

# Employment Insurance Coverage Survey, 2017

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## Highlights

### Regular benefits

The eligibility rate for receiving regular Employment Insurance (EI) benefits was 84.3% in 2017, little changed from the previous year.

The eligibility rate was also little changed for men and women, but was down for youth and those aged 45 and over.

### Maternity and parental benefits

Among recent mothers, 78.5% had insurable employment in 2017, up 3.0 percentage points from 2016.

Quebec, which provides separate maternity and parental benefits through the Quebec Parental Insurance Plan (QPIP), continued to have higher rates of insurable employment among recent mothers and receipt of benefits than the rest of Canada, and a higher share of spouses or partners intending to claim parental benefits.

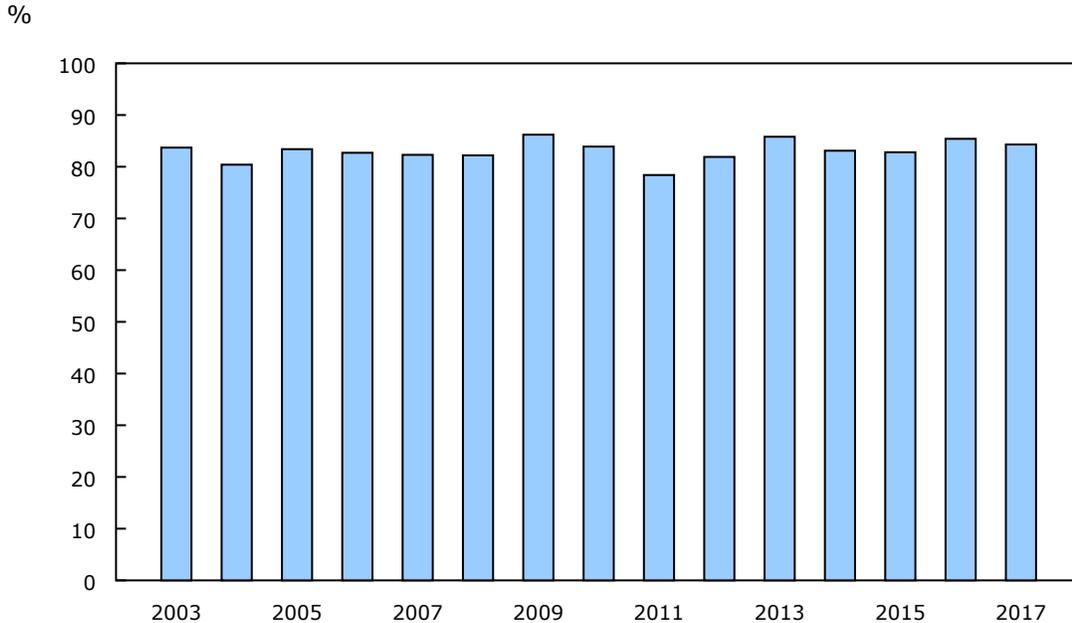
Across Canada, the average duration of paid and/or unpaid leave for recent mothers who had worked as an employee within the previous two years was 11.6 months, with just over one in five of these mothers taking or intending to take more than 12 months away from work.

### Eligibility rate for Employment Insurance little changed

The eligibility rate for receiving regular EI benefits was 84.3% in 2017, little changed from 2016. Although the overall rate was little changed, the rate declined for youth and for men aged 45 and over.



**Chart 1**  
**Eligibility rate<sup>1</sup>**



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).

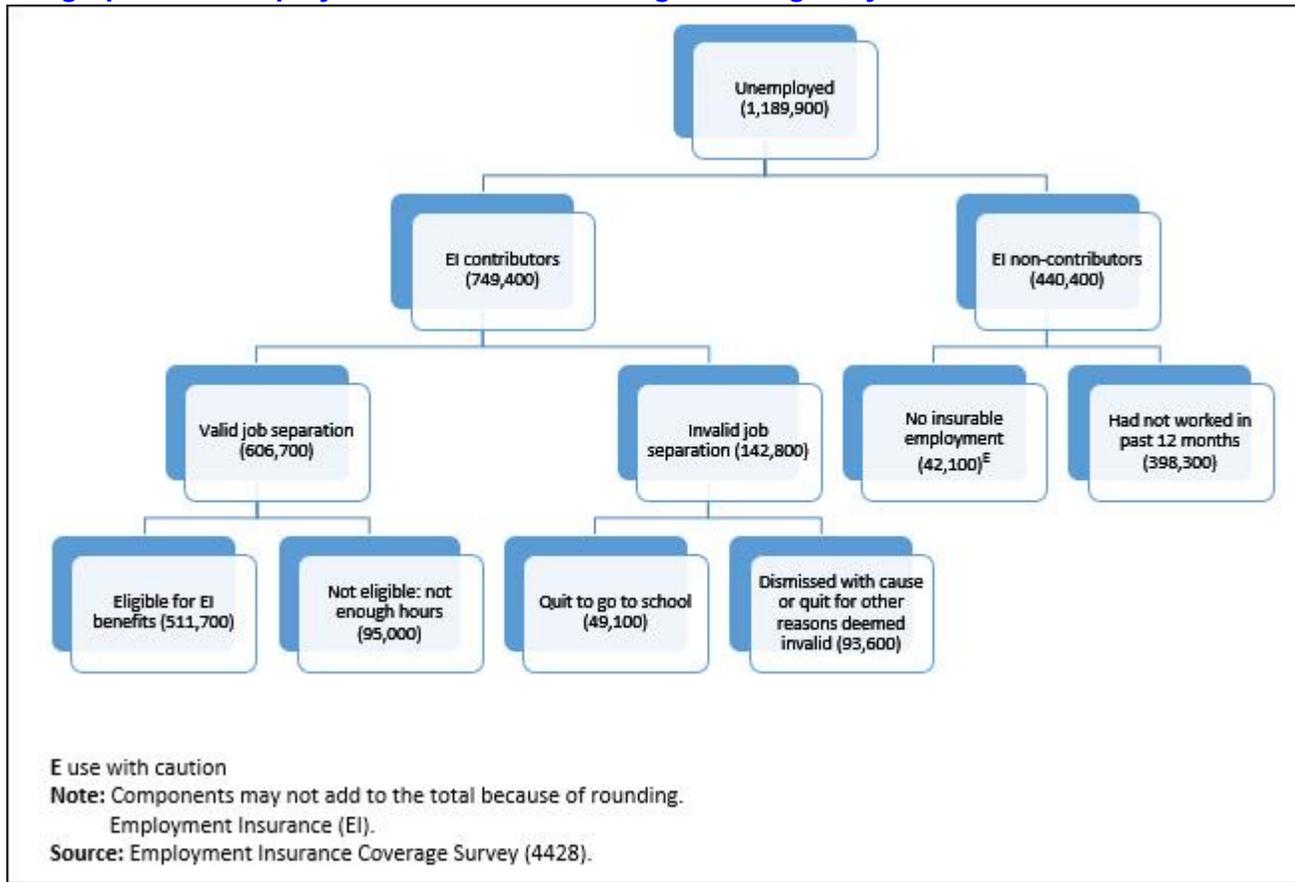
In 2017, 749,000 unemployed people had contributed to the EI program, as they had paid premiums in the 12 months preceding their unemployment spell. This represented 63.0% of all unemployed people, down from 65.3% in 2016. Men accounted for the entire decrease in the number of contributors. The national ratio has ranged from 61% to 65% since 2010.

In addition to having contributed to the EI program, unemployed individuals had to meet the criteria for a valid job separation and have accumulated enough insurable hours to receive regular benefits (see note to readers).

Of the 749,000 unemployed contributors, 81.0% or 607,000 had a valid job separation in 2017, down 88,000 (-12.7%) from 2016. The number of unemployed and the number of unemployed contributors also decreased markedly compared with 2016.

Of the unemployed contributors with a valid job separation, 84.3% or 512,000 had accumulated enough insurable hours to be eligible to receive regular EI benefits in 2017.

**Infographic 1 – Employment Insurance coverage and eligibility**



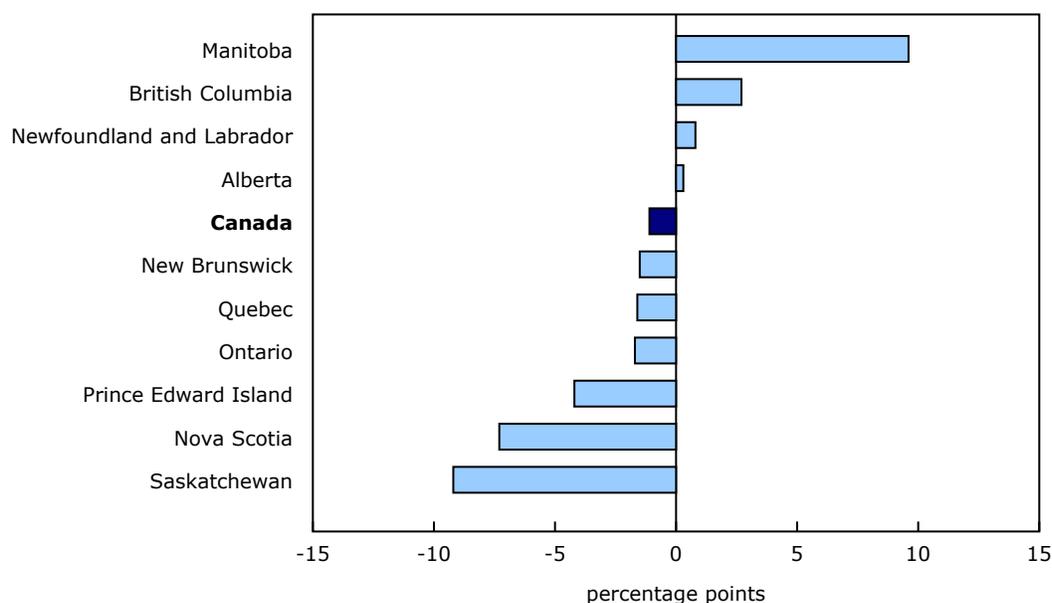
**Employment Insurance eligibility down in three provinces**

In 2017, eligibility rates for regular EI benefits varied across Canada, ranging from 69.7% in Saskatchewan to 96.8% in Newfoundland and Labrador.

Compared with the previous year, the EI eligibility rate decreased the most in Saskatchewan (-9.2 percentage points) and Nova Scotia (-7.3 percentage points), primarily the result of fewer eligible contributors. Prince Edward Island (-4.2 percentage points) was the only other province to see a notable decline.

In contrast, the rate rose in Manitoba (+9.6 percentage points), the lone province to report an increase, offsetting a decline in the province in 2016. The eligibility rate was little changed in the remaining six provinces.

**Chart 2**  
**Change in the Employment Insurance eligibility rate, 2016 to 2017**



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

### Employment Insurance eligibility little changed for men and women

Men accounted for more than 6 in 10 unemployed individuals who had contributed to the EI program and had a valid job separation in 2017. The higher proportion of men reflects the fact that men generally have a higher unemployment rate than women. According to the Labour Force Survey, the unemployment rate in 2017 was 6.8% for men and 5.8% for women.

In 2017, 85.8% of unemployed male contributors with a valid job separation had enough insurable hours to be eligible to receive regular benefits, little changed from 2016. The rate in 2016 was the highest since 2013. For women, the eligibility rate was 82.1%, also little changed from 2016.

Overall, 66.8% of unemployed men contributed to EI in 2017, compared with 58.1% for their female counterparts, as fewer unemployed women had paid employment in the previous 12 months.

### Eligibility rate down for youth and for people aged 45 and over

For youth aged 15 to 24, the eligibility rate fell from 50.8% in 2016 to 40.7% in 2017, the lowest rate since comparable data became available in 2003. The decline partly reflects the fact that, among youth, the number of contributors who accumulated a sufficient number of insurable hours declined at a faster pace than the number of contributors with a valid job separation. Since 2003, the eligibility rate for youth has ranged from 41% to 63%.

Among people aged 45 and over, the eligibility rate fell to 90.2% in 2017, down from a recent high of 94.0% in 2016. The eligibility rate for people aged 25 to 44 was little changed over the same period.

The eligibility rate for youth has historically been lower than the rate of older age groups, as youth are less likely to accumulate a sufficient number of insurable hours and are more likely to have an invalid job separation.

## Non-contribution rate up in 2017

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.

Of the 1.2 million unemployed people in Canada in 2017, 441,000, or 37.0% had not contributed to EI, making them ineligible for regular benefits. Despite a decline in the number of non-contributors, the proportion of non-contributors was slightly higher than in 2016 (34.7%) due to a notable decrease in the number of unemployed from 2016 to 2017.

Among unemployed people who were EI contributors in 2017, about one-fifth or 143,000 were ineligible to receive benefits because they left their job for a reason not deemed valid by the program. This rate was little changed from 2016. Reasons not deemed valid by the EI program include voluntarily leaving a job without just cause or being dismissed for misconduct.

## Maternity and parental benefits

In 2017, 78.5% of recent mothers (those with a child aged 12 months or less) had insurable employment, up from 75.5% in 2016. This rate has been relatively stable since 2003, ranging from 74% to 79%. Among these insured mothers, 89.9% received maternity and/or parental benefits in 2017, little changed from 2016.

Quebec, which provides separate maternity and parental benefits through the QPIP, continued to have a relatively high share of recent mothers with insurable employment (91.1%), and the highest proportion of insured recent mothers receiving maternity or parental benefits (97.1%). The share of new mothers with insurable employment who received maternity or parental benefits in the rest of Canada was 87.2%, little changed from 2016.

Across all provinces, the average duration of paid and/or unpaid leave taken or planned by recent mothers who had worked as an employee within the previous two years was 11.6 months. Just over one in five (21.7%) of these mothers took or planned to take more than 12 months away from work.

At the national level, the share of spouses or partners of recent mothers who claimed or intended to claim parental benefits was 29.1% in 2017, virtually unchanged from 2016. In Quebec, the proportion was 81.2%, also little changed from 2016. The share of spouses or partners claiming benefits is typically higher in Quebec, as the QPIP includes benefits that apply exclusively to the second parent.

In the rest of Canada, the proportion of spouses or partners of recent mothers who claimed or intended to claim parental benefits was 11.9% in 2017, little changed from 2016. The most common reasons mothers reported for their spouses or partners not claiming or intending to claim benefits were "mother wants to stay home" (37.4%) and "spouse not eligible for EI" (18.0%).

## 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. For maternity and parental benefits (excluding Quebec), the required number of insured hours to qualify for benefits is 600.

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 2017, the total sample size was 14,266 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.

This analysis focuses on differences between estimates that are statistically significant at the 68% confidence level.

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

### Employment Insurance policy changes

In January 2017, [EI policy changes](#) came into effect that reduced the waiting period for receiving EI from two weeks to one week. The waiting period is a period of time that must be served before a claimant can begin to receive EI benefits, except for those who have their waiting period waived or deferred.

Also, effective December 3, 2017, [further changes](#) included the introduction of extended parental benefits, allowing parents to choose between receiving benefits for up to 12 months at the standard rate, or for up to 18 months at a lower rate. More flexibility was also introduced for pregnant workers as to when they can start receiving maternity benefits.

**Table 1**  
**Coverage and eligibility of the unemployed for Employment Insurance benefits, Canada, 2017**

	Number	Unemployed	Contributors	Contributors with valid job separation
	thousands	%		
<b>Unemployed</b>	<b>1,189.9</b>	<b>100.0</b>	...	...
<b>Contributors</b>	<b>749.4</b>	<b>63.0</b>	<b>100.0</b>	...
Contributors, valid job separation	606.7	51.0	81.0	100.0
Eligible contributors	511.7	43.0	68.3	84.3
Not eligible due to not enough insurable hours	95.0	8.0	12.7	15.7
Contributors, invalid job separation	142.8	12.0	19.0	...
Invalid job separation: quit to go back to school	49.1 <sup>E</sup>	4.1 <sup>E</sup>	6.6 <sup>E</sup>	...
Invalid job separation: other reasons deemed invalid	93.6	7.9	12.5	...
<b>Non-contributors</b>	<b>440.4</b>	<b>37.0</b>	...	...
Had no insurable employment	42.1 <sup>E</sup>	3.5 <sup>E</sup>	...	...
Had not worked in previous 12 months/never worked	398.3	33.5	...	...

... not applicable  
E use with caution

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

**Table 2**  
**Coverage and eligibility of the unemployed for Employment Insurance benefits by sex, Canada, 2017**

	Number	Unemployed	Contributors	Contributors with valid job separation
	thousands	%		
<b>Men</b>				
<b>Unemployed</b>	<b>672.2</b>	<b>100.0</b>	...	...
<b>Contributors</b>	<b>448.8</b>	<b>66.8</b>	<b>100.0</b>	...
Contributors, valid job separation	371.1	55.2	82.7	100.0
Eligible contributors	318.4	47.4	70.9	85.8
Not eligible due to not enough insurable hours	52.8	7.9	11.8	14.2
Contributors, invalid job separation	77.7	11.6	17.3	...
Invalid job separation: quit to go back to school	29.0 <sup>E</sup>	4.3 <sup>E</sup>	6.5 <sup>E</sup>	...
Invalid job separation: other reasons deemed invalid	48.6 <sup>E</sup>	7.2 <sup>E</sup>	10.8 <sup>E</sup>	...
<b>Non-contributors</b>	<b>223.4</b>	<b>33.2</b>	...	...
Had no insurable employment	27.1 <sup>E</sup>	4.0 <sup>E</sup>	...	...
Had not worked in previous 12 months / never worked	196.3	29.2	...	...
<b>Women</b>				
<b>Unemployed</b>	<b>517.7</b>	<b>100.0</b>	...	...
<b>Contributors</b>	<b>300.7</b>	<b>58.1</b>	<b>100.0</b>	...
Contributors, valid job separation	235.5	45.5	78.3	100.0
Eligible contributors	193.3	37.3	64.3	82.1
Not eligible due to not enough insurable hours	42.2 <sup>E</sup>	8.2 <sup>E</sup>	14.0 <sup>E</sup>	17.9 <sup>E</sup>
Contributors, invalid job separation	65.1	12.6	21.6	...
Invalid job separation: quit to go back to school	20.1 <sup>E</sup>	3.9 <sup>E</sup>	6.7 <sup>E</sup>	...
Invalid job separation: other reasons deemed invalid	45.0 <sup>E</sup>	8.7 <sup>E</sup>	15.0 <sup>E</sup>	...
<b>Non-contributors</b>	<b>217.1</b>	<b>41.9</b>	...	...
Had no insurable employment	15.0 <sup>E</sup>	2.9 <sup>E</sup>	...	...
Had not worked in previous 12 months / never worked	202.1	39.0	...	...

... 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, 2017**

	Number	Unemployed	Contributors	Contributors with valid job separation
	thousands		%	
<b>Total unemployed, aged 15 to 24</b>	<b>267.4</b>	<b>100.0</b>	...	...
<b>Contributors</b>	<b>136.1</b>	<b>50.9</b>	<b>100.0</b>	...
Contributors, valid job separation	68.4	25.6	50.2	100.0
Eligible contributors	27.8 <sup>E</sup>	10.4 <sup>E</sup>	20.4 <sup>E</sup>	40.7
Not eligible due to not enough insurable hours	40.6 <sup>E</sup>	15.2 <sup>E</sup>	29.8	59.3
Contributors, invalid job separation	67.7	25.3	49.8	...
Invalid job separation: quit to go back to school	41.7 <sup>E</sup>	15.6 <sup>E</sup>	30.7	...
Invalid job separation: other reasons deemed invalid	26.0 <sup>E</sup>	9.7 <sup>E</sup>	19.1 <sup>E</sup>	...
<b>Non-contributors</b>	<b>131.2</b>	<b>49.1</b>	...	...
Had no insurable employment	15.0 <sup>E</sup>	5.6 <sup>E</sup>	...	...
Had not worked in previous 12 months/never worked	116.2	43.5	...	...
<b>Total unemployed, aged 25 to 44</b>	<b>404.3</b>	<b>100.0</b>	...	...
<b>Contributors</b>	<b>265.5</b>	<b>65.7</b>	<b>100.0</b>	...
Contributors, valid job separation	216.5	53.5	81.5	100.0
Eligible contributors	193.4	47.8	72.9	89.4
Not eligible due to not enough insurable hours	23.0 <sup>E</sup>	5.7 <sup>E</sup>	8.7 <sup>E</sup>	10.6 <sup>E</sup>
Contributors, invalid job separation	49.0 <sup>E</sup>	12.1 <sup>E</sup>	18.5 <sup>E</sup>	...
Invalid job separation: quit to go back to school	F	F	F	...
Invalid job separation: other reasons deemed invalid	41.7 <sup>E</sup>	10.3 <sup>E</sup>	15.7 <sup>E</sup>	...
<b>Non-contributors</b>	<b>138.8</b>	<b>34.3</b>	...	...
Had no insurable employment	15.8 <sup>E</sup>	3.9 <sup>E</sup>	...	...
Had not worked in previous 12 months/never worked	123.0	30.4	...	...
<b>Total unemployed, aged 45 and over</b>	<b>518.2</b>	<b>100.0</b>	...	...
<b>Contributors</b>	<b>347.8</b>	<b>67.1</b>	<b>100.0</b>	...
Contributors, valid job separation	321.8	62.1	92.5	100.0
Eligible contributors	290.4	56.0	83.5	90.2
Not eligible due to not enough insurable hours	31.4 <sup>E</sup>	6.1 <sup>E</sup>	9.0 <sup>E</sup>	9.8 <sup>E</sup>
Contributors, invalid job separation	26.0 <sup>E</sup>	5.0 <sup>E</sup>	7.5 <sup>E</sup>	...
Invalid job separation: quit to go back to school	x	x	x	...
Invalid job separation: other reasons deemed invalid	26.0 <sup>E</sup>	5.0 <sup>E</sup>	7.5 <sup>E</sup>	...
<b>Non-contributors</b>	<b>170.4</b>	<b>32.9</b>	...	...
Had no insurable employment	11.3 <sup>E</sup>	2.2 <sup>E</sup>	...	...
Had not worked in previous 12 months/never worked	159.1	30.7	...	...

... not applicable

x suppressed to meet the confidentiality requirements of the *Statistics Act*

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, 2017**

	Unemployed	Contributors	Contributors, valid job separation	Eligible contributors	Contributors, not eligible due to not enough insurable hours	Contributors, invalid job separation	Non- contributors	Share of contributors with valid job separation who had sufficient hours to qualify
	thousands							%
<b>Canada</b>	<b>1,189.9</b>	<b>749.4</b>	<b>606.7</b>	<b>511.7</b>	<b>95.0</b>	<b>142.8</b>	<b>440.4</b>	<b>84.3</b>
Newfoundland and Labrador	41.4	36.2	34.4	33.3	F	F	5.2 <sup>E</sup>	96.7
Prince Edward Island	8.0	6.3	6.0	5.6	0.3 <sup>F</sup>	F	1.7 <sup>F</sup>	94.3
Nova Scotia	37.5	26.0	24.1	20.7	3.4 <sup>E</sup>	1.9 <sup>E</sup>	11.5	86.0
New Brunswick	28.7	23.2	21.1	19.6	F	2.1 <sup>E</sup>	5.5 <sup>E</sup>	93.1
Quebec	258.2	167.9	137.5	117.0	20.5 <sup>E</sup>	30.4 <sup>E</sup>	90.3	85.1
Ontario	440.2	254.9	197.6	157.3	40.3 <sup>E</sup>	57.3	185.3	79.6
Manitoba	34.0	20.7	15.1	12.8	2.3 <sup>E</sup>	5.6 <sup>E</sup>	13.3	84.9
Saskatchewan	38.6	28.0	23.0	16.1	7.0 <sup>E</sup>	5.0 <sup>E</sup>	10.5	69.7
Alberta	181.5	101.3	79.9	68.1	11.8 <sup>E</sup>	21.3 <sup>E</sup>	80.3	85.2
British Columbia	121.8	85.0	68.0	61.1	F	17.0 <sup>E</sup>	36.8 <sup>E</sup>	90.0

E use with caution

F too unreliable to be published

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

**Table 5**  
**Mothers and maternity/parental benefits, Canada, 2017**

	Persons	Mothers with a child aged 12 months or less	Mothers with insurable employment
	thousands		%
<b>Mothers with a child aged 12 months or less</b>	<b>387.7</b>	<b>100.0</b>	...
<b>With insurable employment</b>	<b>304.3</b>	<b>78.5</b>	<b>100.0</b>
Received maternity and/or parental benefits	273.6	70.6	89.9
Received benefits from the Employment Insurance program	192.7	49.7	63.3
Received benefits from the Quebec Parental Insurance Plan	80.9	20.9	26.6
Did not claim or receive maternity or parental benefits	30.7 <sup>E</sup>	7.9 <sup>E</sup>	10.1 <sup>E</sup>
<b>Without insurable employment</b>	<b>83.4</b>	<b>21.5</b>	...
Not worked in two years	57.0	14.7	...
Other (includes self-employed)	26.4	6.8	...

... not applicable

E use with caution

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, 2017* ([89M0025X](#)) is now available.

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 Martha Patterson (613-299-3942; [martha.patterson@canada.ca](mailto:martha.patterson@canada.ca)) or Client Services (toll free: 1-866-873-8788; [statcan.labour-travail.statcan@canada.ca](mailto:statcan.labour-travail.statcan@canada.ca)), Labour Statistics Division.