Quebec Freelancer Rate Calculator: What to Charge

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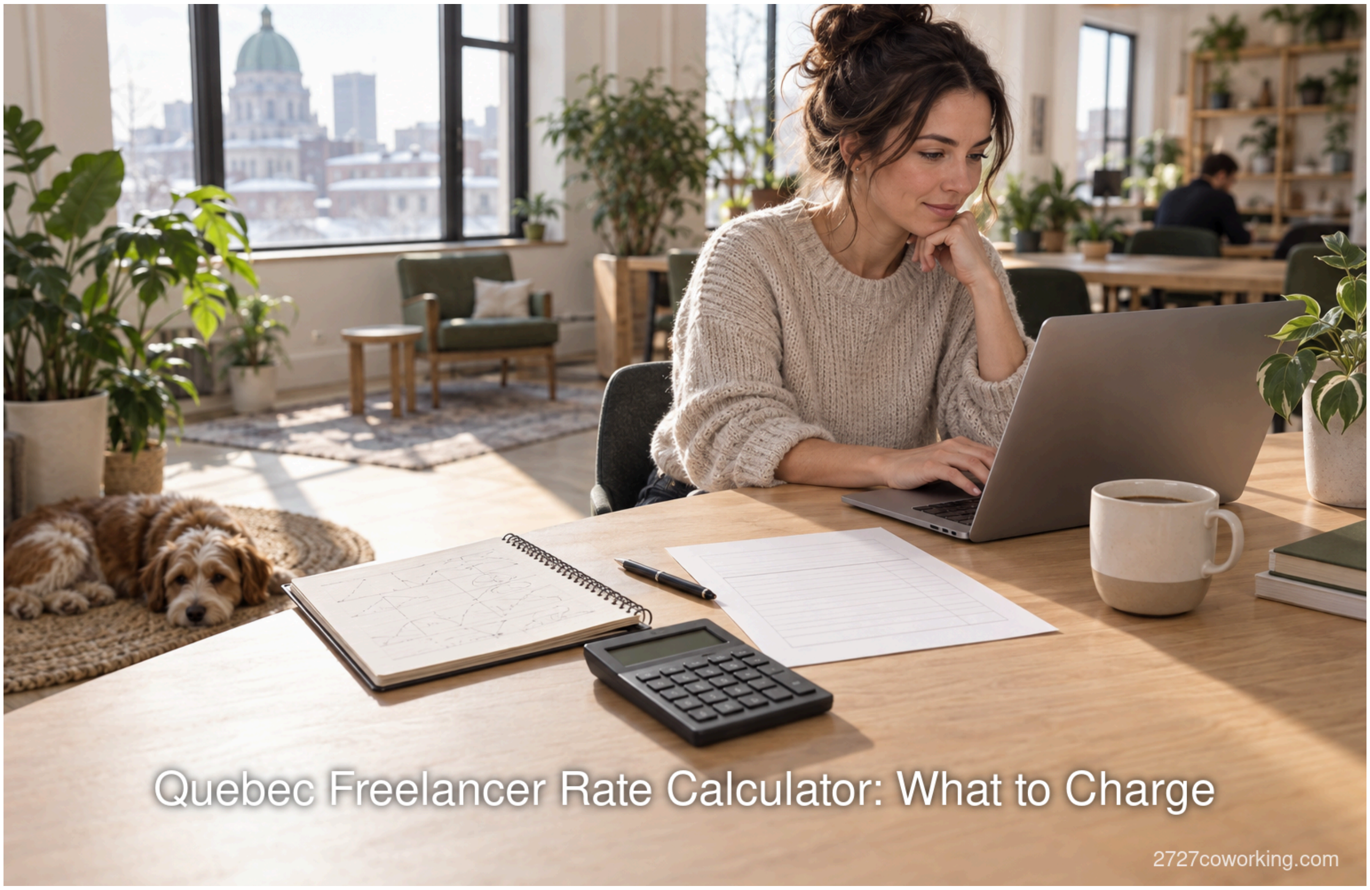

Executive Summary

A sustainable **freelance hourly rate in Quebec** is not an employee wage with a small markup. It is the annual revenue required to fund the owner's target compensation, business costs, contingency, and non-billable capacity, divided by realistic billable hours. Editors Canada offers a useful reality check: an experienced freelance editor may bill only **20 to 25 hours a week**, even while working more hours overall (editors.ca). ProCopywriters similarly identifies administration, marketing, learning, and holidays as non-billable time (procopywriters.co.uk). The practical formula is: **hourly floor = (target owner compensation + annual overhead + contingency) / annual billable hours**. Annual billable hours equal working weeks multiplied by weekly working hours and billable utilization.

The calculator should produce a private **floor**, not declare a universal market rate. An illustrative consultant seeking **$90,000** in owner compensation, budgeting **$18,000** of overhead and **$10,800** of contingency, with 46 working weeks, 35 hours per week, and 60% utilization, has 966 billable hours and a computed floor of **$122.98 per hour**. Those assumptions are illustrative, not Quebec benchmarks. The result should then be checked against scoped references. UNEQ describes its figures as negotiable minimum benchmarks (uneq.qc.ca), while the Canadian Freelance Guild calls its figures general guidelines (canadianfreelanceguild.ca). Neither is a legally required tariff or a cross-profession Montreal average.

Employee wages are context only. Job Bank explicitly reports wages paid to employees, not freelance client prices (jobbank.gc.ca). Its Montréal medians include **$45.67** for software developers and **$42.86** for business consultants (jobbank.gc.ca) (bc.jobbank.gc.ca). A freelancer must separately cover non-billable time, equipment, insurance, workspace, professional development, unpaid leave, and business risk.

As of **September 18, 2026**, Quebec invoices generally use **5% GST** and **9.975% QST** (revenuquebec.ca) (revenuquebec.ca). Collected sales tax is held in trust, not treated as spendable fee income (revenuquebec.ca). A quarterly review should compare quoted hours, actual hours, utilization, overhead, collection timing, and realized rate before changing the client-facing price.

Introduction and Background

The question “**how much to charge as a freelancer in Quebec**” contains four different questions: What annual compensation does the owner need? What does the business cost to run? How many hours can actually be billed? What will clients pay for a clearly defined outcome? A useful calculator keeps those questions separate and shows every assumption.

That separation matters because **salary, revenue, net business income, take-home pay, and client price are not interchangeable**. The Canada Revenue Agency (CRA) requires self-employed people to distinguish gross and net self-employment income (canada.ca). Revenu Québec likewise requires gross and net income to be reported separately (revenuquebec.ca). Personal take-home pay is a later tax result that depends on structure and individual circumstances, not an input that can be inferred from one universal percentage.

The rate is also not prescribed by law. CRA identifies the ability to negotiate or independently set prices as one indicator of self-employment (canada.ca). Association schedules can anchor a negotiation, but only within the occupation, unit, audience, and effective date stated by the source.

This report therefore uses four evidence classes:

- **Owner inputs:** compensation target, costs, working time, utilization, contingency, and profit objective.
- **Association references:** occupation-specific minimums, guidelines, or program fees, always labelled by scope.
- **Employee context:** Job Bank wages, expressly not converted into freelance rates.
- **Market observations:** dated samples that describe respondents, not the entire Quebec population.

For Montreal freelancers, a workspace is simply another selectable overhead input. For example, 2727 Coworking lists a hot desk at **$300 per month** (2727coworking.com) and a business-address plan from **$35 per month** (2727coworking.com). Those first-party prices illustrate how a local operating cost can be entered. They are not evidence for what a freelancer should charge.

Two-Minute Quebec Freelancer Rate Calculator

Step 1: Enter annual requirements

Start with annual amounts, in Canadian dollars, before sales tax:

- **Target owner compensation:** the pre-personal-tax amount the owner wants the business to support.
- **Recurring overhead:** software, hardware, phone, insurance, accounting, banking, memberships, marketing, and workspace.
- **Variable delivery costs:** subcontractors, travel, stock, printing, hosting, or other costs tied to work.
- **Contingency:** a user-chosen buffer for late payment, rework, equipment replacement, and uneven demand.
- **Profit or reinvestment:** any amount intended to remain in the business after owner compensation and costs.

CRA says reasonable current expenses incurred to earn business income can generally be deducted, while the personal portion cannot (canada.ca). Deductibility and cash budgeting are separate questions: a cost can still require cash even when its tax treatment differs or is delayed.

Step 2: Calculate billable capacity

Use this formula:

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annual billable hours = working weeks × weekly working hours × billable utilization
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Then use:

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hourly floor = annual revenue requirement / annual billable hours
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Billable utilization is the share of working time attached to client invoices. It excludes proposals, bookkeeping, sales, training, scheduling, collections, internal systems, and gaps between assignments. Editors Canada says experienced editors typically bill **20 to 25 hours weekly** (editors.ca). ProCopywriters says freelancers may bill **60% to 70% of working time at best**, but that is profession-specific guidance, not a Quebec rule (procopywriters.co.uk).

Do not default to 2,080 billable hours. Quebec's **40-hour standard work week** is an employee overtime benchmark, not a freelance capacity assumption (cnesst.gouv.qc.ca).

Table 1 summarizes the calculator and shows conversions using a purely illustrative **$120 hourly floor**. The numeric example is a calculation, not a market benchmark.

Calculator line	Formula or example	How to use it
Annual revenue requirement	owner compensation + overhead + contingency + retained profit	Include every annual cash requirement once.
Annual billable hours	working weeks × weekly hours × utilization	Test conservative, base, and strong-demand cases.
Hourly floor	revenue requirement / billable hours	Keep this internal minimum separate from the quoted rate.

Calculator line	Formula or example	How to use it
Day rate	hourly floor × billable hours in the client day	At 7 hours and $120/hour: **$840/day**, illustrative.
Weekly capacity	hourly floor × hours reserved for that client	At 28 hours and $120/hour: **$3,360/week**, illustrative.
Fixed project	estimated hours × floor + project-specific risk/cost adjustments	At 40 hours and $120/hour: **$4,800** before adjustments, illustrative.
Effective realized rate	fee collected / actual total project hours	Include revisions, meetings, project management, and collection time.

The interpretation is more important than the multiplication. A “day” must state its included hours. A weekly reservation must state availability and response expectations. A fixed project must state scope. CanadaBuys defines fixed pricing as a definite payment regardless of the contractor’s actual costs (canadabuys.canada.ca), so estimating error stays with the freelancer unless the agreement provides a change mechanism.

From Hourly Floor to Project Quote

Build the estimate from scope

A **freelance project rate calculator** should start with hours, but it should not end there. Fixed pricing is most defensible when requirements, scope, outputs, and effort are stable and well defined (canadabuys.canada.ca). The Government of Canada’s statement-of-work guidance says deliverables should be precisely defined as products, services, or outcomes (canadabuys.canada.ca).

For each quote, record:

- **Objective:** the business result the client is buying.
- **Deliverables:** file types, dimensions, word count, features, languages, channels, or sessions.
- **Inputs:** material and approvals the client must supply, with dates.
- **Included work:** research, meetings, production, quality review, implementation, and handoff.
- **Revision rounds:** number, decision-makers, and what qualifies as a revision.
- **Acceptance:** the test or approval that marks completion.
- **Schedule:** milestones, dependencies, blackout dates, and final deadline.
- **Expenses:** travel, licensing, stock, printing, hosting, subcontracting, and taxes.
- **Rights:** usage, territory, duration, exclusivity, licence, or assignment.
- **Change control:** how new requirements affect timing and fees.
- **Payment:** deposit, milestone invoices, final invoice, currency, and due dates.
- **Validity:** how long the estimate remains open.

RGD, Canada’s association for design professionals, recommends naming deliverables, included revisions, and the completion standard (rgd.ca). Its estimate guidance also identifies timeline, milestones, and payment terms (rgd.ca).

Add risk explicitly, not as a mystery markup

Use named adjustments rather than one universal percentage:

- **Uncertainty allowance:** for incomplete inputs or unresolved technical questions.
- **Coordination allowance:** for many stakeholders, vendors, or approval levels.
- **Schedule compression:** added capacity cost when a rush displaces other work.
- **Rights or licence:** value attached to how creative work will be used.
- **Expenses:** pass-through or marked-up costs, as the agreement states.
- **Contingency:** a visible internal reserve, whether or not shown as a client line.

There is no authoritative universal rush multiplier for Quebec freelancers. The correct amount depends on displaced capacity and delivery risk. Rights also require explicit treatment. The Canadian Intellectual Property Office explains that a licence permits use under conditions while the creator keeps ownership (ised-isde.canada.ca). The Canadian Freelance Guild likewise identifies rights licensed to the client as a fee factor (canadianfreelanceguild.ca).

Before additional work begins, document it. The Artist Management Association recommends an approved and signed change order before extra funds are spent (artistmanagementassociation.org). This protects both sides by turning “one more thing” into a decision about scope, fee, and schedule.

Quebec and Canadian Rate Reference Ledger

Association figures answer “what does this source recommend for this work?” They do not answer “what must every freelancer charge?” Each row below preserves profession, unit, source scope, and caveat.

Table 2 is a publication-date reference ledger, accessed **September 18, 2026**. Readers should reopen the source before quoting because grids can be indexed or replaced.

Source and occupation	Published reference	Unit and geography	What it means, and does not mean
Editors Canada, editing	About **$60/hour** in its rough salary comparison (editors.ca)	Hour, Canada	An explanatory reference. Rates vary by work, complexity, deadline, industry, experience, and training (editors.ca).
Canadian Freelance Guild, corporate and technical writing	**$50 to $125/hour** (canadianfreelanceguild.ca)	Hour, Canada	General PWAC-derived guideline, not a mandatory tariff.
Canadian Freelance Guild, editing	**$30 to $60/hour** (canadianfreelanceguild.ca)	Hour, Canada	Publication and project affect the figure.
UNEQ, professional/public writing	**$60 to $100/hour** (uneq.qc.ca)	Hour, Quebec	Negotiable minimum benchmark. UNEQ says most figures are indexed each April (uneq.qc.ca).
UNEQ, literary translation	**$0.35/word** for poetry and **$0.28/word** for theatre (uneq.qc.ca)	Word, Quebec literary work	Genre-specific minimum benchmark, not a general commercial translation price.

Source and occupation	Published reference	Unit and geography	What it means, and does not mean
AJIQ, national daily journalism	**$145 per 250-word sheet** in its 2024 reference grid (ajiq.qc.ca)	Sheet, Quebec	AJIQ defines a sheet as 250 words or 1,500 spaces (ajiq.qc.ca).
CARFAC-RAAV, solo artist presentation	**$541** for less than four hours in the 2026 schedule (carfac-raav.ca)	Half day, Canada	Presentation fee that must also recognize preparation time (carfac-raav.ca).
Writers' Union of Canada, public reading	**$300** for a full eligible reading (writersunion.ca)	Program event, Canada	A specific program payment, not a general hourly writing rate.

The ranges are not interchangeable. A literary per-word minimum, a journalism sheet, a presentation half-day, and an editing hour allocate preparation and rights differently. The right comparison is the closest matching occupation and billing unit, followed by the freelancer's own cost floor.

The sources also show why a maintained reference can earn trust. The Quebec Writers' Federation directs applicants to recommended rate resources (hireawriter.ca), while UBC's Editing 101 module points readers to Editors Canada's standards (wiki.ubc.ca). That editorial use does not prove any one rate is correct. It shows the value of a scoped, attributable method.

Employee Wages Are Context, Not Freelance Rates

Job Bank's wage reports are useful for understanding employee compensation in a local occupation. They are not a **self-employed hourly rate calculator for Canada**. Job Bank uses the median as its prevailing-wage indicator (jobbank.gc.ca) and says its primary source is Statistics Canada's Labour Force Survey (jobbank.gc.ca). Current estimates use the **2023 and 2024 calendar years** (jobbank.gc.ca).

Table 3 presents employee wage context for selected Montréal Region occupations, accessed September 18, 2026. All values are hourly employee wages reported by Job Bank. They are not recommended freelance rates.

Occupation, Montréal Region	Low	Median	High	Source limitation
Marketing specialist	$23.00	**$33.65**	$50.48	Employee wages (jobbank.gc.ca)
Software developer	$29.00	**$45.67**	$67.31	Employee wages (jobbank.gc.ca)
Translator	$28.00	**$36.26**	$46.15	Employee wages (jobbank.gc.ca)
Business consultant	$26.44	**$42.86**	$62.56	Employee wages (bc.jobbank.gc.ca)
Web designer	$25.00	**$37.02**	$58.97	Employee wages (mb.jobbank.gc.ca)

The correct reading is contextual. An employee wage comes with paid and non-paid structures that differ from a business's revenue needs. A freelancer's fee must also fund non-billable business time and operating costs. The wage table can help test whether an owner-compensation target is plausible, but multiplying a median by an arbitrary factor does not produce a defensible quote.

Data Analysis and Evidence

Utilization sensitivity

Utilization usually has more effect on the floor than small overhead cuts. Consider an illustrative business requiring **$108,000** in annual revenue, working 46 weeks at 35 hours per week. The following are calculated scenarios, not observed Quebec rates:

- **50% utilization:** 805 billable hours, requiring **$134.16/hour**.
- **60% utilization:** 966 billable hours, requiring **$111.80/hour**.
- **70% utilization:** 1,127 billable hours, requiring **$95.83/hour**.

The same revenue requirement produces a **40% higher floor** at 50% utilization than at 70%. That is why a **freelancer billable hours calculator** must expose utilization. It should not hide capacity behind a default. ProCopywriters expresses the corresponding day-rate logic as target income plus costs divided by billable days (procopywriters.co.uk).

Three illustrative scenarios

These examples demonstrate the method. Every compensation, cost, week, hour, utilization, and project assumption below is invented for calculation and is not a market benchmark.

Independent consultant

- **Inputs:** $90,000 compensation + $18,000 overhead + $10,800 contingency.
- **Capacity:** 46 weeks × 35 hours × 60% = 966 billable hours.
- **Hourly floor:** $118,800 / 966 = **$122.98**.
- **Montreal day rate:** at 7 client hours, **$860.86**, rounded according to the quoting policy.
- **Project:** 52 estimated hours produces **$6,394.96** before travel, licensing, schedule compression, or scope risk.

This is how a **consultant hourly rate calculator for Quebec** should work: costs and capacity generate the floor, while scope and market positioning generate the quote.

Independent designer

- **Inputs:** $65,000 compensation + $12,000 overhead + $7,700 contingency.
- **Capacity:** 44 weeks × 32 hours × 55% = 774.4 billable hours.
- **Hourly floor:** $84,700 / 774.4 = **$109.38**.
- **Fixed project:** 34 estimated hours gives **$3,718.92** before rights and project-specific adjustments.

The designer should not treat usage rights as free merely because production time is known. Illustration Québec says illustration prices depend on factors unique to each artist (illustrationquebec.com).

Independent translator or editor

- **Inputs:** $72,000 compensation + $15,000 overhead + $8,700 contingency.
- **Capacity:** 46 weeks × 34 hours × 65% = 1,016.6 billable hours.
- **Hourly floor:** $95,700 / 1,016.6 = **$94.14**.
- **Unit conversion:** if a sample confirms 500 finished words per billable hour, the internal floor is **$0.188 per finished word** before project adjustments.

That unit conversion is valid only for this person's measured throughput and this work type. Editors Canada's separate standard-text copy-editing guide of **4 to 7 pages per hour** illustrates how production speed changes by task (editors.ca).

Market observation, with limitations

A 2026 freelance.ca study reports **403 Canadian respondents** (freelance.ca) and an across-industry sample average of **$63/hour** (freelance.ca). Quebec accounted for **41%** of respondents and Ontario for **38%** (freelance.ca). The public overview does not disclose a sampling frame, response rate, or weighting. Therefore, $63 is a dated respondent-pool observation, not a Montreal average, not an earnings figure, and not a recommended floor.

GST, QST, Tax Reserves, and Cash Flow

Keep sales tax outside the rate

The calculator should show three separate outputs:

- **Professional fee:** the amount earned for the work.
- **GST and QST:** collected amounts, when applicable.
- **Invoice total:** fee plus applicable sales taxes and reimbursable expenses.

As of the publication date, Revenu Québec specifies **5% GST** and **9.975% QST** calculations (revenuquebec.ca). It also says the combined rates **9.97%, 14.97%, and 14.975% must not appear as the tax rate** on the sales document (revenuquebec.ca). Invoice display should follow the current official rules rather than a calculator's visual shortcut.

The small-supplier test generally uses a **$30,000** limit across the current or four preceding calendar quarters (revenuquebec.ca). A qualifying small supplier generally need not register or collect (revenuquebec.ca). If supplies exceed the limit in one quarter, collection begins with the supply that crosses it (revenuquebec.ca). Circumstances vary, so registration status should be confirmed against the current official page or with a Quebec accountant.

Make the tax reserve editable

An income-tax reserve is not part of revenue requirement in the same way as software or rent if target compensation is entered pre-tax. It is a cash-allocation tool. The calculator should let the reader enter an accountant-approved reserve percentage, but it should not prescribe one universal number.

Quebec-specific contributions help explain why personal take-home differs from business revenue. For 2026, Revenu Québec states that the basic self-employed Quebec Pension Plan rate remains **10.6%** (revenuquebec.ca). Quebec lists a **0.764%** self-employed Quebec Parental Insurance Plan rate and **$786.92** maximum for 2026 (quebec.ca). These are contribution inputs subject to their own bases and limits, not reasons to multiply every quote by one tax factor.

Cash timing matters too. BDC cautions that sales do not equal cash in the bank immediately (bdc.ca). It describes a **13-week rolling cash-flow forecast** as a practical tool (bdc.ca). Rate adequacy and liquidity should be reviewed together, but they remain different measures.

Implications and Quarterly Rate Review

A computed floor becomes useful only when actual results feed back into it. Review the rate every quarter and whenever scope, capacity, or cost structure changes materially. BDC recommends examining projection variances closely each quarter (bdc.ca).

Use this checklist:

- **Billable utilization:** actual billable hours / actual working hours.
- **Quote accuracy:** estimated hours compared with total actual project hours.
- **Realized rate:** collected professional fees / total actual hours.
- **Scope change:** frequency, cause, approval, and recovered amount.
- **Overhead variance:** actual annualized costs compared with the calculator.
- **Collection lag:** days between invoice and cleared payment.
- **Pipeline:** probability-weighted work for the next 13 weeks.
- **Concentration:** revenue dependency on the largest client.
- **Capacity:** planned leave, training, sales time, and unfilled gaps.
- **Association update:** new effective date, indexation, unit, or member survey.
- **Inflation context:** external price movement, never an automatic increase.
- **Client value and positioning:** evidence of outcomes, specialization, scarcity, and risk assumed.

For inflation context, Statistics Canada reported Canada's annual-average Consumer Price Index rose **2.1% in 2025**, while Quebec's rose **2.4%** (www150.statcan.gc.ca) (www150.statcan.gc.ca). The Bank of Canada's target is the **2% midpoint of a 1% to 3% range** (bankofcanada.ca). These figures can inform a review, but the new rate should reflect the business's measured cost and capacity changes.

Copyable formula sheet

1. `revenue requirement = owner compensation + overhead + contingency + retained profit`
2. `available working hours = working weeks × weekly working hours`
3. `billable hours = available working hours × billable utilization`
4. `hourly floor = revenue requirement / billable hours`
5. `day rate = hourly floor × included client hours per day`
6. `project baseline = estimated total hours × hourly floor`
7. `project quote = baseline + named risk adjustments + expenses + rights`
8. `invoice total = professional fee + applicable GST + applicable QST + reimbursable expenses`

9. `realized hourly rate = professional fees collected / actual total hours`

The formulas are bilingual-ready because labels can change without changing the arithmetic. In French, the core concepts map to *rémunération visée*, *frais d'exploitation*, *heures facturables*, *taux d'utilisation facturable*, *taux horaire plancher*, and *prix forfaitaire*. The numbers and evidence classes should remain identical across language versions.

Frequently Asked Questions (FAQs)

How do you calculate a freelance rate?

Add target pre-tax owner compensation, annual business costs, contingency, and retained profit. Divide by working weeks × weekly hours × realistic billable utilization. The output is an internal floor. Compare it with the nearest occupation-specific association reference, then quote based on scope, schedule, rights, expenses, and value.

What freelance hourly rate should someone charge in Quebec?

There is no universal Quebec rate. The answer depends on the person's annual revenue requirement and billable capacity, then on occupation and project. Association figures in Table 2 are scoped references. Job Bank wages in Table 3 are employee context only.

How should a freelance day rate in Montreal be calculated?

Multiply the hourly floor by the number of client hours included in the day. State whether meetings, travel, preparation, and follow-up are included. A day rate should not silently assume eight billable hours if the service day contains non-billable work.

How does a project rate differ from an hourly rate?

An hourly rate transfers more time risk to the client. A fixed fee transfers estimating risk to the freelancer. Fixed pricing is best when scope and outputs are stable. Define deliverables, revision rounds, schedule, rights, expenses, acceptance, and change control before applying the project price.

Should GST and QST be included in the hourly rate?

No. The professional fee and applicable sales taxes should be separate calculator outputs. Collected GST and QST are held in trust (revenuquebec.ca). Registration and invoicing depend on current official rules and the facts of the supply.

Is an association minimum the same as a market rate?

No. It is a recommendation for the association's stated work, members, unit, geography, and date. UNEQ describes negotiable minimums. The Canadian Freelance Guild describes general guidelines. A market observation is different again because it depends on the sample and method.

Is a salary equivalent a valid freelancer rate?

No. Salary can inform the target owner compensation, but it does not fund non-billable time and business overhead. Editors Canada explicitly says freelance hourly rates must reflect the cost of operating a business (editors.ca).

Conclusion

The defensible answer to **how much to charge as a freelancer in Quebec** is a transparent range, not a magic multiplier. First calculate the annual revenue requirement. Next divide it by conservative billable capacity. Then convert the resulting hourly floor into a clearly defined day, week, or project baseline. Finally, adjust for scope, schedule, rights, expenses, uncertainty, and positioning.

Association schedules help test the result when their profession and billing unit match the work. Employee wages can inform compensation context but are not client rates. Dated market samples can show what respondents reported but cannot establish a Montreal average. GST and QST belong outside professional revenue, and a tax reserve belongs in cash planning rather than being disguised as income.

The most useful calculator is therefore auditable. It shows working weeks, weekly hours, utilization, cost categories, contingency, and every conversion. It labels illustrative calculations, sources every external benchmark, and retains the effective date and caveat. A quarterly review then replaces guesses with actual utilization, estimate accuracy, realized rate, overhead, and collection timing. That feedback loop is what turns an hourly floor into a sustainable pricing system.
