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Immigrants need cash in hand and have to be prepared for tradeoffs, sacrifices

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MONTREAL - Newcomers to Canada, get ready: being mentally prepared to make sacrifices or tradeoffs when you arrive on these shores is very important, immigrants who have already made the jump told a recent Royal Bank poll.

The survey found that 58 per cent of Chinese and South Asian immigrants who responded named emotional preparedness as the key for newcomers adjusting to life in Canada.

A big part of that mental preparation is also the key for meeting financial challenges that can await immigrants, according to one recent arrival.

"When anybody comes here, I think the requirement is that they must have \$15,000 for immediate expenses," said Ash Ghose, who came from India in 2004 and works in insurance at RBC (TSX:RY) in Toronto.

"The first two or three months are fine, but if you do not have any source of income coming in after four or five months then the panic sets in."

Ghose, who trained as a mechanical engineer but notes that "all my life I have been a salesperson," said he sold off everything he owned in India and came over with two suitcases and some paintings.

"I built everything from scratch here, but that is something one has to be mentally prepared for."

The RBC poll also found that 47 per cent of immigrants surveyed conducted online research to understand more about life in Canada.

Judy Sillito of the Edmonton Mennonite Centre for Newcomers said any research that can be done before arriving is helpful, but added that immigrants need an "openness to the unknown." She also said immigrants aren't always prepared for the sticker shock of living in Canada.

"They get here and find out it's not so easy to make a lot of money and have enough to live on, much less send a lot home," said Sillito.

"There's absolutely no way to explain that to someone who hasn't been in Canada."

She said another surprise for immigrants is finding out how much time new Canadians can spend at work.

"When you come to a new country and you have to work and day job and a night job and do weekend

work, it really takes a toll on the family," said Sillito, whose organization serves 10,000 immigrants a year.

Mikal Skuterud of the University of Waterloo said immigrants tend to be older and much more educated than Canadian-born workers, but they often have to take jobs that pay less than their education would imply they should earn.

"Their unemployment rates are not that different from Canadian-born workers," said Skuterud, assistant professor in the university's department of economics.

"They do get jobs and they get jobs quite quickly but they're not very good jobs. They're what immigrants refer to as 'survival jobs.' They appear to get stuck in these jobs. They have a very low propensity to move out of these jobs and get into the track or career they were trained for."

Statistics Canada's 2006 census found that a recent male immigrant with a university degree earned \$30,332 yearly, versus \$44,545 for a Canadian-born man with a degree.

Nick Noorani, a motivational speaker and consultant who helps immigrants integrate, said it's essential to have the proper language skills, especially on the job. If you're an immigrant and a sales manager, you need to have the same language skills as a Canadian-born sales manager, he said.

Immigrants need to consider what other skills they have to find work, he said, adding his background was in advertising but he turned to publishing when he came to Canada.

"You need to have a Plan B," said Noorani, chief executive of Destination Canada Information Inc.

"When we come here as immigrants we are so focused on, 'This is what I used to do and I want to continue doing only that.' That leads to a problem."

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