

The Many Faces of the Middle Class

The face of the middle class is becoming more diverse. The traditional model of a couple with children is no longer as dominant. In 1976, 2 out of 3 middle-class households were composed of a couple with children, whereas in 2022, only 38% of middle-class households fit this model.

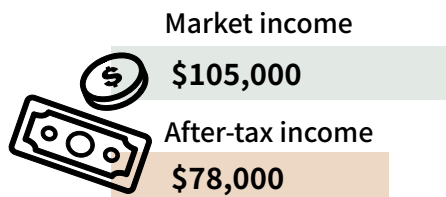
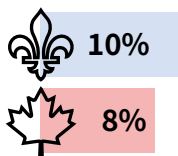
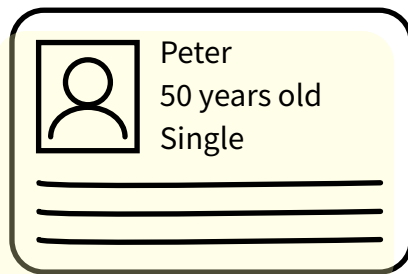
The middle class is defined as individuals whose after-tax income falls **within 75% to 200% of the adjusted median** household income. 

Examples of Households in the Middle Class in 2022

SINGLE PERSON →

10% of the middle class in Quebec and 8% in Canada

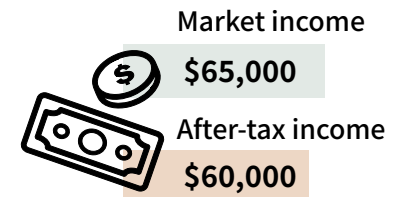
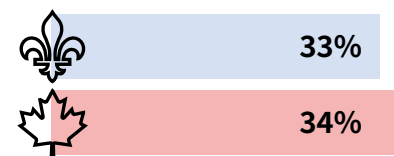
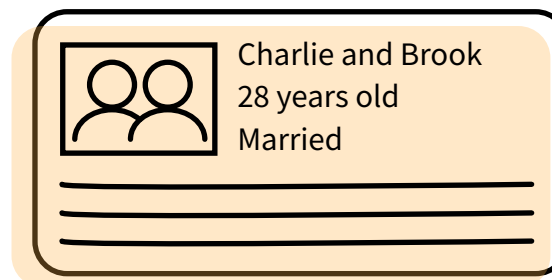
Peter is a 50 year old man. He is single and lives alone. His market income is \$105,000, and his after-tax income is approximately \$78,000.



COUPLE WITHOUT CHILDREN →

33% of the middle class in Quebec and 34% in Canada

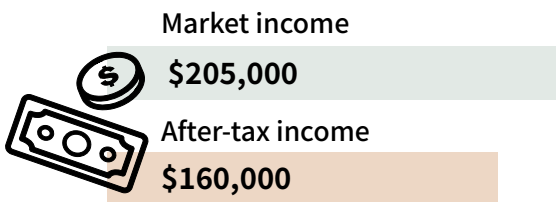
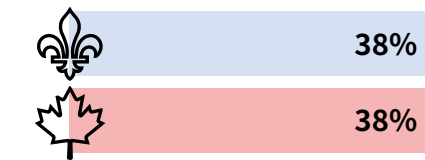
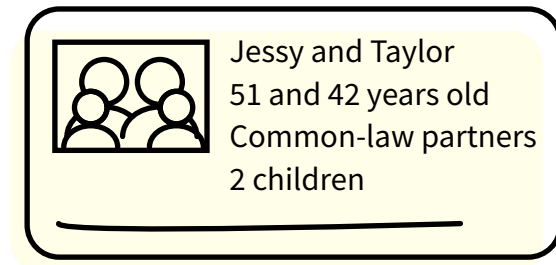
Charlie and Brook are both 28 years old. They are married and have no children. Their combined market income is \$65,000, and their family after-tax and transfer income is approximately \$60,000.



COUPLE WITH CHILDREN →

38% of the middle class in Quebec and Canada

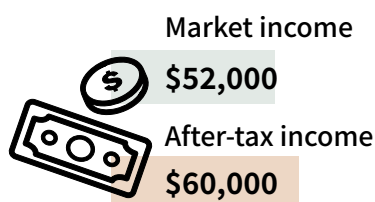
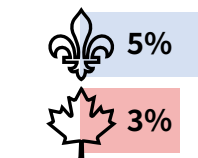
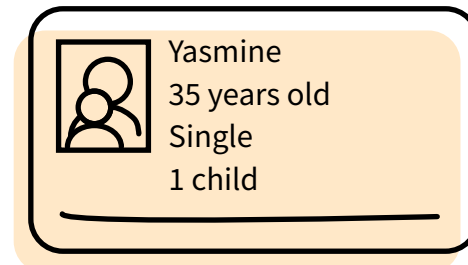
Jessy, 51, and Taylor, 42, are common-law partners. They have two children, Ludo and Alix, aged 10 and 12. Their combined market income is \$205,000, and their family after-tax and transfer income is approximately \$160,000.



SINGLE-PARENT FAMILY →

5% of the middle class in Quebec and 3% in Canada

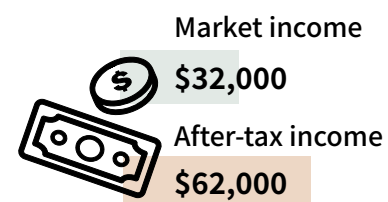
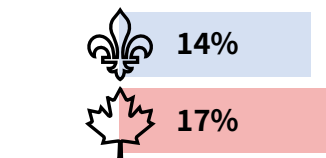
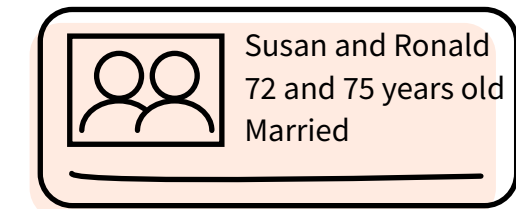
Yasmine is 35 years old. She is raising her 5-year-old daughter, Charlie, alone. Her market income is \$52,000, and thanks to **government transfers**, including provincial and federal child benefits, her disposable income is \$60,000.



OTHER FAMILY TYPES →

14% of the middle class in Quebec and 17% in Canada

Susan, 72, and Ronald, 75, are married. Their combined market income of \$32,000 comes mainly from **pension benefits from their former employers**. Their family after-tax and transfer income, supplemented by public retirement programs, is approximately \$62,000.



For more information:

► Geoffroy Boucher, in collaboration with Roberson Edouard and Ferdaous Roussafi (2025). *Portrait and Evolution of the Middle Classes in Quebec and Canada*, Montreal, Observatoire québécois des inégalités.