SPRING 2018
NEW YORK UNIVERSITY
SCHOOL OF LAW

"Gendering the Analysis of Tax Expenditures: Bridging Two Solitudes in Canadian Fiscal Policy"

Lisa Philipps
Osgoode Hall Law School

March 6, 2018
Vanderbilt Hall – 208
Time: 4:00 – 5:50 p.m.
Week 7

SCHEDULE FOR 2018 NYU TAX POLICY COLLOQUIUM

(All sessions meet from 4:00-5:50 pm in Vanderbilt 208, NYU Law School)

1. Tuesday, January 16 – Greg Leiserson. Washington Center for Equitable Growth. "Removing the Free Lunch from Dynamic Scores: Reconciling the Scoring Perspective with the Optimal Tax Perspective."

2. Tuesday, January 23 – Peter Dietsch, University of Montreal Philosophy Department. "Tax Competition and Global Background Justice."

3. Tuesday, January 30 – Andrew Hayashi, University of Virginia Law School. "Countercyclical Tax Bases."

4. Tuesday, February 6 – Gerald Auten, U.S. Treasury Department. "Income Inequality in the United States: Using Tax Data to Measure Long-Term Trends."

5. Tuesday, February 13 – Vanessa Williamson, Brookings Institution. "How the Taxpaying Experience Obscures Low-Income Taxpayers and Shapes Attitudes about Progressivity"

6. Tuesday, February 27 – Jacob Goldin, Stanford Law School. "Tax Benefit Complexity and Take-up: Lessons from the Earned Income Tax Credit"

7. Tuesday, March 6 – Lisa Philipps, Osgoode Hall Law School. "Gendering the Analysis of Tax Expenditures."

8. Tuesday, March 20 – Lisa De Simone, Stanford Graduate School of Business. "Repatriation Taxes and Foreign Cash Holdings: The Impact of Anticipated Tax Reform"

9. Tuesday, March 27 – Damon Jones, University of Chicago Harris School of Public Policy.

10. Tuesday, April 3 – Ajay Mehrotra, American Bar Foundation and Northwestern University School of Law. "T.S. Adams and the Beginning of the Value-Added Tax."

11. Tuesday, April 10 – Jason Furman, Harvard Kennedy School. "Should Policymakers Care Whether Inequality Is Helpful or Harmful For Growth?"

12. Tuesday, April 17 – Emily Satterthwaite, University of Toronto Law School. "Electing into a Value-Added Tax: Survey Evidence from Ontario Micro-Entrepreneurs."

13. Tuesday, April 24 – Wolfgang Schon, Max Planck Institute. "Taxation and Democracy."

14. Tuesday, May 1 – Mitchell Kane, NYU Law School. "Collecting the Rent: The Global Battle to Capture MNE Profits"

Gendering the Analysis of Tax Expenditures: Bridging Two Solitudes in Canadian Fiscal Policy[1]

Isabella Bakker and Lisa Philipps, York University (Dept. of Politics and Osgoode Hall Law School)

DRAFT PAPER. PLEASE DO NOT CITE.

I. Introduction

This paper seeks to connect two fiscal policy files that have attracted significant scholarly and public interest in Canada since the 2015 election of a new federal government led by Prime Minister Justin Trudeau. Within a few months the government acted on an election promise by launching a Federal Review of Tax Expenditures. This was followed by a second, less anticipated announcement that it would undertake a gender-based analysis of budget measures. The federal budget of March 2017 included an inaugural Gender Statement, with a commitment to further develop this tool in future. Each of these projects carries important potential for fiscal reform but they have so far unfolded in parallel, conceptually isolated from one another. Our research considers what additional insights could be gained by bringing the two together. How might a gender analysis further illuminate the distributive impacts, behavioural effects and cost efficiency of tax expenditures? And what are the limitations of a gender budgeting exercise that focuses on direct spending measures, without equal attention to the revenue side of the budget and specifically tax expenditures?

Parts II and III below describe in more detail the context and framing of these two initiatives, and the strengths and shortcomings of each. Working chronologically we begin by examining the recent scholarly and public discourse surrounding tax expenditures. This debate has played a critical role in drawing attention to issues of income inequality in Canada. However, it has so far bracketed or downplayed the ways in which inequality is gendered, racialized and patterned by other dimensions of social difference. Part III then reviews recent international experiences with gender budgeting and Canada's 2017 Gender Statement. As a first effort the Gender Statement cited statistics about violence against women and gendered economic disparities, and highlighted spending initiatives aimed at addressing these. It left aside almost entirely the tax side of the budget. To illustrate the significance of this gap, we look at three areas where tax expenditures contribute directly to the very problems identified in the government's Gender Statement: child care expenses, income splitting, and

---

[1] The authors would like to thank Brian Murphy and Mike Veall for their counsel and assistance and Mahammed Mashiur Rahman and Nolan Wilson for their research support and work with the data. All errors are of course the responsibility of the authors.

supports for caregivers. In each case tax policy must be examined alongside spending measures in order to form a complete picture of the current impact of public policy and how it falls short in promoting gender equality.

To demonstrate the value of looking at income and gender together as intersecting dimensions of inequality, Part IV shares the results of a quantitative analysis of custom data from Statistics Canada. This analysis builds on prior studies that focused on income distributions alone (Murphy, Veall and Wolfson, 2015; Macdonald, 2016). Using the same data from 2011, we focus instead on identifying the relative benefits of tax expenditures to men and women, across the entire population of tax filers and in each income decile and fractile up to the top .01%. The study identifies a top-ten list of the most gender-skewed tax expenditures that benefit men or women more heavily in proportion to their incomes.

Part V concludes with a discussion of the need for closer collaboration between tax policy makers and feminist policy analysts inside and outside of government. It calls for more sophisticated data and continued research to account more fully and accurately for the effects of budgets – both taxes and spending - on diverse groups of women and men.

II. Tax expenditure debates, and the missing gender dimension

Tax expenditures have been growing steadily in number and cost for decades in Canada but 2015 seemed to mark a turning point in Canadian political consciousness of this trend. Long criticized by academics and public auditors among others, tax expenditures suddenly began to attract more attention from political parties, elected governments and the media. Concerns about income inequality have been at centre of this recent debate.

A pattern of rising income concentration among the top 1% of earners has been well documented in Canada, as in other western countries (Fortin et al, 2012; Veall et al, 2012; Banting and Myles, 2016). Discussions of income polarization often turn to the tax system for possible solutions. Some governments have added new higher-rate brackets at the top end of their progressive income taxes. As a strategy for countering inequality these super-brackets are by themselves limited both politically, and economically due to the flexibility that high earners have to shift taxable income to other jurisdictions or into non-taxable forms (Smart and Milligan, 2016). Some have argued that whether as a companion or an alternative to higher top rates, governments should focus on eliminating tax expenditures that disproportionately benefit the top 1% of income earners (eg. Milligan, 2015).

Several recent academic and think tank studies have analysed the distribution of Canadian tax expenditures. A ground breaking paper by Murphy, Veall and Wolfson (2015) used a novel methodology to estimate not just the amounts claimed but the tax savings enjoyed by different income groups from individual tax expenditures, taking into account differences in marginal tax rates.[2] They identified 16 tax preferences as "top-end regressive", meaning that the share

[2] Murphy et al (2015) used data from the 2011 taxation year in order to respond to a 2013 study by the Department of Finance, discussed below.

of benefits received by the top 1% of income earners was greater than their share of total income. The study conclusions emphasized that “tax preferences related to capital income tend to be more beneficial to those with current incomes in the top 1 percent, 0.1 percent, and 0.01 percent than to those with lower current incomes” (674). These included a variety of tax concessions for capital gains, capital investments, carrying charges, retirement savings and losses on small business corporation shares (see also Spiro, 2016). Also included in their list of top-end regressive tax expenditures were tax relief for employee stock options, charitable and political donations, home relocation loans to employees, and spousal support (alimony) payments.

Macdonald (2016) used the same data set as Murphy, Veall and Wolfson (2015) to identify the five “most regressive” and five “most progressive” federal income tax expenditures, as well as the five most costly to government. Instead of focusing on the top 1% of earners, however, Macdonald defined as regressive those measures where more than half of the total benefit accrued to the top five deciles – fully one half of the tax filing population (10). His list mostly overlapped with that of Murphy, Veall and Wolfson but singled out one additional measure - pension income splitting. Introduced in 2008, this rule allows up to 50% of pension income to be reported on a spouse or common law partner’s tax return, a unique deviation from Canada’s individual filing system. While Macdonald addressed only its biased distribution in favour of the higher income deciles, pension income splitting also raises gender equality issues as discussed below.

These and other recent tax expenditure papers (see eg. Brooks, 2016) can be contrasted with an earlier study by the federal Department of Finance which concluded that the federal personal income tax was progressive overall, taking into account the effect of the rate structure as well as all exemptions, deductions and credits (Department of Finance, 2013). It found that taxpayers in the top two deciles of pre-tax income had their share of income reduced by the tax system, whereas all others enjoyed a proportionate increase in income after taxes.

At the same time, policy makers have shown renewed interest in tax expenditure reform. At the provincial level Ontario announced that it would repeal tax credits for higher education, children’s activities, and accessibility/safety home renovations for seniors, in each case because the credits were going largely to higher income families or were not effective in targeting support to those most in need (Ontario, 2016: 329). In the 2015 federal election campaign two of the three major parties pledged to eliminate tax preferences for the most affluent Canadians. The victorious Liberals promised in particular to “conduct a review of all tax expenditures to target tax loopholes that particularly benefit Canada’s top one percent” (Liberal Party of Canada, 2015: 73). Further, the Liberal platform set a goal of starting tax expenditure reform by capping stock option deductions available to employees with over $100,000 in annual stock option gains (80). Following a corporate lobbying campaign the newly elected Liberal government reneged on its commitment regarding employee stock options. However, it announced that the Department of Finance would undertake a broader review of tax expenditures, and created a panel of outside experts to advise it in June of

2016.[3] As of writing the review has led to the elimination of one relatively small credit for purchasers of public transit passes, citing a lack of evidence that the credit had achieved its stated goals of increasing transit ridership or decreasing traffic congestion (Canada, Ministry of Finance, Budget 2017). A news release on February 23, 2017 accompanying the Department of Finance's annual report on federal tax expenditures confirmed that the Federal Review of Tax Expenditures would continue.

A common feature of the recent Canadian debate over tax expenditures has been a focus on "broad income inequality or vertical equity" (Macdonald, 2016: 7), without regard to gender or other identity factors. One notable exception was the 2013 Department of Finance study, which broke down 2011 personal income tax data by sex and concluded that the "share of total income rose by 1.39% for women as a result of the application of the tax system" (at 39). Finance identified the progressive rate structure, and the refundable Canada Child Tax Benefit, as the two most important features that made the system both income- and gender-progressive overall. The Department's recognition of gender as relevant to tax policy was welcome, but its analysis does not hold up well on closer scrutiny.

A 1.39% increase in income share for women is an extremely modest contribution to gender equality, given that women's pre-tax share of income was only 39.4%. Moreover, our review of Statistics Canada data for the same year (2011) indicates that women made up more than 50% of tax filers in the lowest six income deciles, with the seventh decile being about evenly divided and the eighth to tenth deciles dominated numerically by men.[4] Only 21% of tax filers in the top 1% were women. Moreover, questionable methodological assumptions cast doubt on even the small gender equalizing effect claimed by the Department. For example the study attributed benefits from pension income splitting to men and women equally, even though men claimed about 88% of the deductions from shifting pension income onto a spouse's return in 2011, and are under no legal obligation to share either the pension or any tax refund with their spouse. The notion of equal benefit assumes that couples pool their income fully, an assumption which is not borne out by empirical studies nor consistent with Canada's system of individual tax liability based on legal control of income (Philipps, 2013). Further, their methodology did not take account of the fact that low earners, disproportionately women, may be unable to get the full benefit of non-refundable credits.

Feminist tax scholars have been writing for decades about why and how gender could be incorporated more deeply into the analysis of tax expenditures (see eg. Lahey 2011, 2015; Wooley 2000; Young 2000). In her recent review of social tax expenditures (STEs), Provencher argues that income is the main criteria for analysis of tax policy and gender remains largely invisible. For instance, the neoliberal welfare state period she notes introduced greater neutrality into the tax policy discourse by treating everyone in the same manner. Greater reliance on the

3 Department of Finance Canada (2016): http://www.fin.gc.ca/access/tt-it/rfte-edff-eng.asp.

4 Statistics Canada, custom data derived from 2011 personal income tax returns, with deciles and fractiles based on total income excluding capital gains and losses.

market and the rise of citizenship responsibility made entry into the labour force an eligibility criterion for many social programs (Provencher 2017: 138; Brodie and Bakker, 2008). This marked a shift in the discourse of gender equality from the previous Keynesian welfare period (when the use of STEs increased) where equal opportunity was predominant, replacing it with gender neutrality in legislation. As Provencher observes: “Just like in the preceding period, most credits and tax benefits were discussed in terms of covering the expenses related to children but not as recognition of the work done at home” (2017: 140). In addition, tax policy discourse delegitimized women as a category of analysis and introduced “children” and “family” as key targets for policy (Brodie and Bakker 2008: Chapter 4) with women called into the labour market as present and future workers. A social investment strategy built on work expectations and human capital influenced the tax policy discourse beginning in the early 90s. Whilst not militating for a return to a traditional family model or for women to exit labour markets, fiscal measures were developed that were economically favourable to people living in this type of family arrangement (Provencher, 2017: 147). By the mid-2000s, more STEs were developed to support sole support families without explicitly recognizing that it was women who represented the majority of these families, and who were primarily responsible for the children and for unpaid work. As Provencher concludes:

> “The discourse over fiscal policy did not only carry assumptions about women; but it also contained assumptions about the nature of tax expenditures. They were not considered part of the welfare state, and the discourse remained focused on the normative aspect of tax theory rather than on the redistribution or social aspect of STEs” (2017: 156).”

In her study of tax expenditures, Kathleen Lahey concludes that if we examine both income inequalities between women and men as well as the gender division of labour in unpaid work “no tax expenditures are large enough to close existing gender income gaps” (2015: 250). She notes that: “Large subsidies for women’s care relations ensure that women still perform substantial unpaid work in their homes. They also ensure that the very process of devoting substantial time to unpaid care work reduces the time caregivers – mainly women – have available for paid work” (450). Ultimately, tax expenditures cannot solve this tension in an equal and comprehensive fashion underscoring demands for direct public care resources for the realization of gender equality goals.

The continued inattention to gender in most of the recent discussion of tax expenditures is perhaps surprising, given the growth of feminist tax scholarship produced by Canadian academics and think tank economists over the last few decades (see also Philipps 2011, 2013; Yalnizyan 2005, 2017). It is even more surprising in light of the federal government’s virtually simultaneous move to launch a gender budgeting initiative. It is this nascent initiative that will be discussed in the next section.

III. Emergent gender budgeting initiatives, and the missing tax dimension: Canada

March 22, 2017 marked the day the federal government released its first budget that included a gender budget statement. Significantly it committed to the application of gender-based analysis in all future budgets, recognizing that men and women are situated differently with women twice as likely to work part time, committing to more hours of unpaid care work, less likely to qualify for unemployment insurance and more prone to domestic violence (McInturff 2017).

The statement provides a solid overview of how measures in the 2016 budget reduced poverty among single mothers and senior women. It offers concrete data on how income transfers like the Canada Child Benefit have different impacts on women and men.

In terms of Budget 2017, the government has committed to spending $100.9 million over five years to establish a National Strategy to Address Gender-based Violence; $3.6 million over three years are advanced to establish an LGBTQ secretariat and a special advisor on LGBTQ2 issues; and, $7 billion over 10 years to increase access to affordable child care. These are all welcome measures albeit somewhat underfunded given the scale of social issues addressed.

There were however some significant misses in the Gender Statement. Little was said about taxation policy (this was also the case in the overall Budget). This led to a lopsided representation of budget policy that told only part of the story. Three policy areas in particular can be singled out as needing a gender-aware analysis of taxes: 1) child care 2) income splitting and 3) the new caregiver credit.

Child Care: The government's commitment of $7 billion in new funds over 10 years must be understood in the context of its larger indirect spending of over $1 billion per year through the child care expense deduction in the Income Tax Act (Canada, Department of Finance, 2017). This deduction was criticized extensively as a so-called upside-down subsidy, one that benefits higher income parents most and offers little or no assistance to those facing the greatest difficulty in accessing child care (eg Young, 1993-94). As a deduction, its value rises with the taxpayer's marginal tax rate. Moreover, the amount deductible is capped at 2/3 of the taxpayer's net employment or business income for a year. This means a low wage employee, or the owner of a home based business with little or no profit margin, gets very little benefit. Direct spending to create subsidized child care spaces, of the kind offered in the 2017 budget, holds far more promise as a way to improve access to labour markets and better jobs. But without also cutting back or reforming the child care expense deduction, the government is forgoing substantial revenues and grafting a potentially good program onto a larger, inequitable one.

Income Splitting: In its first budget in 2016 the government eliminated a contentious joint tax measure known as the Family Tax Cut, introduced by the former Conservative government, and of greatest benefit to individuals in the top tax bracket with low-earning spouses. By contrast, the government has committed to leave pension income splitting in place, despite equally compelling evidence that it is income- and gender-biased, indeed one of the most gender regressive elements of the federal income tax as discussed in Part IV below. It is also a relatively costly tax expenditure in the Canadian context, estimated at over $1 billion per annum in foregone federal revenue, with another 30% plus added to this in lost provincial revenue (Canada, Department of Finance, 2017). If eliminated, the revenue could be used to more than double the government's investment in affordable child care over the next 10 years, to enhance public benefits for senior women and men living on low incomes, or to provide resources directly to unpaid caregivers, rather than subsidizing their spouses, among many other possible ways of promoting gender economic equality. Notably, pension income splitting was also identified by Macdonald (2016) as one of the top 5 regressive tax expenditures, meaning its elimination would be a double win for both income and gender equality.

New Caregiver Credit: This measure basically consolidated a confusing array of existing caregiver credits into one. However, as a non-refundable credit it can be claimed only by those with market income at a level that generates income tax liability. Individuals who dedicate the bulk of their time to unpaid caregiving can benefit only indirectly, via an income earning spouse or partner. As with pension income splitting, there is no legal obligation for the recipient of the credit to share the tax saving with the spouse who does the actual work of caregiving. This design flaw explains why men are more likely than women to claim caregiver credits, as pointed out by the government itself in its Gender Statement:

> Statistics Canada estimates that slightly more women than men are caregivers (about 54 per cent of caregivers were women in 2012). A higher proportion of men claim caregiver tax credits (men make up 55 per cent of all individuals claiming the Caregiver Credit and 59 per cent of those claiming the Infirm Dependant Credit).

The new caregiver credit introduced in the 2017 budget uses the same basic model, so that the bulk of it will likely again be captured by men to recognize the unpaid care work of their female partners.

The lack of benchmarks in Budget 2017 for lowering the wage gap, increasing women's employment or lowering rates of violence is a significant miss as are the six prioritized economic sectors in the Budget that are all predominantly male. Here there is a potential opening for a new analysis in future budgets that builds on a series of recent studies that found that government investment in social infrastructure including education, health and care work will produce more "bang for the buck" than physical infrastructure projects like bridges and highways. In the US for example, research has shown that an investment of 2% of GDP in social infrastructure raised employment by about 3.4% compared to 1.2% for similar investment in physical infrastructure (Schmitt 2016). The logic underpinning these findings is that social infrastructure is much more labour intensive than physical infrastructure and that care jobs are much more likely to employ women as opposed to construction jobs. Such an analysis suggests that a gender equitable macroeconomic policy needs to look at fiscal stimulus from this vantage point (Seguino 2016).

Finally, a gender equitable macroeconomic framework as set out in the Budget requires integrating unpaid reproductive work into all policy analysis as its omission systematically underestimates women's contribution to the economy, skews models of time use that can impact on labour market measures and fails to recognize that unpaid work is necessary for all other economic activities (public, private, voluntary) to take place. A promising insight from the Statement is: "More than 60 Budget 2017 measures were identified as having differential gender impacts, but there remain many areas where data is not available." (Government of Canada, 2017: Ch. 5). In terms of moving forward, a brief review of several international surveys on a gender sensitive approach to spending and taxation may facilitate the development of new tools and insights in the Canadian context. The next section will briefly consider these.

III. Gender budgeting, and the missing tax policy dimension

Gender budgeting globally

Three recent studies by the Organisation for Economic Cooperation and Development and the International Monetary Fund, provide important insights into the practice and lessons learned of current and past gender budget initiatives. Only a brief discussion is offered here to help contextualize the Canadian initiative and its promises.

(a) Gender budgeting in OECD countries (2017)

In response to an OECD 2016 survey on gender budgeting, 12 countries replied affirmatively that they did undertake some form of gender budgeting. These countries are: Austria, Belgium, Finland, Iceland, Israel, Japan, Korea, Mexico, Netherlands, Norway, Spain, and Sweden. Italy it was noted is planning to introduce gender budgeting in 2017 on an experimental basis through an amendment in the current general accounting and finance law; will assess fiscal policy by gender. Canada responded No to the survey but with the change in government, a commitment to undertaking gender budgeting was announced.

A number of tools or methods were specified in the study and Diane Elson has calculated the percentage of surveyed countries employing these tools.

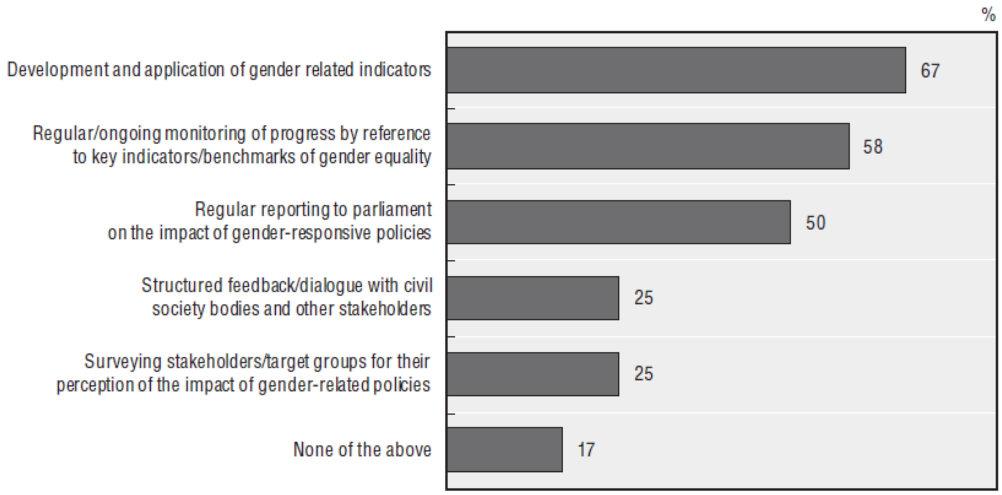
Box 1 OECD typology of gender budgeting initiatives

- *Ex ante gender impact assessment*: assessing individual budget measures, in advance of their inclusion in the budget, specifically for their impact on gender equality **75%**
- *Gender budget baseline analysis*: an analysis which is periodically conducted to assess how the existing allocation of government expenditures and revenues contributes (or otherwise) to gender equality **58%**
- *Gender needs assessment*: A qualitative assessment including views and opinions from stakeholders and civil society representatives, of the extent to which government policies and programmes meet gender equality needs, with a view to identifying priorities for policy action in the budgetary context **33%**
- *Gender perspective in performance setting*: Requirements prescribing that a minimum proportion of budget-related performance objectives be linked to gender-responsive policies **67%**
- *Gender perspective in resource allocation*: Requirements prescribing that a minimum portion of overall budgeted resources be allocated towards gender-responsive policies **67%**
- *Gender-related budget incidence analysis*: the annual beget is accompanied with an official assessment, conducted by the central budget authority (o under its authority) of the budget's overall impact in promoting gender equality, including a gender-disaggregated analysis of specific policy measures (both revenue- and expenditure-related) **50%**
- *Ex post gender impact assessment*: Assessing individual budget measures, after their introduction/implementation, specifically for their impact on gender equality 58%
- *Gender audit of the budget*: Independent, objective analysis, conducted by a competent authority different from the central budget authority, of the extent to which gender equality is effectively promoted and/or attained through the policies set out in the annual budget **33%**

Sources: Calculations by Prof. Diane Elson, *Budgeting for Gender Equality: Lessons from the UK*, Presentation to Gender and Economy Speaker Series Rotman School of Management, University of Toronto, April 4, 2017; Box 1.2, *Gender Budgeting in the OECD Countries, Paris: OECD*.

The study concluded that most gender budgeting initiatives in the OECD are relatively new (10 years or less) and that a number of tools and approaches are used as indicated in Box 2.

Box 2: Administrative tools to support the implementation of gender budgeting



Source: 2016 OECD Survey of Gender Budgeting.

Overall the survey reports that half of the countries report sector specific results related to education, labour markets, income inequality, welfare and child care. Some countries such as Iceland made changes to their tax credits and Austria has amended the income tax act to reduce effective taxation on secondary earners in order to encourage female labour force participation.

(b) The IMF on gender budgeting: fiscal context and current outcomes (2016)

The 23 country survey conducted by Janet Stotsky and the IMF offers a more comprehensive analysis of the state of play of gender budgeting as it is based on six regional surveys that cover developing, middle and high income countries.

In terms of classifying the 23 country efforts, the following list highlights the varying nature of these projects:

Ministry of Finance is lead entity	17
Subnational government is involved	16
Civil society involvement is significant	18
Gender budgeting in organic budget or finance law	13
Broad statement of goals of Minister of Finance	15
Gender budgeting statement in budget documents	19
Gender budgeting circular	18
Gender budgeting in planning and programming	21

Gender budgeting outcome report or audit	12
Focus on spending	23
Focus on revenue	5

Source: Janet Stotsky (2017), Gender Budgeting: A Survey of Experiences and Policy Implications. Presentation to Gender and Economy Speaker Series Rotman School of Management, University of Toronto, April 4, 2017

A number of lessons learned emerge from this study. A key to success is to have the leadership of the Ministry of Finance. In support, ministries and departments of government must identify important and achievable objectives, consistent with gender-related national development goals. Governments in turn must adopt policies consistent with these goals and fund programmes and the necessary administrative apparatus to achieve them. Outside of government international organizations such as UN women and NGOs are key players in providing technical, financial and advocacy support to gender budgeting initiatives. Once in process, monitoring of outcomes and evaluation are essential. A 2017 study of G7 countries by the IMF concludes that key fiscal policy instruments for increasing gender equality include the use of tax and tax benefits to increase female labour force participation, improved family benefits, subsidized child care and other social benefits to increase the net return to women's work (IMF 2017).

Such conclusions related to women's under-participation in the work force raise a number of issues about the "gender budgeting as good economics" approach. For one, they suggest that the primary goal of gender equality is to bring women into paid work, as they remain an under-utilized resource for realizing greater economic growth. This raises concerns about not taking into account women's overall time use and efforts expended on care and social reproduction. According to the OECD (2014) around the world women spend two to ten times more time on unpaid care work than men. Thus embedding time use modules within household surveys are an important good practice on the road to effective gender budgeting. Also, a balance in policy making needs to be struck by recognizing both the need for better market opportunities for women and the social and economic value of caregiving and social reproduction. Gender equality is in itself is an important goal in terms of the human rights commitments Canada and other governments have made.

IV. Quantitative study

As noted in Section II of this paper, an important study on the distribution of tax expenditures by Murphy, Veall and Wolfson (2015) estimates **both** the amounts claimed and the tax savings enjoyed by different income groups from individual tax expenditures, taking into account differences in marginal tax rates. The authors consider 60 tax expenditures listed by the Department of Finance and use taxfiler data to attribute shares to the top 1 %, top 0.1 %, and top 0.01 % of income recipients. In this section we extend their analysis to consider the distribution of tax expenditures by sex as well as income decile. We have not attempted to replicate entirely the Murphy et.al. methodology of estimating the *benefit* captured by different income groups based on their marginal tax rates; rather, we simply are working with the *amount claimed* by tax filers under the various deductions and credits. We utilized the same 2011 Statistics Canada LAD data (Longitudinal Administrative Databank)[5] of tax expenditure estimates but broken down by gender.[6]

Table 1 provides a top-ten list of the most gender-skewed tax expenditures for men and women respectively. These are based on the total amount claimed by tax filers of each sex, relative to their total income.[7] This is not the only way that the gender distribution of tax expenditures could be calculated. An alternative would be simply to compare the total amounts claimed by men and women under each measure. However these simple variances will be due in part to gendered income differentials that affect the capacity of different individuals to spend on the tax-favoured activity or the amount they are eligible to claim. By looking instead at amounts claimed relative to income, our method controls to some degree for gendered income gaps and highlights the different degrees to which men and women rely proportionately on different tax expenditures. For each measure we provide a ratio of the male-female amount claimed in proportion to income. The

---

[5] From Statistics Canada: "The Longitudinal Administrative Databank (LAD) is a longitudinal file designed as a research tool on income and demographics. It comprises a 20% sample of the annual T1 Family File (record number 4105) and the Longitudinal Immigration Data Base (record number 5057). Variables have been harmonized where possible and individuals can be linked year to year starting with 1982 data. The file is augmented annually with new data."
http://www23.statcan.gc.ca/imdb/p2SV.pl?Function=getSurvey&SDDS=4107

[6] The tabulated data were originally developed for the CTJ paper "Top-End Progressivity and Federal Tax Preferences in Canada: Estimates from Personal Income Tax Data" by Murphy, Veall and Wolfson (2015) (see 687-688 for a detailed explanation of how the original tables were developed).

[7] Note that total income for this purpose excludes capital gains and losses. For an explanation of how the male/female ratios for tax expenditures were calculated for our analysis please see **Appendix Notes on Methodology**.

higher the ratio above one, the more it is skewed towards men; the lower the ratio below one, the more it is skewed towards women.

TABLE 1: ALL FILERS,

The ten tax credits which skew most towards male tax filers are:

Tax Expenditure	M/F Ratio
Support payments deduction (Allowable alimony)	41.05
Volunteer firefighter credit	7.79
Canadian forces and police deduction	6.93
Deduction for elected split pension amount	5.16
Security options deductions	4.64
Clergy residence deduction	3.26
Investment tax credit	3.23
Exploration and development expenses	3.09
Employee home relocation loan deduction	2.46
Other employment expenses	2.24

The ten tax credits which skew most towards female tax filers are:

Tax Expenditure	M/F Ratio
Universal Child Care Benefit repayment deduction	0.11
Eligible dependant credit	0.13
Child care expenses deduction	0.28
Student loan interest credit	0.46
Refundable medical expense supplement credit	0.46
Other deductions	0.49
Medical expenses credit	0.49
Age amount credit	0.53
GST and FST credits	0.54
Disability supports deduction (attendant care)	0.55

A more comprehensive view of all the tax expenditures for which we received Statistics Canada data is offered in Table 2, showing the ratio of male-to-female amounts claimed relative to total income of filers of each gender. Again, a ratio higher than 1.0 means that men claim more in relation to their income than women, while a ratio below 1.0 means women claim more in relation to their income. A male-to-female ratio of 1.00 would represent absolute gender parity, but if a range of +/- 0.10 is accepted as indicative of approximate gender parity, Table 2 indicates that the total number of male-skewed tax expenditures is 33 while the total number of female-skewed tax expenditures is 22. The third column in Table 2 provides data on the estimated total revenue cost of each tax expenditure, where available.

Table 2: Male-Female Ratio and Estimated Cost of Tax Expenditures from All Filers Data

Tax Expenditure	M/F Ratio	Total Estimated Cost of Expenditure (in millions of dollars)[8]
Support payments deduction (Allowable alimony)	41.05	88[9]
Volunteer firefighter credit	7.79	15
Canadian forces and police deduction	6.93	35
Deduction for elected split pension amount	5.16	975[10]
Security options deductions	4.64	740
Clergy residence deduction	3.26	87
Investment tax credit	3.23	18
Exploration and development expenses	3.09	345
Employee home relocation loan deduction	2.46	S[11]
Other employment expenses	2.24	985
Spousal amount	2.22	1,425
Business investment loss allowable deduction	2.07	30
Non-capital losses of other years	1.70	63
Limited partnership losses of other years	1.70	N.A.
Minimum Tax Carryover	1.55	N.A.
Federal political tax credit	1.46	31

---

8 Data drawn from Department of Finance, Canada, *Tax Expenditures and Evaluations 2014* https://www.fin.gc.ca/taxexp-depfisc/2014/taxexp1401-eng.asp#toc7 . Costs are represented in millions of dollars for the 2011 taxation year. Note that the cost of tax expenditures as estimated by the Department of Finance does not align perfectly with the line-item deductions and credits as reported in our Statistics Canada tax filer data. However we have correlated the amounts where possible to give a rough measure of relative costs.

9 Note this $88 million represents the net cost of allowing payers to deduct spousal support and requiring recipients to include it. The cost of the deduction alone would be higher.

10 $975 million is the net cost of allowing pension recipients to deduct the split pension amount and including it instead on the spouse's tax return. The cost of the deduction alone would be higher.

11 The Department of Finance recorded "S" ("small") for this expenditure, indicating that the value of the deduction is less than $2.5 million.

Gifts – Cultural and ecological	1.39	31
Moving expenses	1.38	100
Social benefits repayment	1.36	N.A.
Donations and gifts (already in 'tax dollars')	1.32	2,205
Refund of Quebec tax abatement	1.30	3,885
Charitable donations calculated	1.29	N.A.
Capital Gains deduction	1.28	980[12]
Northern residents deduction	1.28	170
Adoption expenses credit	1.27	3
CPP overpayment	1.26	N.A.
Net capital losses of other years	1.18	350
Federal dividend tax credit	1.16	4,145
Deduction for CPP/QPP Contribution on self employed income	1.16	N.A.
Carrying charges and interest expenses	1.15	1,085
Children's arts	1.14	32
Labour-sponsored funds tax credit	1.14	140
Children's fitness	1.13	110
Homebuyer's amount	1.10	110
Tuition amounts (transferred from a child)	1.08	565
RRSP Deduction	1.07	7,450
Amounts transferred from spouse	1.05	N.A.
GST/HST rebate (Employee and Partner)	1.00	N.A.
Provincial/territorial tax credits	1.00	N.A.
Home renovation expenses	1.00	N.A.
Caregiver amount	0.97	105
Children (Born post 1994)	0.96	1,510
Disability amount for dependant	0.87	N.A.
Infirm dependants over 18	0.86	5
Annual union dues	0.80	825
Canada employment amount	0.74	1,995
Working Income Tax Benefit	0.71	1,080
Registered Pension plan deduction	0.67	12,780
Basic personal amount	0.66	29,020
Disability amount for self	0.64	675
Public transit	0.63	160
Additional deductions	0.60	N.A.

[12] This expenditure combines the lifetime capital gains exemption for small business corporation shares, and farming and fishing property. .

Tuition amounts (self-Student)	0.59	517[13]
Pension income amount	0.59	1,035
Disability supports deduction (attendant care)	0.55	S[14]
GST and FST credits	0.54	3,870
Age amount	0.53	2,530
Medical amounts claimed	0.49	1,135
Other deductions	0.49	N.A.
Refundable medical expense supplement	0.46	135
Interest on student loans	0.46	42
Child care expenses	0.28	900
Eligible dependant	0.13	790
UCCB repayment	0.11	N.A.

A more detailed breakdown of the data by decile is provided in Appendices 1 and 2.

Some Preliminary Observations on the Data

1. Breaking down by sex/decile shows that gender bias in tax expenditures is not just related to income gaps, in other words, it is not just a function of class inequality. Men tend to do better with tax expenditures even in the lower deciles, where women predominate numerically, yet men are claiming relatively more under the various deductions and credits. In the higher deciles the disparity in the number of male- versus female- skewed tax expenditures actually declines.

2. Breaking down by sex/decile also shows that the source of male bias in tax expenditures changes, depending on the decile. Whereas previous literature has focused on tax expenditures related to capital income as the most skewed to higher earners, our data show that at lower deciles employment and pension-related tax expenditures are a bigger source of gender bias. Many of the boutique tax credits for specific professions tend to benefit men more such as those for police and clergy and employment related deductions for loans, moving expenses, other employment expenses. The election to split pension income is heavily male-skewed across the deciles, and also costly to the revenue, yet it did not surface in Murphy et al as one of the tax expenditures contributing to top-end inequality. Focusing only on the top 1% and on tax expenditures related to capital income therefore misses a big part of gender bias in the tax system.

---

[13] This tax expenditure is comprised of the Education Tax Credit ($200 million), the Textbook Tax Credit ($32 million), and the Tuition Tax Credit ($285 million).
[14] The Department of Finance recorded "S" ("small") for this expenditure, indicating that the value of the deduction is less than $2.5 million.

3. The cost data in Table 2 suggest that some heavily male-skewed tax expenditures have a relatively minor impact on revenue and on overall resource allocation (for example the volunteer firefighter tax credit). Nonetheless, their distributive biases should provoke questions about the basis for singling out one activity for special tax treatment over others (such as the many other types of volunteer service). The cost data also point to other areas where larger scale tax expenditures appear to be shifting after tax income towards men or towards women, and the question here would be whether this accords with either policy intent or the public understanding of these measures.

4. The deduction for alimony is a standout. Murphy et. al. (2015) posit that it is so disproportionate to share of income and taxes in the top 1% because its value rises with income. But if gender bias is the focus, it is highly skewed to men in almost all deciles.

5. The data identify some tax expenditures that are advancing gender equality in income distribution. Women seem to be claiming more in the areas of: child care, medical expenses, student loan interest, pension amount, age amount, and registered pension plan deductions. However, as discussed in the paper, especially the segment on child care expenses, these may benefit higher income women most. So again this underscores the need to look at sex and income levels intersectionally.

V. Conclusion

The Canadian government's initial construction of tax expenditure analysis and gender budgets as separate exercises is consistent with a long history of gender blindness in the structures of economic thought and economic policy making (Bakker 2011; Cohen 2013; Elson 2012). It fits with a traditional view of taxation in particular as a gender neutral area of policy making, where equity issues are defined exclusively in terms of the distribution of income or wealth among abstract individuals, households, or decile groups (Infanti 2009; Philipps 2011). While a purely income-oriented analysis is revealing in some ways, this paper has shown that other critical issues emerge when gender is factored into the picture. We have also speculated, albeit without sophisticated demographic data, on how this analysis might be further enriched by accounting for other identify factors like race, sexuality, immigrant status, age, and disability. A first step in this direction would be to promote collaboration and cross-pollination of expertise across different fiscal and economic policy exercises.

As the government looks to develop an enhanced Gender Statement for future budgets, including tax policy will be essential. Likewise, tax expenditures as a major instrument of public policy should be reviewed in light of their impact on diverse groups of equality seeking Canadians.

References

Alston, P. and G. Quinn (1987) 'The Nature and Scope of the States Parties' Obligations under the International Covenant on Economic, Social and Cultural Rights' Human Rights Quarterly (9): 156 – 180.

Bakker, I. (2011) "Shifting Macroeconomic Governance and Gender Orders: the Case of Canada's 'Great Regression'" in Young, B., Bakker, I. and D. Elson, eds. Questioning Financial Governance from a Feminist Perspective, Routledge.

-----------. (1994) The Strategic Silence: Gender and Economic Policy. Ed. North/South Institute and Zed Press.

Banting, K. and J. Myles (2016) "Framing the New Inequality: the Politics of Income Distribution in Canada." In D. Green et. al. Income Inequality: The Canadian Story. Montreal: McGill-Queens University Press. 509-540.

Brodie,J. and I. Bakker. (2008) Where are the Women? Gender Equity, Budgets and Canadian Public policy. Ottawa: Canadian Centre for Policy Alternatives.

https://www.policyalternatives.ca/publications/reports/where-are-women

Boyd, S. and C. Young. "Feminism, Law and Public Policy: Family Feuds and Taxing Times.' Osgoode Hall Law Journal. 42 (4).

Bringing Human Rights to Bear in Times of Crisis. (2010)

(www.escr-net.org/usr_doc/HRResponsestoEconCrisis_Final.pdf).

Brooks, N. (2016) Policy Forum: The Case Against Boutique Tax Credits and Similar Tax Expenditures." Canadian Tax Journal. 64 (1):

Canada (2017) Budget 2017. Ottawa: Government of Canada. http://www.budget.gc.ca/2017/docs/plan/toc-tdm-en.html

Canada (2013) Department of Finance. Tax Expenditures and Evaluations 2012. Ottawa: Government of Canada.

http://www.fin.gc.ca/taxexp-depfisc/2012/taxexp12-eng.asp

Chapman, A. R. (1996) 'Violations Approach for Monitoring the International Covenant on Economic, Social and Cultural Rights' Human Rights Quarterly 18: 23-67.

Cohen, M. Neoliberal Crisis/Social Reproduction/Gender Implications. Paper for the Pan European Conference of the European International Studies Association, Warsaw, Sept. 21.

http://www.eisa-net.org/be-bruga/eisa/files/events/warsaw2013/cohen_Neo-Liberal%20Crisis-Social%20Reproduction-Gender%20Implications.pdf

Eide, A. (1989) 'Realization of Social and Economic Rights and the Minimum Threshold Approach' 10(2) Human Rights Law Journal: 35 -51.

Elson, D. (2012). "The Reduction of the UK Budget Deficit: A Human Rights Perspective." International Review of Applied Economics. 26 (2): 177-190.

-----------. (2006) Budgeting for Women's Rights: Monitoring Government Budgets for Compliance with CEDAW. http://www. unifem.org.

Ferrant, G. Pesando, L.M. and K. Nowacka (2014) Unpaid Care Work: The Missing Link in the Analysis of Gender gaps in Labour Outcomes. Paris: OECD Development Centre, December. https://www.oecd.org/dev/development-gender/Unpaid_care_work.pdf

Fortin, N., Green, D., Lemieux, T. and K. Milligan (2012) Canadian Inequality: Recent developments and Policy Options. Canadian Public Policy 38 (2): 121-145.

Fredman, S. (ed.) (2008) Human Rights Transformed - Positive Rights and Positive Duties. Oxford: Oxford University Press.

Government of Ontario, Finance. (2016) 2016 Ontario Budget. Tax and Benefit Related Measures.

http://www.fin.gov.on.ca/publication/budget-highlights-2016-en.pdf

Grown, C. and I. Valodia (2010) Taxation and Gender Equity: A Comparative analysis of Direct and Indirect Taxes in Developing and Developed Countries. Routledge.

IMF (2017) Gender Budgeting in G7 Countries. Washington DC: IMF.

Infanti, A. (2009). "Bringing Sexual Orientation and Gender Identity into the Tax Classroom." Journal of Legal Education. 59 (3): .

Lahey, K. (2015). "Uncovering Women in Taxation: The Gender Impact of Detaxation, Tax Expenditures, and Joint Tax/Benefit Units." Osgoode Hall Law Journal 52 (2): 427-459.

------------. (2011). "The 'Capture' of Women in Law and Fiscal Policy: The Tax/Benefit Unit, Gender Equality and Feminist Ontologies." In K. Brooks et.al. eds. Challenging Gender Inequality in Tax Policy Making: Comparative Perspectives. Oxford: Hart Publishing.

Liberal Party of Canada. (2015) Real Change: A New Plan for a Strong Middle Class.

https://www.documentcloud.org/documents/2484248-liberal-party-of-canada-2015-platform.html

Macdonald, D. (2016) Out of the Shadows: Shining a light on Canada's unequal distribution of federal tax expenditures. Canadian Centre for Policy Alternatives.

McInturff. K. (2017) "A Step Toward Gender Budgeting." Monitor, V. 23, No. 7: 8-9.

Milligan, K. and M. Smart. (2015) "Taxation and Top Incomes in Canada," Canadian Journal of Economics, 48, (2): 655-681.

Murphy, B., Veall, M. and M. Wolfson (2015) “Top-End Progressivity and Federal Tax Preferences in Canada: Estimates from Personal Income Tax Data”, V.63, No.3: 661-688.

Musgrave. R. (1964) “Efficiency vs. Equity in Public Finance.” Review of Social Economy, V. 22, No.1, March: 1-8.

Musgrave, R, Musgrave, P. and R. Bird (1987) Public Finance in Theory and Practice. First Canadian Edition. Toronto: McGraw-Hill Ryerson Limited.

OECD (2017) Gender Budgeting in the OECD Countries, Paris: OECD.

OECD (2014) Balancing Paid work, Unpaid Work and Leisure. Paris: OECD.

http://www.oecd.org/gender/data/balancingpaidworkunpaidworkandleisure.htm

Ontario (2016). 2016 Ontario Budget: Jobs for Today and Tomorrow.

http://www.fin.gov.on.ca/en/budget/ontariobudgets/2016/.

Philipps, L. (2013) “Real versus Notional Income Splitting: What Canada Should Learn from the US ‘Innocent Spouse’ Problem.” Canadian Tax Journal, V.61, No.3: 709-722.

--------------. (2011). “Income Splitting and Gender Equality: The Case for Incentivizing Intra-Household Wealth Transfers.” In K. Brooks et. al., eds, Challenging Gender Inequality in Tax Policy Making: Comparative Perspectives. Oxford: Hart Publishing Inc.,177-194.

--------------. and M. Young (1995) “Sex, Tax and the Charter: The Review of Thibaudeau v. Canada.” Review of Constitutional Studies. 2(2): 221-304.

Provencher, A. (2017) “From the Invisible Hand to the Invisible Woman: A Gender Perspective on the Tax Policy Discourse on Social Tax Expenditures. Canadian Journal of Women and the Law. 29 (1): 110-156.

Schultz, J. (2002) ‘Promises to Keep: Using Public Budgets as a Tool to Advance Economic, Social and Cultural Rights’ Fundar, Mexico.

Seguino, S. (20Financing for Gender Equality in the Context of the Sustainable Development Goals. New York: UN Women Discussion Paper.

Schmitt, J. (2016) “Can Investing in Social Infrastructure Jump-Start Economies?” World Economic Forum, 15 April. https://www.weforum.org/agenda/2016/04/can-investing-in-social-infrastructure-jump-start-economies

Smart, M. and K. Milligan. (2016) “Provincial Taxation of High Incomes: The Effects of Progressivity and Tax Revenue.” In D. Green et. al. Income Inequality: The Canadian Story. Montreal: McGill-Queens University Press. 655-681.

Spiro, P. (2016) Tax Exemptions for Investment Income: Boon or Bane? Mowat Centre, Feb.

https://mowatcentre.ca/tax-exemptions-for-investment-income/

Stotsky, J. (2016) Gender Budgeting: Fiscal Context and Current Outcomes. Washington DC: IMF Working Paper WP/16/149. https://www.imf.org/external/pubs/ft/wp/2016/wp16149.pdf

United Nations (1979) Convention on the Elimination of All Forms of Discrimination Against Women. (http://www.un.org/womenwatch/daw/cedaw/).

-------------------. (1966) International Covenant on Economic, Social and Cultural Rights. (http://www2.ohchr.org/english/law/cescr.htm). (entry into force in 1976).

-------------------. (1948) The Universal Declaration of Human Rights.

(http://www.un.org/en/documents/udhr/index.shtml).

Wooley, F. and C. Vincent. (2000)"Taxing Canadian Families: What's Fair, What's Not." Choices, 6 (5) (July).

Veall, M. (2012) Canadian Journal of Economics 45 (4): 1247-1272.

Yalnizyan, A. (2017) "Why the Federal Budget Should Focus on Gender Equality." Macleans. Mar.8.

http://www.macleans.ca/economy/economicanalysis/its-time-for-a-gender-equality-budget-because-its-2017/

------------------. (2005) Canada's Commitment to Gender Equality: A Gender Analysis of the Last Ten Federal Budgets. Ottawa: Canadian Centre for Policy Alternatives.

http://www.urbancentre.utoronto.ca/pdfs/elibrary/FAFIA_Gender-Aanlysis-Canad.pdf

Young, C. (1993-94) "Child Care: A Taxing Issue." McGill LJ, Vol.39: 539.

------------. (2000) What's Sex Got to Do With it? Tax and the Family. Ottawa: Law Commission of Canada. May.

A Note on Methodology:

To determine the male-female ratio we began by looking at the "Amounts - Men" and "Amounts - Women" sheets in the original data (Statistics Canada Longitudinal Administrative Database). These sheets list both the amount claimed by gender per decile and the total amount of income earned by gender per decile. For each tax expenditure entry, we divided the amount claimed per decile by the Total Income earned by that same decile, for women and men separately. In so doing, in the male calculations and the female calculations, we were able to express the amount claimed as a percentage of the "Total income, excluding capital gain/loss". Those results are represented in the "Tax Expenditure Graphs" document, in the tabs "% of Total Income - Men" and "% of Total Income - Women" (see Appendix Tables in next section).

The last step was to compare the male results to the female results, which we did in the sheet entitled "M-F Ratio for % of Total Income". We divided the male calculations from "% of Total Income - Men" by the corresponding entries in "% of Total Income - Women". We expressed these as percentages in the first sheet, but changed them to ratios for the final sheet, "Sortable Sheet" wherein, using the drop-down buttons at the top of each column, the results can be sorted in a variety of ways. A 1.00 ratio would be perfect gender parity, an amount greater than 1.00 provides more relative support to male taxfilers and a ratio lesser than 1.00 provides more relative support to female taxfilers.

A final consideration: The original data suppresses results whenever there are fewer than 250 filers for a particular cell. For this reason, the "All Filers" information includes more information than can be gleamed from decile-by-decile review and does present a more reliable comparison of male-female use of tax expenditures. Only three tax expenditures are suppressed in the "All Filers" column of the "Amounts - Men" and "Amounts - Women" sheets (GST/HST rebate (Employee and Partner), Provincial/territorial tax credits, and Home renovation expenses). Nonetheless, we compared data through all deciles by replacing the "#ERROR" message that would come up when attempting to divide by suppressed data with the arbitrary number 0.00001 as a placeholder for 0 (thereby allowing for the male-female ratios to be compared).

A Note on Other Deductions:

Other deductions falls under Deductions (see Item 47: Other deductions - Line 232 of the return, reference: https://www.canada.ca/en/revenue-agency/programs/about-canada-revenue-agency-cra/income-statistics-gst-hst-statistics/preliminary-statistics-2014-edition-2012-tax-year.html).

“This item includes allowable amounts not deducted anywhere else on the return. The most common deductions claimed on line 232 are:

- Income amounts paid back
- Legal fees
- Depletion allowances

- Certain unused RRSP contributions made after 1990 that were refunded in 2012

Excess parts of a direct transfer of a lump-sum payment from an RPP to RRSP or RRIF that was withdrawn and included in lines 129 or 130 of the 2012 return."

APPENDIX 1, TOP 5 MALE- AND FEMALE-SKEWED BY DECILE:

DECILE 1

Tax Expenditure	**M/F Ratio at this Decile**
Business investment loss allowable deduction	686.16
Support payments made (Allowable alimony)	329.63
Social benefits repayment	79.71
Registered Pension plan deduction	5.70
Working Income Tax Benefit	4.56

Tax Expenditure	**M/F Ratio at this Decile**
UCCB repayment	0.04
Pension income amount	0.23
Eligible dependant	0.50
Medical amounts claimed	0.89

The table indicates only four tax expenditures have any degree of female skew. This is compared to 47 tax expenditures indicating a male skew.

DECILE 2

Tax Expenditure	M/F Ratio at this Decile
Business investment loss allowable deduction	59.07
Support payments made (Allowable alimony)	30.11
Additional deductions	3.80
Volunteer firefighter	3.51
Spousal amount	2.82

Tax Expenditure	M/F Ratio at this Decile
UCCB repayment	0.11
Pension income amount	0.18
Eligible dependant	0.20
Age amount	0.26
Amounts transferred from spouse	0.48

By decile 2, there are 12 tax expenditures with a female skew, compared to 32 male-skewed entries.

DECILE 3

Tax Expenditure	M/F Ratio at this Decile
Support payments made (Allowable alimony)	31.25
Clergy residence deduction	8.30
Volunteer firefighter	7.66
Spousal amount	3.58
Deduction for CPP/QPP Contribution on self employed income	2.10

Tax Expenditure	M/F Ratio at this Decile
Eligible dependant	0.18
UCCB repayment	0.19
Pension income amount	0.39
Medical amounts claimed	0.66
Registered Pension plan deduction	0.67

There are 13 female-skewed tax expenditures, compared to 30 male-skewed tax expenditures.

The Registered Pension Plan deduction is now notably female-skewed, after being male-skewed in Decile 1.

DECILE 4

Tax Expenditure	**M/F Ratio at this Decile**
Support payments made (Allowable alimony)	26.36
Volunteer firefighter	7.60
Spousal amount	3.66
Amounts transferred from spouse	3.56
Investment tax credit	3.34

Tax Expenditure	**M/F Ratio at this Decile**
Eligible dependant	0.16
UCCB repayment	0.28
Registered Pension plan deduction	0.61
Labour-sponsored funds tax credit	0.62
Child care expenses	0.65

Only 10 tax expenditures skew female, compared to 30 male-skewed tax expenditures.

DECILE 5

Tax Expenditure	M/F Ratio at this Decile
Support payments made (Allowable alimony)	45.20
Volunteer firefighter	8.97
Deduction for elected split pension amount	3.97
Amounts transferred from spouse	3.25
Investment tax credit	3.19

Tax Expenditure	M/F Ratio at this Decile
Eligible dependant	0.14
UCCB repayment	0.34
Registered Pension plan deduction	0.44
Working Income Tax Benefit	0.45
Child care expenses	0.45

15 tax expenditures skew female, compared to 28 male-skewed entries.

DECILE 6

Tax Expenditure	M/F Ratio at this Decile
Support payments made (Allowable alimony)	55.70
Volunteer firefighter	12.32
Deduction for elected split pension amount	6.37
Clergy residence deduction	3.17
Spousal amount	2.88

Tax Expenditure	M/F Ratio at this Decile
Eligible dependant	0.15
Working Income Tax Benefit	0.18
Child care expenses	0.36
Registered Pension plan deduction	0.41
Refundable medical expense supplement	0.52

21 entries skew female, compared to 26 male-skewed entries.

DECILE 7

Tax Expenditure	**M/F Ratio at this Decile**
Support payments made (Allowable alimony)	68.92
Volunteer firefighter	14.10
Canadian forces and police deduction	9.53
Deduction for elected split pension amount	6.52
Clergy residence deduction	4.14

Tax Expenditure	**M/F Ratio at this Decile**
Eligible dependant	0.17
Working Income Tax Benefit	0.21
Child care expenses	0.31
Refundable medical expense supplement	0.38
Registered Pension plan deduction	0.42

20 tax expenditures skew female, compared to 29 male-skewed entries.

DECILE 8

Tax Expenditure	**M/F Ratio at this Decile**
Support payments made (Allowable alimony)	86.63
Volunteer firefighter	14.94
Canadian forces and police deduction	6.60
Deduction for elected split pension amount	5.75
Clergy residence deduction	3.48

Tax Expenditure	**M/F Ratio at this Decile**
Eligible dependant	0.18
GST and FST credits	0.24
Child care expenses	0.31
Working Income Tax Benefit	0.36
Refundable medical expense supplement	0.53

20 entries skew female, compared to 27 male-skewed entries

DECILE 9

Tax Expenditure	**M/F Ratio at this Decile**
Support payments made (Allowable alimony)	50.19
Volunteer firefighter	12.97
Canadian forces and police deduction	6.30
Deduction for elected split pension amount	5.94
Clergy residence deduction	3.89

Tax Expenditure	**M/F Ratio at this Decile**
Eligible dependant	0.23
GST and FST credits	0.25
Child care expenses	0.29
Gifts – Cultural and ecological	0.44
Refundable medical expense supplement	1.00

18 tax expenditures skew female, compared to 26 male-skewed entries.

DECILE 10

Tax Expenditure	**M/F Ratio at this Decile**
Canadian forces and police deduction	24.26
Support payments made (Allowable alimony)	19.13
Volunteer firefighter	5.57
Deduction for elected split pension amount	3.75
Spousal amount	3.34

The military and police credit comes in first for male-skewed here, likely due to the average income in a predominantly male profession.

Tax Expenditure	**M/F Ratio at this Decile**
Employee home relocation loan deduction	0.07
Eligible dependant	0.19
Child care expenses	0.19
GST and FST credits	0.63
Working Income Tax Benefit	1.00

23 tax expenditures skew female, compared to 23 male-skewed entries. In terms of the number of tax expenditures skewed to each gender, this is perfect parity.

TOP 5%

Tax Expenditure	**M/F Ratio at this Decile**
Support payments made (Allowable alimony)	15.20
Canadian forces and police deduction	15.16
Clergy residence deduction	10.47
Gifts – Cultural and ecological	9.70
Limited partnership losses of other years	6.97

Tax Expenditure	**M/F Ratio at this Decile**
Employee home relocation loan deduction	0.08
Other deductions	0.18
GST and FST credits	0.19
Eligible dependant	0.19
Child care expenses	0.19

20 tax expenditures skew female, compared to 26 male-skewed entries.

TOP 1%

Tax Expenditure	M/F Ratio at this Decile
Support payments made (Allowable alimony)	354.34
Non-capital losses of other years	124.15
Business investment loss allowable deduction	46.08
Moving expenses	14.10
Limited partnership losses of other years	13.37

Moving Expenses becomes a male-skewed tax expenditure at this point. Note: The female entry here was suppressed.

Tax Expenditure	M/F Ratio at this Decile
Age amount	0.09
Other deductions	0.14
Child care expenses	0.16
Eligible dependant	0.17
Disability amount for self	0.42

24 tax expenditures skew female, compared to 21 male-skewed tax expenditures. The number of tax expenditures benefitting women is more than the number benefiting men.

TOP .1%

Tax Expenditure	**M/F Ratio at this Decile**
Capital Gains deduction	292.22
Other employment expenses	221.32
Deduction for elected split pension amount	106.30
Spousal amount	100.20
Disability amount for dependant	7.72

Tax Expenditure	**M/F Ratio at this Decile**
Other deductions	0.11
RRSP Deduction	0.32
Federal dividend tax credit	0.48
Pension income amount	0.52
Medical amounts claimed	0.55

13 tax expenditures skew female, compared to 19 male-skewed entries. This is much closer parity in distribution than in many lower categories.

TOP .01%

Tax Expenditure	**M/F Ratio at this Decile**
Security options deductions	9,702.56
Charitable donations calculated	3,414.00
Exploration and development expenses	1,750.10
Carrying charges and interest expenses	1,464.48
Donations and gifts (already in 'tax dollars')	990.09

These are all related to investment and charity.

Tax Expenditure	**M/F Ratio at this Decile**
Federal dividend tax credit	0.34

Only one tax expenditure skews female on this chart, compared to 20 male-skewed entries. Note: this may be attributable to the high amount of suppressed in this top category.

APPENDIX 2, BREAKDOWN OF MALE/FEMALE SKEW BY TAX EXPENDITURE BY DECILE:

The tax expenditure tables below are presented in order from most male-skewed to most female-skewed, based on the data for All Filers.

SUPPORT PAYMENTS MADE (ALLOWABLE ALIMONY)

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
329.63	30.11	31.25	26.36	45.20	55.70	68.92	86.63	50.19	19.13	15.20	354.34	1.00	1.00	41.05

This tax expenditure is very uniformly skewed towards male taxfilers except in the top two categories where suppressed data from both sides makes it impossible to determine the distribution.

VOLUNTEER FIREFIGHTER

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
4.49	3.51	7.66	7.60	8.97	12.32	14.10	14.94	12.97	5.57	2.79	1.00	1.00	1.00	7.79

CANADIAN FORCES AND POLICE DEDUCTION

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
1.00	1.00	1.00	1.00	1.00	1.00	9.53	6.60	6.30	24.26	15.16	1.00	1.00	1.00	6.93

This tax expenditure's distribution likely reflects the average income of military and police employees.

DEDUCTION FOR ELECTED SPLIT PENSION AMOUNT

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
3.09	1.07	1.25	2.14	3.97	6.37	6.52	5.75	5.94	3.75	3.38	3.14	106.30	1.00	5.16

SECURITY OPTIONS DEDUCTIONS

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
1.00	1.00	1.00	0.78	1.32	1.28	0.95	0.82	0.81	2.46	2.02	1.66	1.28	9,702.56	4.64

This deduction is remarkably male-skewed in the Top 001 category. Note that the female entry here was suppressed and this skew can be partially attributed to the high amount claimed by a small amount of individuals – suggesting that if the small amount of female taxfilers claiming this deduction was larger, their impact on the total would be significant, reducing the extent to which the tax expenditure appears so strongly male-skewed.

CLERGY RESIDENCE DEDUCTION

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
1.00	1.00	8.30	2.72	2.52	3.17	4.14	3.48	3.89	2.74	10.47	1.00	1.00	1.00	3.26

INVESTMENT TAX CREDIT

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
1.00	1.00	1.00	3.34	3.19	2.33	2.48	1.79	1.51	1.97	1.76	1.70	2.13	98.74	3.23

EXPLORATION AND DEVELOPMENT EXPENSES

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
4.22	0.90	1.04	1.39	1.51	1.00	1.28	0.89	0.95	2.02	1.81	1.86	1.89	1,750.10	3.09

EMPLOYEE HOME RELOCATION LOAD DEDUCTION

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.07	0.08	1.00	1.00	1.00	2.46

OTHER EMPLOYMENT EXPENSES

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
2.86	1.80	1.76	1.89	2.02	2.05	2.18	2.32	1.99	1.61	1.47	1.65	221.32	1.00	2.24

SPOUSAL AMOUNT

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
3.67	2.82	3.58	3.66	3.05	2.88	2.94	3.17	3.65	3.34	3.76	3.49	100.20	34.50	2.22

BUSINESS INVESTMENT LOSS ALLOWABLE DEDUCTION

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
686.16	59.07	1.00	1.00	1.65	2.14	1.19	0.80	2.27	2.90	3.31	46.08	1.00	1.00	2.07

Non-capital losses of other years

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
2.01	2.69	1.91	1.61	1.70	1.86	1.46	1.30	1.09	2.08	1.85	124.15	1.00	1.00	1.70

Limited partnership losses of other years

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.22	6.97	13.37	1.00	1.00	1.70

Minimum Tax Carryover

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
3.50	2.24	1.77	2.27	1.49	1.69	1.49	1.18	1.39	1.06	0.92	0.85	1.00	1.00	1.55

Federal political tax credit

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
2.65	1.14	1.29	1.42	1.35	1.47	1.53	1.38	1.33	1.28	1.19	1.44	1.55	1.44	1.46

Gifts – Cultural and ecological

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
1.00	1.00	1.00	0.96	1.03	0.87	0.53	1.66	0.44	0.96	9.70	1.00	1.00	1.00	1.39

Moving expenses

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
1.92	1.22	1.35	1.46	1.37	1.32	1.33	1.54	1.33	1.26	1.22	14.10	1.00	1.00	1.38

Social benefits repayment

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
79.71	1.00	1.43	1.15	1.27	1.00	0.88	1.20	1.34	0.73	0.67	0.65	0.57	1.00	1.36

Donations and gifts (already in 'tax dollars')

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
2.23	0.94	0.74	0.94	0.96	1.08	1.12	1.07	1.06	1.06	0.98	0.88	0.68	990.09	1.32

Refund of Quebec tax abatement

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
1.28	0.53	0.79	1.09	1.11	1.11	1.14	1.09	1.06	1.13	1.04	1.04	1.30	342.51	1.30

Charitable donations calculated

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
2.15	0.92	0.75	0.93	0.95	1.07	1.11	1.06	1.05	1.06	0.98	0.88	0.67	3,414.00	1.29

Capital Gains deduction

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
3.06	1.44	2.00	1.87	1.61	1.35	1.44	1.03	1.19	1.06	0.91	0.74	292.22	1.00	1.28

Northern residents deduction

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
2.22	1.55	1.50	1.40	1.23	1.23	1.15	1.15	1.09	1.23	1.42	1.94	1.00	1.00	1.28

Adoption expenses

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.88	1.62	1.16	1.00	1.00	1.00	1.27

CPP overpayment

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
2.01	1.48	1.42	1.35	1.20	1.17	1.25	1.37	1.29	1.07	1.02	1.14	1.71	13.55	1.26

Net capital losses of other years

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
2.68	1.31	0.99	1.37	1.14	1.07	1.02	0.93	0.90	1.02	0.92	1.00	0.90	266.76	1.18

Federal dividend tax credit

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
2.14	0.74	0.95	1.31	1.03	1.09	1.08	0.93	0.85	0.76	0.67	0.63	0.48	0.34	1.16

Deduction for CPP/QPP Contribution on self employed income

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
2.82	1.99	2.10	2.16	1.78	1.63	1.71	1.45	1.32	0.75	0.62	0.57	0.77	1.00	1.16

Deduction for CPP/QPP Contribution on self employed income

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
2.82	1.99	2.10	2.16	1.78	1.63	1.71	1.45	1.32	0.75	0.62	0.57	0.77	1.00	1.16

Carrying charges and interest expenses

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
3.44	1.14	1.06	1.09	1.00	0.88	0.92	0.81	0.74	0.96	0.92	0.99	1.03	1,464.48	1.15

Children's arts

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
2.72	1.18	1.54	1.10	0.88	0.85	0.80	0.86	1.03	1.10	1.13	1.13	1.22	1.00	1.14

LABOUR-SPONSORED FUNDS TAX CREDIT

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
1.00	1.00	0.76	0.62	0.72	0.79	1.04	1.14	1.22	1.22	1.13	0.84	1.00	1.00	1.14

CHILDREN'S FITNESS

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
3.16	1.25	1.36	1.17	0.86	0.81	0.78	0.90	1.10	1.20	1.28	1.25	1.61	3.31	1.13

HOMEBUYER'S AMOUNT

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
1.88	1.33	1.54	1.59	1.37	1.31	1.43	1.27	1.28	1.14	1.21	0.65	1.00	1.00	1.10

TUITION AMOUNTS (TRANSFERRED FROM A CHILD)

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
2.58	1.39	1.08	1.16	0.95	0.89	0.85	0.86	0.95	1.03	1.19	1.33	1.92	18.83	1.08

RRSP DEDUCTION

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
1.53	0.68	0.76	0.90	0.85	0.78	0.81	0.82	0.85	0.81	0.74	0.61	0.32	278.19	1.07

Amounts transferred from spouse

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
1.54	0.48	1.37	3.56	3.25	2.61	1.91	1.65	1.66	1.16	1.10	0.73	4.27	1.00	1.05

GST/HST rebate (Employee and Partner)

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Provincial/territorial tax credits

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Home renovation expenses

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Caregiver amount

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
1.94	1.12	1.20	1.26	1.27	1.25	1.22	1.18	1.22	0.95	1.01	0.91	1.00	1.00	0.97

Children (Born post 1994)

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
3.72	1.33	1.25	1.08	0.85	0.88	0.96	1.13	1.38	1.36	1.44	1.36	1.57	25.18	0.96

Disability amount for dependant

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
2.76	0.97	0.78	1.27	0.82	0.87	0.95	0.98	1.12	1.07	1.28	1.32	7.72	1.00	0.87

Infirm dependants over 18

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
1.00	1.00	1.09	1.25	1.16	0.98	1.19	0.91	1.22	0.98	1.51	1.00	1.00	1.00	0.86

Annual union dues

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
1.97	1.30	1.23	1.10	0.90	0.78	0.70	0.77	0.79	0.69	0.94	0.80	0.72	2.51	0.80

Canada employment amount

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
1.84	1.20	1.10	1.06	0.96	0.94	0.93	0.95	0.98	0.86	0.93	0.97	1.09	19.03	0.74

Working Income Tax Benefit

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
4.56	2.36	1.99	1.38	0.45	0.18	0.21	0.36	0.68	0.17	1.00	1.00	1.00	1.00	0.71

Registered Pension plan deduction

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
5.70	0.77	0.67	0.61	0.44	0.41	0.42	0.53	0.58	0.54	0.65	0.74	0.65	1.00	0.67

Basic personal amount

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
1.47	1.00	1.00	1.00	0.99	1.00	1.00	0.99	0.99	0.83	0.86	0.83	0.88	1.01	0.66

Disability amount for self

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
1.52	1.13	1.24	1.01	1.08	1.23	1.32	1.24	1.01	0.69	0.60	0.42	1.00	1.00	0.64

Public transit

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
2.02	1.18	1.11	1.09	1.02	0.85	0.69	0.60	0.65	0.70	0.74	0.94	3.10	1.00	0.63

ADDITIONAL DEDUCTIONS

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
3.38	3.80	1.56	0.69	0.75	0.59	0.58	0.59	0.54	0.76	0.75	1.24	1.00	1.00	0.60

TUITION AMOUNTS (SELF-STUDENT)

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
1.67	1.16	1.18	1.23	1.09	0.93	0.82	0.70	0.61	0.47	0.45	0.47	3.80	1.00	0.59

PENSION INCOME AMOUNT

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
0.23	0.18	0.39	0.81	0.98	1.12	1.23	1.16	1.05	0.71	0.66	0.59	0.52	6.38	0.59

DISABILITY SUPPORTS DEDUCTION (ATTENDANT CARE)

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.55

GST AND FST CREDITS

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
2.35	1.34	1.20	1.09	1.03	0.88	0.49	0.24	0.25	0.22	0.19	1.64	1.00	1.00	0.54

AGE AMOUNT

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
1.52	0.26	0.77	0.93	1.11	1.29	1.52	1.67	2.05	0.73	0.24	0.09	1.00	1.00	0.53

MEDICAL AMOUNTS CLAIMED

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
0.89	0.56	0.66	0.73	0.76	0.75	0.74	0.67	0.60	0.57	0.53	0.54	0.55	46.14	0.49

OTHER DEDUCTIONS

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
2.03	0.83	0.97	1.27	1.25	1.12	0.88	0.59	0.53	0.23	0.18	0.14	0.11	36.18	0.49

REFUNDABLE MEDICAL EXPENSE SUPPLEMENT

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
1.89	1.33	1.20	1.10	0.84	0.52	0.38	0.26	0.30	1.00	1.00	1.00	1.00	1.00	0.46

INTEREST ON STUDENT LOANS

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
2.23	0.81	0.91	0.83	0.71	0.84	0.57	0.53	0.48	0.47	0.55	0.47	1.00	1.00	0.46

CHILD CARE EXPENSES

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
2.36	1.19	0.85	0.65	0.45	0.36	0.31	0.31	0.29	0.21	0.19	0.16	3.35	1.00	0.28

ELIGIBLE DEPENDANT

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
0.50	0.20	0.18	0.16	0.14	0.15	0.17	0.18	0.23	0.18	0.19	0.17	1.00	1.00	0.13

It's interesting that this is so uniformly female-skewed. It speaks to the trend towards caregiver-type tax expenditures primarily supporting female taxfilers.

UCCB REPAYMENT

1	2	3	4	5	6	7	8	9	10	Top 5	Top 1	Top 01	Top 001	All Filers
0.04	0.11	0.19	0.28	0.34	0.63	0.83	1.34	1.00	1.00	1.00	1.00	1.00	1.00	0.11