



## TEN THINGS YOU NEED TO KNOW ABOUT POVERTY

1. There are about 52,000 New Brunswickers living with incomes below the poverty line, if you consider their after-tax income, 7% of the total population. The number rises to 82,000 when you use before-tax income - which goes to show that tax exemptions and credits make a difference.
2. At least one in twenty children – about 7,000 children - live in poverty (5% using after-tax incomes, 12% using before-tax). Of children in 2-parent families, only 2% are poor (after-tax; 7% before-tax), but in female lone-parent families, 19% of children are poor (after-tax; 35% before-tax).
3. Women are more likely to live in poverty than men: 10% of 18 to 64 year old women and 8% of their male counterparts are poor (after-tax; 13% of females and 10% of males before-tax).
4. Being unattached is a risk factor, especially for women: 45% of 18 to 64 year old women without partners are living in poverty (after-tax; 51% before-tax); 32% of unattached 18 to 64 year old men (after-tax; 34% before-tax); 18% of lone-parent women (after-tax; 33% before-tax); 4% of unattached senior women (after-tax; 33% before-tax).
5. Many of the poor are working full-time for pay. Full-time, full-year minimum wage workers – most of them adult women - currently earn \$18,720 (for 40 hour week at \$9.00/hour), below the \$19,050 minimum needed for a family of two in a rural area, \$23,832 in Saint John or Moncton (using before-tax income, 2009 Low Income Cut-offs).
6. Women today have at least as much education as men and are in the paid labour force most of their lives, but they still earn less on average than men: the pay gap is 12% using hourly wages (2010) and 24% if we consider full-time, full-year earnings (2008).
7. When you consider income from all sources (not just employment earnings), the average income of women in 2005 was \$22,875, 33% less than men's at \$34,321.
8. Aboriginal women and women with disabilities are far worse off than other women and men. The average total income for Aboriginal identity women (15 years and over) in 2005 was \$17,650, compared to \$22,987 for non-Aboriginal women, \$21,543 for Aboriginal identity men, and \$34,598 for non-Aboriginal men. Women with disabilities (15 to 64 years) had an average total income of \$19,858 in 2005, versus \$24,768 for women without disabilities, \$28,095 for men with disabilities and \$37,481 for men without disabilities.
9. Senior women are less likely than senior men to have pensions from employment and women receive lower benefits. In 2008, only 44% of senior women, but 66% of senior men had some private pension income. While 85% of senior women draw from the Canada Pension Plan, the average annual benefit in 2008 was \$4,800 compared to \$7,300 for senior men.
10. Welfare benefits don't cover the real costs of survival, providing between 24% and 85% of the poverty line in 2009 if you live in Saint John or Moncton (after-tax; between 20% and 68% using before-tax income).

**Note:** Unless otherwise indicated, poverty figures are for 2008, the most recent year available (based on Statistics Canada Low-Income Cut-Offs). All statistics are for the province of New Brunswick, unless otherwise indicated.