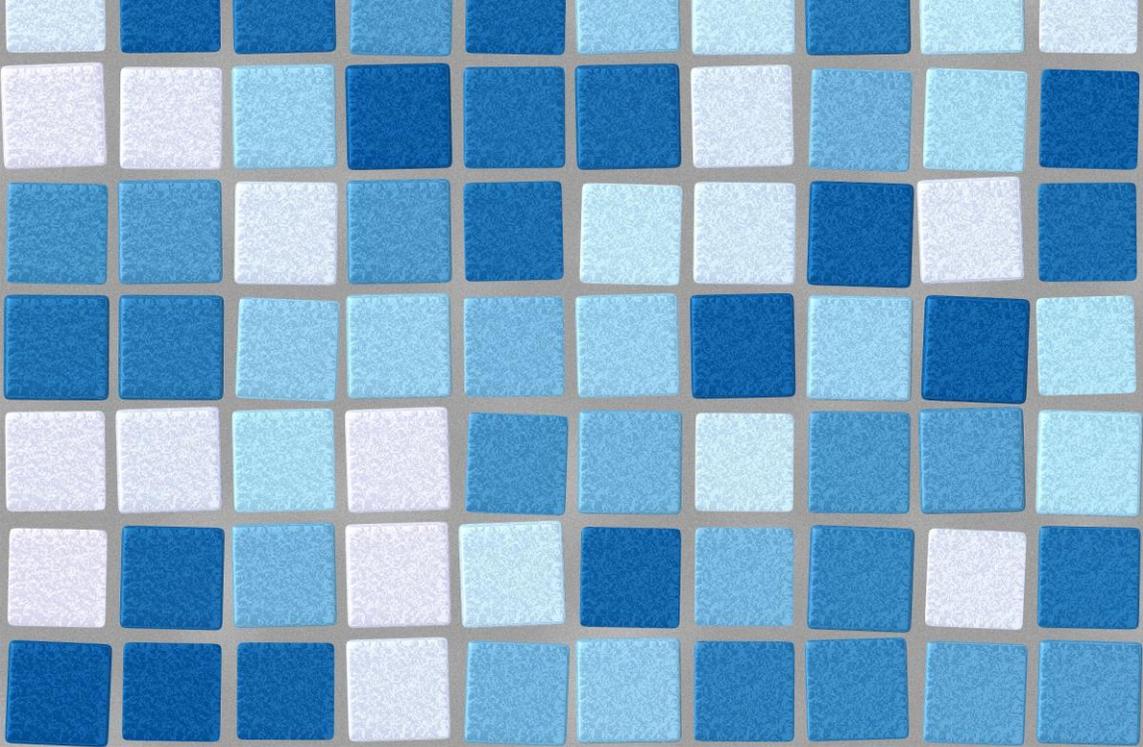




A Snapshot of Women and Poverty
in New Brunswick in 2014



New Brunswick Common Front for Social Justice

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www.frontnb.ca

Introduction

This report provides a snapshot of women and poverty in New Brunswick in 2014, based on recent statistics and analyses of government policies. The report examines the feminization of poverty and the challenges faced today by women in the paid workforce, on social assistance and on pensions. It should be useful in making recommendations for reforms to improve the socio-economic status of all women in New Brunswick.

Between 88,000 and 100,000 people in New Brunswick live in poverty depending on what measure of poverty is used.¹ Women are overrepresented among the poor in New Brunswick, particularly if they live without a partner. In 2011, 14.5% of women and 10.7% of men aged 18 to 64 years were living in poverty in the province, based on the Market Basket Measure. High poverty rates persist among lone-parent women and their children: 28.9% of women-led households are poor. Almost one in three unattached women and one in four unattached men were living in poverty in New Brunswick in 2011.²

Monica Townson, a Research Associate with the Canadian Centre for Policy Alternatives (CCPA), noted in her 2009 report, *Women's Poverty and the Recession*, that, "Women on their own are the poorest of the poor, especially women raising children in lone-parent families, who are almost five times more likely to be poor than those in two-parent families. Yet their plight has been virtually ignored by the policy-makers. Older women on their own are also 13 times more likely to be poor than seniors living in families, with more than 14% of them having had low incomes in 2007. That these two groups of women had such high rates of poverty, at a time when poverty rates for others had dropped to relatively low levels, must surely be a cause for serious concern."³

A number of studies on poverty show that the causes of poverty for women and men are different. The poverty of men is often linked directly to the labour market, where they may be employed in certain jobs with low wages, or may not be able to obtain work at all. In contrast, women are poor because of a persistent wage gap, they are concentrated in low paying jobs and because they spend more time doing unpaid work, leaving less time for paid work.⁴ Women raising children on social assistance or low-income, struggle to pay for rent, heat and electricity, leaving very little left to buy food, clothing, transportation, school supplies and other essentials.

While poverty disproportionately affects Aboriginal people and visible minorities, as well as persons living with disabilities, women also still tend to be the poorest of the poor in these communities. National data from the 2006 census shows that poverty rates are considerably higher for Aboriginal and visible minority women

than for Aboriginal and visible minority men. Canadian women with disabilities are much more dependent on social assistance and the Guaranteed Income Supplement for seniors than men with disabilities.⁵

Links between poverty and violence are not examined in this report. However, efforts to eradicate violence against women must involve gender and socio-economic equality. Poverty puts women's lives, safety and security at risk. Women who leave a partner and raise children on their own are more than five times more likely to live in poverty than if they stay with their partner. Abused women sometimes stay in abusive relationships because they know that leaving will throw themselves and their children into the clutches of inescapable poverty.⁶

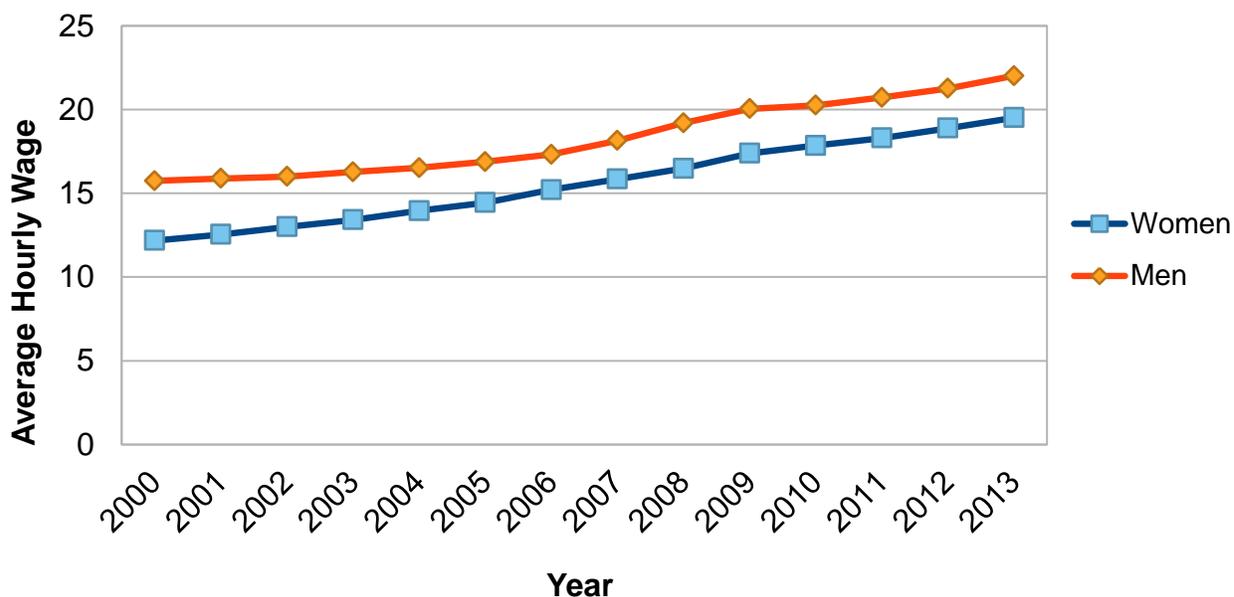
Two observations on the feminization of poverty

Monica Townson in her 2000 report, *A Report Card on Women and Poverty*, noted that "The feminization of poverty is a concept that has been around for a long time, according to some accounts, since the late 1970s. It describes a situation where the number of women in poverty is increasing at a much faster rate than for men, so that poor people are disproportionately female."⁷

1. A persistent wage gap

New Brunswick women earned on average 88.6% of what men did in 2013, a wage gap of 11.4% when hourly wages for all employees in all occupations are compared. The average hourly rate for women for all occupations in New Brunswick in 2013 was \$19.51 and for males it was \$22.01. In 2000, the average hourly rate for women in all occupations in New Brunswick was \$12.18/hour while for men it was \$15.72, a gap of 22.5% (see Graph 1).⁸

Graph 1: Average Hourly Wages in New Brunswick



The gender wage gap continues to persist in part due to historical gender discrimination that involves jobs traditionally done by women being paid less than traditional male jobs. Men working in predominantly female occupations also tend to earn more than their female colleagues. In 2013, female employees in retail sales, where women account for two-thirds of workers, earned on average \$12.00/hour, 18.1% less than their male counterparts who made on average \$14.65/hour. Women working in historically male-dominated fields like the natural and applied sciences have better wages, on average \$25.26/hour in 2013, but still earn less on average than their male colleagues who made \$28.88/hour.⁹

Even women with post-secondary education in New Brunswick earn less on average than men. In 2012, women working full-time one year after graduating from the New Brunswick Community College earned 22% less than their male counterparts. The gender wage gap for recent community college graduates has tended to narrow over time, but the 2012 gap is up from 9.5% in 2010 with no differential in 2011. More women train for the low-wage caring, services and clerical occupations, while men are mainly found in the skilled trades and technology programs that lead to higher wage work.¹⁰

The wage gap between women and men with union coverage is much smaller than for non-unionized workers. Unionized women working in permanent jobs in New Brunswick earned on average 2.6% less than their male counterparts in 2013, while non-unionized women working in permanent jobs made on average 19.3% less than their male counterparts.¹¹ New Brunswick had the third lowest unionization rate in the country in 2013, at 28.1% of all workers. The Canadian unionization rate is 29.3%.¹² Most women, like most men, in New Brunswick are not unionized.

Women are still confined to low-wage job ghettos like retail and food services in New Brunswick, where unionization rates are low. Many women, only a few of them union members, work in community-based services including home support, child care and community residences (group homes), which receive public funding but are not part of the public sector.¹³ About one-third of New Brunswick women (34%) and one in five New Brunswick men (21%) work in the public sector, where more jobs are unionized.¹⁴ However, government cutbacks, downsizing and privatization are reducing the number of more decent paying public sector jobs that have led in part to the overall improvement in women's average earnings.¹⁵

Women's lower earning power means they are more likely to join the ranks of the working poor if they have children and then become separated, divorced or widowed. Women are less able to save for their retirement and more likely to be poor when they are seniors. The fear of falling into poverty traps some women in abusive relationships.¹⁶

2. Caregivers are not climbers

Women spend more time doing unpaid work, leaving less time for paid work. Unpaid work includes but is not limited to childcare, eldercare, housework and meal preparation. Women are more likely than men to lose paid work time because of family responsibilities. Many women choose part-time, seasonal, contract or temporary jobs when faced with domestic responsibilities. Unfortunately, most of these jobs are low-paid and have no job security, fewer opportunities for advancement and no health benefits.¹⁷

Most women and men would prefer to work full-time, but they take part-time work for different reasons. In 2013, working part-time was a personal preference for just 26% of New Brunswick women and the same proportion of men. Others

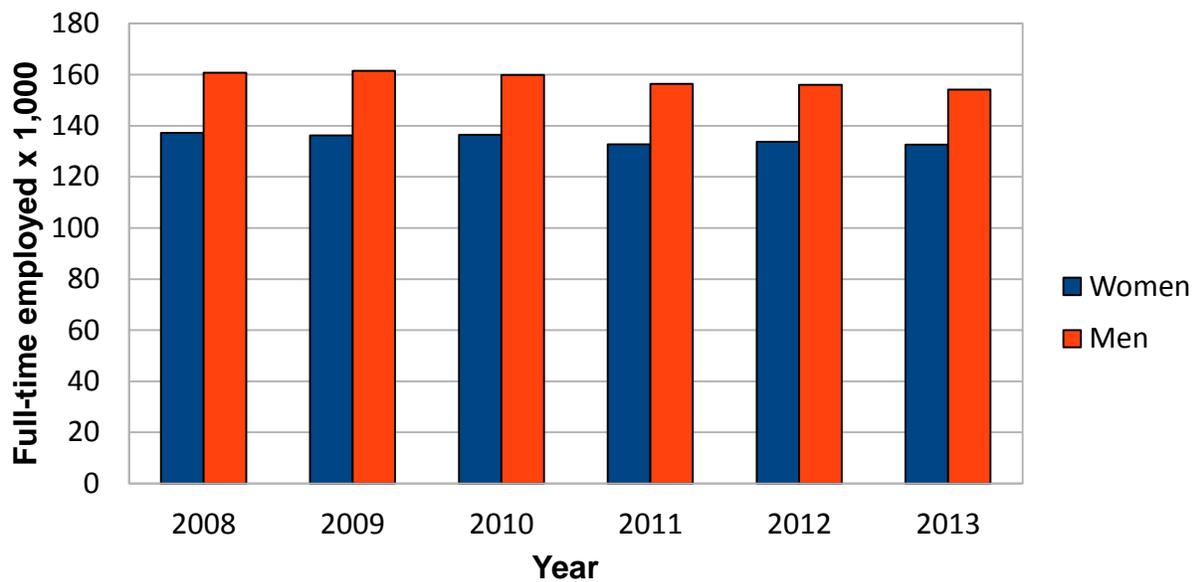
could not find full-time work or were discouraged from looking, (33% of women, 31% of men), were students (34% of men; 21% of women) or had caring and family responsibilities. Fourteen percent of women, but a statistically insignificant proportion of men, said caring for children or dealing with other family responsibilities kept them in part-time work.¹⁸

Lack of affordable childcare and workplace policies such as flex-time and caregiver leave often force women into careers that promise to be "family friendly" but that severely limit their earning power. Women who interrupt their career to care for children, elderly parents or other family members have lower earnings. Women often must turn down overtime and promotions, and opportunities to return to school to further their education or skills that would advance their careers. A 2009 study of Canadian women aged 40 who had interrupted their careers for at least three years for maternity leave were earning about 30% less than women with no children.¹⁹

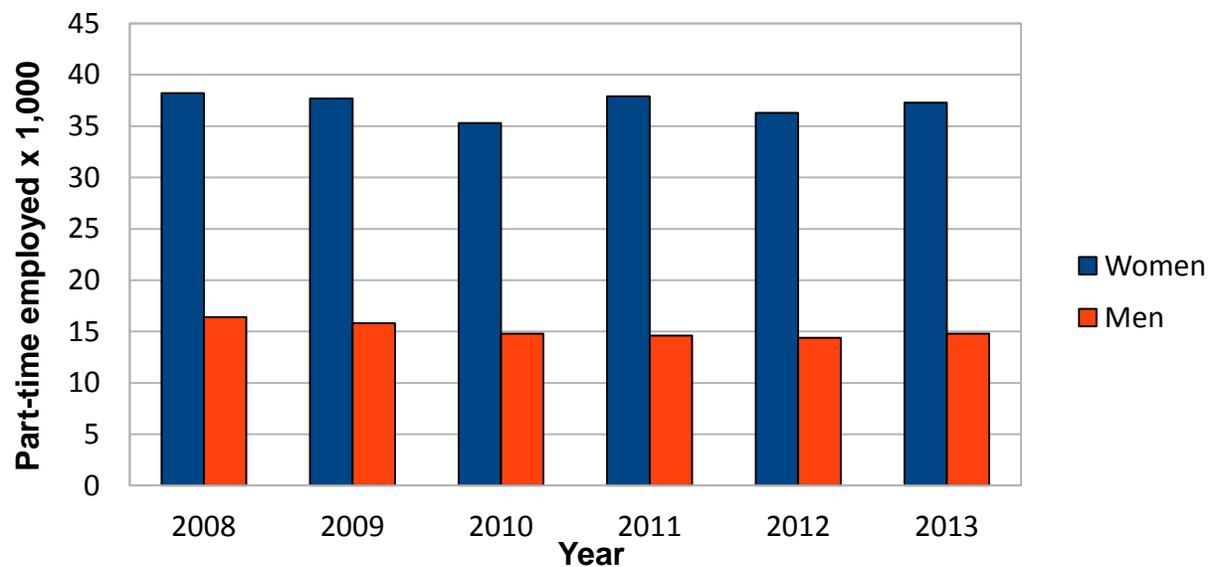
Snapshot 1: Women and the working poor

More people between the ages of 15 and 64 were employed in New Brunswick in 2013 (338,800) than in the year 2000 (328,400); 10,400 more. However, the job increase for both sexes occurred prior to the 2008 recession. Between 2008 and 2013, there was a decrease of 13,700 jobs for both sexes. More men were employed in 2008 than in 2000, 3,600 more, but men lost 8,200 jobs from 2008 to 2013. Women gained 20,500 jobs, five times the number of men in the same period from the year 2000 to 2008, but they also lost 5,500 jobs after 2008. For the first time in 2013, more women than men (1,000 more) were employed in New Brunswick.²⁰ However, it is important to examine the gender composition of full-time employment and part-time employment, and permanent and temporary employment and how certain kinds of employment may be linked to lower incomes for women.

Women's paid labour force participation increased dramatically since the 1980's, while men's participation has declined slightly. In 2013, 46% of women, aged 15 to 64 years old, held full-time jobs, up from 42% in 2000. The percentage of New Brunswick men in the same age bracket employed in permanent full-time positions fell slightly from 58% in 2000 to 54% in 2013 (see Graph 2).²¹

Graph 2: Full-time Employment in New Brunswick

Many more women in New Brunswick, 15 to 64 years old, work part-time than men. Women held 72% of part-time jobs in 2013, down from 74% in 2000, while men held 28% of part-time jobs in 2013, up from 26% in 2000 (see Graph 3).²² A higher percentage of men than women in New Brunswick had a temporary work arrangement in 2013; 15.4% of female workers compared to 19.8% of male workers. A closer examination of the temporary work arrangements in New Brunswick reveals that men are more concentrated in seasonal and contract work, while women are more likely than men to be employed in casual work.²³

Graph 3: Part-time Employment in New Brunswick

The minimum wage in New Brunswick in 2014 is \$10.00/hour, not enough for workers to maintain a decent quality of life. Sixty-five percent of all minimum wage earners in New Brunswick in 2012 were women. Eleven percent of female workers in New Brunswick worked for minimum wage in 2012 while 5.0% of male workers worked for minimum wage.²⁴

Working women continue to cluster in “female jobs” that historically and still today are affected by pay inequity. The New Brunswick government has recently conducted pay equity evaluation exercises for workers in publicly-funded private sectors. In 2011, home support workers were making an average wage of \$11/hour. The “fair wage,” according to the New Brunswick government, for these workers is \$13.15/hour. In 2011, crisis interveners at transition homes were making an average wage of \$13.37/hour. The government of New Brunswick claims that they deserve a measly 3 cents/hour wage increase to \$13.40/hour. Support workers in child care were making an average wage of \$10/hour in 2011 and after the pay equity exercise were deemed eligible for an increase to \$12.52/hour.²⁵ Wages for these workers who provide care and often work in stressful conditions remain woefully inadequate.²⁵ Workers in these trained sectors often work more than one job to survive.

More women in New Brunswick are working more than one job to make ends meet. In 2013, 6.5% of women and 4.4% of men in New Brunswick had two or more jobs. Multiple job holding has increased significantly since 1987, when only 2.8% of female employees and 3.5% of male employees in New Brunswick had more than one job.²⁶

More than half of the workforce in sectors like health care, education and public administration are composed of women. Women in these sectors make more decent wages, mainly due to the high level of unionization in these occupations.²⁷

Unionization as a way out of poverty

In New Brunswick and Canada, a higher rate of women than men are now unionized. In 2013, the unionization rate in New Brunswick was 29.9% for female workers compared to 26.2% for male workers. In Canada in 2013, the unionization rate was 30.8% for female workers and 27.8% for male workers.²⁷ Unionization rates rose among older women in part because they became more concentrated in highly unionized sectors such as



health care, educational services and public administration.²⁸

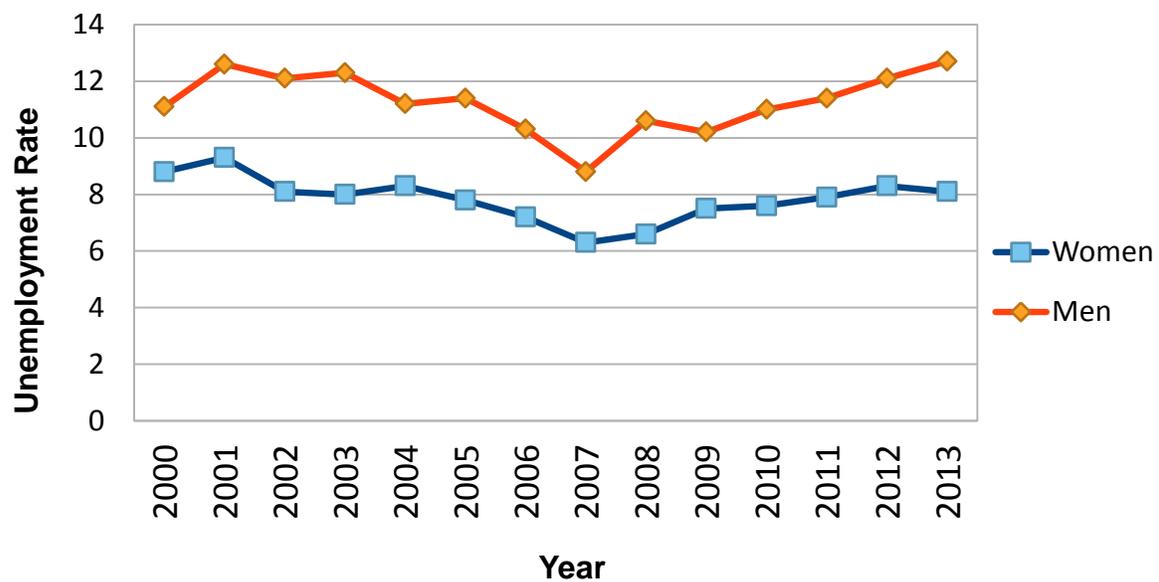
The pay gap between unionized women and men is smaller than for non-unionized workers. Women employed in permanent and unionized jobs in New Brunswick made an average hourly wage of \$26.41/hour in 2013, up from \$16.99 in the year 2000. Men employed in permanent and unionized jobs made an average of \$27.11 in 2013, up from \$19.35 in the year 2000. Women employed in unionized permanent jobs made 97.4% of what men made. The disparity between women and men employed in the permanent and non-unionized sectors is greater with women making 80.7% of what men made. Women working in the permanent, non-unionized sector made an average hourly wage of \$17.17 in 2013, up from \$10.80 in the year 2000. Men in the permanent, non-unionized sector made an average of \$21.28 in 2013, up from \$15.19 in 2000.²⁹

Women and Employment Insurance

Women's unemployment rates have been consistently lower than men's rates for years now in New Brunswick.

In 2013, 8.1% of women and 12.7% of men aged 15 to 64 were unemployed, the highest level for men in 13 years (see Graph 4). Some 14,900 women and 24,600 men of working age were officially out of work last year.³⁰

Women are less likely to be unemployed, but run a higher risk of being underemployed than men. Working women in New Brunswick are overrepresented in precarious employment, particularly part-time and casual jobs. As a result, they have more difficulty accessing EI because of the hours of work needed to qualify for benefits. When women receive EI benefits, it is usually for a shorter period compared to men, because they have accumulated fewer hours of work.

Graph 4: Unemployment Rate in New Brunswick

Drastic changes made by the Harper Government to the EI program in 2012 stand to further impact women. Thousands of New Brunswick women fall into the “frequent” category of claimants because of the seasonality of their jobs: tourism, fishing industry, education, etc. With the new changes, women in the seasonal workforce will have less time to find a suitable job and will also now be forced to accept jobs that will pay up to 30% less than in their former employment. The changes will have an impact on their present employment revenue and their future EI claims.

Snapshot 2: Women on social assistance

More women than men continue to receive social assistance in New Brunswick. From 2012 to 2013, 13,457 women in New Brunswick received social assistance compared to 11,308 men. During the same period, 5,798 single-parent households in New Brunswick, a much greater annual average than two-person (1,592) or two-parent units (1,446), received social assistance. It is common knowledge that a majority of single-parent households are headed by women and thus it can be assumed that women are overrepresented among social assistance recipients.³¹

The total social assistance income for a single employable recipient in New Brunswick in 2012 (\$6,801) was 41.0% of the poverty line in 2012. The social assistance income for a single-parent one child household (\$16,460) was 81.6% of the poverty line while the social assistance income for a two-parent two child household (\$20,318) was 64.8%. The poverty line here uses after-tax low income cut-offs (LICO).³²

The deplorably inadequate social assistance rates are seen in the increasing number of individuals on social assistance who have to resort to a food bank in New Brunswick. Food bank use in New Brunswick has risen every year for the last six years, from 15,683 people in 2008 to 19,989 people in 2013. Of the 19,989 people receiving food from New Brunswick food banks in 2013, 69.3% listed social assistance as their primary source of income while 5.8% listed pensions as their primary source of income; 49.2% were women; 23% lived in single-parent family households; 20.5% lived in two-parent family households. The percentages of women and those on social assistance and pensions accessing food banks in New Brunswick were higher in rural areas compared to all areas in 2013: 50.4% were women; 71.7% listed social assistance as their primary source of income and 6.8% were on pensions.³³

The National Council of Welfare points out that, "Governments everywhere are trying to get people off welfare--including parents--and into the paid labour force. Yet they steadfastly refuse to provide suitable child-care: the one program that is absolutely essential to helping families with children escape from welfare."³⁴ Monica Townson for the CCPA noted the same observation, "paid work for women coming off of social assistance may simply mean they are joining the ranks of the working poor. Women's jobs are much more likely to be part-time, contract work, working through a temporary help agency, or working on their own. And lack of affordable child care also limits women's choices of paid employment."³⁵



Snapshot 3: Women on pensions

Poverty has declined among senior women in New Brunswick since the 1980s because more women have joined the workforce and are paying into Canadian Pension Plan (CPP) and other pension plans and because of the old-age pension and Guaranteed Income Supplement (GIS).



The average income of senior women from all sources is still much lower than that of senior men in New Brunswick. Women's low earnings during their working lives are reflected in their retirement pensions. The total average income of senior women in New Brunswick in 2011 was \$23,200 or 70.1% of the total average income for senior men (\$33,100). The average employer pension income of senior women in New Brunswick in 2011 was \$12,400 and for senior men, it was \$17,100. The average CPP benefits of senior women in 2011 was \$5,400 and for senior men, it was \$7,100.³⁶

Women are over-represented among pensioners who receive the GIS paid to low-income pensioners. About 50% of women retirees and 40% of men retirees in New Brunswick received the GIS in 2011.³⁷ These seniors, if they are single, receive from the Old Age Pension Plan and from the GIS a maximum total of \$15,592.80 annually, which is below the poverty line.³⁸

The proportion of senior women who have income from public or private employment pensions has increased significantly since the 1980s, but senior women are still less likely than senior men to have any work-related pension and women receive lower benefits. Fewer women contribute to Registered Retirement Savings Plans and women make smaller contributions.³⁹

Ending the feminization of poverty

Eradicating poverty requires a comprehensive approach that considers gender differences such as how women's long-term economic security is undermined due to combining both paid work with unpaid family responsibilities over a lifetime; the lack of quality affordable childcare that limits the ability of women to earn decent wages and support their families; and government policies that slash unemployment support and social assistance rates and cut supports to single mothers and older women, denying women income and the potential for human development.

Governments in New Brunswick and Canada have not developed serious strategies to eradicate women's poverty. Rather, several recently implemented neoliberal policies have exacerbated social inequalities and have increased poverty rates for women by reducing the role of the state and moving away from any notion of collective responsibility to one of individual initiative when it comes

to anti-poverty efforts.⁴⁰

Implementing pay equity will surely help women who are employed full-time but many women are also employed in the contingent workforce, working part-time, in temporary or casual positions or they are self-employed.⁴¹ The Harper government has restricted the right to pay equity of women employed in the federal public service, and it has reneged on signed agreements between the federal government and provinces to establish a national system of early learning and child care.⁴²

Growing inequality, where some become increasingly wealthy while more languish in poverty is a predictable result of capitalist economies. A more equal and humane way of living must be found. Economist Monica Townson notes a number of policies that would address women's poverty and that would require the cooperation of federal and provincial governments, namely:

- Indexing the minimum wage to inflation;
- Addressing the income needs of older women on their own by increasing the Guaranteed Income Supplement for single individuals;
- Changes to the EI program to provide equality of access to women and men;
- Raising social assistance rates above the poverty line for lone-parents and everyone;
- Giving special attention to income needs of certain groups such as people with disabilities, Aboriginals, visible minorities and recent immigrants;
- Implementing a national system of early learning and child care;
- Developing strategies to address non-standard work issues such as regulating temporary employment agencies;
- Ensuring policies and programs like tax measures respect and promote women's economic autonomy;
- Implementing a monitoring system to measure progress on poverty and gender equality.⁴³

People across Canada are uniting to challenge government cuts to social programs in the name of austerity that only exacerbate inequality and poverty. Idle No More, Occupy and the Quebec student strikes are some of the recent organized movements challenging inequality. New Brunswick's labour unions and anti-poverty groups like the Common Front for Social Justice have called for a return to a more progressive tax system, where the wealthy pay their fair share of taxes to fund strong social programs to ensure everyone is afforded a good quality of life and the opportunity to thrive. The NB Coalition for Pay Equity is calling for strong pay equity legislation in both the public and private sectors.

Labour unions are under attack in Canada and laws that promote unionization and labour standards for all workers must be defended and strengthened. Many are calling for the labour movement and the recent social movements to unite in order to mount an effective defence to the attacks being waged on workers and essential social services.

International Women's Day is more than just a day to celebrate women's achievements in fighting for economic, political and social justice. It also reminds us of the need to recommit to working to end poverty, oppression and inequality for women and for everyone.



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