	% Change
1995	\$2,119	44.6%	\$2,628	55.4%	\$4,747	\$6,807	\$50.19	1.7%
1996	\$2,044	44.9%	\$2,504	55.1%	\$4,548	\$6,383	-\$170.34	-5.6%
1997	\$2,076	44.9%	\$2,552	55.1%	\$4,628	\$6,446	\$22.46	0.8%
1998	\$2,122	45.5%	\$2,543	54.5%	\$4,665	\$6,433	\$34.97	1.2%
1999	\$2,181	45.8%	\$2,579	54.2%	\$4,760	\$6,396	\$4.60	0.2%
2000	\$2,266	46.2%	\$2,640	53.8%	\$4,906	\$6,388	\$19.62	0.7%
2001	\$2,374	46.6%	\$2,725	53.4%	\$5,099	\$6,591	\$118.40	4.0%
2002	\$2,531	46.8%	\$2,874	53.2%	\$5,406	\$6,732	\$83.59	2.7%
2003	\$2,621	47.1%	\$2,948	52.9%	\$5,569	\$6,794	\$45.17	1.4%
2004	\$2,604	47.2%	\$2,913	52.8%	\$5,516	\$6,589	-\$87.16	-2.7%
2005	\$2,622	47.3%	\$2,926	52.7%	\$5,548	\$6,491	-\$42.53	-1.4%
2006	\$2,640	47.4%	\$2,932	52.6%	\$5,572	\$6,412	-\$29.41	-1.0%
2007	\$2,710	47.5%	\$2,998	52.5%	\$5,708	\$6,416	\$8.05	0.3%
2008	\$2,760	47.6%	\$3,045	52.4%	\$5,805	\$6,451	\$21.09	0.7%
2009	\$2,850	47.6%	\$3,143	52.4%	\$5,993	\$6,573	\$58.69	1.9%
2010	\$2,911	47.6%	\$3,209	52.4%	\$6,120	\$6,557	-\$7.41	-0.2%
2011	\$3,004	47.5%	\$3,319	52.5%	\$6,323	\$6,623	\$28.25	0.9%
2012	\$3,147	47.5%	\$3,483	52.5%	\$6,629	\$6,886	\$121.86	3.9%
2013	\$3,247	47.4%	\$3,604	52.6%	\$6,851	\$7,030	\$63.32	1.9%
2014	\$3,339	47.4%	\$3,705	52.6%	\$7,044	\$7,044	\$7.17	0.2%
2015	\$3,411	47.4%	\$3,783	52.6%	\$7,193	\$7,067	\$11.23	0.3%

Employer Maximum Annual EI and CPP Taxes								
Year	EI	CPP	EI and CPP	Increase	Change	EI and CPP in 2014 Dollars	Adjusted Increase	Adjusted Change
1995	\$1,780	\$848	\$2,628	\$81.09	0.3%	\$3,768	\$52.81	1.4%
1996	\$1,611	\$893	\$2,504	-\$123.86	0.6%	\$3,514	-\$253.66	-6.7%
1997	\$1,583	\$969	\$2,552	\$48.50	1.9%	\$3,555	\$40.33	1.1%
1998	\$1,474	\$1,069	\$2,543	-\$9.40	-0.4%	\$3,507	-\$48.00	-1.4%
1999	\$1,392	\$1,187	\$2,579	\$35.80	1.4%	\$3,465	-\$41.72	-1.2%
2000	\$1,310	\$1,330	\$2,640	\$61.50	2.4%	\$3,438	-\$27.43	-0.8%
2001	\$1,229	\$1,496	\$2,725	\$84.60	3.2%	\$3,522	\$84.65	2.5%
2002	\$1,201	\$1,673	\$2,874	\$149.50	5.5%	\$3,579	\$57.27	1.6%
2003	\$1,147	\$1,802	\$2,948	\$74.00	2.6%	\$3,597	\$17.44	0.5%
2004	\$1,081	\$1,832	\$2,913	-\$35.82	-1.2%	\$3,479	-\$117.87	-3.3%
2005	\$1,065	\$1,861	\$2,926	\$13.32	0.5%	\$3,424	-\$55.55	-1.6%
2006	\$1,021	\$1,911	\$2,932	\$5.82	0.2%	\$3,374	-\$49.63	-1.4%
2007	\$1,008	\$1,990	\$2,998	\$66.18	2.2%	\$3,370	-\$3.93	-0.1%
2008	\$995	\$2,049	\$3,045	\$46.84	1.6%	\$3,383	\$13.38	0.4%
2009	\$1,025	\$2,119	\$3,143	\$98.36	3.2%	\$3,447	\$63.67	1.9%
2010	\$1,046	\$2,163	\$3,209	\$66.35	2.1%	\$3,439	-\$8.12	-0.2%
2011	\$1,101	\$2,218	\$3,319	\$109.61	3.4%	\$3,476	\$37.56	1.1%
2012	\$1,176	\$2,307	\$3,483	\$163.59	4.9%	\$3,618	\$141.25	4.1%
2013	\$1,248	\$2,356	\$3,604	\$121.11	3.5%	\$3,698	\$80.04	2.2%
2014	\$1,279	\$2,426	\$3,705	\$100.88	2.8%	\$3,705	\$6.90	0.2%
2015	\$1,303	\$2,480	\$3,783	\$78.14	2.11%	\$3,716	\$11.44	0.3%

Employee Maximum Annual EI and CPP Taxes								
Year	EI	CPP	EI and CPP	Increase	Change	EI and CPP in 2014 Dollars	Adjusted Increase	Adjusted Change
1995	\$1,271	\$848	\$2,119	\$70.61	3.4%	\$3,039	\$50.19	1.7%
1996	\$1,151	\$893	\$2,044	-\$75.50	-3.6%	\$2,868	-\$170.34	-5.6%
1997	\$1,131	\$945	\$2,076	\$32.08	1.6%	\$2,891	\$22.46	0.8%
1998	\$1,053	\$1,069	\$2,122	\$46.03	2.2%	\$2,926	\$34.97	1.2%
1999	\$995	\$1,187	\$2,181	\$59.20	2.8%	\$2,931	\$4.60	0.2%
2000	\$936	\$1,330	\$2,266	\$84.90	3.9%	\$2,950	\$19.62	0.7%
2001	\$878	\$1,496	\$2,374	\$108.00	4.8%	\$3,069	\$118.40	4.0%
2002	\$858	\$1,673	\$2,531	\$157.30	6.6%	\$3,152	\$83.59	2.7%
2003	\$819	\$1,802	\$2,621	\$89.60	3.5%	\$3,197	\$45.17	1.4%
2004	\$772	\$1,832	\$2,604	-\$17.10	-0.7%	\$3,110	-\$87.16	-2.7%
2005	\$761	\$1,861	\$2,622	\$18.00	0.7%	\$3,068	-\$42.53	-1.4%
2006	\$729	\$1,911	\$2,640	\$18.30	0.7%	\$3,038	-\$29.41	-1.0%
2007	\$720	\$1,990	\$2,710	\$69.90	2.6%	\$3,046	\$8.05	0.3%
2008	\$711	\$2,049	\$2,760	\$50.43	1.9%	\$3,067	\$21.09	0.7%
2009	\$732	\$2,119	\$2,850	\$90.06	3.3%	\$3,126	\$58.69	1.9%
2010	\$747	\$2,163	\$2,911	\$60.12	2.1%	\$3,119	-\$7.41	-0.2%
2011	\$787	\$2,218	\$3,004	\$93.85	3.2%	\$3,147	\$28.25	0.9%
2012	\$840	\$2,307	\$3,147	\$142.31	4.7%	\$3,269	\$121.86	3.9%
2013	\$891	\$2,356	\$3,247	\$100.65	3.2%	\$3,332	\$63.32	1.9%
2014	\$914	\$2,426	\$3,339	\$91.86	2.8%	\$3,339	\$7.17	0.2%
2015	\$931	\$2,480	\$3,411	\$71.37	2.1%	\$3,350	\$11.23	0.3%

Example Tax Cases

Canadians are taxed at different rates depending on their income, what province they live in and other factors. To get a glimpse into these differences and how taxes change depending on your situation, we have calculated the change in taxes for 26 sample households in each province.

These households include single people, couples with two children and couples with no children. They also cover a wide range of incomes from \$15,000 to \$200,000. They also include different splits in spousal incomes with single income households, household where the spouses make an equal income and families where one family member makes 75% of the household income.

The calculations include the average tax which is the per cent of income taken as income and payroll taxes. This is different than the marginal tax rate used in Canadian tax brackets. The marginal rate is how much each additional dollar will be taxed, the average rate is how much of your entire income is taxed.

All families with children under 18 will be able to collect UCCB. However the benefit for children between six and 17 is new in 2015. So for all these example cases the children are assumed to be between six and 17. For these examples the tax rates account for the after tax value of UCCB payments. Because the Canadian government provides monthly UCCB payments to Canadian families with children the benefit is taxed as income by the federal and provincial governments. This means that if you receive UCCB you will pay more in taxes, but you will end up with more money in your pocket. Therefore we count that extra money in your pocket as a tax cut.

The Canadian tax rates are the population weighted average for all provinces and territories.

Accounting for Inflation

Another important factor to consider is inflation. Most provinces index their tax brackets. This means that if your salary increases with inflation you won't be bumped into another tax bracket. Provinces that don't do this have sneaky tax increases known as "bracket creep." Provinces that index to the national rate of inflation may also have bracket creep depending on the difference between the federal and provincial inflation rates.

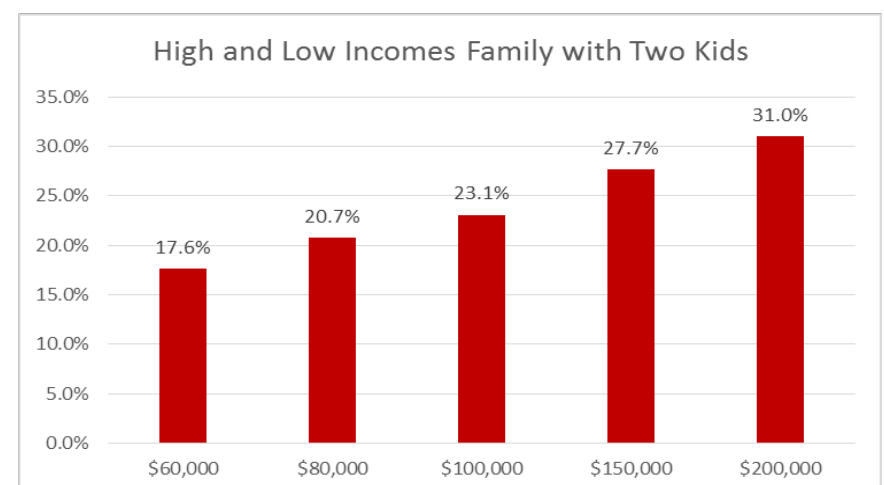
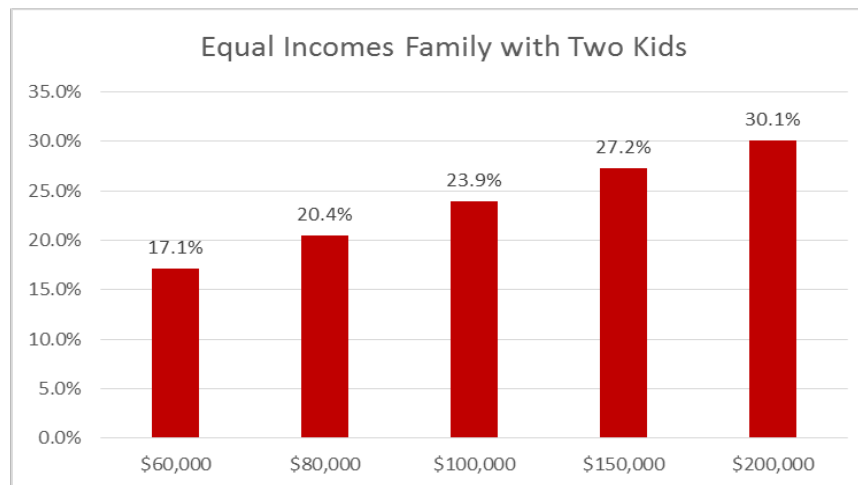
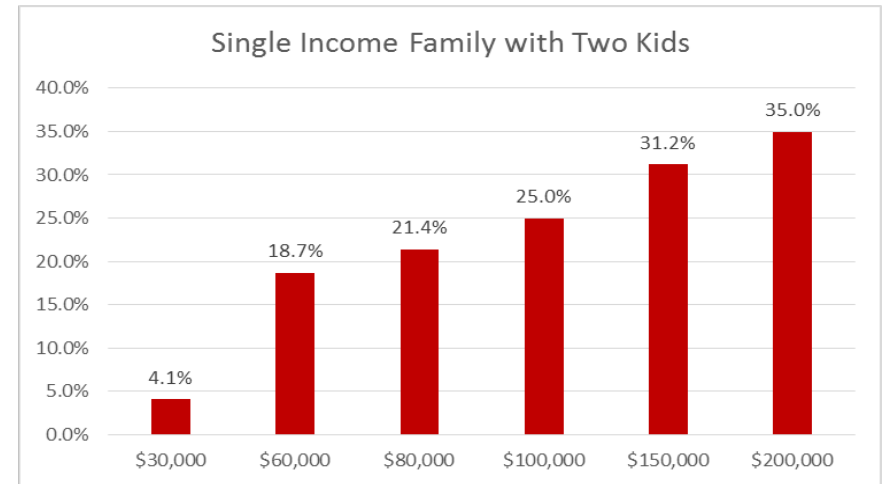
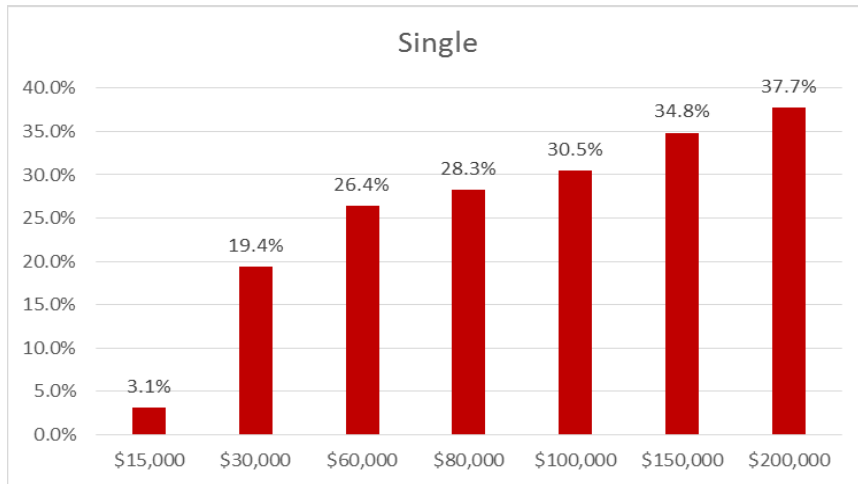
Indexing is done using the change in prices from September 2013 to September 2014. All calculations for 2015 use an inflated salary indexed at the inflation factor for the province. For example for the Ontario \$60,000 cases a salary of \$61,200 salary was used for 2015. This method helps show the impact of bracket creep. Also, by comparing the inflation adjusted 2014 taxes to 2015 taxes, the real increases in taxation can be seen and the effects of inflation eliminated.

	Inflation	Brackets Increased By
Alberta	2.4%	2.4%
Saskatchewan	2.3%	1.7%
Newfoundland	2.2%	2.2%
PEI	2.2%	0.0%
Manitoba	2.1%	0.0%
Ontario	2.0%	2.0%
Canada	1.7%	1.7%
Nova Scotia	1.7%	0.0%
New Brunswick	1.6%	1.7%
Quebec	1.1%	1.1%
BC	0.7%	0.7%

2015 Tax Brackets										
	AB	BC	NL	QC	ON	NB	SK	MB	NS	PE
Basic Personal Exemption Used	\$18,214	\$9,938	\$8,767	\$11,425	\$9,670	\$9,633	\$15,378	\$9,134	\$8,481	\$7,708
Tax Brackets Used	Flat Tax	\$37,869	\$35,008	\$41,935	\$40,922	\$39,973	\$44,028	\$31,000	\$29,590	\$31,984
Tax Brackets Used	Flat Tax	\$75,740	\$70,015	\$83,865	\$81,847	\$79,946	\$125,795	\$67,000	\$59,180	\$63,969
Tax Brackets Used	Flat Tax	\$86,958	\$112,556	\$102,040	\$150,000	\$129,975	\$165,297	\$117,000	\$93,000	\$113,969
Tax Brackets Used	Flat Tax	\$105,592	\$162,556	\$152,040	\$220,000	\$168,427	\$215,297	\$167,000	\$150,000	\$163,969
Tax Brackets Used	Flat Tax	\$151,050	\$212,556	\$202,040	\$270,000	\$218,427	\$265,297	\$217,000	\$193,000	\$213,969
Indexed Basic Personal Exemption	Same	Same	Same	Same	Same	\$9,624	\$15,732	\$9,326	\$8,625	\$7,878
Indexed Tax Brackets	Flat Tax	Same	Same	Same	Same	\$39,934	\$44,288	\$31,651	\$30,093	\$32,688
Indexed Tax Brackets	Flat Tax	Same	Same	Same	Same	\$79,867	\$126,537	\$68,407	\$60,186	\$65,376
Indexed Tax Brackets	Flat Tax	Same	Same	Same	\$153,000	\$129,847	\$169,099	\$119,457	\$94,581	\$116,476
Indexed Tax Brackets	Flat Tax	Same	Same	Same	\$224,400	\$171,122	\$220,249	\$170,507	\$152,550	\$167,576
Indexed Tax Brackets	Flat Tax	Same	Same	Same	\$275,400	\$221,922	\$271,399	\$221,557	\$196,281	\$218,676

Indexed Using Provincial Inflation Rate
Indexed Using National Inflation Rate
Not Indexed for Inflation

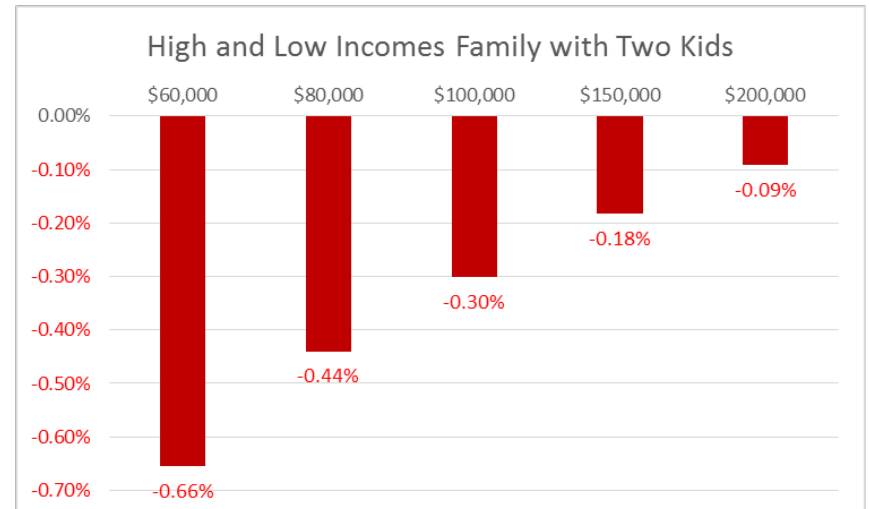
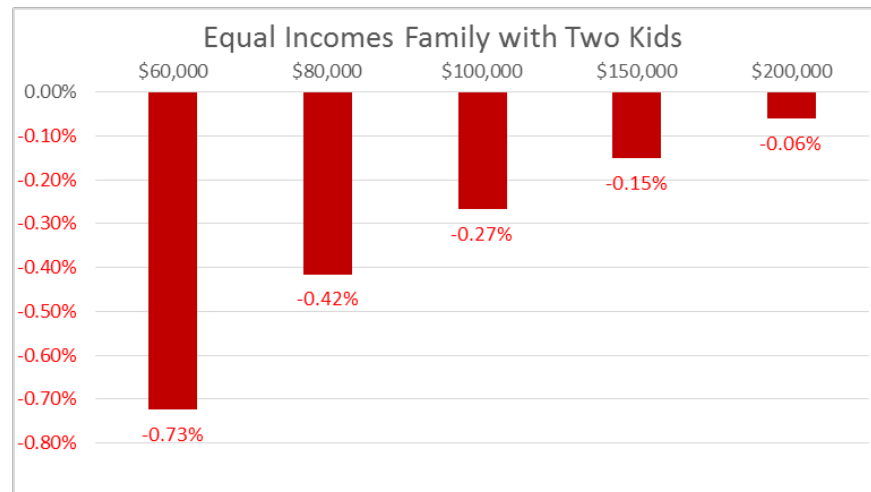
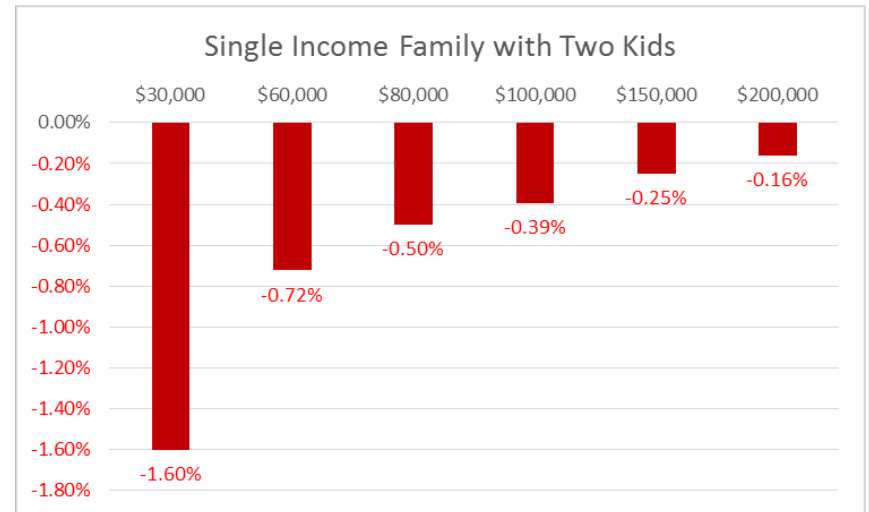
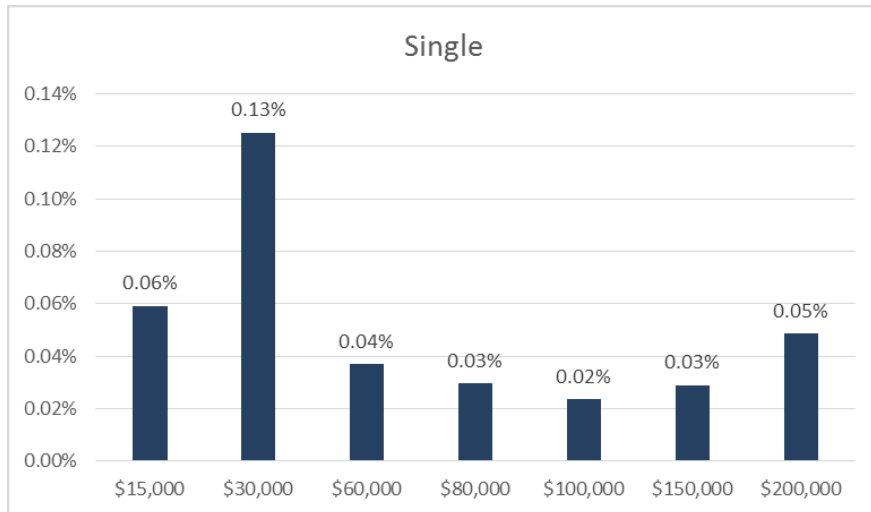
2015 Average Tax Rates



2015 Tax Rates													
Cases	AB	BC	MB	NB	NL	NS	NT	ON	PE	SK	YT	QC	Canada
Single - \$15,000	3.7%	1.6%	7.7%	4.6%	4.7%	6.1%	2.5%	4.7%	7.5%	4.8%	4.7%	-0.3%	3.1%
Single - \$30,000	17.7%	20.0%	21.1%	19.6%	19.2%	20.2%	15.3%	18.3%	20.9%	18.9%	17.9%	22.6%	19.4%
Single - \$60,000	25.1%	24.9%	28.1%	27.9%	26.8%	28.9%	22.2%	24.9%	28.5%	26.7%	24.5%	31.3%	26.4%
Single - \$80,000	26.8%	26.3%	30.6%	30.2%	28.8%	31.3%	24.3%	26.8%	31.0%	28.8%	26.3%	33.1%	28.3%
Single - \$100,000	28.3%	28.2%	32.9%	32.3%	30.6%	33.3%	26.7%	29.6%	33.0%	30.5%	28.1%	35.2%	30.5%
Single - \$150,000	31.2%	32.5%	36.7%	36.2%	33.8%	37.1%	31.1%	34.5%	37.1%	34.0%	31.8%	40.0%	34.8%
Single - \$200,000	33.1%	35.8%	39.1%	38.9%	35.9%	40.3%	34.1%	38.0%	39.7%	36.5%	34.5%	42.5%	37.2%
Single Income Family, Two Kids - \$30,000	4.7%	6.1%	6.0%	5.5%	4.7%	7.8%	2.7%	5.6%	9.2%	4.7%	6.0%	-0.4%	4.1%
Single Income Family, Two Kids - \$60,000	15.7%	19.0%	19.4%	20.1%	19.3%	21.1%	14.3%	17.6%	20.9%	15.1%	16.7%	23.0%	18.7%
Single Income Family, Two Kids - \$80,000	18.7%	20.7%	23.3%	23.2%	22.2%	24.4%	17.3%	20.2%	24.3%	19.1%	19.4%	26.0%	21.4%
Single Income Family, Two Kids - \$100,000	21.9%	23.8%	27.2%	26.8%	25.3%	27.8%	21.1%	24.2%	27.6%	22.8%	22.6%	29.5%	25.0%
Single Income Family, Two Kids - \$150,000	26.9%	29.6%	32.9%	32.5%	30.3%	33.4%	27.4%	30.9%	33.5%	28.8%	28.1%	36.1%	31.2%
Single Income Family, Two Kids - \$200,000	29.9%	33.6%	36.3%	36.1%	33.3%	37.5%	31.3%	35.2%	37.0%	32.6%	31.7%	39.6%	35.0%
Equal Incomes Family, Two Kids - \$60,000	15.9%	18.1%	18.6%	18.4%	17.4%	18.3%	13.4%	14.7%	19.0%	15.1%	16.1%	21.8%	17.1%
Equal Incomes Family, Two Kids - \$80,000	19.5%	20.2%	22.3%	21.4%	20.8%	22.5%	16.3%	18.4%	22.6%	19.1%	18.9%	25.1%	20.4%
Equal Incomes Family, Two Kids - \$100,000	22.5%	22.7%	25.4%	25.1%	24.2%	26.0%	19.5%	22.4%	25.8%	22.7%	21.8%	28.6%	23.9%
Equal Incomes Family, Two Kids - \$150,000	25.8%	25.2%	29.4%	29.1%	27.8%	30.2%	23.2%	25.7%	29.8%	26.9%	25.3%	32.2%	27.2%
Equal Incomes Family, Two Kids - \$200,000	27.9%	27.8%	32.5%	31.9%	30.2%	32.9%	26.3%	29.2%	32.6%	29.5%	27.7%	34.8%	30.1%
High and Low Income, Two Kids - \$30,000	3.7%	4.3%	4.9%	4.6%	3.6%	6.7%	1.8%	4.2%	7.7%	3.7%	4.9%	-1.8%	2.8%
High and Low Income, Two Kids - \$60,000	16.1%	18.0%	19.1%	18.9%	18.3%	19.6%	13.6%	15.8%	19.9%	15.1%	16.1%	22.0%	17.6%
High and Low Income, Two Kids - \$80,000	18.9%	19.8%	22.1%	22.1%	21.0%	22.6%	16.4%	19.3%	22.6%	18.9%	18.9%	25.4%	20.7%
High and Low Income, Two Kids - \$100,000	21.4%	21.6%	25.0%	24.6%	23.4%	25.2%	18.8%	21.6%	25.2%	21.9%	21.1%	27.8%	23.1%
High and Low Income, Two Kids - \$150,000	25.3%	25.8%	29.8%	29.0%	27.5%	30.0%	23.7%	26.7%	29.9%	26.5%	25.2%	32.4%	27.7%
High and Low Income, Two Kids - \$200,000	27.9%	28.9%	32.8%	32.2%	30.2%	33.1%	27.0%	30.3%	33.1%	29.7%	28.1%	36.1%	31.0%
Equal Income Couple - \$80,000	20.8%	21.4%	24.0%	22.7%	22.1%	23.9%	17.7%	20.5%	24.1%	22.0%	20.3%	26.4%	22.1%
High and Low Income Couple - \$80,000	21.7%	22.4%	25.1%	24.8%	23.8%	25.5%	19.3%	22.0%	25.5%	23.3%	21.6%	27.8%	23.4%

The rates in this chart the average tax rate which is the per cent of income taken as income and payroll taxes. This is different than the marginal tax rate used in Canadian tax brackets. The marginal rate is how much each additional dollar will be taxed, the average rate is how much of your entire income is taxed

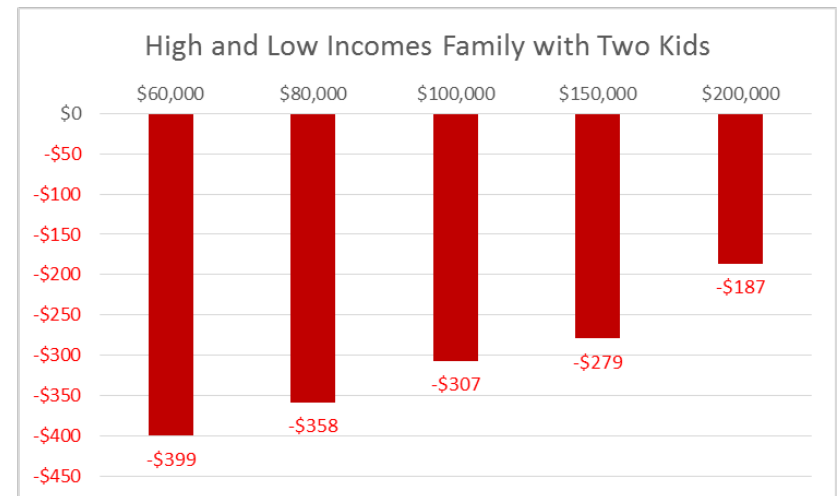
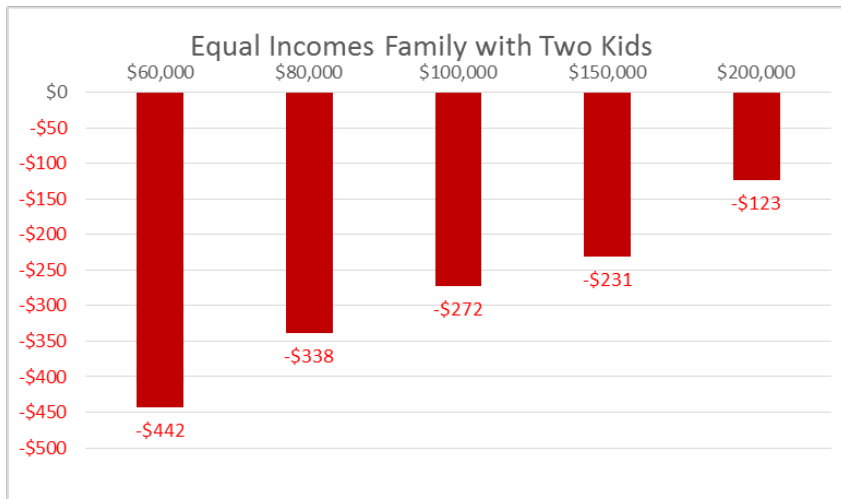
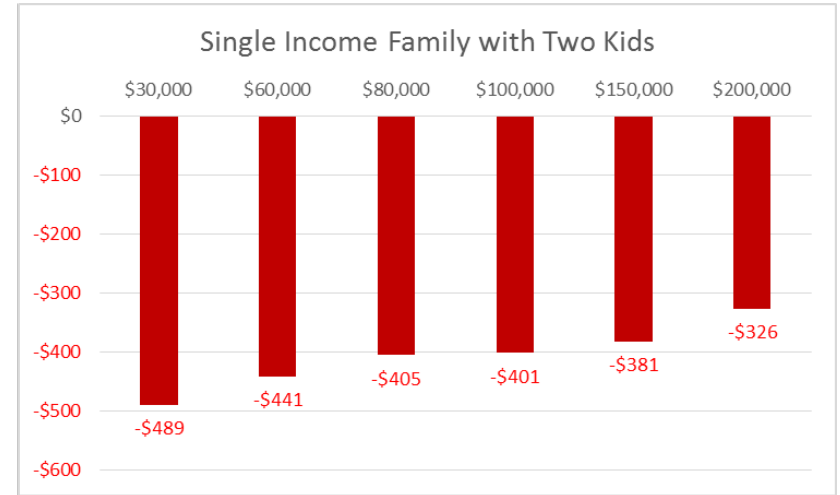
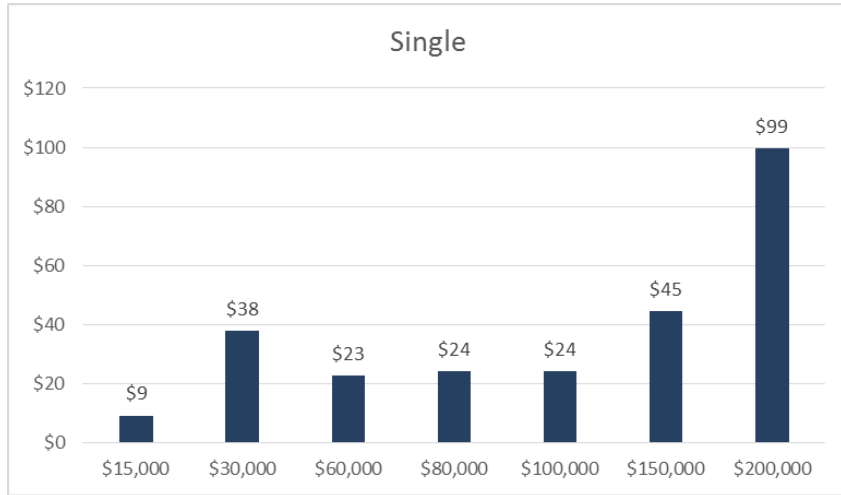
2014 to 2015 Average Tax Rate Changes



2014 to 2015 Tax Rate Changes											
Cases	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
Single - \$15,000	0.23%	-0.32%	0.33%	-0.01%	0.17%	0.21%	0.10%	0.42%	0.20%	0.04%	0.06%
Single - \$30,000	0.05%	0.75%	0.10%	-0.00%	0.04%	0.15%	0.01%	0.09%	0.08%	0.04%	0.13%
Single - \$60,000	0.04%	0.03%	0.09%	0.01%	0.04%	0.12%	0.01%	0.11%	0.07%	0.07%	0.04%
Single - \$80,000	0.03%	0.02%	0.15%	0.00%	0.03%	0.09%	0.00%	0.13%	0.05%	0.05%	0.03%
Single - \$100,000	0.05%	-0.02%	0.13%	-0.00%	0.04%	0.08%	0.01%	0.16%	0.06%	0.03%	0.02%
Single - \$150,000	0.05%	-0.04%	0.10%	-0.00%	0.04%	0.11%	0.05%	0.12%	0.07%	0.01%	0.03%
Single - \$200,000	0.04%	-0.03%	0.07%	-0.00%	0.03%	0.09%	0.11%	0.09%	0.05%	-0.00%	0.05%
Single Income Family, Two Kids - \$30,000	-1.64%	-1.81%	-0.94%	-1.58%	-1.67%	-1.30%	-1.72%	-1.20%	-1.65%	-1.48%	-1.60%
Single Income Family, Two Kids - \$60,000	-0.60%	-0.75%	-0.47%	-0.77%	-0.75%	-0.65%	-0.82%	-0.62%	-0.78%	-0.68%	-0.72%
Single Income Family, Two Kids - \$80,000	-0.37%	-0.59%	-0.20%	-0.55%	-0.49%	-0.45%	-0.55%	-0.34%	-0.51%	-0.50%	-0.50%
Single Income Family, Two Kids - \$100,000	-0.27%	-0.50%	-0.15%	-0.44%	-0.38%	-0.35%	-0.42%	-0.26%	-0.39%	-0.42%	-0.39%
Single Income Family, Two Kids - \$150,000	-0.16%	-0.36%	-0.10%	-0.30%	-0.24%	-0.17%	-0.24%	-0.13%	-0.23%	-0.29%	-0.25%
Single Income Family, Two Kids - \$200,000	-0.12%	-0.27%	-0.08%	-0.22%	-0.18%	-0.13%	-0.11%	-0.10%	-0.17%	-0.22%	-0.16%
Equal Incomes Family, Two Kids - \$60,000	-0.58%	-0.69%	-0.43%	-0.65%	-0.65%	-0.58%	-0.86%	-0.77%	-0.52%	-0.72%	-0.73%
Equal Incomes Family, Two Kids - \$80,000	-0.43%	-0.51%	-0.28%	-0.41%	-0.40%	-0.44%	-0.34%	-0.44%	-0.39%	-0.52%	-0.42%
Equal Incomes Family, Two Kids - \$100,000	-0.21%	-0.35%	-0.11%	-0.23%	-0.20%	-0.25%	-0.29%	-0.23%	-0.14%	-0.28%	-0.27%
Equal Incomes Family, Two Kids - \$150,000	-0.15%	-0.18%	0.06%	-0.14%	-0.13%	-0.12%	-0.17%	-0.08%	-0.10%	-0.15%	-0.15%
Equal Incomes Family, Two Kids - \$200,000	-0.06%	-0.12%	0.07%	-0.07%	-0.05%	-0.04%	-0.05%	0.03%	-0.03%	-0.08%	-0.06%
High and Low Income, Two Kids - \$30,000	-2.36%	-2.40%	-1.66%	-2.06%	-2.39%	-1.88%	-2.34%	-2.22%	-2.37%	-2.11%	-2.23%
High and Low Income, Two Kids - \$60,000	-0.58%	-0.87%	-0.44%	-0.66%	-0.65%	-0.78%	-0.62%	-0.73%	-0.46%	-0.72%	-0.66%
High and Low Income, Two Kids - \$80,000	-0.45%	-0.46%	-0.33%	-0.48%	-0.49%	-0.55%	-0.42%	-0.55%	-0.39%	-0.49%	-0.44%
High and Low Income, Two Kids - \$100,000	-0.22%	-0.33%	-0.10%	-0.29%	-0.26%	-0.34%	-0.34%	-0.27%	-0.18%	-0.34%	-0.30%
High and Low Income, Two Kids - \$150,000	-0.14%	-0.22%	-0.05%	-0.19%	-0.13%	-0.14%	-0.19%	-0.10%	-0.12%	-0.22%	-0.18%
High and Low Income, Two Kids - \$200,000	-0.06%	-0.17%	0.00%	-0.09%	-0.06%	-0.03%	-0.08%	-0.03%	-0.02%	-0.12%	-0.09%
Equal Income Couple - \$80,000	0.04%	0.02%	0.11%	-0.01%	0.03%	0.11%	-0.00%	0.14%	0.06%	0.05%	0.03%
High and Low Income Couple - \$80,000	0.05%	0.03%	0.11%	0.01%	0.04%	0.11%	0.05%	0.12%	0.08%	0.06%	0.05%

This chart shows the change in the average tax rate. If a case paid an average tax rate of 25% in taxes in 2014 and will pay 26% in 2015 the chart would show display 1%.

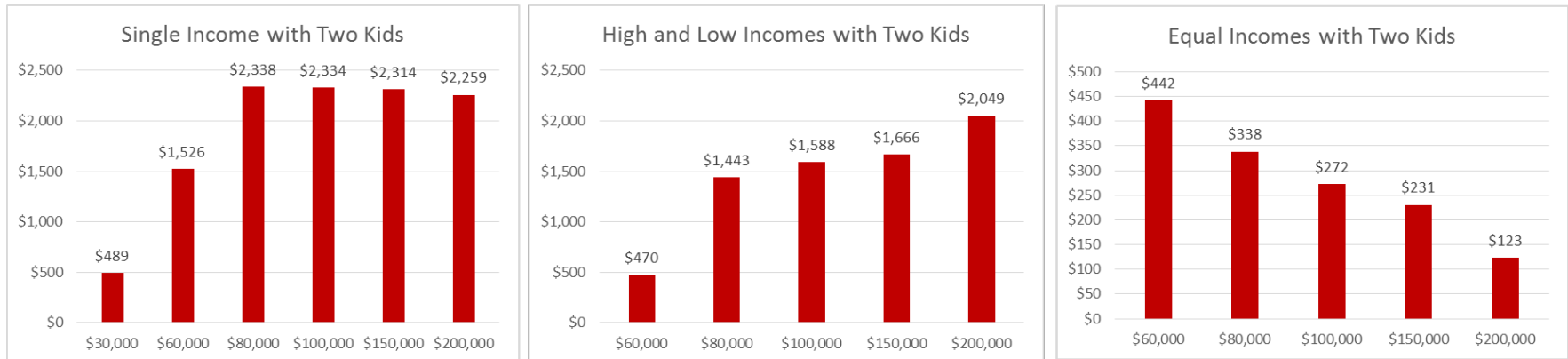
2014 to 2015 Tax Difference



2015 Tax Difference											
Cases	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
Single - \$15,000	\$36	-\$48	\$50	-\$2	\$26	\$33	\$15	\$64	\$31	\$6	\$9
Single - \$30,000	\$16	\$228	\$31	-\$1	\$12	\$46	\$2	\$29	\$24	\$11	\$38
Single - \$60,000	\$28	\$16	\$54	\$5	\$23	\$72	\$7	\$68	\$41	\$42	\$23
Single - \$80,000	\$28	\$16	\$119	\$3	\$24	\$72	\$4	\$108	\$41	\$43	\$24
Single - \$100,000	\$52	-\$19	\$133	-\$0	\$41	\$85	\$14	\$160	\$62	\$27	\$24
Single - \$150,000	\$81	-\$59	\$150	-\$5	\$60	\$174	\$73	\$183	\$102	\$9	\$45
Single - \$200,000	\$81	-\$59	\$150	-\$6	\$60	\$174	\$223	\$182	\$101	-\$2	\$99
Single Income Family, Two Kids - \$30,000	-\$503	-\$547	-\$288	-\$480	-\$512	-\$397	-\$526	-\$368	-\$507	-\$450	-\$489
Single Income Family, Two Kids - \$60,000	-\$369	-\$455	-\$287	-\$471	-\$461	-\$399	-\$501	-\$381	-\$481	-\$410	-\$441
Single Income Family, Two Kids - \$80,000	-\$300	-\$473	-\$167	-\$444	-\$401	-\$365	-\$449	-\$281	-\$417	-\$406	-\$405
Single Income Family, Two Kids - \$100,000	-\$275	-\$507	-\$153	-\$447	-\$384	-\$352	-\$428	-\$263	-\$396	-\$422	-\$401
Single Income Family, Two Kids - \$150,000	-\$246	-\$547	-\$158	-\$452	-\$364	-\$263	-\$368	-\$197	-\$356	-\$440	-\$381
Single Income Family, Two Kids - \$200,000	-\$247	-\$548	-\$159	-\$452	-\$365	-\$263	-\$219	-\$198	-\$357	-\$451	-\$326
Equal Incomes Family, Two Kids - \$60,000	-\$355	-\$419	-\$264	-\$398	-\$397	-\$355	-\$529	-\$471	-\$317	-\$435	-\$442
Equal Incomes Family, Two Kids - \$80,000	-\$355	-\$413	-\$231	-\$330	-\$328	-\$355	-\$281	-\$361	-\$317	-\$420	-\$338
Equal Incomes Family, Two Kids - \$100,000	-\$219	-\$357	-\$110	-\$232	-\$202	-\$253	-\$292	-\$235	-\$147	-\$284	-\$272
Equal Incomes Family, Two Kids - \$150,000	-\$231	-\$265	\$88	-\$213	-\$193	-\$178	-\$268	-\$116	-\$155	-\$231	-\$231
Equal Incomes Family, Two Kids - \$200,000	-\$125	-\$245	\$142	-\$141	-\$101	-\$82	-\$98	\$55	-\$55	-\$158	-\$123
High and Low Income, Two Kids - \$30,000	-\$723	-\$726	-\$509	-\$628	-\$732	-\$573	-\$717	-\$680	-\$728	-\$639	-\$681
High and Low Income, Two Kids - \$60,000	-\$355	-\$523	-\$268	-\$401	-\$397	-\$475	-\$381	-\$447	-\$281	-\$434	-\$399
High and Low Income, Two Kids - \$80,000	-\$365	-\$367	-\$269	-\$390	-\$402	-\$449	-\$345	-\$451	-\$319	-\$395	-\$358
High and Low Income, Two Kids - \$100,000	-\$221	-\$328	-\$98	-\$296	-\$270	-\$349	-\$345	-\$280	-\$182	-\$339	-\$307
High and Low Income, Two Kids - \$150,000	-\$221	-\$339	-\$74	-\$297	-\$202	-\$215	-\$288	-\$158	-\$181	-\$328	-\$279
High and Low Income, Two Kids - \$200,000	-\$119	-\$340	\$10	-\$174	-\$113	-\$68	-\$168	-\$68	-\$36	-\$241	-\$187
Equal Income Couple - \$80,000	\$32	\$14	\$87	-\$7	\$24	\$92	-\$1	\$114	\$49	\$38	\$21
High and Low Income Couple - \$80,000	\$44	\$21	\$89	\$4	\$35	\$87	\$39	\$96	\$65	\$47	\$41

These differences do not include the tax savings in 2014 from the Family Tax Cut. The 2014 savings are displayed in the charts for each case on pages 22 to 30. A chart like this one that shows the total savings from the Family Tax Cut and UCCB enhancements is on page 18.

Tax Savings from the Family Tax Cut and UCCB Changes



In October, the federal government introduced the Family Tax Cut (FTC). It is a tax credit of up to \$2,000 for couples with children under 18. The credit is based on the reduction in federal tax achieved if you transferred a portion of your income – up to \$50,000 – to your spouse. This results in a credit if your partner is in a lower tax bracket. An enhancement to the Universal Child Care Benefit (UCCB) was announced at the same time. It increased UCCB benefits from \$100 to \$160 a month for each child under six. It also introduced a benefit of \$60 a month for children from six to 17.

The enhancements to the UCCB come into effect January 2015. Those changes show up in the tax changes in previous charts. However the FTC comes into effect for the 2014 tax year and continues in 2015 and onward. So there is no tax cut from 2014 to 2015, however the FTC means big tax savings for Canadian families in both years. The real tax savings are the difference between what you have paid in 2014 if the FTC wasn't introduced and what you will pay in 2015 those FTC and UCCB savings. The following chart shows just how much.

Total Tax Savings From FTC and UCCB

Cases	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Average
Single Income Family, Two Kids - \$30,000	\$503	\$547	\$288	\$480	\$512	\$397	\$526	\$368	\$507	\$450	\$489
Single Income Family, Two Kids - \$60,000	\$1,519	\$1,587	\$1,434	\$1,612	\$1,609	\$1,542	\$1,647	\$1,529	\$1,631	\$1,358	\$1,526
Single Income Family, Two Kids - \$80,000	\$2,348	\$2,487	\$2,209	\$2,476	\$2,445	\$2,399	\$2,489	\$2,325	\$2,463	\$2,094	\$2,338
Single Income Family, Two Kids - \$100,000	\$2,323	\$2,521	\$2,195	\$2,479	\$2,428	\$2,386	\$2,468	\$2,307	\$2,442	\$2,110	\$2,334
Single Income Family, Two Kids - \$150,000	\$2,294	\$2,561	\$2,200	\$2,484	\$2,408	\$2,297	\$2,408	\$2,241	\$2,402	\$2,128	\$2,314
Single Income Family, Two Kids - \$200,000	\$2,295	\$2,562	\$2,201	\$2,484	\$2,409	\$2,297	\$2,259	\$2,242	\$2,403	\$2,139	\$2,259
Equal Incomes Family, Two Kids - \$60,000	\$355	\$419	\$264	\$398	\$397	\$355	\$529	\$471	\$317	\$435	\$442
Equal Incomes Family, Two Kids - \$80,000	\$355	\$413	\$231	\$330	\$328	\$355	\$281	\$361	\$317	\$420	\$338
Equal Incomes Family, Two Kids - \$100,000	\$219	\$357	\$110	\$232	\$202	\$253	\$292	\$235	\$147	\$284	\$272
Equal Incomes Family, Two Kids - \$150,000	\$231	\$265	-\$88	\$213	\$193	\$178	\$268	\$116	\$155	\$231	\$231
Equal Incomes Family, Two Kids - \$200,000	\$125	\$245	-\$142	\$141	\$101	\$82	\$98	-\$55	\$55	\$158	\$123
High and Low Income, Two Kids - \$30,000	\$723	\$727	\$510	\$628	\$732	\$574	\$717	\$680	\$729	\$640	\$682
High and Low Income, Two Kids - \$60,000	\$430	\$597	\$342	\$476	\$472	\$550	\$456	\$522	\$356	\$496	\$470
High and Low Income, Two Kids - \$80,000	\$1,515	\$1,498	\$1,416	\$1,531	\$1,550	\$1,591	\$1,490	\$1,599	\$1,468	\$1,344	\$1,443
High and Low Income, Two Kids - \$100,000	\$1,580	\$1,664	\$1,452	\$1,643	\$1,626	\$1,698	\$1,699	\$1,635	\$1,539	\$1,459	\$1,588
High and Low Income, Two Kids - \$150,000	\$1,691	\$1,786	\$1,540	\$1,756	\$1,669	\$1,676	\$1,752	\$1,625	\$1,651	\$1,540	\$1,666
High and Low Income, Two Kids - \$200,000	\$2,093	\$2,281	\$1,958	\$2,133	\$2,083	\$2,028	\$2,134	\$2,038	\$2,008	\$1,868	\$2,049

Provincial Calculations for Various Cases

Single - \$15,000											
	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
2015 Total Taxes - \$	\$561	\$234	\$1,179	\$695	\$727	\$932	\$721	\$1,155	\$732	-\$42	\$475
2014 Total Taxes - \$	\$525	\$287	\$1,132	\$702	\$702	\$905	\$709	\$1,093	\$702	-\$48	\$468
2015 Total Taxes - %	3.66%	1.55%	7.70%	4.56%	4.74%	6.11%	4.71%	7.53%	4.77%	-0.28%	3.11%
2014 Total Taxes - %	3.50%	1.91%	7.55%	4.68%	4.68%	6.04%	4.73%	7.29%	4.68%	-0.32%	3.12%
Inflation Adjusted Tax Changes	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
CPP/QPP	\$4.16	\$1.22	\$3.64	\$2.77	\$3.82	\$2.94	\$3.47	\$3.82	\$3.99	\$10.73	\$4.90
EI/QPIP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.51	\$0.35
Health Taxes	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Federal Income Tax	\$31.93	-\$51.54	\$17.60	-\$4.97	\$22.11	-\$0.45	\$13.08	\$22.11	\$26.62	-\$8.89	\$1.73
Provincial Income Tax	\$0.00	\$2.62	\$29.10	\$0.00	\$0.00	\$30.25	-\$1.38	\$38.24	\$0.00	\$3.11	\$2.18
Provincial Bracket Creep	\$0.00	\$0.00	\$20.71	\$0.00	\$0.00	\$12.67	\$0.04	\$16.61	\$0.00	\$0.00	\$1.02
2015 Tax Change	\$36	-\$48	\$50	-\$2	\$26	\$33	\$15	\$64	\$31	\$6	\$9

Single - \$30,000											
	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
2015 Total Taxes - \$	\$5,431	\$6,030	\$6,469	\$5,965	\$5,899	\$6,155	\$5,599	\$6,422	\$5,811	\$6,861	\$5,921
2014 Total Taxes - \$	\$5,415	\$5,900	\$6,457	\$6,013	\$5,898	\$6,151	\$5,618	\$6,406	\$5,792	\$6,849	\$5,907
2015 Total Taxes - %	17.68%	19.96%	21.12%	19.57%	19.24%	20.17%	18.30%	20.95%	18.93%	22.62%	19.42%
2014 Total Taxes - %	18.05%	19.67%	21.52%	20.04%	19.66%	20.50%	18.73%	21.35%	19.31%	22.83%	19.69%
Inflation Adjusted Tax Changes	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
CPP/QPP	\$4.16	\$1.22	\$3.64	\$2.77	\$3.81	\$2.95	\$3.46	\$3.81	\$3.99	\$22.11	\$7.53
EI/QPIP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$0.00	\$3.03	\$0.70
Health Taxes	\$0.00	\$245.30	\$0.00	\$0.00	\$0.00	\$0.00	-\$6.00	\$0.00	\$0.00	-\$1.42	\$29.33
Federal Income Tax	\$12.33	-\$18.51	\$6.88	-\$2.18	\$8.70	-\$0.37	\$5.07	\$8.70	\$10.52	-\$12.30	-\$1.20
Provincial Income Tax	-\$0.41	-\$0.17	\$20.32	-\$1.84	-\$0.31	\$43.39	-\$0.15	\$16.24	\$9.75	\$0.04	\$1.59
Provincial Bracket Creep	\$0.00	\$0.00	\$20.72	\$0.08	\$0.00	\$43.87	\$0.02	\$16.61	\$0.00	\$0.00	\$1.47
2015 Tax Change	\$16	\$228	\$31	-\$1	\$12	\$46	\$2	\$29	\$24	\$11	\$38

In Manitoba, PEI and Nova Scotia the tax increases at these low income levels are substantial because of bracket creep. Tax increases at this level can also be the result of claw backs on low income benefits.

Single - \$60,000											
	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
2015 Total Taxes - \$	\$15,397	\$15,032	\$17,227	\$17,027	\$16,437	\$17,610	\$15,215	\$17,482	\$16,406	\$18,993	\$16,114
2014 Total Taxes - \$	\$15,369	\$15,270	\$17,224	\$17,156	\$16,446	\$17,658	\$15,268	\$17,448	\$16,381	\$18,951	\$16,155
2015 Total Taxes - %	25.06%	24.88%	28.12%	27.93%	26.80%	28.86%	24.86%	28.51%	26.73%	31.31%	26.42%
2014 Total Taxes - %	25.62%	25.45%	28.71%	28.59%	27.41%	29.43%	25.45%	29.08%	27.30%	31.58%	26.93%
Inflation Adjusted Tax Changes	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
CPP/QPP	-\$3.76	\$37.47	\$3.51	\$15.64	\$1.09	\$13.22	\$5.94	\$1.09	-\$1.34	\$66.60	\$22.82
EI/QPIP	-\$5.00	\$10.52	-\$2.26	\$2.30	-\$3.18	\$1.38	-\$1.35	-\$3.18	-\$4.09	\$10.54	\$2.52
Health Taxes	\$0.00	\$27.18	\$0.00	\$0.00	\$0.00	\$0.00	-\$12.00	\$0.00	\$0.00	-\$1.42	-\$1.40
Federal Income Tax	\$35.55	-\$56.54	\$19.30	-\$7.78	\$24.72	-\$2.37	\$13.89	\$24.72	\$30.14	-\$34.44	-\$3.99
Provincial Income Tax	\$0.86	-\$2.73	\$33.27	-\$5.34	\$0.05	\$59.67	\$0.30	\$44.97	\$16.03	\$0.37	\$2.61
Provincial Bracket Creep	\$0.00	\$0.00	\$33.72	-\$3.71	\$0.00	\$61.38	\$0.06	\$44.73	\$0.00	\$0.00	\$2.24
2015 Tax Change	\$28	\$16	\$54	\$5	\$23	\$72	\$7	\$68	\$41	\$42	\$23

Single - \$80,000											
	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
2015 Total Taxes - \$	\$21,951	\$21,149	\$25,006	\$24,531	\$23,582	\$25,475	\$21,860	\$25,315	\$23,567	\$26,797	\$22,974
2014 Total Taxes - \$	\$21,923	\$21,490	\$24,960	\$24,721	\$23,605	\$25,578	\$21,942	\$25,256	\$23,549	\$26,754	\$23,041
2015 Total Taxes - %	26.80%	26.25%	30.61%	30.18%	28.84%	31.31%	26.79%	30.96%	28.80%	33.13%	28.25%
2014 Total Taxes - %	27.40%	26.86%	31.20%	30.90%	29.51%	31.97%	27.43%	31.57%	29.44%	33.44%	28.80%
Inflation Adjusted Tax Changes	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
CPP/QPP	-\$3.76	\$37.47	\$3.51	\$15.64	\$1.09	\$13.22	\$5.94	\$1.09	-\$1.34	\$66.60	\$22.82
EI/QPIP	-\$5.00	\$10.52	-\$2.26	\$2.30	-\$3.18	\$1.38	-\$1.35	-\$3.18	-\$4.09	\$11.88	\$2.83
Health Taxes	\$0.00	\$27.18	\$0.00	\$0.00	\$0.00	\$0.00	-\$15.00	\$0.00	\$0.00	-\$1.42	-\$2.56
Federal Income Tax	\$35.55	-\$56.54	\$19.30	-\$7.78	\$24.72	-\$2.37	\$13.89	\$24.72	\$30.14	-\$34.62	-\$4.03
Provincial Income Tax	\$0.86	-\$3.08	\$98.69	-\$6.82	\$0.94	\$59.67	\$0.30	\$85.78	\$16.03	\$0.37	\$5.09
Provincial Bracket Creep	\$0.00	\$0.00	\$98.54	-\$5.01	\$0.00	\$61.38	\$0.08	\$85.65	\$0.00	\$0.00	\$4.73
2015 Tax Change	\$28	\$16	\$119	\$3	\$24	\$72	\$4	\$108	\$41	\$43	\$24

Single - \$100,000											
	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
2015 Total Taxes - \$	\$29,024	\$28,392	\$33,559	\$32,846	\$31,310	\$33,904	\$30,202	\$33,772	\$31,244	\$35,590	\$31,007
2014 Total Taxes - \$	\$28,972	\$28,891	\$33,524	\$33,105	\$31,330	\$34,052	\$30,307	\$33,678	\$31,212	\$35,564	\$31,106
2015 Total Taxes - %	28.34%	28.19%	32.87%	32.33%	30.64%	33.34%	29.61%	33.05%	30.54%	35.20%	30.50%
2014 Total Taxes - %	28.97%	28.89%	33.52%	33.11%	31.33%	34.05%	30.31%	33.68%	31.21%	35.56%	31.11%
Inflation Adjusted Tax Changes	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
CPP/QPP	-\$3.76	\$37.47	\$3.51	\$15.64	\$1.09	\$13.22	\$5.94	\$1.09	-\$1.34	\$66.60	\$22.82
EI/QPIP	-\$5.00	\$10.52	-\$2.26	\$2.30	-\$3.18	\$1.38	-\$1.35	-\$3.18	-\$4.09	\$11.88	\$2.83
Health Taxes	\$0.00	\$27.18	\$0.00	\$0.00	\$0.00	\$0.00	-\$15.00	\$0.00	\$0.00	-\$1.42	-\$2.56
Federal Income Tax	\$60.06	-\$91.81	\$33.26	-\$11.40	\$42.20	-\$2.47	\$24.33	\$42.20	\$51.13	-\$52.31	-\$4.46
Provincial Income Tax	\$0.86	-\$2.14	\$98.69	-\$6.82	\$0.94	\$72.80	-\$0.40	\$120.08	\$16.03	\$1.77	\$5.60
Provincial Bracket Creep	\$0.00	\$0.00	\$98.54	-\$5.01	\$0.00	\$73.34	\$0.00	\$94.22	\$0.00	\$0.00	\$4.90
2015 Tax Change	\$52	-\$19	\$133	-\$0	\$41	\$85	\$14	\$160	\$62	\$27	\$24

Single - \$150,000											
	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
2015 Total Taxes - \$	\$47,907	\$49,141	\$56,152	\$55,157	\$51,832	\$56,532	\$52,820	\$56,886	\$52,191	\$60,588	\$53,135
2014 Total Taxes - \$	\$47,826	\$50,031	\$56,167	\$55,596	\$51,873	\$56,745	\$52,954	\$56,815	\$52,141	\$60,579	\$53,304
2015 Total Taxes - %	31.19%	32.53%	36.66%	36.19%	33.81%	37.06%	34.52%	37.11%	34.01%	39.95%	34.85%
2014 Total Taxes - %	31.88%	33.35%	37.44%	37.06%	34.58%	37.83%	35.30%	37.88%	34.76%	40.39%	35.54%
Inflation Adjusted Tax Changes	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
CPP/QPP	-\$3.76	\$37.47	\$3.51	\$15.64	\$1.09	\$13.22	\$5.94	\$1.09	-\$1.34	\$66.60	\$22.82
EI/QPIP	-\$5.00	\$10.52	-\$2.26	\$2.30	-\$3.18	\$1.38	-\$1.35	-\$3.18	-\$4.09	\$11.88	\$2.83
Health Taxes	\$0.00	\$27.18	\$0.00	\$0.00	\$0.00	\$0.00	-\$15.00	\$0.00	\$0.00	-\$1.42	-\$2.56
Federal Income Tax	\$88.99	-\$132.39	\$49.92	-\$15.19	\$62.94	-\$2.17	\$36.90	\$62.94	\$75.96	-\$72.54	-\$4.55
Provincial Income Tax	\$0.86	-\$1.57	\$98.69	-\$7.61	-\$0.63	\$162.05	\$46.60	\$121.86	\$31.15	\$4.17	\$26.06
Provincial Bracket Creep	\$0.00	\$0.00	\$99.24	-\$5.79	\$0.00	\$163.17	\$46.53	\$93.89	\$0.00	\$0.00	\$24.12
2015 Tax Change	\$81	-\$59	\$150	-\$5	\$60	\$174	\$73	\$183	\$102	\$9	\$45

Single - \$200,000											
	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
2015 Total Taxes - \$	\$67,874	\$72,201	\$79,839	\$78,952	\$73,448	\$81,957	\$77,434	\$81,092	\$74,697	\$85,930	\$76,725
2014 Total Taxes - \$	\$67,794	\$73,480	\$79,924	\$79,579	\$73,531	\$82,345	\$77,514	\$81,068	\$74,669	\$85,932	\$76,938
2015 Total Taxes - %	33.14%	35.85%	39.10%	38.85%	35.93%	40.29%	37.96%	39.67%	36.51%	42.50%	37.74%
2014 Total Taxes - %	33.90%	36.74%	39.96%	39.79%	36.77%	41.17%	38.76%	40.53%	37.33%	42.97%	38.47%
Inflation Adjusted Tax Changes	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
CPP/QPP	-\$3.76	\$37.47	\$3.51	\$15.64	\$1.09	\$13.22	\$5.94	\$1.09	-\$1.34	\$66.60	\$22.82
EI/QPIP	-\$5.00	\$10.52	-\$2.26	\$2.30	-\$3.18	\$1.38	-\$1.35	-\$3.18	-\$4.09	\$11.88	\$2.83
Health Taxes	\$0.00	\$27.18	\$0.00	\$0.00	\$0.00	\$0.00	\$135.00	\$0.00	\$0.00	-\$1.42	\$55.17
Federal Income Tax	\$88.62	-\$132.75	\$49.56	-\$15.55	\$62.58	-\$2.53	\$36.53	\$62.58	\$75.60	-\$72.54	-\$4.83
Provincial Income Tax	\$0.86	-\$1.57	\$98.69	-\$7.96	-\$0.63	\$162.05	\$46.59	\$121.86	\$30.60	-\$6.88	\$23.48
Provincial Bracket Creep	\$0.00	\$0.00	\$98.94	-\$6.16	\$0.00	\$163.17	\$46.52	\$93.56	\$0.00	\$0.00	\$24.10
2015 Tax Change	\$81	-\$59	\$150	-\$6	\$60	\$174	\$223	\$182	\$101	-\$2	\$99

The big tax changes for 2015 relate to families, so there is less change for single people. The big changes for single people are the result of bracket creep especially at very high and very low income levels.

Single Income Family, Two Kids - \$30,000											
	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
2015 Total Taxes - \$	\$1,450	\$1,842	\$1,836	\$1,686	\$1,438	\$2,384	\$1,725	\$2,817	\$1,444	-\$117	\$1,264
2014 Total Taxes - \$	\$1,953	\$2,429	\$2,131	\$2,183	\$1,953	\$2,800	\$2,260	\$3,192	\$1,953	\$332	\$1,762
2015 Total Taxes - %	4.72%	6.10%	6.00%	5.53%	4.69%	7.81%	5.64%	9.19%	4.70%	-0.39%	4.14%
2014 Total Taxes - %	6.51%	8.10%	7.10%	7.28%	6.51%	9.33%	7.53%	10.64%	6.51%	1.11%	5.87%
Inflation Adjusted Tax Changes	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
CPP/QPP	\$4.16	\$1.22	\$3.64	\$2.77	\$3.81	\$2.95	\$3.46	\$3.81	\$3.99	\$22.11	\$7.53
EI/QPIP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3.02	\$0.70
Health Taxes	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$6.00	\$0.00	\$0.00	\$0.00	-\$2.31
Federal Income Tax + UCCB	-\$507.19	-\$577.93	-\$519.68	-\$540.48	-\$515.51	-\$536.32	-\$523.83	-\$515.51	-\$511.35	-\$709.18	-\$565.60
Federal Income Tax	\$932.81	\$862.07	\$920.32	\$899.52	\$924.49	\$903.68	\$916.17	\$924.49	\$928.65	\$730.82	\$857.56
Provincial Income Tax	\$0.00	\$29.63	\$227.69	\$57.38	\$0.00	\$136.67	\$0.00	\$143.59	\$0.00	\$234.39	\$70.60
Provincial Income Tax w without UCCB	\$0.00	-\$0.17	\$72.17	-\$2.82	\$0.00	\$84.63	\$0.00	\$66.66	\$0.00	\$234.39	\$58.56
Provincial Bracket Creep	\$0.00	\$0.00	\$41.43	\$0.26	\$0.00	\$57.82	\$0.00	\$32.15	\$0.00	\$0.00	\$2.48
2015 Tax Change	-\$503	-\$547	-\$288	-\$480	-\$512	-\$397	-\$526	-\$368	-\$507	-\$450	-\$489
2014 Tax Change From FTC	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Tax Change	-\$503	-\$547	-\$288	-\$480	-\$512	-\$397	-\$526	-\$368	-\$507	-\$450	-\$489

Single Income Family, Two Kids - \$60,000											
	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
2015 Total Taxes - \$	\$9,625	\$11,472	\$11,869	\$12,234	\$11,854	\$12,851	\$10,745	\$12,831	\$9,290	\$13,941	\$11,399
2014 Total Taxes - \$	\$9,994	\$12,129	\$12,192	\$12,805	\$12,339	\$13,341	\$11,289	\$13,238	\$9,781	\$14,351	\$11,889
2015 Total Taxes - %	15.67%	18.99%	19.38%	20.07%	19.33%	21.06%	17.56%	20.92%	15.13%	22.98%	18.70%
2014 Total Taxes - %	16.66%	20.22%	20.32%	21.34%	20.57%	22.24%	18.82%	22.06%	16.30%	23.92%	19.81%
Inflation Adjusted Tax Changes	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
CPP/QPP	-\$3.76	\$37.47	\$3.51	\$15.64	\$1.09	\$13.22	\$5.94	\$1.09	-\$1.34	\$66.60	\$22.82
EI/QPIP	-\$5.00	\$10.52	-\$2.26	\$2.30	-\$3.18	\$1.38	-\$1.35	-\$3.18	-\$4.09	\$10.54	\$2.52
Health Taxes	\$0.00	\$54.37	\$0.00	\$0.00	\$0.00	\$0.00	-\$12.00	\$0.00	\$0.00	-\$2.84	\$1.81
Federal Income Tax + UCCB	-\$505.24	-\$584.94	-\$519.31	-\$542.74	-\$514.62	-\$538.06	-\$523.99	-\$514.62	-\$509.93	-\$715.70	-\$567.84
Federal Income Tax	\$934.76	\$855.06	\$920.69	\$897.26	\$925.38	\$901.94	\$916.01	\$925.38	\$930.07	\$724.30	\$855.32
Provincial Income Tax	\$144.85	\$27.07	\$231.36	\$54.06	\$55.66	\$124.38	\$30.67	\$136.01	\$33.96	\$231.64	\$99.93
Provincial Income Tax w/without UCCB	\$0.85	-\$2.72	\$75.84	-\$6.14	\$0.00	\$72.34	\$0.32	\$59.08	\$33.96	\$231.64	\$58.74
Provincial Bracket Creep	\$0.00	\$0.00	\$54.43	-\$4.52	\$0.00	\$75.32	-\$0.01	\$60.25	\$0.00	\$0.00	\$3.21
2015 Tax Change	-\$369	-\$456	-\$287	-\$471	-\$461	-\$399	-\$501	-\$381	-\$481	-\$410	-\$441
2014 Tax Change From FTC	-\$1,150	-\$1,131	-\$1,147	-\$1,141	-\$1,148	-\$1,142	-\$1,146	-\$1,148	-\$1,149	-\$948	-\$1,085
Total Tax Change	-\$1,519	-\$1,587	-\$1,434	-\$1,612	-\$1,609	-\$1,542	-\$1,647	-\$1,529	-\$1,631	-\$1,358	-\$1,526

Single Income Family, Two Kids - \$80,000											
	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
2015 Total Taxes - \$	\$15,350	\$16,689	\$19,005	\$18,877	\$18,163	\$19,859	\$16,466	\$19,828	\$15,618	\$21,008	\$17,420
2014 Total Taxes - \$	\$15,650	\$17,451	\$19,229	\$19,472	\$18,601	\$20,363	\$16,981	\$20,148	\$16,051	\$21,414	\$17,898
2015 Total Taxes - %	18.74%	20.72%	23.27%	23.22%	22.22%	24.41%	20.18%	24.25%	19.08%	25.97%	21.43%
2014 Total Taxes - %	19.56%	21.81%	24.04%	24.34%	23.25%	25.45%	21.23%	25.18%	20.06%	26.77%	22.37%
Inflation Adjusted Tax Changes	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
CPP/QPP	-\$3.76	\$37.47	\$3.51	\$15.64	\$1.09	\$13.22	\$5.94	\$1.09	-\$1.34	\$66.60	\$22.82
EI/QPIP	-\$5.00	\$10.52	-\$2.26	\$2.30	-\$3.18	\$1.38	-\$1.35	-\$3.18	-\$4.09	\$11.88	\$2.83
Health Taxes	\$0.00	\$54.37	\$0.00	\$0.00	\$0.00	\$0.00	-\$15.00	\$0.00	\$0.00	-\$2.84	\$0.66
Federal Income Tax + UCCB	-\$435.96	-\$601.96	-\$465.26	-\$514.08	-\$455.49	-\$504.31	-\$475.02	-\$455.49	-\$445.73	-\$713.12	-\$536.29
Federal Income Tax	\$1,004.04	\$838.04	\$974.74	\$925.92	\$984.51	\$935.69	\$964.98	\$984.51	\$994.27	\$726.88	\$886.87
Provincial Income Tax	\$144.85	\$26.72	\$296.78	\$52.58	\$56.55	\$124.38	\$36.73	\$176.82	\$33.96	\$231.64	\$104.74
Provincial Income Tax w/without UCCB	\$0.85	-\$3.07	\$141.26	-\$7.62	\$0.88	\$72.34	\$0.31	\$99.89	\$33.96	\$231.64	\$61.21
Provincial Bracket Creep	\$0.00	\$0.00	\$119.25	-\$5.81	\$0.00	\$75.32	-\$0.01	\$101.17	\$0.00	\$0.00	\$5.69
2015 Tax Change	-\$300	-\$473	-\$167	-\$444	-\$401	-\$365	-\$449	-\$281	-\$417	-\$406	-\$405
2014 Tax Change From FTC	-\$2,048	-\$2,014	-\$2,042	-\$2,032	-\$2,044	-\$2,034	-\$2,040	-\$2,044	-\$2,046	-\$1,688	-\$1,932
Total Tax Change	-\$2,348	-\$2,487	-\$2,209	-\$2,476	-\$2,445	-\$2,399	-\$2,489	-\$2,325	-\$2,463	-\$2,094	-\$2,338

Single Income Family, Two Kids - \$100,000											
	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
2015 Total Taxes - \$	\$22,424	\$23,932	\$27,757	\$27,192	\$25,891	\$28,288	\$24,666	\$28,250	\$23,295	\$29,802	\$25,406
2014 Total Taxes - \$	\$22,699	\$24,852	\$27,993	\$27,857	\$26,326	\$28,837	\$25,193	\$28,569	\$23,714	\$30,224	\$25,912
2015 Total Taxes - %	21.90%	23.77%	27.19%	26.76%	25.33%	27.81%	24.18%	27.64%	22.77%	29.48%	25.00%
2014 Total Taxes - %	22.70%	24.85%	27.99%	27.86%	26.33%	28.84%	25.19%	28.57%	23.71%	30.22%	25.91%
Inflation Adjusted Tax Changes	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
CPP/QPP	-\$3.76	\$37.47	\$3.51	\$15.64	\$1.09	\$13.22	\$5.94	\$1.09	-\$1.34	\$66.60	\$22.82
EI/QPIP	-\$5.00	\$10.52	-\$2.26	\$2.30	-\$3.18	\$1.38	-\$1.35	-\$3.18	-\$4.09	\$11.88	\$2.83
Health Taxes	\$0.00	\$54.37	\$0.00	\$0.00	\$0.00	\$0.00	-\$15.00	\$0.00	\$0.00	-\$2.84	\$0.66
Federal Income Tax + UCCB	-\$411.45	-\$637.23	-\$451.30	-\$517.70	-\$438.02	-\$504.42	-\$464.58	-\$438.02	-\$424.74	-\$730.82	-\$536.72
Federal Income Tax	\$1,028.55	\$802.77	\$988.70	\$922.30	\$1,001.98	\$935.58	\$975.42	\$1,001.98	\$1,015.26	\$709.18	\$886.44
Provincial Income Tax	\$144.85	\$27.66	\$296.79	\$52.57	\$56.55	\$137.51	\$46.97	\$176.82	\$33.96	\$233.05	\$109.34
Provincial Income Tax without UCCB	\$0.85	-\$2.13	\$141.27	-\$7.63	\$0.88	\$85.47	-\$0.36	\$99.89	\$33.96	\$233.05	\$61.60
Provincial Bracket Creep	\$0.00	\$0.00	\$119.26	-\$5.81	\$0.00	\$87.28	-\$0.12	\$101.17	\$0.00	\$0.00	\$5.81
2015 Tax Change	-\$275	-\$507	-\$153	-\$447	-\$384	-\$352	-\$428	-\$263	-\$396	-\$422	-\$401
2014 Tax Change From FTC	-\$2,048	-\$2,014	-\$2,042	-\$2,032	-\$2,044	-\$2,034	-\$2,040	-\$2,044	-\$2,046	-\$1,688	-\$1,932
Total Tax Change	-\$2,323	-\$2,521	-\$2,195	-\$2,479	-\$2,428	-\$2,386	-\$2,468	-\$2,307	-\$2,442	-\$2,110	-\$2,334

Single Income Family, Two Kids - \$150,000											
	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
2015 Total Taxes - \$	\$41,306	\$44,681	\$50,398	\$49,502	\$46,413	\$50,915	\$47,284	\$51,342	\$44,243	\$54,799	\$47,535
2014 Total Taxes - \$	\$41,553	\$45,992	\$50,705	\$50,348	\$46,869	\$51,530	\$47,840	\$51,641	\$44,643	\$55,239	\$48,111
2015 Total Taxes - %	26.89%	29.58%	32.91%	32.48%	30.28%	33.38%	30.90%	33.49%	28.83%	36.14%	31.18%
2014 Total Taxes - %	27.70%	30.66%	33.80%	33.57%	31.25%	34.35%	31.89%	34.43%	29.76%	36.83%	32.07%
Inflation Adjusted Tax Changes	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
CPP/QPP	-\$3.76	\$37.47	\$3.51	\$15.64	\$1.09	\$13.22	\$5.94	\$1.09	-\$1.34	\$66.60	\$22.82
EI/QPIP	-\$5.00	\$10.52	-\$2.26	\$2.30	-\$3.18	\$1.38	-\$1.35	-\$3.18	-\$4.09	\$11.88	\$2.83
Health Taxes	\$0.00	\$54.37	\$0.00	\$0.00	\$0.00	\$0.00	-\$15.00	\$0.00	\$0.00	-\$2.84	\$0.66
Federal Income Tax + UCCB	-\$382.53	-\$677.81	-\$434.64	-\$521.48	-\$417.27	-\$504.11	-\$452.01	-\$417.27	-\$399.90	-\$751.05	-\$536.82
Federal Income Tax	\$1,057.47	\$762.19	\$1,005.36	\$918.52	\$1,022.73	\$935.89	\$987.99	\$1,022.73	\$1,040.10	\$688.95	\$886.34
Provincial Income Tax	\$144.85	\$28.23	\$274.94	\$51.79	\$54.97	\$226.76	\$93.94	\$222.00	\$49.09	\$235.44	\$129.18
Provincial Income Tax without UCCB	\$0.85	-\$1.56	\$119.42	-\$8.41	-\$0.69	\$174.72	\$46.60	\$137.38	\$49.09	\$235.44	\$81.41
Provincial Bracket Creep	\$0.00	\$0.00	\$119.96	-\$6.60	\$0.00	\$177.11	\$46.41	\$110.96	\$0.00	\$0.00	\$25.08
2015 Tax Change	-\$246	-\$547	-\$158	-\$452	-\$364	-\$263	-\$368	-\$197	-\$356	-\$440	-\$381
2014 Tax Change From FTC	-\$2,048	-\$2,014	-\$2,042	-\$2,032	-\$2,044	-\$2,034	-\$2,040	-\$2,044	-\$2,046	-\$1,688	-\$1,932
Total Tax Change	-\$2,294	-\$2,561	-\$2,200	-\$2,484	-\$2,408	-\$2,297	-\$2,408	-\$2,241	-\$2,402	-\$2,128	-\$2,314

Single Income Family, Two Kids - \$200,000											
	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
2015 Total Taxes - \$	\$61,274	\$67,741	\$74,085	\$73,297	\$68,029	\$76,340	\$71,899	\$75,548	\$66,748	\$80,141	\$71,126
2014 Total Taxes - \$	\$61,521	\$69,442	\$74,462	\$74,330	\$68,527	\$77,131	\$72,400	\$75,894	\$67,171	\$80,592	\$71,746
2015 Total Taxes - %	29.92%	33.64%	36.28%	36.07%	33.28%	37.53%	35.24%	36.96%	32.62%	39.63%	34.99%
2014 Total Taxes - %	30.76%	34.72%	37.23%	37.17%	34.26%	38.57%	36.20%	37.95%	33.59%	40.30%	35.87%
Inflation Adjusted Tax Changes	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
CPP/QPP	-\$3.76	\$37.47	\$3.51	\$15.64	\$1.09	\$13.22	\$5.94	\$1.09	-\$1.34	\$66.60	\$22.82
EI/QPIP	-\$5.00	\$10.52	-\$2.26	\$2.30	-\$3.18	\$1.38	-\$1.35	-\$3.18	-\$4.09	\$11.88	\$2.83
Health Taxes	\$0.00	\$54.37	\$0.00	\$0.00	\$0.00	\$0.00	\$135.00	\$0.00	\$0.00	-\$2.84	\$58.39
Federal Income Tax + UCCB	-\$382.90	-\$678.17	-\$435.00	-\$521.85	-\$417.63	-\$504.48	-\$452.37	-\$417.63	-\$400.26	-\$751.05	-\$537.09
Federal Income Tax	\$1,057.10	\$761.83	\$1,005.00	\$918.15	\$1,022.37	\$935.52	\$987.63	\$1,022.37	\$1,039.74	\$688.95	\$886.07
Provincial Income Tax	\$144.85	\$28.23	\$274.94	\$51.44	\$54.97	\$226.76	\$93.95	\$222.00	\$48.54	\$224.39	\$126.61
Provincial Income Tax w/without UCCB	\$0.85	-\$1.56	\$119.42	-\$8.76	-\$0.69	\$174.72	\$46.60	\$137.38	\$48.54	\$224.39	\$78.83
Provincial Bracket Creep	\$0.00	\$0.00	\$119.66	-\$6.97	\$0.00	\$177.11	\$46.41	\$110.63	\$0.00	\$0.00	\$25.06
2015 Tax Change	-\$247	-\$548	-\$159	-\$452	-\$365	-\$263	-\$219	-\$198	-\$357	-\$451	-\$326
2014 Tax Change From FTC	-\$2,048	-\$2,014	-\$2,042	-\$2,032	-\$2,044	-\$2,034	-\$2,040	-\$2,044	-\$2,046	-\$1,688	-\$1,932
Total Tax Change	-\$2,295	-\$2,562	-\$2,201	-\$2,484	-\$2,409	-\$2,297	-\$2,259	-\$2,242	-\$2,403	-\$2,139	-\$2,259

Single income families get the biggest tax cut from the Family Tax Cut.

Equal Incomes Family, Two Kids - \$60,000											
	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
2015 Total Taxes - \$	\$9,783	\$10,940	\$11,384	\$11,228	\$10,684	\$11,174	\$9,023	\$11,624	\$9,251	\$13,228	\$10,432
2014 Total Taxes - \$	\$10,138	\$11,550	\$11,683	\$11,719	\$11,103	\$11,609	\$9,589	\$12,118	\$9,578	\$13,663	\$10,919
2015 Total Taxes - %	15.92%	18.11%	18.58%	18.42%	17.42%	18.31%	14.74%	18.96%	15.07%	21.81%	17.11%
2014 Total Taxes - %	16.90%	19.25%	19.47%	19.53%	18.51%	19.35%	15.98%	20.20%	15.96%	22.77%	18.20%
Inflation Adjusted Tax Changes	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
CPP/QPP	\$8.32	\$2.44	\$7.29	\$5.54	\$7.62	\$5.90	\$6.93	\$7.62	\$7.98	\$44.22	\$15.05
EI/QPIP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$6.05	\$1.40
Health Taxes	\$0.00	\$54.37	\$0.00	\$0.00	\$0.00	\$0.00	-\$12.00	\$0.00	\$0.00	-\$2.84	\$1.81
Federal Income Tax + UCCB	-\$506.61	-\$579.79	-\$519.53	-\$541.04	-\$515.21	-\$536.74	-\$523.83	-\$515.21	-\$510.91	-\$713.15	-\$566.66
Federal Income Tax	\$933.39	\$860.21	\$920.47	\$898.96	\$924.79	\$903.26	\$916.17	\$924.79	\$929.09	\$726.85	\$856.50
Provincial Income Tax	\$143.16	\$104.24	\$248.20	\$137.02	\$110.25	\$175.49	-\$0.15	\$36.69	\$185.64	\$230.65	\$106.05
Provincial Income Tax w/without UCCB	-\$0.83	-\$0.35	\$57.81	-\$2.37	-\$0.62	\$86.79	-\$0.15	\$32.48	\$27.24	\$230.65	\$57.75
Provincial Bracket Creep	\$0.00	\$0.00	\$54.45	-\$1.82	\$0.00	\$87.74	\$0.02	\$37.43	\$0.00	\$0.00	\$3.38
2015 Tax Change	-\$355	-\$419	-\$264	-\$398	-\$397	-\$355	-\$529	-\$471	-\$317	-\$435	-\$442
2014 Tax Change From FTC	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Tax Change	-\$355	-\$419	-\$264	-\$398	-\$397	-\$355	-\$529	-\$471	-\$317	-\$435	-\$442

Equal Incomes Family, Two Kids - \$80,000											
	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
2015 Total Taxes - \$	\$15,952	\$16,276	\$18,178	\$17,431	\$17,037	\$18,325	\$15,022	\$18,507	\$15,605	\$20,295	\$16,608
2014 Total Taxes - \$	\$16,307	\$16,971	\$18,463	\$17,900	\$17,399	\$18,809	\$15,363	\$18,905	\$15,938	\$20,715	\$17,015
2015 Total Taxes - %	19.47%	20.20%	22.25%	21.45%	20.84%	22.52%	18.41%	22.64%	19.07%	25.09%	20.43%
2014 Total Taxes - %	20.38%	21.21%	23.08%	22.38%	21.75%	23.51%	19.20%	23.63%	19.92%	25.89%	21.27%
Inflation Adjusted Tax Changes	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
CPP/QPP	\$8.32	\$2.43	\$7.28	\$5.54	\$7.62	\$5.89	\$6.93	\$7.62	\$7.97	\$59.38	\$18.55
EI/QPIP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8.09	\$1.87
Health Taxes	\$0.00	\$54.37	\$0.00	\$0.00	\$0.00	\$0.00	-\$18.00	\$0.00	\$0.00	-\$2.84	-\$0.50
Federal Income Tax + UCCB	-\$506.61	-\$579.77	-\$519.52	-\$541.04	-\$515.22	-\$536.74	-\$523.83	-\$515.22	-\$510.92	-\$715.32	-\$567.16
Federal Income Tax	\$933.39	\$860.23	\$920.48	\$898.96	\$924.78	\$903.26	\$916.17	\$924.78	\$929.08	\$724.68	\$856.00
Provincial Income Tax	\$143.15	\$110.16	\$280.80	\$205.70	\$179.19	\$175.49	\$253.88	\$146.40	\$185.65	\$230.65	\$208.75
Provincial Income Tax w/without UCCB	-\$0.84	-\$0.71	\$83.20	-\$7.70	-\$0.80	\$86.78	-\$0.51	\$88.80	\$27.25	\$230.65	\$58.60
Provincial Bracket Creep	\$0.00	\$0.00	\$67.44	-\$7.40	\$0.00	\$87.76	\$0.14	\$89.45	\$0.00	\$0.00	\$3.99
2015 Tax Change	-\$355	-\$413	-\$231	-\$330	-\$328	-\$355	-\$281	-\$361	-\$317	-\$420	-\$338
2014 Tax Change From FTC	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Tax Change	-\$355	-\$413	-\$231	-\$330	-\$328	-\$355	-\$281	-\$361	-\$317	-\$420	-\$338

Equal Incomes Family, Two Kids - \$100,000											
	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
2015 Total Taxes - \$	\$23,083	\$22,813	\$25,925	\$25,453	\$24,687	\$26,398	\$22,878	\$26,395	\$23,230	\$28,960	\$24,291
2014 Total Taxes - \$	\$23,303	\$23,562	\$26,111	\$25,887	\$24,938	\$26,834	\$23,261	\$26,682	\$23,399	\$29,245	\$24,661
2015 Total Taxes - %	22.54%	22.65%	25.39%	25.05%	24.16%	25.96%	22.43%	25.83%	22.71%	28.65%	23.90%
2014 Total Taxes - %	23.30%	23.56%	26.11%	25.89%	24.94%	26.83%	23.26%	26.68%	23.40%	29.24%	24.66%
Inflation Adjusted Tax Changes	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
CPP/QPP	\$8.32	\$2.44	\$7.29	\$5.54	\$7.62	\$5.90	\$6.93	\$7.62	\$7.98	\$74.55	\$22.06
EI/QPIP	-\$10.01	\$21.04	-\$4.53	\$4.60	-\$6.36	\$2.77	-\$2.70	-\$6.36	-\$8.18	\$21.07	\$5.03
Health Taxes	\$0.00	\$54.37	\$0.00	\$0.00	\$0.00	\$0.00	-\$24.00	\$0.00	\$0.00	-\$2.84	-\$2.81
Federal Income Tax + UCCB	-\$361.75	-\$544.18	-\$393.95	-\$447.60	-\$383.21	-\$436.86	-\$404.68	-\$383.21	-\$372.48	-\$665.92	-\$473.29
Federal Income Tax	\$1,078.25	\$895.82	\$1,046.05	\$992.40	\$1,056.79	\$1,003.14	\$1,035.32	\$1,056.79	\$1,067.52	\$774.08	\$949.87
Provincial Income Tax	\$144.13	\$109.08	\$281.29	\$205.23	\$179.68	\$175.26	\$132.62	\$147.03	\$225.83	\$288.75	\$176.84
Provincial Income Tax w/without UCCB	\$0.13	-\$1.79	\$83.69	-\$8.17	-\$0.31	\$86.56	\$0.86	\$89.43	\$38.63	\$288.75	\$72.89
Provincial Bracket Creep	\$0.00	\$0.00	\$67.44	-\$7.43	\$0.00	\$87.75	\$0.14	\$89.45	\$0.00	\$0.00	\$3.97
2015 Tax Change	-\$219	-\$357	-\$110	-\$232	-\$202	-\$253	-\$292	-\$235	-\$147	-\$284	-\$272
2014 Tax Change From FTC	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Tax Change	-\$219	-\$357	-\$110	-\$232	-\$202	-\$253	-\$292	-\$235	-\$147	-\$284	-\$272

Equal Incomes Family, Two Kids - \$150,000											
	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
2015 Total Taxes - \$	\$39,645	\$38,059	\$45,057	\$44,366	\$42,625	\$46,008	\$39,390	\$45,652	\$41,312	\$48,827	\$41,496
2014 Total Taxes - \$	\$39,877	\$38,971	\$45,102	\$44,930	\$42,902	\$46,504	\$39,813	\$45,857	\$41,507	\$49,057	\$41,892
2015 Total Taxes - %	25.81%	25.20%	29.42%	29.11%	27.81%	30.16%	25.75%	29.78%	26.92%	32.20%	27.22%
2014 Total Taxes - %	26.58%	25.98%	30.07%	29.95%	28.60%	31.00%	26.54%	30.57%	27.67%	32.70%	27.93%
Inflation Adjusted Tax Changes	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
CPP/QPP	-\$7.52	\$74.94	\$7.03	\$31.28	\$2.18	\$26.43	\$11.88	\$2.18	-\$2.67	\$133.21	\$45.64
EI/QPIP	-\$10.01	\$21.04	-\$4.53	\$4.60	-\$6.36	\$2.77	-\$2.70	-\$6.36	-\$8.18	\$23.77	\$5.65
Health Taxes	\$0.00	\$54.37	\$0.00	\$0.00	\$0.00	\$0.00	-\$30.00	\$0.00	\$0.00	-\$2.84	-\$5.12
Federal Income Tax + UCCB	-\$359.35	-\$555.04	-\$393.89	-\$451.44	-\$382.38	-\$439.93	-\$405.40	-\$382.38	-\$370.87	-\$673.61	-\$476.55
Federal Income Tax	\$1,080.65	\$884.96	\$1,046.11	\$988.56	\$1,057.62	\$1,000.07	\$1,034.60	\$1,057.62	\$1,069.13	\$766.39	\$946.61
Provincial Income Tax	\$145.72	\$139.64	\$479.12	\$202.73	\$193.40	\$232.81	\$158.70	\$270.92	\$227.00	\$288.75	\$199.83
Provincial Income Tax w/without UCCB	\$1.72	-\$5.47	\$214.57	-\$10.67	\$1.88	\$119.34	\$0.59	\$171.56	\$39.80	\$288.75	\$78.10
Provincial Bracket Creep	\$0.00	\$0.00	\$197.07	-\$7.43	\$0.00	\$122.77	\$0.15	\$171.29	\$0.00	\$0.00	\$9.51
2015 Tax Change	-\$231	-\$265	\$88	-\$213	-\$193	-\$178	-\$268	-\$116	-\$155	-\$231	-\$231
2014 Tax Change From FTC	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Tax Change	-\$231	-\$265	\$88	-\$213	-\$193	-\$178	-\$268	-\$116	-\$155	-\$231	-\$231

Equal Incomes Family, Two Kids - \$200,000											
	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
2015 Total Taxes - \$	\$57,127	\$55,896	\$66,304	\$64,865	\$61,745	\$66,868	\$59,589	\$66,588	\$60,304	\$70,399	\$61,147
2014 Total Taxes - \$	\$57,252	\$57,088	\$66,356	\$65,518	\$61,967	\$67,411	\$59,920	\$66,662	\$60,418	\$70,557	\$61,514
2015 Total Taxes - %	27.89%	27.75%	32.47%	31.92%	30.21%	32.88%	29.21%	32.58%	29.47%	34.82%	30.08%
2014 Total Taxes - %	28.63%	28.54%	33.18%	32.76%	30.98%	33.71%	29.96%	33.33%	30.21%	35.28%	30.76%
Inflation Adjusted Tax Changes	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
CPP/QPP	-\$7.52	\$74.94	\$7.03	\$31.28	\$2.18	\$26.43	\$11.88	\$2.18	-\$2.67	\$133.21	\$45.64
EI/QPIP	-\$10.01	\$21.04	-\$4.53	\$4.60	-\$6.36	\$2.77	-\$2.70	-\$6.36	-\$8.18	\$23.77	\$5.65
Health Taxes	\$0.00	\$54.37	\$0.00	\$0.00	\$0.00	\$0.00	-\$30.00	\$0.00	\$0.00	-\$2.84	-\$5.12
Federal Income Tax + UCCB	-\$252.74	-\$567.98	-\$308.37	-\$401.09	-\$289.83	-\$382.54	-\$326.91	-\$289.83	-\$271.28	-\$660.91	-\$422.68
Federal Income Tax	\$1,187.26	\$872.02	\$1,131.63	\$1,038.91	\$1,150.17	\$1,057.46	\$1,113.09	\$1,150.17	\$1,168.72	\$779.09	\$1,000.48
Provincial Income Tax	\$145.72	\$172.68	\$447.95	\$224.23	\$193.40	\$271.03	\$249.91	\$349.44	\$227.00	\$349.15	\$253.55
Provincial Income Tax w/without UCCB	\$1.72	-\$4.29	\$197.39	-\$13.65	\$1.88	\$145.60	-\$0.79	\$240.16	\$39.80	\$349.15	\$91.67
Provincial Bracket Creep	\$0.00	\$0.00	\$197.08	-\$10.02	\$0.00	\$146.70	\$0.01	\$188.41	\$0.00	\$0.00	\$9.80
2015 Tax Change	-\$125	-\$245	\$142	-\$141	-\$101	-\$82	-\$98	\$55	-\$55	-\$158	-\$123
2014 Tax Change From FTC	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Tax Change	-\$125	-\$245	\$142	-\$141	-\$101	-\$82	-\$98	\$55	-\$55	-\$158	-\$123

Equal income families get no tax savings from the Family Tax Cut, however they do benefit from the enhanced UCCB.

High and Low Income, Two Kids - \$30,000											
	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
2015 Total Taxes - \$	\$1,131	\$1,307	\$1,500	\$1,411	\$1,119	\$2,054	\$1,283	\$2,363	\$1,125	-\$539	\$849
2014 Total Taxes - \$	\$1,854	\$2,067	\$2,014	\$2,056	\$1,854	\$2,645	\$2,008	\$3,048	\$1,854	\$100	\$1,538
2015 Total Taxes - %	3.68%	4.33%	4.90%	4.63%	3.65%	6.73%	4.19%	7.71%	3.67%	-1.78%	2.78%
2014 Total Taxes - %	6.18%	6.89%	6.71%	6.85%	6.18%	8.82%	6.69%	10.16%	6.18%	0.33%	5.13%
Inflation Adjusted Tax Changes	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
CPP/QPP	\$8.32	\$2.47	\$7.32	\$5.54	\$7.62	\$5.95	\$6.94	\$7.62	\$8.01	\$21.53	\$9.82
EI/QPIP	\$0.00	\$0.02	\$0.01	\$0.00	\$0.00	\$0.02	\$0.00	\$0.00	\$0.01	\$3.04	\$0.71
Health Taxes	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$24.00	\$0.00	\$0.00	\$0.00	\$9.24
Federal Income Tax + UCCB	-\$731.77	-\$801.05	-\$743.88	-\$764.45	-\$739.95	-\$760.21	-\$748.12	-\$739.95	-\$735.71	-\$898.57	-\$779.06
Federal Income Tax	\$708.23	\$638.95	\$696.12	\$675.55	\$700.05	\$679.79	\$691.88	\$700.05	\$704.29	\$541.43	\$644.09
Provincial Income Tax	\$0.00	\$72.74	\$227.80	\$130.55	\$0.00	\$181.63	\$0.00	\$52.54	\$0.00	\$234.63	\$78.10
Provincial Income Tax w/without UCCB	\$0.00	-\$0.12	\$72.28	-\$2.83	\$0.00	\$55.05	\$0.00	\$52.54	\$0.00	\$234.63	\$58.11
Provincial Bracket Creep	\$0.00	\$0.00	\$41.43	\$1.09	\$0.00	\$26.62	\$0.00	\$16.62	\$0.00	\$0.00	\$1.97
2015 Tax Change	-\$723	-\$726	-\$509	-\$628	-\$732	-\$573	-\$717	-\$680	-\$728	-\$639	-\$681
2014 Tax Change From FTC	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Tax Change	-\$723	-\$726	-\$509	-\$628	-\$732	-\$573	-\$717	-\$680	-\$728	-\$639	-\$681

High and Low Income, Two Kids - \$60,000											
	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
2015 Total Taxes - \$	\$9,870	\$10,877	\$11,730	\$11,524	\$11,212	\$11,968	\$9,683	\$12,179	\$9,245	\$13,359	\$10,759
2014 Total Taxes - \$	\$10,225	\$11,593	\$12,032	\$12,019	\$11,632	\$12,529	\$10,103	\$12,651	\$9,535	\$13,793	\$11,204
2015 Total Taxes - %	16.06%	18.00%	19.15%	18.90%	18.28%	19.61%	15.82%	19.86%	15.06%	22.02%	17.65%
2014 Total Taxes - %	17.04%	19.32%	20.05%	20.03%	19.39%	20.88%	16.84%	21.09%	15.89%	22.99%	18.67%
Inflation Adjusted Tax Changes	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
CPP/QPP	\$8.32	\$2.43	\$7.28	\$5.54	\$7.63	\$5.89	\$6.93	\$7.63	\$7.97	\$44.21	\$15.05
EI/QPIP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$6.06	\$1.40
Health Taxes	\$0.00	\$54.37	\$0.00	\$0.00	\$0.00	\$0.00	-\$9.00	\$0.00	\$0.00	-\$2.84	\$2.96
Federal Income Tax + UCCB	-\$506.60	-\$579.76	-\$519.51	-\$541.03	-\$515.21	-\$536.73	-\$523.82	-\$515.21	-\$510.90	-\$713.15	-\$566.65
Federal Income Tax	\$933.40	\$860.24	\$920.49	\$898.97	\$924.79	\$903.27	\$916.18	\$924.79	\$929.10	\$726.85	\$856.51
Provincial Income Tax	\$143.56	-\$0.36	\$244.70	\$134.34	\$110.16	\$55.80	\$144.74	\$60.64	\$222.19	\$231.65	\$147.75
Provincial Income Tax w/without UCCB	-\$0.43	-\$0.36	\$75.18	-\$5.04	-\$0.71	\$55.80	-\$0.69	\$60.64	\$33.96	\$231.65	\$58.25
Provincial Bracket Creep	\$0.00	\$0.00	\$54.43	-\$4.61	\$0.00	\$56.55	\$0.16	\$61.33	\$0.00	\$0.00	\$3.00
2015 Tax Change	-\$355	-\$523	-\$268	-\$401	-\$397	-\$475	-\$381	-\$447	-\$281	-\$434	-\$399
2014 Tax Change From FTC	-\$75	-\$74	-\$75	-\$75	-\$75	-\$75	-\$75	-\$75	-\$75	-\$62	-\$71
Total Tax Change	-\$430	-\$597	-\$342	-\$476	-\$472	-\$550	-\$456	-\$522	-\$356	-\$496	-\$470

High and Low Income, Two Kids - \$80,000											
	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
2015 Total Taxes - \$	\$15,492	\$15,964	\$18,085	\$17,930	\$17,199	\$18,393	\$15,716	\$18,457	\$15,502	\$20,562	\$16,850
2014 Total Taxes - \$	\$15,857	\$16,607	\$18,408	\$18,464	\$17,636	\$18,971	\$16,124	\$18,945	\$15,836	\$20,957	\$17,277
2015 Total Taxes - %	18.91%	19.82%	22.14%	22.06%	21.04%	22.61%	19.26%	22.57%	18.94%	25.42%	20.73%
2014 Total Taxes - %	19.82%	20.76%	23.01%	23.08%	22.04%	23.71%	20.15%	23.68%	19.80%	26.20%	21.60%
Inflation Adjusted Tax Changes	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
CPP/QPP	\$0.40	\$38.68	\$7.15	\$18.41	\$4.90	\$16.16	\$9.40	\$4.90	\$2.65	\$81.13	\$28.59
EI/QPIP	-\$5.01	\$10.52	-\$2.26	\$2.30	-\$3.18	\$1.38	-\$1.35	-\$3.18	-\$4.09	\$12.56	\$2.98
Health Taxes	\$0.00	\$54.37	\$0.00	\$0.00	\$0.00	\$0.00	\$98.40	\$0.00	\$0.00	-\$2.84	\$44.30
Federal Income Tax + UCCB	-\$504.66	-\$586.79	-\$519.16	-\$543.31	-\$514.32	-\$538.48	-\$523.98	-\$514.32	-\$509.50	-\$718.60	-\$568.67
Federal Income Tax	\$935.34	\$853.21	\$920.84	\$896.69	\$925.68	\$901.52	\$916.02	\$925.68	\$930.50	\$721.40	\$854.48
Provincial Income Tax	\$144.44	\$116.02	\$244.96	\$132.86	\$110.62	\$72.08	\$72.87	\$61.21	\$191.92	\$232.35	\$134.80
Provincial Income Tax w without UCCB	\$0.44	-\$2.91	\$75.44	-\$6.52	-\$0.25	\$72.08	\$0.15	\$61.21	\$33.52	\$232.35	\$58.73
Provincial Bracket Creep	\$0.00	\$0.00	\$54.42	-\$4.63	\$0.00	\$74.05	\$0.08	\$61.35	\$0.00	\$0.00	\$3.23
2015 Tax Change	-\$365	-\$367	-\$269	-\$390	-\$402	-\$449	-\$345	-\$451	-\$319	-\$395	-\$358
2014 Tax Change From FTC	-\$1,150	-\$1,131	-\$1,147	-\$1,141	-\$1,148	-\$1,142	-\$1,146	-\$1,148	-\$1,149	-\$948	-\$1,085
Total Tax Change	-\$1,515	-\$1,498	-\$1,416	-\$1,531	-\$1,550	-\$1,591	-\$1,490	-\$1,599	-\$1,468	-\$1,344	-\$1,443

High and Low Income, Two Kids - \$100,000											
	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
2015 Total Taxes - \$	\$21,885	\$21,731	\$25,504	\$24,944	\$23,894	\$25,660	\$22,081	\$25,766	\$22,390	\$28,138	\$23,434
2014 Total Taxes - \$	\$22,106	\$22,431	\$25,677	\$25,439	\$24,212	\$26,187	\$22,514	\$26,097	\$22,594	\$28,477	\$23,835
2015 Total Taxes - %	21.37%	21.58%	24.98%	24.55%	23.38%	25.23%	21.65%	25.21%	21.89%	27.83%	23.06%
2014 Total Taxes - %	22.11%	22.43%	25.68%	25.44%	24.21%	26.19%	22.51%	26.10%	22.59%	28.48%	23.83%
Inflation Adjusted Tax Changes	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
CPP/QPP	\$0.40	\$38.68	\$7.16	\$18.41	\$4.91	\$16.16	\$9.40	\$4.91	\$2.65	\$84.92	\$29.47
EI/QPIP	-\$5.00	\$10.52	-\$2.26	\$2.30	-\$3.18	\$1.38	-\$1.35	-\$3.18	-\$4.09	\$14.42	\$3.41
Health Taxes	\$0.00	\$54.37	\$0.00	\$0.00	\$0.00	\$0.00	-\$21.00	\$0.00	\$0.00	-\$2.84	-\$1.65
Federal Income Tax + UCCB	-\$361.29	-\$548.03	-\$394.25	-\$449.17	-\$383.26	-\$438.18	-\$405.23	-\$383.26	-\$372.28	-\$666.39	-\$474.12
Federal Income Tax	\$1,078.71	\$891.97	\$1,045.75	\$990.83	\$1,056.74	\$1,001.82	\$1,034.77	\$1,056.74	\$1,067.72	\$773.61	\$949.04
Provincial Income Tax	\$144.44	\$116.02	\$291.72	\$132.88	\$111.50	\$72.08	\$72.85	\$102.02	\$191.92	\$230.90	\$136.34
Provincial Income Tax w without UCCB	\$0.44	-\$2.91	\$136.20	-\$6.51	\$0.62	\$72.09	\$0.13	\$102.02	\$33.52	\$230.90	\$60.77
Provincial Bracket Creep	\$0.00	\$0.00	\$119.26	-\$4.62	\$0.00	\$74.05	\$0.10	\$102.27	\$0.00	\$0.00	\$5.74
2015 Tax Change	-\$221	-\$328	-\$98	-\$296	-\$270	-\$349	-\$345	-\$280	-\$182	-\$339	-\$307
2014 Tax Change From FTC	-\$1,358	-\$1,336	-\$1,355	-\$1,348	-\$1,356	-\$1,349	-\$1,353	-\$1,356	-\$1,357	-\$1,120	-\$1,282
Total Tax Change	-\$1,580	-\$1,664	-\$1,452	-\$1,643	-\$1,626	-\$1,698	-\$1,699	-\$1,635	-\$1,539	-\$1,459	-\$1,588

High and Low Income, Two Kids - \$150,000											
	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
2015 Total Taxes - \$	\$38,925	\$38,930	\$45,666	\$44,234	\$42,120	\$45,776	\$40,921	\$45,875	\$40,684	\$49,177	\$42,187
2014 Total Taxes - \$	\$39,146	\$39,932	\$45,874	\$44,881	\$42,404	\$46,308	\$41,370	\$46,123	\$40,905	\$49,504	\$42,635
2015 Total Taxes - %	25.34%	25.77%	29.82%	29.02%	27.48%	30.01%	26.75%	29.92%	26.51%	32.43%	27.67%
2014 Total Taxes - %	26.10%	26.62%	30.58%	29.92%	28.27%	30.87%	27.58%	30.75%	27.27%	33.00%	28.42%
Inflation Adjusted Tax Changes	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
CPP/QPP	\$0.40	\$38.71	\$7.18	\$18.41	\$4.90	\$16.19	\$9.41	\$4.90	\$2.67	\$94.43	\$31.67
EI/QPIP	-\$5.00	\$10.52	-\$2.26	\$2.30	-\$3.18	\$1.39	-\$1.35	-\$3.18	-\$4.08	\$15.68	\$3.71
Health Taxes	\$0.00	\$54.37	\$0.00	\$0.00	\$0.00	\$0.00	\$37.20	\$0.00	\$0.00	-\$2.84	\$20.75
Federal Income Tax + UCCB	-\$361.30	-\$547.81	-\$394.03	-\$449.18	-\$383.27	-\$437.98	-\$405.23	-\$383.27	-\$372.07	-\$667.55	-\$474.34
Federal Income Tax	\$1,078.70	\$892.19	\$1,045.97	\$990.82	\$1,056.73	\$1,002.02	\$1,034.77	\$1,056.73	\$1,067.93	\$772.45	\$948.81
Provincial Income Tax	\$144.43	\$104.82	\$315.46	\$131.38	\$179.58	\$205.07	\$72.17	\$223.85	\$192.04	\$232.66	\$139.35
Provincial Income Tax w without UCCB	\$0.43	-\$3.08	\$131.86	-\$8.00	-\$0.41	\$116.37	-\$0.54	\$166.25	\$33.64	\$232.66	\$61.63
Provincial Bracket Creep	\$0.00	\$0.00	\$132.25	-\$5.92	\$0.00	\$117.22	\$0.02	\$138.93	\$0.00	\$0.00	\$6.93
2015 Tax Change	-\$221	-\$339	-\$74	-\$297	-\$202	-\$215	-\$288	-\$158	-\$181	-\$328	-\$279
2014 Tax Change From FTC	-\$1,470	-\$1,446	-\$1,466	-\$1,458	-\$1,467	-\$1,460	-\$1,464	-\$1,467	-\$1,469	-\$1,212	-\$1,387
Total Tax Change	-\$1,691	-\$1,785	-\$1,539	-\$1,756	-\$1,669	-\$1,675	-\$1,752	-\$1,625	-\$1,650	-\$1,539	-\$1,666

Families with a high income earner and a lower income earner benefit less from the Family Tax Cut than single income earner families. However the savings are still substantial. There are no FTC tax savings at the very low income levels because the low income spouse is generally not paying any income tax because of their personal basic exemption and other low income tax credits.

High and Low Income, Two Kids - \$200,000											
	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
2015 Total Taxes - \$	\$57,038	\$58,163	\$66,885	\$65,528	\$61,788	\$67,310	\$61,852	\$67,635	\$60,767	\$73,048	\$62,981
2014 Total Taxes - \$	\$57,157	\$59,491	\$67,071	\$66,220	\$62,022	\$67,842	\$62,264	\$67,835	\$60,863	\$73,289	\$63,420
2015 Total Taxes - %	27.85%	28.88%	32.75%	32.25%	30.23%	33.09%	30.32%	33.09%	29.70%	36.13%	30.98%
2014 Total Taxes - %	28.58%	29.75%	33.54%	33.11%	31.01%	33.92%	31.13%	33.92%	30.43%	36.64%	31.71%
Inflation Adjusted Tax Changes	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
CPP/QPP	\$0.40	\$38.69	\$7.16	\$18.41	\$4.90	\$16.17	\$9.40	\$4.90	\$2.65	\$103.88	\$33.85
EI/QPIP	-\$10.01	\$21.04	-\$4.53	\$4.60	-\$6.36	\$2.77	-\$2.70	-\$6.36	-\$8.18	\$22.42	\$5.34
Health Taxes	\$0.00	\$54.37	\$0.00	\$0.00	\$0.00	\$0.00	-\$27.00	\$0.00	\$0.00	-\$2.84	-\$3.96
Federal Income Tax + UCCB	-\$253.93	-\$562.55	-\$308.40	-\$399.16	-\$290.24	-\$381.01	-\$326.55	-\$290.24	-\$272.09	-\$657.08	-\$421.05
Federal Income Tax	\$1,186.07	\$877.45	\$1,131.60	\$1,040.84	\$1,149.76	\$1,058.99	\$1,113.45	\$1,149.76	\$1,167.91	\$782.92	\$1,002.11
Provincial Income Tax	\$144.92	\$108.40	\$315.56	\$201.70	\$179.20	\$294.03	\$178.79	\$224.17	\$241.54	\$292.54	\$199.21
Provincial Income Tax w without UCCB	\$0.92	-\$2.47	\$131.96	-\$11.70	-\$0.79	\$205.33	\$47.03	\$166.57	\$54.34	\$292.54	\$95.76
Provincial Bracket Creep	\$0.00	\$0.00	\$132.96	-\$9.50	\$0.00	\$207.04	\$46.60	\$138.61	\$0.00	\$0.00	\$26.11
2015 Tax Change	-\$119	-\$340	\$10	-\$174	-\$113	-\$68	-\$168	-\$68	-\$36	-\$241	-\$187
2014 Tax Change From FTC	-\$1,974	-\$1,941	-\$1,968	-\$1,959	-\$1,970	-\$1,960	-\$1,966	-\$1,970	-\$1,972	-\$1,627	-\$1,863
Total Tax Change	-\$2,093	-\$2,281	-\$1,958	-\$2,133	-\$2,083	-\$2,028	-\$2,134	-\$2,038	-\$2,008	-\$1,868	-\$2,049

Equal Income Couple - \$80,000

	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
2015 Total Taxes - \$	\$17,032	\$17,227	\$19,625	\$18,441	\$18,081	\$19,460	\$16,702	\$19,673	\$17,976	\$21,325	\$17,931
2014 Total Taxes - \$	\$17,000	\$17,504	\$19,595	\$18,593	\$18,092	\$19,501	\$16,768	\$19,598	\$17,945	\$21,287	\$17,982
2015 Total Taxes - %	20.79%	21.38%	24.03%	22.69%	22.11%	23.92%	20.47%	24.06%	21.96%	26.37%	22.05%
2014 Total Taxes - %	21.25%	21.88%	24.49%	23.24%	22.61%	24.38%	20.96%	24.50%	22.43%	26.61%	22.48%
Inflation Adjusted Tax Changes	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
CPP/QPP	\$8.32	\$2.43	\$7.28	\$5.54	\$7.62	\$5.89	\$6.93	\$7.62	\$7.97	\$59.38	\$18.55
EI/QPIP	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8.09	\$1.87
Health Taxes	\$0.00	\$49.46	\$0.00	\$0.00	\$0.00	\$0.00	-\$18.00	\$0.00	\$0.00	-\$2.84	-\$1.14
Federal Income Tax	\$24.65	-\$37.01	\$13.77	-\$4.37	\$17.40	-\$0.74	\$10.14	\$17.40	\$21.02	-\$26.78	-\$2.89
Provincial Income Tax	-\$0.84	-\$0.71	\$66.04	-\$7.70	-\$0.80	\$86.78	-\$0.31	\$88.80	\$19.51	\$0.25	\$4.22
Provincial Bracket Creep	\$0.00	\$0.00	\$67.44	-\$7.41	\$0.00	\$87.75	\$0.04	\$89.45	\$0.00	\$0.00	\$3.95
2015 Tax Change	\$32	\$14	\$87	-\$7	\$24	\$92	-\$1	\$114	\$49	\$38	\$21
2014 Tax Change From FTC	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Tax Change	\$32	\$14	\$87	-\$7	\$24	\$92	-\$1	\$114	\$49	\$38	\$21

High and Low Income Couple - \$80,000

	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
2015 Total Taxes - \$	\$17,744	\$18,008	\$20,520	\$20,153	\$19,476	\$20,759	\$17,936	\$20,844	\$19,040	\$22,524	\$19,019
2014 Total Taxes - \$	\$17,700	\$18,291	\$20,491	\$20,307	\$19,479	\$20,814	\$17,967	\$20,789	\$18,994	\$22,477	\$19,053
2015 Total Taxes - %	21.66%	22.35%	25.12%	24.79%	23.82%	25.51%	21.98%	25.49%	23.26%	27.85%	23.39%
2014 Total Taxes - %	22.13%	22.86%	25.61%	25.38%	24.35%	26.02%	22.46%	25.99%	23.74%	28.10%	23.82%
Inflation Adjusted Tax Changes	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
CPP/QPP	\$0.40	\$38.68	\$7.15	\$18.41	\$4.90	\$16.16	\$9.40	\$4.90	\$2.65	\$81.13	\$28.59
EI/QPIP	-\$5.01	\$10.52	-\$2.26	\$2.30	-\$3.18	\$1.38	-\$1.35	-\$3.18	-\$4.09	\$12.56	\$2.98
Health Taxes	\$0.00	\$49.46	\$0.00	\$0.00	\$0.00	\$0.00	\$12.00	\$0.00	\$0.00	-\$2.84	\$10.41
Federal Income Tax	\$47.88	-\$75.05	\$26.18	-\$9.96	\$33.42	-\$2.74	\$18.96	\$33.42	\$40.65	-\$45.67	-\$4.93
Provincial Income Tax	\$0.44	-\$2.91	\$58.27	-\$6.52	-\$0.25	\$72.08	\$0.15	\$61.21	\$25.78	\$1.95	\$4.28
Provincial Bracket Creep	\$0.00	\$0.00	\$54.43	-\$4.63	\$0.00	\$74.06	\$0.08	\$61.35	\$0.00	\$0.00	\$3.23
2015 Tax Change	\$44	\$21	\$89	\$4	\$35	\$87	\$39	\$96	\$65	\$47	\$41
2014 Tax Change From FTC	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Tax Change	\$44	\$21	\$89	\$4	\$35	\$87	\$39	\$96	\$65	\$47	\$41

The Lower Mainland TransLink Sales Tax

Implications of a YES vote in the 2015 TransLink Tax referendum

The largest tax increase of the year may come in Greater Vancouver, where TransLink, the region's transportation authority, is asking voters to approve an increase to the Provincial Sales Tax (PST) through a spring referendum.

The PST currently sits at 7%, so moving the tax to 7.5% in the Lower Mainland works out to an additional 7.14% increase in PST. This tax hike is expected to generate \$250 million a year for TransLink.

\$250,000,000 divided by the region's 967,948 households equals \$258 in extra taxes for every household in the Lower Mainland.

This referendum campaign is a beachhead for stressed taxpayers across Canada, because approving it opens the door for similar PST hikes in other cities. Bad ideas move like wildfire in politics, and if TransLink gets their tax increase, you can bet Calgary, Edmonton, Toronto, Regina, Winnipeg, Montreal, Halifax and other cities will be pushing for the same ability to raise sales taxes. Some areas might want it for transit, others for city hall spending, but make no mistake: Tax hikes spread – which is why we need to stop this one before it starts.

If you live in the Lower Mainland, go to www.notranslinktax.ca and register your support for the CTF's No TransLink Tax campaign (and be sure to vote NO in the 2015 mail-in referendum). And if you live outside the Lower Mainland, talk to any of your friends and family in Greater Vancouver and encourage them to vote NO. TransLink's PST hike must be stopped – or we'll all pay more.

Biggest Tax Cuts	
Province	Rank
BC	1
QC	2
NB	3
ON	4
NL	5
AB	6
SK	7
NS	8
PE	9
MB	10
Vancouver	11

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2015 Tax Difference- Including Greater Vancouver's Proposed PST increase												
Cases	Vancouver	AB	BC	MB	NB	NL	NS	ON	PE	SK	QC	Canada
Single - \$15,000	\$210	\$36	-\$48	\$50	-\$2	\$26	\$33	\$15	\$64	\$31	\$6	\$9
Single - \$30,000	\$486	\$16	\$228	\$31	-\$1	\$12	\$46	\$2	\$29	\$24	\$11	\$38
Single - \$60,000	\$274	\$28	\$16	\$54	\$5	\$23	\$72	\$7	\$68	\$41	\$42	\$23
Single - \$80,000	\$274	\$28	\$16	\$119	\$3	\$24	\$72	\$4	\$108	\$41	\$43	\$24
Single - \$100,000	\$239	\$52	-\$19	\$133	-\$0	\$41	\$85	\$14	\$160	\$62	\$27	\$24
Single - \$150,000	\$199	\$81	-\$59	\$150	-\$5	\$60	\$174	\$73	\$183	\$102	\$9	\$45
Single - \$200,000	\$199	\$81	-\$59	\$150	-\$6	\$60	\$174	\$223	\$182	\$101	-\$2	\$99
Single Income Family, Two Kids - \$30,000	-\$289	-\$503	-\$547	-\$288	-\$480	-\$512	-\$397	-\$526	-\$368	-\$507	-\$450	-\$489
Single Income Family, Two Kids - \$60,000	-\$197	-\$369	-\$455	-\$287	-\$471	-\$461	-\$399	-\$501	-\$381	-\$481	-\$410	-\$441
Single Income Family, Two Kids - \$80,000	-\$215	-\$300	-\$473	-\$167	-\$444	-\$401	-\$365	-\$449	-\$281	-\$417	-\$406	-\$405
Single Income Family, Two Kids - \$100,000	-\$249	-\$275	-\$507	-\$153	-\$447	-\$384	-\$352	-\$428	-\$263	-\$396	-\$422	-\$401
Single Income Family, Two Kids - \$150,000	-\$289	-\$246	-\$547	-\$158	-\$452	-\$364	-\$263	-\$368	-\$197	-\$356	-\$440	-\$381
Single Income Family, Two Kids - \$200,000	-\$290	-\$247	-\$548	-\$159	-\$452	-\$365	-\$263	-\$219	-\$198	-\$357	-\$451	-\$326
Equal Incomes Family, Two Kids - \$60,000	-\$161	-\$355	-\$419	-\$264	-\$398	-\$397	-\$355	-\$529	-\$471	-\$317	-\$435	-\$442
Equal Incomes Family, Two Kids - \$80,000	-\$155	-\$355	-\$413	-\$231	-\$330	-\$328	-\$355	-\$281	-\$361	-\$317	-\$420	-\$338
Equal Incomes Family, Two Kids - \$100,000	-\$99	-\$219	-\$357	-\$110	-\$232	-\$202	-\$253	-\$292	-\$235	-\$147	-\$284	-\$272
Equal Incomes Family, Two Kids - \$150,000	-\$7	-\$231	-\$265	\$88	-\$213	-\$193	-\$178	-\$268	-\$116	-\$155	-\$231	-\$231
Equal Incomes Family, Two Kids - \$200,000	\$13	-\$125	-\$245	\$142	-\$141	-\$101	-\$82	-\$98	\$55	-\$55	-\$158	-\$123
High and Low Income, Two Kids - \$30,000	-\$468	-\$723	-\$726	-\$509	-\$628	-\$732	-\$573	-\$717	-\$680	-\$728	-\$639	-\$681
High and Low Income, Two Kids - \$60,000	-\$265	-\$355	-\$523	-\$268	-\$401	-\$397	-\$475	-\$381	-\$447	-\$281	-\$434	-\$399
High and Low Income, Two Kids - \$80,000	-\$109	-\$365	-\$367	-\$269	-\$390	-\$402	-\$449	-\$345	-\$451	-\$319	-\$395	-\$358
High and Low Income, Two Kids - \$100,000	-\$70	-\$221	-\$328	-\$98	-\$296	-\$270	-\$349	-\$345	-\$280	-\$182	-\$339	-\$307
High and Low Income, Two Kids - \$150,000	-\$81	-\$221	-\$339	-\$74	-\$297	-\$202	-\$215	-\$288	-\$158	-\$181	-\$328	-\$279
High and Low Income, Two Kids - \$200,000	-\$82	-\$119	-\$340	\$10	-\$174	-\$113	-\$68	-\$168	-\$68	-\$36	-\$241	-\$187
Equal Income Couple - \$80,000	\$272	\$32	\$14	\$87	-\$7	\$24	\$92	-\$1	\$114	\$49	\$38	\$21
High and Low Income Couple - \$80,000	\$279	\$44	\$21	\$89	\$4	\$35	\$87	\$39	\$96	\$65	\$47	\$41
Average Tax cut	-\$22	-\$186	-\$280	-\$74	-\$241	-\$212	-\$175	-\$224	-\$150	-\$182	-\$241	-\$221