Summary

- In 2024, the average Canadian family will earn $147,570 in income and pay an estimated $65,766 in total taxes (44.6%).
- If the average Canadian family had to pay its taxes up front, it would have worked until June 12 to pay the total tax bill imposed on it by all three levels of government (federal, provincial, and local).
- This means that Tax Freedom Day, the day in the year when the average Canadian family has earned enough money to pay the taxes imposed on it, falls on June 13.
- Tax Freedom Day in 2024 comes one day later than in 2023, when it fell on June 12. This change is due to the expectation that the total tax revenues forecasted by Canadian governments will increase faster than the incomes of Canadians.
- Tax Freedom Day for each province varies according to the extent of the provincially levied tax burden. The earliest provincial Tax Freedom Day falls on May 26 in Manitoba, while the latest falls on June 30 in Newfoundland & Labrador.
- Canadians are right to be thinking about the tax implications of the $69.9 billion in projected federal and provincial government deficits in 2024. For this reason, we calculated a Balanced Budget Tax Freedom Day, the day on which average Canadians would start working for themselves if governments were obliged to cover current expenditures with current taxation. In 2024, the Balanced Budget Tax Freedom Day arrives on June 23.
Introduction

It is difficult for ordinary Canadians to have a clear idea of how much total tax they really pay. Most Canadians would have little difficulty determining how much income tax they pay; a quick look at their income tax return or pay stub would suffice. The same is true for mandatory Employment Insurance (EI) and Canadian Pension Plan (CPP) premiums. However, there are a host of other taxes that are not so obvious. For instance, while Canadians are painfully aware of sales taxes, calculating the total amount paid would require people to track all of their purchases over the course of a year. Further, there is a class of taxes of which Canadians are largely unaware and which are built into the price of goods and services. The most notable of these “hidden” taxes are import duties, fuel taxes, carbon taxes, and excise taxes on tobacco and alcohol. Finally, most Canadians are unaware that they pay their employer’s portion of payroll taxes, such as EI and CPP premiums, and other taxes levied on businesses. Although businesses pay these taxes directly, the cost of business taxation is ultimately passed onto ordinary Canadians.¹

Each year, the Fraser Institute calculates Tax Freedom Day to provide a comprehensive and easily understood indicator of the overall tax burden faced by the average Canadian family. This publication presents preliminary calculations for Tax Freedom Day in 2024.²

Tax Freedom Day

Tax Freedom Day is the day in the year when the average Canadian family has earned enough money to pay the taxes imposed on it by the three levels of Canadian government: federal, provincial, and local. In other words, if Canadians were required to pay all of their taxes up front, they would have to pay each and every dollar they earned to government prior to Tax Freedom Day.

Taxes used to compute Tax Freedom Day include income taxes, payroll taxes, health taxes, sales taxes, property taxes, profit taxes, taxes on the consumption of alcohol and tobacco, fuel taxes, motor vehicle license fees, carbon taxes, import duties, natural resource fees, and a host of other levies.

In 2024, Canadians will start working for themselves on June 13 (table 1). That is, Canadians must work until June 12 to pay the total tax bill imposed on them by all levels of government.

It is important to note that Tax Freedom Day is not intended to measure the benefits Canadians receive from governments in return for their taxes. Rather, it looks at the price that is paid for a product—government. Tax Freedom Day is not a reflection of the quality of the product, how much of it each of us receives, or whether we get our money’s worth. These are questions only each of us can answer for ourselves.

Canadians can calculate their personal Tax Freedom Day using the Fraser Institute’s Personal Tax Freedom Day Calculator at www.fraserinstitute.org.

² As is the case every year, Tax Freedom Day calculations are based on forecasts of personal income and federal and provincial budget tax revenue. When final revenue numbers become available at the end of each fiscal year and personal income data are updated by Statistics Canada, we revise our Tax Freedom Day calculations for previous years.
**Table 1: Tax Freedom Day, Canada and Provinces, 1981–2024**

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**Without Natural Resources**

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</table>

**Trends in Tax Freedom Day**

The latest Tax Freedom Day in Canadian history was in 2000, when it fell on June 27, almost two months later than in 1961 (May 3), the earliest year for which the calculation has been made. Tax Freedom Day for the average Canadian family decreased from 2000 (June 27) to 2010 (June 10). In 2024, Tax Freedom Day arrives on June 13, one day later than last year. However, it should be noted that because 2024 is a leap year, Tax Freedom Day arrives one day earlier than it would during

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3 There are many reasons for the relatively large reduction in Tax Freedom Day over this period. Prior to the 2008/09 recession, many Canadian governments reduced taxes. For example, the federal government reduced the Goods and Services Tax (GST) rate from 7% to 6% in 2006, and again to 5% in 2008. In addition, the federal and many provincial governments reformed their business tax regimes by cutting corporate income and corporate capital taxes. As well, some provinces, such as British Columbia and Manitoba, enacted personal income tax relief while Saskatchewan reduced its provincial sales tax.

4 In last year’s Tax Freedom Day publication (Palacios, Fuss, and Li 2023), our preliminary calculations estimated a June 19 Tax Freedom Day for 2023. This year we recalculated Tax Freedom Day for 2023 using updated provincial and federal budget numbers and updated data from Statistics Canada. Our revised calculations show that Tax Freedom Day in 2023 fell on June 12 (table 1). Tax Freedom Day in 2023 occurred 1 day earlier than 2022 because total taxes grew by 1.9% while income increased by 2.8% for the average Canadian family (of two individuals or more).
Canadian Celebrate Tax Freedom Day on June 13, 2024

a standard (non-leap) year, meaning it is actually two days later than last year. This change is due to the expectation that the incomes of Canadians will increase slower than the total tax revenue forecasted by Canadian governments. For example, forecasts for personal income growth are lower than forecasts for payroll and health tax revenue, thereby increasing the estimated burden. Revenues for personal and corporate income taxes, payroll taxes, sales taxes, and fuel and carbon taxes are expected to increase from last year, offset partly by a forecasted decline in revenues from natural resources. Income tax rates are not rising at the federal or provincial levels, rather the change is driven by other tax increases such as higher CPP and EI contributions and the increase in the federal price on carbon (CRA, 2024a, 2024b; Zimonjic, 2024).

Private sector forecasts of personal income growth and federal and provincial budget forecasts of how much revenue they will collect are used to estimate Tax Freedom Day for the current year. When final revenue numbers become available at the end of each fiscal year and income data are updated by Statistics Canada, we revise our Tax Freedom Day calculations for previous years. If federal and provincial revenue ends up higher than currently projected, the 2024 Tax Freedom Day will change when the preliminary estimates are revised.

Table 2: Taxes of the average family (with two or more individuals), Canada and Provinces, 2024, Preliminary Estimates, ($Cdn)

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<td>153,726</td>
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<td>22,083</td>
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<td>11,987</td>
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<td>16,356</td>
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<td>11,940</td>
<td>13,484</td>
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<td>10,957</td>
<td>8,718</td>
<td>11,419</td>
<td>4,159</td>
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<tr>
<td>Profits taxes</td>
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<td>4,366</td>
<td>5,627</td>
<td>5,272</td>
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<td>6,867</td>
<td>4,724</td>
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<td>2,270</td>
<td>2,841</td>
<td>2,585</td>
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<td>Auto, fuel, motor vehicle licence, &amp; carbon taxes</td>
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<td>1,872</td>
<td>2,122</td>
<td>2,117</td>
<td>1,622</td>
<td>2,161</td>
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Total tax bill 60,506 53,069 54,421 52,515 66,084 67,503 55,864 63,500 67,577 66,932 65,766

Note: Payroll taxes include social security and pension deductions.
Note: Data based on total taxes as a percentage of cash income for families with two or more individuals.
Source: The Fraser Institute’s Canadian Tax Simulator, 2024.

5 Statistics Canada’s Social Policy Simulation Database and Model (SPSD/M) is an important part of the Fraser Institute’s Canadian Tax Simulator for calculating Tax Freedom Day from 1997 to 2024. The latest version of the SPSD/M (version 30.1) is based on the 2018 Canadian Income Survey (CIS). Last year’s calculations were based on SPSD/M version 29.0, which used the 2017 CIS. Changes in the SPSD/M resulting from a newer version of the CIS led to changes in historical Tax Freedom Days in Canada.
Income and the average family's total tax bill

Table 2 displays the taxes and income of the average family in Canada and in each of the provinces. In 2024, the average Canadian family (with two or more individuals) will earn $147,570 in cash income and pay a total of $65,766 in taxes.

Put differently, the total tax bill of the average Canadian family in 2024 will amount to 44.6% of its income (table 8).

Between 2023 and 2024, the total tax bill of the average Canadian family increased by 3.9% ($2,455). Meanwhile, cash income increased at a slower rate, by 3.1% ($4,368) (table 4). The largest increase among the myriad of taxes comes in the form of payroll & health taxes—up $1,089 for the average Canadian family (table 4). Other notable increases come in the form of income taxes ($455), profits taxes ($258), and auto, fuel, motor vehicle license, and carbon taxes ($243). Natural resource levies and property taxes were the only categories that showed a decline between 2023 and 2024 for the average Canadian family (table 4).

Tax Freedom Day by province

Tax Freedom Day for each province varies according to the extent of the provincially levied tax burden (table 1). This year, the earliest provincial Tax Freedom Day falls on May 26 in Manitoba; the latest in Newfoundland & Labrador on June 30.

Three provinces experienced the same Tax Freedom Day as 2023 (Ontario, Manitoba, and

Table 3: Taxes of the Average Family (with Two or More Individuals), Canada and Provinces, 2023, Revised Estimates ($Cdn)

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<td>65,340</td>
<td>64,342</td>
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Note: Payroll taxes include social security and pension deductions.
Source: The Fraser Institute's Canadian Tax Simulator, 2024.

6 The average family income displayed throughout the report is not the true average of all families in a particular jurisdiction. Rather, the average income is determined by a sample of families that excludes those with incomes that are either significantly above or below the average. This is done to adjust for outliers.

7 For a definition and explanation of cash income, see the methodology section at the end of this publication.
Saskatchewan), though again, because 2024 is a leap year these provinces actually had Tax Freedom Day come one day earlier than it would in a standard year. The remaining seven provinces experienced a later Tax Freedom Day than 2023 due to tax revenues growing faster than incomes.

There is an unresolved debate as to whether natural resource royalties are actually a tax, or simply the conversion of a balance sheet asset (“public asset”) into an income stream. This debate is not one we attempt to resolve in our annual calculations. For this reason, we provide two sets of Tax Freedom Days for provinces with significant natural resources, one including and one excluding resource royalties. If natural resource revenues are excluded, Tax Freedom Day is eleven days earlier in Newfoundland & Labrador and Alberta, five days earlier in Saskatchewan, and two days earlier in British Columbia (table 1).

**Balanced Budget Tax Freedom Day**

Canadians may be thinking about the economic and tax implications of budget deficits since the federal government and eight provinces are forecasting budget deficits this year. Specifically, the federal government alone is projecting a $39.8 billion deficit this year while the provinces are cumulatively forecasting deficits amounting to $30.1 billion (Canada, Department of Finance, 2024; RBC, 2024).

Of course, today’s deficits must one day be paid for by taxes. Deficits should therefore be considered as deferred taxation. For this reason, we calculate a Balanced Budget Tax Freedom Day, the day on which average Canadians would start working for themselves if governments were obliged to cover current expenditures with current taxation.

---

**Table 4: Difference in the Average Family’s Tax Bill between 2024 and 2023, Canada and Provinces ($ Cdn)**

<table>
<thead>
<tr>
<th></th>
<th>NL</th>
<th>PE</th>
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<th>QC</th>
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<th>SK</th>
<th>AB</th>
<th>BC</th>
<th>CDA</th>
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</thead>
<tbody>
<tr>
<td>Cash income</td>
<td>4,383</td>
<td>3,153</td>
<td>3,416</td>
<td>3,480</td>
<td>4,868</td>
<td>4,775</td>
<td>4,358</td>
<td>4,934</td>
<td>4,009</td>
<td>4,551</td>
<td>4,368</td>
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<tr>
<td>Income taxes</td>
<td>634</td>
<td>597</td>
<td>642</td>
<td>560</td>
<td>1,356</td>
<td>341</td>
<td>570</td>
<td>570</td>
<td>377</td>
<td>80</td>
<td>455</td>
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<tr>
<td>Payroll &amp; health taxes</td>
<td>1,092</td>
<td>934</td>
<td>844</td>
<td>945</td>
<td>1,436</td>
<td>1,109</td>
<td>995</td>
<td>934</td>
<td>981</td>
<td>973</td>
<td>1,089</td>
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<td>Sales taxes</td>
<td>1,076</td>
<td>204</td>
<td>366</td>
<td>576</td>
<td>450</td>
<td>(17)</td>
<td>298</td>
<td>953</td>
<td>185</td>
<td>358</td>
<td>202</td>
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<tr>
<td>Property taxes</td>
<td>21</td>
<td>(45)</td>
<td>14</td>
<td>89</td>
<td>2</td>
<td>(33)</td>
<td>(63)</td>
<td>103</td>
<td>8</td>
<td>62</td>
<td>(2)</td>
</tr>
<tr>
<td>Profits taxes</td>
<td>667</td>
<td>246</td>
<td>304</td>
<td>299</td>
<td>255</td>
<td>192</td>
<td>150</td>
<td>(886)</td>
<td>24</td>
<td>957</td>
<td>258</td>
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<tr>
<td>Liquor, tobacco, amusement, &amp; other excise taxes</td>
<td>65</td>
<td>24</td>
<td>(6)</td>
<td>(41)</td>
<td>65</td>
<td>52</td>
<td>(22)</td>
<td>(4)</td>
<td>13</td>
<td>53</td>
<td>15</td>
</tr>
<tr>
<td>Auto, fuel, motor vehicle licence, &amp; carbon taxes</td>
<td>(2)</td>
<td>96</td>
<td>170</td>
<td>(1)</td>
<td>27</td>
<td>334</td>
<td>46</td>
<td>262</td>
<td>984</td>
<td>(62)</td>
<td>243</td>
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<td>Other taxes</td>
<td>217</td>
<td>176</td>
<td>148</td>
<td>152</td>
<td>197</td>
<td>213</td>
<td>195</td>
<td>214</td>
<td>219</td>
<td>225</td>
<td>204</td>
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<tr>
<td>Import duties</td>
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<td>15</td>
<td>14</td>
<td>18</td>
<td>21</td>
<td>17</td>
<td>22</td>
<td>21</td>
<td>23</td>
<td>19</td>
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<tr>
<td>Natural resource levies</td>
<td>1,260</td>
<td>0</td>
<td>4</td>
<td>14</td>
<td>7</td>
<td>0</td>
<td>6</td>
<td>274</td>
<td>(550)</td>
<td>28</td>
<td>(29)</td>
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<td>Total tax bill</td>
<td>5,045</td>
<td>2,247</td>
<td>2,473</td>
<td>2,606</td>
<td>3,813</td>
<td>2,213</td>
<td>2,192</td>
<td>2,441</td>
<td>2,237</td>
<td>2,590</td>
<td>2,455</td>
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</table>

Note: Numbers may not add due to rounding.

Source: The Fraser Institute’s Canadian Tax Simulator, 2024.
Table 5 presents Balanced Budget Tax Freedom Days for Canada and the provinces. Balanced Budget Tax Freedom Day for Canada arrives on June 23. Put differently, if governments had to increase taxes to balance their budgets instead of financing expenditures with deficits, Tax Freedom Day would arrive 10 days later.

Among the provinces, the latest Balanced Budget Tax Freedom Day occurs in Quebec on July 10, which is 13 days later than the province’s Tax Freedom Day. Notably, the Balanced Budget Tax Freedom Day is considerably later for several other provinces including British Columbia (14 days), Ontario and Prince Edward Island (11 days), along with Nova Scotia and Manitoba (10 days) than their Tax Freedom Days.  

8 British Columbia is projected to record the third highest nominal deficit among the provinces in 2024/25 at $7.9 billion, close behind the much larger provinces of Ontario ($9.8 billion) and Quebec ($11.0 billion) (Fuss et al., 2024).

Table 6: Average Income and Tax for Three Types of Family, Canada and Provinces, 2024, Preliminary Estimates, ($Cdn)

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<thead>
<tr>
<th>1. FAMILIES AND UNATTACHED INDIVIDUALS</th>
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<th>NS</th>
<th>NB</th>
<th>QC</th>
<th>ON</th>
<th>MB</th>
<th>SK</th>
<th>AB</th>
<th>BC</th>
<th>CDA</th>
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<tbody>
<tr>
<td>Average cash income</td>
<td>96,851</td>
<td>91,751</td>
<td>87,501</td>
<td>91,531</td>
<td>99,619</td>
<td>119,104</td>
<td>110,962</td>
<td>117,308</td>
<td>120,459</td>
<td>119,117</td>
<td>112,235</td>
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<tr>
<td>Total tax</td>
<td>44,989</td>
<td>39,020</td>
<td>39,440</td>
<td>39,310</td>
<td>46,625</td>
<td>51,855</td>
<td>42,153</td>
<td>46,609</td>
<td>50,611</td>
<td>49,689</td>
<td>48,830</td>
</tr>
<tr>
<td>Tax rate</td>
<td>46.5%</td>
<td>42.5%</td>
<td>45.1%</td>
<td>42.9%</td>
<td>46.8%</td>
<td>43.5%</td>
<td>38.0%</td>
<td>39.7%</td>
<td>42.0%</td>
<td>41.7%</td>
<td>43.5%</td>
</tr>
<tr>
<td>Tax rate (excluding natural resources)</td>
<td>43.7%</td>
<td>42.5%</td>
<td>45.1%</td>
<td>42.8%</td>
<td>46.6%</td>
<td>43.5%</td>
<td>37.9%</td>
<td>38.4%</td>
<td>39.0%</td>
<td>41.2%</td>
<td>42.9%</td>
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<table>
<thead>
<tr>
<th>2. FAMILIES WITH TWO OR MORE INDIVIDUALS</th>
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<th>PE</th>
<th>NS</th>
<th>NB</th>
<th>QC</th>
<th>ON</th>
<th>MB</th>
<th>SK</th>
<th>AB</th>
<th>BC</th>
<th>CDA</th>
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</thead>
<tbody>
<tr>
<td>Average cash income</td>
<td>122,710</td>
<td>117,009</td>
<td>115,594</td>
<td>116,194</td>
<td>136,134</td>
<td>153,726</td>
<td>140,339</td>
<td>152,286</td>
<td>156,463</td>
<td>158,598</td>
<td>147,570</td>
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<tr>
<td>Total tax</td>
<td>60,506</td>
<td>53,069</td>
<td>54,421</td>
<td>52,515</td>
<td>66,084</td>
<td>67,503</td>
<td>55,864</td>
<td>63,500</td>
<td>67,577</td>
<td>66,932</td>
<td>65,766</td>
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<tr>
<td>Tax rate</td>
<td>49.3%</td>
<td>45.4%</td>
<td>47.1%</td>
<td>45.2%</td>
<td>48.5%</td>
<td>43.9%</td>
<td>39.8%</td>
<td>41.7%</td>
<td>43.2%</td>
<td>42.2%</td>
<td>44.6%</td>
</tr>
<tr>
<td>Tax rate (excluding natural resources)</td>
<td>46.3%</td>
<td>45.4%</td>
<td>47.1%</td>
<td>45.1%</td>
<td>48.3%</td>
<td>43.9%</td>
<td>39.8%</td>
<td>40.2%</td>
<td>40.2%</td>
<td>41.7%</td>
<td>44.0%</td>
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<table>
<thead>
<tr>
<th>3. FAMILIES OF FOUR (PARENTS AND TWO CHILDREN UNDER AGE 18)</th>
<th>NL</th>
<th>PE</th>
<th>NS</th>
<th>NB</th>
<th>QC</th>
<th>ON</th>
<th>MB</th>
<th>SK</th>
<th>AB</th>
<th>BC</th>
<th>CDA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average cash income</td>
<td>164,254</td>
<td>152,624</td>
<td>146,371</td>
<td>151,323</td>
<td>170,821</td>
<td>182,174</td>
<td>162,171</td>
<td>182,764</td>
<td>179,974</td>
<td>185,140</td>
<td>176,266</td>
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<tr>
<td>Total tax</td>
<td>85,710</td>
<td>71,474</td>
<td>66,283</td>
<td>65,533</td>
<td>81,272</td>
<td>75,425</td>
<td>62,536</td>
<td>76,549</td>
<td>77,521</td>
<td>74,389</td>
<td>75,904</td>
</tr>
<tr>
<td>Tax rate</td>
<td>52.2%</td>
<td>46.8%</td>
<td>45.3%</td>
<td>43.3%</td>
<td>47.6%</td>
<td>41.4%</td>
<td>38.6%</td>
<td>41.9%</td>
<td>43.1%</td>
<td>40.2%</td>
<td>43.1%</td>
</tr>
<tr>
<td>Tax rate (excluding natural resources)</td>
<td>48.6%</td>
<td>46.8%</td>
<td>45.3%</td>
<td>43.2%</td>
<td>47.4%</td>
<td>41.4%</td>
<td>38.5%</td>
<td>40.2%</td>
<td>39.5%</td>
<td>39.6%</td>
<td>42.4%</td>
</tr>
</tbody>
</table>

Sources: The Fraser Institute’s Canadian Tax Simulator, 2024; 2024 federal and provincial budgets; calculations by authors.
## Table 7: The Average Family’s Tax Bill by Level of Government, Canada and Provinces, 2024, Preliminary Estimates ($Cdn)

<table>
<thead>
<tr>
<th></th>
<th>Federal</th>
<th>Provincal</th>
<th>Local</th>
<th>Tax</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$</td>
<td>% of total</td>
<td>$</td>
<td>% of total</td>
</tr>
<tr>
<td>NL</td>
<td>32,031</td>
<td>56.3%</td>
<td>22,483</td>
<td>39.5%</td>
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<tr>
<td>PE</td>
<td>29,925</td>
<td>56.4%</td>
<td>22,354</td>
<td>42.1%</td>
</tr>
<tr>
<td>NS</td>
<td>30,488</td>
<td>56.0%</td>
<td>20,715</td>
<td>38.1%</td>
</tr>
<tr>
<td>NB</td>
<td>28,467</td>
<td>54.3%</td>
<td>21,355</td>
<td>40.8%</td>
</tr>
<tr>
<td>QC</td>
<td>32,560</td>
<td>49.5%</td>
<td>29,828</td>
<td>45.3%</td>
</tr>
<tr>
<td>ON</td>
<td>40,589</td>
<td>60.2%</td>
<td>22,482</td>
<td>33.3%</td>
</tr>
<tr>
<td>MB</td>
<td>33,341</td>
<td>59.8%</td>
<td>18,961</td>
<td>34.0%</td>
</tr>
<tr>
<td>SK</td>
<td>37,076</td>
<td>60.5%</td>
<td>21,650</td>
<td>35.3%</td>
</tr>
<tr>
<td>AB</td>
<td>42,669</td>
<td>67.8%</td>
<td>26,269</td>
<td>34.3%</td>
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<tr>
<td>BC</td>
<td>40,435</td>
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<td>22,668</td>
<td>34.3%</td>
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<td>CDA</td>
<td>37,816</td>
<td>58.2%</td>
<td>23,465</td>
<td>36.1%</td>
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</table>

Notes:
1) Average family with two or more individuals.
2) Total tax bill excludes natural resource levies, which differs from the tax bill in table 2.

Source: The Fraser Institute's Canadian Tax Simulator, 2024.

## Table 8: Tax Rate, Canada and Provinces, 1981–2024 (%)

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<td>43.7</td>
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<td>41.6</td>
<td>44.7</td>
<td>50.7</td>
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Without natural resources

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<td>41.3</td>
<td>41.7</td>
</tr>
<tr>
<td>CDA</td>
<td>39.9</td>
<td>42.1</td>
<td>43.4</td>
<td>47.3</td>
<td>46.6</td>
<td>43.1</td>
<td>44.0</td>
<td>40.2</td>
<td>42.8</td>
<td>43.7</td>
<td>43.6</td>
<td>44.0</td>
</tr>
</tbody>
</table>

re = revised estimate; pe = preliminary estimate

Note: Data based on total taxes as a percentage of cash income for families with two or more individuals.

Source: The Fraser Institute's Canadian Tax Simulator, 2024.
Fairness in the tax system

In addition to the size of the average family’s tax bill, there are concerns about the fairness of the Canadian tax system. Only the top 20% of income earners in Canada pay a higher share of all taxes than their share of all income earned. Specifically, the top 20% pays 54.2% of all taxes while earning 46.4% of all income. At the other end of the income spectrum, the bottom 20% pays 2.0% of all taxes despite earning 5.0% of all income (table 9). The overall distribution shows that Canada’s tax system is effectively progressive and extracts proportionately more money from those on the higher end of the income scale, in effect penalizing hard work and economic success.

Marginal versus average tax rates

The tax rate that someone faces on the next dollar of income that he or she earns is referred to as the “marginal tax rate.” It can differ dramatically from the average tax rate, which is the rate that we are most accustomed to thinking about. Table 9 shows both marginal and average rates for different income levels in 2024. It is this marginal tax rate that enters into people’s decisions about how much to work. When someone decides whether or not to work an extra hour, she asks herself how much extra she will earn and how much extra tax she will pay. She does not consider how much tax she is paying on average, because this does not reflect the true return to any extra effort she may wish to provide.

As table 9 shows, these rates jump considerably as one moves from the second to the third income group, reflecting that initially it is very costly to work because one rapidly loses social assistance. The reason for this result is that many social assistance payments are reduced (the gains are “clawed back”) once the recipient starts earning income. In effect, these claw-backs can cause the tax rate on the first few dollars of earned income to be very high. This effect fades in the middle-income brackets but rises again at higher levels of income due to the effect of increasing progressivity.

<table>
<thead>
<tr>
<th>Decile</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>10</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tax</td>
<td>0.5%</td>
<td>1.5%</td>
<td>2.9%</td>
<td>4.4%</td>
<td>6.2%</td>
<td>7.8%</td>
<td>9.9%</td>
<td>12.5%</td>
<td>16.8%</td>
<td>37.4%</td>
</tr>
<tr>
<td>Income</td>
<td>1.7%</td>
<td>3.3%</td>
<td>4.5%</td>
<td>5.6%</td>
<td>6.9%</td>
<td>8.5%</td>
<td>10.4%</td>
<td>12.8%</td>
<td>16.4%</td>
<td>30.0%</td>
</tr>
<tr>
<td>Average tax rate</td>
<td>14.0%</td>
<td>21.5%</td>
<td>30.0%</td>
<td>36.4%</td>
<td>41.1%</td>
<td>42.7%</td>
<td>44.0%</td>
<td>45.0%</td>
<td>47.2%</td>
<td>57.5%</td>
</tr>
<tr>
<td>Marginal tax rate</td>
<td>29.1%</td>
<td>54.3%</td>
<td>60.4%</td>
<td>62.1%</td>
<td>49.6%</td>
<td>50.1%</td>
<td>49.4%</td>
<td>54.9%</td>
<td>69.9%</td>
<td></td>
</tr>
</tbody>
</table>

Notes:
1) Deciles group families from lowest to highest income, with each group containing 10 percent of all families. The first decile, for example, represents the 10 percent of families with the lowest income.
2) Deciles may not sum to 100% due to rounding.
3) Marginal tax rate is the change in the average tax paid by decile relative to the change in average income when moving from a lower to a higher decile.

Source: The Fraser Institute’s Canadian Tax Simulator, 2024.
Conclusion

The Canadian tax system is complex and no single number can give us a complete idea of who pays how much. That said, Tax Freedom Day is the most comprehensive and easily understood indicator of the overall tax bill of the average Canadian family. In 2024, Canadians will celebrate Tax Freedom Day on June 13, one day later than last year.

Methodology—How the Fraser Institute’s Canadian Tax Simulator works

Tax Freedom Days are calculated using the Fraser Institute’s Canadian Tax Simulator. The Canadian Tax Simulator is a model we use to calculate all the taxes paid to the three levels of government by average families. The calculation has two parts. First, we calculate total cash income, then we estimate total taxes paid.

Cash income includes wages and salaries, self-employment income (farm and non-farm), interest, dividends, private and government pension payments, old age pension payments, and other transfers from governments (such as the Canada Child Benefit). The sources for this data are Statistics Canada (Provincial Economic Accounts; National Accounts; Investment Income division, farm income series) and the Canada Revenue Agency.

A broader definition of income is total income before taxes, which includes cash income plus fringe benefits from employment, the value of food from farms, investment income from pension plans and insurance companies, and corporate retained earnings. However, cash income is the appropriate income measure to convey the size of the total tax bill imposed on Canadian families because total income before taxes includes deferred incomes such as investment income accumulated by pension plans, interest accumulated on insurance policies, and corporate retained earnings. While these types of incomes are accumulated, they are not paid to Canadian families in the current year, and thus should not be considered as part of their income for Tax Freedom Day calculations.

The tax calculation consists of adding up the various taxes that Canadian families pay to the three levels of government: federal, provincial, and local. These include income taxes, payroll taxes, health taxes, sales taxes, property taxes, profit taxes, fuel taxes, vehicle taxes, carbon taxes, import duties, liquor taxes, tobacco taxes, amusement taxes, natural resource fees, and a host of other levies. The tax data comes from Statistics Canada (System of National Accounts, Government Finance) as well as federal and provincial public accounts and government budgets (for the latest year of analysis).

Statistics Canada’s Social Policy Simulation Database and Model, version 30.1 (SPSD/M), is an important part of the Canadian Tax Simulator; it is used to calculate Tax Freedom Days from 1997 to 2024. SPSD/M helps allocate federal taxes to the provinces as well as cash income and tax shares to an average family.

After the current income and tax totals for each family type are determined, Tax Freedom Day is calculated by dividing total taxes paid in the current year by total cash income. The result is then converted to days of the year, starting from January 1. That date on the calendar is then Tax Freedom Day.
References


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DISCLAIMER

The assumptions and calculations underlying the SPSD/M simulation results were prepared by the Fraser Institute and the responsibility for the use and interpretation of these data is entirely that of the authors.

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