

16 Women are breadwinners in a growing percentage of couple families

Women's contributions to family income in Canada have increased over the last 30 years. This coincides and is intertwined with continued growth in the labour market participation of women. Between 1990 and 2023, the employment rate of all core working-age women aged 25 to 54 rose from 69.8% to 81.7%.¹ During the same period, the employment rate for mothers in this age group with children under age six increased from 58.2% to 75.9%.²

Data show that women provide more than 50% of total family income in a growing share of couple families. In 2022, women earned the majority of the couple's employment income in one-third (32.8%) of different-gender couple census families, up from 25.9% in 2000.³ During the same period, the proportion in which women were sole breadwinners (i.e., receiving 100% of income) increased from 7.8% to 10.7% among different-gender couple families.

Across provinces and territories, the percentage of different-gender couple families in which the woman earned more than half of the couple's employment income in 2022 was highest in Nunavut (43.3%) and lowest in Alberta (29.4%).³

Among couples with children, women are less likely to be breadwinners than in couples without children. In 2022, women earned the majority of the couple's employment income in 36.8% of different-gender couples without children under 18, compared with 29.5% of those with children.³ The likelihood of women earning the majority of the couple's employment income decreases with the presence of more children. In 2022, women earned the majority of couple's employment income in 32.1% of couples with one child, 29.3% of couples with two children, and in 25.0% of couples with three or more children. Similarly, women were twice as likely that year to be sole breadwinners in couple families without children (14.7%) than among those with children (7.4%).

The gap between the contributions of women with and without children to the couple's employment income varies by province and territory. The largest gap in 2022 was in British Columbia, where women brought in more than half of the couple's employment income in 28.4% of couples with children, compared with 37.5% of those without children (9.1 percentage points).³ This was closely followed by Yukon Territory,



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where women brought in more than half of the couple's employment income in 35.1% of couples with children, compared with 43.8% of those without children (8.7 percentage points). The smallest gap was observed in Nunavut, where there was only a gap of 1.5 percentage points: women received most of the couple's employment income in 43.0% of couples with children and 44.5% of those without children.⁴

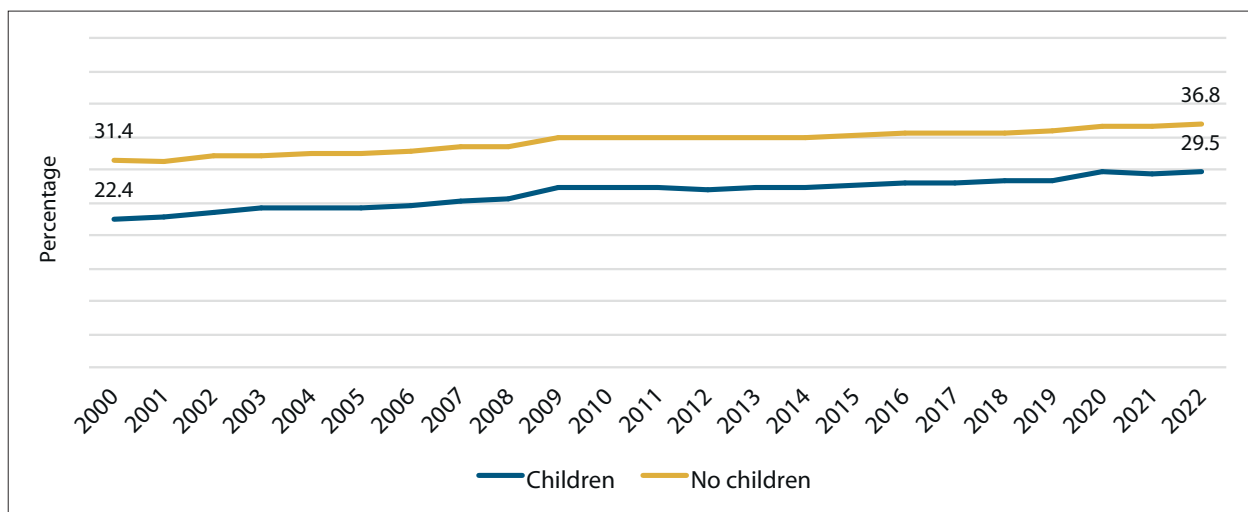
Why this matters

Women contribute a larger share of family income than ever before,⁵ which strengthens their economic wellbeing and the earning capacity of families.⁶ This shift has taken place alongside other social and economic

changes. Some of these include a changing labour market, better availability of policies and supports facilitating women's employment, and increased expenses for families.

Despite this trend, women continue to earn less than men on average,⁷ and are more likely to live with a lower income.⁵ A 2024 report from TD Economics shows that the average family income of breadwinners was lower for women (\$116,600) than men (\$128,200) in 2019.⁸ The report also found that average financial assets—which can play an important role in a family's financial resilience—were lower for breadwinning women (\$60,700) than breadwinning men (\$92,100).

Percentage of different-gender couple census families in which the woman received more than half of the couple's employment income, by presence of children, Canada, 2000-2022



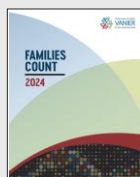
Source: Statistics Canada. (2024, June 27). Table 11-10-0029-01 Couple census families by wife's contribution to couple's employment income and by number of children.³



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Families Count 2024 is a publication of the Vanier Institute of the Family that provides accurate and timely information on families and family life in Canada. Written in plain language, it features chapters on diverse topics and trends that have shaped families in Canada. Its four sections (Family Structure, Family Work, Family Identity, and Family Wellbeing) are guided by the [Family Diversities and Wellbeing Framework](#).

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