

#### 1. Atlantic Communities

##### Clarenville

Clarenville is a major regional centre serving the eastern coast of Newfoundland. Although highly reliant on the fishing industry, retail trade, manufacturing and construction, as well as health and social services, are important industries within the community.

The unemployment rate in Clarenville decreased by 0.8 percentage points to 20.6% in 2003/04, 2.7 times higher than the national average of 7.6%. The number of regular or fishing claims decreased accordingly by 6.1%, from 7,000 in 2002/03 to 6,570 in 2003/04. Despite the lower unemployment rate, the proportion of frequent claimants among claimants with regular or fishing benefits rose to 76.1%, up from 72.7% in 2002/03. At more than double the national average of 35.4%, the frequent claimants represent a significant proportion of all claimants in the community.

While the number of claims decreased, the average number of weeks with benefits increased from 24 to 25 in 2003/04. Average weekly benefits also increased by 1.6%, from \$305 in 2002/03 to \$310 in the current reporting period, reflecting increased wages.

Clarenville is a community that is highly reliant on EI as a source of income. In 2002, 59.3% of those with wages also received some EI benefits, almost four times the national average of 15.7%.

Moreover, benefits represented 20.2% of total employment income, about nine times the national average of 2.3%.

##### Prince Edward Island

A large part of Prince Edward Island's economic base consists of highly seasonal activities, especially in the tourism, agricultural and fishing industries.

In 2003/04, the unemployment rate in P.E.I. declined to 11.1%, from 11.9% in the previous reporting period. The number of regular or fishing claims also declined (-1.3%), from 22,820 to 22,520. The proportion of frequent claimants among claimants of regular or fishing benefits slightly increased to 69.7%, about twice the national average and 0.6 percentage points higher than in the previous reporting period. This is consistent with the decrease in total regular and fishing claims, as the number of frequent claimants tends to remain relatively constant when economic conditions change, thereby making up a greater proportion of all claims. Average weeks with benefits decreased slightly (-0.7 weeks) to 21.9 weeks. Average weekly benefits increased by 0.9% (\$2.60) to \$299, reflecting increased wages.

As a result of its seasonal economy, P.E.I. is highly reliant on EI. In 2002, 38% of persons with wages also received some EI benefits. Moreover, benefits represented 9.8% of total employment income, more than four times the national average.

##### Truro

Truro is a regional centre located at the head of the Bay of Fundy in Nova Scotia. A significant part of Truro's economic base

<sup>1</sup> EI figures are for fiscal 2003/04. Income statistics are reported by the Canada Revenue Agency (CRA) for the calendar year 2002.

<sup>2</sup> The local unemployment rates presented in this annex are in fact those of the EI economic region in which each of the 14 communities is located. They are extracted from the Labour Force Survey, with an adjustment made afterwards to include unemployment rates for status Indians living on Indian reserves, as per section 54(x) of the *Employment Insurance Act*. If this adjustment were performed on the national unemployment rate, the figure of 7.6% in 2003/04 would become 8.2%.

<sup>3</sup> The analysis refers to all claims with at least \$1 of regular or fishing benefits paid, without eliminating claims with other types of EI Part I benefits paid. Figures extracted from CRA's data for 2002 are based on all types of benefits paid.

## 2004 Monitoring and Assessment Report

consists of activities in manufacturing and service industries.

At 9.9%, Truro's unemployment rate remained relatively constant in 2003/04. The number of regular and fishing EI claims also remained relatively constant at 4,280, and the average number of weeks with benefits remained relatively stable at 19.5 weeks (-0.2 weeks) over 2003/04. The proportion of frequent claimants among claimants of regular or fishing benefits rose by 1.5 percentage points to 44.9%, still well above the national average. Average weekly benefits increased by \$1.90, to \$277.

As in many small Atlantic communities, EI plays an important role in Truro's economy. In 2002, 22.6% of persons with wages also received EI benefits. Furthermore, EI benefits represented 3.7% of total employment income, 1.6 times the national average.

### Miramichi

Miramichi is situated within Northumberland County in the northeastern part of New Brunswick. Employment is highly seasonal, with forestry and fishing constituting the two major economic activities.

In 2003/04, the unemployment rate in Miramichi was 17.1%, 0.5 percentage points higher than in the previous reporting period. The number of regular and fishing EI claims remained relatively constant at 4,650. The proportion of frequent claimants among claimants of regular or fishing benefits increased to 65.6%, up from 62.2% in 2002/03. The average number of weeks with benefits decreased slightly (-0.7 weeks) to 25. Average weekly benefits increased by less than 1% (+2.30) to \$308.

EI plays a major role in stabilizing income in Miramichi. In 2002, 40.4% of persons with wages also received some benefits. EI benefits represented 11.8% of total employment income, more than five times the national average.

**Table 1**  
**Atlantic Communities**

Community	Unemp. Rate*		VER** (Hours)		Entitlement (Weeks)		Duration***		Weekly Benefits (\$)		New Claims	
	2003/04	Δ	2003/04	2002/03	2003/04	%Δ	2003/04	Δ	2003/04	Δ	2003/04	2003/04
Clarenville	20.6%	-0.8	420	420	36.6	-0.7	70.8%	4.2	310	4.90	36.5	76.1
P.E.I.	11.1%	-0.8	508	478	31.2	-1.5	72.6%	1.1	299	2.60	37.7	69.7
Truro	9.9%	0.1	545	554	33.2	0.2	62.0%	-0.9	277	1.90	38.1	44.9
Miramichi	17.1%	0.5	420	420	38.8	0.2	65.6%	-2.6	308	2.30	39.1	65.6

Δ = Change between 2002/03 and 2003/04 (expressed in percentage points for unemployment rates and duration)  
 \* Average annual unemployment rate in the EI economic region where the community is located  
 \*\* Average Variable Entrance Requirement in the EI economic region where the community is located (hours of insurable employment)  
 \*\*\* Duration actually spent on claim, expressed as a percentage of entitlement

## 2. Quebec Communities

### Repentigny

Repentigny is a largely Francophone community located east of Montréal on the north shore of the St. Lawrence River.

Although employment is concentrated in manufacturing and retailing, there is a strong but slowly declining dependence on agriculture and forestry-related industries. There is also a strong dependence on the construction sector, where an upward trend seems to be emerging.

In 2003/04, Repentigny had an unemployment rate of 9.7%, one percentage point higher than in the previous reporting period. The number of regular claims increased by 1.25% in 2003/04, from 18,420 to 18,650. The proportion of frequent claimants among claimants of regular benefits, while still greater than the national average of 35.4%, decreased slightly (-0.9 percentage points) over 2003/04, to 38.6%. This is consistent with the increase in regular claims. The average number of weeks with benefits increased from 17.7 to 18.6 and average weekly benefits increased by 1.4% (+\$4.20) to \$302.

Repentigny is somewhat reliant on EI with 20.2% of wage earners also receiving EI benefits in 2002. EI benefits represented 2.9% of total employment income, higher than the national average of 2.3%.

### Montréal Centre East

Montréal Centre East is a largely Francophone community where employment is concentrated in health and social services, retail trade and government services.

In 2003/04, the unemployment rate in Montréal Centre East was 9.5%, 1.1 percentage points higher than in the previous reporting period. The number of regular claims increased by 13.2%, from 8,250 to 9,340. After six consecutive years of decline, the proportion of frequent claimants among claimants of regular benefits increased, from 20.1% in 2002/03 to 22.6% in 2003/04, still well below the national average. The average number of weeks with benefits increased by one, from 19.3 to 20.3 weeks. The average weekly benefits increased by 3% (almost \$9) to \$303.

EI plays a moderate income stabilization role in Montréal Centre East, with 17.3% of persons with wages also receiving EI benefits in 2002, slightly above the national average of 15.7%. Benefits represented 2.5% of employment income, compared to the national average of 2.3%.

**Table 2**  
**Quebec Communities**

Community	Unemp. Rate*		VER** (Hours)		Entitlement (Weeks)		Duration***		Weekly Benefits (\$)		New Claims	
	2003/04	Δ	2003/04	2002/03	2003/04	%Δ	2003/04	Δ	2003/04	Δ	% Female	% Frequent
Repentigny	9.7%	1.0	551	588	33.5	2.1	57.7%	-1.4	302	4.20	40.1	38.6
Montréal Centre East	9.5%	1.1	560	595	33.5	1.5	62.2%	0.7	303	8.90	42.9	22.6

Δ = Change between 2002/03 and 2003/04 (expressed in percentage points for unemployment rates and duration)

\* Average annual unemployment rate in the EI economic region where the community is located

\*\* Average Variable Entrance Requirement in the EI economic region where the community is located (hours of insurable employment)

\*\*\* Duration actually spent on claim, expressed as a percentage of entitlement

## 3. Ontario Communities

### Toronto Centre

The Toronto Centre community is located in Canada's largest urban area. It is an affluent community, with average employment incomes that are almost twice the national level.

Toronto Centre is characterized by a very high proportion of post-secondary graduates, with jobs concentrated in management and professional occupations. The largest industries in terms of employment for Toronto Centre residents are professional, scientific and technical services, finance and insurance, as well as health care and social services.

In 2003/04, the unemployment rate in Toronto Centre was 7.7%, 0.3 percentage points higher than in the previous reporting period and similar to the national average of 7.6%. However, the number of EI regular claims decreased by 4.9%, from 3,280 to 3,120. Decreased EI claims in an environment of a rising or stable unemployment rate are indicative of labour force growth that is greater than employment growth, a phenomenon that reflects the entrance of more individuals into what is perceived as an improving or strong labour market.

The proportion of frequent claimants among claimants of regular benefits increased from 6.1% in 2002/03 to 6.7% in the current

reporting period. As in most large cities, work is largely full-time and full-year in Toronto Centre, resulting in a proportion of frequent claimants that represents a small fraction of the corresponding national average. The average number of weeks with benefits rose from 18.6 to 20.8 weeks in 2003/04. Average weekly benefits remained stable at \$357.

EI plays a very limited role in Toronto Centre, with only 7.1% of individuals with wages collecting EI in 2002. Additionally, EI benefits represented an insignificant amount when compared to total employment income (0.45%).

### Hamilton Mountain

Hamilton Mountain is a services-oriented community in the city of Hamilton. While employment in the community is concentrated in the services-producing sector, particularly in health, social and educational services, retail trade and government services, its economy depends heavily on the health of the manufacturing industry, particularly steel.

The unemployment rate in Hamilton Mountain was 6.1% in 2003/04, 0.6 percentage points lower than in the previous reporting period. The number of regular claims, however, increased by 9.6%, from 6,360 to 6,970, and the average weeks with benefits rose by 0.8 to 17.3 weeks. Average weekly benefits increased

**Table 3**  
**Ontario Communities**

Community	Unemp. Rate*		VER** (Hours)		Entitlement (Weeks)		Duration***		Weekly Benefits (\$)		New Claims	
	2003/04	Δ	2003/04	2002/03	2003/04	%Δ	2003/04	Δ	2003/04	Δ	% Female	% Frequent
Toronto Centre	7.7%	0.3	621	633	32.8	0.4	62.4%	3.5	357	-0.70	50.0	6.7
Hamilton Mountain	6.1%	-0.6	683	656	28.8	-1.7	59.7%	5.1	329	9.10	39.2	21.2

Δ = Change between 2002/03 and 2003/04 (expressed in percentage points for unemployment rates and duration)  
 \* Average annual unemployment rate in the EI economic region where the community is located  
 \*\* Average Variable Entrance Requirement in the EI economic region where the community is located (hours of insurable employment)  
 \*\*\* Duration actually spent on claim, expressed as a percentage of entitlement

by \$9.10 (+2.8%) to \$329. The proportion of frequent claimants among claimants of regular benefits in Hamilton Mountain is 21.2%. This is considerably lower than the national average of 35.4%, but 1.1 percentage points higher than in 2002/03.

EI plays a limited role in the local economy of Hamilton Mountain, with 10.7% of wage earners receiving EI in 2002. EI benefits represented only 1.3% of total employment income in the community during the same year.

### 4. Prairie and Northern Communities

#### St. Boniface

St. Boniface is located in the east end of Winnipeg. Employment within this community is largely concentrated in manufacturing, construction, business services, retail trade, educational and health services, as well as in food and accommodation services.

In 2003/04, the unemployment rate in St. Boniface was 5.2%, 0.1 percentage points lower than in the previous three reporting periods and well below the national average rate of 7.6%. The number of regular claims decreased by 6.8% from 3,840 in 2002/03 to 3,580 in this reporting period. The average number of weeks with benefits remained relatively stable at 16.3 weeks (+0.1 weeks). The number of frequent claimants among claimants of regular benefits rose by 1.1 percentage points to 27.9%. Like other urban communities that rely on the manufacturing and construction industries, St. Boniface has a relatively high proportion of frequent claimants, though still lower than the national average of 35.4%.

Given the strong local labour market, EI plays a limited role in the community's economy, with only 11.7% of wage earners receiving EI benefits in 2002. EI benefits represented

only 1.6% of total employment income in St. Boniface, considerably lower than the national average of 2.3%.

#### Prince Albert

Prince Albert is the third largest and the most northerly city in the province of Saskatchewan. It functions as a service, retail and distribution centre for northern Saskatchewan's resource industries (mining, forestry and agriculture) and is known as the Gateway to the North.

The unemployment rate in Prince Albert in 2003/04 was 14.1%, 0.1 percentage points lower than in 2002/03. However, the number of regular and fishing claims increased by 2.9%, from 3,850 in 2002/03 to 3,960 in this reporting period. The average number of weeks with benefits rose by 1.6 weeks to 20.6, while the average weekly benefits decreased by almost \$6 to \$314. The proportion of frequent claimants among claimants of regular or fishing benefits decreased from 39.5% in 2002/03 to 37.6% in this reporting period, which is still higher than the national average of 35.4%.

Prince Albert is somewhat reliant on EI with 18.5% of wage earners also receiving EI benefits in 2002. EI benefits amounted to 3.4% of total employment income, 52% higher than the national average of 2.3%.

#### Calgary Centre

Calgary Centre is an urban centre that relies heavily on the oil and gas industry. However, the community has become less reliant on energy by broadening its economic base into the business services and transportation industries. Other key industries in Calgary Centre include manufacturing, construction, retail trade, telecommunications, education and health.

In 2003/04, the unemployment rate decreased by 0.6 percentage points to 5.4% in Calgary Centre, which is considerably lower than the national average of 7.6%. The number of

regular claims fell accordingly by 2%, from 4,890 in 2002/03 to 4,790 in the current reporting period. However, the average weeks with benefits increased slightly to 18.7 weeks from 18.4 in the previous reporting period. Only 13.4% of regular benefit claimants in Calgary Centre were frequent claimants, compared to 12.1% in the previous reporting period and the national average of 35.4%. Average weekly benefits decreased by less than 1% to \$330, from \$333 in 2002/03.

EI plays a very limited role in Calgary Centre, with only 9.4% of wage earners also receiving EI benefits in 2002. Furthermore, benefits represented only 0.9% of total employment income.

### Yellowknife

Yellowknife is the capital of the Northwest Territories and, therefore, serves as the primary government and administrative centre in this jurisdiction, with some reliance on mining and construction activities.

There was a sharp increase of 72% in the number of regular claims, from 470 in 2002/03 to 810 in 2003/04. However, the average number of weeks with benefits decreased from 24 weeks in the previous reporting period to 21.4 in 2003/04. Average weekly benefits also decreased by 1.7%, from \$384 to \$378, a level reflecting above average incomes in Yellowknife. Among claimants of regular benefits, only 13.6% (down from 14.9% in the previous reporting period) were frequent claimants, in contrast to the national average of 35.4%.

The community of Yellowknife has a relatively low reliance on EI, with 11.1% of wage earners also collecting EI benefits in 2002. Further, EI benefits represented only 1.4% of total employment income, which is less than the national average of 2.3%.

**Table 4  
Prairie and Northern Communities**

Community	Unemp. Rate*		VER** (Hours)		Entitlement (Weeks)		Duration***		Weekly Benefits (\$)		New Claims	
	2003/04	Δ	2003/04	2002/03	2003/04	%Δ	2003/04	Δ	2003/04	Δ	% Female	% Frequent
St. Boniface	5.2%	-0.1	700	700	26.9	0.3	61.4%	-0.3	312	-0.90	40.5	27.9
Prince Albert	14.1%	-0.1	420	420	39.2	-0.3	53.4%	3.7	314	-5.80	30.8	37.6
Calgary Centre	5.4%	-0.6	700	685	28.8	-0.2	65.2%	0.1	330	-2.50	39.7	13.4
Yellowknife****	25.0%	0.0	420	420	42.7	0.6	50.1%	-8.1	378	-6.60	45.7	13.6

Δ = Change between 2002/03 and 2003/04 (expressed in percentage points for unemployment rates and duration)  
 \* Average annual unemployment rate in the EI economic region where the community is located  
 \*\* Average Variable Entrance Requirement in the EI economic region where the community is located (hours of insurable employment)  
 \*\*\* Duration actually spent on claim, expressed as a percentage of entitlement  
 \*\*\*\* The actual unemployment rate of the EI economic region in which Yellowknife is located is not calculated by Statistics Canada, as the territories are not surveyed in the Labour Force Survey

### 5. British Columbia Communities

#### Surrey

Surrey is the second-largest city in British Columbia. Located south of Vancouver, this rapidly growing community has a highly diverse economy, with extensive development projects and major concentrations in trade, manufacturing, health, accommodation and food, as well as in transportation and warehousing.

In 2003/04, the unemployment rate in Surrey was 7.3%, half a percentage point lower than in 2002/03. However, the number of regular and fishing claims increased by 6.9%, from 16,110 in 2002/03 to 17,220 in the current reporting period. Given that Surrey has a large proportion of seasonal workers, specifically in general farming and construction, claim levels can vary widely from year to year.

The proportion of frequent claimants among regular benefit claimants decreased by one percentage point, to 21.8%. The average number of weeks with benefits decreased by 0.3 to 19.6 weeks. Average weekly benefits in 2003/04 were \$298, compared to \$300 in the previous reporting period.

In Surrey, 16.0% of wage earners also received EI benefits in 2002, compared to the national average of 15.7%. Benefits represented 2.3%

of employment income, the same proportion as the national average.

#### Kelowna

Kelowna is situated in the Okanagan Valley and is one of the fastest growing cities in British Columbia. The community is diverse and well-represented by many industries, including manufacturing, high technology, health care, tourism and retail.

The unemployment rate in Kelowna was 10.2% in 2003/04, 0.3 percentage points lower than in 2002/03. The number of regular claims declined by 5.4%, from 7,400 to 7,000.

The average number of weeks with benefits rose from 19.3 weeks to 20.2 (+0.9 weeks) and average weekly benefits decreased (•\$6.40) to \$308. Overall, the proportion of frequent claimants among regular benefit claimants has been on a downward trend over the last six years, from 33.5% in 1997/98 to 27.0% in 2003/04 (•0.2 percentage points since 2002/03).

In Kelowna, 16.5% of wage earners received EI benefits in 2002. Benefits represented 2% of total employment income, which is below the national average of 2.3%.

**Table 5**  
**British Columbia Communities**

Community	Unemp. Rate*		VER** (Hours)		Entitlement (Weeks)		Duration***		Weekly Benefits (\$)		New Claims	
	2003/04	Δ	2003/04	2002/03	2003/04	%Δ	2003/04	Δ	2003/04	Δ	% Female	% Frequent
Surrey	7.3%	-0.5	639	618	29.3	-0.3	67.7%	-0.7	298	-2.10	50.1	21.8
Kelowna	10.2%	-0.3	537	525	34.2	-0.3	59.7%	1.3	308	-6.40	42.4	27.0

Δ = Change between 2002/03 and 2003/04 (expressed in percentage points for unemployment rates and duration)

\* Average annual unemployment rate in the EI economic region where the community is located

\*\* Average Variable Entrance Requirement in the EI economic region where the community is located (hours of insurable employment)

\*\*\* Duration actually spent on claim, expressed as a percentage of entitlement