

**Senator Fergusson:** I was a welfare official in Ottawa for a number of years in consultation with field workers, and in general conversation of which I have no notes I certainly would have taken it that there was not that close consultation even on that level. Because they felt that if there was some understanding between the people representing the different departments, they could do a much better job and also provide better service to the people who needed it.

**Mr. DesRoches:** The field people of Health and Welfare in this area—and I do not want to get into an area where I do not know all the answers—are mainly people concerned with the overall administration and funding of the Canada Assistance Plan. As I said before, the real key to dealing with welfare and social assistance are the people who administer it. These are the provinces and the municipalities. There may be lack of rapport in certain areas but certainly I know effort is made.

We had, for example, last fall a special day, which I called "Welfare Day"—but we tried to play it on a low key without any publicity—when all managers were instructed to invite all the welfare agencies in the area to have discussions with them. Again, since the bill was before Parliament we have had sessions in 10 or 15 of the major cities with fairly large groups of welfare administrators and private associations in order to launch this client assistance where there would be this communication.

As far as individuals are concerned, there is a constant exchange of lists between the two agencies. We do make available the lists of names of people so that we will know who is getting paid for what. If there are cases of people getting two payments, it is as much in the interests of ourselves as in the interests of the welfare agencies to know about this. People who fall in between the two create a situation that should not exist because of the liaison we have. I think that there are cases of people who get the two payments now, and the complaints we have been hearing in the last two years have been more from the welfare agencies and from the municipalities who have said, "We are paying for people who really are entitled to unemployment insurance benefits, but your payments are late, and if your payments were not late, we would not have to make these payments."

**Senator Fergusson:** But then in other instances when they contacted the Unemployment Insurance office, they were not able to find out for such a long time whether people were going to be paid. They felt there was a great lag.

**Mr. DesRoches:** That can occur, but again I can only say this is in the low percentage. There were a number of instances over the last two winters where employers did not make the records available. Without records of contributions we are helpless. Under the present act a person is not entitled to benefit unless the contribution week has been paid. We must therefore have evidence that the contribution has been paid.

Under the bill, we will not require that rigid link between the contribution and the benefit. These are the subtle things that perhaps do not appear on the surface,

but from the point of view of administration we will require a record of earnings, which is different from proving that a person has paid contributions.

There are cases, for example, of an employer going bankrupt and disappearing. If we do not have evidence that a person has paid contributions, there are no contributions available. It is a lengthy process to get secondary evidence or affidavits to say that a person has in fact worked and paid contributions. Such cases usually end up in a welfare situation.

**Senator Hays:** Do you not think there is much more criticism on the other side, namely, the abuses. It seems to me that you have to do a pretty good job. Your job concerns insurance. The other job is the concern of the welfare people. What we are complaining about this morning is that you are not taking care of your portion of this matter.

**Mr. DesRoches:** I think we have to do both.

**Senator Hays:** Those of us who have a substantial number of people working for us would like to see tougher laws regarding unemployment insurance. We would like to see those people receive unemployment insurance who deserve it. On the other hand there are a lot of abuses. No doubt this bill will not encourage more abuses. I was not given to understand that from your remarks.

**Mr. DesRoches:** I think we have to do both. Let us agree that the two jobs are required. This specific feature has a double edge to it, that we work with the welfare agency so that not too many people get double payments they are not entitled to, and, if they are, they should have to pay it back.

There will be cases where we will have to make sure that people get their payments. There are cases of people who go to both agencies. We have received complaints from municipalities in that direction. We have to listen to that side of the problem. It is the same in other areas of the act. While it is true that the eligibility requirements have been lowered, it does not mean that we will relax our administration.

We are trying to find new ways. Over the last few years we have developed new ways of inquiring and finding out what people are doing. Some are rather simple things like delivering the cheque, finding out if there is a person living there, and what that person is doing. We have to do a mixture of that type of investigation. In the last few years we have done a lot in terms of sampling a number of cases according to characteristics. If a person of a certain age group has been on unemployment insurance for a certain length of time, it raises the question as to why. You tend to select certain groups and follow through either by telephone calls or interviews to find out what the problem is.

**Senator Hays:** What are you doing about people who are getting ready for retirement and who draw unemployment insurance premiums at the end of retirement up to the maximum amount? They say "I paid it in and I want to get it back."