

## DILEMMAS

# Show him the money? First, he must show the credentials



**SUSAN PINKER**  
PROBLEM SOLVING

**Dear Susan:**

I am 43 and have been an account manager with a major bank for 14 years. Earning in the low 40s, I feel I am underpaid and have almost no room to move up.

This may be because of my limited education. I only have a high school diploma and I also lack a financial planning designation (education is not my strong suit).

What I enjoy most about my job is the clients, and what I enjoy least is the sales pressure, which I feel is not always in the best interest of clients.

As I am the main earner in the family, I am finding it hard to decide what to do next. Who can assess my career needs and help me make the right decision?

--Banking on it

**Dear Banking,**

You have already assessed your career needs and you are spot on: You need more education. Without it, you'll be stuck where you are.

You can start to work on an undergraduate degree in the evenings or through distance education, so you don't have to quit your job. Sometimes, big employers, such as banks, have programs to help their employees upgrade. Many universities offer help for mature students or those with English-as-a-second language, or learning problems, if any of these

issues is an obstacle to returning to school.

More education will bring you several benefits. You'll be in the running for promotions at the bank, you'll learn cool facts and you will become more literate.

The latter is nothing to sneeze at -- and not only because your letter was full of spelling and punctuation mistakes.

In 2002, Daniel Boothby, a Montreal researcher, published a study in conjunction with Statistics Canada and Human Resources Development Canada based on a sample of 5,660 Canadians.

It showed that a single year of extra schooling can boost your position and earnings.

Not only that, employers seem to have a way of assessing reading and writing skills, picking out the more literate employees for plum assignments. Studies have confirmed that literacy has an effect on earnings.

Mr. Boothby also found big gender differences.

Women were more likely to have jobs for which they are overeducated, and men are more likely to reap the benefits of extra schooling, probably because of the vast differences in the fields and occupations that men and women choose (an engineer with an MBA earns more than a teacher with an M.Ed).

The only advice I can offer on that score is that a degree in philosophy, religion or theology will earn you less money than one in commerce. The rest is up to you.

**Dear Susan:**

After leaving an 18-year abusive marriage, I spent eight years upgrading my qualifications, pursuing undergraduate and graduate degrees,

culminating with a masters degree in criminal justice.

I now want to use this knowledge in a profession but I am severely frustrated in my job search.

I have applied more than 150 times for federal and provincial positions, as a parole or probation officer, but with no luck. I have been advised to apply for temporary work, which I have, but with no success.

Volunteering in these departments holds promise, I was told. However, I cannot afford to volunteer while I maintain the "survival" job I need to pay off my \$40,000 student loan.

I am convinced my education, employment, life, internships and volunteerism are pertinent. Yet, I am no better off attaining my career goal than when I began my education. At 50, I am so tired of fighting to achieve, and very tired of living in poverty. Do you have any advice?

--Bootstraps

**Dear Bootstraps,**

It would appear the federal government hires most of its staff from an existing pool of employees and consultants. The trick for you is how to dive in.

As soon as I read your letter, I checked the federal government's site to see what you might be facing (<http://www.csc-scc.gc.ca>, or <http://www.jobs.gc.ca>). Finding my way around was Kafkaesque: Departments were embedded within agencies, agencies within commissions, and each seemed to have its own set of enigmatic rules. If an insider hadn't told me, I would never have known that Corrections Canada is an agency under Stockwell Day's Public Security Commission.

Like much of the public service, it recruits from a stable of employees. In

no time, I discovered that they need parole officers in Drummondville, Que., and Abbotsford, B.C., (paying \$54,000 to \$68,000 a year). But, sure enough, you already have to be an employee in the hiring institutions to be considered. (If I wanted a change of pace, psychologists are needed in the prison system, at \$64,000 to \$74,000 a year, but you need to live near Laval, Que., or Abbotsford to apply.)

There are lots of arcane rules about who is and isn't eligible for these jobs, but the principle seems to be that you have to get your foot in the door first. Only then does it open a bit wider.

So how do you jam your foot in? After all you've accomplished, it seems churlish to tell you to lower your standards, but that's how you do it.

On the Public Service Commission site, there is a recruitment campaign with a splashy banner that reads "I want to launch my career," and a picture of a smiling blonde who looks to be 30 at most. Several openings are listed,

including border guards and programs officers. As a way to get started, I suggest you apply and write exams for the ones that have even the slightest appeal.

Even if these seem to be targeted to new graduates "launching" their careers, it's illegal to discriminate against someone based on age.

According to a recent survey, almost 15 per cent of Canadians feel they've been passed over for precisely that reason, but you'd expect the government to be especially wary of that gaffe.

Leave no stone unturned, and don't lose hope. You may already know that your home province, Alberta, posts profiles of hiring in every field (<http://www.alis.gov.ab.ca/occinfo>), and if you search by title you'll discover that new jobs for parole/probation officers are expected to grow at an average rate of 1 to 2 per cent annually, meaning about 15 to 25 jobs should be created each year.

There's little reason why you shouldn't be able to land one of these, or one in a related field -- also listed on the site -- especially as you're a woman, one of the groups targeted under the recently enacted Public Service Employment Act.

This new federal law is supposed to strip down the layers of bureaucracy to create a "barrier-free staffing regime," according to Maria Barrados, president of the Canada's Public Service Commission.

This might be news to you. If you try these leads and still feel "complete hopelessness and the belief that [you've] been singled out for misfortune," as Franz Kafka wrote in *The Metamorphosis*, then contact the Public Service Commission and your MP to let them know that not only are you not working, neither is their equity program.

*Susan Pinker is a psychologist and writer.*  
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