

Canada

An everyday guide to
expatriate life and work.

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Quick facts¹

Capital: Ottawa

Population: 40 million

Major languages: English and French

Major religions: Christianity

Currency: The Canadian Dollar

Time zone: There are six time zones in Canada, from GMT -8 in the west to GMT -3.5 in the east.

Emergency number: 911

Electricity: 110 volts, 60Hz. Standard plugs are flat two-pins, or plugs with a third round grounding pin.

Drive on the: Right

¹https://www.statcan.gc.ca/en/subjects-start/population_and_demography/40-million

Overview

Progressive and well-developed, Canada has a history of being warm and welcoming to expats. With its gorgeous and diverse landscapes and modern cities, it's no wonder that it remains a favorite destination for expats from around the world.

The country's excellent healthcare is universally celebrated, as is its high quality education sector. Those coming from traditionally Western societies will enjoy little to no culture shock, making settling into Canadian society a simple task for most. Expats relocating to Montreal in the province of Quebec may find it a little harder to adjust, as French is the primary language, thanks to its French colonial history.

Perhaps the biggest hurdle for new arrivals will be the winters, which are long, unforgiving and harsh, especially in the northern regions. Canada nonetheless has great infrastructure to deal with the cold and those living in the southern and coastal areas can still enjoy warm summers.

This guide to Canada will hopefully set expats up for an easy start in the Great White North. It covers everything from healthcare, visas, schools and climate, to its people, social and business etiquette, and systems.

Getting started

Climate and weather

The most noticeable aspect of Canada's climate is its incredibly harsh winters, especially in the bitterly cold north and interior. Thankfully, most of the population lives in the warmer regions, such as southern Ontario and the coast of British Columbia.

The most populated areas, most of which are near the United States border and far away from the Arctic Circle, have short but hot summers. Across the vast grasslands of the Canadian Prairies, temperatures are known to fluctuate.¹

¹<http://wikitravel.org/en/Canada#Climate>

Visas

Citizens from countries on a visa-exempt list will be able to travel to Canada freely, as long as they have an Electronic Travel Authorization (eTA) and a passport. United States residents don't require eTAs.

Those looking for a more long-term stay in Canada will need to get either a temporary or permanent residence visa. While the former is straightforward, the latter can be quite daunting, with applications completed through either the country's federal or provincial programs.¹

Accommodation

When it comes to accommodation in Canada, expats will be spoiled for choice, although it may be more difficult to find a place in the country's biggest cities. To ease the process of finding suitable housing, most expats enlist the help of a real estate agent.

Apartments are typically found closer to the more expensive city centers, with standalone houses built further away in the suburbs and often closer to schools. Townhouses (terraced housing built over two or three floors) and semi-detached houses can also be found in city suburbs.

Places for rent are advertised in the local classifieds, online property portals or rental agency websites. Sometimes, rent will include utilities like heat, water and electricity, but this isn't always the case, so it's best to clarify before signing any

agreement. Upon signing, tenants are usually required to pay a deposit worth one month's rent.

Leases normally last for a year, although shorter agreements can be negotiated. If deciding between a furnished and unfurnished apartment, it is best to make sure with the landlord. In Canada, "unfurnished" can mean anything from a few basic appliances to absolutely nothing.²

Schools

The Canadian school system is highly regarded. For children aged six to 16, education is compulsory, except in the provinces of Ontario, Manitoba and New Brunswick, where the leaving age is 18. Parents in search of a good school can consult the Fraser Institute's useful annual report cards on both public and private schools.

School is divided in two, with elementary school generally including grades one to seven, and high school finishing at grade 12, except in Quebec. In order to qualify for university, students in Quebec must finish a two-year program after grade 11 at a collège d'enseignement général et professionnel (CEGEP).

Public schools are free for expat children with a residence permit. There is no universal Canadian curriculum as public schools are administered separately by each province, with learning material corresponding to each region's demographic. This is most apparent in Quebec where the language of instruction is French.

Far more expensive options are international and private schools. These establishments can craft their own curricula, with international schools usually offering foreign curricula such as that of the UK, France and Germany. These schools boast smaller class sizes, modern facilities and a more diverse selection of extra-curricular activities. Alternatively, those parents who want a more faith-based education will be happy to know there are schools that incorporate religious value systems.³

¹ <http://www.cic.gc.ca/english/newcomers/about-pr.asp>

² <http://www.cic.gc.ca/english/newcomers/after-housing-rent.asp>

³ <http://www.expatarivals.com/canada/education-and-schools-in-canada>



Culture

Canada is geographically the second largest country in the world and with a long history of welcoming migrants, it has a multicultural population that embraces a wealth of customs and traditions. This makes it difficult to generalize about Canadian culture. Nevertheless, there are many aspects of Canadian life that make it unique.

There are those who identify with the indigenous people of the land, such as the First Nations, Métis and Inuit, and the importance of holding onto these customs and beliefs remains to this day.

The arrival of settlers, mainly French and English, saw a large European influence come ashore. The province of Quebec, in particular, is drastically different from the rest of Canada. It has never let go of its French roots, with many residents preferring to speak French and live lifestyles more akin to their European forefathers.¹

Language

The two official languages spoken in Canada are English and French, with nearly 20% of the country being proficient in both. The latter is predominately heard in Quebec, so it's best for expats heading to cities like Montreal to take a crash course in French to avoid any language barriers.²

Social etiquette and cultural faux pas

There aren't too many things to worry about for Westerners when it comes to adjusting to life in Canada. Without any dramatic differences, expats should ease right in. However, here are some tips for venturing into the Canadian social scene.³

- Canadians are generally warm and genial towards foreigners. But they will quickly become prickly if foreigners confuse their country with the United States.
- Don't be surprised to be kissed on each cheek, similar to the French, when greeting a Quebecer. This is common practice between friends and family. However, take note that Canadians in general appreciate their personal space.
- While punctuality is important to Canadians, it's vital not to arrive too early for social occasions either. Instead, rather be on time or just a few minutes late.
- It's appropriate to present a gift when invited for dinner.

Chocolate and wine will be well received. Flowers are also a good option.

- If offered wine, don't start drinking until everybody has been served and the host proposes a toast.
- Canadians love the great outdoors, despite the freezing temperatures, and are especially fanatical about ice hockey and lacrosse. It may be worth learning the rules to these sports as going to games with family and friends is a popular activity which expats may soon come to enjoy.

Eating

Contemporary Canadian cuisine is strongly influenced by its colonial past and resultant divisions. As pioneering Europeans moved west through the lands of the First Nations, they relied on simple yet filling dishes from ingredients they could find in the wild.

Similarly, northern Canada, ever threatened by the harshness of the weather, has a short growing season, meaning much of their sustenance comes from preserved foods and Inuit diets. In contrast, the cuisine in Quebec is more refined and enjoys inspiration from its roots as a French settlement. Interestingly, Chinese-Canadian restaurants are prevalent throughout the country as a result of Chinese immigration during the early years of colonization.⁴

Because of this diverse range of styles and traditions, there is no one defining characteristic of Canadian cooking. There's no special dining etiquette either, with table manners reflecting the general habits of Western countries. Tipping around 15% of the bill is expected, and considered extremely rude if not done.

Drinking

Drinking isn't fundamental to any of Canada's mainstream traditions or customs. Instead, it's associated with various social events and enjoyed at parties, while watching sport or simply while relaxing. Beer is a favorite, but wine and spirits are also enjoyed. In fact, Canadians are said to drink 50% above the global average. That said, there are "dry communities" where the sale of alcohol is prohibited. There's also something of a coffee culture in Canada, perhaps due to its long and biting winters, with chains such as Tim Hortons and Starbucks proving ever popular.⁵

¹ <http://www.commisceo-global.com/country-guides/canada-guide>

² <http://www.expatarrivals.com/canada/culture-shock-in-canada>

³ http://www.ediplomat.com/np/cultural_etiquette/ce_ca.htm

⁴ <http://www.foodbycountry.com/Algeria-to-France/Canada.html>

⁵ <http://wikitravel.org/en/Canada#Eat>

Holidays

There are various statutory holidays that occur in different regions and provinces of Canada. However, dates such as Canada Day, Good Friday and Labor Day, amongst others, are universal. Additionally, it's fairly common to see employees get days off for non-official holidays like Easter Monday, Victoria Day, Thanksgiving and Boxing Day.⁶

New Year's Day – 1 January
Good Friday – March or April
Canada Day – 1 July
Labor Day – September
Christmas Day – 25 December

Transport

Getting around Canada is extremely easy thanks to a good public transport system and reliable road infrastructure. Most people use cars, especially in the more rural areas where neighbours can be a good few kilometers away. Cars are relatively inexpensive, but expats will need to acquire a Canadian driving license after a few months in order to drive legally.

Due to Canada's vast size, intercity travel often consists of flying, while others may choose to use the safe, comfortable and extensive train system. Hopping on a bus will mean longer journeys, but at a much lower cost.

Registered taxis, on the other hand, are perfect for urban travel, running on a regulated meter fare. Cycling is also popular, with lots of cities and towns promoting this mode of transport with bike lanes. Lastly, traveling along the country's long coast can often be achieved via a ferry.⁷

Getting in touch

Canada has a well-developed communications sector, but access is variable owing to its large landmass. Mobile phone coverage has become more popular than landline usage, while connecting to the internet is straightforward.

Telephone

Landline service providers vary across the different provinces. Bell Canada serves Ontario and Quebec, Bell Aliant in Atlantic Canada, SaskTel in Saskatchewan, Telus in British Columbia and Alberta and Bell MTS in Manitoba. Other telecommunications companies include Rogers, Telebec Quebec and MTS Allstream. Installation takes just a few days.

When it comes to mobile services, prepaid packages aren't very common in Canada, with many providers preferring to offer contract deals. Some of the biggest mobile service providers include Bell, Rogers and Telus.⁸

Internet

High speeds are available throughout the country, especially in the major cities. As can be expected, quality does drop when moving to the more rural areas, especially in the unforgiving wilderness of the northern territories.

The most popular service providers depend on the province, as different companies have licenses in different provinces. Internet service providers in Canada include, amongst others, Telus, Sasktel, Bell, Videotron, and Eastlink.⁹

Postal Services

Canada Post is the primary state-owned postal service. It allows customers to mail documents, shop online and organize shipping arrangements. Despite some slow speeds and lack of reliability, many still continue to make use of it due to its low costs, accessibility and wide coverage throughout Canada. Alternatively, private companies like FedEx offer faster delivery and greater reliability.¹⁰

⁶ <http://www.thecanadianencyclopedia.ca/en/article/national-holidays/>

⁷ <http://www.cic.gc.ca/english/newcomers/after-transportation.asp>

⁸ <https://www.statista.com/statistics/467190/forecast-of-smart-phone-users-in-canada/>

⁹ <https://www.whistleout.ca/Internet/Guides/best-internet-providers>

¹⁰ <https://settlement.org/ontario/daily-life/communication/postal-services/how-do-canadian-postal-services-work/>

Employment

The job market

First off, those looking to work in Canada will need a permanent residence permit or a temporary work permit. While the general job market has been sluggish, good opportunities still exist for qualified professionals, especially in the service, manufacturing and natural resources sectors.

The ever-expanding technology sector offers opportunities for expats with digital and social media experience, while there are also numerous openings for engineers and logistics experts. Administration and HR jobs remain in demand, as do those in marketing, finance and sales¹

Income tax

Taxation in Canada is relative, using income brackets to determine tax contributions. Most of the time, taxes are automatically transferred from salaries. Expats are considered a resident for tax purposes if they are in the country for more than 183 days a year. They will be taxed on income earned internationally as well as locally.²

Business etiquette

Those familiar with Western-style business culture will take easily to the corporate culture in Canada. Unlike their neighbors to the south, Canadians tend to be less confrontational in their communication. Choosing rather to be reserved, polite and tactful, they are nonetheless direct when they need to be, viewing evasiveness as suspicious.

There is less emphasis placed on hierarchy, with top management appreciating input from all levels of the company. Punctuality is valued while gifts are not. The latter can even be considered inappropriate. It's also important to be prepared with solid facts and figures, as businesspeople will not be swayed by expressive or emotive pitches.

When meeting somebody, it's normal to shake hands and introduce oneself. Men will extend their hand to a woman, sometimes before she extends her own. As befitting its French identity and history, people in Quebec often kiss once on each cheek. However, this should be avoided in the business environment. As there are areas with a heavy bilingual presence, it is recommended that French translations are provided, especially in major cities like Montreal. As far as dress is concerned, semi-formal is acceptable. For more

corporate occasions and senior meetings, a more formal approach is preferred.³

Retirement

There's no formal retirement visa for Canada. The best option for expats would be permanent residency status, with retirees in particular benefitting from Canada's great healthcare system. Alternatively, residents of certain countries can visit Canada each year without a visa if they stay for under six months. While living in Canada is quite expensive, it can still be a cheaper option for citizens of the United States. But for others, it's admittedly quite costly and would require a fair amount of investment.

Finance

Currency

The official currency is the Canadian Dollar (CAD), which is divided into 100 cents.

Money is available in the following denominations:
Notes: 5 CAD, 10 CAD, 20 CAD, 50 CAD and 100 CAD
Coins: 5c, 10c, 25c, 1 CAD, 2 CAD

Cost of living

The cost of living in Canada can be very high when staying in the major city centers, especially in Vancouver and Toronto. Here, property and rental prices can be astronomical. This can be reduced dramatically by moving a bit further out into the suburbs.

Tuition is free if expats choose to send their kids to public schools. On the other hand, private and international schools can take up a fair chunk of the budget. Expats without permanent residency or a work permit will have to pay for their children to attend public school. This can also end up being incredibly costly.

The healthcare system in Canada is widely celebrated. Those wishing to make use of it will need a health insurance card, the application for which takes about three months to be processed. It is highly recommended that expats have private medical insurance, not only to cover for this period but also for services not offered under public healthcare like dental visits and prescription drugs. Prices are steep when it comes to grocery shopping, alcohol and cigarettes. Getting around isn't exactly

¹ <https://www.randstad.ca/hot-jobs/>

² <http://www.cic.gc.ca/english/newcomers/after-money-income.asp>

³ <http://www.expatarrivals.com/canada/doing-business-in-canada>

cheap, although the public transport system is excellent. Those who choose to drive must, by law, insure their car, which can also cost a fair amount.

Cost of Living Chart

Prices vary across the country but the list below shows average prices in Canada for August 2023.¹

Accommodation (monthly rent)

Three-bedroom apartment city center CAD 2,700

Three-bedroom apartment outside city center CAD 2,300

Groceries

Eggs (dozen) CAD 4.32

Milk (1 liter) CAD 2.79

Rice (1kg) CAD 4.43

Loaf of white bread CAD 3.31

Chicken breasts (1kg) CAD 14.94

Eating out

Big Mac Meal CAD 13 Coca-Cola (330ml) CAD 2.55

Cappuccino CAD 4.83 Bottle of local beer CAD 7

3-course meal for two at a mid-range restaurant CAD 90

Utilities

Mobile Phone Monthly Plan CAD 56.45

Internet (average per month) CAD 85.43

Basic utilities (per month for small apartment) CAD 199

Transportation

Taxi rate (per kilometer) CAD 2

Bus/train fare in the city center CAD 3.25

Petrol/gasoline (per liter) CAD 1.61

¹ https://www.numbeo.com/cost-of-living/country_result.jsp?country=Canada

Banking

The banking systems in Canada are safe and consistently seen as some of the best in the world. The six biggest banks are the Royal Bank of Canada, Toronto-Dominion Bank, Bank of Montreal, Scotiabank, National Bank of Canada and the Canadian Imperial Bank of Commerce. Opening an account will be relatively straightforward, with authorities requiring a Social Insurance Number (SIN) supported by a work permit, temporary residence permit or confirmation of permanent residence. If expats have all the correct documentation, they will be able to get a SIN at a Service Canada establishment. Service Canada allows citizens to access a myriad of government services and benefits.⁴

Health

Expats can apply for public health insurance, known as Medicare. It's a universal system funded through taxes, providing accessible medical services at a very high standard. Unfortunately, waiting times can be long. While emergencies are attended to immediately, one may have to wait anything from four weeks to six months for a consultation or procedure. Expats will need a social insurance number and a health insurance card, with application forms found online or at pharmacies, hospitals and doctors' rooms.⁵

Private Medical Insurance

The estimated waiting period may be up to three months when applying for public health insurance, so it's best to have private insurance for cover medical care during this time. Private insurance will also cover costs for treatments not included in public healthcare, such as dental care, physiotherapy, prescription medications and optometry.⁶

Emergencies

Expats can dial 911 in the event of an emergency. The number covers police, fire and medical services, with paramedics being well-trained and efficient.⁷

Pharmacies

Pharmacies are ubiquitous in Canada. They can be found in grocery stores, large department stores, or attached to hospitals. Once medication has been prescribed, it's easy to acquire it. It's suggested to keep receipts in order to claim from public or private insurance.⁸

Health Risks

There are no major health risks associated with travel to Canada.⁹

Vaccinations

There are no specific vaccinations required. Expats should be up to date with routine vaccinations, including measles, mumps, rubella, diphtheria, tetanus, pertussis, polio, chickenpox and flu.¹⁰

⁴ <https://www.canada.ca/en/employment-social-development/corporate/portfolio/service-canada.html>

⁵ <https://www.canada.ca/en/health-canada/services/health-care-system/reports-publications/health-care-system/canada.html>

⁶ <http://www.expatarrivals.com/canada/healthcare-in-canada>

⁷ <http://www.expatarrivals.com/canada/healthcare-in-canada>

⁸ <http://www.expatarrivals.com/canada/healthcare-in-canada>

⁹ https://wwwnc.cdc.gov/travel/destinations/traveler/none/canada?_cid=ncezid-dgmaq-travel-single-001

¹⁰ https://wwwnc.cdc.gov/travel/destinations/traveler/none/canada?_cid=ncezid-dgmaq-travel-single-001