

Employment Insurance Coverage Survey, 2022

Released at 8:30 a.m. Eastern time in The Daily, Thursday, November 23, 2023

New data from the 2022 Employment Insurance Coverage Survey (EICS) provide an overview of who does or does not have access to regular Employment Insurance (EI) benefits, and why people may not have access to benefits. The survey also covers Canadian parents' use of the maternity and parental benefits available under the EI program. All these benefits provide temporary income support while people are not working.

In 2022, about 1.0 million Canadians were unemployed at any point during the year. Of these, 59.2% (604,000) had contributed to the EI program. This rate, known as the EI contribution rate, was down from an average of 62.8% over the period from 2017 to 2019.

To be eligible for regular EI benefits, one must have contributed to the EI program, have a valid job separation (for example, were laid off or quit for just cause), and have accumulated enough insurable hours (see the infographic "Employment Insurance coverage and eligibility in 2022").

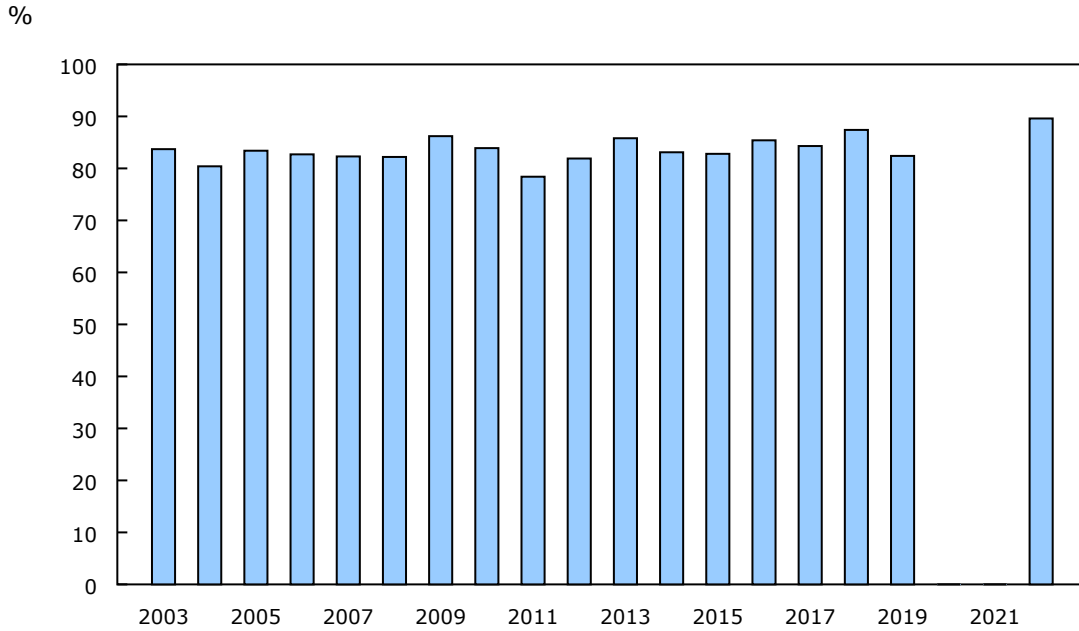
The EI eligibility rate is the number of people who had accumulated enough insurable hours to be eligible to receive regular EI benefits, expressed as a proportion of all those who were unemployed in 2022, had contributed to EI and had a valid job separation (for example, laid off or quit for just cause).

The EI eligibility rate was 89.6% in 2022, compared with an average eligibility rate of 84.7% over the period from 2017 to 2019.

There have been several changes to the EI program since 2020 in response to the COVID-19 pandemic. However as of September 25, 2022, the eligibility requirements to receive regular EI benefits returned to what they were in 2019, prior to the pandemic. Until that date, the number of insurable hours required to qualify for benefits was lower in many parts of the country than it would have been in 2019, which could have potentially contributed to an increase in the eligibility rates.



Chart 1
Eligibility rate¹ increased in 2022



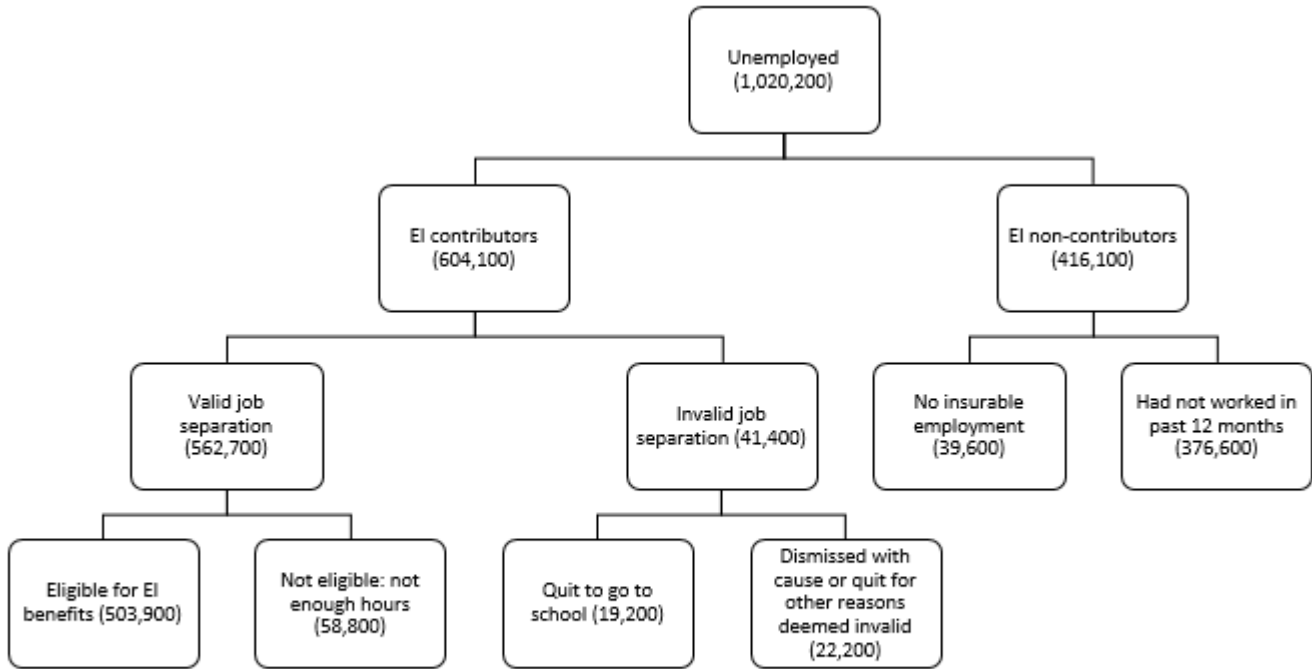
.. not available for a specific reference period

1. The number of unemployed people who had accumulated enough insurable hours to be eligible to receive 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.

Note(s): In 2020 and 2021 it was not possible to calculate the eligibility rate. This was due to the COVID-19 pandemic and subsequent temporary policy changes related to the EI program, the last of which ended in September 2022.

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

Infographic 1 – Employment Insurance coverage and eligibility in 2022



Note(s): The sum of the individual categories may not always add up to the total as a result of rounding.
Source(s): Employment Insurance Coverage Survey (4428).

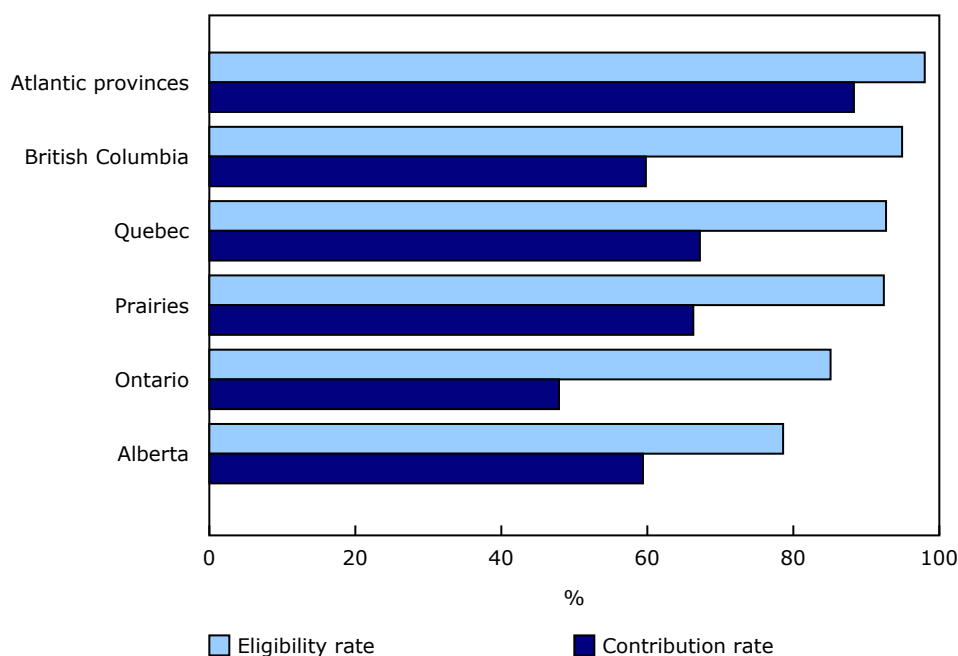
Employment Insurance eligibility rate highest in New Brunswick and Newfoundland and Labrador

In 2022, eligibility rates for regular EI benefits varied across Canada, ranging from 78.6% in Alberta to 98.3% in Newfoundland and Labrador and 98.8% in New Brunswick.

Eligibility rates above 90% were seen in every province except Alberta (78.6%) and Ontario (85.1%) in 2022. Consistent with historical trends, both the contribution rate and eligibility rate remained relatively high in the Atlantic provinces. Lower eligibility rates indicate that fewer people had accumulated the insurable hours prior to unemployment needed to be eligible to receive regular EI benefits.

Chart 2

Contribution¹ and eligibility² rate highest in the Atlantic provinces in 2022



1. The number of unemployed people who had contributed to the Employment insurance (EI) program as a proportion of all unemployed people.

2. The number of unemployed people who had accumulated enough insurable hours to be eligible to receive 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).

Eligibility rates highest for people 25 and older

In 2022, the EI eligibility rate among people aged 25 to 44 was 94.0%, very similar to the eligibility rate for those aged 45 and older (94.3%).

For youth aged 15 to 24, the EI eligibility rate in 2022 was 64.8%, higher than the average eligibility rate of 51.0% for this age group over the period from 2017 to 2019. The eligibility rate for youth has historically been lower than the rate for older age groups, as youth are less likely to accumulate a sufficient number of insurable work hours and are more likely to have an invalid job separation. Reasons not deemed valid by the EI program include voluntarily leaving a job without just cause, including leaving a job to go back to school.

Eligibility rates higher for men

In 2022, 93.3% of unemployed male EI contributors with a valid job separation had enough insurable hours to be eligible to receive regular benefits, while women had an eligibility rate of 83.9%. Over the period from 2017 to 2019, the average eligibility rate for men was 86.3%, while for women it was 82.6%.

Among unemployed contributors with a valid job separation in 2022, 26.6% of women last worked in part-time employment compared with 12.2% of men. This could contribute to the lower eligibility rates for women, as the eligibility rate is much lower for people who last worked in part-time employment (69.6%) compared with full-time employment (94.1%).

Of the 59,000 people who had not accumulated enough insurable hours to be eligible for regular EI benefits in 2022, 61.6% were women, over half of whom (55.9%) last worked a part-time job.

Maternity and parental benefits

In addition to regular benefits, there are other types of EI benefits including maternity and parental benefits. The EICS surveys only one parent per household, usually recent mothers, and then asks about the benefits their spouse or partner may also have taken.

Among surveyed parents with a child aged 18 months or younger in 2022 (the vast majority of whom were mothers), over four-fifths (81.9%) had employment for which EI premiums were paid before the birth or adoption of their child, compared with 84.1% in 2021 and 79.7% in 2020. Among these parents with insurable employment, 94.2% had claimed and received maternity or parental benefits since the birth or adoption of their child, up from 2021 (92.1%) and 2020 (92.9%).

Among insured parents in Quebec, where maternity and parental benefits are offered through the Québec Parental Insurance Plan (QPIP), virtually all (99.3%) received benefits in 2022, little changed from a year earlier. In the rest of Canada, excluding Quebec, 92.4% of insured parents received maternity or parental benefits, up from 89.3% in 2021. Historically, a higher proportion of parents receive maternity or parental benefits in Quebec than in the rest of Canada.

Among the spouses or partners of surveyed parents (the vast majority of whom were fathers), 46.6% had claimed or intended to claim paternity or parental benefits in 2022, up from 42.2% in 2021. The use of paternity and parental benefits among spouses was considerably higher in Quebec than in the rest of Canada in 2022. In Quebec, 92.9% of spouses or partners had claimed or intended to claim paternity or parental benefits from QPIP, compared with 31.3% on average in the other provinces.

Note to readers

The Employment Insurance Coverage Survey sheds light on the coverage of the Employment Insurance (EI) program. It provides an overview 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 [EI 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. Eligibility for benefits under the Québec Parental Insurance Plan is not based on a minimum number of insured hours.

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 (which includes self-employment).

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 2022, the total sample size was 12,590 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.

Except for data on parents, caution should be used when making comparisons with data from 2020 and 2021 due to changes to the regular EI benefits program introduced in response to the COVID-19 pandemic.

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, 2022

	Number	Unemployed	Contributors	Contributors with valid job separation
	thousands		%	
Unemployed	1,020.2	100.0	...	...
Contributors	604.1	59.2	100.0	...
Contributors, valid job separation	562.7	55.2	93.1	100.0
Eligible contributors	503.9	49.4	83.4	89.6
Not eligible due to not enough insurable hours	58.8 ^E	5.8 ^E	9.7 ^E	10.4 ^E
Contributors, invalid job separation	41.4 ^E	4.1 ^E	6.9 ^E	...
Invalid job separation: quit to go back to school	19.2 ^E	1.9 ^E	3.2 ^E	...
Invalid job separation: other reasons deemed invalid	22.2 ^E	2.2 ^E	3.7 ^E	...
Non-contributors	416.1	40.8	...	...
Had no insurable employment	39.6 ^E	3.9 ^E	...	...
Had not worked in previous 12 months/never worked	376.6	36.9	...	...

... 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, 2022

	Number	Unemployed	Contributors	Contributors with valid job separation
	thousands	%		
Men				
Unemployed	560.4	100.0	...	...
Contributors	364.3	65.0	100.0	...
Contributors, valid job separation	338.0	60.3	92.8	100.0
Eligible contributors	315.4	56.3	86.6	93.3
Not eligible due to not enough insurable hours	22.6 ^E	4.0 ^E	6.2 ^E	6.7 ^E
Contributors, invalid job separation	26.4 ^E	4.7 ^E	7.2 ^E	...
Invalid job separation: quit to go back to school	F	F	F	...
Invalid job separation: other reasons deemed invalid	F	F	F	...
Non-contributors	196.3	35.0	...	...
Had no insurable employment	12.9 ^E	2.3 ^E	...	...
Had not worked in previous 12 months/never worked	183.2	32.7	...	...
Women				
Unemployed	459.8	100.0	...	...
Contributors	239.8	52.2	100.0	...
Contributors, valid job separation	224.8	48.9	93.7	100.0
Eligible contributors	188.6	41.0	78.6	83.9
Not eligible due to not enough insurable hours	36.2 ^E	7.9 ^E	15.1 ^E	16.1 ^E
Contributors, invalid job separation	15.1 ^E	3.3 ^E	6.3 ^E	...
Invalid job separation: quit to go back to school	F	F	F	...
Invalid job separation: other reasons deemed invalid	F	F	F	...
Non-contributors	220.0	47.8	...	...
Had no insurable employment	26.7 ^E	5.8 ^E	...	...
Had not worked in previous 12 months/never worked	193.3	42.0	...	...

... not applicable

E use with caution

F too unreliable to be published

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

Table 3
Coverage and eligibility of the unemployed for Employment Insurance benefits, by age group, Canada, 2022

	Number	Unemployed	Contributors	Contributors with valid job separation
	thousands	%		
Total unemployed, aged 15 to 24	205.1	100.0	...	...
Contributors	103.5	50.5	100.0	...
Contributors, valid job separation	87.9	42.9	84.9	100.0
Eligible contributors	57.0 ^E	27.8 ^E	55.1 ^E	64.8 ^E
Not eligible due to not enough insurable hours	30.9 ^E	15.1 ^E	29.9 ^E	35.2 ^E
Contributors, invalid job separation	15.6 ^E	7.6 ^E	15.1 ^E	...
Invalid job separation: quit to go back to school	15.0 ^E	7.3 ^E	14.5 ^E	...
Invalid job separation: other reasons deemed invalid	F	F	F	...
Non-contributors	101.6	49.5	...	...
Had no insurable employment	F	F	...	...
Had not worked in previous 12 months/never worked	90.1	43.9	...	...
Total unemployed, aged 25 to 44	401.3	100.0	...	...
Contributors	239.2	59.6	100.0	...
Contributors, valid job separation	226.5	56.4	94.7	100.0
Eligible contributors	212.8	53.0	89.0	94.0
Not eligible due to not enough insurable hours	F	F	F	F
Contributors, invalid job separation	12.7 ^E	3.2 ^E	5.3 ^E	...
Invalid job separation: quit to go back to school	F	F	F	...
Invalid job separation: other reasons deemed invalid	F	F	F	...
Non-contributors	162.1	40.4	...	...
Had no insurable employment	F	F	...	...
Had not worked in previous 12 months/never worked	148.5	37.0	...	...
Total unemployed, aged 45 and over	413.8	100.0	...	...
Contributors	261.4	63.2	100.0	...
Contributors, valid job separation	248.3	60.0	95.0	100.0
Eligible contributors	234.1	56.6	89.6	94.3
Not eligible due to not enough insurable hours	F	F	F	F
Contributors, invalid job separation	F	F	F	...
Invalid job separation: quit to go back to school	F	F	F	...
Invalid job separation: other reasons deemed invalid	F	F	F	...
Non-contributors	152.4	36.8	...	...
Had no insurable employment	F	F	...	...
Had not worked in previous 12 months/never worked	137.9	33.3	...	...

... 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, 2022**

	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							%
Canada	1,020.2	604.1	562.7	503.9	58.8^E	41.4^E	416.1	89.6
Newfoundland and Labrador	31.7	29.3	28.8	28.3	F	F	F	98.3
Prince Edward Island	5.8 ^E	5.8 ^E	5.8 ^E	5.7 ^E	F	F	F	98.3
Nova Scotia	29.1	22.6	22.6	21.8	F	F	6.5 ^E	96.5
New Brunswick	28.5	26.3	25.9	25.6	F	F	F	98.8
Quebec	185.1	124.4	117.9	109.3	F	F	60.7 ^E	92.7
Ontario	420.4	201.3	186.2	158.4	27.8 ^E	15.1 ^E	219.1	85.1
Manitoba	22.8 ^E	13.8 ^E	10.7 ^E	9.9 ^E	F	F	9.0 ^E	92.5
Saskatchewan	35.6 ^E	24.9 ^E	22.3 ^E	20.6 ^E	F	F	10.7 ^E	92.4
Alberta	130.2	77.4	65.5	51.5 ^E	F	F	52.7 ^E	78.6
British Columbia	131.0	78.3	76.8	72.9	F	F	52.7 ^E	94.9

E use with caution

F too unreliable to be published

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

Table 5
Parents and maternity/parental benefits, Canada, 2022

	Persons	Parents with a child aged 18 months or less	Parents with insurable employment
	thousands	%	
Parents with a child aged 18 months or less	588.8	100.0	...
With insurable employment	482.1	81.9	100.0
Received maternity and/or parental benefits	454.1	77.1	94.2
Received benefits from the Employment Insurance program	331.1	56.2	68.7
Received benefits from the Quebec Parental Insurance Plan	123.0	20.9	25.5
Did not claim or receive maternity or parental benefits	28.0 ^E	4.8 ^E	5.8 ^E
Without insurable employment	106.7	18.1	...
Not worked in two years	67.5	11.5	...
Other (includes self-employed)	39.3	6.7	...

... not applicable

^E use with caution

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

Definitions, data sources and methods: survey number 4428.

For more information, or to enquire about the concepts, methods or data quality of this release, contact us (toll-free 1-800-263-1136; 514-283-8300; infostats@statcan.gc.ca) or Media Relations (statcan.mediahotline-ligneinfomedias.statcan@statcan.gc.ca).