

Employment Insurance Coverage Survey, 2015

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The eligibility rate for receiving regular Employment Insurance (EI) benefits was 82.8% in 2015, little changed from 83.1% in 2014.

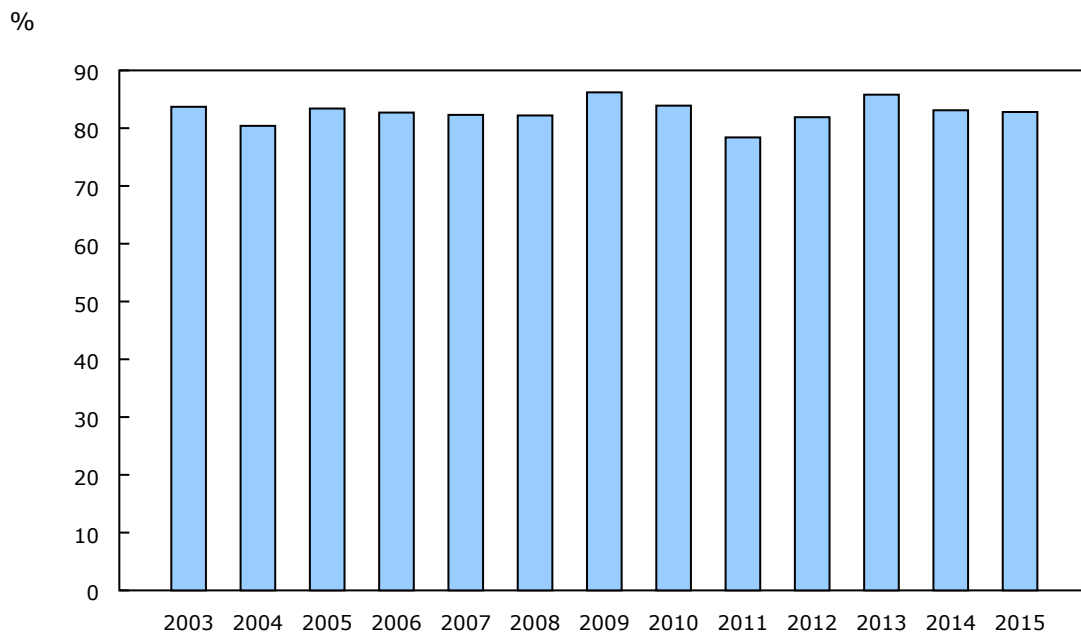
In all, 848,000 unemployed people contributed to the EI program in 2015, as they paid premiums in the 12 months preceding their unemployment spell. This represented 65.3% of all unemployed, the largest share since 2009. From 2014 to 2015, the proportion of unemployed people who contributed to the EI program rose by 4.3 percentage points, largely reflecting an increase in the number of unemployed people who had worked in the previous 12 months.

In addition to having contributed to the EI program, eligibility to receive regular benefits requires that unemployed individuals have met the criteria for a valid job separation and accumulated a sufficient number of insurable hours (see note to readers).

Of the 848,000 unemployed contributors, 81.1% or 688,000 had a valid job separation in 2015, up 18.5% from 2014 and the first increase since 2009.

Of unemployed contributors with a valid job separation, 82.8% or 569,000 had accumulated a sufficient number of insurable hours to be eligible to receive regular EI benefits in 2015.

Chart 1
Eligibility rate¹



1. The number of unemployed people who had accumulated enough insurable hours to be eligible to receive regular Employment Insurance (EI) benefits, expressed as a proportion of unemployed people who had contributed to the EI program and separated from their job for a reason deemed valid.

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



Employment Insurance eligibility by province

Eligibility rates for regular Employment Insurance benefits varied across Canada, ranging from 75.2% in British Columbia to 96.2% in New Brunswick in 2015.

Compared with 2014, EI eligibility rates fell in four provinces in 2015: Quebec, Manitoba, Alberta and British Columbia. At the same time, they increased in New Brunswick, Ontario and Saskatchewan. In Newfoundland and Labrador, Prince Edward Island and Nova Scotia, eligibility rates were similar to those observed in 2014.

Employment Insurance eligibility down for men, up for women

Men accounted for about two-thirds of unemployed people who contributed to the EI program and had a valid job separation in 2015. This reflects the fact that men generally have a higher unemployment rate than women.

In 2015, 82.0% of unemployed male contributors with a valid job separation had enough insurable hours to be eligible to receive regular benefits, down from 84.0% in 2014. For women, the eligibility rate was 84.3%, up from 81.3% in 2014.

A little more than 4 in 10 unemployed women did not contribute to EI, compared with just over 3 in 10 of their male counterparts. Fewer unemployed women had paid employment in the previous 12 months, therefore fewer contributed to the EI program than did men.

Eligibility rate up for youth and down for 25-to-44-year olds

Following a recent low eligibility rate of 44.0% in 2014, the rate among youth aged 15 to 24 increased to 54.0% in 2015. This gain was mainly the result of a faster pace of growth in the number of eligible contributors (+57.9%) compared with the number of unemployed contributors with a valid job separation (+28.7%). The 2015 youth eligibility rate was similar to that observed in 2013.

Among people aged 25 to 44, the eligibility rate declined from 86.9% in 2014 to 82.1% in 2015, while it was little changed for people aged 45 and older at 88.8% in 2014, compared with 90.7% in 2015.

The eligibility rate for youths was also much lower than those aged 25 to 44 and those aged 45 and older, as fewer young people had accumulated enough insurable hours. The gap in eligibility between youth and other age groups has been consistent over time.

Non-contribution rate

Of the 1.3 million unemployed people in Canada in 2015, 34.7% or 451,000 had not contributed to EI, making them ineligible for regular benefits. This represents a decline of 41,000 or 8.3% from 2014.

The non-contribution rate in 2015 was lower than that observed in 2014 (39.0%), and the lowest rate since 2009. This largely reflects a decrease in the number of unemployed people who had not worked in the previous 12 months.

There are two main reasons for not contributing to the EI program—not having worked in the previous 12 months, which includes those who have never worked, and non-insurable employment.

Contributors with an invalid job separation

Among all unemployed EI contributors in 2015, about one-fifth or 161,000 were ineligible to receive benefits because they left their job for a reason not deemed valid by the program. Compared with 2014, this number was down 14.3%, the result of fewer people quitting their jobs to go to school.

In 2015, among unemployed men who were EI contributors, 15.3% had left their job for a reason that rendered them ineligible to collect benefits, compared with 25.2% of their female counterparts. This gap largely reflects differences between men and women who quit their jobs for reasons aside from returning to school.

Provincially, Ontario had the highest proportion of unemployed contributors with invalid job separations (28.8%), followed by Saskatchewan (22.9%) and Alberta (17.1%). The lowest proportion was recorded in Manitoba (10.3%).

Maternity and parental benefits

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

In 2015, 75.7% of all recent mothers (those with a child aged 12 months or less) had insurable employment, up slightly from 74.7% in 2014. Among these insured mothers, 87.2% received maternity or parental benefits compared with 89.0% in 2014.

Prince Edward Island had the highest share of recent mothers with insurable employment (91.2%), and among the highest shares of insured recent mothers receiving maternity or parental benefits (93.5%).

Quebec, which has the Quebec Parental Insurance Plan (QPIP), had the second-highest share of recent mothers with insurable employment (86.3%), and the highest share of insured recent mothers receiving maternity or parental benefits (98.7%).

By comparison, the share of new mothers with insurable employment who received maternity or parental benefits in the rest of Canada fell by 3.9 percentage points in 2015 to 83.0%. This was the lowest level since 2007. The most common reasons reported by mothers for not receiving or claiming benefits were "employed or expecting to return to work" (45.7%) and "did not work enough hours or weeks to qualify" (27.7%).

For all provinces combined, the share of recent fathers who claimed or intended to claim parental leave was 30.0% in 2015, up from 27.1% in 2014.

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 in Quebec. It includes leave that applies exclusively to fathers. Since the introduction of this program, the proportion of new fathers in Quebec who claimed or intended to claim parental benefits increased by 58.0 percentage points, from 27.8% in 2005 to 85.8% in 2015.

Over the same period, the proportion of new fathers in the rest of Canada who claimed or intended to claim parental benefits increased by 1.2 percentage points, from 10.7% to 11.9%.

From 2014 to 2015, the proportion of new fathers who claimed or intended to claim parental benefits increased by 7.5 percentage points in Quebec and by 2.5 percentage points for the rest of Canada.

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 unemployed people who had accumulated enough insurable hours to be eligible to receive regular EI benefits, expressed as a proportion of unemployed people who were covered by the EI program and separated from their job for a reason deemed valid by the program, is known as the "eligibility rate."

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.

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). The estimates are produced for the reference year by averaging over the four cycles covered by the survey.

In 2015, the total sample size was 10,328 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, Canada, 2015**

	Number	Unemployed	Contributors	Contributors with valid job separation
	thousands		%	
Unemployed	1,299	100.0	...	...
Contributors	848	65.3	100.0	...
Contributors, valid job separation	688	52.9	81.1	100.0
Eligible contributors	569	43.8	67.1	82.8
Not eligible due to not enough insurable hours	118	9.1	14.0	17.2
Contributors, invalid job separation	161	12.4	18.9	...
Invalid job separation: quit to go back to school	60	4.6	7.0	...
Invalid job separation: other reasons deemed invalid	101	7.8	11.9	...
Non-contributors	451	34.7	...	...
Had no insurable employment	53	4.0	...	...
Had not worked in previous 12 months/never worked	398	30.7	...	...

... not applicable

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

Table 2
Coverage and eligibility of the unemployed for Employment Insurance benefits by sex, Canada, 2015

	Number	Unemployed	Contributors	Contributors with valid job separation
	thousands	%		
Men				
Unemployed	772	100.0	...	...
Contributors	535	69.3	100.0	...
Contributors, valid job separation	454	58.7	84.7	100.0
Eligible contributors	372	48.2	69.5	82.0
Not eligible due to not enough insurable hours	82	10.6	15.2	18.0
Contributors, invalid job separation	82	10.6	15.3	...
Invalid job separation: quit to go back to school	30 ^E	3.9 ^E	5.6 ^E	...
Invalid job separation: other reasons deemed invalid	52 ^E	6.7 ^E	9.7 ^E	...
Non-contributors	237	30.7	...	...
Had no insurable employment	36 ^E	4.7 ^E	...	...
Had not worked in previous 12 months/never worked	201	26.0	...	...
Women				
Unemployed	527	100.0	...	...
Contributors	313	59.4	100.0	...
Contributors, valid job separation	234	44.4	74.8	100.0
Eligible contributors	197	37.5	63.0	84.3
Not eligible due to not enough insurable hours	37	7.0	11.8	15.7
Contributors, invalid job separation	79	15.0	25.2	...
Invalid job separation: quit to go back to school	30 ^E	5.7 ^E	9.5 ^E	...
Invalid job separation: other reasons deemed invalid	49	9.3	15.7	...
Non-contributors	214	40.6	...	...
Had no insurable employment	17 ^E	3.2 ^E	...	...
Had not worked in previous 12 months/never worked	197	37.4	...	...

... not applicable

^E 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, Canada, 2015

	Number	Unemployed	Contributors	Contributors with valid job separation
	thousands	%		
Total unemployed, aged 15 to 24	319	100.0	...	...
Contributors	173	54.4	100.0	...
Contributors, valid job separation	82	25.6	47.1	100.0
Eligible contributors	44	13.8	25.4	54.0
Not eligible due to not enough insurable hours	38	11.8	21.7	46.0
Contributors, invalid job separation	92	28.7	52.9	...
Invalid job separation: quit to go back to school	53 ^E	16.6	30.5	...
Invalid job separation: other reasons deemed invalid	39 ^E	12.2 ^E	22.4 ^E	...
Non-contributors	146	45.6	...	...
Had no insurable employment	14 ^E	4.3 ^E	...	...
Had not worked in previous 12 months/never worked	132	41.3	...	...
Total unemployed, aged 25 to 44	483	100.0	...	...
Contributors	325	67.3	100.0	...
Contributors, valid job separation	282	58.3	86.7	100.0
Eligible contributors	231	47.9	71.1	82.1
Not eligible due to not enough insurable hours	50 ^E	10.4 ^E	15.5	17.9
Contributors, invalid job separation	43 ^E	9.0 ^E	13.3 ^E	...
Invalid job separation: quit to go back to school	F	F	F	...
Invalid job separation: other reasons deemed invalid	38 ^E	7.8 ^E	11.6 ^E	...
Non-contributors	158	32.7	...	...
Had no insurable employment	26 ^E	5.5 ^E	...	...
Had not worked in previous 12 months/never worked	132	27.2	...	...
Total unemployed, aged 45 and over	497	100.0	...	...
Contributors	350	70.4	100.0	...
Contributors, valid job separation	324	65.2	92.7	100.0
Eligible contributors	294	59.1	84.1	90.7
Not eligible due to not enough insurable hours	30 ^E	6.1 ^E	8.7 ^E	9.3 ^E
Contributors, invalid job separation	25 ^E	5.1 ^E	7.3 ^E	...
Invalid job separation: quit to go back to school	F	F	F	...
Invalid job separation: other reasons deemed invalid	24 ^E	4.9 ^E	7.0 ^E	...
Non-contributors	147	29.6	...	...
Had no insurable employment	12 ^E	2.5 ^E	...	...
Had not worked in previous 12 months/never worked	135	27.2	...	...

... 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, 2015**

	Unemployed	Contributors	Contributors, valid job separation (eligible)	Contributors, valid job separation (not enough hours)	Contributors, invalid job separation	Non-contributors	Share of contributors with valid job separation who had sufficient hours to qualify
	thousands						%
Canada	1,299	848	569	118	161	451	82.8
Newfoundland and Labrador	39	34	30	2 ^E	F	5 ^E	93.7
Prince Edward Island	9	7	6	F	F	1 ^E	92.7
Nova Scotia	35	25	16	4 ^E	5 ^E	10 ^E	82.3
New Brunswick	37	30	25	F	4 ^E	7	96.2
Quebec	335	225	157	36	31 ^E	110	81.5
Ontario	484	276	166	30 ^E	79	208	84.8
Manitoba	36	24	18	4 ^E	3 ^E	12	82.9
Saskatchewan	28	22	15 ^E	F	5 ^E	6 ^E	89.9
Alberta	150	107	70	19 ^E	18 ^E	44	78.6
British Columbia	148	99	65	21 ^E	13 ^E	48	75.2

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F too unreliable to be published

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

Definitions, data sources and methods: survey number 4428.

The product *Employment Insurance Coverage Survey: Public Use Microdata Files, 2015* (89M0025X), is now available from the *Browse by key resource* module of our website under *Publications*.

To order the product, contact us (toll-free 1-800-263-1136; 514-283-8300; STATCAN.infostats-infostats.STATCAN@canada.ca) or Media Relations (613-951-4636; STATCAN.mediahotline-ligneinfomedias.STATCAN@canada.ca).

For more information, contact us (toll-free 1-800-263-1136; 514-283-8300; 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), Labour Statistics Division.