

2016 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 89,000 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 2014-15 the [CTF raised \\$4.7-million on the strength of 30,663 donations](#). Donations to the CTF are not deductible as a charitable contribution.

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Summary

The package of tax changes introduced by the federal Liberal government mean big changes for most Canadian taxpayers, especially for those with children. Starting January 1st the tax rate on income between \$45,282 and \$90,563 drops from 22% to 20.5%, and the tax rate on income over \$200,000 rises from 29% to 33%. It also means the elimination of the Family Tax Cut, which allowed couples with children under 18 to notionally split their income resulting in a tax credit of up to \$2,000¹ or \$1,670 in Quebec.²

The federal Liberal government has also said that it will replace the Universal Child Care Benefit (UCCB) with the Canada Child Benefit (CCB) starting in July 2016. For the first half of the year, parents will still get their UCCB payments of \$160 a month for children under six and \$60 for children between six and 16. The CCB will be \$6,400 for child under six and \$5,400 per year per child 6 to 17 years old. That's \$533 per month for children under 6 and \$450 for children 6 to 17 years old. While the UCCB was taxed as income, the CCB will be tax-free however the benefit level paid out is reduced based on household income. Families with more than \$30,000 in household income will have the payment partially phased out. The phase out system is complicated with six phase out rates depending on family income level and the number of children. The introduction of the CCB will also mean the elimination of the Canada Child Tax Benefit and the National Child Benefit Supplement. Those are means tested benefits provided to families with children under 18.³

- The TFSA annual limit will be reduced from \$10,000 to \$5,500 for 2016.
- More and more provinces have some form of bracket creep. Manitoba, PEI and Nova Scotia didn't index any of their tax brackets. Ontario, and New Brunswick have stopped indexing their top tax brackets. Alberta isn't indexing its new tax brackets for 2016, but it will begin indexing them in 2017.
- There are slight increases in EI and CPP taxes because of the difference between inflation and wage growth.

¹ <http://www.fin.gc.ca/n15/15-086-eng.asp>

² This is caused by the federal tax abatement in Quebec, which effectively lowers the federal tax rate in Quebec, but decreases the federal transfers to Quebec.

³ <http://www.cra-arc.gc.ca/E/pub/tg/t4114/t4114-15e.pdf>

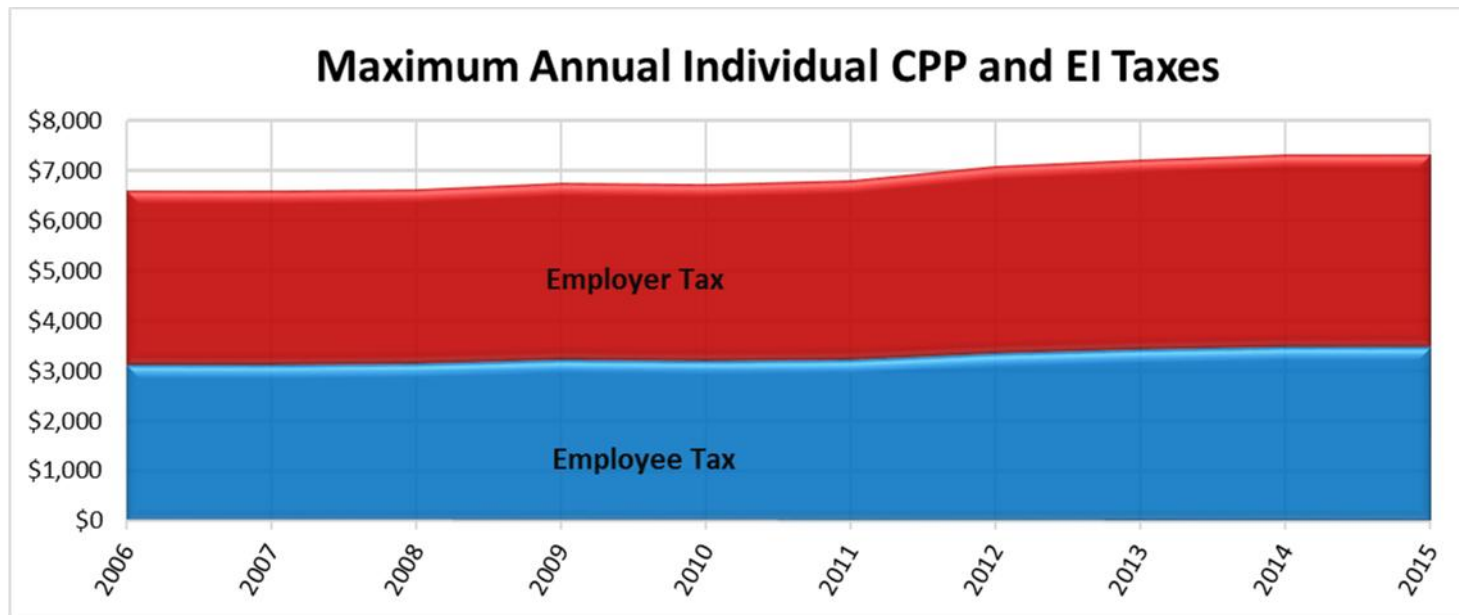
EI and CPP

The slight increases in both EI and CPP from 2015 to 2016 is caused by differences in how inflation is accounted for. For EI and CPP the maximum insurable earnings and maximum pensionable earnings are indexed to increase for change in average weekly earnings. The calculations in this report compare taxes from different years using constant 2016 dollars. To do this the Consumer Price Index is used and it did not increase as quickly as wages. For CPP the basic tax exemption isn't indexed to inflation at all.

Employee Maximum Annual EI and CPP Taxes in 2016 Dollars							
Year	EI	Change	CPP	Change	EI and CPP Combined	Combined Change	Combined Change
2006	\$860.72	-5.7%	\$2,255	1.0%	\$3,116	-\$30.16	-1.0%
2007	\$830.02	-3.6%	\$2,294	1.7%	\$3,124	\$8.25	0.3%
2008	\$810.27	-2.4%	\$2,335	1.8%	\$3,146	\$21.62	0.7%
2009	\$823.03	1.6%	\$2,383	2.0%	\$3,206	\$60.19	1.9%
2010	\$821.23	-0.2%	\$2,377	-0.2%	\$3,198	-\$7.60	-0.2%
2011	\$845.11	2.9%	\$2,382	0.2%	\$3,227	\$28.97	0.9%
2012	\$894.82	5.9%	\$2,457	3.2%	\$3,352	\$124.98	3.9%
2013	\$937.70	4.8%	\$2,479	0.9%	\$3,417	\$64.93	1.9%
2014	\$947.54	1.0%	\$2,515	1.5%	\$3,463	\$45.86	1.3%
2015	\$945.35	-0.2%	\$2,519	0.2%	\$3,465	\$1.66	0.0%
2016	\$955.04	1.0%	\$2,544	1.0%	\$3,499	\$34.75	1.0%

Employer Maximum Annual EI and CPP Taxes in 2016 Dollars							
Year	EI	Change	CPP	Change	EI and CPP Combined	Combined Change	Combined Change
2006	\$1,205	-5.7%	\$2,255	1.0%	\$3,460	-\$50.90	-1.4%
2007	\$1,162	-3.6%	\$2,294	1.7%	\$3,456	-\$4.03	-0.1%
2008	\$1,134	-2.4%	\$2,335	1.8%	\$3,470	\$13.73	0.4%
2009	\$1,152	1.6%	\$2,383	2.0%	\$3,535	\$65.29	1.9%
2010	\$1,150	-0.2%	\$2,377	-0.2%	\$3,527	-\$8.32	-0.2%
2011	\$1,183	2.9%	\$2,382	0.2%	\$3,565	\$38.52	1.1%
2012	\$1,253	5.9%	\$2,457	3.2%	\$3,710	\$144.86	4.1%
2013	\$1,313	4.8%	\$2,479	0.9%	\$3,792	\$82.09	2.2%
2014	\$1,327	1.0%	\$2,515	1.5%	\$3,842	\$49.80	1.3%
2015	\$1,323	-0.2%	\$2,519	0.2%	\$3,843	\$0.78	0.0%
2016	\$1,337	1.0%	\$2,544	1.0%	\$3,881	\$38.63	1.0%

Maximum Individual CPP and EI Taxes in 2016 Dollars					
Year	Employee Tax	Employee Share	Employer Tax	Employer Share	Total Tax
2006	\$3,116	47.4%	\$3,460	52.6%	\$6,576
2007	\$3,124	47.5%	\$3,456	52.5%	\$6,580
2008	\$3,146	47.6%	\$3,470	52.4%	\$6,615
2009	\$3,206	47.6%	\$3,535	52.4%	\$6,741
2010	\$3,198	47.6%	\$3,527	52.4%	\$6,725
2011	\$3,227	47.5%	\$3,565	52.5%	\$6,792
2012	\$3,352	47.5%	\$3,710	52.5%	\$7,062
2013	\$3,417	47.4%	\$3,792	52.6%	\$7,209
2014	\$3,463	47.4%	\$3,842	52.6%	\$7,305
2015	\$3,465	47.4%	\$3,843	52.6%	\$7,307
2016	\$3,499	47.4%	\$3,881	52.6%	\$7,381



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 34 sample households in each province.

These households include single people, couples with two children and couples with no children. The children are assumed to be one under 6 years old and another between 6 and 17. They also cover a wide range of incomes from \$15,000 to \$300,000. They 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 tax changes are most significant for families with children. The Family Tax Cut, commonly known as income splitting, is gone for 2016. Also the Universal Child Care Benefit will be eliminated half way through the year and replaced with the Canada Child Benefit.

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.

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

Accounting for Inflation

This report accounts for inflation in all its calculations. 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 2014 to September 2015. All calculations for 2016 use an inflated salary indexed at the inflation factor for the province. For example, for the Ontario \$60,000 case, a salary of \$61,200 salary was used for 2016. This method helps show the impact of bracket creep. Also, by comparing the inflation adjusted 2015 taxes to 2016 taxes, the real increases in taxation can be seen and the effects of inflation eliminated.

Indexation	
British Columbia	Fully indexed
Alberta	Not indexed this year
Saskatchewan	Index to national inflation
Manitoba	Not indexed
Ontario	Top two tax brackets not index
Quebec	Fully indexed
New Brunswick	Top two tax brackets not index, others indexed to national inflation
PEI	Not indexed
Nova Scotia	Not indexed
Newfoundland	Fully indexed
Federal	Fully indexed

PEI had deflation last year. If its tax brackets had been indexed to the negative inflation, taxes would have actually gone up. That's not a normal occurrence, but this year PEI wouldn't have benefited from indexation. New Brunswick also has negative bracket creep. That's because the calculations for this report assume that incomes are changing based on the provincial inflation rate. In 2016 some New Brunswick taxpayers will benefit from the province's practice of indexing to national inflation. However, New Brunswick doesn't index its top two brackets at all, so taxpayers that fall into those tax brackets will experience bracket creep.

More and more provinces have some form of bracket creep. Manitoba, PEI and Nova Scotia don't index any their tax brackets at all. That wasn't a problem in PEI this year but it will be in the future. Ontario, and New Brunswick are not indexing their top tax brackets. Alberta isn't indexing its new tax brackets for 2016, but it will begin indexing them in 2017.

Inflation September 2014 to September 2015	
National	1.3%
British Columbia	0.9%
Alberta	1.3%
Saskatchewan	1.7%
Manitoba	1.1%
Ontario	1.5%
Quebec	1.1%
New Brunswick	0.6%
PEI	-0.5%
Nova Scotia	0.6%
Newfoundland	0.4%

2016 Tax Brackets										
	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL
Basic Personal Exemption	\$10,027	\$18,451	\$15,843	\$9,134	\$10,011	\$11,550	\$9,758	\$7,708	\$8,481	\$8,802
First Tax Brackets Used	\$38,210	\$125,000	\$44,601	\$31,000	\$41,536	\$42,390	\$40,492	\$31,984	\$29,590	\$35,148
Second Tax Brackets Used	\$76,421	\$150,000	\$127,430	\$67,000	\$83,075	\$84,780	\$80,985	\$63,969	\$59,180	\$70,295
Third Tax Brackets Used	\$87,741	\$200,000			\$150,000	\$103,150	\$131,664		\$93,000	\$125,500
Fourth Tax Brackets Used	\$106,543	\$300,000			\$220,000		\$150,000		\$150,000	\$175,700
Fifth Brackets Used							\$250,000			

	Indexed Using Provincial Inflation
	Indexed Using National Inflation
	Not Indexed

Tax Changes From Bracket Creep

Cases	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL
Single Earner - \$15,000	\$0	\$0	\$0	\$11	\$0	\$0	\$0	-\$4	\$4	\$0
Single Earner - \$30,000	\$0	\$0	\$7	\$11	\$0	\$0	-\$1	-\$4	\$15	\$0
Single Earner - \$60,000	\$0	\$0	\$11	\$17	\$0	\$0	-\$21	-\$11	\$22	\$0
Single Earner - \$80,000	\$0	\$0	\$11	\$52	\$0	\$0	-\$21	-\$20	\$22	\$0
Single Earner - \$100,000	\$0	\$0	\$11	\$52	\$0	\$0	-\$30	-\$20	\$26	\$0
Single Earner - \$150,000	\$0	\$52	\$20	\$52	\$35	\$0	-\$14	-\$22	\$57	\$0
Single Earner - \$200,000	\$0	\$78	\$20	\$51	\$35	\$0	-\$14	-\$22	\$58	\$0
Single Earner - \$250,000	\$0	\$78	\$21	\$52	\$86	\$0	\$58	-\$21	\$58	\$0
Single Earner - \$300,000	\$0	\$117	\$20	\$52	\$86	\$0	\$58	-\$21	\$58	\$0
Single Earner Two Kids - \$30,000	\$0	\$0	\$0	\$22	\$0	\$0	-\$1	-\$7	\$20	\$0
Single Earner Two Kids - \$60,000	\$0	\$0	\$17	\$28	\$0	\$0	-\$27	-\$14	\$27	\$0
Single Earner Two Kids - \$80,000	\$0	\$0	\$17	\$63	\$0	\$0	-\$27	-\$24	\$27	\$0
Single Earner Two Kids - \$100,000	\$0	\$0	\$17	\$63	\$0	\$0	-\$36	-\$24	\$31	\$0
Single Earner Two Kids - \$150,000	\$0	\$52	\$27	\$63	\$35	\$0	-\$20	-\$26	\$62	\$0
Single Earner Two Kids - \$200,000	\$0	\$78	\$27	\$62	\$35	\$0	-\$20	-\$26	\$63	\$0
Single Earner Two Kids - \$250,000	\$0	\$78	\$28	\$63	\$86	\$0	\$52	-\$25	\$63	\$0
Single Earner Two Kids - \$300,000	\$0	\$117	\$27	\$63	\$86	\$0	\$52	-\$25	\$63	\$0
Dual Earners Two Kids- Equal - \$60,000	\$0	\$0	\$14	\$28	\$0	\$0	-\$13	-\$8	\$30	\$0
Dual Earners Two Kids- Equal - \$80,000	\$0	\$0	\$14	\$35	\$0	\$0	-\$29	-\$22	\$30	\$0
Dual Earners Two Kids- Equal - \$100,000	\$0	\$0	\$21	\$35	\$0	\$0	-\$42	-\$22	\$30	\$0
Dual Earners Two Kids- Equal - \$150,000	\$0	\$0	\$21	\$104	\$0	\$0	-\$42	-\$40	\$43	\$0
Dual Earners Two Kids- Equal - \$200,000	\$0	\$0	\$21	\$104	\$0	\$0	-\$60	-\$42	\$52	\$0
Dual Earners Two Kids- Equal - \$250,000	\$0	\$64	\$31	\$104	\$0	\$0	-\$60	-\$44	\$52	\$0
Dual Earners Two Kids- Equal - \$300,000	\$0	\$103	\$41	\$104	\$71	\$0	-\$27	-\$44	\$115	\$0
Dual Earners Two Kids- 75/25 - \$30,000	\$0	\$0	\$0	\$22	\$0	\$0	-\$1	-\$8	\$13	\$0
Dual Earners Two Kids- 75/25 - \$60,000	\$0	\$0	\$18	\$28	\$0	\$0	-\$27	-\$15	\$19	\$0
Dual Earners Two Kids- 75/25 - \$80,000	\$0	\$0	\$17	\$28	\$0	\$0	-\$27	-\$15	\$26	\$0
Dual Earners Two Kids- 75/25 - \$100,000	\$0	\$0	\$17	\$63	\$0	\$0	-\$27	-\$24	\$26	\$0
Dual Earners Two Kids- 75/25 - \$150,000	\$0	\$0	\$17	\$69	\$0	\$0	-\$36	-\$33	\$41	\$0
Dual Earners Two Kids- 75/25 - \$200,000	\$0	\$52	\$31	\$69	\$35	\$0	-\$34	-\$33	\$72	\$0
Dual Earners Two Kids- 75/25 - \$250,000	\$0	\$52	\$31	\$69	\$35	\$0	-\$34	-\$33	\$79	\$0
Dual Earners Two Kids- 75/25 - \$300,000	\$0	\$78	\$31	\$104	\$86	\$0	-\$34	-\$42	\$79	\$0
Dual Earners No Kids-Equal - \$80,000	\$0	\$0	\$14	\$35	\$0	\$0	-\$17	-\$22	\$30	\$0
Dual Earners No Kids-75/25 - \$80,000	\$0	\$0	\$17	\$28	\$0	\$0	-\$27	-\$15	\$26	\$0

2016 Tax Rate Including Child Benefits										
Cases	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL
Single Earner - \$15,000	1.2%	2.9%	4.2%	6.9%	4.1%	-0.5%	3.9%	5.7%	5.2%	3.8%
Single Earner - \$30,000	19.9%	17.4%	18.7%	20.9%	18.2%	22.6%	19.3%	20.6%	19.9%	19.0%
Single Earner - \$60,000	24.6%	24.6%	26.2%	27.7%	24.4%	31.0%	27.4%	28.0%	28.4%	26.3%
Single Earner - \$80,000	25.6%	26.0%	28.1%	29.9%	26.0%	32.6%	29.4%	30.1%	30.6%	28.1%
Single Earner - \$100,000	27.5%	27.5%	29.7%	32.0%	28.7%	34.6%	31.5%	32.0%	32.5%	29.7%
Single Earner - \$150,000	32.0%	30.9%	33.4%	36.1%	33.9%	39.5%	35.5%	36.3%	36.4%	33.3%
Single Earner - \$200,000	35.0%	33.8%	36.1%	38.7%	37.5%	42.2%	39.2%	39.1%	39.8%	35.9%
Single Earner - \$250,000	37.5%	36.4%	38.5%	41.0%	40.6%	44.4%	42.2%	41.5%	42.7%	38.4%
Single Earner - \$300,000	39.2%	38.2%	40.1%	42.6%	42.8%	45.9%	44.9%	43.2%	44.6%	40.1%
Single Earner Two Kids - \$30,000	-23.7%	-25.1%	-24.9%	-24.0%	-24.0%	-29.8%	-24.8%	-22.7%	-22.4%	-25.5%
Single Earner Two Kids - \$60,000	12.2%	8.7%	8.2%	12.4%	10.7%	15.9%	13.0%	13.7%	14.0%	12.2%
Single Earner Two Kids - \$80,000	17.8%	15.5%	15.9%	20.1%	17.0%	22.7%	20.0%	20.8%	21.2%	18.9%
Single Earner Two Kids - \$100,000	22.2%	20.0%	21.0%	25.3%	22.3%	27.6%	24.9%	25.5%	26.0%	23.4%
Single Earner Two Kids - \$150,000	29.6%	27.1%	28.7%	32.8%	30.7%	36.0%	32.3%	33.1%	33.2%	30.2%
Single Earner Two Kids - \$200,000	33.8%	31.5%	33.2%	36.9%	35.8%	40.2%	37.4%	37.3%	38.1%	34.3%
Single Earner Two Kids - \$250,000	36.6%	34.6%	36.2%	39.6%	39.2%	42.8%	40.7%	40.1%	41.2%	37.1%
Single Earner Two Kids - \$300,000	38.4%	36.7%	38.1%	41.4%	41.6%	44.6%	43.7%	42.0%	43.4%	38.9%
Dual Earners Two Kids- Equal - \$60,000	9.8%	7.3%	6.6%	10.1%	6.4%	13.5%	9.9%	10.4%	9.9%	8.8%
Dual Earners Two Kids- Equal - \$80,000	15.4%	14.4%	14.1%	17.3%	13.4%	20.3%	16.3%	17.6%	17.6%	15.7%
Dual Earners Two Kids- Equal - \$100,000	19.5%	19.2%	19.4%	22.1%	19.1%	25.5%	21.6%	22.4%	22.7%	20.7%
Dual Earners Two Kids- Equal - \$150,000	23.8%	24.3%	25.4%	27.9%	24.2%	30.7%	27.6%	28.2%	28.7%	26.2%
Dual Earners Two Kids- Equal - \$200,000	27.1%	27.1%	28.7%	31.7%	28.3%	34.3%	31.1%	31.6%	32.1%	29.4%
Dual Earners Two Kids- Equal - \$250,000	29.7%	28.9%	30.8%	34.0%	31.3%	36.9%	33.4%	34.2%	34.4%	31.3%
Dual Earners Two Kids- Equal - \$300,000	31.8%	30.7%	32.7%	35.8%	33.6%	39.3%	35.3%	36.1%	36.2%	33.1%
Dual Earners Two Kids- 75/25 - \$30,000	-24.8%	-25.4%	-25.2%	-24.4%	-24.7%	-30.7%	-24.9%	-23.2%	-22.7%	-25.8%
Dual Earners Two Kids- 75/25 - \$60,000	9.8%	7.5%	6.5%	10.7%	7.2%	13.7%	10.3%	11.2%	11.3%	9.6%
Dual Earners Two Kids- 75/25 - \$80,000	16.1%	15.0%	15.1%	18.3%	15.5%	21.1%	18.1%	18.7%	18.9%	17.1%
Dual Earners Two Kids- 75/25 - \$100,000	19.5%	19.1%	19.6%	22.7%	19.4%	25.6%	22.2%	22.9%	23.1%	21.0%
Dual Earners Two Kids- 75/25 - \$150,000	25.4%	24.8%	26.0%	29.3%	26.2%	32.0%	28.5%	29.3%	29.6%	26.9%
Dual Earners Two Kids- 75/25 - \$200,000	29.4%	28.5%	30.1%	33.2%	30.7%	36.5%	32.6%	33.4%	33.5%	30.7%
Dual Earners Two Kids- 75/25 - \$250,000	31.6%	30.7%	32.4%	35.2%	33.3%	38.7%	35.4%	35.6%	36.2%	32.8%
Dual Earners Two Kids- 75/25 - \$300,000	33.3%	32.6%	34.3%	37.1%	35.5%	40.4%	37.6%	37.4%	38.3%	34.6%
Dual Earners No Kids-Equal - \$80,000	21.4%	20.6%	21.8%	23.9%	20.4%	26.4%	22.4%	23.7%	23.7%	21.8%
Dual Earners No Kids-75/25 - \$80,000	22.1%	21.2%	22.8%	24.7%	21.6%	27.6%	24.3%	25.0%	25.1%	23.3%

The rates in this chart is the average tax rate which is the per cent of income taken as income and payroll taxes. For these calculations child benefits, including UCCB, CCB and CCTB, have been treated as negative taxes. So if you paid \$1,000 in taxes but the government sent you \$1,000 in UCCB and CBB payments your average tax rate would be 0%.

2016 Tax Change Including Child Benefits										
Cases	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL
Single Earner - \$15,000	-\$16	\$2	\$21	\$8	\$12	\$11	-\$31	-\$89	-\$21	-\$41
Single Earner - \$30,000	\$274	\$2	\$16	\$9	\$1	\$19	-\$26	-\$38	\$3	-\$16
Single Earner - \$60,000	-\$175	-\$199	-\$183	-\$185	-\$203	-\$128	-\$230	-\$237	-\$188	-\$212
Single Earner - \$80,000	-\$476	-\$503	-\$488	-\$454	-\$510	-\$380	-\$533	-\$545	-\$489	-\$513
Single Earner - \$100,000	-\$639	-\$646	-\$612	-\$606	-\$644	-\$499	-\$717	-\$773	-\$661	-\$698
Single Earner - \$150,000	-\$655	-\$214	-\$585	-\$615	-\$601	-\$494	-\$731	-\$858	-\$659	-\$611
Single Earner - \$200,000	-\$1,621	\$1,056	-\$448	-\$526	-\$331	-\$429	-\$683	-\$857	-\$610	-\$201
Single Earner - \$250,000	-\$662	\$4,602	\$1,586	\$1,496	\$1,599	\$1,261	\$1,401	\$1,093	\$1,402	\$2,309
Single Earner - \$300,000	\$297	\$8,186	\$3,620	\$3,518	\$3,629	\$2,951	\$3,413	\$3,083	\$3,414	\$4,819
Single Earner Two Kids - \$30,000	-\$1,733	-\$1,616	-\$1,568	-\$1,749	-\$1,597	-\$1,785	-\$1,856	-\$1,981	-\$1,789	-\$1,727
Single Earner Two Kids - \$60,000	-\$803	-\$894	-\$821	-\$883	-\$817	-\$1,047	-\$976	-\$1,059	-\$911	-\$940
Single Earner Two Kids - \$80,000	\$163	\$71	\$142	\$117	\$131	-\$185	-\$11	-\$101	\$55	\$27
Single Earner Two Kids - \$100,000	\$144	\$68	\$155	\$106	\$111	-\$164	-\$50	-\$175	\$29	-\$12
Single Earner Two Kids - \$150,000	\$1,171	\$1,540	\$1,220	\$1,128	\$1,193	\$882	\$981	\$780	\$1,077	\$1,123
Single Earner Two Kids - \$200,000	\$1,493	\$4,098	\$2,644	\$2,504	\$2,752	\$2,235	\$2,318	\$2,068	\$2,413	\$2,820
Single Earner Two Kids - \$250,000	\$2,452	\$7,643	\$4,678	\$4,526	\$4,681	\$3,925	\$4,401	\$4,019	\$4,425	\$5,330
Single Earner Two Kids - \$300,000	\$3,410	\$11,228	\$6,712	\$6,548	\$6,711	\$5,615	\$6,413	\$6,009	\$6,437	\$7,840
Dual Earners Two Kids- Equal - \$60,000	-\$1,687	-\$1,776	-\$1,738	-\$1,805	-\$1,632	-\$1,794	-\$1,843	-\$1,956	-\$1,869	-\$1,820
Dual Earners Two Kids- Equal - \$80,000	-\$1,392	-\$1,449	-\$1,414	-\$1,470	-\$1,558	-\$1,459	-\$1,593	-\$1,653	-\$1,536	-\$1,551
Dual Earners Two Kids- Equal - \$100,000	-\$1,528	-\$1,571	-\$1,543	-\$1,600	-\$1,554	-\$1,585	-\$1,754	-\$1,844	-\$1,685	-\$1,707
Dual Earners Two Kids- Equal - \$150,000	-\$1,203	-\$1,241	-\$1,239	-\$1,251	-\$1,265	-\$1,100	-\$1,376	-\$1,446	-\$1,316	-\$1,322
Dual Earners Two Kids- Equal - \$200,000	-\$448	-\$424	-\$385	-\$449	-\$519	-\$264	-\$666	-\$829	-\$567	-\$589
Dual Earners Two Kids- Equal - \$250,000	-\$480	-\$346	-\$403	-\$449	-\$519	-\$283	-\$666	-\$838	-\$567	-\$590
Dual Earners Two Kids- Equal - \$300,000	-\$589	\$417	-\$401	-\$507	-\$495	-\$312	-\$795	-\$1,028	-\$650	-\$454
Dual Earners Two Kids- 75/25 - \$30,000	-\$1,467	-\$1,388	-\$1,338	-\$1,411	-\$1,345	-\$1,593	-\$1,536	-\$1,760	-\$1,616	-\$1,502
Dual Earners Two Kids- 75/25 - \$60,000	-\$1,612	-\$1,759	-\$1,787	-\$1,765	-\$1,743	-\$1,782	-\$1,856	-\$1,936	-\$1,798	-\$1,821
Dual Earners Two Kids- 75/25 - \$80,000	-\$519	-\$565	-\$524	-\$566	-\$552	-\$706	-\$644	-\$722	-\$579	-\$606
Dual Earners Two Kids- 75/25 - \$100,000	-\$479	-\$528	-\$491	-\$482	-\$461	-\$653	-\$601	-\$678	-\$536	-\$561
Dual Earners Two Kids- 75/25 - \$150,000	\$390	\$344	\$398	\$354	\$417	\$254	\$225	\$54	\$241	\$210
Dual Earners Two Kids- 75/25 - \$200,000	\$2,038	\$2,451	\$2,086	\$2,015	\$2,084	\$1,818	\$1,794	\$1,604	\$1,900	\$1,949
Dual Earners Two Kids- 75/25 - \$250,000	\$1,303	\$3,331	\$2,101	\$2,045	\$2,104	\$1,837	\$1,837	\$1,644	\$1,927	\$2,251
Dual Earners Two Kids- 75/25 - \$300,000	\$1,333	\$5,299	\$3,033	\$2,896	\$3,041	\$2,581	\$2,673	\$2,370	\$2,763	\$3,435
Dual Earners No Kids-Equal - \$80,000	\$39	\$3	\$33	\$30	-\$2	\$45	-\$40	-\$89	\$6	-\$34
Dual Earners No Kids-75/25 - \$80,000	-\$157	-\$198	-\$167	-\$174	-\$179	-\$111	-\$249	-\$275	-\$195	-\$228

Child Benefit Changes

Child Benefit Changes											
Cases	2015			2016					2017		
	UCCB	CCTB/NCB	Total	UCCB	CCTB/NCB	CCB	Total	Change From 2015	Total/CCB	Change From 2016	Change from 2015
Single Earner Two Kids - \$30,000	\$2,203	\$6,210	\$8,414	\$1,109	\$3,161	\$5,900	\$10,170	\$1,756	\$11,800	\$1,630	\$3,386
Single Earner Two Kids - \$60,000	\$2,121	\$2,290	\$4,411	\$1,081	\$1,165	\$3,950	\$6,196	\$1,785	\$7,900	\$1,704	\$3,489
Single Earner Two Kids - \$80,000	\$2,114	\$1,490	\$3,604	\$1,079	\$765	\$3,213	\$5,056	\$1,453	\$6,425	\$1,369	\$2,821
Single Earner Two Kids - \$100,000	\$2,100	\$690	\$2,790	\$1,075	\$365	\$2,663	\$4,103	\$1,312	\$5,325	\$1,222	\$2,535
Single Earner Two Kids - \$150,000	\$2,100	\$0	\$2,100	\$1,075	\$0	\$1,288	\$2,363	\$263	\$2,575	\$212	\$475
Single Earner Two Kids - \$200,000	\$2,100	\$0	\$2,100	\$1,075	\$0	\$0	\$1,075	-\$1,025	\$0	-\$1,075	-\$2,100
Single Earner Two Kids - \$250,000	\$2,100	\$0	\$2,100	\$1,075	\$0	\$0	\$1,075	-\$1,025	\$0	-\$1,075	-\$2,100
Single Earner Two Kids - \$300,000	\$2,100	\$0	\$2,100	\$1,075	\$0	\$0	\$1,075	-\$1,025	\$0	-\$1,075	-\$2,100
Dual Earners Two Kids- Equal - \$60,000	\$2,114	\$2,290	\$4,404	\$1,054	\$1,165	\$3,950	\$6,169	\$1,765	\$7,900	\$1,731	\$3,496
Dual Earners Two Kids- Equal - \$80,000	\$1,931	\$1,490	\$3,421	\$982	\$765	\$3,213	\$4,959	\$1,538	\$6,425	\$1,466	\$3,004
Dual Earners Two Kids- Equal - \$100,000	\$1,815	\$690	\$2,505	\$926	\$365	\$2,663	\$3,954	\$1,449	\$5,325	\$1,371	\$2,820
Dual Earners Two Kids- Equal - \$150,000	\$1,774	\$0	\$1,774	\$908	\$0	\$1,288	\$2,195	\$421	\$2,575	\$380	\$801
Dual Earners Two Kids- Equal - \$200,000	\$1,588	\$0	\$1,588	\$794	\$0	\$0	\$794	-\$794	\$0	-\$794	-\$1,588
Dual Earners Two Kids- Equal - \$250,000	\$1,574	\$0	\$1,574	\$784	\$0	\$0	\$784	-\$790	\$0	-\$784	-\$1,574
Dual Earners Two Kids- Equal - \$300,000	\$1,462	\$0	\$1,462	\$729	\$0	\$0	\$729	-\$733	\$0	-\$729	-\$1,462
Dual Earners Two Kids- 75/25 - \$30,000	\$2,204	\$6,210	\$8,414	\$1,096	\$3,161	\$5,900	\$10,156	\$1,742	\$11,800	\$1,644	\$3,386
Dual Earners Two Kids- 75/25 - \$60,000	\$2,048	\$2,290	\$4,338	\$1,031	\$1,165	\$3,950	\$6,146	\$1,807	\$7,900	\$1,754	\$3,562
Dual Earners Two Kids- 75/25 - \$80,000	\$2,061	\$1,490	\$3,551	\$1,030	\$765	\$3,213	\$5,007	\$1,456	\$6,425	\$1,418	\$2,874
Dual Earners Two Kids- 75/25 - \$100,000	\$1,886	\$690	\$2,576	\$1,032	\$365	\$2,663	\$4,060	\$1,483	\$5,325	\$1,265	\$2,749
Dual Earners Two Kids- 75/25 - \$150,000	\$1,874	\$0	\$1,874	\$1,027	\$0	\$1,288	\$2,314	\$440	\$2,575	\$261	\$701
Dual Earners Two Kids- 75/25 - \$200,000	\$1,715	\$0	\$1,715	\$927	\$0	\$0	\$927	-\$788	\$0	-\$927	-\$1,715
Dual Earners Two Kids- 75/25 - \$250,000	\$1,812	\$0	\$1,812	\$926	\$0	\$0	\$926	-\$887	\$0	-\$926	-\$1,812
Dual Earners Two Kids- 75/25 - \$300,000	\$1,747	\$0	\$1,747	\$908	\$0	\$0	\$908	-\$839	\$0	-\$908	-\$1,747

The UCCB values are the average after-tax value of UCCB payments. Figures from 2015 have been indexed to inflation.

Cases

Single Earner - \$15,000											
	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
2016 Total Taxes - \$	\$179	\$440	\$640	\$1,047	\$630	-\$69	\$581	\$847	\$791	\$571	\$406
2015 Total Taxes - \$	\$195	\$438	\$619	\$1,040	\$618	-\$80	\$613	\$935	\$812	\$611	\$402
2016 Total Taxes - %	1.2%	2.9%	4.2%	6.9%	4.1%	-0.5%	3.9%	5.7%	5.2%	3.8%	2.7%
2015 Total Taxes - %	1.3%	2.9%	4.1%	6.9%	4.1%	-0.5%	4.1%	6.3%	5.4%	4.1%	2.6%
Tax Changes	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
CPP/QPP	\$2	\$2	\$3	\$2	\$3	\$11	\$1	-\$1	\$1	\$1	\$4
EI/QPIP	\$0	\$0	\$0	\$0	\$0	-\$5	\$0	\$0	\$0	\$0	-\$1
Health Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Federal Income Tax	-\$21	\$0	\$18	-\$9	\$9	\$2	-\$32	-\$83	-\$32	-\$41	-\$1
Provincial Income Tax	\$3	\$0	\$0	\$15	\$0	\$3	\$0	-\$5	\$11	\$0	\$2
Provincial Bracket Creep	\$0	\$0	\$0	\$11	\$0	\$0	\$0	-\$4	\$4	\$0	\$0
Total Tax Change	-\$16	\$2	\$21	\$8	\$12	\$11	-\$31	-\$89	-\$21	-\$41	\$4

Single Earner - \$30,000											
	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
2016 Total Taxes - \$	\$6,036	\$5,284	\$5,708	\$6,352	\$5,529	\$6,856	\$5,816	\$6,155	\$6,014	\$5,721	\$5,929
2015 Total Taxes - \$	\$5,762	\$5,282	\$5,692	\$6,343	\$5,527	\$6,837	\$5,842	\$6,193	\$6,011	\$5,737	\$5,888
2016 Total Taxes - %	19.9%	17.4%	18.7%	20.9%	18.2%	22.6%	19.3%	20.6%	19.9%	19.0%	19.5%
2015 Total Taxes - %	19.0%	17.4%	18.7%	20.9%	18.2%	22.5%	19.4%	20.7%	19.9%	19.0%	19.4%
Tax Changes	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
CPP/QPP	\$2	\$2	\$3	\$2	\$3	\$22	\$1	-\$1	\$1	\$1	\$7
EI/QPIP	\$0	\$0	\$0	\$0	\$0	-\$9	\$0	\$0	\$0	\$0	-\$2
Health Taxes	\$280	\$0	\$0	\$0	-\$5	\$7	\$0	\$0	\$0	\$0	\$36
Federal Income Tax	-\$8	-\$0	\$7	-\$4	\$3	-\$3	-\$13	-\$34	-\$13	-\$17	-\$1
Provincial Income Tax	-\$0	-\$0	\$6	\$11	-\$0	\$2	-\$14	-\$4	\$15	-\$0	\$1
Provincial Bracket Creep	\$0	\$0	\$7	\$11	\$0	\$0	-\$1	-\$4	\$15	\$0	\$1
Total Tax Change	\$274	\$2	\$16	\$9	\$1	\$19	-\$26	-\$38	\$3	-\$16	\$41

Single Earner - \$60,000											
	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
2016 Total Taxes - \$	\$14,867	\$14,931	\$16,010	\$16,789	\$14,860	\$18,844	\$16,543	\$16,687	\$17,131	\$15,833	\$16,005
2015 Total Taxes - \$	\$15,042	\$15,131	\$16,193	\$16,974	\$15,064	\$18,972	\$16,773	\$16,924	\$17,319	\$16,045	\$16,186
2016 Total Taxes - %	24.6%	24.6%	26.2%	27.7%	24.4%	31.0%	27.4%	28.0%	28.4%	26.3%	26.3%
2015 Total Taxes - %	24.8%	24.9%	26.5%	28.0%	24.7%	31.2%	27.8%	28.3%	28.7%	26.6%	26.6%
Tax Changes	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
CPP/QPP	\$42	\$32	\$22	\$37	\$27	\$75	\$49	\$77	\$49	\$54	\$43
EI/QPIP	\$16	\$12	\$9	\$14	\$10	-\$6	\$19	\$29	\$19	\$21	\$8
Health Taxes	\$28	\$0	\$0	\$0	-\$9	\$7	\$0	\$0	\$0	\$0	\$2
Federal Income Tax	-\$258	-\$239	-\$221	-\$248	-\$230	-\$206	-\$272	-\$322	-\$272	-\$281	-\$233
Provincial Income Tax	-\$3	-\$4	\$7	\$12	-\$2	\$2	-\$27	-\$21	\$16	-\$7	-\$1
Provincial Bracket Creep	\$0	\$0	\$11	\$17	\$0	\$0	-\$21	-\$11	\$22	\$0	\$1
Total Tax Change	-\$175	-\$199	-\$183	-\$185	-\$203	-\$128	-\$230	-\$237	-\$188	-\$212	-\$181

Single Earner - \$80,000											
	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
2016 Total Taxes - \$	\$20,679	\$21,111	\$22,824	\$24,158	\$21,142	\$26,408	\$23,650	\$23,966	\$24,609	\$22,540	\$22,622
2015 Total Taxes - \$	\$21,155	\$21,614	\$23,312	\$24,612	\$21,652	\$26,788	\$24,182	\$24,511	\$25,099	\$23,053	\$23,095
2016 Total Taxes - %	25.6%	26.0%	28.1%	29.9%	26.0%	32.6%	29.4%	30.1%	30.6%	28.1%	27.9%
2015 Total Taxes - %	26.2%	26.7%	28.7%	30.4%	26.7%	33.1%	30.0%	30.8%	31.2%	28.7%	28.5%
Tax Changes	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
CPP/QPP	\$42	\$32	\$22	\$37	\$27	\$75	\$49	\$77	\$49	\$54	\$43
EI/QPIP	\$16	\$12	\$9	\$14	\$10	-\$3	\$19	\$29	\$19	\$21	\$9
Health Taxes	\$28	\$0	\$0	\$0	-\$11	\$7	\$0	\$0	\$0	\$0	\$1
Federal Income Tax	-\$560	-\$543	-\$526	-\$552	-\$535	-\$460	-\$573	-\$621	-\$573	-\$582	-\$525
Provincial Income Tax	-\$2	-\$4	\$7	\$46	-\$2	\$2	-\$28	-\$30	\$16	-\$6	\$0
Provincial Bracket Creep	\$0	\$0	\$11	\$52	\$0	\$0	-\$21	-\$20	\$22	\$0	\$2
Total Tax Change	-\$476	-\$503	-\$488	-\$454	-\$510	-\$380	-\$533	-\$545	-\$489	-\$513	-\$472

Single Earner - \$100,000											
	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
2016 Total Taxes - \$	\$27,739	\$27,881	\$30,251	\$32,401	\$29,129	\$35,021	\$31,642	\$31,861	\$32,703	\$29,869	\$30,471
2015 Total Taxes - \$	\$28,377	\$28,526	\$30,863	\$33,007	\$29,774	\$35,520	\$32,359	\$32,634	\$33,363	\$30,567	\$31,082
2016 Total Taxes - %	27.5%	27.5%	29.7%	32.0%	28.7%	34.6%	31.5%	32.0%	32.5%	29.7%	30.1%
2015 Total Taxes - %	28.1%	28.2%	30.3%	32.6%	29.3%	35.1%	32.2%	32.8%	33.2%	30.4%	30.7%
Tax Changes	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
CPP/QPP	\$42	\$32	\$22	\$37	\$27	\$75	\$49	\$77	\$49	\$54	\$43
EI/QPIP	\$16	\$12	\$9	\$14	\$10	-\$3	\$19	\$29	\$19	\$21	\$9
Health Taxes	\$28	\$0	\$0	\$0	-\$11	\$7	\$0	\$0	\$0	\$0	\$1
Federal Income Tax	-\$722	-\$686	-\$649	-\$704	-\$667	-\$583	-\$749	-\$849	-\$749	-\$767	-\$664
Provincial Income Tax	-\$3	-\$4	\$7	\$46	-\$3	\$6	-\$36	-\$30	\$20	-\$6	\$1
Provincial Bracket Creep	\$0	\$0	\$11	\$52	\$0	\$0	-\$30	-\$20	\$26	\$0	\$2
Total Tax Change	-\$639	-\$646	-\$612	-\$606	-\$644	-\$499	-\$717	-\$773	-\$661	-\$698	-\$611

Single Earner - \$150,000											
	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
2016 Total Taxes - \$	\$48,464	\$47,020	\$50,950	\$54,677	\$51,550	\$59,931	\$53,626	\$54,189	\$54,930	\$50,154	\$52,744
2015 Total Taxes - \$	\$49,120	\$47,234	\$51,535	\$55,292	\$52,152	\$60,425	\$54,358	\$55,047	\$55,588	\$50,765	\$53,287
2016 Total Taxes - %	32.0%	30.9%	33.4%	36.1%	33.9%	39.5%	35.5%	36.3%	36.4%	33.3%	34.7%
2015 Total Taxes - %	32.5%	31.1%	33.8%	36.5%	34.3%	39.8%	36.0%	36.9%	36.8%	33.7%	35.1%
Tax Changes	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
CPP/QPP	\$42	\$32	\$22	\$37	\$27	\$75	\$49	\$77	\$49	\$54	\$43
EI/QPIP	\$16	\$12	\$9	\$14	\$10	-\$3	\$19	\$29	\$19	\$21	\$9
Health Taxes	\$28	\$0	\$0	\$0	-\$11	\$7	\$0	\$0	\$0	\$0	\$1
Federal Income Tax	-\$739	-\$686	-\$633	-\$713	-\$660	-\$587	-\$779	-\$924	-\$779	-\$805	-\$666
Provincial Income Tax	-\$3	\$427	\$17	\$46	\$32	\$14	-\$21	-\$39	\$52	\$119	\$70
Provincial Bracket Creep	\$0	\$52	\$20	\$52	\$35	\$0	-\$14	-\$22	\$57	\$0	\$23
Total Tax Change	-\$655	-\$214	-\$585	-\$615	-\$601	-\$494	-\$731	-\$858	-\$659	-\$611	-\$544

Single Earner - \$200,000											
	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
2016 Total Taxes - \$	\$70,584	\$68,423	\$73,460	\$78,221	\$76,165	\$85,431	\$78,825	\$77,756	\$80,128	\$72,174	\$76,729
2015 Total Taxes - \$	\$72,204	\$67,367	\$73,908	\$78,747	\$76,496	\$85,860	\$79,508	\$78,613	\$80,738	\$72,376	\$77,116
2016 Total Taxes - %	35.0%	33.8%	36.1%	38.7%	37.5%	42.2%	39.2%	39.1%	39.8%	35.9%	37.9%
2015 Total Taxes - %	35.8%	33.3%	36.3%	38.9%	37.7%	42.4%	39.5%	39.5%	40.1%	36.0%	38.1%
Tax Changes	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
CPP/QPP	\$42	\$32	\$22	\$37	\$27	\$75	\$49	\$77	\$49	\$54	\$43
EI/QPIP	\$16	\$12	\$9	\$14	\$10	-\$3	\$19	\$29	\$19	\$21	\$9
Health Taxes	\$28	\$0	\$0	\$0	\$139	\$7	\$0	\$0	\$0	\$0	\$59
Federal Income Tax	-\$666	-\$581	-\$496	-\$624	-\$539	-\$506	-\$730	-\$924	-\$730	-\$773	-\$569
Provincial Income Tax	-\$1,041	\$1,593	\$17	\$46	\$32	-\$2	-\$21	-\$39	\$52	\$496	\$73
Provincial Bracket Creep	\$0	\$78	\$20	\$51	\$35	\$0	-\$14	-\$22	\$58	\$0	\$26
Total Tax Change	-\$1,621	\$1,056	-\$448	-\$526	-\$331	-\$429	-\$683	-\$857	-\$610	-\$201	-\$386

Single Earner - \$250,000											
	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
2016 Total Taxes - \$	\$94,648	\$92,229	\$97,868	\$103,698	\$103,066	\$112,403	\$106,058	\$103,273	\$107,290	\$96,421	\$102,741
2015 Total Taxes - \$	\$95,310	\$87,627	\$96,282	\$102,202	\$101,468	\$111,142	\$104,658	\$102,180	\$105,888	\$94,112	\$101,169
2016 Total Taxes - %	37.5%	36.4%	38.5%	41.0%	40.6%	44.4%	42.2%	41.5%	42.7%	38.4%	40.6%
2015 Total Taxes - %	37.8%	34.6%	37.9%	40.4%	40.0%	43.9%	41.6%	41.1%	42.1%	37.5%	40.0%
Tax Changes	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
CPP/QPP	\$42	\$32	\$22	\$37	\$27	\$75	\$49	\$77	\$49	\$54	\$43
EI/QPIP	\$16	\$12	\$9	\$14	\$10	-\$3	\$19	\$29	\$19	\$21	\$9
Health Taxes	\$28	\$0	\$0	\$0	-\$14	\$7	\$0	\$0	\$0	\$0	\$0
Federal Income Tax	\$1,352	\$1,445	\$1,538	\$1,398	\$1,491	\$1,184	\$1,282	\$1,026	\$1,282	\$1,235	\$1,379
Provincial Income Tax	-\$2,100	\$3,113	\$17	\$46	\$83	-\$2	\$50	-\$39	\$52	\$998	\$141
Provincial Bracket Creep	\$0	\$78	\$21	\$52	\$86	\$0	\$58	-\$21	\$58	\$0	\$47
Total Tax Change	-\$662	\$4,602	\$1,586	\$1,496	\$1,599	\$1,261	\$1,401	\$1,093	\$1,402	\$2,309	\$1,571

Single Earner - \$300,000											
	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
2016 Total Taxes - \$	\$118,713	\$116,073	\$122,276	\$129,175	\$130,233	\$139,375	\$135,609	\$128,829	\$134,452	\$120,667	\$128,907
2015 Total Taxes - \$	\$118,416	\$107,887	\$118,656	\$125,657	\$126,604	\$136,425	\$132,197	\$125,746	\$131,038	\$115,849	\$125,337
2016 Total Taxes - %	39.2%	38.2%	40.1%	42.6%	42.8%	45.9%	44.9%	43.2%	44.6%	40.1%	42.4%
2015 Total Taxes - %	39.1%	35.5%	38.9%	41.4%	41.6%	44.9%	43.8%	42.1%	43.4%	38.5%	41.3%
Tax Changes	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
CPP/QPP	\$42	\$32	\$22	\$37	\$27	\$75	\$49	\$77	\$49	\$54	\$43
EI/QPIP	\$16	\$12	\$9	\$14	\$10	-\$3	\$19	\$29	\$19	\$21	\$9
Health Taxes	\$28	\$0	\$0	\$0	-\$14	\$7	\$0	\$0	\$0	\$0	\$0
Federal Income Tax	\$3,370	\$3,471	\$3,572	\$3,420	\$3,521	\$2,874	\$3,294	\$3,016	\$3,294	\$3,243	\$3,327
Provincial Income Tax	-\$3,159	\$4,671	\$17	\$46	\$83	-\$2	\$50	-\$39	\$52	\$1,500	\$192
Provincial Bracket Creep	\$0	\$117	\$20	\$52	\$86	\$0	\$58	-\$21	\$58	\$0	\$52
Total Tax Change	\$297	\$8,186	\$3,620	\$3,518	\$3,629	\$2,951	\$3,413	\$3,083	\$3,414	\$4,819	\$3,571

Single Earner Two Kids - \$30,000											
	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
2016 Total Taxes - \$	-\$7,179	-\$7,624	-\$7,599	-\$7,280	-\$7,311	-\$9,053	-\$7,475	-\$6,783	-\$6,765	-\$7,680	-\$7,735
2015 Total Taxes - \$	-\$5,445	-\$6,007	-\$6,031	-\$5,532	-\$5,715	-\$7,268	-\$5,619	-\$4,802	-\$4,976	-\$5,953	-\$6,056
2016 Total Taxes - %	-23.7%	-25.1%	-24.9%	-24.0%	-24.0%	-29.8%	-24.8%	-22.7%	-22.4%	-25.5%	-25.5%
2015 Total Taxes - %	-18.0%	-19.8%	-19.8%	-18.2%	-18.8%	-23.9%	-18.6%	-16.1%	-16.5%	-19.8%	-19.9%
Tax Changes	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
CPP/QPP	\$2	\$2	\$3	\$2	\$3	\$22	\$1	-\$1	\$1	\$1	\$7
EI/QPIP	\$0	\$0	\$0	\$0	\$0	-\$9	\$0	\$0	\$0	\$0	-\$2
Health Taxes	\$0	\$0	\$0	\$0	-\$5	\$2	\$0	\$0	\$0	\$0	-\$1
Federal Income Tax	-\$216	-\$203	-\$191	-\$210	-\$197	-\$174	-\$225	-\$260	-\$225	-\$232	-\$197
Federal Income Tax Changes Excluding UCCB	-\$14	-\$0	\$14	-\$7	\$7	-\$5	-\$25	-\$64	-\$25	-\$32	-\$2
Provincial Income Tax	-\$68	\$0	\$0	-\$108	\$0	-\$202	-\$154	-\$145	-\$87	-\$1	-\$66
Provincial Income Tax Changes Excluding UCCB	-\$0	\$0	\$0	\$38	\$0	\$14	-\$24	-\$17	\$30	\$0	\$5
Provincial Bracket Creep	\$0	\$0	\$0	\$22	\$0	\$0	-\$1	-\$7	\$20	\$0	\$1
Total Tax Change	-\$283	-\$201	-\$188	-\$316	-\$199	-\$361	-\$378	-\$406	-\$312	-\$232	-\$260
UCCB/CCB Change	\$1,451	\$1,415	\$1,380	\$1,433	\$1,398	\$1,424	\$1,477	\$1,575	\$1,477	\$1,495	\$1,420
Combined Change	-\$1,733	-\$1,616	-\$1,568	-\$1,749	-\$1,597	-\$1,785	-\$1,856	-\$1,981	-\$1,789	-\$1,727	-\$1,679

Single Earner Two Kids - \$60,000											
	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
2016 Total Taxes - \$	\$7,398	\$5,260	\$4,987	\$7,536	\$6,497	\$9,679	\$7,831	\$8,153	\$8,469	\$7,367	\$7,286
2015 Total Taxes - \$	\$8,201	\$6,154	\$5,809	\$8,419	\$7,313	\$10,725	\$8,806	\$9,212	\$9,379	\$8,307	\$8,174
2016 Total Taxes - %	12.2%	8.7%	8.2%	12.4%	10.7%	15.9%	13.0%	13.7%	14.0%	12.2%	12.0%
2015 Total Taxes - %	13.5%	10.1%	9.5%	13.9%	12.0%	17.7%	14.6%	15.4%	15.5%	13.8%	13.5%
Tax Changes	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
CPP/QPP	\$42	\$32	\$22	\$37	\$27	\$75	\$49	\$77	\$49	\$54	\$43
EI/QPIP	\$16	\$12	\$9	\$14	\$10	-\$6	\$19	\$29	\$19	\$21	\$8
Health Taxes	\$56	\$0	\$0	\$0	-\$9	\$14	\$0	\$0	\$0	\$0	\$7
Federal Income Tax	\$614	\$642	\$670	\$628	\$656	\$528	\$593	\$517	\$593	\$579	\$614
Federal Income Tax Changes Excluding UCCB	\$816	\$845	\$875	\$831	\$860	\$697	\$794	\$713	\$794	\$779	\$809
Provincial Income Tax	-\$71	-\$140	-\$101	-\$111	-\$70	-\$212	-\$162	-\$152	-\$97	-\$109	-\$117
Provincial Income Tax Changes Excluding UCCB	-\$3	-\$4	\$19	\$34	-\$2	\$4	-\$32	-\$24	\$20	-\$7	\$1
Provincial Bracket Creep	\$0	\$0	\$17	\$28	\$0	\$0	-\$27	-\$14	\$27	\$0	\$2
Total Tax Change	\$658	\$547	\$600	\$568	\$614	\$399	\$500	\$470	\$565	\$546	\$555
UCCB/CCB Change	\$1,461	\$1,441	\$1,421	\$1,451	\$1,431	\$1,446	\$1,475	\$1,530	\$1,475	\$1,485	\$1,443
Combined Change	-\$803	-\$894	-\$821	-\$883	-\$817	-\$1,047	-\$976	-\$1,059	-\$911	-\$940	-\$888

Single Earner Two Kids - \$80,000											
	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
2016 Total Taxes - \$	\$14,347	\$12,577	\$12,939	\$16,239	\$13,834	\$18,380	\$16,075	\$16,570	\$17,085	\$15,212	\$15,017
2015 Total Taxes - \$	\$14,184	\$12,506	\$12,796	\$16,122	\$13,703	\$18,565	\$16,085	\$16,671	\$17,030	\$15,185	\$14,969
2016 Total Taxes - %	17.8%	15.5%	15.9%	20.1%	17.0%	22.7%	20.0%	20.8%	21.2%	18.9%	18.5%
2015 Total Taxes - %	17.6%	15.4%	15.7%	19.9%	16.9%	22.9%	20.0%	20.9%	21.2%	18.9%	18.5%
Tax Changes	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
CPP/QPP	\$42	\$32	\$22	\$37	\$27	\$75	\$49	\$77	\$49	\$54	\$43
EI/QPIP	\$16	\$12	\$9	\$14	\$10	-\$3	\$19	\$29	\$19	\$21	\$9
Health Taxes	\$56	\$0	\$0	\$0	-\$11	\$14	\$0	\$0	\$0	\$0	\$6
Federal Income Tax	\$1,249	\$1,280	\$1,310	\$1,265	\$1,295	\$1,059	\$1,226	\$1,143	\$1,226	\$1,211	\$1,227
Federal Income Tax Changes Excluding UCCB	\$1,451	\$1,483	\$1,515	\$1,467	\$1,499	\$1,229	\$1,427	\$1,339	\$1,427	\$1,411	\$1,422
Provincial Income Tax	-\$70	-\$140	-\$101	-\$77	-\$85	-\$212	-\$163	-\$161	-\$97	-\$108	-\$121
Provincial Income Tax Changes Excluding UCCB	-\$2	-\$4	\$19	\$69	-\$2	\$4	-\$33	-\$33	\$20	-\$6	\$2
Provincial Bracket Creep	\$0	\$0	\$17	\$63	\$0	\$0	-\$27	-\$24	\$27	\$0	\$3
Total Tax Change	\$1,293	\$1,184	\$1,240	\$1,239	\$1,237	\$933	\$1,132	\$1,087	\$1,198	\$1,178	\$1,164
UCCB/CCB Change	\$1,130	\$1,114	\$1,097	\$1,122	\$1,105	\$1,118	\$1,143	\$1,188	\$1,143	\$1,151	\$1,116
Combined Change	\$163	\$71	\$142	\$117	\$131	-\$185	-\$11	-\$101	\$55	\$27	\$48

Single Earner Two Kids - \$100,000											
	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
2016 Total Taxes - \$	\$22,357	\$20,297	\$21,316	\$25,629	\$22,626	\$27,943	\$25,017	\$25,414	\$26,128	\$23,490	\$23,766
2015 Total Taxes - \$	\$22,213	\$20,229	\$21,160	\$25,523	\$22,515	\$28,107	\$25,067	\$25,590	\$26,099	\$23,502	\$23,727
2016 Total Taxes - %	22.2%	20.0%	21.0%	25.3%	22.3%	27.6%	24.9%	25.5%	26.0%	23.4%	23.5%
2015 Total Taxes - %	22.0%	20.0%	20.8%	25.2%	22.2%	27.8%	24.9%	25.7%	25.9%	23.4%	23.4%
Tax Changes	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
CPP/QPP	\$42	\$32	\$22	\$37	\$27	\$75	\$49	\$77	\$49	\$54	\$43
EI/QPIP	\$16	\$12	\$9	\$14	\$10	-\$3	\$19	\$29	\$19	\$21	\$9
Health Taxes	\$56	\$0	\$0	\$0	-\$11	\$14	\$0	\$0	\$0	\$0	\$6
Federal Income Tax	\$1,088	\$1,137	\$1,187	\$1,113	\$1,162	\$936	\$1,051	\$914	\$1,051	\$1,026	\$1,088
Federal Income Tax Changes Excluding UCCB	\$1,289	\$1,340	\$1,392	\$1,315	\$1,366	\$1,106	\$1,251	\$1,110	\$1,251	\$1,225	\$1,283
Provincial Income Tax	-\$71	-\$140	-\$101	-\$77	-\$110	-\$208	-\$172	-\$161	-\$92	-\$108	-\$131
Provincial Income Tax Changes Excluding UCCB	-\$3	-\$4	\$19	\$69	-\$3	\$8	-\$42	-\$33	\$25	-\$6	\$2
Provincial Bracket Creep	\$0	\$0	\$17	\$63	\$0	\$0	-\$36	-\$24	\$31	\$0	\$3
Total Tax Change	\$1,131	\$1,042	\$1,116	\$1,087	\$1,078	\$814	\$947	\$859	\$1,027	\$992	\$1,015
UCCB/CCB Change	\$987	\$974	\$961	\$981	\$967	\$977	\$997	\$1,034	\$997	\$1,004	\$976
Combined Change	\$144	\$68	\$155	\$106	\$111	-\$164	-\$50	-\$175	\$29	-\$12	\$40

Single Earner Two Kids - \$150,000											
	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
2016 Total Taxes - \$	\$44,823	\$41,176	\$43,754	\$49,702	\$46,787	\$54,593	\$48,741	\$49,424	\$50,095	\$45,516	\$47,781
2015 Total Taxes - \$	\$43,652	\$39,636	\$42,534	\$48,574	\$45,594	\$53,710	\$47,760	\$48,644	\$49,018	\$44,393	\$46,633
2016 Total Taxes - %	29.6%	27.1%	28.7%	32.8%	30.7%	36.0%	32.3%	33.1%	33.2%	30.2%	31.5%
2015 Total Taxes - %	28.8%	26.1%	27.9%	32.0%	29.9%	35.4%	31.6%	32.6%	32.5%	29.5%	30.7%
Tax Changes	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
CPP/QPP	\$42	\$32	\$22	\$37	\$27	\$75	\$49	\$77	\$49	\$54	\$43
EI/QPIP	\$16	\$12	\$9	\$14	\$10	-\$3	\$19	\$29	\$19	\$21	\$9
Health Taxes	\$56	\$0	\$0	\$0	-\$11	\$14	\$0	\$0	\$0	\$0	\$6
Federal Income Tax	\$1,071	\$1,137	\$1,203	\$1,104	\$1,170	\$932	\$1,021	\$839	\$1,021	\$988	\$1,086
Federal Income Tax Changes Excluding UCCB	\$1,272	\$1,340	\$1,408	\$1,306	\$1,374	\$1,102	\$1,221	\$1,035	\$1,221	\$1,188	\$1,281
Provincial Income Tax	-\$71	\$292	-\$91	-\$89	-\$75	-\$200	-\$156	-\$184	-\$61	\$17	-\$62
Provincial Income Tax Changes Excluding UCCB	-\$3	\$427	\$29	\$57	\$32	\$16	-\$26	-\$43	\$56	\$119	\$71
Provincial Bracket Creep	\$0	\$52	\$27	\$63	\$35	\$0	-\$20	-\$26	\$62	\$0	\$24
Total Tax Change	\$1,114	\$1,473	\$1,142	\$1,066	\$1,121	\$818	\$933	\$761	\$1,029	\$1,080	\$1,082
UCCB/CCB Change	-\$56	-\$67	-\$77	-\$62	-\$72	-\$64	-\$48	-\$19	-\$48	-\$43	-\$66
Combined Change	\$1,171	\$1,540	\$1,220	\$1,128	\$1,193	\$882	\$981	\$780	\$1,077	\$1,123	\$1,147

Single Earner Two Kids - \$200,000											
	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
2016 Total Taxes - \$	\$68,229	\$63,867	\$67,552	\$74,534	\$72,690	\$81,380	\$75,227	\$74,278	\$76,581	\$68,824	\$73,054
2015 Total Taxes - \$	\$66,736	\$59,769	\$64,908	\$72,029	\$69,938	\$79,145	\$72,910	\$72,210	\$74,168	\$66,004	\$70,461
2016 Total Taxes - %	33.8%	31.5%	33.2%	36.9%	35.8%	40.2%	37.4%	37.3%	38.1%	34.3%	36.1%
2015 Total Taxes - %	33.1%	29.5%	31.9%	35.6%	34.5%	39.1%	36.2%	36.3%	36.9%	32.9%	34.8%
Tax Changes	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
CPP/QPP	\$42	\$32	\$22	\$37	\$27	\$75	\$49	\$77	\$49	\$54	\$43
EI/QPIP	\$16	\$12	\$9	\$14	\$10	-\$3	\$19	\$29	\$19	\$21	\$9
Health Taxes	\$56	\$0	\$0	\$0	\$139	\$14	\$0	\$0	\$0	\$0	\$64
Federal Income Tax	\$1,143	\$1,242	\$1,340	\$1,192	\$1,291	\$1,013	\$1,070	\$839	\$1,070	\$1,021	\$1,183
Federal Income Tax Changes Excluding UCCB	\$1,345	\$1,445	\$1,544	\$1,395	\$1,495	\$1,182	\$1,270	\$1,035	\$1,270	\$1,220	\$1,378
Provincial Income Tax	-\$1,109	\$1,458	-\$91	-\$89	-\$75	-\$216	-\$156	-\$184	-\$61	\$394	-\$59
Provincial Income Tax Changes Excluding UCCB	-\$1,041	\$1,593	\$29	\$57	\$32	\$1	-\$26	-\$43	\$56	\$496	\$74
Provincial Bracket Creep	\$0	\$78	\$27	\$62	\$35	\$0	-\$20	-\$26	\$63	\$0	\$27
Total Tax Change	\$149	\$2,744	\$1,279	\$1,155	\$1,392	\$883	\$982	\$761	\$1,077	\$1,489	\$1,240
UCCB/CCB Change	-\$1,344	-\$1,354	-\$1,365	-\$1,349	-\$1,360	-\$1,352	-\$1,336	-\$1,307	-\$1,336	-\$1,331	-\$1,353
Combined Change	\$1,493	\$4,098	\$2,644	\$2,504	\$2,752	\$2,235	\$2,318	\$2,068	\$2,413	\$2,820	\$2,593

Single Earner Two Kids - \$250,000											
	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
2016 Total Taxes - \$	\$92,294	\$87,672	\$91,960	\$100,011	\$99,591	\$108,352	\$102,460	\$99,796	\$103,743	\$93,070	\$99,065
2015 Total Taxes - \$	\$89,842	\$80,029	\$87,282	\$95,485	\$94,910	\$104,428	\$98,060	\$95,777	\$99,318	\$87,740	\$94,515
2016 Total Taxes - %	36.6%	34.6%	36.2%	39.6%	39.2%	42.8%	40.7%	40.1%	41.2%	37.1%	39.1%
2015 Total Taxes - %	35.6%	31.6%	34.3%	37.8%	37.4%	41.3%	39.0%	38.5%	39.5%	35.0%	37.3%
Tax Changes	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
CPP/QPP	\$42	\$32	\$22	\$37	\$27	\$75	\$49	\$77	\$49	\$54	\$43
EI/QPIP	\$16	\$12	\$9	\$14	\$10	-\$3	\$19	\$29	\$19	\$21	\$9
Health Taxes	\$56	\$0	\$0	\$0	-\$14	\$14	\$0	\$0	\$0	\$0	\$5
Federal Income Tax	\$3,161	\$3,268	\$3,374	\$3,214	\$3,321	\$2,703	\$3,082	\$2,790	\$3,082	\$3,029	\$3,131
Federal Income Tax Changes Excluding UCCB	\$3,363	\$3,471	\$3,578	\$3,417	\$3,525	\$2,872	\$3,282	\$2,986	\$3,282	\$3,228	\$3,326
Provincial Income Tax	-\$2,168	\$2,977	-\$91	-\$89	-\$24	-\$216	-\$85	-\$184	-\$61	\$896	\$9
Provincial Income Tax Changes Excluding UCCB	-\$2,100	\$3,113	\$29	\$57	\$83	\$1	\$45	-\$43	\$56	\$998	\$142
Provincial Bracket Creep	\$0	\$78	\$28	\$63	\$86	\$0	\$52	-\$25	\$63	\$0	\$48
Total Tax Change	\$1,108	\$6,289	\$3,313	\$3,177	\$3,321	\$2,573	\$3,065	\$2,712	\$3,089	\$3,999	\$3,197
UCCB/CCB Change	-\$1,344	-\$1,354	-\$1,365	-\$1,349	-\$1,360	-\$1,352	-\$1,336	-\$1,307	-\$1,336	-\$1,331	-\$1,353
Combined Change	\$2,452	\$7,643	\$4,678	\$4,526	\$4,681	\$3,925	\$4,401	\$4,019	\$4,425	\$5,330	\$4,550

Single Earner Two Kids - \$300,000											
	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
2016 Total Taxes - \$	\$116,359	\$111,517	\$116,368	\$125,488	\$126,757	\$135,325	\$132,012	\$125,352	\$130,905	\$117,317	\$125,232
2015 Total Taxes - \$	\$112,948	\$100,289	\$109,656	\$118,940	\$120,046	\$129,710	\$125,599	\$119,344	\$124,468	\$109,477	\$118,682
2016 Total Taxes - %	38.4%	36.7%	38.1%	41.4%	41.6%	44.6%	43.7%	42.0%	43.4%	38.9%	41.2%
2015 Total Taxes - %	37.3%	33.0%	35.9%	39.2%	39.4%	42.7%	41.6%	40.0%	41.2%	36.3%	39.1%
Tax Changes	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
CPP/QPP	\$42	\$32	\$22	\$37	\$27	\$75	\$49	\$77	\$49	\$54	\$43
EI/QPIP	\$16	\$12	\$9	\$14	\$10	-\$3	\$19	\$29	\$19	\$21	\$9
Health Taxes	\$56	\$0	\$0	\$0	-\$14	\$14	\$0	\$0	\$0	\$0	\$5
Federal Income Tax	\$5,179	\$5,294	\$5,408	\$5,236	\$5,351	\$4,393	\$5,094	\$4,780	\$5,094	\$5,037	\$5,079
Federal Income Tax Changes Excluding UCCB	\$5,381	\$5,497	\$5,612	\$5,439	\$5,555	\$4,562	\$5,294	\$4,976	\$5,294	\$5,236	\$5,274
Provincial Income Tax	-\$3,228	\$4,536	-\$91	-\$89	-\$24	-\$216	-\$85	-\$184	-\$61	\$1,398	\$61
Provincial Income Tax Changes Excluding UCCB	-\$3,160	\$4,671	\$29	\$57	\$83	\$1	\$45	-\$43	\$56	\$1,500	\$194
Provincial Bracket Creep	\$0	\$117	\$27	\$63	\$86	\$0	\$52	-\$25	\$63	\$0	\$52
Total Tax Change	\$2,066	\$9,874	\$5,347	\$5,199	\$5,351	\$4,263	\$5,077	\$4,702	\$5,101	\$6,509	\$5,197
UCCB/CCB Change	-\$1,344	-\$1,354	-\$1,365	-\$1,349	-\$1,360	-\$1,352	-\$1,336	-\$1,307	-\$1,336	-\$1,331	-\$1,353
Combined Change	\$3,410	\$11,228	\$6,712	\$6,548	\$6,711	\$5,615	\$6,413	\$6,009	\$6,437	\$7,840	\$6,550

Dual Earners Two Kids- Equal - \$60,000											
	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
2016 Total Taxes - \$	\$5,948	\$4,463	\$4,003	\$6,112	\$3,884	\$8,196	\$5,952	\$6,202	\$5,989	\$5,306	\$5,427
2015 Total Taxes - \$	\$7,636	\$6,239	\$5,741	\$7,918	\$5,517	\$9,990	\$7,795	\$8,158	\$7,858	\$7,126	\$7,145
2016 Total Taxes - %	9.8%	7.3%	6.6%	10.1%	6.4%	13.5%	9.9%	10.4%	9.9%	8.8%	8.9%
2015 Total Taxes - %	12.6%	10.3%	9.4%	13.1%	9.1%	16.5%	12.9%	13.7%	13.0%	11.8%	11.8%
Tax Changes	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
CPP/QPP	\$3	\$5	\$6	\$4	\$5	\$45	\$2	-\$2	\$2	\$1	\$14
EI/QPIP	\$0	\$0	\$0	-\$0	\$0	-\$19	-\$0	\$0	-\$0	\$0	-\$4
Health Taxes	\$56	\$0	\$0	\$0	-\$9	\$14	\$0	\$0	\$0	\$0	\$7
Federal Income Tax	-\$217	-\$204	-\$191	-\$210	-\$197	-\$176	-\$227	-\$263	-\$227	-\$233	-\$198
Federal Income Tax Changes Excluding UCCB	-\$15	-\$1	\$14	-\$8	\$7	-\$6	-\$26	-\$67	-\$26	-\$34	-\$3
Provincial Income Tax	-\$70	-\$136	-\$132	-\$148	-\$0	-\$213	-\$143	-\$161	-\$169	-\$103	-\$93
Provincial Income Tax Changes Excluding UCCB	-\$0	-\$0	\$18	\$30	-\$0	\$4	-\$13	-\$7	\$31	-\$0	\$3
Provincial Bracket Creep	\$0	\$0	\$14	\$28	\$0	\$0	-\$13	-\$8	\$30	\$0	\$2
Total Tax Change	-\$227	-\$335	-\$317	-\$355	-\$201	-\$349	-\$367	-\$426	-\$394	-\$335	-\$275
UCCB/CCB Change	\$1,461	\$1,441	\$1,421	\$1,451	\$1,431	\$1,446	\$1,475	\$1,530	\$1,475	\$1,485	\$1,443
Combined Change	-\$1,687	-\$1,776	-\$1,738	-\$1,805	-\$1,632	-\$1,794	-\$1,843	-\$1,956	-\$1,869	-\$1,820	-\$1,718

Dual Earners Two Kids- Equal - \$80,000											
	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
2016 Total Taxes - \$	\$12,432	\$11,703	\$11,457	\$13,971	\$10,846	\$16,416	\$13,146	\$13,974	\$14,200	\$12,605	\$12,740
2015 Total Taxes - \$	\$13,824	\$13,152	\$12,871	\$15,441	\$12,404	\$17,874	\$14,739	\$15,628	\$15,736	\$14,156	\$14,233
2016 Total Taxes - %	15.4%	14.4%	14.1%	17.3%	13.4%	20.3%	16.3%	17.6%	17.6%	15.7%	15.7%
2015 Total Taxes - %	17.1%	16.2%	15.8%	19.1%	15.3%	22.1%	18.3%	19.6%	19.6%	17.6%	17.6%
Tax Changes	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
CPP/QPP	\$3	\$5	\$6	\$4	\$5	\$60	\$2	-\$2	\$2	\$1	\$17
EI/QPIP	\$0	\$0	-\$0	\$0	\$0	-\$25	\$0	\$0	\$0	\$0	-\$6
Health Taxes	\$56	\$0	\$0	\$0	-\$14	\$14	\$0	\$0	\$0	\$0	\$5
Federal Income Tax	-\$217	-\$204	-\$191	-\$210	-\$197	-\$177	-\$227	-\$263	-\$227	-\$233	-\$198
Federal Income Tax Changes Excluding UCCB	-\$15	-\$1	\$14	-\$8	\$7	-\$7	-\$26	-\$67	-\$26	-\$34	-\$3
Provincial Income Tax	-\$104	-\$136	-\$132	-\$142	-\$247	-\$213	-\$226	-\$201	-\$169	-\$168	-\$196
Provincial Income Tax Changes Excluding UCCB	-\$1	-\$0	\$18	\$44	\$2	\$4	-\$15	-\$20	\$31	-\$2	\$4
Provincial Bracket Creep	\$0	\$0	\$14	\$35	\$0	\$0	-\$29	-\$22	\$30	\$0	\$2
Total Tax Change	-\$261	-\$335	-\$317	-\$348	-\$453	-\$341	-\$451	-\$465	-\$394	-\$400	-\$377
UCCB/CCB Change	\$1,130	\$1,114	\$1,097	\$1,122	\$1,105	\$1,118	\$1,143	\$1,188	\$1,143	\$1,151	\$1,116
Combined Change	-\$1,392	-\$1,449	-\$1,414	-\$1,470	-\$1,558	-\$1,459	-\$1,593	-\$1,653	-\$1,536	-\$1,551	-\$1,493

Dual Earners Two Kids- Equal - \$100,000											
	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
2016 Total Taxes - \$	\$19,705	\$19,419	\$19,683	\$22,306	\$19,416	\$25,815	\$21,742	\$22,241	\$22,847	\$20,750	\$21,202
2015 Total Taxes - \$	\$21,233	\$20,990	\$21,225	\$23,906	\$20,970	\$27,400	\$23,496	\$24,085	\$24,532	\$22,457	\$22,774
2016 Total Taxes - %	19.5%	19.2%	19.4%	22.1%	19.1%	25.5%	21.6%	22.4%	22.7%	20.7%	20.9%
2015 Total Taxes - %	21.0%	20.7%	20.9%	23.6%	20.7%	27.1%	23.4%	24.2%	24.4%	22.4%	22.5%
Tax Changes	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
CPP/QPP	\$3	\$5	\$6	\$4	\$5	\$75	\$2	-\$2	\$2	\$1	\$21
EI/QPIP	\$19	\$19	\$17	\$19	\$19	-\$16	\$19	\$19	\$19	\$19	\$11
Health Taxes	\$56	\$0	\$0	\$0	-\$18	\$14	\$0	\$0	\$0	\$0	\$4
Federal Income Tax	-\$514	-\$483	-\$451	-\$498	-\$467	-\$414	-\$538	-\$624	-\$538	-\$553	-\$469
Federal Income Tax Changes Excluding UCCB	-\$199	-\$165	-\$131	-\$182	-\$148	-\$149	-\$224	-\$317	-\$224	-\$241	-\$163
Provincial Income Tax	-\$105	-\$138	-\$154	-\$144	-\$126	-\$267	-\$240	-\$202	-\$171	-\$169	-\$163
Provincial Income Tax Changes Excluding UCCB	-\$2	-\$2	\$23	\$42	-\$1	\$4	-\$42	-\$22	\$29	-\$3	\$2
Provincial Bracket Creep	\$0	\$0	\$21	\$35	\$0	\$0	-\$42	-\$22	\$30	\$0	\$2
Total Tax Change	-\$541	-\$597	-\$582	-\$619	-\$586	-\$607	-\$757	-\$810	-\$687	-\$703	-\$596
UCCB/CCB Change	\$987	\$974	\$961	\$981	\$967	\$977	\$997	\$1,034	\$997	\$1,004	\$976
Combined Change	-\$1,528	-\$1,571	-\$1,543	-\$1,600	-\$1,554	-\$1,585	-\$1,754	-\$1,844	-\$1,685	-\$1,707	-\$1,572

Dual Earners Two Kids- Equal - \$150,000											
	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
2016 Total Taxes - \$	\$36,052	\$36,927	\$38,754	\$42,308	\$36,896	\$46,623	\$41,605	\$42,115	\$43,363	\$39,525	\$39,601
2015 Total Taxes - \$	\$37,254	\$38,167	\$39,993	\$43,559	\$38,161	\$47,722	\$42,981	\$43,561	\$44,679	\$40,847	\$40,820
2016 Total Taxes - %	23.8%	24.3%	25.4%	27.9%	24.2%	30.7%	27.6%	28.2%	28.7%	26.2%	26.1%
2015 Total Taxes - %	24.6%	25.1%	26.2%	28.7%	25.1%	31.4%	28.5%	29.2%	29.6%	27.1%	26.9%
Tax Changes	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
CPP/QPP	\$84	\$64	\$44	\$74	\$54	\$150	\$99	\$154	\$99	\$109	\$85
EI/QPIP	\$32	\$25	\$17	\$28	\$21	-\$7	\$38	\$58	\$38	\$41	\$18
Health Taxes	\$56	\$0	\$0	\$0	-\$23	\$18	\$0	\$0	\$0	\$0	\$3
Federal Income Tax	-\$1,285	-\$1,252	-\$1,219	-\$1,269	-\$1,236	-\$1,058	-\$1,309	-\$1,400	-\$1,309	-\$1,326	-\$1,209
Federal Income Tax Changes Excluding UCCB	-\$969	-\$934	-\$899	-\$952	-\$917	-\$794	-\$996	-\$1,092	-\$996	-\$1,013	-\$904
Provincial Income Tax	-\$147	-\$144	-\$158	-\$146	-\$154	-\$267	-\$251	-\$278	-\$192	-\$189	-\$182
Provincial Income Tax Changes Excluding UCCB	-\$6	-\$9	\$19	\$101	-\$5	\$4	-\$53	-\$60	\$31	-\$12	\$1
Provincial Bracket Creep	\$0	\$0	\$21	\$104	\$0	\$0	-\$42	-\$40	\$43	\$0	\$4
Total Tax Change	-\$1,259	-\$1,308	-\$1,316	-\$1,312	-\$1,337	-\$1,164	-\$1,424	-\$1,466	-\$1,364	-\$1,365	-\$1,285
UCCB/CCB Change	-\$56	-\$67	-\$77	-\$62	-\$72	-\$64	-\$48	-\$19	-\$48	-\$43	-\$66
Combined Change	-\$1,203	-\$1,241	-\$1,239	-\$1,251	-\$1,265	-\$1,100	-\$1,376	-\$1,446	-\$1,316	-\$1,322	-\$1,219

Dual Earners Two Kids- Equal - \$200,000											
	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
2016 Total Taxes - \$	\$54,663	\$54,917	\$58,375	\$64,055	\$57,511	\$69,326	\$62,525	\$62,976	\$64,660	\$58,936	\$60,137
2015 Total Taxes - \$	\$55,111	\$55,341	\$58,760	\$64,503	\$58,031	\$69,590	\$63,192	\$63,805	\$65,226	\$59,525	\$60,576
2016 Total Taxes - %	27.1%	27.1%	28.7%	31.7%	28.3%	34.3%	31.1%	31.6%	32.1%	29.4%	29.7%
2015 Total Taxes - %	27.3%	27.3%	28.9%	31.9%	28.6%	34.4%	31.4%	32.1%	32.4%	29.6%	29.9%
Tax Changes	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
CPP/QPP	\$84	\$64	\$44	\$74	\$54	\$150	\$99	\$154	\$99	\$109	\$85
EI/QPIP	\$32	\$25	\$17	\$28	\$21	-\$7	\$38	\$58	\$38	\$41	\$18
Health Taxes	\$56	\$0	\$0	\$0	-\$23	\$14	\$0	\$0	\$0	\$0	\$2
Federal Income Tax	-\$1,793	-\$1,723	-\$1,653	-\$1,758	-\$1,688	-\$1,460	-\$1,846	-\$2,038	-\$1,846	-\$1,881	-\$1,667
Federal Income Tax Changes Excluding UCCB	-\$1,444	-\$1,371	-\$1,298	-\$1,408	-\$1,335	-\$1,166	-\$1,498	-\$1,698	-\$1,498	-\$1,535	-\$1,328
Provincial Income Tax	-\$171	-\$144	-\$158	-\$142	-\$243	-\$313	-\$293	-\$309	-\$193	-\$189	-\$231
Provincial Income Tax Changes Excluding UCCB	-\$6	-\$9	\$19	\$92	-\$7	\$11	-\$73	-\$60	\$40	-\$12	\$1
Provincial Bracket Creep	\$0	\$0	\$21	\$104	\$0	\$0	-\$60	-\$42	\$52	\$0	\$4
Total Tax Change	-\$1,792	-\$1,779	-\$1,750	-\$1,798	-\$1,879	-\$1,615	-\$2,002	-\$2,135	-\$1,903	-\$1,920	-\$1,793
UCCB/CCB Change	-\$1,344	-\$1,354	-\$1,365	-\$1,349	-\$1,360	-\$1,352	-\$1,336	-\$1,307	-\$1,336	-\$1,331	-\$1,353
Combined Change	-\$448	-\$424	-\$385	-\$449	-\$519	-\$264	-\$666	-\$829	-\$567	-\$589	-\$440

Dual Earners Two Kids- Equal - \$250,000											
	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
2016 Total Taxes - \$	\$74,956	\$73,242	\$78,227	\$85,993	\$79,542	\$93,257	\$83,913	\$85,039	\$86,540	\$78,677	\$81,810
2015 Total Taxes - \$	\$75,436	\$73,589	\$78,629	\$86,442	\$80,061	\$93,539	\$84,579	\$85,877	\$87,107	\$79,267	\$82,249
2016 Total Taxes - %	29.7%	28.9%	30.8%	34.0%	31.3%	36.9%	33.4%	34.2%	34.4%	31.3%	32.3%
2015 Total Taxes - %	29.9%	29.1%	30.9%	34.2%	31.6%	37.0%	33.6%	34.5%	34.6%	31.6%	32.5%
Tax Changes	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
CPP/QPP	\$84	\$64	\$44	\$74	\$54	\$150	\$99	\$154	\$99	\$109	\$85
EI/QPIP	\$32	\$25	\$17	\$28	\$21	-\$7	\$38	\$58	\$38	\$41	\$18
Health Taxes	\$56	\$0	\$0	\$0	-\$23	\$14	\$0	\$0	\$0	\$0	\$2
Federal Income Tax	-\$1,793	-\$1,723	-\$1,653	-\$1,758	-\$1,688	-\$1,460	-\$1,846	-\$2,038	-\$1,846	-\$1,881	-\$1,667
Federal Income Tax Changes Excluding UCCB	-\$1,444	-\$1,371	-\$1,298	-\$1,408	-\$1,335	-\$1,166	-\$1,498	-\$1,698	-\$1,498	-\$1,535	-\$1,328
Provincial Income Tax	-\$203	-\$66	-\$176	-\$142	-\$243	-\$332	-\$293	-\$318	-\$193	-\$190	-\$231
Provincial Income Tax Changes Excluding UCCB	-\$5	\$56	\$19	\$92	-\$7	\$16	-\$73	-\$78	\$40	-\$13	\$10
Provincial Bracket Creep	\$0	\$64	\$31	\$104	\$0	\$0	-\$60	-\$44	\$52	\$0	\$12
Total Tax Change	-\$1,824	-\$1,701	-\$1,767	-\$1,798	-\$1,879	-\$1,634	-\$2,002	-\$2,145	-\$1,903	-\$1,920	-\$1,793
UCCB/CCB Change	-\$1,344	-\$1,354	-\$1,365	-\$1,349	-\$1,360	-\$1,352	-\$1,336	-\$1,307	-\$1,336	-\$1,331	-\$1,353
Combined Change	-\$480	-\$346	-\$403	-\$449	-\$519	-\$283	-\$666	-\$838	-\$567	-\$590	-\$440

Dual Earners Two Kids- Equal - \$300,000											
	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
2016 Total Taxes - \$	\$96,186	\$93,274	\$99,838	\$108,646	\$102,414	\$119,201	\$106,593	\$107,683	\$109,199	\$99,559	\$104,746
2015 Total Taxes - \$	\$96,774	\$92,856	\$100,239	\$109,153	\$102,909	\$119,513	\$107,387	\$108,711	\$109,849	\$100,013	\$105,113
2016 Total Taxes - %	31.8%	30.7%	32.7%	35.8%	33.6%	39.3%	35.3%	36.1%	36.2%	33.1%	34.5%
2015 Total Taxes - %	32.0%	30.6%	32.9%	36.0%	33.8%	39.4%	35.6%	36.4%	36.4%	33.2%	34.6%
Tax Changes	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
CPP/QPP	\$84	\$64	\$44	\$74	\$54	\$150	\$99	\$154	\$99	\$109	\$85
EI/QPIP	\$32	\$25	\$17	\$28	\$21	-\$7	\$38	\$58	\$38	\$41	\$18
Health Taxes	\$56	\$0	\$0	\$0	-\$23	\$14	\$0	\$0	\$0	\$0	\$2
Federal Income Tax	-\$1,868	-\$1,765	-\$1,662	-\$1,816	-\$1,713	-\$1,501	-\$1,945	-\$2,228	-\$1,945	-\$1,996	-\$1,710
Federal Income Tax Changes Excluding UCCB	-\$1,478	-\$1,372	-\$1,266	-\$1,425	-\$1,319	-\$1,174	-\$1,557	-\$1,849	-\$1,557	-\$1,610	-\$1,333
Provincial Income Tax	-\$237	\$739	-\$166	-\$142	-\$194	-\$320	-\$322	-\$318	-\$177	\$61	-\$116
Provincial Income Tax Changes Excluding UCCB	-\$5	\$855	\$39	\$92	\$64	\$28	-\$42	-\$78	\$103	\$238	\$140
Provincial Bracket Creep	\$0	\$103	\$41	\$104	\$71	\$0	-\$27	-\$44	\$115	\$0	\$46
Total Tax Change	-\$1,932	-\$937	-\$1,766	-\$1,856	-\$1,855	-\$1,664	-\$2,131	-\$2,334	-\$1,985	-\$1,785	-\$1,721
UCCB/CCB Change	-\$1,344	-\$1,354	-\$1,365	-\$1,349	-\$1,360	-\$1,352	-\$1,336	-\$1,307	-\$1,336	-\$1,331	-\$1,353
Combined Change	-\$589	\$417	-\$401	-\$507	-\$495	-\$312	-\$795	-\$1,028	-\$650	-\$454	-\$368

Dual Earners Two Kids- 75/25 - \$30,000											
	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
2016 Total Taxes - \$	-\$7,513	-\$7,719	-\$7,694	-\$7,393	-\$7,536	-\$9,317	-\$7,521	-\$6,912	-\$6,848	-\$7,776	-\$7,950
2015 Total Taxes - \$	-\$6,046	-\$6,330	-\$6,355	-\$5,982	-\$6,191	-\$7,724	-\$5,985	-\$5,152	-\$5,232	-\$6,274	-\$6,509
2016 Total Taxes - %	-24.8%	-25.4%	-25.2%	-24.4%	-24.7%	-30.7%	-24.9%	-23.2%	-22.7%	-25.8%	-26.2%
2015 Total Taxes - %	-20.0%	-20.8%	-20.8%	-19.7%	-20.3%	-25.4%	-19.8%	-17.3%	-17.3%	-20.8%	-21.4%
Tax Changes	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
CPP/QPP	\$3	\$5	\$6	\$4	\$5	\$22	\$2	-\$2	\$2	\$1	\$8
EI/QPIP	\$0	\$0	\$0	\$0	\$0	-\$9	\$0	\$0	\$0	-\$0	-\$2
Health Taxes	\$0	\$0	\$0	\$0	\$18	\$2	\$0	\$0	\$0	\$0	\$7
Federal Income Tax	\$9	\$22	\$36	\$16	\$29	\$18	-\$1	-\$38	-\$1	-\$8	\$21
Federal Income Tax Changes Excluding UCCB	\$210	\$226	\$241	\$218	\$233	\$188	\$199	\$158	\$199	\$191	\$216
Provincial Income Tax	-\$28	\$0	\$0	\$2	\$0	-\$202	-\$59	-\$145	-\$139	\$0	-\$56
Provincial Income Tax Changes Excluding UCCB	-\$0	\$0	\$0	\$38	\$0	\$9	-\$25	-\$13	\$19	\$0	\$3
Provincial Bracket Creep	\$0	\$0	\$0	\$22	\$0	\$0	-\$1	-\$8	\$13	\$0	\$1
Total Tax Change	-\$16	\$27	\$42	\$22	\$52	-\$169	-\$58	-\$185	-\$139	-\$7	-\$21
UCCB/CCB Change	\$1,451	\$1,415	\$1,380	\$1,433	\$1,398	\$1,424	\$1,477	\$1,575	\$1,477	\$1,495	\$1,420
Combined Change	-\$1,467	-\$1,388	-\$1,338	-\$1,411	-\$1,345	-\$1,593	-\$1,536	-\$1,760	-\$1,616	-\$1,502	-\$1,441

Dual Earners Two Kids- 75/25 - \$60,000											
	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
2016 Total Taxes - \$	\$5,912	\$4,566	\$3,974	\$6,466	\$4,405	\$8,323	\$6,198	\$6,714	\$6,801	\$5,787	\$5,711
2015 Total Taxes - \$	\$7,523	\$6,325	\$5,760	\$8,231	\$6,148	\$10,105	\$8,054	\$8,650	\$8,599	\$7,607	\$7,456
2016 Total Taxes - %	9.8%	7.5%	6.5%	10.7%	7.2%	13.7%	10.3%	11.2%	11.3%	9.6%	9.4%
2015 Total Taxes - %	12.4%	10.4%	9.4%	13.6%	10.1%	16.6%	13.3%	14.5%	14.2%	12.6%	12.3%
Tax Changes	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
CPP/QPP	\$3	\$5	\$6	\$4	\$5	\$45	\$2	-\$2	\$2	\$1	\$14
EI/QPIP	\$0	\$0	-\$0	\$0	\$0	-\$19	\$0	\$0	\$0	\$0	-\$4
Health Taxes	\$56	\$0	\$0	\$0	-\$7	\$14	\$0	\$0	\$0	\$0	\$8
Federal Income Tax	-\$210	-\$187	-\$164	-\$199	-\$176	-\$164	-\$227	-\$263	-\$227	-\$233	-\$183
Federal Income Tax Changes Excluding UCCB	-\$9	\$16	\$40	\$3	\$28	\$5	-\$26	-\$67	-\$26	-\$34	\$12
Provincial Income Tax	-\$0	-\$136	-\$207	-\$119	-\$135	-\$212	-\$156	-\$142	-\$98	-\$103	-\$136
Provincial Income Tax Changes Excluding UCCB	-\$0	-\$0	\$23	\$39	\$2	\$4	-\$27	-\$14	\$20	-\$1	\$4
Provincial Bracket Creep	\$0	\$0	\$18	\$28	-\$0	\$0	-\$27	-\$15	\$19	\$0	\$1
Total Tax Change	-\$151	-\$319	-\$366	-\$315	-\$312	-\$336	-\$381	-\$407	-\$322	-\$335	-\$302
UCCB/CCB Change	\$1,461	\$1,441	\$1,421	\$1,451	\$1,431	\$1,446	\$1,475	\$1,530	\$1,475	\$1,485	\$1,443
Combined Change	-\$1,612	-\$1,759	-\$1,787	-\$1,765	-\$1,743	-\$1,782	-\$1,856	-\$1,936	-\$1,798	-\$1,821	-\$1,745

Dual Earners Two Kids- 75/25 - \$80,000											
	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
2016 Total Taxes - \$	\$12,989	\$12,196	\$12,284	\$14,822	\$12,564	\$17,116	\$14,602	\$14,894	\$15,208	\$13,746	\$13,830
2015 Total Taxes - \$	\$13,508	\$12,762	\$12,809	\$15,388	\$13,116	\$17,822	\$15,246	\$15,615	\$15,787	\$14,353	\$14,419
2016 Total Taxes - %	16.1%	15.0%	15.1%	18.3%	15.5%	21.1%	18.1%	18.7%	18.9%	17.1%	17.1%
2015 Total Taxes - %	16.7%	15.7%	15.7%	19.0%	16.2%	22.0%	18.9%	19.6%	19.6%	17.9%	17.8%
Tax Changes	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
CPP/QPP	\$44	\$34	\$25	\$39	\$30	\$90	\$51	\$76	\$51	\$55	\$48
EI/QPIP	\$16	\$12	\$9	\$14	\$10	-\$12	\$19	\$29	\$19	\$21	\$7
Health Taxes	\$56	\$0	\$0	\$0	-\$73	\$18	\$0	\$0	\$0	\$0	-\$16
Federal Income Tax	\$613	\$642	\$671	\$628	\$656	\$527	\$592	\$514	\$592	\$578	\$614
Federal Income Tax Changes Excluding UCCB	\$815	\$845	\$875	\$830	\$860	\$696	\$792	\$710	\$792	\$777	\$809
Provincial Income Tax	-\$118	-\$140	-\$132	-\$125	-\$71	-\$210	-\$163	-\$152	-\$98	-\$109	-\$125
Provincial Income Tax Changes Excluding UCCB	-\$3	-\$5	\$19	\$34	-\$1	\$6	-\$33	-\$24	\$20	-\$7	\$1
Provincial Bracket Creep	\$0	\$0	\$17	\$28	\$0	\$0	-\$27	-\$15	\$26	\$0	\$2
Total Tax Change	\$611	\$549	\$573	\$556	\$553	\$412	\$499	\$466	\$564	\$545	\$527
UCCB/CCB Change	\$1,130	\$1,114	\$1,097	\$1,122	\$1,105	\$1,118	\$1,143	\$1,188	\$1,143	\$1,151	\$1,116
Combined Change	-\$519	-\$565	-\$524	-\$566	-\$552	-\$706	-\$644	-\$722	-\$579	-\$606	-\$588

Dual Earners Two Kids- 75/25 - \$100,000											
	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
2016 Total Taxes - \$	\$19,671	\$19,306	\$19,924	\$22,946	\$19,695	\$25,916	\$22,382	\$22,761	\$23,226	\$21,111	\$21,378
2015 Total Taxes - \$	\$20,149	\$19,835	\$20,415	\$23,428	\$20,156	\$26,569	\$22,983	\$23,439	\$23,761	\$21,672	\$21,903
2016 Total Taxes - %	19.5%	19.1%	19.6%	22.7%	19.4%	25.6%	22.2%	22.9%	23.1%	21.0%	21.1%
2015 Total Taxes - %	20.0%	19.6%	20.1%	23.2%	19.9%	26.3%	22.8%	23.6%	23.6%	21.6%	21.6%
Tax Changes	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
CPP/QPP	\$44	\$34	\$25	\$39	\$30	\$94	\$51	\$76	\$51	\$55	\$49
EI/QPIP	\$16	\$12	\$9	\$14	\$10	-\$11	\$19	\$29	\$19	\$21	\$7
Health Taxes	\$56	\$0	\$0	\$0	-\$16	\$14	\$0	\$0	\$0	\$0	\$5
Federal Income Tax	\$511	\$539	\$567	\$525	\$553	\$440	\$490	\$413	\$490	\$476	\$515
Federal Income Tax Changes Excluding UCCB	\$899	\$930	\$960	\$914	\$945	\$766	\$876	\$793	\$876	\$861	\$890
Provincial Income Tax	-\$118	-\$140	-\$132	-\$80	-\$71	-\$213	-\$163	-\$162	-\$98	-\$109	-\$124
Provincial Income Tax Changes Excluding UCCB	-\$3	-\$5	\$19	\$66	-\$2	\$4	-\$33	-\$34	\$20	-\$6	\$1
Provincial Bracket Creep	\$0	\$0	\$17	\$63	\$0	\$0	-\$27	-\$24	\$26	\$0	\$3
Total Tax Change	\$509	\$446	\$470	\$499	\$507	\$324	\$397	\$356	\$462	\$443	\$451
UCCB/CCB Change	\$987	\$974	\$961	\$981	\$967	\$977	\$997	\$1,034	\$997	\$1,004	\$976
Combined Change	-\$479	-\$528	-\$491	-\$482	-\$461	-\$653	-\$601	-\$678	-\$536	-\$561	-\$524

Dual Earners Two Kids- 75/25 - \$150,000											
	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
2016 Total Taxes - \$	\$38,433	\$37,735	\$39,700	\$44,472	\$39,915	\$48,523	\$42,988	\$43,743	\$44,628	\$40,503	\$41,804
2015 Total Taxes - \$	\$38,044	\$37,390	\$39,302	\$44,118	\$39,498	\$48,269	\$42,763	\$43,689	\$44,386	\$40,293	\$41,452
2016 Total Taxes - %	25.4%	24.8%	26.0%	29.3%	26.2%	32.0%	28.5%	29.3%	29.6%	26.9%	27.5%
2015 Total Taxes - %	25.1%	24.6%	25.8%	29.1%	25.9%	31.8%	28.3%	29.3%	29.4%	26.8%	27.3%
Tax Changes	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
CPP/QPP	\$44	\$34	\$25	\$39	\$30	\$103	\$51	\$76	\$51	\$55	\$51
EI/QPIP	\$16	\$12	\$9	\$14	\$10	-\$15	\$19	\$29	\$19	\$21	\$6
Health Taxes	\$56	\$0	\$0	\$0	-\$18	\$14	\$0	\$0	\$0	\$0	\$4
Federal Income Tax	\$324	\$371	\$418	\$347	\$394	\$295	\$288	\$159	\$288	\$264	\$350
Federal Income Tax Changes Excluding UCCB	\$712	\$761	\$810	\$736	\$786	\$620	\$674	\$539	\$674	\$650	\$726
Provincial Income Tax	-\$106	-\$140	-\$131	-\$108	-\$72	-\$207	-\$180	-\$229	-\$164	-\$173	-\$125
Provincial Income Tax Changes Excluding UCCB	-\$3	-\$5	\$19	\$64	-\$3	\$10	-\$43	-\$49	\$35	-\$7	\$3
Provincial Bracket Creep	\$0	\$0	\$17	\$69	\$0	\$0	-\$36	-\$33	\$41	\$0	\$3
Total Tax Change	\$333	\$277	\$320	\$292	\$345	\$190	\$177	\$34	\$193	\$167	\$286
UCCB/CCB Change	-\$56	-\$67	-\$77	-\$62	-\$72	-\$64	-\$48	-\$19	-\$48	-\$43	-\$66
Combined Change	\$390	\$344	\$398	\$354	\$417	\$254	\$225	\$54	\$242	\$210	\$351

Dual Earners Two Kids- 75/25 - \$200,000											
	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
2016 Total Taxes - \$	\$59,357	\$57,784	\$61,205	\$67,060	\$62,308	\$73,937	\$65,584	\$66,390	\$67,441	\$61,600	\$64,393
2015 Total Taxes - \$	\$57,319	\$55,332	\$59,118	\$65,045	\$60,224	\$72,119	\$63,790	\$64,785	\$65,540	\$59,651	\$62,351
2016 Total Taxes - %	29.4%	28.5%	30.1%	33.2%	30.7%	36.5%	32.6%	33.4%	33.5%	30.7%	31.8%
2015 Total Taxes - %	28.4%	27.3%	29.1%	32.2%	29.7%	35.6%	31.7%	32.6%	32.6%	29.7%	30.8%
Tax Changes	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
CPP/QPP	\$44	\$34	\$25	\$39	\$30	\$113	\$51	\$76	\$51	\$55	\$53
EI/QPIP	\$26	\$22	\$17	\$24	\$20	-\$11	\$28	\$38	\$28	\$30	\$14
Health Taxes	\$56	\$0	\$0	\$0	-\$20	\$14	\$0	\$0	\$0	\$0	\$3
Federal Income Tax	\$675	\$750	\$825	\$713	\$788	\$606	\$619	\$414	\$619	\$582	\$712
Federal Income Tax Changes Excluding UCCB	\$1,097	\$1,175	\$1,253	\$1,136	\$1,214	\$960	\$1,039	\$826	\$1,039	\$1,000	\$1,121
Provincial Income Tax	-\$107	\$291	-\$146	-\$110	-\$93	-\$255	-\$240	-\$230	-\$134	-\$49	-\$94
Provincial Income Tax Changes Excluding UCCB	-\$4	\$426	\$31	\$63	\$31	\$16	-\$42	-\$50	\$66	\$118	\$71
Provincial Bracket Creep	\$0	\$52	\$31	\$69	\$35	\$0	-\$34	-\$33	\$72	\$0	\$24
Total Tax Change	\$694	\$1,097	\$721	\$666	\$724	\$466	\$458	\$297	\$565	\$618	\$689
UCCB/CCB Change	-\$1,344	-\$1,354	-\$1,365	-\$1,349	-\$1,360	-\$1,352	-\$1,336	-\$1,307	-\$1,336	-\$1,331	-\$1,353
Combined Change	\$2,038	\$2,452	\$2,086	\$2,015	\$2,084	\$1,818	\$1,794	\$1,604	\$1,900	\$1,949	\$2,042

Dual Earners Two Kids- 75/25 - \$250,000											
	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
2016 Total Taxes - \$	\$79,630	\$77,761	\$82,392	\$89,017	\$84,493	\$97,995	\$89,067	\$88,538	\$91,028	\$82,359	\$86,497
2015 Total Taxes - \$	\$78,328	\$74,430	\$80,292	\$86,972	\$82,389	\$96,158	\$87,229	\$86,894	\$89,101	\$80,108	\$84,428
2016 Total Taxes - %	31.6%	30.7%	32.4%	35.2%	33.3%	38.7%	35.4%	35.6%	36.2%	32.8%	34.2%
2015 Total Taxes - %	31.1%	29.4%	31.6%	34.4%	32.5%	38.0%	34.7%	34.9%	35.4%	31.9%	33.4%
Tax Changes	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
CPP/QPP	\$84	\$64	\$44	\$74	\$54	\$150	\$99	\$154	\$99	\$109	\$85
EI/QPIP	\$32	\$25	\$17	\$28	\$21	-\$10	\$38	\$58	\$38	\$41	\$17
Health Taxes	\$56	\$0	\$0	\$0	-\$20	\$14	\$0	\$0	\$0	\$0	\$3
Federal Income Tax	\$668	\$745	\$822	\$707	\$784	\$600	\$610	\$399	\$610	\$572	\$707
Federal Income Tax Changes Excluding UCCB	\$984	\$1,063	\$1,142	\$1,024	\$1,103	\$865	\$924	\$706	\$924	\$885	\$1,013
Provincial Income Tax	-\$882	\$1,142	-\$148	-\$114	-\$94	-\$270	-\$246	-\$274	-\$156	\$198	-\$97
Provincial Income Tax Changes Excluding UCCB	-\$779	\$1,278	\$29	\$58	\$30	\$0	-\$48	-\$59	\$67	\$364	\$68
Provincial Bracket Creep	\$0	\$52	\$31	\$69	\$35	\$0	-\$34	-\$33	\$79	\$0	\$24
Total Tax Change	-\$41	\$1,977	\$736	\$696	\$745	\$485	\$502	\$337	\$592	\$920	\$716
UCCB/CCB Change	-\$1,344	-\$1,354	-\$1,365	-\$1,349	-\$1,360	-\$1,352	-\$1,336	-\$1,307	-\$1,336	-\$1,331	-\$1,353
Combined Change	\$1,303	\$3,331	\$2,101	\$2,045	\$2,104	\$1,837	\$1,837	\$1,644	\$1,927	\$2,251	\$2,069

Dual Earners Two Kids- 75/25 - \$300,000											
	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
2016 Total Taxes - \$	\$100,820	\$98,974	\$104,585	\$112,381	\$108,123	\$122,617	\$113,425	\$111,781	\$115,620	\$104,267	\$109,702
2015 Total Taxes - \$	\$99,487	\$93,675	\$101,552	\$109,485	\$105,082	\$120,036	\$110,752	\$109,411	\$112,856	\$100,832	\$106,744
2016 Total Taxes - %	33.3%	32.6%	34.3%	37.1%	35.5%	40.4%	37.6%	37.4%	38.3%	34.6%	36.1%
2015 Total Taxes - %	32.9%	30.8%	33.3%	36.1%	34.5%	39.5%	36.7%	36.7%	37.4%	33.5%	35.1%
Tax Changes	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
CPP/QPP	\$84	\$64	\$44	\$74	\$54	\$150	\$99	\$154	\$99	\$109	\$85
EI/QPIP	\$32	\$25	\$17	\$28	\$21	-\$7	\$38	\$58	\$38	\$41	\$18
Health Taxes	\$56	\$0	\$0	\$0	-\$25	\$14	\$0	\$0	\$0	\$0	\$1
Federal Income Tax	\$1,531	\$1,643	\$1,755	\$1,587	\$1,699	\$1,342	\$1,446	\$1,138	\$1,446	\$1,390	\$1,567
Federal Income Tax Changes Excluding UCCB	\$1,876	\$1,990	\$2,105	\$1,933	\$2,048	\$1,632	\$1,790	\$1,475	\$1,790	\$1,733	\$1,901
Provincial Income Tax	-\$1,714	\$2,213	-\$148	-\$142	-\$68	-\$270	-\$246	-\$287	-\$156	\$564	-\$66
Provincial Income Tax Changes Excluding UCCB	-\$1,573	\$2,348	\$29	\$92	\$81	\$0	-\$48	-\$69	\$67	\$741	\$116
Provincial Bracket Creep	\$0	\$78	\$31	\$104	\$86	\$0	-\$34	-\$42	\$79	\$0	\$48
Total Tax Change	-\$11	\$3,944	\$1,668	\$1,547	\$1,681	\$1,229	\$1,338	\$1,063	\$1,428	\$2,105	\$1,605
UCCB/CCB Change	-\$1,344	-\$1,354	-\$1,365	-\$1,349	-\$1,360	-\$1,352	-\$1,336	-\$1,307	-\$1,336	-\$1,331	-\$1,353
Combined Change	\$1,333	\$5,299	\$3,033	\$2,896	\$3,041	\$2,581	\$2,673	\$2,370	\$2,763	\$3,435	\$2,958

Dual Earners No Kids-Equal - \$80,000											
	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
2016 Total Taxes - \$	\$17,262	\$16,671	\$17,733	\$19,314	\$16,536	\$21,337	\$18,062	\$18,892	\$19,102	\$17,540	\$18,008
2015 Total Taxes - \$	\$17,223	\$16,667	\$17,700	\$19,283	\$16,538	\$21,292	\$18,102	\$18,981	\$19,096	\$17,574	\$17,992
2016 Total Taxes - %	21.4%	20.6%	21.8%	23.9%	20.4%	26.4%	22.4%	23.7%	23.7%	21.8%	22.2%
2015 Total Taxes - %	21.3%	20.6%	21.8%	23.8%	20.4%	26.3%	22.5%	23.8%	23.7%	21.9%	22.2%
Tax Changes	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
CPP/QPP	\$3	\$5	\$6	\$4	\$5	\$60	\$2	-\$2	\$2	\$1	\$17
EI/QPIP	\$0	\$0	-\$0	\$0	\$0	-\$25	\$0	\$0	\$0	\$0	-\$6
Health Taxes	\$52	\$0	\$0	\$0	-\$14	\$14	\$0	\$0	\$0	\$0	\$5
Federal Income Tax	-\$15	-\$1	\$14	-\$8	\$7	-\$7	-\$26	-\$67	-\$26	-\$34	-\$3
Provincial Income Tax	-\$1	-\$0	\$13	\$35	-\$0	\$4	-\$15	-\$20	\$31	-\$2	\$3
Provincial Bracket Creep	\$0	\$0	\$14	\$35	\$0	\$0	-\$17	-\$22	\$30	\$0	\$2
Total Tax Change	\$39	\$3	\$33	\$30	-\$2	\$45	-\$40	-\$89	\$6	-\$34	\$16

Dual Earners No Kids-75/25 - \$80,000											
	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
2016 Total Taxes - \$	\$17,807	\$17,164	\$18,561	\$19,994	\$17,514	\$22,357	\$19,574	\$19,864	\$20,192	\$18,744	\$18,885
2015 Total Taxes - \$	\$17,964	\$17,361	\$18,727	\$20,168	\$17,693	\$22,468	\$19,822	\$20,139	\$20,387	\$18,973	\$19,050
2016 Total Taxes - %	22.1%	21.2%	22.8%	24.7%	21.6%	27.6%	24.3%	25.0%	25.1%	23.3%	23.3%
2015 Total Taxes - %	22.3%	21.4%	23.0%	24.9%	21.8%	27.8%	24.6%	25.3%	25.3%	23.6%	23.5%
Tax Changes	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
CPP/QPP	\$44	\$34	\$25	\$39	\$30	\$90	\$51	\$76	\$51	\$55	\$48
EI/QPIP	\$16	\$12	\$9	\$14	\$10	-\$12	\$19	\$29	\$19	\$21	\$7
Health Taxes	\$52	\$0	\$0	\$0	\$9	\$14	\$0	\$0	\$0	\$0	\$13
Federal Income Tax	-\$265	-\$240	-\$214	-\$252	-\$227	-\$209	-\$285	-\$356	-\$285	-\$298	-\$234
Provincial Income Tax	-\$3	-\$5	\$13	\$25	-\$1	\$6	-\$33	-\$24	\$20	-\$7	\$1
Provincial Bracket Creep	\$0	\$0	\$17	\$28	\$0	\$0	-\$27	-\$15	\$26	\$0	\$2
Total Tax Change	-\$157	-\$198	-\$167	-\$174	-\$179	-\$111	-\$249	-\$275	-\$196	-\$228	-\$165