

# Non-Refundable Personal Tax Credits — 2022

(Prepared from information available as of January 7, 2022)

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>	First \$200	15%	10%	5.06%	10.8%	9.40%	8.7%	5.9%	8.79%	4%	5.05%	9.8%	15% <sup>1</sup> 20% <sup>1</sup>	10.5%	6.4%
<b>Charitable donations</b>	Amount over \$200	29% or 33% <sup>4</sup>	21%	16.8% or 20.5% <sup>5</sup>	17.4%	17.95%	21.8%	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%	8.1178%	12%	8%	14%	6.3%	11.5%	8.85%	5.51%	10%	10.5%	11.7% <sup>1</sup>	11%	12.02%
	Non-eligible	9.0301%	2.18%	1.96%	0.7835%	2.75%	3.2%	6%	2.99%	2.61%	2.9863%	1.3%	3.42% <sup>1</sup>	2.105%	0.67%

		Maximum value (before surtaxes) of credits that are based on prescribed amounts														
		Federal amounts	Federal <sup>8</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 Spouse</b>	\$12,719 to \$14,398 <sup>6</sup>	\$1,908 to \$2,160 <sup>6</sup>	\$1,937		\$572	\$1,096	\$1,017	\$853		\$745 to \$1,009 <sup>9</sup>	\$674	\$563	\$1,103	\$2,421 <sup>1</sup>		\$814 to \$921 <sup>6</sup>
<b>Equivalent to spouse</b>					\$490	\$986	\$863	\$697	\$921			\$478	\$936	N/A	\$1,745	
<b>Age 65</b>		\$7,898	\$1,185	\$540	\$256	\$403	\$497	\$544	\$450	\$364 to \$493 <sup>9</sup>	\$431	\$275	\$369	\$509 <sup>1</sup>	\$531 <sup>10</sup>	\$505
<b>Disability</b>	Basic	\$8,870	\$1,331	\$1,494	\$429	\$667	\$823	\$576	\$747	\$645	\$574	\$455	\$675	\$538		\$568
	Under 18 supplement	\$5,174	\$776							\$303			\$394		\$1,028	\$331
<b>Infirm dependant (18 or over)</b>		\$7,525 <sup>7</sup>	\$1,129 <sup>7</sup>	\$1,121	\$250 <sup>7</sup>	\$389	\$480	\$271	\$305	\$246	\$207	\$265 <sup>7</sup>	\$240	N/A <sup>1</sup>		\$482 <sup>7</sup>
<b>Caregiver</b>										\$431						
<b>Pension income</b>		\$2,000	\$300	\$149	\$51	\$108	\$94	\$87	\$59	\$103	\$80	\$78	\$98	\$453 <sup>1</sup>	\$105	\$128
<b>Adoption</b>		\$17,131	\$2,570	\$1,325	\$867	\$1,080	N/A	\$1,151		N/A		\$686	N/A	N/A <sup>1</sup>	N/A	\$1,096
<b>Canada Pension Plan (CPP)</b>		\$3,039 <sup>11</sup>	\$456	\$304	\$154	\$328	\$286	\$264	\$179	\$267	\$122	\$153	\$298	N/A	\$319	\$195
<b>Québec Pension Plan (QPP)</b>		\$3,316 <sup>1,11</sup>	\$497											N/A <sup>1</sup>		N/A
<b>Employment Insurance (EI)</b>	Not in Québec	\$953	\$143	\$95	\$48	\$103	\$90	\$83	\$56	\$84	\$38	\$48	\$93	N/A	\$100	\$61
	In Québec	\$724 <sup>1</sup>	\$109											N/A <sup>1</sup>		N/A
<b>Canada Employment</b>		\$1,287	\$193													\$82
<b>Education (per month)</b>	Full-time			N/A	N/A	\$43	N/A	\$17	\$24	\$18	\$16	N/A	\$39	\$465 <sup>1</sup>	N/A	
	Part-time					\$13		\$5	\$7	\$5	\$5		\$12	N/A		
<b>Textbook (per month)</b>	Full-time	N/A	N/A								\$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.<sup>12</sup>

## Notes:

- See below for Québec'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 2022); 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%, to the extent the individual has income that is subject to the federal 33% personal income tax rate; or
  - 29%.
- 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 top personal income tax rate of 20.5%; and
  - 16.8% for all other donations.

6. The table reflects the gradual increase of the basic/spouse/equivalent to spouse personal amounts to \$15,000 by 2023, but only for taxpayers with taxable income equal or below the second top tax bracket (i.e., \$155,625 in 2022), with the benefit of the enhanced personal amounts eliminated when taxable income reaches the top tax bracket (i.e., \$221,708 in 2022) — in 2022, for taxable incomes between \$155,625 and \$221,708, the value of the enhanced personal amounts are clawed back at a rate of:
  - 0.3811% (0.3182% in Québec, because federal values are reduced by 16.5%); and
  - 0.5437% in the Yukon (0.3811% federally plus 0.1626% for Yukon) – Yukon has paralleled this federal enhancement.For 2022, the basic/spouse/equivalent to spouse personal amounts are \$12,719 and the enhanced basic/spouse/equivalent to spouse personal amounts are \$14,398.
7. The Canada Caregiver Credit amount is:
  - \$7,525 (value of \$1,129; \$482 in the Yukon) for infirm dependants (parents/grandparents, brothers/sisters, aunts/uncles, nieces/nephews, adult children); and
  - \$2,350 (value of \$353; \$150 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 Québec, 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 \$140 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 \$3,500 qualifies for a deduction of \$461 and a non-refundable tax credit of \$3,039; and
  - the maximum QPP of \$3,776 qualifies for a deduction of \$461 and a non-refundable tax credit of \$3,316.
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 \$563 shown for the basic Ontario credit would be worth \$878 (i.e.,  $\$563 \times 1.56$ ).

## Québec's Special Credits and Rules — 2022

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

- the minimum basic personal credit, the Québec Pension Plan (QPP), Employment Insurance (EI), Health Services Fund and Québec Parental Insurance Plan (QPIP) credits are combined into a single basic personal credit of \$16,143 (value of \$2,421);
- 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 Québec employees than for other employees (\$724 instead of \$953). 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 \$4,519 (value of \$678) 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 \$36,590;
- 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 \$1,850 (value of \$278);
- a person that qualifies for the living alone credit and lives with an eligible student is eligible for an additional \$2,284 (value of \$343) credit;
- the maximum education credit of \$3,101 (value of \$465) per term (maximum two terms per year) can be claimed by a supporting Québec parent (or split between two supporting parents, 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
- only individuals who are resident in Québec 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 Québec.

Select Québec 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>	67% to 78% 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 \$146,450 or less
<b>Seniors' activities</b>	Maximum credit is \$40 for seniors age 70 or older with incomes of \$44,630 or less
<b>Caregivers<sup>2</sup></b>	Basic credit of \$1,299 plus supplement of \$1,299 (the supplement is reduced if the dependant's income exceeds \$23,055); 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)
<b>Home support services for seniors<sup>3</sup></b>	36% of eligible expenses; maximum credit of \$7,020 for independent seniors and \$9,180 for dependent seniors age 70 and over (reduced if family income exceeds \$61,725); expenses eligible for this credit will not qualify for the medical expense credit
<b>Senior assistance</b>	Maximum credit is \$411 for seniors age 70 and older (\$822 for an eligible senior couple); reduced if family income exceeds \$24,195 (if no eligible spouse) and \$39,350 (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 \$1,274 is reduced if family income exceeds \$24,635

### Notes:

1. The child care expense limits follow, for a child:
  - under 7, \$10,675;
  - that has a severe and prolonged impairment, \$14,605; and
  - under 16, or who has an impairment, \$5,375.
 Eligible child care expenses incurred to enable an individual to take a distance-learning course at a "qualified educational institution" are eligible for this credit.
2. The refundable tax credit for caregivers 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 – \$1,299 (reduced if the dependant's income exceeds \$23,055); or
  - aged 70 or older with no severe and prolonged impairment and who resides with and is a relative of the caregiver – \$1,299.

3. Starting 2022, the 35% rate for eligible expenses for home support services for seniors will increase by one percentage point annually, until it reaches 40% in 2026. Also, starting 2022:
- for independent seniors, the credit will be reduced by:
    - 3% for each dollar of family income exceeding the first reduction threshold (i.e., \$61,725 for 2022; indexed thereafter) up to a new second reduction threshold (i.e., \$100,000 for 2022; indexed thereafter); and
    - 7% for each dollar of family income exceeding the second reduction threshold; or
  - for dependent seniors, the enhanced portion of the credit (i.e., the amount determined by a rate above 35%) will be reduced by 3% for each dollar of family income exceeding a reduction threshold (i.e., \$61,725 for 2022; indexed thereafter).

## Credits: Federal Limitations and Other Information — 2022

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 \$2,479 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 \$599 (in Québec, \$506 <sup>1</sup> ) and a deduction is available for the enhanced portion of the CPP/QPP (maximum deduction of \$461). 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 \$3,960; in Québec \$4,237), and claim a credit for the non-deductible portion of premiums paid (maximum credit \$456; in Québec \$415 <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 \$17,670 (infirm dependant is not required to live with the caregiver)		
<b>Age</b>	Reduced if income exceeds \$39,826	Spouse	
<b>Pension</b>	Credit is not available for CPP, QPP, Old Age Security or Guaranteed Income Supplement payments		
<b>Adoption</b>	Must be claimed in the year the adoption period ends	Either parent may claim	
<b>Disability</b>	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 \$3,030		

### Notes:

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