



ALBERTA  
FILIPINO  
LEADERS  
CONFERENCE

on Treaty 6, 7 & 8 Territories

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# SENIORS

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**Filipino Community  
Leaders Conference**  
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ISSUE

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# SENIORS

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# 1. CONTEXTUAL STATISTICS

The majority of immigrants 65 years of age and older have aged in Canada, with 69.3% having arrived prior to 1981 (Statistics Canada, 2016). According to the latest census, only 3.3% of older immigrants arrived since 2011. Together, the available demographic data on immigration and aging in Canada paints a portrait of an increasingly diverse population and one in which the proportion of older community members is on the rise (Statistics Canada, 2016).

**1**

Statistics Canada (2016) noted that the Filipino-Canadian community is a generally young community; one where 34.9% are under the age of 25 (compared to 30% of the general population). However, the number of Filipinos over the age of 65 in Canada has risen rapidly, doubling from 18,285 in 2001 to 38,274 in 2010 (Pino & Coloma, 2016). In 2016, there were 59,085 Filipinos 65 years of age and older, representing 9.5% of the Filipino-Canadian population. This number is expected to grow, especially considering the 74,635 Filipinos who were reported to be between the ages of 55 and 64 years old, and thus transitioning into retirement and later life (Statistics Canada, 2016). Today, 22.7% (or 133,720) of the Filipino population of Canada is over the age of fifty-five (Statistics Canada, 2016).

## 2 | KEY ISSUES

### LIVING IN POVERTY

According to the Government of Canada (2016), more than three million Canadians live in poverty, where issues of poor health outcomes, lack of access to healthy food, and adequate and affordable housing represent key priorities for provincial and federal governments.

Although persons 65 and over are not identified within the most vulnerable due to the availability of universal pension entitlements (such as the OAS and GIS), attention must center on the financial realities of older immigrants; especially considering how their access to pensions is tied to (and hindered by) residency requirements. This area of inquiry is urgent given how the financial conditions of older racialized immigrants are rarely accounted for within social gerontological and social work research and practice.

## **KEY ISSUES**

### **Backgrounder Context**

#### **AT RISK FOR ABUSE**

The risk for abuse is particularly important for older immigrants and migrants under the Parent and Grandparent Program, and the Parent and Grandparent Supervisa. Both programs impose dependency clauses on the sponsor (and consequently the older person) which restricts access to basic pension schemes for the 20 years (for the PGP), and imposes insurance costs (for the PGS).

These arrangements create dependencies between older adults and the adult children who bear the economic brunt of these access inequities.

#### **ECONOMIC AND FINANCIAL INSECURITY**

Experiences of financial exclusion, insecurity and precarity are due to significant events over the life course related to lack of recognition of education, delays in getting citizenship rights, family separation, and inaccessibility of pension entitlements. This creates a perfect storm for financial insecurity where Filipino seniors experience financial precariousness, which shape their aging experiences and ability to support families in Canada and back home. Many stories demonstrate the ways in which older people experience poverty and scarcity of resources that have yet to be addressed by service providers.

#### **Other issues identified in the caucuses:**

#### **SOCIAL ISOLATION**

Many Filipino seniors live in isolation in their homes, due to many factors including lack of transportation, absence of social supports, neglect by their families and lack of financial resources to cover costs of participation in social activities.

#### **LACK OF ACCESSIBLE, CULTURALLY APPROPRIATE SERVICES**

Currently available resources often pose barriers to Filipino seniors. These include: language; cost; culturally alienating ways of program delivery.

#### **HOUSING FOR SENIORS**

#### **ABSENCE OF A FILIPINO COMMUNITY CENTRE**

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# CONTRIBUTIONS

## IMPACT ON COMMUNITY

The experiences of Filipinos, and the challenges that they encounter in relation to their cumulative disadvantages offers an example of how older racialized individuals and experiences are rendered invisible in public policy and service practice. Seldom considered are the unique contributions that older Filipinos make to Canadian society. The following are key contributions from the Filipino community in Canada:



## **INTERGENERATIONAL, LOCAL, AND TRANSNATIONAL (BETWEEN PHILIPPINES AND CANADA) SUPPORT**

In a study on transnational care, Ferrer, Brotman and Grenier (2017) found that older Filipinos spoke frequently about forms of reciprocity that transcended international borders, and included intergenerational and transnational family members. Financial remittances were perceived as the primary contribution made by older Filipinos to family members living in the Philippines. The combination of scarce financial resources, the facilitation of outward migration, and the availability and organization of the extended family unit in the Philippines (and elsewhere around the world), creates a situation whereby older people who have immigrated to Canada, increasingly engage in transnational care exchanges. In this study, older people shared stories of travel to and from the Philippines, where they provided and received care from their families.

Taking place alongside the intergenerational, local, and transnational settings, Filipino older adults also provide and receive care within informal networks in the Filipino community. Older Filipinos have ties to members of the community who were not related would become 'like family', providing support that was otherwise provided by extended family in the home country. The establishment and reliance on these types of local community networks (e.g. church groups, seniors associations, social groups, etc). develop in response to difficulties of accessing health and social care services, and the absence of extended family support.

## 4 | POLICIES IMPACTING THE SECTOR

Policies and programs intersect and interplay with another to impact experiences in later life. For instance, immigration and retirement programs are tied together (but almost always assessed individually). The intersections between immigration, work, and retirement have significant implications for older Filipinos.

## The following are considerations that existing policies and programs have on the later life experiences of older Filipinos in Canada:

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- **RETIREMENT PROGRAMS** (FIGURES ARE AS OF MAY 7TH, 2017)

- **CANADIAN PENSION PLAN / QUEBEC PENSION PLAN**

These are dependent on the amount and length of contributions while in employment or self-employment. Many Filipino seniors immigrate at latter ages and therefore cannot fully benefit from CPP or QPP.

- **OLD AGE SECURITY**

- In order to receive maximum entitlements, one must have lived in Canada for 40 years.
- Most Filipino seniors receive partial OAS pensions

- **GUARANTEED INCOME SUPPLEMENT**

- The maximum amount that one is able to received (combined OAS and GIS) is 17,880 (individual annual income) and 23,616 (combined annual income with partner) (Statistics Canada)
- The figure above is below the poverty line for a single person (currently set at 23,861)

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- **IMMIGRATION PROGRAMS**

Knowing about immigration programs, and how older Filipinos entered Canada is important for government officials and service providers since entitlements and provisions are dependent on residency status, years in the labour market, etc. The following are different types of immigration programs that impact Filipinos who

- **EARLY IN THE LIFE COURSE**

- Economic Class
- Family Reunification
- Foreign Domestic Movement

- **LATER IN THE LIFE COURSE**

- Parent and Grandparent Supervisa (heavy insurance, responsibility of sponsor)
- Parent and Grandparent Program (20 year dependency period; cap of 10,000 applicants)

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**RECOMMENDATIONS**  
FOR COMMUNITY  
ACTION, POLICY &  
PROGRAMS

- Development of community advocates for seniors within the provincial government to help community navigate the system and advocate on issues
- Elimination of 20 year dependency period imposed by sponsorship programs
- Elimination of Parent and Grandparent Supervisa
- Better OAS/GIS (to meet Low Income Cut Offs)
- Elimination of residency requirements so that older people can access maximum OAS/GIS

## RECOMMENDATIONS FOR COMMUNITY ACTIONS (FROM THE SENIORS CAUCUS)

- Education and more information sessions especially for the children of the seniors about elder abuse and elder rights. E.g. Elder abuse film to make family members aware of the issue.
- To help each other depending on the pressing needs of the community
- A Community Crisis Fund for seniors – e.g. have a monthly fund raising for a seniors crisis fund and keep this money as an emergency fund
- Seniors organization to write a resolution to submit to government and show unity behind the resolution

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