

## Census in Brief

# Working seniors in Canada

## Census of Population, 2016

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- |                |  |
|----------------|--|
| .              | not available for any reference period   |
| ..             | not available for a specific reference period  |
| ...            | not applicable   |
| 0              | true zero or a value rounded to zero   |
| 0 <sup>s</sup> | value rounded to 0 (zero) where there is a meaningful distinction between true zero and the value that was rounded |
| <sup>p</sup>   | preliminary  |
| <sup>r</sup>   | revised  |
| x              | suppressed to meet the confidentiality requirements of the <i>Statistics Act</i>                                   |
| <sup>E</sup>   | use with caution   |
| F              | too unreliable to be published   |
| *              | significantly different from reference category ( $p < 0.05$ )   |

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## Highlights

- In 2015, one in five Canadians aged 65 and older, or nearly 1.1 million seniors, reported working during the year. This is the highest proportion recorded since the 1981 Census.
- Of the seniors who worked in 2015, about 30.0% did so full year, full time, and the majority were men.
- The percentage of seniors who reported working nearly doubled between 1995 and 2015, with most of the increase coming from part-year or part-time work. Increases in work activity were observed at all ages, for men and women alike.
- Seniors with a bachelor's degree or higher and those without private retirement income were more likely to work than other seniors.
- Employment income was the main source of income for 43.8% of seniors who worked in 2015, up from 40.4% in 2005 and 38.8% in 1995.
- Senior men who worked full year, full time were most commonly managers in agriculture; retail and wholesale trade managers; transport truck drivers; retail salespersons; and janitors, caretakers and building superintendents.
- Senior women who worked full year, full time were most commonly administrative assistants, managers in agriculture, administrative officers, retail salespersons, general office support workers, and retail and wholesale trade managers.
- Seniors in the territories as well as in Saskatchewan, Alberta and Prince Edward Island were the most likely to work. Those in Newfoundland and Labrador, Quebec, and New Brunswick were the least likely to do so.
- Across the country, seniors living in rural areas were more likely to work than seniors living elsewhere.

## Introduction

Because of lower fertility rates, longer life expectancy and the aging of the baby boom cohort, seniors' share of the population has increased. On Census Day in 2016, Canadians aged 65 and older represented 16.9% of the population, up from 13.0% in 2001.<sup>1</sup>

Many seniors are actively engaged in unpaid work, like caregiving and volunteering.<sup>2</sup> However, because older Canadians tend to do less paid work, population aging is exerting downward pressure on total labour supply. This has implications for economic growth and the financing of government services to the population.

Part of this downward pressure is offset by increased labour market participation among seniors. In May 2016, the employment rate of Canadians aged 65 and older stood at 13.9%. This rate was 8.4% in 2001.<sup>3</sup>

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1. Statistics Canada. 2017. "Age and sex, and type of dwelling data: Key results from the 2016 Census." (<http://www.statcan.gc.ca/daily-quotidien/170503/dq170503a-eng.htm>) *The Daily*.

2. Compared with other age groups, seniors are less likely to do volunteer work. However, when they do, they tend to contribute more hours. In 2013, 38% of seniors aged 65 to 74 volunteered, and they devoted on average 231 hours. See Sinha (2015) for a profile of volunteering in Canada, based on Statistics Canada's 2013 General Social Survey on Giving, Volunteering and Participating. Sinha, M.. 2015. "Volunteering in Canada, 2004 to 2013." *Spotlights on Canadians: Results from the General Social Survey*. June. Statistics Canada Catalogue no. 89-652-X.

3. See Fields, Uppal and LaRochelle-Côté (2017) for an analysis of labour force participation among Canadians aged 55 and older that uses Statistics Canada's LFS. Fields, A., S. Uppal and S. LaRochelle-Côté. 2017. "The impact of aging on labour market participation rates." (<http://www.statcan.gc.ca/pub/75-006-x/2017001/article/14826-eng.pdf>) *Insights on Canadian Society*. June. Statistics Canada Catalogue no. 75-006-X.

This increase is linked to several factors. Some seniors remain active in the labour market by choice, while others do so out of necessity.

These factors include increased educational attainment, improved life expectancy and changes in seniors' financial status and obligations.<sup>4</sup> The 2008/2009 recession and global financial crisis, combined with the decline in pension coverage and the shift from defined-benefit to defined-contribution pension plans in the 1990s and 2000s, which had the effect of transferring financial risks from employers to workers, all likely contributed to the increase in seniors' work activity.<sup>5</sup>

This article uses data from the Census of Population to present a detailed profile of working seniors in Canada. The population aged 65 and older at the time of the 2016 Census is classified into three groups based on work activity during the reference year: those who worked full year, full time; those who worked part year or part time; and those who did not work. This is done to help distinguish between seniors who are fully engaged in the labour market and those who may be more marginally attached to it.

### Seniors' work activity in 2015 is the highest on record

In 2015, one in five (19.8%) Canadians aged 65 and older, or nearly 1.1 million seniors, worked at some point during the year, including 5.9% who did so full year, full time. These are the highest proportions recorded since the 1981 Census (Chart 1).

The work activity of seniors declined in every census reference year between 1980 and 1995. The percentage of seniors who reported working fell from 14.0% in 1980 to a low of 10.1% in 1995. It then gradually increased, nearly doubling between 1995 and 2015, with most of the increase occurring during the 2000s and stemming from seniors working part year or part time.

Older men were more likely to work than older women. They also worked full year, full time more often. In 2015, 25.7% of senior men worked during the year, including 8.5% who worked full year, full time. Among senior women, 14.6% worked during the year, including 3.7% who worked full year, full time. Increases in the past two decades were observed for both senior men and senior women.

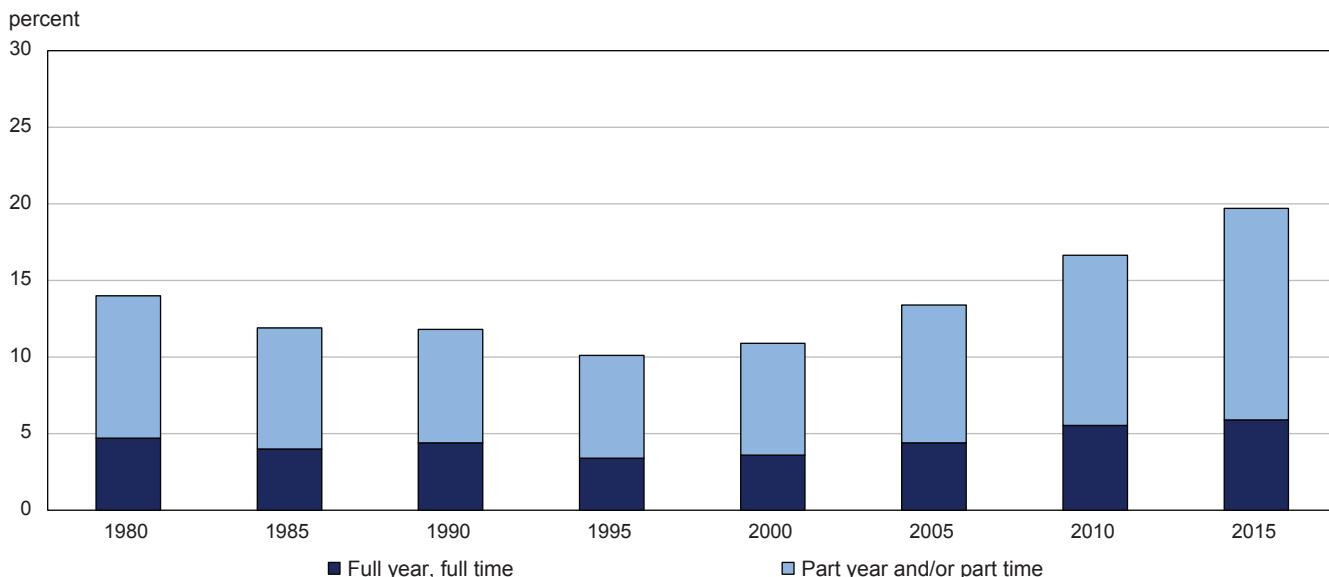
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4. Uppal, S. 2010. "Labour market activity among seniors." (<http://www.statcan.gc.ca/pub/75-001-x/2010107/pdf/11296-eng.pdf>) *Perspectives on Labour and Income*. Vol. 11, no. 7. July. p. 5–18. Statistics Canada Catalogue no. 75-001-X.

5. Drolet, M., and R. Morissette. 2014. "New facts on pension coverage in Canada." (<http://www.statcan.gc.ca/pub/75-006-x/2014001/article/14120-eng.pdf>) *Insights on Canadian Society*. December. Statistics Canada Catalogue no. 75-006-X.

Gougeon, P. 2009. "Shifting pensions." (<http://www.statcan.gc.ca/pub/75-001-x/2009105/pdf/10866-eng.pdf>) *Perspectives on Labour and Income*. Vol. 10, no. 5. May. p. 16–23. Statistics Canada Catalogue no. 75-001-X.

**Chart 1**  
**Work activity of seniors, 1980 to 2015**



**Source:** Statistics Canada, Census of Population, 1981, 1986, 1991, 1996, 2001, 2006 and 2016; National Household Survey, 2011.

## More senior men and women are working past the age of retirement

Age 65 has traditionally been considered the age for full retirement. Some seniors remain active in the labour market, but as they age, they are more likely to reduce their work hours or to fully retire. In this section, detailed work activity age profiles for senior men and women in 2015 are compared with those of 1995. This year (1995) corresponds to a trough in the work activity of seniors.

Compared with two decades ago, more seniors remained active in the labour market in their late 60s and into their 70s. Significant increases in work activity were observed at all ages, for men and women alike.

At age 65, more than half (53.5%) of senior men reported working in 2015, including 22.9% who worked full year, full time. By comparison, 37.8% of senior men aged 65 reported working in 1995, including 15.5% who worked full year, full time (Chart 2).

At age 70, nearly 3 in 10 senior men reported working in 2015, almost double the proportion recorded in 1995. The percentage of senior men working full year, full time at age 70 also rose, from 5.4% in 1995 to 8.8% in 2015.

Work activity remained lower among senior women than among senior men. However, the upward shift in the work activity age profile between 1995 and 2015 was more pronounced for women than for men. This reflects the surge in women's labour force participation in the second half of the last century.<sup>6</sup>

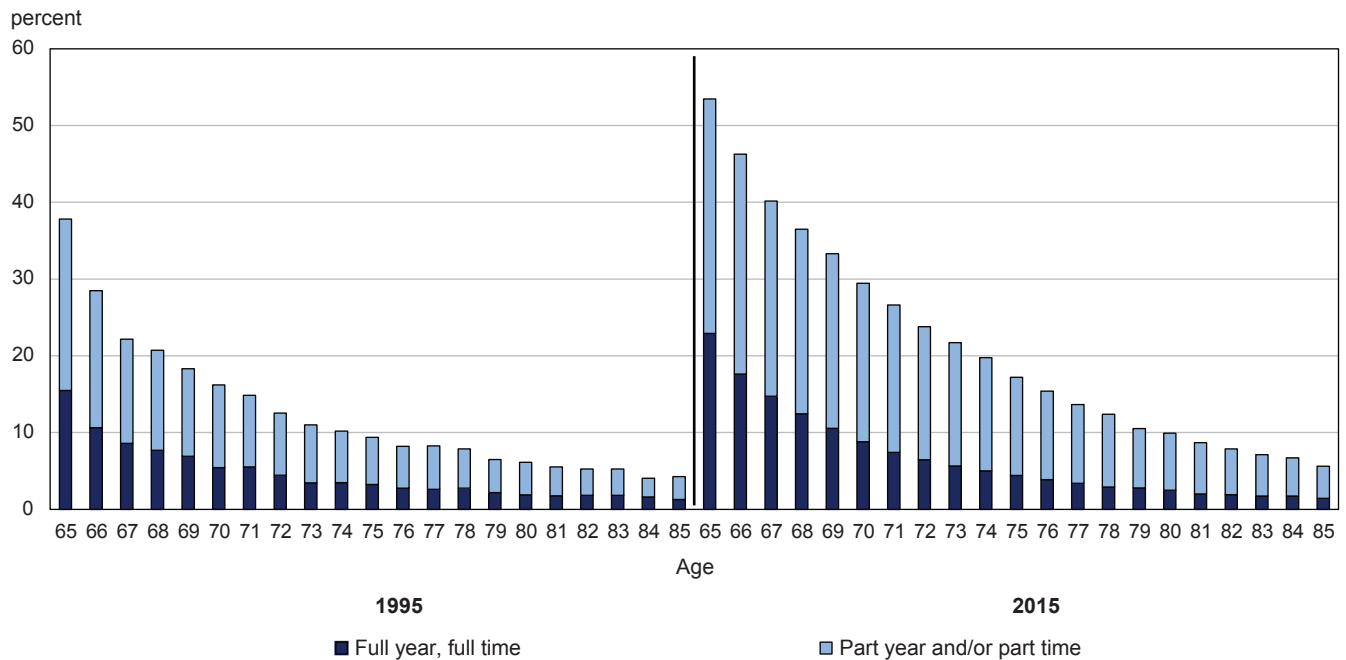
In 2015, nearly 4 in 10 senior women (38.8%) reported working at age 65. This proportion is twice that of 1995 (19.2%). Similarly, the percentage of women who reported working at age 70 more than doubled between 1995 and 2015, increasing from 6.4% to 17.1% (Chart 3).

For senior men and senior women alike, the increase in work activity was larger for part-year or part-time work than for full-year, full-time work.

6. Statistics Canada. 2015. "The surge of women in the workforce." (<http://www.statcan.gc.ca/pub/11-630-x/11-630-x2015009-eng.htm>) *Canadian Megatrends*. Statistics Canada Catalogue no. 11-630-X.

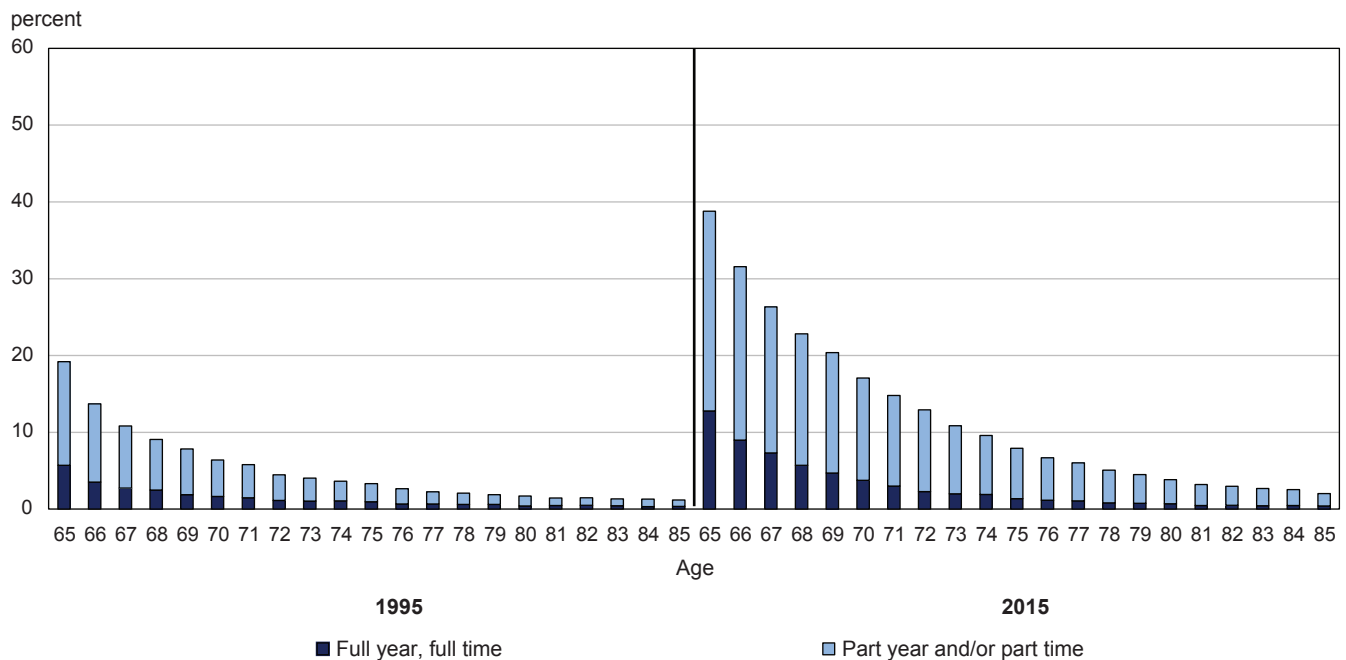
# Working seniors in Canada

**Chart 2**  
**Work activity of senior men, 1995 and 2015**



Source: Statistics Canada, Census of Population, 1996 and 2016.

**Chart 3**  
**Work activity of senior women, 1995 and 2015**



Source: Statistics Canada, Census of Population, 1996 and 2016.

### Seniors with a bachelor's degree or higher are more likely to remain active in the labour market

Highly educated seniors were more likely to work longer than their less educated counterparts. Three in 10 seniors with a bachelor's degree or higher worked in 2015, twice the percentage of those with a high school diploma or less (Chart 4).

This relationship is observed for both men and women. Among seniors with a bachelor's degree or higher, 34.2% of men and 24.4% of women worked in 2015. In comparison, among seniors with a high school diploma or less, 21.4% of men and 10.6% of women worked in 2015.

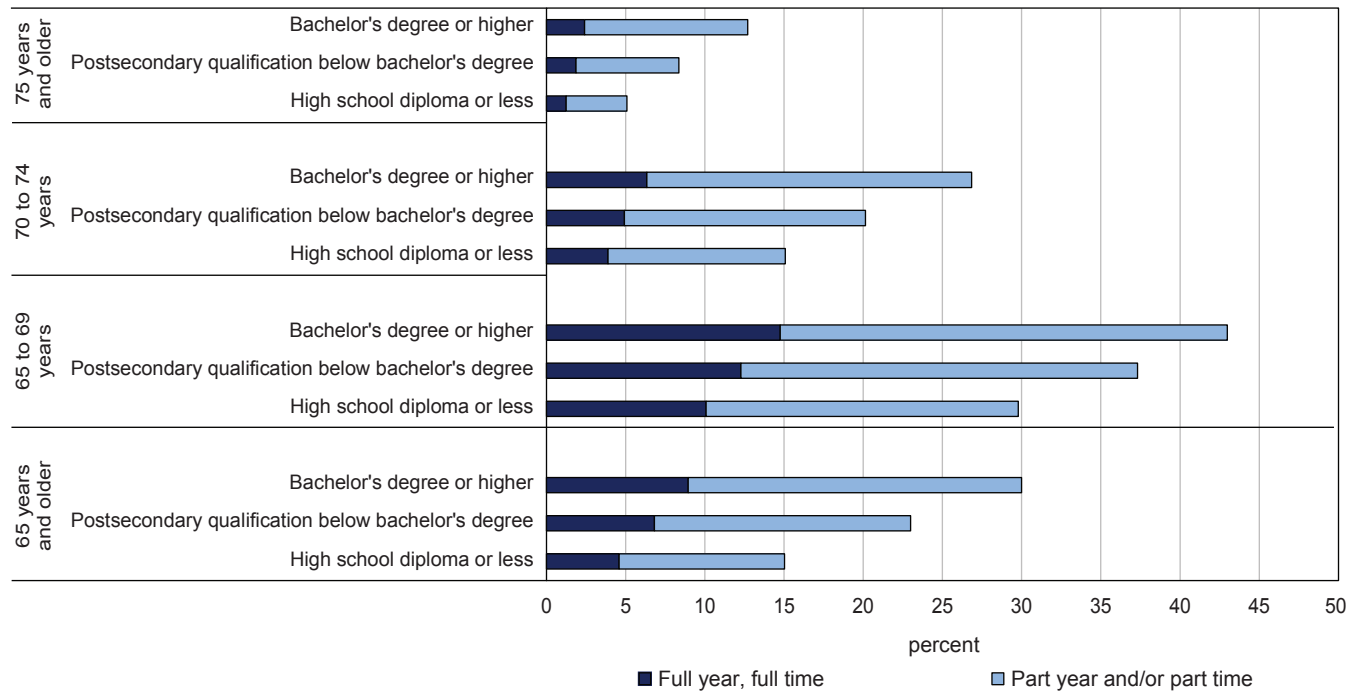
These results are consistent with previous studies, which showed a positive relationship between education, labour force participation and delayed retirement.<sup>7,8</sup> Regardless of their level of education, approximately 30.0% of seniors who worked in 2015 did so full year, full time.

The relationship between the education and the work activity of seniors is observed at all ages. For example, the percentage of seniors with a bachelor's degree or higher aged 75 and older who worked in 2015 (12.7%) was 2.5 times that recorded for those with a high school diploma or less.

Seniors today are more educated than those of previous generations. Part of the overall increase in the work activity of seniors since 1995 can therefore be attributed to their higher educational attainment. However, an increase in seniors' work activity was observed at all educational levels. This means that this factor does not completely explain the overall increase in the work activity of seniors.

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7. Carrière, Y., and D. Galarneau. 2012. "[How many years to retirement?](http://www.statcan.gc.ca/pub/75-006-x/2012001/article/11750-eng.pdf)" (<http://www.statcan.gc.ca/pub/75-006-x/2012001/article/11750-eng.pdf>) *Insights on Canadian Society*. December. Statistics Canada Catalogue no. 75-006-X.
- Carrière, Y., and D. Galarneau. 2012. [The Impact of Involuntary Breaks in Employment and Level of Education on the Timing of Retirement](http://www.statcan.gc.ca/pub/75-004-m/75-004-m2012001-eng.pdf). (<http://www.statcan.gc.ca/pub/75-004-m/75-004-m2012001-eng.pdf>) Labour Statistics Research Papers. Statistics Canada Catalogue no. 75-004-M. Ottawa.
8. Fields, A., S. Uppal and S. LaRochelle-Côté. 2017. "[The impact of aging on labour market participation rates](#)." *Insights on Canadian Society*. June. Statistics Canada Catalogue no. 75-006-X.

**Chart 4**  
**Work activity of seniors, by education level, 2015**



Source: Statistics Canada, Census of Population, 2016.

## Seniors who work are increasingly relying on employment income

It is difficult to assess whether seniors who work do so by choice or out of necessity. Some seniors may choose to work to stay active, as well as to top off otherwise sufficient income from other sources. Others may be more reliant on their employment income. Data from the Census of Population suggest that the proportion of seniors in the latter category has increased.

Employment income was the main source of income for 43.8% of seniors who worked in 2015.<sup>9</sup> This proportion is up from 40.4% in 2005 and 38.8% in 1995.

The increase was particularly significant among seniors who worked full year, full time. In 2015, employment income was the main source of income for 70.3% of seniors who worked full year, full time, up from 62.1% in 2005 and 56.7% in 1995.

Just under one-third of seniors who worked part year or part time had employment income as their main source of income, up slightly compared with 1995 and 2005.

9. In this section, employment income includes earnings from a paid job and income from self-employment, as well as other employment income including tips and commissions. Total income includes all income and government transfers but does not take into account taxes.



## Seniors without private retirement income are more likely to be working

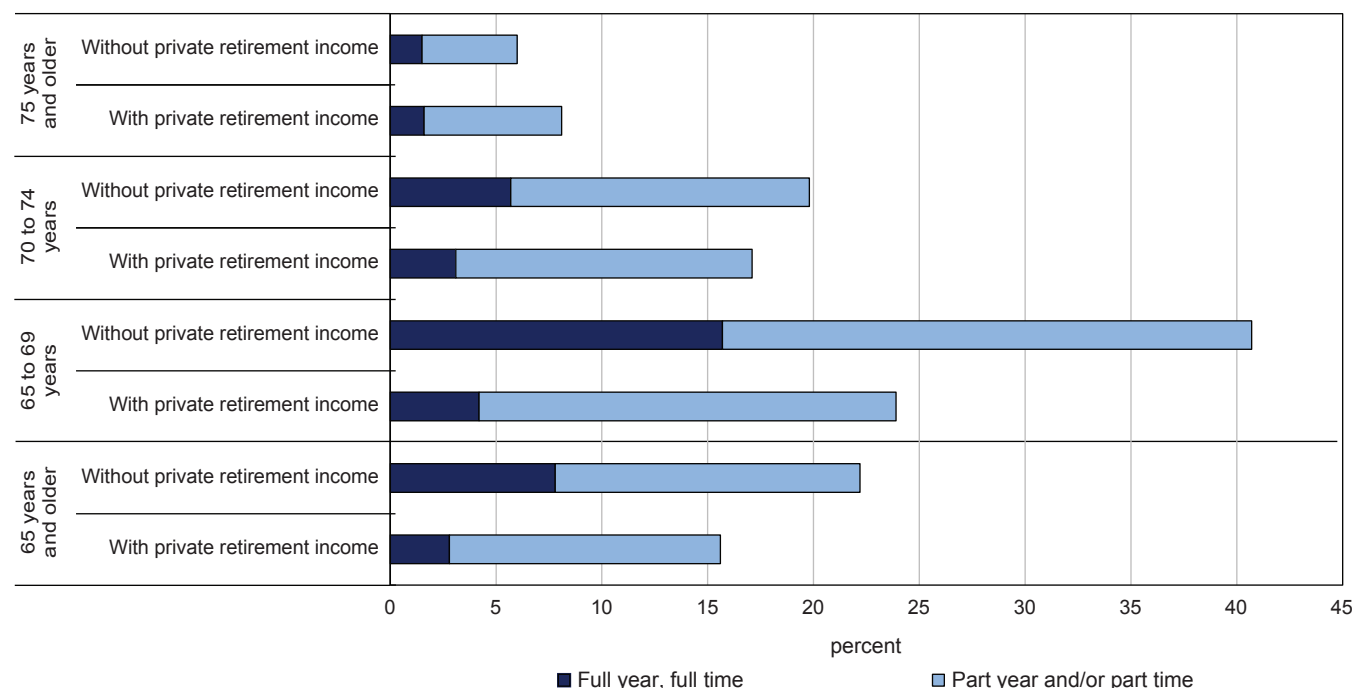
Private pension plans and savings, which include employer-sponsored pension plans and other personal savings, are considered one of three pillars of Canada's retirement income system. The other two pillars are the Canada and Quebec pension plans (CPP/QPP) and universal government benefits to seniors, such as the Old Age Security and Guaranteed Income Supplement (OAS/GIS) programs.

In the 1990s and 2000s, the percentage of the employed population covered by a pension plan declined. This could translate into fewer seniors having private retirement income in the future. Seniors without private retirement income may be more likely to continue working, to maintain their pre-retirement standard of living.<sup>10</sup>

Seniors without private retirement income were almost 1.5 times more likely to work after 65 than other seniors (Chart 5).<sup>11</sup> When they worked, seniors without private retirement income were more often doing so full year, full time.

Differences were particularly significant among seniors aged 65 to 69. Over 4 in 10 seniors (40.6%) of that age group without private retirement income worked in 2015, compared with 23.9% among those with private retirement income.

**Chart 5**  
**Work activity of seniors with and without private retirement income, 2015**



**Source:** Statistics Canada, Census of Population, 2016.

10. In this section, seniors are considered to have private retirement income if their individual private retirement income was equal to or above \$10,000 in 2015 constant dollars (deflated using the all-items Consumer Price Index). By this definition, the share of seniors with private retirement income increased between 2005 and 2015, especially among women. Senior women in 2015 were more likely to have been active in the labour market in their core-age years than senior women of previous cohorts.

11. Although a difference was observed for both men and women, the difference is more significant among men. In 2015, senior men without private retirement income were 1.7 times more likely to work than their counterparts with private retirement income.

### Older workers are more likely to work as managers in agriculture or in sales and service occupations

This section examines the type of work seniors do. The occupational profile of working seniors is presented and compared with that of core-age Canadians.<sup>12</sup> Full-year, full-time workers are considered separately from part-year or part-time workers (charts 6 and 7).

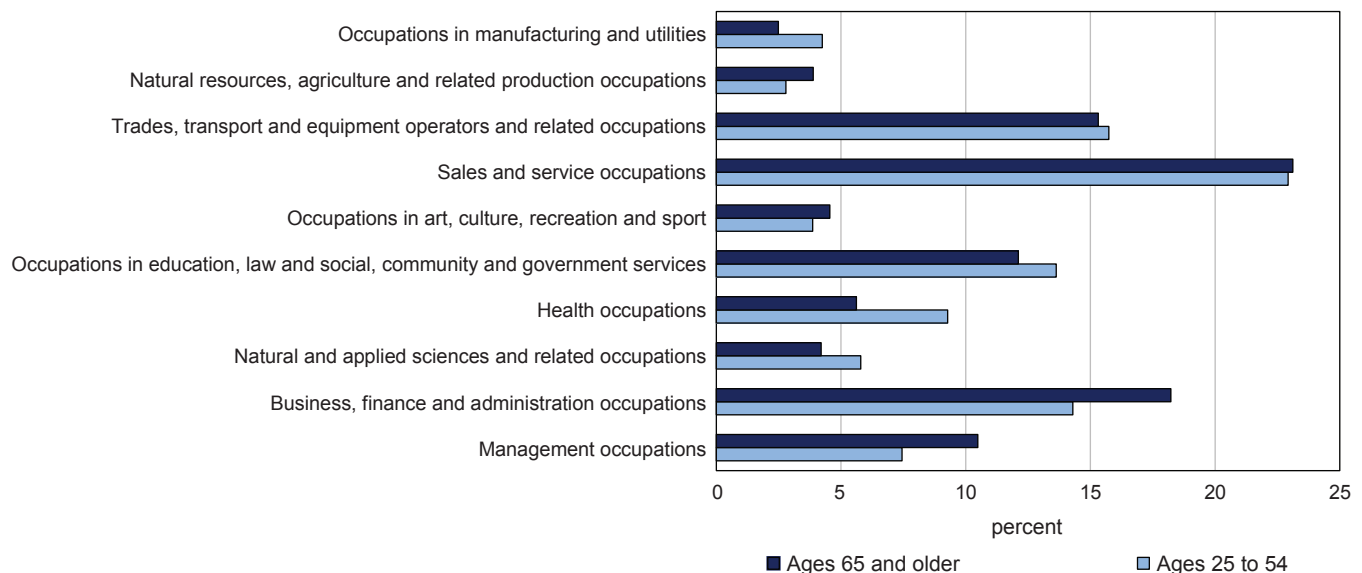
While seniors were represented in every major occupational and skill-level group, they were more likely to do certain types of jobs. Occupational differences were more notable among seniors who worked full year, full time.

Compared with workers aged 25 to 54, those aged 65 and older were more likely to work in management, especially as managers in agriculture, as well as in sales and service occupations.

There were notable differences between the most common occupations of senior men and senior women. Women were generally more likely to do office support work.

Women who worked full year, full time, were most commonly administrative assistants, managers in agriculture, administrative officers, retail salespersons, general office support workers, and retail and wholesale trade managers. Senior men were most commonly managers in agriculture; retail and wholesale trade managers; transport truck drivers; retail salespersons; and janitors, caretakers and building superintendents.

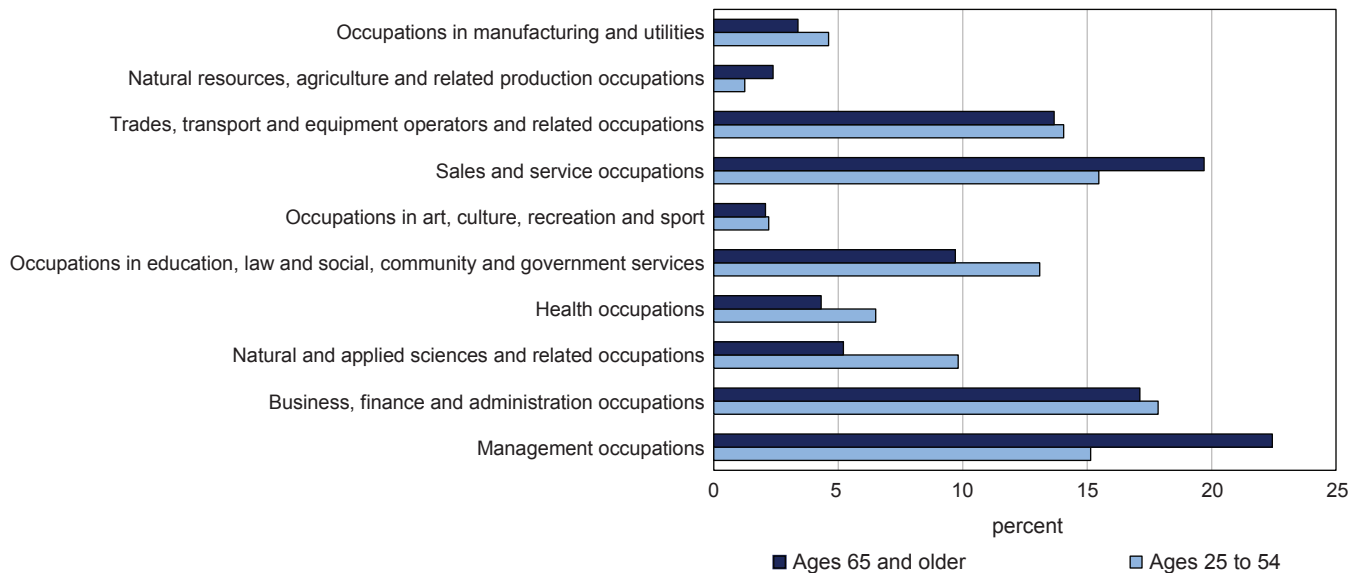
**Chart 6**  
**Occupation profile of people working part year and/or part time, 2015**



Source: Statistics Canada, Census of Population, 2016.

12. Reference periods for the work activity and occupation variables do not necessarily correspond. Occupations refer to respondents' occupation during the census reference week (May 2016) or, for those who did not work during the reference week, the occupation of longest duration between January 2015 and May 2016.

**Chart 7**  
**Occupation profile of people working full year, full time, 2015**



Source: Statistics Canada, Census of Population, 2016.

## Proportionally more seniors are working in the territories and in rural areas

In 2015, seniors in Nunavut, Yukon and the Northwest Territories were the most likely to work, by far, either as full-year, full-time workers, or as part-year or part-time workers. In Nunavut, 42.2% of seniors worked in 2015, including 20.2% who did so full year, full time. These proportions are more than twice those recorded for the country as a whole (Chart 8). Seniors working in the three territories were more likely to work in territorial, local or Aboriginal public administrations than seniors living in the provinces.

Among the provinces, Saskatchewan, Alberta and Prince Edward Island recorded the highest percentages of seniors working, while Newfoundland and Labrador, Quebec, and New Brunswick recorded the lowest.

Part of the differences between the provinces can be explained by the differences in the relative importance of their agriculture sectors. In Atlantic Canada, for example, seniors in Prince Edward Island were 1.6 times more likely to work than those in Newfoundland and Labrador. This is consistent with the greater share of agricultural employment found in Prince Edward Island, which is nearly eight times that in Newfoundland and Labrador.<sup>13</sup>

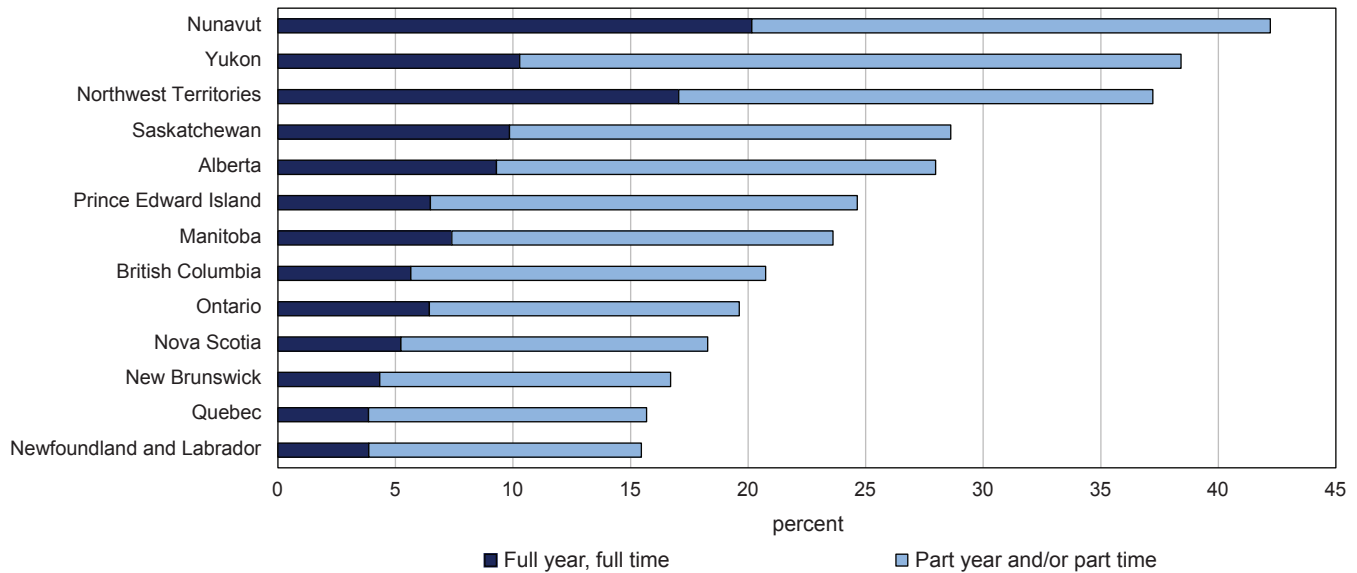
Seniors' work activity increased significantly in every province between 1995 and 2015. However, increases were greater in Atlantic Canada, particularly in Newfoundland and Labrador. In that province, the percentage of seniors who reported working more than tripled over the past two decades, from 4.0% in 1995 to 15.5% in 2015.

Across the country, seniors in rural areas were more likely to work than seniors elsewhere. In 2015, 23.9% of seniors living in a rural area reported working, including 7.3% who worked full year, full time (Chart 9). Meanwhile, seniors in medium population centres (defined as those with a population between 30,000 and 99,999) were least likely to work, with 16.9% who reported working, including 4.5% who worked full year, full time.

13. Statistics Canada. Labour Force Survey. CANSIM table 282-0008. Estimates are for 2015 (annual averages of monthly estimates).

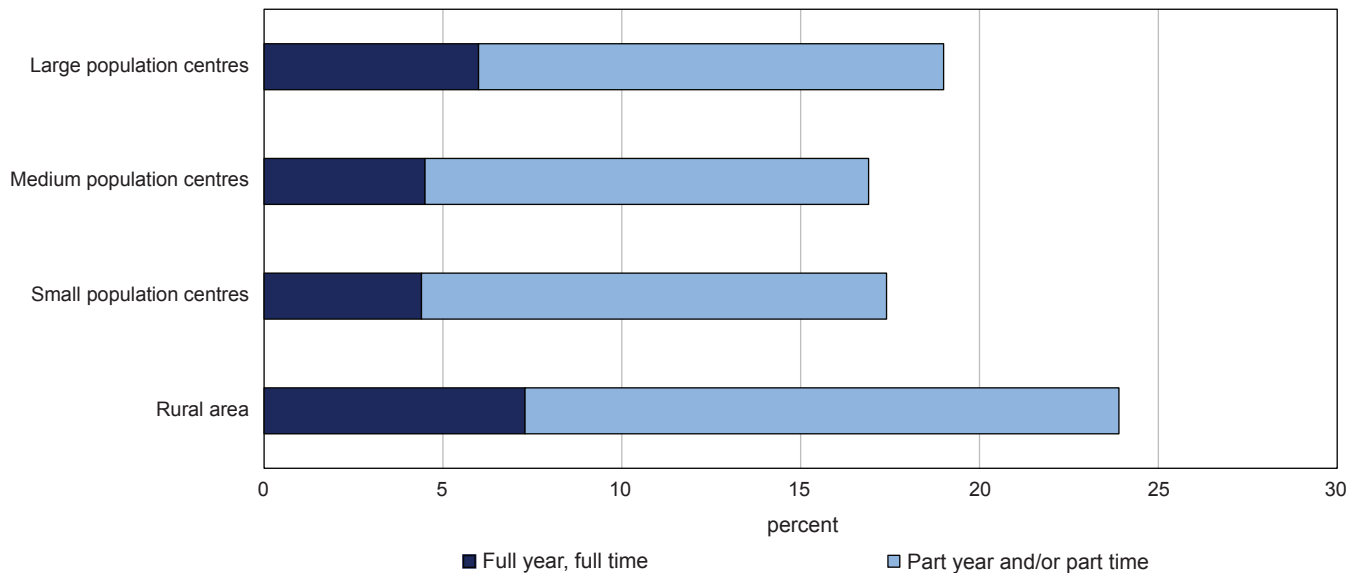
# Working seniors in Canada

**Chart 8**  
**Work activity of seniors, by province and territory, 2015**



Source: Statistics Canada, Census of Population, 2016.

**Chart 9**  
**Work activity of seniors, by population centre size and rural area, 2015**



Source: Statistics Canada, Census of Population, 2016.

### Data sources, methods and definitions

#### Data sources

The data in this analysis are from the 2016 Census of Population. Further information on the census can be found in the [Guide to the Census of Population, 2016](http://www12.statcan.gc.ca/census-recensement/2016/ref/98-304/index-eng.cfm), (http://www12.statcan.gc.ca/census-recensement/2016/ref/98-304/index-eng.cfm) Catalogue no. 98-304-X.

Specific information on the quality and comparability of census data on labour can be found in the [Labour Reference Guide, Census of Population, 2016](http://www12.statcan.gc.ca/census-recensement/2016/ref/guides/012/98-500-x2016012-eng.cfm), (http://www12.statcan.gc.ca/census-recensement/2016/ref/guides/012/98-500-x2016012-eng.cfm) Catalogue no. 98-500-X2016012.

#### Methods

**Random rounding and percentage distributions:** To ensure the confidentiality of responses collected for the 2016 Census, a random rounding process is used to alter the values reported in individual cells. As a result, when these data are summed or grouped, the total value may not match the sum of the individual values, since the total and subtotals are independently rounded. Similarly, percentage distributions, which are calculated on rounded data, may not necessarily add up to 100%.

Because of random rounding, counts and percentages may vary slightly between different census products, such as the analytical documents, highlight tables and data tables.

#### Definitions

Please refer to the [Dictionary, Census of Population, 2016](http://www12.statcan.gc.ca/census-recensement/2016/ref/dict/index-eng.cfm), (http://www12.statcan.gc.ca/census-recensement/2016/ref/dict/index-eng.cfm) Catalogue no. 98-301-X, for additional information on the census variables.

### Additional information

Additional analysis on labour can be found in [The Daily](http://www.statcan.gc.ca/daily-quotidien/171129/dq171129b-eng.htm) (http://www.statcan.gc.ca/daily-quotidien/171129/dq171129b-eng.htm) of November 29, 2017.

Additional information on labour can be found in the [Highlight tables](http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/hltfst/lab-tra/index-eng.cfm) (http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/hltfst/lab-tra/index-eng.cfm), Catalogue no. 98-402-X2016011; the [Data tables](http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/dt-td/Lp-eng.cfm?LANG=E&APATH=3&DETAIL=0&DIM=0&FL=A&FREE=0&GC=0&GID=0&GK=0&GRP=1&PID=0&PRID=10&PTYPE=109445&S=0&SHOWALL=0&SUB=0&Temporal=2017&THEME=124&VID=0&VNAMEE=&VNAMEF=) (http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/dt-td/Lp-eng.cfm?LANG=E&APATH=3&DETAIL=0&DIM=0&FL=A&FREE=0&GC=0&GID=0&GK=0&GRP=1&PID=0&PRID=10&PTYPE=109445&S=0&SHOWALL=0&SUB=0&Temporal=2017&THEME=124&VID=0&VNAMEE=&VNAMEF=), Catalogue nos. 98-400-X2016281 to 98-400-X2016308; the [Census Profile](http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E) (http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E), Catalogue no. 98-316-X2016001; and the [Focus on Geography Series](http://www12.statcan.gc.ca/census-recensement/2016/as-sa/fogs-spg/Index-eng.cfm) (http://www12.statcan.gc.ca/census-recensement/2016/as-sa/fogs-spg/Index-eng.cfm), Catalogue no. 98-404-X2016001.

[Thematic maps](http://www12.statcan.gc.ca/census-recensement/2016/geo/map-carte/ref/thematic-thematiques/lab-tra/thematic-thematiques-eng.cfm) (http://www12.statcan.gc.ca/census-recensement/2016/geo/map-carte/ref/thematic-thematiques/lab-tra/thematic-thematiques-eng.cfm) for this topic are also available for Canada by economic region.

An infographic entitled [Canadians in the workforce](http://www.statcan.gc.ca/pub/11-627-m/11-627-m2017037-eng.htm) (http://www.statcan.gc.ca/pub/11-627-m/11-627-m2017037-eng.htm) also illustrates some key findings on labour in Canada.

For details on the concepts, definitions and variables used in the 2016 Census of Population, please consult the [Dictionary, Census of Population, 2016](http://www12.statcan.gc.ca/census-recensement/2016/ref/dict/index-eng.cfm) (http://www12.statcan.gc.ca/census-recensement/2016/ref/dict/index-eng.cfm), Catalogue no. 98-301-X.

In addition to response rates and other data quality information, the [Guide to the Census of Population, 2016](http://www12.statcan.gc.ca/census-recensement/2016/ref/98-304/index-eng.cfm) (<http://www12.statcan.gc.ca/census-recensement/2016/ref/98-304/index-eng.cfm>), Catalogue no. 98-304-X, provides an overview of the various phases of the census, including content determination, sampling design, collection, data processing, data quality assessment, confidentiality guidelines and dissemination.

### Acknowledgments

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