

IMMIGRATING TO CANADA

by
Canadian Sunshine
2020

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INTRODUCTION

This is a work in progress and will be updated every now and then.

Deciding to move to another country, especially from a developing to developed one is a life changing experience. One that cannot be taken lightly or without a lot of study and preparation. One has to learn everything they can about their destination country before making any serious moves or doing anything irreversible in their country of origin. In Canada we call this being careful to not burn any bridges behind you. This document is written on the basis of emigrating from a developing area such South Asia to Canada. Things are slightly different from developed countries,

Even a fairly simple country to country move such as between Canada and the USA has complications.

In writing this, the writer is trying very hard to not be racist but we have to accept there are serious cultural differences between developing and developed countries. Especially when it comes to relations between the sexes, parent/child relations, business ethics, dealing with taxes, starting a business and many others. .

Why Canada?

Canada has a reputation for being very accepting of people from all nations as well as being a good clean place to live with opportunity for all. Canada has been accepting immigrants for around 400 years and along with the USA, is still one of the main immigrant accepting nations today.

Why does Canada accept immigrants?

Canada is a Social Democracy where the economy is operated on a capitalist basis. A capitalist society generally requires growth in its economy to maintain its prosperity. This has become increasingly difficult for the Canadian people to manage with incomes stagnant and the birth level below the replacement level.. Hence the need for immigrants so the population will continue to grow in a controlled manner.

The details are that in Canada it has become very difficult for only one wage earner to support a family. In most families in Canada, both adults need to work to afford a middle class lifestyle. This has resulted in a birth rate that has fallen below the replacement level as now it is considered normal for almost all women to enter the work force as they reach adulthood.

As well, to make the contributions for government pensions plans and taxes for the medical care of seniors more reasonable, a growing population is also needed. Japan, with a declining population has serious economic issues causing serious issues with financial markets and raising sufficient revenue to pay for the health needs of its senior population. A growing society is usually a prosperous society.

There are some people who feel that growth cannot be maintained forever and eventually it will stop. This is true but the powers that actually control the levers of power do not want to stop now. It will

be someone's else's problem later.

Therefore in order to maintain population growth while the birth rate is below replacement levels requires that a controlled and predictable number of people must be encouraged to move to Canada to maintain that growth. But the right people must be admitted. Canada needs younger people who will work hard just like previous generations of immigrants, who will support themselves and contribute to the growth of the country. Immigrants who are not newcomers of convenience who just want to collect benefits. The process has to be very selective. While there are many millions of deserving unskilled people in the world, Canada has finite resources and cannot take everyone who is looking to improve their economic circumstances.

We need the young, skilled and ambitious who have already proven this. People who will contribute to making the country even greater in the future.

An incredibly important point to remember is that if you are a prospective immigrant, that whether you are admitted is not about you. Whether you are accepted or rejected is of little matter to any of the countries that accept immigrants. The few countries that accept immigrants have many times more applicants than can be reasonably absorbed.

The entire issue for the countries that accept immigrants is whether you will benefit the accepting country. If it is felt that you will be a burden on the society, not contribute your fair share of just shopping for benefits, do not be surprised you are rejected. No matter how hard you want to come.

Older people need not apply as they will consume more medical resources without having paid taxes for many decades.

SPECIAL COVID-19 NOTICE FOR 2020

The Covid-19 Pandemic has caused the world economy to have a major downturn. The worst since 1929. Many millions of people have lost their jobs. In Canada about 3 million people have lost their jobs.

Newly arrived permanent residents are finding it impossible to find work. Even ones who were promised jobs are finding those have disappeared in many cases. Unless you are an Information Technology superstar with years of experience you will have a very hard time to find work.

Whatever you heard before this year about getting jobs in Canada no longer applies and it will not do so for some time. Coming to Canada in 2020 and likely 2021 is more like a trap than can leave you broke.

While many new immigrants resort to “survival jobs” to get by until they can find proper work, those jobs have now all disappeared. About 80% of them are in the part of the economy that shut down. The rest are being taken by the millions of unemployed Canadians.

The amount of money the Canadian government requires an immigrant to bring for 3 months living expenses is no longer anywhere enough. If that is all you brought, you will likely go broke. This writer suggests you bring at least 4 times that amount as well as have enough money to go back if you cannot find work.

The same applies in the USA. Unless you have a job lined up already and you check to make sure it is available again and again, the coming is not a good idea.

Also be aware that only 4 airports have international flights arriving in Canada. Vancouver, Calgary, Toronto and Montreal. If when you come and your trip is not considered essential you will be refused entry into Canada.

If you can get a flight and know you will be admitted, as there is only 1 flight per week to Canada to each airport from any given foreign city. Those flights have become very expensive and are booked for weeks ahead of time. Then when you arrive there will be a mandatory 2 week quarantine at your expense before you are allowed to mingle with Canadian society. We are doing this as Canada was Covid-1 free until people arriving from other countries brought it to us.

This writer feels that it will not be a good idea to come to Canada as an immigrant until at least 1 year after an effective vaccine has been widely available for at least one year. It is doubtful that the economy will not be recovering much until at least 2022.

Also note that a PR newly landed in Canada does not qualify for Canadian medical coverage for the first 90 days in most provinces. If you get sick with anything including Covid-19 you may be facing substantial costs. Make sure you are not infected before coming here. It is OK to wear a mask at this

time.

Check these links to see how the Covid 19 battle is going in Canada

[Canadian National Statistics](#)

[World Statistics](#)

For those thinking of coming to Vancouver

[British Columbia Statistics](#)

When you see there have been no new cases or deaths for several weeks in Canada then the economy will start to recover. But it will not have much in the way of opportunity for those newcomers until an effective vaccine has been available for a year.

As well you need to check the Canadian news regularly. At the end of the next section are links for various Canadian news sources that this writer considers to be fair and balanced sources.

EXAMINE YOUR REASONS TO MOVE TO CANADA

You need to examine your motives for emigrating very carefully. Going to Canada can be a wonderful thing for some. For many people it is the best thing they ever did. For others it has been nothing but a tale of sorrow.

Points to Understand:

1. It is rarely easy to get yourself established in another country. It never has been. In the 400+ people have been immigrating to Canada or what became Canada it has been a struggle to get establish and prosper. But most eventually succeed. It only takes time and hard work.
2. Except for a few positions in the Information Technology and Computer Sciences as well as some skilled trades it is a 5 to 10 year effort to get well established in Canada. Many never do it.
3. While you can have a comfortable life in Canada working for others, you will never get rich that way. This writer made a comfortable living as an employee but 80% of my net worth came from real estate investing and a moonlight job writing software for a startup company that itself was established by the child of an immigrant from India.
4. Many find the best way to doing well in Canada is to start a business. We have a lot of really great success stories of new immigrants doing very well in business they established. Just remember that only 20% of new businesses survive more than 5 years. As well, raising capital to start a business is very, very hard. Banks will rarely loan money for a new business.
5. Coming to Canada as a “fresher” in any field you may as well be unskilled.
6. Other than experience in Information Technology fields or some skilled trades, your experience in a developing country means little in Canada. More on this later.
7. While the government will accept you for immigration based on your degrees from a developing nation, for the purposes of getting a job they are of little value to employers in many fields. More on this later in this report.
8. In the arts, humanities and business fields there is no shortage of highly educated Canadians for those jobs. Even some STEM fields have a surplus of educated Canadians. Shortages of workers are only in certain fields.
9. Canadian wages may look high to you but so is the cost of living. If you see a Canadian wage is say 5 times what you make in your country also consider that housing is also many times more expensive.
10. If you are well to do in your country and have servants, forget having them in Canada. Only the ultra wealthy have servants in Canada. People in Canada may get a maid service in once a year and that will cost several hundred dollars. This writer only gets a maid service or a carpet cleaning service in when their relatives in the USA come to visit.
11. If you expect to be shopping for a new house and new car a few months after arriving in Canada, it is unlikely unless you brought lots of money when you came. Because to get loans in Canada or the USA you have to establish a credit rating here and that takes 2+ years of employment to do.
12. There is a serious shortage of rental housing in some cities. Rentals are hard to find in some

- cities including Vancouver, Toronto and Kelowna.
13. When this writer refers to Vancouver or Toronto, they mean the Greater Vancouver Regional District and the Greater Toronto Area. That is, the city as well as the surrounding cities and communities which could extend for as much as 100km from the downtown area.
 14. If you expect get permanent residence in Canada then not live here, you would be considered a “Canadian of Convenience”. Do not expect to get evacuated by the Canadian government if you get into trouble outside of Canada. As well you cannot live outside Canada and just fly in for medical treatment. You lose your Canadian medical coverage if you are outside of Canada for 6 months and there is a 90 day waiting period residing in Canada for it to start up again. Thought he exact waiting time varies from province to province as medical care in Canada is under provincial jurisdiction.
 15. Prices of housing vary a lot across Canad. Everyone wants to move to a place with lots of job opportunity and less expensive housing. The problem is that where there are lots of jobs, this makes housing expensive. Where there is less expensive housing, there are fewer jobs. In a capitalist country like Canada this is how it works. By the way, note this writer used the term “less expensive”. There is no place in Canada where housing may be considered “cheap”.
 16. If your goal is merely to make a lot of money and little else, then the USA may be a better choice for you. While parts of the USA has expensive housing, most of it has cheaper housing. You move to Canada for quality of life. The downside to the USA is greater levels of crime and that medical coverage is very costly. A really serious medical issue in the USA can bankrupt you even if you do have insurance. But if you are young and healthy the USA will likely make you more money if you can get in.

Examine these links carefully. The answers given are written by people who have immigrated to Canada. With the links that send you to Quora.com there are additional links on the right side of the page.

[Why is Canada trying to attract skilled immigrants from other countries?](#)

[Should I move to Canada if I am well established where I am?](#)

[Is it worth migrating to Canada if I already have a good income?](#)

[What is life like for an Immigrant in Canada?](#)

[Should I move to Canada?](#)

[Do you regret moving to Canada?](#)

[What was your reason to leave Canada after receiving permanent residency?](#)

[How was your initial struggle as a new immigrant into Canada?](#)

[Did Canada live up to your expectations?](#)

[Has anyone regretted moving to Canada by express entry?](#)

It is also very important for a potential immigrant to closely check the Canadian news from multiple sources before coming to Canada so you know what is going on. This writer sees on various forums people who have come to Canada and are now having issues because they never looked to see how the economy is doing.

Here are some sources.

[Canadian Broadcasting Corporation](#)

[Global News Canada](#)

[The Globe & Mail](#) - Considered by many to be Canada's national newspaper

[CTV News](#)

If you are thinking of coming to Alberta, the economy there depends on the price of oil. In 2020, Alberta is in bad shape as the demand for oil have caused the price has dropped below the cost of production.

[Oil Prices](#) - Look for the Canadian Crude Index and for Western Canadian Select. If these are under \$40 the Alberta economy is in poor condition and jobs will be very scarce. If above \$50 then Alberta is doing OK. Consider that the average cost of producing a barrel of oil in Canada at the date of this update is about \$27 but the selling price is \$17. Here is a [link to compare cost of production](#) in various countries

[Unemployment rate](#) - Keep in mind this figure may be up to 6 weeks out of date, In a time of rapidly growing unemployment such as March and April 2020, the true rate may be as much as 3 to 5 points higher than shown. A good rate where there are good job prospects is if it is below 5.5% to 6%. Above that level, then life will be difficult for a new immigrant who is not an information technology superstar.

When this writer moved to Los Angeles in 2001 for a 10 year stay, they read the LA Times newspaper online every day for almost year before going there.

Having knowledge is power. To be uninformed about a place where you are hoping to make your fortune and to spend the rest of your life is either a very brave or very stupid state to be.

WHY TO NOT IMMIGRATE TO CANADA

Weather



Winter in Canada can be a shock for a person from a warm climate. The intensity of a Canadian winter ranges from chilly to ferocious. There is NOT a single place in Canada where the temperature stays above 0°C all year round. All we can say is that if you are not willing to go outdoors in temperatures that can go as low as -45°C then do not come here. While there are some places of Canada that stay above -20°C all year round those have a very high cost of housing for their popularity.

The cities where it is easiest to purchase a home generally have the coldest winters.

On the other hand almost all of Canada has very pleasant summers. Even the cities that are coldest in the winter. Even in the places with very high temperatures like Lytton BC where it can reach +42°C have very low humidity at those times. Generally summer is a time of pleasant breezes and daytime high temperatures in the 22°C range. If you are from a hot and humid climate the summers are like paradise.

Here is a link to the [climate of Canada](#) so you can judge.

Do the summers make up for the winters? Most Canadians never actually think about it. Mostly we just cope with it day to day and try to get outdoors as often as we can in the summer.

Time

Immigration is not a rapid process Integrating into a new country is not an instant process. For people outside of the Five Eyes nations¹ the process can take years. People from a developing country can seldom step right into a middle class position as soon as they arrive no matter their previous status unless they are wealthy and are not seeking employment. Only Information Technology and Computer Science superstars with years of experience can expect to step into a reasonably paying position relatively quickly.

There are many reasons for this and these will be dealt with later in this report.

Immigration and integration is a process that some are lucky at and get into a good situation within a year. But the majority have always needed 5 to 10 years before they are where they thought they might be when they got here. It has always been that way. Only a lucky few have gotten around it. Some never get beyond the level of the “survival” job. All you are getting in coming to Canada is a chance to compete with the local people to hopefully attain the sort of lifestyle you were more getting in your country of origin.

The good news is that once one has gone through the hard work at lower than expected wages, because Canada tries to select entrepreneurial people, immigrants often go right past the average Canadian in income and prosperity. Ending up more prosperous than average. The writer’s empirical observations gives them the impression that a larger percentage of 20 year+ immigrants are home owners than the population as a whole. Home ownership is one of the signs of success in Canada.

Cost of living

When a potential immigrant is learning about Canada they see what the average wages are. They often see the minimum wage as being a fortune compared to where they are at the time. At the time of writing in BC the minimum wage has risen to just above \$13.00 an hour. However they fail to consider purchasing power.

With high wages come high living costs. Companies that bring you products in Canada are paying those high Canadian wages to their workers as well which makes everything more costly than you may be aware of.

In some Canadian cities there are few houses under \$800,000. Here is a link showing what [C\\$1,000,000 buys you in various Canadian cities](#)

The more house you get for C\$1,000,000 the harder it is to get a job that can pay for it.

¹The USA, UK, Canada, Australia and New Zealand. Called this as they share intelligence information very closely. If you mess up in one of them, you have messed up in all five of them.

Rent in Vancouver and Toronto is \$1500+ a month for a one bedroom apartment. The cheapest housing in most areas is a “basement suite” in a home. This is where a homeowner converts the basement or cellar of their home into a separate living unit. But in places like Toronto and Vancouver, these are still over \$1,000 per month to rent. The disadvantage is these do not have a lot of sunlight in them and the owner is usually living on the floor above you with not the best soundproofing.

Food is also expensive. Even something like a single can of beans is over \$1.00.

Here is a link to a web site where [advertising flyers for various stores are published](#). These are the sale prices, not the regular prices which will be a bit higher.

Just remember that many food items sold by weight in Canada are advertised by the pound and not by the kilogram . One pound is only 454 grams. This makes them appear to be a lot cheaper than they really are. Have a look and see how that compares to where you live

How about the USA

The USA has the advantage that wages there are generally higher than in Canada for high skill jobs. But survival jobs pay way less. But if you are highly skilled and experienced, the USA is the place if your main goal is making the most money possible.

American employers are also quicker to hire people to give them a chance but are also quicker to fire underperforming employees as well. Job security is lower.

On the other hand the employer your medical insurance is tied to your job. You will likely have to pay the first 20% of your medical insurance each month and the employer will pay the other 80% of the premiums. Your 20% will be from \$80 to \$300 per month depending on your age. Some employers will also pay the other 80% for your spouse and children but most will not. You may have to pay the full amount for your spouse and children.

The charge to insure your spouse will be the same as for you. Each child will cost from \$200 to \$400 per month depending on the coverage you select.

But that is not all. You have so-pay and deductibles to worry about.

When this writer worked in the USA their policy had a 20% co-pay and a \$3,000 deductible.

That is, I had to pay 20% of every single medical bill myself before the insurance paid the rest. Until the amount I spent each year totaled \$3,000. Then once I had spent \$3,000 in co-pays then everything was fully covered. You can get a cheaper policy if you go for a higher co-pay or higher-deductible. Some people have policies with a deductible of \$10,000 in order to get affordable monthly premiums.

So if you and your spouse both get sick you can find you have to spend \$6,000 plus your portion of the premiums each year for medical. While in Canada you pay between C\$0 and C\$75 a month per adult with no copays or deductibles.

If you are young strong and healthy you can do well in the USA. But you get a chronic medical condition or a crippling injury they will rob you blind. Medical debt is one of the main causes of bankruptcy in the USA. Because the USA does NOT have a medical system. They have a medical industry. One dedicated to making as much money as possible.

As well, in the USA if you lose your job and it came with medical insurance then while you can keep the policy for 90 days, the employer no longer pays the 80% of the policy they previously paid. You have to pay that while at the same time as looking for work.

There are in some states non profit organizations that combine insurance and providing medical services. These organizations do not operate everywhere but where they do, they have the lowest cost high quality coverage. One such organization operating in California, Washington State and some other places is [Kaiser-Permanente](#).

This writer used Kaiser-Permanente from 2008 to 2010 and after dealing with 4 other medical coverage providers, I found they were the only organization that equaled Canada for overall quality of medical care. They were the only ones that did not try to extra bill me for physician services after going to an in network emergency room. This writer was very pleased with the quality of service.

With US insurance you are only covered if you go to a specific group of physicians and hospitals. If you go elsewhere, you will not be covered. Where they operate Kaiser-Permanente have the largest group.

You may wonder why I am going on about US medical insurance,

My point is that while the pay in the US is higher and the taxes a small amount lower, than Canada, the medical industry in the USA is very good at taking back the entire difference and more if you get seriously sick or injured.

The other big advantage of the USA is they do have a lot of places with nice mild winters. The big reason this writer lived in the Los Angeles area for 10 years. For a nice warm winter and a hot summer with very low humidity all year round. For a well paid engineering job as well. Once you are a Canadian citizen you are also free to temporarily work in the USA in a certain number of specific occupations and with a specific set of qualifications. This is called TN Status. But you ABSOLUTELY MUST be a Canadian citizen, Being a PR will not suffice. This writer used TN Status to go to Los Angeles legally. See this [link](#) for more details.

The good news is you can combine your years working in the USA with your Canada Pension Plan and Old Age Security for your pensionable years of service

If you are used to hot humid summers and mild winters, then Florida and south Texas are good and have cheap housing. On the other hand, each place in Florida and south Texas gets hit by a major

hurricane every 20 years,

HOW TO IMMIGRATE TO CANADA

US Citizens

For a US citizen the easiest way to move to Canada is TN Status under the USMCA. But this is ONLY for jobs in specific fields and you have to have a specific set of educational credentials. This is for temporary work only. You must have a job offer in Canada for this. See this [link](#) for more details

Otherwise you have to apply the same ways that people everywhere else in the world have to apply.

The good news is you can combine your years working in Canada with your US Social Security for your pensionable years of service

Everyone else

You can immigrate to Canada without the need of an agent or consultant of any kind. The process is complicated but if you have the intelligence to have the educational qualifications needed to qualify for immigration, you are intelligent enough to figure it out yourself. This writer almost suspects the complexity is part of the test to see if you are sufficiently intelligent.

Here are replies by the best people to tell you. People who have actually gotten Permanent Residency in Canada.

[What is a step by step procedure for Canada express entry?](#)

[What is the step-by-step procedure to apply for Canada PR?](#)

[What step-by-step process should I follow to file a Canadian PR application without any external help from a consultant?](#)

Here are Immigration Canada links. These are free links from the Government of Canada. There is no attempt made to sell you anything.

[Immigration Canada Home Page](#)

[How Express Entry works](#)

At this web site is a tool you can use to see how many points you can score for getting Express Entry. This is only a tool and NOT an application. No record is kept of the results. You can estimate your language test scores. But be honest if you do not have perfect English or French. If you fool this tool you are only fooling yourself. Yes it is kind of complicated but that too is part of the intelligence test.

[Comprehensive Ranking System \(CRS\) tool: skilled immigrants \(Express Entry\)](#)

You will also have to look up your National Occupational Classification (NOC)

[You do that here.](#)

Once you apply you will get an invitation to immigrate if the score on your application is of the best scores from the submitted applications. The score to be invited lately has been around 470 but for the April 30 draw was 452. You can see what the score needed to be selected in the latest round was.

[Express Entry rounds of invitations](#)

At this link you will find the previous draws

[Express Entry results: Previous rounds of invitations](#)

PATHS TO IMMIGRATION

TN Status

Express Entry

Regular Immigration

Family Sponsorship

International Education

WHERE TO LOCATE

The Toronto and Vancouver areas are the most popular places to land in Canada for new immigrants. Why?

PRO

- There are more jobs in these two cities than anywhere else in Canada. Especially the Toronto area.
- Many jobs have next to no demand at all anywhere outside of Toronto
- These two places are where many (but not all) information technology jobs are located.
- Vancouver has a less harsh winter climate where snow is rare.
- A new Canadian resident is more likely to find people there of their own ethnic background which means it is easier to find familiar foods, etc.
- They are both very clean and desirable places to live.

CON

- The cost of housing is very high whether buying or renting. These cities are tied as the most expensive in Canada for housing.
- Rental housing is very hard to find as the vacancy rates are very low due to high demand. You may have to settle for less than you expected to get.
- In the central cities they are very crowded by Canadian standards.
- The traffic is horrific by Canadian standards.
- They are large cities and your work/home commute may be very long from where you can afford to live.
- In the rush to live their own lives, the people there may appear to be cold and unfriendly. People rarely speak to each other casually on the street. Canadians prefer to leave a personal space around themselves which makes them seem distant. Though if you appear to be in trouble or need help, most will be happy to stop and help you.
- These cities are always under construction due to a high growth rate.
- The medical systems are good but sometimes experience overcrowding due to the government just cannot build more facilities fast enough.
- The same applies to the transportation systems.

[Which city would you recommend to newcomers; Vancouver, Toronto or Montreal?](#)

GETTING WORK IN CANADA

CANADIAN LABOR MARKET

There is a Canadian government web site where you may look up the sort of position you will be seeking in Canada at this [link](#).

Enter your desired occupation in the window marked “Occupation” and click Search.

Trend analysis

Explore the market

By occupation ▼

Learn more about an occupation you are interested in: wages, outlooks, education, skills needed and so much more.

Occupation

Province/territory, city or postal code (optional)

Search

As an example I entered Accountant. And got the following result.

☰ Summary

Accountant in Canada

Find key facts and figures about working as an accountant. The following information is applicable to all Financial auditors and accountants (NOC 1111).

The screenshot shows a navigation bar with tabs: Summary, Description, Wages, Outlooks, Jobs, Requirements, and Skills. The 'Outlooks' tab is selected. Below the navigation bar are three main content panels: 'Description', '\$ Wages', and 'Outlook'. The 'Description' panel contains text about the role of financial auditors and accountants, with a 'Learn more >' link. The '\$ Wages' panel shows a median wage of \$33.65/hour in Canada, with a 'View wages >' link. The 'Outlook' panel shows that the job outlook varies across Canada, with a 'View outlook >' link.

Click on the tab
“Outlooks”

Scroll down to where it says “Summary”. Here is an example of what it will say for accountants.

Summary

BALANCE: Labour demand and labour supply are expected to be broadly in line for this occupation group over the 2017-2026 period at the national level. The section below contains more detailed information regarding the outlook for this occupational group.

If the summary says Demand and supply are in balance this means there are enough Canadians to fill the available jobs. That while a new immigrant may find work in their field, it will be a struggle as you will be competing with local candidates. Canadian experience will be needed to get started. One may need to work for a few months to a few years at a survival job and be prepared to locate elsewhere in Canada.

If it says “surplus” then there is little hope at all for a new immigrant to get work in their field until there have acquired a lot of Canadian experience as well as Canadian educational credentials. Until then they may find they need to spend years at a survival job until they qualify. This field includes the “soft” fields like the arts and humanities as well as some business fields because Canadian students consider these easy fields in school and there tends to be a surplus of graduates.

If it says “shortage” then a new immigrant with the right education and 3 to 5 years of relevant work experience will likely find the work they want fairly quickly with good pay. But they still need to be aware that there is not equal demand for a given occupation in all cities. One also needs to check out

the Outlook for each province.

Feel free to look around this site. And see what the requirements are for various occupations in Canada, the pay and so forth. On the wages tab there are all expressed as an hourly rate. This is the gross pay before all taxes and other deductions are made, They are NOT what you will see on your pay slip. Because everyone has a somewhat different set of tax deductions, pay is always quoted as “gross pay”. “Net pay” is what you actually end up with to spend.

To convert the hourly pay to annual pay, multiply by 2000 as there are about 2000 hours in a standard Canadian work year.

[What salary should I expect in Canada?](#)

Foreign Education Credentials

Many fields require you to get your credentials recognized in Canada. Without this you will never get more than the lowest possible position in your field. Look on the “Requirements” tab to see what you have to do to qualify for a position.

Many jobs will require you to go to school for several years while others will accept you with no additional training as well.

The issue is that while your degree from a developing country may have the same title on it as a Canadian degree, do not think for a minute that they are considered equal by a Canadian employer. A Canadian interviewing you for a job does know that there are some good schools in the developing countries, there are also a lot of bad ones. And they have no motivation to bother finding out which.

This is written on the basis of engineers as this is this writer’s field. However it applied to most other fields as well. Do note that American and Canadian standards of education are the same. Where you see “American” below, it applies to Canada as well. Here are some things Canadian employers do know:

[Why are 80 % of Indian engineering graduates not employable](#)

[Why can't most Indian engineering colleges produce employable engineers?](#)

[Only 7 per cent engineering graduates employable: What's wrong with India's engineers?](#)

[Are Indian engineers employable?](#)

[What-is-the-difference-between-American-and-Indian-engineering-education](#)

[What is the difference between American mechanical engineer and Indian mechanical engineer graduate?](#)

What are the differences between Indian universities and American universities?

If you are moving to Canada because you could not get work in your field there, you will find an even harder time of it here.

A developing world education requires 3 to 5 years of relevant experience before you will be seriously considered for a job. Your degree does not get you hired. It is assumed you will have the required degree. Your degree gets you the job interview,

To actually get hired depends on your skills. What you can actually do contribute to the bottom line of the company. A person candidate from a developing country needs 3 to 10 years of experience with a record of actual accomplishments doing real world things. Your title or position means nothing.

Most Canadians while there are in school, get experience in their field either through paid employment, internships, volunteer work in their field or hobby work. If you are a fresh graduate (do not use the word "fresher" in Canada) and have not obtained experience while in school or done extensive lab work (Canadian universities offer extensive lab work in the STEM fields) then your application will not receive much attention. What you know how to do gets the job.

Here, an engineering graduate is expected to be close to being an expert on CAD software and will have done some design work on their own computers. The better ones will have also done their own basic car repairs, own at least a basic set of hand tools, know how to use basic power tools and have a passion for engineering. They will not have gone into the field because their parents pressured them or merely for the money.

Myself I went straight out of school and in engineering to work in aviation. Though I had to start at the bottom doing repairs at first. But I had already been doing car repairs for some time and had a knack for them. I was also a self taught aviation expert. I was able my first day on the job to generate one billable hour of work for the company. By the end of the first week they were making a profit on my paid work time.

In a low wage country companies can afford for newly hired workers to need a few months to learn the practical skills needed to be productive. So the schools over there apparently do not teach a lot of those as far as we can tell. But here, in a high wage country, new hires must be productive immediately. Employers cannot afford anything else.

What it takes is to above and beyond what the school requires you to do. What the school assigns for work is just for the degree, It is what you do on top gets you the good jobs. The ones who do are not motivated to do more are the ones employers here feel do not really want to be in that field. They are there from parental pressure or money.

They are the ones that in engineering that document and test the work of the ones that love their work. When I have interviewed engineers for a position, we hired one that has a lot of outside of school experience and he was great. Innovative and talented.

One can get this experience several ways.

- Work - Part time work , preferable in the field of your major at school but otherwise in something that works you hard. I have a cousin the worked part time trough the school year as a cable TV installer and in the summers on a paving crew laying down roads. This was before personal computers were readily available. Myself I worked a nit at a filling station with repair shops and though I was hired to pump gasoline, I was often in the repair area doing electrical repairs as I was already talented at those and the mechanics hated doing electrical work.
- Internships - I knew another person was deciding between a medical administration field and a different field. A 3 month part time internship at a hospital cured them of wanting to go into medical administration and went into the other field which they were already an expert. Their problem was that the school has pretty crummy internships available to they made sold calle and arranged their own internship.
- Volunteer Work - Applyig the field of their learning to help out charities. Like an accounting student would do auditing for charities for free in order to improve their skills.
- Hobby Work - By building things while in school and even selling some of them, for a profit I learned a lot of valuable skills.

My point in telling this is to make sure that your know that the “fresher” who has no experience doing anything but play video games and chasing the opposite sex has little hope against most Canadian graduates. Experience is a must.

Licensing

CANADIAN EXPERIENCE

The bane of the immigrant in trying to find work is that they get turned down for lack of Canadian experience. But how can you get Canadian experience without a job. The thing is they are not talking about only job specific experience but life experience. Jobs do not only have a job specific experience set but most also have a cultural component.

People from developing countries come from a culture that is different, often radically different than in Canada. Where things that are normal in the work place there may be a crime in Canada. Or at least will cause shame and embarrassment in Canada. Most employers have seen this many times and stay away from new immigrants until they have learned to be Canadians through menial employment.

While people with Information Technology and Computer Science skills and a few years experience may be able to easily get work here, in most other fields, especially business fields it can take 5 to 10 years before you have the work you may feel you deserve.

Unlike what you may have heard, outside of Information Technology there are NOT many thousands of high paying jobs just waiting for immigrants to take them.

For example, in the fields of management, almost no one is going to hire an immigrant from a developing country into a position or responsibility immediately. What will happen is that an immigrant with management experience will get is a basic job as an assistant clerical worker or the like to see how

they adapt to the Canadian workplace. While this writer knows this does not apply to everyone, we have heard a lot of stories about poorly adapted new immigrants.

Problems with customer service is one. Some new immigrants think they are doing the company a favor by refusing to assist customers with issues and that their job is to squeeze every dollar from the customers and to give back nothing when the customer has a problem. Not understanding that the Canadian way is that we know a satisfied customer will tell 2 or 3 other people. While a dissatisfied customer will tell at least 11 other people and spray negative reviews all over Yelp and other Social Media. It is better to keep the customers satisfied and if you feel the customer is making an unreasonable demand to pass the customer up the chain to a supervisor.

Instead this writer has experienced a new immigrant in trying to be good for the company cause issues that drove me away for life from that business. I remember in one case when I took a coupon into a pizza place that was a week away from expiry. But the clerk refused to accept it saying they had new coupon books come out a few days prior and that deal was no longer any good. In spite of the coupons not being expired. Not understanding that the issuing of new coupons does not negate the unexpired older ones. They also refused to ask anyone else and insisted they were right. So I walked out and in my further 9 years living in that area I never went there again. Not giving my the advertised deal cost the company probably \$500 in business.

Another time at my favorite chicken place they had a 3 piece dinner I picked up at the drive through several times. They one day when I got it, when I got home there were 3 wings in the box. Someone new to the country thought they were doing the company a favour by cheating the customer. I never went to that location again. That franchised location lost a lot of business.

It happened at my employer even. I had to once fly to Europe because a customer who bought a \$100,000 system from us complained the wood boxes were falling apart. When I inspected them I found there were 4 screws along the seams instead of the required 7 screws. And no evidence of glue. I had to authorize a new \$100,000 system to be built and shipped to this customer.

On getting back I found that a new immigrant worker has decided to do us a favor and only put in 4 screws and no glue in the joints to save the company money. He thought he was doing us a great favor and save us a few hundred dollars a year. But he did not know these systems were used in many places and had to endure being shipped all over the place in trucks and they were subjected to a lot of vibration. I had to explain we were not stupid and we put in 7 screws for a reason as well as a few cents of glue in each seam. Explaining it cost the company \$3,000 to go to Europe for 36 hours on the ground and \$100,000 to build the replacement for the customer and we had to eat \$3,000 more in freight for the second system. We did not fire him but we surely put the fear into him that if he did not precisely follow the build plans we would sue him for the loss he incurred. That if the workers wanted to make third world quality we would pay third world wages.

My point is that this issue was cultural. He assumed he thought we were being extravagant.

Another is women in the work place. In developing countries, women often have a different role than here. People from some countries are fine with a female manager or boss. But some people go crazy

over this. Those people cannot see women as anything but subservient to men. If allowed to supervise a department the relations with female workers goes down hill and soon there are protests all over the place. Others are nice about it but engage in unwanted flirting and the like. Until a worker has years of Canadian experience to adapt to the Canadian/American attitude to women in the work place they are not promoted to positions of supervising other workers.

This is especially true for human resources. Human resources work is rarely offered to an immigrant from a developing country due to the different culture.

It is also known that in some cultures, government rules are something to be worked around. Where rules are meant to to enrich government workers so they can be avoided. For example, in Canada, slipping a bit of cash will NOT make a dirty restaurant kitchen problem go away.

That taxes are not meant to be cheated on. An accountant in Canada works both for the employer and the Canada Revenue Agency (CRA). Their job is to accurately account for all the company revenue and the legitimate expenses incurred in making that revenue. Then to use all legal means possible to minimize the taxable profit. To find every legal deduction. Then to uncomplainingly pay the required taxes on the actual profit. In Canada taxes are not a rake off the government takes to make politicians rich. It is the cost of civilization.

The Tax revenues of the varies levels of government in Canada re what made Canada the sort of country that the immigrant wanted to come to. If we allowed people to import their developing world attitudes to Canada, Canada would soon turn into the sort of place the immigrants left. If an immigrant likes Canada better than their old country they have to contribute to keeping it that way. To use their old country attitudes in Canada, they may as well have stayed there. They will have a lot of conflict if they do not do business the Canadian way.

Then there is an imperfect understand of English, especially colloquialisms. We call all of these things “soft skills”.

This sort of thing is what Canadian Experience means.

Here are some links to other people’s views on this matter:

[Why do employers in Canada ask for ‘Canadian’ job experience?](#)

[If no Canadian experience means no job in Canada then why are there skilled immigration programs in Canada](#)

[Why in Canada requires Canadian experience if you just landed as new immigrant?](#)

HOUSING

There is no place to live in Canada where housing is cheap. As well, a place having lots of job opportunities will have expensive housing. Places with less expensive housing like Halifax, also have fewer job opportunities. The biggest Canadian cities with what Canadians feel are reasonably priced housing are Montreal, Winnipeg, Edmonton and Calgary. But to an immigrant from a developing country these are still expensive.

As well, in the Vancouver and Toronto area rentals are expensive and scarce.

[Accommodation in Canada](#)

Rental

Understand that where a listing says “room” they are renting just one room. Also understand there are many fake listings. Something that sounds too good to be true will be too good to be true. Not all Canadians are good people. We are like people anywhere else.

90% good people

9.9% jerks (rude people)

0.1% evil people

Read these links before looking for rentals anywhere in Canada.

[Avoiding scams](#)

[Preventing fraud](#)

[Avoid Apartment Rental Scams](#)

[Rental scams](#)

Also do a google search for “rental scams in Canada”

[Vancouver rental listings](#)

[Toronto rental listings](#)

[Renting your first apartment by the Government of Canada](#)

[What documents do landlords ask for?](#)

[Finding accommodation in Canada](#)

[Important Things to Know When You Rent a Home or Apartment in Canada](#)

[Renting: The Complete Guide to Toronto Rentals for Tenants](#)

Purchase

[Here's what \\$1-million homes look like in 16 Canadian cities](#)

Mortgages

CANADIAN LIFE

FRIENDLINESS

While Canadians may be considered a friendly people, you would not know this to observe people on the streets. In public Canadians maintain a “personal space” around themselves, They do not casually initiate conversation with strangers. They need to have a specific need before they will bother someone else. Like a need to ask for directions.

This Canadians being polite and not wanting to intrude on the personal space of others without a really good reason.

Though if a person appears to be in trouble or need help, most (but not all) Canadians will not hesitate to offer help without being asked. Most of us are also quick to call for the police or other assistance if we see the need.

However once we have been introduced to someone, we will be very friendly people.

Overall Canadians are like people everywhere:

90% really nice people

9.9% Jerks

0.1% Evil

The last are why we have police and prisons.

CANADIAN CUSTOMS

THE POPPY

While Canada has few restrictive customs there is one that if you do not follow it, you are thought to be disrespecting those who gave their lives to make Canada the nation it is today. Especially the two times Canada got involved in

horrendous wars to stop the spread of tyranny in the world. New immigrants tend to forget this as it is rare for anyone to mention it to you.



The custom is that from late October to November 11 every year you do honor to these people by wearing a “poppy”.

Failure to do so will cause some people to say things like immigrants have no respect for Canada. No physical action will occur and there

will be no penalty but failure to wear one will cause words to be spoken behind your back. On the other hand, for an immigrant to wear one will show that they respect Canada and its customs and that they appreciate being here.

Poppies are sold pretty well everywhere from late October to November 11th. There may even be young people in military uniforms selling them on the streets. A donation of \$2 to \$5 is suggested to pay for them. However it is alright to reuse one from the previous year. The reason you might not is that they tend to get lost easily.



Some people buy a poppy pin that will last essentially forever. These cost from \$5 to \$10. This writer has one.

Here is a group of Canadians in November wearing their poppies at the Remembrance Day ceremony in their community.

As part of this custom it is also good to observe a minute of silence for one minute at 11AM on November 11th to

remember when the guns went silent at the end of World War 1. At that time, if you live in a larger city, you may hear artillery fire and military aircraft flying overhead. Starting from around 10:30 AM your time, CBC TV will broadcast the ceremony and many Canadians will tune in to watch. If you are working that day it is considered normal to stop work for at least the minute of silence. Many others go to the ceremony in their community. School children have that day off and some businesses close. But it is not a mandatory holiday.

Canada lost a lot of good people, especially in the Royal Canadian Air Force but also including the Navy and Army in putting down the Nazi scourge. To show the minimum level of respect to wear the poppy will help you assimilate better in Canadian society.

You can tell when it is time to wear the poppy when you see TV news broadcasters and politicians wearing it. Like this Canadian politician to the right. You need not wear it after November 11th until the next year.



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Here are some links

[What are some Canadian customs that foreigners might think are bizarre, and why?](#)

HAGGLING

Some new Canadians come from societies where haggling over the price of most things is a way of life. In Canada there are places where haggling is accepted and others where it is simply not done. There are no laws against trying to negotiate a better price on something. It is just that it is customarily not done at many places.

Most store selling new merchandise are operated by employees who have no authority to haggle. You will not be dealing with the shop owner. At these places, from small shops up to large department stores, the price you see is the price for the item. You have only choices. Pay the price or do not buy the item.

One chain of used clothing stores, Value Village, is very large and the owners are in the USA. There is no haggling there.

In addition there is a tax on almost all goods and services that is NOT included in the price. This ranges from 5% to about 15% depending on the province. They are called GST, GST+PST or HST depending on the province. Some things like basic groceries are free of tax. In some places children's clothing and school supplies may be exempt. There is GST on restaurant and take out cooked meals.

[CANADIAN SALES TAX RATES](#)

These are not optional. The seller is required to collect these taxes.

Haggling is also considered in bad taste for professional services as things like the cost of a dentist is not covered under the Medical Services Plan.

Haggling is acceptable when purchasing a house or a motor vehicle. Without haggling you will not get the best price. Haggling can also be some at small shops selling used goods where the owner may be there. But not all of them.

You can sometimes do some bargaining on the cost of repairs like car repairs.

If you are engaging a contractor to do improvements to your home or place of business, some negotiation on the price is also possible as this is not being done at a store.

JUNK DISPOSAL

In Canada you do not dump things you no longer want by the side of the road. However it is getting common to see junk furniture by the side of the road in areas where new immigrants have recently moves to in Canada. This writer lives in one such area and there is almost always rubbish like this on the street. The writer took these pictures while out for a walk near their home.



Traveling overseas this Canadian has noted that in many other countries people have little room to store unwanted items. In response the cities have trash collection once or twice a day. Where every other collection or so they take larger items. As well there are often people that will simply take away any possibly useful items.



This is not done in Canada. Trash collection is only once a week and they only empty the standard trash cans. The regular trash or garbage pickup does not handle larger items. Most cities and towns only have a large item trash pickup once a year.

As well, there are few people who go round looking for used items on the street for salvage. Labour is too expensive here to properly refurbish such items into a useful state.

Instead, when you buy new furniture most stores that offer delivery often also offer to remove your old furniture for you. This is especially true for mattress stores.

If you do not have this done then to get rid of large items you are supposed to hire a large items disposal service to take them away for you. Other people rent a small truck for a half day to take their old furniture to the city waste facility.

Dumping on the streets is illegal and can result in hundreds of dollars in fines.. Places where there are repeat offenders will often have cameras set up to catch perpetrators. When they do this they will often investigate to see who purchased the items originally. As well, if anyone sees you doing this dumping Canadians will not hesitate to call the police to report it. Remember that almost everyone carries a smartphone these days with a quite good camera in it. This writer themselves has caused a dumper to have to take back their trash

Old furniture just dumped on the street will often sit for weeks as an ugly eyesore before the city sends

a larger truck to take it away. Also note many items have serial numbers and the identity of the purchaser can often be traced by the city. Dumping is considered an anti-social act. A conviction for even a minor crime like this can be a negative if the immigrant later applies for citizenship.

Do not think you are giving away something that might be useful for a poor person. Or that salvagers will pick them up. If you have such items you can call a charity for pickup but realize that even poor people do not want broken down rubbish furniture when Ikea sells new furniture cheaply.

You may be from a low wage country where people go looking for such items and wages are low enough to make refurbishing such items is worthwhile. Most old or broken stuff is not economically repairable in a high wage country like Canada and few low wage earners here are sufficiently skilled..

The writer's point is that what may be a normal custom where you lived before may be a crime here and this is one example. We like our Canada to stay neat and clean. That is one of the attractions for immigrants to come here in the first place.

BUYING A CAR

In spite of all the advertising you hear about easy credit for buying a car² in Canada it is actually difficult to get a loan to purchase a car if you have no credit rating. It takes about 2 years to establish a credit rating sufficient to get a car loan in most cases. Before then you can generally only get a car loan if someone else in Canada with a good credit rating will "co-sign" the loan. That means the person co-signing agrees to make the payments if you fail to make them.

This is a serious legal responsibility for the co-signer as the lender WILL go after them if you fail to make your payments. As well, causing the co-signer to make payments for you is a fast way to lose a friend, even if they are a relative.

Also note that if you have a loan on a car you are required to have full insurance, including collision coverage until the loan is paid off. As well you are not permitted to use the car for commercial use (like driving for Uber) without special commercial insurance coverage nor can you sell the car except through a licensed dealer who will ensure the lender is paid.

Leasing a car carries lower payments but you are only renting the car for a certain time. This is only available to people with a very good credit rating. More on leasing later.

For most immigrants, if you want a car quickly, and you do not have a co-signer, then you are going to be buying for cash. An old car nearing the end of its life. Most cars now last about 300,000 or so

²By car, we also include any motor vehicle including trucks, motor cycles or any other transportation that requires a license to operate and carries a number plate issued by a province or territory.

kilometers. Cars with 230,000 to 260,000 kilometers can be found for around \$2,000 or less. It would help if you know how to do car repairs or know someone who does.

You want a fairly plain car has no special performance features. Performance cars are often driven very hard by their previous owners. It is hard to go wrong with a Honda Civic or Toyota Corolla. Though this writer has had good luck with their Ford Focus and the Chevrolet Cavalier.

Buying a car is a whole subject on its own for getting a good price. On new cars, dealers will try to sell you many additional things for the car like paint sealer, upholstery protector, undercoating, extended warranty, special wheels and the like for hundreds of dollars each. Though each of these you can do later for a fraction of the price.

Say no to all these additions. If they say it is already on the car then tell them to take them off. They cost the dealer very little anyway. If they refuse, get out of the chair and start for the door. Leave if you must. All you are willing to pay is the negotiated price for the car and the government required taxes and fees. They may want to add on a \$500 fee for documentation. That takes a clerk 20 minutes to complete. As well, that is a part of their normal overhead. Part of the cost of doing business. This is worth no more than \$50. This is a common trick on used car sales.

[Buying A New Car In Canada: The Ultimate Guide](#)

[Canadian New Car Buying Tips & Advice](#)

[HOW TO BUY A CAR IN ONTARIO, CANADA AS AN IMMIGRANT](#) - The process is essentially the same in the rest of Canada.

[Buying A Car In Canada: The 3 Questions You Need To Answer](#)

If you are going to finance a car you may not be able to until you have established a credit rating in Canada. This can take up to 2 years of paid work to obtain. The cheapest way to finance this is through a bank or credit union.

Dealer financing is very convenient but it will cost you more. You will see advertisements for 0% financing. To get this you have to have an excellent credit score and the car price will be for the full MSRP (Retail Price). As well it may only be available on the higher profit deluxe models. Not the lower cost one you want. Dealers try hard to sell you their financing as they get a commission for that. They will try to sell you on a low payment and then barely mention they are selling you an 8 year contract.

As well to pay the lowest price never trade in a car on which you still owe money.

The car salesman, no matter how friendly they are, is not your friend. Then once you thought you have settled everything they introduce you to the F&I (Finance and Insurance) office. Here is where dealers make their biggest profit. If you have bank or credit union financing already arranged, they will try very hard to make it look like their financing is cheaper even though the interest rate is higher.

These are US links but this sort of thing is the same in Canada

[Surviving the F&I Office](#)

[What is the F&I office?](#)

LEASING

Dealers try to sell you on leasing. As the payments are lower and you can get a new car every 3 years. In this you are just buying the use of the car for a certain number of kilometers. You never own it. If you drive it more than the agreed number of kilometers they will charge a large fee when you turn in the car at the end of the lease.

Also note that car leases do not include maintenance, fuel, tires, insurance or any other operating costs.

You will have the option to purchase the vehicle at the end of the lease but the price at that time and your lease payments made, will be a fair bit more if you just bought the vehicle originally. Leasing only makes sense in the long run if you are able to claim the vehicle as a business expense. Where you can claim the portion driven for business use from your income taxes.

[Leasing vs. Buying](#)

[Buying vs. Leasing A Car – What’s Better?](#)

USED CARS

[Everything you need to know about buying a used car](#)

[HOW TO BUY A USED CAR](#)

SCAMS

If you are not familiar with Canadian/US slang, the word “scam” means that the offer being made by the seller is fraudulent.

Remember what the writer said earlier in this document about how 0.1% of Canadians are evil. Like people in any other places, some Canadians are also no good.

There are some fraudulent sellers of used cars. If a seller has a fantastic low price but says the car is a long way away and they will ship it to you for approval. If you do not like it, they will let you send it back. You just need to pay the cost to an escrow service that will not release the money until you approve the car. If you do not like it, you can send it back and your money will be refunded.

There is no car. The money you send their phoney escrow service will be gone and you will not get a car. Here are some links.

[Avoiding Scams](#)

[Fraud Protection Tips](#)

[How to Avoid Scams When Browsing Private Used Car Listings](#)

[The anatomy of a scam: How far fraudsters will go to steal your money](#)

[Buying a used car or truck? Steer clear of scams and fraud](#)

FINDING CARS TO BUY

Here is a good web site for finding the new or used car you want.

[AutoTrader](#) - The writer has purchased three cars that they found through this site. They list both new and used cars from both dealers and private sellers.

[Craigslist](#) - Mostly private sellers - Choose the site for where you live. Sometimes good deals are found here but 10% or so of the listings are scams. They also list housing, jobs and general merchandise. I found my last job, one of my cars, a bicycle and the place I lived in from 2003 to 2010 from ads on Craigslist.

FAMILY EVOLUTION