



**Labour Market Profile of
Older Workers in New Brunswick
September 2020**



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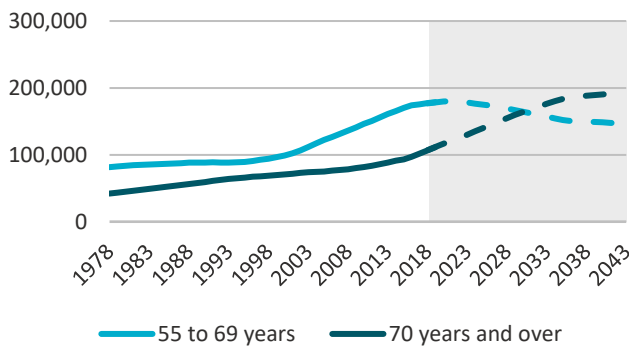
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Population

Overview¹

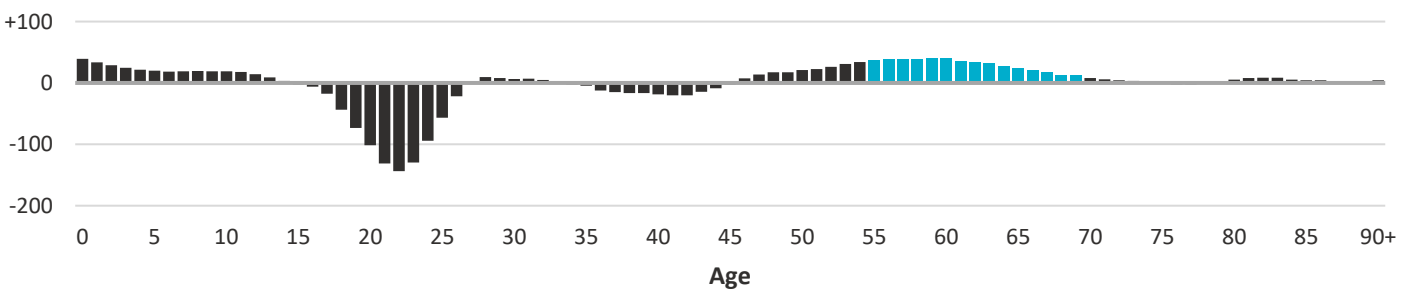
As of July 1, 2019, there were an estimated 178,667 New Brunswick residents between the ages of 55 and 69 years, representing 23.0% of the province’s overall population (the second highest proportion among the provinces and territories). This is in stark contrast to 40 years ago, when there were only 82,600 individuals in this age range in the province (which accounted for 11.8% of the province’s overall population at the time).

Population Aged 55 Years and Over in New Brunswick (Historical and Projected)



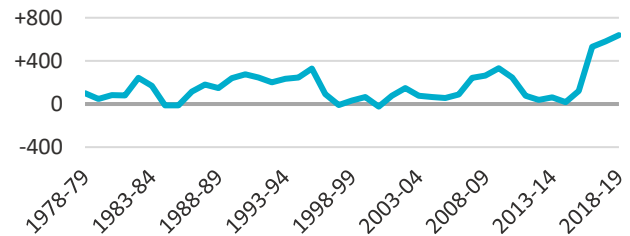
This population has grown significantly over the past few decades, not just in New Brunswick, but across all of Canada (a reflection of the aging of the baby boom generation). However, due to consistently high levels of youth out-migration, and relatively low immigration levels, this older population accounts for a much larger share of the overall population in New Brunswick than it does in most other provinces.

Average Annual Net Interprovincial Migration by Age - July 2015 to June 2019 - New Brunswick



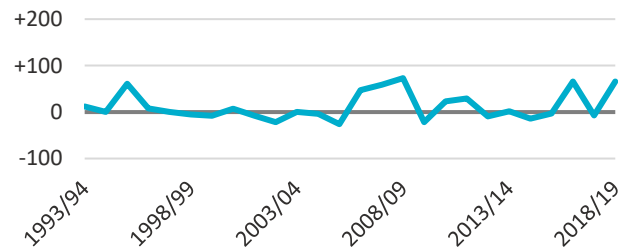
Population gains from older workers and retirees moving from other provinces to New Brunswick have also contributed to this trend. Relative to population size, only Prince Edward Island and Nova Scotia have seen greater net interprovincial migration gains among this age group over the past few years.

Net Interprovincial Migration Among Population Aged 55 to 69 in New Brunswick



Going forward, a significant portion of the baby-boom generation will age out of the 55 to 69 year age cohort, with this population expected to decline significantly over the next twenty to twenty five years. This will result in a significantly larger population aged 70 years and over.

Net International Migration Among Population Aged 55 to 69 in New Brunswick



¹ Source(s): Statistics Canada, Annual Demographic Estimates, Tables 17-10-0005-01, 17-10-0015-01 and 17-10-0014-01; and Statistics Canada, Population Projections for Canada, Provinces and Territories, Table 17-10-0057-01 (projection scenario M4)

Sub-Provincial²

Within New Brunswick, the Greater Fredericton, Greater Moncton, and Greater Saint John areas have significantly smaller populations of individuals aged 55 to 69 than the rest of the province (both on a relative basis and in terms of absolutes). The relatively large proportion of the population accounted for by older individuals in the province's more rural regions is primarily a reflection of these areas having experienced consistently high levels of youth out-migration and relatively low immigration levels.

Percentage of Population Between the Ages of 55 and 69 by CMA/CA³ – N.B. and Canada – July 2019

	Percentage
New Brunswick	
Greater Fredericton	19%
Greater Moncton	20%
Greater Saint John	22%
Greater Bathurst	27%
Greater Campbellton	28%
Greater Miramichi	25%
Greater Edmundston	27%
Non-CMA/CA N.B.	26%
Canada	
CMA/CAs	19%
Non-CMA/CAs	24%

The relatively high concentration of older individuals in more rural parts of the province has also been influenced by a recent influx of older interprovincial in-migrants. Between July 2015 and June 2019, a net total of 1,023 individuals aged 55 to 69 moved from other parts of Canada to non-CMA/CA parts of the province (i.e. communities in New Brunswick outside of its seven main centres). It's worth noting however that a significant portion of these individuals may have moved to New Brunswick to retire rather than to work.

Annual Average Migration⁴ Among Population Aged 55 to 69 by CMA/CA – N.B. – July 2015 to June 2019

	Annual Average
Net Interprovincial Migration	
Greater Fredericton	0
Greater Moncton	+93
Greater Saint John	+35
Greater Bathurst	+26
Greater Campbellton	+4
Greater Miramichi	+23
Greater Edmundston	+9
Non-CMA/CA N.B.	+256
Net Intraprovincial Migration⁵	
Greater Fredericton	+31
Greater Moncton	+36
Greater Saint John	-6
Greater Bathurst	-13
Greater Campbellton	-4
Greater Miramichi	-4
Greater Edmundston	+12
Non-CMA/CA N.B.	-53
Net International Migration	
Greater Fredericton	+6
Greater Moncton	+19
Greater Saint John	+11
Greater Bathurst	+2
Greater Campbellton	0
Greater Miramichi	0
Greater Edmundston	+4
Non-CMA/CA N.B.	-12

Population gains from older workers and retirees moving from other provinces to rural parts of New Brunswick have partially been cancelled out by some older individuals within the province, especially those aged 65 years and over, choosing to move closer to one of the province's cities. These individuals may be moving to these areas in order to be in closer proximity to health-related services.

² Source(s): Statistics Canada, Annual Demographic Estimates, Tables 17-10-0005-01, 17-10-0135-01, 17-10-0136-01 and 17-10-0138-01

³ Census Metropolitan Areas (CMAs) and Census Agglomerations (CAs) are large urban areas (known as urban cores) together with adjacent urban and rural areas that have a high degree of social and economic integration with the urban cores. A census metropolitan area (CMA) has an urban core population of at least 100,000 and a census agglomeration (CA) has an urban core population between 10,000 and 99,999 based on the previous census. As of 2019, there were seven CMA/CAs in New Brunswick: Moncton, Saint John, Fredericton, Bathurst, Campbellton, Miramichi and Edmundston.

⁴ Values have been rounded to the nearest whole number.

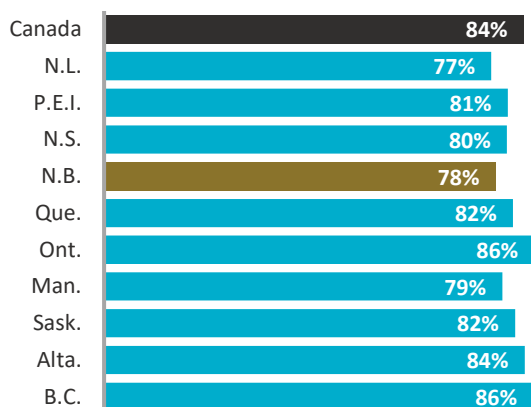
⁵ 'Intraprovincial migrants': persons who moved to a different city, town, village or community, but stayed within the same province or territory.

Education

High School Completion Rates⁶

Across Canada, older workers residing in New Brunswick are among the least likely to have completed high school.⁷ At the time of the 2016 Census, 78.1% of New Brunswick labour force participants aged 55 to 64 had completed high school. This was the second lowest high school completion rate for this age range among the provinces. This rate was especially low among older males in the province.

High School Completion Rate Among Labour Force Participants Aged 55 to 64 – 2016



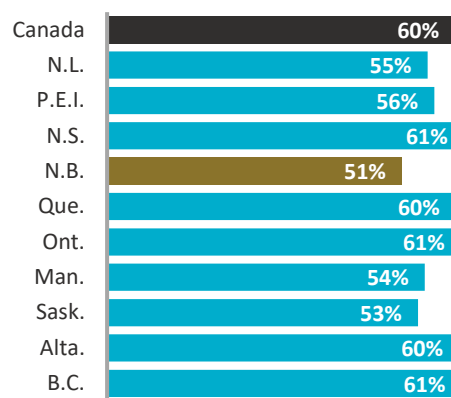
High School Completion Rate by Sex Among the Population Aged 55 to 74 – N.B. and Canada – 2016

	N.B.		Canada	
	Male	Female	Male	Female
In the Labour Force				
55 to 64 years	73%	84%	81%	87%
65 to 74 years	70%	80%	79%	83%
Not in the Labour Force				
55 to 64 years	66%	73%	73%	77%
65 to 74 years	58%	63%	71%	71%

Post-Secondary Education⁸

In addition to being among the least likely to have completed high school, older workers in New Brunswick are among the least likely to have post-secondary credentials. At the time of the 2016 Census, only 50.6% of New Brunswick labour force participants aged 55 to 64 had completed some form of post-secondary education, compared to 59.7% at a national level. This percentage was similar for males and females.

Post-Secondary Education Completion Rate Among Labour Force Participants Aged 55 to 64 – 2016



Despite overall low levels of educational attainment, the percentage of older workers in New Brunswick with college credentials or an apprenticeship or trades certificate was on par with the national rate. However, older New Brunswickers were noticeably less likely to have a university degree.

It's important to keep in mind that the educational attainment of older individuals in New Brunswick is in part a reflection of the skills demanded by employers, or more broadly, the labour market. As such, older New Brunswickers being less likely to have post-secondary credentials isn't necessarily an issue.

⁶ Source(s): Statistics Canada, Census of Population, Table 98-400-X2016177

⁷ "Completed high school" = with high school diploma or equivalency certificate

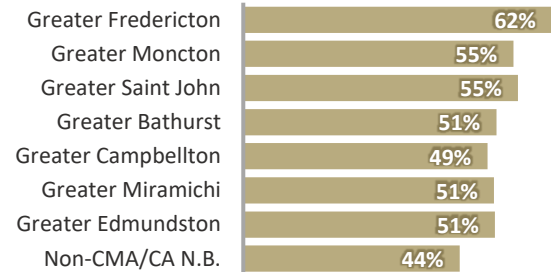
⁸ Source(s): Statistics Canada, Census of Population, Tables 98-400-X2016256, 98-400-X2016264 and 98-400-X2016269

Highest Certificate, Diploma or Degree Among the Population Aged 55 to 64 – N.B. and Canada – 2016

	New Brunswick			Canada		
	Total	Male	Female	Total	Male	Female
In the Labour Force						
No Certificate, Diploma or Degree	19%	22%	15%	13%	15%	11%
High School or Equivalent	31%	27%	35%	27%	25%	30%
Post-Secondary	51%	51%	51%	60%	60%	59%
Apprenticeship/Trades	12%	18%	6%	12%	17%	7%
College/Non-University Certificate or Diploma	22%	18%	27%	22%	18%	26%
University, Below Bachelor Level	2%	2%	3%	3%	3%	4%
University, Bachelor Level	9%	8%	10%	14%	13%	14%
University, Above Bachelor Level	5%	5%	5%	9%	9%	8%
Not in the Labour Force						
No Certificate, Diploma or Degree	27%	30%	25%	22%	23%	21%
High School or Equivalent	30%	26%	34%	30%	26%	33%
Post-Secondary	43%	45%	41%	48%	51%	46%
Apprenticeship/Trades	9%	15%	5%	10%	16%	6%
College/Non-University Certificate or Diploma	19%	16%	21%	19%	16%	21%
University, Below Bachelor Level	2%	2%	3%	3%	2%	3%
University, Bachelor Level	9%	9%	9%	11%	11%	11%
University, Above Bachelor Level	4%	4%	3%	5%	6%	5%

Post-secondary educational attainment levels among older workers in New Brunswick varied significantly by geography: Only 43.7% of labour force participants aged 55 to 64 years that were living in non-CMA/CA parts of the province had completed some form of post-secondary education, compared to 55.5% of those that were living in one of the province’s seven CMA/CAs.

Post-Secondary Education Completion Rate Among Labour Force Participants Aged 55 to 64 by CMA/CA – 2016

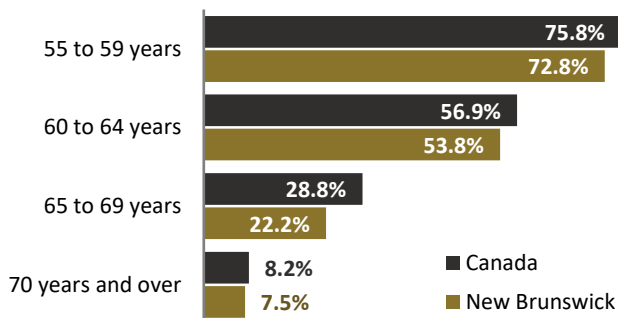


Labour Force Characteristics⁹

Overview

Throughout 2019, an average of 94,800 New Brunswickers aged 55 years and over were participating in the labour force (86,200 employed and 8,600 unemployed). It's important to keep in mind that annual labour force totals represent averages of 12 monthly snapshots, and do not represent the cumulative number of individuals that participated in the labour force in a given year. In total, there were close to 120,000 unique individuals aged 55 years and over that participated in the labour force at some point in 2019, with the number participating at any given time varying from a low of 91,400 (in February) to a high of 97,300 (in September and October) throughout the course of the year.

Participation Rate Among Individuals Aged 55 Years and Over – N.B. and Canada – 2019



Not working year-round was especially common among older New Brunswickers working in industries such as seafood processing, construction, natural resources (fishing, forestry and logging, etc.) and certain tourism-related industries. In general, seasonal employment, especially among older workers, was more common in New Brunswick than in most other parts of the country. This contributed to the province's relatively low participation rates among older individuals. Other factors potentially contributing to this trend include:

- Greater proportions of persons with disabilities and individuals without post-secondary credentials (both of are correlated with lower labour force participation rates).
- A possible mismatch of opportunities available that align with the type of work, wage expectations, and working conditions that older workers desire (within a certain proximity to where they live).

Despite consistently trailing the national rate, labour force participation among New Brunswick's older population has increased significantly over the past few decades (with the majority of this increase occurring between the mid-2000s and the mid-2010s). A graph showing the participation rates of older New Brunswickers by age group since 1979 can be found on the next page.

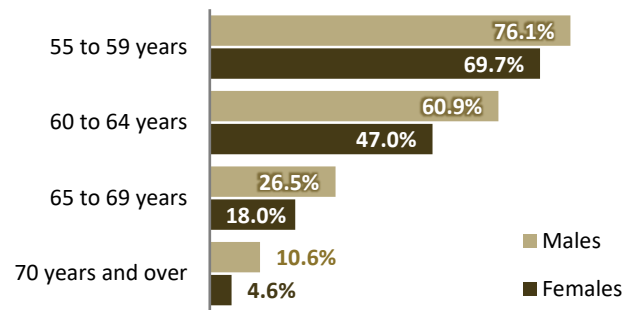
Labour Force Characteristics of Individuals Aged 55 Years and Over – New Brunswick – 2019 (12-Month Averages)

	55 years and over	55 to 59 years	60 to 64 years	65 to 69 years	70 years and over
Population	274,200	61,100	58,000	51,000	104,100
Labour force	94,800	44,500	31,200	11,300	7,800
Employment	86,200	40,200	28,400	10,100	7,500
Proportion Full-Time	79.4%	87.1%	79.6%	66.3%	54.7%
Proportion Part-Time	20.6%	12.9%	20.1%	33.7%	44.0%
Unemployment	8,600	4,300	2,800	1,200	300
Not in labour force	179,400	16,600	26,800	39,700	96,300
Participation rate	34.6%	72.8%	53.8%	22.2%	7.5%
Employment rate	31.4%	65.8%	49.0%	19.8%	7.2%
Unemployment rate	9.1%	9.7%	9.0%	10.6%	3.8%

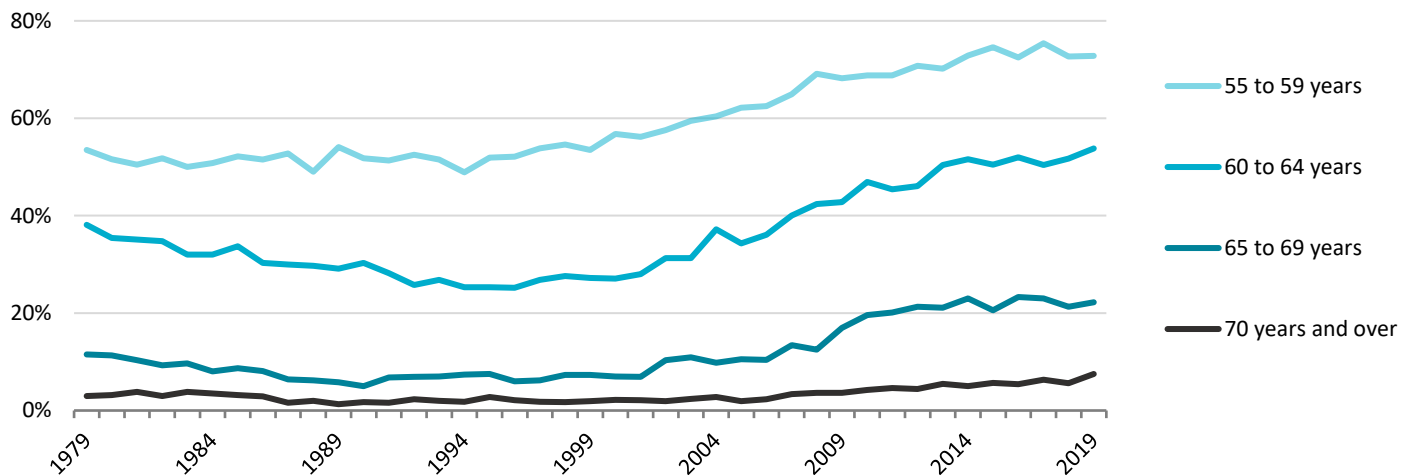
⁹ Source(s): Statistics Canada, Labour Force Survey, Tables 14-10-0327-01, 14-10-0021-01 and 14-10-0286-01

Increases to the labour force participation rates of older workers in New Brunswick over the past several decades have been in large part driven by increased participation among females. However, both within the province and across Canada, older males are still much more likely to be participating in the labour force than older females. Going forward, this gap may shrink as females with higher educational attainment, and who are more attached to the labour force, age into this age range.

Participation Rate Among Individuals Aged 55 Years and Over by Sex – New Brunswick – 2019



Participation Rate Among Individuals Aged 55 Years and Over – New Brunswick – 1979 to 2019



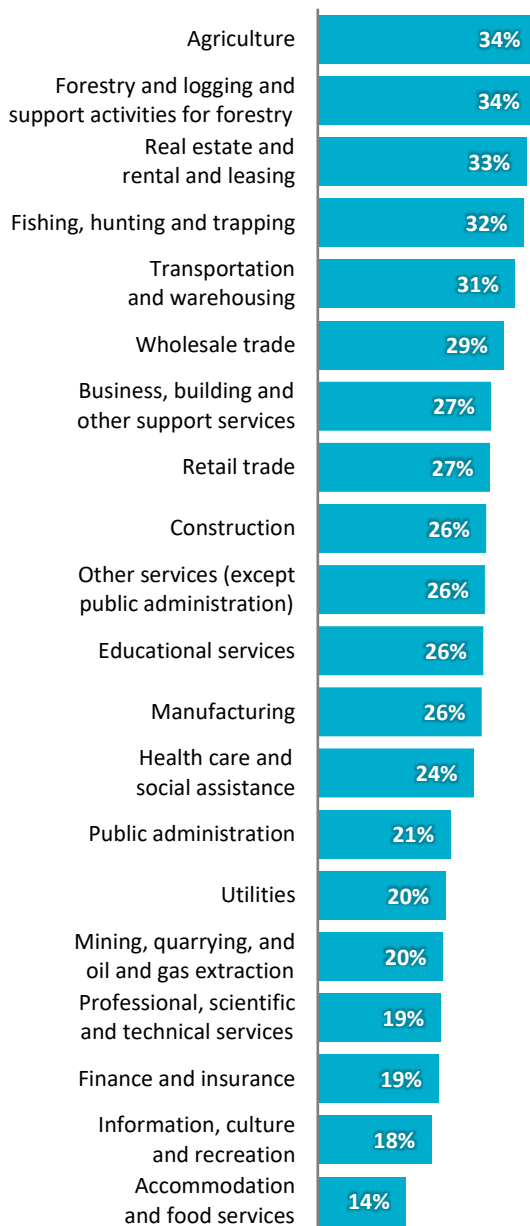
Participation Rate Among Individuals Aged 55 Years and over by Sex – New Brunswick – 1979 to 2019

	1979	1989	1999	2009	2019
Males					
55 to 59 years	73.8%	68.5%	60.8%	73.5%	76.1%
60 to 64 years	55.7%	39.9%	36.5%	52.5%	60.9%
65 to 69 years	16.8%	7.9%	10.8%	22.5%	26.5%
70 years and over	5.2%	2.3%	3.4%	5.8%	10.6%
Females					
55 to 59 years	35.0%	40.3%	46.0%	62.9%	69.7%
60 to 64 years	21.6%	19.5%	18.3%	33.3%	47.0%
65 to 69 years	6.5%	4.0%	4.2%	11.7%	18.0%
70 years and over	1.3%	0.7%	0.8%	2.2%	4.6%

Industries and Occupations¹⁰

Compared to the younger population, older New Brunswickers are noticeably more likely to be participating in the labour force in sectors such as “agriculture”, “forestry and logging and support activities for forestry”, “fishing, hunting and trapping”, “real estate and rental and leasing”, and “transportation and warehousing”.

Percentage of the Labour Force Aged 55 Years and Over by Sector - New Brunswick - 2019



On the other hand, older individuals are noticeably less likely to be participating in the “finance and insurance”, “information, culture and recreation”, and “accommodation and food services” sectors.

At the time of the 2016 Census, the following ten occupations accounted for more than one-quarter of total employment among New Brunswick males aged 55 years and over:

1. Transport truck drivers
2. Janitors, caretakers and building superintendents
3. Retail and wholesale trade managers
4. Retail salespersons
5. Carpenters
6. Automotive service technicians, truck and bus mechanics and mechanical repairers
7. Construction trades helpers and labourers
8. Managers in agriculture
9. Security guards and related security service occupations
10. Material handlers

Among New Brunswick females aged 55 years and over, the following ten occupations accounted for just over one-third of total employment:

1. Retail salespersons
2. Registered nurses and registered psychiatric nurses
3. Administrative assistants
4. Nurse aides, orderlies and patient service associates
5. Home support workers, housekeepers and related occupations
6. Cashiers
7. Light duty cleaners
8. General office support workers
9. Administrative officers
10. Elementary and secondary school teacher assistants

¹⁰ Source(s): Statistics Canada, Census of Population, Table 98-400-X2016295

Wages¹¹

In general, older workers tend to earn somewhat less than core working-age individuals (aged 25 to 54 years). According to Statistic Canada’s Labour Force Survey, in 2019 the median weekly wage rate among New Brunswick employees aged 55 years and over was \$768.00 compared to \$884.80 among employees aged 25 to 54 years. Nationally, these two rates were \$894.25 and \$1,008.00 respectively.

The gap in earnings between older workers and core working-age individuals is primarily a reflection of differences in education levels and hours worked, with older workers tending to have lower education levels, and work fewer hours.

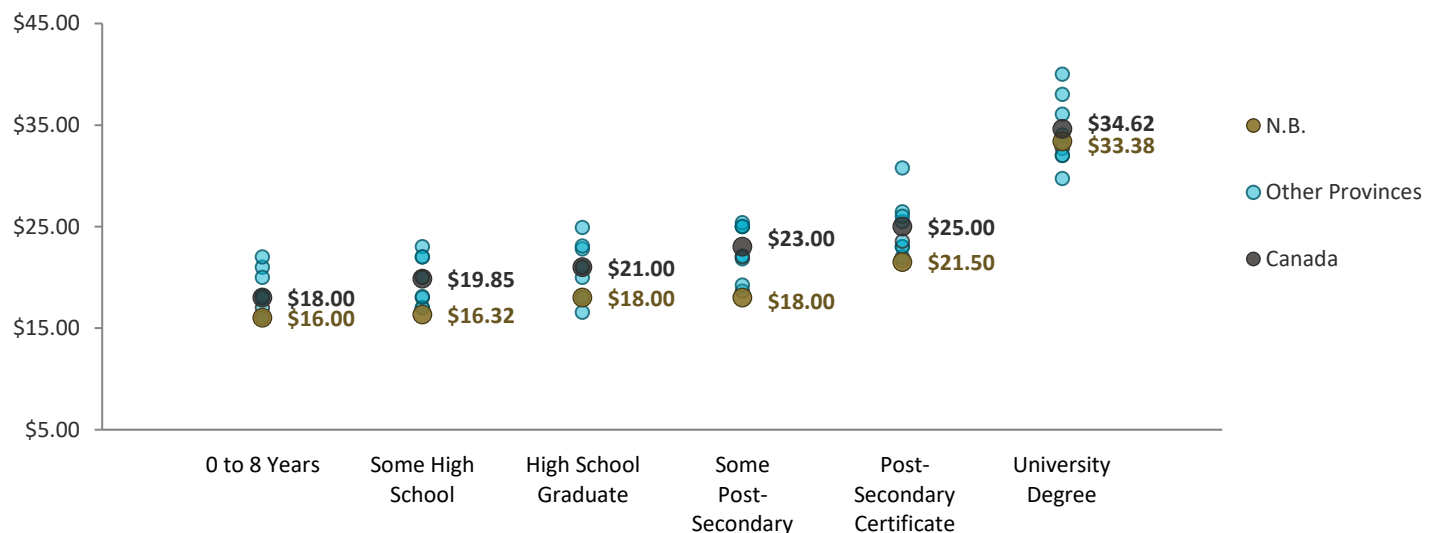
When these two factors are controlled for, the earnings of older workers are roughly on par with those of the core working-age population. Looking at hourly wage rates by educational attainment level, it can be seen that:

- Older workers earn similar hourly wages to core working-age individuals across most educational attainment category.
- Older men earn significantly more per hour than older women.
- Older workers with a university degree earn significantly more per hour than those without a degree.

Median Hourly Wage Rate Among Employees Aged 55 Years and Over by Highest Level of Education – N.B. and Canada – 2019

	55 Years and Over		25 to 54 Years	
	Male	Female	Male	Female
0 to 8 Years	\$18.89	\$13.25	\$16.60	\$14.55
Some High School	\$18.50	\$14.00	\$18.00	\$14.50
High School Graduate	\$19.68	\$15.40	\$19.00	\$16.50
Some Post-Secondary	\$20.05	\$14.00	\$20.00	\$18.00
Post-Secondary Certificate	\$22.50	\$20.00	\$25.00	\$20.15
University Degree	\$35.23	\$30.00	\$33.11	\$32.00
Total	\$21.00	\$18.00	\$24.00	\$21.63

Median Hourly Wage Rate Among Employed Individuals Aged 55 Years and Over by Highest Level of Education - 2019

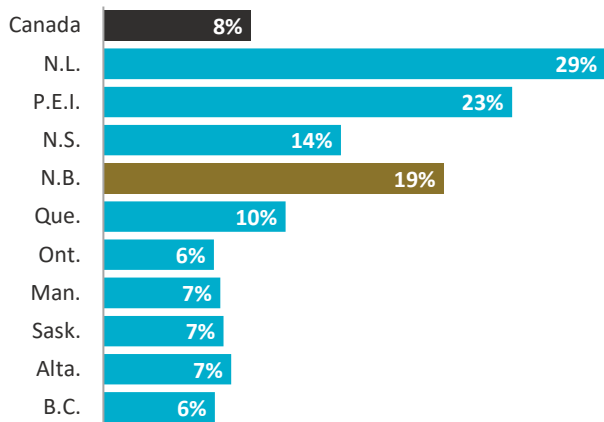


¹¹ Source(s): Statistics Canada, Labour Force Survey, Table 14-10-0340-01 and Special Data Purchases.

Employment Insurance¹²

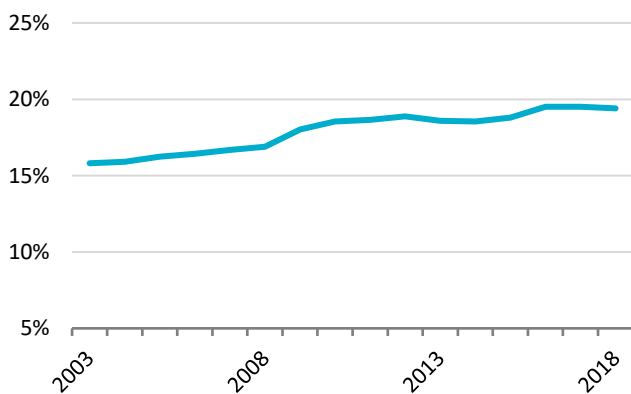
In 2018, 19.4% of New Brunswickers aged 55 to 64 years received employment insurance benefits, the third highest percentage among the ten provinces. A similar trend was seen in younger age groups as well.

Percentage of Population Aged 55 to 64 Years Receiving Employment Insurance Benefits – 2018



The percentage of older workers receiving EI benefits in New Brunswick has remained fairly consistent over the past several years, after having seen a noticeable increase between the early-2000s and the early 2010s.

Percentage of Population Aged 55 to 64 Years Receiving Employment Insurance Benefits – N.B. – 2003 to 2018



Some of the factors contributing to the relatively high percentage of older workers that receive employment insurance in New Brunswick are:

- The province's relatively weak economic / labour market conditions
- The seasonal nature of many prominent industries in the province, such as seafood processing, construction, natural resources (fishing, forestry and logging, etc.) and certain tourism-related industries

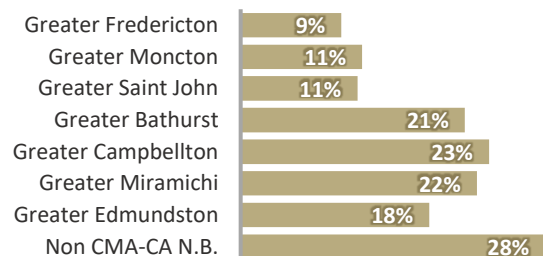
Percentage of Population Aged 55 Years and Over Receiving Employment Insurance Benefits – N.B. and Canada – 2018

	N.B.		Canada	
	Male	Female	Male	Female
55 to 64 years	23%	16%	9%	8%
65 to 74 years	10%	4%	4%	2%

Since many of prominent seasonal industries in the province are male-dominated, EI recipients in New Brunswick are noticeably more likely to be male compared to at a national level.

While the percentage of older workers that received employment insurance in 2018 was relatively high across all of New Brunswick, it was particularly high in northern and/or rural parts of the province.

Percentage of Population Aged 55 to 64 Years Receiving Employment Insurance Benefits – N.B. – 2018



¹² Sources(s): Statistics Canada, Annual Income Estimates for Census Families and Individuals (T1 Family File), Tables 11-10-0027-01 and 11-10-0005-01.