



# The Community Perspectives Series



## **Citizenship Matters**

Re-examining Income (In)Security of Immigrant  
Seniors

Alternative Planning Group (APG)

May 2009

# The Community Perspectives Series:

## Recent community based research from our enabling grants program

The Wellesley Institute is a non-profit research and policy institute advancing urban health through research, policy, community engagement and social innovation. Our focus is on developing research and community-based policy solutions to the problems of urban health particularly in housing and homelessness, healthcare reform, immigrant health and social innovation through health equity lens.

The Community Perspectives Series features recently completed community-based research on a range of health-related issues. Community-based research strives to promote the research capacity of communities by enabling community members to identify and examine a particular health issue and to recommend effective solutions. Through our Community-Based Research grants programme we offer 'Enabling Grants'; small, time-limited grants to support community and academic researchers to collaboratively pursue research on issues that urban communities identify . These can include identifying unmet health needs, exploring or testing effective solutions to problems they experience, or increasing our understanding of the forces that shape people's health and the way these forces affect people's health.



This project was funded by the Wellesley Institute (WI). The views and opinions expressed in the paper do not necessarily reflect those of the Wellesley Institute.

# Acknowledgements

We wish to thank all the community members who participated in this project. They have helped us understand their realities and connect with their experience.

The research and final report was a collaborative effort by the following individuals:

## The Research Team

Raymond Micah (June 2007-January 2008) George Fynn (since January 2008)	African Canadian Social Development Council (ACSDC)
Karen Sun	Chinese Canadian National Council (CCNC) Toronto Chapter
Andalee Adamali (June 2007-January 2008) Neethan Shan (since January 2008)	Council of Agencies Serving South Asians (CASSA)
Duberlis Ramos	Hispanic Development Council (HDC)
Rick Sin	McMaster University School of Social Work
A. Ka Tat Tsang	University of Toronto Faculty of Social Work
Omme Rahemtullah	Research Assistant

## Table of Contents

Executive Summary .....	2
Research Overview and Background.....	5
Introduction .....	5
Overview of the Research Topic.....	6
Literature Review .....	7
The Numbers .....	7
Immigrant Seniors in Canada – Settlement Needs.....	8
Immigrant Seniors in Canada – Income Security.....	10
Summary Notes .....	12
Getting Research in Action: Research Design and Methodology.....	14
Findings .....	16
Focus Group Findings.....	16
Knowing More about What We Do Not Know .....	20
Impact and Utilization of Results .....	23
Interpretation of Findings .....	23
Limitations of the Study.....	23
Dissemination .....	24
Recommendations .....	25
Conclusion .....	27
Bibliography .....	28
Appendix: Proposed Questions for APG Focus Groups .....	30

## Executive Summary

This study is a joint effort between the Alternative Planning Group (APG) and two academic researchers – Professors Ka Tat Tsang and Rick Sin. It seeks to explore the lack of access to income security programs by immigrant seniors, specifically the 10 year residency waiting period for social security benefits imposed on immigrant seniors who came to Canada under the Family Class. APG is a non-partisan community based social planning collaborative that was first co-founded by the Chinese Canadian National Council Toronto Chapter (CCNCTO), the Council of Agencies Serving South Asians (CASSA), and the Hispanic Development Council (HDC) in 1999 and later joined by the African Canadian Social Development Council (ACSDC) in 2001. The central vision is to facilitate and empower members of ethno-racial communities to move from the margin to the centre in public discourse of Canadian citizenship and public welfare.

Through extensive consultation with their constituents, APG has recognized the fact that the existing income security policy significantly impacts the well-being of senior members of immigrant communities. In principle, the Old Age Security (OAS) Program is set up to provide income security to Canadian seniors. It is not based on any personal financial contribution; and in general people aged 65 or up can apply. There is, however, a 10 year residence requirement in order to qualify. In order to receive the maximum amount, a person must have lived in Canada for 40 years after age 18. Being excluded from the OAS and therefore also denied access to the Guaranteed Income Supplement (GIS), immigrant seniors who came under sponsorship by their family become very vulnerable to poverty and social isolation when sponsorship breaks down. Compounded with other intersecting issues like language barriers, cultural differences, ever-increasing cost of living, lack of affordable social housing, immigrant seniors are often entrapped in social isolation and financial dependence.

Reviewing the existing literature, we confirm that low income is very prevalent among immigrant seniors and it poses challenges to their settlement, integration and citizenship. Yet, existing immigration and immigrant research typically focuses on population statistics, and needs and issues associated with immigration and settlement; in depth investigation of income insecurity and its social, economic, and physiological implications from the standpoint of immigrant seniors is extremely limited. This study is an important step in a program of research that aims at addressing this particular information and knowledge gap.

In partnership with Professor Ka Tat Tsang, a proposal for an Enabling Grant was submitted to the Wellesley Institute in March 2007. As a result, a total of \$ 10,000 was awarded for the group to conduct preliminary assessment and to develop further funding proposals to support a more comprehensive study of the issue. To increase awareness of the challenges

faced by immigrant seniors and to elucidate the structural realities that condition their lives, a series of focus group sessions were organized between January and March 2008. Participants were recruited from the constituent communities, and discussions were conducted in their own language. Focus group sessions were all recorded, and transcribed in the respective languages. The following questions for the focus group were generated in the early consultative process:

1. How does the 10 year residency requirement impact you?
2. What should our policy makers/general public know about the 10 year waiting period?
3. If we could make changes, what issues should come first?
4. What roles do you want to play in this study?
5. How can we reach out to more members of your community?

A total of 34 immigrant seniors from the constituent communities of the Alternative Planning Group (APG) participated in the focus groups. Facilitators for the focus groups were recruited from the respective communities in January, and a training session for all the focus group facilitators was conducted. The facilitators, who also transcribed the meetings, were involved in the analysis process to ensure effective interface between languages in coding, analysis, interpretation, and reporting. The following are the major themes that emerged in the focus group discussions:

- Economic impact of immigration: In addition to application fees and relocation expenses, the seniors sometimes had to sell their property and belongings at low prices or simply give them away at home and acquire new ones at a much higher price in the new country. Many immigrant seniors are thus caught in a defeated, disempowering, and helpless situation.
- Psychological impact of immigration and poverty on quality of life: Immigrant seniors became dependent on their children upon arrival in Canada, even when they had lived independent life at home. This role reversal often compromises their freedom and autonomy.
- Citizenship and belonging: The existing OAS policy constitutes a division between immigrant and non-immigrant seniors. It creates two different classes of citizens when it comes to government support.
- Inadequate social housing and lack of affordable transportation: The high cost of public transportation and absence of affordable social housing leave seniors with no choice but enduring social isolation and distress when sponsorship breaks down.
- Seniors' role in advocacy and policy review: Apart from voicing their concerns and struggles, the participants are eager to explore ways to bring about change. Some of the immigrant seniors are well informed about the policy and legislation processes, and demonstrate a strong readiness to dialogue with politicians and policy makers. When coming up with



suggestions, they tend to articulate moderated alternatives instead of radical or extreme positions.

Due to time and resource constraints, the current study is obviously limited in terms of its scope. We have completed a literature review and started a community based research process. Whereas the four focus groups have yielded some interesting observations and important questions for future research, they obviously do not represent the full range of experiences of immigrant seniors. The study has nonetheless enhanced community capacity for pursuing the questions raised. This community-based approach will ensure that knowledge production becomes empowering, and will better reflect the multi-layered and pluralistic realities that confront Canadian society.

# Research Overview and Background

## Introduction

This study focuses on the lack of access to income security programs by immigrant seniors, specifically the 10 year residency waiting period for social security benefits as applied to immigrant seniors who came to Canada under the Family Class. At the time when this study was conducted, a private members bill (C-362) had been tabled in the House of Commons, introduced by Colleen Beaumier, M.P. (Brampton West, Liberal). According to Beaumier, “The Old Age Security Act was tabled in the House of Commons in 1951. A careful review of the debate at the time indicates that it was introduced principally as a matter of social justice and was motivated by a genuine concern for the needs and welfare of Canadian senior citizens, whatever their contribution may or may not have been to society. [this is a system] motivated by the desire of all Canadians to help those persons and groups most vulnerable to poverty, including women, low income workers and disabled persons. In other words, old age security is not a reward for service rendered. Rather it is motivated by a sense of justice and a recognition that no Canadian, especially seniors, should live in poverty.”

Both academic literature and community based research show that low income is very prevalent among immigrant seniors, although in depth investigation of the issue and its social, economic, and physiological implications is relatively limited. Immigration and immigrant research typically focuses on population statistics, and needs and challenges associated with immigration and settlement. Absent from this body of literature is a discussion on the societal and individual consequences of the lack of government benefits for immigrant seniors. The 10 year residency waiting period for Old Age Security (OAS) and its impact on immigrant seniors, its political implications, and advocacy efforts around the issue, are all missing from the literature. This study is the first step in a program of research that aims at addressing this particular information and knowledge gap.

This research program was initiated by the Alternative Planning Group (APG), which was created by the Chinese Canadian National Council Toronto Chapter (CCNCTO), the Council of Agencies Serving South Asians (CASSA), and the Hispanic Development Council (HDC) in 1999. The African Canadian Social Development Council (ACSDC) joined the group in 2001. Central to the vision of the APG is “to create a new paradigm of social planning that reflects the demographic, racial, cultural and linguistic diversity of the new City” (Viswanathan, Shakir, Tang, & Ramos, 2003, p.1). This entails the facilitation and empowerment of their community members to move from the margins toward the centre of public discourse on Canadian citizenship. Over the last few years, through working with seniors in the respective



communities, APG has identified a number of critical issues related to their citizenship, social inclusion and quality of life, such as affordable ethno-specific housing, subsidized transportation and mobility, access to services, and income security. The issue of inadequate income, in particular, was found to be associated with most of the other issues. The current policy requiring a 10-year period of residence before qualifying for federal income security programs created a significant crack that many immigrant seniors fall through. Inability to access income security support is often found amidst tragic personal and familial circumstances, marked by stressful events such as sponsorship breakdown, intra-familial tension, and sometimes even elder abuse. APG's pursuit of this research program is driven by community needs, with an explicit aim of bringing about policy changes that will address such needs. The study adopts a community based research approach, which is congruent with the parallel objective of empowerment and community capacity building.

## Overview of the Research Topic

In 2008, it is estimated that there are 4.2 million seniors in Canada. According to Schellenberg and Turcotte (2006), almost 30% of seniors are immigrants. The Old Age Security (OAS) Program is set up to provide income security to Canadian seniors, regardless of contribution. There is, however, a 10-year residence requirement in order to qualify. In order to receive the maximum amount, a person must have lived in Canada for 40 years after age 18. Partial pensions are calculated at 1/40 of the full amount per year of life in Canada after age 18. The 10 year waiting period and totalization formula apply to everyone. Most Canadians (more than 95% according to HRDC, 2005) living in the country through their adult life will meet this requirement. As a result, the majority of people excluded from the program according to this requirement are immigrant seniors.

The Guaranteed Income Supplement (GIS) is for people whose only or main source of income is OAS. To qualify for GIS, a person must be receiving OAS (HDSDC, 2008b); and recipients must re-apply annually. Sponsored immigrants who do not qualify for OAS, therefore, will not get GIS. Some seniors who have been living in Canada for less than 10 years can qualify for social security benefits either from their home country or from Canada, under reciprocal international agreements (HRSDC, 2008c). Canada has agreements with around 50 countries, including United States, Australia, New Zealand, 20 Western European nations, Mexico, Chile, Philippines, Japan, Israel, Turkey and 9 Caribbean nations. In 2006, new permanent residents mainly came from the Asian Pacific (50.1%); Africa and the Middle East (20.6%), Latin America (9%), Europe and U.K. (15.1%). Many of these countries have no pension agreements with Canada.

Being excluded from the OAS, therefore, implies denial of access to the GIS as well. The provinces have their own income supplement programs, but some of them, such as Ontario's



GAINS (Guaranteed Annual Income System), still require eligibility for OAS to apply (Ministry of Revenue, Ontario Government, 2008). Immigrant seniors who came under sponsorship by their family are most vulnerable to exclusion from social security programs when sponsorship breaks down. The sponsorship agreement is usually taken as a legally binding contract, but sponsors had no choice but to enter into such agreement when they wish to reunite with their family. Whereas sponsorship typically breaks down under unfortunate and/or unpleasant circumstances, these seniors have to suffer material difficulties as a result of financial hardship, while at the same time dealing with stressful challenges such as death of an adult child, unemployment, marital breakdown, major familial conflict, elder abuse, and the like. The human suffering and its implications for society and citizenship is largely neglected in scholarly work and public discourse. APG and members of its constituent communities are committed to studying and documenting this issue, with the view to initiate public discussion and relevant change in public policies and social programs.

## Literature Review

### The Numbers

The immigrant senior population in Canada and specifically in Ontario is growing. Although their actual numbers remain small, they are an important group as a resource to their families and communities (Durst, 2005). Researchers usually divide “seniors” into subcategories according to age. A commonly used categorization (Mata & Valentine, 1999) distinguishes among young seniors (aged 65 to 74) and older seniors (75 years or older). The majority of immigrant seniors are female (Durst, 2005; Mata & Valentine, 1999), and the largest number of them live in the province of Ontario, followed by Quebec, British Columbia, and Alberta. This is consistent with the settlement patterns of the non-senior immigrant population in Canada. Whereas more than a quarter of Canadian seniors are immigrants, many of them are of European background who came to Canada in the 60s and 70s. The more recent cohorts are more ethnically diverse. (Mata & Valentine, 1999).

In studying immigrant seniors, it is important to note the intersection between immigrant status and visible minority status. Seniors who are currently residing in Canada include those who arrived before 1961, mainly coming from European countries, as well as the more recent one who came from East Asia and South Asia. The relationship between immigrant cohorts and their ethno-racial distribution is an important factor in understanding the current realities of poverty among immigrant seniors, and the role of ethno-racial status in the formula.

A recent report by Statistics Canada (Schellenberg & Turcotte, 2006) suggests that immigrants represent a large group among seniors, where in 2001 29% of individuals aged 65 to 74 and 28% of those aged 75 to 84 were immigrants. Four important observations on immigrant seniors come out of this report. First, a relatively large share of seniors are immigrants, but most of them are long-term immigrants, those who arrived in Canada prior to 1961, largely being White Europeans. Secondly, on a year-by-year basis, seniors account for a very small share of new immigrants (for example in 2004 they represented only 2.3% of new immigrants to Canada). Thirdly, the source countries of immigration are changing, and these changes are just beginning to be reflected in the characteristics of immigrants aged 65 and older. Finally, there are considerable variations across the ten provinces in the population of immigrant seniors. Similar to the general immigrant population, the vast majority of immigrant seniors live in Ontario, British Columbia and Quebec. Other very important observations revealed in the study include, that the immigrant population is somewhat older than the non-immigrant population, though the immigrant population is aging at a slower pace than the Canadian-born population. Immigrant seniors are much more likely to reside in Toronto and Vancouver than non-immigrant seniors. In 2001, 30.4% of them were living in Toronto, compared to only 7.3% of Canadian born seniors. Recent immigrant seniors (indicating a greater proportion of racialized seniors) were even more likely to live in Toronto and Vancouver, where among immigrant seniors who came to Canada between 1991 and 2001, 46% lived in Toronto and 22% in Vancouver. It would thus come as no surprise that 62% of all seniors residing in Toronto are immigrants! In Vancouver the proportion is 51%, followed by Hamilton with 45%.

## Immigrant Seniors in Canada – Settlement Needs

The focus of much of the literature on immigrant seniors discusses the challenges of settlement. They consistently identify the various challenges to settlement as a senior in Canada, but the issue of income security is somehow missing in this body of literature.

Language is an important issue of discussion in the literature on immigrant seniors. In a report that examined the needs of newly arrived immigrant seniors to Ontario (McDonald et al., 2001), it was found that three-quarters of the seniors surveyed reported that they had poor English skills and 95% said they had no ability in French. Similarly, Schellenberg and Turcotte (2006) report that being able to speak one of the official languages is less common among immigrant seniors who have recently arrived to Canada, than for immigrant seniors who arrived prior to 1961. In the 2001 census, only 4% of immigrant seniors who arrived in Canada before 1961 reported that they could not speak either English or French, whereas 50.2% of immigrant seniors who arrived in Canada between 1991 and 2001 were unable to speak either English or French. In Toronto and Vancouver, the two cities where immigrant seniors are most likely to



reside, the proportions of immigrant seniors who could not speak English or French were 22% and 26% respectively. For instance, among recent immigrant seniors who arrived between 1991 and 2001 and lived in Vancouver, some 60% could speak neither English nor French. This highlights the lack of official language ability as a major challenge among more recent immigrant seniors. In a survey conducted by the Chinese Canadian National Council (Truong, 2006), English language training was indicated as one of the most important services a community organization could provide for them. The consequences of the lack of English and French was that it decreased a senior immigrant's awareness of services and their ability to understand and benefit from these services if they are able to access them in the first place. The English language classes that are available to immigrants are more suited to younger individuals and focus on issues such as employment that may be irrelevant to seniors (Reyes & Wityk, 2005).

Housing is another very important issue within the discussion of settlement issues for seniors, as well as relevant to the forthcoming discussion on income security. Some senior immigrants arriving in Canada are not eligible for government transfer payments or welfare for up to 10 years, and their cultural preferences may sometimes cause them to choose living with their relatives or sponsors in crowded households with three or more generations. This trend is up to 18 times more likely for immigrant seniors from developing countries than with Canadian-born and immigrant counterparts from the developed regions (Basavarajappa, 1998).

Studies that focus on the affordability of housing suggest that seniors who are visible minorities or recent immigrants were more likely to live in high cost housing (as a proportion of their income) than their Canadian born counterparts. It is suggested that this is due to the fact that two thirds of visible minority and recent immigrant seniors are concentrated in Toronto and Vancouver where housing costs are very high (Clark, 2005). This of course disregards the income disparities between the two groups, and completely ignores the inaccessibility of social security for newly arrived immigrants to Canada. Within the literature focusing on housing issues of immigrant seniors, there are distinctions made regarding the period in life when they arrived in Canada as an important factor in housing issues. Overall those seniors who came to Canada before the end of mid-life were more likely than those who came at an older age if married, to live in a one or two generation family. Women were more likely to be widowed, have poor English skills and live in a three generation family (Ng et al., 2007). Overall, immigrant seniors seem to be happy with their living arrangements (Ng et al., 2007; Ng et al., 2004), though this might be as a result of the lack of choice, as recent immigrant seniors who were living in a family were also more likely to be in low income and thus not be able to afford living on their own (Schellenberg & Turcotte, 2006; McDonald, 2001). As well, a large majority of seniors are sponsored to come to Canada by their children. Many community based surveys and studies suggest though that the issue of housing is very important to seniors, and there is widespread concern. There is also the desire to live alone; and a clear need for more seniors housing (Truong, 2006; McDonald et al., 2001).

Issues of social isolation and dependence have been another focus of the literature on immigrant seniors. There are many factors that lead to the social isolation of seniors, such as weather, lack of income, lack of English language skills, and transportation (Truong, 2006; McDonald et al., 2001; Schellenberg & Turcotte, 2006). Due to language issues many new immigrant seniors were unable to access services, such as consulting a doctor, or exploring the community, thus leading to social isolation. Also relating to social isolation are issues of loneliness, stress, emotional problems, and loss of self-esteem (McDonald, 2001). Dependency on family is also a common issue faced by many immigrant seniors (Basavarajapp, 1998; Reyes & Witky, 2005; Schellenberg and Turcotte, 2006; McDonald, 2001; Truong, 2006). Senior immigrants depended on their families for various needs, such as transportation, housing, financial support and emotional support. In the study conducted on immigrant seniors in Ontario, seniors reported that family conflicts occurred due to financial hardships in the family, in-law conflicts and intergenerational differences (McDonald, 2001).

Researchers on immigration and settlement are aware that current research knowledge in the area is grossly inadequate, and almost everyone recommends that more research should be done into the needs of immigrant seniors in Canada. Whereas many of the authors and researchers have noted the lack of income security among immigrant seniors, this has not been featured as one of the main settlement obstacles, nor has there been any reference to old age security benefits and the 10 year residency period. This conspicuously missing piece is the focus of the current study.

## Immigrant Seniors in Canada – Income Security

Within the limited academic and community research focusing on immigrant seniors, the issue of income security is even more marginal, constituting a lacuna that needs to be filled. The literature reviewed above does address the issue of senior income, though limited in scope and depth. The observations are made with regard to dependency and the inability to work. The immigrant seniors' lack of access to Old Age Security before 10 years of residence in Canada has been mentioned, but only in a tangential manner. The consequences of this waiting period on the lives of immigrant seniors are not explored, nor are the related issues of political struggles and advocacy to eliminate or reduce the waiting period. Most of the literature reviewed (Durst, 2005; McDonald, 2005; Dempsey, 2005; Witky & Reyes, 2005; Ng et al, 2004; Boyd, 1989; Denton & Jusch, 2006; Blakemore, 1999) called for additional research on the more generic issue of economic needs of immigrant seniors, as even this broader topic itself has been neglected in both immigration and gerontology research.

Basic income indications have been researched in relation to immigration and settlement by Dempsey (2005), using the Longitudinal Immigration Database. The study investigates the demographic characteristics of three groups of senior immigrants (based on age at landing in

Canada) in an attempt to highlight difference that may affect income, and engaged in an analysis of income sources for immigrant seniors. Dempsey observes that age at landing, amongst others issues, affects income late in life. Immigrant category (Family Class vs. Skilled Workers and Professionals Class) also affects income later in life. Working beyond age 60 leads to a higher annual incomes and less social transfer in later years, a longer period of labour market activity also affects contributory retirement activity, and that there is a jump in annual income seen at the 10 year mark. Of particular interest is that most immigrant seniors report income from more than one source at any given point in time, though no distinction is made between those immigrant seniors receiving Old Age Benefits and those who are still waiting to receive these benefits. She concludes by stressing that additional research is required to look into the different income strategies of immigrant seniors. A portion of this study was published in *Horizons, Policy Research Initiative* (Dempsey, 2004), and has a more detailed focus on the differences in income sources and composition between three groups of immigrant seniors: those who landed in Canada between ages 40 to 49 years, 50 to 59 years and 60 years and older. Among other conclusions, Dempsey states that long-term seniors (landed between ages 40 to 49 years) rely on market income (employment earnings, investments, employment insurance and social assistance, not including OAS, GIS and CPP) most heavily, whereas short term (landed between 50 to 59 years) seniors are less reliant on market income. The observations made by Dempsey (n.d.) supported views that have been held by community workers and immigrant advocates and researchers, such as that lone-parents and unattached seniors have the least favourable income situations for both immigrant and non-immigrant seniors, although immigrant seniors are less self-sufficient than non-immigrant seniors. In relation to income, there is a notable difference in private pension coverage between immigrants and non-immigrant.

The research conducted by Dempsey at the Research and Evaluation Branch of Citizenship and Immigration Canada is by far the most extensive research on the income security of immigrant seniors, though most of it is based on quantitative Statistics Canada results, and does not explore the consequences of the observations made from this data. On many occasions Dempsey does allude to the need to expand beyond quantitative analyses to understand their actual implications on the lives of immigrant seniors.

Additional research on the income security, though limited, reflects some of the same observations reported by Dempsey, and explores different aspects of income security. Visible minority seniors tend to be at the bottom of the income ladder and women from visible minority groups carry the burden of this poverty (McDonald, 2005). This study concluded that the Canadian pension system is not adequate in addressing the economic security of older immigrants to Canada, especially visible minorities, but does not venture into a discussion of residency requirements.



Ng and colleagues (2004) conducted research with South Asian immigrant seniors in the Edmonton area, and found similar trends, in that recent immigrant seniors are less likely to report adequate income (34% of recent immigrant seniors vs. 69% of established immigrant seniors who came to Canada at an older age, and 90% of established immigrants who came to Canada at a younger age). Whereas this group of researchers have not mentioned it, it is likely that this income inadequacy is at least partially attributable to the inability of recent immigrant seniors to access Old Age Security benefits due to the 10 year residency requirement. Established immigrants are more likely to receive a personal pension, and almost half the immigrant seniors who participated in this study were receiving financial assistance from the government. Ng and colleagues conclude that the top issue of concern and difficulty for these immigrant seniors is economic security, where about two in five of the respondents reported not having adequate income. This report does not call on the government to change the 10 year residency period as a way of improving the economic security of immigrant seniors, rather it advocates that since seniors who come to Canada rely on their families as their main source of support, social and public policies should be directed towards helping these families, who in turn can help these seniors.

Some researchers (Boyd & Vickers, 2000) who study income security have explored issues related to the country of origin among immigrant seniors. Immigrant seniors from developing countries, who comprise the majority of more recent arrivals, exhibit a greater degree of income polarization than those from developed countries, who have generally lived in Canada much longer. Among immigrants from developing countries, the difference in the share of overall income held by those in the top income quartile and by those in the bottom quartile is much greater than the difference for immigrants from developed countries who have been in Canada for a longer period of time. The authors suggest this is because immigrant seniors from developing countries have not worked in Canada long enough to have made significant contributions to public and private pension plans or do not qualify for Old Age Security benefits because they have been in the country for less than 10 years (Boyd & Vickers, 2000). Boyd and Vickers do not suggest that the partnership agreements between Canada and other developed countries could be a contributing factors in this polarization (in that polarization between immigrants from developed countries is less likely because they most likely all receive Old Age Security benefits, whereas immigrants from developing countries are presumably divided along income lines due to the 10 year residency period).

## Summary Notes

The literature has been reviewed from the standpoint of immigrant community members who have identified the 10 year residency requirement as a barrier to income security, and therefore a barrier to successful settlement, integration, and citizenship. The literature reviewed

represents both academic and community based research. Whereas there is no direct study on the issue in question, we tried to look at the related domains of settlement and immigration studies, especially those that considered income among immigrant seniors. Whereas inadequate income has been recognized as an issue by some researchers, the factors contributing to it, as well as its role in the life of immigrant seniors are not well understood. We therefore conclude that specific research attention should be paid to this issue.

We believe that how an issue is conceptualized is important for the development of a corresponding program of research. Theoretical analysis of income security for immigrant seniors is generally missing. Almost two decades ago, Boyd (1989) engaged in a theoretical discussion and suggested that while immigration policy on the one hand facilitates the admittance of immigrant seniors, regulations governing eligibility to income security programs reduces the entitlements of these newcomers. From this premise, the author further discussed the assumptions of pooled income, benefits for integration of living in multi-generational extended families, social rights of immigrant seniors, and “citizenship” rights as collective as opposed to being individual (the responsibility being shifted from family to state). Research and theory development in the last two decades have offered some valuable conceptual tools, as well as challenges. We need to critically re-examine the respective roles and responsibilities of the state, the family, the community, and the individual. The issue can be approached from multiple perspectives, such as the distribution of poverty across ethno-racial lines as well as age groups, the historical demographic realities that disadvantage the more recent immigrants, gender-based analysis, the dialectic roles of the individual vis-à-vis the family and the state, the role of cultural preference and personal decision, the lived experience of the diverse groups of seniors struggling with inadequate income, and many more. The idea of citizenship, for instance, will be a central one in the debate of the rights and entitlements of seniors who have already become Canadian citizens, but are still excluded in social security programs operated by the state. One can also suggest that some form of economic analysis will be needed in order to assess the costs and benefits of any proposed policy change. We believe rigorous inquiry and research in this area will generate productive debates that will lead to conceptual and theoretical articulations, which will in turn enrich our appreciation of the complex realities of Canadian life in an increasingly globalized context.

In terms of methodology, our research interest has originated from, and is driven by the lived experience of immigrant seniors who are trying to participate in Canadian society, while at the same time disadvantaged by a state-imposed barrier to integration and citizenship. Most of the research studies reviewed have followed a correlational analysis approach, and relatively little has been done to represent the lived experience and the voices of the people who are at the centre of the social issue under investigation. We believe the issue means a lot more than a set of numbers that will speak to us through multivariate analysis in the form of logistic regression or structural equation modeling, although we appreciate the value of numeric evidence and statistical analysis. Such analyses have to be complemented by the lived



experience of members of the respective immigrant communities affected by the current policy. We are convinced that when members of the community identify an issue, articulate it, and ask for research to be done, they remain leaders and key partners in the process of research and knowledge production. This community-based approach will ensure that knowledge production becomes empowering, and will better reflect the multi-layered and pluralistic realities that confront us.

## Getting Research in Action: Research Design and Methodology

Through extensive consultation with their constituent communities, member organizations of the APG resolved to advocate for changing the current 10-year requirement policy. The idea of a community-based research (CBR) project emerged as members indicated a strong desire to document their experience and to articulate their understanding of the situation. It is believed that the research project will increase awareness of the challenges faced by immigrant seniors and elucidate the structural realities that condition their lives, including inequity and mechanisms of exclusion and oppression. The CBR project is explicitly policy-oriented, and aims at bringing about changes that will contribute to improved quality of life and social inclusion of immigrant seniors.

Academic researchers coming from immigrant communities were invited to join the research team. A proposal for an Enabling Grant was submitted to the Wellesley Institute in March 2007, and notice of availability of funding support was received in June, 2007. The Enabling Grant of \$10,000 is applied towards the development of further funding proposals to support a more comprehensive study of the issue. The CBR Team comprises of official representatives of the four member organizations and two academic researchers (Appendix 1).

The research team started working in the summer of 2007. A Research Assistant was hired from the constituent communities. Several planning and working sessions took place in the Summer and the Fall, including a meeting with the Wellesley Institute. The initial phase of the work focused on the overall design of the tasks to be completed, revision of the budget, setting up administrative and financial arrangement, and engaging with community constituencies.

Starting in October, research team meetings focused more on the research questions to be formulated, and the actual process of community consultations. At the same time, background research was conducted. The initial review of available research literature showed

very limited work on immigrant seniors, and almost no research has been done on the impact and implications of the lack of income security. The current project is obviously filling a major knowledge gap.

Planning for focus groups with members of the constituent communities started in November 2007. The purpose of the focus groups is to gather the views, experiences, and concerns members of the communities have with regard to the 10-year residence requirement, and how it relates to broader issues of income security, settlement, social inclusion, and quality of life. This was considered an appropriate and cost-effective procedure to bring together the diverse experience of members from different communities. The method also privileges the lived experience of the participants, positioning them in an agentive role with regard to the production of knowledge, especially when the groups are facilitated by members from the participants' community. Focus group participants were recruited from the constituent communities, and discussions were conducted in their own language. Facilitators for the focus groups were recruited from the respective communities in January, and a training session for all the focus group facilitators was conducted. The following questions for the focus group were generated in the early consultative process:

1. How does the 10 year residency requirement impact you?
2. What should our policy makers/general public know about the 10 year waiting period?
3. If we could make changes, what issues should come first?
4. What roles do you want to play in this study?
5. How can we reach out to more members of your community?

Four focus groups were conducted between January and March of 2008. Focus group sessions were all recorded, and transcribed in the language of the group. The transcribers participated in the analysis process to ensure effective interface between languages in coding, analysis, interpretation, and reporting.

# Findings

## Focus Group Findings

A total of 34 immigrant seniors from the constituent communities of the Alternative Planning Group (APG) participated in the focus groups:

- Chinese Canadian National Council Toronto Chapter (9)
- Council of Agencies Serving South Asians (9)
- African Canadian Social Development Council (9)
- Hispanic Development Council (7)

The following are the major themes that emerged in the focus group discussions:

- Economic impact of immigration
- Psychological impact of immigration and poverty on quality of life
- Citizenship and belonging
- Inadequate housing
- Access to transportation
- Policy Recommendations by Seniors
- Seniors Role in Advocacy

### *Economic Impact of Immigration*

The first issue that came to mind for many resident seniors was the costs involved in resettlement. The selling of property and belongings at low prices or simply giving them away at home, and the acquisition of the same at a higher price in the new country are common experience. The fees involved in application, the numerous trips to the embassy or consulate which often required traveling from one city to another, the airfare, and so on, will add up to a tremendous sum for most immigrants. Moreover, the exchange rates can decimate savings or pensions from other countries. As one participant put it:

*“In China you can get a pension at 50 years old, but it is relatively low. Get here negligible. This pension is not enough to live on, and now our sons and daughters are in Canada... our children are our security”*

Another participant from Africa echoed this feeling:

*“You don’t have money to go out, to do anything even if that thing costs 50 cents you don’t have it so the pressure is transferred to whoever sponsored you.”*

Their sponsors, often their adult children, are in their own process of settling in Canada, and many of them are struggling with challenges such as barriers to employment, cost of childcare, and managing their own financial needs. Many immigrant seniors are thus caught in a defeated, disempowering, and helpless situation.

### ***Psychological Impact***

Many sponsored immigrant seniors became dependent on their children upon arrival in Canada, even when they had lived independent lives at home. This role reversal is not always easy to accommodate by seniors, especially those who value their freedom and autonomy. Associated with this challenge is the language barrier, which compromises their personal competence and social effectiveness, in that they become incapable of performing tasks that they used to be able to carry out. This diminished performance is further complicated by social isolation, which feeds back in a vicious cycle. The lack of familiarity and mastery erode both the quality of life and the subjective sense of security and comfort. One focus group participant said:

*“We rely on our sons and daughters to eat. We and they live together. Psychologically we depend on our own ability to adjust. If we do not, then we cannot survive. We have no eyes, no ear, no legs, no mouth. How can we live like this?”*

When exacerbated by inadequate income and poverty, the mix can pose as a major psychological challenge, and can sometimes reach devastating or even traumatic proportions.

*“You don’t have money to spend and you go out everyday looking desperate or happy and you don’t want to be a beggar... Many seniors are going around with less than \$5, \$3 in their pockets – and you need to have some money in your pocket to lead a normal and reasonable life” –*

## **Sense of Belonging in Canada**

*“If you can become a Canadian after 3 years of landing, why should you have to wait another 7 years before you can enjoy what other Canadians are enjoying – are we differentiating the category of Canadians?”*

The above comment by one of the participants captured a commonly shared sentiment among immigrant seniors. After going through all the difficult transitions, the attainment of Canadian citizenship usually carries personal significance to them. The realization that there are two different classes of citizens when it comes to government support is a difficult thing to process. Some seniors are perplexed, and some of them are resentful, as another participant put it:

*“Some seniors do not want to become Canadian Citizens, because in their mind they are not guaranteed any benefits”*

## **Housing**

Sponsored immigrant seniors without adequate income do not have many options in terms of housing. Living in overcrowded multi-generational homes is very common. These homes are often located in old and poorly maintained buildings. Such housing conditions are highly conducive to tension and conflicts, not to mention the inconvenience, lack of privacy, and absence of space for socialization and receiving guests.

An immigrant senior put this in simple, succinct terms:

*“Having no income means living with your children for a long time. This is a tense relation, some people who have been here longer can live separately from their children and this tension does not exist”*

Another participant highlights the sense of helplessness and frustration:

*“...after some years [seniors] often get into disagreements between the sponsor of the family and that is making it difficult for seniors... If you don't have money where are you going to go? You can't move out. You have to continue to live in that sad and unfortunate environment.”*

## **Transportation**

Being trapped in “that sad and unfortunate environment” is in part a result of the high cost of transportation, another effect of inadequate income. The absence of affordable public transportation cuts the most needy and vulnerable seniors from the activities and services that

are designed to help them. They have difficulty making trips to see their doctors, picking up grocery, going to community services, visiting friends, or going to places of worship. The accessibility of public transport is compromised by the lack of information regarding routes and schedules, as well as language barrier experienced by the seniors, such as not being able to communicate with the transit operator. It is not uncommon for immigrant seniors who do not speak English to feel anxious and uncomfortable when traveling on their own.

One of the focus group participants compared the cost of public transport to food:

*“For two people to attend an activity it costs almost \$10 return. We could save this money to buy 10 pounds of meat.”*

Another participant described its impact on social life:

*“Seniors, they need to visit each other because they can not live lonely... Seniors, they cannot pay everyday the fares for the bus and street car so they have a big difficulty to meet each other, to go to friends, to go to families to visit because they have no money.”*

The issue of transportation is becoming more of a problem as more new immigrant families have to settle in suburban areas, where public transportation service is usually less frequent and more inconvenient.

### ***Intersecting Challenges***

The focus group data reveal the different challenges faced by immigrant seniors as intersecting and connected. The implications of inadequate income seem to work together to undermine their sense of autonomy, competence, and self-confidence. Their participation in public life is severely compromised. Such disempowering processes perpetuate social exclusion and subjective isolation, and can lead to a variety of negative outcomes including disenfranchisement, poor health and mental health, erosion of healthy family and community life, as well as the ghettoization of vulnerable citizens. Whereas income security is not a panacea for all their problems, it is definitely a necessary condition for successful settlement and integration into Canadian life. The experience of immigrant seniors has revealed key issues in their day to day living that need policy attention, such as affordable housing and public transportation. Participating in the community based research project has facilitated immigrant seniors' inquiry into the issue, enhanced their understanding of the issue, and motivated them to work towards bringing about change.

### ***From Research to Action: Immigrant Seniors in Advocacy***

In addition to voicing their experiences with inadequate income and its implications, the participants are eager to explore ways to bring about change. During the focus groups, the participants have come up with recommendations for policy change. When coming up with suggestions, they tend to articulate moderated alternatives instead of radical or extreme positions. The following quotes capture the most common tone:

*“Important thing is, that is 10 year [residency requirement] if not eradicated completely, to go down to 3 years.”*

*“Do not let us wait that long... for instance, [the payments] could be 50% to start.. with an additional 5% per year.”*

Most of the immigrant seniors are open to discussing different strategies for providing support to immigrant seniors. There is also a shared sense of the need for immigrant seniors to learn more in order to understand the Canadian context for creating policy and passing laws. Some of the immigrant seniors are better informed about the policy and legislation processes, and have indicated a readiness to dialogue with politicians and policy makers.

## **Knowing More about What We Do Not Know**

The results of this first study, following a Community Based Research (CBR) method, represent a process of collaboration, consultation, and deliberation driven by a strongly felt community need. The focus group process, from the inception of the idea to the actual design and implementation, is driven and run by members of the constituent communities of the APG. This knowledge production process is complemented by a literature review and the articulation of knowledge and information obtained through working with immigrant seniors around the issue.

The literature review presented above reveals the major knowledge and information gaps. Given the limited research done in the topic of interest, more specific information that would be needed for policy and community work is often unavailable. Working with immigrant seniors who have experienced challenges and difficulties related to inadequate income, the APG has gained experience with regard to what kind of information may be needed. This awareness of questions without answers is most valuable in the design of a program of research; and their articulation is considered an important step in future knowledge production and mobilization. For instance, both community members and policy makers need to have reliable data on the number of immigrant seniors and their distribution with regard to geography, country of origin, time of entry or length of stay in Canada, the percentage of those who come under family sponsorship, the incidence of sponsorship breakdown and attending



circumstances, the relationship between sponsorship policies and income security policies, and how immigrant seniors get by when they are excluded from social security programs. There are also research questions articulated by community participants, which may require a different kind of answer. For instance, one research participant from the Hispanic community raised the question of “why doesn’t Canada have these [reciprocal pension] agreements with all countries in the world” but only with some selected countries. Another question is how do we assess the contribution of sponsored senior immigrants to Canadian life, and how is the idea of contribution tied to notions of citizenship and entitlement.

Some of the answers to these questions can potentially be found within the existing data collected by Statistics Canada. The APG research team is planning to design a strategy of secondary data analysis, utilizing the data sets housed in the Statistics Canada Research Data Centres, such as the Longitudinal Study on Immigrants to Canada (LSIC) and the Canadian Community Health Survey (CCHS). Such secondary data analysis may allow us to examine a number of interesting questions, such as the relationship between income levels and other variables known to be important in the immigrant settlement process (e.g., language use, family structure, housing status). Another possibility will be the critical appraisal of the role of income in determining some specific outcomes such as health status. Answers to other questions will likely require collection of new data. For example, 14% of the seniors who were eligible for GIS failed to apply in 2000. It would be of interest to understand the factors and circumstances associated with that. The between group differences across immigrant communities with regard to housing patterns, family relationships, financial management, and public participation are worth exploring as well. Following a Community Based Research approach, the initial study we completed has generated both questions for future research as well as an enhanced community capacity for pursuing them.

#### Future Research Questions:

1. How to move from financial accounting to social accounting? How to measure the contribution and suffering of immigrant seniors?
  - How much will it cost for the government to waive the 10 year residency requirement? Sub-questions: How many more seniors will become eligible with this change? Given the graduated payout schedule, what is the distribution across the various payment levels?
  - What are the current costs (financial as in social assistance, community, family, personal, and political) of excluding these seniors from the social security programs?
  - We have raised other options for the government to support seniors like providing affordable ethno-specific housing or affordable public transit. What are the costs of these alternative social support programs compared to accessing OAS? Would these other programs be better or worse than OAS? How would having a national



childcare program affect family dynamics and how/why seniors are sponsored to Canada? How would the recognition of foreign credentials affect how/why seniors are sponsored to Canada?

2. How to re-appraise the division of responsibilities among the state, the family, the community, and the individual with due consideration to dominant Canadian values as well as the diverse cultural values of the respective ethnic communities?
3. How to help immigrant communities move beyond partisan politics? How to mobilize beyond party affiliation?
  - Strategies of engagement with politicians in specific ridings (who belong to different parties)
  - How can we frame this as a Canadian issue that transcends party lines
  - Are there specific arguments that would appeal to the conservative mindset?
4. How to monitor policy changes and map out their differential Impacts?
  - Why do some of immigrant seniors failed to apply for programs such as OAS or GIS? How can these barriers (language, lack of knowledge) be overcome?
  - What role does income protection play in the settlement process (ranging from material conditions to social participation, and idea/experience of citizenship). This may require ongoing research
5. How to bring voices of immigrant seniors to the decision-making tables?
  - What processes should be in place for immigrant seniors to become active participants in public policy?
  - How does CBR contribute to public policy debate?
  - How to strengthen the partnership among community planners, academic researchers, and the constituencies?

The initial findings from the focus groups and the associated deliberations, the literature review, and the sharing of working experience form a valuable account for immigrant seniors, other members of immigrant communities, service providers, policy makers, as well as immigration and settlement researchers. The analysis of the focus group process generated valuable information on the experiences and views of immigrant seniors, as well as specific research questions to be further pursued.

# Impact and Utilization of Results

## Interpretation of Findings

The findings from our initial study have revealed some of the more salient aspects of the plethora of challenges and issues encountered by immigrant seniors. Such issues are grounded in a number of significant social discourses and practice. Theoretically, we can question how Canadian immigration policy is imagined, which will lead us to a critical interrogation of fundamental ideas of nationhood and citizenship. The same issues can be framed under the broader context of the global movement of goods, wealth, services, and bodies. As well, the issues can be approached from the standpoint of poverty research, linked to research programs on the racialization of poverty, gender analysis, or the political economy of immigration. Based on the lived-experience of immigrant seniors, a critical ethnographic research agenda will further highlight the experience of marginalization, social exclusion, and disempowerment, which are connected to subjective psychological distress, disturbed family equilibrium, and compromised social life. A thorough interpretive inquiry into these issues will probably be beyond the scope of this report.

According to community members, access to OAS means that immigrant seniors have some measure of independence. It means that they can help to pay the rent, access public transit, buy food and clothes, etc. It makes life easier for them and their families. It changes the dynamics of a family because they are now able to contribute to the family income rather than feel like a burden on their family, which is a problem that is sometimes linked to elder abuse and neglect. The current policies confound the ideas of sponsorship and income security. They place the burden on the sponsor and neglect the agency, rights, and contributions of the sponsored seniors. As a society, we probably wish to facilitate their inclusion and active participation as full citizens instead of reducing their role to that of being dependent, disempowered, marginalized, and disenfranchised.

## Limitations of the Study

The current study is obviously limited in terms of its scope. Given the resources available, we have completed a literature review, and started a community based research process. Whereas the four focus groups have yielded some interesting observations, they obviously do not represent the full range of experiences of immigrant seniors. It should be pointed out that participants of the current study belong to the bigger immigrant communities with relatively more opportunity for ethnic- and culture-specific social contacts and services. It is

possible that members of smaller and less organized immigrant communities may experience other challenges. Finally, the issue of inadequate income, when explored from the angle of policy research, has to be understood in quantitative terms as well. Our current time and resources do not permit us to investigate the statistical data sets that are available. In the next phase of research, a more thorough review of available statistics is needed; and a well designed strategy for secondary data analysis may provide answers to some important research questions. We also anticipate that new statistical data will need to be collected in order to answer some of the more specific questions.

Given these limitations, we believe that the key contributions of this study, which we hope will be the first one in an ongoing program of research, are: (1) identifying and naming a key issue in immigrant life that has been neglected by researchers; (2) implementation of a community based research (CBR) project that is driven and owned by communities affected by the issue; (3) articulating a voice by getting different immigrant communities to work together, (4) documenting what we do and do not know at this point, (5) enhancing the research capacity of the APG and its constituent communities so that they are ready to take on a more comprehensive research program; and (6) adding to the momentum towards bringing about public policy and social program changes in this area.

## Dissemination

Following a community based research model, knowledge generation and dissemination are not discrete and independent processes. The ongoing involvement of community members, including their role in directing the research project and their participation in the focus groups, is in itself a mechanism for channeling information and knowledge to the community. In a more formal sense, however, the research group had proposed, and was accepted, to present at a special panel at the 10th National Metropolis Conference in Halifax (April 4-6, 2008). The panel was well-received and the discussion with participants has enriched our thinking on the issue.

Since the research initiative is oriented towards policy change, the research group is now focused on disseminating the knowledge and information gained through the current study in order to create maximum impact. A sequence of community meetings throughout the summer has been planned for reporting back to the respective constituent communities. A major community event has also been scheduled for the early Fall, right before Bill C-362 is due for its Third Reading in the House on September 15. Community members and leaders, researchers, politicians, the media, and interested members of the public will be invited to attend. The intent is to amplify the voice of immigrant seniors on an issue they find to be central to their well-being.

## Recommendations

Based on the work we have done so far, we have the following recommendations for different constituencies and social groups.

### Community Members

For our community members, we recommend ongoing attention and involvement. Bill-C362 was put aside when the election was called in the fall of 2008. Our community should press for the re-introduction of this or similar legislation. It is our belief that this campaign for equitable application of the principles of social security to immigrant seniors will eventually succeed, and that community-based research is one of the strategies that will increase the odds of well-informed and well-reasoned policy making.

Towards this end, we wish to encourage members from immigrant communities, including but not limited to the four constituent communities of the APG, to get organized around this issue, articulate their voices, expand the public discursive space, and get involved in both research and advocacy initiatives. From our experience, immigrant seniors can be effective leaders, organizers, persuaders, educators, story tellers, spokespersons for the media, writers, researchers, and some of them are actually politicians and policy makers. There is tremendous potential among them, and CBR is one of the many ways to realize and mobilize such potential.

### Researchers

Researchers in the areas of immigration and settlement, gerontology, poverty related issues, public policy, legal studies, political science, and related specializations may want to pay more attention to this issue for it is a fertile ground for exploring important theoretical issues as well as being an important policy item. Given the complexity and the interconnected nature of the factors and processes involved, multi-disciplinary collaboration, grounded in solid collaboration with the communities, is probably needed for developing a more comprehensive program of research.

### Immigrant Community Organizations, NGOs, and Service Providers

Given the current policy and service gaps, many immigrant seniors are struggling with multiple challenges associated with inadequate income and the lack of social security.



Community organizations, NGOs, and social service providers have to be mindful of these challenges, and be prepared to be creative and flexible in response to their diverse service needs. Such responsiveness will entail proactive exploration and coordination of resources and services that are currently available. It will also be beneficial to provide opportunity for self-help group programs and networking so as to decrease social isolation and increase the space for collective problem solving and organization. Another role that these organizations can play is community education and raising public awareness of the issue. Finally, participating in or supporting advocacy initiatives related to this issue may fit in well with the mandate of at least some of these organizations.

## Policy Makers

Our research and analysis to date indicate that equitable income security for Canadian seniors who came as immigrants will be the most sensible policy. Policy makers may wish to pay more attention to the rationale and its social, economic, and political implications. More visionary policy makers will make the connection between this issue and the overall architecture of our immigration policies as part of a more generic population policy, intimately tied to ideas of nation building, citizenship and identity. Policy makers who are more cautious can nevertheless support systematic research into the actual situation, including the prevalence of the problem, the factors and processes associated with it, social accounting of costs and benefits associated with the current policies and prospective change options, and technical aspects of policy making such as formulation, costing and budgeting, and implementation.

The final point we wish to make to policy makers is that partisan politics sometimes tend to dichotomize issues and polarize positions. We do not see this issue as an all-or-nothing choice, but one that can come through many gradated steps. It would be most helpful if policy makers could increase proactive engagement and dialogue with their constituencies to explore possible options.

## Conclusion

The present study is a very small first step with regard to policy research on this topic, but it is a critical step in the right direction in terms of policy oriented community based research. We are very appreciative of the support given by the Wellesley institute, which made this initiative possible, and we were encouraged by the active participation and input of community members and researchers. This partnership has clearly demonstrated the capacity and willingness of immigrant seniors to negotiate and practice their citizenship to the fullest. We believe this initiative can be further developed into a more comprehensive program of research; and we are optimistic that this community based research process will eventually contribute to the formulation of public policies that are better-informed and better-researched, as well as being more sensible, equitable, and relevant to the rapidly changing realities in Canada within an increasingly globalized context.

## Bibliography

- Basavarajappa, K. (1998). Living arrangements and residential overcrowding among older immigrants in Canada. *Asian and Pacific Migration Journal*, 7(4), 409-32.
- Blakemore, K. (1999). International migration in later life: social care and policy Implications. *Aging and Society*, 19(6), 761-774.
- Boyd, M. (1989). Immigration and Income Security Policies in Canada: Implications for Elderly Immigrant Women. *Population Research and Policy Review*, 8(1), 5-24.
- Boyd, M and M. Vickers (2000). Elderly Immigrants (1921-1996 data). *Canadian Social Trends*, 58, 5.
- Clark, W. (2005). What do Seniors Spend on Housing. *Canadian Social Trends*, 78, 2.
- Dempsey, C. (2004). Elderly Immigrants in Canada: Income Sources and Composition. *Horizons, Policy Research Initiative*, 2(7).
- Dempsey, C. (2005). Elderly Immigrants in Canada: Income Sources and Self-Sufficiency (Summary). *Canadian Issues/Themes Canadienne*, Spring, 44-48.
- Dempsey, C. (n.d.). Immigrant Income and the Family. *Citizenship and Immigration Canada*
- Denton, M. and K. Jusch. (2006). Well-Being Throughout the Senior Years: An Issues Paper on Key Events and Transitions in Later Life. *Research Institute for Quantitative Studies in Economics and Populations*, McMaster University.
- Durst, D. (2005). More Snow on the Roof: Canada's Immigrant Seniors. *Canadian Issues/Themes Canadienne*, Spring, 34-37.
- HRSDC (Human Resources and Skills Development Canada) (2005). Canadian Retirement Income System: Old Age Security and Guaranteed Income Supplement. Available at [http://www.hrsdc.gc.ca/eng/lp/spila/wlb/aw/30retirement\\_system02.shtml](http://www.hrsdc.gc.ca/eng/lp/spila/wlb/aw/30retirement_system02.shtml)
- HRSDC (Human Resources and Skills Development Canada) (2008). Old Age Security (OAS) Pension. Available at: <http://www.hrsdc.gc.ca/eng/isp/pub/oas/oas.shtml>
- HRSDC (Human Resources and Skills Development Canada) (2008). Canada's Social Security Agreements with Other Countries. Available at: <http://www.hrsdc.gc.ca/eng/isp/ibfa/socagree.shtml>

- Mata, F. and J. Valentine. (1999). Selected Ethnic Profiles of Canada's Senior Age Cohorts. *Strategic Research and Analysis Multiculturalism Program*, Department of Canadian Heritage.
- McDonald, L. (2005). The Economic Security of Older Visible Minorities Immigrating to Canada. *58<sup>th</sup> Annual Scientific Meeting of the Gerontological Society of America*.
- McDonald, L., U. George, et al. (2001). A Study on the Settlement Related Needs of Newly Arrived Immigrant Seniors in Ontario. OASIS, Centre for Applied Social Research
- Ng, C.F., H. Northcott, et al. (2007). Housing and Living Arrangements of South Asian Immigrant Seniors in Edmonton, Alberta. *Canadian Journal on Aging*, 26(3), 185-194.
- Ng, C. F., H.C. Northcott, et al. (2004). The Experiences of South Asian Immigrant Seniors Living in Edmonton, Alberta: Report to the Community. *The Prairies Centre of Excellence for Research on Immigration and Integration*.
- Schellenberg, G. and M. Turcotte. (2006). A Portrait of Seniors in Canada. *Statistics Canada*.
- Truong, L. (2006). Chinese Seniors Survey: Summary of Results. *Chinese Canadian National Council Toronto Chapter*.
- Viswanathan, L., U. Shakir, et al. (2003). Social Inclusion and The City: Considerations for Social Planning. *Toronto: Alternative Planning Group*.
- Witky, T. and M. Reyes. (2005). Seniors and Immigration: Services and Issues. *Canadian Issues/Themes Canadienne*, Spring, 38-40.



## Appendix: Proposed Questions for APG Focus Groups

1. What does the 10-year residence requirement mean to you?
  - How does it impact you and members of your community?
  - Follow up on what the participants say. If they don't mention the 3 issues that emerged from previous community consultations we want to focus on (sponsorship, housing, transit), than bring them up. (i.e., In previous consultations, \_\_\_\_\_ was an issue, is it still of importance?)
2. If we are to make changes to the waiting period, what issues are important?
  - Ask them to prioritize these suggestions
3. What do you think policy makers should know about the 10-year waiting period and your concerns about it?
4. What do you think the public should know about the 10 year waiting period and your concerns about it?
5. What role do you want to play in this study and the process?
6. What strategies do you recommend to reach out to other members of your community regarding this issue

## Stay in touch

Register with us at [www.wellesleyinstitute.com](http://www.wellesleyinstitute.com) to receive email updates, participate in discussions, and access resources and analysis.



45 Charles St. E. Suite 101  
Toronto, ON, M4Y 1S2  
416-972-1010  
[contact@wellesleyinstitute.com](mailto:contact@wellesleyinstitute.com)  
[www.wellesleyinstitute.com](http://www.wellesleyinstitute.com)

The Wellesley Institute advances the social determinants of health through community-based research, community engagement, and the informing of public policy.



**Citizenship Matters** by APG, May 2009, is licensed under a Creative Commons Attribution-Noncommercial-Share Alike 2.5 Canada License.

**Media and Publications** inquiries, please contact us by phone at 416-972-1010 or by e-mail at [contact@wellesleyinstitute.com](mailto:contact@wellesleyinstitute.com).