

to one-fifth the number of contribution days during the previous five years, less one-third of the number of benefit days in the previous three years. Insurance benefit is paid as a right on fulfilment of four statutory conditions:—

- (1) The payment of not less than thirty weekly (or 180 daily) contributions within two years, while in insured employment. (The two-year period may be extended in certain circumstances.)
- (2) Not more than 50 p.c. of contributions within one year preceding the claim being at the lowest rate specified in the Second Schedule.
- (3) Proper presentation of claim.
- (4) Claimant being at least 16 years of age.

Disqualifications for benefit include: loss of work due to a labour dispute in which the contributor is participating or directly interested; unwillingness to accept suitable employment; being an inmate of any prison or an institution supported out of public funds; refusal to attend a course of instruction or training if directed to do so; residence outside of Canada unless otherwise prescribed. Disqualification of a claimant for a period not exceeding six weeks may be made if an employee is discharged by reason of his own misconduct or leaves the employment voluntarily without just cause or refuses suitable employment.

Statistics of Unemployment Insurance.*—Benefits under the Unemployment Insurance Act first became payable in January, 1942. Except for a period of some nine months following the cessation of hostilities in Europe in the spring of 1945, the monthly figures on claims filed have shown a definite seasonal variation. The typical seasonal movement involves increasing monthly totals in the autumn and winter months and decreasing totals in spring and summer. In 1942, the monthly average of initial and renewal claims filed was 2,244, the range being from 663 to 4,629. The 1943 monthly average was 3,055 with the monthly totals ranging from 1,013 to 6,562. During 1944, the monthly average was 7,575 with a range from 3,106 to 13,770. With the end of the War in August, 1945, the monthly totals in the last half of the year increased sharply, resulting in an average of 24,699 initial and renewal claims per month for 1945, monthly totals ranging from 8,430 to 57,612. In 1946, the monthly average of initial and renewal claims filed was 40,722 while the monthly totals ranged from 25,115 to 71,932. During 1947 the monthly average was 36,904, ranging from 17,281 to 73,578.

The number of beneficiaries each month has fluctuated with the number of claims filed, subject to a lag of approximately one month. Because of re-employment, or because of the provisions of the Act governing the receipt of benefits, the number of beneficiaries in any month is usually less than the number of claimants. Only when the claims received are falling off sharply, is the number of beneficiaries in a period likely to exceed the number of claimants.

An indication of the extent of recorded unemployment among workers covered by unemployment insurance is given by the numbers signing the live unemployment register in the last week of each month. Those maintaining a live claim for benefit must sign the register once a week, thus certifying that they are unemployed, are capable of and available for work but unable to find suitable employment.

* Statistics of Unemployment Insurance are compiled and published by the Unemployment Insurance Statistics Section of the Dominion Bureau of Statistics from material supplied by the Unemployment Insurance Commission.