



**Submission by**

**The Employers and Manufacturers Association**

**to the**

**Ministry of Business, Innovation and Employment**

**on the**

**New Zealand Income Insurance Scheme:**  
**our proposals.**

April 2022

P. Bag 92066  
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## **About the EMA**

The EMA has a membership of more than 7500 businesses, from Taupō north, employing around 300,000 New Zealanders.

The EMA provides its members with employment relations advice from industry specialists, a training centre with more than 600 courses and a wide variety of conferences and events to help businesses grow.

The membership covers all industry sectors and all business sizes. The EMA (N) has a duty to our members to keep them informed on what changes are being planned that will both positively and negatively alter the way they manage their business. We are actively encouraging our members to be more proactive in this space to enable them to mitigate the slow and unrelenting changes that are unfolding.

The EMA also advocates on behalf of its members to bring change in areas which can make a difference to the day-to-day operation of our members, such as RMA reform, infrastructure development, employment law, skills and education and export growth.

## **CONTACT**

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## **Introduction**

Thank you for the opportunity to make a submission on the New Zealand Income Insurance Scheme proposals.

Our business mandate is to advocate on behalf of business. Our goal is to make business more successful. Anything that creates barriers to this must be questioned and debated.

The New Zealand Income Insurance scheme as proposed does not assist business to become more successful.

In fact, it adds significant costs to business at a time of reduced profitability, difficult labour market conditions, supply chain restrictions and increasing prices all over the business spectrum, e.g., power, rates, rent, labour.

We see the scheme as proposed as a significant shift of social welfare costs onto employers and employees.

The scheme is prefaced on the phrase “through no fault of the employee” that they have lost their job or are unable to fulfil their contractual obligations in the provision of labour (ill health and or disabled), yet for the very same reasons employers “through no fault of them” are being asked to support employees. It’s hardly right for an employer to bear costs for an employee who has become medically unable to continue work.

The ACC scheme provides for a no fault no liability entitlements under various accounts. Each funded separately.

Currently disabled people (apart from those made disabled from accident and therefore under ACC) are covered by MSD as well as those with mental health conditions.

The Income Insurance scheme as proposed would shift those MSD costs to the employer and employee even if there was no fault from either party.

We are concerned with the loose language used within the document. From a return to work, to suitable work and then good work. These are and have different meanings and interpretations from every stakeholder involved. This will only result in confusion and legal test cases.

The indicated time frames for the introduction of the scheme are too short. This is a significant change to the fabric of employment relations and social welfare within NZ. It therefore needs much consultation, testing and critical peer review before any thoughts of implementation.

At the bottom of all this discussion is “what is currently wrong with the current social welfare system and ACC that requires such an expensive and unnecessary intervention?”

The proposed changes are in reality a safety net for 6 months then claimants go back to MSD which is currently working well.  
The scheme as proposed only duplicates what is already in place and in some cases overrides current provisions.

For these reasons EMA does **not support** the NZ Income Insurance Scheme.

### Discussion.

1. Changes to legislation or the introduction of new schemes must be based on evidence and a clear argument for the change. What are the limitations of the proposed changes, can the proposed changes actually achieve the goals of the scheme? What are the unintended consequences of such changes? Are the changes merely band aiding other more systemic problems with other government policy? What is the problem that is trying to be resolved?
2. Introducing new schemes without first looking at the existing frameworks (MSD) and possible improvements within them is merely delaying and covering up those problems. The Forum strongly recommended the continued overhaul of the welfare system. EMA argues that this should be conducted first as the overhaul may decide that an income insurance scheme as proposed may not be required.
3. The numbers quoted as losing their jobs (100,000) needs to be verified. If these are true, then we do see these numbers appearing in the unemployed numbers (currently 3.9%, technically zero unemployment), why because they get a job.

From Statistics NZ

“After adjusting for seasonal patterns, filled jobs have risen by 1.8 percent (38,000 jobs) in the September 2021 quarter when compared with the June 2021 quarter.”

From SEEK

“June 2021 saw a whopping 43 per cent increase in job listings compared with June last year, when we had just emerged from the nationwide lock down. This shows just how strong, and quickly, the job market has bounced back.

4. Using the chart on page 24 the 2020 data would only support around 55,000 people losing their jobs (3700 to economic and 17 to health reasons). The economic trend line has been decreasing since 2009, while the ill-health line has been stable.
5. One of the reasons for the scheme is to address the long term unemployed in NZ and who then may be subject to wage scarring. Evidence suggests that only 0.59% of NZ employees suffered long term unemployment. To create such a scheme for this extremely low level of risk is unthinkable.

From Stats NZ

“In the March 2021 quarter, there were 15,800 people in long-term unemployment, Stats NZ said today.” In Jan 2022 there were 251,518 job vacancies in NZ. Stats NZ

6. In NZ there are 2,322,800 employees with 559,674 enterprises (Feb 2021). If 100,000 employees lose their jobs, that is around 4% of the workforce. The question must be then why we need the NZIIS scheme to manage 4% of the workforce.
7. NZ has one of the most generous welfare systems in the OECD, so where is the need for such a scheme. The proposed scheme would be the most generous unemployment insurance scheme in the world with little to no regulation around job search and or training. See Appendix 1.
8. Shifting costs on to employers and employees currently lacks any appreciation of the real hard ships businesses and workers are facing. Companies can only spend money from three sources; profits from goods sold, savings, debt. The revenue required to offset a levy needs to be seen alongside all the other costs of running a business. See below.

Company A

19 workers on \$51,561 (median wage)

Total payroll 979,659.00

**Levy \$ 13,617 pa.**

Revenue required to match levy cost \$54,468.00 @ a 25% profit margin.

Profit margin 25% (many margins are much lower so turnover/sales will be markedly increased)

Cost of goods **Coffees \$4.50**

**Tyres \$125**

Sales required Extra coffee sales 12,104

Extra tyre sales 436

These are not insignificant numbers but do represent the cost to business.

9. The discussion document argues the financial cost to employers (1.39% of payroll) is not significant. This shows a complete lack of reality and knowledge of where profits come from.
10. The discussion document admits it's very difficult to estimate the costs of the scheme (pg. 11 para 1 and 2). It quotes “our data collection on displacement and health conditions is limited... this will add to the scheme's costs”
11. It seems ironic the Government on the one hand is increasing the minimum wage and possibly lifting wages through FPA's while on the other hand taking money away from workers to fund a social security scheme.
12. The discussion document is very light on the costs to business. Merely quoting a percentage figure based on 2018 data is problematic. Many companies post COVID are suffering in a unprecedented ways and there is much hardship within the business

community. Using old data sets is not acceptable. The truth is the actual or closest possible figure is not known. Employers are being asked to sign a blank cheque.

13. The proposed schemes objectives are.
  - a. Decrease the effect of losing income for workers and their families,
  - b. Support workers back into good jobs, and
  - c. Support the economy to adjust to major shocks.
14. It would seem that objectives a) and b) (above) maybe achievable however as we have seen in the Christchurch earthquakes and more recently the COVID 19 pandemic however it is less clear how an income insurance scheme can create good jobs in a time of crises when all social structures are under pressure.
15. The proposed scheme is largely based on the 40-hr week model, however in today's world of the gig economy, contractors, casuals and perhaps models not seen yet, does the 40-hour model really fit. The scheme must reflect how work is performed now and into the future. There must be built in flexibility while at the same time strong entry criteria and future funding planning.
16. EMA's own research into other international schemes (Appendix 1) confirms the very generous rates and timeframes proposed by the scheme. We are already at the top of the OECD in terms of social welfare and minimum wage comparisons. We note the Government is not a contributor into the scheme. This is interesting when compared with the ACC scheme.
17. We note the ACC schemes costs have only ever increased over the years and there seems to be no tools available to reduce the schemes costs. Medical treatment and rehabilitation cost play a major part in the increasing costs of ACC. We would argue that similar pressures will apply under this scheme.
18. The manner in which the scheme has been drafted will have unintended consequences in the form of,
  - a. Providing income insurance to staff will not be offered in the future.
  - b. Staff will remain off work for longer as the benefits are so generous plus they can top up 20% of their income. Overseas research shows time off work is longer with these types of schemes.
19. The scheme is by default providing a mandatory 4 week notice period plus a 4-week redundancy scheme to all workers in NZ. This totally overrides all existing negotiated Individual Employment Agreements plus all the Collective Employment Agreements currently in place and working well. It simply will override any and all Good Faith requirements that NZ law is based on.
20. Such a profound change to Industrial Relations and Employment Relations within NZ has not been seen before. Sadly, the due diligence required on these important matters is missing. The fact that it is being rushed through for political expediency is wrong.

### **Specific questions from the discussion document.**

Q.1 Do you feel NZ should be introducing an Income Insurance scheme?

No

The comments below underpin our No answer to the scheme answer in Q 1.

#### Coverage

Q. 6-8

Displacement through involuntary displacement leaves the question of “voluntary retirement”. Will this be included under coverage.

Displacement through fault from employees must be excluded as this would open the scheme to massive gaming of the system.

Resignation is a voluntary action so should be excluded.

Q. 9-10

If the scheme is being set up similar to ACC, then all income from all jobs must be used. Using the 20% income loss is acceptable.

Q. 11-13

Given all incomes will be used to attract levies, all types of work must be included.

Losses due to “reasonably anticipated” is a legal nightmare and would add huge legal costs.

Using established patterns of work is at least objective and based on data.

Q. 14-15

Yes.

Q. 16-17

Yes. Given they are paying levies (premiums) then they should be covered. Why would you pay premiums into a scheme where you had no access to the provisions of the scheme? Sounds very close unfair trading or misleading the customer.

Q. 18-22

Using the current ACC system for self-employed makes sense. It is known to the self-employed and therefore would just be an extension of that scheme. ACC also allows those self-employed to self-insure, this also may be an option.

Q. 23-26.

Using a six-month period within 18 months before a claim is accepted.

It is problematic that once the scheme is put in place no claims could be accepted for another 6 months. Will these people just revert to MSD as the default position? If that is the case, then where is the need for the scheme.

Allowing employees multiple claims up the maximum of 6 months entitlement of income insure will require a lot of administration time and costs.

Will the 4 weeks’ notice period and 4 week bridging payments be applicable for each and every new claim inside the initial 6 months income insurance entitlement. What about several claims across several employers?

Q. 27-28

Disallowing a subgroup of workers while still deducting premiums from them is difficult to understand. This could be overcome by reimbursing them when they leave NZ. That is once they have travel documentation and are cleared to depart, they then could seek reimbursement like getting your GST back.

Q. 29-30

Our survey suggests that 80% is too high and a 50% rate is preferred.

Q. 31-32

Q. 33-34 Earning while in receipt of income insurance.

Agree with the notion claimants should not be better off while on the scheme, however being able to earn the 20% difference could act as a deterrent to finding work. Why would you?

Q. 35-36

No comment

Q. 37-38

Superannuation. No comment

Q. 39

Paid Parental leave. Any entitlements from schemes must be sequential.

Q. 40

Agree ACC weekly compensation is income. Claimants should not be better off so making a choice between the two is acceptable.

Q. 41-42 Duration of income payments

Our survey indicates that the 6 months income insurance entitlement was too long (70%) while only 24% felt it was about right. Redundancy payments of 4 weeks was acceptable from less than half our members.

Q. 43 Possible extension to entitlements.

This is provided for training and vocational rehabilitation. This should only apply where training and or rehab has commenced early on within the 6 months' timeframe. It would be unacceptable to provide extensions where this was at the end of the six months period as this could be seen as gaming the scheme.

Q. 44. 4 weeks' notice.

This provision fits into the good employer space. Those with CEA's and IEA's often have notice periods contained within them. Many employment agreements often state that the notice period is the same as the pay period. e.g., fortnightly /monthly. So, creating a mandated 4 week notice period will severely alter how employment agreements are designed. This will also add costs to employers who may, under severe circumstances, wish that particular employee gone from the business.

Will working out the 4 weeks' notice be a requirement, or could an employer and employee agree to terminated?



#### Q. 45-48

Around 52% of EMA surveyed members disagreed with the 4-week redundancy provision.

Creating mandated redundancy periods is concerning. It denies any particular employer and their particular circumstances to manage their business.

This provision adds significant costs to employers. Under their current and still active CEA's and IEA's there may be redundancy provisions. These are a legal contract between the employer and the employee and or their union. The way the NZIIS scheme is presented it would have the employer paying the schemes 4 weeks bridging payment (really a redundancy payment) plus whatever provisions were within the relevant employment agreements. This is simply double dipping. **EMA recommends** that at a minimum the 4 weeks bridging payments be deductible from any employment agreements where 4 weeks or more have already been contracted. Not doing so because its too hard is simple not acceptable.

There was some support for refunding the bridging payments for employers who assisted in finding the employee a job. Of concern however is what test will used to determine the correct level of "assistance" to enable the refund.

Schemes like this are prone to gaming and spurious claims, it's a game called "catch me if you can". ACC even after nearly 50 years is still playing that game.

#### Q. 49 Health conditions

This is the most contentious part of the scheme. It is subjective, open for gaming, expensive and is driven be a myriad of drivers. We recommend that medical conditions be excluded from the scheme entirely.

In the discussion document it acknowledges the difficulties, increasing costs and problems with coverage. Why then would we expect the NZIIS to fare any differently from other schemes that have been going for many years.

There is a fundamental flaw in this provision. The scheme as outlined will provide income insurance for 6 months at 80% plus the 4 week bridging payments plus the 4 weeks' notice period. The intention is to find other employment. What's missing is any notion of treatment or rehabilitation to improve the health status of the employee. It is perverse just to pay them income insurance and at the end of the entitlement period (7 months) toss them off and then back onto MSD which is currently working well.

Insurance models have at their core the notion of reducing risk thus reducing claims numbers and severity thus reduced premiums. The NZIIS has none of the core instruments found in most other insurance models. It is really just an interim benefit before going on MSD.

The notion of requiring GPs to complete a work capacity test is aspirational at best. They are ill equipped to do this now under the ACC scheme, so how will they ever do it well under NZIIS. To undertake a well programmed work capacity assessment

requires a lot of training and practice. Answers provided by the employee are often biased to support the outcome they wish.

**EMA recommends** that for mental health conditions that the DSM-5-TR criteria be used at a minimum.

*The Diagnostic and Statistical Manual of Mental Disorders, Fifth Edition, Text Revision (DSM-5-TR) features the most current text updates based on scientific literature with contributions from more than 200 subject matter experts. The revised version includes a new diagnosis (prolonged grief disorder), clarifying modifications to the criteria sets for more than 70 disorders, addition of International Classification of Diseases, Tenth Revision, Clinical Modification (ICD-10-CM) symptom codes for suicidal behaviour and non-suicidal self-injury, and updates to descriptive text for most disorders based on extensive review of the literature. In addition, DSM-5-TR includes a comprehensive review of the impact of racism and discrimination on the diagnosis and manifestations of mental disorders. The manual will help clinicians and researchers define and classify mental disorders, which can improve diagnoses, treatment, and research.*

**EMA recommends** that for disabilities then specialists within that field be used to ensure fair and equitable assessments are conducted.

The notion of keeping a job open is very problematic. Employers in today's markets require every job, every employee to be productive. Holding jobs open has a cost. Employers can and do this currently but with the knowledge a return to work will occur. Where the return to work is unclear or problematic then the risk and costs for employer's increase. Employment law continues and while it may be good for the employee the risks of PG's and other litigation is real.

Q. 51-52 Threshold of 50% partial loss of working capacity.

We do not agree with the threshold of 50% as many workers now continue to work with accident injuries in excess of this. We recommend the threshold needs to be at least 70-80 percent or based on medical advice. To create an artificial threshold means every assessment will fail.

We agree with scheduled and independent medical reviews.

Using ACC case management is supported however access to case management by the employer must be improved.

#### Q. 57-58 Keeping jobs open

Using alternative duties to support workers is becoming common practice however there is a cost to employers in undertaking this practice. Some form of premium adjustment could be considered to incentivise this programme.

Using a legal instrument requiring employers to hold jobs open etc is not supported. How can one legal requirement be applied fairly and equitably across the entire employer base. The notion of one size fits is wrong and it is wrong here.

Employers will simply find loopholes and or disengage with the scheme.

Remember the entire scheme is premised on the notion “through no fault” of the employee and or the employer. Why is it now a legal requirement (liability) on the employer when there has been no fault of the employer. It is simply wrong.

#### Q. 59 Medical bridging payment.

We agree no bridging payment should occur for medical conditions.

**EMA does not agree** the bridging payment would be required where an employer uses a medical termination process.

Using medical termination process is very problematic, very expensive (medical reports) and requires at least 6 -8 weeks’ time (a minimum). Even after all this the possibility of a PG remains. Employers do not enter these situations blindly often they have sought legal/medical advice and determined that this is the fairest process to follow. Employers are often thanked by employees after the termination as now the employee doesn’t have the entire workload issues plus their conditions on their mind.

It must be remembered and recognised that medical termination only occurs after a very formal process. Once completed the employer acts on the medical advice given, therefore it’s the medical profession who determines whether an employee is fit, ready and able to undertake their duties. The employers therefore have little say in the matter. Under this scheme as proposed employers would be penalised for decisions outside their control. It’s a medical matter and thus should be under the general welfare scheme that all parties contribute to under various tax schemes.

#### Q. 60- 64 Claimant responsibilities.

EMA agrees claimants must be very active in looking for work.

**EMA does not agree** that claimants could “take a holiday” for 28 days. If they were really committed to finding work, then an overseas holiday could wait. This must seem problematic for the remaining employees who continue to work and pay premiums into the scheme then to see claimants taking a holiday.

The question of accepting jobs with a lower income is problematic. Firstly, we know that work is good for you and improves recovery times. However, accepting a lower income affects the entire family and social fabric of that family.

Being in a job makes it easier to look for another job.

Fundamental to people on this scheme is the notion of getting good professional career advice. Just getting a job to get off the scheme is very short sighted. We (NZ) do not want people jumping on and off work.

Employees need career advice and retraining to enable them to find the correct fit between their skills and knowledge plus what the market is doing. Careers advice will future proof their decisions now and improve the schemes outcomes. It has been the Government policy that every worker in NZ will receive a written career path plan. Career advice within this scheme is vital.

Q. 65-66

Under the ACC scheme claimant responsibilities have been in place since the scheme was first introduced. In the main they have gone well. Under the ACC scheme a claimant who is receipt of entitlements signs a contract with ACC, the rehab plan. This contract outlines both parties' responsibilities. Given the NZIIS scheme will sit under ACC it makes sense to use existing programmes and tools.

Q. 67-69

We agree with the proposals.

Q. 70-71 Scheme delivery

We agree that using the existing ACC infrastructures makes good sense however they must be kept very separate.

Q. 72-73

We agree with the proposals however we are unclear how a worker's perspective would be used. These schemes are very prescriptive, and process orientated so having other input could be of some value, but it would need to be scoped and limitations provided.

Q. 74-77

While ACC "will have overall responsibility for the income insurance scheme MSD is the lead provider of public employment services". We have concerns that with MSD being the lead role, it will be difficult to manage the scheme as a standalone

corporation rather than an extension of the current MSD ministry. What we do not want is for the insurance scheme to be a subdivision of MSD. If this is allowed to happen it will suffer from all the political hurdles and constraints that an independent body is free from. The history of ACC demonstrates this point well. For the NZIIS to work and work well it must be outside of Government.

We are somewhat concerned that questions of who should undertake case management are options. We would have thought this is fundamental and thus part of the overall thinking and planning.

Case management is required. It must be formal and supported by timely and relevant interventions. Looking at case management over the years from ACC it has been problematic. With constant programmes to reduce costs the case management system is now a remnant of what it used to be. Employers struggle to be involved, have almost no contact and are often left out of the entire process.

**EMA recommends** that the case management function be reviewed and made a strong and formal part of the scheme. Contracting the function out is possible (as seen with 3<sup>rd</sup> party providers under ACC) with good to better results.

Return to work plans or similar are paramount. Why would you not have them? This is the contract between the parties. Clear goals and dates are set, actions defined, and support outlined.

#### Q. 78-80 Support services

The issues discussed here are the nub of good rehabilitation and return to work outcomes. If the NZIIS is to survive it must have good outcomes. There must be good inter government department collaboration and both in planning but also in service delivery. Given some of the other departments are currently struggling it seems like more work with the same number of staff, an expanding problem.

Who will set the priorities between normal customer demands and that of a NZIIS claimant?

We do not agree for people to self-manage their own claims. There must always be an overall view on what is going on and is progress being made.

#### Q. 81-82. Disputes resolution

The ACC has long suffered from its dispute's resolution history. Numerous reports have found the system biased, difficult for claimants and daunting to follow if you ever pass the initial requirements. For a disputes system to work it must be customer (claimant) focused and not on the new legal entity. It must have open and transparent processes with support being offered along the way.

The system as outlined looks very formal and intimidating. As mentioned, ease of access and support is needed. The process should not involve lawyers at the early stages.

Q. 83-84

We agree.

Q. 85 Income

We recommend that Government also contribute into the scheme as the scheme as outlined is merely shifting social welfare costs onto employers and employees. The Government will benefit from this scheme so to that end they must also contribute into it.

Q. 86-87 Funds

Given the no fault theme contained within the scheme – that no fault of the employer and employee and the only beneficiary being the employee we recommend that,

1. Employees should fund more of the scheme, and
2. That employees can opt in or out like any other insurance scheme.

We agree there should be two distinct funds. Displacement from redundancy and medical conditions. This will make fund management and costs more easily identified and accounted for.

Q. 88-90 Rates

We agree with the proposals.

We agree that experience rating be an integral part of the scheme. For this to work the calculations and rebates/penalties must be very clear and remain able to be influenced by what individual employers do. That is, they must be able to see and get the benefits form observable cause and effect decisions.

Q. 91-92

We support a pay as you go scheme like the current ACC scheme.

Having a buffer fund makes good sense (ACC its around 10-15%) over the expected costs. Obviously, this will require some time to build up and stabilize.

Q. 93-94

Having flexibility within the scheme is sound, however, with that, it will require strong guidelines and process to follow before such decisions are made. It must not be left to the MSD Minister alone.

**Conclusion.**

The **EMA opposes** the NZIIS as outlined. We are not convinced as to the timings of the scheme, the additional costs on employers and the scope creep from the initial concept. We believe the marketplace is where programmes like this should reside and all parties can choose to join or not join.

What is wrong with the current welfare system that this scheme needs to replace?

We are very concerned with the social costs being moved from government onto employers and employees. Given the only beneficiaries are employees it begs the question why employers are contributing 50% of the scheme costs.





### Appendix 1. Income Insurance Schemes Comparison

Country	Percentage of income covered	Amount of time	Capped	Qualifying	Funding
New Zealand	80%	7 months, 12 months if re-training	\$130,911 annually \$10,900 per month	Lose job through no fault of own (incl. health condition/disability).  Contribute six months of levies in past 18 months	4 Weeks from employer; 6 months from govt. (funded by levies on wages and salaries – 1.39%)
Austria	55% (up to 80% if eligible for family supplements)	At least 20 weeks (depends on period of insurance and age)		Unemployed, able and willing to work.  Earn above \$767.74 monthly	Employee: 3% Employer: 3% Govt: make up deficit
Belgium	Between 40% to 60% dependent on: <ul style="list-style-type: none"> <li>- Length of previous employment</li> <li>- Dependent family members</li> </ul>	Unlimited but decreases over time	First 6 months: \$4440 per month Second 6 months: \$4140 per month After 1 year: \$3870 per month	Standard but no cover for self-employed	Employee: 0.87% Employer: 1.46% (+ 1.6% for firms with >10 employees) Govt: make up deficit
Germany	60% 67% if you have children	Between 6 and 24 months depending on period of contribution and age.	West Germany: \$11,400 per month East Germany: \$10,900 per month	Standard plus contribute for at least 12 months	Employee: 1.5% Employer: 1.5% Govt: make up deficit
France	Between 40% and 57% of total pay/total number of calendar days worked	Up to 24 months for <53 y/o. Up to 30 months for 53 & 54 y/o. Up to 36 months for >55 y/o.		Work at least six months over previous 24 months	Employee: 0.95% Employer: 4.05% (+0.15% if employee on <3-month contract) Govt: no contribution
Netherlands	75% for first two months and then 70%	3 months	\$10,100 per month	Standard	Employee: no contribution Employer: 2.85% Govt: no contribution

Denmark	Up to 90%	2 years within a maximum period of 3 years.	<p>If you have just completed education and training: \$4190 (FT), \$2790 (PT) per month</p> <p>If you have just completed education and training and have a child: \$3000 (FT), \$2000 (PT) per month</p> <p>If you are &lt;25: \$3435 (FT), \$2290 (PT) per month</p> <p>Others: \$2095 (FT), \$1400 (PT) per month</p>	Be a member of a recognised unemployment insurance fund for at least 1 year, and you are out of work at the same time. For full-time members, a minimum income of \$52,905 (\$35,270 for part-time members) during the 3 preceding years is required.	Employee: 8% Employer: no contribution Govt: subsidise 70% expenditure
Switzerland	80%	10 months	\$19,200 per month	Standard	Employee: 1.1% + 0.5% solidarity fund Employer: 1.1% + 0.5% solidarity fund Govt: up to 0.159%
Canada	Up to 55%	14 weeks to 45 weeks depending on unemployment rate in the region.	\$5,800 per month.	<p>Unemployed or workers with illness, pregnancy, caring for new-born or newly adopted child, caring for critically ill or injured person, caring for family member at risk of death</p> <p>Have contributed to premiums in last year.</p>	Employee: 1.66% Employer: 2.324% Govt: no contribution

