THE PEOPLE

Canada's Population

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TO LEARN ABOUT ...

Canada's Population



In Units one to eight, you will learn about Canada's population.

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Before you work on the units, try to answer these questions.

- 1. Do you think Canada is a populated country compared with other countries in the world?
- 2. Which country do you think is the most populated country in the world?
- 3. Where in Canada do you think most Canadians live?
- 4. Which provinces do you think are the most populated in Canada? Why do you think these provinces are the most populated?
- 5. Which provinces or territories do you think are the least populated? Why do you think these provinces or territories are the least populated in Canada?
- 6. What do you think the most common language is in Canada, besides English and French?
- 7. About how many people do you think immigrate to Canada every year?
- 8. Where do you think many of these immigrants come from?

PART TWO - THE PEOPLE

THE WORLD'S MOST POPULATED COUNTRIES

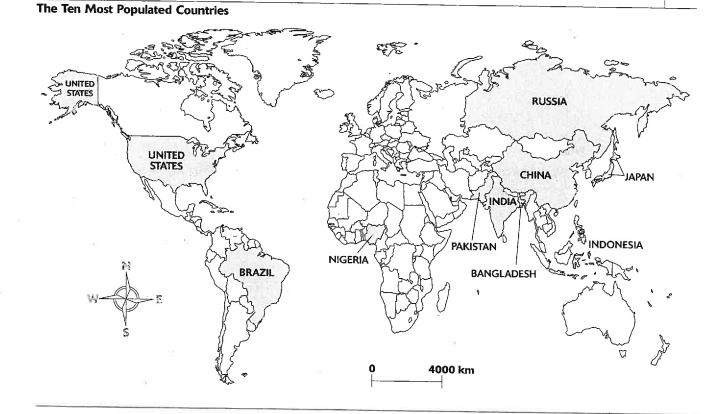
In land size, Canada is the second-biggest country in the world. But not many people live in Canada. Canada has a low population compared with many other countries. About 34 million people live in Canada (according to Statistics Canada's December 2009 population estimate).

There are about 6.8 billion people in the world.

10 Most Populated Countries

1,331,000,000
1,171,000,000
307,000,000
243,000,000
191,000,000
181,000,000
162,000,000
153,000,000
142,000,000
128,000,000

Source: Adapted from the 2009 World Population Data Sheet, Population Reference Bureau, Jan. 2010, http://www.prb.org/pdf09/09wpds_eng.pdf.



UNIT ONE - THE WORLD'S MOST POPULATED COUNTRIES

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Understand What You Read

A Answer the Questions

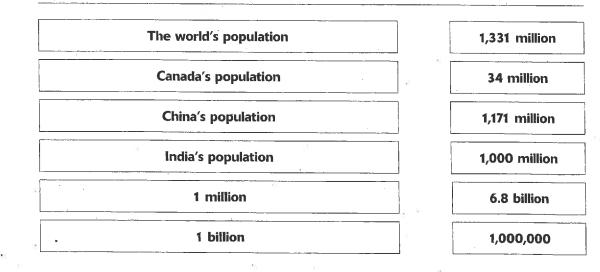
Look at the "Most Populated Countries" table and map on the previous page.

- Which country has the highest population?
 Which country is the largest in size?
- 3. Which country is closest to Canada?
- 4. Which country is the smallest in size?
- Which two countries have a combined population of over two billion people?
- **6.** Which country has the third-highest population?
- 7. What is the population of Canada?
- 8. What is the population of the world?
- **9.** What is the population of your country of origin?

B) Match

Draw a line to match the word boxes with the number boxes.

one million = 1,000,000 one billion = 1,000 million = 1,000,000,000 ITTINI PROHIBITER



POPULATION OF CANADA

About 34 million people live in Canada today.

How Do We Know the Population of Canada?

Every five years the government counts the people who live in Canada. This count is called a census.

Canada Is Growing

In the 100 year period between 1901 and 2001, Canada's population grew from about 5 million people to about 30 million people.

From the 2006 census, we know that Canada's population is still growing (31,613,000 people), but that the rate of growth is slowing down. Women are giving birth to fewer children.

Each year, many people immigrate to Canada from other countries. This helps Canada's population grow.

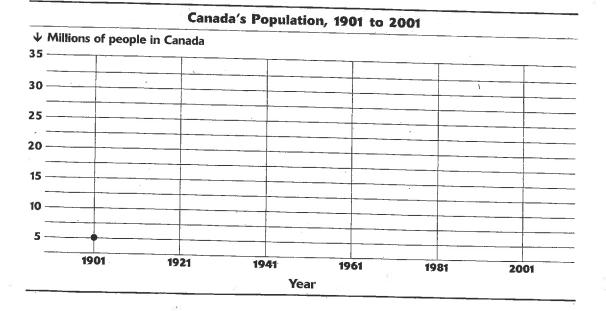
Canada's Census Population Over 100 Years		
Year		Population
1901		5,371,000
1921		8,787,000
1941		11,507,000
1961		18,238,000
1981		24,343,000
2001		30,007,000
Source A	Adapted from the Statistics Canada website In 2010	

http://geodepot.statcan.ca/Diss/Highlights/Tables_e.pdf.

Understand What You Read

A) Graph Work

Put a dot on the graph to show what Canada's population was in 1921, 1941, 1961, 1981 and 2001 (1901 is done for you). Then draw a line to connect the dots.



UNIT TWO - POPULATION OF CANADA

B	Answer	the	Question	S

1. What is the population of Canada?

2. What is a census?

3. How often is there a census in Canada?

4

4. There was a census in 2001 and 2006. When will the next census be taken?

5. What was Canada's population in 1901?

6. Why is Canada's population growth slowing down?

7. List one reason why Canada's population is still growing.

8. Look at the graph you drew on page 49. What does the graph show?

C) Discuss

1. Do you think Canada's population will keep growing? Why?

2. List some advantages and disadvantages to a growing population.

Advantages

Disadvantages

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AGES OF CANADIANS

The number of Canadians in each age group is slowly changing. The number of Canadians who are under 45 is decreasing. The number of Canadians who are over 45 is increasing. People are living longer, people are healthier and women in Canada are having fewer babies.

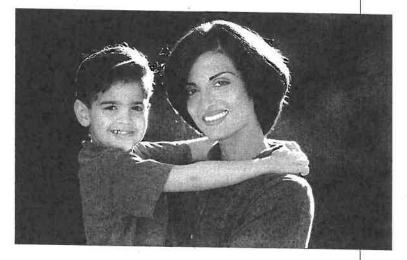
Births in Canada

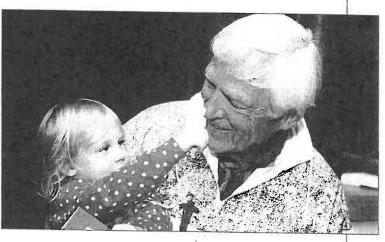
Canadian women are having fewer babies than they did in the past. They are also waiting until later in life to have children.

Canada's Seniors

About 14 percent of Canadians are seniors. Seniors are people who are 65 or older.

The number of seniors in Canada is growing. In 1921, only about 5 percent of Canadians were seniors. We predict that in 20 years, about 23 percent of our population will be made up of seniors.





Understand What You Read

A Discuss

- 1. Why do you think many women wait until they are older to have children?
- 2. Why do you think Canadian women are having fewer children?
- **3.** A growing senior population will change some features of life in Canada. What things do you think will change? Make a list.

fewer • seniors • older • longer • later • changing

1. The number of Canadians in each age group is ______

- 2. People are living ______.
- **3**. Women are having ______ babies.

4. Women are waiting until ______ in life to have children.

- 5. The number of Canadian ______ is growing.
- 6. A senior is a person aged 65 or _____.

(C) Answer the Questions

	Number of Canadian	s in Age Groups (Rou	inded)
Age Group	1981 (millions)	2006 (millions)	2031 Prediction (millions)
0 - 24	10.14	9.80	8.26
25 - 44	7.18	8.83	9.38
45 - 64	4.66	8.65	9.56
65 and over	2.36	4.34	8.86
TOTAL	24.34	31.62	36.06

Source: Adapted from Statistics Canada websites, Jan. 2010, http://www12.statcan.gc.ca/censusrecensement/2006/ (1981, 2006) and http://www40.statcan.gc.ca/cbin/fl/cstprintflag.cgi (2031 estimates).

1. In 1981, which age group was the largest?

- 2. In 2031, which age group is predicted to be the largest?
- 3. Between 1981 and 2006, which age groups increased the most in numbers?
- 4. Between 2006 and 2031, which age group is predicted to increase the most in numbers?

POPULATIONS OF CANADA'S PROVINCES AND TERRITORIES

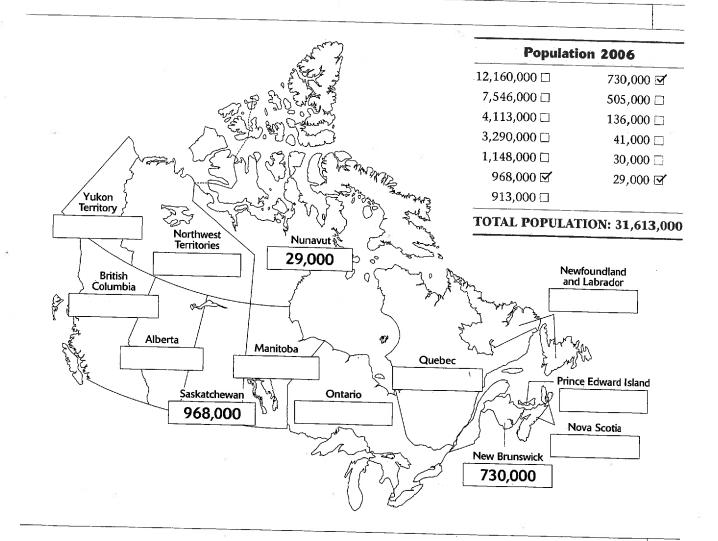
The population numbers for each Canadian province and territory are listed below. Use the hints to write the correct population numbers on the map. Some are done for you.

Check your answers on the next page.

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Hints

- 1. Ontario is the most populated province in Canada.
- 2. The three territories are the least populated areas in Canada.
- 3. The Yukon has a lower population than the Northwest Territories.
- 4. The Atlantic provinces are the least populated provinces of Canada.
- 5. Prince Edward Island is the least populated province in Canada.
- 6. Nova Scotia is more populated than New Brunswick.
- 7. British Columbia is the third most populated province of Canada.
- 8. Quebec is more populated than British Columbia.
- 9. Alberta is more populated than Manitoba.



Understand What You Read

(A) Answer the Questions

Look at the chart below. Answer the questions that follow.

Population: Canada's Provinces and Territories 2001 and 2006				
Region	Province or Territory	2001	2006	
,	Newfoundland & Labrador	513,000	505,000	
Atlantic Region	Prince Edward Island	135,000	136,000	
in the medicin	Nova Scotia	908,000	913,000	
· · · · · · · · · · · · · · · · · · ·	New Brunswick	729,000	730,000	
Central Canada	Quebec	7,237,000	7,546,000	
	Ontario	11,410,000	12,160,000	
Prairie	Manitoba	1,120,000	1,148,000	
Provinces	Saskatchewan	979,000	968,000	
	Alberta	2,975,000	3,290,000	
The West Coast	British Columbia	3,908,000	4,113,000	
5	Yukon	29,000	30,000	
The North	Northwest Territories	37,000	41,000	
	Nunavut	27,000	29,000	
CANADA		30,007,000	31,613,000	

Source: Adapted from the Statistics Canada website, Jan. 2010, http://www12.statcan.gc.ca/census-recensement/2006/dp-pd/hlt/97-550-Index.cfm?TPL=PIC&Page=RETR&LANG=Eng&T=101.

1. Which provinces and territories increased in population from 2001 to 2006?

2. Which provinces and territories decreased in population from 2001 to 2006?

3. Which two provinces have the highest populations in Canada?

4. Which two regions had the lowest populations in Canada in 2006?

5. Which region had the highest population in Canada in 2006?

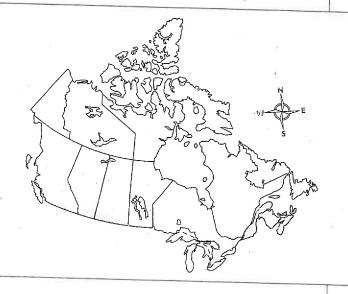
WHERE DO CANADIANS LIVE?

Where Do Canadians Live?

Most Canadians live in the southern part of Canada, along the shaded part of the map. Most Canadians live in cities or towns.

About 30 percent of Canadians live in Canada's three largest metropolitan areas: Toronto, Montreal and Vancouver.

Canada's 10 Most Populated Metropolitan Areas*, 2006		
5,113,149		
3,635,571		
2,116,581		
1,130,761		
1,079,310		
1,034,945		
715,515		
694,668		
692,911		
457,720		



*A Census Metropolitan Area is an area that includes a large city AND its surrounding area, which usually includes other municipalities.

Source: Adapted from the Statistics Canada website, Jan. 2010, http://www12.statcan.gc.ca/census-recensement/2006/.

Understand What You Read

A Map Work

On the chart, write the letter to show where each city or area is found on the map.

Edmonton
Quebec City
Winnipeg
Hamilton
London



WHO ARE CANADIANS?



Canadians are people from many different cultural backgrounds. Some families have lived in Canada for generations. But most Canadians have ancestors from other countries.

An **ancestor** is a relative from a long time ago, like a great-grandparent.

Aboriginal Peoples

Aboriginal peoples were the first people to live in Canada. They have lived in Canada for thousands of years. Today, about 1,200,000 Canadians are Aboriginal peoples.

People with Relatives from Other Countries

 Many Canadians were born in Canada but have parents or ancestors from other countries.

The largest group of Canadians have British or French ancestors. The French and the British were the first Europeans to settle in Canada. They began to settle in Canada in the 1600s.

People from Other Countries

Many Canadians were born in other countries. They are immigrants. There are about 6 million immigrants in Canada.

Understand What You Read

- A) Discuss
 - **1.** Where were you born?
 - 2. Where were your parents born?
 - 3. Where were your grandparents born?

Interview three of your classmates. Record their answers on the chart.

Name	Where were you born?	Where were your parents born?	Where were your grandparents born?

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B) Match

Write the correct letter on each line to match the words with their meanings.

Cultural background	a) A person who was born in one country,
	then moves to another country to live
Ancestor	b) Your mother's or father's parent
Parent	c) Time periods of about 30 years
Relative	d) Your mother or your father
Great-grandparent	e) The first people to live in a place
Grandparent	f) A family member
Aboriginals	g) Your grandparent's parent
Generations	h) A relative from a long time ago
Immigrant	i) Your family's or your ancestor's customs

(C) Answer the Questions

1. Who were the first people to live in Canada?

2. Who were the first Europeans to settle in Canada?

3. Who are immigrants?

4. About how many immigrants are in Canada?

IMMIGRANTS TO CANADA

Immigration to Canada, 2008 Top 10 Source Counties

Source Country	Number of people who became permanent residents in 2008		
1. China, People's Republic of	29,300		
2. India	24,500		
3. Philippines	23,700		
4. United States	* 11,200		
5. United Kingdom	9,200		
6. Pakistan	8,100		
7. Korea, Republic of	7,200		
8. France	6,400		
9. Iran	6,000		
10. Colombia	5,000		

Source: Adapted from Facts and Figures 2008: Immigration Overview, Citizenship and Immigration Canada website, Jan. 2010, http://www.cic.gc.ca/english/resources/ statistics/menu-fact.asp.

Recent Immigrants

Every year about 200,000 people immigrate to Canada. An immigrant is a person who was born in one country, then moves to another country to live.

Where Do Canada's Immigrants Come From?

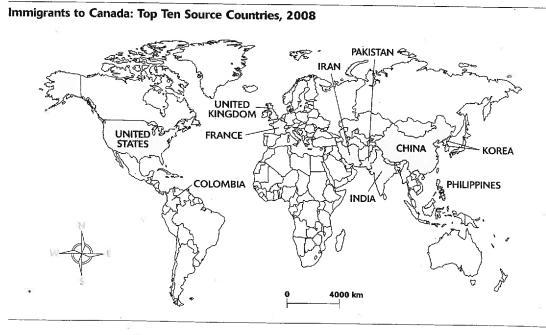
People immigrate to Canada from all over the world. Some immigrants have been in Canada a long time. Others immigrated to Canada recently.

Most people who immigrated to Canada before 1970 came from Europe and the United Kingdom.

After 1970, fewer and fewer people came to Canada from Europe. More and more people immigrated from Asia and South America.

In the 1990s, many of the people who immigrated to Canada came from Asia.

Every year, thousands of people immigrate to Canada. In 2008, about 247,000 people immigrated to Canada. They came from many different countries. Over half of them came from only ten countries.



Understand What You Read

A) Graph Work

The chart below lists the number of immigrants to Canada between 1901 and 2004.

		migrants to Canada ods, 1900 - 2004	
1900 - 1904	456,000	1955 - 1959	789,000
1905 – 1909	943,000	1960 - 1964	456,000
1910 – 1914	1,545,000	1965 - 1969	913,000
1915 – 1919	312,000	1970 - 1974	,794,000
1920 - 1924	553,000	1975 – 1979	651,000
1925 - 1929	712,000	1980 - 1984	570,000
1930 - 1934	180,000	1985 - 1989	689,000
1935 - 1939	72,000	1990 - 1994	1,185,000
1940 - 1944	50,000	1995 - 1999	1,019,000
1945 - 1949	379,000	2000 - 2004	1,165,000
1950 - 1954	756,000		, ,,,,,,,,

Source: Adapted from Facts and Figures 2008: Immigration Overview, Citizenship and Immigration Canada. website, Jan. 2010, http://www.cic.gc.ca/english/resources/statistics/ menu-fact.asp

Shade the graph to show each five-year period. Round the number of immigrants to the nearest 100,000. The first two five-year periods are done for you.

1,600,000 1,400,000 1,200,000 1,000,000 800,000 600,000 ŧ 400,000 200,000 0 1905 - 1909 1915 - 1919 900 - 1904 1910 - 1914 1920 - 1924 1925 - 1929 1930 - 1934 1935 - 1939 1940 - 1944 1945 - 1949 1950 - 1954 1955 - 1959 960 - 1964 965 - 1969 1970 - 1974 1975 - 1979 1980 - 1984 1985 - 1989 990 - 1994 995 - 1999 2000 - 2004

Discuss the graph. What does it tell you?

V Number of Immigrants to Canada

B) Circle the Correct Answer

1. People immigrate to Canada from

a) all over the world.b) only ten countries.

2. Most people who immigrated to Canada before 1970 were

3. Most people who immigrated to Canada in the 1990s were

4. In 2008, the largest group of immigrants came from

a) from Asia.

c) Canada.

b) from Africa.

c) from Europe.

a) from Asia.

b) from Africa.

c) from Europe.

a) the United States.

b) India.

c) China.

Look at the graph you drew on the previous page. Since 1900,

5. Canada accepted the most immigrants during the years

a) 1995 to 1999.b) 1910 to 1914.

c) 1940 to 1944.

6. Canada accepted the fewest immigrants during the years

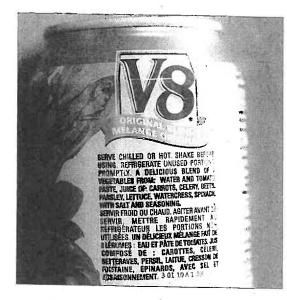
a) 1995 to 1999.b) 1910 to 1914.

c) 1940 to 1944.

C) Discuss

- **1.** In the 1970s, 1980s and 1990s, fewer and fewer people immigrated to Canada from Europe. More people started immigrating from Asia. Why do you think this happened?
- **2.** Canada accepted the most immigrants in a single year in 1913, when 400,870 people immigrated to Canada. Why do you think so many people immigrated to Canada in 1913?
- **3.** Over the past hundred years, Canada had the fewest immigrants during the period 1940 to 1944. Why do you think so few people immigrated to Canada during this time?

LANGUAGES CANADIANS SPEAK



Canada's Official Languages

An **official language** is the language the government uses. Canada has two official languages, English and French.

A Bilingual Canada

Canada is bilingual. Bilingual means **speaking two languages**. Canadians can get information and services from the government of Canada in English or French.

All products sold in Canada must have information in French and English on the package.

Canada's Other Languages

The first language a person learns and still understands is called his or her **mother tongue**. The mother tongue of most Canadians is English or French. But many Canadians first learned other languages. Here are the top ten mother-tongue languages of Canadians.

Most Common Mother-Tongue Languages (Canada, 2006) 2006 population: about 31,000,000		
Language	Number of people	
English	17,883,000	
French	6,818,000	
Chinese languages	1,012,000	
Italian	455,000	
German	451,000	
Punjabi	368,000	
Spanish	, 345,000	
Arabic	262,000	
Tagalog	236,000	
Portuguese	219,000	

In the 2006 census, about 58 percent of Canadians reported English as their mother tongue.

About 22 percent reported French as their mother tongue.

Source: Adapted from the Statistics Canada website, Jan 2010, http://www40.statcan.ca/101/cst01/demo11a-eng.htm.

(A) Answer the Questions	
1. What are Canada's two official language	s?
2. What is an official language?	
3. What is a mother tongue?	
4. What does bilingual mean?	
5. Match the boxes to make a sentence.	
About 58 percent of Canadians'	in Canada are Chinese language
About 22 percent of Canadians'	mother tongue is English.
About 20 percent of Canadians'	mother tongue is a non-official language.
The most common non-official language(s)	mother tongue is French.
B Discuss	2
1. How many languages can you speak?	
2. What is your mother tongue?	
3. Interview three classmates. Record thei	r answers on the chart below.
 What languages can you	speak? What is your mother tongue?

TO LEARN ABOUT... Canadians and Work

In Units nine to thirteen, you will learn about Canadians and their work.



Before you work on the units, try to answer the following questions.

- 1. What kinds of jobs do you think most Canadians have?
- 2. What is the minimum wage in your province? In Canada, do you think most workers make more than the minimum wage?
- 3. What do you think is the average hourly wage in Canada?
- 4. What hourly wage do you think is necessary for a person to live comfortably in Canada?
- 5. Do you think many Canadians are unemployed?
- 6. Which areas of Canada do you think have high unemployment rates?

CANADA'S CURRENCY

Canada's currency includes six coins and five bills. The Royal Canadian Mint makes Canada's coins. The Bank of Canada makes our bills. The Royal Canadian Mint and the Bank of Canada are government corporations.

Canada's Coins

All of Canada's coins have a portrait of Queen Elizabeth II on one side. The other side of each coin has a picture that symbolizes Canada. The \$1 and \$2 coins, the 25-cent coin and the 5-cent coin have pictures of animals that are common in Canada. They symbolize our wildlife.

Canada's Bills

Canada has five bills. The \$5, \$10, \$50 and \$100 bills have a portrait of a former prime minister on them. Canada's first prime minister is pictured on the \$10 bill. The \$20 bill has a portrait of Queen Elizabeth II on it.

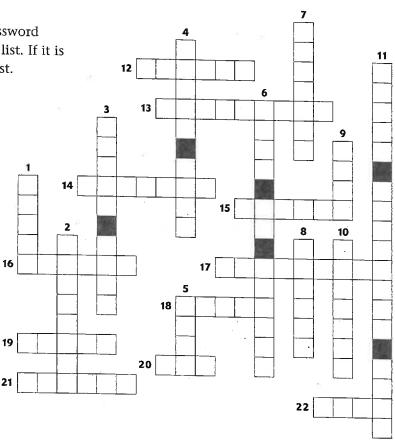
Understand What You Read

(A) Fill in the Blanks

Look at Canada's bills. Describe the pictures on the back of each bill. You can find pictures of the bills on the Bank of Canada website (www.bankofcanada.ca), under *bank notes*.

	On the Front	On the Back	18
\$5 bill	Sir Wilfrid Laurier	8	· · · · · · · · · · · · · · · · · · ·
\$10 bill	Sir John A. Macdonald		
\$20 bill	Queen Elizabeth II		· · · · · · · · · · · · · · · · · ·
\$50 bill	William Lyon Mackenzie King		
\$100 bill	Sir Robert Borden	· · · · · · · · · · · · · · · · · · ·	

B Crossword Try to complete the crossword without using the word list. If it is difficult, use the word list.



DOWN ¥

- 1. The colour of our \$20 bill
- 2. Pictured on our 10-cent coin
- 3. Pictured on our \$2 coin
- 4. Pictured on our 1-cent coin
- 5. The colour of our \$5 bill
- 6. Makès Canada's bills
- 7. Common name for our 25-cent coin.
- 8. Common name for our \$1 coin
- 9. Common name for our 10-cent coin
- 10. Pictured on our 25-cent coin
- 11. Makes Canada's coins

ACROSS →

- 12. Pictured on our 5-cent coin
- 13. The first name of the Queen
- 14. Pictured on Canada's \$5 bill
- 15. Common name for our \$2 coin
- 16. Common name for our 5-cent coin
- 17. Pictured on our \$10 bill
- 18. The colour of our \$100 bill
- 19. Common name for our 1-cent coin
- 20. The colour of Canada's \$50 bill
- 21. The colour of our \$10 bill
- 22. Pictured on our \$1 coin

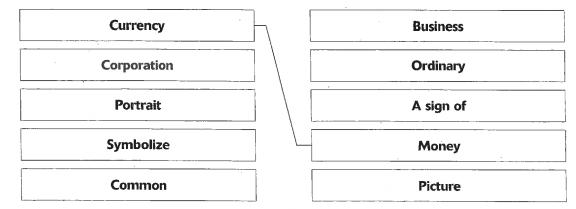
Word List

Royal Canadian Mint penny caribou dime loon nickel 8 green 🐁 red loonie ia: brown ۰. beaver Elizabeth (e) . schooner Bank of Canada purple 26 5 polar bear Macdonald toonie quarter maple leaf Laurier blue

UNIT NINE - CANADA'S CURRENCY

C Word Match

Draw a line to match each word with its meaning.



D Answer the Questions

- 1. What organization makes Canada's coins?
- 2. Who is pictured on all of Canada's coins?
- 3. Who is pictured on Canada's \$20 bill?
- 4. Which bill has a picture of Canada's first prime minister on it?
- 5. Who was Canada's first prime minister?
- 6. How many types of coins do we use in Canada?
- 7. How many types of bills do we use in Canada?

E) Discuss

- 1. How are Canada's bills different from the bills in your country of origin?
- 2. How are Canada's coins different from the coins in your country of origin?
- 3. What do you like (or dislike) about Canada's currency?

CANADIANS AND JOB INDUSTRIES

What is an industry?

Canadians work at many different kinds of jobs. An industry is a type of business. Three important industries in Canada are the natural resource industry, the manufacturing industry and the service industry.

Natural resource industry jobs take objects from nature that we can use. Manufacturing industry jobs make these things into products we can buy and use. Service industry jobs sell these products and services to people.

The Natural Resource Industry

Natural resources are things like forests, oceans and lakes, rock and soil. They are things in nature that we can use. People who work in the natural resource industry catch fish, cut down trees, work in mines and farm the land.

The Manufacturing Industry

The manufacturing industry uses things from the natural resource industry to make the products we buy and use every day. Some of these products are paper, food, cars, furniture and tools. Many people who work in the manufacturing industry have jobs in factories.

The Service Industry

The service industry serves people what they want or need, The service industry includes jobs in stores, restaurants, hotels, schools, hospitals, construction companies, government agencies and banks. Most workers in Canada work in the service industry.

There are about 17 million workers in Canada. Most of them work in the service industry.







Understand What You Read

A) Sort

Write each word under its correct heading.

waiter 🐘 fisher 🔹 factory worker e miner 🧃 water bank teller forest a 6 hair stylist rock 8 4 furniture maker logger plant manager \$

Natural Resources

Natural Resource Industry Jobs

Manufacturing Industry Jobs

Service Industry Jobs

B) Match

Draw a line to match each item with its description.

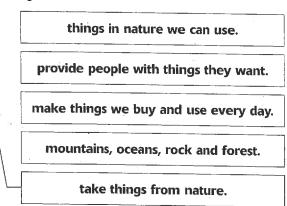


Manufacturing industry jobs

Service industry jobs

Natural resources are

Some natural resources are



C) Discuss

- 1. What industry do you work in?
- 2. What industry would you like to work in? Why?

THE MINIMUM WAGE

What Is the Minimum Wage?

The minimum wage is the lowest hourly wage an employer can pay you. An employer can pay you more, but cannot pay you less than the minimum wage.

The government of each province and territory decides on its own minimum wage.

In some provinces, there is a separate minimum wage for students and liquor servers. For example, Ontario's minimum wage is \$9.50 (as of Jan. 2010). For Ontario students under 18 years of age, the minimum wage is \$8.90. For Ontario liquor servers, the minimum wage is \$8.25.

Do Many People Make the Minimum Wage?

Most workers make more than the minimum wage. The average wage in Canada is about \$22 an hour.

Minimum Wages in Canada (as of Jan. 2010)

Per Hour
\$8.00
\$8.80
\$9.25
\$9.00
\$9.50
\$9.00
\$8.60
\$8.25
\$8.40
\$9.50
\$10.00
\$8.25
\$8.89

Source: Current and Forthcoming Minimum Hourly Wage Rates, for Experienced Adult Workers in Canada, Jan. 2010, http://srv116.services.gc.ca/ dimt-wid/smmw/rpt1.aspx?lang=eng.

Understand What You Read

A) Discuss

- 1. Why do you think some provinces have higher minimum wages than other provinces?
- 2. Do you think Canada's minimum wages are enough to live on?
- **3.** Why do you think the student minimum wage in Ontario is less than the adult minimum wage?
- **4.** In Ontario, why do you think the minimum wage for liquor servers is lower than the regular minimum wage?

B) Correct the Sentence

Each sentence below is false. Change the underlined word to write a correct sentence on each line.

1. The minimum wage is the <u>highest</u> wage an employer can pay you. The minimum wage is the lowest wage an employer can pay you.

2. Ontario's student minimum wage is higher than the adult minimum wage.

3. <u>All</u> workers make more than the minimum wage.

4. The average wage in Canada is about \$12 an hour.

5. Alberta has the highest minimum wage in Canada.

6. <u>Quebec</u> has the lowest minimum wage in Canada.

C) Vocabulary Match

Write the correct words beside their meanings.

alcohol	• norma	boss	рау	• lowest	• different	e per hour
minimum	-			separate		
hourly	-			liquor		
wage				average		
employer						

D Answer the Questions

- 1. Which two Canadian provinces have the highest minimum wages?
- 2. Which province has the lowest minimum wage?

3. Which two provinces have the same minimum wage?

4. Which territory has the highest territorial minimum wage?

5. Who decides what the minimum wage will be?

E) Discuss

- 1. Which kinds of jobs do you think pay the minimum wage?
- 2. What is the minimum wage in the province you live in?
- 3. Do you think the minimum wage should be higher? Why?
- 4. Is there a minimum wage law in your country of origin?

EARNINGS AND DEDUCTIONS

Employees usually get paid every two weeks. Most employees receive a pay stub with their pay. A pay stub tells you how much you earned and how much money was deducted from your pay. Deductions are amounts of money subtracted from our earnings. Usually, the biggest deduction is for income tax. CPP and EI payments are also deducted from our pay.

Tax

A tax is an amount of money that goes to the government. People who own property in Canada pay tax every year. This tax is called property tax. We pay tax on the goods and services we buy every day. This tax is called sales tax. Workers pay tax on the money they earn. This tax is called income tax.

The government gets most of its money from taxes. The government uses tax money to pay for services Canadians need, such as health care, welfare, government pensions and schools.

Canadian workers also pay some of their income to the government's Canada Pension Plan and Employment Insurance program.

CPP

CPP stands for **Canadian Pension Plan**. CPP payments from workers help the government pay our CPP pension when we reach the age of 65.

EI

EI stands for **Employment Insurance**. EI is a government program that helps people who lose their jobs, have to stop working to have a baby or have to stop working because they get injured. EI payments from workers help to pay for the EI program.

Usually, income tax, CPP and EI payments are deducted from our pay cheques.

A pay stub looks something like this:

					<u> </u>
0			PAY	STUB	0
0		_ , _ ,	5		0
0	Employee Name:	John Simon	Deductions		0
0	Hourly Rate:	\$13.00	Total Income Tax:	\$150.00	0
0	Hours Worked:	80 hours	Canada Pension Plan:	\$42.50	0
0			Employment Insurance:	\$22.90	0
0				•	0
0	Gross Pay:	\$1,040.00	Total Deductions:	\$215.40	0
0			Net Pay:	\$824.60	0
0			17 10 - 10		0

Understand What You Read

A) Match

Write the correct letter on the lines to match the words with their meanings.

Employment Insurance	a) Pay before deductions
Canada Pension Plan	b) Pay after deductions
Gross pay	c) A weekly payment for people who have lost their jobs
Net pay	d) A monthly payment for Canadians aged 65 and older who have worked in Canada
Pay stub	e) An amount of money subtracted from a pay cheque
Deduction	f) Lists your earnings and deductions

B Answer the Questions

1. Look at the pay stub on the previous page. Fill in the blanks below with the information on the pay stub.

Pay per hour:	
Hours worked:	
Gross pay:	
Income tax:	14
CPP:	
EI:	
Net pay:	

2. List three different kinds of taxes we pay in Canada.

3. List three things the government spends tax money on.

UNIT TWELVE - EARNINGS AND DEDUCTIONS

UNEMPLOYMENT

Unemployment Rates in Canada (for November 2009)

(for November 2009)		
British Columbia	8.3%	
Alberta	7.5%	
Saskatchewan	5.2%	
Manitoba	5.8%	
Ontario	9.3%	
Quebec	8.1%	
New Brunswick	8.8%	
Nova Scotia	9.5%	
Prince Edward Island	11.7%	
Newfoundland and Labrador	15.9%	
Source: Adapted from the Statistics Canada website	Ian 2010	

People are employed if they have a job. If they do not have a job, they are unemployed.

In Canada, about 17 million people 15 years of age and older are employed. Many others want to work but cannot find a job.

The Unemployment Rate

The unemployment rate tells us how many people are looking for a job but cannot find one.

If the unemployment rate is 10 percent, it means that 10 out of 100 people cannot find a job. The unemployment rate is different for each province.

Source: Adapted from the Statistics Canada website, Jan. 2010, http://www40.statcan.gc.ca/101/cst01/lfss01a-eng.htm.

Understand What You Read

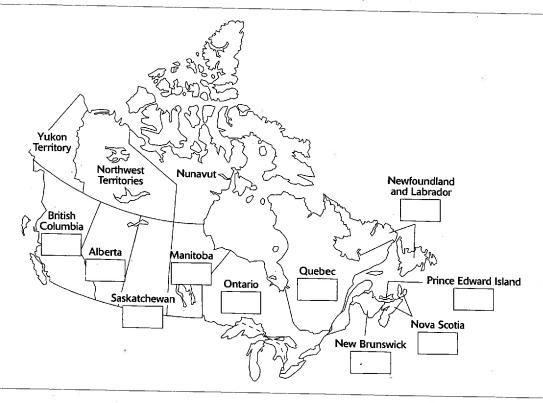
A Answer the Questions

- 1. In November 2009, which three provinces had the lowest unemployment rates?
- **2.** In which region are these provinces (the North, the West Coast, the Prairie provinces or the Atlantic region)?
- 3. In November 2009, which four provinces had the highest unemployment rates?
- 4. In which regions are these provinces?
- 5. Which is better: a high unemployment rate or a low unemployment rate?



Map Work

Write the correct unemployment rate (for November 2009) in each box.



C Partner Activity

1. One student works with Chart A; the other with Chart B. Students question each other to fill in the missing information.

Chart A Canada's Unemployment Rate	Chart B Canada's Unemployment Rate		
1992	1992	1	11.2%
1996 9.6%	1996		
2000	2000		6.8%
2004 7.2%	2004		
2006	2006		6.1%

Source: Adapted from the Statistics Canada website, Jan. 2010, http://www4.hrsdc.gc.ca/.3ndic.1t.4r@-eng.jsp?iid=16#M_1.

2. Students describe how the unemployment rate has changed in Canada since 1992.

THE PEOPLE

	Ancestor:	A relative from a long time ago, like a great-grandparent
	Bank of Canada:	A government bank that helps to keep Canada's economy healthy and also makes Canada's bills
	Bilingual:	Having two languages
	Canada Pension Plan:	A government pension for Canadians who have worked in Canada and have reached the age of 65
	Census:	An official count of the population
	Currency:	Types of bills and coins that make up a money system
	Deductions:	Amounts of money subtracted from income
	Employment Insurance:	A government program that helps people who lose their job (when it is not their fault)
	Gross pay:	Income before deductions
	Immigrant:	Someone who was born in one country, then moved to another country to live
	Manufacturing industry:	Includes jobs that produce the things we buy and use every day
	Minimum wage:	The lowest hourly wage an employer can pay you
	Mother tongue:	The first language a person learns and still understands
	Natural resource:	Something found in nature that can be used, like water, forests, minerals or fish
	Natural resource industry:	Includes jobs that extract natural resources from the land
	Net pay:	Income after deductions
	Official language:	The language the government uses
	Pension:	Money paid regularly to a person, usually after he or she turns 65
	Population:	The number of people living in a country or area
	Property tax:	A yearly tax we pay for living on property
	Royal Canadian Mint:	Makes Canada's coins
	Sales tax:	A tax on products and services we buy
	Service industry:	Includes jobs that serve people with the things they want
	Statistics Canada:	Offers information about the results of the census
	Taxes:	Amounts of money (on income, property and products) that go to the government
	Unemployment rate:	The number of unemployed people for every 100 adults who are looking for work