

I. ATLANTIC COMMUNITIES

1. Clarenville

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

The unemployment rate in Clarenville decreased by 0.7 percentage points to 19.9% in 2004/05, 2.8 times higher than the national average of 7.1%. The number of regular or fishing claims increased by 10.2%, from 6,570 in 2003/04 to 7,240 in 2004/05. Among the 14 communities profiled in this annex, Clarenville is the only one that experienced an increase in the number of regular and fishing claims over the period. The proportion of frequent claimants among claimants of regular or fishing benefits remained relatively stable, increasing from 76.1% in 2003/04 to 76.2% in 2004/05. At more than double the national average of 37.1%, the frequent claimants represent a significant proportion of all claimants in the community. Claimants' average number of insurable hours increased by 25 between 2003/04 and 2004/05, to 1,120. Average weekly benefits increased by \$8 to \$317 during the period, reflecting increased wages.

Clarenville is highly reliant on EI as a source of income and, out of the 14 communities, it is the only one where dependence on EI did not

remain constant between 2002 and 2003. In 2003, 67.9% of those with wages also received some EI benefits, compared to 59.3% in 2002. The 2003 figure was more than four times the national average of 15.5%. Moreover, benefits represented 27.4% of total employment income, compared to 20.2% in 2002. The 2003 figure was about 12 times the national average of 2.2%.

2. 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 2004/05, the unemployment rate in P.E.I. increased to 11.4%, from 11.1% in the previous reporting period. The number of regular or fishing claims declined by 2.1%, from 22,520 to 22,050. The proportion of frequent claimants among claimants of regular or fishing benefits increased to 71.0%, almost twice the national average and 1.3 percentage points higher than in the previous reporting period. This rise 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. Claimants' average number of insurable hours decreased by 11 between 2003/04 and 2004/05, to 1,193. Average weekly benefits increased by \$5 to \$304 during the period, reflecting increased wages.

¹ EI figures are for fiscal 2004/05. Income statistics are reported by the Canada Revenue Agency (CRA) for calendar 2003.

² 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. These regional rates come from the Labour Force Survey, with an adjustment made 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 7.1% presented in Chapter 1 for 2004/05 would become 7.7%.

³ 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 2003 are based on all types of EI Part I benefits paid.

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As a result of its seasonal economy, P.E.I. is highly reliant on EI. In 2003, 36.6% of persons with wages also received some EI benefits. Moreover, benefits represented 9.0% of total employment income, more than four times the national average.

3. 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 consists of manufacturing and service industries.

At 10.0%, Truro's unemployment rate remained relatively constant in 2004/05. The number of regular and fishing EI claims decreased from 4,280 in the previous period to 4,080 in 2004/05. The proportion of frequent claimants among claimants of regular or fishing benefits rose by 3.4 percentage points to 48.3%, which is well above the national average of 37.1%. Average weekly benefits increased by \$14 to \$291. Claimants' average number of insurable hours increased by 28 between 2003/04 and 2004/05, to 1,351.

As in many small Atlantic communities, EI plays an important role in Truro's economy. In 2003, 22.5% of persons with wages also received EI

benefits. Furthermore, EI benefits represented 4.0% of total employment income, 1.8 times the national average.

4. Miramichi

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

In 2004/05, the unemployment rate in Miramichi was 15.8%, 1.4 percentage points lower than in the previous reporting period. The number of regular and fishing claims fell from 4,650 to 4,580. The proportion of frequent claimants among claimants of regular or fishing benefits remained relatively constant at 65.5%. Average weekly benefits increased by \$10 to \$318, reflecting increased wages. Claimants' average number of insurable hours increased by 43 between 2003/04 and 2004/05, to 1,137.

EI plays a major role in stabilizing income in Miramichi. In 2003, 39.3% 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 ¹		Average VER ² (Hours)		Average Insurable Hours		Average Entitlement (Weeks)		Average Weekly Benefits (\$)		New Claims	
	2004/05	Δ	2004/05	2003/04	2004/05	Δ	2004/05	Δ	2004/05	Δ	% Female	% Frequent
Clarenville	19.9%	-0.7	420	420	1,120	25	38.7	2.1	317	8	37.3	76.2
P.E.I.	11.4%	0.3	496	508	1,193	-11	34.9	3.7	304	5	38.1	71.0
Truro	10.0%	0.0	551	545	1,351	28	36.7	3.5	291	14	34.1	48.3
Miramichi	15.8%	-1.4	420	420	1,137	43	41.0	2.2	318	10	35.6	65.5

Δ = Change between 2003/04 and 2004/05 (expressed in percentage points for unemployment rates).
 1. Average annual unemployment rate in the EI economic region where the community is located.
 2. Average Variable Entrance Requirement in the EI economic region where the community is located (hours of insurable employment).

II. QUEBEC COMMUNITIES

1. 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 also a strong but slowly declining dependence on agriculture and forestry-related industries. There is also a strong dependence on the construction sector.

In 2004/05, Repentigny had an unemployment rate of 8.7%, one percentage point lower than in the previous reporting period. The number of regular claims decreased by 4.8% in 2004/05, from 18,650 to 17,750. The proportion of frequent claimants among claimants of regular benefits, once again greater than the national average (37.1%), increased by 1.3 percentage points over 2004/05 to 39.9%. This rise is consistent with the decrease in regular claims. Claimants' average number of insurable hours decreased by 15 between 2003/04 and 2004/05, to 1,317. Average weekly benefits increased by \$4 to \$306, reflecting increased wages.

Repentigny is somewhat reliant on EI, with 20.2% of wage earners also receiving EI benefits in 2003. EI benefits represented 2.8% of total employment income, higher than the national average of 2.2%.

2. 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 2004/05, the unemployment rate in Montréal Centre East was 8.5%, one full percentage point lower than in the previous reporting period. The number of regular claims decreased by 15.2%, from 9,340 to 7,920. Consequently, the proportion of frequent claimants among claimants of regular benefits increased, from 22.6% in 2003/04 to 23.6% in 2004/05, still well below the national average. Average weekly benefits increased by \$7 to \$310, reflecting increased wages. Claimants' average number of insurable hours increased by one between 2003/04 and 2004/05, to 1,364.

EI plays a moderate income-stabilization role in Montréal Centre East, with 16.7% of persons with wages also receiving EI benefits in 2003, slightly above the national average of 15.5%. Benefits represented 2.5% of employment income, which is similar to the national average of 2.2%.

**Table 2:
Quebec Communities**

Community	Unemp. Rate ¹		Average VER ² (Hours)		Average Insurable Hours		Average Entitlement (Weeks)		Average Weekly Benefits (\$)		New Claims	
	2004/05	Δ	2004/05	2003/04	2004/05	Δ	2004/05	Δ	2004/05	Δ	% Female	% Frequent
Repentigny	8.7%	-1.0	588	551	1,317	-15	34.0	0.5	306	4	39.5	39.9
Montréal Centre East	8.5%	-1.0	598	560	1,364	1	31.4	-2.0	310	7	38.9	23.6

Δ = Change between 2003/04 and 2004/05 (expressed in percentage points for unemployment rates).

1. Average annual unemployment rate in the EI economic region where the community is located.

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

III. ONTARIO COMMUNITIES

1. Toronto Centre

Toronto Centre is located in Canada's largest urban area. It is an affluent community, with average employment incomes that are almost three times 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 in Toronto Centre are professional, scientific and technical services, finance and insurance, and health and social services.

In 2004/05, the unemployment rate in Toronto Centre was 7.5%, 0.2 percentage points lower than in the previous reporting period and similar to the national average of 7.1%. The number of EI regular claims decreased by 11.2%, from 3,120 to 2,770. The proportion of frequent claimants among claimants of regular benefits decreased from 6.7% in 2003/04 to only 4.3% in the current reporting period. As in most large cities, work is largely full time and year round in Toronto Centre, resulting in a proportion of frequent claimants that represents a small fraction of the corresponding national average. Claimants' average number of insurable hours increased by 10 between 2003/04 and 2004/05, to 1,526. Average weekly benefits decreased by \$3 to \$354 during the period.

EI plays a very limited role in Toronto Centre, with only 6.5% of individuals with wages collecting EI in 2003. Additionally, EI benefits represented an insignificant amount when compared to total employment income (0.4%).

2. Hamilton Mountain

Hamilton Mountain is a services-oriented community in the city of Hamilton. While employment in the community is concentrated in the service 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 remained relatively stable in 2004/05, at 6.2%. The number of regular claims, however, decreased by 12.8%, from 6,970 to 6,080. Average weekly benefits decreased by \$3 to \$326. The proportion of frequent claimants among claimants of regular benefits in Hamilton Mountain is 23.8%. This is considerably lower than the national average of 37.1%, but 2.6 percentage points higher than in 2003/04. Claimants' average number of insurable hours decreased by 43 between 2003/04 and 2004/05, to 1,438.

EI plays a limited role in the local economy of Hamilton Mountain, with 10.5% of wage earners receiving EI in 2003. EI benefits represented only 1.2% of total employment income in the community during the same year.

**Table 3:
Ontario Communities**

Community	Unemp. Rate ¹		Average VER ² (Hours)		Average Insurable Hours		Average Entitlement (Weeks)		Average Weekly Benefits (\$)		New Claims	
	2004/05	Δ	2004/05	2003/04	2004/05	Δ	2004/05	Δ	2004/05	Δ	2004/05	2004/05
Toronto Centre	7.5%	-0.2	630	621	1,526	10	32.8	0.0	354	-3	50.5	4.3
Hamilton Mountain	6.2%	0.1	671	683	1,438	-43	28.9	0.0	326	-3	47.2	23.8

Δ = Change between 2003/04 and 2004/05 (expressed in percentage points for unemployment rates).

1. Average annual unemployment rate in the EI economic region where the community is located.

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

IV. PRAIRIE AND NORTHERN COMMUNITIES

1. *St. Boniface*

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

In 2004/05, the unemployment rate in St. Boniface was 5.4%, 0.2 percentage points higher than in the previous reporting period but well below the national average rate of 7.1%. The number of regular claims decreased by 14.5%, from 3,580 in 2003/04 to 3,060 in this reporting period. The number of frequent claimants among claimants of regular benefits fell by 1.1 percentage points to 26.8%, which is considerably lower than the national average of 37.1%. Claimants' average number of insurable hours decreased by 17 between 2003/04 and 2004/05, to 1,432. At \$312, average weekly benefits remained relatively constant in 2004/05.

Given the strong local labour market, EI plays a limited role in the community's economy, with only 11.2% of wage earners receiving EI benefits in 2003. EI benefits represented only 1.5% of total employment income in St. Boniface, considerably lower than the national average of 2.2%.

2. *Prince Albert*

Prince Albert is the third-largest and most northerly city in 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 2004/05 was 14.2%, 0.2 percentage points higher

than in 2003/04. However, the number of regular and fishing claims decreased by 2.5%, from 3,960 in 2003/04 to 3,860 in this reporting period. The proportion of frequent claimants among claimants of regular or fishing benefits increased from 37.6% in 2003/04 to 39.4% in this reporting period, which is slightly higher than the national average of 37.1%. Claimants' average number of insurable hours decreased by 83 between 2003/04 and 2004/05, to 1,245. Average weekly benefits decreased by \$4 to \$310 during the period.

Prince Albert is somewhat reliant on EI, with 18.8% of wage earners also receiving EI benefits in 2003. EI benefits amounted to 3.6% of total employment income, 61.4% higher than the national average of 2.2%.

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 2004/05, the unemployment rate decreased by 0.4 percentage points to 5.0% in Calgary Centre, which is considerably lower than the national average of 7.1%. The number of regular claims fell by 13.8%, from 4,790 in 2003/04 to 4,130 in the current reporting period. Only 15.5% of regular benefits claimants in Calgary Centre were frequent claimants, compared to 13.4% in the previous reporting period and the national average of 37.1%. Average weekly benefits increased by \$11 to \$342. Claimants' average number of insurable hours decreased by 15 between 2003/04 and 2004/05, to 1,498.

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EI plays a very limited role in Calgary Centre, with only 9.2% of wage earners also receiving EI benefits in 2003. Furthermore, benefits represented only 0.9% of total employment income.

4. 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 decrease of 29.6% in the number of regular claims, from 810 in 2003/04 to 570 in 2004/05. Average weekly benefits also decreased by \$5 to \$373, which still reflects the

well-above-average incomes in Yellowknife. Among claimants of regular benefits, only a small proportion, 15.8% (up from 13.6% in the previous reporting period), were frequent claimants, in contrast with the national average of 37.1%. Claimants' average number of insurable hours fell sharply, by 95, between 2003/04 and 2004/05, bringing the number to 1,343.

Yellowknife has a relatively low reliance on EI, with 11.8% of wage earners also collecting EI benefits in 2003. Further, EI benefits represented only 1.5% of total employment income, which is less than the national average of 2.2%.

**Table 4:
Prairie and Northern Communities**

Community	Unemp. Rate ¹		Average VER ² (Hours)		Average Insurable Hours		Average Entitlement (Weeks)		Average Weekly Benefits (\$)		New Claims	
	2004/05	Δ	2004/05	2003/04	2004/05	Δ	2004/05	Δ	2004/05	Δ	% Female	% Frequent
St. Boniface	5.4%	0.2	700	700	1,432	-17	26.6	-0.3	312	0	40.8	26.8
Prince Albert	14.2%	0.2	420	420	1,245	-83	41.0	1.9	310	-4	32.6	39.4
Calgary Centre	5.0%	-0.4	700	700	1,498	-15	28.3	-0.4	342	11	40.4	15.5
Yellowknife³	25.0%	0.0	420	420	1,343	-95	43.8	1.1	373	-5	43.9	15.8

Δ = Change between 2003/04 and 2004/05 (expressed in percentage points for unemployment rates).

1. Average annual unemployment rate in the EI economic region where the community is located.
2. Average Variable Entrance Requirement in the EI economic region where the community is located (hours of insurable employment).
3. 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.

V. BRITISH COLUMBIA COMMUNITIES

1. Surrey

Surrey is the second-largest city in British Columbia. Located south of Vancouver, this 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 2004/05, the unemployment rate in Surrey was 6.9%, 0.4 percentage points lower than in 2003/04. The number of regular and fishing claims decreased by 8.9%, from 17,220 in 2003/04 to 15,690 in the current reporting period. The proportion of frequent claimants among regular benefit claimants increased by 4.5 percentage points, to 26.3%. Average weekly benefits in 2004/05 were \$304, \$7 higher than in the previous reporting period. Claimants' average number of insurable hours decreased by four between 2003/04 and 2004/05, to 1,363.

In Surrey, 15.6% of wage earners also received EI benefits in 2003, compared to the national average of 15.5%. Benefits represented 2.2% of employment income, the same proportion as the national average.

2. Kelowna

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

The unemployment rate in Kelowna was 8.1% in 2004/05, 2.1 percentage points lower than in 2003/04. The number of regular claims declined by 11.1%, from 7,000 to 6,220. The proportion of frequent claimants among claimants of regular benefits increased from 27.0% in 2003/04 to 27.7% in this reporting period, still lower than the national average of 37.1%. Claimants' average number of insurable hours increased by 48 between 2003/04 and 2004/05, to 1,382. At \$308, average weekly benefits remained relatively constant during the period.

In Kelowna, 15.6% of wage earners received EI benefits in 2003. Benefits represented 1.9% of total employment income, which is below the national average of 2.2%.

**Table 5:
British Columbia Communities**

Community	Unemp. Rate		Average VER ² (Hours)		Average Insurable Hours		Average Entitlement (Weeks)		Average Weekly Benefits (\$)		New Claims	
	2004/05	Δ	2004/05	2003/04	2004/05	Δ	2004/05	Δ	2004/05	Δ	% Female	% Frequent
Surrey	6.9%	-0.4	650	639	1,363	-4	28.1	-1.2	304	7	51.6	26.3
Kelowna	8.1%	-2.1	615	537	1,382	48	34.5	0.3	308	1	43.6	27.7

Δ = Change between 2003/04 and 2004/05 (expressed in percentage points for unemployment rates).

1. Average annual unemployment rate in the EI economic region where the community is located.

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