



Snapshots™

NEWCOMERS: WORKING IN CANADA

Foreign Credentials in Canada

Finding work will be a high priority once you arrive in Canada. The governments of Canada and the provinces and territories, as well as immigrant-settlement organizations, offer a number of services to help you do just that. But to make your job search as effective as possible, there are some things you should know about the Canadian job market.

First off, your work credentials, education and employment experience may not have direct application in Canada and may not be widely accepted. In fact, it may take time to build the qualifications and work experience you need to land your preferred job. So, you may have to settle for something alternative at the outset.

You can have your credentials assessed before you come to Canada through the federal government's Foreign Credentials Referral Office. (Go to [Immigration & citizenship](#) for more information.) It takes time and money, but if you can get your credentials recognized before you come to Canada, your job hunting will go much more smoothly.

Also, about 20% of the jobs in Canada are in “regulated” occupations. That means if you want to work in a regulated profession or skilled trade, you have to be certified or licensed and registered with the appropriate provincial oversight body. That, too, takes time and money.

Regulated Occupations

Regulated occupations are found in fields that are considered crucial to the overall well-being of society such as health care, financial services, law and legal services, and engineering. Or they may be skilled trades. That means in those occupations, the standards of competence and practice are established by legislation and professional associations oversee their application.

As such, when you apply for work in these fields, you will face a level of scrutiny that non-regulated occupations don't. These professional bodies or associations will have the power to determine if you are qualified to practice your profession or trade in the province in which you have made your new home. You may be required to demonstrate your competency in English or French; you may have to pass an exam and/or work for a period of time under supervision. You will have to pay the fees to be licensed or certified and you may have to become a member of the oversight organization.

In that regard, it pays to do some homework before you come to Canada or upon arrival. If you are involved in a regulated occupation, you should contact both the professional body in your country of origin as well as the professional body in your province of residence. There may be agreements in place between Canada and your country of origin that will improve your chance of working in your profession or trade in Canada.

Non-regulated occupations

Non-regulated occupations do not require certificates, licences or membership in a professional organization. It will be up to the employer to decide if your education, work experience and skills are suitable for the job that is offered. The employer may ask for evidence of your skills and education, but that will be to determine if your credentials fit the requirements of the job.

Working Regulations

Canada has a number of laws that protect you, as the employee, and defines the role of the employer. As you begin your job search, understanding the responsibilities of both the employee and the employer will make the process easier.

The legal ability to work in Canada

First off, you do not have the legal right to work in Canada if you do not have the proper documentation. To work legally, you must have permanent resident status or a temporary work permit. You must also have a Social Insurance Number (SIN).

If you do not have those documents, contact [Citizenship and Immigration Canada](#).

Responsibilities of employees and employers

When you become employed in Canada, you are entering into a contractual relationship with an employer. Both you and your employer are subject to federal and provincial labour laws that govern this relationship. These laws and regulations set standards for:

- Health and workplace safety;
- Minimum wage;
- Hours of work;
- Parental leave and annual paid vacations;
- Reasons for dismissal; and
- Civil rights. Employers cannot treat workers unfairly based on gender, age, race, religion or sexual orientation.

For more information on employee rights governed by federal legislation, go to this government of Canada website at [Standards and Equity](#).

For the laws governing employee rights in the province or territory in which you live, go to:

[Alberta](#)

[British Columbia](#)

[Manitoba](#)

[New Brunswick](#)

[Newfoundland and Labrador](#)

[Northwest Territories](#)

[Nova Scotia](#)

[Nunavut](#)

[Ontario](#)

[Prince Edward Island](#)

[Quebec](#)

[Saskatchewan](#)

[Yukon](#)

Your responsibility is to do the job for which you have been hired. Your employer may give you an offering letter or job description. But in any case, you will want to make sure you understand what is expected of you, the hours you will work and amount you are paid.

Regulated Payments from Employment Income

When you are employed in Canada, your employer must deduct certain payments from your paycheque. These deductions go not to your employer but to the government to provide future benefits to you. The main deductions are:

- **Canada Pension Plan (CPP) and Quebec Pension Plan (QPP).** The Canadian government introduced CPP and QPP in the 1960s to provide retirement income for Canadian employees. While the details of the two plans were essentially identical until 2011, the contribution rates for the QPP have been changed to a certain extent as detailed below. You make contributions only on your annual earnings between a minimum and a maximum amount (these are called your pensionable earnings). The minimum amount is frozen at \$3,500. The maximum amount is set each January, based on increases in the average wage in Canada; for 2017 the maximum amount was \$55,300. For the CPP, the contribution rate on these pensionable earnings is set at 9.9%, split equally between you and your employer. If you are self-employed, you pay the full 9.9%. The maximum contribution for employers and employees in 2017 is \$2,564.10 each. If you are self-employed, the maximum contribution is \$5,188.20. Your contributions are based on your net business income (after expenses). You do not contribute on any other type of income, such as investment earnings. The funds are invested by the CPP Investment Board, a quasi-government body, and returned to employees

in the form of monthly payments. For the QPP, the contribution rate will be 5.175% for employees and employers in 2017 to a maximum of \$2,797.20 each or \$5,594.40 for the self-employed. QPP funds are invested by the Caisse de dépôt et placement du Québec on behalf of the contributors. You can receive your CPP/QPP in a lesser amount at age 60 or delay taking it until age 70, when you get a greater amount. The maximum monthly pension you can receive is about \$1,000 a month. For more information, go to [Retirement Pension](#).

- **Employment Insurance (EI).** EI is a federal government program that is designed to provide you with benefits should you lose your job. You contribute to the program – currently \$1.73 per \$100 of eligible income to a maximum of about \$51,300 annual salary – through payroll deductions. How long you receive benefits is determined by a complicated formula and where you live, but EI typically offers benefits for a period of six months to a year.
- **Old Age Security (OAS).** OAS is not a pension in the usual terms since it is not based on income or work experience. It is really a social benefits program delivered by the federal government and eligibility for benefits depends on residency in Canada. Generally, if you have lived in Canada for at least 10 years when reach age 65, you will be eligible for a partial pension; if you have resided in Canada for 40 years, you will receive a full pension, currently about \$570 a month.
- **Other Deductions.** Your employer may also make other deductions from your paycheque, depending on the programs and benefits it offers to employees. Many of these programs are voluntary, but some are not. For example, if your employer offers supplementary health and medical insurance, usually through an insurer, you may be required to pay a portion of the premium from your paycheque. Your employer may also offer a supplemental pension or retirement plan administered by a pensions specialist that matches any contributions you make to the plan. Also, your job may require to join a labour union; in that case, union fees will be deducted from your salary.

Once you become eligible to receive CPP and OAS installments, the benefit amounts will be based on the number of years you have spent in Canada.

You should speak with your employer if you have any questions about deductions coming off of your paycheque.

Finding a job in Canada

Where to go for help

Finding a job can be stressful at the best of times, but finding one in a new country can be even more daunting. Fortunately, there are a number of organizations and websites that are designed to help you.

And, if you had your credentials and experience assessed before you came to Canada, you will be a step further ahead in the process. If not, don't worry; you can do it now.

So, where should you begin your search? You can get an overview of the job market and your employment outlook by visiting [Job Bank](#). This government of Canada website provides a wealth of information, including a large database of jobs available in Canada. You can also open a "Job Seeker" account to tailor your job search.

Provincial and territorial governments also have websites for newcomers that include employment information. So, visit the website of the province in which you live.

[Alberta](#)

[British Columbia](#)

[Manitoba](#)

[New Brunswick](#)

[Newfoundland and Labrador](#)

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[Quebec](#)

[Saskatchewan](#)

[Yukon](#)

Finally, there are the organizations, mentioned in the [Organizations and Programs for Newcomers](#) section, whose goal is to help you make your way in Canada. Their counselors can guide you through the process and help you navigate the Canadian job market. For an immigrant-serving organization near you, go to [Immigrant services in your area](#).

If you have a specific field in which you want to work or a company for whom you would like to work, you should also visit the relevant companies' websites. Often they will list available jobs – and it will give you a sense of what those companies are looking for and how they operate in Canada.

Applying for job

You will no doubt be required to submit a résumé or curriculum vitae (C.V.) detailing your education, work experience and qualifications. Your potential employer may also ask for a cover letter, which will give you a chance to explain what you bring to the position. You can find help building your resume at [Job Bank](#).

If there is a good fit, your application will lead to a job interview and then, possibly, a job offer. Before you are hired, however, your future employer may ask for references, people who know your work habits and can speak to your integrity. You will want to have your references ready.

Getting Canadian work experience

Your job search will be easier if you have Canadian work experience, which is difficult if you have just moved to Canada. If you find this is getting in the way of finding a job, consider volunteering or accepting an internship in your field of work. Not only will you gain Canadian experience, but you will also meet people who have knowledge of the field and who can become your mentor and promoter.

For more information on volunteering, visit [Volunteer Canada](#).

This is another instance in which your local immigrant-settlement organization can help. They will know about paid internship programs as well as employment bridging programs that help professionals in certain sectors gain Canadian work experience, get their credentials recognized and get professional licences.

Building your network

Often the people you know are the best way to find a job. Your family, friends and acquaintances may know of jobs and they may be in a position to recommend you. So, talk to them about your job search.

Or, it may make sense to join a professional organization or association. By attending their meetings and conferences, you will meet others with similar interests and concerns. Your fellow members may be able to help you navigate the employment waters. You will also learn about your industry, how it operates in Canada and where the employment opportunities are. And, finally, you can add it to your résumé. For a directory of Canadian business and trade associations, visit [Industry Canada's](#) website.

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