

Benefits are payable no matter where the beneficiary resides, whether in Canada or abroad.

**Unemployment insurance** The main income-maintenance scheme for unemployed persons in Canada is the Unemployment Insurance Program, which is administered by the Unemployment Insurance Commission through its head office and local and regional offices throughout the country. The Unemployment Insurance Commission is a Crown Corporation reporting to the Parliament of Canada through the Minister of Manpower and Immigration.

The Program is considered to be social insurance with premiums (contributions) collected through the tax system from all employees and their employers. In 1975, the maximum contribution by an employee is \$2.59 a week (\$134.68 a year) and the employer's share is \$3.63 a week (\$188.76 a year). Participation in the scheme is compulsory for all persons who work for an employer and for employers. Virtually the only persons excluded from unemployment insurance are those who are self-employed (with the exception of fishermen, who are also covered) and people over 70 years of age. Approximately 96 per cent of the working force in Canada is insured.

When a claim is filed, the basic entitlement is determined by the number of weeks of insurable employment in the preceding 52 weeks. This initial entitlement can be from eight to 15 weeks. When initial entitlement is exhausted, a further ten weeks is payable in what is referred to as a re-established benefit period. This is ten weeks for all claims. When these benefits are exhausted, further benefits may be payable based on the length of employment in the preceding 52 weeks, the national rate of unemployment and the rate of unemployment in the region in which the claimant resides. The maximum number of weeks for which a claimant may qualify is 51.

The unemployment insurance benefits are related to insurable earnings, or a person's wages from employment, up to a maximum (\$9,620 in 1975 or \$185 a week). The basic rate payable is 66 2/3 per cent of the average insurable earnings in the last 20 insurable weeks in the last 52 weeks. If a person has eight or more insurable weeks but fewer than 20, the 66 2/3 per cent is applied to the average insurable earnings in all the weeks in question. The maximum weekly benefit payable is \$123 in 1975 and the minimum is \$20. For persons with a dependant, the rate is increased to an amount equal to 75 per cent of the average insurable earnings in the later stages of a claim, but the \$123 maximum still applies. A claimant whose average insurable earnings at the time his claim was filed were \$62 a week or less is entitled to the 75 percent