



**Labour Market Profile of
Older Workers in New Brunswick
March 2023**



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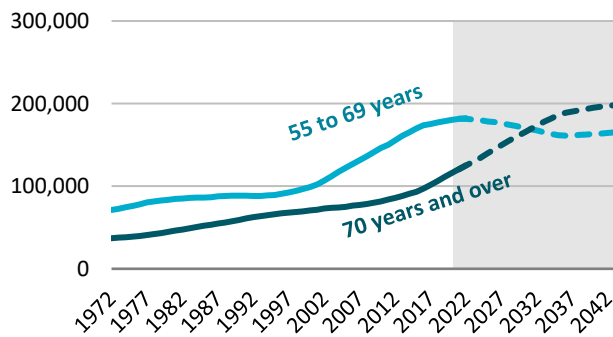
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Population

Overview¹

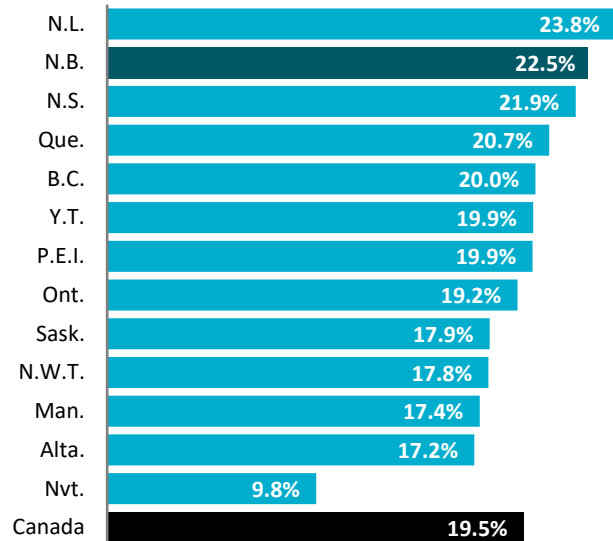
Over the past several decades, the population aged 55 to 69 years has grown significantly, not just in New Brunswick, but across all of Canada (a reflection of the aging of the baby boom generation). However, due to consistently high levels of youth out-migration, and relatively low immigration levels, 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 and Prince Edward Island have 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)



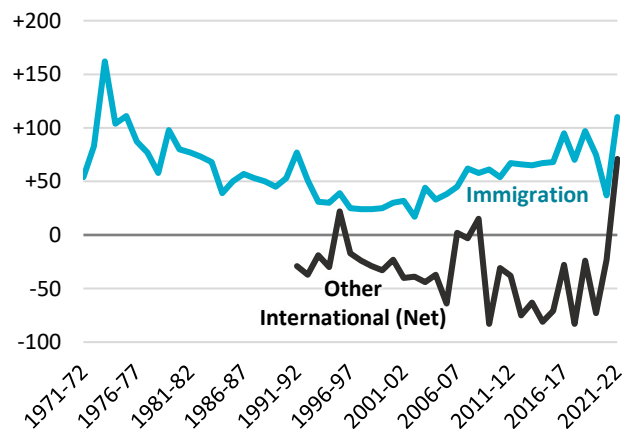
As of July 1, 2022, there were an estimated 182,358 New Brunswick residents between the ages of 55 and 69 years. This total was up 155.9% relative to 1972. During this same time, the percentage of the total population that fell into this age category grew from 11.0% to 22.5%. In addition to this population, there were 125,383 individuals aged 70 years and over, representing 15.4% of the total population.

Percentage of Population Aged 55 to 69 Years – 2022



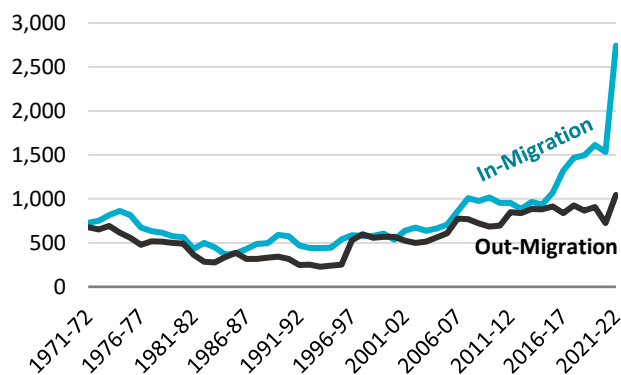
Going forward, a significant portion of the baby-boom generation will age out of the 55 to 69 year age cohort, with this population expected to decline significantly over the next fifteen years. This will result in significant growth to the population aged 70 years and over.

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

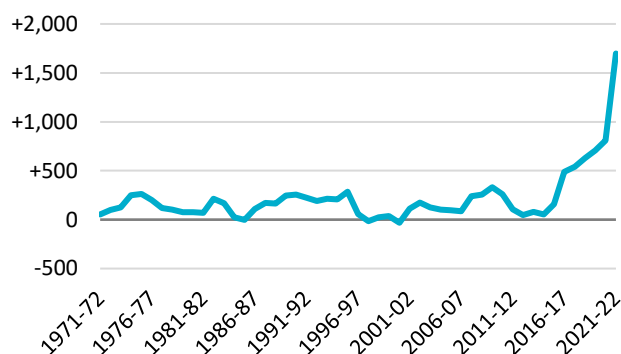


¹ Source(s): Statistics Canada, Annual Demographic Estimates (Tables 17-10-0005, 17-10-0014 and 17-10-0015); and Population Projections for Canada, Provinces and Territories (Table 17-10-0057).

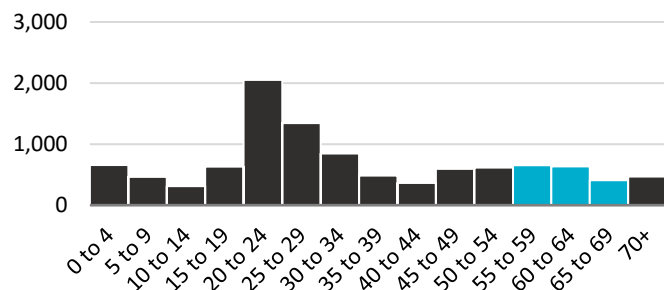
Interprovincial Migration Among the Population Aged 55 to 69 – New Brunswick



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



Net Interprovincial Migration by Age – New Brunswick – July 2021 to July 2022



Migration Among the Population Aged 55 to 69 by Sex – New Brunswick – July 2019 to July 2022

	2019-20	2020-21	2021-22
Male			
Immigration	39	18	49
Other International	-55	-7	+21
Interprovincial (Net)	+361	+421	+867
In-Migrants	793	773	1,374
Out-Migrants	432	352	507
Female			
Immigration	36	19	61
Other International	-18	-16	+50
Interprovincial (Net)	+345	+388	+831
In-Migrants	818	760	1,369
Out-Migrants	473	372	538

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 and absolute basis).

Percentage of Population Aged 55 and 69 by CMA/CA³ – New Brunswick – July 2022

	Percentage
Southern N.B.	
Greater Moncton	18.7%
Greater Saint John	21.7%
Greater Fredericton	18.8%
Other Southern N.B.	24.1%
Northern N.B.	
Greater Bathurst	26.5%
Greater Miramichi	24.2%
Greater Edmundston	26.1%
Greater Campbellton	28.1%
Other Northern N.B.	26.6%

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

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.

Migration Among the Population Aged 55 to 69 by Region – N.B. – July 2019 to July 2022

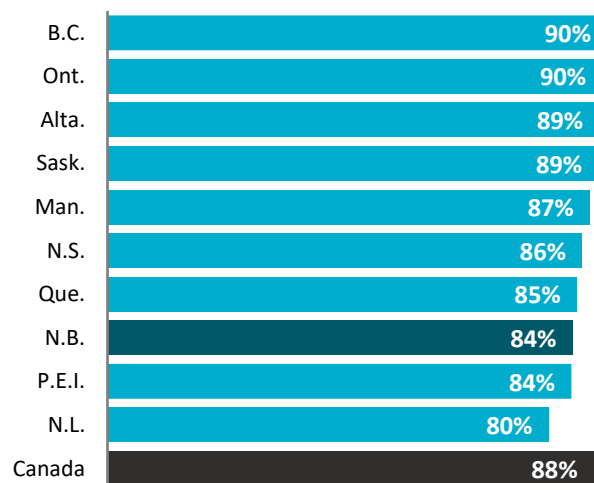
	2019-2020	2020-2021	2021-2022
Greater Moncton			
Intraprovincial (Net)	+30	+19	+10
Interprovincial (Net)	+168	+171	+341
International (Net)	+9	+12	+63
Greater Saint John			
Intraprovincial (Net)	-13	-49	-46
Interprovincial (Net)	+81	+104	+224
International (Net)	+10	-4	+44
Greater Fredericton			
Intraprovincial (Net)	-10	+7	+7
Interprovincial (Net)	+33	+46	+121
International (Net)	+24	-3	+46
Other Southern N.B.			
Intraprovincial (Net)	+63	+69	+71
Interprovincial (Net)	+244	+230	+478
International (Net)	-40	+4	+22
Greater Bathurst			
Intraprovincial (Net)	+10	-15	-14
Interprovincial (Net)	+34	+29	+63
International (Net)	-2	+2	+2
Greater Miramichi			
Intraprovincial (Net)	-13	+9	+9
Interprovincial (Net)	+28	+34	+76
International (Net)	-1	+4	+4
Greater Edmundston			
Intraprovincial (Net)	-1	+4	+6
Interprovincial (Net)	+4	+4	+22
International (Net)	+1	+2	+2
Greater Campbellton			
Intraprovincial (Net)	-18	-7	-6
Interprovincial (Net)	+6	+11	+20
International (Net)	0	0	+2
Other Northern N.B.			
Intraprovincial (Net)	-48	-37	-37
Interprovincial (Net)	+108	+180	+353
International (Net)	+1	-3	-4

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

Education⁴

Across Canada, older individuals residing in New Brunswick are among the least likely to have completed high school. As of 2022, 84.2% of New Brunswickers aged 55 to 69 had at least a high school diploma⁵. This was the third lowest proportion for this age range among the provinces. This rate was especially low among older males.

Percentage of Population Aged 55 to 69 With at Least a High School Diploma – 2022



⁴ Source(s): Statistics Canada, Labour Force Survey (Public Use Microdata File).

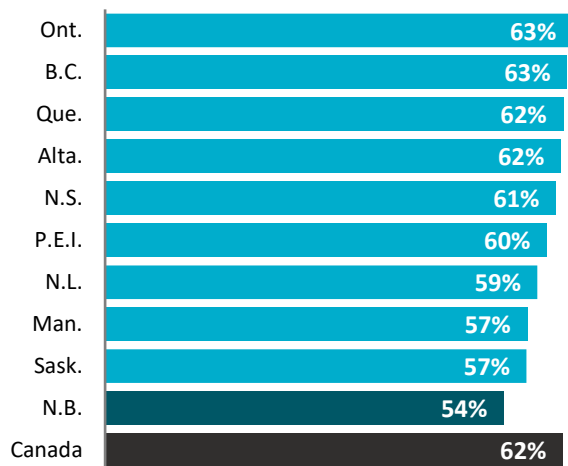
⁵ i.e., a high school diploma and/or a postsecondary education

Percentage of the Population Aged 55 to 69 With at Least a High School Diploma by Age Group and Sex – 2022

	N.B.		Canada	
	Male	Female	Male	Female
55 to 59 years	87%	93%	90%	92%
60 to 64 years	77%	85%	86%	89%
65 to 69 years	78%	84%	84%	86%

In addition to being among the least likely to have completed high school, older individuals in New Brunswick are among the least likely to have post-secondary credentials. As of 2022, only 54.1% of New Brunswickers aged 55 to 69 had completed some form of post-secondary education, compared to 62.1% at a national level. Relative to the national level, older New Brunswick were noticeably less likely to be degree holders.

Post-Secondary Education Completion Rate Among the Population Aged 55 to 69 – 2022



Post-Secondary Education Completion Rate Among the Population Aged 55 to 69 by Age Group and Sex – 2022

	N.B.		Canada	
	Male	Female	Male	Female
55 to 59 years	62%	65%	65%	69%
60 to 64 years	49%	52%	62%	60%
65 to 69 years	48%	49%	59%	57%

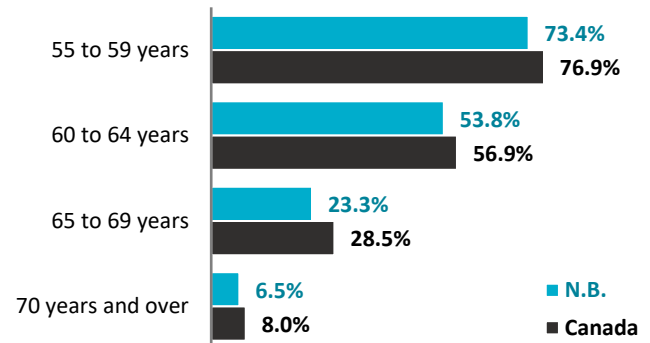
Highest Certificate, Diploma or Degree Among the Population Aged 55 to 69 by Sex – 2022

	N.B.	Canada
No Post-Secondary Credentials	46%	38%
Post-Secondary Certificate/Diploma	37%	37%
Degree	17%	25%

Labour Force Characteristics⁶

New Brunswick consistently has one of the lowest rates of labour force participation among its older population in Canada. Throughout 2022, an average of 97,600 New Brunswickers aged 55 years and over were participating in the labour force (89,600 employed and 8,000 unemployed), representing 33.0% of this population, compared to 36.8% at a national level.

Participation Rate Among the Population Aged 55 Years and Over by Age Group – 2022



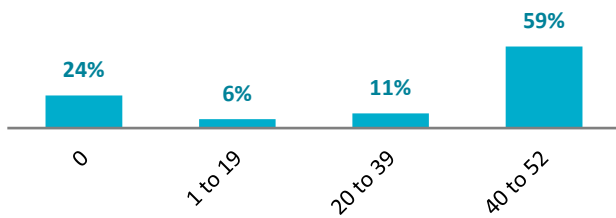
It’s important to keep in mind that annual labour force totals represent averages of 12 monthly snapshots, and do not represent the cumulative number of individuals that participated in the labour force in a given year. As of December 2022, there were 111,600 unique individuals aged 55 years and over who reported worked at some point in the past 12 months, with the number employed at any given time varying from a low of 85,100 (in January) to a high of 94,300 (in October).

⁶ 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 2021 Census of Population.

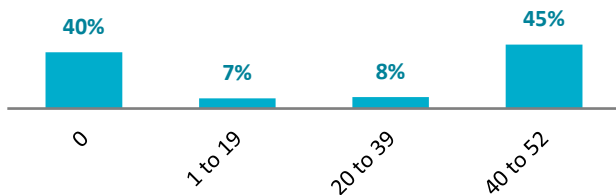
Not working year-round was common among older New Brunswickers working in industries such as seafood processing, construction, natural resources (fishing, forestry and logging, etc.) and certain tourism-related industries. In general, seasonal employment, especially among older workers, was more common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

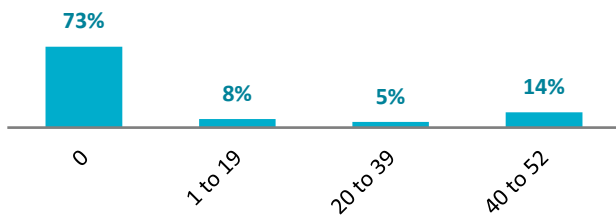
Population Aged 55 to 59 by Weeks Worked Throughout Year – New Brunswick – 2018



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

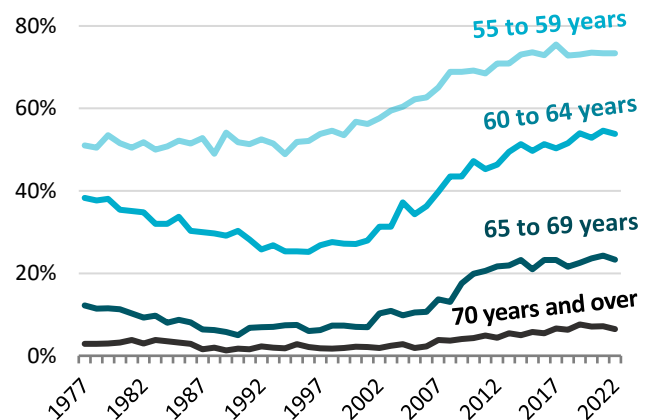


The relatively high number of individuals who were working seasonally contributed to the province’s relatively low participation rates among older individuals. Other factors potentially contributing to this trend include:

- 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 – 1977 to 2022



Participation Rate Among Individuals Aged 55 Years and Over by Sex and Age Group – New Brunswick – 1977 and 2022

	1977	2022
Males		
55 to 59 years	71.9%	77.6%
60 to 64 years	58.0%	60.8%
65 to 69 years	16.7%	28.8%
70 years and over	N/A ⁷	9.0%
Females		
55 to 59 years	31.4%	69.3%
60 to 64 years	19.3%	47.1%
65 to 69 years	7.0%	18.1%
70 years and over	N/A ⁷	4.3%

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 2021 Census, the most common occupations⁸ among males aged 55 years and over were:

1. Transport truck drivers
2. Retail and wholesale trade managers
3. Retail salespersons and visual merchandisers
4. Carpenters
5. Automotive service technicians, truck and bus mechanics and mechanical repairers
6. Janitors, caretakers and heavy-duty cleaners
7. Senior managers
8. Construction trades helpers and labourers

On the other hand, the most common occupations among females aged 55 years and over were:

1. Administrative assistants
2. Nurse aides, orderlies and patient service associates
3. Registered nurses
4. Light duty cleaners
5. Cashiers
6. Retail salespersons and visual merchandisers
7. Administrative officers
8. Elementary and secondary school teacher assistants

Labour Force Characteristics of Individuals Aged 55 Years and Over – New Brunswick – 2022 (12-Month Averages)

	55 years and over	55 to 59 years	60 to 64 years	65 to 69 years	70 years and over
Population	296,200	59,400	61,300	57,400	118,100
Not in labour force	198,600	15,800	28,300	44,000	110,400
Labour force	97,600	43,600	33,000	13,400	7,700
Employment	89,600	40,500	29,900	12,000	7,100
Proportion Full-Time	81.6%	88.9%	82.6%	70.0%	56.3%
Unemployment	8,000	3,100	3,000	1,400	500
Participation rate	33.0%	73.4%	53.8%	23.3%	6.5%
Employment rate	30.2%	68.2%	48.8%	20.9%	6.0%
Unemployment rate	8.2%	7.1%	9.1%	10.4%	6.5%

⁷ Suppressed to meet the confidentiality requirements of the Statistics Act

⁸ Occupation-related terminology and groupings used in this section are based on the National Occupational Classification (NOC) system.

Wages⁹

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 2022 the median hourly wage rate among New Brunswick employees aged 55 years and over was \$23.00, compared to \$26.10 among employees aged 25 to 54 years. Nationally, the median wage among employees aged 55 years and over \$27.25, compared to \$30.13 among those aged 25 to 54 years.

Average and Median Hourly Wage Among the Population Aged 55 Years and Over by Sex – 2022

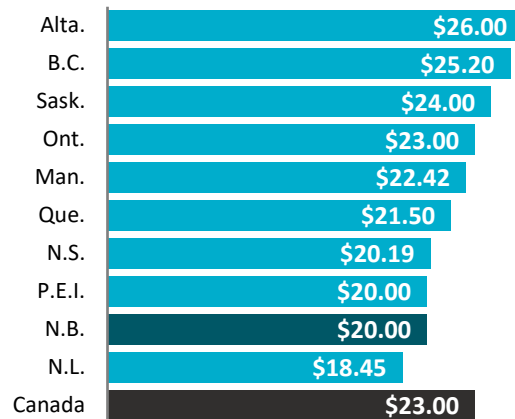
	Males	Females	Total
New Brunswick			
Average Hourly Wage	\$29.23	\$25.39	\$27.41
Median Hourly Wage	\$24.44	\$21.00	\$23.00
Canada			
Average Hourly Wage	\$35.94	\$30.04	\$33.09
Median Hourly Wage	\$30.00	\$25.00	\$27.25

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

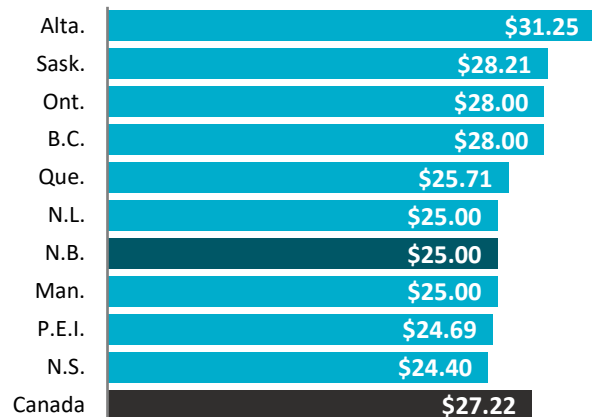
Median Hourly Wage Rate Among Employees Aged 55 Years and Over by Sex and Highest Level of Education – New Brunswick – 2022

	Males	Females	Total
Aged 55 Years and Over			
High School or Less	\$21.70	\$17.50	\$20.00
Post-Secondary Certificate	\$26.00	\$22.99	\$25.00
University Degree	\$41.21	\$35.13	\$37.39
Aged 25 to 54 Years			
High School or Less	\$21.00	\$18.75	\$20.00
Post-Secondary Certificate	\$27.69	\$23.47	\$25.00
University Degree	\$37.50	\$36.00	\$36.41

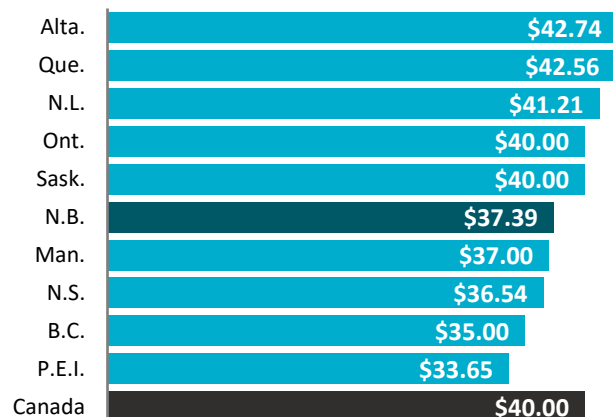
Median Hourly Wage Among Individuals Aged 55 Years and Over with a High School Diploma or Less – 2022



Median Hourly Wage Among Individuals Aged 55 Years and Over with a Post-Secondary Diploma or Certificate – 2022



Median Hourly Wage Among Individuals Aged 55 Years and Over with a University Degree – 2022



⁹ Source(s): Statistics Canada, Labour Force Survey (Public Use Microdata File and Table 14-10-0340).

Employment Insurance¹⁰

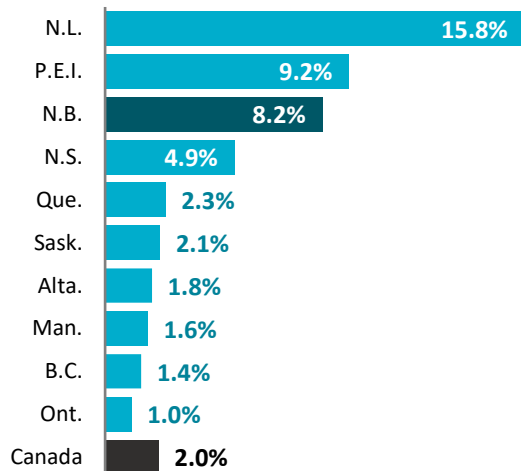
In November 2022, 9,360 New Brunswickers aged 55 years and over received employment insurance regular benefits (unadjusted for seasonality). This represented approximately 8.2% of individuals in this age range with recent work experience¹¹ – the third highest percentage among the ten provinces.

Some of the factors contributing to the relatively high percentage of youth that receive employment insurance in New Brunswick include:

- The province’s relatively weak economic / labour market conditions
- The seasonal nature of many prominent industries in the province

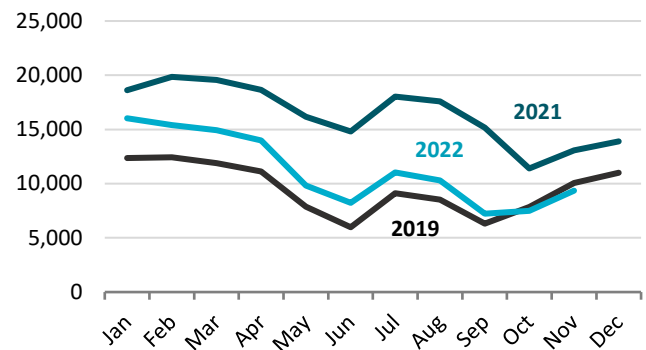
Usage of the EI program is most common in rural parts of the province, where these industries are most prominent.

Percentage of Population Aged 55 Years and Over with Recent Work Experience Receiving EI Regular Benefits – November 2022



While the proportion of older individuals receiving employment insurance benefits in New Brunswick was high relative to most other provinces, it was down slightly compared to previous years.

Employment Insurance Beneficiaries (Regular Benefits) Aged 55 Years and Over by Sex – New Brunswick



The recent decrease in older beneficiaries can be primarily attributed to two factors:

- A number of temporary changes to the EI program expiring on September 25th, 2022 (resulting in a greater number of hours of work being required to qualify for benefits)
- The province experiencing lower than usual levels of unemployment (resulting in a greater number of hours of work being required to qualify for benefits)

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

	Nov. 2019	Nov. 2021	Nov. 2022
Fredericton-Moncton-Saint John	665	420	700
Madawaska-Charlotte	595	420	665
Restigouche-Albert	420	420	525

In terms of gender, EI usage was significantly higher among the province’s older male population. Of the 9,360 individuals aged 55 years and over who received EI regular benefits in November 2022, 5,980 were male, while only 3,380 were female. This general trend persists across most parts of the country.

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

¹¹ 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.

Appendix: Glossary

Labour Force: refers to the working age population (15+) that is employed or unemployed.

Employment: refers to people who, during the reference week, did any work at all at a job or business; or had a job but were not at work due to factors such as illness, personal, family responsibilities or labour disputes.

Full-Time Employment: refers to people who usually work thirty or more hours per week.

Part-Time Employment: refers to people who usually work less than thirty hours per week.

Unemployment: refers to people who during the reference week were without work but had actively looked for work in the past four weeks and were available for work; or were on temporary layoff during the reference week with an expectation of recall and were available for work.

Unemployment Rate: represents the number of unemployed as a percentage of the labour force.

Participation Rate: represents the labour force as a percentage of the working age population.

Employment Rate: represents the employed as a percentage of the working age population.

Industry/Sector: The North American Industry Classification System (NAICS) is a comprehensive system encompassing all economic activities. Establishments (businesses) are grouped according to similarity in the production processes used to produce goods and services.