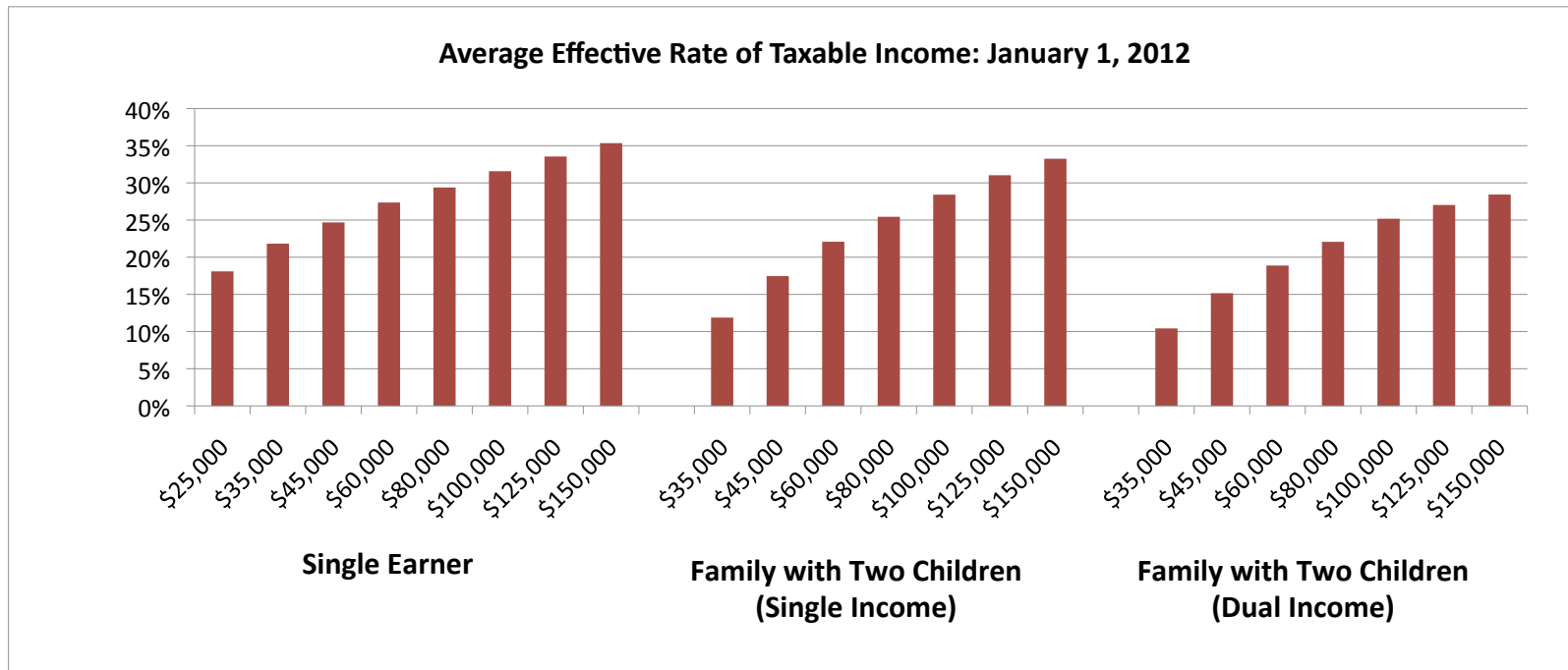
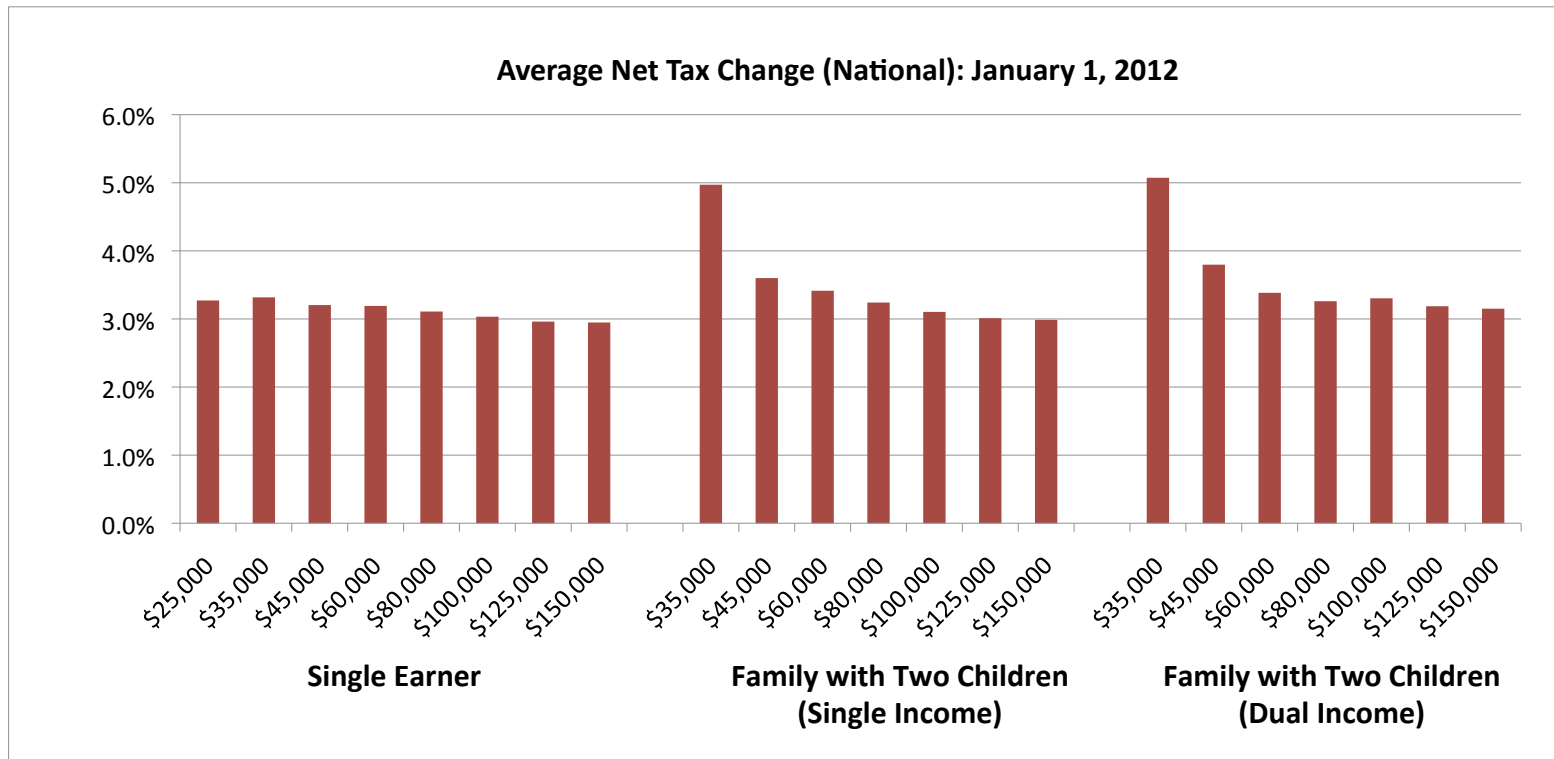


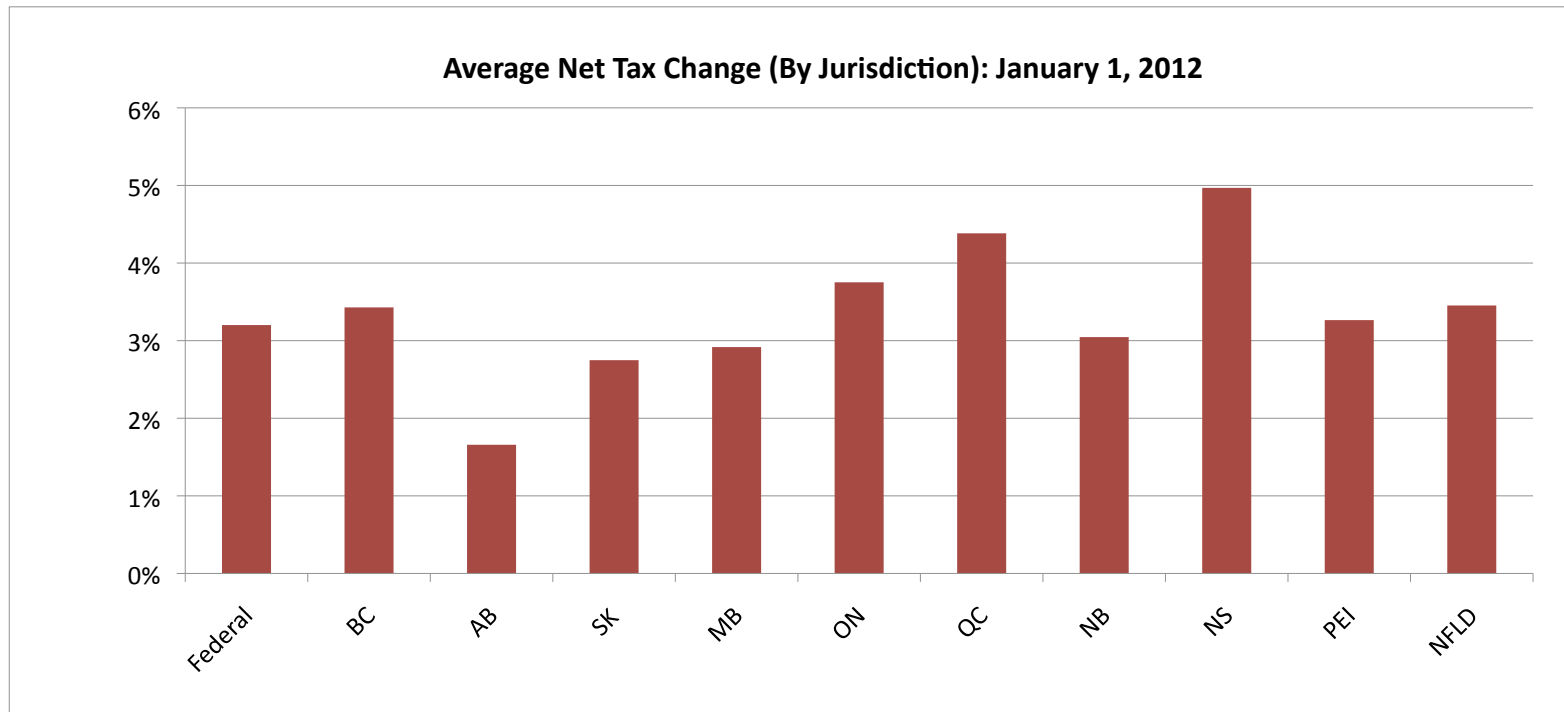
Income and Payroll Tax Burden for Select Income Scenarios, Adjusted for Inflation: December 31, 2011-January 1, 2012*



***Important:** 2012 income levels are adjusted for provincial inflation levels from the September 2010-September 2011 Consumer Price Index (CPI). For example, a 2011 income of \$10,000 with an inflation rate of 2% will see 2012 taxes calculated from an income of \$10,200. See 'Inflation Factors' below for provincial rates.



***Important:** 2012 income levels are adjusted for provincial inflation levels from the September 2010-September 2011 Consumer Price Index (CPI). For example, a 2011 income of \$10,000 with an inflation rate of 2% will see 2012 taxes calculated from an income of \$10,200. See 'Inflation Factors' below for provincial rates.



***Important:** 2012 income levels are adjusted for provincial inflation levels from the September 2010-September 2011 Consumer Price Index (CPI). For example, a 2011 income of \$10,000 with an inflation rate of 2% will see 2012 taxes calculated from an income of \$10,200. See 'Inflation Factors' below for provincial rates.

Single Earner	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD
\$25,000										
2011	\$4,058	\$3,945	\$4,279	\$4,926	\$4,321	\$5,173	\$4,362	\$4,613	\$4,841	\$4,488
2012	\$4,156	\$4,011	\$4,397	\$5,052	\$4,477	\$5,413	\$4,497	\$4,835	\$4,996	\$4,646
Net Change (\$)	\$97	\$66	\$117	\$126	\$156	\$240	\$135	\$221	\$155	\$158
Net Change (%)	2.4%	1.7%	2.7%	2.6%	3.6%	4.6%	3.1%	4.8%	3.2%	3.5%
Effective Rate	16.2%	15.8%	17.1%	19.7%	17.3%	21.1%	17.5%	18.7%	19.5%	18.0%

Single Earner	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD
\$35,000										
2011	\$7,192	\$6,950	\$7,377	\$8,083	\$6,864	\$8,722	\$7,538	\$7,839	\$7,947	\$7,427
2012	\$7,399	\$7,074	\$7,579	\$8,307	\$7,117	\$9,068	\$7,766	\$8,246	\$8,220	\$7,680
Net Change (\$)	\$208	\$123	\$202	\$224	\$254	\$347	\$228	\$407	\$273	\$253
Net Change (%)	2.9%	1.8%	2.7%	2.8%	3.7%	4.0%	3.0%	5.2%	3.4%	3.4%
Effective Rate	20.6%	19.9%	21.1%	23.2%	19.7%	25.2%	21.6%	22.7%	22.9%	21.3%

Single Earner	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD
\$45,000										
2011	\$10,200	\$10,187	\$10,789	\$11,589	\$10,084	\$12,723	\$10,926	\$11,578	\$11,565	\$10,928
2012	\$10,481	\$10,353	\$11,082	\$11,903	\$10,451	\$13,191	\$11,258	\$12,148	\$11,937	\$11,307
Net Change (\$)	\$281	\$167	\$293	\$314	\$367	\$468	\$332	\$570	\$372	\$378
Net Change (%)	2.8%	1.6%	2.7%	2.7%	3.6%	3.7%	3.0%	4.9%	3.2%	3.5%
Effective Rate	22.7%	22.6%	24.0%	25.8%	22.5%	28.6%	24.3%	26.1%	25.9%	24.4%

Single Earner	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD
\$60,000										
2011	\$14,786	\$15,109	\$16,159	\$16,923	\$15,037	\$18,692	\$16,165	\$17,259	\$17,058	\$16,230
2012	\$15,202	\$15,400	\$16,612	\$17,392	\$15,571	\$19,345	\$16,661	\$18,072	\$17,593	\$16,784
Net Change (\$)	\$417	\$291	\$453	\$469	\$534	\$653	\$496	\$813	\$535	\$554
Net Change (%)	2.8%	1.9%	2.8%	2.8%	3.5%	3.5%	3.1%	4.7%	3.1%	3.4%
Effective Rate	24.7%	25.2%	27.0%	28.3%	25.1%	31.4%	27.0%	29.1%	28.6%	27.1%

Single Earner	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD
\$80,000										
2011	\$20,941	\$21,509	\$23,159	\$24,477	\$21,753	\$26,418	\$23,002	\$24,993	\$24,683	\$23,259
2012	\$21,506	\$21,916	\$23,794	\$25,213	\$22,502	\$27,275	\$23,689	\$26,085	\$25,464	\$24,032
Net Change (\$)	\$565	\$406	\$635	\$736	\$749	\$858	\$687	\$1,092	\$781	\$773
Net Change (%)	2.7%	1.9%	2.7%	3.0%	3.4%	3.2%	3.0%	4.4%	3.2%	3.3%
Effective Rate	26.3%	26.9%	29.0%	30.7%	27.2%	33.2%	28.8%	31.5%	31.0%	29.1%

Single Earner	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD
\$100,000										
2011	\$28,422	\$28,586	\$30,836	\$33,034	\$30,312	\$35,456	\$30,559	\$33,462	\$33,101	\$30,996
2012	\$29,153	\$29,087	\$31,664	\$33,974	\$31,360	\$36,548	\$31,458	\$34,913	\$34,137	\$32,019
Net Change (\$)	\$731	\$501	\$828	\$940	\$1,048	\$1,092	\$899	\$1,451	\$1,036	\$1,023
Net Change (%)	2.6%	1.8%	2.7%	2.8%	3.5%	3.1%	2.9%	4.3%	3.1%	3.3%
Effective Rate	28.5%	28.6%	30.9%	33.1%	30.4%	35.6%	30.6%	33.7%	33.3%	31.1%

Single Earner	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD
\$125,000										
2011	\$38,578	\$37,586	\$40,748	\$43,884	\$41,164	\$46,884	\$40,239	\$44,337	\$44,193	\$40,822
2012	\$39,552	\$38,249	\$41,829	\$45,095	\$42,571	\$48,276	\$41,409	\$46,180	\$45,518	\$42,149
Net Change (\$)	\$974	\$663	\$1,081	\$1,211	\$1,406	\$1,392	\$1,170	\$1,842	\$1,324	\$1,327
Net Change (%)	2.5%	1.8%	2.7%	2.8%	3.4%	3.0%	2.9%	4.2%	3.0%	3.3%
Effective Rate	30.9%	30.1%	32.6%	35.2%	33.0%	37.6%	32.2%	35.7%	35.5%	32.7%

Single Earner	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD
\$150,000										
2011	\$49,389	\$47,222	\$51,634	\$55,370	\$52,653	\$58,842	\$50,950	\$55,848	\$55,922	\$51,282
2012	\$50,608	\$48,020	\$52,991	\$56,857	\$54,458	\$60,543	\$52,420	\$58,325	\$57,543	\$52,946
Net Change (\$)	\$1,219	\$798	\$1,357	\$1,487	\$1,805	\$1,701	\$1,470	\$2,477	\$1,622	\$1,663
Net Change (%)	2.5%	1.7%	2.6%	2.7%	3.4%	2.9%	2.9%	4.4%	2.9%	3.2%
Effective Rate	32.9%	31.4%	34.4%	37.0%	35.1%	39.3%	34.0%	37.5%	37.4%	34.2%

Family with Two Children (Single Income)	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD
\$35,000	\$4,336	\$3,148	\$3,148	\$4,167	\$3,448	\$3,563	\$4,115	\$4,987	\$5,087	\$4,706
2011	\$4,718	\$3,182	\$3,241	\$4,319	\$3,601	\$3,910	\$4,247	\$5,332	\$5,298	\$4,881
2012	\$382	\$35	\$93	\$152	\$153	\$346	\$132	\$345	\$211	\$175
Net Change (\$)	8.8%	1.1%	2.9%	3.6%	4.4%	9.7%	3.2%	6.9%	4.1%	3.7%
Net Change (%)	13.2%	8.9%	9.0%	12.0%	10.0%	10.9%	11.8%	14.7%	14.8%	13.5%
Effective Rate	\$4,336	\$3,148	\$3,148	\$4,167	\$3,448	\$3,563	\$4,115	\$4,987	\$5,087	\$4,706

Family with Two Children (Single Income)	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD
\$45,000										
2011	\$8,216	\$6,271	\$5,758	\$7,862	\$7,075	\$9,288	\$7,804	\$8,727	\$8,705	\$8,207
2012	\$8,465	\$6,345	\$5,911	\$8,098	\$7,355	\$9,741	\$8,047	\$9,234	\$9,015	\$8,508
Net Change (\$)	\$249	\$74	\$152	\$236	\$280	\$452	\$244	\$507	\$310	\$301
Net Change (%)	3.0%	1.2%	2.6%	3.0%	4.0%	4.9%	3.1%	5.8%	3.6%	3.7%
Effective Rate	18.4%	13.8%	12.8%	17.6%	15.8%	21.1%	17.4%	19.8%	19.5%	18.3%

Family with Two Children (Single Income)	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD
\$60,000										
2011	\$12,801	\$11,193	\$11,129	\$13,342	\$12,429	\$15,393	\$13,255	\$14,408	\$14,198	\$13,509
2012	\$13,186	\$11,392	\$11,441	\$13,736	\$12,887	\$16,026	\$13,669	\$15,159	\$14,670	\$13,985
Net Change (\$)	\$384	\$198	\$312	\$395	\$458	\$633	\$414	\$751	\$473	\$476
Net Change (%)	3.0%	1.8%	2.8%	3.0%	3.7%	4.1%	3.1%	5.2%	3.3%	3.5%
Effective Rate	21.5%	18.7%	18.6%	22.3%	20.8%	26.0%	22.2%	24.4%	23.8%	22.6%

Family with Two Children (Single Income)	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD
\$80,000										
2011	\$18,957	\$17,593	\$18,129	\$21,091	\$19,055	\$23,119	\$20,092	\$22,142	\$21,823	\$20,538
2012	\$19,489	\$17,907	\$18,623	\$21,757	\$19,727	\$23,956	\$20,697	\$23,171	\$22,542	\$21,233
Net Change (\$)	\$532	\$314	\$494	\$666	\$672	\$838	\$606	\$1,029	\$719	\$695
Net Change (%)	2.8%	1.8%	2.7%	3.2%	3.5%	3.6%	3.0%	4.6%	3.3%	3.4%
Effective Rate	23.8%	22.0%	22.7%	26.5%	23.9%	29.2%	25.2%	28.0%	27.5%	25.7%

Family with Two Children (Single Income)	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD
\$100,000										
2011	\$26,437	\$24,670	\$25,806	\$29,842	\$27,484	\$32,157	\$27,649	\$30,611	\$30,240	\$28,275
2012	\$27,136	\$25,078	\$26,493	\$30,717	\$28,450	\$33,229	\$28,466	\$32,000	\$31,171	\$29,220
Net Change (\$)	\$699	\$408	\$687	\$875	\$965	\$1,071	\$817	\$1,389	\$931	\$945
Net Change (%)	2.6%	1.7%	2.7%	2.9%	3.5%	3.3%	3.0%	4.5%	3.1%	3.3%
Effective Rate	26.5%	24.6%	25.8%	30.0%	27.5%	32.4%	27.7%	30.9%	30.4%	28.3%

Family with Two Children (Single Income)	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD
\$125,000										
2011	\$36,594	\$33,670	\$35,718	\$40,760	\$38,337	\$43,585	\$37,329	\$41,486	\$41,269	\$38,101
2012	\$37,536	\$34,240	\$36,658	\$41,882	\$39,661	\$44,957	\$38,417	\$43,266	\$42,531	\$39,350
Net Change (\$)	\$942	\$570	\$941	\$1,122	\$1,324	\$1,372	\$1,088	\$1,780	\$1,262	\$1,249
Net Change (%)	2.6%	1.7%	2.6%	2.8%	3.5%	3.1%	2.9%	4.3%	3.1%	3.3%
Effective Rate	29.3%	26.9%	28.6%	32.7%	30.7%	35.0%	29.9%	33.4%	33.2%	30.5%

Family with Two Children (Single Income)	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD
\$150,000										
2011	\$47,404	\$43,306	\$46,604	\$52,246	\$49,825	\$55,543	\$48,040	\$52,997	\$52,998	\$48,561
2012	\$48,591	\$44,011	\$47,820	\$53,644	\$51,548	\$57,224	\$49,428	\$55,412	\$54,557	\$50,147
Net Change (\$)	\$1,187	\$705	\$1,216	\$1,398	\$1,723	\$1,681	\$1,388	\$2,415	\$1,559	\$1,585
Net Change (%)	2.5%	1.6%	2.6%	2.7%	3.5%	3.0%	2.9%	4.6%	2.9%	3.3%
Effective Rate	31.6%	28.8%	31.1%	34.9%	33.3%	37.2%	32.1%	35.7%	35.4%	32.4%

Family with Two Children (Dual Incomes)	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD
\$35,000										
2011	\$3,422	\$2,841	\$2,841	\$3,801	\$3,167	\$2,943	\$3,701	\$4,250	\$4,563	\$4,151
2012	\$3,786	\$2,871	\$2,929	\$3,931	\$3,316	\$3,272	\$3,825	\$4,512	\$4,733	\$4,314
Net Change (\$)	\$364	\$30	\$88	\$131	\$149	\$329	\$124	\$263	\$170	\$163
Net Change (%)	10.6%	1.1%	3.1%	3.4%	4.7%	11.2%	3.3%	6.2%	3.7%	3.9%
Effective Rate	10.6%	8.1%	8.2%	11.0%	9.2%	9.1%	10.6%	12.4%	13.2%	12.0%

Family with Two Children (Dual Incomes)	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD
\$45,000										
2011	\$6,916	\$5,749	\$5,157	\$7,069	\$5,822	\$8,266	\$6,922	\$7,142	\$7,549	\$6,941
2012	\$7,141	\$5,833	\$5,298	\$7,273	\$6,142	\$8,762	\$7,140	\$7,512	\$7,800	\$7,195
Net Change (\$)	\$224	\$84	\$141	\$204	\$321	\$497	\$218	\$371	\$251	\$254
Net Change (%)	3.2%	1.5%	2.7%	2.9%	5.5%	6.0%	3.1%	5.2%	3.3%	3.7%
Effective Rate	15.5%	12.7%	11.5%	15.8%	13.2%	19.0%	15.4%	16.1%	16.9%	15.5%

Family with Two Children (Dual Incomes)	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD
\$60,000										
2011	\$11,200	\$10,256	\$9,804	\$11,765	\$9,583	\$13,767	\$11,516	\$11,530	\$12,028	\$11,126
2012	\$11,532	\$10,427	\$10,071	\$12,088	\$9,935	\$14,350	\$11,869	\$12,196	\$12,402	\$11,516
Net Change (\$)	\$332	\$171	\$267	\$323	\$352	\$583	\$353	\$666	\$373	\$389
Net Change (%)	3.0%	1.7%	2.7%	2.7%	3.7%	4.2%	3.1%	5.8%	3.1%	3.5%
Effective Rate	18.8%	17.1%	16.4%	19.7%	16.0%	23.3%	19.2%	19.6%	20.1%	18.6%

Family with Two Children (Dual Incomes)	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD
\$80,000										
2011	\$16,491	\$16,266	\$16,000	\$18,372	\$15,663	\$20,678	\$17,529	\$18,546	\$18,641	\$17,485
2012	\$16,959	\$16,553	\$16,436	\$18,898	\$16,215	\$21,471	\$18,057	\$19,472	\$19,261	\$18,079
Net Change (\$)	\$468	\$287	\$436	\$526	\$551	\$793	\$528	\$926	\$620	\$594
Net Change (%)	2.8%	1.8%	2.7%	2.9%	3.5%	3.8%	3.0%	5.0%	3.3%	3.4%
Effective Rate	20.7%	20.3%	20.0%	23.0%	19.6%	26.2%	22.0%	23.5%	23.5%	21.9%

Family with Two Children (Dual Incomes)	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD
\$100,000										
2011	\$22,993	\$23,179	\$23,466	\$25,925	\$23,206	\$29,081	\$24,871	\$26,461	\$26,316	\$24,920
2012	\$23,665	\$23,628	\$24,139	\$26,684	\$24,049	\$30,164	\$25,653	\$27,729	\$27,182	\$25,797
Net Change (\$)	\$673	\$449	\$672	\$759	\$844	\$1,083	\$782	\$1,268	\$866	\$877
Net Change (%)	2.9%	1.9%	2.9%	2.9%	3.6%	3.7%	3.1%	4.8%	3.3%	3.5%
Effective Rate	23.1%	23.2%	23.5%	26.0%	23.3%	29.4%	25.0%	26.8%	26.5%	25.0%

Family with Two Children (Dual Incomes)	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD
\$125,000										
2011	\$30,418	\$31,179	\$32,216	\$34,734	\$30,993	\$38,791	\$33,396	\$35,813	\$35,266	\$33,545
2012	\$31,268	\$31,772	\$33,116	\$35,713	\$32,094	\$40,135	\$34,417	\$37,491	\$36,373	\$34,690
Net Change (\$)	\$851	\$593	\$900	\$979	\$1,101	\$1,344	\$1,021	\$1,678	\$1,107	\$1,145
Net Change (%)	2.8%	1.9%	2.8%	2.8%	3.6%	3.5%	3.1%	4.7%	3.1%	3.4%
Effective Rate	24.4%	25.0%	25.8%	27.9%	24.9%	31.3%	26.8%	29.0%	28.4%	26.9%

Family with Two Children (Dual Incomes)	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD
\$150,000										
2011	\$37,993	\$39,179	\$40,966	\$44,287	\$39,330	\$48,398	\$41,925	\$45,480	\$44,856	\$42,350
2012	\$39,027	\$39,916	\$42,094	\$45,661	\$40,695	\$49,998	\$43,185	\$47,506	\$46,300	\$43,767
Net Change (\$)	\$1,033	\$737	\$1,127	\$1,374	\$1,365	\$1,600	\$1,260	\$2,026	\$1,444	\$1,418
Net Change (%)	2.7%	1.9%	2.8%	3.1%	3.5%	3.3%	3.0%	4.5%	3.2%	3.3%
Effective Rate	25.4%	26.1%	27.4%	29.7%	26.3%	32.5%	28.0%	30.6%	30.1%	28.3%

Inflation Factors

	Federal/ National	BC	AB	SK	MB	ON	QC	NB	NS	PEI	NFLD
Inflation*	2.8%	2.4%	1.8%	2.6%	2.5%	3.3%	2.6%	2.8%	3.6%	2.6%	3.1%
Jurisdictional Adjustment	2.8%	2.4%	1.8%	2.8%	0.0%	3.3%	2.7%	2.8%	0.0%	0.0%	3.1%
Provincial Difference	0.0%	0.0%	0.0%	-0.2%	2.5%	0.0%	0.0%	0.0%	3.6%	2.6%	0.0%
Federal Difference	0.0%	-0.4%	-1.0%	-0.2%	-0.3%	0.5%	-0.2%	0.0%	0.8%	-0.2%	0.3%

*October 2010 to September 2011 CPI average

Acknowledgments:

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Notes:

- All figures are estimates
- Totals may not add up due to rounding
- 'Average' does not control for population, weighing all provinces equally
- 'Effective Rate' is the average rate based on taxable income in 2012
- Working Income Tax Benefits (WITB) not yet released. CTF indexation used to approximate from 2011 figures
- Federal taxes for low income levels may vary by province due to differences in the Working Income Tax Benefit (WITB)
- Quebec 2012 calculations are approximations based on indexation from 2011