



Raymond Chabot  
Grant Thornton

## INDIVIDUAL TAXATION

# QUEBEC 2025



**TABLE I1 – QUEBEC (2025)**

TAX TABLE							
Taxable Income	Tax			Effective Rate	Marginal Rate		
	Federal	Quebec	Total		Federal	Quebec	Total
\$	\$	\$	\$	%	%	%	%
10,000	-	-	-	0.00	0.00	0.00	0.00
11,000	-	-	-	0.00	0.00	0.00	0.00
12,000	-	-	-	0.00	0.00	0.00	0.00
13,000	-	-	-	0.00	0.00	0.00	0.00
14,000	-	-	-	0.00	0.00	0.00	0.00
15,000	-	-	-	0.00	0.00	0.00	0.00
16,000	-	-	-	0.00	10.55	0.00	10.55
17,000	105	-	105	0.62	12.11	0.00	12.11
18,000	227	-	227	1.26	12.11	6.00	18.11
19,000	348	60	408	2.15	12.11	14.00	26.11
20,000	469	200	669	3.34	12.11	14.00	26.11
21,000	590	340	930	4.43	12.11	14.00	26.11
22,000	711	480	1,191	5.41	12.11	14.00	26.11
23,000	832	620	1,452	6.31	12.11	14.00	26.11
24,000	953	760	1,713	7.14	12.11	14.00	26.11
25,000	1,074	900	1,974	7.90	12.11	14.00	26.11
26,000	1,195	1,040	2,235	8.60	12.11	14.00	26.11
27,000	1,316	1,180	2,496	9.25	12.11	14.00	26.11
28,000	1,437	1,320	2,757	9.85	12.11	14.00	26.11
29,000	1,558	1,460	3,018	10.41	12.11	14.00	26.11
30,000	1,679	1,600	3,279	10.93	12.11	14.00	26.11
31,000	1,801	1,740	3,541	11.42	12.11	14.00	26.11
32,000	1,922	1,880	3,802	11.88	12.11	14.00	26.11
33,000	2,043	2,020	4,063	12.31	12.11	14.00	26.11
34,000	2,164	2,160	4,324	12.72	12.11	14.00	26.11
35,000	2,285	2,300	4,585	13.10	12.11	14.00	26.11
36,000	2,406	2,440	4,846	13.46	12.11	14.00	26.11
37,000	2,527	2,580	5,107	13.80	12.11	14.00	26.11
38,000	2,648	2,720	5,368	14.13	12.11	14.00	26.11
39,000	2,769	2,860	5,629	14.43	12.11	14.00	26.11
40,000	2,890	3,000	5,890	14.73	12.11	14.00	26.11
41,000	3,011	3,140	6,151	15.00	12.11	14.00	26.11
42,000	3,132	3,280	6,412	15.27	12.11	14.00	26.11
43,000	3,253	3,420	6,673	15.52	12.11	14.00	26.11
44,000	3,374	3,560	6,934	15.76	12.11	14.00	26.11
45,000	3,496	3,700	7,196	15.99	12.11	14.00	26.11
46,000	3,617	3,840	7,457	16.21	12.11	14.00	26.11
47,000	3,738	3,980	7,718	16.42	12.11	14.00	26.11
48,000	3,859	4,120	7,979	16.62	12.11	14.00	26.11
49,000	3,980	4,260	8,240	16.82	12.11	14.00	26.11
50,000	4,101	4,400	8,501	17.00	12.11	14.00	26.11
51,000	4,222	4,540	8,762	17.18	12.11	14.00	26.11
52,000	4,343	4,680	9,023	17.35	12.11	14.00	26.11
53,000	4,464	4,820	9,284	17.52	12.11	17.70	29.81
54,000	4,585	4,997	9,582	17.74	12.11	19.00	31.11
55,000	4,706	5,187	9,893	17.99	12.11	19.00	31.11
56,000	4,827	5,377	10,204	18.22	12.11	19.00	31.11
57,000	4,948	5,567	10,515	18.45	15.24	19.00	34.24
58,000	5,101	5,757	10,858	18.72	17.12	19.00	36.12
59,000	5,272	5,947	11,219	19.02	17.12	19.00	36.12
60,000	5,443	6,137	11,580	19.30	17.12	19.00	36.12
61,000	5,614	6,327	11,941	19.58	17.12	19.00	36.12
62,000	5,786	6,517	12,303	19.84	17.12	19.00	36.12
63,000	5,957	6,707	12,664	20.10	17.12	19.00	36.12
64,000	6,128	6,897	13,025	20.35	17.12	19.00	36.12
65,000	6,299	7,087	13,386	20.59	17.12	19.00	36.12

**TABLE I1 – QUEBEC (2025) (CONTINUED)**

TAX TABLE							
Taxable Income	Tax			Effective Rate	Marginal Rate		
	Federal	Quebec	Total		Federal	Quebec	Total
\$	\$	\$	\$	%	%	%	%
66,000	6,470	7,277	13,747	20.83	17.12	19.00	36.12
67,000	6,641	7,467	14,108	21.06	17.12	19.00	36.12
68,000	6,813	7,657	14,470	21.28	17.12	19.00	36.12
69,000	6,984	7,847	14,831	21.49	17.12	19.00	36.12
70,000	7,155	8,037	15,192	21.70	17.12	19.00	36.12
71,000	7,326	8,227	15,553	21.91	17.12	19.00	36.12
72,000	7,497	8,417	15,914	22.10	17.12	19.00	36.12
73,000	7,668	8,607	16,275	22.30	17.12	19.00	36.12
74,000	7,840	8,797	16,637	22.48	17.12	19.00	36.12
75,000	8,011	8,987	16,998	22.66	17.12	19.00	36.12
80,000	8,867	9,937	18,804	23.50	17.12	19.00	36.12
85,000	9,723	10,887	20,610	24.25	17.12	19.00	36.12
90,000	10,578	11,837	22,415	24.91	17.12	19.00	36.12
95,000	11,434	12,787	24,221	25.50	17.12	19.00	36.12
100,000	12,290	13,737	26,027	26.03	17.12	19.00	36.12
105,000	13,146	14,687	27,833	26.51	17.12	22.51	39.63
110,000	14,002	15,813	29,815	27.10	17.35	24.00	41.35
115,000	14,869	17,013	31,882	27.72	21.71	24.00	45.71
120,000	15,955	18,213	34,168	28.47	21.71	24.00	45.71
125,000	17,040	19,413	36,453	29.16	21.71	24.14	45.85
130,000	18,126	20,620	38,746	29.80	21.71	25.75	47.46
140,000	20,297	23,195	43,492	31.07	21.71	25.75	47.46
150,000	22,468	25,770	48,238	32.16	21.71	25.75	47.46
160,000	24,639	28,345	52,984	33.11	21.71	25.75	47.46
170,000	26,810	30,920	57,730	33.96	22.29	25.75	48.04
180,000	29,039	33,495	62,534	34.74	24.47	25.75	50.22
190,000	31,486	36,070	67,556	35.56	24.47	25.75	50.22
200,000	33,933	38,645	72,578	36.29	24.47	25.75	50.22
250,000	46,168	51,520	97,688	39.08	27.34	25.75	53.09
300,000	59,840	64,395	124,235	41.41	27.56	25.75	53.31
350,000	73,618	77,270	150,888	43.11	27.56	25.75	53.31
400,000	87,395	90,145	177,540	44.39	27.56	25.75	53.31

Marginal rate applies on each dollar of additional income.

**Federal**

- 1) Basic personal credit of \$2,339 (gradually reduced when income is greater than \$177,882, up to a minimum credit of \$2,108).
- 2) Provincial abatement of 16.5% of basic federal tax.
- 3) Indexation rate of 2.7%.

**Quebec**

- 1) Basic personal credit of \$2,600.
- 2) Indexation rate of 2.85%.

**TABLE I2 – MAIN NON-REFUNDABLE TAX CREDITS (2025)**

	Federal (14.50%)	Quebec (14%)
	\$	\$
Basic personal amount	16,129 <sup>1</sup>	18,571
Spouse or eligible dependant	16,129 <sup>1,2,3</sup>	n/a
Person living alone	n/a	2,128 <sup>4</sup>
Supplement for single-parent family	n/a	2,627 <sup>5</sup>
Parental contribution for adult children engaged in studies	n/a	13,658 <sup>6</sup>
Minor dependant in professional training or post-secondary studies (per session)	n/a	3,823 <sup>7</sup>
Other dependant persons aged 18 or older	n/a	5,570 <sup>8</sup>
Caregiver for a dependant aged 18 and older who has a disability <sup>9</sup>	8,601 <sup>10</sup>	n/a <sup>11</sup>
Employment amount	1,471 <sup>12</sup>	n/a <sup>13</sup>
Age amount	9,028 <sup>14</sup>	3,906 <sup>15</sup>
Retirement income	2,000	3,470 <sup>16</sup>
Person suffering from a disability Supplement (-18 years of age)	10,138 5,914 <sup>17</sup>	4,123 <sup>18</sup> n/a
Adoption fees	19,580 <sup>19</sup>	n/a <sup>11</sup>
Volunteer firefighters	6,000	5,404
Search and rescue volunteer	6,000	5,404
Purchase of first home	5,000	5,000
Home accessibility	10,000 <sup>19</sup>	n/a

<sup>1</sup> Gradually reduced when revenue exceeds \$177,882 to a minimum of \$14,538 when revenue reaches \$253,414.

<sup>2</sup> Reduced by the net income of the spouse or dependant.

<sup>3</sup> Potential \$2,687 additional amount if eligible for Canadian caregiver tax credit (also offered for a dependant child under 18 years of age).

<sup>4</sup> Reduced by 18.75% for each \$1 exceeding \$42,090 (nil at \$53,439).

<sup>5</sup> The person must not have a minor child in December.

<sup>6</sup> Reduced of child's income (excluding scholarship); \$9,835 if only one session is completed during the year.

<sup>7</sup> Limited to two sessions per year; amount reduced of dependant's income, excluding scholarship.

<sup>8</sup> Reduced of the dependant's income (excluding scholarship). The parent must not benefit from the transfer of the parental contribution for adult children engaged in studies.

<sup>9</sup> Other than a person for whom the spouse tax credit or eligible dependant tax credit is claimed.

<sup>10</sup> Reduced by each \$1 of net income of the dependant in excess of \$20,197 (nil at \$28,798).

<sup>11</sup> Refundable tax credit in Quebec.

<sup>12</sup> Amount equal to taxpayer's employment income for the year (max. \$1,471).

<sup>13</sup> In Quebec, deduction for workers (max. \$1,420).

<sup>14</sup> Reduced by 15% for each \$1 exceeding \$45,522 (nil at \$105,709).

<sup>15</sup> Reduced by 18.75% for each \$1 exceeding \$42,090 (nil at \$62,922).

<sup>16</sup> Reduced by 18.75% for each \$1 exceeding \$42,090 (nil at \$60,597).

<sup>17</sup> Reduced by childcare and caregiver expenses which exceed \$3,464 (nil at \$9,378).

<sup>18</sup> Reduced if a supplement for disabled child is included in the Family Allowance.

<sup>19</sup> Maximum amount of expenses eligible for the credit.

**TABLE I2 – MAIN NON-REFUNDABLE TAX CREDITS (2025) (CONTINUED)**

	Federal	Quebec
Medical Expenses	<ul style="list-style-type: none"> <li>14.5% of expenses which exceed the lesser of \$2,834 or 3% of applicant's net income</li> </ul>	<ul style="list-style-type: none"> <li>20% of expenses which exceed 3% of net family income</li> </ul>
Charitable Donations	<ul style="list-style-type: none"> <li>Max. donations: 75% of net income</li> <li>14.5% on the first \$200 and 29% or 33% on excess amount</li> </ul>	<ul style="list-style-type: none"> <li>20% on the first \$200 and 24% or 25.75% on excess amount</li> <li>Additional credit for certain cultural donations</li> </ul>

**TABLE I3 – MARGINAL RATES (2025)**

Tax Brackets	Other Income %	Capital Gain %	Dividends <sup>1</sup>	
			Eligible <sup>2</sup> %	Ordinary <sup>3</sup> %
<b>QUEBEC</b>				
\$18,500 – \$53,255	26.11	13.05	3.17	17.42
\$53,256 – \$57,375	31.11	15.55	10.07	23.17
\$57,376 – \$106,495	36.12	18.06	16.39	28.93
\$106,496 – \$114,750	41.12	20.56	23.29	34.68
\$114,751 – \$129,590	45.71	22.86	29.63	39.96
\$129,591 – \$177,882	47.46	23.73	32.04	41.97
\$177,883 – \$253,414	50.22	25.11	35.85	45.15
\$253,415 and over	53.31	26.65	40.11	48.70
<b>ALL PROVINCES</b>				
<b>Federal</b>				
For all provinces, except Quebec	33.00	16.50	24.81	27.57
Quebec only	27.56	13.78	20.72	23.02
<b>Provincial<sup>4</sup></b>				
Alberta	48.00	24.00	34.31	42.30
British Columbia	53.50	26.75	36.54	48.89
Manitoba	50.40	25.20	37.78	46.67
New Brunswick	52.50	26.25	32.40	46.83
Newfoundland and Labrador	54.80	27.40	46.20	48.96
Northwest Territories	47.05	23.53	28.33	36.82
Nova Scotia	54.00	27.00	41.58	49.99
Nunavut	44.50	22.25	33.08	37.79
Ontario	53.53	26.76	39.34	47.74
Prince Edward Island	52.00	26.00	36.54	47.92
Quebec	53.31	26.65	40.11	48.70
Saskatchewan	47.50	23.75	29.64	41.34
Yukon	48.00	24.00	28.93	44.04

<sup>1</sup> Rates applicable to actual dividends received (not grossed-up).

<sup>2</sup> 38% gross-up.

<sup>3</sup> 15% gross-up.

<sup>4</sup> Combined rates, federal and provincial.

## TABLE I4 – TAX BRACKETS

FEDERAL – 2025		
\$57,375 or less	14.5%	
\$57,376 – \$114,750	\$8,319 + 20.5% on next \$57,375	
\$114,751 – \$177,882	\$20,081 + 26.0% on next \$63,132	
\$177,883 – \$253,414	\$36,496 + 29.0% on next \$75,532	
\$253,415 and over	\$58,400 + 33.0% on excess	
<ul style="list-style-type: none"> <li>• 20.5% rate used for AMT<sup>1</sup>.</li> <li>• Quebec abatement is 16.5% of basic federal tax.</li> <li>• Indexation rate of 2.7% in 2025.</li> </ul>		
QUEBEC – 2025		
\$53,255 or less	14.00%	
\$53,256 – \$106,495	\$7,456 + 19.00% on next \$53,240	
\$106,496 – \$129,590	\$17,571 + 24.00% on next \$23,095	
\$129,591 and over	\$23,114 + 25.75% on excess	
<ul style="list-style-type: none"> <li>• 19% rate used for AMT<sup>2</sup>.</li> <li>• Indexation rate of 2.85% in 2025.</li> </ul>		
TAX CREDIT FOR DIVIDENDS FROM CANADIAN CORPORATIONS – 2025 <sup>3</sup>		
	Eligible Dividends <sup>4</sup>	Ordinary Dividends <sup>5</sup>
Federal	15.02%	9.03%
Quebec	11.70%	3.42%

<sup>1</sup> Standard \$177,882 exemption amount in 2025, indexed annually to inflation.

<sup>2</sup> Standard \$179,990 exemption amount in 2025, indexed annually to inflation.

<sup>3</sup> Rates applicable to grossed-up dividends.

<sup>4</sup> 38% gross-up.

<sup>5</sup> 15% gross-up.