

# Non-Refundable Personal Tax Credits — 2019

(Prepared from information available as of June 14, 2019)

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. <sup>1</sup>	Sask.	Yukon
<b>General factor<sup>2</sup></b>		15% <sup>4</sup>	10%	5.06%	10.8%	9.68%	8.7%	5.9%	8.79%	4%	5.05%	9.8%	15% <sup>1</sup>	10.5%	6.4%
<b>Charitable donations</b>	First \$200												20% <sup>1</sup>		
	Amount over \$200	29% or 33% <sup>4</sup>	21%	16.8%	17.4%	17.95%	18.3%	14.05%	21%	11.5%	11.16%	16.7%	24% or 25.75% <sup>1</sup>	14.5%	12.8%
<b>Dividend tax credit<sup>3</sup></b> (on grossed-up amount)	Eligible	15.0198%	10%	12%	8%	14%	5.4%	11.5%	8.85%	5.51%	10%	10.5%	11.78%	11%	12.02%
	Non-eligible	9.0301%	2.18%	1.96%	0.7835%	2.75%	3.5%	6%	2.99%	2.61%	3.2863%	2.74%	5.55%	3.362%	2.3%

		Maximum value (before surtaxes) of credits that are based on prescribed amounts															
		Federal amounts	Federal <sup>6</sup>	Alt.	B.C.	Man.	N.B.	Nfld. & Lab.	N.W.T.	N.S.	Nun.	Ont.	P.E.I.	Que. <sup>1</sup>	Sask.	Yukon	
<b>Basic</b>					\$541	\$1,040	\$994	\$819				\$534	\$898	\$2,290 <sup>1</sup>			
<b>Spouse</b>		\$12,069	\$1,810	\$1,937	\$463	\$986	\$844	\$669	\$874	\$745 <sup>7</sup>	\$640	\$454	\$762	N/A	\$1,687	\$772	
<b>Equivalent to spouse</b>																	
<b>Age 65</b>		\$7,494	\$1,124	\$540	\$242	\$403	\$485	\$523	\$427	\$364 <sup>7</sup>	\$409	\$261	\$369	\$482 <sup>1</sup>	\$514 <sup>8</sup>	\$480	
<b>Disability</b>	Basic	\$8,416	\$1,262	\$1,494	\$405	\$667	\$804	\$553	\$709	\$645	\$545	\$432	\$675	\$509		\$539	
	Under 18 supplement	\$4,909	\$736							\$303			\$394			\$314	
<b>Infirm dependant (18 or over)</b>		\$7,140 <sup>5</sup>	\$1,071 <sup>5</sup>	\$1,121	\$237 <sup>5</sup>	\$389	\$469	\$260	\$290	\$246	\$196	\$252 <sup>5</sup>	\$240	N/A <sup>1</sup>	\$994	\$457 <sup>5</sup>	
<b>Caregiver</b>										\$431							
<b>Pension income</b>		\$2,000	\$300	\$149	\$51	\$108	\$97	\$87	\$59	\$103	\$80	\$74	\$98	\$428 <sup>1</sup>	\$105	\$128	
<b>Adoption</b>		\$16,255	\$2,438	\$1,325	\$823	\$1,080	N/A	\$1,105		N/A		\$652	N/A	N/A <sup>1</sup>	N/A	\$1,040	
<b>Canada Pension Plan (CPP)</b>		\$2,668 <sup>9</sup>	\$400	\$267	\$135	\$288	\$258	\$232	\$157	\$235	\$107	\$135	\$261	N/A	\$280	\$171	
<b>Quebec Pension Plan (QPP)</b>		\$2,911 <sup>1,9</sup>	\$437						N/A					N/A <sup>1</sup>		N/A	
<b>Employment Insurance (EI)</b>	Not in Quebec	\$860	\$129	\$86	\$44	\$93	\$83	\$75	\$51	\$76	\$34	\$43	\$84	N/A	\$90	\$55	
	In Quebec	\$664 <sup>1</sup>	\$100						N/A					N/A <sup>1</sup>		N/A	
<b>Canada Employment</b>		\$1,222	\$183						N/A							\$78	
<b>Education</b> (per month)	Full-time				\$75	N/A	\$43	N/A	\$17	\$24	\$18	\$16	N/A	\$39	\$440 <sup>1</sup>	N/A	
	Part-time				\$23		\$13		\$5	\$7	\$5	\$5	\$12	\$12	N/A	N/A	
<b>Textbook</b> (per month)	Full-time																
	Part-time																
												× 1.2 or × 1.56		× 1.1			

Factors at bottom of table increase value of credits to reflect surtaxes.<sup>10</sup>

## 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 2019); 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).

4. 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 Canada Caregiver Credit amount is:
  - \$7,140 (value of \$1,071; \$457 in the Yukon) for infirm dependants (parents/grandparents, brothers/sisters, aunts/uncles, nieces/nephews, adult children); and
  - \$2,230 (value of \$335; \$143 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.

6. In Quebec, federal values are reduced by 16.5%.
7. For Nova Scotia, when taxable income is under \$75,000, the basic/spouse/equivalent to spouse tax credit and the age tax credit will be as high as \$1,009 and \$493, respectively.
8. In Saskatchewan, an additional credit of \$136 is available to individuals who are 65 or older, regardless of their income.
9. Starting 2019, employee contributions that relate to the enhanced portion of the CPP/QPP will be deductible. As a result:
  - the maximum CPP of \$2,749 qualifies for a deduction of \$81 and a non-refundable credit of 2,668; and
  - the maximum QPP of \$2,991 qualifies for a deduction of \$81 and a non-refundable tax credit of \$2,911.
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 \$534 shown for the basic Ontario credit would be worth \$833 (i.e.,  $\$534 \times 1.56$ ).

## Quebec's Special Credits and Rules — 2019

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 \$15,269 (value of \$2,290);
- 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 (\$664 instead of \$860). 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 \$4,274 (value of \$641) 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 \$34,610;
- 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 \$1,750 (value of \$263);
- a person that qualifies for the living alone credit and lives with an eligible student is eligible for an additional \$2,160 (value of \$324) credit;
- the maximum education credit of \$2,933 (value of \$440) 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; 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
<b>Adoption</b>	50% of eligible adoption expenses (maximum credit of \$10,000)
<b>Child care</b>	26% to 75% of qualifying child care expenses (limits apply <sup>1</sup> )
<b>Youth activities</b>	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 \$138,525 or less
<b>Seniors' activities</b>	Maximum credit is \$40 for seniors age 70 or older with incomes of \$42,215 or less
<b>Caregivers<sup>2</sup></b>	Basic credit of \$663 plus supplement of \$542; the supplement is reduced if the dependant's income exceeds \$24,105
<b>Respite expenses for informal caregivers</b>	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 \$58,380
<b>Informal caregivers</b>	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)
<b>Home support for seniors</b>	35% of eligible expenses; maximum credit of \$6,825 for independent seniors (reduced if family income exceeds \$58,380) and \$8,925 for dependent seniors, age 70 and over; expenses eligible for this credit will not qualify for the medical expense credit
<b>Senior assistance</b>	Maximum credit is \$200 for seniors age 70 and older (\$400 for an eligible senior couple); reduced if family income exceeds \$22,500 (if no eligible spouse) and \$36,600 (for an eligible senior couple)
<b>Medical</b>	25% of medical expenses eligible for the non-refundable credit and 25% of amount deducted for impairment support products and services; maximum credit of \$1,205 is reduced if family income exceeds \$23,300

### Notes:

1. The child care expense limits follow, for a child:
  - under 7, \$9,660;
  - that has a severe and prolonged impairment, \$13,220; and
  - under 16, or who has an impairment, \$5,085.
2. The caregivers credit has four 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;
  - iii. caregivers caring for an elderly spouse – these caregivers qualify only for a basic credit of \$1,032; and
  - iv. caregivers who do not cohabit with an eligible relative (provided the relative does not reside in a private seniors' residence or public network facility) qualify for the supplemental credit (i.e. up to \$542 in 2019).

## Credits: Federal Limitations and Other Information — 2019

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
<b>Tuition</b>	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
<b>Medical</b>	Credit is based on amount by which qualifying medical expenses exceed the lesser of \$2,352 and 3% of net income (generally, expenses for any twelve-month period ending in the year can be claimed)	Either spouse may claim	
<b>CPP/QPP and EI</b>	For employees, maximum credit is \$529 (in Quebec, \$448 <sup>1</sup> ) and a deduction is available for the enhanced portion of the CPP/QPP (maximum deduction of \$80.85). 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 \$2,830; in Quebec \$3,072), and claim a credit for the non-deductible portion of premiums paid (maximum credit \$400; in Quebec \$365 <sup>1</sup> ); self-employed persons are not required to pay EI premiums, but may opt to do so	N/A	
<b>Canada Employment</b>	Credit is based on employment income		
<b>Student loan interest</b>	Interest must be paid on qualifying student loans	N/A	5 years
<b>Charitable donations</b>	Eligible donations are limited to 75% of net income	Either spouse may claim	
<b>Spousal and equivalent to spouse</b>	Reduced by any net income of the spouse or qualifying dependant	N/A	
<b>Canada Caregiver</b> (includes infirm dependant and caregiver)	Reduced if infirm dependant/relative's income exceeds \$16,766 (infirm dependant is not required to live with the caregiver)		
<b>Age</b>	Reduced if income exceeds \$37,790		
<b>Pension</b>	Credit is not available for CPP, QPP, Old Age Security or Guaranteed Income Supplement payments	Spouse	
<b>Adoption</b>	Must be claimed in the year the adoption period ends	Either parent may claim	
<b>Disability</b>	Basic	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 \$2,875

### Notes:

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