

### Income Composition in New Brunswick

Income can broadly be classified into income from private sources and income from government sources. Income from private sources or [market income](#) includes employment income, investment income, private retirement income and other money income. Income from government sources is synonymous with [government transfer payments](#) and includes all cash benefits received from federal, provincial, territorial or municipal governments. Refer to the 2011 NHS Dictionary for the definition of [total income](#) and [components of 2010 income](#).

- Data from the 2011 National Household Survey showed that 95.7% of New Brunswickers 15 years of age and over received some form of income in the 2010 calendar year.
- In 2010, 83.5% of the total income received by New Brunswickers was in the form of market income and the remaining 16.5% was in the form of government transfer payments. Nationally, income from private sources accounted for 87.6% of total income while 12.4% was from government transfers.
- Although the share of total income from government transfer payments was small compared to market income, more than two-thirds (67.5%) of New Brunswickers received some form of government transfers in 2010. The median total income received from government transfers was \$7,039. Nationally, 70.0% of the population received some form of government transfers with a median total income of \$4,100.
- The majority of New Brunswickers (81.0%) had some market income, with a median amount of \$25,665. This compared to 82.5% of Canadians with some market income and a median amount of \$29,900.

Composition of total income for the population aged 15 years and over in private households in 2010, New Brunswick					
Income composition	Number of people with an amount	% of population with an amount (1)	Median amount (\$) (2)	Aggregate amount reported from each source (\$'000)	Share of total aggregate amount (%)
<b>Total - With and without an amount</b>	<b>622,435</b>	<b>100.0</b>			
<b>Total income</b>	<b>595,885</b>	<b>95.7</b>	<b>26,582</b>	<b>20,325,651</b>	<b>100.0</b>
<b>Market income</b>	<b>503,935</b>	<b>81.0</b>	<b>25,665</b>	<b>16,977,539</b>	<b>83.5</b>
Employment income	419,125	67.3	26,939	14,480,380	71.2
Wages and salaries	397,525	63.9	27,794	13,882,582	68.3
Self-employment income	39,005	6.3	5,195	597,854	2.9
Investment income	123,480	19.8	384	507,756	2.5
Retirement income from pensions, superannuation and annuities	89,155	14.3	14,267	1,651,897	8.1
Other money income from private sources (3)	77,560	12.5	1,410	337,434	1.7
<b>Government transfers</b>	<b>420,015</b>	<b>67.5</b>	<b>7,039</b>	<b>3,348,139</b>	<b>16.5</b>
CPP/QPP benefits	162,070	26.0	6,000	959,877	4.7
OAS/GIS benefits (4)	114,040	18.3	6,240	896,075	4.4
Employment Insurance benefits	111,000	17.8	6,173	808,208	4.0
Child benefits	85,260	13.7	2,715	300,352	1.5
Other income from government (5)	231,010	37.1	502	383,606	1.9
Income tax paid	386,855	62.2	4,837	2,950,729	14.5
After-tax income	595,690	95.7	24,458	17,375,078	85.5

(1) People with negative income are also included in the population with income for total income, market income, employment income, self-employment income and investment income.  
(2) Only people with an amount are included in the calculation of median amount.  
(3) Other income from private sources refers to regular cash income received during the 2010 calendar year and includes alimony, child support, non-refundable scholarships and bursaries, severance pay and royalties amongst others.  
(4) OAS benefits refer to the net benefits received. Benefits that were clawed back for high income individuals were not included as income.  
(5) Other income from government is composed mostly of social assistance, worker's compensation and refundable tax credits.

Source: Statistics Canada, National Household Survey, 2011.