

Individual Marginal Rates for 2020

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

These tables show combined federal and provincial (or federal and territorial) marginal tax rates – the percentage of tax paid on the last dollar of income, or on additional income. They reflect the proposed increase to the federal basic personal amount (see footnote 2 below, and note 5 under **Non-Refundable Personal Tax Credits — 2020**). These tables do not take into account provincial health levies (see **Provincial Health Care Premiums — 2020**).

	Taxable income \$13,229 ⁽²⁾ to \$48,535					Taxable income \$48,535 to \$97,069				
	Brackets	Ordinary income & interest	Capital gains	Canadian dividends		Brackets	Ordinary income & interest	Capital gains	Canadian dividends	
				Eligible ⁽³⁾	Non-eligible ⁽³⁾				Eligible ⁽³⁾	Non-eligible
Federal only	\$13,229	15.00%	7.50%	(0.03%) to 0%	6.87%	\$48,535	20.50%	10.25%	7.56%	13.19%
Alberta	\$19,369	25.00%	12.50%	(0.03%) to 0%	15.86%	\$48,535	30.50%	15.25%	7.56%	22.18%
	\$13,229	15.00%	7.50%	(0.03%) to 0%	6.87%					
British Columbia⁽¹⁾	\$41,725	22.70%	11.35%	(5.96%) to 0%	13.47%	\$95,812	32.79%	16.40%	7.96%	25.07%
	\$13,229	20.06%	10.03%	(9.60%) to 0%	10.43%	\$83,451	31.00%	15.50%	5.49% to 7.56%	23.01%
						\$48,535	28.20%	14.10%	1.63% to 7.56%	19.79%
Manitoba⁽¹⁾	\$33,389	27.75%	13.88%	6.53% to 6.56%	20.63%	\$72,164	37.90%	18.95%	20.53%	32.30%
	\$13,229	25.80%	12.90%	3.84% to 3.86%	18.38%	\$48,535	33.25%	16.63%	14.12%	26.95%
New Brunswick⁽¹⁾	\$43,401	29.82%	14.91%	1.10% to 1.13%	20.75%	\$86,803	37.02%	18.51%	11.04%	29.03%
	\$13,229	24.68%	12.34%	(5.99%) to 0%	14.83%	\$48,535	35.32%	17.66%	8.69%	27.07%
Newfoundland and Labrador⁽¹⁾	\$37,929	29.50%	14.75%	12.53% to 12.56%	19.52%	\$75,858	36.30%	18.15%	21.91%	27.34%
	\$13,229	23.70%	11.85%	4.53% to 4.55%	12.85%	\$48,535	35.00%	17.50%	20.12%	25.84%
Non-resident⁽⁴⁾	\$13,229	22.20%	11.10%	(0.04%) to 0%	10.16%	\$48,535	30.34%	15.17%	11.19%	19.52%
Northwest Territories	\$43,957	23.60%	11.80%	(4.03%) to 0%	9.86%	\$87,916	32.70%	16.35%	8.53%	20.32%
	\$15,093	20.90%	10.45%	(7.76%) to 0%	6.75% to 6.87%	\$48,535	29.10%	14.55%	3.56% to 7.56%	16.18%
	\$13,229	15.00%	7.50%	(0.03%) to 0%	6.87%					
Nova Scotia⁽¹⁾	\$29,590	30.48%	15.24%	9.12% to 9.15%	21.23%	\$93,000	38.00%	19.00%	19.50%	29.88%
	\$25,000 ⁽⁵⁾	24.32%	12.16%	0.62% to 0.65%	14.14%	\$75,000 ⁽⁵⁾	37.17%	18.59%	18.35%	28.92%
	\$13,229	23.79%	11.90%	(0.11%) to 0%	13.54%	\$59,180	37.70%	18.85%	19.08%	29.53%
						\$48,535	35.98%	17.99%	16.71%	27.55%
Nunavut	\$46,277	22.00%	11.00%	2.03% to 2.06%	11.91%	\$92,555	29.50%	14.75%	12.38%	20.54%
	\$16,304	19.00%	9.50%	(2.11%) to 0%	8.46%	\$48,535	27.50%	13.75%	9.62%	18.24%
	\$13,229	15.00%	7.50%	(0.03%) to 0%	6.87%					
Ontario⁽¹⁾	\$44,740	24.15%	12.08%	(1.20%) to 0%	13.95%	\$92,827 ⁽⁶⁾	37.91%	18.95%	17.79%	29.78%
	\$13,229	20.05%	10.03%	(6.86%) to 0%	9.24%	\$89,482	33.89%	16.95%	12.24%	25.16%
						\$78,786 ⁽⁶⁾	31.48%	15.74%	8.92%	22.38%
						\$48,535	29.65%	14.83%	6.39% to 7.56%	20.28%
Prince Edward Island⁽¹⁾	\$31,984	28.80%	14.40%	4.53% to 4.55%	19.58%	\$63,969	37.20%	18.60%	16.12%	29.24%
	\$13,229	24.80%	12.40%	(0.99%) to 0%	14.98%	\$48,535	34.30%	17.15%	12.12%	25.91%
Quebec	\$44,545	32.53%	16.26%	11.43% to 11.45%	23.25%	\$89,080	41.12%	20.56%	23.29%	33.13%
	\$15,532	27.53%	13.76%	4.53% to 4.55%	17.50%	\$48,535	37.12%	18.56%	17.77%	28.53%
	\$13,229	12.53%	6.26%	(0.02%) to 0%	5.73%					
Saskatchewan	\$45,225	27.50%	13.75%	2.04% to 2.07%	17.37%	\$48,535	33.00%	16.50%	9.63%	23.70%
	\$16,065	25.50%	12.75%	(0.72%) to 0%	15.07%					
	\$13,229	15.00%	7.50%	(0.03%) to 0%	6.87%					
Yukon	\$13,229	21.40%	10.70%	(7.78%) to 0%	11.58%	\$48,535	29.50%	14.75%	3.40% to 7.56%	20.90%

	Taxable income \$97,069 to \$150,473					Taxable income \$150,473 to \$214,368 ⁽²⁾				
	Brackets	Ordinary income & interest	Capital gains	Canadian dividends		Brackets	Ordinary income & interest	Capital gains	Canadian dividends	
				Eligible ⁽³⁾	Non-eligible				Eligible	Non-eligible
Federal only	\$97,069	26.00%	13.00%	15.15%	19.52%	\$150,473	29.22%	14.61%	19.59%	23.22%
Alberta	\$131,220	38.00%	19.00%	17.91%	30.81%	\$209,952	43.22%	21.61%	25.11%	36.81%
	\$97,069	36.00%	18.00%	15.15%	28.51%	\$157,464	42.22%	21.11%	23.73%	35.66%
British Columbia	\$116,344	40.70%	20.35%	18.88%	34.17%	\$157,748	46.02%	23.01%	26.22%	40.28%
	\$97,069	38.29%	19.15%	15.55%	31.39%	\$150,473	43.92%	21.96%	23.32%	37.87%
Manitoba	\$97,069	43.40%	21.70%	28.12%	38.62%	\$150,473	46.62%	23.31%	32.57%	42.33%
New Brunswick	\$141,122	43.84%	21.92%	20.45%	36.87%	\$160,776	49.52%	24.76%	28.29%	43.40%
	\$97,069	42.52%	21.26%	18.63%	35.35%	\$150,473	47.06%	23.53%	24.89%	40.57%
Newfoundland and Labrador	\$135,432	43.30%	21.65%	31.57%	35.39%	\$189,604	47.52%	23.76%	37.40%	40.24%
	\$97,069	41.80%	20.90%	29.50%	33.66%	\$150,473	46.52%	23.26%	36.02%	39.09%
Non-resident⁽⁴⁾	\$97,069	38.48%	19.24%	22.43%	28.88%	\$150,473	42.92%	21.46%	28.55%	33.99%
Northwest Territories	\$142,932	40.05%	20.03%	18.67%	28.77%	\$150,473	43.27%	21.63%	23.11%	32.47%
	\$97,069	38.20%	19.10%	16.12%	26.65%					
Nova Scotia	\$150,000	47.00%	23.50%	31.92%	40.23%	\$150,473	50.22%	25.11%	36.36%	43.93%
	\$97,069	43.50%	21.75%	27.09%	36.20%					
Nunavut	\$97,069	35.00%	17.50%	19.97%	26.86%	\$150,473	40.72%	20.36%	27.86%	33.44%
Ontario	\$150,000	44.97%	22.48%	27.53%	37.90%	\$150,473	48.19%	24.09%	31.97%	41.60%
	\$97,069	43.41%	21.70%	25.38%	36.10%					
Prince Edward Island	\$99,488 ⁽⁶⁾	44.37%	22.19%	24.56%	37.17%	\$150,473	47.59%	23.79%	29.01%	40.88%
	\$97,069	42.70%	21.35%	23.71%	35.57%					
Quebec	\$108,390	47.46%	23.73%	32.04%	40.42%	\$150,473	50.15%	25.07%	35.75%	43.51%
	\$97,069	45.71%	22.86%	29.63%	38.41%					
Saskatchewan	\$129,214	40.50%	20.25%	19.98%	32.32%	\$150,473	43.72%	21.86%	24.42%	36.03%
	\$97,069	38.50%	19.25%	17.22%	30.02%					
Yukon	\$97,069	36.90%	18.45%	13.61% to 15.15%	29.41%	\$150,473	42.11%	21.06%	20.80%	35.40%

	Taxable income over \$214,368				
	Brackets	Ordinary income & interest	Capital gains	Canadian dividends	
				Eligible	Non-eligible
Federal only	\$214,368	33.00%	16.50%	24.81%	27.57%
Alberta	\$314,928	48.00%	24.00%	31.71%	42.31%
	\$214,368	47.00%	23.50%	30.33%	41.16%
British Columbia	\$214,368	49.80%	24.90%	31.44%	44.63%
Manitoba	\$214,368	50.40%	25.20%	37.78%	46.67%
New Brunswick	\$214,368	53.30%	26.65%	33.51%	47.75%
Newfoundland and Labrador	\$214,368	51.30%	25.65%	42.61%	44.59%
Non-resident⁽⁴⁾	\$214,368	48.84%	24.42%	36.72%	40.80%
Northwest Territories	\$214,368	47.05%	23.53%	28.33%	36.82%
Nova Scotia	\$214,368	54.00%	27.00%	41.58%	48.28%
Nunavut	\$214,368	44.50%	22.25%	33.08%	37.79%
Ontario	\$220,000	53.53%	26.76%	39.34%	47.74%
	\$214,368	51.97%	25.98%	37.19%	45.95%
Prince Edward Island	\$214,368	51.37%	25.69%	34.22%	45.22%
Quebec	\$214,368	53.31%	26.65%	40.11%	47.14%
Saskatchewan	\$214,368	47.50%	23.75%	29.64%	40.37%
Yukon	\$500,000	48.00%	24.00%	28.93%	42.17%
	\$214,368	45.80%	22.90%	25.89%	39.64%

- (1) The table does not take into account the low-income tax reductions in British Columbia, New Brunswick, Newfoundland and Labrador, Nova Scotia, Ontario and Prince Edward Island, or the Manitoba Family Tax Benefit (for low-income taxpayers), which may affect the rates shown.
- (2) The table reflects the proposed increase to the federal basic personal amount (BPA) from \$12,298 to \$13,229. The proposed additional benefit of \$931 is gradually clawed back when taxable income exceeds \$150,473, and eliminated when taxable income reaches \$214,368. The marginal rates for taxable income between \$150,473 and \$214,368 reflect this claw-back (except for the non-resident rates, see note 4 below). It is assumed that Yukon will parallel this proposal.
- (3) When two dividend rates are indicated, the lower rate has a negative federal and/or provincial/territorial component. A negative federal component shelters other income from federal tax and a negative provincial/territorial component shelters other income from provincial/territorial tax. As a result, the combined federal and provincial/territorial rate that applies depends on the level of the taxpayer's other income, with the higher rate applying if the taxpayer has no other income.
- (4) A non-resident can claim the BPA only if all or substantially all (i.e., 90% or more) of the non-resident's worldwide income is included in his or her taxable income earned in Canada for the year. Non-resident rates for interest and dividends apply only in limited circumstances. Generally, interest (other than most interest paid to arm's length non-residents) and dividends paid to non-residents are subject to Part XIII withholding tax.
- (5) The bracket relates to Nova Scotia's enhanced BPA, which is gradually clawed back when taxable income exceeds \$25,000 and eliminated when taxable income reaches \$75,000. The marginal rates for taxable income between \$25,000 and \$75,000 reflect this claw-back.
- (6) The bracket relates to surtaxes levied by Ontario or Prince Edward Island, and assumes that only the basic personal credit is available.