

Non-Refundable Personal Tax Credits — 2020

(Prepared from information available as of June 10, 2020)

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%	10%	5.06%	10.8%	9.68%	8.7%	5.9%	8.79%	4%	5.05%	9.8%	15% ¹	10.5%	6.4%
	First \$200												20% ¹		
Charitable donations	Amount over \$200	29% or 33% ⁴	21%	16.8% or 20.5% ⁵	17.4%	17.95%	18.3%	14.05%	21%	11.5%	11.16%	16.7%	24% or 25.75% ¹	14.5%	12.8%
Dividend tax credit³ (on grossed-up amount)	Eligible	15.0198%	10%	12%	8%	14%	5.4%	11.5%	8.85%	5.51%	10%	10.5%	11.7% ¹	11%	12.02%
	Non-eligible	9.0301%	2.18%	1.96%	0.7835%	2.75%	3.5%	6%	2.99%	2.61%	2.9863%	2.74%	4.77% ¹	3.362%	2.3%

		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		\$12,298 to \$13,229 ⁶	\$1,845 to \$1,984 ⁶	\$1,937	\$554	\$1,063	\$1,012	\$826	\$890	\$745 to \$1,009 ⁹	\$652	\$545	\$980	\$2,330 ¹	\$1,687	\$787 to \$847 ⁶
Spouse					\$474	\$986	\$860	\$675				\$462	\$832	N/A		
Equivalent to spouse																
Age 65		\$7,637	\$1,146	\$540	\$248	\$403	\$494	\$527	\$436	\$364 to \$493 ⁹	\$416	\$266	\$369	\$490 ¹	\$514 ¹⁰	\$489
Disability	Basic	\$8,576	\$1,286	\$1,494	\$416	\$667	\$820	\$558	\$722	\$645	\$555	\$440	\$675	\$517		\$549
	Under 18 supplement	\$5,003	\$750							\$303			\$394			\$320
Infirm dependant (18 or over)		\$7,276 ⁷	\$1,091 ⁷	\$1,121	\$242 ⁷	\$389	\$478	\$262	\$295	\$246	\$200	\$257 ⁷	\$240	N/A ¹	\$994	\$466 ⁷
Caregiver										\$431						
Pension income		\$2,000	\$300	\$149	\$51	\$108	\$97	\$87	\$59	\$103	\$80	\$75	\$98	\$435 ¹	\$105	\$128
Adoption		\$16,563	\$2,484	\$1,325	\$838	\$1,080	N/A	\$1,115		N/A		\$664	N/A	N/A ¹	N/A	\$1,060
Canada Pension Plan (CPP)		\$2,732 ¹¹	\$410	\$273	\$138	\$295	\$264	\$238	\$161	\$240	\$109	\$138	\$268	N/A	\$287	\$175
Quebec Pension Plan (QPP)		\$2,981 ^{1,11}	\$447											N/A ¹		N/A
Employment Insurance (EI)	Not in Quebec	\$856	\$128	\$86	\$43	\$92	\$83	\$75	\$51	\$75	\$34	\$43	\$84	N/A	\$90	\$55
	In Quebec	\$650 ¹	\$98											N/A ¹		N/A
Canada Employment		\$1,245	\$187													\$80
Education (per month)	Full-time			N/A	N/A	\$43	N/A	\$17	\$24	\$18	\$16	N/A	\$39	\$447 ¹	N/A	N/A
	Part-time	N/A	N/A			\$13		\$5	\$7	\$5	\$5		\$12	N/A		
Textbook (per month)	Full-time										\$3					
	Part-time										\$1					

× 1.2 or
× 1.56

× 1.1

Factors at bottom of table increase value of credits to reflect surtaxes.¹²

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 2020); 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 15% 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).
- 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.
- In British Columbia, for charitable donations exceeding \$200, the tax credit rate is:
 - 20.5% for donations made after 2019, to the extent the individual has income that is subject to British Columbia's proposed new top personal income tax rate of 20.5%; and
 - 16.8% for all other donations.

6. The table reflects the federal government's December 9, 2019 proposal to gradually increase the basic/spouse/equivalent to spouse personal amounts to \$15,000 by 2023, but only for taxpayers with taxable income below the second top tax bracket (i.e., \$150,473 in 2020), with the benefit of the proposed increased personal amounts eliminated when taxable income reaches the top tax bracket (i.e., \$214,368 in 2020) — in 2020, for taxable incomes between \$150,473 and \$214,368, the value of the increased personal amounts are clawed back at a rate of:
- 0.21856% (0.18250% in Quebec because federal values are reduced by 16.5%); and
 - 0.31181% in the Yukon (0.21856% federally plus 0.09325% for Yukon) – Yukon will parallel this federal proposal.

For 2020, the basic/spouse/equivalent to spouse personal amounts are \$12,298 and the proposed increased basic/spouse/equivalent to spouse personal amounts are \$13,229.

7. The Canada Caregiver Credit amount is:
- \$7,276 (value of \$1,091; \$466 in the Yukon) for infirm dependants (parents/grandparents, brothers/sisters, aunts/uncles, nieces/nephews, adult children); and
 - \$2,273 (value of \$341; \$145 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; and
 - child under age 18 at the end of the year.

British Columbia and Ontario also have a Caregiver Tax Credit. The Canada Caregiver Credit and the Ontario Caregiver Tax Credit do not apply to non-infirm seniors who reside with their adult children, while the British Columbia Caregiver Tax Credit does not require the dependant to live with the caregiver.

8. In Quebec, federal values are reduced by 16.5%.
9. In Nova Scotia, when taxable income is (for the basic/spouse/equivalent to spouse tax credit and the age tax credit):
- \$25,000 or less, the values of the credits are \$1,009 and \$493, respectively; and
 - greater than \$25,000, the \$1,009 and \$493 are gradually reduced to \$745 and \$364, respectively, as taxable income reaches \$75,000 — for taxable incomes between \$25,000 and \$75,000, the value of the enhanced credits are clawed back at a rate of 0.5274%.
10. In Saskatchewan, an additional credit of \$136 is available to individuals who are 65 or older, regardless of their income.
11. Employee contributions that relate to the enhanced portion of the CPP/QPP are deductible. As a result:
- the maximum CPP of \$2,898 qualifies for a deduction of \$166 and a non-refundable tax credit of \$2,732; and
 - the maximum QPP of \$3,146 qualifies for a deduction of \$165 and a non-refundable tax credit of \$2,981.
12. 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 \$545 shown for the basic Ontario credit would be worth \$850 (i.e., $\$545 \times 1.56$).

Quebec's Special Credits and Rules — 2020

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 \$15,532 (value of \$2,330);
- 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 (\$650 instead of \$856). 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 \$4,348 (value of \$652) 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 \$35,205;
- the age to qualify for the age credit is 65;
- a person that lives alone, with a dependant, or with a grandchild or great-grandchild who is an eligible student, can claim a credit of \$1,780 (value of \$267);
- a person that qualifies for the living alone credit and lives with an eligible student is eligible for an additional \$2,197 (value of \$330) credit;
- the maximum education credit of \$2,983 (value of \$447) 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 factor is 20% for purposes of the medical expense tax credit;
- the factor is 20% for purposes of the tax credit on student loan interest;
- 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; and
- for dividends received or deemed received after 2019, only individuals who are resident in Quebec on the last day of a taxation year can benefit from the dividend tax credit (DTC), and can deduct the full DTC regardless of the proportion of the individual's income earned outside Quebec.

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 ¹)
Youth activities	Maximum credit is \$100 for children age six to under 17; \$200 for children with a disability, age six to under 19; available to families with incomes of \$140,910 or less
Seniors' activities	Maximum credit is \$40 for seniors age 70 or older with incomes of \$42,940 or less
Caregivers²	Basic credit of \$1,250 plus supplement of \$1,250 (the supplement is reduced if the dependant's income exceeds \$22,180); 30% of eligible specialized respite expenses paid for the care of an adult carereceiver who resides with the caregiver and has a severe and prolonged impairment (maximum credit of \$1,560 for the respite expenses portion)
Respite expenses for informal caregivers²	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 \$59,385
Volunteer respite services for informal caregivers²	Maximum credit of \$1,500 for each care recipient can be allocated to all volunteers who provide home respite to informal caregivers of the care recipient (maximum credit ranging from \$250 to \$750 can be allocated to each volunteer, depending on minimum volunteer hours)
Home support for seniors	35% of eligible expenses; maximum credit of \$6,825 for independent seniors (reduced if family income exceeds \$59,385) and \$8,925 for dependent seniors, age 70 and over; expenses eligible for this credit will not qualify for the medical expense credit
Senior assistance	Maximum credit is \$206 for seniors age 70 and older (\$412 for an eligible senior couple); reduced if family income exceeds \$23,280 (if no eligible spouse) and \$37,865 (for an eligible senior couple)
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 \$1,226 is reduced if family income exceeds \$23,700

Notes:

1. The child care expense limits follow, for a child:
 - under 7, \$9,825;
 - that has a severe and prolonged impairment, \$13,445; and
 - under 16, or who has an impairment, \$5,170.

2. Starting January 1, 2020, the refundable tax credit for caregivers replaces the tax credit for informal caregivers and allows an eligible caregiver to claim for each “eligible carereceiver:”
- aged 18 or older with a severe and prolonged impairment who:
 - resides with the caregiver – see table for details of the credit; or
 - does not reside with the caregiver – \$1,250 (reduced if the dependant’s income exceeds \$22,180); or
 - aged 70 or older with no severe and prolonged impairment and who resides with and is a relative of the caregiver – \$1,250.

An eligible caregiver cannot claim this refundable credit and either of the two other refundable tax credits for informal caregiver (for respite expenses, and for volunteer respite services) in 2020; the other two credits will be eliminated on January 1, 2021.

Credits: Federal Limitations and Other Information — 2020

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 \$2,397 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 \$538 (in Quebec, \$455 ¹) and a deduction is available for the enhanced portion of the CPP/QPP (maximum deduction of \$165.60). Self-employed persons deduct 50% of base CPP/QPP premiums and 100% of the enhanced portion of CPP/QPP premiums paid for their own coverage (maximum deduction of \$3,064; in Quebec \$3,312), and claim a credit for the non-deductible portion of premiums paid (maximum credit \$410; in Quebec \$373 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		
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 \$17,085 (infirm dependant is not required to live with the caregiver)		
Age	Reduced if income exceeds \$38,508		
Pension	Credit is not available for CPP, QPP, Old Age Security or Guaranteed Income Supplement payments	Spouse	
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 \$2,930		

Notes:

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