



Economic Information Observatory
a regional cooperation project between
Atlantic Canada and **Saint-Pierre and Miquelon, France**

The Silver Economy—The Seniors' Economy



Atlantic Canada (p. 1-4)

Saint-Pierre and Miquelon, France (p. 5-8)



The Silver Economy

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The increasing life expectancy, a lower birth rate and the aging of the baby boomer generation have all contributed to an evolving demographic portrait of Canada's population, notably the senior population. In 2016, 5.9 million Canadians were aged 65 or older; by 2036, around one in every four people across the country will fall into that age category. Meanwhile, people aged 85 or older – referred to as *super seniors* – represent the fastest-growing segment of the population. The federal and provincial governments have acknowledged that it is time to change negative attitudes about aging: through their **presence, commitment** and **volunteerism, seniors** make a **vital contribution** to both **community life** and the **economy**. To achieve this, it is essential to give a voice to this population group, help seniors remain active and healthy, and promote intergenerational dialogue. A number of national and provincial organizations and entities are working together to address these issues and provide seniors the support they need in terms of **inclusion, safety and independence** as well as a variety of **services to seniors, their families** and other persons who care about their **well-being**. By staying active, seniors also generate **positive impact on the Canadian society and economy**.



1.1 M



30%



1/5



X2



↑



15.5%

In 2015, 1.1 million members of the Canadian population aged 65 or older worked during the year

approximately 30% of these senior workers, mainly men, worked full-time during that year

the proportion of senior workers employed full-time in 2015 corresponded to one in five Canadians in this age group

the percentage of seniors working full-time year-round nearly doubled between 1995 and 2015

seniors **without** private income and **more educated seniors** were remaining in the labour market longer than their less educated peers

in NL the percentage of seniors aged 65 or older who reported being employed reached 15.5% in 2015 versus only 4% in 1995



43.8%



38.8%



23.9%



16.9%



\$



X8

the proportion of seniors depending on employment income has risen over the years; for 43.8% of seniors, employment income was their primary income source

by comparison, in 1995 employment income accounted for 38.8% of primary income among senior citizens eligible to collect pension benefits

seniors living in rural areas were more likely to be working than those living elsewhere: 23.9% of seniors in rural areas reported that they were employed

in Canada, the percentage of seniors living in larger centres (with a population of between 30,000 and 99,000) and having worked was 16.9%

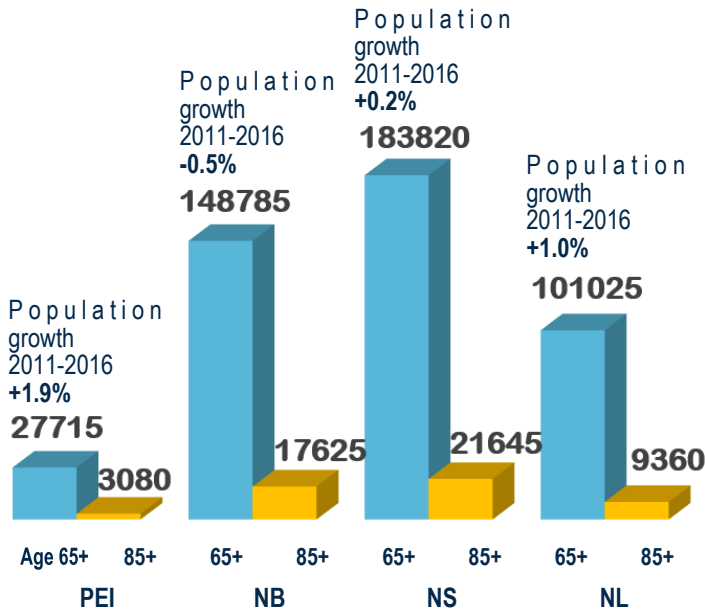
among all Canadian provinces, three reported a higher percentage, attributed along with Quebec, to the higher proportion of agricultural jobs in that province (nearly 8 times higher than in NL)

PEI, meanwhile, reported a higher percentage, attributed along with Quebec, to the higher proportion of agricultural jobs in that province (nearly 8 times higher than in NL)

Additional information: Public Health Agency of Canada (PHAC), <<https://www.canada.ca/en/public-health.html>>; Seniors Canada, <<https://www.canada.ca/en/employment-social-development/corporate/seniors/forum.html>>; Prince Edward Island Seniors' Secretariat, <<https://www.princeedwardisland.ca/en/information-executive-council-office/seniors-secretariat/>>; New Brunswick Council on Aging, <http://www2.gnb.ca/content/gnb/en/departments/social_development/seniors/content/council/council.html>; Nova Scotia Department of Seniors, <<https://novascotia.ca/seniors/>>; Provincial Advisory Council on Aging and Seniors, <<http://www.cssd.gov.nl.ca/seniors/focus/provincialadvisory.html>>; Statistics Canada, <<http://www.statcan.gc.ca/>>.

The Senior Population: Key Figures

Senior population by age category and province



Whether for financial reasons or in order to stay active, a growing number of seniors make the decision to **continue working after reaching retirement age**. Their proportion of the active population increased from 6.0% in 2000 to 13% in 2013. To facilitate their reintegration into the labour market, the Canadian government launched the **Targeted Initiative for Older Workers** (TIOW) in 2007 to provide employment assistance, skills upgrading and work experience to unemployed workers aged 55 to 64. In 2014, the federal government renewed its financial support for communities delivering related projects (\$75 million over three years). A total of 417 projects have been approved over a 10-year period, 270 of which have subsequently been extended, representing a total investment of \$345 million. These projects have assisted more than 32,230 unemployed seniors in Canada.

Population projections by age group (2016-2036)

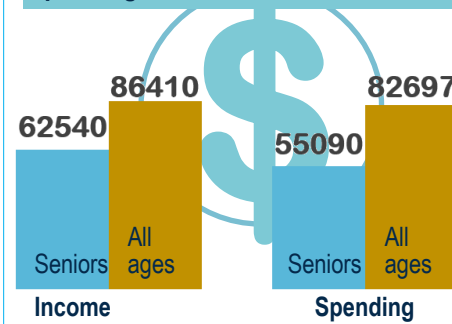
(national)		2016	2026	2036
Age 65	men	200,060	259,963	233,630
	women	211,660	270,095	243,185
75	men	108,790	174,155	232,565
	women	125,230	189,835	246,620
85	men	49,450	67,900	115,435
	women	72,125	91,180	142,050
95	men	5,360	9,080	13,345
	women	15,615	20,635	27,145

Types of occupations likely to be held by persons aged 65 or older, by sex

M: Jobs in **management**, particularly in **agriculture**, as well as in **sales** and **services**: managers in agriculture, retail and wholesale trade managers, transport salespersons, office clerks, and retail and janitors, caretakers and superintendents.

F: Jobs in **administrative support**: administrative assistants, managers in agriculture, administrative officers, retail and wholesale trade managers, transport salespersons, office clerks, and retail and wholesale trade managers.

Average annual income and spending – Canadian households



Average annual community contributions

	Age 65-74
Volunteer hours	231
Donations	\$715
	Age 75+
Volunteer hours	196
Donations	\$726
	All ages
Volunteer hours	154
Donations	\$531

Seniors' needs by consumption category – emerging sectors



The market for assistive technologies in the United States in 2018 is valued at approximately \$74 billion in Canadian dollars.



Products and services

- ◇ Health care
- ◇ Community-based care
- ◇ Transportation
- ◇ Housing
- ◇ Income security
- ◇ Recreation
- ◇ Personal adaptive equipment (e.g. walkers)

Types of services

- ◇ Personal care
- ◇ House cleaning and maintenance
- ◇ Health and wellness
- ◇ Transportation
- ◇ Professional health services
- ◇ Nutritional services
- ◇ Social services
- ◇ Household services

Types of amenities

- ◇ Integrated adaptive access (e.g. ramps, lighting)
- ◇ Social and recreational activities (e.g. chapel, cinema room, games room)
- ◇ Transportation service
- ◇ Deluxe amenities (e.g. pool, spa, exercise room)

Housing options

- ◇ Cohabitation
- ◇ Co-operative housing
- ◇ Life lease agreement
- ◇ Supportive housing
- ◇ Retirement communities
- ◇ Seniors' residences
- ◇ Long-term care facilities

The Housing Sector for Seniors

In addition to **health care** and **long-term care**, the **essential needs** expressed by seniors include **personal** and **financial** security and **adequate housing**. Housing is one of the eight domains identified as having an **impact on the health and quality of life of seniors** in terms of meeting their immediate needs (adequate diet, clothing, housing, health and long-term care services). Since seniors do not all fall into the same age group or have the same income level and all live in their own particular circumstances, it is important to be able to **provide them options with regard to adequate and affordable housing**. Today more than ever, due to the aging population and the **desire among seniors to live in private housing for as long as possible**, society needs to take into account their needs and the impact of these factors on **the design of housing developments**. According to a 2009 study, the availability of **publicly funded home care** reduces the likelihood of institutionalization by 45%, while social support reduces the same likelihood by 49 to 62%. In 2011, it was observed that the majority of seniors lived in private residences; in fact, only 7.1% of Canadian seniors lived in special care facilities (nursing homes, seniors' residences or long-term care facilities). Meanwhile, there is every reason to believe that members of the baby boomer generation, with their increasing life expectancy, will not necessarily see seniors' residences as a preferred living arrangement after retirement. The demographic changes currently playing out in Canada will no doubt have an influence on the approach taken to government policies and programs targeting seniors. In 2016, against this backdrop, the federal government committed to doubling within two years the amount of funding offered through the **Investment in Affordable Housing (IAH)** program; a total of \$200.1 million was also allocated toward promoting the **construction, renovation, repair and adaptation of affordable housing** for seniors.

In 2016, all provinces combined, slightly more than 1% of Canadians were living in a nursing home or seniors' residence. The highest proportion of persons living in age-friendly housing for seniors (1.8%) was observed in Quebec. Also in 2016, approximately 247,000 of people aged 85 or older were living in collective housing (seniors' residences, nursing homes or long-term care facilities, or establishments offering various levels of care).

Assets, liabilities and median net worth			
	Senior families	All ages	
Total assets (average)		\$748,900	\$645,900
Owning a home (average value)		\$324,700	\$356,200
Total liabilities		\$61,700	\$129,000
Net worth		\$687,200	\$516,900

Total population living in nursing homes or seniors' residences and size of this population as a percentage of total population, by region, 2016			
	Population living in housing	Population living in nursing homes / seniors' residences	Population living in nursing homes / seniors' residences as percentage of total population
	Number		Percentage
Canada	35,145,545	425,750	1.2
Prince Edward Island	142,825	1,945	1.4
New Brunswick	747,000	9,970	1.3
Nova Scotia	923,370	9,795	1.1
Newfoundland and Labrador	519,625	5,295	1.0

Total number of spaces, overall vacancy rate, number of residents, capture rate

	Total number of spaces	Overall vacancy rate (%)	Number of residents	Estimated population aged 75 or older ¹	Capture rate* (%)
Prince Edward Island	1,273	3.7	1,245	11,011	11.3
New Brunswick	3,418	6.6	3,233	61,327	5.3
Nova Scotia	1,688	6.2	**	75,624	**
Newfoundland and Labrador	3,701	9.4	3,373	37,951	8.9
Atlantic Region	10,080	9.6	9,472	185,913	5.1

Networks and Events for and on Behalf of Seniors

R&D, associations and organizations

AGE-WELL – Canada's technology and aging network

<http://agewell-nce.ca/>

The National Research and Innovation Network was established in 2015 under the Networks of Centres of Excellence program funded by the federal government. Its objective is to improve the health and well-being of older adults through the development of new technologies that also benefit their caregivers.

Association des Universités du 3e âge du Nouveau-Brunswick (AUTANB)

http://web.umoncton.ca/uta/Association/Accueil_AUTANB.html

Founded in 2002, the AUTANB represents 8 organizations and has a total membership of approximately 3,000. It offers its members courses (including computer classes), physical activities, social events, conferences and information networks.

Canadian Senior Games Association

<https://canada55plus.ca/about-us/investing-in-wellness/>

Providing a supportive framework for seniors during a period of life when isolation can become a health issue, this association promotes the benefits of fun, physical and mental health, and friendship. **The next Senior Games, to be held in Saint John, NB, are expected to generate \$3 million in economic spin-off benefits.**

Centre d'études du vieillissement (CÉV) du Nouveau-Brunswick

<https://www.umoncton.ca/cev/>

A multidisciplinary research centre in the area of aging which compiles and shares the latest data related to our aging society.

Age-Friendly Communities Canada Hub

<http://cagacq.ca/age-friendly-communities/>

The NS Centre on Aging at Mount Saint Vincent University serves as a platform for networking and knowledge sharing and partner of the national resource centre.

APPTA national innovation hub to support healthy aging

<http://agewell-nce.ca/archives/5306>

Located in Fredericton, NB, this hub is dedicated to developing innovative solutions in terms of policies, programs, services and technologies relating to healthy aging.

Prince Edward Island Centre on Health and Aging

<http://projects.upei.ca/csha/>

Founded in 1988, the Centre was invited to join the ranks of a national team seeking to study the effects of dementia on the elderly.

Nova Scotia Centre on Aging at Mount Saint Vincent University

<http://www.msvu.ca/en/home/research/centresandinstitutes/centreonaging/default.aspx>

This centre's current focuses include studying employment-related challenges affecting seniors from the perspectives of both employers and job seekers.

Collaborative for Healthy Aging and Care

<http://www.nbcollab.ca/en/index.html>

This cross-cutting collaborative organization has since 2016 been developing appropriate strategies and processes for meeting the needs of New Brunswick's aging population.

National Seniors Council (NSC)

<https://www.canada.ca/en/national-seniors-council.html>

Established in 2007, this cross-Canada organization engages seniors, stakeholders and experts to advise the federal government on issues related to the health, well-being and quality of life of seniors.

Fédération des aînées et aînés francophones du Canada

<http://www.faaqc.ca/>

An organization representing 60,000 Francophone seniors living in minority settings across Canada.

Research Exchange Group on Aging (NL)

http://www.nlcahr.mun.ca/Research_Exchange/AgingREG.php

This research exchange group in NL focuses on knowledge about healthy aging.

Events

Federal/Provincial/Territorial Ministers Responsible for Seniors Forum

The last meeting of the members of the intergovernmental organization dedicated to social wellness among seniors was held on September 14, 2017, in St. John's, NL. Discussions focused on emerging challenges and needs relating to this population sector. The 19th edition of the Forum is scheduled to take place in late 2018.

Silver Economy Summit March 6-7, 2018, Halifax, NS

Organized by the Halifax Chamber of Commerce and the Nova Scotia Department of Seniors, the fourth edition of this summit provides an opportunity to government officials, business representatives and community leaders to review issues and challenges identified in the context of an aging population.

R3 – Innovations in Aging April 10-12, 2018, Fredericton, NB

Event held to recognize NB innovations in research and promote awareness of the exceptional work undertaken by research institutions in NB.

2018 National Conference of the Fédération des aînées et aînés francophones du Canada June 16, 2018, St. John's, NL

Held under the theme "Isolement et résilience : Une mer calme ne forme pas de marins d'expérience!" ("Isolation and resilience: Experienced sailors don't learn from calm seas!"), this event brings together seniors from across the country to share ideas and good practices for encouraging seniors to get more involved in their communities.

2018 Canada 55+ Games August 21-24, 2018, Saint John, NB

First held 20 years ago in Regina, the 2018 Games will be hosted by Saint John, which expects to welcome more than 1,500 participants from coast to coast. Under this cross-Canada movement focused on promoting well-being among people aged 55 or older, more than 10,000 people take part in local events leading up to the national games every other year. This initiative provides a great way to stay in shape, see the country and foster new friendships with others from across Canada.

Jeux de l'Acadie 50+

September 13-16, 2018, Wellington/Abram-Village, PEI
In 2018, the 6th edition of the Jeux de l'Acadie will take place in Prince Edward Island's Évangéline region. The games are sponsored by the Association francophone des aînés du Nouveau-Brunswick. Held every two years, this will be the first time in the games' short history that they are held outside of NB. Northwestern New Brunswick will be the host of the next games in 2020.

National Seniors Day October 1 (across Canada)

A day for celebrating seniors across Canada and honouring their invaluable contributions within their families, workplaces and communities.

AGE-WELL Annual Conference October 16-18, 2018, Vancouver, BC

The 4th annual conference of the National Research and Innovation Network will take place under the theme "Innovation in Action." All those with an interest in technology and aging are invited to take part in this event.

CAG2018: Making It Matter: Mobilizing Aging Research, Practice and Policy October 18-20, 2018, Vancouver, BC

The national association invites to its 47th annual scientific and educational meeting all stakeholders interested in sharing their interests in the area of aging (health, law, social science and policy) to attend and take part in the presentations, symposia, workshops and other activities.



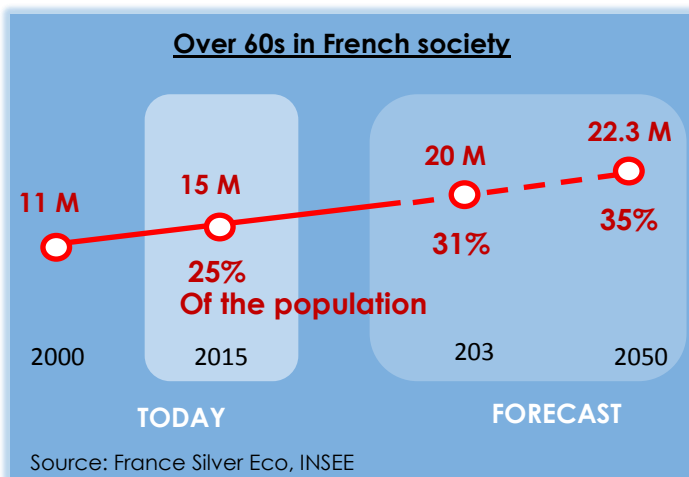
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- Growth markets (6)
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- On SPM (8)

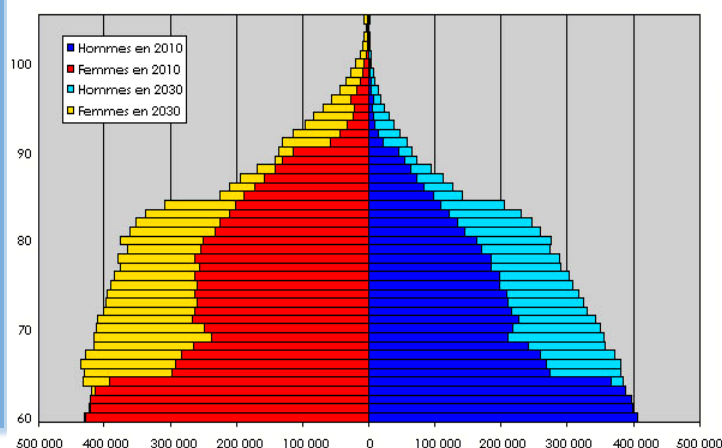
Definition and key figures

The **Silver Economy** is the market catering to the needs of older people and an umbrella term covering all initiatives to adapt society for an ageing population. The sector is booming and presents a **real economic opportunity in France** with 150% growth forecast in the senior market by 2050 and the creation of 300 000 jobs by 2020.

Seniors should not be overlooked as consumers: from 2015 they will account for 54% of spending on goods and services, including 64% on health, 56% on insurance, 57% on leisure and 58% on homeware 1, creating an attractive market for most companies.



Over 60s in the French population in 2010 and 2030



Future events:

- The **sixth Silver Economy Expo**, the professional trade show on services and technologies for seniors, will be held at **Paris's** Porte de Versailles Exhibition Centre on **27 and 28 November 2018**. The event brings together Silver Economy stakeholders and provides an opportunity to discuss trends and opportunities in the senior market: <http://www.silver-economy-expo.com/>
- Silver Valley, Ile-de-France's Silver Economy ecosystem, aims to accelerate innovative economic development that addresses seniors' needs and uses in order to generate local growth and employment. **Silver Valley Week**, from **16 to 18 October 2018**, is an opportunity for startups targeting the senior market to broaden their expertise, expand their services and network: <https://www.silvervalleyweek.com/>

Growth markets

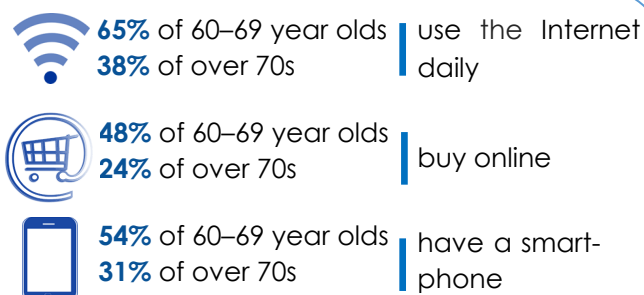


Seniors are now a primary target for industry and business. The Silver Economy is creating growth opportunities for companies in certain sectors: **health, insurance, in-home services, communication, tourism, homeware, smart products...** whilst others are being structurally compromised by demographic ageing (motoring, clothing, out-of-town shopping, etc.).

Digital technology

Digital technology is one of the most buoyant markets for the Silver Economy as it can meet seniors' needs.

Older people are increasingly using digital technologies, as is shown by the **development of connected objects monitoring patients' health remotely**, such as watches that measure blood pressure and heart rate.



Sources: 207 Baromètre du Numérique



Telecare (fall and loss of gravity detectors)

Falls are the leading cause of death in over 65s. Every year in France, 400,000 seniors experience an accidental fall, 12,000 of which are fatal. Telecare systems involve **electronic sensors** (in a wristband, pendant or fixed detector) **connected to an operator centre** that will intervene rapidly if the distress signal is activated. The French telecare market is estimated at €112 million, i.e. **580,000 users in 2015**. The number of users has grown 5% since 2008, although the market is stagnating in value terms. It is now very concentrated, with the five biggest players accounting for 72% of the market.

Home equipment/adaptations



As we age, we gradually become less mobile and spend more time at home. To remain independent at home for as long as possible, seniors are forced to **rethink their home room by room**. Companies can **carry out assessments to determine which adaptations are required**. An occupational therapist can also help identify the various risk factors and make personalized recommendations.

Once the assessment is complete, some **adaptations involve only minor adjustments but others will require the installation of equipment, or even building work**: rearranging the layout of rooms, removing doorsteps and moving furniture to make it easier to get around, lowering the height of cupboards and shelves, replacing door handles...

In some cases, **additional equipment will be necessary**: stairlifts, arm rails, nonslip mats, booster seats, lights with automatic movement detectors, small wheeled furniture...

More major work could also be **carried out to replace bathtubs with walk-in showers or adapt kitchens**.

Like personal services, home adaptation has the advantage of being a labour-intensive sector.

Growth markets (continued)



Assisted-living technologies

Many seniors have **motor problems** that stop them getting around freely and make them dependent on their loved ones. The demand for mobility, fitness and assisted living is leading to **new markets**, such as autonomous cars and flexible exoskeletons (robot harnesses that prevent falls).

The leading mobility aid is currently the **mobility scooter**. It enables seniors to regain their independence as getting around is quicker, easier and less demanding, limiting the risk of accidents. Mobility scooters have a positive image, with less stigma than a wheelchair and no association with a medical product, contributing to their success.



Leisure and tourism sector



Less than 8% of France's over 60s are dependent. **Demand tends to centre on ageing well.**

With the increase in free time and greater availability for leisure in retirement, tourism is one of the sectors most affected by the ageing population. Seniors holiday for longer than younger people and can travel in all seasons (overrepresentation in late autumn). In 2014, seniors accounted for over €22 bn of tourist spending. Senior tourism is set to expand significantly in the future with the many baby boomers born after the Second World War taking retirement.

Overview of Silver Economy stakeholders in France (non-exhaustive)

Informing professionals:

SilverEco.fr: The national Silver Economy portal provides news and analysis on new assisted-living technologies and more broadly on all products and services aimed at ageing well. www.silvereco.fr

AgeVillagePro: This online magazine has presented news on ageing well every week since 2000. www.agevillagepro.com

INSEE: France's National Institute of Statistics and Economic Studies provides numerous publications for the country and regions on the changing structure of populations. www.insee.fr

French Institute of Seniors: The French Institute of Seniors, which was founded by the former director of Notre Temps in 2010, provides four services for the same target audience, over 50s: the organization of leading senior trade shows, advice, studies and training. Detailed studies on the senior market are available online (free access). www.institutfrancaisdesseniors.com

Representing Silver Economy companies:

France Silver Eco: National network bringing together all public and private stakeholders in the Silver Economy. Its role is to develop and promote innovative solutions aimed at an active retirement. All the sector's news and events are posted on the website: <http://www.france-silvereco.fr/>

Representing public bodies in the Silver Economy:

National Union of Regional Social Action Centres (UNCCAS): Represents, coordinates and supports regional and interregional social action centres (CCAS and CIAS), informing them of legislative changes and social action news. www.unccas.org.

National Association of Coordinators and Directors of Local Information and Coordination Centres (ANCLIC): It aims to promote the action taken by professionals and services to coordinate, integrate and develop cooperation, and improve the healthcare pathway of retirees, seniors and their families with comprehensive and local support. ancllic.fr

Public bodies that support and finance projects:

Caisse nationale de solidarité pour l'autonomie (CNSA): It is responsible for providing funding to benefit seniors who are losing their independence and disabled people. With a budget of over €22 bn, this public body is both a "fund" allocating financial resources and a technical support "agency". www.cnsa.fr

On St-Pierre and Miquelon

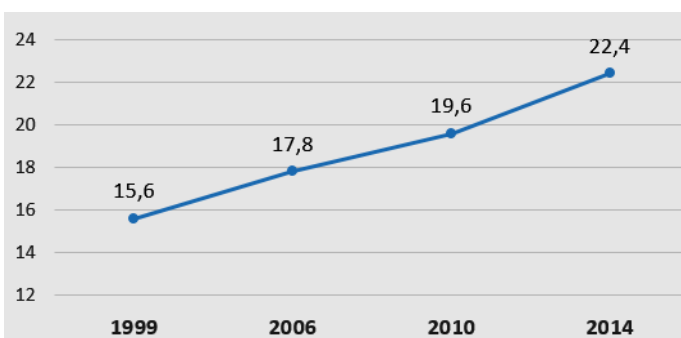


Of the 6,034 people living on the St-Pierre and Miquelon archipelago, 1,351 are over 60, i.e. 22.4% of the population.

The Maison Territoriale de l'Autonomie (MTA) is a unique reception, information, guidance and co-ordination centre. It is aimed at seniors and disabled people on St-Pierre and Miquelon, as well as their families.

It supports and advises users on administrative formalities and facilitates access to rights and legal services. It is also responsible for **implementing the local authority's social action policy** on seniors and allocating funding to help keep them at home. <http://www.spm-ct975.fr/la-collectivite-territoriale/devsol/la-maison-territoriale-de-lautonomie/>

Proportion of over 60s in the SPM population (in %)



source: INSEE



The St-Pierre company Santé Bien Etre specializes in keeping seniors at home and provides a wide range of furniture, accessories and medical equipment to increase their independence and comfort.

On St-Pierre, the main **providers of in-home social and medicosocial services for seniors** are:

- The charity Restons Chez Nous, which manages meal-on-wheels and telecare as well as in-home assistance and support services (SAAD). Restons Chez Nous SAAD are largely provided to APA* recipients in their home with local authority funding (17,000 hours were provided through APA in 2015).
- François Dunan Hospital's home care nursing service (SSIAD) manages patients whose health allows them to stay at home but need to be monitored regularly.
- Nurses from the Health Centre provide daily care to 40 to 45 patients over 60 requiring nursing at home.

***APA (Allocation Personnalisée d'Autonomie)** provides funding to help over 60s who are losing their independence remain in their home (**home help costs, technical aids, temporary housing, day centres, etc.**). On 1 January 2014, 1.21 million seniors on mainland France received APA, i.e. 7.8% of over 60s.

The local authority and all partners to the Conference on the Prevention of Loss of Independence** want to **encourage companies and organizations to invest in developing services aimed at over 60s**. A call for projects has been launched and the selected initiatives will receive **financial assistance**. Three themes have been chosen to steer the proposals: **health and ageing well, housing and the living environment, and social interaction**. For more information: http://www.spm-ct975.fr/fileadmin/user_upload/pdf/CF_-_Appel_a_initiatives.pdf

**The Conference on the Prevention of Loss of Independence is one of the main initiatives of the Act of 28 December 2015 on adapting society for an ageing population. It aims to coordinate local funding to prevent the loss of independence around a joint strategy.

INTELL-ECHO



Are you seeking business opportunities in this sector?
CACIMA and PROVIS can facilitate your business prospection process and help with establishing new partnerships
(targeted information and network contacts)

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Editorial Production: Project Lead, Dr. Monica Mallowan, PROVIS Observatory, Université de Moncton, Shippagan Campus, Shippagan, NB, Canada.
observatoirePROVIS@umoncton.ca
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Chambre d'Agriculture,
de Commerce, d'Industrie,
de Métiers et de l'Artisanat
(CACIMA)

4, boul. Constant Colmay,
BP 4207 97500

Saint-Pierre et Miquelon, France

www.cacima.fr/blog



PROVIS—UNIV. DE MONCTON,
CAMPUS DE SHIPPAGAN

218, J.-D.-Gauthier

Shippagan NB E8S 1P6
Canada

<https://provis.umcs.ca>

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Editorial Production: Project manager, Mrs. Janick CORMIER, chamber d'Agriculture, de Commerce, d'Industrie, de Métiers et de l'Artisanat.
Intell-echo@cacima.fr

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