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CANADA
DEPARTMENT OF TRADE AND COMMERCE
DOMINION BUREAU OF STATISTICS
SOCIAL ANALYSIS BRANCH

STATISTICAL REPORT ON THE OPERATION
OF THE UNEMPLOYMENT INSURANCE ACT
JULY TO OCTOBER 1942

WITH AMENDED MATERIAL ON CLAIMS FEBRUARY TO JUNE 1942

(COMPILED FROM MATERIAL SUPPLIED BY THE UNEMPLOYMENT INSURANCE COMMISSION)



OTTAWA
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DEPARTMENT OF TRADE AND COMMERCE
DOMINION BUREAU OF STATISTICS
SOCIAL ANALYSIS BRANCH
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STATISTICS ON THE OPERATIONS OF THE UNEMPLOYMENT INSURANCE ACT
MONTHLY REPORT

Introduction.

During the months from July to October, 1942, little change was seen in operations under the Unemployment Insurance Act. The number of claimants each month continued to decline, reflecting an increase in industrial employment. The number of beneficiaries was also declining each month but not at such a rapid rate as that of claimants.

Detailed analysis of the data presented here, particularly those for individual districts, are not included in this report. As yet, experience under the Act has been so short that such detailed analyses are not likely to be fruitful.

For the latest available details concerning the population to which these data refer, see the Statistical Report on the Operation of the Unemployment Insurance Act, February to June, 1942, page 1 ff.

Claims.

Table A presents a breakdown of initial and renewal claims submitted to the local offices in each region or district. An initial claim is the first one lodged by a claimant in any benefit year, while a renewal claim is the second or subsequent one in any benefit year. ⁽¹⁾

Table A. - Total Claims Filed at the Local Offices in Each District by Type of Claim for the Period February 1st to March 31st, and for Each Month from April 1st to October 31st, 1942.

Insurance Office	February and March		April		May		June		July		August		Sept.		October	
	I ^x	R ^x	I	R	I	R	I	R	I	R	I	R	I	R	I	R
Moncton ...	203	-	140	4	324	4	2,372	1	655	5	268	8	165	4	75	10
Montreal ..	1,731	10	1,021	27	646	40	783	55	752	69	744	100	459	60	437	57
Toronto ..	395	6	757	9	430	15	518	15	396	22	310	30	156	24	184	24
London ...	383	-	98	3	85	6	62	-	71	5	39	5	13	3	11	4
North Bay .	64	-	42	1	519	5	23	1	20	1	2	2	3	1	6	1
Winnipeg ..	468	-	310	9	308	12	324	33	357	37	168	29	104	19	83	24
Saskatoon .	295	-	114	-	93	1	86	7	56	5	28	3	8	2	15	3
Edmonton ..	337	1	181	1	94	10	221	6	75	6	61	6	33	4	52	9
Vancouver .	392	2	206	2	200	7	113	9	129	7	45	7	52	8	55	8
	4,768	19	2,869	56	2,699	100	4,502	127	2,511	157	1,665	190	993	125	918	140

*In this and the following tables "I" means "Initial Claim" and "R" means "Renewal Claim".

Note: For footnote 1. see page 2.

When all information needed to arrive at a decision regarding the claimant's eligibility for benefit payments under the Act has been secured, the claim documents are sent to the district or regional office concerned and the Insurance Officer makes his recommendation. If a claimant considered not entitled to benefit is not satisfied he may appeal to a Court of Referees. The Act provides that such a Court be composed of at least three members, an equal number being chosen from a panel submitted by employers, and a panel submitted by employees in the area, with an impartial chairman appointed by the Governor in Council. A claim may also be referred to a Court of Referees by the Insurance Officer. Should the decision of a Court of Referees be considered unsatisfactory, it may be appealed to the umpire by an Insurance Officer in any circumstances; by an association of employed persons of which the claimant is a member, under any circumstances; or by the claimant if the decision of the Court was not unanimous, or, if the Court's decision was unanimous, with the permission of the Chairman of the Court.

Any time before the claim documents are sent to the Insurance Officer the claimant may withdraw his claim. Thus, in Table B the claims received at the Insurance Office^{/2} do not tally with claims received at the local offices in Table A. If the claimant is not prompt in securing the necessary supporting evidence, or if the claim is lodged in the local office toward the end of a month, the completed documents may not reach the Insurance Office until the following month. In some months, therefore, more claims may reach an Insurance Office than were received in the local offices in that district.

Table B presents the claims received at Insurance Offices for the period February 1 to March 31, 1942, and monthly from April 1 to October 31, 1942, with their disposition. Although claims figures and their disposition were presented in a previous statistical report^{/3} it was subsequently found by officials of the Unemployment Insurance Commission that the data they had been receiving on claims were not reliable. This was discovered when the present more comprehensive reports from local and insurance offices were inaugurated. The decision was then made to go back over the records and collect the material from the beginning by the new method. In this way all monthly claims figures to the end of October are rendered more strictly comparable, and previous errors are rectified.

/1 For a discussion of the meaning of the "Benefit Year" see Statistical Report on the Operation of the Unemployment Insurance Act, February to June, 1942, Dominion Bureau of Statistics, Ottawa, 1942, page 6.

/2 An Insurance Office is an office in which there is an Insurance Officer, i.e., a regional or district office.

/3 Statistical Report on the Operation of the Unemployment Insurance Act, February to June, 1942, Dominion Bureau of Statistics, Ottawa, 1942.

Table B. - Initial (I) and Renewal (R) Claims Received at Insurance Offices for Adjudication and Their Disposition for the Period February 1st to March 31st, and for each month from April to October 31st, 1942.

Insurance Office	Claims Received			Disposition of Claims						Claims Received			Disposition of Claims																								
	Total	I	R	Entitled to Benefit		Not Entitled to B.		Pend- ing		Total	I	R	Entitled to Benefit		Not En- titled to B.		Pend- ing																				
				I	R	I	R	I	R				I	R	I	R																					
FEBRUARY AND MARCH																			A P R I L																		
Moncton ...	171	171	-	153	-	5	-	13	-	138	134	4	132	4	9	-	6	-																			
Montreal ..	1,272	1,266	6	667	-	87	1	512	5	1,104	1,079	25	627	20	79	-	885	10																			
Toronto ...	665	663	2	420	2	125	-	118	-	685	677	8	528	7	136	1	131																				
London	288	288	-	214	-	17	-	57	-	110	107	3	135	2	20	1	9																				
North Bay ..	45	45	-	35	-	3	-	7	-	48	47	1	40	1	3	-	11	-																			
Winnipeg ..	379	379	-	310	-	36	-	33	-	272	263	9	216	9	26	-	54	-																			
Saskatoon ..	244	244	-	207	-	17	-	20	-	111	111	-	103	-	9	-	19	-																			
Edmonton ..	269	268	1	220	1	24	-	24	-	175	174	1	148	1	11	-	39	-																			
Vancouver ..	359	357	2	322	2	19	-	16	-	179	177	2	142	2	19	-	32	-																			
Total																																					
Canada ..	3,692	3,681	11	2,548	5	333	1	800	5	2,822	2,769	53	2,071	46	312	2	1,186	10																			
M A Y																			J U N E																		
Moncton ...	326	322	4	305	2	9	-	14	2	509	508	1	298	1	15	-	209	2																			
Montreal ..	736	705	31	512	22	215	-	863	19	793	748	45	531	34	296	2	784	28																			
Toronto ...	440	431	9	330	6	126	-	106	3	526	507	19	325	18	187	1	101	3																			
London	78	72	6	53	6	15	-	13	-	48	48	-	31	-	13	-	17	-																			
North Bay ..	517	514	3	410	3	75	-	40	-	26	23	3	44	3	9	-	10	-																			
Winnipeg ..	288	276	12	197	11	52	1	81	-	302	272	30	219	26	61	-	73	4																			
Saskatoon ..	87	86	1	59	1	20	-	26	-	94	87	7	59	5	31	1	23	1																			
Edmonton ..	106	98	8	87	8	18	-	32	-	143	135	8	105	5	24	-	38	3																			
Vancouver ..	165	158	7	110	5	28	-	52	2	110	101	9	81	7	23	-	49	4																			
Total																																					
Canada ..	2,743	2,662	81	2,063	64	558	1	1,227	26	2,551	2,429	122	1,693	99	659	4	1,304	45																			
J U L Y																			A U G U S T																		
Moncton ...	2,067	2,062	5	1,394	2	238	-	339	5	470	467	3	693	3	88	-	25	5																			
Montreal ..	833	784	84	458	63	393	10	687	39	782	693	89	405	67	288	5	687	56																			
Toronto ...	434	414	20	225	16	186	4	104	3	357	337	20	210	19	126	3	105	1																			
London	67	62	5	43	5	17	-	19	-	29	24	5	20	5	12	-	11	-																			
North Bay ..	19	18	1	20	1	5	-	3	-	5	4	1	-	1	3	-	4	-																			
Winnipeg ..	338	305	33	240	29	86	-	52	8	173	150	23	96	28	67	3	39																				
Saskatoon ..	74	69	5	61	5	6	-	25	1	34	31	3	30	3	9	1	17	-																			
Edmonton ..	83	77	6	83	8	17	1	15	-	55	52	3	43	3	12	-	12	-																			
Vancouver ..	104	98	6	80	7	14	-	53	3	66	58	8	60	4	24	3	27	4																			
Total																																					
Canada ..	4,024	3,859	165	2,904	136	962	15	1,297	59	1,971	1,816	155	1,557	133	629	15	927	66																			
S E P T E M B E R																			O C T O B E R																		
Moncton ...	308	299	9	211	6	29	-	84	8	114	104	10	124	8	43	1	21	9																			
Montreal ..	500	442	58	205	47	150	6	774	61	453	403	50	167	26	157	4	853	81																			
Toronto ...	227	190	37	107	24	60	3	128	11	153	140	13	122	15	58	5	88	4																			
London	14	11	3	12	2	2	-	8	1	14	11	3	14	2	3	-	2	2																			
North Bay ..	3	2	1	2	1	-	-	4	-	7	6	1	6	1	1	-	3	-																			
Winnipeg ..	152	127	25	95	18	35	5	36	2	93	72	21	63	20	19	1	26	2																			
Saskatoon ..	8	7	1	5	1	9	-	10	-	21	17	4	15	4	5	-	7	-																			
Edmonton ..	27	23	4	19	3	7	1	9	-	55	46	9	39	9	5	-	11	-																			
Vancouver ..	58	50	8	58	10	9	2	10	-	55	48	7	30	6	10	-	18	1																			
Total																																					
Canada ..	1,297	1,151	146	714	112	301	17	1,063	83	965	847	118	580	91	301	11	1,029	99																			

The large number of claims received in the Moncton area in June and July were the result of a partial shut-down of the collieries in the Sydney, N.S. area. Apart from this, the number of claims received at Insurance Offices shows a steady decline from April to October, with minor fluctuations in some districts, such as North Bay in May. All of these can be attributed to local disturbances of a temporary nature. When comparable figures are available a year hence it may be possible to analyse the causes for these movements in more detail.

Table C compares the number of claimants with the number of applications for employment by insured persons in the various regions, by months, from June to September, 1942, inclusive. For this comparison the figures for claims lodged in the local offices are used. Each claimant must register for employment when he submits his claim, and so is included in the registrations for employment, but it will be noted that claimants represent a small proportion of the total registrants. This is probably due to two main causes: (1) ignorance on the part of persons unemployed as to their benefit rights under the Act, and (2) the reluctance of unemployed persons to submit a claim when they expect to be re-employed within a few days.

Table C. - Number of Applications for Benefit Payments in Each Region and Number of Applications for Employment in Each Region by Sex, both by months, from June 1st to September 30th, 1942.

Region	Claims	Employment Applications			Claims	Employment Applications		
		Total	Males	Females		Total	Males	Females
<hr/>								
J U N E					J U L Y			
Maritimes	2,373 ¹	5,327	4,887	440	660 ¹	5,891	5,180	711
Quebec	853 ¹	13,225	11,771	1,454	821 ¹	16,204	13,771	2,433
Ontario	619 ²	18,815	15,131	3,684	515 ²	18,803	14,871	4,012
Manitoba	357 ³	3,056	2,520	536	394 ³	3,426	2,387	539
Saskatchewan ..	93	1,301	1,108	193	61	1,398	1,015	383
Alberta	227 ⁴	2,703	2,396	307	81 ⁴	2,493	2,152	341
British Columbia	122 ⁵	5,261	4,255	1,006	136 ⁵	10,105	8,106	1,999
<hr/>								
Total - Canada .	4,629	49,688	42,068	7,620	2,668	53,400	47,982	10,418
<hr/>								
A U G U S T					S E P T E M B E R			
Maritimes	276 ¹	3,361	3,172	689	103 ¹	7,530	5,754	1,776
Quebec	844 ¹	16,959	14,254	2,705	519 ¹	40,244	29,944	10,300
Ontario	338 ²	17,780	13,427	4,353	200 ²	50,313	34,491	15,822
Manitoba	197 ³	3,344	2,580	764	123 ³	6,073	4,265	1,808
Saskatchewan ..	31	934	734	200	10	2,388	1,452	936
Alberta	67 ⁴	2,733	2,354	409	37 ⁴	6,110	4,548	1,562
British Columbia	52 ⁵	10,791	8,123	2,668	60 ⁵	21,509	12,415	9,094
<hr/>								
Total - Canada .	1,855	56,432	44,644	11,788	1,118	134,167	92,869	41,298
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¹ The Province excluding a small section of Western Quebec (see map inside cover).

² The Province excluding Western Ontario and including a small section of Western Quebec.

³ Including Western Ontario.

⁴ Including the Peace River District of British Columbia.

⁵ Excluding the Peace River District.

The number of applications for employment represent cases of unemployment and not persons unemployed, i.e., a person may register for employment more than once during the month.

The great increase in the number of registrants for employment in September is explained by the ruling of National Selective Service late in August requiring employers (with a few exceptions) to engage workers only through the local employment offices and requiring workers to register and to obtain a permit before seeking work. The registration figures, accordingly, now include most transfers of workers from one employer to another, as well as cases of unemployed persons seeking employment.

Table D presents the number of unplaced applicants for employment in the various regions at the end of each month from June to September, 1942, inclusive. These can be taken as a measure (the accuracy of which at the moment is not verifiable) of unemployment among insured persons on a given day. They may prove useful as a companion measure of unemployment in the insured population.

Table D. - Number of Insured Applicants for Employment Unplaced on the Last Day of Each Month, from June to September, 1942, inclusive, Classified by Regions and Sex.

	Total	Males	Females	Total	Males	Females
		J U N E			J U L Y	
Maritimes	2,420	2,230	190	3,783	3,583	205
Quebec	7,966	7,188	778	7,903	6,692	1,211
Ontario	8,062	6,653	1,409	6,641	5,359	1,282
Manitoba	2,790	2,412	378	2,534	2,183	351
Saskatchewan ..	918	794	124	711	579	132
Alberta	694	617	77	277	161	116
British Columbia	2,722	2,058	664	3,547	2,900	647
Total - Canada .	25,572	21,952	3,620	25,401	21,457	3,944
		A U G U S T			S E P T E M B E R	
Maritimes	2,294	1,930	314	2,766	2,052	714
Quebec	8,240	7,011	1,229	21,909	16,239	5,620
Ontario	7,270	5,382	1,888	21,721	13,453	8,268
Manitoba	2,618	2,034	584	3,605	2,513	1,092
Saskatchewan ..	513	397	116	1,109	502	607
Alberta	213	89	124	748	331	417
British Columbia	3,856	3,024	832	9,367	4,550	4,817
Total - Canada .	25,004	19,917	5,087	61,225	39,690	21,535

Adjudication of Claims.

The number of claimants considered not entitled to benefit by the various Insurance Officers during the period February to March 31, 1942, and in each month from April to October, 1942, inclusive, with the main reason for the non-allowance of the claim, are shown in Table E. It will be noted that the largest single cause for non-entitlement to benefit was that the claimant was considered to have voluntarily left his employment without just cause. In a period of little unemployment

this can be expected to remain the chief cause of non-allowance, since the chances of not being re-employed soon are very small. Only restrictions on the voluntary movement of workers can change this.

Table E. - Claimants not Entitled to Benefit in Each District during the Period February 1st to March 31st, and During Each Month from April 1 to October 31, 1942, for Canada and the Various Regions and Districts, with Chief Reasons for Non-Entitlement. -

Reasons for Non-entitlement	C A N A D A							
	February and March	April	May	June	July	Aug- ust	Sept- ember	Oct- ober
Insufficient contributions and not in insurable employment ..	45	53	211	253	487	274	114	91
Not capable of and available for work	9	10	12	20	9	15	5	7
Loss of work due to a labour dispute	-	1	-	2	1	-	-	25
Refused offer of work and neglected opportunity to work.	11	7	10	6	9	15	3	3
Discharged for misconduct	83	57	73	67	107	37	28	21
Voluntarily left employment without just cause	171	173	238	298	345	279	133	151
Other reasons	10	13	10	17	19	26	35	14
Total	334	314	559	663	977	644	318	312

Reasons for Non-entitlement	M O N C T O N							
	February and March	April	May	June	July	Aug- ust	Sept- ember	Oct- ober
Insufficient contributions and not in insurable employment ..	-	-	7	7	236	81	24	12
Not capable of and available for work	-	-	-	1	1	1	-	-
Loss of work due to a labour dispute	-	-	-	-	-	-	-	25
Refused offer of work and neglected opportunity to work.	1	1	-	1	-	1	-	-
Discharged for misconduct	1	2	-	2	-	2	3	1
Voluntarily left employment without just cause	3	6	2	3	1	2	1	5
Other reasons	-	-	-	1	-	1	1	1
Total	5	9	9	15	238	82	29	44

Table E. - Claimants not Entitled to Benefit in Each District during the Period February 1st to March 31st, and During Each Month from April 1 to October 31, 1942, for Canada and the Various Regions and Districts, with Chief Reasons for Non-Entitlement. - Continued.

Reasons for Non-entitlement	M O N T R E A L							
	February and March	April	May	June	July	Aug- ust	Sept- ember	Oct- ober
Insufficient contributions and not in insurable employment ..	27	26	52	91	137	114	53	53
Not capable of and available for work	1	1	1	5	-	2	-	-
Loss of work due to a labour dispute	-	-	-	-	-	-	-	-
Refused offer of work and neglected opportunity to work.	-	2	4	3	5	7	1	-
Discharged for misconduct	26	12	48	37	65	17	6	12
Voluntarily left employment without just cause	32	32	104	152	133	137	73	85
Other reasons	2	6	6	10	13	16	23	11
Total	38	79	215	298	403	293	156	161
Reasons for Non-entitlement	T O R O N T O							
	February and March	April	May	June	July	Aug- ust	Sept- ember	Oct- ober
Insufficient contributions and not in insurable employment ..	6	19	40	91	60	44	15	15
Not capable of and available for work	5	4	4	5	5	5	3	7
Loss of work due to a labour dispute	-	-	-	2	1	-	-	-
Refused offer of work and neglected opportunity to work.	3	1	2	1	1	-	1	1
Discharged for misconduct	31	22	12	11	20	8	11	2
Voluntarily left employment without just cause	78	88	65	75	100	69	30	38
Other reasons	2	3	3	3	3	2	3	-
Total	125	137	126	138	190	129	63	63
Reasons for Non-entitlement	L O N D O N							
	February and March	April	May	June	July	Aug- ust	Sept- ember	Oct- ober
Insufficient contributions and not in insurable employment ..	4	-	-	3	6	-	1	1
Not capable of and available for work	-	1	1	1	-	1	-	-
Loss of work due to a labour dispute	-	1	-	-	-	-	-	-
Refused offer of work and neglected opportunity to work.	1	3	-	-	-	-	-	1
Discharged for misconduct	4	3	3	-	-	-	-	-
Voluntarily left employment without just cause	7	10	10	9	11	9	1	1
Other reasons	1	3	1	-	-	2	-	-
Total	17	21	15	13	17	12	2	3

Table E. - Claimants not Entitled to Benefit in Each District during the Period February 1st to March 31st, and During Each Month from April 1 to October 31, 1942, for Canada and the Various Regions and Districts, with Chief Reasons for Non-Entitlement. - Continued.

Reasons for Non-entitlement	N O R T H B A Y							
	February and March	April	May	June	July	August	September	October
Insufficient contributions and not in insurable employment ..	-	-	72	7	3	1	-	-
Not capable of and available for work	-	-	-	-	-	-	-	-
Loss of work due to a labour dispute	-	-	-	-	-	-	-	-
Refused offer of work and neglected opportunity to work.	-	-	-	-	-	-	-	-
Discharged for misconduct	-	1	2	2	-	-	-	-
Voluntarily left employment without just cause	3	2	1	-	2	2	-	1
Other reasons	-	-	-	-	-	-	-	-
Total	3	3	75	9	5	3	-	1

Reasons for Non-entitlement	W I N N I P E G							
	February and March	April	May	June	July	August	September	October
Insufficient contributions and not in insurable employment ..	3	7	18	15	29	21	6	2
Not capable of and available for work	-	-	1	2	-	2	2	-
Loss of work due to a labour dispute	-	-	-	-	-	-	-	-
Refused offer of work and neglected opportunity to work.	-	-	2	1	1	2	1	1
Discharged for misconduct	13	8	7	3	13	6	6	4
Voluntarily left employment without just cause	19	10	25	34	36	35	24	12
Other reasons	1	1	-	1	2	4	1	2
Total	36	26	53	61	36	70	40	20

Reasons for Non-entitlement	S A S K A T O O N							
	February and March	April	May	June	July	August	September	October
Insufficient contributions and not in insurable employment ..	3	-	7	13	-	-	4	2
Not capable of and available for work	-	1	1	4	-	1	-	-
Loss of work due to a labour dispute	-	-	-	-	-	-	-	-
Refused offer of work and neglected opportunity to work.	1	-	1	-	1	-	-	-
Discharged for misconduct	6	2	-	3	1	1	1	2
Voluntarily left employment without just cause	4	6	11	10	3	3	-	1
Other reasons	3	-	-	2	1	-	4	-
Total	17	9	20	32	6	10	9	5

Table E, - Claimants not Entitled to Benefit in Each District during the Period February 1st to March 31st, and During Each Month from April 1 to October 31, 1942, for Canada and the Various Regions and Districts, with Chief Reasons for Non-Entitlement. - Concluded.

Reasons for Non-entitlement	EDMONTON							
	February and March	April	May	June	July	August	September	October
Insufficient contributions and not in insurable employment ..	1	1	11	12	12	6	5	2
Not capable of and available for work	1	-	-	-	-	-	-	-
Loss of work due to a labour dispute	-	-	-	-	-	-	-	-
Refused offer of work and neglected opportunity to work.	-	-	-	-	-	-	-	-
Discharged for misconduct	5	5	2	4	3	2	1	-
Voluntarily left employment without just cause	16	5	5	8	3	4	2	3
Other reasons	1	-	-	-	-	-	-	-
Total	24	11	18	24	18	12	8	5

Reasons for Non-entitlement	VANCOUVER							
	February and March	April	May	June	July	August	September	October
Insufficient contributions and not in insurable employment ..	1	-	4	14	4	7	6	4
Not capable of an available for work	2	5	4	2	3	1	-	-
Loss of work due to a labour dispute	-	-	-	-	-	-	-	-
Refused offer of work and neglected opportunity to work.	5	-	1	-	1	5	-	-
Discharged for misconduct	2	2	4	-	-	1	-	-
Voluntarily left employment without just cause	9	14	15	7	6	13	2	6
Other reasons	-	-	-	-	-	-	2	-
Total	19	19	23	23	14	27	11	10

The second and almost equally important cause for non allowance, insufficient contributions and the claimant not being in insurable employment, arises out of the claimant's ignorance of the provisions of the Act, and the insuring during the early application of the legislation of persons not legally insurable. The first part of this double cause will probably remain an important element in non allowance since the local office must accept a claim if the claimant insists upon it, even though it may be obvious that his contributions are inadequate for the receipt of benefit. The second part will be rectified as inspectors gradually check up upon the original issue of insurance books by employers.

The third and much less important cause for non-allowance of claims, i.e., that the claimant was discharged due to his own misconduct, is likely to remain fairly important while employment conditions are good. Although employers are less likely to discharge employees for misconduct when it is difficult to replace them, workers are less fearful of discharge when they know that re-employment is a

relatively simple matter, and, thus, cases of insubordination are likely to increase with any increase in employment. At the same time, both cases of voluntarily leaving employment and cases of insubordination may arise because of the employee's unwillingness, in good times, to accept conditions of employment that he must put up with during bad times.

It will be noted that substantially the same causes, in the same order of importance, were responsible for the non-allowance of the claims lodged in each district. The exceptions are those of North Bay in May and Moncton in July when purely local disturbances caused the presentation of an unusually large number of claims. In these two cases the vast majority of the claims considered not entitled to benefit were so considered because of insufficient contributions.

Benefits.

Table F presents the number of persons receiving benefit payments and the number commencing the receipt of benefit payments in each district, by months, from July to October, 1942, inclusive. All claimants considered entitled to benefit do not actually receive benefit checks,⁽⁴⁾ but it would seem that the proportion of them who are actually receiving one or more checks, which declined from April to July is now on the increase. In February and March the percentage of those adjudged entitled to benefit who actually received one or more payments was 50⁽⁵⁾; in April 67⁽⁵⁾; in May 54⁽⁵⁾; in June 63⁽⁵⁾; in July 35; in August 61; in September 73; and in October 122.

Table F. - Number of Persons Receiving Benefit and Number of Persons Commencing the Receipt of Benefit on Initial and Renewal Claims in Each District by Months, from July 1st to October 31st, 1942.

District Office	Number Receiving Benefit	Number Commencing Benefit Total Persons	On Initial Claims	On Renewal Claims	Number Receiving Benefit	Number Commencing Benefit Total Persons	On Initial Claims	On Renewal Claims
J U L Y					A U G U S T			
Moncton	78	36	35	1	123	99	94	5
Montreal ...	463	330	306	24	544	402	355	47
Toronto	329	235	228	7	311	161	144	17
London	42	22	22	-	37	17	17	-
North Bay ...	147	87	84	3	153	39	33	-
Winnipeg	305	206	182	24	301	168	147	21
Saskatoon ...	69	36	33	3	33	30	26	4
Edmonton	96	64	60	4	80	53	55	3
Vancouver ..	87	55	46	9	86	64	59	5
Total - Canada	1,616	1,071	996	75	1,672	1,038	936	102
S E P T E M B E R					O C T O B E R			
Moncton	118	69	66	3	433	426	421	5
Montreal	451	248	202	46	304	152	140	12
Toronto	189	96	91	5	149	76	70	6
London	35	12	12	-	19	11	10	1
North Bay ...	17	6	6	-	4	2	2	-
Winnipeg ...	216	91	73	18	137	79	59	20
Saskatoon ...	41	18	17	1	20	3	6	2
Edmonton ...	49	22	21	1	45	32	25	7
Vancouver ..	76	37	23	9	61	34	23	5
Total - Canada	1,192	599	516	83	1,222	820	762	50

For footnotes 4 and 5, see page 11.

In October a comparison of Table F with Table B reveals that whereas 820 persons commenced receiving benefit only 671 claimants were considered entitled to benefit. Such discrepancy between these two figures arises because of the lapse of time between the Insurance Officer's recommendation and the actual payment of a benefit check.

When a claim is allowed, the District Treasury Officer is notified by the Insurance Officer. The local office concerned is also notified, since it is the point of contact with the claimant. In order to establish the fact of continued unemployment the claimant must report in person at the local office at least once a week. This call is made usually on the day in the week on which the claimant originally made his claim, called his "claim day". On the first "claim day" after the waiting days and other conditions have been fulfilled, the local office notifies the Treasury Officer of the number of days benefit due the claimant. The check is then issued and is given to the claimant on his next "claim day". It can thus be seen that the figures for claimants considered entitled to benefit and for claimants commencing the receipt of benefit in any month are not strictly contemporary, and it is possible to have more persons commence the receipt of benefit in a month than claims allowed in the month.

With one exception, the number of claims lodged each month in Canada has shown a steady decline up to the end of October. This exception appears in the unusually large number of claims filed in the local offices in June and received at the Insurance Offices in July. In each case the increase is due to the large number of claims in the Moncton region. When this steady decline is considered along with the recent increase in the percentage of those entitled to benefit who actually received one or more checks, there would seem to be increasing care on the part of unemployed insured persons in lodging claims only when they can expect to receive benefit. Such an increase in the percentage of those entitled who receive payments might be caused by a lengthening in the duration of cases of unemployment. There is no reason, however, to believe that this has been the case, particularly when we consider the similarity between the average duration of the unemployment compensated in the months from July to October (see the averages following Table G.)

The material presented in Table G., i.e., the number of persons receiving benefit payments; the number of days' benefit paid; and the amount of benefit paid in each district by months, permits the calculation of the average amount of benefit paid per beneficiary each month; the average duration of the unemployment compensated (in days); and the average amount paid per compensated day of unemployment.

Footnotes for page 10.

⁴ The usual reason for non-receipt of benefit is re-employment prior to the expiration of the nine "waiting days" required by the Act.

⁵ These percentages are computed using the claims figures given in Table B of this report and the figures for beneficiaries given in Table F of the previous report. See footnote 3.

Table G. - Number of Persons Receiving Benefit Payments, Number of Days' Benefit Paid and Amount of Benefit Paid in Each District, by Months, from July 1st to October 31st, 1942.

District Office	Number Receiving Benefit	No. of Days' Benefit Paid	Amount of Benefit Paid (in Dollars)	Number Receiving Benefit	No. of Days' Benefit Paid	Amount of Benefit Paid (in Dollars)
J U L Y			A U G U S T			
Moncton	78	783	1,552.03	123	1,404	2,532.03
Montreal	402	7,144	11,399.23	544	8,642	14,447.10
Toronto	329	4,133	7,924.25	311	3,329	6,740.70
London	42	523	369.54	37	354	1,084.89
North Bay	147	705	1,457.73	153	563	1,107.72
Winnipeg	305	3,500	6,014.47	301	4,214	7,534.42
Saskatoon	69	934	1,574.43	32	893	1,350.75
Edmonton	96	1,271	2,255.92	30	1,231	2,311.33
Vancouver	87	1,123	1,953.41	86	1,257	2,082.12
Total - Canada ..	1,613	20,153	35,606.17	1,679	22,537	39,297.11
S E P T E M B E R			O C T O B E R			
Moncton	113	1,245	2,294.14	483	3,243	6,392.41
Montreal	451	6,481	10,972.25	304	4,822	7,991.79
Toronto	133	2,376	4,306.83	149	2,067	3,714.72
London	55	526	938.66	19	310	532.47
North Bay	17	170	313.49	4	74	133.49
Winnipeg	216	2,308	4,103.73	137	2,238	3,833.33
Saskatoon	41	571	956.67	20	132	351.74
Edmonton	49	602	1,071.93	45	624	1,391.23
Vancouver	73	394	1,433.24	31	332	1,460.03
Total - Canada ..	1,192	15,153	26,480.77	1,222	14,270	25,856.71

During the months under review the average amount of benefit paid per beneficiary in Canada remained fairly constant, being \$22.03 in July; \$23.41 in August; \$22.22 in September, and \$21.16 in October.

The average duration of the unemployment compensated in Canada showed a similar stability. In July it was 12.5 days; in August 13.4 days; in September 12.7 days and in October 11.7 days.

During the same months the average amount paid per compensated day of unemployment was \$1.77 in July; \$1.74 in August; \$1.75 in September, and \$1.81 in October.

Due allowance being made for seasonal factors, a notable increase or decrease in the average duration of the unemployment compensated in a period over the previous period would tend to indicate changing employment conditions. Such changes would be reflected in this way since either a longer or shorter period would elapse before those on benefit could obtain suitable employment.

Any significant change in the average amount paid per beneficiary may indicate changing employment conditions, but it may also be influenced by changes in the occupational and industrial composition of claimants as a group. If, for example, the more highly paid among the insured population suffered greater unemployment than the low-paid members, this situation would be reflected in an increase in the amount of benefit paid per beneficiary, without a corresponding increase in the average duration of the unemployment compensated.

Changes in the average amount paid per compensated day will tend to indicate whether or not the higher or lower paid portions of the insured population are suffering more from unemployment.

All of these averages could be obtained by regions, but it is obviously impractical to impute significance to them even for Canada as a whole with the present limited experience under the Act.



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