

UNEMPLOYMENT INSURANCE

and

YOU



Issued by
UNEMPLOYMENT INSURANCE COMMISSION

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Minister of Labour

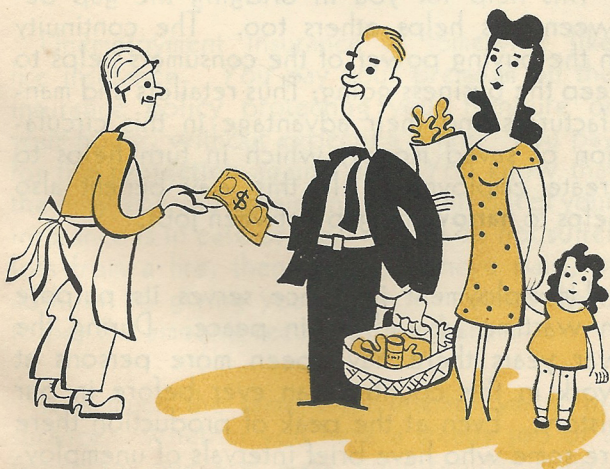
Ottawa, August 1945

L. J. Trottier
R. J. Tallon
Allan M. Mitchell
Commissioners

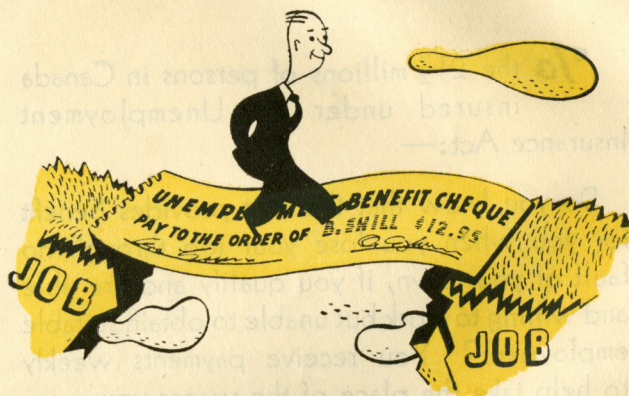
Unemployment Insurance —and You

To the 21½ millions of persons in Canada insured under the Unemployment Insurance Act:—

Do you know that the Act provides benefit for you when you lose your job through no fault of your own, if you qualify and are able and willing to work but unable to obtain suitable employment? You receive payments weekly to help take the place of the wages you were receiving.

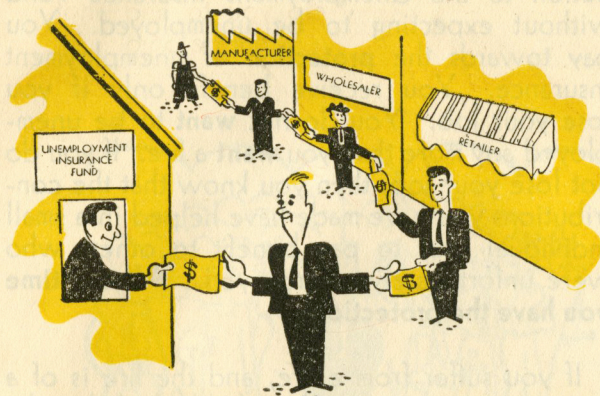


The Act also provides for a National Employment Service to help you to find another job. That is the most valuable help you can receive. No benefit can take the place of a suitable job, but the benefit is a real help for the time between losing one job and finding another.



This help for you in bridging the gap between jobs helps others too. The continuity in the buying power of the consumers helps to keep the business going; Thus retailers and manufacturers find their advantage in this circulation of saved money, which in turn helps to create employment. In this way benefit also helps to **narrow** the gap between jobs.

Unemployment insurance serves its purpose in wartime as well as in peace. During the war years there have been more persons at work in this country than ever before in our history. Even at the peak of production there are some who have brief intervals of unemploy-



ment between one job and another. They need benefit to help them tide over the period between jobs. In the change-over to peacetime living, with our men and women in the fighting forces returning to jobs at home, clearly the protection of unemployment insurance will be needed more than ever.

Unemployment insurance is somewhat like fire insurance. You pay your premium on the insurance policy protecting your furniture or your house, without expecting a fire. You pay for the **protection** against fire. You know that the only time you obtain any payments out of your insurance is in case of fire. If **you** do not suffer loss from a fire, then what you have paid, in addition to giving you protection, has helped to pay the amounts received by **others**.

It is much the same with unemployment insurance. Whether you have a steady job or a temporary one you make your regular contri-

bution to the Unemployment Insurance Fund without expecting to be unemployed. You pay towards the **protection** of unemployment insurance. You receive benefit only if you lose your job. You do not **want** to be unemployed any more than you **want** a fire. If you do not lose your job, then you know that the contributions you have made have helped in a small individual way to pay benefit to others who were unfortunately unemployed. **All the time you have the protection.**

If you suffer from a fire, and the fire is of a serious nature, you will probably find that the payments you receive from your policy are considerably more than the premiums you have paid in over a period of years. But if you do not have a fire, then the premiums are not returned to you, nor to your heirs. In the same way, if you lose your job **even for a short time** the benefit you receive will likely be far more than the amount you have paid in contributions. But if you do not lose your job, the contributions you have made are not returned to you, nor to your heirs.

Here is another way in which unemployment insurance is like fire insurance. If you suffer loss through fire and you are entitled to payments under your insurance policy, you receive these payments without anyone asking you whether you have any money in the bank or own your home. So it is with unemployment insurance benefit. If you are unemployed and qualify for benefit, you receive this benefit as a right, regardless of any money or property you may have.



There is one important difference between unemployment insurance and fire insurance. Unemployment insurance is **compulsory**. The reason for this is to spread the cost of unemployment insurance among as many workers as possible. Then contributions can be low and still support reasonably high benefit rates.

The questions most frequently asked about unemployment insurance are answered on the following pages. The answers are for your general information only. For details about the Act and Regulations you should refer to the Local Office of the Commission in your neighbourhood. **This booklet is not the Act.** Local Offices are located in more than 200 cities and towns across Canada. You are welcome to write or visit a Local Office when you require information as to your insurability, the amount

of your contributions, or your rights to benefit. Be sure to get any verbal ruling confirmed **in writing**, to avoid possible misunderstanding.

Q. 1—Am I insurable?

A.—You are insurable if you are employed in Canada under the usual employer-employee relationship, regardless of your total remuneration, whether or not you are paid at so much per hour, per day, per week, or by the piece.

You are not insurable if you are employed on a monthly or semi-monthly basis and your annual remuneration exceeds \$2400; or if you are employed in one of the excepted employments listed on page 16.

Q. 2—If I work part-time, am I insurable?

A.—If you are employed only for a few hours a day, or a day or two a week be sure to get in touch with the nearest Local Office of the Commission. That office will require to know how many hours you work each day and the kind of work you are doing, and will then be able to tell you whether you are insurable.

If you are not insurable you will be given a special certificate.

Q. 3—How do I become insured?

A.—On entering insurable employment for the first time it is the duty of your employer to register you and obtain an insurance book for you from the nearest Local Office of the Commission. You will receive an Identification Card certifying that you have been registered and showing the insurance number allotted to you for life. This card is valuable. Keep it! Your insurance number should be quoted in any communication to the Commission.

Q. 4—Who keeps my insurance book?

A.—Your employer keeps it while you are working for him because it is his responsibility to

record your contributions each pay period. Hand your insurance book to your employer when you start working for him. If the book is not available, inform your employer of your insurance number. When you are not working for any reason, leave your book at the nearest Local Office of the Commission.

Q. 5—What should I do if I lose my insurance book?

A.—Write or visit the nearest Local Office of the Commission. Complete a Declaration of Loss, and ask for a new book to be issued under your original insurance number as shown on your Identification Card. If you do not know this number, it will be necessary to give you another number, and that means you may lose credit for some of the contributions which you have made. **Protect your benefit rights by looking after your insurance book.**

Q. 6—What should I do if I have two insurance books?

A.—Take or send them to the nearest Local Office. Ask that one book be cancelled and the contributions transferred to the other book. It is important that all the contributions made for you should be under **one** number.

Q. 7—How are contributions paid and recorded in the insurance book?

A.—Your employer buys unemployment insurance stamps or meter credits through the Post Office, so as to record the combined contributions made by him as employer and by you as employee. Some large employers have permission to record the contributions on a special card instead, and insert it in the book.

Q. 8—How am I to know what contributions are being recorded in my insurance book?

A.—You have the right to **examine** your book at a time convenient to your employer, but not more frequently than twice a month.

Q. 9—What contributions are made and how much is deducted from my wages?

A.—The following table shows the weekly contributions made by you and your employer. Your own contribution is deducted from your wages.

TABLE OF WEEKLY CONTRIBUTIONS

Class	Earnings in a Week	Weekly rate of Contributions		Value of Stamp
		Em- ployee	Em- ployer	
0	Less than 90c daily (or under 16 years of age).....	**		
		9	18	27
1	\$5.40 to \$7.49.....	12	21	33
2	\$7.50 to \$9.59.....	15	25	40
3	\$9.60 to \$11.99.....	18	25	43
4	\$12.00 to \$14.99.....	21	25	46
5	\$15.00 to \$19.99.....	24	27	51
6	\$20.00 to \$23.99.....	30	27	57
7	\$26.00 and over.....	36	27	63

**Paid on behalf of employee by employer.

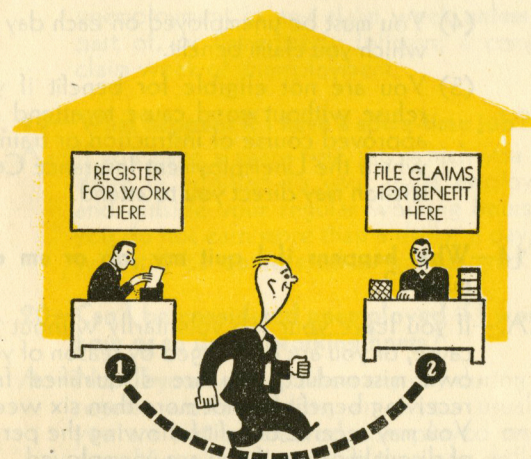
The daily rate of contribution and benefit is one-sixth the weekly rate.

Q. 10—Where do the contributions go?

A.—Your own contributions and those made by your employer are placed in the Unemployment Insurance Fund. The Dominion Government adds to this Fund one-fifth of the total amount contributed by employers and employees, and in addition pays the cost of administration of unemployment insurance and the operation of the Employment Service. The Fund can be used only for the payment of benefit.

Q. 11—What must I do if I am laid off or lose my job?

A.—First, obtain your insurance book from your employer, then take the book to the nearest Local Office of the Commission, or arrange to have it delivered there. Register immediately for a job. **Do this at once.** If you wish to claim benefit, tell the Local Office and complete the Application for Benefit.



Q. 12—After I apply for benefit, what happens if the Employment Service finds a job for me?

A.—Refusal of a job that is **suitable** may disqualify you for benefit for six weeks.

Q. 13—How do I qualify for benefit?

A.—The following conditions must be fulfilled:

- (1) You must have made at least 180 days' contributions while in insurable employment within the two years immediately before the day you make your claim for benefit. (If you have exhausted your benefit, you must have 60 days' additional contributions since the date you made your previous claim before you can qualify again.)

- (2) You must be capable of and available for work but unable to obtain suitable employment. For example, **benefit is not payable during periods of illness or when you must stay at home for domestic reasons.**
- (3) If most of your earnings have been less than 90c a day, or you are under the age of sixteen, you cannot draw benefit.
- (4) You must be unemployed on each day for which you claim benefit.
- (5) You are not eligible for benefit if you refuse without good cause to attend any approved course of instruction or training which the Unemployment Insurance Commission may direct you to attend.

Q. 14—What happens if I quit my job or am dismissed?

A.—If you leave your job voluntarily without just cause, or you are discharged by reason of your own misconduct, you are disqualified from receiving benefit for not more than six weeks. You may receive benefit following the period of disqualification if you are unemployed.

Q. 15—Can I get benefit if I am unemployed because of a strike?

A.—Only if you prove that neither you nor any of your grade or class of workers employed at the premises prior to the stoppage of work are taking part in, financing, or directly interested in the dispute which caused the strike.

Q. 16—After I have fulfilled all the conditions, how long do I have to wait before benefit begins?

A.—There is a waiting period of nine days in each "benefit year", **after** you have completed the Application for Benefit. See also the answer to question 18.

Q. 17—What if I am still receiving wages from my employer?

A.—You are considered to be still employed, and therefore do not receive benefit for this period, nor are you credited with waiting days during this period.

Q. 18—Do I get benefit for every day I do not work?

A.—You do not receive benefit for the first day of unemployment in any claim week **unless** it is part of, or immediately follows, a complete claim week of unemployment.

Q. 19—What happens if I have a spare-time job?

A.—If you have a spare-time job which you have done in addition to your usual employment and outside your regular working hours **and** you do not earn more than a dollar a day, you will still be considered as unemployed.

Q. 20—Can I be considered unemployed if I work an hour or so during working hours?

A.—No. If you work at all on any day during your regular working hours, or at your usual job you are **not** considered unemployed on that day although you earn **less** than one dollar.

Q. 21—Do I get benefit for Sundays?

A.—No. You are not entitled to benefit on Sundays, holidays or on days of sickness.

Q. 22—How much is my benefit?

A.—You are entitled to weekly benefit equal to 34 times your share of the average weekly contributions made by you during the two years immediately preceding your claim,

or

if you maintain your wife (or husband) or child under the age of 16 years, your weekly benefit will equal 40 times your share of the average weekly contributions made during the two years immediately preceding your claim.

TABLE OF WEEKLY BENEFIT

Class	Earnings in a Week	Weekly Benefit (if in same Class for 2 years)	
		Single Person	Person with One or More Depend- ents
0	Less than 90c daily (or under 16 years of age).....	*	*
1	\$5.40 to \$7.49.....	\$4.08	\$4.80
2	\$7.50 to \$9.59.....	\$5.10	\$6.00
3	\$9.60 to \$11.99.....	\$6.12	\$7.20
4	\$12.00 to \$14.99.....	\$7.14	\$8.40
5	\$15.00 to \$19.99.....	\$8.16	\$9.60
6	\$20.00 to \$25.99.....	\$10.20	\$12.00
7	\$26.00 and over.....	\$12.24	\$14.40

*While no benefit is payable to workers in this class the payments made on their behalf make them eligible for benefit on the basis of their complete insurance record just as soon as more than one-half the number of the contributions made in respect of them during the one year immediately preceding a claim for benefit are at a rate of contribution higher than Class 0.

Q. 23—How long is benefit paid to me?

A.—You may receive one day's benefit payment for every five days' contributions made during the past five years, **but** the next time you become unemployed and are entitled to benefit, your benefit account is credited with one day's benefit for every five days' contributions as above, but is only charged up with one out of every three days you have drawn in the previous three years.

Q. 24—Can you tell me just how much benefit I would receive after working for two years in insurable employment? I am a married man and earned \$20 a week.

A.—First, your weekly benefit would be 40 times your weekly contribution of 30c, that is \$12, or \$2 a day. Then, you would be entitled to benefit for 1/5 of 2 years (624 days), that is 125 days. So you would receive \$250 in benefit after having contributed only \$31.20 in those two years. In other words, you would receive **EIGHT DOLLARS FOR EACH DOLLAR YOU HAVE CONTRIBUTED**. Suppose you drew all this benefit before obtaining another job at the same wages which lasted for another two years. On becoming unemployed then your benefit rate would be the same—\$2 a day. This time you would be entitled to 1/5 of 4 years (1248 days), that is 250 days, less 1/3 of 125 (the number of days' benefit you drew previously). This would be an additional 208 days' benefit at \$2—another \$416. During this second period of work you would have contributed another \$31.20, and so you would receive more than **THIRTEEN DOLLARS FOR EACH DOLLAR YOU CONTRIBUTED**.

Q. 25—If work gets slack and I am working only a day or two each week, can I draw insurance benefit?

A.—Yes, by filing a claim in the usual way for your days of unemployment. See also the answer to Question 18.

Q. 26—If a dispute arises about payment of benefit to me, who decides the question?

A.—Your claim for benefit is decided by an Insurance Officer, and may or may not be allowed by him. If you are not satisfied with his decision, you may appeal from the decision to a Court of Referees within 21 days of the date you receive the decision.

Q. 27—What is a Court of Referees?

A.—A Court of Referees consists of one or more members chosen by the Unemployment Insurance Commission to represent insured persons with an equal number of members chosen

by the Commission to represent employers, and a chairman appointed by the Government.

Q. 28—Must I abide by the decision of the Court of Referees?

A.—Generally, yes, but in certain cases, if you are still dissatisfied, you have the right to appeal to the Umpire. The decision of the Umpire is final.

Q. 29—May I go away while receiving benefit?

A.—Yes, you may leave for short periods if you have the permission of the Local Office where you are claiming benefit. Always be sure to keep this Local Office informed of any change in your address or telephone number.

Q. 30—If I move from one district to another, what do I have to do?

A.—If you are moving from one job to another take your insurance book with you and give it to your new employer. If you are unemployed and claiming benefit and are moving to a new area in the hope of finding a job, before you go you must tell the Local Office at which you are claiming benefit what you intend to do, and get their approval. Then, as soon as you arrive at your destination, you must report to the Local Office there and give the officials all the information needed to have your claim transferred to your new place of residence.

Q. 31—Is the Employment Service available to all workers?

A.—Yes. It makes no difference whether you are employed in insurable or non-insurable employment.

Q. 32—What happens to my benefit rights if I take a job which is not insurable?

A.—Your rights depend on your contribution record, so employment for a time in a job which is not insurable does not necessarily mean that you will be unable to obtain benefit when you are unemployed.

Q. 33—What should I do if I give up my job and am not going back to insurable employment right away?

A.—Send your book to the nearest Local Office of the Commission for safekeeping, and ask for a receipt. Keep a record of your insurance number, so that when you return to insurable employment your contributions can be continued under your own number.

Q. 34—I served in the Armed Forces. What happens about contributions for this period?

A.—If at any time after discharge, you complete 90 days in insurable employment within any period of twelve months, your period of service in the Armed Forces after June 30, 1941, will count as a period of insurable employment. Your contributions for this period will be paid for you by the Government.

Q. 35—If I was insured in the United States under their Social Security laws before working in Canada, can I obtain any benefit in Canada?

A.—Consult your Local Office to see whether you can claim benefit under the law of the State in which you were insured. Arrangements have been made between Canada and a number of American States whereby benefit can be paid to a person who proves unemployment in Canada.

Q. 36—What happens if I have been insured in Canada and later go to the United States to work and become unemployed there?

A.—Apply at a Local Office of the United States Employment Service. If it is a Local Office in a State which has an agreement with Canada you would be able to obtain benefit there based on contributions you made in Canada.

Q. 37—Where may I obtain additional information?

A.—At the nearest Local Office of the Commission, the address of which may be obtained from your employer or from your telephone directory.

List of Excepted Employments

- (1) Employment in agriculture, horticulture and forestry, fishing, hunting and trapping, and some parts of lumbering and logging. Employment in transportation by water and stevedoring.
- (2) Employment in domestic service except in a club or in a business carried on for gain; in a hospital or charitable organization which the Commission considers is not carried on for gain.
- (3) Employment as a professional nurse for the sick when employed as a private duty nurse; as a teacher in schools, colleges, universities, institutes or in a private capacity.
- (4) Employment as a member of any branch of His Majesty's Naval, Military or Air Forces, or the Royal Canadian Mounted Police.
- (5) Employment as a member of a dominion, provincial or municipal police force.
- (6) Employment in the public service of Canada, of a province, or by a municipal authority where the employment is certified to the satisfaction of the Commission to be permanent employment; (this exception does not apply to employment by public utilities).
- (7) Employment as an agent, only where the employee is mainly dependent for his livelihood on earnings from some other occupation, or where the agent has more than one employer and is dependent on no one employer for his main source of livelihood.
- (8) Employment at a rate of remuneration exceeding \$2400 a year, unless the rate is by the hour, day, week or at a piece rate, in which case the employment is insured regardless of the total remuneration. (See page 6, Question 1).
- (9) Employment of a casual nature otherwise than for the purpose of the employer's trade or business. (e.g., a man employed to paint a grocer's home for less than 10 days in a period of 30 days).
- (10) Certain classes of subsidiary employment specified in Special Orders of the Commission. Consult the Commission's Local Office if you think you are working in subsidiary employment.
- (11) Employment by your husband or wife.
- (12) Employment for which no wages or other money payment is made, where you are the child of or are maintained by your employer.
- (13) Employment in which persons are employed and paid for playing any game.