

<b>Appendix 1</b>		
<b>Participation Tax Rate (PTR) - Detailed Calculations - Québec (2020)</b>		
<b>Unattached Singles Considered Employable</b>		
	<b>Part-time</b>	<b>Fulltime</b>
<b>[1] Gross Employment Income<sup>1</sup></b>	<b>\$12,576</b>	<b>\$25,414</b>
<b>Deductions<sup>2</sup></b>		
Personal Income tax <sup>3</sup>		
<i>Provincial</i>	\$0	\$1,027
<i>Federal</i>	\$0	\$1,160
Other Deductions		
<i>Employment insurance</i>	\$151	\$305
<i>Québec Parental Insurance Plan</i>	\$62	\$126
<i>Québec Pension Plan</i>	\$517	\$1,249
<i>Health Services Fund</i>	\$0	\$0
<b>[2] Total Deductions</b>	<b>\$730</b>	<b>\$3,867</b>
<b>Tax Credits<sup>2</sup></b>		
Provincial tax credits/benefits		
<i>Solidarity Tax Credit</i>	\$1,015	\$1,015
<i>Québec Work Premium</i>	\$821	\$0
Federal tax credits/benefits		
<i>GST</i>	\$645	\$894
<i>Canada Worker Benefit (CWB)</i>	\$2,271	\$0
<b>[3] Total Tax Credits</b>	<b>\$4,752</b>	<b>\$1,909</b>
<b>[4] Net employment income [1]-[2]+[3]</b>	<b>\$16,598</b>	<b>\$23,456</b>
<b>Residual Social Assistance Benefit<sup>4,5</sup></b>		
Gross benefit	\$11,400	\$11,400
Claw back Calculation		
<i>Earned income</i>	\$12,576	\$25,414
<i>Annual Earnings Exception</i>	\$2,400	\$2,400
<i>Applicable amount (claw back)</i>	\$10,176	\$23,014
<i>Claw back rate</i>	100%	100%
<i>Claw back amount</i>	\$10,176	\$23,014
<b>[5] Net Social Assistance</b>	<b>\$1,224</b>	<b>\$0</b>
<b>[6] Total Income [4]+[5]</b>	<b>\$17,822</b>	<b>\$23,456</b>
<b>Less: Annual Increase in Healthcare Premiums:</b>		
<i>Québec Prescription Drug Insurance Plan<sup>2</sup></i>	\$0	\$582
<i>Vision and Dental Care<sup>6,7</sup></i>	\$0	\$567
<b>[7] Total Premiums</b>	<b>\$0</b>	<b>\$1,149</b>
<b>[8] Net Income Working [6]-[7]</b>	<b>\$17,822</b>	<b>\$22,307</b>
<b>Social Assistance Income<sup>3</sup></b>		
<i>Basic social assistance</i>		\$11,400
<i>Federal tax credits/benefits</i>		\$599
<i>Provincial tax credits/benefits</i>		\$1,007
<b>[9] Net Income NOT Working</b>		<b>\$13,005</b>
<b>PTR CALCULATION</b>		
$\text{PTR} = 1 - \left( \frac{\text{Net Income Working} - \text{Net income NOT Working}}{\text{Gross Employment Income}} \right) \times 100$ $= 1 - \left( \frac{\text{Net Financial Gain from Working}}{\text{Gross Employment Income}} \right) \times 100$		
<b>Components of the PTR</b>		
<b>[1] Gross Employment Income</b>	<b>\$12,576</b>	<b>\$25,414</b>
<b>[8] Net Income Working</b>	<b>\$17,822</b>	<b>\$22,307</b>
<b>[9] Net Income NOT Working</b>	<b>\$13,005</b>	<b>\$13,005</b>
<b>[10] Net Financial Gain from Working [8]-[9]</b>	<b>\$4,817</b>	<b>\$9,302</b>
<b>[11] Lost due to clawback and taxation</b>	<b>\$7,759</b>	<b>\$16,112</b>
<b>PTR (1-([10]/[1]))x100</b>	<b>61.7%</b>	<b>63.4%</b>
<b>Notes:</b>		
1. Estimate based on the 2020 Québec minimum wage (\$13.10/hour) and average weekly hours - part-time 19.2, full-time 38.8, for 50 weeks per year. Table 14-10-0043-01 Average usual and actual hours worked in a reference week by type of work (full- and part-time), annual.		
2. Québec Government Tax Calculator - <a href="http://www.budget.finances.gouv.qc.ca/budget/outils/revenu-disponible-en.asp">http://www.budget.finances.gouv.qc.ca/budget/outils/revenu-disponible-en.asp</a> .		
3. Net of non-refundable tax credits.		
4. Social assistance incomes - <a href="https://maytree.com/wp-content/uploads/WIC2020-Canada-wide.xlsx">https://maytree.com/wp-content/uploads/WIC2020-Canada-wide.xlsx</a> .		
5. Clawback information - <a href="https://maytree.com/wp-content/uploads/Appendix_2.pdf">https://maytree.com/wp-content/uploads/Appendix_2.pdf</a> . Monthly exception is \$200, thus the annual exception is \$2,400 (200x12).		
6. Québec Blue-Cross - <a href="https://qc.bluecross.ca/health-insurance/health-insurance-coverage">https://qc.bluecross.ca/health-insurance/health-insurance-coverage</a> .		

<b>Appendix 2</b>		
<b>Participation Tax Rate (PTR) - Detailed Calculations - Ontario (2020)</b>		
<b>Unattached Singles Considered Employable</b>		
	<b>Part-time</b>	<b>Fulltime</b>
<b>[1] Gross Employment Income<sup>1</sup></b>	<b>\$12,968</b>	<b>\$28,429</b>
<b>Deductions<sup>2</sup></b>		
Personal Income tax <sup>3</sup>		
<i>Provincial</i>	\$0	\$802
<i>Federal</i>	\$0	\$1,830
Employment insurance	\$205	\$449
CPP	\$469	\$1,234
Ontario health premium	\$0	\$300
<b>[2] Total Deductions</b>	<b>\$674</b>	<b>\$4,615</b>
<b>Refundable Tax Credits<sup>4</sup></b>		
Provincial		
<i>Ontario Trillium Benefit<sup>4</sup></i>		
<i>Ontario energy and property tax credit</i>	\$602	\$520
<i>Sales Tax Credit</i>	\$316	\$152
<i>Low-Income Workers Tax Credit (non-refundable)<sup>5</sup></i>	\$0	\$802
Federal		
GST <sup>4</sup>	\$365	\$456
<i>Canada Worker Benefit (CWB)<sup>6</sup></i>	\$974	\$0
<b>[3] Total Tax Credits</b>	<b>\$2,256</b>	<b>\$1,930</b>
<b>[4] Net employment income [1]-[2]+[3]</b>	<b>\$14,550</b>	<b>\$25,744</b>
<b>Residual Social Assistance Benefit<sup>7,8</sup></b>		
Gross benefit	\$8,796	\$8,796
Claw back Calculation		
<i>Earned income</i>	\$12,968	\$28,429
<i>Annual Earnings Exception</i>	\$2,400	\$2,400
<i>Applicable amount (claw back)</i>	\$10,568	\$26,029
<i>Claw back rate</i>	50%	50%
<i>Claw back amount</i>	\$5,284	\$13,014
<b>[5] Net Social Assistance</b>	<b>\$3,512</b>	<b>\$0</b>
<b>[6] Total Income [4]+[5]</b>	<b>\$18,062</b>	<b>\$25,744</b>
<b>Less: Annual Increase in Healthcare Premiums:<sup>9,10</sup></b>		
Prescription Drug Insurance Plan	\$0	\$389
Vision and Dental Care	\$0	\$1,028
<b>[7] Total Premiums</b>	<b>\$0</b>	<b>\$1,416</b>
<b>[8] Net Income Working [6]-[7]</b>	<b>\$18,062</b>	<b>\$24,327</b>
<b>Social Assistance Income<sup>7</sup></b>		
Basic social assistance		\$8,796.0
Federal tax credits/benefits		\$807
Provincial tax credits/benefits		\$706
<b>[9] Net Income NOT Working</b>		<b>\$10,309</b>
<b>PTR CALCULATION</b>		
<b>PTR = 1 - <math>\left( \frac{\text{Net Income Working} - \text{Net income NOT Working}}{\text{Gross Employment Income}} \right) \times 100</math></b>		
<b>= 1 - <math>\left( \frac{\text{Net Financial Gain from Working}}{\text{Gross Employment Income}} \right) \times 100</math></b>		
<b>Components of the PTR</b>		
<b>[1] Gross Employment Income</b>	<b>\$12,968</b>	<b>\$28,429</b>
<b>[8] Net Income Working</b>	<b>\$18,062</b>	<b>\$24,327</b>
<b>[9] Net Income NOT Working</b>	<b>\$10,309</b>	<b>\$10,309</b>
<b>[10] Net Financial Gain from Working [8]-[9]</b>	<b>\$7,753</b>	<b>\$14,018</b>
<b>[11] Lost due to claw back and taxation</b>	<b>\$5,214</b>	<b>\$14,411</b>
<b>PTR (1- ([10]/[1]))x100</b>	<b>40.2%</b>	<b>50.7%</b>
<b>Notes:</b>		
1. Based on 2020 Ontario minimum wage (\$14.25/hour) and average weekly hours - part-time 18.2, full-time 39.9, for 50 weeks per year. Statistics Canada Table 14-10-0043-01.		
2. Ontario Income Tax - <a href="https://www.taxtips.ca/calculators/canadian-tax-2020/canadian-tax-calculator-2020.htm">https://www.taxtips.ca/calculators/canadian-tax-2020/canadian-tax-calculator-2020.htm</a>		
3. Net of refundable tax credits except the Low-Income Worker Credit (below).		
4. Ontario Tax Credit Calculator - <a href="https://apps.era-arc.gc.ca/ebci/icbc">https://apps.era-arc.gc.ca/ebci/icbc</a>		
5. Low-Income Worker Credit - <a href="https://www.ontario.ca/page/low-income-workers-tax-credit#section-3">https://www.ontario.ca/page/low-income-workers-tax-credit#section-3</a>		
6. Calculation based on - <a href="https://www.taxtips.ca/filing/canada-workers-benefit/cwb-2020.htm">https://www.taxtips.ca/filing/canada-workers-benefit/cwb-2020.htm</a>		
7. Social assistance incomes - <a href="https://maytree.com/wp-content/uploads/WiC2020-Canada-wide.xlsx">https://maytree.com/wp-content/uploads/WiC2020-Canada-wide.xlsx</a> .		
8. Claw back information - <a href="https://maytree.com/wp-content/uploads/Appendix_2.pdf">https://maytree.com/wp-content/uploads/Appendix_2.pdf</a>		
9. Ontario Blue-Cross - <a href="https://apply.medaviebc.ca/elements/quotes/new/module-selection?salesRegion=ontario&amp;lang=en">https://apply.medaviebc.ca/elements/quotes/new/module-selection?salesRegion=ontario&amp;lang=en</a> .		
10. Part-timers remain on social assistance and do not lose coverage. Full-timers lose their benefits and must buy them privately.		