

**Community Profiles<sup>1,2</sup>****1. Atlantic Communities****Clarenville**

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

The unemployment rate in Clarenville increased by 0.8 percentage points to 21.4% in 2002/03, almost three times the national unemployment rate of 7.6%. Regular and fishing claims increased accordingly by 4.5%, from 6,700 in 2001/02 to 7,000 in 2002/03. Similarly, the proportion of frequent claimants increased to nearly 73%, up from 70.0% in 2001/02. At more than double the national average of 35.7%, frequent claimants continue to comprise a significant proportion of beneficiaries in the community.

Despite the increase in claims, average weeks on claim declined by one week from 25 to 24 weeks in 2002/03. Average weekly benefits increased by 3.7% to \$305, reflecting increased wages.

Clarenville is a community that is highly reliant on Employment Insurance (EI) as a source of income. In 2001, 59.0% of those with wages also received some EI benefits, about four times the national average of 15.0%. Moreover, benefits represented 19.6% of employment earnings, about 10 times the national average of 2.0%.

**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 2002/03, the unemployment rate in PEI declined slightly to 11.9%, from 12.1% in the previous reporting period. Regular and fishing claims also declined slightly (-1.6%) to 22,820. The decrease in claims is the result of a 7.0% decrease in fishing claims. The proportion of frequent claimants increased to 69.1%, twice the national average and 2.0 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 when total claims decline. Average weeks spent on claim increased slightly (+0.7 weeks) to 22.6 weeks. Average weekly benefits increased by 4.7% to \$296, reflecting increased wages.

As a result of its seasonal economy, PEI is highly reliant on EI. In 2001, 37.2% of persons with wages also received some EI benefits. Moreover, benefits represented 9.5% of total employment income, nearly five times the national average.

<sup>1</sup> The unemployment rates provided represent the unemployment rates for the EI region where the community is located and, therefore, may vary slightly from the unemployment rate in the community. EI figures are for fiscal year 2002/03. Income statistics are reported by the Canada Revenue Agency (CRA) for calendar year 2001.

<sup>2</sup> EI claims and benefits figures are for regular and fishing claims only. Special benefits are not included.

### 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 activities in manufacturing and tourism, with some reliance on the fishery.

Truro's unemployment rate was 9.8% in 2002/03, down 0.6 percentage points from the previous reporting period. Regular and fishing EI claims declined accordingly, by 1.2% to 4,290. Average weeks spent on claim remained relatively stable at 19.7 weeks (-0.2 weeks) over 2001/02. The proportion of frequent claimants declined by 2.2 percentage points to 43.4%, still well above the national average. Average weekly benefits remained relatively stable at \$275 (+\$1).

As in many small Atlantic communities, EI plays a significant role in Truro's economy. In 2001, 22.4% of persons with wages also received EI benefits. Furthermore, 3.6% of total employment income was derived from EI benefits, nearly double the national average.

### Miramichi

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

In 2002/03, the unemployment rate in Miramichi was 16.6%, down 0.6 percentage points from the previous reporting period, yet still more than double the national average of 7.6%. Total regular and fishing claims fell 1.7% to 4,600 with the decrease related to a decline in regular claims. Frequent claimants comprised 62.2% of beneficiaries, up from 57.1% in 2001/02, which is consistent with the decline in total claims. The proportion of entitlement used increased nearly 4 percentage points, from 64.3% to 68.2%, while the average weeks spent on claim increased slightly (+0.8 weeks) to 25.7 weeks. Average weekly benefits increased by 1.1%, to \$306.

EI plays a major role in stabilizing income in Miramichi. In 2001, 39.5% of persons with wages also received some benefits. EI benefits represented nearly 11.0% of total employment income, more than five times the national average.

**Table 1  
Atlantic Communities**

Community	U Rate*		VER** Hours		Entitlement (Weeks)		Duration***		Benefits (Weekly)		% Female	% Frequent
	02/03	Δ	02/03	01/02	02/03	%Δ	02/03	Δ	02/03	\$Δ	02/03	02/03
Clarenville	21.4%	0.8	420	420	37.3	1.4	66.7%	-2.8	\$305	11	36.3	72.7
PEI	11.9%	-0.2	478	470	32.7	1.6	71.5%	-0.3	\$296	13	37.2	69.1
Truro	9.8%	-0.6	554	531	33.0	-3.2	62.9%	1.3	\$275	1	38.0	43.4
Miramichi	16.6%	-0.6	420	420	38.6	-2.8	68.2%	3.9	\$306	4	35.9	62.2

Δ = Change (change is expressed in percentage points for U rate and Duration)  
 \* Average annual unemployment rate  
 \*\* Variable Entrance Requirement in average hours of insurable employment  
 \*\*\* Duration actually spent on claim expressed as a percentage of entitlement

### 2. Quebec Communities

#### Repentigny

The community of Repentigny is 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 construction, agriculture and forestry related industries.

In 2002/03, Repentigny had an unemployment rate of 8.7%, down 0.2 percentage points from the previous reporting period. However, regular claims increased by 1.8% to 18,420, likely due to the fact that the unemployment rate was higher at the beginning of the fiscal year. The proportion of frequent claimants, while still greater than the national average of 35.7%, decreased slightly (-1.1 percentage points) over 2001/02 to 39.5%, which is consistent with an increase in total regular claims. Average weeks spent on claim remained relatively stable at 17.7 weeks and average weekly benefits increased by 2.8% to \$298.

Repentigny is somewhat reliant on EI with 20.7% of wage earners also receiving EI benefits in 2001. EI benefits represented 2.8% of employment income, nearly 50% higher than the national average of 2.0%.

#### Montréal Centre East

Montréal Centre East is a largely Francophone community, with a growing proportion of the labour force made up of workers over the age of 55. Employment is concentrated in health and social services, retail trade and government services.

In 2002/03, the unemployment rate in Montréal Centre East was 8.4%, up 0.1 percentage points from the previous reporting period. EI claims fell by 6.0% to 8,250 and the proportion of beneficiaries who were frequent claimants declined for the sixth consecutive year, from 30.5% in 1997/98 to 20.1% in 2002/03, well below the national average of 35.7%. Average weeks on claim increased slightly (+0.2 weeks) to 19.3 weeks in 2002/03 and average weekly benefits increased by 1.7% to \$294.

EI plays a moderate income stabilization role in Montréal Centre East, with 16.6% of persons with wages also receiving EI in 2001. Benefits represented 2.2% of employment income, compared to the national average of 2.0%.

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

Community	U Rate*		VER** Hours		Entitlement (Weeks)		Duration***		Benefits (Weekly)		% Female	% Frequent
	02/03	Δ	02/03	01/02	02/03	%Δ	02/03	Δ	02/03	\$Δ	02/03	02/03
Repentigny	8.7%	-0.2	588	584	31.4	-1.9	59.1%	0.1	\$298	8	38.5	39.5
Montréal Centre East	8.4%	0.1	595	607	32.0	2.9	61.5%	-1.8	\$294	5	44.2	20.1

Δ = Change (change is expressed in percentage points for U rate and Duration)

\* Average annual unemployment rate

\*\* Variable Entrance Requirement in average 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 more than 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.

In 2002/03, the unemployment rate in Toronto Centre was 7.4%, up nearly a full percentage point (+0.9) from the previous reporting period, but similar to the national average of 7.6%. However, EI regular claims decreased by 13.9% to 3,280, an occurrence similar to the national level. Decreased EI claims in an environment of a rising or stable unemployment rate is 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 labour market. The proportion of frequent claimants also declined from 6.6% in 2001/02 to 6.1% 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 is a fraction of the national average. The average weeks spent on claim fell from 19.5 weeks to 18.6 weeks in 2002/03. The significant reduction in both of

these indicators also reflects an improving labour market. Average weekly benefits remained relatively stable at \$357 (+\$1).

EI plays a very limited role in Toronto Centre, with only 5.9% of individuals with wages collecting EI in 2001. Additionally, EI benefits comprised an insignificant amount of total employment income (0.3%).

### Hamilton Mountain

Hamilton Mountain is a services-oriented community in the city of Hamilton. While employment in the community is concentrated in the service-producing sector, particularly in health and social 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 6.7% in 2002/03, up 0.5 percentage points from the previous reporting period. Regular claims, however, decreased by 5.1% to 6,360 and the average weeks spent on claim declined by 0.8 weeks to 16.5 weeks. Similar to the indicators in Toronto Centre and national results, these results are indicative of an improving labour market attracting a level of entrants that is higher than the growth in employment. Average weekly benefits decreased by \$7 to \$320, perhaps reflecting an increase in the proportion of service sector workers on claim whose wages are generally lower than those in the manufacturing

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

Community	U Rate*		VER** Hours		Entitlement (Weeks)		Duration***		Benefits (Weekly)		% Female	% Frequent
	02/03	Δ	02/03	01/02	02/03	%Δ	02/03	Δ	02/03	\$Δ	02/03	02/03
Toronto Centre	7.4%	0.9	633	674	32.4	4.9	58.9%	-4.4	\$357	1	48.5	6.1
Hamilton Mountain	6.7%	0.5	656	674	30.5	5.2	54.6%	-5.1	\$320	-7	44.5	20.1

Δ = Change (change is expressed in percentage points for U rate and Duration)

\* Average annual unemployment rate

\*\* Variable Entrance Requirement in average hours of insurable employment

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

industry. The proportion of frequent claimants in Hamilton Mountain, at 20.1%, is considerably lower than the national average of 35.7%, yet is still comparatively high for an urban centre, reflecting the area's reliance on the manufacturing industry.

EI plays a limited role in the local economy of Hamilton Mountain, with 9.9% of wage earners receiving EI in 2001 and EI benefits comprising only 1.2% of total employment income in the community.

### 4. Prairies and Northern Communities

#### St. Boniface

St. Boniface is a suburb of Winnipeg. Employment within this community is largely concentrated in manufacturing, construction, business services, retail trade, and educational services.

In 2002/03, the unemployment rate in St. Boniface was 5.3%, unchanged from the previous two reporting periods and well below the national average of 7.6%. Regular claims increased by 3.8% from 3,700 in 2001/02 to 3,840 in this reporting period but average weeks on claim declined by 0.7 weeks to 16.2 weeks. The increase in claims despite the low unemployment rate was likely due to large layoffs and work sharing by a large intercity bus manufacturer. Frequent claimants as a proportion of all claimants remained relatively stable over the previous reporting period (+0.6 percentage points), at 26.8%. Like other urban communities that rely on the manufacturing and construction industries, St. Boniface has a relatively high proportion of frequent claimants for an urban community but is still less than the national average of 35.7%.

Given the relatively strong local economy, EI plays a limited role in the community's economy with only 10.3% of wage earners receiving EI in 2001. EI benefits made up only 1.2% of total employment income in St. Boniface, lower than the national average of 2.0%.

#### Prince Albert

Prince Albert is a service and processing centre for the surrounding area of prairie agriculture and forestry in central Saskatchewan.

The unemployment rate in Prince Albert in 2002/03 was 14.2%, down 0.3 percentage points, from 2001/02. However, regular and fishing claims increased by 3.5%, from 3,720 in 2001/02 to 3,850 in this reporting period. The increase in claims was likely due to the fact that nearly half of the community's claimants work in seasonal occupations. As a result, there is a high degree of movement in EI claims established from one year to the next. Despite the increase in claims, other EI indicators were generally positive in 2002/03. Average weeks spent on claim declined slightly to 19 weeks from 19.4 weeks in the previous reporting period and average weekly benefits increased marginally to \$320 (+\$1). The proportion of frequent claimants remained relatively stable at 39.5% (+0.3 percentage points), higher than the national average of 35.7%, as is the case in most parts of the country where seasonal industries dominate the local economy.

Prince Albert is somewhat reliant on EI with 17.0% of wage earners also receiving EI benefits in 2001. EI benefits comprised 3.0% of total employment income, 50% more than the national average of 2.0%.

### 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 2002/03, the unemployment rate increased in Calgary Centre by 1.4 percentage points to 6.0%. Although this was a significant increase, it is still considerably lower than the national unemployment rate of 7.6%. Regular claims fell slightly (1.8%) from 4,980 in 2001/02 to 4,890 in the current reporting period.

However, the average weeks spent on claim increased slightly to 18.4 weeks from 18.0 weeks in the previous reporting period. Only a small proportion of EI beneficiaries in Calgary Centre were frequent claimants (12.1%), compared to the national average of 35.7%. Average weekly benefits decreased 2.4%, to \$333, from \$341.

EI plays a very limited role in Calgary Centre, with only 8.0% of wage earners also receiving EI benefits. Further, benefits comprised only 0.6% of employment income, less than one-third of the national average.

### Yellowknife

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

Although the unemployment rate in the EI region is set at 25%, the unemployment rate in Yellowknife was 7.2%, slightly lower than the national unemployment rate of 7.6% in 2002/03. There was a 7.8% decline in EI claims from 510 in 2001/02 to 470 in 2002/03. However, average weeks spent on claim increased significantly to 24 weeks, from 19.5 weeks in the previous reporting period. Average weekly benefits increased by 4.7% to \$384, reflecting above average incomes in Yellowknife. Only a small proportion (14.9%, down from 15.7% in the previous reporting period) of beneficiaries were frequent claimants, in contrast to the national average of 35.7%.

The community of Yellowknife has a slight reliance on EI, with 11.0% of wage earners also collecting EI benefits. Further, EI benefits represented only 1.2% of employment income less than the national average of 2.0%.

**Table 4  
Prairies and Northern Communities**

Community	U Rate*		VER** Hours		Entitlement (Weeks)		Duration***		Benefits (Weekly)		% Female	% Frequent
	02/03	Δ	02/03	01/02	02/03	%Δ	02/03	Δ	02/03	\$Δ	02/03	02/03
St. Boniface	5.3%	0.0	700	700	26.6	-1.5	61.7%	2.1	\$313	20	43.2	26.8
Prince Albert	14.2%	-0.3	420	420	39.5	0.5	49.7%	-1.2	\$320	1	31.4	39.5
Calgary Centre	6.0%	1.4	685	700	29.0	-2.0	65.1%	3.5	\$333	-8	33.7	12.1
Yellowknife	25.0%	0.0	420	420	42.1	0.2	58.2%	10.8	\$384	17	27.7	14.9

Δ = Change (change is expressed in percentage points for U rate and Duration)  
 \* Average annual unemployment rate  
 \*\* Variable Entrance Requirement in average hours of insurable employment  
 \*\*\* Duration actually spent on claim expressed as a percentage of entitlement

**5. British Columbia Communities**
**Kelowna**

Kelowna is a processing and service centre for the farming and timber rich Okanagan valley area of British Columbia.

The unemployment rate in Kelowna was 10.5% in 2002/03, up 0.4 percentage points from 2001/02. Regular and fishing claims increased by 3.5% to 7,400. Average weeks spent on claim remained relatively stable at 19.3 weeks (+0.3 weeks) and average weekly benefits increased slightly (+\$3) to \$314. Overall, the proportion of frequent claimants in Kelowna declined for the sixth consecutive year, from 33.5% in 1997/98 to 27.2% in 2002/03.

Kelowna is somewhat reliant on EI with 17.3% of wage earners receiving EI benefits. Benefits comprised 2.1% of employment income, close to the national average of 2.0%.

**Surrey**

The Surrey community is a southern suburb of Vancouver. The economy in Surrey is highly diverse, with major concentrations in trade, manufacturing, health and other services and construction.

In 2002/03, the unemployment rate in Surrey was 7.8%, up nearly a percentage point from 2001/02. However, regular and fishing claims declined 8.3% from 17,570 in 2001/02 to 16,110 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 increased marginally to 22.8% (+0.3 percentage points). Average weeks paid rose 0.6 weeks to 19.9 weeks. Average weekly benefits remained stable at \$300 (-\$1).

The Surrey economy relies somewhat on EI, with 14.8% of wage earners also receiving EI benefits. Benefits comprised 1.9% of employment income, about the same as the national average.

**Table 5  
British Columbia Communities**

Community	U Rate*		VER** Hours		Entitlement (Weeks)		Duration***		Benefits (Weekly)		% Female	% Frequent
	02/03	Δ	02/03	01/02	02/03	%Δ	02/03	Δ	02/03	\$Δ	02/03	02/03
Kelowna	10.5%	0.4	525	540	34.5	-0.6	58.4%	1.3	\$314	3	39.3	27.2
Surrey	7.8%	0.9	618	648	29.6	2.1	68.4%	0.9	\$300	-1	48.9	22.8

Δ = Change (change is expressed in percentage points for U rate and Duration)  
 \* Average annual unemployment rate  
 \*\* Variable Entrance Requirement in average hours of insurable employment  
 \*\*\* Duration actually spent on claim expressed as a percentage of entitlement