



# Enhancing the Wellbeing of Immigrant Women Retirees

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## Executive Summary

This initial report for the SSHRC Community and College Social Innovation grant project Enhancing the Wellbeing of Immigrant Women Retirees addresses the activity and early insights emerging from phase one of the four-phase project. The report begins with a discussion about the existing research on wellbeing and social participation in retirement and aging alongside presenting what the project currently knows about immigrant women retirees. The central focus of the report is about immigrant women's retirement expectations and experiences. From the data collection, a series of case studies inform phase one insights aimed at informing policy and program design to better support immigrant women retirees.

To gain a clearer understanding of the lived experiences of immigrant women retirees the research team applied a focused ethnographic approach. The methodology encompasses a literature review, 25 participant interviews with immigrant women retirees followed by four months of participant observation with a sample of seven participants, and 15 key informant interviews with stakeholders from the immigrant and senior serving sectors.

The project's early findings generally align with the existing literature on retirement and aging. Immigrant women retirees are keen to stay active, engaged, and continue to find ways to contribute to society outside the realm of paid labour. They believe social and civic participation are key to their wellbeing as they age and do not view retirement as a period of decline and withdrawal. However, the project's data collection and analysis identifies important points of divergence when exploring the intersections of life experiences with systemic contributors and barriers to wellbeing and social participation.

Preliminary insights include:

- Word choice matters. The terms used (including wellbeing, health, coping, and social supports) are often made sense of in different ways;
- The importance of using an intersectional framework ensures the work recognizes that challenges and contributors to wellbeing are the outcome of intersecting social locations, power relations, and experiences;
- A life-course approach that looks at retirement as the accumulation of structural and individual factors over time is key to understanding the varied needs of immigrant women retirees.

Beginning in spring 2018 with the completion of phase two of the project, strategies to incorporate these and future insights into policy and programmatic responses to an aging and diversifying population will be tested and reported on at that time.

## Introduction

A silent but a significant shift in the Canadian demographic is underway. The population is growing rapidly due to immigration while it continues to age, creating a new group of immigrant seniors whose needs are not well understood or served by the system in place. Current research about the result of immigration on aging is sparse, especially in Canada. Even less is known about the gendered experiences of immigrant women seniors. An initial review of available services reveals some critical programming gaps: programs tend to group all seniors together as one undifferentiated population; they rarely include the voices of seniors in program design; and they tend to focus on individual level vulnerabilities and supports rather than addressing broader structural factors such as policies, resource availability, civic services, and cultural norms that influence their engagement or wellbeing. There is growing agreement among policy makers, scholars, and service providers of the need for an innovative, integrated approach to programming for seniors, which acknowledges their strengths, diverse cultural backgrounds, socio-economic contexts, gender differences, and immigration experiences.

Bow Valley College (BVC) and the Calgary Immigrant Women's Association (CIWA) are responding with a SSHRC-funded research project to develop an evidence-based approach to understanding critical barriers and available supports for retired immigrant women. The initiative aims to understand the context of retirement and aging for immigrant women in Calgary. Additionally it seeks to develop, implement, and evaluate a community-based program designed to promote the wellbeing and positive social engagement of retired immigrant women.

A discussion of the existing research on wellbeing and social participation in retirement and aging and an examination of what is known about immigrant women retirees follows. The report shares findings about immigrant women retirees' expectations and planning for retirement, as well as their actual experiences in retirement. We conclude with insights to inform policy and program design to better support immigrant women retirees.

Canada's population is aging and diversifying rapidly.

- The 2016 census indicates the largest increase in seniors since the first census after confederation.
- For the first time those living in Canada over the age of 65 outnumber those younger than 15 (Statistics Canada 2017).
- By 2031 nearly 25% of people in Canada will be seniors; of those people, 30% will be immigrants (Statistics Canada 2007).
- Seniors are becoming increasingly diverse: at age 65, about one in four people are "baby boomers" who may have been born abroad (Carriere et al 2016).
- Women are over represented in both immigrant and senior populations (Statistics Canada 2007).

## Project Goals:

1. Understand the experiences of retired immigrant women and the barriers and supports related to their wellbeing and social and civic engagement (Phase one)
2. Co-create and evaluate a program that will facilitate engagement in social and civic activities and contribute to a sense of wellbeing (Phase two)

The following research questions served as a guide through our project design and data collection:

- How do immigrant women conceive of and experience retirement and post-retirement?
- How does the experience of immigration and related considerations (i.e. language, culture) influence or relate to post-retirement experiences and outcomes?
- What social and structural factors (i.e. social networks, access to services, policies) influence these conceptions and experiences?
- What factors facilitate or create barriers to positive social engagement post-retirement?



## Literature Review

Canada's demographic landscape is undergoing a radical shift defined by the twin phenomena of a rapidly increasing aging population and a dramatic growth in the immigrant population. Calgary in particular is seeing exponential growth in its immigrant population: it is now the fourth most common destination for Canada's 250,000 newcomers each year (Statistics Canada 2015). Today immigrants comprise almost 30% of the total population in Calgary and it is estimated that in the next five years this population will reach almost half a million (Statistics Canada 2015).

Despite the rising rates of senior immigrant women in the population research on their wellbeing and social and civic engagement lags behind in terms of accounting for the complexity of immigration status, age, visible minority, ethnicity, language, health, income, and length of stay (Durst 2005, Novak 1997). Concurrently, a brief review of the current services for immigrant seniors reveals gaps. A majority of programs for immigrant senior women tend to either use a deficit model of engagement (which sees them as vulnerable and in need of supports) or fails to go beyond individual level interventions by addressing systemic challenges for successful aging and retirement (Olson 2001, Gelfand 2003, Walker 2005). This approach does not include immigrant senior's voices in shaping programming, treating seniors as a homogenous group (Farquahar 1995, Gabriel and Bowling 2004, Durst 2005).

Overall seniors face a number of critical challenges as they age and retirement is a critical phase of transition and adjustment (Kim and Moen 2001). It brings with it a shift in the roles, social position, and level of participation in the community.

At the same time research shows that 'young-old' retirees (65-75/80 years) tend to remain active. They have valuable skills and expertise and seek to participate in their communities (Schai and Willis 1996, Suzman and Riley 1985). However, structural as well as individual factors pose challenges for immigrant women's wellbeing as they age and retire. This literature review examines the existing body of work on aging, retirement, social participation, and how these issues intersect with immigrant women retirees' wellbeing.

### Rethinking Old Age

Old age has often been described as a period of decline, marked by an increase in dependency, a withdrawal from active social and civic participation, and a loss of supports (Fenge 2002). More recently however, studies of aging have moved away from the assumption that decline and disengagement are characteristic of people's later years. The period of life after age 60 or 65 is now often characterized as the "third age"; a time of increased security both financially and through increased freedom and empowerment (Laslett 1996, Vincent 1999). Or this time may also be viewed through the lens of "active aging"; a focus on optimizing opportunities for seniors' enhanced quality of life through its emphasis on health, participation, and security (WHO 2007). This shift in the perception of aging has led to an increased focus on what successful aging and wellbeing in retirement look like and how seniors can be supported to remain active and continue to actively contribute to society as they age. Successful aging is most often defined in terms of the interplay between social and civic engagement, health, and physical and cognitive

functioning. Wellbeing often refers to people's ability to develop their potential, engage in meaningful and productive work, foster positive ties with others, and contribute to their communities. Scholars have particularly highlighted the role of social and civic engagement as being key in both successful aging and wellbeing (Baltes and Baltes 1990, Johnson and Mutchler 2014, Bass and Caro 2001, Hsu and Jones 2012).

The move away from a deficit model of aging, and the increased focus on wellbeing and successful aging is a welcome one. However, it raises important questions around how diverse seniors and retirees are constructed socially as a category, how societal structures have differential impacts on various groups of seniors, and how retirement as a "third age" may not look the same for everyone. Like any social category, that of senior is constructed, developed, and formed through social interactions and "maintained, modified, or reshaped by social relations" (Berger and Luckman 1967: 173). That said, many studies do not necessarily draw the linkages between individual level actions and experiences and broader structural constraints and opportunities. These may include immigration, socio-economic context, social cohesion, culture, policy structures, and civic services. The result is that in much of the research literature as well as policy and service planning processes, seniors are rendered as homogenous groups when "obviously the inequalities which affect older people are not just related to chronological age but are also related to gender, ethnicity, class, sexuality, and disability, all of which contribute to individual identity" (Fenge 2002).

### The "New Retirement"

Just as our perceptions of aging are shifting, retirement is also now being discussed in terms "new retirement". Statistics Canada

defines a retiree as "a person who is aged 55 and older, is not in the labour force, and receives 50% or more of his or her income from retirement like sources" (MacDonald and Donahue 2011). Recent research however, has focused on the fuzzy nature of retirement as it becomes increasingly difficult to define in such concrete terms (Denton and Spencer 2009). While the underlying idea of retirement remains relatively consistent with the Statistics Canada definition – that work has been withdrawn from the labour market – more recent research is focused on analyzing how society constructs what that withdrawal means and looks like in practice. McDaniel argues "the transition from employment to retirement . . . is far from the smooth transition that has long been presumed. [Instead] multiple transitions occur into and out of employment and into and out of the labour force." (1995, p. 86). It can be voluntary or involuntary; it can be gradual or sudden; and it can be temporary or permanent. We can also ask if it is a social institution mainly shaped at the structural level. Is it a social role or identity? Or is it a process or a phase of life at the individual level?

Defining retirement has always been a moving target. Canada's retirement system as it exists today emerged in modern industrial societies at the beginning of the 20th century and has continued to evolve and shift. This state of continual change makes it hard to rely on older research when attempting to form a clear definition of the concept (MacDonald and Donahue 2011). Beyond that, retirement as a social phenomenon is constantly changing as successive cohorts respond to changing economic and social contexts in different ways. Our economy and workplace are always in flux, so is retirement (Han & Moen, 1999). For example, the Hudson's Bay Company introduced retirement into the Canadian context in the 1870s to encourage loyalty in the workforce and to maintain staff. More than a century later,



in the 1990s it had shifted away from staff maintenance toward early retirement being used as a tool to clear workers out of the workforce (MacDonald and Donahue 2011). In today's context we see a reduction in employer provided pensions and more of a focus on individual private savings. When discussing retirement and trying to define what it looks like, it is important to take into consideration how historical and global forces shape societal structures and how economic contexts shape the lives of people as they plan for and transition into retirement.

Consensus on a firm definition of "new retirement" remains elusive. Most of the existing literature continues to focus on some form of withdrawal or reduction of time spent in the labour market, along with agreement that in contrast to previous generations' experiences of retirement, it represents a period in life that is longer and fuzzier, more asynchronous, no longer decided on by public pensions, and has very little meaning for those outside of the formal, paid labour force (MacDonald and Donahue 2011).

Summary of the most recent societal and economic trends influencing current retirement practices

- The rise in non-standard/precarious work since the 1990s.
- The increase in careers that may involve increased stress and mental strain, but also less physical labour which may make it more attractive and/or feasible for people to remain in the workforce for longer.
- The increase in mature workers, as this is the first cohort (baby boomers) where a significant number of women have been in the workforce for their whole lives.
- Rising concern over the fiscal implications of the aging population and the strain it will put on pension plans, health services, infrastructure etc.
- The recent periods of economic downturn and shift in pension practices (decrease in defined pensions, decrease in availability of private sector pensions etc.).

(McDonald and Donahue 2011)

## The Intersection of Aging, Retirement, Immigration, and Gender

While the West's rapidly aging population has spurred an interest in research on aging and retirement, there is relatively little research available on the particular experiences of women in retirement. A review of the available research confirmed that the "whole process of retirement may be qualitatively different for women" than for men (Quick and Moen 1998, Kim and Moen 2001, Duberley, Carmichael and Szmigin 2014). Historically women have been socially and economically marginalized when compared to men and it has been suggested that the loss of status that comes from not working may have an even greater effect on women (Sargent et al. 2013, Simmons and Betschild 2001, Duberly, Carmichael and Szmigin 2014). Further studies on women's retirement reveal that their adjustment and satisfaction in retirement is related to marital status, racial/ethnic background, the nature of the employment, social networks and activities, active lifestyle, use of work skills, ability to contribute to society, and ability to make choices (Price and Joo 2005, Price and Nesteruk 2009, Szinovacz and DeViney 1999, Erdner and Guy 1990, Simmonds and Betschild 2001, Price and Dean 2009, Byles et. al 2013, Price Nesteruk 2010, Elgan, Axelsson and Fridlund 2009).

These findings provide insight into women's retirement in the general population (although mostly in countries other than Canada). The literature reveals a gap around a deeper understanding of retirement as significant life event from the perspectives of women who have also experienced immigration (Gall et. al. 1997, Shin 2014). Immigration often leads to the stress of acculturation and adjustment, as

well as changes in economic, social and political roles (Levitt et. al. 2005, Berry and Sam 1997). Research with immigrants demonstrates that immigration and integration are not linear processes. The social, psychological, and economic impacts of immigration and integration have long-term effects that may result in unique experiences of retirement (Li 2003, Berry 2008). Given the long-term influence of these shifts, combined with the prevalence of underemployment, underpay, discrimination, and social isolation of immigrant women, the experiences of immigrant women in retirement may be different than those of women born in Canada (Teelucksingh and Galabuzi 2005, McDonald and Kennedy 2004, Driedger and Hallis 1999, Bauder 2003).

The heavy connection between the Canadian pension system and labour market performance (including years worked in Canada and income earned over those years) as well as the number of years a person resides in Canada has a clear impact on immigrant women retirees. The three pillar public pension system includes: 1) the Canadian Pension Plan (CPP/ or Quebec Pension Plan QPP) which provides monthly payments based on the accumulation of pension assets through years worked and income earned in Canada, 2) Old Age Security (OAS) payments based on a residency requirement (40 years for full pension), and 3) a potential Guaranteed Income Supplement (GIS) payment which is a means tested the income supplement for those with low incomes. Private, or employer provided pension plans also offer what could be called the fourth pillar (McDonald and Donahue 2011).

## 3 Pillars of the Public Pension System

1

GIS - means tested

2

CPP - Labour/\$ contribution

3

OAS - residency dependent

4

Private pensions  
RRSP/employer etc.

An overview of immigrant pension earnings and program access reveals that immigrants settling in Canada after 1970 have been accessing the GIS pillar of the pension system at what some researchers consider disconcerting and increasing rates (Marie and Skinner 2008). The result of a disproportionate reliance on the income support stream of pension earnings has been calculated to lead to an overall lower retirement income for immigrant seniors that tops out at 57% of the income of Canadian-born people receiving Canadian government pension funds (Marie and Skinner 2008). There are a multitude of factors contributing to the over reliance on GIS among immigrant seniors including the previously identified shifts in the availability of employer provided pensions and the rise in precarious and non-full time work. A third factor the research identifies is the decreasing earnings and labour market performance of immigrants' post-1980,

which affected earnings and private savings (Teelucksingh and Galabuzi 2005, Preston et. al. 2014, Premjiet et. al. 2014).

While these factors affect the pension earnings of all immigrants, they have a disproportionate effect on immigrant women. The labour market system has historically avoided heavily investing in programs that help women gain full equity in the workplace (i.e. childcare and flexible work hours). It does not recognize the care-giving and reproductive labour that women perform outside of the formal labour market, which often results in earning gaps for women during their pensionable working years. Women, and immigrant women in particular, are also over represented in part-time, precarious work and are more likely to remain deskilled upon arrival leading to under-employment, which limits pensionable earnings and access to private pensions (Man 2004).

Therefore as Marier and Skinner (2008) argue while there are three pillars to the public pension system, structural forces tend to limit women's truly equitable access to GIS.

As much of the literature notes, Canada's existing retirement policy continues to be based on the "breadwinner" model where one person, generally a male, works full-time at a stable job throughout their working life. Recognizing that as a society we are entering a period of growing diversity in the workforce, with an increasingly diverse population of retirees, there is an emerging consensus on the disparity between the lives of women (both immigrant and Canadian-born) and Canada's pension system. As McDonald (2006: 150) states: "why do policy makers persist in making policy according to an orderly life course of education, work and retirement founded on the experience of the 19th century male industrial worker?"

## Social Participation and Wellbeing

Retirement is shaped by physical and mental health, finances, family circumstances, and working circumstances but also moral notions of what activity and social participation should look like after leaving the traditional full-time work world (Kojola and Moen 2016). Scholarship suggests that social and civic activities can have significant outcomes on reducing the risk of mortality, disability, depression, cognitive health, and overall health (Lennartsson and Silverstein 2001, Everard et. al. 2000). However, while measures of social participation often focus on public, formalized activities such as volunteering and group membership, informal social activities like interacting with friends or family was found to have greater positive influence than formal social activities like volunteer work and solitary activities (Maier and Klumb 2005, Klumb and Maier 2002). For the purposes of this study we

build on Couton and Gaudet's (2008:25) broad definition of social participation, considering it to include "a number of practices that includes voluntary sector activities as well as a range of other forms of interaction within the public and private spheres (helping neighbours, getting involved in informal groups, etc.)... . We define it as time freely devoted to helping and supporting individuals, groups, and organizations outside the market and the state." This broader definition incorporates the public and private sphere is particularly significant for this study's population whose social engagement often does not fit standard patterns affiliated with formal volunteering and social capital building models. Through this definition the study focuses on social participation as a practice and a measure of continuing community involvement, arguing that "routine, ongoing practices often matter more than commitment of moral principles or formal membership to the building of trust and reciprocity" (Jansen et al. 2006). It takes a more narrow approach to civic engagement considering it to involve action on the part of an individual taken in support of others or for the common good; it can include volunteerism, community organizing, or political advocacy (Alder and Goggin 2005, Greenfield 2011). Such types of engagement involves seniors in not only forming social ties but also promoting better outcomes for the society as a whole.

Existing research demonstrates that the decline in social and civic activities associated with aging can only partially be attributed to individual factors such as motivation, preferences, or ability. In fact, institutional, structural, and societal factors – such as resource availability, public policy, service accessibility, and the devaluation of seniors' role and contribution play a more significant role in continued engagement and wellbeing. But scholarship remains unclear about the actual mechanisms by which these concepts are linked (i.e. which activities are most useful in



improving wellbeing outcomes; how much participation is necessary; what are the differential impacts of participation on wellbeing; and finally how social or civic engagement may shape wellbeing among retired immigrant women).

There is a growing body of literature beginning to question the structural factors that may impact the reported lower levels of social participation among immigrant populations (Putnam 2000, Couton and Gaudet 2008, Jansen, Chioncel, and Dekkers 2006.) The emerging consensus is that long standing measures of social engagement and civic participations often neglect new or “hidden” forms of participation and engagement, particularly among youth, women, and immigrant groups (Couton and Gaudet 2008). The key argument being that the longstanding public-private sphere divide, wherein public participation is prioritized over private or domestic forms of participation, and bridging actions are favoured over bonding activities when considering social capital development often misses the social engagement activities of many immigrants, particularly women (Germain 2004, Hopkins 2006, Chambers and Kymlicka 2002).

Much of the literature around the need to reconsider how we view social participation for women, and immigrant women in particular, focuses on the need to rethink the divide between the public-private spheres. There needs to be a balance between caring and earning roles when considering obligations and responsibilities and to reflect on how the two overlap and constitute each other (Bowden 2008, Kershaw 2005). As Couton and Gaudet (2008:25) argue, “This might be particularly relevant for immigrants whose public and private lives often occur in two different cultures. For this group, volunteering and social participation may be very different phenomena, affected by different variables.”

Regardless of how social participation is defined, it is clear that immigrant women face particular structural and individual barriers when it comes to social participation and wellbeing. A general lack of access, whether due to transportation challenges, physical health barriers, language barriers, or lack of access to childcare has been demonstrated to have a disproportionately negative impact on immigrant women’s experiences in the workforce, their social participation, and leisure – thus impacting overall wellbeing (Ruble and Shaw 1991). Women’s social network structures also tend to be particularly disrupted after migration. While networks of support and social participation may survive migration, and often directly contribute to it, they are also frequently transformed and diminished through the process. For instance, multi-generational households, common in many sending countries, tend to be far less common after migration (Salaff and Greve 2004). This frequently forces women to scale down their careers to focus on domestic work and care giving. Immigrant women are more likely to be heavily deskilled after migration, becoming underemployed in comparison to their work in their home countries, which increases the potential for economic vulnerability and isolation (Man 2004, Couton and Gaudet 2008 39).

When we further narrow our focus from immigrant women to older immigrant women retirees we find that age upon arrival in Canada plays a key role in shaping workplace participation and career trajectories, social engagement, eligibility for old age benefits, and the degree to which women are dependent on their children (Preston et al. 2014). In fact, when exploring wellbeing and social participation among older immigrants Preston et al (2014) found that an individual’s labour market experience was much more determinant of wellbeing in retirement than ethno-cultural background. Since age



upon arrival in Canada strongly shapes the workplace pathways of immigrants – when arriving young, jobs are much more likely to come – a more advanced age when entering the Canadian workplace can be a powerful barrier to seniors' ability to participate in Canada (Preston et al. 2014).

## Summary

Our review of current demographic trends and literature bears out the assertion that Canada's population is aging and diversifying to create a new group of immigrant seniors whose needs are not well understood or served by the current system. While the existing research about the effect of immigration on aging is sparse, especially in Canada, even less is known about the gendered experiences of immigrant women seniors. The literature reinforces the importance to focus on the intersections of gender, migration, and aging over a life course and to recognize that the challenges and contributors to immigrant women retirees' wellbeing are never the result of single, distinct factors. Rather they are the outcome of intersecting social locations, power relations, and experiences (Hankivsky 2014). Moving into analysis, this encourages advancing beyond static, homogenizing categories of immigrant and women to reflect on how these identities overlap with factors such as ethno-cultural background, language skills, education, employment history, year of immigration, and family composition. And importantly, it seeks to understand how these factors intersect and interact with the existing structures and systems that shape immigrant women retirees' daily lives.

## Methods

### Phase One Methods

A focused ethnographic approach enabled the research team to use the everyday experience of immigrant women retirees as the lens through which to explore and understand their experiences in relation to the social structures in which those experiences unfold. This methodology was chosen for its strength in studying complex phenomena, such as gendered immigrant retirement, as it promotes examination through multiple lenses using different enquiry methods. At the same time a focused ethnographic approach allows for a focus on exploring key questions than longer-term ethnographic methods. The focused ethnography, mixed-methods approach used:

#### Literature and secondary source review

In addition to the project's literature review (included in this report), throughout phase one the research team conducted an ongoing review of secondary sources related to policies focused on immigrant seniors and retirement policy, the scope of programs and services available locally, and secondary data at the city, provincial, and federal level. This combination supports building a rich nested understanding of project participants' lives; simultaneously triangulating data and building a theoretical understanding of immigration, aging, and retirement as we progressed through the data collection phase with the immigrant women retirees.

#### In-depth interviews

Using purposeful and snowball sampling techniques, 25 research participants were recruited to participate in in-depth interviews. Interviews were semi structured and lasted from one to three hours. Questions focused on the experience of retirement, immigration, and how these experiences affect their career and social participation as well as engagement in the community post retirement. The interviews also discussed barriers and successes during retirement. All interviews were recorded and transcribed.

#### Participant observation

To contextualize and triangulate the findings from interviews, deeper engagement was carried out with a sub-sample of seven women from the larger sample of women interviewed. Observation occurred approximately once a week over a period of four months. The research team engaged in periods of observation around the daily lives of the women allowing participants to guide the process and include the researcher when and where they felt comfortable and appropriate. Observations took place in both public and private spaces. They involved a wide variety of contexts including fitness classes, faith based activities, volunteer activities, home based visits, classes and workshops, and family events.

The focus of the participant observation portion of the data collection allowed for an intimate picture of how project participants engage with others, how they build relationships or create ties in the community, what barriers they face, and their opportunities for social engagement or wellbeing. Researchers recorded the women's

interactions, communications, body language, and social context. After the observation sessions, researchers conducted social and event mapping exercises to trace meaning and connections.

### **Stakeholder interviews**

The research team conducted 15 interviews with key informants including program managers at immigrant serving non-profits, policy makers, and community centre directors of activities and adult education frameworks geared to retirees, as well as other similar stakeholders. The interviews aimed to understand the broader structural context of immigration, aging, and retirement including policies and services.

### **Data Analysis**

Transcribed interviews were coded manually using an emergent coding scheme. The team engaged in an iterative process that often led to the removal of previously identified key themes or to the addition of new ones. Regular peer debriefing and discussions occurred between the researcher and research assistants, to contrast the coding, the terminology and the definitions. This strategy contributed to a qualitative version of inter-rater reliability, where core codes and concepts were identified separately by each researcher, found to re-occur across narratives, and were seen by all researchers as significant to the experience of immigrant women's retirement. Ethnographic field notes taken during participant observation were also coded and compared and contrasted with the interviews to illustrate, examine or understand the cultural differences in aging and retirement, social participation and positive engagement post retirement, the relationship between wellbeing and positive engagement and structural contexts shaping their post retirement experience. Our concurrent review of the literature and secondary data provided additional data points and context to understand how the broader macro structures and processes continue to impinge on the individual. This method of analysis therefore, allowed the research team to move back and forth from the field to the theoretical and policy based literature - rebuilding and bolstering our theoretical and methodological approach while simultaneously creating new ways to engage and support retired immigrant women.

### **Phase Two Method - Co Creation**

In phase two of the project (April 2017-December 2017) researchers will engage a group of project participants in critical reflection of the research findings from phase one with an aim to co-create and pilot community informed responses to addressing wellbeing and social participation in retirement. A developmental evaluation will run concurrently to capture findings and course-correct where necessary.

Just as focused ethnographic methods including participant observation was aimed at increasing immigrant retiree voices in our data collection, employing co-creation methods in phase two aligns with an understanding of how methods and the way in which research is conducted has consequences for the type of knowledge produced. By engaging the end user in the process of analyzing the data, shaping the findings, and designing the resulting actions, co-creation can mitigate power imbalances often present in the research/practice divide.

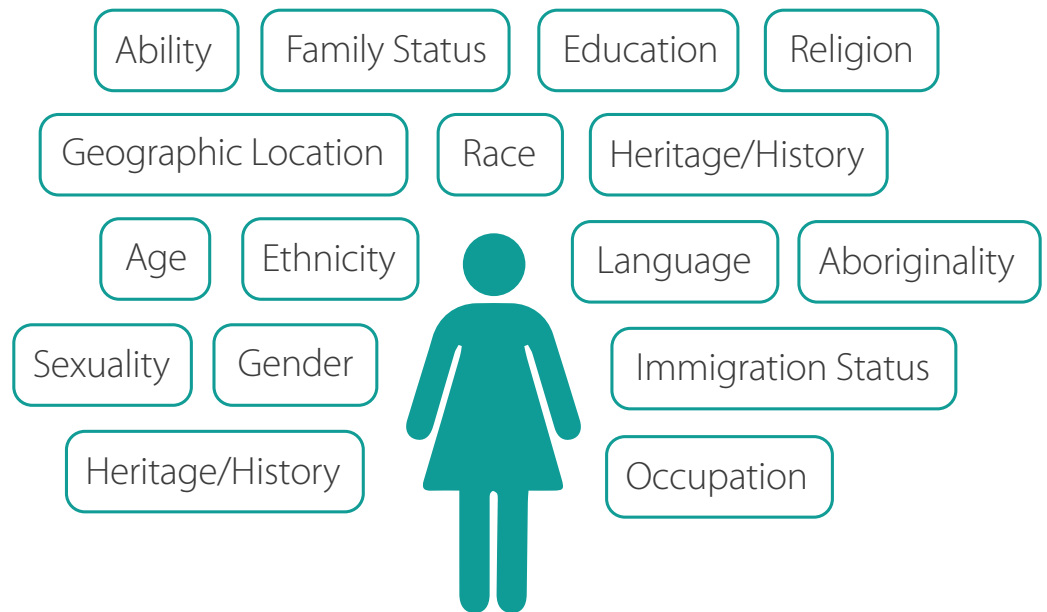
In practice, this means the research team is surrendering the power that comes with being the expert and embracing the fluidity and potentially unknown outputs and outcomes that come with sharing control. For all involved – researchers, service providers, and community members – it also means developing an open and shared understanding that we all bring different perspectives and experiences to the work. Recognizing that we all have different priorities for engaging in the work is not a bad thing – if we have the shared understanding that systems and related practices are more impactful, responsive, and adaptable when they include the perspective of the groups they are meant to support.



## Analysis

### Our Theoretical Lens

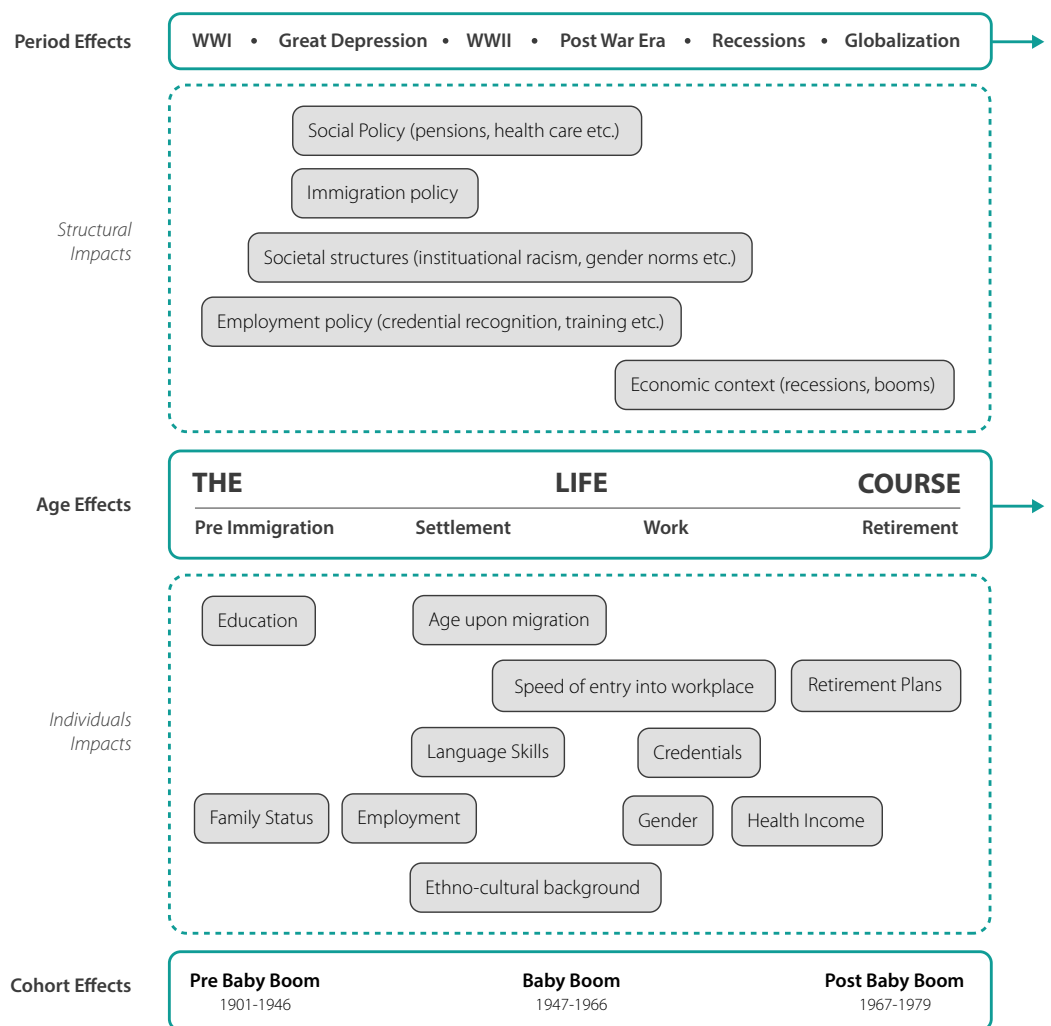
As we moved deeper into our data collection to develop an analytical framework it became clear that we could not consider our data through homogenizing lens of immigrant women retirees. The multiple and overlapping social positions and structural factors that shapes their lives requires an intersectional analysis. It requires recognizing that the challenges and contributors to wellbeing raised by the women interviewed are “never the result of single, distinct factors. Rather, they are the outcome of intersections of different social locations, power relations, and experiences” (Hankivsky 2014). The adoption of an intersectional lens reminds us to move beyond static, homogenizing categories of “immigrant” and “women” to reflect on how identities overlap with factors such as ethno-cultural background, language skills, education, employment history, year of immigration, and family composition. Further it encourages considering how these factors interact with existing structures and systems that impact daily lives. By exploring how these intersecting factors shape individual and group experiences we can better recommend policy and program practices with outcomes designed to improve and sustain the wellbeing of immigrant women retirees.





Just as immigrant women retirees cannot be analyzed as an isolated category, retirement as a concept or life phase cannot be studied in isolation from the rest of an individual's life experience. It is influenced by the experiences leading up to it as well as the ongoing intersectionality of an individual's social positions and how they interact with societal structures. By choosing to focus on the macro (structural policy level) or micro (individual level human capital) of this phase in life attempts to theorize retirement have often avoided this complexity. Attempts to bring the two perspectives together to examine the longitudinal shifts in society and an individual life have been most successful by adopting a life-course approach. This involves understanding retirement as the accumulation of many structural and individual factors over time (Bulanda and Zhang 2009, Denton and Spenserl 2009, McDonald and Donahue 2011). A life-course approach serves as a theoretical lens and a framework that will support building on and incorporate other theories. The intersecting factors affecting immigrant women retirees' lives can be nested within a life-course approach to retirement in order to gain a holistic picture of the complex factors shaping women's lives as they age.

Using existing life course models and scaffolding intersectional positions and structures onto it can be visualized in the following way:



(Modified from: McDonald and Donahue. 2011. Retirement Lost? Canadian Journal on Aging 30(3): Fig 4 pp. 406)

## Retirement Planning

The level of financial planning that participants engaged in pre-retirement varied widely and appeared to be related to several intersecting factors including type of employment, length of time in Canada, age at immigration, and economic situation.

The majority of participants indicated that they did little to no active financial saving or planning for their retirement. Many cited a lack of available information, information received far too late, unfamiliarity with the Canadian system, and not having the financial resources to set money aside while working. One participant, who had delivered financial literacy workshops to immigrant women over the years, stated: “We used to talk about putting a little money away every month and it was always unanimous in the room that the total income for their family of like five, was like \$2000 or less. So their response was - You want us to put money away? We live pay cheque to pay cheque!”

The consequence of limited financial resources was clear in that half of participants indicated their ability to meet their needs financially had changed for the worse since retiring; they struggle to live off government pensions and small savings. This influenced their activity and social choices, relationships with peers who were better off, created family strain, and led to decisions to return to work. For all of the participants, these choices were financially motivated and as one woman stated, “What does retirement look like for me? It looks like I’m going to keep working, for as long as I can”.

Approximately one in five participants indicated they had planned for retirement and actively saved for their post work years. All of the women’s lives shared characteristics – either they arrived in their 20s or very early in their careers and held a jobs within the public sector or corporations that provided pension plans and retirement training sessions. Many women indicated that despite their access to resources there was not enough lead-time for people unfamiliar with the Canadian system to prepare for retirement. As one participant explained, “Just before I retired they offered a retirement course and I took the course, it was a three day course. I really felt sad because I couldn’t use any of the information they were giving me, because you have to plan...they should have given me that course at least 10 or 15 years prior... and it was all around spouses. And I was a single person. So the financial planning part that they were advising, all the advice they were giving was not applicable to my situation”.

For all participants the idea of retirement planning was not restricted to financial savings. Many who did not set aside money for their own living expenses stated that they preferred to plan for the future by investing financially in their children’s education, housing, and careers with hope their adult children would support them in retirement. There was also a focus on preparing for their social and emotional needs in retirement, whether through keeping strong reciprocal bonds with children and grandchildren, maintaining relationships in their countries of origin so they would have a place to return for long visits, or building a network of friends, social, and volunteer activities to remain connected and active after leaving the workforce.

*“If you are going to retire you have to get ready to retire. In my experience, something that comes suddenly... makes you feel like you are cut off from everything. You would be lost. You have to train for the transition. Like you shouldn’t leave your job all at once, maybe have a part time jobs, or a volunteer job to go to. Or a hobby or a group you can go to.”*

## Experience of Retirement

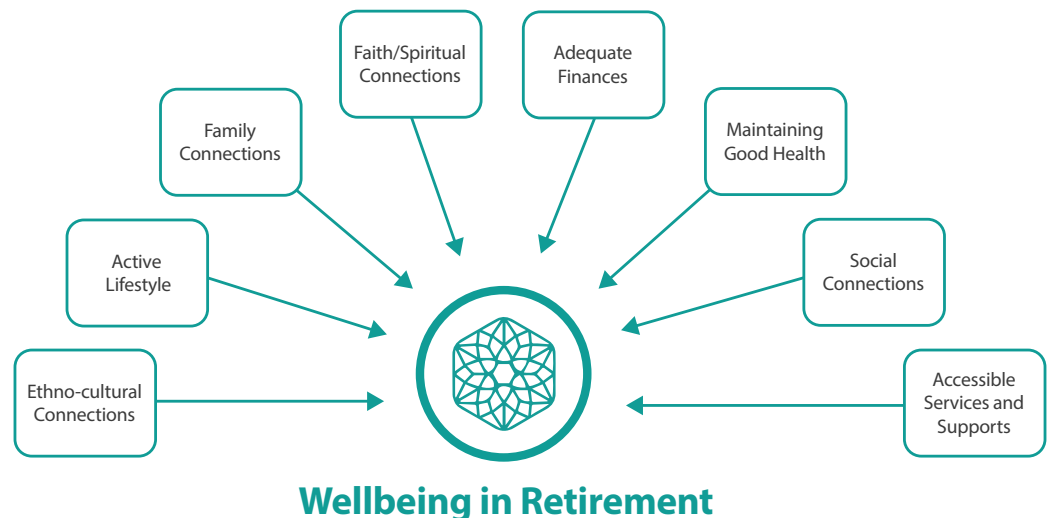
The majority of the women enjoy retirement and spoke frequently of the freedom it offers. Freedom was most often described as increased flexibility of time (i.e. not having to get up early for work every morning) and having a choice of leisure activities. Many participants were worried they would be bored at first but felt better once they found ways to stay busy. The activities that they engaged in varied from social and faith based activities to formal volunteer opportunities to formal workshops, fitness classes and ESL classes put on by organizations geared toward immigrant seniors.

*"I love it. I am really enjoying myself. . . two things I found: I am running out of time and I love the freedom that comes with that."*

Intersecting factors related to length of time in Canada, language, and economic situation tended to influence the participants activity choices. Those struggling with language and with less time in Canada often engaged more with immigrant serving agencies and formal programs while sometimes volunteering but mainly within the immigrant community. Those who had been in the country for 10+ years and were financially stable were more inclined to seek out new volunteer opportunities unrelated to their work lives, to travel, and explore new leisure activities as well as engage in more informal social networking.

While the majority of participants voiced satisfaction with the current state of their lives, many worried about the future as they aged, fearing how declining health (either theirs or their spouse's) changes daily life and the ability to stay active and cover long term financial needs. These anxieties were confirmed in the accounts from older interviewees (over 80 years old) who spoke of dwindling friend circles as peers passed away and fear of ongoing isolation due to increasing lack of mobility. Single women worried about being able to stay independent as they aged while married women were most concerned about care giving duties as spouses increasingly dealt with physical and mental health issues.

*"You know what I'm afraid of? To forget things. . . I was watching a movie about Alzheimer's. . . and you forget everything! Even the body forgets to eat, to smile, even to sleep! That's terrible; maybe that's why some people just go... I dread most when that time comes. That's why I keep myself active, I journal every day. You know, to help keep my memory sharp."*



The participant-identified factors of wellbeing (Figure 4) align with existing research on wellbeing and healthy aging. Further, the factors clearly align to the World Health Organization's (WHO) eight identified areas for age-friendly cities: transportation, housing, social participation, respect and inclusion, civic participation and employment, communication and information, community supports and health services, and outdoor spaced and buildings (2007). Together the WHO's factors of age-friendly cities intersect to create the social and structural conditions that enable the contributing factors of wellbeing.

When exploring the topic of barriers to wellbeing in retirement there were few deviations from established research and policy. We can see how the most common identified barriers in Figure 5 intersect with the priority areas identified for action by the City of

Participant Identified Challenges to Wellbeing	City of Calgary Age Friendly Strategy Priority Areas
Poor health	Access to information and services
Lack of information on services and supports	Community support and health
Lack of access to services and supports (due to transit, mobility, costs etc.)	Housing
Difficulty with English	Participation and inclusion
Economic issues	Prevention and response to Elder abuse
Limited Social Networks	Transportation and mobility
Limited family support/connections	
Discrimination	

**Calgary's Age Friendly Strategy:**

While there were no surprises in the lists of enablers and barriers to wellbeing the following case studies explore how intersecting factors play out over a life-course leading to differential experiences of wellbeing in retirement.

## Case Studies

To respect the confidentiality of all participants the case studies are composites of several project participants combined with identifying details removed or changed.

### Marisol (Case One) “Life is too short to be miserable.”

Marisol came to Canada in December 1976 with her husband when she was in her mid-20s to work full-time in Information Technology. She left the Philippines during a time of turmoil and arrived in Canada during a period of skilled labour shortages. Like many immigrants in that generation she immediately started working in Canada, earned Canadian post-secondary credentials, and envisioned an upward trajectory to her career.



*Marisol's rapid entry into the labour market is an example of the importance of paying attention to the long-term consequences of the economic context into which someone migrates.*

Despite holding postgraduate credentials and having a series of well-paying jobs in the oil and gas sector Marisol did not work full-time throughout all of her working years as she left the traditional workforce to look after her two young children. These gaps in her working years did affect her CPP and private pension contributions as did her husband's early withdrawal from the labour force due to illness. She reflects that the situation may have been different had they remained in the Philippines, “I might of said no to stay-at-home parenting but parenting in a new country is very different. You're not as familiar with daycares, nannies, and all that.” She returned to work full-time when her husband abruptly fell ill and was unable to work. Fortunately she was able to reenter the oil and gas sector but for seven years she took care of her husband (bedridden and frequently hospitalized) and raised her daughters while working full-time. She found it hard to do everything, especially caring for her ailing husband, but “I had to do it, nobody else could and I wasn't going to place that burden on my daughter.” Financially, she was able to get by but she never applied for promotions to move up in her career as her responsibilities at home limited the time she could devote to work. By the time her husband passed away her daughters had left for university.





***Her experience of interrupted labour due to care giving responsibilities highlights the need for considering gender as one of the intersecting factors influencing retirement and aging.***

In 2013 Marisol retired at age 65 and relies on a private pension in addition to CPP and OAS (note: her income is high enough that she does not qualify for GIS) for her stable income. Now that she is retired, Marisol travels once or twice a year depending on her finances. Widowed for over 20 years and unsure what her health needs will be in the future she said “You know, I try to control expenses and so on, so that would be a main worry, but I seem to be able to manage.” At this point in her retirement she rarely uses formal supports and services offered to immigrant seniors such as tax aid and language classes, with the exception of going to the municipal government supported seniors’ aquacize twice a week. If she needs help or runs into trouble, she has friends and family that support her.



***Her strong personal support networks and lack of reliance on formal services is reflective women who have been in Canada for several decades and who are stable financially.***

Marisol does experience loneliness as her daughters are grown and working and much of her extended family lives in Toronto and the Philippines. She sometimes laments the transactional nature of her interactions with her daughter, nieces, and, nephews stating, “They come to take me to appointments if I need the doctor or something and they are very good with that. But they never just stop by to eat or come by out of the blue for tea and a visit.”



***Marisol's experiences highlight the mismatch in intergenerational expectations that came out in several interviews.***

As a retiree, Marisol is financially comfortable, which she attributes to her company pension plan and her RRSP savings. She wonders how people survive solely on government pensions and speaks of several friends who are struggling to get by. She is passionate about interacting with people and sharing her skills and experience with others through volunteering and travelling. Her strong community connections are evident in her high demand as a member of boards and organizations in her community. However, she also speaks of the need to slowly start winding down her activities as she ages. She finds some of her commitments overwhelming, particularly because she does not drive. Despite being a source happiness her desire to socialize and volunteer is not purely derived from pleasure: she talks about how she started to search out interesting and appropriate commitments even before retiring so that she would have to stay busy and get out of the

house several times a week. She says, “Mortality and death do drive us” as senior women. But before getting caught up in negative thoughts, she exclaims “life is too short to be miserable” and went on to describe how she treats volunteering as a way to share, keep active, and be a part of activities that involve different generations.



***There was a common sentiment expressed by all participants: remaining active, learning new things, and contributing to society are key to healthy aging.***

When reflecting on what advice she would provide a younger immigrant woman entering the workforce she focused on retirement planning, but not just the financial aspect, emphasizing the importance of ensuring that you have a plan to meet your social and spiritual needs met as you age.

## **Renu (Case Two)**

### **“I feel like I am still struggling...”**

In her early 20s Renu arrived from Pakistan at what she calls “the height of the ‘go home you f\*\*\*\*\*g Paki!’” trend in Canada. Her family fleeing religious persecution arrived as refugees and were surprised at the lack of welcome they received. “We thought we’d come here and people would embrace us because we were Christian. But they didn’t see that, they only saw the colour of our skin,” she says. The discrimination her family encountered shocked her and she recounted the difficulties they had finding a permanent place to rent. She remembers one landlord telling them “if you cook curries I’m not interested in renting you a home.” She also reflected on watching her highly educated, fluent in English, parents struggle to find work that matched their credentials. They ended up spending the remainder of their working years in low paying cleaning and maintenance jobs. She describes how this shattered her confidence in the settlement system and her own idea of her future prospects. Her parents’ difficulties finding gainful employment also necessitated Renu’s entry into the workforce, forcing her to change her plans to continue her education



***Renu’s settlement and ongoing experiences of racism is a shared experience for several of the participants from racialized backgrounds. Racism and its effect highlight the importance of an intersectional approach to retirement and aging.***

Despite her previous work experience in banks and fluency in English Renu was only able to access low paid labour working at a daycare facility. She soon left that job when her employer insisted on moving her to the baby room after parents complained about the potentially detrimental influence her accent may have on their children. At that point she decided to go back school and completed a degree in political science from the University of Calgary. Upon graduation Renu’s was still not able to find stable employment. Trapped in precarious, contract work in nonprofit sector that relied on short-term funding contracts. She was never able to gain access to employment that provided a pension plan

or an income that was stable enough to allow her to make regular contributions to her own retirement savings. During that time she also married and had three children leading to substantial breaks from her career for care giving while her husband worked full-time.



***The over representation of immigrant women in low paid, precarious work has been shown to have a significant effect on financial wellbeing in retirement.***

Now a divorced senior, Renu relies on her limited CPP, OAS, and GIS payments, supplemented with sporadic income she picks up working short-term contracts, to support herself and two of her children still in university. When asked about life in retirement she says she “didn’t get a chance to start. All my friends are enjoying retirement while I feel I am just trying to stay afloat.” Renu reflects on how her limited income affects her mental and physical health citing that she has put off seeking physiotherapy treatments for injuries because she has no health plan and how her sense of loneliness exacerbated by her reluctance to accept social invitations due to lack of funds to go out with friends for coffee, movies, or birthdays. This has implications for her relationships, as she does not want to burden her friends with her concerns so she tends to do most things alone. She also links her lack of volunteering and participation in formal activities for seniors to her limited income stating transit costs as a key barrier (she does not drive) alongside her inability to pay fees for recreation. While she was active in community work and volunteering during her working years as a senior the associated costs associated – expectations to go out for coffee or lunch with other volunteers, bringing food to meetings, transportation – often lead her to make excuses to not participate when asked. Despite owning her home (receiving ownership in her divorce), Renu worries about her ability to maintain it and continue to living independently as she ages. However, she is also scared to sell it fearing the loss of her only asset.



***Renu’s situation is a good example of how economic struggles affect health and wellbeing. Many participants shared they limit their health and social activities due to limited finances.***

The future is a constant source of stress for Renu. Will she be able to stay independent? Can she avoid becoming a burden to her children? How much longer will she be able to work small contracts to supplement her income?

Her advice to a younger immigrant women still working: be ready to face challenges in the workplace and develop a strategy for overcoming them, keep control of your finances, and try to get a job that offers stability and a pension.

## Linh (Case Three)

### “I can enjoy the sunshine now...now I can enjoy life”

Linh was in her mid-20s and studying at university in Singapore when her parents asked her to join them in Calgary and help run their restaurant. She was reluctant to leave her studies that she had only just resumed after leaving school at 14 to work and help support her extended family. However, Linh explained that refusing to immigrate was not an option she felt was available to her. She went to work the day after she arrived in 1979. Linh soon found the situation untenable: spending long hours in the restaurant, restricted to living above it, and never feeling like she had time to go out. She also had no financial resources to continue her studies as her earnings went back into the family business. In an attempt to get out of the restaurant and establish herself independent of her family, she entered into a quick marriage with a customer she had only met a few times.



*Unlike Marisol's experience, Linh's rapid entry into the workforce led to isolation and difficulty settling.*

Linh's new husband paid for her to complete an accounting program at SAIT with the expectation that once she completed her diploma she was expected to go right to work for a family friend's business. Again, Linh lost control of her finances as all of her pay went directly to her husband. She spoke of her first two decades in Canada as “going by in a blur” and that she was focused solely on making money for her family and raising her two young children. When asked what it was like in Calgary at the time she said she really doesn't know, “I wake up go to work, never see the sun, never see the sky, just go to work and go home”. After her marriage ended and she found herself solely responsible for her two children she continued working within her ethno-cultural community; it was the easiest way to guarantee an income for her family. While she was able to maintain steady work she found it hard to manage her finances after a lifetime of never having control of her own money. To alleviate the financial stress, she agreed to have her ex-husband's parents, and later her eldest son, manage her finances.

Now retired Linh enjoys her free time exclaiming, “I can enjoy the sunshine now, the clouds, the sky, I can enjoy life!” While her finances are limited and out of her control she believes her son provides her with an adequate allowance. She keeps herself very busy with social activities like dancing, choir, and card parties, but all within the Chinese community. She believes there are many opportunities within her community because “we all come here at a young age and work so hard we don't learn English or meet others so we only like to socialize together now.” So while she feels her social needs are met through her activities in the Chinese community she worries about her ability, and that of other retirees within her community, to access essential services and supports from mainstream organizations. When asked to expand on what types of services she's concerned about accessing, she listed essential services such as health care, subsidized transit, recreation programs, and government-supported seniors programs. She added that she thinks it is important for retirees in her community to have access to programs that introduce them to the city including tours of the downtown, visits to recreation facilities, libraries, and orientations to service providing agencies.



*Linh's focus on the need for settlement-style services for retirees in her community reflects the importance of understanding settlement as an ongoing process rather than a period of time limited to immediately after arrival.*

The biggest piece of advice Linh has for immigrant women currently working is to take time to learn about what to expect in retirement, both financially and socially.

## **Amira (Case Four)**

### **“Retirement doesn’t mean that you retire from your whole life!”**

Sponsored by their children, Amira was in her mid-50s when she and her husband immigrated to Canada in 2003. Having worked as a nurse for most of her adult life, Amir was realistic about her career prospects on arriving in Canada. Her husband’s recent deafness made it difficult for him to work and she knew she would not have the time to learn enough English to support recertifying as a nurse in Canada. To enter the workforce as quickly as possible, she took a childcare course at a local college and soon found a job. While the speed with which she entered the workforce eased their financial situation and helped avoid dependence on their children it caused tension with her husband. “You know”, she said, “the breadwinner is supposed to be a man, and woman is only supposed to supplement the income...there were times when it would raise its ugly head. It was having an impact on the family, it absolutely was.” Today, she feels her husband continues to mourn his loss of hearing and his change in status. She believes it decreases his ability to enjoy life while increasing his dependence on her.



*The tension in Amira’s home is a further example of the need to use an intersectional, life-course, and holistic approach to retirement planning.*

Despite tensions at home Amira continued to work in the daycare until she turned 65 years old. At that time she received a letter from the organization telling her it was time to retire and granting her a very small monthly pension (the value of which would only cover a monthly phone bill). When speaking about retirement planning she admitted she was fully unaware of Canada’s institutional system. She shared that she only knew that as a sponsored family member, “after 10 years the government would look after us.” This lack of knowledge left her surprised by and completely unprepared to deal with the small amount of CPP, OAS, and GIS supplement that she and her husband received.





***Amira's experience is reflective of the experiences of many participants who arrived later in life and were not aware of how Canada's pension system worked.***

Her husband's declining health and his increasing symptoms of dementia worries her. She finds it extremely difficult to get out of the house without him. She would like to find some caregiver relief so that she's not at home with him every day but she worries about the costs. And she is concerned about potential gossip from her community where there is a stigma against bringing in outside care for family members. She speaks of how this isolation made the first years of retirement rough; that she felt lonely and "missed her work family." However, over time she has developed a core group of friends with similar family and economic situations who support one another.

They rely heavily on formal programming provided by service agencies and community groups, such as exercise and English as a Second Language classes and workshops to structure their time. Amira seeks out free services to participate in. She proactively seeks out opportunities to participate in free programs and services arguing, "retirement doesn't mean that you retire from your whole life! It's important to always be looking for something new to learn or do!"



***Participants frequently cited providing care for elderly spouses as a source of isolation and stress.***

Amira enjoys retirement and is happy to have the opportunity to spend her senior years close to her children and grandchildren. However, she comes back repeatedly to what she sees as a missed opportunity to learn more English and improve her income earning potential when she first arrived. She says, "I wish I was young so I could go back and study. But for women like me...if I leave my house too much to study I would lose my family. I've seen it in my community...first some women come and focus on studies. They don't focus on their kids or husbands, so they get separated because the husband doesn't want her to go all the time to study and work. So they get separated and she ends up all alone."

Her advice to younger immigrant women still working is to "forget about all your expectations for retirement," not to depend on the government, your children, or spouse, to fulfill those years, because you'll never know what's going to happen; that it's challenging, but all about how you approach it and find opportunities to engage and keep learning.

## Phase One Insights

The diverse experiences described in the case studies and throughout participant interviews and observations highlight how word choice matters when attempting to capture the meaning of wellbeing in retirement. The terms used when talking about retirement and aging (wellbeing, health, coping, and social supports etc.), studying these life transitions, or trying to design and measure the results of programs designed to positively influence seniors are often made sense of in different ways by the various people involved (retirees, researchers, service providers etc.). For example, when discussing the importance building family connections for purpose of increasing informal support networks, project participants were divided on whether this would contribute to or hinder wellbeing. As one women stated, “Family can be a web that supports you, or a web that entangles you.”

Aside from divergent views on the value of measuring support networks, the research raises questions around how we identify and measure social participation. Many studies reviewed in the literature review focused on quantitative, survey-approaches such as activity tracking (i.e. counting the number of meetings, or activities attended by retirees in a week- or questions aimed at measuring social capital in a straight forward manner or support getting to medical appointments, or to get groceries). Taking these measures into account, the majority project participants presented as highly active when interviewed. In fact, the idea of being busy was raised in almost all 25 interviews in the context of a fear of being bored after retirement, or the physical and mental health benefits of staying busy, or a desire to be busy through continuing to contribute to the community. This focus on activities and busyness fits with current societal trends across ages, where staying busy has replaced leisure time as a key function of how we attribute worth and social position for ourselves and others (Bellezza et al 2016).

But does busyness equate to social participation or a feeling of connection? On spending time with participants the research team found that some of the busier retirees expressed significant loneliness. While many of the women attended several workshops and classes a week they had few meaningful connections at those events as they often would go and listen but would not interact with anyone. Or, as Marisol mentions in case one, she has plenty of family support to meet her basic needs but feels a distinct lack of meaningful social connection with her younger family members. Participants’ most meaningful social participation often came through informal channels or through activities where they had long established social connections with peers. This issue will be explored further in phase two as the work considers how to create opportunities that foster more meaningful social participation opportunities and then how to measure the outcomes.

As we examine our assumptions around what informal supports and social participation look like it is important to explore the different meanings we bring to the concept of wellbeing and what it looks like, particularly as our society continues to diversify. With the North American tendency to valorize busyness, we must consider what value judgments we are attaching to the link between activity and wellbeing in retirement. A clear question

that emerged in the literature review and data collection is the propensity to focus on activities solely within the public domain while failing to capture the importance of activities commonly related to the private and domestic sphere – and the role they play in constituting a sense of wellbeing. Care giving is an excellent example: while many immigrant women find fulfillment, as well as stress, through their care giving activities, it is important to note the role that those activities play in maintaining and solidifying social participation through the strengthening of family and community bonds (Bowden 2008). The participants experiences emphasizes the importance of focusing on systemic barriers to social participation and wellbeing such as language, lack of information, and poor accessibility as well as the role immigration may play in exacerbating these challenges, even for those who have been in Canada for an extended period of time.

Our findings highlight the importance of using an intersectional framework to ensure an understanding of retirement and aging recognizes that the challenges and contributors to wellbeing in retirement are the result of intersecting social locations, power relations, and experiences. The case studies clearly demonstrate the importance of applying a gendered lens to understanding women’s experience in retirement. As demonstrated in our data set and the existing literature, entrenched gendered divisions of labour, around care giving

#### Community Café Feedback – Defining and Measuring Social Participation:

- Social participation should be measured to include the perspectives of the individuals doing the participation: i.e. there should not be a one-size-fits all approach to measuring social participation. One person may prefer to stay near home and spend time with family, another may like to attend many different events and meet many different people. Both should be ‘counted’ as participation
- Measuring social participation should include considerations of the choice and agency that individuals bring to their participation. Are people choosing not to participate or are systemic barriers limiting their participation (poverty, isolation, lack of transportation etc.)?
- Rather than counting the number of events a person attends (quantity) indicators should focus on the quality and depth of the relationships that a person has
- Both social participation and civic engagement should be conceived broadly to include gendered and/or cultural activities, in particular care giving, spending time with family and involvement in cultural/faith community
- Civic engagement: current indicators may not adequately capture forms of civic engagement beyond conventional forms of engagement (i.e. voting, being on a board, volunteering etc.) A person may not think of the activities they do as volunteering but it should be included (for example, cooking food for faith community, donating knitted socks to charity etc.)
- To consider – who is the “we” doing the measuring of these concepts – this will shift how we measure them. For example, policy makers, service providers and community members may have different needs/expectations which will shift measurement/indicators

(Reflections and recommendations for actions summarized from our Phase 1 World Café with 35 stakeholders from the immigrant and senior’s sector held on June 5, 2017).

and domestic work in particular, affect women's careers and ability to save for retirement earnings. Also as Linh's example highlights, there is a need to take language ability into consideration – not just upon arrival to facilitate an individual's labour market entry, but also later in life when planning accessible activities and services for retirees. Other factors such as country of origin, age upon migration, and family status (married, single, divorced, widowed) are all intersecting factors that impact wellbeing and need to be considered when addressing the diverse needs of retirees.

It is helpful to scaffold an intersectional approach onto a life-course approach. Rather than looking at retirement as an isolated phase in life this work considers the intersections of a retirees' individual positions (i.e. gender, language, education, employment, and ethno-cultural identity) with systemic forces (i.e. the economy, labour market, education system, immigration and settlement policy, pension policy) and how these play out over the various periods in someone's life. Renu's case is an excellent example of how an intersectional, life-course approach is important. To fully understand her struggles in retirement, it is necessary to understand the accumulated affect that years of social and economic marginalization has on physical and mental health, financial wellbeing, and approach to social participation. And how structural forces around systemic racism, precarious work, gendered divisions of labour, interacted with her individual position. While Linh has a more positive retirement experience, her focus on the ongoing settlement needs of retirees and seniors in her peer group also shows the importance of understanding intersecting individual and structural factors over a life course when looking at retirement needs and the ongoing impact of one phase of life – migration and settlement – on a later phase – retirement.

A recent Wellesley institute report (Um and Lightman 2017) explores similar intersections of seniors' health, immigration experience, language, and racialization. They found that established social determinants of health such as income, access to health services, sense of belonging, employment, and education were all areas where immigrant seniors were disadvantaged due to intersecting factors of systemic barriers and discrimination related to language and racialization.

#### Community Café Feedback: Taking Intersectionality and Life Course Approaches into Consideration:

- Customized supports through smaller, more nimble systems like community organizations.
- Community outreach through elders and leaders
- Recognize settlement doesn't end at same time for everyone – so ongoing language supports etc.
- "Place based supports" take them to where seniors are
- Building what retirement looks like into our narrative earlier
- Brokering model
- Bringing newcomers and long term immigrants together, opportunities for groups to connect and learn from one another
- More partnerships between senior serving agencies and community agencies
- Broaden our definition of work, and participation after work

(Reflections and recommendations for actions summarized from our Phase 1 World Café with 35 stakeholders from the immigrant and senior's sector held on June 5, 2017).

## Conclusion

In many ways the perceptions and experiences of the immigrant women retirees who are participating in the project align with research on retirees, the new retirement, and the third age discussed in the literature review. Immigrant women retirees are keen to stay active, engaged, and to continue contributing to society outside the realm of paid labour. They believe social and civic participation are key to their wellbeing as they age and do not view retirement as a period of decline and withdrawal.

However, there are important points of divergence from the literature when we start to explore the intersections of life experiences with systemic contributors and barriers to wellbeing and social participation. MacDonald (2006) has argued that there is not much new about the “new retirement”. Stop and start entries into the labour market, financial precariousness, and fuzziier boundaries have always been what retirement looks like for a large number of women and precarious workers. But this is a fact the combined Canadian social, economic, and political system has failed to recognize with its one-size-fits-all approach to retirement. The phase one data backs this assertion and stresses the need for those designing policy and programs to consider multiple perspectives on what constitutes participation and wellbeing. Further program designer and policy-makers need to consider how individual positions and the lifelong impacts of migration intersect with systemic factors over a life-course if policies and programs are to be relevant and responsive to the shifting needs of Canada’s aging population.

### Next Steps

Phase two of the project continues until June 30, 2018 and includes:

- ➔ Co-creation and developmental evaluation to design and test two actions related to the phase one results. (Fall 2017/Winter 2018).
- ➔ Ongoing knowledge mobilization through presentations and workshops.
- ➔ Final report containing recommendations and community feedback sessions (Spring 2018).



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