

I. Atlantic Communities

1. Clarenville

Clarenville is a regional centre serving the eastern coast of Newfoundland. Although it is 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 0.5 percentage points to 19.5% in 2005/06, which is almost three times higher than the national average of 6.6%. The number of regular and fishing claims decreased by 6.1%, from 7,240 in 2004/05 to 6,800 in 2005/06. The proportion of frequent claimants among claimants of regular and fishing benefits remained relatively stable, decreasing from 76.2% in 2004/05 to 76.0% in 2005/06. At about double the national average of 38.4%, frequent claimants represent an important proportion of all claimants in the community. Claimants' average number of insurable hours increased by 15 between 2004/05 and 2005/06 to 1,135. Average weekly benefits increased by \$10 to \$327 during the period, reflecting increased wages.

Clarenville is highly reliant on EI as a source of income. Out of the 14 communities, it has the highest dependence on EI, despite an important decline between 2003 and 2004. In 2004, 60.0% of those with wages also received some EI benefits, down 7.9 percentage points from 2003. The 2004 figure was four times the national average of 15.0%. Moreover, EI benefits represented 19.7% of total employment income in 2004, the highest value among the 14 communities, though down from 27.4% in 2003.

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 2005/06, the unemployment rate in P.E.I. decreased to 11.0%, from 11.5% in the previous reporting period. The number of regular and fishing claims declined by 1.4%, from 22,050 to 21,740. The proportion of frequent claimants among claimants of regular and fishing benefits decreased to 69.5%, 1.5 percentage points lower than in the previous reporting period, but still almost twice the national average. Claimants' average number of insurable hours increased by 26 between 2004/05 and 2005/06 to 1,220. Average weekly benefits increased by \$18 to \$323 during the period, reflecting increased wages.

As a result of its seasonal economy, P.E.I. is highly reliant on EI. In 2004, 36.2% of persons with wages also received some EI benefits, down slightly from 36.6% in 2003 and more than twice the national average. EI benefits represented 8.6% of total employment income in 2004.

3. Truro

Truro is located in Colchester County in central Nova Scotia. A significant part of Truro's economic base consists of manufacturing and service industries. With a population of more than 12,000, Truro continues to grow at a steady pace.

Truro's unemployment rate decreased by 0.9 percentage points to 9.1% in 2005/06. The number of regular and fishing EI claims increased by 3.7%, from 4,080 in the previous period to 4,230 in 2005/06. The proportion of frequent claimants among claimants of regular and fishing benefits declined by 1.5 percentage points to 46.8%, which is well above the national average of 38.4%. Average weekly benefits increased by \$18 to \$309. Claimants' average number of insurable hours decreased by 10 between 2004/05 and 2005/06 to 1,341.

¹ EI figures are for fiscal 2005/06. Income statistics are reported by the Canada Revenue Agency (CRA) for calendar 2004.

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 6.6% presented in Chapter 1 for 2005/06 would become 7.2%.

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 2004 are based on all types of EI Part I benefits paid.

As in many small Atlantic communities, EI plays an important role in Truro's economy. In 2004, 21.0% of persons with wages also received EI benefits, compared to 22.5% in 2003. EI benefits represented 3.5% of total employment income, 1.7 times the national average of 2.1%.

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 2005/06, the unemployment rate in Miramichi was 15.2%, 0.7 percentage points lower than in the previous reporting period. The number of regular and fishing claims rose from 4,580 to 4,850. The proportion of frequent claimants among claimants of regular and fishing benefits fell by 6.5 percentage points to 59.0%, the largest decrease among the 14 communities. Average weekly benefits increased by \$14 to \$332, reflecting increased wages.

Miramichi also presented the largest decrease in claimants' average number of insurable hours, with a fall of 48 hours between 2004/05 and 2005/06 to 1,089.

EI plays a major role in stabilizing income in Miramichi. In 2004, 38.5% of persons with wages also received some benefits, compared to 39.3% in 2003. The 2004 figure was more than twice the national average of 15.0%. EI benefits represented 10.6% of total employment income in 2004, down from 11.8% in 2003.

Table 1

Atlantic Communities												
Community	Unemp. Rate ¹		Average VER ² (Hours)		Average Insurable Hours		Average Entitlement (Weeks)		Average Weekly Benefits (\$)		New Claims	
	2005/06	Δ	2005/06	2004/05	2005/06	Δ	2005/06	Δ	2005/06	Δ	2005/06	2005/06
Clarendville	19.5%	-0.5	420	420	1,135	15	39.5	0.8	327	10	37.2	76.0
P.E.I.	11.0%	-0.5	508	493	1,220	26	35.1	0.2	323	18	38.5	69.5
Truro	9.1%	-0.9	575	548	1,341	-10	36.0	-0.7	309	18	38.1	46.8
Miramichi	15.2%	-0.7	420	420	1,089	-48	40.2	-0.8	332	14	32.4	59.0

Δ = Change between 2004/05 and 2005/06 (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. Employment is concentrated in health care and social assistance, educational services, manufacturing and retail trade, but there is also a declining dependence on agriculture and forestry-related industries.

In 2005/06, Repentigny had an unemployment rate of 8.8%, unchanged from the previous reporting period. The number of regular claims slightly decreased by 0.8%, from 17,750 in 2004/05 to 17,610 in 2005/06. The proportion of frequent claimants among claimants of regular benefits, once again greater than the national average (38.4%), increased by 1.9 percentage points over 2005/06 to 41.9%. Claimants' average number of insurable hours decreased by two between 2004/05 and 2005/06 to 1,315. Average weekly benefits increased by \$12 to \$318, reflecting increased wages.

EI plays an important role in Repentigny, with 20.2% of wage earners also receiving EI benefits in 2004, unchanged from the previous fiscal year. In 2004, EI benefits represented 2.7% of total employment income, slightly higher than the national average of 2.1%.

2. Montréal Centre East

Montréal Centre East is a largely francophone community where employment is concentrated in health care and social assistance, educational services and retail trade.

In 2005/06, the unemployment rate in Montréal Centre East was 8.8%, 0.3 percentage points higher than in the previous reporting period. The number of regular claims decreased slightly by 0.6%, from 7,920 to 7,870, while the proportion of frequent claimants among claimants of regular benefits increased slightly, from 23.6% in 2004/05 to 24.0% in 2005/06, still well below the national average. Average weekly benefits increased by \$2 to \$312. Claimants' average number of insurable hours increased by 10 between 2004/05 and 2005/06 to 1,374.

EI plays a moderate income-stabilization role in Montréal Centre East, with 16.3% of persons with wages also receiving EI benefits in 2004, slightly above the national average of 15.0%. EI benefits represented 2.4% of employment income.

Table 2

Quebec Communities												
Community	Unemp. Rate ¹		Average VER ² (Hours)		Average Insurable Hours		Average Entitlement (Weeks)		Average Weekly Benefits (\$)		New Claims	
	2005/06	Δ	2005/06	2004/05	2005/06	Δ	2005/06	Δ	2005/06	Δ	% Female	% Freq.
Repentigny	8.8%	0.0	584	587	1,315	-2	33.9	-0.1	318	12	38.3	41.9
Montréal Centre East	8.8%	0.3	583	598	1,374	10	32.1	0.7	312	2	40.7	24.0

Δ = Change between 2004/05 and 2005/06 (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. However, some neighbourhoods within Toronto Centre have high proportions of low income families. These include Regent Park, which is being completely redeveloped at a cost of \$1 billion over the next 12 years, and the Flemingdon Park/Victoria Village neighbourhood, which the City of Toronto has declared one of 13 priority neighbourhoods for social and other infrastructure investment.

In 2005/06, the unemployment rate in Toronto Centre was 7.0%, 0.5 percentage points lower than in the previous reporting period and slightly above the national average of 6.6%. The number of EI regular claims decreased by 5.4%, from 2,770 to 2,620. The proportion of frequent claimants among claimants of regular benefits increased from 4.3% in 2004/05 to 6.5% 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 decreased by

10 between 2004/05 and 2005/06 to 1,517. Average weekly benefits increased by \$7 to \$361 during the period, reflecting increased wages.

EI plays a limited role in Toronto Centre, with 6.3% of individuals with wages collecting EI in 2004, less than half the national average. Additionally, EI benefits represented only 0.4% of total employment income, unchanged from the previous year.

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 care and social assistance, educational services, retail trade and public administration—the community’s economy depends heavily on the health of the manufacturing industry, particularly steel.

The unemployment rate in Hamilton Mountain decreased by 0.9 percentage points in 2005/06 to 5.5%. The number of regular claims, however, increased by 5.6%, from 6,080 to 6,420. Average weekly benefits increased by \$12 to \$339. The proportion of frequent claimants among claimants of regular benefits in Hamilton Mountain was 25.2%. This is considerably lower than the national average of 38.4%, but 1.4 percentage points higher than in 2004/05. Claimants’ average number of insurable hours increased by 17 between 2004/05 and 2005/06 to 1,455.

EI plays a limited role in the local economy of Hamilton Mountain, with 10.5% of wage earners receiving EI in 2004, unchanged from the previous year. EI benefits represented 1.3% of total employment income in the community, compared to 1.2% in 2003.

Table 3

Ontario Communities												
Community	Unemp. Rate ¹		Average VER ² (Hours)		Average Insurable Hours		Average Entitlement (Weeks)		Average Weekly Benefits (\$)		New Claims	
	2005/06	Δ	2005/06	2004/05	2005/06	Δ	2005/06	Δ	2005/06	Δ	% Female	% Freq.
Toronto Centre	7.0%	-0.5	648	630	1,517	-10	31.8	-1.0	361	7	55.0	6.5
Hamilton Mountain	5.5%	-0.9	688	668	1,455	17	28.4	-0.5	339	12	44.9	25.2

Δ = Change between 2004/05 and 2005/06 (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 2005/06, the unemployment rate in St. Boniface was 4.9%, 0.6 percentage points lower than in the previous reporting period and still well below the national average rate of 6.6%. The number of regular claims decreased by 6.9%, from 3,060 in 2004/05 to 2,850 in this reporting period. The proportion of frequent claimants among claimants of regular benefits rose by 4.4 percentage points to 31.2%, which is the largest increase among the 14 communities, but the proportion is still lower than the national average of 38.4%. Claimants' average number of insurable hours decreased by 29 between 2004/05 and 2005/06 to 1,403. At \$313, average weekly benefits remained relatively constant in 2005/06, increasing by only \$1.

Given the strong local labour market, EI plays a limited role in St. Boniface's economy, with 10.9% of wage earners receiving EI benefits in 2004, down slightly from 11.2% in 2003. EI benefits represented 1.4% of total employment income, lower than the national average of 2.1%.

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 2005/06 was 14.9%, 0.7 percentage points higher than in 2004/05; this was the largest increase among the 14 communities. However, the number of regular and fishing claims decreased by 17.9%, from 3,860 in 2004/05 to 3,170 in this reporting period, all being regular claims. The proportion of frequent claimants among claimants of regular and fishing benefits increased from 39.4% in 2004/05 to 41.0% in this reporting period, which is slightly higher than the national average of 38.4%.

Claimants' average number of insurable hours increased by 68 between 2004/05 and 2005/06 to 1,313; this was the largest increase among the 14 communities. Average weekly benefits increased by \$19 to \$329 during the period, reflecting increased wages.

Prince Albert is moderately reliant on EI, with 17.3% of wage earners also receiving EI benefits in 2004, down from 18.8% in 2003. EI benefits accounted for 3.0% of total employment income.

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 2005/06, the unemployment rate decreased by 1.3 percentage points to 3.9% in Calgary Centre, which is considerably lower than the national average of 6.6%. The number of regular claims fell by 22.5%, from 4,130 in 2004/05 to 3,200 in the current reporting period. Only 17.8% of regular benefits claimants in Calgary Centre were frequent claimants, compared to 15.5% in the previous reporting period and the national average of 38.4%. Average weekly benefits increased by \$11 to \$352. Claimants' average number of insurable hours decreased by nine between 2004/05 and 2005/06 to 1,489.

EI plays a limited role in Calgary Centre, with only 8.5% of wage earners also receiving EI benefits in 2004, down from 9.2% in 2003. Furthermore, benefits represented only 0.7% of total employment income, which is about a third of the national average.

4. Yellowknife

Yellowknife, the capital of the Northwest Territories, is home to almost half the territory's population. Built on gold mining since the 1930s, Yellowknife has become the territorial centre for mining, industry, transportation, communications, education, health, tourism, commerce and government. Over the past decade, economic growth and recovery have primarily been due to the development of diamond mining and oil and gas activity. Diamond mining has also resulted in the creation of a small diamond polishing and cutting industry.

There was a sharp decrease of 28.1% in the number of regular claims, from 570 in 2004/05 to 410 in 2005/06. Average weekly benefits increased by \$17 to \$390, which reflects the well-above-average incomes in Yellowknife. Among claimants of regular benefits, only 14.6% (down from 15.8% in the previous reporting period) were frequent claimants, in contrast with the national average of 38.4%. Claimants' average number of insurable hours increased by 23 between 2004/05 and 2005/06, bringing the number to 1,366.

Yellowknife has a limited reliance on EI, with 11.7% of wage earners also collecting EI benefits in 2004, relatively unchanged from the previous year. Further, EI benefits represented 1.5% of total employment income in both 2003 and 2004.

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	
	2005/06	Δ	2005/06	2004/05	2005/06	Δ	2005/06	Δ	2005/06	Δ	2005/06	2005/06
St. Boniface	4.9%	-0.6	700	700	1,403	-29	25.9	-0.7	313	1	47.0	31.2
Prince Albert	14.9%	0.7	420	420	1,313	68	42.8	1.8	329	19	36.0	41.0
Calgary Centre	3.9%	-1.3	700	700	1,489	-9	28.1	-0.2	352	11	43.4	17.8
Yellowknife³	25.0%	0.0	420	420	1,366	23	44.1	0.3	390	17	36.6	14.6

Δ = Change between 2004/05 and 2005/06 (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 employment concentrations in wholesale trade, wood products and administrative services, as well as in transportation (especially by air, truck and transit).

In 2005/06, the unemployment rate in Surrey was 5.7%, 1.3 percentage points lower than in 2004/05. The number of regular and fishing claims decreased by 10.5%, from 15,690 in 2004/05 to 14,040 in the current reporting period. The proportion of frequent claimants among claimants of regular and fishing benefits increased by 1.5 percentage points to 27.8%. Average weekly benefits in 2005/06 were \$303, \$1 lower than in the previous reporting period. Among the 14 communities profiled in this annex, Surrey is the only one that experienced a decrease in its average weekly benefits over the period. Claimants' average number of insurable hours increased by eight between 2004/05 and 2005/06 to 1,371.

In Surrey, 14.8% of wage earners also received EI benefits in 2004, compared to 15.6% in 2003. The 2004 figure was close to the national average of 15.0%. EI benefits represented 2.1% 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, with strengths in many industries including construction, retail trade, health care (especially hospitals and nursing facilities) and certain manufacturing sectors, including beverages (wine and juice), wood products and machinery.

The unemployment rate in Kelowna was 6.7% in 2005/06, 1.5 percentage points lower than in 2004/05; this was the largest decrease among the 14 communities. The number of regular and fishing claims declined by 10.3%, from 6,220 to 5,580. The proportion of frequent claimants among claimants of regular and fishing benefits increased slightly from 27.7% in 2004/05 to 28.5% in this reporting period, which is still lower than the national average of 38.4%. Claimants' average number of insurable hours increased by four between 2004/05 and 2005/06 to 1,387. Average weekly benefits increased by \$2 over the previous reporting period to \$311.

In Kelowna, 14.5% of wage earners received EI benefits in 2004, down from 15.6% in 2003. EI benefits represented 1.7% of total employment income, which is below the national average of 2.1%.

Table 5

British Columbia Communities												
Community	Unemp. Rate ¹		Average VER ² (Hours)		Average Insurable Hours		Average Entitlement (Weeks)		Average Weekly Benefits (\$)		New Claims	
	2005/06	Δ	2005/06	2004/05	2005/06	Δ	2005/06	Δ	2005/06	Δ	2005/06	2005/06
Surrey	5.7%	-1.3	685	650	1,371	8	26.3	-1.9	303	-1	53.8	27.8
Kelowna	6.7%	-1.5	662	610	1,387	4	32.7	-1.8	311	2	45.9	28.5

Δ = Change between 2004/05 and 2005/06 (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).

