

# Employment Insurance Coverage Survey, 2014

Released at 8:30 a.m. Eastern time in *The Daily*, Monday, November 23, 2015

The rate of eligibility for receiving regular Employment Insurance (EI) benefits was 83.1% in 2014, down from 85.8% in 2013, but in line with the 83.0% average seen over the previous 10 years. The decline in 2014 was most notable among youths aged 15 to 24 and men of all ages.

To be eligible to receive regular benefits, unemployed individuals must have contributed to the EI program, met the criteria for job separation and accumulated enough insurable hours (see note to readers).

From 2013 to 2014, declines in eligibility rates for regular EI benefits were observed among all age groups: 15 to 24 (54.5% to 44.0%), 25 to 44 (89.7% to 86.9%), and those aged 45 and older (90.8% to 88.8%).

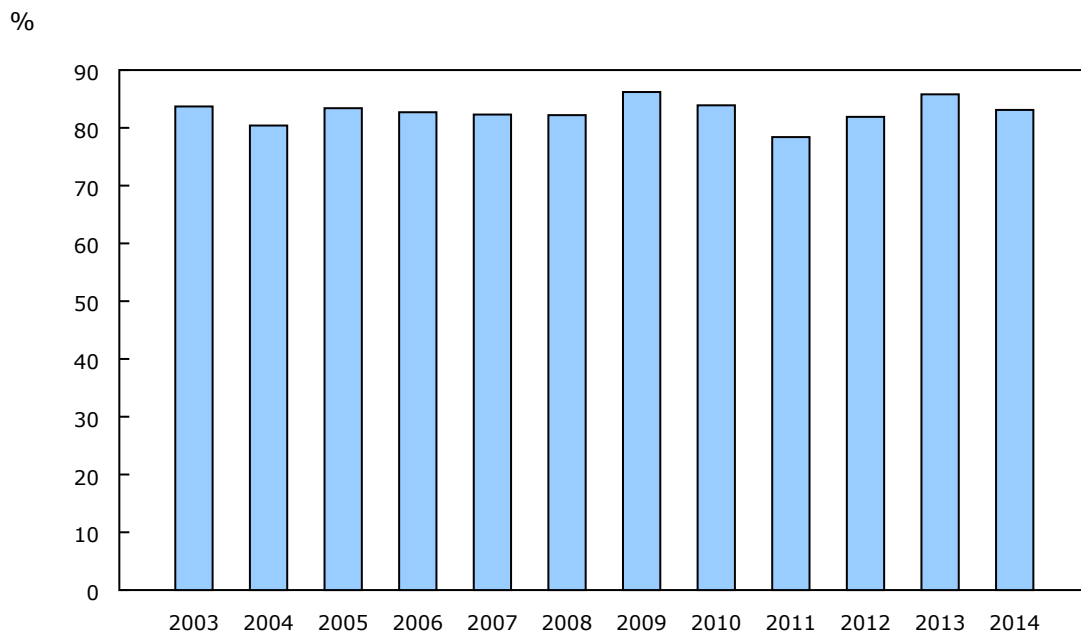
Eligibility declined notably for men (89.8% to 84.0%), while it edged up for women (80.0% to 81.3%).

In 2014, 768,000 unemployed individuals contributed to the EI program, down from 820,000 contributors in 2013.

Of the 768,000 unemployed contributors, about 581,000 had a job separation that met the EI program criteria. Of these, 83.1% (483,000) had worked enough hours and were eligible to receive EI.

One reason for the decline was a change in the type of jobs last held by contributors with a valid job separation. The share of these contributors who last worked in a permanent full-time job—where one is more likely to work enough hours to qualify for EI—declined from 45.8% in 2013 to 43.5% in 2014.

**Chart 1**  
**Employment Insurance contributors with enough insurable hours as a share of all contributors with a valid job separation**



Source(s): Employment Insurance Coverage Survey (4428).



## Non-contribution rate

Of the 1.26 million unemployed people in Canada in 2014, 39.0% had not contributed to EI. As a result, they were not eligible for regular benefits. The non-contribution rate in 2014 was slightly higher than the 37.5% observed in 2013, and the highest since comparable data began in 2003.

There were two main reasons for not contributing to the EI program for the purpose of receiving regular EI benefits: not having worked in the previous 12 months, which includes those who have never worked, and non-insurable employment (that is, being self-employed).

## Contributors with an invalid job separation

Contributors who left their last job for a reason not deemed valid by the EI program are not eligible for regular benefits. Among the 768,000 unemployed EI contributors in 2014, 187,000 or about one-quarter had an invalid job separation (see note to readers), little changed from 2013.

Among unemployed men who were EI contributors in 2014, 22.1% had left their job for a reason that deemed them unable to collect regular benefits, compared with 28.8% of women contributors. This gap between men and women can largely be explained by quits not related to going back to school. The gap was similar to that observed from 2003 to 2013.

Provincially, the highest proportions of unemployed contributors with invalid job separations were found in the Prairie provinces and Ontario, led by Alberta with 34.3%. In Ontario, the proportion was 29.9%, while it was 27.6% in Manitoba and 25.8% in Saskatchewan. The lowest proportion was recorded in the Atlantic provinces at 7.1%.

## Employment Insurance eligibility down for men, slightly up for women

Of the 581,000 unemployed individuals who had contributed to the EI program and had a valid job separation in 2014, about two-thirds were men.

In 2014, 84.0% of unemployed men who contributed to the EI program and had a valid job separation were eligible for regular EI benefits as they had enough insurable hours, down from 89.8% in 2013. For women, the proportion was 81.3%, up slightly from 80.0% in 2013.

## Eligibility rate down for youths

Following a recent high eligibility rate of 54.5% in 2013, the rate among youths aged 15 to 24 declined to 44.0% in 2014, the second lowest rate since 2006.

Eligibility rates varied by age group. In 2014, 44.0% of people aged 15 to 24 who had contributed to the EI program and had a valid job separation were eligible to receive regular EI benefits. This compares with 86.9% for those aged 25 to 44 and 88.8% for those aged 45 and older. This gap in eligibility between youths and other age groups has been consistent over time.

## Employment Insurance eligibility by province

In 2014, EI eligibility rates fell in six provinces, while they increased in Manitoba and Saskatchewan. They were at a similar level as 2013 in Newfoundland and Labrador as well as Prince Edward Island.

Provincial eligibility rates ranged from 77.3% in British Columbia to 94.1% in Newfoundland and Labrador.

Most of the provinces with declines in eligibility rates also had notable declines in the share of EI contributors with a valid job separation who last worked in a permanent, full-time position.

---

## Maternity and parental benefits

Coverage and eligibility of mothers for maternity or parental benefits have been relatively unchanged since 2003.

In 2014, 74.7% of all recent mothers (those with a child aged 12 months or less) had insurable employment, down from 77.0% in 2013. Among these insured mothers, 89.0% were receiving maternity or parental benefits, compared with 91.9% in 2013.

Prince Edward Island had the highest share of recent mothers with insurable employment (93.2%). The share of insured recent mothers receiving maternity or parental benefits in the province (88.2%) was close to the national average.

Quebec, which has the Quebec Parental Insurance Plan (QPIP), had the third-highest share of recent mothers with insurable employment (81.1%), and the highest share of insured recent mothers receiving maternity or parental benefits (94.5%).

For all provinces combined, the share of recent fathers who claimed or intended to claim parental leave in 2014 was 27.1%, down from 30.9% in 2013.

The QPIP, which was introduced in 2006, has had a major impact on the number of fathers who claimed or intended to claim parental benefits. It includes leave that applies exclusively to fathers. The proportion of fathers in Quebec who took or intended to take parental leave has nearly tripled since the introduction of the plan, from 27.8% in 2005 to 78.3% in 2014.

Outside Quebec, 9.4% of recent fathers claimed or intended to claim parental leave in 2014, compared with 12.2% in 2013.

### Note to readers

*The Employment Insurance Coverage Survey sheds light on the coverage of the Employment Insurance (EI) program. It provides a picture of who does or does not have access to EI regular benefits as well as to maternity and parental benefits.*

*To be eligible to receive regular benefits, unemployed individuals have to: (a) contribute to the EI program, (b) meet the criteria for job separation (that is, have a valid job separation) and (c) have accumulated enough insurable hours over the past 12 months.*

*Job separations that are deemed invalid to receive regular benefits include, among others, quitting the job without just cause (including leaving a job to go to school, dissatisfaction with the job and retirement) or dismissal with cause.*

*The number of insured hours required to qualify for regular benefits varies across geographic regions, ranging from 420 to 700 hours, depending on the region's unemployment rate. The higher the unemployment rate, the lower the number of hours required to qualify for benefits. In addition, hours required are higher (910 hours) for workers who have entered the labour market for the first time and those who have limited work experience in the last two years.*

*The survey is administered to a sub-sample of respondents of the Labour Force Survey (LFS) four times a year, namely in April, July, November and January. Respondents are asked questions about their situation during the LFS reference week in the month prior to being interviewed (March, June, October and December respectively).*

*In 2014, the total sample size was 10,874 people, composed of unemployed individuals (as defined by the LFS) and other individuals who, given their recent status in the labour market, were potentially eligible for EI.*

*The survey is conducted on behalf of Employment and Social Development Canada.*

**Table 1**  
**Coverage and eligibility of the unemployed for Employment Insurance benefits, 2014**

|  | Number       | Unemployed   | Contributors | Contributors with valid job separation |
|--|--------------|--------------|--------------|--|
|  | thousands    |              | %            |  |
| <b>Unemployed</b>                                    | <b>1,260</b> | <b>100.0</b> | ...          | ...                                    |
| Contributors   | 768          | 61.0         | 100.0        | ...                                    |
| Contributors, valid job separation                   | 581          | 46.1         | 75.6         | 100.0                                  |
| Eligible contributors                                | 483          | 38.3         | 62.8         | 83.1                                   |
| Not eligible due to not enough insurable hours       | 98           | 7.8          | 12.8         | 16.9                                   |
| Contributors, invalid job separation                 | 187          | 14.9         | 24.4         | ...                                    |
| Invalid job separation: quit to go back to school    | 97           | 7.7          | 12.6         | ...                                    |
| Invalid job separation: other reasons deemed invalid | 91           | 7.2          | 11.8         | ...                                    |
| Non-contributors                                     | 492          | 39.0         | ...          | ...                                    |
| Had no insurable employment                          | 55           | 4.4          | ...          | ...                                    |
| Had not worked in previous 12 months/never worked    | 437          | 34.7         | ...          | ...                                    |

... not applicable

Source(s): Employment Insurance Coverage Survey (4428).

**Table 2**  
**Coverage and eligibility of the unemployed for Employment Insurance benefits by sex, 2014**

|  | Number          | Unemployed       | Contributors      | Contributors with valid job separation |
|--|-----------------|------------------|-------------------|--|
|  | thousands       |                  | %                 |  |
| <b>Men</b>   |                 |                  |                   |  |
| Unemployed   | 725             | 100.0            | ...               | ...                                    |
| Contributors   | 500             | 69.0             | 100.0             | ...                                    |
| Contributors, valid job separation                   | 390             | 53.8             | 77.9              | 100.0                                  |
| Eligible contributors                                | 328             | 45.2             | 65.5              | 84.0                                   |
| Not eligible due to not enough insurable hours       | 62              | 8.6              | 12.5              | 16.0                                   |
| Contributors, invalid job separation                 | 110             | 15.2             | 22.1              | ...                                    |
| Invalid job separation: quit to go back to school    | 59              | 8.1              | 11.8              | ...                                    |
| Invalid job separation: other reasons deemed invalid | 51              | 7.1              | 10.2              | ...                                    |
| Non-contributors                                     | 225             | 31.0             | ...               | ...                                    |
| Had no insurable employment                          | 36 <sup>E</sup> | 5.0 <sup>E</sup> | ...               | ...                                    |
| Had not worked in previous 12 months/never worked    | 189             | 26.0             | ...               | ...                                    |
| <b>Women</b>   |                 |                  |                   |  |
| Unemployed   | 534             | 100.0            | ...               | ...                                    |
| Contributors   | 268             | 50.1             | 100.0             | ...                                    |
| Contributors, valid job separation                   | 191             | 35.7             | 71.2              | 100.0                                  |
| Eligible contributors                                | 155             | 29.0             | 57.9              | 81.3                                   |
| Not eligible due to not enough insurable hours       | 36 <sup>E</sup> | 6.7              | 13.3              | 18.7                                   |
| Contributors, invalid job separation                 | 77              | 14.4             | 28.8              | ...                                    |
| Invalid job separation: quit to go back to school    | 38 <sup>E</sup> | 7.0 <sup>E</sup> | 14.1 <sup>E</sup> | ...                                    |
| Invalid job separation: other reasons deemed invalid | 39 <sup>E</sup> | 7.4 <sup>E</sup> | 14.7              | ...                                    |
| Non-contributors                                     | 267             | 49.9             | ...               | ...                                    |
| Had no insurable employment                          | 19 <sup>E</sup> | 3.5 <sup>E</sup> | ...               | ...                                    |
| Had not worked in previous 12 months/never worked    | 248             | 46.4             | ...               | ...                                    |

... not applicable

<sup>E</sup> use with caution

Source(s): Employment Insurance Coverage Survey (4428).

**Table 3**  
**Coverage and eligibility of the unemployed for Employment Insurance benefits, by age group, 2014**

|  | Number          | Unemployed        | Contributors      | Contributors with valid job separation |
|--|-----------------|-------------------|-------------------|--|
|  | thousands       |                   | %                 |  |
| <b>Aged 15 to 24</b>                                 |                 |                   |                   |  |
| Unemployed   | 363             | 100.0             | ...               | ...                                    |
| Contributors   | 183             | 50.3              | 100.0             | ...                                    |
| Contributors, valid job separation                   | 64              | 17.5              | 34.8              | 100.0                                  |
| Eligible contributors                                | 28 <sup>E</sup> | 7.7 <sup>E</sup>  | 15.3 <sup>E</sup> | 44.0                                   |
| Not eligible due to not enough insurable hours       | 36              | 9.8               | 19.5              | 56.0                                   |
| Contributors, invalid job separation                 | 119             | 32.8              | 65.2              | ...                                    |
| Invalid job separation: quit to go back to school    | 82              | 22.7              | 45.0              | ...                                    |
| Invalid job separation: other reasons deemed invalid | 37 <sup>E</sup> | 10.1 <sup>E</sup> | 20.2 <sup>E</sup> | ...                                    |
| Non-contributors                                     | 180             | 49.7              | ...               | ...                                    |
| Had no insurable employment                          | 21 <sup>E</sup> | 5.9 <sup>E</sup>  | ...               | ...                                    |
| Had not worked in previous 12 months/never worked    | 159             | 43.8              | ...               | ...                                    |
| <b>Aged 25 to 44</b>                                 |                 |                   |                   |  |
| Unemployed   | 445             | 100.0             | ...               | ...                                    |
| Contributors   | 275             | 61.8              | 100.0             | ...                                    |
| Contributors, valid job separation                   | 228             | 51.2              | 82.9              | 100.0                                  |
| Eligible contributors                                | 198             | 44.5              | 72.0              | 86.9                                   |
| Not eligible due to not enough insurable hours       | 30 <sup>E</sup> | 6.7 <sup>E</sup>  | 10.9 <sup>E</sup> | 13.1 <sup>E</sup>                      |
| Contributors, invalid job separation                 | 47 <sup>E</sup> | 10.6 <sup>E</sup> | 17.1              | ...                                    |
| Invalid job separation: quit to go back to school    | F               | F                 | F                 | ...                                    |
| Invalid job separation: other reasons deemed invalid | 33 <sup>E</sup> | 7.4 <sup>E</sup>  | 12.0              | ...                                    |
| Non-contributors                                     | 170             | 38.2              | ...               | ...                                    |
| Had no insurable employment                          | 14 <sup>E</sup> | 3.1 <sup>E</sup>  | ...               | ...                                    |
| Had not worked in previous 12 months/never worked    | 156             | 35.1              | ...               | ...                                    |
| <b>Aged 45 and older</b>                             |                 |                   |                   |  |
| Unemployed   | 451             | 100.0             | ...               | ...                                    |
| Contributors   | 310             | 68.8              | 100.0             | ...                                    |
| Contributors, valid job separation                   | 289             | 64.0              | 93.1              | 100.0                                  |
| Eligible contributors                                | 257             | 56.9              | 82.7              | 88.8                                   |
| Not eligible due to not enough insurable hours       | 32 <sup>E</sup> | 7.2 <sup>E</sup>  | 10.4 <sup>E</sup> | 11.2 <sup>E</sup>                      |
| Contributors, invalid job separation                 | 21 <sup>E</sup> | 4.7 <sup>E</sup>  | 6.9 <sup>E</sup>  | ...                                    |
| Invalid job separation: quit to go back to school    | F               | F                 | F                 | ...                                    |
| Invalid job separation: other reasons deemed invalid | 21 <sup>E</sup> | 4.7 <sup>E</sup>  | 6.8 <sup>E</sup>  | ...                                    |
| Non-contributors                                     | 141             | 31.2              | ...               | ...                                    |
| Had no insurable employment                          | 20 <sup>E</sup> | 4.3 <sup>E</sup>  | ...               | ...                                    |
| Had not worked in previous 12 months/never worked    | 121             | 26.9              | ...               | ...                                    |

... not applicable

E use with caution

F too unreliable to be published

Source(s): Employment Insurance Coverage Survey (4428).

**Table 4**  
**Coverage and eligibility of the unemployed for Employment Insurance benefits, by province, 2014**

|                           | Unemployed   | Contributors | Contributors,<br>valid job<br>separation<br>(eligible) | Contributors,<br>valid job<br>separation (not<br>enough hours) | Contributors,<br>invalid job<br>separation | Non-<br>contributors | Share of<br>contributors<br>with valid job<br>separation who<br>had sufficient<br>hours to qualify |
|---------------------------|--------------|--------------|--|--|--|----------------------|--|
|                           | thousands    |              |  |  |  |                      | %  |
| <b>Canada</b>             | <b>1,260</b> | <b>768</b>   | <b>483</b>   | <b>98</b>  | <b>187</b>                                 | <b>492</b>           | <b>83.1</b>  |
| Newfoundland and Labrador | 32           | 28           | 25   | F  | F  | 4 <sup>E</sup>       | 94.1   |
| Prince Edward Island      | 8            | 7            | 6  | F  | F  | 1 <sup>E</sup>       | 93.4   |
| Nova Scotia               | 40           | 28           | 20   | 5 <sup>E</sup>   | 3 <sup>E</sup>                             | 11                   | 81.2   |
| New Brunswick             | 37           | 30           | 26   | 3 <sup>E</sup>   | F  | 8                    | 90.5   |
| Quebec                    | 328          | 215          | 141  | 26 <sup>E</sup>  | 48   | 113                  | 84.3   |
| Ontario                   | 513          | 281          | 159  | 37   | 84   | 233                  | 81.0   |
| Manitoba                  | 35           | 22           | 15 <sup>E</sup>  | F  | 6 <sup>E</sup>                             | 13                   | 91.4   |
| Saskatchewan              | 25           | 18           | 12 <sup>E</sup>  | F  | 5 <sup>E</sup>                             | 6 <sup>E</sup>       | 85.4   |
| Alberta                   | 98           | 63           | 33   | 8 <sup>E</sup>   | 22   | 35                   | 80.4   |
| British Columbia          | 143          | 76           | 46   | 13 <sup>E</sup>  | 17 <sup>E</sup>                            | 67                   | 77.3   |

<sup>E</sup> use with caution

<sup>F</sup> too unreliable to be published

**Source(s):** Employment Insurance Coverage Survey (4428).

**Definitions, data sources and methods: survey number 4428.**

For more information, contact us (toll-free 1-800-263-1136; 514-283-8300;  
[STATCAN.infostats-infostats.STATCAN@canada.ca](mailto:STATCAN.infostats-infostats.STATCAN@canada.ca)).

To enquire about the concepts, methods or data quality of this release, contact Emmanuelle Bourbeau  
(613-951-3007; [emmanuelle.bourbeau@canada.ca](mailto:emmanuelle.bourbeau@canada.ca)), Labour Statistics Division.