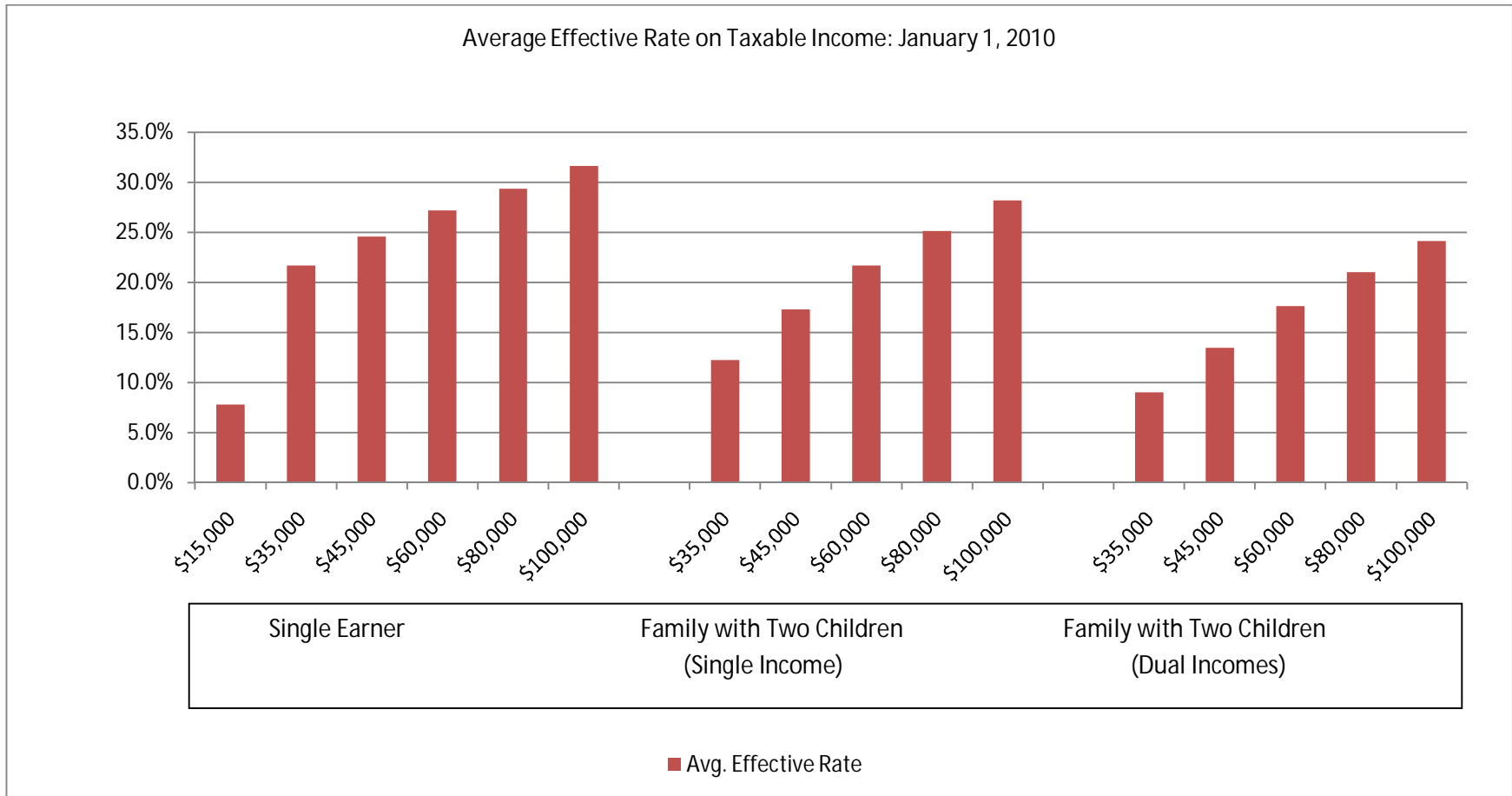


**Total Personal Income and Payroll Tax Burden for Select Income Scenarios, Adjusted for Inflation*:
Dec 31, 2009 - Jan 1, 2010**



	Federal	BC	AB	SK	MB	ON	QC*	NB	NS	PEI	NFLD	Average
Single Earner												
\$15,000												
2009	\$1,000	\$1,175	\$1,000	\$1,099	\$1,530	\$1,230	\$571	\$1,008	\$1,244	\$1,383	\$1,107	\$1,205
2010	\$979	\$1,146	\$979	\$1,085	\$1,511	\$1,104	\$575	\$1,013	\$1,170	\$1,304	\$1,048	\$1,164
Savings (\$)	\$21	\$29	\$21	\$14	\$19	\$126	-\$4	-\$5	\$74	\$80	\$59	\$41
Savings (%)	2.1%	2.5%	2.1%	1.3%	1.2%	11.4%	-0.8%	-0.5%	6.3%	6.1%	5.6%	3.5%
Effective Rate		7.7%	6.5%	7.2%	10.1%	7.3%	3.8%	6.7%	7.8%	8.8%	7.0%	7.8%
Single Earner												
\$35,000												
2009	\$5,385	\$7,257	\$6,991	\$7,538	\$8,131	\$7,135	\$8,818	\$7,724	\$7,903	\$7,968	\$7,516	\$7,640
2010	\$5,382	\$7,111	\$6,987	\$7,551	\$8,132	\$6,899	\$8,868	\$7,664	\$7,822	\$7,863	\$7,444	\$7,575
Savings (\$)	\$3	\$146	\$5	-\$13	-\$1	\$235	-\$50	\$60	\$81	\$105	\$73	\$66
Savings (%)	0.1%	2.1%	0.1%	-0.2%	0.0%	3.4%	-0.6%	0.8%	1.0%	1.3%	1.0%	-100.0%
Effective Rate		20.4%	19.9%	21.5%	23.2%	19.7%	25.2%	21.8%	22.4%	22.6%	21.4%	21.7%
Single Earner												
\$45,000												
2009	\$7,713	\$10,303	\$10,257	\$10,994	\$11,666	\$10,432	\$12,707	\$11,407	\$11,671	\$11,615	\$11,076	\$11,155
2010	\$7,711	\$10,112	\$10,252	\$11,018	\$11,668	\$10,184	\$12,784	\$11,168	\$11,561	\$11,457	\$10,975	\$11,057
Savings (\$)	\$2	\$192	\$4	-\$24	-\$2	\$248	-\$76	\$239	\$110	\$158	\$101	\$98
Savings (%)	0.0%	1.9%	0.0%	-0.2%	0.0%	2.4%	-0.6%	2.1%	1.0%	1.4%	0.9%	0.9%
Effective Rate		22.6%	22.7%	24.4%	25.9%	22.6%	28.3%	24.7%	25.8%	25.7%	24.5%	24.6%

Single Earner												
\$60,000												
2009	\$11,068	\$14,810	\$15,105	\$16,292	\$16,927	\$15,305	\$18,583	\$16,931	\$17,277	\$17,033	\$16,345	\$16,403
2010	\$11,105	\$14,638	\$15,137	\$16,359	\$16,965	\$15,099	\$18,720	\$16,443	\$17,181	\$16,879	\$16,265	\$16,304
Savings (\$)	-\$37	\$172	-\$32	-\$67	-\$38	\$206	-\$138	\$488	\$96	\$154	\$80	\$99
Savings (%)	-0.3%	1.2%	-0.2%	-0.4%	-0.2%	1.4%	-0.7%	3.0%	0.6%	0.9%	0.5%	0.6%
Effective Rate		24.5%	25.2%	27.2%	28.2%	25.1%	31.0%	27.3%	28.8%	28.4%	27.2%	27.2%
Single Earner												
\$80,000												
2009	\$15,468	\$20,990	\$21,505	\$23,292	\$24,481	\$22,160	\$26,353	\$24,359	\$25,011	\$24,658	\$23,787	\$23,602
2010	\$15,509	\$20,761	\$21,544	\$23,380	\$24,530	\$21,951	\$26,532	\$23,438	\$24,884	\$24,428	\$23,660	\$23,445
Savings (\$)	-\$42	\$228	-\$39	-\$88	-\$49	\$210	-\$178	\$921	\$127	\$230	\$127	\$156
Savings (%)	-0.3%	1.1%	-0.2%	-0.4%	-0.2%	1.0%	-0.7%	3.9%	0.5%	0.9%	0.5%	0.7%
Effective Rate		26.1%	26.9%	29.1%	30.6%	27.4%	33.0%	29.2%	31.2%	30.8%	29.7%	29.3%
Single Earner												
\$100,000												
2009	\$20,610	\$28,564	\$28,647	\$31,034	\$33,103	\$30,785	\$35,447	\$32,701	\$33,838	\$33,143	\$32,030	\$31,871
2010	\$20,639	\$28,225	\$28,676	\$31,135	\$33,144	\$30,578	\$35,667	\$31,275	\$33,631	\$32,796	\$31,836	\$31,630
Savings (\$)	-\$30	\$339	-\$29	-\$101	-\$41	\$206	-\$220	\$1,426	\$207	\$347	\$194	\$241
Savings (%)	-0.1%	1.2%	-0.1%	-0.3%	-0.1%	0.7%	-0.6%	4.6%	0.6%	1.1%	0.6%	0.8%
Effective Rate		28.4%	28.6%	31.0%	33.1%	30.5%	35.5%	31.1%	33.8%	33.1%	32.0%	31.7%
Family with Two Children (Single Income)												
\$35,000												
2009	\$3,211	\$5,361	\$3,211	\$3,211	\$4,286	\$3,571	\$3,438	\$4,559	\$5,133	\$5,152	\$4,852	\$4,727
2010	\$3,195	\$5,120	\$3,195	\$3,209	\$4,275	\$3,502	\$3,459	\$4,372	\$5,020	\$5,081	\$4,763	\$4,637
Savings (\$)	\$16	\$241	\$16	\$2	\$11	\$69	-\$21	\$187	\$113	\$71	\$89	\$90
Savings (%)	0.5%	4.7%	0.5%	0.0%	0.3%	2.0%	-0.6%	4.3%	2.2%	1.4%	1.9%	2.0%
Effective Rate		14.7%	9.1%	9.1%	12.2%	10.0%	9.8%	12.4%	14.4%	14.6%	13.7%	12.2%

Family with Two Children (Single Income)												
\$45,000												
2009	\$5,538	\$8,408	\$6,405	\$6,278	\$8,010	\$7,688	\$8,738	\$8,527	\$8,901	\$8,798	\$8,411	\$8,552
2010	\$5,523	\$8,121	\$6,382	\$6,274	\$8,000	\$7,300	\$8,797	\$8,177	\$8,759	\$8,628	\$8,295	\$8,384
Savings (\$)	\$15	\$287	\$22	\$4	\$11	\$387	-\$59	\$350	\$142	\$171	\$117	\$167
Savings (%)	0.3%	3.5%	0.3%	0.1%	0.1%	5.3%	-0.7%	4.3%	1.6%	2.0%	1.4%	2.0%
Effective Rate		18.2%	14.2%	13.9%	17.8%	16.2%	19.5%	18.1%	19.5%	19.3%	18.5%	17.3%
Family with Two Children (Single Income)												
\$60,000												
2009	\$8,893	\$12,914	\$11,253	\$11,576	\$13,416	\$12,674	\$14,676	\$14,051	\$14,507	\$14,217	\$13,681	\$14,131
2010	\$8,917	\$12,647	\$11,267	\$11,616	\$13,442	\$12,528	\$14,793	\$13,562	\$14,379	\$14,050	\$13,585	\$13,999
Savings (\$)	-\$24	\$267	-\$14	-\$39	-\$26	\$146	-\$117	\$489	\$127	\$167	\$96	\$132
Savings (%)	-0.3%	2.1%	-0.1%	-0.3%	-0.2%	1.2%	-0.8%	3.6%	0.9%	1.2%	0.7%	0.9%
Effective Rate		21.2%	18.8%	19.3%	22.4%	20.8%	24.5%	22.5%	24.1%	23.6%	22.7%	21.7%
Family with Two Children (Single Income)												
\$80,000												
2009	\$13,293	\$19,094	\$17,653	\$18,576	\$21,165	\$19,357	\$22,447	\$21,479	\$22,241	\$21,842	\$21,123	\$21,758
2010	\$13,322	\$18,770	\$17,674	\$18,637	\$21,202	\$19,229	\$22,604	\$20,557	\$22,082	\$21,599	\$20,980	\$21,561
Savings	-\$29	\$324	-\$21	-\$60	-\$37	\$129	-\$157	\$922	\$158	\$242	\$144	\$197
Savings (%)	-0.2%	1.7%	-0.1%	-0.3%	-0.2%	0.7%	-0.7%	4.5%	0.7%	1.1%	0.7%	0.9%
Effective Rate		23.6%	22.1%	23.2%	26.5%	24.0%	28.1%	25.6%	27.7%	27.2%	26.3%	25.1%
Family with Two Children (Single Income)												
\$100,000												
2009	\$18,435	\$26,668	\$24,795	\$26,318	\$29,982	\$27,898	\$31,540	\$29,821	\$31,008	\$30,324	\$29,365	\$30,513
2010	\$18,452	\$26,234	\$24,806	\$26,391	\$30,010	\$27,792	\$31,740	\$28,394	\$30,767	\$29,967	\$29,155	\$30,219
Savings (\$)	-\$17	\$434	-\$11	-\$73	-\$29	\$106	-\$199	\$1,427	\$241	\$357	\$210	\$294
Savings (%)	-0.1%	1.7%	0.0%	-0.3%	-0.1%	0.4%	-0.6%	5.0%	0.8%	1.2%	0.7%	1.0%
Effective Rate		26.4%	24.8%	26.3%	30.0%	27.7%	31.6%	28.3%	30.9%	30.2%	29.3%	28.2%

Family with Two Children (Dual Incomes)												
\$35,000												
2009	\$2,907	\$2,908	\$2,907	\$2,907	\$4,517	\$3,829	\$2,722	\$4,431	\$4,405	\$4,631	\$4,251	\$4,188
2010	\$2,890	\$2,840	\$2,890	\$2,904	\$4,504	\$3,607	\$2,739	\$4,371	\$4,297	\$4,523	\$4,179	\$4,112
Savings (\$)	\$17	\$68	\$17	\$3	\$13	\$222	-\$17	\$60	\$109	\$108	\$72	\$76
Savings (%)	0.6%	2.4%	0.6%	0.1%	0.3%	6.2%	-0.6%	1.4%	2.5%	2.4%	1.7%	1.9%
Effective Rate		6.4%	6.4%	6.5%	10.8%	8.5%	7.8%	10.6%	10.5%	11.2%	10.2%	9.0%
Family with Two Children (Dual Incomes)												
\$45,000												
2009	\$4,950	\$5,804	\$5,819	\$5,584	\$7,758	\$6,485	\$8,315	\$7,256	\$7,225	\$7,589	\$7,004	\$7,275
2010	\$4,960	\$5,726	\$5,833	\$5,625	\$7,772	\$6,514	\$8,366	\$7,322	\$7,173	\$7,482	\$6,954	\$7,262
Savings (\$)	-\$9	\$77	-\$13	-\$42	-\$14	-\$28	-\$51	-\$66	\$52	\$107	\$50	\$13
Savings (%)	-0.2%	1.3%	-0.2%	-0.7%	-0.2%	-0.4%	-0.6%	-0.9%	0.7%	1.4%	0.7%	0.2%
Effective Rate		12.0%	11.5%	9.6%	15.9%	13.0%	18.5%	14.8%	14.6%	15.3%	14.1%	13.4%
Family with Two Children (Dual Incomes)												
\$60,000												
2009	\$8,076	\$11,074	\$10,355	\$10,273	\$12,404	\$11,010	\$13,663	\$11,852	\$11,676	\$12,087	\$11,217	\$12,225
2010	\$8,065	\$10,794	\$10,339	\$10,281	\$12,398	\$10,624	\$13,744	\$11,747	\$11,524	\$11,919	\$11,117	\$12,090
Savings (\$)	\$12	\$280	\$16	-\$8	\$6	\$386	-\$80	\$105	\$152	\$167	\$100	\$135
Savings (%)	0.1%	2.6%	0.2%	-0.1%	0.0%	3.6%	-0.6%	0.9%	1.3%	1.4%	0.9%	1.1%
Effective Rate		18.9%	16.2%	14.2%	19.6%	16.6%	22.8%	18.4%	18.2%	19.0%	17.5%	17.6%
Family with Two Children (Dual Incomes)												
\$80,000												
2009	\$12,212	\$16,653	\$16,357	\$16,462	\$18,906	\$16,770	\$20,608	\$18,206	\$18,684	\$18,692	\$17,702	\$18,960
2010	\$12,204	\$16,322	\$16,347	\$16,488	\$18,908	\$16,257	\$20,723	\$17,889	\$18,504	\$18,451	\$17,540	\$18,768
Savings (\$)	\$8	\$332	\$10	-\$26	-\$2	\$513	-\$115	\$317	\$180	\$241	\$162	\$193
Savings (%)	0.1%	2.0%	0.1%	-0.2%	0.0%	3.2%	-0.6%	1.8%	1.0%	1.3%	0.9%	1.0%
Effective Rate		21.5%	19.6%	18.4%	22.8%	19.5%	25.8%	21.5%	22.4%	22.5%	21.2%	21.0%

Family with Two Children (Dual Incomes)												
\$100,000												
2009	\$17,108	\$23,054	\$23,183	\$23,875	\$26,277	\$23,754	\$28,883	\$25,934	\$26,509	\$26,279	\$25,104	\$26,786
2010	\$17,175	\$22,742	\$23,238	\$23,979	\$26,343	\$23,326	\$29,113	\$25,320	\$26,351	\$26,026	\$24,968	\$26,607
Savings (\$)	-\$67	\$312	-\$55	-\$104	-\$66	\$428	-\$229	\$614	\$158	\$254	\$136	\$179
Savings (%)	-0.4%	1.4%	-0.2%	-0.4%	-0.3%	1.8%	-0.8%	2.4%	0.6%	1.0%	0.5%	0.7%
Effective Rate		23.6%	22.6%	22.2%	25.7%	22.6%	29.0%	24.6%	25.8%	25.6%	24.4%	24.1%

* Income Amounts in 2010 are adjusted to October 2008 – October 2009 Consumer Price Index (CPI)

Sources:

- Personal Income Tax, CPP and EI Changes (Federal and All Provinces Excluding Quebec)
 - "Payroll Deductions Formulas for Computer Programs, 91st Edition Effective January 1, 2010", *Canada Revenue Agency*
- Personal Income Tax, QPP and EI Changes (Quebec)
 - Guide for Employers: Source Deductions and Contributions 2010", *Revenu Quebec*
- Inflation
 - "Consumer Price Index, October 2008 – October 2008", *Statistics Canada*

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Notes:

- "Average Sum" does not control for population
- "Effective Rate" is the average rate based on taxable income in 2010
- "Average Rate" Federally does not control for population
- Working Income Tax Benefit (WITB) for 2010 not available in all provinces at the time of calculation
- Federal taxes for low income levels may vary by province due to differences in the WITB
- A separate calculator is used for Quebec figures due to the structural differences with other provinces