



2727 COWORKING / RESEARCH & PRACTICAL GUIDANCE

QPIP for Self-Employed Workers: Planning Your Leave in Québec

Find a practical home for your work at 2727 Coworking in Montreal. Explore private offices, day workspaces and meeting rooms, plus business-address and virtual-mailbox services for your company.

Published by 2727 Coworking · 2026-10-31 · qpip self-employed worker · qpip self-employed worker québec · self-employed parental leave · qpip benefit calculation · self-employed qpip contribution · self-employed maternity leave · qpip insurable earnings · québec parental insurance · québec freelancer · business continuity parental leave

Original article: <https://2727coworking.com/articles/qpip-self-employed-workers-planning-leave-quebec>

In this article

1. Executive Summary
 2. Introduction and Context
 3. Decision Guide: Status and Qualifying Period
 4. Official Conditions for Self-Employed Workers
 5. Insurable Earnings, the Ceiling, and Benefit Calculation
 6. Contributions, Returns, and Deadlines
 7. Planning the Weeks: Application, Scheduling, and Income
 8. 18-Month Timeline and Illustrative Scenarios (Hypothetical Examples)
 9. Operational Continuity: Replies, Invoices, Mail, and Address
 10. Analysis of the Data and Evidence
 11. Checklist: Documents and Questions to Ask
 12. Frequently Asked Questions (FAQ)
 13. Implications and Outlook
 14. Conclusion
-

Executive Summary

This article treats parental leave for a self-employed worker (QPIP, or RQAP in French) as a planning problem: when to scale back activity, which contracts to delegate, when to request or interrupt weeks of benefits, and which fixed costs to retain. As of October 31, 2026, a self-employed worker must have insurable earnings of at

least **\$2,000** during their qualifying period (www.legisquebec.gouv.qc.ca), live in Québec, and have reduced the time spent on their business activities by at least **40%** (www.rqap-lois.gouv.qc.ca). The rule concerns time, not income, and does not require a complete shutdown.

The amount depends on net business income. The qualifying period is normally the calendar year preceding the benefit period (www.rqap-lois.gouv.qc.ca), and benefits are based on **1/52** of that income (www.legisquebec.gouv.qc.ca). Applicants report the amount on line 27 of Schedule L of their Québec income tax return (www.rqap.gouv.qc.ca). Maximum insurable earnings rise from **\$98,000** in 2025 to **\$103,000** in 2026 (www.revenuquebec.ca), and the 2026 contribution rate for self-employed workers is **0.764%** (www.quebec.ca).

You can keep working while receiving benefits (www.rqap.gouv.qc.ca), but benefits and income for the week must not exceed average weekly insurable earnings; any excess is deducted week by week (www.rqap-lois.gouv.qc.ca). In this article's hypothetical example (net income of \$62,000, or \$1,192.31 per week), the room for work income is \$357.69 per week at 70% and \$536.54 at 55%. These figures are illustrations, never a QPIP decision.

Self-employed workers account for approximately 2.9% of new beneficiaries admitted to the plan in 2025 (3,511 out of 120,993, calculated by the publisher) (cdn-contenu.quebec.ca), while representing approximately 11% of employment in Québec; the comparison is approximate because it compares a share of new beneficiaries admitted (individuals) with a share of employment, and because some employed people do not claim benefits or have income from both employment and self-employment. On the operational side, no plan rule requires a membership, workspace, or paid address. However, business registry and tax obligations continue (www.quebec.ca) (www.canada.ca), making a continuity plan useful; Table 3 compares the options.

Introduction and Context

The Québec Parental Insurance Plan (QPIP) replaces part of your income during maternity, paternity, parental, and adoption leave. In 2025, self-employed workers' contributions totalled **127 million dollars** out of 3,129 million (cdn-contenu.quebec.ca), and the plan paid **2,813 million dollars** in benefits. For Québec residents, this plan takes the place of the federal component for these benefits: the Government of Canada states that Québec is responsible for them (www.canada.ca), and Employment Insurance then offers registered self-employed workers only sickness and caregiving benefits (www.canada.ca).

This question comes mainly from Montréal freelancers, consultants, and microbusiness owners. An employee has an employer and a record of employment. A self-employed worker has invoices, advance payments, and net income that is not known until the income tax return is filed. The official pages explain the rules well, but they do not tell you what to do with a schedule of client projects. This article offers a worksheet for planning business activity, income, and cash flow.

Three limitations frame the discussion. The examples are **hypothetical**, labelled as such, and do not guarantee any entitlement: QPIP alone determines eligibility and benefit amounts. Some procedural details are not specified by the plan and appear in the list of questions. Finally, the site's publisher, 2727 Coworking, directly supplies workspaces, meeting rooms, and virtual offices in Montréal; it is not a source for this article, and no plan requirement mandates such services.

Decision Guide: Status and Qualifying Period

The first decision concerns status. QPIP distinguishes between wage earners, self-employed workers, workers with both types of income, and intermediate or family-type resources. The Act defines « revenu d'entreprise » as net income from a business operated by the person, calculated under Part I of the Taxation Act (www.rqap-lois.gouv.qc.ca); for a member of a partnership, it counts only if the person takes an active part in its activities (www.legisquebec.gouv.qc.ca).

For a wage earner, the qualifying period is usually the 52 weeks preceding the benefit period. For a self-employed worker, it is the calendar year before the year in which the benefit period begins (www.rqap-lois.gouv.qc.ca), except in the first year of business, when it is the year benefits begin (www.rqap-lois.gouv.qc.ca). This exception assumes that the person received no business income in the preceding calendar year (www.rqap-lois.gouv.qc.ca). For someone who is both a wage earner and self-employed, the more favourable calculation is applied (www.rqap.gouv.qc.ca), but the 40% reduction must be met for each source (www.rqap-lois.gouv.qc.ca).

Table 1 turns these rules into a decision matrix. The “Assumption to confirm” column is a reminder that each row is a starting point, not an administrative decision.

Table 1. Matrix of Status, Qualifying Period, and Documents to Prepare

Situation	Usual qualifying period	Documents and amounts to prepare	Assumption to confirm with QPIP or an accountant
Established self-employed worker	Calendar year preceding the benefit period (www.rqap-lois.gouv.qc.ca)	Amount reported or expected on line 27 of Schedule L (www.rqap.gouv.qc.ca)	Whether the projected net income for the current reference year will be accepted as is
Self-employed worker in the first year	Year in which the benefit period begins (www.rqap-lois.gouv.qc.ca)	Net income estimate; recalculation once income is confirmed (www.rqap.gouv.qc.ca)	How the estimate is adjusted; a provisional amount may be paid (www.legisquebec.gouv.qc.ca)
Mixed income (wages and business)	The two calculations are compared (www.rqap.gouv.qc.ca)	Records of employment and line 27	Whether the 40% reduction is met for each source (www.rqap-lois.gouv.qc.ca)
Shareholder paid a salary by their corporation	May fall under the calculation for wage earners (to be confirmed)	Records of employment; contributions withheld from salary (www.revenuquebec.ca)	Dividends: section 43 of the Act does not mention them; ask about this
Member of a partnership	Income taken into account with active participation (www.legisquebec.gouv.qc.ca)	Share of net income	Proof of active participation
Insufficient insurable earnings	Minimum of \$2,000 required (www.legisquebec.gouv.qc.ca)	Returns for the qualifying period	Extension or new qualifying period, on a case-by-case basis

The matrix shows that the most sensitive decision concerns income composition, not leave duration. A shareholder who pays herself a salary falls under a different calculation than a freelancer operating a sole proprietorship, and mixed income requires checking two conditions. Before planning, it is worth classifying your

income over the last twelve months using these rows.

Official Conditions for Self-Employed Workers

There are four basic requirements.

- **Minimum insurable earnings:** at least \$2,000 during the qualifying period, regardless of the number of hours worked (www.legisquebec.gouv.qc.ca).
- **Contributions:** have paid or owe QPIP or Employment Insurance contributions during the qualifying period.
- **Residence:** live in Québec at the start of the benefit period and, for self-employed workers, also on December 31 of the previous year (www.legisquebec.gouv.qc.ca).
- **Reduction in business time:** have stopped working, stopped business activities or, for self-employed workers, reduced the time spent on the business by at least 40% (www.quebec.ca). The regulation refers to a person who declares that they have reduced this time (www.legisquebec.gouv.qc.ca).

The 40% condition deserves particular attention. The Act's interpretation manual describes it as a reduction in time, not income (www.rqap-lois.gouv.qc.ca). Someone who bills substantial amounts in a small number of hours can therefore meet it, subject to the deduction rule examined below. A person who operates several businesses may stop spending time on one of them (www.rqap-lois.gouv.qc.ca). The texts do not specify the comparison baseline (a typical week or an average): this is the first question to ask QPIP.

The numerical example is **hypothetical**. If a consultant spends 35 hours per week on her business, a 40% reduction means a maximum of 21 hours (35×0.6). This is the publisher's arithmetic; it says nothing about the measure QPIP uses.

Insurable Earnings, the Ceiling, and Benefit Calculation

The 1/52 Principle

For a self-employed worker, average weekly earnings (AWE) equal one fifty-second of insurable earnings for the year before the benefit period begins, subject to exceptions set out by regulation (www.legisquebec.gouv.qc.ca). QPIP confirms this: benefits are based on 1/52 of insurable earnings during the qualifying period (www.rqap.gouv.qc.ca). The benefit is not the AWE itself, but a percentage of it based on the plan selected.

Basic Plan or Special Plan

The basic plan offers more weeks at lower rates; the special plan offers fewer weeks at higher rates (www.quebec.ca). Once the application has been received, the plan can no longer be changed, so couples must decide together before applying.

The basic plan includes 18 weeks of maternity benefits at 70% (www.quebec.ca), followed by shareable parental weeks, including 25 at 55% (www.quebec.ca).

2026 Ceiling, Benefit Increase, and Calculator

Maximum insurable earnings are \$98,000 for 2025 and \$103,000 for 2026 (www.quebec.ca). The official pages do not indicate which year's ceiling applies to which reference year: for income close to the ceiling, use the official calculator. A benefit increase is applied automatically to low incomes (www.quebec.ca), below a threshold equivalent to a 40-hour week at minimum wage. The general rate is **\$16.60** per hour (www.cnesst.gouv.qc.ca); $\$16.60 \times 40$ hours equals \$664 per week, or approximately \$34,528 per year (calculated by the publisher, for guidance only). The regulation caps the increased benefit at 85% of AWE (100% under the special plan option) (www.legisquebec.gouv.qc.ca).

The benefit calculator asks you to answer as you will on the actual application (www.rqapenligne.gouv.qc.ca). How the calculator handles mixed income is not specified; confirm this with QPIP. Provisional benefits may be paid before the final amount is determined (www.legisquebec.gouv.qc.ca).

Contributions, Returns, and Deadlines

Self-employed workers contribute to QPIP based on their net business income (www.revenuquebec.ca). The 2026 rate is **0.764%**, to a maximum of **\$786.92**, compared with **0.878%** and **\$860.44** in 2025 (www.quebec.ca). For illustrative net income of \$62,000, this works out to \$473.68 in 2026 and \$544.36 at the 2025 rate (calculated by the publisher).

These contributions are paid with the income tax return or through instalment payments (www.revenuquebec.ca). The return is due on **June 15** for someone operating a business (www.revenuquebec.ca) (www.canada.ca), but the balance must be paid by April 30, with interest accruing afterward (www.revenuquebec.ca). Even if you cannot pay, you must file the return on time (www.revenuquebec.ca). According to the Canada Revenue Agency, instalments are required for a Québec resident if net tax owing exceeds \$1,800 (www.canada.ca), and they are paid four times a year (www.revenuquebec.ca).

One planning consequence: reduced activity lowers net income in the year of leave, and therefore the contributions and instalments that follow. Instalments are an issue to confirm with an accountant.

Sales taxes follow their own rules. A small supplier is not required to register for GST and QST (www.revenuquebec.ca), but a registered person must file returns even with nothing to remit (www.revenuquebec.ca). Registration can be cancelled only if Revenu Québec establishes that it is no longer necessary (www.revenuquebec.ca); an individual in business who ceases commercial activities must inform Revenu Québec (www.revenuquebec.ca). A simple pause therefore does not, on its own, justify closing your sales tax accounts.

Planning the Weeks: Application, Scheduling, and Income

How and When to Apply

You can apply online through "My Account" or by telephone, and each parent submits their own application (www.quebec.ca). A decision is generally made within five business days of receiving the information. QPIP does not specify the exact list of supporting documents, apart from the amount on line 27; confirm this with the

plan in writing; the checklist below suggests how to prepare prudently.

The Act sets the time frame: maternity benefits begin no earlier than the sixteenth week before the expected week of delivery (www.legisquebec.gouv.qc.ca), and the period cannot extend beyond the seventy-eighth week following the birth (www.legisquebec.gouv.qc.ca).

Scheduling, Interrupting, and Resuming Benefits

Benefit weeks can be scheduled to suit your needs (www.quebec.ca). A week runs from Sunday to Saturday (www.rqap-lois.gouv.qc.ca). You can add, change, or remove weeks online or by telephone (www.quebec.ca), and the Act's manual even provides, under certain conditions, for withdrawing a week of benefits already paid (www.rqap-lois.gouv.qc.ca).

Working While Receiving Benefits

The amount you can earn without a reduction is the difference between AWE and the benefit (www.rqap.gouv.qc.ca). In the official example of Ève, AWE of \$1,000 and a benefit of \$550 leave \$450 that she can earn per week without reducing her benefits (www.quebec.ca). The regulation specifies that any excess is deducted from the benefit payable for the week (www.rqap-lois.gouv.qc.ca). If income exceeds that allowance, changing the distribution of benefit weeks may be advantageous (www.rqap.gouv.qc.ca).

A self-employed worker's net business income must be reported (www.rqap.gouv.qc.ca), without delay (www.quebec.ca). All remuneration must be reported, whether or not it is taken into account (www.rqap-lois.gouv.qc.ca), and a change is considered to have been reported diligently if reported within 45 days after the end of the week concerned (www.rqap-lois.gouv.qc.ca).

The question of allocation to a particular week remains. The regulation allocates remuneration for services over the period in which those services were provided (www.rqap-lois.gouv.qc.ca). QPIP does not specify how to handle net business income (invoice issued, payment received, expense): this is a question to ask in writing.

18-Month Timeline and Illustrative Scenarios (Hypothetical Examples)

The examples are based on a fictional person, **Camille** (hypothetical example), a freelance translator in Montréal. Assumptions: birth expected in spring 2027, benefits starting in January 2027, making 2026 the reference year; 2026 net income on line 27 of **\$62,000**; basic plan; 18 weeks of maternity benefits and 32 parental weeks, including 7 at 70% and 25 at 55%, for a total of 50 weeks; for simplicity, the example counts these weeks from the start of benefits and does not model the exact birth date (maternity benefits can begin before birth, and the benefit period cannot exceed 78 weeks); no benefit increase (AWE exceed the indicative threshold of \$664).

Publisher's calculations, rounded to the nearest cent: AWE = 62,000 / 52 = **\$1,192.31**; benefit at 70% = **\$834.62**; at 55% = **\$655.77**; allowance without a reduction = \$357.69 (weeks at 70%) and \$536.54 (weeks at 55%). Caution: if Camille scales back her activity before December 31, 2026, her 2026 net income falls, and her AWE along with it. The \$62,000 must be the amount on the **final line 27**.

Table 2 presents a 78-week (18-month) timeline for Scenario C. The income figures are hypothetical targets, and this timeline remains subject to QPIP confirming that benefit weeks can be removed and then added back.

Table 2. Hypothetical 78-Week Timeline (Scenario C, Subject to Confirmation)

Weeks of the benefit period	QPIP weeks	Business hours per week	Target net income per week	Benefit per week	To report to QPIP	Fixed costs	Assumption to confirm
1 to 18	Maternity, 18 weeks at 70%	0	\$0	\$834.62	All income, including payments received for earlier invoices	Address, software, insurance: reserve for 18 months	Allocation of payments received to the week (www.rqap-lois.gouv.qc.ca)
19 to 30	Interrupted (12 weeks)	35	\$1,192.31	\$0	Nothing if no week is requested	Same costs	Adding and removing weeks
31 to 37	Parental, 7 weeks at 70%	14	\$350	\$834.62	\$350 per week (allowance: \$357.69)	Same costs	Measuring the 40% reduction (www.legisquebec.gouv.qc.ca)
38 to 62	Parental, 25 weeks at 55%	20	\$520	\$655.77	\$520 per week (allowance: \$536.54)	Same costs	Order in which the 70% and 55% rates apply
63 to 78	No weeks remaining	35	\$1,192.31	\$0	No more benefits to reduce	Same costs	Ending no later than the 78th week (www.legisquebec.gouv.qc.ca)

The timeline illustrates the trade-off specific to self-employment: the high-value contract falls in weeks **without** benefits (19 to 30), while weeks at 55% offer the largest allowance (\$536.54). The 14 and 20 hours stay within the example's 21-hour ceiling. Fixed costs reduce annual net income; the table does not quantify that effect because the weekly allocation method remains to be confirmed.

Scenario A: Complete Pause (Hypothetical Example)

Camille does not work during the 50 weeks. Benefits: $18 \times 834.62 + 7 \times 834.62 + 25 \times 655.77 = \mathbf{\$37,259.75}$ gross. For 50 weeks of her average income ($50 \times 1,192.31 = \$59,615.50$), the replacement rate is approximately **62.5%**. Advantage: simplicity. Cost: no income to cover fixed costs.

Scenario B: Keeping Small Contracts (Hypothetical Example)

Camille keeps one client for approximately 8 hours per week, at around \$400 net. During the 7 weeks at 70%, the allowance is \$357.69: \$400 exceeds it by \$42.31, and that excess would be deducted from the benefit (www.rqap-lois.gouv.qc.ca). She therefore limits the contract to \$350 during those 7 weeks (\$2,450) and

increases it to \$400 during the 25 weeks at 55% (\$10,000, below the allowance of \$536.54). Total over 50 weeks: $37,259.75 + 2,450 + 10,000 = \mathbf{\$49,709.75}$, or approximately **83.4%** of reference income. Eight hours out of 35 represent a reduction of more than 40%.

Scenario C: Interruption Followed by Resumption (Hypothetical Example, Subject to QPIP Confirming That Weeks Can Be Removed and Then Added Back)

This is the timeline in Table 2. Benefits: \$15,023.16 (maternity) + \$5,842.34 (7 weeks at 70%) + \$16,394.25 (25 weeks at 55%). Target business income: \$14,307.72 during the interruption (12 x 1,192.31), \$2,450 and \$13,000 during the parental weeks. Total over 62 weeks: **\$67,017.47**, or, at best, approximately **90.7%** of \$73,923.22: a hypothetical maximum target, not an established outcome. The interruption prevents large contracts from reducing benefits, but increases the administrative workload and requires staying within the 78-week limit.

What the Three Scenarios Show

- **A complete pause** provides the most predictable and lowest income.
- **Small contracts** benefit most from the weeks at 55%, when the allowance is largest.
- **Interruption followed by resumption** would, in theory, provide the highest income, subject to QPIP confirming that weeks can be removed and then added back, at the cost of more administration; hours worked during the benefit weeks claimed must still meet the reduction of at least 40%.
- In all three cases, the actual benefit depends on the final line 27 amount, the plan, and QPIP's decision.

Operational Continuity: Replies, Invoices, Mail, and Address

What the Rules Require, Even During a Slowdown

A business registered with the Registraire des entreprises du Québec (REQ) must file an annual updating declaration every year (www.quebec.ca); missing two consecutive updates risks automatic cancellation of registration. Any change in information must be reported within 30 days (cdn-contenu.quebec.ca).

An individual's home address must be declared in the register; to prevent its publication, the person can declare a business address. Revenu Québec requires notification of any new business address even if Canada Post mail forwarding is used (www.revenuquebec.ca), and the Canada Revenue Agency also requires notification of any address change (www.canada.ca). Forwarding therefore does not replace updating addresses.

What Must Keep Working

- **Client replies:** automatic reply, voicemail message, and a designated contact person.
- **Invoicing:** payments for invoices issued before leave arrive while benefits are being received; document them by date.
- **Taxes:** GST/QST returns filed even with nothing to remit (www.revenuquebec.ca).
- **Mail:** regular checks for notices from Revenu Québec, QPIP, and clients.
- **Register:** REQ annual update.

- **Occasional meeting room:** useful for a meeting when returning to work without keeping a workspace continuously.

Address and Mail Options Based on Published Terms

Table 3 brings together the terms published by each provider for its own services as of the consultation date (October 31, 2026), with the publisher's estimate of costs over 18 months. Prices are those displayed, before taxes, and may change.

Table 3. Address and Mail Receipt Options (Published Terms)

Option	What the source publishes	Minimum term and cancellation	Estimated cost over 18 months	To verify
Mail forwarding, Canada Post	Business rate applies whenever a business name is included (www.canadapost-postescanada.ca)	Minimum of one month (www.canadapost-postescanada.ca); no refund after the start date (www.canadapost-postescanada.ca)	Based on the current rate schedule	Does not replace declaring the address
Postal box, Canada Post	Rental for 3 months, 6 months, or 1 year (www.canadapost-postescanada.ca); from \$69 for three months (www.canadapost-postescanada.ca)	Automatic renewal unless cancellation is requested (www.canadapost-postescanada.ca)	6 periods x \$69 = \$414 at the starting rate	Eligibility as a business address
Le402 (virtual office, Montréal)	Basic service at \$20 plus taxes per month, even with no mail (le402.com)	No commitment, cancel anytime (le402.com)	18 x \$20 = \$360 plus taxes, plus a one-time registration fee of \$25 (non-refundable, used as prepaid credit for forwarding and scanning) and fees per item (\$1 per envelope plus postage, \$1 per scanned page); this amount is therefore not a total cost	Fees per letter or scan
Regus centre listed by Davinci Virtual (McGill College)	Promotional rate from US\$95 per month; optional forwarding at \$30 per month (www.davincivirtual.com)	Minimum term of 6 months (www.davincivirtual.com)	Minimum of 6 x 95 = US\$570 before options	Price in US dollars, promotional
Regus (virtual office, Montréal)	Terms described as flexible, with short minimum terms (www.regus.com); forwarding for a fee (www.regus.com)	Minimum term not quantified on the page	Price not shown on the page consulted	Written rate schedule
Montréal CoWork (Plateau)	Virtual office plans described as « sans engagement caché » (montrealcowork.com)	To be confirmed in the contract	Prices not cited here	Scanning and forwarding fees

Option	What the source publishes	Minimum term and cancellation	Estimated cost over 18 months	To verify
Swivl (Montréal and Laval)	Additional envelopes at \$3.50 each beyond the plan allowance (swivl.ca)	Depends on the plan	Depends on the plan	Actual mail volume

The table reveals two types of offers: those with no commitment, whose cost is mainly a basic monthly subscription, and those with a minimum term, which suit a long, definite pause. None is required by QPIP. For an interruption of 12 to 18 months, the useful comparison is not the displayed monthly price, but the total cost until you return, including options, and whether service can be suspended without losing the address declared in the register. For any offer, the evidence is the written contract.

Analysis of the Data and Evidence

The Share of Self-Employment in the Plan

CGAP's official 2025 statistics count **3,511** new beneficiaries admitted in the « autonome » category (cdn-contenu.quebec.ca); out of 120,993 new beneficiaries admitted, the publisher calculates a share of approximately **2.9%**. Mean AWE for self-employed workers are **\$914.42**, compared with \$1,331.23 for wage earners in the same table. This share contrasts with the share of self-employment in employment: 512,400 self-employed workers out of 4,644,800 jobs in 2025 (approximately 11.0%, calculated by the publisher) (statistique.quebec.ca). In the Montréal urban agglomeration, their number rose from 136,800 to 152,900 between 2024 and 2025 (ville.montreal.qc.ca).

These figures call for caution. They count people admitted to the plan, not births; the « autonome » category excludes those with mixed income (2,727 new beneficiaries) and salaried shareholders; and no source attributes the difference in shares to a specific cause.

Use of Benefit Weeks

CGAP notes that self-employed status has a significant downward effect on the duration of benefits used by families (cdn-contenu.quebec.ca). Its news release states that self-employed workers' use of weeks rose to 95% in 2021 (www.newswire.ca). These data are old and may no longer reflect the current situation.

Contributions

- **2025 rate:** 0.878%, maximum \$860.44.
- **2026 rate:** 0.764%, maximum \$786.92, or \$103,000 x 0.764% (calculated by the publisher) (www.quebec.ca).
- **Self-employed workers' share of 2025 contributions:** \$127M out of \$3,129M, approximately 4.1% (calculated by the publisher).
- **Contribution in the example (\$62,000):** \$473.68 in 2026, \$544.36 at the 2025 rate (calculated by the publisher).

Checklist: Documents and Questions to Ask

Documents to Gather

- **Line 27 of Schedule L:** amount reported for the reference year, or a documented estimate (www.revenuquebec.ca).
- **Income statements:** monthly income and expenses to support the estimate.
- **Time log:** usual business hours, to support the reduction in time.
- **Project schedule:** contracts planned, delegated, or postponed, with invoicing dates.
- **Proof of residence:** documents establishing residence in Québec on the preceding December 31 (www.legisquebec.gouv.qc.ca).
- **Tax file:** GST/QST numbers, filing frequency, latest returns.
- **Contracts for fixed costs:** address, subscriptions, with suspension and cancellation terms.

Questions to Ask QPIP

- How is the 40% reduction in time measured (typical week, average, the person's declaration)?
- To which week is net business income allocated, given section 43.1 of the regulation?
- Must a payment received during benefits for work done before leave be reported, and for which week?
- Can weeks be removed during a major contract and then added back, and what are the deadlines?
- What documents are requested after the application is submitted?
- Does the calculator handle a mixed-income case?
- Are dividends excluded from insurable earnings?

Questions to Ask Your Accountant

- What net income should be expected on line 27 for the reference year, and how can it be estimated during the year?
- How should instalment payments be adjusted after activity decreases?
- Should sales tax registration be maintained during the interruption?
- What effect do fixed costs have on net income, and therefore on the contribution?

Frequently Asked Questions (FAQ)

What Is QPIP for a Self-Employed Worker?

It is the Québec plan that pays maternity, paternity, parental, or adoption benefits. Self-employed workers contribute based on their net business income (www.revenuquebec.ca) and receive benefits when they take leave during which they stop being paid (www.revenuquebec.ca). CFIB, a business association, notes that this plan is mandatory for Québec residents (www.cfib-fcei.ca).

What Are the Conditions in Québec?

Insurable earnings of at least \$2,000, contributions paid or owing, residence, and a reduction of at least 40% in business time (www.legisquebec.gouv.qc.ca) (www.rqap-lois.gouv.qc.ca).

How Do You Apply to QPIP as a Self-Employed Worker?

Through “My Account” or by telephone; each parent submits their own application. You must provide the amount on line 27 of Schedule L.

How Are Benefits Calculated?

Net income for the qualifying period is divided by 52, then the plan's rate is applied. For \$62,000, our hypothetical example gives \$834.62 at 70%.

What Contribution Does a Self-Employed Worker Pay?

0.764% of net business income in 2026, up to \$786.92.

What Are the Maximum Insurable Earnings in 2026?

\$103,000, compared with \$98,000 in 2025 (www.revenuquebec.ca).

Can You Keep Your Business Running During Parental Leave?

Yes, with a reduction of at least 40% in business time and immediate reporting of net income (www.rqap.gouv.qc.ca). Any amount exceeding the weekly allowance is deducted from that week's benefit.

Can a Self-Employed Worker Take Maternity Leave?

Yes: the basic plan provides 18 weeks of maternity benefits at 70% of income, and the special plan provides fewer weeks at a higher rate (see the section on plans).

Do You Need to Keep a Business Address During the Pause?

No QPIP rule requires it. However, business registry and tax obligations continue (www.canada.ca), making a stable address useful.

Implications and Outlook

The main implication concerns timing: the reference year is the calendar year preceding the benefit period (www.rqap-lois.gouv.qc.ca). If the benefit period begins in 2027, 2026 becomes the reference year; however, maternity benefits can begin as early as the sixteenth week before the expected delivery (www.legisquebec.gouv.qc.ca), so the chosen start date can shift the reference year. If 2026 is the reference year, each month of voluntarily reduced activity before December 31 can lower income on line 27 and the benefit along with it. Conversely, a contract invoiced in November or December counts. This is an arithmetic consequence of the cited rules; the actual effect depends on QPIP's decision.

Second implication: benefits do not replace all income. In the example, a complete pause replaces approximately 62.5%, requiring a cash reserve for fixed costs. Third implication: reporting income during benefits becomes a weekly task, requiring closer tracking than regular invoicing.

The parameters are revised each year: the ceiling rises from \$98,000 to \$103,000 (www.revenuquebec.ca) and the self-employed contribution rate falls from 0.878% to 0.764%, a decrease of approximately 13% (calculated by the publisher). You should therefore check the ceiling and rate pages before each planning exercise. Finally, reducing activity does not require giving up a business address or mail receipt; suspension terms vary by contract, and the decision is based on the chosen provider's actual contract, not a plan requirement.

Conclusion

QPIP offers self-employed workers replacement income based on their net business income, provided they reduce business time by at least 40% and promptly report income earned while receiving benefits. Four decisions shape planning: choosing a plan before submitting the application, scheduling contracts in the weeks with the largest allowance, potentially interrupting and then resuming weeks for large contracts subject to QPIP's confirmation, and keeping only useful fixed costs, including address and mail services.

The figures in this article are illustrations. The actual benefit depends on the final line 27 amount, the plan, the calculator, and QPIP's decision. Before acting, you should ask QPIP and an accountant the questions in the checklist, and confirm in writing the terms of any address or virtual office contract.

Source links

Links cited in this article, in order of first appearance. Full addresses are provided for readers using extracted text.

1. <https://www.legisquebec.gouv.qc.ca/fr/document/lc/A-29.011>
2. <https://www.rqap-lois.gouv.qc.ca/lois-reglements/lap?article=3&section=LAP%20Ch1>
3. <https://www.rqap-lois.gouv.qc.ca/lois-reglements/lap?article=20&section=Section%20II%20-%20Calculs%20pour%20fins%20d%E2%80%99admissibilit%C3%A9%20et%20de%20paiement%20des%20prestations>
4. <https://www.rqap.gouv.qc.ca/en/wage-earners-who-are-also-self-employed/benefits-amount/how-is-the-benefit-amount-determined>
5. <https://www.revenuquebec.ca/fr/citoyens/votre-situation/parent-ou-futur-parent/regime-quebecois-dassurance-parentale-1>
6. <https://www.quebec.ca/entreprises-et-travailleurs-autonomes/administrer-gerer/embauche-gestion-personnel/assurance-parentale/taux-cotisations>
7. <https://www.rqap.gouv.qc.ca/en/self-employed-worker/benefits-amount/declaring-income-while-you-are-receiving-benefits>
8. <https://www.rqap-lois.gouv.qc.ca/lois-reglements/ralap?article=41&section=RALAP%20Ch8>
9. https://cdn-contenu.quebec.ca/cdn-contenu/adm/org/retraite-quebec/conseil_gestion_assurance_parentale/statistiques/2025/RQAP_Stat_officielle_2025-12.pdf
10. <https://www.quebec.ca/entreprises-et-travailleurs-autonomes/mettre-a-jour-informations/declaration-mise-a-jour/annuelle>
11. <https://www.canada.ca/en/revenue-agency/services/tax/businesses/topics/gst-hst-businesses/file-gst-hst-return/reporting-requirements-deadlines.html>
12. https://cdn-contenu.quebec.ca/cdn-contenu/adm/org/retraite-quebec/conseil_gestion_assurance_parentale/publications/rapports_annuels/RAPG_2025.pdf
13. <https://www.canada.ca/en/services/benefits/ei/ei-self-employed-workers.html>
14. <https://www.canada.ca/en/employment-social-development/programs/ei/ei-list/reports/self-employed-special-benefits.html>

15. <https://www.rqap-lois.gouv.qc.ca/lois-reglements/lap?article=43&section=Section%20I%20-%20D%C3%A9finitions%20et%20interpr%C3%A9tation>
16. <https://www.revenuquebec.ca/fr/entreprises/retenues-a-la-source-et-cotisations-de-l'employeur/calcul-des-retenues-et-des-cotisations/cotisations-au-rqap/remunerations-assujetties>
17. <https://www.quebec.ca/famille-et-soutien-aux-personnes/grossesse-parentalite/aide-financiere-prestations/regime-quebecois-assurance-parentale/grossesse-naissance/conditions-admissibilite>
18. <https://www.legisquebec.gouv.qc.ca/fr/document/rc/A-29.011,%20r.%202>
19. <https://www.quebec.ca/famille-et-soutien-aux-personnes/grossesse-parentalite/aide-financiere-prestations/regime-quebecois-assurance-parentale/grossesse-naissance/choix-regime>
20. <https://www.quebec.ca/famille-et-soutien-aux-personnes/grossesse-parentalite/aide-financiere-prestations/regime-quebecois-assurance-parentale/grossesse-naissance/montant-prestations>
21. <https://www.cnesst.gouv.qc.ca/en/working-conditions/wage-and-pay/wages/minimum-wage>
22. <https://www.rqapenligne.gouv.qc.ca/Applications/SimulateurCalcul/fr/accueil>
23. <https://www.revenuquebec.ca/fr/citoyens/declaration-de-revenus/payer-ou-etre-rembourse/paiement-des-cotisations/cotisations-du-travailleur-autonome-ou-du-membre-d'une-societe-de-personnes/cotisations-du-travailleur-autonome-ou-du-membre-d'une-societe-de-personnes-au-regime-quebecois-d'assurance-parentale>
24. <https://www.revenuquebec.ca/fr/citoyens/declaration-de-revenus/produire-votre-declaration-de-revenus/travailleurs-autonomes-preparez-votre-declaration/aide-memoire-pour-travailleurs-autonomes>
25. <https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/important-dates-individuals.html>
26. <https://www.canada.ca/en/revenue-agency/services/payments/payments-cra/individual-payments/income-tax-installments/who-pays-installments.html>
27. <https://www.revenuquebec.ca/fr/citoyens/declaration-de-revenus/payer-ou-etre-rembourse/acomptes-provisionnels/versement-des-acomptes-provisionnels>
28. <https://www.revenuquebec.ca/fr/entreprises/taxes/tpstvh-et-tvq/inscription-aux-fichiers-de-la-tps-et-de-la-tvq/petit-fournisseur>
29. <https://www.revenuquebec.ca/fr/entreprises/taxes/tpstvh-et-tvq/declaration-de-la-tps-et-de-la-tvq>
30. <https://www.revenuquebec.ca/fr/entreprises/taxes/tpstvh-et-tvq/inscription-aux-fichiers-de-la-tps-et-de-la-tvq/annulation-d'une-inscription>
31. <https://www.revenuquebec.ca/fr/entreprises/cycle-de-vie/fermer-votre-entreprise/cessation-des-activites-d'une-entreprise>
32. <https://www.quebec.ca/famille-et-soutien-aux-personnes/grossesse-parentalite/aide-financiere-prestations/regime-quebecois-assurance-parentale/faire-demande>
33. <https://www.quebec.ca/famille-et-soutien-aux-personnes/grossesse-parentalite/aide-financiere-prestations/regime-quebecois-assurance-parentale/grossesse-naissance/planification-semaines-prestations>
34. <https://www.rqap-lois.gouv.qc.ca/lois-reglements/ralap?article=5&section=RALAP%20Ch1>
35. <https://www.rqap-lois.gouv.qc.ca/lois-reglements/lap?article=34&section=Section%20V%20-%20Dispositions%20particul%C3%A8res>
36. <https://www.quebec.ca/famille-et-soutien-aux-personnes/grossesse-parentalite/aide-financiere-prestations/regime-quebecois-assurance-parentale/grossesse-naissance/revenus-gagnes-recus>
37. <https://www.rqap-lois.gouv.qc.ca/lois-reglements/ralap?article=43.1&section=RALAP%20Ch8>
38. https://cdn-contenu.quebec.ca/cdn-contenu/adm/min/emploi-solidarite-sociale/registraire_entreprises/RE-201-G_REQ_Guide_IMMAT_PP_IND.pdf
39. <https://www.revenuquebec.ca/fr/entreprises/cycle-de-vie/effectuer-un-changement-d'adresse-pour-votre-entreprise>

40. <https://www.canada.ca/en/revenue-agency/services/tax/businesses/topics/business-registration/maintain-business/change-address.html>
41. <https://www.canadapost-postescanada.ca/cpc/en/support/articles/mail-forwarding/pricing-overview.page>
42. <https://www.canadapost-postescanada.ca/cpc/en/support/articles/mail-forwarding/features.page>
43. <https://www.canadapost-postescanada.ca/cpc/en/small-business/rent-post-office-box.page>
44. <https://www.canadapost-postescanada.ca/scp/fr/petites-entreprises/louer-case-postale.page>
45. <https://www.canadapost-postescanada.ca/cpc/en/support/kb/company-policies/terms-conditions/commercial-po-box-terms-and-conditions.page>
46. <https://le402.com/en/virtual-office>
47. <https://www.davincivirtual.com/loc/ca/quebec/montreal-virtual-offices/facility-6139>
48. <https://www.regus.com/fr/ca/quebec/montreal/virtual-offices>
49. <https://montrealcowork.com/virtual-office>
50. <https://swivl.ca/virtual-office>
51. <https://statistique.quebec.ca/fr/produit/publication/resultats-enquete-population-active-quebec-decembre-2025>
52. <https://ville.montreal.qc.ca/pls/portal/url/item/500E8119472DD01CE0630A930132D01C>
53. https://cdn-contenu.quebec.ca/cdn-contenu/adm/org/retraite-quebec/conseil_gestion_assurance_parentale/publications/autres_publications/CGAP_Coup_Oeil_Travailleurs_Autonomes.pdf
54. <https://www.newswire.ca/fr/news-releases/d-importants-gains-dans-l-utilisation-du-regime-quebecois-d-assurance-parentale-867620191.html>
55. <https://www.quebec.ca/nouvelles/actualites/details/baisse-des-taux-de-cotisation-au-regime-quebecois-d-assurance-parentale-en-2026>
56. <https://www.revenuquebec.ca/fr/citoyens/declaration-de-revenus/produire-votre-declaration-de-revenus/comment-remplir-votre-declaration-de-revenus/aide-par-ligne/400-a-447-impot-et-cotisations/ligne-439>
57. <https://www.cfib-fcei.ca/en/tools-resources/ei-when-youre-self-employed>

THE PUBLISHER

About 2727 Coworking

2727 Coworking is a Montreal workspace and business-address provider. We serve people who need a place to focus, meet, run a small business or establish a professional mailing presence. Our website offers English and French information about workspace options and services, alongside educational resources for operating a business in Canada.

A workspace that fits the day

Our workspace options include private offices, day passes and desks, and a conference room. These formats help individuals and teams compare a dedicated office with more flexible ways to work or hold a meeting. Prospective members can explore the virtual tour, review current pricing and book a visit before choosing a workspace.

Business addresses and mail

2727 Coworking provides business-address and virtual-mailbox services. Our resources explain the documents and practical questions involved, including guidance for people outside Canada. Service eligibility, included features, availability and access arrangements should be confirmed on the applicable service page or with our team.

Resources for Canadian small businesses

We publish guides, research and planning tools about workspace decisions, business addresses and starting a business in Canada. Our incorporation research includes information for people inside Canada and abroad, with jurisdiction-specific material to help readers identify the next questions to investigate. These educational resources complement our workspace and address services; they are not individualized legal, tax or immigration advice.

Visit or contact 2727 Coworking

Explore [private offices](#), [day passes and desks](#), [the conference room](#), [business addresses](#) and [virtual mailboxes](#). [Book a visit](#) or [contact the team](#) to discuss your needs.

A business address alone does not establish tax residence, immigration status, banking approval or eligibility for a government program.

Website: <https://2727coworking.com>

This article is educational. Verify consequential medical, legal, financial, regulatory and technical decisions with appropriate professionals and the cited primary sources. Company services are described separately from the article's research findings.