

May 2025

NEW BRUNSWICK Labour Market Profile of Older Workers



An analysis of older workers in the province, covering topics such as migration trends, education levels, labour force characteristics and wages.

Data Sources:

- Statistics Canada – Annual Demographic Estimates
- Statistics Canada – Labour Force Survey
- Statistics Canada – Employment Insurance Statistics

New Brunswick Labour Market Profile of Older Workers

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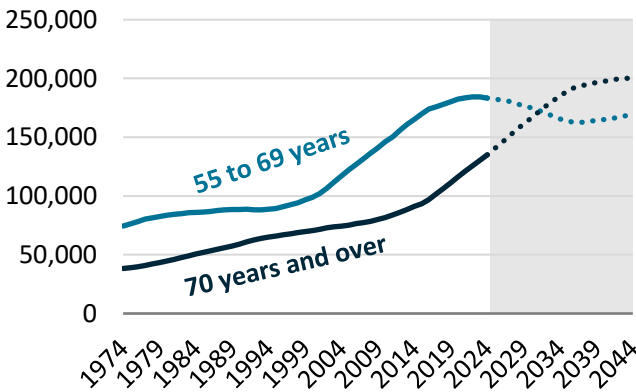
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Note: While there is no age at which an individual must retire, the majority of individuals retire by the age of sixty-five, with some working slightly longer, but very few work past the age of seventy. For this reason, certain statistics and graphs in this report exclude those aged seventy years and over.

Population¹

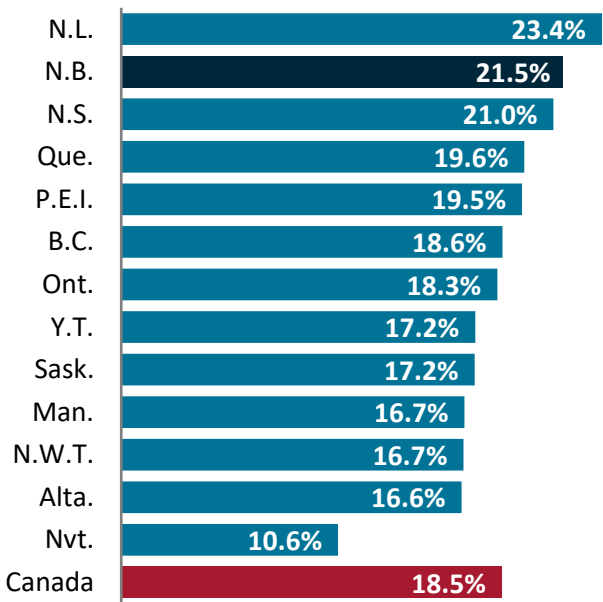
Over the past several decades, the population aged 55 and over has grown significantly, not just in New Brunswick, but across all of Canada (a reflection of the aging of the baby boom generation). However, due to consistently high levels of youth out-migration, and relatively low immigration levels, this older population accounts for a much larger share of the overall population in New Brunswick than it does in most other provinces. Furthermore, a significant number of older workers and retirees moving from other provinces to New Brunswick has also contributed to this trend. Relative to population size, only Prince Edward Island 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, 2024, there were an estimated 183,325 New Brunswick residents between the ages of 55 and 69 years. This total was up 146.4% relative to 1974. During this same time period, the percentage of the total population that fell into this age category grew from 11.2% to 21.5%. In addition to this population, there were 134,930 individuals aged 70 years and over, representing 15.8% of the total population.

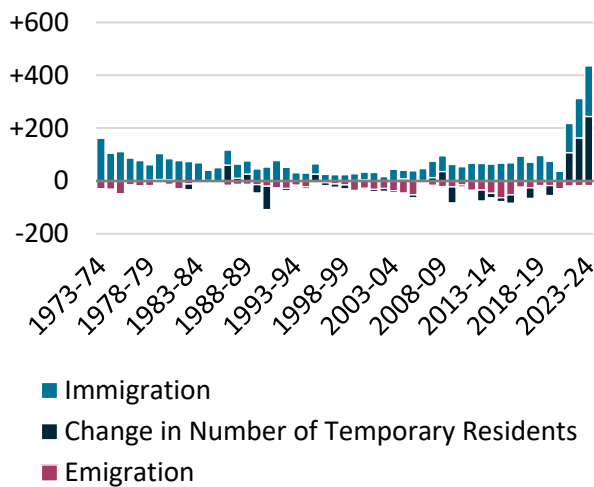
Share of Total Population Accounted for by the Population Aged 55 to 69 Years – July 2024



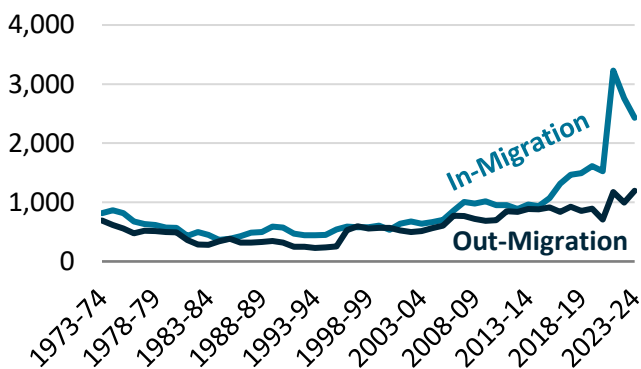
Going forward, a significant portion of the baby boom generation will age out of the 55 to 69 year age cohort, with this population expected to decline significantly over the next fifteen years. This will result in significant growth to the population aged 70 years and over.

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).

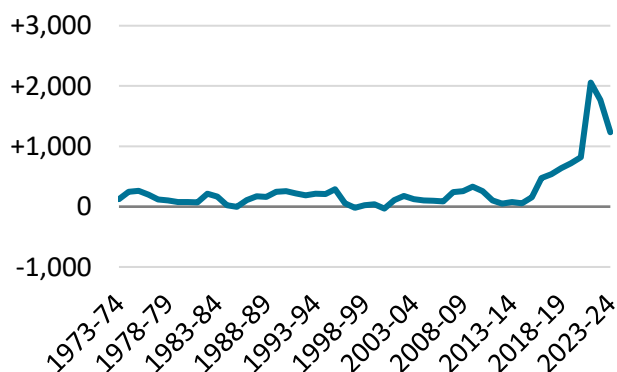
International Migration Among the Population Aged 55 to 69 – New Brunswick



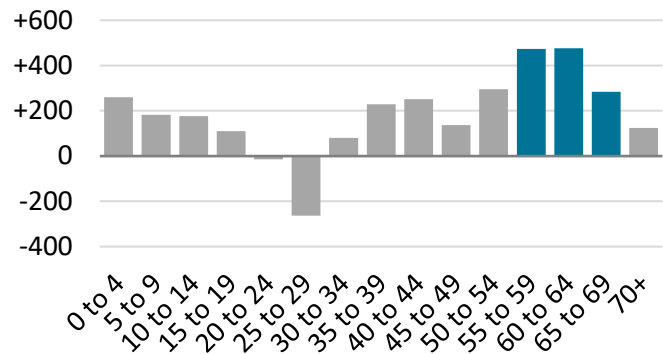
Interprovincial Migration Among the Population Aged 55 to 69 – New Brunswick



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



Net Interprovincial Migration by Age – New Brunswick – July 2023 to July 2024



In general, the effects of population aging have been most pronounced in rural regions of province, with these areas having experienced decades of high levels of youth out-migration and relatively low immigration levels.

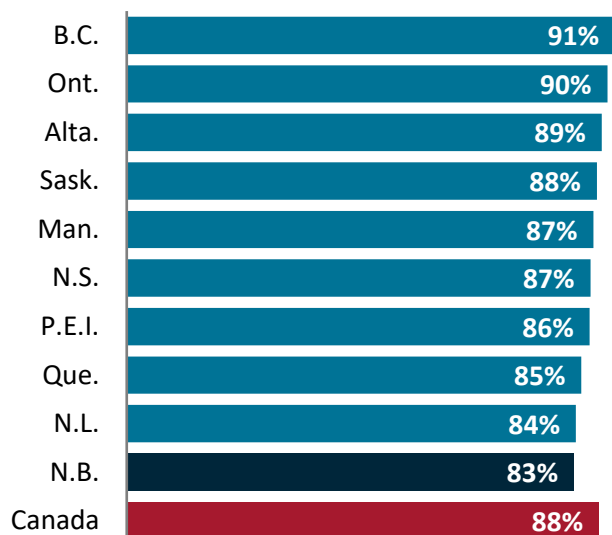
Share of Total Population Accounted for Population Aged 55 Years and Over by Region – July 2024

	Percentage of Population	
	Aged 55 to 69	Aged 70+
Southern N.B.		
Greater Moncton	16.8%	12.7%
Greater Saint John	21.0%	14.0%
Greater Fredericton	18.1%	12.8%
Other Southern N.B.	23.9%	17.8%
Northern N.B.		
Greater Bathurst	25.4%	20.9%
Greater Miramichi	23.2%	18.7%
Greater Edmundston	23.8%	20.1%
Greater Campbellton	25.9%	20.5%
Other Northern N.B.	26.0%	19.0%

Education²

Across Canada, older individuals residing in New Brunswick are among the least likely to have completed high school. As of 2024, 83.5% of New Brunswickers aged 55 to 69 had at least a high school diploma³. This was the lowest proportion for this age range among the provinces. This rate was especially low among older men.

Percentage of Population Aged 55 to 69 With at Least a High School Diploma – 2024

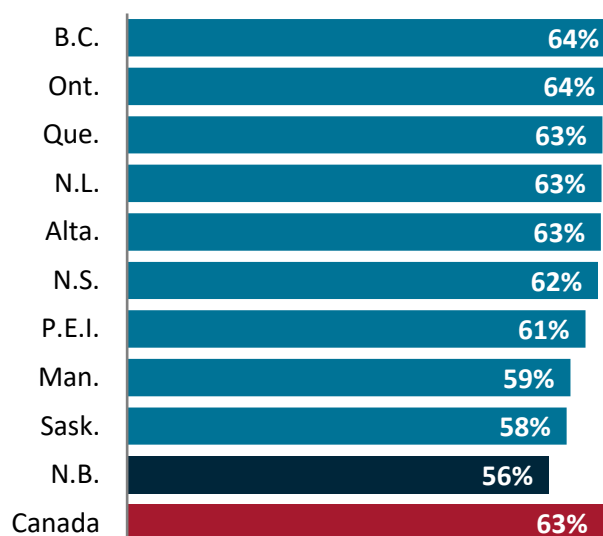


Percentage of the Population Aged 55 Years and Over With at Least a High School Diploma by Age Group and Gender – 2024

	N.B.		Canada	
	Men	Women	Men	Women
55 to 59 years	85%	92%	90%	92%
60 to 64 years	79%	89%	86%	90%
65 to 69 years	75%	82%	84%	86%
70+ years	72%	71%	78%	76%

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 2024, only 55.8% of New Brunswickers aged 55 to 69 had completed some form of post-secondary education, compared to 63.0% at a national level. Older New Brunswickers were particularly less likely to be degree holders.

Percentage of the Population Aged 55 to 69 Years with Post-Secondary Credentials – 2024



Percentage of the Population Aged 55 Years and Over with Post-Secondary Credentials by Age Group and Gender – 2024

	N.B.		Canada	
	Men	Women	Men	Women
55 to 59 years	58%	64%	67%	70%
60 to 64 years	54%	59%	63%	62%
65 to 69 years	51%	50%	58%	57%
70+ years	54%	46%	56%	48%

² Source(s): Statistics Canada, Labour Force Survey (Public Use Microdata File).

³ i.e., a high school diploma (or equivalency certificate) and/or a post-secondary education

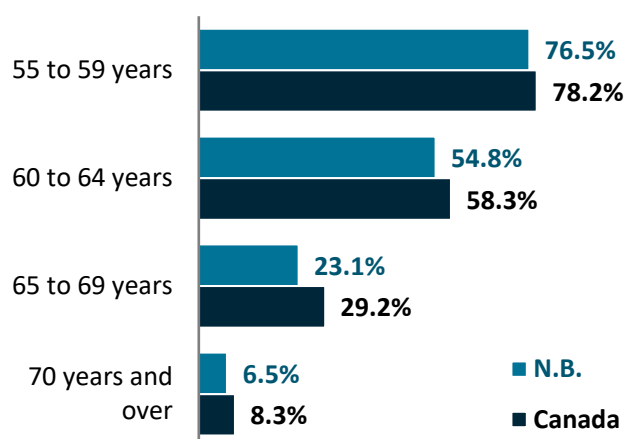
Highest Certificate, Diploma or Degree Among the Population Aged 55 to 69 by Gender – 2024

	N.B.	Canada
No Post-Secondary Credentials	44%	37%
Post-Secondary Certificate/Diploma	38%	37%
Degree	18%	26%

Labour Force Characteristics⁴

New Brunswick consistently has one of the lowest rates of labour force participation among its older population in Canada. Throughout 2024, an average of 100,100 New Brunswickers aged 55 years and over were participating in the labour force (93,000 employed and 7,100 unemployed), representing 32.4% of this population, compared to 36.4% at a national level.

Participation Rate Among the Population Aged 55 Years and Over by Age Group – 2024



Participation Rate Among the Population Aged 55 Years by Age Group, Gender and Province – 2024

	55 to 59 years	60 to 64 years	65 to 69 years	70+ years
Men				
N.L.	74.9%	55.9%	26.7%	7.4%
P.E.I.	88.3%	75.0%	46.8%	14.7%
N.S.	76.0%	58.7%	30.3%	10.4%
N.B.	79.4%	62.1%	29.1%	8.7%
Que.	83.3%	65.4%	31.1%	10.4%
Ont.	82.5%	66.4%	36.2%	11.8%
Man.	80.3%	62.4%	33.8%	11.2%
Sask.	86.1%	68.7%	40.0%	15.4%
Alta.	85.8%	65.1%	39.4%	13.8%
B.C.	85.4%	64.9%	37.1%	10.8%
Women				
N.L.	68.4%	45.0%	23.3%	3.2%
P.E.I.	79.8%	50.5%	24.4%	7.1%
N.S.	73.4%	47.1%	24.3%	5.7%
N.B.	73.6%	47.7%	17.5%	4.6%
Que.	75.1%	49.8%	21.3%	4.6%
Ont.	72.7%	52.2%	24.1%	6.1%
Man.	70.2%	48.8%	23.7%	6.2%
Sask.	75.1%	53.2%	28.4%	6.4%
Alta.	73.3%	54.3%	25.7%	6.8%
B.C.	74.0%	53.7%	26.0%	6.1%

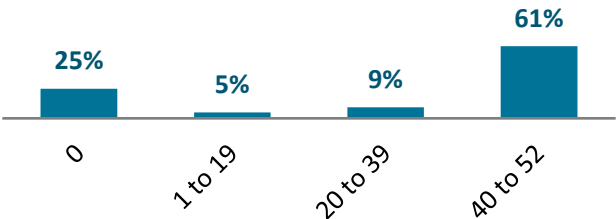
It's important to keep in mind that annual labour force totals represent averages of 12 monthly snapshots, and do not represent the cumulative number of individuals that participated in the labour force in a given year. As of December 2024, there were 111,900 unique individuals aged 55 years and over who reported that they were either currently employed or had worked at some point in the past 12 months.

⁴ 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.

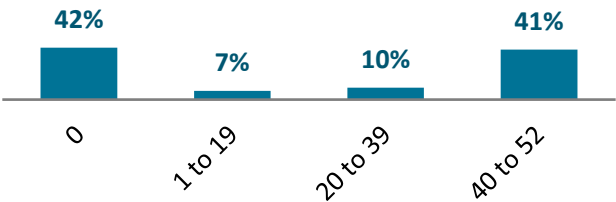
Not working year-round was common among older New Brunswickers working in industries such as seafood processing, construction, natural resources (fishing, forestry and logging, etc.) and certain tourism-related industries. In general, seasonal employment, especially among older workers, was more common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

Data from the 2022 Canadian Income Survey suggests that, among New Brunswickers aged 55 to 69, 14.3% of the population worked at least one week but less than 40 weeks throughout the course of the year (compared to 11.9% nationally)

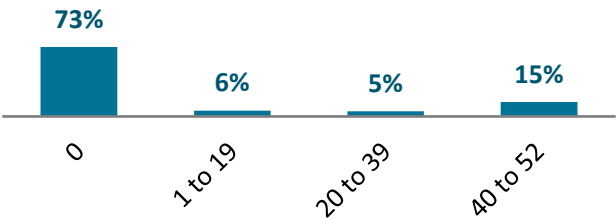
Population Aged 55 to 59 by Weeks Worked Throughout Year – New Brunswick – 2022



Population Aged 60 to 64 by Weeks Worked Throughout Year – New Brunswick – 2022



Population Aged 65 to 69 by Weeks Worked Throughout Year – New Brunswick – 2022

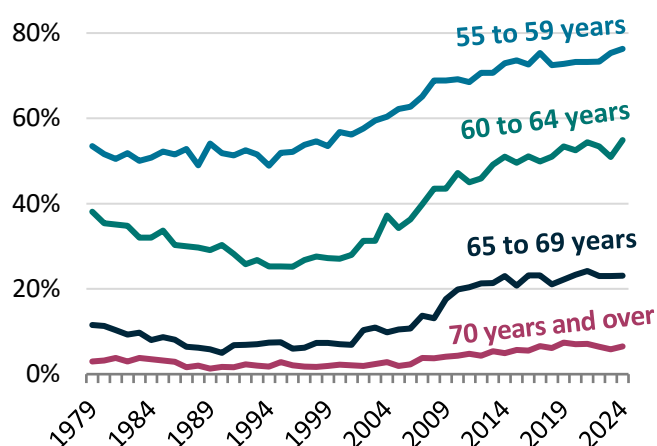


The relatively high number of individuals who were working seasonally contributed to the province’s relatively low participation rates among older individuals. Other factors potentially contributing to this trend include:

- 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 women. However, both within the province and across Canada, older men are still much more likely to be participating in the labour force than older women. Going forward, this gap may shrink, as women 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 – 1979 to 2024



Participation Rate Among Individuals Aged 55 Years and Over by Gender and Age Group – New Brunswick – 1984, 2004 and 2024

	1984	2004	2024
Men			
55 to 59 years	71.0%	66.5%	79.3%
60 to 64 years	45.7%	45.9%	62.0%
65 to 69 years	12.1%	10.9%	29.1%
70 years and over	N/A*	N/A*	8.7%
Women			
55 to 59 years	32.5%	54.2%	73.4%
60 to 64 years	19.9%	28.6%	47.5%
65 to 69 years	4.5%	8.8%	17.4%
70 years and over	N/A*	N/A*	4.6%

*Suppressed to meet the confidentiality requirements of the Statistics Act

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 occupations⁵ among men 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 women 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

⁵ Occupation-related terminology and groupings used in this section are based on the National Occupational Classification (NOC) system.

Labour Force Characteristics of Individuals Aged 55 Years and Over – New Brunswick – 2024 (12-Month Averages)

	55 years and over	55 to 59 years	60 to 64 years	65 to 69 years	70 years and over
Population	308,800	56,200	63,600	60,200	128,800
Not in labour force	208,700	13,200	28,800	46,300	120,400
Labour force	100,100	42,900	34,900	13,900	8,400
Employment	93,000	40,400	32,100	12,500	7,900
Proportion Full-Time	79.4%	88.6%	80.4%	66.4%	49.4%
Unemployment	7,100	2,600	2,700	1,400	N/A*
Participation rate	32.4%	76.3%	54.9%	23.1%	6.5%
Employment rate	30.1%	71.9%	50.5%	20.8%	6.1%
Unemployment rate	7.1%	6.1%	7.7%	10.1%	N/A*

*Suppressed to meet the confidentiality requirements of the Statistics Act

Wages⁶

According to Statistics Canada's Labour Force Survey, in 2024, the median hourly wage rate among New Brunswick employees aged 55 years and over was \$25.14. While this was well below the national median of \$30.00, this trend was not unique to older workers, with New Brunswickers generally earning less than those in the Central and Western provinces across all age groups.

Average and Median Hourly Wage Among the Population Aged 55 Years and Over by Gender – 2024

	Men	Women	Total
New Brunswick			
Average Hourly Wage	\$33.10	\$28.48	\$30.86
Median Hourly Wage	\$27.69	\$24.00	\$25.14
Canada			
Average Hourly Wage	\$39.73	\$33.15	\$36.56
Median Hourly Wage	\$33.00	\$27.00	\$30.00

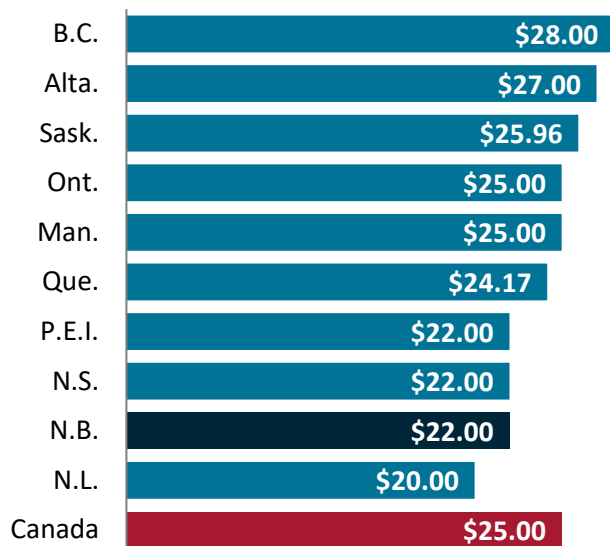
On the other hand, the earnings of older New Brunswickers were roughly on par with those of younger, similarly educated, individuals in the province.

Median Hourly Wage Rate Among Employees Aged 55 Years and Over by Gender and Highest Level of Education – New Brunswick – 2024

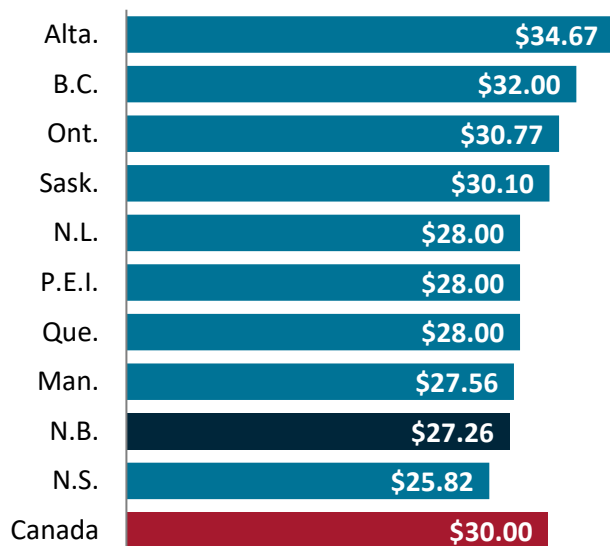
	Men	Women	Total
Aged 55 Years and Over			
High School or Less	\$23.50	\$20.03	\$22.00
Post-Secondary Certificate	\$29.57	\$25.56	\$27.26
University Degree	\$43.55	\$37.69	\$40.10
Aged 25 to 54 Years			
High School or Less	\$23.33	\$21.00	\$22.44
Post-Secondary Certificate	\$30.00	\$26.37	\$28.00
University Degree	\$38.11	\$37.00	\$37.31

⁶ Source(s): Statistics Canada, Labour Force Survey (Public Use Microdata File and Table 14-10-0064).

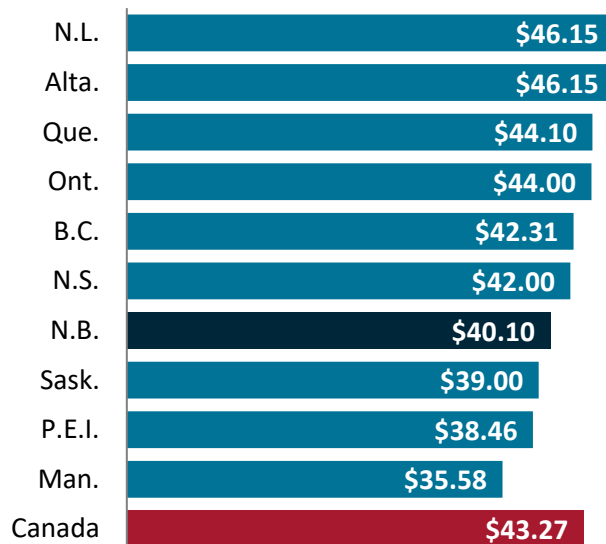
Median Hourly Wage Among Individuals Aged 55 Years and Over with a High School Diploma or Less – 2024



Median Hourly Wage Among Individuals Aged 55 Years and Over with a Post-Secondary Diploma or Certificate – 2024



Median Hourly Wage Among Individuals Aged 55 Years and Over with a University Degree – 2024



Employment Insurance (EI)⁷

In 2024, an average of 9,300 New Brunswickers aged 55 years and over received employment insurance regular benefits (unadjusted for seasonality) in a typical month. This represented approximately 7.9% of individuals in this age range with recent work experience⁸ – the third highest percentage among the ten provinces.

Some of the factors contributing to the relatively high percentage of older New Brunswickers that receive employment insurance include:

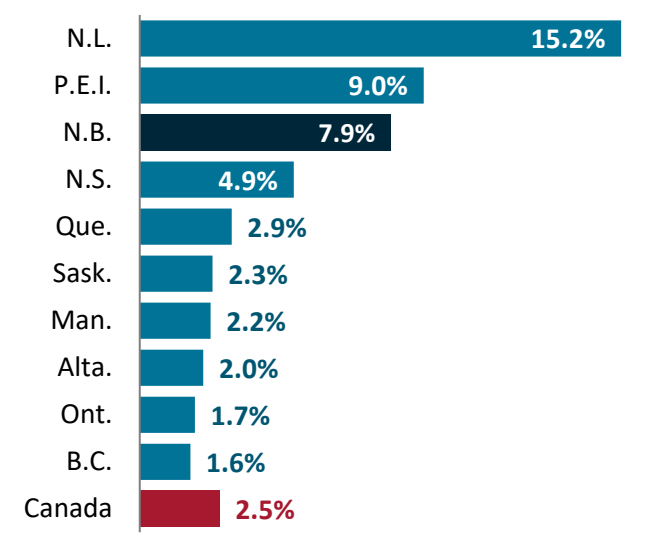
- The province's relatively weak economic / labour market conditions
- The seasonal nature of many prominent industries in the province

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

⁷ Sources(s): Statistics Canada, Employment Insurance Statistics (Table 14-10-0011) and Labour Force Survey (Public Use Microdata File).

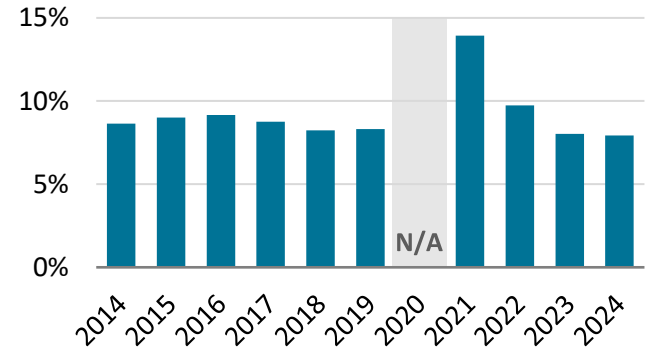
⁸ For the purposes of this report, "recent work experience" was defined as anyone who was currently employed or had worked in the past eighteen months.

Percentage of Population Aged 55 Years and Over with Recent Work Experience Receiving EI Regular Benefits – 2024 (12-Month Averages)



While the proportion of older individuals receiving employment insurance benefits in New Brunswick was high relative to most other provinces in 2024, it was down slightly compared to previous years.

Percentage of Population Aged 55 Years and Over with Recent Work Experience Receiving EI Regular Benefits – New Brunswick (12-Month Averages)



The recent decrease in older beneficiaries can be primarily attributed to there being more employment opportunities than usual in the province. Not only does an increased number of employment opportunities lead to fewer individuals *needing* employment insurance benefits, it also generally leads to fewer people qualifying for benefits, since the number of hours of work that are required to qualify is determined based on each region’s unemployment rate.

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

	Dec. 2019	Dec. 2024
Fredericton-Moncton-Saint John	665	700
Madawaska-Charlotte	630	630
Restigouche-Albert	455	560

In terms of gender, EI usage was significantly higher among older men in the province. In an average month, 65% of individuals who received EI regular benefits were men.

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.