



NEW YEAR'S TAX CHANGES

by Jeff Bowes

Research Director
Canadian Taxpayers Federation

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 130,000 supporters nation-wide.

The CTF maintains a federal office in Ottawa and regional offices in British Columbia, Alberta, Prairie (SK and MB), Ontario, Quebec 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 2015-16 the [CTF raised \\$4.7-million on the strength of 29,102 donations](#). Donations to the CTF are not deductible as a charitable contribution.

Contents

Summary	3
Other Tax Changes	5
Employment Insurance	7
Quebec EI and Parental Insurance Plan	9
Canada Pension Plan	11
Quebec Pension Plan	12
CPP and EI Combined	13
Household Tax Examples and Inflation Adjustments	14
Bracket Creep	16
Child Benefit Changes	18
Quebec's 2017 Income Tax Changes	19
Tax Totals	20
Average Tax Rates	22
Households with no Children	23
Single Earner	23
Dual Earners Equal	31
Dual Earners 75/25	40
Households with Children	47
Single Earner with Kids	47
Dual Earners Equal with Kids	55
Dual Earners 75/25 with Kids	62

Summary

The 2018 New Year's Tax Changes report looks at the tax changes occurring on January 1, 2018, and focuses on income-based taxes, including income taxes, Employment Insurance premiums, Canada Pension Plan premiums and health taxes. It compares the inflation-adjusted taxes to inflation-adjusted incomes on a year to year basis.

Comparing tax burdens in this way show the true tax changes from year to year, and reveal a phenomenon known as bracket creep, which occurs when governments fail to index tax brackets to inflation, resulting in a hidden tax increase. Indexing tax brackets ensures that if your salary keeps up with inflation you aren't bumped into a higher tax bracket.

Saskatchewan, Prince Edward Island and Nova Scotia are not indexing their tax brackets at all for 2018. Ontario will not be indexing its top two tax brackets, nor its health tax. New Brunswick indexes its tax brackets to federal inflation rather the provincial inflation; since inflation in New Brunswick was higher than the national average that means tax increases in the form of bracket creep. In Newfoundland and Labrador, regular income taxes are indexed but the Temporary Deficit Reduction Levy is not (the levy is effectively an additional tax on income over \$50,000; had it been indexed to inflation it would be on income over \$51,500 in 2018.)

This year, there are only minor changes to federal taxes. Employment Insurance premiums are increasing from 1.63% to 1.66%. For those making over the maximum insurable earnings, that means a tax increase of \$9 for employees and \$13 for employers. The Canada Pension Plan premium rate remains the same in 2018, but will start increasing in 2019.

The Canada Child Benefit (CCB) will be inflation-indexed starting in July 2018. Without indexing, the benefit of CCB would decrease in value to taxpayers each year, in a sort of benefit bracket creep. Since there was no indexation in 2017 and the indexation starts half way through the year, the benefit's value decreases slightly in 2018 by an average of \$61 for children under 6 years old, and \$72 for children aged 6 to 17.

Child benefits are generally outside of the scope of this report but the CCB changes are significant enough that they were included. Another benefit change that was included is Quebec's new \$100 supplement per school-aged child meant to offset back-to-school costs. It will be given tax-free to all families for each child from age 4 to 16.

There have been other major tax changes in Quebec, the most significant being the reduction of the lowest tax bracket rate from 16% to 15%. However, that tax change was implemented for the 2017 tax year, so does not affect the report's calculations.

British Columbia's health tax, the Medical Services Plan (MSP) is being reduced by 50% starting January 1st and B.C will also see an income tax rate increase on income over \$150,000, from 14.7% to 16.8%.

Nova Scotia introduced a means-tested increase in its basic and spousal amounts. The full benefit is available to those making under \$25,000 and is phased out above \$75,000.

In Saskatchewan bracket creep is back, but all three income tax rates are being lowered.

Saskatchewan Income tax Brackets			
Brackets	2016	2017	2018
Lowest	11.00%	10.75%	10.50%
Middle	13.00%	12.75%	12.50%
Highest	15.00%	14.75%	14.50%

Other Tax Changes

This report's calculations don't account for all tax changes and in 2018 there are significant changes that don't fit in its narrow scope. The two most significant areas not covered in the calculations are carbon taxes and business taxes.

Carbon Tax

The federal government says it will implement a federal carbon tax in any province that does not have carbon pricing — that meets their standard — by the end of 2018. If provinces don't have a qualifying system in place, the federal government says it will impose a \$10/tonne carbon tax in that province. However, in some provinces the governments are imposing even higher carbon taxes.

- British Columbia: April 1st, 2018 the carbon tax rate will increase to \$35/tonne from \$30/tonne.
- Alberta: January 1st, 2018 the carbon tax will increase to \$30/tonne from \$20/tonne.
- Saskatchewan: No plans for a carbon tax.
- Manitoba: Plans to introduce a \$25/tonne tax sometime in 2018.
- Ontario: Has a cap-and-trade system and on January 1st, 2018 it joins the Quebec-California carbon market.
- Quebec: Has a cap-and-trade system.
- New Brunswick: Plans to shift 2.33 cents per litre of the provincial gas tax to be a carbon tax in 2018. With the funds directed to programs to reduce carbon dioxide emissions.
- Nova Scotia: Plans to implement a cap-and-trade system on large emitters in 2018.
- Prince Edward Island: Plan expected in early 2018.
- Newfoundland and Labrador: Plan expected in the spring of 2018.

Business Tax Changes

The federal government proposed a series of changes to taxes on Canadian Controlled Private Corporations (CCPC). After consultations the government chose not to pursue changes concerning converting income into capital gains, but it is planning to implement changes related to income sprinkling and passive investments.

Starting January 1st, 2018 there will be new rules on income sprinkling. These new rules are meant to determine if the compensation paid to family members is reasonable based on their contributions to the business. If it's determined to be unreasonable, then they will be taxed at the highest marginal tax rate.

The government also plans to move forward with changes to the taxation of passive investment. They announced that up to \$50,000 in investments each year won't be subject to the new rules, and that the rules will not affect existing investments. Details of how passive income over the \$50,000 per year threshold will be taxed are expected in the 2018 federal budget.

On January 1st, 2018 the federal small business tax rate will be lowered to 10% from 10.5%, and further reduced to 9% on January 1st, 2019.

- British Columbia: Corporate tax rate is increasing from 11% to 12% on January 1st, 2018.
- Saskatchewan: Corporate tax rate will be raised to 12% from 11.5% on January 1st, 2018. The threshold at which small businesses pay the lower small business tax rate is increasing from \$500,000 to \$600,000.
- Ontario: Small business tax lowered to 3.5% from 4.5% on January 1st, 2018.
- New Brunswick: The small business tax rate will be lowered to 2.5% effective April 1, 2018.

Employment Insurance

On January 1st, the Employment Insurance (EI) tax rate will increase from 1.63% to 1.66%. For those making over the maximum insurable earnings of \$51,700 that is a \$23 increase in the EI tax in 2018. The increase is split between employees and employers, with a \$9 increase for the employee and \$13 for the employer. The higher employer tax increase is because employers pay 1.4 times the amount of the employee's tax.

Total tax on maximum insurable earnings in 2018 will be \$858 for employees and \$1,202 for employers for a total tax of \$2,060. Up from a \$2,037 in 2017, but still down from \$2,361 in 2016.

In 2017, the tax rate was the lowest since 1980. The rate dropped in 2017 because the government implemented a system to only collect enough EI taxes to pay for EI benefits. Over the decades, taxpayers paid \$59 billion more in EI taxes than were paid in EI benefits. The rate setting system ended decades of the federal government using EI surpluses to balance the budget.

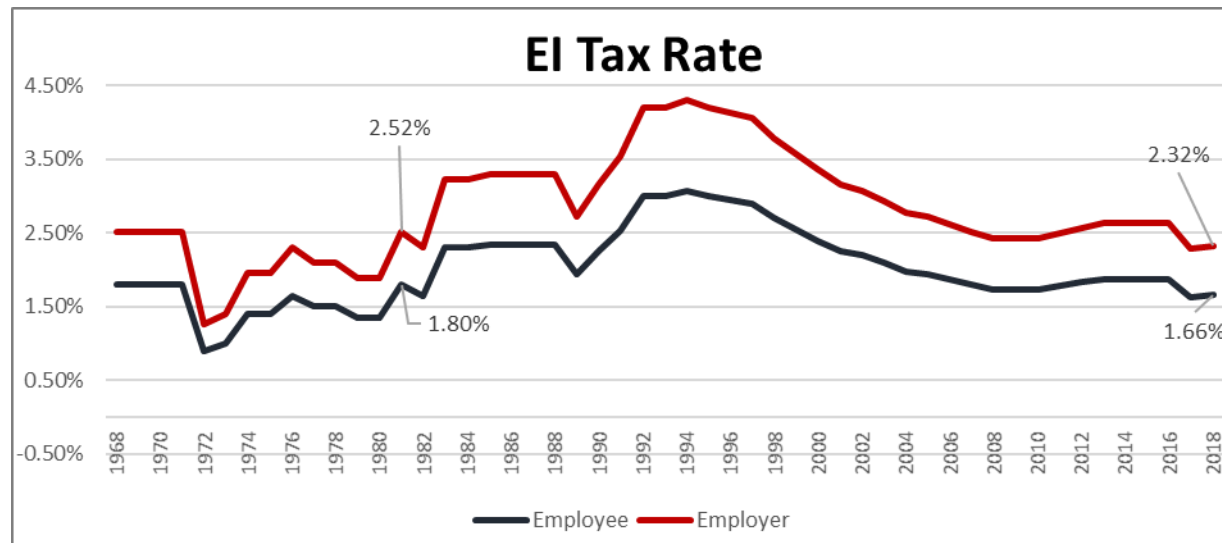
However, the EI rate could be lower. For the four years before 2017, the rate was 1.88%, and it was going to be dropped to 1.49% in 2017 with the introduction of the rate setting mechanism. However, changes by the Liberal government to make EI more generous and easier to collect, made EI more expensive.

EI Tax Change			
2018 Dollars			
Year	Employee	Employer	Total
2018	\$9.49	\$13.28	\$22.77
2017	-\$135.17	-\$189.24	-\$324.40
2016	\$11.48	\$16.07	\$27.55
2015	\$6.94	\$9.71	\$16.65
2014	\$5.89	\$8.24	\$14.12
2013	\$46.59	\$65.23	\$111.82
2012	\$44.87	\$62.82	\$107.70
2011	\$19.46	\$27.24	\$46.70
2010	\$2.92	\$4.08	\$7.00
2009	\$21.53	\$30.14	\$51.68

Employment Insurance

Tax on Insurable Earnings in 2018 Dollars

Year	Employee Tax Rate	Employer Tax Rate	Insurable Earnings	Employee Tax	Employer Tax	Combined Tax	Combined Tax Change	Percent Tax Change
2018	1.66%	2.32%	\$51,700	\$858	\$1,202	\$2,060	\$23	1.1%
2017	1.63%	2.28%	\$52,070	\$849	\$1,188	\$2,037	-\$324	-15.9%
2016	1.88%	2.63%	\$52,335	\$984	\$1,377	\$2,361	\$28	1.2%
2015	1.88%	2.63%	\$51,725	\$972	\$1,361	\$2,334	\$17	0.7%
2014	1.88%	2.63%	\$51,355	\$965	\$1,352	\$2,317	\$14	0.6%
2013	1.88%	2.63%	\$51,042	\$960	\$1,343	\$2,303	\$112	4.9%
2012	1.83%	2.56%	\$49,891	\$913	\$1,278	\$2,191	\$108	4.9%
2011	1.78%	2.49%	\$48,771	\$868	\$1,215	\$2,084	\$47	2.2%
2010	1.73%	2.42%	\$49,056	\$849	\$1,188	\$2,037	\$7	0.3%
2009	1.73%	2.42%	\$48,888	\$846	\$1,184	\$2,030	\$52	2.5%



Quebec EI and Parental Insurance Plan

Since 2006, EI tax rates have been lower in Quebec than in the rest of Canada, because parental benefits are provided by the Quebec Parental Insurance Plan (QPIP) rather than by EI. However, Quebec taxpayers pay an additional QPIP tax, and combined EI and QPIP taxes are higher than EI taxes in rest of Canada.

The combined EI and QPIP tax rate changes are a \$13 increase for employees and a \$18 increase for employers. The total combined taxes for 2018 will be \$2,586, compared to \$2,555 in 2017 and \$2,878 in 2016.

The maximum taxes in Quebec are not directly comparable to those for the rest of Canada because of the higher insurable earnings threshold of \$74,000 for QPIP, compared to \$51,700 for EI. However, the tax change for a Quebec employee at the EI insurable earnings threshold is a \$9 increase for employees a \$12 increase for employers

The QPIP tax rate is unchanged in 2018, although the insurable earnings increase from \$72,500 to \$74,000. The increase in insurable earnings results in a small total increase in taxes of \$5 for Quebec taxpayers making over the insurable earnings maximum.

The EI tax increase is slightly higher in Quebec than the rest of the country at \$26. That is an increase of \$11 for employees and \$15 for employers. EI tax on insurable earnings in 2018 will be \$672 for employees and \$941 for employers for a total tax of \$1,613. Up from a \$1,587 in 2017, but still down from the \$1,909 in 2016.

Quebec EI Tax Change

2018 Dollars

Year	Employee	Employer	Total
2018	\$10.82	\$15.14	\$25.96
2017	-\$134.21	-\$187.90	-\$322.11
2016	-\$1.06	-\$1.49	-\$2.55
2015	\$10.82	\$16.17	\$26.99
2014	\$9.89	\$11.80	\$21.70
2013	\$42.45	\$59.45	\$101.90
2012	\$45.72	\$66.96	\$112.68
2011	\$20.51	\$28.73	\$49.24
2010	-\$7.49	-\$11.46	-\$18.95

QPIP Tax Change

2018 Dollars

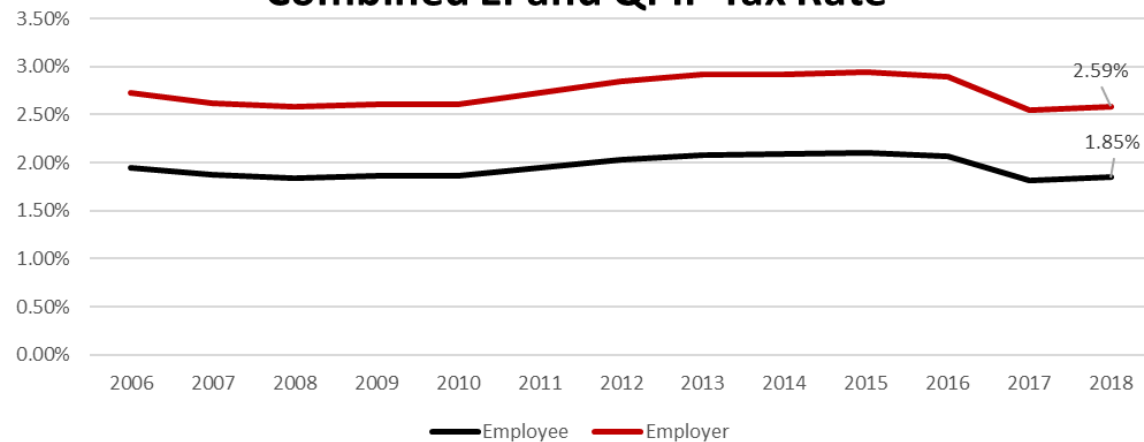
Year	Employee	Employer	Total
2018	-\$2.02	-\$2.83	-\$4.86
2017	-\$1.46	-\$2.04	-\$3.49
2016	-\$2.34	-\$3.07	-\$5.42
2015	\$2.06	\$2.89	\$4.95
2014	\$1.75	\$2.45	\$4.20
2013	\$6.44	\$9.00	\$15.44
2012	\$16.99	\$23.39	\$40.38
2011	\$13.68	\$19.44	\$33.12
2010	\$11.61	\$16.35	\$27.96
2009	\$22.22	\$30.82	\$53.04

EI and QPIP Combined

Tax at QPIP Maximum Insurable Earnings

Year	Employee Tax Rate	Employer Tax Rate	Insurable Earnings	Employee Tax	Employer Tax	Combined Tax	Combined Tax Change	Percent Tax Change
2018	1.85%	2.59%	\$125,700	\$1,078	\$1,509	\$2,586	\$31	1.2%
2017	1.82%	2.55%	\$125,657	\$1,065	\$1,490	\$2,555	-\$323	-12.6%
2016	2.07%	2.90%	\$125,996	\$1,199	\$1,679	\$2,878	-\$15	-0.5%
2015	2.10%	2.94%	\$124,870	\$1,205	\$1,687	\$2,893	\$30	1.0%
2014	2.09%	2.92%	\$124,268	\$1,193	\$1,669	\$2,862	\$25	0.9%
2013	2.08%	2.91%	\$123,729	\$1,182	\$1,656	\$2,838	\$115	4.0%
2012	2.03%	2.84%	\$121,630	\$1,134	\$1,589	\$2,723	\$164	6.0%
2011	1.95%	2.72%	\$119,390	\$1,067	\$1,492	\$2,559	\$98	3.8%
2010	1.87%	2.61%	\$120,028	\$1,026	\$1,435	\$2,461	\$11	0.4%
2009	1.86%	2.61%	\$120,543	\$1,021	\$1,429	\$2,450	\$101	4.1%

Combined EI and QPIP Tax Rate



Canada Pension Plan

Contribution rates for the Canada Pension Plan (CPP) are unchanged for 2018. However, starting in 2019 contribution rates will increase over five years from 4.95% to 5.95% for both employees and employers. Then starting in 2024 the income covered by CPP will be increased so by 2025 income up to an estimated \$79,400 will be taxed, with the newly covered income being taxed at 4%.

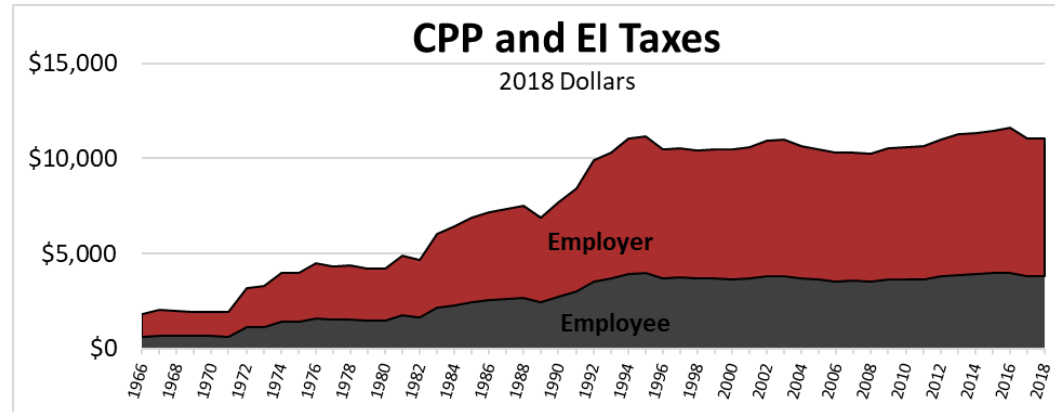
The CPP reductions shown for 2018 are because CPP is indexed based on changes in wages and this report uses the Consumer Price Index to account for inflation. Since wages increased by slightly less than the rate of inflation, the calculations show a small tax decrease.

Canada Pension Plan									
Contributions on Maximum Pensionable Earnings in 2018 Dollars									
Year	Employee Rate	Employer Rate	Pensionable Earnings	Employee Share	Employer Share	Combined Contributions	Employee Tax Change	Employer Tax Change	Percent Tax Change
2018	4.95%	4.95%	\$55,900	\$2,594	\$2,594	\$5,188	-\$9	-\$9	-0.3%
2017	4.95%	4.95%	\$56,130	\$2,603	\$2,603	\$5,205	-\$19	-\$19	-0.7%
2016	4.95%	4.95%	\$56,559	\$2,621	\$2,621	\$5,242	\$30	\$30	1.1%
2015	4.95%	4.95%	\$56,009	\$2,591	\$2,591	\$5,183	\$28	\$28	1.1%
2014	4.95%	4.95%	\$55,477	\$2,563	\$2,563	\$5,126	\$26	\$26	1.0%
2013	4.95%	4.95%	\$55,027	\$2,537	\$2,537	\$5,075	\$30	\$30	1.2%
2012	4.95%	4.95%	\$54,456	\$2,507	\$2,507	\$5,015	\$60	\$60	2.5%
2011	4.95%	4.95%	\$53,295	\$2,447	\$2,447	\$4,894	-\$9	-\$9	-0.4%
2010	4.95%	4.95%	\$53,598	\$2,456	\$2,456	\$4,913	\$8	\$8	0.3%
2009	4.95%	4.95%	\$53,510	\$2,449	\$2,449	\$4,897	\$73	\$73	3.1%

Quebec Pension Plan

Quebec has its own mandatory pension plan, the Quebec Pension Plan (QPP), and taxpayers contribute to QPP rather than CPP. The plan operates almost exactly like the CPP, but contribution rates increased by 0.15% each year from 2012 to 2017. In 2012 the rate was 4.95%, and in 2017 it had been raised to 5.4% for both employees and employers. There is no change in the rate for 2018.

<h2>Quebec Pension Plan</h2> <p>Contributions on Maximum Pensionable Earnings in 2018 Dollars</p>									
Year	Employee Rate	Employer Rate	Pensionable Earnings	Employee Share	Employer Share	Combined Contributions	Employee Tax Change	Employer Tax Change	Percent Tax Change
2018	5.40%	5.40%	\$55,900	\$2,830	\$2,830	\$5,659	-\$10	-\$10	-0.3%
2017	5.40%	5.40%	\$56,130	\$2,839	\$2,839	\$5,678	\$19	\$19	0.7%
2016	5.33%	5.33%	\$56,559	\$2,820	\$2,820	\$5,640	\$71	\$71	2.6%
2015	5.25%	5.25%	\$56,009	\$2,748	\$2,748	\$5,497	\$69	\$69	2.6%
2014	5.18%	5.18%	\$55,477	\$2,680	\$2,680	\$5,359	\$65	\$65	2.5%
2013	5.10%	5.10%	\$55,027	\$2,614	\$2,614	\$5,228	\$69	\$69	2.7%
2012	5.03%	5.03%	\$54,456	\$2,545	\$2,545	\$5,091	\$98	\$98	4.0%
2011	4.95%	4.95%	\$53,295	\$2,447	\$2,447	\$4,894	-\$9	-\$9	-0.4%
2010	4.95%	4.95%	\$53,598	\$2,456	\$2,456	\$4,913	\$8	\$8	0.3%
2009	4.95%	4.95%	\$53,510	\$2,449	\$2,449	\$4,897	\$73	\$73	3.1%

CPP and EI Combined**EI and CPP**

Maximum Tax/Contributions in 2018 Dollars

Year	Employee	Employer	Combined	Combined Tax Change	Percent Tax Change
2018	\$3,452	\$3,795	\$7,247	\$5	0.1%
2017	\$3,451	\$3,791	\$7,242	-\$362	-4.8%
2016	\$3,605	\$3,999	\$7,604	\$87	1.2%
2015	\$3,564	\$3,953	\$7,517	\$73	1.0%
2014	\$3,529	\$3,915	\$7,443	\$66	0.9%
2013	\$3,497	\$3,881	\$7,378	\$172	2.4%
2012	\$3,420	\$3,785	\$7,206	\$228	3.3%
2011	\$3,315	\$3,662	\$6,977	\$28	0.4%
2010	\$3,305	\$3,645	\$6,950	\$23	0.3%
2009	\$3,294	\$3,633	\$6,927	\$198	2.9%

QPIP, EI and QPP

Maximum Tax/Contributions in 2018 Dollars

Year	Employee	Employer	Combined	Combined Tax Change	Percent Tax Change
2018	\$3,785	\$3,771	\$7,556	\$5	0.1%
2017	\$3,786	\$3,765	\$7,551	-\$285	-3.6%
2016	\$3,902	\$3,933	\$7,836	\$138	1.8%
2015	\$3,834	\$3,864	\$7,698	\$167	2.2%
2014	\$3,752	\$3,779	\$7,531	\$154	2.1%
2013	\$3,675	\$3,701	\$7,377	\$246	3.5%
2012	\$3,558	\$3,573	\$7,131	\$326	4.8%
2011	\$3,397	\$3,408	\$6,804	\$44	0.7%
2010	\$3,372	\$3,388	\$6,760	\$8	0.1%
2009	\$3,360	\$3,392	\$6,752	\$195	3.0%

Household Tax Examples and Inflation Adjustments

Canadians are taxed differently depending on their incomes, family makeup, and province. To look at how tax changes effect different households, this report looks at 44 sample households, and calculates the taxes for them in each province.

The households include single people, and couples both with and without children. In all the examples with children, there is one child under six and another child between six and 17. The examples include a selection of household incomes from \$15,000 to \$250,000. To see the effects of progressive income tax system, examples include households with one income earner, equal income earners and where one person makes 75% of the household income. In the example with no children the single earner is assumed to not have a spouse, all other households do.

The calculations include the average tax rate which is the percent of their income that the household paid in income and payroll taxes. This is different than the marginal tax rate which is the rate of tax on each additional dollar earned.

The incomes used for the calculations are as shown for 2017, but are indexed to inflation for 2018. The indexation is based on the provincial rates of inflation from September 2016 to September 2017.

The tax rates provided for Canada are the population weighted averages for all provinces.

Household Tax Examples						
Household Income	Single Earner	Dual Earner Equal	Dual Earner 75/25	Single Earner	Dual Earner Equal	Dual Earner 75/25
	With Kids			No Kids		
\$15,000		-	-	\$15,000	-	-
\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000
\$60,000	\$60,000	\$60,000	\$60,000	\$60,000	\$60,000	\$60,000
\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000
\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000
\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000
\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000
\$250,000	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000

Tax increase and decreases for federal taxes (income tax, EI and CPP) for households are affected by the difference between national inflation and provincial inflation. The federal inflation rate used is 1.5% but the provincial rates vary from 0.82% in Quebec to 3% in Newfoundland and Labrador. Its not fair to blame the federal government for tax increased caused by this, but it can mean higher effective federal tax rate for those living in high inflation provinces and lower effective tax rates for those living in low inflation provinces

Inflation

September 2016 to
September 2017

National	1.5%
British Columbia	2.0%
Alberta	1.2%
Saskatchewan	1.0%
Manitoba	1.2%
Ontario	1.8%
Quebec	0.82%
New Brunswick	2.4%
Nova Scotia	1.1%
PEI	1.8%
Newfoundland	3.0%

Bracket Creep

Saskatchewan, Ontario, New Brunswick, Prince Edward Island and Nova Scotia have bracket creep in their income tax brackets. The federal government and the rest of the provinces index their tax brackets and tax credits to inflation.

With indexing, if your salary increases with inflation your marginal income won't be bumped into a higher tax bracket. When governments don't index brackets and credits there is a hidden tax increase every year called bracket creep.

Prince Edwards Island, Nova Scotia and Saskatchewan aren't indexing their tax brackets or major tax credits at all for 2018. In Ontario the top two brackets aren't indexed, but the bottom two and the major tax credits are. New Brunswick uses the national inflation rate to index its taxes. Inflation was considerably higher in New Brunswick than the national average, so that resulted in a tax increases for taxpayers whose income kept up with provincial inflation.

In some situations, Manitoba has bracket creep, because they stopped indexing most of their tax credits, including the spousal amount.

Bracket creep also effects the Ontario Health Premium, although the complexity of the tax means that indexing it with the current brackets and rates would mean tax cuts for some.

There is also bracket creep in Newfound and Labrador because of the Temporary Deficit Reduction Levy. The levy is essentially an additional income tax on income over \$50,000, but if was indexed to inflation it would be on income over \$51,500 in 2018. Not indexing the bracket means bracket creep of \$100 for many making over \$51,500.

For a look at how bracket creep effects each household example, see the table on the next page.

Provinces with Bracket Creep	
Saskatchewan	No income tax indexing
Manitoba	Most tax credits not indexed
PEI	No income tax indexing
Nova Scotia	No income tax indexing
Ontario	Some income tax indexing and no indexing of health tax
New Brunswick	Income tax is indexed to federal inflation
Newfoundland & Labrador	Temporary Deficit Reduction Levy not indexed

Cost of Bracket Creep														
Households	No Kids							With Two Kids						
	SK	MB	ON	NB	PE	NS	NL	SK	MB	ON	NB	PE	NS	NL
Single Person - \$15,000	-	-	-	-	\$14	-	-	-	-	-	-	-	-	-
Single Person - \$30,000	\$17	-	-	\$19	\$14	\$28	-	-	\$12	-	\$32	\$27	\$36	-
Single Person - \$60,000	\$26	-	-	\$27	\$37	\$40	\$100	\$56	\$12	-	\$35	\$49	\$48	\$100
Single Person - \$80,000	\$26	-	-	\$27	\$70	\$40	\$100	\$56	\$12	-	\$35	\$83	\$48	\$100
Single Person - \$100,000	\$26	-	-	\$41	\$93	\$47	\$100	\$56	\$12	-	\$48	\$83	\$55	\$100
Single Person - \$150,000	\$51	-	\$43	\$56	\$100	\$105	-	\$81	\$12	\$43	\$63	\$113	\$113	-
Single Person - \$200,000	\$51	-	\$43	\$89	\$100	\$105	-	\$81	\$12	\$43	\$97	\$113	\$113	-
Single Person - \$250,000	\$51	-	\$105	\$89	\$100	\$105	\$100	\$81	\$12	\$105	\$97	\$113	\$113	\$100
Dual Earners - Equal - \$30,000	-	-	-	-	\$29	\$16	-	-	-	-	-	\$14	\$16	-
Dual Earners - Equal - \$60,000	\$34	-	-	\$17	\$29	\$56	-	\$47	-	-	\$17	\$29	\$56	-
Dual Earners - Equal - \$80,000	\$34	-	-	\$17	\$74	\$56	-	\$47	-	-	\$17	\$74	\$56	-
Dual Earners - Equal - \$100,000	\$53	-	-	\$55	\$74	\$56	\$200	\$66	-	-	\$55	\$74	\$56	\$200
Dual Earners - Equal - \$150,000	\$53	-	-	\$55	\$141	\$79	\$200	\$66	-	-	\$55	\$141	\$79	\$200
Dual Earners - Equal - \$200,000	\$53	-	-	\$81	\$186	\$94	\$200	\$66	-	-	\$81	\$186	\$94	\$200
Dual Earners - Equal - \$250,000	\$53	-	-	\$81	\$200	\$94	\$200	\$66	-	-	\$81	\$200	\$94	\$200
Dual Earners - 75/25 - \$30,000	-	\$12	-	\$33	\$27	\$16	-	-	\$12	-	\$33	\$27	\$16	-
Dual Earners - 75/25 - \$60,000	\$40	-	-	\$36	\$51	\$36	-	\$53	-	-	\$36	\$51	\$36	-
Dual Earners - 75/25 - \$80,000	\$43	-	-	\$36	\$51	\$48	\$100	\$56	-	-	\$36	\$51	\$48	\$100
Dual Earners - 75/25 - \$100,000	\$43	-	-	\$36	\$85	\$48	\$100	\$56	-	-	\$36	\$85	\$48	\$100
Dual Earners - 75/25 - \$150,000	\$43	-	-	\$49	\$137	\$75	-	\$56	-	-	\$49	\$137	\$75	-
Dual Earners - 75/25 - \$200,000	\$78	-	\$43	\$83	\$137	\$132	\$100	\$90	-	\$43	\$83	\$137	\$132	\$100
Dual Earners - 75/25 - \$250,000	\$78	-	\$43	\$117	\$137	\$144	-	\$90	-	\$43	\$117	\$137	\$144	-

Child Benefit Changes

This report treats child benefits payments as negative taxes. It only includes the federal Canada Child Benefit (CCB), and Quebec's new \$100 supplement per school-aged child. Benefit payments are generally outside of the scope of this report, but the 2018 changes to these two programs are significant enough that they were included.

The CCB benefit will be indexed starting in July 2018. Without indexing, CCB would decrease in value to taxpayers each year, in a sort of benefit bracket creep. The benefit is increasing starting July 2018, but because there was no indexation in 2017 and the indexation only starts half way through 2018, the total value of the increase doesn't keep with inflation. After accounting for inflation, the benefits value in 2018 decreases by \$61 for children under six years old, and \$72 for children aged six to seventeen.

Quebec's new \$100 supplement per school-aged child is meant to offset back-to-school costs. It will be given tax-free to families for each child age four to 16. For the purposes of calculations in the report, both children in the household are assumed to be eligible. Meaning a \$200 tax-free payment for each of our example households with children.

Child Benefits				
2018 Dollars				
Households	2017	2018	Percent Change	Dollar Change
Two Kids - Family Income of \$15,000	\$11,977	\$11,844	-1.1%	-\$133
Two Kids - Family Income of \$30,000	\$11,977	\$11,844	-1.1%	-\$133
Two Kids - Family Income of \$60,000	\$7,866	\$7,825	-0.5%	-\$42
Two Kids - Family Income of \$80,000	\$6,313	\$6,257	-0.9%	-\$57
Two Kids - Family Income of \$100,000	\$5,156	\$5,117	-0.8%	-\$40
Two Kids - Family Income of \$150,000	\$2,263	\$2,267	0.1%	\$3
Two Kids - Family Income of \$200,000	\$0	\$0	0.0%	\$0
Two Kids - Family Income of \$250,000	\$0	\$0	0.0%	\$0

Quebec's 2017 Income Tax Changes

On November 21, 2017 the Quebec government announced income tax cuts retroactive to the beginning of 2017, as part of the Economic Plan Update. Since most taxpayers pay income tax on each paycheque, they will have overpaid their 2017 taxes, and will likely get a refund when they file their taxes in early 2018. These changes don't fit into the other household calculations in this report, because they aren't a tax cut from the 2017 to 2018 tax years. However, taxpayers in Quebec will be better off in 2018 than they were in 2017.

The cut was a reduction in the tax rate for the first tax bracket for taxable income below \$42,705 from 16% to 15%. That means a tax cut for everyone who pays provincial income tax in Quebec. This tax cut is worth up to \$278 per person. That is the difference between the taxes that they would have had to pay before the update, and what they will have to pay based on the retroactive changes.

Quebec Income Tax Changes from November						
Household Income	No Kids			With Kids		
	Single Earner	Dual Earners Equal	Dual Earners 75/25	Single Earner	Dual Earners Equal	Dual Earners 75/25
\$30,000	-\$123	\$0	\$0	\$0	\$0	\$0
\$60,000	-\$278	-\$279	-\$270	-\$129	-\$279	-\$270
\$80,000	-\$278	-\$479	-\$318	-\$129	-\$479	-\$318
\$100,000	-\$278	-\$556	-\$368	-\$129	-\$556	-\$368
\$150,000	-\$278	-\$556	-\$493	-\$129	-\$556	-\$493
\$200,000	-\$278	-\$556	-\$556	-\$129	-\$556	-\$556
\$250,000	-\$278	-\$556	-\$556	-\$129	-\$556	-\$556

Tax Totals

These calculations include federal and provincial income tax, EI/QPIP, CPP/QPP, and health taxes. In the case of Newfoundland, it also includes the Temporary Deficit Reduction Levy (the levy). The change in tax calculation includes an inflation adjustment to the taxes paid in 2017 based on provincial inflation. The income used for the 2018 tax year was increased from the 2017 year based on provincial inflation. The calculations also compare the value of the Canada Child benefit using provincial inflation.

In all tax change calculations positive numbers indicate a tax increase and negative numbers a tax cut.

2017 to 2018 Change in Total Income Tax

Households	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Single Person - \$15,000	\$40	-\$9	-\$19	-\$4	\$21	-\$36	\$50	\$40	-\$217	\$79	\$0
Single Person - \$30,000	-\$133	\$3	-\$15	\$3	\$10	\$0	\$47	\$30	-\$206	\$40	-\$17
Single Person - \$60,000	-\$457	-\$4	-\$85	-\$4	-\$5	-\$2	\$45	\$44	-\$42	\$124	-\$64
Single Person - \$80,000	-\$457	-\$4	-\$135	-\$4	-\$7	\$2	\$45	\$78	\$33	\$112	-\$63
Single Person - \$100,000	-\$433	-\$21	-\$212	-\$20	\$8	-\$27	\$103	\$115	\$21	\$183	-\$64
Single Person - \$150,000	-\$350	-\$34	-\$334	-\$33	\$63	-\$51	\$157	\$134	\$61	\$141	-\$41
Single Person - \$200,000	\$721	-\$34	-\$460	-\$33	\$213	-\$51	\$190	\$134	\$61	\$145	\$154
Single Person - \$250,000	\$1,834	-\$57	-\$626	-\$56	\$148	-\$96	\$265	\$160	\$30	\$362	\$259
Dual Earners - Equal - \$30,000	-\$254	\$0	-\$8	\$9	\$25	-\$11	\$50	\$80	-\$516	\$75	-\$37
Dual Earners - Equal - \$60,000	-\$896	\$5	-\$30	\$5	\$21	\$0	\$72	\$59	-\$413	\$80	-\$118
Dual Earners - Equal - \$80,000	-\$890	\$10	-\$73	\$10	\$20	\$5	\$77	\$110	-\$302	\$86	-\$113
Dual Earners - Equal - \$100,000	-\$859	\$1	-\$121	\$1	\$36	-\$18	\$165	\$131	-\$209	\$368	-\$103
Dual Earners - Equal - \$150,000	-\$915	-\$9	-\$245	-\$8	-\$14	\$4	\$91	\$156	\$67	\$229	-\$126
Dual Earners - Equal - \$200,000	-\$866	-\$41	-\$424	-\$40	\$15	-\$55	\$206	\$230	\$41	\$367	-\$128
Dual Earners - Equal - \$250,000	-\$869	-\$41	-\$550	-\$40	\$15	-\$53	\$206	\$243	\$41	\$361	-\$132
Dual Earners - 75/25 - \$30,000	-\$255	\$1	-\$7	\$22	\$46	-\$9	\$82	\$79	-\$175	\$73	-\$18
Dual Earners - 75/25 - \$60,000	-\$895	\$6	-\$21	\$8	\$24	-\$1	\$91	\$82	-\$381	\$81	-\$115
Dual Earners - 75/25 - \$80,000	-\$908	-\$4	-\$78	-\$1	\$30	-\$5	\$79	\$72	-\$299	\$161	-\$115
Dual Earners - 75/25 - \$100,000	-\$907	-\$3	-\$127	-\$2	\$2	\$1	\$80	\$106	-\$221	\$154	-\$124
Dual Earners - 75/25 - \$150,000	-\$881	-\$16	-\$275	-\$16	\$59	-\$24	\$141	\$176	-\$144	\$123	-\$108
Dual Earners - 75/25 - \$200,000	-\$779	-\$33	-\$395	-\$33	\$81	-\$60	\$239	\$200	-\$44	\$325	-\$93
Dual Earners - 75/25 - \$250,000	-\$4	-\$39	-\$520	-\$38	\$59	-\$53	\$236	\$179	\$33	\$159	-\$3
Households With Children (Includes Child Benefit)	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Single Earner Two Kids - \$15,000	\$212	\$99	\$71	\$104	\$182	-\$151	\$265	\$182	\$85	\$348	\$95
Single Earner Two Kids - \$30,000	\$220	\$96	\$65	\$125	\$184	-\$157	\$315	\$254	-\$337	\$377	\$86
Single Earner Two Kids - \$60,000	-\$836	\$9	\$11	\$33	\$66	-\$222	\$180	\$127	-\$106	\$308	-\$127
Single Earner Two Kids - \$80,000	-\$829	\$28	-\$17	\$53	\$73	-\$192	\$181	\$171	\$67	\$288	-\$109
Single Earner Two Kids - \$100,000	-\$827	-\$1	-\$105	\$23	\$68	-\$231	\$211	\$164	\$41	\$325	-\$127
Single Earner Two Kids - \$150,000	-\$801	-\$49	-\$256	-\$37	\$72	-\$278	\$197	\$156	\$50	\$198	-\$147
Single Earner Two Kids - \$200,000	\$262	-\$39	-\$368	-\$27	\$218	-\$259	\$214	\$153	\$62	\$172	\$51
Single Earner Two Kids - \$250,000	\$1,375	-\$62	-\$533	-\$50	\$153	-\$304	\$288	\$178	\$31	\$388	\$157
Dual Earners Two Kids- Equal - \$30,000	\$225	\$97	\$66	\$105	\$193	-\$157	\$289	\$207	-\$412	\$384	\$87
Dual Earners Two Kids- Equal - \$60,000	-\$816	\$24	\$16	\$34	\$86	-\$211	\$184	\$124	-\$402	\$238	-\$120
Dual Earners Two Kids- Equal - \$80,000	-\$802	\$48	-\$4	\$58	\$95	-\$181	\$190	\$185	-\$270	\$236	-\$101
Dual Earners Two Kids- Equal - \$100,000	-\$794	\$25	-\$64	\$35	\$89	-\$213	\$250	\$186	-\$190	\$483	-\$108
Dual Earners Two Kids- Equal - \$150,000	-\$907	-\$19	-\$216	-\$8	-\$11	-\$214	\$108	\$159	\$55	\$260	-\$173
Dual Earners Two Kids- Equal - \$200,000	-\$866	-\$41	-\$380	-\$40	\$15	-\$255	\$206	\$230	\$41	\$367	-\$173
Dual Earners Two Kids- Equal - \$250,000	-\$869	-\$41	-\$506	-\$40	\$15	-\$253	\$206	\$243	\$41	\$361	-\$177
Dual Earners Two Kids- 75/25 - \$30,000	\$224	\$99	\$67	\$127	\$215	-\$155	\$321	\$258	-\$71	\$383	\$107
Dual Earners Two Kids- 75/25 - \$60,000	-\$815	\$25	\$25	\$37	\$87	-\$212	\$202	\$147	-\$370	\$239	-\$118
Dual Earners Two Kids- 75/25 - \$80,000	-\$820	\$34	-\$9	\$47	\$106	-\$191	\$192	\$147	-\$267	\$311	-\$103
Dual Earners Two Kids- 75/25 - \$100,000	-\$842	\$22	-\$69	\$32	\$57	-\$194	\$166	\$161	-\$202	\$269	-\$129
Dual Earners Two Kids- 75/25 - \$150,000	-\$873	-\$26	-\$245	-\$25	\$62	-\$242	\$158	\$180	-\$156	\$153	-\$156
Dual Earners Two Kids- 75/25 - \$200,000	-\$779	-\$33	-\$351	-\$33	\$81	-\$260	\$239	\$200	-\$44	\$325	-\$137
Dual Earners Two Kids- 75/25 - \$250,000	-\$4	-\$39	-\$476	-\$38	\$59	-\$253	\$236	\$179	\$33	\$159	-\$48

2018 Total Income Taxes											
Households	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Single Person - \$15,000	\$106	\$277	\$437	\$865	\$480	-\$379	\$512	\$745	\$442	\$544	\$224
Single Person - \$30,000	\$5 335	\$5 123	\$5 452	\$6 230	\$5 425	\$6 437	\$5 827	\$6 211	\$5 725	\$5 994	\$5 665
Single Person - \$60,000	\$14 380	\$14 704	\$15 465	\$16 603	\$14 672	\$18 073	\$16 673	\$16 953	\$17 003	\$17 105	\$15 655
Single Person - \$80,000	\$20 196	\$20 877	\$22 131	\$23 898	\$20 929	\$25 622	\$23 906	\$24 443	\$24 594	\$24 825	\$22 272
Single Person - \$100,000	\$27 198	\$27 489	\$29 225	\$32 007	\$28 641	\$33 998	\$31 969	\$32 512	\$32 610	\$32 941	\$29 929
Single Person - \$150,000	\$48 065	\$46 398	\$49 323	\$54 187	\$51 025	\$58 003	\$54 251	\$55 343	\$54 872	\$55 208	\$51 984
Single Person - \$200,000	\$71 423	\$67 630	\$71 290	\$77 665	\$75 591	\$83 190	\$79 473	\$79 454	\$80 147	\$79 374	\$76 037
Single Person - \$250,000	\$96 748	\$91 248	\$95 125	\$103 031	\$102 493	\$109 921	\$106 722	\$105 512	\$107 299	\$105 893	\$102 148
Dual Earners - Equal - \$30,000	\$2 390	\$2 064	\$2 052	\$2 900	\$2 101	\$2 085	\$2 138	\$3 308	\$2 560	\$2 175	\$2 175
Dual Earners - Equal - \$60,000	\$11 017	\$10 246	\$10 904	\$12 459	\$10 850	\$13 390	\$12 116	\$12 423	\$11 451	\$11 989	\$11 504
Dual Earners - Equal - \$80,000	\$16 409	\$16 310	\$17 050	\$19 010	\$16 309	\$20 218	\$18 190	\$19 182	\$18 632	\$18 407	\$17 476
Dual Earners - Equal - \$100,000	\$22 602	\$22 813	\$23 836	\$26 060	\$22 890	\$28 017	\$25 749	\$26 531	\$26 247	\$26 262	\$24 367
Dual Earners - Equal - \$150,000	\$37 390	\$38 667	\$40 929	\$43 960	\$38 699	\$47 502	\$44 196	\$45 100	\$45 431	\$45 712	\$41 212
Dual Earners - Equal - \$200,000	\$54 396	\$54 978	\$58 450	\$64 015	\$57 282	\$67 996	\$63 938	\$65 024	\$65 220	\$65 882	\$59 858
Dual Earners - Equal - \$250,000	\$74 736	\$73 194	\$77 893	\$85 975	\$79 378	\$91 743	\$85 708	\$87 609	\$87 210	\$87 609	\$81 536
Dual Earners - 75/25 - \$30,000	\$2 723	\$2 293	\$2 280	\$3 117	\$2 953	\$2 294	\$2 449	\$3 621	\$3 081	\$2 405	\$2 662
Dual Earners - 75/25 - \$60,000	\$11 138	\$10 329	\$10 827	\$12 651	\$10 611	\$13 484	\$12 342	\$12 975	\$12 391	\$12 536	\$11 504
Dual Earners - 75/25 - \$80,000	\$16 941	\$16 795	\$17 844	\$19 699	\$17 208	\$21 353	\$19 693	\$20 134	\$19 740	\$20 138	\$18 353
Dual Earners - 75/25 - \$100,000	\$22 729	\$22 941	\$24 380	\$26 656	\$23 485	\$28 739	\$26 637	\$27 246	\$26 911	\$27 370	\$24 890
Dual Earners - 75/25 - \$150,000	\$39 707	\$39 440	\$41 843	\$46 177	\$41 655	\$49 146	\$45 747	\$46 890	\$46 526	\$46 637	\$43 321
Dual Earners - 75/25 - \$200,000	\$59 366	\$57 804	\$61 241	\$67 217	\$62 470	\$72 011	\$67 125	\$68 608	\$67 996	\$68 339	\$64 168
Dual Earners - 75/25 - \$250,000	\$80 683	\$77 792	\$82 097	\$89 240	\$84 764	\$95 914	\$90 740	\$91 252	\$91 784	\$91 283	\$86 447
Households With Children (Includes Child Benefit)	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Single Earner Two Kids - \$15,000	-\$13 088	-\$12 722	-\$12 938	-\$13 226	-\$12 930	-\$14 940	-\$12 924	-\$12 930	-\$12 937	-\$12 918	-\$13 399
Single Earner Two Kids - \$30,000	-\$9 008	-\$9 454	-\$9 466	-\$9 256	-\$9 117	-\$11 509	-\$9 264	-\$8 706	-\$9 035	-\$9 342	-\$9 713
Single Earner Two Kids - \$60,000	\$4 783	\$3 216	\$2 903	\$5 570	\$4 632	\$6 988	\$6 251	\$6 678	\$6 586	\$6 851	\$5 126
Single Earner Two Kids - \$80,000	\$12 167	\$10 957	\$11 137	\$14 630	\$12 387	\$16 105	\$15 053	\$15 736	\$15 821	\$16 140	\$13 293
Single Earner Two Kids - \$100,000	\$20 309	\$18 709	\$19 371	\$24 076	\$21 060	\$25 621	\$24 256	\$24 922	\$24 977	\$25 396	\$22 028
Single Earner Two Kids - \$150,000	\$44 026	\$40 468	\$42 318	\$49 163	\$46 294	\$52 476	\$49 387	\$50 558	\$50 088	\$50 513	\$46 935
Single Earner Two Kids - \$200,000	\$69 651	\$63 967	\$66 553	\$74 908	\$73 127	\$79 930	\$76 876	\$76 936	\$77 630	\$76 945	\$73 254
Single Earner Two Kids - \$250,000	\$94 976	\$87 585	\$90 387	\$100 273	\$100 029	\$106 661	\$104 125	\$102 994	\$104 782	\$103 465	\$99 365
Dual Earners Two Kids- Equal - \$30,000	-\$9 731	-\$9 780	-\$9 793	-\$9 458	-\$9 743	-\$11 908	-\$9 706	-\$9 128	-\$9 448	-\$9 669	-\$10 224
Dual Earners Two Kids- Equal - \$60,000	\$3 192	\$2 421	\$1 800	\$4 112	\$2 100	\$5 365	\$4 291	\$4 598	\$3 626	\$4 164	\$3 217
Dual Earners Two Kids- Equal - \$80,000	\$10 152	\$10 053	\$9 514	\$12 330	\$9 212	\$13 762	\$11 933	\$12 926	\$12 375	\$12 150	\$10 794
Dual Earners Two Kids- Equal - \$100,000	\$17 485	\$17 696	\$17 440	\$20 617	\$17 739	\$22 700	\$20 632	\$21 414	\$21 131	\$21 145	\$19 139
Dual Earners Two Kids- Equal - \$150,000	\$35 123	\$36 400	\$37 383	\$41 613	\$36 432	\$45 035	\$41 929	\$42 833	\$43 164	\$43 445	\$38 856
Dual Earners Two Kids- Equal - \$200,000	\$54 396	\$54 978	\$57 171	\$64 015	\$57 282	\$67 796	\$63 938	\$65 024	\$65 220	\$65 882	\$59 772
Dual Earners Two Kids- Equal - \$250,000	\$74 736	\$73 194	\$76 613	\$85 975	\$79 378	\$91 543	\$85 708	\$87 609	\$87 210	\$87 609	\$81 449
Dual Earners Two Kids- 75/25 - \$30,000	-\$9 397	-\$9 552	-\$9 564	-\$9 374	-\$9 340	-\$11 692	-\$9 395	-\$8 824	-\$8 927	-\$9 439	-\$9 913
Dual Earners Two Kids- 75/25 - \$60,000	\$3 314	\$2 505	\$1 723	\$4 451	\$2 303	\$5 459	\$4 517	\$5 151	\$4 566	\$4 711	\$3 393
Dual Earners Two Kids- 75/25 - \$80,000	\$10 684	\$10 538	\$10 308	\$13 215	\$10 951	\$14 897	\$13 437	\$13 877	\$13 484	\$13 882	\$12 001
Dual Earners Two Kids- 75/25 - \$100,000	\$17 613	\$17 824	\$17 984	\$21 459	\$18 368	\$23 422	\$21 521	\$22 129	\$21 795	\$22 253	\$19 684
Dual Earners Two Kids- 75/25 - \$150,000	\$37 440	\$37 173	\$38 296	\$43 910	\$39 388	\$46 680	\$43 481	\$44 623	\$44 259	\$44 370	\$40 968
Dual Earners Two Kids- 75/25 - \$200,000	\$59 366	\$57 804	\$59 961	\$67 217	\$62 470	\$71 811	\$67 125	\$68 608	\$67 996	\$68 339	\$64 081
Dual Earners Two Kids- 75/25 - \$250,000	\$80 683	\$77 792	\$80 817	\$89 240	\$84 764	\$95 714	\$90 740	\$91 252	\$91 784	\$91 283	\$86 360

Average Tax Rates

These average tax rates are the percent of income that is paid in the income taxes, CPP/QPP, EI and health taxes. The with children examples account for child benefit payments as a negative tax.

In all tax change calculations positive numbers indicate a tax increase and negative numbers a tax cut.

2018 Average Tax Rate											
Households	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Single Person - \$15,000	0.7%	1.8%	2.9%	5.7%	3.1%	-2.5%	3.3%	4.9%	2.9%	3.5%	1.5%
Single Person - \$30,000	17.4%	16.9%	18.0%	20.5%	17.8%	21.3%	19.0%	20.3%	18.9%	19.4%	18.6%
Single Person - \$60,000	23.5%	24.2%	25.5%	27.3%	24.0%	29.9%	27.1%	27.8%	28.0%	27.7%	25.7%
Single Person - \$80,000	24.8%	25.8%	27.4%	29.5%	25.7%	31.8%	29.2%	30.0%	30.4%	30.1%	27.4%
Single Person - \$100,000	26.7%	27.2%	28.9%	31.6%	28.1%	33.7%	31.2%	31.9%	32.3%	32.0%	29.5%
Single Person - \$150,000	31.4%	30.6%	32.6%	35.7%	33.4%	38.4%	35.3%	36.2%	36.2%	35.7%	34.2%
Single Person - \$200,000	35.0%	33.4%	35.3%	38.4%	37.1%	41.3%	38.8%	39.0%	39.6%	38.5%	37.5%
Single Person - \$250,000	37.9%	36.1%	37.7%	40.7%	40.3%	43.6%	41.7%	41.5%	42.5%	41.1%	40.3%
Dual Earners - Equal - \$30,000	7.8%	6.8%	6.8%	9.6%	6.9%	6.9%	7.0%	10.8%	8.4%	7.0%	7.1%
Dual Earners - Equal - \$60,000	18.0%	16.9%	18.0%	20.5%	17.8%	22.1%	19.7%	20.3%	18.9%	19.4%	18.9%
Dual Earners - Equal - \$80,000	20.1%	20.1%	21.1%	23.5%	20.0%	25.1%	22.2%	23.6%	23.0%	22.3%	21.5%
Dual Earners - Equal - \$100,000	22.2%	22.5%	23.6%	25.8%	22.5%	27.8%	25.1%	26.1%	26.0%	25.5%	24.0%
Dual Earners - Equal - \$150,000	24.4%	25.5%	27.0%	29.0%	25.3%	31.4%	28.8%	29.5%	30.0%	29.6%	27.1%
Dual Earners - Equal - \$200,000	26.7%	27.2%	28.9%	31.6%	28.1%	33.7%	31.2%	31.9%	32.3%	32.0%	29.5%
Dual Earners - Equal - \$250,000	29.3%	28.9%	30.8%	34.0%	31.2%	36.4%	33.5%	34.4%	34.5%	34.0%	32.1%
Dual Earners - 75/25 - \$30,000	8.9%	7.6%	7.5%	10.3%	9.7%	7.6%	8.0%	11.9%	10.2%	7.8%	8.7%
Dual Earners - 75/25 - \$60,000	18.2%	17.0%	17.9%	20.8%	17.4%	22.3%	20.1%	21.2%	20.4%	20.3%	18.9%
Dual Earners - 75/25 - \$80,000	20.8%	20.7%	22.1%	24.3%	21.1%	26.5%	24.0%	24.7%	24.4%	24.4%	22.6%
Dual Earners - 75/25 - \$100,000	22.3%	22.7%	24.1%	26.3%	23.1%	28.5%	26.0%	26.8%	26.6%	26.6%	24.5%
Dual Earners - 75/25 - \$150,000	26.0%	26.0%	27.6%	30.4%	27.3%	32.5%	29.8%	30.7%	30.7%	30.2%	28.5%
Dual Earners - 75/25 - \$200,000	29.1%	28.6%	30.3%	33.2%	30.7%	35.7%	32.8%	33.7%	33.6%	33.2%	31.6%
Dual Earners - 75/25 - \$250,000	31.6%	30.7%	32.5%	35.3%	33.3%	38.1%	35.4%	35.9%	36.3%	35.4%	34.1%
Households With Children (Includes Child Benefit)	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Single Earner Two Kids - \$15,000	-85.5%	-83.8%	-85.4%	-87.1%	-84.7%	-98.8%	-84.1%	-84.7%	-85.3%	-83.6%	-88.0%
Single Earner Two Kids - \$30,000	-29.4%	-31.1%	-31.2%	-30.5%	-29.9%	-38.1%	-30.2%	-28.5%	-29.8%	-30.2%	-31.9%
Single Earner Two Kids - \$60,000	7.8%	5.3%	4.8%	9.2%	7.6%	11.6%	10.2%	10.9%	10.9%	11.1%	8.4%
Single Earner Two Kids - \$80,000	14.9%	13.5%	13.8%	18.1%	15.2%	20.0%	18.4%	19.3%	19.6%	19.6%	16.4%
Single Earner Two Kids - \$100,000	19.9%	18.5%	19.2%	23.8%	20.7%	25.4%	23.7%	24.5%	24.7%	24.7%	21.7%
Single Earner Two Kids - \$150,000	28.8%	26.7%	27.9%	32.4%	30.3%	34.7%	32.2%	33.1%	33.0%	32.7%	30.8%
Single Earner Two Kids - \$200,000	34.1%	31.6%	32.9%	37.0%	35.9%	39.6%	37.5%	37.8%	38.4%	37.4%	36.1%
Single Earner Two Kids - \$250,000	37.2%	34.6%	35.8%	39.6%	39.3%	42.3%	40.7%	40.5%	41.5%	40.2%	39.2%
Dual Earners Two Kids- Equal - \$30,000	-31.8%	-32.2%	-32.3%	-31.2%	-31.9%	-39.4%	-31.6%	-29.9%	-31.2%	-31.3%	-33.6%
Dual Earners Two Kids- Equal - \$60,000	5.2%	4.0%	3.0%	6.8%	3.4%	8.9%	7.0%	7.5%	6.0%	6.7%	5.3%
Dual Earners Two Kids- Equal - \$80,000	12.4%	12.4%	11.8%	15.2%	11.3%	17.1%	14.6%	15.9%	15.3%	14.7%	13.3%
Dual Earners Two Kids- Equal - \$100,000	17.1%	17.5%	17.3%	20.4%	17.4%	22.5%	20.1%	21.0%	20.9%	20.5%	18.9%
Dual Earners Two Kids- Equal - \$150,000	23.0%	24.0%	24.7%	27.4%	23.9%	29.8%	27.3%	28.1%	28.5%	28.1%	25.5%
Dual Earners Two Kids- Equal - \$200,000	26.7%	27.2%	28.3%	31.6%	28.1%	33.6%	31.2%	31.9%	32.3%	32.0%	29.5%
Dual Earners Two Kids- Equal - \$250,000	29.3%	28.9%	30.3%	34.0%	31.2%	36.3%	33.5%	34.4%	34.5%	34.0%	32.1%
Dual Earners Two Kids- 75/25 - \$30,000	-30.7%	-31.5%	-31.6%	-30.9%	-30.6%	-38.7%	-30.6%	-28.9%	-29.4%	-30.5%	-32.6%
Dual Earners Two Kids- 75/25 - \$60,000	5.4%	4.1%	2.8%	7.3%	3.8%	9.0%	7.4%	8.4%	7.5%	7.6%	5.6%
Dual Earners Two Kids- 75/25 - \$80,000	13.1%	13.0%	12.8%	16.3%	13.4%	18.5%	16.4%	17.0%	16.7%	16.8%	14.8%
Dual Earners Two Kids- 75/25 - \$100,000	17.3%	17.6%	17.8%	21.2%	18.0%	23.2%	21.0%	21.7%	21.6%	21.6%	19.4%
Dual Earners Two Kids- 75/25 - \$150,000	24.5%	24.5%	25.3%	28.9%	25.8%	30.9%	28.3%	29.2%	29.2%	28.7%	26.9%
Dual Earners Two Kids- 75/25 - \$200,000	29.1%	28.6%	29.7%	33.2%	30.7%	35.6%	32.8%	33.7%	33.6%	33.2%	31.6%
Dual Earners Two Kids- 75/25 - \$250,000	31.6%	30.7%	32.0%	35.3%	33.3%	38.0%	35.4%	35.9%	36.3%	35.4%	34.0%

Households with no Children

The following are details of the tax changes from 2017 to 2018 for example households. The examples include examples of family income ranging from \$15,000 to \$250,000, and different income distributions between partners. In the single earners examples the person is assumed to not have a spouse. In all tax change calculations positive numbers indicate a tax increase and negative numbers a tax cut.

Single Earner

Single Person - \$15,000											
	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Tax Change	\$40	-\$9	-\$19	-\$4	\$21	-\$36	\$50	\$40	-\$217	\$79	\$0
2018 Total Taxes	\$106	\$277	\$437	\$865	\$480	-\$379	\$512	\$745	\$442	\$544	\$224
2017 Total Taxes	\$66	\$286	\$456	\$870	\$459	-\$342	\$462	\$704	\$660	\$465	\$224
Average Tax Rate Change	0.3%	-0.1%	-0.1%	0.0%	0.1%	-0.2%	0.3%	0.3%	-1.4%	0.5%	0.0%
2018 Average Tax Rate	0.7%	1.8%	2.9%	5.7%	3.1%	-2.5%	3.3%	4.9%	2.9%	3.5%	1.5%
2017 Average Tax Rate	0.4%	1.9%	3.0%	5.7%	3.0%	-2.3%	3.0%	4.6%	4.4%	3.0%	1.5%

2017 to 2018 Details of Tax Changes											
	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Total Tax	\$40	-\$9	-\$19	-\$4	\$21	-\$36	\$50	\$40	-\$217	\$79	\$0
CPP/QPP	\$3	\$2	\$2	\$2	\$3	\$2	\$4	\$3	\$2	\$5	\$3
EI/QPIP	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5
Health Taxes/RAMQ	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Federal Income Tax	\$25	-\$16	-\$25	-\$15	\$13	-\$12	\$41	\$13	-\$20	\$69	\$4
Provincial Income Tax	\$8	\$0	\$0	\$4	\$0	-\$31	\$0	\$20	-\$204	\$0	-\$11
Bracket Creep	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$14	\$0	\$0	\$0

Single Person - \$30,000

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Tax Change	-\$133	\$3	-\$15	\$3	\$10	\$0	\$47	\$30	-\$206	\$40	-\$17
2018 Total Taxes	\$5,335	\$5,123	\$5,452	\$6,230	\$5,425	\$6,437	\$5,827	\$6,211	\$5,725	\$5,994	\$5,665
2017 Total Taxes	\$5,467	\$5,120	\$5,467	\$6,227	\$5,415	\$6,437	\$5,780	\$6,182	\$5,932	\$5,954	\$5,682
Average Tax Rate Change	-0.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.1%	-0.7%	0.1%	-0.1%
2018 Average Tax Rate	17.4%	16.9%	18.0%	20.5%	17.8%	21.3%	19.0%	20.3%	18.9%	19.4%	18.6%
2017 Average Tax Rate	17.9%	16.9%	18.0%	20.5%	17.7%	21.3%	18.8%	20.2%	19.6%	19.3%	18.7%

2017 to 2018 Details of Tax Changes

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Total Tax	-\$133	\$3	-\$15	\$3	\$10	\$0	\$47	\$30	-\$206	\$40	-\$17
CPP/QPP	\$3	\$2	\$2	\$2	\$3	\$2	\$4	\$3	\$2	\$5	\$3
EI/QPIP	\$9	\$9	\$9	\$9	\$9	\$9	\$9	\$9	\$9	\$9	\$9
Health Taxes/RAMQ	-\$152	\$0	\$0	\$0	-\$5	\$1	\$0	\$0	\$0	\$0	-\$22
Federal Income Tax	\$8	-\$7	-\$11	-\$7	\$4	-\$12	\$15	\$4	-\$9	\$27	-\$1
Provincial Income Tax	-\$1	-\$1	-\$15	-\$1	-\$1	\$0	\$18	\$13	-\$208	-\$1	-\$6
Bracket Creep	\$0	\$0	\$17	\$0	-\$5	\$0	\$19	\$14	\$28	\$0	\$0

Single Person - \$60,000

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Tax Change	-\$457	-\$4	-\$85	-\$4	-\$5	-\$2	\$45	\$44	-\$42	\$124	-\$64
2018 Total Taxes	\$14,380	\$14,704	\$15,465	\$16,603	\$14,672	\$18,073	\$16,673	\$16,953	\$17,003	\$17,105	\$15,655
2017 Total Taxes	\$14,838	\$14,708	\$15,550	\$16,607	\$14,676	\$18,075	\$16,627	\$16,909	\$17,045	\$16,981	\$15,719
Average Tax Rate Change	-0.7%	0.0%	-0.1%	0.0%	0.0%	0.0%	0.1%	0.1%	-0.1%	0.2%	-0.1%
2018 Average Tax Rate	23.5%	24.2%	25.5%	27.3%	24.0%	29.9%	27.1%	27.8%	28.0%	27.7%	25.7%
2017 Average Tax Rate	24.2%	24.2%	25.7%	27.4%	24.0%	29.9%	27.1%	27.7%	28.1%	27.5%	25.8%

2017 to 2018 Details of Tax Changes

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Total Tax	-\$457	-\$4	-\$85	-\$4	-\$5	-\$2	\$45	\$44	-\$42	\$124	-\$64
CPP/QPP	-\$22	-\$1	\$4	-\$1	-\$16	\$9	-\$32	-\$16	\$1	-\$47	-\$8
EI/QPIP	\$5	\$12	\$14	\$12	\$7	\$15	\$2	\$7	\$13	-\$3	\$10
Health Taxes/RAMQ	-\$468	\$0	\$0	\$0	-\$11	\$1	\$0	\$0	\$0	\$0	-\$65
Federal Income Tax	\$26	-\$14	-\$24	-\$14	\$16	-\$28	\$45	\$16	-\$19	\$75	\$2
Provincial Income Tax	\$1	-\$1	-\$78	-\$1	\$0	-\$1	\$30	\$38	-\$37	\$99	-\$1
Bracket Creep	\$0	\$0	\$26	\$0	-\$10	\$0	\$27	\$37	\$40	\$100	\$0

Single Person - \$80,000

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Tax Change	-\$457	-\$4	-\$135	-\$4	-\$7	\$2	\$45	\$78	\$33	\$112	-\$63
2018 Total Taxes	\$20,196	\$20,877	\$22,131	\$23,898	\$20,929	\$25,622	\$23,906	\$24,443	\$24,594	\$24,825	\$22,272
2017 Total Taxes	\$20,653	\$20,881	\$22,266	\$23,902	\$20,937	\$25,620	\$23,861	\$24,366	\$24,561	\$24,714	\$22,336
Average Tax Rate Change	-0.6%	0.0%	-0.2%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.1%	-0.1%
2018 Average Tax Rate	24.8%	25.8%	27.4%	29.5%	25.7%	31.8%	29.2%	30.0%	30.4%	30.1%	27.4%
2017 Average Tax Rate	25.3%	25.8%	27.6%	29.5%	25.7%	31.8%	29.1%	29.9%	30.4%	30.0%	27.5%

2017 to 2018 Details of Tax Changes

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Total Tax	-\$457	-\$4	-\$135	-\$4	-\$7	\$2	\$45	\$78	\$33	\$112	-\$63
CPP/QPP	-\$22	-\$1	\$4	-\$1	-\$16	\$9	-\$32	-\$16	\$1	-\$47	-\$8
EI/QPIP	\$5	\$12	\$14	\$12	\$7	\$20	\$2	\$7	\$13	-\$3	\$11
Health Taxes/RAMQ	-\$468	\$0	\$0	\$0	-\$14	\$1	\$0	\$0	\$0	\$0	-\$66
Federal Income Tax	\$26	-\$14	-\$24	-\$14	\$16	-\$28	\$45	\$16	-\$19	\$75	\$2
Provincial Income Tax	\$2	-\$1	-\$129	-\$1	\$0	-\$1	\$30	\$72	\$38	\$87	-\$1
Bracket Creep	\$0	\$0	\$26	\$0	-\$13	\$0	\$27	\$70	\$40	\$100	-\$1

Single Person - \$100,000

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Tax Change	-\$433	-\$21	-\$212	-\$20	\$8	-\$27	\$103	\$115	\$21	\$183	-\$64
2018 Total Taxes	\$27,198	\$27,489	\$29,225	\$32,007	\$28,641	\$33,998	\$31,969	\$32,512	\$32,610	\$32,941	\$29,929
2017 Total Taxes	\$27,631	\$27,509	\$29,437	\$32,028	\$28,633	\$34,025	\$31,866	\$32,397	\$32,589	\$32,758	\$29,993
Average Tax Rate Change	-0.4%	0.0%	-0.2%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.2%	-0.1%
2018 Average Tax Rate	26.7%	27.2%	28.9%	31.6%	28.1%	33.7%	31.2%	31.9%	32.3%	32.0%	29.5%
2017 Average Tax Rate	27.1%	27.2%	29.1%	31.6%	28.1%	33.7%	31.1%	31.8%	32.2%	31.8%	29.6%

2017 to 2018 Details of Tax Changes

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Total Tax	-\$433	-\$21	-\$212	-\$20	\$8	-\$27	\$103	\$115	\$21	\$183	-\$64
CPP/QPP	-\$22	-\$1	\$4	-\$1	-\$16	\$9	-\$32	-\$16	\$1	-\$47	-\$8
EI/QPIP	\$5	\$12	\$14	\$12	\$7	\$20	\$2	\$7	\$13	-\$3	\$11
Health Taxes/RAMQ	-\$468	\$0	\$0	\$0	-\$14	\$1	\$0	\$0	\$0	\$0	-\$66
Federal Income Tax	\$50	-\$30	-\$50	-\$30	\$30	-\$58	\$90	\$30	-\$40	\$150	\$2
Provincial Income Tax	\$1	-\$1	-\$179	-\$1	\$1	-\$1	\$43	\$95	\$47	\$84	-\$2
Bracket Creep	\$0	\$0	\$26	\$0	-\$13	\$0	\$41	\$93	\$47	\$100	\$0

Single Person - \$150,000

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Tax Change	-\$350	-\$34	-\$334	-\$33	\$63	-\$51	\$157	\$134	\$61	\$141	-\$41
2018 Total Taxes	\$48,065	\$46,398	\$49,323	\$54,187	\$51,025	\$58,003	\$54,251	\$55,343	\$54,872	\$55,208	\$51,984
2017 Total Taxes	\$48,415	\$46,431	\$49,657	\$54,220	\$50,962	\$58,054	\$54,094	\$55,209	\$54,811	\$55,067	\$52,026
Average Tax Rate Change	-0.2%	0.0%	-0.2%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.1%	0.0%
2018 Average Tax Rate	31.4%	30.6%	32.6%	35.7%	33.4%	38.4%	35.3%	36.2%	36.2%	35.7%	34.2%
2017 Average Tax Rate	31.6%	30.6%	32.8%	35.7%	33.4%	38.4%	35.2%	36.2%	36.1%	35.6%	34.2%

2017 to 2018 Details of Tax Changes

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Total Tax	-\$350	-\$34	-\$334	-\$33	\$63	-\$51	\$157	\$134	\$61	\$141	-\$41
CPP/QPP	-\$22	-\$1	\$4	-\$1	-\$16	\$9	-\$32	-\$16	\$1	-\$47	-\$8
EI/QPIP	\$5	\$12	\$14	\$12	\$7	\$20	\$2	\$7	\$13	-\$3	\$11
Health Taxes/RAMQ	-\$468	\$0	\$0	\$0	-\$14	\$1	\$0	\$0	\$0	\$0	-\$66
Federal Income Tax	\$71	-\$44	-\$72	-\$44	\$42	-\$82	\$128	\$42	-\$58	\$214	\$2
Provincial Income Tax	\$64	-\$1	-\$280	-\$1	\$44	\$0	\$59	\$101	\$104	-\$22	\$20
Bracket Creep	\$0	\$0	\$51	\$0	\$30	\$0	\$56	\$100	\$105	\$0	\$17

Single Person - \$200,000

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Tax Change	\$721	-\$34	-\$460	-\$33	\$213	-\$51	\$190	\$134	\$61	\$145	\$154
2018 Total Taxes	\$71,423	\$67,630	\$71,290	\$77,665	\$75,591	\$83,190	\$79,473	\$79,454	\$80,147	\$79,374	\$76,037
2017 Total Taxes	\$70,702	\$67,664	\$71,751	\$77,699	\$75,378	\$83,241	\$79,283	\$79,320	\$80,086	\$79,228	\$75,883
Average Tax Rate Change	0.4%	0.0%	-0.2%	0.0%	0.1%	0.0%	0.1%	0.1%	0.0%	0.1%	0.1%
2018 Average Tax Rate	35.0%	33.4%	35.3%	38.4%	37.1%	41.3%	38.8%	39.0%	39.6%	38.5%	37.5%
2017 Average Tax Rate	34.7%	33.4%	35.5%	38.4%	37.0%	41.3%	38.7%	39.0%	39.6%	38.5%	37.4%

2017 to 2018 Details of Tax Changes

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Total Tax	\$721	-\$34	-\$460	-\$33	\$213	-\$51	\$190	\$134	\$61	\$145	\$154
CPP/QPP	-\$22	-\$1	\$4	-\$1	-\$16	\$9	-\$32	-\$16	\$1	-\$47	-\$8
EI/QPIP	\$5	\$12	\$14	\$12	\$7	\$20	\$2	\$7	\$13	-\$3	\$11
Health Taxes/RAMQ	-\$468	\$0	\$0	\$0	\$137	\$1	\$0	\$0	\$0	\$0	-\$8
Federal Income Tax	\$71	-\$44	-\$72	-\$44	\$42	-\$82	\$128	\$42	-\$58	\$220	\$2
Provincial Income Tax	\$1,135	-\$2	-\$406	-\$1	\$44	\$0	\$93	\$101	\$104	-\$25	\$158
Bracket Creep	\$0	\$0	\$51	\$0	\$180	\$0	\$89	\$100	\$105	\$0	\$76

Single Person - \$250,000

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Tax Change	\$1,834	-\$57	-\$626	-\$56	\$148	-\$96	\$265	\$160	\$30	\$362	\$259
2018 Total Taxes	\$96,748	\$91,248	\$95,125	\$103,031	\$102,493	\$109,921	\$106,722	\$105,512	\$107,299	\$105,893	\$102,148
2017 Total Taxes	\$94,914	\$91,305	\$95,751	\$103,087	\$102,345	\$110,017	\$106,457	\$105,353	\$107,269	\$105,532	\$101,889
Average Tax Rate Change	0.7%	0.0%	-0.2%	0.0%	0.1%	0.0%	0.1%	0.1%	0.0%	0.1%	0.1%
2018 Average Tax Rate	37.9%	36.1%	37.7%	40.7%	40.3%	43.6%	41.7%	41.5%	42.5%	41.1%	40.3%
2017 Average Tax Rate	37.2%	36.1%	37.9%	40.7%	40.2%	43.6%	41.6%	41.4%	42.4%	41.0%	40.2%

2017 to 2018 Details of Tax Changes

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Total Tax	\$1,834	-\$57	-\$626	-\$56	\$148	-\$96	\$265	\$160	\$30	\$362	\$259
CPP/QPP	-\$22	-\$1	\$4	-\$1	-\$16	\$9	-\$32	-\$16	\$1	-\$47	-\$8
EI/QPIP	\$5	\$12	\$14	\$12	\$7	\$20	\$2	\$7	\$13	-\$3	\$11
Health Taxes/RAMQ	-\$468	\$0	\$0	\$0	-\$16	\$1	\$0	\$0	\$0	\$0	-\$67
Federal Income Tax	\$113	-\$67	-\$111	-\$67	\$68	-\$127	\$202	\$68	-\$89	\$336	\$5
Provincial Income Tax	\$2,206	-\$2	-\$532	-\$1	\$106	\$0	\$93	\$101	\$104	\$75	\$319
Bracket Creep	\$0	\$0	\$51	\$0	\$89	\$0	\$89	\$100	\$105	\$100	\$43

Dual Earners Equal

Dual Earners - Equal - \$30,000											
	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Tax Change	-\$254	\$0	-\$8	\$9	\$25	-\$11	\$50	\$80	-\$516	\$75	-\$37
2018 Total Taxes	\$2,390	\$2,064	\$2,052	\$2,900	\$2,101	\$2,085	\$2,138	\$3,308	\$2,560	\$2,175	\$2,175
2017 Total Taxes	\$2,643	\$2,064	\$2,060	\$2,891	\$2,076	\$2,096	\$2,088	\$3,228	\$3,076	\$2,101	\$2,212
Average Tax Rate Change	-0.8%	0.0%	0.0%	0.0%	0.1%	0.0%	0.2%	0.3%	-1.7%	0.2%	-0.1%
2018 Average Tax Rate	7.8%	6.8%	6.8%	9.6%	6.9%	6.9%	7.0%	10.8%	8.4%	7.0%	7.1%
2017 Average Tax Rate	8.6%	6.8%	6.8%	9.5%	6.8%	6.9%	6.8%	10.6%	10.1%	6.8%	7.3%

2017 to 2018 Details of Tax Changes											
	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Total Tax	-\$254	\$0	-\$8	\$9	\$25	-\$11	\$50	\$80	-\$516	\$75	-\$37
CPP/QPP	\$7	\$4	\$3	\$4	\$6	\$3	\$8	\$6	\$4	\$10	\$5
EI/QPIP	\$9	\$9	\$9	\$9	\$9	\$9	\$9	\$9	\$9	\$9	\$9
Health Taxes/RAMQ	-\$287	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	-\$38
Federal Income Tax	\$17	-\$13	-\$21	-\$13	\$10	-\$23	\$32	\$10	-\$17	\$55	-\$1
Provincial Income Tax	\$0	\$0	\$0	\$9	\$0	\$0	\$0	\$55	-\$512	\$0	-\$13
Bracket Creep	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$29	\$16	\$0	\$1

Dual Earners - Equal - \$60,000

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Tax Change	-\$896	\$5	-\$30	\$5	\$21	\$0	\$72	\$59	-\$413	\$80	-\$118
2018 Total Taxes	\$11,017	\$10,246	\$10,904	\$12,459	\$10,850	\$13,390	\$12,116	\$12,423	\$11,451	\$11,989	\$11,504
2017 Total Taxes	\$11,914	\$10,241	\$10,935	\$12,454	\$10,830	\$13,390	\$12,043	\$12,364	\$11,864	\$11,909	\$11,622
Average Tax Rate Change	-1.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	-0.7%	0.1%	-0.2%
2018 Average Tax Rate	18.0%	16.9%	18.0%	20.5%	17.8%	22.1%	19.7%	20.3%	18.9%	19.4%	18.9%
2017 Average Tax Rate	19.5%	16.9%	18.0%	20.5%	17.7%	22.1%	19.6%	20.2%	19.6%	19.3%	19.1%

2017 to 2018 Details of Tax Changes

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Total Tax	-\$896	\$5	-\$30	\$5	\$21	\$0	\$72	\$59	-\$413	\$80	-\$118
CPP/QPP	\$7	\$4	\$3	\$4	\$6	\$3	\$8	\$6	\$4	\$10	\$5
EI/QPIP	\$18	\$18	\$18	\$18	\$18	\$18	\$18	\$18	\$18	\$19	\$18
Health Taxes/RAMQ	-\$936	\$0	\$0	\$0	-\$11	\$3	\$0	\$0	\$0	\$0	-\$126
Federal Income Tax	\$16	-\$15	-\$22	-\$15	\$8	-\$24	\$31	\$8	-\$18	\$54	-\$2
Provincial Income Tax	-\$2	-\$2	-\$30	-\$2	-\$1	\$0	\$15	\$26	-\$417	-\$2	-\$13
Bracket Creep	\$0	\$0	\$34	\$0	-\$11	\$0	\$17	\$29	\$56	\$0	-\$1

Dual Earners - Equal - \$80,000

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Tax Change	-\$890	\$10	-\$73	\$10	\$20	\$5	\$77	\$110	-\$302	\$86	-\$113
2018 Total Taxes	\$16,409	\$16,310	\$17,050	\$19,010	\$16,309	\$20,218	\$18,190	\$19,182	\$18,632	\$18,407	\$17,476
2017 Total Taxes	\$17,299	\$16,299	\$17,123	\$19,000	\$16,288	\$20,213	\$18,113	\$19,072	\$18,933	\$18,321	\$17,589
Average Tax Rate Change	-1.1%	0.0%	-0.1%	0.0%	0.0%	0.0%	0.1%	0.1%	-0.4%	0.1%	-0.1%
2018 Average Tax Rate	20.1%	20.1%	21.1%	23.5%	20.0%	25.1%	22.2%	23.6%	23.0%	22.3%	21.5%
2017 Average Tax Rate	21.2%	20.1%	21.2%	23.5%	20.0%	25.1%	22.1%	23.4%	23.4%	22.2%	21.7%

2017 to 2018 Details of Tax Changes

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Total Tax	-\$890	\$10	-\$73	\$10	\$20	\$5	\$77	\$110	-\$302	\$86	-\$113
CPP/QPP	\$7	\$4	\$3	\$4	\$6	\$3	\$8	\$6	\$4	\$10	\$5
EI/QPIP	\$24	\$24	\$24	\$24	\$24	\$24	\$25	\$24	\$24	\$25	\$24
Health Taxes/RAMQ	-\$936	\$0	\$0	\$0	-\$16	\$3	\$0	\$0	\$0	\$0	-\$128
Federal Income Tax	\$15	-\$15	-\$23	-\$15	\$7	-\$25	\$30	\$7	-\$19	\$53	-\$3
Provincial Income Tax	\$0	-\$3	-\$78	-\$3	-\$2	\$0	\$14	\$72	-\$311	-\$2	-\$11
Bracket Creep	\$0	\$0	\$34	\$0	-\$16	\$0	\$17	\$74	\$56	\$0	-\$3

Dual Earners - Equal - \$100,000

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Tax Change	-\$859	\$1	-\$121	\$1	\$36	-\$18	\$165	\$131	-\$209	\$368	-\$103
2018 Total Taxes	\$22,602	\$22,813	\$23,836	\$26,060	\$22,890	\$28,017	\$25,749	\$26,531	\$26,247	\$26,262	\$24,367
2017 Total Taxes	\$23,460	\$22,812	\$23,958	\$26,059	\$22,854	\$28,035	\$25,584	\$26,400	\$26,457	\$25,894	\$24,470
Average Tax Rate Change	-0.8%	0.0%	-0.1%	0.0%	0.0%	0.0%	0.2%	0.1%	-0.2%	0.4%	-0.1%
2018 Average Tax Rate	22.2%	22.5%	23.6%	25.8%	22.5%	27.8%	25.1%	26.1%	26.0%	25.5%	24.0%
2017 Average Tax Rate	23.0%	22.5%	23.7%	25.7%	22.5%	27.8%	25.0%	25.9%	26.2%	25.1%	24.1%

2017 to 2018 Details of Tax Changes

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Total Tax	-\$859	\$1	-\$121	\$1	\$36	-\$18	\$165	\$131	-\$209	\$368	-\$103
CPP/QPP	\$7	\$4	\$3	\$4	\$6	\$3	\$8	\$6	\$4	\$10	\$5
EI/QPIP	\$31	\$30	\$30	\$30	\$31	\$30	\$31	\$31	\$30	\$31	\$30
Health Taxes/RAMQ	-\$936	\$0	\$0	\$0	-\$22	\$3	\$0	\$0	\$0	\$0	-\$130
Federal Income Tax	\$40	-\$30	-\$48	-\$30	\$23	-\$53	\$76	\$23	-\$39	\$129	-\$2
Provincial Income Tax	-\$1	-\$4	-\$107	-\$3	-\$2	-\$1	\$50	\$71	-\$204	\$197	-\$6
Bracket Creep	\$0	\$0	\$53	\$0	-\$21	\$0	\$55	\$74	\$56	\$200	-\$1

Dual Earners - Equal - \$80,000

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Tax Change	-\$890	\$10	-\$73	\$10	\$20	\$5	\$77	\$110	-\$302	\$86	-\$113
2018 Total Taxes	\$16,409	\$16,310	\$17,050	\$19,010	\$16,309	\$20,218	\$18,190	\$19,182	\$18,632	\$18,407	\$17,476
2017 Total Taxes	\$17,299	\$16,299	\$17,123	\$19,000	\$16,288	\$20,213	\$18,113	\$19,072	\$18,933	\$18,321	\$17,589
Average Tax Rate Change	-1.1%	0.0%	-0.1%	0.0%	0.0%	0.0%	0.1%	0.1%	-0.4%	0.1%	-0.1%
2018 Average Tax Rate	20.1%	20.1%	21.1%	23.5%	20.0%	25.1%	22.2%	23.6%	23.0%	22.3%	21.5%
2017 Average Tax Rate	21.2%	20.1%	21.2%	23.5%	20.0%	25.1%	22.1%	23.4%	23.4%	22.2%	21.7%

2017 to 2018 Details of Tax Changes

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Total Tax	-\$890	\$10	-\$73	\$10	\$20	\$5	\$77	\$110	-\$302	\$86	-\$113
CPP/QPP	\$7	\$4	\$3	\$4	\$6	\$3	\$8	\$6	\$4	\$10	\$5
EI/QPIP	\$24	\$24	\$24	\$24	\$24	\$24	\$25	\$24	\$24	\$25	\$24
Health Taxes/RAMQ	-\$936	\$0	\$0	\$0	-\$16	\$3	\$0	\$0	\$0	\$0	-\$128
Federal Income Tax	\$15	-\$15	-\$23	-\$15	\$7	-\$25	\$30	\$7	-\$19	\$53	-\$3
Provincial Income Tax	\$0	-\$3	-\$78	-\$3	-\$2	\$0	\$14	\$72	-\$311	-\$2	-\$11
Bracket Creep	\$0	\$0	\$34	\$0	-\$16	\$0	\$17	\$74	\$56	\$0	-\$3

Dual Earners - Equal - \$100,000

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Tax Change	-\$859	\$1	-\$121	\$1	\$36	-\$18	\$165	\$131	-\$209	\$368	-\$103
2018 Total Taxes	\$22,602	\$22,813	\$23,836	\$26,060	\$22,890	\$28,017	\$25,749	\$26,531	\$26,247	\$26,262	\$24,367
2017 Total Taxes	\$23,460	\$22,812	\$23,958	\$26,059	\$22,854	\$28,035	\$25,584	\$26,400	\$26,457	\$25,894	\$24,470
Average Tax Rate Change	-0.8%	0.0%	-0.1%	0.0%	0.0%	0.0%	0.2%	0.1%	-0.2%	0.4%	-0.1%
2018 Average Tax Rate	22.2%	22.5%	23.6%	25.8%	22.5%	27.8%	25.1%	26.1%	26.0%	25.5%	24.0%
2017 Average Tax Rate	23.0%	22.5%	23.7%	25.7%	22.5%	27.8%	25.0%	25.9%	26.2%	25.1%	24.1%

2017 to 2018 Details of Tax Changes

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Total Tax	-\$859	\$1	-\$121	\$1	\$36	-\$18	\$165	\$131	-\$209	\$368	-\$103
CPP/QPP	\$7	\$4	\$3	\$4	\$6	\$3	\$8	\$6	\$4	\$10	\$5
EI/QPIP	\$31	\$30	\$30	\$30	\$31	\$30	\$31	\$31	\$30	\$31	\$30
Health Taxes/RAMQ	-\$936	\$0	\$0	\$0	-\$22	\$3	\$0	\$0	\$0	\$0	-\$130
Federal Income Tax	\$40	-\$30	-\$48	-\$30	\$23	-\$53	\$76	\$23	-\$39	\$129	-\$2
Provincial Income Tax	-\$1	-\$4	-\$107	-\$3	-\$2	-\$1	\$50	\$71	-\$204	\$197	-\$6
Bracket Creep	\$0	\$0	\$53	\$0	-\$21	\$0	\$55	\$74	\$56	\$200	-\$1

Dual Earners - Equal - \$150,000

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Tax Change	-\$915	-\$9	-\$245	-\$8	-\$14	\$4	\$91	\$156	\$67	\$229	-\$126
2018 Total Taxes	\$37,390	\$38,667	\$40,929	\$43,960	\$38,699	\$47,502	\$44,196	\$45,100	\$45,431	\$45,712	\$41,212
2017 Total Taxes	\$38,305	\$38,676	\$41,174	\$43,968	\$38,713	\$47,497	\$44,105	\$44,944	\$45,364	\$45,482	\$41,338
Average Tax Rate Change	-0.6%	0.0%	-0.2%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.1%	-0.1%
2018 Average Tax Rate	24.4%	25.5%	27.0%	29.0%	25.3%	31.4%	28.8%	29.5%	30.0%	29.6%	27.1%
2017 Average Tax Rate	25.0%	25.5%	27.2%	29.0%	25.4%	31.4%	28.7%	29.4%	29.9%	29.4%	27.2%

2017 to 2018 Details of Tax Changes

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Total Tax	-\$915	-\$9	-\$245	-\$8	-\$14	\$4	\$91	\$156	\$67	\$229	-\$126
CPP/QPP	-\$43	-\$2	\$8	-\$2	-\$33	\$19	-\$64	-\$33	\$3	-\$94	-\$17
EI/QPIP	\$11	\$24	\$27	\$24	\$14	\$40	\$4	\$14	\$26	-\$6	\$21
Health Taxes/RAMQ	-\$936	\$0	\$0	\$0	-\$27	\$3	\$0	\$0	\$0	\$0	-\$133
Federal Income Tax	\$51	-\$28	-\$48	-\$28	\$31	-\$57	\$91	\$31	-\$38	\$150	\$3
Provincial Income Tax	\$3	-\$2	-\$232	-\$2	\$0	-\$1	\$60	\$143	\$76	\$180	-\$1
Bracket Creep	\$0	\$0	\$53	\$0	-\$26	\$0	\$55	\$141	\$79	\$200	-\$2

Dual Earners - Equal - \$200,000

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Tax Change	-\$866	-\$41	-\$424	-\$40	\$15	-\$55	\$206	\$230	\$41	\$367	-\$128
2018 Total Taxes	\$54,396	\$54,978	\$58,450	\$64,015	\$57,282	\$67,996	\$63,938	\$65,024	\$65,220	\$65,882	\$59,858
2017 Total Taxes	\$55,262	\$55,019	\$58,874	\$64,055	\$57,267	\$68,051	\$63,732	\$64,795	\$65,179	\$65,515	\$59,986
Average Tax Rate Change	-0.4%	0.0%	-0.2%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.2%	-0.1%
2018 Average Tax Rate	26.7%	27.2%	28.9%	31.6%	28.1%	33.7%	31.2%	31.9%	32.3%	32.0%	29.5%
2017 Average Tax Rate	27.1%	27.2%	29.1%	31.6%	28.1%	33.7%	31.1%	31.8%	32.2%	31.8%	29.6%

2017 to 2018 Details of Tax Changes

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Total Tax	-\$866	-\$41	-\$424	-\$40	\$15	-\$55	\$206	\$230	\$41	\$367	-\$128
CPP/QPP	-\$43	-\$2	\$8	-\$2	-\$33	\$19	-\$64	-\$33	\$3	-\$94	-\$17
EI/QPIP	\$11	\$24	\$27	\$24	\$14	\$40	\$4	\$14	\$26	-\$6	\$21
Health Taxes/RAMQ	-\$936	\$0	\$0	\$0	-\$27	\$3	\$0	\$0	\$0	\$0	-\$133
Federal Income Tax	\$99	-\$61	-\$101	-\$61	\$59	-\$116	\$180	\$59	-\$81	\$300	\$3
Provincial Income Tax	\$3	-\$2	-\$358	-\$2	\$2	-\$1	\$86	\$189	\$93	\$168	-\$3
Bracket Creep	\$0	\$0	\$53	\$0	-\$26	\$0	\$81	\$186	\$94	\$200	\$0

Dual Earners - Equal - \$250,000

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Tax Change	-\$869	-\$41	-\$550	-\$40	\$15	-\$53	\$206	\$243	\$41	\$361	-\$132
2018 Total Taxes	\$74,736	\$73,194	\$77,893	\$85,975	\$79,378	\$91,743	\$85,708	\$87,609	\$87,210	\$87,609	\$81,536
2017 Total Taxes	\$75,605	\$73,235	\$78,443	\$86,016	\$79,362	\$91,796	\$85,502	\$87,365	\$87,168	\$87,248	\$81,668
Average Tax Rate Change	-0.3%	0.0%	-0.2%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.1%	-0.1%
2018 Average Tax Rate	29.3%	28.9%	30.8%	34.0%	31.2%	36.4%	33.5%	34.4%	34.5%	34.0%	32.1%
2017 Average Tax Rate	29.6%	28.9%	31.1%	34.0%	31.2%	36.4%	33.4%	34.3%	34.5%	33.9%	32.2%

2017 to 2018 Details of Tax Changes

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Total Tax	-\$869	-\$41	-\$550	-\$40	\$15	-\$53	\$206	\$243	\$41	\$361	-\$132
CPP/QPP	-\$43	-\$2	\$8	-\$2	-\$33	\$19	-\$64	-\$33	\$3	-\$94	-\$17
EI/QPIP	\$11	\$24	\$27	\$24	\$14	\$40	\$4	\$14	\$26	-\$6	\$21
Health Taxes/RAMQ	-\$936	\$0	\$0	\$0	-\$27	\$3	\$0	\$0	\$0	\$0	-\$133
Federal Income Tax	\$99	-\$61	-\$101	-\$61	\$59	-\$116	\$180	\$59	-\$81	\$300	\$3
Provincial Income Tax	\$0	-\$2	-\$485	-\$2	\$2	\$1	\$86	\$203	\$93	\$162	-\$7
Bracket Creep	\$0	\$0	\$53	\$0	-\$26	\$0	\$81	\$200	\$94	\$200	\$0

Dual Earners 75/25

Dual Earners - 75/25 - \$30,000											
	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Tax Change	-\$255	\$1	-\$7	\$22	\$46	-\$9	\$82	\$79	-\$175	\$73	-\$18
2018 Total Taxes	\$2,723	\$2,293	\$2,280	\$3,117	\$2,953	\$2,294	\$2,449	\$3,621	\$3,081	\$2,405	\$2,662
2017 Total Taxes	\$2,977	\$2,291	\$2,287	\$3,095	\$2,907	\$2,303	\$2,367	\$3,542	\$3,256	\$2,332	\$2,680
Average Tax Rate Change	-0.8%	0.0%	0.0%	0.1%	0.2%	0.0%	0.3%	0.3%	-0.6%	0.2%	-0.1%
2018 Average Tax Rate	8.9%	7.6%	7.5%	10.3%	9.7%	7.6%	8.0%	11.9%	10.2%	7.8%	8.7%
2017 Average Tax Rate	9.7%	7.5%	7.5%	10.2%	9.5%	7.6%	7.7%	11.6%	10.7%	7.5%	8.8%

2017 to 2018 Details of Tax Changes											
	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Total Tax	-\$255	\$1	-\$7	\$22	\$46	-\$9	\$82	\$79	-\$175	\$73	-\$18
CPP/QPP	\$7	\$4	\$3	\$4	\$6	\$3	\$8	\$6	\$4	\$10	\$5
EI/QPIP	\$9	\$9	\$9	\$9	\$9	\$9	\$9	\$9	\$9	\$9	\$9
Health Taxes/RAMQ	-\$287	\$0	\$0	\$0	\$22	\$0	\$0	\$0	\$0	\$0	-\$29
Federal Income Tax	\$17	-\$12	-\$19	-\$12	\$10	-\$21	\$32	\$10	-\$16	\$53	\$0
Provincial Income Tax	-\$1	\$0	\$0	\$21	-\$1	\$0	\$33	\$54	-\$173	\$0	-\$3
Bracket Creep	\$0	\$0	\$0	\$12	\$22	\$0	\$33	\$27	\$16	\$0	\$10

Dual Earners - 75/25- \$60,000

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Tax Change	-\$895	\$6	-\$21	\$8	\$24	-\$1	\$91	\$82	-\$381	\$81	-\$115
2018 Total Taxes	\$11,138	\$10,329	\$10,827	\$12,651	\$10,611	\$13,484	\$12,342	\$12,975	\$12,391	\$12,536	\$11,504
2017 Total Taxes	\$12,034	\$10,323	\$10,848	\$12,642	\$10,587	\$13,485	\$12,251	\$12,893	\$12,772	\$12,455	\$11,618
Average Tax Rate Change	-1.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	-0.6%	0.1%	-0.2%
2018 Average Tax Rate	18.2%	17.0%	17.9%	20.8%	17.4%	22.3%	20.1%	21.2%	20.4%	20.3%	18.9%
2017 Average Tax Rate	19.7%	17.0%	17.9%	20.8%	17.3%	22.3%	19.9%	21.1%	21.1%	20.2%	19.1%

2017 to 2018 Details of Tax Changes

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Total Tax	-\$895	\$6	-\$21	\$8	\$24	-\$1	\$91	\$82	-\$381	\$81	-\$115
CPP/QPP	\$7	\$4	\$3	\$4	\$6	\$3	\$8	\$6	\$4	\$10	\$5
EI/QPIP	\$18	\$18	\$18	\$18	\$18	\$18	\$18	\$18	\$18	\$19	\$18
Health Taxes/RAMQ	-\$936	\$0	\$0	\$0	-\$8	\$3	\$0	\$0	\$0	\$0	-\$125
Federal Income Tax	\$16	-\$15	-\$22	-\$15	\$8	-\$24	\$31	\$8	-\$18	\$54	-\$2
Provincial Income Tax	\$0	-\$2	-\$21	\$0	-\$1	-\$1	\$33	\$49	-\$385	-\$2	-\$11
Bracket Creep	\$0	\$0	\$40	\$0	-\$8	\$0	\$36	\$51	\$36	\$0	\$0

Dual Earners - 75/25 - \$80,000

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Tax Change	-\$908	-\$4	-\$78	-\$1	\$30	-\$5	\$79	\$72	-\$299	\$161	-\$115
2018 Total Taxes	\$16,941	\$16,795	\$17,844	\$19,699	\$17,208	\$21,353	\$19,693	\$20,134	\$19,740	\$20,138	\$18,353
2017 Total Taxes	\$17,849	\$16,799	\$17,923	\$19,700	\$17,177	\$21,358	\$19,614	\$20,062	\$20,039	\$19,977	\$18,468
Average Tax Rate Change	-1.1%	0.0%	-0.1%	0.0%	0.0%	0.0%	0.1%	0.1%	-0.4%	0.2%	-0.1%
2018 Average Tax Rate	20.8%	20.7%	22.1%	24.3%	21.1%	26.5%	24.0%	24.7%	24.4%	24.4%	22.6%
2017 Average Tax Rate	21.9%	20.7%	22.2%	24.3%	21.1%	26.5%	23.9%	24.6%	24.8%	24.2%	22.8%

2017 to 2018 Details of Tax Changes

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Total Tax	-\$908	-\$4	-\$78	-\$1	\$30	-\$5	\$79	\$72	-\$299	\$161	-\$115
CPP/QPP	-\$18	\$1	\$6	\$1	-\$13	\$11	-\$28	-\$13	\$3	-\$42	-\$6
EI/QPIP	\$11	\$18	\$20	\$18	\$13	\$21	\$8	\$13	\$19	\$3	\$16
Health Taxes/RAMQ	-\$936	\$0	\$0	\$0	\$11	\$3	\$0	\$0	\$0	\$0	-\$118
Federal Income Tax	\$34	-\$21	-\$35	-\$21	\$20	-\$39	\$61	\$20	-\$28	\$102	\$1
Provincial Income Tax	\$1	-\$2	-\$69	\$1	\$0	-\$1	\$38	\$52	-\$294	\$98	-\$8
Bracket Creep	\$0	\$0	\$43	\$0	\$11	\$0	\$36	\$51	\$48	\$100	\$9

Dual Earners - 75/25 - \$100,000

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Tax Change	-\$907	-\$3	-\$127	-\$2	\$2	\$1	\$80	\$106	-\$221	\$154	-\$124
2018 Total Taxes	\$22,729	\$22,941	\$24,380	\$26,656	\$23,485	\$28,739	\$26,637	\$27,246	\$26,911	\$27,370	\$24,890
2017 Total Taxes	\$23,636	\$22,943	\$24,507	\$26,658	\$23,483	\$28,738	\$26,557	\$27,140	\$27,132	\$27,216	\$25,014
Average Tax Rate Change	-0.9%	0.0%	-0.1%	0.0%	0.0%	0.0%	0.1%	0.1%	-0.2%	0.1%	-0.1%
2018 Average Tax Rate	22.3%	22.7%	24.1%	26.3%	23.1%	28.5%	26.0%	26.8%	26.6%	26.6%	24.5%
2017 Average Tax Rate	23.2%	22.7%	24.3%	26.3%	23.1%	28.5%	25.9%	26.7%	26.8%	26.4%	24.7%

2017 to 2018 Details of Tax Changes

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Total Tax	-\$907	-\$3	-\$127	-\$2	\$2	\$1	\$80	\$106	-\$221	\$154	-\$124
CPP/QPP	-\$18	\$1	\$6	\$1	-\$13	\$11	-\$28	-\$13	\$3	-\$42	-\$6
EI/QPIP	\$13	\$20	\$21	\$20	\$15	\$28	\$10	\$15	\$20	\$5	\$18
Health Taxes/RAMQ	-\$936	\$0	\$0	\$0	-\$19	\$3	\$0	\$0	\$0	\$0	-\$129
Federal Income Tax	\$34	-\$21	-\$35	-\$21	\$20	-\$40	\$61	\$20	-\$28	\$102	\$1
Provincial Income Tax	\$1	-\$2	-\$119	-\$2	\$0	-\$1	\$37	\$85	-\$217	\$89	-\$7
Bracket Creep	\$0	\$0	\$43	\$0	-\$18	\$0	\$36	\$85	\$48	\$100	-\$2

Dual Earners - 75/25 - \$150,000

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Tax Change	-\$881	-\$16	-\$275	-\$16	\$59	-\$24	\$141	\$176	-\$144	\$123	-\$108
2018 Total Taxes	\$39,707	\$39,440	\$41,843	\$46,177	\$41,655	\$49,146	\$45,747	\$46,890	\$46,526	\$46,637	\$43,321
2017 Total Taxes	\$40,587	\$39,456	\$42,117	\$46,192	\$41,596	\$49,171	\$45,606	\$46,714	\$46,670	\$46,514	\$43,429
Average Tax Rate Change	-0.6%	0.0%	-0.2%	0.0%	0.0%	0.0%	0.1%	0.1%	-0.1%	0.1%	-0.1%
2018 Average Tax Rate	26.0%	26.0%	27.6%	30.4%	27.3%	32.5%	29.8%	30.7%	30.7%	30.2%	28.5%
2017 Average Tax Rate	26.5%	26.0%	27.8%	30.4%	27.2%	32.5%	29.7%	30.6%	30.8%	30.1%	28.5%

2017 to 2018 Details of Tax Changes

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Total Tax	-\$881	-\$16	-\$275	-\$16	\$59	-\$24	\$141	\$176	-\$144	\$123	-\$108
CPP/QPP	-\$18	\$1	\$6	\$1	-\$13	\$11	-\$28	-\$13	\$3	-\$42	-\$6
EI/QPIP	\$17	\$23	\$25	\$23	\$18	\$32	\$13	\$18	\$24	\$9	\$22
Health Taxes/RAMQ	-\$936	\$0	\$0	\$0	\$20	\$3	\$0	\$0	\$0	\$0	-\$114
Federal Income Tax	\$57	-\$38	-\$62	-\$38	\$33	-\$70	\$105	\$33	-\$50	\$176	\$0
Provincial Income Tax	-\$1	-\$3	-\$244	-\$2	\$0	\$1	\$50	\$137	-\$122	-\$20	-\$10
Bracket Creep	\$0	\$0	\$43	\$0	\$21	\$0	\$49	\$137	\$75	\$0	\$13

Dual Earners - 75/25 - \$200,000

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Tax Change	-\$779	-\$33	-\$395	-\$33	\$81	-\$60	\$239	\$200	-\$44	\$325	-\$93
2018 Total Taxes	\$59,366	\$57,804	\$61,241	\$67,217	\$62,470	\$72,011	\$67,125	\$68,608	\$67,996	\$68,339	\$64,168
2017 Total Taxes	\$60,145	\$57,838	\$61,636	\$67,250	\$62,389	\$72,071	\$66,886	\$68,409	\$68,039	\$68,014	\$64,261
Average Tax Rate Change	-0.4%	0.0%	-0.2%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.2%	0.0%
2018 Average Tax Rate	29.1%	28.6%	30.3%	33.2%	30.7%	35.7%	32.8%	33.7%	33.6%	33.2%	31.6%
2017 Average Tax Rate	29.5%	28.6%	30.5%	33.2%	30.6%	35.7%	32.7%	33.6%	33.6%	33.0%	31.7%

2017 to 2018 Details of Tax Changes

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Total Tax	-\$779	-\$33	-\$395	-\$33	\$81	-\$60	\$239	\$200	-\$44	\$325	-\$93
CPP/QPP	-\$18	\$1	\$6	\$1	-\$13	\$11	-\$28	-\$13	\$3	-\$42	-\$6
EI/QPIP	\$21	\$27	\$29	\$27	\$22	\$35	\$17	\$22	\$28	\$12	\$26
Health Taxes/RAMQ	-\$936	\$0	\$0	\$0	-\$24	\$3	\$0	\$0	\$0	\$0	-\$132
Federal Income Tax	\$91	-\$59	-\$96	-\$59	\$54	-\$109	\$166	\$54	-\$77	\$278	\$1
Provincial Income Tax	\$63	-\$3	-\$333	-\$2	\$43	\$0	\$84	\$137	\$2	\$77	\$17
Bracket Creep	\$0	\$0	\$78	\$0	\$19	\$0	\$83	\$137	\$132	\$100	\$17

Dual Earners - 75/25 - \$250,000

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Tax Change	-\$4	-\$39	-\$520	-\$38	\$59	-\$53	\$236	\$179	\$33	\$159	-\$3
2018 Total Taxes	\$80,683	\$77,792	\$82,097	\$89,240	\$84,764	\$95,914	\$90,740	\$91,252	\$91,784	\$91,283	\$86,447
2017 Total Taxes	\$80,687	\$77,830	\$82,617	\$89,278	\$84,705	\$95,967	\$90,504	\$91,074	\$91,752	\$91,124	\$86,450
Average Tax Rate Change	0.0%	0.0%	-0.2%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.1%	0.0%
2018 Average Tax Rate	31.6%	30.7%	32.5%	35.3%	33.3%	38.1%	35.4%	35.9%	36.3%	35.4%	34.1%
2017 Average Tax Rate	31.6%	30.8%	32.7%	35.3%	33.3%	38.1%	35.4%	35.8%	36.3%	35.4%	34.1%

2017 to 2018 Details of Tax Changes

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Total Tax	-\$4	-\$39	-\$520	-\$38	\$59	-\$53	\$236	\$179	\$33	\$159	-\$3
CPP/QPP	-\$43	-\$2	\$8	-\$2	-\$33	\$19	-\$64	-\$33	\$3	-\$94	-\$17
EI/QPIP	\$11	\$24	\$27	\$24	\$14	\$35	\$4	\$14	\$26	-\$6	\$20
Health Taxes/RAMQ	-\$936	\$0	\$0	\$0	-\$24	\$3	\$0	\$0	\$0	\$0	-\$132
Federal Income Tax	\$96	-\$58	-\$96	-\$58	\$58	-\$110	\$173	\$58	-\$77	\$289	\$4
Provincial Income Tax	\$869	-\$3	-\$459	-\$2	\$44	\$0	\$122	\$140	\$81	-\$29	\$121
Bracket Creep	\$0	\$0	\$78	\$0	\$19	\$0	\$117	\$137	\$144	\$0	\$17

Households with Children

The following are details of the tax changes from 2017 to 2018 for example households. The examples include incomes family income \$15,000 to \$250,000, and different income distributions between partners. All examples are assumed to have two parents and two children, one child being under six and the other between six and 17.

Single Earner with Kids

Single Earner Two Kids - \$15,000											
	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Tax Change	\$212	\$99	\$71	\$104	\$182	-\$151	\$265	\$182	\$85	\$348	\$95
2018 Total Taxes	-\$13,088	-\$12,722	-\$12,938	-\$13,226	-\$12,930	-\$14,940	-\$12,924	-\$12,930	-\$12,937	-\$12,918	-\$13,399
2017 Total Taxes	-\$13,300	-\$12,821	-\$13,009	-\$13,330	-\$13,112	-\$14,789	-\$13,189	-\$13,112	-\$13,022	-\$13,267	-\$13,494
Average Tax Rate Change	1.4%	0.7%	0.5%	0.7%	1.2%	-1.0%	1.7%	1.2%	0.6%	2.3%	0.6%
2018 Average Tax Rate	-85.5%	-83.8%	-85.4%	-87.1%	-84.7%	-98.8%	-84.1%	-84.7%	-85.3%	-83.6%	-88.0%
2017 Average Tax Rate	-86.9%	-84.5%	-85.9%	-87.8%	-85.9%	-97.8%	-85.9%	-85.9%	-85.9%	-85.9%	-88.7%

2017 to 2018 Details of Tax Changes											
Total Tax	\$20	\$2	-\$3	\$7	\$14	-\$4	\$26	\$14	-\$1	\$39	\$9
CPP/QPP	\$3	\$2	\$2	\$2	\$3	\$2	\$4	\$3	\$2	\$5	\$3
EI/QPIP	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5
Health Taxes/RAMQ	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Federal Income Tax	\$9	-\$5	-\$9	-\$5	\$6	-\$2	\$17	\$6	-\$7	\$29	\$3
Provincial Income Tax	\$3	\$0	\$0	\$5	\$0	-\$7	\$0	\$0	\$0	\$0	-\$1
Bracket Creep	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

2017 to 2018 Changes in Child Benefits											
Canada Child Benefit	-\$192	-\$97	-\$74	-\$97	-\$168	-\$53	-\$239	-\$168	-\$86	-\$310	-\$132
School Supplies Supplement	\$0	\$0	\$0	\$0	\$0	\$200	\$0	\$0	\$0	\$0	\$46

Single Earner Two Kids - \$30,000

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Tax Change	\$220	\$96	\$65	\$125	\$184	-\$157	\$315	\$254	-\$337	\$377	\$86
2018 Total Taxes	-\$9,008	-\$9,454	-\$9,466	-\$9,256	-\$9,117	-\$11,509	-\$9,264	-\$8,706	-\$9,035	-\$9,342	-\$9,713
2017 Total Taxes	-\$9,228	-\$9,550	-\$9,531	-\$9,381	-\$9,301	-\$11,351	-\$9,580	-\$8,960	-\$8,698	-\$9,720	-\$9,799
Average Tax Rate Change	0.7%	0.3%	0.2%	0.4%	0.6%	-0.5%	1.0%	0.8%	-1.1%	1.2%	0.3%
2018 Average Tax Rate	-29.4%	-31.1%	-31.2%	-30.5%	-29.9%	-38.1%	-30.2%	-28.5%	-29.8%	-30.2%	-31.9%
2017 Average Tax Rate	-30.2%	-31.5%	-31.5%	-30.9%	-30.5%	-37.5%	-31.2%	-29.3%	-28.7%	-31.5%	-32.2%

2017 to 2018 Details of Tax Changes

Total Tax	\$29	-\$1	-\$9	\$27	\$16	-\$10	\$77	\$86	-\$422	\$68	\$0
CPP/QPP	\$3	\$2	\$2	\$2	\$3	\$2	\$4	\$3	\$2	\$5	\$3
EI/QPIP	\$9	\$9	\$9	\$9	\$9	\$9	\$9	\$9	\$9	\$9	\$9
Health Taxes/RAMQ	\$0	\$0	\$0	\$0	-\$5	\$0	\$0	\$0	\$0	\$0	-\$2
Federal Income Tax	\$17	-\$12	-\$20	-\$12	\$9	-\$22	\$31	\$9	-\$16	\$53	-\$1
Provincial Income Tax	-\$1	\$0	\$0	\$28	\$0	\$1	\$32	\$64	-\$417	\$0	-\$9
Bracket Creep	\$0	\$0	\$0	\$12	-\$5	\$0	\$32	\$27	\$36	\$0	\$0

2017 to 2018 Changes in Child Benefits

Canada Child Benefit	-\$192	-\$97	-\$74	-\$97	-\$168	-\$53	-\$239	-\$168	-\$86	-\$310	-\$132
School Supplies Supplement	\$0	\$0	\$0	\$0	\$0	\$200	\$0	\$0	\$0	\$0	\$46

Single Earner Two Kids - \$60,000

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Tax Change	-\$836	\$9	\$11	\$33	\$66	-\$222	\$180	\$127	-\$106	\$308	-\$127
2018 Total Taxes	\$4,783	\$3,216	\$2,903	\$5,570	\$4,632	\$6,988	\$6,251	\$6,678	\$6,586	\$6,851	\$5,126
2017 Total Taxes	\$5,619	\$3,207	\$2,892	\$5,537	\$4,566	\$7,209	\$6,071	\$6,551	\$6,692	\$6,543	\$5,252
Average Tax Rate Change	-1.4%	0.0%	0.0%	0.1%	0.1%	-0.4%	0.3%	0.2%	-0.2%	0.5%	-0.2%
2018 Average Tax Rate	7.8%	5.3%	4.8%	9.2%	7.6%	11.6%	10.2%	10.9%	10.9%	11.1%	8.4%
2017 Average Tax Rate	9.2%	5.3%	4.8%	9.1%	7.5%	11.9%	9.9%	10.7%	11.0%	10.6%	8.6%

2017 to 2018 Details of Tax Changes

Total Tax	-\$917	-\$10	\$8	\$15	\$1	-\$11	\$68	\$62	-\$117	\$150	-\$122
CPP/QPP	-\$22	-\$1	\$4	-\$1	-\$16	\$9	-\$32	-\$16	\$1	-\$47	-\$8
EI/QPIP	\$5	\$12	\$14	\$12	\$7	\$15	\$2	\$7	\$13	-\$3	\$10
Health Taxes/RAMQ	-\$936	\$0	\$0	\$0	-\$11	\$3	\$0	\$0	\$0	\$0	-\$126
Federal Income Tax	\$34	-\$19	-\$33	-\$19	\$21	-\$38	\$61	\$21	-\$26	\$101	\$2
Provincial Income Tax	\$1	-\$1	\$23	\$23	\$0	-\$1	\$37	\$51	-\$105	\$99	\$1
Bracket Creep	\$0	\$0	\$56	\$12	-\$10	\$0	\$35	\$49	\$48	\$100	\$2

2017 to 2018 Changes in Child Benefits

Canada Child Benefit	-\$80	-\$18	-\$3	-\$18	-\$65	\$11	-\$111	-\$65	-\$11	-\$158	-\$41
School Supplies Supplement	\$0	\$0	\$0	\$0	\$0	\$200	\$0	\$0	\$0	\$0	\$46

Single Earner Two Kids - \$80,000

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Tax Change	-\$829	\$28	-\$17	\$53	\$73	-\$192	\$181	\$171	\$67	\$288	-\$109
2018 Total Taxes	\$12,167	\$10,957	\$11,137	\$14,630	\$12,387	\$16,105	\$15,053	\$15,736	\$15,821	\$16,140	\$13,293
2017 Total Taxes	\$12,996	\$10,929	\$11,154	\$14,576	\$12,313	\$16,297	\$14,872	\$15,566	\$15,755	\$15,852	\$13,402
Average Tax Rate Change	-1.0%	0.0%	0.0%	0.1%	0.1%	-0.2%	0.2%	0.2%	0.1%	0.3%	-0.1%
2018 Average Tax Rate	14.9%	13.5%	13.8%	18.1%	15.2%	20.0%	18.4%	19.3%	19.6%	19.6%	16.4%
2017 Average Tax Rate	15.9%	13.5%	13.8%	18.0%	15.1%	20.2%	18.2%	19.1%	19.5%	19.2%	16.5%

2017 to 2018 Details of Tax Changes

Total Tax	-\$916	-\$10	-\$43	\$15	-\$2	-\$6	\$68	\$95	\$35	\$138	-\$120
CPP/QPP	-\$22	-\$1	\$4	-\$1	-\$16	\$9	-\$32	-\$16	\$1	-\$47	-\$8
EI/QPIP	\$5	\$12	\$14	\$12	\$7	\$20	\$2	\$7	\$13	-\$3	\$11
Health Taxes/RAMQ	-\$936	\$0	\$0	\$0	-\$14	\$3	\$0	\$0	\$0	\$0	-\$127
Federal Income Tax	\$34	-\$19	-\$33	-\$19	\$21	-\$38	\$61	\$21	-\$26	\$101	\$2
Provincial Income Tax	\$2	-\$1	-\$28	\$23	\$0	-\$1	\$37	\$84	\$46	\$87	\$4
Bracket Creep	\$0	\$0	\$56	\$12	-\$13	\$0	\$35	\$83	\$48	\$100	\$1

2017 to 2018 Changes in Child Benefits

Canada Child Benefit	-\$88	-\$38	-\$26	-\$38	-\$75	-\$14	-\$113	-\$75	-\$32	-\$150	-\$56
School Supplies Supplement	\$0	\$0	\$0	\$0	\$0	\$200	\$0	\$0	\$0	\$0	\$46

Single Earner Two Kids - \$100,000

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Tax Change	-\$827	-\$1	-\$105	\$23	\$68	-\$231	\$211	\$164	\$41	\$325	-\$127
2018 Total Taxes	\$20,309	\$18,709	\$19,371	\$24,076	\$21,060	\$25,621	\$24,256	\$24,922	\$24,977	\$25,396	\$22,028
2017 Total Taxes	\$21,136	\$18,711	\$19,476	\$24,053	\$20,993	\$25,852	\$24,044	\$24,758	\$24,935	\$25,070	\$22,155
Average Tax Rate Change	-0.8%	0.0%	-0.1%	0.0%	0.1%	-0.2%	0.2%	0.2%	0.0%	0.3%	-0.1%
2018 Average Tax Rate	19.9%	18.5%	19.2%	23.8%	20.7%	25.4%	23.7%	24.5%	24.7%	24.7%	21.7%
2017 Average Tax Rate	20.7%	18.5%	19.3%	23.8%	20.6%	25.6%	23.5%	24.3%	24.7%	24.3%	21.8%

2017 to 2018 Details of Tax Changes

Total Tax	-\$892	-\$26	-\$119	-\$1	\$13	-\$36	\$126	\$110	\$22	\$210	-\$120
CPP/QPP	-\$22	-\$1	\$4	-\$1	-\$16	\$9	-\$32	-\$16	\$1	-\$47	-\$8
EI/QPIP	\$5	\$12	\$14	\$12	\$7	\$20	\$2	\$7	\$13	-\$3	\$11
Health Taxes/RAMQ	-\$936	\$0	\$0	\$0	-\$14	\$3	\$0	\$0	\$0	\$0	-\$127
Federal Income Tax	\$59	-\$35	-\$59	-\$35	\$35	-\$68	\$106	\$35	-\$47	\$176	\$2
Provincial Income Tax	\$1	-\$1	-\$78	\$24	\$1	-\$1	\$50	\$84	\$55	\$84	\$3
Bracket Creep	\$0	\$0	\$56	\$12	-\$13	\$0	\$48	\$83	\$55	\$100	\$1

2017 to 2018 Changes in Child Benefits

Canada Child Benefit	-\$65	-\$24	-\$14	-\$24	-\$55	-\$5	-\$85	-\$55	-\$19	-\$116	-\$39
School Supplies Supplement	\$0	\$0	\$0	\$0	\$0	\$200	\$0	\$0	\$0	\$0	\$46

Single Earner Two Kids - \$150,000

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Tax Change	-\$801	-\$49	-\$256	-\$37	\$72	-\$278	\$197	\$156	\$50	\$198	-\$147
2018 Total Taxes	\$44,026	\$40,468	\$42,318	\$49,163	\$46,294	\$52,476	\$49,387	\$50,558	\$50,088	\$50,513	\$46,935
2017 Total Taxes	\$44,827	\$40,517	\$42,574	\$49,199	\$46,222	\$52,753	\$49,191	\$50,401	\$50,038	\$50,315	\$47,082
Average Tax Rate Change	-0.5%	0.0%	-0.2%	0.0%	0.0%	-0.2%	0.1%	0.1%	0.0%	0.1%	-0.1%
2018 Average Tax Rate	28.8%	26.7%	27.9%	32.4%	30.3%	34.7%	32.2%	33.1%	33.0%	32.7%	30.8%
2017 Average Tax Rate	29.3%	26.7%	28.1%	32.4%	30.3%	34.9%	32.0%	33.0%	33.0%	32.6%	30.9%

2017 to 2018 Details of Tax Changes

Total Tax	-\$809	-\$39	-\$242	-\$27	\$68	-\$59	\$180	\$153	\$62	\$168	-\$98
CPP/QPP	-\$22	-\$1	\$4	-\$1	-\$16	\$9	-\$32	-\$16	\$1	-\$47	-\$8
EI/QPIP	\$5	\$12	\$14	\$12	\$7	\$20	\$2	\$7	\$13	-\$3	\$11
Health Taxes/RAMQ	-\$936	\$0	\$0	\$0	-\$14	\$3	\$0	\$0	\$0	\$0	-\$127
Federal Income Tax	\$80	-\$49	-\$81	-\$49	\$47	-\$92	\$144	\$47	-\$65	\$240	\$3
Provincial Income Tax	\$64	-\$1	-\$179	\$11	\$44	\$0	\$66	\$115	\$113	-\$22	\$24
Bracket Creep	\$0	\$0	\$81	\$12	\$30	\$0	\$63	\$113	\$113	\$0	\$19

2017 to 2018 Changes in Child Benefits

Canada Child Benefit	-\$8	\$10	\$14	\$10	-\$4	\$18	-\$17	-\$4	\$12	-\$30	\$3
School Supplies Supplement	\$0	\$0	\$0	\$0	\$0	\$200	\$0	\$0	\$0	\$0	\$46

Single Earner Two Kids - \$200,000

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Tax Change	\$262	-\$39	-\$368	-\$27	\$218	-\$259	\$214	\$153	\$62	\$172	\$51
2018 Total Taxes	\$69,651	\$63,967	\$66,553	\$74,908	\$73,127	\$79,930	\$76,876	\$76,936	\$77,630	\$76,945	\$73,254
2017 Total Taxes	\$69,389	\$64,006	\$66,920	\$74,934	\$72,909	\$80,189	\$76,663	\$76,783	\$77,568	\$76,774	\$73,203
Average Tax Rate Change	0.1%	0.0%	-0.2%	0.0%	0.1%	-0.1%	0.1%	0.1%	0.0%	0.1%	0.0%
2018 Average Tax Rate	34.1%	31.6%	32.9%	37.0%	35.9%	39.6%	37.5%	37.8%	38.4%	37.4%	36.1%
2017 Average Tax Rate	34.0%	31.6%	33.1%	37.0%	35.8%	39.8%	37.4%	37.7%	38.4%	37.3%	36.1%

2017 to 2018 Details of Tax Changes

Total Tax	\$262	-\$39	-\$368	-\$27	\$218	-\$59	\$214	\$153	\$62	\$172	\$97
CPP/QPP	-\$22	-\$1	\$4	-\$1	-\$16	\$9	-\$32	-\$16	\$1	-\$47	-\$8
EI/QPIP	\$5	\$12	\$14	\$12	\$7	\$20	\$2	\$7	\$13	-\$3	\$11
Health Taxes/RAMQ	-\$936	\$0	\$0	\$0	\$137	\$3	\$0	\$0	\$0	\$0	-\$70
Federal Income Tax	\$80	-\$49	-\$81	-\$49	\$47	-\$92	\$144	\$47	-\$65	\$247	\$3
Provincial Income Tax	\$1,135	-\$2	-\$305	\$11	\$44	\$0	\$100	\$115	\$113	-\$25	\$162
Bracket Creep	\$0	\$0	\$81	\$12	\$180	\$0	\$97	\$113	\$113	\$0	\$78

2017 to 2018 Changes in Child Benefits

Canada Child Benefit	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
School Supplies Supplement	\$0	\$0	\$0	\$0	\$0	\$200	\$0	\$0	\$0	\$0	\$46

Single Earner Two Kids - \$250,000

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Tax Change	\$1,375	-\$62	-\$533	-\$50	\$153	-\$304	\$288	\$178	\$31	\$388	\$157
2018 Total Taxes	\$94,976	\$87,585	\$90,387	\$100,273	\$100,029	\$106,661	\$104,125	\$102,994	\$104,782	\$103,465	\$99,365
2017 Total Taxes	\$93,601	\$87,647	\$90,920	\$100,323	\$99,876	\$106,965	\$103,837	\$102,815	\$104,751	\$103,077	\$99,209
Average Tax Rate Change	0.5%	0.0%	-0.2%	0.0%	0.1%	-0.1%	0.1%	0.1%	0.0%	0.2%	0.1%
2018 Average Tax Rate	37.2%	34.6%	35.8%	39.6%	39.3%	42.3%	40.7%	40.5%	41.5%	40.2%	39.2%
2017 Average Tax Rate	36.7%	34.6%	36.0%	39.7%	39.2%	42.4%	40.6%	40.4%	41.4%	40.0%	39.1%

2017 to 2018 Details of Tax Changes

Total Tax	\$1,375	-\$62	-\$533	-\$50	\$153	-\$104	\$288	\$178	\$31	\$388	\$203
CPP/QPP	-\$22	-\$1	\$4	-\$1	-\$16	\$9	-\$32	-\$16	\$1	-\$47	-\$8
EI/QPIP	\$5	\$12	\$14	\$12	\$7	\$20	\$2	\$7	\$13	-\$3	\$11
Health Taxes/RAMQ	-\$936	\$0	\$0	\$0	-\$16	\$3	\$0	\$0	\$0	\$0	-\$128
Federal Income Tax	\$121	-\$72	-\$120	-\$72	\$73	-\$137	\$218	\$73	-\$96	\$363	\$5
Provincial Income Tax	\$2,206	-\$2	-\$431	\$11	\$106	\$0	\$100	\$115	\$113	\$75	\$323
Bracket Creep	\$0	\$0	\$81	\$12	\$89	\$0	\$97	\$113	\$113	\$100	\$44

2017 to 2018 Changes in Child Benefits

Canada Child Benefit	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
School Supplies Supplement	\$0	\$0	\$0	\$0	\$0	\$200	\$0	\$0	\$0	\$0	\$46

Dual Earners Equal with Kids

Dual Earners Two Kids- Equal - \$30,000											
	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Tax Change	\$225	\$97	\$66	\$105	\$193	-\$157	\$289	\$207	-\$412	\$384	\$87
2018 Total Taxes	-\$9,731	-\$9,780	-\$9,793	-\$9,458	-\$9,743	-\$11,908	-\$9,706	-\$9,128	-\$9,448	-\$9,669	-\$10,224
2017 Total Taxes	-\$9,956	-\$9,878	-\$9,858	-\$9,562	-\$9,936	-\$11,751	-\$9,995	-\$9,335	-\$9,036	-\$10,053	-\$10,312
Average Tax Rate Change	0.7%	0.3%	0.2%	0.3%	0.6%	-0.5%	0.9%	0.7%	-1.4%	1.2%	0.3%
2018 Average Tax Rate	-31.8%	-32.2%	-32.3%	-31.2%	-31.9%	-39.4%	-31.6%	-29.9%	-31.2%	-31.3%	-33.6%
2017 Average Tax Rate	-32.5%	-32.5%	-32.5%	-31.5%	-32.5%	-38.9%	-32.5%	-30.6%	-29.8%	-32.5%	-33.9%

2017 to 2018 Details of Tax Changes											
Total Tax	\$33	\$0	-\$8	\$7	\$25	-\$9	\$50	\$39	-\$498	\$75	\$1
CPP/QPP	\$7	\$4	\$3	\$4	\$6	\$3	\$8	\$6	\$4	\$10	\$5
EI/QPIP	\$9	\$9	\$9	\$9	\$9	\$9	\$9	\$9	\$9	\$9	\$9
Health Taxes/RAMQ	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Federal Income Tax	\$17	-\$13	-\$21	-\$13	\$10	-\$23	\$32	\$10	-\$17	\$55	-\$1
Provincial Income Tax	\$0	\$0	\$0	\$7	\$0	\$1	\$0	\$14	-\$494	\$0	-\$12
Bracket Creep	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$14	\$16	\$0	\$1

2017 to 2018 Changes in Child Benefits											
Canada Child Benefit	-\$192	-\$97	-\$74	-\$97	-\$168	-\$53	-\$239	-\$168	-\$86	-\$310	-\$132
School Supplies Supplement	\$0	\$0	\$0	\$0	\$0	\$200	\$0	\$0	\$0	\$0	\$46

Dual Earners Two Kids- Equal - \$60,000

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Tax Change	-\$816	\$24	\$16	\$34	\$86	-\$211	\$184	\$124	-\$402	\$238	-\$120
2018 Total Taxes	\$3,192	\$2,421	\$1,800	\$4,112	\$2,100	\$5,365	\$4,291	\$4,598	\$3,626	\$4,164	\$3,217
2017 Total Taxes	\$4,009	\$2,398	\$1,784	\$4,078	\$2,013	\$5,576	\$4,107	\$4,474	\$4,028	\$3,926	\$3,338
Average Tax Rate Change	-1.3%	0.0%	0.0%	0.1%	0.1%	-0.3%	0.3%	0.2%	-0.7%	0.4%	-0.2%
2018 Average Tax Rate	5.2%	4.0%	3.0%	6.8%	3.4%	8.9%	7.0%	7.5%	6.0%	6.7%	5.3%
2017 Average Tax Rate	6.5%	3.9%	2.9%	6.7%	3.3%	9.2%	6.7%	7.3%	6.6%	6.4%	5.5%

2017 to 2018 Details of Tax Changes

Total Tax	-\$896	\$5	\$13	\$15	\$21	\$0	\$72	\$59	-\$413	\$80	-\$116
CPP/QPP	\$7	\$4	\$3	\$4	\$6	\$3	\$8	\$6	\$4	\$10	\$5
EI/QPIP	\$18	\$18	\$18	\$18	\$18	\$18	\$18	\$18	\$18	\$19	\$18
Health Taxes/RAMQ	-\$936	\$0	\$0	\$0	-\$11	\$3	\$0	\$0	\$0	\$0	-\$126
Federal Income Tax	\$16	-\$15	-\$22	-\$15	\$8	-\$24	\$31	\$8	-\$18	\$54	-\$2
Provincial Income Tax	-\$2	-\$2	\$14	\$7	-\$1	\$0	\$15	\$26	-\$417	-\$2	-\$11
Bracket Creep	\$0	\$0	\$47	\$0	-\$11	\$0	\$17	\$29	\$56	\$0	-\$1

2017 to 2018 Changes in Child Benefits

Canada Child Benefit	-\$80	-\$18	-\$3	-\$18	-\$65	\$11	-\$111	-\$65	-\$11	-\$158	-\$41
School Supplies Supplement	\$0	\$0	\$0	\$0	\$0	\$200	\$0	\$0	\$0	\$0	\$46

Dual Earners Two Kids- Equal - \$80,000

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Tax Change	-\$802	\$48	-\$4	\$58	\$95	-\$181	\$190	\$185	-\$270	\$236	-\$101
2018 Total Taxes	\$10,152	\$10,053	\$9,514	\$12,330	\$9,212	\$13,762	\$11,933	\$12,926	\$12,375	\$12,150	\$10,794
2017 Total Taxes	\$10,955	\$10,005	\$9,517	\$12,272	\$9,118	\$13,942	\$11,744	\$12,740	\$12,645	\$11,914	\$10,896
Average Tax Rate Change	-1.0%	0.1%	0.0%	0.1%	0.1%	-0.2%	0.2%	0.2%	-0.3%	0.3%	-0.1%
2018 Average Tax Rate	12.4%	12.4%	11.8%	15.2%	11.3%	17.1%	14.6%	15.9%	15.3%	14.7%	13.3%
2017 Average Tax Rate	13.4%	12.4%	11.8%	15.2%	11.2%	17.3%	14.3%	15.6%	15.6%	14.5%	13.4%

2017 to 2018 Details of Tax Changes

Total Tax	-\$890	\$10	-\$29	\$20	\$19	\$5	\$77	\$110	-\$302	\$86	-\$112
CPP/QPP	\$7	\$4	\$3	\$4	\$6	\$3	\$8	\$6	\$4	\$10	\$5
EI/QPIP	\$24	\$24	\$24	\$24	\$24	\$24	\$25	\$24	\$24	\$25	\$24
Health Taxes/RAMQ	-\$936	\$0	\$0	\$0	-\$16	\$3	\$0	\$0	\$0	\$0	-\$128
Federal Income Tax	\$15	-\$15	-\$23	-\$15	\$7	-\$25	\$30	\$7	-\$19	\$53	-\$3
Provincial Income Tax	\$0	-\$3	-\$34	\$7	-\$3	\$0	\$14	\$72	-\$311	-\$2	-\$10
Bracket Creep	\$0	\$0	\$47	\$0	-\$16	\$0	\$17	\$74	\$56	\$0	-\$3

2017 to 2018 Changes in Child Benefits

Canada Child Benefit	-\$88	-\$38	-\$26	-\$38	-\$75	-\$14	-\$113	-\$75	-\$32	-\$150	-\$56
School Supplies Supplement	\$0	\$0	\$0	\$0	\$0	\$200	\$0	\$0	\$0	\$0	\$46

Dual Earners Two Kids- Equal - \$100,000

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Tax Change	-\$794	\$25	-\$64	\$35	\$89	-\$213	\$250	\$186	-\$190	\$483	-\$108
2018 Total Taxes	\$17,485	\$17,696	\$17,440	\$20,617	\$17,739	\$22,700	\$20,632	\$21,414	\$21,131	\$21,145	\$19,139
2017 Total Taxes	\$18,279	\$17,671	\$17,504	\$20,582	\$17,650	\$22,913	\$20,382	\$21,229	\$21,321	\$20,662	\$19,247
Average Tax Rate Change	-0.8%	0.0%	-0.1%	0.0%	0.1%	-0.2%	0.2%	0.2%	-0.2%	0.5%	-0.1%
2018 Average Tax Rate	17.1%	17.5%	17.3%	20.4%	17.4%	22.5%	20.1%	21.0%	20.9%	20.5%	18.9%
2017 Average Tax Rate	17.9%	17.5%	17.3%	20.3%	17.3%	22.7%	19.9%	20.9%	21.1%	20.1%	19.0%

2017 to 2018 Details of Tax Changes

Total Tax	-\$859	\$1	-\$78	\$11	\$34	-\$18	\$165	\$131	-\$209	\$368	-\$102
CPP/QPP	\$7	\$4	\$3	\$4	\$6	\$3	\$8	\$6	\$4	\$10	\$5
EI/QPIP	\$31	\$30	\$30	\$30	\$31	\$30	\$31	\$31	\$30	\$31	\$30
Health Taxes/RAMQ	-\$936	\$0	\$0	\$0	-\$22	\$3	\$0	\$0	\$0	\$0	-\$130
Federal Income Tax	\$40	-\$30	-\$48	-\$30	\$23	-\$53	\$76	\$23	-\$39	\$129	-\$2
Provincial Income Tax	-\$1	-\$4	-\$64	\$6	-\$4	-\$1	\$50	\$71	-\$204	\$197	-\$5
Bracket Creep	\$0	\$0	\$66	\$0	-\$21	\$0	\$55	\$74	\$56	\$200	\$0

2017 to 2018 Changes in Child Benefits

Canada Child Benefit	-\$65	-\$24	-\$14	-\$24	-\$55	-\$5	-\$85	-\$55	-\$19	-\$116	-\$39
School Supplies Supplement	\$0	\$0	\$0	\$0	\$0	\$200	\$0	\$0	\$0	\$0	\$46

Dual Earners Two Kids- Equal - \$150,000

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Tax Change	-\$907	-\$19	-\$216	-\$8	-\$11	-\$214	\$108	\$159	\$55	\$260	-\$173
2018 Total Taxes	\$35,123	\$36,400	\$37,383	\$41,613	\$36,432	\$45,035	\$41,929	\$42,833	\$43,164	\$43,445	\$38,856
2017 Total Taxes	\$36,030	\$36,419	\$37,599	\$41,621	\$36,443	\$45,249	\$41,821	\$42,674	\$43,110	\$43,186	\$39,030
Average Tax Rate Change	-0.6%	0.0%	-0.1%	0.0%	0.0%	-0.1%	0.1%	0.1%	0.0%	0.2%	-0.1%
2018 Average Tax Rate	23.0%	24.0%	24.7%	27.4%	23.9%	29.8%	27.3%	28.1%	28.5%	28.1%	25.5%
2017 Average Tax Rate	23.5%	24.0%	24.8%	27.4%	23.9%	29.9%	27.2%	27.9%	28.4%	28.0%	25.6%

2017 to 2018 Details of Tax Changes

Total Tax	-\$915	-\$9	-\$201	\$2	-\$14	\$4	\$91	\$156	\$67	\$229	-\$124
CPP/QPP	-\$43	-\$2	\$8	-\$2	-\$33	\$19	-\$64	-\$33	\$3	-\$94	-\$17
EI/QPIP	\$11	\$24	\$27	\$24	\$14	\$40	\$4	\$14	\$26	-\$6	\$21
Health Taxes/RAMQ	-\$936	\$0	\$0	\$0	-\$27	\$3	\$0	\$0	\$0	\$0	-\$133
Federal Income Tax	\$51	-\$28	-\$48	-\$28	\$31	-\$57	\$91	\$31	-\$38	\$150	\$3
Provincial Income Tax	\$3	-\$2	-\$189	\$8	\$0	-\$1	\$60	\$143	\$76	\$180	\$1
Bracket Creep	\$0	\$0	\$66	\$0	-\$26	\$0	\$55	\$141	\$79	\$200	-\$1

2017 to 2018 Changes in Child Benefits

Canada Child Benefit	-\$8	\$10	\$14	\$10	-\$4	\$18	-\$17	-\$4	\$12	-\$30	\$3
School Supplies Supplement	\$0	\$0	\$0	\$0	\$0	\$200	\$0	\$0	\$0	\$0	\$46

Dual Earners Two Kids- Equal - \$200,000

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Tax Change	-\$866	-\$41	-\$380	-\$40	\$15	-\$255	\$206	\$230	\$41	\$367	-\$173
2018 Total Taxes	\$54,396	\$54,978	\$57,171	\$64,015	\$57,282	\$67,796	\$63,938	\$65,024	\$65,220	\$65,882	\$59,772
2017 Total Taxes	\$55,262	\$55,019	\$57,551	\$64,055	\$57,267	\$68,051	\$63,732	\$64,795	\$65,179	\$65,515	\$59,944
Average Tax Rate Change	-0.4%	0.0%	-0.2%	0.0%	0.0%	-0.1%	0.1%	0.1%	0.0%	0.2%	-0.1%
2018 Average Tax Rate	26.7%	27.2%	28.3%	31.6%	28.1%	33.6%	31.2%	31.9%	32.3%	32.0%	29.5%
2017 Average Tax Rate	27.1%	27.2%	28.5%	31.6%	28.1%	33.7%	31.1%	31.8%	32.2%	31.8%	29.5%

2017 to 2018 Details of Tax Changes

Total Tax	-\$866	-\$41	-\$380	-\$40	\$15	-\$55	\$206	\$230	\$41	\$367	-\$127
CPP/QPP	-\$43	-\$2	\$8	-\$2	-\$33	\$19	-\$64	-\$33	\$3	-\$94	-\$17
EI/QPIP	\$11	\$24	\$27	\$24	\$14	\$40	\$4	\$14	\$26	-\$6	\$21
Health Taxes/RAMQ	-\$936	\$0	\$0	\$0	-\$27	\$3	\$0	\$0	\$0	\$0	-\$133
Federal Income Tax	\$99	-\$61	-\$101	-\$61	\$59	-\$116	\$180	\$59	-\$81	\$300	\$3
Provincial Income Tax	\$3	-\$2	-\$315	-\$2	\$2	-\$1	\$86	\$189	\$93	\$168	-\$2
Bracket Creep	\$0	\$0	\$66	\$0	-\$26	\$0	\$81	\$186	\$94	\$200	\$0

2017 to 2018 Changes in Child Benefits

Canada Child Benefit	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
School Supplies Supplement	\$0	\$0	\$0	\$0	\$0	\$200	\$0	\$0	\$0	\$0	\$46

Dual Earners Two Kids- Equal - \$250,000

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Tax Change	-\$869	-\$41	-\$506	-\$40	\$15	-\$253	\$206	\$243	\$41	\$361	-\$177
2018 Total Taxes	\$74,736	\$73,194	\$76,613	\$85,975	\$79,378	\$91,543	\$85,708	\$87,609	\$87,210	\$87,609	\$81,449
2017 Total Taxes	\$75,605	\$73,235	\$77,119	\$86,016	\$79,362	\$91,796	\$85,502	\$87,365	\$87,168	\$87,248	\$81,626
Average Tax Rate Change	-0.3%	0.0%	-0.2%	0.0%	0.0%	-0.1%	0.1%	0.1%	0.0%	0.1%	-0.1%
2018 Average Tax Rate	29.3%	28.9%	30.3%	34.0%	31.2%	36.3%	33.5%	34.4%	34.5%	34.0%	32.1%
2017 Average Tax Rate	29.6%	28.9%	30.5%	34.0%	31.2%	36.4%	33.4%	34.3%	34.5%	33.9%	32.2%

2017 to 2018 Details of Tax Changes

Total Tax	-\$869	-\$41	-\$506	-\$40	\$15	-\$53	\$206	\$243	\$41	\$361	-\$131
CPP/QPP	-\$43	-\$2	\$8	-\$2	-\$33	\$19	-\$64	-\$33	\$3	-\$94	-\$17
EI/QPIP	\$11	\$24	\$27	\$24	\$14	\$40	\$4	\$14	\$26	-\$6	\$21
Health Taxes/RAMQ	-\$936	\$0	\$0	\$0	-\$27	\$3	\$0	\$0	\$0	\$0	-\$133
Federal Income Tax	\$99	-\$61	-\$101	-\$61	\$59	-\$116	\$180	\$59	-\$81	\$300	\$3
Provincial Income Tax	\$0	-\$2	-\$441	-\$2	\$2	\$1	\$86	\$203	\$93	\$162	-\$6
Bracket Creep	\$0	\$0	\$66	\$0	-\$26	\$0	\$81	\$200	\$94	\$200	\$0

2017 to 2018 Changes in Child Benefits

Canada Child Benefit	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
School Supplies Supplement	\$0	\$0	\$0	\$0	\$0	\$200	\$0	\$0	\$0	\$0	\$46

Dual Earners 75/25 with Kids

Dual Earners Two Kids- 75/25 - \$30,000

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Tax Change	\$224	\$99	\$67	\$127	\$215	-\$155	\$321	\$258	-\$71	\$383	\$107
2018 Total Taxes	-\$9,397	-\$9,552	-\$9,564	-\$9,374	-\$9,340	-\$11,692	-\$9,395	-\$8,824	-\$8,927	-\$9,439	-\$9,913
2017 Total Taxes	-\$9,622	-\$9,650	-\$9,631	-\$9,501	-\$9,555	-\$11,537	-\$9,716	-\$9,081	-\$8,856	-\$9,822	-\$10,020
Average Tax Rate Change	0.7%	0.3%	0.2%	0.4%	0.7%	-0.5%	1.0%	0.8%	-0.2%	1.2%	0.3%
2018 Average Tax Rate	-30.7%	-31.5%	-31.6%	-30.9%	-30.6%	-38.7%	-30.6%	-28.9%	-29.4%	-30.5%	-32.6%
2017 Average Tax Rate	-31.4%	-31.8%	-31.8%	-31.3%	-31.3%	-38.1%	-31.6%	-29.7%	-29.2%	-31.8%	-32.9%

2017 to 2018 Details of Tax Changes

Total Tax	\$32	\$1	-\$7	\$30	\$47	-\$8	\$82	\$90	-\$157	\$73	\$21
CPP/QPP	\$7	\$4	\$3	\$4	\$6	\$3	\$8	\$6	\$4	\$10	\$5
EI/QPIP	\$9	\$9	\$9	\$9	\$9	\$9	\$9	\$9	\$9	\$9	\$9
Health Taxes/RAMQ	\$0	\$0	\$0	\$0	\$22	\$0	\$0	\$0	\$0	\$0	\$8
Federal Income Tax	\$17	-\$12	-\$19	-\$12	\$10	-\$22	\$32	\$10	-\$16	\$53	\$0
Provincial Income Tax	-\$1	\$0	\$0	\$29	\$0	\$1	\$33	\$64	-\$154	\$0	-\$2
Bracket Creep	\$0	\$0	\$0	\$12	\$22	\$0	\$33	\$27	\$16	\$0	\$10

2017 to 2018 Changes in Child Benefits

Canada Child Benefit	-\$192	-\$97	-\$74	-\$97	-\$168	-\$53	-\$239	-\$168	-\$86	-\$310	-\$132
School Supplies Supplement	\$0	\$0	\$0	\$0	\$0	\$200	\$0	\$0	\$0	\$0	\$46

Dual Earners Two Kids- 75/25- \$60,000

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Tax Change	-\$815	\$25	\$25	\$37	\$87	-\$212	\$202	\$147	-\$370	\$239	-\$118
2018 Total Taxes	\$3,314	\$2,505	\$1,723	\$4,451	\$2,303	\$5,459	\$4,517	\$5,151	\$4,566	\$4,711	\$3,393
2017 Total Taxes	\$4,129	\$2,480	\$1,698	\$4,415	\$2,216	\$5,671	\$4,315	\$5,004	\$4,937	\$4,473	\$3,511
Average Tax Rate Change	-1.3%	0.0%	0.0%	0.1%	0.1%	-0.4%	0.3%	0.2%	-0.6%	0.4%	-0.2%
2018 Average Tax Rate	5.4%	4.1%	2.8%	7.3%	3.8%	9.0%	7.4%	8.4%	7.5%	7.6%	5.6%
2017 Average Tax Rate	6.7%	4.1%	2.8%	7.3%	3.6%	9.4%	7.0%	8.2%	8.1%	7.2%	5.8%

2017 to 2018 Details of Tax Changes

Total Tax	-\$895	\$6	\$23	\$18	\$22	-\$1	\$91	\$82	-\$381	\$81	-\$114
CPP/QPP	\$7	\$4	\$3	\$4	\$6	\$3	\$8	\$6	\$4	\$10	\$5
EI/QPIP	\$18	\$18	\$18	\$18	\$18	\$18	\$18	\$18	\$18	\$19	\$18
Health Taxes/RAMQ	-\$936	\$0	\$0	\$0	-\$8	\$3	\$0	\$0	\$0	\$0	-\$125
Federal Income Tax	\$16	-\$15	-\$22	-\$15	\$8	-\$24	\$31	\$8	-\$18	\$54	-\$2
Provincial Income Tax	\$0	-\$2	\$23	\$10	-\$3	-\$1	\$33	\$49	-\$385	-\$2	-\$9
Bracket Creep	\$0	\$0	\$53	\$0	-\$8	\$0	\$36	\$51	\$36	\$0	\$1

2017 to 2018 Changes in Child Benefits

Canada Child Benefit	-\$80	-\$18	-\$3	-\$18	-\$65	\$11	-\$111	-\$65	-\$11	-\$158	-\$41
School Supplies Supplement	\$0	\$0	\$0	\$0	\$0	\$200	\$0	\$0	\$0	\$0	\$46

Dual Earners Two Kids- 75/25 - \$80,000

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Tax Change	-\$820	\$34	-\$9	\$47	\$106	-\$191	\$192	\$147	-\$267	\$311	-\$103
2018 Total Taxes	\$10,684	\$10,538	\$10,308	\$13,215	\$10,951	\$14,897	\$13,437	\$13,877	\$13,484	\$13,882	\$12,001
2017 Total Taxes	\$11,504	\$10,504	\$10,317	\$13,168	\$10,845	\$15,087	\$13,245	\$13,730	\$13,751	\$13,570	\$12,104
Average Tax Rate Change	-1.0%	0.0%	0.0%	0.1%	0.1%	-0.2%	0.2%	0.2%	-0.3%	0.4%	-0.1%
2018 Average Tax Rate	13.1%	13.0%	12.8%	16.3%	13.4%	18.5%	16.4%	17.0%	16.7%	16.8%	14.8%
2017 Average Tax Rate	14.1%	13.0%	12.8%	16.3%	13.3%	18.7%	16.2%	16.9%	17.0%	16.5%	14.9%

2017 to 2018 Details of Tax Changes

Total Tax	-\$908	-\$4	-\$35	\$9	\$30	-\$5	\$79	\$72	-\$299	\$161	-\$113
CPP/QPP	-\$18	\$1	\$6	\$1	-\$13	\$11	-\$28	-\$13	\$3	-\$42	-\$6
EI/QPIP	\$11	\$18	\$20	\$18	\$13	\$21	\$8	\$13	\$19	\$3	\$16
Health Taxes/RAMQ	-\$936	\$0	\$0	\$0	\$11	\$3	\$0	\$0	\$0	\$0	-\$118
Federal Income Tax	\$34	-\$21	-\$35	-\$21	\$20	-\$39	\$61	\$20	-\$28	\$102	\$1
Provincial Income Tax	\$1	-\$2	-\$26	\$11	\$0	-\$1	\$38	\$52	-\$294	\$98	-\$6
Bracket Creep	\$0	\$0	\$56	\$0	\$11	\$0	\$36	\$51	\$48	\$100	\$10

2017 to 2018 Changes in Child Benefits

Canada Child Benefit	-\$88	-\$38	-\$26	-\$38	-\$75	-\$14	-\$113	-\$75	-\$32	-\$150	-\$56
School Supplies Supplement	\$0	\$0	\$0	\$0	\$0	\$200	\$0	\$0	\$0	\$0	\$46

Dual Earners Two Kids- 75/25 - \$100,000

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Tax Change	-\$842	\$22	-\$69	\$32	\$57	-\$194	\$166	\$161	-\$202	\$269	-\$129
2018 Total Taxes	\$17,613	\$17,824	\$17,984	\$21,459	\$18,368	\$23,422	\$21,521	\$22,129	\$21,795	\$22,253	\$19,684
2017 Total Taxes	\$18,455	\$17,802	\$18,053	\$21,428	\$18,312	\$23,616	\$21,355	\$21,968	\$21,996	\$21,984	\$19,813
Average Tax Rate Change	-0.8%	0.0%	-0.1%	0.0%	0.1%	-0.2%	0.2%	0.2%	-0.2%	0.3%	-0.1%
2018 Average Tax Rate	17.3%	17.6%	17.8%	21.2%	18.0%	23.2%	21.0%	21.7%	21.6%	21.6%	19.4%
2017 Average Tax Rate	18.1%	17.6%	17.9%	21.2%	18.0%	23.4%	20.9%	21.6%	21.8%	21.3%	19.5%

2017 to 2018 Details of Tax Changes

Total Tax	-\$907	-\$3	-\$83	\$7	\$2	\$1	\$80	\$106	-\$221	\$154	-\$122
CPP/QPP	-\$18	\$1	\$6	\$1	-\$13	\$11	-\$28	-\$13	\$3	-\$42	-\$6
EI/QPIP	\$13	\$20	\$21	\$20	\$15	\$28	\$10	\$15	\$20	\$5	\$18
Health Taxes/RAMQ	-\$936	\$0	\$0	\$0	-\$19	\$3	\$0	\$0	\$0	\$0	-\$129
Federal Income Tax	\$34	-\$21	-\$35	-\$21	\$20	-\$40	\$61	\$20	-\$28	\$102	\$1
Provincial Income Tax	\$1	-\$2	-\$75	\$8	\$0	-\$1	\$37	\$85	-\$217	\$89	-\$6
Bracket Creep	\$0	\$0	\$56	\$0	-\$18	\$0	\$36	\$85	\$48	\$100	-\$1

2017 to 2018 Changes in Child Benefits

Canada Child Benefit	-\$65	-\$24	-\$14	-\$24	-\$55	-\$5	-\$85	-\$55	-\$19	-\$116	-\$39
School Supplies Supplement	\$0	\$0	\$0	\$0	\$0	\$200	\$0	\$0	\$0	\$0	\$46

Dual Earners Two Kids- 75/25 - \$150,000

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Tax Change	-\$873	-\$26	-\$245	-\$25	\$62	-\$242	\$158	\$180	-\$156	\$153	-\$156
2018 Total Taxes	\$37,440	\$37,173	\$38,296	\$43,910	\$39,388	\$46,680	\$43,481	\$44,623	\$44,259	\$44,370	\$40,968
2017 Total Taxes	\$38,313	\$37,199	\$38,541	\$43,935	\$39,326	\$46,922	\$43,323	\$44,444	\$44,415	\$44,217	\$41,123
Average Tax Rate Change	-0.6%	0.0%	-0.2%	0.0%	0.0%	-0.2%	0.1%	0.1%	-0.1%	0.1%	-0.1%
2018 Average Tax Rate	24.5%	24.5%	25.3%	28.9%	25.8%	30.9%	28.3%	29.2%	29.2%	28.7%	26.9%
2017 Average Tax Rate	25.0%	24.5%	25.4%	28.9%	25.8%	31.0%	28.2%	29.1%	29.3%	28.6%	27.0%

2017 to 2018 Details of Tax Changes

Total Tax	-\$881	-\$16	-\$231	-\$16	\$59	-\$24	\$141	\$176	-\$144	\$123	-\$106
CPP/QPP	-\$18	\$1	\$6	\$1	-\$13	\$11	-\$28	-\$13	\$3	-\$42	-\$6
EI/QPIP	\$17	\$23	\$25	\$23	\$18	\$32	\$13	\$18	\$24	\$9	\$22
Health Taxes/RAMQ	-\$936	\$0	\$0	\$0	\$20	\$3	\$0	\$0	\$0	\$0	-\$114
Federal Income Tax	\$57	-\$38	-\$62	-\$38	\$33	-\$70	\$105	\$33	-\$50	\$176	\$0
Provincial Income Tax	-\$1	-\$3	-\$200	-\$2	\$0	\$1	\$50	\$137	-\$122	-\$20	-\$8
Bracket Creep	\$0	\$0	\$56	\$0	\$21	\$0	\$49	\$137	\$75	\$0	\$13

2017 to 2018 Changes in Child Benefits

Canada Child Benefit	-\$8	\$10	\$14	\$10	-\$4	\$18	-\$17	-\$4	\$12	-\$30	\$3
School Supplies Supplement	\$0	\$0	\$0	\$0	\$0	\$200	\$0	\$0	\$0	\$0	\$46

Dual Earners Two Kids- 75/25 - \$200,000

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Tax Change	-\$779	-\$33	-\$351	-\$33	\$81	-\$260	\$239	\$200	-\$44	\$325	-\$137
2018 Total Taxes	\$59,366	\$57,804	\$59,961	\$67,217	\$62,470	\$71,811	\$67,125	\$68,608	\$67,996	\$68,339	\$64,081
2017 Total Taxes	\$60,145	\$57,838	\$60,313	\$67,250	\$62,389	\$72,071	\$66,886	\$68,409	\$68,039	\$68,014	\$64,219
Average Tax Rate Change	-0.4%	0.0%	-0.2%	0.0%	0.0%	-0.1%	0.1%	0.1%	0.0%	0.2%	-0.1%
2018 Average Tax Rate	29.1%	28.6%	29.7%	33.2%	30.7%	35.6%	32.8%	33.7%	33.6%	33.2%	31.6%
2017 Average Tax Rate	29.5%	28.6%	29.9%	33.2%	30.6%	35.7%	32.7%	33.6%	33.6%	33.0%	31.6%

2017 to 2018 Details of Tax Changes

Total Tax	-\$779	-\$33	-\$351	-\$33	\$81	-\$60	\$239	\$200	-\$44	\$325	-\$92
CPP/QPP	-\$18	\$1	\$6	\$1	-\$13	\$11	-\$28	-\$13	\$3	-\$42	-\$6
EI/QPIP	\$21	\$27	\$29	\$27	\$22	\$35	\$17	\$22	\$28	\$12	\$26
Health Taxes/RAMQ	-\$936	\$0	\$0	\$0	-\$24	\$3	\$0	\$0	\$0	\$0	-\$132
Federal Income Tax	\$91	-\$59	-\$96	-\$59	\$54	-\$109	\$166	\$54	-\$77	\$278	\$1
Provincial Income Tax	\$63	-\$3	-\$290	-\$2	\$43	\$0	\$84	\$137	\$2	\$77	\$19
Bracket Creep	\$0	\$0	\$90	\$0	\$19	\$0	\$83	\$137	\$132	\$100	\$18

2017 to 2018 Changes in Child Benefits

Canada Child Benefit	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
School Supplies Supplement	\$0	\$0	\$0	\$0	\$0	\$200	\$0	\$0	\$0	\$0	\$46

Dual Earners Two Kids- 75/25 - \$250,000

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Tax Change	-\$4	-\$39	-\$476	-\$38	\$59	-\$253	\$236	\$179	\$33	\$159	-\$48
2018 Total Taxes	\$80,683	\$77,792	\$80,817	\$89,240	\$84,764	\$95,714	\$90,740	\$91,252	\$91,784	\$91,283	\$86,360
2017 Total Taxes	\$80,687	\$77,830	\$81,293	\$89,278	\$84,705	\$95,967	\$90,504	\$91,074	\$91,752	\$91,124	\$86,408
Average Tax Rate Change	0.0%	0.0%	-0.2%	0.0%	0.0%	-0.1%	0.1%	0.1%	0.0%	0.1%	0.0%
2018 Average Tax Rate	31.6%	30.7%	32.0%	35.3%	33.3%	38.0%	35.4%	35.9%	36.3%	35.4%	34.0%
2017 Average Tax Rate	31.6%	30.8%	32.2%	35.3%	33.3%	38.1%	35.4%	35.8%	36.3%	35.4%	34.1%

2017 to 2018 Details of Tax Changes

Total Tax	-\$4	-\$39	-\$476	-\$38	\$59	-\$53	\$236	\$179	\$33	\$159	-\$2
CPP/QPP	-\$43	-\$2	\$8	-\$2	-\$33	\$19	-\$64	-\$33	\$3	-\$94	-\$17
EI/QPIP	\$11	\$24	\$27	\$24	\$14	\$35	\$4	\$14	\$26	-\$6	\$20
Health Taxes/RAMQ	-\$936	\$0	\$0	\$0	-\$24	\$3	\$0	\$0	\$0	\$0	-\$132
Federal Income Tax	\$96	-\$58	-\$96	-\$58	\$58	-\$110	\$173	\$58	-\$77	\$289	\$4
Provincial Income Tax	\$869	-\$3	-\$415	-\$2	\$44	\$0	\$122	\$140	\$81	-\$29	\$122
Bracket Creep	\$0	\$0	\$90	\$0	\$19	\$0	\$117	\$137	\$144	\$0	\$17

2017 to 2018 Changes in Child Benefits

Canada Child Benefit	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
School Supplies Supplement	\$0	\$0	\$0	\$0	\$0	\$200	\$0	\$0	\$0	\$0	\$46