

Real Modern Family Report 2026

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About the report

The Modern Family Report 2026 is part of the Real Insurance Research Series, exploring the 'Emotional Economy' of contemporary Australian family life: the often-invisible tally of who remembers, organises and completes household tasks, who carries emotional and parenting responsibilities, and who gives up personal time or career opportunities to keep family life running. The report looks beyond stated beliefs about equality to examine how responsibility is actually shared within couples and co-parenting arrangements, and whether these contributions are recognised, valued and considered fair.

The report examines how unspoken parenting roles, income differences, cost-of-living pressures and expectations of availability shape power, time and opportunity within Australian households. It also explores financial privacy, career trade-offs, relationship scorekeeping, avoided conversations, loneliness and the pressure of judgement from relatives and parent networks. Drawing on the views of around 1,200 adult Australians living with a partner, raising children at home or co-parenting a dependent child, the report highlights where modern families are finding balance and where the weight of everyday family life is creating tension, resentment and unequal sacrifice.

Commissioned by Real Insurance and conducted by MYMAVINS, the research is based on a quantitative online survey (22nd to 29th June 2026) of 1,207 adult Australians who live with a partner, have a co-parenting relationship, or both. Where a question could apply to either a partner or a co-parent, respondents were asked to answer about the partner they live with.

Important things to observe about the charts and figures

- Figures are based on self-reported estimates from survey respondents.
- Footnotes below charts may indicate:
  - A subset of the total sample size, as certain questions would only be asked to specific respondents.
  - Types of questions asked, for instance, multiple responses allowed, appear when the question calls for more than one answer from the respondent.
  - Data has been excluded from analysis (e.g. outliers removed in analysis).
  - Some charts and figures may not be equal to 100% due to rounding differences. This is also true for summed-up figures.



Key findings

‘Invisible’ work is unequal

- While 1 in 2 (50%) Australians in couples or co-parenting situations say they’re always or mostly responsible for completing household tasks, women are nearly twice as likely as men to be primarily responsible (67% vs 34%).
- Women are nearly twice as likely to take on primary responsibility for remembering and organising household tasks (81% vs 41%).
- Women are over twice as likely to take on more of the emotional labour in their household (55% vs 23%).
- Women are more likely to feel their household contributions go unnoticed or are undervalued (62% vs 48%).

Parenting roles are often assumed

- Nearly 3 in 4 (72%) parents say assumptions about parenting responsibilities are made before anyone openly discusses who’ll take them on.
- More than 3 in 4 (77%) say at least one parenting responsibility became theirs by default, rather than through a clear agreement, while men are twice as likely as women to not take on any by default (30% vs 14%).
- Women are over twice as likely as men to take on just about every parenting responsibility investigated by default, except transport and discipline.
- Over 2 in 5 (43%) parents have felt like they’re ‘doing it all alone’ at least sometimes, with women more likely than men to feel this way (54% vs 34%).

Family life reshapes personal priorities

- Women are over twice as likely as men to sacrifice more personal time for family or domestic responsibilities (58% vs 23%). They are also more likely to feel their personal time is interrupted by household or family needs (74% vs 61%).
- Around 2 in 3 (67%) have put personal ambitions or passions on hold because of family responsibilities, more commonly among women (71%) and parents (77%).
- Over 1 in 2 (55%) working parents feel their parenting role has negatively impacted their career progression or professional ambitions. This is much more commonly reported among working mothers (69%) than working fathers (46%).
- Over 3 in 5 (61%) working mothers usually adjust work for parenting needs, compared with about 1 in 3 (33%) working fathers. Women are also more likely to feel these career sacrifices are not shared fairly (26% vs 7%).

Income shapes household power

- Around 2 in 3 (66%) report an appreciable income difference with their partner or co-parent. For nearly 2 in 5 (39%), the gap is over $50,000. Men are over 3 times as likely as women to be earning more (53% vs 17%).
- Among those with unequal incomes, close to 1 in 2 (48%) say the gap creates at least some power imbalance. Nearly 1 in 2 (49%) higher earners claim to usually have the final say on major financial decisions, compared with fewer than 1 in 5 (19%) lower earners.
- Nearly 1 in 2 (47%) say the lower earner is at least sometimes expected to do more household, parenting, family or emotional labour.
- More than 1 in 2 (53%) have hidden a purchase or financial decision from their partner or co-parent at least once. Women are more likely to hide purchases (43% vs 29%), while men are more likely to hide gambling (24% vs 9%).

Household pressure becomes relationship pressure

- Over 2 in 5 (43%) say financial stress related to the cost of living has negatively affected their relationship at least sometimes in the past year, most commonly among Gen Y (52%).
- Over 1 in 2 (52%) avoid difficult conversations about money, stress, resentment or household responsibilities at least sometimes, again most commonly among Gen Y (62%).
- Over 1 in 2 (53%) feel the household mental load has negatively impacted their relationship.
- Among those who feel emotional labour is distributed unequally, nearly 3 in 5 (59%) say it causes conflict or resentment in their relationship.
- Nearly 3 in 10 (29%) say there's some form of scorekeeping around who does what in their relationship. Among those keeping score, nearly 7 in 10 (68%) say it creates tension at least sometimes.

Modern family life faces scrutiny

- More than 1 in 3 (34%) say they or their partner or co-parent have felt judged by extended family at least sometimes because of different cultural, family or parenting expectations. This rises among Gen Z (51%) and Gen Y (44%).
- More than 1 in 2 (56%) parents say they are involved in parent networks connected to their child's daycare, school, extracurricular activities, friendships or chat groups. More than 1 in 2 (52%) say these parent networks create stress, tension or emotional labour.
- More than 2 in 5 (43%) parents say they feel judged by other parents for their parenting choices or children's behaviour at least sometimes. Around 2 in 5 (39%) parents say they judge other parents at least sometimes.
- Around 3 in 10 (30%) parents have discouraged or limited their child's friendship with another child because of concerns about the other family or parenting environment. Over 2 in 5 (42%) have done so because of concerns about the child's behaviour or influence.



Household responsibility

Doing the chores

In your household/co-parenting situation, who is primarily responsible for actually doing household/co-parenting tasks?



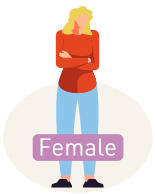
	TOTAL	Female	Male
Always me	16%	23%	10%
Mostly me	34%	44%	24%
Shared equally	41%	29%	53%
Mostly my partner/co-parent	8%	3%	13%
Always my partner/co-parent	1%	0%	1%

*n=1,207 total sample, 603 females, 600 males

About 1 in 2 (50%) say they're always or mostly responsible for completing the tasks themselves. Women are nearly twice as likely as men to mostly or always be primarily responsible for completing household tasks (67% vs 34%).

Perhaps unsurprisingly, women are more than twice as likely as men to feel the division of household responsibilities is unfair (27% vs 12%).

How often do you feel your household/co-parenting contributions go unnoticed or undervalued by your partner/co-parent?

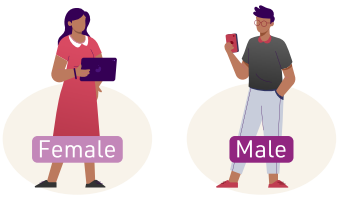
	TOTAL	 Female	 Male
Never	18%	14%	23%
Rarely	27%	24%	30%
Sometimes	35%	36%	34%
Often	14%	17%	10%
Very often	6%	9%	4%

*n=1,207 total sample, 603 females, 600 males

Over 1 in 2 (55%) feel their contributions go unnoticed or are undervalued at least sometimes. Women are again more likely to feel this (62% vs 48%).

Mental load

In your household/co-parenting situation, who is primarily responsible for remembering and organising tasks such as appointments, social events, errands, school needs and family commitments?



	TOTAL	Female	Male
Always me	33%	46%	19%
Mostly me	28%	34%	22%
Shared equally	30%	16%	45%
Mostly my partner/co-parent	8%	2%	14%
Always my partner/co-parent	0%	1%	0%

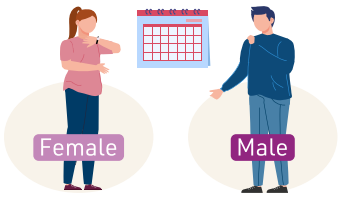
*n=1,207 total sample, 603 females, 600 males

Over 3 in 5 (61%) say they are primarily responsible for remembering and organising household tasks. This includes the endless cycle of grocery lists (64%), bills and admin (59%), and medical appointments (53%).

Women are nearly twice as likely to mostly or always take on primary responsibility for remembering and organising household tasks (81% vs 41%).

Among those whose partner or co-parent isn't always responsible, nearly 3 in 5 (59%) experience decision fatigue at least sometimes. Women are more likely than men to experience this (66% vs 53%).

How often do you feel you need to remind, prompt, or manage your partner/co-parent to complete family tasks?



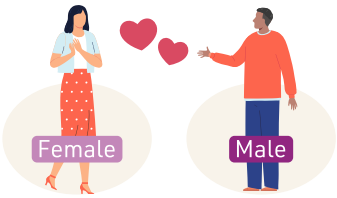
	TOTAL	Female	Male
Never	14%	10%	18%
Rarely	30%	20%	41%
Sometimes	35%	40%	31%
Often	15%	22%	8%
Very often	6%	8%	3%

*n=1,207 total sample, 603 females, 600 males

Women are much more likely than men to say they need to remind, prompt, or manage their partner or co-parent at least sometimes (71% vs 42%). Men are more likely than women to say this rarely or never happens (58% vs 29%).

Emotional labour

To what extent do you feel emotional labour in your household/co-parenting situation is shared equally between your partner/co-parent?
(e.g. managing family stress, maintaining relationships, calming conflict, supporting others emotionally)

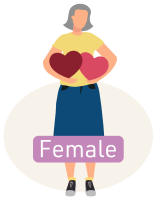
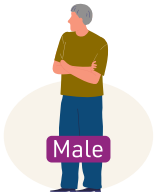


	TOTAL	Female	Male
I do all of it	9%	13%	6%
I do most of it	30%	42%	17%
Shared equally	55%	43%	68%
My partner/co-parent does most of it	6%	2%	10%
My partner/co-parent does all of it	0%	0%	0%

*n=1,207 total sample, 603 females, 600 males

Women are over twice as likely to take on more of the emotional labour in their household (55% vs 23%), including keeping relationships harmonious and supporting others emotionally.

Do you feel your emotional labour is recognised as real work?

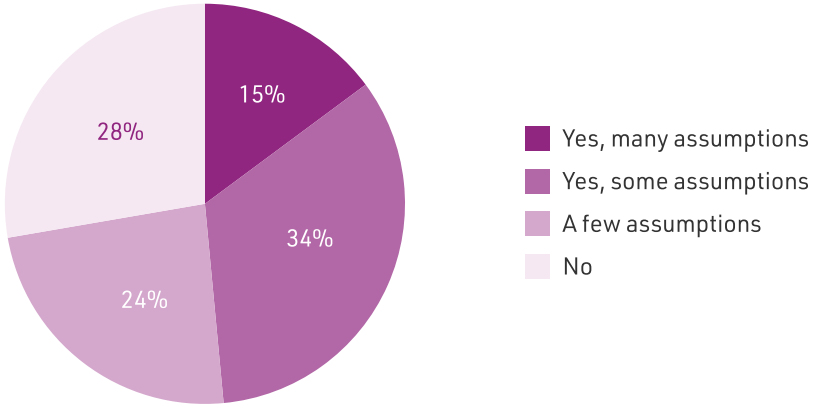
	TOTAL	 Female	 Male
Yes, completely	15%	14%	15%
Mostly	17%	18%	17%
Somewhat	29%	25%	33%
Not really	28%	31%	26%
Not at all	11%	12%	9%

*n=1,207 total sample, 603 females, 600 males

Nearly 2 in 5 (39%) say their emotional labour isn't really recognised or isn't recognised at all, more likely for women than men (44% vs 34%).

Roles by default

Are assumptions about who takes on certain parenting responsibilities made before being openly discussed?

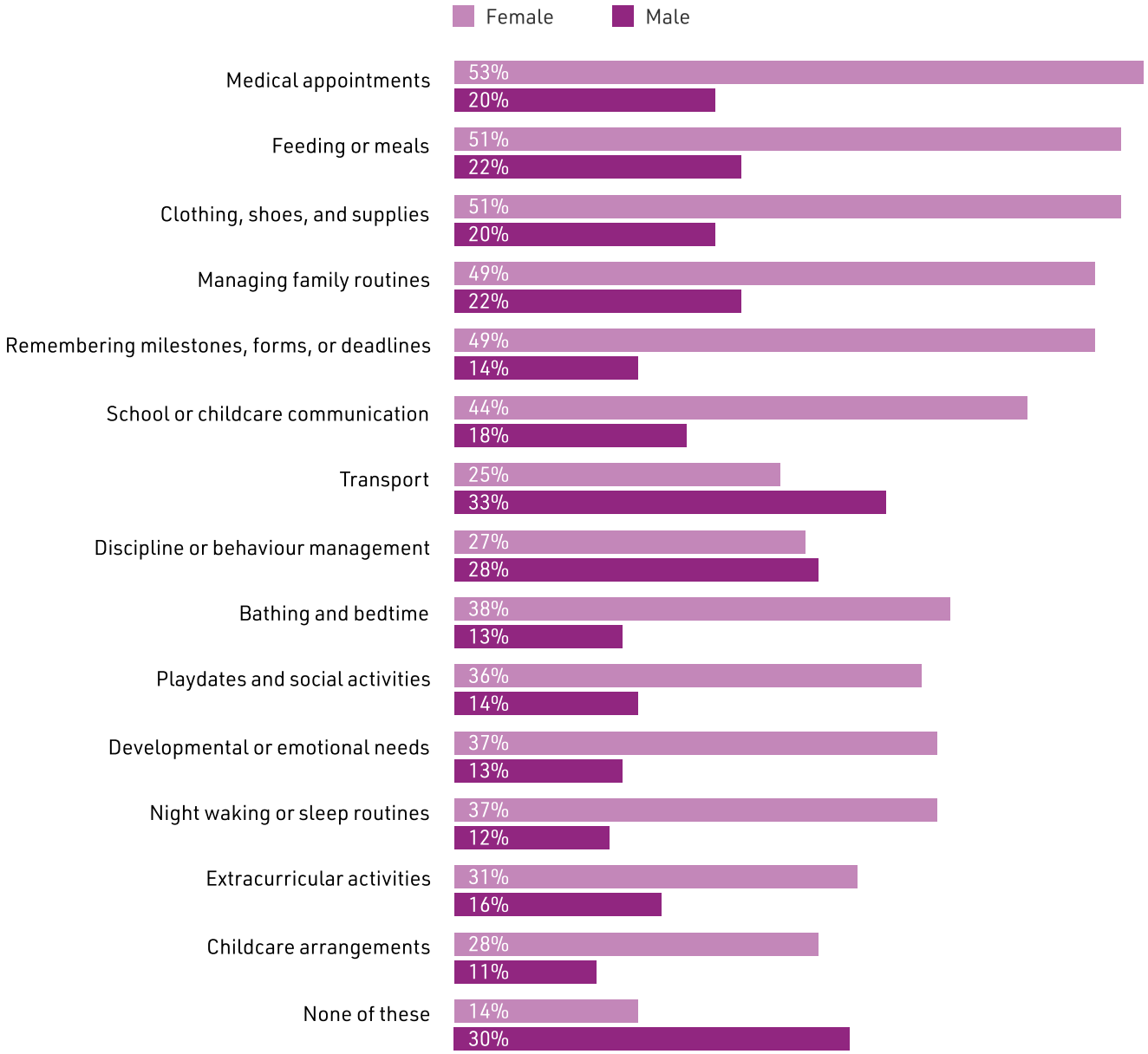


*n=578 parents

Nearly 3 in 4 (72%) parents say assumptions about parenting responsibilities are made before anyone openly discusses who'll take them on, with no difference between mothers and fathers.



Have any of the following parenting responsibilities become yours by default rather than by clear agreement?



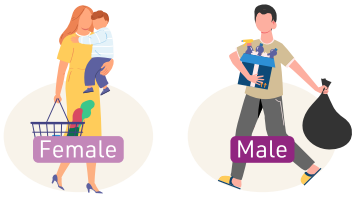
*n=578 parents, 271 females, 305 males. Multiple responses allowed.

More than 3 in 4 (77%) say at least one parenting responsibility became theirs by default, rather than through a clear agreement. Men are twice as likely as women to not take on any by default (30% vs 14%).

Women are over twice as likely as men to take on almost every parenting responsibility by default, except transport and discipline.

Doing it all alone

Have you ever felt lonely or like you are 'doing it all alone' within your relationship/co-parenting arrangement?



	TOTAL	Female	Male
Yes, often	16%	21%	11%
Yes, sometimes	28%	33%	23%
Rarely	28%	28%	29%
Never	28%	18%	37%

*n=561 parents (valid %), 267 females, 292 males

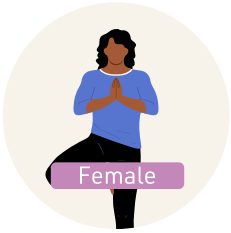
Over 2 in 5 (43%) parents have felt like they're 'doing it all alone' at least sometimes. Mothers are considerably more likely than fathers to have felt this way (54% vs 34%).



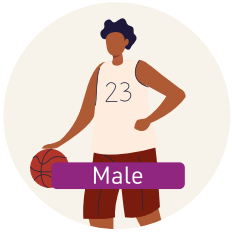
Time and ambition

Personal time

Who in your household/co-parenting situation is more likely to sacrifice personal time for family or domestic responsibilities?



Female		Male
58%	Mostly me	23%
38%	Shared equally	57%
3%	Mostly my partner/ co-parent	20%

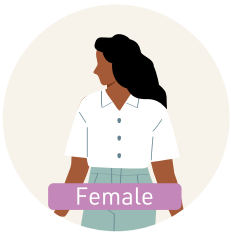


*n=1,207 total sample, 603 females, 600 males

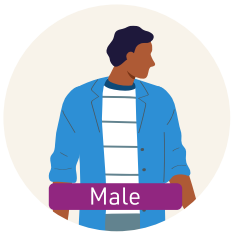
Women are over twice as likely as men to sacrifice more personal time for family or domestic responsibilities (58% vs 23%). They are also more likely to feel their personal time is interrupted by household or family needs (74% vs 61%).

Overall, nearly 1 in 2 (48%) say sacrificing personal time for family is shared equally.

Do you ever feel resentful of the leisure time your partner/co-parent has compared to your own?



Female		Male
11%	A great deal	8%
23%	Somewhat	15%
19%	A little	13%
47%	Not at all	63%



*n=1,207 total sample, 603 females, 600 males

Over 1 in 2 (53%) women are at least a little resentful of their partner having more leisure time, compared with just over 1 in 3 (37%) men.

Overall, more than 2 in 5 (45%) feel resentful of their partner having more leisure time.

Personal ambitions

Do you feel you have had to put personal ambitions or passions on hold due to your family responsibilities?

	TOTAL	 Female	 Male
Yes, considerably	14%	17%	11%
Yes, somewhat	24%	27%	22%
A little	29%	28%	30%
No	33%	29%	38%

*n=1,142 total sample (valid %), 555 females, 583 males

Around 2 in 3 (67%) have put personal ambitions or passions on hold because of family responsibilities. Women are more likely than men to say this (71% vs 62%), as are parents compared with those without children (77% vs 57%).

Has your parenting role negatively impacted your career progression or professional ambitions?

	TOTAL	 Female	 Male
Yes, considerably	14%	20%	10%
Yes, somewhat	19%	26%	15%
A little	22%	23%	21%
No	45%	31%	54%

*n=457 working parents, 183 females, 272 males

Over 1 in 2 (55%) working parents feel their parenting role has negatively impacted their career progression or professional ambitions.

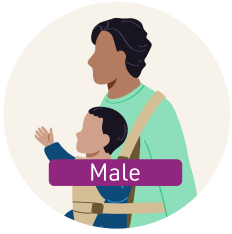
Nearly 7 in 10 (69%) working mothers report an impact, compared with close to 1 in 2 (46%) working fathers.

Career trade-offs

Who is more likely to adjust work commitments because of parenting responsibilities?
(e.g. sick days, school events, appointments, childcare gaps, early pickups)



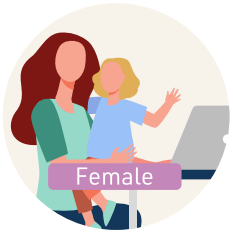
Female		Male
26%	Always me	9%
35%	Mostly me	24%
24%	Shared equally	38%
6%	Mostly my partner/ co-parent	21%
1%	Always my partner/ co-parent	3%
7%	It depends on the situation	5%



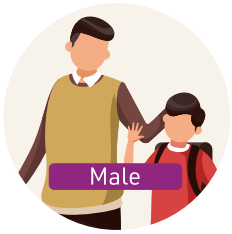
*n=443 working parents (valid %), 176 females, 265 males

Over 3 in 5 (61%) working mothers usually adjust their work commitments for parenting needs, compared with about 1 in 3 (33%) working fathers.

Do you feel career sacrifices related to parenting are shared fairly in your household/co-parenting situation?



Female		Male
11%	Very fairly	22%
23%	Mostly fairly	35%
40%	Neutral	37%
20%	Somewhat unfairly	4%
6%	Very unfairly	3%



*n=457 working parents, 183 females, 272 males

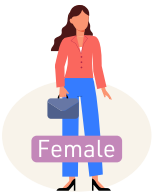
Women are more likely to feel these career sacrifices are not shared fairly (26% vs 7%).



Money and power

Income differences

Is there a significant income difference between you and your partner/ co-parent?

	TOTAL	 Female	 Male
I am the only one earning	7%	3%	11%
I earn more	28%	14%	42%
We earn similar amounts	31%	34%	28%
My partner/co-parent earns more	24%	32%	16%
My partner/co-parent is the only one earning	7%	13%	2%
Unsure	3%	4%	2%

*n=1,207 total sample, 603 females, 600 males

Around 2 in 3 (66%) report an appreciable income difference with their partner or co-parent. For nearly 2 in 5 (39%), the gap is over $50,000.

Men are over three times as likely as women to earn more than their partner (53% vs 17%).

Do you feel your career or job commitments are respected regardless of how much income is brought in?

	Earning more	Earning similarly	Earning less
Always	37%	40%	32%
Mostly	26%	29%	24%
Sometimes	23%	13%	21%
Not at all	14%	19%	22%

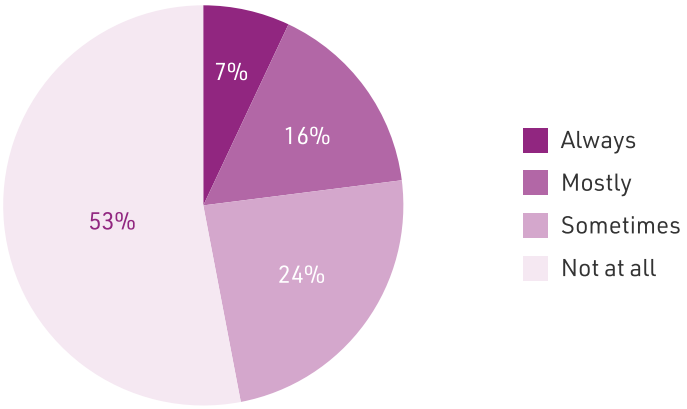
*n=1,207 total sample, 419 those earning more, 376 those earning similar amounts, 378 those earning less

Just over 1 in 5 (22%) lower earners feel their career or job commitments are not respected at all because of how much income they bring in, while fewer than 1 in 3 (32%) feel they are always respected.



Power imbalance

If one partner/co-parent earns less, is there an expectation that they should do more household/co-parenting, family responsibilities or emotional labour?



*n=831 those who don't earn similar amounts or are unsure

Among Australians who don't earn similar amounts to their partner or co-parent (or are unsure), nearly 1 in 2 (47%) say the lower earner is at least sometimes expected to do more household, parenting, family or emotional labour, while nearly 1 in 4 (23%) say this expectation exists always or most of the time.

Who usually has the final say on major financial decisions?



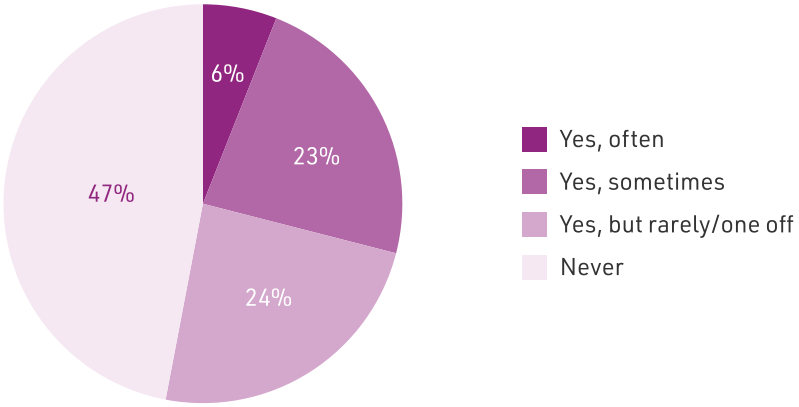
	Earning more	Earning similarly	Earning less
Always me	19%	8%	4%
Mostly me	30%	13%	15%
Shared equally	46%	69%	61%
Mostly my partner/co-parent	5%	9%	16%
Always my partner/co-parent	0%	1%	4%

*n=1,207 total sample, 419 those earning more, 376 those earning similar amounts, 378 those earning less

Among those with unequal incomes, close to 1 in 2 (48%) say the gap creates at least some power imbalance. Nearly 1 in 2 (49%) higher earners say they usually have the final say on major financial decisions, compared with fewer than 1 in 5 (19%) lower earners.

Financial secrets

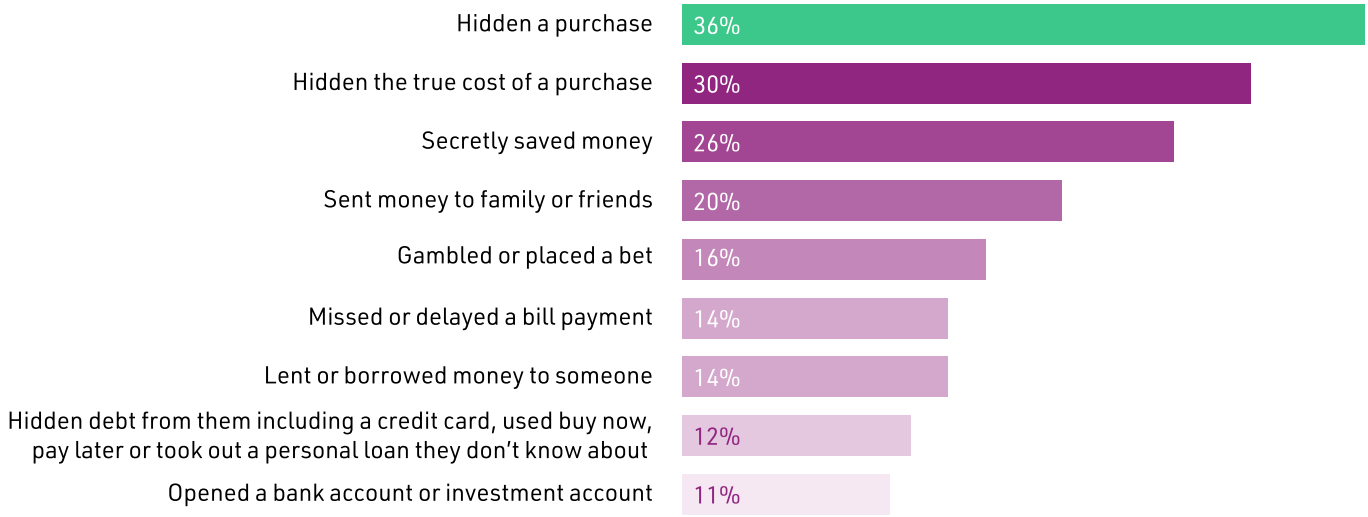
Have you ever hidden a purchase or financial decision from your partner/co-parent?



*n=1,207 total sample

More than 1 in 2 (53%) have hidden a purchase or financial decision from their partner or co-parent at least once.

Which of the following have you ever done without your partner/co-parent's knowledge?



*n=645 those who have hidden a purchase or financial decision from their partner/co-parent. Multiple responses allowed. Top 9 responses only.

Among those who've hidden something, over 1 in 3 (36%) concealed a purchase, 3 in 10 (30%) concealed the true cost of a purchase, over 1 in 4 (26%) secretly saved money, and 1 in 5 (20%) sent money to family or friends.

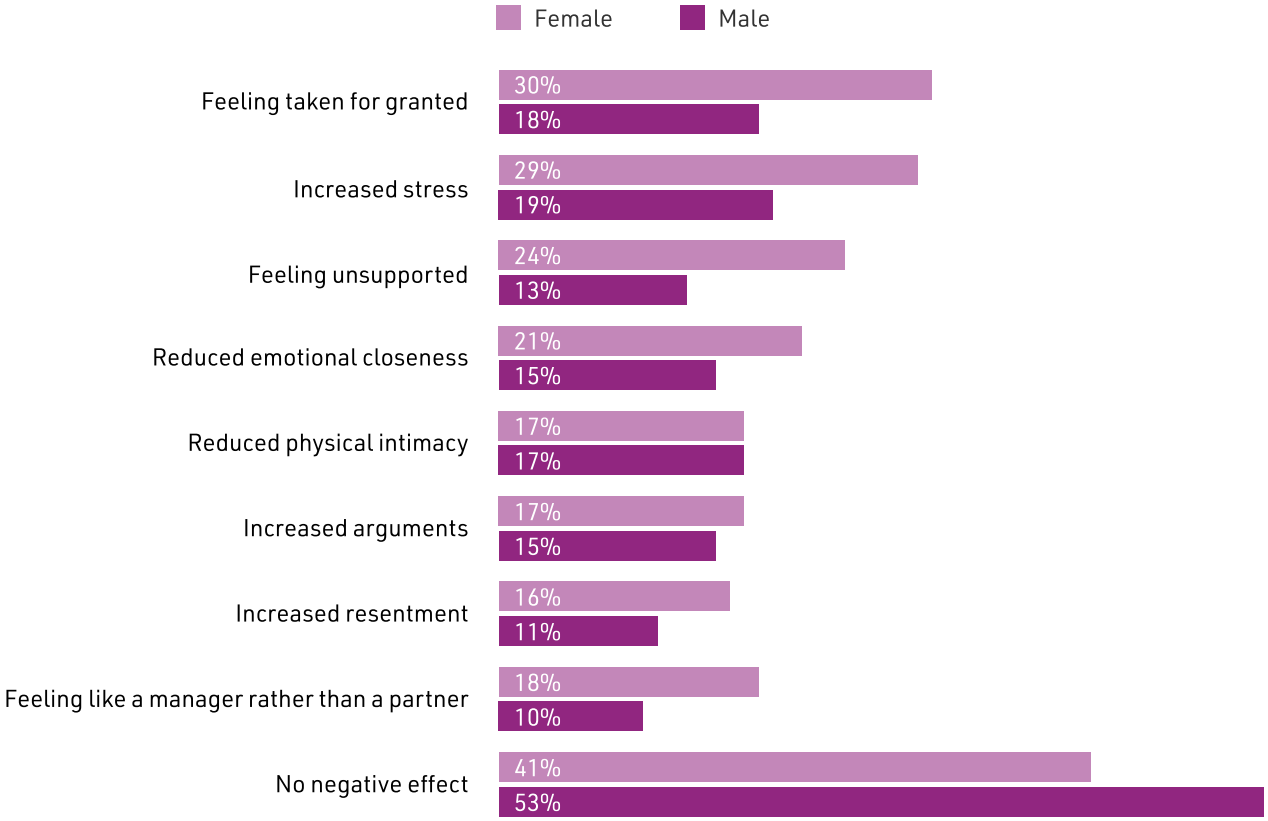
Women are more likely to hide purchases (43% vs 29%), while men are more likely to hide gambling (24% vs 9%).



Relationship pressure

Feeling the load

Has the mental load of household/co-parenting responsibilities experienced by you or your partner/co-parent negatively affected your relationship?



*n=1,207 total sample, 603 females, 600 males. Multiple responses allowed.

Over 1 in 2 (53%) feel the household mental load has negatively impacted their relationship. This rises to nearly 3 in 5 (59%) among women, with feeling taken for granted (30%), increased stress (29%), and feeling unsupported (24%) the most commonly cited effects.

Over 1 in 2 (54%) also noted that technology or screen time has negatively affected connection in their relationship.

Has the unequal distribution of emotional load ever caused conflict or resentment in your relationship with your partner/co-parent?

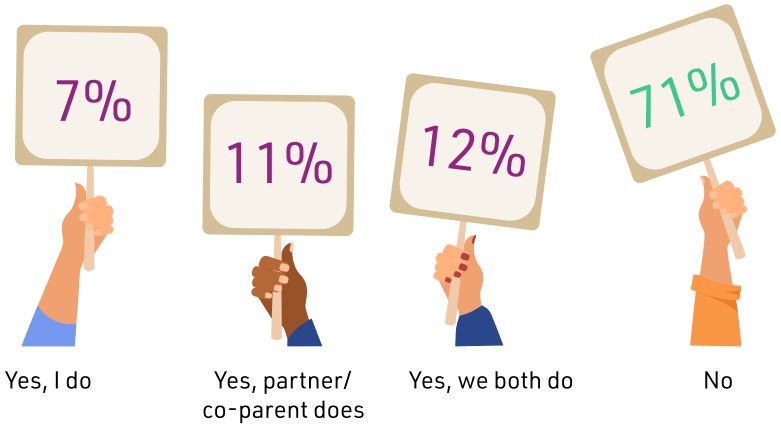
	TOTAL	 Female	 Male
Yes, frequently	14%	13%	16%
Yes, sometimes	44%	48%	37%
Rarely	27%	27%	26%
Never	14%	11%	20%

*n=540 those who feel emotional load in their household/co-parenting situation is not shared equally, 346 females, 194 males

Among those who feel emotional load is distributed unequally, nearly 3 in 5 (59%) say it causes conflict or resentment in their relationship. This is again more common among women than men (61% vs 54%).

Scorekeeping tension

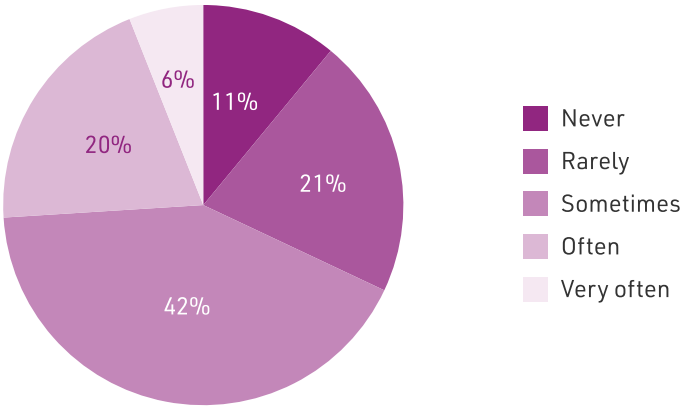
Is there ever any 'scorekeeping' around who does what in your relationship with your partner/co-parent?



*n=1,207 total sample

Nearly 3 in 10 (29%) partners or co-parents say there's some form of scorekeeping around who does what in their relationship. Gen Y are the most prone to relationship scorekeeping, while Baby Boomers and older Australians are the least (46% vs 14%), though this may be partly related to life stage. Meanwhile, parents with children at home are nearly twice as likely as those without children to keep score (39% vs 21%).

Does this 'scorekeeping' ever cause tension in your relationship with your partner/co-parent?

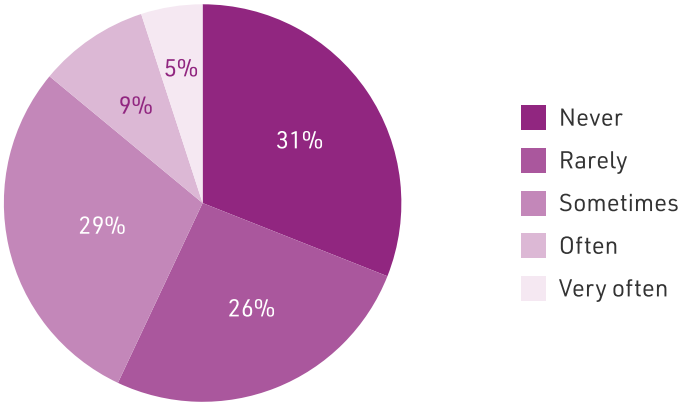


*n=353 those who experience 'scorekeeping' in their relationship

Among those keeping score, nearly 7 in 10 (68%) say it creates tension at least sometimes. Parents with children at home are more likely than those without children to say scorekeeping causes tension often or very often (31% vs 18%).

Financial pressures

Has financial stress related to the cost of living negatively impacted your relationship with your partner/co-parent in the past 12 months?

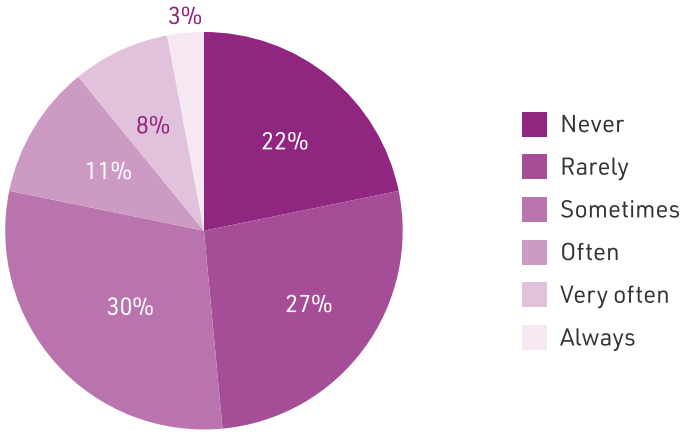


*n=1,207 total sample

Over 2 in 5 (43%) say financial stress related to the cost of living has negatively affected their relationship at least sometimes in the past year. Just over 1 in 2 (52%) Gen Y and 7 in 10 (70%) Gen Z respondents report an impact, compared with over 1 in 4 (27%) Baby Boomers or older.

Further, about 1 in 2 (51%) parents with children at home report an impact, compared with over 1 in 3 (35%) people without children at home.

How often do you avoid difficult conversations with your partner/co-parent?
(e.g. about money, stress, resentment, or household responsibilities)



*n=1,207 total sample

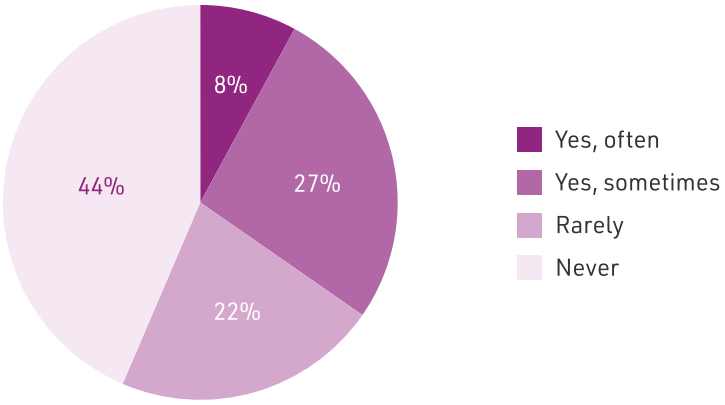
Over 1 in 2 (52%) avoid difficult conversations about money, stress, resentment or household responsibilities at least sometimes. Over 3 in 5 (62%) Gen Y respondents avoid them at least sometimes, compared with 2 in 5 (40%) Baby Boomers and older Australians.



Judgement and comparison

Judgement from family

Have you or your partner/co-parent ever felt judged by extended family because of different cultural, family, or parenting expectations?



*n=1,045 total sample (valid %)

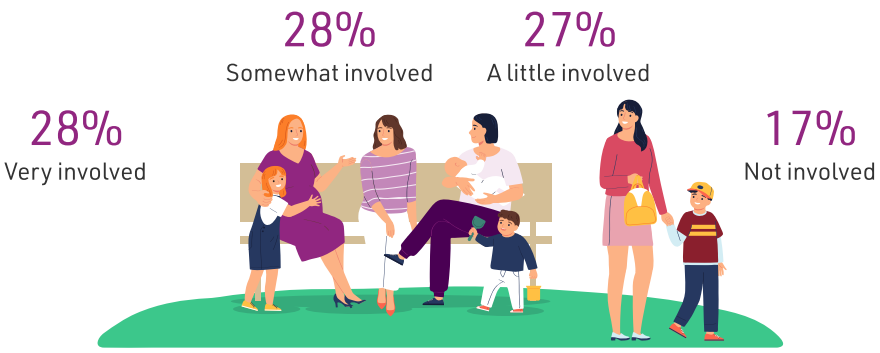
More than 1 in 3 (34%) say they or their partner/co-parent have felt judged by extended family at least sometimes because of different cultural, family or parenting expectations.

Younger Australians are much more likely to report feeling judged, particularly Gen Z (51%) and Gen Y (44%).

Those with children in the household are also more likely to feel judged than those without (41% vs 27%).

Parent network pressures

How involved are you in parent networks connected to your child's daycare, school, extracurricular activities, friendships or chat groups?

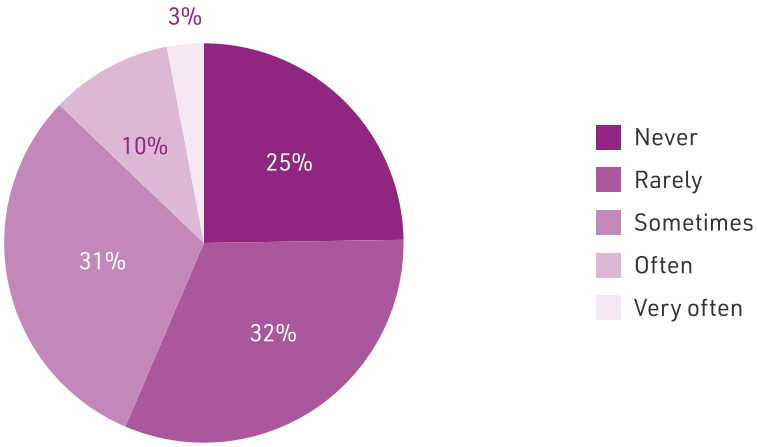


*n=478 parents (valid %)

More than 1 in 2 (56%) parents say they are involved in parent networks connected to their child's daycare, school, extracurricular activities, friendships or chat groups.

More than 1 in 2 (52%) say these parent networks create stress, tension or emotional labour.

How often do you feel judged by other parents for your parenting choices or children's behaviour?

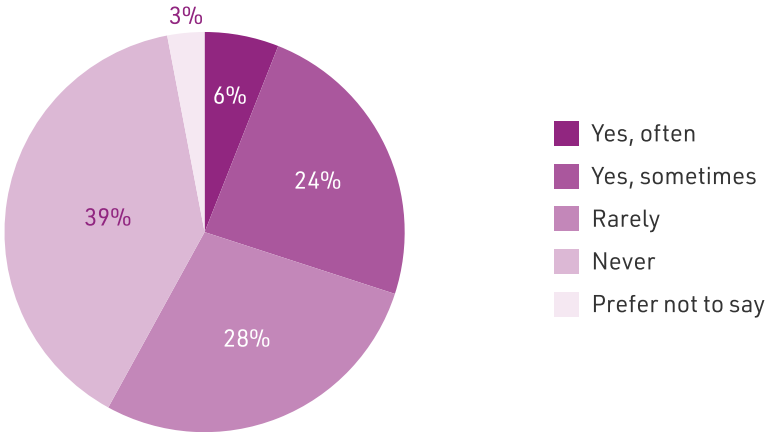


*n=578 parents

More than 2 in 5 (43%) parents say they feel judged by other parents for their parenting choices or children's behaviour at least sometimes. Feeling judged is again much more common among younger parents, particularly Gen Z (49%) and Gen Y (51%). Meanwhile, around 2 in 5 (39%) parents say they judge other parents at least sometimes for their parenting choices or children's behaviour.

Children's friendships

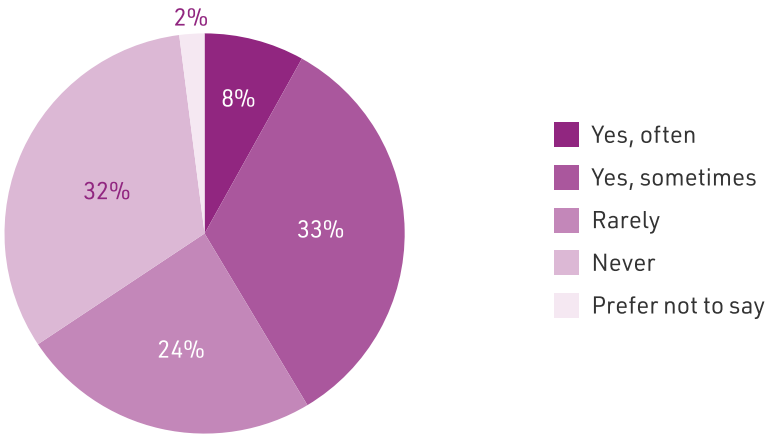
Have you ever discouraged or limited your child's friendship with another child because of concerns about the other family or parenting environment?



*n=578 parents

Exactly 3 in 10 (30%) parents have discouraged or limited their child's friendship with another child because of concerns about the other family or parenting environment.

Have you ever discouraged or limited your child's friendship with another child because of concerns about the child's behaviour or influence?
(e.g. bullying, disruptive behaviour or being a bad influence)



*n=578 parents

Over 2 in 5 (42%) parents say they have often or sometimes discouraged or limited their child's friendship with another child because of concerns about the child's behaviour or influence, such as bullying, misbehaviour or being a bad influence.

More research from Real Insurance coming soon...

About Real Insurance

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