The Many Faces of the Middle Class

Observatoire québécois des inégalités

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.

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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.

Peter
50 years old
Single

10%
8%

Market income
$105,000
After-tax income
$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.

Charlie and Brook
28 years old
Married

33%
34%

Market income
$65,000
After-tax income
$60,000

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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.

Jessy and Taylor
51 and 42 years old
Common-law partners
2 children

38%
38%

Market income
$205,000
After-tax income
$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.

Yasmine
35 years old
Single
1 child

5%
3%

Market income
$52,000
After-tax income
$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.

Susan and Ronald
72 and 75 years old
Married

14%
17%

Market income
$32,000
After-tax income
$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.