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INFORMATION BULLETIN

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FISCAL MEASURES ANNOUNCED IN THE *UPDATE ON QUÉBEC'S ECONOMIC AND FINANCIAL SITUATION* AND OTHER MEASURE

This information bulletin makes public the fiscal measures announced by the Minister of Finance in the fall 2021 *Update on Québec's Economic and Financial Situation*.

It also announces the amendments that will be made to Québec tax legislation in order to re-evaluate the exemptions granted to establish the threshold at which a premium is payable to the Public Prescription Drug Insurance Plan for the year 2021.

For information concerning the matters dealt with in this information bulletin, contact the secteur du droit fiscal, de l'optimisation des revenus et des politiques locales et autochtones, at: secteurdudroitfiscaletdelafiscalite@finances.gouv.qc.ca.

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FISCAL MEASURES ANNOUNCED IN THE *UPDATE ON QUÉBEC'S ECONOMIC AND FINANCIAL SITUATION* AND OTHER MEASURE

1. Implementation of the Refundable Tax Credit Granting an Exceptional Allowance to Mitigate the Cost of Living Increase

Québec's tax legislation includes a mechanism that allows for the automatic and annual indexation of the main parameters of the personal income tax system as well as of social assistance programs for the most disadvantaged members of our society. This mechanism makes it possible to update the tax system and the support programs so that they adequately take into account the increase in the price of goods and services.

However, the increase in consumer prices over the past year has been more significant than anticipated, resulting in a decrease in Quebecers' purchasing power, particularly those with modest incomes.

Since the indexation mechanism provided for in the tax legislation does not allow this unexpected increase in the cost of living to be reflected quickly, the government is introducing the refundable tax credit granting an exceptional allowance to mitigate the cost of living increase (hereinafter called the "refundable tax credit granting an exceptional allowance"). This one-time tax assistance will be paid at the beginning of 2022 to individuals eligible for the refundable solidarity tax credit at the end of the 2020 base year.

❑ Determination of the refundable tax credit granting an exceptional allowance

In summary, an eligible individual may receive, for the 2021 taxation year, under the refundable tax credit granting an exceptional allowance, a one-time lump-sum financial assistance, consisting of an amount of $200 per adult and an additional amount of $75 for persons living alone, if the individual is entitled to receive the refundable solidarity tax credit during the payment period beginning July 1, 2021, and ending June 30, 2022.[1]

In this regard, it should be noted that the refundable solidarity tax credit is granted to low- and middle-income households, among other things to reduce the regressive nature of certain taxes. This tax credit, determined for a payment period beginning on July 1 of one calendar year and ending on June 30 of the following calendar year, has three components:

- the Québec sales tax (QST) component;
- the housing component;
- the component for individuals living in northern villages.

[1] The individual eligible for the refundable tax credit granting an exceptional allowance will be the one who met the conditions for receiving the refundable solidarity tax credit at the end of the base year relating to this payment period, that is, December 31, 2020.

The QST component is further subdivided into three elements:

- the basic amount;
- the spousal amount;
- the amount for a person living alone.

Currently, the refundable solidarity tax credit is reducible based on household income above a threshold of $35 845.[2]

Eligible individual

An individual eligible for the refundable tax credit granting an exceptional allowance means an individual, other than an excluded individual, who qualifies as an individual eligible for the refundable solidarity tax credit for the payment period beginning July 1, 2021, and ending June 30, 2022, relating to the base year that ended on December 31, 2020.

For information purposes, an individual eligible for the refundable solidarity tax credit, for a given payment period, means an individual who, at the end of the base year, is 18 years of age or older, an emancipated minor, the spouse of another individual, or the parent of a child with whom the individual resides, and who meets the following conditions:

- the individual resides in Québec or, if the individual is the cohabiting spouse[3] of a person who is deemed to reside in Québec throughout that base year, other than a person who is exempt from tax for that year under any of subparagraphs *a* to *d* and *f* of the first paragraph of section 96 of the Tax Administration Act, the individual resided in Québec in a previous taxation year;
- the individual, or the individual's cohabiting spouse, has one of the following statuses:
  - a Canadian citizen;
  - a permanent resident within the meaning of the Immigration and Refugee Protection Act;[4]
  - a temporary resident or temporary resident permit holder within the meaning of the Immigration and Refugee Protection Act who has resided in Canada for the 18-month period preceding that time;
  - a protected person within the meaning of the Immigration and Refugee Protection Act;
- the individual is not an excluded individual.

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2 For example, a household that is eligible only for the QST component can benefit from the tax credit up to a family income of $50 645 for a person living alone and $55 912 for a couple.

3 The notion of "cohabiting spouse" for the purposes of the refundable tax credit granting an exceptional allowance will be identical to that used for the purposes of the refundable solidarity tax credit. Accordingly, the cohabiting spouse of an individual, at any time, will mean the person who, at that time, is the individual's spouse and is not living separate and apart from the individual.

4 S.C. 2001, c. 27.

■ Excluded individual

For the purposes of the refundable tax credit granting an exceptional allowance, an excluded individual means an individual who is an excluded individual for the purposes of the refundable solidarity tax credit at the end of the 2020 base year.

For information, an excluded individual, for the purposes of the solidarity tax credit, means one of the following persons:

- a person in respect of whom another individual has received, for the last month of the base year, an amount deemed, under the refundable tax credit granting an allowance to families, to be an amount paid in excess of the person's tax payable, unless the person turned 18 years of age during that month;
- at the end of the base year, a person who is confined to a prison or similar institution and who was so confined throughout one or more periods, totalling more than 183 days, included in that year;
- a person who is exempt from tax under any of sections 982 and 983 of the Taxation Act or any of subparagraphs *a* to *d* and *f* of the first paragraph of section 96 of the Tax Administration Act for the base year, or the cohabiting spouse of such a person at the end of that year.

■ Amount paid

The amount of the one-time tax assistance paid under the refundable tax credit granting an exceptional allowance will be:

- $400 for a couple consisting of an eligible individual and the individual's cohabiting spouse;
- $275 for an eligible individual without a cohabiting spouse and living alone;
- $200 for an eligible individual living in shared accommodations.

In addition, since it is intended to offset the sudden rise in the consumer price index, this one-time tax assistance will not be reducible according to family income, unlike the refundable solidarity tax credit.

■ Payment of the refundable tax credit granting an exceptional allowance

An individual who is eligible for the refundable tax credit granting an exceptional allowance will receive the amount of the one-time tax assistance as of January 24, 2022, without having to apply for it.

Similarly, an individual who becomes eligible for the refundable solidarity tax credit, for the payment period beginning July 1, 2021, and ending June 30, 2022,[5] will also receive, provided that the individual files an income tax return for the 2020 taxation year no later than on December 31, 2021,[6] the amount of the refundable tax credit granting an exceptional allowance, without having to apply for it.[7] Therefore, no payment of the refundable tax credit will be made to an individual who files an income tax return for the 2020 taxation year after December 31, 2021.[8]

■ Payment methods

The amount of the refundable tax credit granting an exceptional allowance that will be paid as of January 24, 2022, will be the subject of a direct deposit into the bank account of the eligible individual according to the data held by Revenu Québec in this regard.

An eligible individual who is not registered for direct deposit with Revenu Québec will receive a cheque made out to the individual for the amount of the refundable tax credit granting an exceptional allowance, which will be sent to the individual by mail according to the last address provided to Revenu Québec.

■ Other specific rules applicable to the payment

▪ Cohabiting spouses

Where an eligible individual has a cohabiting spouse for the purposes of the refundable solidarity tax credit, only one of the two spouses may receive the one-time tax assistance under the refundable tax credit granting an exceptional allowance.

In this regard, the spouse who currently receives the refundable solidarity tax credit for the payment period beginning July 1, 2021, and ending June 30, 2022, will also be the one to receive the one-time tax assistance under the refundable tax credit granting an exceptional allowance.

Moreover, where the eligible individual who received the refundable solidarity tax credit for the payment period beginning July 1, 2021, and ending June 30, 2022, dies before January 1, 2022, and does not have a cohabiting spouse who qualifies as an individual eligible for the refundable solidarity tax credit, the one-time tax assistance under the refundable tax credit granting an exceptional allowance will not be paid.

However, when the eligible individual who received the refundable solidarity tax credit dies before January 1, 2022, and has a spouse who also qualifies as an individual eligible for this credit, the one-time tax assistance under the refundable tax credit granting an exceptional allowance will be paid to the surviving spouse, without the spouse having to apply for it.

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5 In respect of the base year ending December 31, 2020.

6 Subject to the exception introduced by *Information Bulletin 2019-10*, at pages 6-8, and provided for in ss. 1029.8.116.18.1 and 1029.8.116.18.2 of the Taxation Act.

7 Regardless of when the refundable tax credit granting an exceptional allowance is paid, no interest will be payable on it.

8 See note 6.

▪ Cessation of residence in Québec

Where an individual eligible for the refundable solidarity tax credit for the payment period beginning July 1, 2021, and ending June 30, 2022, ceases to reside in Québec before January 1, 2022, the individual will not be entitled to receive the one-time tax assistance under the refundable tax credit granting an exceptional allowance.

▪ Detention in a prison or similar institution

Where an individual eligible for the refundable solidarity tax credit for the payment period beginning July 1, 2021, and ending June 30, 2022, is detained in a prison or similar institution immediately before January 1, 2022, the individual will not be entitled to receive the one-time tax assistance under the refundable tax credit granting an exceptional allowance.

■ Non-application of the allocation and compensation rules

Under the Tax Administration Act, where an individual entitled to a refund by reason of the application of a fiscal law is also a debtor under such a law or about to become so, the Minister of Revenue may apply such refund to the payment of the debt of that individual, up to the amount of such debt, and give him notice of it.

The refund may also be allocated to the payment of any amount for which that individual is in debt to the State under an Act other than a fiscal law set out in the Regulation respecting fiscal administration.[9]

Notwithstanding the rules set out above, the amount of the refundable tax credit granting an exceptional allowance will be paid as of January 24, 2022, to an eligible individual even if, at the time of such payment, the individual is either a debtor under a fiscal law of a fiscal debt that is due for payment or a debtor of another non-fiscal debt to the State covered by the Regulation respecting fiscal administration.

For greater clarity, the allocation and compensation rules will not apply in respect of the one-time tax assistance paid under the refundable tax credit granting an exceptional allowance.

■ Terms of application in the event of bankruptcy

Under the tax legislation, when an individual becomes bankrupt in a calendar year, the individual is deemed to have two taxation years in that calendar year. The first taxation year runs from January 1 to the day before the date of bankruptcy (pre-bankruptcy taxation year) and the second taxation year runs from the date of bankruptcy to December 31 of that calendar year (post-bankruptcy taxation year).

In addition, the one-time tax assistance paid in respect of the refundable tax credit granting an exceptional allowance will be deemed to be an overpayment to the Minister of Revenue of the tax payable for the 2021 calendar year.

Therefore, where an individual has become bankrupt in the 2021 calendar year, the amount of the refundable tax credit granting an extraordinary allowance will be considered to be tax deemed to have been overpaid in the taxation year beginning after the individual's bankruptcy (post-bankruptcy taxation year) that occurred in the 2021 calendar year.

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9 CQLR, chapter A-6.002, r. 1, s. 31R1.

2. Enhancement of the Refundable Tax Credit for Senior Assistance

Introduced in 2018 as part of the *Update on Québec's Economic and Financial Situation*,[10] the refundable tax credit for senior assistance is intended to provide financial assistance to eligible individuals aged 70 or over with modest incomes.

Currently, this refundable tax credit can reach $209 in the case of a senior living alone and $418 in the case of a senior couple where each individual qualifies as an eligible person. In addition, the tax credit is reduced by 5% of the amount by which an eligible individual's family income exceeds one of the following amounts: $23 575 where the individual does not have an eligible spouse for the year, and $38 340 where the individual has an eligible spouse for the year.

In order to improve the assistance offered to seniors in financially vulnerable situations, particularly at a time when the cost of goods and services is rising, the refundable tax credit for senior assistance will be enhanced through a revision of its parameters.

❑ Increasing the maximum amount for seniors

As of the 2021 taxation year, the maximum amount per senior considered in the calculation of the refundable tax credit for senior assistance is increased by $191.

Accordingly, a senior aged 70 or over on December 31, 2021, who qualifies as an individual eligible for the refundable tax credit for senior assistance, for the 2021 taxation year, may receive, subject to the reduction calculated according to family income, a maximum amount of $400 when the senior does not have an eligible spouse for the year.

Where a senior aged 70 or older on December 31, 2021, has an eligible spouse who is also aged 70 or older at the end of the year and both qualify as individuals eligible for this refundable tax credit, the maximum amount of senior assistance that may be paid to this couple, for the 2021 taxation year, will be $800, subject to the reduction based on family income.

In addition, in cases where only one spouse qualifies as an eligible individual as of December 31, 2021, or only one spouse is aged 70 or older as of December 31, 2021, the maximum amount of senior assistance will be $400 for the couple for the 2021 taxation year, subject to the reduction based on family income.

❑ Other terms and conditions of application

For greater clarity, the other terms and conditions of application of the refundable tax credit for senior assistance remain unchanged, including the possibility of sharing the refundable tax credit between spouses, benefiting from the automatic payment mechanism of the refundable tax credit and preserving purchasing power by indexing the parameters of the tax credit as of 2022.

Moreover, since the maximum amount of the refundable tax credit for senior assistance is increased as of the 2021 taxation year, it can be paid in the spring of 2022 following the filing of the 2021 income tax return.

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10 Ministère des Finances du Québec, *Information Bulletin 2018-9*, December 3, 2018, p. 5-8.

3. CHANGES TO THE REFUNDABLE TAX CREDIT FOR CHILD CARE EXPENSES

In general, families who pay child care expenses can benefit from a refundable tax credit that allows them to get compensation for a portion of these expenses.

Accordingly, expenses incurred for the purpose of providing a child[11] with baby sitting services, day nursery services or services provided at a boarding school or a camp may qualify for the refundable tax credit for child care expenses, subject to certain exclusions,[12] provided that such expenses were incurred to enable the taxpayer or his or her eligible spouse to perform the duties of an office or employment, carry on a business, carry on research, pursue studies or actively seek employment.[13]

The amount of this refundable tax credit, which may be paid in advance, is calculated by applying to a taxpayer's qualified child care expenses, for a taxation year, the rate corresponding to the taxpayer's family income for the year.

A table of rates applicable for the purposes of calculating the refundable tax credit for child care expenses is designed to diminish the gap between the net cost of child care borne by middle-class families not benefiting from the government's reduced contribution program - which provides educational child care services for children under 5 years of age - and that borne by families benefiting from the program.

The table, which currently has 32 family income brackets (subject to automatic annual indexing), provides for different tax credit rates. The highest tax credit rate is 75% when an individual's family income does not exceed $37 030[14] and gradually decreases, depending on the family income bracket considered, to 26% when an individual's family income exceeds $165 030.[15]

However, the expenses paid by a taxpayer for the care of his or her child eligible for the tax credit may be limited by the annual limit applicable to the child's age and condition. This limit is currently $13 615 in the case of a child with a severe and prolonged impairment in mental or physical functions, $9 950 in the case of a child under 7 years of age at the end of the year and not having such an impairment, and $5 235 in other cases.[16]

In order to further diminish the gap between the net cost of child care borne by families not benefiting from the government's reduced contribution program and that borne by families benefiting from the program, the rates of the tax credit for child care expenses will be increased.

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11 The child must be a child of the taxpayer or of the taxpayer's eligible spouse and must, at any time in the year, be under 16 years of age or be dependent on the taxpayer or the taxpayer's eligible spouse by reason of mental or physical infirmity.

12 Briefly, among the child care expenses excluded from the application of the tax credit is the reduced contribution payable in respect of child care services provided by a not-for-profit day care centre or a home child care service or, for a school-aged child, by a school day care service, where the child attends such service on a regular basis.

13 Subject to temporary changes, applicable for the 2020 and 2021 taxation years, announced in February 2021 to harmonize Québec's tax legislation with the federal tax legislation. See on this subject: MINISTÈRE DES FINANCES DU QUÉBEC, *Information Bulletin 2021-1*, February 26, 2021.

14 This amount is for the year 2021.

15 *Ibid*.

16 The annual limits of $13 615 and $9 950 allow expenses paid at a daily rate of up to $52.37 and $38.27, respectively, to be included in the calculation of the tax credit for full-time care of a child for 260 days.

In addition, the limits applicable to child care expenses paid in respect of certain children will be increased to better reflect the increase in the cost of child care expenses in recent years.

❑ Enhancement of the refundable tax credit for child care expenses

■ Increase in the rates of the refundable tax credit

The rate table for the refundable tax credit for child care expenses will be modified so that:

— the maximum rate applicable to qualified child care expenses increases from 75% to 78% when an individual's family income does not exceed $21 000;

— the minimum rate for qualified child care expenses will be increased from 26% to 67% where family income exceeds $101 490.

The following table presents the range of rates for the refundable tax credit and the family income brackets considered for the purposes of calculating tax assistance.

These changes will apply as of the 2021 taxation year.

TABLE 1

Increase in the rates of the refundable tax credit for child care expenses –
Current rates and enhanced rates for 2021
(dollars, unless otherwise indicated)

Net income		Current rates	Enhanced rates	Net income		Current rates	Enhanced rates
Higher than	Not exceeding			Higher than	Not exceeding		
	21 000	75%	78%	46 635	48 000	67%	70%
21 000	37 030	75%	75%	48 000	49 365	66%	70%
37 030	38 400	74%	74%	49 365	50 755	65%	70%
38 400	39 780	73%	73%	50 755	52 120	64%	70%
39 780	41 135	72%	72%	52 120	53 490	63%	70%
41 135	42 515	71%	71%	53 490	54 855	62%	70%
42 515	43 880	70%	70%	54 855	56 235	61%	70%
43 880	45 270	69%	70%	56 235	101 490	60%	70%
45 270	46 635	68%	70%	101 490(1)		57% to 26%	67%

(1) In the current table, a plateau exists between $101 490 and $145 700 with a rate of 57%. The rate is then gradually reduced to 26% at an income of $165 030 or more.

■ Increase in the annual limits applicable to child care expenses for certain children

The limit applicable to child care expenses paid in respect of a child who is under 7 years of age at the end of a year, or who would have been if the child had been alive, and the limit on child care expenses paid in respect of a child with a severe and prolonged impairment in mental or physical functions are, effective for the 2021 taxation year, increased from $9 950 to $10 400 and from $13 615 to $14 230 respectively.

For more information, the new annual limit of $10 400 that will apply to expenses paid in respect of a child under the age of 7 at the end of the year will allow expenses paid on a daily basis of up to $40 to be taken into account in the calculation of the tax credit for full-time care of the child.

Similarly, expenses paid for the full-time care of a child with a severe and prolonged impairment in mental or physical functions at a daily rate of up to $54.73 will be fully eligible for the tax credit as a result of the increased annual limit.

■ Terms and conditions of application

▪ Advance payments

The advance payment amounts for the 2021 taxation year will not be adjusted to take into account the increase in the rates and in the annual limits of the refundable tax credit for child care expenses, although these changes apply retroactively as of the 2021 taxation year.

Consequently, the impact of the increase in the rates and in the annual limits of the refundable tax credit for child care expenses will be reflected when filing the tax return for the 2021 taxation year.

▪ Indexation

The family income brackets applicable to the determination of the tax credit rates as well as the annual limits will continue to be indexed annually as of the 2022 taxation year according to the terms currently in effect.

❑ Expansion of the obligation to issue a RL-24 slip relating to child care expenses

Generally, in order to benefit from the refundable tax credit for child care expenses, an individual must attach to his or her income tax return a copy of the RL-24 slip issued by the payee of child care expenses. However, when the payee is not required to issue an RL-24 slip, he or she must issue one or more receipts to the individual so that the latter can prove the payment of these expenses.[17]

[17] Taxation Act, s. 1029.8.69.

Under the current tax regulations,[18] subject to certain exceptions, the obligation to file an RL-24 slip with the Minister of Revenue and to send a copy to the payers is imposed on any person who, in a calendar year, provides child care services in Québec for remuneration. More specifically, this obligation is also imposed on any individual, other than a trust, who provides such services and who:

- holds a permit issued under the Educational Childcare Act;[19]
- is recognized as a person responsible for home day care by a person holding a childcare centre permit issued under the Educational Childcare Act; or
- provides day care in Québec that in the calendar year generates turnover of not less than $30 000.

In order to increase the integrity of the tax system, the tax legislation as well as the tax regulations will be amended so that any individual, other than a trust, who provides child care services in Québec for remuneration will be subject to the obligation to file an RL-24 slip with the Minister of Revenue and to send a copy to the payers so that they can claim the refundable tax credit for child care expenses. For greater clarity, the tax legislation will be amended so that the issuance of one or more receipts will no longer be accepted as proof of payment of qualified child care expenses.

These changes will apply in respect of child care expenses paid for services rendered as of the 2022 taxation year.

4. Adjustment of the Exemptions Allowed for the Purpose of Calculating the Premium Payable Under the Public Prescription Drug Insurance Plan

The basic prescription drug insurance plan established by the Québec government guarantees all Quebecers fair access to the medications required by their state of health. Coverage under this plan is provided either by the Régie de l'assurance maladie du Québec (RAMQ), as the administrator of the Public Prescription Drug Insurance Plan (PPDIP), or by insurers transacting group insurance or by administrators of private-sector employee benefit plans.

As a general rule, the RAMQ provides, on the one hand, coverage for individuals who are not required to become members of a group insurance contract, an individual insurance contract concluded on the basis of one or more of the distinctive characteristics of group insurance,[20] or an employee benefit plan applicable to a determined group of persons and, on the other hand, coverage for those persons whom no one is required to cover.

18 Regulation respecting the Taxation Act, s. 1086R92.

19 CQLR, chapter S-4.1.1.

20 The individual insurance contract must be covered by section 42.2 of the Act respecting prescription drug insurance (CQLR, chapter A-29.01).

Adults registered with the RAMQ must make a contribution towards the payment of the cost of pharmaceutical services and drugs supplied to them whenever a prescription is filled and renewed. This contribution, which may not exceed a maximum amount, consists of a deductible amount[21] and a coinsurance payment.[22]

However, adults whose income consists essentially of social assistance benefits based on an examination of resources, needs or income are exempted from the payment of any contribution. This exemption, which targets the most disadvantaged persons, is geared more specifically to persons eligible for a last resort financial assistance program stipulated in the Individual and Family Insurance Act[23] as well as persons 65 years of age or over receiving 94% or more of the maximum amount of the monthly Guaranteed Income Supplement under the Old Age Security Act[24] determined without taking into account the amount that may be added to the amount of the supplement since July 2011.

Adults who are not covered throughout a year by a group insurance contract, an individual insurance contract concluded on the basis of one or more of the distinctive characteristics of group insurance or an employee benefit plan applicable to a determined group of persons must generally pay a premium for that year to finance the PPDIP. For information purposes, for the 2021 calendar year, the maximum premium payable is $686 per adult.

However, most adults who are exempted from the payment of any contribution for the cost of the pharmaceutical services and drugs provided to them under the public plan are also exempted from payment of the premium.

Moreover, to reflect a household's ability to pay, the annual premium payable by an adult is determined on the basis of family income, from which an exemption amount based on the household's composition is subtracted.[25]

Since the introduction of the PPDIP, the amount of these exemptions has been adjusted annually to protect household purchasing power. In addition, to ensure the progressivity of the premium, two contribution rates are applicable. The first rate[26] applies to the first $5 000 of income covered, and the second rate,[27] to the portion exceeding $5 000.

Accordingly, to maintain the principles underlying the determination of the amount of the premium payable under the PPDIP, the government will adjust, for 2021, the amount of each of the exemptions currently allowed.

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21 The deductible amount is the portion of the cost of pharmaceutical services and prescription drugs borne entirely by the person covered by the plan during the reference period. For 2021, the deductible amount is $267, divided into equal monthly amounts.

22 The coinsurance payment is the portion of the cost of pharmaceutical services and medications borne by the person covered by the plan until the maximum contribution is reached. For 2021, the coinsurance percentage is 35%.

23 CQLR, chapter A-13.1.1.

24 R.S.C., 1985, c. O-9.

25 The amount that must be applied to reduce family income makes it possible to exempt from payment of the premium adults whose family income is below a certain threshold.

26 For 2021, the first contribution rate is 7.11%, in the case of a single person, and 3.57%, in the case of a person living as a couple.

27 For 2021, the second contribution rate is 10.68%, in the case of a single person, and 5.35%, in the case of a person living as a couple.

The following table shows the amount of each of the allowable exemptions for 2021, according to household composition.

TABLE 2

Amount of the exemptions allowed for the purpose of calculating the premium payable under the PPDIP for 2021
(dollars)

Household composition	Amount of the exemption
1 adult, no children	16 940
1 adult, 1 child	27 460
1 adult, 2 or more children	31 035
2 adults, no children	27 460
2 adults, 1 child	31 035
2 adults, 2 or more children	34 335