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North Versus South: Income Disparities in New Brunswick, 2000-2019

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North Versus South: Income Disparities in New Brunswick, 2000-2019

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North Versus South: Income Disparities in New Brunswick, 2000-2019

Abstract

This report provides a detailed analysis of income trends and levels in New Brunswick by the province's three census metropolitan areas (CMAs) and four census agglomerations (CAs) compared to trends and levels in areas outside the CMAs and CAs between 2000 and 2019. The three CMAs are in the southern half of New Brunswick, while the four CAs are in the northern half of the province. The average total and after-tax incomes of census family units are analyzed between 2008 and 2019, while the median total and after-tax incomes of census family units are examined between 2000 and 2019 (the respective longest periods over which the income measures were available for all CMAs and CAs). These income measures reveal significant income disparities between the northern CAs and the southern CMAs. According to all income measures discussed in the report, the Fredericton, Moncton and Saint John CMAs had considerably higher average and median incomes than did the CAs and the areas outside the CMAs and CAs. However, taxes helped lessen these sub-provincial income disparities. Moreover, the gaps between income levels in the three CMAs and in the province as a whole narrowed slightly over the measurement periods. In particular, areas outside the CMAs and CAs outperformed the CMAs and CAs in terms of average and median total and after-tax income growth between 2008 and 2019.

North Versus South: Income Disparities in New Brunswick, 2000-2019

Executive Summary

The objective of this report is to provide a detailed analysis of income trends and levels in New Brunswick by census metropolitan area (CMA) and census agglomeration (CA) compared to trends in areas outside the CMAs and CAs using available data. To this end, the report examines the growth rates and levels of average and median total and after-tax income and reviews low-income measures. Average income was available for all CMAs and CAs from 2008 to 2019. Median employment income and median government transfers were also available for all CMAs and CAs from 2008 to 2019, while median total and after-tax incomes were available for all CMAs and CAs between 2000 and 2019. All data were converted by the CSLS from current dollars to 2019 constant dollars using the Consumer Price Index.

The report first examines the growth rates and levels of average employment income, average government transfers, average total income, the tax rate and average after-tax income between 2008 and 2019. Next, the report reviews trends and levels for median employment income, median government transfers and median employment insurance benefits from 2008 to 2019 and median total and after-tax income from 2000 to 2019. The report then compares average and median after-tax income between 2008 and 2019 before reviewing the Census Family After-Tax Low-Income Measure between 2000 and 2019.

Average Income, 2008-2019

Average Employment Income

Employment income is the primary component of total income. Between 2008 and 2019, the average employment incomes of census family units were considerably higher in the three CMAs (all of which are located in the southern half of New Brunswick) than in the four CAs (located in the northern half of the province) and in areas outside the CMAs and CAs. In particular:

- Of all the CMAs and CAs, the Saint John CMA had the highest average real census family unit employment income for most of the 2008-2019 period. The average employment income of census family units in the Saint John CMA fell from \$75,039 (116.0 per cent of the provincial average) in 2008 to \$74,773 (113.6 per cent of the provincial average) in 2019.
- On the other hand, the Campbellton CA had the lowest average census family unit employment income of all the CMAs and CAs between 2008 and 2019. The average employment income of census family units in the Campbellton CA fell from \$56,498 (87.3 per cent of the provincial average) in 2008 to \$56,230 (85.5 per cent of the provincial average) in 2019.
- On average, the average employment income of census family units in areas outside the CMAs and CAs was 12.0 per cent lower than the provincial level. The average

employment income of census family units in areas outside the CMAs and CAs rose from \$56,079 (86.7 per cent of the provincial average) in 2008 to \$58,541 (89.0 per cent of the provincial average) in 2019.

- Between 2008 and 2019, the average employment income of census family units in New Brunswick rose at a compound annual rate of 0.15 per cent. Census family units in the Miramichi CA and in areas outside the CMAs and CAs outpaced the provincial rate, while the real average employment income of census family units fell in the CMAs and in the other CAs (despite increases in nominal average employment incomes). At 0.67 per cent per year, the Bathurst CA saw the largest decline in the average employment income of census family units from 2008 to 2019.

Average Government Transfers

Consistent with the fact that census family units in the CAs and in areas outside the CMAs and CAs had lower average employment incomes than did census family units in the CMAs between 2008 and 2019, the average government transfers to census family units in the CMAs were considerably lower than the average government transfers to census family units in the rest of the province over the 2008-2019 period. That said, the gaps between the average government transfers to census family units in the CMAs and the provincial average narrowed over the period, consistent with the narrowing of the gaps between the average employment incomes of census family units in the CMAs and the provincial average. Key findings about the average government transfers to census family units include:

- Of all the CMAs and CAs, the average government transfers to census family units were lowest in the Fredericton CMA over the entire 2008-2019 period. The average government transfers to census family units in the Fredericton CMA rose from \$10,467 (81.4 per cent of the provincial average) in 2008 to \$12,544 (83.8 per cent of the provincial average) in 2019.
- Of all the CAs, census family units in the Edmundston CA received the lowest average government transfers throughout the 2008-2019 period. On average, the average government transfers to census family units in the Edmundston CA represented 99.5 per cent of the provincial average between 2008 and 2019.
- The average government transfers to census family units in the Miramichi, Campbellton and Bathurst CAs were fairly similar throughout the 2008-2019 period. On average, the average government transfers received by census family units in the Miramichi and Campbellton CAs represented 110.3 per cent of the provincial average, while the average government transfers received by census family units in the Bathurst CA represented 110.6 per cent of the provincial average.
- During the entire 2008-2019 period, the average government transfers to census family units in areas outside the CMAs and CA exceeded the average government transfers to census family units in any of the CMAs or CAs. The average government transfers to census family units in areas outside the CMAs and CAs increased from \$14,552 (113.2 per cent of the provincial average) in 2008 to \$16,912 (113.0 per cent of the provincial average) in 2019.
- Between 2008 and 2019, the average government transfers to census family units in New Brunswick rose at a compound annual rate of 1.40 per cent. Of all the CMAs and CAs,

census family units in the Saint John CMA saw the strongest growth in their average government transfers, at 1.77 per cent per year. On the other hand, census family units in the Campbellton CA saw the weakest growth in their average government transfers, at 1.38 per cent per year. Meanwhile, in areas outside the CMAs and CAs, the average government transfers to census family units grew by 1.38 per cent per year.

- Consistent with trends and levels observed for the average total government transfers to census family units, census family units in the CMAs received significantly lower average employment insurance benefits than did census family units in the CAs and in non-urban areas between 2008 and 2019. On average, of all the CMAs and CAs, the average employment insurance benefits received by census family units were lowest in the Moncton CMA between 2008 and 2019. The average employment insurance benefits received by census family units in the Moncton CMA rose from \$7,295 (73.4 per cent of the provincial average) in 2008 to \$7,886 (76.7 per cent of the provincial average) in 2019. On the other hand, from 2009 to 2019, of all the CMAs and CAs, census family units in the Miramichi CA received the lowest average employment insurance benefits. The average employment insurance benefits received by census family units in the Miramichi CA rose from \$10,459 (105.3 per cent of the provincial average) in 2008 to \$10,550 (102.7 per cent of the provincial average) in 2019.
- Furthermore, the shares of census family units receiving employment insurance benefits in the CMAs were considerably lower than the shares in the CAs and in non-urban areas. Of all the CMAs and CAs, the share was lowest in the Fredericton CMA. The share of census family units receiving employment insurance benefits in the Fredericton CMA rose from 14.8 per cent (58.8 per cent of the provincial average) in 2008 to 14.9 per cent (63.1 per cent of the provincial average) in 2019. On the other hand, the share of census family units receiving employment insurance benefits was highest in the Miramichi CA during the entire 2008-2019 period. The share of census family units receiving employment insurance benefits in the Miramichi CA fell from 30.7 per cent (122.1 per cent of the provincial average) in 2008 to 28.2 per cent (119.7 per cent of the provincial average) in 2019. The share of census families receiving employment insurance benefits in non-urban areas fell from 34.2 per cent (136.1 per cent of the provincial average) in 2008 to 31.8 per cent (135.1 per cent of the provincial average) in 2019.

Average Total Income

Total income includes not only employment income but also investment income, government transfers and private retirement income. While the average total incomes of census family units in the three CMAs were significantly higher than the average total incomes of census family units in the CAs and in areas outside the CMAs and CAs, the gaps narrowed somewhat over the period. Key findings about the average total income of census family units include:

- Of all the CMAs and CAs, the Fredericton CMA had the highest average total census family unit income throughout the 2008-2019 period. The average total income of census family units in the Fredericton CMA rose from \$78,279 (115.1 per cent of the provincial average) in 2008 to \$81,103 (112.5 per cent of the provincial average) in 2019.
- Of all the CAs, census family units in the Campbellton CA had the lowest average total income over the 2008-2019 period. The average total income of census family units in the

Campbellton CA rose from \$57,204 (84.1 per cent of the provincial average) in 2008 to \$60,639 (again 84.1 per cent of the provincial average) in 2019.

- The average total income of census family units in areas outside the CMAs and CAs rose from \$60,558 (89.1 per cent of the provincial average) in 2008 to \$66,235 (91.9 per cent of the provincial average) in 2019.
- Between 2008 and 2019, the real average total income of census family units in New Brunswick rose at a compound annual rate of 0.53 per cent. Of all the CMAs and CAs, the Edmundston CA had the strongest average total census family unit income growth, at 0.58 per cent per year. On the other hand, the average total income of census family units in the Bathurst CA fell by 0.17 per cent per year. Census family units in areas outside the CMAs and CAs outperformed the CMAs and CAs, with average total income growth of 0.82 per cent per year.

Tax Rate and Average Income Tax

Over the entire 2008-2019 period, tax rates were higher in the CMAs than in the CAs. Tax rates also declined everywhere in the province. Key findings related to tax rates include:

- Of all the CMAs and CAs, the Saint John CMA had the highest tax rate for most of the 2008-2019 period. In the Saint John CMA, the tax rate fell from 17.8 per cent (112.2 per cent of the provincial average) in 2008 to 17.1 per cent (111.5 per cent of the provincial average) in 2019.
- Of the CAs, the Bathurst CA had the highest tax rate over the entire 2008-2019 period. The tax rate in the Bathurst CA fell from 16.3 per cent (102.8 per cent of the provincial average) in 2008 to 14.6 per cent (95.0 per cent of the provincial average) in 2019.
- The tax rate in areas outside the CMAs and CAs fell from 13.9 per cent (88.2 per cent of the provincial average) in 2008 to 13.8 per cent (89.7 per cent of the provincial average) in 2019.
- At 1.7 percentage points (10.2 per cent), the Bathurst CA saw both the largest relative and the largest absolute decline in its tax rate of all the CMAs and CAs between 2008 and 2019. In areas outside the CMAs and CAs, the tax rate fell by 0.16 percentage points (1.2 per cent), a smaller absolute decrease and a smaller relative decrease than those seen in any of the CMAs or CAs.

The average income taxes paid by census family units in the CMAs were considerably higher than those paid by census family units in the CAs and in areas outside the CMAs and CAs throughout the 2008-2019 period. In particular:

- On average, of all the CMAs and CAs, the average income taxes paid by census family units were highest in the Fredericton CMA. In the Fredericton CMA, the average income taxes paid by census family units fell from \$13,588 (126.3 per cent of the provincial average) in 2008 to \$13,420 (121.7 per cent of the provincial average) in 2019.
- On the other hand, of all the CMAs and CAs, the average income taxes paid by census family units were lowest in the Campbellton CA. The average income taxes paid by

census family units in the Campbellton CA rose from \$7,867 (73.2 per cent of the provincial average) in 2008 to \$8,030 (72.8 per cent of the provincial average) in 2019.

- The average incomes taxes paid by census family units in non-urban areas rose from \$8,444 (78.5 per cent of the provincial average) in 2008 to \$9,053 (82.1 per cent of the provincial average) in 2019.
- From 2008 to 2019, the average income taxes paid by census family units in New Brunswick increased at a compound annual rate of 0.23 per cent. In non-urban areas, the average income taxes paid by census family units rose by 0.64 per cent per year. Among the CMAs and CAs, growth in the average income taxes paid by census family units ranged from an increase of 0.19 per cent per year (in the Campbellton CA) to a decrease of 1.16 per cent per year (in the Bathurst CA).

Average After-Tax Income

While the average after-tax incomes of census family units in the three CMAs were significantly higher than the averages in the CAs and in areas outside the CMAs and CAs, taxes lessened the sub-provincial income disparities reflected in the average total incomes of census family units. Key findings about the average after-tax income of census family units include:

- The average after-tax income of census family units in New Brunswick advanced at a compound annual rate of 0.59 per cent between 2008 and 2019. The Edmundston CA had the strongest growth (0.68 per cent per year) and the Bathurst CA the weakest (0.01 per cent per year). Areas outside the CMAs and CAs outperformed the CMAs and CAs, with average after-tax census family unit income growth of 0.85 per cent per year.
- Of all the CMAs and CAs, the average after-tax income of census family units was highest in the Fredericton CMA between 2008 and 2019. The average after-tax income of census family units in the Fredericton CMA rose from \$64,691 (113.0 per cent of the provincial average) in 2008 to \$67,683 (110.8 per cent of the provincial average) in 2019.
- Census family units in the Campbellton CA had the lowest average after-tax income of all the CMAs and CAs throughout the 2008-2019 period. Moreover, the Campbellton CA was the only CMA or CA in which the average after-tax income of census family units was lower than that of census family units in areas outside the CMAs and CAs throughout the entire 2008-2019 period. The average after-tax income of census family units in the Campbellton CA rose from \$49,337 (86.2 per cent of the provincial average) in 2008 to \$52,610 (again 86.2 per cent of the provincial average).
- The average after-tax income of census family units in areas outside the CMAs and CAs rose from \$52,114 (91.0 per cent of the provincial average) in 2008 to \$57,182 (93.6 per cent of the provincial average) in 2019.

Median Income, 2000-2019

Median Employment Income, 2008-2019

Median employment income was available for census families and for persons not in census families (but not for the aggregate of the two types of units). For census families, median

employment income was much higher in the three CMAs than in the CAs and in areas outside the CMAs and CAs from 2008 to 2019. In particular:

- For census families, of all the CMAs and CAs, the median employment income was highest in the Fredericton CMA throughout the 2008-2019 period. Despite an increase of about 20 per cent in the nominal median employment income of census families, the real median employment income of census families in the Fredericton CMA fell from \$76,723 (121.8 per cent of the provincial median) in 2008 to \$76,640 (117.5 per cent of the provincial median) in 2019.
- Of all the CAs, the Campbellton CA had the lowest median employment income for most of the 2008-2019 period. The median employment income of census families in the Campbellton CA rose from \$52,642 (83.6 per cent of the provincial median) in 2008 to \$54,240 (83.2 per cent of the provincial median) in 2019.
- The median employment income of census families was on average 14.0 per cent lower in areas outside the CMAs and CAs than in the province as a whole between 2008 and 2019. That said, the median employment income of census families in areas outside the CMAs and CAs rose from \$53,485 (84.9 per cent of the provincial median) in 2008 to \$56,760 (87.1 per cent of the provincial median) in 2019.

Median Government Transfers, 2008-2019

Consistent with the fact that the levels of median employment incomes of census families in the CMAs were considerably higher than the medians in the CAs and in areas outside the CMAs and CAs, the median government transfers to census families in the CMAs were significantly lower than the median government transfers to census families in the CAs and in areas outside the CMAs and CAs throughout the 2008-2019 period. Key findings about median government transfers between 2008 and 2019 include:

- Of all the CMAs and CAs, census families in the Fredericton CMA received the lowest median government transfers between 2008 and 2019. Median government transfers to census families in Fredericton rose from \$7,549 (66.1 per cent of the provincial median) in 2008 to \$11,100 (72.2 per cent of the provincial median) in 2019.
- On the other hand, of all the CMAs and CAs, median government transfers to census families were highest in the Campbellton CA. The median government transfers to census families in the Campbellton CA rose from \$14,449 in 2008 (126.6 per cent of the provincial median) to \$18,520 (120.5 per cent of the provincial median) in 2019.
- Median government transfers to census families in areas outside the CMAs and CAs rose from \$14,112 (123.6 per cent of the provincial median) in 2008 to \$18,420 (119.8 per cent of the provincial median) in 2019.
- Consistent with trends and levels observed for median total government transfers, census families in the CMAs received lower median employment insurance benefits than did census families in the CAs and in areas outside the CMAs and CAs. In particular, the median employment insurance benefits received by census families in the Fredericton CMA rose from \$5,767 (68.6 per cent of the provincial median) in 2008 to \$6,570 (76.3 per cent of the provincial median) in 2019. On the other hand, of all the CMAs and CAs, on average, census families in the Miramichi CA received the greatest median

employment insurance benefits. The median employment insurance benefits received by census families in the Miramichi CA fell from \$9,404 (111.9 per cent of the provincial average) in 2008 to \$9,300 (108.0 per cent of the provincial average) in 2019. The median employment insurance benefits received by census families in areas outside the CMAs and CAs rose from \$10,186 (121.2 per cent of the provincial median) in 2008 to \$10,510 (122.1 per cent of the provincial median) in 2019.

- Moreover, the shares of census families receiving employment insurance benefits were much higher in the CAs and in areas outside the CMAs and CAs than in the three CMAs. Of all the CMAs and CAs, the share of census families receiving employment insurance benefits was lowest in the Fredericton CMA. The share of census families receiving employment insurance benefits in the Fredericton CMA rose from 18.7 per cent (59.7 per cent of the provincial average) in 2008 to 18.9 per cent (64.0 per cent of the provincial average) in 2019. On the other hand, on average, of all the CMAs and CAs, the share of census families receiving employment insurance benefits was highest in the Miramichi CA. The share of census families receiving employment insurance benefits in the Miramichi CA fell from 38.5 per cent (122.7 per cent of the provincial average) in 2008 to 35.0 per cent (119.9 per cent of the provincial average) in 2019. The share of census families receiving employment insurance benefits in areas outside the CMAs and CAs fell from 41.6 per cent (132.4 per cent of the provincial average) in 2008 to 38.8 per cent (131.8 per cent of the provincial average) in 2019.

Median Total Income, 2000-2019

Similar to trends observed in the median employment incomes of census families from 2008 to 2019, the median total incomes of census family units in the three CMAs were significantly higher than the provincial average, while the median total incomes of census family units in the CAs and in areas outside the CMAs and CAs were lower than the provincial median between 2000 and 2019. Key findings about median total income include:

- Median total income growth in New Brunswick dropped from 1.59 per cent per year between 2000 and 2008 to 0.40 per cent per year from 2008 to 2019. This fall-off in growth between the 2000-2008 and the 2008-2019 periods was observed in all the CMAs and CAs and in areas outside the CMAs and CAs.
- Of all the CMAs and CAs, the Fredericton CMA had the highest median total income throughout the 2000-2019 period. The median total income in the Fredericton CMA rose from \$54,291 (119.4 per cent of the provincial median) in 2000 to \$62,900 (116.7 per cent of the provincial median) in 2019.
- Of all the CMAs and CAs, the Campbellton CA had the lowest median total income over the entire period, rising from \$38,196 (84.0 per cent of the provincial median) in 2000 to \$44,110 (81.8 per cent of the provincial median) in 2019.
- The median total income of areas outside the CMAs and CAs rose from \$41,836 (92.0 per cent of the provincial median) in 2000 to \$50,320 (93.4 per cent of the provincial median) in 2019.

Median After-Tax Income, 2000-2019

The examination of the median after-tax income of census family units reveals trends similar to those observed in median total income. However, taxes reduced the sub-provincial income disparities shown by the gap between the median total incomes in the CMAs and those in the CAs and in areas outside the CMAs and CAs. Key findings about the median after-tax income of census family units include:

- As was the case for median total income growth, median after-tax income growth was lower between 2008 and 2019 than it was between 2000 and 2008 for all CMAs and CAs and in areas outside CMAs and CAs. Median after-tax income growth in New Brunswick fell from 1.74 per cent per year between 2000 and 2008 to 0.46 per cent per year from 2008 to 2019.
- As was the case for median total income, the Fredericton CMA had the highest median after-tax census family unit income of all the CMAs and CAs over the 2000-2019 period. The median after-tax income of census family units in Fredericton rose from \$46,422 (115.2 per cent of the provincial median) in 2000 to \$55,550 (114.2 per cent of the provincial median) in 2019.
- As well as having the lowest median total income of all the CMAs and CAs, the Campbellton CA also had the lowest median after-tax income from 2000 to 2019. The median after-tax income in the Campbellton CA rose from \$34,784 (86.3 per cent of the provincial median) in 2000 to \$41,050 (84.4 per cent of the provincial median) in 2019.
- As was the case with median total income, the median after-tax income of areas outside the CMAs and CAs was lower than the provincial median throughout the 2000-2019 period. The median after-tax income in areas outside the CMAs and CAs rose from 93.7 per cent of the provincial median in 2000 to 94.7 per cent of the provincial median in 2019.

Comparing Average and Median After-Tax Income, 2008-2019

Comparing the average and median after-tax incomes of census family units sheds light on the degree of income inequality. Between 2008 and 2019, the median after-tax income of census family units fell as a proportion of the average after-tax income of census family units in areas outside the CMAs and CAs and in all CMAs and CAs in New Brunswick except for the Miramichi CA. This suggests that over the 2008-2019 period, income inequality increased everywhere in New Brunswick except for the Miramichi CA. Key trends in the comparison of the median and average after-tax incomes of census family units include:

- As a result of the fact that average after-tax income growth outpaced median after-tax income growth, the median after-tax income of census family units in New Brunswick fell from 80.9 per cent of the average after-tax income of census family units in 2008 to 79.7 per cent in 2019.
- Of all the CMAs and CAs, the percentage gap between the median and average after-tax incomes of census family units was smallest in the Fredericton CMA throughout the 2008-2019 period, suggesting that the Fredericton CMA had the lowest after-tax income

inequality of all the CMAs and CAs over the period. The median after-tax income of census family units in the Fredericton CMA fell from 82.9 per cent of the average after-tax income in 2008 to 82.1 per cent in 2019.

- On the other hand, on average, the gap between the median and average after-tax incomes of census family units was largest in the Campbellton CA, suggesting that the Campbellton CA had the greatest income inequality of all the CMAs and CAs between 2008 and 2019. The median after-tax income of census family units in the Campbellton CA fell from 78.5 per cent of the average after-tax income in 2008 to 78.0 per cent in 2019.
- Meanwhile, throughout the entire 2008-2019 period, the gap between the median and average after-tax incomes of census family units in areas outside the CMAs and CAs was smaller than the provincial average, suggesting that there was less income inequality in non-urban areas than in the CMAs and CAs. The median after-tax income of census family units in areas outside the CMAs and CAs fell from 82.5 per cent of the average after-tax income in 2008 to 80.6 per cent in 2019.

Low-Income Measures, 2000-2019

The Census Family After-Tax Low-Income Measure (CLIM-AT) is a relative measure of low income measured on an individual basis. According to the CLIM-AT, an individual has low income if their adjusted after-tax income is less than 50 per cent of the national median adjusted after-tax income. Examining trends in the Census Family After-Tax Low-Income Measure (CLIM-AT) between 2000 and 2019 sheds light on relative low income in New Brunswick and reveals lessening sub-provincial disparities consistent with the lessening sub-provincial income disparities shown by the trends in median and average income. In particular:

- The CLIM-AT declined in all CMAs and CAs except for the Moncton CMA and in areas outside the CMAs and CAs over the 2000-2019 period.
- The Campbellton CA had the highest CLIM-AT rate throughout the 2000-2019 period and the Moncton CMA the lowest from 2000 to 2018 (but the Fredericton CMA had the lowest CLIM-AT rate in 2019).
- Consistent with the reductions of the gaps between median and average incomes in areas outside the CMAs and CAs and those at the provincial level, the CLIM-AT rate in areas outside the CMAs and CAs fell from 107.4 per cent of the provincial average in 2000 to 105.7 per cent of the provincial average in 2019.
- In 2015, the Campbellton CA had the highest Market Basket Measure poverty rate (19.4 per cent), and the Moncton CMA had the lowest (12.3 per cent).

Key Takeaways

This report highlights many important facts about the levels and the growth rates of income in New Brunswick over the past two decades. In particular:

- According to all income measures discussed in the report, the Fredericton, Moncton and Saint John CMAs had considerably higher average and median incomes than did the CAs and the areas outside the CMAs and CAs. However, taxes helped lessen these sub-provincial income disparities. Moreover, the gaps between income levels in the three CMAs and in the province as a whole narrowed slightly over the measurement periods.
- The average and median government transfers to census family units in the CAs and in areas outside the CMAs and CAs were considerably higher than the average and median government transfers to census family units in the CMAs. As well, the tax rates were higher in the CMAs than they were in the CAs and in areas outside the CMAs and CAs. Both of these findings are consistent with the fact that the average and median employment incomes were lower in the CAs and in areas outside the CMAs and CAs than in the CMAs.
- Of all the CMAs and CAs, census family units in the Fredericton CMA had the highest average total and after-tax incomes between 2008 and 2019 and the highest median total and after-tax incomes from 2000 to 2019.
- On the other hand, of all the CMAs and CAs, the Campbellton CA had the lowest average total and after-tax incomes between 2008 and 2019 and the lowest median total and after-tax incomes from 2000 to 2019.
- Areas outside the CMAs and CAs outperformed the CMAs and CAs in terms of average and median total and after-tax income growth between 2008 and 2019. Consequently, the gap between income in areas outside the CMAs and CAs and the provincial average narrowed over the 2008-2019 period.
- Of all the CMAs and CAs, the Bathurst CA had the weakest performance in terms of average and median income growth between 2008 and 2019.
- Of all the CMAs and CAs, the percentage gap between the median and average after-tax incomes of census family units was smallest in the Fredericton CMA over the entire the 2008-2019 period, suggesting that the Fredericton CMA had the least after-tax income inequality of all the CMAs and CAs between 2008 and 2019. On the other hand, on average, the gap between the median and average after-tax incomes of census family units was largest in the Campbellton CA, suggesting that the Campbellton CA had the greatest income inequality of all the CMAs and CAs over the 2008-2019 period.

North Versus South: Income Disparities in New Brunswick, 2000-2019

Introduction¹

This report aims to provide a detailed analysis of the levels and the growth rates of income in New Brunswick by census metropolitan area (CMA) and census agglomeration (CA) compared to trends in areas outside the CMAs and CAs.^{2,3,4} Income is of course a key determinant of living standards. To properly compare living standards by CMA and CA, however, one would also need to know the cost of living in each area. Unfortunately, Statistics Canada does not produce data on the cost of living by CMA and CA. This is a major limitation of the report.

Section I of the report outlines trends in the average employment income, the average total income and the average after-tax income of census family units from 2008 to 2019. Section II of the report focuses on median income. Median employment income, median government transfers and median employment insurance benefits are analyzed between 2008 and 2019 for census families. Next, section II examines the median total and after-tax incomes of census family units over the 2000-2019 period.

Section III of the report compares the median and average after-tax incomes of census family units between 2008 and 2019 to gain insight into income inequality. Finally, section IV of the report briefly looks at trends in the Census Family After-Tax Low-Income Measure between 2000 and 2019 and provides the Market Basket Measure poverty rate by CMA and CA in 2015.

Geographic Context

New Brunswick has three CMAs and four CAs.⁵ The CMAs are located in the south of the province, while the four CAs are located in the north (Map 1). The three CMAs are

¹ This report was written by Nettie Bonsall under the supervision of Dr. Andrew Sharpe. The database for the report is posted with the report at [link to be inserted once created].

² For an analysis of income developments at the provincial level in New Brunswick, see Nettie Bonsall's 2021 report (for the Centre for the Study of Living Standards in collaboration with the Atlantic Institute for Policy Research) "Richer and Fairer: New Brunswick Income Trends, 1976-2019" at [link to be inserted once created].

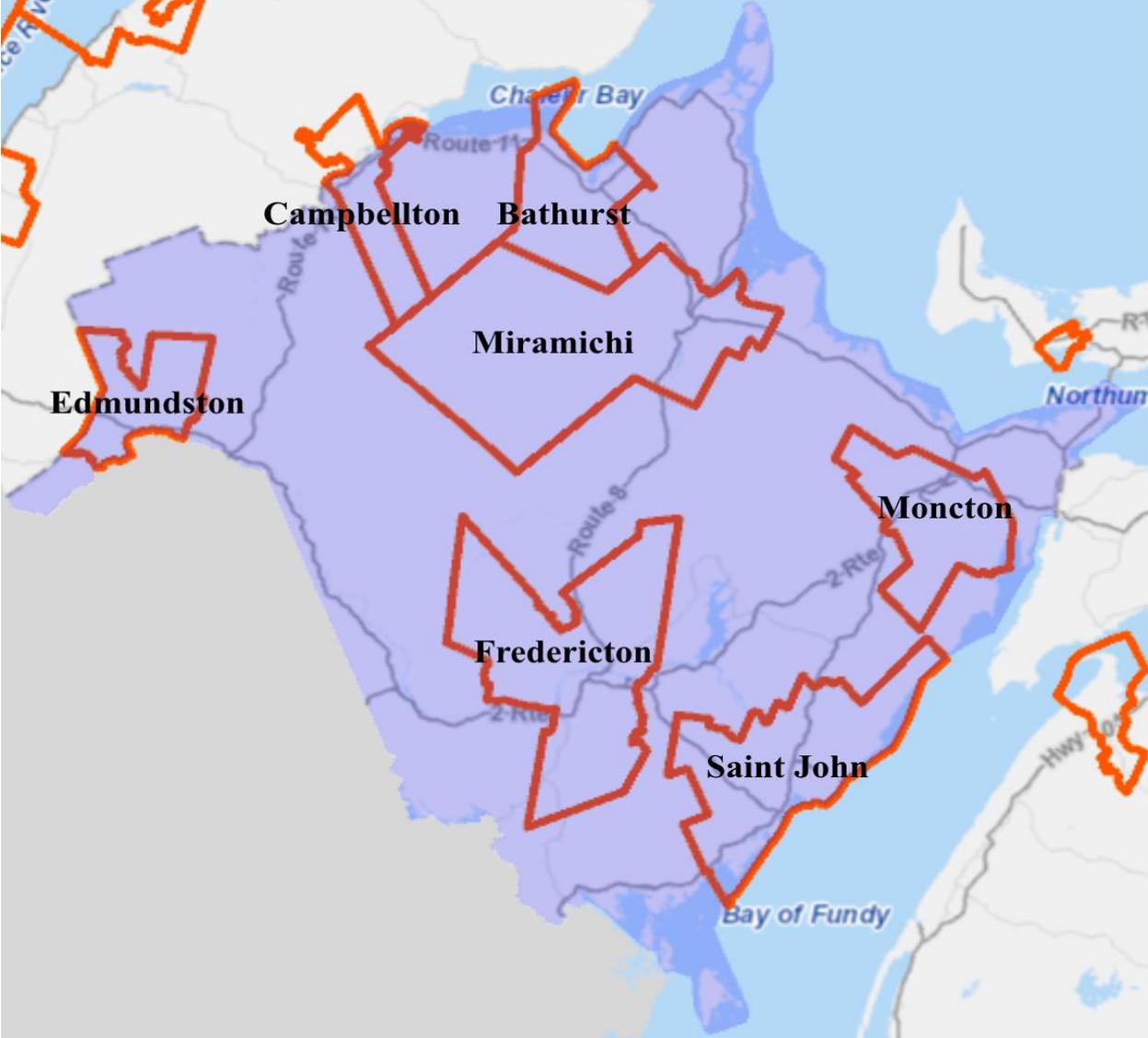
³ For an analysis of demographic developments by CMA and CA over the first two decades of the 21st century, see part three of Nettie Bonsall's 2021 report (for the Centre for the Study of Living Standards in collaboration with the Atlantic Institute for Policy Research) "Turning the Tide: Demographic Developments in New Brunswick, 1951-2020" at [link to be inserted once created]. The income disparities between southern and northern New Brunswick revealed in this report are consistent with the stronger population growth and slower population aging in the south of the province compared to the north of the province discussed in the demographics report.

⁴ All growth rates mentioned in the report are expressed in real terms, unless otherwise specified.

⁵ According to Statistics Canada, "A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a population centre (known as the core). A CMA must have a total population of at least 100,000 of which 50,000 or more must live in the core... A CA must have a core population of at least 10,000... To be included in the CMA or CA, other adjacent municipalities must have a high degree of integration with the core, as measured by commuting flows..." (2016 Census Dictionary).

Moncton, Saint John and Fredericton. The four CAs are Bathurst, Miramichi, Edmundston and Campbellton. The Campbellton CA is located partly in New Brunswick and partly in Quebec. This report always refers to the part of the Campbellton CA located in New Brunswick.

Map 1: Census Metropolitan Areas and Census Agglomerations in New Brunswick



Source: Statistics Canada, GeoSearch. Note: Labels were added to the Statistics Canada map.

In 2019, New Brunswick had a population of 776,868. Altogether, the CMAs and CAs had a population of 493,198, close to two-thirds (63.5 per cent) of the province’s total population. The Moncton CMA had a population of 155,870, 20.1 per cent of the total population of New Brunswick. The Saint John CMA accounted for 16.9 per cent of the population of New Brunswick, with a population of 131,050. The Fredericton CMA had a population of 109,753, 14.1 per cent of the province’s population. In total, the CAs made up 12.4 per cent of New Brunswick’s population. The populations of the CAs ranged from 31,682 (4.1

per cent of the provincial population) in the Bathurst CA to 13,013 (1.7 per cent of the provincial population) in the Campbellton CA.

Table 1: Population of CMAs and CAs Compared to the Total Population of New Brunswick, 2019

| | Population | Share of Provincial Total |
|-------------------|------------|---------------------------|
| Moncton (CMA) | 155,870 | 20.1 |
| Saint John (CMA) | 131,050 | 16.9 |
| Fredericton (CMA) | 109,753 | 14.1 |
| Total, CMAs | 396,673 | 51.1 |
| Bathurst (CA) | 31,682 | 4.1 |
| Miramichi (CA) | 27,935 | 3.6 |
| Edmundston (CA) | 23,895 | 3.1 |
| Campbellton (CA) | 13,013 | 1.7 |
| Total, CAs | 96,525 | 12.4 |
| Total, CMA-CA | 493,198 | 63.5 |
| Total, Non CMA-CA | 283,670 | 36.5 |
| New Brunswick | 776,868 | 100.0 |

Source: Statistics Canada, Table 17-10-0135-01

Of the 493,198 persons living in a CMA or a CA in 2019, 53.9 per cent (265,878 persons) lived in the city (Table 2). For example, of the Moncton CMA's total population of 155,870, 50.0 per cent (77,924 people) lived in the city of Moncton. The rest live in the neighbouring city of Dieppe, the town of Riverview, and suburbs in Albert and Westmorland counties. Among all the CMAs and CAs in New Brunswick, the share of the population living in the population centre ranged from 38.2 per cent (in the Bathurst CA) to 70.5 per cent (in the Edmundston CA).

Table 2: Population of CMAs and CAs Compared to the Population of Cities, New Brunswick, 2019

| | CMA/CA | City | Share Living in the City |
|-------------|---------|---------|--------------------------|
| Moncton | 155,870 | 77,924 | 50.0 |
| Saint John | 131,050 | 70,904 | 54.1 |
| Fredericton | 109,753 | 63,445 | 57.8 |
| Bathurst | 31,682 | 12,113 | 38.2 |
| Miramichi | 27,935 | 17,767 | 63.6 |
| Edmundston | 23,895 | 16,852 | 70.5 |
| Campbellton | 13,013 | 6,873 | 52.8 |
| Total | 493,198 | 265,878 | 53.9 |

Source: Statistics Canada. Population of CMAs and CAs: Table 17-10-0135-01; Population of cities: Table 17-10-0142-01

To provide context for the income analysis, it is also important to note New Brunswick's unique urban structure. New Brunswick is the only province in which the three largest cities are relatively equal in terms of population size. In 2019, the Moncton CMA accounted for 20.1 per cent of New Brunswick's total population, the Saint John CMA for 16.9 per cent, and the Fredericton CMA for 14.1 per cent. Hence, in 2019, there was a gap of only 6.0 percentage points between the shares of New Brunswick's population accounted for by Moncton and Fredericton. In the other provinces, the gap between the largest and the third largest cities by population ranged from 57.1 percentage points (in Manitoba) to 24.2 percentage points (in Saskatchewan). This unique feature has both advantages and disadvantages. One disadvantage is that New Brunswick has three small airports rather than one large airport, for example.

Table 3: Population of the Three Largest CMAs, CAs or Towns by Province, Canada, 2019

| | Population | Share | | Population | Share | | Population | Share |
|----------------------------------|------------|-------|-----------------------------|------------|-------|--------------------|------------|-------|
| Newfoundland and Labrador | 523,476 | 100.0 | Prince Edward Island | 157,262 | 100.0 | Nova Scotia | 969,747 | 100.0 |
| St. John's (CMA) | 213,204 | 40.7 | Charlottetown (CA) | 79,092 | 50.3 | Halifax (CMA) | 439,529 | 45.3 |
| Corner Brook (CA) | 32,037 | 6.1 | Summerside (CA) | 17,831 | 11.3 | Cape Breton (CA) | 101,014 | 10.4 |
| Grand Falls-Windsor (CA) | 14,283 | 2.7 | Montague (Town) | 2,003 | 1.3 | Truro (CA) | 46,859 | 4.8 |
| | Population | Share | | Population | Share | | Population | Share |
| New Brunswick | 776,868 | 100.0 | Quebec | 8,501,703 | 100.0 | Ontario | 14,544,718 | 100.0 |
| Moncton (CMA) | 155,870 | 20.1 | Montréal (CMA) | 4,333,041 | 51.0 | Toronto (CMA) | 6,462,770 | 44.4 |
| Saint John (CMA) | 131,050 | 16.9 | Québec (CMA) | 825,150 | 9.7 | Ottawa (CMA) | 1,092,305 | 7.5 |
| Fredericton (CMA) | 109,753 | 14.1 | Ottawa (CMA) | 345,778 | 4.1 | Hamilton (CMA) | 795,176 | 5.5 |
| | Population | Share | | Population | Share | | Population | Share |
| Manitoba | 1,369,540 | 100.0 | Saskatchewan | 1,172,302 | 100.0 | Alberta | 4,361,694 | 100.0 |
| Winnipeg (CMA) | 844,165 | 61.6 | Saskatoon (CMA) | 330,429 | 28.2 | Calgary (CMA) | 1,514,029 | 34.7 |
| Winkler (CA) | 33,523 | 2.4 | Regina (CMA) | 260,865 | 22.3 | Edmonton (CMA) | 1,442,805 | 33.1 |
| Brandon (CA) | 62,452 | 4.6 | Prince Albert (CA) | 46,382 | 4.0 | Lethbridge (CMA) | 126,917 | 2.9 |
| | Population | Share | | | | | | |
| British Columbia | 5,090,955 | 100.0 | | | | | | |
| Vancouver (CMA) | 2,706,793 | 53.2 | | | | | | |
| Victoria (CMA) | 403,455 | 7.9 | | | | | | |
| Kelowna (CMA) | 218,454 | 4.3 | | | | | | |

Source: Statistics Canada. Population of provinces: Table 17-10-0005-01; Population of CMAs and CAs: Table 17-10-0135-01; Population of Montague: Table 17-10-0142-01

Data Sources and Availability

This report is based almost exclusively on data from Statistics Canada’s Annual Income Estimates for Census Families and Individuals, or the T1 Family File. The only exception is that the Market Basket Measure (discussed in section IV) was obtained from census data. The T1 Family File is a very reliable source as the sample is nearly a census; in 2019, the T1 Family File identified 95.7 per cent of Statistics Canada’s official population estimates (Statistics Canada). The T1 Family File is the combination of the individual T1 file, the T4 tax file and a file related to Federal Child Benefits.

Nominal data from tables from the T1 Family File were converted by the CSLS to 2019 constant dollars using the Consumer Price Index. Data for the Saint John CMA were deflated using the Saint John CMA’s Consumer Price Index, while data for the other CMAs and the CAs and areas outside the CMAs and CAs in New Brunswick were deflated using the provincial Consumer Price Index (because Statistics Canada does not produce consumer prices indices for the other CMAs and CAs or for areas outside the CMAs and CAs).

Unfortunately, there was some inconsistency in terms of data availability. Table 4 summarizes data availability at the time of writing this report.⁶

Table 4: Data Availability

| | Average, census family units (2008-2019) | Median, census families and persons not in census families (2008-2019) | Median, census family units (2000-2019) |
|----------------------|--|--|---|
| Employment Income | Yes | Yes | |
| Government Transfers | Yes | Yes | |
| Total Income | Yes | Yes | Yes |
| After-Tax Income | Yes | Yes | Yes |

Census Family Types

This report looks at income measures for census families, persons not in census families, and the aggregate of the two: all census family units. The term “census family” includes couples (married or common-law) living in the same dwelling with or without children and single parents living with one or more children. Children are defined as “tax filers or imputed persons in couple and lone-parent families. Tax filing children do not live with their spouse, have no children of their own and live with their parent or parents” (Centre for Income and Socioeconomic Well-being Statistics).⁷ Hence, grandparents living with their grandchildren are not classified as a census family. However, adult children living with their parent or parents are classified as a census family (as long as the children do not live with their spouse and do not have any children).

Note that the definition of census families is a narrower definition than that of economic families, which are defined as a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common-law, adoption or a foster relation. For example, co-resident siblings are classified as an economic family but not as a census family.

⁶ The CSLS may be able to obtain average income before 2008.

⁷ An imputed persons is a person who is not a tax filer but who is reported or otherwise identified by a tax filer.

In 2000, persons in census families made up 84.9 per cent of the total population of New Brunswick (Table 5). Among the CMAs and CAs, the share of persons in census families in the total population ranged from 82.3 per cent (in the Campbellton CA) to 85.3 per cent (in the Bathurst CA). Persons not in census families made up 85.9 per cent of the population in areas outside CMAs and CAs. In 2019, the share of census families in the total population of New Brunswick was 80.9 per cent, down 4.0 percentage points from 2000.

The share of census families in the total population declined in all CMAs and CAs and in areas outside the CMAs and CAs between 2000 and 2019. In 2019, among the CMAs and CAs, the share of persons in census families in the total population ranged from 76.1 per cent (in the Campbellton CA) to 82.1 per cent (in the Fredericton CMA). With the exception that the share of census families in the total population of the Miramichi CA was slightly larger than the share of census families in the total population of the Moncton CMA, census families made up smaller shares of the total populations of the CAs than of the CMAs. This may be explained by the fact that seniors make up a larger share of the population in the CAs than in the CMAs, and older people are more likely to be single (and hence not in a census family).⁸

In 2000, the average census family size in New Brunswick was 2.89 persons (Table 3). Among the CMAs and CAs, the average census family size ranged from 2.81 persons (in the Campbellton and Edmundston CAs) to 2.92 persons (in the Saint John CMA). In areas outside the CMAs and CAs in 2019, the average census family size was 2.91 persons. The average census family size decreased in all CMAs and CAs and in areas outside the CMAs and CAs between 2000 and 2019. In 2019, the average census family size in New Brunswick was 2.72 persons, down 0.17 points from 2000. Among the CMAs and CAs, the average census family size ranged from 2.58 persons (in the Bathurst CA) to 2.81 persons (in the Fredericton CMA). In areas outside the CMAs and CAs in 2019, the average census family size was 2.67 persons, down 0.24 points from 2000.

Table 5: Number of Persons and Families by Census Family Type and by CMA and CA, New Brunswick, 2000 and 2019

Panel A: 2000

| | All Family Units | | All Census Families | | | | Persons Not in Census Families |
|-------------------|--------------------|-------------------|---------------------|-------------------|---------------------------|---------------------|--------------------------------|
| | Number of Families | Number of Persons | Number of Families | Number of Persons | Share of Total Population | Average Family Size | Number of Persons |
| Moncton (CMA) | 53,580 | 117,090 | 34,330 | 97,840 | 83.6 | 2.85 | 19,250 |
| Saint John (CMA) | 55,200 | 123,910 | 35,770 | 104,480 | 84.3 | 2.92 | 19,430 |
| Fredericton (CMA) | 35,890 | 80,460 | 23,540 | 68,100 | 84.6 | 2.89 | 12,350 |
| Total, CMAs | 144,670 | 321,460 | 93,640 | 270,420 | 84.1 | 2.89 | 51,030 |
| Bathurst (CA) | 11,040 | 24,560 | 7,430 | 20,950 | 85.3 | 2.82 | 3,620 |
| Miramichi (CA) | NA | NA | NA | NA | NA | NA | NA |
| Campbellton (CA) | 6,210 | 13,230 | 3,870 | 10,890 | 82.3 | 2.81 | 2,340 |
| Edmundston (CA) | 10,600 | 22,570 | 6,620 | 18,590 | 82.4 | 2.81 | 3,980 |

⁸ See section II of part three of *Turning the Tide: Demographic Developments in New Brunswick, 1951-2019* for a discussion of the age structure of New Brunswick's CMAs and CAs.

| | | | | | | | |
|---------------|---------|---------|---------|---------|------|------|---------|
| Total, CAs | 27,850 | 60,350 | 17,920 | 50,420 | 83.5 | 2.81 | 9,930 |
| Total, CMA-CA | 172,520 | 381,810 | 111,560 | 320,840 | 84.0 | 2.88 | 60,960 |
| Non CMA-CA | 156,210 | 357,950 | 105,620 | 307,360 | 85.9 | 2.91 | 50,590 |
| New Brunswick | 328,730 | 739,760 | 217,180 | 628,200 | 84.9 | 2.89 | 111,550 |

Panel B: 2019

| | All Family Units | | All Census Families | | | | Persons Not in Census Families |
|-------------------|--------------------|-------------------|---------------------|-------------------|---------------------------|---------------------|--------------------------------|
| | Number of Families | Number of Persons | Number of Families | Number of Persons | Share of Total Population | Average Family Size | Number of Persons |
| Moncton (CMA) | 72,440 | 149,130 | 43,560 | 120,250 | 80.6 | 2.76 | 28,880 |
| Saint John (CMA) | 60,490 | 126,610 | 37,050 | 103,160 | 81.5 | 2.78 | 23,450 |
| Fredericton (CMA) | 47,940 | 101,670 | 29,750 | 83,480 | 82.1 | 2.81 | 18,190 |
| Total, CMAs | 180,870 | 377,410 | 110,360 | 306,890 | 81.3 | 2.78 | 70,520 |
| Bathurst (CA) | 15,820 | 30,850 | 9,490 | 24,520 | 79.5 | 2.58 | 6,330 |
| Miramichi (CA) | 13,470 | 27,350 | 8,230 | 22,110 | 80.8 | 2.69 | 5,240 |
| Campbellton (CA) | 7,250 | 13,580 | 4,010 | 10,340 | 76.1 | 2.58 | 3,240 |
| Edmundston (CA) | 12,300 | 23,390 | 6,870 | 17,950 | 76.7 | 2.61 | 5,440 |
| Total, CAs | 48,840 | 95,170 | 28,600 | 74,920 | 78.7 | 2.62 | 20,250 |
| Total, CMA-CA | 229,710 | 472,580 | 138,960 | 381,810 | 80.8 | 2.75 | 90,770 |
| Non CMA-CA | 139,210 | 282,820 | 85,980 | 229,580 | 81.2 | 2.67 | 53,230 |
| New Brunswick | 368,930 | 755,390 | 224,930 | 611,390 | 80.9 | 2.72 | 144,000 |

I. Average Income of Census Family Units, 2008-2019

This section examines the average employment, total and after-tax incomes of census family units as well as the average government transfers received by census family units, the tax rate and the average income taxes paid by census family units between 2008 and 2019 (the longest time period over which data were available for all the CMAs and CAs in New Brunswick).

A. Average Employment Income of Census Family Units

Employment income is the primary component of total income. In 2019, employment income made up 65.6 per cent of the total income of all census family units in New Brunswick (Database Table 2). By CMA and CA, the share of employment income in total income ranged from 69.9 per cent in the Moncton CMA to 58.3 per cent in the Campbellton CA. Statistics Canada defines employment income as the sum of “wages and salaries, commissions from employment, training allowances, tips and gratuities and net self-employment income (business, professional, commission, farming and fishing income)” (Statistics Canada, Table 11-10-0014-01). This section examines the average employment income of census family units between 2008 and 2019. The CSLS obtained nominal averages by dividing the aggregate employment income of census family units by the number of census family units. Both statistics were obtained from Statistics Canada’s Table 11-10-0014-01. The CSLS then converted the nominal averages to 2019 constant dollars using the Consumer Price Index.

The average employment incomes of census family units in the three CMAs were considerably higher than the average employment incomes of census family units in the CAs and in non-urban areas throughout the 2008-2019 period (Chart 2 and Database Table 2). Of all the CMAs and CAs, the Saint John CMA had the highest average census family unit employment income for most of the 2008-2019 period (except in 2013, when the average employment income of census family units in the Fredericton CMA exceeded that in the Saint John CMA by 0.73 per cent). This may reflect Saint John’s industrial base, with well-paying jobs in oil refineries and in pulp and paper mills. The average employment income of census family units in the Saint John CMA exceeded the provincial level by 14.8 per cent on average. In 2019 constant dollars, the average employment income of census family units in the Saint John CMA fell from \$75,039 (116.0 per cent of the provincial average) in 2008 to \$74,773 (113.6 per cent of the provincial average) in 2019. Hence, the gap between the average employment income of census family units in the Saint John CMA and the provincial level narrowed by 2.4 percentage points over the 2008-2019 period.

As was the case in the Saint John CMA, the gaps between the average employment incomes of census family units in the Fredericton and Moncton CMAs and the provincial average narrowed over between 2008 and 2019 (by 2.3 percentage points and 2.2 percentage points, respectively). Census family units in the Fredericton CMA saw their average employment income fall from \$73,644 (113.8 per cent of the provincial average) in 2008 to \$73,357 (111.5 per cent of the provincial average) in 2019. Meanwhile, the average employment income of

census family units in the Moncton CMA fell from \$69,149 (106.9 per cent of the provincial average) in 2008 to \$68,871 (104.7 per cent of the provincial average) in 2019.

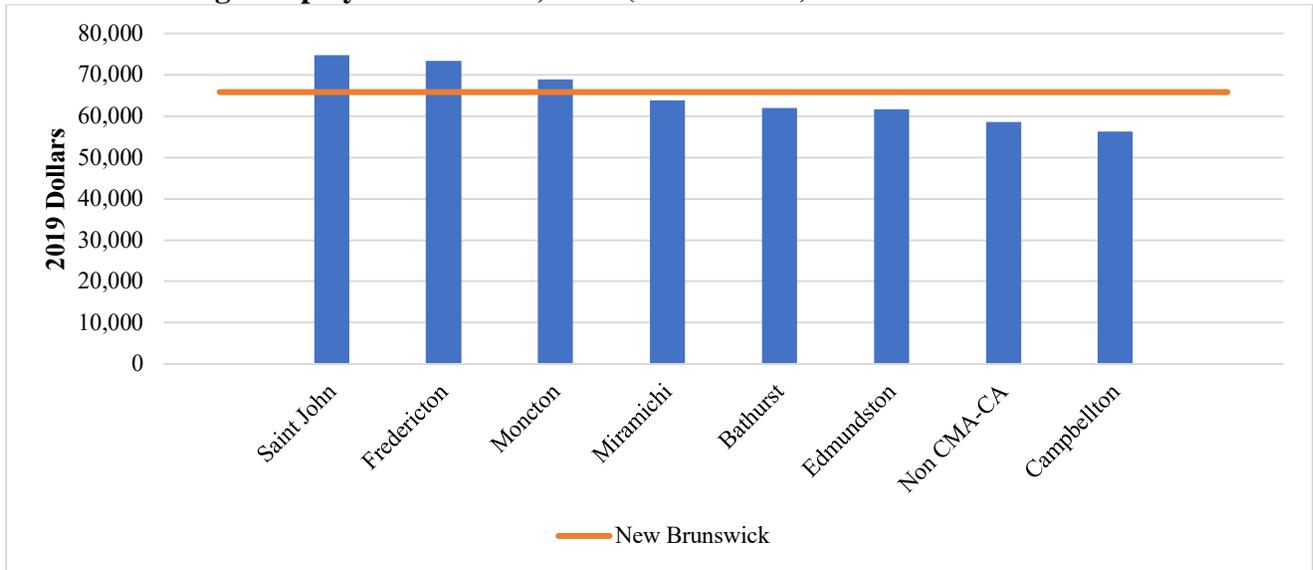
In the Bathurst CA, the average employment income of census family units slightly exceeded the provincial level from 2008 to 2012 before falling below the provincial level for the rest of the period. The other CAs had lower average census family unit employment incomes than did the province as a whole during the entire 2008-2019 period. The gap was greatest between the provincial average and the Campbellton CA, where the average employment income of census family units was 12.2 per cent below the provincial level on average. The average employment income of census family units in the Campbellton CA fell from \$56,498 (87.3 per cent of the provincial average) in 2008 to \$56,230 (85.5 per cent of the provincial average) in 2019.

The Bathurst and Edmundston CAs also saw their average census family employment incomes fall as proportions of the provincial level, by 9.0 percentage points and 1.6 percentage points, respectively. On the other hand, the average employment income of census family units in the Miramichi CA rose from 93.2 per cent of the provincial level in 2008 to 97.1 per cent of the provincial level in 2019.

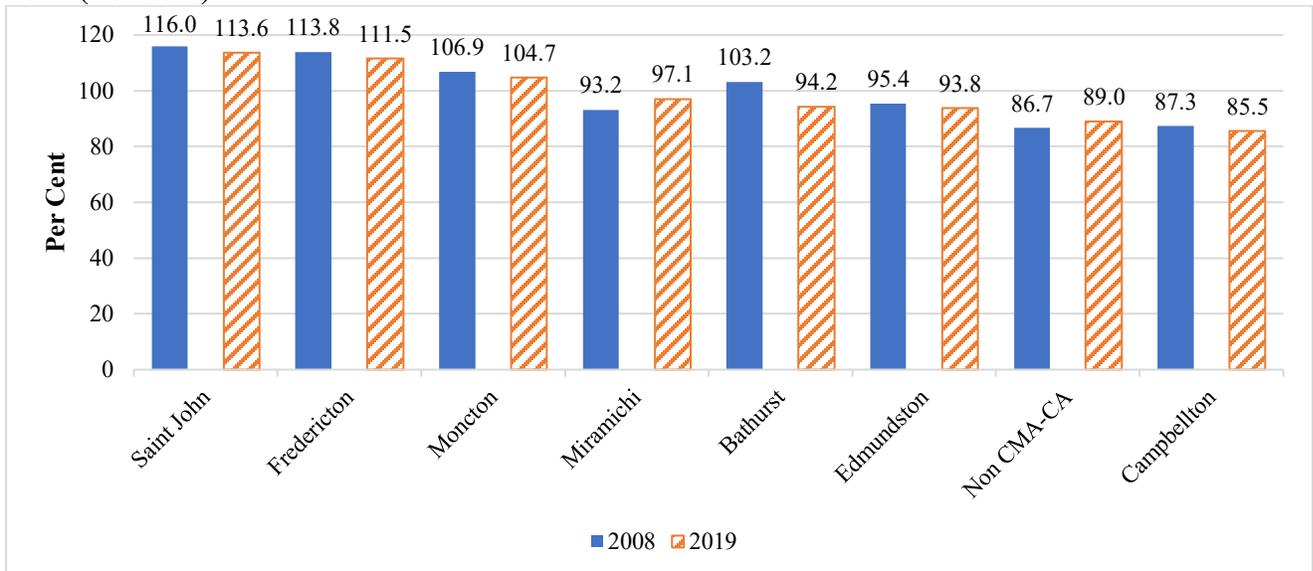
On average, the average employment income of census family units in areas outside the CMAs and CAs was 12.0 per cent lower than the provincial level. The average employment income of census family units in non-urban areas was lower than the averages in the three CMAs and than the averages in all the CAs except the Campbellton CA throughout the entire 2008-2019 period. From 2008 to 2013, the average employment income of census family units in areas outside the CMAs and CAs was lower than the average in the Campbellton CA, but from 2014 to 2019, the average employment income of census family units in areas outside the CMAs and CAs exceeded the average in the Campbellton CA. The average employment income of census family units in areas outside the CMAs and CAs rose from \$56,079 (86.7 per cent of the provincial average) in 2008 to \$58,541 (89.0 per cent of the provincial average) in 2019. Hence, the gap between the average employment income of census family units in areas outside the CMAs and CAs and the provincial average narrowed by 2.3 percentage points between 2008 and 2019.

Chart 1: Average Employment Income of Census Family Units by CMA and CA, New Brunswick, 2008 and 2019

Panel A: Average Employment Income, 2019 (2019 dollars)



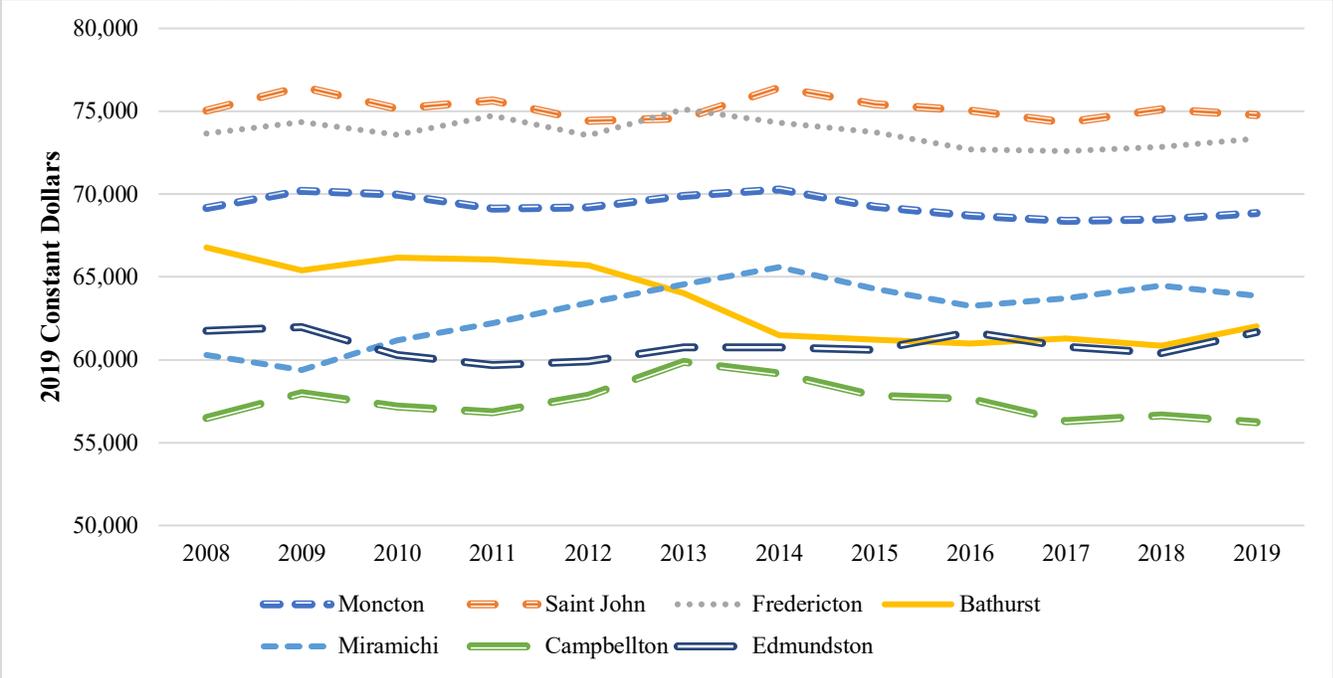
Panel B: Average Employment Income as a Proportion of the Provincial Average, 2008 and 2019 (Per cent)



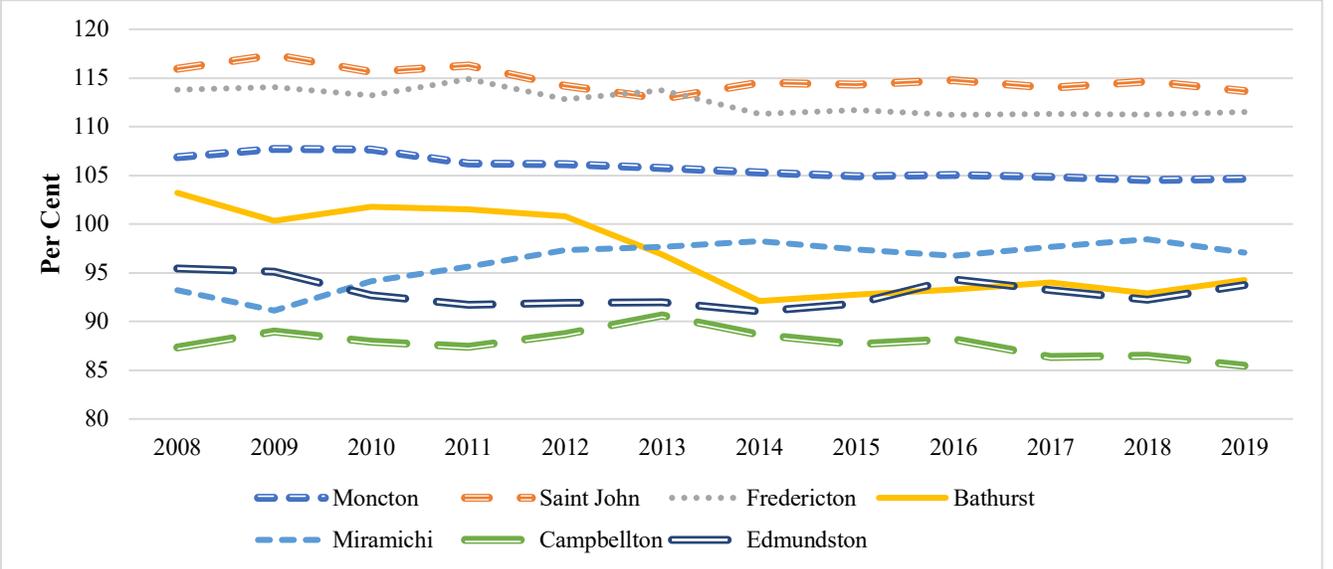
Source: CSLS estimates based on Statistics Canada tables. Nominal income: Table 11-10-0014-01; CPI: Table 18-10-0005-01

Chart 2: Average Employment Income of Census Family Units by CMA and CA, New Brunswick, 2008-2019

Panel A: Average Employment Income (2019 constant dollars)



Panel B: Average Employment Income as a Proportion of the Provincial Average (Per cent)

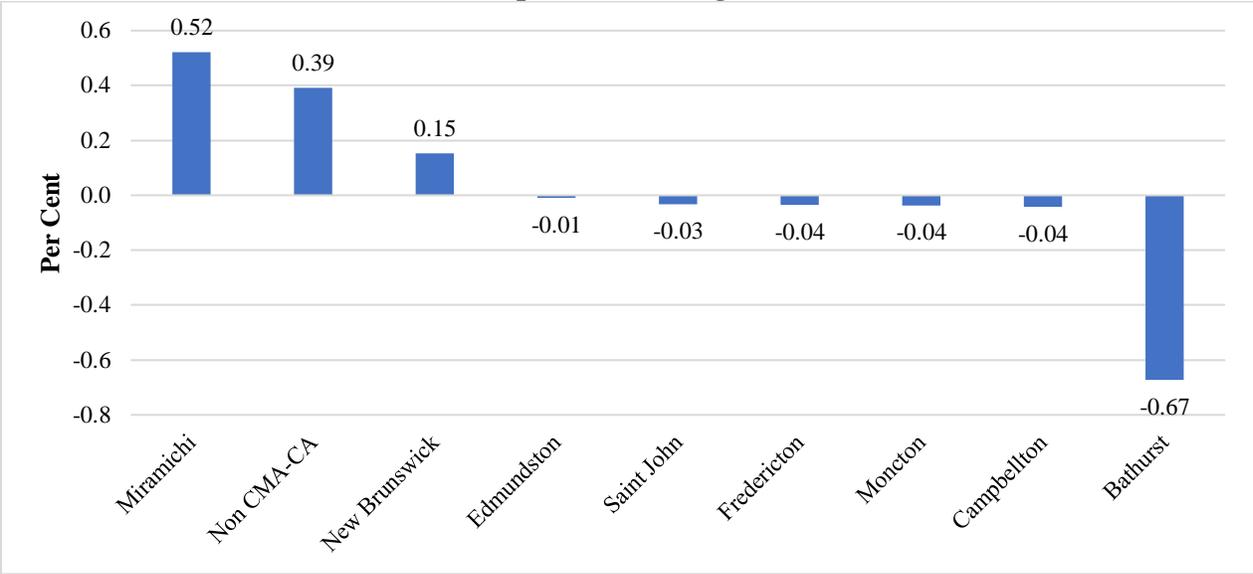


Source: CSLS estimates based on Statistics Canada tables. Nominal income: Table 11-10-0014-01; CPI: Table 18-10-0005-01

Between 2008 and 2019, the real average employment income of census family units in New Brunswick rose at a weak compound annual rate of 0.15 per cent (Chart 3). The Miramichi

CA was the only CA to outpace the provincial rate, with average employment income growth of 0.52 per cent per year. Census family units in non-urban areas also outperformed the provincial average, posting average employment income growth of 0.39 per cent per year. On the other hand, despite increases in nominal average employment income, the real average employment income of census family units in the other CAs and in the CMAs fell over the 2008-2019 period. The Saint John, Fredericton and Moncton CMAs and the Edmundston and Campbellton CAs all had only slight declines in the average employment income of census family units, ranging from 0.01 per cent per year in Edmundston to 0.04 per cent per year in Fredericton, Moncton and Campbellton. The average employment income of census family units in the Bathurst CA decreased at a much faster pace, by 0.67 per cent per year. Consequently, of all the CMAs and CAs, the Bathurst CA had the largest relative change in its average employment income.

Chart 3: Growth in the Average Employment Income of Census Family Units by CMA and CA, New Brunswick, 2008-2019 (Compound annual growth rates)



Source: CSLS estimates based on Statistics Canada tables. Nominal income: Table 11-10-0014-01; CPI: Table 18-10-0005-01

B. Average Government Transfers to Census Family Units

Government transfers include “Employment Insurance (EI) benefits, Goods and Services Tax Credit (GST) and Harmonized Tax Credit (HST), Federal Child Benefits, Old Age Security (OAS) and Net Federal Supplements, Canada Pension Plan (CPP) and Quebec Pension Plan (QPP) benefits, Workers' Compensation Benefits, Social Assistance Benefits, Provincial Refundable Tax Credits and Family Benefits, and other government transfers” (Statistics Canada, Table 11-10-0014-01). The CSLS obtained nominal averages by dividing the aggregate government transfers received by census family units by the number of census family units receiving government transfers. Hence, average government transfers exclude zero values. Both the aggregates transfer amounts and the number of census family units were obtained from Statistics Canada’s Table 11-10-0014-01. The CSLS then converted the nominal averages to 2019 constant dollars using the Consumer Price Index. This section examines the levels and growth rates of the average government transfers to census family units from 2008 to 2019.

Between 2008 and 2019, the average government transfers to census family units in the CMAs were considerably lower than those to census family units in the CAs and in areas outside the CMAs and CAs (Chart 5). This is consistent with the fact that census family units in the CMAs had higher average employment incomes than did census family units in the CAs and in areas outside the CMAs and CAs. That said, the gaps between the average government transfers to census family units in the CMAs and the provincial average narrowed over the period, consistent with the narrowing of the gaps between the average employment incomes of census family units in the CMAs and the provincial average.

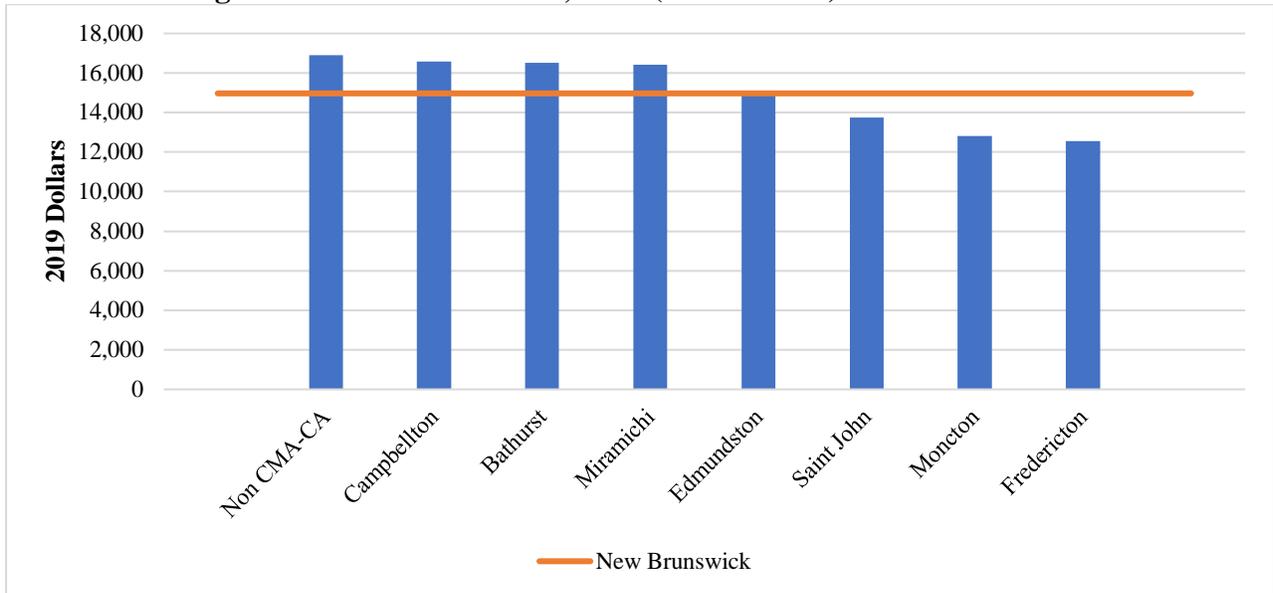
Throughout the entire 2008-2019 period, of all the CMAs and CAs, the average government transfers to census family units were lowest in the Fredericton CMA (Chart 5). The average government transfers to census family units in the Fredericton CMA rose from \$10,467 (81.4 per cent of the provincial average) in 2008 to \$12,544 (83.8 per cent of the provincial average) in 2019. In the Moncton CMA, the average government transfers to census family units rose from \$10,814 (84.1 per cent of the provincial average) in 2008 to \$12,797 (85.5 per cent of the provincial average) in 2019. Meanwhile, the average government transfers to census family units in the Saint John CMA increased from \$11,340 (88.2 per cent of the provincial average) in 2008 to \$13,747 (91.9 per cent of the provincial average) in 2019.

Of all the CAs, census family units in the Edmundston CA received the lowest average government transfers throughout the 2008-2019 period. The average government transfers to census family units in the Edmundston CA were very similar to the provincial average during the 2008-2019 period. On average, the average government transfers to census family units in the Edmundston CA represented 99.5 per cent of the provincial average between 2008 and 2019. The average government transfers to census family units in the other three CAs were fairly similar throughout the 2008-2019 period. On average, the average government transfers received by census family units in the Miramichi and Campbellton CAs represented 110.3 per cent of the provincial average, while the average government transfers received by census family units in the Bathurst CA represented 110.6 per cent of the provincial average. The average government transfers to census family units in the Bathurst CA rose from \$13,983 (108.8 per cent of the provincial average) in 2008 to \$16,518 (110.4 per cent of the provincial average) in 2019.

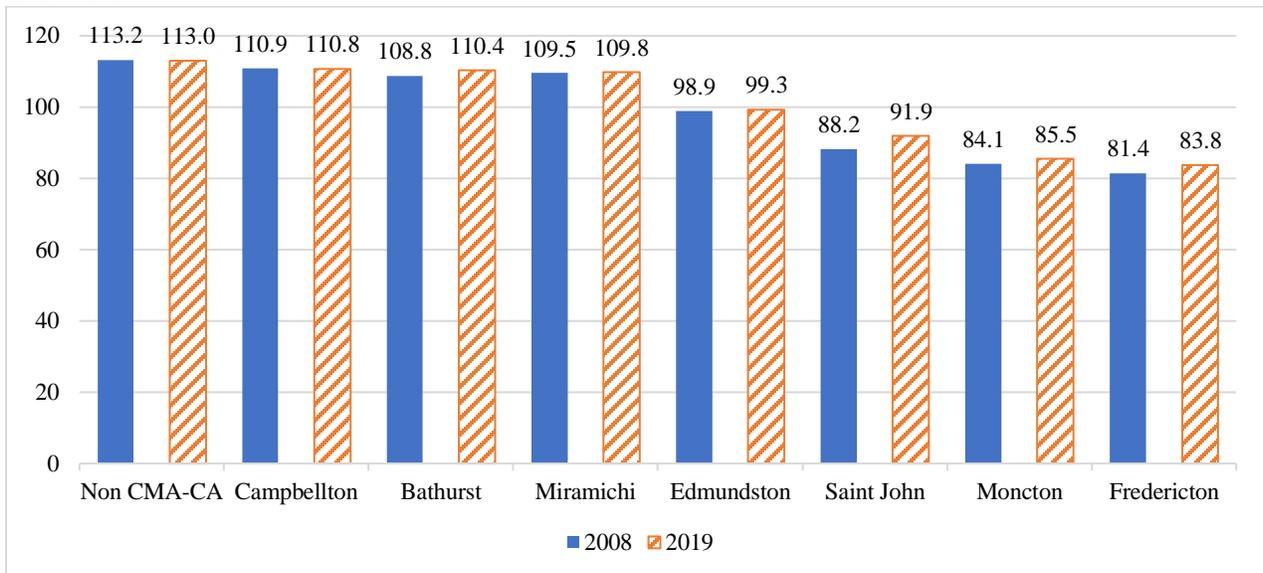
Throughout the entire 2008-2019 period, the average government transfers to census family units in non-urban areas exceeded the average government transfers to census family units in any of the CMAs or CAs. The average government transfers to census family units in areas outside the CMAs and CAs increased from \$14,552 (113.2 per cent of the provincial average) in 2008 to \$16,912 (113.0 per cent of the provincial average) in 2019. Hence, relative to the provincial average, the average government transfers to census family units in areas outside the CMAs and CAs were virtually unchanged between 2008 and 2019.

Chart 4: Average Government Transfers to Census Family Units by CMA and CA, New Brunswick, 2008 and 2019

Panel A: Average Government Transfers, 2019 (2019 dollars)



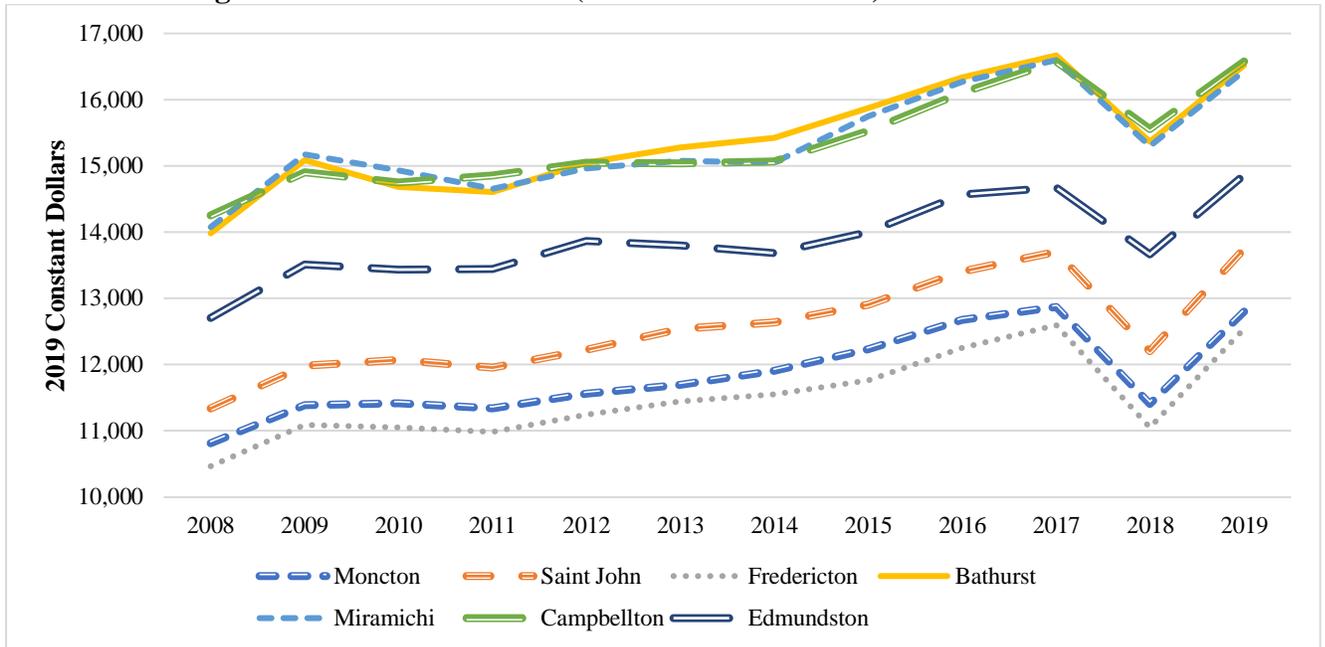
Panel B: Average Government Transfers as a Proportion of the Provincial Average, 2008 and 2019



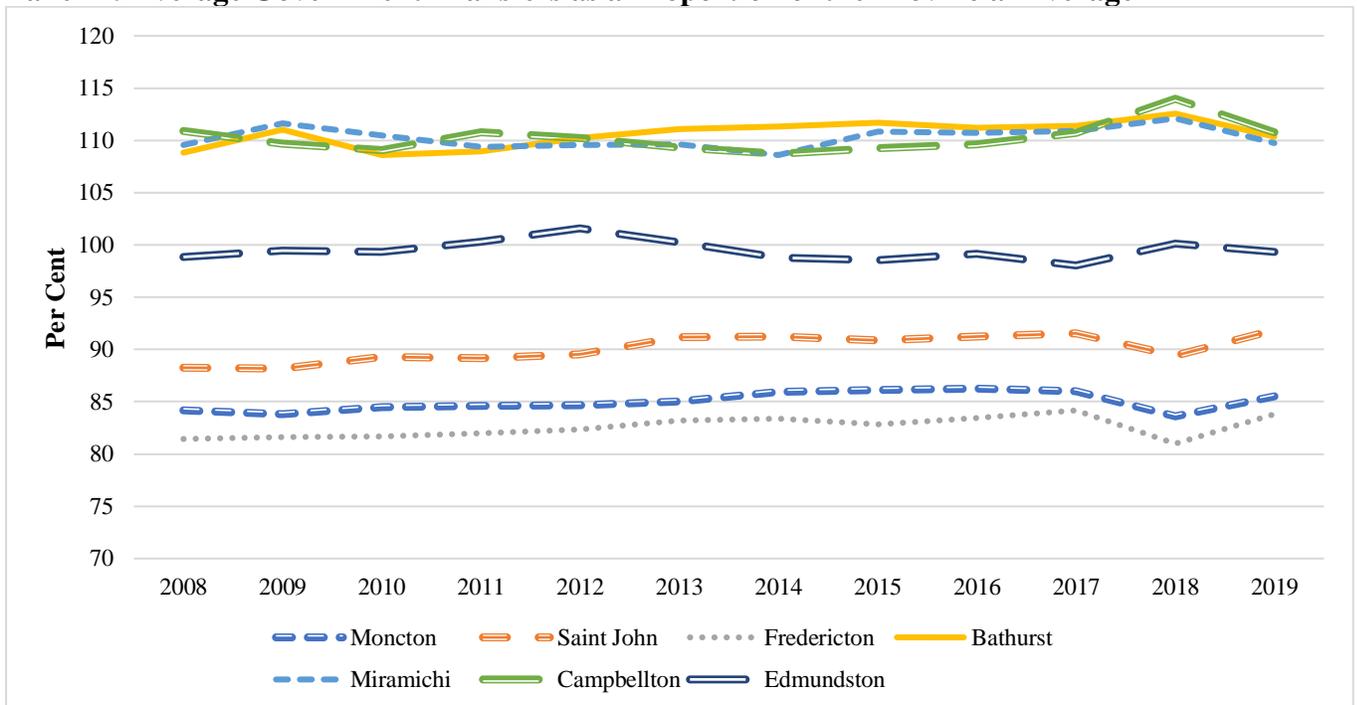
Source: CSLS estimates based on Statistics Canada tables. Nominal average transfers: Table 11-10-0014-01; CPI: Table 18-10-0005-01

Chart 5: Average Government Transfers to Census Family Units by CMA and CA, New Brunswick, 2008-2019

Panel A: Average Government Transfers (2019 constant dollars)



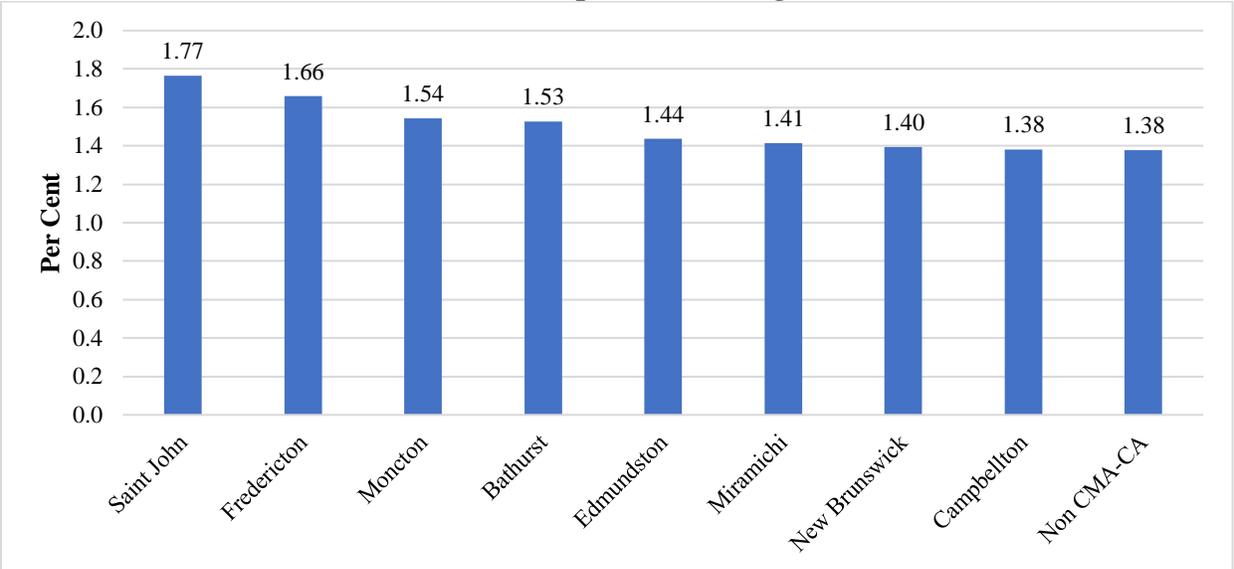
Panel B: Average Government Transfers as a Proportion of the Provincial Average



Source: CSLS estimates based on Statistics Canada tables. Nominal average transfers: Table 11-10-0014-01; CPI: Table 18-10-0005-01

Between 2008 and 2019, the average government transfers to census family units in New Brunswick rose at a compound annual rate of 1.40 per cent (Chart 6). Of all the CMAs and CAs, census family units in the Saint John CMA saw the strongest growth in their average government transfers, at 1.77 per cent per year. The Fredericton and Moncton CMAs followed with growth in average government transfers of 1.66 per cent per year and 1.54 per cent per year, respectively. Of all the CAs, census family units in the Bathurst CA saw the strongest growth in their average government transfers, at 1.53 per cent per year. The average government transfers to census family units in the Edmundston, Miramichi and Campbellton CAs grew at compound annual rates of 1.44 per cent, 1.41 per cent and 1.38 per cent, respectively, nearly identical to the provincial rate. Meanwhile, growth in the average government transfers to census family units in non-urban areas was slightly below the provincial rate, at 1.38 per cent per year.

Chart 6: Growth in the Average Government Transfers to Census Family Units by CMA and CA, New Brunswick, 2008-2019 (Compound annual growth rates)



Source: CSLs estimates based on Statistics Canada tables. Nominal average transfers: Table 11-10-0014-01; CPI: Table 18-10-0005-01

i. Average Employment Insurance Benefits, Census Family Units

This section looks at trends in the percent of census family units receiving employment insurance benefits and the average value of those benefits between 2008 and 2019. Employment insurance benefits include all types of employment insurance benefits, “including regular benefits for unemployment, fishing, job creation, maternity, parental/adoption, retirement, net self-employment, sickness, training and work sharing” (Centre for Income and Socioeconomic Well-being Statistics). The share of persons receiving employment insurance benefits and the amounts of those benefits provide insight into labour market conditions.

a. Share of Census Family Units Receiving Employment Insurance Benefits

The share of census family units receiving employment insurance benefits in New Brunswick fell from 25.1 per cent in 2008 to 23.6 per cent in 2019 (Chart 8). Throughout the

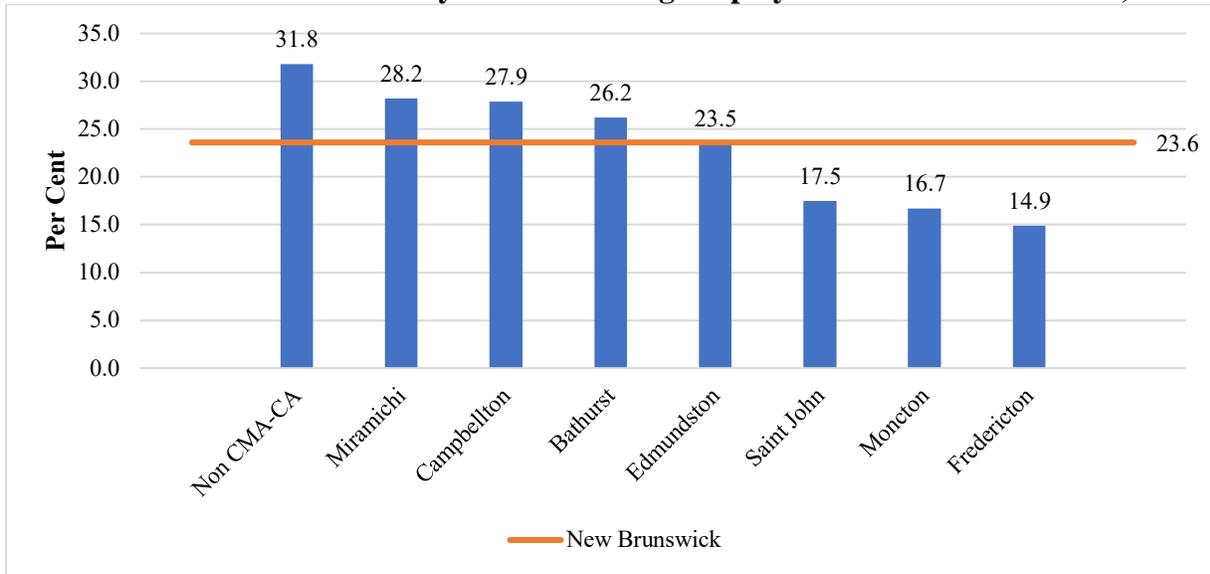
2008-2019 period, the shares of census family units receiving employment insurance benefits in the CMAs were significantly lower than the share of census family units receiving employment insurance benefits in the CAs and in areas outside the CMAs and CAs. That said, the gaps between the shares in the CMAs and the provincial share narrowed over the period. The share was lowest in the Fredericton CMA. The share of census family units receiving employment insurance benefits in the Fredericton CMA rose from 14.8 per cent in (58.8 per cent of the provincial average) 2008 to 14.9 per cent (63.1 per cent of the provincial average) in 2019. The shares of census family units receiving employment insurance benefits in the Saint John and Moncton CMAs represented on average 71.2 per cent and 71.5 per cent of the provincial average, respectively.

Of all the CAs, the share of census family units receiving employment insurance benefits was lowest in the Edmundston CA in every year of the 2008-2019 period except 2009 (when the share in Edmundston exceeded that in Campbellton by 0.1 percentage point). The share of census family units receiving employment insurance benefits in the Edmundston CA fell from 26.5 per cent (105.5 per cent of the provincial average) in 2008 to 23.5 per cent (99.6 per cent of the provincial average) in 2019. On the other hand, of all the CAs, the share of census family units receiving employment insurance benefits was highest in the Miramichi CA throughout the 2008-2019 period. The share of census family units receiving employment insurance benefits in the Miramichi CA fell from 30.7 per cent (122.1 per cent of the provincial average) in 2008 to 28.2 per cent (119.7 per cent of the provincial average) in 2019.

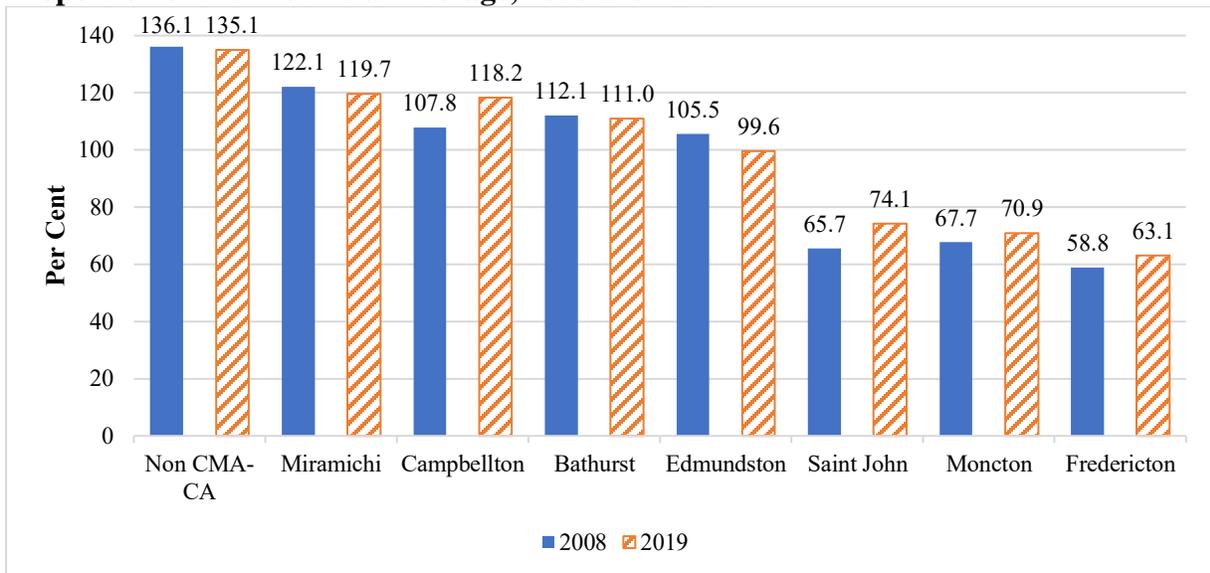
During the entire 2008-2019 period, the share of census families receiving employment insurance benefits in non-urban areas was higher than the share in any of the CMAs or CAs. The share of census families receiving employment insurance benefits in non-urban areas fell from 34.2 per cent (136.1 per cent of the provincial average) in 2008 to 31.8 per cent (135.1 per cent of the provincial average) in 2019. Hence, the gap between the share of census family units receiving employment insurance benefits in non-urban areas and the provincial average narrowed by 1.0 percentage point between 2008 and 2019.

Chart 7: Share of Census Family Units Receiving Employment Insurance Benefits, 2008 and 2019 (Per cent)

Panel A: Share of Census Family Units Receiving Employment Insurance Benefits, 2019



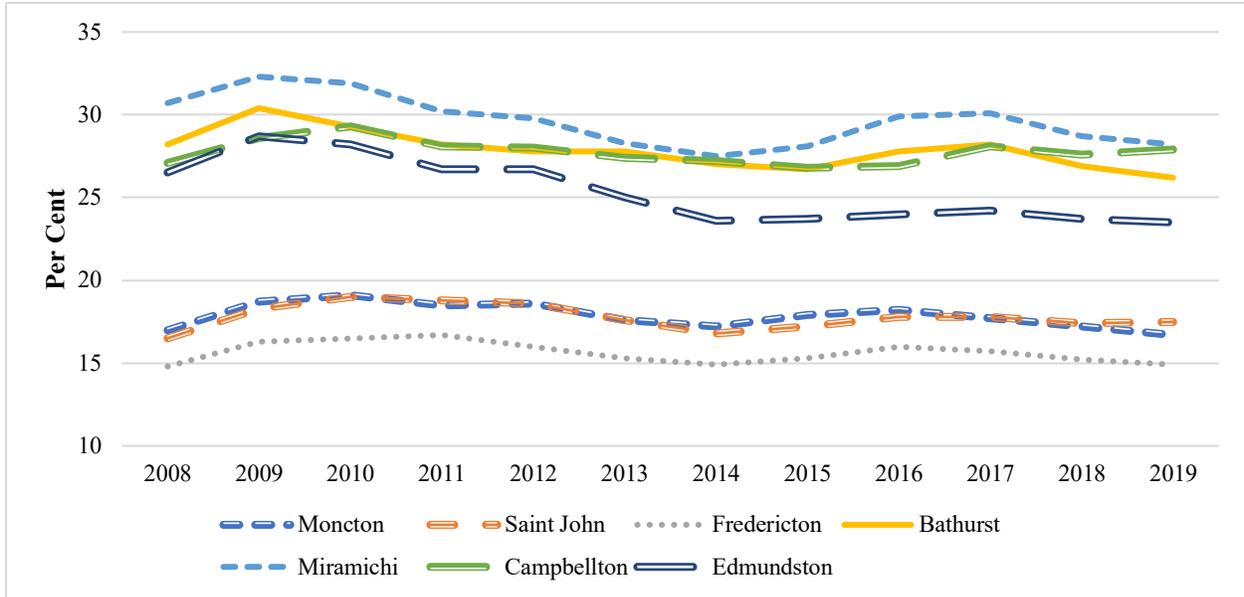
Panel B: Share of Census Family Units Receiving Employment Insurance Benefits as a Proportion of the Provincial Average, 2008 and 2019



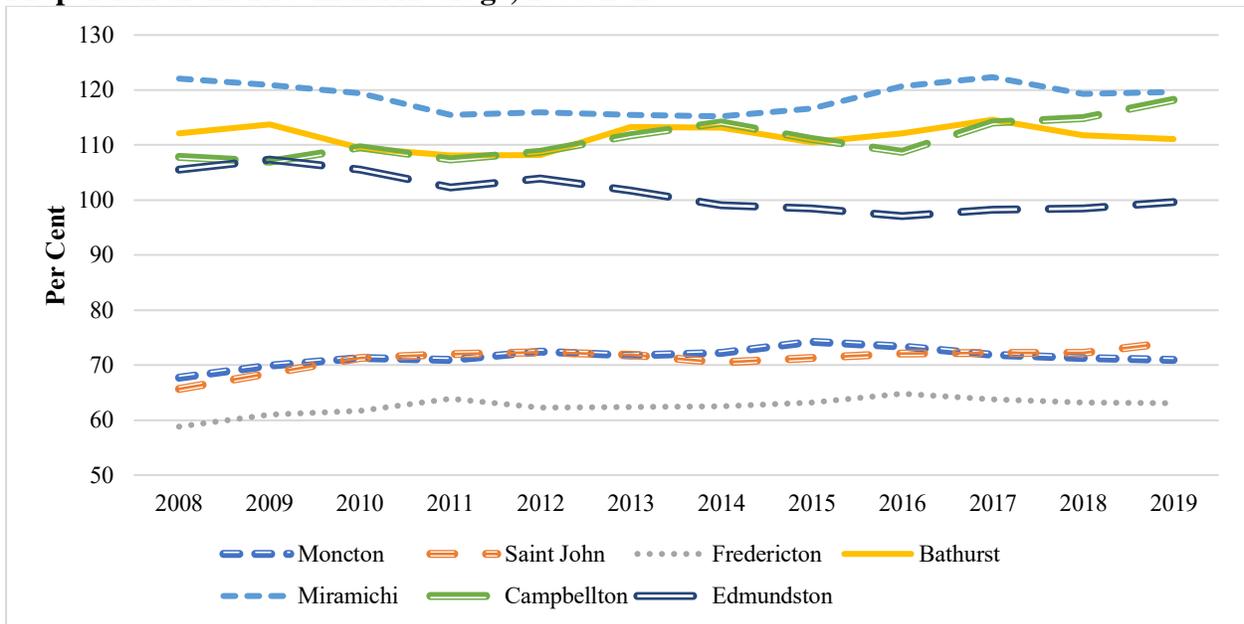
Source: CSLS estimates based on Statistics Canada, Table 11-10-0009-01

Chart 8: Share of Census Family Units Receiving Employment Insurance Benefits, 2008-2019 (Per cent)

Panel A: Share of Census Family Units Receiving Employment Insurance Benefits, 2008-2019



Panel B: Share of Census Family Units Receiving Employment Insurance Benefits as a Proportion of the Provincial Average, 2008-2019

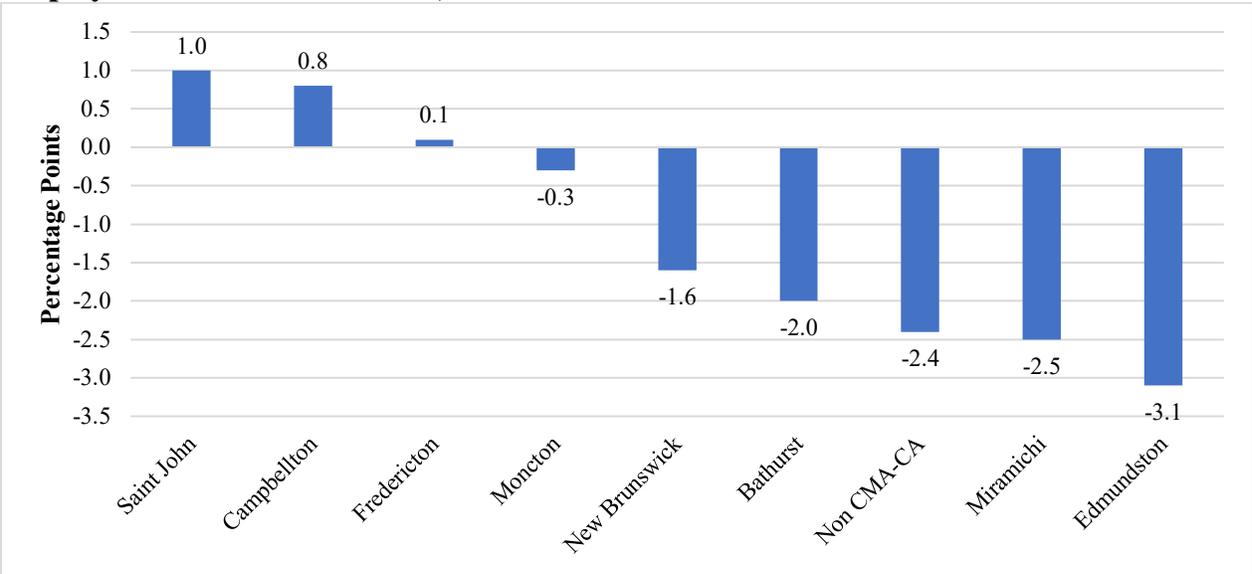


Source: CSLS estimates based on Statistics Canada, Table 11-10-0009-01

In New Brunswick, the share of census families receiving employment insurance benefits fell by 1.6 percentage points (6.3 per cent) between 2008 and 2019 (Chart 9). Of all the CMAs and CAs, the Saint John CMA saw both the largest relative and the largest absolute increase in

the share of census families receiving employment insurance benefits, at 1.0 percentage point (5.8 per cent). The Campbellton CA followed with an increase of 0.8 percentage point (2.8 per cent) in share of census families receiving employment insurance benefits. In the Fredericton CMA, the share of census families receiving employment insurance benefits edged up by 0.1 percentage point (0.6 per cent). The share of census families receiving employment insurance benefits declined in the Moncton CMA and in the other CAs. The Edmundston CA saw both the largest relative and the largest absolute decrease in the share of census families receiving employment insurance benefits, at 3.1 percentage points (11.5 per cent). Meanwhile, in non-urban areas, the share of census families receiving employment insurance benefits fell by 2.4 percentage points (6.9 per cent).

Chart 9: Percentage Point Change in the Share of Census Family Units Receiving Employment Insurance Benefits, 2008-2019



Source: CSLS estimates based on Statistics Canada, Table 11-10-0009-01

b. Average Employment Insurance Benefits Received by Census Family Units

The average employment insurance benefits received by census family units in New Brunswick rose from \$9,937 in 2008 to \$10,277 in 2019 (Panel A of Chart 11). Consistent with the levels observed for the average total government transfers to census family units between 2008 and 2019, the average employment insurance benefits received by census family units in the CMAs were considerably lower than those received by census family units in the CAs and in areas outside the CMAs and CAs, with the exception that the average employment insurance benefits received by census family units in the Edmundston CA were lower than those received by census family units in the Saint John CMA from 2015 to 2019 and lower than those received by census family units in the Moncton and Fredericton CMAs in 2017 and 2018.

On average, of all the CMAs and CAs, average employment insurance benefits received by census family units were lowest in the Moncton and Fredericton CMAs between 2008 and 2019. The average employment insurance benefits received by census family units in the Moncton and Fredericton CMAs represented on average 76.6 per cent and 76.8 per cent of the

provincial average, respectively (Panel B of Chart 11). The average employment insurance benefits received by census family units in the Moncton CMA rose from \$7,295 (73.4 per cent of the provincial average) in 2008 to \$7,886 (76.7 per cent of the provincial average) in 2019.

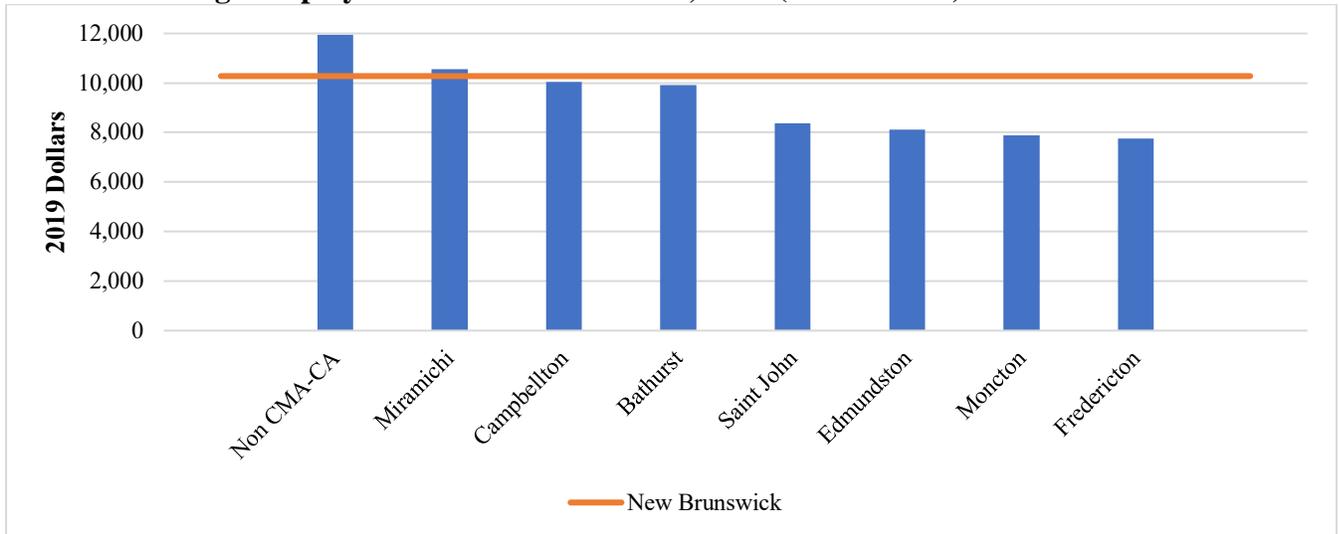
On the other hand, from 2009 to 2019, of all the CMAs and CAs, census family units in the Miramichi CA received the lowest average employment insurance benefits. (In 2008, the average employment insurance benefits received by census family units in the Campbellton CA were slightly higher than those received by census family units in the Miramichi CA.) The average employment insurance benefits received by census family units in the Miramichi CA rose from \$10,459 (105.3 per cent of the provincial average) in 2008 to \$10,550 (102.7 per cent of the provincial average) in 2019.

Of all the CMAs and CAs, census family units in the Saint John CMA saw the greatest absolute increase in average employment insurance benefits relative to the provincial average; the average employment insurance benefits received by census family units in the Saint John CMA rose 10.3 percentage points as a proportion of the provincial average, from 71.1 per cent in 2008 to 81.4 per cent in 2019. Census family units in the Moncton and Fredericton CMAs saw their average employment insurance benefits rise 3.3 points and 2.6 points as proportions of the provincial average, respectively. Meanwhile, with an increase of 0.9 percentage points, the Bathurst CA was the only CA in which the average employment insurance benefits received by census family units rose as a proportion of the provincial average between 2008 and 2019. In the other CAs, the decline in the average employment insurance benefits as a proportion of the provincial average ranged from 2.6 points (in the Miramichi CA) to 8.8 points (in the Campbellton CA).

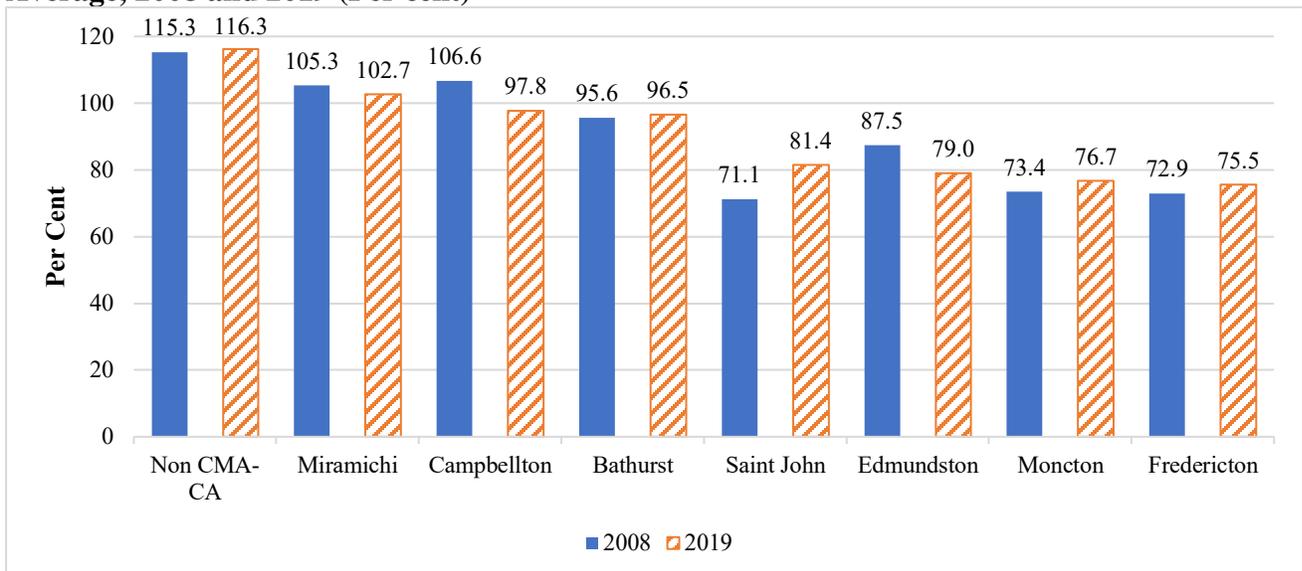
Throughout the entire 2008-2019 period, the average employment insurance benefits received by census family units in non-urban areas were greater than those received by census family units in any of the CMAs or CAs. This is consistent with the fact that the average total government transfers to census family units in non-urban areas exceeded those received by census family units in any of the CMAs or CAs between 2008 and 2019. The average employment insurance benefits received by census family units in non-urban areas rose from \$11,456 (115.3 per cent of the provincial average) in 2008 to \$11,952 (116.3 per cent of the provincial average) in 2019. Hence, the gap between the average government transfers received by census families in areas outside the CMAs and CAs and the provincial average narrowed by 1.0 percentage point over the 2008-2019 period.

Chart 10: Average Employment Insurance Benefits Received by Census Family Units by CMA and CA, New Brunswick, 2008 and 2019

Panel A: Average Employment Insurance Benefits, 2019 (2019 dollars)



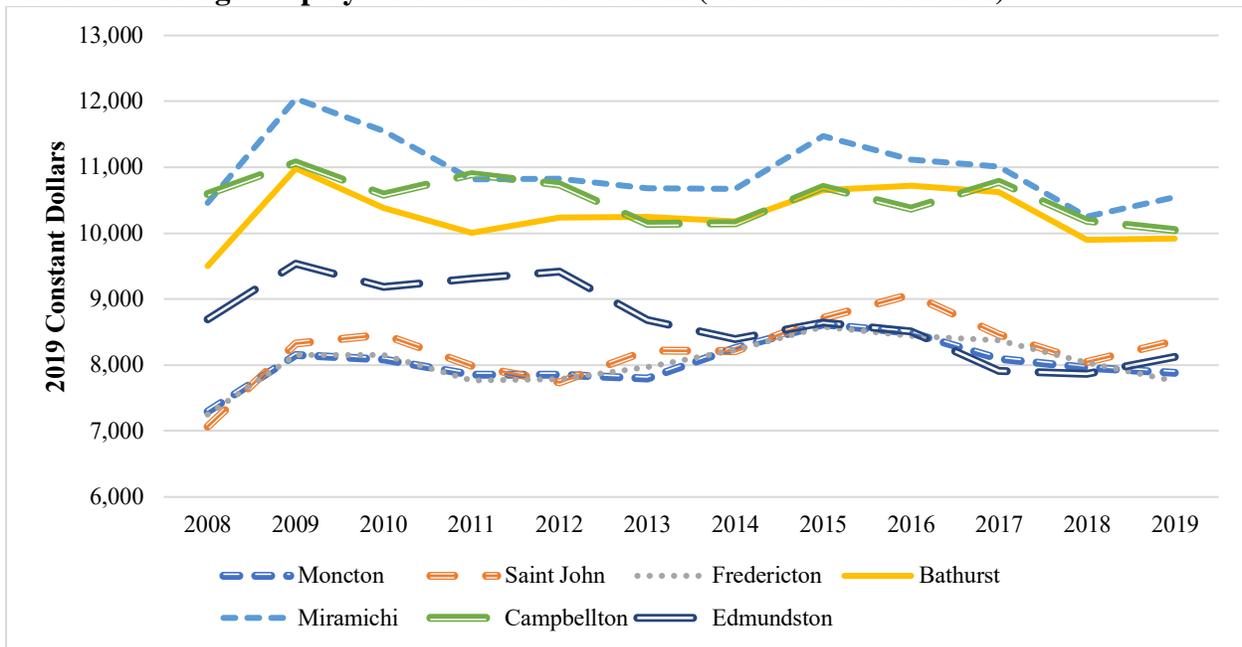
Panel B: Average Employment Insurance Benefits as a Proportion of the Provincial Average, 2008 and 2019 (Per cent)



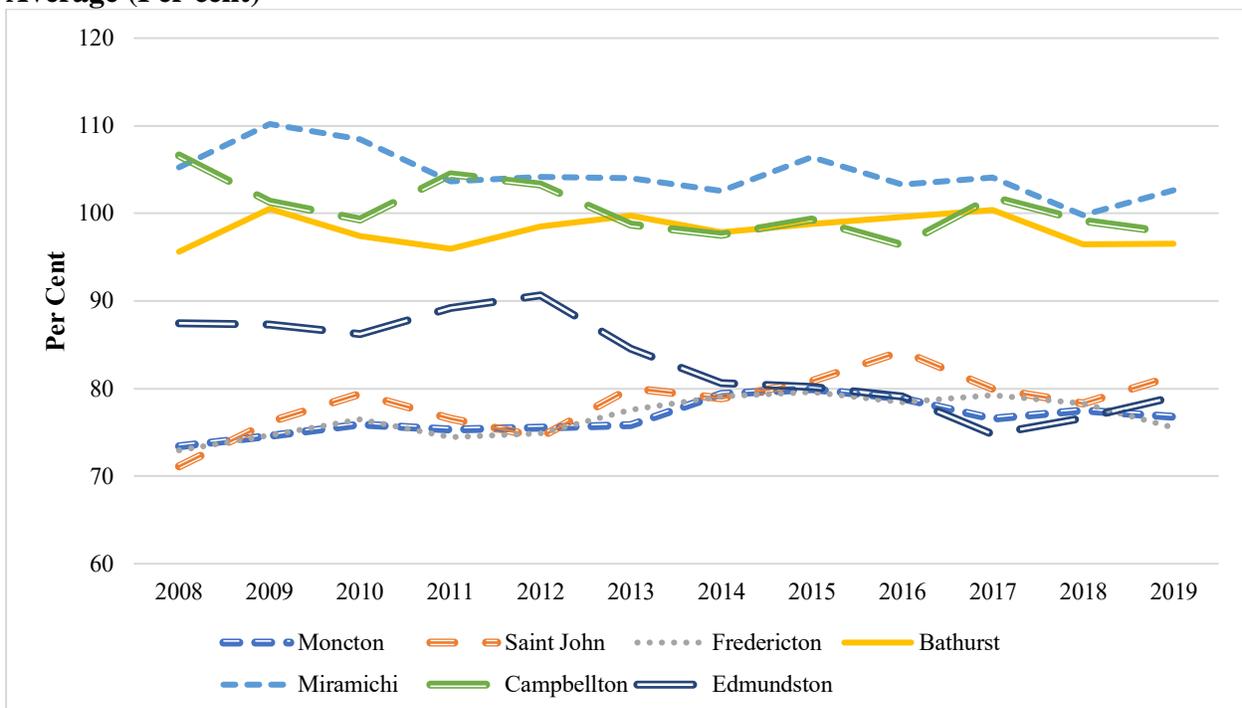
Source: CSLS estimates based on Statistics Canada tables. Aggregate income taxes paid: Table 11-10-0051-01; Number of census family units: Table 11-10-0017-01; CPI: Table 18-10-0005-01

Chart 11: Average Employment Insurance Benefits Received by Census Family Units by CMA and CA, New Brunswick, 2008-2019

Panel A: Average Employment Insurance Benefits (2019 constant dollars)



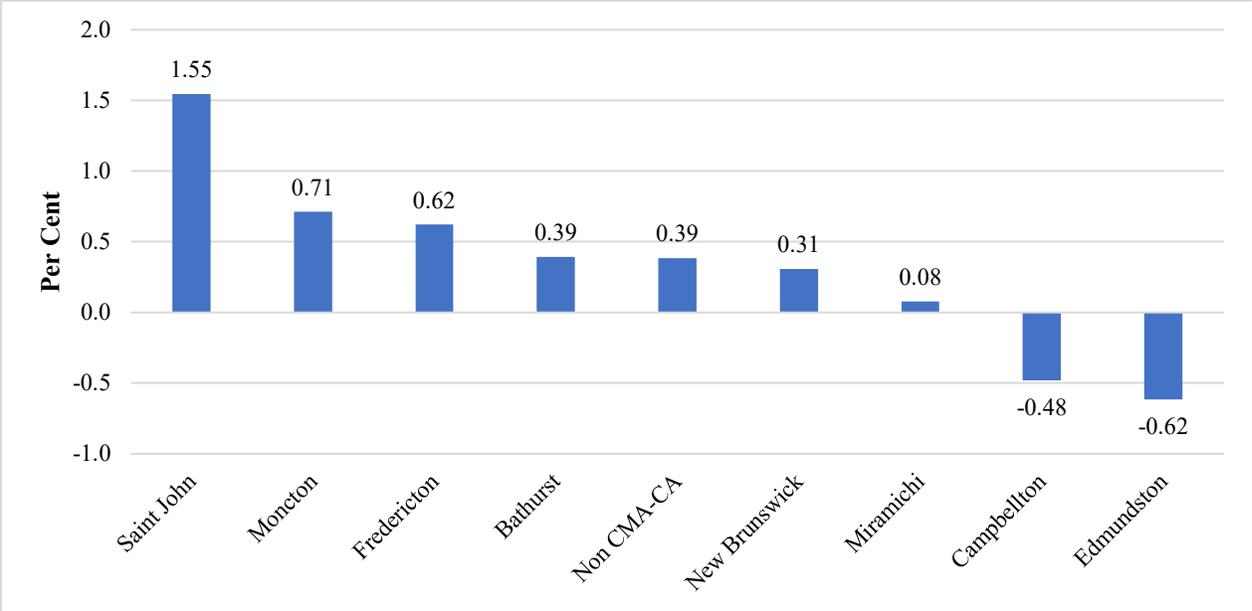
Panel B: Average Employment Insurance Benefits as a Proportion of the Provincial Average (Per cent)



Source: CSLS estimates based on Statistics Canada tables. Aggregate income taxes paid: Table 11-10-0051-01; Number of census family units: Table 11-10-0017-01; CPI: Table 18-10-0005-01

Between 2008 and 2019, the average employment insurance benefits received by census family units in New Brunswick rose by 0.31 per cent per year (Chart 12). The CMAs all outpaced this rate. The Saint John CMA posting particularly strong growth in the average employment insurance benefits received by census family units, at 1.55 per cent per year. The Bathurst CA was the only CA to outperform the provincial average, with growth in average employment insurance benefits of 0.39 per cent per year. The average employment insurance benefits received by census family units in the Miramichi CA rose at a weak compound annual rate of 0.08 per cent, while census family units in the Campbellton and Edmundston CAs fell by 0.48 per cent per year and 0.62 per cent per year, respectively (despite increases in the nominal average employment insurance benefits). Meanwhile, the average employment insurance benefits received by census family units in non-urban areas rose at a compound annual rate of 0.39 per cent, 0.08 points above the provincial average.

Chart 12: Growth in the Average Employment Insurance Benefits Received by Census Family Units by CMA and CA, New Brunswick, 2008-2019 (Compound annual growth rates)



Source: CSLS estimates based on Statistics Canada tables. Aggregate income taxes paid: Table 11-10-0051-01; Number of census family units: Table 11-10-0017-01; CPI: Table 18-10-0005-01

C. Average Total Income of Census Family Units

Total income is income from all sources before taxes. The CSLS divided aggregate nominal total income (including negative incomes) from Statistics Canada’s Table 11-10-0051-01 by the total number of census family units (including census family units with zero or negative income) from Statistics Canada’s Table 11-10-0017-01. The CSLS then converted the nominal averages to 2019 constant dollars using the Consumer Price Index.

Consistent with trends in the average employment income of census family units, the average total incomes of census family units in the CMAs were significantly higher than the

averages in the CAs and in areas outside the CMAs and CAs throughout the 2008-2019 period (Chart 14). Of all the CMAs and CAs, the Fredericton CMA had the highest average total census family unit income throughout the 2008-2019 period, exceeding the provincial level by an average of 13.9 per cent (Chart 6). That said, the gap between the average total income of census family units in the Fredericton CMA and the provincial level narrowed by 2.6 percentage points over the period. In 2019 constant dollars, the average total income of census family units in the Fredericton CMA rose from \$78,279 (115.1 per cent of the provincial average) in 2008 to \$81,103 (112.5 per cent of the provincial average) in 2019.

As was the case in the Fredericton CMA, the gaps between the average total incomes of census family units in the Saint John and Moncton CMAs and the provincial level narrowed over the period (by 2.2 percentage points and 2.4 percentage points, respectively). The average total income of census family units in the Saint John CMA rose from \$76,432 (112.4 per cent of the provincial average) in 2008 to \$79,442 (110.2 per cent of the provincial average) in 2019. Meanwhile, the average total income of census family units in the Moncton CMA rose from \$72,420 (106.5 per cent of the provincial average) in 2008 to \$75,047 (104.1 per cent of the provincial average) in 2019.

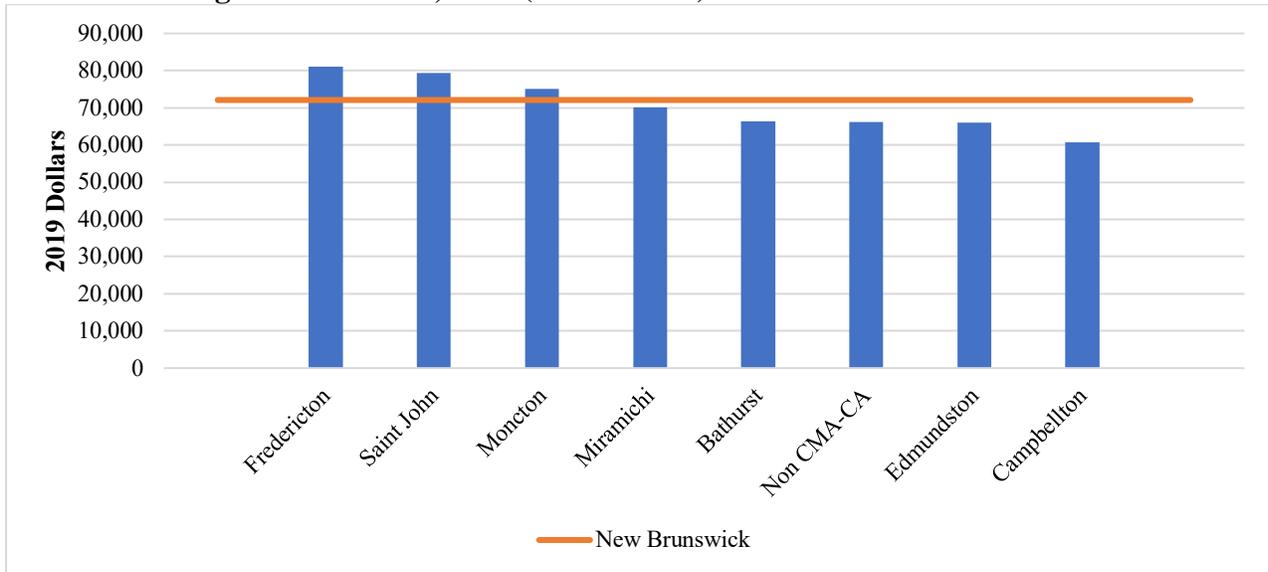
On the other hand, with the exception that the average total income of census family units in the Miramichi CA was 2.8 per cent higher than the provincial average in 2008, census family units in the four CAs had lower average total incomes than the provincial level throughout the 2008-2019 period. As was the case for average employment income, the greatest average total income gap was between the Campbellton CA and the province. On average, the average total income of census family units in the Campbellton CA was 15.3 per cent lower than the provincial level. The average total income of census family units in the Campbellton CA rose from \$57,204 (84.1 per cent of the provincial average) in 2008 to \$60,639 (again 84.1 per cent of the provincial average) in 2019.

The Edmundston CA was the only CA in which the average total income gap between the CA and the province narrowed even slightly between 2008 and 2019. The average total income of census family units in the Edmundston CA rose from 91.0 per cent of the provincial level in 2008 to 91.5 per cent of the provincial level in 2019. In contrast, the gaps between the average incomes of census family units in the Bathurst and Miramichi CAs and the province widened by 7.4 points and 5.4 points, respectively.

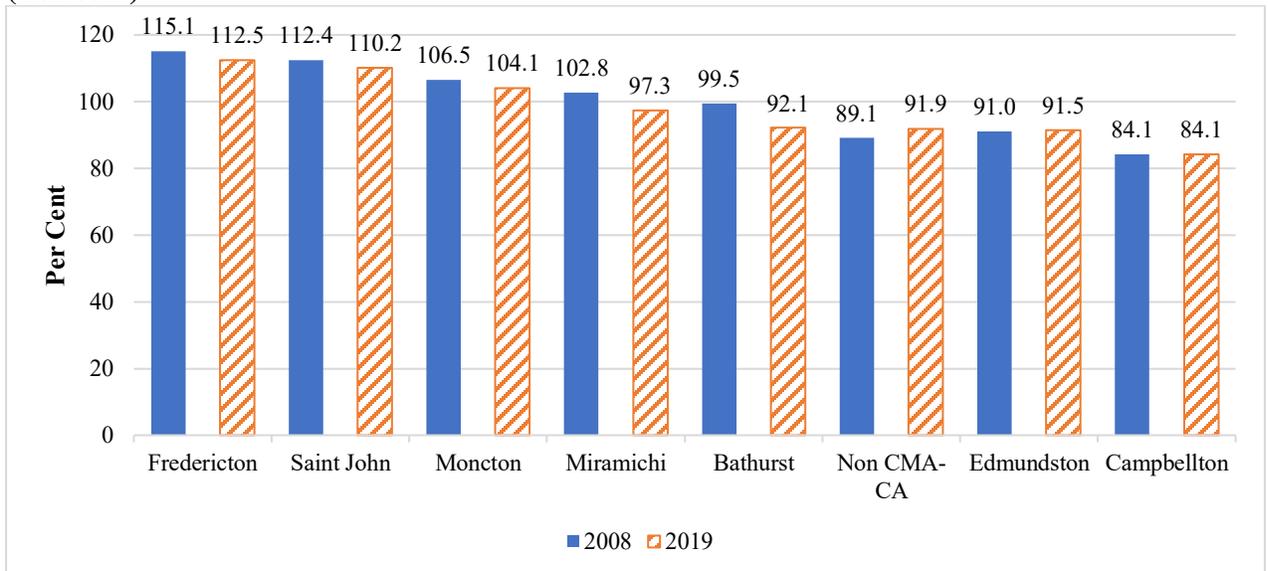
Over the 2008-2019 period, the average total income of census family units in non-urban areas was 9.6 per cent lower than the provincial level on average. The average total income of census family units in non-urban areas rose from \$60,558 (89.1 per cent of the provincial average) in 2008 to \$66,235 (91.9 per cent of the provincial average) in 2019. Hence, the gap between the average total income of census family units in areas outside the CMAs and CAs and the provincial average narrowed by 2.8 points from 2008 to 2019.

Chart 13: Average Total Income of Census Family Units by CMA and CA, New Brunswick, 2008 and 2019

Panel A: Average Total Income, 2019 (2019 dollars)



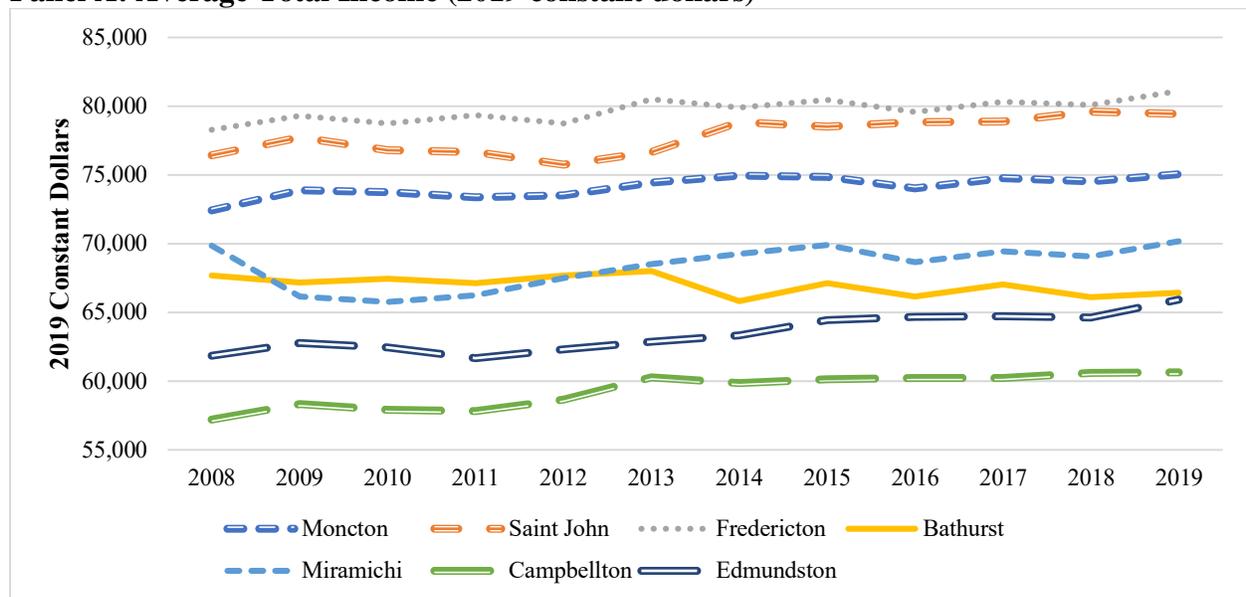
Panel B: Average Total Income as a Proportion of the Provincial Average, 2008 and 2019 (Per cent)



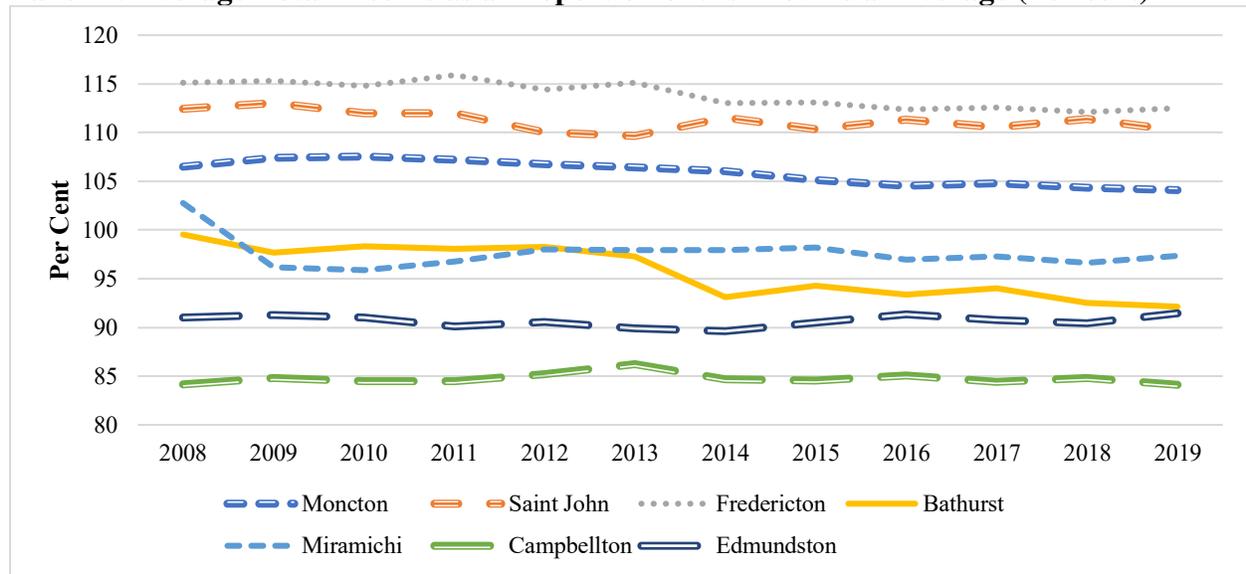
Source: CSLS estimates based on Statistics Canada tables. Nominal aggregate income: Table 11-10-0051-01; Number of census family units: Table 11-10-0017-01; CPI: Table 18-10-0005-01

Chart 14: Average Total Income of Census Family Units by CMA and CA, New Brunswick, 2008-2019

Panel A: Average Total Income (2019 constant dollars)



Panel B: Average Total Income as a Proportion of the Provincial Average (Per cent)

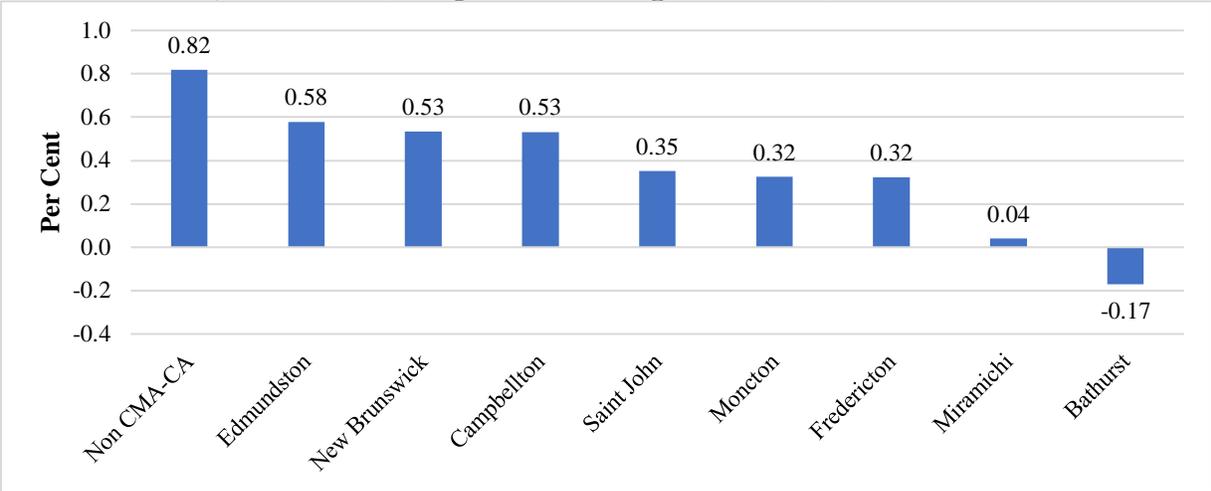


Source: CSLS estimates based on Statistics Canada tables. Nominal aggregate income: Table 11-10-0051-01; Number of census family units: Table 11-10-0017-01; CPI: Table 18-10-0005-01

Over the 2008-2019 period, the real average total income of census family units in New Brunswick rose at a compound annual rate of 0.53 per cent (0.38 points above average total income growth) (Chart 15). The Edmundston CA was the only CA to outpace this rate, with average total census family unit income growth of 0.58 per cent per year. The average total income of census family units in areas outside the CMAs and CAs rose at a compound annual rate of 0.82 per cent, 0.29 points above the provincial rate.

The average total income of census family units in the Campbellton CA matched the provincial rate. Growth of the average total incomes of census family units in the Saint John, Moncton and Fredericton CMAs lagged the provincial rate, with the Saint John CMA posting average total income growth of 0.35 per cent per year and the Moncton and Fredericton CMAs posting average total income growth of 0.32 per cent per year. The average total income growth of census family units in the Miramichi CA was much weaker, at 0.04 per cent per year. Meanwhile, the average total income of census family units in the Bathurst CA fell by 0.17 per cent per year.

Chart 15: Growth in the Average Total Income of Census Family Units by CMA and CA, New Brunswick, 2008-2019 (Compound annual growth rates)



Source: CSLS estimates based on Statistics Canada tables. Nominal aggregate income: Table 11-10-0051-01; Number of census family units: Table 11-10-0017-01; CPI: Table 18-10-0005-01

D. Taxes

This section examines the tax rate and the average income taxes paid by census family units.

i. Tax Rate

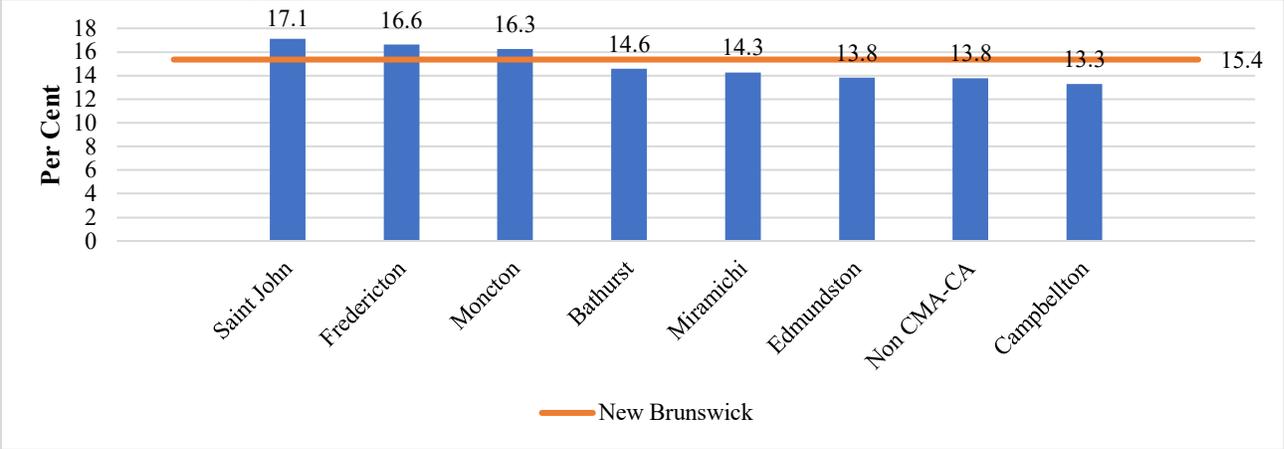
The CSLS calculated the tax rate by dividing income taxes paid by total income. Both statistics were obtained from Statistics Canada’s Table 11-10-0051-01. Throughout the 2008-2019 period, the tax rates in the CMAs were higher than those in the CAs (Chart 17). Of all the CMAs and CAs, the Saint John CMA had the highest tax rate for most of the 2008-2019 period. In the Saint John CMA, the tax rate fell from 17.8 per cent (112.2 per cent of the provincial average) in 2008 to 17.1 per cent (111.5 per cent of the provincial average) in 2019. The tax rate in the Fredericton CMA fell from 17.4 per cent (109.7 per cent of the provincial average) in 2008 to 16.6 per cent (108.3 per cent of the provincial average) in 2019. Of the three CMAs, Moncton had the lowest tax rate over the period, falling from 16.7 per cent (105.9 per cent of the provincial average) in 2008 to 16.3 per cent (106.0 per cent of the provincial average) in 2019.

Of all the CAs, the Bathurst CA had the highest tax rate over the entire 2008-2019 period and the Campbellton CA the lowest. The tax rate in the Bathurst CA fell from 16.3 per cent (102.8 per cent of the provincial average) in 2008 to 14.6 per cent (95.0 per cent of the provincial average) in 2019. In the Campbellton CA, the tax rate fell from 13.8 per cent (86.9 per cent of the provincial average) in 2008 to 13.3 per cent (86.4 per cent of the provincial average) in 2019. The Campbellton CA was the only CMA or CA in which the tax rate was lower than that in areas outside the CMAs and CAs throughout the entire 2008-2019 period.

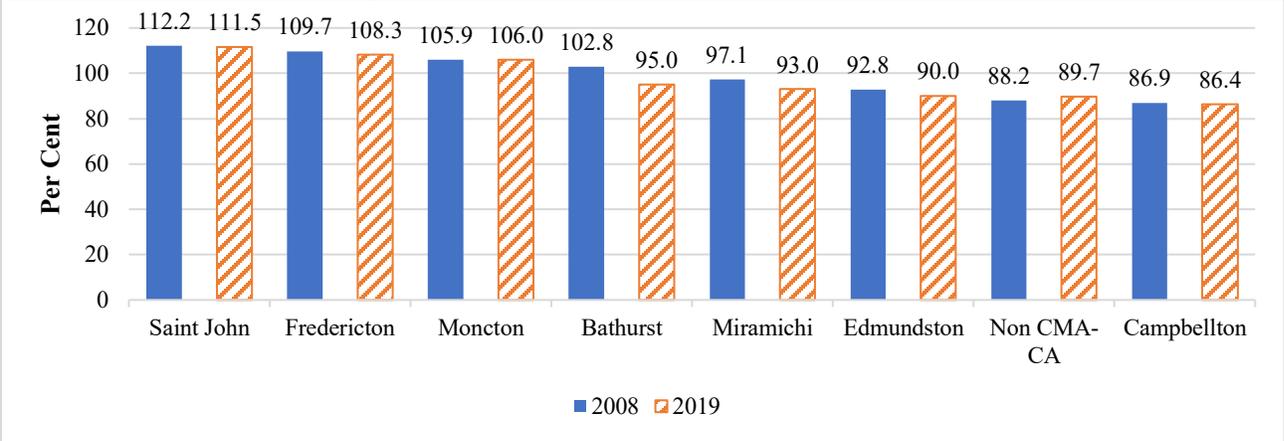
On average, the tax rate in non-urban areas was 10.6 per cent lower than the provincial average over the 2008-2019 period. The tax rate in non-urban areas fell from 13.9 per cent (88.2 per cent of the provincial average) in 2008 to 13.8 per cent (89.7 per cent of the provincial average) in 2019. Hence, the tax rate in non-urban areas rose 1.5 percentage points as a proportion of the provincial average between 2008 and 2019.

Chart 16: Tax Rate by CMA and CA, New Brunswick, 2008 and 2019 (Per cent)

Panel A: Tax Rate, 2019



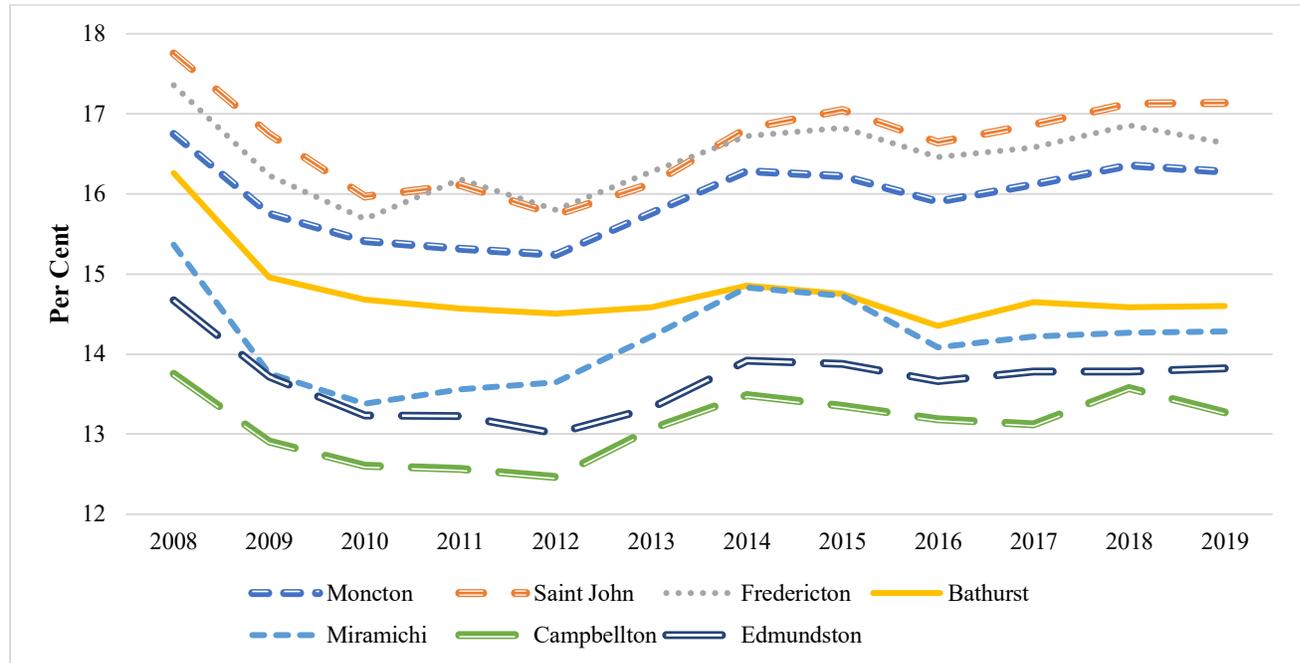
Panel B: Tax Rate as a Proportion of the Provincial Rate, 2008 and 2019



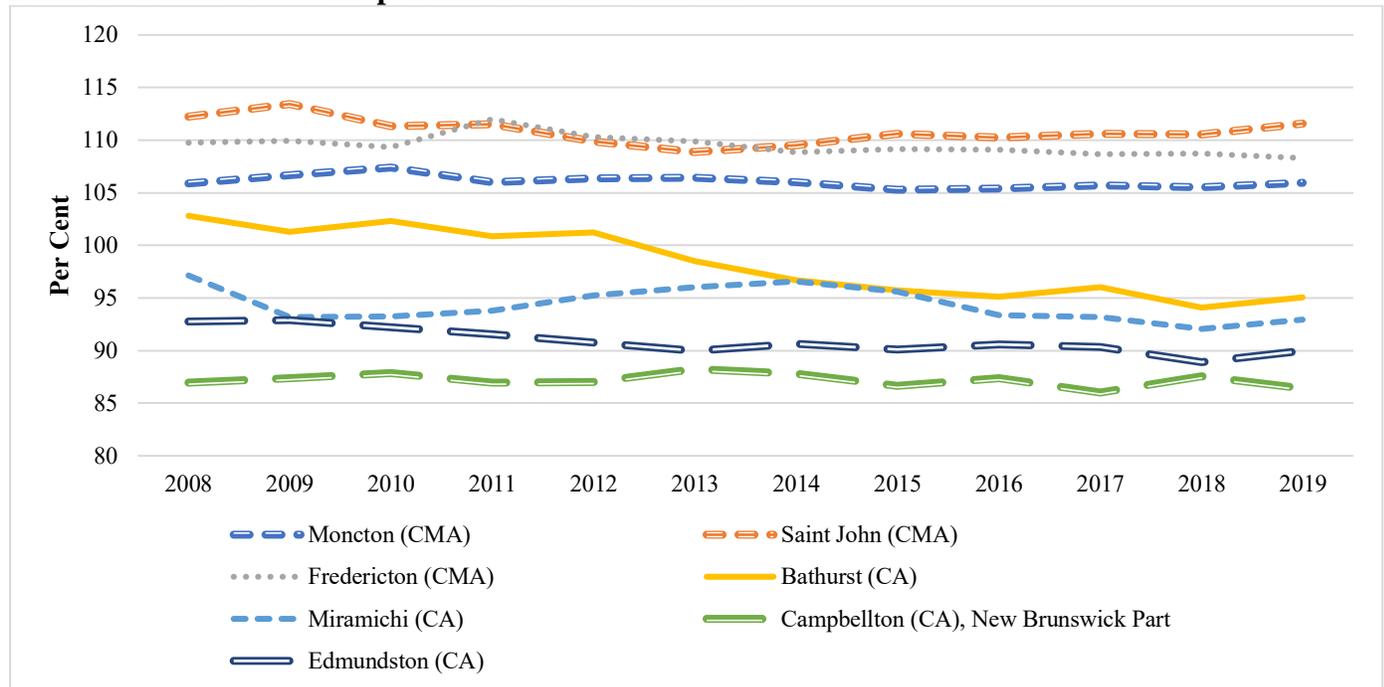
Source: CSLs estimates based on Statistics Canada, Table 11-10-0051-01

Chart 17: Tax Rate by CMA and CA, New Brunswick, 2008-2019 (Per cent)

Panel A: Tax Rate



Panel B: Tax Rate as a Proportion of the Provincial Rate

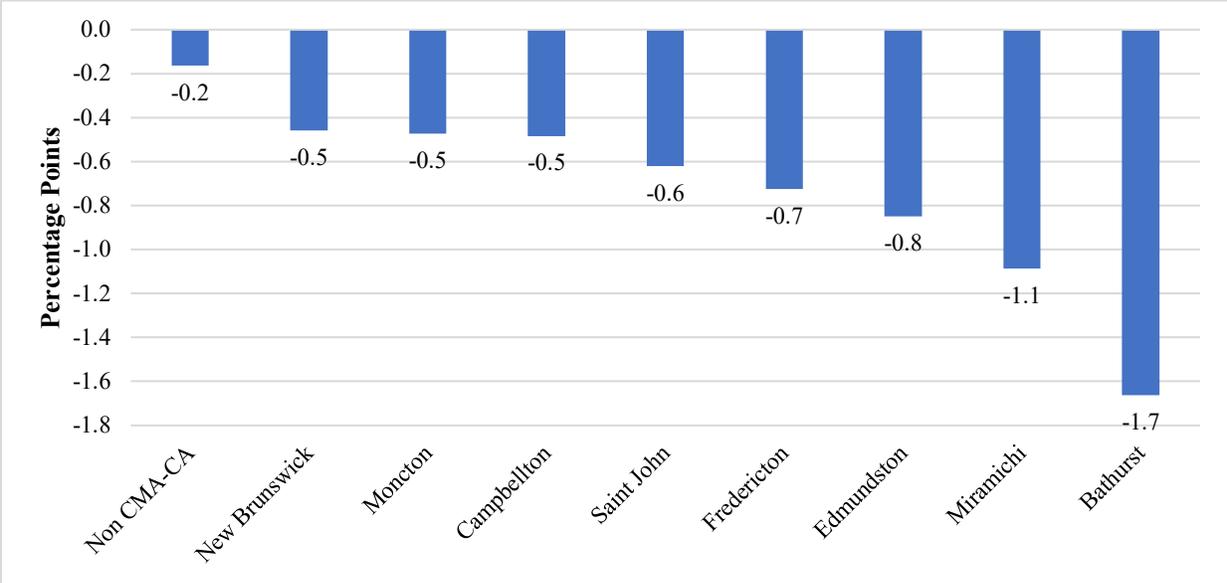


Source: CSLS estimates based on Statistics Canada, Table 11-10-0051-01

The tax rate declined in all CMAs and CAs and in areas outside the CMAs and CAs between 2008 and 2019. At the provincial level, the tax rate fell 0.5 percentage point (2.9 per cent) over the 2008-2019 period (Chart 18). In the Bathurst CA, the tax rate fell by 1.7 points

(10.2 per cent), both the largest absolute and the largest relative decrease in the tax rate of all the CMAs and CAs. On the other hand, the Moncton CMA and the Campbellton CA had the smallest absolute declines in their tax rates, at 0.5 percentage points. The Moncton CMA also saw the smallest relative decrease in its tax rate, at 2.8 per cent. In areas outside the CMAs and CAs, the tax rate fell by 0.16 percentage points (1.2 per cent), a smaller absolute decrease and a smaller relative decrease than those seen in any of the CMAs or CAs.

Chart 18: Percentage Point Change in the Tax Rate by CMA and CA, New Brunswick, 2008-2019



Source: CSLS estimates based on Statistics Canada, Table 11-10-0051-01

ii. Average Income Tax

The CSLS calculated the nominal average income taxes paid by census family units by dividing the aggregate income taxes paid from Statistics Canada’s Table 11-10-0051-01 by the number of census family units from Statistics Canada’s Table 11-10-0017-01. The CSLS then converted these nominal average to 2019 constant dollars using the Consumer Price index.

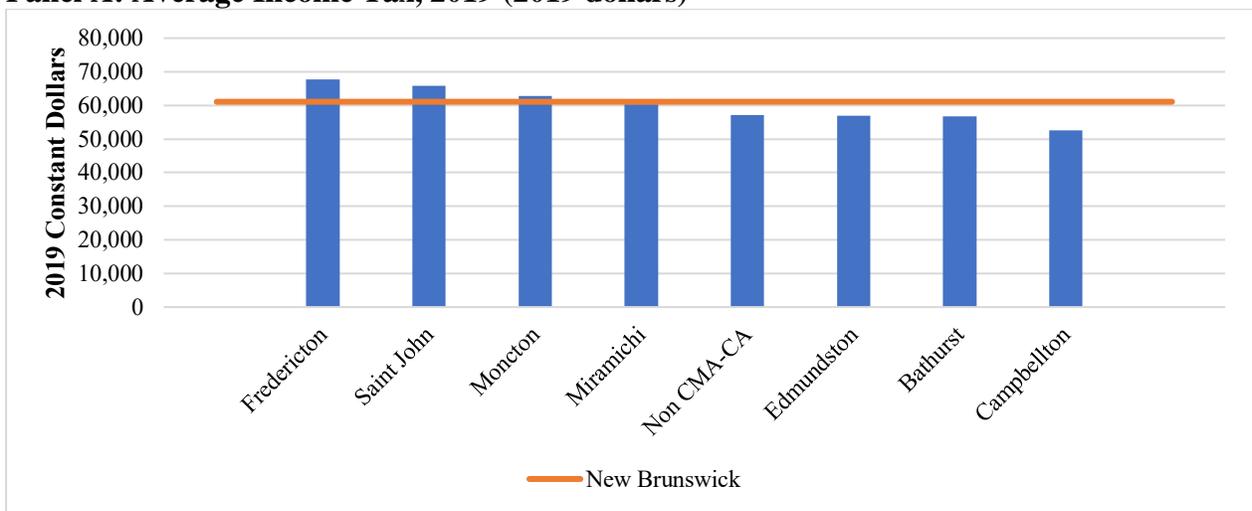
The average income taxes paid by census family units in New Brunswick rose from \$10,755 in 2008 to \$11,026 in 2019. Consistent with the fact that the tax rates in the CMAs were higher than those in the CAs and in areas outside the CMAs and CAs, the average income taxes paid by census family units in the CMAs were considerably higher than those paid by census family units in the CAs and in areas outside the CMAs and CAs throughout the 2008-2019 period (Chart 20). On average, the average income taxes paid by census family units in the Fredericton and Saint John CMAs represented 124.7 per cent and 123.3 per cent of the provincial average, respectively, between 2008 and 2019. The average income taxes paid by census family units in the Moncton CMA were lower, representing 112.4 per cent of the provincial level on average over the 2008-2019 period. In the Fredericton CMA, the average income taxes paid by census family units fell from \$13,588 (126.3 per cent of the provincial average) in 2008 to \$13,420 (121.7 per cent of the provincial average) in 2019.

On average, the average income taxes paid by census family units in the CAs were highest in the Bathurst CA and lowest in the Campbellton CA between 2008 and 2019. The average income taxes paid by census family units in the Bathurst CA fell from \$11,005 (102.3 per cent of the provincial average) in 2008 to \$9,676 (87.8 per cent of the provincial average) in 2019. On the other hand, the average income taxes paid by census family units in the Campbellton CA rose from \$7,867 (73.2 per cent of the provincial average) in 2008 to \$8,030 (72.8 per cent of the provincial average) in 2019.

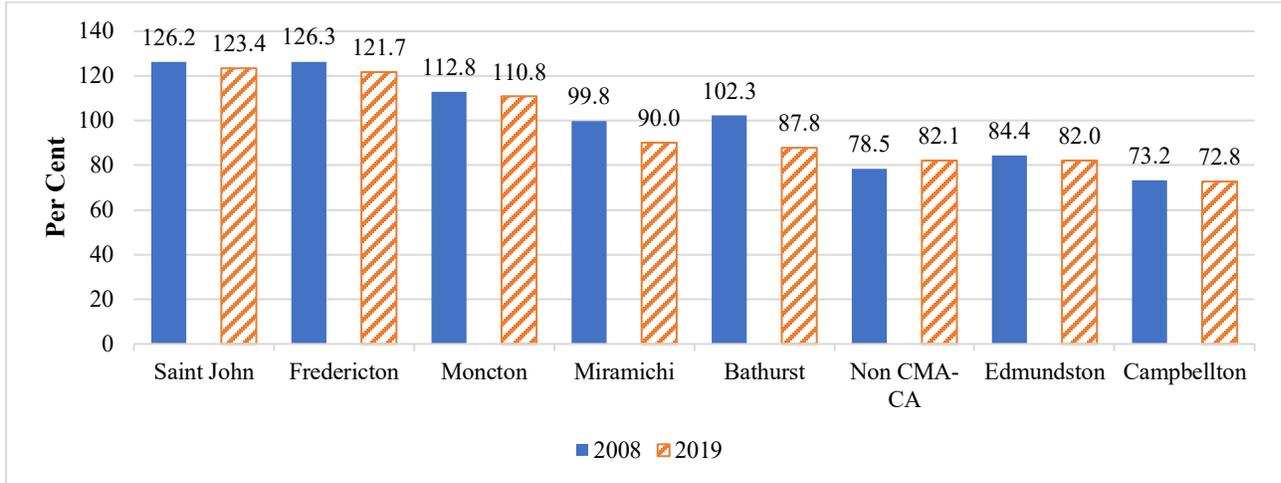
Meanwhile, in non-urban areas, the average income taxes paid by census family units were on average 19.2 per cent lower than the provincial level between 2008 and 2019. The average incomes taxes paid by census family units in non-urban areas rose from \$8,444 (78.5 per cent of the provincial average) in 2008 to \$9,053 (82.1 per cent of the provincial average) in 2019. Hence, the gap between the average income taxes paid by census family units in non-urban areas and the provincial average narrowed by 3.6 points over the 2008-2019 period.

Chart 19: Average Income Taxes Paid by Census Family Units by CMA and CA, New Brunswick, 2008 and 2019

Panel A: Average Income Tax, 2019 (2019 dollars)



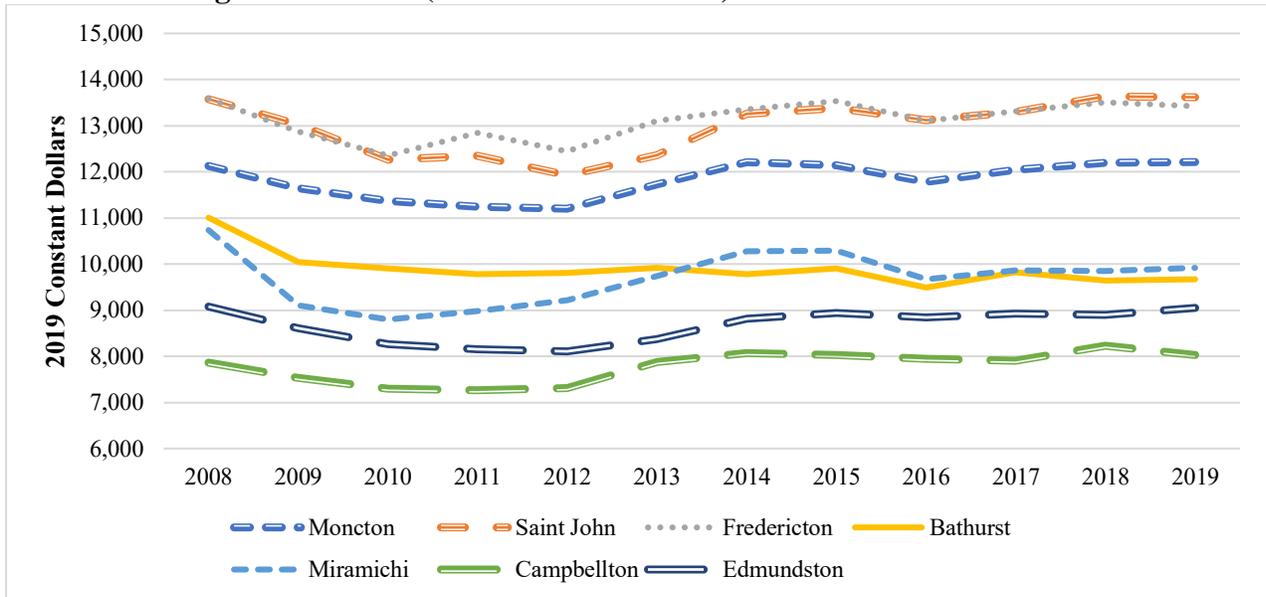
Panel B: Average Income Tax as a Proportion of the Provincial Average, 2008 and 2019 (Per cent)



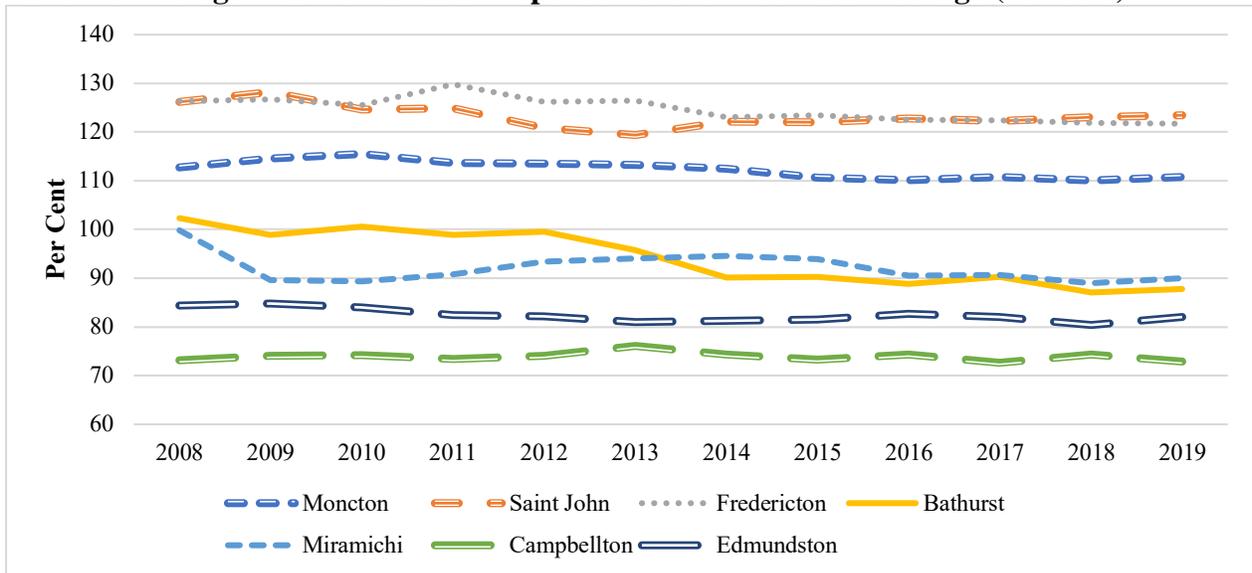
Source: CSLS estimates based on Statistics Canada tables. Aggregate income taxes paid: Table 11-10-0051-01; Number of census family units: Table 11-10-0017-01; CPI: Table 18-10-0005-01

Chart 20: Average Incomes Taxes Paid by Census Family Units by CMA and CA, New Brunswick, 2008-2019

Panel A: Average Income Tax (2019 constant dollars)



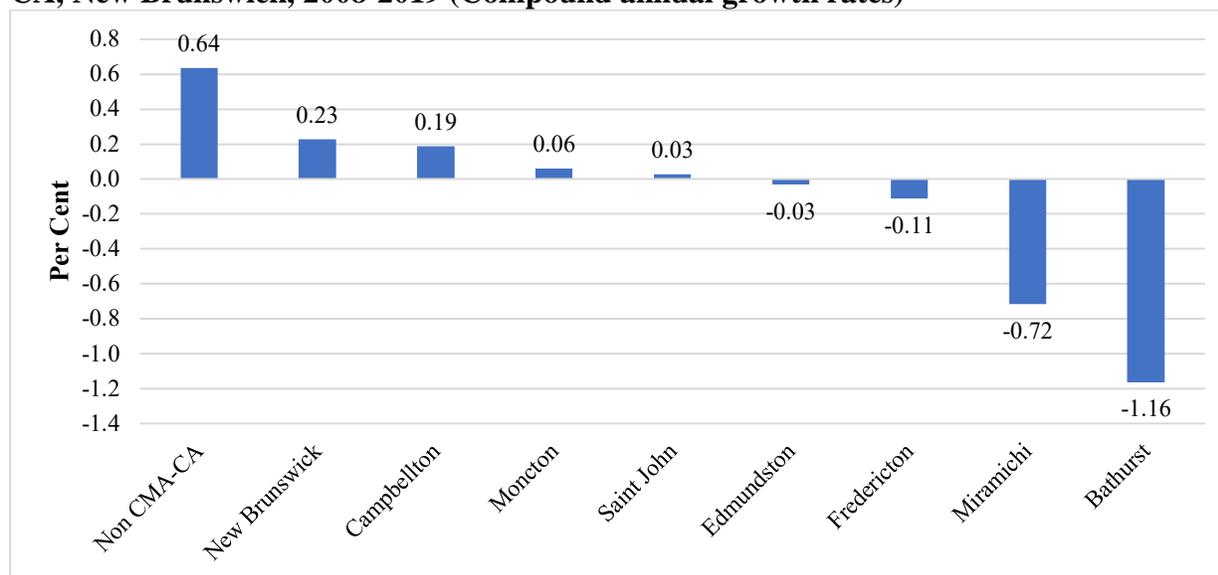
Panel B: Average Income Tax as a Proportion of the Provincial Average (Per cent)



Source: CSLS estimates based on Statistics Canada tables. Aggregate income taxes paid: Table 11-10-0051-01; Number of census family units: Table 11-10-0017-01; CPI: Table 18-10-0005-01

Between 2008 and 2019, the average income taxes paid by census family units in New Brunswick increased at a compound annual rate of 0.23 per cent (Chart 21). This growth was largely due to 0.64 per cent per year growth in the average income taxes paid by census family units in non-urban areas. Of all the CMAAs and CAs, the Campbellton CA saw the strongest average income tax growth, at 0.19 per cent per year. The Moncton and Saint John CMAAs saw weak growth rates of 0.06 per cent per year and 0.03 per cent per year, respectively. Meanwhile, the average incomes taxes paid by census family units in the Fredericton CMA and in the other CAs declined over the period (despite increases in nominal average income taxes paid). The decline in average income taxes paid ranged from 0.03 per cent per year in the Edmundston CA to 1.16 per cent per year in the Bathurst CA.

Chart 21: Growth in the Average Income Taxes Paid by Census Family Units by CMA and CA, New Brunswick, 2008-2019 (Compound annual growth rates)



Source: CSLS estimates based on Statistics Canada tables. Aggregate income taxes paid: Table 11-10-0051-01; Number of census family units: Table 11-10-0017-01; CPI: Table 18-10-0005-01

E. Average After-Tax Income of Census Family Units

After-tax income is considered to be a more accurate indicator of living standards than total income because after-tax income reflects purchasing power. The CSLS divided aggregate nominal after-tax income (including negative incomes) from Statistics Canada's Table 11-10-0051-01 by the total number of census family units (including census family units with zero or negative income) from Statistics Canada's Table 11-10-0017-01. The CSLS then converted the nominal averages to 2019 constant dollars using the Consumer Price Index.

As was the case for average total income, the average after-tax incomes of census family units in the three CMAs were considerably higher than the average after-tax incomes of census family units in the four CAs and in areas outside the CMAs and CAs (Chart 23). However, taxes lessened these sub-provincial income disparities.

Of all the CMAs and CAs, the average after-tax income of census family units was highest in the Fredericton CMA between 2008 and 2019. The average after-tax income of census family units in the Fredericton CMA was 12.0 per cent higher than the provincial level on average (compared to 13.9 per cent higher for average total income). Census family units in the Fredericton CMA saw their average after-tax income rise from \$64,691 (113.0 per cent of the provincial average) in 2008 to \$67,683 (110.8 per cent of the provincial average) in 2019. Hence, the gap between the average after-tax income of census family units in the Fredericton CMA and the provincial level fell by 2.2 points from 2008 to 2019.

Similarly, the gaps between the average after-tax incomes of census family units in the Saint John and Moncton CMAs and the provincial level narrowed by 2.0 points and 2.4 points, respectively, between 2008 and 2019. The average after-tax income of census family units in the

Saint John CMA rose from \$62,862 (109.8 per cent of the provincial average) in 2008 to \$65,832 (107.8 per cent of the provincial average) in 2019. Meanwhile, the average after-tax income of census family units in the Moncton CMA rose from \$60,290 (105.3 per cent of the provincial average) in 2008 to \$62,835 (102.9 per cent of the provincial average) in 2019.

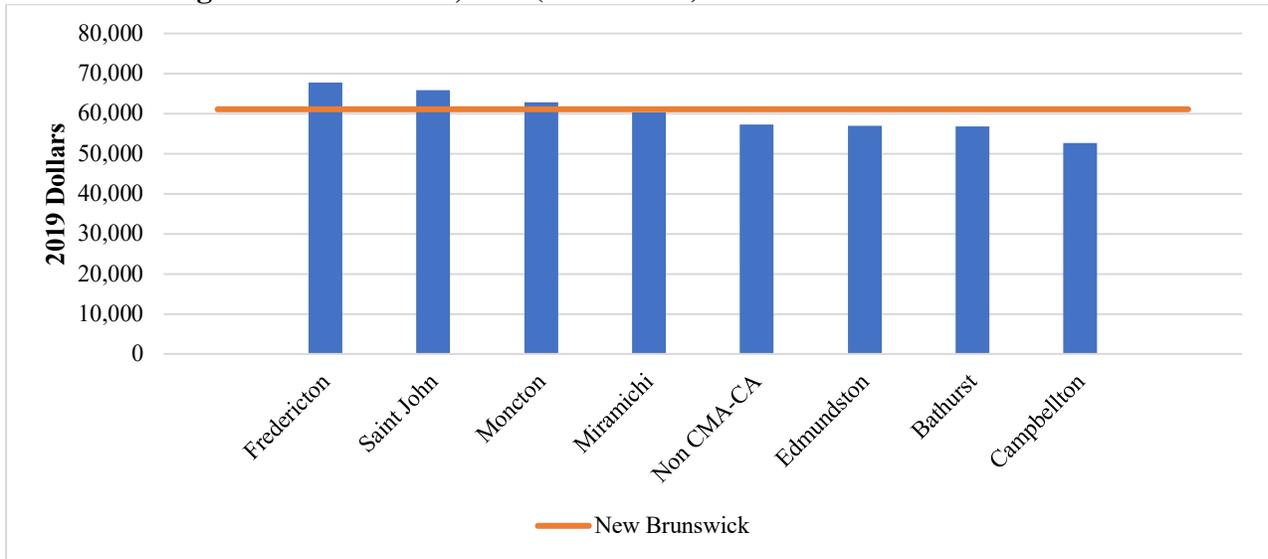
As was the case for average total income, of all the CMAs and CAs, the average after-tax income of census family units was lowest in the Campbellton CA throughout the 2008-2019 period. The Campbellton CA was also the only CMA or CA in which the average after-tax income of census family units was lower than that of census family units in areas outside of CMAs and CAs throughout the entire 2008-2019 period. The average after-tax income of census family units in the Campbellton CA rose from \$49,337 (86.2 per cent of the provincial average) in 2008 to \$52,610 (again 86.2 per cent of the provincial average). On average, the average after-tax income of census family units in the Campbellton CA was 13.3 per cent lower than the provincial level (compared to 15.3 per cent lower than the provincial level for average total income).

As observed for average total income, the Edmundston CA was the only CA in which the average after-tax income of census family units rose as a proportion of the provincial average over the 2008-2019 period. The average after-tax income of census family units in the Edmundston CA rose from \$52,794 (92.2 per cent of the provincial average) in 2008 to \$56,883 (93.1 per cent of the provincial average) in 2019. On the other hand, the average after-tax incomes of census family units in the Bathurst and Miramichi CAs fell 6.1 points and 4.6 points as proportions of the provincial average, respectively.

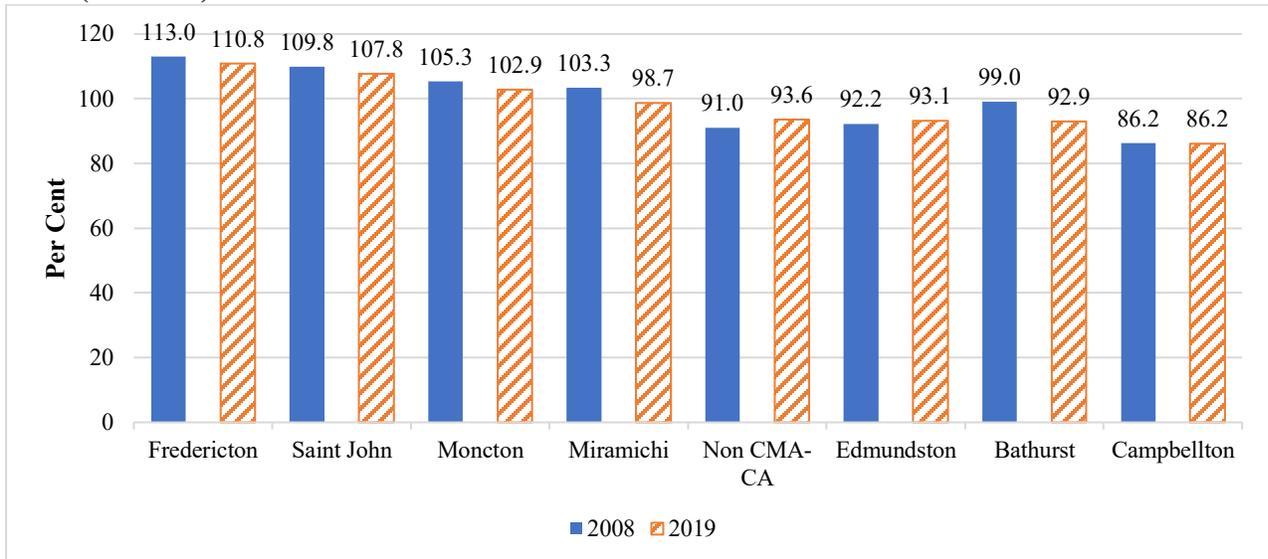
The average after-tax income of census family units in non-urban areas was 7.9 per cent lower than the provincial level on average (compared to 9.3 per cent lower for average total income). In non-urban areas, the average after-tax income of census family units rose from \$52,114 (91.0 per cent of the provincial average) in 2008 to \$57,182 (93.6 per cent of the provincial average) in 2019. Hence, the gap between the average after-tax income of census family units in non-urban areas and the provincial level narrowed by 2.6 points between 2008 and 2019.

Chart 22: Average After-Tax Income of census Family Units by CMA and CA, New Brunswick, 2008 and 2019

Panel A: Average After-Tax Income, 2019 (2019 dollars)



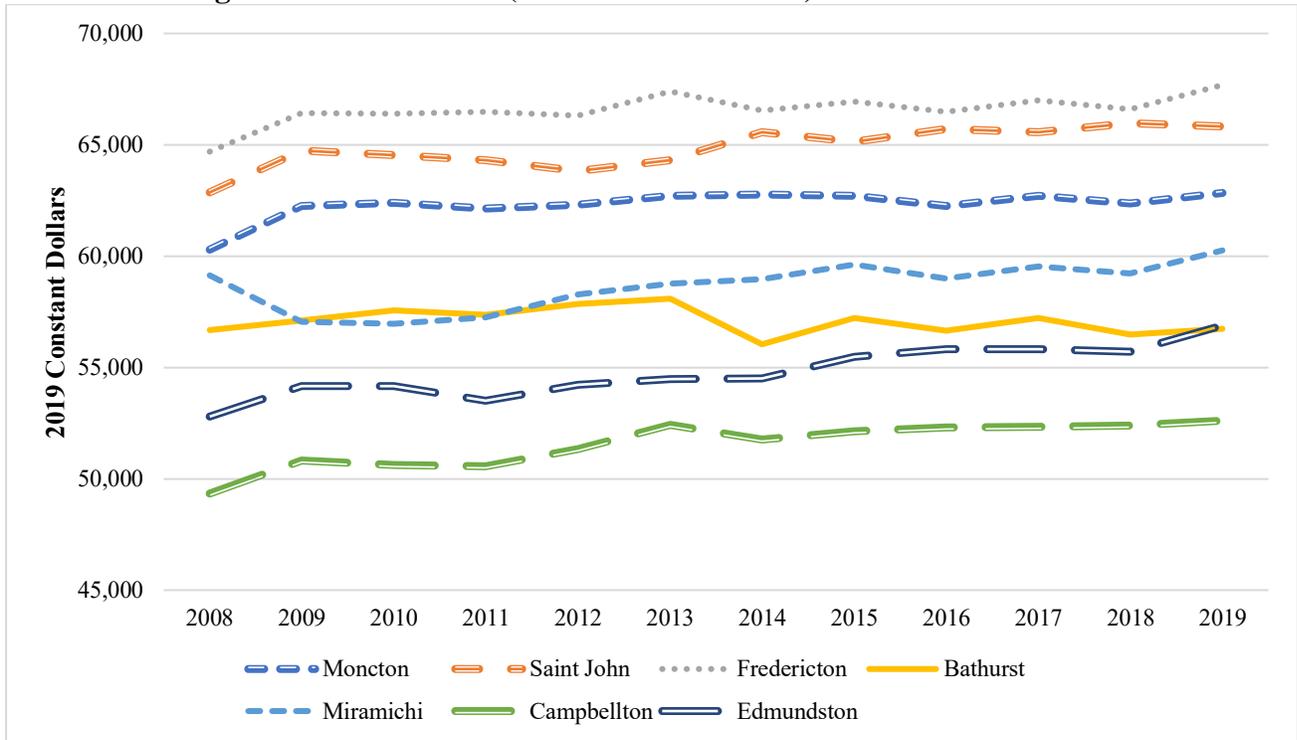
Panel B: Average After-Tax Income as a Proportion of the Provincial Average, 2008 and 2019 (Per cent)



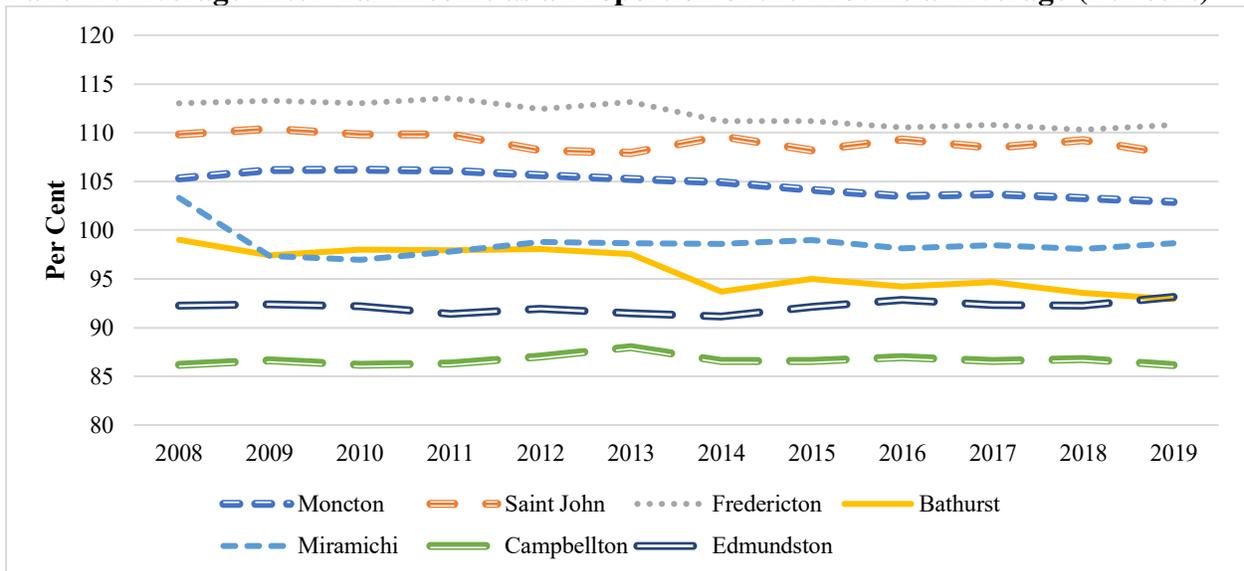
Source: CSLS estimates based on Statistics Canada tables. Nominal aggregate income: Table 11-10-0051-01; Number of census family units: Table 11-10-0017-01; CPI: Table 18-10-0005-01

Chart 23: Average After-Tax Income of Census Family Units by CMA and CA, New Brunswick, 2008-2019

Panel A: Average After-Tax Income (2019 constant dollars)



Panel B: Average After-Tax Income as a Proportion of the Provincial Average (Per cent)

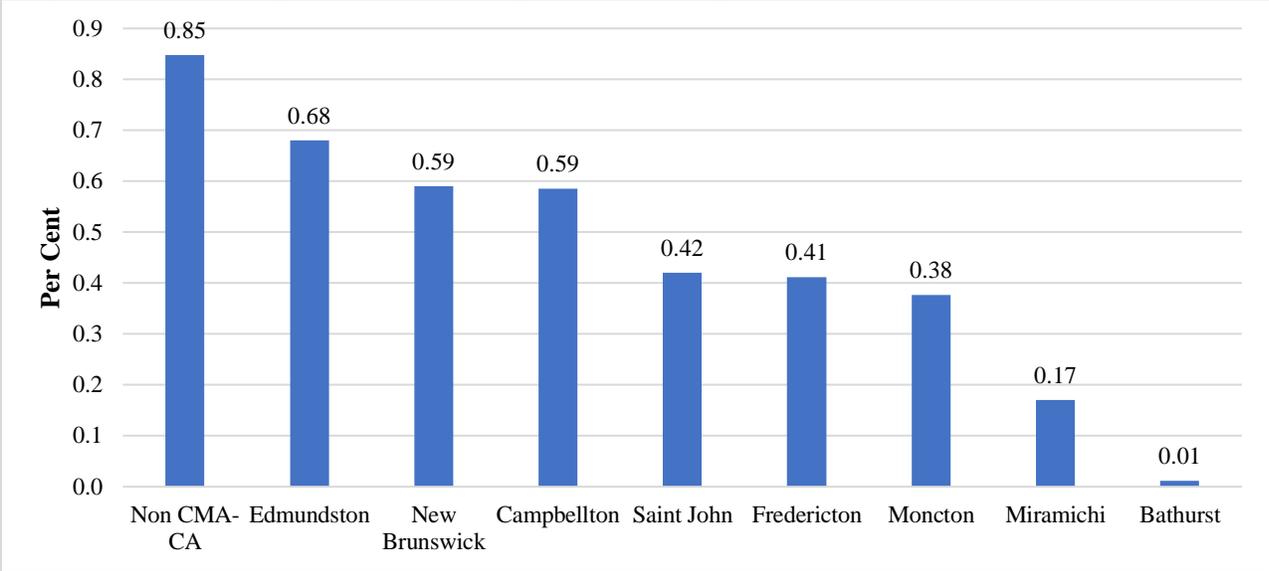


Source: CSLS estimates based on Statistics Canada tables. Nominal aggregate income: Table 11-10-0051-01; Number of census family units: Table 11-10-0017-01; CPI: Table 18-10-0005-01

Between 2008 and 2019, the average after-tax income of census family units in New Brunswick rose at a compound annual rate of 0.59 per cent (Chart 24). As was the case for

average total income, the Edmundston CA was the only CA to outpace the provincial rate (with average total income growth of 0.68 per cent per year), and the Campbellton CA matched the provincial rate. The Saint John, Fredericton and Moncton CMAs saw similar growth rates of 0.42 per cent per year, 0.41 per cent per year and 0.39 per cent per year, respectively. At 0.17 per cent per year, census family units in the Miramichi CA saw much weaker average after-tax income growth. Census family units in the Bathurst CA saw virtually no average after-tax income growth, at 0.01 per cent per year. Meanwhile, the average after-tax income of census family units in non-urban areas rose at a compound annual rate of 0.85 per cent, 0.26 points above the provincial rate.

Chart 24: Growth in the Average After-Tax Income of Census Family Units by CMA and CA, New Brunswick, 2008-2019 (Compound annual growth rates)



Source: CSLS estimates based on Statistics Canada tables. Nominal aggregate income: Table 11-10-0051-01; Number of census family units: Table 11-10-0017-01; CPI: Table 18-10-0005-01

II. Median Income of Census Families and Census Family Units, 2000-2019

This section outlines trends in median employment income, median government transfers, median employment insurance benefits, median total income and median after-tax income. Median income is generally considered to be a more accurate indicator of living standards than average income because average income is skewed upwards by the disproportionately high incomes at the top end of the income distribution. Median employment income, median government transfers and median employment insurance benefits were available from 2008 to 2019 by census family type but not for the aggregate of census families and persons not in census families (that is, census family units). Since persons in census families made up over 80 per cent of the total population of New Brunswick throughout the 2008-2019 period, this section looks at median employment income, median government transfers and median employment insurance benefits for census families.⁹ Trends in these income components for persons not in census families are similar to those observed for census families. Details are

⁹ For the share of persons in census families in the total populations of the CMAs and CAs, see Database Table 15.

available in Appendix I. Median total income and median after-tax income were available from 2000 to 2019 by census family type and for the aggregate of the two types of units. This section looks at the median total and after-tax incomes of all census family units.

Nominal income was obtained from tables from Statistics Canada's T1 Family File. Nominal income was then converted by the CSLS to 2019 constant dollars using the Consumer Price Index. Data for the Saint John CMA were deflated using the Saint John CMA Consumer Price Index, while data for the other CAs and CMAs were deflated using the provincial consumer price index (as Statistics Canada does not produce consumer prices indices for the other CMAs and CAs). From 2000 to 2007, Statistics Canada rounded median incomes to the nearest hundred dollars, and from 2008 to 2019, incomes were rounded to the nearest ten dollars. Zero values are excluded in the calculation of the median for employment income, government transfers and employment insurance benefits. On the other hand, zero values and negative values are included in the calculation of the median total and after-tax incomes of census family units.

A. Median Employment Income of Census Families, 2008-2019

As was the case for the average employment incomes of census family units, the median employment incomes of census families were considerably higher in the three CMAs than in the four CAs, providing further evidence of the income disparities between southern and northern New Brunswick (Chart 26). Of all the CMAs and CAs, the Fredericton CMA had the highest median census family employment income throughout the 2008-2019 period. Fredericton was also the only CMA or CA in which the median employment income of census families was consistently higher than the national median. However, the gap between Fredericton's median census family employment income and the provincial median narrowed over the period. In 2019 constant dollars, the median employment income of census families in Fredericton fell from \$76,723 (121.8 per cent of the provincial median) in 2008 to \$76,640 (117.5 per cent of the provincial median) in 2019.

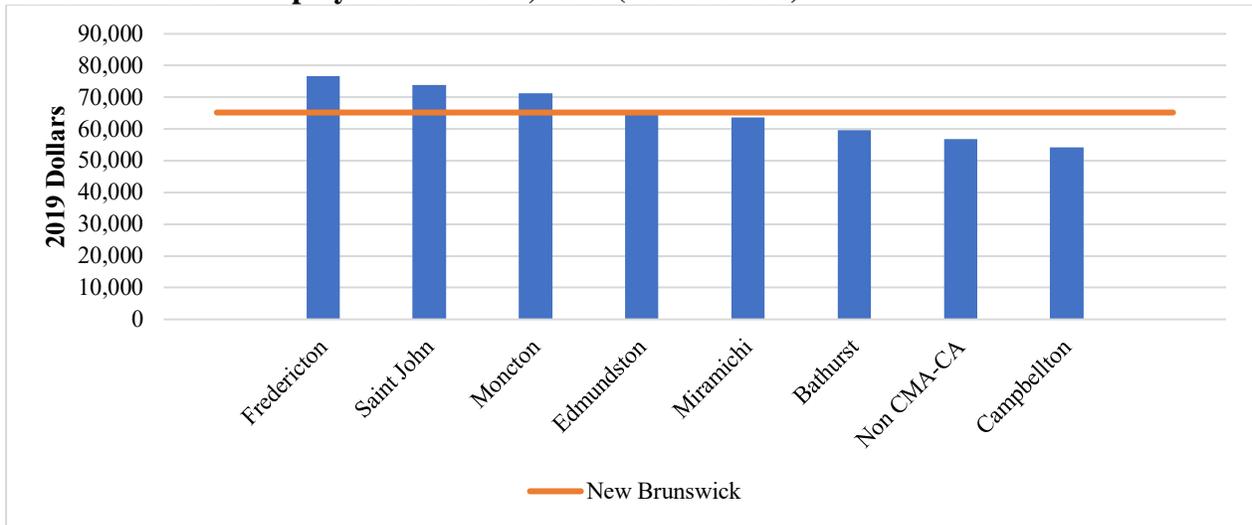
As was the case in Fredericton, the gap between the median incomes of census families in the Saint John and Moncton CMAs and the provincial median narrowed between 2008 and 2019. The median employment income of census families in the Saint John CMA fell from \$74,501 (118.3 per cent of the provincial median) in 2008 to \$73,800 (113.2 per cent of the provincial median) in 2019. Census families in the Moncton CMA saw their median employment income fall from \$71,305 (113.2 per cent of the provincial median) in 2008 to \$71,250 (109.3 per cent of the provincial median) in 2019.

With the exception that census families in the Campbellton CA had a slightly higher median employment income than did census families in the Bathurst CA in 2014, of all the CAs, the Campbellton CA had the lowest median census family employment income between 2008 and 2019. The median employment income of census families in the Campbellton CA rose from \$52,642 (83.6 per cent of the provincial median) in 2008 to \$54,240 (83.2 per cent of the provincial median) in 2019. Moreover, the median employment income of census families in the Campbellton CA was lower than that of census families in areas outside the CMAs and CAs for much of the 2008-2019 period.

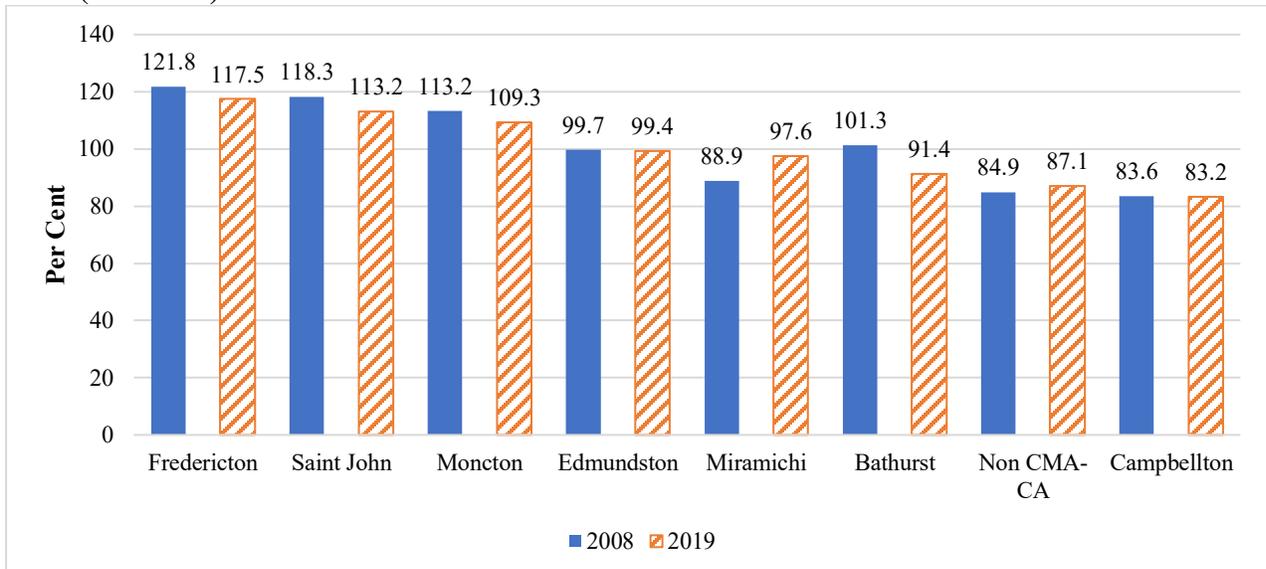
The median employment income of census families in non-urban areas was on average 14.0 per cent lower than the provincial median between 2008 and 2019. That said, the median employment income of census families in non-urban areas rose 2.1 points as a proportion of the provincial median over the period. The median employment income of census families in non-urban areas rose from \$53,485 (84.9 per cent of the provincial median) in 2008 to \$56,760 (87.1 per cent of the provincial median) in 2019.

Chart 25: Median Employment Income of Census Families by CMA and CA, New Brunswick, 2008 and 2019

Panel A: Median Employment Income, 2019 (2019 dollars)



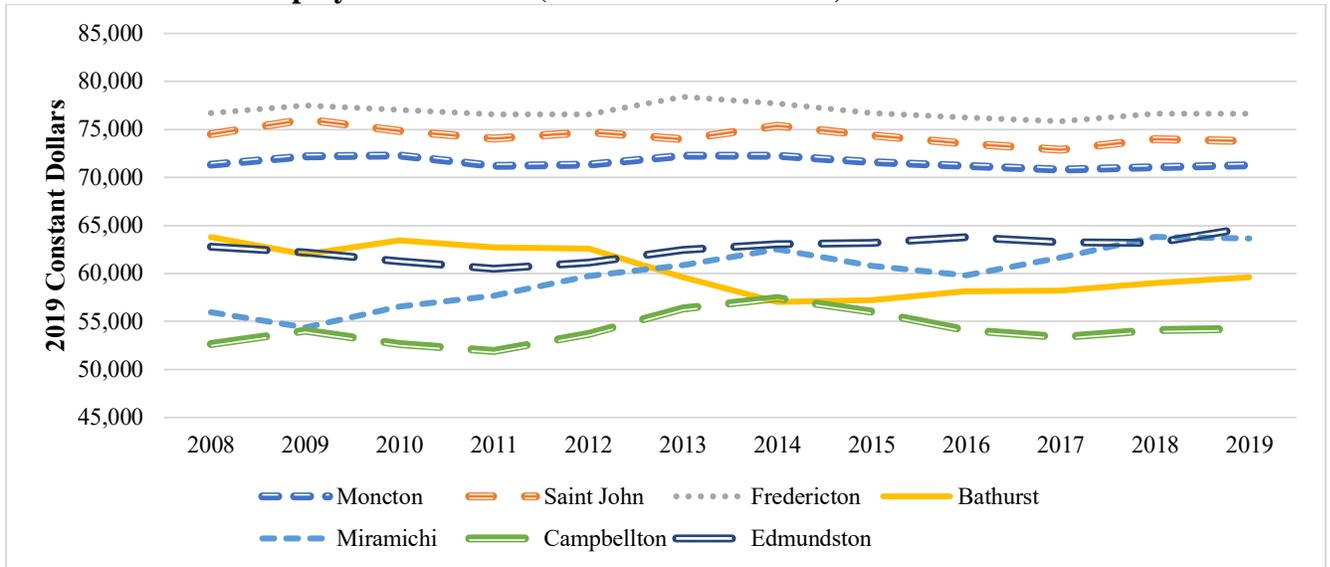
Panel B: Median Employment Income as a Proportion of the Provincial Median, 2008 and 2019 (Per Cent)



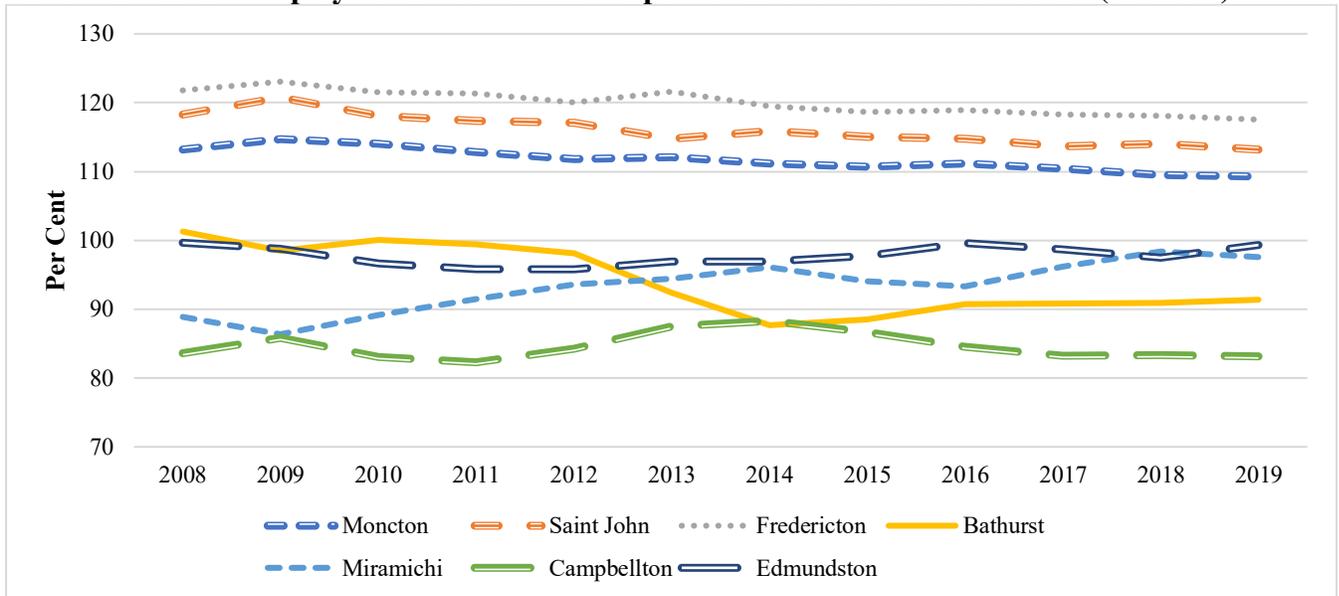
Source: CSLS estimates based on Statistics Canada tables. Nominal Income: Table 11-10-0009-01; CPI: Table 18-10-0005-01

Chart 26: Median Employment Income of Census Families by CMA and CA, New Brunswick, 2008-2019

Panel A: Median Employment Income (2019 constant dollars)



Panel B: Median Employment Income as a Proportion of the Provincial Median (Per cent)

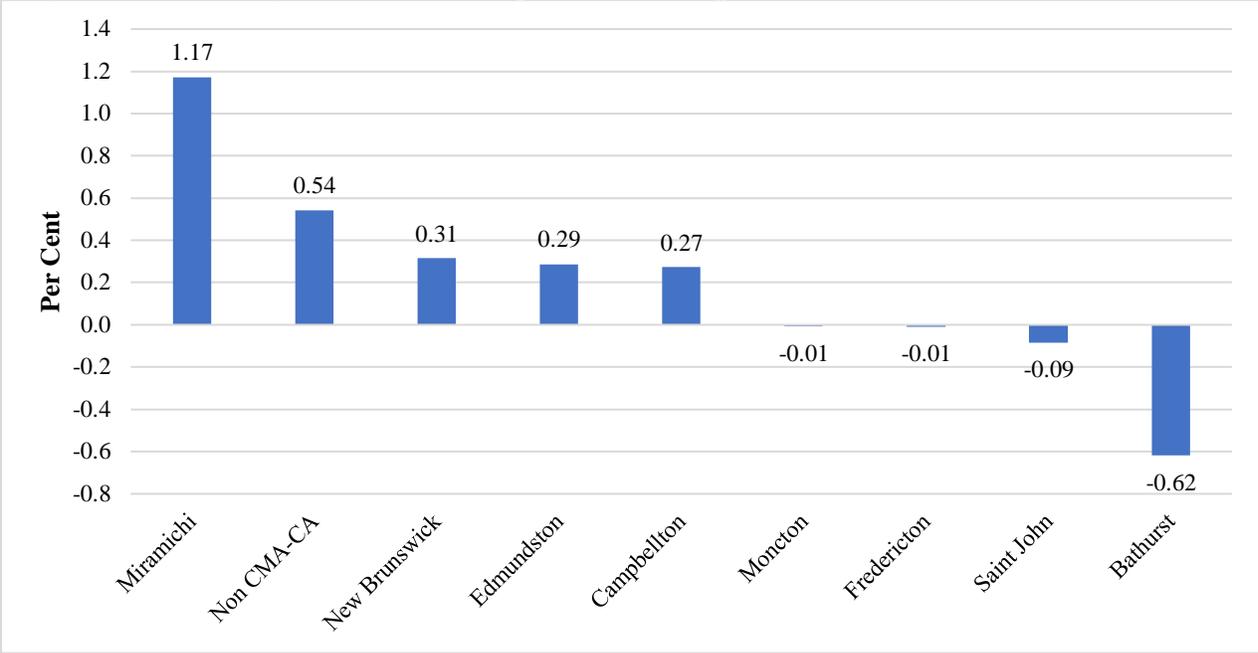


Source: Statistics Canada. Nominal Income: Table 11-10-0009-01; CPI: Table 18-10-0005-01

Between 2008 and 2019, the real median employment income of census families in New Brunswick rose at a compound annual rate of 0.31 per cent (Chart 27). The real median employment incomes of census families in the Miramichi, Edmundston and Campbellton CAs increased from 2008 to 2019, while the real median employment incomes of census families declined in the three CMAs and in the Bathurst CA (despite the fact that the nominal median employment incomes of census families rose in all CMAs and CAs). Of all the CMAs and CAs,

the Miramichi CA had the strongest growth in the median employment income of census families, at 1.17 per cent per year. In contrast, the median employment income of census families in the Bathurst CA fell by 0.62 per cent per year. In areas outside the CMAs and CAs, the median employment income of census families increased at a compound annual rate of 0.54 per cent, outpacing the provincial rate by 0.23 points.

Chart 27: Growth in the Median Employment Income of Census Families by CMA and CA, New Brunswick, 2008-2019 (Compound annual growth rates)



Source: CSLS estimates based on Statistics Canada tables. Nominal Income: Table 11-10-0009-01; CPI: Table 18-10-0005-01

B. Median Government Transfers to Census Families, 2008-2019

Median government transfers to census families in New Brunswick rose from \$11,415 in 2008 to \$15,370 in 2019 (Chart 29). Median government transfers to census families in the Edmundston CA were very close to the provincial median, representing on average 100.6 per cent of the provincial median.

Median government transfers to census families in the three CMAs were considerably lower than median government transfers to census families in the CAs and in areas outside the CMAs and CAs throughout the 2008-2019 period. This is consistent with the fact that the median employment incomes of census families in the three CMAs exceeded the medians in the CAs and in areas outside the CMAs and CAs between 2008 and 2019. On average, median government transfers to census families in the Fredericton CMA were 68.7 per cent of the provincial median. Median government transfers to census families in Fredericton rose from \$7,549 (66.1 per cent of the provincial median) in 2008 to \$11,100 (72.2 per cent of the provincial median) in 2019.

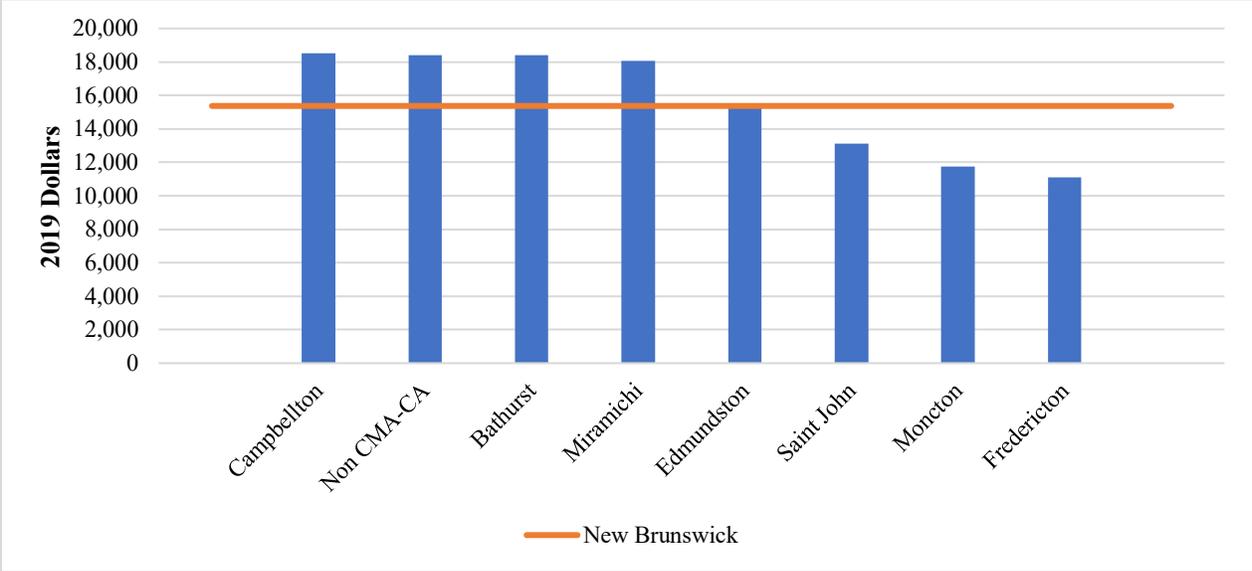
On the other hand, median government transfers to census families in the Bathurst, Miramichi and Campbellton CAs were higher than the provincial median from 2008 to 2019, consistent with the fact that census families in these CAs had lower median employment incomes than the provincial average throughout the period. Median government transfers to census families were highest in the Campbellton CA, where median government transfers to census families were on average 23.7 per cent higher than the provincial median. The median government transfers to census families in the Campbellton CA rose from \$14,449 in 2008 (126.6 per cent of the provincial median) to \$18,520 (120.5 per cent of the provincial median) in 2019.

Median government transfers to census families in non-urban areas were on average 21.4 per cent higher than the provincial median between 2008 and 2019, consistent with the fact that census families in areas outside the CMAs and CAs had a lower median employment income than the provincial average over the period (Database Table 9). Median government transfers to census families in non-urban areas rose from \$14,112 (123.6 per cent of the provincial median) in 2008 to \$18,420 (119.8 per cent of the provincial median) in 2019.

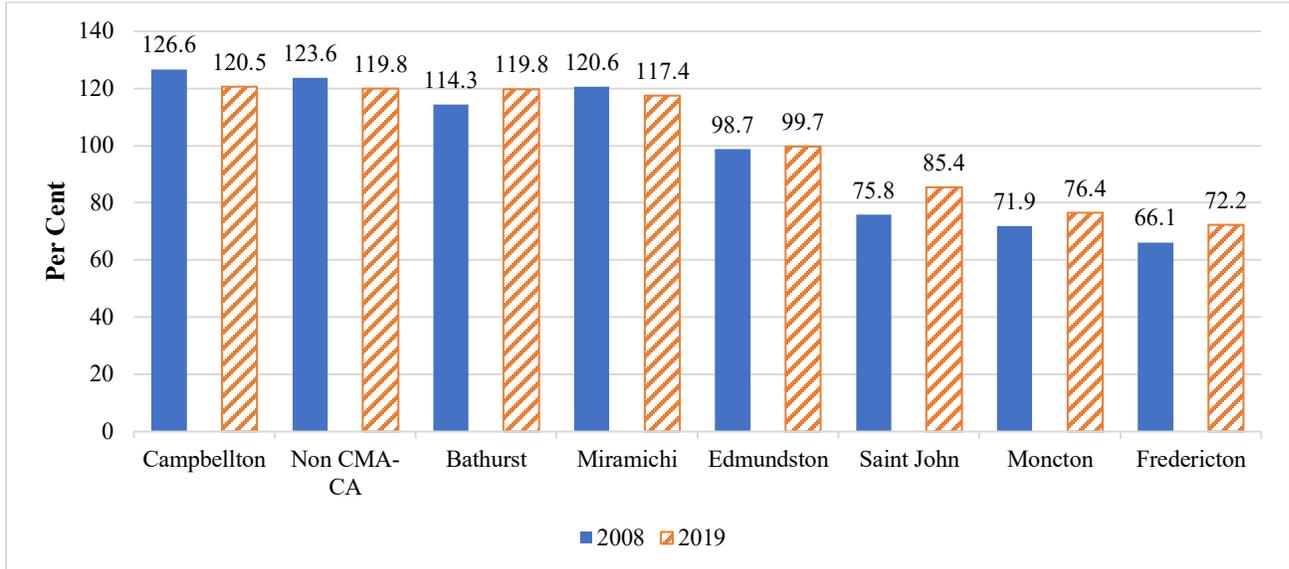
Also of note is that fact that median government transfers to census families in all CMAs and CAs and in areas outside of CMAs and CAs reached a minimum in 2018.

Chart 28: Median Government Transfers to Census Families by CMA and CA, New Brunswick, 2008 and 2019

Panel A: Median Government Transfers, 2019 (2019 dollars)



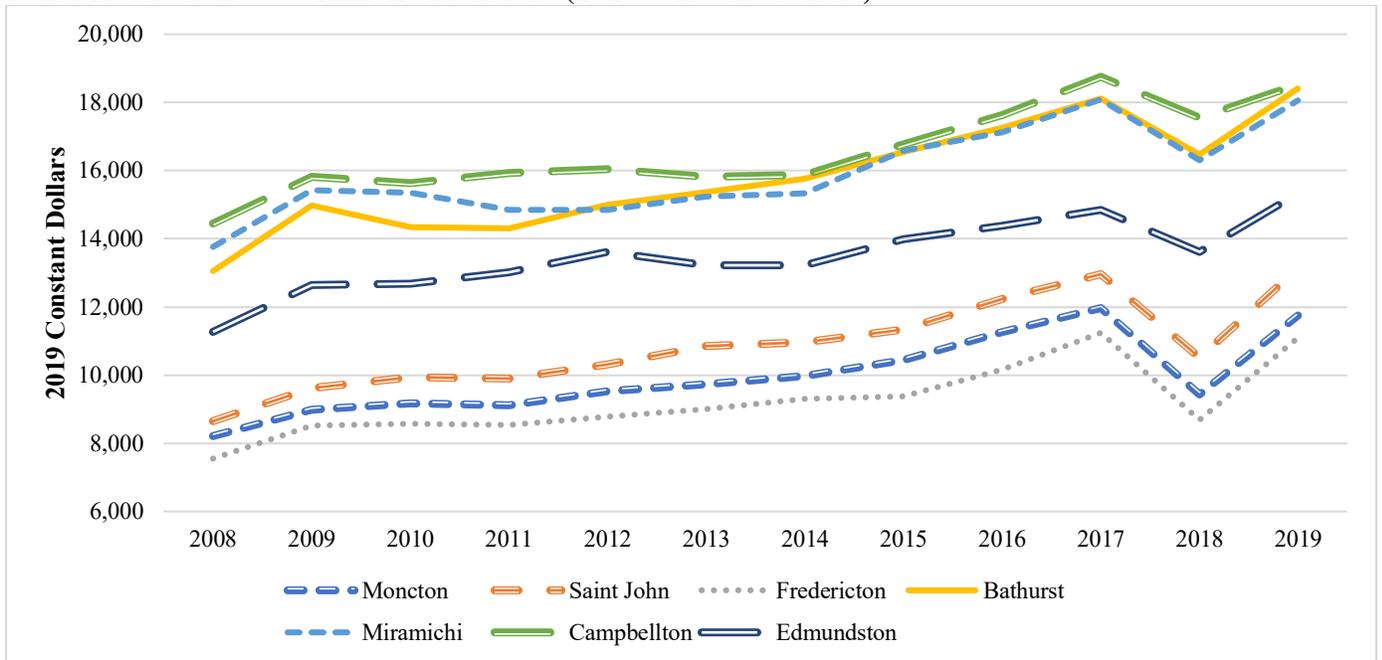
Panel B: Median Government Transfers as a Proportion of the Provincial Median, 2008 and 2019 (Per cent)



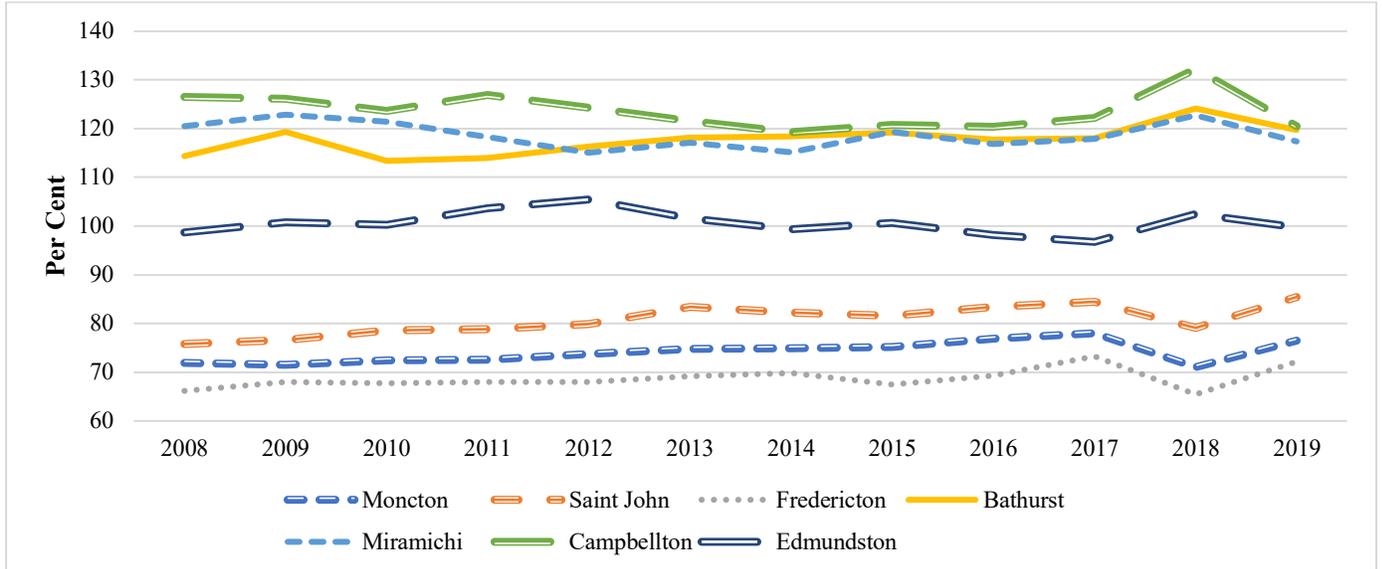
Source: CSLS estimates based on Statistics Canada tables. Nominal government transfers: Table 11-10-0009-01; CPI: Table 18-10-0005-01

Chart 29: Median Government Transfers to Census Families by CMA and CA, New Brunswick, 2008-2019

Panel A: Median Government Transfers (2019 constant dollars)



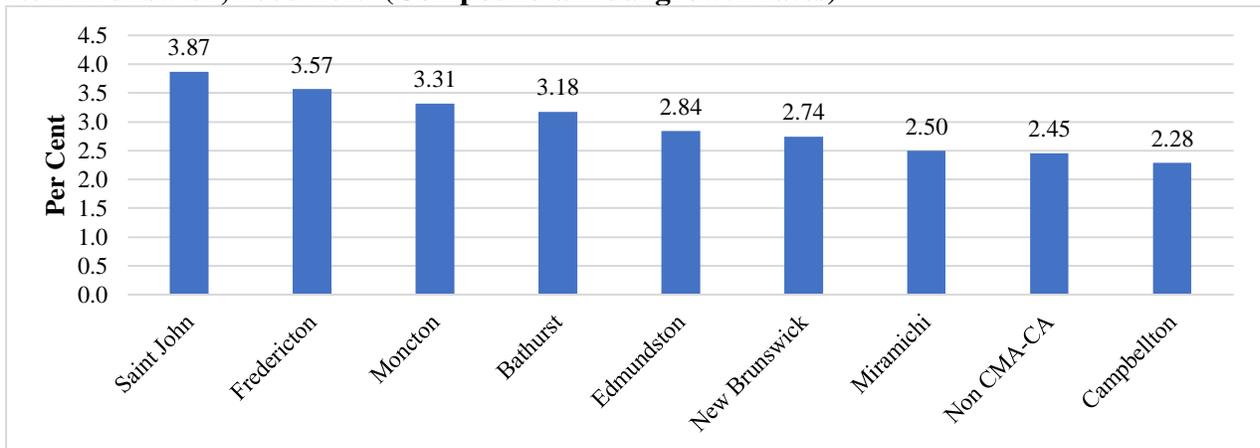
Panel B: Median Government Transfers as a Proportion of the Provincial Median (Per cent)



Source: CSLS estimates based on Statistics Canada tables. Nominal government transfers: Table 11-10-0009-01; CPI: Table 18-10-0005-01

Between 2008 and 2019, median government transfers to census families in New Brunswick grew at a compound annual rate of 2.74 per cent (Chart 30). Of all the CMA and CAs, the Saint John CMA had the strongest growth in median government transfers to census families over the 2008-2019 period, at 3.87 per cent per year. The Fredericton and Moncton CMA followed at 3.57 per cent per year and 3.31 per cent per year, respectively. On the other hand, growth in median government transfers to census families was weakest in the Campbellton CA, at 2.28 per cent per year. In areas outside the CMA and CA, median government transfers to census families rose by 2.45 per cent per year.

Chart 30: Growth in Median Government Transfers to Census Families by CMA and CA, New Brunswick, 2008-2019 (Compound annual growth rates)



Source: Statistics Canada. Nominal government transfers: Table 11-10-0009-01; CPI: Table 18-10-0005-01

i. Median Employment Insurance Benefits, Census Families

This section looks at trends in the percent of census families receiving employment insurance benefits and the median value of those benefits between 2008 and 2019.

a. Share of Census Families Receiving Employment Insurance Benefits

The share of census families receiving employment insurance benefits in New Brunswick fell from 31.4 per cent in 2008 to 29.5 per cent in 2019 (Chart 32). Throughout the 2008-2019 period, the share of census families receiving employment insurance benefits was much higher in the CAs than in the CMAs. Of all the CMAs and CAs, the share of census families receiving employment insurance benefits was lowest in the Fredericton CMA. The share of census families receiving employment insurance benefits in the Fredericton CMA rose from 18.7 per cent (59.7 per cent of the provincial average) in 2008 to 18.9 per cent (64.0 per cent of the provincial average) in 2019.

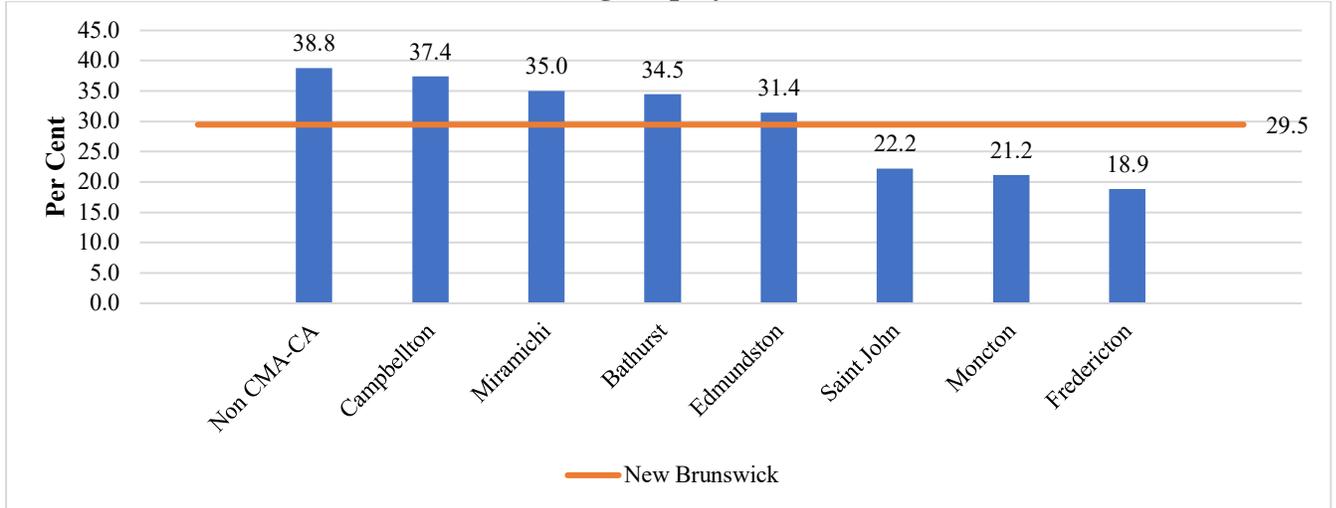
The shares of census families receiving employment insurance benefits in the Moncton and Saint John CMAs were greater than the share in the Fredericton CMA but still much lower than the provincial average. On average, the shares of census families receiving employment insurance benefits in the Moncton and Saint John CMAs represented 72.6 per cent and 72.1 per cent of the provincial share between 2008 and 2019, respectively. In Moncton, the share of census families receiving employment insurance benefits fell from 21.8 per cent (69.4 per cent of the provincial average) in 2008 to 21.2 per cent (72.0 per cent of the provincial average) in 2019. In Saint John, the share of census families receiving employment insurance benefits rose from 21.0 per cent (66.8 per cent of the provincial average) in 2008 to 22.2 per cent (75.5 per cent of the provincial average) in 2019.

On average, the share of census families receiving employment insurance benefits in the Miramichi CA represented 119.8 per cent of the provincial share, the highest proportion of all the CAs between 2008 and 2019. The share of census families receiving employment insurance benefits in the Miramichi CA fell from 38.5 per cent (122.7 per cent of the provincial average) in 2008 to 35.0 per cent (119.9 per cent of the provincial average) in 2019. On the other hand, on average, of all the CAs, the share of census families receiving employment insurance benefits was lowest in the Edmundston CA. The share of census families receiving employment insurance benefits in the Edmundston CA fell from 35.2 per cent (112.0 per cent of the provincial average) in 2008 to 31.4 per cent (106.7 per cent of the provincial average) in 2019.

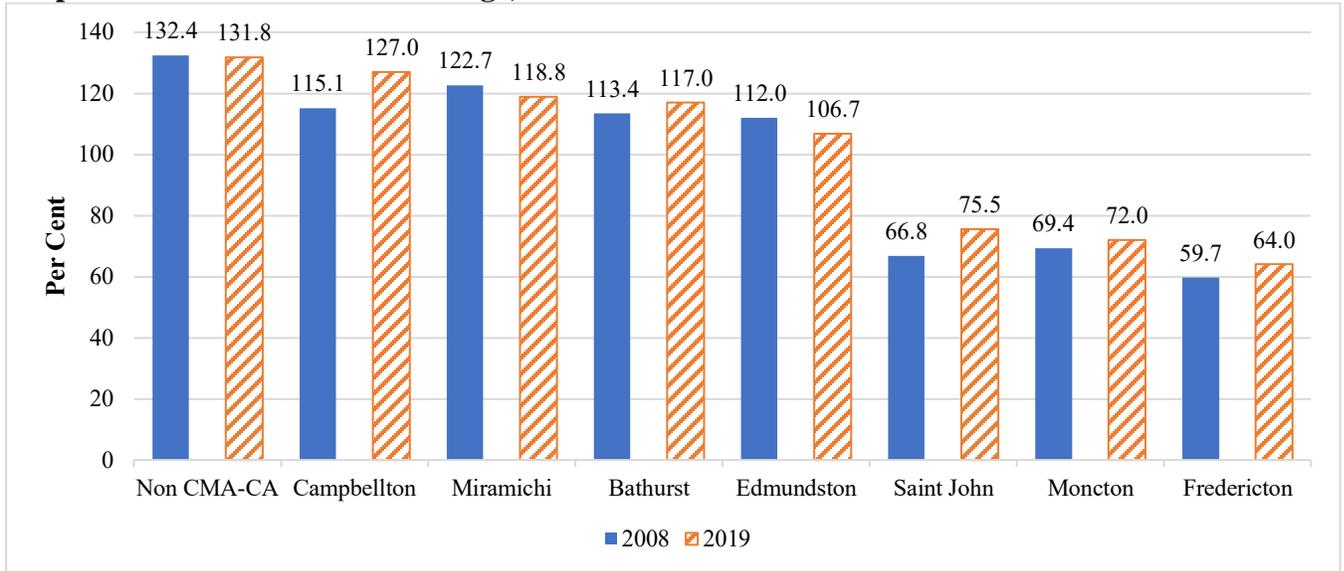
The share of census families receiving employment insurance benefits in non-urban areas was higher than that in the CMAs and CAs over the entire 2008-2019 period. On average, the share of census families receiving employment insurance benefits in areas outside the CMAs and CAs was 30.6 per cent higher than the provincial average. The share of census families receiving employment insurance benefits in areas outside the CMAs and CAs fell from 41.6 per cent (132.4 per cent of the provincial average) in 2008 to 38.8 per cent (131.8 per cent of the provincial average) in 2019.

Chart 31: Share of Census Families Receiving Employment Insurance Benefits by CMA and CA, New Brunswick, 2008 and 2019 (Per cent)

Panel A: Share of Census Families Receiving Employment Insurance Benefits, 2019



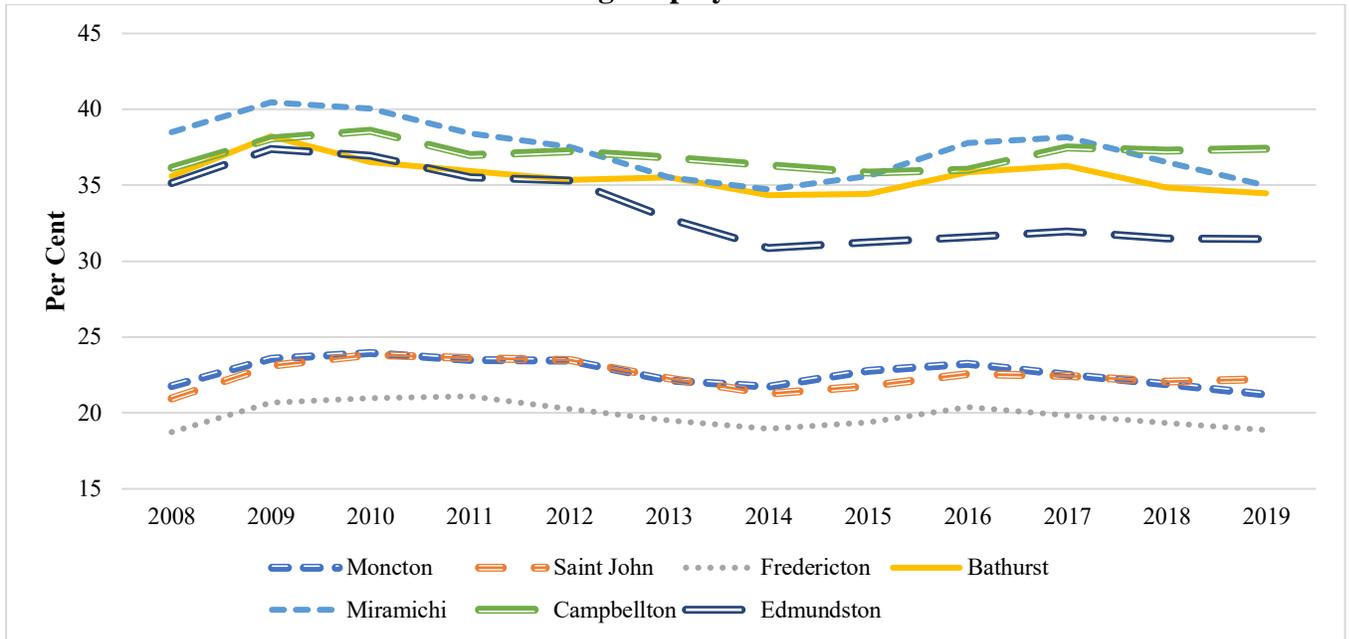
Panel B: Share of Census Families Receiving Employment Insurance Benefits as a Proportion of the Provincial Average, 2008 and 2019



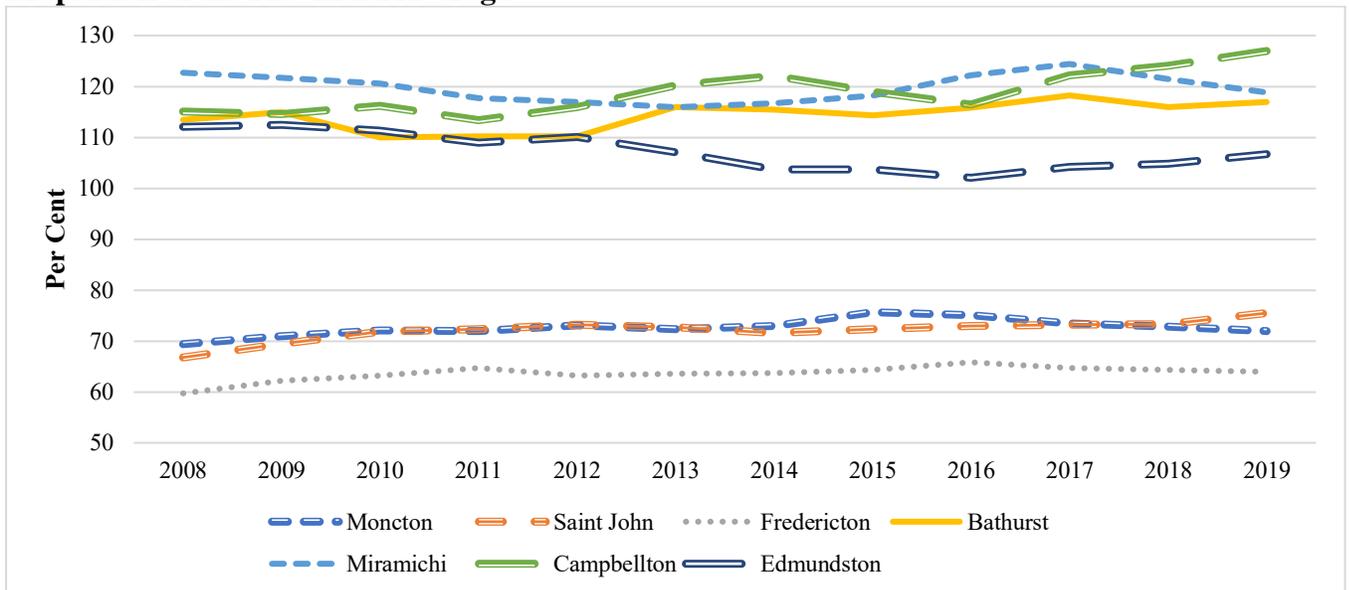
Source: Statistics Canada, Table 11-10-0009-01

Chart 32: Share of Census Families Receiving Employment Insurance Benefits by CMA and CA, New Brunswick, 2008-2019 (Per cent)

Panel A: Share of Census Families Receiving Employment Insurance Benefits



Panel B: Share of Census Families Receiving Employment Insurance Benefits as a Proportion of the Provincial Average

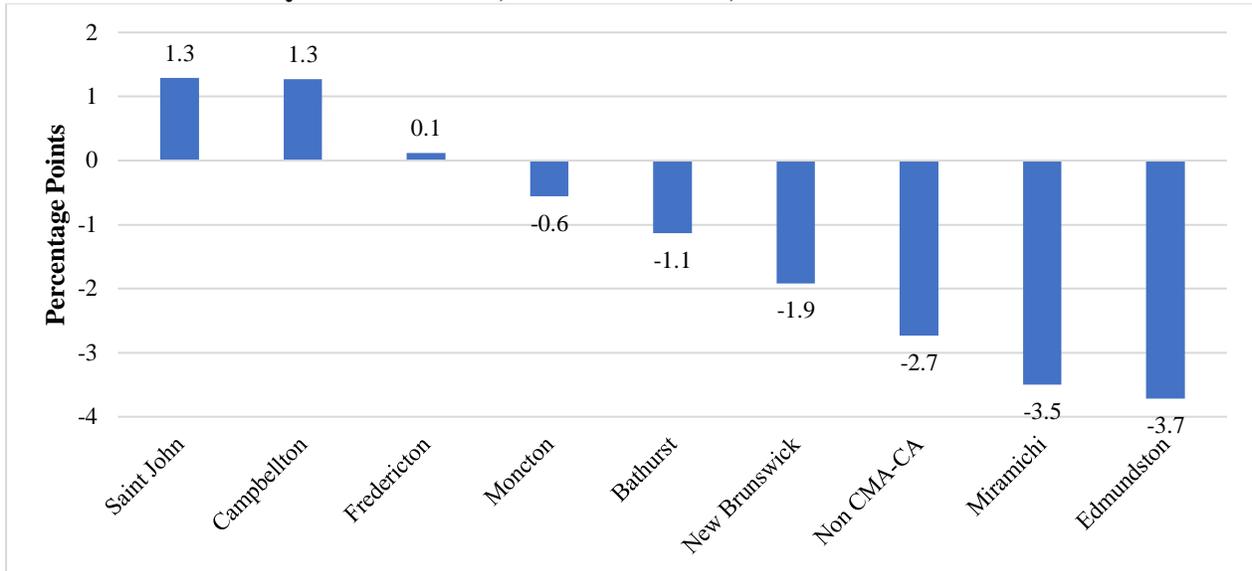


Source: Statistics Canada, Table 11-10-0009-01

Between 2008 and 2019, the share of census families receiving employment insurance benefits in New Brunswick fell by 1.9 percentage points (6.1 per cent) (Chart 33). The share of census families receiving employment insurance benefits increased by 1.3 percentage points in both the Saint John CMA and the Campbellton CA and by 0.1 percentage point in the

Fredericton CMA. In the Moncton CMA and in the other CAs, the share of census families receiving employment insurance benefits fell between 2008 and 2019. The Edmundston CA saw both the largest relative and absolute falls in the share of census families receiving employment insurance benefits, at 3.7 percentage points (10.6 per cent).

Chart 33: Percentage Point Change in the Share of Census Families Receiving Employment Insurance Benefits by CMA and CA, New Brunswick, 2008-2019



Source: Statistics Canada, Table 11-10-0009-01

b. Median Employment Insurance Benefits Received by Census Families

Census families in the CAs generally received greater median employment insurance benefits than did census families in the CMAs between 2008 and 2019 (Chart 35). This is consistent with the fact that census families in the CAs had lower median employment incomes than did census families in the CMAs. Median employment insurance benefits were fairly even among census families in the three CMAs. On average, census families in the Moncton CMA received the lowest median employment insurance benefits, at 74.7 per cent of the provincial average. Median employment insurance benefits received by census families in the Moncton CMA rose from \$5,924 (70.5 per cent of the provincial median) in 2008 to \$6,570 (76.3 per cent of the provincial median) in 2019.

Median employment insurance benefits received by census families in the Fredericton and Saint John CMAs represented on average 75.0 per cent and 76.6 per cent of the provincial median, respectively, between 2008 and 2019. Median employment insurance benefits received by census families in the Fredericton CMA rose from \$5,767 (68.6 per cent of the provincial median) in 2008 to \$6,570 (76.3 per cent of the provincial median) in 2019. Meanwhile, census families in the Saint John CMA saw their median employment insurance benefits rise from \$5,727 (68.1 per cent of the provincial average) in 2008 to \$6,930 (80.5 per cent of the provincial average) in 2019.

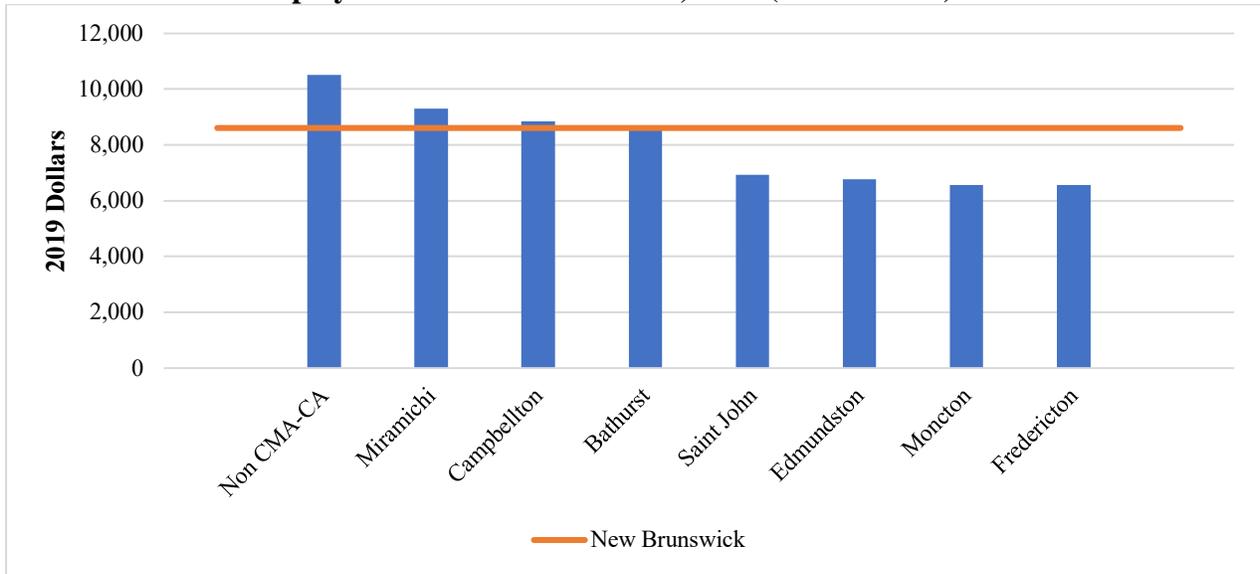
Of all the CAs, census families in the Edmundston CA received the lowest median employment insurance benefits between 2008 and 2019. This is consistent with the fact that census families in the Edmundston CA had a higher median employment income than did census families in the other CAs for most of the 2008-2019 period. In 2008, census families in the Edmundston CA received median employment insurance benefits of \$7,646, 91.0 per cent of the provincial average. From 2008 to 2014, census families in the Edmundston CA received greater median employment insurance benefits than did census families in the three CMAs. In 2015, the median employment insurance benefits received by census families in the Edmundston CA dipped below the medians in the three CMAs. From 2016 to 2018, the median employment insurance benefits received by census families in the Edmundston CA slightly exceeded those received by census families in the Moncton CMA but were slightly lower than those received by census families in the Fredericton and Saint John CMAs. In 2019, census families in the Edmundston CA received median employment insurance benefits of \$6,760, 78.5 per cent of the provincial median, slightly higher than the median employment insurance benefits received by census families in the Moncton and Fredericton CMAs but slightly lower than those received by census families in the Saint John CMA.

On the other hand, the median employment insurance benefits received by census families in the other three CAs exceeded those received by census families in all three CMAs throughout the entire 2008-2019 period. On average, census families in the Miramichi CA received the greatest median employment insurance benefits. The median employment insurance benefits received by census families in the Miramichi CA fell from \$9,404 (111.9 per cent of the provincial average) in 2008 to \$9,300 (108.0 per cent of the provincial average) in 2019.

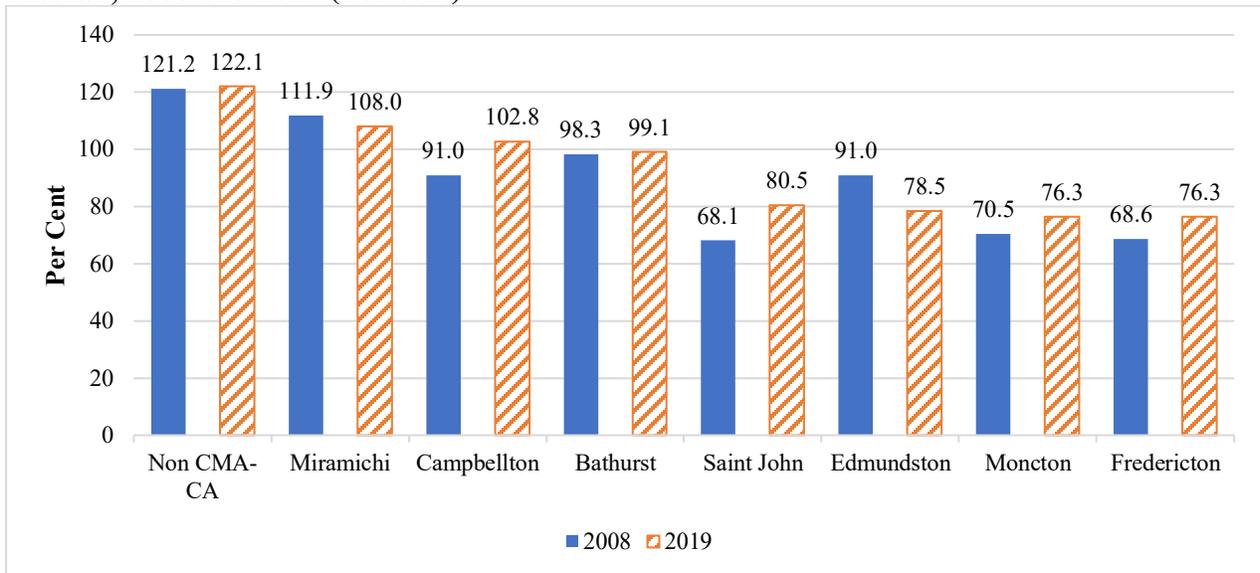
Census families in non-urban areas received higher median employment insurance benefits than did census families in any of the CMAs or CAs throughout the 2008-2019 period. On average, median employment insurance benefits received by census families in areas outside the CMAs and CAs were 20.2 per cent higher than the provincial level. The median employment insurance benefits received by census families in areas outside the CMAs and CAs rose from \$10,186 (121.2 per cent of the provincial median) in 2008 to \$10,510 (122.1 per cent of the provincial median) in 2019.

Chart 34: Median Employment Insurance Benefits Received by Census Families by CMA and CA, New Brunswick, 2008 and 2019

Panel A: Median Employment Insurance Benefits, 2019 (2019 dollars)



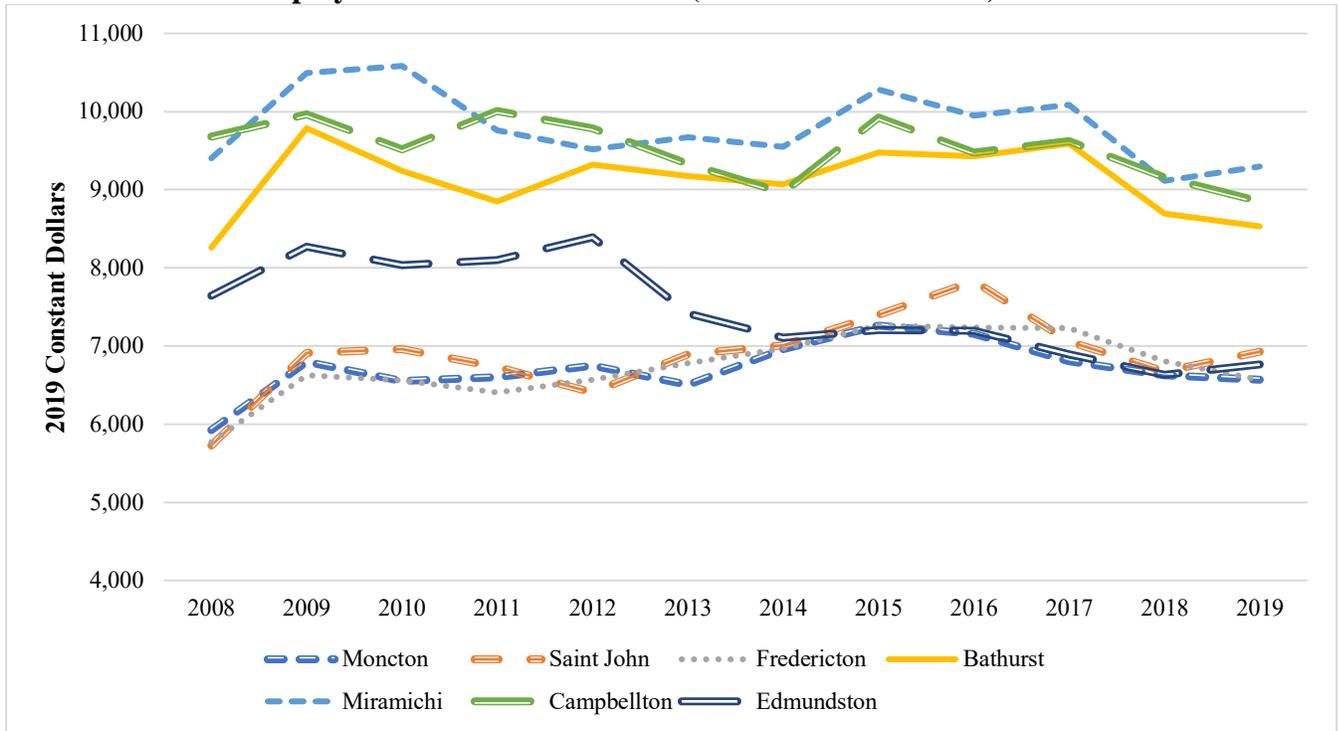
Panel B: Median Employment Insurance Benefits as a Proportion of the Provincial Median, 2008 and 2019 (Per cent)



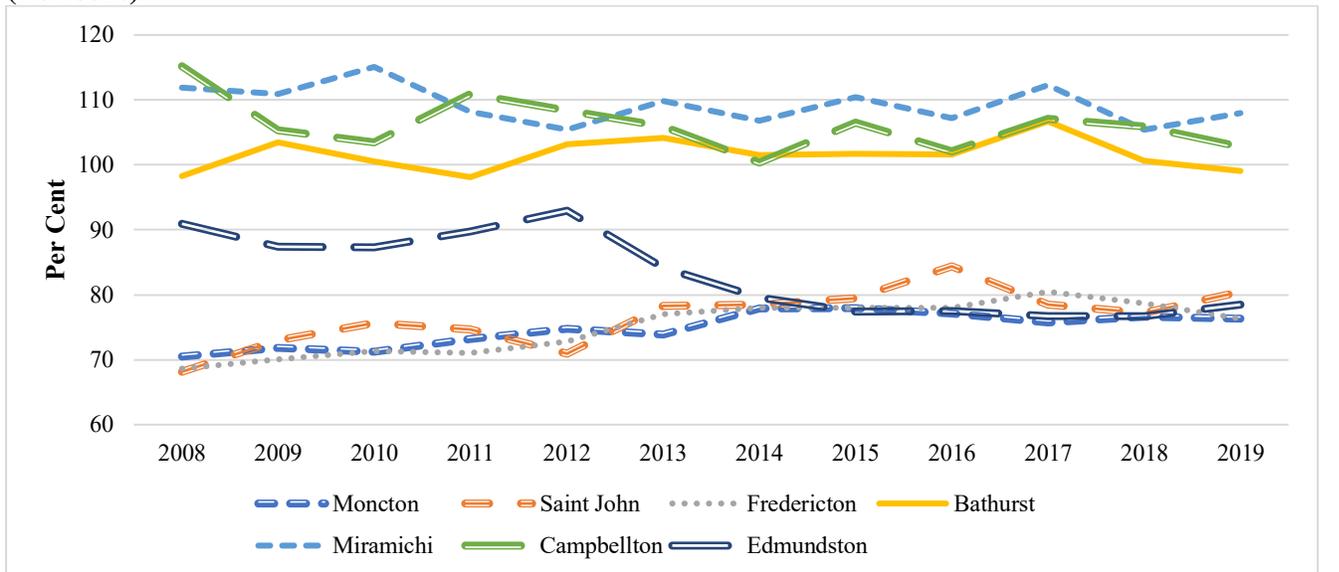
Source: CSLs estimates based on Statistics Canada tables. Nominal employment insurance benefits: Table 11-10-0009-01; CPI: Table 18-10-0005-01

Chart 35: Median Employment Insurance Benefits Received by Census Families by CMA and CA, New Brunswick, 2008-2019

Panel A: Median Employment Insurance Benefits (2019 constant dollars)



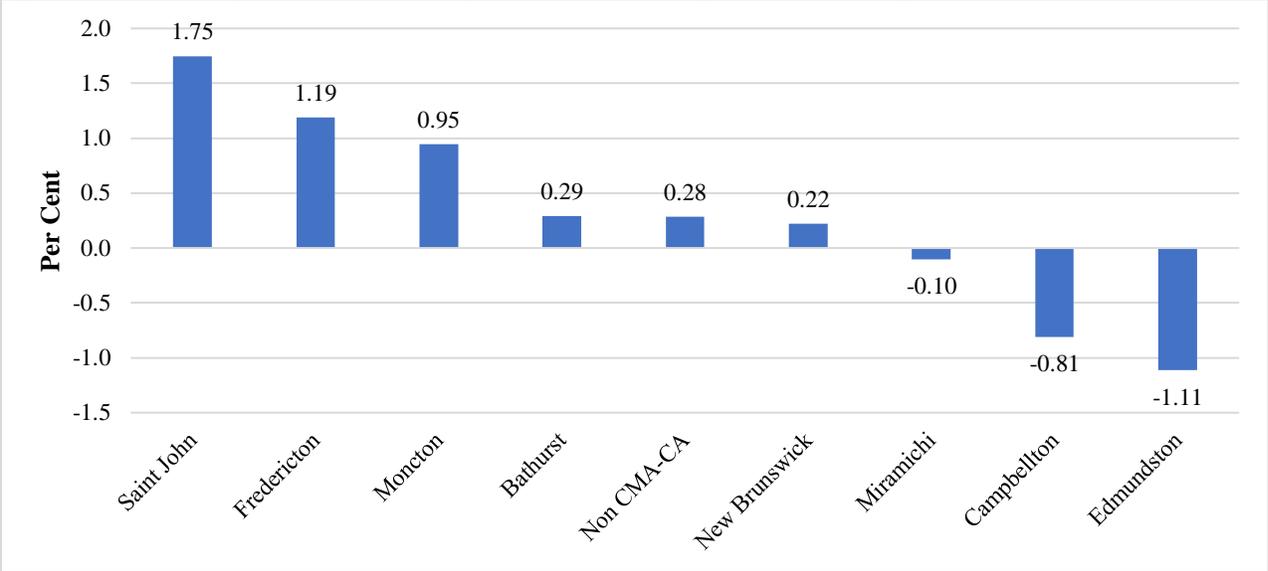
Panel B: Median Employment Insurance Benefits as a Proportion of the Provincial Median (Per cent)



Source: CSLS estimates based on Statistics Canada tables. Nominal employment insurance benefits: Table 11-10-0009-01; CPI: Table 18-10-0005-01

Between 2008 and 2019, real median employment insurance benefits received by census families in New Brunswick rose at a compound annual rate of 0.22 per cent (Chart 36). The Saint John CMA had by far the strongest growth in median employment insurance benefits received by census families, at 1.75 per cent per year. The Fredericton and Moncton CMAs followed with growth rates of 1.19 per cent per year and 0.95 per cent per year, respectively. Median employment insurance benefits received by census families in the Miramichi, Campbellton and Edmundston CAs declined over the 2008-2019 period (despite increases in nominal median employment insurance benefits). At 1.11 per cent per year, the decline in median employment insurance benefits was fastest in the Edmundston CA.

Chart 36: Growth in Median Employment Insurance Benefits Received by Census Families by CMA and CA, New Brunswick, 2008-2019 (Compound annual growth rates)



Source: CSLS estimates based on Statistics Canada tables. Nominal employment insurance benefits: Table 11-10-0009-01; CPI: Table 18-10-0005-01

C. Median Total Income of Census Family Units, 2000-2019

Census family units in the three CMAs had significantly higher median total incomes than did census family units in the CAs and in areas outside the CMAs and CAs between 2000 and 2019, consistent with the incomes disparities between southern and northern New Brunswick discussed in Section I (Chart 38 and Database Table 13). Of all the CMAs and CAs, the Fredericton CMA had the highest median total census family unit income throughout the 2000-2019 period. Fredericton was the only CMA or CA with a median total income higher than the national median. On average, the median total income in Fredericton was 18.2 per cent higher than the provincial median. The median total income of census family units in the Fredericton CMA rose from \$54,291 (119.4 per cent of the provincial median) in 2000 to \$62,900 (116.7 per cent of the provincial median) in 2019. Hence, the median total income of census family units in the Fredericton CMA fell 2.7 points as a proportion of the provincial median between 2000 and 2019.

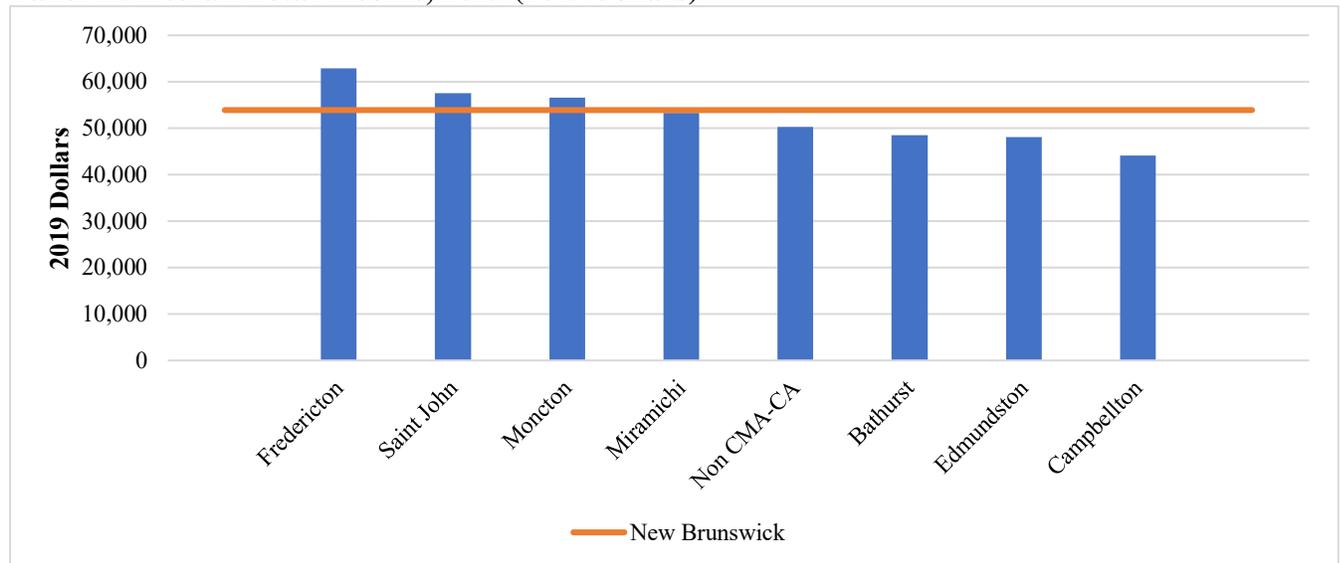
The median total income of census family units in the Moncton CMA increased from \$50,020 (110.0 per cent of the provincial median) in 2000 to \$56,580 (105.0 per cent of the provincial median) in 2019. The Saint John CMA saw its median total census family unit income rise from \$48,929 (107.6 per cent of the provincial median) in 2000 to \$57,490 (106.7 per cent of the provincial median) in 2019.

Of all the CMAs and CAs, the Campbellton CA had the lowest median total income over the entire 2000-2019 period, rising from \$38,196 (84.0 per cent of the provincial median) in 2000 to \$44,110 (81.8 per cent of the provincial median) in 2019. Moreover, the median total income in the Campbellton CA was lower than that in areas outside the CMAs and CAs for the entire 2000-2019 period.

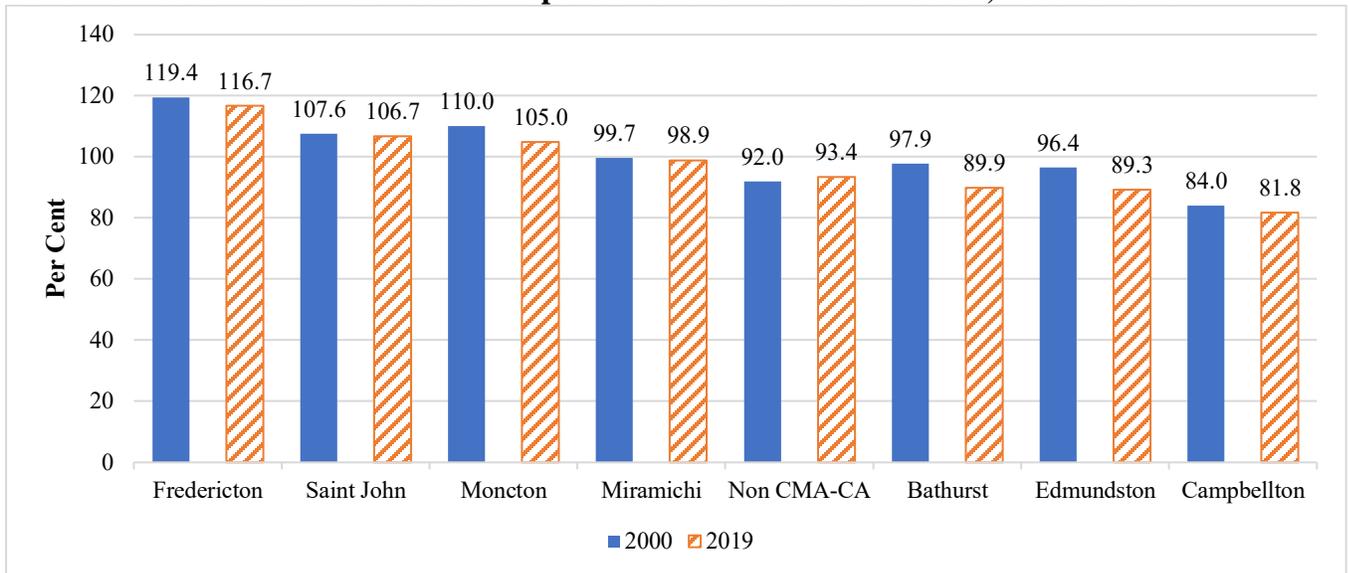
The median total income of census family units in non-urban areas was lower than the provincial median throughout the 2000-2019 period (Database Table 13). However, the gap narrowed slightly over the period. The median total income of areas outside the CMAs and CAs rose from \$41,836 (92.0 per cent of the provincial median) in 2000 to \$50,320 (93.4 per cent of the provincial median) in 2019.

Chart 37: Median Total Income of Census Family Units by CMA and CA, New Brunswick, 2000 and 2019

Panel A: median Total Income, 2019 (2019 dollars)



Panel B: Median Total Income as a Proportion of the Provincial Median, 2000* and 2019

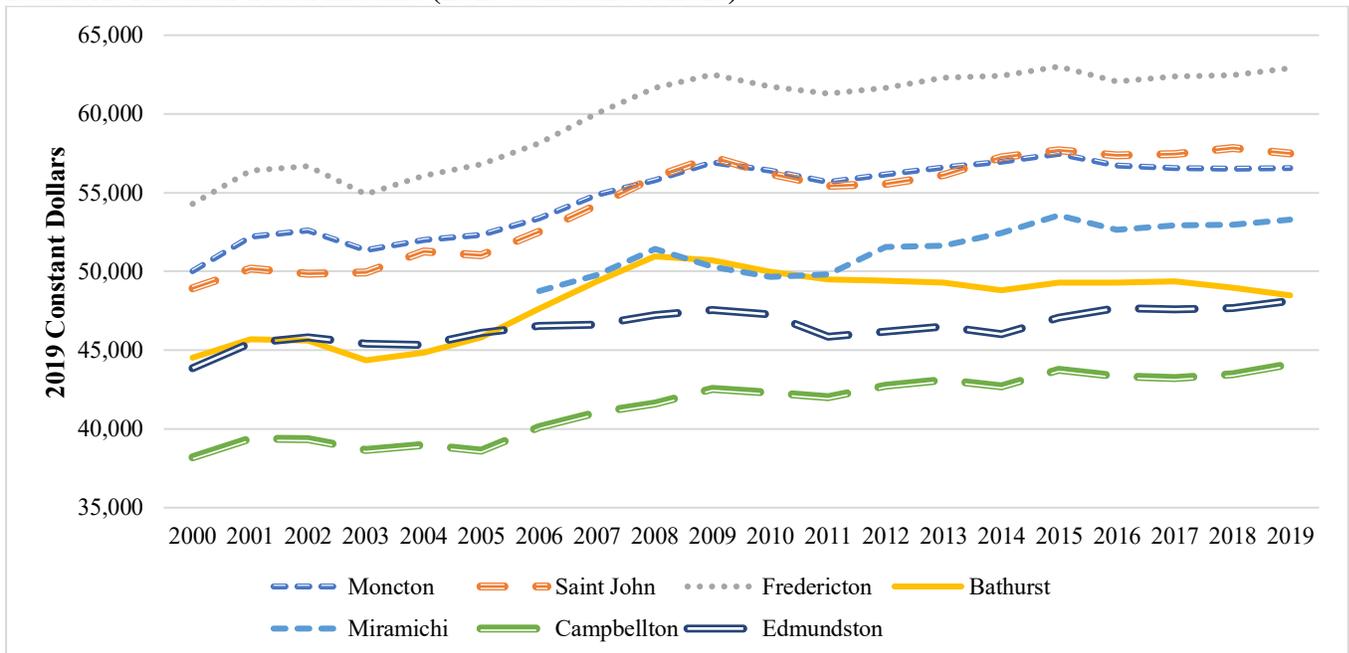


*Miramichi: 2006 and 2019

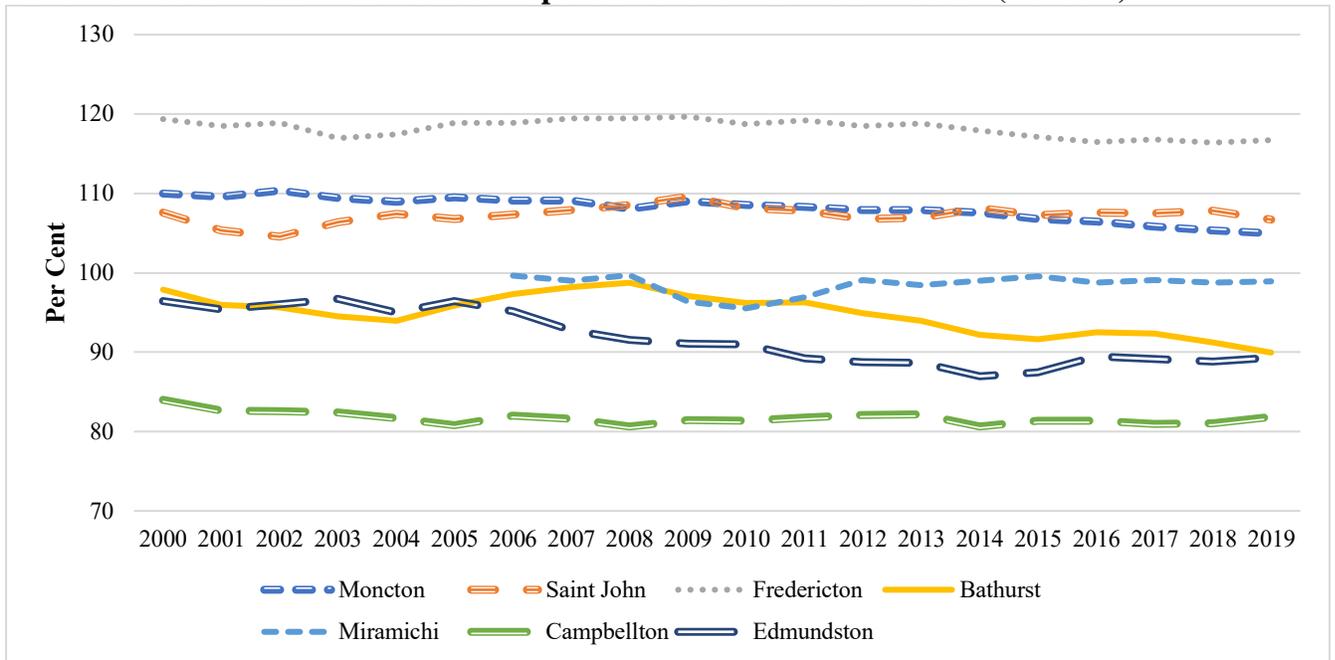
Source: CSLs estimates based on Statistics Canada tables. Nominal income: Table 11-10-0017-01; CPI: Table 18-10-0005-01

Chart 38: Median Total Income of Census Family Units by CMA and CA, New Brunswick, 2000-2019

Panel A: Median Total income (2019 constant dollars)



Panel B: Median Total Income as a Proportion of the Provincial Median (Per cent)



Source: CSLS estimates based on Statistics Canada tables. Nominal income: Table 11-10-0017-01; CPI: Table 18-10-0005-01

Between 2000 and 2019, the median total income of census family units in New Brunswick rose at a compound annual rate of 0.90 per cent. Of all the CMAs and CAs, census family units in the Saint John CMA had the strongest median total income growth, at 0.85 per cent per year (Chart 39). Census family units in the Fredericton CMA and the Campbellton CA followed with median total income growth of 0.78 per cent per year and 0.76 per cent per year, respectively. Meanwhile, census family units in the Miramichi CA and the Moncton CMA saw similar median total income growth rates of 0.69 per cent per year and 0.65 per cent per year, respectively. Growth in the median total income of census family units was weakest in the Edmundston and Bathurst CAs, at 0.49 per cent per year and 0.45 per cent per year, respectively. Census family units in non-urban areas outperformed all the CMAs and CAs, with median total income growth of 0.98 per cent per year.

For all CMAs and CAs and for areas outside the CMAs and CAs, median total income growth was much stronger between 2000 and 2008 than it was between 2008 and 2019.¹⁰ Between 2000 and 2008, the median total income of census family units in New Brunswick grew at a compound annual rate of 1.59 per cent. Of all the CMAs and CAs, the Bathurst CA had the strongest median total income growth, at 1.71 per cent per year. The Saint John CMA was close behind, with a compound annual growth rate of 1.70 per cent. The Fredericton CMA was the only other CMA or CA to outpace the provincial rate, with median total income growth of 1.60 per cent per year. The median total incomes of census family units in the Moncton CMA and the

¹⁰ This is not consistent with trends in the median total income of economic units in New Brunswick. For economic units, median total income growth rose from 0.96 per cent per year between 2000 and 2008 to 1.19 per cent per year between 2008 and 2019. This discrepancy may be explained by the differences between the definitions of census families and economic families.

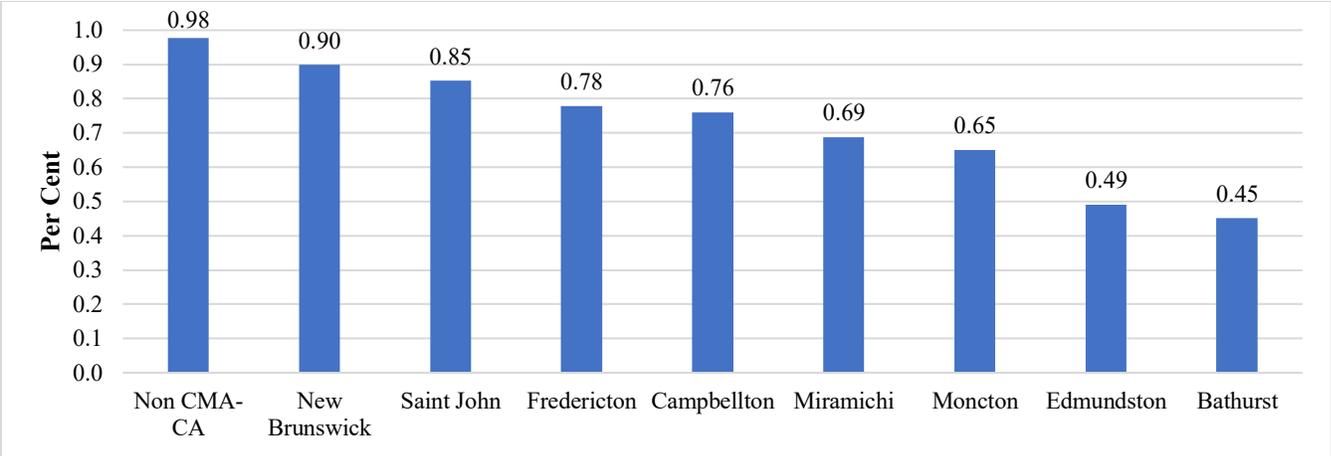
other CAs grew at slower rates than did the provincial median and the median of areas outside of CMAs and CAs, which grew by 1.47 per cent per year. Median total income growth was weakest in the Edmundston CA, at 0.93 per cent per year.

Over the 2008-2019 period, median total income growth in New Brunswick dropped to 0.40 per cent per year, barely a quarter of the 2000-2008 rate and 0.13 points below the growth rate for the average total income of census family units. This fall-off in growth between the 2000-2008 and the 2008-2019 periods was also observed in all CMAs and CAs and in areas outside the CMAs and CAs. The median total income in areas outside the CMAs and CAs grew at a compound annual rate of 0.62 per cent, down 0.85 points from the 2000-2008 rate but 0.22 points above the provincial rate and stronger than the growth observed in any of the CMAs or CAs.

After enjoying the strongest median total income growth of all the CMAs and CAs between 2000 and 2008, the Bathurst CA saw its median total income fall by 0.45 per cent per year between 2008 and 2019. On the other hand, the Campbellton CA had the strongest median total income growth of all the CMAs and CAs over the 2008-2019 period, at 0.53 per cent per year. In the other five CMAs and CAs, median total income growth lagged the provincial rate between 2008 and 2019.

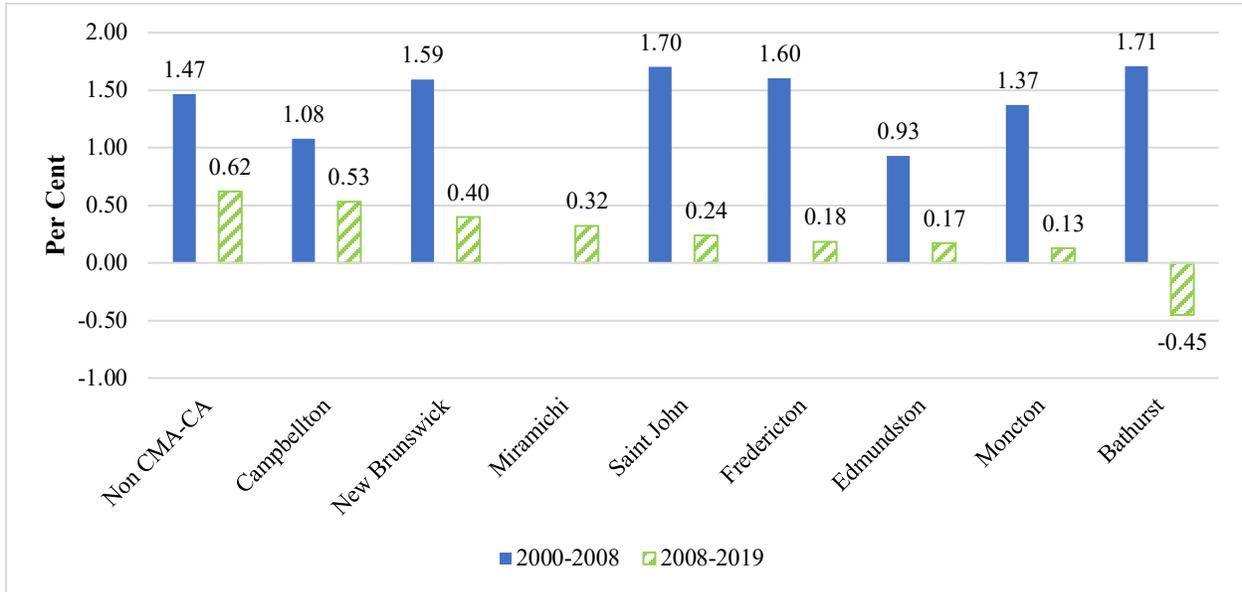
Chart 39: Growth in the Median Total Income of Census Family Units by CMA and CA, New Brunswick, 2000-2019 (Compound annual growth rates)

Panel A: 2000-2019*



*Miramichi: 2006-2019

Panel B: 2000-2008 and 2008-2019



Source: CSLS estimates based on Statistics Canada tables. Nominal income: Table 11-10-0017-01; CPI: Table 18-10-0005-01

D. Median After-Tax Income of Census Family Units, 2000-2019

As was the case for median total income, the median after-tax incomes of census family units in the three CMAs were significantly higher than the medians in the CAs and in areas outside the CMAs and CAs between 2000 and 2019. However, taxes helped lessen the sub-provincial total income disparities discussed in section C.

As was the case for median total income, the Fredericton CMA had the highest median after-tax census family unit income of all the CMAs and CAs over the 2000-2019 period, and the Fredericton CMA was the only CMA or CA with median after-tax income higher than the national median (Chart 41 and Database Table 13). However, the gap between the median after-tax income of census family units in Fredericton and that of the province as a whole was smaller than the gap between the total incomes of Fredericton and the province as a whole. On average, Fredericton’s median total income was 18.2 per cent higher than the provincial median, while Fredericton’s median after-tax income was only 14.8 per cent higher than the provincial median on average. The median after-tax income of census family units in the Fredericton CMA rose from \$46,422 (115.2 per cent of the provincial median) in 2000 to \$55,550 (114.2 per cent of the provincial median) in 2019.

Similarly, the gaps between the median after-tax incomes of census family units in the Moncton and Saint John CMAs and the province as a whole were smaller than the gaps between the median total incomes in the two CMAs and the provincial median. Moncton’s median after-tax income rose from \$43,441 (107.8 per cent of the provincial median) in 2000 to \$50,360 (103.5 per cent of the provincial median) in 2019. The median after-tax income in Saint John

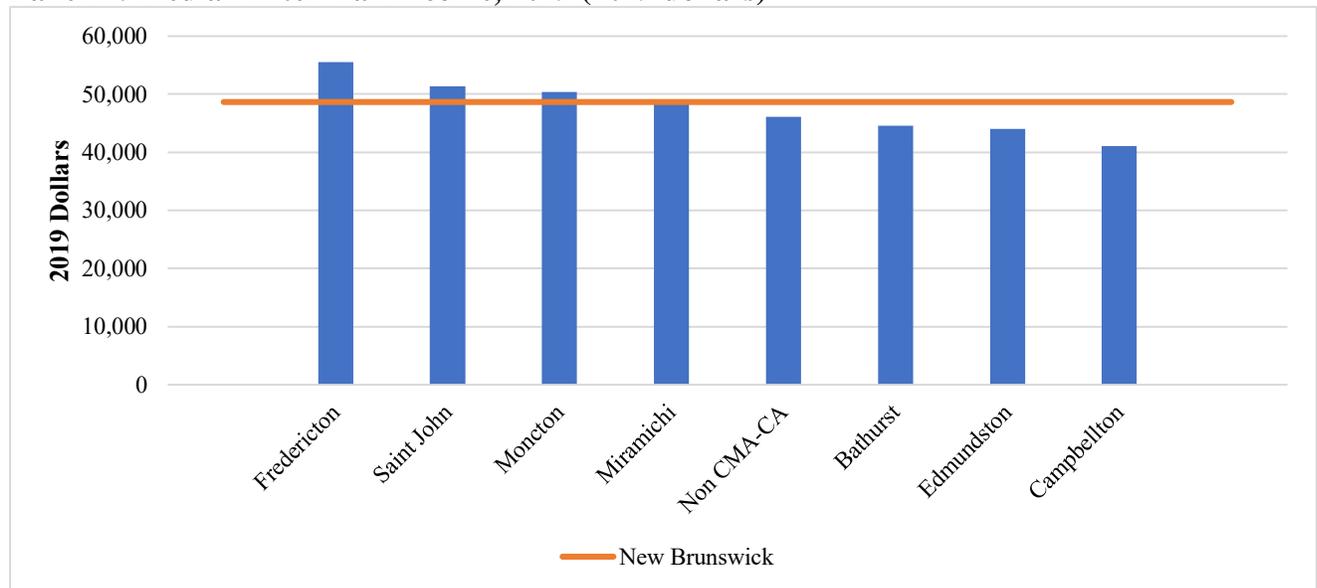
increased from \$42,620 (105.7 per cent of the national median) in 2000 to \$51,390 (105.6 per cent of the provincial median) in 2019.

The gaps between the median after-tax incomes of census family units in the CAs and the provincial median were smaller than the gaps between the median total incomes of census family units in the CAs and the provincial median. In addition to having the lowest median total income, the Campbellton CA also had the lowest median after-tax income from 2000 to 2019. Moreover, the Campbellton CA was the only CA in which the median after-tax income of census family units was lower than that of census family units in areas outside the CMAs and CAs throughout the entire 2000-2019 period. The median after-tax income of census family units in the Campbellton CA rose from \$34,784 (86.3 per cent of the provincial median) in 2000 to \$41,050 (84.4 per cent of the provincial median) in 2019. On average, the median after-tax income of census family units in the Campbellton CA was 84.0 per cent of the provincial median, while the median total income of census family units in the Campbellton CA was only 81.7 per cent of the provincial median.

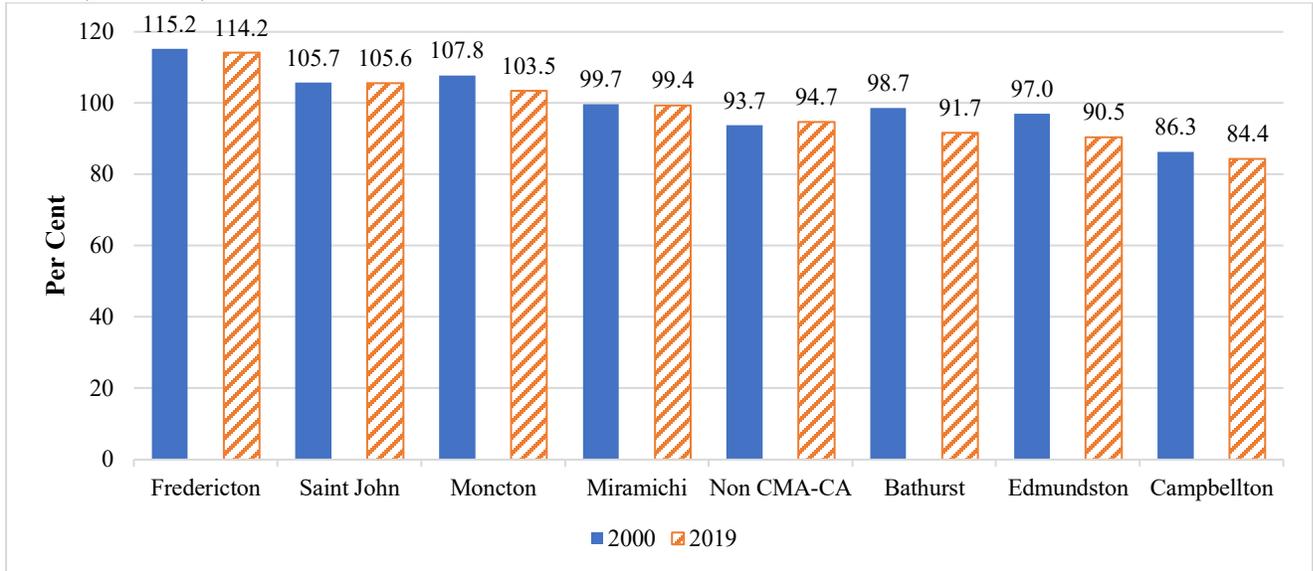
As was the case with median total income, the median after-tax income of census family units in non-urban areas was lower than the provincial median throughout the 2000-2019 period (Database Table 13). However, tax narrowed the gap slightly. On average, the median after-tax income of census family units in non-urban areas represented 93.7 per cent of the provincial median. On the other hand, the median total income of census family units in areas outside the CMAs and CAs represented only 92.2 per cent of the provincial median on average. The median after-tax income of census family units in non-urban areas rose from \$37,780 (93.7 per cent of the provincial median) in 2000 to \$46,070 (94.7 per cent of the provincial median) in 2019.

Chart 40: Median After-Tax Income of Census Family Units by CMA and CA, New Brunswick, 2000 and 2019

Panel A: Median After-Tax Income, 2019 (2019 dollars)



Panel B: Median After-Tax Income as a Proportion of the Provincial Median, 2000* and 2019 (Per cent)

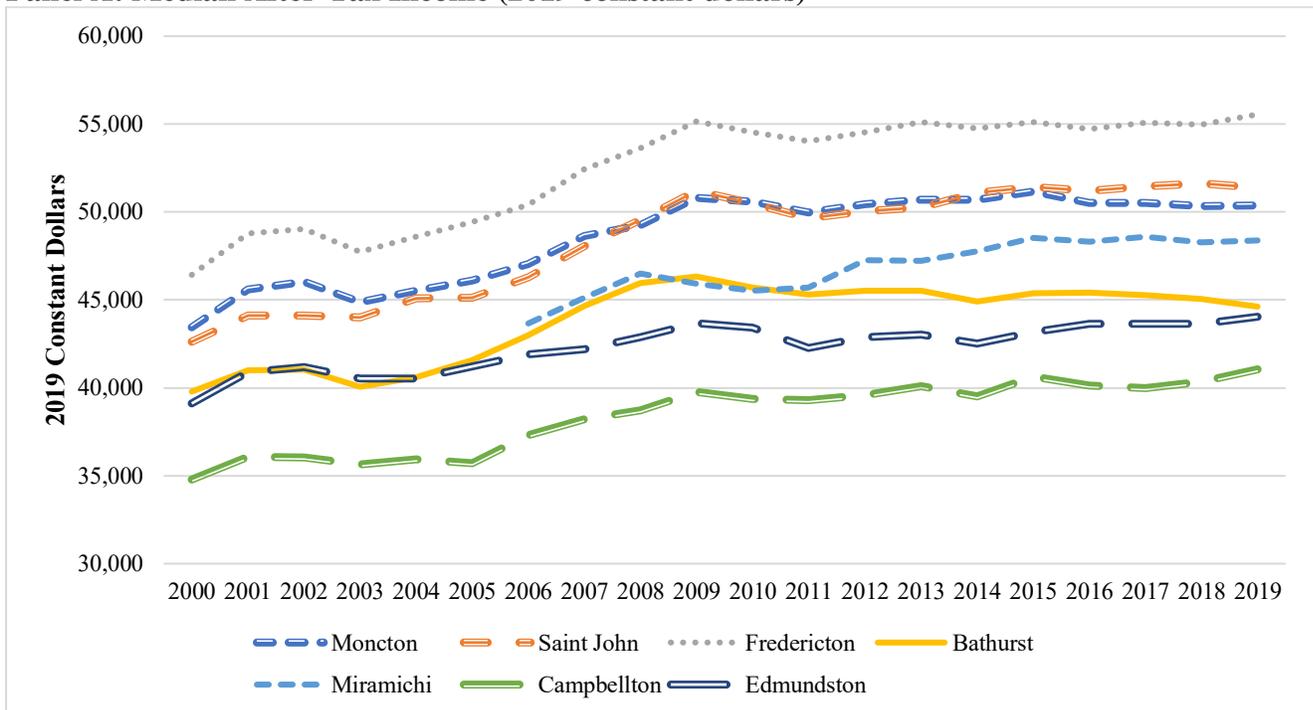


*Miramichi: 2006 and 2019

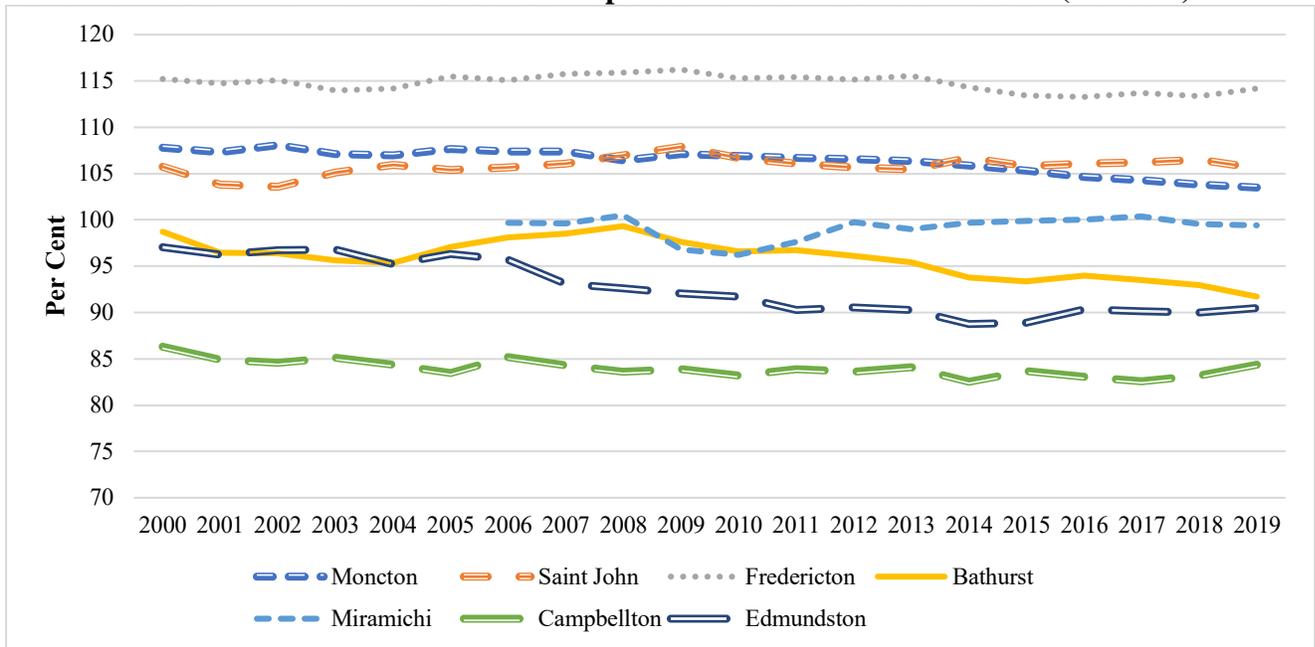
Source: CSLs estimates based on Statistics Canada tables. Nominal income: Table 11-10-0017-01; CPI: Table 18-10-0005-01

Chart 41: Median After-Tax Income of Census Family Units by CMA and CA, New Brunswick, 2000-2019

Panel A: Median After-Tax Income (2019 constant dollars)



Panel B: Median After-Tax Income as a Proportion of the Provincial Median (Per cent)



Source: CSLS estimates based on Statistics Canada tables. Nominal income: Table 11-10-0017-01; CPI: Table 18-10-0005-01

Between 2000 and 2019, the median after-tax income of census family units in New Brunswick rose at a compound annual rate of 1.00 per cent per year (Chart 42). As was the case for median total income growth, of all the CMAs and CAs, growth of the median after-tax income of census family units was strongest in the Saint John CMA, at 0.99 per cent per year. Census family units in the Fredericton CMA were close behind, with median after-tax income growth of 0.95 per cent per year. Of all the CAs, census family units in the Campbellton CA saw the strongest median after-tax income growth, at 0.88 per cent per year. Census family units in the Miramichi CA and the Moncton CMA had nearly identical median after-tax income growth rates of 0.79 per cent per year and 0.78 per cent per year, respectively. Median after-tax income growth was weakest for census family units in the Edmundston and Bathurst CAs, at 0.63 per cent per year and 0.61 per cent per year, respectively. As observed for median total income growth, census family units in areas outside the CMAs and CAs outperformed census family units in all the CMAs; the median after-tax income of census family units in areas outside the CMAs and CAs grew at a compound annual rate of 1.05 per cent over the 2000-2019 period.

As was the case for median total income growth, the median after-tax incomes of census family units grew at much stronger paces between 2000 and 2008 than between 2008 and 2019 in all CMAs and CAs and in areas outside the CMAs and CAs.¹¹ Between 2000 and 2008, the median after-tax income of census family units in New Brunswick grew at a compound annual rate of 1.74 per cent. While the Bathurst CA had the strongest median total income growth of

¹¹ This is not consistent with trends in the median after-tax income of economic units in New Brunswick. Growth in the median after-tax income of economic units in New Brunswick was equal to 1.10 per cent per year between 2000 and 2008 and between 2008 and 2019. This discrepancy may be explained by the differences between the definitions of census families and economic families.

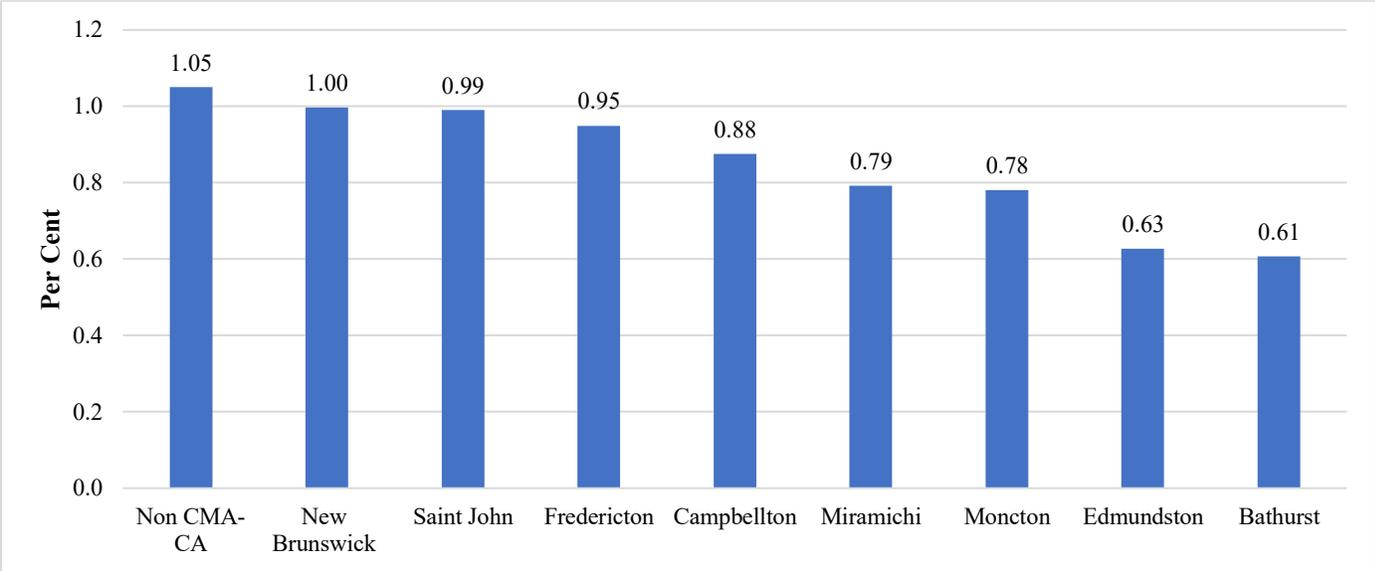
census family units over the 2000-2008 period, the Saint John CMA enjoyed the strongest median after-tax income growth, at 1.89 per cent per year. The Fredericton CMA and the Bathurst CA followed with growth of 1.82 per cent per year. The median after-tax income of census family units in areas outside the CMAs and CAs grew at a compound annual rate of 1.63 per cent per year. The Moncton CMA and the Campbellton and Edmundston CAs lagged this rate. The Edmundston CA had the weakest median census family unit after-tax income growth, at 1.16 per cent per year.

Compared with the 2000-2008 period, in New Brunswick, median after-tax income growth dropped 1.29 points between 2008 and 2019, to 0.46 per cent per year, 0.13 points below the growth rate of the average after-tax income of census family units. The gap between the median average after-tax incomes of census family units between 2008 and 2019 reflected the rising income inequality over the period. This rising inequality will be discussed in more detail in section III of the report. The median after-tax income of census family units in areas outside the CMAs and CAs grew at a compound annual rate of 0.63 per cent from 2008 to 2019, down 1.00 point from the 2000-2008 rate but stronger than the growth observed in all of the CMAs and CAs.

After enjoying relatively strong median after-tax income growth between 2000 and 2008, the Bathurst CA saw its median census family unit after-tax income fall by 0.27 per cent per year from 2008 to 2019. On the other hand, the Campbellton CA had the strongest median after-tax income growth of all the CMAs and CAs, at 0.53 per cent per year.

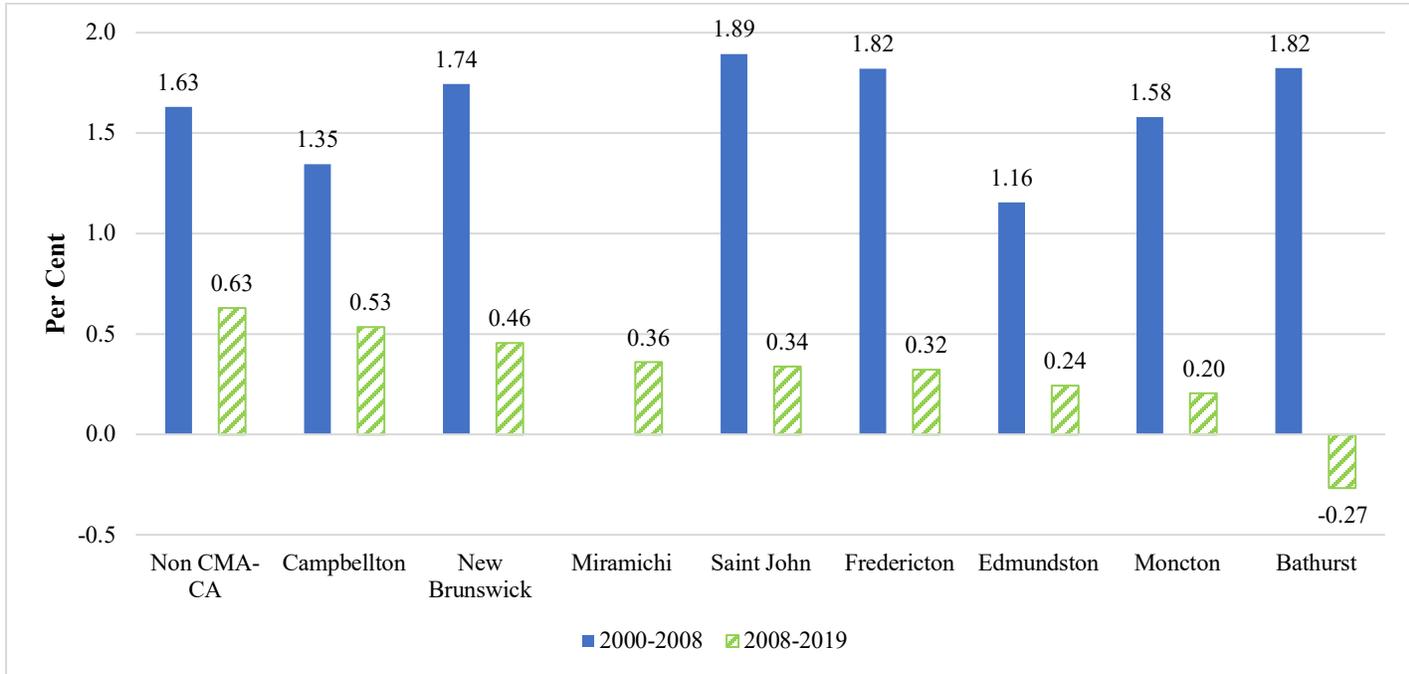
Chart 42: Growth in the Median After-Tax Income of Census Family Units by CMA and CA, New Brunswick, 2000-2019 (Compound annual growth rates)

Panel A: 2000-2019*



*Miramichi: 2006-2019

Panel B: 2000-2008 and 2008-2019



Source: CSLS estimates based on Statistics Canada tables. Nominal income: Table 11-10-0017-01; CPI: Table 18-10-0005-01

III. Median After-Tax Income of Census Family Units Compared to Average After-Tax Income of Census Family Units, 2008-2019

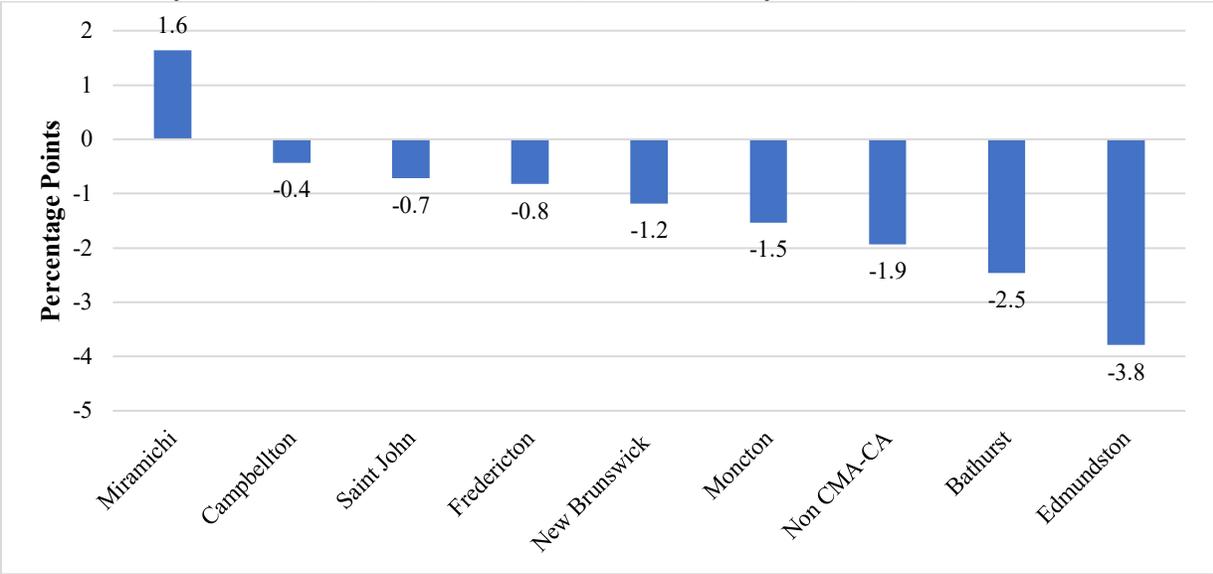
Examining median after-tax income as a proportion of average after-tax income sheds light on income inequality. Average after-tax income is generally higher than median after-tax income because disproportionately high incomes at the top end of the income distribution skew average income upward. Hence, a greater gap between median and average income indicates greater income inequality.

In areas outside the CMAs and CAs and in all CMAs and CAs except for the Miramichi CA, growth in the average after-tax income of census family units was stronger than growth in the median after-tax income of census family units between 2008 and 2019. Consequently, the median after-tax income of census family units fell as a proportion of the average after-tax income of census family units in areas outside the CMAs and in all CMAs and CAs except for the Miramichi CA over the 2008-2019 period. This suggests that between 2008 and 2019, income inequality increased everywhere in New Brunswick except for in the Miramichi CA.

In New Brunswick, between 2008 and 2019, growth in the average after-tax income of census family units outpaced growth in the median after-tax income of census family units by 0.13 points. As a result, the median after-tax income of census family units fell 1.2 percentage points (1.5 per cent) as a proportion of the average after-tax income of census family units,

suggesting that income inequality increased over the 2008-2019 period (Chart 43).¹² At 3.8 percentage points (4.7 per cent), the Edmundston CA saw the greatest decrease in the median after-tax income of census family units as a proportion of the average after-tax income of census family units from 2008 to 2019. This is consistent with the fact that, of all the CMAs and CAs, the gap between the growth rates of the average and median after-tax incomes of census family units was greatest in the Edmundston CA, at 0.44 percentage points. In areas outside the CMAs and CAs, the median after-tax income of census family units fell 1.9 points (2.4 per cent) as a proportion of the average after-tax income of census family units. On the other hand, for census family units in the Miramichi CA, the median after-tax income rose 1.6 percentage points (2.1 per cent) as a proportion of average after-tax income between 2008 and 2019.

Chart 43: Percentage Point Change in Median After-Tax Income as a Proportion of Average After-Tax Income by CMA and CA, New Brunswick, Census Family Units, 2008-2019



Source: CSLS estimates based on Statistics Canada tables. Nominal aggregate income: Table 11-10-0051-01; Number of census family units and nominal median after-tax income: Table 11-10-0017-01; CPI: Table 18-10-0005-01

The median after-tax income of census family units in New Brunswick fell from 80.9 per cent of the average after-tax income of census family units in 2008 to 79.7 per cent in 2019 (Chart 45). Of all the CMAs and CAs, the percentage gap between the median after-tax income and the average after-tax income of census family units was smallest in the Fredericton CMA throughout the 2008-2019 period. This suggests that the Fredericton CMA had the least after-tax income inequality of all the CMAs and CAs over the period. The median after-tax income of census family units in the Fredericton CMA fell from 82.9 per cent of the average after-tax

¹² This is not consistent with the fact that the Gini coefficient of adjusted after-tax income decreased from 0.279 in 2008 to 0.270 in 2019 (the lower the Gini coefficient, the lower is the degree of income inequality), as discussed in *Richer and Fairer: New Brunswick Income Trends, 1976-2019*. This discrepancy may be explained by the fact that the Gini coefficient of adjusted after-tax income is based on after-tax income adjusted to take into account the economies of scale present in larger households, whereas the average and median after-tax income of census family units were not adjusted.

income in 2008 to 82.1 per cent in 2019. On average, the Fredericton proportion was 2.4 per cent higher than the provincial proportion.

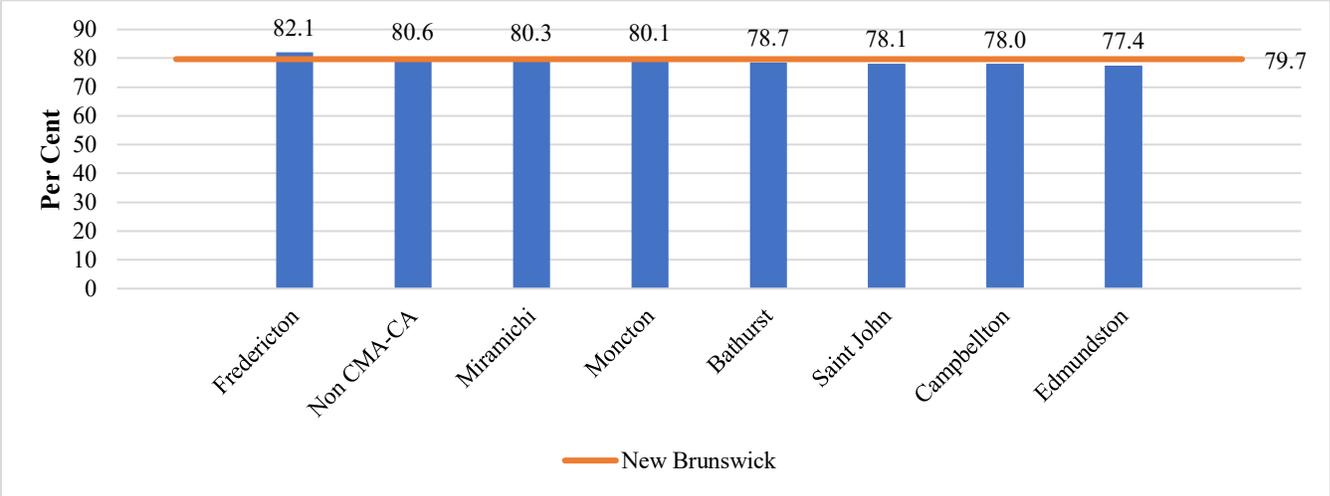
The average gap between the median and average after-tax incomes of census family units over the 2008-2019 period was also smaller than the average provincial gap in the Miramichi CA and in the Moncton CMA. This suggests that, on average, there was less income inequality in the Miramichi CA and in the Moncton CMA than in New Brunswick as a whole between 2008 and 2019. The median after-tax income of census family units in the Miramichi CA rose from 78.7 per cent of the average after-tax income in 2008 to 80.3 per cent in 2019. Meanwhile, the median after-tax income of census family units in the Moncton CMA fell from 81.7 per cent of the average after-tax income in 2008 to 80.1 per cent in 2019.

On the other hand, over the 2008-2019 period, the average gap between the median and average after-tax incomes of census family units was greater in the Saint John CMA and in the Bathurst, Campbellton and Edmundston CAs than in New Brunswick as a whole. On average, the gap was greatest in the Campbellton CA, suggesting that the Campbellton CA had the greatest income inequality of all the CMAs and CAs between 2008 and 2019. The median after-tax income of census family units in the Campbellton CA fell from 78.5 per cent of the average after-tax income in 2008 to 78.0 per cent in 2019.

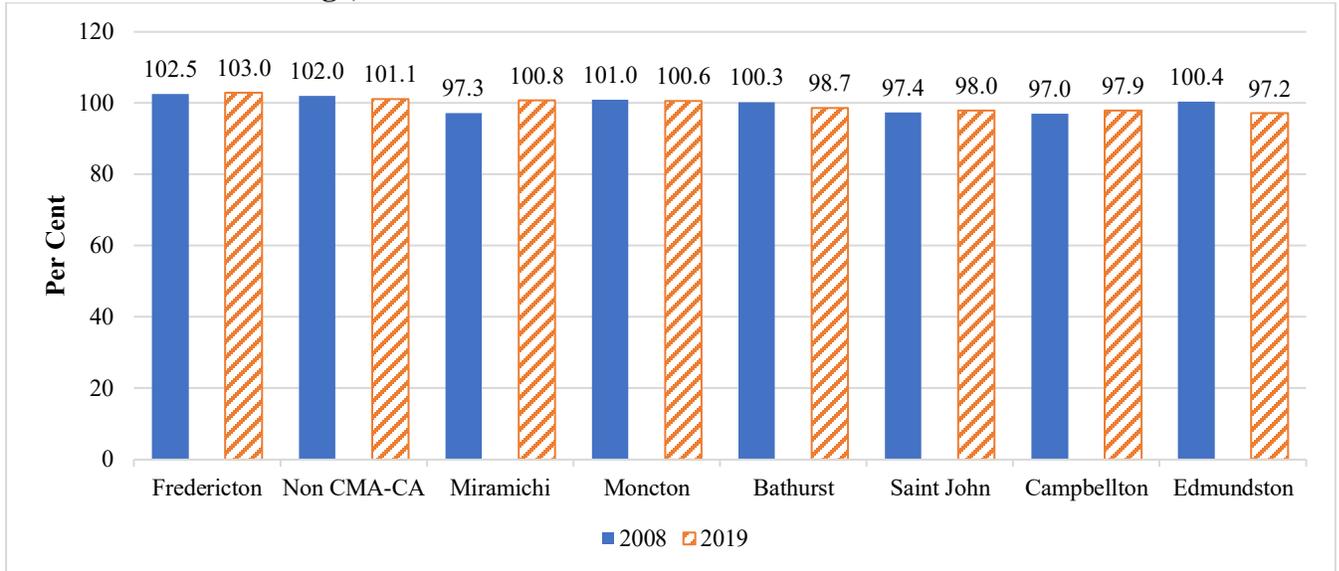
Meanwhile, throughout the entire 2008-2019 period, the gap between the median and average after-tax incomes of census family units in non-urban areas was smaller than the provincial average, suggesting that income was more equally distributed in areas outside the CMAs and CAs than in the CMAs and CAs. The median after-tax income of census family units in non-urban areas fell from 82.5 per cent of the average after-tax income in 2008 to 80.6 per cent in 2019. On average, the median after-tax income of census family units in non-urban areas as a proportion of the average after-tax income was 1.7 per cent higher than the provincial proportion between 2008 and 2019.

Chart 44: Median After-Tax Income as a Proportion of Average After-Tax Income by CMA and CA, New Brunswick, Census Family Units, 2008 and 2019 (Per cent)

Panel A: Median After-Tax Income as a Proportion of Average After-Tax Income, 2019



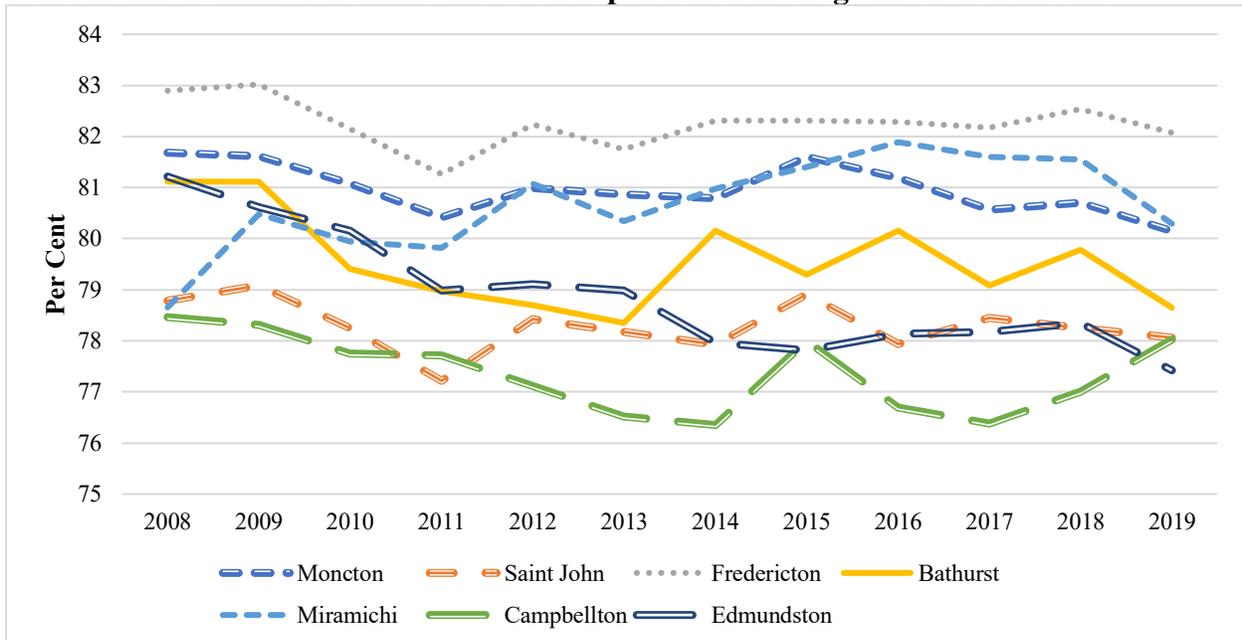
Panel B: Median After-Tax Income Divided by Average After-Tax Income as a Proportion of the Provincial Average, 2008 and 2019



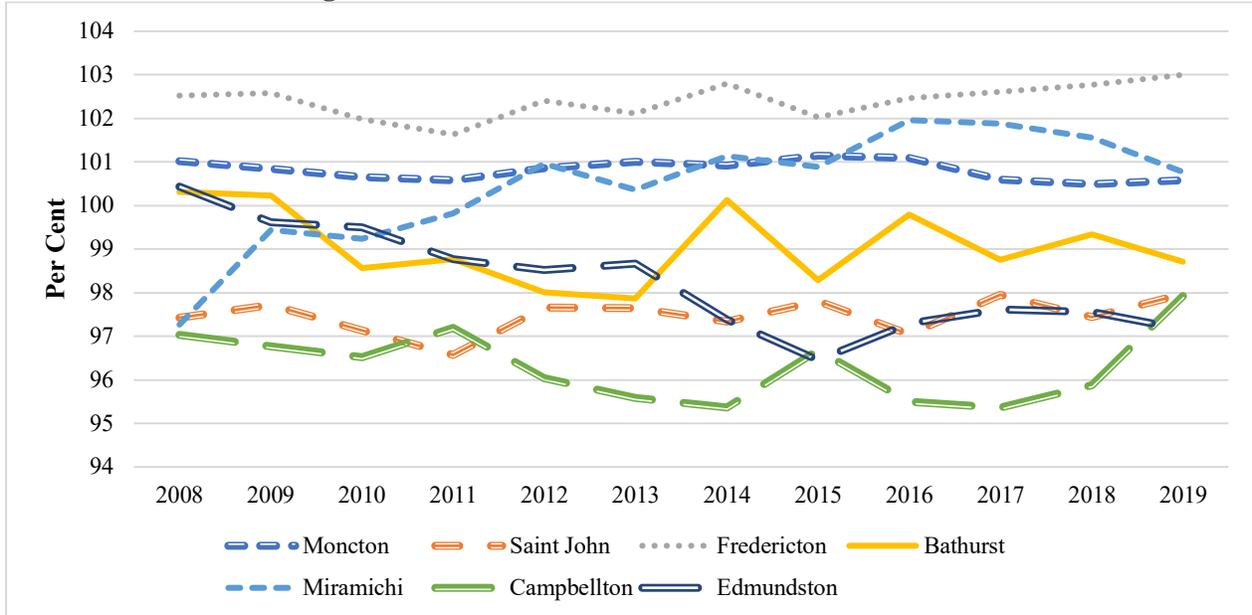
Source: CSLS estimates based on Statistics Canada tables. Nominal aggregate income: Table 11-10-0051-01; Number of census family units and nominal median after-tax income: Table 11-10-0017-01; CPI: Table 18-10-0005-01

Chart 45: Median After-Tax Income as a Proportion of Average After-Tax Income by CMA and CA, New Brunswick, Census Family Units, 2008-2019 (Per cent)

Panel A: Median After-Tax Income as a Proportion of Average After-Tax Income



Panel B: Median After-Tax Income Divided by Average After-Tax Income as a Proportion of the Provincial Average



Source: CSLs estimates based on Statistics Canada tables. Nominal aggregate income: Table 11-10-0051-01; Number of census family units and nominal median after-tax income: Table 11-10-0017-01; CPI: Table 18-10-0005-01

IV. Low-Income Measures, 2000-2019

This section outlines trends in the Census Family After-Tax Low-Income Measure between 2000 and 2019 and provides the Market Basket Measure poverty rate by CMA and CA in 2015. To understand income trends and levels, it is important to look not only at average and median income measures but also at low-income measures.

A. Census Family After-Tax Low-Income Measure (CLIM-AT), 2000-2019

The Census Family After-Tax Low-Income Measure (CLIM-AT) is a relative measure of low income measured on an individual basis. According to the CLIM-AT, an individual has low income if their adjusted after-tax income is less than 50 per cent of the national median adjusted after-tax income.¹³ Statistics Canada calculates adjusted after-tax income by “dividing census family income by the square root of the census family size and assigning this value to all persons in the census family” (Statistics Canada, Table 11-10-0018-01).

New Brunswick’s CLIM-AT rate fell 1.4 points from 18.8 per cent in 2000 to 17.4 per cent in 2019 (Chart 47). Over the 2000-2019 period, the CLIM-AT rate declined in all CMAs and CAs except for the Moncton CMA and in areas outside the CMAs and CAs. The Campbellton CA had by far the highest CLIM-AT rate throughout the 2000-2019 period. This is

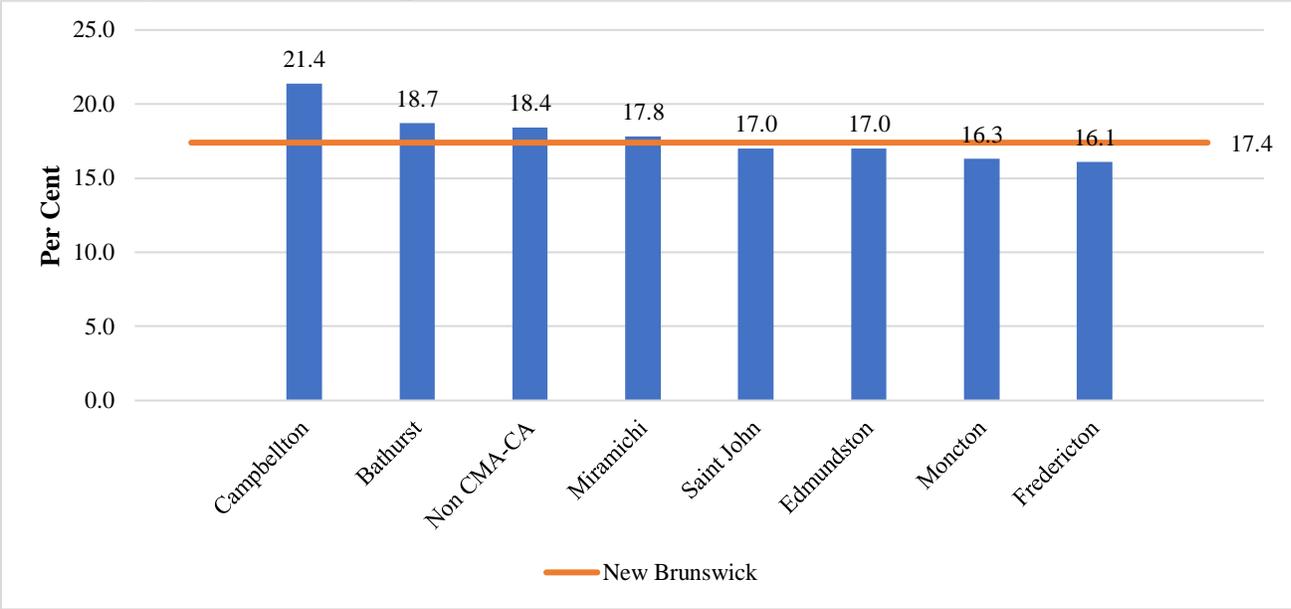
¹³ For CLIM-AT rates by age group and by census family type, see Tables 10 and 11 in the database, respectively.

consistent with the fact that, of all the CMAs and CAs, the gap between the average and median after-tax incomes of census family units was greatest in the Campbellton CA for most of the 2008-2019 period. Campbellton’s CLIM-AT rate fell from 23.1 per cent (122.9 per cent of the provincial rate) in 2000 to 21.4 per cent (123.0 per cent of the provincial rate) in 2019. Conversely, the Moncton CMA had the lowest CLIM-AT rate from 2000 to 2018. Moncton’s CLIM-AT rate increased 0.4 points from 15.9 per cent (84.6 per cent of the provincial rate) in 2000 to 16.3 per cent (93.7 per cent of the provincial rate) in 2019. In 2019, of all the CMAs and CAs, the Fredericton CMA had the lowest CLIM-AT rate, at 16.1 per cent.

Of all the CMAs and CAs, the Bathurst CA saw both the largest absolute and relative decrease in its CLIM-AT rate between 2000 and 2019. Bathurst’s CLIM-AT rate fell 1.8 points (8.8 per cent) from 20.5 per cent in 2000 to 18.7 per cent in 2019.

Throughout the 2000-2019 period, the CLIM-AT rate in areas outside the CMAs and CAs was higher than the provincial average (Database Table 16). The CLIM-AT rate for areas outside the CMAs and CAs fell 1.8 points from 20.2 per cent (107.4 per cent of the provincial rate) in 2000 to 18.4 per cent (105.7 per cent of the provincial rate) in 2019. This is consistent with the narrowing income gap between the CMAs and CAs and areas outside of CMAs and CAs from 2000 to 2019.

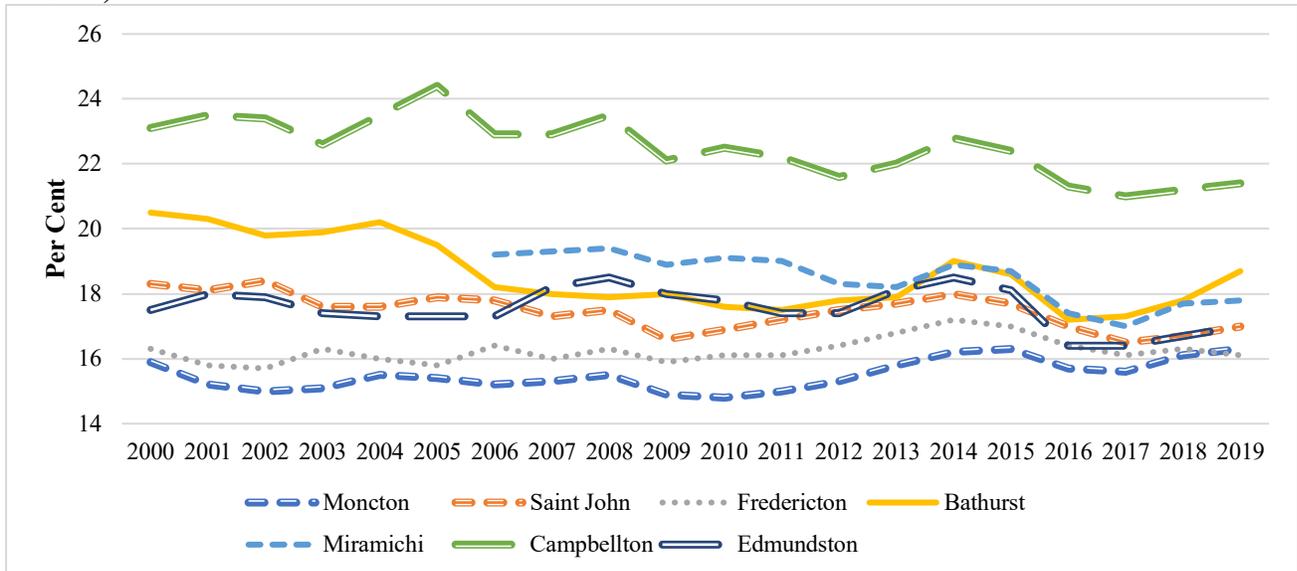
Chart 46: Census Family After-Tax Low-Income Measure by CMA and CA, New Brunswick, 2019 (Per cent of persons in low income)



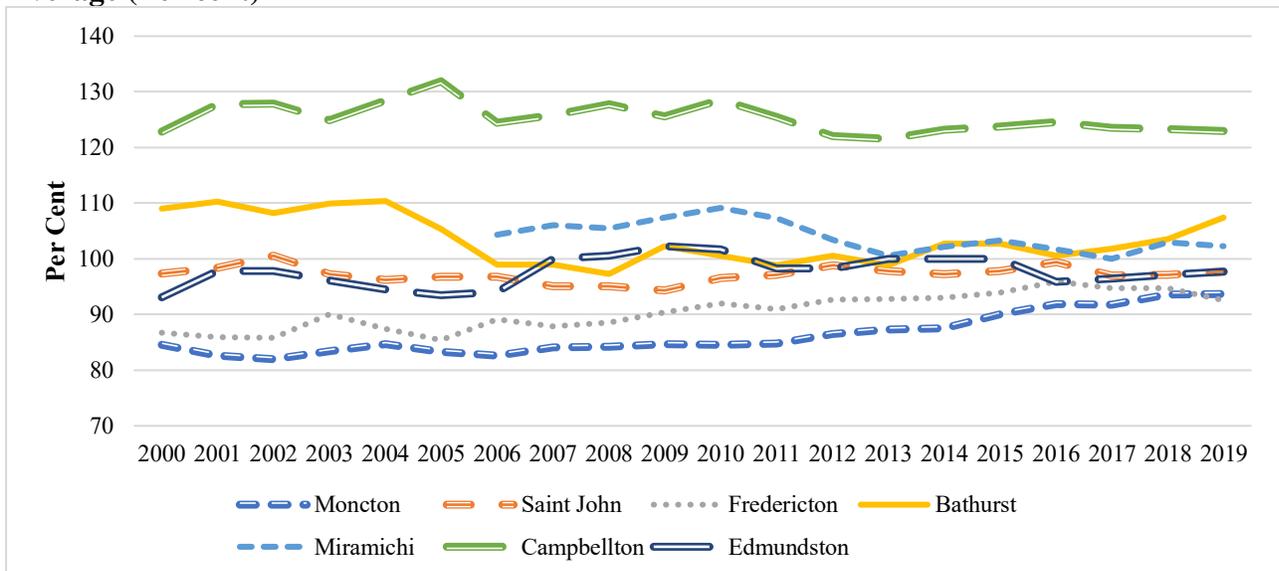
Source: Statistics Canada, Table 11-10-0018-01

Chart 47: Census Family After-Tax Low-Income Measure by CMA and CA, New Brunswick, 2000-2019

Panel A: Census Family After-Tax Low-Income Measure (Per cent of persons in low income)



Panel B: Census Family After-Tax Low-Income Measure as a Proportion of the Provincial Average (Per cent)



Source: Statistics Canada, Table 11-10-0018-01

B. Market Basket Measure, 2015

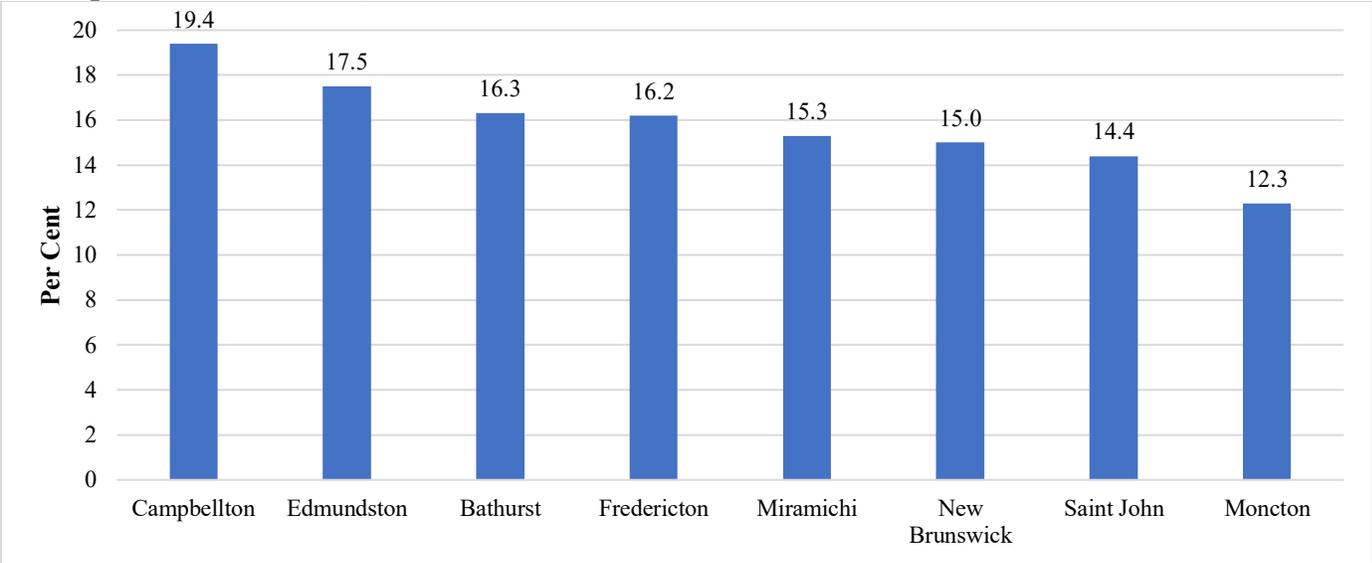
The Market Basket Measure (MBM) poverty rate is Canada’s official poverty rate. The MBM is based on a threshold set at the cost of a specific basket of goods and services representing a modest, basic standard of living for a reference family of two adults and two

children. The MBM threshold is adjusted for other family sizes using the square root of the economic family size. If an individual or a family cannot afford the cost of this basket in their community (that is, their disposable income is below the MBM threshold), they are considered to be living in poverty.¹⁴ The 2015 MBM (2011-Base) poverty rate was available by CMA and CA from 2016 census data.

According to the MBM, in 2015, 15.0 per cent of New Brunswick’s population was living in poverty (Chart 48). Of all the CMAs and CAs, the Moncton CMA had the lowest MBM poverty rate, at 12.3 per cent. The Saint John CMA followed with the second lowest MBM poverty rate, at 14.4 per cent. On the other hand, the Campbellton CA had the highest MBM poverty rate, at 19.4 per cent.

At the provincial level and in all the CMAs and CAs, in 2015, the MBM poverty rate was lower than the CLIM-AT rate. Moreover, in terms of highest to lowest rate, the order was slightly different. According to both rates, the Campbellton CA had the highest proportion of the population in low-income and the Moncton CMA the lowest. The Bathurst CA had the third highest proportion of the population in low-income according to both rates. Compared to the CLIM-AT rate, the Miramichi CA moved down two places, while the Edmundston CA and the Fredericton CMA moved up two places in the sub-provincial ranking by the MBM rate. The Saint John CMA moved down one place. This discrepancy is due to the differences in the way the two measures are calculated.

Chart 48: Market Basket Measure Low Income Rate by CMA and CA, New Brunswick, 2015 (Per cent of persons in low income)



Statistics Canada, 2016 Census Data Tables

¹⁴ For a more detailed definition of the Market Basket Measure, see the 2016 Census dictionary entry at <https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/pop165-eng.cfm>.

Conclusion

This report has provided a detailed analysis of the levels and the growth rates of income in New Brunswick by CMA and CA compared to those in areas outside the CMAs and CAs. There were significant sub-provincial income disparities in New Brunswick between 2000 and 2019. New Brunswick's three CMAs (in the south) had significantly higher average and median incomes than did the province's four CAs (in the north) and than did areas outside the CMAs and CAs. Key findings about these disparities and other income trends include:

- Of all the CMAs and CAs, the Fredericton CMA had the highest average total and after-tax census family unit incomes between 2008 and 2019. The average incomes of census family units in the Saint John and Moncton CMAs were also significantly higher than the averages in the CAs and in non-urban areas throughout the 2008-2019 period.
- There was a significant fall-off in both total and after-tax median census family unit income growth in New Brunswick between the 2000-2008 and the 2008-2019 periods. This fall-off was observed in all CMAs and CAs and in non-urban areas. The Bathurst CA saw the most dramatic fall-off. After having the strongest median total income growth and the second strongest median after-tax income growth of all the CMAs and CAs between 2000 and 2008, the Bathurst CA saw its median total income and its median after-tax income fall from 2008 to 2019.
- Of all the CMAs and CAs, the Fredericton CMA had the highest median total and after-tax census family unit incomes from 2000 to 2019. The median total and after-tax census family unit incomes in the Moncton and Saint John CMAs also exceeded the provincial average throughout the 2000-2019 period.
- The Campbellton CA had both the lowest median total income and the lowest median after-tax income of all the CMAs and CAs between 2000 and 2019.
- Of all the CMAs and CAs, the percentage gap between the median after-tax income and the average after-tax income of census family units was smallest in the Fredericton CMA throughout the 2008-2019 period, suggesting that the Fredericton CMA had the least after-tax income inequality of all the CMAs and CAs over the period. On the other hand, on average, the gap between the median after-tax income of census family units and the average after-tax income of census family units was greatest in the Campbellton CA, suggesting that the Campbellton CA had the greatest income inequality of all the CMAs and CAs between 2008 and 2019. Meanwhile, over the entire 2008-2019 period, the gap between the median and average after-tax incomes of census family units in non-urban areas was smaller than the provincial average, suggesting that income was more equally distributed in areas outside the CMAs and CAs than in the CMAs and CAs.
- The Census Family After-Tax Low-Income Measure declined in all CMAs and CAs except for the Moncton CMA and in areas outside the CMAs and CAs over the 2000-2019 period.

This report has thoroughly analyzed income trends and levels in New Brunswick by CMA and CA compared to those in areas outside the CMAs and CAs, revealing significant sub-

provincial income disparities between the north of the province and the south. However, further research is needed to better understand these trends and their impact on living standards in the CMAs and CAs and in areas outside the CMAs and CAs.

Research Addenda

This report has provided a detailed analysis of income trends and levels in New Brunswick at the level of CMAs and CAs compared to trends in areas outside the CMAs and CAs. That said, future research is needed to better understand sup-provincial income in New Brunswick.

In terms of income levels, it would be interesting to compare the changes in the ranks of the CMAs and CAs in New Brunswick to those in other provinces. In particular, this report showed that the rankings in New Brunswick were relatively stable between 2000 and 2019. Future research is needed to see whether the same was true in other provinces.

Future research is also needed to better understand the sub-provincial income disparities discussed in this report. For example, it would be interesting to investigate why the average employment income was higher in Saint John than in Moncton and Fredericton. The higher average employment income in Saint John may reflect the CMA's industrial base — particularly the Irving pulp and paper mill and the Irving oil refinery, which are the sources of many relatively high-paying jobs. On the other hand, Moncton has many service jobs, which are relatively low-paying. Future research is needed to disaggregate employment income data by industry to see if the industrial structures of the CMAs and CAs can explain the differences in employment incomes.

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Bonsall, Nettie (2021) “Turning the Tide: Demographic Developments in New Brunswick, 1951-2019” report in preparation for the Atlantic Institute for Policy Research, forthcoming

Centre for Income and Socioeconomic Well-being Statistics (2021) “Technical Reference Guide for the Annual Income Estimates for Census Families, Individuals and Seniors” July, <https://www150.statcan.gc.ca/n1/pub/72-212-x/2021001/sect3-eng.htm>

Statistics Canada (2021) “Annual Income Estimates for Census Families and Individuals (T1 Family File” <https://www23.statcan.gc.ca/imdb/p2SV.pl?Function=getSurvey&SDDS=4105#a3>

Appendix I: Median Income of Persons Not in Census Families, 2008-2019

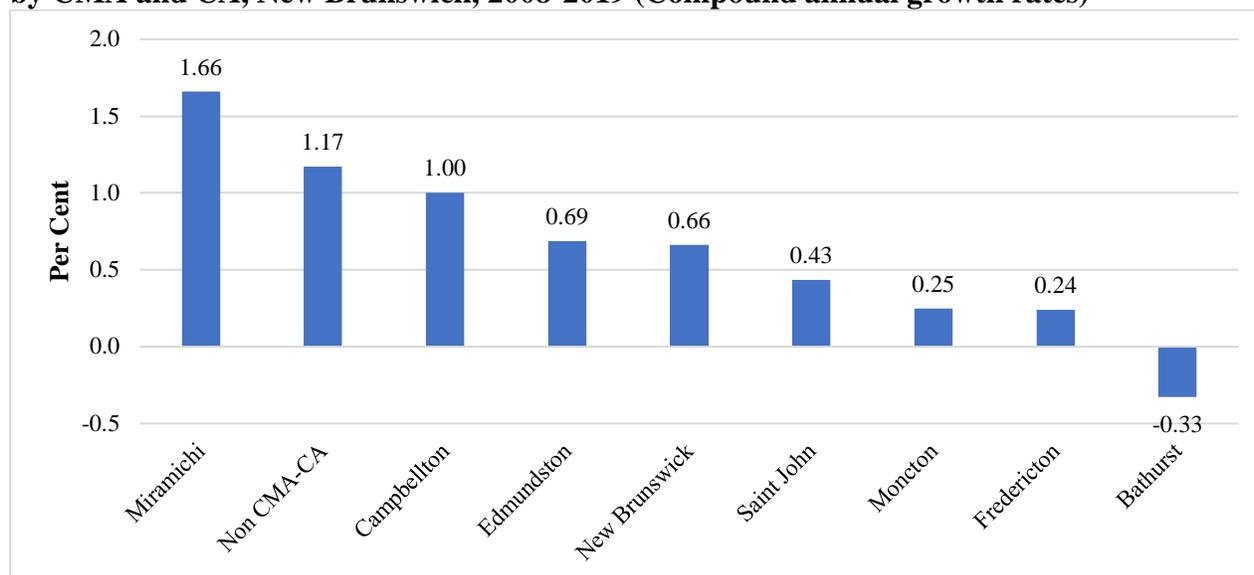
This appendix looks at the growth rates and the levels of real median employment income, government transfers and employment insurance benefits for persons not in census families. Findings in this appendix are similar to those for census families, which were discussed in parts A and B of section II of the report.

A. Median Employment Income of Persons Not in Census Families

Persons not in census families outperformed census families in terms of median employment income growth in all CMAs and CAs and in areas outside of CMAs and CAs between 2008 and 2019. Over the 2008-2019 period, the median employment income of persons not in census families in New Brunswick rose at a compound annual rate of 0.66 per cent, 0.35 points above the rate for census families. As was the case for census families, persons not in census families had the strongest median employment income growth in the Miramichi CA. The median employment income of persons not in census families in the Miramichi CA rose by 1.66 per cent per year. Persons not in census families in areas outside the CMAs and CAs followed with median employment income growth of 1.17 per cent per year.

As was the case for census families, persons not in census families in the Saint John, Moncton and Fredericton CMAs were below the provincial average in terms of median employment income growth. However, in contrast to the decline in median employment income growth experienced by census families in the three CMAs, the median employment income of persons not in census families in the Saint John, Moncton and Fredericton CMAs rose over the period (by 0.43 per cent per year, 0.25 per cent per year and 0.24 per cent per year, respectively). In the Bathurst CA, the median employment income of persons not in census families fell at a compound annual rate of 0.33 per cent (as opposed to 0.62 per cent for census families in the CA).

Chart A1: Growth in the Median Employment Income of Persons Not in Census Families by CMA and CA, New Brunswick, 2008-2019 (Compound annual growth rates)



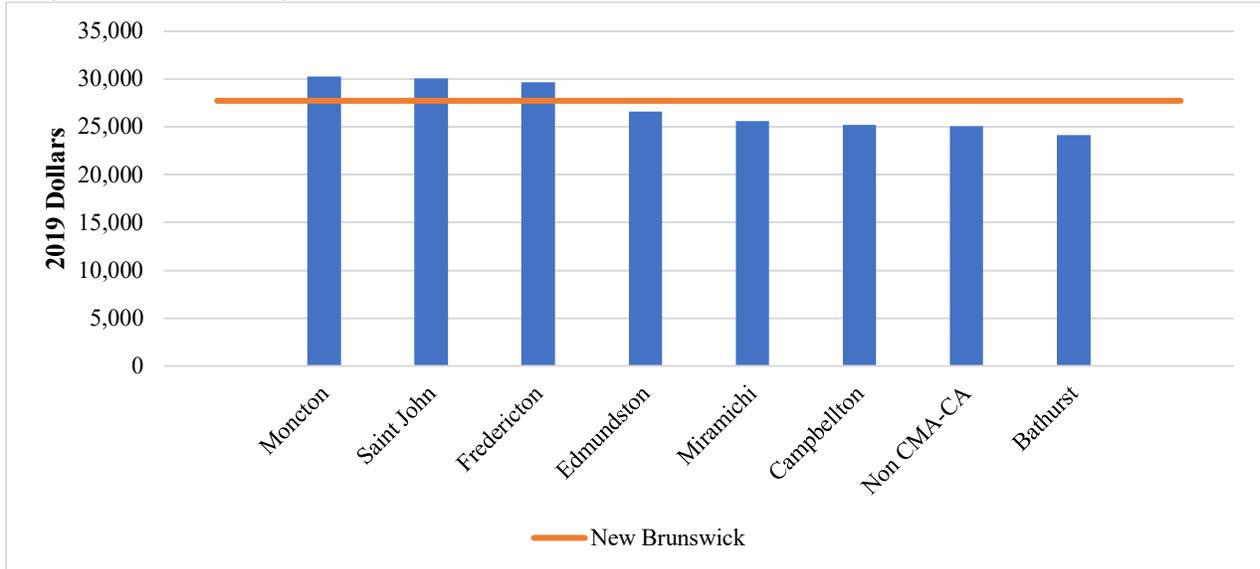
Source: CSLS estimates based on Statistics Canada tables. Nominal Income: Table 11-10-0009-01; CPI: Table 18-10-0005-01

The median employment income of persons not in census families in New Brunswick rose from \$25,791 in 2008 to \$27,730 in 2019 (Chart A3). Persons not in census families in the three CMAs had significantly higher median employment incomes than did persons in the CAs and in areas outside the CMAs and CAs, providing further proof of the income disparities between the northern CMAs and the rest of the province discussed in the main report. That said, the gaps between the median employment incomes of persons not in census families in the three CMAs and the provincial average narrowed over the 2008-2019 period. The median employment incomes of persons not in census families were highest in the Moncton and Saint John CMAs, exceeding the provincial median by averages of 11.7 per cent and 11.5, respectively. The median employment income of persons not in census families in the Moncton CMA rose from \$29,451 (114.2 per cent of the provincial median) in 2008 to \$30,260 (109.1 per cent of the provincial median) in 2019.

On the other hand, persons not in census families in the CAs and in areas outside the CMAs and CAs had lower median employment incomes than did the province as a whole (Database Table 9). On average, the greatest gap was between the Campbellton CA and the provincial average, at 12.2 per cent. The median employment income of persons not in census families in the Campbellton CA rose from \$22,612 (87.7 per cent of the provincial median) to \$25,230 (91.0 per cent of the provincial median) in 2019.

On average, the median employment income of persons not in census families in non-urban areas was 12.4 per cent lower than the provincial median. However, as was the case for census families, the gap narrowed over the period. The median employment income of persons not in census families in non-urban areas rose from \$22,034 (85.4 per cent of the provincial median) in 2008 to \$25,050 (90.3 per cent of the provincial median) in 2019.

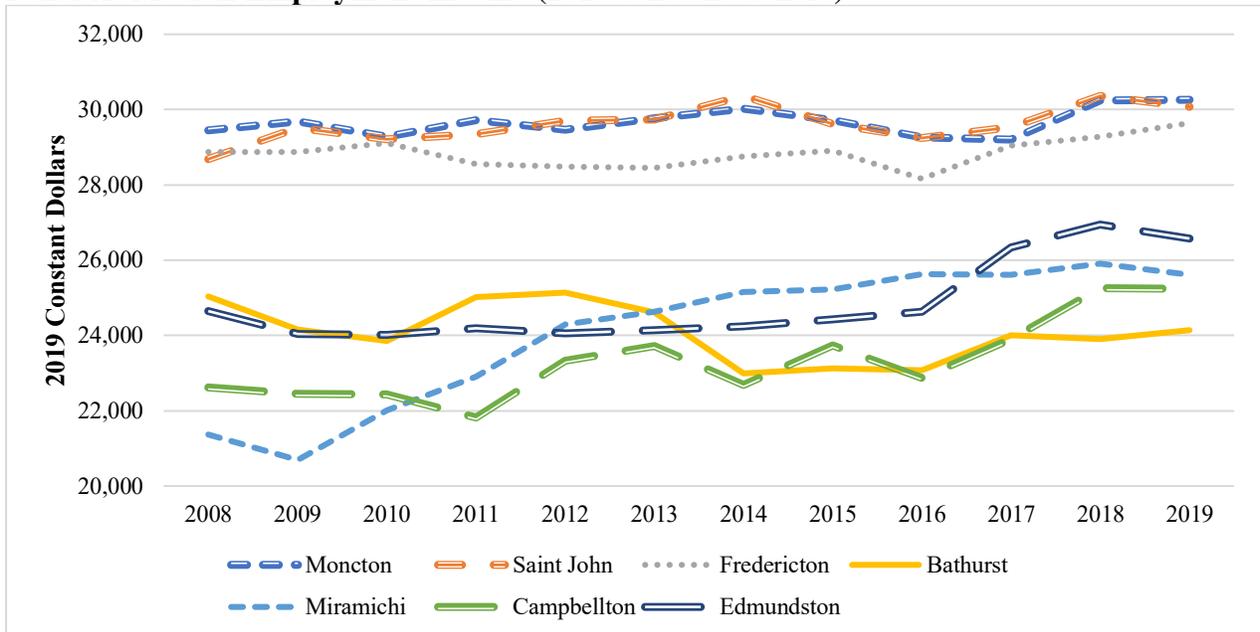
Chart A2: Median Employment Income of Persons Not in Census Families by CMA and CA, New Brunswick, 2019 (2019 dollars)



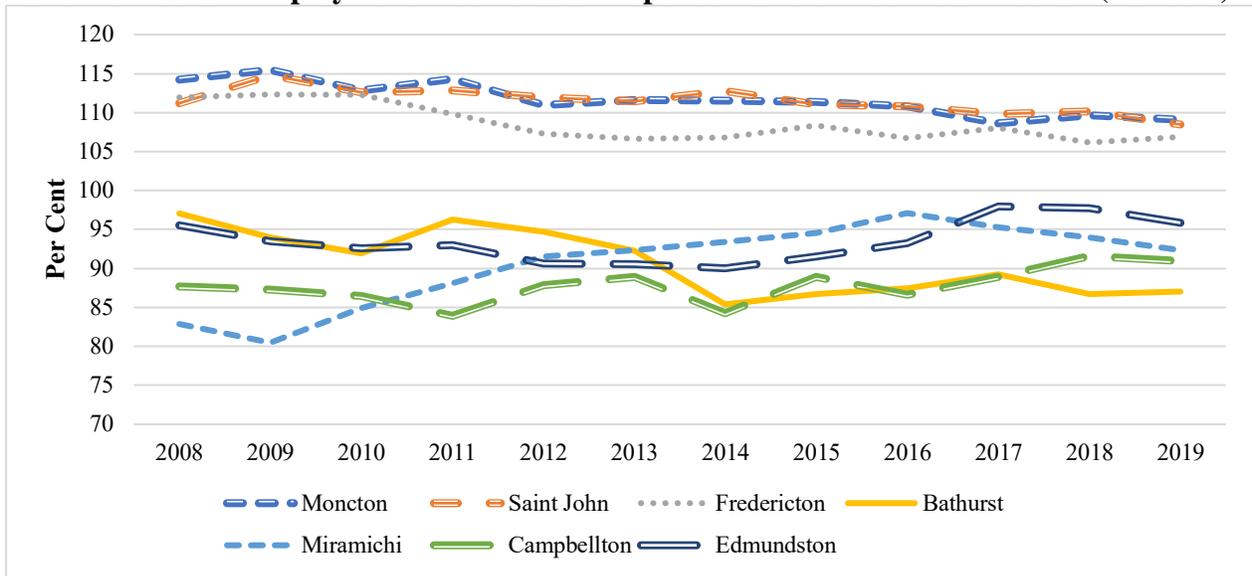
Source: CSLS estimates based on Statistics Canada tables. Nominal Income: Table 11-10-0009-01; CPI: Table 18-10-0005-01

Chart A3: Median Employment Income of Persons Not in Census Families by CMA and CA, New Brunswick, 2008-2019

Panel A: Median Employment Income (2019 constant dollars)



Panel B: Median Employment Income as a Proportion of the Provincial Median (Per cent)

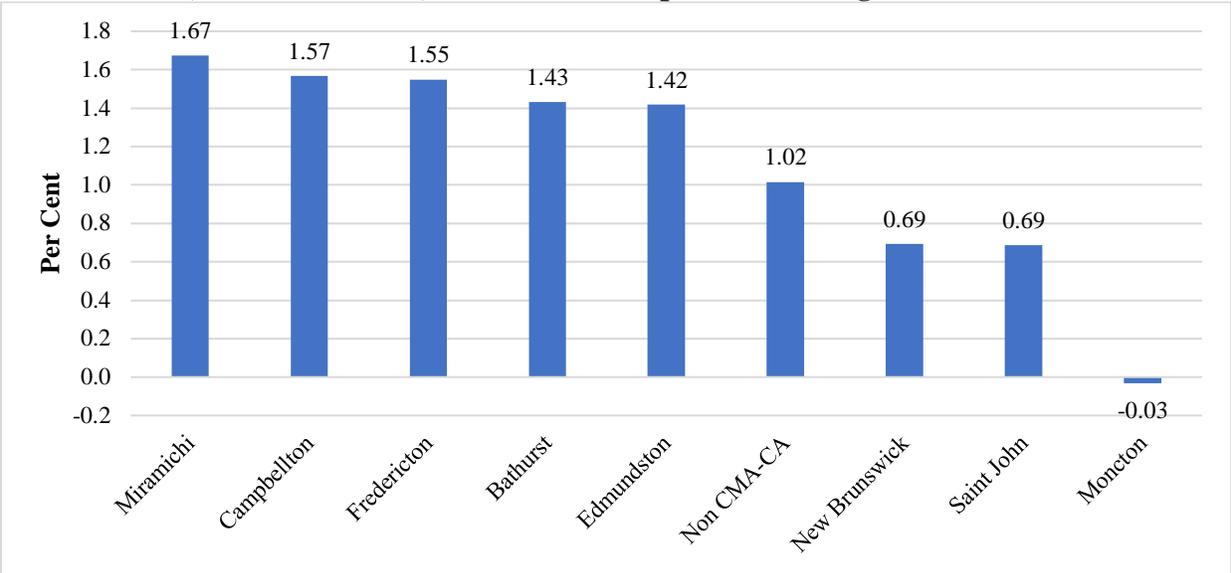


Source: CSLS estimates based on Statistics Canada tables. Nominal Income: Table 11-10-0009-01; CPI: Table 18-10-0005-01

B. Median Government Transfers to Persons Not in Census Families

From 2008 and 2019, median government transfers to persons not in census families in New Brunswick grew at a compound annual rate of 0.69 per cent, 2.05 points below the growth rate of median government transfers to census families (Chart A4). Of all the CMAs and CAs, the Miramichi CA had the strongest growth in median government transfers to persons not in census families, at 1.67 per cent per year. In contrast, median government transfers to persons not in census families in the Moncton CMA fell by 0.03 per cent per year. Meanwhile, median government transfers to persons not in census families in non-urban areas rose by 1.02 per cent per year.

Chart A4: Growth in Median Government Transfers to Persons Not in Census Families by CMA and CA, New Brunswick, 2008-2019 (Compound annual growth rates)



Source: CSLs estimates based on Statistics Canada tables. Nominal government transfers: Table 11-10-0009-01; CPI: Table 18-10-0005-01

Given the fact that the average number of persons in census families in New Brunswick was between 2.9 and 2.7 from 2000 to 2019, it is not surprising that the median government transfers to census families were higher than the median government transfers to persons not in census families (Database Table 10). Median government transfers to persons not in census families in New Brunswick rose from \$10,259 in 2008 to \$11,070 in 2019 (Chart A6).

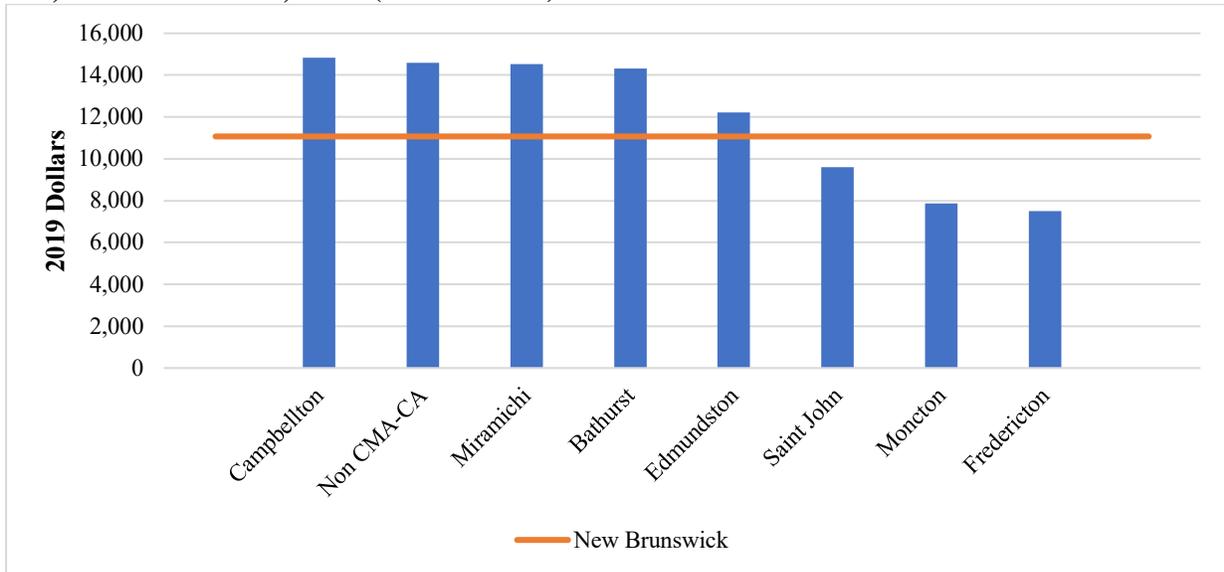
In terms of levels, similar trends to those observed for census families were observed for persons not in census families. Namely, the median government transfers to persons not in census families in the three CMAs were much lower than the median government transfers to persons not in census families in the CAs and in areas outside the CMAs and CAs. In particular, of all the CMAs and CAs, persons not in census families in the Fredericton CMA received the lowest median government transfers, rising from \$6,333 (61.7 per cent of the provincial median) in 2008 to \$7,500 (67.8 per cent of the provincial median) in 2019.

Moreover, median government transfers to persons not in census families reached a minimum in 2018 in all the CMAs and CAs and in areas outside the CMAs and CAs. One notable difference between data for persons not in census families and data for census families was that while the Campbellton CA had the highest median government transfers to census families from 2008 to 2019, the Bathurst CA had the highest median government transfers to persons not in census families for most of the 2008-2019 period. Median government transfers to persons not in census families in the Bathurst CA rose from \$12,257 (119.5 per cent of the provincial median) in 2008 to \$14,330 (129.4 per cent of the provincial median) in 2019.

On average, the median government transfers to persons not in census families in areas non-urban areas were 29.1 per cent higher than the provincial median between 2008 and 2019. The median government transfers to persons not in census families in areas outside the CMAs

and CAs rose from \$13,064 (127.3 per cent of the provincial median) in 2008 to \$14,600 (131.9 per cent of the provincial median) in 2019 (Database Table 10).

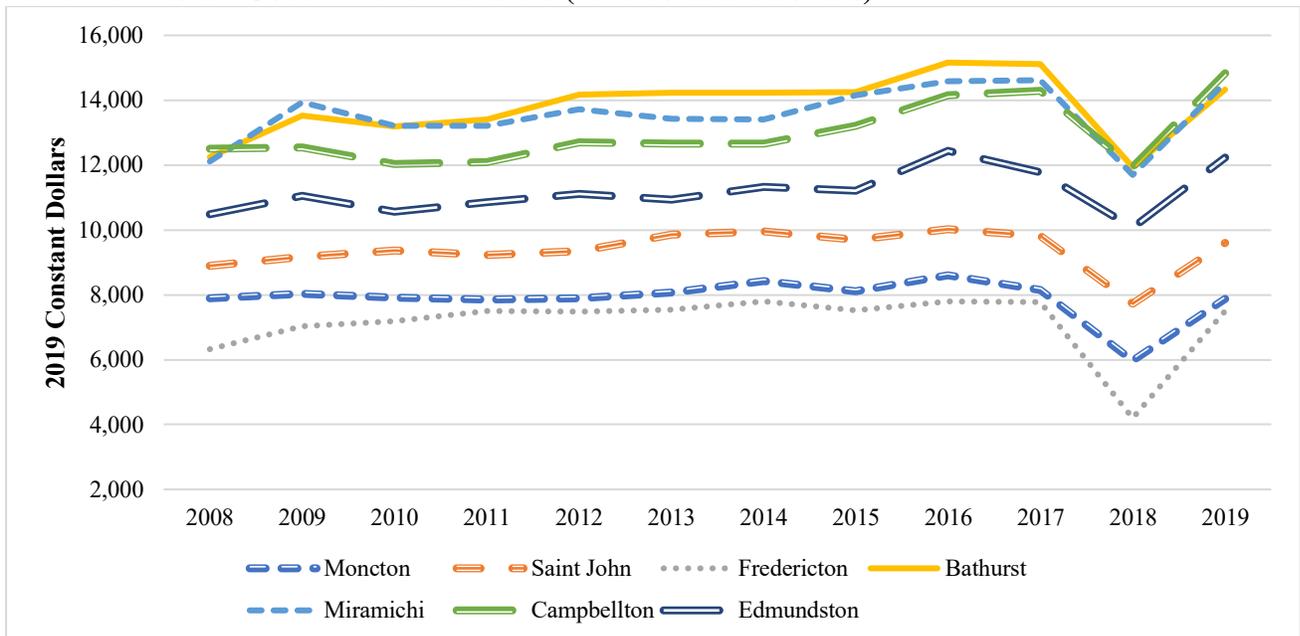
Chart A5: Median Government Transfers to Persons Not in Census Families by CMA and CA, New Brunswick, 2019 (2019 dollars)



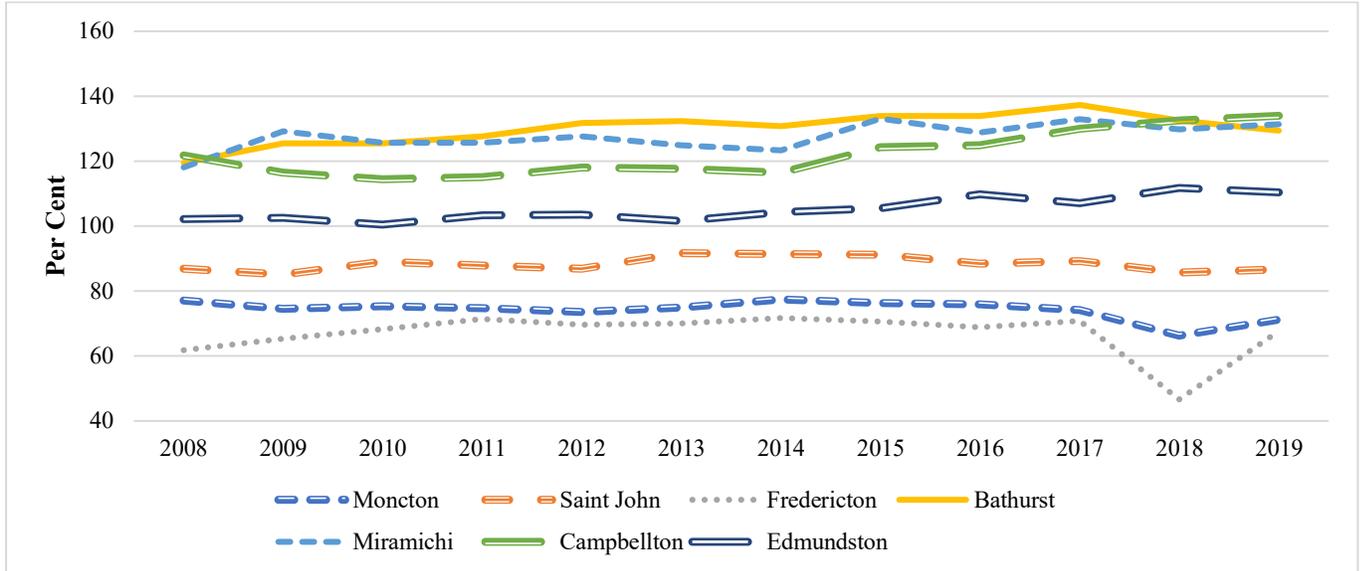
Source: CSLS estimates based on Statistics Canada tables. Nominal government transfers: Table 11-10-0009-01; CPI: Table 18-10-0005-01

Chart A6: Median Government Transfers to Persons Not in Census Families by CMA and CA, New Brunswick, 2008-2019

Panel A: Median Government Transfers (2019 constant dollars)



Panel B: Median Government Transfers as a Proportion of the Provincial Median (Per cent)



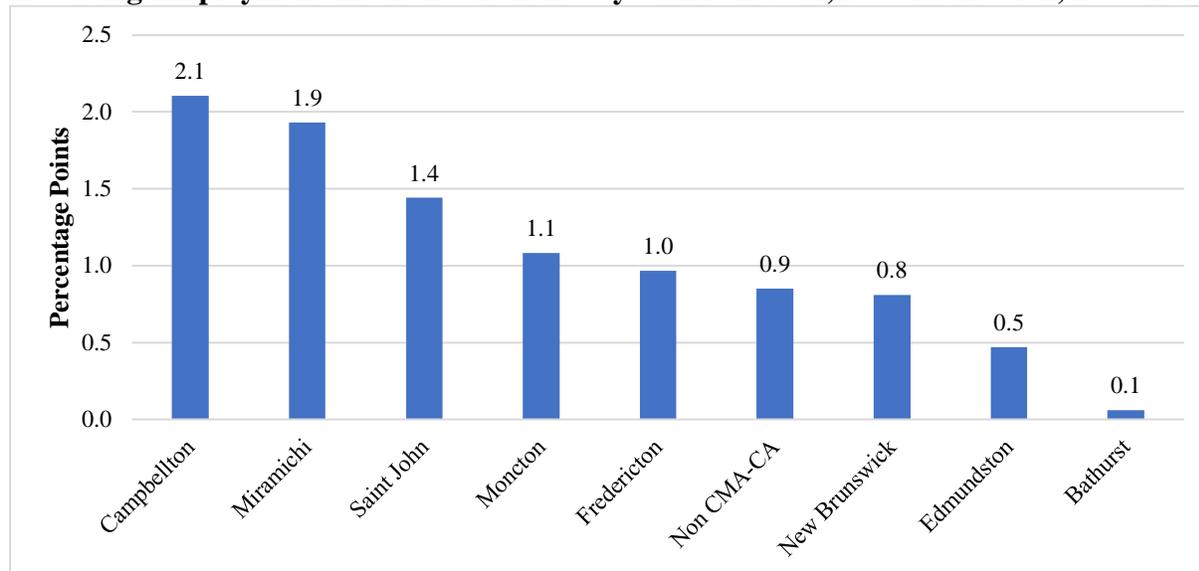
Source: CSLS estimates based on Statistics Canada tables. Nominal government transfers: Table 11-10-0009-01; CPI: Table 18-10-0005-01

i. Median Employment Insurance Benefits Received by Persons Not in Census Families

a. Share of Persons Not in Census Families Receiving Employment Insurance Benefits

In contrast to the decrease in the share of census families receiving employment insurance benefits in New Brunswick between 2008 and 2019, the share of persons not in census families receiving employment insurance benefits in New Brunswick rose by 0.8 percentage points (6.0 per cent) from 2008 to 2019 (Chart A7). Moreover, the share of persons not in census families receiving employment insurance benefits increased in all CMAs and CAs and in areas outside of CMAs and CAs. At 2.1 percentage points (15.1 per cent), the Campbellton CA had the largest absolute increase in the share of persons not in census families receiving employment insurance benefits of all the CMAs and CAs. The saint John CMA had the largest relative increase in the share, at 17.0 per cent (1.4 per centage points). On the other hand, the Bathurst CA had both the smallest absolute and relative increases in the share, at 0.1 percentage point (0.5 per cent). Meanwhile, the share of persons not in census families in non-urban areas rose by 0.9 percentage point (4.3 per cent) over the 2008-2019 period.

Chart A7: Percentage Point Change in the Share of Persons Not in Census Families Receiving Employment Insurance Benefits by CMA and CA, New Brunswick, 2008-2019



Source: Statistics Canada, Table 11-10-0009-01

Between 2008 and 2019 in New Brunswick, the share of persons not in census families receiving employment insurance benefits was much lower than the corresponding share of census families. The share of persons not in census families receiving employment insurance benefits in New Brunswick rose from 13.6 per cent in 2008 to 14.4 per cent in 2019 (compared a decrease from 31.4 per cent to 29.5 per cent for census families) (Chart A9). As was the case for census families, greater shares of persons not in census families received employment insurance benefits in the CAs than in the CMAs over the entire 2008-2019 period. Of all the CMAs and CAs, on average, the share of persons not in census families receiving employment insurance benefits was lowest in the Fredericton CMA. The share of persons not in census families receiving employment insurance benefits in the Fredericton CMA rose from 7.4 per cent (54.5 per cent of the provincial average) in 2008 to 8.4 per cent (58.2 per cent of the provincial average) in 2019. On average, the share of persons not in census families receiving employment insurance benefits in the Fredericton CMA was 57.4 per cent of the provincial share.

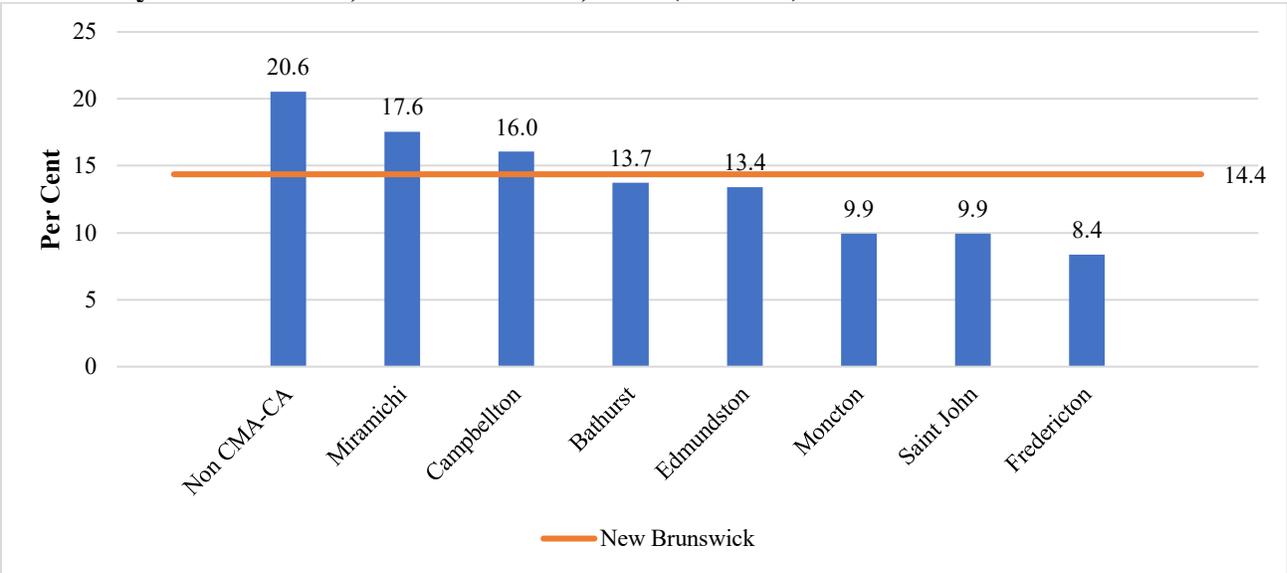
The share of persons not in census families receiving employment insurance benefits in the Saint John and Moncton CMAs were also below the provincial share, by an average of 31.9 per cent and 29.7 per cent, respectively. In the Saint John CMA, the share of persons not in census families receiving employment insurance benefits rose from 8.5 per cent (62.7 per cent of the provincial average) in 2008 to 9.9 per cent (69.2 per cent of the provincial average) in 2019. In the Moncton CMA, the share of persons not in census families receiving employment insurance benefits rose from 8.9 per cent (65.3 per cent of the provincial share) in 2008 to 9.9 per cent (69.2 per cent of the provincial share) in 2019.

Of all the CAs, the share of persons not in census families receiving employment insurance benefits was lowest in the Edmundston CA for most of the 2008-2019 period (the same was true for census families). The share of persons not in census families receiving

employment insurance benefits in the Edmundston CA rose from 12.9 per cent (95.5 per cent of the provincial average) in 2008 to 13.4 per cent (93.4 per cent of the provincial average) in 2019. On the other hand, on average, the share of persons not in census families receiving employment insurance benefits was highest in the Miramichi CA. The share of persons not in census families receiving employment insurance benefits in the Miramichi CA rose from 15.6 per cent (115.3 per cent of the provincial average) in 2008 to 17.6 per cent (122.2 per cent of the provincial average) in 2019.

As observed for census families, the share of persons not in census families receiving employment insurance benefits in non-urban areas was greater than the shares in all the CMAs and CAs throughout the 2008-2019 period. The share of persons not in census families receiving employment insurance benefits in non-urban areas rose from 19.7 per cent (145.3 per cent of the provincial share) in 2008 to 20.6 per cent (143.0 per cent of the provincial share) in 2019. On average, the share of persons not in census families receiving employment insurance benefits in non-urban areas was 41.5 per cent greater than the provincial share.

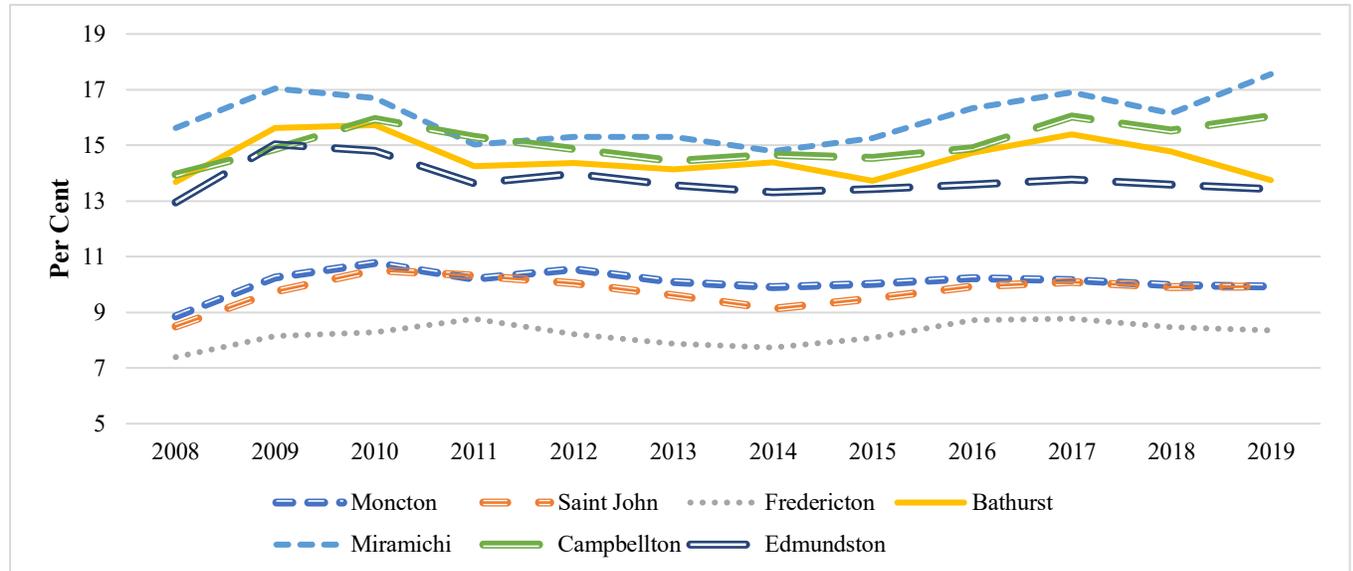
Chart A8: Share of Persons Not in Census Families Receiving Employment Insurance Benefits by CMA and CA, New Brunswick, 2019 (Per cent)



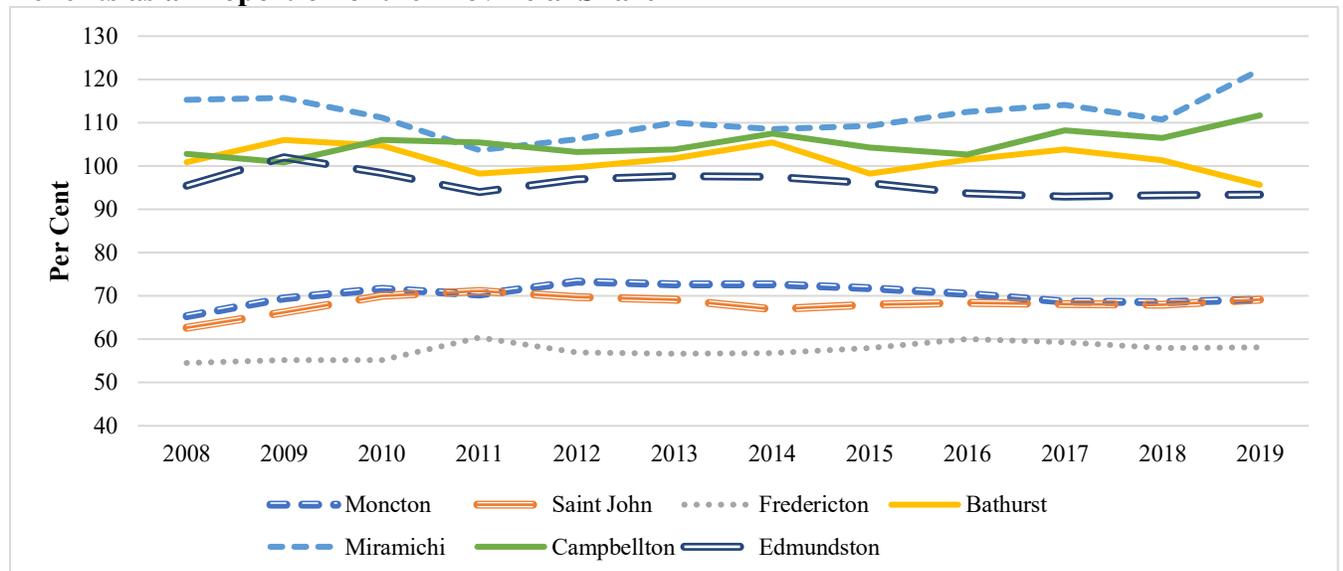
Source: Statistics Canada, Table 11-10-0009-01

Chart A9: Share of Persons Not in Census Families Receiving Employment Insurance Benefits by CMA and CA, New Brunswick, 2008-2019 (Per cent)

Panel A: Share of Persons Not in Census Families Receiving Employment Insurance Benefits



Panel B: Share of Persons Not in Census Families Receiving Employment Insurance Benefits as a Proportion of the Provincial Share



Source: Statistics Canada, Table 11-10-0009-01

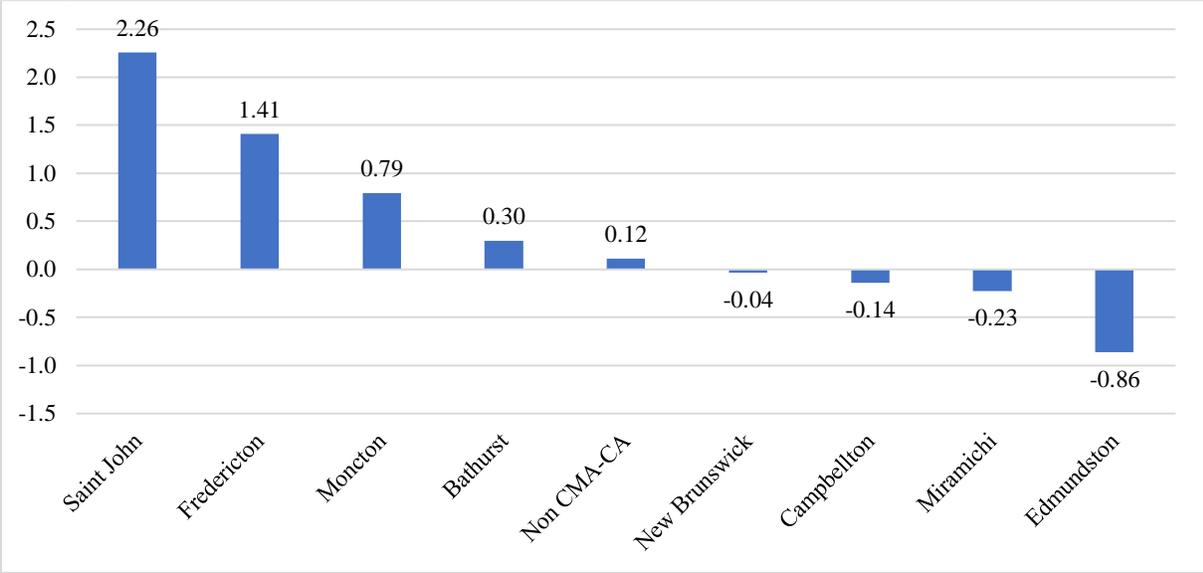
b. Median Employment Insurance Benefits

In contrast to the 0.22 per cent per year growth for census families, median employment insurance benefits received by persons not in census families in New Brunswick fell by 0.04 per cent per year between 2008 and 2019 (despite increases in the nominal median employment

insurance benefits received by persons not in census families in all CMAs and CAs and in areas outside the CMAs and CAs) (Chart A10). As was the case for census families, for persons not in census families, median employment insurance benefits growth was strongest in the Saint John CMA. Between 2008 and 2019, median employment insurance benefits received by persons not in census families in the Saint John CMA grew at a compound annual rate of 2.26 per cent, 0.51 points above the rate for census families. Persons not in census families in the Fredericton CMA also outperformed their census family counterparts, with growth in median employment insurance benefits of 1.41 per cent per year, 0.22 points above the rate for census families. On the other hand, at 0.79 per cent per year, growth of median employment insurance benefits received by persons not in census families in the Moncton CMA lagged the rate for census families.

Meanwhile, median employment insurance benefits received by persons not in census families in the Bathurst CA grew at a compound annual rate of 0.30 per cent per year, nearly identical to the rate for census families in the CA (0.29 per cent per year). Median employment insurance benefits received by persons not in census families in areas outside the CMAs and CAs grew by 0.12 per cent per year, less than half the rate for census families (0.28 per cent per year). Median employment insurance benefits received by persons not in census families in the Campbellton and Miramichi CAs fell at compound annual rates of 0.14 per cent and 0.23 per cent, respectively. As observed for census families, median employment insurance benefits received by persons not in census families declined at the fastest rate in the Edmundston CA. Median employment insurance benefits received by persons not in census families in the Edmundston CA fell by 0.86 per cent per year.

Chart A10: Growth in Median Employment Insurance Benefits Received by Persons Not in Census Families by CMA and CA, New Brunswick, 2008-2019 (Compound annual growth rates)



Source: CSLs estimates based on Statistics Canada tables. Nominal employment insurance benefits: Table 11-10-0009-01; CPI: Table 18-10-0005-01

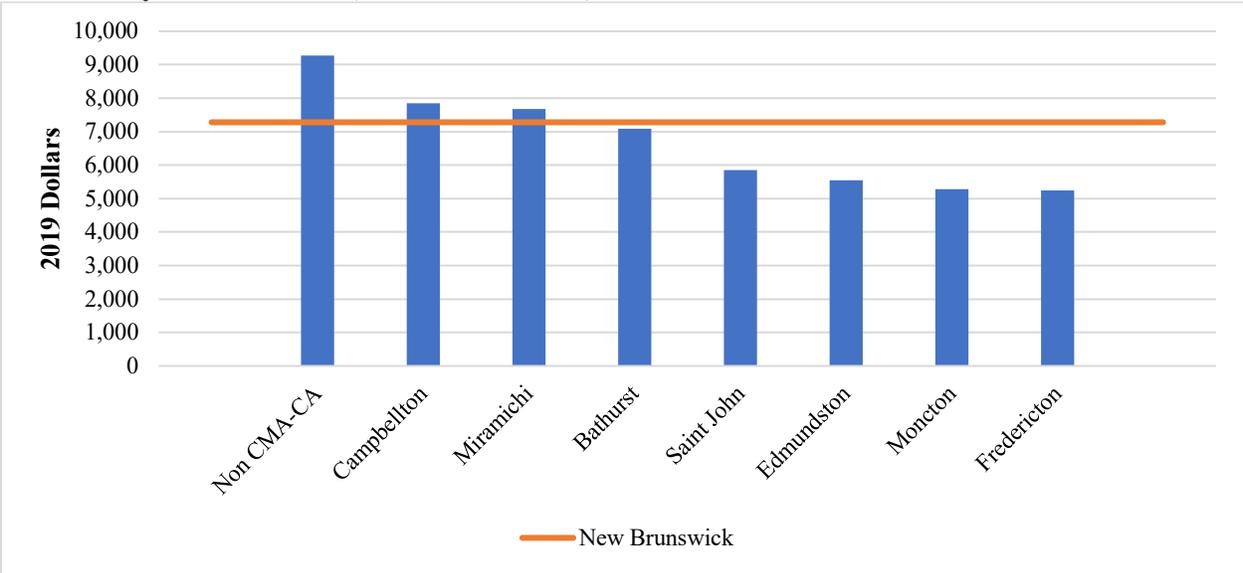
In terms of levels of median employment insurance benefits, similar patterns to those observed for census families were observed for persons not in census families. In particular, persons not in census families in the CAs generally received greater median employment insurance benefits than did persons not in census families in the CMAs (Chart A9). However, while median employment insurance benefits were on average lowest for census families in the Moncton CMA, for persons not in census families, median employment insurance benefits were on average lowest for persons in the Fredericton CMA. Median employment insurance benefits received by persons not in census families in the Fredericton CMA represented on average 69.7 per cent of the provincial average. Median employment insurance benefits received by persons not in census families in the Fredericton CMA rose from \$4,491 (61.4 per cent of the provincial average) in 2008 to \$5,240 (72.0 per cent of the provincial average) in 2019.

Persons not in census families in the Moncton CMA saw their median employment insurance benefits rise from \$4,840 (66.2 per cent of the provincial average) in 2008 to \$5,280 (72.5 per cent of the provincial average) in 2019. Median employment insurance benefits received by persons not in census families in the Saint John CMA rose from \$4,584 (62.7 per cent of the provincial average) in 2008 to \$5,860 (80.5 per cent of the provincial average) in 2019.

As was the case for census families, of all the CAs, persons not in census families in the Edmundston CA received the lowest median employment insurance benefits between 2008 and 2019. On average, median employment insurance benefits received by persons not in census families in the Edmundston CA represented 78.6 per cent of the provincial average (compared to 83.3 per cent for census families). Median employment insurance benefits to persons not in census families in the Edmundston CA fell from \$6,093 (83.4 per cent of the provincial average) in 2008 to \$5,540 (76.1 per cent of the provincial average) in 2019.

As observed for census families, for persons not in census families, median employment insurance benefits in non-urban areas were higher than those in all the CMAs and CAs throughout the 2008-2019 period. On average, median employment insurance benefits received by persons not in census families in areas outside the CMAs and CAs were 23.5 per cent higher than the provincial average (compared to only 20.2 per cent higher for census families). Median employment insurance benefits received by persons not in census families in areas outside the CMAs and CAS rose from \$9,163 (125.4 per cent of the provincial median) in 2008 to \$9,280 (127.5 per cent of the provincial median) in 2019.

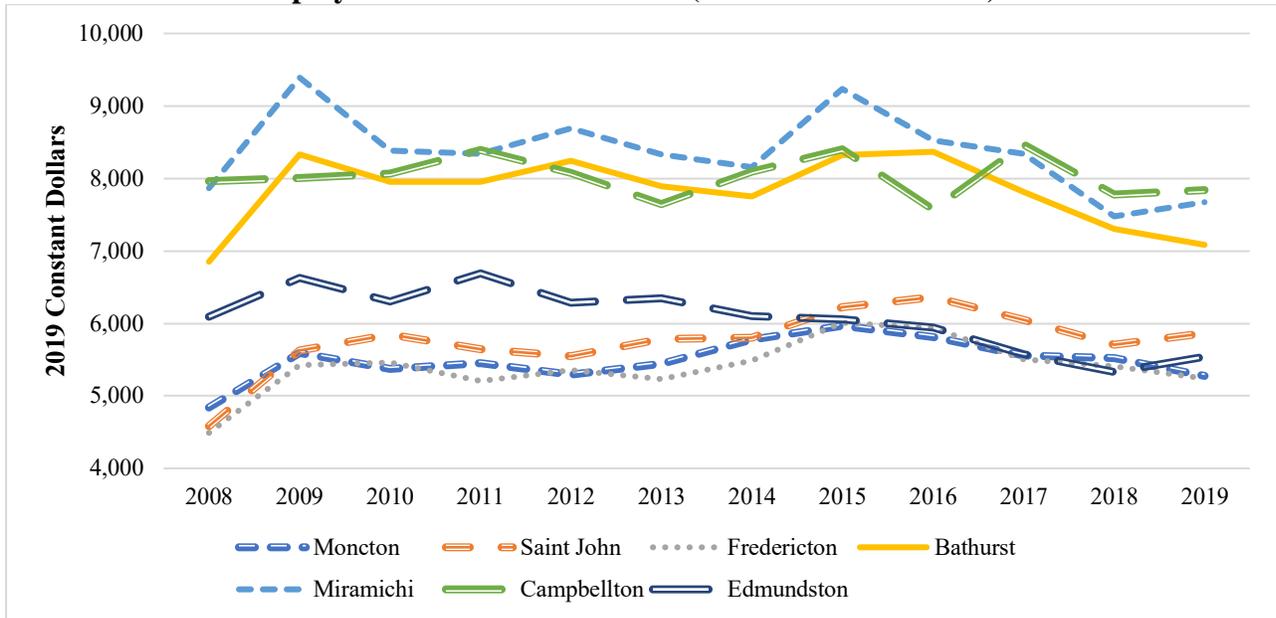
Chart A11: Median Employment Insurance Benefits Received by Persons Not in Census Families by CMA and CA, New Brunswick, 2019 (2019 dollars)



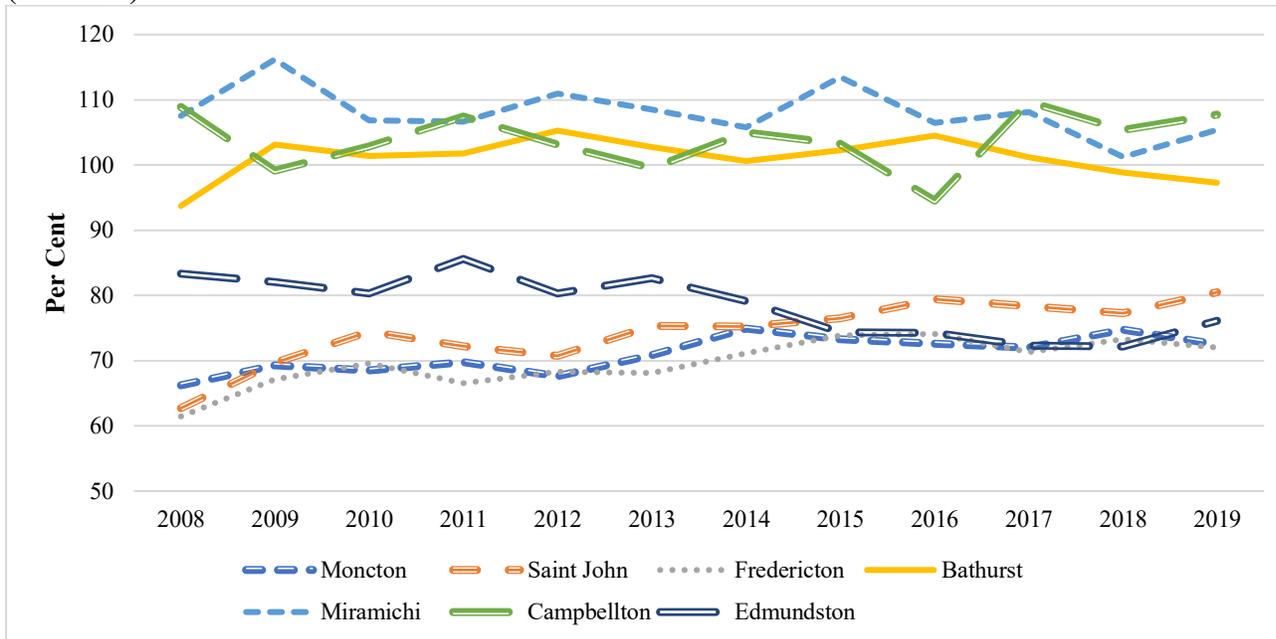
Source: CSLS estimates based on Statistics Canada tables. Nominal employment insurance benefits: Table 11-10-0009-01; CPI: Table 18-10-0005-01

Chart A12: Median Employment Insurance Benefits Received by Persons Not in Census Families by CMA and CA, New Brunswick, 2008-2019

Panel A: Median Employment Insurance Benefits (2019 constant dollars)



Panel B: Median Employment Insurance Benefits as a Proportion of the Provincial Median (Per cent)



Source: CSLS estimates based on Statistics Canada tables. Nominal employment insurance benefits: Table 11-10-0009-01; CPI: Table 18-10-0005-01

Appendix II: Real GDP Per Capita at Basic Prices, Moncton and Saint John CMAs, 2001-2017

Appendix II reviews the levels and the growth rates of real GDP and real GDP per capita at basic prices between 2001 and 2017 in the Moncton and Saint John CMAs compared to the provincial average. (GDP estimates were not available for the Fredericton CMA or for the CAs.) Nominal data were available from 2001 to 2009 from Statistics Canada's Table 36-10-0423-01, based on Mark Brown and Luke Rispoli's research paper "Metropolitan Gross Domestic Product: Experimental Estimates, 2001 to 2009." Data from 2009 to 2017 were available from Statistics Canada's Table 36-10-0468-01, based on the Supply, Use and Output Tables. In 2009 (the only overlapping year), the estimate for Moncton from the 2009-2017 series was 4.9 per cent higher than the estimate for Moncton from the 2001-2009 series. The estimate for Saint John from the 2009-2017 series was 8.3 per cent higher than the estimate from the 2001-2009 series.

Moncton outpaced Saint John and New Brunswick as a whole in terms of real GDP growth over the 2001-2017 period and during the subperiods 2001-2008 and 2008-2017 (Table 1). While Moncton saw stronger real GDP per capita growth over the 2001-2017 period and between 2001 and 2008, as a result of Moncton's much stronger population growth, Saint John outpaced Moncton in terms of GDP per capita growth from 2008 to 2017.

Between 2001 and 2008, New Brunswick's real GDP per capita grew at a compound annual rate of 2.05 per cent (Table A1 and Chart A13). The Moncton CMA's real GDP per capita growth outpaced that of the province by 0.30 points, increasing by 2.35 per cent per year from 2001 to 2008. On the other hand, the Saint John CMA's real GDP per capita growth fell 0.50 points short of the provincial rate, with GDP per capita rising by 1.55 per cent per year.

For Moncton, Saint John and New Brunswick as a whole, GDP per capita growth was much weaker between 2008 and 2017 compared to the 2001-2008 period. This fall-off was primarily attributable to weaker GDP growth, but it was reinforced by stronger population growth. Between 2008 and 2017, New Brunswick's real GDP rose at a compound annual rate of 0.38 per cent, down 1.61 points from the 2001-2008 rate. On the other hand, New Brunswick's population growth picked up to 0.29 per cent per year (up 0.35 points from the negative growth experienced between 2001 and 2008), reducing GDP per capita growth to 0.09 per cent per year.

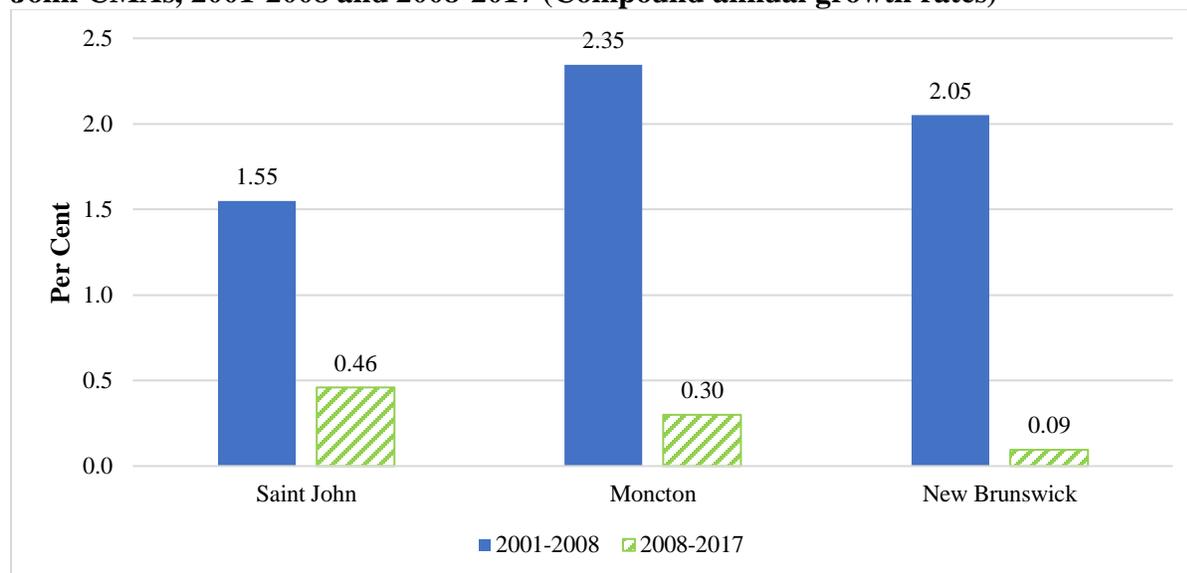
Compared to the 2001-2008 period, Moncton's GDP growth fell 1.97 points to 1.61 per cent per year. In Saint John, GDP growth dropped 0.94 points from the 2001-2008 rate to 0.63 per cent per year, 0.98 points below Moncton's GDP growth. Despite Moncton's stronger GDP growth, as a result of much stronger population growth in Moncton than in Saint John (1.31 per cent per year versus 0.17 per cent per year), Saint John outpaced Moncton in terms of GDP per capita growth; Saint John's GDP per capita rose at a compound annual rate of 0.46 per cent, 0.16 points above Moncton's GDP per capita growth (0.30 per cent per year). Meanwhile, at the provincial level, GDP per capita rose at an even weaker compound annual rate of 0.09 per cent.

Table A1: Growth in Real GDP, Population and Real GDP Per Capita, New Brunswick and the Moncton and Saint John CMAs, 2001-2017 (Compound annual growth rates)

| Compound Annual Growth Rate | GDP | | | Population | | | GDP Per Capita | | |
|-----------------------------|------|---------|------------|------------|---------|------------|----------------|---------|------------|
| | N.B. | Moncton | Saint John | N.B. | Moncton | Saint John | N.B. | Moncton | Saint John |
| 2001-2017 | 1.09 | 2.47 | 1.04 | 0.14 | 1.26 | 0.10 | 0.95 | 1.19 | 0.93 |
| 2001-2008 | 1.99 | 3.58 | 1.57 | -0.06 | 1.21 | 0.02 | 2.05 | 2.35 | 1.55 |
| 2008-2017 | 0.38 | 1.61 | 0.63 | 0.29 | 1.31 | 0.17 | 0.09 | 0.30 | 0.46 |

Source: CSLS estimates based on Statistics Canada tables. GDP of Moncton and Saint John in 2001 and 2008: Table 36-10-0423-01; GDP of Moncton and Saint John in 2017: Table 36-10-0468-01; GDP of New Brunswick: Table 36-10-0487-01; Implicit GDP deflator: calculated by dividing nominal GDP (Table 36-10-0487-01) by real GDP (Table 36-10-0402-01)

Chart A13: Real GDP Per Capita Growth, New Brunswick and the Moncton and Saint John CMAs, 2001-2008 and 2008-2017 (Compound annual growth rates)

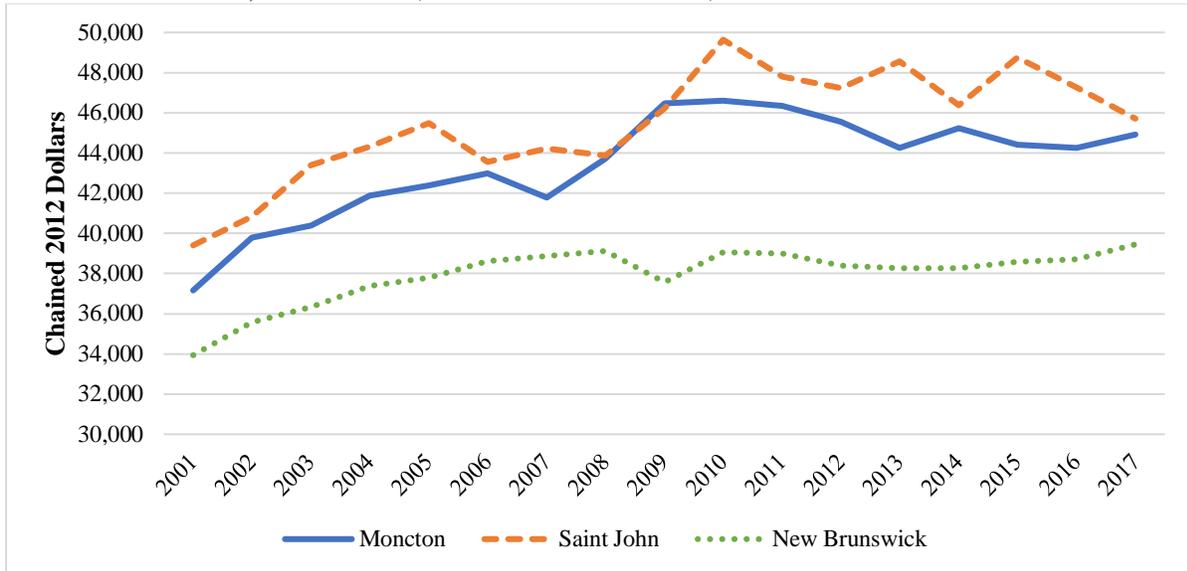


Source: CSLS estimates based on Statistics Canada tables. GDP of Moncton and Saint John in 2001 and 2008: Table 36-10-0423-01; GDP of Moncton and Saint John in 2017: Table 36-10-0468-01; GDP of New Brunswick: Table 36-10-0487-01; Implicit GDP deflator: calculated by dividing nominal GDP (Table 36-10-0487-01) by real GDP (Table 36-10-0402-01)

Both the Saint John and the Moncton CMAs had higher real GDP per capita than New Brunswick as a whole throughout the 2001-2017 period (by an average of 19.8 per cent and 14.4 per cent, respectively) (Chart A14). Moreover, the gaps between GDP per capita in the two CMAs and GDP per capita at the provincial level widened over the period. The Saint John CMA had higher GDP per capita than the Moncton CMA in every year of the period except for 2009, when Moncton's GDP per capita exceeded that of Saint John by \$265 million according to the 2009-2017 series. In 2001, New Brunswick's real GDP per capita was about \$33,934 (in chained 2012 dollars). Moncton's GDP per capita was 9.5 per cent higher, at \$37,160. Saint John's GDP per capita was 16.1 per cent higher than the provincial average, at \$39,404.

In 2017, New Brunswick's GDP per capita was \$39,449, up about 16 per cent from the 2001 level. Moncton's GDP per capita was 13.8 per cent higher, at \$44,906. Saint John's GDP per capita was 15.9 per cent higher than the provincial level, at \$45,726.

Chart A14: Real GDP Per Capita at Basic Prices, New Brunswick and the Moncton and Saint John CMAs, 2001-2017 (Chained 2012 dollars)



Source: CSLS estimates based on Statistics Canada tables. GDP of Moncton and Saint John from 2001 to 2008: Table 36-10-0423-01; GDP of Moncton and Saint John from 2009 to 2017: Table 36-10-0468-01; GDP of New Brunswick: Table 36-10-0487-01; Implicit GDP deflator: calculated by dividing nominal GDP (Table 36-10-0487-01) by real GDP (Table 36-10-0402-01)

Appendix III: Top Income Earners in the Saint John CMA, 1982-2018

Examining trends in the after-tax income (including capital gains) of high-income tax filers sheds light on income inequality. Unfortunately, sub-provincial data on top income earners were available only for the Saint John CMA.

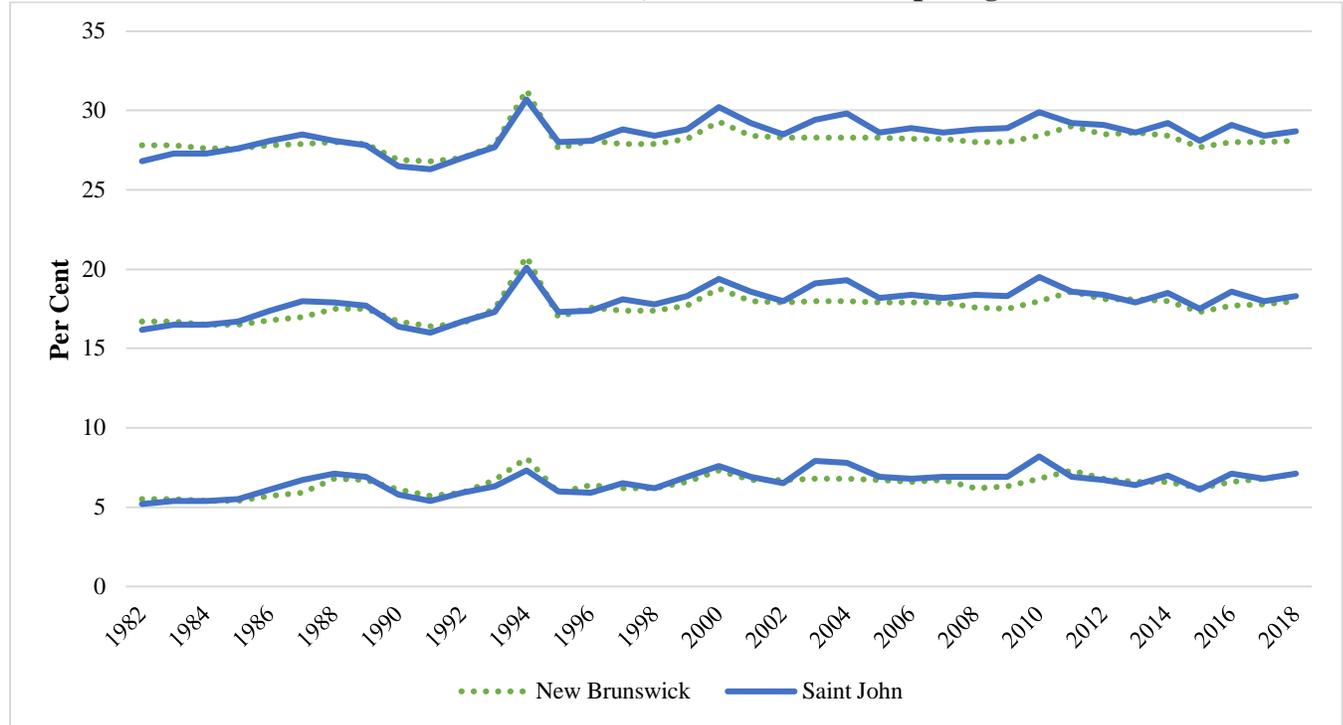
I. Shares of Income of Top Income Earners

Throughout the 1982-2018 period, the shares of after-tax income that went to the top 1 per cent, 5 per cent and 10 per cent of tax filers in the Saint John CMA were very similar to the corresponding provincial shares (Chart A15). Moreover, in both the Saint John CMA and New Brunswick as a whole, the shares of after-tax income that went to the three high-income groups increased between 1982 and 2000 — suggesting an increase in income inequality — and then decreased slightly between 2000 and 2018.

The share of after-tax income that went to the top 1 per cent of tax filers in the Saint John CMA rose 2.4 points from 5.2 per cent (94.5 per cent of the provincial share) in 1982 to 7.6 per cent (104.1 per cent of the provincial share) in 2000. By 2019, this share had dropped 0.5 points, to 7.1 per cent, equal to the provincial share. Similarly, the share of after-tax income that went to the top 5 per cent of tax filers in the Saint John CMA rose 3.2 points from 16.2 per cent (97.0 per cent of the provincial share) in 1982 to 19.4 per cent (103.2 per cent of the provincial share) in 2000 before dropping 1.1 points to 18.3 per cent (101.7 per cent of the provincial share) in 2018.

Meanwhile, the top 10 per cent of tax filers in the Saint John CMA saw their share of after-tax income increase 3.4 points from 26.8 per cent (96.4 per cent of the provincial share) in 1982 to 30.2 per cent (103.1 per cent of the provincial share) in 2000, the largest absolute increase in the shares of income of the three income groups. The share of after-tax income that went to the top 10 per cent of tax filers in the Saint John CMA then dropped 1.5 points to 28.7 per cent (102.1 per cent of the provincial share) in 2019, the largest absolute decrease in the shares of income of the three income groups.

Chart A15: Share of Total After-Tax Income of the Top 1, 5 and 10 Per Cent of Tax Filers in the Saint John CMA and in New Brunswick, 1982-2018 (with capital gains)



Source: Statistics Canada, Table 11-10-0056-01

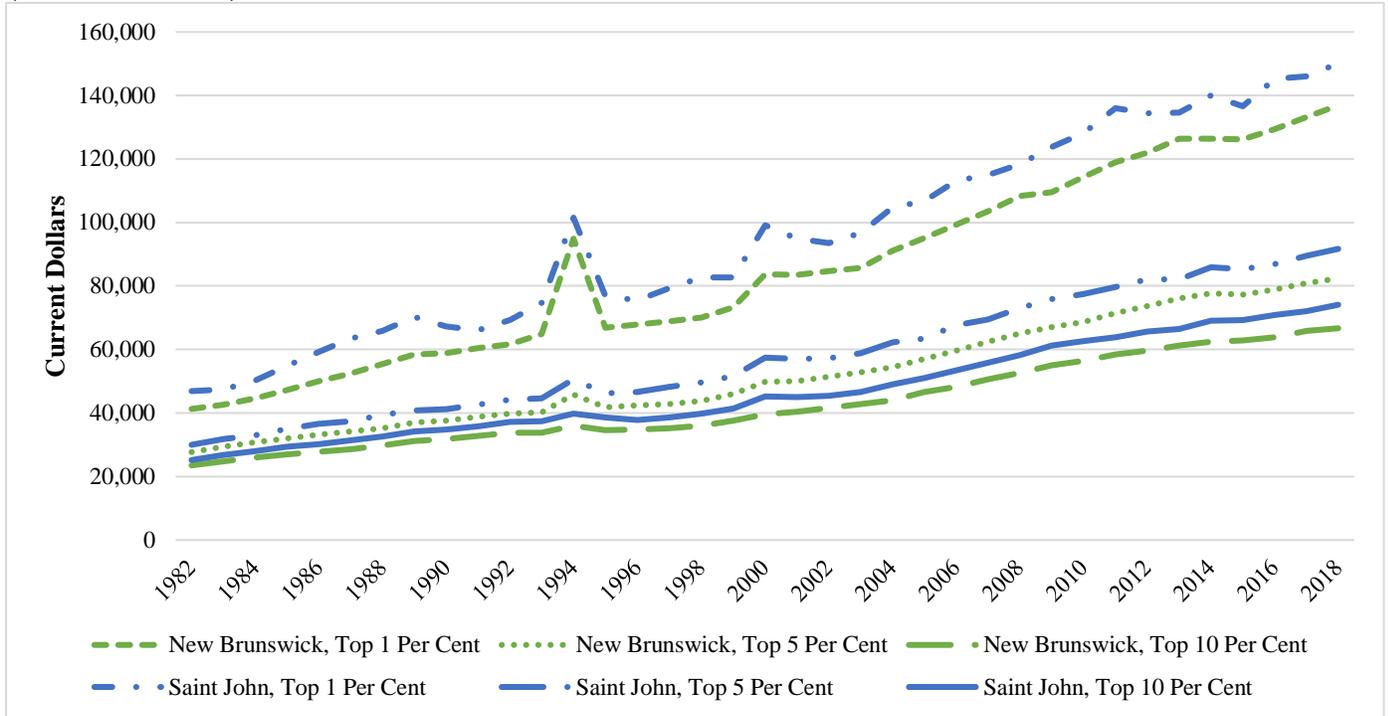
II. High-Income Thresholds

Throughout the 1982-2018 period, the high-income thresholds in the Saint John CMA were higher than the provincial thresholds for all three income groups (Chart A16). This is not surprising, given the fact that the average income in the Saint John CMA is higher than the provincial average. The threshold to be in the top one per cent of tax filers in the Saint John CMA was on average about 13 per cent higher than the provincial threshold, the top 5 per cent threshold about 11 per cent higher and the top 10 per cent threshold about 10 per cent higher.

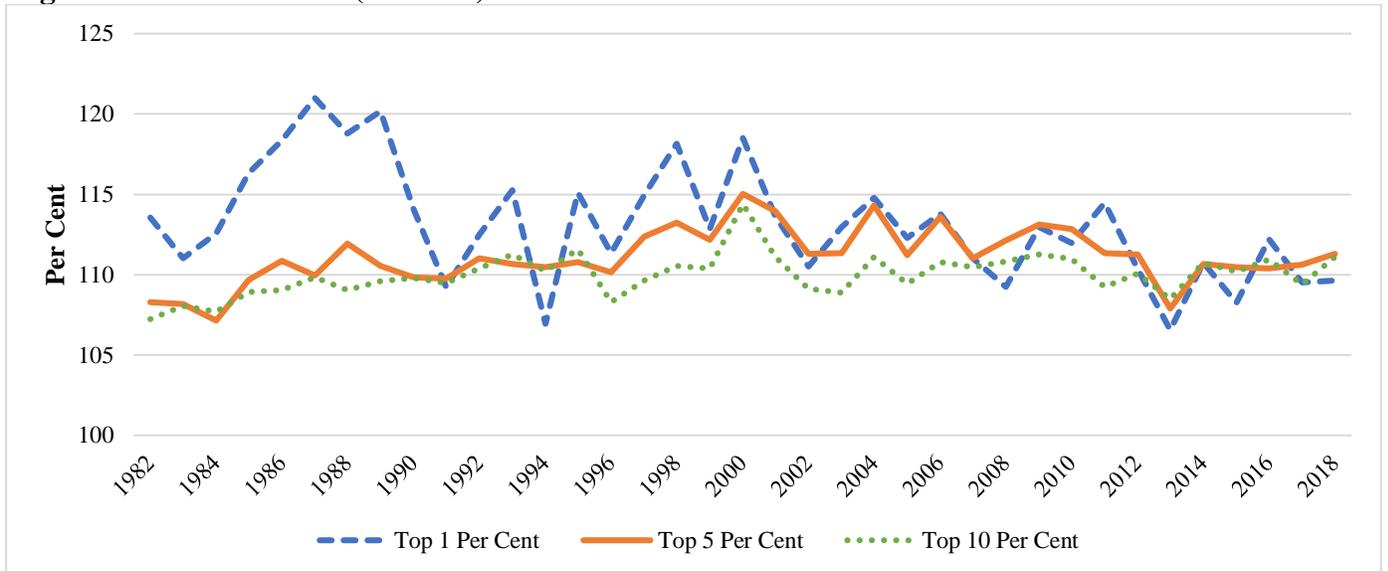
In 1982, one needed an after-tax income of at least \$46,900 (in current dollars) to be in the top 1 per cent of tax filers in the Saint John CMA. This represented 113.6 per cent of the provincial threshold for the top 1 per cent income group. Between 1982 and 2018, the threshold for the top 1 per cent income group in the Saint John CMA more than tripled, reaching \$150,100 in 2018, 109.6 per cent of the provincial threshold. Meanwhile, the threshold for the top 5 per cent income group in the Saint John CMA rose from \$30,000 (108.3 per cent of the provincial threshold) in 1982 to \$91,700 (111.3 per cent of the provincial threshold) in 2018. The threshold for the top 10 per cent income group in the Saint John CMA rose from \$25,200 (107.2 per cent of the provincial threshold) in 1982 to \$74,100 (111.1 per cent of the provincial threshold) in 2018.

Chart A16: High-Income Group Thresholds in the Saint John CMA and in New Brunswick, After-Tax Income Including Capital Gains, 1982-2018

Panel A: High-Income Group Thresholds in Saint John CMA and New Brunswick (Current dollars)



Panel B: Saint John CMA High-Income Thresholds as Proportions of New Brunswick High-Income Thresholds (Per cent)



Source: Statistics Canada, Table 11-10-0056-01