

Compendium of Recommendations

This chapter lists all the recommendations of the Commission of Inquiry and summarizes the basis on which each has been made. The recommendations are designed to restore Unemployment Insurance to its original concept and to place it in the context of a strategic plan for comprehensive human resource development. Unemployment Insurance has the pivotal role in the income security system of this country. Consequently, reform of the current program must be accompanied by changes in other programs concerned with human resource development and income security.

Chapter 1: What We Heard

Chapter 1 presents a resumé of what participants said during the public hearings about the problems of unemployment and the Unemployment Insurance program. There was strong consensus that Unemployment Insurance is and will continue to be needed. At the same time we were assailed with complaints and grievances about the program. There was virtually universal condemnation of the complexity of the Act and regulations, and strong and opposing positions on the nature and purpose of the program itself. Some saw the program as attempting to meet too many social objectives, and called for a return to the basic principles of insurance. Others wanted these social aspects of the program expanded. The consultation process focussed the field of debate on several issues, including the program's objectives, inequities, incentives, the imbalance between the government's role and that of the premium payers, and inadequacies in the program's delivery.

Chapter 2: Employment and Unemployment

Chapter 2 presents an overview of unemployment, its nature and scope, and the interplay between rising expectations for jobs and the growth in the number of jobs available. The chapter shows that unemployment is a significant problem – a problem which annually affects one in four Canadians who want to work. The risk of unemployment is greater for those with lower levels of education, particularly youth, older workers, and workers in industries, occupations or regions facing structural transformations. Examination of the operation of the Unemployment Insurance program itself shows three patterns of usage that suggest problems within the design of the program. These patterns are specific to short-term workers, those on industrial layoffs with recall, and full-year workers who exhaust their benefits.

What are the needs of the unemployed? Quite simply, they need jobs, money, skills and increased options in the labour market. Meeting all the needs of the unemployed is a task well beyond the scope of an Unemployment Insurance program. Unless reform of the current program is undertaken as part of a broad, integrated human resource development

strategy, it can be no more than a token effort, almost certain to fall short of its objective. Part II of the report focusses on the need for a comprehensive human resource development strategy.

Chapter 3: Jobs

This chapter looks at full employment, at employment development strategies and, in particular, at job creation. It is pointed out that the demand for jobs can be met only if there is economic growth and if that growth keeps pace with growth in the labour force. Economic growth, in turn, requires a high and sustained level of investment. In recent years, investment in Canada has not been sufficient to achieve both increased productivity and expanded employment opportunities to match the growth in the labour force. Unemployment can be truly resolved only in an environment characterized by economic growth.

All industrialized countries are finding it difficult to eliminate unemployment. As a result, there is a growing lack of confidence in traditional fiscal and monetary policies. (The task of stabilizing the economy at a low level of unemployment is difficult but essential) and in attempting to achieve this objective, new solutions to old problems appear necessary. One possible alternative which has been persuasively argued involves revenue sharing. This entails workers agreeing to accept part of their remuneration as a share of the firm's profits rather than as wages. This approach increases the stability of employment and has been successfully adopted in Japan and Korea and is gaining in popularity in the United States.

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Recommendations

- 1 Economic policies should give high priority to raising the rate of growth of the economy, in recognition of the role of economic growth in creating employment opportunities. Particular attention should be paid to policies that would ensure:
 - a high and sustained volume of investment; and
 - sufficient improvement in productivity to maintain or improve Canada's competitive position in the world.
- 2 Full employment should continue to be a primary objective of fiscal and monetary policies.
- 3 Profit or revenue sharing as a component of total earnings of labour should be encouraged and the treatment of income from these schemes by Unemployment Insurance and Revenue Canada should encourage their introduction.

The problem of regional unemployment is currently approached in two ways. The first is through regional economic development initiatives that attempt to increase the productive capacity of regions by subsidizing industry to locate or expand there. The second is through job creation programs, which are a more temporary response to regional unemployment, involving short-term projects that provide jobs.

Regional economic development policy has concentrated on grafting large firms onto depressed regions. In many of these cases subsidies are required on a continuing basis to offset the inherent competitive disadvantages of these regions. Current programs do not

seem to provide much support to the growing service and small business sectors. An attractive alternative would be to invest in increased productive capacity and a higher level of employment by supporting community economic development initiatives such as Community Economic Councils and Community Development Corporations. These community-inspired initiatives have the advantage of building on local strengths, and the employment that they create becomes part of the fabric of the local community.

There is evidence from both British and French experience that the unemployed can be successful in creating their own jobs by starting their own businesses. In cases where the unemployed have a sound business plan, Unemployment Insurance rules and regulations should encourage their initiative.

Recommendation

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An industrial and regional development strategy should be designed with the following characteristics:

- A substantial proportion of regional and industrial assistance should be directed to new and to small businesses, including those in the non-manufacturing sector.
 - Community economic development initiatives should be funded, at least in part, from funds released by phasing out regionally extended benefits. They should be undertaken in a manner that ensures local control and should be widely available to communities in Canada.
 - Initiatives that assist the unemployed to start their own business enterprises should be encouraged.
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Job creation programs have come in all shapes and sizes and have been designed with the best of intentions to meet a large number of specific problems. They have always been considered a “temporary” response to an unemployment crisis. The projects undertaken, however, have failed either to counterbalance the economic depression of the various regions or to improve the employability of participants. In addition, these initiatives have been plagued by changing federal priorities, lack of coordination among the various levels of government, and political pressures for constituency funding. What is needed is more long-term planning and the creation of jobs of long-term value to the community. All projects should be evaluated and the results made public.

Recommendation

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Short-term job creation programs should be eliminated and the funds redirected to longer-term employment programs. These programs should:

- focus on jobs with a long-term value to the participant and community, rather than on short-term make-work jobs;
 - eliminate the constituency basis of funding; and
 - set aside a portion of program budgets for analysis by independent researchers to determine whether their objectives have been met. The results of these evaluations should be available to the public.
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Under Section 38 of the Unemployment Insurance Act, benefits may be provided to participants in approved job creation projects for up to six weeks after the project ends. Although there are many problems with Section 38, the basic one is that it is not an appropriate feature in an Unemployment Insurance program. Job creation should be supported directly from general revenue and should be open to a wider group than just those receiving benefits. Individuals who have already exhausted their benefits, for example, may be in even greater need of assistance than those still receiving Unemployment Insurance.

Recommendation

6 Section 38 (Job Creation) of the Unemployment Insurance Act should be rescinded.

Chapter 4: Money – The Need for Income Security

This chapter outlines Canada's income security system and the role of Unemployment Insurance within that system. Income security programs in Canada can be divided into three distinct categories or tiers. Tier 1 consists of income support programs (such as social assistance and the Guaranteed Income Supplement). Tier 2 includes income supplementation programs (such as Old Age Security, Family Allowances, the Child Tax Credit, and programs operated by certain provincial governments). Tier 3 consists of social insurance programs (such as Unemployment Insurance, the Canada and Quebec Pension Plans, and Workers' Compensation).

Income support provides financial assistance to individuals and families who have little or no other income. Income supplementation provides income assistance to low-income earners to minimize the effect of an inadequate income. Social insurance programs provide some measure of income replacement in the event of various contingencies such as unemployment, sickness or injury.

Unemployment Insurance is the cornerstone of income security in Canada. It was originally designed, in 1940, as a program of temporary assistance to workers who are between jobs. With the haphazard addition of functions over the years, to cover new situations and serve new needs, the program has expanded far beyond this. As a consequence in some parts of the country it is now part of a regular pattern of income from seasonal or short-term employment, unemployment benefits and, for some, social assistance. In some cases, benefits actually exceed the earnings that they are intended to replace, due to the provision of regionally extended benefits. Thus, Unemployment Insurance has become a major element of income or earnings supplementation.

Unemployment Insurance is poorly designed to undertake the function of supplementing income because benefits are not income tested, Unemployment Insurance is directed to the individual rather than the family, and benefits are based on previous earnings rather than need, with higher benefits going to higher earners rather than to the needier. Only 11 percent of Unemployment Insurance benefits go to families with incomes of less than \$10,000, and almost 20 percent go to families with

unemployment - that's what people who have lost their jobs need.

incomes greater than \$40,000. It is simply not a good instrument for income redistribution.

Regionally extended benefits, funded by general revenues rather than premiums, were introduced to provide supplementary assistance in specific regions with particularly high unemployment. Over time, however, unemployment has risen throughout Canada so that regionally extended benefits have been paid in every region since 1981. Consequently, these benefits are no longer part of an economic adjustment plan directed toward areas with unusually severe problems; they have become a kind of temporary social assistance/income maintenance plan for those who can find at least 10 weeks of work per year.) X

Regionally extended benefits are considered by many to be an essential element in regional economies. These benefits, however, attack the symptoms rather than the underlying causes of unemployment. Eliminating regionally extended benefits would free up some \$2.8 billion which could be directed to correcting the causes of unemployment and providing earnings supplementation to those who need it. It would be irresponsible to give serious consideration to removing regionally extended benefits without providing an income supplement to workers faced with economic hardship and without providing development funds to regions and communities suffering from the impact of economic forces well beyond their control.

A federal Earnings Supplementation Program cannot exist in isolation, distinct from developments in other social security benefits, the tax system or provincial initiatives. Four provinces have income supplementation programs and all provinces are vitally interested in helping low-income families. What may be needed is a group or series of supplementation plans, reached through federal-provincial agreements, to reflect the differing provincial concerns.

An Earnings Supplementation Program which helps those who have some income differs fundamentally from a guaranteed annual income which helps those who have no other sources of support. An Earnings Supplementation Program should be designed to increase a person's benefits when earnings increase and the program should have a low and consistent tax-back rate on income earned while receiving the supplement. A well-designed program would compensate for the effects of phasing out regionally extended benefits. It would be a major reform of one tier in the income security system, and would allow Unemployment Insurance to return to its appropriate role. } B.S.

Unemployment Insurance plays essentially a transitional role, that of partial income replacement for a specific period during an interruption of earnings. It should serve as a lifeline rather than a safety net – to help people return to stable employment rather than holding them in a pattern of dependence. The many additions to its functions over the years have subverted its essential nature and created unacceptable inequities. This has occurred largely because of the lack of other, more appropriate programs or agencies. Unemployment Insurance should return to its original purpose and other initiatives should now be adopted to assume the functions of income supplementation for low-income families.

Recommendations

- 7** Regionally extended benefits within the Unemployment Insurance program should be progressively abolished and replaced over a period of four to five years with a range of human resource development programs better tailored to meet the needs of individuals and regions. The range of programs and policies should include:
- an Earnings Supplementation Program;
 - economic and community development initiatives;
 - education, literacy and basic training programs; and
 - policies and programs to facilitate greater flexibility in the labour market.
- 8** The Canadian government should work closely with the provinces to develop earnings supplementation plans that complement the proposed changes in the Unemployment Insurance program. These plans should ensure that those who participate in the labour force but have inadequate incomes would be eligible to receive a supplement on the basis of total household income rather than individual income. The tax-back rate, when combined with the income tax system, should be less than 50 percent.
- 9** Unemployment Insurance should provide temporary replacement of earnings in the case of job loss or interruption of employment earnings.
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Unemployment results from either job loss or a temporary interruption of earnings. It is as reasonable to cover temporary sickness, maternity or parental benefits as it is to cover temporary layoffs with recall notices. In the absence of another, more inclusive system to protect those whose earnings are interrupted because of maternity, parental or sick leave, it is appropriate for Unemployment Insurance to continue to provide this coverage.

The issue of the "medical yardstick" for sickness benefits caused many complaints at the public hearings. While the use of the medical yardstick as a guide is not disputed, the secrecy that surrounds it is insupportable. Another issue concerns the waiving of the normal two-week waiting period in certain cases of illness. This practice is contrary to the principle of co-insurance whereby the insured and the insurer share the cost of any contingency covered by the insurance.

Maternity benefits have changed over time to provide benefits not only for the mother, but also for parental care. Although in 1984 benefits were extended to adoptive parents, the role of the natural father has not been equally recognized. The provision for a 2-week waiting period and for a total benefit period of 15 weeks should be maintained. A two-tier system would allow parents to decide how long the mother would receive benefits and which parent would assume the initial parenting role. The current restriction limiting the duration of the receipt of special benefits such as maternity and sickness in any combination to a maximum of 15 weeks is unduly harsh.

Recommendations

- 10.1** The Unemployment Insurance program should continue to provide sickness benefits. It should retain the provision for premium reduction equivalent to the saving to the Unemployment Insurance Account from private disability insurance, but the method of calculating the premium reduction should be reviewed.
- 10.2** The medical yardstick for determining sickness benefits should be readily available for client reference. The two-week waiting period for sickness benefits should continue and this requirement should be enforced.
- 11.1** A two-tier system of maternity and parental benefits should be implemented, comprised of:
- maternity benefits available during the period surrounding childbirth; and
 - parental benefits available during the period following maternity leave or placement of an adopted child;
 - parental benefits should be available to either or both parents (but not concurrently) such that the total amount of benefits does not exceed the maximum available to one parent; this should be made available only to those who are active labour force participants.
- 11.2** Section 22(3) of the Act should be amended to remove the present 15-week aggregate benefit limit, so that the availability of sickness benefits is separate and distinct from any maternity or parental benefits to which a person is entitled. Maternity, parental and sickness benefits should be available during any phase of the claimant's unemployment spell.
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Seasonal factors, layoffs and other industrial practices contribute heavily to interindustry variations in the relationship between contribution and benefits. The result is that industries with stable employment patterns are seen as subsidizing those with less stable patterns. Experience rating has been suggested as a means of reducing, if not eliminating, these cross-subsidies. Evidence shows, however, that on balance its effect would be negligible in affecting the behaviour of firms.

Recommendation

- 12** Unemployment Insurance premiums should not be based on experience rating.
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Chapter 5: Skills – A Choice of Futures

This chapter identifies fundamental inadequacies in the educational and skill level of the work force and examines the role of Unemployment Insurance in that context.

An educated work force is better able to adapt to changing labour market demands and will therefore have a better choice of futures. There are fundamental inadequacies in the educational and training system, however, and this has resulted in inadequate skills among many workers. Evidence shows that those who have not completed high school are much more likely to be unemployed. For this reason, a strategy to help achieve at least high school equivalency is essential. Rather than emphasizing specialized skills training, the focus should be on ensuring attainment of the basic educational level which is necessary for future training and retraining.

To overcome the current inadequacies in the educational system, there is an urgent need for leadership on the part of educators and public policy makers to put aside jurisdictional considerations and deal with the real needs of high school dropouts. It is recognized that high school education is largely within provincial jurisdiction, but the education required for a more flexible and better trained labour force knows no provincial boundaries.

Many adult Canadians are functionally illiterate and lack numeracy skills. The resulting inability of almost a third of the adult population to deal at the necessary level with language, numbers and concepts has considerable human and economic costs. Functional illiteracy is being recognized increasingly by Canadian industry as a major concern. If Canada continues to ignore the illiteracy crisis and fails to mount a cooperative and sustained effort to eliminate it, a large proportion of workers will be limited in their ability to participate effectively in the work force.

Recommendations

- 13** The federal government should invite provincial governments to undertake measures at the high school level to ensure that a high minimum level of education is achieved by all Canadians and that these measures emphasize:
- flexibility in program requirements;
 - the acquisition of general basic skills to grade 12 or an equivalent level;
 - cooperative programs that combine work and study; and
 - the inclusion of technological content in all programs.
- 14** The federal government should invite provincial governments to cooperate in mounting a sustained effort to eradicate functional illiteracy and innumeracy among the adult population.
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Basic knowledge and skills are fundamental preconditions of a skilled and flexible work force. Changing requirements, and the consequent necessity for the labour force to adapt, demand a greater emphasis on employment training and retraining. Employers repeatedly complained at the public hearings that they could not find workers able to solve problems, and that what they needed were workers with general

skills, who are able to adapt and to learn new technical skills as job requirements change. Funding arrangements have also been criticized on the grounds that they limit the selection of the most appropriate courses.

Recommendation

15 Training programs and funding arrangements under the National Training Act should be modified to:



- assign high priority within the Institutional Training ^{ASD} Program, or its replacement, to providing courses in functional literacy, basic training for skill development, and educational upgrading;
- recognize programs that enable functionally illiterate workers to gain basic literacy skills as a legitimate component of on-the-job training; and
- replace the current funding arrangement with one that will increase the relevance and responsiveness of training institutions to the labour market.

Section 39 of the Unemployment Insurance Act provides benefits, in some cases for an extended period, from general revenues to recipients who undertake training in approved courses. There are several concerns about this arrangement. All unemployed individuals should be given the opportunity to upgrade their skills and improve their employability. The current practice in approving courses is not to place emphasis on basic skills but to favour those who already have substantial skill levels and, in the case of apprenticeship training, to favour those who are already employed. The operation of the apprenticeship program should be removed from the Unemployment Insurance program and reviewed by the appropriate federal and provincial authorities. The provision of extended benefits to a person while on training is inequitable and a violation of the insurance principle. Trainees should receive benefits only for the period of their regular entitlement, and the role of Unemployment Insurance should be limited to waiving the search requirements for those undertaking approved training.

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Recommendation

16 Section 39 of the Unemployment Insurance Act should be rescinded and provision should be made to:

- waive job search requirements for approved beneficiaries undertaking approved training programs (including literacy, educational and skills upgrading);
- establish a review process to monitor these approvals;
- exclude allowances for expenses from computation of earnings on claim; and
- initiate a review of the operation of the apprenticeship program by the appropriate federal and provincial authorities.

It's not the boom that caused unemployment

Those in the 15-to-24 age group need special attention. The baby boom generation has already flooded the labour market and produced high unemployment among youth and young adults. Many are poorly equipped for participation in the labour force (and have difficulty adjusting to the demands of adulthood.) ?

Recommendation

- 17** The Minister of State for Youth should consider implementation of a comprehensive Youth Opportunities Program. The program would combine basic education, counselling, life skills and work experience for young people aged 15 to 24 years who do not have a high school diploma or are otherwise disadvantaged and are having difficulty entering the labour force.

Chapter 6: Options – Employment Flexibility

This chapter addresses the need for greater flexibility in the labour market and evaluates such programs as mobility assistance, retirement policies and alternative work arrangements. These initiatives provide individuals with greater choice and allow the labour market to adapt more readily to change.

Labour displacement in declining industries and depressed regions often involves many people. In these circumstances, it is sometimes in everyone's interest that relocation take place. Currently, several programs provide mobility assistance to facilitate the movement of individuals who are unemployed, underemployed or about to become unemployed. What is required is a consolidation of mobility assistance into a single program, to avoid overlap and duplication.

Mobility, however, is not a panacea for solving labour market problems. A key policy element should be the degree of flexibility in labour adjustment. A consolidated mobility program should be based as much on the needs of the individual as on the needs of industry. It should have few criteria that limit eligibility, and should provide assistance to those who relocate to undergo training.

Recommendations

- 18.1** All federal labour market programs that provide mobility assistance should be consolidated.
- 18.2** In the new consolidated mobility assistance program:
- the industry and community basis for determining eligibility should be eliminated; and
 - in addition to those currently eligible, assistance should be provided to workers who relocate for training purposes.

Changing economic and social demands will require greater flexibility in the way that work is organized and also in the rules and regulations of Unemployment Insurance. There are many alternative work arrangements, but the variety and the benefits of these alternatives are not sufficiently understood. Some alternatives, such as job sharing and working part time, have direct implications for employment income and consequently for the Unemployment Insurance system. Job sharing involves restructuring a single full-time job into two or more part-time jobs. Interest in job sharing has increased in response to the needs and preference of working parents and partially retired persons.

Part-time employment has increased rapidly over the last decade. The Unemployment Insurance program excludes many part-time workers, since in order to be eligible a person must work at least 15 hours per week for the same employer. This restriction imposes hardship on many families, is unfair, and is out of step with changing work patterns. The Wallace Commission of Inquiry on part-time work and the Boyer Committee on equality rights both concluded that the current minimum of 15 hours per week should be reduced to 8 hours. The principle that all hours of work should be covered is accepted, but it is recognized that in practice extending coverage to every hour and to every worker may create administration problems and may result in additional costs, particularly for small businesses. The feasibility of such an extension should be examined by the Canada Employment and Immigration Commission.

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Recommendation

19 Unemployment Insurance coverage, in principle, should be extended to all part-time workers, but first of all to those who work a minimum of eight hours per week. Workers should be allowed to accumulate hours of work in order to become eligible for coverage. The administrative feasibility of covering all hours of work, including work for different employers, should be examined by the Canada Employment and Immigration Commission.

Compensated work sharing is a temporary arrangement intended to preserve employment through the avoidance of layoffs, at least in the short term. A prorated share of the regular weekly Unemployment Insurance benefit is paid to those workers whose normal hours are reduced by a formal agreement. There is widespread support for these arrangements.

Recommendation

20 The current work-sharing provision in Unemployment Insurance should be retained, and an internal review should be undertaken in order to streamline procedures and reduce administrative and compliance costs.

Since the end of World War II, the proportion of a worker's life spent in the labour force has declined substantially, largely because of a preference for increased leisure as real wages and real incomes rose. This preference is reflected most notably in the choice of a shorter work year through increased holiday periods. In contrast, the average work week has remained remarkably constant. Because of the projected aging of the population, the wisdom of attempting to reduce work time or ban overtime work by legislation is questionable.

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Recommendation

- 21** Flexibility in work time should be encouraged but shorter work days, weeks or years should be negotiated by individual firms and industries rather than being established by legislation.
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The requirement of mandatory retirement at age 65 is under attack because of the equality provisions in the Canadian Charter of Rights and Freedoms. The federal government has expressed a commitment to facilitate flexible retirement, and changes to increase the flexibility of public and private pension plans either have been made or are contemplated. Available empirical evidence from the United States and from Quebec indicates that these measures may have little effect on postponing retirement. They will, however, expand the range of genuine personal choice. These changes have major implications for the Unemployment Insurance program. They change the context of the three-week "retirement benefit" at age 65 and the treatment of pension income in determining Unemployment Insurance benefits for persons under age 65 who take on another job while receiving a pension. Since Unemployment Insurance and Old Age Security are elements of the social security system, changes in their age limits should be coordinated.

Recommendation

- 22** The age limit of 65 years should be removed as a barrier to Unemployment Insurance eligibility, concurrently with changes in the age limit established in the Old Age Security program. At that time, the provisions in the Unemployment Insurance Act for payment of a three-week "retirement benefit" should be rescinded.
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Chapter 7: A Plan for Reform

This chapter sets forth the proposed fundamental reform of the core program of Unemployment Insurance, the objectives, and the reasons for the new program design. The current program is perceived by many to be unfair, illogical, at variance with the principles of social insurance, and overly complex. Different criteria are applied and different benefits provided to individuals who are in similar circumstances. More generous treatment is given to short-term than to long-term workers, and more is given to those in some regions than in others. The entrance requirements are complicated and there are different benefit phases. Not all hours of work are treated equally in determining eligibility for benefits, and workers in the same occupation with the same employment possibilities are treated differently. The practice of basing eligibility on the local unemployment rate is unfair, since that rate is a poor indicator of job opportunities.

The proposed new approach must be viewed within the broad context of the human resource development proposals included in preceding recommendations, and within the framework of the income security system. The reform embodies the view that Canada must invest more in human resources and make funds available to support programs for that purpose. Within the context of a comprehensive human resource development strategy, the role of Unemployment Insurance would become one of strict income replacement. Income supplementation and other aspects of the current program would be transferred to programs specially designed for these purposes.

To respond to deficiencies in the current program, the proposed reforms involve moving to "Annualization" in the calculation of benefits – that is, basing the level of benefits on insurable earnings over the previous 52 weeks and paying benefits for up to 50 weeks. In addition, an annual maximum limit on insurable earnings is set. This annual limit would remove inequities and encourage increased flexibility in the workplace. A further change involves a revised approach to credit banking, ensuring that all hours worked and all earnings are included in the calculation of benefits, which will provide greater incentives for the unemployed to accept full-time work. Finally, shifting to an entrance requirement based on hours rather than weeks would allow workers to accumulate all hours of work.

It was decided that simple modification of the existing program would not meet the demands of the changing economic environment or provide the best possible foundation for the future. The weaknesses and inequities in the current system were carefully reviewed and the advantages and disadvantages of various options were studied and debated. The decision was reached that, on balance, Annualization was the best approach, because it combines low entrance requirements with long maximum duration of benefits, without the inequities, disincentives and administrative complexity of the current approach.

Recommendations

- 23** A new Unemployment Insurance program should be developed and implemented. Features of the program should include:
- a standard cumulative entrance requirement of 350 hours;
 - benefits based on average weekly insurable earnings in the 52 weeks prior to unemployment;
 - benefits paid in 50 weekly instalments after a two-week waiting period;
 - benefits to equal $66\frac{2}{3}$ percent of insurable earnings;
 - an annual maximum insurable earnings limit applied according to the employer's pay periods;
- and
- a system of credit banking.
- 24** The reformed program should be introduced in four phases.
- Phase 1: benefits would be based on the average weekly earnings over 13 weeks, paid in 50 weekly instalments, and would be 60 percent of insurable earnings.
 - Phase 2: benefits would be based on the average weekly earnings over 26 weeks, paid in 50 instalments, and would be 60 percent of insurable earnings.
 - Phase 3: benefits would be based on the average weekly earnings over 39 weeks, paid in 50 instalments, and would be $66\frac{2}{3}$ percent of insurable earnings.
 - Phase 4: benefits would be based on the average weekly earnings over 52 weeks, paid in 50 instalments, and would be $66\frac{2}{3}$ percent of insurable earnings.
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Particular concern was expressed at the public hearings about the situation of unemployed older workers who are too young to draw a pension but may be considered too old to be readily employable. For them, one year of benefits may be insufficient for the sort of adjustment that all workers may find increasingly necessary. Under Annualization, workers who suffer a number of layoffs in quick succession after many years of steady employment with the same company may need a means to top up their benefits to some percentage of their average weekly earnings. They may also need assistance to top up or extend their benefits so that they can undertake approved training and move for relocation purposes.

Recommendation

- 25** A Cumulative Employment Account should be developed, having the following features:
- Credits would accrue at the rate of two weeks for every year worked, to a maximum of 25 years of credit.
 - Benefits could be drawn only after a 30-year threshold.
 - Benefits could be used to (a) top up Unemployment Insurance benefits to $66\frac{2}{3}$ percent of average insurable earnings over the previous five years; and (b) top up or extend benefits for those undertaking approved training, retraining or mobility. Benefits could be extended to a maximum of 52 additional weeks.
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Chapter 8: Immediate Steps – Other Program Reforms

Fundamental restructuring of the Unemployment Insurance program involves sweeping changes that must be carefully considered and gradually introduced. This chapter deals with a number of less fundamental changes that could be implemented more rapidly, either within the current program or as part of a reformed program.

The treatment of pensions was the subject of a special reference to the Commission of Inquiry. In considering this issue, it must be recognized that the entire question of retirement and retirement policy is changing rapidly. Under the Canadian Charter of Rights and Freedoms, age 65 may no longer be a basis for mandatory retirement. Actuarial adjustments for those wishing to retire at other than the “normal” retirement age are already taking place or being contemplated in both the public and private sectors. As a consequence, it will become less and less true that receipt of a pension and retirement are synonymous. Thus, the question of the treatment of pension income by Unemployment Insurance has become part of a more general problem facing policy makers – the increasing importance placed on flexibility in retirement and pension arrangements, and the resulting need for better coordination of all related social policies, particularly Old Age Security.

Since those who have retired are no longer in the labour force, they should no longer be covered by a program such as Unemployment Insurance, which is designed to assist members of the labour force. Receipt of a pension, however, does not necessarily mean that a person has left the labour force and should not lead to disqualification from Unemployment Insurance benefits.

Denying coverage to everyone with pension income would mean denying coverage to the many individuals who enter another job after leaving a career with a pension. By contrast, the approach that became effective January 5, 1986 compels those with a pension from previous employment to pay for coverage on subsequent employment but treats pension income as earned income, so that when these workers become unemployed their benefits may be negligible or non-existent. Another possible approach would be to ignore pension income entirely. This would mean ignoring deferred income from another job, since that is how pension income is generally considered. If the mandatory retirement age were removed and pension income were ignored completely, then Unemployment Insurance could be used to finance the first year of retirement and the cost could become prohibitive.

It was recognized that those in receipt of pension income should not be discouraged from pursuing a second career. It was therefore decided to recommend treatment of pensions in two ways: the first if the pensioner is unemployed when the pension is received initially and the second if the pensioner becomes unemployed from a subsequent job. Because building up a pension is a lifetime process, any changes that might reduce pension income should be introduced only after notice of three years to those likely to be affected.

Recommendation

- 26** The current treatment of pension income should be rescinded with an effective date of January 5, 1986. The new policy should be announced and an implementation date of January 1, 1989 set. The new policy should be:
- that pension income received during a period of unemployment immediately following retirement from a first career would be treated as earnings when calculating Unemployment Insurance benefits for that period;
 - that during future employment periods, Unemployment Insurance would provide coverage only on the difference between pension income and the lesser of the new earnings or maximum insurable earnings;
 - that premiums would be calculated on the basis of insurable earnings minus pensions in pay; and
 - that administratively, weekly premiums would be calculated as now, with any excess rebated via annual income tax returns.
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Currently, lump-sum payments, including severance pay, vacation pay, bonuses and payments from an employee profit-sharing plan, are translated into weekly earnings and treated like earnings on claim, which are subtracted from eligible benefits. It is considered inequitable that in these cases the maximum benefit period and the amount of benefits are reduced. The major exception to this treatment of lump-sum payments is the treatment of vacation pay trust funds, which exist predominantly in the construction industry in Ontario and Quebec. In these funds, vacation entitlement is accrued and benefits are usually paid twice a year and vacation must be taken in a set time period. Individuals should not be considered as unemployed and available for work during these vacation periods.

Recommendations

- 27.1** Severance pay, vacation pay and lump-sum payments should be allocated to weeks, using the same formula as at present. These monies should delay but not reduce benefit entitlement. In addition, they should be considered as insurable earnings.
- 27.2** Recipients of benefits from vacation pay trust funds should be disentitled for the period for which vacation pay is received. This would delay but not reduce benefit entitlement.
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Under the present system, if a person in receipt of benefits earns more than 25 percent of his or her benefits, then benefits are reduced by one dollar for every dollar earned above that limit. Thus, there is no financial incentive to work beyond the exemption level. Maximum work incentives should be provided to the extent that benefits and earnings together do not exceed the previous insured earnings of the individual worker.

Recommendation

28.1 Earnings while on claim should reduce benefits at a rate equal to the replacement ratio. That is, if the replacement ratio is 66 $\frac{2}{3}$ percent, then the reduction rate should also be 66 $\frac{2}{3}$ percent.

At present, coverage under Unemployment Insurance is limited to jobs that involve at least 15 hours of work a week or pay at least \$99 a week. Part-time workers with more than one job are considered unemployed and eligible to receive benefits if they lose one job, provided it is insurable. Earnings from the job that continues are treated as earnings while on claim, however, and as a consequence, they are treated more harshly than a full-time worker with the same total insurable earnings.

Recommendation

28.2 Benefits for multiple job-holders should be calculated on the basis of total insurable earnings from all jobs. Any earnings during the benefit period should be treated as earnings on claim.

A particularly contentious issue is the provision in the current Act that makes those whose earnings are interrupted because of a labour dispute ineligible for benefits. That provision is based on the fact that the strike is voluntary and that payment of benefits to strikers would breach the principle of neutrality by making Unemployment Insurance into a form of strike fund. The present rule considers an industrial dispute to be in progress until 85 percent of the work force is recalled, even if an agreement has been ratified. Once the agreement has been ratified, these workers are no longer on strike.

Recommendation

29.1 A dispute should be considered over on the date that the collective agreement is signed, except in cases where a date for return to work is identified in a subsidiary agreement or protocol.

Employees are also considered to be ineligible for benefits in the event of a lockout by their employer, although the employees who are locked out are not voluntarily unemployed.

Recommendation

29.2 In the case of a lockout, workers should be eligible for Unemployment Insurance benefits while a collective agreement is in force.

At present, some workers who are indirectly involved in a strike are disqualified. This policy violates the principles of voluntary action and of neutrality. The present rule is that contributing to a common strike fund

may lead to disqualification. Therefore, members of a local that is part of the same union are disqualified even if they did not participate in the decision to go on strike. Workers in the same plant but in a bargaining unit that is not a local of the striking union are not disqualified. This distinction may be both inequitable and illogical.

It is important to acknowledge that there may be instances where those indirectly involved in a labour dispute may receive substantial and early benefits from it. Where this is established, disqualification should follow. In such cases, there should be a right of appeal with the onus on the Commission to justify the decision.

Recommendation

29.3 Those indirectly involved in a dispute, including those who belong to the same union but are in a different local, should not be disentitled. Where there are direct, substantial and early advantages to those who are indirectly involved, they should be disentitled but that decision should be subject to appeal.

At present, workers involved in a labour dispute who take a second job are not eligible for benefits if they are laid off from that job. This practice ignores the fact that the layoff is entirely separate from the original labour dispute. This practice is not justified unless the Commission can show that the layoff was contrived in order to collect benefits.

Recommendation

29.4 In a situation where a worker is disentitled because of a labour dispute, then takes another job and is laid off, that worker should be eligible for Unemployment Insurance on the basis of the second job. In cases where claimants have earnings on claim and lose those earnings because of an industrial dispute, this should not disentitle the worker from the original claim.

Claims for sickness, maternity and adoption benefits are denied at all times during a labour dispute. These events are not related to the dispute and would have occurred whether or not the labour dispute had taken place. The provision of sickness benefits, however, must be very limited to avoid possible abuse.

Recommendation

29.5 Maternity, adoption and sickness benefits should be paid during an industrial dispute. In the case of sickness, however, benefits should be awarded only if the claimant is confined to hospital.

On strict insurance principles, voluntary quitters should not be eligible for benefits. To apply these principles would require the employer to identify those who voluntarily quit their jobs. There is, however, no extra cost to the employer in identifying the situation as a layoff, and therefore no incentive to police the system. Indeed, the

employer may collude to call it a layoff rather than a resignation. Increasing the penalty might simply increase the pressure for collusion.

There is need, however, to clarify and publicize the conditions under which a person may leave a job without penalty. "Just cause" is poorly understood among claimants. There is also need to revise the rules to cover cases of "inverse seniority" in collective layoffs, when older workers by agreement may choose to be laid off. In these cases no penalty should be imposed.

Recommendation

30 The current penalty of loss of benefits for up to six weeks for voluntarily leaving a job should be retained. "Just cause" for leaving a job voluntarily should be clarified and publicized, and "inverse seniority" in a collective layoff should be included as just cause.

The requirements that recipients be engaged in job search and available for work are critical in that they determine whether a claimant is considered to be unemployed or to have left the labour force. Enforcement of the requirements should be conducted in a humane, reasonable and intelligent manner, and those attempting to start a business should not be disintitiled on the grounds that they are not available for paid employment.

Recommendation

31 Job search and availability for work should continue to be essential elements in the Unemployment Insurance program.

- Criteria regarding what constitutes suitable employment should be made explicit to clients.
- The kinds of jobs claimants are required to search for should be continuously adjusted in light of the local availability of "suitable" jobs.
- Job search and availability requirements should be waived in instances of sickness and maternity, temporary layoff with assured recall, jury duty, approved training programs, and approved plans to start a small business.

Chapter 9: The Self-Employed

This chapter addresses the issue of self employment and deals in some detail with the issue of fishing benefits.

There would be almost insurmountable obstacles to providing protection to all categories of the self-employed. In cases where the individual can create the conditions which permit the collection of benefits, as the self-employed can, the degree of moral hazard presented is incompatible with Unemployment Insurance. A spouse who works on salary for a self-employed person, however, should not be excluded from coverage, except in jurisdictions where the spouse is treated as a partner under family property law.

Recommendation

- 32** Unemployment Insurance coverage should be extended to persons married to and working for the self-employed, in jurisdictions where under family property law spouses of business owners are not treated as partners in the business and where they are paid a salary subject to income tax.
-

Self-employed fishermen were included under the umbrella of Unemployment Insurance by a special amendment of the Act in 1956. The purpose was to provide income support to self-employed fishermen, particularly on the Atlantic, and to the many coastal communities that depend upon the fishery for their survival. But the fishing benefits program has problems stemming from the nature of the program, its inherent administrative difficulties, its inadequacies in meeting the needs of the fishermen whom it was intended to serve, and the obstacles that it presents to processors who need a greater supply of fish during the latter part of the season. Unemployment Insurance is neither appropriate nor adequate to meet the needs of fishermen who, through the vagaries of nature or government policy, are most in need of income supplementation.

Recommendation

- 33** "Part V Fishermen's Regulations" should be amended to establish a five-year maximum deadline for phasing out the eligibility of self-employed fishermen for Unemployment Insurance.
- During this five-year period, eligibility for special fishing benefits should not be extended to any new fishermen. Current Unemployment Insurance beneficiaries should be permitted to elect to receive a weekly payment during their off-season, calculated on the basis of their average entitlement over the preceding five years rather than on the current schedule of benefits.
 - During this five-year period, the federal and the provincial governments involved in the fishing industry should develop and implement an income supplementation plan for all workers in relation to their need, with resources at least equivalent to those currently available for Unemployment Insurance benefits to self-employed fishermen.
-

Chapter 10: The Reform of Program Delivery

This chapter provides a range of proposals for improving the administration of Unemployment Insurance. They include fundamental changes in the structure of the organization and other changes that could be adopted even without the proposed reorganization. Although nominally independent, the Canada Employment and Immigration Commission is a federal body subject to the guidelines of the Treasury Board and to the personnel policies of the Public Service Commission. The two Commissioners who represent employers and employees exert minimal influence. Those who pay most of the costs through premiums have an insignificant role in the management of the program. The delivery of service appears to be directed more to serving the needs of the system rather than to responding to the needs of the clients. In short, the Commission lacks autonomy, power and authority.

Recommendation

- 34** A new autonomous organization, the Unemployment Insurance Commission, should be established to be the mechanism for delivering Unemployment Insurance and employment services, and it should operate at arm's length from the government.
-

Throughout the report, the need has been stressed for the federal government to assume leadership in the development of a comprehensive human resource development strategy. A revitalized Department of Employment and Immigration should have a broad mandate for that strategy. Whether or not all of the existing programs and functions related to human resource development are allocated to this department, coordination of these initiatives is essential.

Recommendation

- 35** The remaining Department of Employment and Immigration should be revitalized, with a broad mandate for human resource development.
-

The new Commission should function at arm's length from government, while operating subject to a revised Unemployment Insurance Act that would limit its discretion with respect to the basic features of the program and the appeal process. It would not need parliamentary appropriations, since it is proposed that it be financed entirely from premiums.

Recommendation

- 36** The new Unemployment Insurance Commission should be established as a parent Crown corporation under Schedule C, Part II, of the Financial Administration Act.
-

In order to provide an administration that will operate at arm's length from government, a board of directors with wider representation of employers and employees than at present should be appointed. This

board would balance the interests of the employers and employees who jointly fund the program.

Recommendation

- 37**
- The board of directors of the new Unemployment Insurance Commission should consist of between 13 and 21 members, and a majority of members should be selected equally from labour and from employers.
 - These appointments should be made by Order in Council upon consultation with interested groups and for a fixed term of three years, with one-third of the board eligible for replacement and reappointment every year.
 - The board of directors should be responsible for selection of the chairman of the board and of the chief executive officer.
-

It is essential that the administration of the program be more responsive to the needs and concerns of employers and employees, and that the current imbalance between a massive impersonal bureaucracy and the individual claimant be redressed.

Recommendation

- 38** The legislation enacting the Unemployment Insurance Commission should grant it full authority over the implementation of the program and responsibility for the delivery of services.
-

It is difficult to avoid the conclusion that public access to the Unemployment Insurance program has low priority, since there is widespread criticism of the lack of information provided to employers and employees on all aspects of the program. There is considerable public frustration over the difficulties of obtaining answers to questions and even of contacting the staff, whether in person or by telephone.

Recommendation

- 39** The Unemployment Insurance Commission should do more to inform the public, employers and employees about the program in general; about the requirements of the law, regulations and appeal process; and about the rights and responsibilities of claimants and appellants.
-

Rules of implementation used to deliver the program are sometimes found in the Act or the regulations, and sometimes in administrative policies or the decisions of umpires. It is the intent of the proposed changes to give the new Commission responsibility for the rules that are to be adopted in order to deliver the program. Existing rules need careful examination and evaluation. Deadlines for filing claims, for example, have important implications in terms of lost benefits. It is not clear what circumstances constitute "just cause for delay" and would allow a claim to be antedated. The onus of proof of qualification for benefits is placed on the claimant rather than this onus being on the Commission. The current rules and procedures governing appeals require the claimant to

provide evidence, but give no clear guidance regarding the nature of the evidence required or what constitutes “just cause.”

Claimants should be expected only to show that they have met the basic requirements for eligibility. If their request for benefits is denied, the onus should then be on the Commission to show justification for that decision. Furthermore, the Commission should provide reasonable assistance to the claimant in preparing the argument to support his or her claim.

Recommendation

40 All rules used to deliver the Unemployment Insurance program, particularly those related to filing deadlines, onus of proof and the standard of evidence, should be evaluated. Claimants should be provided with reasonable assistance in marshalling the facts necessary to support their case.

The legislation establishing a reformed Unemployment Insurance program and an autonomous Commission should reflect the simplicity and clarity requested by clients, and should permit the flexibility required to respond to the changing needs of the unemployed and to economic changes. It should identify the purpose of the program and the mandate of the Commission without attempting to foresee every possible eventuality. The role and nature of the Unemployment Insurance program and the major features of the benefit structure should be specified, but detailed rules of implementation should be left to the discretion of the Commission.

Recommendation

41 The new Unemployment Insurance Act should clearly identify the objectives of the Unemployment Insurance program, its nature and scope. Specific references should be made in the Act to:

- the principles that constitute the basis for setting premium rates and benefit levels;
- the principles that determine what is unemployment under the Act (including the interruption of earnings);
- the concept of voluntary and involuntary unemployment (including availability for work);
- the principles that determine what earnings are insurable; and
- the rights and obligations of claimants, including the right to appeal.

The Unemployment Insurance Act is complex and difficult even for jurists to understand, let alone clients and employers. The regulatory process is itself a complicated maze because of countless piecemeal changes in regulations. It is reasonable to require due notice of changes in regulations and policy that affect clients significantly.

Recommendation

- 42** The new Act, in delegating to the Unemployment Insurance Commission the power to issue regulations, should prescribe a manner and schedule for making these changes, so as to limit their frequency. Notice of proposed changes to regulations should be published in the media well in advance of their proposed date of implementation.
-

Canadian law has traditionally had an appeal system that reviews the substance and facts of the case at the first level and reviews the legal procedures and interpretation at the second level. The Unemployment Insurance appeal system is more complex. It involves an internal review plus several levels of review of the procedures. Other problems include the fact that boards of referees are not regarded by claimants as “bona fide” appeal boards, since they are not seen to function at arm’s length from the Commission, do not apply standard rules of evidence, and are chaired by persons who lack the legal training or the necessary depth of understanding of the program. Furthermore, the internal review procedure is perceived as inadequate in that the staff person involved is not separate from the normal line of authority.

Recommendations

- 43.1** The current appeal system of a board of referees and umpire should be replaced by an Unemployment Insurance ombudsman/adjudicator’s review and a board of appeal.
- The responsibilities, independence and powers of the Unemployment Insurance ombudsman/adjudicator should be specified in the Act and should include the obligation to report annually on problems in implementing the Act and interpreting statutory and regulatory provisions, and to provide pursuant recommendations.
 - The board of appeal should be established to hear all first-level appeals and be empowered to review the substance of all cases. It should consist of an experienced lawyer deemed qualified for appointment to the judiciary, as presiding officer, and two assessors representing the interests of employers and employees. The board should function judicially, making full use of the adversary process and abiding by the rules of evidence.
 - The function of adjudication review should be clearly separate from claims processing and benefit control.
- 43.2** Funding should be provided to approved groups, such as unemployment action centres, to assist both employers and employees in the appeal process. These groups and claimants should have ready access to the decisions of umpires, in order to prepare for the appeal process.
-

The present Act confers wide powers upon the Commission. The Commission has, for example, the power not only to impose administrative penalties but also to lay charges against the same individual or company for criminal prosecution. It has powers of search and seizure and is not obligated by law to give clients sufficient notice to allow them time to examine the documentary evidence assembled by the prosecution.

Recommendation

44.1 The Act should narrowly define the powers of enforcement of the Commission consistent with the guarantees prescribed in the Canadian Charter of Rights and Freedoms and ensure that they are necessary to the essential purposes of the program.

Because Unemployment Insurance is a compulsory program financed by a payroll tax, the public interest requires that the autonomous Commission be financially accountable and that certain rules to that end be specifically laid down in the Act.

Recommendation

44.2 The Act should ensure normal standards of accountability to Parliament for the new Unemployment Insurance Commission. Specific references should be made in the Act to:

- the permissible scope of its activities;
- the exercise of its power to borrow to finance a deficit in its fund;
- the investment of surplus funds in government securities;
- the accumulated rights and benefits of present employees; and
- the manner in which its power to set premium rates and vary designated features of the benefit structure should be exercised.

Unemployment Insurance, as a social insurance program, is essentially a pooling of the risk of the financial loss arising from unemployment, and is appropriately financed from contributions made by those sharing in this risk. As an insurance against the loss of wage income, it provides benefits as a right only to those who are insured. It therefore follows that the cost of benefits to individuals and the related administration costs should not be borne by the public purse, but entirely by those who are eligible to receive benefits.

Recommendation

45 The reformed Unemployment Insurance program should be financed entirely by premiums. Human resource development programs, earnings supplementation and other labour market programs should be delivered separately from the Unemployment Insurance program and should be financed from general government revenue.

The mode of allocating premiums between employers and employees reminds both parties that the system of insurance, though essential, has a cost and that each party has a share in it. An equal allocation would underline the equal importance of employers and employees in determining administrative policies.

Recommendation

46.1 Unemployment Insurance should gradually move toward allocating premiums to employers and employees on a 50:50 basis.

A federal transactions or value-added tax has implications for the collection of premiums because the premiums of employers could be assessed on the basis of total value added rather than total insurable payroll.

Recommendation

46.2 The calculation of the employer's share of Unemployment Insurance premiums should be reviewed if a value-added tax is introduced.

In setting premium rates, sudden increases in premiums in times of increasing unemployment and higher rates during the initial years of recovery have a destabilizing impact upon demand. The current practice is to set the rate on the basis of a three-year moving average. But economic cycles are irregular and formulas prescribed by legislation are seldom in tune with reality.

Recommendation

47 The proposed Unemployment Insurance Commission should be given the power to alter benefit or premium levels within given parameters defined in the new Act.

Separating the Unemployment Insurance Commission from the current Department of Employment and Immigration raises the question of where employment services should be placed. There is agreement that services to the unemployed should be provided from one office. That office should provide information regarding claims and should offer assessment and counselling services. It appears reasonable to integrate the job listing and referral system with these services. These services should be available to all of the unemployed, and should not be confined to those in receipt of benefits.

Recommendation

48 The new Unemployment Insurance Commission should continue to assume responsibility for employment services (including job placement, assessment and counselling services) for all of those who are unemployed, including those who are not receiving Unemployment Insurance benefits. An evaluation of the placement services should be undertaken and this function should either be revitalized and refocussed or cancelled.

Government reorganization is disruptive to clients and to the staff. While the separation of the Commission and the Department is an essential and fundamental change, the subsequent dislocation and potential problems of communication or duplication of services should be minimized.

Recommendation

- 49** Staff of the new Unemployment Insurance Commission and the federal department delivering other human resource development programs should be co-located in the existing network of Canada Employment Centres.
-

The Commission is a massive organization with some 28,000 employees. The size and level of the staff at both national and regional headquarters are out of proportion to the nature and value of the services that they perform. It would appear that a significant reduction in the number of staff could be achieved.

Recommendation

- 50** A significant reduction should be made in the number of staff at national and regional headquarters.
-

The Record of Employment supplied by the employer is the source of information required to determine the appropriate rate and period of benefits for a claimant. Errors in that form are the main cause of over- and underpayments of benefits, and of delays in processing claims.

Recommendation

- 51** The Unemployment Insurance Commission should investigate the use of a simplified wage request or wage record system to replace the current Record of Employment system.
-

Currently, an automated, comprehensive tracking system monitors the magnitude and causes of incorrect payments. It is designed more to determine the probability of fraud than to identify individual cases. Performance measurement is based on number of cases, not on dollar values or significance of cases. There is limited access to information on clients that is in the possession of other departments and agencies of government.

Recommendations

- 52** Benefit control systems should be established which cross-check data on claimants with data in other relevant government files. The Unemployment Insurance Act should be amended to permit overpayments to be recovered through offsets against other amounts owing to claimants from the government (e.g., income tax refunds).
- 53** The investigative effort of the Unemployment Insurance Commission should be focussed and improved, and cases of organized fraud should be given more attention. Performance measurement in this area should be based on dollar values in addition to the number of cases.
-

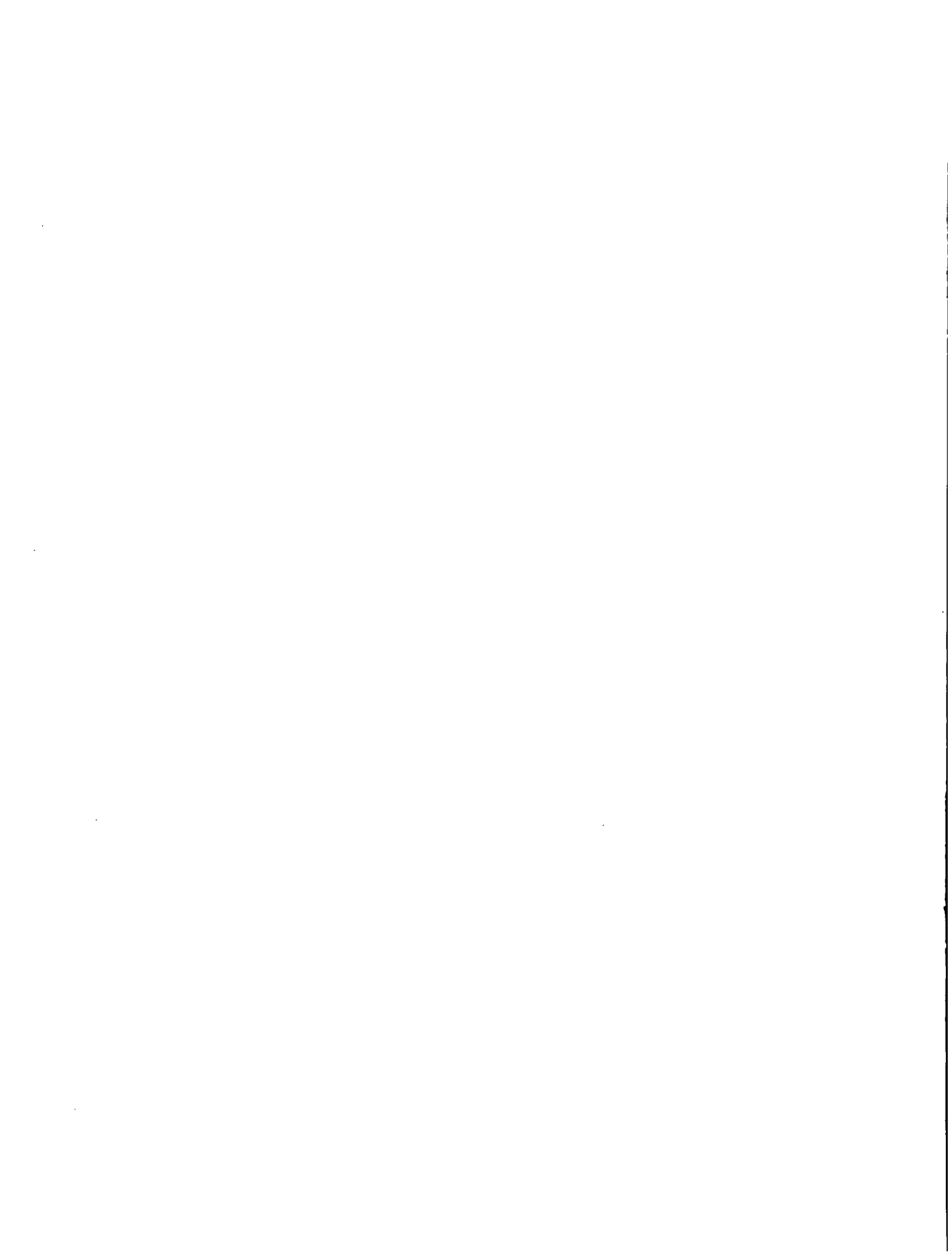
Conclusion

The changes to the Unemployment Insurance program, and the recommendations for an earnings supplement and other economic and human resource development programs in this report, are radical and will be controversial. It will take courage to adopt them and will take time before they can be fully implemented. The Commissioners are acutely aware of how disruptive changes may be both to individuals and to regions. Time must be permitted for full assessment of the consequences, for monitoring new developments, and for introducing modifications as circumstances change.

But there are other reasons why time is needed. Some of the major recommendations are closely interrelated. The proposed phasing-out of regionally extended benefits and of fishing benefits is dependent upon the introduction of an Earnings Supplementation Program. These proposals and the other initiatives in the human resource development strategy require consultation with provincial governments and federal-provincial agreements.

The proposed new autonomous Commission and the reorganization of the current Canada Employment and Immigration Commission will also take time, not only to implement the proposed changes but also to allow those affected to adjust to the changes. For these reasons it is urged that a transition period of four or five years be allowed in order to phase in proposals where time for adjustment is deemed to be necessary.

Appendices



Terms of Reference

Commission of Inquiry on Unemployment Insurance

Order in Council P.C. 1985-2162. Certified to be a true copy of a Minute of a Meeting of the Committee of the Privy Council, approved by Her Excellency the Governor General on the 4th day of July, 1985.

The Committee of the Privy Council have had before it a report of the Minister of Employment and Immigration stating that:

Whereas in response to urgent calls from many quarters for reform of the Unemployment Insurance Program, the Government of Canada announced in its November 1984 Economic Statement and May 23, 1985 Budget Statement that it would undertake a thorough review of the Program;

Whereas the Program is so large, so complex and impacts on Canadians so directly and in so many different ways, that any changes are bound to be far reaching;

And Whereas, since the Program is in large part financed by premiums from employers and employees, it is vital that these financing partners play a major role in the review to ensure that a thorough and impartial reexamination of the Program be undertaken and that changes be introduced only after the views of Canadians from all walks of life have been taken into consideration;

it is desirable that an inquiry be made into the Unemployment Insurance Program.

The Committee, therefore, on the recommendation of the Minister of Employment and Immigration advises that, pursuant to Part I of the Inquiries Act, a Commission do issue appointing Claude Forget, Partner, Secor Inc., Roy Bennett, Esquire, John Munro, President, Regional Council #1, International Woodworkers, Frances Soboda, President, Local 4253, United Steelworkers of America and Vice-President, the Nova Scotia Federation of Labour, Moses Morgan, President Emeritus, Memorial University and Guylaine

Saucier, President, Produits Forestiers-Saucier, as Commissioners to inquire into the role of the Unemployment Insurance Program within the context of the Canadian social security system, as a means of improving the operation of labour markets in Canada, supporting more effectively Canada's economic development, ensuring the equitable financing of the Program and providing new and better opportunities for Canadians experiencing temporary unemployment by:

- (a) examining, in relation to the Program, the appropriateness and adequacy of
 - (i) the coverage and conditions of insurability, entitlement, and eligibility,
 - (ii) the benefit structure,
 - (iii) the funding by employers, employees and the Government of Canada of the various components of the Program,
 - (iv) the respective proportions of the cost of the Program that are borne by employers, employees and the Government of Canada,
 - (v) the developmental uses of the Unemployment Insurance Account for the purposes set out in sections 37, 38 and 39 of the Unemployment Insurance Act, 1971, and
 - (vi) any other aspects of the Program that may be raised during the course of the inquiry; and
- (b) inquiring into
 - (i) means to respond to deficiencies in the Program,
 - (ii) ways in which the Program may be used to further re-entry into and adjustment to the labour market of claimants,
 - (iii) changes to requirements to be met by claimants in order to receive benefit, and
 - (iv) administrative measures to be taken to maintain or improve the integrity of the Program;

and to report on the findings of the inquiry.

In making the inquiry and report, the Commissioners shall give particular attention to:

(i) the views of employers and employees referred to in paragraph (a) and of associations representing those employers and employees, on the matters referred to in paragraphs (a) and (b), and

(ii) any recommendations and findings of the Royal Commission on the Economic Union and Development Prospects for Canada that relate to the Unemployment Insurance Program.

The Committee further advises that:

- 1 the Commissioners be authorized to adopt such procedures and methods as they may from time to time consider expedient for the conduct of the inquiry;
- 2 the Commissioners be authorized to sit at such times and in such places inside Canada as they may consider necessary for the purposes of the inquiry;
- 3 the Commissioners be authorized to travel outside Canada, where in the opinion of the Chairman of the Commission, it is necessary to do so, to gather information or otherwise to fulfil the purposes of the Commission;
- 4 the Commissioners be authorized to engage the services of such consultants, researchers, technical advisers, or other experts, clerks, reporters and assistants, as they consider necessary or advisable, and also the services of counsel, to aid them in the conduct of the inquiry at such rates of remuneration and reimbursement as may be approved by Treasury Board;
- 5 the Commissioners be assisted by the officers and employees of the departments and agencies of the Government of Canada in any way the Commissioners may require for the conduct of the inquiry;
- 6 the Commissioners be authorized, in cooperation with the Department of Public Works, to rent office space and space facilities for public hearings as they may consider necessary at such rental rates as are consistent with the policies of the Department of Public Works;
- 7 the Commissioners be directed to report to the Governor General in Council not later than March 31, 1986;
- 8 the Commissioners be directed to file with the Dominion Archivist the records of the Com-

mission as soon as possible after the conclusion of the inquiry;

- 9 the Commissioners be known as the Commission of Inquiry on Unemployment Insurance; and
- 10 Claude Forget be designated as Chairman of the Commission of Inquiry on Unemployment Insurance.

P.C. 1986-730

Certified to be a true copy of a Minute of a Meeting of the Committee of the Privy Council, approved by Her Excellency the Governor General on the 26th day of March, 1986.

The Committee of the Privy Council, on the recommendation of the Minister of Employment and Immigration and the Treasury Board, pursuant to Part I of the Inquiries Act, advise that the commission establishing the Commission of Inquiry on Unemployment Insurance, issued pursuant to Order in Council P.C. 1985-2162 of the 4th July, 1985, be amended by deleting therefrom the following paragraph:

“AND WE DO HEREBY direct Our Commissioners to report to the Governor General in Council not later than March 31, 1986;”

and substitute therefor the following paragraph:

“AND WE DO HEREBY direct Our Commissioners to report to the Governor General in Council not later than September 30, 1986.”

P.C. 1986-2256

The Committee of the Privy Council, on the recommendation of the Minister of Employment and Immigration and the Treasury Board, pursuant to Part I of the Inquiries Act, advises that the commission establishing the Commission of Inquiry on Unemployment Insurance, issued pursuant to Order in Council P. C. 1985-2162 of 4th July, 1985, as amended pursuant to Order in Council P.C. 1986-730 of 26th March, 1986, be further amended by deleting therefrom the following paragraph:

“AND WE DO HEREBY direct our Commissioners to report to the Governor General in Council not later than March 31, 1986;”

and substituting therefor the following paragraph:

“AND WE DO HEREBY direct our Commissioners to report to the Governor General in Council not later than November 30, 1986.”

Appendix B Where We Went

Appendix B

Where We Went

Public hearings and meetings

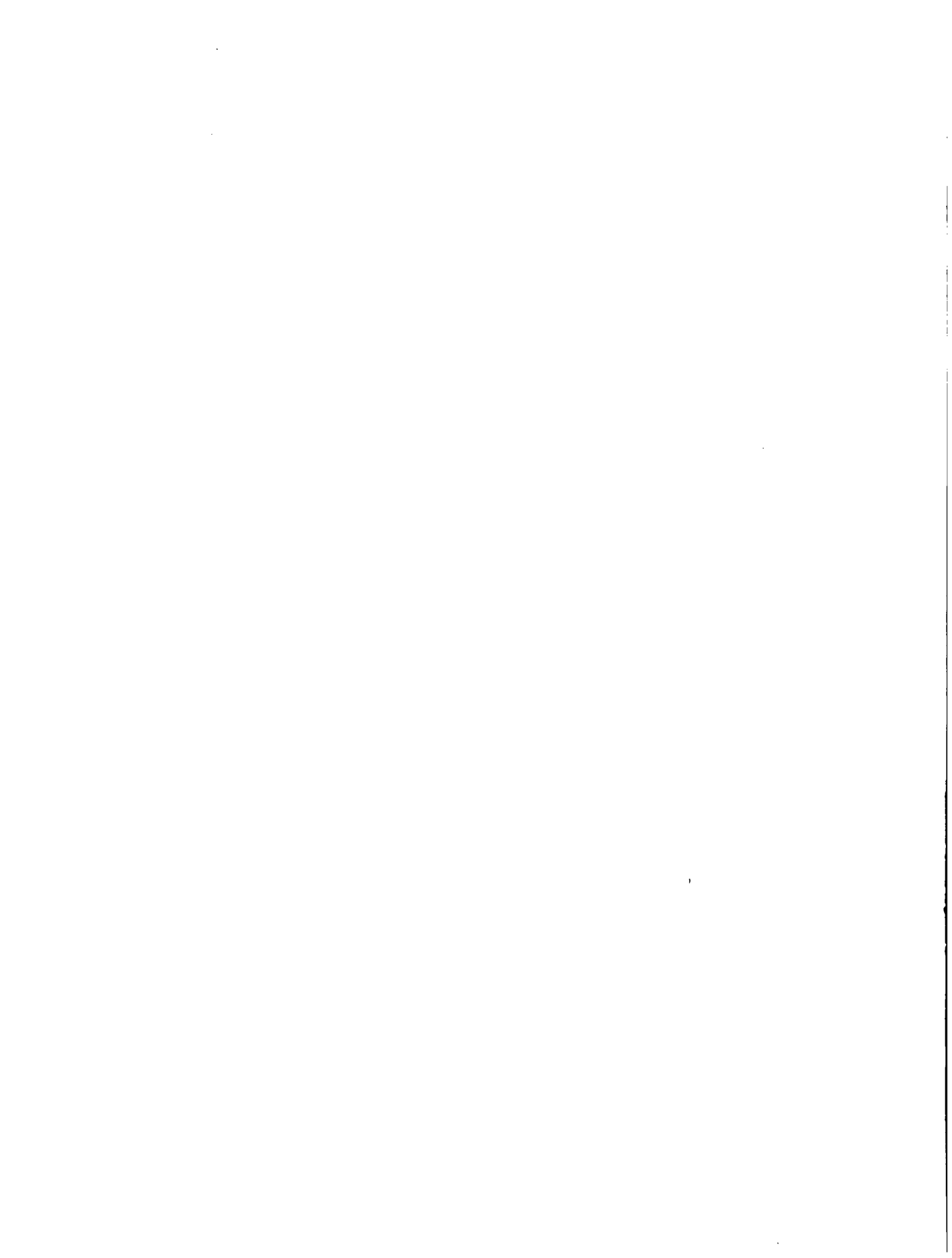
- October 28, 1985 Winnipeg, Manitoba
- November 4, 1985 Whitehorse, Yukon
- November 6, 1985 Yellowknife, Northwest Territories
- November 13, 1985 Moncton, New Brunswick
- November 14, 1985 Fredericton, New Brunswick
- November 14, 1985 Bathurst, New Brunswick
- November 15, 1985 Newcastle, New Brunswick
- November 18, 1985 St. John's, Newfoundland
- November 20, 1985 Glace Bay, Nova Scotia
- November 21, 1985 Halifax, Nova Scotia
- November 29, 1985 Edmonton, Alberta
- December 2, 1985 Calgary, Alberta
- December 3, 1985 Regina, Saskatchewan
- December 4, 1985 Regina, Saskatchewan
- January 6, 1986 Vancouver, British Columbia
- January 7, 1986 Vancouver, British Columbia
- January 8, 1986 Vancouver, British Columbia
- January 9, 1986 Prince Rupert, British Columbia
- January 9, 1986 Castlegar, British Columbia
- January 9, 1986 Duncan, British Columbia
- January 10, 1986 Victoria, British Columbia
- January 10, 1986 Prince George, British Columbia
- January 13, 1986 Charlottetown, Prince Edward Island
- January 14, 1986 Québec, Quebec
- January 16, 1986 Montréal, Quebec
- January 17, 1986 Montréal, Quebec
- January 27, 1986 Thunder Bay, Ontario
- January 27, 1986 Sudbury, Ontario
- January 28, 1986 Toronto, Ontario
- January 29, 1986 Toronto, Ontario
- January 30, 1986 Toronto, Ontario
- January 31, 1986 Windsor, Ontario
- January 31, 1986 Hamilton, Ontario
- January 31, 1986 London, Ontario
- February 11, 1986 Ottawa, Ontario
- February 12, 1986 Ottawa, Ontario
- February 13, 1986 Ottawa, Ontario
- February 14, 1986 Ottawa, Ontario
- February 15, 1986 Ottawa, Ontario





Field trips, round-table discussions and consultations

- October 29, 1985 Winnipeg, Manitoba
 October 30, 1985 Thompson, Manitoba
 November 4, 1985 Dawson City, Yukon
 November 5, 1985 Fort Simpson, Northwest Territories
 November 6, 1985 Rae Edzo, Northwest Territories
 November 14, 1985 Bathurst, New Brunswick
 November 15, 1985 Fredericton, New Brunswick
 November 15, 1985 Newcastle, New Brunswick
 November 19, 1985 Stephenville, Newfoundland
 November 19, 1985 Port au Port, Newfoundland
 November 19, 1985 Corner Brook, Newfoundland
 November 19, 1985 Dildo, Newfoundland
 November 19, 1985 Wabush, Labrador City, Labrador
 November 20, 1985 Sydney, Nova Scotia
 November 22, 1985 Halifax, Nova Scotia
 November 28, 1985 Edmonton, Alberta
 December 2, 1985 Calgary, Alberta
 January 9, 1986 Duncan, British Columbia
 January 9, 1986 Prince Rupert, British Columbia
 January 10, 1986 Prince George, British Columbia
 January 15, 1986 Sept-Îles, Quebec
 January 15, 1986 Beauce, Quebec
 January 15, 1986 Trois-Rivières, Quebec
 January 27, 1986 Thunder Bay, Ontario
 January 27, 1986 Sudbury, Ontario
 January 31, 1986 Toronto, Ontario
 January 31, 1986 Chatham, Ontario
 January 31, 1986 Windsor, Ontario
 February 3, 1986 Toronto, Ontario
 February 10, 1986 Ottawa, Ontario
 March 11, 1986 Frobisher Bay, Northwest Territories



List of Participants and Submissions

Many individuals and organizations contributed to our work, through briefs presented at public hearings, through discussions during informal meetings and field trips, as well as through letters received at our offices. Our thanks go to all of them and to the communities visited.

Presentations at public hearings

Some people who came to the hearings also submitted written briefs, and their names are marked with an asterisk* .

Alberta

Calgary, December 2, 1985

Aitchison, Jim
 Alberta Chamber of Commerce*
 Alberta Federation of Labour*
 Calgary Chamber of Commerce*
 Calgary Labour Council*
 Calgary Personnel Association*
 Canadian Petroleum Association*
 Garvin, Terry
 Hart, Harris*
 International Brotherhood of Electrical Workers,
 Local 254*
 Meyer, Jack L.*
 Murphy, Sheila
 Parry, Wayne
 Radke, David*
 Roy, Edmond*
 Royal Canadian Mounted Police Veterans' Association,
 Calgary Division*
 Southern Alberta Building and Construction
 Trades Council*
 Stumpf, Harley
 Van Bostelen, Martin

Edmonton, November 29, 1985

Alberta Teachers' Association*
 Berg, Carl
 Bolstad, Allan*

Canada Employment and Immigration Union,
 Alberta/NWT Region*
 City of Edmonton, Social Services Department*
 Communitas Inc.*
 Construction Labour Relations*
 Dandelion Group*
 Doering, Peter*
 Edmonton Chamber of Commerce*
 Jannohamed, Sam
 Northern Alberta and Northwest Territories
 (District of Mackenzie) Building and Con-
 struction Trades Council*
 Personnel Association of Edmonton*
 Robertson, Dorrell*

British Columbia

Vancouver, January 6, 1986

British Columbia Chamber of Commerce*
 British Columbia Federation of Labour, Unemploy-
 ment Action Centre*
 British Columbia Government Employees Union*
 Broome, Doug
 Business Council of British Columbia*
 Canada Employment and Immigration Union*
 Capilano College Faculty Association*
 College-Institute Educators' Association of British
 Columbia*
 Confederation of Canadian Unions*
 International Woodworkers of America*
 Overall, Randy
 Unitarian Church of Vancouver, Unemployment
 Sub-Committee*
 United Association of Journeymen and Appren-
 tices of the Plumbing and Pipefitting Industry
 of the United States and Canada, Local Union
 170*
 United Fishermen and Allied Workers' Union,
 Local 31*
 Vancouver Unemployment Action Centre*

Vancouver, January 7, 1986

Ash, Cecil
 British Columbia and Yukon Territory Council of
 the Canadian Federation of Labour*
 British Columbia Council of the Confederation of
 Canadian Unions*
 British Columbia Federation of Labour*
 British Columbia Forest Products Ltd.*
 British Columbia Provincial Council of Carpen-
 ters*
 Canadian Association of Industrial, Mechanical
 and Allied Workers*
 Canadian Farmworkers' Union*
 Canadian Union of Public Employees, British
 Columbia Division*
 Carling, Mike
 Elliot, Lorne
 Gariepy, Richard
 Hayter, Mavis*
 International Brotherhood of Electrical Workers,
 Local 213*
 Jackson, Larry*
 Kaminski, Albert
 Management and Professional Employees Society
 of B.C. Hydro*
 Marine Workers' and Boilermakers' Industrial
 Union, Local No. 1*
 Moyle, Barbara
 National Anti-Poverty Organization*
 Office and Technical Employees' Union*
 Scott, Beverley J.*
 Social Planning and Review Council of British
 Columbia*
 Vancouver Board of Trade*
 Vancouver, New Westminster and District Build-
 ing and Construction Trades Council*
 Vlahovic, Jack
 Wilkinson, Norman

Vancouver, January 8, 1986

British Columbia and Yukon Territory Building
 and Construction Trades Council*
 British Columbia and Yukon Territory Building
 Trades Training Co-ordinators Committee*
 Burnaby Unemployment Action Centre*
 Carpentry Apprenticeship Joint Board of British
 Columbia
 Cinnamon, Reid
 End Legislated Poverty*
 Jobs or Income Now Coalition

Kamloops Unemployment Guidance Centre*
 Kroll, Barbara*
 Marsh, Don N.*
 Shayler, John
 Solidarity Coalition*
 Surrey Regional Chamber of Commerce*
 Unemployed Teachers' Action Centre*
 Unemployment Insurance Working Group*
 Vancouver and District Labour Council*
 Vancouver and District Public Housing Tenants'
 Association*
 Vancouver Island Building and Construction
 Trades Council*

Victoria, January 10, 1986

Association of British Columbia Professional
 Foresters*
 Campbell River, Courtenay and District Labour
 Council*
 Committee of the Unemployed*
 Côté, Serge
 Cracknell, Pat
 First Nations of South Island Tribal Council*
 Gray, Leslie
 Hutcheson, Paul
 Kiess, Viola
 Krueger, Lawrence*
 Manly, Jim (MP, Cowichan-Malahat-The
 Islands)*
 Ouellet, John
 Port Alberni and District Labour Council*
 Touchstone Committee*
 Unemployed Workers' Centre*
 Victoria and District Labour Council*
 Victoria Chamber of Commerce*
 Women for Economic Survival*

Manitoba**Winnipeg, October 28, 1985**

Community Unemployed Help Centre*
 Emberley, Kenneth*
 Government of Manitoba, Department of Employ-
 ment Services and Economic Security*
 Manitoba Federation of Labour*
 Manitoba Teachers' Society*
 Social Planning Council of Winnipeg*
 Winnipeg Chamber of Commerce*
 Winnipeg Labour Council*

New Brunswick**Bathurst, November 14, 1985**

Association des pêcheurs professionnels acadiens
inc., Shippagan*
Blanchard, Mathilda
Brunswick Mining and Smelting – Bathurst
Chaleur Regional Industrial Commission
City of Bathurst
New Brunswick Association of Métis and Non-
Status Indians
New Brunswick International Paper Forest Prod-
ucts Inc. – Dalhousie
North Shore Forest Products Marketing Board –
Bathurst
Unemployed Workers' Union

Fredericton, November 14, 1985

Canada Employment and Immigration Union*
Fredericton Anti-Poverty Organization
Government of New Brunswick*
Northumberland County Truckers' Association*

Moncton, November 13, 1985

Conseil du travail, péninsule du nord-est du
Nouveau-Brunswick*
Greater Moncton Chamber of Commerce*
Kent North Truckers Association*
McKee, Mike (MLA, Moncton North)*
Moncton and District Labour Council*
New Brunswick Federation of Labour*

Newcastle, November 15, 1985

Carter, Jerry
Cercle français
Comeau, Mr.
Greater Miramichi Chamber of Commerce
Heath Steele Mines Limited
Maritime Fishermen's Union
Miramichi Pulp and Paper – Woodlands Organiza-
tion
Miramichi Regional Development Corporation
Miramichi Unemployed Workers Union
Newcastle–Chatham District Labour Council
Town of Newcastle
Vandijk, Viola
Village of Rogersville
Women's Centre – Chatham

Newfoundland**St. John's, November 18, 1985**

Coalition for Equality*
Decker, Chris (MHA, Strait of Belisle)
Fishermen's Union, Local 1252*
Lush, Tom (MHA, Bonavista North)*
Newfoundland and Labrador Federation of
Labour*
Newfoundland Teachers' Association*
Provincial Advisory Council on the Status of
Women*
St. John's and District Labour Council*
St. John's Board of Trade*
St. John's Status of Women Council*

Northwest Territories**Yellowknife, November 6, 1985**

Cominco
Northwest Territories Chamber of Mines
Northwest Territories Federation of Labour*
Yellowknife Chamber of Commerce*

Nova Scotia**Glace Bay, November 20, 1985**

Canadian Seafood and Allied Workers' Union,
Local 116*
Cape Breton Island Building and Construction
Trades Council*
Kowalski, Barbara
Maritime Fishermen's Union
O'Neill, Bennie
Paquette, James
United Mine Workers of America
Walsh, Gus

Halifax, November 21, 1985

City of Halifax, Social Planning Department*
Halifax Board of Trade*
Kerans, Pat*
Mainland Nova Scotia Building and Construction
Trades Council*
Metro Action Committee for Employment*
Nova Scotia Federation of Labour*
Truckers' Association of Nova Scotia*
Wood, Charmaine*

Ontario**Hamilton, January 31, 1986**

Arnold, Ben

Burlington Chamber of Commerce*
 Canadian Association of Movers*
 Cochrane, Edith
 Community College Teachers
 Copps, Sheila (MP, Hamilton East)*
 Cronkwright Transport Limited*
 Fraser, Barry*
 Hamilton and District Chamber of Commerce*
 Hamilton-Brantford, Ontario Building and Construction Trades Council*
 McCall, Peter
 Michalec, H.
 National Committee for Independent Canadian Unions*
 O'Connor, Terry
 Ontario Provincial Council of Labour*
 Steylen, Ann*
 Strobl, Edward
 United Steelworkers of America, Hamilton Area Council*
 United Steelworkers of America, Local 1005*
 United Steelworkers of America, Local 8995, Simcoe*
 Voss, Susan*
 Weszely, Paul
 Wright, Timothy G.*

London, January 31, 1986

County of Bruce, Social Services*
 Dow, Muriel*
 Guetter, John*
 Jefferson, James Earl*
 London and District Labour Council*
 London Unemployment Help Centre
 Snyder, Grigg

Ottawa, February 11, 1986

Berger, David (MP, Laurier)*
 Building and Construction Trades Department AFL/CIO*
 Canada Employment and Immigration Union*
 Canadian Conference on the Arts*
 Canadian Federation of Independent Business*
 Canadian Federation of Labour*
 Canadian Paperworkers Union*
 Canadian Railway Labour Association*
 Canadian Teachers' Federation*
 CUSO (Canadian University Services Overseas)*
 Department of National Defence*
 Kroeker, John*
 MacDonnell, Sandy

Mining Association of Canada*
 National Council of Women of Canada*
 Regional Municipality of Ottawa-Carleton*
 Sutter, Stewart*

Ottawa, February 12, 1986

Brewster, Doug
 Caccia, Hon. Charles (MP, Davenport)*
 Canadian Conference of Teamsters*
 Canadian Construction Association*
 Canadian Dump Truckers Federation*
 Canadian Labour Congress*
 Canadian Shipbuilding and Ship Repairing Association*
 Corbett, Harold
 Crosby, Howard (MP, Halifax West)
 Federated Women's Institutes of Canada*
 Fédération des travailleurs et travailleuses du Québec*
 Frith, Hon. Douglas C. (MP, Sudbury)*
 Labourers' International Union of North America*
 Lavoie, Gaston*
 Mechanical Contractors Association of Canada*
 National Anti-Poverty Organization*
 New Democratic Party Caucus*
 Nowlan, Patrick (MP, Annapolis Valley-Hants)*
 Ontario Secondary School Teachers' Federation*
 Rockburne, Ed
 Rompkey, Hon. William (MP, Grand Falls-White Bay-Labrador)*

Ottawa, February 13, 1986

Canadian Conference of Catholic Bishops*
 Canadian Forestry Service*
 Canadian Pulp and Paper Association*
 Canadian Textiles Institute*
 Canadian Union of Public Employees, National Office*
 Cassidy, Michael (MP, Ottawa Centre)*
 Eldon, Jean E.*
 Lewis, Doug (MP, Simcoe North)*
 Local Agricultural Employment Advisory Board, Ottawa Valley*
 Local Agricultural Employment Advisory Board, Stormont-Dundas*
 Machinery and Equipment Manufacturers' Association*
 Mouvement socialiste du Québec*
 National Council of YMCAs of Canada*
 National Union of Provincial Government Employees*

OPCAN*
 Social Planning Council of Ottawa—Carleton*
 3rd Dimensions and Associates (1973) Ltd.*
 United Food and Commercial Workers Union*
 United Steelworkers of America*
 William M. Mercer, Limited*

Ottawa, February 14, 1986

Alliance autochtone du Québec
 Canada Employment and Immigration Advisory
 Council*
 Canadian Artists' Representation (CARFAC)*
 Canadian Council on Social Development*
 Canadian Hospital Association*
 Canadian Police Association*
 Chiasson, Alfred
 Economists, Sociologists and Statisticians Association*
 Federal Superannuates National Association*
 Fédération des femmes du Québec*
 International Longshoremen's Association*
 Native Council of Canada*
 Ontario Métis and Non-Status Indians' Association*
 Public Service Alliance of Canada*

Ottawa, February 15, 1986

Fortier, Guy*
 James Bay Cree Corporation*
 Mouvement action chômage de l'Outaouais
 Ottawa Board of Education*
 Royal Canadian Mounted Police*
 Unemployment Help Centre, Kingston*

Sudbury, January 27, 1986

Borsato, Mario
 Corporation of the City of North Bay, Department
 of Social Services*
 Lane, Arja*
 McLean, Harvey*
 N'Swakamok Native Friendship Centre*
 Pastoral Institute of Northern Ontario*
 Regional Municipality of Sudbury*
 Rodriguez, John (MP, Nickel Belt)
 Roy, Claude*
 St-Pierre, Ronald*
 Sudbury and District Chamber of Commerce*
 Sudbury Mine, Mill and Smelter Workers Union,
 Local 598*
 Sudbury Multicultural-Folk Arts Association*
 United Steelworkers of America, Local 6500*

Van Embden, R.*
 Watts, Jim

Thunder Bay, January 27, 1986

Angus, Iain (MP, Thunder Bay—Atikokan)*
 Bayne, Francis W.*
 Brotherhood of Railway and Airline Clerks*
 Browning-Ferris Industries Ltd.*
 Clatworthy, Douglas
 Communist Party of Canada, Northwest Ontario
 Regional Committee*
 Epp, Ernie (MP, Thunder Bay—Nipigon)*
 Kam Theatre*
 Kinna-Aweya Legal Clinic*
 Ontario—Manitoba Primary Council of the
 Canadian Paperworkers Union*
 Thunder Bay Council of Retirees*
 United Steelworkers of America, Local 5055*

Toronto, January 28, 1986

Benetech Canada Inc.*
 Board of Trade of Metropolitan Toronto*
 Canadian Actors' Equity Association*
 Canadian Federation of Students, National Graduate
 Council*
 Canadian Paraplegic Association*
 Communist Party of Canada, Central Executive
 Committee*
 de Cunha, Rui
 Elias, Colin
 International Union, United Automobile, Aero-
 space and Agricultural Implement Workers of
 America (UAW)*
 Kitchener—Waterloo and District Community
 Industrial Training Committee*
 Madsen, Jay S.*
 McCormick, Mary
 Micallef, Captain James
 National Action Committee on the Status of
 Women*
 National Citizens' Coalition*
 Ontario Federation of Labour*
 Ontario Nurses' Association*
 Ontario Police Association
 Organization of Canadian Symphony Musicians*
 Professional Association of Canadian Theatres
 Retail Council of Canada*
 Social Planning Council of Oshawa—Whitby*

Toronto, January 29, 1986

Alliance of Canadian Cinema, Television and Radio Artists*
 Amalgamated Clothing and Textile Workers Union*
 Canadian Electrical Distributors Association*
 Canadian Farm Labour Pools
 Canadian Organization of Small Business*
 Canadian Payroll Association*
 Canadian Restaurant and Foodservices Association*
 Canadian School Trustees' Association*
 Heap, Dan (MP, Spadina)*
 Holjevac, Mike
 INCO Limited*
 Klein, George*
 Labour Council of Metropolitan Toronto*
 McCue, Mike
 Social Planning Council of Kitchener-Waterloo*
 Social Planning Council of Metropolitan Toronto*
 Toronto Legal Clinics' Unemployment Insurance Workgroup*
 Toronto Union of Unemployed Workers*
 United Electrical, Radio and Machine Workers of Canada*

Toronto, January 30, 1986

Axe, Mr. and Mrs. Lawrence*
 Berwick Ferguson Payroll Canada Ltd.*
 Brewery, Flour and Cereal Workers
 Canada Employment and Immigration Union*
 Canadian Bankers' Association*
 Canadian Chamber of Commerce*
 Canadian Congress for Learning Opportunities for Women*
 Canadian Forces Retirees
 Canadian Hearing Society*
 Canadian Institute of Actuaries*
 Canadian Manufacturers' Association*
 Church and Community: Partners for Employment*
 Etobicoke Advisory Committee on Unemployment*
 Federation of Temporary Help Services*
 Independent Artists' Union*
 Ontario Coalition for Better Day Care*
 Ontario English Catholic Teachers' Association*
 Ontario Public Service Employees Union*
 Ontario Public Service Employees Union, Local 595*
 Ontario Trucking Association*

Rexdale Planning*

Royal Canadian Mounted Police Veterans' Association*
 United Auto Workers, Local 707*
 United Church of Canada, National Working Group on the Economy and Poverty*
 Waterloo, Wellington, Dufferin and Grey, Building and Construction Trades Council*

Windsor, January 31, 1986

Commissioner of Social Services, City of Windsor
 Essex and Kent Counties Building and Construction Trades Council*
 Mayor's Committee on Employment Opportunities and Services to the Unemployed*
 Sarnia and District Labour Council*
 Unemployed Help Centre of Windsor*
 Windsor and District Labour Council*
 Windsor Youth Employment Counselling Centre*

Prince Edward Island**Charlottetown, January 13, 1986**

Action Commission of the Roman Catholic Diocese of Charlottetown
 Atlantic Provinces Chamber of Commerce*
 Binns, Pat (MP, Cardigan)*
 Construction Association of Prince Edward Island*
 Government of Prince Edward Island*
 Latin American Mission Program*
 MacAusland, Colin*
 Maritime Fishermen's Union*
 Prince Edward Island Federation of Labour*
 Prince Edward Island Fishermen's Association*
 Prince Edward Island Opposition Caucus*
 Prince Edward Island Truckers' Association*
 Roberts, Hugh D.*
 Wood Product Manufacturers Association of Nova Scotia*

Québec**Montréal, January 16, 1986**

Benoit, Annette
 Centrale de l'enseignement du Québec*
 Centrale des syndicats démocratiques*
 Commission des services juridiques*
 Conseil conjoint numéro 91 des teamsters du Québec*
 Conseil consultatif canadien sur la situation de la femme

Conseil provincial du Québec des métiers de la construction (International)*
 de Romana, Alfredo
 Forte, Angelo*
 Hughes, Frank*
 Jacques, Jean-Paul*
 Martineau, Serge*
 Mouvement action chômage de Montréal inc.*
 Office diocésain de pastorale ouvrière et sociale*
 Poirat, Gustave*
 Société de ressources communautaires de Brandon*
 Solidarité populaire Québec*
 Syndicat de l'emploi et de l'immigration du Canada, région du Québec*
 Union des artistes*

Montréal, January 17, 1986

Action-travail des femmes*
 Association des femmes collaboratrices*
 Beaudoin, Gaston
 Chambre de commerce du Québec*
 Comité socio-économique des Îles-de-la-Madeleine*
 Confédération des syndicats nationaux (CSN)*
 Conseil du patronat du Québec*
 Fédération des travailleurs du papier et de la forêt (CSN)*
 Mouvement action chômage de Trois-Rivières*
 Syndicat des techniciennes et techniciens du cinéma du Québec*
 Visual Planning Corporation*

Québec, January 14, 1986

Action chômage Kamouraska, inc.
 Confédération des syndicats nationaux (CSN)*
 Fédération des syndicats du secteur aluminium inc.*
 Mouvement action chômage de Québec inc.*
 Réseau d'action et d'information pour les femmes (RAIF)*
 Vaillancourt, Jean-Paul

Saskatchewan

Regina, December 3, 1985

Canada Employment and Immigration Union*
 Canadian Congress for Learning Opportunities for Women*
 Irwin, Gordon*
 Krempien, Brian*

Regina Chamber of Commerce*
 Saskatchewan Action Committee on the Status of Women*
 Saskatchewan Association on Human Rights*
 Saskatchewan Federation of Labour*
 Western Grain Elevator Association*

Regina, December 4, 1985

Bauman, Gail*
 Committee Against Poverty*
 Community Service Employment Co-operative of Regina*
 Labourers' International Union of North America*
 Riches, Graham*
 Saskatchewan Chamber of Commerce*
 Saskatchewan Community Colleges Trustees Association*
 Ternowetsky, Gordon*

Yukon

Whitehorse, November 4, 1985

Armstrong, Irwin*
 Council for Yukon Indians
 Mauro, Jennifer
 Millard, Ron
 Whitehorse Chamber of Commerce
 Williams, Hughie
 Yukon Chamber of Mines
 Yukon Federation of Labour
 Yukon Visitors' Association

Written submissions

Alberta

Alberta Chamber of Commerce, Edmonton
 Alberta Federation of Labour, Edmonton
 Alberta Federation of Police Associations, Calgary
 Alberta Institute of Microcomputing, Edmonton
 Alberta Provincial Pipe Trades Association, Edmonton
 Alberta Teachers' Association, Edmonton
 Anderson, G. H., Edmonton
 Aries Geo-Data Corporation, Calgary
 Armstrong, Ralph, Edmonton
 Art of Winningness, Calgary
 Beecher, Barbara E., Calgary
 Bergevin, Dianne, Leduc
 Blais, Marie, Grande Prairie
 Bolstad, Allan, Edmonton
 Bradley, Noreen T., Edmonton

- Bruce, David, Grande Prairie
 Byers, Henry, Calgary
 Calgary Chamber of Commerce
 Calgary Labour Council
 Calgary Personnel Association
 Canada Employment and Immigration Union,
 Alberta/NWT Region, Edmonton
 Canadian Pension Equality Foundation, Calgary
 Canadian Petroleum Association, Calgary
 City of Calgary
 City of Edmonton, Social Services Department
 Clarke, Sandra, Barrhead
 Coal Association of Canada, Calgary
 Communitas Inc., Edmonton
 Construction Labour Relations, Edmonton
 Cormier, Paul R., Calgary
 Cote, Joyce, Calgary
 County of Strathcona, No. 20, Sherwood Park
 Coyle, Garry G., Lethbridge
 Dandelion Group, Edmonton
 Doering, Peter, Edmonton
 Druhall, John, Calgary
 E & E Containers (1979) Ltd., Calgary
 Edmonton Chamber of Commerce
 Edmonton West Progressive Conservative Association Policy Committee
 Edwards, Jim, MP, Edmonton South
 Eggens, Bert, Sherwood Park
 Fisher, A.J., Edmonton
 Fletcher, Greg, Calgary
 Ghosh, N., Fort McMurray
 Gibson, Keith, Bluffton
 Government of Alberta, Edmonton
 Greene, John, Edmonton
 Guckert, A., Drumheller
 Hamilton, Vivian, Grande Prairie
 Hart, Harris, Calgary
 Hudson, A.W., Rocky Mountain House
 International Association of Heat and Frost Insulators and Asbestos Workers, Local 110, Edmonton
 International Brotherhood of Electrical Workers, Local 254, Calgary
 International Brotherhood of Electrical Workers, Local 424, Edmonton
 James, B.G., Edmonton
 Jarman, W.L., Edmonton
 Jonsson, Diane, Edmonton
 Kaplan, Florence, Edmonton
 Koble, John L., Calgary
 Koehler, U., Peace River
 Krisher, Glenn, Barrhead
 Labourers International Union, Construction and General Workers, Local Union No. 1111, Calgary
 Laebon Development Limited, Red Deer
 L'Heureux, Louise, Jossard
 Malone, Arnold, MP, Crowfoot
 Marcellus, Pat, Calgary
 Meyer, Jack L., Calgary
 Moon, Gayle, Grande Prairie
 Morey, Ruth T., Edmonton
 Newcombe, Valerie, Edmonton
 Northern Alberta and Northwest Territories (District of Mackenzie) Building and Construction Trades Council, Edmonton
 Olsen, Roy, Medicine Hat
 Parnwell, L., Edmonton
 Pederson, Ruth E., Sherwood Park
 Personnel Association of Edmonton
 Pittman, Peter R.J., Calgary
 Plourde, Patrick, Rycroft
 Plypick, N.A., Edmonton
 Puzey, Matthew, Red Deer
 Radke, David, Calgary
 Robertson, Dorrell, Edmonton
 Robinson, Wendy, Edmonton
 Roy, Edmond, Calgary
 Royal Canadian Mounted Police Veterans' Association, Calgary Division
 Royal Canadian Mounted Police Veterans' Association, Lethbridge Division
 Rysdyk, J.R., Calgary
 Sauter, Charles D., Calgary
 Servpro Cleaning Ltd., Calgary
 Simms, Norma, Calgary
 Southern Alberta Building and Construction Trades Council, Calgary
 Taylor, Gordon E., MP, Bow River
 Tosh, Vivian, Grimshaw
 University of Alberta, Edmonton
 Westersund, Donald A., Elnora
 Wilson, L.L., Grimshaw
 Wilson, Margaret, Edmonton
 Woytkiw, Emily, Mundare
 YWCA, Calgary
- British Columbia**
 Ability Personnel Association, Victoria
 Adey, J.K., Kelowna

- Alnos, Bob, Vancouver
 Alton, James R., Oliver
 Arnison, L., Port Coquitlam
 Association of British Columbia Professional Foresters, Vancouver
 Aten, Wilma C., Campbell River
 Bachmeier, A., Port Alberni
 Barnett, Wendy, Prince George
 Bibby, John, Crawston
 Bingley, K., Coquitlam
 Board of School Trustees, School District No. 50, Queen Charlotte City
 Boehmer, Herbert J., Westbank
 Boyle, E.F., Vancouver
 Brisco, Bob, MP, Kootenay West
 British Columbia and Yukon Territory Building and Construction Trades Council, Burnaby
 British Columbia and Yukon Territory Building Trades Training Co-ordinators Committee, Vancouver
 British Columbia and Yukon Territory Council of the Canadian Federation of Labour, Burnaby
 British Columbia Chamber of Commerce, Vancouver
 British Columbia Construction Association, Victoria
 British Columbia Council of the Confederation of Canadian Unions, New Westminster
 British Columbia Federation of Labour, Unemployment Action Centre, Burnaby
 British Columbia Forest Products Ltd., Vancouver
 British Columbia Government Employees Union, Burnaby
 British Columbia Government Employees Union, Prince George
 British Columbia Provincial Council of Carpenters, Vancouver
 Brooke, Mary, Victoria
 Buckberry, A., Surrey
 Building and Construction Trades Group, Cranbrook
 Burnaby Unemployment Action Centre
 Business Council of British Columbia, Vancouver
 "By Wave" Fresh-Frozen Seafoods, Prince Rupert
 Campbell River, Courtenay and District Labour Council, Campbell River
 Canada Employment and Immigration Union, British Columbia and Yukon Territory Region, Burnaby
 Canadian Association of Industrial, Mechanical and Allied Workers, New Westminster
 Canadian Farmworkers' Union, Burnaby
 Canadian Union of Public Employees, British Columbia Division, Burnaby
 Capilano College Faculty Association, North Vancouver
 Carlson, A.G., Revelstoke
 Carter, Dave, Castlegar
 Castlegar and District Unemployment Action Centre
 CMS Self Help Centre, Shawinigan Lake
 Coffin, Alison Kim, Fruitvale
 College-Institute Educators' Association of British Columbia, Vancouver
 Collier, Thomas A., Quesnel
 Committee of the Unemployed, Campbell River
 Community Law Centre, Nanaimo
 Comox Valley UIC Appeal Group
 Confederation of Canadian Unions, Vancouver
 Corporation of the Village of Lake Cowichan
 Craigen, Jim, Williams Lake
 Cranbrook Unemployment Action Centre
 Crawford, Andrew B., Ladysmith
 Cruickshank, A., Vancouver
 Cummings, J.D., Victoria
 Dawson Creek and District Chamber of Commerce
 Dawson, James Paul, Lower Nicola
 Dilts, A.W., Cranbrook
 Downey, K.J., Westbank
 East-West Kootenay, Building and Construction Trades Group, Cranbrook
 End Legislated Poverty, Vancouver
 Evens Group, Human Resource Council, Richmond
 Ferguson, William, Sardis
 First Nations of South Island Tribal Council, Mill Bay
 Flynn, James, Kamloops
 Forshaw, R.P., Grand Forks
 Fort George Band, Shelley
 Freer, Ed, Revelstoke
 Gaffney, H.C., Burnaby
 Gardiner, Connie, Kelowna
 George, B., Penticton
 Godderis, Bud, Castlegar
 Godderis, Francis M., Castlegar
 Gooden, Dorothy, Salmon Arm
 Goodman, Hugh J., Quesnel
 Government of British Columbia, Victoria

- Grant, Nigel, West Vancouver
Hayes, John C., Cranbrook
Hayter, Mavis, Vancouver
Hjorleifson, Christine, Vancouver
Hofer, Joe, Kelowna
Holomay, N., Vancouver
Hope, M.E., Victoria
Horswell, R.G., Vernon
Hutchinson, A.M., Vancouver
Intensive Forestry, Ymir
International Brotherhood of Electrical Workers,
Local 213, Burnaby
International Woodworkers of America, Local
1-80, Duncan
International Woodworkers of America, Local
1-363, Courtenay
International Woodworkers of America, Western
Canadian Regional Council No. 1, Vancouver
Irving, Ronald H., Vancouver
Jackson, Larry, Burnaby
Jaeggle, Gilbert E., Coquitlam
James, John, Winfield
Jenna Construction Ltd., New Hazelton
Jervis, T. Fred, Burnaby
Johnson, Frances M., Trail
Kamloops Unemployment Guidance Centre
Kearns, R.P., Maple Ridge
Kennedy, Ronald J., Vancouver
Kerkkonen, Linda, Kelowna
Kinakin, John, Castlegar
Kitimat-Terrace and District Labour Council,
Kamloops
Kroll, Barbara, Vancouver
Krueger, Lawrence, Victoria
Landen, Audrey, Vancouver
Landsman Community Services Ltd., Courtenay
Larson, Ralph, Kamloops
Law, Larry L., Merritt
Legge, Mary, Kamloops
Leung, Cynthia, Victoria
Linde, Kathey A., Williams Lake
Lovell, Verna, Vancouver
Low Income Support Group, Castlegar
Lussier, Pierre, Terrace
MacDonald, Beth, Victoria
MacKinnon, A.A., Kamloops
Management and Professional Employees Society
of B.C. Hydro, Vancouver
Manly, J., MP, Cowichan-Malahat-The Islands
Marine Workers' and Boilermakers' Industrial
Union, Local No. 1, Vancouver
Marsh, Don N., Delta
Martin, C.E., Abbotsford
Marvel, Jack E., Golden
McCarthy, Grace M., Victoria
McCorkindale, Russell R., Surrey
McEachern, Allan, The Honourable, Chief Justice,
The Supreme Court of B.C., Vancouver
McKenna, J.R., New Hazelton
Mechanical Contractors Association of British
Columbia, Burnaby
Meyer, Phyllis, Nanaimo
Miltimore, J.E., Summerland
Mitchell, Margaret, MP, Vancouver East
Momuth, T.W., Victoria
Morgan, Mitchell, Victoria
Morley, J.H., Victoria
Mulherin, P. Wayne, Vancouver
Murray, James W., Prince George
Murray, R.L., Surrey
Narsing, Rama, Williams Lake
National Anti-Poverty Organization, Vancouver
Nelson, H.K., Vernon
Nelson Unemployment Action Centre
New Westminster and District Labour Council
Unemployed Action Centre
North Coast Tribal Council, Prince Rupert
O'Donnell, J., North Vancouver
Office and Technical Employees' Union, Burnaby
Olson, Melvin A., Surrey
Oosterman, Jan, Burnaby
Organization of Unemployed Workers, Port
Alberni
Orr, Doug, Nakusp
Orser, Russell, Coquitlam
Pacific Trollers Association, Richmond
Penny, Vincent L., Kelowna
Piersdorff, Isabel, Vancouver
Pineo, Robert, Nanaimo
Pitts, A., Maple Ridge
Poirier, Norma, Kelowna
Port Alberni and District Labour Council
Prince George and District Building and Construc-
tion Trades Council
Prince George and District Labour Council
Prince George Unemployment Action Centre
Prince George Women's Resource Centre
Prince Rupert Labour Council

- Professional Employees Association, Victoria
Pulp and Paper Workers of Canada, Local No. 1,
Castlegar
Ramesbottom, J.D., Comox
Ransom, Iris, Maple Ridge
Reed, Peter, Vancouver
Regan, Ross, Vancouver
Reid, W., Surrey
Reynard, Dennis, Prince George
Robinson, R.K., Langley
Robinson, Svend J., MP, Burnaby
Rudhardt, K.L.L., Sidney
Ryan, Larry, Victoria
Salmon Arm and District Chamber of Commerce
School District Number 7, Nelson
Schraepel, Gloria, Elkford
Scott, Beverley J., Vancouver
Selles, Peter, Naramata
Siquera, Vincent M., Victoria
Sjodin, W., Revelstoke
Smith, Lenora I., West Vancouver
Social Planning and Review Council of British
Columbia, Vancouver
Solidarity Coalition, Vancouver
Squamish Solidarity Coalition
Stead, R., Nanaimo
Steeves, Kenneth A., Courtenay
Sterner, Kurt, Surrey
Stretch, Helen, Malakwa
Surrey Regional Chamber of Commerce,
Vancouver
Thurston, Donna M., Surrey
Thyer, N.H., Nelson
Touchstone Committee, Victoria
Trail Unemployment Action Centre
Tweed, A.K., 100 Mile House
Unemployed Teachers' Action Centre, Vancouver
Unemployed Workers' Centre, Nanaimo
Unemployment Action Centre, Prince Rupert
Unemployment Insurance Working Group,
Vancouver
Unemployment Research Group, Vancouver
Unitarian Church of Vancouver, Unemployment
Sub-Committee
United Association of Journeymen and Appren-
tices of the Plumbing and Pipefitting Industry
of the United States and Canada, Local Union
170, Burnaby
- United Brotherhood of Carpenters and Joiners of
America, B.C. Northwest District Council,
Locals 1735, 1549, 1081, Prince Rupert
United Brotherhood of Carpenters and Joiners of
America, Local 2300, Castlegar
United Fishermen and Allied Workers' Union,
Local 31, Prince Rupert
Vancouver and District Labour Council
Vancouver and District Public Housing Tenants'
Association
Vancouver Board of Trade
Vancouver Island Building and Construction
Trades Council
Vancouver, New Westminster and District Build-
ing and Construction Trades Council, Bur-
naby
Vancouver Unemployment Action Centre
Vandyke, Pieta M., Victoria
Victoria and District Labour Council
Victoria Chamber of Commerce
Victoria Personnel Association
Visser, Derek, Winlaw
Waters, C.A., Armstrong
Watkins, B., Williams Lake
Webb, D., Vancouver
West, J.P., South Burnaby
West Kootenay Power and Light Company Limited,
Trail
Williamson, T.H., Ganges
Wilson, Douglas G., North Vancouver
Wilson, Raymond, North Vancouver
Women for Economic Survival, Victoria
Women in Trades – Kootenay Council, Kootenay
Region
Wood, Leroy V., Comox
Woodhouse, John A., Prince George
Woods, Herbert, Castlegar
Woods, T.D., Vancouver
Wray, Cramford P., Oliver
Yuuho, Sunee, Victoria
Zak, E., Oliver
- Manitoba**
Association of Employees Supporting Education
Services, Winnipeg
Becker, Felix I., Thompson
Bennett, Wesley R., Winnipeg
Blaikie, Bill, MP, Winnipeg–Birds Hill
Clark, Lee, MP, Brandon–Souris
Community Unemployed Help Centre, Winnipeg

- Deschenes, Elic, Winnipeg
 Deschenes, Joseph, Winnipeg
 Emberley, Kenneth, Winnipeg
 Gnutel, John, Winnipeg
 Government of Manitoba, Department of Employment Services and Economic Security, Winnipeg
 Harrison, George, Winnipeg
 Henderson, Cheryl, Brandon
 Hilderman, Art, Winnipeg
 Ireland, G.W., Winnipeg
 Irwin, Gordon R., Winkler
 J.B. Agri Industries Ltd., Morden
 Job Finding Club, Winnipeg
 Manitoba Action Committee on the Status of Women, Winnipeg
 Manitoba Business Development and Tourism, Winnipeg
 Manitoba Federation of Labour, Winnipeg
 Manitoba Teachers' Society, Winnipeg
 McBurney, James B., The Pas
 McKenzie, Dan, MP, Winnipeg-Assiniboine
 Millar, Vern, Souris
 National Federation of Nurses' Unions, Thompson
 National Working Group on the Economy and Poverty, Winnipeg
 Red River Community College, Winnipeg
 Schaefer, Stan, Winnipeg
 Simard, Robert and Roland, Winnipeg
 Social Planning Council of Winnipeg
 Toews, John, Selkirk
 United Steelworkers of America, Local 6166, Thompson
 Wilde, John, Winnipeg
 Winder, Len, Winnipeg
 Winnipeg Chamber of Commerce
 Winnipeg Labour Council
 Young Women's Christian Association, Winnipeg
- New Brunswick**
 Association des pêcheurs professionnels acadiens inc., Shippagan
 Atlantic Provinces Chamber of Commerce, Moncton
 Audet, Marcel, Fredericton
 Barton, B.D., Rothwell
 Bennett, Francis, Albert
 Bennett, Myron L., Albert
 Berthelot, L.G., Campbellton
 Bierhorst, Muriel, Oromocto
 Borden, Harold E., Fredericton
 Brownridge, Ronald, Oromocto
 Bruce, Carl H., Bolestown
 Cameron, Ian D., Fredericton
 Canada Employment and Immigration Union, New Brunswick Region, Moncton
 Canadian Labour Congress, Atlantic Regional Office, Moncton
 C.N. Pensioners Association of Canada Inc., Moncton Council No. 1
 Coakley, Charles, Minto
 Conseil du travail, péninsule du nord-est du Nouveau-Brunswick, Moncton
 Conseil économique du Nouveau-Brunswick inc., Moncton
 Corbett, R.A., MP, Fundy-Royal
 Cosman, Wilbur M., Oromocto
 De Luca, J., Moncton
 Duffy, John L., Fredericton
 Federal Superannuates National Association, Fredericton and Area Branch, Oromocto
 Fédération des travailleurs du Nouveau-Brunswick, Moncton
 Flemming, Arthur G., Fredericton
 Fox, Mel, Oromocto
 Fredericton Anti-Poverty Organization
 Fundy Weir Fishermen's Association Inc., St. Andrews
 Gareau, Gil, Oromocto
 Geldart, Loris R., Elgin
 Gerdson, John, Oromocto
 Girard, Albert, MP, Restigouche
 Godfrey, Karen A., St. John
 Good, David, Oromocto
 Goodlad, Terence S., Oromocto
 Gordon, D., Newcastle
 Government of New Brunswick, Fredericton
 Greater Moncton Chamber of Commerce
 Greene, David G., Tide Head
 Harding, Doug, Rothesay
 Hill, Robert, Oromocto
 Hobday, Leonard T., Fredericton
 Howie, Hon. J. Robert, MP, York-Sunbury
 Johnston, Wayne S., Fredericton
 Joordens, Thomas, Fredericton
 Kent North Truckers Association, St. Louis de Kent
 King, Richard, Fredericton
 Kirk, H.W., Fredericton
 Kitts, Clarence E., Albert County
 Landry, Vernon, Oromocto
 LeBel, Myrtle, Plaster Rock

Lord, James E., Chatham
 Lustig, M. Allan, Oromocto
 MacDonald, Blaine R., Rothesay
 MacDonald, James J., Oromocto
 MacIntosh, Bertha, Chatham
 MacKinnon, Rodney A., Oromocto
 Mason, Guy E., Westfield
 McArthur, Georgina, Fredericton
 McKay, John, Oromocto
 McKee, Mike, MLA, Moncton North
 MacKinnon, Barbara, Oromocto
 McQueen, J. Wayne, Grand Bay
 Moir, Mel, Fredericton
 Mombourquette, J.W., Minister of Labour,
 Fredericton
 Moncton and District Labour Council, Riverview
 Montgomery, Stephen, Rothesay
 Morais, Albert, Fredericton
 Murphy, Donald W., Minto
 New Brunswick Federation of Labour, Moncton
 Northumberland County Truckers' Association,
 Red Bank
 Parsons, Keith, Saint John
 Pert, Robert W., Shediac
 Pinsent, Stuart, Oromocto
 Price, G.R., Oromocto
 Progressive Conservative Women's Association,
 Oromocto
 Ramsay, Thomas B., Fredericton
 Ricketts, Edward G., Oromocto
 Russon, Sylvia, Fredericton
 St. John District Waterfront Council International
 Longshoremens' Association, Local 273
 Salenius, P.O., Fredericton
 Sargent, Archie and Gloria, Bloomfield
 Scott, Melrose, Penobsquis
 Simcock, William, Fredericton
 Somerton, Cecil W., Oromocto
 Spadoni, L., Fredericton
 Starkey, Douglas S., Queens County
 Sutherland, J.W., Oromocto
 Tompkins, A., Fredericton
 Town of Sussex
 Valcourt, Bernard, MP, Madwaska-Victoria
 Village Council of Eel River Crossing
 Village of Belledune
 Village of Minto
 Warnock, Fred, Fredericton
 White, Harold, Fredericton
 Willar, Donald H., Fredericton

Wilson, A.R., Saint John East
 Wood, Lebaron, Nackawic
 Young, Don, Fredericton
 Zwoker, M.N., Oromocto

Newfoundland

Bay St. George Community College, Stephenville
 Bay St. George Regional Band of Newfoundland
 Indians, St. George's
 Bragg, Clifford J., Gambo
 Canadian Labour Congress, Newfoundland and
 Labrador, St. John's
 Cannell, R.K., Labrador
 Coalition for Equality, St. John's
 Combined Councils of Labrador, Labrador City
 Corner Brook Chamber of Commerce
 Crocker, Harold F., Corner Brook
 Dunfield Park Tenant Association, Corner Brook
 Economic Council of Newfoundland and Labra-
 dor, St. John's
 Fishermen of Fortune Bay, Placentia Bay, Bona-
 vista Bay, Trinity Bay
 Fishermen's Union, Local 1252, St. John's
 Fizzard, Helena, Burin
 Fogo Island Co-operative Society Limited
 Grenfell Regional Health Services, St. Anthony
 Hiscock, Eugene, St. John's
 Kelland, Jim, MHA, Naskaupi
 Labrador Inuit Association, St. John's
 Labrador West Status of Women Council, Labrador
 City
 Lush, Tom, MHA, Bonavista North
 Modified Industry and Labour Adjustment Pro-
 gram (MILAP), Labrador City
 Moore, Kevin M., Corner Brook
 Newfoundland and Labrador Employers' Labour
 Relations Council, St. John's
 Newfoundland and Labrador Federation of Labour,
 St. John's
 Newfoundland and Labrador Fisheries Producer
 Co-operative Association, St. John's
 Newfoundland Fishermen, Food and Allied Work-
 ers Union, St. John's
 Newfoundland Teachers' Association, St. John's
 Orr, James C., St. John's
 Petty Harbour Fishermen's Producer Co-operative
 Society Ltd.

- Provincial Advisory Council on the Status of Women, Newfoundland and Labrador, St. John's
- Prowse, K.R.J., Deer Lake
- Rompkey, Hon. William, MP, Grand Falls-White Bay-Labrador
- St. John's and District Labour Council
- St. John's Board of Trade
- St. John's Status of Women Council
- Sparks, Jean, St. John's
- Taylor, James A., Con Bay
- Taylor, Leonard, Criquet
- Tobin, Brian, MP, Humber-Port Au Port-St. Barbe
- Torngat Fish Producers Co-operative Society Ltd., Happy Valley
- Town of Glenwood
- Unemployment Action Committee, St. John's
- Warren, Garfield, MHA, Torngat Mountain
- White Bay North Development Association, St. Anthony
- Women's Involvement Committee, Dildo
- Nova Scotia**
- Annapolis Valley Labour Council, Hantsport
- Beaver, Dorothy, Halifax
- Boyd, R.W., Yarmouth
- Bréton Industrial and Marine Limited, Port Hawkesbury
- Burke, Stanley L., Greenwood
- Canadian Seafood and Allied Workers' Union, Local 116, North Sydney
- Cape Breton Development Corporation, Sydney
- Cape Breton Island Building and Construction Trades Council, North Sydney
- City of Halifax, Social Planning Department
- Coates, Hon. Robert C., MP, Cumberland-Colchester
- Comeau, Gerald, MP, South West Nova
- Community Initiatives Support Network, Halifax
- Dalhousie Staff Association, Halifax
- Dennison, Charles, Middleton
- Diamond, A.R., Stellarton
- Element National Component, Halifax
- Enriquez, Charles, Antigonish
- Everett, Ernest M., Digby
- Farmer, Emily, Halifax
- Farnsworth, Stanley, Lakeside
- Ferreira, Winston, Annapolis Royal
- Fillmore, Gerald E., Newport
- Fitzgerald, James, Halifax
- Fleming, James, Halifax
- Forsyth, William R., Chester Basin
- Fudge, David, Deep Brook
- Gale, Edward, Lower Sackville
- Geldart, Loris R., Elgin
- Gibbons, Michael, Musquodobort Harbour
- Government of Nova Scotia, Halifax
- Halifax Board of Trade
- Hall, Allison G., Annapolis County
- Hamer, Derek, Halifax
- Hatch, Peter C., Hantsport
- Hurley, Gardner, MLA, Cumberland West
- Igoe, John M., Weymouth
- John's Cove Fisheries Ltd, Yarmouth
- Jones, David B., Sackville
- Kennedy, Donald J., Dartmouth
- Kerans, Patrick, Halifax
- Lacroix, Mary Dale, Yarmouth
- Lingley, Edward, Dartmouth
- Lively, C.E., Weymouth
- Lunenburg County District School Board, Bridgewater
- MacAulay, W.G., Greenwood
- MacDonald, Blaine R., Rothesay
- MacDonald, Hugh, North Sydney
- MacDonald, Kathleen, D'Escousse
- MacKenzie, Don, Greenwood
- MacKenzie, Steve, Sydney
- MacLean, Alma, Amherst
- MacLeod, Greg, Sydney
- MacMillan, J.N., Cornwallis
- MacNeil, Gary, New Glasgow
- Mainland Nova Scotia Building and Construction Trades Council, Halifax
- Marshall, Wayne, Bridgewater
- Menzies, Janet, Halifax
- Metro Action Committee for Employment, Halifax
- Meuse, Harold, Yarmouth
- Mitton, June, Street Harbour
- Montgomery, Thomas R., Chester Basin
- Murphy, William J., Mahone Bay
- Nova Scotia Certified Nursing Assistant Association, Halifax
- Nova Scotia Federation of Labour, Halifax
- Nova Scotia Government Employees Union, Halifax
- Nowlan, Patrick, MP, Annapolis Valley-Hants
- Oakley, Arthur, Granville Ferry
- Oxford, Raymond, Cape Breton
- Pensioners Against UI Injustice, Sackville
- Pettipas, Andrew J., Halifax

- Ranger, Lionel H., Dartmouth
 Rousseau, Jacques, Plympton
 Roy, Dianne, Dartmouth
 Sadler, M., Halifax
 Saunders, John A., Newport
 Saurette, J., Deep Brook
 Semple, Matthew L., Dartmouth
 Simourd, J.E., Halifax
 Skiba, Shirley, Dartmouth
 Southwest Nova Scotia Fish Packers Association,
 Meteghan
 Tomlinson, Gordon E., Dartmouth
 Tompkins, A., Fredericton
 Township of Pictou
 Truckers' Association of Nova Scotia, Halifax
 Tupper, J.D., Kingston
 United Brotherhood of Carpenters and Joiners of
 America, Local 1588, Sydney
 Vicar, Bruce A.M., Middleton
 Voluntary Planning, Halifax
 White, Thomas, Yarmouth
 Women's Employment Outreach, Halifax
 Wood, Charmaine, Halifax
 Wood Product Manufacturers Association of Nova
 Scotia, Lower Sackville
 Young, Brian, North Sydney
- Northwest Territories**
 Advisory Council on the Status of Women, Frobisher Bay
 Apprenticeship In-Training Service, Government
 of the Northwest Territories, Frobisher Bay
 Cairns, Rosemary, Yellowknife
 Deh Cho Regional Council, Fort Simpson
 Dene Band, Fort Simpson
 Dene Nation, Yellowknife
 Government of the Northwest Territories, Yellowknife
 Government of the Northwest Territories, Department
 of Economic Development and Tourism,
 Baffin Region, Yellowknife
 Northwest Territories Federation of Labour,
 Yellowknife
 Northwest Territories Public Service Association,
 Yellowknife
 Pasiel, Rita, Inuvik
 Yellowknife Chamber of Commerce
- Ontario**
 Abramowitz, Michael, Gloucester
 Alcan Placement Assistance Committee, Kingston
 Algonquin College of Applied Arts and Technology,
 Nepean
 Alliance of Canadian Cinema, Television and
 Radio Artists, Toronto
 Amalgamated Clothing and Textile Workers
 Union, Toronto
 Angus, Iain, MP, Thunder Bay-Atikokan
 Apparel Manufacturers Association of Ontario,
 Toronto
 Aquafarms Canada Limited, Feversham
 Armstrong, Grant G., Trenton
 Association of Canadian Distillers, Ottawa
 Association of Part-Time Undergraduate Students,
 Toronto
 Attewell, William C., MP, Don Valley East
 Axe, Lawrence, Kincardine
 Balch, Joan, Toronto
 Bauer, Ray, Frankford
 Baugh, David J., Toronto
 Baxter, Leslie D., Orleans
 Bayne, Francis W., Thunder Bay
 Beath, J.E., Trenton
 Beatty, William, Willowdale
 Beeby, Dean, Toronto
 Bell, Alex E., Carrying Place
 Bell, John R., Frankford
 Bell, R.J., Brighton
 Benetech Canada Inc., Toronto
 Berwick Ferguson Payroll Canada Ltd., Toronto
 Bird, Debbie, Fergus
 Bissonnette, Cecil J., Copper Cliff
 Board of Trade of Metropolitan Toronto
 Booth, R.E., Mississauga
 Bosley, Hon. John (Speaker of the House of Commons),
 Ottawa
 Bracher, Susan, Toronto
 Branch, Anna, Orillia
 Bray, I., Orangeville
 Breimer, Theo J., Kingston
 Brett, T.M., Stirling
 Brien, Joseph, Toronto
 Brightman, L., Peterborough
 Brittain, John, Stittsville
 Britton, Kenneth H., Agincourt
 Broderick, T.C., Trenton
 Brookes, T.A.F., Baden
 Brotherhood of Railway and Airline Clerks, Thunder
 Bay
 Brown, Dale C., Wellington
 Brown, Herbert T., Toronto

- Browning-Ferris Industries Ltd., Thunder Bay
Buchanan's Mink Ranch Inc., Laurel
Building and Construction Trades Department,
AFL/CIO, Ottawa
Burlington Chamber of Commerce
Burridge, Bruce W., Thunder Bay
Busbridge, T., Scarborough
Buss, G., Kingston
Caccia, Hon. Charles, MP, Davenport
Cambridge, G., Belleville
Campbell, Mary A., Hamilton
Campbell, W.R., Trenton
Canada Employment and Immigration Advisory
Council, Ottawa
Canada Employment and Immigration Union,
Ottawa
Canada Employment and Immigration Union,
Ontario Region, Toronto
Canadian Actors' Equity Association, Toronto
Canadian Advisory Council on the Status of
Women, Ottawa
Canadian Artists' Representation (CARFAC),
Ottawa
Canadian Association for Adult Education,
Toronto
Canadian Association of Movers, Hamilton
Canadian Association of Professional Dance
Organizations, Toronto
Canadian Association University Continuing
Education, Toronto
Canadian Bankers' Association, Toronto
Canadian Chamber of Commerce, Ottawa
Canadian Conference of Catholic Bishops, Ottawa
Canadian Conference of Teamsters, Ottawa
Canadian Conference on the Arts, Ottawa
Canadian Congress for Learning Opportunities for
Women, Toronto
Canadian Construction Association, Ottawa
Canadian Council on Social Development, Ottawa
Canadian Dump Truckers Federation, Ottawa
Canadian Electrical Distributors Association, Don
Mills
Canadian Federation of Independent Business,
Ottawa
Canadian Federation of Labour, Ottawa
Canadian Federation of Students, National Gradu-
ate Council, Toronto
Canadian Food Processors Association, Ottawa
Canadian Hearing Society, Toronto
Canadian Home Builders' Association, Ottawa
Canadian Horticultural Council, Nepean
Canadian Hospital Association, Ottawa
Canadian Human Rights Commission, Ottawa
Canadian Institute of Actuaries, Ottawa
Canadian Labour Congress, Ottawa
Canadian Life and Health Insurance Association
Inc., Toronto
Canadian Manufacturers' Association, Toronto
Canadian Organization of Small Business, Mark-
ham
Canadian Paraplegic Association, Toronto
Canadian Payroll Association, Toronto
Canadian Railway Labour Association, Ottawa
Canadian Restaurant and Foodservices Associa-
tion, Toronto
Canadian School Trustees' Association, Ottawa
Canadian Shipbuilding and Ship Repairing Asso-
ciation, Toronto
Canadian Teachers' Federation, Ottawa
Canadian Textile and Chemical Union, Toronto
Canadian Union of Public Employees, Ottawa
Canadian Union of United Brewery, Flour, Cereal,
Soft Drink & Distillery Workers, Toronto
Canital Insurance Limited, Malton
Capital Tool and Design Limited, Concord
Carmichael, D.J., Kanata
Carr, G.L., Nepean
Cassidy, Michael, MP, Ottawa Centre
Celetti, Paul, Sault Ste. Marie
Chadband, Edward, Stella
Chamber of Commerce, Niagara Falls
Charlebois, Laurier, Cornwall
Charron, Ray, Windsor
Cherry, Rosemary J., Baltimore
Chevalier, Ernest, Trenton
Chidgey, Peter, Yarker
Choice in Child Care Committee, Ottawa
Church and Community: Partners for Employ-
ment, Toronto
Chute, Ruth, London
Citizens for Public Justice, Toronto
Clements, D.R., Ottawa
Clowater, R.J., Trenton
Cole, D.W., Trenton
Communist Party of Canada, Central Executive
Committee, Toronto
Communist Party of Canada, Northwest Ontario
Regional Committee, Thunder Bay
Community College Teachers, Hamilton
Community Impressions Ltd., Durham

- Community Initiatives Support Network, Ottawa
Confederation of Canadian Unions, Toronto
Cooney, Joan, Belleville
Copps, Sheila, MP, Hamilton East
Corak, Miles R., Kingston
Corbett, Lester, Petawawa
Cornel, Herman C.J., Kingston
Corporation of the City of North Bay, Department
of Social Services
Corporation of the City of Windsor, Social Services
Department
Corporation of the Town of Gore Bay
Corporation of the Township of St. Joseph, Rich-
ards Landing
Coughlan, W.J.P., West Hill
Council of Ontario Contractors Associations,
Willowdale
County of Bruce, Social Services, Walkerton
Cowan, Mary, Minden
CP Express and Transport, Cobourg
Cringan, Craig, Mississauga
Cronkwright Transport Limited, Simcoe
Crow, Don, Wallaceberg
Cruddas, Edward, Willowdale
Cuddy Farms Limited, Strathroy
Cummings, Sheryl L., Kincardine
Curto, C., Hamilton
CUSO (Canadian University Services Overseas),
Ottawa
Davis, Patricia, Hamilton
Dawe, William J., Neustadt
Daynard, Kenneth G., Chalk River
Dean, W.J., Ottawa
Dennison, Pauline Joan, Ingleside
Department of National Defence, Ottawa
Dewart, Sheila, Toronto
Dobby, E., Oshawa
Dow, Muriel, London
Dowding, Gerald S., Windsor
Dragenovich, Lynda, Sault Ste. Marie
D.S. Rudd Associates Limited, London
Duczak, Linda J.M., Alliston
Duncan, Murray, Scarborough
East Gate Alliance Church, Ottawa
Economists, Sociologists, and Statisticians Asso-
ciation, Ottawa
Edgar, Frank, Trenton
Edwards, W.S., Mooretown
Eldon, Jean E., Ottawa
Employees of Samsonite, Stratford
Energy Pathways Inc., Ottawa
Epp, Ernie, MP, Thunder Bay–Nipigon
Essex and Kent Counties Building and Construc-
tion Trades Council, Windsor
Etobicoke Advisory Committee on Unemploy-
ment, Rexdale
Family Service Association of Metropolitan
Toronto
Federal Superannuates National Association,
Ottawa
Federated Women's Institutes of Canada, Ottawa
Federation of Automobile Dealer Associations of
Canada, Willowdale
Federation of Temporary Help Services, Toronto
Fennell, Scott, MP, Ontario
Ferguson, Doris, Monkland
Ferrie, Douglas S., Weston
Fisher, Larry, Pembroke
Fisheries Council of Canada, Ottawa
Fitzpatrick, Michael, Don Mills
Fontaine, Fernand, Ottawa
Fortier, Guy, Gloucester
Fortin, Maurice, Belleville
Foster, Barbara, Sault Ste. Marie
Foster, David, North York
Foster, Maurice, MP, Algoma
Francescone, B., Trenton
Fraser, Barry, Hamilton
Frith, Hon. Douglas C., MP, Sudbury
Gastle, Mary, Burlington
Gearing, W.R., Orillia
Gervais, Aurèle, MP, Timmins–Chapleau
Gilligan, D.J., Agincourt
Gloin, James R., Mount Brydges
Gosselin, E.P., Thunder Bay
Gough, Pamela R., Etobicoke
Grant, Marcia, Hamilton
Gray, Hon. Herb, MP, Windsor West
Green, Len and Betty, Guelph
Greenwood-Speers, Judy, Waterloo
Grey–Bruce Canada Farm Labour Pool, Owen
Sound
Guérin, Gary E., Toronto
Guetter, John, Woodstock
Gurbin, Gary M., MP, Bruce–Grey
Hall, Donald F., Scarborough
Hall, Doug, Brantford
Hamilton and District Labour Council
Hamilton and District Chamber of Commerce

- Hamilton–Brantford, Ontario Building and Construction Trades Council
- Hardey, Elliot, Chatham
- Harris, Freda, Parry Sound
- Hartry, V.M., Frankford
- Hassall, Jack, Huttonville
- Hayes, Howard, Trenton
- Haythorne, George V., Ottawa
- Heap, Dan, MP, Spadina
- Heard, Barbara, Willowdale
- Helmkay, D., Rainy River
- Hemingway, John A., Kanata
- Henderson, Cheryl, Brandon
- Heppell, Christina, Scarborough
- Hiel, Dolf, Scarborough
- Hill, Bruce, Ottawa
- Hill, R.C., Mississauga
- Hillier, Tammy, Kingsville
- Hoddinott, Margaret, Rexdale
- Holophane–Manville Canada Inc., Brampton
- Holt, Bernard, Toronto
- Hoover, Jay, Brantford
- Hore, Raymond E., Trenton
- Hucul, S., St. Albert
- Hughes, Frank P., Hawkesbury
- Hughes, G.W., Petawawa
- Hughes, Laughlin, Toronto
- Humane Society of Ottawa–Carleton
- Hutchinson, M., Willowdale
- INCO Limited (International Nickel Company of Ontario), Toronto
- Independent Artists' Union, Toronto
- International Association of Bridge, Structural and Ornamental Iron Workers, Local 736, Hamilton
- International Brotherhood of Electrical Workers, Local Union 353, Toronto
- International Longshoremen's Association, Toronto
- International Union, United Automobile, Aerospace and Agricultural Implement Workers of America (UAW), Willowdale
- Intertech Engineering Corporation, Toronto
- Isaacs, L., Trenton
- James Fibre-Glass Manufacturing Co. Ltd., Shelburne
- Jefferson, James E., London
- Jensen, Clarence H., Ottawa
- Jess, Michael, Hamilton
- Jesseau, Albert, Orillia
- Johnston, Douglas B., Ottawa
- Kam Theatre, Thunder Bay
- Keewaytinok Native Legal Services, Moosonee
- Kellogg, Dora, Willowdale
- Kemp, Ronald W., Belleville
- Kendall, Dave, Pembroke
- Kinna-Aweya Legal Clinic, Thunder Bay
- Kitchener–Waterloo and District Community Industrial Training Committee
- Klein, George, Toronto
- Kozulak, A., Gloucester
- Kramer, Sara, Belleville
- Kroeker, John, Ottawa
- Kroeplin, James, Walkerton
- Kubisheski, Carole J., Renfrew
- Kuley, Erika, Sarnia
- Kutac, Zdenek, London
- Kvas-Jemec, Josie G., Toronto
- Labour Adjustment Review Board, Ottawa
- Labour Council of Metropolitan Toronto, Don Mills
- Labourers' International Union of North America, Toronto
- Lagorio, B.E., Carrying Place
- Lane, Arja, Sudbury
- Langhorne and Lynch, Cobourg
- Lavallée, Philippe, Gloucester
- Lavoie, Gaston, Ottawa
- Lawr, Mary, Haliburton
- Lea, Joseph William, Etobicoke
- Leduc, Rose Marie, Victoria Harbour
- Lefebvre, Ernest, Rockland
- Legal Assistance of Windsor
- Lewis, Doug, MP, Simcoe North
- Lewis, Henry, Prescott
- Lewis, J.T., Ingersoll
- Link-up Delivery Ltd., Hamilton
- Local Agricultural Employment Advisory Board, Kent and Area
- Local Agricultural Employment Advisory Board, Ontario Region of the Counties of Northumberland and Durham, Chatham
- Local Agricultural Employment Advisory Board, Ottawa Valley
- Local Agricultural Employment Advisory Board, Stormont–Dundas
- Logan, Ralph A., Beachburg
- London and District Labour Council
- London Union of Unemployed Workers

- Loosemore, Doreen, London
 Lozowy, Nadia, Etobicoke
 Luff, William, Belleville
 MacDougall, John A., MP, Timiskaming
 MacFie, Alex, Windsor
 MacGillivray and Company, St. Catharines
 Machinery and Equipment Manufacturers' Association, Ottawa
 MacKinnon, William, Trenton
 MacNeill, Ida L., Pembroke
 Madsen, Jay S., Port Perry
 Malmud, Maureen, Toronto
 Management Science America (Canada) Ltd., Toronto
 Marquardt, Charles, Eganville
 Martin Lacey Agencies Limited, Toronto
 Mayor's Committee on Employment Opportunities and Services to the Unemployed, Windsor
 McCarthy and McCarthy, Toronto
 McCormack, Shirley, Thunder Bay
 McDermid, John, MP, Brampton-Georgetown
 McDonald, Donald D., Windsor
 McFarland, W.J., Fort Erie
 McFarlane, R., Trenton
 McHersch, Mary, Toronto
 McIntosh, G.E., Waterloo
 McKeage, R.E., Kanata
 McKelvie, Harry, Kitchener
 McLean, Donald S., Orillia
 McLean, Harvey, Lively
 McLean, L., Athens
 Mechanical Contractors Association of Canada, Ottawa
 Mehlenbacher, Yvonne, Ancaster
 Melville, Robert M., Frankford
 Methuen, A., Toronto
 Meyrink, George, Puslinch
 Millan, Earle T., Don Mills
 Miller, Ronald, Toronto
 Mills, G.E., Milton
 Mines, Robert H., Thunder Bay
 Mining Association of Canada, Ottawa
 Ministry of Community and Social Services (Ontario), Cobourg
 Mitchell, F.B., Trenton
 Mitchell, John, Pembroke
 Mollot-Jodi, Joanne, Brampton
 Montone, Toni, Kanata
 Morgan, Cathie, Hensall
 Morrison, Lloyd, Guelph
 Moser, A., Brampton
 Motor Vehicle Manufacturers' Association, Toronto
 Mountainview Homes, Thorold
 Mudrick, Florence, Willowdale
 Mullen, Alastair, Pembroke
 Municipalité de Cosby-Mason et Martland, Noëville
 Municipality of Metropolitan Toronto, Metropolitan Community Services Department
 Nagpur, Anant, Ottawa
 National Action Committee on the Status of Women, Toronto
 National Anti-Poverty Organization, Ottawa
 National Association of Women and the Law, Ottawa
 National Citizens' Coalition, Toronto
 National Committee for Independent Canadian Unions, Hamilton
 National Council of Women of Canada, London
 National Council of YMCAs of Canada, Ottawa
 National Union of Provincial Government Employees, Ottawa
 Native Council of Canada, Ottawa
 Native Friendship Centre, Sudbury
 Neish, P., London
 Neukamn, Emil, Aylmer
 New Democratic Party Caucus
 Nickerson, Brenda, Mississauga
 Niven, Robert, St. Catharines
 North Eastern Ontario Senior Citizens' Association, Sault Ste. Marie
 Northern Wilderness Outfitters Ltd., Fort Frances
 Norton, D.O., North Bay
 N'Swakamok Native Friendship Centre, Sudbury
 Ontario Coalition for Better Day Care, Toronto
 Ontario English Catholic Teachers' Association, Toronto
 Ontario Federation of Labour, Don Mills
 Ontario-Manitoba Primary Council of the Canadian Paperworkers Union, Thunder Bay
 Ontario Métis and Non-Status Indians' Association, Sault Ste. Marie
 Ontario Nurses' Association, Toronto
 Ontario Provincial Council of Labour, Scarborough
 Ontario Provincial Police Association, Barrie
 Ontario Public Service Employees Union, Toronto
 Ontario Public Service Employees Union, Local 595, Toronto

- Ontario Secondary School Teachers' Federation,
Toronto
- Ontario Trucking Association, Toronto
- Organization of Canadian Symphony Musicians,
Rexdale
- Osgoode Hall Law School, Downsview
- Ottawa Board of Education
- Pappel, Albert, Barrie
- Pastoral Institute of Northern Ontario, Sudbury
- Payne, G.W., Frankford
- Pearson, T.L., London
- Penner, Keith, MP, Cochrane–Superior
- Perry, Peter, Collingwood
- Peterborough Hut Restaurant Limited
- Peters, J.D.W., Manotick
- Petrie, J.W., Ottawa
- Pettingil, John, Wellington
- Phoenix Global Ltd., Rexdale
- Pietz, Allan, MP, Welland
- Platt, Kenneth J., Toronto
- Poirier, M.C., Trenton
- Pounder, Malcolm B., Carrying Place
- Practical Concepts Inc., Ottawa
- Professional Computer Consultants Group Ltd.,
Toronto
- Professional Institute of the Public Service of
Canada, Ottawa
- Provincial Building and Construction Trades
Council of Ontario, Hamilton
- Public Interest Advocacy Centre, Ottawa
- Public Service Alliance of Canada, Ottawa
- Ray, A.K., Gloucester
- Rea, Samuel A., Toronto
- Read, A.D., Belleville
- Rector, William MacKinnon, Trenton
- Redway, Alan, MP, York East
- Regional Municipality of Ottawa–Carleton
- Regional Municipality of Sudbury
- Reid, Joe, MP, St. Catharines
- Reid, W., Concord
- Retail Council of Canada, Toronto
- Rexdale Planning
- Richardson, Violet, Grafton
- Rittinger, J.E., Trenton
- Robertshaw, Thomas, Toronto
- Robertson, W.R., Cobourg
- Rocky Bay Band, MacDiarmid
- Rolica, Lillian Roberta, Kerwood
- Roy, Claude, Sudbury
- Royal Canadian Mounted Police, Ottawa
- Royal Canadian Mounted Police Veterans' Associa-
tion, Toronto
- Rozon, Barbara, Vankleek Hill
- Rubber Association of Canada, Mississauga
- St-Pierre, Ronald, Sudbury
- Santry, Gladys, North Bay
- Sarnia and District Chamber of Commerce
- Sarnia and District Labour Council
- Saunders, Maureen, Willowdale
- Saweczko, Jilian M., Toronto
- Scheepers, Alida, Winchester
- Scott, Bill, Pembroke
- Shekter, B.B., Hamilton
- Simpson, B.M., Cobourg
- Sioux Lookout Community Legal Clinic
- Sirois, Thérèse, Petawawa
- Sloan, R.F., Trenton
- Smook, Maurice, Stoney Creek
- Social Planning Council of Kitchener–Waterloo
- Social Planning Council of Metropolitan Toronto
- Social Planning Council of Oshawa–Whitby
- Social Planning Council of Ottawa–Carleton
- Soper, Joan, Toronto
- Stackhouse, Reginald, MP, Scarborough West
- Starmph, F., White River
- Status of Women Canada, Ottawa
- Stein, R.W., New Market
- Stewart, Joseph O., Salem District
- Steylen, Ann, Beamsville
- Stoakes, Robert, Ottawa
- Strong, Anne, Orleans
- Stuart, John W., Belleville
- Sudbury and District Chamber of Commerce
- Sudbury Mine, Mill and Smelter Workers Union,
Local 598
- Sudbury Multicultural-Folk Arts Association
- Sudbury Women's Centre
- Sutter, Stewart, Ottawa
- Swackhammer, E., Honey Harbour
- Szlapa, Dieter, Paisley
- Tang, Leticia, London
- Thériault, Gerry, Gloucester
- Thompson, Bob, Willowdale
- Thunder Bay Council of Retirees
- Tiessen, Herb, Trenton
- Tops Car Wash Company Ltd., Ottawa
- Toronto Legal Clinics' Unemployment Insurance
Workgroup
- Toronto Union of Unemployed Workers
- Torrance, Mary M., Kingston

- Township of Tehkummah
 Tripp, Stephen E., Trenton
 Unemployed Help Centre of Windsor
 Unemployed Workers' Network, Thunder Bay
 Unemployment Help Centre, Kingston
 United Auto Workers, Local 707, Oakville
 United Auto Workers, North York, Willowdale
 United Church of Canada, National Working
 Group on the Economy and Poverty, Toronto
 United Electrical, Radio and Machine Workers of
 Canada, Don Mills
 United Food and Commercial Workers Union,
 Rexdale
 United Steelworkers of America, Thunder Bay
 United Steelworkers Association of America,
 Toronto
 United Steelworkers of America, District 6, Thun-
 der Bay
 United Steelworkers of America, Hamilton Area
 Council
 United Steelworkers of America, Local 1005,
 Hamilton
 United Steelworkers of America, Local 5055,
 Thunder Bay
 United Steelworkers of America, Local 6500,
 Sudbury
 United Steelworkers of America, Local 8995,
 Simcoe
 University of Toronto
 Uriarte, Joseph, Mississauga
 Van Embden, R., Azilda
 Voss, Susan, St. Catharines
 Walker, Sandra S., Mississauga
 Warne Marketing and Communications, Toronto
 Warner, Norman, MP, Stormont-Dundas
 Waterloo, Wellington, Dufferin and Grey, Building
 and Construction Trades Council, Kitchener
 Watson, Constance, Ashton
 Wharton, J.S.D., Kanata
 Wilds, Milford J., Barrie
 William M. Mercer Limited, Toronto
 Williams, Janet, Owen Sound
 Williams, Sydney A., Ottawa
 Wilson, Andrew M., London
 Windsor and District Labour Council
 Windsor Youth Employment Counselling Centre
 Wise, Hon. John, MP, Elgin
 Wood, Ross E., St. Williams
 Woolhouse, Mr. and Mrs., Toronto
 Workers' Compensation Board, Toronto
 Working Centre, Kitchener
 Wotton, John, Perth
 Wright, Timothy G., Hamilton
 Yando, S.A., Niagara Falls
 Zamora, Nancy L., Toronto
 Zollner, Heinz, Trenton
 Zuker, Richard C., Nepean
- Prince Edward Island**
 Atlantic Provinces Chamber of Commerce, Char-
 lottetown
 Binns, Pat, MP, Cardigan
 Canadian Manufacturers' Association, Prince
 Edward Island Branch, Charlottetown
 Community Advisory Board, Southern Kings and
 Queens Services Centre, Montague
 Construction Association of Prince Edward Island,
 Charlottetown
 Coyle, F.C., Charlottetown
 Dennison Woodcutting Co., Victoria
 Gallant, Ed, Hilltop and North Rustico
 Government of Prince Edward Island, Charlotte-
 town
 Greater Summerside Chamber of Commerce
 Irving, Axel, Murray Harbour
 Latin American Mission Program, Charlottetown
 MacAusland, Colin, Parkdale
 Maritime Fishermen's Union, Charlottetown
 Potato Producers' Association of P.E.I., Kensing-
 ton
 Prince Edward Island Federation of Labour,
 Charlottetown
 Prince Edward Island Fishermen's Association,
 Charlottetown
 Prince Edward Island Opposition Caucus, Char-
 lottetown
 Prince Edward Island Truckers' Association,
 Charlottetown
 Roberts, Hugh D., Belfast
 Royal Canadian Legion, Branch No. 26, Morrell
 Schroeder, Julie, Bangor Road
 Social Action Commission, Roman Catholic
 Diocese of Charlottetown
 Walker, Felix, Cardigan
 Ward, James W., Charlottetown
- Québec**
 Abbey-Finestone Inc., Westmount
 Action-travail des femmes, Montréal
 Alliance des professeurs de Montréal
 Amyot, Florian, Pointe-aux-Trembles

- Association des anciens de la SCHL de la région du Québec, St-Laurent
- Association des constructeurs de routes et grands travaux du Québec, St-Jean-sur-Richelieu
- Association des femmes collaboratrices, St-Lambert
- Association des manufacturiers canadiens, Montréal
- Association des manufacturiers de bois de sciage du Québec, Québec
- Association des propriétaires de machinerie lourde du Québec inc., St-Jean-sur-Richelieu
- Association des retraités de Montmorency, Beauport
- Association des retraités sans Assurance-chômage, Québec
- Association du personnel de l'enseignement de la régionale Carignan, Sorel
- Association québécoise des payeurs, Anjou
- Association québécoise pour la défense des droits des retraités et des pré-retraités, Trois-Rivières
- Audouin, Sylvie, Montréal
- Ayotte, Ernest, Princeville
- Bannister, Lloyd, La Salle
- Barrette, J.R., Longueuil
- Beauchemin, Jeanne, Québec
- Beauregard, Margo, Montréal
- Béchar, Jeanne d'Arc, Châteauguay
- Béchar, Lucie, Châteauguay
- Bell Canada, Tax Administration Division, Montréal
- Berger, David, MP, Laurier
- Bernier, F.O., Dollard des Ormeaux
- Boisvert, Lorraine, Montréal
- Booth, S.C., Pointe-Claire
- Bouchard, Jacques, Ville la Baie
- Boucher, Jérôme, Sept-Îles
- Bourque, Jean-Paul, Otterburn Heights
- Bourque, Noëlla, Montréal
- Brisson, Lucie, Montréal
- Brunelle, Romuald, Montréal
- Bruyère, Robert, Montréal
- Campeau, Cousineau and Ouellet, Montréal
- Campeau, Pierrette, Montréal
- Canadian Forestry Service, Hull
- Canadian Office Employees Union, Ville Mont-Royal
- Canadian Paperworkers Union, Montréal
- Canadian Police Association, Montréal
- Canadian Pulp and Paper Association, Montréal
- Canadian Textiles Institute, Montréal
- Carrefour des mouvements d'action catholique, comité diocésain d'action catholique, Québec
- Centrale de l'enseignement du Québec, Montréal
- Centrale des syndicats démocratiques, Montréal
- Centre d'emploi du Canada, section syndicale locale 10430, Rivière-du-Loup
- Centre des femmes de Rivière des Prairies, Montréal
- Centre local de services communautaires Les Aboiteaux, St-Pascal
- Chambrière de commerce de Grandes-Piles
- Chambre de commerce de Rivière-du-Loup
- Chambre de commerce du Québec, Montréal
- Champagne, Michel, MP, Champlain
- Champagne, Paul, Fabreville
- Charbonneau, Rosario, Verdun
- Charron, Rhéal D., Charny
- Chenel, Walter, Port-Cartier
- Chevrier, Viateur, Montréal
- Chinese Neighbourhood Society of Montréal
- Clarke, Angeline, Montréal
- Clermont, René, St-Hubert
- Cloutier, Paul, Tracy
- Coalition des organismes communautaires du Québec, Montréal
- Comité action-chômage Kamouraska inc., St-Bruno
- Comité d'adaptation communautaire, Sept-Îles
- Comité de reclassement de la compagnie minière Québec Cartier, Sept-Îles
- Comité des retraités, Rivière-du-Loup
- Comité pré-retraite Cascades East Angus
- Comité socio-économique des Îles-de-la-Madeleine
- Commission des services juridiques, Montréal
- Compagnie minière IOC, Sept-Îles
- Compagnie minière Québec Cartier, Port-Cartier
- Confédération des syndicats nationaux (CSN), Montréal
- Conseil central des syndicats nationaux de la région de Québec, Québec
- Conseil central des syndicats nationaux de Sept-Îles
- Conseil conjoint numéro 91 des teamsters du Québec, Ville D'Anjou
- Conseil du patronat du Québec, Montréal
- Conseil paroissial de pastorale de la communauté St-Hyacinthe-le-Confesseur, St-Hyacinthe

- Conseil provincial du Québec des métiers de la construction (International), Montréal
- Conseil régional de développement de la Côte Nord, Baie-Comeau
- Conseil régional de pastorale, Pointe-au-Pic
- Cooper, D.B., Hudson Heights
- Corporation des maîtres mécaniciens en tuyauterie du Québec, Ste-Foy
- Corporation municipale de St-Médard, Comté de Rimouski
- Côté, Gaëtane, Princeville
- Côté, Jacques, Montréal
- Couture, Carol, Sept-Îles
- Couturier, Evana, Jonquière
- Della Noce, Vincent, MP, Duvernay
- Desrochers, Lucienne, Québec
- Dextraze, Prudent, St-Jean
- Doyon, Donald, St-Georges-de-Beauce
- Drolet, Louis, Charny
- Dubé, Alphonse, Trois-Rivières
- Dubé, Guy, Laval
- Dubuc-Bouvier, Madeleine, Montréal
- Faucher, F., Montréal
- Federally Regulated Employers – Transportation and Communications, Montréal
- Fédération des associations de familles monoparentales du Québec inc., Montréal
- Fédération des femmes du Québec, Montréal
- Fédération des policiers du Québec, Montréal
- Fédération des producteurs de pommes du Québec, Longueuil
- Fédération des producteurs maraîchers du Québec, Longueuil
- Fédération des syndicats du secteur aluminium inc., Jonquière
- Fédération des travailleurs du papier et de la forêt (CSN), Montréal
- Fédération des travailleurs et travailleuses du Québec, Montréal
- Ferguson, Thérèse, Cap des Rosiers
- Fieger, Rudolf, St-Hubert
- Fillion, Claude, Arthabasca
- Fitzpatrick-Martin, Iris, Montréal
- Fleury, Gérard, Dolbeau
- Forcier, Gaston, Drummondville
- Forte, Angelo, Laval-des-Rapides
- Franklin, Karina, Beaconsfield
- Fraser, Noel C., Montréal
- Fraternité nationale des charpentiers-menuisiers, forestiers et travailleurs d'usines, Montréal
- Frenette, Maurice, Verdun
- Gagné, Mireille, Victoriaville
- Gagnon, Benoît, St-Eugène
- Gagnon, Jean, Canton Tremblay
- Gaudreau, Denise, Granby
- Gaudreau, Pierre, Montréal
- Geltman, Harold, Montréal
- Girouard, Derek E., Chambly
- Goldsmith, Bernice, Montréal
- Goltman, D.M., Montréal
- Groupe Sobeco Inc., Montréal
- Grow, R., Verdun
- Guilbault, Jean-Guy, MP, Drummond
- Guimond, Jean-Marc, Montréal
- Hayeur, Lucie, Anjou
- Hélie, Bertrand, Val d'Or
- Hesse, Mervin M., Farnham
- Hogues, Jean-Paul, Charny
- Hooles, Patricia, Greenfield Park
- Hôpital d'Argenteuil, Lachute
- Houle, Paul-Émile, Alma
- Hubert, Paul E., Îles-de-la-Madeleine
- Iafigliola, Giuseppe, St-Léonard
- Jacques, Jean-Paul, Pointe-aux-Trembles
- James Bay Cree Corporation, Montréal
- Jansz, Clifford H., Dorval
- Jones, William A., Pierrefonds
- Kaye, G.H., Châteauguay
- Keable, Guy, Pointe-aux-Trembles
- Labelle, Gilles, Montréal
- Ladouceur, Marcel, Ste-Julie
- L'Alliance des professeurs de Montréal
- L'Allier, Carmen, Montréal
- Lamazzi, Gino, Laval
- Lamazzi, Linda, Fabreville
- Lamazzi, Pauline, Laval
- Lapierre, Gaston, St-Georges
- Larouche, Paul, Chicoutimi
- Lavigne, Ghislaine, Montréal
- Lecours, Yvan, Princeville
- Leditt, Art, Montréal
- Les travailleurs sans emploi enr., Shawinigan
- L'Hirondelle, comité d'accueil inter-ethnique, Montréal
- MacLeod, Carol, Montréal
- Mainguy, Gérard, Sept-Îles
- Maison des jeunes de Mont-Joli inc.
- Martineau, Serge, Montréal
- Mastercraft Leather Goods Ltd., Montréal
- McTiernan, Cecil, Shawville

- Michaud, Rénald, Loretteville
 Morin, Suzanne, Montréal
 Mousseau, Jacques, Aylmer
 Mouvement action chômage de l'Outaouais, Hull
 Mouvement action chômage de Montréal inc.
 Mouvement action chômage de Québec inc.
 Mouvement action chômage de St-Hyacinthe
 Mouvement action chômage de Trois-Rivières
 Mouvement socialiste du Québec, Montréal
 Municipalité régionale du comté de Matane
 Municipalité régionale du comté de Pontiac,
 Campbell's Bay
 Nadeau, Fernand, St-Amable
 Neumann, Ralph, Roxboro
 Office diocésain de pastorale ouvrière et sociale,
 Shawinigan
 Office de pastorale ouvrière et sociale, diocèse de
 Trois-Rivières
 OPCAN, Montréal
 Organisation populaire des droits sociaux, Mont-
 réal
 Organisme d'alphabétisation "lettres vivantes",
 Larouche
 Organisme du droit d'assurance-chômage aux
 employés salariés musiciens et musiciennes
 inc., Montréal
 Paré, Danielle, Sillery
 Parker, Michael, Kirkland
 Pavages Vaudreuil Ltée
 Pelletier, Philippe, St-Hyacinthe
 Pensioners 1985/1986, Lasalle
 Perreault, Albert, St-Alphonse-Rodriguez
 Piney, Reg, Montréal
 Pintal, André, St-Léonard
 Poirat, Gustave, Boucherville
 Procycle Inc., Ville de St-Georges
 Provincial Association of Catholic Teachers,
 Montréal
 Railway Association of Canada, Montréal
 Rapps, Sammy, Montréal
 Regroupement des chômeurs(euses) de Val d'Or
 Regroupement des sans-emplois de Victoriaville
 Regroupement des sans-emploi de la Côte-Nord,
 Sept-Îles
 Regroupement des séparées, séparés et divorcées,
 divorcés de l'ouest inc., Pierrefonds
 Regroupement provincial des maisons d'héberge-
 ment et de transition pour femmes victimes
 de violence, Montréal
- Réseau d'action et d'information pour les femmes
 (RAIF), Sillery
 Ricard, Guy, MP, Laval
 Rinfret, Carole, Montréal
 Robert, Denyse, Montréal
 Robitaille, Lionel, Grand'Mère
 Roy, Constance, Granby
 Ruel, Louise, Frélichsburg
 St-Arneault, Marcel, Montréal
 St-Pierre, Edith, Oka
 St-Pierre, Ronald, Mascouche
 Sawyer, Jean-Claude, Montréal
 Shragge, Eric, Montréal
 Société de ressources communautaires Brandon,
 St-Gabriel de Brandon
 Société d'exploitation de ressources des Basques
 inc., St-Mathieu
 Solidarité populaire Québec, Montréal
 Stanworth, John C., Otterburn Park
 Syndicat de l'emploi et de l'immigration du
 Canada, Lévis
 Syndicat de l'enseignement de Champlain, St-
 Hubert
 Syndicat de l'enseignement de la région des Milles-
 Îles, Sainte-Thérèse
 Syndicat de l'enseignement de l'Estrie, Sherbrooke
 Syndicat de l'enseignement de l'ouest de Mont-
 réal, Lachine
 Syndicat de l'enseignement de Taillon, St-Hubert
 Syndicat de l'enseignement du Haut-Richelieu, St-
 Jean-sur-Richelieu
 Syndicat de l'enseignement du Lac St-Jean, Alma
 Syndicat des enseignants de Châteauguay-Mois-
 sons, Beauharnois
 Syndicat des enseignants de la région de la Mitis,
 Mont-Joli
 Syndicat des fonctionnaires provinciaux du
 Québec, Québec
 Syndicat des professeurs du Québec métropolit-
 ain, Québec
 Syndicat des techniciennes et techniciens du
 cinéma du Québec, Montréal
 Syndicat des travailleurs des chantiers maritimes
 de Sorel, Tracy
 Tanguay, Marcel, Saint-Prosper
 Tardif, Monique B., MP, Charlesbourg
 Terence Pye Associates, Montréal
 3rd Dimensions and Associates (1973) Ltd.,
 Verdun
 Todorovic, D., La Salle

Toupin, Robert, Terrebonne
 Tour de Lire, Montréal
 Tremblay, Maurice, MP, Lotbinière
 Union des artistes, Montréal
 Union des producteurs agricoles, Longueuil
 Valiquette, Raymond, Repentigny
 Vézina, Robert, Montréal
 Vigneault, Jean-Charles, Montréal
 Ville de Rivière-du-Loup
 Vincent, Pierre M., MP, Trois-Rivières
 Vincent, Serge, Granby
 Visual Planning Corporation, Montréal
 Warren, Richard, Ste-Foy
 Weiner, Gerry, Dollard des Ormeaux
 Wills, Edith Mary, Montréal

Saskatchewan

Baker, Wayne and Faith, White Spruce
 Basiuk, Cory, Saskatoon
 Bauman, Gail, Regina
 Beer, James, Prince Albert
 Bushnell, Robert, Saskatoon
 Canada Employment and Immigration Union,
 Regina
 Canadian Congress for Learning Opportunities for
 Women, Regina
 Committee Against Poverty, Regina
 Community Service Employment Co-operative of
 Regina
 Coteau Range Community College, Moose Jaw
 Cuddington, Gordon O., Fort Qu'Appelle
 Cypress Hills Community College, Swift Current
 Davies, William G., Regina
 Davitt, Kathleen, Regina
 Doidge, W.S., Swift Current
 East, Elaine, Regina
 Ens, Carl M., Saskatoon
 Globe Theatre, Regina
 Government of Saskatchewan, Regina
 Hnatyshyn, Hon. Ray, MP, Saskatoon West
 Hovdebo, Stan, MP, Prince Albert
 Inventronics Limited, Moose Jaw
 Krempien, Brian, Saskatoon

Kuhn, J.D., Regina
 La Ronge Region Community College
 Lang, E., Saskatoon
 Machie, Mary, Regina
 Matthew, Maureen, Saskatchewan
 Merrick, P.J., Weyburn
 Norwood Construction Ltd., Saskatoon
 Olynyk, Ivan D., Meacham
 Ortman, Rose, Francis
 Pocock, Dale, Nipawin
 Regina Business and Professional Women's Club
 Regina Chamber of Commerce
 Riches, Graham, Regina
 Saskatchewan Action Committee on the Status of
 Women, Regina
 Saskatchewan Arts Alliance, Regina
 Saskatchewan Association on Human Rights,
 Saskatoon
 Saskatchewan Chamber of Commerce, Regina
 Saskatchewan Community Colleges Trustees
 Association, Saskatoon
 Saskatchewan Employment Development Agency,
 Regina
 Saskatchewan Federation of Labour, Regina
 Saskatchewan Health, Saskatoon
 Saskatoon Region Community College, Saskatoon
 Slaferek, Delores, Saskatoon
 Slinn, Norman K., Regina
 Spanier, Claudia, Qu'Appelle
 Ternowetsky, Gordon, Regina
 Ward, W.C., Moose Jaw
 Watson, Susan, Lanigan
 Western Grain Elevator Association, Regina
 Zilke, Sam, Springside

Yukon

Armstrong, Irwin R., Whitehorse
 Buckway, B., Whitehorse
 Government of Yukon Territory, Whitehorse
 Nhung, Nguyen Thi, Elsa
 Youngblut, Sharon, Whitehorse

Research Studies

Arthur Anderson & Co., "Administrative Effectiveness and Efficiency Review."

This study reviews the organizational structure of the Unemployment Insurance program, and comments on the efficiency and effectiveness of its management processes, as well as recommending areas for improvement. Overall administrative costs are compared with unemployment insurance schemes in the United States, and changes to policies and procedures are assessed with respect to their impact on efficiency.

B.C. Research, "Demographic Change and Employment."

This study considers the employment outlook to 1991 for six major demographic groups: females, males, native Indians, youths, middle-aged workers and older workers. It examines the effects of the changing age distribution of the population on the unemployment rates of these various groups, and also identifies those industries and occupations with strong employment growth potential in the next five years.

Gerald A. Beaudoin, "Unemployment Insurance and the Constitution: An Overview."

This is a legal opinion regarding the constitutional aspects of the Unemployment Insurance Act, addressing both the rules of interpretation and relevant case law relating specifically to two issues: the federal-provincial division of powers and the Canadian Charter of Rights and Freedoms. It then addresses specifically several legal questions that may arise in the future with regard to Unemployment Insurance.

D.J. Byrne, "The Relationship and Interaction Between the Unemployment Insurance Program and Social Assistance Programs."

The number of long-term unemployed persons with employment potential has increased significantly in the last five or six years. They require both income maintenance and employment counselling services to help them to develop or maintain job readiness and obtain long-term employment. This study examines the current Unemployment Insurance and social assistance programs in relation to these needs, and details the problems faced by individuals who must deal with both programs.

The Canada East-West Centre Ltd., "Equity and Efficiency: The Theory and Realities Relating to Employment, Unemployment and Income Security."

Economic and social policy goals must acknowledge both the equity and efficiency consequences of resource allocation and wealth distribution. This study identifies and evaluates the policy goals of core and non-core elements of the Unemployment Insurance program and the relative weighting of economic and social considerations. It also suggests instances where other means than the Unemployment Insurance program may be more appropriate for meeting some or all of these objectives.

J. Davidson-Palmer & Associates, "Training: Approaches to Employment."

Although strong evidence points to the fact that we are currently in a period of industrial restructuring, current labour market policy has been unable to rectify what appears to be a poor match between training and available jobs. This study examines a number of issues related to training

policy, considers the possible role of funding and administration of Unemployment Insurance, and identifies other mechanisms such as the tax system which could be used to create a comprehensive and coordinated approach to training.

Decima Research Ltd., "Work and Income Security: A Survey."

This survey examines the attitudes of Canadians toward work, employment expectations, and income assistance – Unemployment Insurance in particular. The results are analyzed by region, age, education, income and employment experience of the respondents.

Pierre Dufour, "Analysis of Problematic Legal Aspects of the Unemployment Insurance Act."

This study analyzes in detail the legislation and jurisprudence of the key sections of the Unemployment Insurance Act, with an emphasis on the role of employers in the program. It considers the view of employers' groups that Unemployment Insurance should function as an income replacement scheme, and provides recommendations for possible changes to the Act and regulations.

Michael Gardner, "The Fishermen's Unemployment Insurance Program."

Since the extension of Unemployment Insurance benefits to fishermen in 1956, the program has played an important role in supporting and stabilizing the incomes of fishermen. Problems in adapting coverage to the fishing industry arise because of the complexity and diversity of the industry, changes in the fishery brought about by resource and market conditions, and changes in fishing patterns brought about by the Unemployment Insurance program itself. This study addresses these issues and considers possible options and improvements to the current approach.

Grady Economics & Associates Ltd., "Inflation and Unemployment."

This paper examines the issue of the trade-off between inflation and unemployment, and documents the evidence of an upward shift in the

"natural rate" of unemployment over the 1970s. It also examines evidence that the 1971 revisions to the Unemployment Insurance program, which increased the generosity and coverage of benefits, contributed to the rise in the natural rate, and considers the extent to which the tightening of the Unemployment Insurance program in the late 1970s may have partially reversed this earlier effect.

Grady Economics & Associates Ltd., "Full Employment."

This study considers the existence and magnitude of constraints on the use of fiscal and monetary policy to pursue the objective of full employment, and discusses policy tools other than fiscal and monetary policy by which it would be possible to reduce structural unemployment in the absence of renewed inflation. Reform of Unemployment Insurance is but one example of measures that might improve the functioning of labour markets.

R.H. Hood Economics Inc., "Regional Policy Problems in the Unemployment Insurance System."

This study examines the use of regionally extended benefits in the Unemployment Insurance program as an instrument to achieve policy objectives. It asks whether the Unemployment Insurance program should be regarded as a compulsory insurance plan, a social support scheme, or a program to promote regional development, and considers two major scenarios for Unemployment Insurance reform in light of their consequences for income redistribution and employment stability.

Informetrica Ltd., "Employment Impacts of Free Trade."

This study estimates that net employment in Canada will increase by some 150,000 jobs between 1988 and 2005 under a free trade agreement, based on an examination of actual tariff differences and estimates of non-tariff barriers. Significant gains and losses in employment are identified by sector and province. The study considers also the (re)training and interprovincial mobility implications of free trade and the implications for the design of an Unemployment Insurance scheme.

National Tax Centre, "Taxation and Capital Investment."

The widespread use of tax incentives for capital investment is a relatively recent phenomenon. This study identifies the major tax incentives for capital investment introduced since 1972, and examines the available economic evidence that tax incentives for capital investment are effective in producing an increase in economic growth and/or employment.

National Tax Centre, "Taxation and Employment."

This study addresses the issue of whether increases in taxation are accompanied by a decrease in the desire to work, and develops guidelines by which to judge whether certain provisions of the Income Tax Act encourage or discourage employment. In particular, it examines the progressive rate schedule and the effect of the tax system on two-income families as two areas likely to affect decisions either to enter the labour market or to increase labour market participation.

Walter Nicholson, "Unemployment Insurance Financing: Lessons from the United States."

The United States is the only country in which Unemployment Insurance is experience rated (based on employers' layoff histories). It is concluded that there appears to be empirical support for the conclusion that experience rating can reduce unemployment. This study considers various aspects of experience rating in the United States, and the feasibility and possible implications of introducing such a system in Canada.

Lars Osberg, "Economic Theory and Unemployment: An Essay on Constraints, Choices and Blind Spots."

This study reviews economic theory relating to unemployment since the 1960s, and considers four "missing links" in the literature. These are: the impact of unemployment-induced stress on individuals and on the economy; the impact of high unemployment on the mobility and flexibility of the *employed* population; the need for changes

in workers' skills as a result of shifts in technology; and Unemployment Insurance reforms.

Lars Osberg, "The Incidence and Duration of Unemployment in Canada."

Public perception of the social and economic costs of unemployment is affected by our view of the two components of unemployment – that is, whether a given unemployment rate is due to many people being unemployed for a short period of time (high incidence but short duration), or to a few people being unemployed for a long period of time (low incidence but long duration). This study discusses the incidence and duration of unemployment in Canada, as well as its regional, demographic and industrial/occupational aspects.

André Philippart, "Unemployment Insurance: Lessons from the European Economic Community (Benelux and FRG)."

This study discusses the role of Unemployment Insurance schemes in certain countries of the European Economic Community. Among the issues addressed are the role of the state in financing Unemployment Insurance, the benefit and tax structures implications for income redistribution, and administrative issues. The broader context of the discussion includes the social and economic policy environments within which the programs function, as well as the role of supporting policies such as education and training.

Craig W. Riddell, "Changing Behaviour Patterns and Employment."

This study documents the demographic and behavioural patterns underlying changes in the composition of the labour force and in the nature of unemployment since the early 1970s. It then considers the various objectives which might form the basis of an Unemployment Insurance program and discusses their implications for Unemployment Insurance.

A. Rotstein and R. Adlam, "Economic Networks and the Unemployed."

This study discusses the issue of economic activity among the unemployed and the extent of their dependence on income assistance programs. Based on a survey of unemployed individuals, it identifies three network categories – cash, barter, and one-way support networks of family and friends – and attempts to estimate the extent and value of these types of activity among the unemployed.

A. Rotstein and C.A.M. Duncan, "Informal Economic Activity: A Survey of International Trends."

Informal economic activity is perceived differently in different countries. This study identifies these various attitudes and considers several policy questions in an international context. It asks whether informal economic activity ought to be legitimated and expanded in the face of the long-term unemployment that lies ahead, and examines the possibility of easing the burden on the current welfare system through recourse to informal economic activity.

Robert G. Saint-Louis and Lucie Lamarche, "Critical Review of the Organization and Administration of the Unemployment Insurance Act: The Claimant's Point of View."

This study evaluates the unemployment insurance system with an emphasis on the claimant in the system. It considers problems arising from current eligibility criteria, regulatory complexity, administrative problems and appeal procedures, and recommends changes where appropriate.

Robert G. Saint-Louis and William Schabas, "Analysis of Parliament's Response to the Gill Committee of Inquiry, the Cousineau Committee, the Comprehensive Review of 1977 and the Gershberg Task Force."

This study discusses the evolution of Canada's Unemployment Insurance legislation in the light of the four major reviews between 1962 and 1981. The interplay and synergy between the various reports and the legislation are treated on an issue-

by-issue basis. Key recommendations are identified and parliamentary responses noted.

Patti Schom-Moffatt, "Social Consequences of Unemployment."

This study surveys the available literature on the social consequences of unemployment, noting a strong consistency in the conclusions of different researchers. It identifies some conditions that act as a major buffer against the adverse consequences of unemployment and considers ways in which policy could be encouraged to support the creation of such buffers.

Irving R. Silver Associates, "Changing Demand Patterns and Labour Adjustment."

This study identifies by age, sex and skill level, as well as by industry and occupation, those workers most susceptible to unemployment over the next five years. It enumerates the most likely areas for inter-occupational mobility in response to job loss for those groups, and illustrates the variety of approaches required from labour market policy in facilitating adjustment.

Monica Townson, "The Segmentation of Labour Markets."

This study examines the literature on labour market segmentation and its implications for the development of Unemployment Insurance. Tentative conclusions are drawn for policy making, focussing on the higher turnover in the secondary labour market and the potentially limited access of its members to more stable employment opportunities in the core labour market.

Martin L. Weitzman, "Profit Sharing as an Antidote for Canadian Unemployment."

Weitzman's proposal for a profit-sharing economy recognizes explicitly that the well-being of a firm's workers depends ultimately on the financial health of the firm itself. Workers take a portion of their pay as a negotiated share of profits, and companies and workers have greater incentives to keep profits, output, and employment at high levels. A fully functioning share economy generates less unemployment, a redefinition of Unemployment

Insurance is suggested as a benefit that temporarily replaces unexpected drops in earnings – including wage loss as well as wage interruption.

David R. Williamson, “The Economic Consequences of Unemployment.”

This study examines the literature on the issue of whether future economic growth is affected by sustained high levels of unemployment. It considers the links between current levels of Gross National Product and future potential growth, the negative impact of a sustained high level of unemployment on the labour force participation ratio and on the rate of inflation, and the relationship between prolonged periods of high unemployment and capital investment.

David R. Williamson, “The Tax System and Unemployment.”

This study examines the Canadian corporate tax system in relation to firms’ employment and capital investment levels. It questions whether the tax treatment given to labour is neutral with respect to the amount employed, and whether the tax treatment accorded to capital assets serves on balance to encourage firms to invest in capital assets as opposed to employing labour.

These studies, along with transcripts of the public hearings and copies of the briefs submitted to the Inquiry, are part of the records of the Commission which are deposited with the Public Archives. Inquiries may be directed to:

Federal Archives Division
Public Archives Canada
395 Wellington Street
Ottawa, Ontario
K1A 0N3
(613) 996-8507

Projecting the Impact of Employment Policies on the Demand for Human Resources

The Commission of Inquiry used a simulation model developed by Statistics Canada, called the Socio Economic Resource Framework (SERF), to explore a number of possible policies relating to the development of Canada's human resources. The purpose of the SERF model is to estimate the impact of demographic changes on the supply and demand for labour over a period of 50 years. The model reflects the impact of the postwar baby boom on the age structure of Canada's population to the year 2031, and its implications for family formation, home building, appliance sales, consumption of health, educational and other services. Using this model and adding changes in rates of participation in the labour market, in retirement patterns, in productivity rates and other factors, it is possible to suggest what might happen to the supply of and demand for labour over the next 50 years as a result of various human resource development strategies.

The SERF program does not attempt to forecast the future. What it does is explore the long-term implications of "what if" situations. What if starting from known elements (basically data on the Canadian population and labour force) the retirement age were lowered? By how much would that reduce unemployment now and later? What problems would be created later when Canada has a much higher proportion of older people?

Situation 1

The Base Case: Are We Doomed to Poverty in Old Age?

The "base case" is the set of circumstances that includes projections of all relevant trends into the future without any policy changes. The results suggest that in the near and medium term Canada would have high and then slowly falling unemployment rates, turning into an acute labour shortage by 2031. The profile of relative unemployment resulting from this "do nothing" situation is shown in Figure E.1. "Labour market tension" (Statistics Canada's term) is an indication of the relationship between the supply of and demand for labour, and hence indicates trends in unemployment. This index is referred to here as the "relative unemployment index." It is similar to an unemployment rate.

The negative figure in 2031, which suggests that there would be a shortage of workers, underlines the limitations of these simulation exercises. Since "negative unemployment" is inconceivable and would never be observed, something that has been assumed to remain constant in the model would change in reality, possibly in a drastic way. For example, it is likely that as Canada evolved toward a zero unemployment rate, employers would induce older workers to delay retirement

Figure E.1
Relative Unemployment Index, Base Case, 1981–2031

	1981	1986	1991	2001	2011	2021	2031
Base case	11.9%	11.9%	11.0%	9.8%	7.9%	0.5%	– 5.3%

Note: The relative unemployment index, which Statistics Canada terms "labour market tension," compares the supply of labour to the demand for labour. It is similar to an unemployment rate.

Source: Statistics Canada, special tabulations for the Commission of Inquiry on Unemployment Insurance.

and all workers to increase working time. If insufficient extra labour supply came forward in these ways, immigration policy might have to be liberalized or a guest-worker program introduced to increase the number of working-age adults in the population.

Situation 2

Productivity Growth: Cure or Curse?

Figure E.2 shows observed productivity growth for different periods since 1946 for commercial-goods-producing industries. These are the industries in which productivity growth can best be

measured and in which technology has so far had the greatest impact. These aggregate measures of productivity improvement, therefore, considerably overstate productivity growth for the economy as a whole.

With the model, it was assumed that 150 goods-producing sectors would experience an average yearly increase in productivity of 3.2 percent as compared to the base case set of circumstances in which average yearly productivity increases by 1.68 percent. The relative unemployment indices for the period 1986–2031 and the differential from the base case are shown in Figure E.3.

Figure E.2
Aggregate Productivity Measures for Commercial Goods-Producing Industries, 1946–81
(Average annual growth rates)

	1946–81	1961–71	1971–81	1978–79	1979–80	1980–81
Output per person/hour	4.9%	5.4%	1.7%	–0.4%	–0.8%	0.7%

Source: Statistics Canada, *Aggregate Productivity Measures* (Cat. no. 14-201), 1984.

Figure E.3
Relative Unemployment Index under Various Situations

	1986	1991	1996	2001	2011	2021	2031
Base case (1.8% productivity growth)	11.9%	11.0%	9.8%	9.8%	7.9%	5%	–5.3%
Alternate case (3.2% productivity growth)	12.8%	12.8%	12.3%	12.8%	11.9%	5.4%	nil
Change from base case Alternate case and accelerated work-week reduction	0.9%	1.8%	2.5%	3.0%	4.0%	4.9%	5.3%
Alternate case and accelerated work-week reduction:							
Change from base case	nil	–0.1	–0.8	–1.4	–2%	–0.1%	nil
Change from alternate case	–.9%	–1.4	–3.3	–4.4	–4.2	–4.8	–5.7%
Alternate case and increase in demand:							
Change from base case	0.5%	0.9%	2.0%	2.0%	2.0%	1.8%	1.4%
Change from alternate case	–0.4	–.9%	–1.5	–2.1	–2.0	–3.1	–3.9%

Note: The relative unemployment index, which Statistics Canada terms "labour market tension," compares the supply of labour to the demand for labour. It is similar to an unemployment rate.

Source: Statistics Canada, special tabulations for the Commission of Inquiry on Unemployment Insurance.

It is often suggested that unemployment that is induced by productivity growth can be solved by reducing work time. The base case situation incorporates some reduction of work time, reflecting the existing trends. The average work week in 2031 would accordingly be 30 hours.

Reducing work time is not the only way to compensate for the impact of productivity growth on employment. Productivity growth increases real incomes, and higher real incomes may lead to higher consumption. If aggregate demand for goods and services were to increase by 2.2 percent on average per year (not unreasonable if productivity increases at 3.2 percent per year), then most of the adverse impact of productivity growth on employment would be neutralized. International trade has a crucial role to play here for a country as dependent on trade as Canada. The faster the rate of productivity growth in Canada, the easier it will be for the country to maintain a trade surplus. It will then be relatively easy not only to offset the adverse impact of higher productivity on employment, but even to reverse that impact: unemployment would fall *below* what it would be with slower productivity growth.

The following observations can be made:

- Technological change would not increase unemployment by more than 5 to 6 percentage points over several decades.
- This drop in employment could be fully compensated by a modest shortening of work time.
- If such a shortening of work time were not reversible, it would only complicate the long-term labour deficit projected for the period 2021–31.
- If the benefit (in terms of real income) made possible by increased productivity is used up by increasing leisure time, less or none of it will be available to reduce the comparative cost of goods and services made in Canada with those made abroad. The deterioration of the trade balance might then reduce employment in Canada by as much as or more than productivity growth itself.
- In an open economy such as Canada's, absolute productivity growth is probably less important than productivity growth relative to that in other countries. If productivity

grows more rapidly in Canada than in competing countries, our costs will fall relative to theirs and our trade balance will improve enough to create more jobs than are "destroyed" by the growth in productivity itself.

Situation 3

Education vs. Labour Market Participation

In 1980, only 52.6 percent of Canadians aged 15 to 19 and 10.4 percent of 20 to 24 year olds were enrolled in full-time education programs. Educational enrolments (as a percent of population) show an increase for the 15 to 19 year olds from 57.6 to 60.5 percent (1980 as compared to 1985); for the 20 to 24 year olds, the rise is from 10.4 to 14.1 percent.

Four scenarios involving an increase in educational enrolments were simulated using SERF.

- 1 From the low school enrolment levels of 1981 (corresponding to an enrolment rate of 53 percent), a move to 100 percent educational enrolment for this age group was simulated. (While that level is highly unlikely, it is used to show the greatest impact possible.) It would reduce the group's labour force participation rate to 30 percent. In turn, this would reduce the relative unemployment index by 0.8 of a percentage point.
- 2 The second situation is based on the actual higher educational enrolment observed in 1985. This has already reduced the labour force participation rate to 39 percent for the 15 to 19 age group, and reflects the decision by some 15 to 19 year olds to continue into post-secondary education. To achieve 100 percent high school enrolment would require a further decrease in the labour force participation rate to only 24 percent. As a result, this would reduce the relative unemployment index by 1.8 percentage points.
- 3 A third situation addresses the problem of educational catch-up for adults 25 years of age or older who are presently in the labour force. In 1981, 4 percent of those aged 25 to 44 were full-time students. On the assumption that technological change requires a 50 percent increase in the full-time educational

enrolment of this age group, a 2 percent drop in the labour force participation rate would result. The relative unemployment index would drop by 1.5 percentage points.

- 4 In 1981, 31 percent of adults aged 20–24 had no high school diploma. On the assumption that 1.5 years would be needed on average to make up the deficiency, and spreading the effort needed to bring everyone in Canada up to at least the high school graduation level over a 10-year period, the relative unemployment index would be reduced by 2 percentage points.

Quite apart from its long-term impact on the country's competitive position and on its economic growth rate and employment potential, education could make a substantial contribution to reducing unemployment. The models are based on the goal of having every Canadian achieve a high school certificate or an equivalent education. More than 5 percentage points could be taken off our unemployment rates by the implementation of that policy.

In devising a human resources policy for Canada, increased education should be considered on a par with increased leisure time (i.e., reduced working time) as a strategy for balancing labour supply and demand.

Situation 4

Lifestyle Decisions

Retirement

Changes in retirement patterns were not simulated. The following possibilities, however, were noted.

- For some, the possibility of retiring relatively young (before age 65) will be enhanced by the flexibility of pension plans now being considered. Such a policy could reduce the labour force participation rate below present levels.
- For others, the possibility of retiring relatively late (after age 65) will also be enhanced by the greater flexibility of pension plans. Such a possibility will be stimulated by the increasing health of older persons. Working until age 75 will become a real possibility for many as a result of the shift in the workplace away from manufacturing and primary industries to services. In that case, labour force participation rates would increase above present levels.
- The SERF model was used to examine possible changes in labour force participation stemming from increased availability of part-time

Figure E.4

Change from Base Case in Relative Unemployment Index due to Parental Leave

Take-up rates	1986	1991	1996	2001	2011	2021	2031
15%	-0.6	-1.2	-1.1	-1.1	-1.1	-1.3	-1.3%
25%	-0.8	-1.8	-1.8	-1.8	-1.9	-2.1	-2.2%

Note: The relative unemployment index, which Statistics Canada terms "labour market tension," compares the supply of labour to the demand for labour.

Source: Statistics Canada, special tabulations for the Commission of Inquiry on Unemployment Insurance.

work. In 1985, 12 percent of people aged 55 to 64 and 35 percent of those aged 65 and over were working part time. But according to a survey commissioned by the Department of National Health and Welfare, 40 percent of people aged 55 and over would like part-time employment.¹ Increasing the availability of part-time work would encourage a higher rate of participation for older people. It might also lower the unemployment rate. The SERF simulation of substituting two and a quarter part-time jobs for one full-time job showed a gradual return to the labour force participation rate experienced in the early 1970s by older workers, or an average reduction in the relative unemployment index of 1.5 points over the 1981–2031 period.

Labour Force Participation of Women

Two simulations were run to explore the impact of changing the income tax exemption for non-working spouses to target benefits more precisely to situations where one spouse stays home temporarily to care for young children. The “equivalent to married” exemption now benefitting single parents with dependants was retained.

The impact on labour force participation rates of such a possible retargetting and transformation of exemptions would depend on the “take-up” rate – that is, on the decision of *either* parent to take an extended parental leave. Two simulations were carried out, one assuming a 15 percent “take-up” rate and the other a 25 percent rate. Figure E.4 gives the estimated impact on the relative unemployment index.

Little is known about the preferences of parents and even less about their responsiveness to a change in the set of fiscal incentives confronting them. The above results are highly tentative.

Blending the Situations

Through a combination of the four situations, a rapid and persistent decline in the relative unemployment index can be observed. Figure E.5 illustrates the different profiles over several decades.

The combination of situations speculates on changes in labour force participation rates with higher productivity assumptions, the various alternative possibilities of reduced work time, and increased domestic and external demand. These present a whole menu of policy options for the

Figure E.5
Relative Unemployment Index Resulting from a Combination of Situations, 1986–2031

	1986	1991	1996	2001	2011	2021	2031
Base case	11.9%	11.0%	9.8%	9.8%	7.9%	0.5%	-5.3%
Combination of participation rate reductions ^a	9.8%	7.6%	6.1%	5.5%	4.5%	1.7%	.0%
Participation rate reduction with productivity changes without offset ^b	10.7%	9.4%	8.6%	8.6%	8.7%	6.5%	5.0%
With work-time reduction ^c	9.9%	7.5%	5.4%	4.1%	4.4%	1.8%	.0%
With increased demand ^d	10.2%	8.5%	7.3%	6.5%	6.6%	3.5%	1.0%

a Assumes reduced participation rates.

b Assumes reduced participation rates and higher productivity rates.

c Assumes only reduced working time.

d Assumes only an increase in domestic and external demand.

Note: The relative unemployment index, which Statistics Canada terms “labour market tension,” compares the supply of labour to the demand for labour.

Source: Statistics Canada, special tabulations for the Commission of Inquiry on Unemployment Insurance.

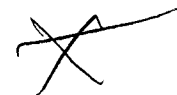
future. These numbers summarize a large part of what is known about demographically induced change on labour force composition, demand for goods and services, trends in labour force participation, and productivity improvements. They are not forecasts. They are a set of tools to help evaluate the long-term and short-term implications of various policy alternatives.

This exercise is a fairly primitive attempt to formulate a human resource policy. Conclusions should not be drawn from it. Its value is to demonstrate, however imperfectly, how a human resources development policy might be developed and what kinds of issues an analytical framework should tackle.

Note

1 Canada, Department of National Health and Welfare, Policy Research and Long Range Planning, *Retirement in Canada* (2 vols.) (Ottawa: The Department, 1977).

The Unemployment Insurance Program



Objectives

Unemployment Insurance is a national program with two objectives:

- to provide income protection for workers suffering temporary income interruptions; and
- to facilitate the best possible match between unemployed workers and available jobs.

Coverage

The program insured 11.5 million Canadian workers in 1984. These workers are referred to as being in insurable employment. The main exclusions from coverage are those 65 years of age and over, the self-employed (except fishermen who are covered by special arrangement), and those who work less than 15 hours per week and earn less than 20 percent of the maximum insurable earnings (\$99 per week in 1986).

Eligibility Requirements

To qualify for benefits, claimants must have suffered an interruption of earnings from employment and accumulated a specified number of weeks of insurable employment.

In general, the interruption of earnings for the insured person who ceased work by reason of sickness, maternity or adoption occurs in the week when normal employment earnings drop below 60 percent of normal weekly insurable earnings from that employment. For others, it occurs when, following separation from employment, the insured person has a period of seven days with no paid employment.

The basic entrance requirement varies from 10 to 14 weeks of insurable employment in the qualifying period (which is usually the past 52 weeks), depending on the unemployment rate in the Unemployment Insurance economic region in which the claimant resides. Figure F.1 shows the variable entrance requirement.

Claimants who have already received benefits during the qualifying period are program repeaters. To qualify, they require an additional week of employment for every week of benefit they collect in excess of the minimum entrance requirement for the region, to a maximum of 6 weeks, as shown in Figure F.2. To illustrate, for a claimant who had drawn 20 weeks of benefits in the previous 52

Figure F.1
Variable Entrance Requirement

Regional rate of unemployment	Weeks of insurable employment required
6% & under	14
6.1–7%	13
7.1–8%	12
8.1–9%	11
Over 9%	10

Figure F.2
Insurable Weeks Required by Repeat Claimants by Region

Weeks of benefits paid/payable in qualifying period	Weeks of insurable employment at regional unemployment rate					
	6% & under	6.1–7%	7.1–8%	8.1–9%	9.1–11.5%	Over 11.5%
10 & under	14	13	12	11	10	10
11	14	13	12	11	11	10
12	14	13	12	12	12	10
13	14	13	13	13	13	10
14	14	14	14	14	14	10
15	15	15	15	15	15	10
16	16	16	16	16	16	10
17	17	17	17	17	16	10
18	18	18	18	17	16	10
19	19	19	18	17	16	10
20 & over	20	19	18	17	16	10

weeks in a region where the unemployment rate was less than 6 percent, the requirement would be 20 weeks of insurable employment (that is, the normal 14 weeks plus a penalty of 6 weeks); whereas in a region where the unemployment rate was between 9 and 11.5 percent, the individual would require only 16 weeks (the normal 10 weeks plus a 6-week penalty). The repeater provision does not apply in regions with unemployment rates over 11.5 percent.

Claimants who had less than a combined total of 14 weeks of insurable employment, Unemployment Insurance benefits or other weeks prescribed by regulation in the 52-week period preceding the qualifying period (i.e., the previous 104 weeks) are new entrants or re-entrants to the labour force. They are required to have 20 weeks of insurable employment in the qualifying period.

The qualifying period of up to 52 weeks may be extended to a maximum of 104 weeks if the claimant was prevented from working because of sickness, pregnancy, imprisonment, attendance at an approved training course, or receipt of Workers' Compensation for temporary total disability.

The insurable weeks and insurable earnings are reported by the employer on the Record of Employment, which the employee uses at the time of application for benefits.

Figure F.3

Labour Force Extended Benefits

Weeks of insurable employment in claimant's qualifying period	Maximum labour force extended benefit payable (weeks)
27 or 28	1
29 or 30	2
31 or 32	3
33 or 34	4
35 or 36	5
37 or 38	6
39 or 40	7
41 or 42	8
43 or 44	9
45 or 46	10
47 or 48	11
49 or 50	12
Over 50	13

Benefits

Benefits are paid during a benefit period generally of up to 50 weeks after a two-week waiting period has been served. Employment earnings in the waiting period are deducted from the first three weeks of benefits payable. Deductions made for each week in the waiting period do not exceed the benefit rate. Income received as sick or maternity leave or from any group wage-loss insurance plan during sickness or maternity is not taken into account as earnings in the waiting period.

Regular benefits are payable in three successive phases:

- Initial benefits – one week of benefits for each week of insurable employment (maximum 25 weeks in the 52-week benefit period).
- Labour force extended benefits – one week of benefits for every two insurable weeks (maximum 13 weeks), in accordance with Figure F.3
- Regionally extended benefits – two weeks of benefits for every 0.5 percent that the regional unemployment rate exceeds 4.0 percent, to a maximum of 32 weeks, in accordance with Figure F.4.

Figure F.4

Regionally Extended Benefits

Regional rate of unemployment	Maximum regionally extended benefit payable (weeks)
4.1–4.5%	2
4.6–5%	4
5.1–5.5%	6
5.6–6%	8
6.1–6.5%	10
6.6–7%	12
7.1–7.5%	14
7.6–8%	16
8.1–8.5%	18
8.6–9%	20
9.1–9.5%	22
9.6–10%	24
10.1–10.5%	26
10.6–11%	28
11.1–11.5%	30
Over 11.5%	32

The overall maximum is 50 weeks of benefits in the 52-week benefit period.

For the purposes of the entrance requirements and the payment of benefits, Canada is currently divided into 48 economic regions.

Sickness benefits are payable to claimants who prove incapacity by way of a medical certificate and who have at least 20 weeks of insurable employment. A maximum of 15 weeks of sickness benefits are payable as part of the maximum of 25 weeks of initial benefits.

Maternity benefits are payable to claimants who prove pregnancy by way of a medical certificate and who have 20 weeks of insurable employment. A maximum of 15 consecutive weeks of maternity benefits are payable as part of initial benefits. These must be the first 15 weeks of initial benefits and may commence as early as 8 weeks before the expected week of confinement for birth and as late as 17 weeks after birth. (Note: A pregnant woman who does not qualify for maternity benefits is not entitled to any benefits in the period starting 8 weeks before and ending 6 weeks after the week of confinement.) When adopting a child, either parent may be entitled to receive up to 15 weeks of adoption benefits commencing with the week of actual placement of the child. The combination of sickness and maternity benefits cannot exceed 15 weeks.

A special severance benefit of three weeks is payable in lump sum to those who have attained the age of 65 years and have 20 insurable weeks in the qualifying period. Benefits may also be paid to claimants undertaking approved training, or participating in approved job creation projects or work-sharing agreements. The benefit periods and weeks of benefits payable in these cases can exceed the usual maximum of 50 weeks.

Claimants are disqualified from receiving benefits for up to six weeks if they have quit a job without just cause, been fired for misconduct on the job, or refused suitable employment. Claimants who fail to prove their entitlement for reasons such as non-availability for work are not entitled to benefit for as long as such a condition exists. Benefits are not payable to claimants involved in labour disputes.

The benefit rate is 60 percent of average insurable earnings in the qualifying weeks. These are the last 20 weeks of the qualifying period for those with 20 or more weeks of insurable employment or all weeks in the qualifying period in the case of those with less than 20 insurable weeks. The maximum weekly benefit amount in 1986 is \$297. Unemployment Insurance benefits are taxable for income tax purposes.

Decisions affecting benefits may be appealed in the first instance to a Board of Referees and in the second instance to an Umpire of the Federal Court. Under special circumstances an appeal can be made to the Federal Court of Appeal and the Supreme Court of Canada.

Special provisions affect benefits for fishermen. For example, self-employed fishermen can draw the special fishing benefit only from November 1 to May 4, or from May 1 until November 15.

A portion of Unemployment Insurance benefits may have to be repaid by some claimants. If the claimant's net income (including Unemployment Insurance) for income tax purposes exceeds \$38,766 in 1986, the claimant will be required to repay up to 30 percent of the Unemployment Insurance benefits received in 1986 or 30 percent of net income over \$38,766 in 1986, whichever is lower.

Effect of Earnings on Benefits

All earnings from employment which are in excess of 25 percent of Unemployment Insurance benefits received during the benefit period are deducted from benefits. This is known as the allowable earnings rule. All earnings received from employment while receiving sickness or maternity benefits are deducted from benefits.

Monies received such as vacation pay, separation pay, retirement pensions, wages in lieu of notice, and bonuses and gratuities are treated as earnings and have the effect of reducing and/or postponing benefits. Monies received such as disability pensions, relief grants, non-group sick plan payments, or supplemental unemployment benefits are not treated as earnings for benefit purposes and do not reduce or postpone benefits.

Financing

The Unemployment Insurance program is financed on a tripartite basis through contributions from employer and employee premiums and the federal government. The basic employee premium rate for 1986 is \$2.35 for each \$100 of weekly insurable earnings. The employer premium is 1.4 times the employee rate (\$3.29 per \$100 in 1986). The maximum weekly insurable earnings in 1986 is \$495. It is increased in accordance with the rate of increase in wages and salaries averaged over the most recent eight-year period.

Premiums are tax deductible. Premium revenues absorb the cost of benefits for the initial and labour force extended phases, sickness, maternity, adoption, special severance and work sharing as well as the costs of administering the Unemployment Insurance Act, which includes the National Employment Service.

The federal government contribution absorbs the cost of regionally extended benefits, the cost of

benefits for self-employed fishermen that is in excess of premiums from that employment, and the cost of extended benefits for those undertaking approved training or participating in approved work-sharing or job creation projects.

Organization and Administration

In general, the Minister of Employment and Immigration is responsible for the Unemployment Insurance Act, and the Canada Employment and Immigration Commission is the corporate body responsible for administering the Unemployment Insurance program. Special arrangements exist, however, for the collection of premiums and the determination of insurable employment, as well as the benefit repayment provision. These are the responsibility of the Minister of National Revenue and are administered by the Department of National Revenue, Taxation.

Statistical Appendix

This appendix contains more detailed statistical information on who uses the current program. In addition, it provides some background information on the assumptions underlying the simulation analysis of the various options discussed in Chapter 7 as well as providing more information on the impact of these options on particular individuals.

The Current Program

Information in Figures G.1 to G.12 provides background data on the operation of the current Unemployment Insurance program. Figures G.1 to

G.7 provide information on the relationship between weeks worked and weeks on claim for regular claims terminating in 1984. The information from Figure G.2 is the basis for the histogram in Figure 2.18 (in Chapter 2). Figures G.3 to G.7 contain similar information by region. Figures G.8 to G.12 present information about the utilization of Unemployment Insurance, by industry, by age group and sex, by family income and by province. A similar table is available by occupation (see Figure 2.14 in Chapter 2).

Figure G.1
**Proportion of Claimants Exhausting by
 Weeks of Insurable Employment, 1984**

Weeks of insurable employment	Number of claimants	Number of exhaustees	Proportion of claimants exhausting
10-14	207,100	68,300	33.0%
15-19	174,500	48,700	27.9%
20-24	321,300	93,700	29.2%
25-29	208,700	49,100	23.5%
30-34	116,300	33,600	28.9%
35-39	131,800	27,500	20.9%
40-44	147,900	31,100	21.0%
45-49	151,600	42,000	27.7%
50-51	145,300	46,200	31.8%
52+	230,100	80,500	35.0%
Total	1,834,600	520,700	28.4%

Note: Data are for regular claims terminating in 1984.
 Source: Calculations based on data provided by the Canada Employment and Immigration Commission.

Figure G.2
Canada: Number of Regular Claims 1984^a

Weeks of insurable employment	Weeks of benefit received						
	0	1-4	5-9	10-14	15-19	20-24	25-29
10-14	2,900	5,600	7,000	9,200	12,000	15,300	21,200
15-19	3,400	5,900	10,900	12,900	13,700	15,100	20,000
20-24	7,800	11,800	19,300	20,700	24,200	31,800	40,700
25-29	5,500	10,600	15,500	21,800	22,400	29,500	23,400
30-34	6,400	8,500	16,000	21,100	26,800	19,000	12,900
35-39	5,600	8,100	20,600	20,400	16,500	9,200	8,600
40-44	7,400	12,000	39,700	15,000	11,900	9,700	7,500
45-49	14,400	18,300	16,300	12,000	12,100	10,400	9,400
50-51	11,400	13,900	13,200	10,200	10,500	9,100	9,200
52+	12,900	17,500	19,300	17,600	16,300	15,300	16,100
Total	77,700	112,200	177,800	160,900	166,400	164,400	169,000

Weeks of insurable employment	Percentage distribution of claimants by duration of benefits						
	0	1-4	5-9	10-14	15-19	20-24	25-29
10-14	1.4	2.7	3.4	4.4	5.8	7.4	10.2
15-19	1.9	3.4	6.2	7.4	7.9	8.7	11.5
20-24	2.4	3.7	6.0	6.4	7.5	9.9	12.7
25-29	2.6	5.1	7.4	10.4	10.7	14.1	11.2
30-34	3.8	5.1	9.6	12.7	16.1	11.4	7.8
35-39	4.3	6.2	15.6	15.5	12.5	7.0	6.5
40-44	5.0	8.1	26.9	10.1	8.1	6.6	5.1
45-49	9.5	12.1	10.8	7.9	8.0	6.9	6.2
50-51	7.8	9.6	9.1	7.0	7.2	6.3	6.3
52+	5.6	7.6	8.4	7.7	7.1	6.7	7.0
Total	4.1	6.0	9.4	8.5	8.8	8.7	9.0

a Only regular beneficiaries who received no other types of benefits are included. Data include all claims terminating in 1984.

Note: Few 10-19-week workers collect for 50+ as they are not eligible but a large proportion collect for 30-49 weeks (more detailed data show a strong concentration at 40-44 weeks). The longer the labour force attachment, the more prevalent are claimants with short duration. About 5% of claimants have 10-19 weeks of insurable employment and collect for 40 or more weeks.

Source: Calculations based on data provided by Canada Employment and Immigration Commission.

					Total
30-34	35-39	40-44	45-49	50+	
33,200	40,300	49,300	10,400	700	207,100
26,600	22,100	15,400	21,500	7,000	174,500
38,200	31,900	29,600	25,500	39,800	321,300
15,400	16,100	17,500	11,900	19,100	208,700
11,600	10,000	10,900	9,800	13,300	166,300
9,400	5,800	6,800	8,700	12,000	131,700
7,900	5,900	7,000	11,000	12,800	147,800
6,800	9,600	12,300	11,400	18,500	151,500
8,200	9,100	14,200	14,600	21,800	145,400
12,900	12,100	23,500	26,200	40,300	230,000
170,200	162,900	186,500	151,000	185,300	1,884,300

					Total	Percent of claimants by weeks of insured employment
30-34	35-39	40-44	45-49	50+		
16.0	19.5	23.8	5.0	0.3	100.0	11.0%
15.2	12.7	8.8	12.3	4.0	100.0	9.3%
11.9	9.9	9.2	7.9	12.4	100.0	17.1%
7.4	7.7	8.4	5.7	9.2	100.0	11.1%
7.0	6.0	6.6	5.9	8.0	100.0	8.8%
7.1	4.4	5.2	6.6	9.1	100.0	7.0%
5.3	4.0	4.7	7.4	8.7	100.0	7.8%
4.5	6.3	8.1	7.5	12.2	100.0	8.0%
5.6	6.3	9.8	10.0	15.0	100.0	7.7%
5.6	5.3	10.2	11.4	17.5	100.0	12.2%
9.0	8.6	9.9	8.0	9.8	100.0	100.0%

Figure G.3
Atlantic Canada: Number of Regular Claims 1984^a

Weeks of insurable employment	Weeks of benefit received						Total
	0-9	10-19	20-29	30-39	40-49	50+	
10-19	2,900	5,800	10,000	29,600	19,100	1,300	68,700
20-29	6,100	7,100	11,700	10,600	7,200	5,700	48,400
30-39	4,300	8,300	5,800	4,800	4,000	2,700	29,900
40-49	6,800	2,800	2,700	2,300	3,500	1,900	20,000
50+	6,200	4,600	3,900	4,600	6,900	4,600	30,800
Total	26,300	28,600	34,100	51,900	40,700	16,200	197,800

Weeks of insurable employment	Percentage distribution of claimants by duration of benefits						Total	Percent of claimants by weeks of insured employment
	0-9	10-19	20-29	30-39	40-49	50+		
10-19	4.2%	8.4%	14.6%	43.1%	27.8%	1.9%	100.0%	34.7%
20-29	12.6%	14.7%	24.2%	21.9%	14.9%	11.8%	100.0%	24.5%
30-39	14.4%	27.8%	19.4%	16.1%	13.4%	9.0%	100.0%	15.1%
40-49	34.0%	14.0%	13.5%	11.5%	17.5%	9.5%	100.0%	10.1%
50+	20.1%	14.9%	12.7%	14.9%	22.4%	14.9%	100.0%	15.6%
Total	13.3%	14.5%	17.2%	26.2%	20.6%	8.2%	100.0%	100.0%

^a Only regular beneficiaries who received no other types of benefits are included. Data include all claims terminating in 1984.
Note: More claimants have a short labour force attachment and a longer duration than in other regions. About 10% of claimants have 10-19 weeks of insurable employment and collect benefits for 40 or more weeks.
Source: Calculations based on data provided by Canada Employment and Immigration Commission.

Figure G.4
Quebec: Number of Regular Claims, 1984^a

Weeks of insurable employment	Weeks of benefit received						Total
	0-9	10-19	20-29	30-39	40-49	50+	
10-19	13,400	17,900	29,000	42,000	37,000	3,600	142,900
20-29	22,800	31,800	48,600	38,400	30,200	28,600	200,400
30-39	23,100	31,000	14,900	11,400	9,600	7,400	97,400
40-49	34,200	15,700	12,800	8,400	10,800	10,600	92,500
50+	28,500	14,800	15,000	13,200	25,000	22,700	119,200
Total	122,000	111,200	120,300	113,400	112,600	72,900	652,400

Weeks of insurable employment	Percentage distribution of claimants by duration of benefits						Total	Percent of claimants by weeks of insured employment
	0-9	10-19	20-29	30-39	40-49	50+		
10-19	9.4%	12.5%	20.3%	29.4%	25.9%	2.5%	100.0%	21.9%
20-29	11.4%	15.9%	24.3%	19.2%	15.1%	14.3%	100.0%	30.7%
30-39	23.7%	31.8%	15.3%	11.7%	9.9%	7.6%	100.0%	14.9%
40-49	37.0%	17.0%	13.8%	9.1%	11.7%	11.5%	100.0%	14.2%
50+	23.9%	12.4%	12.6%	11.1%	21.0%	19.0%	100.0%	18.3%
Total	18.7%	17.0%	18.4%	17.4%	17.3%	11.2%	100.0%	100.0%

^a Only regular beneficiaries who received no other types of benefits are included. Data include all claims terminating in 1984.
Note: The Quebec data are very much like the data for Canada as a whole.
Source: Calculations based on data provided by Canada Employment and Immigration Commission.

Figure G.5
Ontario: Number of Regular Claims, 1984^a

Weeks of insurable employment	Weeks of benefit received						Total
	0-9	10-19	20-29	30-39	40-49	50+	
10-19	10,000	10,000	14,300	17,300	9,300	1,300	62,200
20-29	20,600	23,000	28,900	20,400	18,700	7,200	118,800
30-39	18,600	22,100	12,200	7,600	11,400	6,200	78,100
40-49	32,100	14,500	8,100	7,100	11,600	7,700	81,100
50+	26,700	15,700	12,900	10,000	22,700	16,900	105,000
Total	108,000	85,300	76,400	62,500	73,700	39,300	445,200

Weeks of insurable employment	Percentage distribution of claimants by duration of benefits						Total	Percent of claimants by weeks of insured employment
	0-9	10-19	20-29	30-39	40-49	50+		
10-19	16.1%	16.1%	23.0%	27.8%	15.0%	2.1%	100.0%	14.0%
20-29	17.3%	19.4%	24.3%	17.2%	15.7%	6.1%	100.0%	26.7%
30-39	23.8%	28.3%	15.6%	9.7%	14.6%	7.9%	100.0%	17.5%
40-49	39.6%	17.9%	10.0%	8.8%	14.3%	9.5%	100.0%	18.2%
50+	25.4%	15.0%	12.3%	9.6%	21.6%	16.1%	100.0%	23.6%
Total	24.3%	19.2%	17.2%	14.0%	16.6%	8.8%	100.0%	100.0%

^a Only regular beneficiaries who received no other types of benefits are included. Data include all claims terminating in 1984.
Note: There are fewer short-term attachment claimants in Ontario. They tend to have shorter durations than in other provinces.
Source: Calculations based on data provided by Canada Employment and Immigration Commission.

Figure G.6
Prairies: Number of Regular Claims, 1984^a

Weeks of insurable employment	Weeks of benefit received						Total
	0-9	10-19	20-29	30-39	40-49	50+	
10-19	3,800	6,000	6,300	6,900	6,300	200	29,500
20-29	11,900	14,600	19,200	14,700	13,800	5,100	79,300
30-39	12,500	13,700	9,900	7,300	6,000	4,200	53,600
40-49	18,100	10,900	7,000	7,100	7,900	5,100	56,000
50+	14,800	11,500	11,800	7,900	11,500	8,600	66,100
Total	61,100	56,700	54,200	43,800	45,500	23,200	284,500

Weeks of insurable employment	Percentage distribution of claimants by duration of benefits						Total	Percent of claimants by weeks of insured employment
	0-9	10-19	20-29	30-39	40-49	50+		
10-19	12.9%	20.3%	21.4%	23.4%	21.4%	0.7%	100.0%	10.4%
20-29	15.0%	18.4%	24.2%	18.5%	17.4%	6.4%	100.0%	28.9%
30-39	23.3%	25.6%	18.5%	13.6%	11.2%	7.8%	100.0%	18.8%
40-49	32.3%	19.5%	12.5%	12.5%	14.1%	9.1%	100.0%	19.7%
50+	22.4%	17.4%	17.9%	12.0%	17.4%	13.0%	100.0%	23.2%
Total	21.5%	19.9%	19.1%	15.4%	16.0%	8.2%	100.0%	100.0%

^a Only regular beneficiaries who received no other types of benefits are included. Data include all claims terminating in 1984.
Note: There are fewer short-term attachment claimants (only 10%) and they tend to have shorter durations of benefits. Only about 2% of claimants had short attachments and collected for more than 40 weeks.
Source: Calculations based on data provided by Canada Employment and Immigration Commission.

Figure G.7
British Columbia: Number of Regular Claims, 1984^a

Weeks of insurable employment	Weeks of benefit received						Total
	0-9	10-19	20-29	30-39	40-49	50+	
10-19	4,890	5,600	7,300	12,300	13,200	1,300	44,600
20-29	8,300	9,800	11,700	11,700	10,600	9,500	61,600
30-39	5,900	8,800	6,000	5,700	4,600	4,600	35,600
40-49	15,200	6,700	6,700	4,400	7,300	5,900	45,200
50+	11,800	6,900	6,000	5,700	12,400	9,200	52,000
Total	46,100	37,800	36,700	39,800	48,100	30,500	239,000

Weeks of insurable employment	Percentage distribution of claimants by duration of benefits						Total	Percent of claimants by weeks of insured employment
	0-9	10-19	20-29	30-39	40-49	50+		
10-19	11.0%	12.6%	16.4%	27.6%	29.6%	2.9%	100.0%	18.7%
20-29	13.5%	15.9%	19.0%	19.0%	17.2%	15.4%	100.0%	25.8%
30-39	16.6%	24.7%	16.9%	16.0%	12.9%	12.9%	100.0%	14.9%
40-49	33.6%	14.8%	12.6%	9.7%	16.2%	13.1%	100.0%	18.9%
50+	22.7%	13.3%	11.5%	11.0%	23.8%	17.7%	100.0%	21.8%
Total	19.3%	15.8%	15.4%	16.7%	20.1%	12.8%	100.0%	100.0%

a Only regular beneficiaries who received no other types of benefits are included. Data include all claims terminating in 1984.

Note: Compared to Canada, British Columbia has more claimants with 50 or more weeks. Duration patterns are very much like the averages for

Canada.
Source: Calculations based on data provided by Canada Employment and Immigration Commission.

Figure G.8
Unemployment Insurance Claims and Employment by Industry, 1984

Industry	Claimants		Paid employment		Ratio of claimant percent to employment percent
Fishing	18,000	0.7%	14,000	0.1%	5.27
Construction	257,000	11.0%	472,000	4.8%	2.29
Forestry	29,000	1.2%	68,000	0.7%	1.77
Finance	213,000	9.1%	607,000	6.2%	1.48
Agriculture	52,000	2.2%	156,000	1.6%	1.39
Manufacturing	486,000	20.7%	1,938,000	19.7%	1.05
Public administration	171,000	7.3%	791,000	8.0%	0.91
Mines	38,000	1.6%	180,000	1.8%	0.88
Service	580,000	24.7%	3,093,000	31.4%	0.79
Trade	323,000	13.8%	1,721,000	17.5%	0.79
Transport	112,000	4.8%	808,000	8.2%	0.58
Other	68,000	2.9%	—	0.0%	—
All industries	2,346,000	100.0%	9,848,000	100.0%	1.00

Note: Claimants are persons whose claims terminated in 1984. Employment is the annual average for 1984.

Source: Special tabulation based on Canadian Employment and Immigration Commission.

Figure G.9
Unemployment Insurance Claims and Employment by Age Group, 1984

Age group	Total employment 1984	Number of claimants 1984	Total regular benefits (\$ million)	Ratio of benefits to contributions ^a	Excess of benefits over contributions (\$ million)
Under 20	834,000	107,000	302	1.05	14
20-24	1,540,000	591,000	2,013	1.63	779
25-34	3,117,000	883,000	3,499	1.12	371
35-44	2,528,000	461,000	1,813	0.71	-733
45-54	1,719,000	30,000	1,187	0.70	-517
55-65	1,074,000	258,000	1,093	1.09	87
All groups	10,812,000	2,602,000	9,907	1.00	0

^a The federal contribution is apportioned using the distribution of federal tax revenue.

Sources: Statistics Canada, *Benefit Periods Established and Terminated under the Unemployment Insurance Act 1984* (Cat. no. 73-201), 1986; *The Labor Force, December 1984* (Cat. no. 71-001), 1985; Department of National Revenue, *Taxation Statistics 1983* (Ottawa: Minister of Supply and Services Canada, 1985).

Figure G.10
Unemployment Insurance Claims and Employment by Age Group and Sex, 1984

Age group	Total employment 1984		Number of claimants 1984		Total regular benefits		Ratio of benefits to contributions ^a		Excess of benefits over contributions	
	Males	Females	Males	Females	Males (\$ million)	Females (\$ million)	Males	Females	Males (\$ million)	Females (\$ million)
under 20	433,000	401,000	66,000	41,000	209	93	1.24	0.78	40	-26
20-24	800,000	740,000	356,000	235,000	1,338	675	1.88	1.29	627	152
25-34	1,781,000	1,336,000	516,000	368,000	2,202	1,297	1.10	1.15	203	168
35-44	1,471,000	1,057,000	276,000	185,000	1,195	619	0.70	0.74	-521	-213
45-54	1,049,000	671,000	187,000	114,000	810	377	0.68	0.75	-388	-129
55-65	709,000	365,000	179,000	80,000	820	273	1.10	1.03	78	9
All groups	6,243,000	4,570,000	1,580,000	1,022,000	6,573	3,334	1.01	0.99	39	-39

^a The federal contribution is apportioned using the distribution of federal tax revenue.

Sources: Statistics Canada, *Benefit Periods Established and Terminated under the Unemployment Insurance Act 1984* (Cat. no. 73-201), 1986; Department of National Revenue, *Taxation Statistics 1983* (Ottawa: Minister of Supply and Services Canada, 1985).

Figure G.11
Distribution of Unemployment Insurance Benefits
by Family Income, 1982

Family income in 1982	Total estimated benefit (\$ million)	Percentage distribution
Less than \$10,000	821	11.5%
\$10,000–20,000	2,048	28.7%
\$20,000–30,000	1,763	24.7%
\$30,000–40,000	1,189	16.7%
\$40,000–50,000	633	8.9%
\$50,000 & over	681	9.5%
Total	7,135	100.0%

Note: Total does not match administrative data since the source for these data is a survey subject to undercounting.
Source: Special tabulation by the Commission of Inquiry on Unemployment Insurance based on data supplied by Statistics Canada.

Figure G.12
Unemployment Insurance Claims and Employment by Province, 1984

Province	Total employment 1984	Number of claimants 1984	Total regular benefits (\$ million)	Ratio of benefits to contribution ^a	Excess of benefits over contributions (\$ million)
Newfoundland	176,000	111,000	494	3.38	348
Prince Edward Island	49,000	22,000	93	2.83	60
Nova Scotia	337,000	106,000	403	1.40	115
New Brunswick	248,000	10,000	480	2.24	266
Quebec	2,722,000	74,000	2,945	1.24	578
Ontario	4,243,000	809,000	2,649	0.67	-1,323
Manitoba	472,000	91,000	299	0.78	-85
Saskatchewan	439,000	68,000	235	0.74	-83
Alberta	1,114,000	217,000	897	0.88	-122
British Columbia	1,202,000	316,000	1,376	1.22	248
Yukon	N/A	4,000	19	1.80	9
Northwest Territories	N/A	4,000	16	0.61	-10
Canada	11,002,000	2,601,000	9,905	1.00	0

^a The federal contribution is apportioned using the distribution of federal tax revenue.

Sources: Statistics Canada, *Benefit Periods Established and Terminated under the Unemployment Insurance Act 1984* (Cat. no. 73-201), 1986; *The Labour Force, December 1984* (Cat. no. 71-001) 1985; Department of National Revenue, *Taxation Statistics 1983* (Ottawa: Minister of Supply and Services Canada, 1985).

Options for Change to Unemployment Insurance

Estimating the likely impact of changes in Unemployment Insurance is not an exact science. The analysis is limited by the available claimant information and the lack of objective information about the likely magnitude of changes in behaviour that would result from changes in the Unemployment Insurance scheme. This latter limitation is particularly acute since some of the proposals are intended to induce such changes in behaviour. In addition, the impact of policy changes depends on overall economic conditions, the local unemployment rates and claimant characteristics.

In considering the estimates it should be borne in mind that the impact of changes made in the late 1980s, the earliest possible date of implementation, will not be the same as that estimated here using 1984 claimant characteristics. Not only will economic circumstances differ but the estimated impact of options such as Annualization depends on behavioural response; we have assumed no change in behaviour. The Annualization proposal was estimated to reduce regular benefits in the current system by about 32 percent. The impact in years with low unemployment is more severe; varying from about 24 percent in 1983 (a high unemployment year) to about 38 percent in 1973 (a low unemployment year). This is because in periods of high unemployment a greater proportion of claimants have long labour force attachments. The impacts of the One-for-One option, the Macdonald Royal Commission proposal and the Enriched Current Program option will also depend on the labour force characteristics of the claimant population which, in turn, varies with the overall economic situation.

For these reasons one cannot accept the estimates contained here as mathematical absolutes. No estimates based on 1984 data will yield

an exact statistical cost of the various programs operating in 1988. Rather they are a means of comparing the likely impacts of the options. Other methodologies could generate other estimates which will differ somewhat from those presented here.

The estimated changes in program expenditures included here are for regular benefits only (excluding maternity, fishing, sickness etc.). The base data used are the number of claims terminating in 1984 (the most recent data available on completed claims) by region, by weeks of insurable employment and by duration of benefits. The earnings levels have been imputed using the 1985 insurable earnings distribution of claimants by weeks of insurable employment. One should further note that the estimated effects of program change would differ somewhat, but not materially, if other data were used; for example, all claimants instead of regular claimants or all claims in a calendar year rather than claims terminating in the year.

The simulation analysis involved several other difficulties. First, the effect of eliminating Variable Entrance Requirements is not estimated. This is because there is no information on the number of people who currently fail to qualify for Unemployment Insurance but have 10 or more weeks of insurable employment. The impact of ignoring this change is likely to be small, however, since only 13 Unemployment Insurance regions have an eligibility requirement of more than 10 weeks.

Second, costing the impact of increasing maximum benefit duration is difficult because there is no information on how much longer exhaustees would have claimed benefits if permitted to do so. The maximum possible cost impact can be estimated, however, by assuming that all current exhaustees will continue to collect benefits to the new maximum duration (a worst case

Figure G.15

Effect of Annualization on Individuals in Toronto

(Average insured earnings \$400, local unemployment rate 5.8%, minimum weeks 14)

Weeks of insurable employment	Maximum weeks of benefit	Weekly benefit	Maximum total benefit	Actual benefits by actual weeks of unemployment (dollars)				
				10	20	30	40	50
Benefits available under present system								
10	0	240	0	0	0	0	0	0
20	28	240	6,720	1,920	4,320	6,720	6,720	6,720
30	35	240	8,500	1,920	4,320	6,720	8,400	8,400
40	40	240	9,600	1,920	4,320	6,720	9,120	9,600
50	45	240	10,800	1,920	4,320	6,720	9,120	10,800
52	46	240	11,040	1,920	4,320	6,720	9,120	11,040
Benefits available with Annualization								
10	50	51	2,550	408	918	1,428	1,938	2,448
20	50	102	5,100	816	1,836	2,856	3,876	4,896
30	50	154	7,700	1,232	2,772	4,312	5,852	7,392
40	50	205	10,250	1,640	3,690	5,740	7,790	9,840
50	50	256	12,800	2,048	4,608	7,168	9,728	12,288
52	50	266	13,300	2,128	4,788	7,448	10,108	12,768
Difference from present system								
10	50	-189	2,550	408	918	1,428	1,938	2,448
20	22	-138	-1,620	-1,104	-2,484	-3,864	-2,844	-1,824
30	15	-86	-700	-688	-1,548	-2,408	-2,548	-1,008
40	10	-35	650	-280	-630	-980	-1,330	240
50	5	16	2,000	128	288	448	608	1,488
52	4	26	2,260	208	468	728	988	1,728
Percentage difference from present system								
10	—	—	—	—	—	—	—	—
20	78.6%	-57.5%	-24.1%	-57.5%	-57.5%	-57.5%	-42.3%	-27.1%
30	42.9%	-35.8%	-8.3%	-35.8%	-35.8%	-35.8%	-30.3%	-12.0%
40	25.0%	-14.6%	6.8%	-14.6%	-14.6%	-14.6%	-14.6%	2.5%
50	11.1%	6.7%	18.5%	6.7%	6.7%	6.7%	6.7%	13.8%
52	8.7%	10.8%	20.5%	10.8%	10.8%	10.8%	10.8%	15.7%

Figure G.16

Effect of One-for-One Option on Individuals in St. John's

(Average insured earnings \$400, local unemployment rate 14.5%, minimum weeks 10)

Weeks of insurable employment	Maximum weeks of benefit	Weekly benefit	Maximum total benefit	Actual benefits by actual weeks of unemployment (dollars)				
				10	20	30	40	50
Benefits available under present system								
10	42	240	10,080	1,920	4,320	6,720	9,120	10,080
20	50	240	12,000	1,920	4,320	6,720	9,120	11,520
30	50	240	12,000	1,920	4,320	6,720	9,120	11,520
40	50	240	12,000	1,920	4,320	6,720	9,120	11,520
50	50	240	12,000	1,920	4,320	6,720	9,120	11,520
52	50	240	12,000	1,920	4,320	6,720	9,120	11,520
Benefits available with One-for-One								
10	10	240	2,400	1,920	2,400	2,400	2,400	2,400
20	20	240	4,800	1,920	4,320	4,800	4,800	4,800
30	28	240	6,720	1,920	4,320	6,720	6,720	6,720
40	28	240	6,720	1,920	4,320	6,720	6,720	6,720
50	28	240	6,720	1,920	4,320	6,720	6,720	6,720
52	28	240	6,720	1,920	4,320	6,720	6,720	6,720
Difference from present system								
10	-32	0	-7,680	0	-1,920	-4,320	-6,720	-7,780
20	-30	0	-7,200	0	0	-1,920	-4,320	-6,720
30	-22	0	-5,280	0	0	0	-2,400	-4,800
40	-22	0	-5,280	0	0	0	-2,400	-4,800
50	-22	0	-5,280	0	0	0	-2,400	-4,800
52	-22	0	-5,280	0	0	0	-2,400	-4,800
Percentage difference from present system								
10	-72.2%	0	-76.2%	0.0%	-44.4%	-64.3%	-73.7%	-76.2%
20	-60.0%	0	-60.0%	0.0%	0.0%	-28.6%	-47.4%	-58.3%
30	-44.0%	0	-44.0%	0.0%	0.0%	0.0%	-26.3%	-41.7%
40	-44.0%	0	-44.0%	0.0%	0.0%	0.0%	-26.3%	-41.7%
50	-44.0%	0	-44.0%	0.0%	0.0%	0.0%	-26.3%	-41.7%
52	-44.0%	0	-44.0%	0.0%	0.0%	0.0%	-26.3%	-41.7%

Figure G.17

Effect of One-for-One Option on Individuals in Winnipeg

(Average insured earnings \$400, local unemployment rate 8.6%, minimum weeks 11)

Weeks of insurable employment	Maximum weeks of benefit	Weekly benefit	Maximum total benefit	Actual benefits by actual weeks of unemployment (dollars)				
				10	20	30	40	50
Benefits available under present system								
10	0	240	0	0	0	0	0	0
20	38	240	9,120	1,920	4,320	6,720	9,120	9,120
30	45	240	10,800	1,920	4,320	6,720	9,120	10,800
40	50	240	12,000	1,920	4,320	6,720	9,120	11,520
50	50	240	12,000	1,920	4,320	6,720	9,120	11,520
52	50	240	12,000	1,920	4,320	6,720	9,120	11,520
Benefits available with One-for-One								
10	10	240	2,400	1,920	2,400	2,400	2,400	2,400
20	20	240	4,800	1,920	4,320	4,800	4,800	4,800
30	28	240	6,720	1,920	4,320	6,720	6,720	6,720
40	28	240	6,720	1,920	4,320	6,720	6,720	6,720
50	28	240	6,720	1,920	4,320	6,720	6,720	6,720
52	28	240	6,720	1,920	4,320	6,720	6,720	6,720
Difference from present system								
10	10	0	2,400	1,920	2,400	2,400	2,400	2,400
20	-18	0	-4,320	0	0	-1,920	-4,320	-4,320
30	-17	0	-4,080	0	0	0	-2,400	-4,080
40	-22	0	-5,280	0	0	0	-2,400	-4,800
50	-22	0	-5,280	0	0	0	-2,400	-4,800
52	-22	0	-5,280	0	0	0	-2,400	-4,800
Percentage difference from present system								
10	—	—	—	—	—	—	—	—
20	-47.4%	0	-47.4%	0.0%	0.0%	-28.6%	-47.4%	-47.4%
30	-37.8%	0	-37.8%	0.0%	0.0%	0.0%	-26.3%	-37.8%
40	-44.0%	0	-44.0%	0.0%	0.0%	0.0%	-26.3%	-41.7%
50	-44.0%	0	-44.0%	0.0%	0.0%	0.0%	-26.3%	-41.7%
52	-44.0%	0	-44.0%	0.0%	0.0%	0.0%	-26.3%	-41.7%

Figure G.18

Effect of One-for-One Option on Individuals in Toronto

(Average insured earnings \$400, local unemployment rate 5.8%, minimum weeks 14)

Weeks of insurable employment	Maximum weeks of benefit	Weekly benefit	Maximum total benefit	Actual benefits by actual weeks of unemployment (dollars)				
				10	20	30	40	50
Benefits available under present system								
10	0	240	0	0	0	0	0	0
20	28	240	6,720	1,920	4,320	6,720	6,720	6,720
30	35	240	8,400	1,920	4,320	6,720	8,400	8,400
40	40	240	9,600	1,920	4,320	6,720	9,120	9,600
50	45	240	10,800	1,920	4,320	6,720	9,120	10,800
52	46	240	11,040	1,920	4,320	6,720	9,120	11,040
Benefits available with One-for-One								
10	10	240	2,400	1,920	2,400	2,400	2,400	2,400
20	20	240	4,800	1,920	4,320	4,800	4,800	4,800
30	28	240	6,720	1,920	4,320	6,720	6,720	6,720
40	28	240	6,720	1,920	4,320	6,720	6,720	6,720
50	28	240	6,720	1,920	4,320	6,720	6,720	6,720
52	28	240	6,720	1,920	4,320	6,720	6,720	6,720
Difference from present system								
10	10	0	2,400	1,920	2,400	2,400	2,400	2,400
20	-8	0	-1,920	0	0	-1,920	-1,920	-1,920
30	-7	0	-1,680	0	0	0	-1,680	-1,680
40	-12	0	-2,880	0	0	0	-2,400	-2,880
50	-17	0	-4,080	0	0	0	-2,400	-4,080
52	-18	0	-4,320	0	0	0	-2,400	-4,320
Percentage difference from present system								
10	—	—	—	—	—	—	—	—
20	-28.6%	0	-28.6%	0.0%	0.0%	-28.6%	-28.6%	-28.6%
30	-20.0%	0	-20.0%	0.0%	0.0%	0.0%	-20.0%	-20.0%
40	-30.0%	0	-30.0%	0.0%	0.0%	0.0%	-26.3%	-30.0%
50	-37.8%	0	-37.8%	0.0%	0.0%	0.0%	-26.3%	-37.8%
52	-39.1%	0	-39.1%	0.0%	0.0%	0.0%	-26.3%	-39.1%

Figure G.19

Effect of Macdonald Royal Commission Proposal on Individuals in St. John's

(Average insured earnings \$400, local unemployment rate 14.5%, minimum weeks 10)

Weeks of insurable employment	Maximum weeks of benefit	Weekly benefit	Maximum total benefit	Actual benefits by actual weeks of unemployment (dollars)				
				10	20	30	40	50
Benefits available under present system								
10	42	240	10,800	1,920	4,320	6,720	9,120	10,080
20	50	240	12,000	1,920	4,320	6,720	9,120	11,520
30	50	240	12,000	1,920	4,320	6,720	9,120	11,520
40	50	240	12,000	1,920	4,320	6,720	9,120	11,520
50	50	240	12,000	1,920	4,320	6,720	9,120	11,520
52	50	240	12,000	1,920	4,320	6,720	9,120	11,520
Benefits available with Macdonald Royal Commission proposal								
10	0	200	0	0	0	0	0	0
20	0	200	0	0	0	0	0	0
30	15	200	3,000	1,600	3,000	3,000	3,000	3,000
40	20	200	4,000	1,600	3,600	4,000	4,000	4,000
50	25	200	5,000	1,600	3,600	5,000	5,000	5,000
52	26	200	5,200	1,600	3,600	5,200	5,200	5,200
Difference from present system								
10	-42	-40	-10,080	-1,920	-4,320	-6,720	-9,120	-10,080
20	-50	-40	-12,000	-1,920	-4,320	-6,720	-9,120	-11,520
30	-35	-40	-9,000	-320	-1,320	-3,720	-6,120	-8,520
40	-30	-40	-8,000	-320	-720	-2,720	-5,120	-7,520
50	-25	-40	-7,000	-320	-720	-1,720	-4,120	-6,520
52	-24	-40	-6,800	-320	-720	-1,520	-3,920	-6,320
Percentage difference from present system								
10	-100.0%	-16.7%	-100.0%	-100.0%	-100.0%	-100.0%	-100.0%	-100.0%
20	-100.0%	-16.7%	-100.0%	-100.0%	-100.0%	-100.0%	-100.0%	-100.0%
30	-70.0%	-16.7%	-75.0%	-16.7%	-30.6%	-55.4%	-67.1%	-74.0%
40	-60.0%	-16.7%	-66.7%	-16.7%	-16.7%	-40.5%	-56.1%	-65.3%
50	-50.0%	-16.7%	-58.3%	-16.7%	-16.7%	-25.6%	-45.2%	-56.6%
52	-48.0%	-16.7%	-56.7%	-16.7%	-16.7%	-22.6%	-43.0%	-54.9%

Figure G.20

Effect of Macdonald Royal Commission Proposal on Individuals in Winnipeg

(Average insured earnings \$400, local unemployment rate 8.6%, minimum weeks 11)

Weeks of insurable employment	Maximum weeks of benefit	Weekly benefit	Maximum total benefit	Actual benefits by actual weeks of unemployment (dollars)				
				10	20	30	40	50
Benefits available under present system								
10	0	240	0	0	0	0	0	0
20	38	240	9,120	1,920	4,320	6,720	9,120	9,120
30	45	240	10,800	1,920	4,320	6,720	9,120	10,800
40	50	240	12,000	1,920	4,320	6,720	9,120	11,520
50	50	240	12,000	1,920	4,320	6,720	9,120	11,520
52	50	240	12,000	1,920	4,320	6,720	9,120	11,520
Benefits available with Macdonald Royal Commission proposal								
10	0	200	0	0	0	0	0	0
20	0	200	0	0	0	0	0	0
30	15	200	3,000	1,600	3,000	3,000	3,000	3,000
40	20	200	4,000	1,600	3,600	4,000	4,000	4,000
50	25	200	5,000	1,600	3,600	5,000	5,000	5,000
52	26	200	5,200	1,600	3,600	5,200	5,200	5,200
Difference from present system								
10	0	-40	0	0	0	0	0	0
20	-38	-40	-9,120	-1,920	-4,320	-6,720	-9,120	-9,120
30	-30	-40	-7,800	-320	-1,320	-3,720	-6,120	-7,800
40	-30	-40	-8,000	-320	-720	-2,720	-5,120	-7,520
50	-25	-40	-7,000	-320	-720	-1,720	-4,120	-6,520
52	-24	-40	-6,800	-320	-720	-1,520	-3,920	-6,320
Percentage difference from present system								
10	—	—	—	—	—	—	—	—
20	-100.0%	-16.7%	-100.0%	-100.0%	-100.0%	-100.0%	-100.0%	-100.0%
30	-66.7%	-16.7%	-72.2%	-16.7%	-30.6%	-55.4%	-67.1%	-72.2%
40	-60.0%	-16.7%	-66.7%	-16.7%	-16.7%	-40.5%	-56.1%	-65.3%
50	-50.0%	-16.7%	-58.3%	-16.7%	-16.7%	-25.6%	-45.2%	-56.6%
52	-48.0%	-16.7%	-56.7%	-16.7%	-16.7%	-22.6%	-43.0%	-54.9%

Figure G.21

Effect of Macdonald Royal Commission Proposal on Individuals in Toronto

(Average insured earnings \$400, local unemployment rate 5.8%, minimum weeks 14)

Weeks of insurable employment	Maximum weeks of benefit	Weekly benefit	Maximum total benefit	Actual benefits by actual weeks of unemployment (dollars)				
				10	20	30	40	50
Benefits available under present system								
10	0	240	0	0	0	0	0	0
20	28	240	6,720	1,920	4,320	6,720	6,720	6,720
30	35	240	8,400	1,920	4,320	6,720	8,400	8,400
40	40	240	9,600	1,920	4,320	6,720	9,120	9,600
50	45	240	10,800	1,920	4,320	6,720	9,120	10,800
52	46	240	11,040	1,920	4,320	6,720	9,120	11,040
Benefits available with Macdonald Royal Commission proposal								
10	0	200	0	0	0	0	0	0
20	0	200	0	0	0	0	0	0
30	15	200	3,000	1,600	3,000	3,000	3,000	3,000
40	20	200	4,000	1,600	3,600	4,000	4,000	4,000
50	25	200	5,000	1,600	3,600	5,000	5,000	5,000
52	26	200	5,200	1,600	3,600	5,200	5,200	5,200
Difference from present system								
10	0	-40	0	0	0	0	0	0
20	-28	-40	-6,720	-1,920	-4,320	-6,720	-6,720	-6,720
30	-20	-40	-5,400	-320	-1,320	-3,720	-5,400	-5,400
40	-20	-40	-5,600	-320	-720	-2,720	-5,120	-5,600
50	-20	-40	-5,800	-320	-720	-1,720	-4,120	-5,800
52	-20	-40	-5,840	-320	-720	-1,520	-3,920	-5,840
Percentage difference from present system								
10	—	—	—	—	—	—	—	—
20	-100.0%	-16.7%	-100.0%	-100.0%	-100.0%	-100.0%	-100.0%	-100.0%
30	-57.1%	-16.7%	-64.3%	-16.7%	-30.6%	-55.4%	-64.3%	-64.3%
40	-50.0%	-16.7%	-58.3%	-16.7%	-16.7%	-40.5%	-56.1%	-58.3%
50	-44.4%	-16.7%	-53.7%	-16.7%	-16.7%	-25.6%	-45.2%	-53.7%
52	-43.5%	-16.7%	-52.9%	-16.7%	-16.7%	-22.6%	-43.0%	-52.9%

Figure G.22

Effect of Enriched Current Program on Individuals in St. John's

(Average insured earnings \$400, local unemployment rate 14.5%, minimum weeks 10)

Weeks of insurable employment	Maximum weeks of benefit	Weekly benefit	Maximum total benefit	Actual benefits by actual weeks of unemployment (dollars)							
				10	20	30	40	50	60	70	72
Benefits available under present system											
10	42	240	10,080	1,920	4,320	6,720	9,120	10,080	10,080	10,080	10,080
20	50	240	12,000	1,920	4,320	6,720	9,120	11,520	12,000	12,000	12,000
30	50	240	12,000	1,920	4,320	6,720	9,120	11,520	12,000	12,000	12,000
40	50	240	12,000	1,920	4,320	6,720	9,120	11,520	12,000	12,000	12,000
50	50	240	12,000	1,920	4,320	6,720	9,120	11,520	12,000	12,000	12,000
52	50	240	12,000	1,920	4,320	6,720	9,120	11,520	12,000	12,000	12,000
Benefits available with Enriched Current Program											
10	42	266	11,172	2,394	5,054	7,714	10,374	11,172	11,172	11,172	11,172
20	52	266	13,832	2,394	5,054	7,714	10,374	13,034	13,832	13,832	13,832
30	62	266	16,492	2,394	5,054	7,714	10,374	13,034	15,694	16,492	16,492
40	71	266	18,886	2,394	5,054	7,714	10,374	13,034	15,694	18,354	18,886
50	71	266	18,886	2,394	5,054	7,714	10,374	13,034	15,694	18,354	18,886
52	71	266	18,886	2,394	5,054	7,714	10,374	13,034	15,694	18,354	18,886
Difference from present system											
10	0	26	1,092	474	734	994	1,254	1,092	1,092	1,092	1,092
20	2	26	1,832	474	734	994	1,254	1,514	1,832	1,832	1,832
30	12	26	4,492	474	734	994	1,254	1,514	3,694	4,492	4,492
40	21	26	6,886	474	734	994	1,254	1,514	3,694	6,354	6,886
50	21	26	6,886	474	734	994	1,254	1,514	3,694	6,354	6,886
52	21	26	6,886	474	734	994	1,254	1,514	3,694	6,354	6,886
Percentage difference from present system											
10	0.0%	10.8%	10.8%	24.7%	17.0%	14.8%	13.8%	10.8%	10.8%	10.8%	10.8%
20	4.0%	10.8%	15.3%	24.7%	17.0%	14.8%	13.8%	13.1%	15.3%	15.3%	15.3%
30	24.0%	10.8%	37.4%	24.7%	17.0%	14.8%	13.8%	13.1%	30.8%	37.4%	37.4%
40	42.0%	10.8%	57.4%	24.7%	17.0%	14.8%	13.8%	13.1%	30.8%	53.0%	57.4%
50	42.0%	10.8%	57.4%	24.7%	17.0%	14.8%	13.8%	13.1%	30.8%	53.0%	57.4%
52	42.0%	10.8%	57.4%	24.7%	17.0%	14.8%	13.8%	13.1%	30.8%	53.0%	57.4%

Figure G.23
Effect of Enriched Current Program on Individuals in Winnipeg
(Average insured earnings \$400, local unemployment rate 8.6%, minimum weeks 11)

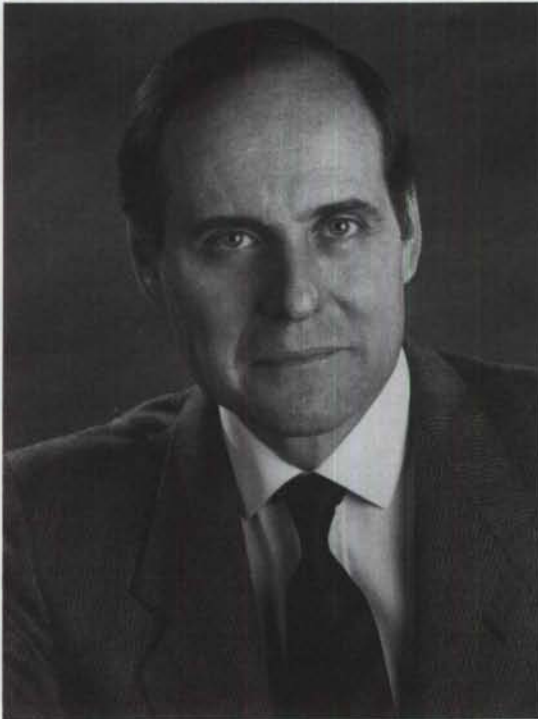
Weeks of insurable employment	Maximum weeks of benefit	Weekly benefit	Maximum total benefit	Actual benefits by actual weeks of unemployment (dollars)							
				10	20	30	40	50	60	70	72
Benefits available under present system											
10	0	240	0	0	0	0	0	0	0	0	0
20	38	240	9,120	1,920	4,320	6,720	9,120	9,120	9,120	9,120	9,120
30	45	240	10,800	1,920	4,320	6,720	9,120	10,800	10,800	10,800	10,800
40	50	240	12,000	1,920	4,320	6,720	9,120	11,520	12,000	12,000	12,000
50	50	240	12,000	1,920	4,320	6,720	9,120	11,520	12,000	12,000	12,000
52	50	240	12,000	1,920	4,320	6,720	9,120	11,520	12,000	12,000	12,000
Benefits available with Enriched Current Program											
10	28	266	7,448	2,394	5,054	7,448	7,448	7,448	7,448	7,448	7,448
20	38	266	10,108	2,394	5,054	7,714	10,108	10,108	10,108	10,108	10,108
30	48	266	12,768	2,394	5,054	7,714	10,374	12,768	12,768	12,768	12,768
40	57	266	15,162	2,394	5,054	7,714	10,374	13,034	15,162	15,162	15,162
50	57	266	15,162	2,394	5,054	7,714	10,374	13,034	15,162	15,162	15,162
52	57	266	15,162	2,394	5,054	7,714	10,374	13,034	15,162	15,162	15,162
Difference from present system											
10	28	26	7,448	2,394	5,054	7,448	7,448	7,448	7,448	7,448	7,448
20	0	26	988	474	734	994	988	988	988	988	988
30	3	26	1,968	474	734	994	1,254	1,968	1,968	1,968	1,968
40	7	26	3,162	474	734	994	1,254	1,514	3,162	3,162	3,162
50	7	26	3,162	474	734	994	1,254	1,514	3,162	3,162	3,162
52	7	26	3,162	474	734	994	1,254	1,514	3,162	3,162	3,162
Percentage difference from present system											
10	—	—	—	—	—	—	—	—	—	—	—
20	0.0%	10.8%	10.8%	24.7%	17.0%	14.8%	10.8%	10.8%	10.8%	10.8%	10.8%
30	6.7%	10.8%	18.2%	24.7%	17.0%	14.8%	13.8%	18.2%	18.2%	18.2%	18.2%
40	14.0%	10.8%	26.4%	24.7%	17.0%	14.8%	13.8%	13.1%	26.4%	26.4%	26.4%
50	14.0%	10.8%	26.4%	24.7%	17.0%	14.8%	13.8%	13.1%	26.4%	26.4%	26.4%
52	14.0%	10.8%	26.4%	24.7%	17.0%	14.8%	13.8%	13.1%	26.4%	26.4%	26.4%

Figure G.24

Effect of Enriched Current Program on Individuals in Toronto

(Average insured earnings \$400, local unemployment rate 5.8%, minimum weeks 14)

Weeks of insurable employment	Maximum weeks of benefit	Weekly benefit	Maximum total benefit	Actual benefits by actual weeks of unemployment (dollars)							
				10	20	30	40	50	60	70	72
Benefits available under present system											
10	0	240	0	0	0	0	0	0	0	0	0
20	28	240	6,720	1,920	4,320	6,720	6,720	6,720	6,720	6,720	6,720
30	35	240	8,400	1,920	4,320	6,720	8,400	8,400	8,400	8,400	8,400
40	40	240	9,600	1,920	4,320	6,720	9,120	9,600	9,600	9,600	9,600
50	45	240	10,800	1,920	4,320	6,720	9,120	10,800	10,800	10,800	10,800
52	46	240	11,040	1,920	4,320	6,720	9,120	11,040	11,040	11,040	11,040
Benefits available with Enriched Current Program											
10	18	266	4,788	2,394	4,788	4,788	4,788	4,788	4,788	4,788	4,788
20	28	266	7,448	2,394	5,054	7,448	7,448	7,448	7,448	7,448	7,448
30	38	266	10,108	2,394	5,054	7,714	10,108	10,108	10,108	10,108	10,108
40	47	266	12,502	2,394	5,054	7,714	10,374	12,502	12,502	12,502	12,502
50	47	266	12,502	2,394	5,054	7,714	10,374	12,502	12,502	12,502	12,502
52	47	266	12,502	2,394	5,054	7,714	10,374	12,502	12,502	12,502	12,502
Difference from present system											
10	18	26	4,788	2,394	4,788	4,788	4,788	4,788	4,788	4,788	4,788
20	0	26	728	474	734	728	728	728	728	728	728
30	3	26	1,708	474	734	994	1,708	1,708	1,708	1,708	1,708
40	7	26	2,902	474	734	994	1,254	2,902	2,902	2,902	2,902
50	2	26	1,702	474	734	994	1,254	1,702	1,702	1,702	1,702
52	1	26	1,462	474	734	994	1,254	1,462	1,462	1,462	1,462
Percentage difference from present system											
10	—	—	—	—	—	—	—	—	—	—	—
20	0.0%	10.8%	10.8%	24.7%	17.0%	10.8%	10.8%	10.8%	10.8%	10.8%	10.8%
30	8.6%	10.8%	20.3%	24.7%	17.0%	14.8%	20.3%	20.3%	20.3%	20.3%	20.3%
40	17.5%	10.8%	30.2%	24.7%	17.0%	14.8%	13.8%	30.2%	30.2%	30.2%	30.2%
50	4.4%	10.8%	15.8%	24.7%	17.0%	14.8%	13.8%	15.8%	15.8%	15.8%	15.8%
52	2.2%	10.8%	13.2%	24.7%	17.0%	14.8%	13.8%	13.2%	13.2%	13.2%	13.2%



Claude E. Forget, Chairman

Claude Forget is an economic consultant, partner in the firm SECOR in Montréal, and vice-president of the C.D. Howe Institute. He has been professor of economics at l'Université de Montréal, McGill University, and l'Université du Québec à Montréal. He was a member of the Quebec National Assembly from 1973 to 1981 and served as Minister of Social Affairs for the first three of those years. Before that he was in the public service as Assistant Deputy Minister of Social Affairs in Quebec from 1971 to 1973, consultant to the Federal Commission on Taxation from 1963 to 1966, and consultant to the Quebec Commission of Inquiry on Health and Welfare from 1968 to 1970. Mr. Forget studied law at l'Université de Montréal, and economics at the London School of Economics and at Johns Hopkins University in Maryland. He is a member of the Quebec Bar.



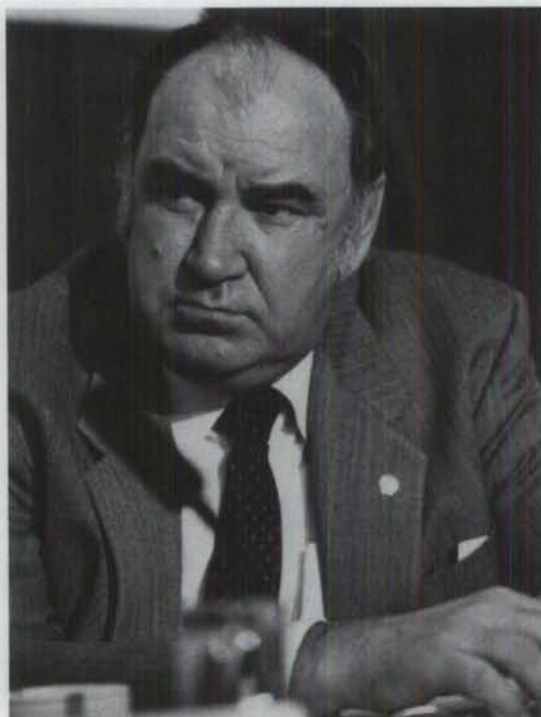
Guylaine Saucier, Commissioner

Guylaine Saucier is the president and chief executive officer of Le Groupe Gérard Saucier Ltée., one of the largest forestry products firms in Quebec. Before becoming president she was company comptroller for four years and had responsibility for legal affairs and negotiations with public and private sectors. She serves on the boards of several academic, forestry industry and business organizations. Ms. Saucier is a chartered accountant and a graduate of le Collège Marguerite-Bourgeois and l'École des Hautes Études Commerciales, of the Université de Montréal.



Moses O. Morgan, Commissioner

Moses Morgan is a distinguished Canadian scholar in the social sciences. He taught at King's Collegiate School and Dalhousie University, and was president of Memorial University of Newfoundland from 1973 to 1981. He has also served as president of the Association of Universities and Colleges of Canada and as council member of the Association of Commonwealth Universities. He was appointed a Commissioner to inquire into the closing of the mines in Labrador and a member of the Royal Commission on the *Ocean Ranger* Marine Disaster. Mr. Morgan is a graduate of Dalhousie and of Oxford University which he attended as a Rhodes Scholar, and has been awarded seven honorary degrees from universities in Nova Scotia, New Brunswick and Ontario. He is a Companion of the Order of Canada.



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Jack Munro has been president of Regional Council No. 1 of International Woodworkers of America since 1973, and is an associate officer of the IWA International Executive Board. He is also general vice-president of the Canadian Labour Congress and serves on the boards of the Asia Pacific Foundation, the Canadian Forestry Advisory Council, and the Vancouver Port Corporation. Mr. Munro began work as an apprentice machinist with the Canadian Pacific Railway in 1948. In 1959 he was laid off after 11 years with CPR and went to work as a welder at Kootenay Forest Products in Nelson, British Columbia. He was awarded an honorary doctorate by the University of British Columbia in 1985.



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Roy Bennett is president of his own management consulting and investment firm, Bennecon Ltd. He formed the company after retiring from the Ford Motor Company of Canada Ltd. where he was president and chief executive officer from 1971 to 1981. He is a member of the Business Council on National Issues and sits on the boards of several public and private organizations. He has been an advisor to the Premier of Ontario and to the federal Minister of Industry, and has served as chairman of the Better Business Bureau of Canada and chairman of the Motor Vehicles Manufacturers Association. Mr. Bennett is a chartered accountant and a Fellow of the Institute of Chartered Accountants of Ontario.



Frances J. Soboda, Commissioner

Frances Soboda is a vice-president of the Canadian Labour Congress and a member of the CLC Pension Committee. She is president of Local 4253 of the United Steelworkers of America, vice-president of the Nova Scotia Federation of Labour, and co-chairperson of the NSFL's Human Rights Committee. She served on the advisory committee for the Economic Summit Conference in 1985 and was an employee representative on the Board of Referees of Unemployment Insurance for ten years. Ms. Soboda is particularly involved in labour education. She has taught courses and coordinated seminars and workshops for workers and unemployed persons, and co-hosted and co-produced an educational television program on microeconomic matters. Ms. Soboda is a graduate of the Labour College of Canada. She is among the workers recently laid off by Hawker Siddeley Canada Inc.'s Nova Scotia plant.

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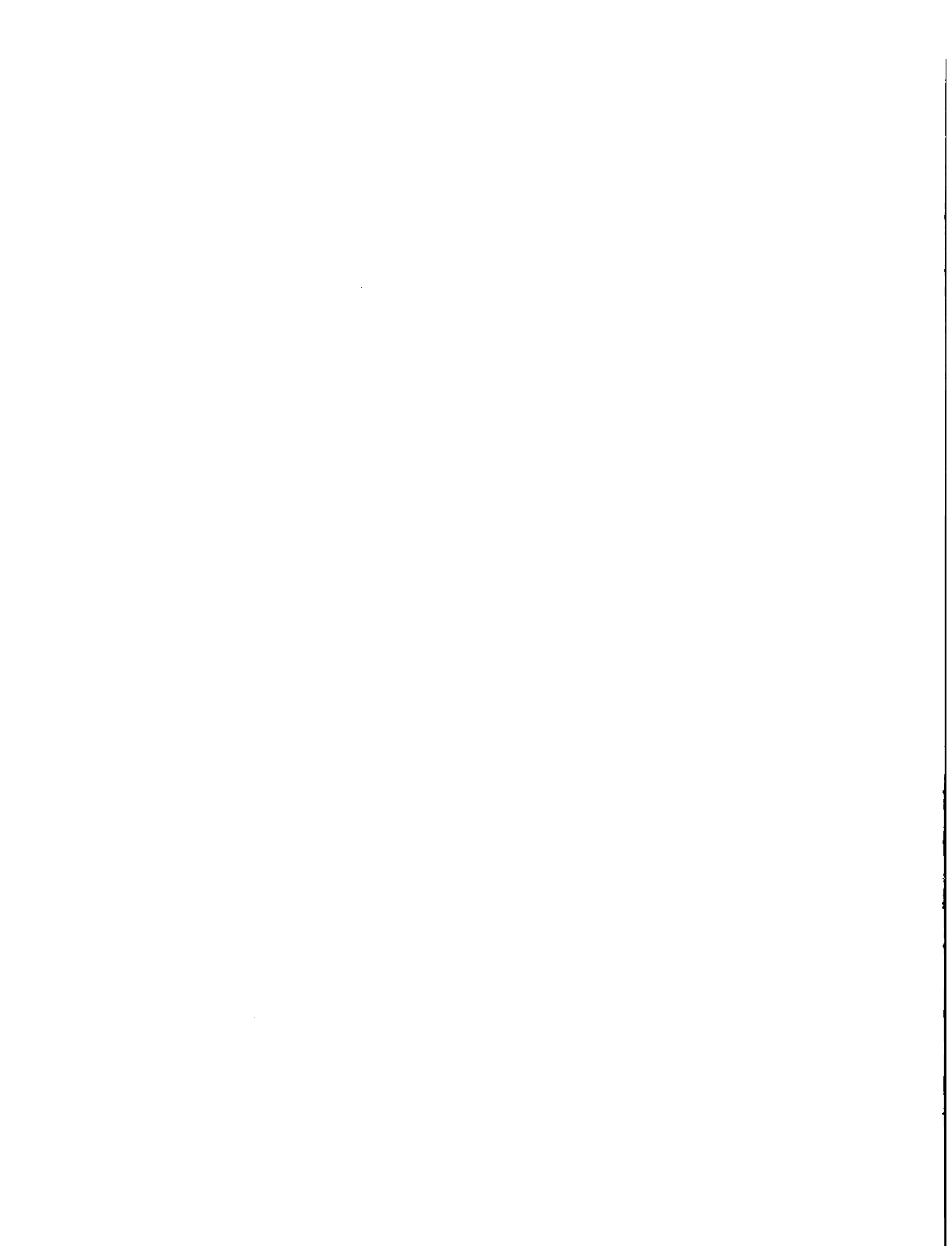
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Part V

Supplementary Statements



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