

# Female Breadwinners Get a Stale Deal



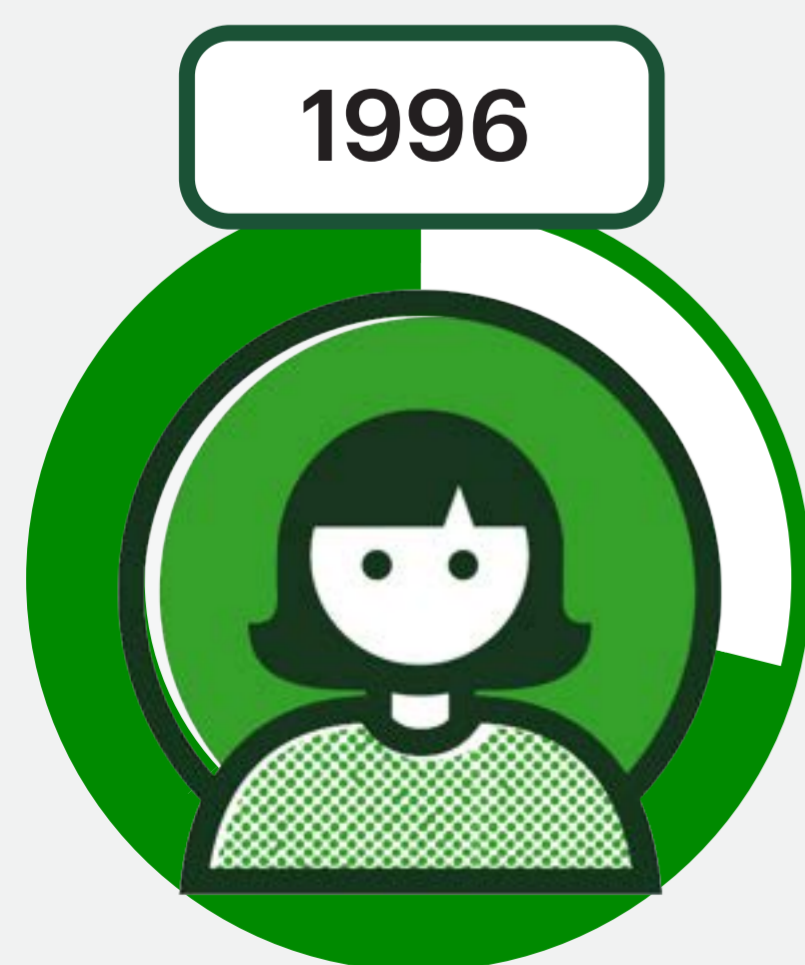
Families with female breadwinners are particularly exposed to financial strain when choosing to have children given the loss of the household's primary income.



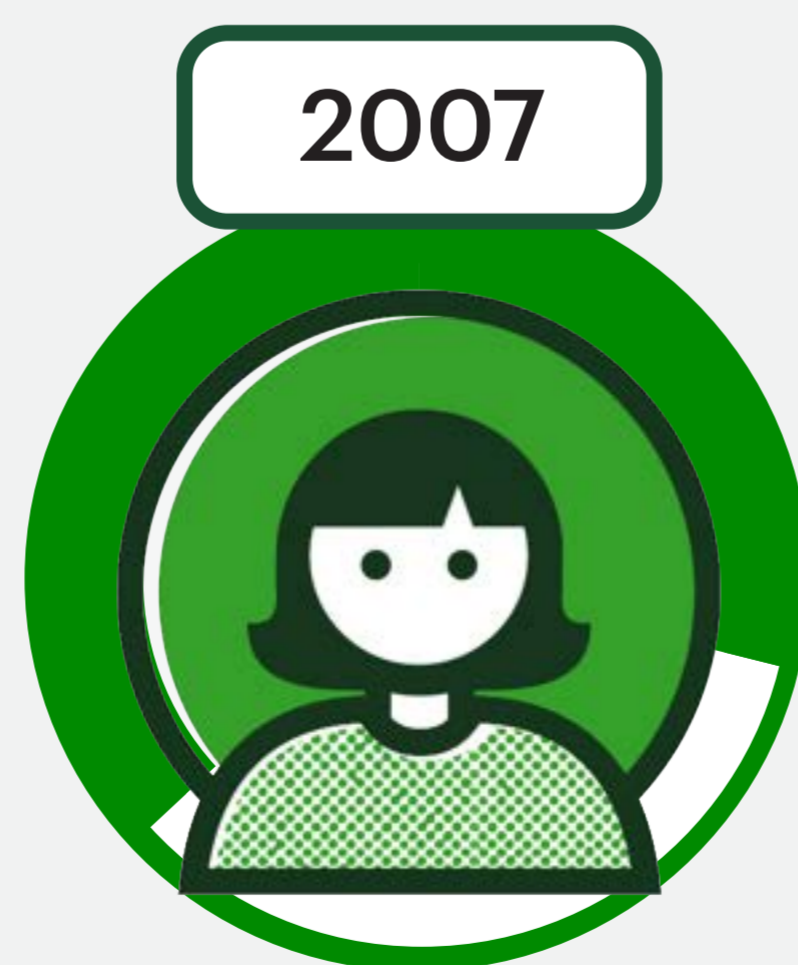
## Women Increasingly Becoming Breadwinners

Representing nearly 30% of households between 2019 and 2021, up from 23% in 1996.

Share of female major income earners



**23%**



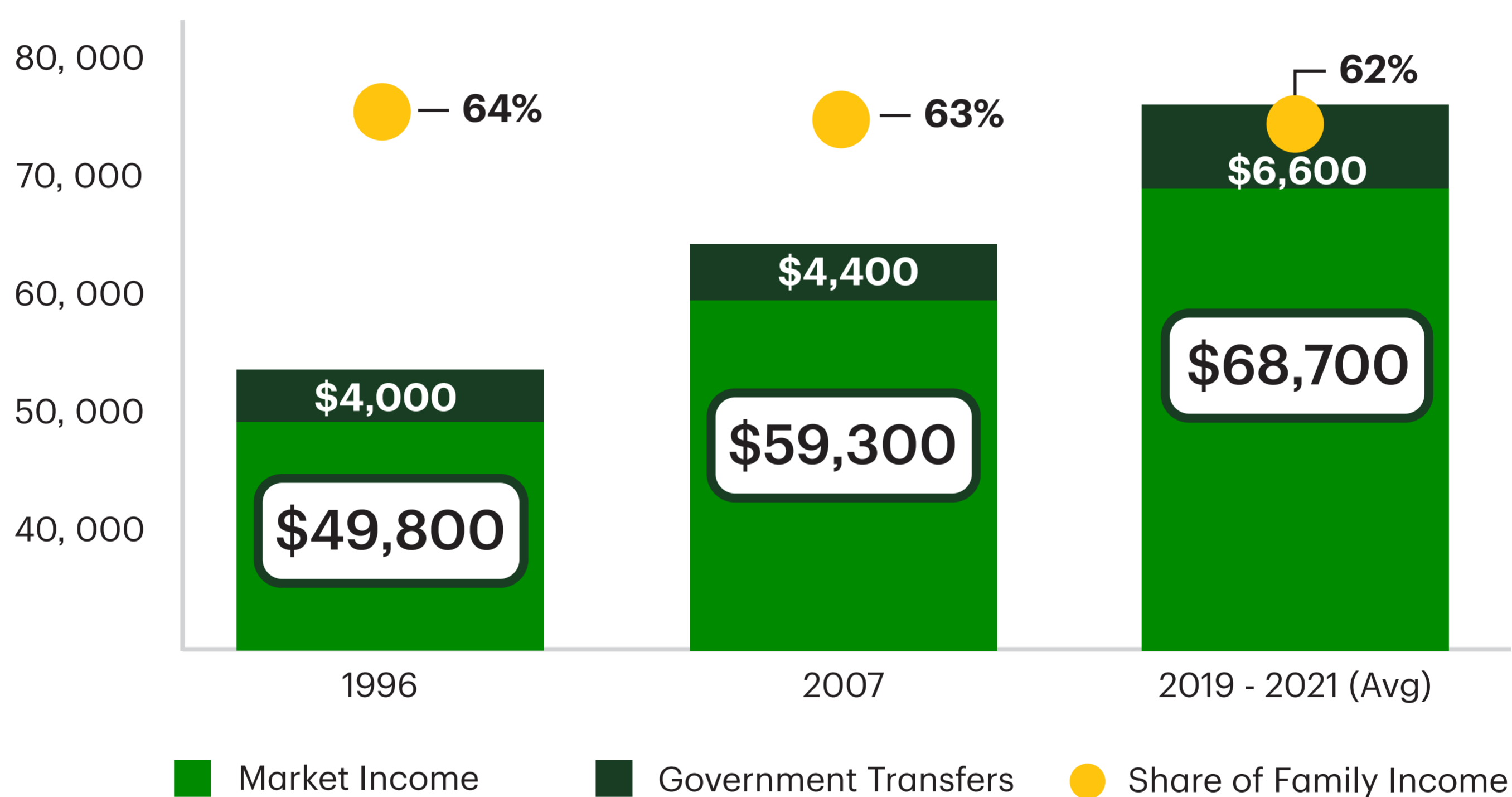
**27%**



**29%**

The average female breadwinner earns over 60% of her family's total income. But in many cases, that share is higher which raises the vulnerability of those families if the women needed to go on maternity leave.

Women's income and contribution to their family's total when they are the breadwinner, average income in 2019 dollars



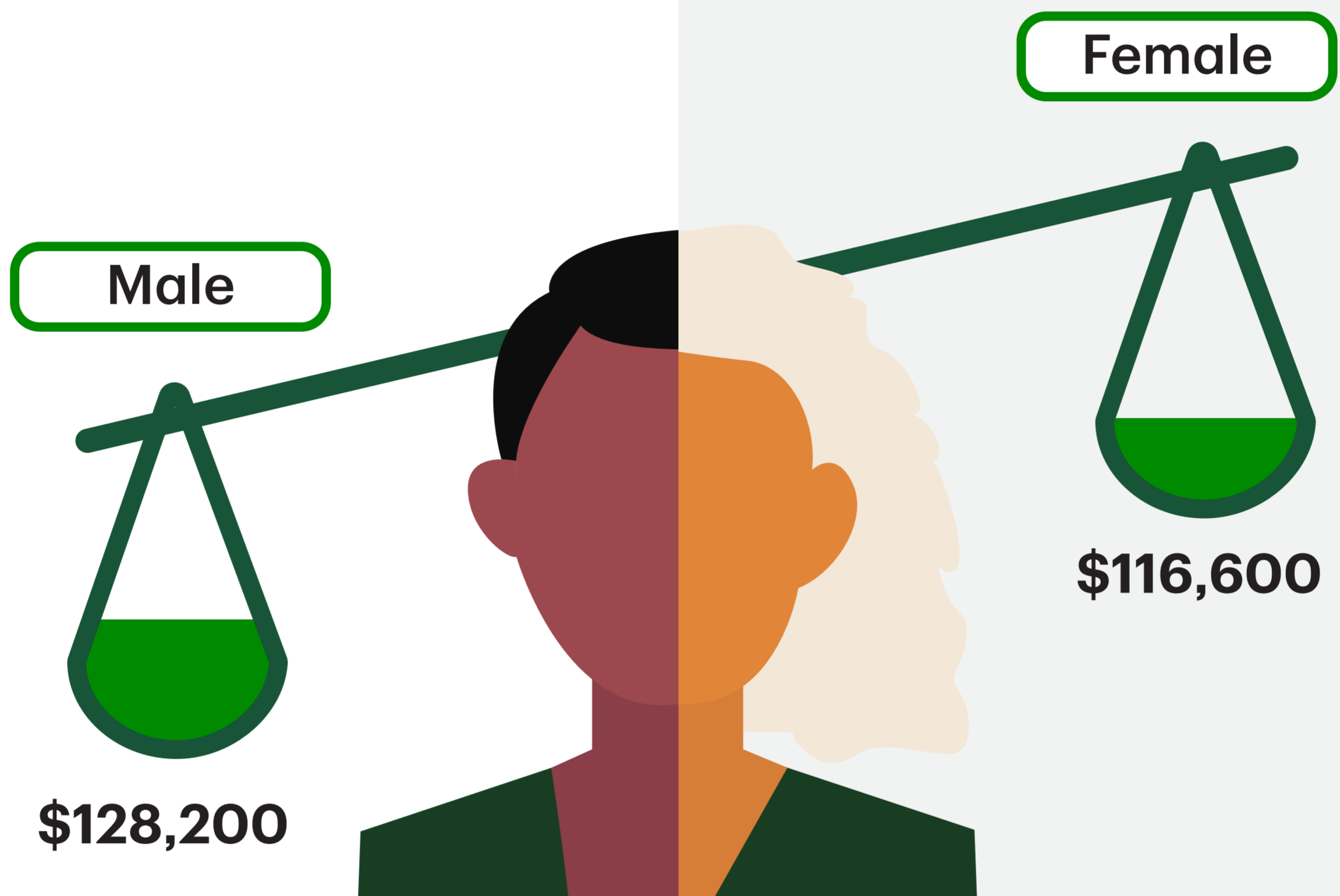
**27%**

of female breadwinners contributed **70% or more** to their family's income in 2019.



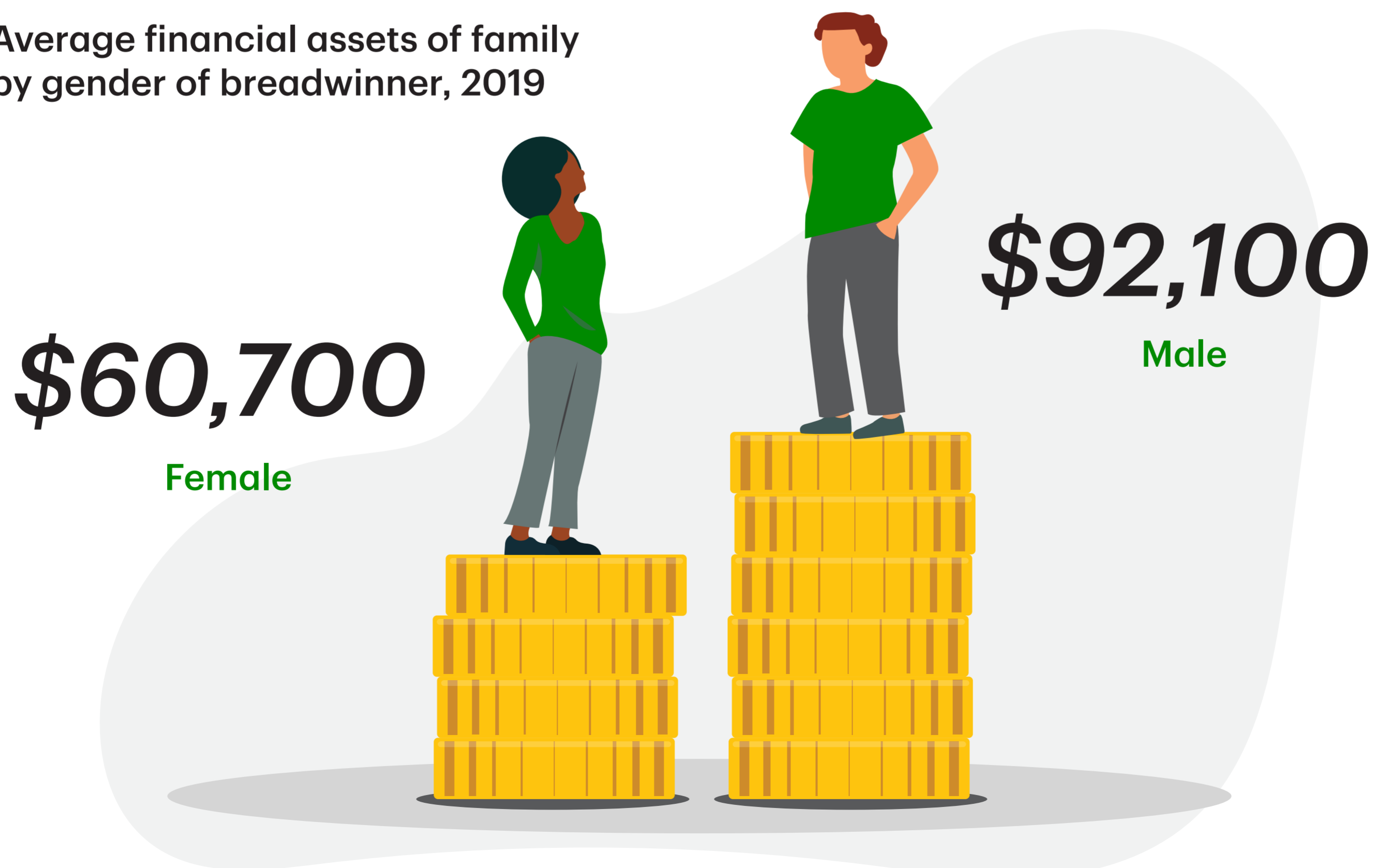
## The Gender Pay and Wealth Gaps

Average family income  
by gender of breadwinner, 2019



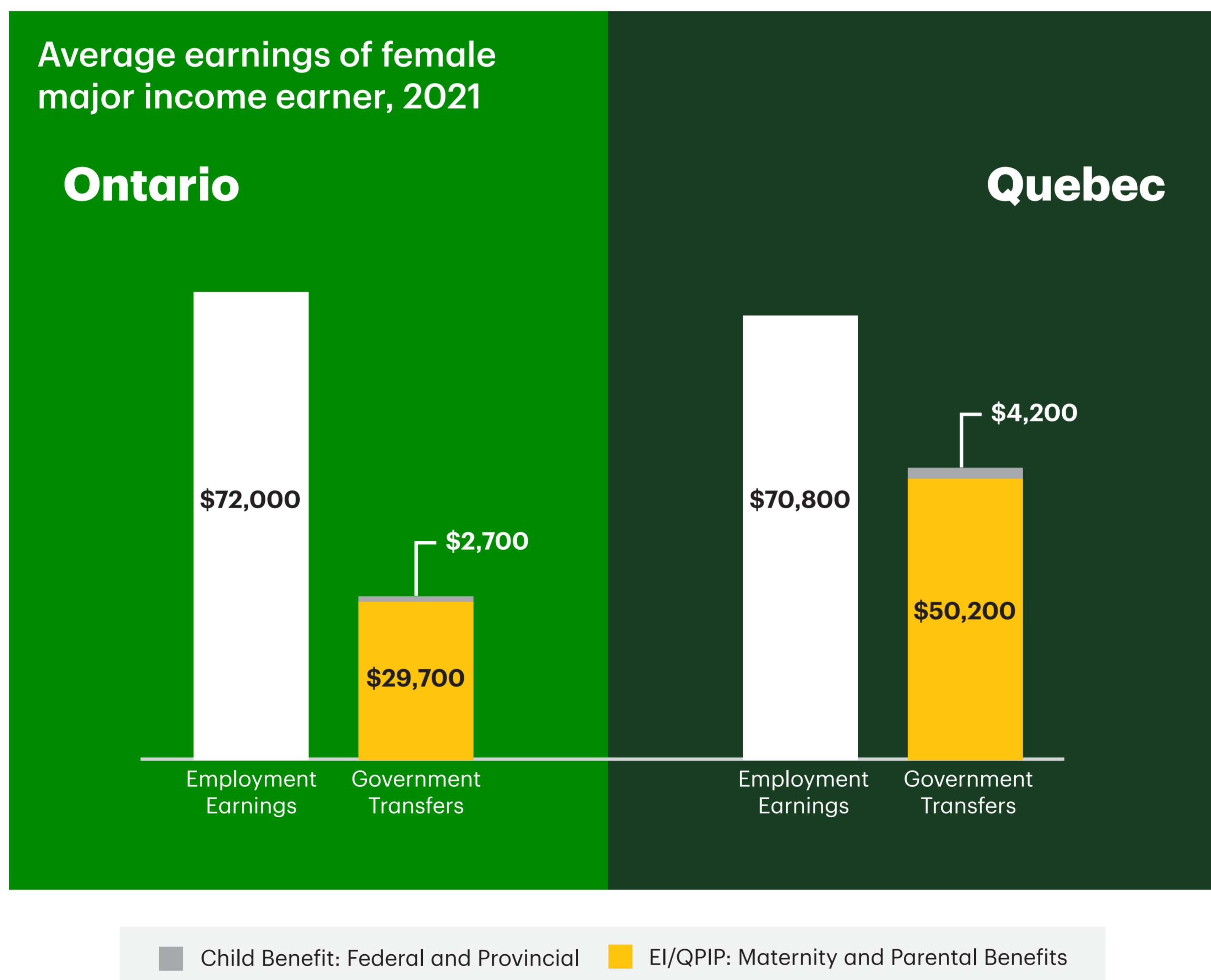
The gender wage gap is present among breadwinners as well, emphasizing the financial difficulty families with a female breadwinner can face. These families also tend to have a smaller savings cushion.

Average financial assets of family  
by gender of breadwinner, 2019



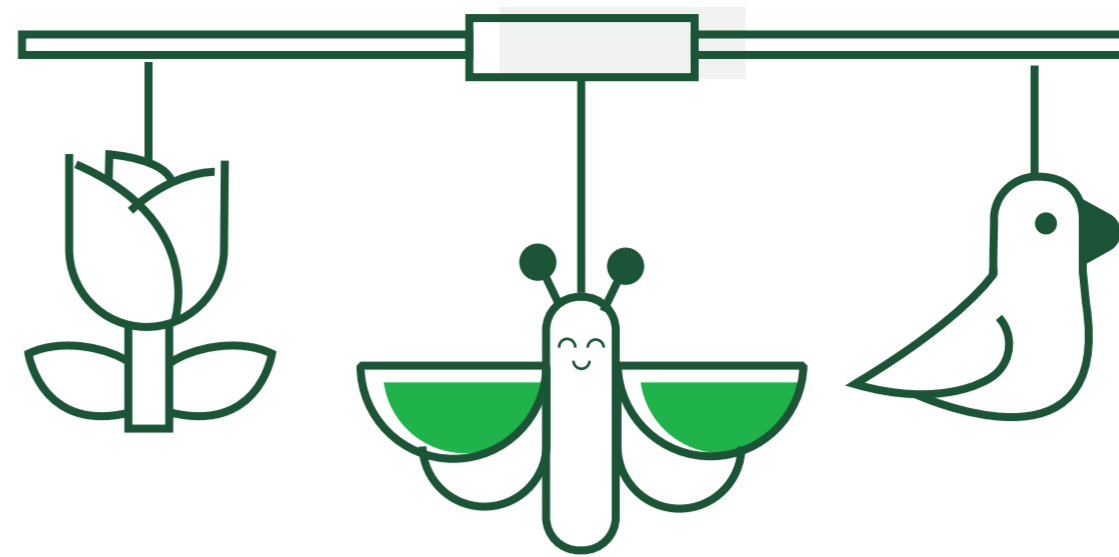
# Government Benefits Can't Replace a Family's Income

Government transfers, including federal and provincial employment insurance (EI) and child benefits provide some cushion, but were never designed to replace an individual's income. Support is higher in Quebec through the Parental Insurance Plan (QPIP), but the hit to income still represents a barrier to family planning decisions if the major income earner is female.

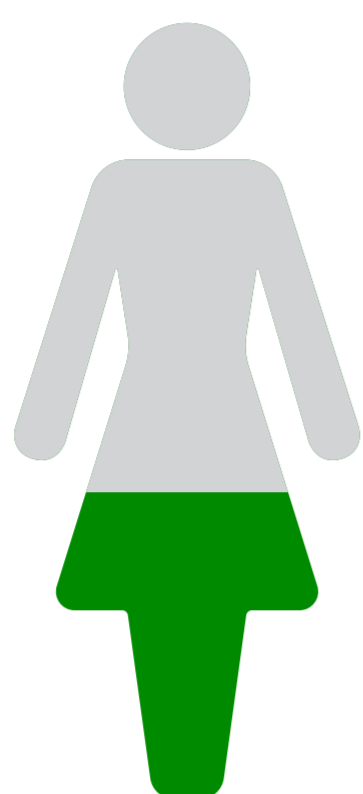


In some cases, the shortfall in government transfers is met by employer top-ups, but these often have limited duration. Only half of employers in a 2021 Aon survey provided maternity benefit top-ups for just 6-18 weeks while 22% supplemented parental/adoption leave benefits for the same duration.

# The Motherhood Penalty

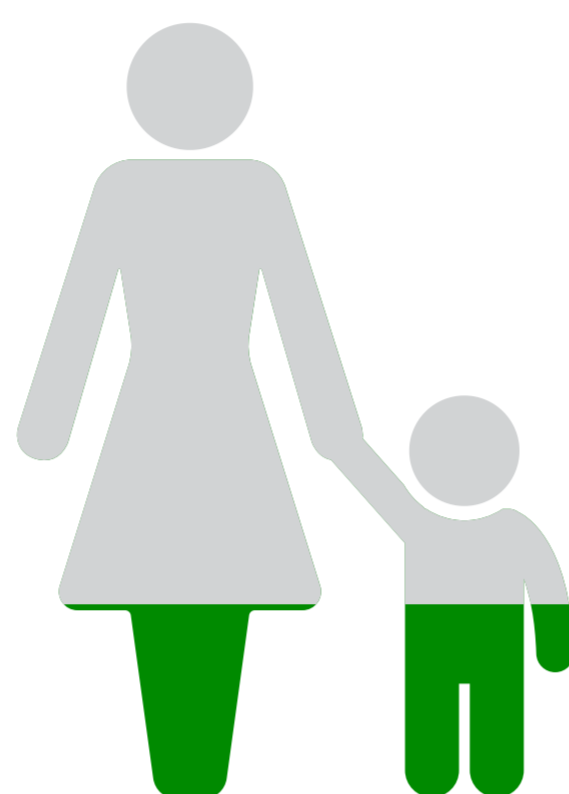


2019



36%

of families without children have a female breadwinner



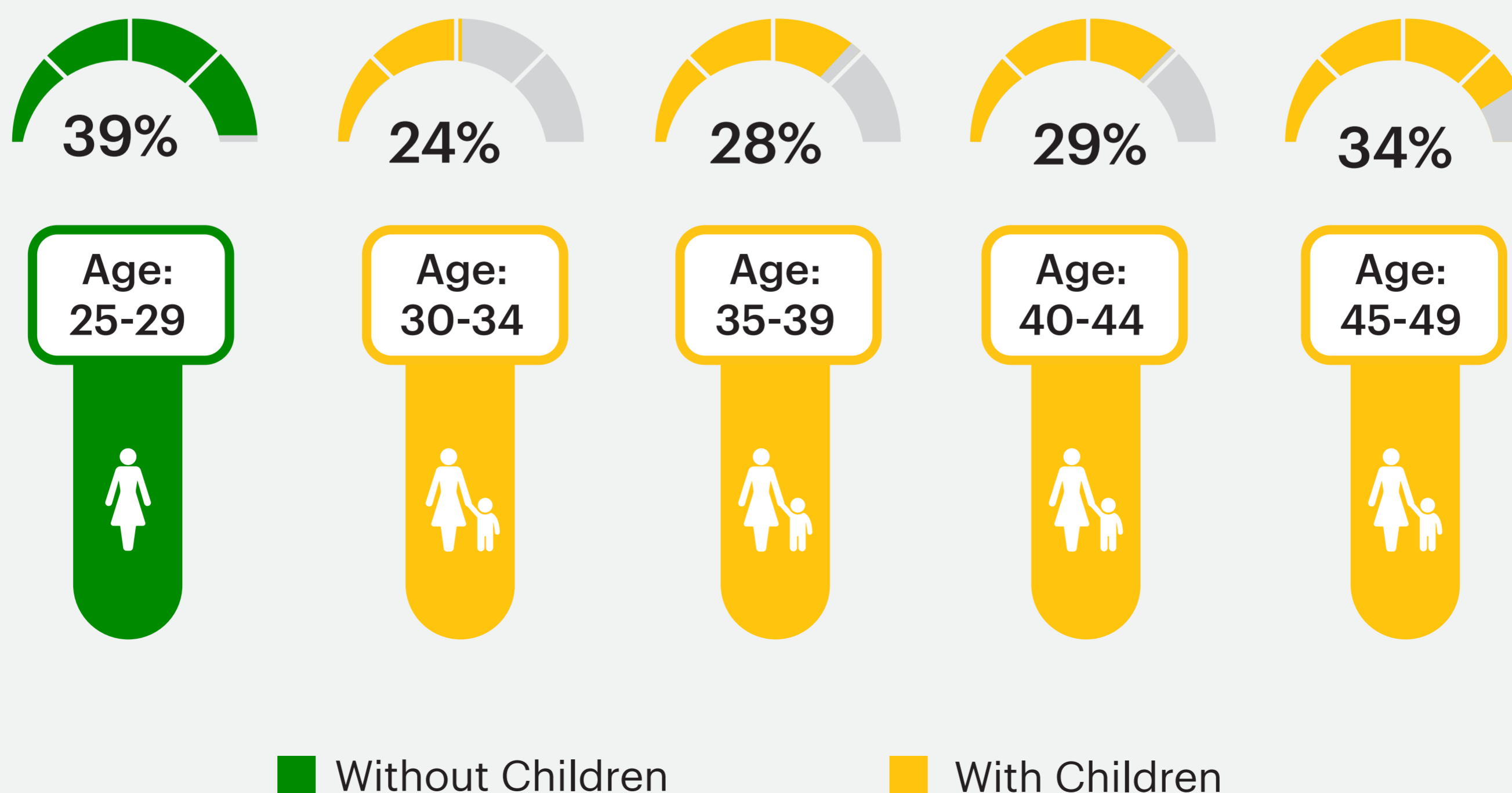
27%

of families with children have a female breadwinner

Societal expectations of mothers as primary caregivers can contribute to the perpetuation of gender wage gaps through penalties to wages and career progression, which can push many women out of the role of major income earner.

With age, women do tend to recover their positions as major income earners, but never quite close the gap to their standing at the start of their careers.

Share of female primary earners by age, 2019



## Notes:

- Income data draws from non-elderly couple economic families with 25–44-year-old females and/or all major income earners in the same age group, unless stated otherwise.
- Child benefits for the couple's child(ren) have been evenly split between the couple.
- Financial assets include registered retirement income funds, RRSP investments including locked in RRSP's, non-registered: bonds, money in banks, mutual funds, other investment/financial assets, income trusts, stocks and shares, and TFSAs for couple and lone-parent economic families where the major income earner is 25-44 years of age.
- For the chart showing maternity/parental/child benefits, the employment earnings is calculated for an average female breadwinner without children and government transfers estimate what she would get over a one-year maternity plus parental leave for her first child.

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Sources: Aon Rapid Response Survey - Supporting Families at Work: Maternity and Parental Top-up Trends (2021), Canada Revenue Agency, Government of Quebec, Statistics Canada - Canadian Income Survey: Public Use Microdata File (2019, 2020, 2021), Survey of Financial Security: Public Use Microdata File (2019), Survey of Labour and Income Dynamics (1996, 2007).

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