

# Study: The Economic Well-being of Women in Canada, 2015

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As the participation of women in the labour force has increased over time, so too has their role in their own economic well-being and that of their families. Women's individual income has grown, largely due to their employment earnings, which now constitute a greater share of family income.

The interaction of gender, age, and family type are explored in "[The Economic Well-being of Women in Canada](#)," a chapter of *Women in Canada: A Gender-based Statistical Report*, released today. Using data from a variety of sources, this chapter provides a comprehensive look at gender differences in individual income; contributions to family income; wealth; and low income.

## The gender gap in individual income has narrowed over the past 40 years

The gender gap in individual income—the difference between the average individual income of women and men—was reduced by half from 1976 to 2015 (in constant 2015 dollars), from \$32,300 (\$16,100 versus \$48,400) to \$16,100 (\$35,300 versus \$51,400). Most of the decrease in the gender gap in individual income occurred from 1976 to 1995, largely due to an increase in women's average individual income. Since then, the gender gap in individual income has been relatively stable.

## Employment earnings account for most of the growth in women's individual income

Income can come from a variety of sources, including employment earnings (that is, wages, salaries, commissions, and self-employment), market income other than earnings (for example, investments and private pensions), and government transfers (for example, the Canada Child Tax Benefit, Old Age Security and the Guaranteed Income Supplement, and Employment Insurance).

Women's employment earnings accounted for the majority of the growth in their individual income from 1976 to 2015: an increase of 59% for all women, and 81% for core-working aged women (25 to 54 years). Over the same period, men's earnings decreased (8% for all men, and 5% for men aged 25 to 54).

## Women's earnings make up a larger share of family earnings than ever before

For most families, the largest share of their income comes from employment earnings. In general, women's earnings account for a smaller portion of family earnings than do men's, however, that portion has grown over time. In families where there was an employed woman aged 25 to 54, their earnings accounted for 47% of family earnings in 2015—an increase of 22 percentage points from 1976 (25%).

Men's earnings accounted for a diminishing share of family earnings, at 66% in 2015—a decrease of 12 percentage points from 1976 (78%). Overall, the proportion of family income from earnings decreased from 1976 to 2015, from 86% to 74%.

## Family income is highest for women in couples with children, lowest for lone mothers

Family type is an important predictor of women's economic well-being. Women tend to be economically vulnerable outside of marriage and common-law unions, particularly when these relationships have ended. According to the 2016 Census of Population, 56% of women aged 15 and over were part of a couple. Of those women who were not part of a couple, 20% were lone parents.

Couple families with children had the highest average income (\$126,200) in 2015, followed by couple families with no children (\$119,100). The income of lone parents was greater, on average, than that of unattached individuals (that is, single people with no children). However, in both cases, women made significantly less than their male



counterparts. Specifically, the average income of lone mothers was \$53,800, which was \$27,900 less than the average income of lone fathers (\$81,700). Similarly, the average income of unattached women was \$8,700 less than the average income of unattached men (\$36,600 versus \$45,300).

### Note to readers

*Sex-disaggregated data presented in this article are based on multiple Statistics Canada sources, including the Survey of Labour and Income Dynamics, the Canadian Income Survey, the Survey of Financial Security, and the 2016 Census of Population.*

*Estimates exclude territories and First Nations reserves.*

**Well-being** is a multi-faceted state characterized by health, happiness, and prosperity. A particular aspect of well-being—**economic well-being**—has both a present component and a future component. In the present, economic well-being is defined by the ability of individuals and small groups, such as families/households, to consistently meet their basic needs for survival, to make economic choices, and to feel a sense of security, satisfaction, and personal fulfillment.

**Individual and family income** refer to total market income before taxes, plus government transfers.

**Constant dollars** refer to the dollars of several years expressed in terms of their value (that is, "purchasing power") in a single year, called the base year. This type of adjustment is done to eliminate the impact of widespread price changes.

**Government transfers** include direct payments from governments, such as Old Age Security, the Guaranteed Income Supplement, Canada/Quebec Pension Plan benefits, social assistance, Employment Insurance, Workers' Compensation, the Child Tax Benefit, as well as refundable tax credits, such as the goods and services tax, harmonized sales tax and provincial/territorial tax credits.

### Definitions, data sources and methods: survey numbers [2620](#), [3889](#), [3901](#) and [5200](#).

This release is based on the chapter "[The Economic Well-being of Women in Canada](#)," part of *Women in Canada: A Gender-based Statistical Report*, seventh edition ([89-503-X](#)), which is now available. The publication *Women in Canada: A Gender-based Statistical Report* is a collaborative effort of Status of Women Canada and Statistics Canada.

For more information, or to enquire about the concepts, methods or data quality of this release, contact us (toll-free 1-800-263-1136; 514-283-8300; [STATCAN.infostats-infostats.STATCAN@canada.ca](mailto:STATCAN.infostats-infostats.STATCAN@canada.ca)) or Media Relations (613-951-4636; [STATCAN.mediahotline-ligneinfomedias.STATCAN@canada.ca](mailto:STATCAN.mediahotline-ligneinfomedias.STATCAN@canada.ca)).