



**Labour Market Profile of
Older Workers in New Brunswick
August 2022**



Table of Contents

Population 2

 Overview 2

 Sub-Provincial 3

Education 4

Labour Force Characteristics..... 6

 Overview 6

 COVID-19 Pandemic Recovery 8

Wages..... 9

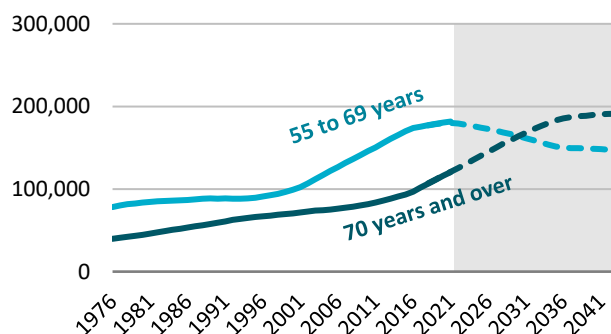
Employment Insurance 10

Population

Overview¹

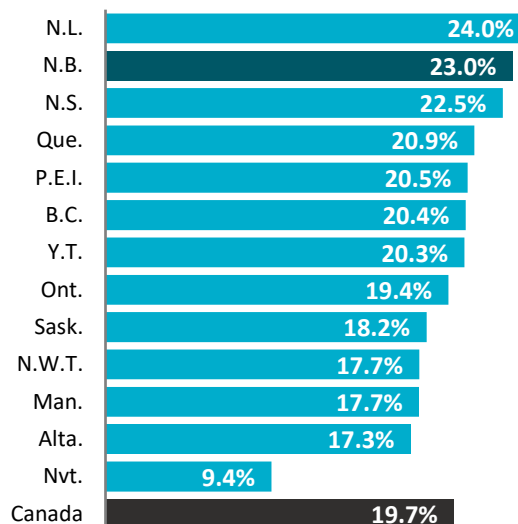
Over the past few decades, the population aged 55 to 69 years has grown significantly, not just in New Brunswick, but across all of Canada (a reflection of the aging of the baby boom generation). However, due to consistently high levels of youth out-migration, and relatively low immigration levels, this older population accounts for a much larger share of the overall population in New Brunswick than it does in most other provinces. Furthermore, 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 Nova Scotia has seen greater net interprovincial migration gains among this age group over the past five years.

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



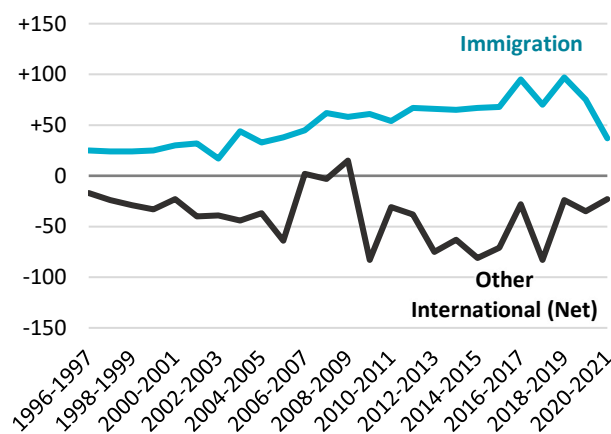
As of July 1, 2021, there were an estimated 181,708 New Brunswick residents between the ages of 55 and 69 years. This total was up 115.1% relative to 1981. During this same time, the percentage of the total population that fell into this age category grew from 12.0% to 23.0%.

Percentage of Population Aged 55 to 69 Years – 2021



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 significant growth to the population aged 70 years and over.

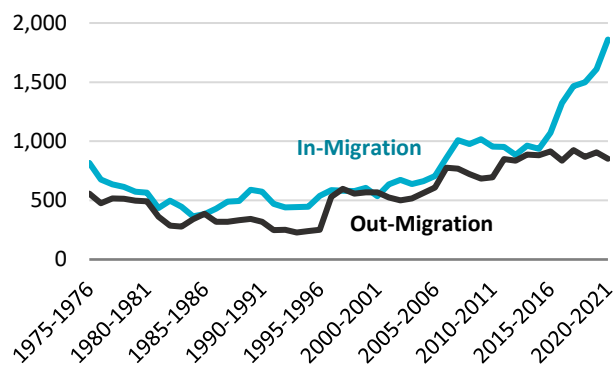
International Migration Among the Population Aged 55 to 69 – New Brunswick²



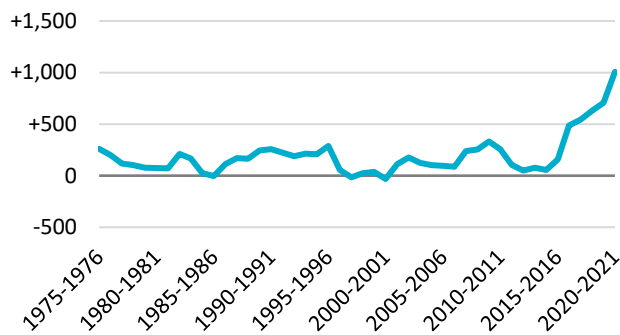
¹ Source(s): Statistics Canada, Annual Demographic Estimates (Tables 17-10-0005, 17-10-0014 and 17-10-0015); and Population Projections for Canada, Provinces and Territories (Table 17-10-0057)

² While pandemic-related border restrictions resulted in fewer international migrants entering the province throughout much of 2020 and early-2021, following the removal of these restrictions, it is likely that international migration levels will continue their upward trajectory in 2022 and beyond.

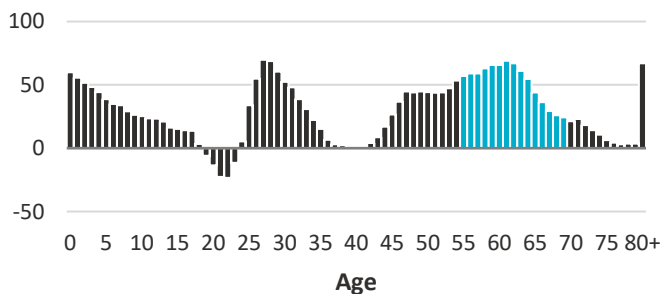
Interprovincial Migration Among the Population Aged 55 to 69 – New Brunswick



Net Interprovincial Migration Among the Population Aged 55 to 69 – New Brunswick



Average Annual Net Interprovincial Migration by Age - New Brunswick – July 2018 to June 2021



Migration Among the Population Aged 55 to 69 by Sex – New Brunswick – July 2018 to June 2021

	2018-2019	2019-2020	2020-2021
Male			
Immigration	52	39	18
Other International (Net)	-21	-36	-11
Interprovincial (Net)	+344	+361	+513
In-Migrants	749	793	915
Out-Migrants	405	432	402
Female			
Immigration	45	36	19
Other International (Net)	-3	+1	-12
Interprovincial (Net)	+286	+345	+494
In-Migrants	749	818	945
Out-Migrants	463	473	451

Sub-Provincial³

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 and absolute basis).

Percentage of Population Aged 55 and 69 by CMA/CA⁴ – New Brunswick – July 2021

	Percentage
Greater Moncton	19.5%
Greater Saint John	22.2%
Greater Fredericton	19.2%
Greater Bathurst	27.0%
Greater Miramichi	24.7%
Greater Edmundston	26.7%
Greater Campbellton	28.4%
Other N.B.	25.7%

³ Source(s): Statistics Canada, Annual Demographic Estimates (Tables 17-10-0135, 17-10-0136)

⁴ 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.

Migration Among the Population Aged 55 to 69 by CMA/CA – N.B. – July 2018 to June 2021

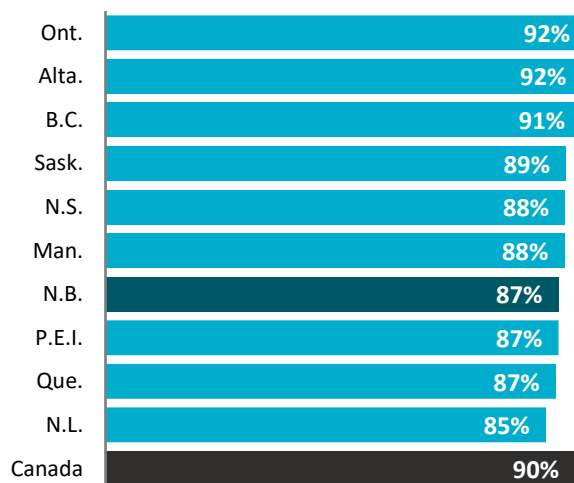
	2018-2019	2019-2020	2020-2021
Immigration			
Greater Moncton	20	12	13
Greater Saint John	22	26	12
Greater Fredericton	4	0	0
Greater Bathurst	20	22	4
Greater Miramichi	2	1	1
Greater Edmundston	7	0	2
Greater Campbellton	1	0	0
Other N.B.	21	14	5
Other International (Net)			
Greater Moncton	+3	+3	+5
Greater Saint John	-10	-12	-7
Greater Fredericton	+4	-2	+1
Greater Bathurst	-18	+6	-6
Greater Miramichi	-5	-1	+2
Greater Edmundston	+7	+1	0
Greater Campbellton	-1	0	0
Other N.B.	-4	-30	-18
Interprovincial (Net)			
Greater Moncton	+132	+168	+240
Greater Saint John	+91	+81	+126
Greater Fredericton	+29	+34	+51
Greater Bathurst	+35	+33	+75
Greater Miramichi	+29	+28	+42
Greater Edmundston	+6	+4	+7
Greater Campbellton	+6	+6	+6
Other N.B.	+302	+352	+460
Intraprovincial (Net)⁵			
Greater Moncton	+29	+30	+24
Greater Saint John	-10	-13	-13
Greater Fredericton	+2	+10	+9
Greater Bathurst	+46	-10	-12
Greater Miramichi	-15	-13	-12
Greater Edmundston	-3	-1	-2
Greater Campbellton	-19	-18	-17
Other N.B.	-30	+15	+23

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. Many rural parts of the province have also seen an influx of older interprovincial in-migrants in recent years as well.

Education⁶

Across Canada, older workers residing in New Brunswick are among the least likely to have completed high school. As of 2021, 87.1% of New Brunswick labour force participants aged 55 to 69 had at least a high school diploma⁷. This was the fourth lowest proportion for this age range among the provinces. This rate was especially low among older males.

Percentage of the Labour Force Participants Aged 55 to 69 With at Least a High School Diploma – 2021



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

⁶ Source(s): Statistics Canada, Labour Force Survey (Public Use Microdata File) and 2016 Census of Population

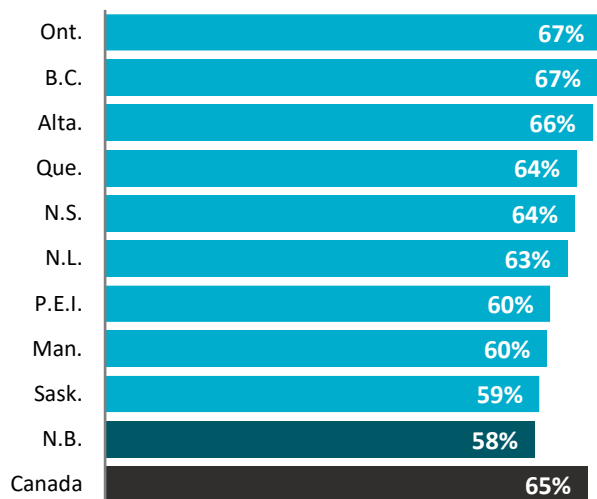
⁷ i.e. a high school diploma and/or a postsecondary education

Percentage of the Population Aged 55 to 69 With at Least a High School Diploma by Age Group and Sex – 2021

	N.B.		Canada	
	Male	Female	Male	Female
In the Labour Force				
55 to 59 years	87%	94%	90%	94%
60 to 69 years	81%	88%	87%	91%
Not in the Labour Force				
55 to 59 years	70%	87%	83%	85%
60 to 69 years	75%	84%	83%	85%

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. As of 2021, only 58.3% of New Brunswick labour force participants aged 55 to 69 had completed some form of post-secondary education, compared to 65.5% at a national level.

Post-Secondary Education Completion Rate Among Labour Force Participants Aged 55 to 69 – 2021



Post-Secondary Education Completion Rate Among Labour Force Participants Aged 55 to 69 by Age Group and Sex – 2021

	N.B.		Canada	
	Male	Female	Male	Female
In the Labour Force				
55 to 59 years	58%	68%	68%	70%
60 to 69 years	53%	55%	63%	62%
Not in the Labour Force				
55 to 59 years	48%	55%	55%	55%
60 to 69 years	48%	52%	56%	53%

Highest Certificate, Diploma or Degree Among the Population Aged 55 to 69 by Sex – 2021

	N.B.	Canada
In the Labour Force		
No Post-Secondary Credentials	42%	35%
Post-Secondary Certificate/Diploma	40%	37%
Degree	18%	28%
Not in the Labour Force		
No Post-Secondary Credentials	49%	45%
Post-Secondary Certificate/Diploma	34%	35%
Degree	16%	20%

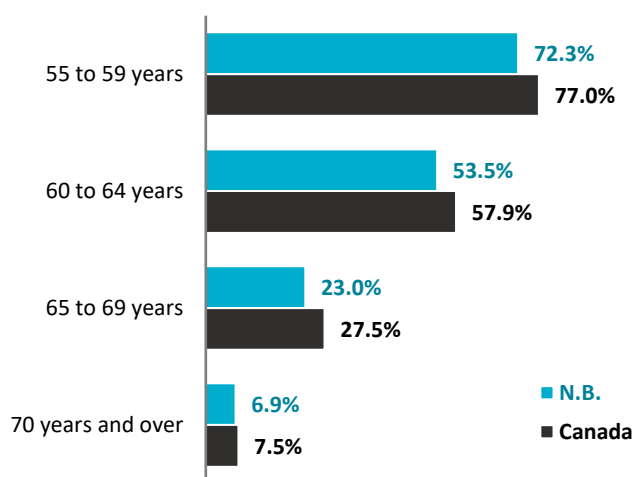
Relative to the national level, older workers in New Brunswick were noticeably less likely to be degree holders, but noticeably more likely to hold other types of post-secondary certificates or diplomas.

Labour Force Characteristics

Overview⁸

New Brunswick consistently has one of the lowest rates of labour force participation among its older population in Canada. Throughout 2021, an average of 97,100 New Brunswickers aged 55 years and over were participating in the labour force (87,000 employed and 10,100 unemployed), representing 33.4% of this population, compared to 37.3% at a national level.

Participation Rate Among the Population Aged 55 Years and Over by Age Group – 2021

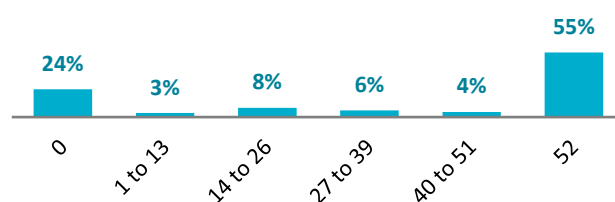


It's important to keep in mind that annual labour force totals represent averages of 12 monthly snapshots, and do not represent the cumulative number of individuals that participated in the labour force in a given year. In total, there were 109,000 unique individuals aged 55 years and over that worked at some point in 2021, with the number employed at any given time varying from a low of 81,200 (in March) to a high of 92,100 (in June) throughout the course of the year.

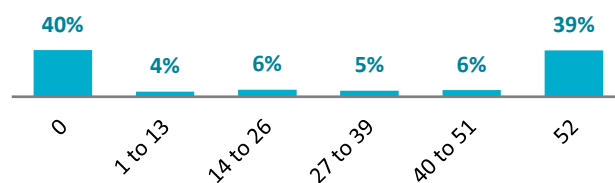
Not working year-round was common among older New Brunswickers working in industries such as seafood processing, construction, natural resources (fishing, forestry and logging, etc.) and certain tourism-related industries. In general, seasonal employment, especially among older workers, was more common in New Brunswick than in most other parts of the country.

Data from the 2018 Canadian Income Survey suggests that, among New Brunswickers aged 55 to 69, 15% of the population (27% of the working population) worked at least one week but less than 40 weeks throughout the course of the year.

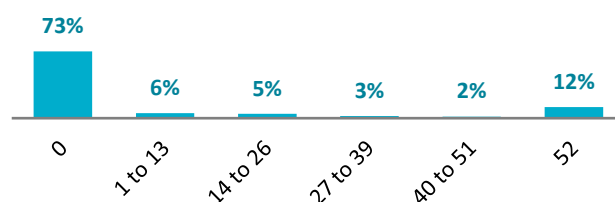
Population Aged 55 to 59 by Weeks Worked Throughout Year – New Brunswick – 2018



Population Aged 60 to 64 by Weeks Worked Throughout Year – New Brunswick – 2018



Population Aged 65 to 69 by Weeks Worked Throughout Year – New Brunswick – 2018



⁸ Source(s): Statistics Canada, Labour Force Survey (Public Use Microdata File and Tables 14-10-0327 and 14-10-0023); Canadian Income Survey (Public Use Microdata File); Canadian Survey on Disability (Table 13-10-0374); and 2016 Census of Population

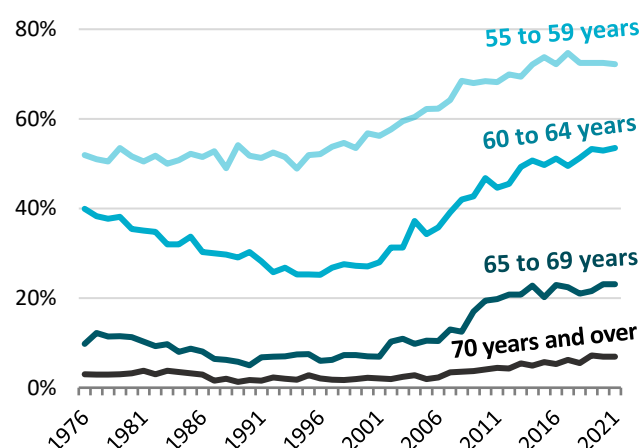
The relatively high number of individuals who were working seasonally contributed to the province's relatively low participation rates among older individuals. Other factors potentially contributing to this trend include:

- Greater proportions of persons with disabilities and individuals without post-secondary credentials (both of which 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.

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-1990s and the mid-2010s).

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 – New Brunswick – 1976 to 2021



Participation Rate Among Individuals Aged 55 Years and Over by Sex and Age Group – New Brunswick – 1981 and 2021

	1981	2021
Males		
55 to 59 years	71.1%	75.7%
60 to 64 years	52.2%	59.7%
65 to 69 years	16.4%	26.5%
70 years and over	6.1%	10.1%
Females		
55 to 59 years	31.3%	68.8%
60 to 64 years	19.2%	47.6%
65 to 69 years	5.5%	19.5%
70 years and over	2.2%	4.1%

Labour Force Characteristics of Individuals Aged 55 Years and Over – New Brunswick – 2021 (12-Month Averages)

	55 years and over	55 to 59 years	60 to 64 years	65 to 69 years	70 years and over
Population	290,700	60,800	60,800	55,900	113,200
Not in labour force	193,700	16,900	28,300	43,100	105,400
Labour force	97,100	43,900	32,500	12,900	7,800
Employment	87,100	40,000	28,800	11,100	7,200
Proportion Full-Time	81.2%	89.8%	82.3%	65.8%	52.8%
Unemployment	10,100	4,000	3,700	1,800	600
Participation rate	33.4%	72.2%	53.5%	23.1%	6.9%
Employment rate	30.0%	65.8%	47.4%	19.9%	6.4%
Unemployment rate	10.4%	9.1%	11.4%	14.0%	7.7%

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

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

At the time of the 2016 Census, the following eight occupations accounted for nearly 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

Among New Brunswick females aged 55 years and over, the following eight occupations accounted for nearly 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

COVID-19 Pandemic Recovery⁹

While the pandemic had a significant impact on many individuals’ ability and/or willingness to work or look for work throughout much of 2020, as of early 2022, most indicators suggested that the labour market was close to returning to pre-pandemic conditions across all ages.

Participation Rate Among the Population Aged 55 Years and Over by Sex and Age Group – New Brunswick (12-Month Averages)

	Mar 2019- Feb 2020	Aug 2021- Jul 2022
Males		
55 to 59 years	76.7%	75.6%
60 to 64 years	59.4%	59.3%
65 to 69 years	26.7%	26.5%
70 years and over	10.6%	9.0%
Females		
55 to 59 years	69.6%	70.0%
60 to 64 years	46.0%	48.3%
65 to 69 years	17.3%	18.4%
70 years and over	4.4%	3.8%

⁹ Source(s): Statistics Canada, Labour Force Survey (Table 14-10-0017)

Wages¹⁰

In general, older workers tend to earn somewhat less than core working-age individuals (aged 25 to 54 years). According to Statistics Canada's Labour Force Survey, in 2021 the median hourly wage rate among New Brunswick employees aged 55 years and over was \$22.36, compared to \$25.00 among employees aged 25 to 54 years. Nationally, the median wage among employees aged 55 years and over \$26.44, compared to \$29.00 among those aged 25 to 54 years.

Average and Median Hourly Wage Among the Population Aged 55 Years and Over by Sex – 2021

	Males	Females	Total
New Brunswick			
Average Hourly Wage	\$26.81	\$24.31	\$25.59
Median Hourly Wage	\$23.85	\$20.79	\$22.36
Canada			
Average Hourly Wage	\$33.32	\$28.50	\$31.03
Median Hourly Wage	\$28.85	\$24.40	\$26.44

This gap in earnings between older workers and core working-age individuals is primarily a reflection of differences in educational attainment levels. When education is controlled for, it can be seen that the hourly earnings of these two groups are roughly on par with each other.

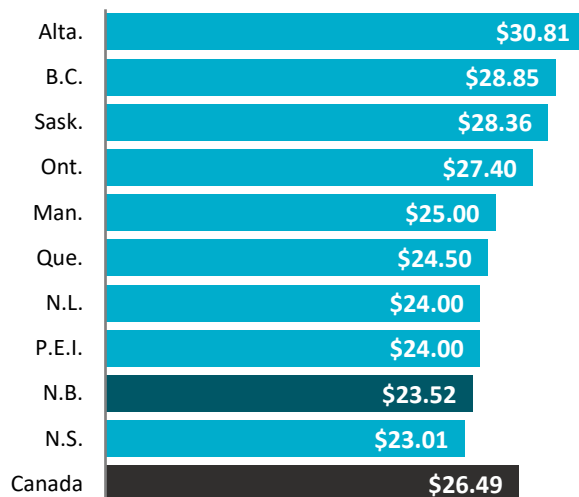
Median Hourly Wage Rate Among Employees Aged 55 Years and Over by Sex and Highest Level of Education – New Brunswick – 2021

	Male	Female	Total
Aged 55 Years and Over			
High School or Less	\$20.45	\$16.75	\$19.00
Post-Secondary Certificate	\$25.00	\$21.63	\$23.52
University Degree	\$35.10	\$37.50	\$35.92
Aged 25 to 54 Years			
High School or Less	\$18.30	\$15.30	\$17.00
Post-Secondary Certificate	\$26.00	\$22.00	\$24.00
University Degree	\$33.65	\$33.30	\$33.33

Median Hourly Wage Among Individuals Aged 55 Years and Over with a University Degree – 2021



Median Hourly Wage Among Individuals Aged 55 Years and Over with a Post-Secondary Diploma or Certificate – 2021



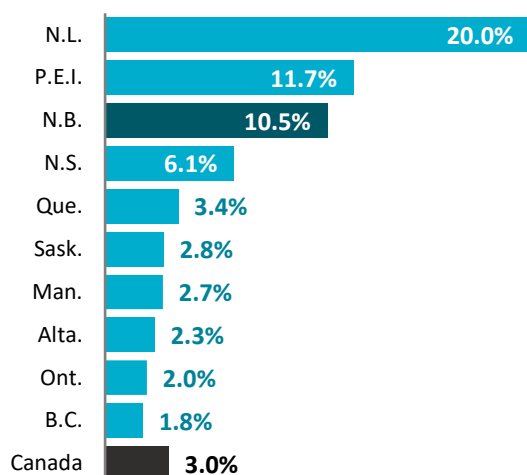
¹⁰ Source(s): Statistics Canada, Labour Force Survey (Public Use Microdata File and Table 14-10-0340)

Employment Insurance¹¹

In May 2022, 10.5% of New Brunswickers aged 55 years and over with recent work experience¹² received employment insurance benefits, the third highest percentage among the ten provinces.

The seasonal nature of many prominent industries in the province, such as seafood processing, construction, forestry, fishing, and certain tourism-related industries, is one of the primary factors behind this trend. Usage of the EI program is most common in rural parts of the province, where these industries are most prominent.

Percentage of Population Aged 55 Years and Over with Recent Work Experience¹² Receiving Employment Insurance Benefits – May 2022 (Regular Benefits Only; Seasonally Adjusted)



It's worth noting that in response to the COVID-19 pandemic, a number of temporary changes to the Employment Insurance program were made to permit continued and easier access to EI while the economy recovers. One of these changes was the introduction of a new common national 420-hour entrance requirement to qualify for EI benefits. This change is set to expire in September 2022.

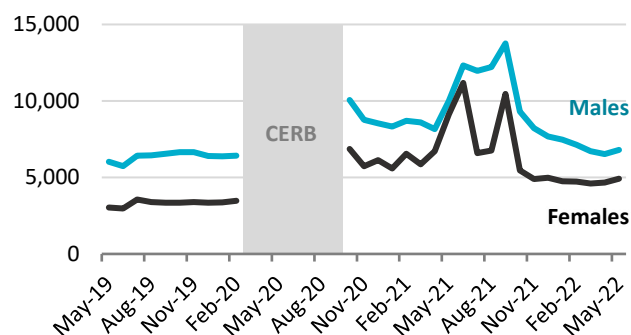
Minimum Number of Hours of Insurable Employment Required to Qualify for EI Regular Benefits by Employment Insurance Region

	May 2019	May 2022
Fredericton-Moncton-Saint John	665	420
Madawaska-Charlotte	595	420
Restigouche-Albert	455	420

A trend that has emerged since these new temporary measures were put in place has been an increase in the share of older EI recipients who are female. Between February 2020 and May 2022, the number of females aged 55 years and over receiving regular EI benefits increased by 41.4% (from 3,480 to 4,920), while the number of older males receiving benefits increased by 5.9% (from 6,420 to 6,800). A few possible factors that could be influencing this shift include:

- Differences between males and females in terms of representation in the industries that have been most affected by the pandemic
- Differences between males and females in terms of number of individuals who qualify for benefits under the new temporary criteria that would not have qualified under the previous criteria
- Differences between males and females in terms of the number of individuals who are jobless but have exhausted their benefits

Individuals Aged 55 Years and Over Receiving Employment Insurance Benefits by Sex – New Brunswick (Regular Benefits Only; Seasonally Adjusted)



¹¹ Sources(s): Statistics Canada, Employment Insurance Statistics (Table 14-10-0011) and Labour Force Survey (Public Use Microdata File)

¹² For the purposes of this report, "recent work experience" was defined as anyone who was currently employed or had worked in the past eighteen months.