CANADA’S OVERALL FERTILITY rate has been on the decline for 20 years and hit a record low in 2019. But there’s an anomaly in the trend: If you look at women between the ages of 40 and 44, fertility rates are actually increasing.

Why are more women waiting until they’re older to have kids? Some are prioritizing their careers and are taking longer to meet partners and start families. Others are building up their financial security or waiting until they can afford a home before trying to have children.

There can be challenges, fertility being one of them. But being a slightly older mom has its advantages, too. Aside from having more time to earn and save, women who begin their motherhood journey later in life believe they experience fewer regrets than younger moms when it comes to things like missed opportunities. And having experienced more years without kids makes older moms feel more empowered to pass on that wisdom and knowledge to their little ones. For some women, having a kid in their 40s was how they planned it all along. For others, it’s just how their lives panned out.

More Canadian women than ever are becoming mothers in their 40s—with absolutely zero regrets.
MY CHILDHOOD WAS SPENT in Bulgaria. I grew up in a bachelor apartment with my mother, father and younger sister. My parents did a great job raising me under the circumstances. But living in a communist country, where you couldn't own a business or your own property, made me motivated to accomplish more with my life. We immigrated to Canada when I was 16, and settled in Mississauga, Ont. In 2005, when I was 25, I met Freddie Campos at a nightclub in Toronto. We were just friends for years, then we got into a relationship when I was 31.

I had always thought about having kids. But I felt like I had to get to a certain point in my life. I wanted to have security in income and housing. And Freddie felt the same way. In 2013, I got my real estate licence and started my own business. Freddie got his licence in 2015 and joined the business, which has grown exponentially since then. In the spring of 2019, we bought a townhouse together in Roncesvalles, a neighborhood in the west end of Toronto. It was a great place to start a family, and that’s when we really felt like we were ready to have a kid. In March 2020, at age 39, I found out I was pregnant. My sister, who’s six years younger than I am, actually became pregnant two months before me. My parents were so happy for us.

My pregnancy went very smoothly. I worked throughout it and was even replying to work emails on my phone in the delivery room. Our daughter, Isabel Carmen, was born on December 28, 2020. Since Freddie and I are both self-employed, neither of us gets maternity or paternity leave. So we had to have a sound financial plan. We decided to continue working after her birth, although we did line up some help with marketing, putting up listings and doing showings if we needed it.

We’re lucky that our daughter is a good sleeper, so Freddie and I each get around six hours of sleep at night. I went back to work right after giving birth. Freddie and I alternate with child care, so I’ll watch Isabel while he goes on property showings. Then Freddie will take over and I’ll go out to film a video for a new listing.

At 40 years old, I’m the oldest person in my friend group. Most of them are also business owners and people who work for themselves. It’s been kind of normal for us to have kids a little bit later, so I haven’t really felt like an older mom. Four of us had kids last year and the other moms were in their mid- to late 30s.

Having kids when you’re older isn’t such a shocking thing anymore, and it shouldn’t be. It gave me time to find a level of stability and success that I wouldn’t have had in my 20s or 30s. I would have found a way to make it work when I was younger, but now we can do things like sign Isabel up for piano lessons, or put her in a great daycare, with less financial stress. Freddie and I had our busiest year ever in 2020 and this year is proving to be just as busy, if not more. I feel like a superwoman for being able to do it all—run a successful business and raise a child.

“Having kids when you’re older isn’t such a shocking thing anymore, and it shouldn’t be.”
WHEN I GOT MARRIED IN 2006, I didn’t think I wanted my own children. I was very happy with my life and career and travelling. I was happy by myself. But when I entered my late 30s, I started feeling the itch. I wondered if I’d feel regret not going through the experience of having children. At the time, I was going through a divorce with my now ex-wife. I thought to myself, ‘Who am I going to meet at this age who is going to want to have children?’ I really didn’t think it would happen.

A year later, we went to a fertility clinic to get artificial insemination from a sperm donor. I got pregnant after the second try, but unfortunately miscarried. By the fourth try, in May 2016, I became pregnant again. And on January 3, 2017, Naima Osbourne Morneau was born. I was 42, but I had no problems with the pregnancy or delivery. The doctors all said, ‘You’re having a baby like you’re 20 years old.’ Everybody was so shocked.

Being a Black, anglophone new mom in Quebec City was difficult. The city is very French and very white. I would go to mom groups but no one would talk to me. It was very lonely. I eventually found a couple of Black women in mom groups specifically organized for anglophones living in Quebec City. I was like, ‘Oh, thank God.’ Most of them are from Toronto or Montreal. And we’ve connected very well because of our culture, our backgrounds and where we’re from.

In 2019, I separated from my partner, but we share custody to help raise our daughter. As a Black queer mom, and an anomaly in Quebec City, I have to make sure that my daughter understands and embraces how she’s different. She’s going to have challenges being a biracial child and having two moms who were in an interracial relationship in a place where all of this is so new. I want to instill in her the confidence to be herself and have conversations with people when they ask about her family and why she doesn’t know who her dad is.

In June 2020, I took Naima to a Black Lives Matter protest. I knew it was a very important part of history that I wanted her to be a part of. Being an older Black mom helps me raise a child who’s going to be more confident, tolerant, accepting and perhaps even more outspoken and unapologetic about herself, like I am. Because I’ve lived so many years as a human being, as a woman, as a queer person and as a Black person, I can use what I’ve learned from those experiences to parent this child so she won’t have to go through the angst and the tough times that I did. That doesn’t mean that I don’t have difficult moments. It just means she gets to learn from more of the good stuff than the bad stuff.

“The most unexpected thing about motherhood is the judgment and competition about how we mother. I wasn’t prepared for it!”

Michelle Osbourne, 46
WITH DAUGHTER, NAIMA, 4 YEARS
“As a mom in my 40s, I feel like I have a lot of life experience under my belt. I can take all of that and teach my child from my experiences.”

HAVING KIDS is something I’ve always known I wanted. But I wanted things to be lined up in a certain way—with an established career and in a good relationship with a partner. I thought that would be a solid foundation for starting a family. But it didn’t happen that way.

Still single when I was 39, I went to a fertility clinic to find out what my chances were of getting pregnant. I had some tests done to see how many eggs I had left and what my hormone levels were. They said I was doing OK and I could still get pregnant, but that I should do it soon. A few years later, when I was 42, I reconnected with someone from my past. Our relationship was on and off, but he expressed an interest in having kids. So we talked about it and he was up for helping me get pregnant. He didn’t want to be involved financially, so we signed a contract that said I had all rights and responsibilities to the child. It was as if he was a sperm donor.

We went ahead with IVF straight away. Things ended between us before it was complete, but the single embryo that resulted from that one IVF cycle took. I was five weeks shy of my 44th birthday when I had my baby, Reya, in July 2020.

Being a solo mom, especially during a pandemic, has been challenging and exhausting. But it’s also super rewarding. My kid is so cute. It’s such a gift and a privilege that I get to watch this tiny little human develop and grow.

Most of my friends had kids 10 or 15 years ago, so they’re dealing with other stages of family life. But when I was finishing up a prenatal class just before COVID, I created a WhatsApp group with some of the women I met there. We share our experiences and worries and questions as we navigate raising babies during COVID. Most of the other moms are in their mid-30s, so I’m definitely the oldest in the group. But I don’t feel like an older mom. In my heart, I feel like I’m 28 forever. Maybe I’m more physically exhausted?

As a mom in my 40s, I feel like I’ve got a lot of life experience under my belt. In my 20s and 30s, I was able to do a lot of travelling and adventure stuff, like solo backpacking, going on last-minute trips and riding motorcycles. I’ve been able to work through a lot of personal issues, like how to be a better communicator. I can take all of that and teach my child from my experiences.

It wasn’t exactly that standard and perfect and happy set of circumstances that led me to having Reya. But I wouldn’t have it any other way. I’m proud of myself for having done this all on my own, even though it was hard. But she seems to be thriving, and she’s a happy kid. So for me, that’s all that matters right now.