

## Media Release – January 28/09

### Response to Budget 2009

Our **Employment Insurance system** must be reformed to meet the needs of Canadians who pay into it and expect it to be there for them **when they need it**. At this particular time in our country, **more Canadians can expect to become unemployed**. They cannot, necessarily, **expect** to receive EI.

This (Jan. 27/09) Conservative budget paid scant attention to EI, making minor and temporary concessions. Tax relief measures do not provide much relief if your income has just been taken away or it falls below the poverty line.

In 2008 the **National Council of Women of Canada** strongly urged the Government of Canada to dedicate all insurance premiums paid into the EI program for employment insurance only; to ensure that all workers, including non-standard workers and the self-employed, be entitled to participate in the Employment Insurance program; to reduce the number of hours required to qualify for employment insurance; to remove inequities in entitlements of and benefits from one region of Canada to another; and to deem employment insurance funding as non-transferable for any other purpose.

In 2003 the Canadian Labour Congress (CLC) released an analysis of B/U ratios (UI beneficiaries to unemployed) by age and gender from 1990 to 2001 entitled “Falling Unemployment Insurance Protection for Canada’s Unemployed”. In 1990, 74% of the unemployed were receiving UI, in 1993 it was 57%, in 1994 51%, and in 1996 42%. In 2001, the number unemployed receiving UI was 39%, and in 2002, the number fell to 38%. Despite some subsequent EI enhancements, unemployed workers have increasingly had to rely on provincial and municipal social support programs, which are less than adequate. The summary also stated the difference in coverage between men and women was large and has widened with the introduction of Employment Insurance in 1996 and that the gender gap widened even more for specific age groups. *The analysis states that “EI has had a profoundly negative impact on insurance protection for women of all ages.”*

The CLC statistics show that coverage for women, under the new EI rules, fell from 39% to 33% in those years from 1996 to 2001. Coverage fell for women in every province, and in the 24 cities studied, women were definitely much worse off than men. In fact the coverage gap between men and women in some areas reached twenty points. When studying the gender gap by age, the analysis showed that 11% of young women, 15 to 24, receive EI compared to 20% of young men. In the 25 to 44 age group, only 38% of women receive benefits compared to 53% of men. Over the age of 45, only 45% of women receive EI compared to 58% of men. The analysis stated that “Before EI, there was virtually no difference in coverage between men and women over age 45.”

And women, who have traditionally earned less than men, are at greater risk of becoming a welfare or homeless “statistic”, particularly as they age, if you take into account the fact that fewer and fewer women over age 45 are qualifying for EI.

***Should our Government not be as accountable to us as any ‘company’ to whom we pay insurance premiums. The question really is, How come they don’t have to be?***

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For the past 115 years, NCWC has been advocating to empower all women to work together towards improving the quality of life for women, for families, and society through a forum of member organizations and individuals. **NCWC** is a federation comprised of Local Councils, Provincial Councils, and approximately 25 National Organizations. Founded in 1893, it was incorporated by an Act of Parliament in 1914 and has been designated by the Government of Canada as being of national historic significance for its role in Canadian women’s history.