

# 2019 New Years Tax Changes

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## Contents

About the Canadian Taxpayers Federation.....	3
Summary.....	4
Taxpayers Examples .....	5
Tax Rates .....	5
Total Tax.....	6
Employment Insurance and Quebec Parental Insurance Plan .....	7
Canada Pension Plan and the Quebec Pension plan .....	9
Federal Income Tax.....	12
Provincial Income Tax .....	13
Bracket Creep.....	15
Health Taxes .....	16
Carbon Tax.....	17
Taxpayer Example Tables .....	18

## 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 organization. Today, the CTF has 141,000 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 three 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 2017-18 the **CTF raised \$5.1 million on the strength of 31,205 donations**. Donations to the CTF are not deductible as a charitable contribution.

## Summary

The New Year's Tax Changes report looks at the tax changes coming into effect on January 1, 2019. It focuses on employment income taxes, including income taxes, Employment Insurance, Canada Pension Plan and health taxes.

The change to keep an eye on is the Canadian Pension Plan (CPP) rate increase. It looks small, an increase of 0.15%, but it will cost workers \$98 this year. And that's just the start. The federal government has announced plans to increase CPP rates every year for five years. Canadian workers will be paying \$550 more per year when the rate hikes are fully implemented after five years. That will be partly offset by an income tax deduction, but after accounting for that, on average a person making \$60,000 will still be paying \$380 more each year.

An Employment Insurance (EI) rate decrease will save workers outside of Quebec up to \$17 and their employers another \$24. The tax rate is being lowered from 1.66% to 1.62% for employees and from 2.32% to 2.27% for employers. The rate setting mechanism is meant to ensure that, over the long-term, the tax collected is equal to benefits paid out.

In Quebec employees pay a tax for both EI and the Quebec Parental Insurance Plan (QPIP). Since QPIP covers parental leave in Quebec, employees pay a reduced EI tax rate. In Quebec, the EI tax rate decrease will save workers up to \$23 and employers up to \$32.

Canada Workers Benefit (CWB) is a refundable tax credit for low income taxpayers and replaces the similar Working Income Tax Benefit (WITB). CWB is worth up to \$1,355 for single taxpayers without children and \$2,335 for couples and single parents, but falls as incomes rise. Ultimately, this tax credit only has an impact on the report's scenario of the two-income family with total income of \$30,000 and provides a saving of \$335.

Ontario is introducing the Low-income Individuals and Families Tax (LIFT) Credit which eliminates provincial income taxes for taxpayers who earn less than \$30,000 and whose family income is less than \$60,000. For the two-income family with total income of \$60,000 the credit saves them \$717.

The provincial income tax increases in this report are because of bracket creep. Saskatchewan, Prince Edward Island and Nova Scotia aren't indexing their tax brackets at all for 2019.

The annual limit for Tax-Free Savings Accounts will be increased to \$6,000 from \$5,500.

The federal small business tax rate is being lowered from 10% and 9%, however there are also changes to the tax treatment of small businesses' passive investments.

## Taxpayers Examples

To show how tax changes affect different taxpayers, this report looks at 12 taxpayer examples with household incomes from \$30,000 to \$200,000. The examples include single taxpayers and couples with equal incomes and two children. The taxes are compared using inflation-adjusted taxes and incomes. National inflation is used for federal taxes, and provincial inflation for provincial taxes.

### Tax Rates

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

Average Tax Rates in 2019														
Taxpayer Examples	BC	AB	SK	MB	ON	QC	NB	PE	NL	NS	NT	NU	YT	Canada
Single Person - \$30,000	17%	17%	18%	20%	15%	21%	19%	20%	19%	19%	15%	14%	17%	17%
Single Person - \$60,000	23%	24%	26%	27%	24%	29%	27%	28%	28%	28%	22%	20%	23%	26%
Single Person - \$90,000	25%	26%	28%	30%	26%	32%	30%	31%	31%	31%	24%	22%	25%	28%
Single Person - \$120,000	29%	29%	30%	33%	30%	36%	33%	34%	33%	34%	28%	25%	28%	31%
Single Person - \$150,000	31%	30%	32%	36%	33%	38%	35%	36%	36%	36%	30%	27%	30%	34%
Single Person - \$200,000	35%	33%	35%	38%	37%	41%	39%	39%	38%	40%	33%	31%	33%	37%
Two Income Family - \$30,000	4%	4%	4%	5%	4%	0%	4%	6%	4%	6%	2%	3%	5%	3%
Two Income Family - \$60,000	18%	17%	16%	20%	15%	21%	20%	20%	19%	19%	15%	14%	17%	18%
Two Income Family - \$90,000	21%	21%	21%	24%	20%	26%	23%	24%	24%	25%	18%	17%	20%	22%
Two Income Family - \$120,000	23%	24%	25%	27%	24%	29%	27%	28%	28%	28%	22%	20%	23%	26%
Two Income Family - \$150,000	24%	25%	26%	29%	25%	31%	29%	29%	30%	30%	23%	21%	24%	27%
Two Income Family - \$200,000	26%	27%	28%	31%	28%	33%	31%	32%	32%	32%	25%	23%	26%	29%

**Total Tax**

These tables show the combined taxes paid on federal income tax, Employment Insurance, Canada Pension Plan, provincial income taxes, and provincial health taxes.

<b>Total Tax in 2019</b>											
<b>Taxpayer Examples</b>	<b>BC</b>	<b>AB</b>	<b>SK</b>	<b>MB</b>	<b>ON</b>	<b>QC</b>	<b>NB</b>	<b>PE</b>	<b>NS</b>	<b>NL</b>	<b>Canada</b>
Single Person - \$30,000	\$5,297	\$5,151	\$5,554	\$6,290	\$4,636	\$6,270	\$5,740	\$6,130	\$5,814	\$5,880	\$5,315
Single Person - \$60,000	\$14,411	\$14,867	\$15,752	\$16,812	\$14,711	\$17,897	\$16,581	\$16,957	\$17,251	\$16,859	\$15,664
Single Person - \$90,000	\$23,370	\$24,225	\$25,889	\$28,033	\$24,282	\$29,346	\$27,530	\$28,290	\$28,715	\$28,186	\$25,741
Single Person - \$120,000	\$35,147	\$35,082	\$37,526	\$41,174	\$37,374	\$43,421	\$40,386	\$41,562	\$41,851	\$40,897	\$38,561
Single Person - \$150,000	\$47,810	\$46,740	\$50,011	\$54,669	\$50,901	\$58,076	\$53,791	\$55,339	\$55,457	\$54,238	\$51,970
Single Person - \$200,000	\$71,246	\$68,175	\$72,275	\$78,414	\$75,563	\$83,545	\$78,885	\$79,554	\$80,997	\$78,118	\$76,199
Two Income Family - \$30,000	\$1,357	\$1,357	\$1,357	\$1,681	\$1,357	-\$63	\$1,357	\$1,879	\$1,731	\$1,357	\$1,049
Two Income Family - \$60,000	\$10,941	\$10,303	\$9,829	\$12,061	\$9,203	\$13,065	\$11,995	\$12,260	\$11,628	\$11,760	\$10,736
Two Income Family - \$90,000	\$19,241	\$19,519	\$19,235	\$22,193	\$18,535	\$23,358	\$21,468	\$22,534	\$22,535	\$21,534	\$20,209
Two Income Family - \$120,000	\$28,823	\$29,735	\$30,224	\$33,405	\$29,423	\$35,794	\$33,163	\$33,914	\$34,502	\$33,718	\$31,284
Two Income Family - \$150,000	\$37,478	\$39,092	\$40,361	\$44,355	\$38,814	\$47,125	\$43,997	\$45,170	\$46,039	\$45,061	\$41,216
Two Income Family - \$200,000	\$54,162	\$55,440	\$58,008	\$64,579	\$57,003	\$67,705	\$63,384	\$64,979	\$65,925	\$64,732	\$59,673

<b>Difference in Total Tax from 2018 to 2019</b>											
<b>Taxpayer Examples</b>	<b>BC</b>	<b>AB</b>	<b>SK</b>	<b>MB</b>	<b>ON</b>	<b>QC</b>	<b>NB</b>	<b>PE</b>	<b>NS</b>	<b>NL</b>	<b>Canada</b>
Single Person - \$30,000	\$85	\$24	\$69	\$28	-\$769	-\$13	\$25	\$45	\$84	\$25	-\$279
Single Person - \$60,000	\$47	\$57	\$126	\$66	\$44	\$20	\$56	\$104	\$134	\$147	\$48
Single Person - \$90,000	\$45	\$57	\$126	\$66	\$37	\$17	\$55	\$144	\$126	\$38	\$43
Single Person - \$120,000	\$37	\$52	\$122	\$61	\$29	\$12	\$51	\$176	\$137	\$31	\$37
Single Person - \$150,000	\$35	\$49	\$188	\$60	\$78	\$13	\$50	\$175	\$243	\$27	\$60
Single Person - \$200,000	\$34	\$48	\$188	\$60	\$227	\$13	\$52	\$175	\$243	\$24	\$118
Two Income Family - \$30,000	-\$670	-\$677	-\$677	-\$660	-\$677	\$27	-\$677	-\$658	-\$604	-\$677	-\$511
Two Income Family - \$60,000	\$26	\$48	\$173	\$78	-\$686	-\$27	\$50	\$90	\$168	\$49	-\$248
Two Income Family - \$90,000	\$51	\$73	\$236	\$107	\$48	-\$8	\$73	\$169	\$191	\$66	\$52
Two Income Family - \$120,000	\$94	\$114	\$287	\$153	\$89	\$41	\$113	\$208	\$268	\$294	\$98
Two Income Family - \$150,000	\$94	\$114	\$287	\$154	\$82	\$40	\$113	\$288	\$252	\$283	\$95
Two Income Family - \$200,000	\$78	\$105	\$278	\$123	\$58	\$29	\$101	\$317	\$274	\$266	\$79

## Employment Insurance and Quebec Parental Insurance Plan

The Employment Insurance (EI) tax rate for employees will be lowered from 1.66% to 1.62% and the employer rate lowered from 2.32% to 2.27%. This rate decrease results in a tax cut of up to \$17 for employees and \$24 for employers. The rate is set each year based on the seven-year forecast break-even rate. This is meant to ensure that over the long term the tax collected is equal to benefits paid out.

### Employment Insurance

Maximum Tax in 2019 Dollars

Year	Employee Tax Rate	Employer Tax Rate	Insurable Earnings	Employee Tax	Employer Tax	Employee Tax Change	Employer Tax Change
2019	1.62%	2.27%	\$53,100	\$860	\$1,204	-\$17	-\$24
2018	1.66%	2.32%	\$52,837	\$877	\$1,228		

In Quebec the EI tax rate is reduced from 1.3% to 1.25% for employees and from 1.82% to 1.75% for employers. In Quebec employees pay both the EI tax and a Quebec Parental Insurance Plan (QPIP) tax. Since QPIP rather than EI covers parental leave in Quebec, taxpayers there pay a reduced EI tax rate.

### Employment Insurance in Quebec

In 2019 Dollars

Year	Employee Tax Rate	Employer Tax Rate	Insurable Earnings	Employee Tax	Employer Tax	Employee Tax Change	Employer Tax Change
2019	1.25%	1.75%	\$53,100	\$664	\$929	-\$23	-\$32
2018	1.30%	1.82%	\$52,837	\$687	\$962		

The QPIP rate is being reduced from 0.548% to 0.526% for employees, and from 0.767% to 0.736% for employers.

### Quebec Parental Insurance Plan

In 2019 Dollars

Year	Employee Tax Rate	Employer Tax Rate	Insurable Earnings	Employee Tax	Employer Tax	Employee Tax Change	Employer Tax Change
2019	0.526%	0.736%	\$76,500	\$402	\$563	-\$2	-\$3
2018	0.548%	0.767%	\$73,740	\$404	\$566		

# Employment Insurance Tax

Outside of Quebec

Taxpayer Examples	2018	2019	Change From 2018
Single Person - \$30,000	\$509	\$497	-\$12
Single Person - \$60,000	\$877	\$860	-\$17
Single Person - \$90,000	\$877	\$860	-\$17
Single Person - \$120,000	\$877	\$860	-\$17
Single Person - \$150,000	\$877	\$860	-\$17
Single Person - \$200,000	\$877	\$860	-\$17
Two Income Family - \$30,000	\$509	\$497	-\$12
Two Income Family - \$60,000	\$1,018	\$993	-\$25
Two Income Family - \$90,000	\$1,527	\$1,490	-\$37
Two Income Family - \$120,000	\$1,754	\$1,720	-\$34
Two Income Family - \$150,000	\$1,754	\$1,720	-\$34
Two Income Family - \$200,000	\$1,754	\$1,720	-\$34

# EI and QPIP Taxes in Quebec

Taxpayer Examples	2018	2019	Change From 2018
Single Person - \$30,000	\$567	\$545	-\$22
Single Person - \$60,000	\$1,023	\$986	-\$37
Single Person - \$90,000	\$1,101	\$1,066	-\$35
Single Person - \$120,000	\$1,101	\$1,066	-\$35
Single Person - \$150,000	\$1,101	\$1,066	-\$35
Single Person - \$200,000	\$1,101	\$1,066	-\$35
Two Income Family - \$30,000	\$567	\$545	-\$22
Two Income Family - \$60,000	\$1,133	\$1,089	-\$44
Two Income Family - \$90,000	\$1,700	\$1,634	-\$66
Two Income Family - \$120,000	\$2,046	\$1,973	-\$73
Two Income Family - \$150,000	\$2,203	\$2,132	-\$70
Two Income Family - \$200,000	\$2,203	\$2,132	-\$70

## Canada Pension Plan and the Quebec Pension plan

The Canada Pension Plan tax rate is increasing from 4.95% to 5.1% for both employers and employees. For those earning more than \$57,400 the tax increase will cost both employees and employers \$98. That will be partly offset by an interaction with income taxes, but after accounting for that, on average, a person making \$60,000 will still be paying \$73 more.

This is the first of five scheduled increases. In 2023, the scheduled tax rate is 5.95%. Canadian workers will be paying \$550 more per year when the rate hikes are fully implemented. That will be partly offset by an interaction with income taxes, but after accounting for that, on average, a person making \$60,000 will still be paying \$380 more every year.

### Canada Pension Plan

In 2019 Dollars

Year	Tax Rate	Pensionable Earnings	Employee Tax	Employer Tax	Employee Tax Change	Employer Tax Change
2019	5.10%	\$57,400	\$2,749	\$2,749	\$98	\$98
2018	4.95%	\$57,130	\$2,651	\$2,651		

Quebec taxpayers contribute to the Quebec Pension Plan (QPP), rather than CPP. The plan operates almost exactly like CPP however rates are slightly higher. QPP rates are increasing from 5.4% to 5.55% in 2019. This increase will cost employees and employers \$100. The larger increase for QPP is because of Quebec's lower inflation rate.

### Quebec Pension Plan

In 2019 Dollars

Year	Tax Rate	Pensionable Earnings	Employee Tax	Employer Tax	Employee Tax Change	Employer Tax Change
2019	5.55%	\$57,400	\$2,991	\$2,991	\$100	\$100
2018	5.40%	\$57,130	\$2,892	\$2,892		

## CPP Taxes in 2019

Taxpayer Examples	Quebec	Rest of Canada
Single Person - \$30,000	\$1,507	\$1,385
Single Person - \$60,000	\$2,991	\$2,749
Single Person - \$90,000	\$2,991	\$2,749
Single Person - \$120,000	\$2,991	\$2,749
Single Person - \$150,000	\$2,991	\$2,749
Single Person - \$200,000	\$2,991	\$2,749
Two Income Family - \$30,000	\$1,313	\$1,207
Two Income Family - \$60,000	\$3,015	\$2,770
Two Income Family - \$90,000	\$4,716	\$4,334
Two Income Family - \$120,000	\$5,983	\$5,498
Two Income Family - \$150,000	\$5,983	\$5,498
Two Income Family - \$200,000	\$5,983	\$5,498

## Increase in CPP Taxes from 2018 to 2019

Taxpayer Examples	Quebec	Rest of Canada
Single Person - \$30,000	\$45	\$45
Single Person - \$60,000	\$100	\$98
Single Person - \$90,000	\$100	\$98
Single Person - \$120,000	\$100	\$98
Single Person - \$150,000	\$100	\$98
Single Person - \$200,000	\$100	\$98
Two Income Family - \$30,000	\$44	\$43
Two Income Family - \$60,000	\$90	\$89
Two Income Family - \$90,000	\$136	\$135
Two Income Family - \$120,000	\$199	\$196
Two Income Family - \$150,000	\$199	\$196
Two Income Family - \$200,000	\$199	\$196

### Reduction in Income Tax Due to CPP Tax Deductibility

Taxpayer Examples	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Single Person - \$30,000	\$10	\$10	\$10	\$11	\$12	\$11	\$11	\$10	\$12	\$10	\$11
Single Person - \$60,000	\$23	\$25	\$27	\$27	\$24	\$30	\$29	\$28	\$30	\$28	\$26
Single Person - \$90,000	\$25	\$25	\$27	\$31	\$27	\$33	\$30	\$30	\$30	\$29	\$28
Single Person - \$120,000	\$33	\$29	\$31	\$35	\$35	\$38	\$34	\$36	\$35	\$34	\$35
Single Person - \$150,000	\$35	\$33	\$35	\$38	\$39	\$40	\$37	\$38	\$40	\$37	\$38
Single Person - \$200,000	\$37	\$34	\$35	\$38	\$39	\$40	\$39	\$38	\$40	\$38	\$38
Two Income Family - \$30,000	\$10	\$10	\$10	\$12	\$10	\$8	\$10	\$11	\$14	\$10	\$9
Two Income Family - \$60,000	\$19	\$20	\$21	\$21	\$22	\$22	\$22	\$20	\$25	\$19	\$22
Two Income Family - \$90,000	\$29	\$32	\$35	\$36	\$37	\$41	\$38	\$37	\$39	\$38	\$36
Two Income Family - \$120,000	\$45	\$49	\$53	\$55	\$48	\$60	\$57	\$55	\$61	\$57	\$52
Two Income Family - \$150,000	\$45	\$49	\$53	\$62	\$48	\$60	\$57	\$60	\$60	\$59	\$52
Two Income Family - \$200,000	\$62	\$58	\$62	\$70	\$70	\$74	\$69	\$72	\$70	\$68	\$68

### Net cost of CPP Increase\*

Taxpayer Examples	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
Single Person - \$30,000	\$34	\$34	\$34	\$34	\$32	\$34	\$33	\$34	\$32	\$35	\$33
Single Person - \$60,000	\$75	\$73	\$71	\$71	\$74	\$70	\$69	\$70	\$68	\$70	\$73
Single Person - \$90,000	\$73	\$73	\$71	\$67	\$71	\$66	\$68	\$68	\$68	\$69	\$70
Single Person - \$120,000	\$65	\$69	\$67	\$63	\$63	\$61	\$64	\$62	\$63	\$64	\$64
Single Person - \$150,000	\$63	\$65	\$63	\$61	\$59	\$59	\$61	\$60	\$58	\$61	\$60
Single Person - \$200,000	\$61	\$64	\$63	\$61	\$59	\$59	\$59	\$60	\$58	\$60	\$60
Two Income Family - \$30,000	\$34	\$34	\$34	\$31	\$34	\$36	\$34	\$32	\$29	\$34	\$34
Two Income Family - \$60,000	\$70	\$69	\$68	\$68	\$67	\$67	\$67	\$69	\$64	\$70	\$68
Two Income Family - \$90,000	\$106	\$103	\$100	\$99	\$98	\$94	\$97	\$98	\$96	\$98	\$99
Two Income Family - \$120,000	\$151	\$147	\$143	\$142	\$148	\$139	\$139	\$141	\$135	\$139	\$145
Two Income Family - \$150,000	\$151	\$147	\$143	\$134	\$148	\$139	\$139	\$136	\$136	\$137	\$145
Two Income Family - \$200,000	\$134	\$138	\$134	\$126	\$126	\$125	\$127	\$124	\$126	\$128	\$129

\* The cost of the CPP tax increase after accounting for the reduction in federal and provincial income tax due to the tax deductibility of the increased CPP tax.

## Federal Income Tax

In our example cases, the only changes to federal income tax are from the CPP tax deduction and, for low income taxpayers, the introduction of the Canada Workers Benefit (CWB).

The CWB is a refundable tax credit for low income taxpayers and replaces the similar Working Income Tax Benefit (WITB). CWB is worth up to of \$1,355 for single taxpayers without children and \$2,335 for couples and single parents, but falls as incomes rise. Ultimately, this tax credit only has an impact on the scenario of the two-income family with total income of \$30,000 and provides a saving of \$335.<sup>1</sup>

Federal income tax paid in Quebec is lower than in the rest of the country because of the Quebec Abatement. In the 1960s, the federal government allowed provinces to opt-out of certain federal programs, but only Quebec chose to participate. Under the arrangements federal income taxes are reduced, or "abated," by 16.5 percentage points in Quebec.

### 2019 Federal Income Tax

Taxpayer Examples	Quebec	Rest of Canada
Single Person - \$30,000	\$1,918	\$2,323
Single Person - \$60,000	\$6,143	\$7,412
Single Person - \$90,000	\$11,381	\$13,697
Single Person - \$120,000	\$17,882	\$21,483
Single Person - \$150,000	\$24,678	\$29,622
Single Person - \$200,000	\$37,052	\$44,441
Two Income Family - \$30,000	\$278	-\$347
Two Income Family - \$60,000	\$3,837	\$4,646
Two Income Family - \$90,000	\$7,396	\$8,936
Two Income Family - \$120,000	\$12,286	\$14,824
Two Income Family - \$150,000	\$17,514	\$21,109
Two Income Family - \$200,000	\$26,889	\$32,337

### Federal Income Tax Change from 2018 to 2019

Taxpayer Examples	Quebec	Rest of Canada
Single Person - \$30,000	-\$3	-\$5
Single Person - \$60,000	-\$11	-\$16
Single Person - \$90,000	-\$12	-\$16
Single Person - \$120,000	-\$16	-\$21
Single Person - \$150,000	-\$17	-\$23
Single Person - \$200,000	-\$17	-\$23
Two Income Family - \$30,000	-\$3	-\$708
Two Income Family - \$60,000	-\$6	-\$10
Two Income Family - \$90,000	-\$9	-\$15
Two Income Family - \$120,000	-\$23	-\$33
Two Income Family - \$150,000	-\$23	-\$33
Two Income Family - \$200,000	-\$31	-\$43

<sup>1</sup> The remaining \$12 reduction is because of the deductibility of the increased CPP tax.

## Provincial Income Tax

The tax deductibility of the increased CPP/QPP tax slightly reduces provincial incomes tax payable, and that is why so many of the taxpayer examples show a tax cut.

In 2019 Ontario is introducing the new Low-income Individuals and Families Tax (LIFT) Credit. The credit results in no provincial income taxes payable by those earning less than \$30,000 and whose family income is less than \$60,000. For the two-income family scenario with total income of \$60,000 the credit saves them \$717.<sup>2</sup>

The rest of the tax changes are because of bracket creep, details on the next page.

<b>Provincial Income Tax in 2019</b>											
<b>Taxpayer Examples</b>	<b>BC</b>	<b>AB</b>	<b>SK</b>	<b>MB</b>	<b>ON</b>	<b>QC</b>	<b>NB</b>	<b>PE</b>	<b>NS</b>	<b>NL</b>	<b>Canada</b>
<b>Single Person - \$30,000</b>	\$816	\$947	\$1,350	\$2,085	\$131	\$1,845	\$1,535	\$1,925	\$1,609	\$1,675	\$907
<b>Single Person - \$60,000</b>	\$2,940	\$3,846	\$4,731	\$5,791	\$3,090	\$7,483	\$5,560	\$5,936	\$6,230	\$5,838	\$4,491
<b>Single Person - \$90,000</b>	\$5,613	\$6,918	\$8,582	\$10,726	\$6,226	\$13,694	\$10,224	\$10,984	\$11,409	\$10,880	\$8,464
<b>Single Person - \$120,000</b>	\$9,604	\$9,990	\$12,433	\$16,082	\$11,532	\$21,268	\$15,294	\$16,470	\$16,758	\$15,805	\$13,791
<b>Single Person - \$150,000</b>	\$14,129	\$13,508	\$16,779	\$21,438	\$16,920	\$29,126	\$20,560	\$22,108	\$22,226	\$21,006	\$19,369
<b>Single Person - \$200,000</b>	\$22,746	\$20,124	\$24,225	\$30,364	\$26,613	\$42,222	\$30,835	\$31,504	\$32,947	\$30,068	\$29,279
<b>Two Income Family - \$30,000</b>	\$0	\$0	\$0	\$324	\$0	<b>-\$2,037</b>	\$0	\$523	\$374	\$0	<b>-\$449</b>
<b>Two Income Family - \$60,000</b>	\$1,632	\$1,893	\$1,419	\$3,652	\$193	\$4,215	\$3,585	\$3,851	\$3,218	\$3,350	\$1,876
<b>Two Income Family - \$90,000</b>	\$3,581	\$4,759	\$4,475	\$7,433	\$2,875	\$8,864	\$6,708	\$7,774	\$7,775	\$6,774	\$5,043
<b>Two Income Family - \$120,000</b>	\$5,881	\$7,692	\$8,182	\$11,363	\$6,181	\$14,966	\$11,121	\$11,872	\$12,459	\$11,676	\$8,937
<b>Two Income Family - \$150,000</b>	\$8,251	\$10,764	\$12,033	\$16,028	\$8,986	\$21,069	\$15,669	\$16,843	\$17,711	\$16,734	\$12,710
<b>Two Income Family - \$200,000</b>	\$13,707	\$15,884	\$18,452	\$25,023	\$15,947	\$32,273	\$23,828	\$25,423	\$26,369	\$25,176	\$20,362

<sup>2</sup> The remaining \$10 reduction is because of the deductibility of the increased CPP tax.

**Difference in Provincial Income Tax from 2018 to 2019**

<b>Taxpayer Examples</b>	<b>BC</b>	<b>AB</b>	<b>SK</b>	<b>MB</b>	<b>ON</b>	<b>QC</b>	<b>NB</b>	<b>PE</b>	<b>NS</b>	<b>NL</b>	<b>NT</b>	<b>NU</b>	<b>YT</b>	<b>Canada</b>
Single Person - \$30,000	-\$2	-\$3	\$42	\$1	-\$790	-\$4	-\$2	\$17	\$57	-\$3	\$2	\$4	\$2	-\$304
Single Person - \$60,000	-\$6	-\$7	\$62	\$1	-\$8	-\$8	-\$9	\$39	\$69	\$82	\$1	\$47	\$4	-\$2
Single Person - \$90,000	-\$8	-\$7	\$62	\$1	-\$11	-\$11	-\$9	\$80	\$62	-\$27	\$9	\$57	\$4	-\$6
Single Person - \$120,000	-\$11	-\$7	\$62	\$1	-\$15	-\$12	-\$9	\$116	\$77	-\$29	\$9	\$57	\$8	-\$7
Single Person - \$150,000	-\$12	-\$10	\$130	\$1	\$36	-\$10	-\$8	\$116	\$184	-\$32	\$4	\$78	\$13	\$18
Single Person - \$200,000	-\$13	-\$10	\$130	\$1	\$35	-\$10	-\$7	\$116	\$184	-\$35	\$4	\$78	\$13	\$17
Two Income Family - \$30,000	\$0	\$0	\$0	\$17	\$0	\$2	\$0	\$19	\$73	\$0	\$8	\$7	\$3	\$3
Two Income Family - \$60,000	-\$5	-\$7	\$119	\$23	-\$728	-\$7	-\$4	\$35	\$113	-\$6	\$4	\$7	\$4	-\$277
Two Income Family - \$90,000	-\$9	-\$10	\$153	\$24	-\$15	-\$16	-\$10	\$85	\$107	-\$18	\$1	\$25	\$5	-\$4
Two Income Family - \$120,000	-\$11	-\$15	\$158	\$24	-\$14	-\$16	-\$16	\$78	\$139	\$165	\$3	\$93	\$8	-\$1
Two Income Family - \$150,000	-\$11	-\$15	\$158	\$24	-\$15	-\$16	-\$17	\$159	\$123	\$154	\$29	\$93	\$8	-\$1
Two Income Family - \$200,000	-\$18	-\$15	\$158	\$3	-\$29	-\$20	-\$18	\$198	\$154	\$146	\$17	\$114	\$16	-\$8

## Bracket Creep

The federal government and most provinces index their tax brackets. With indexing, if your salary increases with inflation, none of your income is bumped into a higher tax bracket. When governments don't index tax brackets, some of your income can be bumped into a higher tax bracket just because of inflation. This hidden tax increase is called bracket creep.

Saskatchewan, Prince Edward Island and Nova Scotia aren't indexing their tax brackets at all for 2019. In Ontario the top brackets aren't indexed, but the bottom brackets and the major tax credits are.

New Brunswick uses the national inflation rate to index its tax brackets. Inflation was higher in New Brunswick than the national average, so there is a small tax bracket creep tax increase there.

<b>Bracket Creep</b>					
<b>Taxpayer Examples</b>	<b>SK</b>	<b>ON</b>	<b>NB</b>	<b>PE</b>	<b>NS</b>
Single Person - \$30,000	\$46	\$0	\$2	\$21	\$62
Single Person - \$60,000	\$70	\$0	\$3	\$49	\$84
Single Person - \$90,000	\$70	\$0	\$5	\$92	\$76
Single Person - \$120,000	\$70	\$0	\$5	\$102	\$92
Single Person - \$150,000	\$140	\$50	\$6	\$102	\$199
Single Person - \$200,000	\$140	\$52	\$10	\$102	\$202
Two Income Family - \$30,000	\$0	\$0	\$0	\$21	\$70
Two Income Family - \$60,000	\$91	\$0	\$5	\$42	\$124
Two Income Family - \$90,000	\$129	\$0	\$6	\$99	\$124
Two Income Family - \$120,000	\$141	\$0	\$7	\$99	\$168
Two Income Family - \$150,000	\$141	\$0	\$7	\$185	\$153
Two Income Family - \$200,000	\$141	\$0	\$9	\$203	\$183

## Health Taxes

Ontario, British Columbia and Quebec have health taxes. In all three provinces, tax differences from 2018 to 2019 are all caused by inflation, not tax rate changes.

In Ontario the tax is called the Health Premium. It is collected through the income tax system and is based on a taxable income.

In British Columbia Budget 2018 announced the end of the Medical Service Plan (MSP) effective January 1, 2020. To replace the revenue the government is introducing an Employer Health Tax on January 1, 2019. In 2019, both taxes will be collected, and the MSP rates remain the same as they were in 2018. Those 2018 rates are half of what they were in 2017.

In Quebec there are mandatory premiums paid through the income tax system for the Public Prescription Drug Insurance Plan.

<b>Health Taxes in 2019</b>			
<b>Taxpayer Examples</b>	<b>BC</b>	<b>ON</b>	<b>QC</b>
<b>Single Person - \$30,000</b>	\$276	\$300	\$616
<b>Single Person - \$60,000</b>	\$450	\$600	\$616
<b>Single Person - \$90,000</b>	\$450	\$750	\$616
<b>Single Person - \$120,000</b>	\$450	\$750	\$616
<b>Single Person - \$150,000</b>	\$450	\$750	\$616
<b>Single Person - \$200,000</b>	\$450	\$900	\$616
<b>Two Income Family - \$30,000</b>	\$0	\$0	\$0
<b>Two Income Family - \$60,000</b>	\$900	\$600	\$1,232
<b>Two Income Family - \$90,000</b>	\$900	\$900	\$1,232
<b>Two Income Family - \$120,000</b>	\$900	\$1,200	\$1,232
<b>Two Income Family - \$150,000</b>	\$900	\$1,500	\$1,232
<b>Two Income Family - \$200,000</b>	\$900	\$1,500	\$1,232

<b>Difference in Health Taxes from 2018 to 2019</b>			
<b>Taxpayer Examples</b>	<b>BC</b>	<b>ON</b>	<b>QC</b>
<b>Single Person - \$30,000</b>	\$61	-\$7	-\$36
<b>Single Person - \$60,000</b>	-\$12	-\$13	-\$36
<b>Single Person - \$90,000</b>	-\$12	-\$17	-\$36
<b>Single Person - \$120,000</b>	-\$12	-\$17	-\$36
<b>Single Person - \$150,000</b>	-\$12	-\$17	-\$36
<b>Single Person - \$200,000</b>	-\$12	\$134	-\$36
<b>Two Income Family - \$30,000</b>	\$0	\$0	\$0
<b>Two Income Family - \$60,000</b>	-\$23	-\$13	-\$73
<b>Two Income Family - \$90,000</b>	-\$23	-\$20	-\$73
<b>Two Income Family - \$120,000</b>	-\$23	-\$26	-\$73
<b>Two Income Family - \$150,000</b>	-\$23	-\$33	-\$73
<b>Two Income Family - \$200,000</b>	-\$23	-\$33	-\$73

## Carbon Tax

The federal carbon tax of \$20/tonne will be implemented in Ontario, Saskatchewan, Manitoba and New Brunswick in 2019. The federal carbon tax on fuel won't come into effect on April 1, 2019. A separate carbon tax for large industrial emitters comes into effect in January 1, 2019. Climate Action Incentive Payments for 2019 will be provided through 2018 income tax returns. According to the federal government these payments will give most families more than they pay under the federal carbon tax.

British Columbia's carbon tax is scheduled to increase from \$35/tonne to \$40/tonne on April 1, 2019. That will increase the carbon tax on gasoline from 7.78 ¢/L to 8.89 ¢/L.

Alberta's carbon tax is scheduled to remain at \$30/tonne in 2019, which is 6.73 ¢/L of gasoline.

In Quebec the most recent cap-and-trade auction had a settlement price of \$20.27 which works out to a carbon tax on gasoline of 4.78 ¢/L.

In Prince Edward Island there will be a carbon tax on fuel starting on April 1, 2019. That will cost drivers 4.42 ¢/L of gasoline but will be partly offset by a 3 ¢/L reduction in the provincial excise tax.

In Newfoundland the carbon tax on fuel will start on January 1, 2019 and will be 4.42 ¢/L of gasoline. This will be partly offset by a 4 ¢/L reduction in the provincial excise tax.

Carbon Tax Per Litre of Gasoline	
April 1, 2019	
British Columbia	8.89 ¢
Alberta	6.73 ¢
Saskatchewan	4.42 ¢
Manitoba	4.42 ¢
Ontario	4.42 ¢
Quebec*	4.79 ¢
New Brunswick	4.42 ¢
Prince Edward Island	4.42 ¢
Nova Scotia**	1 ¢
Newfoundland	4.42 ¢

\* Based on most recent cap-and-trade auction.

\*\* Nova Scotia will introduce a cap-and-trade system on January 1, 2019. The government estimates it will add one cent to the cost of gasoline.

## Taxpayer Example Tables

Note: Numbers may not add up due to rounding. Bracket creep is a subtotal of provincial income tax.

<b>Single Person - \$30,000</b>											
Tax Changes from 2018 to 2019											
	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
<b>Total Tax</b>	<b>\$85</b>	<b>\$24</b>	<b>\$69</b>	<b>\$28</b>	<b>-\$769</b>	<b>-\$13</b>	<b>\$25</b>	<b>\$45</b>	<b>\$84</b>	<b>\$25</b>	<b>-\$279</b>
CPP/QPP	\$45	\$45	\$45	\$45	\$45	\$45	\$45	\$45	\$45	\$45	\$45
EI/QPIP	-\$12	-\$12	-\$12	-\$12	-\$12	-\$15	-\$12	-\$12	-\$12	-\$12	-\$13
Federal Income Tax	-\$5	-\$5	-\$5	-\$5	-\$5	-\$3	-\$5	-\$5	-\$5	-\$5	-\$4
Provincial Income Tax	-\$2	-\$3	\$42	\$1	-\$790	-\$4	-\$2	\$17	\$57	-\$3	-\$304
<i>Increase from bracket creep</i>	\$0	\$0	\$46	\$0	\$0	\$0	\$2	\$21	\$62	\$0	\$3
Health Taxes	\$61	\$0	\$0	\$0	-\$7	-\$36	\$0	\$0	\$0	\$0	-\$3
Taxes in 2019											
<b>Tax Rate</b>	<b>17%</b>	<b>17%</b>	<b>18%</b>	<b>20%</b>	<b>15%</b>	<b>21%</b>	<b>19%</b>	<b>20%</b>	<b>19%</b>	<b>19%</b>	<b>17%</b>
<b>Total Tax</b>	<b>\$5 297</b>	<b>\$5 151</b>	<b>\$5 554</b>	<b>\$6 290</b>	<b>\$4 636</b>	<b>\$6 270</b>	<b>\$5 740</b>	<b>\$6 130</b>	<b>\$5 814</b>	<b>\$5 880</b>	<b>\$5 315</b>
CPP/QPP	\$1 385	\$1 385	\$1 385	\$1 385	\$1 385	\$1 507	\$1 385	\$1 385	\$1 385	\$1 385	\$1 413
EI/QPIP	\$497	\$497	\$497	\$497	\$497	\$383	\$497	\$497	\$497	\$497	\$471
Federal Income Tax	\$2 323	\$2 323	\$2 323	\$2 323	\$2 323	\$1 918	\$2 323	\$2 323	\$2 323	\$2 323	\$2 231
Provincial Income Tax	\$816	\$947	\$1 350	\$2 085	\$131	\$1 845	\$1 535	\$1 925	\$1 609	\$1 675	\$907
Health Taxes	\$276	\$0	\$0	\$0	\$300	\$616	\$0	\$0	\$0	\$0	\$293

## Single Person - \$60,000

### Tax Changes from 2018 to 2019

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
<b>Total Tax</b>	\$47	\$57	\$126	\$66	\$44	\$20	\$56	\$104	\$134	\$147	\$48
CPP/QPP	\$98	\$98	\$98	\$98	\$98	\$100	\$98	\$98	\$98	\$98	\$98
EI/QPIP	-\$17	-\$17	-\$17	-\$17	-\$17	-\$23	-\$17	-\$17	-\$17	-\$17	-\$18
Federal Income Tax	-\$16	-\$16	-\$16	-\$16	-\$16	-\$11	-\$16	-\$16	-\$16	-\$16	-\$15
Provincial Income Tax	-\$6	-\$7	\$62	\$1	-\$8	-\$8	-\$9	\$39	\$69	\$82	-\$2
<i>Increase from bracket creep</i>	\$0	\$0	\$70	\$0	\$0	\$0	\$3	\$49	\$84	\$0	\$5
Health Taxes	-\$12	\$0	\$0	\$0	-\$13	-\$36	\$0	\$0	\$0	\$0	-\$15

### Taxes in 2019

Tax Rate	23%	24%	26%	27%	24%	29%	27%	28%	28%	28%	26%
<b>Total Tax</b>	\$14,411	\$14,867	\$15,752	\$16,812	\$14,711	\$17,897	\$16,581	\$16,957	\$17,251	\$16,859	\$15,664
CPP/QPP	\$2,749	\$2,749	\$2,749	\$2,749	\$2,749	\$2,991	\$2,749	\$2,749	\$2,749	\$2,749	\$2,804
EI/QPIP	\$860	\$860	\$860	\$860	\$860	\$664	\$860	\$860	\$860	\$860	\$815
Federal Income Tax	\$7,412	\$7,412	\$7,412	\$7,412	\$7,412	\$6,143	\$7,412	\$7,412	\$7,412	\$7,412	\$7,122
Provincial Income Tax	\$2,940	\$3,846	\$4,731	\$5,791	\$3,090	\$7,483	\$5,560	\$5,936	\$6,230	\$5,838	\$4,491
Health Taxes	\$450	\$0	\$0	\$0	\$600	\$616	\$0	\$0	\$0	\$0	\$432

## Single Person - \$90,000

### Tax Changes from 2018 to 2019

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
<b>Total Tax</b>	<b>\$45</b>	<b>\$57</b>	<b>\$126</b>	<b>\$66</b>	<b>\$37</b>	<b>\$17</b>	<b>\$55</b>	<b>\$144</b>	<b>\$126</b>	<b>\$38</b>	<b>\$43</b>
CPP/QPP	\$98	\$98	\$98	\$98	\$98	\$100	\$98	\$98	\$98	\$98	\$98
EI/QPIP	-\$17	-\$17	-\$17	-\$17	-\$17	-\$23	-\$17	-\$17	-\$17	-\$17	-\$18
Federal Income Tax	-\$16	-\$16	-\$16	-\$16	-\$16	-\$12	-\$16	-\$16	-\$16	-\$16	-\$15
Provincial Income Tax	-\$8	-\$7	\$62	\$1	-\$11	-\$11	-\$9	\$80	\$62	-\$27	-\$6
<i>Increase from bracket creep</i>	\$0	\$0	\$70	\$0	\$0	\$0	\$5	\$92	\$76	\$0	\$5
Health Taxes	-\$12	\$0	\$0	\$0	-\$17	-\$36	\$0	\$0	\$0	\$0	-\$16

### Taxes in 2019

Tax Rate	25%	26%	28%	30%	26%	32%	30%	31%	31%	31%	28%
<b>Total Tax</b>	\$23,370	\$24,225	\$25,889	\$28,033	\$24,282	\$29,346	\$27,530	\$28,290	\$28,715	\$28,186	\$25,741
CPP/QPP	\$2,749	\$2,749	\$2,749	\$2,749	\$2,749	\$2,991	\$2,749	\$2,749	\$2,749	\$2,749	\$2,804
EI/QPIP	\$860	\$860	\$860	\$860	\$860	\$664	\$860	\$860	\$860	\$860	\$815
Federal Income Tax	\$13,697	\$13,697	\$13,697	\$13,697	\$13,697	\$11,381	\$13,697	\$13,697	\$13,697	\$13,697	\$13,168
Provincial Income Tax	\$5,613	\$6,918	\$8,582	\$10,726	\$6,226	\$13,694	\$10,224	\$10,984	\$11,409	\$10,880	\$8,464
Health Taxes	\$450	\$0	\$0	\$0	\$750	\$616	\$0	\$0	\$0	\$0	\$490

## Single Person - \$120,000

### Tax Changes from 2018 to 2019

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
<b>Total Tax</b>	\$37	\$52	\$122	\$61	\$29	\$12	\$51	\$176	\$137	\$31	\$37
CPP/QPP	\$98	\$98	\$98	\$98	\$98	\$100	\$98	\$98	\$98	\$98	\$98
EI/QPIP	-\$17	-\$17	-\$17	-\$17	-\$17	-\$23	-\$17	-\$17	-\$17	-\$17	-\$18
Federal Income Tax	-\$21	-\$21	-\$21	-\$21	-\$21	-\$16	-\$21	-\$21	-\$21	-\$21	-\$20
Provincial Income Tax	-\$11	-\$7	\$62	\$1	-\$15	-\$12	-\$9	\$116	\$77	-\$29	-\$7
<i>Increase from bracket creep</i>	\$0	\$0	\$70	\$0	\$0	\$0	\$5	\$102	\$92	\$0	\$5
Health Taxes	-\$12	\$0	\$0	\$0	-\$17	-\$36	\$0	\$0	\$0	\$0	-\$16

### Taxes in 2019

<b>Tax Rate</b>	29%	29%	30%	33%	30%	36%	33%	34%	34%	33%	31%
<b>Total Tax</b>	\$35,147	\$35,082	\$37,526	\$41,174	\$37,374	\$43,421	\$40,386	\$41,562	\$41,851	\$40,897	\$38,561
CPP/QPP	\$2,749	\$2,749	\$2,749	\$2,749	\$2,749	\$2,991	\$2,749	\$2,749	\$2,749	\$2,749	\$2,804
EI/QPIP	\$860	\$860	\$860	\$860	\$860	\$664	\$860	\$860	\$860	\$860	\$815
Federal Income Tax	\$21,483	\$21,483	\$21,483	\$21,483	\$21,483	\$17,882	\$21,483	\$21,483	\$21,483	\$21,483	\$20,660
Provincial Income Tax	\$9,604	\$9,990	\$12,433	\$16,082	\$11,532	\$21,268	\$15,294	\$16,470	\$16,758	\$15,805	\$13,791
Health Taxes	\$450	\$0	\$0	\$0	\$750	\$616	\$0	\$0	\$0	\$0	\$490

## Single Person - \$150,000

### Tax Changes from 2018 to 2019

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
<b>Total Tax</b>	<b>\$35</b>	<b>\$49</b>	<b>\$188</b>	<b>\$60</b>	<b>\$78</b>	<b>\$13</b>	<b>\$50</b>	<b>\$175</b>	<b>\$243</b>	<b>\$27</b>	<b>\$60</b>
CPP/QPP	\$98	\$98	\$98	\$98	\$98	\$100	\$98	\$98	\$98	\$98	\$98
EI/QPIP	-\$17	-\$17	-\$17	-\$17	-\$17	-\$23	-\$17	-\$17	-\$17	-\$17	-\$18
Federal Income Tax	-\$23	-\$23	-\$23	-\$23	-\$23	-\$17	-\$23	-\$23	-\$23	-\$23	-\$21
Provincial Income Tax	-\$12	-\$10	\$130	\$1	\$36	-\$10	-\$8	\$116	\$184	-\$32	\$18
<i>Increase from bracket creep</i>	\$0	\$0	\$140	\$0	\$50	\$0	\$6	\$102	\$199	\$0	\$30
Health Taxes	-\$12	\$0	\$0	\$0	-\$17	-\$36	\$0	\$0	\$0	\$0	-\$16

### Taxes in 2019

<b>Tax Rate</b>	<b>31%</b>	<b>30%</b>	<b>32%</b>	<b>36%</b>	<b>33%</b>	<b>38%</b>	<b>35%</b>	<b>36%</b>	<b>36%</b>	<b>36%</b>	<b>34%</b>
<b>Total Tax</b>	\$47,810	\$46,740	\$50,011	\$54,669	\$50,901	\$58,076	\$53,791	\$55,339	\$55,457	\$54,238	\$51,970
CPP/QPP	\$2,749	\$2,749	\$2,749	\$2,749	\$2,749	\$2,991	\$2,749	\$2,749	\$2,749	\$2,749	\$2,804
EI/QPIP	\$860	\$860	\$860	\$860	\$860	\$664	\$860	\$860	\$860	\$860	\$815
Federal Income Tax	\$29,622	\$29,622	\$29,622	\$29,622	\$29,622	\$24,678	\$29,622	\$29,622	\$29,622	\$29,622	\$28,492
Provincial Income Tax	\$14,129	\$13,508	\$16,779	\$21,438	\$16,920	\$29,126	\$20,560	\$22,108	\$22,226	\$21,006	\$19,369
Health Taxes	\$450	\$0	\$0	\$0	\$750	\$616	\$0	\$0	\$0	\$0	\$490

## Single Person - \$200,000

### Tax Changes from 2018 to 2019

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
<b>Total Tax</b>	<b>\$34</b>	<b>\$48</b>	<b>\$188</b>	<b>\$60</b>	<b>\$227</b>	<b>\$13</b>	<b>\$52</b>	<b>\$175</b>	<b>\$243</b>	<b>\$24</b>	<b>\$118</b>
CPP/QPP	\$98	\$98	\$98	\$98	\$98	\$100	\$98	\$98	\$98	\$98	\$98
EI/QPIP	-\$17	-\$17	-\$17	-\$17	-\$17	-\$23	-\$17	-\$17	-\$17	-\$17	-\$18
Federal Income Tax	-\$23	-\$23	-\$23	-\$23	-\$23	-\$17	-\$23	-\$23	-\$23	-\$23	-\$21
Provincial Income Tax	-\$13	-\$10	\$130	\$1	\$35	-\$10	-\$7	\$116	\$184	-\$35	\$17
<i>Increase from bracket creep</i>	\$0	\$0	\$140	\$0	\$52	\$0	\$10	\$102	\$202	\$0	\$31
Health Taxes	-\$12	\$0	\$0	\$0	\$134	-\$36	\$0	\$0	\$0	\$0	\$42

### Taxes in 2019

	35%	33%	35%	38%	37%	41%	39%	39%	40%	38%	37%
<b>Tax Rate</b>	<b>35%</b>	<b>33%</b>	<b>35%</b>	<b>38%</b>	<b>37%</b>	<b>41%</b>	<b>39%</b>	<b>39%</b>	<b>40%</b>	<b>38%</b>	<b>37%</b>
<b>Total Tax</b>	\$71,246	\$68,175	\$72,275	\$78,414	\$75,563	\$83,545	\$78,885	\$79,554	\$80,997	\$78,118	\$76,199
CPP/QPP	\$2,749	\$2,749	\$2,749	\$2,749	\$2,749	\$2,991	\$2,749	\$2,749	\$2,749	\$2,749	\$2,804
EI/QPIP	\$860	\$860	\$860	\$860	\$860	\$664	\$860	\$860	\$860	\$860	\$815
Federal Income Tax	\$44,441	\$44,441	\$44,441	\$44,441	\$44,441	\$37,052	\$44,441	\$44,441	\$44,441	\$44,441	\$42,752
Provincial Income Tax	\$22,746	\$20,124	\$24,225	\$30,364	\$26,613	\$42,222	\$30,835	\$31,504	\$32,947	\$30,068	\$29,279
Health Taxes	\$450	\$0	\$0	\$0	\$900	\$616	\$0	\$0	\$0	\$0	\$548

## Two Income Family - \$30,000

### Tax Changes from 2018 to 2019

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
<b>Total Tax</b>	<b>-\$670</b>	<b>-\$677</b>	<b>-\$677</b>	<b>-\$660</b>	<b>-\$677</b>	<b>\$27</b>	<b>-\$677</b>	<b>-\$658</b>	<b>-\$604</b>	<b>-\$677</b>	<b>-\$511</b>
CPP/QPP	\$43	\$43	\$43	\$43	\$43	\$44	\$43	\$43	\$43	\$43	\$43
EI/QPIP	-\$12	-\$12	-\$12	-\$12	-\$12	-\$15	-\$12	-\$12	-\$12	-\$12	-\$13
Federal Income Tax	-\$701	-\$708	-\$708	-\$708	-\$708	-\$3	-\$708	-\$708	-\$708	-\$708	-\$544
Provincial Income Tax	\$0	\$0	\$0	\$17	\$0	\$2	\$0	\$19	\$73	\$0	\$3
<i>Increase from bracket creep</i>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$21	\$70	\$0	\$2
Health Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

### Taxes in 2019

Tax Rate	4%	4%	4%	5%	4%	0%	4%	6%	6%	4%	3%
<b>Total Tax</b>	\$1 357	\$1 357	\$1 357	\$1 681	\$1 357	<b>-\$63</b>	\$1 357	\$1 879	\$1 731	\$1 357	\$1 049
CPP/QPP	\$1 207	\$1 207	\$1 207	\$1 207	\$1 207	\$1 313	\$1 207	\$1 207	\$1 207	\$1 207	\$1 231
EI/QPIP	\$497	\$497	\$497	\$497	\$497	\$383	\$497	\$497	\$497	\$497	\$471
Federal Income Tax	<b>-\$347</b>	<b>-\$347</b>	<b>-\$347</b>	<b>-\$347</b>	<b>-\$347</b>	\$278	<b>-\$347</b>	<b>-\$347</b>	<b>-\$347</b>	<b>-\$347</b>	<b>-\$204</b>
Provincial Income Tax	\$0	\$0	\$0	\$324	\$0	<b>-\$2 037</b>	\$0	\$523	\$374	\$0	<b>-\$449</b>
Health Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

## Two Income Family - \$60,000

### Tax Changes from 2018 to 2019

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
<b>Total Tax</b>	<b>\$26</b>	<b>\$48</b>	<b>\$173</b>	<b>\$78</b>	<b>-\$686</b>	<b>-\$27</b>	<b>\$50</b>	<b>\$90</b>	<b>\$168</b>	<b>\$49</b>	<b>-\$248</b>
CPP/QPP	\$89	\$89	\$89	\$89	\$89	\$90	\$89	\$89	\$89	\$89	\$89
EI/QPIP	-\$25	-\$25	-\$25	-\$25	-\$25	-\$31	-\$25	-\$25	-\$25	-\$25	-\$26
Federal Income Tax	-\$10	-\$10	-\$10	-\$10	-\$10	-\$6	-\$10	-\$10	-\$10	-\$10	-\$9
Provincial Income Tax	-\$5	-\$7	\$119	\$23	-\$728	-\$7	-\$4	\$35	\$113	-\$6	-\$277
<i>Increase from bracket creep</i>	\$0	\$0	\$91	\$0	\$0	\$0	\$5	\$42	\$124	\$0	\$6
Health Taxes	-\$23	\$0	\$0	\$0	-\$13	-\$73	\$0	\$0	\$0	\$0	-\$25

### Taxes in 2019

<b>Tax Rate</b>	<b>18%</b>	<b>17%</b>	<b>16%</b>	<b>20%</b>	<b>15%</b>	<b>21%</b>	<b>20%</b>	<b>20%</b>	<b>19%</b>	<b>19%</b>	<b>18%</b>
<b>Total Tax</b>	\$10 941	\$10 303	\$9 829	\$12 061	\$9 203	\$13 065	\$11 995	\$12 260	\$11 628	\$11 760	\$10 736
CPP/QPP	\$2 770	\$2 770	\$2 770	\$2 770	\$2 770	\$3 015	\$2 770	\$2 770	\$2 770	\$2 770	\$2 826
EI/QPIP	\$993	\$993	\$993	\$993	\$993	\$767	\$993	\$993	\$993	\$993	\$941
Federal Income Tax	\$4 646	\$4 646	\$4 646	\$4 646	\$4 646	\$3 837	\$4 646	\$4 646	\$4 646	\$4 646	\$4 461
Provincial Income Tax	\$1 632	\$1 893	\$1 419	\$3 652	\$193	\$4 215	\$3 585	\$3 851	\$3 218	\$3 350	\$1 876
Health Taxes	\$900	\$0	\$0	\$0	\$600	\$1 232	\$0	\$0	\$0	\$0	\$632

## Two Income Family - \$90,000

### Tax Changes from 2018 to 2019

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
<b>Total Tax</b>	<b>\$51</b>	<b>\$73</b>	<b>\$236</b>	<b>\$107</b>	<b>\$48</b>	<b>-\$8</b>	<b>\$73</b>	<b>\$169</b>	<b>\$191</b>	<b>\$66</b>	<b>\$52</b>
CPP/QPP	\$135	\$135	\$135	\$135	\$135	\$136	\$135	\$135	\$135	\$135	\$135
EI/QPIP	-\$37	-\$37	-\$37	-\$37	-\$37	-\$46	-\$37	-\$37	-\$37	-\$37	-\$39
Federal Income Tax	-\$15	-\$15	-\$15	-\$15	-\$15	-\$9	-\$15	-\$15	-\$15	-\$15	-\$14
Provincial Income Tax	-\$9	-\$10	\$153	\$24	-\$15	-\$16	-\$10	\$85	\$107	-\$18	-\$4
<i>Increase from bracket creep</i>	\$0	\$0	\$129	\$0	\$0	\$0	\$6	\$99	\$124	\$0	\$8
Health Taxes	-\$23	\$0	\$0	\$0	-\$20	-\$73	\$0	\$0	\$0	\$0	-\$27

### Taxes in 2019

<b>Tax Rate</b>	<b>21%</b>	<b>21%</b>	<b>21%</b>	<b>24%</b>	<b>20%</b>	<b>26%</b>	<b>23%</b>	<b>24%</b>	<b>25%</b>	<b>24%</b>	<b>22%</b>
<b>Total Tax</b>	\$19,241	\$19,519	\$19,235	\$22,193	\$18,535	\$23,358	\$21,468	\$22,534	\$22,535	\$21,534	\$20,209
CPP/QPP	\$4,334	\$4,334	\$4,334	\$4,334	\$4,334	\$4,716	\$4,334	\$4,334	\$4,334	\$4,334	\$4,421
EI/QPIP	\$1,490	\$1,490	\$1,490	\$1,490	\$1,490	\$1,150	\$1,490	\$1,490	\$1,490	\$1,490	\$1,412
Federal Income Tax	\$8,936	\$8,936	\$8,936	\$8,936	\$8,936	\$7,396	\$8,936	\$8,936	\$8,936	\$8,936	\$8,584
Provincial Income Tax	\$3,581	\$4,759	\$4,475	\$7,433	\$2,875	\$8,864	\$6,708	\$7,774	\$7,775	\$6,774	\$5,043
Health Taxes	\$900	\$0	\$0	\$0	\$900	\$1,232	\$0	\$0	\$0	\$0	\$748

## Two Income Family - \$120,000

### Tax Changes from 2018 to 2019

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
<b>Total Tax</b>	<b>\$94</b>	<b>\$114</b>	<b>\$287</b>	<b>\$153</b>	<b>\$89</b>	<b>\$41</b>	<b>\$113</b>	<b>\$208</b>	<b>\$268</b>	<b>\$294</b>	<b>\$98</b>
CPP/QPP	\$196	\$196	\$196	\$196	\$196	\$199	\$196	\$196	\$196	\$196	\$197
EI/QPIP	-\$34	-\$34	-\$34	-\$34	-\$34	-\$46	-\$34	-\$34	-\$34	-\$34	-\$37
Federal Income Tax	-\$33	-\$33	-\$33	-\$33	-\$33	-\$23	-\$33	-\$33	-\$33	-\$33	-\$31
Provincial Income Tax	-\$11	-\$15	\$158	\$24	-\$14	-\$16	-\$16	\$78	\$139	\$165	-\$1
<i>Increase from bracket creep</i>	\$0	\$0	\$141	\$0	\$0	\$0	\$7	\$99	\$168	\$0	\$10
Health Taxes	-\$23	\$0	\$0	\$0	-\$26	-\$73	\$0	\$0	\$0	\$0	-\$30

### Taxes in 2019

<b>Tax Rate</b>	<b>23%</b>	<b>24%</b>	<b>25%</b>	<b>27%</b>	<b>24%</b>	<b>29%</b>	<b>27%</b>	<b>28%</b>	<b>28%</b>	<b>28%</b>	<b>26%</b>
<b>Total Tax</b>	\$28,823	\$29,735	\$30,224	\$33,405	\$29,423	\$35,794	\$33,163	\$33,914	\$34,502	\$33,718	\$31,284
CPP/QPP	\$5,498	\$5,498	\$5,498	\$5,498	\$5,498	\$5,983	\$5,498	\$5,498	\$5,498	\$5,498	\$5,609
EI/QPIP	\$1,720	\$1,720	\$1,720	\$1,720	\$1,720	\$1,328	\$1,720	\$1,720	\$1,720	\$1,720	\$1,631
Federal Income Tax	\$14,824	\$14,824	\$14,824	\$14,824	\$14,824	\$12,286	\$14,824	\$14,824	\$14,824	\$14,824	\$14,244
Provincial Income Tax	\$5,881	\$7,692	\$8,182	\$11,363	\$6,181	\$14,966	\$11,121	\$11,872	\$12,459	\$11,676	\$8,937
Health Taxes	\$900	\$0	\$0	\$0	\$1,200	\$1,232	\$0	\$0	\$0	\$0	\$864

## Two Income Family - \$150,000

### Tax Changes from 2018 to 2019

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
<b>Total Tax</b>	<b>\$94</b>	<b>\$114</b>	<b>\$287</b>	<b>\$154</b>	<b>\$82</b>	<b>\$40</b>	<b>\$113</b>	<b>\$288</b>	<b>\$252</b>	<b>\$283</b>	<b>\$95</b>
CPP/QPP	\$196	\$196	\$196	\$196	\$196	\$199	\$196	\$196	\$196	\$196	\$197
EI/QPIP	-\$34	-\$34	-\$34	-\$34	-\$34	-\$46	-\$34	-\$34	-\$34	-\$34	-\$37
Federal Income Tax	-\$33	-\$33	-\$33	-\$33	-\$33	-\$23	-\$33	-\$33	-\$33	-\$33	-\$31
Provincial Income Tax	-\$11	-\$15	\$158	\$24	-\$15	-\$16	-\$17	\$159	\$123	\$154	-\$1
<i>Increase from bracket creep</i>	\$0	\$0	\$141	\$0	\$0	\$0	\$7	\$185	\$153	\$0	\$9
Health Taxes	-\$23	\$0	\$0	\$0	-\$33	-\$73	\$0	\$0	\$0	\$0	-\$33

### Taxes in 2019

<b>Tax Rate</b>	<b>24%</b>	<b>25%</b>	<b>26%</b>	<b>29%</b>	<b>25%</b>	<b>31%</b>	<b>29%</b>	<b>29%</b>	<b>30%</b>	<b>30%</b>	<b>27%</b>
<b>Total Tax</b>	\$37,478	\$39,092	\$40,361	\$44,355	\$38,814	\$47,125	\$43,997	\$45,170	\$46,039	\$45,061	\$41,216
CPP/QPP	\$5,498	\$5,498	\$5,498	\$5,498	\$5,498	\$5,983	\$5,498	\$5,498	\$5,498	\$5,498	\$5,609
EI/QPIP	\$1,720	\$1,720	\$1,720	\$1,720	\$1,720	\$1,328	\$1,720	\$1,720	\$1,720	\$1,720	\$1,631
Federal Income Tax	\$21,109	\$21,109	\$21,109	\$21,109	\$21,109	\$17,514	\$21,109	\$21,109	\$21,109	\$21,109	\$20,287
Provincial Income Tax	\$8,251	\$10,764	\$12,033	\$16,028	\$8,986	\$21,069	\$15,669	\$16,843	\$17,711	\$16,734	\$12,710
Health Taxes	\$900	\$0	\$0	\$0	\$1,500	\$1,232	\$0	\$0	\$0	\$0	\$980

## Two Income Family - \$200,000

### Tax Changes from 2018 to 2019

	BC	AB	SK	MB	ON	QC	NB	PE	NS	NL	Canada
<b>Total Tax</b>	<b>\$78</b>	<b>\$105</b>	<b>\$278</b>	<b>\$123</b>	<b>\$58</b>	<b>\$29</b>	<b>\$101</b>	<b>\$317</b>	<b>\$274</b>	<b>\$266</b>	<b>\$79</b>
CPP/QPP	\$196	\$196	\$196	\$196	\$196	\$199	\$196	\$196	\$196	\$196	\$197
EI/QPIP	-\$34	-\$34	-\$34	-\$34	-\$34	-\$46	-\$34	-\$34	-\$34	-\$34	-\$37
Federal Income Tax	-\$43	-\$43	-\$43	-\$43	-\$43	-\$31	-\$43	-\$43	-\$43	-\$43	-\$40
Provincial Income Tax	-\$18	-\$15	\$158	\$3	-\$29	-\$20	-\$18	\$198	\$154	\$146	-\$8
<i>Increase from bracket creep</i>	\$0	\$0	\$141	\$0	\$0	\$0	\$9	\$203	\$183	\$0	\$10
Health Taxes	-\$23	\$0	\$0	\$0	-\$33	-\$73	\$0	\$0	\$0	\$0	-\$33

### Taxes in 2019

<b>Tax Rate</b>	<b>26%</b>	<b>27%</b>	<b>28%</b>	<b>31%</b>	<b>28%</b>	<b>33%</b>	<b>31%</b>	<b>32%</b>	<b>32%</b>	<b>32%</b>	<b>29%</b>
<b>Total Tax</b>	\$54,162	\$55,440	\$58,008	\$64,579	\$57,003	\$67,705	\$63,384	\$64,979	\$65,925	\$64,732	\$59,673
CPP/QPP	\$5,498	\$5,498	\$5,498	\$5,498	\$5,498	\$5,983	\$5,498	\$5,498	\$5,498	\$5,498	\$5,609
EI/QPIP	\$1,720	\$1,720	\$1,720	\$1,720	\$1,720	\$1,328	\$1,720	\$1,720	\$1,720	\$1,720	\$1,631
Federal Income Tax	\$32,337	\$32,337	\$32,337	\$32,337	\$32,337	\$26,889	\$32,337	\$32,337	\$32,337	\$32,337	\$31,092
Provincial Income Tax	\$13,707	\$15,884	\$18,452	\$25,023	\$15,947	\$32,273	\$23,828	\$25,423	\$26,369	\$25,176	\$20,362
Health Taxes	\$900	\$0	\$0	\$0	\$1,500	\$1,232	\$0	\$0	\$0	\$0	\$980