

# ***The Impact of EI on Those Working Less than 15 Hours Per Week***

**Final Report**

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## *Abstract*

The goal of this study is to look for any changes in the distribution of the hours of jobs in the economy that may have resulted from the move from Unemployment Insurance (UI) to Employment Insurance (EI). It also quantifies the changes in benefit eligibility and entitlement that followed from the same policy change. The key aspects of the legislation that are the focus of the study are the movement to a system that, first, uses hours as the unit of account, and second, increases coverage to include low hours jobs. Implicit in the coverage of low hours jobs is the possibility that jobs can be combined to be eligible for EI benefits in ways that are not possible under UI.

This move meant that starting January 5th, 1997, all paid workers were covered by EI. In contrast, under the previous UI legislation only jobs of more than 15 hours per week, or with earnings over a specified amount (the amount varied over time, but was about \$150–163 in the period around the change) were covered. UI created a distortion in the labour market arising both from obtaining the value of coverage, and from increasing the price of labour because of premium payments as weekly job hours crossed this coverage threshold point. EI eliminated this distortion.

This study uses the Canadian Labour Force Survey (LFS), and the 1996 Canadian Out of Employment Panel (COEP) survey combined with Human Resources Development Canada (HRDC) administrative files, to explore labour market changes resulting from the legislation. The two surveys are quite different in their sampling frame and measure very different aspects of the labour market. The LFS is a cross-sectional survey of the population and as such is a “stock” survey that permits an analysis of the labour force’s behaviour and composition, but it does not measure the “flow” of job separations very well. The COEP, however, does exactly this, and is an excellent source of information on movements across jobs and labour force states.

A few caveats must be borne in mind when interpreting the observations contained in this report. First, only a short amount of time has passed since the legislation was enacted, and some aspects of the EI Act were phased in over an extended period. This study’s findings can, therefore, only be seen as measuring the short-run impact of the policy change. Second, a single aspect of the legislation may induce opposing reactions from different “worker-firm” pairs with some increasing their hours, and others decreasing them, but all that we can observe is the net macroeconomic effect. In as much as this net effect is the result of underlying movements in different directions, we may be missing the impact on individuals. Third, there was a marked improvement in the economy across the two policy periods that may confound some of the results slightly. Finally, the Bill itself is a very complex piece of legislation that reforms many aspects of the UI/EI system. A particular element of the reform might induce a reaction in one direction, while another element could cause the opposite effect. Once again, given the nature of the data available, only the net effect will be observable.

## **Summary of Findings from the LFS Data**

### ***Multiple Job Holding***

There is no observed change in multiple job holding for men. There is no observable change for women overall, but women in industries with high rates of part-time employment may have experienced a small increase in multiple job holding.

### ***The Hours Distribution of All Jobs***

For men outside of the Atlantic region there appears to have been a small decrease in jobs under 15 hours per week that is coincident with the UI-EI transition. There is also a concomitant increase in the percentage of jobs over 30 hours. No change is observed for women.

### ***The Hours Distribution of New Jobs***

New jobs (less than one month old) might be a margin on which firms and workers can react to the legislation quickly. For both sexes there is a drop in the percentage of new jobs that are less than 15 hours per week across the UI-EI transition period, and an increase in the percentage that are over 30 hours per week. There is, therefore, some evidence, although it is limited given how recently the policy change occurred, that over time the weekly hours of work distribution will shift to fewer low hours jobs in reaction to the policy change.

## **Summary of Findings from the COEP Data**

### ***Eligibility***

- 1) About 5.1 percent of all job separators who are ineligible for benefits under UI become eligible under EI, while 2.8 percent of all job separators become ineligible.
- 2) Women, and youth (<25), are about 2-3 percent more likely to be in *both* the groups that experience an increase and a decrease in eligibility than males, or other age groups.
- 3) There are also differences across provinces with workers in the Atlantic provinces being 2-8 percent more likely to become eligible among those who are eligible, and 1–2 percent less likely to become disqualified among those who are disqualified. Those in the Territories, on the other hand, are about 4 percent less likely to become eligible among those who become eligible as a result of the policy change.

### ***Entitlement***

- 1) Entitlement changes are summarized for various job types. Some workers experience large reductions in entitlement, while others experience large increases as a result of the policy change. On average, however, there was only a slight reduction in entitlement, about 0.3 weeks.

- 2) The entitlement changes resulted from two distinct aspects of the EI reform — the move to hours and the reduction in the maximum weeks of entitlement from 50 to 45 weeks. A counterfactual is, therefore, performed that isolates the effect of the hours change. In the absence of the maximum benefit reduction, average entitlement increases, rather than decreases, by an average of about 0.4 weeks as a result of the move to an hours based system with first hour coverage.
- 3) Women experience a reduction of about 2.2 more weeks of entitlement than men under the EI policy relative to the UI one. Further, workers with post-secondary education experience, on average, an entitlement decrease of about a week and a half more than those whose highest level of education is a high school degree, and about 2 weeks more than those with less than a high school degree. Older workers (>55) also have, on average, about 1.7 weeks greater reduction in entitlement than others. The impact across provinces appears to be quite even except for a small increase in average relative entitlement in PEI, and a small reduction in the Territories. These small average entitlement changes across identifiable demographic groups suggest that the very large changes in entitlement observed for a small percentage of job separators are spread relatively even across the same groups.

Overall, it appears that there have been many small changes in the distribution of hours, and in the nature of new (low tenure) jobs that are coincident with the onset of EI. While the UI-EI transition is likely associated with many of these effects, interpreting them as resulting exclusively from the UI-EI transition may not be correct given the lack of controls for changing business cycles across the regimes.

The eligibility and entitlement results, mentioned above, are clearer. The UI-EI transition has had very diverse impacts, imposing costs (both large and small) on some individuals and bringing benefits to others. Overall, those who become eligible outnumber those who become ineligible, and overall, the hours portion of the UI-EI transition is associated with a small increase in entitlement.

Finally, the measured responses to, or effects of, the policy changes need to be put into perspective. Relative to the entire labour force every one of them is small. But, for the subgroups involved, especially workers whose weekly hours are close to the former UI coverage “cutoff” of 15, the changes can be quite large.





# *1. Introduction and Background*

Restructuring the Unemployment Insurance (UI) system to create the Employment Insurance (EI) system represents a profound structural change to one of Canada's largest and most well known social programs. There are many interrelated elements to the reform, but the focus of this paper, and one of the more striking changes, is the move from a system based on weeks to a system based on hours with a concomitant increase in coverage. This move meant that starting January 5th, 1997, all paid workers were covered by EI. In contrast, under the previous UI legislation only jobs of more than 15 hours per week, or with earnings over a specified amount (the amount varied over time, but was about \$150–163 in the period around the change) were covered. This created a distortion in the labour market arising both from gaining the value of UI coverage, and from increasing the price of labour because of premium payments, as weekly job hours crossed this coverage threshold point. EI eliminated this distortion. The increase in coverage might be expected to alter the outcomes observed in the labour market, in particular the distribution of hours worked, as workers and firms react to the changes. It also clearly alters many workers' benefit eligibility and their duration of benefit entitlement. This arises not only because of the introduction of these newly covered jobs, but also because of the way these jobs are combined with each other and with UI covered jobs. See Nakamura and Diewert (1997), and the references cited therein, for a discussion of the history and rationale for the recent reforms.

Changes to the UI system in previous years have provided substantial evidence that workers and firms, within limits, alter their behaviour to accommodate changes in UI policy. For example, Green and Riddell (1997), and Kuhn and Sweetman (1998a) found that the duration of many jobs that are at the entrance requirement adjust when the UI entrance requirements change. Further, Green and Sargent (1998) found that some seasonal jobs appear to be tailored to the system's parameters, and Kuhn and Sweetman (1998b) observed that when those who quit without just cause were disqualified from benefits, the quit rate was reduced. However, these same studies have also observed no behavioural response to other UI parameter changes, and substantial heterogeneity in responses across various subgroups of the population. For example, despite finding the response to movements in the entrance requirement just mentioned, Kuhn and Sweetman (1998a) observed no change in job durations following large reductions in benefit entitlement for jobs with weeks of work beyond the entrance requirement. Further, while Kuhn and Sweetman (1998b) found a response in the quit rate to the disqualification of voluntary quitters, the response only occurs for women and young men, and no change in behaviour is observed for prime age males. The message from these studies is that we cannot always predict how the labour market will respond to a given policy change and we need to try to quantify it empirically. Further, we need to recognize that the response may not be uniform across the population. This study is such a measurement exercise. It will first describe the distribution of hours before and after the introduction of EI, looking for differences across the policy regimes at the macroeconomic level, and subsequently

look at movements in the distribution of benefit eligibility and entitlement following from the reform.<sup>1</sup>

Moving to an hours based system with coverage for all hours worked from a weeks based system where low hours jobs were not covered, reduces distortions to the labour market. For example, a “15 hour job trap” may have developed to avoid paying UI premiums. Thus, full-time jobs may replace part-time ones since the insurance premium induced cost difference has been eliminated. Alternatively, firms may have previously increased their weekly hours beyond the desired level, to the 15 hour mark, to allow workers to obtain benefits. Hours of work may, therefore, change quite generally around the 15 hour mark, and it remains an empirical issue to determine the net impact of the new policy.

The new “eligibility” hours thresholds may, however, become important under EI. These thresholds (or eligibility cutoffs), which vary across EI regions, were implicitly introduced by the new legislation. While all hours of work now pay the EI-premium, “very low hours” jobs will never be eligible to claim since a person working in such a job, in the absence of additional jobs, could never obtain sufficient hours to meet the entrance requirement. Individuals earning less than \$2,000 per year will have their premiums refunded through the tax system. However, for example, at a minimum wage of \$7 per hour this implies only about 285 hours of work whereas the minimum required to obtain benefits is between 420 and 700 depending upon the EI regional unemployment rate. Thus, some workers will pay benefits, but remain unable to collect benefits despite the refund. This might induce a move away from very low hours jobs, and/or it might encourage dual job holding by those in very low hours jobs. Obviously, this issue affects both labour supply and labour demand.<sup>2</sup>

Multiple reactions to the move from UI to EI might be expected. For example, firms may alter their capital to labour ratio (reduce worker hours) since the price of labour below 15 hours per week has increased. However, the introduction of EI might also allow premiums to be reduced which would have the effect of decreasing employment costs and increasing employment. Second, firms may be induced to hire fewer workers for more hours per week to reduce training costs and other fixed per worker costs now that low hours workers are more expensive than under UI. Third, workers must now combine multiple jobs in ways not previously possible to claim EI benefits. This will allow some workers to initiate claims that would not previously have been eligible for benefits, but it will also reduce the benefits for which other workers are eligible, and increase the benefits of yet others who were previously eligible. Thus, the way workers value a job may change, and this supply effect may alter hours and wages on a job.

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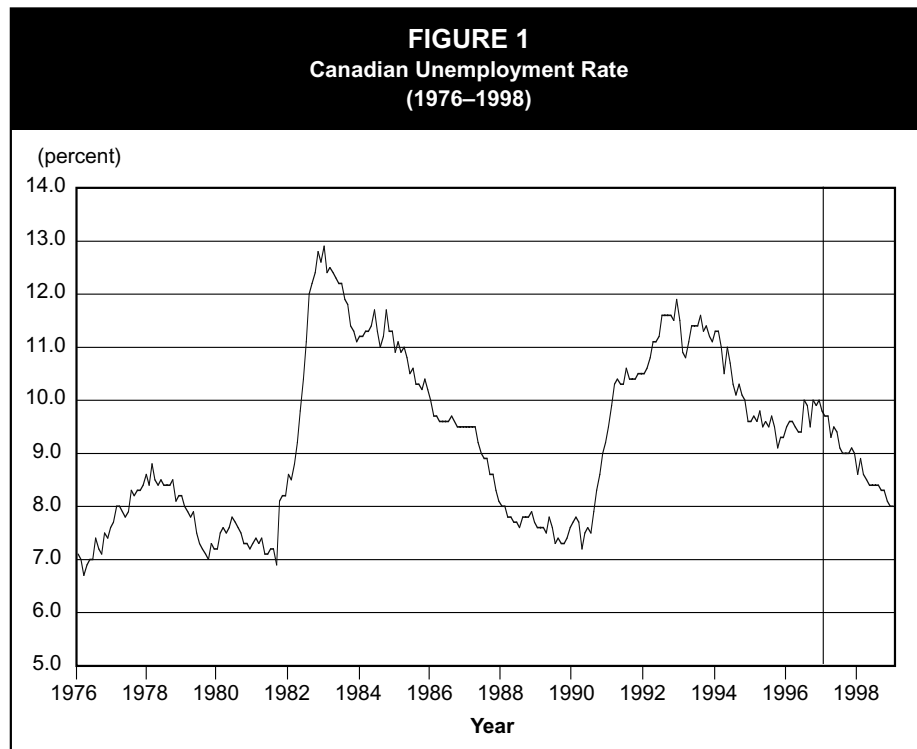
<sup>1</sup> This study will not look at the question of the take-up of benefits, or the duration of benefit receipt, since these are the subject of another report.

<sup>2</sup> For the first year under Bill C-12, individuals earning less than \$2,000 per year will have their premiums refunded, and employers in small firms experiencing an increase in their premium payments as a result of the changes will have a portion of their premiums refunded in 1997 and 1998. These compensatory acts may serve to substantially slow down any behavioural changes resulting from the legislative changes.

Given the nature of the new rules regarding combining jobs, the benefit rate reduction that results from averaging in low pay jobs provides a strong disincentive to workers to obtain these types of jobs if they have “better” (higher wage) jobs in the qualifying period.<sup>3</sup> Once this disincentive was recognized, however, Human Resources Development Canada (HRDC) introduced two pilot projects to test alternative methods for alleviating it. The potential impact of this on the observed results is discussed below.

One caveat that must be borne in mind is that only short-run impacts of the EI changes can be studied given the timetable for evaluation. While an effort will be made to determine if any “learning” has occurred as workers gain experience with the new system, it is likely that any such learning will not be observable until at least 2 full years following the introduction of the change (i.e. January 1999 — with data not becoming available until up to a year after that). Of course, this caveat applies to the evaluation of many aspects of the new legislation.

Another caveat is that business cycle conditions were changing across the UI-EI transition. As can be seen in Figure 1, which plots the unemployment rate over time with a vertical line at the UI-EI change in hours policy in January 1997, there was a marked improvement in the economy in the EI period relative to the UI one. Some of the phenomena discussed in this study might be caused by the changing labour market conditions rather than the legislative change. Some attempt is made to differentiate between these two issues, but the data restrictions for doing so are quite severe.



<sup>3</sup> Note that EI legislation also increases the maximum allowable earnings while on a claim. Thus, in the aggregate, any reduction in small jobs by those who are about to claim EI benefits may be at least partly offset by an increase in small jobs by those receiving EI.

Finally, various aspects of the EI Act might have opposite impacts on the hours distribution. In our case, the most important related change is probably the increase in the disregard — that is, the amount of earnings that a person collecting EI can obtain before they are taxed back at 100 percent. The increase might be expected to increase workers' ability and desire to obtain odd jobs while obtaining benefits.

This study uses the Canadian Labour Force Survey (LFS) and the Canadian Out of Employment Panel (COEP), combined with HRDC administrative files, to explore labour market changes resulting from the legislation. The two surveys are quite different in their sampling frame and measure very different aspects of the labour market. The LFS is a cross-sectional survey of the population and as such is a “stock” survey that permits an analysis of the labour force's behaviour and composition, but it does not measure the “flow” of job separations very well. The COEP, however, does exactly this and is an excellent source of information on movements across jobs and labour force states. Additionally, the COEP also surveys individuals twice and therefore, has a panel component lacking in the LFS design. I will first use the LFS to look at the distribution of hours, multiple job holding and the like among the population, and then I will turn to the COEP to look in more detail at the characteristics of and implications of EI for job separators.

## 2. Analysis Using LFS Data

### 2.1 LFS — Introduction

One must be very careful using the Labour Force Survey (LFS) for an analysis of the introduction of Employment Insurance (EI). The LFS was revised substantially in 1996–1997 and, unfortunately, the changes coincided almost exactly with the change from the Unemployment Insurance (UI) system to EI. For my purposes, the most important issue is that the “usual hours” question experienced a “break in concept.” (I thank Natalie Caron and Debra Sunter of Statistics Canada for explaining the implications and details of these changes to me). In general terms, the “new” LFS was phased-in late in 1996. In September 1996, the first rotation group was given the new questionnaire, while the five continuing rotation groups, which had already responded to the older questionnaire, continued using it. As subsequent new rotation groups were added in successive months, the fraction using the new LFS questionnaire increased. January 1997 was the first month that the new survey instrument was in use by all six rotation groups. My sample was selected to completely miss the LFS phase-in period.

During the LFS phase-in period, varying fractions of workers were asked different questions, but the public-use-data *does not identify* who was asked which question and the data is unusable for some of the purposes of this study. Further, before and after comparisons using the desirable “usual hours” question are not feasible even outside the phase-in period since the question changed from asking about hours of any kind (e.g. paid and unpaid) to asking only about paid hours. (Although there are additional questions in the new LFS, it would be unrealistic to believe that simply adding up various component parts of the new LFS would allow the “old” LFS response to be recovered). In general, although the LFS remains a crucial data source that can still be used to look at many issues, great care is required because the timing of the LFS redesign coincides so closely with the UI to EI transition.

Fortunately, the “actual hours” question (which includes regular and over-time hours) in the survey was not changed in the revision of the LFS and it can be used to look for changes resulting from the legislation. However, it does not provide as much information, and great care must be used to ensure that there are no holidays (e.g. Remembrance Day in November which is a holiday for some workers) in one month’s survey week and not another’s, or else spurious findings might result. Eight LFS surveys are used to conduct this evaluation: four prior to January 1997, and four following it. The eight are the February and June public release samples from 1995 through 1998. Note that these public release samples do not contain information on UI or EI regions, and the geographic unit of analysis is, at best, the province. However, given that this study looks at workers in jobs that are less than 15 hours per week, which is a small fraction of the labour force, we combine some provinces into regions to increase the sample size. While this is unfortunate on some dimensions, a preliminary analysis of the data showed it to be necessary.

Seasonality is controlled for by “matching months”. February and June were selected from the small set of months with no holidays near their middle when the LFS reference week occurred, and they allowed for very different seasons to be observed. They are also far enough apart from each other that the LFS sample is largely composed of different people. Additionally, one of the surveys is situated between the introduction of the two “small weeks” pilot projects (described in more detail below) which started on May 4, 1997, and August 31, 1997.

Given the nature of the data and the limited number of months available, no attempt is made to control for the business cycle using econometric techniques, but some simple comparisons across various groups can provide some evidence of cyclical effects.<sup>4</sup> There is, as mentioned earlier, a substantial change in business cycle conditions across the comparison months.

Given that I am looking for small changes, I aggregate the hours distribution and look at large ranges of it, so that the power of my tests is large. This also avoids some problems because of “heaping”.<sup>5</sup>

## 2.2 LFS — The Redesign and a Reduction in Hours “Heaping”?

An important precursor to using the LFS for this study is to explore any instability in the distribution of hours across the periods which encompass the UI-EI change that are attributable, at least potentially, to the LFS redesign. An obvious important issue is the way in which “actual hours” are reported. Even though the question did not experience a “break in concept”, it seems feasible that the redesign may have altered the way in which people responded to the questions. Looking at histograms and tabulations (not shown) of the hours reported in the “actual hours” question, it appeared that the distribution was “smoother” after the change with fewer responses ending in 0 or 5, (i.e. 5, 10, 15, 20 ...). This may be the result of less “rounding” or “heaping” to nice numbers as a result of the redesign, or it may follow from program changes, or both. If there has been a change in rounding, this will likely affect any inferences regarding changes in hours around 15. To get some understanding of the importance, and statistical significance, of the observed reduction, Table 1 presents some simple summary statistics.

This table has a format that is common to those that follow. In the upper portion, summary statistics for the months prior to the January 1997 legislation changes are presented. Below that are the four months in my sample window following the implementation of

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<sup>4</sup> Cross-sectional differences in, for example, unemployment rates across provinces are unlikely to provide an adequate control for the business cycle effects that are of concern in this case, and may even induce spurious results. To consider business cycle effects, movements in hours from a similar point in an earlier business cycle, say around 1986–87, or 1982–83, would have to be econometrically compared to the current findings, but that is beyond the scope of this study.

<sup>5</sup> “Heaping” is a commonly encountered phenomenon in several areas of empirical work. For example, age “heaping” — where respondents report not their true age, but round to a close convenient number, typically an even number, or a multiple of five — is a problem for demographers.

the legislation. At the bottom are  $p$ -values from a series of  $t$ -tests (statistical tests to determine the probability the observed difference in outcomes occurred by chance) that look for differences between the month indicated in the post-EI period and the pooled sample (two LFS surveys) from the same month (February or June) prior to the change. A  $p$ -value (probability value) is the smallest level of significance for which the test statistic value results in a rejection of the null hypothesis. For example, if a test was significant at *exactly* the 5 percent level, then the  $p$ -value would be 0.050. It is the value that one would obtain, for a given  $t$ -statistic, from a very detailed “ $t$ -table”. Simply stated, a  $p$ -value of 5 percent indicates that a difference in outcomes, at least as extreme as that observed, would happen by luck only 5 percent of the time, so the observed estimate of a change is likely to be “true”. A smaller  $p$ -value indicates greater confidence that a “true” change has occurred. Unless otherwise indicated, all the tests are two-sided.

In Table 1, the value of, for example, 68.09 as presented in the upper left hand corner, indicates that 68.09 percent of employed men who responded to this question are recorded as having worked (5, 10, 15, 20 ...) hours per week. As can be clearly seen from the table, for both men and women, and for a variety of ranges of the hours distribution, there has been a substantial reduction in individuals reporting such “rounded” numbers. Each sex reports approximately 5 to 8 percentage point drops in the fraction who work some multiple of 5. While clearly a large percentage of the workforce do work a number of hours per week ending in 0 or 5 (especially 40 hours per week), the change is notable. Focusing on the 15 hours mark, there is a small decrease in the percentage reporting exactly 15 hours, but the percentage reporting 13 or 14, and 16 or 17 hours has an inconsistent pattern with some post-EI months being above, and some below, the pre-EI levels. Some of these heaping reductions may reflect an actual change in hours prompted by the UI-EI transition, but much of it may result from the survey redesign. Since it happens for many different hours categories, and since I cannot see a similar change in the Canadian Out of Employment Panel (COEP) (results not shown), I suspect that most of the decrease in multiples of five results from the LFS redesign, although the mechanism is not clear. In what follows the hours categories are selected with this in mind, and this phenomenon supports looking at large portions of the hours distribution rather than individual hours categories.

## 2.3 LFS — Multiple Job Holding

EI causes jobs to be combined to obtain benefits in ways not previously possible. In particular, it allows for jobs not previously eligible to be combined with either similar jobs, or ones that were previously eligible. This might alter multiple job holding patterns where multiple job holding refers to jobs held simultaneously. Table 2 looks at gross job holding rates for different subcategories of the employed. Men and women are analyzed separately, as are subgroups of each where the subgroups are selected because they are potentially more sensitive to the change than is the average worker. Given the nature of the data, large changes for certain subgroups might not be statistically observable in the data for the entire population.



In this, and subsequent similar tables, the subgroups are youth ( $\leq 24$  years of age), high part-time industries (industries with greater than 15 percent of workers working less than 20 hours per week),<sup>6</sup> and low tenure workers (6 months or less on the job). Further, the upper part of this table looks at all jobs, while the lower part looks at combinations of part-time jobs (i.e. at least two jobs under 30 hours). Although the sample size for each statistical test is reflected in its  $p$ -value, I want to give some sense of the sample size for each month as an independent piece of information. However, presenting all of the numbers makes this table (and those that follow) very bulky. Therefore, rather than present the sample size for each month that is part of a series of statistical tests, I present the “mean” of the months involved. Since the monthly LFSs are roughly the same size, the “mean N” is not very different from the sample size for each month.

While there are some occasional low  $p$ -values in Table 2, this is not unexpected given the large number of tests being performed, and there is no apparent change in multiple job holding rates for men. For women, while there is little evidence of change overall, those working in high part-time industries have experienced a small increase in multiple job holding that is coincident with the UI-EI transition. These female high part-time industry workers appear to have experienced a small, but statistically significant, increase in multiple job holding.

## 2.4 LFS — Hours of Work

Tables 3 to 8 look at the percentage of jobs in crucial hours categories for first, the entire population of each sex and various subgroups that I believe might be more affected by the legislation, and second, different regions. It must be stated, at the outset, that arguments (theoretical predictions) might be made for a variety of movements in weekly job hours in different directions for different reasons by workers and firms across the hours distribution as a result of the UI-EI legislative change. Under UI, jobs might have been constrained below 15 hours to avoid paying premiums. Other workers and firms may have previously set weekly hours to be 15 or greater per week in order to obtain coverage, but may have shifted to a job less than 15 hours per week since coverage is now maintained. Further, the variance in hours per week, around 15, might increase since workers are no longer confronted with the problem of obtaining and losing EI coverage from week to week as hours fluctuate. Of course, it takes time for workers and firms to learn how the new rules operate and then adjust. As mentioned, only the net short run effect can be observed for each group. It must be borne in mind that this may be the sum of flows in different directions, and learning may occur so that the long run impact might be quite different from the short run effect.

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<sup>6</sup> Using the LFS categories, the industries are: Agriculture, Retail Trade, Religious Organizations, Amusement and Recreational Services, Personal Services, Accommodation and Food Services, and Miscellaneous Services. We use 20 as our “cutoff” because we want to capture industries with a high percentage of workers near the 15 hours per week mark, rather than strictly below it since, in principle, firms and workers may increase or decrease hours for jobs around 15 hours per week.

Table 3 looks at the percentage of employment that is strictly under 15 hours (<15 hours). Overall, for men, there is a statistically significant decrease in the fraction of jobs less than 15 hours in both of the June samples, but not in the February ones. Similar observations can be made for the youth and high part-time industry subgroups. The low tenure subgroup has similar results for June, but the February 1998 difference is also marginally statistically significant. The magnitude of these changes depends upon one's perspective. The reductions are quite small relative to employment as a whole. For example, between June 1995 to June 1997, the percentage of male employment that is less than 15 hours drops from 4.29 percent to 3.49 percent; thus, the level is quite small. For this group of low hours workers, however, this represents a  $([3.49-4.29]/4.29=)$  18.6 percent decrease, which many would consider quite large. Notice that the effect does not seem to occur until after February 1997; it seems credible that there was a lag in the response to the legislation, perhaps due to learning.

In contrast to the men's sample, while most of the months after February 1997 have post-EI rates that are below the pre-EI ones for women, almost none are statistically significant. This is not a definitive statement that no change has occurred for women; rather any change that may have occurred is either small or difficult to detect in our data, or slower than that of men. Alternatively, as with the men, there may be gross movements in different directions, but all we can see is the net macroeconomic effect. It may simply be that the gross increase, and the gross decrease, for women more closely "balances" than that for men, and since this study can only measure aggregate macroeconomic changes, we see little.

Recall also that the disregard amount was increased under EI, and that this can, in principle, also have an ambiguous effect since at the new higher level some workers might be able to work more than 15 hours per week while collecting EI benefits. Others, with a lower benefit rate, or higher hourly wage, would not be able to work more than 15 hours, but might be more likely to work given the increased range of jobs that are possible while on EI as a result of the higher disregard. Thus, the disregard may also be driving some of the observed changes. In general, we cannot distinguish which aspect of the EI policy change is inducing the observed aggregate change for men, or may be acting to affect women. However, if the disregard is an important factor in decreasing hours below 15, then we would expect to see an increase in the number of workers working just over 15 hours per week since there is a limit on how many hours a person on EI can work. No increase in the percentage of workers working just over 15 hours is observed though (as will be seen in Table 7). This suggests that the observed fall in the percentage of workers working under 15 hours occurs, despite the increase in the disregard threshold, encouraging low hours jobs.

Further, while the results for men and women appear to be quite different, it is possible that the counterfactual implicitly employed is incorrect. Given the changes in the unemployment rate observed in Figure 1, there is an obvious improvement in the economy across the periods being considered. Perhaps an improvement is associated with an increase in the percentage of low hours jobs. In the absence of the legislation, the percentage would be increasing so the observed stability, or small decrease for men, might

in fact represent a larger net impact of the legislation than is initially evident. Of course, the reverse might also be true. This remains a question for future work.

Continuing with the less than 15 hours per week category, Table 4 presents rates by province. The results here are more mixed for men, but it is clear that the reductions that are being observed are occurring in Quebec and the western regions, and they are not occurring in the Atlantic provinces for men. There continues to be no statistically significant reductions for women.

Table 5 breaks jobs of less than 15 hours per week into two groups: those above the “cutoff” number of hours required (based on the provincial average) to obtain EI (if the job was kept for 26 weeks), and those below it (very low hours jobs). Workers with only one job, and a job with hours that are low enough that they would never on their own generate enough hours to sustain an EI claim, might have a quite different behaviour than those with jobs with more hours. Of course, since EI regions cannot be identified in the data, the “cutoff” must be based on the provincial average. Since there are large differences within provinces, the estimate is very coarse, but it still provides substantial information. The results for women show reductions in the months beyond those immediately following the change, but they are uniformly small and statistically insignificant.

For men, almost all of the reduction is seen to come from very low hours jobs rather than those immediately below 15 hours, except for jobs with low tenure suggesting that new jobs might be adjusting differently. Results by province are presented in Table 6 and they conform to those described earlier. Most of the statistically significant declines occur outside the Atlantic provinces, and for very short hours jobs. This has important implications for our understanding of the movements in the hours distribution. It does not appear to be primarily jobs bunched just below 15 hours that are most affected, but jobs that are, for example, five or eight hours per week (e.g. 1 day per week, or one shift per week). These workers are mostly below the “cutoff” and will never be able to accumulate enough hours to meet the EI entrance requirements unless they combine multiple jobs and the other job has higher hours. (Recall from Table 2 that there has been no increase in multiple job holding though). Of course, in the first two years of EI, workers with annual earnings below \$2,000 obtain a refund on the EI premiums, so the initial effect is muted.

Tables 7 and 8 document similar statistics for 15-30 ( $\geq 15$  and  $< 30$ ) hours per week jobs, and 30 or more hours per week ( $\geq 30$ ) jobs. Almost no changes are evident for the 15–30 hours group. (The reduction in the percentage of jobs below 15 hours observed above is, on average, therefore, not a movement to job lengths just above 15 hours). But, as seen in Table 7, the percentage of jobs over 30 hours, especially low tenure (i.e. new) jobs for men, does appear to increase after the policy change. The results in Table 8, by province, do not indicate changes that are large enough to measure in the Atlantic region, however, there are scattered increases outside of the Atlantic provinces for men in the 30 plus hours group.

Overall, it appears that in comparing the pre- to post-EI periods that there has been a move away from very low hours jobs, to jobs over 30 hours per week for men. Perhaps a number of very small hours jobs are being combined, under EI, to become a single full-time job. Women show a much smaller response. Of course, as shown in Kuhn and Sweetman (1998), the job separation rate of men is substantially above that of women, so they might be more strongly affected by the legislative change. Caveats remain though. Given that business cycle conditions were changing across this period, more work is required to establish the correct counterfactual for evaluating the observed differences. Also, many of the changes are most obvious in the short tenure category, which suggests that in the longer run these changes may become more pronounced.

## 2.5 LFS — New Jobs

This subsection explores the empirical magnitude of any changes in the distribution of new jobs that occur across the pre- and post-EI periods. Looking at new jobs is quite important since it might give some indication of what the long run impacts of the legislation will be if this is a margin where firms and workers are especially flexible. Workers and firms who agreed on hours and other work arrangements prior to the UI to EI regime change might be slower to adjust to the change than workers and firms beginning new employment relationships. Further, as time passes following the introduction of EI, firms and workers might learn more about the new system and adapt. “New jobs” are defined to be jobs starting in the month prior to the survey. Several different hours ranges, stratified by geographic region, are studied in this portion of the analysis.

The concept of new jobs is closely allied with the rate of job creation more generally (and with the “low tenure” subgroup explored in earlier tables), but like other aspects of this macroeconomic analysis, multiple underlying influences might be operating. In addition to the removal of the “15 hour job trap”, once again the disregard rule could have an impact on the findings. Further, as Bill C-12 was originally passed, there was a disincentive to take short low wage jobs if a person was planning on claiming EI based on a higher wage job. This aspect of the legislation was later adjusted by the implementation of two pilot projects to test alternative ways of eliminating this disincentive.<sup>7</sup>

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<sup>7</sup> Following the introduction of EI, some individuals and communities expressed a concern with the reduction in benefits that resulted from EI, unlike UI, requiring (typically short duration) low hours, low pay jobs to be “averaged in” in the benefit calculation. Under Bill C-12 as originally passed, workers who anticipate that they will claim EI have an incentive to avoid jobs that will reduce the value of the claim. As a result, Human Resources Development Canada (HRDC) instituted two “Small Weeks” adjustment projects which together covered 29 high unemployment rate regions (more detailed information on these projects can be found in HRDC’s Circular 97-5 issued in April 1997). One of these pilot projects allowed “Small Weeks”, defined as weekly pay below \$150 (see 1.5.1 in the circular for more details), to be bundled, while the other allowed them to be excluded. The circular states that: “The benefit rates resulting from excluding or bundling are identical. The bundling calculation requires more steps to determine the insured earnings and the applicable divisor”. Each project included *both* “bundling” and “excluding”, but each was started at a different time and applied to a selected set of EI regions. The first project applied to claims effective May 4, 1997 and later, while the second applied to claims effective August 31, 1997 and later. While this study is not concerned with benefit rates and hourly wages directly, extremely low weekly earnings are associated with low weekly hours. For example, in a province with a minimum wage of \$7, having weekly earnings below \$150 implies a maximum of about 21 hours of work in the week. Wages above that imply fewer hours to remain under \$150.

The upper panel of Table 9 presents the percentage of new jobs that are less than 15 hours per week relative to total employment. In addition, the lower part of the table represents the total number of new jobs less than 15 hours per week, corresponding to each percentage. Since the level of total employment changes across survey months, comparing the percentage of new jobs and the count of new jobs are not exactly the same, and the levels can add an additional perspective on the issue. This table shows fairly convincingly that the percentage of new jobs that are below 15 hours per week drops quite substantially across the periods. While the total number of jobs, or the percentage of the workforce affected is not enormous, the drop is statistically significant in many of the tests and appears to occur for both sexes and, for the most part, in all regions. For both men and women, the Atlantic region in the last month studied (June 1998) is an exception (of course, this month is also the only one after the implementation of both pilot projects).

While striking, this finding, however, is not so easily attributed to the UI-EI change. Table 10 performs exactly the same exercise for jobs of less than 1 month, but of any hours per week. A very similar decrease is observed in Table 9. To further explore what is happening to new job starts, Table 11 performs the same tests for jobs of between 15 and 30 hours, and Table 12 for jobs over 30 hours. A similar decrease is seen to occur across the entire hours of work distribution. For some reason (a reason that is not obvious, given that, as seen in Figure 1, the unemployment rate was decreasing strongly in 1997 and 1998), there appears to have been slower job creation in the months tested post-EI than pre-EI.

Table 13 extends the analysis of new jobs, and avoids the issue of the changing percentage of new jobs relative to all jobs. In the top half of the table, the percentage of all *new* jobs (under one month in duration) that are below 15 hours is presented. A similar percentage is given in the lower part of the table for new jobs larger than or equal to 30 hours. It is clear that the percentage of new jobs below 15 hours drops in the post-EI period relative to the UI period almost everywhere, and the reverse occurs for new jobs over 30 hours. The most notable and unsurprising exception is for women in the first month after the change. With the same notable exception, the percentage of new jobs over 30 hours increases in the post-EI period. The magnitude of the change, for both men and women, is quite large. For example, overall, for men, the percentage of new jobs that were less than 15 hours per week was 25.7 percent in February 1996, whereas in February 1998 it reduced to 15.7 percent. The same percentages for women are 33.9 and 20.0.<sup>8</sup> One exception to the general trend is the June percentages in the Atlantic region: for both men and women, there is little difference, and in June 1998 they increase rather than decrease.<sup>9</sup> Overall, if the 15 hour job trap operated primarily to constrain workers and firms to lower hours jobs than would otherwise have occurred, then one would expect new jobs to adjust to the removal of the constraint more quickly than existing jobs. The reduced percentage of new low hours jobs being created is consistent with this expectation.

<sup>8</sup> There is also a pronounced seasonal pattern that can be seen in comparing the February and June estimates. The percentage of new jobs that are below 15 hours per week in June is lower than in February.

<sup>9</sup> Note that June 1998 is after the implementation of the “Small Weeks” pilot projects, and a larger percentage of the Atlantic region was covered by the pilot projects than the other regions.

While the magnitude of the change is quite large, as discussed previously, only a small percentage of the labour force is affected at any one moment. However, unlike the previous discussion, in this case what can be thought of as an approximation to a “flow” is being measured so that as time passes this change could have a much larger impact than it first appears. An important determinant of how large this will grow to be is whether they are primarily short or long duration jobs. If there is a large change in the hours of jobs that will endure to become long duration jobs, then this will have a much larger impact on the total hours distribution in the long run.

One way to get a preliminary understanding of how important this effect might be is to look not at the employed, but at those who are unemployed but previously had low tenure jobs — these represent those exiting from short duration jobs. Table 14 looks at changes in the percentage of the unemployed who previously had low tenure jobs according to their hours of work in their previous job; the top panel represents low hours workers, and the lower panel high hours. Of course, some of these individuals may have become unemployed prior to the survey and this makes the early months following the change difficult to interpret. This will be less of a problem in months farther from the legislative change. The LFS does not contain detailed information on hours worked in the previous job for the unemployed, so the working definition of the pre-separation job is one that is less than one month, and part-time (i.e. less than 30 hours). Also, an additional line of tests is included for these small samples below those found in the other tables: a joint test pooling both February and June in the pre- and post-EI periods is performed.

Making an inference is difficult since sample sizes are much smaller than the previous cases. It appears that there may be some reduction in men’s low hours new jobs that are short duration in the west, and in the Atlantic provinces, but no effect for women except possibly for the February samples in the Atlantic provinces. Further, the magnitude of some of the reductions in the Atlantic provinces, for men in particular, is extremely large. The lower half of Table 14 looks at the unemployed who worked less than a month in jobs of greater than 30 hours. It shows very little change across the policy regimes.

Overall, there appears to be some substantial changes in the hours of new jobs around the introduction of EI. A reduction in the percentage of new jobs that are less than 15 hours is observed. Although for the currently unemployed, at least for men, it appears that while some of these new jobs are of short duration, not all of them are. This suggests that there may be a larger impact of the move to EI as time passes and a larger percentage of the work force adjusts as these new jobs become both longer tenured jobs and accumulate to a larger percentage of total employment. This issue clearly needs continued monitoring.



## 3. *Analysis Using COEP Data*

### 3.1 COEP — Introduction

The 1996 Canadian Out of Employment Panel (COEP) data set is ideal for looking at many issues related to Employment Insurance (EI), and the Unemployment Insurance (UI)-EI transition. It is a quarterly survey of a sample from the population of all individuals experiencing job separations in Canada for which Records of Employment (ROE) were issued, and it combines survey and administrative data.<sup>10</sup> Individuals are selected into the sample from the population of ROEs in the Human Resources Development Canada (HRDC) file for the appropriate period. The reference ROE is the one in which a person is selected into the sample. However, the respondent may have (frequently has) other ROEs (other job separations) that are relevant to the study in that they may be combined with the reference ROE to establish an EI claim. A warning is required in interpreting the COEP's results: it is (approximately) a random sample of people who experience a separation in a given quarter of the calendar year, not a random sample of either EI claimants, the labour force, or the population. The key point is that individuals who experience frequent separations are over-represented in the sample relative to their frequency in the labour force. Perhaps more subtly, EI claimants who base their claims on multiple ROEs will be over-represented in the sample relative to all claimants.<sup>11</sup>

At the time of writing there were nine cohorts of data from the COEP available. Four are from the four quarters (year) prior to the start of the phase-in of the UI-EI transition in July 1996, two are during the phase-in period, and three are following the completion of the phase-in in January 1997. Each cohort is interviewed twice (two waves for each cohort): about 12 and 20 months following their job separation. This study uses only first interviews, since very few second interviews are completed at the time of writing. Further, only cohorts 7, 8 and 9 are employed.

Although I use the phrase “random sample” above, the COEP is in fact not a random sample. It is a stratified and partially clustered survey, and requires correct weights to be applied to correctly represent the population.<sup>12</sup> For all tabulations and regression analysis, appropriate survey weights are applied.

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<sup>10</sup> An ROE is issued by the employer at the termination of the employee-employer relationship; thus, the self-employed are not normally included in the sample frame. An ROE is required to initiate an EI claim.

<sup>11</sup> In what follows, all ROE reasons are used in the calculation of eligibility and entitlement even though voluntary quitters, for example, are less likely to claim than those who are laid off for “short work”. A more refined version might weigh each observation by the probability of take-up for its ROE reason for separation group.

<sup>12</sup> In addition to the usual issues of stratification and non-response, part of the survey design includes certain communities being over sampled.



## 3.2 COEP — The Tricky Question of Hours

Since the focus of the paper is on the impacts of the move from a weeks to an hours based system, an important preliminary issue concerns identifying which measure of hours is the most appropriate to use. There are two candidates: the hours reported on the version of the ROE form instituted after January 1997 which captures the information (of course the UI version of the ROE form does not contain information on hours), and the hours reported by respondents as part of the survey. Several related issues need to be noted. First, HRDC policy for dealing with weekly hours in the UI period for claims made in the EI period is to assume that all jobs were 35 hours per week (very close to the national average). This transitional policy will, obviously, be an advantage to low hours workers, but a disadvantage for high hours workers. Second, for jobs that span the UI and EI regimes, hours are supposed to be reported for the latter and weeks for the former portions; and the 35 hours per week assumption will be used for the weeks portion. Third, for EI purposes, hours include all paid hours, both regular and overtime, but not, for example, unpaid overtime.

Survey and ROE (administrative) average weekly hours are compared in Tables 15 and 16. In each table the continuous hours variables are categorized into four groups to facilitate comparisons. The first table includes those observations for whom working hours are missing for either variable. About 7.5 percent of the sample have one of the variables missing (a few observations with various other variables missing, in particular those with both hours variables missing, are removed since they would be removed from any analysis). Table 16 includes only those jobs that are entirely in the EI period so that there is no confusion around the regime switch. Most obviously, it is clear in both tables that ROE and survey reports of hours differ dramatically even for the wide groupings employed. Only 52 percent of the observations lie on the diagonal (i.e. the groupings match) in Table 15, and 56 percent do so in Table 16. Further, many of the mismatches are quite gross with ROEs indicating over 40 hours and individuals reporting less than 15, and vice versa. The number of individuals over-reporting hours relative to employer reports substantially outnumbers the percentage under-reporting. This level of disagreement between the two measures seems too gross to be credible, but the numbers are fairly easy to generate from the data so a computational error is unlikely. I intend to pursue this issue at a later date. As a result of this data issue, I use ROE hours wherever possible in the work that follows, and I only use survey hours for those jobs, or percentage of jobs, that are in the UI period where ROE hours are not available. I am able to use ROE hours a large percentage of the time. This also has the advantage that, regardless of which is “right”, ROE hours are what are actually used to run the EI system.

## 3.3 COEP — Changes in Eligibility

Eligibility measures whether a person is able to obtain any EI benefits at all. Thus, to lose eligibility (to have the discrete variable go from one to zero), is to move from being able to obtain some benefits to not being able to obtain any. Whether or not the person actually takes up the benefits that they are eligible for is a separate issue and is the subject of a different evaluation report. Further, I use the word “entitlement” to indicate the number of weeks of benefits to which a person is entitled and I address this issue in the next section.

A cross tabulation comparing eligibility under the UI and EI rules is presented in Table 17. This table is very similar in format to those that follow. The upper number in each cell is the weighted number of observations, and the one below is the row percent in Table 17 (in all subsequent tables, percentages sum up to 100 for each column). Although the number of observations represented by each cell is generally not a whole number (because of the survey sampling weights), the total for the table equals the overall number of observations. Three categories are defined for each regime: those who are ineligible, those who can claim based only on their reference ROE (i.e. using only the reference ROE, even though they may also have others; any additional ROEs would only affect the individual's entitlement but not eligibility), and those who are eligible but need to combine multiple ROEs to claim. I use the simple rule that only ROEs in the 52 weeks (the UI and EI qualifying period) prior to the reference ROE are considered. Of course, in practice, the reference ROE may be combined with subsequent ROEs rather than previous ROEs to establish a claim. But given that any subsequent ROEs may not be in the data file yet, I use the retrospective rule for the purposes of my counterfactual believing it to be an interesting representation of the impact of the UI-EI transition. This technique has been employed in previous HRDC evaluation studies and does not appear to distort measures of the *change* in eligibility or entitlement, which is the focus of this study. However, those individuals who claim EI benefits may be able, on average, to increase their benefits relative to those predicted here by optimally combining ROEs. Thus, these calculations can be thought of as a (close) underestimate. Additionally, only a fraction of those who are eligible actually take up benefits (see Storer and Van Audenrode 1998).

Table 17 indicates that the regime change did not have a uniform impact on the population. Some workers became eligible while others became ineligible, although substantially more became eligible. About  $(9.1 + 14.5 =) 23.6$  percent of those who were not eligible under UI can claim under EI. In contrast, about  $(3.3 + 4.5 =) 7.8$  percent of those who could claim under UI cannot under EI. These changes follow directly from the move to the hours based system. High wage (e.g. summing to above \$150 per week) but very low hours individuals are no longer eligible, while those with lower wages, but slightly more hours, are newly eligible. Overall, the vast majority of separators, about 88 percent, do not change categories as I've defined them, and only 7.9 percent change their eligibility status (become newly eligible or ineligible).

In the series of Tables 18 through 24, differences in the nine UI-EI transition categories outlined in Table 17 are explored according to a variety of worker characteristics (in the order of the tables): province, sex, age, education, marital status, household type, and ethnic affiliation.<sup>13</sup> Looking first at the provincial data in Table 18, one interesting feature is that the Atlantic provinces have between 3 to 7 percent of workers who move from being ineligible to being eligible based on a single job, in contrast to about 2 percent nationally. They also have a slightly lower percentage that lose eligibility based on a single job (and a higher percentage with missing information).

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<sup>13</sup> Note that the sample sizes differ slightly across these tables since each one excludes those for whom we do not know the relevant variable.

In Table 19, comparing females and males, women can be seen to be slightly more likely to have both increased and decreased eligibility under EI, and they are less likely to maintain eligibility based on multiple jobs. Comparing across three broad age categories: youth (age 25 or less), prime age (age 26–55), older worker (age 56 or greater), it is clear in Table 20 that the distribution is very different for youth. About 33.6 percent of them are ineligible in both the pre- and post-EI periods, compared to 12.7 percent for the prime age and 8.2 percent for the older workers. As a group, the “youth” category contains a higher percentage of individuals who are more likely to change eligibility status, becoming either eligible, or ineligible, based on one job. Table 21 looks across education categories and shows few substantive differences, except that the some or completed university category is more likely to be ineligible both before and after the change — this might largely be caused by university students who are in the “some university” category. Differences across marital status are described in Table 22. The single group, which tends to be younger, is much more likely to be ineligible under both regimes, and less likely to have a single job that is eligible for both UI or EI benefits. There is very little difference between the married group and those who are widowed separated, or divorced.

Table 23 looks at eligibility and household type. Those who are single (living alone), or economically “single” but living with others, are more likely to not be eligible for either UI or EI. Many of these individuals are youth; they are also more likely to change eligibility status (although some are students and are thus rendered ineligible). There do not appear to be any startling differences across the household types.

Eligibility across self reported ethnic groups (non-visible minority, visible minority, and Aboriginal) can be observed in Table 24.<sup>14</sup> Visible minorities appear to be less likely to combine multiple jobs, and Aboriginals appear to be somewhat less likely to be eligible based on a single job. Non visible-minorities appear to be slightly more likely than the population average to lose eligibility based on a single job, whereas visible minorities are slightly more likely to lose eligibility based on multiple jobs.

Results of differences across demographic groups are summarized in a parsimonious way that controls for confounding interactions between the observed variables in Table 25 where the results from two probit, and two logit regressions are presented.<sup>15</sup> The coefficients are difficult to interpret, so the probability of eligibility changing as the dummy variable (all right hand side variables are dummy variables), evaluated at the mean of the sample, makes the discrete change from zero to one is also presented.<sup>16</sup> These are in two columns with “dF/dx” as the heading and are associated with the probit regression. A “dF/dx” value of, for example 0.017, implies that the average person experiences a 1.7 percent increase. These regression results should be viewed simply as descriptive tools to help summarize the data. The first regression has a dependent variable

<sup>14</sup> Visible minority and Aboriginal identification is self-reported in the COEP.

<sup>15</sup> Since the percentage of observations with a dependent variable set equal to one is not very large, both logit and probit regressions were run to ascertain the sensitivity of the results to the distributional assumption.

<sup>16</sup> These changes in probability measures have interpretations very much like ordinary least squares regression coefficients.

that is equal to one, if the observation becomes eligible and zero otherwise, while the dependent variable in the second is set to one if the individual becomes ineligible. This approach has the advantage of providing some sense of the statistical significance of any effects.

One notable impact of the legislation observed in Table 25 is that workers in the Atlantic provinces are both more likely to become eligible, and less likely to become ineligible, than other Canadians. Other impacts of significance are that women and youth are more likely to *both* become newly eligible *and* become newly ineligible than male and prime age workers, respectively. This arises because these populations have a much higher percentage of jobs near 15 hours per week, and they are affected in both directions by the legislation. There appears to be no difference in the impact of the legislation by education and visible minority status. While the coefficients are statistically significant, the probabilities they represent are everywhere quite small in magnitude. For example, for the probits for becoming eligible in the first column, a female's probability of being eligible increases by just under 2 percent, while that for youth increases by about 3.4 percent. Newfoundland's increases by about 4 percent, while the Territories' decreases by about the same percentage.

### 3.4 COEP — Changes in Entitlement

Benefit entitlement is calculated for cohorts 7, 8 and 9 using first the UI and then the EI rules, and the results are presented in Table 26 using the same 9 categories as in the eligibility analysis. Of course the categories have a slightly different interpretation now since some individuals who are eligible for EI benefits using only the reference ROE, in fact have multiple ROEs, and all of these are used in the entitlement calculation.<sup>17</sup> The individuals in the top row, representing 15 percent of the sample, are not eligible under either regime and, therefore, trivially have no change in eligibility. Those who become eligible based on a single job have, on average, almost 24 weeks of entitlement. Their minimum entitlement is 14 weeks, and their maximum is 45; in other words, they span the full range of possible benefit durations. Most, however, are close to the “mean” since the 25 and 75 percentiles are 19 and 26 weeks, respectively. Those who become eligible (move from being ineligible to being eligible) based on multiple jobs, increase their benefit entitlement by 29.3 weeks on average. Those who become ineligible, face a reduction of about 30 weeks if their claims were based on a single job, and 23 weeks if they were based on multiple jobs.

Since there are more individuals who become eligible, overall the number of weeks of entitlement in the system increases. But those who maintain their eligibility also have entitlement changes. Under UI, individuals who combined ROEs to establish claims, on average, increased entitlement from the move to EI. Meanwhile, those who established a claim based on a single job have theirs reduced — much of the latter decrease in entitlement arises from the reduction in the maximum weeks of benefits from 50 to 45

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<sup>17</sup> Therefore, some individuals are in one of the “one job” categories since they are eligible for benefits based on a single job, but their entitlement is in fact calculated using all of the jobs they have in the relevant window.

which is discussed in more detail below. Despite the large changes for some individuals, across the entire system there is little change in entitlement since the average reduction is only about 0.3 weeks.

A histogram of the distribution of entitlement losses is plotted in Figure 2 with a vertical line drawn at zero. The distribution is bimodal with most people having a small change in their weeks of entitlement. There is a fairly large spike at five weeks of lost entitlement reflecting the change in the maximum. There are, however, also long but thin right and left tails to the distribution reflecting the large changes experienced by some workers who are strongly affected by the new hours provisions. Some, who under UI had a (second) job that was ineligible for benefits have a large increase, while others who have a 16–18 hour a week job that was previously treated for a full week for benefit purposes, now find it only counts for about half a week.

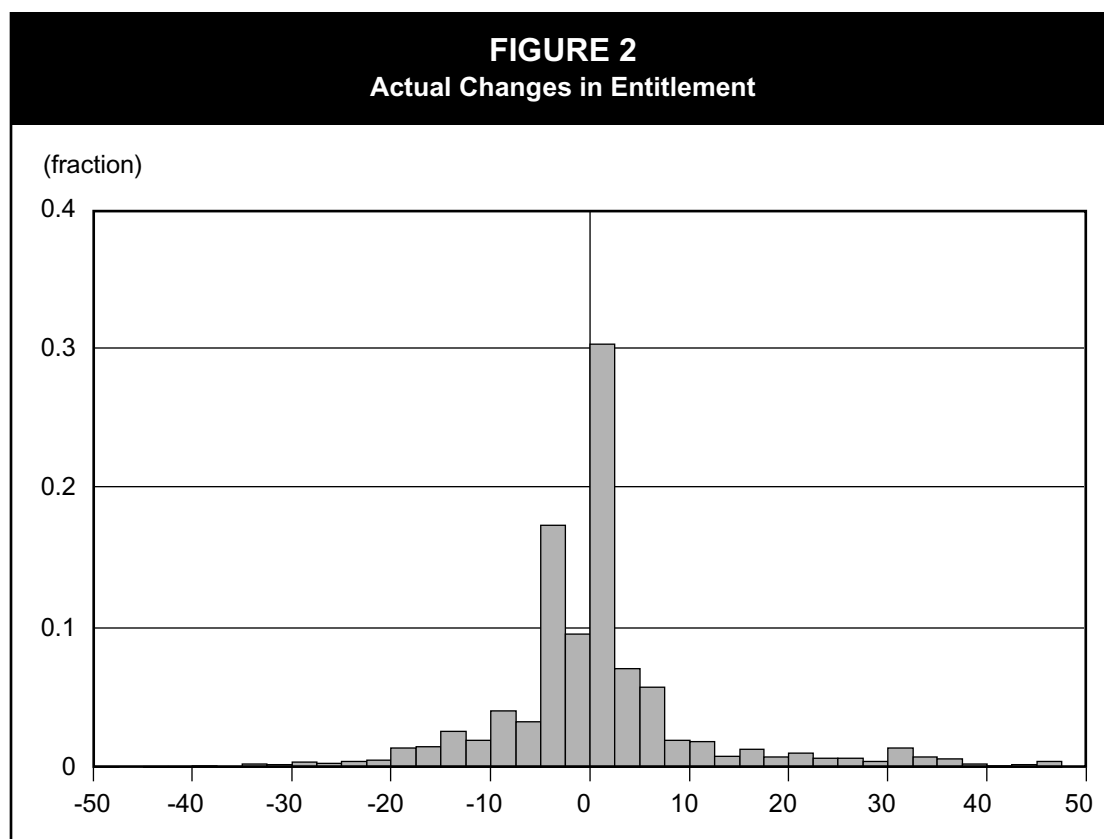
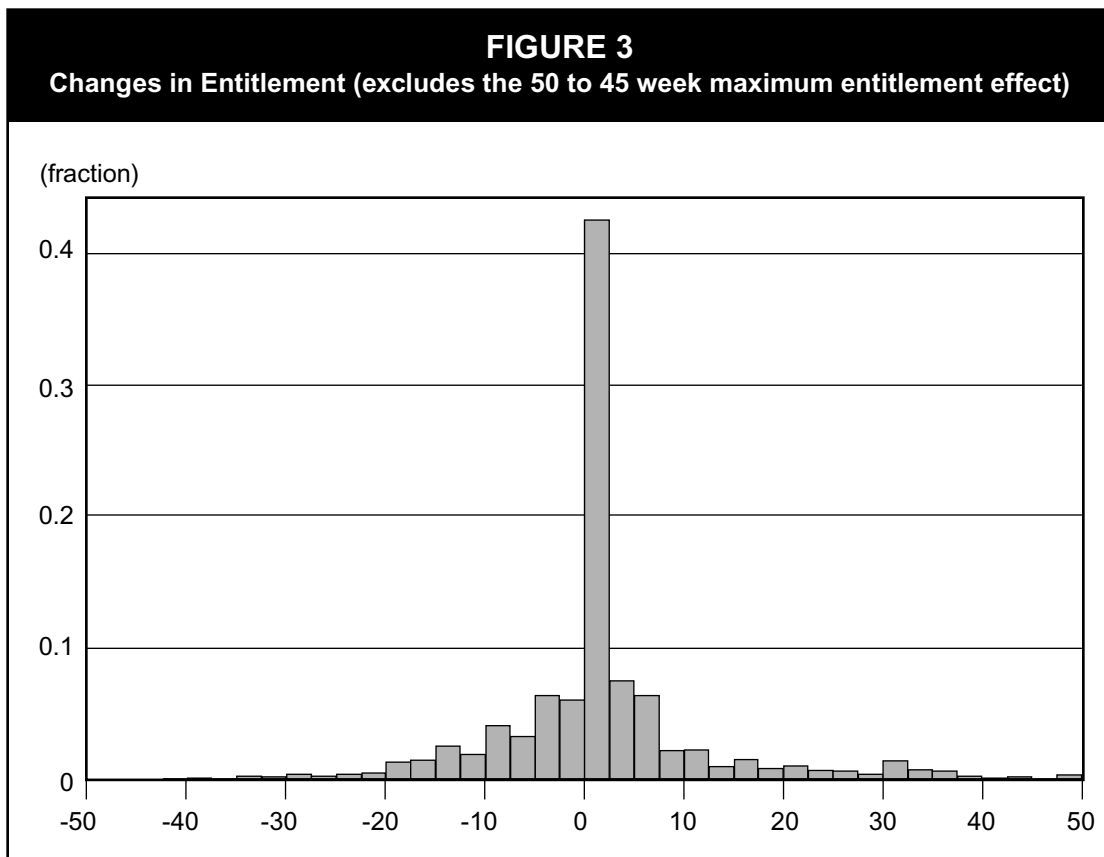


Table 27 extends the analysis of Table 26 by asking the question: what would entitlement have been had the EI hours changes taken place, but the move from a maximum entitlement of 50 weeks not been reduced to 45? (This is done by converting the benefit eligibility table under UI to a new benefit eligibility table using 35 hours per week as a conversion factor; this is the same approach employed by HRDC in moving from weeks to hours). That is, Table 27 isolates the hours change by, counterfactually, removing the reduction to the maximum. For almost all groups excluding those who lose eligibility there is a small increase in the “mean” weeks of entitlement. Overall, instead of a decrease

of about 0.3 weeks, the hours changes alone would have actually increased entitlement by about 0.4 weeks on average. And recall that eligibility has also changed so that there are more separators who are eligible to claim. The move to hours makes the EI system slightly more generous than the UI one on average. Only the reduction in the maximum, which affects the long tenured worker, causes the EI system to be less (potentially) generous in total.

Figure 3 plots the change in entitlement associated with Table 27 (eliminating the 50 to 45 week maximum entitlement effect). The large mass to the left of zero is effectively removed and there is an enormous spike at zero (notice that the y-axis scale has changed relative to Figure 2).

To identify the characteristics of those who lose or gain entitlement, Ordinary Least Squares (OLS) and as a specification test ordered probit regressions are run using the change in entitlement of those who are eligible under either UI or EI as a dependent variable. The sample is all those who are eligible under either policy regime. These results are presented in Table 28, and suggest that women face a reduction of about 2 weeks more than men, and older workers' entitlement is reduced about 1.7 weeks more than that of prime age workers. There are very few differences across geographic regions, with the exception that people in the Territories lose about 3 weeks more than those in Ontario. Further, those with greater than a high school education also lose slightly more than those with less education.





## ***4. Discussion***

Many of the findings observed here, a brief summary of which are in the executive summary at the beginning of this report, are small in magnitude relative to the entire workforce, but some are large for the particular group in question. This makes interpretation difficult. Further, there are clearly large differences in the impact of the legislative changes across individuals with some people experiencing large increases in benefits, and others large losses, from the same rule change.

A caveat that runs through much of the work with these data is that the interpretation of the results is difficult since there are business cycle effects that may be influencing the measures being estimated. Further, it must be remembered that only a short time has passed since the legislation was changed, and many changes such as this take a long time to alter worker's, and firm's, behaviour. Any small effects seen here might become quite large as people adjust more fully to the new Employment Insurance (EI) regulations.





## *Biographical note*

Arthur Sweetman received his Ph.D. from McMaster University in 1996, and is currently Assistant Professor of Economics at the University of Victoria, in Victoria, British Columbia. He studies labour markets and econometrics, and has done previous research on unemployment insurance, unions, discrimination, education, immigration and displaced workers. He is a senior researcher with the RIIM (Research on Immigration and Integration in the Metropolis) Centre of Excellence on Immigration, and is a member of the Western Research Network on Education and Training (WRNET a SSHRC sponsored initiative).



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# Tables

<b>TABLE 1</b> <b>Changes in Response “Heaping” at Multiples of Five</b> <b>(% of Respondents who Reported Having Worked a Multiple of Five Hours per Week)</b>						
%	Men			Women		
	All	Part-Time	<= 22 hrs.	All	Part-Time	<= 22 hrs.
Feb 95	68.09	42.19	46.66	57.78	39.57	43.48
June 95	71.25	43.47	46.96	60.51	42.89	48.22
Feb 96	68.74	41.01	43.65	59.02	41.74	45.76
June 96	70.79	44.22	47.43	60.21	43.71	48.35
Feb 97	63.79	38.48	41.97	51.35	35.51	39.23
June 97	65.32	39.02	43.84	54.76	37.96	42.13
Feb 98	60.86	37.77	40.71	50.22	34.79	39.71
June 98	64.77	40.79	44.74	53.32	36.08	41.62
<i>test F97</i>	0.000	0.022	0.037	0.000	0.000	0.000
<i>test J97</i>	0.000	0.001	0.006	0.000	0.000	0.000
<i>test F98</i>	0.000	0.004	0.051	0.000	0.000	0.000
<i>test J98</i>	0.000	0.029	0.155	0.000	0.000	0.000
Note: Tests are <i>t</i> -tests for differences between the given month and the same month pooled for 1995 and 1996. Reported test statistics are <i>p</i> -values (the level of significance at which there is evidence for a change). Column titles refer to hours worked in the survey week; “All” is all workers, “Part-Time” is <30 hours.						

**TABLE 2**  
**Percentage of Workers Holding Multiple Jobs**

%	Men				Women			
	All	Youth	High PT	Low Tenure	All	Youth	High PT	Low Tenure
<b>All Jobs</b>								
Feb 95	4.07	4.86	4.72	5.46	5.41	6.94	5.22	7.87
June 95	4.16	5.32	5.23	4.66	5.21	8.02	5.40	8.08
Feb 96	4.40	4.71	4.79	5.69	5.72	8.49	6.19	7.87
June 96	4.52	5.82	5.79	5.70	5.89	9.78	6.40	8.60
Feb 97	4.41	4.79	5.20	6.07	5.67	7.97	6.62	8.95
June 97	4.52	5.65	5.95	5.33	5.79	9.70	7.03	8.78
Feb 98	4.26	4.80	4.84	6.18	5.80	8.27	6.44	9.44
June 98	4.50	5.79	5.34	6.10	5.63	8.92	6.84	8.50
<i>test F97</i>	0.458	0.830	0.435	0.475	0.658	0.681	0.051	0.131
<i>test J97</i>	0.366	0.923	0.367	0.680	0.355	0.253	0.011	0.589
<i>test F98</i>	0.890	0.847	0.998	0.315	0.340	0.332	0.084	0.030
<i>test J98</i>	0.388	0.746	0.959	0.082	0.839	0.983	0.042	0.872
<b>Mult. PT Jobs</b>								
Feb 95	7.53	6.24	6.29	7.99	8.98	7.79	7.26	9.33
June 95	7.91	7.06	7.90	6.52	9.63	8.80	7.77	10.20
Feb 96	8.27	5.21	6.47	6.81	10.04	10.14	8.44	9.48
June 96	9.07	7.36	7.67	9.00	10.55	11.57	9.42	11.04
Feb 97	8.41	5.86	6.84	9.33	9.60	10.13	8.63	10.72
June 97	9.19	7.35	8.17	7.81	10.53	12.37	9.62	11.65
Feb 98	7.80	6.10	7.85	8.32	9.76	8.89	8.58	12.23
June 98	9.34	7.75	8.64	8.28	10.38	11.74	9.61	10.75
<i>test F97</i>	0.496	0.858	0.611	0.192	0.175	0.253	0.292	0.220
<i>test J97</i>	0.395	0.887	0.713	0.964	0.481	0.049	0.188	0.411
<i>test F98</i>	0.885	0.650	0.154	0.500	0.794	0.905	0.328	0.013
<i>test J98</i>	0.309	0.603	0.441	0.692	0.609	0.155	0.212	0.909
mean N	3,092	1,614	1,526	984	6,990	2,022	3,213	1,626

Note: Tests are *t*-tests for differences between the given month and the same month pooled for 1995 and 1996. Reported test statistics are *p*-values (the level of significance at which there is evidence for a change, i.e. the probability of error if concluding that there has been a change). N's are "mean" monthly sample sizes for smaller mult. PT subsamples (see section 2.3). Column headings: "Youth" are ≤24, "High PT" industries are where >15 percent of workers work <20 hrs/wk, and "Low Tenure" jobs are less than 6 months in duration. The lower panel of the table looks at workers with multiple part-time (<30 hrs/wk) jobs.

**TABLE 3**  
**Percentage Working Less Than 15 Hours, High Risk Groups**

<b>%</b> <b>&lt;15 Hours</b>	<b>Men</b>				<b>Women</b>			
	<b>All</b>	<b>Youth</b>	<b>High PT</b>	<b>Low Tenure</b>	<b>All</b>	<b>Youth</b>	<b>High PT</b>	<b>Low Tenure</b>
Feb 95	5.39	21.89	12.94	14.90	10.17	26.85	16.72	20.85
June 95	4.29	15.67	10.43	9.06	8.12	17.27	13.04	14.05
Feb 96	5.92	23.49	12.91	15.86	10.29	28.31	17.72	22.78
June 96	4.09	14.78	9.92	8.82	8.43	19.92	13.96	16.18
Feb 97	5.38	23.25	13.39	13.86	11.12	31.41	19.97	24.71
June 97	3.49	12.32	8.34	6.88	7.99	18.43	13.45	14.84
Feb 98	5.30	21.54	12.90	13.69	9.99	27.98	15.84	19.92
June 98	3.66	12.59	8.64	7.39	8.08	18.83	13.10	14.12
<i>test F97</i>	0.221	0.584	0.501	0.125	0.005	0.001	0.000	0.012
<i>test J97</i>	0.000	0.000	0.001	0.000	0.300	0.889	0.931	0.784
<i>test F98</i>	0.112	0.283	0.982	0.075	0.425	0.752	0.038	0.080
<i>test J98</i>	0.003	0.000	0.007	0.009	0.469	0.770	0.507	0.268
mean N	24,211	4,061	5,422	3,981	22,304	3,575	7,093	3,558

Note: Tests are *t*-tests for differences between the given month and the same month pooled for 1995 and 1996. Reported test statistics are *p*-values (the level of significance at which there is evidence for a change, i.e. the probability of error if concluding that there has been a change). N's are "mean" monthly sample sizes (see section 2.3). Column headings: "Youth" are ≤24, "High PT" industries are where >15 percent of workers work <20 hrs/wk (see text footnote 6), and "Low Tenure" jobs are less than 6 months in duration.



**TABLE 4**  
**Percentage Working Less Than 15 Hours by Province**

% <15 Hours	Men				Women			
	Atlantic	Ontario	Quebec	West	Atlantic	Ontario	Quebec	West
Feb 95	6.57	5.04	5.24	5.73	9.88	10.35	8.71	11.13
June 95	3.40	4.68	3.55	4.63	7.59	8.77	5.87	9.18
Feb 96	6.92	5.70	6.20	5.76	10.86	10.84	8.62	10.74
June 96	3.40	4.49	3.69	4.04	7.09	9.17	6.91	8.97
Feb 97	5.33	5.74	4.64	5.51	11.17	11.01	9.32	12.70
June 97	3.31	3.84	2.62	3.81	7.48	8.41	6.25	8.96
Feb 98	6.19	5.63	4.71	5.13	10.47	9.88	8.96	10.82
June 98	3.75	3.71	3.02	4.11	7.53	8.56	7.27	8.19
<i>test F97</i>	0.007	0.348	0.031	0.545	0.240	0.437	0.334	0.001
<i>test J97</i>	0.809	0.016	0.004	0.096	0.804	0.231	0.812	0.806
<i>test F98</i>	0.319	0.506	0.048	0.093	0.879	0.162	0.667	0.822
<i>test J98</i>	0.353	0.005	0.110	0.482	0.724	0.386	0.138	0.050
mean N	4,202	7,823	4,664	7,504	4,021	7,206	3,981	7,080
Note: Tests are <i>t</i> -tests for differences between the given month and the same month pooled for 1995 and 1996. Reported test statistics are <i>p</i> -values (the level of significance at which there is evidence for a change, i.e. the probability of error if concluding that there has been a change). N's are "mean" monthly sample sizes (see section 2.3).								

**TABLE 5**  
**Hours Distribution for Workers Working <15 Hours/Week,**  
**Splitting the Sample at the Minimum Required for EI**

% <cutoff hours	Men				Women			
	All	Youth	High PT	Low Tenure	All	Youth	High PT	Low Tenure
Feb 95	3.76	15.38	8.59	10.74	6.77	18.44	10.73	14.01
June 95	3.06	11.46	7.34	6.99	5.45	11.96	8.55	9.45
Feb 96	4.30	16.94	9.00	11.29	7.15	20.18	12.03	17.11
June 96	2.93	10.39	6.67	6.35	5.90	14.07	9.51	11.60
Feb 97	3.78	16.27	9.08	9.96	7.48	22.68	13.39	17.10
June 97	2.46	9.00	5.61	5.31	5.14	12.00	8.37	10.19
Feb 98	3.68	15.12	8.68	10.24	6.64	19.21	10.13	13.34
June 98	2.36	8.61	5.50	4.87	5.51	13.42	8.74	10.92
<i>test F97</i>	0.200	0.884	0.636	0.311	0.046	0.002	0.001	0.116
<i>test J97</i>	0.000	0.003	0.003	0.008	0.014	0.202	0.172	0.693
<i>test F98</i>	0.066	0.260	0.844	0.349	0.208	0.914	0.023	0.016
<i>test J98</i>	0.000	0.000	0.001	0.000	0.486	0.592	0.560	0.722
<b>cutoff to 15 hrs</b>								
Feb 95	1.64	6.51	4.35	4.16	3.40	8.42	5.99	6.84
June 95	1.23	4.20	3.09	2.08	2.67	5.31	4.48	4.60
Feb 96	1.62	6.55	3.92	4.56	3.14	8.13	5.69	5.67
June 96	1.15	4.38	3.25	2.47	2.53	5.86	4.45	4.59
Feb 97	1.59	6.98	4.32	3.90	3.63	8.73	6.58	7.62
June 97	1.03	3.32	2.73	1.57	2.86	6.43	5.08	4.64
Feb 98	1.62	6.42	4.22	3.45	3.34	8.77	5.71	6.58
June 98	1.29	3.98	3.14	2.52	2.56	5.41	4.36	3.89
<i>test F97</i>	0.792	0.494	0.645	0.426	0.053	0.531	0.091	0.061
<i>test J97</i>	0.087	0.018	0.175	0.012	0.121	0.139	0.113	0.918
<i>test F98</i>	0.942	0.870	0.814	0.079	0.677	0.509	0.757	0.637
<i>test J98</i>	0.347	0.483	0.919	0.459	0.809	0.770	0.771	0.157

Note: Tests are *t*-tests for differences between the given month and the same month pooled for 1995 and 1996. Reported test statistics are *p*-values. (the level of significance at which there is evidence for a change, i.e. the probability of error if concluding that there has been a change) The "cutoff" is the minimum number of hours per week required, on average, to qualify for EI if a worker is employed for the entire qualifying period based on the provincial unemployment rate (see section 2.4). Column headings: "Youth" are <=24, "High PT" industries are where >15 percent of workers work <20 hrs/wk (see text footnote 6), and "Low Tenure" jobs are less than 6 months in duration.

**TABLE 6**  
**Hours Distribution for Workers Working <15 Hours/Week,**  
**Splitting the Sample at the Minimum Required to Qualify for EI — by Region**

% <cutoff hours	Men				Women			
	Atlantic	Ontario	Quebec	West	Atlantic	Ontario	Quebec	West
Feb 95	3.17	3.77	3.07	4.46	4.50	7.51	4.67	7.97
June 95	1.65	3.53	1.96	3.71	3.45	6.33	3.02	6.70
Feb 96	3.21	4.78	3.42	4.62	4.99	8.22	4.60	8.21
June 96	1.89	3.36	2.36	3.09	3.39	7.10	3.81	6.56
Feb 97	2.98	4.52	2.34	4.16	5.45	8.11	4.90	9.20
June 97	1.70	3.00	1.33	2.90	3.59	5.79	2.80	6.50
Feb 98	3.11	4.21	2.59	3.97	5.43	7.27	4.56	7.71
June 98	1.66	2.63	1.24	3.12	3.49	6.63	3.67	5.93
<i>test F97</i>	0.587	0.487	0.010	0.260	0.148	0.583	0.587	0.022
<i>test J97</i>	0.786	0.102	0.001	0.070	0.671	0.019	0.119	0.758
<i>test F98</i>	0.848	0.818	0.089	0.082	0.161	0.186	0.870	0.394
<i>test J98</i>	0.660	0.003	0.000	0.326	0.855	0.854	0.548	0.071
<b>cutoff to 15 hrs</b>								
Feb 95	3.41	1.27	2.17	1.27	5.39	2.85	4.04	3.16
June 95	1.75	1.15	1.59	0.92	4.14	2.45	2.85	2.47
Feb 96	3.71	0.92	2.78	1.14	5.87	2.62	4.02	2.52
June 96	1.51	1.13	1.33	0.95	3.70	2.07	3.10	2.42
Feb 97	2.36	1.22	2.30	1.35	5.72	2.89	4.42	3.51
June 97	1.61	0.84	1.29	0.91	3.89	2.62	3.44	2.45
Feb 98	3.08	1.42	2.12	1.16	5.04	2.61	4.40	3.11
June 98	2.09	1.08	1.78	0.98	4.04	1.93	3.60	2.25
<i>test F97</i>	0.001	0.501	0.633	0.451	0.845	0.576	0.427	0.029
<i>test J97</i>	0.943	0.049	0.475	0.877	0.934	0.162	0.274	0.973
<i>test F98</i>	0.244	0.083	0.306	0.783	0.244	0.643	0.445	0.355
<i>test J98</i>	0.098	0.705	0.266	0.728	0.762	0.145	0.143	0.447

Note: Tests are *t*-tests for differences between the given month and the same month pooled for 1995 and 1996. Reported test statistics are *p*-values (the level of significance at which there is evidence for a change, i.e. the probability of error if concluding that there has been a change). The "cutoff" is the minimum number of hours per week required, on average, to qualify for EI if a worker is employed for the entire qualifying period based on the provincial unemployment rate (see section 2.4).

**TABLE 7**  
**Hours Distribution 15–30 and Over 30 hours, by Risk Group**

<b>%</b>	<b>Men</b>				<b>Women</b>			
	<b>All</b>	<b>Youth</b>	<b>High PT</b>	<b>Low Tenure</b>	<b>All</b>	<b>Youth</b>	<b>High PT</b>	<b>Low Tenure</b>
<b>15– &lt;30 hrs</b>								
Feb 95	8.40	22.91	17.44	15.29	20.46	27.52	27.64	28.16
June 95	7.27	19.80	15.73	11.85	20.07	29.69	29.09	25.73
Feb 96	8.31	24.31	16.71	15.84	20.55	30.64	28.92	27.93
June 96	7.57	19.43	15.71	12.99	19.57	28.77	28.10	24.01
Feb 97	7.89	21.75	15.48	14.33	20.77	28.42	28.80	26.87
June 97	7.19	18.49	14.60	11.29	20.28	29.33	29.23	24.84
Feb 98	8.28	23.06	15.93	13.23	21.66	30.22	30.61	27.30
June 98	7.96	20.83	17.37	13.00	19.48	27.88	27.32	23.31
<i>test F97</i>	0.093	0.091	0.046	0.206	0.531	0.578	0.525	0.327
<i>test J97</i>	0.351	0.206	0.119	0.118	0.249	0.929	0.426	0.981
<i>test F98</i>	0.803	0.634	0.154	0.011	0.006	0.347	0.006	0.523
<i>test J98</i>	0.041	0.188	0.034	0.428	0.402	0.214	0.117	0.138
<b>30+ hours</b>								
Feb 95	86.21	55.20	69.62	69.81	69.37	45.63	55.64	50.99
June 95	88.44	64.54	73.85	79.09	71.81	53.03	57.87	60.22
Feb 96	85.77	52.20	70.38	68.31	69.16	41.05	53.36	49.29
June 96	88.34	65.80	74.37	78.19	71.99	51.30	57.93	59.81
Feb 97	86.74	55.00	71.13	71.81	68.12	40.17	51.23	48.42
June 97	89.32	69.19	77.06	81.83	71.73	52.24	57.32	60.32
Feb 98	86.41	55.40	71.18	73.08	68.36	41.80	53.55	52.78
June 98	88.38	66.58	73.98	79.61	72.44	53.28	59.58	62.57
<i>test F97</i>	0.026	0.290	0.223	0.029	0.016	0.014	0.000	0.203
<i>test J97</i>	0.002	0.000	0.001	0.000	0.736	0.956	0.525	0.777
<i>test F98</i>	0.229	0.168	0.205	0.001	0.059	0.217	0.309	0.054
<i>test J98</i>	0.970	0.176	0.778	0.283	0.207	0.348	0.055	0.033
mean N	24,211	4,061	5,422	3,981	22,304	3,575	7,093	3,558

Note: Tests are *t*-tests for differences between the given month and the same month pooled for 1995 and 1996. Reported test statistics are *p*-values (the level of significance at which there is evidence for a change, i.e. the probability of error if concluding that there has been a change). N's are mean monthly sample sizes (see section 2.3). Column headings: "Youth" are ≤24, "High PT" industries are where >15 percent of workers work <20 hrs/wk (see text footnote 6), and "Low Tenure" jobs are less than 6 months in duration.

**TABLE 8**  
**Hours Distribution 15–30 and Over 30 Hours, by Province**

15– <30 hrs	Men				Women			
	Atlantic	Ontario	Quebec	West	Atlantic	Ontario	Quebec	West
Feb 95	7.64	8.43	8.56	8.40	19.49	19.62	20.22	22.03
June 95	7.02	7.55	6.38	7.72	18.77	19.00	21.62	20.58
Feb 96	8.20	8.08	8.52	8.47	18.77	19.47	20.58	22.40
June 96	7.93	7.53	7.86	7.29	18.38	19.05	19.93	20.28
Feb 97	8.06	8.07	7.94	7.56	20.83	19.12	21.65	22.26
June 97	6.83	7.34	7.17	7.08	19.74	19.59	19.92	21.61
Feb 98	7.78	8.08	7.69	9.16	20.72	20.52	21.02	23.91
June 98	8.00	7.62	7.28	8.99	19.22	18.60	18.37	21.57
<i>test F97</i>	0.812	0.704	0.348	0.051	0.055	0.522	0.210	0.954
<i>test J97</i>	0.224	0.628	0.929	0.320	0.167	0.383	0.367	0.085
<i>test F98</i>	0.821	0.720	0.184	0.127	0.077	0.154	0.531	0.018
<i>test J98</i>	0.350	0.869	0.785	0.001	0.425	0.516	0.010	0.091
<b>30+ hours</b>								
Feb 95	85.79	86.53	86.20	85.87	70.63	70.03	71.07	66.84
June 95	89.58	87.77	90.08	87.65	73.64	72.22	72.51	70.24
Feb 96	84.88	86.22	85.28	85.76	70.37	69.69	70.80	66.87
June 96	88.67	87.97	88.45	88.67	74.53	71.77	73.16	70.74
Feb 97	86.61	86.19	87.42	86.93	68.00	69.88	69.03	65.04
June 97	89.85	88.82	90.22	89.11	72.79	72.00	73.84	69.44
Feb 98	86.03	86.29	87.60	85.72	68.82	69.60	70.02	65.27
June 98	88.26	88.67	89.70	86.91	73.25	72.84	74.36	70.24
<i>test F97</i>	0.077	0.760	0.029	0.045	0.016	0.963	0.081	0.024
<i>test J97</i>	0.220	0.082	0.143	0.052	0.168	0.943	0.337	0.169
<i>test F98</i>	0.332	0.861	0.019	0.837	0.107	0.746	0.419	0.049
<i>test J98</i>	0.161	0.134	0.611	0.030	0.377	0.239	0.141	0.761
mean N	4,202	7,823	4,664	7,504	4,021	7,206	3,981	7,080
Note: Tests are <i>t</i> -tests for differences between the given month and the same month pooled for 1995 and 1996. Reported test statistics are <i>p</i> -values (the level of significance at which there is evidence for a change, i.e. the probability of error if concluding that there has been a change). N's are "mean" monthly sample sizes (see section 2.3).								

**TABLE 9**  
**New Jobs (<1 month) That Are Less Than 15 Hours per Week**

Employed %	Men					Women				
	Canada	Atlantic	Quebec	Ontario	West	Canada	Atlantic	Quebec	Ontario	West
Feb 95	0.63	1.10	0.87	0.35	0.68	0.84	1.21	1.15	0.58	0.87
June 95	0.77	0.74	1.05	0.73	0.58	0.84	1.03	0.72	0.62	1.18
Feb 96	0.71	1.09	1.00	0.50	0.66	0.93	1.21	1.09	0.83	0.87
June 96	0.65	0.84	0.81	0.52	0.65	0.93	0.97	1.15	0.76	0.97
Feb 97	0.26	0.52	0.32	0.16	0.30	0.42	0.48	0.30	0.43	0.47
June 97	0.46	0.67	0.46	0.41	0.45	0.56	1.03	0.52	0.48	0.58
Feb 98	0.32	0.40	0.31	0.31	0.32	0.40	0.62	0.39	0.24	0.57
June 98	0.37	0.94	0.28	0.29	0.40	0.70	1.00	0.62	0.62	0.78
<i>test F97</i>	0.000	0.004	0.000	0.001	0.000	0.000	0.000	0.000	0.033	0.003
<i>test J97</i>	0.000	0.477	0.006	0.047	0.145	0.000	0.874	0.017	0.069	0.000
<i>test F98</i>	0.000	0.000	0.000	0.188	0.001	0.000	0.002	0.000	0.000	0.031
<i>test J98</i>	0.000	0.422	0.000	0.001	0.035	0.021	0.997	0.095	0.554	0.058
#										
Feb 95	34,465	4,078	11,807	7,634	10,946	41,886	4,234	13,267	11,668	12,717
June 95	45,285	3,207	15,279	16,959	9,840	43,465	3,894	8,786	12,788	17,997
Feb 96	39,109	3,993	13,358	11,167	10,591	46,176	4,143	12,748	16,549	12,736
June 96	38,553	3,604	11,742	12,062	11,145	48,308	3,644	13,883	15,984	14,797
Feb 97	14,407	1,893	4,152	3,506	4,856	20,498	1,648	3,563	8,458	6,829
June 97	27,078	2,941	6,818	9,564	7,755	28,508	3,869	6,246	9,562	8,831
Feb 98	18,005	1,483	4,154	7,040	5,328	20,389	2,238	4,587	4,936	8,628
June 98	22,136	4,128	4,117	7,019	6,872	37,158	3,918	7,552	13,260	12,428
<i>test F97</i>	0.000	0.003	0.000	0.001	0.000	0.000	0.000	0.000	0.027	0.002
<i>test J97</i>	0.000	0.517	0.008	0.045	0.147	0.000	0.899	0.017	0.049	0.000
<i>test F98</i>	0.000	0.000	0.000	0.255	0.002	0.000	0.004	0.000	0.000	0.046
<i>test J98</i>	0.000	0.379	0.000	0.001	0.043	0.044	0.837	0.100	0.672	0.101

Note: Tests are *t*-tests for differences between the given month and the same month pooled for 1995 and 1996. Reported test statistics are *p*-values (the level of significance at which there is evidence for a change, i.e. the probability of error if concluding that there has been a change). The upper panel presents the percentage of new jobs (<1 month) that are less than 15 hours per week relative to total employment. The lower panel provides the number of new jobs in the population associated with the percentages in the upper panel.

**TABLE 10**  
**New Jobs (<1 Month) of All Hours**

Employed %	Men					Women				
	Canada	Atlantic	Quebec	Ontario	West	Canada	Atlantic	Quebec	Ontario	West
Feb 95	2.90	4.58	3.30	1.99	3.40	2.95	2.06	4.04	3.65	3.12
Jun 95	4.81	8.52	5.79	3.27	5.11	4.06	3.22	4.68	6.47	4.11
Feb 96	2.76	3.81	3.48	1.84	3.17	2.75	2.50	3.16	3.09	2.67
Jun 96	4.43	7.40	5.15	3.42	4.44	3.64	2.64	4.71	5.49	3.70
Feb 97	1.60	2.40	1.61	1.26	1.87	1.30	1.26	1.10	1.79	1.38
Jun 97	4.13	8.21	5.13	3.06	3.69	3.60	3.20	3.55	6.45	3.48
Feb 98	2.04	2.83	1.79	1.65	2.62	2.00	1.83	1.91	2.38	2.20
Jun 98	3.66	7.33	4.40	2.65	3.48	3.25	2.34	4.04	6.20	3.13
<i>test F97</i>	0.000	0.000	0.000	0.002	0.000	0.000	0.000	0.000	0.000	0.000
<i>test J97</i>	0.011	0.639	0.474	0.290	0.001	0.178	0.368	0.010	0.357	0.161
<i>test F98</i>	0.000	0.001	0.000	0.233	0.016	0.000	0.066	0.000	0.004	0.008
<i>test J98</i>	0.000	0.223	0.020	0.011	0.000	0.001	0.021	0.164	0.650	0.009
#										
Feb 95	158,821	16,921	44,595	42,914	54,391	146,281	41,260	46,497	12,762	45,762
Jun 95	284,211	37,106	83,966	76,097	87,042	210,512	66,289	57,078	24,588	62,557
Feb 96	152,482	13,964	46,628	40,657	51,233	137,016	50,097	37,134	10,579	39,206
Jun 96	261,619	31,710	74,288	79,660	75,961	188,446	54,470	56,663	20,688	56,625
Feb 97	87,521	8,653	21,186	27,228	30,454	63,959	24,754	12,962	6,164	20,079
Jun 97	245,603	35,966	75,678	70,859	65,100	183,748	63,887	42,688	24,233	52,940
Feb 98	115,356	10,506	23,911	37,613	43,326	101,781	37,337	22,528	8,659	33,257
Jun 98	220,530	32,253	64,390	63,489	60,398	173,116	49,843	49,140	24,422	49,711
<i>test F97</i>	0.000	0.000	0.000	0.001	0.000	0.000	0.000	0.000	0.000	0.000
<i>test J97</i>	0.017	0.519	0.631	0.279	0.001	0.104	0.566	0.010	0.415	0.161
<i>test F98</i>	0.000	0.001	0.000	0.407	0.037	0.000	0.100	0.000	0.016	0.018
<i>test J98</i>	0.000	0.362	0.032	0.028	0.000	0.005	0.052	0.184	0.363	0.036

Note: Tests are *t*-tests for differences between the given month and the same month pooled for 1995 and 1996. Reported test statistics are *p*-values (the level of significance at which there is evidence for a change, i.e. the probability of error if concluding that there has been a change). The upper panel presents the percentage of new jobs (<1 month) relative to total employment. The lower panel provides the number of new jobs in the population associated with the percentages in the upper panel.

**TABLE 11**  
**New Jobs (<1 Month) That Are 15-30 Hours per Week**

Employed %	Men					Women				
	Canada	Atlantic	Quebec	Ontario	West	Canada	Atlantic	Quebec	Ontario	West
Feb 95	0.49	0.46	0.51	0.44	0.55	0.82	0.69	0.99	0.65	0.91
Jun 95	0.73	0.11	0.68	0.62	0.83	1.04	0.72	1.53	1.79	0.90
Feb 96	0.39	0.69	0.48	0.33	0.31	0.66	0.57	0.69	0.79	0.74
Jun 96	0.69	1.26	0.65	0.64	0.66	0.92	0.60	1.26	1.47	0.95
Feb 97	0.28	0.44	0.24	0.24	0.32	0.38	0.46	0.25	0.50	0.36
Jun 97	0.57	0.99	0.79	0.49	0.40	1.04	0.93	1.05	1.39	1.10
Feb 98	0.27	0.33	0.08	0.21	0.45	0.59	0.59	0.45	0.49	0.74
Jun 98	0.58	1.01	0.67	0.45	0.59	0.70	0.55	0.96	1.18	0.59
<i>test F97</i>	0.004	0.368	0.033	0.124	0.240	0.000	0.201	0.000	0.188	0.000
<i>test J97</i>	0.044	0.342	0.472	0.172	0.001	0.526	0.076	0.175	0.337	0.279
<i>test F98</i>	0.002	0.092	0.000	0.063	0.751	0.690	0.788	0.021	0.163	0.550
<i>test J98</i>	0.085	0.401	0.971	0.097	0.238	0.001	0.371	0.690	0.053	0.009
#										
Feb 95	26,920	1,701	6,957	9,465	8,797	40,687	13,718	11,418	2,264	13,287
Jun 95	43,129	4,835	9,827	14,336	14,131	54,112	14,891	18,683	6,799	13,739
Feb 96	21,421	2,535	6,456	7,405	5,025	33,090	11,334	8,147	2,708	10,901
Jun 96	40,961	5,409	9,380	14,934	11,238	47,577	12,378	15,149	5,539	14,511
Feb 97	15,188	1,599	3,162	5,270	5,157	18,939	8,954	2,994	1,720	5,271
Jun 97	33,982	4,339	11,686	11,269	6,688	53,291	18,554	12,675	5,243	16,819
Feb 98	15,056	1,238	1,182	4,946	7,690	30,291	12,050	5,306	1,792	11,143
Jun 98	35,203	4,466	9,813	10,679	10,245	37,368	11,794	11,630	4,637	9,307
<i>test F97</i>	0.003	0.333	0.028	0.114	0.262	0.000	0.174	0.000	0.187	0.000
<i>test J97</i>	0.050	0.382	0.427	0.167	0.001	0.631	0.106	0.168	0.320	0.287
<i>test F98</i>	0.003	0.099	0.000	0.088	0.670	0.107	0.863	0.025	0.230	0.664
<i>test J98</i>	0.125	0.463	0.938	0.130	0.278	0.003	0.466	0.074	0.093	0.018

Note: Tests are *t*-tests for differences between the given month and the same month pooled for 1995 and 1996. Reported test statistics are *p*-values (the level of significance at which there is evidence for a change, i.e. the probability of error if concluding that there has been a change). The upper panel presents the percentage of new jobs (<1 month) that are between 15-30 hours per week relative to total employment. The lower panel provides the number of new jobs in the population associated with the percentages in the upper panel.



**TABLE 12**  
**New Jobs (<1 Month) That Are Greater Than 30 Hours per Week**

Employed %	Men					Women				
	Canada	Atlantic	Quebec	Ontario	West	Canada	Atlantic	Quebec	Ontario	West
Feb 95	0.49	0.46	0.51	0.44	0.55	0.82	0.69	0.99	0.65	0.91
Jun 95	0.73	0.11	0.68	0.62	0.83	1.04	0.72	1.53	1.79	0.90
Feb 96	0.39	0.69	0.48	0.33	0.31	0.66	0.57	0.69	0.79	0.74
Jun 96	0.69	1.26	0.65	0.64	0.66	0.92	0.60	1.26	1.47	0.95
Feb 97	0.28	0.44	0.24	0.24	0.32	0.38	0.46	0.25	0.50	0.36
Jun 97	0.57	0.99	0.79	0.49	0.40	1.04	0.93	1.05	1.39	1.10
Feb 98	0.27	0.33	0.08	0.21	0.45	0.59	0.59	0.45	0.49	0.74
Jun 98	0.58	1.01	0.67	0.45	0.59	0.70	0.55	0.96	1.18	0.59
<i>test F97</i>	0.004	0.368	0.033	0.124	0.240	0.000	0.201	0.000	0.188	0.000
<i>test J97</i>	0.044	0.342	0.472	0.172	0.001	0.526	0.076	0.175	0.337	0.279
<i>test F98</i>	0.002	0.092	0.000	0.063	0.751	0.690	0.788	0.021	0.163	0.550
<i>test J98</i>	0.085	0.401	0.971	0.097	0.238	0.001	0.371	0.690	0.053	0.009
#										
Feb 95	26,920	1,701	6,957	9,465	8,797	40,687	13,718	11,418	2,264	13,287
Jun 95	43,129	4,835	9,827	14,336	14,131	54,112	14,891	18,683	6,799	13,739
Feb 96	21,421	2,535	6,456	7,405	5,025	33,090	11,334	8,147	2,708	10,901
Jun 96	40,961	5,409	9,380	14,934	11,238	47,577	12,378	15,149	5,539	14,511
Feb 97	15,188	1,599	3,162	5,270	5,157	18,939	8,954	2,994	1,720	5,271
Jun 97	33,982	4,339	11,686	11,269	6,688	53,291	18,554	12,675	5,243	16,819
Feb 98	15,056	1,238	1,182	4,946	7,690	30,291	12,050	5,306	1,792	11,143
Jun 98	35,203	4,466	9,813	10,679	10,245	37,368	11,794	11,630	4,637	9,307
<i>test F97</i>	0.003	0.333	0.028	0.114	0.262	0.000	0.174	0.000	0.187	0.000
<i>test J97</i>	0.050	0.382	0.427	0.167	0.001	0.631	0.106	0.168	0.320	0.287
<i>test F98</i>	0.003	0.099	0.000	0.088	0.670	0.107	0.863	0.025	0.230	0.664
<i>test J98</i>	0.125	0.463	0.938	0.130	0.278	0.003	0.466	0.074	0.093	0.018

Note: Tests are *t*-tests for differences between the given month and the same month pooled for 1995 and 1996. Reported test statistics are *p*-values (the level of significance at which there is evidence for a change, i.e. the probability of error if concluding that there has been a change). The upper panel presents the percentage of new jobs (<1 month) that are between 15-30 hours per week relative to total employment. The lower panel provides the number of new jobs in the population associated with the percentages in the upper panel.

**TABLE 13**  
**Percentage of New Jobs (<1 Month) to All New Jobs by Hours Category**

Employed <15/all	Men					Women				
	Canada	Atlantic	Quebec	Ontario	West	Canada	Atlantic	Quebec	Ontario	West
Feb 95	21.72	24.02	26.40	17.59	20.01	28.51	58.62	28.50	15.90	27.86
Jun 95	16.01	8.69	18.13	22.32	11.35	20.68	32.01	15.38	9.58	28.75
Feb 96	25.72	28.61	28.74	27.20	20.82	33.87	48.40	34.45	26.83	32.65
Jun 96	14.67	11.35	15.73	15.20	14.64	25.52	36.74	24.44	13.85	26.19
Feb 97	16.25	21.69	19.89	12.66	16.04	32.43	38.03	27.25	24.09	34.06
Jun 97	11.14	8.16	8.97	13.42	12.20	15.56	32.20	14.67	7.45	16.69
Feb 98	15.69	14.16	17.37	18.81	12.21	20.03	33.94	20.43	10.08	25.91
Jun 98	10.11	12.83	6.36	10.94	11.50	21.54	42.68	15.35	10.00	24.94
<b>&gt;=30/all</b>										
Feb 95	61.38	65.94	57.95	60.15	6.39	43.45	38.28	46.84	49.08	43.23
Jun 95	68.81	78.29	70.12	59.02	72.42	53.42	58.11	51.07	56.53	49.21
Feb 96	60.14	53.28	57.47	54.30	69.72	41.88	43.60	43.62	35.23	39.70
Jun 96	69.53	71.62	71.65	66.04	70.27	49.12	47.73	48.67	55.60	48.33
Feb 97	66.25	59.66	65.26	68.83	67.38	37.84	29.32	49.05	45.38	39.71
Jun 97	75.30	79.76	75.62	70.70	77.24	55.53	55.95	55.57	62.37	51.50
Feb 98	71.57	73.97	77.70	67.96	69.85	50.08	54.52	56.05	53.34	40.45
Jun 98	74.04	73.29	78.36	72.08	71.59	56.92	49.72	60.91	64.97	56.27
Note: Percentage of new jobs (<1 month) relative to all new jobs by hours category.										

**TABLE 14**  
**New Jobs That Have Ended; Focus on the Currently Employed**

Employed PT & Low Ten.	Men					Women				
	Canada	Atlantic	Quebec	Ontario	West	Canada	Atlantic	Quebec	Ontario	West
Feb 95	5.69	7.10	5.15	5.75	5.64	5.93	8.75	5.84	4.05	7.22
June 95	6.60	10.73	3.44	6.00	8.09	6.16	11.77	5.51	2.95	8.38
Feb 96	6.31	7.23	2.23	6.48	9.56	4.96	11.06	3.14	2.63	7.90
June 96	7.37	12.21	2.64	7.84	8.75	8.48	8.30	8.05	7.12	10.48
Feb 97	4.40	4.21	2.92	5.15	5.23	5.34	5.56	1.79	6.62	7.30
June 97	3.85	3.71	5.43	3.56	2.71	7.27	11.10	3.41	11.77	2.77
Feb 98	4.25	2.94	4.79	5.13	3.42	5.67	3.22	3.03	6.43	8.52
June 98	5.02	4.63	5.39	3.99	6.00	6.75	12.92	6.56	3.73	7.82
test F97	0.135	0.137	0.727	0.642	0.262	0.936	0.104	0.170	0.196	0.930
test J97	0.006	0.000	0.328	0.113	0.003	0.952	0.737	0.185	0.042	0.002
test F98	0.117	0.027	0.637	0.649	0.019	0.878	0.003	0.481	0.277	0.751
test J98	0.111	0.001	0.420	0.180	0.284	0.676	0.349	0.959	0.506	0.553
<b>FT &amp; Low Ten.</b>										
Feb 95	5.56	11.04	5.51	3.73	5.82	2.62	7.22	3.01	0.21	3.54
June 95	6.29	8.92	8.14	5.27	4.81	3.44	5.96	6.33	1.97	1.43
Feb 96	4.91	11.97	5.51	2.59	4.35	2.32	10.82	1.31	1.68	0.96
June 96	5.82	10.46	5.29	6.30	3.59	4.49	6.63	2.55	5.75	3.69
Feb 97	4.60	6.95	7.89	1.25	4.20	3.22	5.37	3.26	2.55	3.20
June 97	7.25	9.30	4.47	8.06	8.09	3.61	5.00	3.42	1.71	6.09
Feb 98	5.85	5.32	4.50	4.63	8.15	3.70	6.75	1.23	5.86	2.50
June 98	7.72	11.67	9.99	4.28	8.55	3.65	7.17	3.96	2.58	3.07
test F97	0.526	0.052	0.331	0.084	0.631	0.413	0.159	0.575	0.218	0.648
test J97	0.358	0.879	0.313	0.464	0.074	0.733	0.520	0.625	0.201	0.164
test F98	0.577	0.006	0.682	0.419	0.154	0.273	0.421	0.604	0.047	0.934
test J98	0.182	0.470	0.292	0.437	0.048	0.760	0.722	0.823	0.443	0.828
mean N	884	242	175	225	242	662	176	137	175	173

**TABLE 14 (continued)**  
**New Jobs That Have Ended; Focus on the Currently Employed**

	Men					Women				
	Canada	Atlantic	Quebec	Ontario	West	Canada	Atlantic	Quebec	Ontario	West
<b>Joint Statistical Tests</b>										
<b>Part-time</b>										
Pooled Feb	0.067	0.037	0.950	0.582	0.044	0.962	0.012	0.245	0.121	0.894
Pooled Jun	0.012	0.000	0.245	0.096	0.034	0.780	0.428	0.491	0.192	0.057
<b>Full-time</b>										
Pooled Feb	0.977	0.008	0.610	0.818	0.428	0.229	0.208	0.939	0.023	0.714
Pooled Jun	0.165	0.744	0.907	0.983	0.014	0.696	0.910	0.669	0.235	0.266
Note: Tests are <i>t</i> -tests for differences between the given month and the same month pooled for 1995 and 1996. Reported test statistics are <i>p</i> -values (the level of significance at which there is evidence for a change, i.e. the probability of error if concluding that there has been a change). N's are "mean" monthly sample sizes (see section 2.3). Joint tests are <i>t</i> -tests of the difference between the pooled Februarys' or Junes' in the UI and EI periods. Full-time is greater than 30 hours per week; Part-time is less than 30 hours per week; Low Tenure is less than 6 months.										

**TABLE 15**  
**COEP Survey and ROE Hours Comparisons, Cohorts 7, 8 and 9**

ROE hr/wk	Survey Hours/Week					
	<15	15–29	30–40	>40	Missing	Total
<15	252	392	297	136	48	1,125
15–29	114	876	1,136	347	74	2,547
30–40	54	219	2,697	926	54	3,950
>40	25	123	1,544	1,872	56	3,620
Missing	19	73	357	215	0	664
Total	464	1,683	6,031	3,496	232	11,906
Note: The numbers in each cell are the count of the number of people in the sample in the relevant category.						

**TABLE 16**  
**COEP Survey and ROE Hours Comparisons for Jobs Entirely**  
**in the EI Regime, Cohorts 7, 8 and 9**

ROE hr/wk	Survey Hours/Week				
	<15	15–29	30–40	>40	Total
<15	96	159	140	79	474
15–29	41	277	527	194	1,039
30–40	21	52	1,301	516	1,890
>40	11	24	359	1,017	1,411
Total	169	512	2,327	1,806	4,814

Note: The numbers in each cell are the count of the number of people in the sample in the relevant category.

**TABLE 17**  
**COEP Survey and ROE Eligibility Comparisons for Jobs under the UI and EI Regimes, Cohorts 7, 8 and 9**

Eligible Under UI?	Eligible under EI?			
	No	Using Ref. Job Only	Using Mult. Job in Qual. Per.	Total Jobs
<b>No</b>	1,948.3 76.4	232.6 9.1	369.8 14.5	2,550.7 100.0
<b>Using Reference Job Only</b>	246.3 3.3	6,964.9 94.1	192.7 2.6	7,404.0 100.0
<b>Using Multiple Jobs in Qualifying Period</b>	76.3 4.5	212.0 12.6	1,400.0 82.9	1,688.3 100.0
<b>Total</b>	2,271.0	7,409.5	1,962.5	11,643.0
<p>Notes: The weighting in the survey causes the counts of individuals to be decimal numbers. In the table, "No" indicates that the person would not be eligible; "Ref. Job" indicates that, based only on the work undertaken as for the reference job, the person would be eligible; and "Mult. Jobs" indicates that the person would be eligible if the multiple jobs that the person had in the qualifying period were combined.</p> <p>The upper numbers in each category are the number of people in the sample in the relevant group; the number below is the row percentage.</p>				

**TABLE 18**  
**Eligibility Transitions by Province, COEP, Cohorts 7, 8 and 9**

Eligibility Under UI / EI	Province											
	Nfld	PEI	NS	NB	Que	Ont	Man	Sask	Alta	BC	Nwt	Total
Unknown	8.0 3.2	1.7 2.1	6.5 1.7	17.1 4.1	62.4 1.9	46.7 1.2	7.8 1.8	6.8 1.9	25.7 2.0	28.7 1.9	1.7 3.5	213.0 1.8
Not Eligible / Not Eligible	38.0 15.3	12.3 15.1	52.4 13.8	63.7 15.2	393.2 12.1	690.7 18.2	99.2 22.1	78.3 21.4	270.3 20.5	245.6 16.0	12.1 24.7	1,955.7 16.4
Not Eligible / Using Ref. Job	10.4 4.2	5.8 7.1	11.0 2.9	13.9 3.3	44.4 1.4	98.8 2.6	7.2 1.6	8.8 2.4	16.4 1.3	16.8 1.1	0.1 0.2	233.6 2.0
Not Eligible / Using Mult. Jobs	11.1 4.5	4.7 5.7	20.6 5.4	18.4 4.4	113.8 3.5	94.0 2.5	15.6 3.5	9.3 2.5	44.8 3.4	38.9 2.5	0.2 0.4	371.4 3.1
Using Ref. Job / Not Eligible	2.4 1.0	0.6 0.8	5.3 1.4	3.1 0.7	42.8 1.3	105.7 2.8	10.6 2.4	2.3 0.6	34.7 2.6	39.7 2.6	0.0 0.0	247.4 2.1
Using Ref. Job / Using Ref. Job	136.8 55.1	37.9 46.3	224.4 59.1	227.2 54.2	2,042.1 62.8	2,172.6 57.2	239.7 53.5	204.2 55.9	726.5 55.1	947.3 61.7	29.9 61.2	6,988.4 58.7
Using Ref. Job / Using Mult. Jobs	3.7 1.5	1.1 1.4	6.2 1.6	7.0 1.7	76.9 2.4	33.5 0.9	6.6 1.5	6.9 1.9	16.0 1.2	34.9 2.3	0.0 0.0	192.8 1.6
Using Mult. Jobs / Not Eligible	0.0 0.0	0.6 0.7	1.9 0.5	3.1 0.7	12.9 0.4	32.4 0.9	3.0 0.7	1.8 0.5	13.1 1.0	7.8 0.5	0.0 0.0	76.7 0.6
Using Mult. Jobs / Using Ref. Job	8.4 3.4	4.4 5.4	9.3 2.5	13.3 3.2	51.7 1.6	59.0 1.6	6.1 1.4	6.5 1.8	26.8 2.0	27.3 1.8	0.0 0.0	212.9 1.8
Using Mult. Jobs/Using Mult. Jobs	29.6 11.9	12.6 15.4	42.2 11.1	52.0 12.4	413.1 12.7	465.5 12.3	52.4 11.7	40.4 11.1	143.8 10.9	148.8 9.7	4.8 9.9	1,405.3 11.8
Total	248.3 100.0	81.7 100.0	379.6 100.0	418.9 100.0	3,253.2 100.0	3,798.9 100.0	448.3 100.0	365.2 100.0	1,318.1 100.0	1,535.9 100.0	48.8 100.0	11,897.0 100.0

Note: The upper number for each set is the number of observations in the cell, the lower number is the column percent. All observations are assigned into 1 of 10 categories, either unknown, or a transition between pairs of states comprising: not eligible for UI/EI; eligible based exclusively on the reference job (1 job); eligible based on combining jobs the person had in the qualifying period (Mult. Jobs).



**TABLE 19**  
**Eligibility Transitions by Sex, COEP, Cohorts 7, 8 and 9**

Eligibility Under UI / EI	Female	Male	Total
Unknown	82.4 1.4	130.8 2.3	213.2 1.8
Not Eligible / Not Eligible	1,041.2 17.1	915.3 15.8	1,956.5 16.4
Not Eligible / Using Ref. Job	144.9 2.4	88.7 1.5	233.6 2.0
Not Eligible / Using Mult. Jobs	211.8 3.5	159.6 2.8	371.4 3.1
Using Ref. Job / Not Eligible	161.1 2.6	86.3 1.5	247.4 2.1
Using Ref. Job / Using Ref. Job	3,671.7 60.2	3,322.4 57.3	6,994.1 58.8
Using Ref. Job / Using Mult. Jobs	114.3 1.9	79.2 1.4	193.5 1.6
Using Mult. Jobs / Not Eligible	45.6 0.8	31.0 0.5	76.7 0.6
Using Mult. Jobs / Using Ref. Job	51.7 0.9	161.2 2.8	212.9 1.8
Using Mult. Jobs/Using Mult. Jobs	578.9 9.5	826.9 14.3	1,405.8 11.8
Total	6,103.5 100.0	5,801.5 100.0	11,905.0 100.0
Note: The upper number for each set is the count of observations in the cell, the lower number is the column percent. All observations are assigned into 1 of 10 categories, either unknown, or a transition between pairs of states comprising: not eligible for UI/EI; eligible based exclusively on the reference job (1 job); eligible based on combining jobs the person had in the qualifying period (Mult. Jobs).			

**TABLE 20**  
**Eligibility Transitions by Age, COEP, Cohorts 7, 8 and 9**

Eligibility Under UI / EI	Age Category			
	Youth	Prime Age	Older Worker	Total
Unknown	40.2 1.7	153.7 1.8	19.3 1.9	213.3 1.8
Not Eligible / Not Eligible	790.1 33.6	1,078.7 12.7	84.6 8.2	1,953.4 16.5
Not Eligible / Using Ref. Job	107.9 4.6	111.8 1.3	13.1 1.3	232.8 2.0
Not Eligible / Using Mult. Jobs	120.2 5.1	236.2 2.8	15.2 1.5	371.6 3.1
Using Ref. Job / Not Eligible	76.6 3.3	141.5 1.7	29.3 2.8	247.4 2.1
Using Ref. Job / Using Ref. Job	851.2 36.2	5,408.1 63.7	713.5 69.1	6,972.8 58.7
Using Ref. Job / Using Mult. Jobs	47.9 2.0	134.8 1.6	10.0 1.0	192.8 1.6
Using Mult. Jobs / Not Eligible	11.7 0.5	57.5 0.7	7.5 0.7	76.7 0.7
Using Mult. Jobs / Using Ref. Job	37.1 1.6	153.3 1.8	22.5 2.2	212.9 1.8
Using Mult. Jobs / Using Mult. Jobs	267.9 11.4	1,018.3 12.0	117.1 11.4	1,403.3 11.8
Total	2,350.9 100.0	8,493.9 100.0	1,032.2 100.0	11,877 100.0
<p>Note: The upper number for each set is the number of observations in the cell, the lower number is the column percent. All observations are assigned into 1 of 10 categories, either unknown, or a transition between pairs of states comprising: not eligible for UI/EI; eligible based exclusively on the reference job (1 job); eligible based on combining jobs the person had in the qualifying period (Mult. Jobs). Column headings: Youth (25 years and less), Prime Age (26-55), Older Worker (56 years or more).</p>				

**TABLE 21**  
**Eligibility Transitions by Education, COEP, Cohorts 7, 8 and 9**

Eligibility Under UI / EI	School					
	< HS	HS	College	Univ.	Other	Total
Unknown	57.3	60.1	54.1	32.7	9.0	213.3
	2.5	1.9	1.7	1.1	3.9	1.8
Not Eligible / Not Eligible	304.6	480.9	529.9	602.4	39.5	1,957.2
	13.1	15.5	16.6	19.7	16.9	16.5
Not Eligible / Using Ref. Job	29.3	42.4	73.7	86.4	1.7	233.4
	1.3	1.4	2.3	2.8	0.7	2.0
Not Eligible / Using Mult. Jobs	77.0	119.1	83.2	87.0	3.5	369.7
	3.3	3.9	2.6	2.9	1.5	3.1
Using Ref. Job / Not Eligible	28.4	59.8	47.6	105.9	5.8	247.5
	1.2	1.9	1.5	3.5	2.5	2.1
Using Ref. Job / Using Ref. Job	1,335.3	1,766.7	1,973.7	1,776.1	132.3	6,984.1
	57.4	57.1	61.9	58.2	56.6	58.7
Using Ref. Job / Using Mult. Jobs	37.3	44.6	50.0	61.2	0.6	193.6
	1.6	1.4	1.6	2.0	0.3	1.6
Using Mult. Jobs / Not Eligible	13.6	23.1	18.5	19.3	2.3	76.7
	0.6	0.8	0.6	0.6	1.0	0.6
Using Mult. Jobs / Using Ref. Job	84.0	46.3	43.3	33.8	5.5	213.0
	3.6	1.5	1.4	1.1	2.4	1.8
Using Mult. Jobs / Using Mult. Jobs	358.7	452.6	314.4	246.9	33.9	1,406.5
	15.4	14.6	9.9	8.1	14.5	11.8
Total	2,325.5	3,095.5	3,188.5	3,051.6	233.9	11,895.0
	100.0	100.0	100.0	100.0	100.0	100.0
<p>Note: The upper number for each set is the number of observations in the cell, the lower number is the column percent. All observations are assigned into 1 of 10 categories, either unknown, or a transition between pairs of states comprising: not eligible for UI/EI; eligible based exclusively on the reference job (1 job); eligible based on combining jobs the person had in the qualifying period (Mult. Jobs). Column headings indicate the highest level of education attained: &lt;HS is elementary or incomplete high school, HS is high school graduation, the remainder are self explanatory.</p>						

**TABLE 22**  
**Eligibility Transitions by Marital Status, COEP, Cohorts 7, 8 and 9**

Eligibility Under UI / EI	Age Category			
	Married	W/S/D	Single	Total
Unknown	118.6 1.7	17.7 1.5	76.8 2.0	213.1 1.8
Not Eligible / Not Eligible	816.4 11.9	154.5 13.1	984.1 25.7	1,954.9 16.4
Not Eligible / Using Ref. Job	93.0 1.4	13.0 1.1	127.6 3.3	233.6 2.0
Not Eligible / Using Mult. Jobs	155.9 2.3	34.0 2.9	179.9 4.7	369.8 3.1
Using Ref. Job / Not Eligible	128.9 1.9	30.7 2.6	87.6 2.3	247.3 2.1
Using Ref. Job / Using Ref. Job	4,439.1 64.6	747.2 63.5	1,796.1 46.8	6,982.5 58.7
Using Ref. Job / Using Mult. Jobs	96.9 1.4	31.6 2.7	65.0 1.7	193.5 1.6
Using Mult. Jobs / Not Eligible	51.2 0.7	9.6 0.8	15.9 0.4	76.7 0.6
Using Mult. Jobs / Using Ref. Job	133.5 1.9	16.1 1.4	63.2 1.7	212.9 1.8
Using Mult. Jobs / Using Mult. Jobs	842.9 12.3	123.1 10.5	439.7 11.5	1,405.7 11.8
Total	6,876.5 100.0	1,177.5 100.0	3,836.0 100.0	11,890.0 100.0
Note: The upper number for each set is the number of observations in the cell, the lower number is the column percent. All observations are assigned into 1 of 10 categories, either unknown, or a transition between pairs of states comprising: not eligible for UI/EI; eligible based exclusively on the reference job (1 job); eligible based on combining jobs the person had in the qualifying period (Mult. Jobs).				

**TABLE 23**  
**Eligibility Transitions by Household Type, COEP, Cohorts 7, 8 and 9**

Eligibility Under UI / EI	Household Type								
	Single Person	Respondent & Partner	Couple & Child<15	Single & Child<15	Couple & Others	Couple, Child<15 & Others	Single, Child<15 & Others	Single & Others	Total
Unknown	30.6 2.0	49.4 2.3	29.2 1.1	3.2 1.1	27.5 2.1	11.4 1.4	2.3 1.0	59.7 2.1	213.3 1.8
Not Eligible / Not Eligible	273.4 18.1	281.8 12.9	316.0 11.8	35.1 12.6	160.2 12.0	88.5 11.2	39.5 17.0	760.4 26.5	1,954.8 16.5
Not Eligible / Using Ref. Job	24.1 1.6	36.9 1.7	40.7 1.5	4.2 1.5	14.4 1.1	4.1 0.5	3.7 1.6	104.6 3.7	232.8 2.0
Not Eligible / Using Mult. obs	51.1 3.4	60.5 2.8	59.9 2.2	7.5 2.7	31.8 2.4	23.3 3.0	3.8 1.6	131.8 4.6	369.7 3.1
Using Ref. Job / Not Eligible	40.5 2.7	38.1 1.8	40.0 1.5	2.8 1.0	28.6 2.1	23.8 3.0	7.2 3.1	66.5 2.3	247.5 2.1
Using Ref. Job / Using Ref. Job	880.6 58.2	1,326.6 60.7	1,839.3 68.6	178.1 63.8	844.1 63.1	489.1 61.8	133.8 57.7	1,288.2 45.0	6,979.9 58.7
Using Ref. Job / Using Mult. Jobs	17.7 1.2	53.9 2.5	25.4 1.0	12.1 4.4	14.2 1.1	11.9 1.5	10.1 4.3	48.4 1.7	193.6 1.6
Using Mult. Jobs / Not Eligible	1.9 0.1	6.3 0.3	16.5 0.6	2.1 0.7	8.1 0.6	12.1 1.5	1.4 0.6	28.3 1.0	76.7 0.7
Using Mult. Jobs / Using Ref. Job	22.5 1.5	49.3 2.3	35.2 1.3	4.1 1.5	28.0 2.1	18.3 2.3	0.3 0.1	55.2 1.9	213.0 1.8
Using Mult. Jobs / Using Mult. Jobs	169.8 11.2	283.3 13.0	278.3 10.4	29.8 10.7	179.9 13.5	108.8 13.8	30.1 13.0	322.7 11.3	1,402.7 11.8
Total	1,512.1 100.0	2,186.1 100.0	2,680.6 100.0	279.0 100.0	1,336.9 100.0	791.3 100.0	232.2 100.0	2,865.8 100.0	11,884.0 100.0

Note: The upper number for each set is the number of observations in the cell, the lower number is the column percent. All observations are assigned into 1 of 10 categories, either unknown, or a transition between pairs of states comprising: not eligible for UI/EI; eligible based exclusively on the reference job (1 job); eligible based on combining jobs the person had in the qualifying period (Mult. Jobs)

**TABLE 24**  
**Eligibility Transitions by Ethnic Affiliation, COEP, Cohorts 7, 8 and 9**

Eligibility Under UI / EI	Self Reported Minority Status			
	Not Visible Minority	Visible Minority	First Nations	Total
Unknown	181.4 1.9	10.5 1.3	7.1 1.4	199.0 1.8
Not Eligible / Not Eligible	1,575.6 16.2	157.4 19.6	96.1 19.1	1,829.0 16.6
Not Eligible / Using Ref. Job	185.0 1.9	26.5 3.3	7.7 1.5	219.3 2.0
Not Eligible / Using Mult. Jobs	311.0 3.2	13.4 1.7	24.3 4.8	348.6 3.2
Using Ref. Job / Not Eligible	222.0 2.3	9.3 1.2	4.3 0.9	235.6 2.1
Using Ref. Job / Using Ref. Job	5,731.8 59.0	483.3 60.0	268.4 53.4	6,483.5 58.8
Using Ref. Job / Using Mult. Jobs	164.7 1.7	15.4 1.9	6.7 1.3	186.8 1.7
Using Mult. Jobs / Not Eligible	52.8 0.5	13.5 1.7	3.1 0.6	69.4 0.6
Using Mult. Jobs / Using Ref. Job	181.2 1.9	6.1 0.8	5.8 1.2	193.2 1.8
Using Mult. Job / Using Mult. Jobs	1,111.8 11.4	69.9 8.7	79.0 15.7	1,260.7 11.4
Total	9,717.3 100.0	805.2 100.0	502.5 100.0	11,025.0 100.0
Note: The upper number for each set is the number of observations in the cell, the lower number is the column percent. All observations are assigned into 1 of 10 categories, either unknown, or a transition between pairs of states comprising: not eligible for UI/EI; eligible based exclusively on the reference job (1 job); eligible based on combining jobs the person had in the qualifying period (Mult. Jobs). Minority affiliation is self-reported in the COEP.				

<b>TABLE 25</b> <b>Eligibility Transitions (Coefficients and Standard Errors), COEP, Cohorts 7, 8 and 9</b>						
	Newly Eligible			Disqualified		
	Probit	Logit	dF/dx	Probit	Logit	dF/dx
Female	0.181+ (0.072)	0.405+ (0.158)	0.017 (0.007)	0.216+ (0.098)	0.491+ (0.239)	0.012 (0.006)
Youth	0.306* (0.088)	0.634* (0.177)	0.034 (0.012)	0.279~ (0.148)	0.649~ (0.348)	0.019 (0.012)
Older	-0.129 (0.126)	-0.312 (0.288)	-0.011 (0.010)	0.243 (0.167)	0.571 (0.378)	0.017 (0.014)
Single	0.254* (0.074)	0.553* (0.154)	0.027 (0.008)	-0.100 (0.125)	-0.268 (0.307)	-0.006 (0.007)
Less Than High School	0.013 (0.098)	0.034 (0.212)	0.001 (0.010)	-0.098 (0.161)	-0.255 (0.400)	-0.005 (0.008)
Greater Than High School	-0.056 (0.082)	-0.124 (0.179)	-0.005 (0.008)	0.055 (0.118)	0.121 (0.285)	0.003 (0.007)
Visible Minority	0.078 (0.125)	0.146 (0.266)	0.004 (0.018)	-0.111 (0.144)	-0.268 (0.348)	-0.004 (0.009)
Aboriginal	0.273 (0.312)	-0.010 (0.009)	0.015 (0.018)	-0.198 (0.215)	-0.529 (0.539)	-0.010 (0.009)

**TABLE 25 (continued)**  
**Eligibility Transitions (Coefficients and Standard Errors), COEP, Cohorts 7, 8 and 9**

	Newly Eligible			Disqualified		
	Probit	Logit	dF/dx	Probit	Logit	dF/dx
Nfld	0.334* (0.105)	0.643* (0.220)	0.041 (0.015)	-0.518* (0.170)	-1.263* (0.439)	-0.019 (0.004)
PEI	0.533* (0.107)	1.016* (0.223)	0.077 (0.020)	-0.355+ (0.166)	-0.866+ (0.407)	-0.014 (0.005)
NS	0.303* (0.106)	0.585* (0.225)	0.036 (0.015)	-0.267~ (0.147)	-0.640~ (0.351)	-0.012 (0.006)
NB	0.204~ (0.119)	0.351 (0.255)	0.022 (0.015)	-0.386+ (0.170)	-0.914+ (0.420)	-0.016 (0.005)
Que	0.006 (0.112)	0.001 (0.244)	0.000 (0.011)	-0.292+ (0.141)	-0.703+ (0.347)	-0.015 (0.006)
Man	-0.014 (0.114)	-0.088 (0.250)	-0.002 (0.011)	-0.093 (0.136)	-0.209 (0.314)	-0.005 (0.007)
Sask	-0.007 (0.120)	-0.077 (0.258)	-0.001 (0.011)	-0.483* (0.165)	-1.217* (0.412)	-0.018 (0.005)
Alta	-0.036 (0.110)	-0.115 (0.240)	-0.004 (0.010)	0.022 (0.128)	0.044 (0.297)	0.001 (0.008)
BC	-0.153 (0.118)	-0.365 (0.262)	-0.014 (0.010)	-0.035 (0.126)	-0.081 (0.298)	-0.002 (0.007)
Nwt	-0.816* (0.253)	-2.050* (0.673)	-0.040 (0.006)	— —	— —	— —
Intcpt	-1.892* (0.098)	-3.473* (0.206)	— —	-1.983* (0.178)	-3.697* (0.438)	— —

Note: The top number for each variable is the coefficient, the lower one is a standard error. Statistical significance is indicated by:  $p < 0.10 = \sim$ ,  $p < 0.05 = +$ ,  $p < 0.01 = *$ . The "dF/dx" columns are the changes in the probability of eligibility that occur as the relevant indicator variable changes from zero to one. It is derived from the relevant probit regression (see the latter part of section 3.3). The education variables are less than completed high school, and greater than high school (i.e. post-secondary), with exactly a high school graduation certificate being the omitted group. Youth are  $< 25$ , and older is  $> 55$ ; single is "never married." The Northwest Territories sample size did not permit estimation of the "disqualified" regression. Minority status is Aboriginal, visible minority, and not visible minority (omitted group).



**TABLE 26**  
**Summary of Entitlement Changes, COEP, Cohorts 7, 8 and 9**

Eligible Under UI?	Eligible Under EI?	UI Entitlement (Weeks)	EI Entitlement (Weeks)	Difference					N
				Mean	Min	25 pct	75 pct	Max	
No	No	0	0	0	0	0	0	0	1,805
No	Yes, 1 job	0	23.9	23.9	14	19	26	45	290
No	Yes, Mult.	0	29.3	29.3	14	22	34	45	432
Yes, 1 job	No	30	0	-30	-50	-34	-23	-14	196
Yes, 1 job	Yes, 1 job	39.4	37.8	-1.6	-24	-4	2	23	6,643
Yes, 1 job	Yes, Mult.	36.6	29.2	-7.4	-24	-12	-2	23	192
Yes, Mult.	No	23.5	0	-23.5	-40	-27	-19	-16	68
Yes, Mult.	Yes, 1 job	31.7	37.1	5.4	-13	1	8	23	313
Yes, Mult.	Yes, Mult.	31.3	32.4	1.1	-19	-2	4	22	1,704
TOTAL (ignoring No, No)		35.2	34.9	-0.3	-50	-4	2	45	9,838

Note: "Yes" or "No" indicates the person's eligibility for benefits; "1 job" indicates that the workers in the category would be eligible based only on the reference job, "Mult." indicates that the workers in that category have multiple jobs and need more than one to be eligible for benefits. Some workers in the "1 job" group have multiple jobs; their entitlement is calculated based on all the jobs they had even though they would be eligible based on the single reference ROE job.

**TABLE 27**  
**Summary of Entitlement Changes Removing 50 to 45 Week Maximum Change, COEP, Cohorts 7, 8 and 9**

Eligible Under UI?	Eligible Under EI?	UI Entitlement (Weeks)	EI Entitlement (Weeks)	Difference					N
				Mean	Min	25 pct	75 pct	Max	
No	Yes, 1 job	0	23.9	23.9	14	19	26	50	290
No	Yes, comb.	0	29.6	29.6	14	22	34	50	432
Yes, 1 job	No	30	0	-30	-50	-34	-23	-14	196
Yes, 1 job	Yes, 1 job	39.4	38.6	-0.8	-24	-2	2	24	6,643
Yes, 1 job	Yes, comb.	36.6	29.4	-7.2	-24	-12	-2	23	192
Yes, comb.	No	23.5	0	-23.5	-40	-27	-19	-16	68
Yes, comb.	Yes, 1 job	31.7	37.7	6	-13	2	9	23	313
Yes, comb.	Yes, comb.	31.3	32.8	1.5	-19	-1	4	24	1,704
TOTAL (ignoring No, No)		35.2	35.6	0.4	-50	-2	2	50	9,838

Note: "Yes" or "No" indicates the person's eligibility for benefits; "1 job" indicates that the workers in the category would be eligible based only on the reference job, "Mult." indicates that the workers in that category have multiple jobs and need more than one to be eligible for benefits. Some workers in the "1 job" group have multiple jobs; their entitlement is calculated based on all the jobs they had even though they would be eligible based on the single reference ROE job.

**TABLE 28**  
**Entitlement Change Regressions (Coefficients and Standard Errors),**  
**COEP, Cohorts 7, 8 and 9**

	Actual Entitlement Change		Entitlement Change Capped at 50 Weeks	
	OLS	Ordered Probit	OLS	Ordered Probit
Female	-2.297* (0.437)	-0.364* (0.021)	-2.464* (0.440)	-0.379* (0.021)
Youth	-0.057 (0.847)	-0.024 (0.032)	-0.338 (0.852)	-0.053~ (0.032)
Older	-1.716* (0.655)	-0.165* (0.036)	-1.739* (0.660)	-0.133* (0.036)
Single	1.304+ (0.514)	0.112* (0.026)	1.115+ (0.516)	0.095* (0.026)
Less Than High School	0.456 (0.599)	0.055~ (0.031)	0.473 (0.600)	0.049 (0.031)
Greater Than High School	-1.418* (0.500)	-0.147* (0.025)	-1.442* (0.501)	-0.150* (0.025)
Visible Minority	0.517 (0.738)	0.078~ (0.042)	0.426 (0.732)	0.043 (0.042)
Aboriginal	0.478 (1.210)	0.039 (0.052)	0.644 (1.264)	0.059 (0.052)

**TABLE 28 (continued)**  
**Entitlement Change Regressions (Coefficients and Standard Errors),**  
**COEP, Cohorts 7, 8 and 9**

	Actual Entitlement Change		Entitlement Change Capped at 50 weeks	
	OLS	Ordered Probit	OLS	Ordered Probit
Nfld	0.887 (0.722)	-0.152+ (0.073)	2.516* (0.719)	0.025 (0.073)
PEI	3.259* (0.823)	0.072 (0.123)	4.628* (0.815)	0.198 (0.123)
NS	0.448 (0.693)	-0.130+ (0.059)	1.486+ (0.694)	0.036 (0.059)
NB	0.379 (0.878)	-0.158* (0.058)	1.504~ (0.894)	-0.001 (0.058)
Que	-0.915 (0.662)	-0.278* (0.027)	0.157 (0.667)	-0.072* (0.027)
Man	-0.603 (0.666)	-0.081 (0.058)	-0.585 (0.668)	-0.096~ (0.058)
Sask	-0.448 (0.674)	-0.068 (0.063)	-0.448 (0.679)	-0.064 (0.063)
Alta	0.290 (0.619)	0.052 (0.037)	-0.019 (0.622)	-0.008 (0.037)
BC	-0.654 (0.635)	-0.082+ (0.034)	-0.871 (0.638)	-0.123* (0.034)
Nwt	-2.938* (0.971)	-0.528* (0.171)	-1.077 (1.191)	-0.373+ (0.171)
Intcpt	1.578+ (0.626)		2.078* (0.630)	
R-sq	0.027	0.011	0.03	0.01
N	9,797	9,797	9,797	9,797

Note: The top number for each variable is the coefficient, the lower one is a standard error. Statistical significance is indicated by:  $p < 0.10 = \sim$ ,  $p < 0.05 = +$ ,  $p < 0.01 = *$ . The education variables are less than completed high school, and greater than high school (i.e. post-secondary), with exactly a high school graduation certificate being the omitted group. Youth are  $< 25$ , and older is  $> 55$ ; single is "never married." Minority status is Aboriginal, visible minority, and not visible minority (omitted group).

