

Non-Refundable Personal Tax Credits — 2017

(Prepared from information available as of June 8, 2017)

The two tables below contain information concerning select non-refundable personal tax credits. The first contains the federal and provincial/territorial rates used in the calculation of personal tax credits. The second shows the value of the credits. Provinces and territories use their own prescribed amounts to determine their personal tax credits.

		Personal tax credit rates (See table below for some limitations)													
		Federal	Alt.	B.C.	Man.	N.B.	Nfld. & Lab.	N.W.T.	N.S.	Nun.	Ont.	P.E.I.	Que. ¹	Sask.	Yukon
General factor²		15% ⁴	10%	5.06%	10.8%	9.68%	8.7%	5.9%	8.79%	4%	5.05%	9.8%	16% ¹	10.75%	6.4%
	First \$200												20% ¹		
Charitable donations	Amount over \$200	29% or 33% ⁴	21%	14.7%	17.4%	17.95%	18.3%	14.05%	21%	11.5%	11.16%	16.7%	24% or 25.75% ¹	14.75%	12.8%
Dividend tax credit³ (on grossed-up amount)	Eligible	15.0198%	10%	10%	8%	14%	5.4%	11.5%	8.85%	5.51%	10%	10.5%	11.9%	10.75%	15%
	Non-eligible	10.5217%	2.19%	2.18% ¹¹	0.7835%	3.245%	3.5%	6%	3.33%	2.91%	4.2863%	3.05%	7.05%	3.367%	3.14%

		Maximum value (before surtaxes) of credits that are based on prescribed amounts														
		Federal amounts	Federal ⁸	Alt.	B.C.	Man.	N.B.	Nfld. & Lab.	N.W.T.	N.S.	Nun.	Ont.	P.E.I.	Que. ¹	Sask.	Yukon
Basic					\$517	\$1,001	\$958	\$781				\$514	\$800	\$2,382 ¹		
Spouse		\$11,635	\$1,745	\$1,869	\$442	\$986	\$813	\$638	\$842	\$745	\$525	\$436	\$679	N/A	\$1,727	\$745
Equivalent to spouse					\$232	\$403	\$468	\$499	\$412	\$364	\$394	\$251	\$369	\$501 ¹	\$526 ⁹	\$462
Age 65	Basic	\$7,225	\$1,084	\$521	\$387	\$667	\$775	\$527	\$683	\$645	\$525	\$415	\$675	\$529		\$519
Disability	Under 18 supplement	\$8,113	\$1,217	\$1,442												
		\$4,733	\$710							\$303			\$394		\$1,017	\$303
Infirm dependant (18 or over)		\$6,883 ⁵	\$1,032 ⁵	\$1,082	\$226	\$389	\$452	\$248	\$279	\$246	\$189	\$242 ⁶	\$240	N/A		\$441 ⁵
Caregiver										\$431						
Pension income		\$2,000	\$300	\$144	\$51	\$108	\$97	\$87	\$59	\$103	\$80	\$71	\$98	\$445 ¹	\$108	\$128
Adoption		\$15,670	\$2,351	\$1,278	\$793	\$1,080	N/A	\$1,054		N/A		\$627	N/A	N/A ¹	N/A	\$1,003
Canada Pension Plan (CPP)		\$2,564	\$385	\$256	\$130	\$277	\$248	\$223	\$151	\$225	\$103	\$129	\$251	N/A	\$276	\$164
Quebec Pension Plan (QPP)		\$2,797 ¹	\$420						N/A					N/A		N/A
Employment Insurance (EI)	Not in Quebec	\$836	\$125	\$84	\$42	\$90	\$81	\$73	\$49	\$74	\$33	\$42	\$82	N/A	\$90	\$54
	In Quebec	\$652 ¹	\$98						N/A					N/A		N/A
Canada Employment Education		\$1,178	\$177						N/A							\$75
	Full-time				\$73	\$10 ⁷	\$43	N/A ⁷	\$17	\$24	\$18	\$16	\$28 ⁷	\$39	\$429 ¹	\$43 ⁷
	Part-time	N/A ⁷	N/A		\$22	\$3 ⁷	\$13		\$5	\$7	\$5	\$5	\$8 ⁷	\$12	N/A	\$13 ⁷
Textbook	Full-time											\$3		N/A		
	Part-time											\$1				

× 1.2 or
× 1.56

× 1.1

Factors at bottom of table increase value of credits to reflect surtaxes.¹⁰

Notes:

- See below for Quebec's special credits and rules.
- The general factor, multiplied by the federal (or provincial/territorial) amount, yields the value of the federal (or provincial/territorial) credit.
- Eligible dividends are designated as such by the payor. They are grossed up by 38% and include dividends paid by:
 - public corporations or other corporations that are not Canadian-controlled private corporations (CCPCs), are resident in Canada and are subject to the federal general corporate income tax rate (i.e., 15% in 2017); or
 - CCPCs, to the extent that the CCPC's income is:
 - not investment income (other than eligible dividends from public corporations); and
 - subject to the federal general corporate income tax rate (i.e., the income is active business income not subject to the federal small business rate).

Non-eligible dividends are grossed up by 17% and include dividends paid out of income eligible for the federal small business rate or a CCPC's investment income (other than eligible dividends received from public corporations).

4. A temporary First-time Donor's Super Credit (FDSC) can be claimed by first-time donors only once after 2012 and before 2018. The FDSC is an additional 25% tax credit (on top of claiming the Charitable Donations Tax Credit) on up to \$1,000 of donations made after March 20, 2013.

For charitable donations exceeding \$200, the tax credit rate is:

- 33% for donations made after 2015, to the extent the individual has income that is subject to the federal 33% personal income tax rate; and
 - 29% for all other donations
5. The 2017 federal budget replaces the existing caregiver credit, infirm dependant (18 or over) and family caregiver tax credit with the Canada Caregiver Credit, effective 2017. The amounts available under the Canada Caregiver Credit will be consistent with the amounts that applied previously. The Canada Caregiver Credit amount will be:
- \$6,883 (value of \$1,032; \$441 in the Yukon*) for infirm dependants (parents/grandparents, brothers/sisters, aunts/uncles, nieces/nephews, adult children); and
 - \$2,150 (value of \$323; \$138 in the Yukon*) for an infirm dependant:
 - spouse or common-law partner, if the spouse or common-law partner amount is claimed
 - eligible dependant, if the eligible dependant (equivalent to spouse) amount is claimed
 - child under age 18 at the end of the year

* Yukon has not decided if the territory will parallel this 2017 federal budget proposal; however, this table assumes that Yukon will parallel it.

The Canada Caregiver Credit will not apply to non-infirm seniors who reside with their adult children.

6. The 2017 Ontario budget replaces the existing caregiver and infirm dependant tax credits with the Ontario Caregiver Tax Credit, effective 2017. The amounts available under the Ontario Caregiver Tax Credit will be consistent with the amounts that applied previously (\$4,794 [value of \$242]). The Ontario Caregiver Tax Credit will not apply to non-infirm seniors who reside with their adult children.
7. The education (and for federal and Yukon only, textbook) tax credits are eliminated:
- federally, in New Brunswick and the Yukon - after December 31, 2016; unused credits can be carried forward for use after 2016;
 - in British Columbia - after December 31, 2017, unused credits can be carried forward for use after 2017;
 - in Ontario - for months of study after August 2017; unused credits can be carried forward after 2017; and
 - in Saskatchewan - after June 30, 2017; unused credits can be carried forward for use after June 30, 2017.
8. In Quebec, federal values are reduced by 16.5%.
9. In Saskatchewan, an additional credit of \$139 is available to individuals who are 65 or older, regardless of their income.
10. For taxpayers in Ontario or Prince Edward Island affected by provincial surtaxes, the value of the credits shown will be higher by the factors indicated. For example, for a taxpayer in Ontario's top bracket, the \$514 shown for the basic Ontario credit would be worth \$802 (i.e., $\$514 \times 1.56$).
11. British Columbia's February 21, 2017 budget proposed to decrease the non-eligible dividend tax credit rate from 2.47% to 2.18%, starting 2017. Because of British Columbia's May 9, 2017 election results, it is uncertain if this will proceed.

Quebec's Special Credits and Rules — 2017

The following special rules apply to Quebec's non-refundable tax credits:

- the minimum basic personal credit, the Quebec Pension Plan (QPP), Employment Insurance (EI), Health Services Fund and Quebec Parental Insurance Plan (QPIP) credits are combined into a single basic personal credit of \$14,890 (value of \$2,382);
- employees, employers and the self-employed must contribute to the QPIP, from which maternity, adoption and parental leave benefits are paid. As a result, federal EI premiums are lower for Quebec employees than for other employees (\$652 instead of \$836). A federal credit is available to individuals for QPIP premiums;
- an adult student can transfer the unused portion of the basic personal credit to a parent, but if this transfer is made, the other dependant (18 or over) credit of \$3,907 (value of \$625) cannot be claimed for that student;
- most non-refundable credits, such as the basic personal credit and the age credit, can be transferred to a spouse, if not used by the taxpayer;
- the age, pension and living alone credits are reduced if net family income exceeds \$33,755;
- the age to qualify for the age credit will remain 65, retroactive to 2016; it was to have increased to age 67 in 2017
- a person that lives alone or with a dependant can claim a credit of \$1,707 (value of \$273);
- a person that qualifies for the living alone credit and lives with an eligible student is eligible for an additional \$2,107 (value of \$337) credit;
- the maximum education credit of \$2,682 (value of \$429) per term (maximum two terms per year) can be claimed by a supporting Quebec parent (but is not transferable) for a child under 18 who attends post-secondary school full-time (part-time for infirm dependants);
- a student can transfer the unused portion of the tuition and examination tax credits to a parent or grandparent;
- the medical expense credit is based on the amount by which qualifying expenses exceed 3% of net family income (see below for details on the refundable medical expense credit); and
- the tax credit rate for charitable donations exceeding \$200 is:
 - 25.75% for donations made after 2016, to the extent the individual has income that is subject to the 25.75% personal income tax rate; and
 - 24% for all other donations.

Select Quebec refundable tax credits are listed in the table below.

	Details
Adoption	50% of eligible adoption expenses (maximum credit of \$10,000)
Child care	26% to 75% of qualifying child care expenses (limits apply)
Youth activities	Maximum credit is \$100 for children age five to under 17; \$200 for children with a disability, age five to under 19; available to families with incomes of \$135,085 or less
Seniors' activities	Maximum credit is \$40 for seniors age 70 or older with incomes of \$41,165 or less
Caregivers¹	Basic credit of \$647 ¹ plus supplement of \$529; the supplement is reduced if the dependant's income exceeds \$23,505
Respite expenses for informal caregivers	30% of eligible respite expenses paid for the care of a person who resides with the caregiver and has a significant disability; maximum credit of \$1,560 is reduced if family income exceeds \$56,935
Informal caregivers	Maximum credit of \$500 for each care recipient can be allocated to a volunteer who provides home respite to informal caregivers of the care recipient
Home support for seniors	35% of eligible expenses; maximum credit of \$6,825 for independent seniors (reduced if family income exceeds \$56,935) and \$8,925 for dependent seniors, age 70 and over; expenses eligible for this credit will not qualify for the medical expense credit
Medical	25% of medical expenses eligible for the non-refundable credit and 25% of amount deducted for impairment support products and services; maximum credit of \$1,175 is reduced if family income exceeds \$22,725

Notes:

1. The caregivers credit has three components:
 - i. caregivers who house, in the strict sense of the term, an eligible relative – see table for details of the credit;
 - ii. caregivers who cohabit with an eligible relative unable to live alone – see table for details of the credit; and
 - iii. caregivers caring for an elderly spouse – these caregivers qualify only for a basic credit of \$1,007.

Credits: Federal Limitations and Other Information — 2017

This table presents additional information related to federal credits. Other restrictions may also apply. The provinces/territories may have comparable thresholds and rules.

	Limitations	To whom the credit may be transferred	Carry-forward
Tuition	Credit is available only if at least \$100 is paid in fees to an institution	Spouse, parent or grandparent (Maximum credit transferable is \$750)	Indefinite
Medical	Credit is based on amount by which qualifying medical expenses exceed the lesser of \$2,268 and 3% of net income (generally, expenses for any twelve-month period ending in the year can be claimed)	Either spouse may claim	
CPP/QPP and EI	For employees, maximum credit is \$510 (in Quebec, \$432 ¹); self-employed persons deduct 50% of CPP/QPP premiums paid for their own coverage (maximum deduction of \$2,564; in Quebec \$2,797) and claim a credit for the non-deductible half of premiums paid (maximum credit \$385; in Quebec \$350 ¹); self-employed persons are not required to pay EI premiums, but may opt to do so	N/A	
Canada Employment	Credit is based on employment income		
Transit pass	[Available for travel before July 1, 2017 only.] Public transit passes (monthly or longer) and certain weekly and electronic payment cards for travel are eligible	Spouse or parent	
Student loan interest	Interest must be paid on qualifying student loans	N/A	5 years
Charitable donations	Eligible donations are limited to 75% of net income	Either spouse may claim	
Spousal and equivalent to spouse	Reduced by any net income of the spouse or qualifying dependant	N/A	
Canada Caregiver (includes infirm dependant and caregiver)	Reduced if infirm dependant/relative's income exceeds \$16,163 (infirm dependant is not required to live with the caregiver)		
Age	Reduced if income exceeds \$36,430	Spouse	
Pension	Credit is not available for CPP, QPP, Old Age Security or Guaranteed Income Supplement payments		
Adoption	Must be claimed in the year the adoption period ends	Either parent may claim	
Disability	Basic For individuals with severe and prolonged impairment. Individuals must submit certification from a medical practitioner to obtain Canada Revenue Agency approval to claim the credit	Spouse, parent, grandparent, child, grandchild, sibling, aunt, uncle, niece or nephew	
	Under 18 supplement Reduced if child care expenses and attendant care expenses (claimed as a medical expense for child) exceed \$2,772		

Notes:

1. In Quebec, federal values are reduced by 16.5%. The amounts shown reflect this reduction.