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STATISTICAL REPORT ON THE OPERATION OF THE UNEMPLOYMENT INSURANCE ACT

JULY 1966

(Compiled from material supplied by the Unemployment Insurance Commission)

SPECIAL FEATURE IN THIS ISSUE

TWENTY-FIVE YEARS
OF
UNEMPLOYMENT INSURANCE

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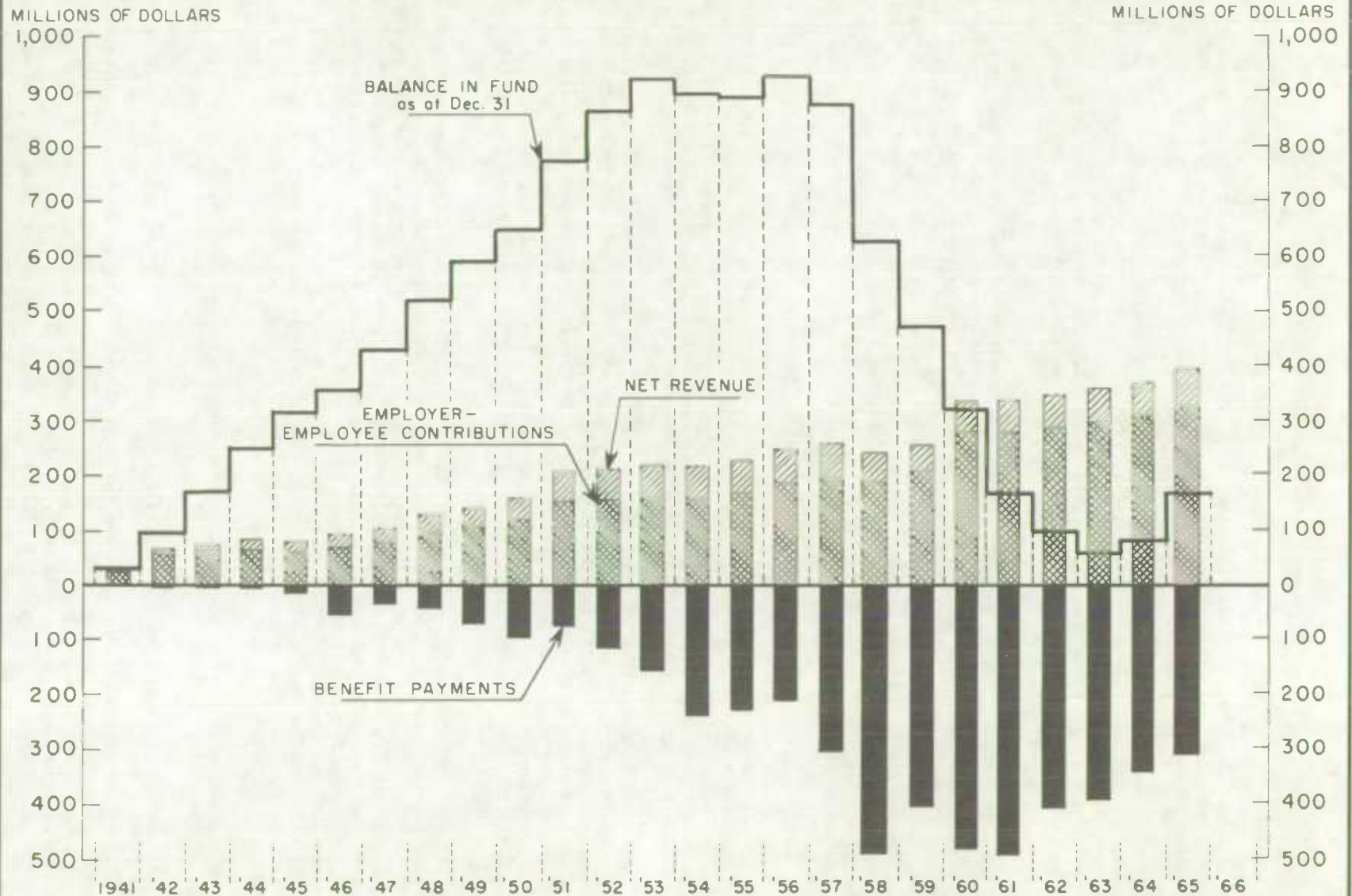
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THE UNEMPLOYMENT INSURANCE FUND



TWENTY-FIVE YEARS OF UNEMPLOYMENT INSURANCE IN CANADA

A quarter century after the inception of the Act, (1) unemployment insurance remains one of the main income stabilizers in the Canadian economy. Over the years cumulative payments out of the Fund have exceeded five billion dollars; currently, annual payments aggregate \$300 - \$350 million (See Chart p.3).

The Act is compulsory and until April 1, 1957 applied only to persons engaged under a contract of service. The extension of coverage to the fishing industry, as of April 1, 1957, however, brought under the Act not only the fishermen who worked under a contract of service but also those who worked as "lone workers" or "self-employed". Coverage within the fishing industry is thus more comprehensive than for any other industry.

The Act is specific regarding exclusions from coverage and reference should be made to it for the complete list. Identified as non-insurable are such employments as agriculture, domestic service, school teaching and those employed on other than an hourly, daily, piece or mileage basis with annual earnings exceeding \$5,460. Persons employed on an hourly, daily, piece or mileage basis are insured regardless of earnings level. Equal contributions are required from employers and employees, the specific amount varying with the employee's weekly earnings. The Federal Government contributes an additional one-fifth of this total and pays administration costs.

The weekly benefit rate is related to the weekly contribution which varies between defined earnings classes. In this way, the insurance payment is related to the loss incurred by the insured person. Weekly contributions for employees range from 10 cents where weekly earnings are under \$9 to 94 cents in respect of earnings of \$69 and over. Maximum weekly benefit rates are \$27 to individuals claiming at the single person rate and \$36 for those with a dependent. The duration formula allows one week of benefit for every two contribution weeks within the two years previous except where a second claim follows within two years, in which case the duration is somewhat reduced. An allowable earnings feature provides that where earnings in a week exceed 50 per cent of the claimant's benefit rate, his weekly benefit payment is reduced by this excess.

Under the seasonal benefit provisions of the Act, the regular contribution requirements are relaxed somewhat during a 5 1/2 month period commencing with the first week of December each year. This permits workers unable to fulfil the normal requirements for benefit to draw seasonal benefit if they have at least 15 weeks in insured employment during the fiscal year, or have terminated benefit since the previous mid-May. A claimant who draws the maximum duration on regular benefit (52 weeks) and then qualifies for seasonal benefit at the opening of the period in December may have benefit extended for another 24 (or 25) weeks, or an overall 76 (or 77) weeks, provided, of course, he fulfils the other conditions for the receipt of benefit.

Despite the increases in coverage(2) over the years, the insured population in 1965 accounted for roughly the same proportion of the non-agricultural paid worker segment of the labour force as in 1942 (80 per cent). This would indicate that increases in coverage have been offset by the growth of the non-insured segment of the paid work force(3). For example, marked expansion has occurred within certain areas of the service industry, such as education and hospitals, where coverage is low. With the continuing trend to higher earnings, it is quite probable that a higher proportion of wage-earners are excluded because of the earnings ceiling, even though the ceiling has been raised to \$5,460. Another reason for the widening gap is that more and more teenagers are abstaining from early entry into the labour market, because of longer schooling, and when they do enter, higher academic training entitles salaries beyond the insurable ceiling.

The accompanying tables and chart provide a review of the main operations of the Act during the 25 years of operation.

- (1) The Act was given Royal Assent on August 7, 1940 but became operative on July 1 of the following year.
- (2) Several of the groups to which coverage has been extended, such as seamen, longshoremen and fishermen, although of some significance from the claims standpoint, are small in relation to the total insured population. Even the loggers, the largest group brought into the scheme, hardly account for 2 per cent of the paid workers.
- (3) See "Trends in Employment covered by the Unemployment Insurance Act" available on request to U.I. & P. Section, Labour Division, D.B.S.

Table 1 shows the number of claims filed per 1,000 insured persons, and, as would be expected, variations in economic conditions are strongly reflected in the data. Particularly noticeable is the substantial increase in the claim volume during the contracting phase of business cycles, e.g. 1948-49, 1953-54, 1957-58 and 1960-61. The continuous decline in claims filed in the last five years mirrors the buoyant state of the economy since the first half of 1961. It might be worth a mention here, however, that claims filed are not synonymous with persons filing claims. In general, a claim is filed each time an insured person, confronted with a new period of unemployment, decides to apply for benefit. If benefit rights are currently in existence for him, a renewal claim will be taken, otherwise it will be an initial claim. One person may therefore file several claims during the course of the year; hence, total claims could substantially overstate the number of persons.

The seasonal character of the claims intake is reflected in the sharp rise which occurs during the fall and winter months each year. Beginning with the 1957-58 winter season, the peak claim load has occurred in December; prior to that winter, it was in January. To a large extent this is associated with commencing the payment of seasonal benefit(1) in December rather than January, as was the case prior to 1957-58.

The seasonal rise in the claimant count follows that for claims filed, with a lag of a couple of months. The peak claimant total usually occurs in February. However, there are differences which require elaboration. In a general way, additional claims in a month are reflected by a rise in the claimant count, but the numerical increase in the month-end claimant count is less than the monthly claim intake. In the first place, the claimant count is like a two-way street where some are coming and others are going. In the second place, a new claim may be taken in respect of a person already on claim, in which case there is no increase at all in the claimant count. This is especially true during the months when seasonal benefit is operative and when large numbers of claimants terminating regular benefit become eligible for an extension under seasonal benefit. A new initial claim is taken in such cases and while a new unemployment ledger is placed in the reporting file, it is only a replacement ledger for the one removed when the regular credits terminated.

The movement within the claimant series is influenced partly by economic factors, and also by the terms of the Act and its Regulations. A striking example is the reduction in claimants at the end of the month in which the seasonal benefit period terminates. At present, a sharp reduction occurs between April and May, due partly to the termination of seasonal benefit, and partly to the pick-up in employment opportunities. Prior to 1958, this sharp change occurred between March and April. Changes in duration also affect the claimant count. When exhaustions rise, the claimant count is likely to fall. Increasing the maximum duration tends to lower the exhaustion rate and, other things being equal, to maintain the claimant level.

Table IV presents the amount of benefit paid on an annual and monthly basis, while Table V provides the average weekly benefit per week compensated each month. These tables should be examined with the details on major amendments to the Act in mind, as well as with the changing schedules of benefit rates in Appendix I.

Changes in benefit payments over the years are a function of several factors. These include fluctuating claim loads; increases in benefit rates together with the trend to higher earnings; amendments to the Act, such as an extension of the period during which seasonal benefit is operative; and inclusion of new groups with a high claim potential, e.g. loggers and fishermen.

Seasonal variations in the average rates are due chiefly to a changing proportion of male claimants, many of whom draw at the higher(2) rates. The trend to higher rates in the last quarter was reversed in 1955, when the rates in that quarter showed a perceptible decline. This was due to a difference in the concept of weeks, as between the 1940 and the 1955 Acts. Under the 1940 Act, benefit was on a daily basis and conversion to weeks was accomplished by dividing the number of benefit days paid by six. Under the 1955 Act, however, benefit rates are on a weekly basis and this new concept consists of full and partial weeks. Inclusion of partial weeks lowers the average.

The secular increase in the average weekly payment is associated with the trend to higher earnings together with successive increases in the benefit rates. As to the current level of these rates, it is worth pointing out that, in the first place, the impact of higher earnings is relatively less for the insured population than for all non-agricultural paid workers because of the ceiling for insured workers. Secondly, there is a very heavy concentration of insured workers in the top earnings class. In 1964 it is estimated that for more than 40 per cent of the contributors, average weekly earnings

(1) See footnote (1) Table IV for effective dates of seasonal benefit.

(2) This is because a relatively higher proportion of males draw at dependency rates and is also a reflection of higher earnings predicated upon shorter annual periods of employment.

were \$69 or over. Since the claim rate for this group is substantially lower than for the other earnings classes, average earnings for claimants would be somewhat lower than the average, either for all insured persons or for all non-agricultural paid workers.

Annual payments are shown on the lower portion of the Chart which has been designed to present a comprehensive summary of changes in the Fund over the 25 year period.

.. Figures not available.

... Figures not appropriate or not applicable.

- Nil.

TABLE I - Insured Population(1) and Claims Filed(2) per 1,000 Insured Persons

1942 - 1965

Year	Insured population 000's	Claims per 1,000 insured	Year	Insured population 000's	Claims per 1,000 insured
1942	2,302.5	11.7	1954	3,231.1	650.6
1943	1,997.7	18.4	1955	3,256.9	592.5
1944	2,209.9	41.1	1956	3,726.3	436.2
1945	2,198.8	134.8	1957	3,807.3	623.3
1946	2,128.7	229.6	1958	4,055.1	685.7
1947	2,280.2	194.2	1959	4,072.9	596.2
1948	2,298.3	282.4	1960	4,109.6	657.1
1949	2,610.2	357.8	1961	4,021.4	611.9
1950	2,618.6	439.2	1962	4,084.1	536.8
1951	3,007.9	380.4	1963	4,113.4	495.5
1952	3,090.2	450.2	1964	4,169.8	446.0
1953	3,150.7	533.1	1965	4,256.6P	382.5

(1) Prior to 1955 the date was April 1. Commencing with 1955, the date is June 1, except for 1957 when it was May 1.

(2) Initial and renewal claims.

P Preliminary.

TABLE II - Initial and Renewal Claims for Unemployment Insurance Benefit
by Month, February 1942 - July 1966

Year	Total 12 months	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
thousands													
1942	26.9	-	4.8		2.9	2.8	4.6	2.7	1.9	1.1	1.1	1.7	3.3
1943	36.7	4.6	4.8	5.0	4.0	2.0	1.8	1.1	1.4	1.0	1.5	2.9	6.6
1944	90.9	11.8	12.3	10.7	6.5	4.7	3.2	3.1	3.2	3.7	6.2	11.8	13.8
1945	296.4	20.4	15.0	13.3	8.4	8.9	10.9	10.9	20.6	40.5	36.7	53.3	57.6
1946	488.7	71.9	59.1	50.7	35.8	34.8	30.6	27.6	25.1	28.6	34.9	37.1	52.5
1947	442.9	63.7	47.1	43.7	35.9	27.6	21.4	20.0	17.3	20.9	29.4	42.4	73.6
1948	649.1	100.3	76.7	63.9	49.0	33.6	31.5	30.5	25.0	28.1	38.1	66.4	105.9
1949	933.9	126.6	93.5	88.8	58.1	52.7	44.8	43.5	50.3	51.9	69.3	114.9	139.4
1950	1,150.2	182.1	109.3	211.4	80.4	71.6	51.3	43.9	61.5	49.2	62.2	93.0	134.2
1951	1,144.1	172.6	110.5	111.1	75.2	56.4	58.2	59.0	57.9	62.5	82.9	122.6	175.0
1952	1,391.3	212.7	141.3	155.5	101.0	83.8	68.8	75.3	61.0	64.7	88.0	123.4	215.9
1953	1,679.7	223.7	172.6	181.5	117.9	71.5	72.8	75.9	74.1	85.6	123.2	188.9	292.3
1954	2,102.2	293.2	216.1	250.8	159.5	113.4	114.8	106.3	112.7	109.5	127.6	187.7	310.6
1955	1,929.8	311.0	238.7	247.1	155.9	97.6	90.4	81.6	88.6	87.6	94.7	159.8	276.7
1956	1,625.4	263.8	188.6	176.5	139.1	84.1	55.2	73.5	75.0	65.0	87.9	151.4	265.2
1957	2,373.2	361.1	192.7	195.2	163.5	104.3	86.4	114.1	115.3	124.9	167.4	249.1	499.2
1958	2,780.5	367.4	243.9	253.3	217.5	165.1	155.7	167.4	139.7	157.6	191.2	246.6	475.2
1959	2,428.3	317.5	220.9	230.1	206.9	134.4	107.1	122.3	102.4	115.1	151.2	278.6	441.6
1960	2,700.4	306.6	240.3	283.5	214.6	165.6	128.5	140.4	149.6	140.3	178.2	304.4	448.3
1961	2,460.5	344.2	234.6	259.4	209.6	162.1	112.8	126.2	121.2	122.0	158.1	252.6	357.9
1962	2,192.2	320.2	205.6	225.8	181.3	138.4	93.5	112.4	98.8	98.3	150.4	243.6	323.8
1963	2,038.0	319.4	188.5	195.9	175.6	122.9	82.8	112.9	86.2	92.9	126.2	189.4	345.3
1964	1,859.9	258.6	171.6	182.3	175.4	105.2	86.8	108.9	79.0	85.8	120.9	169.0	316.4
1965	1,628.2	230.2	160.0	183.2	151.0	93.3	72.0	86.1	83.9	71.8	83.1	151.5	262.2
1966		225.0	150.3	159.0	119.9	91.0	68.4	87.1					

TABLE III - Claimants Reporting to Local Offices on the Last Working Day of each Month,
September 30, 1943 to July 29, 1966

Year	12 month average	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
thousands													
1943	-									1	1	2	6
1944	10	12	16	16	12	7	5	4	5	6	8	13	19
1945	41	27	30	27	19	17	17	19	29	48	62	85	113
1946	98	146	162	155	124	99	82	69	62	58	63	67	87
1947	71	106	112	107	86	63	50	43	39	39	45	62	102
1948	95	145	153	142	112	77	62	53	47	47	60	88	151
1949	149	203	216	198	150	115	95	94	94	95	115	172	243
1950 total	188	313	304	368	230	166	127	106	111	89	102	139	202
% S.B.				23									3
1951 total	167	256	253	236	149	101	101	100	101	109	128	187	288
% S.B.		11	14	18									3
1952 total	219	358	351	352	249	182	149	144	125	109	128	182	304
% S.B.		9	11	13									4
1953 total	253	376	389	379	240	165	142	134	134	143	185	283	452
% S.B.		11	14	17									4
1954 total	357	556	559	561	379	293	245	228	223	214	236	307	479
% S.B.		10	14	18									7
1955 total	319	587	620	605	354	241	186	168	153	145	163	220	388
% S.B.		14	21	26									12
1956 total	272	477	511	511	292	189	136	138	132	128	139	215	398
% S.B.		23	28	29									7
1957 total	380	546	572	559	374	250	205	206	209	227	268	403	744
% S.B.		13	18	19									12
1958 total	552	835	869	860	722	551	445	301	295	283	324	419	715
% S.B.		20	24	27	31	33	30						18
1959 total	454	785	796	767	611	279	221	226	210	202	251	418	686
% S.B.		26	31	34	37								17
1960 total	518	783	814	823	715	364	296	294	280	280	330	485	754
% S.B.		23	27	30	32								18
1961 total	487	847	873	838	713	341	267	255	229	229	269	386	601
% S.B.		24	29	32	35								18
1962 total	414	699	719	687	564	264	214	212	199	198	244	374	592
% S.B.		25	29	32	34								16
1963 total	402	704	720	685	566	271	220	219	193	186	219	303	532
% S.B.		23	27	30	33								15
1964 total	357	599	607	597	498	250	202	205	182	174	215	275	478
% S.B.		23	27	30	32								15
1965 total	322	548	559	539	463	229	181	184	172	157	170	245	418
% S.B.		22	26	30	31								16
1966 total		512	530	498	414	218	181	196					
% S.B.		22	25	29	30								

Note: S.B. - Seasonal benefit.

TABLE IV - Amount of Benefit Paid(1), by Month, 1942 to 1966

Year	12 month total	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
millions of dollars													
1942	0.37	-	(2)	0.03	0.04	0.05	0.04	0.04	0.04	0.03	0.03	0.03	0.04
1943	0.94	0.07	0.13	0.20	0.14	0.13	0.07	0.05	0.03	0.02	0.02	0.03	0.05
1944	3.29	0.13	0.30	0.76	0.36	0.47	0.25	0.14	0.11	0.12	0.13	0.18	0.34
1945	14.57	0.55	0.82	1.52	0.59	0.67	0.58	0.60	0.69	0.88	1.71	2.51	3.45
1946	51.08	4.49	5.90	7.21	7.01	5.22	4.47	3.30	2.86	3.40	2.46	2.24	2.51
1947	32.04	4.01	3.92	4.48	3.78	3.07	2.15	1.96	1.52	1.51	1.54	1.56	2.54
1948	40.27	3.92	5.02	6.63	5.18	3.67	2.60	2.08	1.84	1.69	1.76	2.28	3.59
1949	69.35	6.73	8.16	10.40	7.61	5.51	4.11	3.37	3.72	3.67	3.85	5.05	7.18
1950	98.98	11.78	13.61	16.64	13.71	10.50	6.66	4.76	4.41	3.84	3.57	4.18	5.31
1951	76.66	9.83	10.68	12.14	8.35	5.66	3.51	3.43	3.67	3.46	3.90	5.11	6.92
1952	118.83	13.98	15.57	16.89	13.95	10.39	6.73	6.29	6.24	5.71	5.71	6.44	10.93
1953	157.97	18.43	20.60	24.00	19.19	12.39	8.41	7.15	6.41	6.74	7.60	10.17	16.88
1954	241.11	25.15	29.68	37.19	29.84	21.13	15.72	12.72	12.06	12.40	11.78	14.02	19.43
1955	229.12	28.37	34.90	45.44	33.78	20.02	12.64	8.94	8.73	8.18	7.54	8.66	11.94
1956	210.33	24.63	32.19	38.17	33.20	19.16	9.93	7.93	8.17	7.09	8.07	9.28	12.53
1957	305.08	33.44	38.60	44.13	40.39	26.27	14.36	13.80	13.03	13.81	16.33	18.99	31.93
1958	492.90	60.76	63.31	72.38	66.68	51.65	36.99	26.82	19.49	19.85	20.27	21.14	33.56
1959	406.10	58.65	58.08	65.87	59.97	40.45	18.16	14.53	13.12	13.37	13.77	17.48	32.66
1960	481.84	54.35	62.59	74.85	61.77	52.21	26.84	19.70	21.36	21.19	20.65	26.58	39.77
1961	493.97	67.66	70.99	85.19	64.54	58.70	25.89	18.55	18.86	16.08	17.12	20.94	29.45
1962	409.21	57.80	57.99	68.83	51.65	45.41	18.71	14.51	15.88	12.66	15.75	18.93	31.09
1963	394.16	58.56	58.74	61.29	57.58	41.15	15.99	15.51	14.01	12.53	13.99	15.47	29.36
1964	344.39	46.41	50.13	53.55	52.58	33.12	16.54	14.09	13.20	12.79	12.84	14.65	24.50
1965	312.11	39.85	45.33	55.59	43.31	31.66	16.23	11.83	12.79	11.50	10.22	12.61	21.18
1966		35.91	44.30	46.16	37.47	29.96	14.71	13.66					

(1) Benefit paid under the seasonal benefit provisions is included. The dates during which these provisions were operative, maximum weeks payable each period and amount of benefit paid are as follows:

February 28 to April 15, 1950 - 6 weeks - \$4.5 million.
January 1 to March 31, 1951 - 13 weeks - \$3.9 million.
January 1 to March 31, 1952 - 13 weeks - \$4.6 million.
January 1 to April 15, 1953 - 15 weeks - \$9.2 million.
January 1 to April 15, 1954 - 15 weeks - \$14.1 million.
January 1 to April 15, 1955 - 15 weeks - \$28.9 million.
January 1 to April 21, 1956 - 16 weeks - \$38.1 million.
January 1 to April 20, 1957 - 16 weeks - \$29.6 million.
December 1, 1957 to June 28, 1958 - 30 weeks - \$109.8 million.
December 1, 1958 to May 16, 1959 - 24 weeks - \$98.4 million.
November 30, 1959 to May 21, 1960 - 25 weeks - \$99.1 million.
November 28, 1960 to May 20, 1961 - 25 weeks - \$112.1 million.
November 27, 1961 to May 19, 1962 - 25 weeks - \$88.9 million.
November 19, 1962 to May 18, 1963 - 25 weeks - \$86.9 million.
November 25, 1963 to May 16, 1964 - 25 weeks - \$75.1 million.
November 29, 1964 to May 15, 1965 - 25 weeks - \$68.2 million.
November 28, 1965 to May 21, 1966 - 25 weeks - \$56.1 million (preliminary).

(2) Less than \$10,000.

TABLE V - Average Weekly Benefit per Week Compensated, by Month,

1942 - 1966

Year	12 Month Average	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
dollars													
1942	10.82	-	10.92	10.92	10.92	10.80	10.68	10.62	10.44	10.50	10.86	11.22	11.16
1943	10.92	11.28	11.28	11.34	11.28	11.28	11.04	10.86	10.32	10.56	10.56	10.44	10.80
1944	11.41	11.28	11.40	11.70	11.88	11.82	11.52	11.40	11.34	11.34	11.28	10.44	11.52
1945	11.73	11.64	11.70	11.64	11.64	11.52	11.46	11.40	11.46	11.70	12.18	12.12	12.30
1946	12.03	12.29	12.21	12.49	12.21	11.52	11.96	11.87	11.85	11.83	11.82	11.77	11.86
1947	11.62	11.89	11.71	11.66	11.67	11.64	11.51	11.53	11.49	11.36	11.38	11.47	11.61
1948	11.88	11.77	11.83	11.82	11.81	11.66	11.55	11.67	11.66	11.66	12.05	12.38	12.77
1949	13.47	13.21	13.11	13.39	13.42	13.37	13.30	13.26	13.51	13.67	13.77	13.91	14.05
1950	14.18	14.35	14.62	14.39	13.89	14.07	13.84	13.80	13.75	14.12	13.91	14.09	14.53
1951	14.68	14.64	14.45	14.36	14.59	14.60	14.23	14.52	14.83	15.05	14.94	15.07	15.49
1952	16.37	15.81	15.64	15.55	15.92	16.05	15.89	16.34	17.41	17.75	17.73	17.89	18.28
1953	18.09	18.23	17.87	17.73	17.61	18.52	18.47	17.99	17.98	18.13	18.20	18.29	18.71
1954	18.38	18.58	18.16	17.91	17.87	18.75	18.63	18.44	18.46	18.72	18.70	18.64	19.83
1955	18.49	18.82	18.92	18.87	18.85	18.80	18.45	18.13	18.01	18.14	17.20	16.76	16.98
1956	18.82	18.06	18.57	19.01	19.04	19.05	18.46	18.15	18.09	18.82	19.20	19.39	20.21
1957	20.94	20.82	21.08	21.08	21.13	20.96	20.24	20.12	20.01	20.80	20.91	20.92	21.63
1958	21.29	21.58	21.51	21.48	21.59	21.10	20.72	20.67	20.79	21.10	20.88	21.19	21.53
1959	21.18	21.38	21.56	21.58	21.29	20.81	20.95	20.04	20.19	20.54	20.51	20.85	21.51
1960	22.32	21.91	22.00	22.20	22.18	22.17	22.11	21.81	22.01	22.65	22.85	23.19	23.51
1961	23.82	23.96	24.07	23.99	23.98	23.68	23.57	23.13	22.98	23.22	23.52	23.76	24.20
1962	24.17	24.57	24.56	24.49	24.43	23.99	23.45	22.98	22.97	23.36	23.42	23.85	24.54
1963	24.45	24.79	24.81	24.75	24.73	24.12	23.68	23.37	23.50	23.54	23.51	23.98	24.99
1964	24.57	25.07	24.89	24.90	24.66	24.33	24.17	23.67	23.66	23.75	24.03	24.33	24.62
1965	24.54	25.02	24.92	24.86	24.87	24.40	24.14	23.83	23.39	23.55	23.70	23.77	24.46
1966		24.86	25.14	24.98	24.76	23.93	23.78	23.68					

APPENDIX I

Schedules of Contribution and Benefit Rates

Range of earnings	Daily rates						
	Employee contribution	Benefit rates					
		Effective to Sept. 30, 1946		Effective Oct. 1, 1946		Effective Oct. 4, 1948	
		No dependent	With dependent	No dependent	With dependent	No dependent	With dependent
	cents	dollars					
<u>Effective up to July 2, 1950</u>							
While earning in a week:							
Less than \$5.40 (or under 16 years of age(1))	1.5(2)	-	-	-	-	-	
\$ 5.40 but less than \$ 7.50	2.0	0.68	0.80	0.70	0.80	0.80	
\$ 7.50 " " " \$ 9.60	2.5	0.85	1.00	0.85	1.00	0.85	
\$ 9.60 " " " \$12.00	3.0	1.02	1.20	1.00	1.20	1.00	
\$12.00 " " " \$15.00	3.5	1.19	1.40	1.20	1.40	1.20	
\$15.00 " " " \$20.00	4.0	1.26	1.60	1.35	1.60	1.35	
\$20.00 " " " \$26.00	5.0	1.70	2.00	1.55(4)	1.80(4)	1.55(4)	
\$26.00 or more in a week	6.0	2.04	2.40	1.70	2.00	1.70	
Those earnings \$34.00 or more in a week commencing October 4, 1948	7.0			1.85(4)	2.20(4)	1.85(4)	
				2.05	2.40	2.05	
					2.20(4)	2.85(4)	
					2.40	3.05	
	Employee contribution	Effective July 3, 1950		Effective July 4, 1952			
		No dependent	With dependent	No dependent	With dependent		
<u>Effective July 3, 1950</u>							
While earning in a week:							
Less than \$9.00	3.0	0.70	0.80	0.70	0.80		
\$ 9.00 - \$14.99	4.0	1.00	1.25	1.00	1.25		
\$15.00 - \$20.99	5.0	1.35	1.70	1.45	2.00		
\$21.00 - \$26.99	6.0	1.70	2.15	1.80	2.50		
\$27.00 - \$33.99	7.0	2.05	2.60	2.15	3.00		
\$34.00 - \$47.99	8.0	2.40	3.05	2.50	3.50		
\$48.00 or more	9.0	2.70(3)	3.50(3)	2.85	4.00		
	Weekly employee contribution	Benefit schedule					
		Range of average weekly contributions	Weekly rate of benefit		Allowable earnings		
	cents	cents	No dependent \$	With dependent \$	\$		
<u>Effective October 2, 1955</u>							
While earning in a week:							
Less than \$ 9.00	8						
\$ 9.00 and under \$15.00	16	Less than 20	6.00	8.00	2.00		
\$15.00 " " \$21.00	24	20 and under 27	9.00	12.00	3.00		
\$21.00 " " \$27.00	30	27 " " 33	11.00	15.00	4.00		
\$27.00 " " \$33.00	36	33 " " 39	13.00	18.00	5.00		
\$33.00 " " \$39.00	42	39 " " 45	15.00	21.00	6.00		
\$39.00 " " \$45.00	48	45 " " 50	17.00	24.00	7.00		
\$45.00 " " \$51.00	52	50 " " 54	19.00(5)	26.00(5)	9.00		
\$51.00 " " \$57.00	56	54 " " 58	21.00(5)	28.00(5)	11.00		
\$57.00 and over	60	58 to 60	23.00(5)	30.00(5)	13.00		

(1) Abolished October 4, 1948.

(2) Paid on his behalf by employer.

(3) These rates effective July 3, 1951 only.

(4) These benefit rates payable where average contribution rates were 4.5, 5.5 and 6.5 respectively.

(5) Effective November 28, 1955.

APPENDIX I - Concluded

Schedules of Contribution and Benefit Rates

Range of earnings	Weekly employee contri- bution	Range of average weekly contributions		Weekly rate of benefit		Allowable earnings	
	cents	cents		No dependent \$	With dependent \$	No dependent \$	With dependent \$
<u>Effective September 27, 1959</u>							
While earning in a week:							
Less than \$ 9.00	10						
\$ 9.00 and under \$15.00 ...	20	Less than	25	6.00	8.00	3.00	4.00
\$15.00 " " \$21.00 ...	30	25 and under	34	9.00	12.00	5.00	6.00
\$21.00 " " \$27.00 ...	38	34 " "	42	11.00	15.00	6.00	8.00
\$27.00 " " \$33.00 ...	46	42 " "	50	13.00	18.00	7.00	9.00
\$33.00 " " \$39.00 ...	54	50 " "	57	15.00	21.00	8.00	11.00
\$39.00 " " \$45.00 ...	60	57 " "	63	17.00	24.00	9.00	12.00
\$45.00 " " \$51.00 ...	66	63 " "	69	19.00	26.00	10.00	13.00
\$51.00 " " \$57.00 ...	72	69 " "	73	21.00	28.00	11.00	14.00
\$57.00 " " \$63.00 ...	78	73 " "	82	23.00	30.00	12.00	15.00
\$63.00 " " \$69.00 ...	86	82 " "	90	25.00	33.00	13.00	17.00
\$69.00 and over	94	90 and over		27.00	36.00	14.00	18.00

APPENDIX II

The Unemployment Insurance Fund

(million dollars)

Calendar Year	Net Revenue*	Employer-employee contributions	Balance in Fund as at Dec. 31
1941	28.5	23.6	28.5
1942	67.5	55.1	95.5
1943	76.0	60.4	170.5
1944	82.8	64.3	250.0
1945	80.5	62.2	315.9
1946	92.3	70.9	357.2
1947	104.6	79.5	429.8
1948	128.0	97.2	517.7
1949	141.1	106.0	589.4
1950	157.4	118.6	647.8
1951	202.3	151.9	773.5
1952	209.1	154.7	863.8
1953	215.2	159.4	921.2
1954	214.6	158.0	896.6
1955	223.2	165.1	890.9
1956	246.0	183.1	926.8
1957	255.5	190.9	877.5
1958	240.4	185.5	625.4
1959	251.7	203.5	471.1
1960	331.6	278.2	320.9
1961	336.4	276.7	163.3
1962	344.9	284.9	99.0
1963	353.7	293.8	58.5
1964	367.2	304.9	81.4
1965	392.6	324.1	161.8

* From all sources less interest payments on loans or loss from sale of securities.

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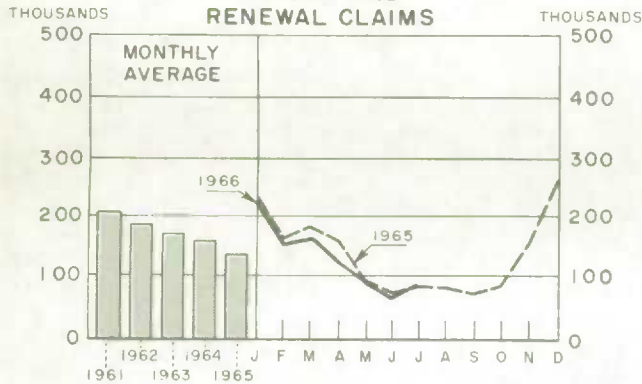
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Annual data for the calendar years 1964 and 1965 are included in the January 1966 issue in this series.

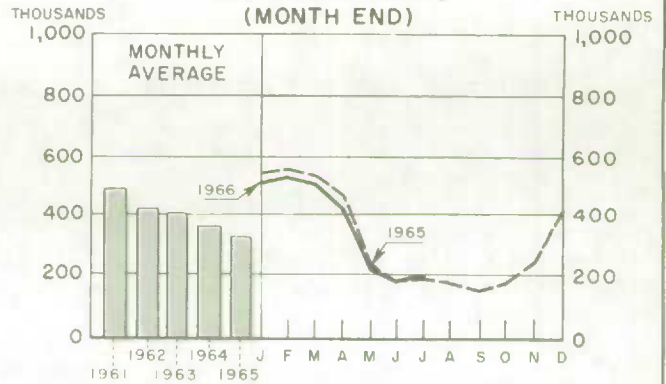
For information regarding the personal characteristics, occupational and industrial status of both the insured population and persons establishing benefit periods, see the "Annual Report on Benefit Periods Established and Terminated under the Unemployment Insurance Act", DBS Labour Division, Unemployment Insurance and Pensions Section.

UNEMPLOYMENT INSURANCE ACTIVITIES

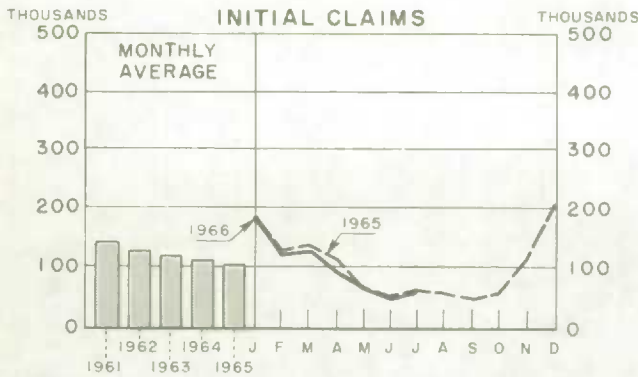
INITIAL AND RENEWAL CLAIMS



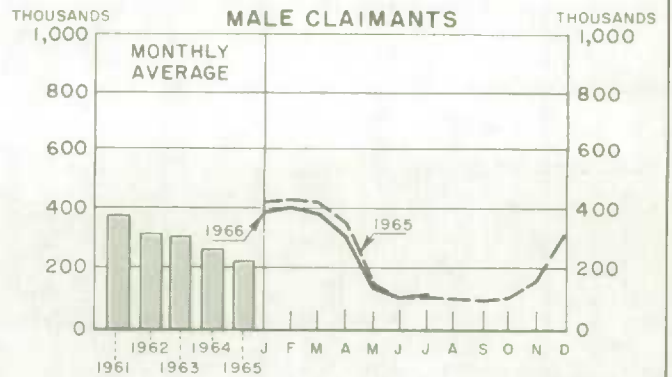
TOTAL CLAIMANTS (MONTH END)



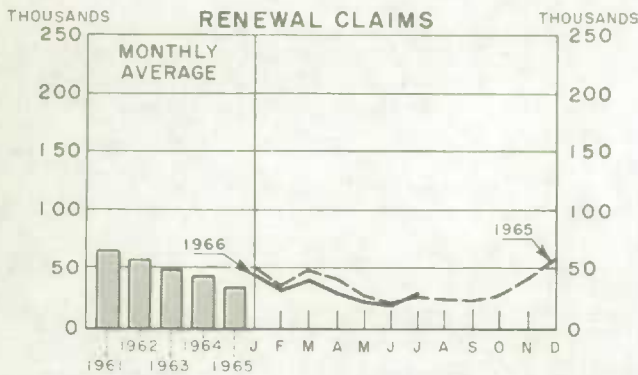
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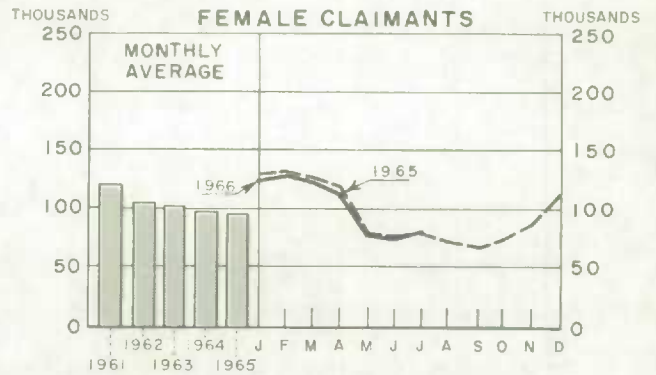
MALE CLAIMANTS



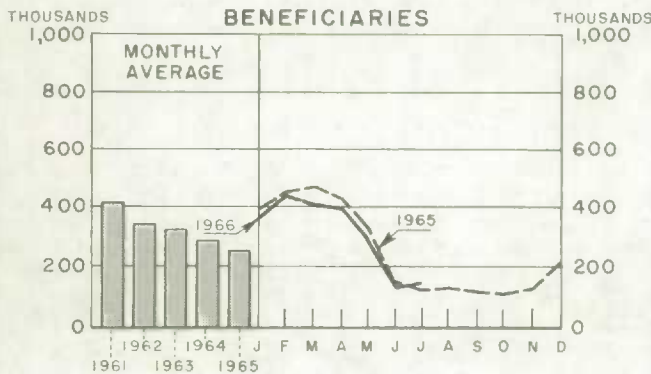
RENEWAL CLAIMS



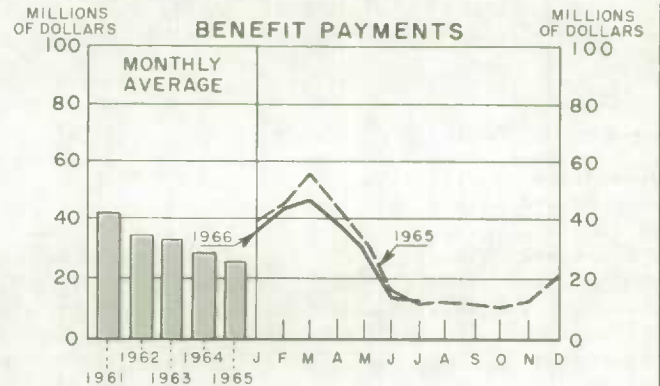
FEMALE CLAIMANTS



BENEFICIARIES



BENEFIT PAYMENTS



CLAIMS AND BENEFIT PAYMENTS

JULY 1966

Claimants at month-end

Claimants for unemployment insurance benefit numbered 196,000 on July 29, some 15,000 more than the 181,300 reported on June 30, and almost 12,000 higher than one year ago. The month-to-month rate of increase was shared equally by males and females, while, compared with a year ago, most of the increase occurred among males.

Males accounted for almost two-thirds of those coming on claim in July and still reporting as at month-end; however they accounted for only slightly more than one-half (53 per cent) of those on continuous claim, i.e. 5 weeks or longer. The preponderance of males among July claimants is due in part to the incidence of temporary lay-offs, particularly among production employees in the automotive industry and also to annual holiday shut-downs.

Initial and renewal claims

A total of 87,100 initial and renewal claims were filed in local offices across Canada during July, in comparison with 68,400 in June and 86,100 one year ago. Almost 95 per cent of the July claims represented new cases of recorded unemployment.

Beneficiaries and benefit payments

The average weekly number of beneficiaries was estimated at 144,200 for July in comparison with 140,600 for June and 118,200 one year ago. Benefit payments amounted to \$13.7 million in July, \$14.7 million in June and \$11.8 million in July 1965. The average weekly payment was \$23.68 in July 1966, \$23.78 in June 1966 and \$23.83 in July 1965.

Provincial data

An increase of approximately 20,000 claimants recorded on July 29 over June 30 in Ontario was partially offset by declines in all other provinces except Prince Edward Island which showed a small increase. The Ontario increase reflects the temporary lay-offs and annual holiday shut-downs referred to above. In comparison with one year ago increases occurred in all provinces except the Prairies; in Quebec there was no change.

Percentage Changes in Month-end Claimant Count

	June 30 to July 29, 1966			July 30, 1965 to July 29, 1966			June 30 to July 30, 1965		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
CANADA	+ 8	+ 8	+ 8	+ 6	+ 9	+ 3	+ 2	-	+ 5
Newfoundland	- 9	- 15	+ 11	+ 17	+ 19	+ 11	- 18	- 24	+ 1
Prince Edward Island	+ 9	+ 18	- 4	+ 2	-	+ 6	+ 3	+ 7	- 3
Nova Scotia	- 3	- 5	-	+ 8	+ 7	+ 9	- 8	- 11	-
New Brunswick	- 1	- 1	- 1	+ 16	+ 20	+ 8	- 7	- 13	+ 9
Quebec	-	- 5	+ 9	-	- 4	+ 7	- 3	- 8	+ 6
Ontario	+ 32	+ 50	+ 14	+ 15	+ 24	+ 4	+ 21	+ 33	+ 10
Manitoba	- 7	- 13	- 1	- 16	- 21	- 12	- 7	- 14	+ 1
Saskatchewan	- 10	- 14	- 6	- 7	- 12	- 4	- 11	- 19	- 4
Alberta	- 11	- 14	- 7	- 15	- 14	- 16	- 19	- 27	- 8
British Columbia	- 12	- 20	+ 2	+ 7	+ 13	-	- 9	- 12	- 6

While the higher claim load in July was concentrated in Ontario, sizable increases, 24 and 11 per cent respectively, were registered in Quebec and Newfoundland. Compared with the same period one year ago, there was virtually no change at the national level as increases in Newfoundland, New Brunswick and Ontario were offset by fewer claims in each of the other provinces.

Percentage Changes in Claims Filed, by Province

	June to July 1966			July 1965 to July 1966			June to July 1965		
	Total	Initial	Renewal	Total	Initial	Renewal	Total	Initial	Renewal
CANADA	+ 27	+ 19	+ 48	+ 1	- 2	+ 7	+ 20	+ 17	+ 25
Newfoundland	+ 11	+ 8	+ 29	+ 67	+ 78	+ 27	- 24	- 28	- 2
Prince Edward Island	- 4	+ 8	- 30	- 8	- 9	- 4	+ 9	+ 28	- 27
Nova Scotia	- 18	- 2	- 40	- 21	- 28	-	+ 22	+ 31	-
New Brunswick	- 1	- 9	- 27	+ 14	+ 11	+ 22	+ 5	+ 6	+ 3
Quebec	+ 24	+ 15	+ 51	- 8	- 4	- 17	+ 9	+ 4	+ 21
Ontario	+ 62	+ 48	+ 96	+ 12	+ 2	+ 39	+ 45	+ 45	+ 45
Manitoba	+ 4	+ 6	- 5	- 26	- 25	- 28	+ 14	+ 17	+ 3
Saskatchewan	- 10	- 11	- 5	- 7	- 4	- 17	- 13	- 14	- 11
Alberta	- 5	- 7	- 1	- 20	- 18	- 25	- 4	- 3	- 6
British Columbia	- 20	- 22	- 16	- 7	- 2	- 16	- 3	- 10	+ 13

Industrial Classification of Persons Separated from Employment
and Filing Initial(1) Claims for Unemployment Insurance
Benefit during June 1966

New cases of recorded unemployment numbered 30,700 during June, virtually unchanged from one year ago. This represented a seasonal decline from March when 60,800 cases were recorded.

At the national level, employees from the manufacturing industry made up almost 40 per cent of all cases, while the trade and service industries each accounted for 17 per cent. Generally, compared with the same period one year ago, there was no significant change in the industrial composition, either at the national level or within the provinces. Perhaps the one area worthy of mention is in the province of Newfoundland where the proportion of claims filed by persons separated from the public administration and defence industry increased from about 10 to 40 per cent of all cases in that province. The closing of a military installation in June was mainly responsible for this development.

(1) Initial claims taken on behalf of persons exhausting benefit and seeking re-establishment of credits are excluded. Excluded also are persons separating from employment and filing renewal claims.

TABLE I. Percentage Distribution of Claims(1) by Industry and Province
June 1966 and 1965

Industry group		Canada	Nfld.	P.E.I.	N.S.	N.B.	Que.	Ont.	Man.	Sask.	Alta.	B.C.
Total new cases (000's)	1966	30.7	0.8	(2)	1.1	1.3	9.2	12.7	0.7	(2)	1.0	3.6
	1965	32.8	0.5	(2)	1.1	0.9	11.0	13.1	0.9	0.5	1.2	3.5
Per cent distribution												
Forestry (mainly logging)	1966	1	2		1	1	(3)	(3)	(3)	(3)	1	4
	1965	1	3		1	2	2	(3)	1	(3)	1	3
Fishing(4) and trapping	1966	(3)	2		3	1	-	-	-	-	-	(3)
	1965	(3)	3		2	1	-	-	-	-	-	(3)
Mining	1966	1	3		2	2	1	1	2	4	8	2
	1965	1	5		2	4	(3)	1	1	3	7	1
Manufacturing	1966	38	10		22	40	36	49	25	12	15	24
	1965	38	13		19	28	38	48	24	8	18	24
Construction	1966	12	9		14	18	18	8	7	7	10	16
	1965	13	17		9	11	16	11	8	16	13	15
Transportation, communication and other utilities	1966	6	9		8	8	6	4	6	13	6	9
	1965	6	12		18	10	5	4	6	6	5	8
Trade	1966	17	13		21	12	17	14	31	29	26	16
	1965	17	18		19	21	16	14	28	28	24	19
Service	1966	17	11		19	11	14	17	17	25	23	21
	1965	17	19		21	15	15	16	17	29	22	17
Public administration and defence	1966	4	39		7	4	2	3	6	4	3	4
	1965	4	9		8	5	4	3	8	4	4	8
Other	1966	5	3		3	4	7	4	5	6	8	5
	1965	4	3		2	4	3	3	9	5	6	5
All cases	1966	100	100		100	100	100	100	100	100	100	100
	1965	100	100		100	100	100	100	100	100	100	100

(1) Initial claims taken on behalf of persons exhausting benefit and seeking re-establishment of credits are excluded. Excluded also are persons separating from employment and filing renewal claims.

(2) Less than 500.

(3) Less than 1/2 of 1 per cent.

(4) Persons whose reported occupation under covered employment was "fisherman" were coded to the fishing industry even though the nature of business of the most recent employer was other than fishing. This differs from the general coding practice of assigning a single code on the basis of the principal activity of the employer. However, fishermen report themselves usually as self-employed.

TABLE II. Percentage Distribution of Claims, by Industry, Quarterly Intervals

	1966		1965		
	June	March	December	September	June
Total new cases (000's)	30.7	60.8	140.5	30.8	32.8
Per cent distribution					
Forestry (mainly logging)	1	15	7	3	1
Fishing and trapping	(1)	1	5	1	(1)
Mining	1	2	1	3	1
Manufacturing	38	25	26	31	38
Construction	12	21	25	13	13
Transportation, communication and other utilities	6	8	10	7	6
Trade	17	12	9	17	17
Service	17	9	7	17	17
Public administration and defence ...	4	6	7	5	4
Other	5	2	3	5	4
All cases	100	100	100	100	100

(1) Less than 1/2 of 1 per cent.

.. Figures not available.

- Nil.

Summary Table

Activity	July 1966	June 1966	July 1965	% change from		Cumulative data			
				June 1966	July 1965	January to July		12 months ending July	
						1966	1965	1966	1965
	thousands					thousands			
Insured population as at month-end	4.779	4.650	4.594*	..	4.549*
Initial and renewal claims filed:									
Total	87	68	86	+ 27	+ 1	901	976	1,553	1,747
Initial	59	49	60	+ 19	- 2	687	729	1,166	1,272
Renewal	28	19	26	+ 48	+ 7	214	247	387	475
Claimants currently reporting to local offices	196	181	184	+ 8	+ 6	364*	386*	309*	336*
Beneficiaries (weekly average)	144	141	118	+ 3	+ 22	312*	336*	240*	261*
Weeks compensated	577	619	496	- 7	+ 16	9,015	9,855	11,878	13,083
Benefit paid \$	13,661	14,712	11,829	- 7	+ 15	222,165	243,796	290,479	321,772

Average weekly benefit	\$	23.68	23.78	23.83	-	-	1	24.64	24.74	24.45	24.60
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* Monthly average.

TABLE 1. Estimates of the Insured Population under the Unemployment Insurance Act

End of	Total	Employed	Claimants
1966 - June	4,779,000	4,597,700	181,300
May	4,687,000	4,469,400	217,600
April	4,883,000	4,469,100	413,900
March	4,902,000	4,404,000	498,000
February	4,911,000	4,380,500	530,500
January	4,889,000	4,377,200	511,800
1965 - December	4,821,000	4,403,000	418,000
November	4,754,000	4,509,400	244,600
October	4,680,000	4,509,600	170,400
September	4,678,000	4,520,700	157,300
August	4,696,000	4,523,500	172,500
July	4,650,000	4,465,600	184,400
June	4,601,000	4,420,300	180,700

TABLE 2. Number of Initial and Renewal Claims Filed in Local Offices in Each Province(1)

Province	1966 - July - 1965					
	Total	Initial	Renewal	Total	Initial	Renewal
CANADA	87,068	58,856	28,212	86,109	59,840	26,269
Newfoundland	1,753	1,472	281	1,050	829	221
Prince Edward Island	291	222	69	316	244	72
Nova Scotia	2,744	1,907	837	3,495	2,656	839
New Brunswick	2,907	2,052	855	2,543	1,843	700
Quebec	25,017	16,962	8,055	27,285	17,600	9,685
Ontario	42,261	27,501	14,760	37,570	26,970	10,600
Manitoba	1,700	1,348	352	2,284	1,792	492
Saskatchewan	873	698	175	938	727	211
Alberta	2,207	1,661	546	2,760	2,033	727
British Columbia	7,315	5,033	2,282	7,868	5,146	2,722

(1) In addition, revised claims received numbered 27,568.

TABLE 3. Claimants Currently Reporting to Local Offices by Number of Weeks on Claim, Province and Sex
(Counted on last working day of the month)

Province and sex	Total claimants	Number of weeks on claim (based on 20 per cent sample)				Total claimants
		1-4	5-13	14-26	27 or more(1)	
		July 29, 1966				July 30, 1965
CANADA	195,996	93,349	45,906	34,837	21,904	184,426
Male	115,472	60,649	24,772	18,188	11,863	106,205
Female	80,524	32,700	21,134	16,649	10,041	78,221
Newfoundland	4,749	2,089	1,185	1,021	454	4,073
Male	3,449	1,678	807	709	255	2,901
Female	1,300	411	378	312	199	1,172
Prince Edward Island	755	396	172	96	91	740
Male	486	314	86	19	67	487
Female	269	82	86	77	24	253
Nova Scotia	8,806	3,013	2,199	2,057	1,537	8,171
Male	5,971	2,240	1,416	1,279	1,036	5,571
Female	2,835	773	783	778	501	2,600
New Brunswick	8,072	3,316	2,201	1,511	1,044	6,970
Male	5,610	2,391	1,655	965	599	4,682
Female	2,462	925	546	546	445	2,288
Quebec	58,684	26,902	15,333	10,729	5,720	58,643
Male	35,493	17,181	9,034	6,159	3,119	36,981
Female	23,191	9,721	6,299	4,570	2,601	21,662
Ontario	80,634	45,153	15,494	11,532	8,455	70,320
Male	46,354	29,748	7,020	5,211	4,375	37,320
Female	34,280	15,405	8,474	6,321	4,080	33,000
Manitoba	5,651	1,879	1,646	1,294	832	6,759
Male	2,716	956	653	610	497	3,423
Female	2,935	923	993	684	335	3,336
Saskatchewan	3,119	1,019	726	787	587	3,357
Male	1,257	348	295	324	290	1,425
Female	1,862	671	431	463	297	1,932
Alberta	6,321	2,161	1,690	1,553	917	7,419
Male	3,231	1,103	815	826	487	3,749
Female	3,090	1,058	875	727	430	3,670
British Columbia	19,205	7,421	5,260	4,257	2,267	17,974
Male	10,905	4,690	2,991	2,086	1,138	9,666
Female	8,300	2,731	2,269	2,171	1,129	8,308

(1) The bulk of the cases in this group were on claim from 27-39 weeks.

Note: Values less than 50 subject to relatively large sampling variability.

TABLE 4. Disposition of Initial and Renewal Claims and Claims Pending at the End of the Month, by Province(1)

Province	Adjudicated					Pending	
	Total	Entitled to benefit		Not entitled to benefit		Initial	Renewal
		Initial	Renewal	Initial	Renewal		
	July 1966						
CANADA	80,855	26,118	16,429	27,352	10,956	25,488	7,497
Newfoundland	1,849	1,113	184	493	59	443	125
Prince Edward Island	317	128	78	95	16	68	17
Nova Scotia	2,741	1,111	640	806	184	652	257
New Brunswick	2,861	1,176	674	880	131	658	254
Quebec	22,450	8,071	4,805	7,410	2,164	7,870	2,924
Ontario	37,795	9,457	7,198	13,592	7,548	12,626	2,890
Manitoba	1,561	678	266	540	77	449	112
Saskatchewan	864	403	142	289	30	234	56
Alberta	2,142	863	440	730	109	617	170
British Columbia	8,275	3,118	2,002	2,517	638	1,871	692
	July 1965						
CANADA	72,263	24,597	16,174	25,258	6,234	31,746	11,715
Newfoundland	1,018	380	151	436	51	407	90
Prince Edward Island	334	147	79	97	11	73	21
Nova Scotia	3,349	1,640	639	891	179	836	267
New Brunswick	2,401	941	603	776	81	656	238
Quebec	23,055	7,592	5,594	7,547	2,322	10,236	4,841
Ontario	29,225	8,994	6,084	11,365	2,782	15,626	4,751
Manitoba	1,996	898	313	661	124	635	186
Saskatchewan	938	422	179	294	43	271	67
Alberta	2,654	1,027	584	904	139	809	279
British Columbia	7,293	2,556	1,948	2,287	502	2,197	975

(1) In addition 26,289 revised claims were disposed of. Of these, 2,085 were special requests not granted and 954 were appeals by claimants. There were 7,584 revised claims pending at the end of the month.

TABLE 5. Number of Claimants Not Entitled to Benefit in Each Province during July 1966 and 1965
with Chief Reasons for Non-entitlement

Chief reasons for non-entitlement	Canada	Nfld.	P.E.I.	N.S.	N.B.	Que.	Ont.	Man.	Sask.	Alta.	B.C.
Benefit period not established 1966(1) 1965	9,789 10,244	238 253	33 46	352 429	409 367	3,406 3,664	3,590 3,669	210 271	126 124	300 398	1,125 1,023
Claimants disqualified 1966 1965	41,777 31,429	523 495	113 126	1,000 1,074	921 791	9,356 9,572	24,252 13,873	743 918	461 464	1,068 1,106	3,340 3,010
Not unemployed 1966 1965	1,021 602	58 31	9 6	70 61	29 40	131 198	630 165	37 20	15 12	9 24	33 45
Not capable of and not available for work 1966 1965	6,300 7,311	116 131	26 43	238 275	171 198	1,979 1,945	2,295 2,971	290 333	192 205	352 388	641 822
Loss of work due to a labour dispute 1966 1965	375 1,106	4 -	- -	17 2	- 3	152 34	85 1,064	- -	1 -	- -	116 3
Refused offer of work and neglected opportunity to work 1966 1965	726 1,052	15 6	14 13	47 59	20 27	221 383	244 302	33 35	22 27	34 67	76 133
Discharged for misconduct 1966 1965	940 1,120	12 16	1 4	25 42	41 33	317 453	374 420	23 21	21 18	26 32	100 81
Voluntarily left employment without just cause 1966 1965	5,463 5,736	150 120	32 29	261 238	239 164	1,436 1,673	2,008 2,060	128 157	67 82	300 326	842 887
Other reasons 1966 1965	26,952 14,502	168 191	31 31	342 397	421 326	5,120 4,886	18,616 6,891	232 352	143 120	347 269	1,532 1,039

(1) Previously failed on initial claim but subsequently established on revised claim during July 1966

1,377	50	5	53	58	561	426	23	15	45	141
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TABLE 6. Estimates of the Number of Beneficiaries, by Province

Province	Average per week	
	1966 - July - 1965	
	thousands	
CANADA	144.2	118.2
Newfoundland	3.5	2.6
Prince Edward Island	0.6	0.5
Nova Scotia	7.0	5.6
New Brunswick	6.0	4.7
Quebec	45.4	38.5
Ontario	53.7	39.7
Manitoba	4.4	4.5
Saskatchewan	2.7	2.5
Alberta	5.6	5.8
British Columbia	15.4	13.8

TABLE 7. Benefit Payments, by Province

Province	1966 - July - 1965			
	Weeks	Amount	Weeks	Amount
	number	dollars	number	dollars
CANADA	576,902	13,661,091	496,284	11,828,778
Newfoundland	13,807	307,229	10,826	264,418
Prince Edward Island	2,456	53,883	2,307	47,366
Nova Scotia	27,871	626,522	23,677	535,229
New Brunswick	23,859	554,223	19,600	446,087
Quebec	181,792	4,291,133	161,664	3,922,928
Ontario	214,847	5,257,169	166,645	3,996,350
Manitoba	17,609	372,625	18,772	427,854
Saskatchewan	10,729	229,110	10,479	222,776
Alberta	22,267	501,488	24,174	573,845
British Columbia	61,665	1,467,709	58,140	1,391,925

TABLE 8. Number of Weeks of Benefit, by Province

Province	Complete weeks	Partial weeks	
		Total	Due to excess earnings
	July 1966		
CANADA	538,474	38,428	27,265
Newfoundland	12,932	875	599
Prince Edward Island	2,243	213	153
Nova Scotia	24,628	3,243	2,598
New Brunswick	21,237	2,622	2,023
Quebec	170,796	10,996	7,888
Ontario	201,368	13,479	8,877
Manitoba	16,583	1,026	706
Saskatchewan	10,176	553	415
Alberta	21,210	1,057	745
British Columbia	57,301	4,364	3,261
	July 1965		
CANADA	457,196	39,088	28,032
Newfoundland	9,827	999	743
Prince Edward Island	2,087	220	175
Nova Scotia	20,739	2,938	2,411
New Brunswick	17,438	2,162	1,730
Quebec	149,260	12,404	8,354
Ontario	155,924	10,721	7,174
Manitoba	16,971	1,801	1,386
Saskatchewan	9,688	791	599
Alberta	22,185	1,989	1,523
British Columbia	53,077	5,063	3,937

Glossary of Terms

Insured population: For purposes of this report, the insured population is defined as the number of persons estimated as currently in contact with the Unemployment Insurance Commission either as contributors or as claimants. The estimates are revised once a year when data from the book renewal are available.

Employed population: The number of persons estimated as currently contributing under the scheme. Estimates are based on a 10 per cent sample and hence are subject to sampling variability.

Claimant population: The count of persons currently reporting to the local offices as at the end of the month. An exception occurs in the month which serves as a benchmark, i.e., May or June, when the claimant count represents the number of persons reporting to local offices as claimants during the first two weeks of book renewal.

Initial claim: An application for benefit from a person for whom there is no benefit period in existence. This category includes both regular and seasonal claims, since it is impossible to determine, at the time of filing a claim, the type of benefit for which the claimant will subsequently qualify. On an initial claim the contribution history for the two years preceding the claim is examined. This is required in order to test attachment to insured employment and thus determine the type of benefit for which the claimant is eligible, if at all. In cases of eligibility, the record of the qualifying period is used to calculate the weekly rate of benefit and maximum entitlement for the benefit period. Only one initial claim is required for each benefit period.

Benefit period: A period commencing with the week in which the initial claim is made, provided the qualifying conditions are fulfilled. The maximum length of the benefit period is 52 weeks, in the case of claimants qualifying under the regular terms of the Act. Seasonal benefit periods may be established only from December 1 to mid-May, with a maximum length of 24 weeks. In either case, however, the benefit period terminates with exhaustion of benefit.

Renewal claim: An application for benefit from an insured person during the currency of a benefit period. As in the case of initial claims, this category includes renewal claims from all classes of claimants, i.e., regular, seasonal and fishing.

Initial and renewal claims filed: An approximation of the number of new cases of recorded unemployment among insured persons during a period. However, an initial claim representing a request for re-establishment of a benefit period with no actual interruption in the period on claim would not constitute a new case of unemployment. To the extent that such claims are filed in any month, the total overstates the number of new cases.

Revised claims: Those, other than initial or renewal, which must be considered by an insurance officer, e.g., involving dependency, extension of qualifying period, etc. A revised claim is thus an administrative device to initiate action for reconsideration of an existing initial or renewal claim.

Claimants currently reporting to local offices: All persons currently reporting to local offices to claim unemployment insurance benefit, either regular, seasonal or fishing. Under the Unemployment Insurance Act a person may claim benefit for any week during which he did not work a full working week.

Number of weeks on claim: The cumulative number of weeks during which a claimant has reported to prove unemployment during the current period on claim. The count commences with the week in which the initial (or renewal) claim is filed and continues unbroken so long as the claimant continues to report as directed. Cases occur in which a spell of unemployment extends beyond the termination of a benefit period and a new benefit period is immediately established with no actual interruption of the period on claim. In such cases the cumulative number of weeks is transferred from the previous claim document to that covering the subsequent benefit period and the count continued. This procedure applies also for contiguous periods on regular and seasonal benefit. Excluded from the count are any weeks for which a claimant reported "non-availability" during a complete week.

Entitled to benefit: For purposes of this report, this category comprises those adjudications arising from initial claims on which a benefit period (regular, seasonal or fishing) is shown as established **and no disqualification imposed** and adjudications indicating "approval" on renewal claims, either regular, seasonal or fishing.

Not entitled to benefit: Claimants disqualified on initial and renewal claims, and those for whom the adjudication on an initial claim was to the effect that the claimant was ineligible to establish either a regular, seasonal or fishing benefit period.

Benefit period not established: The minimum contribution requirements for any type of benefit have not been met. This figure thus represents the net total of persons with insufficient contributions to establish a benefit period under either the regular, seasonal or fishing benefit provisions, based on decisions arising from initial claims only. Subsequent decisions arising from a revised claim and constituting a reversal of the initial adjudication are not taken into account, but such decisions would reduce the number of benefit periods not established.

Disqualification: A disqualification is imposed because of circumstances surrounding the claim which render the claimant ineligible for the receipt of benefit either for a stated period or so long as the condition causing the disqualification continues.

Where it is established that loss of employment was voluntary and without just cause on the part of the claimant, i.e., he left employment of his own volition or was dismissed because of misconduct, the maximum disqualification is six weeks; claimants participating in a labour dispute in which they are directly interested are disqualified for the duration of the work stoppage. In assessing the number of cases of disqualification, no distinction is made as to the type of claim, hence disqualifications arising from revised claims are included. The cases mentioned here serve as examples only and do not constitute a complete summary of conditions under which a disqualification may be imposed. Sections 59-66 of the Act contain a description of these conditions.

Weeks compensated: Calendar weeks in respect of which some benefit, either regular, seasonal or fishing, was paid. A compensated week is counted in the month in which the copy of the payment voucher is received in the District Treasury Office, which is not necessarily the month in which the week of unemployment occurred.

Amount of benefit: The sum of all benefit payments made during the month. This comprises regular, seasonal or fishing benefit.

Complete week: A week in respect of which a claimant received the full weekly rate of benefit authorized on that benefit period.

Partial week: A week for which a claimant received less than the full weekly rate authorized. A partial week may be due to excess earnings resulting in a reduced payment in direct proportion to the amount of such earnings. If a claimant was "not available for work" on any day or days during a week, a reduction will be made in the weekly rate proportionate to the number of days of "non-availability". A reduction will occur also if a portion of a week was designated as part of the prescribed waiting period.

Excess earnings: Earnings during a week in excess of the allowable earnings for a claimant's weekly benefit rate. As an example, a claimant whose weekly rate is \$30.00 may earn up to \$15.00 in a week without suffering a reduction in benefit; however, in a week where he earns \$17.00 his benefit will be reduced to \$28.00.

Beneficiaries: Persons who received one or more benefit payments. The estimate, based on the total number of payment documents for the month, represents the average weekly number of beneficiaries.

Seasonal benefit: Benefit payable during the period commencing with the Sunday prior to December 1 and ending with the Saturday after May 15, to

certain classes of claimants unable to fulfil the requirements under the regular benefit provisions of the Act. Claimants in Class A must prove 15 contributions since the Saturday preceding the 31st day of March immediately prior to the date of claim, while qualification under class B is contingent upon a regular benefit period having terminated since the Saturday following the 15th day of May immediately prior to the claim.

Fishermen: For purposes of regular benefit, a fisherman is a claimant showing five or more fishing contribution weeks during the last 52 weeks. For purposes of seasonal benefit, however, any claimant whose qualifying contributions include even one fishing contribution week is classed as a fishing claimant.

Fishing contribution week: Any week for which a fishing contribution is recorded, whether or not a contribution was also made in respect of other insured employment. Specially designed stamps are used to record insured employment in fishing and employers using the bulk pay method must report employee's fishing contributions separately from those relating to other insurable employment.

Industrial Classification of persons filing new claims for Unemployment Insurance: This information is based on a sample of documents in respect of initial claims filed in local offices during a month. To ensure that all such claims have an equal chance of being included in the study, the documents are accumulated until the end of the third week following the month in which the claim was filed.

The sampling ratio varies from one hundred per cent in the Atlantic provinces (during the period of low claim) to five per cent in Ontario. The sample embraces all new initial claims without regard to benefit status, i.e. failures as well as disqualifications are included. However, it excludes initial claims classed as transitional, i.e., those taken on behalf of persons terminating one benefit period and seeking re-establishment of credits, since such claims are not new cases of separation from employment.

At the present time only the new separations requiring an initial claim are included in this study, as these are the only documents forwarded to the Bureau for analysis. The ratio of initial to renewal claims fluctuates with the claim load, so that during the months of heavy claim, it is approximately 3:1.

Geographical classification: The provinces as defined in this bulletin are administrative entities. Hence, Ontario excludes Sioux Lookout for which data are included with Manitoba; British Columbia includes Whitehorse; Quebec excludes Magdalen Islands for which data are included in New Brunswick.

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