



# Personal Tax Credits

## Federal and Provincial/Territorial Non-Refundable Tax Credit Rates and Amounts for 2022<sup>1</sup>

	Federal	B.C.	Alta.	Sask.	Man.
Tax rate applied to credits <sup>1</sup>	15.00%	5.06%	10.00%	10.50%	10.80%
Indexation factor <sup>2</sup>	2.4%	2.1%	n/a	2.4%	2.1%
Basic personal <sup>3</sup>	\$14,398	\$11,302	\$19,369	\$16,615	\$10,145
Spousal/partner and wholly dependant person <sup>4,5</sup>					
Net income threshold	14,398	9,678	19,369	16,615	9,134
Net income threshold	—	968	—	1,662	—
Dependants <sup>5</sup>					
18 and over and infirm	See	See	11,212	9,789	3,605
Net income threshold	Caregiver	Caregiver	7,407	6,945	5,115
Caregiver <sup>5</sup>	7,525	4,946	11,212	9,789	3,605
Net income threshold	17,670	16,738	17,826	16,717	12,312
Child <sup>6</sup> (max)	—	—	—	6,303	—
Adoption <sup>7</sup> (max)	17,131	17,131	13,247	—	10,000
Disability <sup>8</sup>	8,870	8,477	14,940	9,789	6,180
Disability supplement <sup>9</sup>	5,174	4,946	11,212	9,789	3,605
Pension <sup>8</sup> (max)	2,000	1,000	1,491	1,000	1,000
Age 65 and over <sup>8,10</sup>	7,898	5,069	5,397	5,061	3,728
Net income threshold	39,826	37,730	40,179	37,677	27,749
Medical expense threshold <sup>11</sup>	2,479	2,350	2,503	2,345	1,728
Employment <sup>12</sup>	1,287	—	—	—	—
Canada Pension Plan <sup>13</sup> (max)	3,500	3,500	3,500	3,500	3,500
Employment Insurance <sup>13</sup> (max)	953	953	953	953	953
Children's fitness <sup>14</sup> (max)	—	—	—	Ref.	500
Children's arts <sup>15</sup> (max)	—	—	—	Ref.	500
Children's wellness <sup>16</sup> (max)	—	—	—	—	—
Home buyers <sup>17</sup> (max)	5,000	—	—	10,000	—
Home accessibility <sup>18</sup> (max)	10,000	Ref.	—	10,000	—
Tuition fees <sup>19</sup>	Yes	Yes	No	No	Yes
Education <sup>19</sup>					
Full time—per month	—	—	—	—	400
Part time—per month	—	—	—	—	120
Charitable donations <sup>20</sup>					
Credit rate on first \$200	15.00%	5.06%	10.00%	10.50%	10.80%
Credit rate on balance	29.00/ 33.00%	16.80/ 20.50%	21.00%	14.50%	17.40%

Refer to notes on the following pages.

Ref. = indicates refundable credit - see applicable note.

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Current as of March 31, 2022

Personal Tax Credits 1

## Federal and Provincial/Territorial Non-Refundable Tax Credit Rates and Amounts for 2022

	Ont.	N.B.	N.S.	PE.I.	Nfld.
Tax rate applied to credits <sup>1</sup>	5.05%	9.40%	8.79%	9.80%	8.70%
Indexation factor <sup>2</sup>	2.4%	2.4%	n/a	n/a	2.8%
Basic personal <sup>3</sup>	\$11,141	\$11,720	\$8,481	\$11,250	\$9,803
Spousal/partner and wholly dependant person <sup>4,5</sup>					
Net income threshold	9,460	9,186	8,481	9,555	8,011
Dependants <sup>5</sup>					
18 and over and infirm	See	5,109	2,798	2,446	3,113
Net income threshold	Caregiver	7,248	5,683	4,966	6,690
Caregiver <sup>5</sup>	5,252	5,108	4,898	2,446	3,113
Net income threshold	17,965	17,447	13,677	11,953	15,214
Child <sup>6</sup> (max)	—	—	1,200	1,200	—
Adoption <sup>7</sup> (max)	13,592	—	—	—	13,229
Disability <sup>8</sup>	9,001	8,757	7,341	6,890	6,615
Disability supplement <sup>9</sup>	5,249	5,109	3,449	4,019	3,113
Pension <sup>9</sup> (max)	1,541	1,000	1,173	1,000	1,000
Age 65 and over <sup>8,10</sup>	5,440	5,282	4,141	3,764	6,258
Net income threshold	40,495	39,321	30,828	28,019	34,293
Medical expense threshold <sup>11</sup>	2,522	2,448	1,637	1,678	2,134
Employment <sup>12</sup>	—	—	—	—	—
Canada Pension Plan <sup>13</sup> (max)	3,500	3,500	3,500	3,500	3,500
Employment Insurance <sup>13</sup> (max)	953	953	953	953	953
Children's fitness <sup>14</sup> (max)	—	—	Ref.	—	Ref.
Children's arts <sup>15</sup> (max)	—	—	Ref.	—	—
Children's wellness <sup>16</sup> (max)	—	—	—	500	—
Home buyers <sup>17</sup> (max)	—	—	—	—	—
Home accessibility <sup>18</sup> (max)	Ref.	Ref.	—	—	—
Tuition fees <sup>19</sup>	No	Yes	Yes	Yes	Yes
Education <sup>19</sup>					
Full time—per month	—	—	200	400	200
Part time—per month	—	—	60	120	60
Charitable donations <sup>20</sup>					
Credit rate on first \$200	5.05%	9.40%	8.79%	9.80%	8.70%
Credit rate on balance	11.16%	17.95%	21.00%	16.70%	21.80%

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## Federal and Provincial/Territorial Non-Refundable Tax Credit Rates and Amounts for 2022

	Y.T.	N.W.T.	Nvt.
Tax rate applied to credits <sup>1</sup>	6.40%	5.90%	4.00%
Indexation factor <sup>2</sup>	2.4%	2.4%	2.4%
Basic personal <sup>3</sup>	\$14,398	\$15,609	\$16,862
Spousal/partner and wholly dependant person <sup>4,5</sup>			
Net income threshold	14,398	15,609	16,862
Dependants <sup>5</sup>			
18 and over and infirm	See	5,174	5,174
Net income threshold	Caregiver	7,341	7,341
Caregiver <sup>5</sup>	7,525	5,174	5,174
Net income threshold	17,670	17,670	17,670
Child <sup>6</sup> (max)	—	—	1,200
Adoption <sup>7</sup> (max)	17,131	—	—
Disability <sup>8</sup>	8,870	12,658	14,352
Disability supplement <sup>9</sup>	5,174	5,174	5,174
Pension <sup>8</sup> (max)	2,000	1,000	2,000
Age 65 and over <sup>8,10</sup>	7,898	7,635	10,764
Net income threshold	39,826	39,826	39,826
Medical expense threshold <sup>11</sup>	2,479	2,479	2,479
Employment <sup>12</sup>	1,287	—	—
Canada Pension Plan <sup>13</sup> (max)	3,500	3,500	3,500
Employment Insurance <sup>13</sup> (max)	953	953	953
Children's fitness <sup>14</sup> (max)	Ref.	—	—
Children's arts <sup>15</sup> (max)	500	—	—
Children's wellness <sup>16</sup> (max)	—	—	—
Home buyers <sup>17</sup> (max)	—	—	—
Home accessibility <sup>18</sup> (max)	—	—	—
Tuition fees <sup>19</sup>	Yes	Yes	Yes
Education <sup>19</sup>			
Full time—per month	—	400	400
Part time—per month	—	120	120
Charitable donations <sup>20</sup>			
Credit rate on first \$200	6.40%	5.90%	4.00%
Credit rate on balance	12.80%	14.05%	11.50%

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## Federal and Provincial/Territorial Non-Refundable Tax Credit Rates and Amounts for 2022

### Notes

- (1) The table shows the dollar amounts of federal, provincial and territorial non-refundable tax credits for 2022 (except for Quebec, see the table "Quebec Non-Refundable Tax Credit Rates and Amounts for 2022"). In order to determine the credit value, each dollar amount must be multiplied by the tax rate indicated, which is the lowest tax rate applicable in the particular jurisdiction. For example, British Columbia's basic personal amount of \$11,302 is multiplied by 5.06% to determine the credit value of \$572.

Income earned by the taxpayer or dependant, as applicable, in excess of the net income thresholds shown in the table serves to reduce the availability of the credit on a dollar-for-dollar basis. The only exception to this is the age credit, which is reduced by 15% of the taxpayer's net income in excess of the threshold.

Ontario's tax rate that applies to credits is 7.88% (5.05% x 156%) for an individual who is subject to the 56% surtax.

Prince Edward Island's tax rate that applies to credits is 10.78% (9.80% x 110%) for an individual who is subject to the 10% surtax.

- (2) The indexation factors indicated in the table are used to index the credits in each jurisdiction. The calculation of these factors is based on the change in the average federal or provincial inflation rate over the 12-month period ending September 30 of the previous year compared to the change in the rate for the same period of the year prior to that.

British Columbia, Manitoba, Ontario and Newfoundland and Labrador use the applicable provincial inflation rate in their calculations, while Saskatchewan, New Brunswick, Yukon, Northwest Territories and Nunavut use the federal inflation rate. Alberta, Nova Scotia and Prince Edward Island do not index their credits.

Manitoba only indexes the basic personal amount and the personal income tax brackets. Other non-refundable tax credits are not indexed.

## Federal and Provincial/Territorial Non-Refundable Tax Credit Rates and Amounts for 2022

- (3) Nova Scotia provides an additional basic personal amount of \$3,000 where a taxpayer's income is \$25,000 or less. This amount will decrease proportionately if the taxpayer's income is between \$25,000 and \$75,000.

Prince Edward Island increased the province's basic personal amount to \$11,250 (from \$10,500) and proportionately changed the spouse and equivalent-to-spouse amounts to \$9,555 (from \$8,918), effective January 1, 2022. The province's basic personal amount will further increase to \$12,000 (from \$11,250), effective January 1, 2023.

New Brunswick increased the province's basic personal amount to \$11,720 (from \$10,817), effective January 1, 2022.

The federal government will gradually increase the federal basic personal amount to \$15,000 by 2023. The basic personal amount is increased to \$14,398 (from \$13,808) for individuals with net income of \$155,625 or less in 2022. The increase to the basic personal amount is gradually reduced for individuals with net income between \$155,625 and \$221,708 in 2022. Individuals with net income over \$221,708 in 2022 will not be affected by these changes and their basic personal amount will remain at \$12,719.

Yukon harmonized with the federal changes to the basic personal amount.

- (4) The spousal/partner and wholly dependant person amounts are calculated by subtracting the spouse/partner and wholly dependant's net income from the maximum amount.

The spousal/partner credit may be claimed for a common-law partner as well as for a spouse. Taxpayers who are single, divorced or separated, and who support a dependant in their home may claim the wholly dependent person credit. The credit can be claimed for dependants under the age of 18 who are related to the taxpayer, for the taxpayer's parents or grandparents, or for any other infirm person who is related to the taxpayer (see note (5)).

The federal government will gradually increase the maximum federal spouse or common-law partner amount and the eligible dependant credit to \$15,000 by 2023. The maximum amount is increased to \$14,398 (from \$13,808) for individuals with net income of \$155,625 or less in 2022. The increase to the maximum amount is gradually reduced for individuals with net income between \$155,625 and \$221,708 in 2022. Individuals with net income over \$221,708 in 2022 will not be affected by these changes and the maximum amount will remain at \$12,719.

Yukon harmonized with the federal changes to the federal spouse or common-law partner amount and the eligible dependant credit.

Nova Scotia provides an additional non-refundable tax credit for a spouse/partner and wholly dependant person in the year of \$3,000 where a taxpayer's income is \$25,000 or less. This amount will decrease proportionately if the taxpayer's income is between \$25,000 and \$75,000.

## Federal and Provincial/Territorial Non-Refundable Tax Credit Rates and Amounts for 2022

- (5) The caregiver credit is available to taxpayers who care for a related dependant. Generally, the dependant must be over the age of 18 and infirm, or, in the case of a parent or grandparent, over the age of 65 (except for federal, British Columbia, Ontario and Yukon purposes, where the credit is not available in respect of non-infirm dependants).

For the federal caregiver credit, the credit amount is \$7,525 in respect of infirm dependants who are parents, grandparents, brothers/sisters, aunts/uncles, nieces/nephews, adult children and grandchildren of the claimant or of the claimant's spouse or common law partner, and \$2,350 in respect of an infirm dependent spouse or common-law partner in respect of whom the individual claims the spouse or common-law partner amount, an infirm dependant for whom the individual claims an eligible dependant credit, or an infirm child who is under the age of 18 years at the end of the year.

For Ontario and British Columbia, the credit amount is \$5,252 and \$4,946, respectively, in respect of relatives who are infirm dependants, including adult children of the claimant or of the claimant's spouse or common-law partner.

- (6) Nova Scotia, Prince Edward Island and Nunavut each provide a credit for children under the age of 6. If certain conditions are met, individuals in Nova Scotia and Prince Edward Island may claim \$100 per eligible month for a maximum of \$1,200 per year, and individuals in Nunavut may claim \$1,200 per year. For Nova Scotia and Prince Edward Island, unused credit amounts may not be transferred between spouses. For Nunavut, unused credit amounts may be transferred between spouses.

Saskatchewan provides a credit for children under the age of 18 if certain conditions are met. Unused credit amounts may be transferred between spouses.

- (7) The adoption credit is available on eligible adoption expenses incurred in the year and not reimbursed to the taxpayer, up to the maximum amount indicated in the table.
- (8) The disability, pension and age credits are transferable to a spouse or partner. The amounts available for transfer are generally reduced by the excess of the spouse's or partner's net income over the basic personal amount. The disability credit is also transferable to a supporting person other than a spouse or partner; however, the amount of the credit is generally reduced by the excess of the disabled person's net income over the basic personal amount.
- (9) The disability supplement may be claimed by an individual who is under the age of 18 at the end of the year. The amount in the table represents the maximum amount that may be claimed, and is reduced by certain child and attendant care expenses claimed in respect of this individual.
- (10) Saskatchewan provides an additional non-refundable tax credit for individuals aged 65 or older in the year, regardless of their net income amount. The amount for 2022 is \$1,336.

Nova Scotia provides an additional non-refundable tax credit for individuals aged 65 or older in the year if their taxable income is \$25,000 or less. The amount for 2022 is \$1,465. This amount will decrease proportionately if their income is between \$25,000 and \$75,000.

## Federal and Provincial/Territorial Non-Refundable Tax Credit Rates and Amounts for 2022

- (11) The medical expense credit is calculated based on qualified medical expenses exceeding 3% of net income or the threshold shown in the table, whichever is less. Medical expenses incurred by both spouses/partners and by their children under age 18 may be totalled and claimed by either spouse/partner.

Taxpayers can also claim medical expenses for other eligible dependants to the extent the amount exceeds the lesser of 3% of net income of the dependant or the threshold shown in the table. Ontario is currently the only province with a maximum allowable medical expense for other eligible dependants. The limit is \$13,592 for 2022.

- (12) The federal employment credit may be claimed by individuals based on the lesser of the amount indicated in the table and the amount of employment income earned in the year.

Yukon also provides the non-refundable federal employment credit.

- (13) Self-employed individuals are subject to a higher Canada or Quebec Pension Plan contribution rate and can generally deduct a portion of their contributions in calculating net income. The balance is claimed as a non-refundable tax credit. Self-employed taxpayers can also claim Employment Insurance premiums paid.

- (14) Taxpayers in Manitoba can claim a maximum of \$500 for fees paid on registration or membership for an eligible program of physical activity for children or young adults under the age of 25 at the end of the year. For a child under the age of 18 at the end of the year, the claim may be made by the child or their parent. For a young adult 18 to 24 years of age at the end of the year, the claim may be made by the young adult, spouse or common-law partner. For children or young adults eligible for the disability tax credit, taxpayers can claim an additional \$500 if a minimum of \$100 is paid for registration or membership fees for a prescribed program of physical activity.

Taxpayers in Yukon can claim a maximum of \$1,000 for eligible fees paid on registration or membership for a prescribed program of physical activity for children under the age of 16 (or under the age of 18 if eligible for the disability tax credit) at the beginning of the year. For children eligible for the disability tax credit and under the age of 18, taxpayers can claim an additional \$500 if a minimum of \$100 is paid for registration or membership fees for a prescribed program of physical activity. The children's fitness tax credit is a refundable credit in Yukon.

Taxpayers in Saskatchewan with family income of \$60,000 or less can claim a maximum of \$150 annually per child (\$200 per child eligible for the disability tax credit) under the age of 19 at the end of the year for fees paid to register children in eligible sports, recreational and cultural activities. This tax credit is a refundable credit in Saskatchewan.

Taxpayers in Newfoundland and Labrador can claim a refundable tax credit of up to \$2,000 per family on eligible fitness expenses.

Taxpayers in Nova Scotia can claim a \$500 refundable tax credit for eligible expenditures on artistic, cultural, and physical activities for children under the age of 19, effective for the 2022 and subsequent taxation years.

- (15) Taxpayers in Manitoba and Yukon can claim a maximum of \$500 for fees paid relating to the cost of registration or membership in an eligible program of artistic, cultural, recreational, or developmental activity for children under the age of 16 (or 18 if eligible for the disability tax credit) at the beginning of the year. For children under 18 years of age at the beginning of the year eligible for the disability tax credit, taxpayers can claim an additional \$500 if a minimum of \$100 is paid for registration or membership fees for an eligible artistic program.

Taxpayers in Saskatchewan with family income of \$60,000 or less can claim a maximum of \$150 annually per child (\$200 per child eligible for the disability tax credit) under the age of 19 at the end of the year for fees paid to register children in eligible sports, recreational and cultural activities. This tax credit is a refundable credit in Saskatchewan.

Taxpayers in Nova Scotia can claim a \$500 refundable tax credit for eligible expenditures on artistic, cultural, and physical activities for children under the age of 19, effective for the 2022 and subsequent taxation years.

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## Federal and Provincial/Territorial Non-Refundable Tax Credit Rates and Amounts for 2022

- (16) Taxpayers in Prince Edward Island can claim a \$500 non-refundable children's wellness tax credit. This credit is available to families with children under the age of 18, for eligible activities (artistic, cultural, recreational or developmental activity or a physical activity) related to their children's well-being.
- (17) First-time home buyers who acquire a qualifying home during the year may be entitled to claim a federal non-refundable tax credit of up to \$5,000 and worth up to \$750 (\$5,000 × 15%).

To qualify, neither the individual nor his or her spouse or common-law partner can have owned and lived in another home in the calendar year of the new home purchase or in any of the four preceding calendar years. The credit can be claimed by either the purchaser or by his or her spouse or common-law partner.

The credit will also be available for certain home purchases by or for the benefit of an individual eligible for the disability tax credit.

Saskatchewan's first-time homebuyers' amount provides a non-refundable tax credit of up to \$1,050 (10.5% × \$10,000) to eligible taxpayers. There are also provisions to allow persons with a disability to qualify for the purchase of more accessible homes, with eligibility rules similar to those for the existing federal incentive for first-time home buyers.

- (18) The home accessibility tax credit provides a credit for qualifying expenses incurred for work performed or goods acquired in respect of a qualifying renovation of an eligible dwelling of someone who is 65 years or older before the end of the taxation year or eligible for the disability tax credit. British Columbia and New Brunswick provide a refundable credit of up to \$1,000 for similar expenses. Ontario provides a temporary 25% refundable credit for the 2022 taxation year on certain eligible expenses of up to \$10,000 made to a senior's principal residence. Saskatchewan provides a 10.5% non-refundable home renovation tax credit on up to \$10,000 of eligible home renovation expenses on a primary residence incurred between January 1, 2022 and December 31, 2022.
- (19) The eligible portion of the tuition and education tax credits are transferable to a spouse or common-law partner, parent or grandparent. Any amounts not transferred may be carried forward indefinitely by the student.
- (20) Charitable donations made by both spouses/partners may be totalled and claimed by either person. The maximum amount of donations that may be claimed in a year is 75% of net income. However, all donations may be carried forward for five years if they are not claimed in the year made.

The federal donation tax credit rate of 33% applies to charitable donations over \$200 to the extent the donor's income exceeds \$221,708. Otherwise, a rate of 29% applies to donations over \$200.

British Columbia's donation tax credit rate is 5.06% on the first \$200 of donations and 20.5% on donations over \$200 to the extent the donor's income exceeds \$227,091. Otherwise, a rate of 16.8% applies to donations over \$200.

Ontario's tax credit rate for donations over \$200 is 17.41% for an individual who is subject to the 56% surtax.

Prince Edward Island's tax credit rate for donations over \$200 is 18.37% for an individual who is subject to the 10% surtax.