

Living on the Margins: Economic Security Among Senior Immigrants in Canada

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ABSTRACT: The percentage of the elderly poor has begun to rise in Canada, with single elderly women with limited familial supports and immigrants representing the most vulnerable. Rising poverty is associated with shorter average life spans, and greater risk of illness and disability, more family stress and greater physical, psychological and social illness. The accumulation of poor health, lack of housing, rising unemployment, and lack of family care providers creates a series of interconnected issues requiring a new policy dialogue be opened up about understanding and resisting the variegated forms of inequality in later life.

KEYWORDS: Economic Security; Seniors; Immigrants; Canada; Inequality

Introduction

An aging population and high levels of income inequality in Canada have given rise to conflicting accounts of the economic status of Canada's older population. On the one hand, there are, what Banting and Myles (2016, 511) refer to as "income inequality deniers" who document an overall rise in income growth across the country, which they see as benefitting Canadians in their

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senior years.⁵ This view says that many older Canadians, those ages 65 and up, are doing ‘relatively well’ in retirement as they have access to government income supports and have been able to accumulate sufficient resources and savings over their lifetime to allow them economic self-sufficiency (Grant, 2016). On the other hand, there are those who dismiss this view, noting that the percentage of seniors living in low-income households has increased from 12 percent in 2005 to 14.5 percent in 2016 (Grant, 2016). Proponents of this view argue that rising income inequality threatens the economic well-being of older Canadians and forces seniors in low or near-low income to be vigilant in managing and resolving economic insecurity.

Immigrant households tend to be clustered either at the high or at the low ends of the overall wealth distribution (Morissette and Zhang, 2006; Zhang, 2013). For senior immigrants, income divergence tends to be most distinct among recent immigrants, disabled immigrants, older immigrants who arrived as seniors, and female migrants who live alone (Dalglish, 2008; Preston, Kim, Mandell et al., 2013).⁶ In attempting to explain these gaps in income divergence, studies have found that the accumulation of economic, social, and/or cultural disadvantages over time, makes some senior immigrant individuals and groups more vulnerable later in life than other senior immigrant individuals and groups (Preston, Kim, Mandell et al., 2014, 2013; Rowe and Kahn, 1987, 1997, 1998).

Informed by Grant (2016), Zhang (2013), Preston, Kim, Mandell et al (2014, 2013), Dalglish (2008), and Rowe and Khan (1998), the main purpose of this paper is to explore older immigrants’ perceptions of their economic security and vulnerability within a Canadian context. Framed within cumulative inequality theory and a life course perspective, we draw on in-depth interviews with 31 ethnically diverse senior immigrants to explore how early and enduring exposure to opportunities and inequities either reduces or magnifies migrant exposure to economic security or insecurity. Our purpose is to explore their definitions of economic security, their ideas of what they require in order to feel

⁵ We use the term “senior” in lieu of “older adult” in accordance with the terminology used by Statistics Canada.

⁶ The foreign-born population (or immigrant population) is defined in the 2016 Census as persons who are, or who have been, landed immigrants or permanent residents in Canada. Such persons have been granted the right to live in Canada permanently by immigration authorities. Immigrants who have obtained *Canadian* citizenship by naturalization are included in this group, see www.statcan.gc.ca/daily-quotidien/171025/dq171025b-eng.htm

economically secure, and their interpretations of how past experiences have contributed to their economic situations as older immigrants in Canada.

Rather than using a narrow, strictly economic definition of economic security, we broaden the concept to one that captures all the ways that individuals and households cover essential needs of food, shelter, clothing, and hygiene, both sustainably and with dignity (IRRC, 2015). This approach follows from Tsoukalas and Mackenzie (2003, 3) who see economic security as individuals and families having “an assured and stable standard of living that provides individuals and families with a level of resources and benefits necessary to participate economically, politically, socially, culturally, and with dignity in their community’s activities...”. Despite methodological disagreement on definitions and measures, economic security is rooted in a belief that economic uncertainty leaves individuals worse off and living in fear of large economic losses, especially when few safeguards exist (Hackier, Huber, Rehm et al., 2014, 6-7).

Paths to Economic (In)Security: Cumulative Inequality Over the Life Course

Cumulative inequality theory, applied in conjunction with a life course perspective, allows us to reveal how early and enduring exposure to opportunities and inequities allows some immigrant individuals and groups to accumulate either economic, social and cultural advantages or disadvantages. Exposure to security risks over a lifetime makes some senior immigrants more vulnerable later in life while others experience more economic stability and security (Rowe and Kahn, 1998, 1997, 1987). By conceptually linking structure and agency, social structure and individual action, cumulative inequality theory reveals how actions taken over a lifetime shape economic security in later life and how these actions emerge from a specific structural and cultural context. Individual “choices” are thus understood as “logical” within situations from which they both emerged and, in turn, are constituted (Mandell, Wilson, and Duffy, 2008).

Life course trajectories vary along intersecting lines of gender, race, age and immigration status. When these factors are taken into account, systemic economic insecurity becomes visible due largely to structural barriers encountered early and repeatedly throughout the life course. These barriers have a cumulative effect that results in certain groups of senior immigrants- women, the disabled, racialized, recent and sponsored seniors- are more likely to face economic marginalization in later life. While many studies examine the

economic and social differences between seniors and non-seniors, few studies investigate the disparities that exist among seniors (Preston, Kim, Mandell et al., 2014, 2013).

The migration process forces immigrants of all ages to experience a decline in their economic well-being early in the migration process (Fuller, 2015). Immigrants confront challenges to achieving economic security, including finding decent and stable employment and building sustainable and secure families. Recent immigrants experience difficulties finding sufficient money to pay for the high cost of housing, food, transportation, health and medical care, as well as securing child and possibly elder care, strains household resources. If these necessities are not adequately addressed during the early settlement period, these barriers may be compounded during the life course (Dalglish, 2008). If, on the other hand, security challenges are overcome, they may be able to build a strong economic foundation, which allows them, over time, to gather assets such as houses, pensions and private investments (Fuller, 2015; Dalglish, 2008).

Before the 1980s, immigrants who arrived in Canada experienced a transitional period of low income but then, over the medium to long-term, tended to outperform the Canadian-born (Turcotte and Schellenberg, 2007). However, between the early 1980s to the mid-1990s, evidence began to emerge that this traditional pattern of economic integration was collapsing. Despite higher skill and education levels than previous cohorts upon entry, immigrants were remaining in low-income for longer periods of time and were more likely to age into low-income (Pendakur and Pendakur, 2011; Ruddick, 2003).

The deterioration in immigrant earnings is attributed to three main factors: the declining value employees award to foreign labour market experiences that occurs almost exclusively among immigrants from non-Western regions including Eastern Europe, Africa and Asia; the weakening of French and English language skills associated with shifts away from traditional European countries for sources of immigrants; and the broader trend of deteriorating entry level wages also experienced by young Canadian-born workers (Pendakur and Pendakur, 2011; Creese, 2007; Galabuzi, 2006).

Racialization shapes the economic security of senior immigrants (Preston et al., 2014, 2013). As Creese (2007), Galabuzi (2006), Palameta (2004), Pendakur and Pendakur (2002) state, visible minorities, both Canadian and immigrant, face workplace discrimination that reduces their earnings and subsequent retirement incomes. Kaida and Boyd (2011) point out that racial

inequality in the labour market leads to racial income inequality in later life by reducing access to retirement incomes, including Old Age Security (OAS), Government Income Supplement and Allowance (GIS/Allowance), Canada and Quebec Pension Plan (C/QPP), personal savings, and occupational pensions (Kaida and Boyd, 2011, 84).

Racialized immigrants are particularly susceptible to experiencing employment precarity and low-income (Fuller, 2015; Galabuzi, 2006). Nakhaie (2006) draws from the 2001 Census to explore the earnings of thirty-one ethno-racial groups in Canada and found that native-born visible minorities and immigrants, despite their high level of education, received lower income compared to their British counterparts. Aydemir and Skuterud (2008) explore the wage differentials among immigrants and find that more immigrants than Canadian-born are concentrated in low-paying establishments and that these immigrants tend to come from non-traditional source regions (Eastern Europe, Africa, Asia), earn lower wages compared to the Canadian-born or immigrants from traditional source regions (North or South America, the Caribbean, North, West or Southern Europe) (347-348). Grant and Nadin (2007) explore the downward occupational mobility experienced by immigrants from Asia and Africa who are experiencing credentialing problems in Canada and finds that the process of “deskilling” results in “negative emotions” such as “discouragement, sadness, stress, as well as anger, bitterness and resentment” (Grant and Nadin, 2007, 158).

Category of immigration (skilled applicant, family class, refugee and so on) and age at arrival remain important forecasters of economic security in later life. Colleen Dempsey’s (2005) research into these two predictors highlights two intersecting elements: the type of job an immigrant has while in residence in Canada, but also the length of time they are employed in Canada. Skilled Principal Applicants (SPA) have the highest incidence of employment earnings, report the highest annual incomes, and rely far less on income from non-contributory income sources than any other immigrant category. They are more likely than other categories of immigrants to work past age 60 and to defer government benefits. Skilled Spouses and Dependents also had a higher incidence of employment earnings than all elderly immigrants overall, the lowest incidence of OAS and the second lowest incidence of GIS/Allowance. Other Economic Immigrants had the second highest incidence of investment income, a higher incidence of private market income, a high incidence of OAS and the

lowest incidence of GIS/Allowance of all immigrant categories Reference needed for last half of this paragraph.

In contrast, immigrants who arrived in mid-life or late-life, what Dempsey calls ‘short-term’ immigrants, rely less on retirement income than recent senior immigrants but more so than long-term seniors. They have had a relatively short period of time in the Canadian labour market, will be eligible for some C/QPP benefits upon retirement, be eligible for partial OAS benefits at age 65 and may have some equity in houses and private savings. Recent senior migrants will have none, if any, of the above: they will not have had Canadian employment and hence no C/QPP benefits, no partial OAS for the first ten years of residence in Canada, very few savings, and likely little home equity. They most likely remain dependent financially on their sponsors. Those who came to join family or entered as refugees have found their earnings recovery to be minimal (Burstein and Biles, 2003, 14). Even senior immigrants who have lived in Canada for over thirty years find later life presents financial challenges. Due to difficulties integrating fully into the Canadian labour market during their adult working years (Fuller, 2015; Marier and Skinner, 2007), many reach their senior years with insufficient accumulation of pension assets acquired through C/QPP or through private pensions (Mandell, King, Preston, Kim et al., 2015).

Immigrant status also shapes economic security in later life. Recent immigrants⁷, those who have come to Canada within the past five years, experience more economic insecurity in later life than those who have “aged in place” (Elgersma, 2010; Marier and Skinner, 2007). They are experiencing lower rates of employment and living on the margin of skilled labour for longer periods of time after their arrival than cohorts who landed between 1961 and 1991 (Green et al., 2016; Ruddick, 2003). And even though, relatively speaking, recent immigrants were doing better financially by 2010 compared to the past thirty years, the rate of low-income for recent immigrants was 2.5 times higher than the rate for the Canadian-born (Statistics Canada, 2014). They are less likely to have accumulated government income supports or personal savings in later life as they too often find themselves employed in low paying, precarious work, leaving them unable to save for retirement (Palameta, 2004). Of all recent

⁷ Recent immigrants (also known as newcomers) refers to landed immigrants who came to Canada up to five years prior to a given census year. For the purpose of this paper, recent immigrants are defined as those who are landed immigrants for at least ten years, see www12.statcan.gc.ca/census-recensement/2006/as-sa/97-562/note-eng.cfm

immigrants, sponsored seniors are the most economically vulnerable. They are less likely to qualify for any of the government income support plans, such as C/QPP, GIS/Allowance, or OAS (Elgersma, 2010; Williams, 2003).

Gender remains a significant structuring feature for immigrants' life experiences. Despite gains in income security for most Canadian seniors, systematic disparities persist for women who are unattached, as they have the lowest income, assets and net worth of any group in Canada (Grant, 2016; Williams, 2003). Denton and Boos (2007, 105) point out that divorced, separated, or widowed senior women have very low levels of wealth versus married women due to their employment in a highly gendered segregated labour market and their disrupted careers, marked by multiple entrances and exits from employment due to child and elder care responsibilities. Disabled women are particularly at risk of experiencing economic hardship in later life as a result of being employed for fewer hours and having lower earnings (Galarneau and Radulescu, 2009).

Using a cumulative inequality and life course perspective, we explore the interplay of gender, race, age and immigrant status in shaping the economic security of older immigrants. In the following sections, we capture senior immigrants' experiences over their life courses as they attempt to gain economic security.

Data and Methods

Dataset: To explore the meaning of different lived experiences of elderly migrants who self-define as living in situations of economic vulnerability (see Preston et al., 2014, 2013), this paper draws upon data that was collected as part of a larger qualitative-based study.⁸ Through individual interviews, the study

⁸ This paper draws upon data from a 3-year SSHRC-funded project titled, '*Worked to Death: Gendered-Racialized Dimensions of Economic Security for Later-Life Canadians*', which examines economic security among Canadian seniors. First, we used 2006 Census data to map high, medium and low economic security among seniors in different regions and ethnicities in Canada. Second, we held 13 focus groups with 110 participants from different ethno-linguistic immigrant groups: Asian (China, Vietnam, Korea), South Asian (India, Sri Lanka, Pakistan), West Asian (Iran), Caribbean (Jamaica, Dominica), South American (Colombia, Uruguay, Peru) and European (Russia, Italy, Ukraine). Third, we held in-depth interviews with 31 individuals (2 or more from each focus group). The goal of the study was to shed light on strategies in which senior immigrants

learned about older migrants' (in their own languages) shared life experiences, which they felt had contributed to their economic conditions. Specifically, participants told stories about living under straightened economic conditions, which leaves them feeling vulnerable day-to-day and fearful of the future. For the purposes of this paper, only the data from individual interviews (n=31) were analyzed.

Data Gathering: A total of 31 in-depth interviews were conducted from April 2012 to February 2014, each lasting from one to two hours. Individual interviews were important for obtaining a detailed understanding of migrants' subjective perceptions of their migration decisions, their employment options, and the role played by larger social structural forces, such as gender and race, in shaping their later life circumstances. Participants were also given a brief demographic questionnaire prior to the individual interviews. The questionnaire asked about age, gender, marital status, number of adult children, number of grandchildren, highest education completed, employment status, immigration class, year of landing, town/city and province of landing, any government assistance received, and other sources of income. The demographic questionnaire also asked participants to list all sources of income including: government income sources (OAS, C/QPP, GIS); private pensions; pensions from abroad; and savings (for example, RRSP, housing and other assets).

Description of the Sample: The 31 interview participants are described as follows: *Gender:* 18 were female and 13 were male. *Age:* During the interview, 9 participants were aged 64 and younger; 17 participants were aged 65 and 74; 3 participants were aged 75 and older. *Family status:* 21 were married and 10 were separated, divorced, or widowed; 20 had grandchildren; 25 lived with their family members. *Education:* Out of the 31 interviewees, 5 were high-school graduates and 3 received less than high school education. *Employment status:* During the time of the interview, 21 individuals were retired, 4 were unemployed, 5 were still employed (Italian male #7, 2 Caribbean-Dominican females [#14, #15], Vietnamese female #18, Caribbean-Dominican male #17). *Migration status:* Slightly more than half of the participants were sponsored, with the next largest groups being those who entered under the skilled worker class and those who arrived as refugees. The majority of individuals in the Jamaican

engage in the areas of work, family and caring in order to guarantee their economic security.

group entered under the skilled worker class, while most of participants in the Russian, Dominican, and Filipino groups were sponsored by family.

Length of Time in Canada: The majority of participants were established residents who had lived in Canada for more than ten years. Most participants landed in Canada before 1999, with only 7 who arrived in the 2000s. The Russian-speaking group was unique in that it consisted mostly of recent immigrants who had arrived within the past ten years. Conversely, Jamaican, Chinese, Dominican, Italian, and Punjabi/Urdu groups had no participants who arrived in the last ten years. As a result of this demographic, most of the individual interview sample were immigrants who had lived in Canada for ten years or longer.

We categorized the 21 participants receiving OAS and/or Q/CPP as secure and the 10 participants receiving GIS and/or ODSP (Ontario Disability Savings Plan) as insecure. Those who are receiving GIS are classified as insecure because they do not meet the maximum annual income threshold.

Table 1: Demographic Profile of Individual Participants

COMMUNITY	TOTAL	YEAR OF ARRIVAL	LANDED IN 1999 OR EARLIER	LANDED IN 2000 OR LATER	AGE	GOVERNMENT SUPPORT	OTHER SOURCES OF INCOME
Jamaican	2	1968-1969	2	0	67-76	2	1
Dominican	4	1967-1976	4	0	54-68	2	3
Chinese	2	1968-1994	2	0	60-61	2	2
Filipino	2	1994-2006	1	1	71-77	2	1
Hispanic	2	1993-2000	1	1	70-82	2	0
Iranian	2	1986-1988	2	0	69-77	2	0
Italian	3	1957-1968	3	0	63-66	3	3
Korean	2	1989-2004	1	1	58-64	1	1
Russian	2	1980-2008	1	1	69-72	1	2
Spanish	2	1983-1987	2	0	71-72	2	0
Tamil	2	2001-2002	0	2	67-69	0	1
Urdu/Punjabi	3	1972-1974	2	0	67-72	2	1
Vietnamese	3	1981-2002	2	1	63-67	2	1
TOTAL	31		23	7		23	16

In our sample, we had two groups of older immigrants: those who self-define as insecure and those who self-define as secure. The former group resides in low-income while the latter group dwells in near low-income. Yet both groups feel economically vulnerable and all but a few acknowledge that they have few buffers to protect them against economic risk. Running across most of our migrant sample was the theme of constant struggles to overcome systemic barriers in income, employment and housing in order to achieve even a modest level of economic security.

Table 2: Government Support Breakdown and Security

	SECURE		INSECURE	
	OAS/CPP	GIS	ODSP	Other (No government support)
TOTAL RECEIVING	28	7	2	1
	Spanish Female (#1)	Spanish Female (#1)	Vietnamese Female (#17)	Russian Female (#21)
	Spanish Male (#2)	Italian Female (#6)	Korean Female (#28)	
	Tamil Male (#3)	Vietnamese Male (#8)		
	Tamil Female (#4)	Punjabi-Urdu Male (#26)		
	Vietnamese Female (#5)	Punjabi-Urdu Female (#27)		
	Italian Female (#6)	Korean Male (#29)		
	Italian Male (#7)	Filipino Female (#30)		
	Vietnamese Male (#8)			
	Caribbean-Dominican Male (#9)			
	Chinese Female (#10)			
	Chinese Female (#11)			
	Iranian Male (#12)			
	Iranian Female (#13)			
	Caribbean-Dominican Female (#14)			
	Caribbean-Dominican Female (#15)			
	Jamaican Female (#16)			
	Caribbean-Dominican Female (#18)			
	Italian Female (#19)			
	Punjabi-Urdu Male (#20)			
	Russian Male (#22)			
	Jamaican Male (#23)			
	Hispanic Male (#24)			
	Hispanic Female (#25)			
	Punjabi-Urdu Male (#26)			
	Punjabi-Urdu Female (#27)			
	Korean Male (#29)			
	Filipino Female (#30)			
	Filipino Male (#31)			

Data Analysis: We first created economic profiles for each of the 31 interview participants in order to allow us to capture their experiences of living in situations of economic constraint or insecurity. Then we more closely examined these economic profiles to see how participants characterized their economic security, what economic risks and challenges they highlighted and how they spoke about the ways these challenges shaped their decision-making in the areas of employment, housing and building families and connecting with and communities. From these profiles, three broad themes emerged: senior immigrants' self-reports of their economic (in)security, called "security accounts"; senior immigrants' descriptions of how they manage to live in situations of economic insecurity, labeled "living on the margins"; and an outline of conditions that accentuate economic risk in later life, entitled "the most vulnerable senior immigrants".

Security Accounts

We asked our participants to describe their economic security. While the majority (twenty-one) replied that they felt 'fairly secure' or 'pretty secure', a small number (ten) of our participants emphatically said they felt 'completely insecure'. Distinguishing between the secure and insecure group was done on the basis of two factors: their self-reports and their reports on what government income supports (OAS, GIS, C/QPP) and private savings and pensions they received. Since the majority of our participants have aged in place (been in the country for more than thirty years) and been employed in the labour market, most are eligible to receive both OAS, CPP and possibly have had the opportunity to accumulate a house, some savings (RRSP) and private pensions. Of the thirty-one participants, twenty-eight were receiving government income supports and seven were also receiving GIS (Government Income Support), designed to augment income for those who rank below the low-income cut off. Twenty-one of the twenty-eight participants ranked themselves as secure while the seven receiving GIS ranked themselves as insecure. A further three participants also described themselves as insecure. Of these three, two were disabled and one had no government support at all.

But regardless of whether they ranked and/or self-reported as secure or insecure, we were struck by the ways in which security stories were told. Twenty-eight of the thirty-one participants said "*We have enough money for living, survival*" (Vietnamese female #17) but overall, their government income supports were seen as insufficient. Many expressed considerable apprehension

and unease about living into old age with what they receive. As one Dominican female disclosed, *“I worry that I won’t have enough money. I just worry. I really do”* (Dominican female #18). Given this pervasive narrative of anxiety, we examined how participants talked about what insecurity means on a day-to-day basis and how they live with these feelings of trepidation.

Shildrick and MacDonald cite three common narratives in ‘poverty talk’ among British working-class individuals: they normalize everyday hardship, compare themselves to those who they see as being worse off and they emphasize their ability to cope (Shildrick and MacDonald, 2013, 289). Both our secure and insecure participants invoked similar accounts when asked how secure they felt as seniors. After having answered whether or not they felt economically secure, both insecure and secure participants immediately moved the conversation to a discussion of their ability to ‘manage’ their hardships. Economic situations were described as ‘tight’ but participants emphasized their ability to ‘get by’ and ‘cope’, thus normalizing their situations (ibid, 289). As one of our Spanish female seniors reported, *“I only live off the cheque that the government gives me. With the little money I receive, I make ends meet”* (Spanish female #1).

Both secure and insecure older immigrants also compared their situations with those they describe as worse off: *“Everybody needs money. But there are a lot of people worse off than I am”* explained one Caribbean-Dominican female who has lived in Canada for over forty years (Caribbean female #14). Older immigrants are grateful for the income support they do receive, comparing themselves with their unfortunate American counterparts:

“Just compare with the USA. People there do have the senior allowance but they do not have health insurance. For example, at your age, if you do not go to work and do not pay for health insurance, if you are sick, you will have a lot of difficulty going to the hospital. Three-four years ago, my wife had cancer. If we were living the UAS unless you are very very poor, the government would not cover for you. The doctors also told us that we were lucky to live here so that you got covered” (Vietnamese male #8).

Even with government income supports, the majority of older immigrants in Canada often find themselves economically stretched.

Living on the Margins

Despite emphasizing their coping abilities, both secure and insecure participants talked about how little money they actually had and how it virtually ran out by the end of the month. Even those with government income supports found themselves with little to spend on food never mind luxuries citing limited incomes and high housing costs. A senior Filipino who has worked and lived in Canada for over 20 years (landed in 1994), explains how little disposable income she has at the end of the month and how she relies on her credit cards to tide her over:

“No, (the only money we receive is) just the pensions. That’s why you can just imagine how with less than, just around \$2000.00, our pension for the two of us, you pay utilities, you pay the mortgage, you pay the insurance. That’s why I have to maintain a credit card so that if we don’t have food I just go to the grocery and use my card. But I have to limit because I have to budget the money but sometimes you know there are emergencies that you need some extra money” (Filipino female, #30).

Toronto’s Daily Bread Food Bank reports that while the share of seniors at food banks remains smaller than other groups, their numbers jumped by twenty-seven percent in 2016, an increase they see as partially attributable to the rising cost of housing and food (Daily Bread Food Bank, 2017). For the slightly more than six percent (6.3%) of households assisted by food banks, a pension is reported as their primary source of income (Pegg, 2010, 4). Even though most low-income seniors qualify for the federal Guaranteed Income Supplement (GIS), which augments their incomes and helps them afford groceries and medicine, some do not know they qualify and others already thought they were receiving it (Pegg, 2010, 1).

Not only is food insecurity a rising problem among senior immigrants but often housing remains inadequate. Eking out a living on the margins frequently involves putting up with substandard housing. Even those who report having pensions find they are barely able to afford housing and cannot afford to even consider entering subsidized senior living. An Hispanic female describes their financial struggles to remain adequately housed:

“I hope to find a better residence, because we live in my daughter’s basement which is comfortable but since my husband got cancer, he says he feels the cold in the basement, that it is dark, he finds many problems with it so I hope to find something better. And something to be affordable and we have car, burial insurance, medical costs. Residences for the elderly should be more affordable it is always so expensive. Because between both of us we have \$2074.00 in pension but the rent is very expensive like \$800.00 a month. An accessible rent should be \$400.00 a month” (Hispanic female #25).

Current housing eligibility rules and waiting lists means that they may never receive rent-g geared to income units. In addition, many immigrant seniors struggle to pay for medical and dental bills. Research reveals that nearly two-thirds of seniors on public drug programs have claims for five or more drugs from different drug classes, and nearly one-quarter have claims for ten or more. More than half of seniors on public drug programs regularly use prescription drugs to treat two or more chronic conditions, such as high blood pressure and heart failure (Canadian Institute for Health Information, 2011, ix). Older migrants with no drug plans find the cost of drugs prohibitive.

Our questions about medical, eye and dental costs brought forth numerous comments about not being able to afford prescription drugs and not being able to afford eye glasses or dental work. As a Korean female told us, *“I was diabetic. I had to buy medicine for my diabetes and it costs hundreds of dollars for several months”*, expenses she could barely afford. Other seniors complain about how government income support does not cover aids, dentistry services, glasses or for medical aids such as walkers and scooters.

Worrying about the challenge of in meeting housing, food, transportation, and medical and dental expenses leaves many immigrant seniors feeling deeply anxious and frightened of the future. As a Chinese female who receives a government income pension told us, *“Where am I going to get the money? I would think that and get very scared, right? However, one day at a time, but try to be happy as I could”* (Chinese female #11).

Given how stretched immigrant seniors find themselves when trying to pay for basic living expenses, few have discretionary money for recreation,

holidays, or entertainment. Participants express a reluctance to ask adult children for financial support. The same participant who expressed fear for the future, relies completely on government support and a small Registered Retirement Savings Plan (RRSP), but does not depend on her adult children nor do they depend on her: *“I don’t depend on my children because I’ve always been independent person. I see how a lot of children will not give money to their mothers or to others. If they don’t take our money, fortunate enough”* (Chinese female #11).

Recent sponsored seniors are more likely than immigrants who have aged in place to live in extended households.⁹ Overall, thirteen percent of senior immigrant women and a little more than two (2.3%) percent of senior immigrant men live with relatives. Of those who have arrived since 2000, forty percent of older immigrant females and a little more than nine percent (9.5%) of older immigrant males live with relatives (Milan, Wong and Vézina, 2014). Within the group of older immigrants living with relatives, some find they have to request spending money, or what they call ‘pocket money’, from their adult children. Our participants described being in this situation as resulting in feelings of shame and low self-worth. Most are very aware of how financially strained their adult children are and try to keep their requests to a minimum. When asked if she relies on her adult children for money, a Vietnamese female explains: *“No, not in our situation. (But) I know a lot of situations like that. Sometimes the children do not give enough money. But my children know their responsibilities. I just want to work to have extra spending”* (Vietnamese female #5).

When extra spending money is found, among certain ethno-racial groups, the men tend to control how it is spent. A Tamil senior tells us that traditional gender patterns of men controlling household money is common in Sri Lanka but that she really expected the pattern to be different in Canada. Instead, she has found:

⁹ Sponsorship was extended to twenty years. To sponsor a parent or grandparent, applicants have to meet certain income requirements, support that person and their dependents financially for a period of three to twenty years, see <http://www.cic.gc.ca/english/immigrate/sponsor/pgp-apply-who.asp>

“Because I see couples here. The man has the ... is the person with the wallet in his `hand. The woman is who is asking. I have seen it. Doesn’t mean she is not spending it. She has to ask for spending money. She don’t have the freedom. You see in our country, we fought for the freedom. But I see here also, the same thing happens” (Tamil female #4).

Gender continues to shape spending patterns in many households, leaving older female immigrants vulnerable.

The Most Vulnerable Senior Immigrants

In reviewing the accounts of older immigrants’ experiences in the areas of employment, housing, family and community, we found a number of factors that increase their economic vulnerability: belonging to a visible minority group; being disabled; being economically unattached; being a recent migrant; and migrating as a senior. Being exposed to one or more of these risk factors increased individuals’ perceptions of vulnerability, regardless of age at arrival, length of time in Canada, or immigrant status. Even those immigrants whom we least expected to describe chronic vulnerabilities – those who came at a young age or came as skilled principal applicants- nonetheless told stories of deprivation and exclusion. In some cases, their accounts explicitly identified structural barriers to inclusion, while in other cases interpretations were more ambiguous.

Visible minority immigrants recount numerous examples of racialization in schooling, employment, and everyday encounters. Racialization took different forms from overt discrimination in workplaces to covert discrimination on the basis of language and communication. Difficulties in conversing with persons in authority were a common problem, leading to ongoing negative encounters. But as this Iranian male states, recent immigrants face so many different hurdles when they first arrive that overt racism takes a back seat to simply managing their lives:

“Immigration is very difficult. We didn’t know any English when we first arrived. Shopping, seeing the doctor, daily activities were challenging for us since we couldn’t communicate in English. We kept looking for someone who knows Farsi so he/she can translate for us. We also faced discriminations.

However, we had so much to deal with at the time, that is issue didn't seem important enough for us". (Iranian male, #11)

Not being fluent in English left many immigrants feeling degraded. As this Spanish female explains, "*People humiliate you wherever you go. It is very difficult to communicate. You have to bother your friends to accompany you to the doctor, the hospital...*" (Spanish female #1). She describes her ongoing struggle with the daily embarrassments and micro-degradations, which made her question whether to remain in the country: "*...without English I could not communicate with the boss, the work mates. They were very racist people or when they disciplined me or humiliated me. They looked at me in a bad way. Seniority people pushed me around which make me think about coming back or staying here*" (Spanish female #1).

Racial profiling was described as commonplace in everyday interactions with Canadian-born. A Jamaican male described going to school and learning that black people were called "*chocolate*" (#23) while one Jamaican female recalls being introduced to a neighbour who on hearing of her country of origin, exclaimed that "*Jamaica is where Ganja is from*". Again, she says that as a recent immigrant she was "*so naïve...that that sort of comment just went over her head*" (Jamaican female #16). It is only upon reflection that she realizes how stereotypical and commonplace racist comments were.

Profiling was backed up with overt discrimination in the workplace. Eight participants, identified as visible minority, explicitly stated in the interviews that they had at least one story of workplace discrimination. A Vietnamese female (#17) talked about her employment in a hotel with black, Asian and white people as being rife with racism. She describes Asians as experiencing the most racism but remaining quiet when bullied while blacks she admired for being "*always stronger*" (Vietnamese female #17).

Migration researchers attribute income inequality to racism (Preston et al., 2013; Pendakur and Pendakur, 2011; Creese, 2007; Palameta, 2004) but interestingly, even though most of the participants described racist encounters and stereotypical profiling, few identified their race as a factor impeding their employment. When directly asked if they had experienced racism, most deflected the question and provided vague answers. Yet when asked to tell their employment or schooling histories, they volunteered stories of discrimination. How do we explain these seeming inconsistencies?

Reay (2005) says that ordinary Brits have accepted and acknowledged the script of racism and sexism within education, but that class has never been part of the agenda. In fact, she states that most people avowedly deny class, especially their own, even though they can identify class practices (university aspirations, linguistic styles) among ordinary working 'blokes' and upper class 'posh' kids (Reay, 2005, 915). But our participants' accounts made us wonder how widespread it is to 'accept and acknowledge' race. Simultaneously recounting racism while pushing it away as a structural barrier seems to be conceptually similar to denying the existence of class while providing numerous conversational references to its everyday existence. The push to occupy a 'middling' ground as classless, raceless Canadians allows immigrants to largely deny the structural underpinnings of racial inequality, which they are virtually powerless to alter, and instead focus on areas where they can claim individual agency and control (Irwin, 2016).

While reluctant to recognize race as a structural barrier in education, employment and housing, senior disabled immigrants openly acknowledged and spoke about the barriers they had encountered as disabled people. While we had only two out of thirty-one immigrants who identified as disabled, both these participants openly stated their disabilities without being prompted and revealed the obstacles they had come upon. One Vietnamese female (#17) talked explicitly about how her medication for her mental health issues had made her more cautious in expressing her opinions or seeking advice. The other disabled participant, a Spanish male, described how his leg injury meant he could no longer work at his former job and how he had been unable to find another job. His workplace disability provides him with a limited monthly pension which he says '*helps me*' but overall '*life is much more expensive here*' (Spanish male #2).

Being unattached and living alone increases the likelihood of living in poverty and having poor mental health. Since more seniors tend to be women than men, senior women are particularly vulnerable to economic insecurity. Unattached older individuals and disabled persons together represent less than thirty percent of the population but more than sixty percent of the poor (Green, Riddell and St.-Hilaire, 2016, 19). Recent Census data (Statistics Canada, 2017) reports that poverty is rising among unattached seniors. Among senior families, those where the highest income earner was 65 or older, the median after-tax income was \$52,300 versus \$76,900 for non-senior families. For the unattached, median after-tax income was \$27,300 in 2012 while for unattached seniors the rate was \$25,000. For seniors living in an economic family (with two or more

persons who live in the same dwelling and are related to each other through blood, marriage, common-law, adoption or a foster relationship), the incidence of low income was 6.2% while for seniors living alone, the rate was 28.5% (Statistics Canada, 2012a; Statistics Canada, 2012b).

Not only does living alone significantly increase vulnerability to poverty, it also has implications for health and well-being. Racialized women with fewer economic resources are more prone to illness (Mandell, Wilson, and Duffy, 2008). Our participants who lived alone frequently mentioned loneliness, isolation, and having no one to reach out to in times of need. When compounded with employment, housing and financial issues, unattached living becomes especially burdensome. As one Iranian female notes, moving to Canada as a mid-life adult, with a low-income job, and living alone has proven to be a triple whammy leading to social isolation, poor mental health and depression.

“Living alone in a foreign country is really hard. I left Iran in 1988 when I was 47 years old. I wasn’t young enough for a new beginning. I was starting to feel depressed after a while since I was so lonely. There were not many Iranian people or Iranian grocery stores in my area. ... I cried all the time. My social worker told me that I can apply for disability benefits. I didn’t know what that was. I applied for the disability benefit. I got an apartment and only one-third of my income went for rent. I couldn’t even (afford) bus tickets before I started to receive disability benefits. I really liked to find a job to make more money but I couldn’t” (Iranian female, #13).

Social support provided by neighbours, friends and faith groups become crucial for many senior immigrants who often find themselves geographically isolated and socially secluded. Ethno-racial community centres promote social cohesion for senior immigrants because they offer affordable, reliable and regular physical, social and cultural activities for seniors (Qadeer, 2004). Knowing they can rely on a community significantly alleviates social isolation as well as offering a source of information about a variety of different topics, such as government income support, medical and dental aid, transportation and housing (Weerasinghe, 2010). As one Urdu Punjabi female told us: *“I do many activities (at the community centre). Since I live alone, I do the cooking and other chores. I come to the Community Centre once or twice a week. The most*

important activity is saying prayers thrice a day. I have a circle of friends and I talk to my friends regularly...It's not easy to live alone when children are living independently" (Urdu/Punjabi female #27).

When we asked our participants to suggest two or three things that would make their current economic security better, less expensive housing, higher government income supports, subsidized transportation, and medicines were most frequently mentioned. As one Iranian male stated: *"Increasing Old Age Security allowance by government and giving more discount to seniors in their basic expenses such as housing, food, transportation and medication. ...We need more stable income, to have money for when I get older and weaker, to be able to afford the services that I need"* (Iranian male #12).

Some participants stated that the non-governmental centres they frequent ought to receive more government support in order to increase the vital services they provide for seniors. This finding is perhaps partially explained because we recruited our sample through senior community centres. But still, we were surprised by the extent to which many of our participants relied on faith centres, social services, and ethnic-specific groups for social support, networking, financial advice, caregiving, and service information. The literature tends to emphasize government immigration and settlement services and often neglects to acknowledge the role social organizations in keeping older migrants socially, culturally and economically integrated. This is an understudied area requiring more research.

Discussion

Our study reveals issues of social inclusion and exclusion among both adequately secure and insecure older immigrants as they describe how intersecting systems of gender, class and ethno-racial inequality exacerbate senior insecurity. One way to explore patterns of equality and inequality that shape the experiences of older people is to listen to their life stories of how they have negotiated and managed structural barriers they have encountered in attempting to secure decent work and build stable families.

Sarah Irwin (2016) highlights the significance of understanding lay perceptions of inequality and social structure in this era of rising income inequality. By asking older immigrants to characterize their immigrant experiences of vulnerability and to identify barriers or supports they have encountered in employment and in building families and communities, we are contributing to the literature on subjective perceptions of economic risks and

vulnerabilities. We found that even though most of our participants saw themselves as adequately secure, when we probed for details of their everyday security struggles, we heard stories of very circumscribed lives and deep anxiety about their financial futures.

Senior immigrants clearly identified the intersecting factors that they experienced earlier in their lives which have affected their economic vulnerability in later life: challenges to securing stable and decent employment, the impediments caused by inadequate fluency in either English or French, the lack of affordable housing, and the long-term disadvantages to achieving economic security when foreign credentials remain unrecognized. If left unaddressed, these challenges will continue to pile up over time, leading to increased numbers of older immigrants facing sustained economic vulnerability in later life.

Senior immigrant women and men experience aging differently because the interaction of gender, race and migration produces different life course experiences in employment and care work. In addition, for both senior immigrant men and women, immigrant status and time of arrival in Canada shapes access to government income supports, employee pensions, and private savings and investments. Racialization had a profoundly negative impact on the lives of many senior immigrant women and men. Both family supports, and community programs play an essential role in buffering discrimination and advancing immigrant integration. Despite facing considerable challenges in securing decent employment, finding affordable housing, building families and taking care of their dependents, senior immigrants display remarkable resilience.

Conclusion

What would make it possible for more senior immigrants to achieve economic security in their later years? While the poor may not be getting poorer, the new inequality is creating security inequality through income polarization, which in turn generates strains in the middle of the income distribution, especially among the lower-middle class (Banting and Myles, 2017, 515). With declining prosperity and the increasing length of time it is taking migrants to reach a stable and secure economic basis, there is now growing concern that intergenerational mobility may also be affected. Low and middle-class families not only face a lack of progress for themselves but also fear for the future prosperity of their children and grandchildren (Green et al., 2016, 14).

In the midst of this polarization, we claim that our generous government income support system has lifted seniors out of poverty and generated economic security for older Canadians. The Organization for Economic Co-operation and Development (OECD) country comparison data suggests Canada has one of the lower poverty rates among those aged 65 and older in OECD countries (OECD, 2015). But, when compared with European countries, Canada's system appears meagre as it targets benefits mostly to the poorly paid in order to alleviate extreme poverty (Denton, Feaver, and Spencer, 2005). State initiatives have yet to provide income policies that address the economic strains being felt by Canadians in the middle and bottom thirds of the income distribution (Banting and Myles, 2017, 522).

The state policy changes we have seen so far appear to be increasing senior economic insecurity, not alleviating it. The federal government plans to enhance its CPP offering beginning in 2019, which will have the net effect of disqualifying approximately 243,000 low income Canadians from receiving GIS. GIS benefits are based on incomes and single seniors who earn more than \$17,688 annually are not eligible to receive GIS benefits. By paying higher CPP benefits through their working years, Canadians will receive more generous CPP benefits in retirement. Using a phased in process, the maximum CPP benefit will rise from \$13,110 to nearly \$20,000. But according to Richard Shillington, "people who already have low income will have an even lower disposable income while working and the beneficiary of that saving will primarily be the federal government in reduced GIS spending" (Curry, 2017).¹⁰

Talking about senior poverty, and especially low- and near-low-income among older immigrants, remains unfashionable in Canada (Shildrick and MacDonald, 2013). Reports confirm that society is substantially less equitable, less inclusive and less fair than it was three decades ago (Green et al., 2017, 24). The poverty rate has remained more or less constant at about thirteen percent for the past two decades (514). Almost all the income gains in Canada between 1982 and 2010 have gone to the top one percent (Lemieux and Riddell, 2017, 513).

Within this context, Canada faces a growing senior population, an increasing number of whom may age into economic vulnerability. We need to

¹⁰ For January to March 2017, the maximum combined payment from OAS plus GIS is \$1,442.62 (\$578.53 OAS + \$864.09 GIS) per month, for a single person. This maximum is reached if there is no income other than OAS and GIS.

ask ourselves what the short and long-term consequences will be for a society when inequality continues to grow leaving a large majority of Canadians “unequal to the end” (Abramson 2016). A neoliberal emphasis on “successful aging”, apparently achieved when individuals make healthy lifestyle choices, erases class, gender and racial inequalities among seniors (Katz and Calasanti 2015). Instead, we need more studies that focus on how the accumulation of life course experiences stratifies later life according to material and social resources (Abramson, 2016, 68). It is only by grappling with intersecting and complicated patterns of inequality structuring later life that we will advance policy solutions aimed at alleviating senior immigrant economic insecurity.

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